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 III – Detailed Analysis Exhibits
Public Employers – Taxing Districts

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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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		3	3	0	100.0%	0	
1977	4,296,958	2,606	2,606	0	100.0%	0	0.061
1978	4,554,775	2,821	2,821	0	100.0%	0	0.062
1979	4,922,518	3,022	3,022	0	100.0%	0	0.061
1980	5,505,913	3,436	3,436	0	100.0%	0	0.062
1981	5,822,523	3,897	3,897	0	100.0%	0	0.067
1982	6,184,882	4,358	4,358	0	100.0%	0	0.070
1983	6,513,795	4,558	4,558	0	100.0%	0	0.070
1984	6,868,217	5,324	5,324	0	100.0%	0	0.078
1985	7,503,185	5,709	5,709	0	100.0%	0	0.076
1986	7,891,199	6,377	6,377	0	100.0%	0	0.081
1987	8,601,063	7,395	7,395	0	100.0%	0	0.086
1988	8,905,267	8,679	8,679	0	100.0%	0	0.097
1989	9,434,400	9,909	9,909	0	100.0%	0	0.105
1990	10,055,399	9,810	9,810	0	100.0%	0	0.098
1991	10,728,872	12,588	12,588	0	100.0%	0	0.117
1992	11,441,482	13,761	13,761	0	100.0%	0	0.120
1993	11,998,508	12,089	12,089	0	100.0%	0	0.101
1994	12,083,591	11,155	11,155	0	100.0%	0	0.092
1995	12,383,967	10,434	10,436	2	98.1%	2	0.084
1996	12,949,088	10,601	10,607	5	96.9%	5	0.082
1997	13,596,753	10,672	10,678	6	94.0%	6	0.079
1998	14,465,333	12,346	12,355	9	92.1%	9	0.085
1999	15,088,873	13,935	13,948	14	90.7%	12	0.092
2000	15,809,043	15,769	15,790	21	90.2%	19	0.100
2001	16,717,138	18,131	18,165	33	89.7%	30	0.109
2002	17,601,171	20,634	20,693	59	90.5%	54	0.118
2003	18,004,352	21,116	21,210	94	90.9%	85	0.118
2004	18,523,800	21,198	21,338	141	90.9%	128	0.115
2005	18,566,524	21,843	22,037	194	90.1%	175	0.119
2006	18,918,245	20,072	20,308	236	89.4%	211	0.107
2007	19,391,569	21,515	21,866	351	89.3%	313	0.113
2008	19,805,485	20,172	20,630	458	89.2%	409	0.104
2009	19,727,413	20,814	21,459	646	89.0%	575	0.109
2010	19,224,772	20,795	21,701	906	89.1%	807	0.113
2011	18,522,515	18,419	19,699	1,280	90.0%	1,152	0.106
2012	17,714,507	15,562	18,500	2,938	93.2%	2,739	0.104
2013	8,801,307	4,281	9,777	5,495	96.4%	5,296	0.111
2014		0	0				
TOTAL		445,805	458,693	12,888	93.3%	12,026	
EXLD PRIOR		445,802	458,691	12,888	93.3%	12,026	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	2	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1996	5	4	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1997	6	1	4	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1998	9	2	1	4	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1999	14	3	2	1	5	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2000	21	6	4	3	2	5	2	0	0	0	0	0	0	0	0	0	0	0	0	0
2001	33	9	7	4	3	2	6	3	0	0	0	0	0	0	0	0	0	0	0	0
2002	59	21	10	7	5	3	2	7	3	0	0	0	0	0	0	0	0	0	0	0
2003	94	33	22	10	8	5	4	2	7	3	0	0	0	0	0	0	0	0	0	0
2004	141	46	33	22	10	8	5	4	2	7	3	0	0	0	0	0	0	0	0	0
2005	194	49	48	34	23	11	8	5	4	2	7	3	0	0	0	0	0	0	0	0
2006	236	57	45	44	32	21	10	7	5	3	2	7	3	0	0	0	0	0	0	0
2007	351	97	61	49	47	34	23	11	8	5	4	2	7	3	0	0	0	0	0	0
2008	458	127	91	58	46	45	32	21	10	7	5	3	2	7	3	0	0	0	0	0
2009	646	169	132	95	60	48	46	34	22	11	8	5	4	2	7	3	0	0	0	0
2010	906	253	171	133	96	61	48	47	34	22	11	8	5	4	2	7	3	0	0	0
2011	1,280	448	232	157	122	88	56	45	43	31	21	10	7	5	3	2	7	3	0	0
2012	2,938	1,706	431	223	151	118	85	54	43	42	30	20	9	7	4	3	2	6	3	0
2013	5,495	12,214	1,776	449	232	158	123	88	56	45	43	31	21	10	7	5	3	2	7	3
TOTAL	12,888	15,247	3,072	1,296	844	608	450	327	237	179	133	89	58	37	27	20	15	11	10	3

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
MEDICAL

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(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		3										3	
1977	4,296,958	2,606	2,606	2,606	2,606	2,606	2,606					2,606	0.061
1978	4,554,775	2,821	2,821	2,821	2,821	2,821	2,821					2,821	0.062
1979	4,922,518	3,022	3,022	3,022	3,022	3,022	3,022					3,022	0.061
1980	5,505,913	3,436	3,436	3,436	3,436	3,436	3,436					3,436	0.062
1981	5,822,523	3,897	3,897	3,897	3,897	3,897	3,897					3,897	0.067
1982	6,184,882	4,358	4,358	4,358	4,358	4,358	4,358					4,358	0.070
1983	6,513,795	4,558	4,558	4,558	4,558	4,558	4,558					4,558	0.070
1984	6,868,217	5,324	5,324	5,324	5,324	5,324	5,324					5,324	0.078
1985	7,503,185	5,709	5,709	5,709	5,709	5,709	5,709					5,709	0.076
1986	7,891,199	6,377	6,377	6,377	6,377	6,377	6,377					6,377	0.081
1987	8,601,063	7,395	7,395	7,395	7,395	7,395	7,395					7,395	0.086
1988	8,905,267	8,679	8,679	8,679	8,679	8,679	8,679					8,679	0.097
1989	9,434,400	9,909	9,909	9,909	9,909	9,909	9,909					9,909	0.105
1990	10,055,399	9,810	9,810	9,810	9,810	9,810	9,810					9,810	0.098
1991	10,728,872	12,588	12,588	12,588	12,588	12,588	12,588					12,588	0.117
1992	11,441,482	13,761	13,761	13,761	13,761	13,761	13,761					13,761	0.120
1993	11,998,508	12,089	12,089	12,089	12,089	12,089	12,089	12,089	12,089	12,089	12,089	12,089	0.101
1994	12,083,591	11,155	11,165	11,155	11,165	11,155	11,165	11,155	11,155	11,160	11,155	11,155	0.092
1995	12,383,967	10,434	10,441	10,436	10,443	10,436	10,443	10,439	10,437	10,447	10,440	10,436	0.084
1996	12,949,088	10,601	10,605	10,607	10,613	10,607	10,613	10,616	10,607	10,606	10,618	10,607	0.082
1997	13,596,753	10,672	10,675	10,678	10,684	10,678	10,684	10,689	10,707	10,695	10,694	10,678	0.079
1998	14,465,333	12,346	12,354	12,355	12,364	12,355	12,364	12,369	12,360	12,359	12,373	12,355	0.085
1999	15,088,873	13,935	13,961	13,948	13,973	13,948	13,973	13,968	13,977	13,974	13,970	13,948	0.092
2000	15,809,043	15,769	15,776	15,790	15,793	15,790	15,793	15,816	15,802	15,803	15,816	15,790	0.100
2001	16,717,138	18,131	18,170	18,165	18,197	18,165	18,197	18,199	18,221	18,243	18,193	18,165	0.109
2002	17,601,171	20,634	20,677	20,693	20,717	20,693	20,717	20,730	20,756	20,792	20,713	20,693	0.118
2003	18,004,352	21,116	21,146	21,210	21,212	21,210	21,212	21,254	21,149	21,173	21,229	21,210	0.118
2004	18,523,800	21,198	21,267	21,338	21,353	21,338	21,353	21,370	21,304	21,404	21,342	21,338	0.115
2005	18,566,524	21,843	21,890	22,037	22,009	22,037	22,009	22,066	21,940	22,043	22,037	22,037	0.119
2006	18,918,245	20,072	20,127	20,308	20,264	20,316	20,269	20,324	20,230	20,381	20,316	20,308	0.107
2007	19,391,569	21,515	21,586	21,866	21,774	21,850	21,766	21,861	21,837	22,112	21,854	21,866	0.113
2008	19,805,485	20,172	20,208	20,630	20,444	20,628	20,445	20,591	20,348	20,515	20,614	20,630	0.104
2009	19,727,413	20,814	20,927	21,459	21,224	21,414	21,206	21,372	21,057	21,280	21,365	21,459	0.109
2010	19,224,772	20,795	20,938	21,701	21,384	21,648	21,364	21,574	21,124	21,401	21,587	21,701	0.113
2011	18,522,515	18,419	18,708	19,683	19,241	19,716	19,267	19,465	19,190	19,636	19,633	19,699	0.106
2012	17,714,507	15,562	17,137	18,376	17,976	18,624	18,071	17,945	18,070	18,750	18,557	18,500	0.104
2013	17,602,614	4,281	9,016	18,199	17,969	19,553	18,966	17,593	17,880	19,127	19,629	19,553	0.111
2014	18,074,133					20,605	20,605					20,605	0.114
TOTAL		445,805	453,112	466,972	465,139	489,104	486,822	361,485	360,240	363,989	364,223	489,075	
EXLD PRIOR		445,802	453,112	466,972	465,139	489,104	486,822	361,485	360,240	363,989	364,223	489,072	
EXLD PRIOR & 2014		445,802	453,112	466,972	465,139	468,500	466,217	361,485	360,240	363,989	364,223	468,467	

(1) PROVIDED BY THE BWC
(2) BASED ON DATA FROM THE BWC
(3) BASED ON DATA FROM THE BWC
(4) SECTION 2, EXHIBIT 1, SHEET 4, COL. 4
(5) SECTION 2, EXHIBIT 1, SHEET 5, COL. 4
(6) SECTION 2, EXHIBIT 1, SHEET 6, COL. 8
(7) SECTION 2, EXHIBIT 1, SHEET 7, COL. 8
(8) SECTION 2, EXHIBIT 1, SHEET 8, COL. 8
(9) SECTION 2, EXHIBIT 1, SHEET 9
(10) SECTION 2, EXHIBIT 1, SHEET 11
(11) SECTION 2, 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	2,606	1.000	2,606	0.061
1978	426	2,821	1.000	2,821	0.062
1979	414	3,022	1.000	3,022	0.061
1980	402	3,436	1.000	3,436	0.062
1981	390	3,897	1.000	3,897	0.067
1982	378	4,358	1.000	4,358	0.070
1983	366	4,558	1.000	4,558	0.070
1984	354	5,324	1.000	5,324	0.078
1985	342	5,709	1.000	5,709	0.076
1986	330	6,377	1.000	6,377	0.081
1987	318	7,395	1.000	7,395	0.086
1988	306	8,679	1.000	8,679	0.097
1989	294	9,909	1.000	9,909	0.105
1990	282	9,810	1.000	9,810	0.098
1991	270	12,588	1.000	12,588	0.117
1992	258	13,761	1.000	13,761	0.120
1993	246	12,089	1.000	12,089	0.101
1994	234	11,155	1.000	11,155	0.092
1995	222	10,434	1.000	10,436	0.084
1996	210	10,601	1.000	10,607	0.082
1997	198	10,672	1.001	10,678	0.079
1998	186	12,346	1.001	12,355	0.085
1999	174	13,935	1.001	13,948	0.092
2000	162	15,769	1.001	15,790	0.100
2001	150	18,131	1.002	18,165	0.109
2002	138	20,634	1.003	20,693	0.118
2003	126	21,116	1.004	21,210	0.118
2004	114	21,198	1.007	21,338	0.115
2005	102	21,843	1.009	22,037	0.119
2006	90	20,072	1.012	20,308	0.107
2007	78	21,515	1.016	21,866	0.113
2008	66	20,172	1.023	20,630	0.104
2009	54	20,814	1.031	21,459	0.109
2010	42	20,795	1.044	21,701	0.113
2011	30	18,419	1.069	19,683	0.106
2012	18	15,562	1.181	18,376	0.104
2013	6	4,281	4.251	18,199	0.103
2014	0				
TOTAL		445,802		466,972	

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

OHIO BUREAU OF WORKERS' COMPENSATION
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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	2,606	1.000	2,606	0.061
1978	426	2,821	1.000	2,821	0.062
1979	414	3,022	1.000	3,022	0.061
1980	402	3,436	1.000	3,436	0.062
1981	390	3,897	1.000	3,897	0.067
1982	378	4,358	1.000	4,358	0.070
1983	366	4,558	1.000	4,558	0.070
1984	354	5,324	1.000	5,324	0.078
1985	342	5,709	1.000	5,709	0.076
1986	330	6,377	1.000	6,377	0.081
1987	318	7,395	1.000	7,395	0.086
1988	306	8,679	1.000	8,679	0.097
1989	294	9,909	1.000	9,909	0.105
1990	282	9,810	1.000	9,810	0.098
1991	270	12,588	1.000	12,588	0.117
1992	258	13,761	1.000	13,761	0.120
1993	246	12,089	1.000	12,089	0.101
1994	234	11,165	1.000	11,165	0.092
1995	222	10,441	1.000	10,443	0.084
1996	210	10,605	1.001	10,613	0.082
1997	198	10,675	1.001	10,684	0.079
1998	186	12,354	1.001	12,364	0.085
1999	174	13,961	1.001	13,973	0.093
2000	162	15,776	1.001	15,793	0.100
2001	150	18,170	1.001	18,197	0.109
2002	138	20,677	1.002	20,717	0.118
2003	126	21,146	1.003	21,212	0.118
2004	114	21,267	1.004	21,353	0.115
2005	102	21,890	1.005	22,009	0.119
2006	90	20,127	1.007	20,264	0.107
2007	78	21,586	1.009	21,774	0.112
2008	66	20,208	1.012	20,444	0.103
2009	54	20,927	1.014	21,224	0.108
2010	42	20,938	1.021	21,384	0.111
2011	30	18,708	1.028	19,241	0.104
2012	18	17,137	1.049	17,976	0.101
2013	6	9,016	1.993	17,969	0.102
2014	0				
TOTAL		453,112		465,139	

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

OHIO BUREAU OF WORKERS' COMPENSATION
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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	4,296,958	0.061	2,606	100.0%	2,606	2,606	0	2,606	0.061
1978	4,554,775	0.062	2,821	100.0%	2,821	2,821	0	2,821	0.062
1979	4,922,518	0.061	3,022	100.0%	3,022	3,022	0	3,022	0.061
1980	5,505,913	0.062	3,436	100.0%	3,436	3,436	0	3,436	0.062
1981	5,822,523	0.067	3,897	100.0%	3,897	3,897	0	3,897	0.067
1982	6,184,882	0.070	4,358	100.0%	4,358	4,358	0	4,358	0.070
1983	6,513,795	0.070	4,558	100.0%	4,558	4,558	0	4,558	0.070
1984	6,868,217	0.078	5,324	100.0%	5,324	5,324	0	5,324	0.078
1985	7,503,185	0.076	5,709	100.0%	5,709	5,709	0	5,709	0.076
1986	7,891,199	0.081	6,377	100.0%	6,377	6,377	0	6,377	0.081
1987	8,601,063	0.086	7,395	100.0%	7,395	7,395	0	7,395	0.086
1988	8,905,267	0.097	8,679	100.0%	8,679	8,679	0	8,679	0.097
1989	9,434,400	0.105	9,909	100.0%	9,909	9,909	0	9,909	0.105
1990	10,055,399	0.098	9,810	100.0%	9,810	9,810	0	9,810	0.098
1991	10,728,872	0.117	12,588	100.0%	12,588	12,588	0	12,588	0.117
1992	11,441,482	0.120	13,761	100.0%	13,761	13,761	0	13,761	0.120
1993	11,998,508	0.101	12,089	100.0%	12,089	12,089	0	12,089	0.101
1994	12,083,591	0.092	11,153	100.0%	11,153	11,155	0	11,155	0.092
1995	12,383,967	0.084	10,437	100.0%	10,435	10,434	2	10,436	0.084
1996	12,949,088	0.082	10,606	100.0%	10,601	10,601	5	10,607	0.082
1997	13,596,753	0.079	10,677	99.9%	10,671	10,672	6	10,678	0.079
1998	14,465,333	0.085	12,355	99.9%	12,346	12,346	9	12,355	0.085
1999	15,088,873	0.092	13,949	99.9%	13,935	13,935	14	13,948	0.092
2000	15,809,043	0.100	15,788	99.9%	15,767	15,769	21	15,790	0.100
2001	16,717,138	0.109	18,166	99.8%	18,133	18,131	33	18,165	0.109
2002	17,601,171	0.118	20,685	99.7%	20,626	20,634	59	20,693	0.118
2003	18,004,352	0.118	21,220	99.6%	21,126	21,116	94	21,210	0.118
2004	18,523,800	0.115	21,341	99.3%	21,200	21,198	141	21,338	0.115
2005	18,566,524	0.119	22,043	99.1%	21,849	21,843	194	22,037	0.119
2006	18,918,245	0.111	20,966	98.8%	20,722	20,072	244	20,316	0.107
2007	19,391,569	0.107	20,839	98.4%	20,504	21,515	335	21,850	0.113
2008	19,805,485	0.104	20,549	97.8%	20,093	20,172	456	20,628	0.104
2009	19,727,413	0.101	19,959	97.0%	19,359	20,814	601	21,414	0.109
2010	19,224,772	0.106	20,429	95.8%	19,576	20,795	852	21,648	0.113
2011	18,522,515	0.109	20,205	93.6%	18,908	18,419	1,297	19,716	0.106
2012	17,714,507	0.113	20,000	84.7%	16,938	15,562	3,062	18,624	0.105
2013	17,602,614	0.113	19,970	23.5%	4,698	4,281	15,272	19,553	0.111
2014	18,074,133	0.114	20,605	0.0%			20,605	20,605	0.114
TOTAL			488,281		444,979	445,802	43,302	489,104	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	4,296,958	0.061	2,606	100.0%	2,606	2,606	0	2,606	0.061
1978	4,554,775	0.062	2,821	100.0%	2,821	2,821	0	2,821	0.062
1979	4,922,518	0.061	3,022	100.0%	3,022	3,022	0	3,022	0.061
1980	5,505,913	0.062	3,436	100.0%	3,436	3,436	0	3,436	0.062
1981	5,822,523	0.067	3,897	100.0%	3,897	3,897	0	3,897	0.067
1982	6,184,882	0.070	4,358	100.0%	4,358	4,358	0	4,358	0.070
1983	6,513,795	0.070	4,558	100.0%	4,558	4,558	0	4,558	0.070
1984	6,868,217	0.078	5,324	100.0%	5,324	5,324	0	5,324	0.078
1985	7,503,185	0.076	5,709	100.0%	5,709	5,709	0	5,709	0.076
1986	7,891,199	0.081	6,377	100.0%	6,377	6,377	0	6,377	0.081
1987	8,601,063	0.086	7,395	100.0%	7,395	7,395	0	7,395	0.086
1988	8,905,267	0.097	8,679	100.0%	8,679	8,679	0	8,679	0.097
1989	9,434,400	0.105	9,909	100.0%	9,909	9,909	0	9,909	0.105
1990	10,055,399	0.098	9,810	100.0%	9,810	9,810	0	9,810	0.098
1991	10,728,872	0.117	12,588	100.0%	12,588	12,588	0	12,588	0.117
1992	11,441,482	0.120	13,761	100.0%	13,761	13,761	0	13,761	0.120
1993	11,998,508	0.101	12,089	100.0%	12,089	12,089	0	12,089	0.101
1994	12,083,591	0.092	11,153	100.0%	11,153	11,165	0	11,165	0.092
1995	12,383,967	0.084	10,437	100.0%	10,435	10,441	2	10,443	0.084
1996	12,949,088	0.082	10,606	99.9%	10,598	10,605	8	10,613	0.082
1997	13,596,753	0.079	10,677	99.9%	10,668	10,675	9	10,684	0.079
1998	14,465,333	0.085	12,355	99.9%	12,345	12,354	10	12,364	0.085
1999	15,088,873	0.092	13,949	99.9%	13,936	13,961	12	13,973	0.093
2000	15,809,043	0.100	15,788	99.9%	15,771	15,776	17	15,793	0.100
2001	16,717,138	0.109	18,166	99.9%	18,139	18,170	27	18,197	0.109
2002	17,601,171	0.118	20,685	99.8%	20,645	20,677	40	20,717	0.118
2003	18,004,352	0.118	21,220	99.7%	21,154	21,146	66	21,212	0.118
2004	18,523,800	0.115	21,341	99.6%	21,254	21,267	87	21,353	0.115
2005	18,566,524	0.119	22,043	99.5%	21,925	21,890	119	22,009	0.119
2006	18,918,245	0.111	20,966	99.3%	20,824	20,127	141	20,269	0.107
2007	19,391,569	0.107	20,839	99.1%	20,659	21,586	180	21,766	0.112
2008	19,805,485	0.104	20,549	98.8%	20,312	20,208	237	20,445	0.103
2009	19,727,413	0.101	19,959	98.6%	19,679	20,927	280	21,206	0.107
2010	19,224,772	0.106	20,429	97.9%	20,003	20,938	426	21,364	0.111
2011	18,522,515	0.109	20,205	97.2%	19,646	18,708	559	19,267	0.104
2012	17,714,507	0.113	20,000	95.3%	19,065	17,137	934	18,071	0.102
2013	17,602,614	0.113	19,970	50.2%	10,019	9,016	9,951	18,966	0.108
2014	18,074,133	0.114	20,605	0.0%			20,605	20,605	0.114
TOTAL			488,281		454,571	453,112	33,709	486,822	

(1) PROVIDED BY THE BWC
(2) SECTION 2, EXHIBIT 1, SHEET 19, COL. 14
(3) = [(1) x (2)] / 100
(4) = 1 / SECTION 2, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	4,296,958		1.000			1.000			
1978	4,554,775		1.000			1.000			
1979	4,922,518		1.000			1.000			
1980	5,505,913		1.000			1.000			
1981	5,822,523		1.000			1.000			
1982	6,184,882		1.000			1.000			
1983	6,513,795		1.000			1.000			
1984	6,868,217		1.000			1.000			
1985	7,503,185		1.000			1.000			
1986	7,891,199		1.000			1.000			
1987	8,601,063		1.000			1.000			
1988	8,905,267		1.000			1.000			
1989	9,434,400		1.000			1.000			
1990	10,055,399		1.000			1.000			
1991	10,728,872		1.000			1.000			
1992	11,441,482		1.000			1.000			
1993	11,998,508	19,092	1.000	19,092	633	1.000	633	12,089	0.101
1994	12,083,591	17,636	1.000	17,636	632	1.000	632	11,155	0.092
1995	12,383,967	16,875	1.000	16,875	618	1.000	619	10,439	0.084
1996	12,949,088	16,142	1.000	16,142	657	1.001	658	10,616	0.082
1997	13,596,753	17,618	1.000	17,618	606	1.002	607	10,689	0.079
1998	14,465,333	17,902	1.000	17,902	690	1.002	691	12,369	0.086
1999	15,088,873	17,831	1.000	17,831	781	1.002	783	13,968	0.093
2000	15,809,043	18,018	1.000	18,018	875	1.003	878	15,816	0.100
2001	16,717,138	17,994	1.000	17,994	1,008	1.004	1,011	18,199	0.109
2002	17,601,171	17,721	1.000	17,721	1,164	1.005	1,170	20,730	0.118
2003	18,004,352	17,014	1.000	17,014	1,241	1.006	1,249	21,254	0.118
2004	18,523,800	16,018	1.000	16,018	1,323	1.008	1,334	21,370	0.115
2005	18,566,524	15,781	1.000	15,782	1,384	1.010	1,398	22,066	0.119
2006	18,918,245	14,830	1.000	14,831	1,353	1.013	1,370	20,324	0.107
2007	19,391,569	14,865	1.000	14,868	1,447	1.016	1,470	21,861	0.113
2008	19,805,485	14,322	1.000	14,328	1,408	1.020	1,437	20,591	0.104
2009	19,727,413	13,222	1.001	13,229	1,574	1.026	1,616	21,372	0.108
2010	19,224,772	13,133	1.001	13,142	1,583	1.037	1,642	21,574	0.112
2011	18,522,515	12,987	1.002	13,009	1,418	1.055	1,496	19,465	0.105
2012	17,714,507	12,842	1.011	12,980	1,212	1.141	1,382	17,945	0.101
2013	17,602,614	4,732	2.603	12,316	905	1.579	1,428	17,593	0.100
2014									
TOTAL		326,575		334,345				361,485	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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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	1,200	6,406	2,395	904	526	238	228	93	21	11	10	5	26	1	0	0	0	0	20	4	0																	-	12,089
1994	855	6,292	2,124	825	320	261	145	93	77	54	33	22	12	6	7	6	2	7	7	6	0																	-	11,155
1995	1,119	5,796	2,124	466	321	189	155	84	80	18	23	20	9	7	5	8	4	2	6	2	0																	-	10,437
1996	1,082	6,367	1,467	674	358	208	193	87	57	31	22	16	17	13	5	3	2	1	4	2	0																	-	10,607
1997	785	6,338	2,086	583	330	175	145	86	46	24	20	11	10	14	8	6	5	6	21	8	0																	-	10,707
1998	1,451	7,677	1,755	538	339	193	132	81	42	28	59	25	9	5	9	3	2	2	7	3	0																	-	12,360
1999	2,129	7,996	1,936	873	402	231	150	83	43	39	18	9	10	8	9	7	4	6	18	7	0																	-	13,977
2000	2,407	9,567	2,309	650	317	217	99	64	32	43	22	24	10	8	6	5	3	4	11	4	0																	-	15,802
2001	3,015	11,321	2,265	712	268	144	101	92	48	38	51	50	27	17	13	10	6	8	25	9	0																	-	18,221
2002	3,638	13,224	2,305	585	275	136	178	97	43	69	45	40	29	18	14	11	6	8	26	10	0																	-	20,756
2003	4,732	12,966	2,237	520	203	180	101	66	80	20	11	8	6	4	3	2	1	2	5	2	0																	-	21,149
2004	4,907	13,157	2,089	485	221	105	92	76	34	32	27	20	14	9	7	5	3	4	13	5	0																	-	21,304
2005	5,163	13,662	1,808	564	300	199	58	54	34	23	19	14	10	6	5	4	2	3	9	3	0																	-	21,940
2006	4,585	12,270	2,053	598	265	145	87	70	41	27	23	17	12	7	6	4	3	3	11	4	0																	-	20,230
2007	4,775	13,671	2,125	493	212	93	145	98	58	39	32	24	17	10	8	6	4	5	15	6	0																	-	21,837
2008	5,055	12,933	1,620	318	167	78	55	37	22	15	12	9	6	4	3	2	1	2	6	2	0																	-	20,348
2009	5,365	13,491	1,583	244	130	75	52	35	21	14	12	8	6	4	3	2	1	2	6	2	0																	-	21,057
2010	5,592	13,397	1,557	250	115	66	46	31	18	12	10	7	5	3	3	2	1	2	5	2	0																	-	21,124
2011	5,031	11,996	1,392	333	153	88	61	42	24	16	14	10	7	4	3	3	2	2	7	2	0																	-	19,190
2012	4,157	11,405	1,614	386	177	102	71	48	28	19	16	12	8	5	4	3	2	2	8	3	0																	-	18,070
2013	4,281	11,148	1,577	377	173	100	70	47	28	19	15	11	8	5	4	3	2	2	7	3	0																	-	17,880
Factors	2.604	0.142	0.239	0.459	0.577	0.698	0.677	0.586	0.672	0.832	0.732	0.710	0.626	0.777	0.770	0.603	1.265	3.218	0.371	0.038																		Tail 1.000	

Example: AY 2008 Age 78 of 55 = 78 x 0.698 and AY 2008 Age 90 of 37 = 55 x 0.677

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	1,200	6,406	2,395	904	526	238	228	93	21	11	10	5	26	1	0	0	0	0	20	4	0																	-	12,089
1994	855	6,292	2,124	825	320	261	145	93	77	54	33	22	12	6	7	6	2	7	7	6	0																	-	11,155
1995	1,119	5,796	2,124	466	321	189	155	84	80	18	23	20	9	7	5	8	4	2	6	5	0																	-	10,440
1996	1,082	6,367	1,467	674	358	208	193	87	57	31	22	16	17	13	5	3	2	1	11	5	0																	-	10,618
1997	785	6,338	2,086	583	330	175	145	86	46	24	20	11	10	14	8	6	5	3	13	6	0																	-	10,694
1998	1,451	7,677	1,755	538	339	193	132	81	42	28	59	25	9	5	9	3	3	4	14	6	0																	-	12,373
1999	2,129	7,996	1,936	873	402	231	150	83	43	39	18	9	10	8	9	6	3	4	15	7	0																	-	13,970
2000	2,407	9,567	2,309	650	317	217	99	64	32	43	22	24	10	8	9	7	4	4	16	7	0																	-	15,816
2001	3,015	11,321	2,265	712	268	144	101	92	48	38	51	50	27	12	9	7	4	4	17	8	0																	-	18,193
2002	3,638	13,224	2,305	585	275	136	178	97	43	69	45	40	15	13	10	8	4	4	18	8	0																	-	20,713
2003	4,732	12,966	2,237	520	203	180	101	66	80	20	11	33	15	13	10	8	4	5	18	8	0																	-	21,229
2004	4,907	13,157	2,089	485	221	105	92	76	34	32	31	33	15	13	10	8	4	5	18	8	0																	-	21,342
2005	5,163	13,662	1,808	564	300	199	58	54	34	44	33	34	16	13	10	8	4	5	19	8	0																	-	22,037
2006	4,585	12,270	2,053	598	265	145	87	70	50	44	32	34	16	13	10	8	4	5	19	8	0																	-	20,316
2007	4,775	13,671	2,125	493	212	93	145	79	53	47	35	36	17	14	11	9	5	5	20	9	0																	-	21,854
2008	5,055	12,933	1,620	318	167	78	96	81	54	48	35	37	17	14	11	9	5	5	20	9	0																	-	20,614
2009	5,365	13,491	1,583	244	130	118	94	79	53	47	35	36	17	14	11	9	5	5	20	9	0																	-	21,365
2010	5,592	13,397	1,557	250	211	125	99	84	56	49	36	38	18	15	11	9	5	5	21	9	0																	-	21,587
2011	5,031	11,996	1,392	384	221	131	104	88	59	52	38	40	19	16	12	9	5	6	22	10	0																	-	19,633
2012	4,157	11,405	1,711	406	234	138	110	93	62	55	40	42	20	16	13	10	5	6	23	10	0																	-	18,557
2013	4,281	12,421	1,673	396	229	135	108	91	61	53	39	41	19	16	12	10	5	6	22	10	0																	-	19,629

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 2, EXHIBIT 1, SHEET 13

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	1,200	6,406	2,395	904	526	238	228	93	21	11	10	5	26	1	0	0	0	0	20	4	0																	-	12,089
1994	855	6,292	2,124	825	320	261	145	93	77	54	33	22	12	6	7	6	2	7	7	6	6																	-	11,160
1995	1,119	5,796	2,124	466	321	189	155	84	80	18	23	20	9	7	5	8	4	2	6	6	6																	-	10,447
1996	1,082	6,367	1,467	674	358	208	193	87	57	31	22	16	17	13	5	3	2	1	1	1	1																	-	10,606
1997	785	6,338	2,086	583	330	175	145	86	46	24	20	11	10	14	8	6	5	5	6	6	6																	-	10,695
1998	1,451	7,677	1,755	538	339	193	132	81	42	28	59	25	9	5	9	3	2	3	3	3	3																	-	12,359
1999	2,129	7,996	1,936	873	402	231	150	83	43	39	18	9	10	8	9	7	6	6	6	7	7																	-	13,974
2000	2,407	9,567	2,309	650	317	217	99	64	32	43	22	24	10	8	7	5	4	4	4	5	5																	-	15,803
2001	3,015	11,321	2,265	712	268	144	101	92	48	38	51	50	27	21	18	13	11	11	12	13	13																	-	18,243
2002	3,638	13,224	2,305	585	275	136	178	97	43	69	45	40	31	24	20	15	12	13	14	14	15																	-	20,792
2003	4,732	12,966	2,237	520	203	180	101	66	80	20	11	12	9	7	6	4	4	4	4	4	4																	-	21,173
2004	4,907	13,157	2,089	485	221	105	92	76	34	32	34	35	27	21	18	13	11	11	12	13	13																	-	21,404
2005	5,163	13,662	1,808	564	300	199	58	54	34	27	28	29	23	17	15	11	9	10	10	11	11																	-	22,043
2006	4,585	12,270	2,053	598	265	145	87	70	44	36	37	39	30	23	19	14	12	13	13	14	14																	-	20,381
2007	4,775	13,671	2,125	493	212	93	145	110	70	56	59	61	47	36	31	23	19	20	21	22	22																	-	22,112
2008	5,055	12,933	1,620	318	167	78	67	51	32	26	27	28	22	17	14	10	9	9	10	10	10																	-	20,515
2009	5,365	13,491	1,583	244	130	87	74	56	36	29	30	31	24	18	16	12	10	10	11	11	11																	-	21,280
2010	5,592	13,397	1,557	250	132	88	76	57	36	29	31	32	25	19	16	12	10	10	11	11	12																	-	21,401
2011	5,031	11,996	1,392	355	188	125	107	81	52	42	44	45	35	27	23	17	14	15	15	16	16																	-	19,636
2012	4,157	11,405	1,701	434	229	153	131	99	63	51	53	55	43	33	28	20	17	18	19	20	20																	-	18,750
2013	4,281	11,603	1,731	441	233	156	134	101	64	52	54	56	43	33	28	21	17	18	19	20	20																	-	19,127

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%	6%	6%	6%	6%	0%

																						Tail
Factors	2.557	0.141	0.241	0.499	0.630	0.809	0.714	0.601	0.760	0.987	0.980	0.726	0.722	0.798	0.699	0.782	0.995	0.995	0.995	0.950		1.000

Example: AY 2008 Age 78 of 67 = 78 x 0.809 x (1.0 + 6.0%) and AY 2008 Age 90 of 51 = 67 x 0.714 x (1.0 + 6.0%)

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
MEDICAL

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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	4,296,958	3.912	16,808,668		1.000					0.774					
1978	4,554,775	3.675	16,737,992		1.000					0.774					
1979	4,922,518	3.407	16,773,433		1.000					0.774					
1980	5,505,913	3.169	17,448,182		1.000					0.774					
1981	5,822,523	2.920	16,998,954		1.000					0.774					
1982	6,184,882	2.776	17,167,821		1.000					0.774					
1983	6,513,795	2.658	17,314,056		1.000					0.774					
1984	6,868,217	2.533	17,396,710		1.000					0.774					
1985	7,503,185	2.448	18,364,828		1.000					0.774					
1986	7,891,199	2.388	18,846,257		1.000					0.774					
1987	8,601,063	2.311	19,875,240		1.000					0.774					
1988	8,905,267	2.208	19,660,304		1.000					0.774					
1989	9,434,400	2.159	20,371,910		1.000					0.774					
1990	10,055,399	2.083	20,942,088		1.000					0.774					
1991	10,728,872	2.022	21,689,651		1.000					0.774					
1992	11,441,482	1.919	21,954,933		1.000					0.774					
1993	11,998,508	1.885	22,621,374	19,092	1.000	19,092	15.912%	8.440%		0.774	6.535%	15.912%	19,092	19,092	15.912%
1994	12,083,591	1.825	22,048,532	17,636	1.000	17,636	14.595%	7.999%		0.782	6.256%	14.595%	17,636	17,636	14.595%
1995	12,383,967	1.774	21,970,116	16,875	1.000	16,875	13.626%	7.681%		0.790	6.068%	13.626%	16,875	16,875	13.626%
1996	12,949,088	1.717	22,232,463	16,142	1.000	16,142	12.466%	7.261%		0.798	5.794%	12.466%	16,142	16,142	12.466%
1997	13,596,753	1.644	22,352,179	17,618	1.000	17,618	12.958%	7.882%	-2.3%	0.806	6.353%	12.958%	17,618	17,618	12.958%
1998	14,465,333	1.568	22,686,876	17,902	1.000	17,902	12.376%	7.891%	0.0%	0.814	6.425%	12.376%	17,902	17,902	12.376%
1999	15,088,873	1.517	22,896,749	17,831	1.000	17,831	11.817%	7.788%	1.1%	0.822	6.405%	11.817%	17,831	17,831	11.817%
2000	15,809,043	1.467	23,186,938	18,018	1.000	18,018	11.397%	7.771%	1.2%	0.831	6.455%	11.397%	18,018	18,018	11.397%
2001	16,717,138	1.434	23,973,016	17,994	1.000	17,994	10.764%	7.506%	-1.1%	0.856	6.428%	10.764%	17,994	17,994	10.764%
2002	17,601,171	1.390	24,464,115	17,721	1.000	17,721	10.068%	7.244%	-2.1%	0.883	6.395%	10.068%	17,721	17,721	10.068%
2003	18,004,352	1.348	24,277,502	17,014	1.000	17,014	9.450%	7.008%	-2.8%	0.910	6.379%	9.450%	17,014	17,014	9.450%
2004	18,523,800	1.304	24,148,944	16,018	1.000	16,018	8.647%	6.633%	-3.8%	0.938	6.224%	8.647%	16,018	16,018	8.647%
2005	18,566,524	1.280	23,758,948	15,781	1.000	15,782	8.500%	6.642%	-3.3%	0.967	6.426%	8.500%	15,782	15,782	8.500%
2006	18,918,245	1.246	23,574,590	14,830	1.000	14,831	7.839%	6.291%	-3.3%	0.997	6.274%	7.840%	14,831	14,831	7.840%
2007	19,391,569	1.209	23,452,743	14,865	1.000	14,868	7.667%	6.339%	-2.5%	1.028	6.518%	7.667%	14,868	14,868	7.667%
2008	19,805,485	1.169	23,147,670	14,322	1.000	14,328	7.234%	6.190%	-1.8%	1.060	6.561%	7.234%	14,328	14,328	7.234%
2009	19,727,413	1.141	22,503,303	13,222	1.001	13,229	6.706%	5.879%	-2.6%	1.093	6.424%	6.705%	13,227	13,229	6.706%
2010	19,224,772	1.129	21,710,635	13,133	1.001	13,142	6.836%	6.053%	-1.5%	1.061	6.422%	6.836%	13,142	13,142	6.836%
2011	18,522,515	1.093	20,240,053	12,987	1.002	13,009	7.023%	6.427%	0.1%	1.030	6.620%	6.869%	12,724	13,009	7.023%
2012	17,714,507	1.061	18,793,320	12,842	1.011	12,980	7.328%	6.907%	3.1%	1.000	6.907%	6.869%	12,169	12,972	7.323%
2013	17,602,614	1.030	18,130,692	4,732	2.603	12,316	6.997%	6.793%	4.3%	1.000	6.793%	6.669%	11,740	11,961	6.795%
2014	18,074,133	1.000	18,074,133	0						1.000		6.475%	11,703	11,703	6.475%
TOTAL				326,575		334,345							344,375	345,686	

5 Year Average excluding 2013	6.587%
10 Year Average excluding 2013	6.475%
5 Year Average excluding 2012-2013	6.509%
10 Year Average excluding 2011-2013	6.405%
2006-2011 Average excluding 2009	6.479%
(16) 2014 Selected Frequency	6.475%

(1) PROVIDED BY THE BWC
(2) BASED ON CHANGE IN SAWW
(3) = (1) x (2)
(4) BASED ON DATA FROM THE BWC
(5) SECTION 2, 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	4,296,958			2,606		0.061
1978	4,554,775			2,821		0.062
1979	4,922,518			3,022		0.061
1980	5,505,913			3,436		0.062
1981	5,822,523			3,897		0.067
1982	6,184,882			4,358		0.070
1983	6,513,795			4,558		0.070
1984	6,868,217			5,324		0.078
1985	7,503,185			5,709		0.076
1986	7,891,199			6,377		0.081
1987	8,601,063			7,395		0.086
1988	8,905,267			8,679		0.097
1989	9,434,400			9,909		0.105
1990	10,055,399			9,810		0.098
1991	10,728,872			12,588		0.117
1992	11,441,482			13,761		0.120
1993	11,998,508	19,092	15.91%	12,089	633	0.101
1994	12,083,591	17,636	14.59%	11,155	632	0.092
1995	12,383,967	16,875	13.63%	10,436	618	0.084
1996	12,949,088	16,142	12.47%	10,607	657	0.082
1997	13,596,753	17,618	12.96%	10,678	606	0.079
1998	14,465,333	17,902	12.38%	12,355	690	0.085
1999	15,088,873	17,831	11.82%	13,948	782	0.092
2000	15,809,043	18,018	11.40%	15,790	876	0.100
2001	16,717,138	17,994	10.76%	18,165	1,009	0.109
2002	17,601,171	17,721	10.07%	20,693	1,168	0.118
2003	18,004,352	17,014	9.45%	21,210	1,247	0.118
2004	18,523,800	16,018	8.65%	21,338	1,332	0.115
2005	18,566,524	15,782	8.50%	22,037	1,396	0.119
2006	18,918,245	14,831	7.84%	20,308	1,369	0.107
2007	19,391,569	14,868	7.67%	21,866	1,471	0.113
2008	19,805,485	14,328	7.23%	20,630	1,440	0.104
2009	19,727,413	13,229	6.71%	21,459	1,622	0.109
2010	19,224,772	13,142	6.84%	21,701	1,651	0.113
2011	18,522,515	13,009	7.02%	19,699	1,514	0.106
2012	17,714,507	12,972	7.32%	18,500	1,426	0.104
2013	17,602,614	11,961	6.80%	19,553	1,635	0.111
2014		11,703		20,605	1,761	
TOTAL		345,686		489,072		

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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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	3	0								0	3	3			
1977	2,606	2,606	2,606	0	438	426	1.000	1.000	100.0%	0	0	0	2,606	2,606	0
1978	2,821	2,821	2,821	0	426	414	1.000	1.000	100.0%	0	0	0	2,821	2,821	0
1979	3,022	3,022	3,022	0	414	402	1.000	1.000	100.0%	0	0	0	3,022	3,022	0
1980	3,436	3,436	3,436	0	402	390	1.000	1.000	100.0%	0	0	0	3,436	3,436	0
1981	3,897	3,897	3,897	0	390	378	1.000	1.000	100.0%	0	0	0	3,897	3,897	0
1982	4,358	4,358	4,358	0	378	366	1.000	1.000	100.0%	0	0	0	4,358	4,358	0
1983	4,558	4,558	4,558	0	366	354	1.000	1.000	100.0%	0	0	0	4,558	4,558	0
1984	5,324	5,324	5,324	0	354	342	1.000	1.000	100.0%	0	0	0	5,324	5,324	0
1985	5,709	5,709	5,709	0	342	330	1.000	1.000	100.0%	0	0	0	5,709	5,709	0
1986	6,377	6,377	6,377	0	330	318	1.000	1.000	100.0%	0	0	0	6,377	6,377	0
1987	7,395	7,395	7,395	0	318	306	1.000	1.000	100.0%	0	0	0	7,395	7,395	0
1988	8,679	8,679	8,679	0	306	294	1.000	1.000	100.0%	0	0	0	8,679	8,679	0
1989	9,909	9,909	9,909	0	294	282	1.000	1.000	100.0%	0	0	0	9,909	9,909	0
1990	9,810	9,810	9,810	0	282	270	1.000	1.000	100.0%	0	0	0	9,810	9,810	0
1991	12,588	12,588	12,588	0	270	258	1.000	1.000	100.0%	0	0	0	12,588	12,588	0
1992	13,761	13,761	13,761	0	258	246	1.000	1.000	100.0%	0	0	0	13,761	13,761	0
1993	12,089	12,089	12,089	0	246	234	1.000	1.000	100.0%	0	0	0	12,089	12,089	0
1994	11,155	11,149	11,150	1	234	222	1.000	1.000	100.0%	1	6	4	11,155	11,150	4
1995	10,434	10,429	10,432	4	222	210	1.000	1.000	70.3%	3	6	3	10,436	10,432	4
1996	10,601	10,600	10,605	5	210	198	1.000	1.000	20.9%	1	1	0	10,607	10,605	1
1997	10,672	10,667	10,673	6	198	186	1.000	1.001	22.7%	1	5	4	10,678	10,673	5
1998	12,346	12,343	12,353	10	186	174	1.001	1.001	25.1%	3	3	0	12,355	12,353	2
1999	13,935	13,925	13,941	15	174	162	1.001	1.001	26.8%	4	9	5	13,948	13,941	8
2000	15,769	15,761	15,787	25	162	150	1.001	1.002	30.4%	8	8	0	15,790	15,787	4
2001	18,131	18,104	18,149	45	150	138	1.002	1.002	35.6%	16	27	11	18,165	18,149	16
2002	20,634	20,593	20,673	80	138	126	1.002	1.004	36.0%	29	40	12	20,693	20,673	20
2003	21,116	21,105	21,235	130	126	114	1.004	1.006	37.0%	48	11	(37)	21,210	21,235	(25)
2004	21,198	21,165	21,351	186	114	102	1.006	1.009	29.6%	55	32	(23)	21,338	21,351	(13)
2005	21,843	21,809	22,073	265	102	90	1.009	1.012	27.3%	72	34	(39)	22,037	22,073	(36)
2006	20,072	20,002	20,344	342	90	78	1.012	1.017	28.6%	98	70	(28)	20,308	20,344	(36)
2007	21,515	21,370	21,865	495	78	66	1.017	1.023	25.9%	128	145	17	21,866	21,865	1
2008	20,172	20,094	20,747	653	66	54	1.023	1.033	28.0%	183	78	(105)	20,630	20,747	(117)
2009	20,814	20,684	21,656	972	54	42	1.033	1.047	29.9%	290	130	(160)	21,459	21,656	(196)
2010	20,795	20,546	22,017	1,471	42	30	1.047	1.073	34.2%	503	250	(253)	21,701	22,017	(316)
2011	18,419	17,027	20,345	3,317	30	18	1.073	1.193	57.9%	1,922	1,392	(530)	19,699	20,345	(645)
2012	15,562	4,157	20,530	16,373	18	6	1.193	4.296	78.9%	12,915	11,405	(1,510)	18,500	20,530	(2,030)
2013	4,281		21,981	21,981	6		4.296		23.3%	5,116	4,281	(835)	19,553	21,981	(2,427)
2014									0.0%		0	0			
TOTAL	445,805	427,868	474,245	46,377						21,396	17,937	(3,459)	468,467	474,245	(5,778)
EXLD PRIOR	445,802	427,868	474,245	46,377						21,396	17,934	(3,462)	468,467	474,245	(5,778)

(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 2, EXHIBIT 1, SHEET 3, COL. 12
(14) FROM 6/30/12 ANALYSIS
(15) = (13) - (14)

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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	2,606	2,606	2,606	0	438	426	1.000	1.000	100.0%	0	0	0	2,606	2,606	0
1978	2,821	2,821	2,821	0	426	414	1.000	1.000	100.0%	0	0	0	2,821	2,821	0
1979	3,022	3,022	3,022	0	414	402	1.000	1.000	100.0%	0	0	0	3,022	3,022	0
1980	3,436	3,436	3,436	0	402	390	1.000	1.000	100.0%	0	0	0	3,436	3,436	0
1981	3,897	3,897	3,897	0	390	378	1.000	1.000	100.0%	0	0	0	3,897	3,897	0
1982	4,358	4,358	4,358	0	378	366	1.000	1.000	100.0%	0	0	0	4,358	4,358	0
1983	4,558	4,558	4,558	0	366	354	1.000	1.000	100.0%	0	0	0	4,558	4,558	0
1984	5,324	5,324	5,324	0	354	342	1.000	1.000	100.0%	0	0	0	5,324	5,324	0
1985	5,709	5,709	5,709	0	342	330	1.000	1.000	100.0%	0	0	0	5,709	5,709	0
1986	6,377	6,377	6,377	0	330	318	1.000	1.000	100.0%	0	0	0	6,377	6,377	0
1987	7,395	7,395	7,395	0	318	306	1.000	1.000	100.0%	0	0	0	7,395	7,395	0
1988	8,679	8,679	8,679	0	306	294	1.000	1.000	100.0%	0	0	0	8,679	8,679	0
1989	9,909	9,909	9,909	0	294	282	1.000	1.000	100.0%	0	0	0	9,909	9,909	0
1990	9,810	9,810	9,810	0	282	270	1.000	1.000	100.0%	0	0	0	9,810	9,810	0
1991	12,588	12,588	12,588	0	270	258	1.000	1.000	100.0%	0	0	0	12,588	12,588	0
1992	13,761	13,761	13,761	0	258	246	1.000	1.000	100.0%	0	0	0	13,761	13,761	0
1993	12,089	12,091	12,089	(2)	246	234	1.000	1.000	100.0%	(2)	(2)	0	12,089	12,089	0
1994	11,165	11,164	11,150	(14)	234	222	1.000	1.000	101.0%	(14)	0	15	11,155	11,150	4
1995	10,441	10,431	10,432	1	222	210	1.000	1.001	70.9%	1	10	9	10,436	10,432	4
1996	10,605	10,608	10,605	(3)	210	198	1.001	1.001	12.9%	(0)	(3)	(3)	10,607	10,605	1
1997	10,675	10,677	10,673	(4)	198	186	1.001	1.001	15.3%	(1)	(1)	(1)	10,678	10,673	5
1998	12,354	12,355	12,353	(2)	186	174	1.001	1.001	13.6%	(0)	(1)	(0)	12,355	12,353	2
1999	13,961	13,955	13,941	(14)	174	162	1.001	1.001	21.7%	(3)	6	9	13,948	13,941	8
2000	15,776	15,777	15,787	9	162	150	1.001	1.002	28.0%	3	(2)	(4)	15,790	15,787	4
2001	18,170	18,129	18,149	20	150	138	1.002	1.002	2.8%	1	42	41	18,165	18,149	16
2002	20,677	20,644	20,673	30	138	126	1.002	1.003	31.7%	9	33	24	20,693	20,673	20
2003	21,146	21,155	21,235	81	126	114	1.003	1.004	41.2%	33	(8)	(42)	21,210	21,235	(25)
2004	21,267	21,220	21,351	131	114	102	1.004	1.006	22.6%	30	47	17	21,338	21,351	(13)
2005	21,890	21,868	22,073	205	102	90	1.006	1.007	18.4%	38	22	(15)	22,037	22,073	(36)
2006	20,127	20,083	20,344	261	90	78	1.007	1.009	25.0%	65	44	(21)	20,308	20,344	(36)
2007	21,586	21,464	21,865	402	78	66	1.009	1.013	27.4%	110	122	12	21,866	21,865	1
2008	20,208	20,198	20,747	549	66	54	1.013	1.016	20.0%	110	10	(99)	20,630	20,747	(117)
2009	20,927	20,843	21,656	813	54	42	1.016	1.024	33.5%	272	84	(188)	21,459	21,656	(196)
2010	20,938	20,893	22,017	1,124	42	30	1.024	1.032	24.8%	278	45	(233)	21,701	22,017	(316)
2011	18,708	18,566	20,345	1,779	30	18	1.032	1.038	14.5%	257	143	(115)	19,699	20,345	(645)
2012	17,137	8,947	20,530	11,583	18	6	1.038	1.892	92.3%	10,690	8,190	(2,501)	18,500	20,530	(2,030)
2013	9,016		21,981	21,981	6		1.892		52.9%	11,620	9,016	(2,604)	19,553	21,981	(2,427)
2014									0.0%		0	0			
TOTAL	453,112	435,315	474,245	38,930						23,496	17,797	(5,699)	468,467	474,245	(5,778)
EXLD PRIOR	453,112	435,315	474,245	38,930						23,496	17,797	(5,699)	468,467	474,245	(5,778)

(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 2, EXHIBIT 1, SHEET 3, COL. 12
(14) FROM 6/30/12 ANALYSIS
(15) = (13) - (14)

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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	19,092	19,092	19,092	0	246	234	1.000	1.000	100.0%	0	0	0	19,092	19,092	0
1994	17,636	17,635	17,635	0	234	222	1.000	1.000	100.0%	0	1	1	17,636	17,635	1
1995	16,875	16,875	16,875	0	222	210	1.000	1.000	100.0%	0	0	0	16,875	16,875	0
1996	16,142	16,142	16,142	0	210	198	1.000	1.000	100.0%	0	0	0	16,142	16,142	0
1997	17,618	17,618	17,618	0	198	186	1.000	1.000	100.0%	0	0	0	17,618	17,618	0
1998	17,902	17,902	17,902	0	186	174	1.000	1.000	100.0%	0	0	0	17,902	17,902	0
1999	17,831	17,831	17,831	0	174	162	1.000	1.000	100.0%	0	0	0	17,831	17,831	0
2000	18,018	18,018	18,018	0	162	150	1.000	1.000	100.0%	0	0	0	18,018	18,018	0
2001	17,994	17,994	17,994	0	150	138	1.000	1.000	100.0%	0	0	0	17,994	17,994	0
2002	17,721	17,721	17,721	0	138	126	1.000	1.000	100.0%	0	0	0	17,721	17,721	0
2003	17,014	17,014	17,014	0	126	114	1.000	1.000	50.0%	0	0	0	17,014	17,014	0
2004	16,018	16,018	16,019	1	114	102	1.000	1.000	50.2%	1	0	(1)	16,018	16,019	(1)
2005	15,781	15,781	15,782	1	102	90	1.000	1.000	0.0%	0	0	0	15,782	15,782	0
2006	14,830	14,826	14,828	2	90	78	1.000	1.000	70.3%	1	4	3	14,831	14,828	3
2007	14,865	14,861	14,866	5	78	66	1.000	1.000	58.0%	3	4	1	14,868	14,866	2
2008	14,322	14,318	14,325	7	66	54	1.000	1.000	26.1%	2	4	2	14,328	14,325	3
2009	13,222	13,218	13,227	9	54	42	1.000	1.001	30.2%	3	4	1	13,229	13,227	2
2010	13,133	13,115	13,135	20	42	30	1.001	1.002	55.6%	11	18	7	13,142	13,135	7
2011	12,987	12,865	12,981	116	30	18	1.002	1.009	83.0%	96	122	26	13,009	12,981	28
2012	12,842	4,968	12,434	7,466	18	6	1.009	2.576	98.5%	7,353	7,874	521	12,972	12,434	538
2013	4,732		12,206	12,206	6		2.576		38.8%	4,739	4,732	(7)	11,961	12,206	(245)
2014	0									0			11,703		
TOTAL	326,575	313,812	333,645	19,833						12,209	12,763	554	345,686	333,645	338
EXLD PRIOR	326,575	313,812	333,645	19,833						12,209	12,763	554	345,686	333,645	338

(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 2, 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			23.5%	23.1%	95.3%
6	4.251	23.5%	61.2%	58.8%	96.4%
18	1.181	84.7%	8.9%	8.2%	93.2%
30	1.069	93.6%	2.2%	2.0%	90.0%
42	1.044	95.8%	1.2%	1.0%	89.1%
54	1.031	97.0%	0.8%	0.6%	89.0%
66	1.023	97.8%	0.6%	0.5%	89.2%
78	1.016	98.4%	0.4%	0.3%	89.3%
90	1.012	98.8%	0.3%	0.2%	89.4%
102	1.009	99.1%	0.2%	0.2%	90.1%
114	1.007	99.3%	0.2%	0.1%	90.9%
126	1.004	99.6%	0.2%	0.1%	90.9%
138	1.003	99.7%	0.1%	0.1%	90.5%
150	1.002	99.8%	0.0%	0.0%	89.7%
162	1.001	99.9%	0.0%	0.0%	90.2%
174	1.001	99.9%	0.0%	0.0%	90.7%
186	1.001	99.9%	0.0%	0.0%	92.1%
198	1.001	99.9%	0.0%	0.0%	94.0%
210	1.000	100.0%	0.0%	0.0%	96.9%
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	15,809,043	1.467	23,186,938	15,790	15,793	0.831	1.750	22,961	22,965	100%	22,961	0.099	0.100	0.100
2001	16,717,138	1.434	23,973,016	18,165	18,197	0.856	1.591	24,755	24,799	100%	24,755	0.103	0.109	0.109
2002	17,601,171	1.390	24,464,115	20,693	20,717	0.883	1.447	26,430	26,461	100%	26,430	0.108	0.118	0.118
2003	18,004,352	1.348	24,277,502	21,210	21,212	0.910	1.404	27,115	27,117	100%	27,115	0.112	0.118	0.118
2004	18,523,800	1.304	24,148,944	21,338	21,353	0.938	1.364	27,303	27,322	100%	27,303	0.113	0.115	0.115
2005	18,566,524	1.280	23,758,948	22,037	22,009	0.967	1.324	28,222	28,186	100%	28,222	0.119	0.119	0.119
2006	18,918,245	1.246	23,574,590	20,308	20,264	0.997	1.285	26,032	25,975	100%	26,032	0.110	0.107	0.111
2007	19,391,569	1.209	23,452,743	21,866	21,774	1.028	1.248	28,054	27,936	100%	28,054	0.120	0.113	0.107
2008	19,805,485	1.169	23,147,670	20,630	20,444	1.060	1.212	26,492	26,253	100%	26,492	0.114	0.104	0.104
2009	19,727,413	1.141	22,503,303	21,459	21,224	1.093	1.176	27,582	27,280	100%	27,582	0.123	0.109	0.101
2010	19,224,772	1.129	21,710,635	21,701	21,384	1.061	1.142	26,291	25,907	100%	26,291	0.121	0.113	0.106
2011	18,522,515	1.093	20,240,053	19,683	19,241	1.030	1.109	22,477	21,972	100%	22,477	0.111	0.106	0.109
2012	17,714,507	1.061	18,793,320	18,376	17,976	1.000	1.071	19,685	19,257	100%	19,685	0.105	0.104	0.113
2013	17,602,614	1.030	18,130,692	18,199	17,969	1.000	1.035	18,836	18,598	100%	18,836	0.104	0.103	0.113
2014		1.000				1.000	1.000	0	0	0%	0			0.114

	5 Year Average excluding 2012-2013	0.118	0.109
	7 Year Average excluding 2012-2013	0.117	0.110
	10 Year Weighted Average excluding 2012-2013	0.115	
	10 Year Weighted Average excluding 2011-2013	0.114	
	5 Year Average excluding 2011-2013	0.118	0.109
	5 Year Average excluding 2013	0.115	0.107
	7 Year Average excluding 2013	0.117	0.108
(14)	2014 Selected Loss Rate:	0.114	

(1)	PROVIDED BY THE BWC
(2)	BASED ON CHANGE IN SAWW
(3)	= (1) x (2)
(4)	SECTION 2, EXHIBIT 1, SHEET 4, COL. 4
(5)	SECTION 2, 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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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	1.001	1.000	1.001	1.000	1.000	1.000	1.001	1.000	1.001
1997	198	198	210	1.001	1.000	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.002	1.001	1.002
1998	186	186	198	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.002	1.002	1.002
1999	174	174	186	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.002	1.002	1.002
2000	162	162	174	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.003	1.002	1.003
2001	150	150	162	1.002	1.001	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.004	1.003	1.004
2002	138	138	150	1.003	1.002	1.003	1.002	1.001	1.002	1.000	1.000	1.000	1.005	1.004	1.005
2003	126	126	138	1.004	1.003	1.004	1.003	1.002	1.003	1.000	1.000	1.000	1.006	1.005	1.006
2004	114	114	126	1.007	1.004	1.007	1.004	1.003	1.004	1.000	1.000	1.000	1.008	1.006	1.008
2005	102	102	114	1.009	1.007	1.009	1.005	1.004	1.005	1.000	1.000	1.000	1.010	1.008	1.010
2006	90	90	102	1.012	1.009	1.012	1.007	1.005	1.007	1.000	1.000	1.000	1.013	1.010	1.013
2007	78	78	90	1.016	1.012	1.016	1.009	1.007	1.009	1.000	1.000	1.000	1.016	1.013	1.016
2008	66	66	78	1.023	1.016	1.023	1.012	1.009	1.012	1.000	1.000	1.000	1.020	1.016	1.020
2009	54	54	66	1.031	1.023	1.031	1.014	1.012	1.014	1.001	1.000	1.001	1.026	1.020	1.026
2010	42	42	54	1.044	1.031	1.044	1.021	1.014	1.021	1.001	1.001	1.001	1.037	1.026	1.037
2011	30	30	42	1.069	1.044	1.069	1.028	1.021	1.028	1.002	1.001	1.002	1.055	1.037	1.055
2012	18	18	30	1.181	1.069	1.181	1.049	1.028	1.049	1.011	1.002	1.011	1.141	1.055	1.141
2013	6	6	18	4.251	1.181	4.251	1.993	1.049	1.993	2.603	1.011	2.603	1.579	1.141	1.579

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 2, EXHIBIT 1, SHEET 23; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 2, EXHIBIT 1, SHEET 23; SELECTED CUM. BASED ON (3)
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)
(7) FROM SECTION 2, EXHIBIT 1, SHEET 24; SELECTED CUM. BASED ON (2)
(8) FROM SECTION 2, EXHIBIT 1, SHEET 24; SELECTED CUM. BASED ON (3)
(9) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)
(10) FROM SECTION 2, EXHIBIT 1, SHEET 29; SELECTED CUM. BASED ON (2)
(11) FROM SECTION 2, EXHIBIT 1, SHEET 29; SELECTED CUM. BASED ON (3)
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)
(13) FROM SECTION 2, EXHIBIT 1, SHEET 30; SELECTED CUM. BASED ON (2)
(14) FROM SECTION 2, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	262	1,617	2,237	2,393	2,473	2,526	2,570	2,595	2,601	2,604	2,605	2,606	2,606	2,606	2,606	2,606	2,606	2,606	2,606	2,606	2,606	2,606	2,606	2,606	2,606	2,606	2,606	2,606	2,606	2,606	2,606	2,606	2,606	2,606	2,606	2,606	2,606	2,606
1978	287	1,784	2,472	2,627	2,703	2,752	2,792	2,813	2,817	2,819	2,820	2,820	2,821	2,821	2,821	2,821	2,821	2,821	2,821	2,821	2,821	2,821	2,821	2,821	2,821	2,821	2,821	2,821	2,821	2,821	2,821	2,821	2,821	2,821	2,821	2,821		2,821
1979	284	1,810	2,586	2,761	2,866	2,944	2,991	3,015	3,021	3,022	3,021	3,022	3,022	3,022	3,022	3,022	3,022	3,022	3,022	3,022	3,022	3,022	3,022	3,022	3,022	3,022	3,022	3,022	3,022	3,022	3,022	3,022	3,022	3,022	3,022			3,022
1980	344	2,130	2,947	3,149	3,254	3,327	3,387	3,416	3,423	3,427	3,431	3,434	3,435	3,436	3,436	3,436	3,436	3,436	3,436	3,436	3,436	3,436	3,436	3,436	3,436	3,436	3,436	3,436	3,436	3,436	3,436	3,436	3,436	3,436				3,436
1981	407	2,480	3,354	3,535	3,639	3,727	3,816	3,871	3,880	3,888	3,893	3,895	3,896	3,896	3,896	3,897	3,897	3,897	3,897	3,897	3,897	3,897	3,897	3,897	3,897	3,897	3,897	3,897	3,897	3,897	3,897	3,897	3,897					3,897
1982	450	2,727	3,678	3,897	4,037	4,162	4,269	4,329	4,346	4,354	4,355	4,356	4,357	4,357	4,358	4,358	4,358	4,358	4,358	4,358	4,358	4,358	4,358	4,358	4,358	4,358	4,358	4,358	4,358	4,358	4,358	4,358						4,358
1983	438	2,730	3,785	4,042	4,225	4,361	4,465	4,533	4,553	4,556	4,557	4,558	4,558	4,558	4,558	4,558	4,558	4,558	4,558	4,558	4,558	4,558	4,558	4,558	4,558	4,558	4,558	4,558	4,558	4,558	4,558							4,558
1984	461	2,904	4,191	4,657	4,924	5,095	5,228	5,299	5,314	5,320	5,322	5,323	5,323	5,324	5,324	5,324	5,324	5,324	5,324	5,324	5,324	5,324	5,324	5,324	5,324	5,324	5,324	5,324	5,324	5,324								5,324
1985	382	2,758	4,558	5,024	5,273	5,484	5,601	5,698	5,705	5,707	5,708	5,708	5,708	5,709	5,709	5,709	5,709	5,709	5,709	5,709	5,709	5,709	5,709	5,709	5,709	5,709	5,709	5,709	5,709									5,709
1986	407	2,943	4,876	5,389	5,690	5,991	6,264	6,358	6,367	6,373	6,374	6,375	6,376	6,376	6,377	6,377	6,377	6,377	6,377	6,377	6,377	6,377	6,377	6,377	6,377	6,377	6,377	6,377										6,377
1987	467	3,291	5,336	6,012	6,574	7,016	7,293	7,373	7,376	7,381	7,394	7,395	7,395	7,395	7,395	7,395	7,395	7,395	7,395	7,395	7,395	7,395	7,395	7,395	7,395	7,395	7,395											7,395
1988	462	3,411	6,005	7,176	7,857	8,300	8,609	8,673	8,676	8,678	8,678	8,679	8,679	8,679	8,679	8,679	8,679	8,679	8,679	8,679	8,679	8,679	8,679	8,679	8,679	8,679												8,679
1989	443	3,520	6,923	8,325	9,050	9,536	9,828	9,896	9,905	9,906	9,906	9,908	9,908	9,909	9,909	9,909	9,909	9,909	9,909	9,909	9,909	9,909	9,909	9,909	9,909													9,909
1990	430	3,816	7,057	8,256	8,979	9,394	9,665	9,764	9,780	9,796	9,807	9,810	9,810	9,811	9,810	9,810	9,810	9,810	9,810	9,810	9,810	9,810	9,810	9,810														9,810
1991	861	7,309	10,117	11,286	11,830	12,191	12,478	12,519	12,564	12,587	12,587	12,587	12,588	12,588	12,588	12,588	12,588	12,588	12,588	12,588	12,588	12,588	12,588															12,588
1992	954	8,305	11,452	12,458	12,983	13,357	13,571	13,695	13,745	13,745	13,746	13,746	13,749	13,749	13,749	13,749	13,755	13,755	13,755	13,761	13,761	13,761																13,761
1993	1,200	7,606	10,001	10,905	11,430	11,668	11,897	11,989	12,011	12,021	12,032	12,036	12,062	12,063	12,064	12,064	12,065	12,065	12,085	12,089	12,089																	12,089
1994	855	7,147	9,271	10,096	10,416	10,676	10,822	10,915	10,992	11,046	11,079	11,100	11,112	11,118	11,125	11,132	11,134	11,142	11,149	11,155																		11,155
1995	1,119	6,915	9,039	9,504	9,826	10,015	10,170	10,254	10,333	10,351	10,374	10,393	10,402	10,410	10,415	10,423	10,426	10,429	10,434																			10,434
1996	1,082	7,449	8,916	9,590	9,948	10,155	10,349	10,436	10,493	10,523	10,545	10,561	10,578	10,590	10,595	10,598	10,600	10,601																				10,601
1997	785	7,123	9,209	9,792	10,122	10,297	10,442	10,528	10,574	10,598	10,618	10,630	10,640	10,653	10,661	10,667	10,672																					10,672
1998	1,451	9,128	10,884	11,421	11,760	11,953	12,085	12,165	12,208	12,236	12,295	12,320	12,329	12,334	12,343	12,346																						12,346
1999	2,129	10,124	12,061	12,933	13,336	13,567	13,717	13,799	13,842	13,881	13,898	13,907	13,917	13,925	13,935																							13,935
2000	2,407	11,974	14,284	14,933	15,251	15,468	15,567	15,631	15,663	15,706	15,727	15,751	15,761	15,769																								15,769
2001	3,015	14,336	16,601	17,312	17,580	17,725	17,826	17,918	17,965	18,004	18,054	18,104	18,131																									18,131
2002	3,638	16,861	19,167	19,751	20,026	20,162	20,340	20,437	20,480	20,549	20,593	20,634																										20,634
2003	4,732	17,698	19,935	20,455	20,657	20,837	20,938	21,004	21,084	21,105	21,116																											21,116
2004	4,907	18,064	20,153	20,638	20,859	20,964	21,056	21,132	21,165	21,198																												21,198
2005	5,163	18,825	20,633	21,197	21,498	21,697	21,755	21,809	21,843																													21,843
2006	4,585	16,855	18,908	19,506	19,771	19,915	20,002	20,072																														20,072
2007	4,775	18,446	20,571	21,065	21,277	21,370	21,515																															21,515
2008	5,055	17,988	19,608	19,926	20,094	20,172																																20,172
2009	5,365	18,857	20,439	20,684	20,814																																	20,814
2010	5,592	18,989	20,546	20,795																																		20,795
2011	5,031	17,027	18,419																																			18,419
2012	4,157	15,562																																				15,562
2013	4,281																																					4,281
																																						445,802

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	6.178	1.383	1.070	1.034	1.021	1.017	1.010	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	
1978	6.221	1.386	1.063	1.029	1.018	1.015	1.008	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		
1979	6.381	1.428	1.068	1.038	1.028	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	1.000	1.000	1.000			
1980	6.192	1.384	1.068	1.034	1.022	1.018	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	1.000	1.000	1.000				
1981	6.099	1.352	1.054	1.029	1.024	1.024	1.014	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					
1982	6.065	1.348	1.060	1.036	1.031	1.026	1.014	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	1.000	1.000	1.000	1.000	1.000						
1983	6.233	1.387	1.068	1.045	1.032	1.024	1.015	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							
1984	6.302	1.443	1.111	1.057	1.035	1.026	1.014	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	7.220	1.653	1.102	1.050	1.040	1.021	1.017	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									
1986	7.237	1.657	1.105	1.056	1.053	1.046	1.015	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	7.043	1.621	1.127	1.094	1.067	1.040	1.011	1.000	1.001	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											
1988	7.377	1.760	1.195	1.095	1.056	1.037	1.007	1.000	1.000	1.000	1.000	1.000	1.000	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	7.944	1.967	1.202	1.087	1.054	1.031	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													
1990	8.868	1.849	1.170	1.088	1.046	1.029	1.010	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														
1991	8.484	1.384	1.116	1.048	1.031	1.024	1.003	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															
1992	8.704	1.379	1.088	1.042	1.029	1.016	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																
1993	6.337	1.315	1.090	1.048	1.021	1.020	1.008	1.002	1.001	1.001	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.002	1.000	1.000																	
1994	8.360	1.297	1.089	1.032	1.025	1.014	1.009	1.007	1.005	1.003	1.002	1.001	1.001	1.001	1.001	1.000	1.001	1.001	1.001																		
1995	6.179	1.307	1.052	1.034	1.019	1.015	1.008	1.008	1.002	1.002	1.002	1.001	1.001	1.000	1.001	1.000	1.000	1.001																			
1996	6.883	1.197	1.076	1.037	1.021	1.019	1.008	1.005	1.003	1.002	1.002	1.002	1.001	1.000	1.000	1.000	1.000																				
1997	9.078	1.293	1.063	1.034	1.017	1.014	1.008	1.004	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.000																					
1998	6.289	1.192	1.049	1.030	1.016	1.011	1.007	1.003	1.002	1.005	1.002	1.001	1.000	1.001	1.000																						
1999	4.756	1.191	1.072	1.031	1.017	1.011	1.006	1.003	1.003	1.001	1.001	1.001	1.001	1.001																							
2000	4.975	1.193	1.045	1.021	1.014	1.006	1.004	1.002	1.003	1.001	1.002	1.001	1.000																								
2001	4.755	1.158	1.043	1.015	1.008	1.006	1.005	1.003	1.002	1.003	1.003	1.002																									
2002	4.635	1.137	1.031	1.014	1.007	1.009	1.005	1.002	1.003	1.002	1.002																										
2003	3.740	1.126	1.026	1.010	1.009	1.005	1.003	1.004	1.001	1.001																											
2004	3.682	1.116	1.024	1.011	1.005	1.004	1.004	1.002	1.002																												
2005	3.646	1.096	1.027	1.014	1.009	1.003	1.002	1.002																													
2006	3.676	1.122	1.032	1.014	1.007	1.004	1.003																														
2007	3.863	1.115	1.024	1.010	1.004	1.007																															
2008	3.558	1.090	1.016	1.008	1.004																																
2009	3.514	1.084	1.012	1.006																																	
2010	3.396	1.082	1.012																																		
2011	3.384	1.082																																			
2012	3.744																																				
3 Yr Avg	3.508	1.083	1.013	1.008	1.005	1.005	1.003	1.002	1.002	1.002	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
5 Yr Avg	3.519	1.091	1.019	1.011	1.006	1.005	1.004	1.002	1.002	1.002	1.002	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
10 Yr Avg	3.620	1.105	1.025	1.012	1.009	1.007	1.005	1.003	1.002	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	
3 Yr Wtd	3.490	1.083	1.013	1.008	1.005	1.005	1.003	1.002	1.002	1.002	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
5 Yr Wtd	3.509	1.091	1.019	1.010	1.006	1.005	1.003	1.002	1.002	1.002	1.002	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
10 Yr Wtd	3.612	1.105	1.024	1.012	1.008	1.006	1.004	1.003	1.002	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	TAIL
Prior FY	3.600	1.112	1.025	1.014	1.009	1.006	1.005	1.003	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
PA Sel.	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	
Selected	3.600	1.105	1.024	1.012	1.008	1.006	1.005	1.003	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	
Cumulative	4.251	1.181	1.069	1.044	1.031	1.023	1.016	1.012	1.009	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																										2,606	2,606	2,606	2,606	2,606	2,606	2,606	2,606	2,606	2,606	2,606	2,606	2,606
1978																									2,821	2,821	2,821	2,821	2,821	2,821	2,821	2,821	2,821	2,821	2,821	2,821		2,821
1979																								3,022	3,022	3,022	3,022	3,022	3,022	3,022	3,022	3,022	3,022	3,022	3,022			3,022
1980																							3,436	3,436	3,436	3,436	3,436	3,436	3,436	3,436	3,436	3,436	3,436	3,436				3,436
1981																						3,897	3,897	3,897	3,897	3,897	3,897	3,897	3,897	3,897	3,897	3,897	3,897					3,897
1982																					4,358	4,358	4,358	4,358	4,358	4,358	4,358	4,358	4,358	4,358	4,358	4,358						4,358
1983																				4,558	4,558	4,558	4,558	4,558	4,558	4,558	4,558	4,558	4,558	4,558	4,558							4,558
1984																			5,324	5,324	5,324	5,324	5,324	5,324	5,324	5,324	5,324	5,324	5,324	5,324								5,324
1985																		5,709	5,709	5,709	5,709	5,709	5,709	5,709	5,709	5,709	5,709	5,709	5,709									5,709
1986																	6,377	6,377	6,377	6,377	6,377	6,377	6,377	6,377	6,377	6,377	6,377	6,377										6,377
1987																7,395	7,395	7,395	7,395	7,395	7,395	7,395	7,395	7,395	7,395	7,395	7,395											7,395
1988															8,679	8,679	8,679	8,679	8,679	8,679	8,679	8,679	8,679	8,679	8,679	8,679												8,679
1989														9,909	9,909	9,909	9,909	9,909	9,909	9,909	9,909	9,909	9,909	9,909	9,909													9,909
1990													9,810	9,811	9,810	9,810	9,810	9,810	9,810	9,810	9,810	9,810	9,810	9,810														9,810
1991												12,587	12,589	12,588	12,588	12,588	12,588	12,588	12,588	12,588	12,588	12,588	12,588															12,588
1992											13,747	13,746	13,751	13,749	13,749	13,749	13,755	13,755	13,755	13,761	13,761	13,761																13,761
1993										12,037	12,047	12,051	12,075	12,076	12,066	12,069	12,069	12,069	12,087	12,091	12,089																	12,089
1994									11,090	11,126	11,143	11,153	11,139	11,139	11,146	11,148	11,153	11,157	11,164	11,165																		11,165
1995								10,340	10,404	10,401	10,418	10,428	10,426	10,428	10,429	10,430	10,429	10,431	10,441																			10,441
1996							10,535	10,555	10,551	10,576	10,582	10,593	10,604	10,607	10,608	10,611	10,608	10,605																				10,605
1997						10,491	10,586	10,611	10,630	10,633	10,665	10,660	10,668	10,682	10,678	10,677	10,675																					10,675
1998					12,053	12,149	12,212	12,261	12,259	12,286	12,336	12,341	12,341	12,346	12,355	12,354																						12,354
1999				13,388	13,761	13,810	13,886	13,900	13,901	13,933	13,961	13,958	13,953	13,955	13,961																							13,961
2000			15,140	15,338	15,628	15,736	15,700	15,716	15,718	15,750	15,759	15,788	15,777	15,776																								15,776
2001		16,312	17,272	17,714	17,939	17,896	17,962	18,041	18,061	18,069	18,098	18,129	18,170																									18,170
2002	8,189	18,713	19,853	20,144	20,293	20,287	20,459	20,519	20,562	20,616	20,644	20,677																										20,677
2003	9,813	19,765	20,690	20,796	20,941	21,021	21,083	21,126	21,168	21,155	21,146																											21,146
2004	10,040	20,152	20,805	20,936	21,128	21,120	21,168	21,204	21,220	21,267																												21,267
2005	10,147	20,853	21,222	21,504	21,750	21,861	21,852	21,868	21,890																													21,890
2006	9,164	18,718	19,524	19,744	19,907	19,998	20,083	20,127																														20,127
2007	11,049	20,999	21,139	21,295	21,404	21,464	21,586																															21,586
2008	10,738	20,300	19,999	20,078	20,198	20,208																																20,208
2009	11,929	21,071	20,765	20,843	20,927																																	20,927
2010	12,046	20,677	20,893	20,938																																		20,938
2011	9,980	18,566	18,708																																			18,708
2012	8,947	17,137																																				17,137
2013	9,016																																					9,016
																																						453,112

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													
1988															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															
1990													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																	
1992											1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																		
1993										1.001	1.000	1.002	1.000	0.999	1.000	1.000	1.000	1.001	1.000	1.000																		
1994									1.003	1.001	1.001	0.999	1.000	1.001	1.000	1.000	1.000	1.001	1.000																			
1995								1.006	1.000	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.001																				
1996							1.002	1.000	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000																					
1997						1.009	1.002	1.002	1.000	1.003	1.000	1.001	1.001	1.000	1.000	1.000																						
1998					1.008	1.005	1.004	1.000	1.002	1.004	1.000	1.000	1.000	1.001	1.000																							
1999				1.028	1.004	1.006	1.001	1.000	1.002	1.002	1.000	1.000	1.000	1.000																								
2000			1.013	1.019	1.007	0.998	1.001	1.000	1.002	1.001	1.002	0.999	1.000																									
2001		1.059	1.026	1.013	0.998	1.004	1.004	1.001	1.000	1.002	1.002	1.002																										
2002	2.285	1.061	1.015	1.007	1.000	1.009	1.003	1.002	1.003	1.001	1.002																											
2003	2.014	1.047	1.005	1.007	1.004	1.003	1.002	1.002	0.999	1.000																												
2004	2.007	1.032	1.006	1.009	1.000	1.002	1.002	1.001	1.002																													
2005	2.055	1.018	1.013	1.011	1.005	1.000	1.001	1.001																														
2006	2.043	1.043	1.011	1.008	1.005	1.004	1.002																															
2007	1.900	1.007	1.007	1.005	1.003	1.006																																
2008	1.890	0.985	1.004	1.006	1.001																																	
2009	1.766	0.985	1.004	1.004																																		
2010	1.716	1.010	1.002																																			
2011	1.860	1.008																																				
2012	1.915																																					
3 Yr Avg	1.831	1.001	1.003	1.005	1.003	1.003	1.002	1.001	1.001	1.001	1.002	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
5 Yr Avg	1.830	0.999	1.006	1.007	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	1.001	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	1.870	1.008	1.007	1.007	1.002	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	1.000	1.000	1.000	1.000	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	1.822	0.999	1.006	1.007	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	1.001	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	1.909	1.019	1.009	1.009	1.002	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
11 Yr Wtd	1.936	1.022	1.009	1.010	1.003	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	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	1.823	1.005	1.008	1.008	1.003	1.003	1.002	1.001	1.001	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
PA Sel.	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	1.000
Selected	1.900	1.020	1.007	1.007	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	1.001	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	
Cumulative	1.993	1.049	1.028	1.021	1.014	1.012	1.009	1.007	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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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															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	1	0	0	0	0	0	0	0	0	0	0															-
1992											1	0	2	0	0	0	0	0	0	0	0	0																-
1993										15	15	15	13	13	2	4	4	5	2	2	0																	-
1994									99	80	64	52	27	21	21	17	19	15	15	10																		10
1995								86	71	50	44	34	24	19	15	7	3	3	7																			7
1996							186	120	59	53	38	32	26	16	13	13	8	4																				4
1997						194	144	83	56	35	47	31	28	29	17	10	4																					4
1998					292	196	127	95	51	50	41	21	12	12	12	8																						8
1999				455	425	243	169	100	59	52	62	50	36	30	26																							26
2000			856	405	377	268	133	86	56	44	31	37	16	7																								7
2001		1,976	671	401	359	171	137	124	95	66	43	25	39																									39
2002	4,552	1,852	686	392	267	124	119	82	82	67	50	43																										43
2003	5,081	2,067	755	342	284	184	145	122	84	50	30																											30
2004	5,133	2,088	652	298	268	156	112	73	55	69																												69
2005	4,983	2,027	589	306	253	164	98	59	48																													48
2006	4,579	1,863	615	238	136	82	81	55																														55
2007	6,274	2,552	567	231	128	94	71																															71
2008	5,683	2,312	391	152	104	36																																36
2009	6,564	2,215	326	159	113																																	113
2010	6,455	1,689	347	143																																		143
2011	4,949	1,539	289																																			289
2012	4,790	1,574																																				1,574
2013	4,734																																					4,734
																																						7,310

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																	100.0%
1994									99.1%	99.3%	99.4%	99.5%	99.8%	99.8%	99.8%	99.9%	99.8%	99.9%	99.9%	99.9%																		99.9%
1995								99.2%	99.3%	99.5%	99.6%	99.7%	99.8%	99.8%	99.9%	99.9%	100.0%	100.0%	99.9%																			99.9%
1996							98.2%	98.9%	99.4%	99.5%	99.6%	99.7%	99.8%	99.8%	99.9%	99.9%	99.9%	100.0%																				100.0%
1997						98.2%	98.6%	99.2%	99.5%	99.7%	99.6%	99.7%	99.7%	99.7%	99.8%	99.9%	100.0%																					100.0%
1998					97.6%	98.4%	99.0%	99.2%	99.6%	99.6%	99.7%	99.8%	99.9%	99.9%	99.9%	99.9%																						99.9%
1999				96.6%	96.9%	98.2%	98.8%	99.3%	99.6%	99.6%	99.6%	99.6%	99.7%	99.8%	99.8%																							99.8%
2000			94.3%	97.4%	97.6%	98.3%	99.2%	99.5%	99.6%	99.7%	99.8%	99.8%	99.9%	100.0%																								100.0%
2001		87.9%	96.1%	97.7%	98.0%	99.0%	99.2%	99.3%	99.5%	99.6%	99.8%	99.9%	99.8%																									99.8%
2002	44.4%	90.1%	96.5%	98.1%	98.7%	99.4%	99.4%	99.6%	99.6%	99.7%	99.8%	99.8%																										99.8%
2003	48.2%	89.5%	96.4%	98.4%	98.6%	99.1%	99.3%	99.4%	99.6%	99.8%	99.9%																											99.9%
2004	48.9%	89.6%	96.9%	98.6%	98.7%	99.3%	99.5%	99.7%	99.7%	99.7%																												99.7%
2005	50.9%	90.3%	97.2%	98.6%	98.8%	99.2%	99.6%	99.7%	99.8%																													99.8%
2006	50.0%	90.0%	96.8%	98.8%	99.3%	99.6%	99.6%	99.7%																														99.7%
2007	43.2%	87.8%	97.3%	98.9%	99.4%	99.6%	99.7%																															99.7%
2008	47.1%	88.6%	98.0%	99.2%	99.5%	99.8%																																99.8%
2009	45.0%	89.5%	98.4%	99.2%	99.5%																																	99.5%
2010	46.4%	91.8%	98.3%	99.3%																																		99.3%
2011	50.4%	91.7%	98.5%																																			98.5%
2012	46.5%	90.8%																																				90.8%
2013	47.5%																																					47.5%

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	0.16%	0.96%	1.33%	1.42%	1.47%	1.50%	1.53%	1.54%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	16,808,668
1978	0.17%	1.07%	1.48%	1.57%	1.61%	1.64%	1.67%	1.68%	1.68%	1.68%	1.68%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%	0.02%	0.02%	0.02%	0.02%	0.02%		16,737,992
1979	0.17%	1.08%	1.54%	1.65%	1.71%	1.76%	1.78%	1.80%	1.80%	1.80%	1.80%	1.80%	1.80%	1.80%	1.80%	1.80%	1.80%	1.80%	1.80%	1.80%	1.80%	1.80%	1.80%	1.80%	1.80%	1.80%	1.80%	1.80%	1.80%	1.80%	1.80%	0.02%	0.02%	0.02%	0.02%			16,773,433
1980	0.20%	1.22%	1.69%	1.80%	1.87%	1.91%	1.94%	1.96%	1.96%	1.96%	1.97%	1.97%	1.97%	1.97%	1.97%	1.97%	1.97%	1.97%	1.97%	1.97%	1.97%	1.97%	1.97%	1.97%	1.97%	1.97%	1.97%	1.97%	1.97%	1.97%	1.97%	0.02%	0.02%	0.02%				17,448,182
1981	0.24%	1.46%	1.97%	2.08%	2.14%	2.19%	2.24%	2.28%	2.28%	2.29%	2.29%	2.29%	2.29%	2.29%	2.29%	2.29%	2.29%	2.29%	2.29%	2.29%	2.29%	2.29%	2.29%	2.29%	2.29%	2.29%	2.29%	2.29%	2.29%	2.29%	2.29%	0.02%	0.02%					16,998,954
1982	0.26%	1.59%	2.14%	2.27%	2.35%	2.42%	2.49%	2.52%	2.53%	2.54%	2.54%	2.54%	2.54%	2.54%	2.54%	2.54%	2.54%	2.54%	2.54%	2.54%	2.54%	2.54%	2.54%	2.54%	2.54%	2.54%	2.54%	2.54%	2.54%	2.54%	2.54%	0.03%						17,167,821
1983	0.25%	1.58%	2.19%	2.33%	2.44%	2.52%	2.58%	2.62%	2.63%	2.63%	2.63%	2.63%	2.63%	2.63%	2.63%	2.63%	2.63%	2.63%	2.63%	2.63%	2.63%	2.63%	2.63%	2.63%	2.63%	2.63%	2.63%	2.63%	2.63%	2.63%	2.63%							17,314,056
1984	0.26%	1.67%	2.41%	2.68%	2.83%	2.93%	3.00%	3.05%	3.05%	3.06%	3.06%	3.06%	3.06%	3.06%	3.06%	3.06%	3.06%	3.06%	3.06%	3.06%	3.06%	3.06%	3.06%	3.06%	3.06%	3.06%	3.06%	3.06%	3.06%	3.06%								17,396,710
1985	0.21%	1.50%	2.48%	2.74%	2.87%	2.99%	3.05%	3.10%	3.11%	3.11%	3.11%	3.11%	3.11%	3.11%	3.11%	3.11%	3.11%	3.11%	3.11%	3.11%	3.11%	3.11%	3.11%	3.11%	3.11%	3.11%	3.11%	3.11%	3.11%									18,364,828
1986	0.22%	1.56%	2.59%	2.86%	3.02%	3.18%	3.32%	3.37%	3.38%	3.38%	3.38%	3.38%	3.38%	3.38%	3.38%	3.38%	3.38%	3.38%	3.38%	3.38%	3.38%	3.38%	3.38%	3.38%	3.38%	3.38%	3.38%	3.38%										18,846,257
1987	0.24%	1.66%	2.68%	3.02%	3.31%	3.53%	3.67%	3.71%	3.71%	3.71%	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%											19,875,240
1988	0.24%	1.73%	3.05%	3.65%	4.00%	4.22%	4.38%	4.41%	4.41%	4.41%	4.41%	4.41%	4.41%	4.41%	4.41%	4.41%	4.41%	4.41%	4.41%	4.41%	4.41%	4.41%	4.41%	4.41%	4.41%	4.41%												19,660,304
1989	0.22%	1.73%	3.40%	4.09%	4.44%	4.68%	4.82%	4.86%	4.86%	4.86%	4.86%	4.86%	4.86%	4.86%	4.86%	4.86%	4.86%	4.86%	4.86%	4.86%	4.86%	4.86%	4.86%	4.86%	4.86%													20,371,910
1990	0.21%	1.82%	3.37%	3.94%	4.29%	4.49%	4.62%	4.66%	4.67%	4.68%	4.68%	4.68%	4.68%	4.68%	4.68%	4.68%	4.68%	4.68%	4.68%	4.68%	4.68%	4.68%	4.68%	4.68%														20,942,088
1991	0.40%	3.37%	4.66%	5.20%	5.45%	5.62%	5.75%	5.77%	5.79%	5.80%	5.80%	5.80%	5.80%	5.80%	5.80%	5.80%	5.80%	5.80%	5.80%	5.80%	5.80%	5.80%	5.80%															21,689,651
1992	0.43%	3.78%	5.22%	5.67%	5.91%	6.08%	6.18%	6.24%	6.26%	6.26%	6.26%	6.26%	6.26%	6.26%	6.26%	6.26%	6.27%	6.27%	6.27%	6.27%	6.27%	6.27%																21,954,933
1993	0.53%	3.36%	4.42%	4.82%	5.05%	5.16%	5.26%	5.30%	5.31%	5.31%	5.32%	5.32%	5.33%	5.33%	5.33%	5.33%	5.33%	5.33%	5.34%	5.34%	5.34%																	22,621,374
1994	0.39%	3.24%	4.20%	4.58%	4.72%	4.84%	4.91%	4.95%	4.99%	5.01%	5.02%	5.03%	5.04%	5.04%	5.05%	5.05%	5.05%	5.05%	5.06%	5.06%																		22,048,532
1995	0.51%	3.15%	4.11%	4.33%	4.47%	4.56%	4.63%	4.67%	4.70%	4.71%	4.72%	4.73%	4.73%	4.74%	4.74%	4.74%	4.75%	4.75%	4.75%																			21,970,116
1996	0.49%	3.35%	4.01%	4.31%	4.47%	4.57%	4.65%	4.69%	4.72%	4.73%	4.74%	4.75%	4.76%	4.76%	4.77%	4.77%	4.77%	4.77%																				22,232,463
1997	0.35%	3.19%	4.12%	4.38%	4.53%	4.61%	4.67%	4.71%	4.73%	4.74%	4.75%	4.76%	4.76%	4.77%	4.77%	4.77%	4.77%																					22,352,179
1998	0.64%	4.02%	4.80%	5.03%	5.18%	5.27%	5.33%	5.36%	5.38%	5.39%	5.42%	5.43%	5.43%	5.44%	5.44%	5.44%																						22,686,876
1999	0.93%	4.42%	5.27%	5.65%	5.82%	5.93%	5.99%	6.03%	6.05%	6.06%	6.07%	6.07%	6.08%	6.08%	6.09%																							22,896,749
2000	1.04%	5.16%	6.16%	6.44%	6.58%	6.67%	6.71%	6.74%	6.75%	6.77%	6.78%	6.79%	6.80%	6.80%																								23,186,938
2001	1.26%	5.98%	6.92%	7.22%	7.33%	7.39%	7.44%	7.47%	7.49%	7.51%	7.53%	7.55%	7.56%																									23,973,016
2002	1.49%	6.89%	7.83%	8.07%	8.19%	8.24%	8.31%	8.35%	8.37%	8.40%	8.42%	8.43%																										24,464,115
2003	1.95%	7.29%	8.21%	8.43%	8.51%	8.58%	8.62%	8.65%	8.68%	8.69%	8.70%																											24,277,502
2004	2.03%	7.48%	8.35%	8.55%	8.64%	8.68%	8.72%	8.75%	8.76%	8.78%																												24,148,944
2005	2.17%	7.92%	8.68%	8.92%	9.05%	9.13%	9.16%	9.18%	9.19%																													23,758,948
2006	1.95%	7.15%	8.02%	8.27%	8.39%	8.45%	8.48%	8.51%																														23,574,590
2007	2.04%	7.87%	8.77%	8.98%	9.07%	9.11%	9.17%																															23,452,743
2008	2.18%	7.77%	8.47%	8.61%	8.68%	8.71%																																23,147,670
2009	2.38%	8.38%	9.08%	9.19%	9.25%																																	22,503,303
2010	2.58%	8.75%	9.46%	9.58%																																		21,710,635
2011	2.49%	8.41%	9.10%																																			20,240,053
2012	2.21%	8.28%																																				18,793,320
2013	2.36%																																					18,130,692

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																										1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	16,808,668
1978																									1.69%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%	0.02%	0.02%	0.02%	0.02%	0.02%		16,737,992
1979																								1.80%	1.80%	1.80%	1.80%	1.80%	1.80%	1.80%	1.80%	0.02%	0.02%	0.02%	0.02%			16,773,433
1980																							1.97%	1.97%	1.97%	1.97%	1.97%	1.97%	1.97%	1.97%	1.97%	0.02%	0.02%	0.02%				17,448,182
1981																						2.29%	2.29%	2.29%	2.29%	2.29%	2.29%	2.29%	2.29%	2.29%	2.29%	0.02%	0.02%					16,998,954
1982																					2.54%	2.54%	2.54%	2.54%	2.54%	2.54%	2.54%	2.54%	2.54%	2.54%	2.54%	0.03%						17,167,821
1983																				2.63%	2.63%	2.63%	2.63%	2.63%	2.63%	2.63%	2.63%	2.63%	2.63%	2.63%	2.63%							17,314,056
1984																			3.06%	3.06%	3.06%	3.06%	3.06%	3.06%	3.06%	3.06%	3.06%	3.06%	3.06%	3.06%								17,396,710
1985																		3.11%	3.11%	3.11%	3.11%	3.11%	3.11%	3.11%	3.11%	3.11%	3.11%	3.11%	3.11%									18,364,828
1986																	3.38%	3.38%	3.38%	3.38%	3.38%	3.38%	3.38%	3.38%	3.38%	3.38%	3.38%	3.38%										18,846,257
1987																3.72%	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%											19,875,240
1988															4.41%	4.41%	4.41%	4.41%	4.41%	4.41%	4.41%	4.41%	4.41%	4.41%	4.41%	4.41%												19,660,304
1989														4.86%	4.86%	4.86%	4.86%	4.86%	4.86%	4.86%	4.86%	4.86%	4.86%	4.86%	4.86%													20,371,910
1990													4.68%	4.68%	4.68%	4.68%	4.68%	4.68%	4.68%	4.68%	4.68%	4.68%	4.68%	4.68%														20,942,088
1991												5.80%	5.80%	5.80%	5.80%	5.80%	5.80%	5.80%	5.80%	5.80%	5.80%	5.80%	5.80%															21,689,651
1992											6.26%	6.26%	6.26%	6.26%	6.26%	6.26%	6.27%	6.27%	6.27%	6.27%	6.27%	6.27%																21,954,933
1993										5.32%	5.33%	5.33%	5.34%	5.34%	5.33%	5.34%	5.34%	5.34%	5.34%	5.35%	5.34%																	22,621,374
1994									5.03%	5.05%	5.05%	5.06%	5.05%	5.05%	5.06%	5.06%	5.06%	5.06%	5.06%	5.06%																		22,048,532
1995								4.71%	4.74%	4.73%	4.74%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%																			21,970,116
1996							4.74%	4.75%	4.75%	4.76%	4.76%	4.76%	4.77%	4.77%	4.77%	4.77%	4.77%	4.77%																				22,232,463
1997						4.69%	4.74%	4.75%	4.76%	4.76%	4.77%	4.77%	4.77%	4.78%	4.78%	4.78%	4.78%																					22,352,179
1998					5.31%	5.35%	5.38%	5.40%	5.40%	5.42%	5.44%	5.44%	5.44%	5.44%	5.45%	5.45%																						22,686,876
1999				5.85%	6.01%	6.03%	6.06%	6.07%	6.07%	6.08%	6.10%	6.10%	6.09%	6.09%	6.10%																							22,896,749
2000			6.53%	6.62%	6.74%	6.79%	6.77%	6.78%	6.78%	6.79%	6.80%	6.81%	6.80%	6.80%																								23,186,938
2001		6.80%	7.20%	7.39%	7.48%	7.46%	7.49%	7.53%	7.53%	7.54%	7.55%	7.56%	7.58%																									23,973,016
2002	3.35%	7.65%	8.12%	8.23%	8.30%	8.29%	8.36%	8.39%	8.40%	8.43%	8.44%	8.45%																										24,464,115
2003	4.04%	8.14%	8.52%	8.57%	8.63%	8.66%	8.68%	8.70%	8.72%	8.71%	8.71%																											24,277,502
2004	4.16%	8.34%	8.62%	8.67%	8.75%	8.75%	8.77%	8.78%	8.79%	8.81%																												24,148,944
2005	4.27%	8.78%	8.93%	9.05%	9.15%	9.20%	9.20%	9.20%	9.21%																													23,758,948
2006	3.89%	7.94%	8.28%	8.38%	8.44%	8.48%	8.52%	8.54%																														23,574,590
2007	4.71%	8.95%	9.01%	9.08%	9.13%	9.15%	9.20%																															23,452,743
2008	4.64%	8.77%	8.64%	8.67%	8.73%	8.73%																																23,147,670
2009	5.30%	9.36%	9.23%	9.26%	9.30%																																	22,503,303
2010	5.55%	9.52%	9.62%	9.64%																																		21,710,635
2011	4.93%	9.17%	9.24%																																			20,240,053
2012	4.76%	9.12%																																				18,793,320
2013	4.97%																																					18,130,692

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	3,868	17,649	18,935	19,045	19,065	19,081	19,087	19,091	19,091	19,091	19,091	19,092	19,092	19,092	19,092	19,092	19,092	19,092	19,092	19,092	19,092																	19,092
1994	3,410	16,594	17,502	17,609	17,621	17,633	17,635	17,635	17,635	17,635	17,635	17,635	17,635	17,635	17,635	17,635	17,635	17,635	17,635	17,636																		17,636
1995	3,687	15,920	16,786	16,848	16,861	16,868	16,872	16,873	16,873	16,874	16,874	16,874	16,875	16,875	16,875	16,875	16,875	16,875	16,875																			16,875
1996	3,624	15,333	16,049	16,125	16,131	16,135	16,139	16,142	16,142	16,142	16,142	16,142	16,142	16,142	16,142	16,142	16,142	16,142																				16,142
1997	2,511	16,378	17,513	17,586	17,607	17,610	17,616	17,617	17,618	17,618	17,618	17,618	17,618	17,618	17,618	17,618	17,618																					17,618
1998	4,417	17,346	17,837	17,883	17,895	17,898	17,901	17,901	17,901	17,901	17,902	17,902	17,902	17,902	17,902	17,902																						17,902
1999	5,290	17,341	17,772	17,809	17,818	17,824	17,829	17,830	17,831	17,831	17,831	17,831	17,831	17,831	17,831																							17,831
2000	5,407	17,548	17,961	17,993	18,004	18,009	18,014	18,017	18,017	18,018	18,018	18,018	18,018	18,018																								18,018
2001	5,656	17,665	17,949	17,979	17,981	17,988	17,990	17,992	17,992	17,993	17,993	17,994	17,994																									17,994
2002	5,668	17,463	17,690	17,710	17,713	17,715	17,720	17,721	17,721	17,721	17,721	17,721																										17,721
2003	6,322	16,808	16,986	17,004	17,009	17,013	17,014	17,014	17,014	17,014	17,014																											17,014
2004	6,099	15,835	15,986	16,006	16,012	16,014	16,015	16,018	16,018	16,018																												16,018
2005	5,792	15,637	15,762	15,773	15,774	15,774	15,778	15,781	15,781																													15,781
2006	5,481	14,682	14,803	14,816	14,819	14,820	14,826	14,830																														14,830
2007	5,551	14,725	14,838	14,854	14,858	14,861	14,865																															14,865
2008	5,609	14,200	14,299	14,316	14,318	14,322																																14,322
2009	5,295	13,112	13,211	13,218	13,222																																	13,222
2010	5,168	13,004	13,115	13,133																																		13,133
2011	4,990	12,865	12,987																																			12,987
2012	4,968	12,842																																				12,842
2013	4,732																																					4,732
																																						326,575

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	TAIL
1977																																						
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1993	4.563	1.073	1.006	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																		
1994	4.866	1.055	1.006	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																			
1995	4.318	1.054	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																				
1996	4.231	1.047	1.005	1.000	1.000	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	6.523	1.069	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	3.927	1.028	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																							
1999	3.278	1.025	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																								
2000	3.245	1.024	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																									
2001	3.123	1.016	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																										
2002	3.081	1.013	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																											
2003	2.659	1.011	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000																												
2004	2.596	1.010	1.001	1.000	1.000	1.000	1.000	1.000	1.000																													
2005	2.700	1.008	1.001	1.000	1.000	1.000	1.000	1.000																														
2006	2.679	1.008	1.001	1.000	1.000	1.000	1.000																															
2007	2.653	1.008	1.001	1.000	1.000	1.000																																
2008	2.532	1.007	1.001	1.000	1.000																																	
2009	2.476	1.008	1.001	1.000																																		
2010	2.516	1.009	1.001																																			
2011	2.578	1.009																																				
2012	2.585																																					
3 Yr Avg	2.560	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																		
5 Yr Avg	2.537	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																		
7 Yr Avg	2.574	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																		
3 Yr Wtd	2.559	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																		
5 Yr Wtd	2.536	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																		
10 Yr Wtd	2.600	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																		
Prior FY	2.552	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
PA Sel.	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		
Selected	2.575	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	1.000	1.000	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	2.603	1.011	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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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1993	310	431	528	573	600	612	623	628	629	630	630	630	632	632	632	632	632	632	633	633	633																	633
1994	251	431	530	573	591	605	614	619	623	626	628	629	630	630	631	631	631	632	632	632																		632
1995	304	434	538	564	583	594	603	608	612	613	615	616	616	617	617	618	618	618	618																			618
1996	299	486	556	595	617	629	641	646	650	652	653	654	655	656	656	657	657	657																				657
1997	312	435	526	557	575	585	593	598	600	602	603	603	604	605	605	605	606																					606
1998	329	526	610	639	657	668	675	680	682	684	687	688	689	689	689	690																						690
1999	402	584	679	726	748	761	769	774	776	778	779	780	780	781	781																							781
2000	445	682	795	830	847	859	864	868	869	872	873	874	875	875																								875
2001	533	812	925	963	978	985	991	996	999	1,001	1,003	1,006	1,008																									1,008
2002	642	966	1,083	1,115	1,131	1,138	1,148	1,153	1,156	1,160	1,162	1,164																										1,164
2003	749	1,053	1,174	1,203	1,214	1,225	1,231	1,235	1,239	1,240	1,241																											1,241
2004	804	1,141	1,261	1,289	1,303	1,309	1,315	1,319	1,321	1,323																												1,323
2005	891	1,204	1,309	1,344	1,363	1,375	1,379	1,382	1,384																													1,384
2006	837	1,148	1,277	1,317	1,334	1,344	1,349	1,353																														1,353
2007	860	1,253	1,386	1,418	1,432	1,438	1,447																															1,447
2008	901	1,267	1,371	1,392	1,403	1,408																																1,408
2009	1,013	1,438	1,547	1,565	1,574																																	1,574
2010	1,082	1,460	1,567	1,583																																		1,583
2011	1,008	1,324	1,418																																			1,418
2012	837	1,212																																				1,212
2013	905																																					905

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	
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1993	1.389	1.226	1.084	1.047	1.020	1.019	1.008	1.002	1.001	1.001	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.002	1.000	1.000																		
1994	1.718	1.230	1.082	1.031	1.024	1.013	1.009	1.007	1.005	1.003	1.002	1.001	1.001	1.001	1.001	1.000	1.001	1.001	1.000																			
1995	1.431	1.240	1.048	1.033	1.019	1.015	1.008	1.008	1.002	1.002	1.002	1.001	1.001	1.000	1.001	1.000	1.000	1.001																				
1996	1.627	1.144	1.071	1.037	1.021	1.019	1.008	1.005	1.003	1.002	1.002	1.002	1.001	1.000	1.000	1.000	1.000																					
1997	1.392	1.209	1.059	1.033	1.017	1.014	1.008	1.004	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.000																						
1998	1.601	1.159	1.047	1.029	1.016	1.011	1.007	1.003	1.002	1.005	1.002	1.001	1.000	1.001	1.000																							
1999	1.451	1.162	1.070	1.031	1.017	1.011	1.006	1.003	1.003	1.001	1.001	1.001	1.001	1.001																								
2000	1.533	1.165	1.044	1.021	1.014	1.006	1.004	1.002	1.003	1.001	1.002	1.001	1.000																									
2001	1.522	1.140	1.041	1.015	1.008	1.006	1.005	1.003	1.002	1.003	1.003	1.002																										
2002	1.504	1.122	1.029	1.014	1.007	1.009	1.005	1.002	1.003	1.002	1.002																											
2003	1.407	1.115	1.025	1.010	1.008	1.005	1.003	1.004	1.001	1.001																												
2004	1.418	1.105	1.023	1.010	1.005	1.004	1.003	1.002	1.002																													
2005	1.351	1.087	1.027	1.014	1.009	1.002	1.002	1.002																														
2006	1.372	1.113	1.031	1.013	1.007	1.004	1.003																															
2007	1.456	1.107	1.023	1.010	1.004	1.007																																
2008	1.406	1.083	1.015	1.008	1.004																																	
2009	1.419	1.076	1.011	1.006																																		
2010	1.350	1.073	1.011																																			
2011	1.313	1.072																																				
2012	1.448																																					
3 Yr Avg	1.370	1.073	1.012	1.008	1.005	1.004	1.003	1.002	1.002	1.002	1.002	1.001	1.000	1.001	1.000	1.000	1.000	1.001	1.000	1.000																		
5 Yr Avg	1.387	1.082	1.018	1.010	1.006	1.004	1.003	1.002	1.002	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.001	1.000	1.000																		
7 Yr Avg	1.395	1.087	1.020	1.010	1.006	1.005	1.004	1.002	1.002	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.001	1.000	1.000																		
3 Yr Wtd	1.365	1.073	1.012	1.008	1.005	1.004	1.003	1.002	1.002	1.002	1.002	1.001	1.000	1.001	1.000	1.000	1.000	1.001	1.000	1.000																		
5 Yr Wtd	1.384	1.081	1.018	1.010	1.006	1.004	1.003	1.002	1.002	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.001	1.000	1.000																		
10 Yr Wtd	1.391	1.093	1.022	1.012	1.008	1.006	1.004	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.001	1.000	1.000																		TAIL
Prior FY	1.386	1.089	1.021	1.011	1.007	1.005	1.004	1.002	1.002	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.001	1.000																			1.000
PA Sel.	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																		
Selected	1.384	1.081	1.018	1.010	1.006	1.004	1.003	1.002	1.002	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.001	1.000	1.000																		
Cumulative	1.579	1.141	1.055	1.037	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																																						
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1991																																						
1992																																						
1993	63	398	524	571	599	611	623	628	629	630	630	630	632	632	632	632	632	632	633	633	633																	633
1994	48	405	526	572	591	605	614	619	623	626	628	629	630	630	631	631	631	632	632	632																		632
1995	66	410	536	563	582	593	603	608	612	613	615	616	616	617	617	618	618	618	618																			618
1996	67	461	552	594	616	629	641	646	650	652	653	654	655	656	656	657	657	657																				657
1997	45	404	523	556	575	584	593	598	600	602	603	603	604	605	605	605	606																					606
1998	81	510	608	638	657	668	675	680	682	683	687	688	689	689	689	690																						690
1999	119	568	676	725	748	761	769	774	776	778	779	780	780	781	781																							781
2000	134	665	793	829	846	858	864	868	869	872	873	874	875	875																								875
2001	168	797	923	962	977	985	991	996	998	1,001	1,003	1,006	1,008																									1,008
2002	205	951	1,082	1,115	1,130	1,138	1,148	1,153	1,156	1,160	1,162	1,164																										1,164
2003	278	1,040	1,172	1,202	1,214	1,225	1,231	1,235	1,239	1,240	1,241																											1,241
2004	306	1,128	1,258	1,288	1,302	1,309	1,315	1,319	1,321	1,323																												1,323
2005	327	1,193	1,307	1,343	1,362	1,375	1,378	1,382	1,384																													1,384
2006	309	1,136	1,275	1,315	1,333	1,343	1,349	1,353																														1,353
2007	321	1,241	1,384	1,417	1,431	1,437	1,447																															1,447
2008	353	1,255	1,369	1,391	1,402	1,408																																1,408
2009	406	1,425	1,545	1,564	1,573																																	1,573
2010	425	1,445	1,563	1,582																																		1,582
2011	387	1,309	1,416																																			1,416
2012	320	1,200																																				1,200
2013	358																																					358

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																																						
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1991																																						
1992																																						
1993										631	631	631	632	633	632	632	632	632	633	633	633																	633
1994									629	631	632	632	632	632	632	632	632	633	633	633																		633
1995								613	617	616	617	618	618	618	618	618	618	618	619																			619
1996							653	654	654	655	656	656	657	657	657	657	657	657																				657
1997						596	601	602	603	604	605	605	606	606	606	606	606																					606
1998					674	679	682	685	685	686	689	689	689	690	690	690																						690
1999				752	772	775	779	780	780	781	783	783	782	783	783																							783
2000			843	852	868	874	872	872	872	874	875	876	876	876																								876
2001		923	962	985	998	995	998	1,003	1,004	1,004	1,006	1,007	1,010																									1,010
2002	1,445	1,072	1,122	1,137	1,146	1,145	1,155	1,158	1,160	1,163	1,165	1,167																										1,167
2003	1,552	1,176	1,218	1,223	1,231	1,236	1,239	1,242	1,244	1,243	1,243																											1,243
2004	1,646	1,273	1,301	1,308	1,319	1,319	1,322	1,324	1,325	1,328																												1,328
2005	1,752	1,334	1,346	1,363	1,379	1,386	1,385	1,386	1,387																													1,387
2006	1,672	1,275	1,319	1,333	1,343	1,349	1,355	1,357																														1,357
2007	1,990	1,426	1,425	1,434	1,441	1,444	1,452																															1,452
2008	1,914	1,430	1,399	1,402	1,411	1,411																																1,411
2009	2,253	1,607	1,572	1,577	1,583																																	1,583
2010	2,331	1,590	1,593	1,594																																		1,594
2011	2,000	1,443	1,441																																			1,441
2012	1,801	1,334																																				1,334
2013	1,905																																					1,905

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																																						
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1992																																						
1993										1	1	1	1	1	0	0	0	0	0	0	0																-
1994									6	5	4	3	2	1	1	1	1	1	1	1																	1
1995								5	4	3	3	2	1	1	1	0	0	0	0																		0
1996							12	7	4	3	2	2	2	1	1	1	0	0																			0
1997						11	8	5	3	2	3	2	2	2	1	1	0																				0
1998					16	11	7	5	3	3	2	1	1	1	1	0																					0
1999				26	24	14	9	6	3	3	3	3	2	2	1																						1
2000			48	22	21	15	7	5	3	2	2	2	1	0																							0
2001		112	37	22	20	10	8	7	5	4	2	1	2																								2
2002	803	106	39	22	15	7	7	5	5	4	3	2																									2
2003	804	123	44	20	17	11	9	7	5	3	2																										2
2004	842	132	41	19	17	10	7	5	3	4																											4
2005	860	130	37	19	16	10	6	4	3																												3
2006	835	127	42	16	9	6	5	4																													4
2007	1,130	173	38	16	9	6	5																														5
2008	1,013	163	27	11	7	3																															3
2009	1,240	169	25	12	9																																9
2010	1,249	130	26	11																																	11
2011	992	120	22																																		22
2012	964	123																																			123
2013	1,000																																				1,000

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																																						16,808,668
1978																																						16,737,992
1979																																						16,773,433
1980																																						17,448,182
1981																																						16,998,954
1982																																						17,167,821
1983																																						17,314,056
1984																																						17,396,710
1985																																						18,364,828
1986																																						18,846,257
1987																																						19,875,240
1988																																						19,660,304
1989																																						20,371,910
1990																																						20,942,088
1991																																						21,689,651
1992																																						21,954,933
1993	1.71%	7.80%	8.37%	8.42%	8.43%	8.43%	8.44%	8.44%	8.44%	8.44%	8.44%	8.44%	8.44%	8.44%	8.44%	8.44%	8.44%	8.44%	8.44%	8.44%	8.44%																	22,621,374
1994	1.55%	7.53%	7.94%	7.99%	7.99%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%																		22,048,532
1995	1.68%	7.25%	7.64%	7.67%	7.67%	7.68%	7.68%	7.68%	7.68%	7.68%	7.68%	7.68%	7.68%	7.68%	7.68%	7.68%	7.68%	7.68%	7.68%																			21,970,116
1996	1.63%	6.90%	7.22%	7.25%	7.26%	7.26%	7.26%	7.26%	7.26%	7.26%	7.26%	7.26%	7.26%	7.26%	7.26%	7.26%	7.26%	7.26%																				22,232,463
1997	1.12%	7.33%	7.84%	7.87%	7.88%	7.88%	7.88%	7.88%	7.88%	7.88%	7.88%	7.88%	7.88%	7.88%	7.88%	7.88%	7.88%																					22,352,179
1998	1.95%	7.65%	7.86%	7.88%	7.89%	7.89%	7.89%	7.89%	7.89%	7.89%	7.89%	7.89%	7.89%	7.89%	7.89%	7.89%																						22,686,876
1999	2.31%	7.57%	7.76%	7.78%	7.78%	7.78%	7.79%	7.79%	7.79%	7.79%	7.79%	7.79%	7.79%	7.79%	7.79%																							22,896,749
2000	2.33%	7.57%	7.75%	7.76%	7.76%	7.77%	7.77%	7.77%	7.77%	7.77%	7.77%	7.77%	7.77%	7.77%																								23,186,938
2001	2.36%	7.37%	7.49%	7.50%	7.50%	7.50%	7.50%	7.51%	7.51%	7.51%	7.51%	7.51%	7.51%																									23,973,016
2002	2.32%	7.14%	7.23%	7.24%	7.24%	7.24%	7.24%	7.24%	7.24%	7.24%	7.24%	7.24%																										24,464,115
2003	2.60%	6.92%	7.00%	7.00%	7.01%	7.01%	7.01%	7.01%	7.01%	7.01%	7.01%																											24,277,502
2004	2.53%	6.56%	6.62%	6.63%	6.63%	6.63%	6.63%	6.63%	6.63%	6.63%																												24,148,944
2005	2.44%	6.58%	6.63%	6.64%	6.64%	6.64%	6.64%	6.64%	6.64%																													23,758,948
2006	2.32%	6.23%	6.28%	6.28%	6.29%	6.29%	6.29%	6.29%																														23,574,590
2007	2.37%	6.28%	6.33%	6.33%	6.34%	6.34%	6.34%																															23,452,743
2008	2.42%	6.13%	6.18%	6.18%	6.19%	6.19%																																23,147,670
2009	2.35%	5.83%	5.87%	5.87%	5.88%																																	22,503,303
2010	2.38%	5.99%	6.04%	6.05%																																		21,710,635
2011	2.47%	6.36%	6.42%																																			20,240,053
2012	2.64%	6.83%																																				18,793,320
2013	2.61%																																					18,130,692

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																																						
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1992																																						
1993	63	336	125	47	28	12	12	5	1	1	1	0	1	0	0	0	0	0	1	0	0																	19,092
1994	48	357	120	47	18	15	8	5	4	3	2	1	1	0	0	0	0	0	0	0																		17,636
1995	66	343	126	28	19	11	9	5	5	1	1	1	1	0	0	0	0	0	0																			16,875
1996	67	394	91	42	22	13	12	5	4	2	1	1	1	1	0	0	0	0																				16,142
1997	45	360	118	33	19	10	8	5	3	1	1	1	1	1	0	0	0																					17,618
1998	81	429	98	30	19	11	7	5	2	2	3	1	1	0	0	0																						17,902
1999	119	448	109	49	23	13	8	5	2	2	1	1	1	0	1																							17,831
2000	134	531	128	36	18	12	5	4	2	2	1	1	1	0																								18,018
2001	168	629	126	40	15	8	6	5	3	2	3	3	2																									17,994
2002	205	746	130	33	16	8	10	5	2	4	3	2																										17,721
2003	278	762	131	31	12	11	6	4	5	1	1																											17,014
2004	306	821	130	30	14	7	6	5	2	2																												16,018
2005	327	866	115	36	19	13	4	3	2																													15,782
2006	309	827	138	40	18	10	6	5																														14,831
2007	321	919	143	33	14	6	10																															14,868
2008	353	903	113	22	12	5																																14,328
2009	406	1,020	120	18	10																																	13,229
2010	425	1,019	118	19																																		13,142
2011	387	922	107																																			13,009
2012	320	879																																				12,972
2013	358																																					11,961
																																						345,686

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																																						
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1993	5.337	0.374	0.377	0.582	0.452	0.960	0.406	0.229	0.509	0.929	0.456	5.638	0.057	0.341	0.899	0.575	0.718	109.528	0.210	0.038																		
1994	7.360	0.338	0.388	0.388	0.815	0.557	0.642	0.820	0.706	0.616	0.651	0.547	0.521	1.127	0.915	0.391	2.980	0.977	0.789																			
1995	5.179	0.366	0.219	0.690	0.587	0.822	0.543	0.946	0.223	1.276	0.869	0.453	0.832	0.636	1.685	0.461	0.623	2.577																				
1996	5.883	0.230	0.459	0.531	0.581	0.930	0.449	0.657	0.536	0.713	0.734	1.049	0.763	0.388	0.515	0.870	0.577																					
1997	8.078	0.329	0.279	0.567	0.528	0.832	0.592	0.530	0.533	0.841	0.546	0.888	1.381	0.570	0.708	0.930																						
1998	5.289	0.229	0.306	0.631	0.569	0.683	0.612	0.524	0.669	2.084	0.424	0.362	0.559	1.733	0.339																							
1999	3.756	0.242	0.451	0.461	0.574	0.649	0.550	0.517	0.905	0.457	0.508	1.086	0.845	1.151																								
2000	3.975	0.241	0.281	0.489	0.684	0.456	0.643	0.500	1.349	0.507	1.100	0.416	0.773																									
2001	3.755	0.200	0.314	0.377	0.538	0.702	0.908	0.521	0.795	1.335	0.975	0.550																										
2002	3.635	0.174	0.254	0.470	0.495	1.305	0.546	0.447	1.583	0.652	0.902																											
2003	2.740	0.173	0.232	0.390	0.886	0.563	0.657	1.206	0.256	0.547																												
2004	2.682	0.159	0.232	0.456	0.474	0.873	0.825	0.445	0.962																													
2005	2.646	0.132	0.312	0.532	0.663	0.291	0.937	0.620																														
2006	2.676	0.167	0.291	0.444	0.545	0.600	0.804																															
2007	2.863	0.155	0.232	0.430	0.440	1.557																																
2008	2.558	0.125	0.196	0.526	0.467																																	
2009	2.514	0.117	0.154	0.532																																		
2010	2.396	0.116	0.160																																			
2011	2.384	0.116																																				
2012	2.744																																					
3 Yr Avg	2.508	0.117	0.170	0.496	0.484	0.816	0.855	0.757	0.933	0.845	0.992	0.684	0.726	1.151	0.520	0.754	1.394	37.694	0.499	0.038																		
5 Yr Avg	2.519	0.126	0.207	0.493	0.518	0.777	0.754	0.648	0.989	0.699	0.782	0.660	0.864	0.896	0.832	0.645	1.225	37.694	0.499	0.038																		
10 Yr Avg	2.620	0.144	0.238	0.465	0.577	0.768	0.707	0.597	0.781	0.903	0.717	1.221	0.716	0.849	0.843	0.645	1.225	37.694	0.499	0.038																		
3 Yr Wtd	2.490	0.117	0.170	0.484	0.490	0.674	0.844	0.741	0.766	0.835	0.970	0.570	0.730	0.962	0.514	0.685	1.280	3.218	0.371	0.038																		
5 Yr Wtd	2.508	0.126	0.210	0.485	0.530	0.677	0.713	0.621	0.847	0.699	0.762	0.556	0.855	0.745	0.768	0.603	1.265	3.218	0.371	0.038																		
10 Yr Wtd	2.604	0.142	0.239	0.459	0.577	0.698	0.677	0.586	0.672	0.832	0.732	0.710	0.626	0.777	0.770	0.603	1.265	3.218	0.371	0.038																		
Prior	2.654	0.149	0.251	0.455	0.584	0.658	0.629	0.621	0.657	0.852	0.702	0.769	0.611	0.713	0.915	0.503	1.520	3.420	0.210																			
Selected	2.604	0.142	0.239	0.459	0.577	0.698	0.677	0.586	0.672	0.832	0.732	0.710	0.626	0.777	0.770	0.603	1.265	3.218	0.371	0.038																		TAIL 1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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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1992																																						
1993	116.9	606.0	220.0	80.6	45.5	20.0	18.6	11.0	2.4	1.1	1.0	0.4	2.3	0.1	0.0	0.0	0.0	0.0	1.3	0.2	0.0																	19,092
1994	87.5	625.6	205.1	77.3	29.1	23.0	12.5	11.3	8.7	5.8	3.4	2.1	1.1	0.5	0.6	0.5	0.2	0.5	0.5	0.3																		17,636
1995	116.3	584.7	208.0	44.3	29.7	16.9	13.5	10.0	9.0	1.9	2.3	1.9	0.8	0.6	0.4	0.6	0.3	0.2	0.4																			16,875
1996	114.1	651.9	145.9	65.0	33.5	18.9	17.1	10.2	6.3	3.2	2.1	1.5	1.5	1.1	0.4	0.2	0.2	0.1																				16,142
1997	73.6	577.3	184.5	50.0	27.5	14.1	11.4	8.7	4.4	2.2	1.7	0.9	0.8	1.0	0.5	0.4	0.3																					17,618
1998	130.1	668.1	148.3	44.1	27.0	14.9	9.9	7.6	3.8	2.4	4.7	1.9	0.6	0.3	0.5	0.2																						17,902
1999	186.0	678.3	159.5	69.8	31.2	17.4	11.0	7.4	3.6	3.1	1.3	0.6	0.6	0.5	0.6																							17,831
2000	202.1	779.8	182.7	49.9	23.7	15.7	7.0	5.3	2.5	3.2	1.5	1.6	0.6	0.5																								18,018
2001	246.0	897.0	174.2	53.2	19.4	10.2	6.9	7.2	3.6	2.7	3.4	3.1	1.6																									17,994
2002	292.7	1,032.9	174.8	43.0	19.7	9.4	12.0	7.3	3.1	4.6	2.8	2.4																										17,721
2003	385.0	1,024.1	171.5	38.7	14.6	12.6	6.9	4.9	5.6	1.4	0.7																											17,014
2004	411.7	1,071.8	165.2	37.2	16.5	7.6	6.4	5.6	2.4	2.1																												16,018
2005	426.9	1,096.6	140.9	42.7	22.0	14.2	4.0	3.9	2.3																													15,782
2006	391.7	1,017.5	165.3	46.7	20.1	10.6	6.2	5.0																														14,831
2007	395.0	1,097.9	165.7	37.3	15.6	6.7	10.1																															14,868
2008	421.3	1,046.4	127.3	24.3	12.4	5.6																																14,328
2009	470.2	1,147.8	130.8	19.6	10.1																																	13,229
2010	478.9	1,113.9	125.7	19.6																																		13,142
2011	422.6	978.3	110.2																																			13,009
2012	340.0	905.6																																				12,972
2013	368.7																																					11,961
																																						345,686
3 Yr Avg	377.1	999.3	122.2	21.1	12.7	7.6	6.8	4.8	3.4	2.7	2.3	2.4	1.0	0.4	0.5	0.2	0.2	0.2	0.7	0.3	0.0																	
5 Yr Avg	416.1	1,038.4	131.9	29.5	16.1	8.9	6.7	5.3	3.4	2.8	1.9	1.9	0.9	0.7	0.5	0.4	0.2	0.2	0.7	0.3	0.0																	
10 Yr Avg	412.7	1,050.0	147.7	36.2	17.4	11.0	8.0	6.3	3.7	2.7	2.4	1.6	1.1	0.6	0.4	0.3	0.2	0.2	0.7	0.3	0.0																	
																																						TAIL
Selected	416.3	1,038.4	131.9	29.5	16.1	8.9	6.7	5.3	3.4	2.8	1.9	1.9	0.9	0.7	0.5	0.4	0.2	0.2	0.7	0.3	0.0																	1.000
5 Yr Trend	-2.4%	5.3%	-4.8%	-17.4%	-6.0%	-6.2%	-14.4%	-8.9%	9.6%	-6.7%	5.3%	33.6%	-12.1%	-9.0%	9.3%																							
15 Yr Trend	10.5%	7.2%	1.4%	-2.5%	-2.9%	-3.6%																																
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																																					
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1993	62.9	335.5	125.5	47.3	27.5	12.5	12.0	4.9	1.1	0.6	0.5	0.2	1.4	0.1	0.0	0.0	0.0	0.0	1.1	0.2	0.0																
1994	48.5	356.8	120.5	46.8	18.1	14.8	8.2	5.3	4.3	3.1	1.9	1.2	0.7	0.3	0.4	0.4	0.1	0.4	0.4	0.3	0.0																
1995	66.3	343.5	125.8	27.6	19.1	11.2	9.2	5.0	4.7	1.1	1.3	1.2	0.5	0.4	0.3	0.5	0.2	0.1	0.3	0.3	0.0																
1996	67.0	394.4	90.9	41.7	22.1	12.9	12.0	5.4	3.5	1.9	1.3	1.0	1.0	0.8	0.3	0.2	0.1	0.1	0.7	0.3	0.0																
1997	44.5	359.8	118.4	33.1	18.8	9.9	8.2	4.9	2.6	1.4	1.2	0.6	0.6	0.8	0.4	0.3	0.3	0.2	0.7	0.3	0.0																
1998	81.1	428.8	98.1	30.0	18.9	10.8	7.4	4.5	2.4	1.6	3.3	1.4	0.5	0.3	0.5	0.2	0.2	0.2	0.8	0.4	0.0																
1999	119.4	448.4	108.6	48.9	22.6	13.0	8.4	4.6	2.4	2.2	1.0	0.5	0.5	0.5	0.5	0.4	0.2	0.2	0.8	0.4	0.0																
2000	133.6	531.0	128.2	36.1	17.6	12.0	5.5	3.5	1.8	2.4	1.2	1.3	0.6	0.4	0.5	0.4	0.2	0.2	0.9	0.4	0.0																
2001	167.5	629.1	125.9	39.6	14.9	8.0	5.6	5.1	2.7	2.1	2.8	2.8	1.5	0.7	0.5	0.4	0.2	0.2	0.9	0.4	0.0																
2002	205.3	746.2	130.1	33.0	15.5	7.7	10.0	5.5	2.4	3.9	2.5	2.3	0.9	0.7	0.5	0.4	0.2	0.3	1.0	0.4	0.0																
2003	278.1	762.1	131.5	30.5	11.9	10.6	5.9	3.9	4.7	1.2	0.7	1.9	0.9	0.8	0.6	0.5	0.2	0.3	1.1	0.5	0.0																
2004	306.3	821.4	130.4	30.3	13.8	6.6	5.7	4.7	2.1	2.0	1.9	2.0	1.0	0.8	0.6	0.5	0.3	0.3	1.1	0.5	0.0																
2005	327.2	865.7	114.6	35.8	19.0	12.6	3.7	3.4	2.1	2.8	2.1	2.2	1.0	0.8	0.6	0.5	0.3	0.3	1.2	0.5	0.0																
2006	309.2	827.3	138.4	40.3	17.9	9.7	5.9	4.7	3.4	3.0	2.2	2.3	1.1	0.9	0.7	0.5	0.3	0.3	1.3	0.6	0.0																
2007	321.2	919.5	142.9	33.2	14.3	6.3	9.8	5.3	3.6	3.1	2.3	2.4	1.1	0.9	0.7	0.6	0.3	0.3	1.3	0.6	0.0																
2008	352.8	902.6	113.1	22.2	11.7	5.5	6.7	5.7	3.8	3.3	2.5	2.6	1.2	1.0	0.8	0.6	0.3	0.4	1.4	0.6	0.0																
2009	405.6	1,019.8	119.7	18.5	9.8	8.9	7.1	6.0	4.0	3.5	2.6	2.7	1.3	1.1	0.8	0.6	0.3	0.4	1.5	0.7	0.0																
2010	425.5	1,019.4	118.5	19.0	16.1	9.5	7.6	6.4	4.3	3.7	2.8	2.9	1.4	1.1	0.9	0.7	0.4	0.4	1.6	0.7	0.0																
2011	386.8	922.1	107.0	29.5	17.0	10.1	8.0	6.7	4.5	4.0	2.9	3.1	1.4	1.2	0.9	0.7	0.4	0.4	1.7	0.8	0.0																
2012	320.5	879.2	131.9	31.3	18.0	10.7	8.5	7.2	4.8	4.2	3.1	3.2	1.5	1.3	1.0	0.8	0.4	0.4	1.8	0.8	0.0																
2013	357.9	1,038.4	139.8	33.1	19.1	11.3	9.0	7.6	5.1	4.5	3.3	3.4	1.6	1.3	1.0	0.8	0.4	0.5	1.9	0.8	0.0																

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
MEDICAL
MEDICAL ONLY

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	63	336	125	47	28	12	12	5	1	1	1	0	1	0	0	0	0	0	1	0	0																	19,092
1994	48	357	120	47	18	15	8	5	4	3	2	1	1	0	0	0	0	0	0	0																		17,636
1995	66	343	126	28	19	11	9	5	5	1	1	1	1	0	0	0	0	0	0																			16,875
1996	67	394	91	42	22	13	12	5	4	2	1	1	1	1	0	0	0	0																				16,142
1997	45	360	118	33	19	10	8	5	3	1	1	1	1	1	0	0	0																					17,618
1998	81	429	98	30	19	11	7	5	2	2	3	1	1	0	0	0																						17,902
1999	119	448	109	49	23	13	8	5	2	2	1	1	1	0	1																							17,831
2000	134	531	128	36	18	12	5	4	2	2	1	1	1	0																								18,018
2001	168	629	126	40	15	8	6	5	3	2	3	3	2																									17,994
2002	205	746	130	33	16	8	10	5	2	4	3	2																										17,721
2003	278	762	131	31	12	11	6	4	5	1	1																											17,014
2004	306	821	130	30	14	7	6	5	2	2																												16,018
2005	327	866	115	36	19	13	4	3	2																													15,782
2006	309	827	138	40	18	10	6	5																														14,831
2007	321	919	143	33	14	6	10																															14,868
2008	353	903	113	22	12	5																																14,328
2009	406	1,020	120	18	10																																	13,229
2010	425	1,019	118	19																																		13,142
2011	387	922	107																																			13,009
2012	320	879																																				12,972
2013	358																																					11,961
																																						345,686

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	6.921	0.352	0.393	0.589	0.686	0.809	0.590	0.210	0.130	0.172	0.127	1.101	0.114	0.075	0.060	0.037	0.069	2.523	0.542	0.026																	
1995	5.379	0.351	0.372	0.658	0.776	0.737	0.576	0.870	0.649	1.790	0.913	0.574	0.660	0.894	1.286	0.299	1.930	3.022	0.925																		
1996	5.122	0.319	0.304	0.456	0.505	0.714	0.416	0.878	0.298	0.710	0.866	0.535	0.425	0.354	1.536	1.377	0.987	4.405																			
1997	8.857	0.253	0.353	0.669	0.687	1.209	0.652	0.724	0.731	0.978	0.854	1.639	1.409	0.396	0.358	0.439	0.273																				
1998	4.437	0.276	0.337	0.625	0.523	0.765	0.663	0.575	0.584	0.734	0.192	0.403	1.539	1.568	0.640	1.758																					
1999	3.592	0.219	0.277	0.387	0.478	0.568	0.535	0.510	0.660	1.521	1.411	1.006	0.518	1.062	0.313																						
2000	3.357	0.205	0.382	0.626	0.736	0.699	0.842	0.677	1.223	0.414	0.415	0.409	0.832	1.240																							
2001	3.169	0.204	0.287	0.446	0.809	0.686	0.629	0.347	0.897	0.572	0.471	0.201	0.282																								
2002	3.065	0.169	0.304	0.451	0.517	0.732	0.509	0.487	0.866	0.731	1.093	0.667																									
2003	2.683	0.171	0.251	0.508	0.645	0.949	0.921	0.626	0.821	2.093	3.456																										
2004	2.488	0.160	0.234	0.393	0.764	0.906	0.682	0.998	0.574	0.326																											
2005	2.511	0.151	0.264	0.386	0.345	0.454	1.286	0.611	0.947																												
2006	2.800	0.138	0.258	0.472	0.705	0.377	0.588	0.454																													
2007	2.576	0.151	0.282	0.539	0.683	0.932	0.481																														
2008	2.606	0.158	0.293	0.642	0.537	1.788																															
2009	2.226	0.111	0.186	0.633	0.556																																
2010	2.397	0.117	0.156	0.517																																	
2011	2.636	0.128	0.178																																		
2012	2.877	0.122																																			
2013	2.456																																				
3 Yr Avg	2.657	0.123	0.173	0.597	0.592	1.032	0.785	0.687	0.781	1.050	1.673	0.426	0.544	1.290	0.437	1.191	1.063	3.317	0.733	0.026																	
5 Yr Avg	2.518	0.127	0.219	0.561	0.565	0.891	0.792	0.635	0.821	0.827	1.369	0.537	0.916	0.924	0.827	0.782	0.815	3.317	0.733	0.026																	
10 Yr Avg	2.557	0.141	0.241	0.499	0.630	0.809	0.714	0.601	0.760	0.987	0.980	0.726	0.722	0.798	0.699	0.782	0.815	3.317	0.733	0.026																	
Prior	2.573	0.145	0.251	0.510	0.622	0.707	0.731	0.643	0.730	0.971	0.705	0.734	0.785	0.725	0.776	0.538	0.995	0.995	0.995																		
																																					TAIL
Selected	2.557	0.141	0.241	0.499	0.630	0.809	0.714	0.601	0.760	0.987	0.980	0.726	0.722	0.798	0.699	0.782	0.995	0.995	0.995	0.950																	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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		4,621	17,621	13,000	75.4%	9,808	
1977	4,296,958	29,985	32,945	2,961	72.2%	2,137	0.767
1978	4,554,775	31,221	34,590	3,369	71.6%	2,412	0.759
1979	4,922,518	33,575	37,527	3,952	71.1%	2,808	0.762
1980	5,505,913	39,162	44,185	5,023	70.5%	3,541	0.803
1981	5,822,523	39,667	45,230	5,562	70.1%	3,898	0.777
1982	6,184,882	38,812	44,793	5,981	69.8%	4,176	0.724
1983	6,513,795	41,022	47,847	6,825	69.1%	4,717	0.735
1984	6,868,217	47,338	55,808	8,470	68.3%	5,789	0.813
1985	7,503,185	49,380	58,914	9,534	67.7%	6,457	0.785
1986	7,891,199	50,964	61,607	10,642	67.2%	7,152	0.781
1987	8,601,063	49,600	60,821	11,221	66.7%	7,489	0.707
1988	8,905,267	50,018	62,253	12,235	66.3%	8,107	0.699
1989	9,434,400	56,673	71,604	14,932	65.7%	9,808	0.759
1990	10,055,399	60,007	77,031	17,024	65.1%	11,087	0.766
1991	10,728,872	56,699	74,105	17,406	64.7%	11,265	0.691
1992	11,441,482	52,960	70,529	17,569	64.3%	11,292	0.616
1993	11,998,508	49,944	67,776	17,832	63.7%	11,364	0.565
1994	12,083,591	58,917	81,728	22,811	63.4%	14,459	0.676
1995	12,383,967	45,276	64,173	18,897	62.9%	11,884	0.518
1996	12,949,088	45,334	65,798	20,464	62.5%	12,783	0.508
1997	13,596,753	52,432	78,086	25,654	62.1%	15,928	0.574
1998	14,465,333	56,078	85,770	29,692	61.7%	18,307	0.593
1999	15,088,873	66,603	104,924	38,321	61.3%	23,494	0.695
2000	15,809,043	73,187	118,823	45,636	60.9%	27,778	0.752
2001	16,717,138	65,926	110,906	44,980	60.6%	27,268	0.663
2002	17,601,171	74,160	129,317	55,157	60.2%	33,229	0.735
2003	18,004,352	73,512	133,654	60,142	60.0%	36,106	0.742
2004	18,523,800	69,097	131,618	62,521	59.8%	37,377	0.711
2005	18,566,524	66,529	132,976	66,447	59.6%	39,586	0.716
2006	18,918,245	53,351	115,963	62,612	59.4%	37,193	0.613
2007	19,391,569	57,669	129,403	71,735	59.2%	42,495	0.667
2008	19,805,485	50,312	124,007	73,695	59.2%	43,613	0.626
2009	19,727,413	43,410	119,606	76,196	59.3%	45,155	0.606
2010	19,224,772	39,313	119,749	80,437	59.5%	47,895	0.623
2011	18,522,515	29,303	110,975	81,672	60.3%	49,258	0.599
2012	17,714,507	21,504	109,062	87,558	62.2%	54,462	0.616
2013	8,801,307	3,626	54,009	50,383	66.2%	33,343	0.614
2014		0	0				
TOTAL		1,827,189	3,085,735	1,258,547	61.6%	774,920	
EXLD PRIOR		1,822,568	3,068,114	1,245,547	61.4%	765,112	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	13,000	1,228	1,137	1,405	1,123	842	767	752	617	538	493	430	398	353	316	388	253	464	190	1,306
1977	2,961	235	223	213	204	195	187	177	163	147	132	117	103	91	82	73	64	58	52	447
1978	3,369	260	246	234	224	214	205	196	185	171	154	139	123	108	96	86	76	67	61	524
1979	3,952	298	283	267	254	243	232	222	213	201	185	168	151	133	117	104	93	83	73	634
1980	5,023	369	350	333	315	299	286	273	261	251	237	218	197	177	157	138	122	110	97	832
1981	5,562	421	378	359	340	322	306	293	280	268	257	243	223	202	181	161	141	125	112	952
1982	5,981	473	417	374	355	337	319	303	290	277	265	254	240	221	200	180	159	139	124	1,054
1983	6,825	436	505	445	400	379	360	341	324	310	296	283	271	257	236	214	192	170	149	1,258
1984	8,470	509	509	589	519	466	443	420	398	378	361	345	330	317	299	275	249	224	198	1,641
1985	9,534	593	537	537	622	548	492	467	444	420	399	381	364	348	334	316	291	263	236	1,942
1986	10,642	673	620	562	562	650	573	515	489	464	439	417	399	381	364	349	330	304	275	2,278
1987	11,221	714	664	612	554	555	642	566	508	482	458	433	411	393	376	360	345	326	300	2,520
1988	12,235	750	731	680	626	568	568	657	579	520	494	469	443	421	403	385	368	353	334	2,887
1989	14,932	859	863	841	782	720	653	653	756	666	599	568	539	510	484	463	443	424	406	3,704
1990	17,024	960	924	928	905	841	775	702	703	813	716	644	611	580	549	521	498	477	456	4,422
1991	17,406	1,029	924	889	893	870	809	745	676	676	782	689	619	588	558	528	501	479	458	4,692
1992	17,569	1,003	979	879	846	850	828	770	709	643	643	744	656	590	559	531	502	477	456	4,902
1993	17,832	949	964	941	845	813	817	796	740	682	618	618	715	630	567	537	510	483	459	5,149
1994	22,811	1,308	1,144	1,162	1,135	1,019	980	985	960	892	822	745	745	862	760	683	648	615	582	6,762
1995	18,897	986	1,027	898	912	891	800	770	773	754	701	645	585	585	677	597	536	509	483	5,767
1996	20,464	1,088	1,011	1,053	921	935	914	820	789	793	773	718	662	600	600	694	612	550	522	6,408
1997	25,654	1,368	1,291	1,200	1,250	1,093	1,110	1,084	973	936	941	917	853	785	712	712	824	726	653	8,224
1998	29,692	1,514	1,503	1,418	1,318	1,373	1,201	1,219	1,191	1,069	1,029	1,034	1,007	936	863	782	782	905	798	9,750
1999	38,321	1,998	1,852	1,838	1,735	1,613	1,679	1,469	1,492	1,457	1,308	1,258	1,265	1,232	1,146	1,055	957	957	1,107	12,903
2000	45,636	2,239	2,263	2,098	2,082	1,965	1,826	1,901	1,664	1,689	1,650	1,481	1,425	1,432	1,395	1,297	1,195	1,083	1,084	15,867
2001	44,980	2,385	2,090	2,112	1,958	1,943	1,834	1,705	1,775	1,553	1,577	1,540	1,382	1,330	1,337	1,302	1,211	1,116	1,011	15,821
2002	55,157	2,710	2,780	2,437	2,463	2,283	2,266	2,138	1,988	2,069	1,811	1,838	1,796	1,612	1,551	1,559	1,519	1,412	1,301	19,626
2003	60,142	3,159	2,800	2,872	2,517	2,544	2,358	2,341	2,209	2,053	2,138	1,871	1,899	1,855	1,665	1,602	1,610	1,569	1,459	21,620
2004	62,521	3,187	3,116	2,762	2,834	2,483	2,510	2,327	2,309	2,180	2,026	2,109	1,845	1,874	1,830	1,643	1,581	1,589	1,548	22,769
2005	66,447	3,426	3,213	3,141	2,784	2,857	2,503	2,530	2,345	2,328	2,197	2,042	2,126	1,860	1,889	1,845	1,656	1,593	1,601	24,511
2006	62,612	3,252	3,061	2,870	2,806	2,487	2,552	2,236	2,260	2,095	2,080	1,963	1,824	1,899	1,662	1,687	1,648	1,479	1,423	23,327
2007	71,735	3,718	3,533	3,325	3,118	3,048	2,702	2,772	2,429	2,455	2,276	2,259	2,132	1,982	2,063	1,805	1,833	1,790	1,607	26,887
2008	73,695	3,981	3,613	3,434	3,231	3,030	2,962	2,626	2,694	2,361	2,386	2,212	2,195	2,072	1,926	2,005	1,754	1,781	1,740	27,691
2009	76,196	4,364	3,880	3,522	3,347	3,150	2,953	2,888	2,559	2,626	2,301	2,326	2,156	2,140	2,020	1,877	1,954	1,710	1,736	28,687
2010	80,437	5,016	4,320	3,841	3,486	3,313	3,118	2,923	2,858	2,533	2,599	2,278	2,302	2,134	2,118	1,999	1,858	1,935	1,693	30,114
2011	81,672	6,122	4,711	4,057	3,608	3,274	3,111	2,928	2,746	2,685	2,379	2,441	2,139	2,162	2,004	1,989	1,878	1,745	1,817	29,874
2012	87,558	9,196	5,874	4,521	3,893	3,461	3,142	2,985	2,810	2,634	2,576	2,283	2,342	2,053	2,075	1,923	1,909	1,801	1,674	30,407
2013	50,383	17,387	9,138	5,837	4,492	3,868	3,440	3,122	2,967	2,792	2,618	2,559	2,269	2,328	2,040	2,062	1,911	1,897	1,790	31,879
TOTAL	1,258,547	90,161	73,474	65,485	60,257	56,343	53,222	50,617	48,124	45,860	43,713	41,679	39,745	38,035	36,210	34,728	33,015	31,789	30,065	440,035

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	484	49	44	391	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	281	28	25	23	205	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	4	0	0	0	0	0	3	-	-	-	-	-	-	-	-	-	-	-	-	-
1957	130	12	11	9	10	9	8	71	-	-	-	-	-	-	-	-	-	-	-	-
1958	22	2	2	2	1	2	1	1	11	-	-	-	-	-	-	-	-	-	-	-
1959	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1960	47	5	4	4	3	3	2	3	2	2	19	-	-	-	-	-	-	-	-	-
1961	33	3	3	3	2	2	2	2	2	1	1	12	-	-	-	-	-	-	-	-
1962	86	9	8	7	6	6	5	4	3	4	3	3	28	-	-	-	-	-	-	-
1963	96	10	9	8	7	6	6	5	4	3	4	3	3	28	-	-	-	-	-	-
1964	82	9	8	7	6	5	5	4	4	3	3	3	3	2	21	-	-	-	-	-
1965	608	64	57	51	45	41	36	32	28	24	21	18	19	17	16	139	-	-	-	-
1966	164	17	15	14	12	11	10	9	8	7	6	5	4	5	4	4	34	-	-	-
1967	1,636	176	155	137	123	109	97	87	78	68	60	52	44	38	41	37	33	299	-	-
1968	300	33	29	25	22	20	18	16	14	13	11	10	9	7	6	7	6	5	49	-
1969	400	43	39	34	30	27	24	21	19	17	15	13	12	10	9	7	8	7	7	58
1970	441	47	42	38	34	30	26	24	21	19	17	15	13	11	10	9	7	8	7	64
1971	507	53	48	44	39	35	30	27	24	22	19	17	15	13	12	10	9	7	8	73
1972	310	31	29	27	24	22	19	17	15	13	12	11	9	8	7	7	6	5	4	45
1973	1,238	116	111	105	97	87	78	69	61	54	49	43	38	34	31	27	24	21	18	177
1974	1,642	146	140	134	127	117	105	95	84	74	65	59	52	46	41	37	32	29	25	235
1975	2,210	188	180	172	165	156	144	130	117	103	91	80	72	64	57	51	46	40	35	320
1976	2,279	186	178	170	163	156	148	136	123	111	98	86	76	68	61	54	48	43	38	336
TOTAL	13,000	1,228	1,137	1,405	1,123	842	767	752	617	538	493	430	398	353	316	388	253	464	190	1,306

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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		4,621										17,621	
1977	4,296,958	29,985	31,007	32,945	32,296	32,948	32,323					32,945	0.767
1978	4,554,775	31,221	32,325	34,590	33,765	34,593	33,801					34,590	0.759
1979	4,922,518	33,575	34,397	37,527	36,114	37,528	36,181					37,527	0.762
1980	5,505,913	39,162	42,435	44,185	44,513	44,178	44,494					44,185	0.803
1981	5,822,523	39,667	41,669	45,230	44,154	45,232	44,215					45,230	0.777
1982	6,184,882	38,812	40,670	44,793	43,349	44,787	43,435	44,720	44,720	44,720	44,720	44,793	0.724
1983	6,513,795	41,022	42,728	47,847	45,772	47,839	45,906	47,661	47,681	47,747	47,668	47,847	0.735
1984	6,868,217	47,338	50,373	55,808	53,987	55,803	54,107	55,579	55,729	55,588	55,570	55,808	0.813
1985	7,503,185	49,380	53,047	58,914	57,297	58,911	57,416	58,532	58,170	58,288	58,627	58,914	0.785
1986	7,891,199	50,964	54,078	61,607	58,779	61,615	59,009	61,015	60,627	61,126	61,189	61,607	0.781
1987	8,601,063	49,600	53,028	60,821	57,677	60,825	57,932	60,061	59,676	60,758	60,587	60,821	0.707
1988	8,905,267	50,018	54,801	62,253	59,950	62,276	60,158	61,380	60,471	61,431	62,391	62,253	0.699
1989	9,434,400	56,673	62,978	71,604	69,065	71,628	69,298	70,453	69,998	71,805	71,366	71,604	0.759
1990	10,055,399	60,007	67,610	77,031	74,051	77,018	74,305	75,642	75,344	79,382	76,598	77,031	0.766
1991	10,728,872	56,699	63,354	74,105	70,016	74,129	70,415	72,736	69,962	72,969	74,240	74,105	0.691
1992	11,441,482	52,960	60,275	70,529	67,020	70,542	67,379	69,179	66,783	70,079	72,208	70,529	0.616
1993	11,998,508	49,944	57,595	67,776	64,681	67,773	65,018	66,414	65,144	71,379	70,015	67,776	0.565
1994	12,083,591	58,917	69,548	81,728	78,794	81,703	79,128	80,086	79,331	86,875	83,064	81,728	0.676
1995	12,383,967	45,276	54,432	64,173	62,290	68,630	64,437	62,854	59,843	65,761	68,576	64,173	0.518
1996	12,949,088	45,334	53,846	65,798	61,707	69,550	63,765	64,414	61,668	70,287	72,146	65,798	0.508
1997	13,596,753	52,432	66,057	78,086	76,837	79,904	77,788	76,468	72,363	82,994	82,766	78,086	0.574
1998	14,465,333	56,078	71,314	85,770	83,514	87,463	84,558	84,027	78,109	91,449	90,634	85,770	0.593
1999	15,088,873	66,603	87,484	104,924	103,545	102,301	102,644	102,741	100,976	123,521	109,967	104,924	0.695
2000	15,809,043	73,187	95,537	118,823	114,846	115,445	114,036	116,345	108,385	133,359	122,803	118,823	0.752
2001	16,717,138	65,926	85,794	110,906	104,737	115,209	107,771	108,410	102,349	126,106	118,899	110,906	0.663
2002	17,601,171	74,160	102,277	129,317	126,103	130,658	127,305	126,278	116,580	148,602	136,846	129,317	0.735
2003	18,004,352	73,512	103,361	133,699	130,979	133,244	131,339	130,456	117,952	149,853	141,310	133,654	0.742
2004	18,523,800	69,097	93,824	131,450	121,229	132,292	123,941	128,145	117,544	155,179	142,705	131,618	0.711
2005	18,566,524	66,529	96,250	133,095	127,221	132,700	128,459	129,503	114,005	150,312	143,937	132,976	0.716
2006	18,918,245	53,351	78,612	112,921	106,033	120,526	111,543	109,513	93,259	125,455	130,068	115,963	0.613
2007	19,391,569	57,669	81,921	129,994	116,802	128,812	120,107	126,450	107,103	148,485	148,810	129,403	0.667
2008	19,805,485	50,312	72,490	122,161	108,858	125,238	115,050	118,764	99,217	142,662	147,060	124,007	0.626
2009	19,727,413	43,410	62,870	115,416	100,340	121,402	109,553	111,631	97,311	146,733	142,119	119,606	0.606
2010	19,224,772	39,313	58,798	117,483	101,788	120,316	110,215	113,044	91,750	141,918	143,989	119,749	0.623
2011	18,522,515	29,303	47,565	104,391	90,988	111,707	102,239	99,004	83,543	136,233	137,574	110,975	0.599
2012	17,714,507	21,504	46,540	109,546	92,143	109,062	100,458	102,063	88,849	149,684	130,308	109,062	0.616
2013	17,602,614	3,626	14,458	101,600	85,875	108,018	104,488	91,088	80,523	142,205	133,756	108,018	0.614
2014	18,074,133					111,156	111,156					111,156	0.615
TOTAL		1,827,189	2,285,346	3,098,845	2,907,114	3,252,963	3,105,375	2,824,654	2,604,964	3,272,945	3,182,514	3,250,901	
EXLD PRIOR		1,822,568	2,285,346	3,098,845	2,907,114	3,252,963	3,105,375	2,824,654	2,604,964	3,272,945	3,182,514	3,233,280	
EXLD PRIOR & 2014		1,822,568	2,285,346	3,098,845	2,907,114	3,141,807	2,994,219	2,824,654	2,604,964	3,272,945	3,182,514	3,122,124	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	29,985	1.099	32,945	0.767
1978	426	31,221	1.108	34,590	0.759
1979	414	33,575	1.118	37,527	0.762
1980	402	39,162	1.128	44,185	0.803
1981	390	39,667	1.140	45,230	0.777
1982	378	38,812	1.154	44,793	0.724
1983	366	41,022	1.166	47,847	0.735
1984	354	47,338	1.179	55,808	0.813
1985	342	49,380	1.193	58,914	0.785
1986	330	50,964	1.209	61,607	0.781
1987	318	49,600	1.226	60,821	0.707
1988	306	50,018	1.245	62,253	0.699
1989	294	56,673	1.263	71,604	0.759
1990	282	60,007	1.284	77,031	0.766
1991	270	56,699	1.307	74,105	0.691
1992	258	52,960	1.332	70,529	0.616
1993	246	49,944	1.357	67,776	0.565
1994	234	58,917	1.387	81,728	0.676
1995	222	45,276	1.417	64,173	0.518
1996	210	45,334	1.451	65,798	0.508
1997	198	52,432	1.489	78,086	0.574
1998	186	56,078	1.529	85,770	0.593
1999	174	66,603	1.575	104,924	0.695
2000	162	73,187	1.624	118,823	0.752
2001	150	65,926	1.682	110,906	0.663
2002	138	74,160	1.744	129,317	0.735
2003	126	73,512	1.819	133,699	0.743
2004	114	69,097	1.902	131,450	0.710
2005	102	66,529	2.001	133,095	0.717
2006	90	53,351	2.117	112,921	0.597
2007	78	57,669	2.254	129,994	0.670
2008	66	50,312	2.428	122,161	0.617
2009	54	43,410	2.659	115,416	0.585
2010	42	39,313	2.988	117,483	0.611
2011	30	29,303	3.562	104,391	0.564
2012	18	21,504	5.094	109,546	0.618
2013	6	3,626	28.018	101,600	0.577
2014	0				
TOTAL		1,822,568		3,098,845	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	31,007	1.042	32,296	0.752
1978	426	32,325	1.045	33,765	0.741
1979	414	34,397	1.050	36,114	0.734
1980	402	42,435	1.049	44,513	0.808
1981	390	41,669	1.060	44,154	0.758
1982	378	40,670	1.066	43,349	0.701
1983	366	42,728	1.071	45,772	0.703
1984	354	50,373	1.072	53,987	0.786
1985	342	53,047	1.080	57,297	0.764
1986	330	54,078	1.087	58,779	0.745
1987	318	53,028	1.088	57,677	0.671
1988	306	54,801	1.094	59,950	0.673
1989	294	62,978	1.097	69,065	0.732
1990	282	67,610	1.095	74,051	0.736
1991	270	63,354	1.105	70,016	0.653
1992	258	60,275	1.112	67,020	0.586
1993	246	57,595	1.123	64,681	0.539
1994	234	69,548	1.133	78,794	0.652
1995	222	54,432	1.144	62,290	0.503
1996	210	53,846	1.146	61,707	0.477
1997	198	66,057	1.163	76,837	0.565
1998	186	71,314	1.171	83,514	0.577
1999	174	87,484	1.184	103,545	0.686
2000	162	95,537	1.202	114,846	0.726
2001	150	85,794	1.221	104,737	0.627
2002	138	102,277	1.233	126,103	0.716
2003	126	103,361	1.267	130,979	0.727
2004	114	93,824	1.292	121,229	0.654
2005	102	96,250	1.322	127,221	0.685
2006	90	78,612	1.349	106,033	0.560
2007	78	81,921	1.426	116,802	0.602
2008	66	72,490	1.502	108,858	0.550
2009	54	62,870	1.596	100,340	0.509
2010	42	58,798	1.731	101,788	0.529
2011	30	47,565	1.913	90,988	0.491
2012	18	46,540	1.980	92,143	0.520
2013	6	14,458	5.940	85,875	0.488
2014	0				
TOTAL		2,285,346		2,907,114	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	4,296,958	0.767	32,970	91.0%	30,007	29,985	2,963	32,948	0.767
1978	4,554,775	0.760	34,618	90.3%	31,247	31,221	3,372	34,593	0.759
1979	4,922,518	0.763	37,535	89.5%	33,582	33,575	3,953	37,528	0.762
1980	5,505,913	0.801	44,121	88.6%	39,106	39,162	5,016	44,178	0.802
1981	5,822,523	0.777	45,245	87.7%	39,681	39,667	5,564	45,232	0.777
1982	6,184,882	0.724	44,750	86.6%	38,775	38,812	5,976	44,787	0.724
1983	6,513,795	0.734	47,793	85.7%	40,975	41,022	6,818	47,839	0.734
1984	6,868,217	0.812	55,779	84.8%	47,313	47,338	8,465	55,803	0.812
1985	7,503,185	0.785	58,897	83.8%	49,366	49,380	9,531	58,911	0.785
1986	7,891,199	0.781	61,655	82.7%	51,004	50,964	10,651	61,615	0.781
1987	8,601,063	0.707	60,844	81.6%	49,619	49,600	11,225	60,825	0.707
1988	8,905,267	0.700	62,371	80.3%	50,112	50,018	12,258	62,276	0.699
1989	9,434,400	0.760	71,715	79.1%	56,760	56,673	14,955	71,628	0.759
1990	10,055,399	0.765	76,973	77.9%	59,962	60,007	17,011	77,018	0.766
1991	10,728,872	0.692	74,206	76.5%	56,777	56,699	17,430	74,129	0.691
1992	11,441,482	0.617	70,581	75.1%	53,000	52,960	17,582	70,542	0.617
1993	11,998,508	0.565	67,763	73.7%	49,935	49,944	17,829	67,773	0.565
1994	12,083,591	0.676	81,639	72.1%	58,854	58,917	22,786	81,703	0.676
1995	12,383,967	0.640	79,307	70.6%	55,954	45,276	23,354	68,630	0.554
1996	12,949,088	0.601	77,863	68.9%	53,647	45,334	24,216	69,550	0.537
1997	13,596,753	0.615	83,621	67.1%	56,149	52,432	27,472	79,904	0.588
1998	14,465,333	0.627	90,661	65.4%	59,276	56,078	31,385	87,463	0.605
1999	15,088,873	0.648	97,740	63.5%	62,043	66,603	35,697	102,301	0.678
2000	15,809,043	0.696	110,028	61.6%	67,769	73,187	42,258	115,445	0.730
2001	16,717,138	0.727	121,516	59.4%	72,233	65,926	49,283	115,209	0.689
2002	17,601,171	0.753	132,462	57.3%	75,964	74,160	56,498	130,658	0.742
2003	18,004,352	0.737	132,688	55.0%	72,956	73,512	59,732	133,244	0.740
2004	18,523,800	0.719	133,226	52.6%	70,030	69,097	63,195	132,292	0.714
2005	18,566,524	0.713	132,306	50.0%	66,135	66,529	66,171	132,700	0.715
2006	18,918,245	0.673	127,337	47.2%	60,162	53,351	67,175	120,526	0.637
2007	19,391,569	0.659	127,870	44.4%	56,726	57,669	71,144	128,812	0.664
2008	19,805,485	0.643	127,393	41.2%	52,467	50,312	74,926	125,238	0.632
2009	19,727,413	0.634	125,011	37.6%	47,019	43,410	77,992	121,402	0.615
2010	19,224,772	0.633	121,741	33.5%	40,738	39,313	81,003	120,316	0.626
2011	18,522,515	0.618	114,562	28.1%	32,159	29,303	82,403	111,707	0.603
2012	17,714,507	0.615	108,944	19.6%	21,386	21,504	87,558	109,062	0.616
2013	17,602,614	0.615	108,256	3.6%	3,864	3,626	104,392	108,018	0.614
2014	18,074,133	0.615	111,156	0.0%			111,156	111,156	0.615
TOTAL			3,293,146		1,862,750	1,822,568	1,430,395	3,252,963	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	4,296,958	0.767	32,970	96.0%	31,654	31,007	1,316	32,323	0.752
1978	4,554,775	0.760	34,618	95.7%	33,142	32,325	1,476	33,801	0.742
1979	4,922,518	0.763	37,535	95.2%	35,750	34,397	1,785	36,181	0.735
1980	5,505,913	0.801	44,121	95.3%	42,062	42,435	2,060	44,494	0.808
1981	5,822,523	0.777	45,245	94.4%	42,698	41,669	2,547	44,215	0.759
1982	6,184,882	0.724	44,750	93.8%	41,985	40,670	2,765	43,435	0.702
1983	6,513,795	0.734	47,793	93.4%	44,615	42,728	3,178	45,906	0.705
1984	6,868,217	0.812	55,779	93.3%	52,045	50,373	3,734	54,107	0.788
1985	7,503,185	0.785	58,897	92.6%	54,527	53,047	4,370	57,416	0.765
1986	7,891,199	0.781	61,655	92.0%	56,724	54,078	4,931	59,009	0.748
1987	8,601,063	0.707	60,844	91.9%	55,940	53,028	4,904	57,932	0.674
1988	8,905,267	0.700	62,371	91.4%	57,013	54,801	5,357	60,158	0.676
1989	9,434,400	0.760	71,715	91.2%	65,395	62,978	6,321	69,298	0.735
1990	10,055,399	0.765	76,973	91.3%	70,277	67,610	6,696	74,305	0.739
1991	10,728,872	0.692	74,206	90.5%	67,146	63,354	7,061	70,415	0.656
1992	11,441,482	0.617	70,581	89.9%	63,478	60,275	7,104	67,379	0.589
1993	11,998,508	0.565	67,763	89.0%	60,340	57,595	7,423	65,018	0.542
1994	12,083,591	0.676	81,639	88.3%	72,059	69,548	9,580	79,128	0.655
1995	12,383,967	0.640	79,307	87.4%	69,303	54,432	10,005	64,437	0.520
1996	12,949,088	0.601	77,863	87.3%	67,943	53,846	9,920	63,765	0.492
1997	13,596,753	0.615	83,621	86.0%	71,890	66,057	11,731	77,788	0.572
1998	14,465,333	0.627	90,661	85.4%	77,417	71,314	13,244	84,558	0.585
1999	15,088,873	0.648	97,740	84.5%	82,581	87,484	15,160	102,644	0.680
2000	15,809,043	0.696	110,028	83.2%	91,528	95,537	18,499	114,036	0.721
2001	16,717,138	0.727	121,516	81.9%	99,538	85,794	21,978	107,771	0.645
2002	17,601,171	0.753	132,462	81.1%	107,435	102,277	25,028	127,305	0.723
2003	18,004,352	0.737	132,688	78.9%	104,709	103,361	27,978	131,339	0.729
2004	18,523,800	0.719	133,226	77.4%	103,108	93,824	30,117	123,941	0.669
2005	18,566,524	0.713	132,306	75.7%	100,098	96,250	32,209	128,459	0.692
2006	18,918,245	0.673	127,337	74.1%	94,406	78,612	32,931	111,543	0.590
2007	19,391,569	0.659	127,870	70.1%	89,684	81,921	38,186	120,107	0.619
2008	19,805,485	0.643	127,393	66.6%	84,833	72,490	42,560	115,050	0.581
2009	19,727,413	0.634	125,011	62.7%	78,329	62,870	46,682	109,553	0.555
2010	19,224,772	0.633	121,741	57.8%	70,324	58,798	51,417	110,215	0.573
2011	18,522,515	0.618	114,562	52.3%	59,888	47,565	54,673	102,239	0.552
2012	17,714,507	0.615	108,944	50.5%	55,026	46,540	53,918	100,458	0.567
2013	17,602,614	0.615	108,256	16.8%	18,226	14,458	90,030	104,488	0.594
2014	18,074,133	0.615	111,156	0.0%			111,156	111,156	0.615
TOTAL			3,293,146		2,473,117	2,285,346	820,029	3,105,375	

(1) PROVIDED BY THE BWC
(2) SECTION 2, EXHIBIT 2, SHEET 19, COL. 14
(3) = [(1) x (2)] / 100
(4) = 1 / SECTION 2, EXHIBIT 2, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	4,296,958		1.000			1.152			
1978	4,554,775		1.000			1.152			
1979	4,922,518		1.000			1.152			
1980	5,505,913		1.000			1.152			
1981	5,822,523		1.000			1.152			
1982	6,184,882	5,110	1.000	5,110	7,595	1.152	8,751	44,720	0.723
1983	6,513,795	5,223	1.000	5,223	7,854	1.162	9,125	47,661	0.732
1984	6,868,217	5,629	1.000	5,629	8,410	1.174	9,874	55,579	0.809
1985	7,503,185	5,971	1.000	5,971	8,270	1.185	9,803	58,532	0.780
1986	7,891,199	5,979	1.000	5,979	8,524	1.197	10,205	61,015	0.773
1987	8,601,063	6,108	1.000	6,108	8,120	1.211	9,833	60,061	0.698
1988	8,905,267	6,389	1.000	6,389	7,829	1.227	9,607	61,380	0.689
1989	9,434,400	6,472	1.000	6,472	8,757	1.243	10,886	70,453	0.747
1990	10,055,399	6,432	1.000	6,432	9,329	1.261	11,760	75,642	0.752
1991	10,728,872	6,172	1.000	6,172	9,187	1.283	11,785	72,736	0.678
1992	11,441,482	6,355	1.000	6,355	8,334	1.306	10,886	69,179	0.605
1993	11,998,508	5,960	1.000	5,960	8,380	1.330	11,143	66,414	0.554
1994	12,083,591	6,078	1.000	6,078	9,694	1.359	13,176	80,086	0.663
1995	12,383,967	5,622	1.000	5,622	8,053	1.388	11,180	62,854	0.508
1996	12,949,088	5,875	1.000	5,876	7,716	1.421	10,963	64,414	0.497
1997	13,596,753	5,704	1.000	5,706	9,192	1.458	13,402	76,468	0.562
1998	14,465,333	5,789	1.001	5,793	9,687	1.497	14,506	84,027	0.581
1999	15,088,873	6,469	1.001	6,476	10,296	1.541	15,865	102,741	0.681
2000	15,809,043	6,600	1.002	6,611	11,089	1.587	17,598	116,345	0.736
2001	16,717,138	6,489	1.002	6,503	10,160	1.641	16,670	108,410	0.648
2002	17,601,171	6,878	1.003	6,900	10,782	1.697	18,301	126,278	0.717
2003	18,004,352	6,672	1.005	6,707	11,018	1.765	19,451	130,456	0.725
2004	18,523,800	6,563	1.007	6,610	10,528	1.841	19,386	128,145	0.692
2005	18,566,524	6,191	1.010	6,250	10,746	1.928	20,719	129,503	0.698
2006	18,918,245	5,564	1.016	5,653	9,589	2.020	19,372	109,513	0.579
2007	19,391,569	5,743	1.047	6,012	10,042	2.094	21,032	126,450	0.652
2008	19,805,485	5,376	1.082	5,814	9,359	2.183	20,426	118,764	0.600
2009	19,727,413	4,800	1.117	5,363	9,044	2.302	20,815	111,631	0.566
2010	19,224,772	4,387	1.166	5,114	8,961	2.467	22,105	113,044	0.588
2011	18,522,515	3,775	1.259	4,752	7,763	2.684	20,832	99,004	0.535
2012	17,714,507	2,479	1.606	3,982	8,674	2.954	25,628	102,063	0.576
2013	17,602,614	682	5.165	3,522	5,317	4.864	25,860	91,088	0.517
2014									
TOTAL		179,536		187,147				2,824,654	

(1) PROVIDED BY THE BWC
(2) BASED ON DATA FROM THE BWC
(3) SECTION 2, EXHIBIT 2, SHEET 20, COL. 12
(4) = (2) x (3)
(5) SECTION 2, EXHIBIT 2, SHEET 4, COL. 2 / (2) x 1000
(6) SECTION 2, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	530	4,576	3,960	2,175	1,767	1,670	1,775	1,886	1,833	1,816	2,163	1,549	1,329	1,041	1,001	938	695	644	584	542	728	642	701	578	504	490	571	567	468	378	391	322						5,908	44,720
1983	493	4,719	4,821	2,294	2,085	2,025	1,893	1,699	1,928	2,330	1,903	1,309	1,168	1,016	979	873	874	721	904	832	666	695	919	656	738	435	519	425	332	334	438	360						6,299	47,681
1984	661	5,851	5,519	3,064	2,321	2,204	2,046	2,303	2,674	2,145	1,664	1,308	1,318	1,189	871	698	789	1,045	1,125	1,038	964	896	1,105	1,221	605	671	466	562	526	485	564	465						7,362	55,729
1985	627	5,664	5,586	3,380	2,823	2,514	2,719	2,993	2,655	1,988	1,725	1,442	1,324	1,141	1,010	1,008	1,104	901	1,030	1,106	1,425	868	680	825	692	653	658	446	393	354	412	339						7,685	58,170
1986	628	5,891	6,112	3,250	2,591	2,814	3,125	2,868	2,386	2,096	2,152	1,715	1,554	1,387	1,011	1,168	1,186	1,250	1,134	1,019	916	695	647	793	584	730	755	506	434	391	455	374						8,009	60,627
1987	547	5,431	6,406	3,705	3,480	3,328	3,254	2,596	1,869	1,754	1,576	1,496	1,522	1,271	1,298	1,126	1,157	1,121	1,020	1,102	811	669	623	637	630	567	604	514	440	397	461	380						7,884	59,676
1988	633	6,182	7,069	4,498	4,102	3,369	2,426	1,903	1,775	1,639	1,418	1,262	1,174	1,195	1,147	1,520	1,181	1,377	1,079	781	864	900	816	607	576	526	532	453	388	350	407	335						7,989	60,471
1989	636	6,362	8,456	5,760	4,071	3,095	2,286	2,332	1,984	1,638	1,748	1,548	1,641	1,861	1,580	1,524	1,477	1,254	1,156	1,270	1,216	1,012	1,026	970	768	718	725	617	529	477	555	457						9,247	69,998
1990	545	6,747	11,244	6,081	3,963	2,926	2,486	2,218	1,749	1,600	1,704	1,591	1,572	1,989	1,786	1,872	1,505	1,335	1,250	1,118	1,267	1,206	1,203	1,051	853	798	806	686	588	530	616	507						9,954	75,344
1991	858	11,544	8,261	4,663	3,334	2,564	2,068	1,845	1,884	1,752	1,730	1,724	1,608	1,792	1,582	1,611	1,558	1,259	1,395	958	1,124	891	693	657	533	498	503	428	367	331	385	317						9,242	69,962
1992	945	12,538	8,486	4,515	3,095	2,507	1,933	1,807	1,612	1,582	1,445	1,701	1,339	1,155	1,114	977	1,072	1,329	1,060	968	1,045	735	735	697	565	529	534	455	390	351	408	336						8,822	66,783
1993	1,704	11,195	7,353	3,990	2,820	2,164	2,115	1,622	1,695	1,713	1,635	1,607	1,469	1,398	1,106	1,194	1,211	1,107	1,004	828	1,013	845	845	801	650	608	614	523	448	404	470	387						8,606	65,144
1994	1,147	11,807	7,782	4,489	2,988	2,931	2,395	2,735	2,609	3,247	2,338	2,349	1,605	1,593	1,589	1,587	1,440	1,645	1,374	1,267	1,323	1,103	1,103	1,046	849	794	802	682	585	528	613	505						10,480	79,331
1995	1,537	10,929	6,235	3,563	2,747	2,167	2,196	1,954	1,853	1,695	1,607	1,214	1,192	1,332	1,097	963	1,162	1,001	832	754	787	656	656	622	505	472	477	406	348	314	365	300						7,906	59,843
1996	1,529	10,634	6,160	3,956	2,729	2,340	2,128	2,077	1,771	1,948	1,551	1,370	1,285	1,278	1,224	1,293	1,043	1,020	909	823	860	717	717	680	552	516	521	443	380	343	398	328						8,147	61,668
1997	1,254	12,807	7,636	3,783	3,197	2,855	2,669	2,587	2,509	2,053	1,955	1,755	1,644	1,646	1,405	1,493	1,183	1,149	1,024	928	969	807	808	766	621	581	587	499	428	386	449	370						9,560	72,363
1998	2,045	13,482	7,140	4,757	3,932	3,686	3,044	3,111	2,198	1,959	2,142	2,180	1,955	1,673	1,465	1,310	1,199	1,164	1,038	940	982	818	819	776	630	589	595	506	434	391	455	375						10,319	78,109
1999	2,529	13,911	8,417	6,165	4,480	4,041	3,899	3,825	2,964	3,092	2,897	2,871	2,614	2,761	2,136	2,116	1,937	1,881	1,677	1,519	1,586	1,322	1,322	1,254	1,017	951	961	818	701	632	735	605						13,340	100,976
2000	2,909	18,227	10,992	7,345	5,247	4,738	3,602	3,185	3,312	3,013	2,776	3,236	2,399	2,205	1,925	1,907	1,746	1,695	1,511	1,369	1,429	1,191	1,192	1,130	917	857	866	737	632	570	662	545						14,319	108,385
2001	3,339	19,534	10,558	5,840	4,407	3,580	3,132	2,853	2,785	2,860	2,580	2,236	2,222	2,187	1,909	1,892	1,732	1,682	1,499	1,358	1,418	1,182	1,182	1,121	910	851	859	731	627	565	657	541						13,521	102,349
2002	4,178	20,737	11,872	7,008	5,452	4,476	4,272	3,787	3,321	3,148	3,149	2,760	2,390	2,352	2,053	2,034	1,863	1,808	1,612	1,460	1,525	1,271	1,271	1,205	978	915	924	786	674	608	707	582						15,401	116,580
2003	4,867	21,300	12,260	7,303	5,093	4,450	4,401	3,941	3,881	3,205	2,811	2,675	2,316	2,279	1,990	1,971	1,805	1,752	1,562	1,415	1,478	1,231	1,232	1,168	948	886	896	762	653	589	685	564						15,582	117,952
2004	4,685	21,266	11,246	6,419	5,715	5,275	4,140	3,608	3,523	3,220	2,922	2,781	2,407	2,369	2,068	2,049	1,876	1,822	1,624	1,471	1,536	1,280	1,281	1,214	985	921	931	792	679	612	712	586						15,529	117,544
2005	5,106	21,673	10,388	7,178	6,087	5,067	4,521	3,407	3,101	2,888	2,621	2,494	2,159	2,125	1,855	1,838	1,683	1,634	1,457	1,319	1,378	1,148	1,149	1,089	884	826	835	710	609	549	638	526						15,061	114,005
2006	3,943	18,359	10,118	6,308	4,820	3,881	3,259	2,664	2,409	2,243	2,036	1,937	1,677	1,651	1,441	1,428	1,307	1,269	1,132	1,025	1,070	892	892	846	687	642	649	552	473	427	496	408						12,320	93,259
2007	4,491	22,446	11,198	6,635	5,337	4,082	3,479	3,107	2,810	2,616	2,374	2,260	1,956	1,925	1,681	1,665	1,525	1,480	1,320	1,195	1,248	1,040	1,041	987	801	749	757	644	552	498	578	476						14,149	107,103
2008	5,076	20,316	9,886	6,915	4,431	3,689	3,213	2,869	2,595	2,416	2,193	2,087	1,807	1,778	1,552	1,538	1,408	1,367	1,219	1,104	1,153	961	961	911	739	691	699	594	510	460	534	440						13,107	99,217
2009	4,420	18,246	9,863	6,347	4,534	3,835	3,340	2,982	2,697	2,512	2,279	2,169	1,878	1,848	1,614	1,599	1,464	1,421	1,267	1,147	1,198	999	999	947	769	719	726	618	530	478	555	457						12,855	97,311
2010	4,291	20,184	9,548	5,289	4,010	3,392	2,954	2,638	2,386	2,222	2,016	1,919	1,661	1,635	1,427	1,414	1,295	1,257	1,121	1,015	1,060	883	884	838	680	636	642	547	469	423	491	404						12,121	91,750
2011	4,380	16,722	8,202	5,011	3,799	3,213	2,798	2,499	2,260	2,105	1,910	1,818	1,574	1,549	1,352	1,339	1,226	1,191	1,062	962	1,004	837	837	794	644	602	609	518	444	400	465	383						11,037	83,543
2012	4,352	17,152	8,872	5,420	4,109	3,476	3,027	2,703	2,445	2,277	2,066	1,966	1,702	1,675	1,463	1,449	1,327	1,288	1,148	1,040	1,086	905	906	859	697	651	658	560	480	433	503	414						11,738	88,849
2013	3,626	15,619	8,080	4,936	3,742	3,165	2,757	2,462	2,226	2,073	1,881	1,791	1,550	1,526	1,332	1,320	1,208	1,173	1,046	947	989	824	825	782	634	593	599	510	437	394	458	377						10,638	80,523
Factors	4.307	0.517	0.611	0.758	0.846	0.871	0.893	0.904	0.931	0.908	0.952	0.866	0.984	0.873	0.991	0.916	0.971	0.892	0.906	1.044	0.833	1.001	0.948	0.812	0.935	1.010	0.851	0.857	0.902	1.162	0.823							Tail 1.152	

Example: AY 2008 Age 78 of 3,213 = 3,689 x 0.871 and AY 2008 Age 90 of 2,869 = 3,213 x 0.893

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	530	4,576	3,960	2,175	1,767	1,670	1,775	1,886	1,833	1,816	2,163	1,549	1,329	1,041	1,001	938	695	644	584	542	728	642	701	578	504	490	571	567	468	378	391	322						5,908	44,720
1983	493	4,719	4,821	2,294	2,085	2,025	1,893	1,699	1,928	2,330	1,903	1,309	1,168	1,016	979	873	874	721	904	832	666	695	919	656	738	435	519	425	332	334	438	349						6,297	47,668
1984	661	5,851	5,519	3,064	2,321	2,204	2,046	2,303	2,674	2,145	1,664	1,308	1,318	1,189	871	698	789	1,045	1,125	1,038	964	896	1,105	1,221	605	671	466	562	526	485	492	399						7,341	55,570
1985	627	5,664	5,586	3,380	2,823	2,514	2,719	2,993	2,655	1,988	1,725	1,442	1,324	1,141	1,010	1,008	1,104	901	1,030	1,106	1,425	868	680	825	692	653	658	446	393	500	553	448						7,745	58,627
1986	628	5,891	6,112	3,250	2,591	2,814	3,125	2,868	2,386	2,096	2,152	1,715	1,554	1,387	1,011	1,168	1,186	1,250	1,134	1,019	916	695	647	793	584	730	755	506	547	531	587	476						8,084	61,189
1987	547	5,431	6,406	3,705	3,480	3,328	3,254	2,596	1,869	1,754	1,576	1,496	1,522	1,271	1,298	1,126	1,157	1,121	1,020	1,102	811	669	623	637	630	567	604	664	593	575	636	515						8,004	60,587
1988	633	6,182	7,069	4,498	4,102	3,369	2,426	1,903	1,775	1,639	1,418	1,262	1,174	1,195	1,147	1,520	1,181	1,377	1,079	781	864	900	816	607	576	526	824	736	657	638	705	571						8,242	62,391
1989	636	6,362	8,456	5,760	4,071	3,095	2,286	2,332	1,984	1,638	1,748	1,548	1,641	1,861	1,580	1,524	1,477	1,254	1,156	1,270	1,216	1,012	1,026	970	768	829	885	791	705	685	757	613						9,428	71,366
1990	545	6,747	11,244	6,081	3,963	2,926	2,486	2,218	1,749	1,600	1,704	1,591	1,572	1,989	1,786	1,872	1,505	1,335	1,250	1,118	1,267	1,206	1,203	1,051	925	874	932	833	743	721	798	646						10,119	76,598
1991	858	11,544	8,261	4,663	3,334	2,564	2,068	1,845	1,884	1,752	1,730	1,724	1,608	1,792	1,582	1,611	1,558	1,259	1,395	958	1,124	891	693	1,150	941	889	948	847	756	734	811	657						9,808	74,240
1992	945	12,538	8,486	4,515	3,095	2,507	1,933	1,807	1,612	1,582	1,445	1,701	1,339	1,155	1,114	977	1,072	1,329	1,060	968	1,045	735	1,269	1,255	1,027	970	1,035	925	825	801	885	717						9,539	72,208
1993	1,704	11,195	7,353	3,990	2,820	2,164	2,115	1,622	1,695	1,713	1,635	1,607	1,469	1,398	1,106	1,194	1,211	1,107	1,004	828	1,013	1,170	1,261	1,248	1,021	964	1,029	919	820	796	880	713						9,250	70,015
1994	1,147	11,807	7,782	4,489	2,988	2,931	2,395	2,735	2,609	3,247	2,338	2,349	1,605	1,593	1,589	1,587	1,440	1,645	1,374	1,267	1,475	1,265	1,363	1,349	1,103	1,042	1,112	994	887	861	951	771						10,973	83,064
1995	1,537	10,929	6,235	3,563	2,747	2,167	2,196	1,954	1,853	1,695	1,607	1,214	1,192	1,332	1,097	963	1,162	1,001	832	1,325	1,447	1,240	1,337	1,323	1,082	1,022	1,090	974	869	844	933	756						9,059	68,576
1996	1,529	10,634	6,160	3,956	2,729	2,340	2,128	2,077	1,771	1,948	1,551	1,370	1,285	1,278	1,224	1,293	1,043	1,020	1,504	1,468	1,603	1,374	1,481	1,465	1,199	1,132	1,208	1,079	963	935	1,034	837						9,531	72,146
1997	1,254	12,807	7,636	3,783	3,197	2,855	2,669	2,587	2,509	2,053	1,955	1,755	1,644	1,646	1,405	1,493	1,183	1,611	1,548	1,511	1,650	1,414	1,524	1,508	1,234	1,166	1,244	1,111	991	962	1,064	862						10,934	82,766
1998	2,045	13,482	7,140	4,757	3,932	3,686	3,044	3,111	2,198	1,959	2,142	2,180	1,955	1,673	1,465	1,310	1,706	1,734	1,666	1,626	1,775	1,522	1,640	1,623	1,328	1,254	1,338	1,196	1,067	1,035	1,145	927						11,973	90,634
1999	2,529	13,911	8,417	6,165	4,480	4,041	3,899	3,825	2,964	3,092	2,897	2,871	2,614	2,761	2,136	2,076	2,022	2,055	1,974	1,926	2,104	1,804	1,944	1,924	1,573	1,486	1,586	1,417	1,264	1,227	1,357	1,099						14,528	109,967
2000	2,909	18,227	10,992	7,345	5,247	4,738	3,602	3,185	3,312	3,013	2,776	3,236	2,399	2,205	2,189	2,247	2,188	2,223	2,136	2,085	2,276	1,952	2,103	2,082	1,702	1,608	1,716	1,533	1,368	1,328	1,468	1,189						16,223	122,803
2001	3,339	19,534	10,558	5,840	4,407	3,580	3,132	2,853	2,785	2,860	2,580	2,236	2,222	2,447	2,282	2,343	2,281	2,318	2,228	2,174	2,373	2,035	2,193	2,170	1,775	1,677	1,789	1,598	1,426	1,384	1,531	1,240						15,707	118,899
2002	4,178	20,737	11,872	7,008	5,452	4,476	4,272	3,787	3,321	3,148	3,149	2,760	2,695	2,752	2,567	2,635	2,565	2,607	2,505	2,445	2,669	2,289	2,467	2,441	1,996	1,886	2,012	1,798	1,604	1,557	1,722	1,395						18,078	136,846
2003	4,867	21,300	12,260	7,303	5,093	4,450	4,401	3,941	3,881	3,205	2,811	3,168	2,777	2,836	2,645	2,715	2,643	2,686	2,581	2,519	2,750	2,358	2,541	2,515	2,057	1,943	2,073	1,852	1,653	1,604	1,774	1,437						18,668	141,310
2004	4,685	21,266	11,246	6,419	5,715	5,275	4,140	3,608	3,523	3,220	3,431	3,310	2,901	2,963	2,763	2,836	2,761	2,806	2,697	2,631	2,873	2,464	2,655	2,627	2,149	2,030	2,166	1,935	1,727	1,676	1,853	1,501						18,852	142,705
2005	5,106	21,673	10,388	7,178	6,087	5,067	4,521	3,407	3,101	3,513	3,439	3,317	2,908	2,969	2,769	2,842	2,768	2,813	2,703	2,637	2,880	2,469	2,661	2,633	2,154	2,035	2,171	1,939	1,731	1,680	1,857	1,504						19,015	143,937
2006	3,943	18,359	10,118	6,308	4,820	3,881	3,259	2,664	3,551	3,368	3,297	3,180	2,788	2,847	2,655	2,725	2,653	2,697	2,591	2,528	2,761	2,367	2,551	2,525	2,065	1,951	2,081	1,859	1,659	1,611	1,781	1,442						17,183	130,068
2007	4,491	22,446	11,198	6,635	5,337	4,082	3,479	4,357	4,003	3,798	3,717	3,586	3,143	3,210	2,993	3,073	2,992	3,041	2,922	2,851	3,113	2,669	2,877	2,847	2,328	2,200	2,347	2,096	1,871	1,816	2,008	1,626						19,659	148,810
2008	5,076	20,316	9,886	6,915	4,431	3,689	4,057	4,465	4,103	3,892	3,810	3,675	3,221	3,290	3,068	3,149	3,066	3,116	2,995	2,922	3,191	2,736	2,948	2,918	2,386	2,254	2,405	2,149	1,917	1,861	2,058	1,667						19,428	147,060
2009	4,420	18,246	9,863	6,347	4,534	4,304	3,968	4,368	4,013	3,807	3,727	3,595	3,151	3,218	3,001	3,080	2,999	3,048	2,929	2,858	3,121	2,676	2,884	2,854	2,334	2,205	2,353	2,102	1,875	1,820	2,013	1,630						18,775	142,119
2010	4,291	20,184	9,548	5,289	4,935	4,347	4,007	4,411	4,053	3,845	3,763	3,630	3,182	3,249	3,030	3,111	3,029	3,078	2,958	2,886	3,152	2,702	2,912	2,882	2,357	2,227	2,376	2,122	1,894	1,838	2,033	1,646						19,022	143,989
2011	4,380	16,722	8,202	5,982	4,846	4,268	3,935	4,331	3,980	3,776	3,696	3,565	3,125	3,191	2,976	3,055	2,974	3,023	2,905	2,834	3,095	2,653	2,860	2,830	2,315	2,187	2,333	2,084	1,860	1,805	1,996	1,617						18,175	137,574
2012	4,352	17,152	8,593	5,511	4,464	3,932	3,625	3,990	3,666	3,478	3,404	3,284	2,878	2,940	2,741	2,814	2,740	2,785	2,676	2,611	2,851	2,444	2,634	2,607	2,132	2,014	2,149	1,920	1,713	1,663	1,839	1,489						17,215	130,308
2013	3,626	16,838	8,971	5,753	4,661	4,105	3,784	4,166	3,828	3,631	3,554	3,429	3,005	3,069	2,862	2,938	2,860	2,907	2,794	2,726	2,977	2,552	2,750	2,722	2,226	2,103	2,244	2,005	1,789	1,736	1,920	1,555						17,670	133,756

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 2, EXHIBIT 2, SHEET 13

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	530	4,576	3,960	2,175	1,767	1,670	1,775	1,886	1,833	1,816	2,163	1,549	1,329	1,041	1,001	938	695	644	584	542	728	642	701	578	504	490	571	567	468	378	391	322						5,908	44,720
1983	493	4,719	4,821	2,294	2,085	2,025	1,893	1,699	1,928	2,330	1,903	1,309	1,168	1,016	979	873	874	721	904	832	666	695	919	656	738	435	519	425	332	334	438	418						6,308	47,747
1984	661	5,851	5,519	3,064	2,321	2,204	2,046	2,303	2,674	2,145	1,664	1,308	1,318	1,189	871	698	789	1,045	1,125	1,038	964	896	1,105	1,221	605	671	466	562	526	485	464	443						7,344	55,588
1985	627	5,664	5,586	3,380	2,823	2,514	2,719	2,993	2,655	1,988	1,725	1,442	1,324	1,141	1,010	1,008	1,104	901	1,030	1,106	1,425	868	680	825	692	653	658	446	393	398	403	408						7,700	58,288
1986	628	5,891	6,112	3,250	2,591	2,814	3,125	2,868	2,386	2,096	2,152	1,715	1,554	1,387	1,011	1,168	1,186	1,250	1,134	1,019	916	695	647	793	584	730	755	506	512	518	525	531						8,075	61,126
1987	547	5,431	6,406	3,705	3,480	3,328	3,254	2,596	1,869	1,754	1,576	1,496	1,522	1,271	1,298	1,126	1,157	1,121	1,020	1,102	811	669	623	637	630	567	604	611	619	626	634	642						8,027	60,758
1988	633	6,182	7,069	4,498	4,102	3,369	2,426	1,903	1,775	1,639	1,418	1,262	1,174	1,195	1,147	1,520	1,181	1,377	1,079	781	864	900	816	607	576	526	533	540	546	553	560	567						8,116	61,431
1989	636	6,362	8,456	5,760	4,071	3,095	2,286	2,332	1,984	1,638	1,748	1,548	1,641	1,861	1,580	1,524	1,477	1,254	1,156	1,270	1,216	1,012	1,026	970	768	777	787	797	806	816	826	836						9,486	71,805
1990	545	6,747	11,244	6,081	3,963	2,926	2,486	2,218	1,749	1,600	1,704	1,591	1,572	1,989	1,786	1,872	1,505	1,335	1,250	1,118	1,267	1,206	1,203	1,051	1,064	1,077	1,090	1,104	1,117	1,131	1,145	1,159						10,487	79,382
1991	858	11,544	8,261	4,663	3,334	2,564	2,068	1,845	1,884	1,752	1,730	1,724	1,608	1,792	1,582	1,611	1,558	1,259	1,395	958	1,124	891	693	701	710	719	727	736	745	755	764	773						9,640	72,969
1992	945	12,538	8,486	4,515	3,095	2,507	1,933	1,807	1,612	1,582	1,445	1,701	1,339	1,155	1,114	977	1,072	1,329	1,060	968	1,045	735	744	753	762	771	781	790	800	810	820	830						9,258	70,079
1993	1,704	11,195	7,353	3,990	2,820	2,164	2,115	1,622	1,695	1,713	1,635	1,607	1,469	1,398	1,106	1,194	1,211	1,107	1,004	828	1,013	1,026	1,039	1,051	1,064	1,077	1,091	1,104	1,118	1,131	1,145	1,159						9,430	71,379
1994	1,147	11,807	7,782	4,489	2,988	2,931	2,395	2,735	2,609	3,247	2,338	2,349	1,605	1,593	1,589	1,587	1,440	1,645	1,374	1,267	1,283	1,299	1,315	1,331	1,347	1,364	1,381	1,398	1,415	1,432	1,450	1,468						11,477	86,875
1995	1,537	10,929	6,235	3,563	2,747	2,167	2,196	1,954	1,853	1,695	1,607	1,214	1,192	1,332	1,097	963	1,162	1,001	832	842	853	863	874	885	896	907	918	929	940	952	964	976						8,687	65,761
1996	1,529	10,634	6,160	3,956	2,729	2,340	2,128	2,077	1,771	1,948	1,551	1,370	1,285	1,278	1,224	1,293	1,043	1,020	1,032	1,045	1,058	1,071	1,084	1,097	1,111	1,125	1,138	1,152	1,167	1,181	1,195	1,210						9,285	70,287
1997	1,254	12,807	7,636	3,783	3,197	2,855	2,669	2,587	2,509	2,053	1,955	1,755	1,644	1,646	1,405	1,493	1,183	1,198	1,212	1,227	1,242	1,258	1,273	1,289	1,305	1,321	1,337	1,353	1,370	1,387	1,404	1,421						10,964	82,994
1998	2,045	13,482	7,140	4,757	3,932	3,686	3,044	3,111	2,198	1,959	2,142	2,180	1,955	1,673	1,465	1,310	1,326	1,342	1,359	1,376	1,392	1,410	1,427	1,444	1,462	1,480	1,498	1,517	1,536	1,554	1,574	1,593						12,081	91,449
1999	2,529	13,911	8,417	6,165	4,480	4,041	3,899	3,825	2,964	3,092	2,897	2,871	2,614	2,761	2,136	2,162	2,188	2,215	2,243	2,270	2,298	2,326	2,355	2,384	2,413	2,443	2,473	2,503	2,534	2,565	2,597	2,629						16,318	123,521
2000	2,909	18,227	10,992	7,345	5,247	4,738	3,602	3,185	3,312	3,013	2,776	3,236	2,399	2,205	2,127	2,153	2,179	2,206	2,233	2,261	2,288	2,317	2,345	2,374	2,403	2,433	2,463	2,493	2,523	2,555	2,586	2,618						17,618	133,359
2001	3,339	19,534	10,558	5,840	4,407	3,580	3,132	2,853	2,785	2,860	2,580	2,236	2,222	2,144	2,068	2,093	2,119	2,145	2,171	2,198	2,225	2,252	2,280	2,308	2,337	2,365	2,394	2,424	2,454	2,484	2,514	2,545						16,660	126,106
2002	4,178	20,737	11,872	7,008	5,452	4,476	4,272	3,787	3,321	3,148	3,149	2,760	2,663	2,568	2,478	2,508	2,539	2,570	2,602	2,634	2,666	2,699	2,732	2,766	2,800	2,834	2,869	2,904	2,940	2,976	3,013	3,050						19,631	148,602
2003	4,867	21,300	12,260	7,303	5,093	4,450	4,401	3,941	3,881	3,205	2,811	2,711	2,615	2,523	2,433	2,463	2,494	2,524	2,555	2,587	2,619	2,651	2,683	2,716	2,750	2,784	2,818	2,853	2,888	2,923	2,959	2,995						19,797	149,853
2004	4,685	21,266	11,246	6,419	5,715	5,275	4,140	3,608	3,523	3,220	3,106	2,996	2,890	2,787	2,689	2,722	2,755	2,789	2,823	2,858	2,893	2,929	2,965	3,001	3,038	3,076	3,113	3,152	3,191	3,230	3,270	3,310						20,500	155,179
2005	5,106	21,673	10,388	7,178	6,087	5,067	4,521	3,407	3,101	2,991	2,886	2,783	2,685	2,590	2,498	2,529	2,560	2,591	2,623	2,656	2,688	2,721	2,755	2,789	2,823	2,858	2,893	2,928	2,964	3,001	3,038	3,075						19,857	150,312
2006	3,943	18,359	10,118	6,308	4,820	3,881	3,259	2,664	2,569	2,478	2,391	2,306	2,224	2,146	2,070	2,095	2,121	2,147	2,173	2,200	2,227	2,255	2,282	2,310	2,339	2,368	2,397	2,426	2,456	2,486	2,517	2,548						16,574	125,455
2007	4,491	22,446	11,198	6,635	5,337	4,082	3,479	3,259	3,144	3,032	2,925	2,821	2,721	2,625	2,532	2,563	2,595	2,627	2,659	2,692	2,725	2,758	2,792	2,827	2,861	2,897	2,932	2,968	3,005	3,042	3,079	3,117						19,616	148,485
2008	5,076	20,316	9,886	6,915	4,431	3,689	3,424	3,208	3,094	2,984	2,879	2,777	2,679	2,584	2,492	2,523	2,554	2,585	2,617	2,649	2,682	2,715	2,748	2,782	2,816	2,851	2,886	2,922	2,958	2,994	3,031	3,068						18,847	142,662
2009	4,420	18,246	9,863	6,347	4,534	4,012	3,724	3,488	3,364	3,245	3,130	3,020	2,913	2,810	2,710	2,743	2,777	2,811	2,846	2,881	2,916	2,952	2,989	3,025	3,063	3,100	3,138	3,177	3,216	3,256	3,296	3,336						19,385	146,733
2010	4,291	20,184	9,548	5,289	4,297	3,802	3,529	3,306	3,189	3,076	2,967	2,862	2,761	2,663	2,569	2,600	2,632	2,665	2,698	2,731	2,764	2,798	2,833	2,868	2,903	2,939	2,975	3,011	3,048	3,086	3,124	3,162						18,749	141,918
2011	4,380	16,722	8,202	5,277	4,287	3,793	3,521	3,298	3,181	3,069	2,960	2,855	2,754	2,657	2,563	2,594	2,626	2,658	2,691	2,724	2,758	2,792	2,826	2,861	2,896	2,931	2,968	3,004	3,041	3,078	3,116	3,155						17,997	136,233
2012	4,352	17,152	9,154	5,889	4,784	4,233	3,929	3,681	3,550	3,425	3,303	3,187	3,074	2,965	2,860	2,895	2,931	2,967	3,003	3,040	3,078	3,115	3,154	3,193	3,232	3,272	3,312	3,353	3,394	3,436	3,478	3,521						19,774	149,684
2013	3,626	16,364	8,733	5,619	4,565	4,039	3,749	3,512	3,387	3,267	3,152	3,040	2,933	2,829	2,729	2,762	2,796	2,831	2,865	2,901	2,936	2,972	3,009	3,046	3,083	3,121	3,160	3,199	3,238	3,278	3,318	3,359						18,786	142,205

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%	0.0%	0%	0%	0%	0%	0%	0%

																																					Tail
Factors	4.257	0.503	0.607	0.766	0.835	0.876	0.884	0.910	0.910	0.910	0.910	0.910	0.910	0.910	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						1.152

Example: AY 2008 Age 78 of 3,424 = 3,689 x 0.876 x (1.0 + 6.0%) and AY 2008 Age 90 of 3,208 = 3,424 x 0.884 x (1.0 + 6.0%)

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	4,296,958	3.912	16,808,668		1.000										
1978	4,554,775	3.675	16,737,992		1.000										
1979	4,922,518	3.407	16,773,433		1.000										
1980	5,505,913	3.169	17,448,182		1.000										
1981	5,822,523	2.920	16,998,954		1.000										
1982	6,184,882	2.776	17,167,821	5,110	1.000	5,110	8.262%	2.976%		0.693	2.064%	8.262%	5,110	5,110	8.262%
1983	6,513,795	2.658	17,314,056	5,223	1.000	5,223	8.018%	3.017%		0.680	2.051%	8.018%	5,223	5,223	8.018%
1984	6,868,217	2.533	17,396,710	5,629	1.000	5,629	8.196%	3.236%		0.667	2.157%	8.196%	5,629	5,629	8.196%
1985	7,503,185	2.448	18,364,828	5,971	1.000	5,971	7.958%	3.251%		0.653	2.125%	7.958%	5,971	5,971	7.958%
1986	7,891,199	2.388	18,846,257	5,979	1.000	5,979	7.577%	3.173%	2.0%	0.641	2.032%	7.577%	5,979	5,979	7.577%
1987	8,601,063	2.311	19,875,240	6,108	1.000	6,108	7.101%	3.073%	0.2%	0.628	1.930%	7.101%	6,108	6,108	7.101%
1988	8,905,267	2.208	19,660,304	6,389	1.000	6,389	7.174%	3.250%	-0.5%	0.616	2.001%	7.174%	6,389	6,389	7.174%
1989	9,434,400	2.159	20,371,910	6,472	1.000	6,472	6.860%	3.177%	-0.2%	0.628	1.996%	6.860%	6,472	6,472	6.860%
1990	10,055,399	2.083	20,942,088	6,432	1.000	6,432	6.397%	3.071%	-0.3%	0.641	1.969%	6.397%	6,433	6,432	6.397%
1991	10,728,872	2.022	21,689,651	6,172	1.000	6,172	5.753%	2.846%	-2.1%	0.654	1.862%	5.753%	6,173	6,172	5.753%
1992	11,441,482	1.919	21,954,933	6,355	1.000	6,355	5.554%	2.895%	-3.4%	0.668	1.932%	5.555%	6,356	6,355	5.554%
1993	11,998,508	1.885	22,621,374	5,960	1.000	5,960	4.967%	2.635%	-4.2%	0.681	1.795%	4.968%	5,961	5,960	4.967%
1994	12,083,591	1.825	22,048,532	6,078	1.000	6,078	5.030%	2.757%	-2.9%	0.695	1.916%	5.031%	6,079	6,078	5.030%
1995	12,383,967	1.774	21,970,116	5,622	1.000	5,622	4.540%	2.559%	-2.6%	0.709	1.815%	4.540%	5,622	5,622	4.540%
1996	12,949,088	1.717	22,232,463	5,875	1.000	5,876	4.538%	2.643%	-2.1%	0.724	1.913%	4.539%	5,877	5,876	4.538%
1997	13,596,753	1.644	22,352,179	5,704	1.000	5,706	4.196%	2.553%	-1.0%	0.739	1.885%	4.197%	5,707	5,706	4.197%
1998	14,465,333	1.568	22,686,876	5,789	1.001	5,793	4.004%	2.553%	-1.5%	0.754	1.924%	4.006%	5,794	5,793	4.005%
1999	15,088,873	1.517	22,896,749	6,469	1.001	6,476	4.292%	2.828%	1.7%	0.769	2.175%	4.293%	6,478	6,476	4.292%
2000	15,809,043	1.467	23,186,938	6,600	1.002	6,611	4.182%	2.851%	2.6%	0.785	2.237%	4.182%	6,612	6,611	4.182%
2001	16,717,138	1.434	23,973,016	6,489	1.002	6,503	3.890%	2.713%	2.3%	0.801	2.172%	3.892%	6,506	6,503	3.890%
2002	17,601,171	1.390	24,464,115	6,878	1.003	6,900	3.920%	2.821%	1.6%	0.817	2.305%	3.921%	6,902	6,900	3.920%
2003	18,004,352	1.348	24,277,502	6,672	1.005	6,707	3.725%	2.763%	-0.6%	0.834	2.303%	3.727%	6,711	6,707	3.725%
2004	18,523,800	1.304	24,148,944	6,563	1.007	6,610	3.569%	2.737%	-0.6%	0.851	2.329%	3.571%	6,615	6,610	3.568%
2005	18,566,524	1.280	23,758,948	6,191	1.010	6,250	3.366%	2.631%	-0.9%	0.868	2.284%	3.370%	6,257	6,250	3.366%
2006	18,918,245	1.246	23,574,590	5,564	1.016	5,653	2.988%	2.398%	-3.7%	0.886	2.124%	2.995%	5,665	5,653	2.988%
2007	19,391,569	1.209	23,452,743	5,743	1.047	6,012	3.101%	2.564%	-2.8%	0.904	2.317%	3.106%	6,023	6,013	3.101%
2008	19,805,485	1.169	23,147,670	5,376	1.082	5,814	2.936%	2.512%	-2.0%	0.922	2.317%	2.931%	5,806	5,814	2.936%
2009	19,727,413	1.141	22,503,303	4,800	1.117	5,363	2.719%	2.383%	-1.5%	0.941	2.243%	2.730%	5,385	5,365	2.720%
2010	19,224,772	1.129	21,710,635	4,387	1.166	5,114	2.660%	2.356%	-1.1%	0.960	2.262%	2.648%	5,091	5,111	2.659%
2011	18,522,515	1.093	20,240,053	3,775	1.259	4,752	2.566%	2.348%	-2.4%	0.980	2.301%	2.520%	4,667	4,735	2.556%
2012	17,714,507	1.061	18,793,320	2,479	1.606	3,982	2.248%	2.119%	-3.5%	1.000	2.119%	2.446%	4,333	4,115	2.323%
2013	17,602,614	1.030	18,130,692	682	5.165	3,522	2.001%	1.943%	-5.0%	1.000	1.943%	2.375%	4,181	4,053	2.302%
2014	18,074,133	1.000	18,074,133	0						1.000		2.255%	4,076	4,076	2.255%
TOTAL				179,536		187,147							192,191	191,867	

5 Year Average excluding 2013	2.248%
10 Year Average excluding 2013	2.260%
5 Year Average excluding 2010-2013	2.257%
10 Year Average excluding 2009-2013	2.256%
2006-2011 Average excluding 2009	2.264%
(16) 2014 Selected Frequency	2.255%

(1) PROVIDED BY THE BWC
(2) BASED ON CHANGE IN SAWW
(3) = (1) x (2)
(4) BASED ON DATA FROM THE BWC
(5) SECTION 2, 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 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	4,296,958			32,945		0.767
1978	4,554,775			34,590		0.759
1979	4,922,518			37,527		0.762
1980	5,505,913			44,185		0.803
1981	5,822,523			45,230		0.777
1982	6,184,882	5,110	8.26%	44,793	8,766	0.724
1983	6,513,795	5,223	8.02%	47,847	9,161	0.735
1984	6,868,217	5,629	8.20%	55,808	9,914	0.813
1985	7,503,185	5,971	7.96%	58,914	9,867	0.785
1986	7,891,199	5,979	7.58%	61,607	10,304	0.781
1987	8,601,063	6,108	7.10%	60,821	9,958	0.707
1988	8,905,267	6,389	7.17%	62,253	9,744	0.699
1989	9,434,400	6,472	6.86%	71,604	11,064	0.759
1990	10,055,399	6,432	6.40%	77,031	11,976	0.766
1991	10,728,872	6,172	5.75%	74,105	12,007	0.691
1992	11,441,482	6,355	5.55%	70,529	11,098	0.616
1993	11,998,508	5,960	4.97%	67,776	11,372	0.565
1994	12,083,591	6,078	5.03%	81,728	13,447	0.676
1995	12,383,967	5,622	4.54%	64,173	11,415	0.518
1996	12,949,088	5,876	4.54%	65,798	11,198	0.508
1997	13,596,753	5,706	4.20%	78,086	13,685	0.574
1998	14,465,333	5,793	4.00%	85,770	14,806	0.593
1999	15,088,873	6,476	4.29%	104,924	16,202	0.695
2000	15,809,043	6,611	4.18%	118,823	17,974	0.752
2001	16,717,138	6,503	3.89%	110,906	17,055	0.663
2002	17,601,171	6,900	3.92%	129,317	18,742	0.735
2003	18,004,352	6,707	3.73%	133,654	19,928	0.742
2004	18,523,800	6,610	3.57%	131,618	19,912	0.711
2005	18,566,524	6,250	3.37%	132,976	21,276	0.716
2006	18,918,245	5,653	2.99%	115,963	20,514	0.613
2007	19,391,569	6,013	3.10%	129,403	21,521	0.667
2008	19,805,485	5,814	2.94%	124,007	21,329	0.626
2009	19,727,413	5,365	2.72%	119,606	22,294	0.606
2010	19,224,772	5,111	2.66%	119,749	23,430	0.623
2011	18,522,515	4,735	2.56%	110,975	23,437	0.599
2012	17,714,507	4,115	2.32%	109,062	26,504	0.616
2013	17,602,614	4,053	2.30%	108,018	26,651	0.614
2014		4,076		111,156	27,273	
TOTAL		191,867		3,233,280		

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	4,621	3,833	18,833	15,000						1,514	788	(726)	17,621	18,833	(1,212)
1977	29,985	29,792	33,041	3,249	438	426	1.100	1.109	7.9%	256	192	(64)	32,945	33,041	(96)
1978	31,221	31,025	34,706	3,681	426	414	1.109	1.119	7.3%	269	196	(73)	34,590	34,706	(116)
1979	33,575	33,433	37,744	4,311	414	402	1.119	1.129	7.1%	308	142	(166)	37,527	37,744	(217)
1980	39,162	38,533	43,930	5,397	402	390	1.129	1.140	7.0%	379	629	250	44,185	43,930	255
1981	39,667	39,420	45,481	6,060	390	378	1.140	1.154	7.8%	473	247	(226)	45,230	45,481	(251)
1982	38,812	38,490	44,896	6,406	378	366	1.154	1.166	6.6%	423	322	(101)	44,793	44,896	(102)
1983	41,022	40,584	47,906	7,322	366	354	1.166	1.180	6.7%	487	438	(49)	47,847	47,906	(59)
1984	47,338	46,853	55,992	9,139	354	342	1.180	1.195	6.4%	581	485	(96)	55,808	55,992	(184)
1985	49,380	48,987	59,328	10,340	342	330	1.195	1.211	6.4%	657	393	(264)	58,914	59,328	(414)
1986	50,964	50,459	61,965	11,507	330	318	1.211	1.228	6.1%	706	506	(201)	61,607	61,965	(358)
1987	49,600	48,996	61,072	12,076	318	306	1.228	1.246	6.1%	735	604	(131)	60,821	61,072	(251)
1988	50,018	49,491	62,614	13,123	306	294	1.246	1.265	5.7%	742	526	(216)	62,253	62,614	(361)
1989	56,673	55,905	71,860	15,955	294	282	1.265	1.285	5.6%	894	768	(127)	71,604	71,860	(255)
1990	60,007	58,956	77,157	18,201	282	270	1.285	1.309	5.9%	1,070	1,051	(19)	77,031	77,157	(127)
1991	56,699	56,006	74,617	18,610	270	258	1.309	1.332	5.4%	1,008	693	(315)	74,105	74,617	(511)
1992	52,960	52,226	70,901	18,676	258	246	1.332	1.358	5.3%	992	735	(258)	70,529	70,901	(373)
1993	49,944	48,931	67,903	18,972	246	234	1.358	1.388	5.7%	1,086	1,013	(73)	67,776	67,903	(127)
1994	58,917	57,650	81,746	24,096	234	222	1.388	1.418	5.2%	1,256	1,267	11	81,728	81,746	(18)
1995	45,276	44,444	64,595	20,151	222	210	1.418	1.453	5.5%	1,111	832	(279)	64,173	64,595	(422)
1996	45,334	44,314	66,116	21,802	210	198	1.453	1.492	5.4%	1,176	1,020	(156)	65,798	66,116	(319)
1997	52,432	51,249	78,528	27,279	198	186	1.492	1.532	5.1%	1,384	1,183	(201)	78,086	78,528	(442)
1998	56,078	54,768	86,437	31,669	186	174	1.532	1.578	5.2%	1,643	1,310	(333)	85,770	86,437	(667)
1999	66,603	64,468	104,798	40,330	174	162	1.578	1.626	4.8%	1,934	2,136	202	104,924	104,798	126
2000	73,187	70,982	119,562	48,579	162	150	1.626	1.684	5.3%	2,567	2,205	(363)	118,823	119,562	(739)
2001	65,926	63,704	111,165	47,461	150	138	1.684	1.745	4.8%	2,293	2,222	(71)	110,906	111,165	(259)
2002	74,160	71,399	130,312	58,912	138	126	1.745	1.824	5.5%	3,219	2,760	(459)	129,317	130,312	(995)
2003	73,512	70,702	134,787	64,086	126	114	1.824	1.909	5.2%	3,313	2,811	(502)	133,654	134,787	(1,133)
2004	69,097	65,878	132,383	66,505	114	102	1.909	2.007	5.1%	3,372	3,220	(153)	131,618	132,383	(764)
2005	66,529	63,428	134,207	70,779	102	90	2.007	2.123	5.2%	3,655	3,101	(554)	132,976	134,207	(1,231)
2006	53,351	50,687	118,657	67,970	90	78	2.123	2.263	5.2%	3,551	2,664	(888)	115,963	118,657	(2,694)
2007	57,669	54,190	131,211	77,021	78	66	2.263	2.440	5.4%	4,175	3,479	(696)	129,403	131,211	(1,807)
2008	50,312	46,623	126,459	79,836	66	54	2.440	2.672	5.7%	4,537	3,689	(848)	124,007	126,459	(2,452)
2009	43,410	38,877	121,992	83,115	54	42	2.672	3.006	6.2%	5,180	4,534	(646)	119,606	121,992	(2,386)
2010	39,313	34,023	122,837	88,814	42	30	3.006	3.592	7.5%	6,682	5,289	(1,393)	119,749	122,837	(3,088)
2011	29,303	21,102	114,722	93,620	30	18	3.592	5.136	10.4%	9,733	8,202	(1,531)	110,975	114,722	(3,747)
2012	21,504	4,352	122,066	117,713	18	6	5.136	28.249	16.5%	19,440	17,152	(2,288)	109,062	122,066	(13,003)
2013	3,626		125,694	125,694	6		28.249		3.5%	4,450	3,626	(823)	108,018	125,694	(17,676)
2014									0.0%		0	0			
TOTAL	1,827,189	1,744,760	3,198,218	1,453,458						97,253	82,429	(14,825)	3,139,745	3,198,218	(58,473)
EXLD PRIOR	1,822,568	1,740,926	3,179,384	1,438,458						95,739	81,641	(14,098)	3,122,124	3,179,384	(57,261)

(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 2, EXHIBIT 2, SHEET 15B, COL. 9
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 2, EXHIBIT 2, SHEET 3, COL. 12
(14) FROM 6/30/12 ANALYSIS
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	108	107	297	726	714	1.005	1.005	14.2%	42	1	(42)
1954	57	46	175	714	702	1.005	1.006	14.2%	25	11	(14)
1955	-	-	-	702	690	1.006	1.007	11.3%	-	-	-
1956	1	1	1	690	678	1.007	1.008	12.4%	0	0	(0)
1957	37	32	141	678	666	1.008	1.009	13.1%	18	5	(14)
1958	1	1	-	666	654	1.009	1.011	13.3%	-	-	-
1959	-	-	-	654	642	1.011	1.012	13.3%	-	-	-
1960	14	14	77	642	630	1.012	1.014	13.0%	10	1	(9)
1961	10	7	24	630	618	1.014	1.016	12.5%	3	2	(1)
1962	37	31	52	618	606	1.016	1.019	12.4%	6	5	(1)
1963	40	34	92	606	594	1.019	1.021	12.3%	11	6	(5)
1964	42	35	79	594	582	1.021	1.025	12.2%	10	7	(3)
1965	336	334	876	582	570	1.025	1.028	12.2%	107	2	(105)
1966	102	92	133	570	558	1.028	1.032	12.3%	16	10	(6)
1967	761	607	2,728	558	546	1.032	1.037	12.2%	333	154	(179)
1968	131	88	384	546	534	1.037	1.042	11.9%	46	43	(2)
1969	160	141	215	534	522	1.042	1.048	11.5%	25	18	(6)
1970	183	164	736	522	510	1.048	1.054	11.0%	81	19	(62)
1971	105	84	392	510	498	1.054	1.060	10.3%	40	21	(19)
1972	93	79	273	498	486	1.060	1.067	9.7%	27	14	(12)
1973	413	363	1,377	486	474	1.067	1.075	9.3%	128	50	(78)
1974	584	441	1,517	474	462	1.075	1.082	8.8%	134	142	8
1975	785	619	3,073	462	450	1.082	1.091	8.4%	259	166	(94)
1976	623	513	2,359	450	438	1.091	1.100	8.2%	192	109	(83)
TOTAL	4,621	3,833	15,000						1,514	788	(726)

(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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	31,007	30,817	33,041	2,224	438	426	1.050	1.050	0.0%	0	190	190	32,945	33,041	(96)
1978	32,325	32,175	34,706	2,531	426	414	1.050	1.059	15.6%	394	150	(244)	34,590	34,706	(116)
1979	34,397	34,347	37,744	3,397	414	402	1.059	1.057	-3.8%	(130)	50	180	37,527	37,744	(217)
1980	42,435	41,565	43,930	2,364	402	390	1.057	1.063	8.9%	209	869	660	44,185	43,930	255
1981	41,669	41,589	45,481	3,891	390	378	1.063	1.070	10.0%	391	79	(311)	45,230	45,481	(251)
1982	40,670	40,697	44,896	4,199	378	366	1.070	1.077	7.7%	321	(26)	(348)	44,793	44,896	(102)
1983	42,728	42,595	47,906	5,311	366	354	1.077	1.077	0.0%	(2)	133	135	47,847	47,906	(59)
1984	50,373	50,498	55,992	5,494	354	342	1.077	1.088	11.7%	643	(125)	(768)	55,808	55,992	(184)
1985	53,047	52,574	59,328	6,754	342	330	1.088	1.094	5.9%	400	473	73	58,914	59,328	(414)
1986	54,078	54,071	61,965	7,895	330	318	1.094	1.095	1.0%	77	8	(69)	61,607	61,965	(358)
1987	53,028	53,168	61,072	7,903	318	306	1.095	1.105	8.9%	706	(140)	(846)	60,821	61,072	(251)
1988	54,801	54,626	62,614	7,989	306	294	1.105	1.108	2.2%	177	175	(2)	62,253	62,614	(361)
1989	62,978	63,425	71,860	8,435	294	282	1.108	1.106	-1.3%	(110)	(447)	(337)	71,604	71,860	(255)
1990	67,610	66,705	77,157	10,453	282	270	1.106	1.115	6.9%	717	905	189	77,031	77,157	(127)
1991	63,354	63,831	74,617	10,786	270	258	1.115	1.122	5.3%	573	(477)	(1,050)	74,105	74,617	(511)
1992	60,275	59,477	70,901	11,425	258	246	1.122	1.132	6.6%	748	799	50	70,529	70,901	(373)
1993	57,595	56,630	67,903	11,273	246	234	1.132	1.139	4.6%	519	965	446	67,776	67,903	(127)
1994	69,548	69,092	81,746	12,654	234	222	1.139	1.153	7.9%	1,006	456	(550)	81,728	81,746	(18)
1995	54,432	54,377	64,595	10,218	222	210	1.153	1.151	-1.1%	(110)	55	164	64,173	64,595	(422)
1996	53,846	53,655	66,116	12,462	210	198	1.151	1.171	10.4%	1,295	191	(1,104)	65,798	66,116	(319)
1997	66,057	65,816	78,528	12,712	198	186	1.171	1.176	2.4%	301	241	(61)	78,086	78,528	(442)
1998	71,314	71,364	86,437	15,073	186	174	1.176	1.189	5.8%	869	(50)	(920)	85,770	86,437	(667)
1999	87,484	86,087	104,798	18,711	174	162	1.189	1.211	8.7%	1,634	1,397	(236)	104,924	104,798	126
2000	95,537	93,501	119,562	26,060	162	150	1.211	1.227	5.9%	1,537	2,035	498	118,823	119,562	(739)
2001	85,794	85,840	111,165	25,325	150	138	1.227	1.240	4.3%	1,080	(47)	(1,127)	110,906	111,165	(259)
2002	102,277	98,734	130,312	31,577	138	126	1.240	1.267	8.2%	2,597	3,543	945	129,317	130,312	(995)
2003	103,361	101,454	134,787	33,333	126	114	1.267	1.289	6.0%	2,001	1,907	(94)	133,654	134,787	(1,133)
2004	93,824	92,947	132,383	39,435	114	102	1.289	1.328	9.2%	3,625	877	(2,748)	131,618	132,383	(764)
2005	96,250	94,992	134,207	39,215	102	90	1.328	1.354	5.7%	2,236	1,258	(978)	132,976	134,207	(1,231)
2006	78,612	74,366	118,657	44,291	90	78	1.354	1.422	11.8%	5,218	4,246	(972)	115,963	118,657	(2,694)
2007	81,921	81,016	131,211	50,194	78	66	1.422	1.505	11.6%	5,840	905	(4,935)	129,403	131,211	(1,807)
2008	72,490	69,467	126,459	56,992	66	54	1.505	1.607	11.2%	6,369	3,023	(3,346)	124,007	126,459	(2,452)
2009	62,870	59,397	121,992	62,595	54	42	1.607	1.758	12.4%	7,733	3,473	(4,260)	119,606	121,992	(2,386)
2010	58,798	55,697	122,837	67,141	42	30	1.758	1.962	12.1%	8,116	3,101	(5,015)	119,749	122,837	(3,088)
2011	47,565	48,685	114,722	66,037	30	18	1.962	2.034	3.5%	2,335	(1,119)	(3,454)	110,975	114,722	(3,747)
2012	46,540	14,471	122,066	107,595	18	6	2.034	5.868	38.7%	41,657	32,069	(9,588)	109,062	122,066	(13,003)
2013	14,458		125,694	125,694	6		5.868		17.0%	21,420	14,458	(6,962)	108,018	125,694	(17,676)
2014									0.0%		0	0			
TOTAL	2,285,346	2,209,747	3,179,384	969,637						122,393	75,599	(46,795)	3,122,124	3,179,384	(57,261)
EXLD PRIOR	2,285,346	2,209,747	3,179,384	969,637						122,393	75,599	(46,795)	3,122,124	3,179,384	(57,261)

(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 2, EXHIBIT 2, SHEET 3, COL. 12
(14) FROM 6/30/12 ANALYSIS
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
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MEDICAL

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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	5,110	5,110	5,110	0	378	366	1.000	1.000	100.0%	0	0	0	5,110	5,110	0
1983	5,223	5,223	5,223	0	366	354	1.000	1.000	100.0%	0	0	0	5,223	5,223	0
1984	5,629	5,629	5,629	0	354	342	1.000	1.000	100.0%	0	0	0	5,629	5,629	0
1985	5,971	5,971	5,971	0	342	330	1.000	1.000	100.0%	0	0	0	5,971	5,971	0
1986	5,979	5,979	5,979	0	330	318	1.000	1.000	100.0%	0	0	0	5,979	5,979	0
1987	6,108	6,108	6,108	0	318	306	1.000	1.000	100.0%	0	0	0	6,108	6,108	0
1988	6,389	6,389	6,389	0	306	294	1.000	1.000	100.0%	0	0	0	6,389	6,389	0
1989	6,472	6,470	6,471	1	294	282	1.000	1.000	100.0%	1	2	1	6,472	6,471	1
1990	6,432	6,432	6,433	1	282	270	1.000	1.000	0.0%	0	0	0	6,432	6,433	(1)
1991	6,172	6,172	6,173	1	270	258	1.000	1.000	0.0%	0	0	0	6,172	6,173	(1)
1992	6,355	6,355	6,356	1	258	246	1.000	1.000	24.1%	0	0	0	6,355	6,356	(1)
1993	5,960	5,960	5,960	0	246	234	1.000	1.000	0.0%	0	0	0	5,960	5,960	0
1994	6,078	6,077	6,078	1	234	222	1.000	1.000	0.0%	0	1	1	6,078	6,078	0
1995	5,622	5,621	5,622	1	222	210	1.000	1.000	49.5%	0	1	1	5,622	5,622	0
1996	5,875	5,875	5,878	3	210	198	1.000	1.000	43.3%	1	0	(1)	5,876	5,878	(2)
1997	5,704	5,702	5,706	4	198	186	1.000	1.001	33.8%	1	2	1	5,706	5,706	0
1998	5,789	5,789	5,796	7	186	174	1.001	1.001	44.1%	3	0	(3)	5,793	5,796	(3)
1999	6,469	6,467	6,479	12	174	162	1.001	1.002	33.3%	4	2	(2)	6,476	6,479	(3)
2000	6,600	6,597	6,614	17	162	150	1.002	1.003	28.6%	5	3	(2)	6,611	6,614	(3)
2001	6,489	6,484	6,509	25	150	138	1.003	1.004	31.2%	8	5	(3)	6,503	6,509	(6)
2002	6,878	6,867	6,910	43	138	126	1.004	1.006	38.6%	17	11	(6)	6,900	6,910	(10)
2003	6,672	6,666	6,724	58	126	114	1.006	1.009	28.1%	16	6	(10)	6,707	6,724	(17)
2004	6,563	6,550	6,624	74	114	102	1.009	1.011	23.6%	17	13	(4)	6,610	6,624	(14)
2005	6,191	6,154	6,266	112	102	90	1.011	1.018	37.1%	42	37	(5)	6,250	6,266	(16)
2006	5,564	5,404	5,663	259	90	78	1.018	1.048	60.9%	158	160	2	5,653	5,663	(10)
2007	5,743	5,542	5,989	447	78	66	1.048	1.081	38.7%	173	201	28	6,013	5,989	24
2008	5,376	5,160	5,756	596	66	54	1.081	1.115	28.0%	167	216	49	5,814	5,756	58
2009	4,800	4,587	5,342	755	54	42	1.115	1.163	26.1%	197	213	16	5,365	5,342	23
2010	4,387	4,032	5,067	1,035	42	30	1.163	1.255	31.0%	321	355	34	5,111	5,067	44
2011	3,775	2,927	4,692	1,765	30	18	1.255	1.608	46.3%	817	848	31	4,735	4,692	43
2012	2,479	739	4,460	3,721	18	6	1.608	5.142	53.0%	1,974	1,740	(234)	4,115	4,460	(345)
2013	682		4,620	4,620	6		5.142		19.4%	898	682	(216)	4,053	4,620	(567)
2014	0									0			4,076		
TOTAL	179,536	175,038	188,597	13,559						4,820	4,498	(322)	191,867	188,597	(806)
EXLD PRIOR	179,536	175,038	188,597	13,559						4,820	4,498	(322)	191,867	188,597	(806)

(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 2, EXHIBIT 2, SHEET 13, COL. 14
(14) FROM 6/30/12 ANALYSIS
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
MEDICAL
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(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			3.6%	3.5%	66.1%
6	28.018	3.6%	16.1%	15.4%	66.2%
18	5.094	19.6%	8.4%	7.8%	62.2%
30	3.562	28.1%	5.4%	4.8%	60.3%
42	2.988	33.5%	4.1%	3.5%	59.5%
54	2.659	37.6%	3.6%	2.9%	59.3%
66	2.428	41.2%	3.2%	2.5%	59.2%
78	2.254	44.4%	2.9%	2.2%	59.2%
90	2.117	47.2%	2.7%	2.0%	59.4%
102	2.001	50.0%	2.6%	1.8%	59.6%
114	1.902	52.6%	2.4%	1.6%	59.8%
126	1.819	55.0%	2.4%	1.5%	60.0%
138	1.744	57.3%	2.1%	1.3%	60.2%
150	1.682	59.4%	2.2%	1.3%	60.6%
162	1.624	61.6%	1.9%	1.1%	60.9%
174	1.575	63.5%	1.9%	1.1%	61.3%
186	1.529	65.4%	1.8%	0.9%	61.7%
198	1.489	67.1%	1.8%	0.9%	62.1%
210	1.451	68.9%	1.7%	0.8%	62.5%
222	1.417	70.6%	1.5%	0.7%	62.9%
234	1.387	72.1%	1.6%	0.7%	63.4%
246	1.357	73.7%	1.4%	0.6%	63.7%
258	1.332	75.1%	1.4%	0.6%	64.3%
270	1.307	76.5%	1.4%	0.6%	64.7%
282	1.284	77.9%	1.2%	0.5%	65.1%
294	1.263	79.1%	1.2%	0.4%	65.7%
306	1.245	80.3%	1.2%	0.4%	66.3%
318	1.226	81.6%	1.2%	0.4%	66.7%
330	1.209	82.7%	1.1%	0.4%	67.2%
342	1.193	83.8%	1.0%	0.3%	67.7%
354	1.179	84.8%	0.9%	0.3%	68.3%
366	1.166	85.7%	0.9%	0.3%	69.1%
378	1.154	86.6%	1.1%	0.3%	69.8%
390	1.140	87.7%	0.9%	0.3%	70.1%
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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	10,055,399	2.083	20,942,088	77,031	74,051	0.641	2.284	112,814	108,451	100%	112,814	0.539	0.766	0.765
1991	10,728,872	2.022	21,689,651	74,105	70,016	0.654	2.307	111,863	105,690	100%	111,863	0.516	0.691	0.692
1992	11,441,482	1.919	21,954,933	70,529	67,020	0.668	2.331	109,735	104,276	100%	109,735	0.500	0.616	0.617
1993	11,998,508	1.885	22,621,374	67,776	64,681	0.681	2.354	108,691	103,727	100%	108,691	0.480	0.565	0.565
1994	12,083,591	1.825	22,048,532	81,728	78,794	0.695	2.378	135,091	130,241	100%	135,091	0.613	0.676	0.676
1995	12,383,967	1.774	21,970,116	64,173	62,290	0.709	2.402	109,332	106,123	100%	109,332	0.498	0.518	0.640
1996	12,949,088	1.717	22,232,463	65,798	61,707	0.724	2.426	115,543	108,360	100%	115,543	0.520	0.508	0.601
1997	13,596,753	1.644	22,352,179	78,086	76,837	0.739	2.226	128,367	126,313	100%	128,367	0.574	0.574	0.615
1998	14,465,333	1.568	22,686,876	85,770	83,514	0.754	2.042	131,997	128,524	100%	131,997	0.582	0.593	0.627
1999	15,088,873	1.517	22,896,749	104,924	103,545	0.769	1.873	151,165	149,177	100%	151,165	0.660	0.695	0.648
2000	15,809,043	1.467	23,186,938	118,823	114,846	0.785	1.719	160,259	154,895	100%	160,259	0.691	0.752	0.696
2001	16,717,138	1.434	23,973,016	110,906	104,737	0.801	1.577	140,031	132,241	100%	140,031	0.584	0.663	0.727
2002	17,601,171	1.390	24,464,115	129,317	126,103	0.817	1.447	152,852	149,054	100%	152,852	0.625	0.735	0.753
2003	18,004,352	1.348	24,277,502	133,699	130,979	0.834	1.404	156,561	153,375	100%	156,561	0.645	0.743	0.737
2004	18,523,800	1.304	24,148,944	131,450	121,229	0.851	1.364	152,493	140,636	100%	152,493	0.631	0.710	0.719
2005	18,566,524	1.280	23,758,948	133,095	127,221	0.868	1.324	152,963	146,213	100%	152,963	0.644	0.717	0.713
2006	18,918,245	1.246	23,574,590	112,921	106,033	0.886	1.285	128,569	120,728	100%	128,569	0.545	0.597	0.673
2007	19,391,569	1.209	23,452,743	129,994	116,802	0.904	1.248	146,631	131,750	100%	146,631	0.625	0.670	0.659
2008	19,805,485	1.169	23,147,670	122,161	108,858	0.922	1.212	136,512	121,646	100%	136,512	0.590	0.617	0.643
2009	19,727,413	1.141	22,503,303	115,416	100,340	0.941	1.176	127,773	111,083	100%	127,773	0.568	0.585	0.634
2010	19,224,772	1.129	21,710,635	117,483	101,788	0.960	1.142	128,850	111,637	100%	128,850	0.593	0.611	0.633
2011	18,522,515	1.093	20,240,053	104,391	90,988	0.980	1.109	113,425	98,863	100%	113,425	0.560	0.564	0.618
2012	17,714,507	1.061	18,793,320	109,546	92,143	1.000	1.071	117,348	98,706	100%	117,348	0.624	0.618	0.615
2013	17,602,614	1.030	18,130,692	101,600	85,875	1.000	1.035	105,156	88,880	100%	105,156	0.580	0.577	0.615
2014		1.000				1.000	1.000	0	0	0%	0			0.615

	5 Year Average excluding 2012-2013	0.587	0.609
	7 Year Average excluding 2012-2013	0.607	0.663
	10 Year Weighted Average excluding 2010-2013	0.615	
	10 Year Weighted Average excluding 2009-2013	0.624	
	5 Year Average excluding 2011-2013	0.584	0.616
	5 Year Average excluding 2013	0.587	0.599
	7 Year Average excluding 2013	0.589	0.609
(14)	2014 Selected Loss Rate:	0.615	

(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 2, EXHIBIT 2, SHEET 4, COL. 4	(11)	= (8) x (10) + (9) x [1.0 - (10)]
(5)	SECTION 2, EXHIBIT 2, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
MEDICAL

LOST TIME - TOTAL

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	1.008	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	1.042	1.039	1.042	1.000	1.000	1.000	1.152	1.152	1.152
1978	426	426	438	1.108	1.099	1.108	1.045	1.042	1.045	1.000	1.000	1.000	1.152	1.152	1.152
1979	414	414	426	1.118	1.108	1.118	1.050	1.045	1.050	1.000	1.000	1.000	1.152	1.152	1.152
1980	402	402	414	1.128	1.118	1.128	1.049	1.050	1.049	1.000	1.000	1.000	1.152	1.152	1.152
1981	390	390	402	1.140	1.128	1.140	1.060	1.049	1.060	1.000	1.000	1.000	1.152	1.152	1.152
1982	378	378	390	1.154	1.140	1.154	1.066	1.060	1.066	1.000	1.000	1.000	1.152	1.152	1.152
1983	366	366	378	1.166	1.154	1.166	1.071	1.066	1.071	1.000	1.000	1.000	1.162	1.152	1.162
1984	354	354	366	1.179	1.166	1.179	1.072	1.071	1.072	1.000	1.000	1.000	1.174	1.162	1.174
1985	342	342	354	1.193	1.179	1.193	1.080	1.072	1.080	1.000	1.000	1.000	1.185	1.174	1.185
1986	330	330	342	1.209	1.193	1.209	1.087	1.080	1.087	1.000	1.000	1.000	1.197	1.185	1.197
1987	318	318	330	1.226	1.209	1.226	1.088	1.087	1.088	1.000	1.000	1.000	1.211	1.197	1.211
1988	306	306	318	1.245	1.226	1.245	1.094	1.088	1.094	1.000	1.000	1.000	1.227	1.211	1.227
1989	294	294	306	1.263	1.245	1.263	1.097	1.094	1.097	1.000	1.000	1.000	1.243	1.227	1.243
1990	282	282	294	1.284	1.263	1.284	1.095	1.097	1.095	1.000	1.000	1.000	1.261	1.243	1.261
1991	270	270	282	1.307	1.284	1.307	1.105	1.095	1.105	1.000	1.000	1.000	1.283	1.261	1.283
1992	258	258	270	1.332	1.307	1.332	1.112	1.105	1.112	1.000	1.000	1.000	1.306	1.283	1.306
1993	246	246	258	1.357	1.332	1.357	1.123	1.112	1.123	1.000	1.000	1.000	1.330	1.306	1.330
1994	234	234	246	1.387	1.357	1.387	1.133	1.123	1.133	1.000	1.000	1.000	1.359	1.330	1.359
1995	222	222	234	1.417	1.387	1.417	1.144	1.133	1.144	1.000	1.000	1.000	1.388	1.359	1.388
1996	210	210	222	1.451	1.417	1.451	1.146	1.144	1.146	1.000	1.000	1.000	1.421	1.388	1.421
1997	198	198	210	1.489	1.451	1.489	1.163	1.146	1.163	1.000	1.000	1.000	1.458	1.421	1.458
1998	186	186	198	1.529	1.489	1.529	1.171	1.163	1.171	1.001	1.000	1.001	1.497	1.458	1.497
1999	174	174	186	1.575	1.529	1.575	1.184	1.171	1.184	1.001	1.001	1.001	1.541	1.497	1.541
2000	162	162	174	1.624	1.575	1.624	1.202	1.184	1.202	1.002	1.001	1.002	1.587	1.541	1.587
2001	150	150	162	1.682	1.624	1.682	1.221	1.202	1.221	1.002	1.002	1.002	1.641	1.587	1.641
2002	138	138	150	1.744	1.682	1.744	1.233	1.221	1.233	1.003	1.002	1.003	1.697	1.641	1.697
2003	126	126	138	1.819	1.744	1.819	1.267	1.233	1.267	1.005	1.003	1.005	1.765	1.697	1.765
2004	114	114	126	1.902	1.819	1.902	1.292	1.267	1.292	1.007	1.005	1.007	1.841	1.765	1.841
2005	102	102	114	2.001	1.902	2.001	1.322	1.292	1.322	1.010	1.007	1.010	1.928	1.841	1.928
2006	90	90	102	2.117	2.001	2.117	1.349	1.322	1.349	1.016	1.010	1.016	2.020	1.928	2.020
2007	78	78	90	2.254	2.117	2.254	1.426	1.349	1.426	1.047	1.016	1.047	2.094	2.020	2.094
2008	66	66	78	2.428	2.254	2.428	1.502	1.426	1.502	1.082	1.047	1.082	2.183	2.094	2.183
2009	54	54	66	2.659	2.428	2.659	1.596	1.502	1.596	1.117	1.082	1.117	2.302	2.183	2.302
2010	42	42	54	2.988	2.659	2.988	1.731	1.596	1.731	1.166	1.117	1.166	2.467	2.302	2.467
2011	30	30	42	3.562	2.988	3.562	1.913	1.731	1.913	1.259	1.166	1.259	2.684	2.467	2.684
2012	18	18	30	5.094	3.562	5.094	1.980	1.913	1.980	1.606	1.259	1.606	2.954	2.684	2.954
2013	6	6	18	28.018	5.094	28.018	5.940	1.980	5.940	5.165	1.606	5.165	4.864	2.954	4.864

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 2, EXHIBIT 2, SHEET 23; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 2, EXHIBIT 2, SHEET 23; SELECTED CUM. BASED ON (3)
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)
(7) FROM SECTION 2, EXHIBIT 2, SHEET 24; SELECTED CUM. BASED ON (2)
(8) FROM SECTION 2, EXHIBIT 2, SHEET 24; SELECTED CUM. BASED ON (3)
(9) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)
(10) FROM SECTION 2, EXHIBIT 2, SHEET 29; SELECTED CUM. BASED ON (2)
(11) FROM SECTION 2, EXHIBIT 2, SHEET 29; SELECTED CUM. BASED ON (3)
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)
(13) FROM SECTION 2, EXHIBIT 2, SHEET 30; SELECTED CUM. BASED ON (2)
(14) FROM SECTION 2, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	317	3,081	5,414	6,488	7,385	8,366	9,394	10,453	11,577	12,689	13,753	14,799	15,859	16,962	18,285	19,652	20,809	21,857	22,512	23,149	23,791	24,389	25,010	25,417	25,879	26,385	26,840	27,541	27,928	28,247	28,577	28,788	29,018	29,282	29,456	29,792	29,985	29,985
1978	322	3,129	5,498	6,701	7,833	8,924	9,982	11,111	12,282	13,394	14,531	15,684	16,907	18,323	19,777	20,765	21,754	22,497	23,162	23,857	24,407	24,966	25,592	26,143	26,684	27,188	27,725	28,434	29,089	29,473	29,710	30,034	30,535	30,788	31,025	31,221		31,221
1979	337	3,268	6,013	7,773	9,265	10,683	12,107	13,605	15,088	16,534	17,992	19,431	20,921	22,327	23,735	24,933	25,944	26,702	27,400	27,947	28,382	28,853	29,300	29,886	30,546	30,936	31,361	31,693	32,078	32,469	32,737	32,946	33,187	33,433	33,575			33,575
1980	365	3,801	7,509	9,704	11,470	13,123	14,826	16,530	18,150	19,603	20,999	22,585	24,202	25,780	27,025	27,862	28,665	29,449	30,121	30,821	31,430	32,130	32,725	33,444	34,096	34,750	35,259	35,569	35,967	36,462	37,001	37,695	38,533	39,162				39,162
1981	475	4,754	8,652	10,543	12,195	13,846	15,530	17,175	18,770	20,296	22,023	23,989	25,491	26,659	27,721	28,785	29,709	30,495	31,316	32,148	33,284	34,135	34,980	35,666	36,414	36,883	37,272	37,671	38,252	38,718	39,137	39,420	39,667					39,667
1982	530	5,106	9,066	11,242	13,008	14,678	16,454	18,339	20,172	21,987	24,150	25,699	27,028	28,069	29,070	30,007	30,703	31,347	31,930	32,472	33,200	33,842	34,543	35,121	35,625	36,115	36,686	37,253	37,720	38,099	38,490	38,812						38,812
1983	493	5,212	10,033	12,327	14,412	16,437	18,330	20,029	21,957	24,287	26,190	27,499	28,667	29,683	30,661	31,534	32,408	33,129	34,034	34,866	35,532	36,227	37,146	37,802	38,540	38,975	39,493	39,918	40,250	40,584	41,022							41,022
1984	661	6,512	12,031	15,095	17,416	19,620	21,666	23,969	26,643	28,788	30,452	31,761	33,079	34,268	35,140	35,838	36,627	37,673	38,798	39,836	40,800	41,696	42,801	44,022	44,627	45,298	45,764	46,326	46,853	47,338								47,338
1985	627	6,291	11,878	15,258	18,081	20,594	23,313	26,306	28,961	30,948	32,674	34,115	35,440	36,580	37,590	38,599	39,703	40,603	41,634	42,739	44,164	45,033	45,712	46,538	47,230	47,883	48,541	48,987	49,380									49,380
1986	628	6,519	12,631	15,881	18,473	21,287	24,412	27,280	29,667	31,763	33,915	35,630	37,184	38,571	39,581	40,750	41,936	43,186	44,320	45,338	46,254	46,949	47,596	48,389	48,973	49,703	50,459	50,964										50,964
1987	547	5,978	12,384	16,090	19,569	22,898	26,152	28,748	30,617	32,371	33,946	35,442	36,965	38,236	39,533	40,659	41,816	42,938	43,958	45,060	45,870	46,539	47,162	47,799	48,429	48,996	49,600											49,600
1988	633	6,815	13,884	18,382	22,484	25,853	28,280	30,182	31,957	33,596	35,014	36,276	37,450	38,645	39,792	41,311	42,492	43,869	44,948	45,730	46,593	47,493	48,309	48,916	49,491	50,018												50,018
1989	636	6,998	15,454	21,214	25,285	28,380	30,666	32,998	34,981	36,619	38,367	39,915	41,557	43,418	44,998	46,522	48,000	49,254	50,410	51,680	52,896	53,908	54,935	55,905	56,673													56,673
1990	545	7,292	18,536	24,617	28,580	31,506	33,991	36,209	37,958	39,558	41,262	42,852	44,425	46,414	48,200	50,072	51,576	52,911	54,161	55,279	56,546	57,753	58,956	60,007														60,007
1991	858	12,402	20,664	25,327	28,661	31,225	33,293	35,138	37,022	38,774	40,505	42,228	43,837	45,629	47,211	48,822	50,380	51,639	53,034	53,992	55,115	56,006	56,699															56,699
1992	945	13,482	21,968	26,483	29,578	32,085	34,018	35,826	37,438	39,020	40,465	42,167	43,506	44,661	45,775	46,752	47,824	49,153	50,213	51,181	52,226	52,960																52,960
1993	1,704	12,899	20,252	24,242	27,062	29,226	31,341	32,964	34,659	36,372	38,007	39,614	41,083	42,481	43,587	44,781	45,992	47,099	48,103	48,931	49,944																	49,944
1994	1,147	12,954	20,735	25,225	28,213	31,144	33,538	36,273	38,882	42,129	44,467	46,817	48,422	50,016	51,605	53,192	54,632	56,276	57,650	58,917																		58,917
1995	1,537	12,466	18,701	22,264	25,010	27,177	29,373	31,327	33,180	34,875	36,482	37,696	38,887	40,220	41,317	42,281	43,443	44,444	45,276																			45,276
1996	1,529	12,163	18,323	22,278	25,007	27,347	29,475	31,552	33,323	35,271	36,821	38,192	39,477	40,755	41,979	43,271	44,314	45,334																				45,334
1997	1,254	14,061	21,697	25,481	28,678	31,533	34,202	36,789	39,298	41,351	43,307	45,062	46,706	48,352	49,756	51,249	52,432																					52,432
1998	2,045	15,527	22,667	27,423	31,355	35,041	38,085	41,196	43,394	45,353	47,495	49,675	51,630	53,303	54,768	56,078																						56,078
1999	2,529	16,440	24,858	31,022	35,503	39,544	43,443	47,268	50,232	53,324	56,221	59,092	61,706	64,468	66,603																							66,603
2000	2,909	21,136	32,129	39,474	44,721	49,459	53,061	56,246	59,558	62,571	65,347	68,584	70,982	73,187																								73,187
2001	3,339	22,873	33,431	39,271	43,678	47,258	50,390	53,243	56,028	58,888	61,468	63,704	65,926																									65,926
2002	4,178	24,915	36,786	43,794	49,247	53,723	57,995	61,782	65,103	68,251	71,399	74,160																										74,160
2003	4,867	26,167	38,427	45,730	50,823	55,273	59,674	63,616	67,497	70,702	73,512																											73,512
2004	4,685	25,951	37,197	43,617	49,331	54,606	58,746	62,354	65,878	69,097																												69,097
2005	5,106	26,779	37,167	44,345	50,432	55,499	60,021	63,428	66,529																													66,529
2006	3,943	22,302	32,420	38,727	43,548	47,428	50,687	53,351																														53,351
2007	4,491	26,937	38,135	44,770	50,107	54,190	57,669																															57,669
2008	5,076	25,392	35,278	42,192	46,623	50,312																																50,312
2009	4,420	22,666	32,529	38,877	43,410																																	43,410
2010	4,291	24,475	34,023	39,313																																		39,313
2011	4,380	21,102	29,303																																			29,303
2012	4,352	21,504																																				21,504
2013	3,626																																					3,626
																																						1,822,568

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	9.711	1.757	1.198	1.138	1.133	1.123	1.113	1.108	1.096	1.084	1.076	1.072	1.070	1.078	1.075	1.059	1.050	1.030	1.028	1.028	1.025	1.025	1.016	1.018	1.020	1.017	1.026	1.014	1.011	1.012	1.007	1.008	1.009	1.006	1.011	1.006		
1978	9.711	1.757	1.219	1.169	1.139	1.119	1.113	1.105	1.091	1.085	1.079	1.078	1.084	1.079	1.050	1.048	1.034	1.030	1.030	1.023	1.023	1.025	1.022	1.021	1.019	1.020	1.026	1.023	1.013	1.008	1.011	1.017	1.008	1.008	1.006			
1979	9.711	1.840	1.293	1.192	1.153	1.133	1.124	1.109	1.096	1.088	1.080	1.077	1.067	1.063	1.050	1.041	1.029	1.026	1.020	1.016	1.017	1.015	1.020	1.022	1.013	1.014	1.011	1.012	1.012	1.008	1.006	1.007	1.007	1.004				
1980	10.414	1.975	1.292	1.182	1.144	1.130	1.115	1.098	1.080	1.071	1.076	1.072	1.065	1.048	1.031	1.029	1.027	1.023	1.023	1.020	1.022	1.019	1.022	1.019	1.019	1.015	1.009	1.011	1.014	1.015	1.019	1.022	1.016					
1981	10.011	1.820	1.219	1.157	1.135	1.122	1.106	1.093	1.081	1.085	1.089	1.063	1.046	1.040	1.038	1.032	1.026	1.027	1.027	1.035	1.026	1.025	1.020	1.021	1.013	1.011	1.011	1.015	1.012	1.011	1.007	1.006						
1982	9.632	1.775	1.240	1.157	1.128	1.121	1.115	1.100	1.090	1.098	1.064	1.052	1.039	1.036	1.032	1.023	1.021	1.019	1.017	1.022	1.019	1.021	1.017	1.014	1.014	1.016	1.015	1.013	1.010	1.010	1.008							
1983	10.573	1.925	1.229	1.169	1.141	1.115	1.093	1.096	1.106	1.078	1.050	1.042	1.035	1.033	1.028	1.028	1.022	1.027	1.024	1.019	1.020	1.025	1.018	1.020	1.011	1.013	1.011	1.008	1.008	1.011								
1984	9.846	1.848	1.255	1.154	1.127	1.104	1.106	1.112	1.081	1.058	1.043	1.042	1.036	1.025	1.020	1.022	1.029	1.030	1.027	1.024	1.022	1.027	1.029	1.014	1.015	1.010	1.012	1.011	1.010									
1985	10.034	1.888	1.285	1.185	1.139	1.132	1.128	1.101	1.069	1.056	1.044	1.039	1.032	1.028	1.027	1.029	1.023	1.025	1.027	1.033	1.020	1.015	1.018	1.015	1.014	1.014	1.009	1.008										
1986	10.386	1.938	1.257	1.163	1.152	1.147	1.118	1.087	1.071	1.068	1.051	1.044	1.037	1.026	1.030	1.029	1.030	1.026	1.023	1.020	1.015	1.014	1.017	1.012	1.015	1.015	1.010											
1987	10.930	2.071	1.299	1.216	1.170	1.142	1.099	1.065	1.057	1.049	1.044	1.043	1.034	1.034	1.028	1.028	1.027	1.024	1.025	1.018	1.015	1.013	1.014	1.013	1.012	1.012												
1988	10.761	2.037	1.324	1.223	1.150	1.094	1.067	1.059	1.051	1.042	1.036	1.032	1.032	1.030	1.038	1.029	1.032	1.025	1.017	1.019	1.019	1.017	1.013	1.012	1.011													
1989	11.007	2.208	1.373	1.192	1.122	1.081	1.076	1.060	1.047	1.048	1.040	1.041	1.045	1.036	1.034	1.032	1.026	1.023	1.025	1.024	1.019	1.019	1.018	1.014														
1990	13.391	2.542	1.328	1.161	1.102	1.079	1.065	1.048	1.042	1.043	1.039	1.037	1.045	1.038	1.039	1.030	1.026	1.024	1.021	1.023	1.021	1.021	1.018															
1991	14.453	1.666	1.226	1.132	1.089	1.066	1.055	1.054	1.047	1.045	1.043	1.038	1.041	1.035	1.034	1.032	1.025	1.027	1.018	1.021	1.016	1.012																
1992	14.271	1.629	1.206	1.117	1.085	1.060	1.053	1.045	1.042	1.037	1.042	1.032	1.027	1.025	1.021	1.023	1.028	1.022	1.019	1.020	1.014																	
1993	7.569	1.570	1.197	1.116	1.080	1.072	1.052	1.051	1.049	1.045	1.042	1.037	1.034	1.026	1.027	1.027	1.024	1.021	1.017	1.021																		
1994	11.293	1.601	1.216	1.118	1.104	1.077	1.082	1.072	1.084	1.056	1.053	1.034	1.033	1.032	1.031	1.027	1.030	1.024	1.022																			
1995	8.111	1.500	1.191	1.123	1.087	1.081	1.067	1.059	1.051	1.046	1.033	1.032	1.034	1.027	1.023	1.027	1.023	1.019																				
1996	7.956	1.506	1.216	1.122	1.094	1.078	1.070	1.056	1.058	1.044	1.037	1.034	1.032	1.030	1.031	1.024	1.023																					
1997	11.213	1.543	1.174	1.125	1.100	1.085	1.076	1.068	1.052	1.047	1.041	1.036	1.035	1.029	1.030	1.023																						
1998	7.593	1.460	1.210	1.143	1.118	1.087	1.082	1.053	1.045	1.047	1.046	1.039	1.032	1.027	1.024																							
1999	6.500	1.512	1.248	1.144	1.114	1.099	1.088	1.063	1.062	1.054	1.051	1.044	1.045	1.033																								
2000	7.265	1.520	1.229	1.133	1.106	1.073	1.060	1.059	1.051	1.044	1.050	1.035	1.031																									
2001	6.851	1.462	1.175	1.112	1.082	1.066	1.057	1.052	1.051	1.044	1.036	1.035																										
2002	5.964	1.476	1.191	1.124	1.091	1.080	1.065	1.054	1.048	1.046	1.039																											
2003	5.376	1.469	1.190	1.111	1.088	1.080	1.066	1.061	1.047	1.040																												
2004	5.539	1.433	1.173	1.131	1.107	1.076	1.061	1.057	1.049																													
2005	5.245	1.388	1.193	1.137	1.100	1.081	1.057	1.049																														
2006	5.656	1.454	1.195	1.124	1.089	1.069	1.053																															
2007	5.998	1.416	1.174	1.119	1.081	1.064																																
2008	5.003	1.389	1.196	1.105	1.079																																	
2009	5.128	1.435	1.195	1.117																																		
2010	5.703	1.390	1.155																																			
2011	4.818	1.389																																				
2012	4.941																																					
3 Yr Avg	5.154	1.405	1.182	1.114	1.083	1.071	1.057	1.055	1.048	1.043	1.042	1.038	1.036	1.030	1.028	1.025	1.025	1.021	1.019	1.021	1.017	1.017	1.016	1.013	1.012	1.014	1.010	1.009	1.010	1.011	1.011	1.012	1.011	1.006	1.009	1.006		
5 Yr Avg	5.119	1.404	1.183	1.121	1.091	1.074	1.060	1.054	1.049	1.046	1.044	1.038	1.035	1.029	1.028	1.026	1.026	1.023	1.019	1.022	1.018	1.017	1.016	1.013	1.013	1.013	1.012	1.011	1.011	1.011	1.010	1.012	1.010	1.006	1.009	1.006		
10 Yr Avg	5.341	1.424	1.184	1.121	1.094	1.077	1.066	1.057	1.051	1.047	1.043	1.036	1.034	1.030	1.029	1.027	1.026	1.023	1.021	1.022	1.018	1.018	1.018	1.015	1.014	1.014	1.014	1.013	1.011	1.011	1.010	1.012	1.010	1.006	1.009	1.006		
8 Yr Wtd	5.301	1.411	1.184	1.121	1.090	1.074	1.063	1.056	1.050	1.046	1.042	1.036	1.035	1.029	1.028	1.027	1.026	1.023	1.021	1.021	1.017	1.017	1.018	1.014	1.013	1.013	1.011	1.012	1.011	1.011	1.010	1.012	1.011	1.006	1.009	1.006		
12 Yr Wtd	5.478	1.434	1.191	1.124	1.095	1.077	1.065	1.058	1.053	1.046	1.043	1.036	1.036	1.031	1.030	1.028	1.026	1.024	1.022	1.022	1.019	1.019	1.018	1.016	1.014	1.014	1.013	1.012	1.011	1.011	1.010	1.012	1.011	1.006	1.009	1.006		
15 Yr Wtd	5.678	1.443	1.192	1.124	1.095	1.077	1.065	1.057	1.052	1.046	1.042	1.037	1.036	1.031	1.029	1.027	1.026	1.024	1.022	1.022	1.019	1.019	1.018	1.016	1.014	1.014	1.013	1.012	1.011	1.011	1.010	1.012	1.011	1.006	1.009	1.006		TAIL
Prior FY	5.500	1.430	1.195	1.125	1.095	1.078	1.066	1.058	1.051	1.047	1.045	1.036	1.036	1.030	1.030	1.027	1.027	1.025	1.022	1.022	1.019	1.018	1.018	1.016	1.015	1.015	1.014	1.013	1.012	1.012	1.011	1.012	1.010	1.009	1.009	1.009	1.008	1.091
PA 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	1.430	1.192	1.124	1.095	1.077	1.065	1.058	1.052	1.046	1.043	1.037	1.036	1.031	1.030	1.027	1.026	1.024	1.022	1.022	1.019	1.019	1.018	1.016	1.015	1.015	1.014	1.013	1.012	1.011	1.011	1.012	1.011	1.009	1.009	1.008	1.008	
Cumulative	28.018	5.094	3.562	2.988	2.659	2.428	2.254	2.117	2.001	1.902	1.819	1.744	1.682	1.624	1.575	1.529	1.489	1.451	1.417	1.387	1.357	1.332	1.307	1.284	1.263	1.245	1.226	1.209	1.193	1.179	1.166	1.154	1.140	1.128	1.118	1.108	1.099	1.090

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																										28,380	28,489	29,337	30,501	30,667	30,160	30,224	30,167	30,563	30,643	30,817	31,007	31,007
1978																									29,048	29,371	29,868	30,778	31,314	31,491	31,521	31,932	32,313	32,393	32,175	32,325		32,325
1979																								32,775	33,544	33,550	34,012	34,080	34,501	34,729	34,511	34,588	34,284	34,347	34,397			34,397
1980																							37,144	38,172	38,217	38,162	38,571	38,937	39,166	39,860	39,993	40,616	41,565	42,435				42,435
1981																						39,327	40,385	41,146	41,081	41,184	40,623	40,676	40,945	41,503	41,722	41,589	41,669					41,669
1982																					36,842	37,708	38,291	38,879	38,778	39,339	39,967	40,119	40,430	40,869	40,697	40,670						40,670
1983																				39,089	39,386	40,455	41,191	41,571	41,691	41,818	42,283	42,402	42,489	42,595	42,728							42,728
1984																			44,492	45,959	47,414	48,229	49,340	49,768	49,305	49,545	50,151	50,217	50,498	50,373								50,373
1985																		47,429	47,204	48,396	50,631	51,808	52,289	52,745	52,536	52,580	52,757	52,574	53,047									53,047
1986																	50,008	50,698	50,930	51,485	52,683	53,021	52,584	53,310	53,711	53,725	54,071	54,078										54,078
1987																51,016	50,269	51,347	50,930	51,539	52,023	52,341	52,523	53,011	52,995	53,168	53,028											53,028
1988															50,601	51,965	52,080	53,290	53,245	53,030	53,226	53,798	54,518	54,702	54,626	54,801												54,801
1989														57,392	58,831	59,904	60,000	61,111	60,080	61,065	61,524	62,205	63,118	63,425	62,978													62,978
1990													58,343	60,614	64,383	64,475	64,408	64,832	63,955	64,841	65,599	66,219	66,705	67,610														67,610
1991												58,064	57,913	59,671	61,699	62,521	62,849	64,003	63,198	63,428	63,472	63,831	63,354															63,354
1992											55,535	56,798	56,196	56,542	56,842	56,740	56,177	57,356	58,319	59,006	59,477	60,275																60,275
1993										50,449	51,473	52,983	52,391	53,876	54,715	54,551	54,899	55,856	55,763	56,630	57,595																	57,595
1994									58,284	64,003	63,917	63,493	63,007	64,125	66,007	67,416	68,405	68,783	69,092	69,548																		69,548
1995								48,943	48,571	49,499	50,227	50,310	50,306	50,983	51,930	51,908	52,793	54,377	54,432																			54,432
1996							47,453	49,715	48,694	49,543	51,806	51,645	51,349	51,923	53,040	54,126	53,655	53,846																				53,846
1997						53,006	55,440	56,673	56,272	59,199	62,014	62,295	63,090	64,160	64,958	65,816	66,057																					66,057
1998					54,752	57,547	61,164	62,589	62,800	64,761	64,991	66,228	68,896	70,553	71,364	71,314																						71,314
1999				58,460	62,210	65,747	68,327	72,949	74,827	78,412	81,037	84,111	85,787	86,087	87,484																							87,484
2000			64,183	69,451	74,970	77,013	82,077	84,667	85,599	89,323	91,672	94,677	93,501	95,537																								95,537
2001		62,472	63,473	68,685	69,616	72,684	77,101	78,288	77,932	81,977	84,996	85,840	85,794																									85,794
2002	19,562	68,482	69,798	72,414	78,543	82,457	89,076	96,534	99,707	99,775	98,734	102,277																										102,277
2003	22,156	70,077	66,859	73,432	79,744	85,356	89,678	95,805	99,696	101,454	103,361																											103,361
2004	22,847	63,732	65,388	71,795	79,351	83,850	87,440	91,558	92,947	93,824																												93,824
2005	21,387	64,970	63,677	72,161	78,749	86,662	92,246	94,992	96,250																													96,250
2006	18,650	57,403	55,073	61,133	65,749	70,452	74,366	78,612																														78,612
2007	21,135	58,575	63,019	69,822	77,851	81,016	81,921																															81,921
2008	18,928	55,145	56,909	64,478	69,467	72,490																																72,490
2009	18,340	50,147	54,236	59,397	62,870																																	62,870
2010	18,410	53,613	55,697	58,798																																		58,798
2011	15,455	48,685	47,565																																			47,565
2012	14,471	46,540																																				46,540
2013	14,458																																					14,458
																																						2,285,346

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																										1.004	1.030	1.040	1.005	0.983	1.002	0.998	1.013	1.003	1.006	1.006		
1978																									1.011	1.017	1.030	1.017	1.006	1.001	1.013	1.012	1.002	0.993	1.005			
1979																								1.023	1.000	1.014	1.002	1.012	1.007	0.994	1.002	0.991	1.002	1.001				
1980																							1.028	1.001	0.999	1.011	1.010	1.006	1.018	1.003	1.016	1.023	1.021					
1981																						1.027	1.019	0.998	1.002	0.986	1.001	1.007	1.014	1.005	0.997	1.002						
1982																					1.024	1.015	0.997	1.014	1.016	1.004	1.008	1.011	0.996	0.999								
1983																				1.008	1.027	1.018	1.009	1.003	1.003	1.011	1.003	1.002	1.002	1.003								
1984																			1.033	1.032	1.017	1.023	1.009	0.991	1.005	1.012	1.001	1.006	0.998									
1985																		0.995	1.025	1.046	1.023	1.009	1.009	0.996	1.001	1.003	0.997	1.009										
1986																	1.014	1.005	1.011	1.023	1.006	0.992	1.014	1.008	1.000	1.006	1.000											
1987																0.985	1.021	0.992	1.012	1.009	1.006	1.003	1.009	1.000	1.003	0.997												
1988															1.027	1.002	1.023	0.999	0.996	1.004	1.011	1.013	1.003	0.999	1.003														
1989														1.025	1.018	1.002	1.019	0.983	1.016	1.008	1.011	1.015	1.005	0.993															
1990													1.039	1.062	1.001	0.999	1.007	0.986	1.014	1.012	1.009	1.007	1.014																
1991												0.997	1.030	1.034	1.013	1.005	1.018	0.987	1.004	1.001	1.006	0.993																	
1992											1.023	0.989	1.006	1.005	0.998	0.990	1.021	1.017	1.012	1.008	1.013																		
1993										1.020	1.029	0.989	1.028	1.016	0.997	1.006	1.017	0.998	1.016	1.017																			
1994									1.098	0.999	0.993	0.992	1.018	1.029	1.021	1.015	1.006	1.004	1.007																				
1995								0.992	1.019	1.015	1.002	1.000	1.013	1.019	1.000	1.017	1.030	1.001																					
1996							1.048	0.979	1.017	1.046	0.997	0.994	1.011	1.022	1.020	0.991	1.004																						
1997						1.046	1.022	0.993	1.052	1.048	1.005	1.013	1.017	1.012	1.013	1.004																							
1998					1.051	1.063	1.023	1.003	1.031	1.004	1.019	1.040	1.024	1.011	0.999																								
1999				1.064	1.057	1.039	1.068	1.026	1.048	1.033	1.038	1.020	1.003	1.016																									
2000			1.082	1.079	1.027	1.066	1.032	1.011	1.044	1.026	1.033	0.988	1.022																										
2001		1.016	1.082	1.014	1.044	1.061	1.015	0.995	1.052	1.037	1.010	0.999																											
2002	3.501	1.019	1.037	1.085	1.050	1.080	1.084	1.033	1.001	0.990	1.036																												
2003	3.163	0.954	1.098	1.086	1.070	1.051	1.068	1.041	1.018	1.019																													
2004	2.790	1.026	1.098	1.105	1.057	1.043	1.047	1.015	1.009																														
2005	3.038	0.980	1.133	1.091	1.100	1.064	1.030	1.013																															
2006	3.078	0.959	1.110	1.076	1.072	1.056	1.057																																
2007	2.772	1.076	1.108	1.115	1.041	1.011																																	
2008	2.913	1.032	1.133	1.077	1.044																																		
2009	2.734	1.082	1.095	1.058																																			
2010	2.912	1.039	1.056																																				
2011	3.150	0.977																																					
2012	3.216																																						
3 Yr Avg	3.093	1.032	1.095	1.084	1.052	1.044	1.045	1.023	1.009	1.015	1.026	1.002	1.016	1.013	1.011	1.004	1.013	1.001	1.011	1.009	1.010	1.005	1.007	0.997	1.002	1.002	0.999	1.006	1.004	1.001	1.004	1.005	1.008	0.999	1.005	1.006		
5 Yr Avg	2.985	1.041	1.100	1.084	1.063	1.045	1.057	1.019	1.025	1.021	1.027	1.012	1.015	1.016	1.011	1.007	1.015	1.002	1.010	1.009	1.010	1.006	1.009	0.999	1.002	1.006	1.001	1.006	1.008	1.000	1.005	1.005	1.010	0.999	1.005	1.006		
7 Yr Avg	2.968	1.021	1.105	1.087	1.062	1.052	1.048	1.019	1.029	1.022	1.020	1.008	1.016	1.018	1.007	1.004	1.015	0.997	1.009	1.008	1.009	1.005	1.009	0.998	1.004	1.005	1.002	1.007	1.008	0.998	1.005	1.005	1.010	0.999	1.005	1.006		
5 Yr Wtd	2.969	1.042	1.101	1.085	1.063	1.045	1.057	1.020	1.023	1.020	1.028	1.010	1.016	1.016	1.011	1.007	1.015	1.001	1.010	1.009	1.010	1.006	1.009	0.999	1.002	1.006	1.001	1.006	1.008	1.000	1.005	1.006	1.010	0.999	1.005	1.006		
10 Yr Wtd	2.966	1.013	1.094	1.079	1.056	1.053	1.046	1.014	1.028	1.020	1.019	1.003	1.017	1.022	1.008	1.003	1.016	0.997	1.011	1.015	1.012	1.008	1.010	0.998	1.003	1.007	1.006	1.011	1.007	0.999	1.005	1.006	1.010	0.999	1.005	1.006		
11 Yr Wtd	3.016	1.013	1.093	1.078	1.056	1.053	1.046	1.013	1.033	1.020	1.019	1.002	1.019	1.023	1.010	1.002	1.016	0.997	1.013	1.014	1.013	1.009	1.011	1.000	1.004	1.007	1.006	1.011	1.007	0.999	1.005	1.006	1.010	0.999	1.005	1.006		TAIL
Prior FY	2.885	1.037	1.116	1.094	1.068	1.059	1.050	1.020	1.030	1.017	1.022	1.010	1.013	1.018	1.011	1.004	1.018	0.998	1.012	1.006	1.009	1.006	1.008	0.999	1.002	1.009	1.001	1.006	1.010	1.000	1.006	1.007	1.006	0.998	1.009			1.050
PA Sel.	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	1.049
Selected	3.000	1.035	1.105	1.085	1.063	1.053	1.057	1.020	1.023	1.020	1.028	1.010	1.016	1.016	1.011	1.007	1.015	1.001	1.010	1.009	1.010	1.006	1.009	0.999	1.002	1.006	1.001	1.006	1.008	1.000	1.005	1.006	1.010	0.999	1.005	1.003	1.003	
Cumulative	5.940	1.980	1.913	1.731	1.596	1.502	1.426	1.349	1.322	1.292	1.267	1.233	1.221	1.202	1.184	1.171	1.163	1.146	1.144	1.133	1.123	1.112	1.105	1.095	1.097	1.094	1.088	1.087	1.080	1.072	1.071	1.066	1.060	1.049	1.050	1.045	1.042	1.039

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																										1,995	1,648	1,796	2,573	2,419	1,583	1,436	1,149	1,281	1,187	1,024	1,022	1,022
1978																									2,364	2,183	2,143	2,344	2,225	2,018	1,811	1,899	1,779	1,606	1,150	1,104		1,104
1979																								2,889	2,999	2,614	2,651	2,387	2,422	2,260	1,774	1,641	1,097	914	822			822
1980																							4,419	4,727	4,122	3,412	3,312	3,369	3,199	3,399	2,992	2,921	3,032	3,272				3,272
1981																						5,192	5,405	5,480	4,667	4,300	3,351	3,005	2,693	2,785	2,585	2,169	2,001					2,001
1982																					3,642	3,866	3,748	3,758	3,153	3,224	3,280	2,867	2,709	2,770	2,207	1,859						1,859
1983																				4,223	3,855	4,228	4,045	3,769	3,152	2,844	2,790	2,484	2,239	2,011	1,707							1,707
1984																			5,694	6,122	6,614	6,533	6,539	5,746	4,678	4,246	4,388	3,891	3,645	3,035								3,035
1985																		6,825	5,570	5,657	6,467	6,775	6,576	6,208	5,307	4,697	4,216	3,586	3,666									3,666
1986																	8,072	7,513	6,611	6,147	6,429	6,072	4,988	4,921	4,738	4,022	3,612	3,114										3,114
1987																10,357	8,453	8,410	6,972	6,479	6,153	5,801	5,360	5,212	4,566	4,172	3,429											3,429
1988															10,809	10,654	9,588	9,421	8,297	7,301	6,632	6,306	6,209	5,786	5,134	4,783												4,783
1989														13,975	13,833	13,382	12,000	11,857	9,670	9,385	8,628	8,296	8,183	7,520	6,305													6,305
1990													13,919	14,201	16,183	14,403	12,832	11,921	9,794	9,562	9,053	8,467	7,748	7,603														7,603
1991												15,836	14,076	14,042	14,488	13,699	12,469	12,364	10,164	9,436	8,357	7,824	6,655															6,655
1992											15,069	14,631	12,690	11,881	11,067	9,988	8,354	8,202	8,106	7,825	7,251	7,315																7,315
1993										14,078	13,467	13,369	11,308	11,395	11,128	9,770	8,907	8,757	7,659	7,699	7,651																	7,651
1994									19,402	21,873	19,450	16,676	14,585	14,109	14,402	14,225	13,774	12,506	11,442	10,630																		10,630
1995								17,616	15,391	14,625	13,745	12,614	11,418	10,763	10,612	9,627	9,350	9,933	9,156																			9,156
1996							17,978	18,163	15,370	14,272	14,984	13,454	11,873	11,168	11,061	10,854	9,340	8,512																				8,512
1997						21,473	21,238	19,884	16,974	17,848	18,707	17,234	16,384	15,809	15,202	14,567	13,625																					13,625
1998					23,397	22,506	23,078	21,392	19,406	19,408	17,496	16,554	17,266	17,250	16,596	15,236																						15,236
1999				27,437	26,707	26,203	24,884	25,680	24,595	25,088	24,815	25,019	24,081	21,619	20,881																							20,881
2000			32,055	29,977	30,249	27,554	29,016	28,421	26,041	26,752	26,324	26,093	22,519	22,350																								22,350
2001		39,598	30,042	29,415	25,939	25,426	26,711	25,045	21,904	23,089	23,528	22,136	19,867																									19,867
2002	15,384	43,567	33,011	28,620	29,297	28,734	31,081	34,752	34,604	31,524	27,335	28,117																										28,117
2003	17,289	43,910	28,432	27,702	28,921	30,083	30,004	32,189	32,199	30,752	29,849																											29,849
2004	18,162	37,781	28,191	28,178	30,020	29,243	28,693	29,203	27,070	24,727																												24,727
2005	16,281	38,192	26,510	27,816	28,317	31,163	32,225	31,565	29,721																													29,721
2006	14,707	35,101	22,653	22,405	22,201	23,024	23,679	25,261																														25,261
2007	16,644	31,638	24,885	25,052	27,744	26,827	24,253																															24,253
2008	13,852	29,753	21,632	22,285	22,844	22,178																																22,178
2009	13,920	27,481	21,707	20,520	19,460																																	19,460
2010	14,119	29,138	21,673	19,485																																		19,485
2011	11,075	27,583	18,262																																			18,262
2012	10,118	25,036																																				25,036
2013	10,832																																					10,832
																																						462,779

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																										93.0%	94.2%	93.9%	91.6%	92.1%	94.8%	95.2%	96.2%	95.8%	96.1%	96.7%	96.7%	96.7%
1978																									91.9%	92.6%	92.8%	92.4%	92.9%	93.6%	94.3%	94.1%	94.5%	95.0%	96.4%	96.6%		96.6%
1979																								91.2%	91.1%	92.2%	92.2%	93.0%	93.0%	93.5%	94.9%	95.3%	96.8%	97.3%	97.6%			97.6%
1980																							88.1%	87.6%	89.2%	91.1%	91.4%	91.3%	91.8%	91.5%	92.5%	92.8%	92.7%	92.3%				92.3%
1981																						86.8%	86.6%	86.7%	88.6%	89.6%	91.8%	92.6%	93.4%	93.3%	93.8%	94.8%	95.2%					95.2%
1982																					90.1%	89.7%	90.2%	90.3%	91.9%	91.8%	91.8%	92.9%	93.3%	93.2%	94.6%	95.4%						95.4%
1983																				89.2%	90.2%	89.5%	90.2%	90.9%	92.4%	93.2%	93.4%	94.1%	94.7%	95.3%	96.0%							96.0%
1984																			87.2%	86.7%	86.1%	86.5%	86.7%	88.5%	90.5%	91.4%	91.3%	92.3%	92.8%	94.0%								94.0%
1985																		85.6%	88.2%	88.3%	87.2%	86.9%	87.4%	88.2%	89.9%	91.1%	92.0%	93.2%	93.1%									93.1%
1986																	83.9%	85.2%	87.0%	88.1%	87.8%	88.5%	90.5%	90.8%	91.2%	92.5%	93.3%	94.2%										94.2%
1987																79.7%	83.2%	83.6%	86.3%	87.4%	88.2%	88.9%	89.8%	90.2%	91.4%	92.2%	93.5%											93.5%
1988															78.6%	79.5%	81.6%	82.3%	84.4%	86.2%	87.5%	88.3%	88.6%	89.4%	90.6%	91.3%												91.3%
1989														75.7%	76.5%	77.7%	80.0%	80.6%	83.9%	84.6%	86.0%	86.7%	87.0%	88.1%	90.0%													90.0%
1990													76.1%	76.6%	74.9%	77.7%	80.1%	81.6%	84.7%	85.3%	86.2%	87.2%	88.4%	88.8%														88.8%
1991												72.7%	75.7%	76.5%	76.5%	78.1%	80.2%	80.7%	83.9%	85.1%	86.8%	87.7%	89.5%															89.5%
1992											72.9%	74.2%	77.4%	79.0%	80.5%	82.4%	85.1%	85.7%	86.1%	86.7%	87.8%	87.9%																87.9%
1993										72.1%	73.8%	74.8%	78.4%	78.8%	79.7%	82.1%	83.8%	84.3%	86.3%	86.4%	86.7%																	86.7%
1994									66.7%	65.8%	69.6%	73.7%	76.9%	78.0%	78.2%	78.9%	79.9%	81.8%	83.4%	84.7%																		84.7%
1995								64.0%	68.3%	70.5%	72.6%	74.9%	77.3%	78.9%	79.6%	81.5%	82.3%	81.7%	83.2%																			83.2%
1996							62.1%	63.5%	68.4%	71.2%	71.1%	73.9%	76.9%	78.5%	79.1%	79.9%	82.6%	84.2%																				84.2%
1997						59.5%	61.7%	64.9%	69.8%	69.9%	69.8%	72.3%	74.0%	75.4%	76.6%	77.9%	79.4%																					79.4%
1998					57.3%	60.9%	62.3%	65.8%	69.1%	70.0%	73.1%	75.0%	74.9%	75.6%	76.7%	78.6%																						78.6%
1999				53.1%	57.1%	60.1%	63.6%	64.8%	67.1%	68.0%	69.4%	70.3%	71.9%	74.9%	76.1%																							76.1%
2000			50.1%	56.8%	59.7%	64.2%	64.6%	66.4%	69.6%	70.1%	71.3%	72.4%	75.9%	76.6%																								76.6%
2001		36.6%	52.7%	57.2%	62.7%	65.0%	65.4%	68.0%	71.9%	71.8%	72.3%	74.2%	76.8%																									76.8%
2002	21.4%	36.4%	52.7%	60.5%	62.7%	65.2%	65.1%	64.0%	65.3%	68.4%	72.3%	72.5%																										72.5%
2003	22.0%	37.3%	57.5%	62.3%	63.7%	64.8%	66.5%	66.4%	67.7%	69.7%	71.1%																											71.1%
2004	20.5%	40.7%	56.9%	60.8%	62.2%	65.1%	67.2%	68.1%	70.9%	73.6%																												73.6%
2005	23.9%	41.2%	58.4%	61.5%	64.0%	64.0%	65.1%	66.8%	69.1%																													69.1%
2006	21.1%	38.9%	58.9%	63.3%	66.2%	67.3%	68.2%	67.9%																														67.9%
2007	21.2%	46.0%	60.5%	64.1%	64.4%	66.9%	70.4%																															70.4%
2008	26.8%	46.0%	62.0%	65.4%	67.1%	69.4%																																69.4%
2009	24.1%	45.2%	60.0%	65.5%	69.0%																																	69.0%
2010	23.3%	45.7%	61.1%	66.9%																																		66.9%
2011	28.3%	43.3%	61.6%																																			61.6%
2012	30.1%	46.2%																																				46.2%
2013	25.1%																																					25.1%

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	0.19%	1.83%	3.22%	3.86%	4.39%	4.98%	5.59%	6.22%	6.89%	7.55%	8.18%	8.80%	9.44%	10.09%	10.88%	11.69%	12.38%	13.00%	13.39%	13.77%	14.15%	14.51%	14.88%	15.12%	15.40%	15.70%	15.97%	16.38%	16.62%	16.81%	17.00%	0.17%	0.17%	0.17%	0.18%	0.18%	0.18%	16,808,668
1978	0.19%	1.87%	3.28%	4.00%	4.68%	5.33%	5.96%	6.64%	7.34%	8.00%	8.68%	9.37%	10.10%	10.95%	11.82%	12.41%	13.00%	13.44%	13.84%	14.25%	14.58%	14.92%	15.29%	15.62%	15.94%	16.24%	16.56%	16.99%	17.38%	17.61%	17.75%	0.18%	0.18%	0.18%	0.19%	0.19%		16,737,992
1979	0.20%	1.95%	3.58%	4.63%	5.52%	6.37%	7.22%	8.11%	9.00%	9.86%	10.73%	11.58%	12.47%	13.31%	14.15%	14.86%	15.47%	15.92%	16.34%	16.66%	16.92%	17.20%	17.47%	17.82%	18.21%	18.44%	18.70%	18.89%	19.12%	19.36%	19.52%	0.20%	0.20%	0.20%	0.20%			16,773,433
1980	0.21%	2.18%	4.30%	5.56%	6.57%	7.52%	8.50%	9.47%	10.40%	11.23%	12.04%	12.94%	13.87%	14.78%	15.49%	15.97%	16.43%	16.88%	17.26%	17.66%	18.01%	18.41%	18.76%	19.17%	19.54%	19.92%	20.21%	20.39%	20.61%	20.90%	21.21%	0.22%	0.22%	0.22%				17,448,182
1981	0.28%	2.80%	5.09%	6.20%	7.17%	8.15%	9.14%	10.10%	11.04%	11.94%	12.96%	14.11%	15.00%	15.68%	16.31%	16.93%	17.48%	17.94%	18.42%	18.91%	19.58%	20.08%	20.58%	20.98%	21.42%	21.70%	21.93%	22.16%	22.50%	22.78%	23.02%	0.23%	0.23%					16,998,954
1982	0.31%	2.97%	5.28%	6.55%	7.58%	8.55%	9.58%	10.68%	11.75%	12.81%	14.07%	14.97%	15.74%	16.35%	16.93%	17.48%	17.88%	18.26%	18.60%	18.91%	19.34%	19.71%	20.12%	20.46%	20.75%	21.04%	21.37%	21.70%	21.97%	22.19%	22.42%	0.23%						17,167,821
1983	0.28%	3.01%	5.79%	7.12%	8.32%	9.49%	10.59%	11.57%	12.68%	14.03%	15.13%	15.88%	16.56%	17.14%	17.71%	18.21%	18.72%	19.13%	19.66%	20.14%	20.52%	20.92%	21.45%	21.83%	22.26%	22.51%	22.81%	23.06%	23.25%	23.44%	23.69%							17,314,056
1984	0.38%	3.74%	6.92%	8.68%	10.01%	11.28%	12.45%	13.78%	15.31%	16.55%	17.50%	18.26%	19.01%	19.70%	20.20%	20.60%	21.05%	21.66%	22.30%	22.90%	23.45%	23.97%	24.60%	25.30%	25.65%	26.04%	26.31%	26.63%	26.93%	27.21%								17,396,710
1985	0.34%	3.43%	6.47%	8.31%	9.85%	11.21%	12.69%	14.32%	15.77%	16.85%	17.79%	18.58%	19.30%	19.92%	20.47%	21.02%	21.62%	22.11%	22.67%	23.27%	24.05%	24.52%	24.89%	25.34%	25.72%	26.07%	26.43%	26.67%	26.89%									18,364,828
1986	0.33%	3.46%	6.70%	8.43%	9.80%	11.29%	12.95%	14.48%	15.74%	16.85%	18.00%	18.91%	19.73%	20.47%	21.00%	21.62%	22.25%	22.91%	23.52%	24.06%	24.54%	24.91%	25.25%	25.68%	25.99%	26.37%	26.77%	27.04%										18,846,257
1987	0.28%	3.01%	6.23%	8.10%	9.85%	11.52%	13.16%	14.46%	15.40%	16.29%	17.08%	17.83%	18.60%	19.24%	19.89%	20.46%	21.04%	21.60%	22.12%	22.67%	23.08%	23.42%	23.73%	24.05%	24.37%	24.65%	24.96%											19,875,240
1988	0.32%	3.47%	7.06%	9.35%	11.44%	13.15%	14.38%	15.35%	16.25%	17.09%	17.81%	18.45%	19.05%	19.66%	20.24%	21.01%	21.61%	22.31%	22.86%	23.26%	23.70%	24.16%	24.57%	24.88%	25.17%	25.44%												19,660,304
1989	0.31%	3.43%	7.59%	10.41%	12.41%	13.93%	15.05%	16.20%	17.17%	17.98%	18.83%	19.59%	20.40%	21.31%	22.09%	22.84%	23.56%	24.18%	24.74%	25.37%	25.97%	26.46%	26.97%	27.44%	27.82%													20,371,910
1990	0.26%	3.48%	8.85%	11.76%	13.65%	15.04%	16.23%	17.29%	18.13%	18.89%	19.70%	20.46%	21.21%	22.16%	23.02%	23.91%	24.63%	25.27%	25.86%	26.40%	27.00%	27.58%	28.15%	28.65%														20,942,088
1991	0.40%	5.72%	9.53%	11.68%	13.21%	14.40%	15.35%	16.20%	17.07%	17.88%	18.67%	19.47%	20.21%	21.04%	21.77%	22.51%	23.23%	23.81%	24.45%	24.89%	25.41%	25.82%	26.14%															21,689,651
1992	0.43%	6.14%	10.01%	12.06%	13.47%	14.61%	15.49%	16.32%	17.05%	17.77%	18.43%	19.21%	19.82%	20.34%	20.85%	21.29%	21.78%	22.39%	22.87%	23.31%	23.79%	24.12%																21,954,933
1993	0.75%	5.70%	8.95%	10.72%	11.96%	12.92%	13.85%	14.57%	15.32%	16.08%	16.80%	17.51%	18.16%	18.78%	19.27%	19.80%	20.33%	20.82%	21.26%	21.63%	22.08%																	22,621,374
1994	0.52%	5.88%	9.40%	11.44%	12.80%	14.12%	15.21%	16.45%	17.63%	19.11%	20.17%	21.23%	21.96%	22.68%	23.41%	24.12%	24.78%	25.52%	26.15%	26.72%																		22,048,532
1995	0.70%	5.67%	8.51%	10.13%	11.38%	12.37%	13.37%	14.26%	15.10%	15.87%	16.61%	17.16%	17.70%	18.31%	18.81%	19.24%	19.77%	20.23%	20.61%																			21,970,116
1996	0.69%	5.47%	8.24%	10.02%	11.25%	12.30%	13.26%	14.19%	14.99%	15.86%	16.56%	17.18%	17.76%	18.33%	18.88%	19.46%	19.93%	20.39%																				22,232,463
1997	0.56%	6.29%	9.71%	11.40%	12.83%	14.11%	15.30%	16.46%	17.58%	18.50%	19.37%	20.16%	20.90%	21.63%	22.26%	22.93%	23.46%																					22,352,179
1998	0.90%	6.84%	9.99%	12.09%	13.82%	15.45%	16.79%	18.16%	19.13%	19.99%	20.94%	21.90%	22.76%	23.50%	24.14%	24.72%																						22,686,876
1999	1.10%	7.18%	10.86%	13.55%	15.51%	17.27%	18.97%	20.64%	21.94%	23.29%	24.55%	25.81%	26.95%	28.16%	29.09%																							22,896,749
2000	1.25%	9.12%	13.86%	17.02%	19.29%	21.33%	22.88%	24.26%	25.69%	26.99%	28.18%	29.58%	30.61%	31.56%																								23,186,938
2001	1.39%	9.54%	13.95%	16.38%	18.22%	19.71%	21.02%	22.21%	23.37%	24.56%	25.64%	26.57%	27.50%																									23,973,016
2002	1.71%	10.18%	15.04%	17.90%	20.13%	21.96%	23.71%	25.25%	26.61%	27.90%	29.19%	30.31%																										24,464,115
2003	2.00%	10.78%	15.83%	18.84%	20.93%	22.77%	24.58%	26.20%	27.80%	29.12%	30.28%																											24,277,502
2004	1.94%	10.75%	15.40%	18.06%	20.43%	22.61%	24.33%	25.82%	27.28%	28.61%																												24,148,944
2005	2.15%	11.27%	15.64%	18.66%	21.23%	23.36%	25.26%	26.70%	28.00%																													23,758,948
2006	1.67%	9.46%	13.75%	16.43%	18.47%	20.12%	21.50%	22.63%																														23,574,590
2007	1.91%	11.49%	16.26%	19.09%	21.37%	23.11%	24.59%																															23,452,743
2008	2.19%	10.97%	15.24%	18.23%	20.14%	21.74%																																23,147,670
2009	1.96%	10.07%	14.46%	17.28%	19.29%																																	22,503,303
2010	1.98%	11.27%	15.67%	18.11%																																		21,710,635
2011	2.16%	10.43%	14.48%																																			20,240,053
2012	2.32%	11.44%																																				18,793,320
2013	2.00%																																					18,130,692

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																										16.88%	16.95%	17.45%	18.15%	18.24%	17.94%	0.18%	0.18%	0.18%	0.18%	0.18%	0.18%	16,808,668
1978																									17.35%	17.55%	17.84%	18.39%	18.71%	18.81%	18.83%	0.19%	0.19%	0.19%	0.19%	0.19%		16,737,992
1979																								19.54%	20.00%	20.00%	20.28%	20.32%	20.57%	20.70%	20.57%	0.21%	0.20%	0.20%	0.21%			16,773,433
1980																							21.29%	21.88%	21.90%	21.87%	22.11%	22.32%	22.45%	22.84%	22.92%	0.23%	0.24%	0.24%				17,448,182
1981																						23.14%	23.76%	24.20%	24.17%	24.23%	23.90%	23.93%	24.09%	24.41%	24.54%	0.24%	0.25%					16,998,954
1982																					21.46%	21.96%	22.30%	22.65%	22.59%	22.91%	23.28%	23.37%	23.55%	23.81%	23.71%	0.24%						17,167,821
1983																				22.58%	22.75%	23.37%	23.79%	24.01%	24.08%	24.15%	24.42%	24.49%	24.54%	24.60%	24.68%							17,314,056
1984																			25.57%	26.42%	27.25%	27.72%	28.36%	28.61%	28.34%	28.48%	28.83%	28.87%	29.03%	28.96%								17,396,710
1985																		25.83%	25.70%	26.35%	27.57%	28.21%	28.47%	28.72%	28.61%	28.63%	28.73%	28.63%	28.88%									18,364,828
1986																	26.53%	26.90%	27.02%	27.32%	27.95%	28.13%	27.90%	28.29%	28.50%	28.51%	28.69%	28.69%										18,846,257
1987																25.67%	25.29%	25.83%	25.62%	25.93%	26.17%	26.33%	26.43%	26.67%	26.66%	26.75%	26.68%											19,875,240
1988															25.74%	26.43%	26.49%	27.11%	27.08%	26.97%	27.07%	27.36%	27.73%	27.82%	27.78%	27.87%												19,660,304
1989														28.17%	28.88%	29.41%	29.45%	30.00%	29.49%	29.98%	30.20%	30.53%	30.98%	31.13%	30.91%													20,371,910
1990													27.86%	28.94%	30.74%	30.79%	30.76%	30.96%	30.54%	30.96%	31.32%	31.62%	31.85%	32.28%														20,942,088
1991												26.77%	26.70%	27.51%	28.45%	28.83%	28.98%	29.51%	29.14%	29.24%	29.26%	29.43%	29.21%															21,689,651
1992											25.29%	25.87%	25.60%	25.75%	25.89%	25.84%	25.59%	26.12%	26.56%	26.88%	27.09%	27.45%																21,954,933
1993										22.30%	22.75%	23.42%	23.16%	23.82%	24.19%	24.11%	24.27%	24.69%	24.65%	25.03%	25.46%																	22,621,374
1994									26.43%	29.03%	28.99%	28.80%	28.58%	29.08%	29.94%	30.58%	31.02%	31.20%	31.34%	31.54%																		22,048,532
1995								22.28%	22.11%	22.53%	22.86%	22.90%	22.90%	23.21%	23.64%	23.63%	24.03%	24.75%	24.78%																			21,970,116
1996							21.34%	22.36%	21.90%	22.28%	23.30%	23.23%	23.10%	23.35%	23.86%	24.35%	24.13%	24.22%																				22,232,463
1997						23.71%	24.80%	25.35%	25.18%	26.48%	27.74%	27.87%	28.23%	28.70%	29.06%	29.45%	29.55%																					22,352,179
1998					24.13%	25.37%	26.96%	27.59%	27.68%	28.55%	28.65%	29.19%	30.37%	31.10%	31.46%	31.43%																						22,686,876
1999				25.53%	27.17%	28.71%	29.84%	31.86%	32.68%	34.25%	35.39%	36.73%	37.47%	37.60%	38.21%																							22,896,749
2000			27.68%	29.95%	32.33%	33.21%	35.40%	36.51%	36.92%	38.52%	39.54%	40.83%	40.33%	41.20%																								23,186,938
2001		26.06%	26.48%	28.65%	29.04%	30.32%	32.16%	32.66%	32.51%	34.20%	35.46%	35.81%	35.79%																									23,973,016
2002	8.00%	27.99%	28.53%	29.60%	32.11%	33.71%	36.41%	39.46%	40.76%	40.78%	40.36%	41.81%																										24,464,115
2003	9.13%	28.87%	27.54%	30.25%	32.85%	35.16%	36.94%	39.46%	41.07%	41.79%	42.57%																											24,277,502
2004	9.46%	26.39%	27.08%	29.73%	32.86%	34.72%	36.21%	37.91%	38.49%	38.85%																												24,148,944
2005	9.00%	27.35%	26.80%	30.37%	33.14%	36.48%	38.83%	39.98%	40.51%																													23,758,948
2006	7.91%	24.35%	23.36%	25.93%	27.89%	29.88%	31.55%	33.35%																														23,574,590
2007	9.01%	24.98%	26.87%	29.77%	33.19%	34.54%	34.93%																															23,452,743
2008	8.18%	23.82%	24.59%	27.85%	30.01%	31.32%																																23,147,670
2009	8.15%	22.28%	24.10%	26.39%	27.94%																																	22,503,303
2010	8.48%	24.69%	25.65%	27.08%																																		21,710,635
2011	7.64%	24.05%	23.50%																																			20,240,053
2012	7.70%	24.76%																																				18,793,320
2013	7.97%																																					18,130,692

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	2,473	4,881	4,985	5,024	5,051	5,069	5,081	5,088	5,091	5,094	5,096	5,099	5,100	5,101	5,105	5,106	5,107	5,108	5,109	5,110	5,110	5,110	5,110	5,110	5,110	5,110	5,110	5,110	5,110	5,110	5,110	5,110						5,110
1983	2,324	4,957	5,062	5,116	5,144	5,172	5,186	5,191	5,198	5,203	5,205	5,208	5,212	5,215	5,215	5,216	5,217	5,220	5,221	5,222	5,222	5,223	5,223	5,223	5,223	5,223	5,223	5,223	5,223	5,223	5,223							5,223
1984	2,657	5,365	5,471	5,529	5,564	5,580	5,593	5,598	5,600	5,603	5,605	5,608	5,612	5,615	5,615	5,618	5,624	5,624	5,627	5,627	5,628	5,628	5,628	5,628	5,629	5,629	5,629	5,629	5,629	5,629								5,629
1985	2,705	5,698	5,799	5,865	5,901	5,923	5,930	5,932	5,936	5,938	5,944	5,951	5,956	5,959	5,962	5,969	5,971	5,971	5,971	5,971	5,971	5,971	5,971	5,971	5,971	5,971	5,971	5,971	5,971									5,971
1986	2,835	5,685	5,787	5,841	5,893	5,914	5,929	5,936	5,941	5,947	5,953	5,959	5,964	5,966	5,973	5,975	5,975	5,977	5,977	5,977	5,977	5,977	5,977	5,977	5,979	5,979	5,979	5,979										5,979
1987	2,809	5,803	5,931	5,983	6,016	6,044	6,061	6,066	6,075	6,084	6,087	6,090	6,097	6,105	6,105	6,105	6,106	6,107	6,107	6,108	6,108	6,108	6,108	6,108	6,108	6,108	6,108											6,108
1988	2,960	6,051	6,169	6,234	6,270	6,305	6,323	6,340	6,353	6,359	6,363	6,367	6,381	6,387	6,389	6,389	6,389	6,389	6,389	6,389	6,389	6,389	6,389	6,389	6,389	6,389												6,389
1989	2,843	6,103	6,231	6,289	6,320	6,354	6,379	6,405	6,418	6,430	6,435	6,451	6,460	6,462	6,462	6,464	6,466	6,468	6,469	6,469	6,469	6,470	6,470	6,470	6,472													6,472
1990	2,920	6,065	6,170	6,232	6,268	6,312	6,348	6,378	6,392	6,401	6,415	6,420	6,424	6,427	6,428	6,429	6,431	6,431	6,432	6,432	6,432	6,432	6,432	6,432														6,432
1991	2,821	5,799	5,907	5,962	6,017	6,054	6,086	6,105	6,117	6,144	6,157	6,167	6,170	6,171	6,171	6,171	6,171	6,172	6,172	6,172	6,172	6,172	6,172															6,172
1992	2,809	5,936	6,071	6,130	6,185	6,228	6,260	6,280	6,308	6,324	6,336	6,347	6,350	6,351	6,352	6,353	6,353	6,354	6,355	6,355	6,355	6,355																6,355
1993	589	2,372	3,547	4,654	5,097	5,368	5,604	5,790	5,848	5,874	5,906	5,934	5,945	5,950	5,953	5,955	5,958	5,959	5,960	5,960	5,960																	5,960
1994	516	2,374	3,655	4,726	5,200	5,485	5,704	5,853	5,932	5,994	6,025	6,046	6,057	6,067	6,069	6,076	6,076	6,076	6,077	6,078																		6,078
1995	491	2,499	3,792	4,482	4,855	5,069	5,267	5,401	5,478	5,515	5,548	5,564	5,597	5,606	5,612	5,616	5,618	5,621	5,622																			5,622
1996	771	2,915	4,073	4,771	5,143	5,380	5,565	5,695	5,764	5,796	5,826	5,853	5,863	5,868	5,871	5,873	5,875	5,875																				5,875
1997	717	2,719	3,897	4,543	4,919	5,163	5,353	5,514	5,591	5,620	5,662	5,683	5,693	5,697	5,701	5,702	5,704																					5,704
1998	795	2,957	4,110	4,738	5,065	5,296	5,506	5,629	5,699	5,743	5,762	5,780	5,783	5,786	5,789	5,789																						5,789
1999	1,140	3,638	4,827	5,430	5,746	6,006	6,178	6,319	6,396	6,419	6,443	6,461	6,466	6,467	6,469																							6,469
2000	1,141	3,633	4,979	5,606	5,903	6,131	6,337	6,480	6,531	6,561	6,579	6,589	6,597	6,600																								6,600
2001	1,002	3,682	5,025	5,530	5,792	6,015	6,246	6,393	6,450	6,468	6,477	6,484	6,489																									6,489
2002	1,212	3,993	5,299	5,827	6,121	6,394	6,568	6,805	6,849	6,859	6,867	6,878																										6,878
2003	1,300	3,967	5,136	5,649	5,949	6,169	6,428	6,627	6,659	6,666	6,672																											6,672
2004	1,218	3,994	5,189	5,698	5,941	6,161	6,341	6,513	6,550	6,563																												6,563
2005	1,177	3,827	4,989	5,402	5,653	5,833	5,988	6,154	6,191																													6,191
2006	1,029	3,409	4,483	4,908	5,111	5,242	5,404	5,564																														5,564
2007	1,143	3,685	4,833	5,179	5,387	5,542	5,743																															5,743
2008	1,160	3,767	4,615	4,951	5,160	5,376																																5,376
2009	1,065	3,354	4,271	4,587	4,800																																	4,800
2010	986	3,136	4,032	4,387																																		4,387
2011	922	2,927	3,775																																			3,775
2012	739	2,479																																				2,479
2013	682																																					682
																																						179,536

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	TAIL
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	1.974	1.021	1.008	1.005	1.004	1.002	1.001	1.001	1.001	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
1983	2.133	1.021	1.011	1.005	1.005	1.003	1.001	1.001	1.001	1.000	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	1.000	1.000	1.000	1.000								
1984	2.019	1.020	1.011	1.006	1.003	1.002	1.001	1.000	1.001	1.000	1.001	1.001	1.001	1.000	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									
1985	2.106	1.018	1.011	1.006	1.004	1.001	1.000	1.001	1.000	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										
1986	2.005	1.018	1.009	1.009	1.004	1.003	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
1987	2.066	1.022	1.009	1.006	1.005	1.003	1.001	1.001	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	1.000	1.000	1.000												
1988	2.044	1.020	1.011	1.006	1.006	1.003	1.003	1.002	1.001	1.001	1.001	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													
1989	2.147	1.021	1.009	1.005	1.005	1.004	1.004	1.002	1.002	1.001	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														
1990	2.077	1.017	1.010	1.006	1.007	1.006	1.005	1.002	1.001	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	2.056	1.019	1.009	1.009	1.006	1.005	1.003	1.002	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																
1992	2.113	1.023	1.010	1.009	1.007	1.005	1.003	1.004	1.003	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																	
1993	4.027	1.495	1.312	1.095	1.053	1.044	1.033	1.010	1.004	1.005	1.005	1.002	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000																		
1994	4.601	1.540	1.293	1.100	1.055	1.040	1.026	1.013	1.010	1.005	1.003	1.002	1.002	1.000	1.001	1.000	1.000	1.000	1.000																			
1995	5.090	1.517	1.182	1.083	1.044	1.039	1.025	1.014	1.007	1.006	1.003	1.006	1.002	1.001	1.001	1.000	1.001	1.000																				
1996	3.781	1.397	1.171	1.078	1.046	1.034	1.023	1.012	1.006	1.005	1.005	1.002	1.001	1.001	1.000	1.000	1.000																					
1997	3.792	1.433	1.166	1.083	1.050	1.037	1.030	1.014	1.005	1.007	1.004	1.002	1.001	1.001	1.000	1.000																						
1998	3.719	1.390	1.153	1.069	1.046	1.040	1.022	1.012	1.008	1.003	1.003	1.001	1.001	1.001	1.000																							
1999	3.191	1.327	1.125	1.058	1.045	1.029	1.023	1.012	1.004	1.004	1.003	1.001	1.000	1.000																								
2000	3.184	1.370	1.126	1.053	1.039	1.034	1.023	1.008	1.005	1.003	1.002	1.001	1.000																									
2001	3.675	1.365	1.100	1.047	1.039	1.038	1.024	1.009	1.003	1.001	1.001	1.001																										
2002	3.295	1.327	1.100	1.050	1.045	1.027	1.036	1.006	1.001	1.001	1.002																											
2003	3.052	1.295	1.100	1.053	1.037	1.042	1.031	1.005	1.001	1.001																												
2004	3.279	1.299	1.098	1.043	1.037	1.029	1.027	1.006	1.002																													
2005	3.251	1.304	1.083	1.046	1.032	1.027	1.028	1.006																														
2006	3.313	1.315	1.095	1.041	1.026	1.031	1.030																															
2007	3.224	1.312	1.072	1.040	1.029	1.036																																
2008	3.247	1.225	1.073	1.042	1.042																																	
2009	3.149	1.273	1.074	1.046																																		
2010	3.181	1.286	1.088																																			
2011	3.175	1.290																																				
2012	3.355																																					
3 Yr Avg	3.237	1.283	1.078	1.043	1.032	1.031	1.028	1.006	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
5 Yr Avg	3.221	1.277	1.080	1.043	1.033	1.033	1.030	1.006	1.002	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							
7 Yr Avg	3.235	1.286	1.083	1.045	1.035	1.033	1.028	1.007	1.003	1.003	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							
3 Yr Wtd	3.227	1.283	1.078	1.043	1.032	1.031	1.028	1.005	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
5 Yr Wtd	3.215	1.276	1.080	1.043	1.033	1.033	1.030	1.006	1.002	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							
10 Yr Wtd	3.217	1.293	1.089	1.046	1.037	1.033	1.027	1.009	1.004	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							TAIL
Prior FY	3.197	1.281	1.079	1.043	1.032	1.031	1.029	1.007	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	1.000	1.000	1.000	1.000	1.000								1.000
PA Sel.	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	
Selected	3.215	1.276	1.080	1.043	1.033	1.033	1.030	1.006	1.002	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							
Cumulative	5.165	1.606	1.259	1.166	1.117	1.082	1.047	1.016	1.010	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	1.000	1.000	1.000	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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	214	1,046	1,819	2,238	2,575	2,896	3,238	3,604	3,962	4,316	4,739	5,040	5,300	5,503	5,694	5,877	6,012	6,137	6,250	6,355	6,497	6,623	6,760	6,873	6,972	7,068	7,179	7,290	7,382	7,456	7,532	7,595						7,595
1983	212	1,051	1,982	2,409	2,802	3,178	3,534	3,858	4,224	4,668	5,032	5,280	5,500	5,692	5,879	6,046	6,212	6,347	6,519	6,677	6,804	6,936	7,112	7,238	7,379	7,462	7,561	7,643	7,706	7,770	7,854							7,854
1984	249	1,214	2,199	2,730	3,130	3,516	3,874	4,282	4,758	5,138	5,433	5,663	5,894	6,103	6,258	6,379	6,513	6,699	6,895	7,079	7,250	7,409	7,605	7,822	7,928	8,047	8,130	8,230	8,323	8,410								8,410
1985	232	1,104	2,048	2,602	3,064	3,477	3,931	4,435	4,879	5,212	5,497	5,733	5,950	6,139	6,305	6,467	6,649	6,800	6,973	7,158	7,396	7,542	7,656	7,794	7,910	8,019	8,130	8,204	8,270									8,270
1986	221	1,147	2,183	2,719	3,135	3,599	4,117	4,596	4,994	5,341	5,697	5,979	6,235	6,465	6,627	6,820	7,019	7,225	7,415	7,585	7,739	7,855	7,963	8,096	8,191	8,313	8,439	8,524										8,524
1987	195	1,030	2,088	2,689	3,253	3,789	4,315	4,739	5,040	5,321	5,577	5,820	6,063	6,263	6,476	6,660	6,848	7,031	7,198	7,377	7,510	7,619	7,721	7,826	7,929	8,022	8,120											8,120
1988	214	1,126	2,251	2,949	3,586	4,100	4,472	4,761	5,030	5,283	5,503	5,697	5,869	6,051	6,228	6,466	6,651	6,866	7,035	7,158	7,293	7,434	7,561	7,656	7,746	7,829												7,829
1989	224	1,147	2,480	3,373	4,001	4,467	4,807	5,152	5,451	5,695	5,962	6,187	6,433	6,719	6,963	7,197	7,423	7,615	7,793	7,989	8,177	8,332	8,491	8,641	8,757													8,757
1990	186	1,202	3,004	3,950	4,560	4,991	5,355	5,677	5,938	6,180	6,432	6,675	6,915	7,222	7,498	7,788	8,020	8,228	8,421	8,594	8,791	8,979	9,166	9,329														9,329
1991	304	2,139	3,498	4,248	4,763	5,158	5,470	5,756	6,052	6,311	6,579	6,847	7,105	7,394	7,650	7,911	8,164	8,367	8,593	8,748	8,930	9,074	9,187															9,187
1992	336	2,271	3,619	4,320	4,782	5,152	5,434	5,705	5,935	6,170	6,387	6,644	6,851	7,032	7,206	7,359	7,528	7,736	7,901	8,054	8,218	8,334																8,334
1993	2,893	5,438	5,710	5,209	5,309	5,445	5,593	5,693	5,927	6,192	6,435	6,676	6,911	7,140	7,322	7,520	7,719	7,904	8,071	8,210	8,380																	8,380
1994	2,223	5,457	5,673	5,337	5,426	5,678	5,880	6,197	6,555	7,029	7,380	7,743	7,994	8,244	8,503	8,754	8,991	9,262	9,487	9,694																		9,694
1995	3,130	4,988	4,932	4,967	5,151	5,361	5,577	5,800	6,057	6,324	6,576	6,775	6,948	7,174	7,362	7,529	7,733	7,907	8,053																			8,053
1996	1,983	4,173	4,499	4,670	4,862	5,083	5,296	5,540	5,781	6,085	6,320	6,525	6,733	6,945	7,150	7,368	7,543	7,716																				7,716
1997	1,749	5,171	5,568	5,609	5,830	6,107	6,389	6,672	7,029	7,358	7,649	7,929	8,204	8,487	8,728	8,988	9,192																					9,192
1998	2,572	5,251	5,515	5,788	6,191	6,616	6,917	7,319	7,614	7,897	8,243	8,594	8,928	9,212	9,461	9,687																						9,687
1999	2,219	4,519	5,150	5,713	6,179	6,584	7,032	7,480	7,854	8,307	8,726	9,146	9,543	9,969	10,296																							10,296
2000	2,550	5,818	6,453	7,041	7,576	8,067	8,373	8,680	9,119	9,537	9,933	10,409	10,760	11,089																								11,089
2001	3,332	6,212	6,653	7,101	7,541	7,857	8,068	8,328	8,686	9,105	9,490	9,825	10,160																									10,160
2002	3,447	6,240	6,942	7,516	8,046	8,402	8,830	9,079	9,505	9,951	10,397	10,782																										10,782
2003	3,744	6,596	7,482	8,095	8,543	8,960	9,284	9,599	10,136	10,606	11,018																											11,018
2004	3,847	6,498	7,168	7,655	8,304	8,863	9,265	9,574	10,058	10,528																												10,528
2005	4,338	6,997	7,450	8,209	8,921	9,515	10,023	10,307	10,746																													10,746
2006	3,832	6,542	7,232	7,891	8,520	9,048	9,380	9,589																														9,589
2007	3,929	7,310	7,891	8,645	9,301	9,778	10,042																															10,042
2008	4,376	6,741	7,644	8,522	9,036	9,359																																9,359
2009	4,150	6,758	7,616	8,475	9,044																																	9,044
2010	4,352	7,805	8,438	8,961																																		8,961
2011	4,750	7,209	7,763																																			7,763
2012	5,889	8,674																																				8,674
2013	5,317																																					5,317

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	4.880	1.738	1.230	1.151	1.124	1.118	1.113	1.099	1.089	1.098	1.064	1.052	1.038	1.035	1.032	1.023	1.021	1.018	1.017	1.022	1.019	1.021	1.017	1.014	1.014	1.016	1.015	1.013	1.010	1.010	1.008							
1983	4.957	1.885	1.216	1.163	1.134	1.112	1.092	1.095	1.105	1.078	1.049	1.042	1.035	1.033	1.028	1.028	1.022	1.027	1.024	1.019	1.019	1.025	1.018	1.020	1.011	1.013	1.011	1.008	1.008	1.011								
1984	4.876	1.812	1.241	1.146	1.123	1.102	1.105	1.111	1.080	1.057	1.042	1.041	1.035	1.025	1.019	1.021	1.029	1.029	1.027	1.024	1.022	1.027	1.029	1.014	1.015	1.010	1.012	1.011	1.010									
1985	4.764	1.855	1.270	1.178	1.135	1.131	1.128	1.100	1.068	1.055	1.043	1.038	1.032	1.027	1.026	1.028	1.023	1.025	1.027	1.033	1.020	1.015	1.018	1.015	1.014	1.014	1.009	1.008										
1986	5.179	1.904	1.246	1.153	1.148	1.144	1.116	1.087	1.070	1.067	1.050	1.043	1.037	1.025	1.029	1.029	1.029	1.026	1.023	1.020	1.015	1.014	1.017	1.012	1.015	1.015	1.010											
1987	5.291	2.027	1.288	1.210	1.165	1.139	1.098	1.063	1.056	1.048	1.044	1.042	1.033	1.034	1.028	1.028	1.027	1.024	1.025	1.018	1.015	1.013	1.014	1.013	1.012	1.012												
1988	5.264	1.998	1.310	1.216	1.143	1.091	1.064	1.057	1.050	1.042	1.035	1.030	1.031	1.029	1.038	1.029	1.032	1.025	1.017	1.019	1.019	1.017	1.013	1.012	1.011													
1989	5.128	2.163	1.360	1.186	1.116	1.076	1.072	1.058	1.045	1.047	1.038	1.040	1.044	1.036	1.034	1.031	1.026	1.023	1.025	1.024	1.019	1.019	1.018	1.013														
1990	6.447	2.499	1.315	1.154	1.095	1.073	1.060	1.046	1.041	1.041	1.038	1.036	1.044	1.038	1.039	1.030	1.026	1.023	1.021	1.023	1.021	1.021	1.018															
1991	7.031	1.636	1.214	1.121	1.083	1.061	1.052	1.052	1.043	1.042	1.041	1.038	1.041	1.035	1.034	1.032	1.025	1.027	1.018	1.021	1.016	1.012																
1992	6.753	1.593	1.194	1.107	1.077	1.055	1.050	1.040	1.040	1.035	1.040	1.031	1.026	1.025	1.021	1.023	1.028	1.021	1.019	1.020	1.014																	
1993	1.880	1.050	0.912	1.019	1.025	1.027	1.018	1.041	1.045	1.039	1.037	1.035	1.033	1.026	1.027	1.027	1.024	1.021	1.017	1.021																		
1994	2.455	1.040	0.941	1.017	1.047	1.036	1.054	1.058	1.072	1.050	1.049	1.032	1.031	1.031	1.030	1.027	1.030	1.024	1.022																			
1995	1.594	0.989	1.007	1.037	1.041	1.040	1.040	1.044	1.044	1.040	1.030	1.026	1.033	1.026	1.023	1.027	1.022	1.019																				
1996	2.104	1.078	1.038	1.041	1.045	1.042	1.046	1.043	1.053	1.039	1.032	1.032	1.031	1.030	1.030	1.024	1.023																					
1997	2.957	1.077	1.007	1.039	1.048	1.046	1.044	1.053	1.047	1.040	1.037	1.035	1.035	1.028	1.030	1.023																						
1998	2.041	1.050	1.049	1.070	1.069	1.045	1.058	1.040	1.037	1.044	1.043	1.039	1.032	1.027	1.024																							
1999	2.037	1.140	1.109	1.081	1.066	1.068	1.064	1.050	1.058	1.050	1.048	1.043	1.045	1.033																								
2000	2.282	1.109	1.091	1.076	1.065	1.038	1.037	1.051	1.046	1.042	1.048	1.034	1.031																									
2001	1.864	1.071	1.067	1.062	1.042	1.027	1.032	1.043	1.048	1.042	1.035	1.034																										
2002	1.810	1.113	1.083	1.070	1.044	1.051	1.028	1.047	1.047	1.045	1.037																											
2003	1.762	1.134	1.082	1.055	1.049	1.036	1.034	1.056	1.046	1.039																												
2004	1.689	1.103	1.068	1.085	1.067	1.045	1.033	1.051	1.047																													
2005	1.613	1.065	1.102	1.087	1.067	1.053	1.028	1.043																														
2006	1.707	1.105	1.091	1.080	1.062	1.037	1.022																															
2007	1.861	1.079	1.096	1.076	1.051	1.027																																
2008	1.540	1.134	1.115	1.060	1.036																																	
2009	1.628	1.127	1.113	1.067																																		
2010	1.793	1.081	1.062																																			
2011	1.518	1.077																																				
2012	1.473																																					
3 Yr Avg	1.595	1.095	1.097	1.068	1.050	1.039	1.028	1.050	1.047	1.042	1.040	1.037	1.036	1.029	1.028	1.025	1.025	1.021	1.019	1.021	1.017	1.017	1.016	1.013	1.012	1.014	1.010	1.009	1.010	1.011	1.008							
5 Yr Avg	1.591	1.100	1.095	1.074	1.057	1.040	1.029	1.048	1.047	1.044	1.042	1.037	1.035	1.029	1.027	1.025	1.025	1.022	1.019	1.022	1.018	1.017	1.016	1.013	1.013	1.013	1.012	1.010	1.010	1.011	1.008							
7 Yr Avg	1.646	1.096	1.092	1.073	1.054	1.039	1.031	1.049	1.047	1.043	1.040	1.035	1.034	1.029	1.026	1.026	1.025	1.023	1.020	1.021	1.017	1.016	1.018	1.014	1.013	1.013	1.012	1.010	1.010	1.011	1.008							
3 Yr Wtd	1.580	1.094	1.095	1.068	1.049	1.039	1.028	1.050	1.047	1.042	1.040	1.037	1.036	1.029	1.028	1.024	1.025	1.021	1.020	1.021	1.017	1.017	1.016	1.013	1.012	1.014	1.010	1.009	1.010	1.011	1.008							
5 Yr Wtd	1.581	1.099	1.095	1.074	1.056	1.040	1.029	1.048	1.047	1.043	1.042	1.037	1.035	1.029	1.027	1.025	1.026	1.023	1.019	1.022	1.018	1.017	1.016	1.013	1.013	1.013	1.011	1.010	1.010	1.011	1.008							
10 Yr Wtd	1.646	1.101	1.088	1.072	1.054	1.042	1.037	1.048	1.047	1.043	1.040	1.034	1.034	1.030	1.029	1.027	1.026	1.023	1.021	1.022	1.018	1.018	1.018	1.014	1.013	1.013	1.011	1.010	1.010	1.011	1.008							TAIL
Prior FY	1.662	1.104	1.103	1.077	1.059	1.045	1.031	1.050	1.049	1.044	1.042	1.037	1.035	1.028	1.028	1.026	1.026	1.024	1.020	1.021	1.018	1.017	1.016	1.013	1.013	1.014	1.012	1.011	1.009	1.010								1.166
PA Sel.	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							
Selected	1.646	1.101	1.088	1.072	1.054	1.042	1.037	1.048	1.047	1.043	1.040	1.034	1.034	1.030	1.029	1.027	1.026	1.023	1.021	1.022	1.018	1.018	1.018	1.014	1.013	1.013	1.011	1.010	1.010	1.011	1.008							
Cumulative	4.864	2.954	2.684	2.467	2.302	2.183	2.094	2.020	1.928	1.841	1.765	1.697	1.641	1.587	1.541	1.497	1.458	1.421	1.388	1.359	1.330	1.306	1.283	1.261	1.243	1.227	1.211	1.197	1.185	1.174	1.162	1.152	1.152	1.152	1.152	1.152	1.152	1.152

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	104	999	1,774	2,200	2,546	2,872	3,220	3,589	3,948	4,303	4,726	5,029	5,289	5,493	5,689	5,872	6,008	6,134	6,249	6,355	6,497	6,623	6,760	6,873	6,972	7,068	7,179	7,290	7,382	7,456	7,532	7,595						7,595
1983	94	998	1,921	2,360	2,759	3,147	3,509	3,835	4,204	4,650	5,014	5,265	5,489	5,683	5,870	6,038	6,205	6,343	6,516	6,675	6,803	6,936	7,112	7,238	7,379	7,462	7,561	7,643	7,706	7,770	7,854							7,854
1984	118	1,157	2,137	2,682	3,094	3,486	3,849	4,258	4,733	5,114	5,410	5,642	5,877	6,088	6,243	6,367	6,507	6,693	6,892	7,077	7,248	7,407	7,604	7,821	7,928	8,047	8,130	8,230	8,323	8,410								8,410
1985	105	1,054	1,989	2,555	3,028	3,449	3,904	4,406	4,850	5,183	5,472	5,714	5,935	6,126	6,295	6,464	6,649	6,800	6,973	7,158	7,396	7,542	7,656	7,794	7,910	8,019	8,130	8,204	8,270									8,270
1986	105	1,090	2,113	2,656	3,090	3,560	4,083	4,563	4,962	5,312	5,672	5,959	6,219	6,451	6,620	6,815	7,014	7,223	7,413	7,583	7,736	7,852	7,961	8,093	8,191	8,313	8,439	8,524										8,524
1987	90	979	2,028	2,634	3,204	3,749	4,282	4,707	5,013	5,300	5,558	5,803	6,052	6,260	6,472	6,657	6,846	7,030	7,197	7,377	7,510	7,619	7,721	7,826	7,929	8,022	8,120											8,120
1988	99	1,067	2,173	2,877	3,519	4,047	4,426	4,724	5,002	5,258	5,480	5,678	5,862	6,049	6,228	6,466	6,651	6,866	7,035	7,158	7,293	7,434	7,561	7,656	7,746	7,829												7,829
1989	98	1,081	2,388	3,278	3,907	4,385	4,738	5,099	5,405	5,658	5,928	6,167	6,421	6,709	6,953	7,188	7,417	7,610	7,789	7,985	8,173	8,329	8,488	8,638	8,757													8,757
1990	85	1,134	2,882	3,827	4,443	4,898	5,285	5,630	5,901	6,150	6,415	6,662	6,907	7,216	7,494	7,785	8,019	8,226	8,421	8,594	8,791	8,979	9,166	9,329														9,329
1991	139	2,009	3,348	4,103	4,644	5,059	5,394	5,693	5,998	6,282	6,563	6,842	7,103	7,393	7,649	7,910	8,163	8,367	8,593	8,748	8,930	9,074	9,187															9,187
1992	149	2,122	3,457	4,167	4,654	5,049	5,353	5,637	5,891	6,140	6,368	6,635	6,846	7,028	7,203	7,357	7,525	7,735	7,901	8,054	8,218	8,334																8,334
1993	286	2,164	3,398	4,067	4,541	4,904	5,259	5,531	5,815	6,103	6,377	6,647	6,893	7,128	7,313	7,514	7,717	7,903	8,071	8,210	8,380																	8,380
1994	189	2,131	3,412	4,150	4,642	5,124	5,518	5,968	6,397	6,931	7,316	7,703	7,967	8,229	8,490	8,752	8,988	9,259	9,485	9,694																		9,694
1995	273	2,217	3,326	3,960	4,449	4,834	5,225	5,572	5,902	6,203	6,489	6,705	6,917	7,154	7,349	7,521	7,727	7,905	8,053																			8,053
1996	260	2,070	3,118	3,791	4,256	4,654	5,016	5,370	5,671	6,003	6,266	6,500	6,718	6,936	7,144	7,364	7,542	7,715																				7,715
1997	220	2,464	3,803	4,466	5,026	5,526	5,994	6,447	6,887	7,247	7,590	7,897	8,185	8,474	8,720	8,982	9,189																					9,189
1998	353	2,680	3,913	4,734	5,413	6,049	6,574	7,111	7,491	7,829	8,199	8,575	8,912	9,201	9,454	9,680																						9,680
1999	391	2,539	3,838	4,790	5,482	6,106	6,708	7,299	7,757	8,234	8,681	9,125	9,528	9,955	10,285																							10,285
2000	440	3,197	4,860	5,971	6,765	7,481	8,026	8,508	9,009	9,465	9,885	10,374	10,737	11,070																								11,070
2001	513	3,517	5,141	6,039	6,717	7,267	7,749	8,187	8,616	9,056	9,452	9,796	10,138																									10,138
2002	605	3,611	5,331	6,347	7,137	7,786	8,405	8,954	9,435	9,891	10,348	10,748																										10,748
2003	726	3,901	5,729	6,818	7,578	8,241	8,897	9,485	10,064	10,541	10,961																											10,961
2004	709	3,926	5,627	6,599	7,463	8,261	8,888	9,433	9,966	10,453																												10,453
2005	817	4,285	5,947	7,095	8,069	8,880	9,603	10,148	10,645																													10,645
2006	698	3,945	5,735	6,851	7,703	8,390	8,966	9,438																														9,438
2007	747	4,480	6,342	7,446	8,333	9,012	9,591																															9,591
2008	873	4,367	6,068	7,257	8,019	8,654																																8,654
2009	824	4,225	6,063	7,246	8,091																																	8,091
2010	840	4,789	6,657	7,692																																		7,692
2011	925	4,457	6,189																																			6,189
2012	1,058	5,226																																				5,226
2013	895																																					895

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																					7,210	7,379	7,493	7,608	7,589	7,699	7,821	7,851	7,912	7,998	7,964	7,959						7,959
1983																				7,485	7,542	7,745	7,886	7,959	7,982	8,007	8,096	8,118	8,135	8,155	8,181							8,181
1984																			7,907	8,168	8,425	8,570	8,767	8,843	8,759	8,802	8,909	8,921	8,971	8,949								8,949
1985																		7,943	7,905	8,105	8,479	8,677	8,757	8,834	8,799	8,806	8,836	8,805	8,884									8,884
1986																	8,369	8,482	8,521	8,614	8,814	8,871	8,798	8,919	8,983	8,986	9,043	9,045										9,045
1987																8,356	8,233	8,408	8,340	8,438	8,517	8,569	8,599	8,679	8,676	8,705	8,682											8,682
1988															7,920	8,134	8,152	8,341	8,334	8,300	8,331	8,420	8,533	8,562	8,550	8,577												8,577
1989														8,881	9,104	9,267	9,279	9,448	9,287	9,440	9,511	9,614	9,755	9,803	9,731													9,731
1990													9,082	9,431	10,016	10,029	10,015	10,081	9,943	10,081	10,199	10,295	10,371	10,511														10,511
1991												9,415	9,386	9,670	9,998	10,131	10,185	10,370	10,239	10,277	10,284	10,342	10,265															10,265
1992											8,765	8,949	8,850	8,903	8,949	8,931	8,843	9,027	9,177	9,285	9,359	9,485																9,485
1993										8,589	8,715	8,929	8,813	9,055	9,191	9,160	9,214	9,373	9,356	9,502	9,664																	9,664
1994									9,825	10,678	10,609	10,502	10,402	10,569	10,876	11,096	11,258	11,320	11,369	11,443																		11,443
1995								9,062	8,867	8,975	9,053	9,042	8,988	9,094	9,253	9,243	9,397	9,674	9,682																			9,682
1996							8,527	8,730	8,448	8,548	8,892	8,824	8,758	8,848	9,034	9,216	9,133	9,165																				9,165
1997						10,266	10,357	10,278	10,065	10,534	10,953	10,962	11,082	11,262	11,394	11,543	11,581																					11,581
1998					10,810	10,866	11,109	11,119	11,019	11,277	11,279	11,458	11,913	12,194	12,328	12,319																						12,319
1999				10,766	10,827	10,947	11,060	11,544	11,699	12,216	12,577	13,018	13,267	13,312	13,524																							13,524
2000			12,891	12,389	12,700	12,561	12,952	13,066	13,107	13,614	13,934	14,369	14,173	14,475																								14,475
2001		16,967	12,631	12,420	12,019	12,084	12,344	12,246	12,082	12,674	13,123	13,239	13,221																									13,221
2002	16,140	17,151	13,172	12,427	12,832	12,896	13,562	14,186	14,558	14,547	14,378	14,870																										14,870
2003	17,043	17,665	13,018	12,999	13,405	13,836	13,951	14,457	14,972	15,220	15,492																											15,492
2004	18,758	15,957	12,601	12,600	13,357	13,610	13,790	14,058	14,190	14,296																												14,296
2005	18,171	16,977	12,763	13,358	13,930	14,857	15,405	15,436	15,547																													15,547
2006	18,125	16,839	12,285	12,456	12,864	13,440	13,761	14,129																														14,129
2007	18,490	15,896	13,039	13,482	14,452	14,619	14,265																															14,265
2008	16,317	14,639	12,331	13,023	13,463	13,484																																13,484
2009	17,220	14,952	12,699	12,949	13,098																																	13,098
2010	18,672	17,096	13,814	13,403																																		13,403
2011	16,762	16,633	12,600																																			12,600
2012	19,581	18,774																																				18,774
2013	21,199																																					21,199

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																					713	757	733	736	617	631	642	561	530	542	432	364						364
1983																				809	738	809	774	722	603	544	534	476	429	385	327							327
1984																			1,012	1,088	1,175	1,161	1,162	1,021	831	754	779	691	648	539								539
1985																		1,143	933	947	1,083	1,135	1,101	1,040	889	787	706	601	614									614
1986																	1,351	1,257	1,106	1,028	1,076	1,016	834	823	792	673	604	521										521
1987																1,696	1,384	1,377	1,142	1,061	1,007	950	878	853	748	683	561											561
1988															1,692	1,668	1,501	1,475	1,299	1,143	1,038	987	972	906	804	749												749
1989														2,163	2,141	2,070	1,856	1,833	1,495	1,451	1,334	1,282	1,265	1,162	974													974
1990													2,167	2,210	2,518	2,240	1,995	1,854	1,523	1,487	1,407	1,316	1,205	1,182														1,182
1991												2,568	2,281	2,276	2,348	2,220	2,021	2,003	1,647	1,529	1,354	1,268	1,078															1,078
1992											2,378	2,305	1,998	1,871	1,742	1,572	1,315	1,291	1,275	1,231	1,141	1,151																1,151
1993										2,397	2,280	2,253	1,902	1,915	1,869	1,641	1,495	1,469	1,285	1,292	1,284																	1,284
1994									3,271	3,649	3,228	2,758	2,408	2,326	2,373	2,341	2,267	2,058	1,883	1,749																		1,749
1995								3,262	2,810	2,652	2,477	2,267	2,040	1,920	1,891	1,714	1,664	1,767	1,629																			1,629
1996							3,231	3,189	2,667	2,462	2,572	2,299	2,025	1,903	1,884	1,848	1,590	1,449																				1,449
1997						4,159	3,967	3,606	3,036	3,176	3,304	3,032	2,878	2,775	2,667	2,555	2,389																					2,389
1998					4,619	4,250	4,192	3,800	3,405	3,379	3,036	2,864	2,986	2,981	2,867	2,632																						2,632
1999				5,053	4,648	4,363	4,028	4,064	3,845	3,908	3,851	3,872	3,724	3,343	3,228																							3,228
2000			6,438	5,347	5,124	4,494	4,579	4,386	3,987	4,077	4,001	3,960	3,414	3,386																								3,386
2001		10,755	5,979	5,319	4,478	4,227	4,277	3,918	3,396	3,570	3,633	3,414	3,062																									3,062
2002	12,693	10,911	6,230	4,912	4,786	4,494	4,732	5,107	5,052	4,596	3,981	4,088																										4,088
2003	13,299	11,069	5,536	4,904	4,862	4,876	4,668	4,857	4,835	4,613	4,474																											4,474
2004	14,911	9,460	5,433	4,945	5,053	4,747	4,525	4,484	4,133	3,768																												3,768
2005	13,833	9,979	5,314	5,149	5,009	5,342	5,382	5,129	4,801																													4,801
2006	14,293	10,297	5,053	4,565	4,344	4,392	4,382	4,540																														4,540
2007	14,562	8,586	5,149	4,837	5,150	4,841	4,223																															4,223
2008	11,941	7,898	4,687	4,501	4,427	4,125																																4,125
2009	13,070	8,194	5,082	4,474	4,054																																	4,054
2010	14,320	9,291	5,375	4,442																																		4,442
2011	12,012	9,424	4,838																																			4,838
2012	13,692	10,099																																				10,099
2013	15,882																																					15,882

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																																						16,808,668
1978																																						16,737,992
1979																																						16,773,433
1980																																						17,448,182
1981																																						16,998,954
1982	1.44%	2.84%	2.90%	2.93%	2.94%	2.95%	2.96%	2.96%	2.97%	2.97%	2.97%	2.97%	2.97%	2.97%	2.97%	2.97%	2.97%	2.98%	2.98%	2.98%	2.98%	2.98%	2.98%	2.98%	2.98%	2.98%	2.98%	2.98%	2.98%	2.98%	2.98%	2.98%						17,167,821
1983	1.34%	2.86%	2.92%	2.95%	2.97%	2.99%	3.00%	3.00%	3.00%	3.01%	3.01%	3.01%	3.01%	3.01%	3.01%	3.01%	3.01%	3.01%	3.02%	3.02%	3.02%	3.02%	3.02%	3.02%	3.02%	3.02%	3.02%	3.02%	3.02%	3.02%	3.02%							17,314,056
1984	1.53%	3.08%	3.14%	3.18%	3.20%	3.21%	3.21%	3.22%	3.22%	3.22%	3.22%	3.22%	3.23%	3.23%	3.23%	3.23%	3.23%	3.23%	3.23%	3.23%	3.24%	3.24%	3.24%	3.24%	3.24%	3.24%	3.24%	3.24%	3.24%	3.24%								17,396,710
1985	1.47%	3.10%	3.16%	3.19%	3.21%	3.23%	3.23%	3.23%	3.23%	3.23%	3.24%	3.24%	3.24%	3.24%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%									18,364,828
1986	1.50%	3.02%	3.07%	3.10%	3.13%	3.14%	3.15%	3.15%	3.15%	3.16%	3.16%	3.16%	3.16%	3.17%	3.17%	3.17%	3.17%	3.17%	3.17%	3.17%	3.17%	3.17%	3.17%	3.17%	3.17%	3.17%	3.17%	3.17%										18,846,257
1987	1.41%	2.92%	2.98%	3.01%	3.03%	3.04%	3.05%	3.05%	3.06%	3.06%	3.06%	3.06%	3.07%	3.07%	3.07%	3.07%	3.07%	3.07%	3.07%	3.07%	3.07%	3.07%	3.07%	3.07%	3.07%	3.07%	3.07%											19,875,240
1988	1.51%	3.08%	3.14%	3.17%	3.19%	3.21%	3.22%	3.22%	3.23%	3.23%	3.24%	3.24%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%												19,660,304
1989	1.40%	3.00%	3.06%	3.09%	3.10%	3.12%	3.13%	3.14%	3.15%	3.16%	3.16%	3.17%	3.17%	3.17%	3.17%	3.17%	3.17%	3.17%	3.18%	3.18%	3.18%	3.18%	3.18%	3.18%	3.18%													20,371,910
1990	1.39%	2.90%	2.95%	2.98%	2.99%	3.01%	3.03%	3.05%	3.05%	3.06%	3.06%	3.07%	3.07%	3.07%	3.07%	3.07%	3.07%	3.07%	3.07%	3.07%	3.07%	3.07%	3.07%	3.07%														20,942,088
1991	1.30%	2.67%	2.72%	2.75%	2.77%	2.79%	2.81%	2.81%	2.82%	2.83%	2.84%	2.84%	2.84%	2.85%	2.85%	2.85%	2.85%	2.85%	2.85%	2.85%	2.85%	2.85%	2.85%															21,689,651
1992	1.28%	2.70%	2.77%	2.79%	2.82%	2.84%	2.85%	2.86%	2.87%	2.88%	2.89%	2.89%	2.89%	2.89%	2.89%	2.89%	2.89%	2.89%	2.89%	2.89%	2.89%	2.89%																21,954,933
1993	0.26%	1.05%	1.57%	2.06%	2.25%	2.37%	2.48%	2.56%	2.59%	2.60%	2.61%	2.62%	2.63%	2.63%	2.63%	2.63%	2.63%	2.63%	2.63%	2.63%	2.63%																	22,621,374
1994	0.23%	1.08%	1.66%	2.14%	2.36%	2.49%	2.59%	2.65%	2.69%	2.72%	2.73%	2.74%	2.75%	2.75%	2.75%	2.76%	2.76%	2.76%	2.76%	2.76%																		22,048,532
1995	0.22%	1.14%	1.73%	2.04%	2.21%	2.31%	2.40%	2.46%	2.49%	2.51%	2.53%	2.53%	2.55%	2.55%	2.55%	2.56%	2.56%	2.56%	2.56%																			21,970,116
1996	0.35%	1.31%	1.83%	2.15%	2.31%	2.42%	2.50%	2.56%	2.59%	2.61%	2.62%	2.63%	2.64%	2.64%	2.64%	2.64%	2.64%	2.64%																				22,232,463
1997	0.32%	1.22%	1.74%	2.03%	2.20%	2.31%	2.39%	2.47%	2.50%	2.51%	2.53%	2.54%	2.55%	2.55%	2.55%	2.55%	2.55%																					22,352,179
1998	0.35%	1.30%	1.81%	2.09%	2.23%	2.33%	2.43%	2.48%	2.51%	2.53%	2.54%	2.55%	2.55%	2.55%	2.55%	2.55%																						22,686,876
1999	0.50%	1.59%	2.11%	2.37%	2.51%	2.62%	2.70%	2.76%	2.79%	2.80%	2.81%	2.82%	2.82%	2.82%	2.83%																							22,896,749
2000	0.49%	1.57%	2.15%	2.42%	2.55%	2.64%	2.73%	2.79%	2.82%	2.83%	2.84%	2.84%	2.85%	2.85%																								23,186,938
2001	0.42%	1.54%	2.10%	2.31%	2.42%	2.51%	2.61%	2.67%	2.69%	2.70%	2.70%	2.70%	2.71%																									23,973,016
2002	0.50%	1.63%	2.17%	2.38%	2.50%	2.61%	2.68%	2.78%	2.80%	2.80%	2.81%	2.81%																										24,464,115
2003	0.54%	1.63%	2.12%	2.33%	2.45%	2.54%	2.65%	2.73%	2.74%	2.75%	2.75%																											24,277,502
2004	0.50%	1.65%	2.15%	2.36%	2.46%	2.55%	2.63%	2.70%	2.71%	2.72%																												24,148,944
2005	0.50%	1.61%	2.10%	2.27%	2.38%	2.46%	2.52%	2.59%	2.61%																													23,758,948
2006	0.44%	1.45%	1.90%	2.08%	2.17%	2.22%	2.29%	2.36%																														23,574,590
2007	0.49%	1.57%	2.06%	2.21%	2.30%	2.36%	2.45%																															23,452,743
2008	0.50%	1.63%	1.99%	2.14%	2.23%	2.32%																																23,147,670
2009	0.47%	1.49%	1.90%	2.04%	2.13%																																	22,503,303
2010	0.45%	1.44%	1.86%	2.02%																																		21,710,635
2011	0.46%	1.45%	1.87%																																			20,240,053
2012	0.39%	1.32%																																				18,793,320
2013	0.38%																																					18,130,692

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	104	896	775	426	346	327	347	369	359	355	423	303	260	204	196	183	136	126	114	106	142	126	137	113	99	96	112	111	92	74	77	63						5,110
1983	94	904	923	439	399	388	362	325	369	446	364	251	224	195	187	167	167	138	173	159	127	133	176	126	141	83	99	81	64	64	84							5,223
1984	118	1,039	981	544	412	392	363	409	475	381	296	232	234	211	155	124	140	186	200	184	171	159	196	217	108	119	83	100	94	86								5,629
1985	105	949	936	566	473	421	455	501	445	333	289	241	222	191	169	169	185	151	173	185	239	145	114	138	116	109	110	75	66									5,971
1986	105	985	1,022	544	433	471	523	480	399	351	360	287	260	232	169	195	198	209	190	170	153	116	108	133	98	122	126	85										5,979
1987	90	889	1,049	607	570	545	533	425	306	287	258	245	249	208	212	184	189	184	167	180	133	110	102	104	103	93	99											6,108
1988	99	968	1,106	704	642	527	380	298	278	257	222	197	184	187	179	238	185	215	169	122	135	141	128	95	90	82												6,389
1989	98	983	1,307	890	629	478	353	360	306	253	270	239	254	288	244	236	228	194	179	196	188	156	159	150	119													6,472
1990	85	1,049	1,748	945	616	455	386	345	272	249	265	247	244	309	278	291	234	208	194	174	197	188	187	163														6,432
1991	139	1,870	1,338	756	540	415	335	299	305	284	280	279	261	290	256	261	253	204	226	155	182	144	112															6,172
1992	149	1,973	1,335	711	487	394	304	284	254	249	227	268	211	182	175	154	169	209	167	152	164	116																6,355
1993	286	1,878	1,234	669	473	363	355	272	284	287	274	270	246	234	186	200	203	186	168	139	170																	5,960
1994	189	1,943	1,280	739	492	482	394	450	429	534	385	387	264	262	261	261	237	271	226	209																		6,078
1995	273	1,944	1,109	634	489	385	391	348	330	302	286	216	212	237	195	171	207	178	148																			5,622
1996	260	1,810	1,048	673	464	398	362	354	301	331	264	233	219	218	208	220	177	174																				5,876
1997	220	2,244	1,338	663	560	500	468	453	440	360	343	308	288	288	246	262	207																					5,706
1998	353	2,327	1,232	821	679	636	526	537	379	338	370	376	338	289	253	226																						5,793
1999	391	2,148	1,300	952	692	624	602	591	458	478	447	443	404	426	330																							6,476
2000	440	2,757	1,663	1,111	794	717	545	482	501	456	420	490	363	333																								6,611
2001	513	3,004	1,623	898	678	551	482	439	428	440	397	344	342																									6,503
2002	605	3,005	1,721	1,016	790	649	619	549	481	456	456	400																										6,900
2003	726	3,176	1,828	1,089	759	664	656	588	579	478	419																											6,707
2004	709	3,217	1,701	971	865	798	626	546	533	487																												6,610
2005	817	3,468	1,662	1,149	974	811	723	545	496																													6,250
2006	698	3,248	1,790	1,116	853	686	576	471																														5,653
2007	747	3,733	1,862	1,103	888	679	579																															6,013
2008	873	3,494	1,700	1,189	762	635																																5,814
2009	824	3,401	1,838	1,183	845																																	5,365
2010	840	3,949	1,868	1,035																																		5,111
2011	925	3,532	1,732																																			4,735
2012	1,058	4,168																																				4,115
2013	895																																					4,053
																																						191,867

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	8.632	0.865	0.549	0.812	0.945	1.063	1.062	0.972	0.991	1.191	0.716	0.858	0.783	0.962	0.937	0.741	0.927	0.906	0.928	1.344	0.882	1.092	0.825	0.872	0.972	1.166	0.992	0.826	0.809	1.034	0.823							
1983	9.573	1.022	0.476	0.909	0.971	0.934	0.898	1.135	1.209	0.817	0.687	0.892	0.870	0.963	0.892	1.002	0.825	1.254	0.921	0.800	1.044	1.322	0.714	1.124	0.590	1.193	0.819	0.782	1.005	1.311								
1984	8.846	0.943	0.555	0.757	0.950	0.928	1.126	1.161	0.802	0.776	0.786	1.007	0.902	0.733	0.802	1.130	1.324	1.076	0.923	0.928	0.929	1.234	1.104	0.496	1.108	0.694	1.208	0.936	0.922									
1985	9.034	0.986	0.605	0.835	0.890	1.082	1.101	0.887	0.749	0.868	0.836	0.919	0.861	0.885	0.999	1.095	0.816	1.144	1.073	1.289	0.609	0.783	1.214	0.838	0.944	1.007	0.677	0.881										
1986	9.386	1.038	0.532	0.797	1.086	1.111	0.918	0.832	0.878	1.027	0.797	0.906	0.892	0.729	1.156	1.015	1.054	0.907	0.899	0.899	0.759	0.931	1.225	0.737	1.250	1.035	0.670											
1987	9.930	1.179	0.578	0.939	0.956	0.978	0.798	0.720	0.938	0.898	0.949	1.018	0.835	1.021	0.868	1.027	0.969	0.910	1.081	0.735	0.826	0.931	1.022	0.989	0.901	1.064												
1988	9.761	1.144	0.636	0.912	0.821	0.720	0.784	0.933	0.923	0.865	0.890	0.931	1.017	0.960	1.325	0.777	1.166	0.784	0.724	1.105	1.042	0.907	0.744	0.948	0.915													
1989	10.007	1.329	0.681	0.707	0.760	0.738	1.020	0.851	0.826	1.068	0.885	1.060	1.134	0.849	0.965	0.969	0.849	0.922	1.098	0.958	0.833	1.014	0.945	0.792														
1990	12.391	1.666	0.541	0.652	0.738	0.850	0.892	0.789	0.915	1.065	0.934	0.988	1.265	0.898	1.048	0.804	0.887	0.937	0.894	1.134	0.952	0.997	0.873															
1991	13.453	0.716	0.564	0.715	0.769	0.807	0.892	1.021	0.930	0.988	0.996	0.933	1.114	0.883	1.018	0.968	0.808	1.109	0.687	1.173	0.793	0.777																
1992	13.271	0.677	0.532	0.685	0.810	0.771	0.935	0.892	0.982	0.913	1.177	0.787	0.863	0.964	0.877	1.097	1.240	0.797	0.913	1.080	0.703																	
1993	6.569	0.657	0.543	0.707	0.767	0.977	0.767	1.045	1.011	0.954	0.983	0.914	0.951	0.792	1.079	1.014	0.914	0.907	0.824	1.225																		
1994	10.293	0.659	0.577	0.666	0.981	0.817	1.142	0.954	1.245	0.720	1.005	0.683	0.993	0.997	0.999	0.907	1.142	0.835	0.923																			
1995	7.111	0.571	0.571	0.771	0.789	1.013	0.890	0.948	0.915	0.948	0.755	0.982	1.118	0.824	0.878	1.206	0.861	0.832																				
1996	6.956	0.579	0.642	0.690	0.857	0.910	0.976	0.853	1.100	0.796	0.884	0.938	0.995	0.958	1.056	0.807	0.978																					
1997	10.213	0.596	0.495	0.845	0.893	0.935	0.969	0.970	0.818	0.952	0.897	0.937	1.001	0.853	1.063	0.793																						
1998	6.593	0.530	0.666	0.827	0.937	0.826	1.022	0.706	0.891	1.093	1.018	0.897	0.856	0.876	0.894																							
1999	5.500	0.605	0.732	0.727	0.902	0.965	0.981	0.775	1.043	0.937	0.991	0.911	1.056	0.773																								
2000	6.265	0.603	0.668	0.714	0.903	0.760	0.884	1.040	0.910	0.921	1.166	0.741	0.919																									
2001	5.851	0.540	0.553	0.755	0.812	0.875	0.911	0.976	1.027	0.902	0.867	0.994																										
2002	4.964	0.572	0.590	0.778	0.821	0.954	0.886	0.877	0.948	1.000	0.877																											
2003	4.376	0.576	0.596	0.697	0.874	0.989	0.895	0.985	0.826	0.877																												
2004	4.539	0.529	0.571	0.890	0.923	0.785	0.871	0.976	0.914																													
2005	4.245	0.479	0.691	0.848	0.832	0.892	0.754	0.910																														
2006	4.656	0.551	0.623	0.764	0.805	0.840	0.817																															
2007	4.998	0.499	0.593	0.804	0.765	0.852																																
2008	4.003	0.487	0.699	0.641	0.833																																	
2009	4.128	0.541	0.644	0.714																																		
2010	4.703	0.473	0.554																																			
2011	3.818	0.490																																				
2012	3.941																																					
3 Yr Avg	4.154	0.501	0.632	0.720	0.801	0.861	0.814	0.957	0.896	0.926	0.970	0.882	0.944	0.834	1.004	0.935	0.994	0.858	0.887	1.159	0.816	0.929	0.854	0.909	1.022	1.035	0.851	0.866	0.912	1.172	0.823							
5 Yr Avg	4.119	0.498	0.623	0.754	0.832	0.872	0.845	0.945	0.925	0.928	0.983	0.896	0.965	0.857	0.978	0.946	1.027	0.896	0.848	1.114	0.865	0.925	0.962	0.861	1.024	0.999	0.873	0.856	0.912	1.172	0.823							
10 Yr Avg	4.341	0.520	0.611	0.761	0.847	0.874	0.899	0.907	0.939	0.915	0.944	0.878	0.987	0.882	0.988	0.934	0.981	0.894	0.912	1.053	0.849	0.999	0.963	0.849	0.954	1.026	0.873	0.856	0.912	1.172	0.823							
3 Yr Wtd	4.127	0.500	0.630	0.718	0.799	0.863	0.811	0.958	0.892	0.926	0.969	0.868	0.950	0.826	1.001	0.906	1.002	0.855	0.890	1.157	0.823	0.938	0.863	0.893	1.023	1.034	0.812	0.871	0.902	1.162	0.823							
5 Yr Wtd	4.103	0.497	0.621	0.753	0.831	0.869	0.843	0.944	0.918	0.927	0.982	0.884	0.965	0.845	0.980	0.926	1.024	0.893	0.844	1.104	0.860	0.931	0.944	0.848	1.023	0.982	0.851	0.857	0.902	1.162	0.823							
10 Yr Wtd	4.307	0.517	0.611	0.758	0.846	0.871	0.893	0.904	0.931	0.908	0.952	0.866	0.984	0.873	0.991	0.916	0.971	0.892	0.906	1.044	0.833	1.001	0.948	0.812	0.935	1.010	0.851	0.857	0.902	1.162	0.823							
Prior	4.408	0.522	0.623	0.760	0.855	0.878	0.906	0.907	0.964	0.915	0.977	0.858	1.019	0.887	1.029	0.939	0.978	0.915	0.906	1.006	0.850	1.026	0.961	0.815	0.938	1.001	0.908	0.851	0.889	1.034								TAIL
Selected	4.307	0.517	0.611	0.758	0.846	0.871	0.893	0.904	0.931	0.908	0.952	0.866	0.984	0.873	0.991	0.916	0.971	0.892	0.906	1.044	0.833	1.001	0.948	0.812	0.935	1.010	0.851	0.857	0.902	1.162	0.823							1.152

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	267.2	2,239.0	1,880.9	1,003.2	791.0	726.0	749.2	1,583.9	1,452.0	1,357.1	1,525.4	1,030.3	834.0	616.3	559.1	494.1	345.6	302.2	258.2	226.2	286.6	238.5	245.5	191.1	157.2	144.2	158.6	148.4	115.5	88.2	86.0	66.8						5,110
1983	236.0	2,193.1	2,175.1	1,004.9	886.7	836.3	758.7	1,317.2	1,410.0	1,607.7	1,238.8	803.5	676.4	555.3	504.6	424.5	401.1	312.1	369.3	320.7	242.0	238.4	297.3	200.2	212.3	118.1	132.9	102.6	75.7	71.8	88.8							5,223
1984	285.2	2,449.3	2,243.3	1,209.0	889.1	820.0	738.9	1,562.7	1,711.9	1,295.6	948.1	703.3	668.4	568.9	393.2	297.4	317.0	396.0	402.2	350.2	306.8	268.8	312.9	326.0	152.6	159.5	104.4	119.0	105.1	91.4								5,629
1985	247.4	2,170.4	2,078.2	1,220.8	989.8	855.7	898.5	1,806.3	1,511.6	1,067.6	874.3	689.2	597.2	485.3	405.3	381.8	394.4	303.5	327.5	331.6	403.3	231.8	171.2	196.1	155.1	138.2	131.3	83.9	69.7									5,971
1986	240.2	2,188.6	2,204.7	1,138.3	881.1	928.8	1,001.6	1,631.0	1,280.0	1,060.6	1,027.3	772.6	660.3	555.8	382.2	416.7	399.2	396.9	339.5	287.9	244.1	174.8	153.5	177.4	123.4	145.4	142.0	89.7										5,979
1987	198.9	1,917.7	2,195.9	1,233.2	1,124.3	1,044.1	991.1	1,363.0	925.9	819.6	694.7	622.2	597.3	470.5	453.2	371.0	359.6	328.8	282.1	287.6	199.5	155.4	136.5	131.6	122.8	104.4	104.8											6,108
1988	213.8	2,025.8	2,249.2	1,389.5	1,230.2	980.9	685.9	901.1	793.1	690.7	563.7	473.3	415.6	398.9	361.1	451.5	331.0	364.1	269.2	183.9	191.7	188.5	161.2	113.2	101.2	87.3												6,389
1989	205.7	1,998.2	2,578.6	1,705.4	1,170.1	863.8	619.3	1,028.5	825.3	642.8	647.4	540.8	540.9	578.5	463.5	421.8	385.6	308.9	268.7	278.3	251.4	197.5	188.9	168.4	125.8													6,472
1990	172.1	2,070.4	3,349.7	1,758.8	1,112.7	797.6	657.9	928.5	690.8	596.0	598.9	527.5	491.9	587.0	497.4	491.6	372.8	312.0	275.7	232.5	248.8	223.4	210.2	173.2														6,432
1991	274.4	3,583.9	2,490.0	1,364.5	947.3	707.3	553.8	759.4	731.6	641.8	598.0	561.9	494.7	519.9	433.1	415.9	379.7	289.3	302.5	195.9	216.8	162.2	119.0															6,172
1992	284.9	3,670.1	2,411.7	1,245.9	829.0	652.0	488.2	681.6	573.4	531.1	457.6	508.2	377.3	307.2	279.3	231.1	239.3	280.0	210.6	181.4	184.7	122.5																6,355
1993	531.9	3,392.6	2,163.2	1,139.7	782.2	582.7	552.9	615.4	606.5	578.4	520.8	483.0	416.4	373.7	279.1	284.2	271.9	234.5	200.6	156.0	180.2																	5,960
1994	340.9	3,406.3	2,179.6	1,220.8	788.9	751.2	595.9	959.8	863.7	1,014.1	689.0	653.0	421.0	394.2	370.9	349.4	299.1	322.3	253.9	221.0																		6,078
1995	479.4	3,309.4	1,833.2	1,016.9	761.2	582.9	573.5	699.5	625.6	540.0	483.0	344.1	318.7	336.2	261.2	216.3	246.2	200.0	156.9																			5,622
1996	443.0	2,991.3	1,682.2	1,048.8	702.5	584.7	516.3	671.1	539.8	560.0	420.6	350.6	310.2	291.1	263.0	262.0	199.4	184.0																				5,876
1997	363.3	3,601.7	2,085.1	1,002.9	822.9	713.3	647.6	811.9	742.9	573.6	515.3	436.2	385.6	364.2	293.2	294.0	219.8																					5,706
1998	566.4	3,625.9	1,864.2	1,205.8	967.7	880.7	706.2	907.3	604.7	508.5	524.5	503.5	426.1	344.0	284.1	239.7																						5,793
1999	608.5	3,249.1	1,908.8	1,357.3	957.7	838.6	785.6	941.4	688.1	677.4	598.7	559.7	480.8	479.1	349.5																							6,476
2000	665.6	4,048.8	2,370.7	1,537.9	1,066.7	935.1	690.2	724.3	710.7	609.9	530.2	583.0	407.7	353.5																								6,611
2001	754.0	4,282.9	2,247.3	1,206.8	884.3	697.4	592.2	622.4	573.1	555.3	472.5	386.3	362.2																									6,503
2002	863.3	4,160.1	2,312.2	1,325.2	1,001.0	797.9	739.3	734.4	607.7	543.3	512.7	424.1																										6,900
2003	1,004.6	4,267.9	2,385.1	1,379.3	933.9	792.3	760.8	741.9	689.2	536.8	444.2																											6,707
2004	952.6	4,197.8	2,155.3	1,194.4	1,032.3	925.1	704.9	650.1	598.9	516.3																												6,610
2005	1,065.9	4,392.7	2,044.1	1,371.4	1,129.1	912.5	790.5	612.5	526.0																													6,250
2006	883.7	3,994.1	2,137.2	1,293.5	959.7	750.1	611.6	499.5																														5,653
2007	918.5	4,457.4	2,158.8	1,242.0	969.9	720.3	596.0																															6,013
2008	1,042.4	4,050.9	1,913.7	1,299.6	808.5	653.6																																5,814
2009	955.0	3,827.8	2,009.0	1,255.2	870.4																																	5,365
2010	945.0	4,315.3	1,982.0	1,066.0																																		5,111
2011	1,010.7	3,746.6	1,784.2																																			4,735
2012	1,122.1	4,293.1																																				4,115
2013	921.5																																					4,053
																																						191,867
3 Yr Avg	1,018.1	4,118.3	1,925.0	1,206.9	882.9	708.0	666.0	587.4	604.7	532.2	476.5	464.5	416.9	392.2	309.0	265.2	221.8	235.4	203.8	186.1	193.9	169.4	172.7	151.6	116.6	112.4	126.0	97.5	83.5	83.8	87.4	66.8						
5 Yr Avg	990.9	4,046.7	1,969.5	1,231.2	947.5	792.3	692.7	647.7	599.0	552.3	511.7	491.3	412.5	366.4	290.2	272.3	247.3	244.1	224.9	197.4	216.4	178.8	163.1	152.8	125.6	127.0	123.1	108.7	91.5	83.8	87.4	66.8						
10 Yr Avg	981.8	4,154.4	2,088.1	1,263.3	965.6	802.3	697.7	724.6	628.1	562.1	519.1	472.4	390.6	376.3	331.1	320.6	294.5	282.4	256.0	235.6	242.7	196.3	199.6	186.4	143.8	128.2	129.0	108.7	91.5	83.8	87.4							
																																						TAIL
Selected	981.8	4,154.4	2,088.1	1,263.3	965.6	802.3	697.7	724.6	628.1	562.1	519.1	472.4	390.6	376.3	331.1	320.6	294.5	282.4	256.0	235.6	242.7	196.3	199.6	186.4	143.8	128.2	129.0	108.7	91.5	83.8	87.4	66.8						1.152
5 Yr Trend	5.1%	3.0%	0.7%	1.2%	-3.4%	-1.0%	-0.5%	4.4%	4.3%	0.0%	3.1%	5.0%	14.5%	15.7%	1.7%	3.7%	1.2%	-0.1%	0.1%	-7.9%	3.7%	8.8%																
15 Yr Trend	7.1%	3.8%	3.4%	4.4%	4.7%	5.0%	5.4%	5.3%	5.4%	4.9%	4.8%	4.5%	3.0%	2.9%	2.4%	2.6%	2.3%																					
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	103.7	895.6	774.9	425.7	345.7	326.8	347.4	369.0	358.6	355.3	423.3	303.1	260.0	203.7	195.9	183.5	136.0	126.1	114.2	106.0	142.5	125.6	137.1	113.1	98.7	95.9	111.8	110.9	91.5	74.0	76.5	63.0					
1983	94.4	903.5	923.0	439.2	399.2	387.8	362.4	325.3	369.1	446.1	364.4	250.5	223.6	194.5	187.4	167.1	167.4	138.1	173.1	159.4	127.5	133.1	176.0	125.6	141.2	83.3	99.3	81.3	63.6	63.9	83.8	66.8					
1984	117.5	1,039.4	980.5	544.3	412.3	391.6	363.5	409.1	475.1	381.1	295.6	232.4	234.2	211.3	154.8	124.1	140.2	185.7	199.9	184.5	171.3	159.1	196.3	216.8	107.5	119.2	82.7	99.9	93.5	86.2	87.4	70.8					
1985	105.0	948.6	935.6	566.1	472.7	421.0	455.3	501.3	444.6	332.9	289.0	241.5	221.8	191.0	169.1	168.9	184.9	150.8	172.5	185.2	238.7	145.4	113.8	138.2	115.9	109.4	110.3	74.7	65.8	83.8	92.7	75.1					
1986	105.0	985.3	1,022.3	543.7	433.4	470.6	522.7	479.8	399.1	350.6	359.9	286.9	259.9	231.9	169.1	195.4	198.4	209.1	189.6	170.4	153.1	116.2	108.2	132.6	97.7	122.1	126.4	84.6	91.5	88.8	98.2	79.6					
1987	89.6	889.2	1,048.8	606.7	569.7	544.9	532.8	425.0	306.0	287.1	258.0	244.9	249.2	208.1	212.5	184.4	189.4	183.6	167.0	180.4	132.7	109.6	102.0	104.3	103.1	92.9	98.8	108.7	97.0	94.2	104.1	84.3					
1988	99.1	967.6	1,106.5	704.0	642.0	527.3	379.8	297.8	277.9	256.5	221.9	197.5	183.8	187.0	179.5	237.9	184.8	215.5	168.9	122.3	135.2	140.8	127.7	95.0	90.1	82.4	129.0	115.2	102.8	99.8	110.4	89.4					
1989	98.2	983.0	1,306.6	890.0	629.0	478.2	353.2	360.3	306.5	253.0	270.1	239.2	253.6	287.5	244.2	235.5	228.2	193.8	178.7	196.2	187.9	156.4	158.6	149.9	118.6	128.2	136.7	122.2	109.0	105.8	117.0	94.8					
1990	84.7	1,049.0	1,748.2	945.4	616.1	454.9	386.4	344.8	271.9	248.7	264.9	247.3	244.4	309.2	277.7	291.0	233.9	207.5	194.4	173.8	197.0	187.6	187.1	163.4	143.8	135.9	144.9	129.5	115.5	112.1	124.0	100.4					
1991	139.0	1,870.4	1,338.5	755.5	540.3	415.5	335.1	298.9	305.3	283.9	280.4	279.2	260.6	290.3	256.4	261.0	252.5	203.9	226.0	155.2	182.0	144.4	112.2	186.4	152.4	144.0	153.6	137.2	122.5	118.9	131.4	106.5					
1992	148.7	1,972.9	1,335.3	710.5	487.0	394.5	304.2	284.4	253.6	249.0	227.4	267.7	210.7	181.8	175.2	153.7	168.7	209.2	166.8	152.3	164.4	115.6	199.6	197.5	161.6	152.6	162.9	145.5	129.8	126.0	139.3	112.9					
1993	285.9	1,878.4	1,233.6	669.4	473.2	363.1	354.9	272.2	284.3	287.4	274.3	269.7	246.4	234.5	185.6	200.3	203.2	185.8	168.5	138.9	170.0	196.3	211.6	209.4	171.3	161.8	172.6	154.2	137.6	133.6	147.7	119.6					
1994	188.7	1,942.5	1,280.3	738.6	491.6	482.2	394.0	450.0	429.2	534.2	384.7	386.5	264.1	262.2	261.5	261.1	236.9	270.6	226.0	208.5	242.7	208.1	224.3	222.0	181.5	171.5	183.0	163.5	145.9	141.6	156.5	126.8					
1995	273.4	1,943.9	1,109.1	633.7	488.6	385.4	390.5	347.6	329.5	301.5	285.9	215.9	212.0	237.0	195.2	171.4	206.7	178.0	148.0	235.6	257.3	220.6	237.7	235.3	192.4	181.8	194.0	173.3	154.6	150.1	165.9	134.4					
1996	260.2	1,809.8	1,048.3	673.2	464.4	398.2	362.1	353.5	301.4	331.4	263.9	233.2	218.7	217.5	208.3	220.0	177.5	173.6	256.0	249.8	272.7	233.8	252.0	249.4	204.0	192.7	205.6	183.7	163.9	159.1	175.9	142.5					
1997	219.8	2,244.5	1,338.3	663.0	560.3	500.3	467.8	453.3	439.7	359.9	342.7	307.5	288.2	288.5	246.2	261.6	207.3	282.4	271.3	264.7	289.1	247.9	267.1	264.4	216.2	204.3	217.9	194.7	173.7	168.6	186.4	151.0					
1998	353.0	2,327.3	1,232.4	821.1	678.7	636.2	525.5	537.0	379.4	338.2	369.8	376.2	337.5	288.8	252.9	226.1	294.5	299.3	287.6	280.6	306.4	262.7	283.2	280.2	229.2	216.5	231.0	206.4	184.2	178.7	197.6	160.1					
1999	390.6	2,148.1	1,299.8	952.0	691.9	624.0	602.1	590.6	457.6	477.5	447.4	443.3	403.6	426.4	329.8	320.6	312.2	317.3	304.9	297.5	324.8	278.5	300.1	297.0	242.9	229.5	244.9	218.8	195.2	189.5	209.5	169.7					
2000	440.1	2,757.1	1,662.7	1,111.0	793.7	716.7	544.9	481.7	501.0	455.8	420.0	489.5	362.8	333.5	331.1	339.8	330.9	336.3	323.2	315.3	344.3	295.2	318.2	314.9	257.5	243.3	259.6	231.9	206.9	200.8	222.1	179.9					
2001	513.4	3,003.9	1,623.5	898.0	677.7	550.6	481.5	438.8	429.2	439.8	396.7	343.8	341.7	376.3	350.9	360.2	350.7	356.5	342.5	334.2	365.0	312.9	337.2	333.7	273.0	257.9	275.1	245.8	219.3	212.9	235.4	190.7					
2002	605.5	3,005.4	1,720.5	1,015.6	790.2	648.7	619.2	548.8	481.4	456.2	456.3	400.1	390.6	398.9	372.0	381.9	371.8	377.9	363.1	354.3	386.9	331.7	357.5	353.8	289.3	273.4	291.6	260.5	232.5	225.7	249.5	202.1					
2003	725.7	3,175.7	1,827.9	1,088.8	759.3	663.5	656.2	587.6	578.7	477.8	419.1	472.4	414.0	422.8	394.3	404.8	394.1	400.6	384.9	375.5	410.1	351.6	378.9	375.0	306.7	289.8	309.1	276.2	246.4	239.2	264.5	214.2					
2004	708.8	3,217.2	1,701.4	971.2	864.6	798.0	626.3	545.8	533.0	487.1	519.1	500.7	438.9	448.2	418.0	429.0	417.7	424.6	408.0	398.1	434.7	372.7	401.7	397.5	325.1	307.1	327.7	292.7	261.2	253.6	280.3	227.1					
2005	817.0	3,467.7	1,662.0	1,148.5	974.0	810.7	723.4	545.2	496.2	562.1	550.2	530.7	465.2	475.1	443.1	454.8	442.8	450.1	432.5	422.0	460.8	395.1	425.8	421.4	344.6	325.6	347.4	310.3	276.9	268.8	297.2	240.7					
2006	697.6	3,247.6	1,789.8	1,115.8	852.7	686.5	576.5	471.2	628.1	595.8	583.2	562.6	493.1	503.6	469.6	482.1	469.4	477.1	458.4	447.3	488.4	418.8	451.3	446.6	365.3	345.1	368.2	328.9	293.5	284.9	315.0	255.2					
2007	746.9	3,733.0	1,862.2	1,103.5	887.6	678.9	578.6	724.6	665.8	631.6	618.2	596.3	522.7	533.8	497.8	511.0	497.5	505.7	485.9	474.1	517.7	443.9	478.4	473.4	387.2	365.8	390.3	348.7	311.1	302.0	333.9	270.5					
2008	873.0	3,494.3	1,700.3	1,189.3	762.1	634.5	697.7	768.0	705.7	669.5	655.3	632.1	554.1	565.8	527.7	541.7	527.4	536.0	515.1	502.6	548.8	470.5	507.1	501.8	410.4	387.8	413.7	369.6	329.8	320.1	353.9	286.7					
2009	823.8	3,400.9	1,838.5	1,183.1	845.0	802.3	739.6	814.1	748.1	709.7	694.6	670.0	587.3	599.8	559.4	574.2	559.0	568.2	546.0	532.7	581.7	498.8	537.5	531.9	435.0	411.0	438.5	391.8	349.6	339.3	375.2	303.9					
2010	839.6	3,949.1	1,868.2	1,034.9	965.6	850.4	784.0	863.0	793.0	752.2	736.3	710.3	622.6	635.8	592.9	608.6	592.6	602.3	578.7	564.7	616.6	528.7	569.8	563.9	461.2	435.7	464.8	415.3	370.5	359.7	397.7	322.1					
2011	924.9	3,531.6	1,732.2	1,263.3	1,023.5	901.5	831.0	914.7	840.5	797.4	780.5	752.9	659.9	673.9	628.5	645.1	628.1	638.4	613.4	598.6	653.6	560.4	604.0	597.7	488.8	461.8	492.7	440.2	392.8	381.3	421.5	341.5					
2012	1,057.7	4,168.1	2,088.1	1,339.1	1,084.9	955.5	880.9	969.6	891.0	845.2	827.3	798.0	699.5	714.3	666.2	683.8	665.8	676.7	650.3	634.5	692.8	594.0	640.2	633.6	518.1	489.5	522.3	466.6	416.3	404.1	446.8	361.9					
2013	894.7	4,154.4	2,213.4	1,419.5	1,150.0	1,012.9	933.7	1,027.8	944.4	895.9	877.0	845.9	741.5	757.2	706.2	724.9	705.8	717.3	689.3	672.6	734.4	629.7	678.6	671.6	549.2	518.9	553.6	494.6	441.3	428.4	473.6	383.7					

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	104	896	775	426	346	327	347	369	359	355	423	303	260	204	196	183	136	126	114	106	142	126	137	113	99	96	112	111	92	74	77	63						5,110
1983	94	904	923	439	399	388	362	325	369	446	364	251	224	195	187	167	167	138	173	159	127	133	176	126	141	83	99	81	64	64	84							5,223
1984	118	1,039	981	544	412	392	363	409	475	381	296	232	234	211	155	124	140	186	200	184	171	159	196	217	108	119	83	100	94	86								5,629
1985	105	949	936	566	473	421	455	501	445	333	289	241	222	191	169	169	185	151	173	185	239	145	114	138	116	109	110	75	66									5,971
1986	105	985	1,022	544	433	471	523	480	399	351	360	287	260	232	169	195	198	209	190	170	153	116	108	133	98	122	126	85										5,979
1987	90	889	1,049	607	570	545	533	425	306	287	258	245	249	208	212	184	189	184	167	180	133	110	102	104	103	93	99											6,108
1988	99	968	1,106	704	642	527	380	298	278	257	222	197	184	187	179	238	185	215	169	122	135	141	128	95	90	82												6,389
1989	98	983	1,307	890	629	478	353	360	306	253	270	239	254	288	244	236	228	194	179	196	188	156	159	150	119													6,472
1990	85	1,049	1,748	945	616	455	386	345	272	249	265	247	244	309	278	291	234	208	194	174	197	188	187	163														6,432
1991	139	1,870	1,338	756	540	415	335	299	305	284	280	279	261	290	256	261	253	204	226	155	182	144	112															6,172
1992	149	1,973	1,335	711	487	394	304	284	254	249	227	268	211	182	175	154	169	209	167	152	164	116																6,355
1993	286	1,878	1,234	669	473	363	355	272	284	287	274	270	246	234	186	200	203	186	168	139	170																	5,960
1994	189	1,943	1,280	739	492	482	394	450	429	534	385	387	264	262	261	261	237	271	226	209																		6,078
1995	273	1,944	1,109	634	489	385	391	348	330	302	286	216	212	237	195	171	207	178	148																			5,622
1996	260	1,810	1,048	673	464	398	362	354	301	331	264	233	219	218	208	220	177	174																				5,876
1997	220	2,244	1,338	663	560	500	468	453	440	360	343	308	288	288	246	262	207																					5,706
1998	353	2,327	1,232	821	679	636	526	537	379	338	370	376	338	289	253	226																						5,793
1999	391	2,148	1,300	952	692	624	602	591	458	478	447	443	404	426	330																							6,476
2000	440	2,757	1,663	1,111	794	717	545	482	501	456	420	490	363	333																								6,611
2001	513	3,004	1,623	898	678	551	482	439	428	440	397	344	342																									6,503
2002	605	3,005	1,721	1,016	790	649	619	549	481	456	456	400																										6,900
2003	726	3,176	1,828	1,089	759	664	656	588	579	478	419																											6,707
2004	709	3,217	1,701	971	865	798	626	546	533	487																												6,610
2005	817	3,468	1,662	1,149	974	811	723	545	496																													6,250
2006	698	3,248	1,790	1,116	853	686	576	471																														5,653
2007	747	3,733	1,862	1,103	888	679	579																															6,013
2008	873	3,494	1,700	1,189	762	635																																5,814
2009	824	3,401	1,838	1,183	845																																	5,365
2010	840	3,949	1,868	1,035																																		5,111
2011	925	3,532	1,732																																			4,735
2012	1,058	4,168																																				4,115
2013	895																																					4,053
																																						191,867

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	9.488	0.858	0.461	0.787	0.819	0.896	1.018	1.102	0.963	0.949	0.832	1.038	0.911	1.007	0.979	0.814	0.753	0.827	0.612	0.894	0.985	1.030	0.643	0.785	0.679	1.342	1.116	1.126	1.165	1.197	0.752						
1984	7.690	0.888	0.448	0.733	0.941	0.925	0.895	0.902	0.939	0.956	0.847	0.962	0.831	0.887	1.080	1.349	0.985	0.932	0.797	0.691	0.777	1.106	0.640	0.651	0.774	0.833	0.983	0.636	0.684	0.972							
1985	9.898	1.034	0.582	0.728	0.828	0.863	0.899	0.948	0.857	0.888	0.804	0.970	0.953	0.810	0.734	0.830	1.004	1.325	1.069	0.925	0.667	1.350	1.905	0.778	1.028	0.756	0.906	1.252	1.311								
1986	9.037	0.950	0.554	0.870	0.971	0.967	0.959	0.927	0.834	0.824	0.671	0.773	0.735	0.729	0.999	0.946	0.760	0.825	0.977	1.401	0.950	0.979	1.277	0.874	1.120	0.903	0.591	0.778									
1987	11.002	1.150	0.518	0.714	0.826	0.959	0.901	0.939	1.146	1.253	1.112	1.061	0.931	0.812	0.919	1.076	1.104	1.033	1.021	0.849	0.876	0.988	1.300	0.937	1.185	1.360	0.856										
1988	8.971	1.084	0.548	0.809	0.849	1.010	1.119	1.027	1.033	1.006	1.104	1.262	1.132	1.136	1.027	0.796	0.993	0.775	1.068	1.085	0.811	0.724	0.816	1.085	1.031	1.199											
1989	9.850	1.126	0.539	0.721	0.838	0.794	0.843	0.771	0.837	0.877	0.731	0.768	0.737	0.624	0.974	0.785	0.944	0.872	0.685	0.689	0.750	0.816	0.599	0.601	0.695												
1990	11.611	1.245	0.509	0.665	0.776	0.776	0.932	0.889	0.931	1.086	0.903	1.025	1.176	0.790	0.848	0.784	0.828	0.861	1.009	1.081	0.794	0.845	0.801	0.726													
1991	7.545	0.935	0.706	0.815	0.842	0.930	1.029	0.910	0.815	0.933	0.882	0.875	1.187	0.957	1.135	0.896	0.822	0.953	0.769	1.270	1.030	1.296	1.456														
1992	12.582	0.678	0.566	0.760	0.853	0.849	0.983	1.073	1.119	1.126	1.228	0.973	1.378	1.410	1.489	1.643	1.209	1.081	0.931	1.195	0.878	0.971															
1993	6.900	0.711	0.576	0.727	0.834	0.838	0.801	0.932	0.876	0.791	0.976	0.781	0.738	0.747	0.828	0.842	1.029	0.898	0.904	1.184	0.680																
1994	9.953	0.635	0.523	0.641	0.739	0.736	0.691	0.632	0.670	0.514	0.701	0.638	0.888	0.708	0.766	0.778	0.784	0.623	0.614	0.815																	
1995	7.106	0.659	0.666	0.776	0.987	1.022	1.152	1.235	1.621	1.276	1.352	1.223	1.237	1.103	1.338	1.383	1.309	1.270	1.409																		
1996	7.471	0.613	0.605	0.726	0.830	0.981	0.960	0.932	1.000	0.863	0.818	0.909	1.084	0.897	0.823	0.940	1.003	0.853																			
1997	8.235	0.467	0.503	0.700	0.711	0.724	0.756	0.665	0.754	0.733	0.680	0.711	0.755	0.722	0.894	0.678	0.837																				
1998	6.359	0.575	0.538	0.682	0.737	0.735	0.863	0.819	0.949	1.013	0.832	0.766	0.855	0.852	1.035	0.917																					
1999	5.959	0.574	0.632	0.713	0.920	0.842	0.892	0.642	0.739	0.774	0.841	0.761	0.715	0.593	0.686																						
2000	4.881	0.471	0.573	0.623	0.786	0.840	1.084	0.950	0.953	0.982	1.056	0.825	1.175	0.989																							
2001	5.370	0.554	0.684	0.884	1.057	0.990	1.000	1.142	1.064	0.955	1.234	1.055	0.976																								
2002	4.961	0.540	0.522	0.667	0.697	0.742	0.709	0.780	0.914	0.870	0.753	0.854																									
2003	4.141	0.542	0.556	0.726	0.854	0.933	0.836	0.819	0.788	0.955	0.955																										
2004	4.480	0.568	0.640	0.782	0.767	0.822	0.938	1.060	0.896	0.860																											
2005	3.938	0.491	0.584	0.753	0.819	0.773	0.755	0.978	0.982																												
2006	4.971	0.512	0.642	0.873	0.951	1.054	0.946	1.053																													
2007	4.348	0.479	0.599	0.773	0.773	0.849	0.814																														
2008	4.276	0.533	0.649	0.746	0.891	0.912																															
2009	4.242	0.500	0.647	0.644	0.751																																
2010	4.050	0.466	0.633	0.817																																	
2011	4.270	0.529	0.597																																		
2012	3.339	0.416																																			
2013	4.659																																				
3 Yr Avg	4.089	0.470	0.626	0.736	0.805	0.938	0.838	1.030	0.889	0.895	0.981	0.911	0.956	0.811	0.871	0.845	1.050	0.915	0.976	1.065	0.863	1.037	0.952	0.804	0.970	1.154	0.784	0.889	1.053	1.085	0.752						
5 Yr Avg	4.112	0.489	0.625	0.771	0.837	0.882	0.858	0.938	0.929	0.924	0.968	0.852	0.895	0.811	0.955	0.939	0.992	0.945	0.925	1.109	0.826	0.931	0.995	0.845	1.012	1.010	0.890	0.948	1.053	1.085	0.752						
10 Yr Avg	4.257	0.503	0.607	0.766	0.835	0.876	0.884	0.891	0.904	0.928	0.922	0.852	0.980	0.898	0.984	0.965	0.976	0.922	0.939	1.049	0.821	1.011	1.049	0.805	0.930	1.066	0.890	0.948	1.053	1.085	0.752						
Prior	4.240	0.515	0.615	0.750	0.840	0.860	0.875	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.970	0.970	0.970	0.970	0.970	0.970	0.970	0.970	0.970	0.980	0.980	0.980	0.980	0.980	0.980	0.980							
																																					TAIL
Selected	4.257	0.503	0.607	0.766	0.835	0.876	0.884	0.910	0.910	0.910	0.910	0.910	0.910	0.910	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						1.152

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
MEDICAL

LOST TIME - TOTAL
(000's)

UNPAID LOSS ESTIMATE FOR ACCIDENT YEARS 1976 AND PRIOR

10 times 3 Year Average Annual Payments	10,402	(1)
15 times 3 Year Average Annual Payments	15,602	(2)
Incremental Development Method	10,405	(3)
'08 to '12 Exponential Curve Fit	12,109	(4)
'07 to '12 Exponential Curve Fit	17,354	(5)
'03 to '13 Exponential Curve Fit	7,272	(6)
'05 to '13 Exponential Curve Fit	7,092	(7)
Selected Unpaid Loss as of 6/30/2013	13,000	(8)
Actual FY 2013 Payments	788	(9)
Actual FY 2012 Payments	1,086	(10)
Actual FY 2011 Payments	1,247	(11)
Actual FY 2010 Payments	1,501	(12)
Unpaid Loss as of 6/30/2009	17,621	(13)

(1) 10 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2011 THROUGH 2013 OF $1,040
(2) 15 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2011 THROUGH 2013 OF $1,040
(3) SECTION 2, EXHIBIT 2, SHEET 41, TOTAL OF COL. 5
(4) SECTION 2, EXHIBIT 2, SHEET 40, TOTAL OF COL. 2
(5) SECTION 2, EXHIBIT 2, SHEET 40, TOTAL OF COL. 3
(6) SECTION 2, EXHIBIT 2, SHEET 40, TOTAL OF COL. 4
(7) SECTION 2, EXHIBIT 2, SHEET 40, TOTAL OF COL. 5
(8) SELECTED BY DELOITTE CONSULTING
(9)-(12) SECTION 2, EXHIBIT 2, SHEET 46
(13) = SUM (8) THROUGH (12)

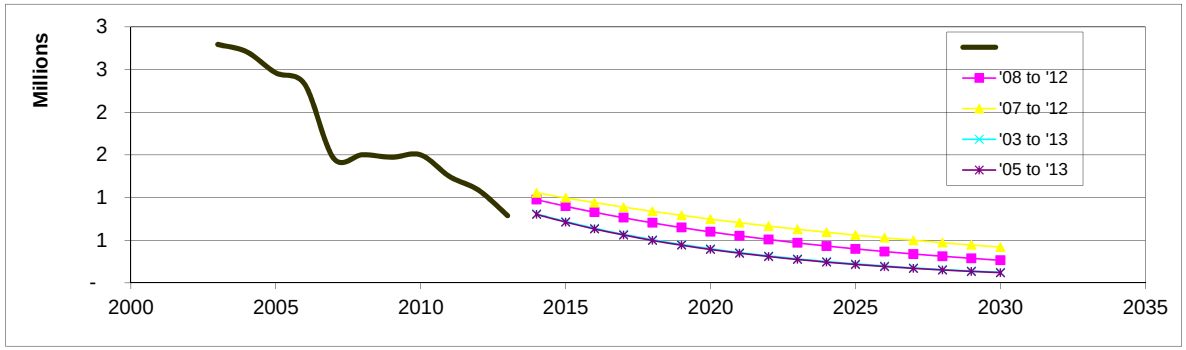
OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
MEDICAL

LOST TIME - TOTAL
(000's)

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

FY ENDING	PAID LOSS	INCREMENTAL UNPAID LOSS '08 to '12 CURVE FIT	'07 to '12 CURVE FIT	'03 to '13 CURVE FIT	'05 to '13 CURVE FIT
	(1)	(2)	(3)	(4)	(5)
2003	2,796				
2004	2,708				
2005	2,462				
2006	2,328				
2007	1,459				
2008	1,502				
2009	1,472				
2010	1,501				
2011	1,247				
2012	1,086				
2013	788				
2014		975	1,056	809	802
2015		899	996	720	712
2016		828	941	640	632
2017		763	888	569	561
2018		704	838	506	498
2019		649	791	450	442
2020		598	747	400	392
2021		551	705	356	348
2022		508	666	317	309
2023		468	628	282	274
2024		431	593	250	243
2025		398	560	223	216
2026		367	529	198	192
2027		338	499	176	170
2028		311	471	157	151
2029		287	445	139	134
2030		265	420	124	119

FY ENDING	INCREMENTAL UNPAID LOSS '08 to '12 CURVE FIT	'07 to '12 CURVE FIT	'03 to '13 CURVE FIT	'05 to '13 CURVE FIT
	(2)	(3)	(4)	(5)
2031	244	396	110	105
2032	225	374	98	94
2033	207	353	87	83
2034	191	333	78	74
2035	176	315	69	65
2036	162	297	61	58
2037	150	280	55	52
2038	138	265	49	46
2039	127	250	43	41
2040	117	236	38	36
2041	108	223	34	32
2042	99	210	30	28
2043	92	198	27	25
2044	85	187	24	22
2045	78	177	21	20
2046	72	167	19	18
2047	66	158	17	16
2048	61	149	15	14
2049	56	140	13	12
2050	52	133	12	11
2051	48	125	11	10
2052	44	118	9	9
2053	41	111	8	8
2054	37	105	7	7
2055	34	99	7	6
2056	32	94	6	5
2057	29	89	5	5
Total	12,109	17,354	7,272	7,092



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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	17.908	22	387	387
1954	714	1.092	20.650	11	225	612
1955	702	0.850	18.402	-	-	612
1956	690	0.850	16.492	0	3	616
1957	678	0.872	15.259	7	104	720
1958	666	0.878	14.283	1	18	737
1959	654	0.878	13.425	-	-	737
1960	642	0.893	12.888	3	38	775
1961	630	0.899	12.491	2	27	802
1962	618	0.885	11.937	6	69	871
1963	606	0.886	11.463	7	77	948
1964	594	0.899	11.201	6	66	1,014
1965	582	0.888	10.840	45	487	1,500
1966	570	0.876	10.375	13	131	1,631
1967	558	0.886	10.073	130	1,309	2,941
1968	546	0.899	9.949	24	240	3,181
1969	534	0.905	9.905	32	320	3,501
1970	522	0.920	10.036	35	353	3,854
1971	510	0.945	10.434	39	405	4,259
1972	498	0.959	10.965	23	248	4,507
1973	486	0.956	11.440	87	991	5,498
1974	474	0.956	11.896	110	1,314	6,812
1975	462	0.956	12.331	143	1,769	8,580
1976	450	0.950	12.661	144	1,824	10,405
TOTAL				889	10,405	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) SECTION 2, EXHIBIT 2, SHEET 43, COL. 9
(3) TOTAL FROM SECTION 2, EXHIBIT 2, SHEET 42
(4) SECTION 2, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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 2, EXHIBIT 2, SHEET 41, COLUMN (2)

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	PA SELECTED TAIL	SELECTED FOR TAIL	SELECTED INCREM. DECAY	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	PA SELECTED TAIL	SELECTED FOR TAIL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
6	0.5	5.500	-	1.419	2.169	6.000	5.500		25.500		6.407	12.089	29.625	28.018
18	1.5	1.430	2.338	1.216	1.346	1.460	1.430	0.526	4.636	8.828	4.514	5.574	4.938	5.094
30	2.5	1.192	1.350	1.151	1.196	1.207	1.192	0.639	3.242	3.775	3.713	4.142	3.382	3.562
42	3.5	1.124	1.136	1.116	1.135	1.127	1.124	0.770	2.720	2.797	3.226	3.463	2.802	2.988
54	4.5	1.095	1.090	1.095	1.102	1.095	1.095	0.861	2.420	2.463	2.890	3.051	2.486	2.659
66	5.5	1.077	1.069	1.079	1.082	1.074	1.077	0.889	2.210	2.261	2.640	2.768	2.270	2.428
78	6.5	1.065	1.062	1.068	1.068	1.060	1.065	0.908	2.052	2.114	2.446	2.559	2.114	2.254
90	7.5	1.058	1.055	1.060	1.058	1.052	1.058	0.950	1.926	1.990	2.289	2.396	1.994	2.117
102	8.5	1.052	1.050	1.053	1.050	1.046	1.052	0.941	1.821	1.886	2.161	2.265	1.896	2.001
114	9.5	1.046	1.044	1.047	1.045	1.041	1.046	0.938	1.731	1.797	2.053	2.156	1.812	1.902
126	10.5	1.043	1.040	1.042	1.040	1.036	1.043	0.978	1.655	1.721	1.961	2.064	1.741	1.819
138	11.5	1.037	1.038	1.038	1.036	1.033	1.037	0.886	1.587	1.654	1.881	1.984	1.680	1.744
150	12.5	1.036	1.033	1.035	1.033	1.031	1.036	1.026	1.531	1.593	1.811	1.915	1.627	1.682
162	13.5	1.031	1.032	1.032	1.030	1.028	1.031	0.876	1.478	1.543	1.750	1.854	1.578	1.624
174	14.5	1.030	1.027	1.030	1.028	1.026	1.030	1.011	1.434	1.494	1.695	1.800	1.535	1.575
186	15.5	1.027	1.027	1.027	1.026	1.024	1.027	0.927	1.392	1.455	1.647	1.751	1.497	1.529
198	16.5	1.026	1.025	1.025	1.024	1.023	1.026	0.993	1.355	1.416	1.603	1.707	1.461	1.489
210	17.5	1.024	1.024	1.024	1.023	1.021	1.024	0.944	1.321	1.382	1.563	1.666	1.429	1.451
222	18.5	1.022	1.022	1.022	1.021	1.019	1.022	0.929	1.290	1.350	1.527	1.629	1.399	1.417
234	19.5	1.022	1.020	1.021	1.020	1.019	1.022	1.041	1.263	1.321	1.494	1.595	1.373	1.387
246	20.5	1.019	1.020	1.019	1.019	1.017	1.019	0.875	1.235	1.295	1.464	1.564	1.348	1.357
258	21.5	1.019	1.017	1.018	1.018	1.017	1.019	1.015	1.212	1.269	1.436	1.535	1.325	1.332
270	22.5	1.018	1.016	1.017	1.017	1.016	1.018	0.977	1.190	1.248	1.410	1.508	1.303	1.307
282	23.5	1.016	1.016	1.016	1.016	1.016	1.016	0.898	1.168	1.228	1.386	1.482	1.282	1.284
294	24.5	1.015	1.014	1.015	1.016	1.015	1.015	0.962	1.150	1.208	1.364	1.458	1.262	1.263
306	25.5	1.015	1.014	1.015	1.015	1.015	1.015	1.005	1.133	1.191	1.343	1.436	1.243	1.245
318	26.5	1.014	1.014	1.014	1.014	1.014	1.014	0.974	1.116	1.175	1.324	1.415	1.225	1.226
330	27.5	1.013	1.014	1.013	1.014	1.013	1.013	0.930	1.100	1.159	1.306	1.395	1.207	1.209
342	28.5	1.012	1.013	1.012	1.013	1.012	1.012	0.921	1.086	1.142	1.289	1.376	1.192	1.193
354	29.5	1.011	1.011	1.012	1.013	1.012	1.011	0.906	1.073	1.128	1.273	1.358	1.178	1.179
366	30.5	1.011	1.012	1.011	1.012	1.011	1.011	1.001	1.062	1.115	1.258	1.341	1.164	1.166
378	31.5	1.012	1.010	1.011	1.012	1.011	1.012	1.157	1.050	1.103	1.244	1.325	1.151	1.154
390	32.5	1.011	1.010	1.010	1.011	1.010	1.011	0.881	1.038	1.092	1.231	1.309	1.139	1.140
402	33.5	1.009	1.009	1.010	1.011	1.009	1.009	0.899	1.027	1.081	1.218	1.295	1.128	1.128
414	34.5	1.009	1.009	1.009	1.011	1.009	1.009	0.949	1.017	1.071	1.206	1.280	1.118	1.118
426	35.5	1.008	1.008	1.009	1.010	1.008	1.008	0.949	1.008	1.062	1.195	1.267	1.108	1.108
438	36.5		1.007	1.009	1.010	1.008	1.008	0.946		1.053	1.184	1.254	1.099	1.099
450	37.5		1.006	1.008	1.010	1.007	1.007	0.950		1.046	1.174	1.242	1.090	1.090
462	38.5		1.006	1.008	1.009	1.007	1.007	0.956		1.039	1.165	1.230	1.082	1.082
474	39.5		1.005	1.008	1.009	1.007	1.007	0.956		1.033	1.155	1.218	1.075	1.075
486	40.5		1.004	1.007	1.009	1.006	1.006	0.956		1.028	1.147	1.207	1.068	1.068
498	41.5		1.004	1.007	1.009	1.006	1.006	0.959		1.024	1.138	1.196	1.061	1.061
510	42.5		1.004	1.007	1.008	1.006	1.006	0.945		1.020	1.130	1.186	1.055	1.055
522	43.5		1.003	1.007	1.008	1.005	1.005	0.920		1.016	1.122	1.176	1.049	1.049
534	44.5		1.002	1.006	1.008	1.005	1.005	0.905		1.013	1.115	1.166	1.043	1.043
546	45.5		1.002	1.006	1.008	1.004	1.004	0.899		1.010	1.108	1.157	1.038	1.038
558	46.5		1.001	1.006	1.008	1.004	1.004	0.886		1.009	1.101	1.148	1.034	1.034
570	47.5		1.001	1.006	1.007	1.003	1.003	0.876		1.007	1.095	1.139	1.030	1.030
582	48.5		1.001	1.006	1.007	1.003	1.003	0.888		1.006	1.089	1.131	1.027	1.027
594	49.5		1.001	1.005	1.007	1.003	1.003	0.899		1.005	1.083	1.123	1.024	1.024
606	50.5		1.001	1.005	1.007	1.002	1.002	0.886		1.005	1.077	1.115	1.021	1.021
618	51.5		1.001	1.005	1.007	1.002	1.002	0.885		1.004	1.071	1.107	1.019	1.019
630	52.5		1.001	1.005	1.007	1.002	1.002	0.899		1.004	1.066	1.099	1.017	1.017
642	53.5		1.000	1.005	1.007	1.002	1.002	0.893		1.003	1.061	1.092	1.015	1.015
654	54.5		1.000	1.005	1.006	1.001	1.001	0.878		1.003	1.056	1.085	1.014	1.014
666	55.5		1.000	1.004	1.006	1.001	1.001	0.878		1.002	1.051	1.078	1.012	1.012
678	56.5		1.000	1.004	1.006	1.001	1.001	0.872		1.002	1.047	1.071	1.011	1.011
690	57.5		1.000	1.004	1.006	1.001	1.001	0.850		1.001	1.042	1.065	1.010	1.010
702	58.5		1.000	1.004	1.006	1.001	1.001	0.850		1.001	1.038	1.058	1.009	1.009
714	59.5		1.000	1.004	1.006	1.001	1.001	1.092		1.001	1.034	1.052	1.008	1.008
726	60.5		1.000	1.004	1.006	1.001	1.001	0.900		1.001	1.030	1.046	1.008	1.008
738	61.5		1.000	1.004	1.006	1.001	1.001	0.900		1.001	1.026	1.040	1.007	1.007
750	62.5		1.000	1.004	1.006	1.001	1.001	0.900		1.000	1.022	1.034	1.006	1.006
TAIL	TAIL		1.000	1.018	1.028	1.005	1.005	8.928		1.000	1.018	1.028	1.005	1.005

60.5 TAIL DECAY 17.908 (16)

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 2, EXHIBIT 2, SHEET 44
(4) SECTION 2, EXHIBIT 2, SHEET 45, COL. 5; TAIL FROM SECTION 2, EXHIBIT 2, SHEET 48
(5) SECTION 2, EXHIBIT 2, SHEET 44
(6) SECTION 2, EXHIBIT 2, SHEET 44
(7) PA SELECTED TAIL
(8) SELECTED BY DELOITTE CONSULTING
(9) = [[(8) - 1.0] x (8) PRIOR AGE] / [(8) PRIOR AGE - 1.0]
(10) COL. 3 MULTIPLICATIVELY ACCUMULATED
(11) COL. 4 MULTIPLICATIVELY ACCUMULATED
(12) COL. 5 MULTIPLICATIVELY ACCUMULATED
(13) COL. 6 MULTIPLICATIVELY ACCUMULATED
(14) COL. 7 MULTIPLICATIVELY ACCUMULATED
(15) COL. 8 MULTIPLICATIVELY ACCUMULATED
(16) 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
MEDICAL

LOST TIME - TOTAL

FITTED PAID LOSS DEVELOPMENT FACTORS

	60-to-Ult:	**60**
Fitting for Periods:	*From:*	**4**
	To:	**32**
Cut-off		**64**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.018**	**0.997**
Inverse Power	**1.028**	**0.991**

							Weibull Curve Fitting					Inverse Power Curve Fitting				
							Slope=	0.317				Slope=	-1.109			
		----FROM PAID TRIANGLE----			PA	SELECTED	Intercept=	-0.370				Intercept=	2.143			
PERIOD	AGE	SELECTED	8 YR WTD	12 YR WTD	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	5.500	5.301	5.478	6.000	5.500	1.792	-1.606	0.198	**1.419**	6.312	1.792	1.504	0.156	**2.169**	11.818
2	18	1.430	1.411	1.434	1.460	1.430	2.890	0.184	0.547	**1.216**	4.448	2.890	-0.844	-1.062	**1.346**	5.449
3	30	1.192	1.184	1.191	1.207	1.193	3.401	0.600	0.709	**1.151**	3.658	3.401	-1.645	-1.629	**1.196**	4.050
4	42	1.124	1.121	1.124	1.127	1.124	3.738	0.790	0.816	**1.116**	3.178	3.738	-2.087	-2.002	**1.135**	3.386
5	54	1.095	1.090	1.095	1.095	1.095	3.989	0.894	0.895	**1.095**	2.847	3.989	-2.354	-2.281	**1.102**	2.983
6	66	1.077	1.074	1.077	1.074	1.078	4.190	0.965	0.959	**1.079**	2.601	4.190	-2.550	-2.503	**1.082**	2.706
7	78	1.065	1.063	1.065	1.060	1.066	4.357	1.023	1.012	**1.068**	2.409	4.357	-2.718	-2.689	**1.068**	2.502
8	90	1.058	1.056	1.058	1.052	1.058	4.500	1.066	1.057	**1.060**	2.256	4.500	-2.847	-2.847	**1.058**	2.342
9	102	1.052	1.050	1.053	1.046	1.051	4.625	1.107	1.097	**1.053**	2.129	4.625	-2.975	-2.986	**1.050**	2.214
10	114	1.046	1.046	1.046	1.041	1.046	4.736	1.139	1.132	**1.047**	2.022	4.736	-3.079	-3.109	**1.045**	2.107
11	126	1.043	1.042	1.043	1.036	1.043	4.836	1.160	1.164	**1.042**	1.932	4.836	-3.147	-3.220	**1.040**	2.017
12	138	1.037	1.036	1.036	1.033	1.037	4.927	1.208	1.193	**1.038**	1.853	4.927	-3.309	-3.321	**1.036**	1.940
13	150	1.036	1.035	1.036	1.031	1.036	5.011	1.210	1.220	**1.035**	1.785	5.011	-3.320	-3.414	**1.033**	1.872
14	162	1.031	1.029	1.031	1.028	1.030	5.088	1.263	1.244	**1.032**	1.724	5.088	-3.507	-3.499	**1.030**	1.813
15	174	1.030	1.028	1.030	1.026	1.030	5.159	1.263	1.267	**1.030**	1.670	5.159	-3.507	-3.578	**1.028**	1.760
16	186	1.027	1.027	1.028	1.024	1.027	5.226	1.292	1.288	**1.027**	1.622	5.226	-3.612	-3.652	**1.026**	1.712
17	198	1.026	1.026	1.026	1.023	1.027	5.288	1.296	1.308	**1.025**	1.579	5.288	-3.630	-3.722	**1.024**	1.668
18	210	1.024	1.023	1.024	1.021	1.024	5.347	1.323	1.326	**1.024**	1.540	5.347	-3.730	-3.787	**1.023**	1.629
19	222	1.022	1.021	1.022	1.019	1.022	5.403	1.348	1.344	**1.022**	1.504	5.403	-3.827	-3.849	**1.021**	1.593
20	234	1.022	1.021	1.022	1.019	1.022	5.455	1.343	1.361	**1.021**	1.472	5.455	-3.808	-3.907	**1.020**	1.560
21	246	1.019	1.017	1.019	1.017	1.019	5.505	1.382	1.376	**1.019**	1.442	5.505	-3.963	-3.962	**1.019**	1.529
22	258	1.019	1.017	1.019	1.017	1.018	5.553	1.395	1.392	**1.018**	1.415	5.553	-4.017	-4.015	**1.018**	1.500
23	270	1.018	1.018	1.018	1.016	1.018	5.598	1.393	1.406	**1.017**	1.389	5.598	-4.009	-4.066	**1.017**	1.474
24	282	1.016	1.014	1.016	1.016	1.016	5.642	1.423	1.420	**1.016**	1.366	5.642	-4.135	-4.114	**1.016**	1.449
25	294	1.015	1.013	1.014	1.015	1.015	5.684	1.436	1.433	**1.015**	1.344	5.684	-4.190	-4.160	**1.016**	1.426
26	306	1.015	1.013	1.014	1.015	1.015	5.724	1.435	1.446	**1.015**	1.324	5.724	-4.185	-4.205	**1.015**	1.404
27	318	1.014	1.011	1.013	1.014	1.015	5.762	1.435	1.458	**1.014**	1.305	5.762	-4.185	-4.247	**1.014**	1.383
28	330	1.013	1.012	1.012	1.013	1.013	5.799	1.468	1.470	**1.013**	1.287	5.799	-4.328	-4.288	**1.014**	1.364
29	342	1.012	1.011	1.011	1.012	1.012	5.835	1.489	1.481	**1.012**	1.270	5.835	-4.423	-4.328	**1.013**	1.345
30	354	1.011	1.011	1.011	1.012	1.012	5.869	1.489	1.492	**1.012**	1.255	5.869	-4.423	-4.366	**1.013**	1.328
31	366	1.011	1.010	1.010	1.011	1.011	5.903	1.516	1.502	**1.011**	1.240	5.903	-4.543	-4.403	**1.012**	1.311
32	378	1.012	1.012	1.012	1.011	1.011	5.935	1.518	1.513	**1.011**	1.226	5.935	-4.555	-4.439	**1.012**	1.295
33	390	1.011	1.011	1.011	1.010	1.010	5.966	1.528	1.523	**1.010**	1.213	5.966	-4.598	-4.474	**1.011**	1.280
34	402	1.009	1.006	1.006	1.009	1.009	5.996	1.542	1.532	**1.010**	1.200	5.996	-4.664	-4.507	**1.011**	1.266
35	414	1.009	1.009	1.009		1.009	6.026	1.555	1.542	**1.009**	1.189	6.026	-4.726	-4.540	**1.011**	1.252
36	426	1.008	1.006	1.006		1.008	6.054	1.567	1.551	**1.009**	1.178	6.054	-4.785	-4.571	**1.010**	1.239
37	438						6.082		1.559	**1.009**	1.167	6.082		-4.602	**1.010**	1.226
38	450						6.109		1.568	**1.008**	1.157	6.109		-4.632	**1.010**	1.214
39	462						6.136		1.576	**1.008**	1.147	6.136		-4.661	**1.009**	1.202
40	474						6.161		1.584	**1.008**	1.138	6.161		-4.690	**1.009**	1.191
41	486						6.186		1.592	**1.007**	1.130	6.186		-4.718	**1.009**	1.180
42	498						6.211		1.600	**1.007**	1.121	6.211		-4.745	**1.009**	1.169
43	510						6.234		1.608	**1.007**	1.113	6.234		-4.771	**1.008**	1.159
44	522						6.258		1.615	**1.007**	1.106	6.258		-4.797	**1.008**	1.150
45	534						6.280		1.622	**1.006**	1.099	6.280		-4.822	**1.008**	1.140
46	546						6.303		1.629	**1.006**	1.092	6.303		-4.847	**1.008**	1.131
47	558						6.324		1.636	**1.006**	1.085	6.324		-4.871	**1.008**	1.122
48	570						6.346		1.643	**1.006**	1.079	6.346		-4.894	**1.007**	1.114
49	582						6.366		1.650	**1.006**	1.073	6.366		-4.917	**1.007**	1.106
50	594						6.387		1.656	**1.005**	1.067	6.387		-4.940	**1.007**	1.097
51	606						6.407		1.662	**1.005**	1.061	6.407		-4.962	**1.007**	1.090
52	618						6.426		1.669	**1.005**	1.056	6.426		-4.984	**1.007**	1.082
53	630						6.446		1.675	**1.005**	1.050	6.446		-5.005	**1.007**	1.075
54	642						6.465		1.681	**1.005**	1.045	6.465		-5.026	**1.007**	1.068
55	654						6.483		1.687	**1.005**	1.040	6.483		-5.047	**1.006**	1.061
56	666						6.501		1.692	**1.004**	1.036	6.501		-5.067	**1.006**	1.054
57	678						6.519		1.698	**1.004**	1.031	6.519		-5.087	**1.006**	1.047
58	690						6.537		1.704	**1.004**	1.027	6.537		-5.106	**1.006**	1.041
59	702						6.554		1.709	**1.004**	1.023	6.554		-5.125	**1.006**	1.035
60	714						6.571		1.714	**1.004**	1.018	6.571		-5.144	**1.006**	1.028
61	726						6.588		1.720	**1.004**	1.015	6.588		-5.163	**1.006**	1.022
62	738						6.604		1.725	**1.004**	1.011	6.604		-5.181	**1.006**	1.017
63	750						6.620		1.730	**1.004**	1.007	6.620		-5.199	**1.006**	1.011
64	762						6.636		1.735	**1.003**	1.003	6.636		-5.216	**1.005**	1.005

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	5.500	4.334		
18	1.5	1.430	1.636	2.338	1.636
30	2.5	1.193	1.163	1.350	1.163
42	3.5	1.124	0.838	1.136	0.838
54	4.5	1.095	0.812	1.090	0.812
66	5.5	1.078	0.799	1.069	0.799
78	6.5	1.066	0.858	1.062	0.858
90	7.5	1.058	0.891	1.055	0.891
102	8.5	1.051	0.908	1.050	0.908
114	9.5	1.046	0.914	1.044	0.914
126	10.5	1.043	0.920	1.040	0.920
138	11.5	1.037	0.921	1.038	0.921
150	12.5	1.036	0.928	1.033	0.928
162	13.5	1.030	0.928	1.032	0.928
174	14.5	1.030	0.932	1.027	0.932
186	15.5	1.027	0.935	1.027	0.935
198	16.5	1.027	0.936	1.025	0.936
210	17.5	1.024	0.933	1.024	0.933
222	18.5	1.022	0.935	1.022	0.935
234	19.5	1.022	0.934	1.020	0.934
246	20.5	1.019	0.925	1.020	0.925
258	21.5	1.018	0.924	1.017	0.924
270	22.5	1.018	0.920	1.016	0.920
282	23.5	1.016	0.914	1.016	0.914
294	24.5	1.015	0.914	1.014	0.914
306	25.5	1.015	0.927	1.014	0.927
318	26.5	1.015	0.934	1.014	0.934
330	27.5	1.013	0.949	1.014	0.949
342	28.5	1.012	0.961	1.013	0.961
354	29.5	1.012	0.966	1.011	0.966
366	30.5	1.011	0.974	1.012	0.974
378	31.5	1.011	0.971	1.010	0.971
390	32.5	1.010	0.949	1.010	0.949
402	33.5	1.009	0.936	1.009	0.936
414	34.5	1.009	0.933	1.009	0.933
426	35.5	1.008	0.890	1.008	0.890
438	36.5		0.878	1.007	0.878
450	37.5		0.885	1.006	0.885
462	38.5		0.885	1.006	0.885
474	39.5		0.879	1.005	0.879
486	40.5		0.915	1.004	0.915
498	41.5		0.907	1.004	0.907
510	42.5		0.882	1.004	0.882
522	43.5		0.858	1.003	0.858
534	44.5		0.818	1.002	0.818
546	45.5		0.749	1.002	0.749
558	46.5		0.733	1.001	0.733
570	47.5		0.750	1.001	0.750
582	48.5		0.781	1.001	0.781
594	49.5		0.827	1.001	0.827
606	50.5		0.917	1.001	0.917
618	51.5		0.930	1.001	0.930
630	52.5		0.944	1.001	0.944
642	53.5		0.938	1.000	0.938
654	54.5		0.933	1.000	0.933
666	55.5		0.896	1.000	0.896
678	56.5		0.906	1.000	0.906
690	57.5		0.877	1.000	0.877
702	58.5		0.850	1.000	0.850
714	59.5				
726	60.5				
738	61.5				
750	62.5				

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 2, EXHIBIT 2, SHEET 44
(4) GEOMETRIC MEAN FROM SECTION 2, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																														
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1971																														
1972																														
1973																														
1974																														257
1975																													430	249
1976																												397	501	263
1977	317	2,764	2,333	1,074	898	981	1,028	1,059	1,124	1,112	1,064	1,046	1,060	1,102	1,324	1,367	1,156	1,049	654	637	643	598	621	407	462	506	456	700	388	319
1978	322	2,807	2,369	1,204	1,132	1,090	1,058	1,129	1,171	1,112	1,137	1,153	1,223	1,415	1,454	988	989	743	665	694	550	559	626	551	541	504	537	709	655	384
1979	337	2,932	2,744	1,761	1,492	1,418	1,424	1,499	1,483	1,446	1,458	1,439	1,490	1,406	1,409	1,197	1,012	757	699	547	435	471	447	586	660	390	426	332	386	390
1980	365	3,436	3,708	2,196	1,766	1,653	1,703	1,704	1,620	1,452	1,396	1,586	1,617	1,578	1,245	837	803	784	672	700	609	700	595	719	651	654	509	310	398	494
1981	475	4,279	3,898	1,891	1,652	1,651	1,683	1,646	1,595	1,525	1,727	1,966	1,502	1,168	1,062	1,064	924	786	821	832	1,136	851	845	686	748	469	389	399	581	467
1982	530	4,576	3,960	2,175	1,767	1,670	1,775	1,886	1,833	1,816	2,163	1,549	1,329	1,041	1,001	938	695	644	584	542	728	642	701	578	504	490	571	567	468	378
1983	493	4,719	4,821	2,294	2,085	2,025	1,893	1,699	1,928	2,330	1,903	1,309	1,168	1,016	979	873	874	721	904	832	666	695	919	656	738	435	519	425	332	334
1984	661	5,851	5,519	3,064	2,321	2,204	2,046	2,303	2,674	2,145	1,664	1,308	1,318	1,189	871	698	789	1,045	1,125	1,038	964	896	1,105	1,221	605	671	466	562	526	485
1985	627	5,664	5,586	3,380	2,823	2,514	2,719	2,993	2,655	1,988	1,725	1,442	1,324	1,141	1,010	1,008	1,104	901	1,030	1,106	1,425	868	680	825	692	653	658	446	393	
1986	628	5,891	6,112	3,250	2,591	2,814	3,125	2,868	2,386	2,096	2,152	1,715	1,554	1,387	1,011	1,168	1,186	1,250	1,134	1,019	916	695	647	793	584	730	755	506		
1987	547	5,431	6,406	3,705	3,480	3,328	3,254	2,596	1,869	1,754	1,576	1,496	1,522	1,271	1,298	1,126	1,157	1,121	1,020	1,102	811	669	623	637	630	567	604			
1988	633	6,182	7,069	4,498	4,102	3,369	2,426	1,903	1,775	1,639	1,418	1,262	1,174	1,195	1,147	1,520	1,181	1,377	1,079	781	864	900	816	607	576	526				
1989	636	6,362	8,456	5,760	4,071	3,095	2,286	2,332	1,984	1,638	1,748	1,548	1,641	1,861	1,580	1,524	1,477	1,254	1,156	1,270	1,216	1,012	1,026	970	768					
1990	545	6,747	11,244	6,081	3,963	2,926	2,486	2,218	1,749	1,600	1,704	1,591	1,572	1,989	1,786	1,872	1,505	1,335	1,250	1,118	1,267	1,206	1,203	1,051						
1991	858	11,544	8,261	4,663	3,334	2,564	2,068	1,845	1,884	1,752	1,730	1,724	1,608	1,792	1,582	1,611	1,558	1,259	1,395	958	1,124	891	693							
1992	945	12,538	8,486	4,515	3,095	2,507	1,933	1,807	1,612	1,582	1,445	1,701	1,339	1,155	1,114	977	1,072	1,329	1,060	968	1,045	735								
1993	1,704	11,195	7,353	3,990	2,820	2,164	2,115	1,622	1,695	1,713	1,635	1,607	1,469	1,398	1,106	1,194	1,211	1,107	1,004	828	1,013									
1994	1,147	11,807	7,782	4,489	2,988	2,931	2,395	2,735	2,609	3,247	2,338	2,349	1,605	1,593	1,589	1,587	1,440	1,645	1,374	1,267										
1995	1,537	10,929	6,235	3,563	2,747	2,167	2,196	1,954	1,853	1,695	1,607	1,214	1,192	1,332	1,097	963	1,162	1,001	832											
1996	1,529	10,634	6,160	3,956	2,729	2,340	2,128	2,077	1,771	1,948	1,551	1,370	1,285	1,278	1,224	1,293	1,043	1,020												
1997	1,254	12,807	7,636	3,783	3,197	2,855	2,669	2,587	2,509	2,053	1,955	1,755	1,644	1,646	1,405	1,493	1,183													
1998	2,045	13,482	7,140	4,757	3,932	3,686	3,044	3,111	2,198	1,959	2,142	2,180	1,955	1,673	1,465	1,310														
1999	2,529	13,911	8,417	6,165	4,480	4,041	3,899	3,825	2,964	3,092	2,897	2,871	2,614	2,761	2,136															
2000	2,909	18,227	10,992	7,345	5,247	4,738	3,602	3,185	3,312	3,013	2,776	3,236	2,399	2,205																
2001	3,339	19,534	10,558	5,840	4,407	3,580	3,132	2,853	2,785	2,860	2,580	2,236	2,222																	
2002	4,178	20,737	11,872	7,008	5,452	4,476	4,272	3,787	3,321	3,148	3,149	2,760																		
2003	4,867	21,300	12,260	7,303	5,093	4,450	4,401	3,941	3,881	3,205	2,811																			
2004	4,685	21,266	11,246	6,419	5,715	5,275	4,140	3,608	3,523	3,220																				
2005	5,106	21,673	10,388	7,178	6,087	5,067	4,521	3,407	3,101																					
2006	3,943	18,359	10,118	6,308	4,820	3,881	3,259	2,664																						
2007	4,491	22,446	11,198	6,635	5,337	4,082	3,479																							
2008	5,076	20,316	9,886	6,915	4,431	3,689																								
2009	4,420	18,246	9,863	6,347	4,534																									
2010	4,291	20,184	9,548	5,289																										
2011	4,380	16,722	8,202																											
2012	4,352	17,152																												
2013	3,626																													

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																														1.128
1975																													0.578	1.128
1976																												1.260	0.525	0.704
1977	8.711	0.844	0.460	0.836	1.093	1.048	1.030	1.062	0.989	0.957	0.983	1.014	1.040	1.201	1.032	0.846	0.907	0.624	0.974	1.008	0.930	1.040	0.655	1.135	1.096	0.901	1.537	0.554	0.822	1.035
1978	8.711	0.844	0.508	0.941	0.963	0.970	1.067	1.037	0.950	1.022	1.014	1.061	1.157	1.027	0.679	1.001	0.752	0.895	1.044	0.792	1.017	1.120	0.880	0.982	0.932	1.066	1.320	0.924	0.586	0.618
1979	8.711	0.936	0.641	0.848	0.950	1.004	1.053	0.989	0.975	1.008	0.987	1.035	0.943	1.002	0.850	0.845	0.748	0.923	0.784	0.794	1.083	0.950	1.310	1.126	0.591	1.091	0.780	1.162	1.012	0.687
1980	9.414	1.079	0.592	0.804	0.936	1.030	1.001	0.951	0.896	0.962	1.136	1.020	0.976	0.789	0.672	0.959	0.977	0.857	1.041	0.871	1.148	0.851	1.209	0.906	1.004	0.778	0.609	1.285	1.241	1.092
1981	9.011	0.911	0.485	0.873	1.000	1.020	0.978	0.969	0.957	1.132	1.138	0.764	0.778	0.909	1.002	0.868	0.851	1.045	1.013	1.365	0.750	0.992	0.812	1.091	0.627	0.829	1.025	1.458	0.803	0.897
1982	8.632	0.865	0.549	0.812	0.945	1.063	1.062	0.972	0.991	1.191	0.716	0.858	0.783	0.962	0.937	0.741	0.927	0.906	0.928	1.344	0.882	1.092	0.825	0.872	0.972	1.166	0.992	0.826	0.809	1.034
1983	9.573	1.022	0.476	0.909	0.971	0.934	0.898	1.135	1.209	0.817	0.687	0.892	0.870	0.963	0.892	1.002	0.825	1.254	0.921	0.800	1.044	1.322	0.714	1.124	0.590	1.193	0.819	0.782	1.005	1.311
1984	8.846	0.943	0.555	0.757	0.950	0.928	1.126	1.161	0.802	0.776	0.786	1.007	0.902	0.733	0.802	1.130	1.324	1.076	0.923	0.928	0.929	1.234	1.104	0.496	1.108	0.694	1.208	0.936	0.922	
1985	9.034	0.986	0.605	0.835	0.890	1.082	1.101	0.887	0.749	0.868	0.836	0.919	0.861	0.885	0.999	1.095	0.816	1.144	1.073	1.289	0.609	0.783	1.214	0.838	0.944	1.007	0.677	0.881		
1986	9.386	1.038	0.532	0.797	1.086	1.111	0.918	0.832	0.878	1.027	0.797	0.906	0.892	0.729	1.156	1.015	1.054	0.907	0.899	0.899	0.759	0.931	1.225	0.737	1.250	1.035	0.670			
1987	9.930	1.179	0.578	0.939	0.956	0.978	0.798	0.720	0.938	0.898	0.949	1.018	0.835	1.021	0.868	1.027	0.969	0.910	1.081	0.735	0.826	0.931	1.022	0.989	0.901	1.064				
1988	9.761	1.144	0.636	0.912	0.821	0.720	0.784	0.933	0.923	0.865	0.890	0.931	1.017	0.960	1.325	0.777	1.166	0.784	0.724	1.105	1.042	0.907	0.744	0.948	0.915					
1989	10.007	1.329	0.681	0.707	0.760	0.738	1.020	0.851	0.826	1.068	0.885	1.060	1.134	0.849	0.965	0.969	0.849	0.922	1.098	0.958	0.833	1.014	0.945	0.792						
1990	12.391	1.666	0.541	0.652	0.738	0.850	0.892	0.789	0.915	1.065	0.934	0.988	1.265	0.898	1.048	0.804	0.887	0.937	0.894	1.134	0.952	0.997	0.873							
1991	13.453	0.716	0.564	0.715	0.769	0.807	0.892	1.021	0.930	0.988	0.996	0.933	1.114	0.883	1.018	0.968	0.808	1.109	0.687	1.173	0.793	0.777								
1992	13.271	0.677	0.532	0.685	0.810	0.771	0.935	0.892	0.982	0.913	1.177	0.787	0.863	0.964	0.877	1.097	1.240	0.797	0.913	1.080	0.703									
1993	6.569	0.657	0.543	0.707	0.767	0.977	0.767	1.045	1.011	0.954	0.983	0.914	0.951	0.792	1.079	1.014	0.914	0.907	0.824	1.225										
1994	10.293	0.659	0.577	0.666	0.981	0.817	1.142	0.954	1.245	0.720	1.005	0.683	0.993	0.997	0.999	0.907	1.142	0.835	0.923											
1995	7.111	0.571	0.571	0.771	0.789	1.013	0.890	0.948	0.915	0.948	0.755	0.982	1.118	0.824	0.878	1.206	0.861	0.832												
1996	6.956	0.579	0.642	0.690	0.857	0.910	0.976	0.853	1.100	0.796	0.884	0.938	0.995	0.958	1.056	0.807	0.978													
1997	10.213	0.596	0.495	0.845	0.893	0.935	0.969	0.970	0.818	0.952	0.897	0.937	1.001	0.853	1.063	0.793														
1998	6.593	0.530	0.666	0.827	0.937	0.826	1.022	0.706	0.891	1.093	1.018	0.897	0.856	0.876	0.894															
1999	5.500	0.605	0.732	0.727	0.902	0.965	0.981	0.775	1.043	0.937	0.991	0.911	1.056	0.773																
2000	6.265	0.603	0.668	0.714	0.903	0.760	0.884	1.040	0.910	0.921	1.166	0.741	0.919																	
2001	5.851	0.540	0.553	0.755	0.812	0.875	0.911	0.976	1.027	0.902	0.867	0.994																		
2002	4.964	0.572	0.590	0.778	0.821	0.954	0.886	0.877	0.948	1.000	0.877																			
2003	4.376	0.576	0.596	0.697	0.874	0.989	0.895	0.985	0.826	0.877																				
2004	4.539	0.529	0.571	0.890	0.923	0.785	0.871	0.976	0.914																					
2005	4.245	0.479	0.691	0.848	0.832	0.892	0.754	0.910																						
2006	4.656	0.551	0.623	0.764	0.805	0.840	0.817																							
2007	4.998	0.499	0.593	0.804	0.765	0.852																								
2008	4.003	0.487	0.699	0.641	0.833																									
2009	4.128	0.541	0.644	0.714																										
2010	4.703	0.473	0.554																											
2011	3.818	0.490																												
2012	3.941																													
Latest diag	3.941	0.490	0.554	0.714	0.833	0.852	0.817	0.910	0.914	0.877	0.877	0.994	0.919	0.773	0.894	0.793	0.978	0.832	0.923	1.225	0.703	0.777	0.873	0.792	0.915	1.064	0.670	0.881	0.922	1.311
5 Yr Avg	4.119	0.498	0.623	0.754	0.832	0.872	0.845	0.945	0.925	0.928	0.983	0.896	0.965	0.857	0.978	0.946	1.027	0.896	0.848	1.114	0.865	0.925	0.962	0.861	1.024	0.999	0.873	0.977	0.956	1.004
9 Yr Avg	4.337	0.514	0.618	0.766	0.841	0.879	0.891	0.913	0.942	0.936	0.940	0.888	0.972	0.880	0.990	0.952	0.983	0.892	0.894	1.066	0.827	0.988	0.963	0.876	0.923	0.984	0.900	0.979	0.858	0.945
3 Yr Wtd	4.151	0.501	0.633	0.719	0.799	0.864	0.812	0.959	0.892	0.927	0.968	0.867	0.953	0.823	1.000	0.904	1.005	0.855	0.891	1.156	0.824	0.940	0.863	0.891	1.019	1.034	0.806	0.873	0.903	1.058
5 Yr Wtd	4.113	0.497	0.622	0.755	0.833	0.870	0.845	0.944	0.918	0.928	0.981	0.882	0.966	0.843	0.980	0.925	1.029	0.893	0.845	1.102	0.860	0.932	0.940	0.848	1.020	0.982	0.844	0.959	0.936	0.996
10 Yr Wtd	4.334	0.520	0.610	0.760	0.847	0.872	0.892	0.907	0.932	0.908	0.954	0.864	0.984	0.873	0.991	0.914	0.972	0.892	0.906	1.045	0.832	0.993	0.937	0.845	0.875	0.977	0.937	0.955	0.807	0.956
Selected	4.334	0.520	0.610	0.760	0.847	0.872	0.892	0.907	0.932	0.908	0.954	0.864	0.984	0.873	0.991	0.914	0.972	0.892	0.906	1.045	0.832	0.993	0.937	0.845	0.875	0.977	0.937	0.955	0.936	0.996
Loss $ Weight	44,370	197,663	104,581	65,242	51,124	43,280	37,750	32,967	29,366	26,193	23,806	21,579	17,724	16,834	14,504	13,823	12,833	12,447	11,304	10,416	10,644	8,568	8,413	8,024	6,496	5,586	5,434	4,955	4,628	3,763
Center Wtd Avg	4.334	1.035	0.976	0.643	0.755	0.843	0.884	0.899	0.916	0.914	0.926	0.916	0.930	0.921	0.946	0.927	0.937	0.943	0.929	0.929	0.940	0.931	0.895	0.925	0.910	0.910	0.933	0.959	0.959	0.988
Geometric Mean	4.334	1.636	1.163	0.838	0.812	0.799	0.858	0.891	0.908	0.914	0.920	0.921	0.928	0.928	0.932	0.935	0.936	0.933	0.935	0.934	0.925	0.924	0.920	0.914	0.914	0.927	0.934	0.949	0.961	0.966

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																				18	16	21	15	12	14	15	17	15	14	11
1955																			0	0	0	0	0	0	0	0	0	0	0	
1956																		1	1	1	1	0	0	0	1	0	0	0		
1957																	11	9	6	16	3	19	3	12	6	14	5			
1958																17	11	5	3	5	4	7	1	0	0	0				
1959															94	43	3	1	1	0	0	0	0	0	0					
1960														78	76	61	19	4	9	2	1	6	7	1						
1961													280	184	185	187	58	4	4	3	2	2	2							
1962												40	25	22	16	6	6	3	14	12	5	5								
1963											41	30	27	25	13	22	18	15	10	8	6									
1964										52	59	37	20	12	10	4	4	24	7	7										
1965									91	163	182	207	114	194	120	129	123	82	2											
1966								46	44	89	(22)	13	17	19	68	11	12	10												
1967							58	89	136	116	37	91	222	143	219	245	154													
1968						44	37	29	29	33	25	24	21	33	33	43														
1969					72	229	162	85	50	97	66	90	33	18	18															
1970				210	66	83	52	37	27	38	54	53	57	19																
1971			215	181	340	664	349	150	161	32	24	28	21																	
1972		103	216	86	78	73	63	58	36	24	19	14																		
1973	235	188	209	163	120	179	169	121	153	90	50																			
1974	290	235	150	102	160	113	148	200	94	142																				
1975	281	316	250	249	115	279	156	184	166																					
1976	185	167	161	309	265	113	136	109																						
1977	330	211	230	264	174	337	192																							
1978	237	324	501	253	238	196																								
1979	268	209	241	246	142																									
1980	540	694	838	629																										
1981	419	283	247																											
1982	391	322																												
1983	438																													
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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																				0.897	1.303	0.721	0.782	1.196	1.023	1.173	0.852	0.956	0.769	
1955																			0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
1956																		1.581	0.568	1.114	0.605	0.407	2.277	1.985	0.310	0.404	0.454			
1957																	0.790	0.686	2.555	0.187	6.493	0.175	3.439	0.557	2.171	0.336				
1958																0.624	0.446	0.660	1.621	0.855	1.682	0.086	0.000	0.000	0.000					
1959															0.456	0.079	0.409	0.675	0.100	0.000	0.000	0.000	0.000	0.000						
1960														0.980	0.798	0.315	0.184	2.499	0.257	0.264	9.531	1.274	0.122							
1961													0.655	1.005	1.013	0.313	0.072	0.951	0.721	0.786	0.974	1.103								
1962												0.634	0.872	0.738	0.372	1.036	0.462	4.865	0.878	0.390	1.099									
1963											0.725	0.891	0.935	0.515	1.687	0.841	0.828	0.672	0.829	0.754										
1964										1.142	0.621	0.553	0.572	0.849	0.416	0.978	5.948	0.306	0.911											
1965									1.782	1.119	1.136	0.549	1.708	0.618	1.075	0.957	0.664	0.023												
1966								0.961	2.031	-0.244	-0.578	1.354	1.113	3.566	0.168	1.078	0.817													
1967							1.535	1.534	0.852	0.321	2.435	2.456	0.643	1.529	1.121	0.628														
1968						0.842	0.770	1.020	1.145	0.745	0.954	0.881	1.591	0.999	1.305															
1969					3.180	0.704	0.525	0.587	1.942	0.678	1.373	0.372	0.530	1.034																
1970				0.315	1.258	0.630	0.708	0.733	1.413	1.396	0.995	1.061	0.334																	
1971			0.844	1.873	1.954	0.526	0.430	1.073	0.197	0.744	1.196	0.754																		
1972		2.104	0.399	0.901	0.942	0.855	0.933	0.610	0.684	0.770	0.752																			
1973	0.803	1.109	0.779	0.739	1.491	0.945	0.713	1.266	0.588	0.560																				
1974	0.811	0.639	0.676	1.575	0.704	1.311	1.351	0.471	1.514																					
1975	1.128	0.790	0.997	0.463	2.423	0.559	1.175	0.904																						
1976	0.903	0.965	1.917	0.858	0.426	1.204	0.803																							
1977	0.640	1.088	1.149	0.658	1.938	0.571																								
1978	1.364	1.548	0.505	0.940	0.824																									
1979	0.779	1.152	1.021	0.577																										
1980	1.285	1.209	0.751																											
1981	0.676	0.872																												
1982	0.823																													
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Latest diag	0.823	0.872	0.751	0.577	0.824	0.571	0.803	0.904	1.514	0.560	0.752	0.754	0.334	1.034	1.305	0.628	0.817	0.023	0.911	0.754	1.099	1.103	0.122	0.000	0.000	0.336	0.454	0.000	0.769	
5 Yr Avg	0.986	1.174	1.068	0.699	1.263	0.918	0.995	0.865	0.879	0.830	1.054	1.105	0.842	1.549	0.817	0.897	1.744	1.363	0.719	0.439	2.657	0.528	1.168	0.508	0.701	0.478	0.435	0.478	0.769	
9 Yr Avg	0.934	1.041	0.910	0.954	1.329	0.812	0.823	0.911	1.152	0.677	0.987	0.986	0.922	1.206	0.884	0.692	1.092	1.260	0.938	0.484	2.410	0.471	0.946	0.623	0.701	0.478	0.435	0.478	0.769	
3 Yr Wtd	0.962	1.118	0.714	0.725	0.954	0.665	1.119	0.819	0.908	0.635	0.997	0.650	0.631	1.392	0.938	0.751	0.830	0.160	0.870	0.567	1.713	1.226	0.112	0.557	1.997	0.337	0.850	0.956	0.769	
5 Yr Wtd	0.987	1.195	0.863	0.707	1.090	0.785	1.000	0.856	0.694	0.754	1.123	1.241	0.662	1.125	0.963	0.758	0.815	0.293	0.735	0.539	1.702	0.397	1.120	0.598	1.343	0.764	0.850	0.956	0.769	
10 Yr Wtd	0.929	1.114	0.824	0.823	1.393	0.693	0.798	0.898	1.005	0.672	1.210	0.911	0.818	1.042	0.901	0.565	0.587	0.390	0.967	0.584	1.917	0.521	0.926	0.899	1.343	0.764	0.850	0.956	0.769	
Selected	0.987	1.114	0.824	0.823	1.393	0.693	0.798	0.898	1.005	0.672	1.210	0.911	0.818	1.042	0.901	0.565	0.587	0.800	0.975	0.800	1.915	0.500	1.000	0.900	1.250	0.850	0.850	0.850	0.850	
Loss $ Weight	3,378	2,950	3,043	2,482	1,697	2,266	1,464	1,061	896	825	494	587	558	668	758	751	410	157	57	54	38	62	29	25	22	29	22	15	14	
Center Wtd Avg	0.969	0.956	0.999	0.946	0.881	0.903	0.942	0.790	0.880	0.916	0.906	0.907	0.969	0.841	0.795	0.791	0.717	0.622	0.752	0.894	0.967	0.957	1.042	0.806	0.962	0.938	0.935	0.850	0.850	
Geometric Mean	0.974	0.971	0.949	0.936	0.933	0.890	0.878	0.885	0.885	0.879	0.915	0.907	0.882	0.858	0.818	0.749	0.733	0.750	0.781	0.827	0.917	0.930	0.944	0.938	0.933	0.896	0.906	0.877	0.850	

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	**1.034**	**0.696**
Inverse Power	**1.043**	**0.595**
Selected Tail	**1.039**	

		----FROM INCURRED TRIANGLE----			PA	SELECTED	Weibull Curve Fitting					Inverse Power Curve Fitting				
							Slope=	0.310				Slope=	-1.347			
							Intercept=	-0.088				Intercept=	2.254			
PERIOD	AGE	SELECTED	5 YR WTD	10 YR WTD	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	3.000	2.969	2.966	3.525	3.000	1.792	-0.903	0.467	**1.255**	2.355	1.792	0.693	-0.160	**1.852**	3.693
2	18	1.035	1.042	1.013	1.145	1.035	2.890	1.220	0.807	**1.119**	1.877	2.890	-3.352	-1.640	**1.194**	1.994
3	30	1.105	1.101	1.094	1.090	1.105	3.401	0.856	0.966	**1.078**	1.678	3.401	-2.254	-2.328	**1.097**	1.670
4	42	1.085	1.085	1.079	1.080	1.085	3.738	0.936	1.070	**1.057**	1.556	3.738	-2.469	-2.781	**1.062**	1.522
5	54	1.063	1.063	1.056	1.065	1.063	3.989	1.040	1.148	**1.045**	1.472	3.989	-2.768	-3.120	**1.044**	1.433
6	66	1.053	1.045	1.053	1.025	1.053	4.190	1.094	1.210	**1.036**	1.409	4.190	-2.933	-3.390	**1.034**	1.372
7	78	1.057	1.057	1.046	1.025	1.057	4.357	1.071	1.262	**1.030**	1.360	4.357	-2.864	-3.615	**1.027**	1.327
8	90	1.020	1.020	1.014	1.039	1.020	4.500	1.363	1.306	**1.026**	1.320	4.500	-3.889	-3.808	**1.022**	1.293
9	102	1.023	1.023	1.028	1.004	1.023	4.625	1.334	1.345	**1.022**	1.287	4.625	-3.774	-3.977	**1.019**	1.265
10	114	1.020	1.020	1.020	1.018	1.020	4.736	1.374	1.379	**1.019**	1.259	4.736	-3.930	-4.127	**1.016**	1.241
11	126	1.028	1.028	1.019	1.008	1.028	4.836	1.284	1.410	**1.017**	1.235	4.836	-3.584	-4.261	**1.014**	1.222
12	138	1.010	1.010	1.003	1.000	1.010	4.927	1.530	1.439	**1.015**	1.215	4.927	-4.609	-4.384	**1.012**	1.205
13	150	1.016	1.016	1.017	1.020	1.016	5.011	1.430	1.464	**1.013**	1.197	5.011	-4.164	-4.496	**1.011**	1.190
14	162	1.016	1.016	1.022	1.008	1.016	5.088	1.428	1.488	**1.012**	1.181	5.088	-4.157	-4.600	**1.010**	1.177
15	174	1.011	1.011	1.008	1.000	1.011	5.159	1.515	1.510	**1.011**	1.167	5.159	-4.540	-4.696	**1.009**	1.165
16	186	1.007	1.007	1.003	1.005	1.007	5.226	1.610	1.531	**1.010**	1.154	5.226	-4.994	-4.786	**1.008**	1.154
17	198	1.015	1.015	1.016	1.017	1.015	5.288	1.439	1.550	**1.009**	1.143	5.288	-4.200	-4.870	**1.008**	1.145
18	210	1.001	1.001	0.997	1.008	1.001	5.347	1.880	1.569	**1.008**	1.133	5.347	-6.550	-4.950	**1.007**	1.136
19	222	1.010	1.010	1.011	1.010	1.010	5.403	1.528	1.586	**1.008**	1.124	5.403	-4.598	-5.025	**1.007**	1.128
20	234	1.009	1.009	1.015	1.009	1.009	5.455	1.555	1.602	**1.007**	1.115	5.455	-4.728	-5.095	**1.006**	1.121
21	246	1.010	1.010	1.012	1.006	1.010	5.505	1.529	1.618	**1.007**	1.107	5.505	-4.606	-5.163	**1.006**	1.114
22	258	1.006	1.006	1.008	1.007	1.006	5.553	1.630	1.632	**1.006**	1.100	5.553	-5.098	-5.227	**1.005**	1.108
23	270	1.009	1.009	1.010	1.013	1.009	5.598	1.551	1.647	**1.006**	1.093	5.598	-4.708	-5.288	**1.005**	1.102
24	282	0.999	0.999	0.998	1.003	1.000	5.642		1.660	**1.005**	1.087	5.642		-5.347	**1.005**	1.096
25	294	1.002	1.002	1.003	1.009	1.002	5.684	1.794	1.673	**1.005**	1.082	5.684	-6.010	-5.403	**1.005**	1.091
26	306	1.006	1.006	1.007	1.007	1.006	5.724	1.640	1.685	**1.005**	1.076	5.724	-5.150	-5.457	**1.004**	1.086
27	318	1.001	1.001	1.006	1.004	1.001	5.762	1.988	1.697	**1.004**	1.072	5.762	-7.299	-5.509	**1.004**	1.081
28	330	1.006	1.006	1.011	1.005	1.006	5.799	1.625	1.709	**1.004**	1.067	5.799	-5.070	-5.559	**1.004**	1.077
29	342	1.008	1.008	1.007	1.007	1.008	5.835	1.581	1.720	**1.004**	1.063	5.835	-4.850	-5.607	**1.004**	1.073
30	354	1.000	1.000	0.999	1.006	1.000	5.869	2.033	1.730	**1.004**	1.059	5.869	-7.639	-5.653	**1.004**	1.069
31	366	1.005	1.005	1.005	1.006	1.005	5.903	1.666	1.741	**1.003**	1.055	5.903	-5.289	-5.698	**1.003**	1.065
32	378	1.006	1.006	1.006	1.005	1.006	5.935	1.638	1.751	**1.003**	1.051	5.935	-5.140	-5.742	**1.003**	1.062
33	390	1.010	1.010	1.010	1.004	1.010	5.966	1.526	1.760	**1.003**	1.048	5.966	-4.588	-5.784	**1.003**	1.058
34	402	0.999	0.999	0.999	1.002	1.000	5.996	2.087	1.770	**1.003**	1.045	5.996	-8.064	-5.825	**1.003**	1.055
35	414	1.005	1.005	1.005	1.005	1.005	6.026	1.663	1.779	**1.003**	1.042	6.026	-5.268	-5.864	**1.003**	1.052
36	426	1.003	1.006	1.006	1.003	1.003	6.054	1.770	1.788	**1.003**	1.039	6.054	-5.866	-5.903	**1.003**	1.049
37	438						6.082		1.796	**1.002**	1.037	6.082		-5.940	**1.003**	1.046
38	450						6.109		1.805	**1.002**	1.034	6.109		-5.976	**1.003**	1.043
39	462						6.136		1.813	**1.002**	1.032	6.136		-6.012	**1.002**	1.041
40	474						6.161		1.821	**1.002**	1.030	6.161		-6.046	**1.002**	1.038
41	486						6.186		1.829	**1.002**	1.027	6.186		-6.080	**1.002**	1.036
42	498						6.211		1.836	**1.002**	1.025	6.211		-6.113	**1.002**	1.033
43	510						6.234		1.844	**1.002**	1.023	6.234		-6.145	**1.002**	1.031
44	522						6.258		1.851	**1.002**	1.022	6.258		-6.176	**1.002**	1.029
45	534						6.280		1.858	**1.002**	1.020	6.280		-6.207	**1.002**	1.027
46	546						6.303		1.865	**1.002**	1.018	6.303		-6.237	**1.002**	1.025
47	558						6.324		1.871	**1.002**	1.017	6.324		-6.266	**1.002**	1.023
48	570						6.346		1.878	**1.001**	1.015	6.346		-6.295	**1.002**	1.021
49	582						6.366		1.885	**1.001**	1.014	6.366		-6.323	**1.002**	1.019
50	594						6.387		1.891	**1.001**	1.012	6.387		-6.351	**1.002**	1.017
51	606						6.407		1.897	**1.001**	1.011	6.407		-6.377	**1.002**	1.015
52	618						6.426		1.903	**1.001**	1.010	6.426		-6.404	**1.002**	1.014
53	630						6.446		1.909	**1.001**	1.008	6.446		-6.430	**1.002**	1.012
54	642						6.465		1.915	**1.001**	1.007	6.465		-6.455	**1.002**	1.010
55	654						6.483		1.921	**1.001**	1.006	6.483		-6.480	**1.002**	1.009
56	666						6.501		1.926	**1.001**	1.005	6.501		-6.505	**1.001**	1.007
57	678						6.519		1.932	**1.001**	1.004	6.519		-6.529	**1.001**	1.006
58	690						6.537		1.937	**1.001**	1.003	6.537		-6.552	**1.001**	1.004
59	702						6.554		1.943	**1.001**	1.002	6.554		-6.576	**1.001**	1.003
60	714						6.571		1.948	**1.001**	1.001	6.571		-6.598	**1.001**	1.001

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
MEDICAL

LOST TIME - TOTAL

FITTED INCREMENTAL DECAY LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**42**
	To:	**56**
Cut-off		**100**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.000**	**0.945**
Inverse Power	**1.001**	**0.957**
Selected Tail	**1.000**	

					Weibull Curve Fitting					Inverse Power Curve Fitting				
					Slope=	1.282				Slope=	-8.553			
		IMPLIED	PA	SELECTED	Intercept=	-6.240				Intercept=	47.563			
PERIOD	AGE	ATA	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6				1.792		-3.943	**52.064**		1.792		32.238		
2	18	2.338	2.431	2.338	2.890	-0.583	-2.534	**13.110**		2.890	0.291	22.842		
3	30	1.350	1.380	1.350	3.401	0.301	-1.879	**7.059**		3.401	-1.051	18.473		
4	42	1.136	1.145	1.136	3.738	0.754	-1.447	**4.772**	28348.580	3.738	-1.998	15.595		
5	54	1.090	1.091	1.090	3.989	0.916	-1.125	**3.608**	5940.622	3.989	-2.412	13.445		
6	66	1.069	1.069	1.069	4.190	1.006	-0.868	**2.917**	1646.566	4.190	-2.669	11.729		
7	78	1.062	1.058	1.062	4.357	1.044	-0.654	**2.466**	564.518	4.357	-2.779	10.300	**29739.262**	
8	90	1.055	1.049	1.055	4.500	1.082	-0.470	**2.152**	228.945	4.500	-2.898	9.076	**8746.091**	
9	102	1.050	1.044	1.050	4.625	1.115	-0.310	**1.924**	106.387	4.625	-3.000	8.006	**2999.079**	
10	114	1.044	1.040	1.044	4.736	1.150	-0.167	**1.751**	55.307	4.736	-3.114	7.054	**1158.959**	
11	126	1.040	1.036	1.040	4.836	1.178	-0.039	**1.618**	31.577	4.836	-3.207	6.198	**492.961**	
12	138	1.038	1.032	1.038	4.927	1.196	0.078	**1.513**	19.511	4.927	-3.270	5.420	**226.951**	
13	150	1.033	1.029	1.033	5.011	1.239	0.185	**1.429**	12.892	5.011	-3.420	4.707	**111.737**	
14	162	1.032	1.028	1.032	5.088	1.242	0.284	**1.361**	9.021	5.088	-3.430	4.049	**58.335**	
15	174	1.027	1.025	1.027	5.159	1.290	0.375	**1.304**	6.630	5.159	-3.606	3.438	**32.116**	
16	186	1.027	1.023	1.027	5.226	1.289	0.461	**1.258**	5.083	5.226	-3.604	2.867	**18.590**	
17	198	1.025	1.022	1.025	5.288	1.316	0.541	**1.219**	4.042	5.288	-3.704	2.333	**11.304**	65046.271
18	210	1.024	1.021	1.024	5.347	1.322	0.616	**1.186**	3.316	5.347	-3.725	1.829	**7.230**	5754.075
19	222	1.022	1.019	1.022	5.403	1.346	0.688	**1.159**	2.796	5.403	-3.820	1.354	**4.873**	795.909
20	234	1.020	1.018	1.020	5.455	1.370	0.755	**1.135**	2.413	5.455	-3.916	0.904	**3.469**	163.332
21	246	1.020	1.017	1.020	5.505	1.368	0.819	**1.115**	2.126	5.505	-3.908	0.476	**2.610**	47.085
22	258	1.017	1.016	1.017	5.553	1.406	0.880	**1.098**	1.906	5.553	-4.062	0.069	**2.071**	18.043
23	270	1.016	1.016	1.016	5.598	1.419	0.939	**1.084**	1.735	5.598	-4.119	-0.320	**1.726**	8.712
24	282	1.016	1.015	1.016	5.642	1.419	0.994	**1.072**	1.600	5.642	-4.117	-0.692	**1.501**	5.047
25	294	1.014	1.014	1.014	5.684	1.448	1.048	**1.061**	1.493	5.684	-4.241	-1.049	**1.350**	3.364
26	306	1.014	1.014	1.014	5.724	1.457	1.099	**1.052**	1.407	5.724	-4.280	-1.391	**1.249**	2.491
27	318	1.014	1.014	1.014	5.762	1.455	1.148	**1.045**	1.337	5.762	-4.269	-1.720	**1.179**	1.994
28	330	1.014	1.013	1.014	5.799	1.451	1.196	**1.038**	1.280	5.799	-4.252	-2.037	**1.130**	1.691
29	342	1.013	1.012	1.013	5.835	1.480	1.242	**1.032**	1.233	5.835	-4.380	-2.342	**1.096**	1.496
30	354	1.011	1.011	1.011	5.869	1.500	1.286	**1.028**	1.194	5.869	-4.469	-2.637	**1.072**	1.365
31	366	1.012	1.011	1.012	5.903	1.498	1.329	**1.023**	1.162	5.903	-4.461	-2.922	**1.054**	1.274
32	378	1.010	1.010	1.010	5.935	1.525	1.370	**1.020**	1.136	5.935	-4.583	-3.198	**1.041**	1.209
33	390	1.010	1.010	1.010	5.966	1.532	1.410	**1.017**	1.113	5.966	-4.617	-3.465	**1.031**	1.161
34	402	1.009	1.009	1.009	5.996	1.544	1.449	**1.014**	1.095	5.996	-4.674	-3.725	**1.024**	1.126
35	414	1.009	1.009	1.009	6.026	1.558	1.487	**1.012**	1.079	6.026	-4.742	-3.976	**1.019**	1.100
36	426	1.008	1.008	1.008	6.054	1.581	1.523	**1.010**	1.067	6.054	-4.851	-4.221	**1.015**	1.079
37	438	1.007	1.008	1.007	6.082	1.596	1.559	**1.009**	1.056	6.082	-4.924	-4.458	**1.012**	1.064
38	450	1.006	1.007	1.006	6.109	1.621	1.594	**1.007**	1.047	6.109	-5.054	-4.689	**1.009**	1.052
39	462	1.006	1.007	1.006	6.136	1.646	1.627	**1.006**	1.039	6.136	-5.182	-4.914	**1.007**	1.042
40	474	1.005	1.007	1.005	6.161	1.672	1.660	**1.005**	1.033	6.161	-5.317	-5.134	**1.006**	1.034
41	486	1.004	1.006	1.004	6.186	1.689	1.692	**1.004**	1.027	6.186	-5.411	-5.348	**1.005**	1.028
42	498	1.004	1.006	1.004	6.211	1.708	1.724	**1.004**	1.023	6.211	-5.513	-5.556	**1.004**	1.023
43	510	1.004	1.006	1.004	6.234	1.731	1.754	**1.003**	1.019	6.234	-5.643	-5.760	**1.003**	1.020
44	522	1.003	1.005	1.003	6.258	1.758	1.784	**1.003**	1.016	6.258	-5.800	-5.959	**1.003**	1.016
45	534	1.002	1.005	1.002	6.280	1.793	1.813	**1.002**	1.013	6.280	-6.003	-6.153	**1.002**	1.014
46	546	1.002	1.004	1.002	6.303	1.840	1.842	**1.002**	1.011	6.303	-6.294	-6.343	**1.002**	1.012
47	558	1.001	1.004	1.001	6.324	1.888	1.870	**1.002**	1.009	6.324	-6.608	-6.529	**1.001**	1.010
48	570	1.001	1.003	1.001	6.346	1.931	1.897	**1.001**	1.008	6.346	-6.897	-6.711	**1.001**	1.008
49	582	1.001	1.003	1.001	6.366	1.967	1.924	**1.001**	1.006	6.366	-7.146	-6.889	**1.001**	1.007
50	594	1.001	1.003	1.001	6.387	1.993	1.950	**1.001**	1.005	6.387	-7.336	-7.064	**1.001**	1.006
51	606	1.001	1.002	1.001	6.407	2.005	1.975	**1.001**	1.004	6.407	-7.424	-7.235	**1.001**	1.005
52	618	1.001	1.002	1.001	6.426	2.015	2.000	**1.001**	1.004	6.426	-7.497	-7.403	**1.001**	1.004
53	630	1.001	1.002	1.001	6.446	2.022	2.025	**1.001**	1.003	6.446	-7.556	-7.567	**1.001**	1.004
54	642	1.000	1.002	1.000	6.465	2.031	2.049	**1.000**	1.002	6.465	-7.621	-7.729	**1.000**	1.003
55	654	1.000	1.001	1.000	6.483	2.040	2.073	**1.000**	1.002	6.483	-7.690	-7.887	**1.000**	1.003
56	666	1.000	1.001	1.000	6.501	2.054	2.096	**1.000**	1.002	6.501	-7.800	-8.042	**1.000**	1.003
57	678	1.000	1.001	1.000	6.519	2.067	2.119	**1.000**	1.001	6.519	-7.899	-8.195	**1.000**	1.002
58	690	1.000	1.001	1.000	6.537	2.083	2.142	**1.000**	1.001	6.537	-8.031	-8.345	**1.000**	1.002
59	702	1.000			6.554		2.164	**1.000**	1.001	6.554		-8.493	**1.000**	1.002
60	714				6.571		2.186	**1.000**	1.001	6.571		-8.638	**1.000**	1.001

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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		1,185	5,280	4,095	75.4%	3,089	
1977	4,296,958	10,900	11,877	977	72.2%	705	0.276
1978	4,554,775	10,880	11,936	1,056	71.6%	756	0.262
1979	4,922,518	12,128	13,334	1,206	71.1%	857	0.271
1980	5,505,913	13,814	15,215	1,402	70.5%	988	0.276
1981	5,822,523	14,117	15,806	1,689	70.1%	1,184	0.271
1982	6,184,882	14,169	16,064	1,895	69.8%	1,323	0.260
1983	6,513,795	15,682	17,908	2,226	69.1%	1,538	0.275
1984	6,868,217	17,271	19,767	2,496	68.3%	1,706	0.288
1985	7,503,185	17,279	19,926	2,646	67.7%	1,792	0.266
1986	7,891,199	18,381	21,431	3,049	67.2%	2,049	0.272
1987	8,601,063	17,488	20,664	3,176	66.7%	2,120	0.240
1988	8,905,267	17,691	21,197	3,506	66.3%	2,323	0.238
1989	9,434,400	20,283	24,462	4,179	65.7%	2,745	0.259
1990	10,055,399	20,820	25,062	4,243	65.1%	2,763	0.249
1991	10,728,872	19,590	24,034	4,444	64.7%	2,876	0.224
1992	11,441,482	18,392	23,424	5,032	64.3%	3,234	0.205
1993	11,998,508	17,458	22,366	4,909	63.7%	3,128	0.186
1994	12,083,591	19,644	25,103	5,459	63.4%	3,460	0.208
1995	12,383,967	14,340	18,715	4,375	62.9%	2,751	0.151
1996	12,949,088	15,242	20,416	5,174	62.5%	3,232	0.158
1997	13,596,753	18,121	24,417	6,296	62.1%	3,909	0.180
1998	14,465,333	19,660	26,955	7,296	61.7%	4,498	0.186
1999	15,088,873	23,377	32,744	9,366	61.3%	5,742	0.217
2000	15,809,043	26,766	39,643	12,877	60.9%	7,838	0.251
2001	16,717,138	25,329	38,123	12,794	60.6%	7,756	0.228
2002	17,601,171	28,151	43,872	15,721	60.2%	9,471	0.249
2003	18,004,352	29,501	46,756	17,255	60.0%	10,359	0.260
2004	18,523,800	28,615	46,626	18,011	59.8%	10,768	0.252
2005	18,566,524	27,738	47,010	19,272	59.6%	11,481	0.253
2006	18,918,245	21,230	39,451	18,222	59.4%	10,824	0.209
2007	19,391,569	24,055	45,023	20,967	59.2%	12,421	0.232
2008	19,805,485	21,658	43,314	21,656	59.2%	12,816	0.219
2009	19,727,413	18,822	41,412	22,589	59.3%	13,387	0.210
2010	19,224,772	18,676	42,769	24,093	59.5%	14,346	0.222
2011	18,522,515	14,306	39,210	24,904	60.3%	15,020	0.212
2012	17,714,507	12,043	39,571	27,529	62.2%	17,123	0.223
2013	8,801,307	2,088	18,856	16,768	66.2%	11,097	0.214
2014		0	0		100.0%		
TOTAL		686,892	1,049,740	362,848	61.6%	223,477	
EXLD PRIOR		685,707	1,044,460	358,754	61.4%	220,388	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	4,095	266	262	461	240	239	235	227	219	200	184	167	165	136	124	111	95	111	89	687
1977	977	51	48	46	44	44	46	48	49	49	48	46	43	39	37	33	29	26	23	211
1978	1,056	54	52	48	46	45	45	47	50	51	51	50	48	44	41	38	34	30	27	240
1979	1,206	63	60	57	53	50	49	49	50	53	54	54	53	51	47	44	41	36	32	291
1980	1,402	73	69	66	62	58	55	53	53	55	58	59	59	59	57	52	49	45	41	364
1981	1,689	89	80	76	74	71	66	64	63	63	65	69	70	70	69	66	60	55	51	445
1982	1,895	116	92	83	80	77	75	70	68	67	67	70	74	75	74	73	69	63	58	514
1983	2,226	101	132	105	94	90	87	84	80	77	75	76	79	83	84	83	81	77	70	632
1984	2,496	130	108	141	111	100	96	93	89	83	80	79	79	82	87	88	88	86	82	765
1985	2,646	139	128	105	138	109	99	95	92	89	84	81	80	80	84	89	90	90	89	871
1986	3,049	182	152	140	116	152	120	108	103	100	97	91	88	86	87	90	95	97	96	1,024
1987	3,176	186	175	146	134	112	147	116	105	101	98	95	90	87	86	86	90	95	97	1,110
1988	3,506	240	192	181	151	139	115	152	120	108	104	101	97	92	89	88	88	92	97	1,236
1989	4,179	241	269	215	203	169	155	129	170	134	122	116	113	109	103	100	99	100	104	1,509
1990	4,243	275	249	277	221	207	172	158	128	164	129	116	109	105	99	92	87	84	84	1,463
1991	4,444	298	257	234	261	208	195	163	149	121	158	125	113	107	103	99	92	88	86	1,563
1992	5,032	310	303	259	239	266	213	201	167	153	126	168	132	120	115	112	109	103	100	1,807
1993	4,909	245	289	282	241	222	247	197	186	155	142	117	155	123	111	106	103	100	95	1,774
1994	5,459	362	262	312	303	260	237	265	211	198	164	149	120	158	125	113	107	104	100	1,896
1995	4,375	226	269	193	230	224	189	174	195	154	146	120	110	89	120	94	86	82	80	1,603
1996	5,174	288	253	301	217	257	250	212	195	218	174	164	136	124	100	135	106	96	92	1,853
1997	6,296	365	336	295	350	252	299	291	247	227	253	202	190	157	143	115	153	121	109	2,186
1998	7,296	389	398	366	320	381	273	324	315	265	244	273	217	205	169	154	124	167	132	2,590
1999	9,366	535	482	489	450	395	468	338	401	390	333	304	338	270	254	210	191	152	202	3,156
2000	12,877	633	679	617	628	582	511	603	437	515	500	425	393	433	351	331	274	247	199	4,496
2001	12,794	777	591	634	576	586	543	477	563	408	481	466	396	367	404	327	309	256	231	4,381
2002	15,721	803	906	689	739	671	684	633	556	656	476	561	544	462	427	472	381	360	299	5,378
2003	17,255	1,016	829	936	712	763	694	706	654	574	678	491	579	562	478	442	487	394	372	5,865
2004	18,011	990	1,002	818	924	703	753	684	697	645	566	669	485	572	554	471	436	481	389	6,153
2005	19,272	1,118	998	1,010	825	931	708	759	690	703	650	571	674	489	576	559	475	439	484	6,594
2006	18,222	1,007	999	891	903	737	832	633	678	616	628	581	510	602	436	515	499	424	392	6,356
2007	20,967	1,174	1,094	1,085	968	980	800	904	687	737	669	682	631	554	654	474	559	542	461	7,329
2008	21,656	1,280	1,141	1,064	1,054	941	953	778	878	668	716	651	663	613	538	636	461	543	527	7,569
2009	22,589	1,483	1,247	1,112	1,037	1,028	917	929	758	856	651	698	634	646	598	525	620	449	530	7,890
2010	24,093	1,735	1,468	1,234	1,101	1,026	1,017	908	919	750	847	644	691	628	639	592	519	613	445	8,319
2011	24,904	2,273	1,630	1,378	1,159	1,034	964	955	853	863	705	796	605	649	590	600	556	488	576	8,221
2012	27,529	3,616	2,181	1,564	1,323	1,112	992	925	917	818	828	676	764	581	622	566	576	533	468	8,431
2013	16,768	8,261	3,593	2,167	1,554	1,314	1,105	986	919	911	813	823	672	759	577	619	562	572	530	8,835
TOTAL	362,848	31,389	23,275	20,076	17,882	16,535	15,406	14,535	13,711	12,997	12,264	11,626	10,998	10,467	9,853	9,395	8,880	8,446	7,940	125,604

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	265	25	23	223	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	2	0	0	0	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1957	1	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-
1958	5	1	1	1	1	1	1	1	5	-	-	-	-	-	-	-	-	-	-	-
1959	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1960	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1961	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1962	36	5	5	4	4	3	3	2	2	2	2	2	15	-	-	-	-	-	-	-
1963	7	1	1	1	1	0	0	0	0	0	0	0	0	2	-	-	-	-	-	-
1964	18	2	2	2	2	1	1	1	1	1	1	1	1	1	6	-	-	-	-	-
1965	13	1	1	1	1	1	1	1	0	0	0	0	0	0	0	5	-	-	-	-
1966	8	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	1	-	-	-
1967	137	8	8	8	7	7	6	5	5	4	4	3	3	3	3	3	3	31	-	-
1968	128	13	13	11	10	10	9	8	7	6	5	5	4	3	3	3	3	3	21	-
1969	104	11	11	10	9	9	8	7	6	6	5	4	4	3	3	2	3	3	2	20
1970	133	11	11	11	10	9	9	8	7	6	6	5	4	4	3	3	3	3	2	20
1971	207	18	18	18	17	16	15	14	13	11	10	9	8	7	6	5	4	4	4	36
1972	45	3	3	3	3	3	3	3	3	3	2	2	2	2	1	1	1	1	1	9
1973	395	24	25	26	27	27	27	26	24	22	20	18	16	14	13	11	10	8	7	78
1974	892	52	53	54	56	56	55	53	49	44	40	37	33	29	26	23	20	18	15	151
1975	871	44	43	43	45	48	49	48	48	46	42	38	35	32	28	25	22	19	17	184
1976	829	46	45	44	45	47	49	50	49	48	46	42	38	35	31	28	25	22	19	189
TOTAL	4,095	266	262	461	240	239	235	227	219	200	184	167	165	136	124	111	95	111	89	687

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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			1,185					5,280
1977	4,296,958	0.276	10,900	1.085	11,828	11,831	11,831	11,877
1978	4,554,775	0.261	10,880	1.090	11,862	11,866	11,866	11,936
1979	4,922,518	0.271	12,128	1.095	13,285	13,290	13,290	13,334
1980	5,505,913	0.275	13,814	1.101	15,210	15,205	15,205	15,215
1981	5,822,523	0.271	14,117	1.107	15,631	15,646	15,646	15,806
1982	6,184,882	0.257	14,169	1.114	15,788	15,799	15,799	16,064
1983	6,513,795	0.270	15,682	1.121	17,572	17,574	17,574	17,908
1984	6,868,217	0.286	17,271	1.129	19,492	19,512	19,512	19,767
1985	7,503,185	0.265	17,279	1.137	19,648	19,676	19,676	19,926
1986	7,891,199	0.269	18,381	1.147	21,092	21,114	21,114	21,431
1987	8,601,063	0.238	17,488	1.158	20,248	20,279	20,279	20,664
1988	8,905,267	0.235	17,691	1.172	20,738	20,767	20,767	21,197
1989	9,434,400	0.256	20,283	1.186	24,054	24,068	24,068	24,462
1990	10,055,399	0.248	20,820	1.202	25,026	25,015	25,015	25,062
1991	10,728,872	0.222	19,590	1.221	23,926	23,902	23,902	24,034
1992	11,441,482	0.198	18,392	1.242	22,841	22,807	22,807	23,424
1993	11,998,508	0.181	17,458	1.260	21,995	21,949	21,949	22,366
1994	12,083,591	0.207	19,644	1.286	25,255	25,193	25,193	25,103
1995	12,383,967	0.150	14,340	1.308	18,756	18,708	18,708	18,715
1996	12,949,088	0.155	15,242	1.334	20,331	20,262	20,262	20,416
1997	13,596,753	0.180	18,121	1.363	24,697	24,645	24,645	24,417
1998	14,465,333	0.187	19,660	1.392	27,369	27,285	27,285	26,955
1999	15,088,873	0.225	23,377	1.424	33,286	33,502	33,502	32,744
2000	15,809,043	0.233	26,766	1.455	38,946	38,272	38,272	39,643
2001	16,717,138	0.243	25,329	1.498	37,947	38,840	38,840	38,123
2002	17,601,171	0.252	28,151	1.539	43,331	43,668	43,668	43,872
2003	18,004,352	0.246	29,501	1.592	46,955	45,993	45,993	46,756
2004	18,523,800	0.240	28,615	1.647	47,129	46,115	46,115	46,626
2005	18,566,524	0.238	27,738	1.715	47,562	46,177	46,177	47,010
2006	18,918,245	0.234	21,230	1.787	37,939	40,745	40,745	39,451
2007	19,391,569	0.229	24,055	1.873	45,053	44,793	44,793	45,023
2008	19,805,485	0.224	21,658	1.981	42,906	43,611	43,611	43,314
2009	19,727,413	0.221	18,822	2.127	40,026	41,866	41,866	41,412
2010	19,224,772	0.220	18,676	2.329	43,489	42,846	42,846	42,769
2011	18,522,515	0.215	14,306	2.689	38,476	39,348	39,348	39,210
2012	17,714,507	0.214	12,043	3.631	43,726	39,511	39,511	39,571
2013	17,602,614	0.214	2,088	17.973	37,527	37,662	37,662	37,713
2014	18,074,133	0.214				38,679	38,679	38,679
TOTAL			686,892		1,060,938	1,098,019	1,098,019	1,107,275
EXLD PRIOR			685,707		1,060,938	1,098,019	1,098,019	1,101,995

(1) PROVIDED BY THE BWC
(2) SECTION 2, EXHIBIT 2A, SHEET 19, COL. 14
(3) BASED ON DATA FROM THE BWC
(4) SECTION 2, 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 2, EXHIBIT 2A, SHEET 3B, COL. 8

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	1,185	***3 YEAR SUM***	***3,078***	***9,774***	13,000		4,095	5,280
1977	10,900	11,831	931	2,822	2,961	1.049	977	11,877
1978	10,880	11,866	985	3,144	3,369	1.072	1,056	11,936
1979	12,128	13,290	1,162	3,808	3,952	1.038	1,206	13,334
1980	13,814	15,205	1,391	4,985	5,023	1.008	1,402	15,215
1981	14,117	15,646	1,529	5,036	5,562	1.104	1,689	15,806
1982	14,169	15,799	1,630	5,144	5,981	1.163	1,895	16,064
1983	15,682	17,574	1,892	5,801	6,825	1.177	2,226	17,908
1984	17,271	19,512	2,241	7,606	8,470	1.114	2,496	19,767
1985	17,279	19,676	2,397	8,634	9,534	1.104	2,646	19,926
1986	18,381	21,114	2,732	9,535	10,642	1.116	3,049	21,431
1987	17,488	20,279	2,791	9,860	11,221	1.138	3,176	20,664
1988	17,691	20,767	3,076	10,736	12,235	1.140	3,506	21,197
1989	20,283	24,068	3,785	13,527	14,932	1.104	4,179	24,462
1990	20,820	25,015	4,195	16,834	17,024	1.011	4,243	25,062
1991	19,590	23,902	4,313	16,891	17,406	1.030	4,444	24,034
1992	18,392	22,807	4,415	15,414	17,569	1.140	5,032	23,424
1993	17,458	21,949	4,491	16,315	17,832	1.093	4,909	22,366
1994	19,644	25,193	5,549	23,187	22,811	0.984	5,459	25,103
1995	14,340	18,708	4,367	18,863	18,897	1.002	4,375	18,715
1996	15,242	20,262	5,020	19,855	20,464	1.031	5,174	20,416
1997	18,121	24,645	6,524	26,582	25,654	0.965	6,296	24,417
1998	19,660	27,285	7,625	31,033	29,692	0.957	7,296	26,955
1999	23,377	33,502	10,124	41,422	38,321	0.925	9,366	32,744
2000	26,766	38,272	11,506	40,777	45,636	1.119	12,877	39,643
2001	25,329	38,840	13,511	47,498	44,980	0.947	12,794	38,123
2002	28,151	43,668	15,517	54,441	55,157	1.013	15,721	43,872
2003	29,501	45,993	16,492	57,484	60,142	1.046	17,255	46,756
2004	28,615	46,115	17,500	60,746	62,521	1.029	18,011	46,626
2005	27,738	46,177	18,439	63,576	66,447	1.045	19,272	47,010
2006	21,230	40,745	19,515	67,056	62,612	0.934	18,222	39,451
2007	24,055	44,793	20,737	70,947	71,735	1.011	20,967	45,023
2008	21,658	43,611	21,953	74,706	73,695	0.986	21,656	43,314
2009	18,822	41,866	23,044	77,730	76,196	0.980	22,589	41,412
2010	18,676	42,846	24,170	80,693	80,437	0.997	24,093	42,769
2011	14,306	39,348	25,042	82,123	81,672	0.994	24,904	39,210
2012	12,043	39,511	27,468	87,366	87,558	1.002	27,529	39,571
2013	2,088	37,662	35,574	104,242	104,392	1.001	35,625	37,713
2014		38,679	38,679	111,156	111,156	1.000	38,679	38,679
TOTAL	686,892	1,098,019	415,391	1,407,352	1,423,712		420,383	1,107,275
EXLD PRIOR	685,707		412,312	1,397,578	1,410,712		416,289	1,101,995

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	4,296,958			11,877		0.276
1978	4,554,775			11,936		0.262
1979	4,922,518			13,334		0.271
1980	5,505,913			15,215		0.276
1981	5,822,523			15,806		0.271
1982	6,184,882	5,110	8.26%	16,064	3,144	0.260
1983	6,513,795	5,223	8.02%	17,908	3,429	0.275
1984	6,868,217	5,629	8.20%	19,767	3,512	0.288
1985	7,503,185	5,971	7.96%	19,926	3,337	0.266
1986	7,891,199	5,979	7.58%	21,431	3,584	0.272
1987	8,601,063	6,108	7.10%	20,664	3,383	0.240
1988	8,905,267	6,389	7.17%	21,197	3,318	0.238
1989	9,434,400	6,472	6.86%	24,462	3,780	0.259
1990	10,055,399	6,432	6.40%	25,062	3,897	0.249
1991	10,728,872	6,172	5.75%	24,034	3,894	0.224
1992	11,441,482	6,355	5.55%	23,424	3,686	0.205
1993	11,998,508	5,960	4.97%	22,366	3,753	0.186
1994	12,083,591	6,078	5.03%	25,103	4,130	0.208
1995	12,383,967	5,622	4.54%	18,715	3,329	0.151
1996	12,949,088	5,876	4.54%	20,416	3,474	0.158
1997	13,596,753	5,706	4.20%	24,417	4,279	0.180
1998	14,465,333	5,793	4.00%	26,955	4,653	0.186
1999	15,088,873	6,476	4.29%	32,744	5,056	0.217
2000	15,809,043	6,611	4.18%	39,643	5,997	0.251
2001	16,717,138	6,503	3.89%	38,123	5,862	0.228
2002	17,601,171	6,900	3.92%	43,872	6,358	0.249
2003	18,004,352	6,707	3.73%	46,756	6,971	0.260
2004	18,523,800	6,610	3.57%	46,626	7,054	0.252
2005	18,566,524	6,250	3.37%	47,010	7,522	0.253
2006	18,918,245	5,653	2.99%	39,451	6,979	0.209
2007	19,391,569	6,013	3.10%	45,023	7,488	0.232
2008	19,805,485	5,814	2.94%	43,314	7,450	0.219
2009	19,727,413	5,365	2.72%	41,412	7,719	0.210
2010	19,224,772	5,111	2.66%	42,769	8,368	0.222
2011	18,522,515	4,735	2.56%	39,210	8,281	0.212
2012	17,714,507	4,115	2.32%	39,571	9,616	0.223
2013	17,602,614	4,053	2.30%	37,713	9,305	0.214
2014		4,076		38,679	9,490	
TOTAL		191,867		1,101,995		

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	10,055,399	2.083	20,942,088	25,026		0.641	2.284	36,651	0	100%	36,651	0.175	0.249	0.248
1991	10,728,872	2.022	21,689,651	23,926		0.654	2.307	36,117	0	100%	36,117	0.167	0.223	0.222
1992	11,441,482	1.919	21,954,933	22,841		0.668	2.331	35,538	0	100%	35,538	0.162	0.200	0.198
1993	11,998,508	1.885	22,621,374	21,995		0.681	2.354	35,272	0	100%	35,272	0.156	0.183	0.181
1994	12,083,591	1.825	22,048,532	25,255		0.695	2.378	41,745	0	100%	41,745	0.189	0.209	0.207
1995	12,383,967	1.774	21,970,116	18,756		0.709	2.402	31,955	0	100%	31,955	0.145	0.151	0.150
1996	12,949,088	1.717	22,232,463	20,331		0.724	2.426	35,702	0	100%	35,702	0.161	0.157	0.155
1997	13,596,753	1.644	22,352,179	24,697		0.739	2.226	40,600	0	100%	40,600	0.182	0.182	0.180
1998	14,465,333	1.568	22,686,876	27,369		0.754	2.042	42,119	0	100%	42,119	0.186	0.189	0.187
1999	15,088,873	1.517	22,896,749	33,286		0.769	1.873	47,955	0	100%	47,955	0.209	0.221	0.225
2000	15,809,043	1.467	23,186,938	38,946		0.785	1.719	52,528	0	100%	52,528	0.227	0.246	0.233
2001	16,717,138	1.434	23,973,016	37,947		0.801	1.577	47,912	0	100%	47,912	0.200	0.227	0.243
2002	17,601,171	1.390	24,464,115	43,331		0.817	1.447	51,217	0	100%	51,217	0.209	0.246	0.252
2003	18,004,352	1.348	24,277,502	46,955		0.834	1.404	54,984	0	100%	54,984	0.226	0.261	0.246
2004	18,523,800	1.304	24,148,944	47,129		0.851	1.364	54,674	0	100%	54,674	0.226	0.254	0.240
2005	18,566,524	1.280	23,758,948	47,562		0.868	1.324	54,662	0	100%	54,662	0.230	0.256	0.238
2006	18,918,245	1.246	23,574,590	37,939		0.886	1.285	43,197	0	100%	43,197	0.183	0.201	0.234
2007	19,391,569	1.209	23,452,743	45,053		0.904	1.248	50,818	0	100%	50,818	0.217	0.232	0.229
2008	19,805,485	1.169	23,147,670	42,906		0.922	1.212	47,947	0	100%	47,947	0.207	0.217	0.224
2009	19,727,413	1.141	22,503,303	40,026		0.941	1.176	44,312	0	100%	44,312	0.197	0.203	0.221
2010	19,224,772	1.129	21,710,635	43,489		0.960	1.142	47,697	0	100%	47,697	0.220	0.226	0.220
2011	18,522,515	1.093	20,240,053	38,476		0.980	1.109	41,805	0	100%	41,805	0.207	0.208	0.215
2012	17,714,507	1.061	18,793,320	43,726		1.000	1.071	46,840	0	100%	46,840	0.249	0.247	0.214
2013	17,602,614	1.030	18,130,692	37,527		1.000	1.035	38,841	0	100%	38,841	0.214	0.213	0.214
2014		1.000				1.000	1.000	0	0	0%	0			0.214

	5 Year Average excluding 2012-2013	0.209	0.217
	7 Year Average excluding 2012-2013	0.212	0.232
	10 Year Weighted Average excluding 2010-2013	0.212	
	10 Year Weighted Average excluding 2009-2013	0.214	
	5 Year Average excluding 2011-2013	0.205	0.216
	5 Year Average excluding 2013	0.216	0.220
	7 Year Average excluding 2013	0.209	0.219
(14)	2014 Selected Loss Rate:	0.214	

(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 2, EXHIBIT 2A, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	1.153	1.147	1.153
1978	426	426	438	1.090	1.085	1.090				1.000	1.000	1.000	1.160	1.153	1.160
1979	414	414	426	1.095	1.090	1.095				1.000	1.000	1.000	1.167	1.160	1.167
1980	402	402	414	1.101	1.095	1.101				1.000	1.000	1.000	1.175	1.167	1.175
1981	390	390	402	1.107	1.101	1.107				1.000	1.000	1.000	1.182	1.175	1.182
1982	378	378	390	1.114	1.107	1.114				1.000	1.000	1.000	1.196	1.182	1.196
1983	366	366	378	1.121	1.114	1.121				1.000	1.000	1.000	1.206	1.196	1.206
1984	354	354	366	1.129	1.121	1.129				1.000	1.000	1.000	1.219	1.206	1.219
1985	342	342	354	1.137	1.129	1.137				1.000	1.000	1.000	1.227	1.219	1.227
1986	330	330	342	1.147	1.137	1.147				1.000	1.000	1.000	1.237	1.227	1.237
1987	318	318	330	1.158	1.147	1.158				1.000	1.000	1.000	1.250	1.237	1.250
1988	306	306	318	1.172	1.158	1.172				1.000	1.000	1.000	1.265	1.250	1.265
1989	294	294	306	1.186	1.172	1.186				1.000	1.000	1.000	1.279	1.265	1.279
1990	282	282	294	1.202	1.186	1.202				1.000	1.000	1.000	1.292	1.279	1.292
1991	270	270	282	1.221	1.202	1.221				1.000	1.000	1.000	1.308	1.292	1.308
1992	258	258	270	1.242	1.221	1.242				1.000	1.000	1.000	1.325	1.308	1.325
1993	246	246	258	1.260	1.242	1.260				1.000	1.000	1.000	1.345	1.325	1.345
1994	234	234	246	1.286	1.260	1.286				1.000	1.000	1.000	1.371	1.345	1.371
1995	222	222	234	1.308	1.286	1.308				1.000	1.000	1.000	1.388	1.371	1.388
1996	210	210	222	1.334	1.308	1.334				1.000	1.000	1.000	1.413	1.388	1.413
1997	198	198	210	1.363	1.334	1.363				1.000	1.000	1.000	1.446	1.413	1.446
1998	186	186	198	1.392	1.363	1.392				1.001	1.000	1.001	1.476	1.446	1.476
1999	174	174	186	1.424	1.392	1.424				1.001	1.001	1.001	1.506	1.476	1.506
2000	162	162	174	1.455	1.424	1.455				1.002	1.001	1.002	1.539	1.506	1.539
2001	150	150	162	1.498	1.455	1.498				1.002	1.002	1.002	1.586	1.539	1.586
2002	138	138	150	1.539	1.498	1.539				1.003	1.002	1.003	1.632	1.586	1.632
2003	126	126	138	1.592	1.539	1.592				1.005	1.003	1.005	1.690	1.632	1.690
2004	114	114	126	1.647	1.592	1.647				1.007	1.005	1.007	1.746	1.690	1.746
2005	102	102	114	1.715	1.647	1.715				1.010	1.007	1.010	1.809	1.746	1.809
2006	90	90	102	1.787	1.715	1.787				1.016	1.010	1.016	1.872	1.809	1.872
2007	78	78	90	1.873	1.787	1.873				1.047	1.016	1.047	1.896	1.872	1.896
2008	66	66	78	1.981	1.873	1.981				1.082	1.047	1.082	1.937	1.896	1.937
2009	54	54	66	2.127	1.981	2.127				1.117	1.082	1.117	2.012	1.937	2.012
2010	42	42	54	2.329	2.127	2.329				1.166	1.117	1.166	2.107	2.012	2.107
2011	30	30	42	2.689	2.329	2.689				1.259	1.166	1.259	2.253	2.107	2.253
2012	18	18	30	3.631	2.689	3.631				1.606	1.259	1.606	2.346	2.253	2.346
2013	6	6	18	17.973	3.631	17.973				5.165	1.606	5.165	3.475	2.346	3.475

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 2, EXHIBIT 2A, SHEET 23; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 2, 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 2, EXHIBIT 2, SHEET 29; SELECTED CUM. BASED ON (2)
(11) FROM SECTION 2, EXHIBIT 2, SHEET 29; SELECTED CUM. BASED ON (3)
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)
(13) FROM SECTION 2, EXHIBIT 2A, SHEET 30; SELECTED CUM. BASED ON (2)
(14) FROM SECTION 2, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	186	1,604	2,720	3,156	3,470	3,807	4,167	4,529	4,895	5,254	5,674	6,053	6,385	6,691	7,150	7,603	8,010	8,394	8,530	8,713	8,869	9,062	9,343	9,458	9,596	9,786	9,948	10,268	10,319	10,374	10,478	10,522	10,577	10,662	10,669	10,839	10,900	10,900
1978	189	1,629	2,762	3,251	3,647	4,022	4,392	4,778	5,159	5,519	5,967	6,385	6,768	7,161	7,758	7,994	8,257	8,382	8,477	8,647	8,772	8,913	9,127	9,264	9,401	9,550	9,722	10,045	10,171	10,285	10,305	10,443	10,685	10,730	10,812	10,880		10,880
1979	197	1,702	3,014	3,730	4,251	4,739	5,237	5,749	6,232	6,700	7,275	7,796	8,262	8,625	9,024	9,335	9,513	9,712	9,872	10,040	10,158	10,288	10,427	10,678	11,010	11,102	11,247	11,328	11,521	11,678	11,762	11,843	11,941	12,079	12,128			12,128
1980	214	1,977	3,750	4,642	5,260	5,828	6,424	7,006	7,534	8,004	8,554	9,129	9,657	10,127	10,498	10,699	10,875	11,102	11,313	11,590	11,711	11,887	12,040	12,265	12,495	12,747	12,903	12,925	12,987	13,157	13,233	13,335	13,673	13,814				13,814
1981	278	2,475	4,338	5,107	5,685	6,252	6,841	7,403	7,923	8,416	9,097	9,856	10,305	10,517	10,766	11,028	11,210	11,393	11,650	11,919	12,417	12,659	12,892	13,022	13,237	13,340	13,422	13,522	13,736	13,908	14,035	14,083	14,117					14,117
1982	311	2,659	4,553	5,437	6,055	6,629	7,250	7,894	8,491	9,078	10,056	10,580	10,963	11,203	11,490	11,691	11,863	12,039	12,192	12,274	12,508	12,650	12,866	13,010	13,123	13,240	13,413	13,675	13,844	13,952	14,074	14,169						14,169
1983	289	2,711	5,016	5,948	6,677	7,374	8,036	8,616	9,244	10,107	10,747	11,020	11,285	11,525	11,733	11,971	12,255	12,461	12,764	13,101	13,306	13,580	14,046	14,355	14,756	14,920	15,155	15,309	15,384	15,489	15,682							15,682
1984	388	3,390	6,029	7,274	8,086	8,844	9,560	10,346	11,288	11,882	12,240	12,483	12,781	13,069	13,232	13,327	13,536	13,873	14,285	14,674	15,031	15,318	15,848	16,517	16,617	16,801	16,877	17,021	17,164	17,271								17,271
1985	368	3,275	5,946	7,319	8,307	9,171	10,122	11,226	12,021	12,445	12,849	13,166	13,437	13,764	14,001	14,284	14,562	14,757	15,027	15,347	15,946	16,178	16,297	16,531	16,699	16,872	17,089	17,179	17,279									17,279
1986	368	3,391	6,314	7,635	8,541	9,508	10,560	11,461	12,089	12,626	13,363	13,773	14,128	14,564	14,807	15,120	15,517	15,892	16,235	16,549	16,889	17,091	17,230	17,473	17,610	17,924	18,241	18,381										18,381
1987	321	3,108	6,171	7,677	8,894	10,099	11,282	12,029	12,419	12,798	13,118	13,480	13,979	14,349	14,694	14,997	15,366	15,689	15,964	16,395	16,601	16,729	16,862	17,036	17,189	17,312	17,488											17,488
1988	371	3,544	6,924	8,752	10,311	11,407	11,940	12,316	12,669	12,990	13,322	13,658	13,955	14,242	14,536	15,064	15,323	15,865	16,265	16,428	16,672	16,986	17,252	17,428	17,572	17,691												17,691
1989	373	3,638	7,681	10,100	11,400	12,144	12,650	13,255	13,653	13,988	14,521	15,029	15,553	16,187	16,652	17,084	17,493	17,880	18,248	18,623	19,032	19,318	19,689	20,011	20,283													20,283
1990	319	3,782	9,570	11,959	13,091	13,847	14,415	14,915	15,324	15,710	16,163	16,468	16,802	17,522	17,918	18,501	18,882	19,240	19,554	19,755	20,019	20,343	20,653	20,820														20,820
1991	503	6,553	10,201	11,591	12,440	13,000	13,351	13,764	14,205	14,598	14,992	15,455	15,869	16,385	16,773	17,266	17,780	18,030	18,529	18,791	19,217	19,450	19,590															19,590
1992	530	6,828	10,023	11,372	12,184	12,832	13,225	13,699	14,133	14,559	14,873	15,335	15,603	15,859	16,208	16,444	16,779	17,294	17,626	17,885	18,228	18,392																18,392
1993	1,042	6,321	9,086	10,341	11,005	11,513	12,090	12,497	12,904	13,410	13,888	14,404	14,836	15,300	15,576	15,939	16,326	16,688	16,962	17,113	17,458																	17,458
1994	443	5,734	8,704	10,056	10,734	11,575	12,056	12,767	13,491	14,870	15,566	16,416	16,775	17,197	17,606	18,150	18,520	19,039	19,380	19,644																		19,644
1995	852	5,700	7,673	8,645	9,459	10,018	10,554	11,050	11,479	11,929	12,315	12,564	12,888	13,268	13,542	13,768	14,055	14,231	14,340																			14,340
1996	858	5,253	7,223	8,457	9,259	9,851	10,446	11,074	11,473	12,119	12,634	13,128	13,472	13,847	14,208	14,635	14,895	15,242																				15,242
1997	583	6,033	8,918	10,101	11,024	11,900	12,715	13,470	14,306	15,001	15,617	16,110	16,644	17,182	17,560	17,831	18,121																					18,121
1998	956	6,887	9,393	10,977	12,342	13,539	14,372	15,410	15,944	16,500	17,143	17,888	18,527	19,010	19,363	19,660																						19,660
1999	1,210	7,205	10,205	12,261	13,653	15,057	16,509	17,818	18,739	19,605	20,427	21,329	21,967	22,849	23,377																							23,377
2000	1,336	9,869	14,016	16,499	18,095	19,519	20,469	21,385	22,429	23,450	24,297	25,556	26,209	26,766																								26,766
2001	1,709	11,259	15,183	17,311	18,752	19,856	20,850	21,711	22,590	23,388	24,131	24,689	25,329																									25,329
2002	2,342	11,828	16,489	18,902	20,924	22,377	23,715	24,883	25,741	26,621	27,527	28,151																										28,151
2003	2,469	12,760	17,920	20,650	22,349	23,709	25,181	26,392	27,653	28,652	29,501																											29,501
2004	2,509	12,904	17,335	19,465	21,604	23,818	25,245	26,402	27,605	28,615																												28,615
2005	2,906	13,259	17,244	19,979	22,422	24,287	25,868	26,744	27,738																													27,738
2006	1,996	10,106	14,333	16,963	18,516	19,649	20,571	21,230																														21,230
2007	2,247	13,206	17,620	19,940	21,773	23,021	24,055																															24,055
2008	2,741	12,468	16,246	19,050	20,472	21,658																																21,658
2009	2,279	10,987	14,977	17,328	18,822																																	18,822
2010	2,262	12,668	16,695	18,676																																		18,676
2011	2,326	10,712	14,306																																			14,306
2012	2,762	12,043																																				12,043
2013	2,088																																					2,088
																																						685,707

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	8.624	1.695	1.160	1.099	1.097	1.095	1.087	1.081	1.074	1.080	1.067	1.055	1.048	1.069	1.063	1.054	1.048	1.016	1.021	1.018	1.022	1.031	1.012	1.015	1.020	1.017	1.032	1.005	1.005	1.010	1.004	1.005	1.008	1.001	1.016	1.006		
1978	8.624	1.695	1.177	1.122	1.103	1.092	1.088	1.080	1.070	1.081	1.070	1.060	1.058	1.083	1.030	1.033	1.015	1.011	1.020	1.014	1.016	1.024	1.015	1.015	1.016	1.018	1.033	1.013	1.011	1.002	1.013	1.023	1.004	1.008	1.006			
1979	8.624	1.771	1.237	1.140	1.115	1.105	1.098	1.084	1.075	1.086	1.072	1.060	1.044	1.046	1.034	1.019	1.021	1.016	1.017	1.012	1.013	1.013	1.024	1.031	1.008	1.013	1.007	1.017	1.014	1.007	1.007	1.008	1.012	1.004				
1980	9.239	1.897	1.238	1.133	1.108	1.102	1.091	1.075	1.062	1.069	1.067	1.058	1.049	1.037	1.019	1.016	1.021	1.019	1.025	1.010	1.015	1.013	1.019	1.019	1.020	1.012	1.002	1.005	1.013	1.006	1.008	1.025	1.010					
1981	8.887	1.753	1.177	1.113	1.100	1.094	1.082	1.070	1.062	1.081	1.083	1.046	1.021	1.024	1.024	1.016	1.016	1.022	1.023	1.042	1.020	1.018	1.010	1.016	1.008	1.006	1.007	1.016	1.013	1.009	1.003	1.002						
1982	8.555	1.712	1.194	1.114	1.095	1.094	1.089	1.076	1.069	1.108	1.052	1.036	1.022	1.026	1.017	1.015	1.015	1.013	1.007	1.019	1.011	1.017	1.011	1.009	1.009	1.013	1.020	1.012	1.008	1.009	1.007							
1983	9.378	1.850	1.186	1.123	1.104	1.090	1.072	1.073	1.093	1.063	1.025	1.024	1.021	1.018	1.020	1.024	1.017	1.024	1.026	1.016	1.021	1.034	1.022	1.028	1.011	1.016	1.010	1.005	1.007	1.012								
1984	8.742	1.778	1.206	1.112	1.094	1.081	1.082	1.091	1.053	1.030	1.020	1.024	1.023	1.012	1.007	1.016	1.025	1.030	1.027	1.024	1.019	1.035	1.042	1.006	1.011	1.005	1.009	1.008	1.006									
1985	8.907	1.816	1.231	1.135	1.104	1.104	1.109	1.071	1.035	1.032	1.025	1.021	1.024	1.017	1.020	1.019	1.013	1.018	1.021	1.039	1.015	1.007	1.014	1.010	1.010	1.013	1.005	1.006										
1986	9.215	1.862	1.209	1.119	1.113	1.111	1.085	1.055	1.044	1.058	1.031	1.026	1.031	1.017	1.021	1.026	1.024	1.022	1.019	1.021	1.012	1.008	1.014	1.008	1.018	1.018	1.008											
1987	9.691	1.986	1.244	1.159	1.136	1.117	1.066	1.032	1.031	1.025	1.028	1.037	1.026	1.024	1.021	1.025	1.021	1.018	1.027	1.013	1.008	1.008	1.010	1.009	1.007	1.010												
1988	9.543	1.954	1.264	1.178	1.106	1.047	1.031	1.029	1.025	1.026	1.025	1.022	1.021	1.021	1.036	1.017	1.035	1.025	1.010	1.015	1.019	1.016	1.010	1.008	1.007													
1989	9.759	2.112	1.315	1.129	1.065	1.042	1.048	1.030	1.025	1.038	1.035	1.035	1.041	1.029	1.026	1.024	1.022	1.021	1.021	1.022	1.015	1.019	1.016	1.014														
1990	11.845	2.530	1.250	1.095	1.058	1.041	1.035	1.027	1.025	1.029	1.019	1.020	1.043	1.023	1.033	1.021	1.019	1.016	1.010	1.013	1.016	1.015	1.008															
1991	13.023	1.557	1.136	1.073	1.045	1.027	1.031	1.032	1.028	1.027	1.031	1.027	1.033	1.024	1.029	1.030	1.014	1.028	1.014	1.023	1.012	1.007																
1992	12.883	1.468	1.135	1.071	1.053	1.031	1.036	1.032	1.030	1.022	1.031	1.018	1.016	1.022	1.015	1.020	1.031	1.019	1.015	1.019	1.009																	
1993	6.064	1.437	1.138	1.064	1.046	1.050	1.034	1.033	1.039	1.036	1.037	1.030	1.031	1.018	1.023	1.024	1.022	1.016	1.009	1.020																		
1994	12.955	1.518	1.155	1.067	1.078	1.042	1.059	1.057	1.102	1.047	1.055	1.022	1.025	1.024	1.031	1.020	1.028	1.018	1.014																			
1995	6.687	1.346	1.127	1.094	1.059	1.053	1.047	1.039	1.039	1.032	1.020	1.026	1.030	1.021	1.017	1.021	1.013	1.008																				
1996	6.120	1.375	1.171	1.095	1.064	1.060	1.060	1.036	1.056	1.042	1.039	1.026	1.028	1.026	1.030	1.018	1.023																					
1997	10.348	1.478	1.133	1.091	1.080	1.069	1.059	1.062	1.049	1.041	1.032	1.033	1.032	1.022	1.015	1.016																						
1998	7.206	1.364	1.169	1.124	1.097	1.062	1.072	1.035	1.035	1.039	1.043	1.036	1.026	1.019	1.015																							
1999	5.955	1.416	1.202	1.114	1.103	1.096	1.079	1.052	1.046	1.042	1.044	1.030	1.040	1.023																								
2000	7.384	1.420	1.177	1.097	1.079	1.049	1.045	1.049	1.046	1.036	1.052	1.026	1.021																									
2001	6.587	1.348	1.140	1.083	1.059	1.050	1.041	1.040	1.035	1.032	1.023	1.026																										
2002	5.051	1.394	1.146	1.107	1.069	1.060	1.049	1.034	1.034	1.034	1.023																											
2003	5.169	1.404	1.152	1.082	1.061	1.062	1.048	1.048	1.036	1.030																												
2004	5.143	1.343	1.123	1.110	1.102	1.060	1.046	1.046	1.037																													
2005	4.563	1.301	1.159	1.122	1.083	1.065	1.034	1.037																														
2006	5.063	1.418	1.184	1.092	1.061	1.047	1.032																															
2007	5.878	1.334	1.132	1.092	1.057	1.045																																
2008	4.548	1.303	1.173	1.075	1.058																																	
2009	4.820	1.363	1.157	1.086																																		
2010	5.601	1.318	1.119																																			
2011	4.605	1.335																																				
2012	4.360																																					
3 Yr Avg	4.856	1.339	1.149	1.084	1.059	1.052	1.037	1.044	1.036	1.032	1.033	1.027	1.029	1.021	1.020	1.018	1.021	1.014	1.012	1.021	1.012	1.014	1.012	1.010	1.011	1.014	1.007	1.006	1.007	1.010	1.006	1.012	1.009	1.004	1.011	1.006		
5 Yr Avg	4.787	1.331	1.153	1.093	1.072	1.056	1.042	1.041	1.038	1.035	1.037	1.030	1.030	1.022	1.022	1.020	1.023	1.018	1.012	1.019	1.014	1.013	1.012	1.010	1.011	1.012	1.010	1.009	1.009	1.009	1.008	1.013	1.009	1.004	1.011	1.006		
10 Yr Avg	4.975	1.351	1.148	1.095	1.073	1.060	1.051	1.044	1.041	1.038	1.037	1.027	1.028	1.022	1.023	1.021	1.023	1.019	1.016	1.021	1.015	1.017	1.016	1.013	1.011	1.012	1.013	1.010	1.010	1.008	1.007	1.013	1.009	1.004	1.011	1.006		
8 Yr Wtd	4.890	1.337	1.149	1.096	1.069	1.055	1.046	1.043	1.039	1.036	1.035	1.028	1.029	1.022	1.022	1.021	1.022	1.019	1.015	1.018	1.013	1.014	1.017	1.011	1.010	1.012	1.008	1.010	1.009	1.008	1.007	1.013	1.009	1.004	1.011	1.006		
12 Yr Wtd	5.051	1.354	1.153	1.097	1.074	1.059	1.049	1.044	1.044	1.036	1.036	1.027	1.030	1.022	1.024	1.022	1.022	1.020	1.017	1.020	1.014	1.016	1.016	1.014	1.012	1.012	1.012	1.009	1.009	1.008	1.007	1.013	1.009	1.004	1.011	1.006		
15 Yr Wtd	5.247	1.362	1.153	1.097	1.073	1.058	1.048	1.042	1.041	1.035	1.034	1.027	1.030	1.022	1.023	1.021	1.022	1.020	1.017	1.020	1.014	1.017	1.016	1.014	1.012	1.012	1.012	1.009	1.009	1.008	1.007	1.013	1.009	1.004	1.011	1.006		TAIL
Prior FY	5.087	1.349	1.160	1.099	1.075	1.060	1.050	1.045	1.040	1.038	1.040	1.028	1.033	1.023	1.023	1.022	1.023	1.020	1.017	1.020	1.015	1.017	1.014	1.008	1.012	1.013	1.009	1.010	1.008	1.007	1.007	1.007	1.006	1.006	1.005	1.005	1.005	1.084
PA 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	4.950	1.350	1.155	1.095	1.073	1.058	1.048	1.042	1.041	1.035	1.034	1.027	1.030	1.022	1.023	1.021	1.022	1.020	1.017	1.020	1.014	1.017	1.016	1.014	1.012	1.012	1.009	1.009	1.008	1.007	1.006	1.006	1.006	1.005	1.005	1.005	1.004	
Cumulative	17.973	3.631	2.689	2.329	2.127	1.981	1.873	1.787	1.715	1.647	1.592	1.539	1.498	1.455	1.424	1.392	1.363	1.334	1.308	1.286	1.260	1.242	1.221	1.202	1.186	1.172	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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	PA SELECTED TAIL	SELECTED FOR TAIL	SELECTED INCREM. DECAY	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	PA SELECTED TAIL	SELECTED FOR TAIL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
6	0.5	4.950	-	1.367	2.216	5.500	4.950		16.563		4.326	8.579	17.351	17.973
18	1.5	1.350	2.232	1.183	1.321	1.340	1.350	0.439	3.346	6.134	3.165	3.872	3.155	3.631
30	2.5	1.155	1.280	1.125	1.173	1.153	1.155	0.598	2.479	2.748	2.675	2.931	2.354	2.689
42	3.5	1.095	1.105	1.095	1.115	1.091	1.095	0.708	2.146	2.147	2.377	2.499	2.042	2.329
54	4.5	1.073	1.066	1.076	1.085	1.067	1.073	0.846	1.960	1.943	2.170	2.241	1.871	2.127
66	5.5	1.058	1.051	1.063	1.067	1.052	1.058	0.845	1.826	1.822	2.016	2.066	1.754	1.981
78	6.5	1.048	1.046	1.054	1.054	1.043	1.048	0.879	1.726	1.734	1.896	1.937	1.667	1.873
90	7.5	1.042	1.040	1.047	1.046	1.035	1.042	0.922	1.647	1.658	1.799	1.837	1.598	1.787
102	8.5	1.041	1.037	1.041	1.039	1.030	1.041	1.014	1.580	1.594	1.719	1.757	1.544	1.715
114	9.5	1.035	1.035	1.036	1.034	1.027	1.035	0.881	1.518	1.537	1.652	1.690	1.498	1.647
126	10.5	1.034	1.032	1.032	1.030	1.025	1.034	1.013	1.467	1.485	1.594	1.634	1.459	1.592
138	11.5	1.027	1.032	1.029	1.027	1.022	1.027	0.833	1.419	1.439	1.544	1.586	1.423	1.539
150	12.5	1.030	1.024	1.026	1.025	1.021	1.030	1.109	1.381	1.394	1.501	1.544	1.393	1.498
162	13.5	1.022	1.025	1.024	1.022	1.019	1.022	0.763	1.341	1.361	1.462	1.507	1.364	1.455
174	14.5	1.023	1.020	1.022	1.021	1.017	1.023	1.062	1.312	1.327	1.428	1.474	1.338	1.424
186	15.5	1.021	1.021	1.020	1.019	1.017	1.021	0.963	1.283	1.302	1.397	1.444	1.316	1.392
198	16.5	1.022	1.020	1.019	1.018	1.016	1.022	1.035	1.256	1.275	1.370	1.417	1.294	1.363
210	17.5	1.020	1.021	1.017	1.016	1.013	1.020	0.932	1.229	1.250	1.345	1.393	1.274	1.334
222	18.5	1.017	1.018	1.016	1.015	1.013	1.017	0.892	1.205	1.225	1.322	1.371	1.257	1.308
234	19.5	1.020	1.014	1.015	1.014	1.012	1.020	1.197	1.185	1.204	1.301	1.350	1.241	1.286
246	20.5	1.014	1.017	1.014	1.014	1.010	1.014	0.723	1.161	1.187	1.282	1.331	1.226	1.260
258	21.5	1.017	1.013	1.013	1.013	1.011	1.017	1.180	1.145	1.166	1.264	1.313	1.214	1.242
270	22.5	1.016	1.012	1.012	1.012	1.009	1.016	0.973	1.126	1.151	1.248	1.297	1.200	1.221
282	23.5	1.014	1.011	1.011	1.011	1.009	1.014	0.857	1.108	1.137	1.233	1.281	1.189	1.202
294	24.5	1.012	1.009	1.011	1.011	1.009	1.012	0.873	1.093	1.126	1.219	1.267	1.178	1.186
306	25.5	1.012	1.010	1.010	1.010	1.009	1.012	1.077	1.080	1.116	1.206	1.253	1.168	1.172
318	26.5	1.009	1.011	1.010	1.010	1.009	1.009	0.732	1.067	1.105	1.194	1.240	1.158	1.158
330	27.5	1.009	1.008	1.009	1.009	1.009	1.009	1.024	1.057	1.093	1.182	1.228	1.147	1.147
342	28.5	1.008	1.008	1.009	1.009	1.008	1.008	0.833	1.048	1.085	1.172	1.216	1.137	1.137
354	29.5	1.007	1.007	1.008	1.009	1.007	1.007	0.960	1.040	1.076	1.162	1.206	1.129	1.129
366	30.5	1.006	1.007	1.008	1.008	1.006	1.006	0.790	1.033	1.069	1.152	1.195	1.121	1.121
378	31.5	1.006	1.006	1.007	1.008	1.006	1.006	1.125	1.027	1.061	1.143	1.185	1.114	1.114
390	32.5	1.006	1.006	1.007	1.008	1.006	1.006	0.889	1.020	1.055	1.135	1.176	1.107	1.107
402	33.5	1.005	1.006	1.007	1.007	1.005	1.005	0.950	1.015	1.049	1.127	1.167	1.101	1.101
414	34.5	1.005	1.005	1.006	1.007	1.005	1.005	0.905	1.009	1.043	1.119	1.158	1.095	1.095
426	35.5	1.005	1.005	1.006	1.007	1.005	1.005	0.993	1.005	1.038	1.112	1.150	1.090	1.090
438	36.5		1.004	1.006	1.007	1.004	1.004	0.934		1.033	1.106	1.142	1.085	1.085
450	37.5		1.004	1.006	1.006	1.004	1.004	0.928		1.029	1.099	1.134	1.080	1.080
462	38.5		1.003	1.005	1.006	1.004	1.004	0.952		1.025	1.093	1.127	1.076	1.076
474	39.5		1.002	1.005	1.006	1.004	1.004	0.963		1.022	1.087	1.120	1.072	1.072
486	40.5		1.002	1.005	1.006	1.004	1.004	0.987		1.019	1.082	1.113	1.068	1.068
498	41.5		1.002	1.005	1.006	1.004	1.004	1.020		1.017	1.076	1.107	1.064	1.064
510	42.5		1.001	1.005	1.006	1.004	1.004	1.052		1.016	1.071	1.100	1.060	1.060
522	43.5		1.001	1.004	1.005	1.004	1.004	1.033		1.015	1.067	1.094	1.056	1.056
534	44.5		1.001	1.004	1.005	1.004	1.004	1.027		1.014	1.062	1.088	1.052	1.052
546	45.5		1.000	1.004	1.005	1.004	1.004	1.027		1.013	1.058	1.083	1.048	1.048
558	46.5		1.000	1.004	1.005	1.004	1.004	1.003		1.013	1.053	1.077	1.044	1.044
570	47.5		1.000	1.004	1.005	1.004	1.004	0.955		1.013	1.049	1.072	1.039	1.039
582	48.5		1.000	1.004	1.005	1.004	1.004	0.940		1.013	1.046	1.067	1.035	1.035
594	49.5		1.000	1.003	1.005	1.003	1.003	0.935		1.012	1.042	1.061	1.032	1.032
606	50.5		1.000	1.003	1.005	1.003	1.003	0.895		1.012	1.038	1.057	1.028	1.028
618	51.5		1.000	1.003	1.004	1.003	1.003	0.869		1.012	1.035	1.052	1.025	1.025
630	52.5		1.000	1.003	1.004	1.002	1.002	0.871		1.012	1.031	1.047	1.022	1.022
642	53.5		1.000	1.003	1.004	1.002	1.002	0.859		1.012	1.028	1.043	1.020	1.020
654	54.5		1.000	1.003	1.004	1.002	1.002	0.830		1.012	1.025	1.038	1.018	1.018
666	55.5		1.000	1.003	1.004	1.001	1.001	0.825		1.012	1.022	1.034	1.016	1.016
678	56.5		1.000	1.003	1.004	1.001	1.001	0.817		1.012	1.019	1.030	1.015	1.015
690	57.5		1.000	1.003	1.004	1.001	1.001	0.800		1.012	1.017	1.026	1.014	1.014
702	58.5		1.000	1.003	1.004	1.001	1.001	0.800		1.012	1.014	1.022	1.013	1.013
714	59.5		1.001	1.002	1.004	1.001	1.001	1.557		1.012	1.012	1.018	1.012	1.012
726	60.5		1.001	1.002	1.004	1.001	1.001	0.911		1.011	1.009	1.014	1.011	1.011
738	61.5		1.001	1.002	1.004	1.001	1.001	0.911		1.010	1.007	1.011	1.010	1.010
750	62.5		1.001	1.002	1.003	1.001	1.001	0.911		1.009	1.004	1.007	1.009	1.009
TAIL	TAIL		1.008	1.002	1.003	1.008	1.008	10.116		1.008	1.002	1.003	1.008	1.008

60.5 TAIL DECAY 20.307 (16)

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 2, EXHIBIT 2A, SHEET 44
(4) SECTION 2, EXHIBIT 2A, SHEET 45, COL. 5; TAIL FROM SECTION 2, EXHIBIT 2A, SHEET 48
(5) SECTION 2, EXHIBIT 2A, SHEET 44
(6) SECTION 2, EXHIBIT 2A, SHEET 44
(7) PA SELECTED TAIL
(8) SELECTED BY DELOITTE CONSULTING
(9) = [[(8) - 1.0] x (8) PRIOR AGE] / [(8) PRIOR AGE - 1.0]
(10) COL. 3 MULTIPLICATIVELY ACCUMULATED
(11) COL. 4 MULTIPLICATIVELY ACCUMULATED
(12) COL. 5 MULTIPLICATIVELY ACCUMULATED
(13) COL. 6 MULTIPLICATIVELY ACCUMULATED
(14) COL. 7 MULTIPLICATIVELY ACCUMULATED
(15) COL. 8 MULTIPLICATIVELY ACCUMULATED
(16) 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
MEDICAL

LOST TIME - HOSPITALS

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**	**0.979**
Inverse Power	**1.003**	**0.954**

							Weibull Curve Fitting					**Inverse Power Curve Fitting**				
							Slope=	0.318				Slope=	-1.212			
		----FROM PAID TRIANGLE----			PA	SELECTED	Intercept=	-0.296				Intercept=	2.367			
PERIOD	AGE	SELECTED	8 YR WTD	12 YR WTD	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	4.950	4.890	5.051	5.500	4.950	1.792	-1.489	0.274	**1.367**	4.326	1.792	1.374	0.195	**2.216**	8.579
2	18	1.350	1.337	1.354	1.340	1.350	2.890	0.300	0.623	**1.183**	3.165	2.890	-1.050	-1.136	**1.321**	3.872
3	30	1.155	1.149	1.153	1.153	1.155	3.401	0.697	0.786	**1.125**	2.675	3.401	-1.864	-1.755	**1.173**	2.931
4	42	1.095	1.096	1.097	1.091	1.095	3.738	0.894	0.893	**1.095**	2.377	3.738	-2.354	-2.163	**1.115**	2.499
5	54	1.073	1.069	1.074	1.067	1.073	3.989	0.990	0.973	**1.076**	2.170	3.989	-2.621	-2.467	**1.085**	2.241
6	66	1.058	1.055	1.059	1.052	1.059	4.190	1.062	1.037	**1.063**	2.016	4.190	-2.835	-2.710	**1.067**	2.066
7	78	1.048	1.046	1.049	1.043	1.049	4.357	1.120	1.090	**1.054**	1.896	4.357	-3.018	-2.913	**1.054**	1.937
8	90	1.042	1.043	1.044	1.035	1.044	4.500	1.153	1.136	**1.047**	1.799	4.500	-3.126	-3.086	**1.046**	1.837
9	102	1.041	1.039	1.044	1.030	1.040	4.625	1.178	1.175	**1.041**	1.719	4.625	-3.207	-3.238	**1.039**	1.757
10	114	1.035	1.036	1.036	1.027	1.037	4.736	1.203	1.211	**1.036**	1.652	4.736	-3.295	-3.373	**1.034**	1.690
11	126	1.034	1.035	1.036	1.025	1.037	4.836	1.202	1.243	**1.032**	1.594	4.836	-3.289	-3.494	**1.030**	1.634
12	138	1.027	1.028	1.027	1.022	1.028	4.927	1.283	1.272	**1.029**	1.544	4.927	-3.581	-3.604	**1.027**	1.586
13	150	1.030	1.029	1.030	1.021	1.029	5.011	1.273	1.298	**1.026**	1.501	5.011	-3.542	-3.705	**1.025**	1.544
14	162	1.022	1.022	1.022	1.019	1.022	5.088	1.341	1.323	**1.024**	1.462	5.088	-3.802	-3.798	**1.022**	1.507
15	174	1.023	1.022	1.024	1.017	1.023	5.159	1.328	1.345	**1.022**	1.428	5.159	-3.751	-3.885	**1.021**	1.474
16	186	1.021	1.021	1.022	1.017	1.022	5.226	1.349	1.367	**1.020**	1.397	5.226	-3.831	-3.966	**1.019**	1.444
17	198	1.022	1.022	1.022	1.016	1.023	5.288	1.336	1.387	**1.019**	1.370	5.288	-3.782	-4.042	**1.018**	1.417
18	210	1.020	1.019	1.020	1.013	1.019	5.347	1.378	1.405	**1.017**	1.345	5.347	-3.947	-4.113	**1.016**	1.393
19	222	1.017	1.015	1.017	1.013	1.016	5.403	1.426	1.423	**1.016**	1.322	5.403	-4.148	-4.180	**1.015**	1.371
20	234	1.020	1.018	1.020	1.012	1.019	5.455	1.377	1.440	**1.015**	1.301	5.455	-3.945	-4.244	**1.014**	1.350
21	246	1.014	1.013	1.014	1.010	1.015	5.505	1.443	1.456	**1.014**	1.282	5.505	-4.220	-4.305	**1.014**	1.331
22	258	1.017	1.014	1.016	1.011	1.014	5.553	1.460	1.471	**1.013**	1.264	5.553	-4.294	-4.362	**1.013**	1.313
23	270	1.016	1.017	1.016	1.009	1.012	5.598	1.489	1.485	**1.012**	1.248	5.598	-4.422	-4.417	**1.012**	1.297
24	282	1.014	1.011	1.014	1.009	1.010	5.642	1.526	1.499	**1.011**	1.233	5.642	-4.589	-4.470	**1.011**	1.281
25	294	1.012	1.010	1.012	1.009	1.011	5.684	1.505	1.512	**1.011**	1.219	5.684	-4.492	-4.521	**1.011**	1.267
26	306	1.012	1.012	1.012	1.009	1.012	5.724	1.484	1.525	**1.010**	1.206	5.724	-4.397	-4.569	**1.010**	1.253
27	318	1.009	1.008	1.012	1.009	1.009	5.762	1.552	1.537	**1.010**	1.194	5.762	-4.711	-4.616	**1.010**	1.240
28	330	1.009	1.010	1.009	1.009	1.009	5.799	1.549	1.549	**1.009**	1.182	5.799	-4.696	-4.661	**1.009**	1.228
29	342	1.008	1.009	1.009	1.008	1.008	5.835	1.588	1.560	**1.009**	1.172	5.835	-4.888	-4.704	**1.009**	1.216
30	354	1.007	1.008	1.008	1.007	1.007	5.869	1.598	1.571	**1.008**	1.162	5.869	-4.936	-4.746	**1.009**	1.206
31	366	1.006	1.007	1.007	1.006	1.006	5.903	1.646	1.582	**1.008**	1.152	5.903	-5.179	-4.786	**1.008**	1.195
32	378	1.006	1.013	1.013	1.006	1.006	5.935	1.624	1.592	**1.007**	1.143	5.935	-5.067	-4.825	**1.008**	1.185
33	390	1.006	1.009	1.009	1.006	1.006	5.966	1.648	1.602	**1.007**	1.135	5.966	-5.190	-4.863	**1.008**	1.176
34	402	1.005	1.004	1.004	1.005	1.005	5.996	1.668	1.612	**1.007**	1.127	5.996	-5.298	-4.900	**1.007**	1.167
35	414	1.005	1.011	1.011	1.005	1.005	6.026	1.668	1.621	**1.006**	1.119	6.026	-5.298	-4.935	**1.007**	1.158
36	426	1.005	1.006	1.006	1.005	1.005	6.054	1.668	1.630	**1.006**	1.112	6.054	-5.298	-4.970	**1.007**	1.150
37	438						6.082		1.639	**1.006**	1.106	6.082		-5.004	**1.007**	1.142
38	450						6.109		1.648	**1.006**	1.099	6.109		-5.036	**1.006**	1.134
39	462						6.136		1.656	**1.005**	1.093	6.136		-5.068	**1.006**	1.127
40	474						6.161		1.664	**1.005**	1.087	6.161		-5.099	**1.006**	1.120
41	486						6.186		1.672	**1.005**	1.082	6.186		-5.130	**1.006**	1.113
42	498						6.211		1.680	**1.005**	1.076	6.211		-5.159	**1.006**	1.107
43	510						6.234		1.688	**1.005**	1.071	6.234		-5.188	**1.006**	1.100
44	522						6.258		1.695	**1.004**	1.067	6.258		-5.216	**1.005**	1.094
45	534						6.280		1.702	**1.004**	1.062	6.280		-5.244	**1.005**	1.088
46	546						6.303		1.709	**1.004**	1.058	6.303		-5.271	**1.005**	1.083
47	558						6.324		1.716	**1.004**	1.053	6.324		-5.297	**1.005**	1.077
48	570						6.346		1.723	**1.004**	1.049	6.346		-5.323	**1.005**	1.072
49	582						6.366		1.730	**1.004**	1.046	6.366		-5.348	**1.005**	1.067
50	594						6.387		1.736	**1.003**	1.042	6.387		-5.373	**1.005**	1.061
51	606						6.407		1.743	**1.003**	1.038	6.407		-5.397	**1.005**	1.057
52	618						6.426		1.749	**1.003**	1.035	6.426		-5.421	**1.004**	1.052
53	630						6.446		1.755	**1.003**	1.031	6.446		-5.444	**1.004**	1.047
54	642						6.465		1.761	**1.003**	1.028	6.465		-5.467	**1.004**	1.043
55	654						6.483		1.767	**1.003**	1.025	6.483		-5.490	**1.004**	1.038
56	666						6.501		1.773	**1.003**	1.022	6.501		-5.512	**1.004**	1.034
57	678						6.519		1.778	**1.003**	1.019	6.519		-5.533	**1.004**	1.030
58	690						6.537		1.784	**1.003**	1.017	6.537		-5.554	**1.004**	1.026
59	702						6.554		1.789	**1.003**	1.014	6.554		-5.575	**1.004**	1.022
60	714						6.571		1.795	**1.002**	1.012	6.571		-5.596	**1.004**	1.018
61	726						6.588		1.800	**1.002**	1.009	6.588		-5.616	**1.004**	1.014
62	738						6.604		1.805	**1.002**	1.007	6.604		-5.636	**1.004**	1.011
63	750						6.620		1.810	**1.002**	1.004	6.620		-5.655	**1.003**	1.007
64	762						6.636		1.815	**1.002**	1.002	6.636		-5.675	**1.003**	1.003

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	4.950	3.944		
18	1.5	1.350	1.544	2.232	1.544
30	2.5	1.155	1.079	1.280	1.079
42	3.5	1.095	0.785	1.105	0.785
54	4.5	1.073	0.763	1.066	0.763
66	5.5	1.059	0.751	1.051	0.751
78	6.5	1.049	0.825	1.046	0.825
90	7.5	1.044	0.864	1.040	0.864
102	8.5	1.040	0.887	1.037	0.887
114	9.5	1.037	0.890	1.035	0.890
126	10.5	1.037	0.898	1.032	0.898
138	11.5	1.028	0.892	1.032	0.892
150	12.5	1.029	0.902	1.024	0.902
162	13.5	1.022	0.900	1.025	0.900
174	14.5	1.023	0.910	1.020	0.910
186	15.5	1.022	0.917	1.021	0.917
198	16.5	1.023	0.927	1.020	0.927
210	17.5	1.019	0.922	1.021	0.922
222	18.5	1.016	0.930	1.018	0.930
234	19.5	1.019	0.930	1.014	0.930
246	20.5	1.015	0.911	1.017	0.911
258	21.5	1.014	0.912	1.013	0.912
270	22.5	1.012	0.904	1.012	0.904
282	23.5	1.010	0.889	1.011	0.889
294	24.5	1.011	0.879	1.009	0.879
306	25.5	1.012	0.888	1.010	0.888
318	26.5	1.009	0.875	1.011	0.875
330	27.5	1.009	0.886	1.008	0.886
342	28.5	1.008	0.897	1.008	0.897
354	29.5	1.007	0.913	1.007	0.913
366	30.5	1.006	0.961	1.007	0.961
378	31.5	1.006	0.997	1.006	0.997
390	32.5	1.006	0.988	1.006	0.988
402	33.5	1.005	0.993	1.006	0.993
414	34.5	1.005	1.007	1.005	1.007
426	35.5	1.005	0.905	1.005	0.905
438	36.5		0.876	1.004	0.876
450	37.5		0.865	1.004	0.865
462	38.5		0.847	1.003	0.847
474	39.5		0.773	1.002	0.773
486	40.5		0.820	1.002	0.820
498	41.5		0.770	1.002	0.770
510	42.5		0.720	1.001	0.720
522	43.5		0.696	1.001	0.696
534	44.5		0.679	1.001	0.679
546	45.5		0.613	1.000	0.613
558	46.5		0.649	1.000	0.649
570	47.5		0.654	1.000	0.654
582	48.5		0.672	1.000	0.672
594	49.5		0.717	1.000	0.717
606	50.5		0.793	1.000	0.793
618	51.5		0.752	1.000	0.752
630	52.5		0.832	1.000	0.832
642	53.5		0.862	1.000	0.862
654	54.5		0.900	1.000	0.900
666	55.5		0.877	1.000	0.877
678	56.5		0.915	1.000	0.915
690	57.5		0.858	1.000	0.858
702	58.5		0.800	1.000	0.800
714	59.5				
726	60.5				
738	61.5				
750	62.5				

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 2, EXHIBIT 2A, SHEET 44
(4) GEOMETRIC MEAN FROM SECTION 2, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																														
1955																														
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1971																														
1972																														
1973																														
1974																														116
1975																													183	16
1976																												101	205	18
1977	186	1,418	1,115	436	314	337	360	361	366	360	420	379	332	307	459	453	407	384	136	183	157	192	282	115	139	190	162	320	51	54
1978	189	1,440	1,133	489	396	375	370	386	381	360	448	418	383	394	597	237	263	125	95	170	125	141	214	137	137	149	172	323	126	114
1979	197	1,504	1,312	715	522	487	498	512	483	468	575	521	466	363	399	311	178	199	160	168	119	130	139	251	332	92	145	81	193	157
1980	214	1,763	1,773	892	617	568	596	582	528	470	551	575	528	470	371	201	176	227	211	277	121	176	153	225	230	251	156	22	62	169
1981	278	2,196	1,864	769	578	568	589	562	519	494	681	759	449	212	249	261	182	184	256	270	497	242	233	130	215	103	81	100	214	172
1982	311	2,349	1,893	884	618	574	621	644	597	588	977	524	383	240	287	201	172	176	152	83	234	143	215	144	113	117	173	262	169	108
1983	289	2,422	2,305	932	729	696	662	580	628	862	641	272	265	240	209	238	284	206	303	337	205	274	466	309	401	164	236	153	75	105
1984	388	3,002	2,639	1,245	812	758	716	786	941	595	357	244	298	288	162	95	209	337	412	389	356	287	530	669	100	184	77	144	143	107
1985	368	2,907	2,671	1,374	987	864	951	1,104	795	424	404	317	271	327	237	283	278	195	270	321	599	232	120	233	168	173	217	89	101	
1986	368	3,023	2,923	1,321	906	967	1,052	901	629	537	737	409	356	435	243	313	397	375	343	314	340	203	139	242	137	314	317	141		
1987	321	2,787	3,063	1,506	1,217	1,205	1,183	747	390	379	320	362	499	369	346	303	369	323	275	431	206	128	133	174	153	123	176			
1988	371	3,172	3,380	1,828	1,559	1,096	533	376	353	320	332	337	297	287	294	529	259	542	399	163	244	314	265	177	143	119				
1989	373	3,265	4,043	2,419	1,300	744	506	605	397	336	533	508	523	634	465	432	409	388	367	376	409	285	371	322	272					
1990	319	3,463	5,788	2,389	1,132	756	568	500	408	386	453	306	333	721	396	583	382	358	314	201	263	324	310	166						
1991	503	6,050	3,648	1,390	849	561	351	413	441	394	394	463	414	516	388	493	514	249	499	262	425	234	139							
1992	530	6,298	3,195	1,349	812	648	394	473	434	427	314	461	269	255	349	236	335	515	332	259	342	164								
1993	1,042	5,279	2,765	1,255	663	508	576	408	407	505	478	516	432	464	276	363	387	362	275	150	345									
1994	443	5,292	2,969	1,353	677	841	481	711	724	1,379	695	851	359	422	409	543	371	518	341	264										
1995	852	4,848	1,973	972	814	559	535	496	429	450	386	249	324	380	273	227	287	177	109											
1996	858	4,394	1,971	1,234	802	592	594	629	399	647	515	493	344	375	361	427	260	347												
1997	583	5,450	2,885	1,183	922	877	815	754	836	695	616	493	534	538	379	271	291													
1998	956	5,931	2,506	1,583	1,366	1,196	833	1,038	534	557	643	745	639	483	353	296														
1999	1,210	5,995	3,000	2,056	1,392	1,404	1,452	1,309	921	865	822	902	637	882	528															
2000	1,336	8,532	4,147	2,483	1,596	1,424	949	916	1,045	1,021	847	1,258	653	557																
2001	1,709	9,550	3,923	2,128	1,442	1,104	994	861	878	798	743	558	640																	
2002	2,342	9,486	4,661	2,413	2,022	1,453	1,338	1,169	857	880	906	624																		
2003	2,469	10,292	5,159	2,731	1,698	1,361	1,472	1,211	1,261	999	849																			
2004	2,509	10,395	4,431	2,130	2,139	2,214	1,427	1,157	1,203	1,010																				
2005	2,906	10,353	3,985	2,735	2,443	1,865	1,581	876	994																					
2006	1,996	8,110	4,226	2,631	1,553	1,132	922	659																						
2007	2,247	10,959	4,414	2,320	1,833	1,248	1,035																							
2008	2,741	9,726	3,779	2,804	1,422	1,186																								
2009	2,279	8,707	3,990	2,351	1,494																									
2010	2,262	10,406	4,027	1,981																										
2011	2,326	8,386	3,594																											
2012	2,762	9,281																												
2013	2,088																													

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																														1.043
1975																													0.085	2.842
1976																												2.031	0.086	0.604
1977	7.624	0.786	0.391	0.719	1.074	1.067	1.005	1.013	0.983	1.166	0.903	0.875	0.924	1.498	0.985	0.899	0.945	0.353	1.346	0.857	1.226	1.467	0.406	1.210	1.369	0.855	1.971	0.161	1.057	1.924
1978	7.624	0.786	0.432	0.809	0.947	0.988	1.041	0.989	0.944	1.245	0.932	0.916	1.029	1.516	0.397	1.111	0.476	0.760	1.782	0.739	1.125	1.517	0.640	1.004	1.085	1.151	1.881	0.392	0.901	0.174
1979	7.624	0.872	0.545	0.729	0.934	1.022	1.027	0.943	0.970	1.228	0.907	0.894	0.779	1.101	0.780	0.571	1.117	0.806	1.048	0.707	1.097	1.067	1.809	1.322	0.278	1.574	0.557	2.393	0.810	0.538
1980	8.239	1.005	0.503	0.692	0.921	1.048	0.976	0.907	0.891	1.171	1.043	0.920	0.890	0.789	0.542	0.874	1.292	0.930	1.313	0.437	1.455	0.867	1.474	1.021	1.094	0.622	0.140	2.835	2.727	0.451
1981	7.887	0.849	0.412	0.752	0.983	1.038	0.954	0.924	0.951	1.379	1.114	0.592	0.472	1.176	1.049	0.696	1.010	1.394	1.053	1.843	0.487	0.963	0.557	1.652	0.482	0.786	1.229	2.142	0.804	0.736
1982	7.555	0.806	0.467	0.699	0.929	1.082	1.036	0.927	0.985	1.663	0.536	0.730	0.627	1.197	0.699	0.856	1.023	0.865	0.542	2.830	0.610	1.510	0.668	0.786	1.039	1.475	1.512	0.646	0.637	1.132
1983	8.378	0.952	0.404	0.782	0.955	0.951	0.876	1.082	1.374	0.743	0.425	0.974	0.904	0.870	1.140	1.195	0.725	1.474	1.112	0.608	1.335	1.701	0.664	1.297	0.408	1.440	0.650	0.493	1.389	1.840
1984	7.742	0.879	0.472	0.652	0.934	0.945	1.098	1.197	0.632	0.600	0.683	1.221	0.968	0.563	0.588	2.192	1.612	1.222	0.944	0.916	0.806	1.845	1.262	0.149	1.839	0.417	1.879	0.992	0.753	
1985	7.907	0.919	0.514	0.719	0.875	1.101	1.161	0.719	0.534	0.953	0.785	0.853	1.210	0.723	1.195	0.983	0.701	1.385	1.188	1.869	0.386	0.517	1.949	0.722	1.030	1.254	0.411	1.126		
1986	8.215	0.967	0.452	0.686	1.067	1.087	0.856	0.698	0.854	1.372	0.555	0.869	1.225	0.559	1.285	1.269	0.946	0.915	0.913	1.084	0.596	0.685	1.746	0.566	2.286	1.010	0.444			
1987	8.691	1.099	0.492	0.808	0.990	0.981	0.632	0.522	0.972	0.846	1.131	1.377	0.740	0.935	0.876	1.218	0.877	0.850	1.567	0.479	0.622	1.036	1.306	0.882	0.800	1.438				
1988	8.543	1.066	0.541	0.853	0.703	0.486	0.705	0.938	0.908	1.037	1.013	0.883	0.964	1.025	1.800	0.490	2.092	0.737	0.408	1.496	1.288	0.845	0.666	0.811	0.832					
1989	8.759	1.238	0.598	0.538	0.572	0.680	1.196	0.657	0.845	1.587	0.953	1.030	1.212	0.733	0.929	0.946	0.949	0.947	1.023	1.089	0.697	1.302	0.867	0.843						
1990	10.845	1.672	0.413	0.474	0.667	0.752	0.880	0.816	0.946	1.172	0.675	1.091	2.161	0.549	1.473	0.655	0.937	0.878	0.640	1.311	1.231	0.956	0.537							
1991	12.023	0.603	0.381	0.611	0.660	0.626	1.176	1.068	0.893	1.000	1.175	0.893	1.247	0.753	1.271	1.041	0.486	2.002	0.525	1.622	0.550	0.596								
1992	11.883	0.507	0.422	0.602	0.797	0.608	1.203	0.917	0.983	0.735	1.472	0.582	0.951	1.367	0.677	1.420	1.535	0.644	0.781	1.321	0.479									
1993	5.064	0.524	0.454	0.529	0.767	1.134	0.708	0.997	1.242	0.946	1.079	0.837	1.075	0.594	1.316	1.065	0.936	0.759	0.546	2.298										
1994	11.955	0.561	0.456	0.501	1.242	0.572	1.477	1.019	1.904	0.504	1.224	0.422	1.175	0.970	1.327	0.683	1.398	0.658	0.775											
1995	5.687	0.407	0.493	0.837	0.687	0.958	0.926	0.866	1.047	0.858	0.645	1.303	1.173	0.718	0.829	1.264	0.616	0.617												
1996	5.120	0.448	0.626	0.651	0.738	1.004	1.058	0.634	1.622	0.796	0.959	0.697	1.091	0.961	1.183	0.610	1.333													
1997	9.348	0.529	0.410	0.780	0.950	0.930	0.925	1.109	0.831	0.886	0.801	1.082	1.007	0.704	0.715	1.074														
1998	6.206	0.423	0.632	0.863	0.876	0.697	1.245	0.515	1.042	1.155	1.159	0.857	0.757	0.730	0.840															
1999	4.955	0.500	0.685	0.677	1.009	1.034	0.902	0.704	0.939	0.950	1.097	0.706	1.384	0.599																
2000	6.384	0.486	0.599	0.643	0.892	0.667	0.965	1.140	0.977	0.830	1.485	0.519	0.852																	
2001	5.587	0.411	0.542	0.677	0.766	0.901	0.866	1.020	0.908	0.931	0.751	1.147																		
2002	4.051	0.491	0.518	0.838	0.719	0.920	0.874	0.734	1.026	1.030	0.688																			
2003	4.169	0.501	0.529	0.622	0.801	1.081	0.823	1.041	0.792	0.850																				
2004	4.143	0.426	0.481	1.004	1.035	0.645	0.811	1.039	0.840																					
2005	3.563	0.385	0.686	0.893	0.763	0.848	0.554	1.135																						
2006	4.063	0.521	0.622	0.590	0.729	0.814	0.715																							
2007	4.878	0.403	0.526	0.790	0.681	0.829																								
2008	3.548	0.388	0.742	0.507	0.834																									
2009	3.820	0.458	0.589	0.635																										
2010	4.601	0.387	0.492																											
2011	3.605	0.429																												
2012	3.360																													
Latest diag	3.360	0.429	0.492	0.635	0.834	0.829	0.715	1.135	0.840	0.850	0.688	1.147	0.852	0.599	0.840	1.074	1.333	0.617	0.775	2.298	0.479	0.596	0.537	0.843	0.832	1.438	0.444	1.126	0.753	1.840
5 Yr Avg	3.787	0.413	0.594	0.683	0.809	0.843	0.755	0.994	0.909	0.918	1.036	0.862	1.018	0.743	0.979	0.939	1.164	0.936	0.654	1.528	0.849	0.947	1.024	0.765	1.357	1.112	0.980	1.080	1.262	0.939
9 Yr Avg	3.954	0.433	0.576	0.729	0.802	0.860	0.862	0.937	0.997	0.921	0.979	0.841	1.052	0.822	1.070	0.973	1.142	0.899	0.798	1.397	0.739	1.054	1.074	0.857	1.090	1.113	0.967	1.242	1.018	1.138
3 Yr Wtd	3.820	0.422	0.605	0.635	0.742	0.833	0.685	1.066	0.870	0.933	0.977	0.710	0.996	0.662	0.910	0.906	1.135	0.686	0.711	1.657	0.700	0.973	0.703	0.845	1.281	1.166	0.612	0.825	0.826	1.148
5 Yr Wtd	3.760	0.411	0.591	0.681	0.814	0.823	0.753	0.985	0.898	0.914	1.032	0.784	1.010	0.712	0.994	0.871	1.170	0.854	0.646	1.430	0.785	0.948	0.887	0.761	1.300	1.069	0.774	0.938	0.997	0.847
10 Yr Wtd	3.944	0.437	0.569	0.713	0.821	0.833	0.844	0.900	0.947	0.847	1.006	0.740	1.058	0.737	1.061	0.851	1.058	0.855	0.802	1.232	0.721	1.109	0.922	0.736	0.823	1.048	0.941	0.841	0.717	0.878
Selected	3.944	0.437	0.569	0.713	0.821	0.833	0.844	0.900	0.947	0.847	1.006	0.740	1.058	0.737	1.061	0.851	1.058	0.855	0.802	1.232	0.721	1.109	0.922	0.736	0.823	1.048	0.941	0.841	0.717	0.878
Loss $ Weight	24,116	96,616	42,266	24,224	17,642	14,392	12,002	9,950	8,929	7,920	7,022	6,690	4,831	4,873	3,712	3,871	3,494	3,779	3,256	2,741	3,531	2,445	2,689	2,567	1,932	1,641	1,750	1,634	1,340	1,020
Center Wtd Avg	3.944	0.990	0.943	0.564	0.705	0.804	0.859	0.869	0.902	0.892	0.912	0.875	0.909	0.871	0.945	0.900	0.926	0.946	0.920	0.919	0.936	0.931	0.852	0.922	0.882	0.863	0.879	0.893	0.859	0.940
Geometric Mean	3.944	1.544	1.079	0.785	0.763	0.751	0.825	0.864	0.887	0.890	0.898	0.892	0.902	0.900	0.910	0.917	0.927	0.922	0.930	0.930	0.911	0.912	0.904	0.889	0.879	0.888	0.875	0.886	0.897	0.913

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																				3	3	4	1	0	2	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																	1	0	1	1	1	1	0	0	0	0	0			
1958																6	4	1	0	0	0	3	0	0	0	0				
1959															76	31	0	0	0	0	0	0	0	0	0					
1960														0	5	6	5	2	1	0	0	0	0	0						
1961													68	2	4	17	2	0	0	0	0	0	0							
1962												8	10	9	11	1	5	1	9	9	3	4								
1963											11	1	1	1	0	5	3	7	0	0	0									
1964										13	23	8	0	0	0	0	0	17	1	0										
1965									3	60	26	30	8	24	8	4	4	2	0											
1966								6	1	48	(44)	0	1	3	3	1	1	1												
1967							22	54	86	65	4	64	95	24	39	12	4													
1968						0	7	2	1	14	7	0	5	10	18	28														
1969					6	149	81	26	3	49	24	60	1	1	3															
1970				93	3	15	3	(1)	1	8	19	12	31	0																
1971			18	76	202	480	192	96	124	5	0	2	0																	
1972		9	102	8	12	26	21	8	3	1	3	3																		
1973	71	27	61	53	17	78	78	39	14	26	7																			
1974	121	49	26	16	42	12	40	135	4	80																				
1975	44	118	96	68	11	119	20	64	53																					
1976	11	14	16	88	111	5	19	29																						
1977	105	43	55	85	8	169	62																							
1978	20	138	242	45	82	69																								
1979	84	81	98	138	49																									
1980	76	102	339	140																										
1981	127	48	34																											
1982	122	95																												
1983	193																													
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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																				1.300	1.044	0.344	0.333	5.389	0.123	0.393	0.512	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																	0.383	2.029	0.764	0.919	1.400	0.179	1.318	0.000	0.000	0.000				
1958																0.651	0.295	0.194	0.000	0.000	0.000	0.000	0.000	0.000	0.000					
1959															0.401	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000						
1960														27.111	1.148	0.930	0.430	0.479	0.000	0.000	0.000	0.000	0.000							
1961													0.022	2.539	4.380	0.132	0.000	0.000	0.000	0.000	0.000	0.000								
1962												1.303	0.909	1.152	0.127	3.515	0.255	7.368	1.029	0.367	1.243									
1963											0.097	0.542	2.433	0.000	0.000	0.679	1.967	0.036	1.998	0.000										
1964										1.847	0.360	0.024	0.000	0.000	0.000	0.000	57.660	0.039	0.000											
1965									20.067	0.433	1.139	0.275	2.952	0.344	0.450	1.166	0.451	0.175												
1966								0.132	60.196	-0.921	-0.009	2.045	3.964	1.010	0.242	0.766	1.796													
1967							2.445	1.601	0.755	0.060	16.513	1.476	0.251	1.617	0.305	0.383														
1968						0.000	0.306	0.507	12.308	0.488	0.020	37.544	1.961	1.816	1.568															
1969					23.310	0.548	0.314	0.115	16.574	0.489	2.534	0.014	0.782	4.199																
1970				0.035	4.705	0.207	-0.224	-0.950	12.564	2.201	0.624	2.627	0.002																	
1971			4.237	2.648	2.378	0.400	0.501	1.294	0.043	0.034	12.535	0.000																		
1972		11.172	0.077	1.569	2.136	0.782	0.379	0.403	0.244	3.866	1.043																			
1973	0.381	2.248	0.872	0.328	4.502	0.997	0.498	0.373	1.774	0.264																				
1974	0.408	0.537	0.592	2.685	0.292	3.274	3.377	0.032	18.858																					
1975	2.683	0.814	0.706	0.155	11.225	0.172	3.120	0.829																						
1976	1.285	1.139	5.645	1.259	0.048	3.560	1.568																							
1977	0.415	1.267	1.543	0.090	22.121	0.365																								
1978	6.996	1.750	0.184	1.837	0.838																									
1979	0.966	1.202	1.415	0.351																										
1980	1.331	3.331	0.414																											
1981	0.379	0.714																												
1982	0.781																													
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Latest diag	0.781	0.714	0.414	0.351	0.838	0.365	1.568	0.829	18.858	0.264	1.043	0.000	0.002	4.199	1.568	0.383	1.796	0.175	0.000	0.000	1.243	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
5 Yr Avg	2.091	1.653	1.840	0.739	6.905	1.674	1.788	0.586	6.696	1.371	3.351	8.332	1.392	1.797	0.513	0.599	12.426	1.524	0.605	0.073	0.249	0.036	0.264	0.000	0.025	0.098	0.171	0.000	0.000	
9 Yr Avg	1.694	1.445	1.272	1.214	5.360	1.145	1.093	0.467	13.702	0.768	3.862	4.950	1.473	1.408	0.913	0.841	6.984	1.147	0.421	0.143	0.410	0.065	0.236	0.898	0.025	0.098	0.171	0.000	0.000	
3 Yr Wtd	0.754	2.037	0.476	0.516	1.215	0.344	2.882	0.300	4.894	0.312	0.782	0.424	0.289	1.722	0.679	0.581	3.881	0.049	0.982	0.349	1.243			0.000			0.512	0.000		
5 Yr Wtd	1.083	1.860	0.662	0.612	1.480	0.570	1.550	0.582	0.821	0.589	1.480	0.948	0.284	1.145	0.651	0.618	2.097	0.384	0.887	0.349	2.213	0.032	1.318	0.000	0.123	0.393	0.512	0.000		
10 Yr Wtd	0.919	1.696	0.680	0.801	2.272	0.496	0.935	0.678	1.480	0.235	2.505	0.814	0.338	1.215	0.631	0.358	1.250	0.403	0.864	0.571	1.596	0.176	0.428	3.794	0.123	0.393	0.512	0.000		
Selected	0.919	1.696	0.680	0.801	2.272	0.496	0.935	0.678	1.480	0.235	2.505	0.814	0.338	1.215	0.631	0.358	1.250	0.403	0.864	0.571	1.500	0.500	1.200	0.900	1.000	1.000	0.800	0.800	0.800	
Loss $ Weight	902	717	1,069	716	536	1,122	523	452	290	356	68	181	152	74	90	103	29	32	12	10	7	12	1	1	2	0	0	0	0	
Center Wtd Avg	0.917	0.959	1.158	1.032	0.899	0.939	1.026	0.680	0.876	0.844	0.843	0.653	0.913	0.637	0.606	0.710	0.576	0.550	0.844	0.630	0.813	0.795	0.914	0.647	1.042	0.972	0.988	0.800	0.800	
Geometric Mean	0.961	0.997	0.988	0.993	1.007	0.905	0.876	0.865	0.847	0.773	0.820	0.770	0.720	0.696	0.679	0.613	0.649	0.654	0.672	0.717	0.793	0.752	0.832	0.862	0.900	0.877	0.915	0.858	0.800	

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	PA	SELECTED	Intercept=	-3.489				Intercept=	25.858			
PERIOD	AGE	ATA	SELECTION	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	2.232	2.277	2.277	2.890	-0.548	-1.110	**3.561**	1261.957	2.890	0.244	11.496	**98369.759**	
3	30	1.280	1.273	1.273	3.401	0.431	-0.689	**2.534**	354.378	3.401	-1.297	8.958	**7773.715**	
4	42	1.105	1.102	1.102	3.738	0.869	-0.412	**2.065**	139.863	3.738	-2.287	7.287	**1461.550**	
5	54	1.066	1.062	1.062	3.989	1.044	-0.205	**1.795**	67.734	3.989	-2.781	6.038	**420.004**	
6	66	1.051	1.046	1.046	4.190	1.141	-0.040	**1.620**	37.736	4.190	-3.084	5.041	**155.597**	
7	78	1.046	1.040	1.040	4.357	1.184	0.097	**1.497**	23.298	4.357	-3.229	4.211	**68.410**	
8	90	1.040	1.034	1.034	4.500	1.228	0.215	**1.407**	15.561	4.500	-3.379	3.500	**34.108**	
9	102	1.037	1.029	1.029	4.625	1.269	0.318	**1.338**	11.059	4.625	-3.530	2.878	**18.777**	
10	114	1.035	1.026	1.026	4.736	1.304	0.410	**1.285**	8.263	4.736	-3.659	2.325	**11.229**	
11	126	1.032	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	1.032	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	1.024	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	1.025	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	1.020	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	1.021	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	1.020	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	1.021	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	1.018	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	1.014	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	1.017	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	1.013	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	1.012	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	1.011	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	1.009	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	1.010	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	1.011	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	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	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	1.007	5.869	1.615	1.343	**1.022**	1.252	5.869	-5.020	-3.305	**1.037**	1.333
31	366	1.007	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	1.006	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	1.006	5.966	1.640	1.423	**1.016**	1.180	5.966	-5.148	-3.786	**1.023**	1.214
34	402	1.006	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	1.005	6.026	1.670	1.472	**1.013**	1.145	6.026	-5.305	-4.083	**1.017**	1.165
36	426	1.005	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	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	1.004	6.109	1.709	1.540	**1.009**	1.105	6.109	-5.517	-4.497	**1.011**	1.115
39	462	1.003	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	1.002	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	1.002	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	1.002	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	1.001	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	1.001	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	1.001	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	1.000	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	1.000	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	1.000	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	1.000	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	1.000	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	1.000	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	1.000	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	1.000	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	1.000	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	1.000	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	1.000	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	1.000	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	1.000	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	1.000			6.554		1.907	**1.001**	1.013	6.554		-6.706	**1.001**	1.017
60	714				6.571		1.920	**1.001**	1.012	6.571		-6.791	**1.001**	1.015

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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		910	3,328	2,419	75.4%	1,825	
1977	4,296,958	7,977	8,519	542	72.2%	391	0.198
1978	4,554,775	8,446	9,092	646	71.6%	462	0.200
1979	4,922,518	8,943	9,669	726	71.1%	516	0.196
1980	5,505,913	10,057	10,926	869	70.5%	613	0.198
1981	5,822,523	11,102	12,260	1,158	70.1%	811	0.211
1982	6,184,882	10,774	12,048	1,274	69.8%	889	0.195
1983	6,513,795	11,411	12,884	1,474	69.1%	1,018	0.198
1984	6,868,217	13,048	14,779	1,731	68.3%	1,183	0.215
1985	7,503,185	13,494	15,424	1,930	67.7%	1,307	0.206
1986	7,891,199	14,091	16,295	2,205	67.2%	1,482	0.206
1987	8,601,063	14,353	16,825	2,471	66.7%	1,649	0.196
1988	8,905,267	14,425	17,089	2,663	66.3%	1,765	0.192
1989	9,434,400	16,455	19,621	3,166	65.7%	2,079	0.208
1990	10,055,399	16,026	19,043	3,017	65.1%	1,965	0.189
1991	10,728,872	15,272	18,443	3,171	64.7%	2,052	0.172
1992	11,441,482	16,383	20,438	4,055	64.3%	2,606	0.179
1993	11,998,508	15,067	18,915	3,848	63.7%	2,452	0.158
1994	12,083,591	16,469	20,571	4,102	63.4%	2,600	0.170
1995	12,383,967	13,979	17,796	3,817	62.9%	2,401	0.144
1996	12,949,088	14,050	18,318	4,268	62.5%	2,666	0.141
1997	13,596,753	15,480	20,245	4,765	62.1%	2,958	0.149
1998	14,465,333	16,764	22,307	5,543	61.7%	3,418	0.154
1999	15,088,873	18,538	25,003	6,465	61.3%	3,963	0.166
2000	15,809,043	19,886	27,891	8,005	60.9%	4,872	0.176
2001	16,717,138	17,929	25,913	7,984	60.6%	4,840	0.155
2002	17,601,171	20,084	30,007	9,923	60.2%	5,978	0.170
2003	18,004,352	19,783	30,733	10,950	60.0%	6,574	0.171
2004	18,523,800	18,757	30,317	11,560	59.8%	6,911	0.164
2005	18,566,524	17,185	29,651	12,466	59.6%	7,427	0.160
2006	18,918,245	14,227	26,167	11,940	59.4%	7,093	0.138
2007	19,391,569	15,730	29,681	13,951	59.2%	8,265	0.153
2008	19,805,485	13,649	28,274	14,624	59.2%	8,655	0.143
2009	19,727,413	11,249	26,695	15,446	59.3%	9,154	0.135
2010	19,224,772	9,999	26,703	16,704	59.5%	9,946	0.139
2011	18,522,515	7,793	25,206	17,412	60.3%	10,502	0.136
2012	17,714,507	5,266	24,619	19,353	62.2%	12,038	0.139
2013	8,801,307	920	12,411	11,491	66.2%	7,605	0.141
2014		0	0		100.0%		
TOTAL		505,970	754,105	248,135	61.6%	152,932	
EXLD PRIOR		505,060	750,777	245,717	61.5%	151,107	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	2,419	215	198	251	228	142	128	160	98	85	76	68	68	62	56	58	63	136	45	340
1977	542	47	44	41	38	35	32	30	27	24	21	18	16	14	13	11	10	9	8	103
1978	646	56	50	47	44	41	38	35	32	29	26	23	20	18	16	14	12	11	10	120
1979	726	60	60	53	49	45	42	39	36	33	30	26	23	20	18	16	14	13	11	136
1980	869	74	65	65	57	53	49	45	42	39	36	32	29	25	22	20	18	16	14	165
1981	1,158	96	87	78	78	69	66	62	57	53	50	45	41	36	32	28	24	22	19	209
1982	1,274	95	96	88	79	79	71	67	63	59	55	52	47	42	37	33	28	25	22	229
1983	1,474	97	104	105	96	86	86	77	73	69	64	60	56	51	45	40	35	30	26	267
1984	1,731	111	106	114	115	105	94	94	84	79	74	69	64	60	55	49	44	38	33	331
1985	1,930	133	113	107	116	117	107	96	96	86	82	77	73	68	63	58	52	46	41	387
1986	2,205	144	143	122	116	125	126	116	103	104	93	88	83	77	72	67	61	55	49	450
1987	2,471	166	148	147	125	120	130	131	120	108	108	97	92	88	82	77	72	66	59	526
1988	2,663	150	170	152	150	128	122	132	133	122	109	110	99	94	89	83	78	73	66	593
1989	3,166	171	169	190	170	168	143	137	148	149	137	123	123	111	105	100	94	87	82	748
1990	3,017	178	168	164	185	164	162	137	128	135	136	123	109	108	95	88	82	76	70	711
1991	3,171	189	168	159	157	176	156	155	131	123	132	133	121	108	108	96	90	84	78	798
1992	4,055	220	219	193	186	182	205	184	181	154	147	160	161	147	133	133	120	115	109	1,098
1993	3,848	205	199	197	174	167	164	184	165	163	138	131	143	144	132	119	119	108	102	1,087
1994	4,102	237	212	208	205	182	173	170	191	169	167	140	131	141	142	130	115	116	103	1,160
1995	3,817	204	204	181	177	176	154	146	145	162	144	142	120	113	124	125	115	103	104	1,174
1996	4,268	239	216	215	192	187	185	163	156	153	172	154	151	127	120	131	132	121	109	1,334
1997	4,765	271	256	231	230	205	201	198	174	166	163	183	163	161	135	125	137	138	127	1,487
1998	5,543	322	295	279	251	250	222	217	214	187	178	176	197	176	173	145	136	149	151	1,814
1999	6,465	421	360	328	309	279	277	248	242	239	211	200	196	221	196	194	162	150	163	2,061
2000	8,005	484	476	409	375	355	321	318	285	277	273	239	230	224	255	228	225	187	174	2,657
2001	7,984	515	451	445	382	350	332	299	297	266	258	255	223	215	209	238	213	210	175	2,642
2002	9,923	614	601	526	518	446	408	387	349	346	311	301	297	261	251	244	278	248	245	3,284
2003	10,950	701	634	621	544	535	460	421	400	361	358	321	311	307	269	259	252	287	256	3,646
2004	11,560	761	692	626	612	536	528	454	415	394	356	353	316	307	303	266	255	248	283	3,850
2005	12,466	816	767	698	631	617	541	532	458	419	397	359	356	319	309	305	268	257	250	4,166
2006	11,940	810	729	685	623	563	551	483	476	409	374	355	320	318	285	276	272	239	230	3,964
2007	13,951	985	879	791	745	677	612	599	525	517	444	406	386	348	345	310	300	296	260	4,555
2008	14,624	1,067	957	855	769	724	658	595	582	510	502	432	395	375	338	335	301	292	288	4,679
2009	15,446	1,194	1,040	933	833	750	705	641	580	567	497	490	421	385	365	330	327	293	284	4,841
2010	16,704	1,418	1,182	1,029	924	825	742	698	635	574	561	492	485	417	381	362	326	324	290	5,068
2011	17,412	1,721	1,332	1,110	967	867	775	697	656	596	539	527	462	455	391	358	340	306	304	5,029
2012	19,353	2,641	1,651	1,278	1,065	928	832	743	669	629	572	517	506	443	437	375	343	326	294	5,113
2013	11,491	4,668	2,625	1,641	1,270	1,058	922	827	738	665	625	568	514	503	441	434	373	341	324	5,371
TOTAL	248,135	22,497	17,866	15,360	13,783	12,512	11,518	10,716	9,904	9,219	8,616	8,046	7,548	7,088	6,642	6,258	5,887	5,642	5,259	76,192

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	83	5	5	74	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	85	5	5	5	70	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	1	0	0	0	0	0	1	-	-	-	-	-	-	-	-	-	-	-	-	-
1957	74	6	5	4	5	5	4	52	-	-	-	-	-	-	-	-	-	-	-	-
1958	2	0	0	0	0	0	0	0	2	-	-	-	-	-	-	-	-	-	-	-
1959	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1960	1	0	0	0	0	0	0	0	0	0	1	-	-	-	-	-	-	-	-	-
1961	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-
1962	15	2	2	1	1	1	1	1	1	1	1	1	8	-	-	-	-	-	-	-
1963	19	2	1	1	1	1	1	1	1	1	1	1	1	9	-	-	-	-	-	-
1964	16	2	1	1	1	1	1	1	1	1	1	1	1	1	7	-	-	-	-	-
1965	25	2	1	1	1	1	1	1	1	1	1	1	1	1	1	15	-	-	-	-
1966	106	10	9	8	7	6	6	5	4	4	3	3	2	3	3	2	26	-	-	-
1967	323	18	17	16	14	13	12	10	9	9	8	7	7	6	7	7	6	108	-	-
1968	89	9	8	7	6	6	5	4	4	4	3	3	2	2	2	2	2	2	21	-
1969	85	10	9	8	7	6	5	5	4	4	4	3	3	2	2	2	2	2	2	23
1970	170	17	15	13	12	10	9	8	7	7	6	5	5	4	4	3	3	3	3	34
1971	117	14	12	11	9	8	7	6	6	5	4	4	4	3	3	3	2	2	2	26
1972	78	7	7	7	6	5	5	4	4	4	3	3	2	2	2	2	2	1	1	19
1973	181	18	17	15	14	12	11	10	8	8	7	6	5	5	4	4	3	3	3	41
1974	217	22	20	19	17	15	13	11	9	8	7	6	6	5	5	4	4	3	3	39
1975	372	33	30	28	26	24	22	19	17	15	13	12	10	9	8	7	6	6	5	80
1976	359	34	32	31	29	27	24	22	19	17	14	13	11	10	9	8	7	6	6	77
TOTAL	2,419	215	198	251	228	142	128	160	98	85	76	68	68	62	56	58	63	136	45	340

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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			910					3,328
1977	4,296,958	0.200	7,977	1.064	8,488	8,493	8,493	8,519
1978	4,554,775	0.200	8,446	1.071	9,044	9,049	9,049	9,092
1979	4,922,518	0.198	8,943	1.077	9,634	9,643	9,643	9,669
1980	5,505,913	0.200	10,057	1.085	10,913	10,920	10,920	10,926
1981	5,822,523	0.211	11,102	1.093	12,138	12,150	12,150	12,260
1982	6,184,882	0.194	10,774	1.101	11,859	11,869	11,869	12,048
1983	6,513,795	0.196	11,411	1.109	12,652	12,663	12,663	12,884
1984	6,868,217	0.215	13,048	1.118	14,585	14,602	14,602	14,779
1985	7,503,185	0.205	13,494	1.128	15,223	15,242	15,242	15,424
1986	7,891,199	0.205	14,091	1.139	16,046	16,066	16,066	16,295
1987	8,601,063	0.194	14,353	1.150	16,506	16,525	16,525	16,825
1988	8,905,267	0.189	14,425	1.161	16,748	16,762	16,762	17,089
1989	9,434,400	0.206	16,455	1.173	19,299	19,323	19,323	19,621
1990	10,055,399	0.189	16,026	1.186	19,010	19,009	19,009	19,043
1991	10,728,872	0.171	15,272	1.202	18,352	18,350	18,350	18,443
1992	11,441,482	0.174	16,383	1.218	19,949	19,940	19,940	20,438
1993	11,998,508	0.154	15,067	1.235	18,603	18,588	18,588	18,915
1994	12,083,591	0.170	16,469	1.254	20,656	20,639	20,639	20,571
1995	12,383,967	0.143	13,979	1.274	17,813	17,789	17,789	17,796
1996	12,949,088	0.140	14,050	1.297	18,223	18,192	18,192	18,318
1997	13,596,753	0.149	15,480	1.322	20,457	20,417	20,417	20,245
1998	14,465,333	0.155	16,764	1.349	22,615	22,557	22,557	22,307
1999	15,088,873	0.168	18,538	1.381	25,592	25,526	25,526	25,003
2000	15,809,043	0.154	19,886	1.414	28,127	27,039	27,039	27,891
2001	16,717,138	0.161	17,929	1.455	26,086	26,360	26,360	25,913
2002	17,601,171	0.167	20,084	1.500	30,122	29,878	29,878	30,007
2003	18,004,352	0.164	19,783	1.552	30,695	30,249	30,249	30,733
2004	18,523,800	0.160	18,757	1.613	30,252	29,989	29,989	30,317
2005	18,566,524	0.158	17,185	1.684	28,946	29,113	29,113	29,651
2006	18,918,245	0.155	14,227	1.770	25,177	27,014	27,014	26,167
2007	19,391,569	0.152	15,730	1.877	29,531	29,528	29,528	29,681
2008	19,805,485	0.149	13,649	2.016	27,519	28,474	28,474	28,274
2009	19,727,413	0.146	11,249	2.202	24,773	27,006	27,006	26,695
2010	19,224,772	0.146	9,999	2.476	24,759	26,756	26,756	26,703
2011	18,522,515	0.143	7,793	2.958	23,052	25,302	25,302	25,206
2012	17,714,507	0.142	5,266	4.304	22,665	24,576	24,576	24,619
2013	17,602,614	0.142	920	22.168	20,389	24,788	24,788	24,822
2014	18,074,133	0.142				25,665	25,665	25,665
TOTAL			505,970		746,499	786,053	786,053	792,182
EXLD PRIOR			505,060		746,499	786,053	786,053	788,853

(1) PROVIDED BY THE BWC
(2) SECTION 2, EXHIBIT 2B, SHEET 19, COL. 14
(3) BASED ON DATA FROM THE BWC
(4) SECTION 2, 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 2, EXHIBIT 2B, SHEET 3B, COL. 8

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	910	***3 YEAR SUM***	***1,819***	***9,774***	13,000		2,419	3,328
1977	7,977	8,493	517	2,822	2,961	1.049	542	8,519
1978	8,446	9,049	603	3,144	3,369	1.072	646	9,092
1979	8,943	9,643	699	3,808	3,952	1.038	726	9,669
1980	10,057	10,920	863	4,985	5,023	1.008	869	10,926
1981	11,102	12,150	1,048	5,036	5,562	1.104	1,158	12,260
1982	10,774	11,869	1,095	5,144	5,981	1.163	1,274	12,048
1983	11,411	12,663	1,253	5,801	6,825	1.177	1,474	12,884
1984	13,048	14,602	1,554	7,606	8,470	1.114	1,731	14,779
1985	13,494	15,242	1,748	8,634	9,534	1.104	1,930	15,424
1986	14,091	16,066	1,975	9,535	10,642	1.116	2,205	16,295
1987	14,353	16,525	2,172	9,860	11,221	1.138	2,471	16,825
1988	14,425	16,762	2,337	10,736	12,235	1.140	2,663	17,089
1989	16,455	19,323	2,868	13,527	14,932	1.104	3,166	19,621
1990	16,026	19,009	2,983	16,834	17,024	1.011	3,017	19,043
1991	15,272	18,350	3,077	16,891	17,406	1.030	3,171	18,443
1992	16,383	19,940	3,558	15,414	17,569	1.140	4,055	20,438
1993	15,067	18,588	3,521	16,315	17,832	1.093	3,848	18,915
1994	16,469	20,639	4,170	23,187	22,811	0.984	4,102	20,571
1995	13,979	17,789	3,811	18,863	18,897	1.002	3,817	17,796
1996	14,050	18,192	4,141	19,855	20,464	1.031	4,268	18,318
1997	15,480	20,417	4,937	26,582	25,654	0.965	4,765	20,245
1998	16,764	22,557	5,793	31,033	29,692	0.957	5,543	22,307
1999	18,538	25,526	6,988	41,422	38,321	0.925	6,465	25,003
2000	19,886	27,039	7,152	40,777	45,636	1.119	8,005	27,891
2001	17,929	26,360	8,431	47,498	44,980	0.947	7,984	25,913
2002	20,084	29,878	9,794	54,441	55,157	1.013	9,923	30,007
2003	19,783	30,249	10,466	57,484	60,142	1.046	10,950	30,733
2004	18,757	29,989	11,232	60,746	62,521	1.029	11,560	30,317
2005	17,185	29,113	11,928	63,576	66,447	1.045	12,466	29,651
2006	14,227	27,014	12,788	67,056	62,612	0.934	11,940	26,167
2007	15,730	29,528	13,798	70,947	71,735	1.011	13,951	29,681
2008	13,649	28,474	14,825	74,706	73,695	0.986	14,624	28,274
2009	11,249	27,006	15,757	77,730	76,196	0.980	15,446	26,695
2010	9,999	26,756	16,757	80,693	80,437	0.997	16,704	26,703
2011	7,793	25,302	17,509	82,123	81,672	0.994	17,412	25,206
2012	5,266	24,576	19,311	87,366	87,558	1.002	19,353	24,619
2013	920	24,788	23,868	104,242	104,392	1.001	23,903	24,822
2014		25,665	25,665	111,156	111,156	1.000	25,665	25,665
TOTAL	505,970	786,053	282,811	1,407,352	1,423,712		286,212	792,182
EXLD PRIOR	505,060		280,992	1,397,578	1,410,712		283,793	788,853

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	4,296,958			8,519		0.198
1978	4,554,775			9,092		0.200
1979	4,922,518			9,669		0.196
1980	5,505,913			10,926		0.198
1981	5,822,523			12,260		0.211
1982	6,184,882	5,110	8.26%	12,048	2,358	0.195
1983	6,513,795	5,223	8.02%	12,884	2,467	0.198
1984	6,868,217	5,629	8.20%	14,779	2,625	0.215
1985	7,503,185	5,971	7.96%	15,424	2,583	0.206
1986	7,891,199	5,979	7.58%	16,295	2,725	0.206
1987	8,601,063	6,108	7.10%	16,825	2,755	0.196
1988	8,905,267	6,389	7.17%	17,089	2,675	0.192
1989	9,434,400	6,472	6.86%	19,621	3,032	0.208
1990	10,055,399	6,432	6.40%	19,043	2,961	0.189
1991	10,728,872	6,172	5.75%	18,443	2,988	0.172
1992	11,441,482	6,355	5.55%	20,438	3,216	0.179
1993	11,998,508	5,960	4.97%	18,915	3,174	0.158
1994	12,083,591	6,078	5.03%	20,571	3,385	0.170
1995	12,383,967	5,622	4.54%	17,796	3,165	0.144
1996	12,949,088	5,876	4.54%	18,318	3,118	0.141
1997	13,596,753	5,706	4.20%	20,245	3,548	0.149
1998	14,465,333	5,793	4.00%	22,307	3,851	0.154
1999	15,088,873	6,476	4.29%	25,003	3,861	0.166
2000	15,809,043	6,611	4.18%	27,891	4,219	0.176
2001	16,717,138	6,503	3.89%	25,913	3,985	0.155
2002	17,601,171	6,900	3.92%	30,007	4,349	0.170
2003	18,004,352	6,707	3.73%	30,733	4,582	0.171
2004	18,523,800	6,610	3.57%	30,317	4,587	0.164
2005	18,566,524	6,250	3.37%	29,651	4,744	0.160
2006	18,918,245	5,653	2.99%	26,167	4,629	0.138
2007	19,391,569	6,013	3.10%	29,681	4,936	0.153
2008	19,805,485	5,814	2.94%	28,274	4,863	0.143
2009	19,727,413	5,365	2.72%	26,695	4,976	0.135
2010	19,224,772	5,111	2.66%	26,703	5,225	0.139
2011	18,522,515	4,735	2.56%	25,206	5,323	0.136
2012	17,714,507	4,115	2.32%	24,619	5,983	0.139
2013	17,602,614	4,053	2.30%	24,822	6,124	0.141
2014		4,076		25,665	6,297	
TOTAL		191,867		788,853		

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	10,055,399	2.083	20,942,088	19,010		0.641	2.284	27,840	0	100%	27,840	0.133	0.189	0.189
1991	10,728,872	2.022	21,689,651	18,352		0.654	2.307	27,703	0	100%	27,703	0.128	0.171	0.171
1992	11,441,482	1.919	21,954,933	19,949		0.668	2.331	31,038	0	100%	31,038	0.141	0.174	0.174
1993	11,998,508	1.885	22,621,374	18,603		0.681	2.354	29,833	0	100%	29,833	0.132	0.155	0.154
1994	12,083,591	1.825	22,048,532	20,656		0.695	2.378	34,143	0	100%	34,143	0.155	0.171	0.170
1995	12,383,967	1.774	21,970,116	17,813		0.709	2.402	30,349	0	100%	30,349	0.138	0.144	0.143
1996	12,949,088	1.717	22,232,463	18,223		0.724	2.426	31,999	0	100%	31,999	0.144	0.141	0.140
1997	13,596,753	1.644	22,352,179	20,457		0.739	2.226	33,630	0	100%	33,630	0.150	0.150	0.149
1998	14,465,333	1.568	22,686,876	22,615		0.754	2.042	34,803	0	100%	34,803	0.153	0.156	0.155
1999	15,088,873	1.517	22,896,749	25,592		0.769	1.873	36,871	0	100%	36,871	0.161	0.170	0.168
2000	15,809,043	1.467	23,186,938	28,127		0.785	1.719	37,935	0	100%	37,935	0.164	0.178	0.154
2001	16,717,138	1.434	23,973,016	26,086		0.801	1.577	32,937	0	100%	32,937	0.137	0.156	0.161
2002	17,601,171	1.390	24,464,115	30,122		0.817	1.447	35,605	0	100%	35,605	0.146	0.171	0.167
2003	18,004,352	1.348	24,277,502	30,695		0.834	1.404	35,944	0	100%	35,944	0.148	0.170	0.164
2004	18,523,800	1.304	24,148,944	30,252		0.851	1.364	35,094	0	100%	35,094	0.145	0.163	0.160
2005	18,566,524	1.280	23,758,948	28,946		0.868	1.324	33,268	0	100%	33,268	0.140	0.156	0.158
2006	18,918,245	1.246	23,574,590	25,177		0.886	1.285	28,666	0	100%	28,666	0.122	0.133	0.155
2007	19,391,569	1.209	23,452,743	29,531		0.904	1.248	33,311	0	100%	33,311	0.142	0.152	0.152
2008	19,805,485	1.169	23,147,670	27,519		0.922	1.212	30,752	0	100%	30,752	0.133	0.139	0.149
2009	19,727,413	1.141	22,503,303	24,773		0.941	1.176	27,425	0	100%	27,425	0.122	0.126	0.146
2010	19,224,772	1.129	21,710,635	24,759		0.960	1.142	27,155	0	100%	27,155	0.125	0.129	0.146
2011	18,522,515	1.093	20,240,053	23,052		0.980	1.109	25,047	0	100%	25,047	0.124	0.124	0.143
2012	17,714,507	1.061	18,793,320	22,665		1.000	1.071	24,280	0	100%	24,280	0.129	0.128	0.142
2013	17,602,614	1.030	18,130,692	20,389		1.000	1.035	21,103	0	100%	21,103	0.116	0.116	0.142
2014		1.000				1.000	1.000	0	0	0%	0			0.142

	5 Year Average excluding 2012-2013	0.129	0.134
	7 Year Average excluding 2012-2013	0.136	0.149
	10 Year Weighted Average excluding 2010-2013	0.140	
	10 Year Weighted Average excluding 2009-2013	0.144	
	5 Year Average excluding 2011-2013	0.129	0.136
	5 Year Average excluding 2013	0.127	0.129
	7 Year Average excluding 2013	0.130	0.133
(14)	2014 Selected Loss Rate:	0.142	

(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 2, EXHIBIT 2B, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
MEDICAL

LOST TIME - PHYSICIANS

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	1.009	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	1.158	1.150	1.158
1978	426	426	438	1.071	1.064	1.071				1.000	1.000	1.000	1.166	1.158	1.166
1979	414	414	426	1.077	1.071	1.077				1.000	1.000	1.000	1.174	1.166	1.174
1980	402	402	414	1.085	1.077	1.085				1.000	1.000	1.000	1.182	1.174	1.182
1981	390	390	402	1.093	1.085	1.093				1.000	1.000	1.000	1.191	1.182	1.191
1982	378	378	390	1.101	1.093	1.101				1.000	1.000	1.000	1.200	1.191	1.200
1983	366	366	378	1.109	1.101	1.109				1.000	1.000	1.000	1.209	1.200	1.209
1984	354	354	366	1.118	1.109	1.118				1.000	1.000	1.000	1.218	1.209	1.218
1985	342	342	354	1.128	1.118	1.128				1.000	1.000	1.000	1.226	1.218	1.226
1986	330	330	342	1.139	1.128	1.139				1.000	1.000	1.000	1.235	1.226	1.235
1987	318	318	330	1.150	1.139	1.150				1.000	1.000	1.000	1.245	1.235	1.245
1988	306	306	318	1.161	1.150	1.161				1.000	1.000	1.000	1.256	1.245	1.256
1989	294	294	306	1.173	1.161	1.173				1.000	1.000	1.000	1.268	1.256	1.268
1990	282	282	294	1.186	1.173	1.186				1.000	1.000	1.000	1.281	1.268	1.281
1991	270	270	282	1.202	1.186	1.202				1.000	1.000	1.000	1.295	1.281	1.295
1992	258	258	270	1.218	1.202	1.218				1.000	1.000	1.000	1.310	1.295	1.310
1993	246	246	258	1.235	1.218	1.235				1.000	1.000	1.000	1.326	1.310	1.326
1994	234	234	246	1.254	1.235	1.254				1.000	1.000	1.000	1.347	1.326	1.347
1995	222	222	234	1.274	1.254	1.274				1.000	1.000	1.000	1.365	1.347	1.365
1996	210	210	222	1.297	1.274	1.297				1.000	1.000	1.000	1.387	1.365	1.387
1997	198	198	210	1.322	1.297	1.322				1.000	1.000	1.000	1.412	1.387	1.412
1998	186	186	198	1.349	1.322	1.349				1.001	1.000	1.001	1.439	1.412	1.439
1999	174	174	186	1.381	1.349	1.381				1.001	1.001	1.001	1.472	1.439	1.472
2000	162	162	174	1.414	1.381	1.414				1.002	1.001	1.002	1.505	1.472	1.505
2001	150	150	162	1.455	1.414	1.455				1.002	1.002	1.002	1.549	1.505	1.549
2002	138	138	150	1.500	1.455	1.500				1.003	1.002	1.003	1.598	1.549	1.598
2003	126	126	138	1.552	1.500	1.552				1.005	1.003	1.005	1.654	1.598	1.654
2004	114	114	126	1.613	1.552	1.613				1.007	1.005	1.007	1.716	1.654	1.716
2005	102	102	114	1.684	1.613	1.684				1.010	1.007	1.010	1.789	1.716	1.789
2006	90	90	102	1.770	1.684	1.770				1.016	1.010	1.016	1.867	1.789	1.867
2007	78	78	90	1.877	1.770	1.877				1.047	1.016	1.047	1.926	1.867	1.926
2008	66	66	78	2.016	1.877	2.016				1.082	1.047	1.082	2.002	1.926	2.002
2009	54	54	66	2.202	2.016	2.202				1.117	1.082	1.117	2.112	2.002	2.112
2010	42	42	54	2.476	2.202	2.476				1.166	1.117	1.166	2.272	2.112	2.272
2011	30	30	42	2.958	2.476	2.958				1.259	1.166	1.259	2.497	2.272	2.497
2012	18	18	30	4.304	2.958	4.304				1.606	1.259	1.606	2.785	2.497	2.785
2013	6	6	18	22.168	4.304	22.168				5.165	1.606	5.165	4.313	2.785	4.313

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 2, EXHIBIT 2B, SHEET 23; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 2, 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 2, EXHIBIT 2, SHEET 29; SELECTED CUM. BASED ON (2)
(11) FROM SECTION 2, EXHIBIT 2, SHEET 29; SELECTED CUM. BASED ON (3)
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)
(13) FROM SECTION 2, EXHIBIT 2B, SHEET 30; SELECTED CUM. BASED ON (2)
(14) FROM SECTION 2, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	83	884	1,567	1,898	2,189	2,495	2,807	3,113	3,443	3,772	4,073	4,371	4,667	4,913	5,237	5,612	5,926	6,182	6,371	6,544	6,720	6,864	7,002	7,111	7,211	7,320	7,400	7,495	7,559	7,611	7,668	7,724	7,782	7,838	7,889	7,946	7,977	7,977
1978	85	897	1,592	1,963	2,329	2,670	2,991	3,317	3,661	3,989	4,311	4,640	4,981	5,297	5,697	6,022	6,277	6,476	6,665	6,808	6,942	7,099	7,262	7,387	7,522	7,650	7,765	7,888	7,981	8,061	8,120	8,189	8,267	8,345	8,408	8,446		8,446
1979	88	937	1,742	2,284	2,767	3,210	3,642	4,075	4,510	4,938	5,350	5,761	6,176	6,486	6,789	7,052	7,263	7,448	7,665	7,811	7,919	8,070	8,164	8,278	8,390	8,463	8,520	8,583	8,647	8,719	8,779	8,824	8,879	8,911	8,943			8,943
1980	96	1,091	2,178	2,854	3,425	3,942	4,459	4,951	5,427	5,856	6,251	6,703	7,118	7,475	7,769	8,009	8,227	8,434	8,586	8,739	8,859	9,000	9,109	9,248	9,345	9,437	9,518	9,602	9,686	9,756	9,839	9,914	10,001	10,057				10,057
1981	125	1,364	2,506	3,089	3,623	4,139	4,651	5,126	5,594	6,045	6,534	7,083	7,535	7,926	8,235	8,543	8,844	9,064	9,273	9,465	9,678	9,871	10,068	10,253	10,404	10,502	10,606	10,684	10,807	10,886	11,005	11,057	11,102					11,102
1982	139	1,464	2,625	3,295	3,867	4,389	4,928	5,473	6,011	6,547	7,139	7,590	7,990	8,302	8,548	8,827	8,998	9,175	9,334	9,450	9,623	9,783	9,930	10,047	10,153	10,253	10,393	10,495	10,580	10,643	10,707	10,774						10,774
1983	129	1,496	2,909	3,616	4,290	4,923	5,498	5,989	6,555	7,179	7,735	8,143	8,467	8,760	9,065	9,319	9,554	9,755	9,978	10,193	10,359	10,478	10,640	10,756	10,908	10,991	11,096	11,187	11,257	11,311	11,411							11,411
1984	174	1,868	3,486	4,430	5,180	5,869	6,491	7,156	7,973	8,666	9,222	9,636	10,055	10,376	10,626	10,860	11,078	11,316	11,556	11,768	11,953	12,111	12,289	12,452	12,557	12,686	12,763	12,872	12,955	13,048								13,048
1985	165	1,805	3,442	4,484	5,397	6,182	7,008	7,846	8,593	9,167	9,645	10,060	10,436	10,716	11,013	11,265	11,534	11,750	11,986	12,190	12,424	12,597	12,740	12,914	13,057	13,191	13,319	13,402	13,494									13,494
1986	165	1,871	3,662	4,664	5,502	6,381	7,332	8,186	8,949	9,608	10,174	10,721	11,111	11,481	11,767	12,031	12,288	12,561	12,773	12,962	13,126	13,297	13,443	13,592	13,721	13,859	13,984	14,091										14,091
1987	144	1,717	3,594	4,736	5,861	6,880	7,868	8,780	9,419	9,976	10,507	10,945	11,350	11,716	12,062	12,365	12,647	12,883	13,123	13,353	13,539	13,687	13,826	13,965	14,111	14,225	14,353											14,353
1988	166	1,956	4,028	5,415	6,644	7,718	8,561	9,223	9,827	10,382	10,826	11,195	11,553	11,877	12,187	12,516	12,771	13,025	13,251	13,431	13,613	13,813	14,017	14,138	14,280	14,425												14,425
1989	167	2,009	4,488	6,241	7,654	8,768	9,557	10,293	10,939	11,458	12,011	12,467	12,901	13,438	13,825	14,196	14,554	14,831	15,120	15,437	15,675	15,880	16,059	16,306	16,455													16,455
1990	143	2,097	5,229	7,126	8,420	9,357	10,165	10,886	11,431	11,931	12,350	12,777	13,149	13,519	13,900	14,274	14,612	14,869	15,088	15,279	15,492	15,675	15,833	16,026														16,026
1991	225	3,483	6,025	7,635	8,711	9,485	10,172	10,717	11,269	11,727	12,144	12,542	12,890	13,240	13,523	13,815	14,086	14,306	14,536	14,716	14,934	15,114	15,272															15,272
1992	259	3,983	6,922	8,499	9,573	10,434	11,096	11,701	12,243	12,709	13,172	13,637	14,019	14,311	14,590	14,888	15,139	15,453	15,706	15,960	16,205	16,383																16,383
1993	427	3,962	6,489	7,771	8,775	9,524	10,234	10,775	11,324	11,845	12,287	12,651	13,001	13,322	13,614	13,872	14,124	14,363	14,574	14,777	15,067																	15,067
1994	460	4,288	6,931	8,482	9,513	10,436	11,160	11,812	12,427	13,058	13,537	13,954	14,304	14,635	15,023	15,313	15,633	15,965	16,241	16,469																		16,469
1995	428	4,061	6,423	7,687	8,627	9,352	10,020	10,542	11,017	11,449	11,820	12,133	12,440	12,782	13,077	13,304	13,560	13,775	13,979																			13,979
1996	447	4,090	6,204	7,514	8,452	9,202	9,871	10,490	11,001	11,478	11,908	12,282	12,637	12,956	13,272	13,574	13,817	14,050																				14,050
1997	359	4,262	6,638	7,862	8,886	9,813	10,539	11,239	11,876	12,400	12,990	13,490	13,898	14,337	14,676	15,191	15,480																					15,480
1998	641	4,780	7,233	8,740	9,908	10,940	11,837	12,596	13,253	13,824	14,456	15,062	15,574	16,028	16,411	16,764																						16,764
1999	840	5,398	8,151	9,925	11,270	12,318	13,241	14,204	14,996	15,732	16,380	16,987	17,597	18,152	18,538																							18,538
2000	958	6,278	9,323	11,345	12,781	13,998	15,058	15,938	16,746	17,427	18,096	18,775	19,348	19,886																								19,886
2001	1,009	6,207	9,055	10,752	11,946	12,995	13,910	14,681	15,392	16,127	16,773	17,343	17,929																									17,929
2002	1,196	7,040	10,281	12,233	13,773	15,081	16,185	17,132	17,903	18,710	19,440	20,084																										20,084
2003	1,388	7,082	10,290	12,311	13,790	15,040	16,197	17,291	18,253	19,028	19,783																											19,783
2004	1,291	6,818	9,931	11,883	13,404	14,778	15,990	16,986	17,883	18,757																												18,757
2005	1,241	6,816	9,795	11,670	13,179	14,358	15,389	16,405	17,185																													17,185
2006	1,116	6,095	8,724	10,338	11,569	12,600	13,480	14,227																														14,227
2007	1,250	6,994	10,097	12,067	13,581	14,719	15,730																															15,730
2008	1,378	6,716	9,432	11,262	12,611	13,649																																13,649
2009	1,249	5,963	8,479	10,072	11,249																																	11,249
2010	1,125	5,998	8,612	9,999																																		9,999
2011	1,182	5,519	7,793																																			7,793
2012	985	5,266																																				5,266
2013	920																																					920
																																						505,060

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	10.609	1.774	1.211	1.153	1.140	1.125	1.109	1.106	1.095	1.080	1.073	1.068	1.053	1.066	1.072	1.056	1.043	1.030	1.027	1.027	1.021	1.020	1.016	1.014	1.015	1.011	1.013	1.009	1.007	1.007	1.007	1.007	1.007	1.007	1.007	1.004		
1978	10.609	1.774	1.233	1.187	1.146	1.120	1.109	1.104	1.090	1.081	1.076	1.074	1.063	1.076	1.057	1.042	1.032	1.029	1.021	1.020	1.023	1.023	1.017	1.018	1.017	1.015	1.016	1.012	1.010	1.007	1.009	1.009	1.009	1.008	1.005			
1979	10.609	1.858	1.312	1.211	1.160	1.135	1.119	1.107	1.095	1.084	1.077	1.072	1.050	1.047	1.039	1.030	1.025	1.029	1.019	1.014	1.019	1.012	1.014	1.013	1.009	1.007	1.007	1.007	1.008	1.007	1.005	1.006	1.004	1.004				
1980	11.384	1.996	1.311	1.200	1.151	1.131	1.110	1.096	1.079	1.067	1.072	1.062	1.050	1.039	1.031	1.027	1.025	1.018	1.018	1.014	1.016	1.012	1.015	1.010	1.010	1.009	1.009	1.009	1.007	1.009	1.008	1.009	1.006					
1981	10.940	1.838	1.233	1.173	1.142	1.124	1.102	1.091	1.081	1.081	1.084	1.064	1.052	1.039	1.037	1.035	1.025	1.023	1.021	1.023	1.020	1.020	1.018	1.015	1.010	1.010	1.007	1.011	1.007	1.011	1.005	1.004						
1982	10.521	1.792	1.255	1.173	1.135	1.123	1.111	1.098	1.089	1.090	1.063	1.053	1.039	1.030	1.033	1.019	1.020	1.017	1.012	1.018	1.017	1.015	1.012	1.011	1.010	1.014	1.010	1.008	1.006	1.006	1.006							
1983	11.559	1.944	1.243	1.186	1.148	1.117	1.089	1.095	1.095	1.078	1.053	1.040	1.035	1.035	1.028	1.025	1.021	1.023	1.021	1.016	1.011	1.015	1.011	1.014	1.008	1.010	1.008	1.006	1.005	1.009								
1984	10.757	1.866	1.271	1.169	1.133	1.106	1.102	1.114	1.087	1.064	1.045	1.044	1.032	1.024	1.022	1.020	1.022	1.021	1.018	1.016	1.013	1.015	1.013	1.008	1.010	1.006	1.009	1.006	1.007									
1985	10.965	1.907	1.303	1.204	1.146	1.134	1.120	1.095	1.067	1.052	1.043	1.037	1.027	1.028	1.023	1.024	1.019	1.020	1.017	1.019	1.014	1.011	1.014	1.011	1.010	1.010	1.006	1.007										
1986	11.353	1.958	1.274	1.180	1.160	1.149	1.117	1.093	1.074	1.059	1.054	1.036	1.033	1.025	1.022	1.021	1.022	1.017	1.015	1.013	1.013	1.011	1.011	1.009	1.010	1.009	1.008											
1987	11.953	2.094	1.318	1.238	1.174	1.144	1.116	1.073	1.059	1.053	1.042	1.037	1.032	1.030	1.025	1.023	1.019	1.019	1.017	1.014	1.011	1.010	1.010	1.010	1.008	1.009												
1988	11.767	2.059	1.344	1.227	1.162	1.109	1.077	1.065	1.057	1.043	1.034	1.032	1.028	1.026	1.027	1.020	1.020	1.017	1.014	1.014	1.015	1.015	1.009	1.010	1.010													
1989	12.039	2.233	1.391	1.226	1.146	1.090	1.077	1.063	1.047	1.048	1.038	1.035	1.042	1.029	1.027	1.025	1.019	1.020	1.021	1.015	1.013	1.011	1.015	1.009														
1990	14.668	2.493	1.363	1.182	1.111	1.086	1.071	1.050	1.044	1.035	1.035	1.029	1.028	1.028	1.027	1.024	1.018	1.015	1.013	1.014	1.012	1.010	1.012															
1991	15.461	1.730	1.267	1.141	1.089	1.072	1.054	1.052	1.041	1.036	1.033	1.028	1.027	1.021	1.022	1.020	1.016	1.016	1.012	1.015	1.012	1.010																
1992	15.354	1.738	1.228	1.126	1.090	1.063	1.055	1.046	1.038	1.036	1.035	1.028	1.021	1.020	1.020	1.017	1.021	1.016	1.016	1.015	1.011																	
1993	9.281	1.638	1.198	1.129	1.085	1.075	1.053	1.051	1.046	1.037	1.030	1.028	1.025	1.022	1.019	1.018	1.017	1.015	1.014	1.020																		
1994	9.313	1.616	1.224	1.122	1.097	1.069	1.058	1.052	1.051	1.037	1.031	1.025	1.023	1.026	1.019	1.021	1.021	1.017	1.014																			
1995	9.486	1.581	1.197	1.122	1.084	1.071	1.052	1.045	1.039	1.032	1.026	1.025	1.028	1.023	1.017	1.019	1.016	1.015																				
1996	9.144	1.517	1.211	1.125	1.089	1.073	1.063	1.049	1.043	1.037	1.031	1.029	1.025	1.024	1.023	1.018	1.017																					
1997	11.860	1.557	1.184	1.130	1.104	1.074	1.066	1.057	1.044	1.048	1.039	1.030	1.032	1.024	1.035	1.019																						
1998	7.454	1.513	1.208	1.134	1.104	1.082	1.064	1.052	1.043	1.046	1.042	1.034	1.029	1.024	1.021																							
1999	6.424	1.510	1.218	1.136	1.093	1.075	1.073	1.056	1.049	1.041	1.037	1.036	1.032	1.021																								
2000	6.553	1.485	1.217	1.127	1.095	1.076	1.058	1.051	1.041	1.038	1.038	1.030	1.028																									
2001	6.152	1.459	1.187	1.111	1.088	1.070	1.055	1.048	1.048	1.040	1.034	1.034																										
2002	5.886	1.461	1.190	1.126	1.095	1.073	1.059	1.045	1.045	1.039	1.033																											
2003	5.101	1.453	1.196	1.120	1.091	1.077	1.068	1.056	1.042	1.040																												
2004	5.280	1.457	1.196	1.128	1.103	1.082	1.062	1.053	1.049																													
2005	5.492	1.437	1.191	1.129	1.090	1.072	1.066	1.048																														
2006	5.462	1.431	1.185	1.119	1.089	1.070	1.055																															
2007	5.594	1.444	1.195	1.125	1.084	1.069																																
2008	4.874	1.404	1.194	1.120	1.082																																	
2009	4.775	1.422	1.188	1.117																																		
2010	5.330	1.436	1.161																																			
2011	4.669	1.412																																				
2012	5.345																																					
3 Yr Avg	5.114	1.423	1.181	1.121	1.085	1.070	1.061	1.052	1.045	1.040	1.035	1.033	1.030	1.023	1.026	1.019	1.018	1.016	1.015	1.017	1.012	1.011	1.012	1.010	1.009	1.009	1.007	1.007	1.006	1.009	1.006	1.006	1.006	1.006	1.006	1.004		
5 Yr Avg	4.998	1.424	1.185	1.122	1.089	1.074	1.062	1.050	1.045	1.040	1.037	1.033	1.029	1.023	1.023	1.019	1.018	1.016	1.014	1.016	1.013	1.011	1.011	1.010	1.010	1.009	1.008	1.008	1.006	1.008	1.006	1.007	1.006	1.006	1.006	1.004		
10 Yr Avg	5.192	1.436	1.188	1.122	1.091	1.075	1.063	1.051	1.044	1.040	1.034	1.030	1.027	1.023	1.023	1.020	1.018	1.017	1.015	1.015	1.013	1.012	1.013	1.011	1.009	1.010	1.009	1.008	1.007	1.008	1.007	1.007	1.006	1.006	1.006	1.004		
8 Yr Wtd	5.182	1.431	1.189	1.123	1.090	1.074	1.062	1.051	1.045	1.041	1.035	1.031	1.028	1.023	1.022	1.019	1.018	1.016	1.015	1.015	1.012	1.012	1.012	1.010	1.009	1.009	1.008	1.008	1.007	1.008	1.007	1.007	1.006	1.006	1.006	1.004		
12 Yr Wtd	5.309	1.442	1.193	1.124	1.093	1.074	1.062	1.051	1.045	1.039	1.034	1.030	1.028	1.024	1.024	1.020	1.019	1.017	1.016	1.016	1.013	1.013	1.013	1.011	1.010	1.010	1.009	1.008	1.007	1.008	1.007	1.007	1.006	1.006	1.006	1.004		
15 Yr Wtd	5.517	1.455	1.195	1.124	1.092	1.074	1.061	1.051	1.044	1.039	1.035	1.031	1.029	1.025	1.023	1.021	1.019	1.018	1.016	1.016	1.014	1.013	1.013	1.011	1.010	1.010	1.009	1.008	1.007	1.008	1.007	1.007	1.006	1.006	1.006	1.004		TAIL
Prior FY	5.100	1.429	1.191	1.125	1.092	1.075	1.062	1.051	1.045	1.041	1.037	1.031	1.029	1.024	1.022	1.019	1.018	1.016	1.015	1.015	1.013	1.011	1.012	1.010	1.010	1.009	1.010	1.010	1.009	1.008	1.007	1.007	1.007	1.007	1.007	1.006	1.006	1.064
PA Sel.	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	
Selected	5.150	1.455	1.195	1.124	1.092	1.074	1.061	1.051	1.044	1.039	1.035	1.031	1.029	1.025	1.023	1.021	1.019	1.018	1.016	1.016	1.014	1.013	1.013	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	22.168	4.304	2.958	2.476	2.202	2.016	1.877	1.770	1.684	1.613	1.552	1.500	1.455	1.414	1.381	1.349	1.322	1.297	1.274	1.254	1.235	1.218	1.202	1.186	1.173	1.161	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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	PA SELECTED TAIL	SELECTED FOR TAIL	SELECTED INCREM. DECAY	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	PA SELECTED TAIL	SELECTED FOR TAIL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
6	0.5	5.150	-	1.482	2.885	5.950	5.150		20.832		5.208	13.202	24.461	22.168
18	1.5	1.455	2.299	1.231	1.435	1.460	1.455	0.565	4.045	7.414	3.513	4.575	4.111	4.304
30	2.5	1.195	1.345	1.155	1.220	1.205	1.195	0.622	2.780	3.225	2.853	3.189	2.816	2.958
42	3.5	1.124	1.132	1.115	1.140	1.128	1.124	0.764	2.327	2.398	2.471	2.614	2.337	2.476
54	4.5	1.092	1.088	1.091	1.100	1.092	1.092	0.834	2.069	2.119	2.216	2.293	2.072	2.202
66	5.5	1.074	1.066	1.074	1.077	1.071	1.074	0.875	1.895	1.948	2.032	2.084	1.897	2.016
78	6.5	1.061	1.058	1.062	1.061	1.057	1.061	0.884	1.764	1.828	1.892	1.936	1.770	1.877
90	7.5	1.051	1.052	1.053	1.051	1.046	1.051	0.883	1.663	1.727	1.782	1.824	1.675	1.770
102	8.5	1.044	1.043	1.046	1.043	1.039	1.044	0.920	1.583	1.642	1.693	1.736	1.601	1.684
114	9.5	1.039	1.039	1.040	1.037	1.034	1.039	0.929	1.516	1.575	1.619	1.664	1.540	1.613
126	10.5	1.035	1.035	1.035	1.032	1.029	1.035	0.910	1.458	1.515	1.557	1.605	1.489	1.552
138	11.5	1.031	1.033	1.031	1.029	1.026	1.031	0.922	1.409	1.464	1.504	1.555	1.447	1.500
150	12.5	1.029	1.029	1.028	1.026	1.023	1.029	0.961	1.367	1.418	1.459	1.512	1.410	1.455
162	13.5	1.025	1.026	1.025	1.023	1.021	1.025	0.878	1.329	1.378	1.419	1.474	1.378	1.414
174	14.5	1.023	1.021	1.023	1.021	1.019	1.023	0.976	1.297	1.343	1.384	1.441	1.350	1.381
186	15.5	1.021	1.021	1.021	1.019	1.017	1.021	0.911	1.268	1.315	1.353	1.411	1.325	1.349
198	16.5	1.019	1.017	1.019	1.018	1.016	1.019	0.929	1.242	1.289	1.326	1.384	1.303	1.322
210	17.5	1.018	1.017	1.017	1.016	1.015	1.018	0.956	1.219	1.267	1.301	1.360	1.282	1.297
222	18.5	1.016	1.014	1.016	1.015	1.014	1.016	0.918	1.198	1.246	1.279	1.338	1.263	1.274
234	19.5	1.016	1.013	1.015	1.014	1.013	1.016	1.005	1.179	1.229	1.259	1.318	1.246	1.254
246	20.5	1.014	1.014	1.014	1.013	1.012	1.014	0.895	1.160	1.213	1.240	1.300	1.230	1.235
258	21.5	1.013	1.011	1.013	1.012	1.012	1.013	0.970	1.144	1.196	1.224	1.283	1.215	1.218
270	22.5	1.013	1.010	1.012	1.012	1.011	1.013	0.989	1.129	1.183	1.208	1.267	1.200	1.202
282	23.5	1.011	1.010	1.011	1.011	1.011	1.011	0.885	1.115	1.171	1.194	1.253	1.187	1.186
294	24.5	1.010	1.009	1.010	1.010	1.010	1.010	0.908	1.102	1.159	1.182	1.239	1.174	1.173
306	25.5	1.010	1.009	1.010	1.010	1.010	1.010	0.950	1.091	1.149	1.170	1.226	1.162	1.161
318	26.5	1.010	1.008	1.009	1.009	1.010	1.010	1.031	1.081	1.139	1.159	1.214	1.150	1.150
330	27.5	1.009	1.009	1.008	1.009	1.009	1.009	0.970	1.070	1.130	1.148	1.203	1.139	1.139
342	28.5	1.009	1.009	1.008	1.009	1.009	1.009	0.990	1.060	1.120	1.139	1.192	1.128	1.128
354	29.5	1.008	1.009	1.007	1.008	1.008	1.008	0.887	1.050	1.110	1.130	1.182	1.118	1.118
366	30.5	1.007	1.008	1.007	1.008	1.007	1.007	0.913	1.042	1.101	1.122	1.173	1.109	1.109
378	31.5	1.007	1.007	1.007	1.007	1.007	1.007	0.922	1.034	1.092	1.114	1.164	1.101	1.101
390	32.5	1.008	1.006	1.006	1.007	1.008	1.008	1.137	1.027	1.085	1.107	1.155	1.093	1.093
402	33.5	1.007	1.007	1.006	1.007	1.007	1.007	0.961	1.020	1.078	1.100	1.147	1.085	1.085
414	34.5	1.006	1.007	1.006	1.007	1.006	1.006	0.847	1.012	1.071	1.094	1.139	1.077	1.077
426	35.5	1.006	1.005	1.005	1.006	1.006	1.006	1.026	1.006	1.064	1.088	1.132	1.071	1.071
438	36.5		1.005	1.005	1.006	1.005	1.005	0.867		1.059	1.082	1.124	1.064	1.064
450	37.5		1.005	1.005	1.006	1.005	1.005	0.934		1.053	1.077	1.118	1.058	1.058
462	38.5		1.004	1.004	1.006	1.005	1.005	0.928		1.048	1.072	1.111	1.053	1.053
474	39.5		1.004	1.004	1.006	1.004	1.004	0.918		1.043	1.067	1.105	1.048	1.048
486	40.5		1.004	1.004	1.005	1.004	1.004	0.913		1.039	1.062	1.099	1.044	1.044
498	41.5		1.004	1.004	1.005	1.003	1.003	0.915		1.035	1.058	1.093	1.040	1.040
510	42.5		1.004	1.004	1.005	1.003	1.003	0.912		1.031	1.054	1.087	1.036	1.036
522	43.5		1.003	1.003	1.005	1.003	1.003	0.914		1.027	1.050	1.082	1.033	1.033
534	44.5		1.003	1.003	1.005	1.003	1.003	0.915		1.024	1.047	1.077	1.030	1.030
546	45.5		1.002	1.003	1.005	1.002	1.002	0.915		1.021	1.043	1.072	1.027	1.027
558	46.5		1.002	1.003	1.004	1.002	1.002	0.915		1.019	1.040	1.067	1.025	1.025
570	47.5		1.001	1.003	1.004	1.002	1.002	0.914		1.017	1.037	1.062	1.023	1.023
582	48.5		1.001	1.003	1.004	1.002	1.002	0.908		1.016	1.034	1.057	1.021	1.021
594	49.5		1.001	1.003	1.004	1.002	1.002	0.905		1.015	1.031	1.053	1.019	1.019
606	50.5		1.001	1.003	1.004	1.001	1.001	0.887		1.014	1.028	1.049	1.017	1.017
618	51.5		1.001	1.002	1.004	1.001	1.001	0.874		1.013	1.025	1.045	1.016	1.016
630	52.5		1.001	1.002	1.004	1.001	1.001	0.872		1.012	1.023	1.041	1.014	1.014
642	53.5		1.000	1.002	1.004	1.001	1.001	0.867		1.012	1.021	1.037	1.013	1.013
654	54.5		1.000	1.002	1.004	1.001	1.001	0.849		1.011	1.018	1.033	1.012	1.012
666	55.5		1.000	1.002	1.003	1.001	1.001	0.842		1.011	1.016	1.029	1.011	1.011
678	56.5		1.000	1.002	1.003	1.001	1.001	0.830		1.011	1.014	1.026	1.011	1.011
690	57.5		1.000	1.002	1.003	1.000	1.000	0.800		1.010	1.012	1.022	1.010	1.010
702	58.5		1.000	1.002	1.003	1.000	1.000	0.800		1.010	1.010	1.019	1.010	1.010
714	59.5		1.001	1.002	1.003	1.001	1.001	1.643		1.010	1.008	1.015	1.009	1.009
726	60.5		1.001	1.002	1.003	1.001	1.001	0.912		1.009	1.006	1.012	1.009	1.009
738	61.5		1.001	1.002	1.003	1.000	1.000	0.912		1.009	1.005	1.009	1.008	1.008
750	62.5		1.001	1.002	1.003	1.000	1.000	0.912		1.008	1.003	1.006	1.008	1.008
TAIL	TAIL		1.007	1.002	1.003	1.007	1.007	16.277		1.007	1.002	1.003	1.007	1.007

60.5 TAIL DECAY 29.694 (16)

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 2, EXHIBIT 2B, SHEET 44
(4) SECTION 2, EXHIBIT 2B, SHEET 45, COL. 5; TAIL FROM SECTION 2, EXHIBIT 2B, SHEET 48
(5) SECTION 2, EXHIBIT 2B, SHEET 44
(6) SECTION 2, EXHIBIT 2B, SHEET 44
(7) PA SELECTED TAIL
(8) SELECTED BY DELOITTE CONSULTING
(9) = [[(8) - 1.0] x (8) PRIOR AGE] / [(8) PRIOR AGE - 1.0]
(10) COL. 3 MULTIPLICATIVELY ACCUMULATED
(11) COL. 4 MULTIPLICATIVELY ACCUMULATED
(12) COL. 5 MULTIPLICATIVELY ACCUMULATED
(13) COL. 6 MULTIPLICATIVELY ACCUMULATED
(14) COL. 7 MULTIPLICATIVELY ACCUMULATED
(15) COL. 8 MULTIPLICATIVELY ACCUMULATED
(16) 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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**	**0.993**
Inverse Power	**1.003**	**0.989**

							Weibull Curve Fitting					**Inverse Power Curve Fitting**				
							Slope=	0.362				Slope=	-1.335			
		----FROM PAID TRIANGLE----			PA	SELECTED	Intercept=	-0.534				Intercept=	3.027			
PERIOD	AGE	SELECTED	8 YR WTD	12 YR WTD	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	5.150	5.182	5.309	5.950	5.150	1.792	-1.533	0.116	**1.482**	5.208	1.792	1.423	0.634	**2.885**	13.202
2	18	1.455	1.431	1.442	1.460	1.426	2.890	0.190	0.514	**1.231**	3.513	2.890	-0.854	-0.833	**1.435**	4.575
3	30	1.195	1.189	1.193	1.205	1.187	3.401	0.614	0.699	**1.155**	2.853	3.401	-1.677	-1.515	**1.220**	3.189
4	42	1.124	1.123	1.124	1.128	1.122	3.738	0.796	0.821	**1.115**	2.471	3.738	-2.101	-1.965	**1.140**	2.614
5	54	1.092	1.090	1.093	1.092	1.090	3.989	0.915	0.912	**1.091**	2.216	3.989	-2.410	-2.300	**1.100**	2.293
6	66	1.074	1.074	1.074	1.072	1.074	4.190	0.984	0.984	**1.074**	2.032	4.190	-2.603	-2.568	**1.077**	2.084
7	78	1.061	1.062	1.062	1.057	1.063	4.357	1.041	1.045	**1.062**	1.892	4.357	-2.772	-2.791	**1.061**	1.936
8	90	1.051	1.051	1.051	1.047	1.050	4.500	1.111	1.097	**1.053**	1.782	4.500	-2.988	-2.982	**1.051**	1.824
9	102	1.044	1.045	1.045	1.039	1.045	4.625	1.145	1.142	**1.046**	1.693	4.625	-3.100	-3.150	**1.043**	1.736
10	114	1.039	1.041	1.039	1.034	1.040	4.736	1.183	1.182	**1.040**	1.619	4.736	-3.225	-3.298	**1.037**	1.664
11	126	1.035	1.035	1.034	1.029	1.037	4.836	1.203	1.219	**1.035**	1.557	4.836	-3.295	-3.432	**1.032**	1.605
12	138	1.031	1.031	1.030	1.026	1.033	4.927	1.238	1.252	**1.031**	1.504	4.927	-3.418	-3.553	**1.029**	1.555
13	150	1.029	1.028	1.028	1.023	1.029	5.011	1.269	1.282	**1.028**	1.459	5.011	-3.529	-3.665	**1.026**	1.512
14	162	1.025	1.023	1.024	1.021	1.023	5.088	1.329	1.310	**1.025**	1.419	5.088	-3.755	-3.767	**1.023**	1.474
15	174	1.023	1.022	1.024	1.019	1.023	5.159	1.331	1.336	**1.023**	1.384	5.159	-3.762	-3.863	**1.021**	1.441
16	186	1.021	1.019	1.020	1.017	1.019	5.226	1.380	1.360	**1.021**	1.353	5.226	-3.956	-3.952	**1.019**	1.411
17	198	1.019	1.018	1.019	1.016	1.019	5.288	1.388	1.382	**1.019**	1.326	5.288	-3.988	-4.035	**1.018**	1.384
18	210	1.018	1.016	1.017	1.015	1.016	5.347	1.425	1.404	**1.017**	1.301	5.347	-4.142	-4.114	**1.016**	1.360
19	222	1.016	1.015	1.016	1.014	1.014	5.403	1.456	1.424	**1.016**	1.279	5.403	-4.275	-4.188	**1.015**	1.338
20	234	1.016	1.015	1.016	1.013	1.016	5.455	1.428	1.443	**1.015**	1.259	5.455	-4.153	-4.259	**1.014**	1.318
21	246	1.014	1.012	1.013	1.012	1.012	5.505	1.481	1.461	**1.014**	1.240	5.505	-4.384	-4.325	**1.013**	1.300
22	258	1.013	1.012	1.013	1.012	1.011	5.553	1.504	1.478	**1.013**	1.224	5.553	-4.488	-4.389	**1.012**	1.283
23	270	1.013	1.012	1.013	1.011	1.011	5.598	1.502	1.495	**1.012**	1.208	5.598	-4.480	-4.450	**1.012**	1.267
24	282	1.011	1.010	1.011	1.011	1.010	5.642	1.527	1.511	**1.011**	1.194	5.642	-4.593	-4.508	**1.011**	1.253
25	294	1.010	1.009	1.010	1.011	1.010	5.684	1.533	1.526	**1.010**	1.182	5.684	-4.620	-4.563	**1.010**	1.239
26	306	1.010	1.009	1.010	1.011	1.009	5.724	1.561	1.540	**1.010**	1.170	5.724	-4.756	-4.617	**1.010**	1.226
27	318	1.010	1.008	1.009	1.010	1.010	5.762	1.533	1.554	**1.009**	1.159	5.762	-4.623	-4.668	**1.009**	1.214
28	330	1.009	1.008	1.008	1.009	1.009	5.799	1.541	1.567	**1.008**	1.148	5.799	-4.658	-4.718	**1.009**	1.203
29	342	1.009	1.007	1.007	1.009	1.009	5.835	1.543	1.580	**1.008**	1.139	5.835	-4.672	-4.765	**1.009**	1.192
30	354	1.008	1.008	1.008	1.008	1.008	5.869	1.570	1.593	**1.007**	1.130	5.869	-4.799	-4.811	**1.008**	1.182
31	366	1.007	1.007	1.007	1.007	1.007	5.903	1.595	1.605	**1.007**	1.122	5.903	-4.921	-4.856	**1.008**	1.173
32	378	1.007	1.007	1.007	1.007	1.007	5.935	1.608	1.617	**1.007**	1.114	5.935	-4.987	-4.899	**1.007**	1.164
33	390	1.008	1.006	1.006	1.007	1.007	5.966	1.590	1.628	**1.006**	1.107	5.966	-4.898	-4.941	**1.007**	1.155
34	402	1.007	1.006	1.006	1.007	1.007	5.996	1.590	1.639	**1.006**	1.100	5.996	-4.897	-4.981	**1.007**	1.147
35	414	1.006	1.006	1.006	1.006	1.006	6.026	1.630	1.650	**1.006**	1.094	6.026	-5.099	-5.020	**1.007**	1.139
36	426	1.006	1.004	1.004	1.006	1.006	6.054	1.626	1.660	**1.005**	1.088	6.054	-5.079	-5.059	**1.006**	1.132
37	438						6.082		1.670	**1.005**	1.082	6.082		-5.096	**1.006**	1.124
38	450						6.109		1.680	**1.005**	1.077	6.109		-5.132	**1.006**	1.118
39	462						6.136		1.689	**1.004**	1.072	6.136		-5.167	**1.006**	1.111
40	474						6.161		1.699	**1.004**	1.067	6.161		-5.201	**1.006**	1.105
41	486						6.186		1.708	**1.004**	1.062	6.186		-5.235	**1.005**	1.099
42	498						6.211		1.717	**1.004**	1.058	6.211		-5.267	**1.005**	1.093
43	510						6.234		1.725	**1.004**	1.054	6.234		-5.299	**1.005**	1.087
44	522						6.258		1.734	**1.003**	1.050	6.258		-5.330	**1.005**	1.082
45	534						6.280		1.742	**1.003**	1.047	6.280		-5.360	**1.005**	1.077
46	546						6.303		1.750	**1.003**	1.043	6.303		-5.390	**1.005**	1.072
47	558						6.324		1.758	**1.003**	1.040	6.324		-5.419	**1.004**	1.067
48	570						6.346		1.766	**1.003**	1.037	6.346		-5.448	**1.004**	1.062
49	582						6.366		1.773	**1.003**	1.034	6.366		-5.475	**1.004**	1.057
50	594						6.387		1.780	**1.003**	1.031	6.387		-5.503	**1.004**	1.053
51	606						6.407		1.788	**1.003**	1.028	6.407		-5.529	**1.004**	1.049
52	618						6.426		1.795	**1.002**	1.025	6.426		-5.556	**1.004**	1.045
53	630						6.446		1.802	**1.002**	1.023	6.446		-5.581	**1.004**	1.041
54	642						6.465		1.809	**1.002**	1.021	6.465		-5.606	**1.004**	1.037
55	654						6.483		1.815	**1.002**	1.018	6.483		-5.631	**1.004**	1.033
56	666						6.501		1.822	**1.002**	1.016	6.501		-5.655	**1.003**	1.029
57	678						6.519		1.828	**1.002**	1.014	6.519		-5.679	**1.003**	1.026
58	690						6.537		1.835	**1.002**	1.012	6.537		-5.703	**1.003**	1.022
59	702						6.554		1.841	**1.002**	1.010	6.554		-5.726	**1.003**	1.019
60	714						6.571		1.847	**1.002**	1.008	6.571		-5.748	**1.003**	1.015
61	726						6.588		1.853	**1.002**	1.006	6.588		-5.771	**1.003**	1.012
62	738						6.604		1.859	**1.002**	1.005	6.604		-5.792	**1.003**	1.009
63	750						6.620		1.865	**1.002**	1.003	6.620		-5.814	**1.003**	1.006
64	762						6.636		1.871	**1.002**	1.002	6.636		-5.835	**1.003**	1.003

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
MEDICAL

LOST TIME - PHYSICIANS

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	5.150	4.183		
18	1.5	1.426	1.611	2.299	1.611
30	2.5	1.187	1.155	1.345	1.155
42	3.5	1.122	0.836	1.132	0.836
54	4.5	1.090	0.808	1.088	0.808
66	5.5	1.074	0.795	1.066	0.795
78	6.5	1.063	0.847	1.058	0.847
90	7.5	1.050	0.878	1.052	0.878
102	8.5	1.045	0.896	1.043	0.896
114	9.5	1.040	0.905	1.039	0.905
126	10.5	1.037	0.910	1.035	0.910
138	11.5	1.033	0.914	1.033	0.914
150	12.5	1.029	0.917	1.029	0.917
162	13.5	1.023	0.915	1.026	0.915
174	14.5	1.023	0.916	1.021	0.916
186	15.5	1.019	0.915	1.021	0.915
198	16.5	1.019	0.914	1.017	0.914
210	17.5	1.016	0.914	1.017	0.914
222	18.5	1.014	0.918	1.014	0.918
234	19.5	1.016	0.920	1.013	0.920
246	20.5	1.012	0.916	1.014	0.916
258	21.5	1.011	0.918	1.011	0.918
270	22.5	1.011	0.917	1.010	0.917
282	23.5	1.010	0.910	1.010	0.910
294	24.5	1.010	0.905	1.009	0.905
306	25.5	1.009	0.913	1.009	0.913
318	26.5	1.010	0.914	1.008	0.914
330	27.5	1.009	0.917	1.009	0.917
342	28.5	1.009	0.923	1.009	0.923
354	29.5	1.008	0.935	1.009	0.935
366	30.5	1.007	0.935	1.008	0.935
378	31.5	1.007	0.927	1.007	0.927
390	32.5	1.007	0.916	1.006	0.916
402	33.5	1.007	0.905	1.007	0.905
414	34.5	1.006	0.888	1.007	0.888
426	35.5	1.006	0.864	1.005	0.864
438	36.5		0.873	1.005	0.873
450	37.5		0.898	1.005	0.898
462	38.5		0.913	1.004	0.913
474	39.5		0.937	1.004	0.937
486	40.5		0.979	1.004	0.979
498	41.5		0.969	1.004	0.969
510	42.5		0.924	1.004	0.924
522	43.5		0.900	1.003	0.900
534	44.5		0.842	1.003	0.842
546	45.5		0.780	1.002	0.780
558	46.5		0.779	1.002	0.779
570	47.5		0.814	1.001	0.814
582	48.5		0.842	1.001	0.842
594	49.5		0.862	1.001	0.862
606	50.5		0.888	1.001	0.888
618	51.5		0.869	1.001	0.869
630	52.5		0.834	1.001	0.834
642	53.5		0.800	1.000	0.800
654	54.5		0.800	1.000	0.800
666	55.5		0.800	1.000	0.800
678	56.5		0.800	1.000	0.800
690	57.5		0.800	1.000	0.800
702	58.5		0.800	1.000	0.800
714	59.5				
726	60.5				
738	61.5				
750	62.5				

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 2, EXHIBIT 2B, SHEET 44
(4) GEOMETRIC MEAN FROM SECTION 2, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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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1972																														
1973																														
1974																														49
1975																													73	49
1976																												99	87	59
1977	83	800	684	331	290	307	312	306	330	328	301	298	296	246	324	375	314	256	188	173	175	144	138	109	100	110	79	96	64	52
1978	85	813	694	371	366	341	321	326	344	328	322	329	341	316	400	325	255	199	189	143	134	158	162	125	135	128	115	123	94	80
1979	88	849	804	543	482	443	432	433	435	427	413	410	416	310	303	263	211	185	217	146	108	151	94	115	112	73	57	63	64	73
1980	96	995	1,087	677	571	517	517	492	476	429	395	452	415	357	294	241	218	206	153	153	120	141	109	140	97	92	81	84	84	69
1981	125	1,239	1,142	583	534	516	511	475	468	451	489	549	453	391	309	308	301	221	208	192	214	192	198	185	150	99	103	79	123	79
1982	139	1,325	1,161	670	571	522	539	545	538	536	592	451	400	312	246	279	171	177	159	116	174	160	147	116	107	99	141	102	85	63
1983	129	1,367	1,413	707	674	633	575	491	566	624	556	408	324	293	305	254	235	201	223	214	166	119	162	116	152	83	105	91	70	54
1984	174	1,694	1,618	944	750	689	621	665	817	693	556	414	419	321	249	234	218	238	240	212	185	158	178	163	105	130	77	109	83	93
1985	165	1,640	1,637	1,042	913	786	826	837	747	574	478	415	376	280	297	252	268	217	236	204	234	173	143	173	143	134	128	83	92	
1986	165	1,706	1,791	1,002	838	879	950	854	763	659	566	547	390	370	286	264	257	273	212	189	164	170	146	149	129	138	125	107		
1987	144	1,573	1,877	1,142	1,125	1,019	987	912	639	557	531	438	404	367	346	303	283	235	241	229	186	148	138	139	146	114	128			
1988	166	1,790	2,072	1,386	1,229	1,074	843	662	604	555	444	369	359	324	310	328	255	254	226	179	182	200	204	121	142	145				
1989	167	1,842	2,478	1,754	1,413	1,114	789	736	646	519	553	456	434	537	386	371	358	277	289	317	238	205	178	247	149					
1990	143	1,954	3,132	1,897	1,294	937	808	721	545	500	419	427	372	370	381	375	338	257	219	191	213	183	158	192						
1991	225	3,258	2,542	1,611	1,075	774	688	544	552	457	417	398	348	350	282	292	270	220	230	180	219	179	158							
1992	259	3,724	2,939	1,577	1,075	861	662	605	542	466	463	466	382	292	279	297	251	314	253	254	246	177								
1993	427	3,535	2,527	1,282	1,004	749	710	541	550	520	442	364	350	321	292	258	252	238	212	202	290									
1994	460	3,827	2,643	1,551	1,031	923	724	652	615	631	479	417	351	331	388	290	320	332	277	228										
1995	428	3,633	2,362	1,264	940	724	668	522	475	432	371	313	307	343	295	227	256	215	204											
1996	447	3,643	2,114	1,310	938	750	669	619	510	477	430	373	355	319	317	301	244	233												
1997	359	3,903	2,376	1,224	1,024	927	726	700	637	524	590	501	408	439	339	516	289													
1998	641	4,139	2,452	1,508	1,168	1,032	897	759	657	571	632	606	512	455	383	352														
1999	840	4,558	2,753	1,774	1,345	1,048	923	964	791	736	649	607	610	555	386															
2000	958	5,320	3,045	2,022	1,436	1,217	1,060	880	808	681	668	680	573	538																
2001	1,009	5,198	2,847	1,697	1,194	1,050	914	772	711	735	646	570	586																	
2002	1,196	5,844	3,242	1,951	1,541	1,308	1,104	947	771	807	730	644																		
2003	1,388	5,694	3,208	2,021	1,480	1,250	1,158	1,094	962	775	755																			
2004	1,291	5,527	3,113	1,951	1,521	1,374	1,212	995	898	873																				
2005	1,241	5,575	2,978	1,875	1,509	1,180	1,031	1,016	780																					
2006	1,116	4,979	2,629	1,614	1,231	1,031	880	747																						
2007	1,250	5,743	3,104	1,969	1,514	1,138	1,011																							
2008	1,378	5,338	2,716	1,831	1,348	1,039																								
2009	1,249	4,714	2,517	1,593	1,177																									
2010	1,125	4,873	2,614	1,387																										
2011	1,182	4,337	2,274																											
2012	985	4,280																												
2013	920																													

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																														0.934
1975																													0.670	1.095
1976																												0.881	0.679	0.632
1977	9.609	0.854	0.484	0.877	1.056	1.019	0.979	1.079	0.995	0.917	0.990	0.991	0.832	1.319	1.155	0.838	0.817	0.735	0.920	1.011	0.823	0.954	0.793	0.918	1.094	0.723	1.206	0.668	0.819	1.080
1978	9.609	0.854	0.534	0.987	0.931	0.943	1.015	1.054	0.956	0.980	1.022	1.037	0.926	1.267	0.812	0.786	0.779	0.948	0.756	0.941	1.173	1.031	0.767	1.086	0.948	0.892	1.071	0.762	0.853	0.737
1979	9.609	0.947	0.675	0.889	0.919	0.976	1.001	1.006	0.982	0.966	0.994	1.013	0.745	0.979	0.869	0.802	0.876	1.173	0.670	0.744	1.394	0.621	1.221	0.974	0.655	0.776	1.115	1.006	1.140	0.815
1980	10.384	1.092	0.623	0.844	0.905	1.001	0.952	0.966	0.902	0.921	1.145	0.917	0.860	0.823	0.820	0.904	0.948	0.740	1.000	0.785	1.177	0.771	1.282	0.692	0.952	0.885	1.028	1.003	0.828	1.208
1981	9.940	0.922	0.510	0.916	0.966	0.991	0.930	0.985	0.963	1.085	1.123	0.825	0.863	0.791	0.997	0.978	0.733	0.945	0.921	1.114	0.899	1.028	0.938	0.811	0.658	1.043	0.764	1.558	0.643	1.507
1982	9.521	0.876	0.578	0.852	0.914	1.033	1.010	0.988	0.997	1.104	0.762	0.887	0.780	0.789	1.134	0.613	1.038	0.895	0.729	1.500	0.923	0.916	0.793	0.918	0.927	1.420	0.724	0.831	0.749	1.000
1983	10.559	1.034	0.500	0.953	0.939	0.908	0.854	1.153	1.102	0.892	0.733	0.793	0.906	1.041	0.831	0.927	0.854	1.112	0.960	0.775	0.716	1.360	0.720	1.302	0.544	1.277	0.867	0.765	0.770	1.855
1984	9.757	0.955	0.584	0.795	0.918	0.902	1.070	1.229	0.848	0.802	0.744	1.014	0.766	0.776	0.940	0.928	1.096	1.007	0.882	0.874	0.854	1.128	0.913	0.645	1.235	0.592	1.425	0.764	1.112	
1985	9.965	0.998	0.636	0.876	0.861	1.051	1.014	0.892	0.768	0.834	0.867	0.907	0.744	1.061	0.850	1.063	0.807	1.088	0.864	1.147	0.742	0.826	1.211	0.826	0.938	0.949	0.649	1.114		
1986	10.353	1.050	0.559	0.836	1.050	1.080	0.899	0.893	0.863	0.860	0.966	0.713	0.948	0.774	0.924	0.971	1.064	0.778	0.890	0.867	1.040	0.857	1.022	0.861	1.074	0.906	0.853			
1987	10.953	1.194	0.608	0.985	0.906	0.969	0.923	0.701	0.872	0.953	0.825	0.923	0.907	0.944	0.875	0.933	0.833	1.023	0.953	0.811	0.798	0.933	1.005	1.053	0.781	1.124				
1988	10.767	1.157	0.669	0.887	0.874	0.784	0.786	0.912	0.920	0.799	0.831	0.973	0.902	0.958	1.059	0.778	0.995	0.889	0.794	1.016	1.098	1.020	0.591	1.180	1.019					
1989	11.039	1.345	0.708	0.806	0.788	0.709	0.932	0.878	0.803	1.065	0.825	0.952	1.236	0.719	0.960	0.967	0.772	1.046	1.097	0.749	0.863	0.869	1.386	0.603						
1990	13.668	1.603	0.606	0.682	0.724	0.863	0.892	0.756	0.918	0.839	1.019	0.870	0.995	1.029	0.984	0.901	0.762	0.852	0.872	1.115	0.857	0.866	1.216							
1991	14.461	0.780	0.634	0.668	0.720	0.888	0.792	1.015	0.828	0.913	0.953	0.875	1.005	0.807	1.035	0.925	0.813	1.048	0.779	1.219	0.820	0.883								
1992	14.354	0.789	0.537	0.681	0.801	0.769	0.914	0.897	0.860	0.992	1.006	0.821	0.764	0.957	1.064	0.845	1.251	0.806	1.004	0.967	0.721									
1993	8.281	0.715	0.507	0.783	0.746	0.947	0.762	1.016	0.946	0.850	0.822	0.964	0.916	0.910	0.883	0.976	0.946	0.889	0.956	1.434										
1994	8.313	0.691	0.587	0.665	0.896	0.784	0.900	0.943	1.026	0.760	0.869	0.842	0.943	1.171	0.749	1.102	1.037	0.834	0.824											
1995	8.486	0.650	0.535	0.743	0.771	0.922	0.782	0.909	0.910	0.857	0.845	0.981	1.115	0.861	0.770	1.129	0.839	0.948												
1996	8.144	0.580	0.620	0.716	0.799	0.892	0.925	0.825	0.935	0.901	0.867	0.950	0.900	0.992	0.951	0.809	0.956													
1997	10.860	0.609	0.515	0.837	0.905	0.784	0.964	0.909	0.823	1.126	0.849	0.815	1.077	0.771	1.523	0.560														
1998	6.454	0.592	0.615	0.775	0.884	0.869	0.846	0.865	0.869	1.107	0.958	0.845	0.889	0.842	0.920															
1999	5.424	0.604	0.644	0.759	0.779	0.880	1.045	0.821	0.930	0.882	0.936	1.004	0.910	0.696																
2000	5.553	0.572	0.664	0.710	0.848	0.870	0.831	0.918	0.843	0.981	1.017	0.842	0.940																	
2001	5.152	0.548	0.596	0.704	0.879	0.871	0.844	0.921	1.035	0.878	0.883	1.027																		
2002	4.886	0.555	0.602	0.790	0.849	0.844	0.858	0.814	1.046	0.905	0.883																			
2003	4.101	0.563	0.630	0.732	0.845	0.926	0.945	0.879	0.806	0.974																				
2004	4.280	0.563	0.627	0.780	0.904	0.882	0.821	0.902	0.973																					
2005	4.492	0.534	0.629	0.805	0.782	0.874	0.986	0.767																						
2006	4.462	0.528	0.614	0.763	0.838	0.853	0.849																							
2007	4.594	0.540	0.634	0.769	0.751	0.889																								
2008	3.874	0.509	0.674	0.737	0.770																									
2009	3.775	0.534	0.633	0.739																										
2010	4.330	0.536	0.530																											
2011	3.669	0.524																												
2012	4.345																													
Latest diag	4.345	0.524	0.530	0.739	0.770	0.889	0.849	0.767	0.973	0.974	0.883	1.027	0.940	0.696	0.920	0.560	0.956	0.948	0.824	1.434	0.721	0.883	1.216	0.603	1.019	1.124	0.853	1.114	1.112	1.855
5 Yr Avg	3.998	0.529	0.617	0.762	0.809	0.885	0.892	0.857	0.941	0.924	0.935	0.907	0.943	0.832	0.983	0.915	1.006	0.905	0.887	1.097	0.872	0.914	1.044	0.905	1.009	0.969	0.904	1.006	0.820	1.277
9 Yr Avg	4.202	0.537	0.619	0.757	0.829	0.877	0.892	0.866	0.918	0.957	0.901	0.919	0.939	0.890	0.987	0.913	0.930	0.926	0.908	1.036	0.866	0.971	0.984	0.911	0.903	0.997	0.944	0.941	0.844	1.103
3 Yr Wtd	4.097	0.532	0.613	0.749	0.784	0.872	0.884	0.850	0.933	0.920	0.927	0.952	0.914	0.765	1.126	0.756	0.951	0.882	0.923	1.187	0.796	0.873	1.036	0.864	0.952	0.985	0.907	0.867	0.883	1.438
5 Yr Wtd	3.977	0.529	0.618	0.763	0.809	0.886	0.891	0.854	0.933	0.923	0.934	0.907	0.939	0.815	0.980	0.854	1.007	0.891	0.886	1.054	0.860	0.915	1.028	0.855	0.994	0.940	0.855	0.976	0.806	1.257
10 Yr Wtd	4.183	0.540	0.618	0.753	0.824	0.876	0.896	0.860	0.916	0.934	0.900	0.906	0.940	0.885	0.981	0.870	0.911	0.904	0.908	0.999	0.843	0.951	0.970	0.852	0.863	0.972	0.926	0.910	0.813	1.079
Selected	4.183	0.540	0.618	0.753	0.824	0.876	0.896	0.860	0.916	0.934	0.900	0.906	0.940	0.885	0.981	0.870	0.911	0.904	0.908	0.999	0.843	0.951	0.970	0.852	0.863	0.972	0.926	0.910	0.813	1.079
Loss $ Weight	11,738	51,061	28,395	17,888	13,951	11,635	10,189	8,874	7,524	6,612	5,950	5,074	4,433	3,943	3,342	3,279	2,833	2,575	2,363	2,174	2,157	1,714	1,614	1,603	1,320	1,107	1,060	936	845	671
Center Wtd Avg	4.183	1.033	0.968	0.653	0.753	0.830	0.869	0.893	0.899	0.901	0.919	0.914	0.918	0.916	0.918	0.910	0.916	0.913	0.913	0.919	0.931	0.923	0.894	0.921	0.914	0.899	0.899	0.935	0.925	0.925
Geometric Mean	4.183	1.611	1.155	0.836	0.808	0.795	0.847	0.878	0.896	0.905	0.910	0.914	0.917	0.915	0.916	0.915	0.914	0.914	0.918	0.920	0.916	0.918	0.917	0.910	0.905	0.913	0.914	0.917	0.923	0.935

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																				4	2	4	4	1	2	4	4	3	2	2
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																	4	1	1	13	0	16	0	9	2	10	0			
1958																2	1	1	1	2	1	1	0	0	0	0				
1959															15	5	2	1	1	0	0	0	0	0	0					
1960														4	3	3	1	0	1	0	0	0	0	0						
1961													8	1	4	1	0	0	0	0	0	0	0							
1962												2	4	6	1	2	0	1	3	1	1	1								
1963											5	5	3	3	3	2	2	2	3	1	1									
1964										4	8	4	2	2	2	2	1	3	1	1										
1965									11	15	11	9	5	8	3	5	3	3	1											
1966								11	10	11	3	3	3	3	54	3	7	3												
1967							16	11	17	18	6	10	63	29	20	53	18													
1968						17	7	11	15	8	6	10	5	13	7	9														
1969					13	25	18	14	11	11	13	8	10	4	5															
1970				32	21	18	13	10	7	17	16	27	10	8																
1971			32	21	58	69	32	22	12	9	9	11	11																	
1972		20	39	15	15	13	15	19	7	7	3	3																		
1973	51	43	38	25	37	31	24	17	18	18	15																			
1974	46	55	37	23	30	22	33	19	24	19																				
1975	53	83	29	38	24	72	26	36	45																					
1976	37	39	34	103	54	24	20	19																						
1977	56	56	58	55	51	58	30																							
1978	59	69	78	78	63	38																								
1979	59	46	54	32	32																									
1980	84	74	88	55																										
1981	119	52	45																											
1982	63	67																												
1983	100																													
1984																														
1985																														
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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	1.831	0.928	0.245	2.396	1.834	1.139	0.774	0.470	1.288	
1955																			0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
1956																		2.748	0.300	1.674	0.597	0.500	1.000	2.714	1.081	0.000	0.000			
1957																	0.208	0.598	23.862	0.005	238.882	0.022	25.145	0.243	4.527	0.034				
1958																0.482	1.098	0.577	3.032	0.244	0.952	0.777	0.000	0.000	0.000					
1959															0.327	0.463	0.254	1.667	0.100	0.000	0.000	0.000	0.000	0.000						
1960														0.724	1.041	0.303	0.346	2.105	0.203	0.000	0.000	0.000	1.000							
1961													0.172	2.673	0.169	0.450	0.182	3.750	0.000	0.000	0.000	0.000								
1962												1.502	1.827	0.091	3.616	0.191	1.855	4.453	0.385	0.555	0.867									
1963											1.039	0.496	1.278	0.757	0.981	0.896	1.088	1.047	0.495	0.947										
1964										1.996	0.504	0.483	1.071	0.748	1.194	0.644	2.253	0.416	1.101											
1965									1.309	0.755	0.781	0.551	1.644	0.346	1.893	0.609	1.004	0.275												
1966								0.916	1.136	0.276	0.976	1.138	0.753	20.745	0.065	2.154	0.454													
1967							0.704	1.490	1.059	0.320	1.695	6.650	0.453	0.689	2.660	0.351														
1968						0.422	1.496	1.404	0.540	0.779	1.607	0.480	2.554	0.567	1.218															
1969					1.898	0.730	0.762	0.828	0.980	1.172	0.640	1.167	0.435	1.135																
1970				0.651	0.842	0.726	0.822	0.697	2.280	0.992	1.644	0.360	0.771																	
1971			0.667	2.745	1.186	0.457	0.692	0.550	0.726	1.072	1.215	0.957																		
1972		1.891	0.385	1.021	0.886	1.082	1.291	0.397	0.951	0.441	0.970																			
1973	0.841	0.893	0.654	1.490	0.831	0.770	0.732	1.045	1.009	0.835																				
1974	1.203	0.667	0.629	1.302	0.739	1.490	0.584	1.217	0.799																					
1975	1.552	0.355	1.281	0.630	3.030	0.362	1.377	1.260																						
1976	1.046	0.871	3.031	0.524	0.448	0.811	0.976																							
1977	0.996	1.028	0.959	0.924	1.123	0.524																								
1978	1.183	1.116	1.008	0.805	0.610																									
1979	0.773	1.187	0.594	1.006																										
1980	0.884	1.182	0.632																											
1981	0.441	0.849																												
1982	1.058																													
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Latest diag	1.058	0.849	0.632	1.006	0.610	0.524	0.976	1.260	0.799	0.835	0.970	0.957	0.771	1.135	1.218	0.351	0.454	0.275	1.101	0.947	0.867	0.000	1.000	0.000	0.000	0.034	0.000	0.000	1.288	
5 Yr Avg	0.868	1.073	1.245	0.778	1.190	0.792	0.992	0.894	1.153	0.902	1.215	1.923	0.993	4.696	1.406	0.931	1.331	1.988	0.437	0.300	0.364	0.160	5.429	0.592	1.488	0.293	0.258	0.235	1.288	
9 Yr Avg	1.015	0.905	1.019	1.161	1.077	0.773	0.970	0.988	1.053	0.738	1.115	1.365	1.198	3.084	1.426	0.673	0.948	1.654	3.275	0.381	27.014	0.278	3.913	0.892	1.488	0.293	0.258	0.235	1.288	
3 Yr Wtd	0.728	1.082	0.755	0.884	0.714	0.494	0.943	1.197	0.900	0.814	1.433	0.649	0.995	0.697	0.804	0.475	0.788	0.545	0.543	0.747	0.867		0.180	0.243	4.277	0.033	0.774	0.470	1.288	
5 Yr Wtd	0.804	1.080	1.042	0.732	0.965	0.642	0.944	0.939	1.016	0.926	1.241	1.480	0.610	1.575	0.846	0.496	0.864	0.884	0.505	0.689	0.904	0.052	9.637	0.261	3.112	0.344	0.774	0.470	1.288	
10 Yr Wtd	0.931	0.927	0.918	0.913	1.010	0.622	0.881	0.979	0.997	0.780	1.113	1.277	0.686	1.359	0.776	0.478	0.668	0.916	1.801	0.219	5.765	0.219	2.182	0.453	3.112	0.344	0.774	0.470	1.288	
Selected	0.931	0.927	0.918	0.913	1.010	0.622	0.881	0.979	0.997	0.780	1.113	1.277	0.686	1.359	0.776	0.478	0.668	0.916	1.801	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	
Loss $ Weight	677	585	499	446	386	370	217	179	167	132	92	91	115	77	99	84	37	16	11	19	5	21	4	10	4	13	5	3	2	
Center Wtd Avg	0.928	0.960	0.936	0.887	0.874	0.872	0.874	0.813	0.938	1.003	0.950	0.996	1.010	0.894	0.789	0.833	0.714	0.687	0.893	0.982	0.986	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	
Geometric Mean	0.935	0.927	0.916	0.905	0.888	0.864	0.873	0.898	0.913	0.937	0.979	0.969	0.924	0.900	0.842	0.780	0.779	0.814	0.842	0.862	0.888	0.869	0.834	0.800	0.800	0.800	0.800	0.800	0.800	

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
MEDICAL

LOST TIME - PHYSICIANS

FITTED INCREMENTAL DECAY LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**35**
	To:	**45**
Cut-off		**100**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.007**	**0.993**
Inverse Power	**1.013**	**0.993**
Selected Tail	**1.007**	

					Weibull Curve Fitting					Inverse Power Curve Fitting				
					Slope=	0.657				Slope=	-3.605			
		IMPLIED	PA	SELECTED	Intercept=	-2.344				Intercept=	16.717			
PERIOD	AGE	ATA	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6				1.792		-1.167	**3.738**	165.415	1.792		10.259	**28532.062**	
2	18	2.299	2.407	2.407	2.890	-0.622	-0.446	**2.114**	44.247	2.890	0.342	6.299	**544.905**	
3	30	1.345	1.376	1.376	3.401	0.260	-0.110	**1.690**	20.927	3.401	-0.978	4.457	**87.271**	
4	42	1.132	1.143	1.143	3.738	0.733	0.111	**1.486**	12.382	3.738	-1.948	3.245	**26.653**	
5	54	1.088	1.091	1.091	3.989	0.910	0.276	**1.366**	8.331	3.989	-2.396	2.339	**11.369**	17617.683
6	66	1.066	1.066	1.066	4.190	1.022	0.408	**1.286**	6.101	4.190	-2.713	1.615	**6.030**	1549.651
7	78	1.058	1.055	1.055	4.357	1.081	0.517	**1.230**	4.744	4.357	-2.894	1.013	**3.755**	256.978
8	90	1.052	1.046	1.046	4.500	1.140	0.611	**1.188**	3.858	4.500	-3.081	0.498	**2.645**	68.441
9	102	1.043	1.039	1.039	4.625	1.191	0.694	**1.156**	3.247	4.625	-3.252	0.046	**2.047**	25.879
10	114	1.039	1.033	1.033	4.736	1.233	0.767	**1.131**	2.808	4.736	-3.397	-0.355	**1.701**	12.640
11	126	1.035	1.029	1.029	4.836	1.268	0.832	**1.112**	2.482	4.836	-3.525	-0.715	**1.489**	7.429
12	138	1.033	1.026	1.026	4.927	1.306	0.892	**1.095**	2.233	4.927	-3.666	-1.043	**1.352**	4.989
13	150	1.029	1.023	1.023	5.011	1.338	0.947	**1.082**	2.038	5.011	-3.791	-1.344	**1.261**	3.689
14	162	1.026	1.021	1.021	5.088	1.360	0.997	**1.071**	1.883	5.088	-3.876	-1.621	**1.198**	2.926
15	174	1.021	1.018	1.018	5.159	1.390	1.044	**1.062**	1.758	5.159	-3.996	-1.879	**1.153**	2.443
16	186	1.021	1.017	1.017	5.226	1.409	1.088	**1.054**	1.656	5.226	-4.074	-2.119	**1.120**	2.119
17	198	1.017	1.015	1.015	5.288	1.433	1.129	**1.048**	1.571	5.288	-4.176	-2.344	**1.096**	1.892
18	210	1.017	1.015	1.015	5.347	1.442	1.168	**1.042**	1.499	5.347	-4.216	-2.557	**1.078**	1.726
19	222	1.014	1.014	1.014	5.403	1.458	1.204	**1.037**	1.439	5.403	-4.283	-2.757	**1.063**	1.602
20	234	1.013	1.012	1.012	5.455	1.482	1.239	**1.033**	1.388	5.455	-4.388	-2.947	**1.053**	1.506
21	246	1.014	1.012	1.012	5.505	1.486	1.272	**1.029**	1.344	5.505	-4.409	-3.127	**1.044**	1.431
22	258	1.011	1.011	1.011	5.553	1.500	1.303	**1.026**	1.306	5.553	-4.473	-3.299	**1.037**	1.371
23	270	1.010	1.011	1.011	5.598	1.503	1.333	**1.023**	1.273	5.598	-4.485	-3.462	**1.031**	1.322
24	282	1.010	1.011	1.011	5.642	1.518	1.361	**1.021**	1.244	5.642	-4.553	-3.619	**1.027**	1.282
25	294	1.009	1.010	1.010	5.684	1.527	1.389	**1.018**	1.219	5.684	-4.596	-3.769	**1.023**	1.249
26	306	1.009	1.010	1.010	5.724	1.526	1.415	**1.017**	1.197	5.724	-4.591	-3.914	**1.020**	1.220
27	318	1.008	1.010	1.010	5.762	1.536	1.440	**1.015**	1.178	5.762	-4.637	-4.052	**1.017**	1.197
28	330	1.009	1.009	1.009	5.799	1.551	1.465	**1.013**	1.160	5.799	-4.706	-4.186	**1.015**	1.176
29	342	1.009	1.009	1.009	5.835	1.558	1.488	**1.012**	1.145	5.835	-4.741	-4.315	**1.013**	1.159
30	354	1.009	1.009	1.009	5.869	1.562	1.511	**1.011**	1.131	5.869	-4.758	-4.439	**1.012**	1.143
31	366	1.008	1.008	1.008	5.903	1.588	1.533	**1.010**	1.119	5.903	-4.886	-4.559	**1.010**	1.130
32	378	1.007	1.007	1.007	5.935	1.611	1.554	**1.009**	1.108	5.935	-5.003	-4.675	**1.009**	1.118
33	390	1.006	1.006	1.006	5.966	1.624	1.574	**1.008**	1.098	5.966	-5.065	-4.788	**1.008**	1.108
34	402	1.007	1.007	1.007	5.996	1.606	1.594	**1.007**	1.090	5.996	-4.975	-4.897	**1.007**	1.099
35	414	1.007	1.007	1.007	6.026	1.604	1.614	**1.007**	1.082	6.026	-4.966	-5.003	**1.007**	1.091
36	426	1.005	1.006	1.006	6.054	1.643	1.632	**1.006**	1.075	6.054	-5.163	-5.106	**1.006**	1.083
37	438	1.005	1.005	1.005	6.082	1.655	1.651	**1.005**	1.068	6.082	-5.228	-5.206	**1.005**	1.077
38	450	1.005	1.005	1.005	6.109	1.669	1.668	**1.005**	1.062	6.109	-5.301	-5.304	**1.005**	1.071
39	462	1.004	1.005	1.005	6.136	1.684	1.686	**1.005**	1.057	6.136	-5.380	-5.399	**1.005**	1.066
40	474	1.004	1.004	1.004	6.161	1.700	1.703	**1.004**	1.052	6.161	-5.471	-5.491	**1.004**	1.061
41	486	1.004	1.004	1.004	6.186	1.717	1.719	**1.004**	1.048	6.186	-5.566	-5.581	**1.004**	1.056
42	498	1.004	1.003	1.003	6.211	1.734	1.735	**1.003**	1.044	6.211	-5.659	-5.669	**1.003**	1.052
43	510	1.004	1.003	1.003	6.234	1.750	1.751	**1.003**	1.040	6.234	-5.754	-5.755	**1.003**	1.049
44	522	1.003	1.003	1.003	6.258	1.766	1.766	**1.003**	1.037	6.258	-5.847	-5.839	**1.003**	1.046
45	534	1.003	1.003	1.003	6.280	1.782	1.781	**1.003**	1.034	6.280	-5.939	-5.921	**1.003**	1.042
46	546	1.002	1.002	1.002	6.303	1.797	1.795	**1.002**	1.031	6.303	-6.030	-6.001	**1.002**	1.040
47	558	1.002	1.002	1.002	6.324	1.812	1.810	**1.002**	1.029	6.324	-6.121	-6.079	**1.002**	1.037
48	570	1.001	1.002	1.002	6.346	1.827	1.824	**1.002**	1.026	6.346	-6.213	-6.156	**1.002**	1.035
49	582	1.001	1.002	1.002	6.366	1.843	1.837	**1.002**	1.024	6.366	-6.312	-6.231	**1.002**	1.033
50	594	1.001	1.002	1.002	6.387	1.859	1.851	**1.002**	1.022	6.387	-6.414	-6.304	**1.002**	1.031
51	606	1.001	1.001	1.001	6.407	1.877	1.864	**1.002**	1.021	6.407	-6.535	-6.377	**1.002**	1.029
52	618	1.001	1.001	1.001	6.426	1.898	1.877	**1.001**	1.019	6.426	-6.671	-6.447	**1.002**	1.027
53	630	1.001	1.001	1.001	6.446	1.919	1.889	**1.001**	1.018	6.446	-6.810	-6.517	**1.001**	1.025
54	642	1.000	1.001	1.001	6.465	1.939	1.902	**1.001**	1.016	6.465	-6.953	-6.585	**1.001**	1.024
55	654	1.000	1.001	1.001	6.483	1.963	1.914	**1.001**	1.015	6.483	-7.118	-6.651	**1.001**	1.022
56	666	1.000	1.001	1.001	6.501	1.987	1.926	**1.001**	1.014	6.501	-7.291	-6.717	**1.001**	1.021
57	678	1.000	1.001	1.001	6.519	2.012	1.938	**1.001**	1.013	6.519	-7.478	-6.781	**1.001**	1.020
58	690	1.000	1.000	1.000	6.537	2.042	1.949	**1.001**	1.012	6.537	-7.702	-6.844	**1.001**	1.019
59	702	1.000			6.554		1.960	**1.001**	1.011	6.554		-6.907	**1.001**	1.018
60	714				6.571		1.972	**1.001**	1.010	6.571		-6.968	**1.001**	1.017

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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		1,231	3,804	2,573	75.4%	1,941	
1977	4,296,958	4,306	4,865	560	72.2%	404	0.113
1978	4,554,775	5,008	5,776	768	71.6%	550	0.127
1979	4,922,518	4,189	4,900	711	71.1%	505	0.100
1980	5,505,913	5,613	6,653	1,041	70.5%	734	0.121
1981	5,822,523	5,770	7,112	1,342	70.1%	941	0.122
1982	6,184,882	5,700	7,286	1,586	69.8%	1,107	0.118
1983	6,513,795	5,338	7,044	1,707	69.1%	1,179	0.108
1984	6,868,217	6,750	9,048	2,299	68.3%	1,571	0.132
1985	7,503,185	7,631	10,549	2,919	67.7%	1,977	0.141
1986	7,891,199	7,242	10,384	3,142	67.2%	2,112	0.132
1987	8,601,063	7,168	10,689	3,521	66.7%	2,350	0.124
1988	8,905,267	6,760	10,502	3,742	66.3%	2,479	0.118
1989	9,434,400	8,288	13,282	4,994	65.7%	3,280	0.141
1990	10,055,399	8,244	13,255	5,011	65.1%	3,264	0.132
1991	10,728,872	8,317	14,109	5,792	64.7%	3,748	0.132
1992	11,441,482	6,417	11,967	5,550	64.3%	3,567	0.105
1993	11,998,508	6,549	12,666	6,117	63.7%	3,898	0.106
1994	12,083,591	8,828	17,141	8,313	63.4%	5,270	0.142
1995	12,383,967	7,097	14,767	7,669	62.9%	4,823	0.119
1996	12,949,088	6,123	13,790	7,667	62.5%	4,789	0.106
1997	13,596,753	7,556	17,505	9,949	62.1%	6,177	0.129
1998	14,465,333	8,465	20,867	12,402	61.7%	7,647	0.144
1999	15,088,873	9,459	24,448	14,989	61.3%	9,190	0.162
2000	15,809,043	9,805	26,728	16,922	60.9%	10,300	0.169
2001	16,717,138	8,273	24,752	16,478	60.6%	9,989	0.148
2002	17,601,171	8,020	28,002	19,981	60.2%	12,038	0.159
2003	18,004,352	7,842	29,285	21,444	60.0%	12,874	0.163
2004	18,523,800	6,395	28,340	21,945	59.8%	13,119	0.153
2005	18,566,524	6,085	28,992	22,907	59.6%	13,647	0.156
2006	18,918,245	4,012	25,199	21,187	59.4%	12,586	0.133
2007	19,391,569	3,579	27,365	23,787	59.2%	14,091	0.141
2008	19,805,485	2,705	26,544	23,840	59.2%	14,109	0.134
2009	19,727,413	1,666	25,569	23,904	59.3%	14,166	0.130
2010	19,224,772	992	25,276	24,285	59.5%	14,460	0.131
2011	18,522,515	523	23,851	23,328	60.3%	14,070	0.129
2012	17,714,507	184	22,962	22,778	62.2%	14,168	0.130
2013	8,801,307	15	11,447	11,432	66.2%	7,566	0.130
2014		0	0		100.0%		
TOTAL		218,145	626,724	408,580	61.4%	250,684	
EXLD PRIOR		216,914	622,920	406,006	61.3%	248,743	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	2,573	323	292	286	339	190	167	155	123	103	106	83	70	72	57	53	44	47	36	216
1977	560	63	57	52	47	42	39	34	30	26	22	18	16	14	12	10	9	8	7	60
1978	768	82	76	69	63	57	52	48	42	37	32	27	23	19	17	15	13	11	10	82
1979	711	79	70	64	58	52	47	42	39	34	30	26	22	19	16	14	12	11	9	77
1980	1,041	110	103	91	83	75	67	61	55	50	45	39	34	29	24	21	18	16	14	115
1981	1,342	142	123	115	102	95	87	79	72	66	60	54	47	40	34	29	24	21	18	144
1982	1,586	173	148	128	121	108	101	92	85	78	71	65	58	50	43	36	30	26	22	169
1983	1,707	155	171	146	126	119	106	99	91	83	76	70	64	56	49	42	35	29	25	184
1984	2,299	188	192	212	180	156	146	130	121	111	101	92	84	77	69	60	51	43	36	264
1985	2,919	237	214	217	242	206	178	168	150	140	129	118	109	99	91	81	71	61	52	358
1986	3,142	252	237	214	219	242	206	178	168	149	140	128	117	107	98	89	80	70	60	399
1987	3,521	274	256	240	217	222	247	211	182	173	154	145	133	122	112	103	94	84	73	480
1988	3,742	259	273	255	239	216	220	245	208	180	171	152	143	131	121	111	101	93	83	545
1989	4,994	351	320	337	314	294	265	272	302	258	223	211	188	177	163	150	137	126	115	784
1990	5,011	359	357	323	341	314	294	265	264	287	243	209	194	172	157	142	128	115	105	785
1991	5,792	373	371	370	337	355	329	308	277	279	306	261	225	210	187	173	157	143	130	1,000
1992	5,550	334	322	317	321	291	307	287	268	242	246	276	234	203	192	171	162	149	138	1,071
1993	6,117	362	348	335	329	332	302	318	297	277	250	254	285	242	210	199	177	167	154	1,251
1994	8,313	484	478	463	445	439	439	400	419	389	363	324	322	358	304	263	246	219	204	1,723
1995	7,669	419	413	404	391	376	366	368	338	352	329	305	274	275	311	264	229	217	195	1,781
1996	7,667	405	398	391	385	371	356	348	352	320	336	314	292	261	262	296	251	218	206	1,857
1997	9,949	511	507	499	488	480	465	445	436	438	399	419	390	363	323	321	361	307	266	2,479
1998	12,402	602	603	597	585	575	562	543	521	506	509	465	488	455	423	377	376	426	363	3,341
1999	14,989	740	708	704	696	686	670	660	640	612	601	602	547	576	535	498	443	438	489	4,084
2000	16,922	765	775	746	745	742	731	712	705	677	647	633	642	578	616	575	536	475	470	5,079
2001	16,478	679	714	723	697	695	692	682	665	658	632	604	591	599	540	575	536	500	443	5,180
2002	19,981	767	791	833	843	812	811	807	795	775	767	737	705	689	699	629	670	626	583	6,556
2003	21,444	793	792	818	860	871	839	838	834	821	801	792	761	728	712	722	650	693	646	7,376
2004	21,945	781	782	782	807	849	860	828	827	823	810	790	782	751	718	702	712	641	683	7,914
2005	22,907	783	787	789	788	813	856	866	834	833	829	817	796	788	757	724	708	718	646	8,666
2006	21,187	711	700	703	705	704	726	764	774	745	744	741	730	711	704	676	647	632	641	8,330
2007	23,787	762	773	760	764	765	765	789	830	841	810	809	805	793	773	765	734	702	687	9,745
2008	23,840	721	740	751	739	742	744	743	767	807	817	787	786	782	770	751	743	714	683	10,138
2009	23,904	661	703	722	732	720	724	725	724	747	787	796	767	766	762	751	732	724	696	10,546
2010	24,285	618	655	696	714	724	713	716	718	717	740	779	788	759	758	755	743	724	717	11,119
2011	23,328	526	580	615	654	671	680	670	673	674	673	695	731	740	713	712	709	698	680	11,112
2012	22,778	421	504	557	590	627	644	653	642	646	647	646	667	702	710	684	683	680	670	11,309
2013	11,432	261	419	501	553	586	623	640	649	638	641	643	642	662	697	706	680	679	676	11,899
TOTAL	408,580	16,529	16,751	16,822	16,858	16,616	16,427	16,191	15,918	15,593	15,287	14,925	14,549	14,177	13,739	13,244	12,737	12,253	11,733	148,220

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	34	4	4	27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	178	20	18	16	123	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	3	0	0	0	0	0	1	-	-	-	-	-	-	-	-	-	-	-	-	-
1957	29	5	4	3	3	3	3	15	-	-	-	-	-	-	-	-	-	-	-	-
1958	4	1	1	1	1	1	1	0	3	-	-	-	-	-	-	-	-	-	-	-
1959	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1960	43	5	4	4	3	3	2	3	2	2	18	-	-	-	-	-	-	-	-	-
1961	12	1	1	1	1	1	1	1	1	1	1	7	-	-	-	-	-	-	-	-
1962	12	2	2	2	1	1	1	1	1	1	1	1	4	-	-	-	-	-	-	-
1963	59	7	6	5	5	4	4	3	3	3	3	2	2	15	-	-	-	-	-	-
1964	28	4	3	3	3	3	2	2	2	2	1	1	1	1	7	-	-	-	-	-
1965	33	3	2	2	2	2	2	1	1	1	1	1	1	1	1	10	-	-	-	-
1966	44	5	5	4	4	3	3	3	2	2	2	2	1	1	1	1	5	-	-	-
1967	88	7	6	5	5	4	4	3	3	3	3	3	2	2	2	2	2	14	-	-
1968	66	10	8	7	6	5	4	4	3	3	3	2	2	2	2	2	1	1	7	-
1969	103	16	14	12	10	9	8	7	6	5	5	4	4	4	3	3	2	2	2	13
1970	52	7	6	5	4	4	3	3	2	2	2	2	2	1	1	1	1	1	1	5
1971	74	12	10	9	7	6	5	4	4	3	3	3	2	2	2	2	2	1	1	8
1972	105	13	12	11	10	9	7	6	6	5	4	4	3	3	3	2	2	2	2	13
1973	408	53	49	44	39	33	28	24	20	18	15	14	12	11	10	9	8	7	6	47
1974	316	42	38	34	30	26	22	18	15	12	11	9	8	7	6	6	5	5	4	30
1975	347	40	36	33	30	27	24	20	17	14	12	11	9	8	7	6	6	5	5	39
1976	535	66	61	56	52	47	42	36	31	26	22	18	16	14	12	11	9	9	8	63
TOTAL	2,573	323	292	286	339	190	167	155	123	103	106	83	70	72	57	53	44	47	36	216

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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			1,231					3,804
1977	4,296,958	0.114	4,306	1.123	4,833	4,839	4,839	4,865
1978	4,554,775	0.129	5,008	1.139	5,707	5,725	5,725	5,776
1979	4,922,518	0.102	4,189	1.159	4,853	4,874	4,874	4,900
1980	5,505,913	0.123	5,613	1.181	6,627	6,645	6,645	6,653
1981	5,822,523	0.122	5,770	1.206	6,959	6,985	6,985	7,112
1982	6,184,882	0.116	5,700	1.234	7,033	7,064	7,064	7,286
1983	6,513,795	0.106	5,338	1.264	6,749	6,788	6,788	7,044
1984	6,868,217	0.131	6,750	1.297	8,757	8,814	8,814	9,048
1985	7,503,185	0.141	7,631	1.334	10,182	10,274	10,274	10,549
1986	7,891,199	0.131	7,242	1.376	9,966	10,057	10,057	10,384
1987	8,601,063	0.122	7,168	1.420	10,180	10,262	10,262	10,689
1988	8,905,267	0.116	6,760	1.469	9,929	10,044	10,044	10,502
1989	9,434,400	0.139	8,288	1.528	12,667	12,812	12,812	13,282
1990	10,055,399	0.132	8,244	1.596	13,157	13,200	13,200	13,255
1991	10,728,872	0.130	8,317	1.671	13,897	13,938	13,938	14,109
1992	11,441,482	0.099	6,417	1.757	11,274	11,286	11,286	11,967
1993	11,998,508	0.101	6,549	1.856	12,157	12,146	12,146	12,666
1994	12,083,591	0.142	8,828	1.969	17,384	17,279	17,279	17,141
1995	12,383,967	0.118	7,097	2.098	14,893	14,753	14,753	14,767
1996	12,949,088	0.104	6,123	2.246	13,750	13,562	13,562	13,790
1997	13,596,753	0.129	7,556	2.414	18,243	17,865	17,865	17,505
1998	14,465,333	0.145	8,465	2.608	22,075	21,427	21,427	20,867
1999	15,088,873	0.166	9,459	2.830	26,763	25,661	25,661	24,448
2000	15,809,043	0.141	9,805	3.092	30,315	24,926	24,926	26,728
2001	16,717,138	0.148	8,273	3.389	28,042	25,674	25,674	24,752
2002	17,601,171	0.153	8,020	3.745	30,036	27,742	27,742	28,002
2003	18,004,352	0.150	7,842	4.175	32,738	28,338	28,338	29,285
2004	18,523,800	0.146	6,395	4.715	30,149	27,716	27,716	28,340
2005	18,566,524	0.145	6,085	5.421	32,988	28,002	28,002	28,992
2006	18,918,245	0.142	4,012	6.369	25,551	26,702	26,702	25,199
2007	19,391,569	0.139	3,579	7.714	27,605	27,104	27,104	27,365
2008	19,805,485	0.136	2,705	9.750	26,371	26,871	26,871	26,544
2009	19,727,413	0.134	1,666	12.952	21,572	26,050	26,050	25,569
2010	19,224,772	0.134	992	18.760	18,605	25,354	25,354	25,276
2011	18,522,515	0.131	523	31.892	16,670	23,980	23,980	23,851
2012	17,714,507	0.130	184	76.542	14,103	22,912	22,912	22,962
2013	17,602,614	0.130	15	619.990	9,594	22,862	22,862	22,895
2014	18,074,133	0.130				23,496	23,496	23,496
TOTAL			218,145		612,376	654,031	654,031	661,668
EXLD PRIOR			216,914		612,376	654,031	654,031	657,864

(1) PROVIDED BY THE BWC
(2) SECTION 2, EXHIBIT 2C, SHEET 19, COL. 14
(3) BASED ON DATA FROM THE BWC
(4) SECTION 2, 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 2, EXHIBIT 2C, SHEET 3B, COL. 8

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	1,231	***3 YEAR SUM***	***1,935***	***9,774***	13,000		2,573	3,804
1977	4,306	4,839	533	2,822	2,961	1.049	560	4,865
1978	5,008	5,725	717	3,144	3,369	1.072	768	5,776
1979	4,189	4,874	685	3,808	3,952	1.038	711	4,900
1980	5,613	6,645	1,033	4,985	5,023	1.008	1,041	6,653
1981	5,770	6,985	1,215	5,036	5,562	1.104	1,342	7,112
1982	5,700	7,064	1,364	5,144	5,981	1.163	1,586	7,286
1983	5,338	6,788	1,451	5,801	6,825	1.177	1,707	7,044
1984	6,750	8,814	2,064	7,606	8,470	1.114	2,299	9,048
1985	7,631	10,274	2,643	8,634	9,534	1.104	2,919	10,549
1986	7,242	10,057	2,816	9,535	10,642	1.116	3,142	10,384
1987	7,168	10,262	3,094	9,860	11,221	1.138	3,521	10,689
1988	6,760	10,044	3,284	10,736	12,235	1.140	3,742	10,502
1989	8,288	12,812	4,524	13,527	14,932	1.104	4,994	13,282
1990	8,244	13,200	4,956	16,834	17,024	1.011	5,011	13,255
1991	8,317	13,938	5,621	16,891	17,406	1.030	5,792	14,109
1992	6,417	11,286	4,869	15,414	17,569	1.140	5,550	11,967
1993	6,549	12,146	5,597	16,315	17,832	1.093	6,117	12,666
1994	8,828	17,279	8,451	23,187	22,811	0.984	8,313	17,141
1995	7,097	14,753	7,656	18,863	18,897	1.002	7,669	14,767
1996	6,123	13,562	7,439	19,855	20,464	1.031	7,667	13,790
1997	7,556	17,865	10,309	26,582	25,654	0.965	9,949	17,505
1998	8,465	21,427	12,962	31,033	29,692	0.957	12,402	20,867
1999	9,459	25,661	16,202	41,422	38,321	0.925	14,989	24,448
2000	9,805	24,926	15,121	40,777	45,636	1.119	16,922	26,728
2001	8,273	25,674	17,401	47,498	44,980	0.947	16,478	24,752
2002	8,020	27,742	19,722	54,441	55,157	1.013	19,981	28,002
2003	7,842	28,338	20,496	57,484	60,142	1.046	21,444	29,285
2004	6,395	27,716	21,322	60,746	62,521	1.029	21,945	28,340
2005	6,085	28,002	21,917	63,576	66,447	1.045	22,907	28,992
2006	4,012	26,702	22,691	67,056	62,612	0.934	21,187	25,199
2007	3,579	27,104	23,525	70,947	71,735	1.011	23,787	27,365
2008	2,705	26,871	24,167	74,706	73,695	0.986	23,840	26,544
2009	1,666	26,050	24,385	77,730	76,196	0.980	23,904	25,569
2010	992	25,354	24,362	80,693	80,437	0.997	24,285	25,276
2011	523	23,980	23,457	82,123	81,672	0.994	23,328	23,851
2012	184	22,912	22,728	87,366	87,558	1.002	22,778	22,962
2013	15	22,862	22,846	104,242	104,392	1.001	22,879	22,895
2014		23,496	23,496	111,156	111,156	1.000	23,496	23,496
TOTAL	218,145	654,031	439,052	1,407,352	1,423,712		443,523	661,668
EXLD PRIOR	216,914		437,118	1,397,578	1,410,712		440,950	657,864

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	4,296,958			4,865		0.113
1978	4,554,775			5,776		0.127
1979	4,922,518			4,900		0.100
1980	5,505,913			6,653		0.121
1981	5,822,523			7,112		0.122
1982	6,184,882	5,110	8.26%	7,286	1,426	0.118
1983	6,513,795	5,223	8.02%	7,044	1,349	0.108
1984	6,868,217	5,629	8.20%	9,048	1,607	0.132
1985	7,503,185	5,971	7.96%	10,549	1,767	0.141
1986	7,891,199	5,979	7.58%	10,384	1,737	0.132
1987	8,601,063	6,108	7.10%	10,689	1,750	0.124
1988	8,905,267	6,389	7.17%	10,502	1,644	0.118
1989	9,434,400	6,472	6.86%	13,282	2,052	0.141
1990	10,055,399	6,432	6.40%	13,255	2,061	0.132
1991	10,728,872	6,172	5.75%	14,109	2,286	0.132
1992	11,441,482	6,355	5.55%	11,967	1,883	0.105
1993	11,998,508	5,960	4.97%	12,666	2,125	0.106
1994	12,083,591	6,078	5.03%	17,141	2,820	0.142
1995	12,383,967	5,622	4.54%	14,767	2,627	0.119
1996	12,949,088	5,876	4.54%	13,790	2,347	0.106
1997	13,596,753	5,706	4.20%	17,505	3,068	0.129
1998	14,465,333	5,793	4.00%	20,867	3,602	0.144
1999	15,088,873	6,476	4.29%	24,448	3,775	0.162
2000	15,809,043	6,611	4.18%	26,728	4,043	0.169
2001	16,717,138	6,503	3.89%	24,752	3,806	0.148
2002	17,601,171	6,900	3.92%	28,002	4,058	0.159
2003	18,004,352	6,707	3.73%	29,285	4,366	0.163
2004	18,523,800	6,610	3.57%	28,340	4,287	0.153
2005	18,566,524	6,250	3.37%	28,992	4,639	0.156
2006	18,918,245	5,653	2.99%	25,199	4,458	0.133
2007	19,391,569	6,013	3.10%	27,365	4,551	0.141
2008	19,805,485	5,814	2.94%	26,544	4,566	0.134
2009	19,727,413	5,365	2.72%	25,569	4,766	0.130
2010	19,224,772	5,111	2.66%	25,276	4,946	0.131
2011	18,522,515	4,735	2.56%	23,851	5,037	0.129
2012	17,714,507	4,115	2.32%	22,962	5,580	0.130
2013	17,602,614	4,053	2.30%	22,895	5,649	0.130
2014		4,076		23,496	5,765	
TOTAL		191,867		657,864		

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	10,055,399	2.083	20,942,088	13,157		0.641	2.284	19,269	0	100%	19,269	0.092	0.131	0.132
1991	10,728,872	2.022	21,689,651	13,897		0.654	2.307	20,978	0	100%	20,978	0.097	0.130	0.130
1992	11,441,482	1.919	21,954,933	11,274		0.668	2.331	17,541	0	100%	17,541	0.080	0.099	0.099
1993	11,998,508	1.885	22,621,374	12,157		0.681	2.354	19,496	0	100%	19,496	0.086	0.101	0.101
1994	12,083,591	1.825	22,048,532	17,384		0.695	2.378	28,735	0	100%	28,735	0.130	0.144	0.142
1995	12,383,967	1.774	21,970,116	14,893		0.709	2.402	25,374	0	100%	25,374	0.115	0.120	0.118
1996	12,949,088	1.717	22,232,463	13,750		0.724	2.426	24,145	0	100%	24,145	0.109	0.106	0.104
1997	13,596,753	1.644	22,352,179	18,243		0.739	2.226	29,990	0	100%	29,990	0.134	0.134	0.129
1998	14,465,333	1.568	22,686,876	22,075		0.754	2.042	33,972	0	100%	33,972	0.150	0.153	0.145
1999	15,088,873	1.517	22,896,749	26,763		0.769	1.873	38,558	0	100%	38,558	0.168	0.177	0.166
2000	15,809,043	1.467	23,186,938	30,315		0.785	1.719	40,887	0	100%	40,887	0.176	0.192	0.141
2001	16,717,138	1.434	23,973,016	28,042		0.801	1.577	35,406	0	100%	35,406	0.148	0.168	0.148
2002	17,601,171	1.390	24,464,115	30,036		0.817	1.447	35,503	0	100%	35,503	0.145	0.171	0.153
2003	18,004,352	1.348	24,277,502	32,738		0.834	1.404	38,336	0	100%	38,336	0.158	0.182	0.150
2004	18,523,800	1.304	24,148,944	30,149		0.851	1.364	34,975	0	100%	34,975	0.145	0.163	0.146
2005	18,566,524	1.280	23,758,948	32,988		0.868	1.324	37,913	0	100%	37,913	0.160	0.178	0.145
2006	18,918,245	1.246	23,574,590	25,551		0.886	1.285	29,091	0	100%	29,091	0.123	0.135	0.142
2007	19,391,569	1.209	23,452,743	27,605		0.904	1.248	31,138	0	100%	31,138	0.133	0.142	0.139
2008	19,805,485	1.169	23,147,670	26,371		0.922	1.212	29,469	0	100%	29,469	0.127	0.133	0.136
2009	19,727,413	1.141	22,503,303	21,572		0.941	1.176	23,881	0	100%	23,881	0.106	0.109	0.134
2010	19,224,772	1.129	21,710,635	18,605		0.960	1.142	20,406	0	100%	20,406	0.094	0.097	0.134
2011	18,522,515	1.093	20,240,053	16,670		0.980	1.109	18,113	0	100%	18,113	0.089	0.090	0.131
2012	17,714,507	1.061	18,793,320	14,103		1.000	1.071	15,107	0	100%	15,107	0.080	0.080	0.130
2013	17,602,614	1.030	18,130,692	9,594		1.000	1.035	9,930	0	100%	9,930	0.055	0.055	0.130
2014		1.000				1.000	1.000	0	0	0%	0			0.130

	5 Year Average excluding 2012-2013	0.110	0.114
	7 Year Average excluding 2012-2013	0.136	0.149
	10 Year Weighted Average excluding 2010-2013	0.142	
	10 Year Weighted Average excluding 2009-2013	0.148	
	5 Year Average excluding 2011-2013	0.117	0.123
	5 Year Average excluding 2013	0.099	0.102
	7 Year Average excluding 2013	0.119	0.112
(14)	2014 Selected Loss Rate:	0.130	

(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 2, EXHIBIT 2C, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
MEDICAL

LOST TIME - PHARMACIES

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	1.006	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	1.314	1.297	1.314
1978	426	426	438	1.139	1.123	1.139				1.000	1.000	1.000	1.333	1.314	1.333
1979	414	414	426	1.159	1.139	1.159				1.000	1.000	1.000	1.353	1.333	1.353
1980	402	402	414	1.181	1.159	1.181				1.000	1.000	1.000	1.387	1.353	1.387
1981	390	390	402	1.206	1.181	1.206				1.000	1.000	1.000	1.416	1.387	1.416
1982	378	378	390	1.234	1.206	1.234				1.000	1.000	1.000	1.442	1.416	1.442
1983	366	366	378	1.264	1.234	1.264				1.000	1.000	1.000	1.477	1.442	1.477
1984	354	354	366	1.297	1.264	1.297				1.000	1.000	1.000	1.519	1.477	1.519
1985	342	342	354	1.334	1.297	1.334				1.000	1.000	1.000	1.562	1.519	1.562
1986	330	330	342	1.376	1.334	1.376				1.000	1.000	1.000	1.605	1.562	1.605
1987	318	318	330	1.420	1.376	1.420				1.000	1.000	1.000	1.654	1.605	1.654
1988	306	306	318	1.469	1.420	1.469				1.000	1.000	1.000	1.709	1.654	1.709
1989	294	294	306	1.528	1.469	1.528				1.000	1.000	1.000	1.773	1.709	1.773
1990	282	282	294	1.596	1.528	1.596				1.000	1.000	1.000	1.839	1.773	1.839
1991	270	270	282	1.671	1.596	1.671				1.000	1.000	1.000	1.912	1.839	1.912
1992	258	258	270	1.757	1.671	1.757				1.000	1.000	1.000	1.997	1.912	1.997
1993	246	246	258	1.856	1.757	1.856				1.000	1.000	1.000	2.096	1.997	2.096
1994	234	234	246	1.969	1.856	1.969				1.000	1.000	1.000	2.209	2.096	2.209
1995	222	222	234	2.098	1.969	2.098				1.000	1.000	1.000	2.336	2.209	2.336
1996	210	210	222	2.246	2.098	2.246				1.000	1.000	1.000	2.479	2.336	2.479
1997	198	198	210	2.414	2.246	2.414				1.000	1.000	1.000	2.635	2.479	2.635
1998	186	186	198	2.608	2.414	2.608				1.001	1.000	1.001	2.815	2.635	2.815
1999	174	174	186	2.830	2.608	2.830				1.001	1.001	1.001	3.004	2.815	3.004
2000	162	162	174	3.092	2.830	3.092				1.002	1.001	1.002	3.227	3.004	3.227
2001	150	150	162	3.389	3.092	3.389				1.002	1.002	1.002	3.477	3.227	3.477
2002	138	138	150	3.745	3.389	3.745				1.003	1.002	1.003	3.777	3.477	3.777
2003	126	126	138	4.175	3.745	4.175				1.005	1.003	1.005	4.136	3.777	4.136
2004	114	114	126	4.715	4.175	4.715				1.007	1.005	1.007	4.598	4.136	4.598
2005	102	102	114	5.421	4.715	5.421				1.010	1.007	1.010	5.207	4.598	5.207
2006	90	90	102	6.369	5.421	6.369				1.016	1.010	1.016	6.006	5.207	6.006
2007	78	78	90	7.714	6.369	7.714				1.047	1.016	1.047	6.962	6.006	6.962
2008	66	66	78	9.750	7.714	9.750				1.082	1.047	1.082	8.380	6.962	8.380
2009	54	54	66	12.952	9.750	12.952				1.117	1.082	1.117	10.575	8.380	10.575
2010	42	42	54	18.760	12.952	18.760				1.166	1.117	1.166	14.451	10.575	14.451
2011	30	30	42	31.892	18.760	31.892				1.259	1.166	1.259	22.618	14.451	22.618
2012	18	18	30	76.542	31.892	76.542				1.606	1.259	1.606	40.280	22.618	40.280
2013	6	6	18	619.990	76.542	619.990				5.165	1.606	5.165	100.521	40.280	100.521

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 2, EXHIBIT 2C, SHEET 23; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 2, 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 2, EXHIBIT 2, SHEET 29; SELECTED CUM. BASED ON (2)
(11) FROM SECTION 2, EXHIBIT 2, SHEET 29; SELECTED CUM. BASED ON (3)
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)
(13) FROM SECTION 2, EXHIBIT 2C, SHEET 30; SELECTED CUM. BASED ON (2)
(14) FROM SECTION 2, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	2	35	87	132	182	252	345	467	586	718	837	969	1,109	1,248	1,417	1,597	1,770	1,933	2,081	2,220	2,366	2,484	2,615	2,745	2,913	3,054	3,217	3,390	3,547	3,655	3,712	3,805	3,908	4,016	4,116	4,217	4,306	4,306
1978	2	36	88	139	202	280	375	506	629	761	889	1,034	1,195	1,375	1,570	1,775	2,021	2,253	2,442	2,652	2,818	2,969	3,152	3,381	3,592	3,791	3,984	4,184	4,432	4,553	4,654	4,728	4,801	4,877	4,951	5,008		5,008
1979	2	37	98	172	255	357	485	658	815	986	1,150	1,331	1,528	1,702	1,872	2,025	2,168	2,312	2,453	2,559	2,665	2,780	2,931	3,081	3,234	3,392	3,579	3,697	3,792	3,902	3,974	4,035	4,091	4,143	4,189			4,189
1980	2	44	126	218	316	435	588	785	956	1,128	1,285	1,485	1,673	1,877	2,063	2,228	2,386	2,548	2,689	2,824	3,076	3,375	3,618	3,829	4,035	4,244	4,399	4,528	4,668	4,796	5,026	5,346	5,478	5,613				5,613
1981	3	55	141	220	312	431	582	772	941	1,122	1,316	1,529	1,751	1,983	2,206	2,439	2,660	2,853	3,061	3,278	3,558	3,816	4,091	4,359	4,623	4,798	4,941	5,098	5,245	5,380	5,498	5,648	5,770					5,770
1982	3	58	146	237	336	456	615	833	1,027	1,242	1,445	1,667	1,886	2,093	2,299	2,484	2,637	2,811	3,015	3,291	3,540	3,807	4,066	4,322	4,536	4,744	4,948	5,095	5,243	5,403	5,569	5,700						5,700
1983	3	60	167	263	379	525	695	891	1,095	1,337	1,586	1,826	2,031	2,236	2,440	2,630	2,819	3,034	3,320	3,531	3,758	3,994	4,206	4,367	4,509	4,651	4,785	4,928	5,078	5,223	5,338							5,338
1984	4	75	197	325	455	613	797	1,063	1,335	1,621	1,908	2,182	2,444	2,707	2,933	3,155	3,395	3,734	4,006	4,304	4,616	4,961	5,217	5,458	5,729	5,961	6,179	6,397	6,591	6,750								6,750
1985	4	72	196	338	495	676	920	1,200	1,490	1,773	2,057	2,327	2,605	2,840	3,089	3,377	3,750	4,111	4,512	4,959	5,428	5,810	6,145	6,460	6,740	7,010	7,254	7,479	7,631									7,631
1986	4	75	210	346	491	693	1,003	1,397	1,718	2,018	2,328	2,626	2,887	3,179	3,472	3,868	4,219	4,620	4,997	5,386	5,645	5,888	6,154	6,411	6,642	6,856	7,063	7,242										7,242
1987	4	69	211	366	560	788	1,051	1,345	1,633	1,941	2,266	2,533	2,912	3,247	3,675	4,019	4,374	4,767	5,142	5,430	5,707	5,972	6,200	6,423	6,664	6,941	7,168											7,168
1988	4	78	235	423	632	886	1,132	1,370	1,618	1,881	2,113	2,383	2,677	3,049	3,414	3,838	4,282	4,721	5,033	5,341	5,644	5,901	6,110	6,321	6,558	6,760												6,760
1989	4	81	268	489	736	1,056	1,330	1,599	1,868	2,125	2,404	2,733	3,175	3,616	4,151	4,697	5,259	5,700	6,091	6,535	6,961	7,341	7,708	8,025	8,288													8,288
1990	4	85	317	593	853	1,143	1,409	1,675	1,920	2,215	2,561	3,041	3,463	3,933	4,462	4,994	5,415	5,800	6,234	6,638	7,048	7,482	7,918	8,244														8,244
1991	6	142	338	587	835	1,112	1,414	1,691	2,022	2,465	3,044	3,573	4,105	4,692	5,298	5,783	6,189	6,606	6,980	7,332	7,701	8,028	8,317															8,317
1992	6	159	380	624	881	1,165	1,410	1,691	1,990	2,384	2,781	3,241	3,685	4,096	4,433	4,732	5,047	5,327	5,603	5,887	6,170	6,417																6,417
1993	11	156	346	548	805	1,041	1,300	1,595	1,995	2,386	2,794	3,262	3,716	4,098	4,438	4,823	5,253	5,608	5,967	6,296	6,549																	6,549
1994	14	212	438	710	1,017	1,398	1,876	2,515	3,108	3,709	4,319	4,932	5,430	5,872	6,347	6,800	7,241	7,742	8,295	8,828																		8,828
1995	9	117	281	484	749	1,138	1,728	2,246	2,767	3,307	3,883	4,325	4,703	5,135	5,508	5,875	6,293	6,721	7,097																			7,097
1996	11	139	346	655	983	1,423	1,820	2,287	2,825	3,357	3,743	4,052	4,401	4,743	5,118	5,487	5,837	6,123																				6,123
1997	11	193	462	876	1,486	2,009	2,624	3,279	3,958	4,476	4,954	5,392	5,809	6,234	6,680	7,149	7,556																					7,556
1998	22	271	664	1,273	1,822	2,514	3,340	4,136	4,756	5,291	5,876	6,394	6,916	7,451	8,000	8,465																						8,465
1999	32	310	857	1,481	2,171	2,939	3,786	4,536	5,204	5,967	6,657	7,352	8,112	8,782	9,459																							9,459
2000	47	444	1,026	1,810	2,736	3,767	4,579	5,345	6,203	6,954	7,678	8,368	9,098	9,805																								9,805
2001	33	369	920	1,613	2,415	3,108	3,752	4,473	5,244	6,061	6,874	7,631	8,273																									8,273
2002	37	423	1,096	1,928	2,620	3,367	4,227	5,053	5,824	6,571	7,330	8,020																										8,020
2003	60	547	1,354	2,081	2,810	3,634	4,511	5,423	6,284	7,144	7,842																											7,842
2004	64	482	1,045	1,744	2,569	3,337	4,107	4,849	5,631	6,395																												6,395
2005	64	471	1,082	1,852	2,653	3,519	4,396	5,267	6,085																													6,085
2006	34	308	925	1,467	2,079	2,678	3,364	4,012																														4,012
2007	63	410	903	1,499	2,159	2,888	3,579																															3,579
2008	39	357	881	1,536	2,161	2,705																																2,705
2009	25	227	620	1,157	1,666																																	1,666
2010	36	287	613	992																																		992
2011	43	263	523																																			523
2012	18	184																																				184
2013	15																																					15
																																						216,914

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	17.210	2.463	1.519	1.379	1.388	1.366	1.354	1.254	1.225	1.167	1.157	1.144	1.126	1.135	1.127	1.108	1.092	1.076	1.067	1.066	1.050	1.053	1.050	1.061	1.048	1.053	1.054	1.046	1.031	1.015	1.025	1.027	1.027	1.025	1.025	1.021		
1978	17.210	2.463	1.572	1.455	1.389	1.339	1.347	1.244	1.210	1.168	1.164	1.156	1.150	1.142	1.131	1.138	1.115	1.084	1.086	1.063	1.054	1.062	1.073	1.062	1.055	1.051	1.050	1.059	1.027	1.022	1.016	1.015	1.016	1.015	1.012			
1979	17.210	2.623	1.753	1.483	1.400	1.358	1.357	1.238	1.211	1.166	1.158	1.147	1.114	1.100	1.082	1.070	1.067	1.061	1.043	1.041	1.043	1.054	1.051	1.050	1.049	1.055	1.033	1.026	1.029	1.018	1.015	1.014	1.013	1.011				
1980	18.518	2.878	1.733	1.452	1.376	1.352	1.335	1.218	1.180	1.139	1.156	1.126	1.122	1.099	1.080	1.071	1.068	1.055	1.050	1.089	1.097	1.072	1.058	1.054	1.052	1.036	1.029	1.031	1.027	1.048	1.064	1.025	1.025					
1981	17.768	2.582	1.564	1.418	1.380	1.351	1.326	1.218	1.192	1.173	1.162	1.145	1.133	1.113	1.106	1.090	1.073	1.073	1.071	1.085	1.073	1.072	1.066	1.061	1.038	1.030	1.032	1.029	1.026	1.022	1.027	1.022						
1982	17.062	2.499	1.625	1.415	1.358	1.350	1.354	1.232	1.210	1.163	1.154	1.132	1.109	1.099	1.080	1.061	1.066	1.073	1.092	1.075	1.076	1.068	1.063	1.050	1.046	1.043	1.030	1.029	1.031	1.031	1.024							
1983	18.813	2.780	1.578	1.442	1.384	1.324	1.282	1.228	1.221	1.186	1.152	1.112	1.101	1.091	1.078	1.072	1.076	1.094	1.064	1.064	1.063	1.053	1.038	1.032	1.032	1.029	1.030	1.030	1.029	1.022								
1984	17.460	2.636	1.653	1.398	1.349	1.300	1.334	1.256	1.214	1.177	1.144	1.120	1.107	1.084	1.075	1.076	1.100	1.073	1.074	1.073	1.075	1.052	1.046	1.050	1.040	1.037	1.035	1.030	1.024									
1985	17.811	2.713	1.724	1.466	1.365	1.362	1.304	1.242	1.190	1.160	1.131	1.119	1.091	1.087	1.093	1.111	1.096	1.097	1.099	1.095	1.070	1.058	1.051	1.043	1.040	1.035	1.031	1.020										
1986	18.466	2.806	1.649	1.417	1.412	1.446	1.393	1.230	1.174	1.154	1.128	1.099	1.101	1.092	1.114	1.091	1.095	1.082	1.078	1.048	1.043	1.045	1.042	1.036	1.032	1.030	1.025											
1987	19.478	3.059	1.738	1.530	1.407	1.334	1.280	1.214	1.188	1.167	1.118	1.150	1.115	1.132	1.093	1.088	1.090	1.079	1.056	1.051	1.046	1.038	1.036	1.038	1.042	1.033												
1988	19.164	2.994	1.804	1.493	1.401	1.277	1.210	1.181	1.163	1.123	1.128	1.124	1.139	1.120	1.124	1.116	1.103	1.066	1.061	1.057	1.046	1.035	1.035	1.037	1.031													
1989	19.622	3.321	1.829	1.504	1.434	1.260	1.203	1.168	1.137	1.131	1.137	1.162	1.139	1.148	1.131	1.120	1.084	1.069	1.073	1.065	1.055	1.050	1.041	1.033														
1990	24.057	3.740	1.872	1.440	1.340	1.233	1.188	1.146	1.154	1.156	1.187	1.139	1.136	1.135	1.119	1.084	1.071	1.075	1.065	1.062	1.062	1.058	1.041															
1991	25.702	2.369	1.739	1.423	1.331	1.272	1.196	1.196	1.219	1.235	1.174	1.149	1.143	1.129	1.092	1.070	1.067	1.057	1.050	1.050	1.042	1.036																
1992	25.613	2.394	1.640	1.411	1.323	1.210	1.199	1.177	1.198	1.167	1.165	1.137	1.112	1.082	1.067	1.067	1.055	1.052	1.051	1.048	1.040																	
1993	14.401	2.222	1.581	1.469	1.294	1.249	1.226	1.251	1.196	1.171	1.168	1.139	1.103	1.083	1.087	1.089	1.067	1.064	1.055	1.040																		
1994	15.259	2.066	1.619	1.434	1.374	1.342	1.340	1.236	1.193	1.165	1.142	1.101	1.081	1.081	1.071	1.065	1.069	1.071	1.064																			
1995	12.783	2.395	1.721	1.546	1.520	1.518	1.300	1.232	1.196	1.174	1.114	1.088	1.092	1.073	1.067	1.071	1.068	1.056																				
1996	12.318	2.502	1.890	1.502	1.447	1.279	1.256	1.235	1.189	1.115	1.083	1.086	1.078	1.079	1.072	1.064	1.049																					
1997	16.867	2.395	1.895	1.696	1.352	1.306	1.250	1.207	1.131	1.107	1.089	1.077	1.073	1.071	1.070	1.057																						
1998	12.555	2.447	1.916	1.432	1.380	1.329	1.238	1.150	1.112	1.111	1.088	1.082	1.077	1.074	1.058																							
1999	9.761	2.760	1.728	1.466	1.354	1.288	1.198	1.147	1.147	1.116	1.104	1.103	1.083	1.077																								
2000	9.453	2.313	1.763	1.512	1.377	1.215	1.167	1.161	1.121	1.104	1.090	1.087	1.078																									
2001	11.345	2.492	1.753	1.497	1.287	1.208	1.192	1.172	1.156	1.134	1.110	1.084																										
2002	11.366	2.590	1.760	1.359	1.285	1.256	1.195	1.153	1.128	1.116	1.094																											
2003	9.064	2.475	1.537	1.350	1.293	1.241	1.202	1.159	1.137	1.098																												
2004	7.528	2.168	1.668	1.473	1.299	1.231	1.181	1.161	1.136																													
2005	7.379	2.299	1.711	1.432	1.326	1.249	1.198	1.155																														
2006	9.175	3.008	1.585	1.417	1.288	1.256	1.193																															
2007	6.510	2.202	1.660	1.440	1.338	1.239																																
2008	9.095	2.467	1.742	1.407	1.251																																	
2009	9.277	2.727	1.867	1.439																																		
2010	8.029	2.139	1.617																																			
2011	6.134	1.984																																				
2012	10.434																																					
3 Yr Avg	8.199	2.283	1.742	1.429	1.293	1.248	1.190	1.158	1.134	1.116	1.098	1.092	1.079	1.074	1.067	1.064	1.062	1.064	1.057	1.046	1.048	1.048	1.039	1.036	1.035	1.033	1.031	1.027	1.028	1.025	1.038	1.020	1.018	1.017	1.018	1.021		
5 Yr Avg	8.594	2.304	1.694	1.427	1.300	1.243	1.194	1.160	1.136	1.113	1.097	1.087	1.078	1.075	1.068	1.069	1.062	1.060	1.057	1.053	1.049	1.044	1.039	1.037	1.037	1.033	1.030	1.028	1.027	1.028	1.029	1.021	1.020	1.017	1.018	1.021		
10 Yr Avg	8.262	2.406	1.690	1.433	1.310	1.251	1.201	1.170	1.145	1.124	1.108	1.098	1.092	1.088	1.083	1.080	1.072	1.067	1.065	1.059	1.054	1.049	1.046	1.043	1.040	1.038	1.035	1.033	1.028	1.025	1.029	1.021	1.020	1.017	1.018	1.021		
8 Yr Wtd	7.825	2.350	1.660	1.411	1.296	1.236	1.191	1.157	1.133	1.112	1.097	1.089	1.082	1.077	1.072	1.070	1.066	1.064	1.060	1.053	1.050	1.046	1.041	1.039	1.037	1.034	1.031	1.031	1.028	1.026	1.029	1.021	1.020	1.017	1.018	1.021		
12 Yr Wtd	8.412	2.395	1.692	1.433	1.317	1.253	1.205	1.172	1.145	1.124	1.110	1.100	1.093	1.091	1.084	1.079	1.074	1.069	1.065	1.059	1.055	1.051	1.046	1.043	1.041	1.037	1.034	1.032	1.028	1.026	1.029	1.021	1.020	1.017	1.018	1.021		
15 Yr Wtd	8.707	2.419	1.716	1.448	1.328	1.264	1.211	1.175	1.150	1.129	1.115	1.105	1.096	1.093	1.085	1.080	1.075	1.070	1.066	1.061	1.057	1.051	1.047	1.044	1.041	1.037	1.034	1.032	1.028	1.026	1.029	1.021	1.020	1.017	1.018	1.021		TAIL
Prior FY	8.000	2.480	1.710	1.435	1.307	1.245	1.195	1.163	1.137	1.120	1.100	1.089	1.080	1.078	1.072	1.071	1.066	1.064	1.059	1.057	1.053	1.048	1.043	1.040	1.040	1.035	1.033	1.031	1.029	1.027	1.026	1.024	1.022	1.020	1.019	1.017	1.015	1.123
PA Sel.	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	
Selected	8.100	2.400	1.700	1.448	1.328	1.264	1.211	1.175	1.150	1.129	1.115	1.105	1.096	1.093	1.085	1.080	1.075	1.070	1.066	1.061	1.057	1.051	1.047	1.044	1.041	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	619.990	76.542	31.892	18.760	12.952	9.750	7.714	6.369	5.421	4.715	4.175	3.745	3.389	3.092	2.830	2.608	2.414	2.246	2.098	1.969	1.856	1.757	1.671	1.596	1.528	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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	PA SELECTED TAIL	SELECTED FOR TAIL	SELECTED INCREM. DECAY	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	PA SELECTED TAIL	SELECTED FOR TAIL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
6	0.5	8.100	-	2.418	5.935	9.800	8.100		552.286		101.820	450.184	453.351	619.990
18	1.5	2.400	3.095	1.687	2.234	2.300	2.400	1.597	68.183	90.581	42.105	75.852	46.260	76.542
30	2.5	1.700	2.013	1.467	1.648	1.660	1.700	1.200	28.410	29.263	24.965	33.954	20.113	31.892
42	3.5	1.448	1.487	1.353	1.424	1.410	1.448	1.089	16.712	14.534	17.023	20.607	12.116	18.760
54	4.5	1.328	1.327	1.282	1.309	1.290	1.328	1.060	11.537	9.777	12.582	14.475	8.593	12.952
66	5.5	1.264	1.239	1.233	1.240	1.215	1.264	1.068	8.686	7.369	9.813	11.062	6.661	9.750
78	6.5	1.211	1.195	1.197	1.194	1.172	1.211	1.011	6.871	5.945	7.957	8.924	5.483	7.714
90	7.5	1.175	1.160	1.170	1.162	1.141	1.175	1.003	5.674	4.974	6.644	7.474	4.676	6.369
102	8.5	1.150	1.134	1.148	1.138	1.119	1.150	1.007	4.829	4.289	5.679	6.432	4.098	5.421
114	9.5	1.129	1.115	1.131	1.120	1.101	1.129	0.992	4.200	3.782	4.946	5.651	3.663	4.715
126	10.5	1.115	1.098	1.116	1.106	1.088	1.115	1.002	3.719	3.392	4.374	5.045	3.328	4.175
138	11.5	1.105	1.086	1.104	1.094	1.077	1.105	1.019	3.336	3.089	3.919	4.561	3.060	3.745
150	12.5	1.096	1.078	1.094	1.085	1.073	1.096	1.014	3.019	2.846	3.550	4.168	2.843	3.389
162	13.5	1.093	1.070	1.085	1.077	1.068	1.093	1.055	2.754	2.640	3.247	3.841	2.648	3.092
174	14.5	1.085	1.067	1.077	1.070	1.064	1.085	1.003	2.521	2.468	2.993	3.566	2.481	2.830
186	15.5	1.080	1.061	1.070	1.065	1.062	1.080	1.021	2.323	2.312	2.779	3.331	2.331	2.608
198	16.5	1.075	1.062	1.064	1.060	1.057	1.075	1.014	2.151	2.178	2.596	3.129	2.196	2.414
210	17.5	1.070	1.057	1.059	1.056	1.053	1.070	1.003	2.000	2.051	2.439	2.952	2.078	2.246
222	18.5	1.066	1.055	1.055	1.052	1.050	1.066	1.001	1.869	1.941	2.303	2.796	1.973	2.098
234	19.5	1.061	1.051	1.050	1.049	1.047	1.061	0.988	1.754	1.840	2.183	2.658	1.880	1.969
246	20.5	1.057	1.048	1.047	1.046	1.046	1.057	0.987	1.654	1.750	2.079	2.535	1.795	1.856
258	21.5	1.051	1.044	1.043	1.043	1.043	1.051	0.961	1.565	1.670	1.986	2.425	1.715	1.757
270	22.5	1.047	1.043	1.040	1.040	1.041	1.047	0.960	1.488	1.599	1.903	2.325	1.645	1.671
282	23.5	1.044	1.038	1.038	1.038	1.038	1.044	0.986	1.422	1.534	1.829	2.235	1.580	1.596
294	24.5	1.041	1.036	1.035	1.036	1.036	1.041	0.958	1.361	1.477	1.763	2.152	1.522	1.528
306	25.5	1.034	1.036	1.033	1.035	1.034	1.034	0.879	1.308	1.427	1.703	2.077	1.469	1.469
318	26.5	1.032	1.031	1.031	1.033	1.032	1.032	0.964	1.265	1.378	1.649	2.007	1.420	1.420
330	27.5	1.031	1.029	1.029	1.031	1.031	1.031	1.013	1.226	1.337	1.600	1.943	1.376	1.376
342	28.5	1.028	1.028	1.027	1.030	1.028	1.028	0.936	1.189	1.299	1.555	1.884	1.334	1.334
354	29.5	1.026	1.025	1.025	1.029	1.026	1.026	0.943	1.156	1.264	1.514	1.829	1.297	1.297
366	30.5	1.025	1.023	1.024	1.028	1.025	1.025	0.975	1.126	1.233	1.476	1.778	1.264	1.264
378	31.5	1.023	1.022	1.023	1.026	1.023	1.023	0.949	1.099	1.205	1.442	1.730	1.234	1.234
390	32.5	1.022	1.020	1.021	1.025	1.022	1.022	0.958	1.074	1.179	1.410	1.686	1.206	1.206
402	33.5	1.019	1.019	1.020	1.025	1.019	1.019	0.908	1.052	1.155	1.380	1.644	1.181	1.181
414	34.5	1.017	1.017	1.019	1.024	1.017	1.017	0.895	1.032	1.134	1.353	1.604	1.159	1.159
426	35.5	1.015	1.015	1.018	1.023	1.015	1.015	0.912	1.015	1.115	1.328	1.567	1.139	1.139
438	36.5		1.015	1.017	1.022	1.013	1.013	0.905		1.099	1.304	1.533	1.123	1.123
450	37.5		1.012	1.016	1.021	1.012	1.012	0.903		1.083	1.282	1.500	1.108	1.108
462	38.5		1.010	1.015	1.021	1.011	1.011	0.902		1.070	1.262	1.468	1.095	1.095
474	39.5		1.009	1.015	1.020	1.009	1.009	0.899		1.059	1.243	1.439	1.083	1.083
486	40.5		1.007	1.014	1.019	1.008	1.008	0.897		1.050	1.225	1.411	1.073	1.073
498	41.5		1.006	1.013	1.019	1.007	1.007	0.893		1.042	1.208	1.384	1.064	1.064
510	42.5		1.005	1.013	1.018	1.007	1.007	0.891		1.036	1.193	1.359	1.056	1.056
522	43.5		1.004	1.012	1.018	1.006	1.006	0.886		1.031	1.178	1.334	1.049	1.049
534	44.5		1.003	1.011	1.017	1.005	1.005	0.883		1.028	1.164	1.311	1.043	1.043
546	45.5		1.002	1.011	1.017	1.004	1.004	0.882		1.025	1.151	1.289	1.038	1.038
558	46.5		1.002	1.010	1.016	1.004	1.004	0.885		1.022	1.139	1.268	1.033	1.033
570	47.5		1.002	1.010	1.016	1.003	1.003	0.883		1.020	1.127	1.248	1.029	1.029
582	48.5		1.001	1.009	1.015	1.003	1.003	0.883		1.019	1.116	1.228	1.026	1.026
594	49.5		1.001	1.009	1.015	1.003	1.003	0.880		1.017	1.106	1.210	1.022	1.022
606	50.5		1.001	1.009	1.015	1.002	1.002	0.873		1.016	1.096	1.192	1.020	1.020
618	51.5		1.001	1.008	1.014	1.002	1.002	0.866		1.015	1.087	1.175	1.017	1.017
630	52.5		1.001	1.008	1.014	1.002	1.002	0.868		1.013	1.078	1.158	1.015	1.015
642	53.5		1.001	1.007	1.014	1.002	1.002	0.869		1.012	1.069	1.142	1.013	1.013
654	54.5		1.001	1.007	1.013	1.001	1.001	0.869		1.011	1.061	1.127	1.012	1.012
666	55.5		1.001	1.007	1.013	1.001	1.001	0.858		1.010	1.054	1.112	1.011	1.011
678	56.5		1.001	1.007	1.013	1.001	1.001	0.846		1.008	1.047	1.098	1.009	1.009
690	57.5		1.001	1.006	1.012	1.001	1.001	0.822		1.008	1.040	1.084	1.008	1.008
702	58.5		1.001	1.006	1.012	1.001	1.001	0.800		1.007	1.033	1.071	1.008	1.008
714	59.5		1.001	1.006	1.012	1.001	1.001	1.276		1.006	1.027	1.058	1.007	1.007
726	60.5		1.001	1.006	1.012	1.001	1.001	0.888		1.005	1.021	1.046	1.006	1.006
738	61.5		1.001	1.005	1.011	1.001	1.001	0.888		1.005	1.016	1.034	1.006	1.006
750	62.5		1.001	1.005	1.011	1.001	1.001	0.888		1.004	1.010	1.022	1.005	1.005
TAIL	TAIL		1.004	1.005	1.011	1.004	1.004	7.799		1.004	1.005	1.011	1.004	1.004

60.5 TAIL DECAY 15.676 (16)

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 2, EXHIBIT 2C, SHEET 44
(4) SECTION 2, EXHIBIT 2C, SHEET 45, COL. 5; TAIL FROM SECTION 2, EXHIBIT 2C, SHEET 48
(5) SECTION 2, EXHIBIT 2C, SHEET 44
(6) SECTION 2, EXHIBIT 2C, SHEET 44
(7) PA SELECTED TAIL
(8) SELECTED BY DELOITTE CONSULTING
(9) = [[(8) - 1.0] x (8) PRIOR AGE] / [(8) PRIOR AGE - 1.0]
(10) COL. 3 MULTIPLICATIVELY ACCUMULATED
(11) COL. 4 MULTIPLICATIVELY ACCUMULATED
(12) COL. 5 MULTIPLICATIVELY ACCUMULATED
(13) COL. 6 MULTIPLICATIVELY ACCUMULATED
(14) COL. 7 MULTIPLICATIVELY ACCUMULATED
(15) COL. 8 MULTIPLICATIVELY ACCUMULATED
(16) 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
MEDICAL

LOST TIME - PHARMACIES

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	**1.005**	**0.982**
Inverse Power	**1.011**	**0.991**

							Weibull Curve Fitting					**Inverse Power Curve Fitting**				
							Slope=	0.475				Slope=	-1.262			
		----FROM PAID TRIANGLE----			PA	SELECTED	Intercept=	-1.478				Intercept=	3.857			
PERIOD	AGE	SELECTED	8 YR WTD	12 YR WTD	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	8.100	7.825	8.412	9.800	8.100	1.792	-2.027	-0.628	**2.418**	101.820	1.792	1.960	1.596	**5.935**	450.184
2	18	2.400	2.350	2.395	2.300	2.400	2.890	-0.618	-0.107	**1.687**	42.105	2.890	0.336	0.210	**2.234**	75.852
3	30	1.700	1.660	1.692	1.660	1.700	3.401	-0.120	0.136	**1.467**	24.965	3.401	-0.357	-0.434	**1.648**	33.954
4	42	1.448	1.411	1.433	1.410	1.435	3.738	0.177	0.295	**1.353**	17.023	3.738	-0.832	-0.859	**1.424**	20.607
5	54	1.328	1.296	1.317	1.290	1.304	3.989	0.376	0.415	**1.282**	12.582	3.989	-1.191	-1.176	**1.309**	14.475
6	66	1.264	1.236	1.253	1.215	1.243	4.190	0.489	0.510	**1.233**	9.813	4.190	-1.413	-1.429	**1.240**	11.062
7	78	1.211	1.191	1.205	1.172	1.194	4.357	0.598	0.589	**1.197**	7.957	4.357	-1.640	-1.640	**1.194**	8.924
8	90	1.175	1.157	1.172	1.141	1.160	4.500	0.682	0.657	**1.170**	6.644	4.500	-1.830	-1.820	**1.162**	7.474
9	102	1.150	1.133	1.145	1.119	1.135	4.625	0.755	0.716	**1.148**	5.679	4.625	-2.001	-1.978	**1.138**	6.432
10	114	1.129	1.112	1.124	1.101	1.114	4.736	0.825	0.769	**1.131**	4.946	4.736	-2.173	-2.119	**1.120**	5.651
11	126	1.115	1.097	1.110	1.088	1.098	4.836	0.884	0.817	**1.116**	4.374	4.836	-2.328	-2.245	**1.106**	5.045
12	138	1.105	1.089	1.100	1.077	1.088	4.927	0.923	0.860	**1.104**	3.919	4.927	-2.433	-2.360	**1.094**	4.561
13	150	1.096	1.082	1.093	1.073	1.078	5.011	0.966	0.899	**1.094**	3.550	5.011	-2.552	-2.465	**1.085**	4.168
14	162	1.093	1.077	1.091	1.068	1.075	5.088	0.979	0.936	**1.085**	3.247	5.088	-2.590	-2.562	**1.077**	3.841
15	174	1.085	1.072	1.084	1.064	1.068	5.159	1.015	0.970	**1.077**	2.993	5.159	-2.693	-2.652	**1.070**	3.566
16	186	1.080	1.070	1.079	1.062	1.069	5.226	1.009	1.002	**1.070**	2.779	5.226	-2.675	-2.736	**1.065**	3.331
17	198	1.075	1.066	1.074	1.057	1.063	5.288	1.038	1.031	**1.064**	2.596	5.288	-2.763	-2.815	**1.060**	3.129
18	210	1.070	1.064	1.069	1.053	1.061	5.347	1.049	1.059	**1.059**	2.439	5.347	-2.795	-2.889	**1.056**	2.952
19	222	1.066	1.060	1.065	1.050	1.058	5.403	1.068	1.085	**1.055**	2.303	5.403	-2.855	-2.960	**1.052**	2.796
20	234	1.061	1.053	1.059	1.047	1.054	5.455	1.088	1.110	**1.050**	2.183	5.455	-2.916	-3.026	**1.049**	2.658
21	246	1.057	1.050	1.055	1.046	1.050	5.505	1.116	1.134	**1.047**	2.079	5.505	-3.005	-3.089	**1.046**	2.535
22	258	1.051	1.046	1.051	1.043	1.048	5.553	1.126	1.157	**1.043**	1.986	5.553	-3.037	-3.149	**1.043**	2.425
23	270	1.047	1.041	1.046	1.041	1.043	5.598	1.160	1.178	**1.040**	1.903	5.598	-3.147	-3.207	**1.040**	2.325
24	282	1.044	1.039	1.043	1.038	1.040	5.642	1.181	1.199	**1.038**	1.829	5.642	-3.219	-3.261	**1.038**	2.235
25	294	1.041	1.037	1.041	1.036	1.040	5.684	1.181	1.219	**1.035**	1.763	5.684	-3.219	-3.314	**1.036**	2.152
26	306	1.034	1.034	1.037	1.034	1.034	5.724	1.226	1.238	**1.033**	1.703	5.724	-3.373	-3.364	**1.035**	2.077
27	318	1.032	1.031	1.034	1.032	1.032	5.762	1.246	1.256	**1.031**	1.649	5.762	-3.444	-3.413	**1.033**	2.007
28	330	1.031	1.031	1.032	1.031	1.031	5.799	1.251	1.274	**1.029**	1.600	5.799	-3.463	-3.460	**1.031**	1.943
29	342	1.028	1.028	1.028	1.028	1.028	5.835	1.278	1.291	**1.027**	1.555	5.835	-3.560	-3.505	**1.030**	1.884
30	354	1.026	1.026	1.026	1.026	1.026	5.869	1.301	1.307	**1.025**	1.514	5.869	-3.646	-3.548	**1.029**	1.829
31	366	1.025	1.029	1.029	1.025	1.025	5.903	1.314	1.323	**1.024**	1.476	5.903	-3.697	-3.590	**1.028**	1.778
32	378	1.023	1.021	1.021	1.023	1.023	5.935	1.334	1.338	**1.023**	1.442	5.935	-3.774	-3.631	**1.026**	1.730
33	390	1.022	1.020	1.020	1.022	1.022	5.966	1.351	1.353	**1.021**	1.410	5.966	-3.840	-3.671	**1.025**	1.686
34	402	1.019	1.017	1.017	1.019	1.019	5.996	1.380	1.367	**1.020**	1.380	5.996	-3.957	-3.709	**1.025**	1.644
35	414	1.017	1.018	1.018	1.017	1.017	6.026	1.407	1.381	**1.019**	1.353	6.026	-4.069	-3.746	**1.024**	1.604
36	426	1.015	1.021	1.021	1.015	1.017	6.054	1.409	1.395	**1.018**	1.328	6.054	-4.075	-3.782	**1.023**	1.567
37	438						6.082		1.408	**1.017**	1.304	6.082		-3.817	**1.022**	1.533
38	450						6.109		1.421	**1.016**	1.282	6.109		-3.851	**1.021**	1.500
39	462						6.136		1.433	**1.015**	1.262	6.136		-3.884	**1.021**	1.468
40	474						6.161		1.445	**1.015**	1.243	6.161		-3.917	**1.020**	1.439
41	486						6.186		1.457	**1.014**	1.225	6.186		-3.948	**1.019**	1.411
42	498						6.211		1.469	**1.013**	1.208	6.211		-3.979	**1.019**	1.384
43	510						6.234		1.480	**1.013**	1.193	6.234		-4.009	**1.018**	1.359
44	522						6.258		1.491	**1.012**	1.178	6.258		-4.038	**1.018**	1.334
45	534						6.280		1.502	**1.011**	1.164	6.280		-4.067	**1.017**	1.311
46	546						6.303		1.513	**1.011**	1.151	6.303		-4.095	**1.017**	1.289
47	558						6.324		1.523	**1.010**	1.139	6.324		-4.122	**1.016**	1.268
48	570						6.346		1.533	**1.010**	1.127	6.346		-4.149	**1.016**	1.248
49	582						6.366		1.543	**1.009**	1.116	6.366		-4.176	**1.015**	1.228
50	594						6.387		1.553	**1.009**	1.106	6.387		-4.201	**1.015**	1.210
51	606						6.407		1.562	**1.009**	1.096	6.407		-4.227	**1.015**	1.192
52	618						6.426		1.571	**1.008**	1.087	6.426		-4.251	**1.014**	1.175
53	630						6.446		1.580	**1.008**	1.078	6.446		-4.276	**1.014**	1.158
54	642						6.465		1.589	**1.007**	1.069	6.465		-4.299	**1.014**	1.142
55	654						6.483		1.598	**1.007**	1.061	6.483		-4.323	**1.013**	1.127
56	666						6.501		1.607	**1.007**	1.054	6.501		-4.346	**1.013**	1.112
57	678						6.519		1.615	**1.007**	1.047	6.519		-4.368	**1.013**	1.098
58	690						6.537		1.624	**1.006**	1.040	6.537		-4.390	**1.012**	1.084
59	702						6.554		1.632	**1.006**	1.033	6.554		-4.412	**1.012**	1.071
60	714						6.571		1.640	**1.006**	1.027	6.571		-4.434	**1.012**	1.058
61	726						6.588		1.648	**1.006**	1.021	6.588		-4.455	**1.012**	1.046
62	738						6.604		1.656	**1.005**	1.016	6.604		-4.475	**1.011**	1.034
63	750						6.620		1.663	**1.005**	1.010	6.620		-4.496	**1.011**	1.022
64	762						6.636		1.671	**1.005**	1.005	6.636		-4.516	**1.011**	1.011

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	8.100	6.951		
18	1.5	2.400	2.391	3.095	2.391
30	2.5	1.700	1.737	2.013	1.737
42	3.5	1.435	1.182	1.487	1.182
54	4.5	1.304	1.078	1.327	1.078
66	5.5	1.243	1.027	1.239	1.027
78	6.5	1.194	0.998	1.195	0.998
90	7.5	1.160	0.982	1.160	0.982
102	8.5	1.135	0.971	1.134	0.971
114	9.5	1.114	0.964	1.115	0.964
126	10.5	1.098	0.961	1.098	0.961
138	11.5	1.088	0.962	1.086	0.962
150	12.5	1.078	0.965	1.078	0.965
162	13.5	1.075	0.967	1.070	0.967
174	14.5	1.068	0.966	1.067	0.966
186	15.5	1.069	0.966	1.061	0.966
198	16.5	1.063	0.961	1.062	0.961
210	17.5	1.061	0.957	1.057	0.957
222	18.5	1.058	0.951	1.055	0.951
234	19.5	1.054	0.945	1.051	0.945
246	20.5	1.050	0.939	1.048	0.939
258	21.5	1.048	0.933	1.044	0.933
270	22.5	1.043	0.929	1.043	0.929
282	23.5	1.040	0.928	1.038	0.928
294	24.5	1.040	0.925	1.036	0.925
306	25.5	1.034	0.924	1.036	0.924
318	26.5	1.032	0.926	1.031	0.926
330	27.5	1.031	0.924	1.029	0.924
342	28.5	1.028	0.919	1.028	0.919
354	29.5	1.026	0.919	1.025	0.919
366	30.5	1.025	0.919	1.023	0.919
378	31.5	1.023	0.906	1.022	0.906
390	32.5	1.022	0.903	1.020	0.903
402	33.5	1.019	0.902	1.019	0.902
414	34.5	1.017	0.893	1.017	0.893
426	35.5	1.017	0.882	1.015	0.882
438	36.5		0.876	1.015	0.876
450	37.5		0.865	1.012	0.865
462	38.5		0.842	1.010	0.842
474	39.5		0.837	1.009	0.837
486	40.5		0.833	1.007	0.833
498	41.5		0.822	1.006	0.822
510	42.5		0.814	1.005	0.814
522	43.5		0.806	1.004	0.806
534	44.5		0.790	1.003	0.790
546	45.5		0.774	1.002	0.774
558	46.5		0.804	1.002	0.804
570	47.5		0.849	1.002	0.849
582	48.5		0.897	1.001	0.897
594	49.5		0.946	1.001	0.946
606	50.5		1.010	1.001	1.010
618	51.5		1.000	1.001	1.000
630	52.5		0.973	1.001	0.973
642	53.5		0.967	1.001	0.967
654	54.5		0.950	1.001	0.950
666	55.5		0.911	1.001	0.911
678	56.5		0.875	1.001	0.875
690	57.5		0.833	1.001	0.833
702	58.5		0.745	1.001	0.745
714	59.5				
726	60.5				
738	61.5				
750	62.5				

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 2, EXHIBIT 2C, SHEET 44
(4) GEOMETRIC MEAN FROM SECTION 2, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																														
1959																														
1960																														
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1968																														
1969																														
1970																														
1971																														
1972																														
1973																														
1974																														71
1975																													124	134
1976																												144	148	128
1977	2	33	52	45	50	71	92	122	119	132	120	132	140	140	169	180	173	163	148	139	146	118	131	130	168	141	163	174	157	108
1978	2	34	52	50	63	78	95	130	124	132	128	145	161	179	196	205	246	232	189	210	166	151	183	229	211	198	194	199	249	121
1979	2	35	61	74	83	102	128	173	157	171	164	181	196	174	170	153	142	144	141	106	106	115	151	149	154	158	187	118	95	110
1980	2	41	82	92	98	119	153	197	171	172	157	200	188	204	186	165	158	162	141	135	252	300	243	211	206	209	154	129	141	127
1981	3	51	86	79	92	119	151	190	168	181	194	214	222	232	223	233	221	193	208	216	280	258	275	268	264	175	143	157	147	135
1982	3	55	88	91	98	120	160	218	193	215	203	222	219	206	207	185	153	174	204	276	248	267	259	256	215	208	203	147	148	160
1983	3	57	107	96	116	146	170	196	204	242	249	241	205	205	204	190	189	216	286	211	227	236	213	161	142	143	134	143	149	145
1984	4	70	122	129	129	159	184	266	272	286	287	274	262	263	227	221	240	338	272	298	312	345	256	241	270	232	218	218	193	159
1985	4	68	124	142	157	181	244	280	290	283	283	270	278	236	248	288	373	361	401	447	470	382	335	314	281	269	244	225	151	
1986	4	71	135	136	144	202	309	394	321	300	311	298	261	292	293	396	352	401	377	389	259	243	265	258	231	213	208	178		
1987	4	65	142	155	194	228	263	294	288	308	325	267	380	334	428	344	355	393	375	288	278	264	228	223	241	277	227			
1988	4	74	156	189	209	254	246	238	248	263	232	270	294	372	365	424	444	439	312	308	303	257	209	211	237	202				
1989	4	76	187	222	246	320	274	270	269	257	279	329	442	441	535	546	562	441	391	444	426	380	367	317	263					
1990	4	81	232	276	261	290	266	266	245	296	346	480	421	470	530	532	421	385	434	404	410	434	436	326						
1991	6	137	195	249	248	277	302	277	332	443	579	529	532	587	605	485	407	416	374	352	368	327	290							
1992	6	153	222	243	257	285	245	281	299	393	397	460	444	412	337	299	315	280	276	285	283	247								
1993	11	145	191	201	257	237	259	294	400	391	407	469	453	383	340	385	430	354	359	329	253									
1994	14	198	226	271	308	380	479	639	594	600	610	613	497	442	475	453	441	500	553	533										
1995	9	108	164	203	265	389	589	518	521	541	575	442	379	432	373	367	418	428	377											
1996	11	127	208	308	328	440	397	466	538	533	385	309	349	342	375	369	349	287												
1997	11	181	269	414	610	523	615	655	679	519	477	439	416	426	445	469	407													
1998	22	250	393	609	549	692	826	795	620	535	586	517	522	535	549	465														
1999	32	279	546	624	690	768	847	750	668	763	690	695	760	670	677															
2000	47	397	583	784	926	1,031	811	766	858	751	725	690	729	708																
2001	33	337	551	693	802	692	645	721	771	817	813	757	642																	
2002	37	386	673	833	692	747	861	826	771	747	759	691																		
2003	60	487	807	727	729	824	877	912	861	860	698																			
2004	64	418	563	698	825	767	770	742	782	764																				
2005	64	407	612	770	801	866	877	871	818																					
2006	34	274	618	541	612	599	686	648																						
2007	63	347	493	596	660	729	691																							
2008	39	318	524	654	625	544																								
2009	25	203	393	537	508																									
2010	36	251	327	378																										
2011	43	220	259																											
2012	18	167																												
2013	15																													

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																														1.287
1975																													1.085	0.988
1976																												1.026	0.863	0.745
1977	16.210	1.553	0.873	1.110	1.410	1.311	1.322	0.971	1.111	0.907	1.103	1.059	1.000	1.210	1.063	0.962	0.944	0.906	0.937	1.056	0.805	1.111	0.992	1.296	0.838	1.154	1.067	0.902	0.692	0.521
1978	16.210	1.553	0.963	1.249	1.243	1.213	1.371	0.948	1.067	0.969	1.138	1.108	1.113	1.091	1.048	1.198	0.944	0.816	1.107	0.793	0.912	1.207	1.253	0.921	0.938	0.978	1.027	1.250	0.487	0.829
1979	16.210	1.723	1.216	1.126	1.226	1.255	1.352	0.904	1.096	0.955	1.107	1.082	0.888	0.976	0.901	0.928	1.014	0.976	0.757	0.993	1.089	1.313	0.989	1.028	1.027	1.183	0.633	0.805	1.153	0.658
1980	17.518	1.986	1.123	1.068	1.208	1.288	1.285	0.869	1.007	0.911	1.274	0.938	1.088	0.913	0.884	0.959	1.026	0.870	0.961	1.859	1.189	0.810	0.870	0.976	1.016	0.738	0.836	1.089	0.906	1.803
1981	16.768	1.676	0.920	1.160	1.290	1.275	1.255	0.886	1.075	1.073	1.100	1.037	1.048	0.962	1.043	0.947	0.876	1.077	1.040	1.295	0.922	1.064	0.976	0.984	0.663	0.816	1.098	0.936	0.919	0.868
1982	16.062	1.592	1.042	1.079	1.220	1.329	1.364	0.888	1.113	0.942	1.096	0.987	0.941	1.001	0.895	0.826	1.142	1.170	1.353	0.900	1.076	0.968	0.989	0.838	0.969	0.978	0.724	1.005	1.084	1.037
1983	17.813	1.880	0.902	1.207	1.254	1.168	1.153	1.037	1.190	1.029	0.965	0.850	1.001	0.998	0.930	0.993	1.143	1.324	0.740	1.073	1.041	0.903	0.755	0.881	1.008	0.937	1.073	1.042	0.973	0.788
1984	16.460	1.736	1.053	1.006	1.226	1.161	1.445	1.024	1.049	1.003	0.958	0.955	1.002	0.863	0.977	1.085	1.408	0.804	1.096	1.046	1.104	0.743	0.943	1.120	0.858	0.942	1.000	0.886	0.822	
1985	16.811	1.815	1.147	1.109	1.149	1.352	1.145	1.036	0.977	1.000	0.953	1.029	0.849	1.052	1.161	1.296	0.966	1.110	1.116	1.051	0.813	0.877	0.938	0.893	0.959	0.908	0.921	0.672		
1986	17.466	1.909	1.008	1.059	1.401	1.529	1.274	0.816	0.932	1.036	0.958	0.878	1.116	1.006	1.351	0.888	1.139	0.940	1.034	0.666	0.937	1.091	0.972	0.898	0.922	0.974	0.859			
1987	18.478	2.170	1.097	1.248	1.175	1.155	1.119	0.978	1.068	1.056	0.823	1.419	0.881	1.281	0.802	1.033	1.106	0.955	0.768	0.963	0.953	0.864	0.976	1.081	1.148	0.821				
1988	18.164	2.104	1.207	1.107	1.216	0.968	0.968	1.043	1.060	0.883	1.163	1.090	1.264	0.981	1.161	1.048	0.989	0.711	0.985	0.986	0.848	0.812	1.012	1.122	0.851					
1989	18.622	2.446	1.185	1.111	1.297	0.858	0.984	0.996	0.955	1.088	1.179	1.343	0.998	1.213	1.020	1.029	0.786	0.886	1.136	0.959	0.892	0.967	0.863	0.830						
1990	23.057	2.859	1.190	0.944	1.112	0.918	0.998	0.921	1.209	1.170	1.388	0.877	1.116	1.126	1.004	0.791	0.916	1.128	0.931	1.015	1.058	1.005	0.748							
1991	24.702	1.425	1.278	0.995	1.115	1.091	0.918	1.196	1.335	1.308	0.914	1.006	1.103	1.031	0.801	0.838	1.024	0.899	0.941	1.047	0.888	0.885								
1992	24.613	1.450	1.099	1.054	1.109	0.859	1.148	1.065	1.315	1.010	1.157	0.964	0.928	0.819	0.887	1.053	0.889	0.986	1.032	0.993	0.874									
1993	13.401	1.313	1.056	1.278	0.920	1.096	1.136	1.359	0.978	1.041	1.151	0.967	0.844	0.888	1.133	1.117	0.824	1.014	0.915	0.770										
1994	14.259	1.141	1.200	1.135	1.235	1.259	1.335	0.929	1.011	1.017	1.005	0.811	0.889	1.076	0.953	0.974	1.134	1.105	0.964											
1995	11.783	1.513	1.239	1.304	1.472	1.514	0.879	1.006	1.038	1.064	0.768	0.856	1.140	0.864	0.984	1.138	1.025	0.881												
1996	11.318	1.634	1.483	1.065	1.338	0.904	1.174	1.154	0.990	0.724	0.803	1.129	0.979	1.096	0.986	0.946	0.820													
1997	15.867	1.483	1.537	1.474	0.858	1.177	1.064	1.036	0.764	0.920	0.920	0.949	1.022	1.046	1.053	0.867														
1998	11.555	1.572	1.550	0.902	1.259	1.195	0.962	0.780	0.861	1.095	0.884	1.009	1.025	1.026	0.847															
1999	8.761	1.961	1.142	1.105	1.114	1.103	0.885	0.891	1.141	0.905	1.007	1.094	0.881	1.010																
2000	8.453	1.468	1.345	1.182	1.114	0.787	0.944	1.120	0.874	0.966	0.952	1.057	0.970																	
2001	10.345	1.636	1.257	1.158	0.863	0.931	1.118	1.069	1.061	0.995	0.931	0.849																		
2002	10.366	1.743	1.238	0.831	1.080	1.152	0.959	0.934	0.969	1.016	0.910																			
2003	8.064	1.658	0.900	1.003	1.130	1.064	1.039	0.945	0.998	0.812																				
2004	6.528	1.347	1.240	1.182	0.929	1.004	0.963	1.054	0.978																					
2005	6.379	1.503	1.259	1.040	1.081	1.013	0.993	0.938																						
2006	8.175	2.253	0.877	1.130	0.979	1.146	0.944																							
2007	5.510	1.421	1.209	1.108	1.105	0.947																								
2008	8.095	1.649	1.248	0.956	0.869																									
2009	8.277	1.936	1.369	0.945																										
2010	7.029	1.301	1.158																											
2011	5.134	1.176																												
2012	9.434																													
Latest diag	9.434	1.176	1.158	0.945	0.869	0.947	0.944	0.938	0.978	0.812	0.910	0.849	0.970	1.010	0.847	0.867	0.820	0.881	0.964	0.770	0.874	0.885	0.748	0.830	0.851	0.821	0.859	0.672	0.822	0.788
5 Yr Avg	7.594	1.496	1.172	1.036	0.993	1.035	0.980	0.988	0.976	0.939	0.937	0.991	0.976	1.008	0.965	1.008	0.938	0.977	0.957	0.957	0.912	0.907	0.914	0.965	0.948	0.917	0.915	0.908	0.941	1.031
9 Yr Avg	7.173	1.583	1.166	1.039	1.017	1.016	0.979	0.974	0.960	0.944	0.909	0.969	0.964	0.984	0.961	0.973	0.934	0.952	0.967	0.939	0.930	0.905	0.911	0.961	0.933	0.922	0.908	0.954	0.878	0.915
3 Yr Wtd	6.625	1.451	1.263	1.003	0.987	1.027	0.969	0.975	0.982	0.937	0.931	0.995	0.951	1.025	0.952	0.974	1.006	1.005	0.965	0.936	0.950	0.958	0.844	0.987	0.975	0.895	0.927	0.842	0.947	0.903
5 Yr Wtd	7.238	1.490	1.150	1.035	0.995	1.031	0.982	0.983	0.974	0.936	0.938	0.991	0.965	1.006	0.958	1.001	0.947	0.980	0.953	0.959	0.919	0.920	0.887	0.947	0.946	0.910	0.906	0.886	0.934	1.032
10 Yr Wtd	6.951	1.591	1.156	1.051	1.028	1.023	0.983	0.982	0.966	0.948	0.933	0.963	0.971	1.002	0.957	0.969	0.948	0.948	0.981	0.949	0.934	0.912	0.906	0.955	0.931	0.919	0.914	0.953	0.857	0.948
Selected	6.951	1.591	1.156	1.051	1.028	1.023	0.983	0.982	0.966	0.948	0.933	0.963	0.971	1.002	0.957	0.969	0.948	0.948	0.981	0.949	0.934	0.912	0.906	0.955	0.931	0.919	0.914	0.953	0.857	0.948
Loss $ Weight	400	3,092	5,268	6,428	7,181	7,567	7,892	7,686	7,366	6,828	6,319	5,622	5,193	4,935	4,706	4,370	4,193	3,924	3,828	3,779	3,362	3,115	2,858	2,576	2,350	2,086	1,913	1,689	1,578	1,329
Center Wtd Avg	6.951	1.574	1.248	1.113	1.041	1.012	0.996	0.981	0.964	0.959	0.956	0.961	0.964	0.972	0.970	0.966	0.960	0.959	0.952	0.946	0.939	0.931	0.927	0.924	0.925	0.935	0.917	0.918	0.937	0.915
Geometric Mean	6.951	2.391	1.737	1.182	1.078	1.027	0.998	0.982	0.971	0.964	0.961	0.962	0.965	0.967	0.966	0.966	0.961	0.957	0.951	0.945	0.939	0.933	0.929	0.928	0.925	0.924	0.926	0.924	0.919	0.919

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																				9	11	13	10	10	10	10	10	11	12	8
1955																			0	0	0	0	0	0	0	0	0	0	0	
1956																		0	1	0	0	0	0	0	0	0	0	0		
1957																	1	1	1	1	1	2	2	2	1	2	3			
1958																2	2	1	1	1	1	1	0	0	0	0				
1959															3	8	1	0	0	0	0	0	0	0	0					
1960														15	14	12	4	1	2	2	1	6	7	1						
1961													17	16	12	8	4	3	3	2	0	0	0							
1962												29	12	6	3	3	1	1	2	2	1	0								
1963											20	20	20	17	8	10	9	5	7	6	5									
1964										11	16	22	16	8	7	1	2	3	4	5										
1965									19	25	27	18	7	30	10	7	6	2	1											
1966								27	29	28	17	7	11	11	8	6	3	5												
1967							12	14	18	13	12	10	8	10	20	13	11													
1968						19	17	13	11	11	11	13	11	11	8	7														
1969					42	45	53	38	28	27	21	18	16	12	11															
1970				37	36	47	34	21	17	8	9	11	5	6																
1971			66	66	58	43	28	23	17	11	9	10	8																	
1972		67	66	59	38	25	22	20	22	16	12	7																		
1973	92	104	97	80	60	64	65	64	101	35	27																			
1974	91	106	75	50	56	59	42	39	49	25																				
1975	133	88	76	76	61	52	47	39	28																					
1976	95	76	82	82	71	68	70	43																						
1977	56	93	103	107	100	101	88																							
1978	100	74	73	76	74	58																								
1979	72	61	56	53	46																									
1980	230	320	132	135																										
1981	117	150	122																											
1982	166	131																												
1983	115																													
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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																				1.178	1.210	0.733	1.075	0.960	1.033	1.000	1.065	1.130	0.657	
1955																			0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
1956																		1.197	0.769	0.687	0.840	0.360	3.183	1.822	0.054	3.085	0.454			
1957																	0.791	1.164	1.313	0.804	1.618	1.052	0.952	0.911	1.474	1.323				
1958																0.975	0.652	0.409	1.122	1.179	1.878	0.168	0.000	0.000	0.000					
1959															2.221	0.155	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000						
1960														0.927	0.877	0.312	0.261	1.824	1.121	0.294	9.531	1.258	0.111							
1961													0.937	0.771	0.678	0.548	0.652	0.933	0.667	0.216	0.168	0.664								
1962												0.396	0.544	0.432	0.956	0.404	0.884	1.836	1.041	0.392	0.619									
1963											1.010	1.006	0.833	0.464	1.368	0.862	0.565	1.422	0.787	0.827										
1964										1.448	1.348	0.741	0.491	0.914	0.196	1.327	1.688	1.304	1.088											
1965									1.298	1.083	0.681	0.370	4.528	0.325	0.742	0.826	0.397	0.288												
1966								1.080	0.951	0.618	0.414	1.486	1.030	0.753	0.740	0.570	1.585													
1967							1.123	1.294	0.716	0.954	0.780	0.817	1.263	2.068	0.650	0.809														
1968						0.878	0.765	0.847	1.017	1.037	1.165	0.807	1.025	0.768	0.821															
1969					1.061	1.183	0.712	0.736	0.969	0.797	0.826	0.921	0.745	0.862																
1970				0.974	1.324	0.728	0.620	0.821	0.464	1.078	1.217	0.458	1.233																	
1971			1.005	0.879	0.736	0.642	0.816	0.740	0.648	0.875	1.041	0.767																		
1972		0.987	0.898	0.638	0.654	0.907	0.897	1.109	0.717	0.767	0.602																			
1973	1.127	0.937	0.821	0.753	1.055	1.019	0.991	1.576	0.342	0.777																				
1974	1.159	0.710	0.665	1.132	1.049	0.701	0.938	1.255	0.519																					
1975	0.662	0.863	1.000	0.805	0.853	0.899	0.829	0.734																						
1976	0.802	1.068	1.007	0.858	0.968	1.031	0.615																							
1977	1.652	1.106	1.038	0.935	1.012	0.871																								
1978	0.740	0.979	1.049	0.965	0.782																									
1979	0.851	0.906	0.946	0.866																										
1980	1.394	0.412	1.021																											
1981	1.281	0.814																												
1982	0.788																													
1983																														
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Latest diag	0.788	0.814	1.021	0.866	0.782	0.871	0.615	0.734	0.519	0.777	0.602	0.767	1.233	0.862	0.821	0.809	1.585	0.288	1.088	0.827	0.619	0.664	0.111	0.000	0.000	1.323	0.454	0.000	0.657	
5 Yr Avg	1.011	0.843	1.012	0.886	0.933	0.904	0.854	1.083	0.538	0.859	0.971	0.754	1.059	0.955	0.630	0.879	1.024	1.157	0.941	0.346	2.439	0.628	0.849	0.547	0.512	1.352	0.506	0.565	0.657	
9 Yr Avg	1.037	0.866	0.938	0.870	0.937	0.887	0.798	1.012	0.705	0.887	0.897	0.819	1.299	0.817	0.781	0.646	0.743	1.020	0.879	0.489	1.763	0.529	0.760	0.616	0.512	1.352	0.506	0.565	0.657	
3 Yr Wtd	1.172	0.582	1.013	0.930	0.930	0.927	0.763	1.258	0.441	0.791	0.915	0.753	0.913	1.192	0.709	0.759	0.972	1.133	0.915	0.626	3.683	1.251	0.107	0.911	1.112	1.345	1.060	1.130	0.657	
5 Yr Wtd	1.075	0.694	1.018	0.891	0.936	0.905	0.835	1.178	0.460	0.817	0.930	0.774	0.992	0.773	0.646	0.808	0.796	1.138	0.898	0.566	3.150	1.049	0.291	1.044	1.046	1.060	1.060	1.130	0.657	
10 Yr Wtd	1.044	0.773	0.950	0.874	0.942	0.890	0.804	1.079	0.637	0.884	0.872	0.714	1.045	0.744	0.810	0.614	0.681	1.126	0.920	0.846	1.548	0.853	0.694	0.973	1.046	1.060	1.060	1.130	0.657	
Selected	1.044	0.773	0.950	0.874	0.942	0.890	0.804	1.079	0.637	0.884	0.872	0.714	1.045	0.744	0.810	0.614	0.681	1.126	0.920	0.846	1.548	0.853	0.800	0.973	1.046	1.000	0.850	0.955	0.745	
Loss $ Weight	1,176	1,205	882	784	600	562	466	313	321	198	162	135	112	126	101	76	44	23	20	18	19	22	19	13	12	12	13	11	12	
Center Wtd Avg	0.909	0.919	0.914	0.873	0.900	0.904	0.876	0.856	0.845	0.846	0.791	0.850	0.834	0.792	0.804	0.752	0.768	0.753	0.961	1.055	0.991	1.004	1.043	0.913	0.920	0.963	0.917	0.846	0.745	
Geometric Mean	0.919	0.906	0.903	0.902	0.893	0.882	0.876	0.865	0.842	0.837	0.833	0.822	0.814	0.806	0.790	0.774	0.804	0.849	0.897	0.946	1.010	1.000	0.973	0.967	0.950	0.911	0.875	0.833	0.745	

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
MEDICAL

LOST TIME - PHARMACIES

FITTED INCREMENTAL DECAY LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**40**
	To:	**50**
Cut-off		**100**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.004**	**1.000**
Inverse Power	**1.009**	**0.998**
Selected Tail	**1.004**	

					Weibull Curve Fitting					**Inverse Power Curve Fitting**				
					Slope=	1.062				Slope=	-5.622			
		IMPLIED	PA	SELECTED	Intercept=	-5.003				Intercept=	30.015			
PERIOD	AGE	ATA	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6				1.792		-3.100	**22.713**		1.792		19.941		
2	18	3.095	3.290	3.290	2.890	-1.015	-1.934	**7.430**		2.890	0.829	13.764		
3	30	2.013	2.006	2.006	3.401	-0.371	-1.392	**4.543**	20582.868	3.401	0.006	10.892	**53768.541**	
4	42	1.487	1.455	1.455	3.738	0.150	-1.035	**3.343**	4531.014	3.738	-0.787	9.001	**8109.336**	
5	54	1.327	1.304	1.304	3.989	0.376	-0.768	**2.693**	1355.223	3.989	-1.191	7.588	**1974.691**	
6	66	1.239	1.224	1.224	4.190	0.530	-0.555	**2.289**	503.166	4.190	-1.497	6.459	**639.686**	
7	78	1.195	1.172	1.172	4.357	0.651	-0.377	**2.015**	219.822	4.357	-1.758	5.520	**250.677**	
8	90	1.160	1.141	1.141	4.500	0.736	-0.225	**1.819**	109.089	4.500	-1.956	4.716	**112.676**	
9	102	1.134	1.118	1.118	4.625	0.810	-0.093	**1.672**	59.984	4.625	-2.136	4.012	**56.251**	
10	114	1.115	1.101	1.101	4.736	0.872	0.026	**1.559**	35.879	4.736	-2.295	3.387	**30.563**	
11	126	1.098	1.086	1.086	4.836	0.929	0.132	**1.470**	23.017	4.836	-2.449	2.824	**17.841**	
12	138	1.086	1.076	1.076	4.927	0.975	0.228	**1.398**	15.663	4.927	-2.578	2.312	**11.098**	
13	150	1.078	1.067	1.067	5.011	1.018	0.317	**1.339**	11.205	5.011	-2.703	1.844	**7.319**	27839.783
14	162	1.070	1.064	1.064	5.088	1.032	0.399	**1.291**	8.366	5.088	-2.744	1.411	**5.099**	3803.832
15	174	1.067	1.059	1.059	5.159	1.058	0.475	**1.251**	6.480	5.159	-2.822	1.009	**3.743**	745.940
16	186	1.061	1.057	1.057	5.226	1.073	0.545	**1.217**	5.181	5.226	-2.870	0.634	**2.885**	199.287
17	198	1.062	1.055	1.055	5.288	1.086	0.612	**1.188**	4.258	5.288	-2.909	0.283	**2.327**	69.069
18	210	1.057	1.050	1.050	5.347	1.111	0.674	**1.163**	3.584	5.347	-2.989	-0.048	**1.953**	29.687
19	222	1.055	1.047	1.047	5.403	1.131	0.733	**1.142**	3.081	5.403	-3.054	-0.361	**1.697**	15.202
20	234	1.051	1.044	1.044	5.455	1.151	0.789	**1.124**	2.697	5.455	-3.119	-0.657	**1.519**	8.957
21	246	1.048	1.042	1.042	5.505	1.165	0.842	**1.109**	2.398	5.505	-3.165	-0.938	**1.391**	5.898
22	258	1.044	1.042	1.042	5.553	1.170	0.893	**1.095**	2.163	5.553	-3.182	-1.206	**1.300**	4.239
23	270	1.043	1.039	1.039	5.598	1.192	0.941	**1.084**	1.975	5.598	-3.255	-1.461	**1.232**	3.262
24	282	1.038	1.037	1.037	5.642	1.208	0.987	**1.073**	1.822	5.642	-3.310	-1.706	**1.182**	2.648
25	294	1.036	1.034	1.034	5.684	1.228	1.031	**1.064**	1.698	5.684	-3.379	-1.940	**1.144**	2.241
26	306	1.036	1.032	1.032	5.724	1.244	1.074	**1.057**	1.595	5.724	-3.439	-2.165	**1.115**	1.959
27	318	1.031	1.030	1.030	5.762	1.259	1.115	**1.050**	1.510	5.762	-3.492	-2.381	**1.092**	1.757
28	330	1.029	1.028	1.028	5.799	1.279	1.154	**1.044**	1.438	5.799	-3.564	-2.589	**1.075**	1.609
29	342	1.028	1.028	1.028	5.835	1.284	1.192	**1.039**	1.378	5.835	-3.584	-2.790	**1.061**	1.496
30	354	1.025	1.025	1.025	5.869	1.310	1.229	**1.034**	1.327	5.869	-3.680	-2.984	**1.051**	1.410
31	366	1.023	1.023	1.023	5.903	1.332	1.264	**1.030**	1.283	5.903	-3.766	-3.172	**1.042**	1.342
32	378	1.022	1.022	1.022	5.935	1.345	1.298	**1.026**	1.246	5.935	-3.817	-3.353	**1.035**	1.288
33	390	1.020	1.020	1.020	5.966	1.365	1.331	**1.023**	1.214	5.966	-3.894	-3.529	**1.029**	1.244
34	402	1.019	1.019	1.019	5.996	1.381	1.364	**1.020**	1.186	5.996	-3.960	-3.699	**1.025**	1.209
35	414	1.017	1.017	1.017	6.026	1.409	1.395	**1.018**	1.163	6.026	-4.074	-3.864	**1.021**	1.180
36	426	1.015	1.015	1.015	6.054	1.439	1.425	**1.016**	1.142	6.054	-4.203	-4.025	**1.018**	1.156
37	438	1.015	1.013	1.013	6.082	1.464	1.455	**1.014**	1.124	6.082	-4.311	-4.181	**1.015**	1.135
38	450	1.012	1.012	1.012	6.109	1.490	1.483	**1.012**	1.109	6.109	-4.426	-4.333	**1.013**	1.118
39	462	1.010	1.011	1.011	6.136	1.515	1.511	**1.011**	1.095	6.136	-4.541	-4.481	**1.011**	1.104
40	474	1.009	1.009	1.009	6.161	1.541	1.538	**1.010**	1.083	6.161	-4.658	-4.625	**1.010**	1.091
41	486	1.007	1.008	1.008	6.186	1.565	1.565	**1.008**	1.073	6.186	-4.776	-4.766	**1.009**	1.081
42	498	1.006	1.007	1.007	6.211	1.590	1.591	**1.007**	1.064	6.211	-4.898	-4.903	**1.007**	1.072
43	510	1.005	1.007	1.007	6.234	1.615	1.616	**1.007**	1.056	6.234	-5.021	-5.037	**1.006**	1.064
44	522	1.004	1.006	1.006	6.258	1.640	1.641	**1.006**	1.049	6.258	-5.148	-5.168	**1.006**	1.057
45	534	1.003	1.005	1.005	6.280	1.664	1.665	**1.005**	1.043	6.280	-5.277	-5.296	**1.005**	1.051
46	546	1.002	1.004	1.004	6.303	1.689	1.689	**1.004**	1.038	6.303	-5.408	-5.420	**1.004**	1.046
47	558	1.002	1.004	1.004	6.324	1.712	1.712	**1.004**	1.033	6.324	-5.535	-5.543	**1.004**	1.041
48	570	1.002	1.003	1.003	6.346	1.734	1.734	**1.003**	1.029	6.346	-5.663	-5.662	**1.003**	1.037
49	582	1.001	1.003	1.003	6.366	1.757	1.756	**1.003**	1.026	6.366	-5.791	-5.779	**1.003**	1.033
50	594	1.001	1.003	1.003	6.387	1.779	1.778	**1.003**	1.023	6.387	-5.921	-5.894	**1.003**	1.030
51	606	1.001	1.002	1.002	6.407	1.802	1.799	**1.002**	1.020	6.407	-6.059	-6.007	**1.002**	1.027
52	618	1.001	1.002	1.002	6.426	1.826	1.820	**1.002**	1.017	6.426	-6.205	-6.117	**1.002**	1.025
53	630	1.001	1.002	1.002	6.446	1.848	1.841	**1.002**	1.015	6.446	-6.348	-6.225	**1.002**	1.023
54	642	1.001	1.002	1.002	6.465	1.870	1.861	**1.002**	1.013	6.465	-6.490	-6.331	**1.002**	1.021
55	654	1.001	1.001	1.001	6.483	1.892	1.880	**1.001**	1.012	6.483	-6.631	-6.435	**1.002**	1.019
56	666	1.001	1.001	1.001	6.501	1.915	1.900	**1.001**	1.010	6.501	-6.785	-6.537	**1.001**	1.017
57	678	1.001	1.001	1.001	6.519	1.939	1.919	**1.001**	1.009	6.519	-6.953	-6.638	**1.001**	1.016
58	690	1.001	1.001	1.001	6.537	1.967	1.937	**1.001**	1.008	6.537	-7.151	-6.737	**1.001**	1.014
59	702	1.001			6.554		1.955	**1.001**	1.007	6.554		-6.833	**1.001**	1.013
60	714				6.571		1.973	**1.001**	1.006	6.571		-6.929	**1.001**	1.012

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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		168	437	269	75.4%	203	
1977	4,296,958	3,712	3,766	55	72.2%	39	0.088
1978	4,554,775	4,001	4,071	70	71.6%	50	0.089
1979	4,922,518	4,494	4,582	88	71.1%	62	0.093
1980	5,505,913	4,694	4,798	103	70.5%	73	0.087
1981	5,822,523	5,205	5,349	144	70.1%	101	0.092
1982	6,184,882	5,271	5,446	175	69.8%	122	0.088
1983	6,513,795	5,464	5,671	207	69.1%	143	0.087
1984	6,868,217	6,066	6,310	244	68.3%	167	0.092
1985	7,503,185	6,415	6,703	288	67.7%	195	0.089
1986	7,891,199	6,888	7,240	352	67.2%	237	0.092
1987	8,601,063	6,711	7,101	390	66.7%	260	0.083
1988	8,905,267	6,897	7,344	446	66.3%	296	0.082
1989	9,434,400	7,034	7,524	490	65.7%	322	0.080
1990	10,055,399	6,933	7,422	490	65.1%	319	0.074
1991	10,728,872	7,094	7,669	575	64.7%	372	0.071
1992	11,441,482	6,916	7,619	702	64.3%	451	0.067
1993	11,998,508	6,302	6,991	689	63.7%	439	0.058
1994	12,083,591	5,889	6,538	650	63.4%	412	0.054
1995	12,383,967	4,844	5,454	610	62.9%	384	0.044
1996	12,949,088	4,624	5,291	667	62.5%	416	0.041
1997	13,596,753	3,983	4,586	603	62.1%	374	0.034
1998	14,465,333	3,834	4,478	644	61.7%	397	0.031
1999	15,088,873	4,769	5,642	873	61.3%	535	0.037
2000	15,809,043	5,378	6,645	1,267	60.9%	771	0.042
2001	16,717,138	4,775	6,094	1,320	60.6%	800	0.036
2002	17,601,171	5,572	7,279	1,707	60.2%	1,028	0.041
2003	18,004,352	5,547	7,504	1,957	60.0%	1,175	0.042
2004	18,523,800	4,900	7,040	2,140	59.8%	1,279	0.038
2005	18,566,524	4,987	7,378	2,391	59.6%	1,424	0.040
2006	18,918,245	4,703	7,073	2,370	59.4%	1,408	0.037
2007	19,391,569	4,619	7,477	2,858	59.2%	1,693	0.039
2008	19,805,485	3,865	6,969	3,104	59.2%	1,837	0.035
2009	19,727,413	3,949	7,360	3,411	59.3%	2,022	0.037
2010	19,224,772	3,083	6,934	3,851	59.5%	2,293	0.036
2011	18,522,515	2,191	6,406	4,216	60.3%	2,542	0.035
2012	17,714,507	1,070	5,959	4,889	62.2%	3,041	0.034
2013	8,801,307	191	3,135	2,944	66.2%	1,949	0.036
2014		0	0		100.0%		
TOTAL		183,036	231,285	48,249	61.4%	29,634	
EXLD PRIOR		182,868	230,849	47,981	61.3%	29,431	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	269	44	38	33	30	25	21	21	14	11	9	12	6	5	5	4	3	3	2	10
1977	55	8	7	6	5	5	4	4	3	3	2	2	1	1	1	1	1	1	0	3
1978	70	9	8	7	6	6	5	4	4	3	3	2	2	2	1	1	1	1	1	3
1979	88	12	11	9	8	7	6	5	5	4	4	3	3	2	2	1	1	1	1	4
1980	103	14	12	11	9	8	7	6	5	5	4	4	3	3	2	2	1	1	1	5
1981	144	19	17	15	13	11	10	9	8	7	6	5	5	4	3	3	2	2	1	8
1982	175	22	19	17	15	13	12	11	9	8	7	7	6	5	4	3	3	2	2	10
1983	207	22	24	21	19	17	14	13	11	10	9	8	7	6	5	4	4	3	2	12
1984	244	24	23	25	22	20	17	15	14	12	10	9	8	7	6	6	5	4	3	15
1985	288	30	25	24	26	23	20	18	16	14	13	11	10	9	8	7	6	5	4	20
1986	352	36	33	27	27	29	25	23	20	17	16	14	12	11	9	9	7	6	5	26
1987	390	40	35	32	27	26	29	25	22	20	17	16	14	12	11	10	9	8	7	32
1988	446	40	42	37	33	28	27	30	26	23	21	18	16	14	13	11	10	9	8	40
1989	490	43	40	41	37	33	28	27	30	26	23	21	18	16	14	13	11	10	9	48
1990	490	47	43	39	40	36	32	27	25	27	24	21	18	16	14	12	10	9	8	47
1991	575	56	48	43	40	41	37	33	27	26	28	25	22	19	17	15	13	11	10	61
1992	702	67	59	50	46	42	43	39	35	29	28	31	27	24	22	19	17	15	13	83
1993	689	62	60	52	44	40	37	39	34	31	26	25	28	24	21	19	17	15	13	85
1994	650	60	55	53	46	39	36	33	34	30	27	22	21	23	20	18	16	14	12	80
1995	610	54	50	45	44	38	32	29	27	28	25	22	18	18	20	17	15	14	12	83
1996	667	56	55	50	45	44	38	32	29	27	28	25	22	18	18	20	17	15	14	95
1997	603	55	47	45	42	38	37	32	27	24	22	23	21	18	15	14	16	14	12	86
1998	644	58	53	45	44	40	36	35	30	26	23	21	22	20	18	15	14	15	13	98
1999	873	87	73	66	56	55	50	45	44	38	32	29	27	28	25	22	18	17	19	132
2000	1,267	118	112	94	86	73	71	65	59	57	49	42	38	35	36	32	29	24	22	204
2001	1,320	138	110	104	88	80	68	66	61	55	53	46	39	36	32	34	30	27	22	212
2002	1,707	168	161	128	122	103	94	79	77	71	64	62	54	45	42	38	40	35	32	273
2003	1,957	196	174	166	133	126	106	97	82	80	73	67	64	55	47	43	39	41	37	314
2004	2,140	211	194	172	164	131	124	105	95	81	79	72	66	63	55	46	42	38	40	346
2005	2,391	235	213	195	173	165	132	125	105	96	81	79	73	66	64	55	47	43	39	390
2006	2,370	238	210	190	174	154	148	118	112	94	86	73	71	65	59	57	49	42	38	383
2007	2,858	286	258	228	207	189	168	161	128	121	102	93	79	77	70	64	62	53	45	457
2008	3,104	327	278	251	221	201	184	163	156	124	118	99	91	77	75	68	62	60	52	488
2009	3,411	387	319	271	245	216	196	180	159	152	121	115	97	88	75	73	67	61	58	527
2010	3,851	476	383	316	268	242	214	194	178	157	151	120	114	96	88	74	72	66	60	579
2011	4,216	597	447	360	297	251	228	201	182	167	148	141	113	107	90	82	70	68	62	600
2012	4,889	843	573	429	346	285	241	218	193	175	160	142	136	108	103	86	79	67	65	635
2013	2,944	1,221	838	569	426	343	283	240	217	191	174	159	141	135	107	102	86	78	66	696
TOTAL	48,249	6,410	5,145	4,270	3,674	3,224	2,860	2,564	2,304	2,072	1,867	1,686	1,510	1,358	1,216	1,100	990	898	813	7,191

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	2	0	0	0	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1957	10	2	2	1	1	1	1	4	-	-	-	-	-	-	-	-	-	-	-	-
1958	1	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-
1959	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1960	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1961	11	2	2	1	1	1	1	1	1	1	1	5	-	-	-	-	-	-	-	-
1962	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1963	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1964	5	1	1	1	1	0	0	0	0	0	0	0	0	0	1	-	-	-	-	-
1965	7	1	1	1	0	0	0	0	0	0	0	0	0	0	0	1	-	-	-	-
1966	3	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-
1967	9	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	1	-	-
1968	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
1969	11	2	2	2	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	1
1970	15	3	2	2	2	1	1	1	1	1	0	0	0	0	0	0	0	0	0	1
1971	26	5	5	4	3	3	2	2	1	1	1	1	1	1	0	0	0	0	0	1
1972	3	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1973	4	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1974	60	10	9	8	7	6	5	4	3	2	2	2	1	1	1	1	1	1	0	2
1975	40	6	5	4	4	4	3	3	2	2	1	1	1	1	1	1	0	0	0	2
1976	60	9	8	7	7	6	5	4	4	3	2	2	2	1	1	1	1	1	1	3
TOTAL	269	44	38	33	30	25	21	21	14	11	9	12	6	5	5	4	3	3	2	10

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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			168					437
1977	4,296,958	0.088	3,712	1.014	3,764	3,764	3,764	3,766
1978	4,554,775	0.090	4,001	1.016	4,066	4,066	4,066	4,071
1979	4,922,518	0.093	4,494	1.019	4,578	4,578	4,578	4,582
1980	5,505,913	0.087	4,694	1.022	4,797	4,797	4,797	4,798
1981	5,822,523	0.092	5,205	1.025	5,335	5,335	5,335	5,349
1982	6,184,882	0.088	5,271	1.028	5,421	5,422	5,422	5,446
1983	6,513,795	0.087	5,464	1.032	5,638	5,640	5,640	5,671
1984	6,868,217	0.092	6,066	1.036	6,283	6,285	6,285	6,310
1985	7,503,185	0.090	6,415	1.040	6,674	6,676	6,676	6,703
1986	7,891,199	0.092	6,888	1.045	7,200	7,203	7,203	7,240
1987	8,601,063	0.083	6,711	1.051	7,051	7,054	7,054	7,101
1988	8,905,267	0.083	6,897	1.056	7,286	7,289	7,289	7,344
1989	9,434,400	0.080	7,034	1.063	7,475	7,478	7,478	7,524
1990	10,055,399	0.073	6,933	1.070	7,419	7,417	7,417	7,422
1991	10,728,872	0.071	7,094	1.079	7,654	7,652	7,652	7,669
1992	11,441,482	0.066	6,916	1.090	7,536	7,533	7,533	7,619
1993	11,998,508	0.057	6,302	1.101	6,936	6,932	6,932	6,991
1994	12,083,591	0.054	5,889	1.113	6,554	6,549	6,549	6,538
1995	12,383,967	0.044	4,844	1.127	5,458	5,453	5,453	5,454
1996	12,949,088	0.040	4,624	1.141	5,277	5,271	5,271	5,291
1997	13,596,753	0.034	3,983	1.158	4,613	4,608	4,608	4,586
1998	14,465,333	0.031	3,834	1.177	4,514	4,507	4,507	4,478
1999	15,088,873	0.038	4,769	1.199	5,720	5,713	5,713	5,642
2000	15,809,043	0.039	5,378	1.224	6,582	6,510	6,510	6,645
2001	16,717,138	0.041	4,775	1.256	5,997	6,168	6,168	6,094
2002	17,601,171	0.042	5,572	1.292	7,200	7,257	7,257	7,279
2003	18,004,352	0.041	5,547	1.334	7,402	7,418	7,418	7,504
2004	18,523,800	0.040	4,900	1.384	6,782	6,979	6,979	7,040
2005	18,566,524	0.040	4,987	1.444	7,201	7,275	7,275	7,378
2006	18,918,245	0.039	4,703	1.516	7,132	7,242	7,242	7,073
2007	19,391,569	0.039	4,619	1.607	7,422	7,446	7,446	7,477
2008	19,805,485	0.038	3,865	1.730	6,687	7,012	7,012	6,969
2009	19,727,413	0.037	3,949	1.907	7,530	7,429	7,429	7,360
2010	19,224,772	0.037	3,083	2.184	6,734	6,947	6,947	6,934
2011	18,522,515	0.036	2,191	2.718	5,954	6,430	6,430	6,406
2012	17,714,507	0.036	1,070	4.254	4,551	5,948	5,948	5,959
2013	17,602,614	0.036	191	23.823	4,545	6,262	6,262	6,270
2014	18,074,133	0.036				6,507	6,507	6,507
TOTAL			183,036		228,967	240,048	240,048	240,927
EXLD PRIOR			182,868		228,967	240,048	240,048	240,491

(1) PROVIDED BY THE BWC
(2) SECTION 2, EXHIBIT 2D, SHEET 19, COL. 14
(3) BASED ON DATA FROM THE BWC
(4) SECTION 2, 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 2, EXHIBIT 2D, SHEET 3B, COL. 8

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	168	***3 YEAR SUM***	***202***	***9,774***	13,000		269	437
1977	3,712	3,764	52	2,822	2,961	1.049	55	3,766
1978	4,001	4,066	65	3,144	3,369	1.072	70	4,071
1979	4,494	4,578	85	3,808	3,952	1.038	88	4,582
1980	4,694	4,797	103	4,985	5,023	1.008	103	4,798
1981	5,205	5,335	131	5,036	5,562	1.104	144	5,349
1982	5,271	5,422	151	5,144	5,981	1.163	175	5,446
1983	5,464	5,640	176	5,801	6,825	1.177	207	5,671
1984	6,066	6,285	220	7,606	8,470	1.114	244	6,310
1985	6,415	6,676	261	8,634	9,534	1.104	288	6,703
1986	6,888	7,203	316	9,535	10,642	1.116	352	7,240
1987	6,711	7,054	342	9,860	11,221	1.138	390	7,101
1988	6,897	7,289	392	10,736	12,235	1.140	446	7,344
1989	7,034	7,478	444	13,527	14,932	1.104	490	7,524
1990	6,933	7,417	484	16,834	17,024	1.011	490	7,422
1991	7,094	7,652	558	16,891	17,406	1.030	575	7,669
1992	6,916	7,533	616	15,414	17,569	1.140	702	7,619
1993	6,302	6,932	630	16,315	17,832	1.093	689	6,991
1994	5,889	6,549	661	23,187	22,811	0.984	650	6,538
1995	4,844	5,453	609	18,863	18,897	1.002	610	5,454
1996	4,624	5,271	647	19,855	20,464	1.031	667	5,291
1997	3,983	4,608	625	26,582	25,654	0.965	603	4,586
1998	3,834	4,507	673	31,033	29,692	0.957	644	4,478
1999	4,769	5,713	944	41,422	38,321	0.925	873	5,642
2000	5,378	6,510	1,132	40,777	45,636	1.119	1,267	6,645
2001	4,775	6,168	1,393	47,498	44,980	0.947	1,320	6,094
2002	5,572	7,257	1,684	54,441	55,157	1.013	1,707	7,279
2003	5,547	7,418	1,871	57,484	60,142	1.046	1,957	7,504
2004	4,900	6,979	2,079	60,746	62,521	1.029	2,140	7,040
2005	4,987	7,275	2,288	63,576	66,447	1.045	2,391	7,378
2006	4,703	7,242	2,538	67,056	62,612	0.934	2,370	7,073
2007	4,619	7,446	2,826	70,947	71,735	1.011	2,858	7,477
2008	3,865	7,012	3,147	74,706	73,695	0.986	3,104	6,969
2009	3,949	7,429	3,480	77,730	76,196	0.980	3,411	7,360
2010	3,083	6,947	3,863	80,693	80,437	0.997	3,851	6,934
2011	2,191	6,430	4,239	82,123	81,672	0.994	4,216	6,406
2012	1,070	5,948	4,878	87,366	87,558	1.002	4,889	5,959
2013	191	6,262	6,071	104,242	104,392	1.001	6,080	6,270
2014		6,507	6,507	111,156	111,156	1.000	6,507	6,507
TOTAL	183,036	240,048	57,382	1,407,352	1,423,712		57,891	240,927
EXLD PRIOR	182,868		57,180	1,397,578	1,410,712		57,622	240,491

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	4,296,958			3,766		0.088
1978	4,554,775			4,071		0.089
1979	4,922,518			4,582		0.093
1980	5,505,913			4,798		0.087
1981	5,822,523			5,349		0.092
1982	6,184,882	5,110	8.26%	5,446	1,066	0.088
1983	6,513,795	5,223	8.02%	5,671	1,086	0.087
1984	6,868,217	5,629	8.20%	6,310	1,121	0.092
1985	7,503,185	5,971	7.96%	6,703	1,123	0.089
1986	7,891,199	5,979	7.58%	7,240	1,211	0.092
1987	8,601,063	6,108	7.10%	7,101	1,163	0.083
1988	8,905,267	6,389	7.17%	7,344	1,149	0.082
1989	9,434,400	6,472	6.86%	7,524	1,163	0.080
1990	10,055,399	6,432	6.40%	7,422	1,154	0.074
1991	10,728,872	6,172	5.75%	7,669	1,243	0.071
1992	11,441,482	6,355	5.55%	7,619	1,199	0.067
1993	11,998,508	5,960	4.97%	6,991	1,173	0.058
1994	12,083,591	6,078	5.03%	6,538	1,076	0.054
1995	12,383,967	5,622	4.54%	5,454	970	0.044
1996	12,949,088	5,876	4.54%	5,291	900	0.041
1997	13,596,753	5,706	4.20%	4,586	804	0.034
1998	14,465,333	5,793	4.00%	4,478	773	0.031
1999	15,088,873	6,476	4.29%	5,642	871	0.037
2000	15,809,043	6,611	4.18%	6,645	1,005	0.042
2001	16,717,138	6,503	3.89%	6,094	937	0.036
2002	17,601,171	6,900	3.92%	7,279	1,055	0.041
2003	18,004,352	6,707	3.73%	7,504	1,119	0.042
2004	18,523,800	6,610	3.57%	7,040	1,065	0.038
2005	18,566,524	6,250	3.37%	7,378	1,181	0.040
2006	18,918,245	5,653	2.99%	7,073	1,251	0.037
2007	19,391,569	6,013	3.10%	7,477	1,243	0.039
2008	19,805,485	5,814	2.94%	6,969	1,199	0.035
2009	19,727,413	5,365	2.72%	7,360	1,372	0.037
2010	19,224,772	5,111	2.66%	6,934	1,357	0.036
2011	18,522,515	4,735	2.56%	6,406	1,353	0.035
2012	17,714,507	4,115	2.32%	5,959	1,448	0.034
2013	17,602,614	4,053	2.30%	6,270	1,547	0.036
2014		4,076		6,507	1,596	
TOTAL		191,867		240,491		

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	10,055,399	2.083	20,942,088	7,419		0.641	2.284	10,865	0	100%	10,865	0.052	0.074	0.073
1991	10,728,872	2.022	21,689,651	7,654		0.654	2.307	11,555	0	100%	11,555	0.053	0.071	0.071
1992	11,441,482	1.919	21,954,933	7,536		0.668	2.331	11,724	0	100%	11,724	0.053	0.066	0.066
1993	11,998,508	1.885	22,621,374	6,936		0.681	2.354	11,123	0	100%	11,123	0.049	0.058	0.057
1994	12,083,591	1.825	22,048,532	6,554		0.695	2.378	10,834	0	100%	10,834	0.049	0.054	0.054
1995	12,383,967	1.774	21,970,116	5,458		0.709	2.402	9,299	0	100%	9,299	0.042	0.044	0.044
1996	12,949,088	1.717	22,232,463	5,277		0.724	2.426	9,266	0	100%	9,266	0.042	0.041	0.040
1997	13,596,753	1.644	22,352,179	4,613		0.739	2.226	7,584	0	100%	7,584	0.034	0.034	0.034
1998	14,465,333	1.568	22,686,876	4,514		0.754	2.042	6,947	0	100%	6,947	0.031	0.031	0.031
1999	15,088,873	1.517	22,896,749	5,720		0.769	1.873	8,241	0	100%	8,241	0.036	0.038	0.038
2000	15,809,043	1.467	23,186,938	6,582		0.785	1.719	8,877	0	100%	8,877	0.038	0.042	0.039
2001	16,717,138	1.434	23,973,016	5,997		0.801	1.577	7,572	0	100%	7,572	0.032	0.036	0.041
2002	17,601,171	1.390	24,464,115	7,200		0.817	1.447	8,510	0	100%	8,510	0.035	0.041	0.042
2003	18,004,352	1.348	24,277,502	7,402		0.834	1.404	8,668	0	100%	8,668	0.036	0.041	0.041
2004	18,523,800	1.304	24,148,944	6,782		0.851	1.364	7,867	0	100%	7,867	0.033	0.037	0.040
2005	18,566,524	1.280	23,758,948	7,201		0.868	1.324	8,275	0	100%	8,275	0.035	0.039	0.040
2006	18,918,245	1.246	23,574,590	7,132		0.886	1.285	8,120	0	100%	8,120	0.034	0.038	0.039
2007	19,391,569	1.209	23,452,743	7,422		0.904	1.248	8,372	0	100%	8,372	0.036	0.038	0.039
2008	19,805,485	1.169	23,147,670	6,687		0.922	1.212	7,473	0	100%	7,473	0.032	0.034	0.038
2009	19,727,413	1.141	22,503,303	7,530		0.941	1.176	8,336	0	100%	8,336	0.037	0.038	0.037
2010	19,224,772	1.129	21,710,635	6,734		0.960	1.142	7,385	0	100%	7,385	0.034	0.035	0.037
2011	18,522,515	1.093	20,240,053	5,954		0.980	1.109	6,470	0	100%	6,470	0.032	0.032	0.036
2012	17,714,507	1.061	18,793,320	4,551		1.000	1.071	4,875	0	100%	4,875	0.026	0.026	0.036
2013	17,602,614	1.030	18,130,692	4,545		1.000	1.035	4,704	0	100%	4,704	0.026	0.026	0.036
2014		1.000				1.000	1.000	0	0	0%	0			0.036

	5 Year Average excluding 2012-2013	0.034	0.035
	7 Year Average excluding 2012-2013	0.035	0.038
	10 Year Weighted Average excluding 2010-2013	0.035	
	10 Year Weighted Average excluding 2009-2013	0.035	
	5 Year Average excluding 2011-2013	0.035	0.037
	5 Year Average excluding 2013	0.032	0.033
	7 Year Average excluding 2013	0.034	0.034
(14)	2014 Selected Loss Rate:	0.036	

(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 2, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
MEDICAL

LOST TIME - CHIROPRACTORS

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	1.001	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	1.057	1.053	1.057
1978	426	426	438	1.016	1.014	1.016				1.000	1.000	1.000	1.061	1.057	1.061
1979	414	414	426	1.019	1.016	1.019				1.000	1.000	1.000	1.065	1.061	1.065
1980	402	402	414	1.022	1.019	1.022				1.000	1.000	1.000	1.068	1.065	1.068
1981	390	390	402	1.025	1.022	1.025				1.000	1.000	1.000	1.071	1.068	1.071
1982	378	378	390	1.028	1.025	1.028				1.000	1.000	1.000	1.075	1.071	1.075
1983	366	366	378	1.032	1.028	1.032				1.000	1.000	1.000	1.078	1.075	1.078
1984	354	354	366	1.036	1.032	1.036				1.000	1.000	1.000	1.082	1.078	1.082
1985	342	342	354	1.040	1.036	1.040				1.000	1.000	1.000	1.085	1.082	1.085
1986	330	330	342	1.045	1.040	1.045				1.000	1.000	1.000	1.089	1.085	1.089
1987	318	318	330	1.051	1.045	1.051				1.000	1.000	1.000	1.093	1.089	1.093
1988	306	306	318	1.056	1.051	1.056				1.000	1.000	1.000	1.098	1.093	1.098
1989	294	294	306	1.063	1.056	1.063				1.000	1.000	1.000	1.104	1.098	1.104
1990	282	282	294	1.070	1.063	1.070				1.000	1.000	1.000	1.110	1.104	1.110
1991	270	270	282	1.079	1.070	1.079				1.000	1.000	1.000	1.118	1.110	1.118
1992	258	258	270	1.090	1.079	1.090				1.000	1.000	1.000	1.128	1.118	1.128
1993	246	246	258	1.101	1.090	1.101				1.000	1.000	1.000	1.139	1.128	1.139
1994	234	234	246	1.113	1.101	1.113				1.000	1.000	1.000	1.150	1.139	1.150
1995	222	222	234	1.127	1.113	1.127				1.000	1.000	1.000	1.163	1.150	1.163
1996	210	210	222	1.141	1.127	1.141				1.000	1.000	1.000	1.177	1.163	1.177
1997	198	198	210	1.158	1.141	1.158				1.000	1.000	1.000	1.194	1.177	1.194
1998	186	186	198	1.177	1.158	1.177				1.001	1.000	1.001	1.214	1.194	1.214
1999	174	174	186	1.199	1.177	1.199				1.001	1.001	1.001	1.239	1.214	1.239
2000	162	162	174	1.224	1.199	1.224				1.002	1.001	1.002	1.267	1.239	1.267
2001	150	150	162	1.256	1.224	1.256				1.002	1.002	1.002	1.306	1.267	1.306
2002	138	138	150	1.292	1.256	1.292				1.003	1.002	1.003	1.353	1.306	1.353
2003	126	126	138	1.334	1.292	1.334				1.005	1.003	1.005	1.405	1.353	1.405
2004	114	114	126	1.384	1.334	1.384				1.007	1.005	1.007	1.462	1.405	1.462
2005	102	102	114	1.444	1.384	1.444				1.010	1.007	1.010	1.526	1.462	1.526
2006	90	90	102	1.516	1.444	1.516				1.016	1.010	1.016	1.592	1.526	1.592
2007	78	78	90	1.607	1.516	1.607				1.047	1.016	1.047	1.638	1.592	1.638
2008	66	66	78	1.730	1.607	1.730				1.082	1.047	1.082	1.706	1.638	1.706
2009	54	54	66	1.907	1.730	1.907				1.117	1.082	1.117	1.813	1.706	1.813
2010	42	42	54	2.184	1.907	2.184				1.166	1.117	1.166	1.986	1.813	1.986
2011	30	30	42	2.718	2.184	2.718				1.259	1.166	1.259	2.257	1.986	2.257
2012	18	18	30	4.254	2.718	4.254				1.606	1.259	1.606	2.750	2.257	2.750
2013	6	6	18	23.823	4.254	23.823				5.165	1.606	5.165	4.767	2.750	4.767

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 2, EXHIBIT 2D, SHEET 23; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 2, 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 2, EXHIBIT 2, SHEET 29; SELECTED CUM. BASED ON (2)
(11) FROM SECTION 2, EXHIBIT 2, SHEET 29; SELECTED CUM. BASED ON (3)
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)
(13) FROM SECTION 2, EXHIBIT 2D, SHEET 30; SELECTED CUM. BASED ON (2)
(14) FROM SECTION 2, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	30	280	520	656	808	980	1,150	1,328	1,515	1,716	1,884	2,038	2,183	2,332	2,495	2,660	2,824	2,990	3,119	3,223	3,304	3,378	3,427	3,463	3,497	3,527	3,549	3,567	3,607	3,630	3,660	3,672	3,683	3,693	3,704	3,708	3,712	3,712
1978	30	284	528	680	872	1,063	1,238	1,428	1,623	1,824	2,004	2,173	2,341	2,532	2,692	2,844	3,017	3,166	3,313	3,460	3,564	3,639	3,678	3,718	3,744	3,765	3,804	3,844	3,873	3,897	3,929	3,949	3,968	3,980	3,988	4,001		4,001
1979	31	297	580	802	1,055	1,303	1,538	1,790	2,038	2,298	2,529	2,741	2,945	3,141	3,333	3,492	3,651	3,811	3,953	4,041	4,118	4,166	4,212	4,255	4,290	4,323	4,347	4,380	4,401	4,428	4,452	4,464	4,480	4,488	4,494			4,494
1980	34	346	727	1,004	1,304	1,593	1,874	2,161	2,432	2,693	2,914	3,148	3,353	3,559	3,737	3,878	4,028	4,167	4,262	4,323	4,375	4,410	4,448	4,491	4,527	4,545	4,564	4,589	4,609	4,631	4,650	4,667	4,681	4,694				4,694
1981	44	432	834	1,072	1,353	1,641	1,919	2,196	2,463	2,737	3,011	3,243	3,465	3,704	3,893	4,073	4,236	4,373	4,477	4,578	4,654	4,725	4,801	4,862	4,907	4,949	4,980	5,013	5,069	5,127	5,157	5,181	5,205					5,205
1982	50	464	872	1,146	1,446	1,738	2,032	2,349	2,655	2,982	3,261	3,533	3,800	4,016	4,238	4,432	4,571	4,654	4,716	4,776	4,831	4,890	4,958	5,007	5,063	5,118	5,155	5,185	5,220	5,243	5,258	5,271						5,271
1983	46	474	970	1,259	1,613	1,967	2,280	2,566	2,888	3,268	3,625	3,947	4,233	4,469	4,687	4,839	4,949	5,032	5,098	5,147	5,189	5,231	5,268	5,308	5,336	5,368	5,399	5,420	5,434	5,446	5,464							5,464
1984	62	592	1,160	1,546	1,941	2,326	2,664	3,052	3,473	3,896	4,272	4,597	4,888	5,131	5,314	5,427	5,518	5,587	5,670	5,742	5,798	5,848	5,903	5,940	5,976	5,999	6,018	6,035	6,052	6,066								6,066
1985	59	572	1,147	1,573	2,053	2,492	2,941	3,446	3,914	4,394	4,764	5,047	5,312	5,513	5,641	5,753	5,856	5,934	5,985	6,041	6,115	6,172	6,219	6,271	6,310	6,354	6,376	6,396	6,415									6,415
1986	59	593	1,222	1,632	2,072	2,564	3,075	3,557	4,110	4,585	5,004	5,399	5,736	5,927	6,073	6,194	6,306	6,431	6,499	6,554	6,631	6,673	6,715	6,755	6,801	6,835	6,868	6,888										6,888
1987	51	543	1,203	1,670	2,261	2,802	3,346	3,857	4,285	4,694	5,025	5,283	5,448	5,603	5,717	5,843	5,970	6,106	6,196	6,298	6,392	6,466	6,538	6,604	6,649	6,681	6,711											6,711
1988	59	619	1,347	1,914	2,589	3,219	3,856	4,360	4,828	5,240	5,529	5,708	5,862	5,997	6,113	6,202	6,299	6,398	6,484	6,582	6,656	6,721	6,792	6,843	6,873	6,897												6,897
1989	59	636	1,507	2,221	2,934	3,622	4,211	4,778	5,292	5,698	5,935	6,109	6,257	6,376	6,460	6,569	6,640	6,702	6,751	6,814	6,864	6,915	6,962	6,996	7,034													7,034
1990	51	662	1,661	2,440	3,229	3,819	4,359	4,855	5,221	5,446	5,638	5,788	5,954	6,108	6,236	6,354	6,460	6,555	6,636	6,706	6,773	6,828	6,881	6,933														6,933
1991	80	1,089	2,057	2,917	3,643	4,239	4,750	5,161	5,447	5,676	5,855	6,039	6,207	6,354	6,468	6,567	6,658	6,734	6,807	6,887	6,953	7,031	7,094															7,094
1992	109	1,286	2,480	3,366	4,017	4,532	4,981	5,279	5,492	5,676	5,864	6,064	6,210	6,312	6,405	6,488	6,557	6,646	6,713	6,779	6,845	6,916																6,916
1993	122	1,289	2,340	3,064	3,696	4,125	4,426	4,660	4,872	5,051	5,232	5,395	5,533	5,664	5,770	5,872	5,959	6,044	6,142	6,238	6,302																	6,302
1994	94	1,145	2,060	2,794	3,297	3,657	3,979	4,258	4,484	4,683	4,833	4,976	5,110	5,264	5,385	5,518	5,640	5,751	5,827	5,889																		5,889
1995	114	1,218	2,109	2,659	3,035	3,292	3,527	3,761	3,948	4,118	4,256	4,360	4,450	4,534	4,590	4,658	4,734	4,791	4,844																			4,844
1996	104	1,270	2,090	2,563	2,941	3,238	3,487	3,656	3,821	3,948	4,057	4,153	4,232	4,331	4,422	4,502	4,566	4,624																				4,624
1997	110	1,031	1,606	1,954	2,244	2,500	2,725	2,880	3,030	3,192	3,316	3,422	3,561	3,696	3,809	3,912	3,983																					3,983
1998	127	936	1,455	1,877	2,215	2,520	2,715	2,895	3,052	3,162	3,288	3,420	3,553	3,659	3,744	3,834																						3,834
1999	146	988	1,583	2,172	2,637	2,996	3,282	3,516	3,714	3,914	4,126	4,314	4,473	4,633	4,769																							4,769
2000	190	1,262	2,133	2,778	3,270	3,646	3,921	4,141	4,384	4,613	4,805	5,026	5,210	5,378																								5,378
2001	225	1,466	2,332	2,861	3,173	3,450	3,702	3,910	4,099	4,293	4,460	4,635	4,775																									4,775
2002	209	1,709	2,717	3,396	3,858	4,228	4,502	4,749	4,995	5,192	5,404	5,572																										5,572
2003	353	1,793	2,702	3,350	3,752	4,128	4,516	4,839	5,111	5,356	5,547																											5,547
2004	258	1,548	2,504	3,101	3,526	3,871	4,169	4,465	4,685	4,900																												4,900
2005	304	1,785	2,638	3,280	3,768	4,194	4,541	4,784	4,987																													4,987
2006	291	1,639	2,597	3,244	3,793	4,224	4,511	4,703																														4,703
2007	305	1,756	2,786	3,514	4,052	4,378	4,619																															4,619
2008	301	1,659	2,588	3,215	3,598	3,865																																3,865
2009	318	1,856	2,923	3,527	3,949																																	3,949
2010	344	1,768	2,631	3,083																																		3,083
2011	259	1,413	2,191																																			2,191
2012	178	1,070																																				1,070
2013	191																																					191
																																						182,868

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	9.438	1.857	1.260	1.233	1.212	1.174	1.155	1.141	1.132	1.098	1.082	1.071	1.068	1.070	1.066	1.062	1.059	1.043	1.033	1.025	1.022	1.014	1.011	1.010	1.008	1.006	1.005	1.011	1.007	1.008	1.003	1.003	1.003	1.003	1.001	1.001		
1978	9.438	1.857	1.287	1.283	1.218	1.165	1.154	1.137	1.123	1.099	1.085	1.077	1.082	1.063	1.057	1.061	1.049	1.046	1.045	1.030	1.021	1.011	1.011	1.007	1.006	1.010	1.011	1.008	1.006	1.008	1.005	1.005	1.003	1.002	1.003			
1979	9.438	1.951	1.383	1.316	1.235	1.181	1.164	1.138	1.128	1.100	1.084	1.075	1.066	1.061	1.048	1.046	1.044	1.037	1.022	1.019	1.012	1.011	1.010	1.008	1.008	1.006	1.008	1.005	1.006	1.005	1.003	1.003	1.002	1.001				
1980	10.119	2.105	1.380	1.299	1.222	1.177	1.153	1.125	1.108	1.082	1.080	1.065	1.062	1.050	1.038	1.039	1.034	1.023	1.014	1.012	1.008	1.009	1.010	1.008	1.004	1.004	1.006	1.004	1.005	1.004	1.004	1.003	1.003					
1981	9.728	1.928	1.286	1.262	1.213	1.170	1.144	1.121	1.112	1.100	1.077	1.068	1.069	1.051	1.046	1.040	1.032	1.024	1.023	1.016	1.015	1.016	1.013	1.009	1.009	1.006	1.007	1.011	1.011	1.006	1.005	1.004						
1982	9.361	1.878	1.314	1.262	1.202	1.169	1.156	1.130	1.123	1.094	1.084	1.076	1.057	1.055	1.046	1.031	1.018	1.013	1.013	1.012	1.012	1.014	1.010	1.011	1.011	1.007	1.006	1.007	1.004	1.003	1.002							
1983	10.272	2.048	1.298	1.281	1.219	1.159	1.125	1.125	1.131	1.109	1.089	1.072	1.056	1.049	1.032	1.023	1.017	1.013	1.010	1.008	1.008	1.007	1.008	1.005	1.006	1.006	1.004	1.003	1.002	1.003								
1984	9.568	1.960	1.333	1.255	1.199	1.145	1.145	1.138	1.122	1.096	1.076	1.063	1.050	1.036	1.021	1.017	1.012	1.015	1.013	1.010	1.009	1.009	1.006	1.006	1.004	1.003	1.003	1.003	1.002									
1985	9.751	2.006	1.371	1.305	1.214	1.180	1.172	1.136	1.123	1.084	1.059	1.053	1.038	1.023	1.020	1.018	1.013	1.009	1.009	1.012	1.009	1.008	1.008	1.006	1.007	1.003	1.003	1.003										
1986	10.092	2.062	1.335	1.270	1.237	1.199	1.157	1.156	1.116	1.091	1.079	1.062	1.033	1.025	1.020	1.018	1.020	1.011	1.008	1.012	1.006	1.006	1.006	1.007	1.005	1.005	1.003											
1987	10.619	2.214	1.388	1.354	1.239	1.194	1.153	1.111	1.095	1.070	1.051	1.031	1.028	1.020	1.022	1.022	1.023	1.015	1.016	1.015	1.012	1.011	1.010	1.007	1.005	1.005												
1988	10.455	2.175	1.421	1.352	1.243	1.198	1.131	1.107	1.085	1.055	1.032	1.027	1.023	1.019	1.014	1.016	1.016	1.013	1.015	1.011	1.010	1.011	1.007	1.004	1.004													
1989	10.693	2.369	1.474	1.321	1.234	1.163	1.135	1.108	1.077	1.042	1.029	1.024	1.019	1.013	1.017	1.011	1.009	1.007	1.009	1.007	1.007	1.007	1.005	1.005														
1990	13.002	2.507	1.469	1.324	1.183	1.141	1.114	1.075	1.043	1.035	1.027	1.029	1.026	1.021	1.019	1.017	1.015	1.012	1.011	1.010	1.008	1.008	1.007															
1991	13.568	1.888	1.418	1.249	1.164	1.121	1.086	1.055	1.042	1.032	1.031	1.028	1.024	1.018	1.015	1.014	1.011	1.011	1.012	1.010	1.011	1.009																
1992	11.778	1.929	1.357	1.193	1.128	1.099	1.060	1.040	1.034	1.033	1.034	1.024	1.016	1.015	1.013	1.011	1.013	1.010	1.010	1.010	1.010																	
1993	10.571	1.815	1.310	1.206	1.116	1.073	1.053	1.046	1.037	1.036	1.031	1.025	1.024	1.019	1.018	1.015	1.014	1.016	1.016	1.010																		
1994	12.167	1.798	1.356	1.180	1.109	1.088	1.070	1.053	1.044	1.032	1.030	1.027	1.030	1.023	1.025	1.022	1.020	1.013	1.011																			
1995	10.654	1.731	1.261	1.141	1.085	1.071	1.066	1.050	1.043	1.034	1.024	1.021	1.019	1.012	1.015	1.016	1.012	1.011																				
1996	12.240	1.646	1.226	1.148	1.101	1.077	1.048	1.045	1.033	1.028	1.024	1.019	1.023	1.021	1.018	1.014	1.013																					
1997	9.415	1.557	1.217	1.148	1.114	1.090	1.057	1.052	1.054	1.039	1.032	1.041	1.038	1.030	1.027	1.018																						
1998	7.392	1.555	1.290	1.180	1.138	1.077	1.066	1.054	1.036	1.040	1.040	1.039	1.030	1.023	1.024																							
1999	6.765	1.601	1.373	1.214	1.136	1.095	1.071	1.056	1.054	1.054	1.046	1.037	1.036	1.029																								
2000	6.631	1.691	1.302	1.177	1.115	1.075	1.056	1.059	1.052	1.042	1.046	1.037	1.032																									
2001	6.503	1.591	1.227	1.109	1.087	1.073	1.056	1.049	1.047	1.039	1.039	1.030																										
2002	8.191	1.590	1.250	1.136	1.096	1.065	1.055	1.052	1.040	1.041	1.031																											
2003	5.078	1.507	1.240	1.120	1.100	1.094	1.072	1.056	1.048	1.036																												
2004	6.001	1.617	1.239	1.137	1.098	1.077	1.071	1.049	1.046																													
2005	5.875	1.478	1.243	1.149	1.113	1.083	1.054	1.043																														
2006	5.638	1.585	1.249	1.169	1.113	1.068	1.043																															
2007	5.762	1.586	1.262	1.153	1.081	1.055																																
2008	5.517	1.559	1.242	1.119	1.074																																	
2009	5.837	1.575	1.207	1.120																																		
2010	5.133	1.488	1.172																																			
2011	5.459	1.551																																				
2012	6.021																																					
3 Yr Avg	5.538	1.538	1.207	1.131	1.089	1.069	1.056	1.049	1.044	1.038	1.039	1.035	1.033	1.028	1.023	1.016	1.015	1.014	1.012	1.010	1.010	1.008	1.007	1.006	1.004	1.004	1.003	1.003	1.003	1.004	1.004	1.004	1.003	1.002	1.002	1.001		
5 Yr Avg	5.593	1.552	1.226	1.142	1.096	1.075	1.059	1.050	1.047	1.042	1.040	1.037	1.032	1.023	1.022	1.017	1.014	1.012	1.012	1.009	1.009	1.009	1.007	1.006	1.005	1.004	1.004	1.005	1.005	1.004	1.004	1.004	1.003	1.002	1.002	1.001		
10 Yr Avg	5.632	1.554	1.233	1.139	1.101	1.076	1.060	1.051	1.045	1.038	1.034	1.030	1.027	1.021	1.019	1.015	1.015	1.012	1.012	1.011	1.009	1.009	1.008	1.007	1.006	1.006	1.005	1.006	1.005	1.005	1.004	1.004	1.003	1.002	1.002	1.001		
8 Yr Wtd	5.631	1.554	1.231	1.138	1.095	1.074	1.059	1.052	1.047	1.040	1.035	1.031	1.029	1.021	1.019	1.016	1.013	1.012	1.012	1.011	1.009	1.009	1.007	1.006	1.006	1.005	1.005	1.005	1.005	1.005	1.004	1.004	1.003	1.002	1.002	1.001		
12 Yr Wtd	5.820	1.564	1.245	1.145	1.103	1.077	1.059	1.051	1.044	1.037	1.034	1.029	1.026	1.020	1.018	1.016	1.015	1.012	1.012	1.011	1.010	1.009	1.008	1.007	1.006	1.005	1.005	1.006	1.005	1.005	1.004	1.004	1.003	1.002	1.002	1.001		
15 Yr Wtd	5.949	1.565	1.245	1.145	1.102	1.077	1.060	1.050	1.043	1.037	1.033	1.029	1.026	1.020	1.019	1.016	1.015	1.013	1.012	1.011	1.010	1.010	1.008	1.007	1.006	1.005	1.005	1.006	1.005	1.005	1.004	1.004	1.003	1.002	1.002	1.001		TAIL
Prior FY	5.500	1.560	1.242	1.147	1.102	1.078	1.061	1.053	1.048	1.043	1.039	1.034	1.029	1.022	1.020	1.015	1.014	1.012	1.011	1.010	1.010	1.009	1.007	1.006	1.005	1.005	1.005	1.005	1.005	1.005	1.004	1.004	1.003	1.003	1.003	1.002	1.002	1.014
PA Sel.	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	
Selected	5.600	1.565	1.245	1.145	1.102	1.077	1.060	1.050	1.043	1.037	1.033	1.029	1.026	1.020	1.019	1.016	1.015	1.013	1.012	1.011	1.010	1.010	1.008	1.007	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	23.823	4.254	2.718	2.184	1.907	1.730	1.607	1.516	1.444	1.384	1.334	1.292	1.256	1.224	1.199	1.177	1.158	1.141	1.127	1.113	1.101	1.090	1.079	1.070	1.063	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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	PA SELECTED TAIL	SELECTED FOR TAIL	SELECTED INCREM. DECAY	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	PA SELECTED TAIL	SELECTED FOR TAIL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
6	0.5	5.600	-	1.752	7.923	7.750	5.600		23.495		6.322	52.800	29.552	23.823
18	1.5	1.565	2.396	1.326	1.959	1.585	1.565	0.688	4.195	7.547	3.609	6.664	3.813	4.254
30	2.5	1.245	1.430	1.204	1.383	1.230	1.245	0.677	2.681	3.149	2.722	3.402	2.406	2.718
42	3.5	1.145	1.157	1.144	1.209	1.125	1.145	0.739	2.154	2.202	2.262	2.460	1.956	2.184
54	4.5	1.102	1.099	1.108	1.133	1.089	1.102	0.806	1.881	1.904	1.978	2.035	1.739	1.907
66	5.5	1.077	1.068	1.084	1.093	1.068	1.077	0.827	1.706	1.731	1.785	1.796	1.596	1.730
78	6.5	1.060	1.058	1.067	1.069	1.054	1.060	0.835	1.585	1.621	1.647	1.644	1.495	1.607
90	7.5	1.050	1.048	1.055	1.053	1.044	1.050	0.896	1.496	1.532	1.543	1.538	1.418	1.516
102	8.5	1.043	1.042	1.046	1.042	1.036	1.043	0.902	1.424	1.462	1.462	1.461	1.359	1.444
114	9.5	1.037	1.039	1.039	1.035	1.032	1.037	0.896	1.365	1.404	1.398	1.402	1.312	1.384
126	10.5	1.033	1.037	1.033	1.029	1.029	1.033	0.917	1.316	1.351	1.346	1.355	1.271	1.334
138	11.5	1.029	1.035	1.028	1.025	1.026	1.029	0.904	1.274	1.303	1.303	1.317	1.235	1.292
150	12.5	1.026	1.032	1.025	1.021	1.021	1.026	0.940	1.239	1.259	1.267	1.285	1.204	1.256
162	13.5	1.020	1.028	1.021	1.018	1.017	1.020	0.798	1.207	1.220	1.236	1.258	1.179	1.224
174	14.5	1.019	1.020	1.019	1.016	1.015	1.019	0.940	1.183	1.187	1.211	1.236	1.160	1.199
186	15.5	1.016	1.019	1.016	1.014	1.012	1.016	0.893	1.161	1.164	1.188	1.216	1.143	1.177
198	16.5	1.015	1.015	1.015	1.013	1.010	1.015	0.927	1.142	1.142	1.169	1.199	1.129	1.158
210	17.5	1.013	1.013	1.013	1.012	1.009	1.013	0.852	1.125	1.125	1.152	1.184	1.118	1.141
222	18.5	1.012	1.011	1.012	1.010	1.008	1.012	0.991	1.111	1.110	1.138	1.170	1.108	1.127
234	19.5	1.011	1.010	1.010	1.010	1.008	1.011	0.927	1.098	1.098	1.125	1.158	1.099	1.113
246	20.5	1.010	1.008	1.009	1.009	1.007	1.010	0.909	1.085	1.087	1.113	1.147	1.090	1.101
258	21.5	1.010	1.009	1.008	1.008	1.007	1.010	0.962	1.075	1.078	1.103	1.137	1.083	1.090
270	22.5	1.008	1.008	1.008	1.007	1.006	1.008	0.869	1.064	1.069	1.094	1.128	1.076	1.079
282	23.5	1.007	1.006	1.007	1.007	1.006	1.007	0.851	1.055	1.060	1.086	1.120	1.069	1.070
294	24.5	1.006	1.005	1.006	1.006	1.006	1.006	0.865	1.048	1.054	1.078	1.112	1.062	1.063
306	25.5	1.005	1.004	1.006	1.006	1.005	1.005	0.889	1.042	1.048	1.072	1.105	1.056	1.056
318	26.5	1.005	1.004	1.005	1.005	1.005	1.005	0.948	1.036	1.044	1.066	1.099	1.051	1.051
330	27.5	1.005	1.004	1.005	1.005	1.005	1.005	0.969	1.031	1.040	1.060	1.093	1.045	1.045
342	28.5	1.004	1.004	1.004	1.005	1.004	1.004	0.897	1.026	1.035	1.055	1.087	1.040	1.040
354	29.5	1.004	1.004	1.004	1.005	1.004	1.004	0.872	1.022	1.031	1.051	1.082	1.036	1.036
366	30.5	1.003	1.003	1.004	1.004	1.003	1.003	0.928	1.018	1.027	1.047	1.077	1.032	1.032
378	31.5	1.003	1.003	1.003	1.004	1.003	1.003	0.943	1.014	1.024	1.043	1.073	1.028	1.028
390	32.5	1.003	1.003	1.003	1.004	1.003	1.003	0.977	1.011	1.021	1.039	1.069	1.025	1.025
402	33.5	1.003	1.003	1.003	1.004	1.003	1.003	0.936	1.008	1.018	1.036	1.065	1.022	1.022
414	34.5	1.002	1.002	1.003	1.003	1.002	1.002	0.843	1.005	1.015	1.033	1.061	1.019	1.019
426	35.5	1.002	1.002	1.002	1.003	1.002	1.002	0.886	1.002	1.013	1.031	1.057	1.016	1.016
438	36.5		1.002	1.002	1.003	1.002	1.002	0.875		1.011	1.028	1.054	1.014	1.014
450	37.5		1.002	1.002	1.003	1.002	1.002	0.867		1.009	1.026	1.050	1.012	1.012
462	38.5		1.001	1.002	1.003	1.001	1.001	0.867		1.007	1.024	1.047	1.010	1.010
474	39.5		1.001	1.002	1.003	1.001	1.001	0.870		1.006	1.022	1.044	1.009	1.009
486	40.5		1.001	1.002	1.003	1.001	1.001	0.869		1.005	1.020	1.042	1.008	1.008
498	41.5		1.001	1.002	1.002	1.001	1.001	0.876		1.004	1.019	1.039	1.007	1.007
510	42.5		1.001	1.001	1.002	1.001	1.001	0.875		1.003	1.017	1.037	1.006	1.006
522	43.5		1.000	1.001	1.002	1.001	1.001	0.875		1.002	1.016	1.034	1.005	1.005
534	44.5		1.000	1.001	1.002	1.001	1.001	0.868		1.002	1.014	1.032	1.004	1.004
546	45.5		1.000	1.001	1.002	1.001	1.001	0.864		1.002	1.013	1.030	1.003	1.003
558	46.5		1.000	1.001	1.002	1.000	1.000	0.854		1.001	1.012	1.027	1.003	1.003
570	47.5		1.000	1.001	1.002	1.000	1.000	0.851		1.001	1.011	1.025	1.002	1.002
582	48.5		1.000	1.001	1.002	1.000	1.000	0.840		1.001	1.010	1.023	1.002	1.002
594	49.5		1.000	1.001	1.002	1.000	1.000	0.831		1.001	1.009	1.022	1.002	1.002
606	50.5		1.000	1.001	1.002	1.000	1.000	0.826		1.001	1.008	1.020	1.001	1.001
618	51.5		1.000	1.001	1.002	1.000	1.000	0.825		1.000	1.007	1.018	1.001	1.001
630	52.5		1.000	1.001	1.002	1.000	1.000	0.824		1.000	1.006	1.016	1.001	1.001
642	53.5		1.000	1.001	1.002	1.000	1.000	0.811		1.000	1.006	1.015	1.001	1.001
654	54.5		1.000	1.001	1.001	1.000	1.000	0.813		1.000	1.005	1.013	1.001	1.001
666	55.5		1.000	1.001	1.001	1.000	1.000	0.786		1.000	1.004	1.012	1.001	1.001
678	56.5		1.000	1.001	1.001	1.000	1.000	0.760		1.000	1.004	1.010	1.000	1.000
690	57.5		1.000	1.001	1.001	1.000	1.000	0.738		1.000	1.003	1.009	1.000	1.000
702	58.5		1.000	1.000	1.001	1.000	1.000	0.700		1.000	1.003	1.007	1.000	1.000
714	59.5		1.000	1.000	1.001	1.000	1.000	1.600		1.000	1.002	1.006	1.000	1.000
726	60.5		1.000	1.000	1.001	1.000	1.000	0.852		1.000	1.002	1.005	1.000	1.000
738	61.5		1.000	1.000	1.001	1.000	1.000	0.852		1.000	1.001	1.004	1.000	1.000
750	62.5		1.000	1.000	1.001	1.000	1.000	0.852		1.000	1.001	1.002	1.000	1.000
TAIL	TAIL		1.000	1.000	1.001	1.000	1.000	5.747		1.000	1.000	1.001	1.000	1.000

60.5 TAIL DECAY 11.488 (16)

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 2, EXHIBIT 2D, SHEET 44
(4) SECTION 2, EXHIBIT 2D, SHEET 45, COL. 5; TAIL FROM SECTION 2, EXHIBIT 2D, SHEET 48
(5) SECTION 2, EXHIBIT 2D, SHEET 44
(6) SECTION 2, EXHIBIT 2D, SHEET 44
(7) PA SELECTED TAIL
(8) SELECTED BY DELOITTE CONSULTING
(9) = [[(8) - 1.0] x (8) PRIOR AGE] / [(8) PRIOR AGE - 1.0]
(10) COL. 3 MULTIPLICATIVELY ACCUMULATED
(11) COL. 4 MULTIPLICATIVELY ACCUMULATED
(12) COL. 5 MULTIPLICATIVELY ACCUMULATED
(13) COL. 6 MULTIPLICATIVELY ACCUMULATED
(14) COL. 7 MULTIPLICATIVELY ACCUMULATED
(15) COL. 8 MULTIPLICATIVELY ACCUMULATED
(16) 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
MEDICAL

LOST TIME - CHIROPRACTORS

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	**1.000**	**0.988**
Inverse Power	**1.001**	**0.963**

							Weibull Curve Fitting					**Inverse Power Curve Fitting**				
							Slope=	0.461				Slope=	-1.799			
		----FROM PAID TRIANGLE----			PA	SELECTED	Intercept=	-0.994				Intercept=	5.158			
PERIOD	AGE	SELECTED	8 YR WTD	12 YR WTD	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	5.600	5.631	5.820	7.750	5.600	1.792	-1.626	-0.167	**1.752**	6.322	1.792	1.526	1.935	**7.923**	52.800
2	18	1.565	1.554	1.564	1.585	1.560	2.890	0.024	0.339	**1.326**	3.609	2.890	-0.580	-0.042	**1.959**	6.664
3	30	1.245	1.231	1.245	1.230	1.229	3.401	0.519	0.575	**1.204**	2.722	3.401	-1.473	-0.961	**1.383**	3.402
4	42	1.145	1.138	1.145	1.125	1.143	3.738	0.732	0.730	**1.144**	2.262	3.738	-1.946	-1.566	**1.209**	2.460
5	54	1.102	1.095	1.103	1.090	1.097	3.989	0.886	0.846	**1.108**	1.978	3.989	-2.334	-2.018	**1.133**	2.035
6	66	1.077	1.074	1.077	1.067	1.077	4.190	0.971	0.939	**1.084**	1.785	4.190	-2.566	-2.379	**1.093**	1.796
7	78	1.060	1.059	1.059	1.052	1.060	4.357	1.055	1.016	**1.067**	1.647	4.357	-2.815	-2.680	**1.069**	1.644
8	90	1.050	1.052	1.051	1.044	1.050	4.500	1.112	1.082	**1.055**	1.543	4.500	-2.991	-2.937	**1.053**	1.538
9	102	1.043	1.047	1.044	1.036	1.046	4.625	1.137	1.139	**1.046**	1.462	4.625	-3.074	-3.162	**1.042**	1.461
10	114	1.037	1.040	1.037	1.032	1.043	4.736	1.163	1.191	**1.039**	1.398	4.736	-3.158	-3.362	**1.035**	1.402
11	126	1.033	1.035	1.034	1.029	1.041	4.836	1.176	1.237	**1.033**	1.346	4.836	-3.202	-3.542	**1.029**	1.355
12	138	1.029	1.031	1.029	1.026	1.037	4.927	1.207	1.279	**1.028**	1.303	4.927	-3.307	-3.706	**1.025**	1.317
13	150	1.026	1.029	1.026	1.021	1.032	5.011	1.247	1.317	**1.025**	1.267	5.011	-3.449	-3.856	**1.021**	1.285
14	162	1.020	1.021	1.020	1.017	1.023	5.088	1.337	1.353	**1.021**	1.236	5.088	-3.784	-3.995	**1.018**	1.258
15	174	1.019	1.019	1.018	1.015	1.021	5.159	1.354	1.386	**1.019**	1.211	5.159	-3.850	-4.123	**1.016**	1.236
16	186	1.016	1.016	1.016	1.012	1.017	5.226	1.406	1.416	**1.016**	1.188	5.226	-4.062	-4.243	**1.014**	1.216
17	198	1.015	1.013	1.015	1.010	1.015	5.288	1.445	1.445	**1.015**	1.169	5.288	-4.226	-4.356	**1.013**	1.199
18	210	1.013	1.012	1.012	1.009	1.012	5.347	1.484	1.472	**1.013**	1.152	5.347	-4.397	-4.461	**1.012**	1.184
19	222	1.012	1.012	1.012	1.008	1.012	5.403	1.496	1.498	**1.012**	1.138	5.403	-4.452	-4.561	**1.010**	1.170
20	234	1.011	1.011	1.011	1.008	1.009	5.455	1.544	1.522	**1.010**	1.125	5.455	-4.673	-4.656	**1.010**	1.158
21	246	1.010	1.009	1.010	1.007	1.010	5.505	1.538	1.545	**1.009**	1.113	5.505	-4.645	-4.746	**1.009**	1.147
22	258	1.010	1.009	1.009	1.007	1.009	5.553	1.550	1.567	**1.008**	1.103	5.553	-4.702	-4.832	**1.008**	1.137
23	270	1.008	1.007	1.008	1.006	1.007	5.598	1.601	1.588	**1.008**	1.094	5.598	-4.950	-4.914	**1.007**	1.128
24	282	1.007	1.006	1.007	1.006	1.006	5.642	1.638	1.608	**1.007**	1.086	5.642	-5.137	-4.992	**1.007**	1.120
25	294	1.006	1.006	1.006	1.006	1.005	5.684	1.671	1.628	**1.006**	1.078	5.684	-5.312	-5.067	**1.006**	1.112
26	306	1.005	1.005	1.005	1.005	1.004	5.724	1.695	1.646	**1.006**	1.072	5.724	-5.441	-5.139	**1.006**	1.105
27	318	1.005	1.005	1.005	1.005	1.005	5.762	1.667	1.664	**1.005**	1.066	5.762	-5.290	-5.208	**1.005**	1.099
28	330	1.005	1.005	1.006	1.005	1.005	5.799	1.674	1.681	**1.005**	1.060	5.799	-5.327	-5.275	**1.005**	1.093
29	342	1.004	1.005	1.005	1.004	1.004	5.835	1.695	1.697	**1.004**	1.055	5.835	-5.441	-5.339	**1.005**	1.087
30	354	1.004	1.005	1.005	1.004	1.004	5.869	1.720	1.713	**1.004**	1.051	5.869	-5.582	-5.401	**1.005**	1.082
31	366	1.003	1.004	1.004	1.003	1.003	5.903	1.734	1.729	**1.004**	1.047	5.903	-5.660	-5.461	**1.004**	1.077
32	378	1.003	1.004	1.004	1.003	1.003	5.935	1.745	1.744	**1.003**	1.043	5.935	-5.723	-5.519	**1.004**	1.073
33	390	1.003	1.003	1.003	1.003	1.003	5.966	1.750	1.758	**1.003**	1.039	5.966	-5.750	-5.575	**1.004**	1.069
34	402	1.003	1.002	1.002	1.003	1.003	5.996	1.762	1.772	**1.003**	1.036	5.996	-5.819	-5.630	**1.004**	1.065
35	414	1.002	1.002	1.002	1.002	1.002	6.026	1.791	1.785	**1.003**	1.033	6.026	-5.992	-5.683	**1.003**	1.061
36	426	1.002	1.001	1.001	1.002	1.002	6.054	1.813	1.799	**1.002**	1.031	6.054	-6.124	-5.734	**1.003**	1.057
37	438						6.082		1.811	**1.002**	1.028	6.082		-5.784	**1.003**	1.054
38	450						6.109		1.824	**1.002**	1.026	6.109		-5.833	**1.003**	1.050
39	462						6.136		1.836	**1.002**	1.024	6.136		-5.880	**1.003**	1.047
40	474						6.161		1.848	**1.002**	1.022	6.161		-5.926	**1.003**	1.044
41	486						6.186		1.859	**1.002**	1.020	6.186		-5.971	**1.003**	1.042
42	498						6.211		1.871	**1.002**	1.019	6.211		-6.015	**1.002**	1.039
43	510						6.234		1.882	**1.001**	1.017	6.234		-6.058	**1.002**	1.037
44	522						6.258		1.892	**1.001**	1.016	6.258		-6.100	**1.002**	1.034
45	534						6.280		1.903	**1.001**	1.014	6.280		-6.140	**1.002**	1.032
46	546						6.303		1.913	**1.001**	1.013	6.303		-6.180	**1.002**	1.030
47	558						6.324		1.923	**1.001**	1.012	6.324		-6.220	**1.002**	1.027
48	570						6.346		1.933	**1.001**	1.011	6.346		-6.258	**1.002**	1.025
49	582						6.366		1.943	**1.001**	1.010	6.366		-6.295	**1.002**	1.023
50	594						6.387		1.952	**1.001**	1.009	6.387		-6.332	**1.002**	1.022
51	606						6.407		1.961	**1.001**	1.008	6.407		-6.368	**1.002**	1.020
52	618						6.426		1.970	**1.001**	1.007	6.426		-6.403	**1.002**	1.018
53	630						6.446		1.979	**1.001**	1.006	6.446		-6.438	**1.002**	1.016
54	642						6.465		1.988	**1.001**	1.006	6.465		-6.472	**1.002**	1.015
55	654						6.483		1.996	**1.001**	1.005	6.483		-6.505	**1.001**	1.013
56	666						6.501		2.005	**1.001**	1.004	6.501		-6.538	**1.001**	1.012
57	678						6.519		2.013	**1.001**	1.004	6.519		-6.570	**1.001**	1.010
58	690						6.537		2.021	**1.001**	1.003	6.537		-6.602	**1.001**	1.009
59	702						6.554		2.029	**1.000**	1.003	6.554		-6.633	**1.001**	1.007
60	714						6.571		2.037	**1.000**	1.002	6.571		-6.663	**1.001**	1.006
61	726						6.588		2.045	**1.000**	1.002	6.588		-6.693	**1.001**	1.005
62	738						6.604		2.052	**1.000**	1.001	6.604		-6.723	**1.001**	1.004
63	750						6.620		2.060	**1.000**	1.001	6.620		-6.752	**1.001**	1.002
64	762						6.636		2.067	**1.000**	1.000	6.636		-6.780	**1.001**	1.001

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	5.600	4.597		
18	1.5	1.560	1.700	2.396	1.700
30	2.5	1.229	1.199	1.430	1.199
42	3.5	1.143	0.840	1.157	0.840
54	4.5	1.097	0.796	1.099	0.796
66	5.5	1.077	0.773	1.068	0.773
78	6.5	1.060	0.810	1.058	0.810
90	7.5	1.050	0.846	1.048	0.846
102	8.5	1.046	0.872	1.042	0.872
114	9.5	1.043	0.886	1.039	0.886
126	10.5	1.041	0.898	1.037	0.898
138	11.5	1.037	0.901	1.035	0.901
150	12.5	1.032	0.903	1.032	0.903
162	13.5	1.023	0.898	1.028	0.898
174	14.5	1.021	0.904	1.020	0.904
186	15.5	1.017	0.903	1.019	0.903
198	16.5	1.015	0.905	1.015	0.905
210	17.5	1.012	0.904	1.013	0.904
222	18.5	1.012	0.912	1.011	0.912
234	19.5	1.009	0.906	1.010	0.906
246	20.5	1.010	0.902	1.008	0.902
258	21.5	1.009	0.896	1.009	0.896
270	22.5	1.007	0.887	1.008	0.887
282	23.5	1.006	0.879	1.006	0.879
294	24.5	1.005	0.879	1.005	0.879
306	25.5	1.004	0.884	1.004	0.884
318	26.5	1.005	0.886	1.004	0.886
330	27.5	1.005	0.890	1.004	0.890
342	28.5	1.004	0.882	1.004	0.882
354	29.5	1.004	0.870	1.004	0.870
366	30.5	1.003	0.857	1.003	0.857
378	31.5	1.003	0.853	1.003	0.853
390	32.5	1.003	0.842	1.003	0.842
402	33.5	1.003	0.843	1.003	0.843
414	34.5	1.002	0.844	1.002	0.844
426	35.5	1.002	0.844	1.002	0.844
438	36.5		0.838	1.002	0.838
450	37.5		0.856	1.002	0.856
462	38.5		0.855	1.001	0.855
474	39.5		0.850	1.001	0.850
486	40.5		0.827	1.001	0.827
498	41.5		0.825	1.001	0.825
510	42.5		0.794	1.001	0.794
522	43.5		0.781	1.000	0.781
534	44.5		0.762	1.000	0.762
546	45.5		0.797	1.000	0.797
558	46.5		0.806	1.000	0.806
570	47.5		0.818	1.000	0.818
582	48.5		0.820	1.000	0.820
594	49.5		0.846	1.000	0.846
606	50.5		0.782	1.000	0.782
618	51.5		0.698	1.000	0.698
630	52.5		0.634	1.000	0.634
642	53.5		0.578	1.000	0.578
654	54.5		0.521	1.000	0.521
666	55.5		0.500	1.000	0.500
678	56.5		0.500	1.000	0.500
690	57.5		0.500	1.000	0.500
702	58.5		0.500	1.000	0.500
714	59.5				
726	60.5				
738	61.5				
750	62.5				

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 2, EXHIBIT 2D, SHEET 44
(4) GEOMETRIC MEAN FROM SECTION 2, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																														
1955																														
1956																														
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1970																														
1971																														
1972																														
1973																														
1974																														21
1975																													14	21
1976																												41	21	20
1977	30	250	240	135	152	171	170	178	188	200	168	154	145	149	163	165	164	166	129	104	81	74	49	36	34	30	22	18	40	24
1978	30	254	244	152	192	191	175	190	195	200	180	170	168	191	160	153	172	149	147	148	103	75	39	40	26	21	39	40	29	24
1979	31	266	283	222	253	248	235	252	247	261	231	212	204	195	193	159	159	159	142	89	76	48	47	43	35	33	24	33	21	27
1980	34	311	382	277	300	289	282	287	270	262	221	233	205	206	178	140	151	139	95	61	52	35	38	43	37	17	19	25	19	22
1981	44	388	401	238	281	289	278	277	266	275	273	233	221	240	188	181	163	137	104	101	75	71	77	61	45	42	31	33	56	58
1982	50	415	408	274	300	292	293	317	306	327	279	272	267	216	222	195	139	83	61	60	56	59	68	49	56	55	37	31	35	23
1983	46	428	496	289	354	354	313	286	322	380	357	323	285	236	219	152	110	83	66	49	43	42	36	40	29	32	31	20	15	12
1984	62	530	568	386	394	385	338	388	421	423	375	325	292	243	183	113	91	69	83	72	56	50	55	36	37	23	18	17	17	13
1985	59	513	575	426	480	439	449	505	468	480	370	283	265	201	128	113	102	78	52	56	74	56	48	51	40	43	22	20	19	
1986	59	534	629	410	440	492	511	482	553	475	419	394	337	191	146	121	112	125	68	55	78	42	42	40	46	34	33	19		
1987	51	492	660	467	591	541	544	512	428	409	331	257	166	154	115	125	127	136	91	102	95	74	72	65	45	32	30			
1988	59	560	728	567	675	630	637	504	469	411	290	178	155	135	116	88	97	99	86	99	74	65	71	51	30	24				
1989	59	577	871	714	713	688	589	567	515	406	237	174	148	119	84	109	71	62	49	63	50	51	48	33	38					
1990	51	611	998	779	790	590	540	495	366	225	192	150	166	153	128	118	106	95	81	70	68	55	53	51						
1991	80	1,009	968	860	725	597	511	411	286	229	179	184	168	146	114	99	91	76	73	80	66	79	62							
1992	109	1,177	1,195	886	651	515	449	298	213	184	188	200	146	102	93	83	69	88	67	66	66	72								
1993	122	1,167	1,050	725	631	430	301	234	212	179	180	163	138	131	106	102	87	85	98	97	64									
1994	94	1,051	915	734	503	359	323	279	226	199	150	143	133	155	121	132	122	111	77	61										
1995	114	1,104	890	550	376	258	235	233	187	169	139	104	90	84	56	68	76	57	53											
1996	104	1,166	820	473	378	296	249	169	165	127	110	96	79	99	92	80	64	59												
1997	110	922	575	348	289	256	225	155	150	162	124	105	140	135	112	103	71													
1998	127	809	519	422	338	305	195	180	157	110	126	132	133	107	85	90														
1999	146	842	594	590	465	359	286	234	198	200	212	188	159	160	136															
2000	190	1,071	871	645	492	376	275	221	242	229	192	220	184	168																
2001	225	1,240	867	528	312	277	251	208	190	194	167	174	140																	
2002	209	1,500	1,008	679	462	370	274	247	246	197	212	168																		
2003	353	1,440	909	647	403	376	388	324	272	245	191																			
2004	258	1,290	956	597	425	345	298	296	220	215																				
2005	304	1,481	854	641	488	426	347	243	204																					
2006	291	1,348	958	647	549	430	288	192																						
2007	305	1,452	1,029	729	537	326	241																							
2008	301	1,359	928	627	383	268																								
2009	318	1,538	1,067	605	422																									
2010	344	1,424	864	452																										
2011	259	1,154	778																											
2012	178	892																												
2013	191																													

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																														
1955																														
1956																														
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1973																														
1974																														0.731
1975																													1.527	0.471
1976																												0.515	0.970	1.099
1977	8.438	0.959	0.563	1.127	1.124	0.992	1.048	1.053	1.068	0.841	0.913	0.945	1.023	1.098	1.008	0.996	1.016	0.774	0.805	0.784	0.909	0.662	0.746	0.926	0.879	0.755	0.792	2.235	0.601	1.233
1978	8.438	0.959	0.622	1.268	0.991	0.918	1.087	1.028	1.025	0.898	0.943	0.989	1.138	0.837	0.956	1.127	0.865	0.987	1.005	0.700	0.725	0.526	1.018	0.644	0.806	1.874	1.023	0.727	0.828	1.312
1979	8.438	1.064	0.785	1.142	0.978	0.950	1.072	0.981	1.053	0.886	0.917	0.965	0.957	0.986	0.826	1.001	0.999	0.894	0.623	0.859	0.631	0.972	0.919	0.811	0.957	0.718	1.397	0.617	1.302	0.891
1980	9.119	1.226	0.725	1.084	0.963	0.974	1.019	0.943	0.967	0.845	1.055	0.880	1.005	0.865	0.787	1.073	0.920	0.688	0.640	0.852	0.669	1.093	1.123	0.858	0.477	1.107	1.304	0.768	1.159	0.840
1981	8.728	1.035	0.594	1.177	1.028	0.965	0.995	0.961	1.033	0.995	0.851	0.951	1.083	0.785	0.961	0.900	0.843	0.758	0.976	0.743	0.944	1.077	0.792	0.744	0.932	0.732	1.076	1.698	1.028	0.529
1982	8.361	0.983	0.672	1.095	0.972	1.006	1.082	0.963	1.069	0.853	0.976	0.980	0.808	1.028	0.879	0.713	0.600	0.738	0.977	0.927	1.052	1.161	0.727	1.131	0.983	0.670	0.839	1.122	0.657	0.689
1983	9.272	1.161	0.582	1.225	0.999	0.884	0.914	1.125	1.180	0.940	0.904	0.884	0.828	0.926	0.696	0.721	0.753	0.804	0.734	0.874	0.987	0.867	1.098	0.715	1.109	0.982	0.654	0.727	0.781	1.538
1984	8.568	1.072	0.679	1.021	0.977	0.878	1.146	1.087	1.005	0.887	0.865	0.898	0.832	0.754	0.618	0.803	0.756	1.211	0.869	0.773	0.902	1.092	0.660	1.009	0.635	0.786	0.939	1.007	0.776	
1985	8.751	1.121	0.741	1.126	0.916	1.023	1.123	0.927	1.026	0.771	0.764	0.939	0.757	0.636	0.881	0.909	0.763	0.662	1.079	1.333	0.757	0.846	1.079	0.775	1.092	0.502	0.913	0.962		
1986	9.092	1.179	0.651	1.075	1.117	1.039	0.943	1.148	0.859	0.882	0.941	0.854	0.568	0.761	0.830	0.926	1.115	0.547	0.804	1.417	0.538	1.009	0.943	1.147	0.750	0.963	0.585			
1987	9.619	1.340	0.708	1.266	0.915	1.005	0.941	0.837	0.956	0.809	0.778	0.644	0.931	0.743	1.093	1.016	1.065	0.667	1.123	0.930	0.783	0.973	0.908	0.692	0.700	0.963				
1988	9.455	1.299	0.779	1.190	0.934	1.010	0.792	0.929	0.877	0.705	0.614	0.868	0.872	0.864	0.760	1.098	1.017	0.872	1.145	0.746	0.885	1.096	0.709	0.598	0.805					
1989	9.693	1.510	0.820	0.999	0.964	0.857	0.962	0.908	0.788	0.583	0.737	0.848	0.808	0.707	1.288	0.652	0.870	0.795	1.291	0.796	1.004	0.941	0.702	1.146						
1990	12.002	1.632	0.780	1.014	0.748	0.915	0.918	0.739	0.614	0.855	0.781	1.109	0.921	0.838	0.916	0.902	0.897	0.847	0.869	0.966	0.806	0.974	0.967							
1991	12.568	0.959	0.889	0.844	0.823	0.856	0.803	0.695	0.803	0.780	1.031	0.911	0.872	0.779	0.868	0.921	0.829	0.963	1.100	0.818	1.202	0.790								
1992	10.778	1.015	0.742	0.734	0.792	0.871	0.664	0.714	0.865	1.021	1.064	0.731	0.699	0.906	0.899	0.833	1.271	0.763	0.979	1.002	1.085									
1993	9.571	0.900	0.690	0.871	0.681	0.700	0.776	0.909	0.844	1.007	0.906	0.842	0.952	0.811	0.957	0.857	0.978	1.147	0.987	0.658										
1994	11.167	0.870	0.802	0.686	0.713	0.899	0.865	0.809	0.881	0.753	0.956	0.930	1.161	0.781	1.096	0.921	0.909	0.691	0.800											
1995	9.654	0.806	0.618	0.684	0.685	0.913	0.992	0.804	0.903	0.820	0.746	0.868	0.939	0.658	1.229	1.116	0.745	0.926												
1996	11.240	0.704	0.576	0.801	0.783	0.841	0.678	0.974	0.772	0.864	0.875	0.819	1.254	0.932	0.871	0.795	0.922													
1997	8.415	0.623	0.606	0.831	0.886	0.878	0.686	0.972	1.080	0.765	0.850	1.324	0.969	0.832	0.918	0.686														
1998	6.392	0.642	0.813	0.799	0.903	0.639	0.923	0.876	0.701	1.141	1.048	1.005	0.804	0.798	1.056															
1999	5.765	0.706	0.992	0.788	0.773	0.796	0.818	0.845	1.015	1.059	0.885	0.845	1.008	0.848																
2000	5.631	0.813	0.740	0.763	0.765	0.730	0.803	1.099	0.946	0.840	1.146	0.836	0.911																	
2001	5.503	0.699	0.610	0.591	0.886	0.908	0.828	0.912	1.021	0.861	1.044	0.803																		
2002	7.191	0.672	0.674	0.681	0.800	0.741	0.900	0.999	0.801	1.072	0.793																			
2003	4.078	0.632	0.712	0.622	0.933	1.034	0.834	0.840	0.901	0.778																				
2004	5.001	0.741	0.625	0.711	0.813	0.863	0.993	0.743	0.978																					
2005	4.875	0.577	0.751	0.761	0.872	0.816	0.700	0.838																						
2006	4.638	0.711	0.675	0.848	0.784	0.668	0.668																							
2007	4.762	0.709	0.708	0.737	0.607	0.740																								
2008	4.517	0.683	0.675	0.611	0.699																									
2009	4.837	0.694	0.567	0.697																										
2010	4.133	0.607	0.523																											
2011	4.459	0.674																												
2012	5.021																													
Latest diag	5.021	0.674	0.523	0.697	0.699	0.740	0.668	0.838	0.978	0.778	0.793	0.803	0.911	0.848	1.056	0.686	0.922	0.926	0.800	0.658	1.085	0.790	0.967	1.146	0.805	0.963	0.585	0.962	0.776	1.538
5 Yr Avg	4.593	0.673	0.630	0.731	0.755	0.824	0.819	0.866	0.930	0.922	0.983	0.963	0.989	0.813	1.034	0.875	0.965	0.898	0.947	0.848	0.997	0.955	0.846	0.872	0.796	0.839	0.786	1.103	0.880	0.897
9 Yr Avg	4.694	0.670	0.657	0.696	0.795	0.811	0.829	0.903	0.913	0.911	0.927	0.919	0.966	0.816	0.979	0.854	0.938	0.853	1.011	0.963	0.885	0.954	0.866	0.884	0.831	0.825	0.970	1.096	0.900	0.956
3 Yr Wtd	4.443	0.658	0.589	0.685	0.697	0.741	0.784	0.806	0.891	0.895	0.986	0.829	0.914	0.829	0.944	0.837	0.865	0.898	0.925	0.804	1.029	0.886	0.787	0.762	0.745	0.780	0.771	0.892	0.715	0.695
5 Yr Wtd	4.549	0.674	0.631	0.732	0.754	0.821	0.816	0.859	0.923	0.914	0.971	0.921	0.963	0.822	1.017	0.864	0.956	0.881	0.946	0.833	0.992	0.948	0.840	0.828	0.795	0.820	0.763	1.170	0.899	0.755
10 Yr Wtd	4.597	0.669	0.652	0.705	0.787	0.792	0.813	0.898	0.912	0.885	0.927	0.879	0.940	0.820	0.992	0.869	0.951	0.795	1.010	0.908	0.876	0.971	0.839	0.856	0.844	0.855	0.929	0.976	0.917	0.855
Selected	4.597	0.669	0.652	0.705	0.787	0.792	0.813	0.898	0.912	0.885	0.927	0.879	0.940	0.820	0.992	0.869	0.951	0.795	1.010	0.908	0.876	0.971	0.839	0.856	0.844	0.855	0.929	0.976	0.917	0.855
Loss $ Weight	2,748	13,377	9,351	6,153	4,473	3,553	2,844	2,298	2,044	1,850	1,622	1,494	1,341	1,287	1,043	984	854	867	742	748	689	585	555	478	402	336	285	257	272	245
Center Wtd Avg	4.597	1.086	0.984	0.697	0.723	0.779	0.827	0.849	0.880	0.900	0.907	0.891	0.909	0.898	0.911	0.883	0.922	0.902	0.906	0.906	0.924	0.892	0.881	0.878	0.859	0.883	0.897	0.904	0.886	0.879
Geometric Mean	4.597	1.700	1.199	0.840	0.796	0.773	0.810	0.846	0.872	0.886	0.898	0.901	0.903	0.898	0.904	0.903	0.905	0.904	0.912	0.906	0.902	0.896	0.887	0.879	0.879	0.884	0.886	0.890	0.882	0.870

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																				0	0	0	0	0	0	0	2	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																	5	7	4	1	1	1	1	1	3	2	2			
1958																1	2	1	2	2	3	2	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													1	1	2	1	1	1	1	1	2	2	2							
1962												0	0	0	1	0	0	0	0	0	0	0								
1963											1	0	0	0	0	0	0	0	0	0	0									
1964										5	2	2	2	1	1	1	1	1	1	1										
1965									5	4	3	2	2	2	2	2	2	1	0											
1966								2	3	2	2	2	2	2	2	1	0	0												
1967							8	7	6	5	13	4	5	5	3	0	0													
1968						6	3	3	2	1	1	0	0	0	0	0														
1969					10	10	3	3	6	10	4	3	6	0	0															
1970				5	5	2	2	2	1	2	3	2	2	3																
1971			8	5	4	7	6	8	8	5	4	4	2																	
1972		5	6	4	12	6	5	2	2	0	0	0																		
1973	13	10	5	3	3	1	1	0	1	0	1																			
1974	15	11	7	10	13	11	18	3	6	9																				
1975	10	8	10	6	8	14	5	4	3																					
1976	22	23	21	22	14	9	5	3																						
1977	29	12	10	10	11	4	4																							
1978	32	20	19	13	7	13																								
1979	24	12	16	9	5																									
1980	19	17	14	14																										
1981	31	24	23																											
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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	0.000			
1957																	1.367	0.574	0.234	1.499	0.795	1.092	0.945	2.522	0.803	0.666				
1958																1.497	0.566	1.528	1.345	1.398	0.700	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	0.000	0.000	0.000							
1961													0.975	1.375	0.676	1.314	0.956	0.886	0.965	1.721	1.141	1.117								
1962												0.000	0.000	0.000	0.000	0.000	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										0.434	0.968	0.804	0.785	0.659	0.779	0.771	0.920	2.418	0.643											
1965									0.791	0.747	0.709	0.993	0.719	1.286	1.044	1.040	0.420	0.000												
1966								1.613	0.752	0.945	0.966	1.086	0.947	0.810	0.302	0.000	0.000													
1967							0.905	0.858	0.906	2.494	0.268	1.267	1.043	0.617	0.000	0.000														
1968						0.449	1.040	0.745	0.270	0.860	0.419	1.821	0.140	0.000	0.000															
1969					0.936	0.347	0.907	1.890	1.706	0.411	0.623	2.245	0.042	0.000																
1970				0.986	0.468	0.782	1.448	0.583	1.537	1.504	0.740	0.787	1.350																	
1971			0.622	0.797	1.791	0.787	1.408	1.020	0.677	0.698	0.981	0.559																		
1972		1.175	0.689	2.898	0.461	0.863	0.321	0.993	0.108	0.000	0.000																			
1973	0.733	0.562	0.570	0.899	0.329	0.914	0.245	6.863	0.264	1.454																				
1974	0.761	0.608	1.450	1.325	0.785	1.734	0.179	1.768	1.530																					
1975	0.837	1.170	0.620	1.241	1.855	0.319	0.955	0.665																						
1976	1.032	0.905	1.043	0.660	0.650	0.507	0.613																							
1977	0.424	0.842	0.973	1.038	0.400	0.937																								
1978	0.633	0.940	0.667	0.581	1.843																									
1979	0.513	1.270	0.568	0.604																										
1980	0.888	0.854	0.954																											
1981	0.785	0.970																												
1982	0.817																													
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Latest diag	0.817	0.970	0.954	0.604	1.843	0.937	0.613	0.665	1.530	1.454	0.000	0.559	1.350	0.000	0.000	0.000	0.000	0.000	0.643	0.000	0.000	1.117	0.000	0.000	0.000	0.666	0.000	0.000	0.000	
5 Yr Avg	0.727	0.975	0.841	0.825	1.107	0.882	0.463	2.262	0.823	0.813	0.553	1.336	0.704	0.543	0.425	0.362	0.268	0.661	0.322	0.344	0.368	0.442	0.189	0.504	0.161	0.166	0.000	0.000	0.000	
9 Yr Avg	0.743	0.902	0.837	1.116	0.954	0.799	0.791	1.709	0.861	1.012	0.630	1.062	0.558	0.527	0.311	0.347	0.318	0.601	0.354	0.513	0.293	0.276	0.135	0.420	0.161	0.166	0.000	0.000	0.000	
3 Yr Wtd	0.822	1.003	0.720	0.735	0.837	0.477	0.381	1.291	1.074	0.724	0.868	1.108	0.367	0.581	0.114	0.833	0.522	0.870	0.643	1.721	1.141	1.117		2.522	0.803	0.666	0.000			
5 Yr Wtd	0.712	0.965	0.837	0.760	0.969	0.825	0.369	1.139	0.935	0.650	0.764	1.166	0.664	0.765	0.444	0.809	0.522	0.877	0.795	1.721	0.866	0.663	0.945	2.522	0.803	1.594	0.000			
10 Yr Wtd	0.716	0.920	0.820	0.950	0.884	0.723	0.654	1.101	0.971	0.926	0.568	1.083	0.699	0.879	0.450	1.051	0.965	0.749	0.633	1.503	0.851	0.663	0.945	2.522	0.803	1.594	0.000			
Selected	0.716	0.920	0.820	0.950	0.884	0.723	0.654	1.101	0.971	0.926	0.568	1.083	0.699	0.879	0.450	1.051	0.965	0.749	0.633	1.503	0.851	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	
Loss $ Weight	215	151	132	96	82	77	51	36	38	39	33	19	21	14	10	4	6	11	8	5	6	5	4	1	3	2	4	0	0	
Center Wtd Avg	0.847	0.837	0.836	0.867	0.824	0.855	0.838	0.837	0.836	0.920	0.846	0.813	0.730	0.830	0.757	0.782	0.717	0.911	0.883	0.810	0.794	0.839	0.615	0.500	0.500	0.500	0.500	0.500	0.500	
Geometric Mean	0.857	0.853	0.842	0.843	0.844	0.844	0.838	0.856	0.855	0.850	0.827	0.825	0.794	0.781	0.762	0.797	0.806	0.818	0.820	0.846	0.782	0.698	0.634	0.578	0.521	0.500	0.500	0.500	0.500	

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
MEDICAL

LOST TIME - CHIROPRACTORS

FITTED INCREMENTAL DECAY LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**45**
	To:	**56**
Cut-off		**100**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.000**	**0.997**
Inverse Power	**1.000**	**0.992**
Selected Tail	**1.000**	

					Weibull Curve Fitting					Inverse Power Curve Fitting				
					Slope=	1.118				Slope=	-9.310			
		IMPLIED	PA	SELECTED	Intercept=	-5.033				Intercept=	51.204			
PERIOD	AGE	ATA	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6				1.792		-3.030	**21.199**		1.792		34.523		
2	18	2.396	2.657	2.657	2.890	-0.750	-1.802	**6.572**	10158.923	2.890	0.505	24.295		
3	30	1.430	1.469	1.469	3.401	0.133	-1.230	**3.947**	1545.673	3.401	-0.758	19.539		
4	42	1.157	1.154	1.154	3.738	0.700	-0.854	**2.885**	391.641	3.738	-1.871	16.407		
5	54	1.099	1.087	1.087	3.989	0.928	-0.573	**2.320**	135.769	3.989	-2.446	14.067		
6	66	1.068	1.063	1.063	4.190	1.040	-0.349	**1.976**	58.509	4.190	-2.768	12.199		
7	78	1.058	1.050	1.050	4.357	1.111	-0.162	**1.746**	29.616	4.357	-2.989	10.644	**41923.911**	
8	90	1.048	1.041	1.041	4.500	1.172	-0.002	**1.584**	16.964	4.500	-3.187	9.311	**11063.799**	
9	102	1.042	1.036	1.036	4.625	1.213	0.138	**1.465**	10.712	4.625	-3.330	8.146	**3450.884**	
10	114	1.039	1.030	1.030	4.736	1.264	0.262	**1.375**	7.313	4.736	-3.510	7.111	**1225.887**	
11	126	1.037	1.027	1.027	4.836	1.295	0.374	**1.305**	5.320	4.836	-3.624	6.179	**483.434**	
12	138	1.035	1.025	1.025	4.927	1.317	0.476	**1.250**	4.077	4.927	-3.706	5.332	**207.833**	
13	150	1.032	1.022	1.022	5.011	1.345	0.569	**1.206**	3.262	5.011	-3.818	4.556	**96.168**	
14	162	1.028	1.018	1.018	5.088	1.390	0.655	**1.171**	2.705	5.088	-3.996	3.839	**47.486**	
15	174	1.020	1.014	1.014	5.159	1.447	0.735	**1.142**	2.310	5.159	-4.236	3.174	**24.900**	
16	186	1.019	1.013	1.013	5.226	1.472	0.810	**1.118**	2.024	5.226	-4.345	2.553	**13.846**	51768.637
17	198	1.015	1.011	1.011	5.288	1.514	0.880	**1.099**	1.810	5.288	-4.536	1.971	**8.177**	3739.022
18	210	1.013	1.009	1.009	5.347	1.558	0.945	**1.083**	1.647	5.347	-4.742	1.423	**5.150**	457.237
19	222	1.011	1.008	1.008	5.403	1.572	1.008	**1.069**	1.522	5.403	-4.809	0.906	**3.474**	88.781
20	234	1.010	1.007	1.007	5.455	1.591	1.066	**1.058**	1.423	5.455	-4.903	0.416	**2.515**	25.557
21	246	1.008	1.007	1.007	5.505	1.608	1.122	**1.049**	1.345	5.505	-4.985	-0.050	**1.951**	10.160
22	258	1.009	1.006	1.006	5.553	1.621	1.176	**1.041**	1.283	5.553	-5.051	-0.493	**1.611**	5.207
23	270	1.008	1.006	1.006	5.598	1.636	1.227	**1.034**	1.233	5.598	-5.131	-0.917	**1.400**	3.233
24	282	1.006	1.006	1.006	5.642	1.641	1.275	**1.029**	1.192	5.642	-5.155	-1.321	**1.267**	2.309
25	294	1.005	1.005	1.005	5.684	1.659	1.322	**1.024**	1.159	5.684	-5.248	-1.709	**1.181**	1.823
26	306	1.004	1.005	1.005	5.724	1.663	1.366	**1.020**	1.132	5.724	-5.272	-2.082	**1.125**	1.544
27	318	1.004	1.005	1.005	5.762	1.676	1.409	**1.017**	1.109	5.762	-5.339	-2.440	**1.087**	1.372
28	330	1.004	1.004	1.004	5.799	1.690	1.451	**1.014**	1.091	5.799	-5.418	-2.785	**1.062**	1.262
29	342	1.004	1.004	1.004	5.835	1.698	1.491	**1.012**	1.075	5.835	-5.458	-3.117	**1.044**	1.189
30	354	1.004	1.004	1.004	5.869	1.719	1.529	**1.010**	1.063	5.869	-5.574	-3.438	**1.032**	1.139
31	366	1.003	1.003	1.003	5.903	1.743	1.567	**1.008**	1.052	5.903	-5.710	-3.749	**1.024**	1.103
32	378	1.003	1.003	1.003	5.935	1.755	1.603	**1.007**	1.043	5.935	-5.783	-4.049	**1.017**	1.078
33	390	1.003	1.003	1.003	5.966	1.765	1.638	**1.006**	1.036	5.966	-5.841	-4.340	**1.013**	1.059
34	402	1.003	1.003	1.003	5.996	1.770	1.672	**1.005**	1.030	5.996	-5.868	-4.622	**1.010**	1.046
35	414	1.002	1.003	1.003	6.026	1.782	1.704	**1.004**	1.025	6.026	-5.938	-4.896	**1.007**	1.035
36	426	1.002	1.002	1.002	6.054	1.812	1.736	**1.003**	1.021	6.054	-6.118	-5.162	**1.006**	1.028
37	438	1.002	1.002	1.002	6.082	1.833	1.767	**1.003**	1.017	6.082	-6.252	-5.421	**1.004**	1.022
38	450	1.002	1.002	1.002	6.109	1.856	1.798	**1.002**	1.014	6.109	-6.397	-5.672	**1.003**	1.017
39	462	1.001	1.001	1.001	6.136	1.878	1.827	**1.002**	1.012	6.136	-6.541	-5.917	**1.003**	1.014
40	474	1.001	1.001	1.001	6.161	1.900	1.856	**1.002**	1.010	6.161	-6.682	-6.156	**1.002**	1.011
41	486	1.001	1.001	1.001	6.186	1.921	1.884	**1.001**	1.008	6.186	-6.823	-6.389	**1.002**	1.009
42	498	1.001	1.001	1.001	6.211	1.940	1.911	**1.001**	1.007	6.211	-6.957	-6.616	**1.001**	1.007
43	510	1.001	1.001	1.001	6.234	1.959	1.938	**1.001**	1.006	6.234	-7.092	-6.837	**1.001**	1.006
44	522	1.000	1.001	1.001	6.258	1.978	1.964	**1.001**	1.005	6.258	-7.226	-7.054	**1.001**	1.005
45	534	1.000	1.001	1.001	6.280	1.997	1.989	**1.001**	1.004	6.280	-7.368	-7.266	**1.001**	1.004
46	546	1.000	1.001	1.001	6.303	2.017	2.014	**1.001**	1.003	6.303	-7.514	-7.473	**1.001**	1.003
47	558	1.000	1.000	1.000	6.324	2.038	2.038	**1.000**	1.003	6.324	-7.673	-7.675	**1.000**	1.003
48	570	1.000	1.000	1.000	6.346	2.059	2.062	**1.000**	1.002	6.346	-7.834	-7.873	**1.000**	1.002
49	582	1.000	1.000	1.000	6.366	2.081	2.085	**1.000**	1.002	6.366	-8.009	-8.067	**1.000**	1.002
50	594	1.000	1.000	1.000	6.387	2.104	2.108	**1.000**	1.002	6.387	-8.195	-8.257	**1.000**	1.002
51	606	1.000	1.000	1.000	6.407	2.127	2.130	**1.000**	1.001	6.407	-8.386	-8.443	**1.000**	1.001
52	618	1.000	1.000	1.000	6.426	2.149	2.152	**1.000**	1.001	6.426	-8.579	-8.626	**1.000**	1.001
53	630	1.000	1.000	1.000	6.446	2.172	2.174	**1.000**	1.001	6.446	-8.773	-8.805	**1.000**	1.001
54	642	1.000	1.000	1.000	6.465	2.195	2.195	**1.000**	1.001	6.465	-8.983	-8.980	**1.000**	1.001
55	654	1.000	1.000	1.000	6.483	2.218	2.216	**1.000**	1.001	6.483	-9.191	-9.153	**1.000**	1.001
56	666	1.000	1.000	1.000	6.501	2.244	2.236	**1.000**	1.000	6.501	-9.431	-9.322	**1.000**	1.001
57	678	1.000	1.000	1.000	6.519	2.273	2.256	**1.000**	1.000	6.519	-9.706	-9.488	**1.000**	1.001
58	690	1.000	1.000	1.000	6.537	2.304	2.276	**1.000**	1.000	6.537	-10.010	-9.652	**1.000**	1.000
59	702	1.000			6.554		2.295	**1.000**	1.000	6.554		-9.812	**1.000**	1.000
60	714				6.571		2.314	**1.000**	1.000	6.571		-9.970	**1.000**	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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		163	587	424	75.4%	320	
1977	4,296,958	1,130	1,218	88	72.2%	63	0.028
1978	4,554,775	1,158	1,264	106	71.6%	76	0.028
1979	4,922,518	1,396	1,537	141	71.1%	100	0.031
1980	5,505,913	1,602	1,780	178	70.5%	126	0.032
1981	5,822,523	1,662	1,889	227	70.1%	159	0.032
1982	6,184,882	1,609	1,866	258	69.8%	180	0.030
1983	6,513,795	1,787	2,112	325	69.1%	224	0.032
1984	6,868,217	2,087	2,470	384	68.3%	262	0.036
1985	7,503,185	2,758	3,290	532	67.7%	360	0.044
1986	7,891,199	2,358	2,834	477	67.2%	320	0.036
1987	8,601,063	2,373	2,885	512	66.7%	342	0.034
1988	8,905,267	2,651	3,265	615	66.3%	407	0.037
1989	9,434,400	2,788	3,444	656	65.7%	431	0.037
1990	10,055,399	3,281	3,997	716	65.1%	466	0.040
1991	10,728,872	3,216	3,981	765	64.7%	495	0.037
1992	11,441,482	3,573	4,568	995	64.3%	639	0.040
1993	11,998,508	3,179	4,080	901	63.7%	574	0.034
1994	12,083,591	4,990	6,341	1,350	63.4%	856	0.052
1995	12,383,967	3,727	4,813	1,086	62.9%	683	0.039
1996	12,949,088	4,100	5,398	1,298	62.5%	811	0.042
1997	13,596,753	5,297	6,977	1,680	62.1%	1,043	0.051
1998	14,465,333	5,890	7,863	1,973	61.7%	1,217	0.054
1999	15,088,873	7,125	9,565	2,441	61.3%	1,496	0.063
2000	15,809,043	8,959	12,660	3,700	60.9%	2,252	0.080
2001	16,717,138	8,682	12,332	3,649	60.6%	2,212	0.074
2002	17,601,171	10,374	14,872	4,498	60.2%	2,710	0.084
2003	18,004,352	9,198	14,145	4,947	60.0%	2,970	0.079
2004	18,523,800	9,414	14,570	5,156	59.8%	3,082	0.079
2005	18,566,524	9,179	14,671	5,492	59.6%	3,272	0.079
2006	18,918,245	8,406	13,629	5,223	59.4%	3,103	0.072
2007	19,391,569	8,732	14,778	6,046	59.2%	3,582	0.076
2008	19,805,485	7,469	13,762	6,293	59.2%	3,724	0.069
2009	19,727,413	6,974	13,607	6,633	59.3%	3,931	0.069
2010	19,224,772	5,798	12,998	7,200	59.5%	4,287	0.068
2011	18,522,515	4,038	11,684	7,646	60.3%	4,611	0.063
2012	17,714,507	2,469	11,346	8,877	62.2%	5,521	0.064
2013	8,801,307	390	5,970	5,580	66.2%	3,693	0.068
2014		0	0		100.0%		
TOTAL		169,981	269,047	99,066	61.2%	60,602	
EXLD PRIOR		169,818	268,461	98,642	61.1%	60,282	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	424	53	48	44	40	34	29	23	19	15	13	11	10	9	9	9	8	10	6	43
1977	88	10	9	8	8	7	6	6	5	4	3	2	2	2	2	2	1	1	1	9
1978	106	13	11	10	9	8	8	7	6	5	4	3	3	2	2	2	2	2	2	11
1979	141	16	16	13	12	10	10	9	8	7	6	5	4	3	2	2	2	2	2	15
1980	178	19	18	18	14	13	12	11	10	9	8	6	5	4	3	3	3	2	2	20
1981	227	23	21	20	20	16	15	14	13	12	10	9	8	6	5	4	3	3	3	24
1982	258	25	24	22	21	20	17	15	14	13	12	11	10	8	6	5	4	3	3	27
1983	325	31	29	27	25	24	23	19	18	16	15	14	13	11	9	7	6	5	4	34
1984	384	22	35	32	30	28	26	26	21	19	18	16	15	14	12	10	8	6	5	43
1985	532	22	29	45	41	40	36	35	34	28	26	24	22	21	19	16	13	11	9	65
1986	477	18	19	25	40	36	35	31	30	29	25	22	21	19	18	16	14	11	9	63
1987	512	20	18	19	25	40	37	35	32	31	30	25	23	22	20	19	17	15	12	75
1988	615	31	24	21	22	29	46	42	40	37	35	34	29	26	24	23	21	19	16	99
1989	656	21	32	24	21	23	30	47	44	42	38	37	35	30	27	25	23	22	20	120
1990	716	34	24	36	27	24	25	33	52	46	44	40	37	36	30	27	24	22	20	136
1991	765	37	33	23	35	27	23	25	33	51	46	44	40	38	37	31	28	26	23	166
1992	995	38	45	40	28	42	32	29	30	40	63	58	56	50	49	47	40	37	34	250
1993	901	36	34	39	35	24	37	28	25	26	34	55	50	48	44	42	41	35	32	247
1994	1,350	56	53	50	58	52	36	55	42	37	38	50	78	71	68	62	59	57	48	384
1995	1,086	42	43	40	38	44	39	27	41	31	27	29	38	59	55	52	48	46	45	355
1996	1,298	51	49	49	46	43	50	45	31	47	36	32	33	44	68	64	61	55	53	456
1997	1,680	81	64	61	61	58	54	63	56	39	59	45	39	41	54	84	78	74	67	612
1998	1,973	88	91	71	68	68	64	60	70	61	43	65	50	44	46	60	93	87	83	782
1999	2,441	108	107	109	85	82	82	77	73	84	75	52	79	60	53	55	72	111	102	981
2000	3,700	169	152	151	155	122	117	116	111	104	119	106	75	112	86	76	80	104	160	1,616
2001	3,649	195	158	142	141	144	114	109	109	103	97	111	99	70	104	81	71	75	97	1,658
2002	4,498	243	228	184	166	164	168	133	128	127	121	113	130	115	81	122	94	83	87	2,045
2003	4,947	302	251	235	190	171	169	174	137	132	131	125	116	134	119	84	126	97	86	2,203
2004	5,156	275	298	247	232	188	169	167	172	136	130	129	123	115	132	117	83	124	96	2,258
2005	5,492	295	278	300	249	234	189	170	169	173	137	131	130	124	116	134	118	84	125	2,372
2006	5,223	318	264	248	268	223	209	169	152	151	155	122	117	116	111	103	119	106	75	2,235
2007	6,046	373	346	287	269	291	242	227	184	165	164	168	133	127	126	120	112	130	115	2,508
2008	6,293	418	363	336	278	262	283	235	221	178	161	159	163	129	124	123	117	109	126	2,549
2009	6,633	500	407	353	328	271	255	276	229	215	174	157	155	159	126	121	120	114	106	2,607
2010	7,200	636	495	403	350	324	269	253	273	227	213	172	155	153	157	124	119	118	113	2,686
2011	7,646	881	598	464	379	329	305	252	237	256	213	200	162	146	144	148	117	112	111	2,626
2012	8,877	1,535	845	574	445	363	315	292	242	228	246	205	192	155	140	138	142	112	108	2,625
2013	5,580	2,724	1,525	840	570	443	361	313	290	241	226	244	203	191	154	139	137	141	111	2,714
TOTAL	99,066	9,763	7,079	5,611	4,830	4,323	3,938	3,650	3,398	3,165	2,994	2,832	2,652	2,514	2,382	2,294	2,223	2,169	2,116	37,721

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1957	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1958	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1959	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1960	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1961	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1962	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1963	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1964	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1965	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	-	-	-	-
1966	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1967	18	1	1	1	1	1	1	1	1	1	1	1	1	-	0	0	0	3	-	-
1968	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1969	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1970	11	2	1	1	1	1	1	1	1	1	1	0	0	0	0	0	-	0	0	1
1971	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	0
1972	7	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	-	1
1973	8	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1
1974	61	9	8	7	6	5	4	3	2	2	2	2	1	1	1	1	1	1	1	6
1975	242	29	27	25	22	19	16	13	10	8	7	6	6	5	5	5	5	4	4	26
1976	76	10	9	8	8	7	6	5	4	3	3	2	2	2	2	2	2	1	1	9
TOTAL	424	53	48	44	40	34	29	23	19	15	13	11	10	9	9	9	8	10	6	43

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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			163					587
1977	4,296,958	0.030	1,130	1.071	1,210	1,214	1,214	1,218
1978	4,554,775	0.029	1,158	1.081	1,252	1,257	1,257	1,264
1979	4,922,518	0.033	1,396	1.092	1,525	1,532	1,532	1,537
1980	5,505,913	0.034	1,602	1.105	1,770	1,779	1,779	1,780
1981	5,822,523	0.033	1,662	1.118	1,858	1,867	1,867	1,889
1982	6,184,882	0.031	1,609	1.131	1,819	1,830	1,830	1,866
1983	6,513,795	0.033	1,787	1.147	2,050	2,063	2,063	2,112
1984	6,868,217	0.037	2,087	1.158	2,417	2,431	2,431	2,470
1985	7,503,185	0.045	2,758	1.166	3,217	3,240	3,240	3,290
1986	7,891,199	0.036	2,358	1.174	2,769	2,785	2,785	2,834
1987	8,601,063	0.034	2,373	1.183	2,806	2,823	2,823	2,885
1988	8,905,267	0.037	2,651	1.195	3,167	3,190	3,190	3,265
1989	9,434,400	0.037	2,788	1.203	3,355	3,382	3,382	3,444
1990	10,055,399	0.040	3,281	1.216	3,992	3,989	3,989	3,997
1991	10,728,872	0.037	3,216	1.231	3,960	3,959	3,959	3,981
1992	11,441,482	0.039	3,573	1.244	4,446	4,446	4,446	4,568
1993	11,998,508	0.033	3,179	1.259	4,002	4,003	4,003	4,080
1994	12,083,591	0.053	4,990	1.274	6,359	6,363	6,363	6,341
1995	12,383,967	0.039	3,727	1.290	4,807	4,811	4,811	4,813
1996	12,949,088	0.041	4,100	1.307	5,357	5,359	5,359	5,398
1997	13,596,753	0.052	5,297	1.328	7,035	7,038	7,038	6,977
1998	14,465,333	0.055	5,890	1.349	7,947	7,952	7,952	7,863
1999	15,088,873	0.065	7,125	1.370	9,762	9,763	9,763	9,565
2000	15,809,043	0.074	8,959	1.394	12,493	12,266	12,266	12,660
2001	16,717,138	0.077	8,682	1.425	12,376	12,536	12,536	12,332
2002	17,601,171	0.080	10,374	1.461	15,154	14,814	14,814	14,872
2003	18,004,352	0.078	9,198	1.505	13,840	13,927	13,927	14,145
2004	18,523,800	0.076	9,414	1.548	14,570	14,423	14,423	14,570
2005	18,566,524	0.076	9,179	1.597	14,658	14,434	14,434	14,671
2006	18,918,245	0.074	8,406	1.659	13,948	14,000	14,000	13,629
2007	19,391,569	0.073	8,732	1.733	15,131	14,711	14,711	14,778
2008	19,805,485	0.071	7,469	1.828	13,652	13,848	13,848	13,762
2009	19,727,413	0.070	6,974	1.959	13,661	13,740	13,740	13,607
2010	19,224,772	0.070	5,798	2.158	12,511	13,021	13,021	12,998
2011	18,522,515	0.068	4,038	2.544	10,274	11,726	11,726	11,684
2012	17,714,507	0.068	2,469	3.778	9,327	11,326	11,326	11,346
2013	17,602,614	0.068	390	27.390	10,674	11,922	11,922	11,939
2014	18,074,133	0.068				12,290	12,290	12,290
TOTAL			169,981		269,152	286,061	286,061	287,307
EXLD PRIOR			169,818		269,152	286,061	286,061	286,721

(1) PROVIDED BY THE BWC
(2) SECTION 2, EXHIBIT 2E, SHEET 19, COL. 14
(3) BASED ON DATA FROM THE BWC
(4) SECTION 2, 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 2, EXHIBIT 2E, SHEET 3B, COL. 8

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	163	***3 YEAR SUM***	***318***	***9,774***	13,000		424	587
1977	1,130	1,214	84	2,822	2,961	1.049	88	1,218
1978	1,158	1,257	99	3,144	3,369	1.072	106	1,264
1979	1,396	1,532	135	3,808	3,952	1.038	141	1,537
1980	1,602	1,779	177	4,985	5,023	1.008	178	1,780
1981	1,662	1,867	205	5,036	5,562	1.104	227	1,889
1982	1,609	1,830	222	5,144	5,981	1.163	258	1,866
1983	1,787	2,063	276	5,801	6,825	1.177	325	2,112
1984	2,087	2,431	345	7,606	8,470	1.114	384	2,470
1985	2,758	3,240	482	8,634	9,534	1.104	532	3,290
1986	2,358	2,785	427	9,535	10,642	1.116	477	2,834
1987	2,373	2,823	450	9,860	11,221	1.138	512	2,885
1988	2,651	3,190	539	10,736	12,235	1.140	615	3,265
1989	2,788	3,382	594	13,527	14,932	1.104	656	3,444
1990	3,281	3,989	708	16,834	17,024	1.011	716	3,997
1991	3,216	3,959	743	16,891	17,406	1.030	765	3,981
1992	3,573	4,446	873	15,414	17,569	1.140	995	4,568
1993	3,179	4,003	824	16,315	17,832	1.093	901	4,080
1994	4,990	6,363	1,373	23,187	22,811	0.984	1,350	6,341
1995	3,727	4,811	1,084	18,863	18,897	1.002	1,086	4,813
1996	4,100	5,359	1,259	19,855	20,464	1.031	1,298	5,398
1997	5,297	7,038	1,740	26,582	25,654	0.965	1,680	6,977
1998	5,890	7,952	2,062	31,033	29,692	0.957	1,973	7,863
1999	7,125	9,763	2,638	41,422	38,321	0.925	2,441	9,565
2000	8,959	12,266	3,306	40,777	45,636	1.119	3,700	12,660
2001	8,682	12,536	3,853	47,498	44,980	0.947	3,649	12,332
2002	10,374	14,814	4,439	54,441	55,157	1.013	4,498	14,872
2003	9,198	13,927	4,729	57,484	60,142	1.046	4,947	14,145
2004	9,414	14,423	5,009	60,746	62,521	1.029	5,156	14,570
2005	9,179	14,434	5,255	63,576	66,447	1.045	5,492	14,671
2006	8,406	14,000	5,594	67,056	62,612	0.934	5,223	13,629
2007	8,732	14,711	5,980	70,947	71,735	1.011	6,046	14,778
2008	7,469	13,848	6,380	74,706	73,695	0.986	6,293	13,762
2009	6,974	13,740	6,766	77,730	76,196	0.980	6,633	13,607
2010	5,798	13,021	7,223	80,693	80,437	0.997	7,200	12,998
2011	4,038	11,726	7,688	82,123	81,672	0.994	7,646	11,684
2012	2,469	11,326	8,857	87,366	87,558	1.002	8,877	11,346
2013	390	11,922	11,533	104,242	104,392	1.001	11,549	11,939
2014		12,290	12,290	111,156	111,156	1.000	12,290	12,290
TOTAL	169,981	286,061	116,562	1,407,352	1,423,712		117,326	287,307
EXLD PRIOR	169,818		116,243	1,397,578	1,410,712		116,902	286,721

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	4,296,958			1,218		0.028
1978	4,554,775			1,264		0.028
1979	4,922,518			1,537		0.031
1980	5,505,913			1,780		0.032
1981	5,822,523			1,889		0.032
1982	6,184,882	5,110	8.26%	1,866	365	0.030
1983	6,513,795	5,223	8.02%	2,112	404	0.032
1984	6,868,217	5,629	8.20%	2,470	439	0.036
1985	7,503,185	5,971	7.96%	3,290	551	0.044
1986	7,891,199	5,979	7.58%	2,834	474	0.036
1987	8,601,063	6,108	7.10%	2,885	472	0.034
1988	8,905,267	6,389	7.17%	3,265	511	0.037
1989	9,434,400	6,472	6.86%	3,444	532	0.037
1990	10,055,399	6,432	6.40%	3,997	621	0.040
1991	10,728,872	6,172	5.75%	3,981	645	0.037
1992	11,441,482	6,355	5.55%	4,568	719	0.040
1993	11,998,508	5,960	4.97%	4,080	685	0.034
1994	12,083,591	6,078	5.03%	6,341	1,043	0.052
1995	12,383,967	5,622	4.54%	4,813	856	0.039
1996	12,949,088	5,876	4.54%	5,398	919	0.042
1997	13,596,753	5,706	4.20%	6,977	1,223	0.051
1998	14,465,333	5,793	4.00%	7,863	1,357	0.054
1999	15,088,873	6,476	4.29%	9,565	1,477	0.063
2000	15,809,043	6,611	4.18%	12,660	1,915	0.080
2001	16,717,138	6,503	3.89%	12,332	1,896	0.074
2002	17,601,171	6,900	3.92%	14,872	2,155	0.084
2003	18,004,352	6,707	3.73%	14,145	2,109	0.079
2004	18,523,800	6,610	3.57%	14,570	2,204	0.079
2005	18,566,524	6,250	3.37%	14,671	2,347	0.079
2006	18,918,245	5,653	2.99%	13,629	2,411	0.072
2007	19,391,569	6,013	3.10%	14,778	2,458	0.076
2008	19,805,485	5,814	2.94%	13,762	2,367	0.069
2009	19,727,413	5,365	2.72%	13,607	2,536	0.069
2010	19,224,772	5,111	2.66%	12,998	2,543	0.068
2011	18,522,515	4,735	2.56%	11,684	2,468	0.063
2012	17,714,507	4,115	2.32%	11,346	2,757	0.064
2013	17,602,614	4,053	2.30%	11,939	2,946	0.068
2014		4,076		12,290	3,016	
TOTAL		191,867		286,721		

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	10,055,399	2.083	20,942,088	3,992		0.641	2.284	5,846	0	100%	5,846	0.028	0.040	0.040
1991	10,728,872	2.022	21,689,651	3,960		0.654	2.307	5,977	0	100%	5,977	0.028	0.037	0.037
1992	11,441,482	1.919	21,954,933	4,446		0.668	2.331	6,918	0	100%	6,918	0.032	0.039	0.039
1993	11,998,508	1.885	22,621,374	4,002		0.681	2.354	6,418	0	100%	6,418	0.028	0.033	0.033
1994	12,083,591	1.825	22,048,532	6,359		0.695	2.378	10,511	0	100%	10,511	0.048	0.053	0.053
1995	12,383,967	1.774	21,970,116	4,807		0.709	2.402	8,190	0	100%	8,190	0.037	0.039	0.039
1996	12,949,088	1.717	22,232,463	5,357		0.724	2.426	9,406	0	100%	9,406	0.042	0.041	0.041
1997	13,596,753	1.644	22,352,179	7,035		0.739	2.226	11,565	0	100%	11,565	0.052	0.052	0.052
1998	14,465,333	1.568	22,686,876	7,947		0.754	2.042	12,230	0	100%	12,230	0.054	0.055	0.055
1999	15,088,873	1.517	22,896,749	9,762		0.769	1.873	14,064	0	100%	14,064	0.061	0.065	0.065
2000	15,809,043	1.467	23,186,938	12,493		0.785	1.719	16,849	0	100%	16,849	0.073	0.079	0.074
2001	16,717,138	1.434	23,973,016	12,376		0.801	1.577	15,627	0	100%	15,627	0.065	0.074	0.077
2002	17,601,171	1.390	24,464,115	15,154		0.817	1.447	17,912	0	100%	17,912	0.073	0.086	0.080
2003	18,004,352	1.348	24,277,502	13,840		0.834	1.404	16,207	0	100%	16,207	0.067	0.077	0.078
2004	18,523,800	1.304	24,148,944	14,570		0.851	1.364	16,903	0	100%	16,903	0.070	0.079	0.076
2005	18,566,524	1.280	23,758,948	14,658		0.868	1.324	16,846	0	100%	16,846	0.071	0.079	0.076
2006	18,918,245	1.246	23,574,590	13,948		0.886	1.285	15,881	0	100%	15,881	0.067	0.074	0.074
2007	19,391,569	1.209	23,452,743	15,131		0.904	1.248	17,068	0	100%	17,068	0.073	0.078	0.073
2008	19,805,485	1.169	23,147,670	13,652		0.922	1.212	15,255	0	100%	15,255	0.066	0.069	0.071
2009	19,727,413	1.141	22,503,303	13,661		0.941	1.176	15,124	0	100%	15,124	0.067	0.069	0.070
2010	19,224,772	1.129	21,710,635	12,511		0.960	1.142	13,722	0	100%	13,722	0.063	0.065	0.070
2011	18,522,515	1.093	20,240,053	10,274		0.980	1.109	11,163	0	100%	11,163	0.055	0.055	0.068
2012	17,714,507	1.061	18,793,320	9,327		1.000	1.071	9,991	0	100%	9,991	0.053	0.053	0.068
2013	17,602,614	1.030	18,130,692	10,674		1.000	1.035	11,048	0	100%	11,048	0.061	0.061	0.068
2014		1.000				1.000	1.000	0	0	0%	0			0.068

	5 Year Average excluding 2012-2013	0.065	0.067
	7 Year Average excluding 2012-2013	0.069	0.075
	10 Year Weighted Average excluding 2010-2013	0.069	
	10 Year Weighted Average excluding 2009-2013	0.069	
	5 Year Average excluding 2011-2013	0.067	0.071
	5 Year Average excluding 2013	0.061	0.062
	7 Year Average excluding 2013	0.066	0.066
(14)	2014 Selected Loss Rate:	0.068	

(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 2, EXHIBIT 2E, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	1.152	1.144	1.152
1978	426	426	438	1.081	1.071	1.081				1.000	1.000	1.000	1.160	1.152	1.160
1979	414	414	426	1.092	1.081	1.092				1.000	1.000	1.000	1.168	1.160	1.168
1980	402	402	414	1.105	1.092	1.105				1.000	1.000	1.000	1.177	1.168	1.177
1981	390	390	402	1.118	1.105	1.118				1.000	1.000	1.000	1.184	1.177	1.184
1982	378	378	390	1.131	1.118	1.131				1.000	1.000	1.000	1.189	1.184	1.189
1983	366	366	378	1.147	1.131	1.147				1.000	1.000	1.000	1.192	1.189	1.192
1984	354	354	366	1.158	1.147	1.158				1.000	1.000	1.000	1.200	1.192	1.200
1985	342	342	354	1.166	1.158	1.166				1.000	1.000	1.000	1.206	1.200	1.206
1986	330	330	342	1.174	1.166	1.174				1.000	1.000	1.000	1.213	1.206	1.213
1987	318	318	330	1.183	1.174	1.183				1.000	1.000	1.000	1.221	1.213	1.221
1988	306	306	318	1.195	1.183	1.195				1.000	1.000	1.000	1.232	1.221	1.232
1989	294	294	306	1.203	1.195	1.203				1.000	1.000	1.000	1.240	1.232	1.240
1990	282	282	294	1.216	1.203	1.216				1.000	1.000	1.000	1.254	1.240	1.254
1991	270	270	282	1.231	1.216	1.231				1.000	1.000	1.000	1.268	1.254	1.268
1992	258	258	270	1.244	1.231	1.244				1.000	1.000	1.000	1.285	1.268	1.285
1993	246	246	258	1.259	1.244	1.259				1.000	1.000	1.000	1.301	1.285	1.301
1994	234	234	246	1.274	1.259	1.274				1.000	1.000	1.000	1.317	1.301	1.317
1995	222	222	234	1.290	1.274	1.290				1.000	1.000	1.000	1.335	1.317	1.335
1996	210	210	222	1.307	1.290	1.307				1.000	1.000	1.000	1.352	1.335	1.352
1997	198	198	210	1.328	1.307	1.328				1.000	1.000	1.000	1.374	1.352	1.374
1998	186	186	198	1.349	1.328	1.349				1.001	1.000	1.001	1.394	1.374	1.394
1999	174	174	186	1.370	1.349	1.370				1.001	1.001	1.001	1.413	1.394	1.413
2000	162	162	174	1.394	1.370	1.394				1.002	1.001	1.002	1.435	1.413	1.435
2001	150	150	162	1.425	1.394	1.425				1.002	1.002	1.002	1.456	1.435	1.456
2002	138	138	150	1.461	1.425	1.461				1.003	1.002	1.003	1.484	1.456	1.484
2003	126	126	138	1.505	1.461	1.505				1.005	1.003	1.005	1.520	1.484	1.520
2004	114	114	126	1.548	1.505	1.548				1.007	1.005	1.007	1.554	1.520	1.554
2005	102	102	114	1.597	1.548	1.597				1.010	1.007	1.010	1.592	1.554	1.592
2006	90	90	102	1.659	1.597	1.659				1.016	1.010	1.016	1.636	1.592	1.636
2007	78	78	90	1.733	1.659	1.733				1.047	1.016	1.047	1.652	1.636	1.652
2008	66	66	78	1.828	1.733	1.828				1.082	1.047	1.082	1.680	1.652	1.680
2009	54	54	66	1.959	1.828	1.959				1.117	1.082	1.117	1.747	1.680	1.747
2010	42	42	54	2.158	1.959	2.158				1.166	1.117	1.166	1.850	1.747	1.850
2011	30	30	42	2.544	2.158	2.544				1.259	1.166	1.259	2.007	1.850	2.007
2012	18	18	30	3.778	2.544	3.778				1.606	1.259	1.606	2.313	2.007	2.313
2013	6	6	18	27.390	3.778	27.390				5.165	1.606	5.165	4.877	2.313	4.877

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 2, EXHIBIT 2E, SHEET 23; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 2, 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 2, EXHIBIT 2, SHEET 29; SELECTED CUM. BASED ON (2)
(11) FROM SECTION 2, EXHIBIT 2, SHEET 29; SELECTED CUM. BASED ON (3)
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)
(13) FROM SECTION 2, EXHIBIT 2E, SHEET 30; SELECTED CUM. BASED ON (2)
(14) FROM SECTION 2, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	13	228	400	475	526	575	612	648	713	745	767	798	831	846	872	956	982	1,007	1,016	1,033	1,056	1,059	1,060	1,068	1,071	1,073	1,090	1,099	1,114	1,114	1,120	1,122	1,122	1,125	1,126	1,128	1,130	1,130
1978	13	231	406	491	555	610	647	685	753	786	809	843	881	900	929	949	968	977	997	1,009	1,014	1,021	1,032	1,045	1,059	1,062	1,077	1,087	1,099	1,110	1,129	1,138	1,143	1,155	1,156	1,158		1,158
1979	14	241	444	568	652	723	774	825	910	953	983	1,025	1,071	1,092	1,121	1,136	1,151	1,165	1,184	1,206	1,214	1,231	1,242	1,260	1,281	1,304	1,308	1,330	1,335	1,348	1,372	1,377	1,385	1,389	1,396			1,396
1980	15	282	556	710	810	893	954	1,011	1,104	1,147	1,176	1,222	1,258	1,277	1,289	1,299	1,321	1,331	1,341	1,359	1,381	1,388	1,394	1,429	1,437	1,455	1,501	1,512	1,519	1,544	1,555	1,577	1,596	1,602				1,602
1981	20	352	640	772	866	949	1,009	1,064	1,156	1,201	1,237	1,320	1,380	1,392	1,416	1,428	1,438	1,446	1,460	1,478	1,501	1,538	1,548	1,557	1,590	1,604	1,605	1,605	1,622	1,628	1,643	1,647	1,662					1,662
1982	22	377	670	822	923	1,006	1,070	1,133	1,239	1,292	1,328	1,354	1,386	1,402	1,416	1,448	1,476	1,491	1,495	1,502	1,507	1,517	1,525	1,535	1,543	1,549	1,562	1,571	1,585	1,592	1,607	1,609						1,609
1983	20	387	743	904	1,022	1,124	1,191	1,248	1,360	1,437	1,484	1,511	1,536	1,555	1,570	1,582	1,604	1,613	1,625	1,637	1,651	1,671	1,697	1,721	1,732	1,743	1,749	1,759	1,772	1,780	1,787							1,787
1984	27	481	889	1,104	1,236	1,346	1,420	1,497	1,613	1,669	1,715	1,738	1,759	1,779	1,794	1,802	1,815	1,866	1,906	1,924	1,937	1,954	1,972	1,996	2,019	2,038	2,049	2,060	2,071	2,087								2,087
1985	26	465	878	1,115	1,276	1,402	1,499	1,611	1,802	1,947	2,053	2,150	2,219	2,255	2,293	2,339	2,393	2,426	2,469	2,515	2,554	2,575	2,603	2,642	2,692	2,706	2,737	2,752	2,758									2,758
1986	26	483	935	1,163	1,310	1,451	1,566	1,651	1,727	1,781	1,849	1,889	1,914	1,964	1,993	2,021	2,063	2,110	2,134	2,160	2,173	2,185	2,205	2,268	2,292	2,308	2,333	2,358										2,358
1987	23	444	917	1,177	1,375	1,554	1,667	1,738	1,787	1,840	1,874	1,913	1,951	1,981	2,021	2,052	2,070	2,099	2,129	2,165	2,195	2,234	2,277	2,294	2,329	2,343	2,373											2,373
1988	26	506	1,028	1,344	1,589	1,745	1,826	1,876	1,916	1,958	2,023	2,091	2,152	2,218	2,270	2,307	2,345	2,384	2,429	2,453	2,508	2,540	2,595	2,626	2,637	2,651												2,651
1989	26	520	1,145	1,540	1,760	1,909	1,964	2,047	2,123	2,184	2,259	2,317	2,373	2,429	2,480	2,516	2,561	2,595	2,618	2,653	2,699	2,741	2,758	2,768	2,788													2,788
1990	23	546	1,366	1,802	2,042	2,168	2,266	2,345	2,406	2,462	2,565	2,631	2,741	2,816	2,863	2,941	2,998	3,056	3,098	3,153	3,188	3,207	3,250	3,281														3,281
1991	36	947	1,565	1,879	2,057	2,201	2,271	2,347	2,470	2,586	2,650	2,712	2,770	2,855	2,939	2,988	3,027	3,077	3,105	3,140	3,154	3,195	3,216															3,216
1992	32	988	1,725	2,001	2,183	2,311	2,419	2,494	2,609	2,691	2,766	2,867	2,957	3,042	3,086	3,134	3,201	3,287	3,380	3,450	3,522	3,573																3,573
1993	84	964	1,487	1,779	1,932	2,071	2,249	2,352	2,457	2,549	2,664	2,747	2,818	2,894	2,960	3,026	3,043	3,089	3,123	3,152	3,179																	3,179
1994	113	1,140	1,792	2,097	2,297	2,547	2,889	3,177	3,489	3,776	3,997	4,237	4,450	4,674	4,757	4,797	4,845	4,913	4,956	4,990																		4,990
1995	99	1,060	1,658	2,011	2,290	2,454	2,599	2,757	2,974	3,063	3,189	3,279	3,355	3,433	3,513	3,554	3,638	3,701	3,727																			3,727
1996	99	1,172	1,827	2,324	2,567	2,787	2,969	3,143	3,291	3,427	3,521	3,602	3,729	3,843	3,897	3,973	4,051	4,100																				4,100
1997	69	1,522	2,680	3,169	3,486	3,760	3,977	4,229	4,413	4,549	4,672	4,845	4,954	5,024	5,117	5,212	5,297																					5,297
1998	177	2,103	3,207	3,801	4,291	4,615	4,818	5,000	5,153	5,328	5,454	5,599	5,705	5,770	5,829	5,890																						5,890
1999	232	2,232	3,524	4,499	4,993	5,332	5,633	5,963	6,159	6,320	6,527	6,729	6,912	7,020	7,125																							7,125
2000	353	2,961	5,075	6,210	6,773	7,279	7,663	7,931	8,137	8,349	8,546	8,731	8,857	8,959																								8,959
2001	343	3,480	5,720	6,455	7,029	7,431	7,708	7,953	8,136	8,316	8,437	8,550	8,682																									8,682
2002	376	3,777	5,807	6,786	7,349	7,829	8,331	8,782	9,266	9,626	9,959	10,374																										10,374
2003	576	3,717	5,754	6,811	7,458	7,918	8,285	8,577	8,884	9,052	9,198																											9,198
2004	519	3,976	6,025	6,975	7,645	8,142	8,493	8,838	9,152	9,414																												9,414
2005	541	4,117	5,962	6,995	7,695	8,276	8,738	9,007	9,179																													9,179
2006	480	3,889	5,461	6,239	7,021	7,641	8,072	8,406																														8,406
2007	581	4,219	6,234	7,132	7,819	8,335	8,732																															8,732
2008	555	3,797	5,583	6,429	6,960	7,469																																7,469
2009	494	3,326	5,034	6,182	6,974																																	6,974
2010	411	3,328	4,888	5,798																																		5,798
2011	495	2,855	4,038																																			4,038
2012	339	2,469																																				2,469
2013	390																																					390
																																						169,818

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	17.270	1.757	1.188	1.107	1.093	1.064	1.058	1.100	1.046	1.030	1.040	1.041	1.018	1.032	1.095	1.027	1.026	1.009	1.017	1.022	1.002	1.002	1.007	1.003	1.002	1.016	1.008	1.014	1.000	1.006	1.001	1.001	1.002	1.001	1.002	1.002		
1978	17.270	1.757	1.208	1.131	1.098	1.062	1.059	1.098	1.044	1.030	1.042	1.045	1.022	1.033	1.022	1.020	1.009	1.021	1.012	1.005	1.007	1.010	1.013	1.013	1.003	1.014	1.009	1.011	1.010	1.017	1.008	1.004	1.011	1.001	1.002			
1979	17.270	1.840	1.278	1.150	1.109	1.070	1.065	1.104	1.047	1.032	1.043	1.045	1.020	1.026	1.014	1.013	1.013	1.016	1.018	1.007	1.014	1.009	1.014	1.017	1.018	1.003	1.017	1.003	1.010	1.018	1.004	1.005	1.003	1.005				
1980	18.583	1.973	1.277	1.142	1.102	1.068	1.060	1.092	1.039	1.025	1.039	1.029	1.015	1.009	1.008	1.017	1.008	1.007	1.013	1.016	1.005	1.005	1.025	1.006	1.013	1.032	1.007	1.004	1.017	1.007	1.014	1.012	1.004					
1981	17.830	1.819	1.207	1.122	1.095	1.064	1.055	1.086	1.039	1.030	1.067	1.046	1.009	1.018	1.008	1.007	1.005	1.010	1.012	1.016	1.024	1.007	1.006	1.021	1.009	1.000	1.000	1.011	1.004	1.009	1.002	1.009						
1982	17.122	1.776	1.228	1.122	1.091	1.063	1.059	1.093	1.043	1.028	1.019	1.024	1.011	1.010	1.023	1.019	1.010	1.003	1.005	1.003	1.007	1.005	1.007	1.005	1.004	1.008	1.006	1.009	1.004	1.009	1.001							
1983	18.879	1.922	1.217	1.131	1.099	1.060	1.048	1.089	1.057	1.033	1.018	1.017	1.012	1.010	1.008	1.014	1.006	1.008	1.007	1.009	1.012	1.016	1.014	1.007	1.006	1.004	1.005	1.007	1.005	1.004								
1984	17.521	1.847	1.242	1.120	1.089	1.054	1.054	1.078	1.034	1.028	1.013	1.012	1.012	1.008	1.005	1.007	1.028	1.021	1.009	1.007	1.009	1.009	1.012	1.011	1.010	1.005	1.005	1.005	1.008									
1985	17.873	1.887	1.270	1.144	1.099	1.069	1.075	1.118	1.081	1.054	1.047	1.032	1.016	1.017	1.020	1.023	1.014	1.018	1.019	1.016	1.008	1.011	1.015	1.019	1.005	1.012	1.006	1.002										
1986	18.530	1.935	1.244	1.127	1.108	1.080	1.054	1.046	1.031	1.038	1.022	1.013	1.026	1.015	1.014	1.021	1.023	1.011	1.012	1.006	1.006	1.009	1.029	1.010	1.007	1.011	1.011											
1987	19.546	2.066	1.283	1.168	1.130	1.073	1.042	1.028	1.030	1.018	1.021	1.020	1.015	1.020	1.016	1.009	1.014	1.015	1.017	1.014	1.018	1.019	1.008	1.015	1.006	1.013												
1988	19.231	2.033	1.307	1.182	1.098	1.047	1.027	1.022	1.022	1.033	1.034	1.029	1.031	1.023	1.016	1.016	1.017	1.019	1.010	1.022	1.013	1.022	1.012	1.004	1.005													
1989	19.691	2.202	1.345	1.143	1.084	1.029	1.042	1.037	1.029	1.034	1.026	1.024	1.024	1.021	1.015	1.018	1.013	1.009	1.013	1.018	1.015	1.006	1.004	1.007														
1990	24.142	2.503	1.318	1.134	1.062	1.045	1.035	1.026	1.024	1.042	1.026	1.042	1.027	1.017	1.027	1.020	1.019	1.014	1.018	1.011	1.006	1.014	1.010															
1991	26.558	1.653	1.201	1.095	1.070	1.032	1.033	1.052	1.047	1.025	1.023	1.021	1.031	1.029	1.017	1.013	1.017	1.009	1.011	1.004	1.013	1.007																
1992	30.974	1.747	1.160	1.091	1.059	1.047	1.031	1.046	1.032	1.028	1.037	1.032	1.029	1.015	1.016	1.021	1.027	1.029	1.021	1.021	1.014																	
1993	11.468	1.543	1.196	1.086	1.072	1.086	1.046	1.044	1.037	1.045	1.031	1.026	1.027	1.023	1.022	1.006	1.015	1.011	1.009	1.009																		
1994	10.096	1.572	1.170	1.095	1.109	1.134	1.100	1.098	1.082	1.059	1.060	1.050	1.050	1.018	1.009	1.010	1.014	1.009	1.007																			
1995	10.731	1.565	1.212	1.139	1.072	1.059	1.061	1.079	1.030	1.041	1.028	1.023	1.023	1.023	1.012	1.024	1.017	1.007																				
1996	11.819	1.559	1.272	1.105	1.086	1.065	1.059	1.047	1.041	1.027	1.023	1.035	1.031	1.014	1.020	1.020	1.012																					
1997	21.990	1.761	1.182	1.100	1.079	1.058	1.063	1.044	1.031	1.027	1.037	1.023	1.014	1.019	1.019	1.016																						
1998	11.876	1.525	1.185	1.129	1.075	1.044	1.038	1.031	1.034	1.024	1.027	1.019	1.011	1.010	1.010																							
1999	9.603	1.579	1.277	1.110	1.068	1.056	1.059	1.033	1.026	1.033	1.031	1.027	1.016	1.015																								
2000	8.385	1.714	1.224	1.091	1.075	1.053	1.035	1.026	1.026	1.024	1.022	1.014	1.012																									
2001	10.149	1.644	1.129	1.089	1.057	1.037	1.032	1.023	1.022	1.015	1.013	1.016																										
2002	10.054	1.538	1.169	1.083	1.065	1.064	1.054	1.055	1.039	1.035	1.042																											
2003	6.457	1.548	1.184	1.095	1.062	1.046	1.035	1.036	1.019	1.016																												
2004	7.659	1.515	1.158	1.096	1.065	1.043	1.041	1.036	1.029																													
2005	7.607	1.448	1.173	1.100	1.075	1.056	1.031	1.019																														
2006	8.102	1.404	1.142	1.125	1.088	1.056	1.041																															
2007	7.261	1.478	1.144	1.096	1.066	1.048																																
2008	6.844	1.470	1.151	1.083	1.073																																	
2009	6.728	1.513	1.228	1.128																																		
2010	8.092	1.469	1.186																																			
2011	5.769	1.415																																				
2012	7.291																																					
3 Yr Avg	7.051	1.466	1.189	1.102	1.076	1.053	1.038	1.030	1.029	1.022	1.026	1.019	1.013	1.015	1.016	1.020	1.014	1.009	1.012	1.011	1.011	1.009	1.008	1.009	1.006	1.012	1.007	1.005	1.006	1.008	1.006	1.009	1.006	1.002	1.002	1.002		
5 Yr Avg	6.945	1.469	1.170	1.107	1.074	1.050	1.040	1.034	1.027	1.024	1.027	1.020	1.017	1.016	1.014	1.015	1.017	1.013	1.013	1.013	1.012	1.013	1.012	1.011	1.007	1.009	1.007	1.007	1.007	1.010	1.006	1.006	1.005	1.002	1.002	1.002		
10 Yr Avg	7.181	1.480	1.166	1.099	1.069	1.050	1.043	1.035	1.030	1.030	1.031	1.026	1.024	1.018	1.016	1.016	1.016	1.013	1.014	1.013	1.011	1.012	1.012	1.011	1.008	1.010	1.007	1.008	1.007	1.010	1.005	1.006	1.005	1.002	1.002	1.002		
8 Yr Wtd	7.186	1.465	1.170	1.100	1.069	1.050	1.040	1.032	1.028	1.024	1.028	1.024	1.021	1.016	1.015	1.016	1.017	1.013	1.013	1.013	1.012	1.012	1.012	1.010	1.006	1.010	1.007	1.006	1.007	1.010	1.005	1.007	1.005	1.003	1.002	1.002		
12 Yr Wtd	7.522	1.510	1.176	1.101	1.070	1.051	1.043	1.038	1.032	1.028	1.030	1.025	1.022	1.018	1.016	1.016	1.017	1.014	1.013	1.012	1.012	1.011	1.012	1.011	1.007	1.010	1.007	1.007	1.007	1.010	1.005	1.007	1.005	1.003	1.002	1.002		
15 Yr Wtd	7.763	1.521	1.179	1.102	1.072	1.055	1.044	1.039	1.032	1.029	1.030	1.025	1.022	1.018	1.015	1.016	1.016	1.013	1.012	1.012	1.012	1.011	1.012	1.011	1.007	1.010	1.007	1.007	1.007	1.010	1.005	1.007	1.005	1.003	1.002	1.002		TAIL
Prior FY	7.500	1.500	1.170	1.096	1.070	1.052	1.040	1.038	1.030	1.026	1.025	1.023	1.019	1.017	1.016	1.016	1.017	1.015	1.014	1.014	1.012	1.013	1.013	1.013	1.007	1.009	1.006	1.007	1.008	1.012	1.011	1.013	1.013	1.012	1.012	1.011	1.010	1.100
PA Sel.	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	
Selected	7.250	1.485	1.179	1.102	1.072	1.055	1.044	1.039	1.032	1.029	1.030	1.025	1.022	1.018	1.015	1.016	1.016	1.013	1.012	1.012	1.012	1.011	1.012	1.011	1.007	1.010	1.007	1.007	1.007	1.010	1.015	1.011	1.012	1.011	1.010	1.010	1.008	
Cumulative	27.390	3.778	2.544	2.158	1.959	1.828	1.733	1.659	1.597	1.548	1.505	1.461	1.425	1.394	1.370	1.349	1.328	1.307	1.290	1.274	1.259	1.244	1.231	1.216	1.203	1.195	1.183	1.174	1.166	1.158	1.147	1.131	1.118	1.105	1.092	1.081	1.071	1.062

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	PA SELECTED TAIL	SELECTED FOR TAIL	SELECTED INCREM. DECAY	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	PA SELECTED TAIL	SELECTED FOR TAIL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
6	0.5	7.250	-	1.271	1.662	9.400	7.250		25.583		3.261	4.728	45.276	27.390
18	1.5	1.485	2.583	1.138	1.201	1.750	1.485	0.563	3.529	7.273	2.566	2.845	4.817	3.778
30	2.5	1.179	1.388	1.095	1.115	1.260	1.179	0.548	2.376	2.815	2.256	2.369	2.752	2.544
42	3.5	1.102	1.117	1.073	1.080	1.130	1.102	0.670	2.016	2.028	2.060	2.124	2.184	2.158
54	4.5	1.072	1.068	1.059	1.061	1.081	1.072	0.777	1.830	1.816	1.919	1.966	1.933	1.959
66	5.5	1.055	1.047	1.049	1.049	1.057	1.055	0.819	1.707	1.701	1.812	1.853	1.788	1.828
78	6.5	1.044	1.037	1.042	1.041	1.044	1.044	0.855	1.619	1.624	1.727	1.767	1.692	1.733
90	7.5	1.039	1.033	1.037	1.035	1.034	1.039	0.917	1.550	1.565	1.657	1.697	1.622	1.659
102	8.5	1.032	1.028	1.033	1.031	1.027	1.032	0.848	1.492	1.516	1.598	1.640	1.569	1.597
114	9.5	1.029	1.024	1.029	1.027	1.023	1.029	0.928	1.446	1.474	1.548	1.591	1.528	1.548
126	10.5	1.030	1.021	1.026	1.024	1.020	1.030	1.082	1.405	1.440	1.504	1.549	1.494	1.505
138	11.5	1.025	1.023	1.024	1.022	1.018	1.025	0.848	1.364	1.410	1.466	1.512	1.465	1.461
150	12.5	1.022	1.017	1.022	1.020	1.018	1.022	0.922	1.331	1.378	1.432	1.480	1.439	1.425
162	13.5	1.018	1.013	1.020	1.019	1.018	1.018	0.811	1.302	1.355	1.402	1.451	1.413	1.394
174	14.5	1.015	1.014	1.018	1.017	1.015	1.015	0.892	1.280	1.337	1.375	1.424	1.388	1.370
186	15.5	1.016	1.012	1.017	1.016	1.013	1.016	1.048	1.260	1.319	1.350	1.400	1.368	1.349
198	16.5	1.016	1.014	1.016	1.015	1.013	1.016	1.043	1.240	1.303	1.328	1.378	1.350	1.328
210	17.5	1.013	1.015	1.015	1.014	1.012	1.013	0.795	1.220	1.286	1.307	1.358	1.333	1.307
222	18.5	1.012	1.012	1.014	1.013	1.012	1.012	0.976	1.205	1.267	1.288	1.339	1.317	1.290
234	19.5	1.012	1.012	1.013	1.012	1.012	1.012	1.005	1.190	1.252	1.271	1.322	1.301	1.274
246	20.5	1.012	1.012	1.012	1.012	1.011	1.012	0.951	1.176	1.237	1.255	1.306	1.286	1.259
258	21.5	1.011	1.011	1.011	1.011	1.011	1.011	0.935	1.162	1.222	1.240	1.291	1.271	1.244
270	22.5	1.012	1.012	1.011	1.011	1.010	1.012	1.157	1.150	1.209	1.227	1.276	1.258	1.231
282	23.5	1.011	1.010	1.010	1.010	1.011	1.011	0.892	1.136	1.194	1.214	1.263	1.245	1.216
294	24.5	1.007	1.010	1.009	1.010	1.010	1.007	0.667	1.124	1.182	1.202	1.250	1.231	1.203
306	25.5	1.010	1.006	1.009	1.009	1.011	1.010	1.463	1.116	1.170	1.191	1.238	1.218	1.195
318	26.5	1.007	1.008	1.008	1.009	1.012	1.007	0.698	1.105	1.163	1.180	1.227	1.205	1.183
330	27.5	1.007	1.006	1.008	1.009	1.012	1.007	0.956	1.097	1.153	1.170	1.216	1.191	1.174
342	28.5	1.007	1.006	1.008	1.008	1.011	1.007	1.055	1.090	1.147	1.161	1.206	1.177	1.166
354	29.5	1.010	1.006	1.007	1.008	1.015	1.010	1.380	1.082	1.140	1.152	1.196	1.164	1.158
366	30.5	1.015	1.008	1.007	1.008	1.015	1.015	1.518	1.071	1.132	1.144	1.186	1.147	1.147
378	31.5	1.011	1.013	1.007	1.007	1.011	1.011	0.784	1.056	1.123	1.136	1.177	1.131	1.131
390	32.5	1.012	1.010	1.006	1.007	1.012	1.012	1.078	1.044	1.108	1.128	1.169	1.118	1.118
402	33.5	1.011	1.011	1.006	1.007	1.011	1.011	0.953	1.032	1.097	1.121	1.160	1.105	1.105
414	34.5	1.010	1.010	1.006	1.007	1.010	1.010	0.911	1.020	1.085	1.114	1.152	1.092	1.092
426	35.5	1.010	1.010	1.006	1.006	1.010	1.010	0.991	1.010	1.074	1.108	1.145	1.081	1.081
438	36.5		1.009	1.005	1.006	1.008	1.008	0.815		1.064	1.102	1.137	1.071	1.071
450	37.5		1.009	1.005	1.006	1.007	1.007	0.899		1.054	1.096	1.130	1.062	1.062
462	38.5		1.009	1.005	1.006	1.006	1.006	0.907		1.044	1.090	1.123	1.054	1.054
474	39.5		1.008	1.005	1.006	1.006	1.006	0.905		1.035	1.085	1.117	1.048	1.048
486	40.5		1.007	1.005	1.006	1.005	1.005	0.915		1.027	1.079	1.110	1.042	1.042
498	41.5		1.005	1.004	1.005	1.005	1.005	0.877		1.021	1.075	1.104	1.036	1.036
510	42.5		1.004	1.004	1.005	1.004	1.004	0.868		1.015	1.070	1.098	1.031	1.031
522	43.5		1.003	1.004	1.005	1.003	1.003	0.838		1.011	1.065	1.092	1.027	1.027
534	44.5		1.002	1.004	1.005	1.003	1.003	0.837		1.009	1.061	1.087	1.024	1.024
546	45.5		1.001	1.004	1.005	1.002	1.002	0.828		1.007	1.057	1.081	1.021	1.021
558	46.5		1.001	1.004	1.005	1.002	1.002	0.849		1.006	1.053	1.076	1.019	1.019
570	47.5		1.000	1.004	1.005	1.002	1.002	0.865		1.006	1.049	1.071	1.017	1.017
582	48.5		1.000	1.003	1.005	1.002	1.002	0.899		1.005	1.045	1.066	1.015	1.015
594	49.5		1.000	1.003	1.005	1.001	1.001	0.920		1.005	1.042	1.061	1.013	1.013
606	50.5		1.000	1.003	1.004	1.001	1.001	0.934		1.005	1.038	1.056	1.012	1.012
618	51.5		1.000	1.003	1.004	1.001	1.001	0.957		1.005	1.035	1.051	1.011	1.011
630	52.5		1.000	1.003	1.004	1.001	1.001	0.950		1.005	1.031	1.047	1.009	1.009
642	53.5		1.000	1.003	1.004	1.001	1.001	0.929		1.005	1.028	1.042	1.008	1.008
654	54.5		1.000	1.003	1.004	1.001	1.001	0.814		1.005	1.025	1.038	1.007	1.007
666	55.5		1.000	1.003	1.004	1.001	1.001	0.874		1.005	1.022	1.034	1.006	1.006
678	56.5		1.000	1.003	1.004	1.001	1.001	0.888		1.005	1.020	1.030	1.006	1.006
690	57.5		1.000	1.003	1.004	1.001	1.001	0.888		1.005	1.017	1.026	1.005	1.005
702	58.5		1.000	1.003	1.004	1.000	1.000	-		1.005	1.014	1.022	1.004	1.004
714	59.5		1.001	1.002	1.004	1.000	1.000	-		1.005	1.012	1.018	1.004	1.004
726	60.5		1.000	1.002	1.004	1.000	1.000	0.888		1.005	1.009	1.014	1.004	1.004
738	61.5		1.000	1.002	1.004	1.000	1.000	0.888		1.004	1.007	1.011	1.003	1.003
750	62.5		1.000	1.002	1.004	1.000	1.000	0.888		1.004	1.004	1.007	1.003	1.003
TAIL	TAIL		1.003	1.002	1.003	1.003	1.003	7.883		1.003	1.002	1.003	1.003	1.003

60.5 TAIL DECAY 15.793 (16)

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 2, EXHIBIT 2E, SHEET 44
(4) SECTION 2, EXHIBIT 2E, SHEET 45, COL. 5; TAIL FROM SECTION 2, EXHIBIT 2E, SHEET 48
(5) SECTION 2, EXHIBIT 2E, SHEET 44
(6) SECTION 2, EXHIBIT 2E, SHEET 44
(7) PA SELECTED TAIL
(8) SELECTED BY DELOITTE CONSULTING
(9) = [[(8) - 1.0] x (8) PRIOR AGE] / [(8) PRIOR AGE - 1.0]
(10) COL. 3 MULTIPLICATIVELY ACCUMULATED
(11) COL. 4 MULTIPLICATIVELY ACCUMULATED
(12) COL. 5 MULTIPLICATIVELY ACCUMULATED
(13) COL. 6 MULTIPLICATIVELY ACCUMULATED
(14) COL. 7 MULTIPLICATIVELY ACCUMULATED
(15) COL. 8 MULTIPLICATIVELY ACCUMULATED
(16) 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
MEDICAL

LOST TIME - REHABILITATIONS

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**	**0.902**
Inverse Power	**1.003**	**0.903**

							Weibull Curve Fitting					**Inverse Power Curve Fitting**				
							Slope=	0.284				Slope=	-1.085			
		----FROM PAID TRIANGLE----			PA	SELECTED	Intercept=	-0.074				Intercept=	1.532			
PERIOD	AGE	SELECTED	8 YR WTD	12 YR WTD	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	7.250	7.186	7.522	9.400	7.250	1.792	-1.908	0.436	**1.271**	3.261	1.792	1.833	-0.413	**1.662**	4.728
2	18	1.485	1.465	1.510	1.750	1.485	2.890	0.112	0.748	**1.138**	2.566	2.890	-0.724	-1.605	**1.201**	2.845
3	30	1.179	1.170	1.176	1.260	1.175	3.401	0.644	0.893	**1.095**	2.256	3.401	-1.743	-2.159	**1.115**	2.369
4	42	1.102	1.100	1.101	1.130	1.100	3.738	0.875	0.989	**1.073**	2.060	3.738	-2.303	-2.524	**1.080**	2.124
5	54	1.072	1.069	1.070	1.081	1.070	3.989	1.003	1.060	**1.059**	1.919	3.989	-2.659	-2.797	**1.061**	1.966
6	66	1.055	1.050	1.051	1.057	1.051	4.190	1.109	1.117	**1.049**	1.812	4.190	-2.981	-3.015	**1.049**	1.853
7	78	1.044	1.040	1.043	1.044	1.041	4.357	1.171	1.164	**1.042**	1.727	4.357	-3.185	-3.196	**1.041**	1.767
8	90	1.039	1.032	1.038	1.034	1.034	4.500	1.225	1.205	**1.037**	1.657	4.500	-3.370	-3.351	**1.035**	1.697
9	102	1.032	1.028	1.032	1.027	1.028	4.625	1.277	1.241	**1.033**	1.598	4.625	-3.559	-3.487	**1.031**	1.640
10	114	1.029	1.024	1.028	1.023	1.025	4.736	1.316	1.272	**1.029**	1.548	4.736	-3.705	-3.608	**1.027**	1.591
11	126	1.030	1.028	1.030	1.020	1.026	4.836	1.298	1.301	**1.026**	1.504	4.836	-3.635	-3.716	**1.024**	1.549
12	138	1.025	1.024	1.025	1.018	1.020	4.927	1.372	1.327	**1.024**	1.466	4.927	-3.923	-3.815	**1.022**	1.512
13	150	1.022	1.021	1.022	1.018	1.016	5.011	1.430	1.350	**1.022**	1.432	5.011	-4.164	-3.906	**1.020**	1.480
14	162	1.018	1.016	1.018	1.018	1.016	5.088	1.427	1.372	**1.020**	1.402	5.088	-4.149	-3.989	**1.019**	1.451
15	174	1.015	1.015	1.016	1.015	1.014	5.159	1.454	1.392	**1.018**	1.375	5.159	-4.264	-4.067	**1.017**	1.424
16	186	1.016	1.016	1.016	1.013	1.015	5.226	1.436	1.411	**1.017**	1.350	5.226	-4.191	-4.139	**1.016**	1.400
17	198	1.016	1.017	1.017	1.013	1.017	5.288	1.415	1.429	**1.016**	1.328	5.288	-4.101	-4.207	**1.015**	1.378
18	210	1.013	1.013	1.014	1.012	1.013	5.347	1.475	1.446	**1.015**	1.307	5.347	-4.359	-4.271	**1.014**	1.358
19	222	1.012	1.013	1.013	1.012	1.013	5.403	1.466	1.462	**1.014**	1.288	5.403	-4.319	-4.331	**1.013**	1.339
20	234	1.012	1.013	1.012	1.012	1.013	5.455	1.474	1.477	**1.013**	1.271	5.455	-4.354	-4.388	**1.012**	1.322
21	246	1.012	1.012	1.012	1.011	1.012	5.505	1.486	1.491	**1.012**	1.255	5.505	-4.406	-4.442	**1.012**	1.306
22	258	1.011	1.012	1.011	1.011	1.013	5.553	1.468	1.504	**1.011**	1.240	5.553	-4.329	-4.494	**1.011**	1.291
23	270	1.012	1.012	1.012	1.010	1.011	5.598	1.500	1.517	**1.011**	1.227	5.598	-4.469	-4.544	**1.011**	1.276
24	282	1.011	1.010	1.011	1.011	1.011	5.642	1.503	1.530	**1.010**	1.214	5.642	-4.485	-4.591	**1.010**	1.263
25	294	1.007	1.006	1.007	1.010	1.007	5.684	1.613	1.541	**1.009**	1.202	5.684	-5.009	-4.636	**1.010**	1.250
26	306	1.010	1.010	1.010	1.011	1.009	5.724	1.553	1.553	**1.009**	1.191	5.724	-4.717	-4.679	**1.009**	1.238
27	318	1.007	1.007	1.007	1.012	1.006	5.762	1.629	1.564	**1.008**	1.180	5.762	-5.095	-4.721	**1.009**	1.227
28	330	1.007	1.006	1.007	1.012	1.007	5.799	1.612	1.574	**1.008**	1.170	5.799	-5.007	-4.761	**1.009**	1.216
29	342	1.007	1.007	1.007	1.011	1.007	5.835	1.609	1.584	**1.008**	1.161	5.835	-4.990	-4.800	**1.008**	1.206
30	354	1.010	1.010	1.010	1.015	1.009	5.869	1.541	1.594	**1.007**	1.152	5.869	-4.658	-4.837	**1.008**	1.196
31	366	1.015	1.005	1.005	1.015	1.015	5.903	1.445	1.604	**1.007**	1.144	5.903	-4.226	-4.874	**1.008**	1.186
32	378	1.011	1.007	1.007	1.011	1.011	5.935	1.503	1.613	**1.007**	1.136	5.935	-4.484	-4.909	**1.007**	1.177
33	390	1.012	1.005	1.005	1.012	1.012	5.966	1.489	1.622	**1.006**	1.128	5.966	-4.421	-4.943	**1.007**	1.169
34	402	1.011	1.003	1.003	1.011	1.011	5.996	1.506	1.630	**1.006**	1.121	5.996	-4.497	-4.975	**1.007**	1.160
35	414	1.010	1.002	1.002	1.010	1.010	6.026	1.527	1.639	**1.006**	1.114	6.026	-4.595	-5.007	**1.007**	1.152
36	426	1.010	1.002	1.002		1.010	6.054	1.529	1.647	**1.006**	1.108	6.054	-4.605	-5.038	**1.006**	1.145
37	438						6.082		1.655	**1.005**	1.102	6.082		-5.069	**1.006**	1.137
38	450						6.109		1.662	**1.005**	1.096	6.109		-5.098	**1.006**	1.130
39	462						6.136		1.670	**1.005**	1.090	6.136		-5.126	**1.006**	1.123
40	474						6.161		1.677	**1.005**	1.085	6.161		-5.154	**1.006**	1.117
41	486						6.186		1.684	**1.005**	1.079	6.186		-5.181	**1.006**	1.110
42	498						6.211		1.691	**1.004**	1.075	6.211		-5.208	**1.005**	1.104
43	510						6.234		1.698	**1.004**	1.070	6.234		-5.234	**1.005**	1.098
44	522						6.258		1.705	**1.004**	1.065	6.258		-5.259	**1.005**	1.092
45	534						6.280		1.711	**1.004**	1.061	6.280		-5.284	**1.005**	1.087
46	546						6.303		1.717	**1.004**	1.057	6.303		-5.308	**1.005**	1.081
47	558						6.324		1.724	**1.004**	1.053	6.324		-5.331	**1.005**	1.076
48	570						6.346		1.730	**1.004**	1.049	6.346		-5.354	**1.005**	1.071
49	582						6.366		1.736	**1.003**	1.045	6.366		-5.377	**1.005**	1.066
50	594						6.387		1.741	**1.003**	1.042	6.387		-5.399	**1.005**	1.061
51	606						6.407		1.747	**1.003**	1.038	6.407		-5.421	**1.004**	1.056
52	618						6.426		1.753	**1.003**	1.035	6.426		-5.442	**1.004**	1.051
53	630						6.446		1.758	**1.003**	1.031	6.446		-5.463	**1.004**	1.047
54	642						6.465		1.763	**1.003**	1.028	6.465		-5.483	**1.004**	1.042
55	654						6.483		1.769	**1.003**	1.025	6.483		-5.504	**1.004**	1.038
56	666						6.501		1.774	**1.003**	1.022	6.501		-5.523	**1.004**	1.034
57	678						6.519		1.779	**1.003**	1.020	6.519		-5.543	**1.004**	1.030
58	690						6.537		1.784	**1.003**	1.017	6.537		-5.562	**1.004**	1.026
59	702						6.554		1.789	**1.003**	1.014	6.554		-5.580	**1.004**	1.022
60	714						6.571		1.794	**1.002**	1.012	6.571		-5.599	**1.004**	1.018
61	726						6.588		1.798	**1.002**	1.009	6.588		-5.617	**1.004**	1.014
62	738						6.604		1.803	**1.002**	1.007	6.604		-5.635	**1.004**	1.011
63	750						6.620		1.808	**1.002**	1.004	6.620		-5.652	**1.004**	1.007
64	762						6.636		1.812	**1.002**	1.002	6.636		-5.669	**1.003**	1.003

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	7.250	6.151		
18	1.5	1.485	1.837	2.583	1.837
30	2.5	1.175	1.189	1.388	1.189
42	3.5	1.100	0.784	1.117	0.784
54	4.5	1.070	0.744	1.068	0.744
66	5.5	1.051	0.720	1.047	0.720
78	6.5	1.041	0.776	1.037	0.776
90	7.5	1.034	0.824	1.033	0.824
102	8.5	1.028	0.849	1.028	0.849
114	9.5	1.025	0.867	1.024	0.867
126	10.5	1.026	0.883	1.021	0.883
138	11.5	1.020	0.882	1.023	0.882
150	12.5	1.016	0.884	1.017	0.884
162	13.5	1.016	0.880	1.013	0.880
174	14.5	1.014	0.887	1.014	0.887
186	15.5	1.015	0.895	1.012	0.895
198	16.5	1.017	0.906	1.014	0.906
210	17.5	1.013	0.911	1.015	0.911
222	18.5	1.013	0.930	1.012	0.930
234	19.5	1.013	0.933	1.012	0.933
246	20.5	1.012	0.927	1.012	0.927
258	21.5	1.013	0.935	1.011	0.935
270	22.5	1.011	0.930	1.012	0.930
282	23.5	1.011	0.916	1.010	0.916
294	24.5	1.007	0.910	1.010	0.910
306	25.5	1.009	0.945	1.006	0.945
318	26.5	1.006	0.936	1.008	0.936
330	27.5	1.007	0.950	1.006	0.950
342	28.5	1.007	0.954	1.006	0.954
354	29.5	1.009	0.953	1.006	0.953
366	30.5	1.015	0.884	1.008	0.884
378	31.5	1.011	0.906	1.013	0.906
390	32.5	1.012	0.906	1.010	0.906
402	33.5	1.011	0.925	1.011	0.925
414	34.5	1.010	0.942	1.010	0.942
426	35.5	1.010	1.001	1.010	1.001
438	36.5		0.950	1.009	0.950
450	37.5		0.975	1.009	0.975
462	38.5		0.956	1.009	0.956
474	39.5		0.914	1.008	0.914
486	40.5		0.850	1.007	0.850
498	41.5		0.813	1.005	0.813
510	42.5		0.731	1.004	0.731
522	43.5		0.677	1.003	0.677
534	44.5		0.617	1.002	0.617
546	45.5		0.576	1.001	0.576
558	46.5		0.549	1.001	0.549
570	47.5		0.523	1.000	0.523
582	48.5		0.500	1.000	0.500
594	49.5		0.500	1.000	0.500
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		0.500	1.000	-
714	59.5				
726	60.5				
738	61.5				
750	62.5				

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 2, EXHIBIT 2E, SHEET 44
(4) GEOMETRIC MEAN FROM SECTION 2, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																														
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1971																														
1972																														
1973																														
1974																														1
1975																													33	22
1976																												3	15	28
1977	13	214	172	75	51	49	37	36	65	33	22	31	33	15	27	83	26	25	9	17	23	2	2	7	3	2	17	8	15	0
1978	13	218	175	84	64	55	38	38	68	33	24	34	38	19	29	20	19	9	20	12	5	7	11	14	13	3	14	10	12	11
1979	14	227	203	123	85	71	51	50	85	43	30	42	46	21	28	15	15	15	19	22	8	17	11	17	21	23	4	22	5	13
1980	15	267	274	154	100	83	61	57	93	43	29	46	35	19	12	10	22	10	10	18	21	7	6	34	8	18	46	11	6	25
1981	20	332	288	133	94	83	60	55	92	45	36	82	60	12	24	11	11	7	14	18	24	36	10	9	33	14	0	0	17	6
1982	22	355	293	153	100	84	64	63	106	54	36	25	32	16	14	32	28	15	4	7	5	10	8	10	8	6	12	10	14	7
1983	20	366	356	161	119	101	68	57	111	77	47	27	25	19	15	12	22	9	12	11	14	20	26	24	11	10	7	10	13	8
1984	27	454	408	215	132	110	73	77	117	56	46	23	21	21	15	8	12	51	40	18	13	17	18	24	23	20	11	11	11	16
1985	26	439	413	237	161	126	97	112	190	145	106	97	68	36	38	46	54	33	43	46	39	20	29	39	50	13	31	15	6	
1986	26	457	452	228	147	141	116	85	76	54	68	40	25	50	29	28	43	47	24	26	13	12	21	63	24	17	25	25		
1987	23	421	473	260	198	179	113	71	49	53	33	39	38	30	40	32	18	29	31	35	30	40	43	17	35	13	30			
1988	26	480	522	315	245	156	81	50	40	42	65	68	61	67	52	37	38	39	45	24	54	32	55	31	12	13				
1989	26	493	625	395	220	149	55	83	77	61	75	58	56	56	51	36	45	34	23	35	47	42	16	10	20					
1990	23	523	820	435	241	126	98	79	60	57	102	66	110	74	48	77	57	58	42	55	35	19	43	31						
1991	36	911	618	314	178	144	70	75	123	116	64	62	57	86	84	49	39	50	28	35	14	40	22							
1992	32	956	738	275	182	128	109	75	115	82	75	101	91	84	45	48	67	85	94	69	72	51								
1993	84	880	524	291	154	139	178	103	104	92	115	84	70	76	66	65	18	45	34	30	27									
1994	113	1,027	652	305	200	250	342	288	312	286	222	239	213	225	83	41	47	68	43	35										
1995	99	961	599	352	279	164	144	159	217	89	126	90	76	78	79	41	84	63	26											
1996	99	1,072	655	497	243	220	182	174	148	135	94	81	127	114	53	77	78	49												
1997	69	1,453	1,158	489	317	274	217	252	184	137	122	173	109	70	93	95	86													
1998	177	1,926	1,104	594	490	324	203	182	154	175	126	145	106	65	59	61														
1999	232	2,000	1,292	976	494	339	300	330	196	162	207	202	183	108	105															
2000	353	2,608	2,114	1,135	564	506	383	268	206	212	197	185	126	103																
2001	343	3,137	2,240	735	574	402	277	245	183	180	121	112	133																	
2002	376	3,401	2,031	979	563	480	502	451	484	360	333	415																		
2003	576	3,142	2,037	1,057	647	460	367	292	307	168	146																			
2004	519	3,457	2,049	950	671	497	351	344	315	262																				
2005	541	3,576	1,844	1,033	700	581	462	269	171																					
2006	480	3,409	1,572	778	782	620	431	334																						
2007	581	3,638	2,016	897	688	515	397																							
2008	555	3,242	1,786	845	531	509																								
2009	494	2,831	1,708	1,149	792																									
2010	411	2,917	1,560	910																										
2011	495	2,360	1,184																											
2012	339	2,130																												
2013	390																													

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																														24.285
1975																													0.663	1.821
1976																												5.804	1.876	0.542
1977	16.270	0.804	0.437	0.678	0.962	0.750	0.964	1.824	0.506	0.673	1.386	1.075	0.455	1.789	3.109	0.315	0.963	0.359	1.904	1.342	0.102	0.699	4.528	0.430	0.703	7.611	0.482	1.828	0.000	0.000
1978	16.270	0.804	0.482	0.763	0.848	0.694	1.000	1.782	0.486	0.718	1.430	1.125	0.506	1.529	0.683	0.953	0.453	2.361	0.582	0.383	1.645	1.410	1.280	0.986	0.262	4.125	0.704	1.227	0.864	1.784
1979	16.270	0.892	0.609	0.688	0.837	0.718	0.986	1.700	0.499	0.708	1.391	1.099	0.454	1.359	0.538	0.960	0.992	1.313	1.136	0.381	2.007	0.672	1.546	1.226	1.097	0.190	5.026	0.206	2.875	1.841
1980	17.583	1.028	0.562	0.652	0.825	0.737	0.937	1.634	0.458	0.676	1.601	0.762	0.545	0.619	0.823	2.273	0.462	0.966	1.789	1.205	0.337	0.875	5.447	0.236	2.214	2.566	0.239	0.576	3.934	0.450
1981	16.830	0.868	0.460	0.709	0.880	0.729	0.916	1.665	0.489	0.796	2.305	0.731	0.199	2.033	0.459	0.945	0.701	1.892	1.290	1.304	1.541	0.281	0.918	3.507	0.434	0.015	0.000	0.000	0.348	2.578
1982	16.122	0.824	0.521	0.659	0.832	0.760	0.995	1.670	0.507	0.675	0.705	1.260	0.490	0.882	2.315	0.875	0.526	0.304	1.510	0.686	2.215	0.772	1.299	0.738	0.840	1.917	0.782	1.477	0.500	2.034
1983	17.879	0.973	0.452	0.737	0.855	0.668	0.841	1.950	0.694	0.610	0.570	0.948	0.740	0.795	0.809	1.823	0.413	1.350	0.900	1.273	1.421	1.301	0.933	0.465	0.888	0.656	1.444	1.354	0.637	0.900
1984	16.521	0.899	0.527	0.614	0.836	0.664	1.054	1.509	0.476	0.829	0.489	0.934	0.986	0.706	0.568	1.472	4.174	0.784	0.447	0.746	1.267	1.045	1.366	0.950	0.869	0.533	1.002	1.061	1.393	
1985	16.873	0.939	0.574	0.677	0.784	0.774	1.154	1.695	0.763	0.731	0.917	0.703	0.533	1.030	1.224	1.175	0.612	1.313	1.061	0.854	0.514	1.425	1.354	1.273	0.271	2.326	0.487	0.387		
1986	17.530	0.988	0.505	0.647	0.956	0.820	0.734	0.896	0.711	1.250	0.594	0.630	1.956	0.590	0.945	1.543	1.100	0.512	1.080	0.491	0.950	1.698	3.063	0.374	0.702	1.491	1.003			
1987	18.546	1.123	0.549	0.762	0.905	0.630	0.628	0.696	1.086	0.622	1.186	0.954	0.799	1.320	0.800	0.553	1.633	1.065	1.155	0.852	1.314	1.085	0.401	2.034	0.376	2.286				
1988	18.231	1.089	0.604	0.777	0.638	0.522	0.608	0.816	1.044	1.531	1.052	0.891	1.101	0.772	0.719	1.028	1.028	1.144	0.542	2.245	0.596	1.701	0.554	0.384	1.123					
1989	18.691	1.266	0.633	0.556	0.675	0.370	1.510	0.925	0.790	1.235	0.779	0.967	0.994	0.902	0.720	1.233	0.768	0.659	1.522	1.358	0.889	0.394	0.613	1.995						
1990	23.142	1.567	0.530	0.553	0.522	0.782	0.808	0.761	0.937	1.811	0.648	1.661	0.673	0.642	1.624	0.741	1.009	0.722	1.316	0.635	0.555	2.242	0.714							
1991	25.558	0.679	0.509	0.566	0.810	0.488	1.073	1.630	0.947	0.554	0.958	0.930	1.495	0.976	0.581	0.803	1.286	0.558	1.239	0.404	2.875	0.535								
1992	29.974	0.772	0.373	0.660	0.704	0.849	0.687	1.537	0.716	0.906	1.355	0.898	0.931	0.529	1.080	1.391	1.272	1.100	0.739	1.045	0.702									
1993	10.468	0.595	0.556	0.528	0.904	1.280	0.580	1.011	0.880	1.251	0.729	0.840	1.083	0.867	0.990	0.268	2.582	0.756	0.866	0.904										
1994	9.096	0.635	0.467	0.657	1.247	1.370	0.842	1.085	0.917	0.773	1.079	0.891	1.054	0.368	0.492	1.158	1.442	0.635	0.806											
1995	9.731	0.623	0.588	0.793	0.589	0.879	1.098	1.367	0.410	1.421	0.713	0.844	1.030	1.013	0.521	2.045	0.741	0.408												
1996	10.819	0.611	0.759	0.490	0.903	0.827	0.958	0.851	0.913	0.695	0.864	1.567	0.893	0.470	1.432	1.016	0.628													
1997	20.990	0.797	0.422	0.647	0.867	0.791	1.162	0.730	0.742	0.897	1.414	0.631	0.637	1.337	1.019	0.904														
1998	10.876	0.573	0.538	0.825	0.661	0.626	0.898	0.845	1.136	0.722	1.153	0.729	0.613	0.911	1.025															
1999	8.603	0.646	0.755	0.506	0.686	0.885	1.101	0.593	0.826	1.280	0.976	0.905	0.589	0.971																
2000	7.385	0.811	0.537	0.497	0.897	0.758	0.700	0.767	1.029	0.930	0.938	0.682	0.814																	
2001	9.149	0.714	0.328	0.781	0.699	0.689	0.886	0.744	0.986	0.672	0.928	1.182																		
2002	9.054	0.597	0.482	0.576	0.852	1.046	0.898	1.074	0.744	0.924	1.248																			
2003	5.457	0.648	0.519	0.612	0.712	0.798	0.796	1.049	0.549	0.865																				
2004	6.659	0.593	0.463	0.706	0.741	0.706	0.982	0.914	0.831																					
2005	6.607	0.516	0.560	0.678	0.829	0.796	0.583	0.636																						
2006	7.102	0.461	0.495	1.005	0.793	0.695	0.774																							
2007	6.261	0.554	0.445	0.766	0.750	0.770																								
2008	5.844	0.551	0.473	0.629	0.957																									
2009	5.728	0.603	0.673	0.689																										
2010	7.092	0.535	0.583																											
2011	4.769	0.502																												
2012	6.291																													
Latest diag	6.291	0.502	0.583	0.689	0.957	0.770	0.774	0.636	0.831	0.865	1.248	1.182	0.814	0.971	1.025	0.904	0.628	0.408	0.806	0.904	0.702	0.535	0.714	1.995	1.123	2.286	1.003	0.387	1.393	0.900
5 Yr Avg	5.945	0.549	0.534	0.753	0.814	0.753	0.807	0.884	0.828	0.934	1.048	0.826	0.709	0.940	0.898	1.078	1.333	0.691	0.993	0.869	1.123	1.191	1.069	1.212	0.668	1.458	0.944	0.856	1.363	1.561
9 Yr Avg	6.261	0.551	0.521	0.716	0.803	0.794	0.846	0.817	0.862	0.934	1.035	0.919	0.849	0.827	0.974	1.062	1.195	0.783	1.029	0.977	1.073	1.269	1.144	1.302	0.857	1.331	1.187	0.902	1.381	1.328
3 Yr Wtd	5.951	0.549	0.575	0.695	0.822	0.752	0.762	0.875	0.715	0.846	1.094	0.885	0.664	1.060	1.128	1.166	0.857	0.585	0.781	0.847	0.911	0.803	0.623	1.155	0.610	1.994	0.760	0.850	0.809	1.749
5 Yr Wtd	5.877	0.551	0.530	0.743	0.807	0.751	0.800	0.911	0.791	0.927	1.077	0.803	0.704	0.897	0.854	0.981	1.055	0.722	0.927	0.874	0.829	1.035	0.850	0.876	0.534	1.412	0.816	1.365	1.003	1.222
10 Yr Wtd	6.151	0.556	0.495	0.681	0.790	0.778	0.850	0.836	0.786	0.890	1.038	0.874	0.870	0.729	0.894	0.987	1.060	0.750	0.958	0.926	0.883	1.109	0.962	0.849	0.662	1.305	0.722	1.157	0.955	1.416
Selected	6.151	0.556	0.495	0.681	0.790	0.778	0.850	0.836	0.786	0.890	1.038	0.874	0.870	0.729	0.894	0.987	1.060	0.750	0.958	0.926	0.883	1.109	0.962	0.849	0.662	1.305	0.722	1.157	0.955	1.416
Loss $ Weight	4,805	30,701	17,787	9,333	6,512	4,909	3,673	2,968	2,347	1,880	1,694	1,727	1,234	1,008	714	590	559	520	389	390	345	294	281	259	223	148	181	121	115	135
Center Wtd Avg	6.151	1.040	0.968	0.595	0.646	0.764	0.804	0.820	0.866	0.873	0.885	0.895	0.896	0.861	0.882	0.866	0.929	0.939	0.917	0.905	0.962	0.945	0.905	0.960	0.881	0.892	0.916	1.093	0.912	0.952
Geometric Mean	6.151	1.837	1.189	0.784	0.744	0.720	0.776	0.824	0.849	0.867	0.883	0.882	0.884	0.880	0.887	0.895	0.906	0.911	0.930	0.933	0.927	0.935	0.930	0.916	0.910	0.945	0.936	0.950	0.954	0.953

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																				3	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	0	0	0	0	0							
1962												0	0	0	1	0	0	0	0	0	0	0								
1963											1	0	0	0	0	0	0	0	0	0	0									
1964										0	0	0	0	0	0	0	0	0	0	0										
1965									0	0	0	0	1	1	1	0	0	0	0											
1966								0	1	0	0	0	0	0	0	0	0	0												
1967							0	1	5	3	0	0	0	9	7	5	0													
1968						0	0	0	0	0	0	0	0	0	0	0														
1969					0	0	0	3	2	0	0	0	0	0	0															
1970				1	0	1	0	4	0	3	6	0	0	1																
1971			2	3	0	1	2	0	0	0	0	0	0																	
1972		0	3	0	0	3	0	4	0	0	0	0																		
1973	4	4	0	1	2	6	2	0	0	2	0																			
1974	17	8	0	1	17	8	11	1	2	6																				
1975	40	19	13	12	12	12	34	9	33																					
1976	15	10	5	9	6	2	12	3																						
1977	6	1	1	2	2	2	2																							
1978	19	9	5	12	1	2																								
1979	24	5	7	4	7																									
1980	11	22	18	7																										
1981	15	4	15																											
1982	14	2																												
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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						
1959															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	0.000	0.000								
1961													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	0.000	0.000	0.000	0.000	0.000	0.000										
1963											0.349	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												
1965									0.000	0.000	0.000	0.000	0.925	1.587	0.000	0.000	0.000	0.000												
1966								0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000													
1967							0.000	3.149	0.557	0.151	0.000	0.000	0.000	0.736	0.736	0.000														
1968						0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000															
1969					0.000	0.000	0.000	0.672	0.000	0.000	0.000	0.000	0.000	0.000																
1970				0.438	3.797	0.349	11.113	0.084	10.037	2.029	0.066	0.000	0.000																	
1971			1.531	0.000	0.000	1.950	0.221	0.568	0.000	0.000	0.000	0.000																		
1972		8.707	0.000	0.000	0.000	0.051	25.039	0.056	0.000	0.000	0.000																			
1973	1.006	0.000	0.000	1.467	3.086	0.277	0.000	0.000	0.000	0.000																				
1974	0.476	0.057	2.571	14.219	0.442	1.507	0.075	2.115	3.290																					
1975	0.471	0.678	0.978	0.998	0.987	2.809	0.257	3.703																						
1976	0.690	0.462	1.896	0.696	0.254	7.536	0.260																							
1977	0.189	0.458	4.219	0.703	1.102	1.191																								
1978	0.482	0.519	2.535	0.060	2.461																									
1979	0.217	1.418	0.602	1.516																										
1980	1.972	0.826	0.357																											
1981	0.236	4.156																												
1982	0.132																													
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Latest diag	0.132	4.156	0.357	1.516	2.461	1.191	0.260	3.703	3.290	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	0.608	1.475	1.922	0.795	1.049	2.664	5.126	1.288	2.666	0.406	0.013	0.000	0.000	0.465	0.147	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	
9 Yr Avg	0.541	0.953	1.462	2.184	1.348	1.741	4.107	1.150	1.543	0.242	0.007	0.000	0.103	0.258	0.082	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	
3 Yr Wtd	0.676	1.314	0.758	0.484	0.603	3.100	0.222	3.563	4.111	0.000	0.127	0.000		0.736	0.736	0.000														
5 Yr Wtd	0.501	1.113	0.963	0.689	0.656	2.134	0.279	2.536	4.500	1.136	0.127	0.000		0.792	0.639	0.000				0.000										
10 Yr Wtd	0.509	0.807	0.967	1.016	0.877	1.885	0.398	2.001	1.409	0.818	0.141	0.648	15.090	0.933	0.543	0.000				0.000										
Selected	0.509	0.807	0.967	1.016	0.900	1.900	0.400	1.500	0.980	0.800	0.800	0.800	0.800	0.800	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	
Loss $ Weight	171	85	67	52	47	35	64	24	43	14	6	1	1	11	9	5	0	0	0	0	0	0	0	0	0	0	0	0	0	
Center Wtd Avg	0.910	0.911	0.748	1.032	0.953	1.009	1.001	1.012	0.796	1.080	0.919	0.800	0.701	0.639	0.633	0.628	0.500	0.500	0.500	0.500	0.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Geometric Mean	0.884	0.906	0.906	0.925	0.942	1.001	0.950	0.975	0.956	0.914	0.850	0.813	0.731	0.677	0.617	0.576	0.549	0.523	0.500	0.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.500	

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
MEDICAL

LOST TIME - REHABILITATIONS

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	**1.003**	**0.956**
Inverse Power	**1.005**	**0.964**
Selected Tail	**1.003**	

					Weibull Curve Fitting					**Inverse Power Curve Fitting**				
					Slope=	0.832				Slope=	-5.305			
		IMPLIED	PA	SELECTED	Intercept=	-3.443				Intercept=	27.369			
PERIOD	AGE	ATA	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6				1.792		-1.952	**7.551**	3979.721	1.792		17.865		
2	18	2.583	2.890	2.890	2.890	-0.856	-1.037	**3.351**	527.022	2.890	0.637	12.037		
3	30	1.388	1.570	1.570	3.401	0.013	-0.612	**2.390**	157.263	3.401	-0.561	9.327	**11238.037**	
4	42	1.117	1.167	1.167	3.738	0.665	-0.332	**1.953**	65.811	3.738	-1.791	7.542	**1886.743**	
5	54	1.068	1.086	1.086	3.989	0.932	-0.123	**1.704**	33.690	3.989	-2.457	6.209	**498.165**	
6	66	1.047	1.053	1.053	4.190	1.093	0.044	**1.543**	19.773	4.190	-2.932	5.144	**172.472**	
7	78	1.037	1.039	1.039	4.357	1.185	0.183	**1.431**	12.818	4.357	-3.233	4.258	**71.686**	
8	90	1.033	1.032	1.032	4.500	1.241	0.302	**1.349**	8.959	4.500	-3.427	3.499	**34.087**	
9	102	1.028	1.026	1.026	4.625	1.300	0.406	**1.287**	6.642	4.625	-3.644	2.835	**18.033**	
10	114	1.024	1.022	1.022	4.736	1.350	0.499	**1.239**	5.162	4.736	-3.835	2.245	**10.442**	58216.401
11	126	1.021	1.019	1.019	4.836	1.384	0.582	**1.201**	4.167	4.836	-3.971	1.714	**6.552**	5575.283
12	138	1.023	1.017	1.017	4.927	1.408	0.658	**1.170**	3.471	4.927	-4.070	1.232	**4.427**	850.870
13	150	1.017	1.015	1.015	5.011	1.431	0.727	**1.145**	2.967	5.011	-4.168	0.789	**3.202**	192.204
14	162	1.013	1.016	1.016	5.088	1.427	0.791	**1.124**	2.592	5.088	-4.152	0.381	**2.464**	60.027
15	174	1.014	1.016	1.016	5.159	1.426	0.850	**1.107**	2.307	5.159	-4.148	0.002	**2.002**	24.363
16	186	1.012	1.013	1.013	5.226	1.468	0.906	**1.092**	2.084	5.226	-4.329	-0.352	**1.703**	12.169
17	198	1.014	1.012	1.012	5.288	1.494	0.958	**1.080**	1.909	5.288	-4.444	-0.683	**1.505**	7.144
18	210	1.015	1.011	1.011	5.347	1.499	1.007	**1.069**	1.768	5.347	-4.467	-0.996	**1.370**	4.747
19	222	1.012	1.011	1.011	5.403	1.515	1.053	**1.060**	1.654	5.403	-4.541	-1.290	**1.275**	3.466
20	234	1.012	1.011	1.011	5.455	1.509	1.097	**1.053**	1.560	5.455	-4.511	-1.570	**1.208**	2.718
21	246	1.012	1.011	1.011	5.505	1.510	1.139	**1.046**	1.482	5.505	-4.516	-1.835	**1.160**	2.250
22	258	1.011	1.010	1.010	5.553	1.519	1.178	**1.040**	1.416	5.553	-4.558	-2.088	**1.124**	1.940
23	270	1.012	1.010	1.010	5.598	1.527	1.216	**1.035**	1.361	5.598	-4.595	-2.329	**1.097**	1.726
24	282	1.010	1.010	1.010	5.642	1.530	1.252	**1.031**	1.315	5.642	-4.609	-2.559	**1.077**	1.573
25	294	1.010	1.011	1.011	5.684	1.513	1.287	**1.027**	1.275	5.684	-4.529	-2.780	**1.062**	1.460
26	306	1.006	1.010	1.010	5.724	1.524	1.320	**1.024**	1.241	5.724	-4.580	-2.993	**1.050**	1.375
27	318	1.008	1.011	1.011	5.762	1.504	1.352	**1.021**	1.211	5.762	-4.490	-3.197	**1.041**	1.309
28	330	1.006	1.011	1.011	5.799	1.501	1.383	**1.019**	1.186	5.799	-4.474	-3.393	**1.034**	1.258
29	342	1.006	1.012	1.012	5.835	1.495	1.413	**1.017**	1.164	5.835	-4.448	-3.583	**1.028**	1.217
30	354	1.006	1.011	1.011	5.869	1.504	1.441	**1.015**	1.145	5.869	-4.490	-3.766	**1.023**	1.184
31	366	1.008	1.014	1.014	5.903	1.447	1.469	**1.013**	1.128	5.903	-4.237	-3.942	**1.019**	1.157
32	378	1.013	1.014	1.014	5.935	1.451	1.496	**1.012**	1.114	5.935	-4.252	-4.114	**1.016**	1.135
33	390	1.010	1.011	1.011	5.966	1.512	1.522	**1.010**	1.101	5.966	-4.525	-4.279	**1.014**	1.117
34	402	1.011	1.011	1.011	5.996	1.502	1.547	**1.009**	1.089	5.996	-4.482	-4.440	**1.012**	1.102
35	414	1.010	1.010	1.010	6.026	1.522	1.572	**1.008**	1.080	6.026	-4.571	-4.596	**1.010**	1.089
36	426	1.010	1.009	1.009	6.054	1.551	1.596	**1.007**	1.071	6.054	-4.706	-4.748	**1.009**	1.078
37	438	1.009	1.008	1.008	6.082	1.574	1.619	**1.006**	1.063	6.082	-4.819	-4.895	**1.007**	1.069
38	450	1.009	1.007	1.007	6.109	1.598	1.641	**1.006**	1.056	6.109	-4.934	-5.038	**1.006**	1.061
39	462	1.009	1.006	1.006	6.136	1.618	1.663	**1.005**	1.050	6.136	-5.039	-5.178	**1.006**	1.054
40	474	1.008	1.006	1.006	6.161	1.639	1.684	**1.005**	1.045	6.161	-5.145	-5.314	**1.005**	1.048
41	486	1.007	1.005	1.005	6.186	1.657	1.705	**1.004**	1.040	6.186	-5.240	-5.447	**1.004**	1.043
42	498	1.005	1.005	1.005	6.211	1.683	1.725	**1.004**	1.036	6.211	-5.377	-5.576	**1.004**	1.038
43	510	1.004	1.004	1.004	6.234	1.710	1.745	**1.003**	1.032	6.234	-5.523	-5.702	**1.003**	1.034
44	522	1.003	1.003	1.003	6.258	1.742	1.765	**1.003**	1.029	6.258	-5.704	-5.826	**1.003**	1.031
45	534	1.002	1.003	1.003	6.280	1.773	1.784	**1.003**	1.026	6.280	-5.885	-5.946	**1.003**	1.028
46	546	1.001	1.002	1.002	6.303	1.805	1.802	**1.002**	1.023	6.303	-6.077	-6.064	**1.002**	1.025
47	558	1.001	1.002	1.002	6.324	1.832	1.820	**1.002**	1.021	6.324	-6.242	-6.180	**1.002**	1.023
48	570	1.000	1.002	1.002	6.346	1.855	1.838	**1.002**	1.018	6.346	-6.389	-6.292	**1.002**	1.021
49	582	1.000	1.002	1.002	6.366	1.872	1.855	**1.002**	1.017	6.366	-6.497	-6.403	**1.002**	1.019
50	594	1.000	1.001	1.001	6.387	1.885	1.872	**1.002**	1.015	6.387	-6.582	-6.511	**1.001**	1.017
51	606	1.000	1.001	1.001	6.407	1.895	1.889	**1.001**	1.013	6.407	-6.652	-6.617	**1.001**	1.016
52	618	1.000	1.001	1.001	6.426	1.902	1.905	**1.001**	1.012	6.426	-6.697	-6.721	**1.001**	1.014
53	630	1.000	1.001	1.001	6.446	1.910	1.921	**1.001**	1.011	6.446	-6.750	-6.823	**1.001**	1.013
54	642	1.000	1.001	1.001	6.465	1.921	1.937	**1.001**	1.010	6.465	-6.824	-6.923	**1.001**	1.012
55	654	1.000	1.001	1.001	6.483	1.951	1.952	**1.001**	1.009	6.483	-7.031	-7.022	**1.001**	1.011
56	666	1.000	1.000	1.000	6.501		1.967	**1.001**	1.008	6.501		-7.118	**1.001**	1.010
57	678	1.000	1.000	1.000	6.519		1.982	**1.001**	1.007	6.519		-7.213	**1.001**	1.009
58	690	1.000	1.000	1.000	6.537		1.997	**1.001**	1.006	6.537		-7.306	**1.001**	1.009
59	702	1.000			6.554		2.011	**1.001**	1.006	6.554		-7.397	**1.001**	1.008
60	714				6.571		2.025	**1.001**	1.005	6.571		-7.487	**1.001**	1.007

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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		964	4,186	3,221	75.4%	2,430	
1977	4,296,958	1,960	2,700	740	72.2%	534	0.063
1978	4,554,775	1,727	2,451	724	71.6%	518	0.054
1979	4,922,518	2,425	3,506	1,081	71.1%	768	0.071
1980	5,505,913	3,383	4,813	1,430	70.5%	1,008	0.087
1981	5,822,523	1,812	2,814	1,002	70.1%	702	0.048
1982	6,184,882	1,288	2,083	794	69.8%	555	0.034
1983	6,513,795	1,341	2,228	888	69.1%	613	0.034
1984	6,868,217	2,117	3,433	1,316	68.3%	900	0.050
1985	7,503,185	1,804	3,022	1,219	67.7%	825	0.040
1986	7,891,199	2,005	3,422	1,417	67.2%	952	0.043
1987	8,601,063	1,506	2,657	1,151	66.7%	768	0.031
1988	8,905,267	1,594	2,856	1,263	66.3%	837	0.032
1989	9,434,400	1,825	3,272	1,447	65.7%	951	0.035
1990	10,055,399	4,704	8,250	3,547	65.1%	2,310	0.082
1991	10,728,872	3,211	5,869	2,658	64.7%	1,720	0.055
1992	11,441,482	1,279	2,514	1,235	64.3%	793	0.022
1993	11,998,508	1,389	2,758	1,369	63.7%	872	0.023
1994	12,083,591	3,097	6,033	2,936	63.4%	1,861	0.050
1995	12,383,967	1,289	2,628	1,339	62.9%	842	0.021
1996	12,949,088	1,194	2,585	1,391	62.5%	869	0.020
1997	13,596,753	1,994	4,355	2,361	62.1%	1,466	0.032
1998	14,465,333	1,465	3,300	1,835	61.7%	1,131	0.023
1999	15,088,873	3,336	7,523	4,187	61.3%	2,567	0.050
2000	15,809,043	2,392	5,256	2,864	60.9%	1,743	0.033
2001	16,717,138	938	3,693	2,755	60.6%	1,670	0.022
2002	17,601,171	1,958	5,286	3,328	60.2%	2,005	0.030
2003	18,004,352	1,642	5,231	3,589	60.0%	2,155	0.029
2004	18,523,800	1,016	4,726	3,710	59.8%	2,218	0.026
2005	18,566,524	1,355	5,274	3,919	59.6%	2,335	0.028
2006	18,918,245	774	4,443	3,670	59.4%	2,180	0.023
2007	19,391,569	953	5,079	4,126	59.2%	2,444	0.026
2008	19,805,485	966	5,144	4,178	59.2%	2,472	0.026
2009	19,727,413	751	4,963	4,212	59.3%	2,496	0.025
2010	19,224,772	765	5,068	4,304	59.5%	2,563	0.026
2011	18,522,515	452	4,618	4,166	60.3%	2,513	0.025
2012	17,714,507	473	4,606	4,133	62.2%	2,571	0.026
2013	8,801,307	22	2,189	2,167	66.2%	1,434	0.025
2014		0	0		100.0%		
TOTAL		63,165	154,833	91,668	62.8%	57,591	
EXLD PRIOR		62,200	150,647	88,447	62.4%	55,161	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	3,221	327	299	330	246	213	188	165	143	123	105	89	79	68	65	153	40	157	12	72
1977	740	55	58	61	62	62	59	55	49	42	36	30	25	21	18	16	14	12	11	62
1978	724	46	50	53	55	57	57	55	51	45	39	33	28	23	19	17	14	13	11	67
1979	1,081	67	66	71	75	78	79	78	75	70	62	54	46	38	32	27	23	20	18	110
1980	1,430	78	83	83	88	93	96	98	97	93	87	78	67	57	48	40	34	29	25	163
1981	1,002	51	50	54	54	58	62	65	67	67	65	60	53	46	39	32	27	23	19	122
1982	794	41	38	37	40	40	44	47	50	51	51	49	46	41	35	29	24	20	17	105
1983	888	31	45	41	40	44	44	48	51	54	56	56	53	50	44	37	32	26	21	129
1984	1,316	34	44	66	60	58	63	63	68	73	77	79	79	76	71	63	54	46	38	223
1985	1,219	32	30	39	58	53	52	56	56	61	66	69	72	72	70	65	58	50	42	241
1986	1,417	40	37	34	45	66	61	59	64	64	70	74	78	81	81	78	73	65	56	315
1987	1,151	28	31	28	27	35	52	47	46	50	50	55	59	63	65	65	63	59	52	298
1988	1,263	30	31	33	31	29	37	56	51	50	54	54	59	63	67	70	70	67	63	374
1989	1,447	32	34	34	37	34	32	42	63	57	56	61	61	67	71	76	79	79	76	495
1990	3,547	66	83	89	90	97	89	83	106	154	140	135	144	143	154	161	167	170	169	1,280
1991	2,658	76	46	58	63	63	68	63	59	75	111	101	98	105	106	114	121	127	130	1,103
1992	1,235	32	33	20	26	27	28	30	28	26	33	51	46	45	49	49	54	58	61	593
1993	1,369	39	35	36	22	28	30	30	33	30	28	36	54	49	48	52	53	58	62	705
1994	2,936	109	83	75	77	47	59	63	63	69	63	58	74	111	101	98	105	105	115	1,519
1995	1,339	41	47	36	32	33	20	25	27	27	30	27	25	32	49	44	43	47	48	771
1996	1,391	49	41	47	36	33	33	20	25	27	27	30	27	25	32	49	45	44	48	814
1997	2,361	84	82	68	79	60	54	55	33	42	45	45	49	45	42	53	80	73	71	1,374
1998	1,835	54	63	61	51	59	44	40	41	25	31	34	34	37	34	31	39	60	55	1,125
1999	4,187	106	122	142	138	116	133	101	92	94	56	71	77	77	83	76	70	89	133	2,490
2000	2,864	70	68	80	93	91	76	87	67	60	61	37	47	50	51	55	51	47	59	1,814
2001	2,755	80	65	64	75	87	85	71	81	62	56	57	34	44	47	47	52	47	44	1,749
2002	3,328	115	93	76	75	87	101	99	83	95	73	65	67	40	51	54	55	60	55	2,090
2003	3,589	150	119	96	78	77	90	105	102	86	98	75	68	69	41	53	56	57	62	2,216
2004	3,710	168	148	118	95	77	76	89	103	101	85	97	74	67	68	41	52	56	56	2,248
2005	3,919	180	170	149	119	96	78	77	89	104	102	85	97	74	67	69	41	53	56	2,323
2006	3,670	168	160	152	133	106	86	69	68	80	93	91	76	87	67	60	61	37	47	2,128
2007	4,126	138	182	174	165	145	115	93	75	74	87	101	99	83	95	72	65	67	40	2,362
2008	4,178	168	134	177	169	160	141	112	90	73	72	84	98	96	80	92	70	63	65	2,334
2009	4,212	139	164	131	173	165	156	137	109	88	71	70	82	96	93	78	90	68	62	2,338
2010	4,304	133	138	162	129	171	163	154	136	108	87	71	70	81	95	92	78	89	68	2,373
2011	4,166	125	125	130	152	122	161	153	145	128	101	82	66	65	76	89	87	73	83	2,290
2012	4,133	140	120	120	124	146	117	154	147	139	122	97	79	64	63	73	85	83	70	2,276
2013	2,167	252	139	119	119	124	145	116	153	146	138	122	97	78	63	62	73	85	83	2,329
TOTAL	91,668	3,574	3,359	3,345	3,231	3,133	3,073	2,962	2,889	2,814	2,685	2,564	2,488	2,430	2,379	2,436	2,298	2,381	2,204	45,417

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	91	14	12	67	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	15	2	2	2	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1957	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1958	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1959	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1960	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1961	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1962	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1963	7	1	1	1	1	1	0	0	0	0	0	0	0	1	-	-	-	-	-	-
1964	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1965	577	58	52	46	41	37	33	29	25	22	18	15	17	15	13	108	-	-	-	-
1966	6	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-
1967	1,524	141	122	107	95	84	74	67	59	52	45	38	31	26	29	25	22	142	-	-
1968	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1969	23	4	4	3	2	2	2	2	1	1	1	1	1	1	0	0	0	0	0	2
1970	53	8	7	6	5	4	3	3	3	2	2	2	2	1	1	1	1	1	1	3
1971	20	4	3	3	2	2	1	1	1	1	1	1	1	1	0	0	0	0	0	1
1972	40	5	5	5	4	4	3	3	2	2	2	1	1	1	1	1	1	1	0	3
1973	147	19	19	17	16	13	11	10	8	7	6	5	4	4	4	3	3	2	2	10
1974	101	12	12	12	11	9	8	6	5	4	4	3	3	2	2	2	2	1	1	6
1975	391	37	38	38	37	34	31	26	22	18	15	13	11	9	8	7	7	6	5	28
1976	229	21	22	23	23	23	21	19	16	13	11	9	8	7	6	5	4	4	3	19
TOTAL	3,221	327	299	330	246	213	188	165	143	123	105	89	79	68	65	153	40	157	12	72

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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			964					4,186
1977	4,296,958	0.063	1,960	1.355	2,656	2,665	2,665	2,700
1978	4,554,775	0.053	1,727	1.389	2,399	2,403	2,403	2,451
1979	4,922,518	0.071	2,425	1.423	3,451	3,466	3,466	3,506
1980	5,505,913	0.082	3,383	1.459	4,935	4,802	4,802	4,813
1981	5,822,523	0.047	1,812	1.495	2,710	2,719	2,719	2,814
1982	6,184,882	0.032	1,288	1.533	1,975	1,972	1,972	2,083
1983	6,513,795	0.032	1,341	1.563	2,096	2,095	2,095	2,228
1984	6,868,217	0.046	2,117	1.589	3,364	3,299	3,299	3,433
1985	7,503,185	0.039	1,804	1.616	2,915	2,907	2,907	3,022
1986	7,891,199	0.041	2,005	1.646	3,301	3,275	3,275	3,422
1987	8,601,063	0.029	1,506	1.673	2,519	2,517	2,517	2,657
1988	8,905,267	0.030	1,594	1.703	2,714	2,702	2,702	2,856
1989	9,434,400	0.033	1,825	1.733	3,162	3,136	3,136	3,272
1990	10,055,399	0.081	4,704	1.758	8,270	8,211	8,211	8,250
1991	10,728,872	0.054	3,211	1.802	5,786	5,790	5,790	5,869
1992	11,441,482	0.021	1,279	1.847	2,363	2,363	2,363	2,514
1993	11,998,508	0.022	1,389	1.900	2,639	2,642	2,642	2,758
1994	12,083,591	0.050	3,097	1.973	6,112	6,081	6,081	6,033
1995	12,383,967	0.021	1,289	2.042	2,632	2,626	2,626	2,628
1996	12,949,088	0.020	1,194	2.128	2,542	2,544	2,544	2,585
1997	13,596,753	0.033	1,994	2.224	4,435	4,441	4,441	4,355
1998	14,465,333	0.023	1,465	2.312	3,387	3,383	3,383	3,300
1999	15,088,873	0.052	3,336	2.388	7,966	7,862	7,862	7,523
2000	15,809,043	0.027	2,392	2.472	5,913	4,951	4,951	5,256
2001	16,717,138	0.028	938	2.583	2,422	3,847	3,847	3,693
2002	17,601,171	0.029	1,958	2.738	5,361	5,242	5,242	5,286
2003	18,004,352	0.029	1,642	2.957	4,855	5,072	5,072	5,231
2004	18,523,800	0.028	1,016	3.253	3,306	4,621	4,621	4,726
2005	18,566,524	0.028	1,355	3.643	4,936	5,104	5,104	5,274
2006	18,918,245	0.027	774	4.153	3,213	4,703	4,703	4,443
2007	19,391,569	0.027	953	4.652	4,435	5,034	5,034	5,079
2008	19,805,485	0.026	966	5.489	5,303	5,201	5,201	5,144
2009	19,727,413	0.026	751	6.477	4,862	5,048	5,048	4,963
2010	19,224,772	0.026	765	7.837	5,993	5,082	5,082	5,068
2011	18,522,515	0.025	452	9.953	4,503	4,642	4,642	4,618
2012	17,714,507	0.025	473	14.531	6,868	4,597	4,597	4,606
2013	17,602,614	0.025	22	87.187	1,955	4,373	4,373	4,379
2014	18,074,133	0.025				4,519	4,519	4,519
TOTAL			63,165		148,251	155,933	155,933	161,541
EXLD PRIOR			62,200		148,251	155,933	155,933	157,355

(1) PROVIDED BY THE BWC
(2) SECTION 2, EXHIBIT 2F, SHEET 19, COL. 14
(3) BASED ON DATA FROM THE BWC
(4) SECTION 2, 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 2, EXHIBIT 2F, SHEET 3B, COL. 8

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	964	***3 YEAR SUM***	***2,422***	***9,774***	13,000		3,221	4,186
1977	1,960	2,665	705	2,822	2,961	1.049	740	2,700
1978	1,727	2,403	675	3,144	3,369	1.072	724	2,451
1979	2,425	3,466	1,041	3,808	3,952	1.038	1,081	3,506
1980	3,383	4,802	1,419	4,985	5,023	1.008	1,430	4,813
1981	1,812	2,719	907	5,036	5,562	1.104	1,002	2,814
1982	1,288	1,972	683	5,144	5,981	1.163	794	2,083
1983	1,341	2,095	754	5,801	6,825	1.177	888	2,228
1984	2,117	3,299	1,182	7,606	8,470	1.114	1,316	3,433
1985	1,804	2,907	1,104	8,634	9,534	1.104	1,219	3,022
1986	2,005	3,275	1,269	9,535	10,642	1.116	1,417	3,422
1987	1,506	2,517	1,011	9,860	11,221	1.138	1,151	2,657
1988	1,594	2,702	1,108	10,736	12,235	1.140	1,263	2,856
1989	1,825	3,136	1,311	13,527	14,932	1.104	1,447	3,272
1990	4,704	8,211	3,507	16,834	17,024	1.011	3,547	8,250
1991	3,211	5,790	2,580	16,891	17,406	1.030	2,658	5,869
1992	1,279	2,363	1,083	15,414	17,569	1.140	1,235	2,514
1993	1,389	2,642	1,252	16,315	17,832	1.093	1,369	2,758
1994	3,097	6,081	2,985	23,187	22,811	0.984	2,936	6,033
1995	1,289	2,626	1,337	18,863	18,897	1.002	1,339	2,628
1996	1,194	2,544	1,350	19,855	20,464	1.031	1,391	2,585
1997	1,994	4,441	2,447	26,582	25,654	0.965	2,361	4,355
1998	1,465	3,383	1,918	31,033	29,692	0.957	1,835	3,300
1999	3,336	7,862	4,526	41,422	38,321	0.925	4,187	7,523
2000	2,392	4,951	2,559	40,777	45,636	1.119	2,864	5,256
2001	938	3,847	2,909	47,498	44,980	0.947	2,755	3,693
2002	1,958	5,242	3,285	54,441	55,157	1.013	3,328	5,286
2003	1,642	5,072	3,430	57,484	60,142	1.046	3,589	5,231
2004	1,016	4,621	3,604	60,746	62,521	1.029	3,710	4,726
2005	1,355	5,104	3,750	63,576	66,447	1.045	3,919	5,274
2006	774	4,703	3,930	67,056	62,612	0.934	3,670	4,443
2007	953	5,034	4,080	70,947	71,735	1.011	4,126	5,079
2008	966	5,201	4,235	74,706	73,695	0.986	4,178	5,144
2009	751	5,048	4,297	77,730	76,196	0.980	4,212	4,963
2010	765	5,082	4,317	80,693	80,437	0.997	4,304	5,068
2011	452	4,642	4,189	82,123	81,672	0.994	4,166	4,618
2012	473	4,597	4,124	87,366	87,558	1.002	4,133	4,606
2013	22	4,373	4,350	104,242	104,392	1.001	4,356	4,379
2014		4,519	4,519	111,156	111,156	1.000	4,519	4,519
TOTAL	63,165	155,933	96,155	1,407,352	1,423,712		98,376	161,541
EXLD PRIOR	62,200		93,733	1,397,578	1,410,712		95,155	157,355

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	4,296,958			2,700		0.063
1978	4,554,775			2,451		0.054
1979	4,922,518			3,506		0.071
1980	5,505,913			4,813		0.087
1981	5,822,523			2,814		0.048
1982	6,184,882	5,110	8.26%	2,083	408	0.034
1983	6,513,795	5,223	8.02%	2,228	427	0.034
1984	6,868,217	5,629	8.20%	3,433	610	0.050
1985	7,503,185	5,971	7.96%	3,022	506	0.040
1986	7,891,199	5,979	7.58%	3,422	572	0.043
1987	8,601,063	6,108	7.10%	2,657	435	0.031
1988	8,905,267	6,389	7.17%	2,856	447	0.032
1989	9,434,400	6,472	6.86%	3,272	506	0.035
1990	10,055,399	6,432	6.40%	8,250	1,283	0.082
1991	10,728,872	6,172	5.75%	5,869	951	0.055
1992	11,441,482	6,355	5.55%	2,514	396	0.022
1993	11,998,508	5,960	4.97%	2,758	463	0.023
1994	12,083,591	6,078	5.03%	6,033	993	0.050
1995	12,383,967	5,622	4.54%	2,628	467	0.021
1996	12,949,088	5,876	4.54%	2,585	440	0.020
1997	13,596,753	5,706	4.20%	4,355	763	0.032
1998	14,465,333	5,793	4.00%	3,300	570	0.023
1999	15,088,873	6,476	4.29%	7,523	1,162	0.050
2000	15,809,043	6,611	4.18%	5,256	795	0.033
2001	16,717,138	6,503	3.89%	3,693	568	0.022
2002	17,601,171	6,900	3.92%	5,286	766	0.030
2003	18,004,352	6,707	3.73%	5,231	780	0.029
2004	18,523,800	6,610	3.57%	4,726	715	0.026
2005	18,566,524	6,250	3.37%	5,274	844	0.028
2006	18,918,245	5,653	2.99%	4,443	786	0.023
2007	19,391,569	6,013	3.10%	5,079	845	0.026
2008	19,805,485	5,814	2.94%	5,144	885	0.026
2009	19,727,413	5,365	2.72%	4,963	925	0.025
2010	19,224,772	5,111	2.66%	5,068	992	0.026
2011	18,522,515	4,735	2.56%	4,618	975	0.025
2012	17,714,507	4,115	2.32%	4,606	1,119	0.026
2013	17,602,614	4,053	2.30%	4,379	1,080	0.025
2014		4,076		4,519	1,109	
TOTAL		191,867		157,355		

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	10,055,399	2.083	20,942,088	8,270		0.641	2.284	12,111	0	100%	12,111	0.058	0.082	0.081
1991	10,728,872	2.022	21,689,651	5,786		0.654	2.307	8,734	0	100%	8,734	0.040	0.054	0.054
1992	11,441,482	1.919	21,954,933	2,363		0.668	2.331	3,677	0	100%	3,677	0.017	0.021	0.021
1993	11,998,508	1.885	22,621,374	2,639		0.681	2.354	4,233	0	100%	4,233	0.019	0.022	0.022
1994	12,083,591	1.825	22,048,532	6,112		0.695	2.378	10,102	0	100%	10,102	0.046	0.051	0.050
1995	12,383,967	1.774	21,970,116	2,632		0.709	2.402	4,484	0	100%	4,484	0.020	0.021	0.021
1996	12,949,088	1.717	22,232,463	2,542		0.724	2.426	4,464	0	100%	4,464	0.020	0.020	0.020
1997	13,596,753	1.644	22,352,179	4,435		0.739	2.226	7,291	0	100%	7,291	0.033	0.033	0.033
1998	14,465,333	1.568	22,686,876	3,387		0.754	2.042	5,212	0	100%	5,212	0.023	0.023	0.023
1999	15,088,873	1.517	22,896,749	7,966		0.769	1.873	11,477	0	100%	11,477	0.050	0.053	0.052
2000	15,809,043	1.467	23,186,938	5,913		0.785	1.719	7,975	0	100%	7,975	0.034	0.037	0.027
2001	16,717,138	1.434	23,973,016	2,422		0.801	1.577	3,058	0	100%	3,058	0.013	0.014	0.028
2002	17,601,171	1.390	24,464,115	5,361		0.817	1.447	6,336	0	100%	6,336	0.026	0.030	0.029
2003	18,004,352	1.348	24,277,502	4,855		0.834	1.404	5,685	0	100%	5,685	0.023	0.027	0.029
2004	18,523,800	1.304	24,148,944	3,306		0.851	1.364	3,835	0	100%	3,835	0.016	0.018	0.028
2005	18,566,524	1.280	23,758,948	4,936		0.868	1.324	5,673	0	100%	5,673	0.024	0.027	0.028
2006	18,918,245	1.246	23,574,590	3,213		0.886	1.285	3,658	0	100%	3,658	0.016	0.017	0.027
2007	19,391,569	1.209	23,452,743	4,435		0.904	1.248	5,003	0	100%	5,003	0.021	0.023	0.027
2008	19,805,485	1.169	23,147,670	5,303		0.922	1.212	5,926	0	100%	5,926	0.026	0.027	0.026
2009	19,727,413	1.141	22,503,303	4,862		0.941	1.176	5,382	0	100%	5,382	0.024	0.025	0.026
2010	19,224,772	1.129	21,710,635	5,993		0.960	1.142	6,573	0	100%	6,573	0.030	0.031	0.026
2011	18,522,515	1.093	20,240,053	4,503		0.980	1.109	4,893	0	100%	4,893	0.024	0.024	0.025
2012	17,714,507	1.061	18,793,320	6,868		1.000	1.071	7,357	0	100%	7,357	0.039	0.039	0.025
2013	17,602,614	1.030	18,130,692	1,955		1.000	1.035	2,023	0	100%	2,023	0.011	0.011	0.025
2014		1.000				1.000	1.000	0	0	0%	0			0.025

	5 Year Average excluding 2012-2013	0.025	0.026
	7 Year Average excluding 2012-2013	0.021	0.023
	10 Year Weighted Average excluding 2010-2013	0.022	
	10 Year Weighted Average excluding 2009-2013	0.025	
	5 Year Average excluding 2011-2013	0.023	0.024
	5 Year Average excluding 2013	0.029	0.029
	7 Year Average excluding 2013	0.024	0.027
(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 2, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
MEDICAL

LOST TIME - HEALTH-OTHER

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	1.010	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	1.638	1.609	1.638
1978	426	426	438	1.389	1.355	1.389				1.000	1.000	1.000	1.669	1.638	1.669
1979	414	414	426	1.423	1.389	1.423				1.000	1.000	1.000	1.703	1.669	1.703
1980	402	402	414	1.459	1.423	1.459				1.000	1.000	1.000	1.737	1.703	1.737
1981	390	390	402	1.495	1.459	1.495				1.000	1.000	1.000	1.753	1.737	1.753
1982	378	378	390	1.533	1.495	1.533				1.000	1.000	1.000	1.781	1.753	1.781
1983	366	366	378	1.563	1.533	1.563				1.000	1.000	1.000	1.804	1.781	1.804
1984	354	354	366	1.589	1.563	1.589				1.000	1.000	1.000	1.817	1.804	1.817
1985	342	342	354	1.616	1.589	1.616				1.000	1.000	1.000	1.860	1.817	1.860
1986	330	330	342	1.646	1.616	1.646				1.000	1.000	1.000	1.897	1.860	1.897
1987	318	318	330	1.673	1.646	1.673				1.000	1.000	1.000	1.927	1.897	1.927
1988	306	306	318	1.703	1.673	1.703				1.000	1.000	1.000	1.962	1.927	1.962
1989	294	294	306	1.733	1.703	1.733				1.000	1.000	1.000	1.997	1.962	1.997
1990	282	282	294	1.758	1.733	1.758				1.000	1.000	1.000	2.014	1.997	2.014
1991	270	270	282	1.802	1.758	1.802				1.000	1.000	1.000	2.074	2.014	2.074
1992	258	258	270	1.847	1.802	1.847				1.000	1.000	1.000	2.125	2.074	2.125
1993	246	246	258	1.900	1.847	1.900				1.000	1.000	1.000	2.185	2.125	2.185
1994	234	234	246	1.973	1.900	1.973				1.000	1.000	1.000	2.269	2.185	2.269
1995	222	222	234	2.042	1.973	2.042				1.000	1.000	1.000	2.347	2.269	2.347
1996	210	210	222	2.128	2.042	2.128				1.000	1.000	1.000	2.446	2.347	2.446
1997	198	198	210	2.224	2.128	2.224				1.000	1.000	1.000	2.544	2.446	2.544
1998	186	186	198	2.312	2.224	2.312				1.001	1.000	1.001	2.644	2.544	2.644
1999	174	174	186	2.388	2.312	2.388				1.001	1.001	1.001	2.736	2.644	2.736
2000	162	162	174	2.472	2.388	2.472				1.002	1.001	1.002	2.845	2.736	2.845
2001	150	150	162	2.583	2.472	2.583				1.002	1.002	1.002	3.027	2.845	3.027
2002	138	138	150	2.738	2.583	2.738				1.003	1.002	1.003	3.217	3.027	3.217
2003	126	126	138	2.957	2.738	2.957				1.005	1.003	1.005	3.524	3.217	3.524
2004	114	114	126	3.253	2.957	3.253				1.007	1.005	1.007	3.962	3.524	3.962
2005	102	102	114	3.643	3.253	3.643				1.010	1.007	1.010	4.406	3.962	4.406
2006	90	90	102	4.153	3.643	4.153				1.016	1.010	1.016	5.027	4.406	5.027
2007	78	78	90	4.652	4.153	4.652				1.047	1.016	1.047	5.470	5.027	5.470
2008	66	66	78	5.489	4.652	5.489				1.082	1.047	1.082	6.126	5.470	6.126
2009	54	54	66	6.477	5.489	6.477				1.117	1.082	1.117	6.913	6.126	6.913
2010	42	42	54	7.837	6.477	7.837				1.166	1.117	1.166	7.969	6.913	7.969
2011	30	30	42	9.953	7.837	9.953				1.259	1.166	1.259	9.289	7.969	9.289
2012	18	18	30	14.531	9.953	14.531				1.606	1.259	1.606	10.280	9.289	10.280
2013	6	6	18	87.187	14.531	87.187				5.165	1.606	5.165	15.407	10.280	15.407

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 2, EXHIBIT 2F, SHEET 23; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 2, 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 2, EXHIBIT 2, SHEET 29; SELECTED CUM. BASED ON (2)
(11) FROM SECTION 2, EXHIBIT 2, SHEET 29; SELECTED CUM. BASED ON (3)
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)
(13) FROM SECTION 2, EXHIBIT 2F, SHEET 30; SELECTED CUM. BASED ON (2)
(14) FROM SECTION 2, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	3	50	119	170	210	256	313	368	425	484	517	570	685	932	1,113	1,225	1,297	1,351	1,395	1,416	1,476	1,543	1,563	1,573	1,590	1,624	1,636	1,722	1,783	1,862	1,939	1,943	1,946	1,950	1,952	1,954	1,960	1,960
1978	3	51	121	178	229	280	338	397	457	515	551	609	742	1,058	1,131	1,180	1,213	1,243	1,268	1,281	1,297	1,323	1,340	1,347	1,365	1,369	1,373	1,387	1,532	1,566	1,574	1,586	1,671	1,700	1,711	1,727		1,727
1979	3	53	135	218	284	351	430	508	583	659	705	777	939	1,282	1,597	1,892	2,198	2,254	2,273	2,290	2,308	2,318	2,323	2,334	2,341	2,351	2,360	2,374	2,383	2,394	2,399	2,402	2,412	2,422	2,425			2,425
1980	3	62	172	276	355	432	526	616	698	774	818	898	1,144	1,465	1,669	1,749	1,828	1,867	1,929	1,985	2,028	2,069	2,116	2,182	2,257	2,323	2,374	2,413	2,498	2,579	2,699	2,857	3,104	3,383				3,383
1981	5	77	193	283	356	434	527	613	694	774	828	958	1,056	1,137	1,205	1,275	1,322	1,366	1,396	1,430	1,476	1,527	1,580	1,612	1,654	1,689	1,719	1,749	1,773	1,790	1,799	1,804	1,812					1,812
1982	5	83	201	304	382	461	559	657	750	846	922	975	1,003	1,054	1,079	1,125	1,158	1,176	1,179	1,179	1,191	1,194	1,198	1,201	1,207	1,211	1,216	1,231	1,248	1,265	1,275	1,288						1,288
1983	5	85	228	337	430	525	629	718	816	961	1,014	1,052	1,115	1,139	1,166	1,193	1,227	1,234	1,248	1,258	1,269	1,273	1,289	1,295	1,298	1,303	1,309	1,316	1,325	1,335	1,341							1,341
1984	6	106	270	415	518	622	735	855	960	1,053	1,096	1,125	1,151	1,205	1,241	1,267	1,286	1,297	1,375	1,424	1,466	1,504	1,572	1,659	1,730	1,813	1,878	1,941	2,020	2,117								2,117
1985	6	102	268	429	554	672	822	977	1,141	1,222	1,305	1,365	1,431	1,492	1,554	1,581	1,609	1,626	1,655	1,687	1,696	1,701	1,707	1,720	1,731	1,751	1,767	1,780	1,804									1,804
1986	6	106	288	442	557	689	877	1,029	1,073	1,144	1,196	1,222	1,408	1,457	1,470	1,517	1,543	1,573	1,682	1,728	1,790	1,815	1,849	1,889	1,907	1,921	1,969	2,005										2,005
1987	5	98	288	464	618	775	939	999	1,074	1,121	1,157	1,288	1,324	1,340	1,364	1,384	1,389	1,395	1,403	1,420	1,436	1,450	1,459	1,477	1,486	1,495	1,506											1,506
1988	6	111	321	534	720	878	964	1,037	1,099	1,146	1,201	1,242	1,251	1,262	1,272	1,385	1,472	1,476	1,486	1,495	1,500	1,531	1,542	1,560	1,571	1,594												1,594
1989	6	114	366	623	801	882	954	1,026	1,106	1,166	1,238	1,260	1,298	1,370	1,430	1,461	1,494	1,546	1,583	1,618	1,664	1,714	1,759	1,799	1,825													1,825
1990	5	120	394	698	944	1,171	1,376	1,532	1,657	1,794	1,985	2,146	2,315	2,516	2,821	3,008	3,210	3,391	3,551	3,748	4,025	4,217	4,420	4,704														4,704
1991	8	188	479	717	976	1,188	1,334	1,459	1,610	1,723	1,819	1,907	1,996	2,102	2,210	2,402	2,640	2,886	3,077	3,126	3,157	3,189	3,211															3,211
1992	8	239	437	622	740	811	887	963	971	1,001	1,010	1,024	1,032	1,042	1,053	1,066	1,100	1,147	1,185	1,220	1,256	1,279																1,279
1993	18	207	503	739	850	951	1,043	1,085	1,106	1,131	1,143	1,155	1,180	1,203	1,228	1,249	1,287	1,309	1,335	1,355	1,389																	1,389
1994	23	434	810	1,086	1,354	1,531	1,577	1,744	1,882	2,033	2,216	2,302	2,354	2,373	2,486	2,614	2,753	2,868	2,951	3,097																		3,097
1995	34	308	557	778	851	922	946	972	995	1,009	1,020	1,036	1,051	1,066	1,088	1,121	1,163	1,225	1,289																			1,289
1996	9	240	632	766	804	846	882	902	913	942	958	975	1,005	1,035	1,061	1,100	1,148	1,194																				1,194
1997	121	1,019	1,393	1,519	1,554	1,551	1,621	1,692	1,716	1,733	1,759	1,802	1,840	1,878	1,915	1,954	1,994																					1,994
1998	122	549	714	755	776	913	1,003	1,161	1,236	1,248	1,278	1,312	1,356	1,384	1,420	1,465																						1,465
1999	69	307	538	684	779	901	993	1,231	1,421	1,787	2,103	2,380	2,645	3,032	3,336																							3,336
2000	24	323	556	833	1,066	1,249	1,372	1,506	1,659	1,779	1,925	2,128	2,261	2,392																								2,392
2001	20	92	221	279	362	418	468	514	567	702	793	857	938																									938
2002	18	139	396	550	723	841	1,035	1,183	1,374	1,531	1,739	1,958																										1,958
2003	21	268	408	528	665	845	984	1,093	1,311	1,469	1,642																											1,642
2004	44	223	357	449	583	660	742	815	921	1,016																												1,016
2005	50	331	446	570	716	866	1,089	1,220	1,355																													1,355
2006	27	265	380	476	570	637	689	774																														774
2007	45	353	495	618	724	849	953																															953
2008	62	395	547	701	822	966																																966
2009	55	308	496	609	751																																	751
2010	113	426	583	765																																		765
2011	75	339	452																																			452
2012	71	473																																				473
2013	22																																					22
																																						62,200

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	16.515	2.389	1.426	1.234	1.219	1.222	1.177	1.154	1.138	1.069	1.102	1.202	1.360	1.194	1.101	1.059	1.041	1.033	1.015	1.042	1.045	1.013	1.006	1.011	1.021	1.007	1.052	1.035	1.045	1.041	1.002	1.001	1.002	1.001	1.001	1.003		
1978	16.515	2.389	1.470	1.282	1.224	1.209	1.175	1.149	1.128	1.069	1.105	1.218	1.427	1.069	1.043	1.029	1.025	1.020	1.010	1.013	1.020	1.013	1.005	1.013	1.003	1.003	1.010	1.105	1.022	1.005	1.008	1.053	1.017	1.007	1.009			
1979	16.515	2.540	1.619	1.304	1.234	1.224	1.183	1.148	1.131	1.069	1.103	1.208	1.365	1.246	1.185	1.162	1.025	1.009	1.008	1.008	1.004	1.002	1.005	1.003	1.005	1.004	1.006	1.003	1.005	1.002	1.001	1.004	1.004	1.001				
1980	17.767	2.784	1.604	1.284	1.219	1.218	1.170	1.133	1.110	1.057	1.097	1.274	1.281	1.139	1.048	1.045	1.022	1.033	1.029	1.022	1.020	1.023	1.031	1.034	1.029	1.022	1.016	1.036	1.032	1.046	1.059	1.086	1.090					
1981	17.049	2.502	1.463	1.260	1.218	1.214	1.164	1.132	1.116	1.070	1.157	1.102	1.078	1.060	1.058	1.037	1.033	1.022	1.024	1.032	1.035	1.035	1.021	1.026	1.021	1.018	1.017	1.014	1.009	1.005	1.003	1.004						
1982	16.374	2.423	1.513	1.259	1.205	1.213	1.177	1.141	1.127	1.090	1.058	1.029	1.051	1.024	1.042	1.029	1.016	1.002	1.001	1.010	1.003	1.003	1.002	1.005	1.004	1.004	1.012	1.014	1.014	1.007	1.011							
1983	18.049	2.690	1.476	1.275	1.221	1.199	1.141	1.136	1.178	1.055	1.038	1.060	1.021	1.024	1.023	1.029	1.006	1.011	1.008	1.009	1.004	1.013	1.004	1.003	1.003	1.005	1.005	1.007	1.008	1.004								
1984	16.754	2.554	1.537	1.249	1.200	1.182	1.164	1.123	1.096	1.041	1.027	1.023	1.047	1.029	1.021	1.015	1.009	1.060	1.036	1.029	1.026	1.045	1.055	1.043	1.048	1.036	1.034	1.040	1.048									
1985	17.090	2.626	1.596	1.293	1.213	1.223	1.188	1.168	1.071	1.068	1.046	1.048	1.042	1.042	1.017	1.018	1.011	1.018	1.020	1.005	1.003	1.003	1.008	1.006	1.011	1.009	1.008	1.013										
1986	17.717	2.715	1.535	1.261	1.237	1.272	1.174	1.043	1.066	1.045	1.022	1.151	1.035	1.009	1.032	1.017	1.019	1.069	1.027	1.036	1.014	1.019	1.022	1.009	1.007	1.025	1.018											
1987	18.686	2.955	1.609	1.334	1.253	1.212	1.064	1.075	1.044	1.032	1.113	1.028	1.012	1.018	1.015	1.004	1.004	1.006	1.012	1.011	1.010	1.006	1.013	1.006	1.006	1.007												
1988	18.385	2.894	1.663	1.347	1.219	1.099	1.076	1.059	1.043	1.048	1.034	1.007	1.009	1.008	1.089	1.063	1.002	1.007	1.006	1.004	1.020	1.007	1.011	1.007	1.015													
1989	18.824	3.204	1.702	1.286	1.102	1.082	1.075	1.078	1.054	1.062	1.018	1.030	1.056	1.043	1.022	1.022	1.035	1.024	1.022	1.028	1.030	1.026	1.023	1.014														
1990	23.068	3.285	1.775	1.352	1.241	1.175	1.114	1.081	1.082	1.107	1.081	1.079	1.087	1.121	1.067	1.067	1.057	1.047	1.055	1.074	1.048	1.048	1.064															
1991	22.967	2.545	1.499	1.361	1.217	1.123	1.093	1.103	1.070	1.056	1.048	1.047	1.053	1.051	1.087	1.099	1.093	1.066	1.016	1.010	1.010	1.007																
1992	29.637	1.831	1.422	1.191	1.095	1.094	1.085	1.009	1.031	1.009	1.013	1.008	1.010	1.010	1.012	1.032	1.043	1.033	1.029	1.029	1.019																	
1993	11.515	2.429	1.468	1.151	1.119	1.096	1.041	1.020	1.023	1.011	1.010	1.022	1.019	1.022	1.017	1.030	1.017	1.020	1.015	1.026																		
1994	18.818	1.867	1.340	1.247	1.131	1.030	1.106	1.079	1.081	1.090	1.039	1.022	1.008	1.048	1.051	1.053	1.042	1.029	1.049																			
1995	9.067	1.806	1.397	1.094	1.084	1.025	1.028	1.024	1.014	1.010	1.016	1.015	1.014	1.020	1.031	1.037	1.053	1.053																				
1996	26.326	2.630	1.212	1.049	1.052	1.043	1.022	1.012	1.031	1.017	1.018	1.032	1.029	1.026	1.036	1.044	1.040																					
1997	8.394	1.366	1.090	1.023	0.998	1.045	1.044	1.014	1.010	1.015	1.025	1.021	1.021	1.019	1.020	1.021																						
1998	4.484	1.300	1.058	1.028	1.176	1.099	1.157	1.065	1.010	1.024	1.027	1.034	1.021	1.026	1.032																							
1999	4.462	1.756	1.270	1.139	1.157	1.102	1.239	1.154	1.258	1.177	1.131	1.111	1.146	1.100																								
2000	13.287	1.722	1.499	1.279	1.172	1.099	1.097	1.102	1.072	1.082	1.105	1.063	1.058																									
2001	4.641	2.401	1.263	1.296	1.156	1.119	1.099	1.103	1.239	1.128	1.081	1.095																										
2002	7.560	2.852	1.388	1.314	1.163	1.231	1.143	1.162	1.114	1.136	1.126																											
2003	12.473	1.523	1.296	1.259	1.271	1.165	1.110	1.200	1.120	1.117																												
2004	5.106	1.601	1.259	1.297	1.132	1.124	1.098	1.130	1.103																													
2005	6.577	1.346	1.278	1.255	1.210	1.258	1.121	1.110																														
2006	9.704	1.434	1.254	1.197	1.118	1.082	1.122																															
2007	7.817	1.401	1.250	1.170	1.174	1.123																																
2008	6.412	1.386	1.281	1.173	1.176																																	
2009	5.603	1.614	1.227	1.233																																		
2010	3.772	1.368	1.311																																			
2011	4.532	1.333																																				
2012	6.623																																					
3 Yr Avg	4.975	1.439	1.273	1.192	1.156	1.154	1.114	1.147	1.113	1.127	1.104	1.090	1.075	1.048	1.030	1.034	1.045	1.034	1.031	1.022	1.026	1.027	1.033	1.009	1.009	1.014	1.020	1.020	1.023	1.006	1.024	1.032	1.037	1.003	1.005	1.003		
5 Yr Avg	5.388	1.421	1.264	1.206	1.162	1.150	1.119	1.141	1.130	1.128	1.094	1.065	1.055	1.038	1.034	1.037	1.039	1.040	1.033	1.033	1.025	1.019	1.027	1.009	1.017	1.016	1.015	1.018	1.022	1.013	1.016	1.030	1.028	1.003	1.005	1.003		
10 Yr Avg	6.862	1.586	1.281	1.247	1.173	1.140	1.123	1.105	1.097	1.080	1.058	1.042	1.038	1.044	1.038	1.047	1.039	1.035	1.025	1.025	1.018	1.018	1.022	1.015	1.015	1.013	1.018	1.030	1.023	1.016	1.014	1.030	1.028	1.003	1.005	1.003		
8 Yr Wtd	5.796	1.423	1.271	1.233	1.178	1.152	1.131	1.129	1.104	1.090	1.075	1.052	1.049	1.044	1.041	1.054	1.052	1.038	1.031	1.032	1.023	1.023	1.032	1.012	1.015	1.017	1.015	1.028	1.024	1.018	1.017	1.033	1.035	1.003	1.005	1.003		
12 Yr Wtd	6.000	1.542	1.302	1.210	1.145	1.119	1.105	1.094	1.085	1.075	1.060	1.050	1.052	1.052	1.045	1.046	1.040	1.038	1.029	1.027	1.021	1.022	1.027	1.015	1.015	1.014	1.018	1.028	1.024	1.018	1.017	1.033	1.035	1.003	1.005	1.003		
15 Yr Wtd	5.860	1.496	1.238	1.161	1.134	1.101	1.099	1.085	1.081	1.075	1.058	1.045	1.047	1.047	1.041	1.042	1.035	1.034	1.027	1.026	1.020	1.020	1.025	1.014	1.015	1.014	1.018	1.028	1.024	1.018	1.017	1.033	1.035	1.003	1.005	1.003		TAIL
Prior FY	6.000	1.475	1.265	1.200	1.180	1.185	1.115	1.145	1.125	1.100	1.075	1.055	1.040	1.030	1.033	1.042	1.055	1.043	1.030	1.033	1.028	1.025	1.020	1.015	1.016	1.016	1.017	1.020	1.015	1.016	1.018	1.026	1.025	1.024	1.024	1.024	1.026	1.326
PA Sel.	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	
Selected	6.000	1.460	1.270	1.210	1.180	1.180	1.120	1.140	1.120	1.100	1.080	1.060	1.045	1.035	1.033	1.040	1.045	1.042	1.035	1.039	1.028	1.025	1.025	1.015	1.018	1.018	1.016	1.019	1.017	1.016	1.020	1.025	1.025	1.025	1.025	1.025	1.026	
Cumulative	87.187	14.531	9.953	7.837	6.477	5.489	4.652	4.153	3.643	3.253	2.957	2.738	2.583	2.472	2.388	2.312	2.224	2.128	2.042	1.973	1.900	1.847	1.802	1.758	1.733	1.703	1.673	1.646	1.616	1.589	1.563	1.533	1.495	1.459	1.423	1.389	1.355	1.321

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	PA SELECTED TAIL	SELECTED FOR TAIL	SELECTED INCREM. DECAY	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	PA SELECTED TAIL	SELECTED FOR TAIL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
6	0.5	6.000	-	1.948	4.665	8.350	6.000		64.357		23.525	88.976	159.762	87.187
18	1.5	1.460	2.549	1.459	1.866	1.750	1.460	0.552	10.726	26.266	12.079	19.073	19.133	14.531
30	2.5	1.270	1.433	1.310	1.443	1.380	1.270	0.857	7.347	10.305	8.280	10.219	10.933	9.953
42	3.5	1.210	1.212	1.233	1.285	1.245	1.210	0.988	5.785	7.191	6.320	7.081	7.923	7.837
54	4.5	1.180	1.168	1.185	1.205	1.195	1.180	1.037	4.781	5.934	5.126	5.511	6.364	6.477
66	5.5	1.180	1.145	1.152	1.157	1.155	1.180	1.180	4.052	5.082	4.325	4.574	5.325	5.489
78	6.5	1.120	1.152	1.128	1.126	1.137	1.120	0.787	3.434	4.437	3.754	3.952	4.611	4.652
90	7.5	1.140	1.108	1.110	1.105	1.125	1.140	1.307	3.066	3.851	3.328	3.508	4.055	4.153
102	8.5	1.120	1.124	1.095	1.089	1.100	1.120	0.977	2.689	3.475	2.999	3.176	3.604	3.643
114	9.5	1.100	1.108	1.084	1.077	1.081	1.100	0.933	2.401	3.092	2.738	2.916	3.277	3.253
126	10.5	1.080	1.092	1.074	1.067	1.071	1.080	0.880	2.183	2.790	2.526	2.708	3.030	2.957
138	11.5	1.060	1.075	1.066	1.060	1.056	1.060	0.810	2.021	2.556	2.352	2.537	2.830	2.738
150	12.5	1.045	1.058	1.059	1.054	1.052	1.045	0.795	1.907	2.377	2.207	2.394	2.681	2.583
162	13.5	1.035	1.044	1.053	1.048	1.041	1.035	0.813	1.825	2.247	2.083	2.273	2.547	2.472
174	14.5	1.033	1.034	1.048	1.044	1.040	1.033	0.976	1.763	2.152	1.977	2.168	2.447	2.388
186	15.5	1.040	1.032	1.044	1.040	1.032	1.040	1.237	1.707	2.081	1.886	2.076	2.354	2.312
198	16.5	1.045	1.037	1.040	1.037	1.035	1.045	1.184	1.642	2.016	1.806	1.995	2.281	2.224
210	17.5	1.042	1.042	1.037	1.034	1.035	1.042	0.983	1.571	1.943	1.736	1.924	2.205	2.128
222	18.5	1.035	1.039	1.034	1.032	1.030	1.035	0.853	1.507	1.866	1.674	1.860	2.131	2.042
234	19.5	1.039	1.032	1.031	1.030	1.028	1.039	1.159	1.457	1.796	1.619	1.802	2.068	1.973
246	20.5	1.028	1.036	1.029	1.028	1.031	1.028	0.762	1.402	1.739	1.570	1.750	2.012	1.900
258	21.5	1.025	1.027	1.027	1.026	1.033	1.025	0.902	1.363	1.679	1.525	1.702	1.952	1.847
270	22.5	1.025	1.024	1.025	1.025	1.029	1.025	1.026	1.330	1.635	1.485	1.658	1.889	1.802
282	23.5	1.015	1.025	1.023	1.023	1.027	1.015	0.602	1.298	1.596	1.449	1.618	1.836	1.758
294	24.5	1.018	1.015	1.022	1.022	1.026	1.018	1.211	1.279	1.557	1.416	1.581	1.787	1.733
306	25.5	1.018	1.019	1.020	1.021	1.026	1.018	1.038	1.257	1.534	1.386	1.547	1.741	1.703
318	26.5	1.016	1.019	1.019	1.020	1.022	1.016	0.918	1.235	1.506	1.359	1.515	1.697	1.673
330	27.5	1.019	1.018	1.018	1.019	1.021	1.019	1.185	1.215	1.478	1.334	1.486	1.661	1.646
342	28.5	1.017	1.020	1.017	1.018	1.016	1.017	0.920	1.193	1.452	1.310	1.458	1.627	1.616
354	29.5	1.016	1.017	1.016	1.017	1.022	1.016	0.978	1.173	1.424	1.289	1.432	1.602	1.589
366	30.5	1.020	1.016	1.015	1.017	1.023	1.020	1.243	1.154	1.400	1.269	1.407	1.567	1.563
378	31.5	1.025	1.019	1.014	1.016	1.025	1.025	1.276	1.131	1.377	1.251	1.384	1.533	1.533
390	32.5	1.025	1.022	1.013	1.015	1.025	1.025	1.025	1.104	1.351	1.234	1.363	1.495	1.495
402	33.5	1.025	1.020	1.012	1.015	1.025	1.025	1.025	1.077	1.323	1.218	1.342	1.459	1.459
414	34.5	1.025	1.021	1.012	1.014	1.025	1.025	1.025	1.051	1.296	1.203	1.323	1.423	1.423
426	35.5	1.025	1.022	1.011	1.014	1.025	1.025	1.025	1.025	1.269	1.189	1.304	1.389	1.389
438	36.5		1.021	1.010	1.013	1.026	1.026	1.057		1.243	1.176	1.287	1.355	1.355
450	37.5		1.019	1.010	1.013	1.026	1.026	1.052		1.217	1.164	1.270	1.321	1.321
462	38.5		1.020	1.009	1.012	1.027	1.027	1.038		1.194	1.153	1.254	1.287	1.287
474	39.5		1.020	1.009	1.012	1.026	1.026	1.017		1.171	1.142	1.239	1.253	1.253
486	40.5		1.020	1.008	1.011	1.025	1.025	0.979		1.148	1.132	1.225	1.221	1.221
498	41.5		1.021	1.008	1.011	1.023	1.023	0.945		1.126	1.122	1.211	1.191	1.191
510	42.5		1.020	1.008	1.011	1.021	1.021	0.930		1.103	1.113	1.197	1.164	1.164
522	43.5		1.019	1.007	1.010	1.019	1.019	0.903		1.081	1.105	1.185	1.139	1.139
534	44.5		1.016	1.007	1.010	1.016	1.016	0.887		1.061	1.097	1.172	1.119	1.119
546	45.5		1.012	1.007	1.010	1.014	1.014	0.881		1.044	1.090	1.161	1.101	1.101
558	46.5		1.008	1.006	1.010	1.012	1.012	0.874		1.032	1.082	1.149	1.085	1.085
570	47.5		1.005	1.006	1.009	1.010	1.010	0.857		1.023	1.076	1.139	1.072	1.072
582	48.5		1.003	1.006	1.009	1.009	1.009	0.863		1.019	1.069	1.128	1.061	1.061
594	49.5		1.002	1.005	1.009	1.008	1.008	0.872		1.016	1.063	1.118	1.052	1.052
606	50.5		1.001	1.005	1.009	1.007	1.007	0.864		1.014	1.057	1.108	1.044	1.044
618	51.5		1.001	1.005	1.008	1.006	1.006	0.868		1.013	1.052	1.099	1.037	1.037
630	52.5		1.000	1.005	1.008	1.005	1.005	0.873		1.013	1.047	1.090	1.031	1.031
642	53.5		1.000	1.005	1.008	1.004	1.004	0.852		1.012	1.042	1.081	1.026	1.026
654	54.5		1.000	1.004	1.008	1.003	1.003	0.823		1.012	1.037	1.072	1.022	1.022
666	55.5		1.000	1.004	1.008	1.003	1.003	0.795		1.012	1.033	1.064	1.019	1.019
678	56.5		1.000	1.004	1.007	1.002	1.002	0.761		1.012	1.028	1.056	1.016	1.016
690	57.5		1.000	1.004	1.007	1.001	1.001	0.720		1.012	1.024	1.048	1.014	1.014
702	58.5		1.000	1.004	1.007	1.001	1.001	0.700		1.012	1.020	1.041	1.012	1.012
714	59.5		1.002	1.004	1.007	1.002	1.002	1.601		1.011	1.016	1.034	1.011	1.011
726	60.5		1.001	1.003	1.007	1.001	1.001	0.860		1.010	1.013	1.026	1.010	1.010
738	61.5		1.001	1.003	1.007	1.001	1.001	0.859		1.008	1.009	1.020	1.008	1.008
750	62.5		1.001	1.003	1.006	1.001	1.001	0.858		1.007	1.006	1.013	1.007	1.007
TAIL	TAIL		1.006	1.003	1.006	1.006	1.006	5.770		1.006	1.003	1.006	1.006	1.006

60.5 TAIL DECAY 11.801 (16)

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 2, EXHIBIT 2F, SHEET 44
(4) SECTION 2, EXHIBIT 2F, SHEET 45, COL. 5; TAIL FROM SECTION 2, EXHIBIT 2F, SHEET 48
(5) SECTION 2, EXHIBIT 2F, SHEET 44
(6) SECTION 2, EXHIBIT 2F, SHEET 44
(7) PA SELECTED TAIL
(8) SELECTED BY DELOITTE CONSULTING
(9) = [[(8) - 1.0] x (8) PRIOR AGE] / [(8) PRIOR AGE - 1.0]
(10) COL. 3 MULTIPLICATIVELY ACCUMULATED
(11) COL. 4 MULTIPLICATIVELY ACCUMULATED
(12) COL. 5 MULTIPLICATIVELY ACCUMULATED
(13) COL. 6 MULTIPLICATIVELY ACCUMULATED
(14) COL. 7 MULTIPLICATIVELY ACCUMULATED
(15) COL. 8 MULTIPLICATIVELY ACCUMULATED
(16) 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
MEDICAL

LOST TIME - HEALTH-OTHER

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	**1.003**	**0.941**
Inverse Power	**1.006**	**0.929**

							Weibull Curve Fitting					**Inverse Power Curve Fitting**				
							Slope=	0.431				Slope=	-1.313			
		----FROM PAID TRIANGLE----			PA	SELECTED	Intercept=	-1.100				Intercept=	3.651			
PERIOD	AGE	SELECTED	8 YR WTD	12 YR WTD	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	6.000	5.796	6.000	8.350	6.000	1.792	-1.702	-0.328	**1.948**	23.525	1.792	1.609	1.299	**4.665**	88.976
2	18	1.460	1.423	1.542	1.750	1.460	2.890	0.144	0.145	**1.459**	12.079	2.890	-0.777	-0.143	**1.866**	19.073
3	30	1.270	1.271	1.302	1.380	1.270	3.401	0.437	0.366	**1.310**	8.280	3.401	-1.309	-0.814	**1.443**	10.219
4	42	1.210	1.233	1.210	1.245	1.210	3.738	0.560	0.510	**1.233**	6.320	3.738	-1.561	-1.256	**1.285**	7.081
5	54	1.180	1.178	1.145	1.195	1.180	3.989	0.631	0.619	**1.185**	5.126	3.989	-1.715	-1.585	**1.205**	5.511
6	66	1.180	1.152	1.119	1.155	1.180	4.190	0.631	0.705	**1.152**	4.325	4.190	-1.715	-1.849	**1.157**	4.574
7	78	1.120	1.131	1.105	1.137	1.120	4.357	0.804	0.777	**1.128**	3.754	4.357	-2.120	-2.068	**1.126**	3.952
8	90	1.140	1.129	1.094	1.125	1.140	4.500	0.741	0.839	**1.110**	3.328	4.500	-1.966	-2.256	**1.105**	3.508
9	102	1.120	1.104	1.085	1.100	1.120	4.625	0.804	0.893	**1.095**	2.999	4.625	-2.120	-2.420	**1.089**	3.176
10	114	1.100	1.090	1.075	1.082	1.100	4.736	0.875	0.941	**1.084**	2.738	4.736	-2.303	-2.566	**1.077**	2.916
11	126	1.080	1.075	1.060	1.069	1.080	4.836	0.957	0.984	**1.074**	2.526	4.836	-2.526	-2.698	**1.067**	2.708
12	138	1.060	1.052	1.050	1.055	1.060	4.927	1.055	1.023	**1.066**	2.352	4.927	-2.813	-2.817	**1.060**	2.537
13	150	1.045	1.049	1.052	1.051	1.045	5.011	1.146	1.059	**1.059**	2.207	5.011	-3.101	-2.927	**1.054**	2.394
14	162	1.035	1.044	1.052	1.041	1.035	5.088	1.220	1.092	**1.053**	2.083	5.088	-3.352	-3.028	**1.048**	2.273
15	174	1.033	1.041	1.045	1.039	1.033	5.159	1.237	1.123	**1.048**	1.977	5.159	-3.411	-3.121	**1.044**	2.168
16	186	1.040	1.054	1.046	1.034	1.040	5.226	1.185	1.152	**1.044**	1.886	5.226	-3.231	-3.209	**1.040**	2.076
17	198	1.045	1.052	1.040	1.037	1.045	5.288	1.146	1.179	**1.040**	1.806	5.288	-3.101	-3.291	**1.037**	1.995
18	210	1.042	1.038	1.038	1.039	1.042	5.347	1.164	1.204	**1.037**	1.736	5.347	-3.162	-3.368	**1.034**	1.924
19	222	1.035	1.031	1.029	1.033	1.035	5.403	1.223	1.228	**1.034**	1.674	5.403	-3.363	-3.441	**1.032**	1.860
20	234	1.039	1.032	1.027	1.031	1.039	5.455	1.190	1.251	**1.031**	1.619	5.455	-3.249	-3.510	**1.030**	1.802
21	246	1.028	1.023	1.021	1.030	1.028	5.505	1.277	1.272	**1.029**	1.570	5.505	-3.559	-3.576	**1.028**	1.750
22	258	1.025	1.023	1.022	1.032	1.025	5.553	1.312	1.293	**1.027**	1.525	5.553	-3.690	-3.638	**1.026**	1.702
23	270	1.025	1.032	1.027	1.030	1.025	5.598	1.312	1.312	**1.025**	1.485	5.598	-3.689	-3.698	**1.025**	1.658
24	282	1.015	1.012	1.015	1.033	1.015	5.642	1.443	1.331	**1.023**	1.449	5.642	-4.221	-3.755	**1.023**	1.618
25	294	1.018	1.015	1.015	1.034	1.018	5.684	1.401	1.349	**1.022**	1.416	5.684	-4.044	-3.810	**1.022**	1.581
26	306	1.018	1.017	1.014	1.035	1.018	5.724	1.397	1.366	**1.020**	1.386	5.724	-4.024	-3.862	**1.021**	1.547
27	318	1.016	1.015	1.018	1.025	1.016	5.762	1.421	1.383	**1.019**	1.359	5.762	-4.127	-3.913	**1.020**	1.515
28	330	1.019	1.028	1.028	1.024	1.019	5.799	1.384	1.399	**1.018**	1.334	5.799	-3.972	-3.962	**1.019**	1.486
29	342	1.017	1.024	1.024	1.023	1.017	5.835	1.409	1.414	**1.017**	1.310	5.835	-4.075	-4.008	**1.018**	1.458
30	354	1.016	1.018	1.018	1.023	1.016	5.869	1.418	1.429	**1.016**	1.289	5.869	-4.114	-4.054	**1.017**	1.432
31	366	1.020	1.017	1.017	1.024	1.020	5.903	1.369	1.443	**1.015**	1.269	5.903	-3.913	-4.097	**1.017**	1.407
32	378	1.025	1.033	1.033	1.025	1.025	5.935	1.312	1.457	**1.014**	1.251	5.935	-3.689	-4.140	**1.016**	1.384
33	390	1.025	1.035	1.035	1.025	1.025	5.966	1.312	1.471	**1.013**	1.234	5.966	-3.689	-4.181	**1.015**	1.363
34	402	1.025	1.003	1.003	1.025	1.025	5.996	1.312	1.484	**1.012**	1.218	5.996	-3.689	-4.221	**1.015**	1.342
35	414	1.025	1.005	1.005	1.025	1.025	6.026	1.312	1.496	**1.012**	1.203	6.026	-3.689	-4.259	**1.014**	1.323
36	426	1.025	1.003	1.003	1.025	1.025	6.054	1.312	1.509	**1.011**	1.189	6.054	-3.689	-4.297	**1.014**	1.304
37	438						6.082		1.521	**1.010**	1.176	6.082		-4.333	**1.013**	1.287
38	450						6.109		1.532	**1.010**	1.164	6.109		-4.369	**1.013**	1.270
39	462						6.136		1.544	**1.009**	1.153	6.136		-4.403	**1.012**	1.254
40	474						6.161		1.555	**1.009**	1.142	6.161		-4.437	**1.012**	1.239
41	486						6.186		1.565	**1.008**	1.132	6.186		-4.470	**1.011**	1.225
42	498						6.211		1.576	**1.008**	1.122	6.211		-4.502	**1.011**	1.211
43	510						6.234		1.586	**1.008**	1.113	6.234		-4.533	**1.011**	1.197
44	522						6.258		1.596	**1.007**	1.105	6.258		-4.564	**1.010**	1.185
45	534						6.280		1.606	**1.007**	1.097	6.280		-4.593	**1.010**	1.172
46	546						6.303		1.616	**1.007**	1.090	6.303		-4.623	**1.010**	1.161
47	558						6.324		1.625	**1.006**	1.082	6.324		-4.651	**1.010**	1.149
48	570						6.346		1.634	**1.006**	1.076	6.346		-4.679	**1.009**	1.139
49	582						6.366		1.643	**1.006**	1.069	6.366		-4.706	**1.009**	1.128
50	594						6.387		1.652	**1.005**	1.063	6.387		-4.733	**1.009**	1.118
51	606						6.407		1.660	**1.005**	1.057	6.407		-4.759	**1.009**	1.108
52	618						6.426		1.669	**1.005**	1.052	6.426		-4.785	**1.008**	1.099
53	630						6.446		1.677	**1.005**	1.047	6.446		-4.810	**1.008**	1.090
54	642						6.465		1.685	**1.005**	1.042	6.465		-4.835	**1.008**	1.081
55	654						6.483		1.693	**1.004**	1.037	6.483		-4.859	**1.008**	1.072
56	666						6.501		1.701	**1.004**	1.033	6.501		-4.883	**1.008**	1.064
57	678						6.519		1.709	**1.004**	1.028	6.519		-4.907	**1.007**	1.056
58	690						6.537		1.716	**1.004**	1.024	6.537		-4.930	**1.007**	1.048
59	702						6.554		1.724	**1.004**	1.020	6.554		-4.952	**1.007**	1.041
60	714						6.571		1.731	**1.004**	1.016	6.571		-4.975	**1.007**	1.034
61	726						6.588		1.738	**1.003**	1.013	6.588		-4.997	**1.007**	1.026
62	738						6.604		1.745	**1.003**	1.009	6.604		-5.018	**1.007**	1.020
63	750						6.620		1.752	**1.003**	1.006	6.620		-5.039	**1.006**	1.013
64	762						6.636		1.759	**1.003**	1.003	6.636		-5.060	**1.006**	1.006

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
MEDICAL

LOST TIME - HEALTH-OTHER

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	6.000	4.997		
18	1.5	1.460	1.859	2.549	1.859
30	2.5	1.270	1.375	1.433	1.375
42	3.5	1.210	0.996	1.212	0.996
54	4.5	1.180	0.966	1.168	0.966
66	5.5	1.180	0.952	1.145	0.952
78	6.5	1.120	0.998	1.152	0.998
90	7.5	1.140	1.008	1.108	1.008
102	8.5	1.120	1.009	1.124	1.009
114	9.5	1.100	1.012	1.108	1.012
126	10.5	1.080	1.008	1.092	1.008
138	11.5	1.060	1.012	1.075	1.012
150	12.5	1.045	1.023	1.058	1.023
162	13.5	1.035	1.026	1.044	1.026
174	14.5	1.033	1.014	1.034	1.014
186	15.5	1.040	1.010	1.032	1.010
198	16.5	1.045	0.985	1.037	0.985
210	17.5	1.042	0.965	1.042	0.965
222	18.5	1.035	0.959	1.039	0.959
234	19.5	1.039	0.965	1.032	0.965
246	20.5	1.028	0.960	1.036	0.960
258	21.5	1.025	0.979	1.027	0.979
270	22.5	1.025	1.000	1.024	1.000
282	23.5	1.015	1.026	1.025	1.026
294	24.5	1.018	1.051	1.015	1.051
306	25.5	1.018	1.076	1.019	1.076
318	26.5	1.016	1.086	1.019	1.086
330	27.5	1.019	1.108	1.018	1.108
342	28.5	1.017	1.079	1.020	1.079
354	29.5	1.016	1.027	1.017	1.027
366	30.5	1.020	0.996	1.016	0.996
378	31.5	1.025	0.984	1.019	0.984
390	32.5	1.025	0.895	1.022	0.895
402	33.5	1.025	0.832	1.020	0.832
414	34.5	1.025	0.869	1.021	0.869
426	35.5	1.025	0.882	1.022	0.882
438	36.5		0.864	1.021	0.864
450	37.5		0.936	1.019	0.936
462	38.5		1.031	1.020	1.031
474	39.5		1.031	1.020	1.031
486	40.5		1.045	1.020	1.045
498	41.5		1.050	1.021	1.050
510	42.5		0.999	1.020	0.999
522	43.5		0.939	1.019	0.939
534	44.5		0.868	1.016	0.868
546	45.5		0.763	1.012	0.763
558	46.5		0.675	1.008	0.675
570	47.5		0.610	1.005	0.610
582	48.5		0.570	1.003	0.570
594	49.5		0.565	1.002	0.565
606	50.5		0.591	1.001	0.591
618	51.5		0.632	1.001	0.632
630	52.5		0.674	1.000	0.674
642	53.5		0.700	1.000	0.700
654	54.5		0.700	1.000	0.700
666	55.5		0.700	1.000	0.700
678	56.5		0.700	1.000	0.700
690	57.5		0.700	1.000	0.700
702	58.5		0.700	1.000	0.700
714	59.5				
726	60.5				
738	61.5				
750	62.5				

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 2, EXHIBIT 2F, SHEET 44
(4) GEOMETRIC MEAN FROM SECTION 2, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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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1971																														
1972																														
1973																														
1974																														0
1975																													4	7
1976																												10	25	10
1977	3	47	69	51	40	46	57	55	57	59	33	53	115	247	181	112	73	53	44	22	60	67	20	9	18	34	12	85	61	80
1978	3	48	70	57	50	51	58	59	59	59	36	58	133	317	73	49	34	30	25	13	16	26	17	7	18	4	4	14	145	34
1979	3	50	82	83	66	67	79	79	75	76	46	72	162	343	315	295	307	56	19	17	18	10	6	11	7	11	9	14	8	12
1980	3	58	110	104	78	78	94	89	82	76	44	80	246	322	204	80	78	40	62	56	43	41	47	66	74	66	51	39	86	81
1981	5	73	116	90	73	77	93	86	81	80	54	130	98	82	68	70	47	44	31	34	45	51	53	32	41	35	30	30	24	17
1982	5	78	118	103	79	78	98	99	93	96	76	53	28	51	25	46	33	18	3	1	12	3	4	2	6	4	5	15	17	17
1983	5	80	143	109	93	95	105	89	98	145	53	38	63	23	27	27	34	7	13	10	11	5	16	5	3	4	6	7	10	10
1984	6	99	164	145	103	103	113	121	105	93	43	29	26	54	35	26	19	11	78	49	41	38	68	87	71	83	65	63	78	97
1985	6	96	166	160	125	118	150	154	165	81	83	60	66	60	63	27	28	17	29	32	9	5	5	14	10	20	16	13	24	
1986	6	100	182	154	115	132	187	153	44	71	51	27	185	49	13	47	26	30	109	46	62	25	34	41	18	14	48	36		
1987	5	92	191	175	155	156	164	60	75	47	35	131	36	16	24	20	6	6	8	17	16	14	8	18	9	9	11			
1988	6	105	210	213	185	158	87	73	62	47	55	40	9	11	10	113	87	4	10	8	6	31	11	17	11	23				
1989	6	108	252	257	178	82	72	72	80	60	72	22	38	73	59	31	33	52	37	35	46	50	45	40	26					
1990	5	115	274	305	246	227	205	156	125	137	192	161	169	201	304	188	201	182	160	196	278	192	203	284						
1991	8	180	291	239	259	212	146	124	151	113	97	87	89	107	108	192	237	247	190	49	31	32	22							
1992	8	231	198	185	119	70	76	76	9	30	9	13	8	10	11	13	34	47	38	35	36	24								
1993	18	189	296	236	111	101	91	42	21	25	12	12	25	22	26	20	38	22	26	20	35									
1994	23	411	376	275	268	177	46	167	138	152	182	86	52	19	113	127	139	115	83	146										
1995	34	274	248	221	73	72	23	26	23	14	11	16	16	15	22	33	41	62	64											
1996	9	231	392	134	38	42	36	20	11	28	16	17	31	29	27	39	48	46												
1997	121	898	374	126	35	(3)	70	71	23	17	26	43	37	39	37	39	40													
1998	122	427	165	41	21	137	90	158	75	12	30	34	44	28	35	45														
1999	69	238	232	145	95	123	92	238	189	366	316	276	265	387	304															
2000	24	298	233	277	233	183	123	133	153	120	146	203	133	131																
2001	20	72	129	58	83	56	50	46	53	135	90	64	81																	
2002	18	121	257	154	173	118	194	148	191	157	209	218																		
2003	21	246	140	121	137	180	140	108	219	158	173																			
2004	44	179	134	93	134	77	82	73	106	95																				
2005	50	281	115	124	146	150	223	131	135																					
2006	27	238	115	96	94	67	52	84																						
2007	45	308	142	124	105	126	104																							
2008	62	333	152	154	121	144																								
2009	55	253	189	113	142																									
2010	113	313	157	182																										
2011	75	264	113																											
2012	71	401																												
2013	22																													

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																														0.349
1975																													1.837	0.077
1976																												2.589	0.405	0.412
1977	15.515	1.478	0.733	0.785	1.153	1.234	0.977	1.026	1.029	0.570	1.575	2.190	2.143	0.734	0.618	0.649	0.731	0.830	0.489	2.772	1.124	0.305	0.452	1.920	1.900	0.354	7.154	0.713	1.310	0.958
1978	15.515	1.478	0.809	0.883	1.017	1.142	1.013	1.002	0.988	0.609	1.625	2.292	2.385	0.229	0.672	0.691	0.883	0.833	0.520	1.258	1.628	0.642	0.402	2.632	0.230	0.881	3.940	10.142	0.237	0.221
1979	15.515	1.640	1.021	0.796	1.003	1.182	0.999	0.956	1.015	0.600	1.581	2.238	2.117	0.920	0.935	1.041	0.181	0.346	0.894	1.030	0.555	0.572	1.912	0.618	1.594	0.841	1.585	0.586	1.404	0.415
1980	16.767	1.890	0.942	0.755	0.988	1.212	0.949	0.919	0.932	0.572	1.820	3.089	1.307	0.633	0.394	0.976	0.506	1.568	0.894	0.778	0.947	1.144	1.421	1.118	0.887	0.775	0.762	2.205	0.939	1.485
1981	16.049	1.595	0.772	0.820	1.055	1.200	0.927	0.936	0.995	0.674	2.397	0.751	0.839	0.830	1.027	0.670	0.937	0.702	1.107	1.337	1.131	1.026	0.616	1.274	0.852	0.861	0.984	0.807	0.687	0.589
1982	15.374	1.516	0.874	0.762	0.998	1.251	1.008	0.939	1.031	0.792	0.704	0.522	1.834	0.499	1.796	0.711	0.564	0.138	0.279	17.021	0.256	1.291	0.557	2.771	0.702	1.152	3.053	1.137	0.984	0.545
1983	17.049	1.789	0.757	0.853	1.025	1.100	0.852	1.097	1.485	0.364	0.726	1.657	0.368	1.154	1.005	1.272	0.207	1.872	0.729	1.149	0.405	3.549	0.338	0.610	1.297	1.475	1.062	1.423	1.043	0.533
1984	15.754	1.652	0.883	0.711	1.003	1.092	1.068	0.871	0.880	0.461	0.691	0.891	2.051	0.658	0.728	0.744	0.590	6.856	0.634	0.842	0.926	1.775	1.278	0.814	1.167	0.789	0.970	1.237	1.241	
1985	16.090	1.727	0.963	0.784	0.940	1.273	1.028	1.065	0.491	1.030	0.720	1.101	0.914	1.036	0.424	1.060	0.614	1.663	1.131	0.277	0.547	1.110	2.547	0.747	1.910	0.805	0.834	1.766		
1986	16.717	1.817	0.846	0.748	1.146	1.420	0.814	0.287	1.626	0.721	0.520	6.925	0.264	0.274	3.482	0.565	1.119	3.693	0.423	1.339	0.404	1.369	1.187	0.441	0.791	3.391	0.748			
1987	17.686	2.066	0.920	0.882	1.011	1.051	0.365	1.249	0.633	0.747	3.705	0.274	0.450	1.456	0.842	0.288	0.994	1.440	2.061	0.942	0.911	0.563	2.262	0.468	1.034	1.251				
1988	17.385	2.003	1.012	0.870	0.852	0.550	0.840	0.844	0.765	1.176	0.731	0.223	1.225	0.881	11.612	0.772	0.041	2.911	0.804	0.708	5.177	0.364	1.554	0.628	2.093					
1989	17.824	2.328	1.020	0.694	0.458	0.885	0.994	1.115	0.749	1.202	0.304	1.717	1.938	0.812	0.527	1.053	1.594	0.708	0.942	1.317	1.085	0.906	0.891	0.636						
1990	22.068	2.388	1.114	0.806	0.925	0.901	0.763	0.799	1.093	1.403	0.842	1.047	1.189	1.517	0.616	1.073	0.902	0.881	1.226	1.416	0.690	1.057	1.401							
1991	21.967	1.616	0.822	1.083	0.819	0.690	0.850	1.213	0.748	0.858	0.903	1.018	1.199	1.015	1.774	1.236	1.040	0.771	0.259	0.637	1.015	0.679								
1992	28.637	0.860	0.930	0.642	0.593	1.081	0.996	0.114	3.450	0.309	1.455	0.590	1.254	1.090	1.210	2.612	1.381	0.807	0.906	1.028	0.669									
1993	10.515	1.565	0.796	0.473	0.909	0.900	0.463	0.504	1.185	0.473	1.001	2.112	0.881	1.165	0.790	1.844	0.585	1.181	0.769	1.729										
1994	17.818	0.916	0.732	0.974	0.660	0.259	3.641	0.828	1.097	1.203	0.474	0.598	0.372	5.904	1.122	1.092	0.830	0.719	1.755											
1995	8.067	0.905	0.889	0.332	0.976	0.325	1.127	0.879	0.607	0.752	1.530	0.975	0.960	1.430	1.548	1.242	1.488	1.044												
1996	25.326	1.694	0.342	0.282	1.104	0.872	0.555	0.541	2.600	0.569	1.039	1.840	0.948	0.910	1.450	1.248	0.954													
1997	7.394	0.416	0.337	0.277	-0.075	-27.012	1.009	0.330	0.741	1.488	1.675	0.865	1.036	0.943	1.074	1.022														
1998	3.484	0.387	0.250	0.516	6.441	0.658	1.752	0.476	0.164	2.404	1.161	1.284	0.636	1.265	1.280															
1999	3.462	0.975	0.627	0.654	1.289	0.750	2.588	0.796	1.936	0.863	0.873	0.959	1.460	0.786																
2000	12.287	0.781	1.190	0.839	0.786	0.675	1.081	1.148	0.782	1.222	1.387	0.656	0.984																	
2001	3.641	1.786	0.451	1.419	0.683	0.886	0.928	1.141	2.565	0.665	0.711	1.266																		
2002	6.560	2.135	0.597	1.124	0.683	1.643	0.763	1.294	0.818	1.332	1.047																			
2003	11.473	0.569	0.861	1.134	1.317	0.776	0.777	2.016	0.722	1.093																				
2004	4.106	0.748	0.690	1.444	0.578	1.063	0.889	1.454	0.896																					
2005	5.577	0.408	1.083	1.173	1.031	1.486	0.589	1.025																						
2006	8.704	0.484	0.838	0.974	0.716	0.780	1.608																							
2007	6.817	0.460	0.873	0.852	1.193	0.829																								
2008	5.412	0.457	1.009	0.788	1.192																									
2009	4.603	0.747	0.596	1.259																										
2010	2.772	0.501	1.157																											
2011	3.532	0.428																												
2012	5.623																													
Latest diag	5.623	0.428	1.157	1.259	1.192	0.829	1.608	1.025	0.896	1.093	1.047	1.266	0.984	0.786	1.280	1.022	0.954	1.044	1.755	1.729	0.669	0.679	1.401	0.636	2.093	1.251	0.748	1.766	1.241	0.533
5 Yr Avg	4.388	0.519	0.894	1.009	0.942	0.987	0.925	1.386	1.157	1.035	1.036	1.006	1.013	1.067	1.295	1.290	1.048	0.904	0.983	1.225	1.727	0.714	1.459	0.584	1.399	1.542	1.333	1.274	0.979	0.713
9 Yr Avg	5.238	0.534	0.856	1.130	0.909	0.987	1.219	1.075	1.247	1.154	1.100	1.173	0.948	1.612	1.207	1.380	0.979	1.162	1.016	1.044	1.269	1.263	1.335	0.932	1.193	1.260	1.549	2.224	0.917	0.582
3 Yr Wtd	3.776	0.553	0.899	0.944	1.053	1.107	0.807	1.468	0.794	1.047	1.091	0.882	1.234	0.829	1.250	1.167	0.975	0.871	1.360	0.978	0.717	0.985	1.318	0.593	1.226	1.750	0.871	1.337	1.181	0.559
5 Yr Wtd	4.165	0.512	0.885	0.995	0.942	1.002	0.789	1.388	0.921	0.998	1.007	0.903	1.202	0.852	1.215	1.184	0.973	0.814	0.896	1.270	0.827	0.906	1.329	0.563	1.251	1.130	0.956	1.190	1.029	1.097
10 Yr Wtd	4.997	0.597	0.796	1.041	0.928	0.946	1.067	1.025	1.057	1.033	0.935	0.904	1.124	1.152	0.981	1.130	0.904	0.948	0.846	1.146	0.775	1.056	1.210	0.831	1.073	0.983	1.286	1.642	0.795	0.890
Selected	4.997	0.597	0.796	1.041	0.928	0.946	1.067	1.025	1.057	1.033	0.935	0.904	1.124	1.152	0.981	1.130	0.904	0.948	0.846	1.146	0.775	1.056	1.210	0.831	1.073	0.983	1.286	1.642	0.795	0.890
Loss $ Weight	565	2,816	1,514	1,217	1,366	1,224	1,151	1,191	1,155	1,103	1,198	971	692	787	987	728	900	783	726	585	560	415	417	542	269	269	246	317	478	364
Center Wtd Avg	4.997	1.166	1.102	0.808	0.946	0.999	1.001	1.025	1.023	0.993	1.003	1.015	1.004	1.045	1.048	1.017	0.961	0.984	0.922	0.945	0.985	0.991	0.960	1.018	1.047	1.120	1.121	1.079	1.066	1.156
Geometric Mean	4.997	1.859	1.375	0.996	0.966	0.952	0.998	1.008	1.009	1.012	1.008	1.012	1.023	1.026	1.014	1.010	0.985	0.965	0.959	0.965	0.960	0.979	1.000	1.026	1.051	1.076	1.086	1.108	1.079	1.027

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																				0	0	1	1	0	0	0	0	0	0	1
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																6	2	0	0	0	0	0	0	0	0	0				
1959															0	0	0	1	0	0	0	0	0	0	0					
1960														59	55	40	9	0	5	0	0	0	0	0						
1961													187	164	164	160	50	0	0	0	0	0	0							
1962												0	0	0	0	0	0	0	0	0	0	0								
1963											4	4	4	4	3	4	4	1	0	1	0									
1964										18	9	0	0	0	0	0	0	0	0	0										
1965									53	59	115	148	91	129	96	111	108	74	0											
1966								0	0	0	0	0	0	0	1	1	1	0												
1967							0	2	5	13	2	4	52	66	130	162	120													
1968						2	3	0	0	0	0	0	0	0	0	0														
1969					0	1	6	2	0	0	3	1	1	0	0															
1970				43	2	0	0	0	0	0	0	1	10	2																
1971			89	10	17	64	91	2	0	1	1	1	1																	
1972		1	0	0	0	0	0	6	1	0	0	0																		
1973	4	1	7	1	1	0	1	0	18	9	1																			
1974	0	6	5	2	1	1	3	2	10	3																				
1975	1	0	26	49	0	11	24	32	4																					
1976	4	4	4	5	9	4	10	11																						
1977	76	5	3	4	2	2	6																							
1978	8	12	85	29	11	16																								
1979	5	3	10	9	3																									
1980	120	158	247	279																										
1981	10	5	8																											
1982	9	14																												
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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																				1.982	7.434	1.133	0.412	0.586	1.684	1.090	0.866	0.413	4.063	
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																0.338	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														0.929	0.735	0.230	0.000	0.000	0.000	0.000	0.000	0.000	0.000							
1961													0.877	0.998	0.980	0.313	0.000	0.000	0.000	0.000	0.000	0.000								
1962												0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000									
1963											0.963	0.997	1.006	0.729	1.417	0.966	0.287	0.111	8.322	0.449										
1964										0.492	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000											
1965									1.117	1.951	1.287	0.614	1.422	0.741	1.153	0.973	0.683	0.000												
1966								0.000	0.000	0.000	0.000	0.000	0.000	7.036	0.513	1.391	0.128													
1967							0.000	3.086	2.509	0.132	2.130	14.516	1.281	1.958	1.249	0.740														
1968						2.082	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000															
1969					0.000	4.054	0.368	0.051	0.962	30.991	0.364	0.748	0.511	0.787																
1970				0.037	0.098	1.231	0.333	0.808	1.000	7.549	3.006	8.129	0.204																	
1971			0.108	1.799	3.699	1.420	0.017	0.000	0.000	0.605	1.218	0.793																		
1972		0.000	0.000	0.000	6.081	0.000	0.000	0.155	0.382	1.179	0.565																			
1973	0.279	6.796	0.093	1.516	0.422	1.921	0.351	59.287	0.485	0.096																				
1974	50.581	0.823	0.345	0.575	0.944	3.776	0.534	5.475	0.299																					
1975	0.523	94.017	1.909	0.000	584.710	2.284	1.337	0.124																						
1976	1.034	0.948	1.121	1.956	0.446	2.571	1.092																							
1977	0.060	0.571	1.443	0.589	1.032	2.564																								
1978	1.596	6.995	0.344	0.384	1.434																									
1979	0.643	3.310	0.907	0.331																										
1980	1.322	1.561	1.128																											
1981	0.504	1.549																												
1982	1.496																													
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Latest diag	1.496	1.549	1.128	0.331	1.434	2.564	1.092	0.124	0.299	0.096	0.565	0.793	0.204	0.787	0.000	0.740	0.128	0.000	0.000	0.449	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	4.063	
5 Yr Avg	1.112	2.797	0.989	0.652	117.713	2.623	0.663	13.008	0.433	8.084	1.031	4.837	0.399	2.104	0.583	0.814	0.220	0.022	1.664	0.090	0.000	0.000	0.000	0.000	0.337	0.272	0.289	0.206	4.063	
9 Yr Avg	6.418	12.952	0.810	0.795	66.541	2.202	0.448	7.665	0.626	4.723	0.952	2.866	0.492	1.361	0.672	0.512	0.122	0.012	0.925	0.050	0.826	0.142	0.059	0.098	0.337	0.272	0.289	0.206	4.063	
3 Yr Wtd	1.276	1.593	0.927	0.391	1.001	2.390	1.200	0.916	0.418	0.207	1.452	3.299	0.229	1.950	1.243	0.836	0.679	0.002	8.322	0.449							0.866	0.413	4.063	
5 Yr Wtd	1.272	1.925	0.933	0.265	1.452	2.446	1.346	0.768	0.471	0.535	0.753	9.040	1.108	1.158	1.205	0.837	0.666	0.002	0.179	0.449					1.684	1.090	0.866	0.413	4.063	
10 Yr Wtd	0.881	2.022	0.813	0.306	2.312	1.690	0.411	0.818	0.985	1.306	1.182	0.992	1.065	1.060	1.066	0.607	0.435	0.072	0.179	0.545	7.434	1.133	0.412	0.586	1.684	1.090	0.866	0.413	4.063	
Selected	0.881	2.022	0.813	0.306	2.312	1.690	0.411	0.818	0.985	1.306	1.182	0.992	1.065	1.060	1.066	0.607	0.500	0.500	0.500	0.700	0.700	0.700	0.700	0.700	0.700	0.700	0.700	0.700	0.700	
Loss $ Weight	238	208	394	387	46	100	145	57	38	85	132	159	158	366	449	478	294	76	5	1	1	1	1	0	0	0	0	0	0	
Center Wtd Avg	0.984	0.876	0.924	1.000	0.723	0.682	1.088	0.998	0.899	1.080	1.102	1.090	1.067	0.921	0.844	0.807	0.735	0.560	0.501	0.506	0.579	0.700	0.700	0.700	0.700	0.700	0.700	0.700	0.700	
Geometric Mean	0.996	0.984	0.895	0.832	0.869	0.882	0.864	0.936	1.031	1.031	1.045	1.050	0.999	0.939	0.868	0.763	0.675	0.610	0.570	0.565	0.591	0.632	0.674	0.700	0.700	0.700	0.700	0.700	0.700	

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
MEDICAL

LOST TIME - HEALTH-OTHER

FITTED INCREMENTAL DECAY LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**45**
	To:	**56**
Cut-off		**100**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.006**	**0.998**
Inverse Power	**1.013**	**0.998**
Selected Tail	**1.006**	

					Weibull Curve Fitting					**Inverse Power Curve Fitting**				
					Slope=	1.453				Slope=	-7.197			
		IMPLIED	PA	SELECTED	Intercept=	-7.695				Intercept=	41.071			
PERIOD	AGE	ATA	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6				1.792		-5.091	**163.124**		1.792		28.176		
2	18	2.549	2.974	2.939	2.890	-0.877	-3.495	**33.465**		2.890	0.662	20.270		
3	30	1.433	1.674	1.666	3.401	-0.087	-2.753	**16.199**		3.401	-0.406	16.594		
4	42	1.212	1.291	1.285	3.738	0.410	-2.264	**10.134**		3.738	-1.256	14.173		
5	54	1.168	1.196	1.198	3.989	0.588	-1.899	**7.194**		3.989	-1.620	12.364		
6	66	1.145	1.157	1.157	4.190	0.692	-1.608	**5.508**		4.190	-1.852	10.920	**55264.786**	
7	78	1.152	1.132	1.135	4.357	0.755	-1.365	**4.437**		4.357	-2.000	9.718	**16609.393**	
8	90	1.108	1.120	1.120	4.500	0.805	-1.157	**3.707**		4.500	-2.123	8.688	**5931.323**	
9	102	1.124	1.111	1.111	4.625	0.836	-0.975	**3.183**	41740.372	4.625	-2.202	7.787	**2410.305**	
10	114	1.108	1.091	1.091	4.736	0.911	-0.814	**2.793**	13111.760	4.736	-2.400	6.987	**1083.096**	
11	126	1.092	1.076	1.078	4.836	0.964	-0.668	**2.494**	4694.204	4.836	-2.547	6.266	**527.579**	
12	138	1.075	1.065	1.066	4.927	1.026	-0.536	**2.258**	1882.536	4.927	-2.725	5.612	**274.615**	
13	150	1.058	1.053	1.054	5.011	1.087	-0.415	**2.069**	833.735	5.011	-2.912	5.012	**151.154**	
14	162	1.044	1.050	1.049	5.088	1.123	-0.303	**1.915**	402.949	5.088	-3.026	4.458	**87.298**	
15	174	1.034	1.040	1.041	5.159	1.176	-0.199	**1.788**	210.392	5.159	-3.201	3.944	**52.602**	
16	186	1.032	1.038	1.036	5.226	1.211	-0.103	**1.682**	117.654	5.226	-3.321	3.464	**32.932**	
17	198	1.037	1.033	1.033	5.288	1.233	-0.012	**1.593**	69.941	5.288	-3.398	3.014	**21.362**	
18	210	1.042	1.037	1.037	5.347	1.206	0.074	**1.517**	43.910	5.347	-3.304	2.590	**14.333**	
19	222	1.039	1.038	1.038	5.403	1.197	0.155	**1.452**	28.947	5.403	-3.272	2.190	**9.938**	
20	234	1.032	1.033	1.033	5.455	1.238	0.231	**1.396**	19.936	5.455	-3.415	1.811	**7.119**	84165.991
21	246	1.036	1.031	1.031	5.505	1.255	0.304	**1.348**	14.280	5.505	-3.478	1.452	**5.270**	11822.024
22	258	1.027	1.030	1.030	5.553	1.264	0.373	**1.306**	10.596	5.553	-3.511	1.109	**4.031**	2243.355
23	270	1.024	1.032	1.032	5.598	1.243	0.439	**1.269**	8.115	5.598	-3.433	0.782	**3.185**	556.560
24	282	1.025	1.030	1.032	5.642	1.242	0.502	**1.237**	6.394	5.642	-3.432	0.469	**2.598**	174.742
25	294	1.015	1.033	1.033	5.684	1.238	0.563	**1.209**	5.169	5.684	-3.416	0.169	**2.184**	67.262
26	306	1.019	1.034	1.034	5.724	1.232	0.621	**1.184**	4.275	5.724	-3.396	-0.119	**1.888**	30.799
27	318	1.019	1.034	1.034	5.762	1.230	0.677	**1.163**	3.610	5.762	-3.389	-0.396	**1.673**	16.316
28	330	1.018	1.025	1.027	5.799	1.294	0.730	**1.143**	3.105	5.799	-3.620	-0.662	**1.516**	9.752
29	342	1.020	1.023	1.018	5.835	1.398	0.782	**1.127**	2.716	5.835	-4.031	-0.920	**1.399**	6.435
30	354	1.017	1.023	1.019	5.869	1.380	0.832	**1.112**	2.411	5.869	-3.954	-1.168	**1.311**	4.600
31	366	1.016	1.023	1.023	5.903	1.335	0.881	**1.098**	2.169	5.903	-3.777	-1.408	**1.245**	3.509
32	378	1.019	1.024	1.024	5.935	1.322	0.928	**1.087**	1.974	5.935	-3.727	-1.640	**1.194**	2.819
33	390	1.022	1.025	1.026	5.966	1.304	0.973	**1.076**	1.817	5.966	-3.659	-1.865	**1.155**	2.361
34	402	1.020	1.025	1.024	5.996	1.319	1.017	**1.067**	1.688	5.996	-3.716	-2.083	**1.125**	2.044
35	414	1.021	1.025	1.024	6.026	1.318	1.060	**1.059**	1.582	6.026	-3.711	-2.294	**1.101**	1.818
36	426	1.022	1.026	1.025	6.054	1.314	1.101	**1.052**	1.494	6.054	-3.696	-2.500	**1.082**	1.651
37	438	1.021	1.026	1.025	6.082	1.308	1.142	**1.046**	1.420	6.082	-3.675	-2.700	**1.067**	1.526
38	450	1.019	1.026	1.026	6.109	1.304	1.181	**1.040**	1.358	6.109	-3.659	-2.895	**1.055**	1.430
39	462	1.020	1.027	1.026	6.136	1.304	1.219	**1.035**	1.306	6.136	-3.658	-3.084	**1.046**	1.355
40	474	1.020	1.026	1.025	6.161	1.309	1.256	**1.031**	1.261	6.161	-3.676	-3.268	**1.038**	1.296
41	486	1.020	1.025	1.024	6.186	1.322	1.293	**1.027**	1.224	6.186	-3.729	-3.448	**1.032**	1.248
42	498	1.021	1.023	1.022	6.211	1.345	1.328	**1.023**	1.192	6.211	-3.816	-3.624	**1.027**	1.210
43	510	1.020	1.021	1.020	6.234	1.369	1.363	**1.021**	1.164	6.234	-3.913	-3.795	**1.022**	1.178
44	522	1.019	1.019	1.018	6.258	1.399	1.397	**1.018**	1.141	6.258	-4.032	-3.963	**1.019**	1.152
45	534	1.016	1.016	1.016	6.280	1.429	1.430	**1.016**	1.121	6.280	-4.159	-4.126	**1.016**	1.131
46	546	1.012	1.014	1.014	6.303	1.459	1.462	**1.014**	1.104	6.303	-4.289	-4.286	**1.014**	1.113
47	558	1.008	1.012	1.012	6.324	1.490	1.494	**1.012**	1.089	6.324	-4.424	-4.443	**1.012**	1.098
48	570	1.005	1.010	1.010	6.346	1.523	1.524	**1.010**	1.076	6.346	-4.577	-4.596	**1.010**	1.085
49	582	1.003	1.009	1.009	6.366	1.557	1.555	**1.009**	1.065	6.366	-4.734	-4.746	**1.009**	1.074
50	594	1.002	1.008	1.008	6.387	1.588	1.584	**1.008**	1.056	6.387	-4.888	-4.893	**1.008**	1.065
51	606	1.001	1.007	1.006	6.407	1.620	1.613	**1.007**	1.048	6.407	-5.047	-5.036	**1.006**	1.057
52	618	1.001	1.006	1.006	6.426	1.648	1.642	**1.006**	1.041	6.426	-5.191	-5.178	**1.006**	1.050
53	630	1.000	1.005	1.005	6.446	1.671	1.670	**1.005**	1.035	6.446	-5.313	-5.316	**1.005**	1.044
54	642	1.000	1.004	1.004	6.465	1.692	1.697	**1.004**	1.030	6.465	-5.424	-5.452	**1.004**	1.039
55	654	1.000	1.003	1.004	6.483	1.718	1.724	**1.004**	1.026	6.483	-5.570	-5.585	**1.004**	1.035
56	666	1.000	1.003	1.003	6.501	1.751	1.751	**1.003**	1.022	6.501	-5.756	-5.716	**1.003**	1.031
57	678	1.000	1.002	1.002	6.519	1.791	1.777	**1.003**	1.019	6.519	-5.993	-5.844	**1.003**	1.027
58	690	1.000	1.001	1.002	6.537	1.846	1.802	**1.002**	1.016	6.537	-6.332	-5.971	**1.003**	1.025
59	702	1.000			6.554		1.827	**1.002**	1.014	6.554		-6.095	**1.002**	1.022
60	714				6.571		1.852	**1.002**	1.011	6.571		-6.217	**1.002**	1.020

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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		6,695	23,195	16,500	74.4%	12,276	
1977	4,296,958	28,218	33,251	5,033	72.8%	3,661	0.774
1978	4,554,775	26,822	32,152	5,330	72.4%	3,859	0.706
1979	4,922,518	29,181	35,629	6,447	72.0%	4,642	0.724
1980	5,505,913	29,421	36,644	7,223	71.6%	5,171	0.666
1981	5,822,523	35,186	44,775	9,590	71.2%	6,825	0.769
1982	6,184,882	31,729	41,328	9,599	70.7%	6,790	0.668
1983	6,513,795	40,860	54,579	13,719	70.3%	9,644	0.838
1984	6,868,217	38,359	52,658	14,300	69.9%	9,990	0.767
1985	7,503,185	35,311	49,950	14,639	69.4%	10,166	0.666
1986	7,891,199	35,728	52,216	16,488	69.0%	11,380	0.662
1987	8,601,063	29,794	45,112	15,318	68.6%	10,506	0.524
1988	8,905,267	24,099	37,949	13,849	68.2%	9,443	0.426
1989	9,434,400	28,565	46,919	18,354	67.7%	12,433	0.497
1990	10,055,399	23,185	39,949	16,764	67.4%	11,293	0.397
1991	10,728,872	22,962	41,674	18,713	67.0%	12,529	0.388
1992	11,441,482	14,872	28,564	13,692	66.5%	9,106	0.250
1993	11,998,508	14,487	29,625	15,138	66.1%	10,000	0.247
1994	12,083,591	15,390	33,700	18,310	65.6%	12,007	0.279
1995	12,383,967	11,106	26,186	15,080	65.0%	9,807	0.211
1996	12,949,088	8,100	20,800	12,701	64.6%	8,199	0.161
1997	13,596,753	10,281	28,910	18,629	64.0%	11,915	0.213
1998	14,465,333	9,158	28,585	19,427	63.4%	12,315	0.198
1999	15,088,873	13,485	47,802	34,317	62.9%	21,596	0.317
2000	15,809,043	11,374	46,566	35,192	62.4%	21,958	0.295
2001	16,717,138	7,145	34,229	27,083	61.7%	16,710	0.205
2002	17,601,171	8,690	49,197	40,507	60.9%	24,666	0.280
2003	18,004,352	8,967	58,955	49,988	60.0%	30,011	0.327
2004	18,523,800	4,852	43,922	39,069	59.1%	23,087	0.237
2005	18,566,524	4,957	52,044	47,087	58.1%	27,364	0.280
2006	18,918,245	1,779	40,504	38,725	57.0%	22,062	0.214
2007	19,391,569	1,986	47,558	45,572	55.7%	25,389	0.245
2008	19,805,485	680	46,503	45,823	54.3%	24,877	0.235
2009	19,727,413	215	45,525	45,310	52.8%	23,913	0.231
2010	19,224,772	59	44,548	44,489	51.1%	22,728	0.232
2011	18,522,515	34	42,056	42,022	49.3%	20,700	0.227
2012	17,714,507	26	40,382	40,356	47.4%	19,135	0.228
2013	8,801,307	0	20,145	20,145	45.6%	9,187	0.229
2014		0	0				
TOTAL		613,760	1,524,286	910,526	60.1%	547,340	
EXLD PRIOR		607,065	1,501,091	894,026	59.8%	535,064	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	16,500	1,582	1,452	1,354	1,273	1,102	1,024	934	828	723	697	691	541	486	407	436	334	298	270	2,069
1977	5,033	445	413	384	356	331	306	283	260	238	216	195	174	154	135	119	104	91	80	748
1978	5,330	464	430	399	371	345	320	296	274	252	230	209	188	168	149	131	115	101	88	800
1979	6,447	541	514	477	443	411	382	354	328	303	279	255	232	209	186	165	145	127	112	985
1980	7,223	592	556	528	491	455	423	393	364	337	312	287	262	238	215	192	169	149	131	1,128
1981	9,590	764	724	680	646	599	556	517	480	445	412	381	351	321	291	262	234	207	182	1,538
1982	9,599	748	705	668	627	596	553	513	477	443	411	381	352	324	296	269	242	216	191	1,588
1983	13,719	1,042	988	931	882	829	787	731	678	630	585	543	503	464	427	391	355	320	285	2,349
1984	14,300	1,064	1,005	953	898	851	800	759	705	654	608	565	524	485	448	412	377	342	308	2,542
1985	14,639	1,075	1,009	953	904	852	807	758	720	669	621	576	535	497	460	425	391	358	325	2,704
1986	16,488	1,185	1,123	1,055	997	945	890	844	793	753	699	649	603	560	519	481	444	409	374	3,166
1987	15,318	1,073	1,024	971	911	861	816	769	729	685	651	604	561	521	484	449	415	384	353	3,058
1988	13,849	964	902	862	816	767	724	687	647	613	576	547	508	472	438	407	377	349	323	2,870
1989	18,354	1,231	1,192	1,116	1,065	1,009	948	896	849	800	758	712	677	628	583	541	503	467	432	3,947
1990	16,764	1,136	1,048	1,015	950	907	859	807	762	723	681	646	607	576	535	496	461	428	397	3,729
1991	18,713	1,225	1,185	1,093	1,059	991	946	897	842	795	754	711	674	633	601	558	518	481	447	4,304
1992	13,692	866	840	812	749	726	679	648	615	577	545	517	487	462	434	412	382	355	330	3,256
1993	15,138	938	898	871	842	777	753	704	673	637	599	565	536	505	479	450	427	397	368	3,719
1994	18,310	1,090	1,067	1,022	991	958	884	856	801	765	725	681	643	610	575	545	512	486	451	4,649
1995	15,080	852	847	829	794	770	745	687	665	623	594	563	529	500	474	447	423	398	378	3,963
1996	12,701	722	677	673	658	631	611	592	546	528	495	472	447	420	397	376	355	336	316	3,448
1997	18,629	977	1,004	941	935	915	876	850	822	759	734	687	656	622	584	552	523	493	467	5,231
1998	19,427	1,007	966	993	930	924	905	867	840	813	750	726	680	649	615	578	546	517	487	5,635
1999	34,317	1,830	1,685	1,615	1,660	1,556	1,546	1,513	1,449	1,405	1,359	1,254	1,214	1,137	1,085	1,028	966	912	865	10,238
2000	35,192	1,763	1,782	1,641	1,573	1,617	1,516	1,506	1,474	1,412	1,369	1,324	1,222	1,183	1,107	1,057	1,002	941	889	10,816
2001	27,083	1,215	1,296	1,310	1,206	1,156	1,188	1,114	1,107	1,083	1,038	1,006	973	898	869	814	777	736	692	8,603
2002	40,507	1,637	1,743	1,860	1,880	1,731	1,660	1,706	1,599	1,588	1,555	1,489	1,444	1,397	1,289	1,248	1,168	1,115	1,057	13,340
2003	49,988	1,880	1,945	2,071	2,209	2,233	2,056	1,971	2,026	1,899	1,887	1,847	1,769	1,715	1,659	1,531	1,482	1,387	1,325	17,099
2004	39,069	1,322	1,420	1,468	1,564	1,668	1,686	1,553	1,488	1,530	1,434	1,425	1,394	1,336	1,295	1,253	1,156	1,119	1,048	13,912
2005	47,087	1,477	1,543	1,657	1,714	1,825	1,947	1,969	1,813	1,738	1,786	1,674	1,663	1,628	1,559	1,512	1,463	1,349	1,306	17,464
2006	38,725	1,003	1,183	1,236	1,328	1,373	1,462	1,560	1,577	1,452	1,392	1,431	1,341	1,332	1,304	1,249	1,211	1,172	1,081	15,037
2007	45,572	982	1,155	1,363	1,423	1,529	1,581	1,684	1,796	1,816	1,672	1,603	1,647	1,544	1,534	1,502	1,438	1,394	1,349	18,559
2008	45,823	742	971	1,143	1,348	1,408	1,512	1,564	1,666	1,777	1,796	1,654	1,586	1,630	1,528	1,518	1,485	1,423	1,379	19,694
2009	45,310	567	725	949	1,116	1,316	1,375	1,477	1,527	1,626	1,735	1,754	1,615	1,548	1,591	1,492	1,482	1,450	1,389	20,576
2010	44,489	320	552	707	925	1,088	1,283	1,340	1,439	1,489	1,585	1,691	1,710	1,574	1,509	1,551	1,454	1,445	1,414	21,413
2011	42,022	118	301	520	666	871	1,025	1,209	1,262	1,356	1,402	1,493	1,593	1,611	1,483	1,422	1,461	1,370	1,361	21,500
2012	40,356	41	113	289	499	639	836	983	1,159	1,211	1,301	1,345	1,433	1,528	1,545	1,423	1,364	1,402	1,314	21,932
2013	20,145	10	41	113	288	498	637	834	981	1,157	1,209	1,298	1,343	1,430	1,525	1,542	1,420	1,361	1,399	23,202
TOTAL	910,526	36,489	37,026	37,519	37,987	38,060	37,906	37,622	37,063	36,305	35,452	34,451	33,215	31,992	30,614	29,231	27,682	26,286	24,963	320,810

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	29	2	2	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	81	7	6	5	63	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	2	0	0	0	0	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	42	3	3	3	3	2	28	-	-	-	-	-	-	-	-	-	-	-	-	-
1957	62	5	5	4	4	3	3	38	-	-	-	-	-	-	-	-	-	-	-	-
1958	44	4	3	3	3	2	2	2	24	-	-	-	-	-	-	-	-	-	-	-
1959	11	1	1	1	1	1	1	1	0	6	-	-	-	-	-	-	-	-	-	-
1960	142	14	12	10	9	8	7	7	6	5	65	-	-	-	-	-	-	-	-	-
1961	347	34	30	26	23	20	17	15	15	13	11	142	-	-	-	-	-	-	-	-
1962	168	17	15	13	11	10	9	8	7	6	6	5	62	-	-	-	-	-	-	-
1963	213	22	19	17	15	13	11	10	9	7	7	6	6	70	-	-	-	-	-	-
1964	151	16	14	12	11	9	8	7	6	5	5	5	4	4	44	-	-	-	-	-
1965	485	52	46	40	35	31	27	24	21	18	16	14	13	12	10	127	-	-	-	-
1966	292	32	28	25	22	19	17	14	13	11	10	8	7	7	6	6	68	-	-	-
1967	335	36	32	29	25	22	19	17	15	13	11	10	9	7	7	6	6	70	-	-
1968	401	43	39	35	31	27	24	21	18	16	14	12	11	9	8	8	7	6	75	-
1969	602	64	58	52	46	41	36	32	28	24	21	19	16	14	12	11	10	9	8	100
1970	637	66	60	55	49	44	39	34	30	26	23	20	18	15	13	12	10	10	9	103
1971	999	101	93	85	77	70	62	55	48	42	37	33	28	25	22	19	16	14	14	157
1972	1,147	113	105	96	88	80	72	64	57	50	44	39	34	29	26	22	20	17	15	177
1973	1,274	123	114	105	97	88	80	72	64	57	50	44	39	34	30	26	23	20	17	192
1974	2,073	195	181	167	155	142	130	118	106	95	84	74	65	57	50	44	38	33	29	309
1975	2,637	242	225	209	193	179	164	150	137	123	110	97	86	75	66	58	50	44	38	390
1976	4,327	390	362	336	312	289	267	246	225	204	184	164	145	128	112	98	86	75	66	640
TOTAL	16,500	1,582	1,452	1,354	1,273	1,102	1,024	934	828	723	697	691	541	486	407	436	334	298	270	2,069

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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		6,695										23,195	
1977	4,296,958	28,218	30,267	33,251	31,172	33,296	31,241					33,251	0.774
1978	4,554,775	26,822	29,658	32,152	30,651	32,166	30,702					32,152	0.706
1979	4,922,518	29,181	32,412	35,629	33,631	35,655	33,708					35,629	0.724
1980	5,505,913	29,421	33,036	36,644	34,416	36,694	34,515					36,644	0.666
1981	5,822,523	35,186	40,679	44,775	42,589	44,807	42,694					44,775	0.769
1982	6,184,882	31,729	37,206	41,328	39,149	41,362	39,264	41,328	41,328	41,328		41,328	0.668
1983	6,513,795	40,860	47,464	54,579	50,192	54,666	50,449	54,323	54,501	54,383		54,579	0.838
1984	6,868,217	38,359	46,243	52,658	49,194	52,757	49,424	52,518	52,503	52,528		52,658	0.767
1985	7,503,185	35,311	43,326	49,950	46,516	50,043	46,774	49,836	49,809	49,881		49,950	0.666
1986	7,891,199	35,728	45,510	52,216	49,476	52,255	49,706	51,960	52,569	51,926		52,216	0.662
1987	8,601,063	29,794	38,745	45,112	42,449	45,207	42,705	44,867	45,040	44,815		45,112	0.524
1988	8,905,267	24,099	32,957	37,949	36,778	37,972	36,906	37,826	38,444	38,211		37,949	0.426
1989	9,434,400	28,565	40,252	46,919	45,724	46,994	45,890	46,757	47,219	46,295		46,919	0.497
1990	10,055,399	23,185	33,326	39,949	38,602	40,094	38,833	39,995	39,594	40,096		39,949	0.397
1991	10,728,872	22,962	34,737	41,674	41,472	41,744	41,530	41,840	41,952	41,055		41,674	0.388
1992	11,441,482	14,872	23,964	28,564	29,155	28,610	29,067	28,698	28,729	30,025		28,564	0.250
1993	11,998,508	14,487	24,165	29,625	30,143	29,695	30,068	29,771	29,767	30,839		29,625	0.247
1994	12,083,591	15,390	27,083	33,700	35,270	36,261	36,000	33,777	34,548	34,126		33,700	0.279
1995	12,383,967	11,106	20,996	26,186	28,616	32,958	31,100	26,260	27,616	26,853		26,186	0.211
1996	12,949,088	8,100	16,564	20,800	23,833	31,633	28,319	20,832	22,625	22,037		20,800	0.161
1997	13,596,753	10,281	24,833	28,910	37,119	34,928	37,494	29,072	32,293	29,888		28,910	0.213
1998	14,465,333	9,158	23,355	28,585	37,256	35,760	37,960	28,908	32,774	32,541		28,585	0.198
1999	15,088,873	13,485	34,126	47,802	57,366	42,328	50,403	48,370	49,531	47,815		47,802	0.317
2000	15,809,043	11,374	30,317	46,566	55,278	42,771	49,077	46,911	48,599	50,952		46,566	0.295
2001	16,717,138	7,145	22,912	34,229	47,741	42,324	46,035	34,144	40,382	38,693		34,229	0.205
2002	17,601,171	8,690	29,596	49,537	68,297	46,137	55,330	49,239	56,031	54,549		49,197	0.280
2003	18,004,352	8,967	33,298	62,617	86,924	47,970	61,382	61,860	70,788	68,441		58,955	0.327
2004	18,523,800	4,852	21,940	42,863	65,201	45,510	52,360	42,592	49,503	48,057		43,922	0.237
2005	18,566,524	4,957	21,637	58,677	79,804	46,618	54,804	58,168	60,117	62,890		52,044	0.280
2006	18,918,245	1,779	11,488	29,586	50,984	45,183	47,263	29,204	36,186	47,801		40,504	0.214
2007	19,391,569	1,986	11,653	50,380	71,849	47,060	50,966	50,122	50,573	52,652		47,558	0.245
2008	19,805,485	680	4,968	28,796	44,335	46,503	46,640	28,938	29,973	48,437		46,503	0.235
2009	19,727,413	215	1,461	19,100	22,965	45,525	44,371	19,647	24,191	47,905		45,525	0.231
2010	19,224,772	59	527	14,389	16,379	44,548	43,762	16,503	11,864	47,032		44,548	0.232
2011	18,522,515	34	747	26,641	117,948	42,056	42,556	35,090	44,098	45,309		42,056	0.227
2012	17,714,507	26	589	101,965	172,098	40,382	40,817	125,706	168,814	44,094		40,382	0.228
2013	17,602,614	0	0	0	0	40,290	40,267			43,978		40,290	0.229
2014	18,074,133					41,571	41,571					41,571	0.230
TOTAL		613,760	952,036	1,454,301	1,790,572	1,582,334	1,611,954	1,305,061	1,411,963	1,415,433		1,586,001	
EXLD PRIOR		607,065	952,036	1,454,301	1,790,572	1,582,334	1,611,954	1,305,061	1,411,963	1,415,433		1,562,806	
EXLD PRIOR & 2014		607,065	952,036	1,454,301	1,790,572	1,540,764	1,570,383	1,305,061	1,411,963	1,415,433		1,521,236	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	28,218	1.178	33,251	0.774
1978	426	26,822	1.199	32,152	0.706
1979	414	29,181	1.221	35,629	0.724
1980	402	29,421	1.246	36,644	0.666
1981	390	35,186	1.273	44,775	0.769
1982	378	31,729	1.303	41,328	0.668
1983	366	40,860	1.336	54,579	0.838
1984	354	38,359	1.373	52,658	0.767
1985	342	35,311	1.415	49,950	0.666
1986	330	35,728	1.462	52,216	0.662
1987	318	29,794	1.514	45,112	0.524
1988	306	24,099	1.575	37,949	0.426
1989	294	28,565	1.643	46,919	0.497
1990	282	23,185	1.723	39,949	0.397
1991	270	22,962	1.815	41,674	0.388
1992	258	14,872	1.921	28,564	0.250
1993	246	14,487	2.045	29,625	0.247
1994	234	15,390	2.190	33,700	0.279
1995	222	11,106	2.358	26,186	0.211
1996	210	8,100	2.568	20,800	0.161
1997	198	10,281	2.812	28,910	0.213
1998	186	9,158	3.121	28,585	0.198
1999	174	13,485	3.545	47,802	0.317
2000	162	11,374	4.094	46,566	0.295
2001	150	7,145	4.790	34,229	0.205
2002	138	8,690	5.700	49,537	0.281
2003	126	8,967	6.983	62,617	0.348
2004	114	4,852	8.833	42,863	0.231
2005	102	4,957	11.837	58,677	0.316
2006	90	1,779	16.631	29,586	0.156
2007	78	1,986	25.362	50,380	0.260
2008	66	680	42.355	28,796	0.145
2009	54	215	88.945	19,100	0.097
2010	42	59	244.597	14,389	0.075
2011	30	34	782.712	26,641	0.144
2012	18	26	3,913.558	101,965	0.576
2013	6	0	117,406.745	0	-
2014	0				
TOTAL		607,065		1,454,301	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	30,267	1.030	31,172	0.725
1978	426	29,658	1.033	30,651	0.673
1979	414	32,412	1.038	33,631	0.683
1980	402	33,036	1.042	34,416	0.625
1981	390	40,679	1.047	42,589	0.731
1982	378	37,206	1.052	39,149	0.633
1983	366	47,464	1.057	50,192	0.771
1984	354	46,243	1.064	49,194	0.716
1985	342	43,326	1.074	46,516	0.620
1986	330	45,510	1.087	49,476	0.627
1987	318	38,745	1.096	42,449	0.494
1988	306	32,957	1.116	36,778	0.413
1989	294	40,252	1.136	45,724	0.485
1990	282	33,326	1.158	38,602	0.384
1991	270	34,737	1.194	41,472	0.387
1992	258	23,964	1.217	29,155	0.255
1993	246	24,165	1.247	30,143	0.251
1994	234	27,083	1.302	35,270	0.292
1995	222	20,996	1.363	28,616	0.231
1996	210	16,564	1.439	23,833	0.184
1997	198	24,833	1.495	37,119	0.273
1998	186	23,355	1.595	37,256	0.258
1999	174	34,126	1.681	57,366	0.380
2000	162	30,317	1.823	55,278	0.350
2001	150	22,912	2.084	47,741	0.286
2002	138	29,596	2.308	68,297	0.388
2003	126	33,298	2.611	86,924	0.483
2004	114	21,940	2.972	65,201	0.352
2005	102	21,637	3.688	79,804	0.430
2006	90	11,488	4.438	50,984	0.269
2007	78	11,653	6.166	71,849	0.371
2008	66	4,968	8.925	44,335	0.224
2009	54	1,461	15.721	22,965	0.116
2010	42	527	31.078	16,379	0.085
2011	30	747	157.943	117,948	0.637
2012	18	589	292.194	172,098	0.972
2013	6	0	1,753.167	0	-
2014	0				
TOTAL		952,036		1,790,572	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	4,296,958	0.781	33,551	84.9%	28,473	28,218	5,078	33,296	0.775
1978	4,554,775	0.708	32,234	83.4%	26,891	26,822	5,344	32,166	0.706
1979	4,922,518	0.727	35,776	81.9%	29,302	29,181	6,474	35,655	0.724
1980	5,505,913	0.670	36,898	80.3%	29,625	29,421	7,273	36,694	0.666
1981	5,822,523	0.772	44,924	78.6%	35,303	35,186	9,621	44,807	0.770
1982	6,184,882	0.671	41,474	76.8%	31,841	31,729	9,633	41,362	0.669
1983	6,513,795	0.843	54,925	74.9%	41,119	40,860	13,806	54,666	0.839
1984	6,868,217	0.772	53,023	72.8%	38,625	38,359	14,399	52,757	0.768
1985	7,503,185	0.670	50,269	70.7%	35,536	35,311	14,732	50,043	0.667
1986	7,891,199	0.663	52,339	68.4%	35,812	35,728	16,527	52,255	0.662
1987	8,601,063	0.528	45,390	66.0%	29,978	29,794	15,412	45,207	0.526
1988	8,905,267	0.427	38,012	63.5%	24,139	24,099	13,873	37,972	0.426
1989	9,434,400	0.499	47,110	60.9%	28,681	28,565	18,429	46,994	0.498
1990	10,055,399	0.401	40,295	58.0%	23,386	23,185	16,909	40,094	0.399
1991	10,728,872	0.390	41,830	55.1%	23,047	22,962	18,782	41,744	0.389
1992	11,441,482	0.250	28,660	52.1%	14,922	14,872	13,738	28,610	0.250
1993	11,998,508	0.248	29,761	48.9%	14,554	14,487	15,208	29,695	0.247
1994	12,083,591	0.318	38,415	45.7%	17,543	15,390	20,871	36,261	0.300
1995	12,383,967	0.306	37,945	42.4%	16,094	11,106	21,852	32,958	0.266
1996	12,949,088	0.298	38,542	38.9%	15,008	8,100	23,533	31,633	0.244
1997	13,596,753	0.281	38,250	35.6%	13,602	10,281	24,647	34,928	0.257
1998	14,465,333	0.271	39,142	32.0%	12,540	9,158	26,602	35,760	0.247
1999	15,088,873	0.266	40,177	28.2%	11,334	13,485	28,843	42,328	0.281
2000	15,809,043	0.263	41,544	24.4%	10,147	11,374	31,397	42,771	0.271
2001	16,717,138	0.266	44,460	20.9%	9,281	7,145	35,179	42,324	0.253
2002	17,601,171	0.258	45,414	17.5%	7,967	8,690	37,447	46,137	0.262
2003	18,004,352	0.253	45,522	14.3%	6,519	8,967	39,003	47,970	0.266
2004	18,523,800	0.248	45,848	11.3%	5,190	4,852	40,658	45,510	0.246
2005	18,566,524	0.245	45,505	8.4%	3,844	4,957	41,661	46,618	0.251
2006	18,918,245	0.244	46,180	6.0%	2,777	1,779	43,404	45,183	0.239
2007	19,391,569	0.242	46,924	3.9%	1,850	1,986	45,074	47,060	0.243
2008	19,805,485	0.237	46,931	2.4%	1,108	680	45,823	46,503	0.235
2009	19,727,413	0.232	45,825	1.1%	515	215	45,310	45,525	0.231
2010	19,224,772	0.232	44,672	0.4%	183	59	44,489	44,548	0.232
2011	18,522,515	0.227	42,076	0.1%	54	34	42,022	42,056	0.227
2012	17,714,507	0.228	40,366	0.0%	10	26	40,356	40,382	0.228
2013	17,602,614	0.229	40,290	0.0%	0		40,290	40,290	0.229
2014	18,074,133	0.230	41,571	0.0%			41,571	41,571	0.230
TOTAL			1,602,073		626,804	607,065	975,269	1,582,334	

(1) PROVIDED BY THE BWC
(2) SECTION 2, EXHIBIT 3, SHEET 19, COL. 14
(3) = [(1) x (2)] / 100
(4) = 1 / SECTION 2, EXHIBIT 3, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	4,296,958	0.781	33,551	97.1%	32,577	30,267	974	31,241	0.727
1978	4,554,775	0.708	32,234	96.8%	31,190	29,658	1,044	30,702	0.674
1979	4,922,518	0.727	35,776	96.4%	34,479	32,412	1,297	33,708	0.685
1980	5,505,913	0.670	36,898	96.0%	35,419	33,036	1,479	34,515	0.627
1981	5,822,523	0.772	44,924	95.5%	42,909	40,679	2,015	42,694	0.733
1982	6,184,882	0.671	41,474	95.0%	39,416	37,206	2,058	39,264	0.635
1983	6,513,795	0.843	54,925	94.6%	51,940	47,464	2,985	50,449	0.774
1984	6,868,217	0.772	53,023	94.0%	49,842	46,243	3,181	49,424	0.720
1985	7,503,185	0.670	50,269	93.1%	46,821	43,326	3,448	46,774	0.623
1986	7,891,199	0.663	52,339	92.0%	48,143	45,510	4,196	49,706	0.630
1987	8,601,063	0.528	45,390	91.3%	41,429	38,745	3,961	42,705	0.497
1988	8,905,267	0.427	38,012	89.6%	34,063	32,957	3,949	36,906	0.414
1989	9,434,400	0.499	47,110	88.0%	41,472	40,252	5,638	45,890	0.486
1990	10,055,399	0.401	40,295	86.3%	34,788	33,326	5,507	38,833	0.386
1991	10,728,872	0.390	41,830	83.8%	35,037	34,737	6,793	41,530	0.387
1992	11,441,482	0.250	28,660	82.2%	23,558	23,964	5,103	29,067	0.254
1993	11,998,508	0.248	29,761	80.2%	23,858	24,165	5,903	30,068	0.251
1994	12,083,591	0.318	38,415	76.8%	29,498	27,083	8,917	36,000	0.298
1995	12,383,967	0.306	37,945	73.4%	27,840	20,996	10,105	31,100	0.251
1996	12,949,088	0.298	38,542	69.5%	26,786	16,564	11,755	28,319	0.219
1997	13,596,753	0.281	38,250	66.9%	25,589	24,833	12,661	37,494	0.276
1998	14,465,333	0.271	39,142	62.7%	24,538	23,355	14,605	37,960	0.262
1999	15,088,873	0.266	40,177	59.5%	23,901	34,126	16,276	50,403	0.334
2000	15,809,043	0.263	41,544	54.8%	22,785	30,317	18,759	49,077	0.310
2001	16,717,138	0.266	44,460	48.0%	21,338	22,912	23,122	46,035	0.275
2002	17,601,171	0.258	45,414	43.3%	19,680	29,596	25,734	55,330	0.314
2003	18,004,352	0.253	45,522	38.3%	17,438	33,298	28,084	61,382	0.341
2004	18,523,800	0.248	45,848	33.6%	15,428	21,940	30,421	52,360	0.283
2005	18,566,524	0.245	45,505	27.1%	12,338	21,637	33,168	54,804	0.295
2006	18,918,245	0.244	46,180	22.5%	10,405	11,488	35,775	47,263	0.250
2007	19,391,569	0.242	46,924	16.2%	7,610	11,653	39,314	50,966	0.263
2008	19,805,485	0.237	46,931	11.2%	5,259	4,968	41,673	46,640	0.235
2009	19,727,413	0.232	45,825	6.4%	2,915	1,461	42,910	44,371	0.225
2010	19,224,772	0.232	44,672	3.2%	1,437	527	43,235	43,762	0.228
2011	18,522,515	0.227	42,076	0.6%	266	747	41,810	42,556	0.230
2012	17,714,507	0.228	40,366	0.3%	138	589	40,228	40,817	0.230
2013	17,602,614	0.229	40,290	0.1%	23		40,267	40,267	0.229
2014	18,074,133	0.230	41,571	0.0%			41,571	41,571	0.230
TOTAL			1,602,073		942,155	952,036	659,918	1,611,954	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	4,296,958		1.018			1.270			
1978	4,554,775		1.019			1.270			
1979	4,922,518		1.020			1.270			
1980	5,505,913		1.022			1.270			
1981	5,822,523		1.024			1.270			
1982	6,184,882	270	1.026	277	117,514	1.270	149,231	41,328	0.668
1983	6,513,795	283	1.028	291	144,382	1.293	186,703	54,323	0.834
1984	6,868,217	282	1.031	291	136,023	1.328	180,634	52,518	0.765
1985	7,503,185	263	1.034	272	134,262	1.365	183,263	49,836	0.664
1986	7,891,199	257	1.038	267	139,018	1.401	194,745	51,960	0.658
1987	8,601,063	214	1.042	223	139,226	1.446	201,289	44,867	0.522
1988	8,905,267	187	1.047	196	128,873	1.498	193,115	37,826	0.425
1989	9,434,400	200	1.054	211	142,825	1.553	221,739	46,757	0.496
1990	10,055,399	175	1.064	186	132,488	1.622	214,840	39,995	0.398
1991	10,728,872	164	1.074	176	140,011	1.696	237,448	41,840	0.390
1992	11,441,482	130	1.086	141	114,402	1.777	203,253	28,698	0.251
1993	11,998,508	125	1.099	137	115,896	1.870	216,684	29,771	0.248
1994	12,083,591	125	1.119	140	123,119	1.961	241,492	33,777	0.280
1995	12,383,967	96	1.137	109	115,687	2.080	240,614	26,260	0.212
1996	12,949,088	75	1.185	89	107,996	2.171	234,475	20,832	0.161
1997	13,596,753	94	1.217	114	109,374	2.323	254,034	29,072	0.214
1998	14,465,333	99	1.276	126	92,505	2.475	228,920	28,908	0.200
1999	15,088,873	124	1.334	165	108,751	2.688	292,340	48,370	0.321
2000	15,809,043	124	1.434	178	91,722	2.875	263,745	46,911	0.297
2001	16,717,138	84	1.571	132	85,065	3.042	258,791	34,144	0.204
2002	17,601,171	102	1.736	177	85,197	3.265	278,138	49,239	0.280
2003	18,004,352	112	1.935	217	80,063	3.565	285,409	61,860	0.344
2004	18,523,800	67	2.206	148	72,422	3.979	288,155	42,592	0.230
2005	18,566,524	70	2.691	188	70,816	4.360	308,742	58,168	0.313
2006	18,918,245	40	3.203	128	44,475	5.126	227,957	29,204	0.154
2007	19,391,569	36	4.324	156	55,179	5.836	322,001	50,122	0.258
2008	19,805,485	18	5.945	107	37,770	7.159	270,407	28,938	0.146
2009	19,727,413	8	10.256	82	26,842	8.921	239,463	19,647	0.100
2010	19,224,772	2	21.537	43	29,413	13.026	383,126	16,503	0.086
2011	18,522,515	1	52.765	53	34,037	19.538	665,018	35,090	0.189
2012	17,714,507	1	137.189	137	26,054	35.169	916,300	125,706	0.710
2013	17,602,614		1,097.512			316.521			
2014									
TOTAL		3,828		5,158				1,305,061	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	0	0	54	114	235	419	561	846	1,210	1,454	1,480	1,598	1,730	1,772	1,693	1,558	1,443	1,404	1,372	1,345	1,337	1,239	1,211	1,134	1,061	1,009	957	942	906	845	801						9,599	41,328
1983	0	0	0	74	194	272	547	1,070	1,644	1,951	1,951	1,980	2,157	1,960	2,131	2,022	1,989	1,900	1,861	1,781	1,838	1,719	1,719	1,502	1,419	1,351	1,296	1,235	1,165	1,093	1,037	982						12,659	54,501
1984	0	5	22	76	202	376	728	1,197	1,580	1,563	1,840	1,908	2,038	2,203	2,057	2,012	1,920	1,815	1,741	1,634	1,619	1,656	1,476	1,399	1,340	1,293	1,242	1,212	1,140	1,064	1,001	948						12,195	52,503
1985	0	0	0	0	122	325	873	1,173	1,282	1,362	1,813	1,761	1,603	1,923	1,729	1,931	1,708	1,682	1,817	1,739	1,707	1,560	1,521	1,456	1,387	1,297	1,284	1,160	1,096	1,034	973	922						11,569	49,809
1986	0	0	0	0	183	488	860	1,085	1,488	1,773	1,823	1,993	1,985	1,822	1,718	1,756	1,647	1,607	1,724	1,753	1,610	1,628	1,566	1,473	1,541	1,457	1,423	1,325	1,261	1,190	1,120	1,061						12,210	52,569
1987	0	0	0	44	175	450	686	801	1,307	1,620	1,561	1,540	1,632	1,587	1,635	1,619	1,618	1,546	1,593	1,476	1,447	1,387	1,305	1,289	1,195	1,152	1,131	1,064	1,013	956	899	852						10,461	45,040
1988	0	0	0	47	203	267	445	981	1,026	1,230	1,255	1,264	1,255	1,245	1,202	1,309	1,312	1,310	1,329	1,274	1,243	1,238	1,217	1,172	1,208	1,066	1,035	974	927	875	823	780						8,929	38,444
1989	0	0	31	78	173	475	843	1,033	1,217	1,457	1,635	1,715	1,659	1,587	1,638	1,636	1,619	1,521	1,553	1,508	1,523	1,471	1,402	1,446	1,348	1,265	1,228	1,155	1,100	1,037	976	925						10,967	47,219
1990	0	0	2	72	235	533	825	991	1,214	1,260	1,152	1,283	1,342	1,357	1,384	1,555	1,374	1,306	1,245	1,243	1,279	1,218	1,201	1,113	1,076	1,010	980	922	878	828	780	738						9,196	39,594
1991	0	0	0	75	291	740	927	998	1,079	1,295	1,283	1,229	1,240	1,360	1,542	1,401	1,446	1,337	1,437	1,364	1,309	1,315	1,293	1,236	1,195	1,121	1,089	1,024	975	920	866	820						9,744	41,952
1992	0	0	53	93	290	619	599	643	855	887	829	875	866	982	895	949	866	854	896	920	985	916	881	843	815	764	742	698	665	627	590	559						6,673	28,729
1993	0	0	0	105	399	579	760	779	746	873	805	830	1,033	865	886	916	981	983	1,001	969	977	946	910	871	841	789	766	721	686	648	610	577						6,914	29,767
1994	0	8	51	115	267	388	667	730	802	874	943	1,121	1,162	1,132	1,226	1,222	1,142	1,129	1,237	1,174	1,164	1,128	1,084	1,037	1,002	941	913	859	818	772	726	688						8,024	34,548
1995	0	1	0	64	208	231	390	775	642	744	757	842	849	844	961	890	967	951	992	963	955	925	890	851	822	772	749	705	671	633	596	564						6,414	27,616
1996	0	0	24	76	98	257	365	374	456	573	658	569	597	789	813	841	809	799	830	805	799	773	744	711	687	645	626	589	561	529	498	472						5,255	22,625
1997	0	10	48	86	189	329	593	543	828	734	777	862	940	1,030	1,035	1,091	1,186	1,152	1,196	1,160	1,151	1,114	1,072	1,025	991	930	903	849	808	763	718	680						7,501	32,293
1998	0	9	43	35	204	205	397	651	632	620	717	986	965	1,182	1,298	1,213	1,209	1,175	1,219	1,183	1,173	1,136	1,093	1,045	1,010	948	920	866	824	778	732	693						7,612	32,774
1999	0	0	112	293	486	751	913	925	1,137	1,281	1,353	1,394	1,487	1,627	1,726	1,730	1,723	1,674	1,737	1,686	1,672	1,620	1,558	1,490	1,440	1,351	1,312	1,234	1,175	1,108	1,043	988						11,504	49,531
2000	0	21	77	151	344	701	806	870	1,199	1,245	1,341	1,354	1,646	1,619	1,704	1,708	1,701	1,653	1,716	1,665	1,651	1,599	1,538	1,471	1,422	1,334	1,295	1,219	1,160	1,095	1,030	976						11,288	48,599
2001	0	0	37	136	270	469	414	547	670	987	1,061	1,244	1,311	1,402	1,476	1,479	1,473	1,431	1,485	1,441	1,430	1,385	1,332	1,274	1,231	1,155	1,122	1,055	1,004	948	892	845						9,379	40,382
2002	4	18	27	91	239	544	644	1,121	1,103	1,586	1,644	1,670	1,788	1,912	2,013	2,017	2,009	1,952	2,026	1,965	1,950	1,888	1,816	1,737	1,679	1,575	1,530	1,439	1,370	1,292	1,216	1,152						13,014	56,031
2003	0	0	59	181	228	601	875	1,518	1,657	1,904	1,945	2,105	2,254	2,410	2,537	2,542	2,533	2,461	2,554	2,478	2,458	2,381	2,289	2,190	2,116	1,986	1,928	1,814	1,727	1,629	1,533	1,453						16,442	70,788
2004	0	0	18	33	354	581	735	825	1,029	1,277	1,362	1,475	1,579	1,688	1,777	1,781	1,774	1,724	1,789	1,736	1,722	1,668	1,604	1,534	1,483	1,391	1,351	1,271	1,210	1,141	1,074	1,018						11,498	49,503
2005	3	58	87	284	495	663	836	1,221	1,310	1,528	1,630	1,764	1,889	2,020	2,127	2,131	2,123	2,063	2,141	2,077	2,061	1,996	1,919	1,836	1,774	1,665	1,616	1,521	1,447	1,366	1,285	1,218						13,963	60,117
2006	0	0	0	49	150	408	493	679	801	934	997	1,079	1,156	1,236	1,301	1,304	1,299	1,262	1,310	1,271	1,261	1,221	1,174	1,123	1,085	1,018	989	930	885	835	786	745						8,405	36,186
2007	0	0	68	193	404	601	722	938	1,107	1,290	1,377	1,490	1,596	1,706	1,796	1,800	1,793	1,742	1,808	1,754	1,740	1,686	1,621	1,551	1,498	1,406	1,365	1,284	1,223	1,154	1,086	1,028						11,746	50,573
2008	0	0	0	85	247	348	429	558	658	767	819	886	949	1,014	1,068	1,070	1,066	1,036	1,075	1,043	1,035	1,002	964	922	891	836	812	764	727	686	645	611						6,962	29,973
2009	0	0	0	53	161	282	347	451	533	621	663	717	768	821	864	866	863	838	870	844	838	811	780	746	721	677	657	618	588	555	522	495						5,619	24,191
2010	0	0	26	33	79	138	170	221	260	303	324	350	375	401	422	423	422	410	425	413	409	396	381	365	352	331	321	302	288	271	255	242						2,756	11,864
2011	0	0	34	123	294	513	632	821	969	1,130	1,206	1,305	1,397	1,494	1,573	1,576	1,570	1,526	1,583	1,536	1,524	1,476	1,419	1,358	1,312	1,231	1,196	1,125	1,071	1,010	951	901						10,242	44,098
2012	0	26	130	471	1,124	1,962	2,418	3,144	3,709	4,324	4,615	4,995	5,349	5,719	6,021	6,033	6,010	5,839	6,060	5,880	5,833	5,649	5,433	5,197	5,022	4,713	4,576	4,305	4,097	3,866	3,639	3,447						39,210	168,814
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						-	-
																																						Tail	
Factors	22.500	5.000	3.618	2.385	1.745	1.232	1.300	1.180	1.166	1.067	1.082	1.071	1.069	1.053	1.002	0.996	0.972	1.038	0.970	0.992	0.968	0.962	0.957	0.966	0.938	0.971	0.941	0.952	0.944	0.941	0.947							1.303	

Example: AY 2008 Age 78 of 429 = 348 x 1.232 and AY 2008 Age 90 of 558 = 429 x 1.300

NOTE: FACTORS ARE FROM SECTION 2, EXHIBIT 3, SHEET 35

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	4,296,958	28,218									
1978	4,554,775	26,822									
1979	4,922,518	29,181									
1980	5,505,913	29,421									
1981	5,822,523	35,186									
1982	6,184,882	31,729	618.793	-	618.793	185.11	277	31,729	9,599	41,328	0.668
1983	6,513,795	40,860	715.407	15.614	731.021	196.27	291	41,752	12,631	54,383	0.835
1984	6,868,217	38,359	641.567	32.931	674.499	205.46	291	40,328	12,200	52,528	0.765
1985	7,503,185	35,311	604.994	51.132	656.126	214.58	272	38,295	11,586	49,881	0.665
1986	7,891,199	35,728	606.910	70.285	677.195	220.48	267	39,865	12,061	51,926	0.658
1987	8,601,063	29,794	587.129	90.872	678.002	227.56	223	34,406	10,409	44,815	0.521
1988	8,905,267	24,099	521.197	113.259	634.456	235.91	196	29,336	8,875	38,211	0.429
1989	9,434,400	28,565	557.346	136.134	693.481	242.90	211	35,542	10,753	46,295	0.491
1990	10,055,399	23,185	492.269	161.315	653.584	253.22	186	30,783	9,313	40,096	0.399
1991	10,728,872	22,962	501.344	186.840	688.184	260.23	176	31,519	9,536	41,055	0.383
1992	11,441,482	14,872	388.155	213.463	601.619	271.74	141	23,051	6,974	30,025	0.262
1993	11,998,508	14,487	378.768	240.256	619.024	279.18	137	23,676	7,163	30,839	0.257
1994	12,083,591	15,390	380.966	267.595	648.560	288.55	140	26,200	7,926	34,126	0.282
1995	12,383,967	11,106	343.943	294.511	638.455	296.24	109	20,616	6,237	26,853	0.217
1996	12,949,088	8,100	296.637	322.970	619.607	306.80	89	16,919	5,118	22,037	0.170
1997	13,596,753	10,281	284.048	349.909	633.958	317.50	114	22,946	6,942	29,888	0.220
1998	14,465,333	9,158	219.420	379.153	598.573	331.25	126	24,983	7,558	32,541	0.225
1999	15,088,873	13,485	237.325	408.722	646.048	344.37	165	36,709	11,106	47,815	0.317
2000	15,809,043	11,374	179.821	438.643	618.464	357.34	177	39,117	11,834	50,952	0.322
2001	16,717,138	7,145	147.792	466.627	614.419	369.07	131	29,706	8,987	38,693	0.231
2002	17,601,171	8,690	128.903	492.307	621.210	378.74	178	41,879	12,670	54,549	0.310
2003	18,004,352	8,967	106.245	516.320	622.565	388.94	217	52,544	15,897	68,441	0.380
2004	18,523,800	4,852	81.652	539.199	620.851	401.53	148	36,895	11,162	48,057	0.259
2005	18,566,524	4,957	64.156	560.731	624.887	410.99	188	48,283	14,607	62,890	0.339
2006	18,918,245	1,779	29.424	577.552	606.977	425.78	142	36,698	11,103	47,801	0.253
2007	19,391,569	1,986	30.630	592.658	623.287	441.18	147	40,422	12,229	52,652	0.272
2008	19,805,485	680	11.234	603.225	614.459	448.29	135	37,187	11,250	48,437	0.245
2009	19,727,413	215	3.590	611.249	614.839	460.14	130	36,779	11,127	47,905	0.243
2010	19,224,772	59	1.005	615.628	616.632	464.74	126	36,108	10,924	47,032	0.245
2011	18,522,515	34	0.604	616.955	617.560	469.39	120	34,785	10,524	45,309	0.245
2012	17,714,507	26	0.476	617.372	617.848	484.88	113	33,853	10,242	44,094	0.249
2013	17,602,614		-	617.467	617.467	501.66	109	33,763	10,215	43,978	0.250
2014							108				
TOTAL		607,065					5,580	1,086,675	328,758	1,415,433	

(1) PROVIDED BY THE BWC
(2) BASED ON DATA FROM THE BWC
(3) = (2) / [(6) x (7)] x 1000
(4) SECTION 2, EXHIBIT 3, SHEET 21, COL. 6
(5) = (3) + (4)
(6) BASED ON HISTORICAL BENEFIT LEVELS
(7) SECTION 2, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	4,296,958	3.912	16,808,668		1.018					0.405					
1978	4,554,775	3.675	16,737,992		1.019					0.405					
1979	4,922,518	3.407	16,773,433		1.020					0.405					
1980	5,505,913	3.169	17,448,182		1.022					0.405					
1981	5,822,523	2.920	16,998,954		1.024					0.405					
1982	6,184,882	2.776	17,167,821	270	1.026	277	0.448%	0.161%		0.405	0.065%	0.446%	276	277	0.448%
1983	6,513,795	2.658	17,314,056	283	1.028	291	0.447%	0.168%		0.431	0.072%	0.447%	291	291	0.447%
1984	6,868,217	2.533	17,396,710	282	1.031	291	0.423%	0.167%		0.458	0.077%	0.424%	291	291	0.424%
1985	7,503,185	2.448	18,364,828	263	1.034	272	0.362%	0.148%		0.487	0.072%	0.363%	272	272	0.363%
1986	7,891,199	2.388	18,846,257	257	1.038	267	0.338%	0.142%	-3.8%	0.519	0.073%	0.338%	267	267	0.338%
1987	8,601,063	2.311	19,875,240	214	1.042	223	0.259%	0.112%	-9.3%	0.552	0.062%	0.260%	223	223	0.259%
1988	8,905,267	2.208	19,660,304	187	1.047	196	0.220%	0.100%	-12.3%	0.587	0.058%	0.220%	196	196	0.220%
1989	9,434,400	2.159	20,371,910	200	1.054	211	0.224%	0.104%	-10.1%	0.624	0.065%	0.224%	211	211	0.224%
1990	10,055,399	2.083	20,942,088	175	1.064	186	0.185%	0.089%	-9.6%	0.644	0.057%	0.186%	187	186	0.185%
1991	10,728,872	2.022	21,689,651	164	1.074	176	0.164%	0.081%	-7.3%	0.664	0.054%	0.165%	177	176	0.164%
1992	11,441,482	1.919	21,954,933	130	1.086	141	0.123%	0.064%	-10.6%	0.684	0.044%	0.124%	142	141	0.123%
1993	11,998,508	1.885	22,621,374	125	1.099	137	0.115%	0.061%	-13.0%	0.705	0.043%	0.113%	136	137	0.114%
1994	12,083,591	1.825	22,048,532	125	1.119	140	0.116%	0.063%	-9.2%	0.727	0.046%	0.115%	140	140	0.116%
1995	12,383,967	1.774	21,970,116	96	1.137	109	0.088%	0.050%	-9.5%	0.750	0.037%	0.087%	108	109	0.088%
1996	12,949,088	1.717	22,232,463	75	1.185	89	0.069%	0.040%	-10.9%	0.773	0.031%	0.069%	89	89	0.069%
1997	13,596,753	1.644	22,352,179	94	1.217	114	0.084%	0.051%	-7.7%	0.797	0.041%	0.084%	114	114	0.084%
1998	14,465,333	1.568	22,686,876	99	1.276	126	0.087%	0.056%	-2.3%	0.821	0.046%	0.088%	127	126	0.087%
1999	15,088,873	1.517	22,896,749	124	1.334	165	0.110%	0.072%	11.4%	0.847	0.061%	0.110%	166	165	0.109%
2000	15,809,043	1.467	23,186,938	124	1.434	178	0.113%	0.077%	17.9%	0.873	0.067%	0.110%	174	177	0.112%
2001	16,717,138	1.434	23,973,016	84	1.571	132	0.079%	0.055%	4.8%	0.886	0.049%	0.077%	129	131	0.078%
2002	17,601,171	1.390	24,464,115	102	1.736	177	0.101%	0.072%	2.6%	0.900	0.065%	0.102%	180	178	0.101%
2003	18,004,352	1.348	24,277,502	112	1.935	217	0.120%	0.089%	3.7%	0.913	0.082%	0.121%	218	217	0.121%
2004	18,523,800	1.304	24,148,944	67	2.206	148	0.080%	0.061%	0.3%	0.927	0.057%	0.080%	148	148	0.080%
2005	18,566,524	1.280	23,758,948	70	2.691	188	0.101%	0.079%	5.8%	0.941	0.075%	0.101%	188	188	0.101%
2006	18,918,245	1.246	23,574,590	40	3.203	128	0.068%	0.054%	-6.7%	0.956	0.052%	0.078%	148	142	0.075%
2007	19,391,569	1.209	23,452,743	36	4.324	156	0.080%	0.066%	-6.9%	0.970	0.064%	0.075%	145	147	0.076%
2008	19,805,485	1.169	23,147,670	18	5.945	107	0.054%	0.046%	-7.1%	0.985	0.046%	0.071%	141	135	0.068%
2009	19,727,413	1.141	22,503,303	8	10.256	82	0.042%	0.036%	-15.8%	1.000	0.036%	0.068%	135	130	0.066%
2010	19,224,772	1.129	21,710,635	2	21.537	43	0.022%	0.020%	-23.0%	1.000	0.020%	0.068%	130	126	0.066%
2011	18,522,515	1.093	20,240,053	1	52.765	53	0.028%	0.026%	-23.8%	1.000	0.026%	0.066%	121	120	0.065%
2012	17,714,507	1.061	18,793,320	1	137.189	137	0.077%	0.073%	6.0%	1.000	0.073%	0.064%	113	113	0.064%
2013	17,602,614	1.030	18,130,692	0	1,097.512	0	0.000%	0.000%		1.000	0.000%	0.062%	109	109	0.062%
2014	18,074,133	1.000	18,074,133	0						1.000		0.060%	108	108	0.060%
TOTAL				3,828		5,158							5,599	5,580	

5 Year Average excluding 2013	0.040%
10 Year Average excluding 2013	0.053%
10 Year Average excluding 2010-2013	0.059%
10 Year Average excluding 2009-2013	0.062%
2006-2011 Average excluding 2009	0.042%
(16) 2014 Selected Frequency	0.060%

(1) PROVIDED BY THE BWC
(2) BASED ON CHANGE IN SAWW
(3) = (1) x (2)
(4) BASED ON DATA FROM THE BWC
(5) SECTION 2, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	4,296,958			33,251		0.774
1978	4,554,775			32,152		0.706
1979	4,922,518			35,629		0.724
1980	5,505,913			36,644		0.666
1981	5,822,523			44,775		0.769
1982	6,184,882	277	0.45%	41,328	149,199	0.668
1983	6,513,795	291	0.45%	54,579	187,556	0.838
1984	6,868,217	291	0.42%	52,658	180,956	0.767
1985	7,503,185	272	0.36%	49,950	183,639	0.666
1986	7,891,199	267	0.34%	52,216	195,566	0.662
1987	8,601,063	223	0.26%	45,112	202,297	0.524
1988	8,905,267	196	0.22%	37,949	193,616	0.426
1989	9,434,400	211	0.22%	46,919	222,367	0.497
1990	10,055,399	186	0.18%	39,949	214,779	0.397
1991	10,728,872	176	0.16%	41,674	236,787	0.388
1992	11,441,482	141	0.12%	28,564	202,582	0.250
1993	11,998,508	137	0.11%	29,625	216,240	0.247
1994	12,083,591	140	0.12%	33,700	240,711	0.279
1995	12,383,967	109	0.09%	26,186	240,234	0.211
1996	12,949,088	89	0.07%	20,800	233,711	0.161
1997	13,596,753	114	0.08%	28,910	253,599	0.213
1998	14,465,333	126	0.09%	28,585	226,865	0.198
1999	15,088,873	165	0.11%	47,802	289,708	0.317
2000	15,809,043	177	0.11%	46,566	263,084	0.295
2001	16,717,138	131	0.08%	34,229	261,288	0.205
2002	17,601,171	178	0.10%	49,197	276,388	0.280
2003	18,004,352	217	0.12%	58,955	271,684	0.327
2004	18,523,800	148	0.08%	43,922	296,769	0.237
2005	18,566,524	188	0.10%	52,044	276,832	0.280
2006	18,918,245	142	0.08%	40,504	285,238	0.214
2007	19,391,569	147	0.08%	47,558	323,525	0.245
2008	19,805,485	135	0.07%	46,503	344,466	0.235
2009	19,727,413	130	0.07%	45,525	350,190	0.231
2010	19,224,772	126	0.07%	44,548	353,558	0.232
2011	18,522,515	120	0.06%	42,056	350,470	0.227
2012	17,714,507	113	0.06%	40,382	357,359	0.228
2013	17,602,614	109	0.06%	40,290	369,634	0.229
2014		108		41,571	383,333	
TOTAL		5,580		1,562,806		

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	6,695	5,251	23,251	18,000						1,701	1,444	(257)	23,195	23,251	(56)
1977	28,218	27,899	33,500	5,601	438	426	1.180	1.201	8.6%	484	320	(164)	33,251	33,500	(249)
1978	26,822	26,343	32,227	5,885	426	414	1.201	1.223	8.4%	496	480	(16)	32,152	32,227	(75)
1979	29,181	28,635	35,754	7,119	414	402	1.223	1.249	8.3%	590	546	(44)	35,629	35,754	(126)
1980	29,421	28,880	36,858	7,979	402	390	1.249	1.276	8.0%	640	541	(99)	36,644	36,858	(215)
1981	35,186	34,363	44,907	10,543	390	378	1.276	1.307	7.8%	822	823	0	44,775	44,907	(131)
1982	31,729	30,928	41,457	10,529	378	366	1.307	1.340	7.6%	796	801	5	41,328	41,457	(129)
1983	40,860	39,823	54,872	15,048	366	354	1.340	1.378	7.4%	1,112	1,037	(75)	54,579	54,872	(293)
1984	38,359	37,295	52,970	15,675	354	342	1.378	1.420	7.3%	1,149	1,064	(85)	52,658	52,970	(312)
1985	35,311	34,215	50,217	16,002	342	330	1.420	1.468	7.1%	1,141	1,096	(45)	49,950	50,217	(267)
1986	35,728	34,403	52,310	17,907	330	318	1.468	1.521	6.9%	1,238	1,325	86	52,216	52,310	(94)
1987	29,794	28,663	45,329	16,665	318	306	1.521	1.581	6.9%	1,148	1,131	(17)	45,112	45,329	(217)
1988	24,099	23,033	37,991	14,958	306	294	1.581	1.649	6.6%	990	1,066	76	37,949	37,991	(42)
1989	28,565	27,217	47,060	19,843	294	282	1.649	1.729	6.6%	1,314	1,348	34	46,919	47,060	(141)
1990	23,185	22,072	40,214	18,142	282	270	1.729	1.822	6.5%	1,186	1,113	(72)	39,949	40,214	(265)
1991	22,962	21,669	41,782	20,113	270	258	1.822	1.928	6.3%	1,264	1,293	29	41,674	41,782	(108)
1992	14,872	13,956	28,639	14,683	258	246	1.928	2.052	6.1%	897	916	19	28,564	28,639	(75)
1993	14,487	13,510	29,706	16,196	246	234	2.052	2.199	6.0%	966	977	11	29,625	29,706	(81)
1994	15,390	14,216	33,666	19,450	234	222	2.199	2.368	5.6%	1,095	1,174	79	33,700	33,666	34
1995	11,106	10,114	26,058	15,945	222	210	2.368	2.577	5.6%	890	992	102	26,186	26,058	127
1996	8,100	7,300	20,596	13,296	210	198	2.577	2.821	5.2%	694	799	106	20,800	20,596	204
1997	10,281	9,095	28,406	19,311	198	186	2.821	3.123	5.0%	973	1,186	213	28,910	28,406	504
1998	9,158	7,945	27,938	19,994	186	174	3.123	3.517	5.0%	1,001	1,213	212	28,585	27,938	647
1999	13,485	11,759	47,761	36,002	174	162	3.517	4.062	5.1%	1,823	1,726	(96)	47,802	47,761	41
2000	11,374	9,755	46,356	36,601	162	150	4.062	4.752	4.5%	1,658	1,619	(39)	46,566	46,356	210
2001	7,145	5,835	33,811	27,976	150	138	4.752	5.631	4.0%	1,118	1,311	193	34,229	33,811	418
2002	8,690	7,020	47,630	40,609	138	126	5.631	6.870	3.7%	1,522	1,670	148	49,197	47,630	1,567
2003	8,967	7,022	55,540	48,518	126	114	6.870	8.691	3.4%	1,672	1,945	273	58,955	55,540	3,415
2004	4,852	3,576	43,757	40,181	114	102	8.691	11.646	3.2%	1,283	1,277	(7)	43,922	43,757	165
2005	4,957	3,647	50,432	46,785	102	90	11.646	16.420	2.7%	1,244	1,310	66	52,044	50,432	1,612
2006	1,779	1,100	42,751	41,651	90	78	16.420	25.041	2.2%	910	679	(230)	40,504	42,751	(2,247)
2007	1,986	1,265	47,070	45,805	78	66	25.041	41.944	1.6%	755	722	(34)	47,558	47,070	488
2008	680	332	46,730	46,398	66	54	41.944	88.083	1.3%	586	348	(238)	46,503	46,730	(227)
2009	215	53	45,762	45,708	54	42	88.083	242.227	0.7%	332	161	(170)	45,525	45,762	(237)
2010	59	26	44,713	44,687	42	30	242.227	775.127	0.3%	127	33	(94)	44,548	44,713	(165)
2011	34		42,257	42,257	30	18	775.127	3,875.634	0.1%	44	34	(10)	42,056	42,257	(201)
2012	26		43,247	43,247	18	6	3,875.634	116,269.024	0.0%	11	26	15	40,382	43,247	(2,866)
2013	0		44,545	44,545	6		116,269.024		0.0%	0	0	(0)	40,290	44,545	(4,255)
2014									0.0%		0	0			
TOTAL	613,760	578,215	1,548,070	969,855						35,670	35,545	(125)	1,544,431	1,548,070	(3,639)
EXLD PRIOR	607,065	572,964	1,524,819	951,855						33,969	34,101	132	1,521,236	1,524,819	(3,583)

(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 2, EXHIBIT 3, SHEET 15B, COL. 9
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 2, EXHIBIT 3, SHEET 3, COL. 12
(14) FROM 6/30/12 ANALYSIS
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	5	4	12	726	714	1.013	1.014	8.8%	1	1	0
1954	17	14	47	714	702	1.014	1.016	8.9%	4	3	(1)
1955	-	-	-	702	690	1.016	1.017	8.0%	-	-	-
1956	11	9	22	690	678	1.017	1.019	8.5%	2	2	0
1957	17	13	42	678	666	1.019	1.021	8.9%	4	4	0
1958	12	10	25	666	654	1.021	1.023	9.2%	2	2	(0)
1959	3	3	-	654	642	1.023	1.025	9.5%	-	-	-
1960	48	40	114	642	630	1.025	1.028	9.8%	11	9	(3)
1961	131	99	302	630	618	1.028	1.031	10.1%	30	33	2
1962	67	52	141	618	606	1.031	1.035	10.4%	15	15	1
1963	90	68	202	606	594	1.035	1.040	10.6%	21	22	0
1964	66	51	147	594	582	1.040	1.045	10.8%	16	15	(1)
1965	218	170	470	582	570	1.045	1.050	11.0%	52	48	(4)
1966	131	101	295	570	558	1.050	1.057	11.0%	33	30	(3)
1967	149	116	344	558	546	1.057	1.064	11.0%	38	32	(5)
1968	176	141	419	546	534	1.064	1.073	10.8%	45	35	(10)
1969	251	198	581	534	522	1.073	1.082	10.6%	61	53	(8)
1970	273	207	681	522	510	1.082	1.093	10.3%	70	66	(4)
1971	418	322	1,106	510	498	1.093	1.104	10.0%	111	95	(15)
1972	467	364	1,214	498	486	1.104	1.116	9.7%	118	103	(15)
1973	518	406	1,343	486	474	1.116	1.130	9.5%	127	111	(16)
1974	847	666	2,433	474	462	1.130	1.145	9.2%	224	181	(44)
1975	1,078	830	3,092	462	450	1.145	1.162	9.0%	278	248	(30)
1976	1,702	1,368	4,969	450	438	1.162	1.180	8.8%	438	335	(103)
TOTAL	6,695	5,251	18,000						1,701	1,444	(257)

(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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	30,267	30,273	33,500	3,227	438	426	1.032	1.032	0.0%	0	(6)	(6)	33,251	33,500	(249)
1978	29,658	29,790	32,227	2,437	426	414	1.032	1.038	16.4%	400	(131)	(532)	32,152	32,227	(75)
1979	32,412	32,298	35,754	3,456	414	402	1.038	1.040	3.7%	128	113	(14)	35,629	35,754	(126)
1980	33,036	33,012	36,858	3,847	402	390	1.040	1.046	13.0%	499	24	(474)	36,644	36,858	(215)
1981	40,679	40,543	44,907	4,364	390	378	1.046	1.048	4.1%	181	136	(45)	44,775	44,907	(131)
1982	37,206	36,982	41,457	4,475	378	366	1.048	1.059	16.9%	756	225	(531)	41,328	41,457	(129)
1983	47,464	47,539	54,872	7,333	366	354	1.059	1.067	11.9%	871	(74)	(945)	54,579	54,872	(293)
1984	46,243	46,377	52,970	6,593	354	342	1.067	1.084	18.8%	1,238	(134)	(1,372)	52,658	52,970	(312)
1985	43,326	42,892	50,217	7,325	342	330	1.084	1.098	13.4%	979	434	(545)	49,950	50,217	(267)
1986	45,510	45,375	52,310	6,935	330	318	1.098	1.107	7.5%	517	134	(383)	52,216	52,310	(94)
1987	38,745	38,480	45,329	6,849	318	306	1.107	1.131	16.9%	1,156	264	(892)	45,112	45,329	(217)
1988	32,957	33,027	37,991	4,963	306	294	1.131	1.158	14.9%	742	(70)	(812)	37,949	37,991	(42)
1989	40,252	40,579	47,060	6,482	294	282	1.158	1.189	14.0%	910	(326)	(1,237)	46,919	47,060	(141)
1990	33,326	33,163	40,214	7,051	282	270	1.189	1.232	15.7%	1,107	163	(944)	39,949	40,214	(265)
1991	34,737	34,431	41,782	7,352	270	258	1.232	1.254	6.9%	504	306	(198)	41,674	41,782	(108)
1992	23,964	23,678	28,639	4,962	258	246	1.254	1.282	8.0%	396	286	(109)	28,564	28,639	(75)
1993	24,165	23,493	29,706	6,212	246	234	1.282	1.343	13.9%	863	671	(192)	29,625	29,706	(81)
1994	27,083	26,745	33,666	6,921	234	222	1.343	1.420	13.7%	949	338	(611)	33,700	33,666	34
1995	20,996	20,355	26,058	5,703	222	210	1.420	1.495	10.6%	607	640	33	26,186	26,058	127
1996	16,564	16,296	20,596	4,301	210	198	1.495	1.546	6.2%	266	268	2	20,800	20,596	204
1997	24,833	23,134	28,406	5,272	198	186	1.546	1.650	10.4%	548	1,699	1,151	28,910	28,406	504
1998	23,355	23,332	27,938	4,606	186	174	1.650	1.756	8.5%	390	23	(367)	28,585	27,938	647
1999	34,126	32,029	47,761	15,732	174	162	1.756	1.887	8.4%	1,329	2,097	768	47,802	47,761	41
2000	30,317	28,183	46,356	18,173	162	150	1.887	2.212	14.2%	2,576	2,134	(442)	46,566	46,356	210
2001	22,912	21,175	33,811	12,636	150	138	2.212	2.429	6.9%	870	1,738	868	34,229	33,811	418
2002	29,596	27,820	47,630	19,810	138	126	2.429	2.853	9.4%	1,867	1,776	(90)	49,197	47,630	1,567
2003	33,298	31,181	55,540	24,359	126	114	2.853	3.325	7.1%	1,730	2,117	386	58,955	55,540	3,415
2004	21,940	16,711	43,757	27,045	114	102	3.325	3.976	6.6%	1,781	5,228	3,447	43,922	43,757	165
2005	21,637	19,605	50,432	30,828	102	90	3.976	4.818	5.5%	1,709	2,032	323	52,044	50,432	1,612
2006	11,488	8,279	42,751	34,472	90	78	4.818	6.606	6.6%	2,281	3,209	928	40,504	42,751	(2,247)
2007	11,653	9,291	47,070	37,779	78	66	6.606	10.667	6.4%	2,403	2,361	(41)	47,558	47,070	488
2008	4,968	3,394	46,730	43,336	66	54	10.667	19.751	4.5%	1,968	1,573	(395)	46,503	46,730	(227)
2009	1,461	766	45,762	44,996	54	42	19.751	46.649	3.0%	1,342	695	(647)	45,525	45,762	(237)
2010	527	203	44,713	44,510	42	30	46.649	202.237	1.7%	738	324	(414)	44,548	44,713	(165)
2011	747	725	42,257	41,532	30	18	202.237	202.237	0.0%	0	22	22	42,056	42,257	(201)
2012	589		43,247	43,247	18	6	202.237	202.237	0.0%	0	589	589	40,382	43,247	(2,866)
2013	0		44,545	44,545	6		202.237		0.5%	220	0	(220)	40,290	44,545	(4,255)
2014									0.0%		0	0			
TOTAL	952,036	921,156	1,524,819	603,662						34,821	30,879	(3,942)	1,521,236	1,524,819	(3,583)
EXLD PRIOR	952,036	921,156	1,524,819	603,662						34,821	30,879	(3,942)	1,521,236	1,524,819	(3,583)

(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 2, EXHIBIT 3, SHEET 3, COL. 12
(14) FROM 6/30/12 ANALYSIS
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
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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	270	268	273	5	378	366	1.017	1.017	0.0%	0	2	2	277	273	4
1983	283	283	289	6	366	354	1.017	1.020	14.8%	1	0	(1)	291	289	2
1984	282	281	288	7	354	342	1.020	1.024	14.8%	1	1	0	291	288	3
1985	263	261	268	7	342	330	1.024	1.028	14.2%	1	2	1	272	268	4
1986	257	257	265	8	330	318	1.028	1.032	12.4%	1	0	(1)	267	265	2
1987	214	214	222	8	318	306	1.032	1.038	14.7%	1	0	(1)	223	222	1
1988	187	186	194	8	306	294	1.038	1.045	15.5%	1	1	0	196	194	2
1989	200	199	210	11	294	282	1.045	1.055	16.5%	2	1	(1)	211	210	1
1990	175	174	185	11	282	270	1.055	1.065	15.3%	2	1	(1)	186	185	1
1991	164	163	176	13	270	258	1.065	1.077	14.2%	2	1	(1)	176	176	0
1992	130	129	141	12	258	246	1.077	1.092	15.2%	2	1	(1)	141	141	0
1993	125	121	135	14	246	234	1.092	1.112	16.1%	2	4	2	137	135	2
1994	125	123	139	16	234	222	1.112	1.133	14.3%	2	2	0	140	139	1
1995	96	91	106	15	222	210	1.133	1.161	15.5%	2	5	3	109	106	3
1996	75	74	88	14	210	198	1.161	1.194	14.5%	2	1	(1)	89	88	1
1997	94	88	109	21	198	186	1.194	1.235	14.9%	3	6	3	114	109	5
1998	99	98	128	30	186	174	1.235	1.303	18.1%	5	1	(4)	126	128	(2)
1999	124	115	161	46	174	162	1.303	1.401	18.7%	9	9	0	165	161	4
2000	124	114	175	61	162	150	1.401	1.534	17.8%	11	10	(1)	177	175	2
2001	84	75	145	70	150	138	1.534	1.695	15.1%	11	9	(2)	131	145	(14)
2002	102	96	177	81	138	126	1.695	1.890	12.9%	10	6	(4)	178	177	1
2003	112	102	192	90	126	114	1.890	2.155	12.1%	11	10	(1)	217	192	25
2004	67	55	156	101	114	102	2.155	2.596	12.8%	13	12	(1)	148	156	(8)
2005	70	61	169	108	102	90	2.596	3.116	9.5%	10	9	(1)	188	169	19
2006	40	30	148	118	90	78	3.116	4.206	10.9%	13	10	(3)	142	148	(6)
2007	36	28	154	126	78	66	4.206	5.889	8.2%	10	8	(2)	147	154	(7)
2008	18	12	146	134	66	54	5.889	10.453	8.2%	11	6	(5)	135	146	(11)
2009	8	3	138	135	54	42	10.453	21.950	5.3%	7	5	(2)	130	138	(8)
2010	2	1	135	134	42	30	21.950	54.876	2.8%	4	1	(3)	126	135	(9)
2011	1	1	128	127	30	18	54.876	142.678	1.1%	1	0	(1)	120	128	(8)
2012	1		126	126	18	6	142.678	1,141.421	0.6%	1	1	0	113	126	(13)
2013	0		126	126	6		1,141.421		0.1%	0	0	0	109	126	(17)
2014	0									0			108		
TOTAL	3,828	3,703	5,492	1,789						152	125	(27)	5,580	5,492	(20)
EXLD PRIOR	3,828	3,703	5,492	1,789						152	125	(27)	5,580	5,492	(20)

(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 2, EXHIBIT 3, SHEET 13, COL. 14
(14) FROM 6/30/12 ANALYSIS
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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%	44.7%
6	117406.745	0.0%	0.0%	0.0%	45.6%
18	3913.558	0.0%	0.1%	0.1%	47.4%
30	782.712	0.1%	0.3%	0.2%	49.3%
42	244.597	0.4%	0.7%	0.6%	51.1%
54	88.945	1.1%	1.2%	1.0%	52.8%
66	42.355	2.4%	1.6%	1.3%	54.3%
78	25.362	3.9%	2.1%	1.6%	55.7%
90	16.631	6.0%	2.4%	1.8%	57.0%
102	11.837	8.4%	2.9%	2.0%	58.1%
114	8.833	11.3%	3.0%	2.0%	59.1%
126	6.983	14.3%	3.2%	2.1%	60.0%
138	5.700	17.5%	3.3%	2.1%	60.9%
150	4.790	20.9%	3.5%	2.1%	61.7%
162	4.094	24.4%	3.8%	2.2%	62.4%
174	3.545	28.2%	3.8%	2.1%	62.9%
186	3.121	32.0%	3.5%	1.9%	63.4%
198	2.812	35.6%	3.4%	1.7%	64.0%
210	2.568	38.9%	3.5%	1.7%	64.6%
222	2.358	42.4%	3.3%	1.5%	65.0%
234	2.190	45.7%	3.2%	1.5%	65.6%
246	2.045	48.9%	3.2%	1.4%	66.1%
258	1.921	52.1%	3.0%	1.3%	66.5%
270	1.815	55.1%	2.9%	1.2%	67.0%
282	1.723	58.0%	2.8%	1.1%	67.4%
294	1.643	60.9%	2.6%	1.0%	67.7%
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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	10,055,399	2.083	20,942,088	39,949	38,602	0.654	2.068	53,984	52,164	100%	53,984	0.258	0.397	0.401
1991	10,728,872	2.022	21,689,651	41,674	41,472	0.674	2.024	56,837	56,561	100%	56,837	0.262	0.388	0.390
1992	11,441,482	1.919	21,954,933	28,564	29,155	0.695	1.956	38,801	39,603	100%	38,801	0.177	0.250	0.250
1993	11,998,508	1.885	22,621,374	29,625	30,143	0.716	1.883	39,954	40,653	100%	39,954	0.177	0.247	0.248
1994	12,083,591	1.825	22,048,532	33,700	35,270	0.738	1.797	44,716	46,800	100%	44,716	0.203	0.279	0.318
1995	12,383,967	1.774	21,970,116	26,186	28,616	0.761	1.757	35,021	38,272	100%	35,021	0.159	0.211	0.306
1996	12,949,088	1.717	22,232,463	20,800	23,833	0.785	1.695	27,669	31,703	100%	27,669	0.124	0.161	0.298
1997	13,596,753	1.644	22,352,179	28,910	37,119	0.809	1.663	38,885	49,927	100%	38,885	0.174	0.213	0.281
1998	14,465,333	1.568	22,686,876	28,585	37,256	0.834	1.601	38,172	49,750	100%	38,172	0.168	0.198	0.271
1999	15,088,873	1.517	22,896,749	47,802	57,366	0.860	1.528	62,790	75,353	100%	62,790	0.274	0.317	0.266
2000	15,809,043	1.467	23,186,938	46,566	55,278	0.873	1.471	59,778	70,963	100%	59,778	0.258	0.295	0.263
2001	16,717,138	1.434	23,973,016	34,229	47,741	0.886	1.402	42,516	59,300	100%	42,516	0.177	0.205	0.266
2002	17,601,171	1.390	24,464,115	49,537	68,297	0.900	1.379	61,474	84,754	100%	61,474	0.251	0.281	0.258
2003	18,004,352	1.348	24,277,502	62,617	86,924	0.913	1.345	76,929	106,792	100%	76,929	0.317	0.348	0.253
2004	18,523,800	1.304	24,148,944	42,863	65,201	0.927	1.309	52,008	79,112	100%	52,008	0.215	0.231	0.248
2005	18,566,524	1.280	23,758,948	58,677	79,804	0.941	1.278	70,574	95,985	100%	70,574	0.297	0.316	0.245
2006	18,918,245	1.246	23,574,590	29,586	50,984	0.956	1.231	34,793	59,957	100%	34,793	0.148	0.156	0.244
2007	19,391,569	1.209	23,452,743	50,380	71,849	0.970	1.187	58,006	82,725	100%	58,006	0.247	0.260	0.242
2008	19,805,485	1.169	23,147,670	28,796	44,335	0.985	1.154	32,718	50,374	100%	32,718	0.141	0.145	0.237
2009	19,727,413	1.141	22,503,303	19,100	22,965	1.000	1.129	21,573	25,938	100%	21,573	0.096	0.097	0.232
2010	19,224,772	1.129	21,710,635	14,389	16,379	1.000	1.118	16,084	18,308	100%	16,084	0.074	0.075	0.232
2011	18,522,515	1.093	20,240,053	26,641	117,948	1.000	1.106	29,475	130,495	100%	29,475	0.146	0.144	0.227
2012	17,714,507	1.061	18,793,320	101,965	172,098	1.000	1.071	109,186	184,286	100%	109,186	0.581	0.576	0.228
2013	17,602,614	1.030	18,130,692	0	0	1.000	1.035	0	0	100%	0	0.000	0.000	0.229
2014		1.000				1.000	1.000	0	0	0%	0			0.230

	5 Year Average excluding 2012-2013	0.141	0.144
	7 Year Average excluding 2012-2013	0.209	0.222
	10 Year Weighted Average excluding 2010-2013	0.216	
	10 Year Weighted Average excluding 2009-2013	0.233	
	5 Year Average excluding 2011-2013	0.141	0.147
	5 Year Average excluding 2013	0.208	0.207
	7 Year Average excluding 2013	0.164	0.208
(14)	2014 Selected Loss Rate:	0.230	

(1)	PROVIDED BY THE BWC
(2)	BASED ON CHANGE IN SAWW
(3)	= (1) x (2)
(4)	SECTION 2, EXHIBIT 3, SHEET 4, COL. 4
(5)	SECTION 2, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	1.018	1.017	1.018	1.270	1.270	1.270
1978	426	426	438	1.199	1.178	1.199	1.033	1.030	1.033	1.019	1.018	1.019	1.270	1.270	1.270
1979	414	414	426	1.221	1.199	1.221	1.038	1.033	1.038	1.020	1.019	1.020	1.270	1.270	1.270
1980	402	402	414	1.246	1.221	1.246	1.042	1.038	1.042	1.022	1.020	1.022	1.270	1.270	1.270
1981	390	390	402	1.273	1.246	1.273	1.047	1.042	1.047	1.024	1.022	1.024	1.270	1.270	1.270
1982	378	378	390	1.303	1.273	1.303	1.052	1.047	1.052	1.026	1.024	1.026	1.270	1.270	1.270
1983	366	366	378	1.336	1.303	1.336	1.057	1.052	1.057	1.028	1.026	1.028	1.293	1.270	1.293
1984	354	354	366	1.373	1.336	1.373	1.064	1.057	1.064	1.031	1.028	1.031	1.328	1.293	1.328
1985	342	342	354	1.415	1.373	1.415	1.074	1.064	1.074	1.034	1.031	1.034	1.365	1.328	1.365
1986	330	330	342	1.462	1.415	1.462	1.087	1.074	1.087	1.038	1.034	1.038	1.401	1.365	1.401
1987	318	318	330	1.514	1.462	1.514	1.096	1.087	1.096	1.042	1.038	1.042	1.446	1.401	1.446
1988	306	306	318	1.575	1.514	1.575	1.116	1.096	1.116	1.047	1.042	1.047	1.498	1.446	1.498
1989	294	294	306	1.643	1.575	1.643	1.136	1.116	1.136	1.054	1.047	1.054	1.553	1.498	1.553
1990	282	282	294	1.723	1.643	1.723	1.158	1.136	1.158	1.064	1.054	1.064	1.622	1.553	1.622
1991	270	270	282	1.815	1.723	1.815	1.194	1.158	1.194	1.074	1.064	1.074	1.696	1.622	1.696
1992	258	258	270	1.921	1.815	1.921	1.217	1.194	1.217	1.086	1.074	1.086	1.777	1.696	1.777
1993	246	246	258	2.045	1.921	2.045	1.247	1.217	1.247	1.099	1.086	1.099	1.870	1.777	1.870
1994	234	234	246	2.190	2.045	2.190	1.302	1.247	1.302	1.119	1.099	1.119	1.961	1.870	1.961
1995	222	222	234	2.358	2.190	2.358	1.363	1.302	1.363	1.137	1.119	1.137	2.080	1.961	2.080
1996	210	210	222	2.568	2.358	2.568	1.439	1.363	1.439	1.185	1.137	1.185	2.171	2.080	2.171
1997	198	198	210	2.812	2.568	2.812	1.495	1.439	1.495	1.217	1.185	1.217	2.323	2.171	2.323
1998	186	186	198	3.121	2.812	3.121	1.595	1.495	1.595	1.276	1.217	1.276	2.475	2.323	2.475
1999	174	174	186	3.545	3.121	3.545	1.681	1.595	1.681	1.334	1.276	1.334	2.688	2.475	2.688
2000	162	162	174	4.094	3.545	4.094	1.823	1.681	1.823	1.434	1.334	1.434	2.875	2.688	2.875
2001	150	150	162	4.790	4.094	4.790	2.084	1.823	2.084	1.571	1.434	1.571	3.042	2.875	3.042
2002	138	138	150	5.700	4.790	5.700	2.308	2.084	2.308	1.736	1.571	1.736	3.265	3.042	3.265
2003	126	126	138	6.983	5.700	6.983	2.611	2.308	2.611	1.935	1.736	1.935	3.565	3.265	3.565
2004	114	114	126	8.833	6.983	8.833	2.972	2.611	2.972	2.206	1.935	2.206	3.979	3.565	3.979
2005	102	102	114	11.837	8.833	11.837	3.688	2.972	3.688	2.691	2.206	2.691	4.360	3.979	4.360
2006	90	90	102	16.631	11.837	16.631	4.438	3.688	4.438	3.203	2.691	3.203	5.126	4.360	5.126
2007	78	78	90	25.362	16.631	25.362	6.166	4.438	6.166	4.324	3.203	4.324	5.836	5.126	5.836
2008	66	66	78	42.355	25.362	42.355	8.925	6.166	8.925	5.945	4.324	5.945	7.159	5.836	7.159
2009	54	54	66	88.945	42.355	88.945	15.721	8.925	15.721	10.256	5.945	10.256	8.921	7.159	8.921
2010	42	42	54	244.597	88.945	244.597	31.078	15.721	31.078	21.537	10.256	21.537	13.026	8.921	13.026
2011	30	30	42	782.712	244.597	782.712	157.943	31.078	157.943	52.765	21.537	52.765	19.538	13.026	19.538
2012	18	18	30	3,913.558	782.712	3,913.558	292.194	157.943	292.194	137.189	52.765	137.189	35.169	19.538	35.169
2013	6	6	18	117,406.745	3,913.558	117,406.745	1,753.167	292.194	1,753.167	1,097.512	137.189	1,097.512	316.521	35.169	316.521

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 2, EXHIBIT 3, SHEET 23; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 2, EXHIBIT 3, SHEET 23; SELECTED CUM. BASED ON (3)
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)
(7) FROM SECTION 2, EXHIBIT 3, SHEET 24; SELECTED CUM. BASED ON (2)
(8) FROM SECTION 2, EXHIBIT 3, SHEET 24; SELECTED CUM. BASED ON (3)
(9) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)
(10) FROM SECTION 2, EXHIBIT 3, SHEET 29; SELECTED CUM. BASED ON (2)
(11) FROM SECTION 2, EXHIBIT 3, SHEET 29; SELECTED CUM. BASED ON (3)
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)
(13) FROM SECTION 2, EXHIBIT 3, SHEET 30; SELECTED CUM. BASED ON (2)
(14) FROM SECTION 2, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	15.614	-	15.614
1984	354	354	366	32.931	15.614	32.931
1985	342	342	354	51.132	32.931	51.132
1986	330	330	342	70.285	51.132	70.285
1987	318	318	330	90.872	70.285	90.872
1988	306	306	318	113.259	90.872	113.259
1989	294	294	306	136.134	113.259	136.134
1990	282	282	294	161.315	136.134	161.315
1991	270	270	282	186.840	161.315	186.840
1992	258	258	270	213.463	186.840	213.463
1993	246	246	258	240.256	213.463	240.256
1994	234	234	246	267.595	240.256	267.595
1995	222	222	234	294.511	267.595	294.511
1996	210	210	222	322.970	294.511	322.970
1997	198	198	210	349.909	322.970	349.909
1998	186	186	198	379.153	349.909	379.153
1999	174	174	186	408.722	379.153	408.722
2000	162	162	174	438.643	408.722	438.643
2001	150	150	162	466.627	438.643	466.627
2002	138	138	150	492.307	466.627	492.307
2003	126	126	138	516.320	492.307	516.320
2004	114	114	126	539.199	516.320	539.199
2005	102	102	114	560.731	539.199	560.731
2006	90	90	102	577.552	560.731	577.552
2007	78	78	90	592.658	577.552	592.658
2008	66	66	78	603.225	592.658	603.225
2009	54	54	66	611.249	603.225	611.249
2010	42	42	54	615.628	611.249	615.628
2011	30	30	42	616.955	615.628	616.955
2012	18	18	30	617.372	616.955	617.372
2013	6	6	18	617.467	617.372	617.467

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 2, EXHIBIT 3, SHEET 38; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 2, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	2	15	68	178	402	764	1,237	1,749	2,346	3,075	3,951	5,038	6,313	7,770	9,326	10,756	12,156	13,595	15,001	16,336	17,569	18,712	19,868	20,866	21,987	22,937	23,790	24,550	25,198	25,766	26,287	26,747	27,157	27,540	27,899	28,218	28,218
1978	0	2	17	86	216	420	701	1,072	1,574	2,250	3,087	4,097	5,238	6,453	7,764	9,068	10,302	11,589	12,821	13,980	15,116	16,230	17,271	18,245	19,196	20,138	21,079	21,926	22,706	23,409	24,048	24,653	25,253	25,813	26,343	26,822		26,822
1979	0	4	24	72	190	380	677	1,079	1,604	2,320	3,246	4,380	5,697	7,157	8,535	9,884	11,342	12,783	14,178	15,439	16,678	17,914	19,059	20,144	21,204	22,197	23,230	24,159	25,069	25,898	26,673	27,377	28,043	28,635	29,181			29,181
1980	0	6	21	89	216	384	667	1,176	1,837	2,734	3,923	5,242	6,709	8,152	9,671	11,203	12,722	14,170	15,546	16,867	18,121	19,476	20,690	21,792	22,846	23,864	24,758	25,545	26,288	26,988	27,662	28,294	28,880	29,421				29,421
1981	0	0	2	49	136	341	744	1,355	2,216	3,471	4,949	6,563	8,127	9,729	11,481	13,227	14,935	16,582	18,237	19,764	21,211	22,646	24,074	25,574	27,018	28,276	29,469	30,604	31,641	32,618	33,510	34,363	35,186					35,186
1982	0	0	0	54	168	403	821	1,382	2,228	3,438	4,891	6,371	7,969	9,699	11,471	13,164	14,722	16,165	17,569	18,941	20,286	21,623	22,863	24,074	25,208	26,269	27,278	28,235	29,177	30,083	30,928	31,729						31,729
1983	0	0	0	74	269	540	1,088	2,157	3,801	5,752	7,703	9,683	11,840	13,800	15,931	17,954	19,943	21,843	23,704	25,485	27,323	29,042	30,761	32,264	33,683	35,034	36,330	37,566	38,730	39,823	40,860							40,860
1984	0	5	27	103	306	682	1,410	2,607	4,186	5,749	7,589	9,497	11,534	13,738	15,795	17,807	19,727	21,542	23,283	24,917	26,535	28,192	29,668	31,067	32,407	33,700	34,943	36,154	37,295	38,359								38,359
1985	0	0	0	0	122	447	1,320	2,493	3,775	5,137	6,949	8,710	10,313	12,237	13,966	15,897	17,604	19,287	21,104	22,843	24,550	26,110	27,631	29,087	30,474	31,771	33,055	34,215	35,311									35,311
1986	0	0	0	0	183	671	1,531	2,616	4,104	5,877	7,700	9,693	11,678	13,500	15,217	16,973	18,620	20,228	21,951	23,705	25,315	26,943	28,509	29,982	31,523	32,979	34,403	35,728										35,728
1987	0	0	0	44	218	668	1,354	2,155	3,462	5,082	6,642	8,183	9,815	11,402	13,037	14,655	16,273	17,820	19,413	20,888	22,335	23,722	25,027	26,316	27,511	28,663	29,794											29,794
1988	0	0	0	47	251	518	963	1,944	2,970	4,200	5,455	6,719	7,974	9,219	10,421	11,730	13,042	14,352	15,681	16,955	18,198	19,435	20,652	21,825	23,033	24,099												24,099
1989	0	0	31	109	281	756	1,599	2,632	3,849	5,305	6,941	8,655	10,314	11,901	13,539	15,175	16,794	18,315	19,868	21,375	22,898	24,369	25,772	27,217	28,565													28,565
1990	0	0	2	74	309	842	1,667	2,658	3,872	5,132	6,284	7,568	8,910	10,267	11,651	13,206	14,580	15,886	17,131	18,374	19,653	20,871	22,072	23,185														23,185
1991	0	0	0	75	366	1,106	2,033	3,031	4,110	5,406	6,689	7,917	9,158	10,518	12,060	13,461	14,907	16,245	17,682	19,046	20,354	21,669	22,962															22,962
1992	0	0	53	145	435	1,055	1,653	2,297	3,152	4,039	4,868	5,743	6,609	7,591	8,486	9,434	10,300	11,155	12,051	12,971	13,956	14,872																14,872
1993	0	0	0	105	504	1,083	1,843	2,622	3,369	4,242	5,047	5,876	6,910	7,775	8,660	9,576	10,556	11,539	12,541	13,510	14,487																	14,487
1994	0	8	60	175	442	830	1,497	2,227	3,029	3,903	4,845	5,966	7,128	8,260	9,486	10,708	11,850	12,979	14,216	15,390																		15,390
1995	0	1	1	65	272	503	894	1,668	2,310	3,054	3,810	4,652	5,501	6,345	7,306	8,196	9,162	10,114	11,106																			11,106
1996	0	0	24	100	198	455	820	1,195	1,650	2,224	2,882	3,451	4,049	4,837	5,650	6,491	7,300	8,100																				8,100
1997	0	10	58	144	333	662	1,255	1,798	2,626	3,360	4,137	4,999	5,938	6,969	8,004	9,095	10,281																					10,281
1998	0	9	52	87	291	496	893	1,545	2,176	2,797	3,514	4,499	5,465	6,647	7,945	9,158																						9,158
1999	0	0	112	405	891	1,642	2,555	3,480	4,617	5,898	7,251	8,645	10,132	11,759	13,485																							13,485
2000	0	21	98	249	592	1,293	2,099	2,969	4,168	5,413	6,754	8,109	9,755	11,374																								11,374
2001	0	0	37	173	443	912	1,325	1,872	2,542	3,529	4,590	5,835	7,145																									7,145
2002	4	22	49	140	379	923	1,567	2,688	3,790	5,376	7,020	8,690																										8,690
2003	0	0	59	239	467	1,069	1,944	3,462	5,119	7,022	8,967																											8,967
2004	0	0	18	51	406	987	1,722	2,547	3,576	4,852																												4,852
2005	3	61	148	432	927	1,590	2,426	3,647	4,957																													4,957
2006	0	0	0	49	199	607	1,100	1,779																														1,779
2007	0	0	68	260	664	1,265	1,986																															1,986
2008	0	0	0	85	332	680																																680
2009	0	0	0	53	215																																	215
2010	0	0	26	59																																		59
2011	0	0	34																																			34
2012	0	26																																				26
2013	0																																					-
																																						607,065

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		6.184	4.462	2.628	2.264	1.900	1.618	1.414	1.342	1.310	1.285	1.275	1.253	1.231	1.200	1.153	1.130	1.118	1.103	1.089	1.075	1.065	1.062	1.050	1.054	1.043	1.037	1.032	1.026	1.023	1.020	1.018	1.015	1.014	1.013	1.011		
1978		6.835	5.108	2.525	1.943	1.671	1.527	1.469	1.429	1.372	1.327	1.278	1.232	1.203	1.168	1.136	1.125	1.106	1.090	1.081	1.074	1.064	1.056	1.052	1.049	1.047	1.040	1.036	1.031	1.027	1.025	1.024	1.022	1.021	1.018			
1979		6.092	2.959	2.644	1.997	1.780	1.594	1.487	1.446	1.399	1.349	1.301	1.256	1.192	1.158	1.148	1.127	1.109	1.089	1.080	1.074	1.064	1.057	1.053	1.047	1.047	1.040	1.038	1.033	1.030	1.026	1.024	1.021	1.019				
1980		3.550	4.241	2.414	1.779	1.738	1.764	1.562	1.488	1.435	1.336	1.280	1.215	1.186	1.158	1.136	1.114	1.097	1.085	1.074	1.075	1.062	1.053	1.048	1.045	1.037	1.032	1.029	1.027	1.025	1.023	1.021	1.019					
1981		15.450	26.755	2.800	2.497	2.184	1.822	1.635	1.567	1.426	1.326	1.238	1.197	1.180	1.152	1.129	1.110	1.100	1.084	1.073	1.068	1.063	1.062	1.056	1.047	1.042	1.039	1.034	1.031	1.027	1.025	1.024						
1982				3.123	2.402	2.040	1.683	1.612	1.543	1.423	1.303	1.251	1.217	1.183	1.148	1.118	1.098	1.087	1.078	1.071	1.066	1.057	1.053	1.047	1.042	1.038	1.035	1.033	1.031	1.028	1.026							
1983				3.611	2.010	2.012	1.983	1.762	1.513	1.339	1.257	1.223	1.166	1.154	1.127	1.111	1.095	1.085	1.075	1.072	1.063	1.059	1.049	1.044	1.040	1.037	1.034	1.031	1.028	1.026								
1984		5.458	3.818	2.961	2.232	2.067	1.849	1.606	1.373	1.320	1.251	1.215	1.191	1.150	1.127	1.108	1.092	1.081	1.070	1.065	1.062	1.052	1.047	1.043	1.040	1.037	1.035	1.032	1.029									
1985					3.664	2.955	1.889	1.514	1.361	1.353	1.253	1.184	1.187	1.141	1.138	1.107	1.096	1.094	1.082	1.075	1.064	1.058	1.053	1.048	1.043	1.040	1.035	1.032										
1986					3.672	2.281	1.709	1.569	1.432	1.310	1.259	1.205	1.156	1.127	1.115	1.097	1.086	1.085	1.080	1.068	1.064	1.058	1.052	1.051	1.046	1.043	1.039											
1987				4.993	3.059	2.027	1.592	1.607	1.468	1.307	1.232	1.199	1.162	1.143	1.124	1.110	1.095	1.089	1.076	1.069	1.062	1.055	1.052	1.045	1.042	1.039												
1988				5.299	2.066	1.859	2.020	1.528	1.414	1.299	1.232	1.187	1.156	1.130	1.126	1.112	1.100	1.093	1.081	1.073	1.068	1.063	1.057	1.055	1.046													
1989			3.516	2.593	2.686	2.115	1.646	1.462	1.378	1.308	1.247	1.192	1.154	1.138	1.121	1.107	1.091	1.085	1.076	1.071	1.064	1.058	1.056	1.050														
1990			36.364	4.175	2.726	1.981	1.594	1.457	1.325	1.225	1.204	1.177	1.152	1.135	1.133	1.104	1.090	1.078	1.073	1.070	1.062	1.058	1.050														
1991				4.874	3.024	1.838	1.491	1.356	1.315	1.237	1.184	1.157	1.149	1.147	1.116	1.107	1.090	1.088	1.077	1.069	1.065	1.060																
1992		3437.401	2.760	3.001	2.422	1.567	1.389	1.372	1.282	1.205	1.180	1.151	1.149	1.118	1.112	1.092	1.083	1.080	1.076	1.076	1.066																	
1993		1.000	2394.720	4.799	2.149	1.702	1.423	1.285	1.259	1.190	1.164	1.176	1.125	1.114	1.106	1.102	1.093	1.087	1.077	1.072																		
1994		7.160	2.934	2.528	1.879	1.804	1.488	1.360	1.289	1.241	1.231	1.195	1.159	1.148	1.129	1.107	1.095	1.095	1.083																			
1995		1.000	111.721	4.199	1.848	1.775	1.867	1.385	1.322	1.248	1.221	1.183	1.153	1.151	1.122	1.118	1.104	1.098																				
1996			4.150	1.985	2.298	1.802	1.456	1.381	1.348	1.296	1.198	1.173	1.195	1.168	1.149	1.125	1.110																					
1997		5.809	2.480	2.316	1.990	1.895	1.433	1.461	1.280	1.231	1.208	1.188	1.174	1.149	1.136	1.130																						
1998		5.671	1.681	3.331	1.703	1.800	1.729	1.409	1.285	1.256	1.281	1.215	1.216	1.195	1.153																							
1999			3.632	2.200	1.843	1.556	1.362	1.327	1.277	1.229	1.192	1.172	1.161	1.147																								
2000		4.679	2.546	2.381	2.183	1.623	1.415	1.404	1.299	1.248	1.201	1.203	1.166																									
2001			4.668	2.555	2.057	1.454	1.413	1.358	1.388	1.301	1.271	1.225																										
2002	6.200	2.240	2.871	2.708	2.434	1.698	1.715	1.410	1.418	1.306	1.238																											
2003			4.071	1.952	2.287	1.819	1.781	1.479	1.372	1.277																												
2004			2.868	7.902	2.431	1.745	1.479	1.404	1.357																													
2005	23.426	2.441	2.918	2.145	1.715	1.526	1.503	1.359																														
2006				4.080	3.049	1.812	1.618																															
2007			3.854	2.551	1.905	1.571																																
2008				3.905	2.049																																	
2009				4.029																																		
2010			2.284																																			
2011																																						
2012																																						
3 Yr Avg	14.813	3.120	3.019	3.495	2.334	1.636	1.533	1.414	1.382	1.295	1.236	1.200	1.181	1.164	1.146	1.124	1.103	1.093	1.079	1.072	1.064	1.058	1.054	1.050	1.045	1.041	1.036	1.032	1.029	1.027	1.025	1.023	1.021	1.018	1.016	1.011		
5 Yr Avg	14.813	4.168	3.199	3.342	2.230	1.694	1.619	1.402	1.367	1.272	1.236	1.200	1.182	1.162	1.138	1.116	1.097	1.090	1.077	1.072	1.065	1.058	1.053	1.050	1.043	1.039	1.035	1.032	1.029	1.027	1.025	1.022	1.019	1.018	1.016	1.011		
7 Yr Avg	14.813	4.143	3.362	3.795	2.267	1.661	1.560	1.391	1.342	1.264	1.227	1.194	1.175	1.153	1.129	1.112	1.095	1.087	1.078	1.071	1.064	1.058	1.052	1.048	1.043	1.040	1.035	1.033	1.030	1.027	1.024	1.022	1.019	1.018	1.016	1.011		
5 Yr Wtd			5.425	2.657	2.029	1.664	1.612	1.406	1.365	1.270	1.228	1.198	1.177	1.160	1.137	1.115	1.096	1.090	1.077	1.071	1.065	1.058	1.053	1.050	1.043	1.039	1.035	1.032	1.029	1.027	1.025	1.022	1.019	1.018	1.016	1.011		
10 Yr Wtd	33.484	4.863	3.818	2.669	2.069	1.634	1.527	1.398	1.336	1.263	1.218	1.188	1.162	1.145	1.126	1.109	1.094	1.088	1.078	1.070	1.064	1.058	1.053	1.049	1.043	1.040	1.036	1.033	1.029	1.027	1.024	1.022	1.019	1.018	1.016	1.011		
15 Yr Wtd	22.712	6.183	3.382	2.609	2.035	1.671	1.517	1.382	1.322	1.253	1.215	1.186	1.159	1.141	1.126	1.108	1.094	1.088	1.078	1.072	1.066	1.059	1.054	1.049	1.044	1.041	1.036	1.033	1.029	1.027	1.024	1.022	1.019	1.018	1.016	1.011		TAIL
Prior FY	30.000	5.000	3.200	2.750	2.100	1.675	1.525	1.410	1.340	1.265	1.220	1.185	1.170	1.155	1.126	1.107	1.095	1.088	1.077	1.071	1.064	1.058	1.054	1.048	1.043	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
PA Sel.	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	1.019	1.017	1.016		
Selected	30.000	5.000	3.200	2.750	2.100	1.670	1.525	1.405	1.340	1.265	1.225	1.190	1.170	1.155	1.136	1.110	1.095	1.089	1.077	1.071	1.065	1.058	1.053	1.049	1.043	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	117406.7	3913.56	782.712	244.597	88.945	42.355	25.362	16.631	11.837	8.833	6.983	5.700	4.790	4.094	3.545	3.121	2.812	2.568	2.358	2.190	2.045	1.921	1.815	1.723	1.643	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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																										29,458	29,705	29,192	29,398	29,881	29,764	30,130	29,864	30,129	30,408	30,273	30,267	30,267
1978																									25,946	26,560	27,278	27,366	27,926	28,362	28,504	28,936	29,421	29,980	29,790	29,658		29,658
1979																								28,429	28,796	29,383	30,313	30,706	31,105	32,040	32,057	32,324	32,571	32,298	32,412			32,412
1980																							29,295	29,816	30,209	30,927	31,401	31,191	31,582	32,163	32,568	33,231	33,012	33,036				33,036
1981																						34,402	34,726	35,476	36,373	38,037	38,656	38,779	39,324	39,818	40,649	40,543	40,679					40,679
1982																					32,077	32,453	31,909	32,536	33,522	34,197	35,147	35,222	35,979	37,027	36,982	37,206						37,206
1983																				40,537	42,014	42,377	41,784	43,409	43,899	45,221	46,089	46,788	47,673	47,539	47,464							47,464
1984																			36,737	39,119	39,916	40,097	40,754	41,499	42,517	43,791	45,006	46,354	46,377	46,243								46,243
1985																		33,843	35,334	37,850	38,392	39,550	39,129	40,542	41,426	41,940	43,476	42,892	43,326									43,326
1986																	34,727	34,196	35,429	38,086	39,918	40,332	40,464	41,732	43,527	45,276	45,375	45,510										45,510
1987																29,630	32,118	32,004	32,287	34,584	35,541	35,652	35,683	36,765	38,382	38,480	38,745											38,745
1988															22,210	22,987	24,757	25,099	26,661	28,265	29,692	30,129	30,988	33,201	33,027	32,957												32,957
1989														29,448	29,026	29,751	31,809	32,644	33,144	35,282	36,787	37,818	39,772	40,579	40,252													40,252
1990													21,470	25,695	24,940	25,569	28,536	27,532	28,208	29,973	31,415	33,058	33,163	33,326														33,326
1991												22,981	21,521	25,460	26,122	27,227	29,286	29,487	30,479	31,811	33,891	34,431	34,737															34,737
1992											13,124	15,990	14,641	18,047	17,955	18,039	19,431	19,402	20,768	23,057	23,678	23,964																23,964
1993										12,210	12,891	15,205	14,843	17,915	17,657	18,308	19,972	21,149	23,191	23,493	24,165																	24,165
1994									12,439	12,673	14,090	17,743	18,404	21,738	22,085	22,712	23,492	25,340	26,745	27,083																		27,083
1995								9,453	9,736	10,879	11,003	13,996	13,696	16,261	16,322	17,375	19,774	20,355	20,996																			20,996
1996							5,372	6,331	6,412	7,660	8,954	10,424	10,172	12,357	14,012	16,267	16,296	16,564																				16,564
1997						3,052	8,258	9,888	11,279	12,413	12,879	16,479	16,319	18,626	21,842	23,134	24,833																					24,833
1998					1,782	2,925	7,285	9,962	9,926	9,927	11,445	14,441	16,793	21,804	23,332	23,355																						23,355
1999				3,387	6,085	8,671	15,633	18,089	18,205	19,689	21,938	24,446	29,282	32,029	34,126																							34,126
2000			1,131	2,004	4,578	7,500	14,680	15,826	17,715	18,876	21,725	25,933	28,183	30,317																								30,317
2001		0	756	1,726	3,091	5,129	7,554	9,442	9,871	13,870	19,250	21,175	22,912																									22,912
2002	243	260	441	1,116	3,123	5,748	12,475	14,885	17,912	25,336	27,820	29,596																										29,596
2003	0	0	870	1,634	2,974	6,128	11,666	19,884	27,391	31,181	33,298																											33,298
2004	0	0	234	333	4,117	7,629	10,484	13,907	16,711	21,940																												21,940
2005	227	872	1,090	3,386	5,828	10,081	14,512	19,605	21,637																													21,637
2006	0	0	0	1,078	2,674	5,969	8,279	11,488																														11,488
2007	0	0	1,114	3,015	5,523	9,291	11,653																															11,653
2008	0	0	0	1,307	3,394	4,968																																4,968
2009	0	0	0	766	1,461																																	1,461
2010	0	0	203	527																																		527
2011	0	725	747																																			747
2012	0	589																																				589
2013	0																																					-
																																						952,036

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																										1.008	0.983	1.007	1.016	0.996	1.012	0.991	1.009	1.009	0.996	1.000		
1978																									1.024	1.027	1.003	1.020	1.016	1.005	1.015	1.017	1.019	0.994	0.996			
1979																								1.013	1.020	1.032	1.013	1.013	1.030	1.001	1.008	1.008	0.992	1.004				
1980																							1.018	1.013	1.024	1.015	0.993	1.013	1.018	1.013	1.020	0.993	1.001					
1981																						1.009	1.022	1.025	1.046	1.016	1.003	1.014	1.013	1.021	0.997	1.003						
1982																					1.012	0.983	1.020	1.030	1.020	1.028	1.002	1.021	1.029	0.999	1.006							
1983																				1.036	1.009	0.986	1.039	1.011	1.030	1.019	1.015	1.019	0.997	0.998								
1984																			1.065	1.020	1.005	1.016	1.018	1.025	1.030	1.028	1.030	1.001	0.997									
1985																		1.044	1.071	1.014	1.030	0.989	1.036	1.022	1.012	1.037	0.987	1.010										
1986																	0.985	1.036	1.075	1.048	1.010	1.003	1.031	1.043	1.040	1.002	1.003											
1987																1.084	0.996	1.009	1.071	1.028	1.003	1.001	1.030	1.044	1.003	1.007												
1988															1.035	1.077	1.014	1.062	1.060	1.050	1.015	1.029	1.071	0.995	0.998													
1989														0.986	1.025	1.069	1.026	1.015	1.065	1.043	1.028	1.052	1.020	0.992														
1990													1.197	0.971	1.025	1.116	0.965	1.025	1.063	1.048	1.052	1.003	1.005															
1991												0.936	1.183	1.026	1.042	1.076	1.007	1.034	1.044	1.065	1.016	1.009																
1992											1.218	0.916	1.233	0.995	1.005	1.077	0.999	1.070	1.110	1.027	1.012																	
1993										1.056	1.180	0.976	1.207	0.986	1.037	1.091	1.059	1.097	1.013	1.029																		
1994									1.019	1.112	1.259	1.037	1.181	1.016	1.028	1.034	1.079	1.055	1.013																			
1995								1.030	1.117	1.011	1.272	0.979	1.187	1.004	1.065	1.138	1.029	1.031																				
1996							1.178	1.013	1.194	1.169	1.164	0.976	1.215	1.134	1.161	1.002	1.016																					
1997						2.706	1.197	1.141	1.101	1.037	1.280	0.990	1.141	1.173	1.059	1.073																						
1998					1.642	2.490	1.368	0.996	1.000	1.153	1.262	1.163	1.298	1.070	1.001																							
1999				1.796	1.425	1.803	1.157	1.006	1.082	1.114	1.114	1.198	1.094	1.065																								
2000			1.771	2.285	1.638	1.957	1.078	1.119	1.066	1.151	1.194	1.087	1.076																									
2001			2.284	1.791	1.659	1.473	1.250	1.045	1.405	1.388	1.100	1.082																										
2002	1.072	1.698	2.529	2.799	1.841	2.170	1.193	1.203	1.414	1.098	1.064																											
2003			1.877	1.820	2.061	1.904	1.704	1.378	1.138	1.068																												
2004			1.423	12.348	1.853	1.374	1.327	1.202	1.313																													
2005	3.833	1.250	3.108	1.721	1.730	1.440	1.351	1.104																														
2006				2.481	2.233	1.387	1.388																															
2007			2.707	1.832	1.682	1.254																																
2008				2.597	1.464																																	
2009				1.907																																		
2010			2.593																																			
2011		1.030																																				
2012																																						
3 Yr Avg	2.452	1.326	2.803	2.112	1.793	1.360	1.355	1.228	1.289	1.185	1.119	1.122	1.156	1.103	1.074	1.071	1.041	1.061	1.045	1.040	1.027	1.021	1.032	1.010	1.014	1.015	1.006	1.010	1.008	1.006	1.008	1.004	1.004	1.002	0.996	1.000		
5 Yr Avg	2.452	1.326	2.342	2.108	1.792	1.472	1.393	1.186	1.267	1.164	1.147	1.104	1.165	1.089	1.063	1.068	1.036	1.058	1.048	1.042	1.025	1.019	1.032	1.019	1.017	1.019	1.007	1.013	1.011	1.006	1.009	1.002	1.005	1.002	0.996	1.000		
7 Yr Avg	2.452	1.326	2.360	3.530	1.838	1.572	1.327	1.151	1.203	1.144	1.168	1.068	1.170	1.064	1.051	1.070	1.022	1.047	1.052	1.041	1.020	1.012	1.030	1.019	1.019	1.020	1.005	1.013	1.014	1.005	1.010	1.002	1.005	1.002	0.996	1.000		
3 Yr Wtd		1.310	12.793	2.040	1.745	1.359	1.352	1.231	1.265	1.142	1.115	1.123	1.133	1.094	1.060	1.073	1.045	1.061	1.041	1.043	1.028	1.022	1.031	1.010	1.015	1.015	1.007	1.010	1.006	1.006	1.007	1.002	1.003	1.002	0.996	1.000		
5 Yr Wtd		2.846	5.082	1.977	1.762	1.447	1.389	1.203	1.241	1.138	1.131	1.107	1.143	1.085	1.054	1.067	1.039	1.056	1.047	1.044	1.025	1.019	1.031	1.020	1.018	1.019	1.008	1.013	1.009	1.006	1.009	1.002	1.005	1.002	0.996	1.000		
10 Yr Wtd	9.612	2.531	3.162	2.247	1.718	1.654	1.290	1.140	1.183	1.122	1.169	1.054	1.167	1.040	1.040	1.076	1.017	1.040	1.059	1.037	1.018	1.007	1.029	1.020	1.023	1.021	1.004	1.013	1.013	1.005	1.009	1.002	1.005	1.002	0.996	1.000		TAIL
Prior FY			4.335	2.362	1.852	1.615	1.371	1.212	1.196	1.165	1.175	1.098	1.172	1.075	1.064	1.068	1.034	1.053	1.058	1.048	1.022	1.017	1.036	1.027	1.024	1.022	1.008	1.013	1.016	1.008	1.010	1.002	1.006	1.001	1.006			1.032
PA Sel.	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	1.027
Selected	6.000	1.850	5.082	1.977	1.762	1.447	1.389	1.203	1.241	1.138	1.131	1.107	1.143	1.085	1.054	1.067	1.039	1.056	1.047	1.044	1.025	1.019	1.031	1.020	1.018	1.019	1.008	1.013	1.009	1.006	1.005	1.005	1.005	1.004	1.004	1.003	1.003	
Cumulative	1753.167	292.194	157.943	31.078	15.721	8.925	6.166	4.438	3.688	2.972	2.611	2.308	2.084	1.823	1.681	1.595	1.495	1.439	1.363	1.302	1.247	1.217	1.194	1.158	1.136	1.116	1.096	1.087	1.074	1.064	1.057	1.052	1.047	1.042	1.038	1.033	1.030	1.027

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																										7,471	6,767	5,402	4,848	4,683	3,998	3,843	3,118	2,972	2,868	2,374	2,049	2,049
1978																									6,750	6,422	6,200	5,440	5,220	4,953	4,456	4,283	4,168	4,167	3,447	2,836		2,836
1979																								8,285	7,593	7,186	7,084	6,546	6,036	6,142	5,384	4,946	4,529	3,663	3,230			3,230
1980																							8,605	8,024	7,363	7,064	6,643	5,646	5,294	5,175	4,906	4,937	4,132	3,616				3,616
1981																						11,755	10,652	9,902	9,354	9,761	9,186	8,175	7,682	7,200	7,139	6,180	5,493					5,493
1982																					11,791	10,829	9,046	8,462	8,314	7,928	7,869	6,987	6,802	6,944	6,054	5,478						5,478
1983																				15,052	14,690	13,334	11,022	11,146	10,216	10,186	9,759	9,223	8,943	7,715	6,604							6,604
1984																			13,454	14,203	13,381	11,905	11,087	10,432	10,111	10,091	10,064	10,200	9,083	7,885								7,885
1985																		14,556	14,230	15,007	13,843	13,440	11,497	11,454	10,952	10,168	10,421	8,677	8,015									8,015
1986																	16,106	13,968	13,478	14,381	14,603	13,389	11,956	11,750	12,004	12,296	10,972	9,782										9,782
1987																14,974	15,844	14,184	12,874	13,695	13,206	11,930	10,656	10,449	10,871	9,817	8,950											8,950
1988															11,789	11,257	11,715	10,747	10,979	11,310	11,494	10,694	10,336	11,376	9,995	8,858												8,858
1989														17,547	15,487	14,576	15,015	14,329	13,277	13,907	13,889	13,449	14,000	13,361	11,687													11,687
1990													12,560	15,428	13,289	12,363	13,957	11,647	11,077	11,599	11,762	12,186	11,091	10,141														10,141
1991												15,064	12,363	14,942	14,061	13,765	14,378	13,242	12,798	12,765	13,537	12,762	11,775															11,775
1992											8,256	10,247	8,032	10,456	9,470	8,605	9,130	8,247	8,717	10,085	9,722	9,092																9,092
1993										7,968	7,844	9,329	7,933	10,141	8,997	8,733	9,415	9,609	10,650	9,983	9,678																	9,678
1994									9,410	8,770	9,245	11,777	11,277	13,479	12,599	12,004	11,643	12,361	12,529	11,693																		11,693
1995								7,785	7,426	7,826	7,193	9,344	8,194	9,917	9,016	9,180	10,612	10,242	9,890																			9,890
1996							4,552	5,136	4,762	5,436	6,073	6,973	6,124	7,519	8,361	9,775	8,995	8,464																				8,464
1997						2,390	7,003	8,091	8,654	9,054	8,742	11,480	10,381	11,658	13,838	14,039	14,552																					14,552
1998					1,490	2,429	6,391	8,418	7,749	7,131	7,931	9,942	11,328	15,157	15,388	14,197																						14,197
1999				2,982	5,195	7,030	13,078	14,609	13,589	13,792	14,688	15,801	19,150	20,270	20,641																							20,641
2000			1,034	1,755	3,986	6,207	12,581	12,857	13,547	13,462	14,971	17,824	18,428	18,944																								18,944
2001		0	719	1,553	2,648	4,217	6,228	7,570	7,328	10,341	14,660	15,340	15,767																									15,767
2002	239	238	392	976	2,744	4,825	10,908	12,197	14,121	19,960	20,800	20,906																										20,906
2003	0	0	812	1,395	2,506	5,060	9,722	16,422	22,272	24,159	24,331																											24,331
2004	0	0	216	282	3,711	6,643	8,762	11,360	13,136	17,087																												17,087
2005	225	811	941	2,954	4,902	8,491	12,085	15,958	16,680																													16,680
2006	0	0	0	1,029	2,475	5,362	7,179	9,709																														9,709
2007	0	0	1,046	2,754	4,859	8,027	9,666																															9,666
2008	0	0	0	1,222	3,063	4,288																																4,288
2009	0	0	0	713	1,246																																	1,246
2010	0	0	177	468																																		468
2011	0	725	713																																			713
2012	0	563																																				563
2013	0																																					-
																																						344,971

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																										74.6%	77.2%	81.5%	83.5%	84.3%	86.6%	87.2%	89.6%	90.1%	90.6%	92.2%	93.2%	93.2%
1978																									74.0%	75.8%	77.3%	80.1%	81.3%	82.5%	84.4%	85.2%	85.8%	86.1%	88.4%	90.4%		90.4%
1979																								70.9%	73.6%	75.5%	76.6%	78.7%	80.6%	80.8%	83.2%	84.7%	86.1%	88.7%	90.0%			90.0%
1980																							70.6%	73.1%	75.6%	77.2%	78.8%	81.9%	83.2%	83.9%	84.9%	85.1%	87.5%	89.1%				89.1%
1981																						65.8%	69.3%	72.1%	74.3%	74.3%	76.2%	78.9%	80.5%	81.9%	82.4%	84.8%	86.5%					86.5%
1982																					63.2%	66.6%	71.6%	74.0%	75.2%	76.8%	77.6%	80.2%	81.1%	81.2%	83.6%	85.3%						85.3%
1983																				62.9%	65.0%	68.5%	73.6%	74.3%	76.7%	77.5%	78.8%	80.3%	81.2%	83.8%	86.1%							86.1%
1984																			63.4%	63.7%	66.5%	70.3%	72.8%	74.9%	76.2%	77.0%	77.6%	78.0%	80.4%	82.9%								82.9%
1985																		57.0%	59.7%	60.4%	63.9%	66.0%	70.6%	71.7%	73.6%	75.8%	76.0%	79.8%	81.5%									81.5%
1986																	53.6%	59.2%	62.0%	62.2%	63.4%	66.8%	70.5%	71.8%	72.4%	72.8%	75.8%	78.5%										78.5%
1987																49.5%	50.7%	55.7%	60.1%	60.4%	62.8%	66.5%	70.1%	71.6%	71.7%	74.5%	76.9%											76.9%
1988															46.9%	51.0%	52.7%	57.2%	58.8%	60.0%	61.3%	64.5%	66.6%	65.7%	69.7%	73.1%												73.1%
1989														40.4%	46.6%	51.0%	52.8%	56.1%	59.9%	60.6%	62.2%	64.4%	64.8%	67.1%	71.0%													71.0%
1990													41.5%	40.0%	46.7%	51.6%	51.1%	57.7%	60.7%	61.3%	62.6%	63.1%	66.6%	69.6%														69.6%
1991												34.5%	42.6%	41.3%	46.2%	49.4%	50.9%	55.1%	58.0%	59.9%	60.1%	62.9%	66.1%															66.1%
1992											37.1%	35.9%	45.1%	42.1%	47.3%	52.3%	53.0%	57.5%	58.0%	56.3%	58.9%	62.1%																62.1%
1993										34.7%	39.1%	38.6%	46.6%	43.4%	49.0%	52.3%	52.9%	54.6%	54.1%	57.5%	60.0%																	60.0%
1994									24.3%	30.8%	34.4%	33.6%	38.7%	38.0%	43.0%	47.1%	50.4%	51.2%	53.2%	56.8%																		56.8%
1995								17.6%	23.7%	28.1%	34.6%	33.2%	40.2%	39.0%	44.8%	47.2%	46.3%	49.7%	52.9%																			52.9%
1996							15.3%	18.9%	25.7%	29.0%	32.2%	33.1%	39.8%	39.1%	40.3%	39.9%	44.8%	48.9%																				48.9%
1997						21.7%	15.2%	18.2%	23.3%	27.1%	32.1%	30.3%	36.4%	37.4%	36.6%	39.3%	41.4%																					41.4%
1998					16.4%	17.0%	12.3%	15.5%	21.9%	28.2%	30.7%	31.2%	32.5%	30.5%	34.0%	39.2%																						39.2%
1999				12.0%	14.6%	18.9%	16.3%	19.2%	25.4%	30.0%	33.0%	35.4%	34.6%	36.7%	39.5%																							39.5%
2000			8.6%	12.4%	12.9%	17.2%	14.3%	18.8%	23.5%	28.7%	31.1%	31.3%	34.6%	37.5%																								37.5%
2001			4.9%	10.0%	14.3%	17.8%	17.5%	19.8%	25.8%	25.4%	23.8%	27.6%	31.2%																									31.2%
2002	1.4%	8.4%	11.1%	12.5%	12.1%	16.1%	12.6%	18.1%	21.2%	21.2%	25.2%	29.4%																										29.4%
2003			6.8%	14.7%	15.7%	17.4%	16.7%	17.4%	18.7%	22.5%	26.9%																											26.9%
2004			7.6%	15.4%	9.9%	12.9%	16.4%	18.3%	21.4%	22.1%																												22.1%
2005	1.1%	7.0%	13.6%	12.8%	15.9%	15.8%	16.7%	18.6%	22.9%																													22.9%
2006				4.5%	7.4%	10.2%	13.3%	15.5%																														15.5%
2007			6.1%	8.6%	12.0%	13.6%	17.0%																															17.0%
2008				6.5%	9.8%	13.7%																																13.7%
2009				7.0%	14.7%																																	14.7%
2010			12.7%	11.2%																																		11.2%
2011		0.0%	4.6%																																			4.6%
2012		4.4%																																				4.4%
2013																																						

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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%	0.04%	0.11%	0.24%	0.45%	0.74%	1.04%	1.40%	1.83%	2.35%	3.00%	3.76%	4.62%	5.55%	6.40%	7.23%	8.09%	8.92%	9.72%	10.45%	11.13%	11.82%	12.41%	13.08%	13.65%	14.15%	14.61%	14.99%	15.33%	0.16%	0.16%	0.16%	0.16%	0.17%	0.17%	16,808,668
1978	0.00%	0.00%	0.01%	0.05%	0.13%	0.25%	0.42%	0.64%	0.94%	1.34%	1.84%	2.45%	3.13%	3.86%	4.64%	5.42%	6.15%	6.92%	7.66%	8.35%	9.03%	9.70%	10.32%	10.90%	11.47%	12.03%	12.59%	13.10%	13.57%	13.99%	14.37%	0.15%	0.15%	0.15%	0.16%	0.16%		16,737,992
1979	0.00%	0.00%	0.01%	0.04%	0.11%	0.23%	0.40%	0.64%	0.96%	1.38%	1.94%	2.61%	3.40%	4.27%	5.09%	5.89%	6.76%	7.62%	8.45%	9.20%	9.94%	10.68%	11.36%	12.01%	12.64%	13.23%	13.85%	14.40%	14.95%	15.44%	15.90%	0.16%	0.17%	0.17%	0.17%			16,773,433
1980	0.00%	0.00%	0.01%	0.05%	0.12%	0.22%	0.38%	0.67%	1.05%	1.57%	2.25%	3.00%	3.85%	4.67%	5.54%	6.42%	7.29%	8.12%	8.91%	9.67%	10.39%	11.16%	11.86%	12.49%	13.09%	13.68%	14.19%	14.64%	15.07%	15.47%	15.85%	0.16%	0.17%	0.17%				17,448,182
1981	0.00%	0.00%	0.00%	0.03%	0.08%	0.20%	0.44%	0.80%	1.30%	2.04%	2.91%	3.86%	4.78%	5.72%	6.75%	7.78%	8.79%	9.75%	10.73%	11.63%	12.48%	13.32%	14.16%	15.04%	15.89%	16.63%	17.34%	18.00%	18.61%	19.19%	19.71%	0.20%	0.21%					16,998,954
1982	0.00%	0.00%	0.00%	0.03%	0.10%	0.23%	0.48%	0.81%	1.30%	2.00%	2.85%	3.71%	4.64%	5.65%	6.68%	7.67%	8.58%	9.42%	10.23%	11.03%	11.82%	12.60%	13.32%	14.02%	14.68%	15.30%	15.89%	16.45%	17.00%	17.52%	18.02%	0.18%						17,167,821
1983	0.00%	0.00%	0.00%	0.04%	0.16%	0.31%	0.63%	1.25%	2.20%	3.32%	4.45%	5.59%	6.84%	7.97%	9.20%	10.37%	11.52%	12.62%	13.69%	14.72%	15.78%	16.77%	17.77%	18.63%	19.45%	20.23%	20.98%	21.70%	22.37%	23.00%	23.60%							17,314,056
1984	0.00%	0.00%	0.02%	0.06%	0.18%	0.39%	0.81%	1.50%	2.41%	3.30%	4.36%	5.46%	6.63%	7.90%	9.08%	10.24%	11.34%	12.38%	13.38%	14.32%	15.25%	16.21%	17.05%	17.86%	18.63%	19.37%	20.09%	20.78%	21.44%	22.05%								17,396,710
1985	0.00%	0.00%	0.00%	0.00%	0.07%	0.24%	0.72%	1.36%	2.06%	2.80%	3.78%	4.74%	5.62%	6.66%	7.60%	8.66%	9.59%	10.50%	11.49%	12.44%	13.37%	14.22%	15.05%	15.84%	16.59%	17.30%	18.00%	18.63%	19.23%									18,364,828
1986	0.00%	0.00%	0.00%	0.00%	0.10%	0.36%	0.81%	1.39%	2.18%	3.12%	4.09%	5.14%	6.20%	7.16%	8.07%	9.01%	9.88%	10.73%	11.65%	12.58%	13.43%	14.30%	15.13%	15.91%	16.73%	17.50%	18.25%	18.96%										18,846,257
1987	0.00%	0.00%	0.00%	0.02%	0.11%	0.34%	0.68%	1.08%	1.74%	2.56%	3.34%	4.12%	4.94%	5.74%	6.56%	7.37%	8.19%	8.97%	9.77%	10.51%	11.24%	11.94%	12.59%	13.24%	13.84%	14.42%	14.99%											19,875,240
1988	0.00%	0.00%	0.00%	0.02%	0.13%	0.26%	0.49%	0.99%	1.51%	2.14%	2.77%	3.42%	4.06%	4.69%	5.30%	5.97%	6.63%	7.30%	7.98%	8.62%	9.26%	9.89%	10.50%	11.10%	11.72%	12.26%												19,660,304
1989	0.00%	0.00%	0.02%	0.05%	0.14%	0.37%	0.78%	1.29%	1.89%	2.60%	3.41%	4.25%	5.06%	5.84%	6.65%	7.45%	8.24%	8.99%	9.75%	10.49%	11.24%	11.96%	12.65%	13.36%	14.02%													20,371,910
1990	0.00%	0.00%	0.00%	0.04%	0.15%	0.40%	0.80%	1.27%	1.85%	2.45%	3.00%	3.61%	4.25%	4.90%	5.56%	6.31%	6.96%	7.59%	8.18%	8.77%	9.38%	9.97%	10.54%	11.07%														20,942,088
1991	0.00%	0.00%	0.00%	0.03%	0.17%	0.51%	0.94%	1.40%	1.90%	2.49%	3.08%	3.65%	4.22%	4.85%	5.56%	6.21%	6.87%	7.49%	8.15%	8.78%	9.38%	9.99%	10.59%															21,689,651
1992	0.00%	0.00%	0.02%	0.07%	0.20%	0.48%	0.75%	1.05%	1.44%	1.84%	2.22%	2.62%	3.01%	3.46%	3.86%	4.30%	4.69%	5.08%	5.49%	5.91%	6.36%	6.77%																21,954,933
1993	0.00%	0.00%	0.00%	0.05%	0.22%	0.48%	0.81%	1.16%	1.49%	1.88%	2.23%	2.60%	3.05%	3.44%	3.83%	4.23%	4.67%	5.10%	5.54%	5.97%	6.40%																	22,621,374
1994	0.00%	0.00%	0.03%	0.08%	0.20%	0.38%	0.68%	1.01%	1.37%	1.77%	2.20%	2.71%	3.23%	3.75%	4.30%	4.86%	5.37%	5.89%	6.45%	6.98%																		22,048,532
1995	0.00%	0.00%	0.00%	0.03%	0.12%	0.23%	0.41%	0.76%	1.05%	1.39%	1.73%	2.12%	2.50%	2.89%	3.33%	3.73%	4.17%	4.60%	5.06%																			21,970,116
1996	0.00%	0.00%	0.01%	0.04%	0.09%	0.20%	0.37%	0.54%	0.74%	1.00%	1.30%	1.55%	1.82%	2.18%	2.54%	2.92%	3.28%	3.64%																				22,232,463
1997	0.00%	0.00%	0.03%	0.06%	0.15%	0.30%	0.56%	0.80%	1.17%	1.50%	1.85%	2.24%	2.66%	3.12%	3.58%	4.07%	4.60%																					22,352,179
1998	0.00%	0.00%	0.02%	0.04%	0.13%	0.22%	0.39%	0.68%	0.96%	1.23%	1.55%	1.98%	2.41%	2.93%	3.50%	4.04%																						22,686,876
1999	0.00%	0.00%	0.05%	0.18%	0.39%	0.72%	1.12%	1.52%	2.02%	2.58%	3.17%	3.78%	4.42%	5.14%	5.89%																							22,896,749
2000	0.00%	0.01%	0.04%	0.11%	0.26%	0.56%	0.91%	1.28%	1.80%	2.33%	2.91%	3.50%	4.21%	4.91%																								23,186,938
2001	0.00%	0.00%	0.02%	0.07%	0.18%	0.38%	0.55%	0.78%	1.06%	1.47%	1.91%	2.43%	2.98%																									23,973,016
2002	0.00%	0.01%	0.02%	0.06%	0.15%	0.38%	0.64%	1.10%	1.55%	2.20%	2.87%	3.55%																										24,464,115
2003	0.00%	0.00%	0.02%	0.10%	0.19%	0.44%	0.80%	1.43%	2.11%	2.89%	3.69%																											24,277,502
2004	0.00%	0.00%	0.01%	0.02%	0.17%	0.41%	0.71%	1.05%	1.48%	2.01%																												24,148,944
2005	0.00%	0.03%	0.06%	0.18%	0.39%	0.67%	1.02%	1.54%	2.09%																													23,758,948
2006	0.00%	0.00%	0.00%	0.02%	0.08%	0.26%	0.47%	0.75%																														23,574,590
2007	0.00%	0.00%	0.03%	0.11%	0.28%	0.54%	0.85%																															23,452,743
2008	0.00%	0.00%	0.00%	0.04%	0.14%	0.29%																																23,147,670
2009	0.00%	0.00%	0.00%	0.02%	0.10%																																	22,503,303
2010	0.00%	0.00%	0.01%	0.03%																																		21,710,635
2011	0.00%	0.00%	0.02%																																			20,240,053
2012	0.00%	0.01%																																				18,793,320
2013	0.00%																																					18,130,692

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																										17.53%	17.67%	17.37%	17.49%	17.78%	17.71%	0.18%	0.18%	0.18%	0.18%	0.18%	0.18%	16,808,668
1978																									15.50%	15.87%	16.30%	16.35%	16.68%	16.94%	17.03%	0.17%	0.18%	0.18%	0.18%	0.18%		16,737,992
1979																								16.95%	17.17%	17.52%	18.07%	18.31%	18.54%	19.10%	19.11%	0.19%	0.19%	0.19%	0.19%			16,773,433
1980																							16.79%	17.09%	17.31%	17.73%	18.00%	17.88%	18.10%	18.43%	18.67%	0.19%	0.19%	0.19%				17,448,182
1981																						20.24%	20.43%	20.87%	21.40%	22.38%	22.74%	22.81%	23.13%	23.42%	23.91%	0.24%	0.24%					16,998,954
1982																					18.68%	18.90%	18.59%	18.95%	19.53%	19.92%	20.47%	20.52%	20.96%	21.57%	21.54%	0.22%						17,167,821
1983																				23.41%	24.27%	24.48%	24.13%	25.07%	25.35%	26.12%	26.62%	27.02%	27.53%	27.46%	27.41%							17,314,056
1984																			21.12%	22.49%	22.94%	23.05%	23.43%	23.85%	24.44%	25.17%	25.87%	26.65%	26.66%	26.58%								17,396,710
1985																		18.43%	19.24%	20.61%	20.91%	21.54%	21.31%	22.08%	22.56%	22.84%	23.67%	23.36%	23.59%									18,364,828
1986																	18.43%	18.14%	18.80%	20.21%	21.18%	21.40%	21.47%	22.14%	23.10%	24.02%	24.08%	24.15%										18,846,257
1987																14.91%	16.16%	16.10%	16.24%	17.40%	17.88%	17.94%	17.95%	18.50%	19.31%	19.36%	19.49%											19,875,240
1988															11.30%	11.69%	12.59%	12.77%	13.56%	14.38%	15.10%	15.32%	15.76%	16.89%	16.80%	16.76%												19,660,304
1989														14.46%	14.25%	14.60%	15.61%	16.02%	16.27%	17.32%	18.06%	18.56%	19.52%	19.92%	19.76%													20,371,910
1990													10.25%	12.27%	11.91%	12.21%	13.63%	13.15%	13.47%	14.31%	15.00%	15.79%	15.84%	15.91%														20,942,088
1991												10.60%	9.92%	11.74%	12.04%	12.55%	13.50%	13.59%	14.05%	14.67%	15.63%	15.87%	16.02%															21,689,651
1992											5.98%	7.28%	6.67%	8.22%	8.18%	8.22%	8.85%	8.84%	9.46%	10.50%	10.78%	10.92%																21,954,933
1993										5.40%	5.70%	6.72%	6.56%	7.92%	7.81%	8.09%	8.83%	9.35%	10.25%	10.39%	10.68%																	22,621,374
1994									5.64%	5.75%	6.39%	8.05%	8.35%	9.86%	10.02%	10.30%	10.65%	11.49%	12.13%	12.28%																		22,048,532
1995								4.30%	4.43%	4.95%	5.01%	6.37%	6.23%	7.40%	7.43%	7.91%	9.00%	9.26%	9.56%																			21,970,116
1996							2.42%	2.85%	2.88%	3.45%	4.03%	4.69%	4.58%	5.56%	6.30%	7.32%	7.33%	7.45%																				22,232,463
1997						1.37%	3.69%	4.42%	5.05%	5.55%	5.76%	7.37%	7.30%	8.33%	9.77%	10.35%	11.11%																					22,352,179
1998					0.79%	1.29%	3.21%	4.39%	4.38%	4.38%	5.04%	6.37%	7.40%	9.61%	10.28%	10.29%																						22,686,876
1999				1.48%	2.66%	3.79%	6.83%	7.90%	7.95%	8.60%	9.58%	10.68%	12.79%	13.99%	14.90%																							22,896,749
2000			0.49%	0.86%	1.97%	3.23%	6.33%	6.83%	7.64%	8.14%	9.37%	11.18%	12.15%	13.08%																								23,186,938
2001		0.00%	0.32%	0.72%	1.29%	2.14%	3.15%	3.94%	4.12%	5.79%	8.03%	8.83%	9.56%																									23,973,016
2002	0.10%	0.11%	0.18%	0.46%	1.28%	2.35%	5.10%	6.08%	7.32%	10.36%	11.37%	12.10%																										24,464,115
2003	0.00%	0.00%	0.36%	0.67%	1.22%	2.52%	4.81%	8.19%	11.28%	12.84%	13.72%																											24,277,502
2004	0.00%	0.00%	0.10%	0.14%	1.70%	3.16%	4.34%	5.76%	6.92%	9.09%																												24,148,944
2005	0.10%	0.37%	0.46%	1.43%	2.45%	4.24%	6.11%	8.25%	9.11%																													23,758,948
2006	0.00%	0.00%	0.00%	0.46%	1.13%	2.53%	3.51%	4.87%																														23,574,590
2007	0.00%	0.00%	0.47%	1.29%	2.36%	3.96%	4.97%																															23,452,743
2008	0.00%	0.00%	0.00%	0.56%	1.47%	2.15%																																23,147,670
2009	0.00%	0.00%	0.00%	0.34%	0.65%																																	22,503,303
2010	0.00%	0.00%	0.09%	0.24%																																		21,710,635
2011	0.00%	0.36%	0.37%																																			20,240,053
2012	0.00%	0.31%																																				18,793,320
2013	0.00%																																					18,130,692

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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		2	6	10	24	48	69	95	127	152	174	191	222	232	239	243	245	248	252	256	259	261	262	263	263	263	263	266	268	268	268	270						270
1983	1	2	5	11	34	57	97	132	170	188	204	222	232	242	253	256	262	266	269	272	274	278	280	280	282	282	282	282	283	283	283							283
1984		6	11	20	45	72	101	122	148	166	191	209	229	236	244	250	251	253	257	262	266	268	269	270	273	275	278	280	281	282								282
1985		3	7	17	29	70	91	110	131	169	185	199	209	215	225	233	237	245	248	250	253	255	255	255	256	260	261	261	263									263
1986		1	4	18	35	61	88	104	151	173	189	203	210	214	221	224	226	232	238	243	247	250	251	252	255	257	257	257										257
1987			6	20	34	49	71	108	125	139	151	156	169	187	189	196	198	202	204	205	206	210	212	213	214	214	214											214
1988		2	5	11	22	35	75	92	101	118	126	135	142	145	151	156	163	168	171	175	178	180	184	186	186	187												187
1989	1	4	5	9	20	52	79	92	109	125	141	149	152	163	171	173	176	181	183	188	193	194	197	199	200													200
1990		2	5	15	34	58	70	87	98	110	117	126	138	145	153	156	157	160	164	167	169	174	174	175														175
1991		2	5	22	41	59	71	81	95	107	115	119	129	137	143	146	148	151	157	159	162	163	164															164
1992	1	2	11	25	36	47	53	63	81	84	90	95	102	106	109	113	116	123	125	127	129	130																130
1993				6	19	32	45	56	64	73	77	81	92	96	100	106	114	116	119	121	125																	125
1994		1	5	10	18	26	36	46	53	62	76	85	94	98	105	112	113	114	123	125																		125
1995				4	11	18	27	39	42	55	59	62	68	72	81	84	88	91	96																			96
1996			1	5	7	11	21	25	34	43	47	50	54	63	68	71	74	75																				75
1997		1	3	6	12	21	31	37	46	53	56	59	69	77	82	88	94																					94
1998		1	2	2	8	15	26	37	43	46	57	74	80	91	98	99																						99
1999			3	13	23	38	50	61	67	79	90	97	106	115	124																							124
2000		2	5	10	22	36	48	55	69	84	92	102	114	124																								124
2001			2	7	15	24	26	33	41	55	65	75	84																									84
2002	1	1	2	6	13	21	35	56	64	81	96	102																										102
2003			6	10	15	28	48	71	85	102	112																											112
2004			1	2	15	28	35	45	55	67																												67
2005	1	2	3	14	21	35	44	61	70																													70
2006				5	12	21	30	40																														40
2007			4	10	17	28	36																															36
2008				4	12	18																																18
2009				3	8																																	8
2010			1	2																																		2
2011		1	1																																			1
2012		1																																				1
2013																																						
																																						3,828

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		3.000	1.667	2.400	2.000	1.438	1.377	1.337	1.197	1.145	1.098	1.162	1.045	1.030	1.017	1.008	1.012	1.016	1.016	1.012	1.008	1.004	1.004	1.000	1.000	1.000	1.011	1.008	1.000	1.000	1.007							
1983	2.000	2.500	2.200	3.091	1.676	1.702	1.361	1.288	1.106	1.085	1.088	1.045	1.043	1.045	1.012	1.023	1.015	1.011	1.011	1.007	1.015	1.007	1.000	1.007	1.000	1.000	1.000	1.004	1.000	1.000								
1984		1.833	1.818	2.250	1.600	1.403	1.208	1.213	1.122	1.151	1.094	1.096	1.031	1.034	1.025	1.004	1.008	1.016	1.019	1.015	1.008	1.004	1.004	1.011	1.007	1.011	1.007	1.004	1.004									
1985		2.333	2.429	1.706	2.414	1.300	1.209	1.191	1.290	1.095	1.076	1.050	1.029	1.047	1.036	1.017	1.034	1.012	1.008	1.012	1.008	1.000	1.000	1.004	1.016	1.004	1.000	1.008										
1986		4.000	4.500	1.944	1.743	1.443	1.182	1.452	1.146	1.092	1.074	1.034	1.019	1.033	1.014	1.009	1.027	1.026	1.021	1.016	1.012	1.004	1.004	1.012	1.008	1.000	1.000											
1987			3.333	1.700	1.441	1.449	1.521	1.157	1.112	1.086	1.033	1.083	1.107	1.011	1.037	1.010	1.020	1.010	1.005	1.005	1.019	1.010	1.005	1.005	1.000	1.000												
1988		2.500	2.200	2.000	1.591	2.143	1.227	1.098	1.168	1.068	1.071	1.052	1.021	1.041	1.033	1.045	1.031	1.018	1.023	1.017	1.011	1.022	1.011	1.000	1.005													
1989	4.000	1.250	1.800	2.222	2.600	1.519	1.165	1.185	1.147	1.128	1.057	1.020	1.072	1.049	1.012	1.017	1.028	1.011	1.027	1.027	1.005	1.015	1.010	1.005														
1990		2.500	3.000	2.267	1.706	1.207	1.243	1.126	1.122	1.064	1.077	1.095	1.051	1.055	1.020	1.006	1.019	1.025	1.018	1.012	1.030	1.000	1.006															
1991		2.500	4.400	1.864	1.439	1.203	1.141	1.173	1.126	1.075	1.035	1.084	1.062	1.044	1.021	1.014	1.020	1.040	1.013	1.019	1.006	1.006																
1992	2.000	5.500	2.273	1.440	1.306	1.128	1.189	1.286	1.037	1.071	1.056	1.074	1.039	1.028	1.037	1.027	1.060	1.016	1.016	1.016	1.008																	
1993				3.167	1.684	1.406	1.244	1.143	1.141	1.055	1.052	1.136	1.043	1.042	1.060	1.075	1.018	1.026	1.017	1.033																		
1994		5.000	2.000	1.800	1.444	1.385	1.278	1.152	1.170	1.226	1.118	1.106	1.043	1.071	1.067	1.009	1.009	1.079	1.016																			
1995				2.750	1.636	1.500	1.444	1.077	1.310	1.073	1.051	1.097	1.059	1.125	1.037	1.048	1.034	1.055																				
1996			5.000	1.400	1.571	1.909	1.190	1.360	1.265	1.093	1.064	1.080	1.167	1.079	1.044	1.042	1.014																					
1997		3.000	2.000	2.000	1.750	1.476	1.194	1.243	1.152	1.057	1.054	1.169	1.116	1.065	1.073	1.068																						
1998		2.000	1.000	4.000	1.875	1.733	1.423	1.162	1.070	1.239	1.298	1.081	1.138	1.077	1.010																							
1999			4.333	1.769	1.652	1.316	1.220	1.098	1.179	1.139	1.078	1.093	1.085	1.078																								
2000		2.500	2.000	2.200	1.636	1.333	1.146	1.255	1.217	1.095	1.109	1.118	1.088																									
2001			3.500	2.143	1.600	1.083	1.269	1.242	1.341	1.182	1.154	1.120																										
2002	1.000	2.000	3.000	2.167	1.615	1.667	1.600	1.143	1.266	1.185	1.063																											
2003			1.667	1.500	1.867	1.714	1.479	1.197	1.200	1.098																												
2004			2.000	7.500	1.867	1.250	1.286	1.222	1.218																													
2005	2.000	1.500	4.667	1.500	1.667	1.257	1.386	1.148																														
2006				2.400	1.750	1.429	1.333																															
2007			2.500	1.700	1.647	1.286																																
2008				3.000	1.500																																	
2009				2.667																																		
2010			2.000																																			
2011		1.000																																				
2012																																						
3 Yr Avg	1.667	1.500	3.056	2.456	1.632	1.324	1.335	1.189	1.228	1.155	1.108	1.110	1.103	1.073	1.042	1.053	1.019	1.053	1.016	1.023	1.015	1.007	1.009	1.003	1.004	1.001	1.002	1.005	1.001	1.000	1.007							
5 Yr Avg	2.200	1.800	2.567	2.253	1.686	1.387	1.417	1.190	1.249	1.140	1.140	1.116	1.119	1.085	1.046	1.048	1.027	1.043	1.016	1.021	1.012	1.011	1.007	1.005	1.007	1.003	1.004	1.006	1.001	1.000	1.007							
7 Yr Avg	2.200	2.429	2.762	2.895	1.702	1.384	1.357	1.186	1.213	1.142	1.117	1.108	1.099	1.077	1.047	1.040	1.025	1.036	1.019	1.018	1.013	1.008	1.006	1.006	1.005	1.002	1.004	1.006	1.001	1.000	1.007							
3 Yr Wtd				2.176	1.634	1.310	1.339	1.186	1.225	1.147	1.103	1.109	1.100	1.074	1.040	1.053	1.018	1.053	1.016	1.022	1.015	1.008	1.009	1.003	1.005	1.001	1.003	1.005	1.001	1.000	1.007							
5 Yr Wtd				1.944	1.688	1.379	1.422	1.184	1.239	1.135	1.125	1.113	1.111	1.084	1.046	1.048	1.028	1.042	1.016	1.021	1.012	1.011	1.007	1.005	1.008	1.003	1.004	1.006	1.001	1.000	1.007							
10 Yr Wtd				2.113	1.679	1.380	1.330	1.193	1.218	1.136	1.101	1.106	1.078	1.063	1.034	1.032	1.025	1.027	1.016	1.016	1.012	1.007	1.004	1.006	1.005	1.003	1.004	1.006	1.001	1.000	1.007							TAIL
Prior FY	8.000	2.600	2.500	2.100	1.775	1.400	1.350	1.200	1.205	1.140	1.115	1.105	1.095	1.075	1.055	1.035	1.028	1.025	1.019	1.018	1.014	1.011	1.010	1.009	1.007	1.006	1.004	1.004	1.004	1.003								1.017
PA Sel.	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	
Selected	8.000	2.600	2.450	2.100	1.725	1.375	1.350	1.190	1.220	1.140	1.115	1.105	1.095	1.075	1.046	1.048	1.028	1.042	1.016	1.018	1.012	1.011	1.010	1.009	1.007	1.006	1.003	1.004	1.003	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	
Cumulative	1097.512	137.189	52.765	21.537	10.256	5.945	4.324	3.203	2.691	2.206	1.935	1.736	1.571	1.434	1.334	1.276	1.217	1.185	1.137	1.119	1.099	1.086	1.074	1.064	1.054	1.047	1.042	1.038	1.034	1.031	1.028	1.026	1.024	1.022	1.020	1.019	1.018	1.017

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	0	5,369	6,986	8,389	11,904	14,548	17,543	22,615	28,110	33,356	35,895	41,806	47,995	54,173	60,092	65,183	69,718	73,990	78,324	82,848	87,262	91,537	95,849	99,883	103,720	106,147	108,869	112,250	115,404	117,514						117,514
1983	0	0	0	6,767	7,907	9,481	11,213	16,343	22,358	30,593	37,758	43,618	51,036	57,025	62,969	70,131	76,118	82,117	88,120	93,696	99,720	104,469	109,862	115,228	119,443	124,235	128,831	133,212	136,857	140,719	144,382							144,382
1984		825	2,457	5,159	6,791	9,471	13,957	21,366	28,286	34,631	39,731	45,439	50,368	58,211	64,735	71,229	78,594	85,145	90,594	95,101	99,757	105,192	110,289	115,062	118,705	122,546	125,692	129,122	132,722	136,023								136,023
1985		0	0	0	4,203	6,380	14,502	22,664	28,816	30,395	37,564	43,768	49,346	56,915	62,069	68,226	74,280	78,722	85,096	91,372	97,035	102,391	108,358	114,068	119,040	122,198	126,648	131,093	134,262									134,262
1986		0	0	0	5,222	11,002	17,398	25,152	27,177	33,969	40,740	47,749	55,608	63,084	68,857	75,774	82,391	87,188	92,233	97,551	102,489	107,772	113,582	118,977	123,619	128,325	133,863	139,018										139,018
1987			0	2,186	6,420	13,628	19,068	19,952	27,695	36,558	43,989	52,452	58,075	60,974	68,977	74,773	82,189	88,216	95,161	101,895	108,424	112,963	118,052	123,549	128,556	133,941	139,226											139,226
1988		0	0	4,299	11,390	14,791	12,834	21,130	29,407	35,597	43,297	49,773	56,155	63,581	69,012	75,192	80,011	85,430	91,703	96,885	102,234	107,973	112,242	117,336	123,832	128,873												128,873
1989	0	0	6,175	12,061	14,074	14,542	20,240	28,609	35,310	42,444	49,224	58,089	67,856	73,012	79,178	87,717	95,421	101,188	108,566	113,698	118,641	125,614	130,820	136,771	142,825													142,825
1990		0	407	4,932	9,083	14,514	23,819	30,557	39,515	46,656	53,713	60,063	64,567	70,807	76,151	84,654	92,864	99,285	104,455	110,022	116,289	119,950	126,851	132,488														132,488
1991		0	0	3,410	8,918	18,743	28,633	37,419	43,266	50,519	58,161	66,532	70,990	76,773	84,338	92,200	100,725	107,582	112,622	119,784	125,645	132,940	140,011															140,011
1992	0	8	4,781	5,805	12,097	22,444	31,198	36,457	38,908	48,083	54,086	60,451	64,789	71,611	77,849	83,489	88,797	90,689	96,408	102,137	108,186	114,402																114,402
1993				17,505	26,531	33,845	40,960	46,825	52,635	58,108	65,541	72,549	75,107	80,985	86,601	90,337	92,599	99,477	105,384	111,651	115,896																	115,896
1994		8,316	11,908	17,467	24,535	31,914	41,584	48,415	57,145	62,951	63,756	70,188	75,826	84,282	90,340	95,608	104,866	113,854	115,579	123,119																		123,119
1995				16,218	24,767	27,966	33,095	42,773	54,994	55,521	64,583	75,034	80,901	88,123	90,192	97,569	104,118	111,140	115,687																			115,687
1996			24,049	19,959	28,301	41,390	39,063	47,781	48,536	51,714	61,311	69,022	74,973	76,786	83,094	91,428	98,653	107,996																				107,996
1997		9,968	19,300	23,936	27,718	31,527	40,473	48,584	57,077	63,392	73,876	84,724	86,064	90,505	97,614	103,357	109,374																					109,374
1998		9,177	26,024	43,750	36,430	33,091	34,362	41,745	50,616	60,794	61,644	60,802	68,309	73,042	81,068	92,505																						92,505
1999			37,173	31,153	38,732	43,199	51,101	57,050	68,906	74,655	80,562	89,122	95,583	102,251	108,751																							108,751
2000		10,445	19,547	24,881	26,925	35,915	43,724	53,981	60,404	64,444	73,415	79,496	85,566	91,722																								91,722
2001			18,578	24,775	29,544	37,992	50,978	56,738	62,004	64,163	70,622	77,794	85,065																									85,065
2002	3,511	21,768	24,385	23,334	29,166	43,948	44,771	47,993	59,225	66,370	73,129	85,197																										85,197
2003			9,803	23,944	31,159	38,172	40,497	48,755	60,219	68,846	80,063																											80,063
2004			17,910	25,680	27,055	35,240	49,198	56,603	65,012	72,422																												72,422
2005	2,590	30,342	49,379	30,874	44,141	45,434	55,147	59,787	70,816																													70,816
2006				9,755	16,586	28,898	36,654	44,475																														44,475
2007			16,886	26,030	39,064	45,172	55,179																															55,179
2008				21,242	27,649	37,770																																37,770
2009				17,765	26,842																																	26,842
2010			25,753	29,413																																		29,413
2011		0	34,037																																			34,037
2012		26,054																																				26,054
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				1.301	1.201	1.419	1.222	1.206	1.289	1.243	1.187	1.076	1.165	1.148	1.129	1.109	1.085	1.070	1.061	1.059	1.058	1.053	1.049	1.047	1.042	1.038	1.023	1.026	1.031	1.028	1.018							
1983				1.168	1.199	1.183	1.458	1.368	1.368	1.234	1.155	1.170	1.117	1.104	1.114	1.085	1.079	1.073	1.063	1.064	1.048	1.052	1.049	1.037	1.040	1.037	1.034	1.027	1.028	1.026								
1984		2.977	2.100	1.316	1.395	1.474	1.531	1.324	1.224	1.147	1.144	1.108	1.156	1.112	1.100	1.103	1.083	1.064	1.050	1.049	1.054	1.048	1.043	1.032	1.032	1.026	1.027	1.028	1.025									
1985					1.518	2.273	1.563	1.271	1.055	1.236	1.165	1.127	1.153	1.091	1.099	1.089	1.060	1.081	1.074	1.062	1.055	1.058	1.053	1.044	1.027	1.036	1.035	1.024									
1986					2.107	1.581	1.446	1.081	1.250	1.199	1.172	1.165	1.134	1.092	1.100	1.087	1.058	1.058	1.058	1.051	1.052	1.054	1.048	1.039	1.038	1.043	1.039									
1987				2.937	2.123	1.399	1.046	1.388	1.320	1.203	1.192	1.107	1.050	1.131	1.084	1.099	1.073	1.079	1.071	1.064	1.042	1.045	1.047	1.041	1.042	1.039											
1988				2.650	1.299	0.868	1.646	1.392	1.210	1.216	1.150	1.128	1.132	1.085	1.090	1.064	1.068	1.073	1.057	1.055	1.056	1.040	1.045	1.055	1.041												
1989			1.953	1.167	1.033	1.392	1.413	1.234	1.202	1.160	1.180	1.168	1.076	1.084	1.108	1.088	1.060	1.073	1.047	1.043	1.059	1.041	1.045	1.044													
1990			12.121	1.842	1.598	1.641	1.283	1.293	1.181	1.151	1.118	1.075	1.097	1.075	1.112	1.097	1.069	1.052	1.053	1.057	1.031	1.058	1.044														
1991				2.615	2.102	1.528	1.307	1.156	1.168	1.151	1.144	1.067	1.081	1.099	1.093	1.092	1.068	1.047	1.064	1.049	1.058	1.053															
1992		624.982	1.214	2.084	1.855	1.390	1.169	1.067	1.236	1.125	1.118	1.072	1.105	1.087	1.072	1.064	1.021	1.063	1.059	1.059	1.057																
1993				1.516	1.276	1.210	1.143	1.124	1.104	1.128	1.107	1.035	1.078	1.069	1.043	1.025	1.074	1.059	1.059	1.038																	
1994		1.432	1.467	1.405	1.301	1.303	1.164	1.180	1.102	1.013	1.101	1.080	1.112	1.072	1.058	1.097	1.086	1.015	1.065																		
1995				1.527	1.129	1.183	1.292	1.286	1.010	1.163	1.162	1.078	1.089	1.023	1.082	1.067	1.067	1.041																			
1996			0.830	1.418	1.462	0.944	1.223	1.016	1.065	1.186	1.126	1.086	1.024	1.082	1.100	1.079	1.095																				
1997		1.936	1.240	1.158	1.137	1.284	1.200	1.175	1.111	1.165	1.147	1.016	1.052	1.079	1.059	1.058																					
1998		2.836	1.681	0.833	0.908	1.038	1.215	1.213	1.201	1.014	0.986	1.123	1.069	1.110	1.141																						
1999			0.838	1.243	1.115	1.183	1.116	1.208	1.083	1.079	1.106	1.072	1.070	1.064																							
2000		1.871	1.273	1.082	1.334	1.217	1.235	1.119	1.067	1.139	1.083	1.076	1.072																								
2001			1.334	1.192	1.286	1.342	1.113	1.093	1.035	1.101	1.102	1.093																									
2002	6.200	1.120	0.957	1.250	1.507	1.019	1.072	1.234	1.121	1.102	1.165																										
2003			2.442	1.301	1.225	1.061	1.204	1.235	1.143	1.163																											
2004			1.434	1.054	1.303	1.396	1.151	1.149	1.114																												
2005	11.713	1.627	0.625	1.430	1.029	1.214	1.084	1.184																													
2006				1.700	1.742	1.268	1.213																														
2007			1.542	1.501	1.156	1.222																															
2008				1.302	1.366																																
2009				1.511																																	
2010			1.142																																		
2011																																					
2012																																					
3 Yr Avg	8.957	1.540	1.103	1.438	1.422	1.235	1.149	1.189	1.126	1.122	1.116	1.081	1.070	1.084	1.100	1.068	1.083	1.038	1.061	1.049	1.049	1.051	1.045	1.047	1.040	1.040	1.034	1.026	1.028	1.027	1.018							
5 Yr Avg	8.957	1.878	1.437	1.489	1.319	1.232	1.145	1.179	1.096	1.117	1.088	1.076	1.057	1.072	1.088	1.065	1.069	1.045	1.060	1.049	1.052	1.047	1.046	1.045	1.036	1.036	1.032	1.026	1.028	1.027	1.018							
7 Yr Avg	8.957	90.829	1.354	1.400	1.333	1.217	1.153	1.175	1.109	1.109	1.102	1.078	1.070	1.071	1.079	1.069	1.069	1.050	1.058	1.052	1.051	1.050	1.046	1.042	1.037	1.037	1.032	1.026	1.028	1.027	1.018							
3 Yr Wtd				1.438	1.343	1.230	1.141	1.187	1.126	1.123	1.117	1.080	1.070	1.081	1.097	1.068	1.082	1.038	1.062	1.048	1.049	1.051	1.045	1.046	1.040	1.040	1.034	1.026	1.028	1.027	1.018							
5 Yr Wtd				1.460	1.246	1.227	1.139	1.176	1.096	1.116	1.092	1.073	1.058	1.070	1.086	1.065	1.070	1.044	1.060	1.049	1.052	1.048	1.046	1.044	1.036	1.036	1.032	1.026	1.028	1.027	1.018							
10 Yr Wtd				1.306	1.264	1.193	1.154	1.161	1.094	1.111	1.110	1.072	1.075	1.075	1.086	1.073	1.069	1.055	1.060	1.052	1.051	1.050	1.047	1.042	1.037	1.037	1.032	1.026	1.028	1.027	1.018							TAIL
Prior FY	9.000	1.800	1.500	1.360	1.221	1.180	1.122	1.162	1.089	1.088	1.088	1.071	1.061	1.072	1.068	1.067	1.064	1.046	1.057	1.052	1.049	1.047	1.047	1.042	1.036	1.036	1.030	1.027	1.029	1.028								1.318
PA Sel.	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							
Selected	9.000	1.800	1.500	1.460	1.246	1.227	1.139	1.176	1.096	1.116	1.092	1.073	1.058	1.070	1.086	1.065	1.070	1.044	1.060	1.049	1.052	1.048	1.046	1.044	1.036	1.036	1.032	1.026	1.028	1.027	1.018							
Cumulative	316.521	35.169	19.538	13.026	8.921	7.159	5.836	5.126	4.360	3.979	3.565	3.265	3.042	2.875	2.688	2.475	2.323	2.171	2.080	1.961	1.870	1.777	1.696	1.622	1.553	1.498	1.446	1.401	1.365	1.328	1.293	1.270	1.270	1.270	1.270	1.270	1.270	1.270

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	0	0	194	605	1,454	2,965	4,990	8,043	12,410	17,657	23,000	28,768	35,014	41,411	47,523	53,150	58,359	63,426	68,381	73,235	78,063	82,537	86,910	91,005	94,835	98,478	101,932	105,332	108,603	111,654	114,545						114,545
1983	0	0	0	256	924	1,857	3,738	7,413	13,062	19,765	26,470	33,276	40,688	47,423	54,746	61,696	68,533	75,063	81,458	87,579	93,895	99,802	105,709	110,872	115,749	120,393	124,847	129,092	133,094	136,850	140,413							140,413
1984	0	17	93	355	1,050	2,343	4,844	8,958	14,386	19,755	26,078	32,635	39,637	47,209	54,279	61,194	67,791	74,026	80,009	85,624	91,186	96,878	101,951	106,759	111,363	115,808	120,077	124,241	128,161	131,816								131,816
1985	0	0	0	0	448	1,642	4,852	9,166	13,878	18,885	25,549	32,022	37,917	44,988	51,344	58,444	64,722	70,908	77,587	83,981	90,256	95,992	101,586	106,939	112,038	116,807	121,526	125,791	129,820									129,820
1986	0	0	0	0	685	2,514	5,734	9,797	15,370	22,010	28,839	36,304	43,737	50,561	56,994	63,571	69,739	75,759	82,215	88,782	94,812	100,910	106,775	112,293	118,063	123,519	128,849	133,812										133,812
1987	0	0	0	196	979	2,994	6,071	9,663	15,524	22,787	29,786	36,693	44,012	51,130	58,461	65,720	72,975	79,909	87,053	93,670	100,159	106,378	112,229	118,009	123,367	128,535	133,607											133,607
1988	0	0	0	241	1,278	2,641	4,911	9,918	15,154	21,431	27,834	34,282	40,684	47,037	53,167	59,847	66,540	73,226	80,006	86,505	92,845	99,159	105,370	111,350	117,514	122,956												122,956
1989	0	0	146	514	1,334	3,584	7,578	12,474	18,241	25,144	32,893	41,020	48,882	56,403	64,168	71,920	79,593	86,801	94,159	101,304	108,520	115,493	122,140	128,992	135,379													135,379
1990	0	0	11	398	1,660	4,526	8,964	14,293	20,820	27,592	33,787	40,688	47,905	55,199	62,640	71,000	78,385	85,407	92,100	98,783	105,660	112,211	118,667	124,652														124,652
1991	0	0	0	426	2,077	6,283	11,551	17,221	23,354	30,713	38,003	44,984	52,032	59,761	68,525	76,484	84,701	92,300	100,464	108,214	115,650	123,120	130,465															130,465
1992	0	0	373	1,029	3,089	7,481	11,727	16,289	22,351	28,645	34,523	40,729	46,869	53,835	60,181	66,909	73,053	79,111	85,468	91,996	98,979	105,477																105,477
1993	0	0	0	767	3,680	7,906	13,454	19,140	24,589	30,963	36,837	42,894	50,437	56,749	63,212	69,896	77,053	84,229	91,538	98,612	105,744																	105,744
1994	0	59	425	1,248	3,155	5,927	10,693	15,908	21,633	27,878	34,611	42,614	50,912	58,998	67,755	76,486	84,642	92,709	101,544	109,928																		109,928
1995	0	5	5	595	2,499	4,618	8,198	15,304	21,190	28,015	34,958	42,680	50,470	58,210	67,023	75,191	84,058	92,786	101,890																			101,890
1996	0	0	270	1,121	2,226	5,116	9,217	13,422	18,542	24,985	32,378	38,776	45,489	54,354	63,487	72,937	82,026	91,008																				91,008
1997	0	87	508	1,260	2,918	5,808	11,006	15,769	23,031	29,472	36,290	43,848	52,091	61,130	70,214	79,784	90,185																					90,185
1998	0	73	413	694	2,313	3,939	7,091	12,258	17,274	22,195	27,887	35,709	43,371	52,752	63,053	72,683																						72,683
1999	0	0	676	2,455	5,399	9,949	15,485	21,091	27,980	35,744	43,943	52,393	61,405	71,266	81,728																							81,728
2000	0	118	552	1,406	3,347	7,305	11,857	16,774	23,547	30,584	38,159	45,811	55,111	64,257																								64,257
2001	0	0	284	1,324	3,383	6,960	10,118	14,293	19,406	26,939	35,041	44,538	54,546																									54,546
2002	20	122	274	787	2,130	5,185	8,803	15,099	21,294	30,202	39,440	48,821																										48,821
2003	0	0	271	1,103	2,154	4,925	8,958	15,952	23,588	32,361	41,323																											41,323
2004	0	0	121	347	2,742	6,667	11,635	17,211	24,160	32,786																												32,786
2005	14	323	788	2,299	4,931	8,458	12,907	19,399	26,368																													26,368
2006	0	0	0	344	1,402	4,274	7,744	12,528																														12,528
2007	0	0	459	1,771	4,518	8,604	13,513																															13,513
2008	0	0	0	629	2,458	5,036																																5,036
2009	0	0	0	410	1,652																																	1,652
2010	0	0	204	467																																		467
2011	0	0	284																																			284
2012	0	231																																				231
2013	0																																					-

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																					123,851	124,340	121,790	123,711	127,460	130,028	133,640	132,415	134,250	138,162	137,992	137,802						137,802
1983																				149,034	153,335	152,434	149,228	155,034	155,671	160,357	163,437	165,916	168,457	167,982	167,719							167,719
1984																			142,944	149,310	150,061	149,615	151,503	153,700	155,741	159,241	161,893	165,551	165,044	163,983								163,983
1985																		138,135	142,476	151,401	151,748	155,099	153,445	158,988	161,819	161,307	166,576	164,337	164,736									164,736
1986																	153,658	147,396	148,861	156,731	161,613	161,327	161,213	165,605	170,693	176,170	176,557	177,080										177,080
1987																151,172	162,210	158,435	158,270	168,701	172,529	169,773	168,316	172,607	179,355	179,813	181,049											181,049
1988															147,083	147,352	151,881	149,401	155,910	161,513	166,807	167,385	168,414	178,499	177,566	176,242												176,242
1989														180,663	169,743	171,970	180,733	180,355	181,116	187,673	190,604	194,940	201,888	203,912	201,261													201,261
1990													155,582	177,208	163,005	163,903	181,760	172,077	172,000	179,479	185,888	189,987	190,593	190,437														190,437
1991												193,117	166,830	185,838	182,669	186,484	197,877	195,278	194,135	200,068	209,204	211,233	211,811															211,811
1992											145,821	168,313	143,539	170,255	164,728	159,635	167,505	157,737	166,146	181,548	183,547	184,338																184,338
1993										167,259	167,416	187,718	161,341	186,617	176,573	172,721	175,190	182,315	194,879	194,159	193,316																	193,316
1994									234,695	204,409	185,396	208,736	195,790	221,821	210,335	202,785	207,897	222,285	217,440	216,663																		216,663
1995								242,380	231,805	197,808	186,498	225,742	201,406	225,853	201,505	206,850	224,709	223,684	218,705																			218,705
1996							255,805	253,224	188,598	178,129	190,515	208,489	188,372	196,136	206,057	229,107	220,213	220,851																				220,851
1997						145,337	266,377	267,248	245,201	234,215	229,976	279,307	236,510	241,902	266,367	262,886	264,181																					264,181
1998					222,688	195,002	280,177	269,254	230,830	215,810	200,785	195,153	209,910	239,599	238,085	235,908																						235,908
1999				260,570	264,583	228,195	312,658	296,538	271,721	249,234	243,760	252,024	276,242	278,512	275,211																							275,211
2000			226,270	200,383	208,087	208,335	305,831	287,748	256,733	224,711	236,145	254,241	247,218	244,495																								244,495
2001			377,832	246,579	206,089	213,695	290,532	286,122	240,745	252,189	296,161	282,327	272,766																									272,766
2002	242,532	259,876	220,571	185,964	240,228	273,711	356,441	265,796	279,871	312,785	289,793	290,160																										290,160
2003			145,066	163,394	198,234	218,869	243,044	280,052	322,248	305,697	297,302																											297,302
2004			234,298	166,704	274,465	272,478	299,530	309,044	303,844	327,459																												327,459
2005	227,396	435,800	363,182	241,843	277,547	288,026	329,817	321,386	309,095																													309,095
2006				215,539	222,813	284,253	275,964	287,194																														287,194
2007			278,398	301,467	324,893	331,833	323,686																															323,686
2008				326,777	282,862	275,982																																275,982
2009				255,288	182,596																																	182,596
2010			203,237	263,513																																		263,513
2011		725,175	746,776																																			746,776
2012		588,985																																				588,985
2013																																						

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																					45,527	41,491	34,528	32,174	31,610	30,145	29,920	26,268	25,380	25,911	22,588	20,287						20,287
1983																				55,338	53,615	47,965	39,366	39,806	36,228	36,122	34,606	32,704	31,600	27,263	23,336							23,336
1984																			52,350	54,209	50,305	44,423	41,214	38,638	37,036	36,695	36,201	36,428	32,323	27,960								27,960
1985																		59,413	57,381	60,030	54,714	52,707	45,087	44,920	42,779	39,109	39,928	33,245	30,474									30,474
1986																	71,267	60,207	56,629	59,180	59,123	53,555	47,632	46,627	47,074	47,846	42,694	38,062										38,062
1987																76,399	80,022	70,218	63,108	66,807	64,105	56,810	50,264	49,058	50,799	45,872	41,823											41,823
1988															78,071	72,160	71,871	63,971	64,207	64,628	64,573	59,411	56,172	61,163	53,734	47,369												47,369
1989														107,651	90,565	84,253	85,312	79,167	72,550	73,975	71,963	69,326	71,068	67,141	58,435													58,435
1990													91,015	106,401	86,855	79,249	88,896	72,792	67,545	69,458	69,599	70,037	63,742	57,949														57,949
1991												126,585	95,841	109,065	98,331	94,284	97,151	87,696	81,513	80,284	83,560	78,293	71,800															71,800
1992											91,735	107,862	78,749	98,644	86,879	76,146	78,708	67,048	69,738	79,411	75,361	69,936																69,936
1993										109,150	101,875	115,169	86,233	105,632	89,972	82,384	82,591	82,838	89,495	82,508	77,420																	77,420
1994									177,550	141,458	121,639	138,547	119,964	137,538	119,995	107,177	103,031	108,431	101,861	93,544																		93,544
1995								199,607	176,812	142,286	121,914	150,707	120,505	137,730	111,313	109,281	120,591	112,545	103,018																			103,018
1996							216,743	205,444	140,062	126,415	129,204	139,467	113,399	119,350	122,963	137,679	121,560	112,855																				112,855
1997						113,810	225,905	218,663	188,123	170,823	156,101	194,583	150,446	151,398	168,754	159,529	154,807																					154,807
1998					186,258	161,911	245,815	227,509	180,214	155,016	139,141	134,351	141,601	166,557	157,018	143,403																						143,403
1999				229,416	225,851	184,996	261,557	239,488	202,815	174,579	163,198	162,902	180,659	176,260	166,460																							166,460
2000			206,723	175,503	181,162	172,420	262,107	233,767	196,328	160,267	162,730	174,745	161,652	152,773																								152,773
2001			359,254	221,804	176,545	175,703	239,554	229,384	178,741	188,026	225,539	204,533	187,701																									187,701
2002	239,021	238,108	196,186	162,630	211,062	229,763	311,670	217,802	220,646	246,415	216,664	204,963																										204,963
2003			135,262	139,451	167,075	180,697	202,547	231,297	262,029	236,851	217,238																											217,238
2004			216,388	141,025	247,410	237,238	250,332	252,441	238,831	255,037																												255,037
2005	224,806	405,458	313,803	210,970	233,406	242,592	274,670	261,599	238,279																													238,279
2006				205,784	206,227	255,354	239,311	242,719																														242,719
2007			261,512	275,438	285,829	286,661	268,508																															268,508
2008				305,535	255,213	238,211																																238,211
2009				237,523	155,753																																	155,753
2010			177,484	234,100																																		234,100
2011		725,175	712,740																																			712,740
2012		562,930																																				562,930
2013																																						

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																																						16,808,668
1978																																						16,737,992
1979																																						16,773,433
1980																																						17,448,182
1981																																						16,998,954
1982		0.00%	0.00%	0.01%	0.01%	0.03%	0.04%	0.06%	0.07%	0.09%	0.10%	0.11%	0.13%	0.14%	0.14%	0.14%	0.14%	0.14%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.16%	0.16%	0.16%	0.16%						17,167,821
1983	0.00%	0.00%	0.00%	0.01%	0.02%	0.03%	0.06%	0.08%	0.10%	0.11%	0.12%	0.13%	0.13%	0.14%	0.15%	0.15%	0.15%	0.15%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%							17,314,056
1984		0.00%	0.01%	0.01%	0.03%	0.04%	0.06%	0.07%	0.09%	0.10%	0.11%	0.12%	0.13%	0.14%	0.14%	0.14%	0.14%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%							17,396,710
1985		0.00%	0.00%	0.01%	0.02%	0.04%	0.05%	0.06%	0.07%	0.09%	0.10%	0.11%	0.11%	0.12%	0.12%	0.13%	0.13%	0.13%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%								18,364,828
1986		0.00%	0.00%	0.01%	0.02%	0.03%	0.05%	0.06%	0.08%	0.09%	0.10%	0.11%	0.11%	0.11%	0.12%	0.12%	0.12%	0.12%	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%	0.14%	0.14%	0.14%	0.14%										18,846,257
1987			0.00%	0.01%	0.02%	0.02%	0.04%	0.05%	0.06%	0.07%	0.08%	0.08%	0.09%	0.09%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%											19,875,240
1988		0.00%	0.00%	0.01%	0.01%	0.02%	0.04%	0.05%	0.05%	0.06%	0.06%	0.07%	0.07%	0.07%	0.08%	0.08%	0.08%	0.09%	0.09%	0.09%	0.09%	0.09%	0.09%	0.09%	0.09%	0.10%												19,660,304
1989	0.00%	0.00%	0.00%	0.00%	0.01%	0.03%	0.04%	0.05%	0.05%	0.06%	0.07%	0.07%	0.07%	0.08%	0.08%	0.08%	0.09%	0.09%	0.09%	0.09%	0.09%	0.10%	0.10%	0.10%	0.10%													20,371,910
1990		0.00%	0.00%	0.01%	0.02%	0.03%	0.03%	0.04%	0.05%	0.05%	0.06%	0.06%	0.07%	0.07%	0.07%	0.07%	0.07%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%														20,942,088
1991		0.00%	0.00%	0.01%	0.02%	0.03%	0.03%	0.04%	0.04%	0.05%	0.05%	0.05%	0.06%	0.06%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.08%	0.08%															21,689,651
1992	0.00%	0.00%	0.01%	0.01%	0.02%	0.02%	0.02%	0.03%	0.04%	0.04%	0.04%	0.04%	0.05%	0.05%	0.05%	0.05%	0.05%	0.06%	0.06%	0.06%	0.06%	0.06%																21,954,933
1993				0.00%	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%	0.05%	0.05%	0.06%																	22,621,374
1994		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%	0.05%	0.05%	0.05%	0.05%	0.06%	0.06%																		22,048,532
1995				0.00%	0.01%	0.01%	0.01%	0.02%	0.02%	0.03%	0.03%	0.03%	0.03%	0.03%	0.04%	0.04%	0.04%	0.04%	0.04%																			21,970,116
1996			0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.02%	0.02%	0.02%	0.02%	0.02%	0.03%	0.03%	0.03%	0.03%	0.03%																				22,232,463
1997		0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.02%	0.02%	0.02%	0.03%	0.03%	0.03%	0.03%	0.04%	0.04%	0.04%																					22,352,179
1998		0.00%	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%																						22,686,876
1999			0.00%	0.01%	0.01%	0.02%	0.02%	0.03%	0.03%	0.03%	0.04%	0.04%	0.05%	0.05%	0.05%																							22,896,749
2000		0.00%	0.00%	0.00%	0.01%	0.02%	0.02%	0.02%	0.03%	0.04%	0.04%	0.04%	0.05%	0.05%																								23,186,938
2001			0.00%	0.00%	0.01%	0.01%	0.01%	0.01%	0.02%	0.02%	0.03%	0.03%	0.04%																									23,973,016
2002	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.02%	0.03%	0.03%	0.04%	0.04%																										24,464,115
2003			0.00%	0.00%	0.01%	0.01%	0.02%	0.03%	0.04%	0.04%	0.05%																											24,277,502
2004			0.00%	0.00%	0.01%	0.01%	0.01%	0.02%	0.02%	0.03%																												24,148,944
2005	0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.02%	0.03%	0.03%																													23,758,948
2006				0.00%	0.01%	0.01%	0.01%	0.02%																														23,574,590
2007			0.00%	0.00%	0.01%	0.01%	0.02%																															23,452,743
2008				0.00%	0.01%	0.01%																																23,147,670
2009				0.00%	0.00%																																	22,503,303
2010			0.00%	0.00%																																		21,710,635
2011		0.00%	0.00%																																			20,240,053
2012		0.00%																																				18,793,320
2013																																						18,130,692

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	0	0	194	411	849	1,512	2,024	3,054	4,367	5,248	5,343	5,768	6,246	6,397	6,113	5,626	5,209	5,068	4,954	4,854	4,828	4,474	4,374	4,095	3,830	3,643	3,454	3,400	3,271	3,051	2,890						277
1983	0	0	0	256	668	933	1,880	3,676	5,648	6,703	6,705	6,806	7,413	6,734	7,324	6,950	6,836	6,530	6,395	6,121	6,316	5,907	5,908	5,163	4,877	4,644	4,454	4,245	4,003	3,756	3,562							291
1984	0	17	76	262	695	1,293	2,501	4,114	5,428	5,369	6,323	6,557	7,002	7,572	7,070	6,914	6,597	6,236	5,983	5,615	5,563	5,692	5,073	4,807	4,604	4,445	4,270	4,164	3,919	3,656								291
1985	0	0	0	0	448	1,194	3,210	4,314	4,712	5,007	6,664	6,473	5,895	7,071	6,356	7,099	6,279	6,185	6,680	6,394	6,275	5,735	5,594	5,353	5,099	4,769	4,720	4,265	4,029									272
1986	0	0	0	0	685	1,829	3,220	4,063	5,573	6,640	6,829	7,465	7,433	6,824	6,433	6,577	6,168	6,020	6,456	6,567	6,030	6,098	5,865	5,518	5,770	5,456	5,331	4,962										267
1987	0	0	0	196	783	2,016	3,077	3,592	5,861	7,263	6,999	6,907	7,319	7,118	7,330	7,259	7,255	6,934	7,144	6,617	6,489	6,219	5,850	5,780	5,358	5,168	5,072											223
1988	0	0	0	241	1,037	1,363	2,270	5,007	5,235	6,277	6,403	6,448	6,402	6,353	6,131	6,679	6,693	6,686	6,780	6,499	6,340	6,314	6,211	5,980	6,165	5,441												196
1989	0	0	146	368	820	2,250	3,994	4,896	5,767	6,904	7,749	8,126	7,862	7,521	7,765	7,752	7,673	7,208	7,358	7,145	7,216	6,973	6,647	6,852	6,387													211
1990	0	0	11	387	1,263	2,866	4,438	5,329	6,527	6,773	6,195	6,900	7,217	7,294	7,441	8,360	7,385	7,021	6,693	6,683	6,878	6,551	6,456	5,986														186
1991	0	0	0	426	1,651	4,206	5,268	5,671	6,132	7,359	7,290	6,981	7,048	7,729	8,764	7,959	8,217	7,599	8,163	7,750	7,436	7,470	7,344															176
1992	0	0	373	656	2,059	4,393	4,246	4,562	6,062	6,294	5,878	6,206	6,140	6,967	6,346	6,728	6,143	6,058	6,357	6,527	6,983	6,498																141
1993	0	0	0	766	2,913	4,226	5,549	5,686	5,448	6,374	5,874	6,057	7,543	6,312	6,464	6,684	7,157	7,176	7,310	7,074	7,133																	137
1994	0	59	366	822	1,907	2,772	4,766	5,215	5,726	6,245	6,732	8,004	8,297	8,086	8,758	8,731	8,155	8,068	8,835	8,384																		140
1995	0	5	0	590	1,904	2,119	3,580	7,106	5,886	6,825	6,943	7,722	7,790	7,739	8,814	8,168	8,868	8,728	9,104																			109
1996	0	0	270	851	1,105	2,890	4,101	4,205	5,120	6,443	7,393	6,399	6,713	8,865	9,134	9,449	9,089	8,982																				89
1997	0	87	420	752	1,658	2,890	5,198	4,763	7,263	6,441	6,818	7,558	8,243	9,039	9,083	9,571	10,401																					114
1998	0	73	340	281	1,619	1,626	3,151	5,168	5,015	4,921	5,692	7,822	7,662	9,382	10,300	9,630																						126
1999	0	0	676	1,779	2,945	4,550	5,536	5,606	6,889	7,764	8,199	8,450	9,012	9,861	10,462																							165
2000	0	118	434	854	1,941	3,958	4,552	4,917	6,774	7,036	7,576	7,652	9,299	9,147																								177
2001	0	0	284	1,040	2,059	3,577	3,157	4,175	5,113	7,533	8,103	9,497	10,007																									131
2002	20	103	152	513	1,344	3,055	3,618	6,296	6,195	8,908	9,238	9,380																										178
2003	0	0	271	832	1,050	2,772	4,032	6,994	7,636	8,773	8,962																											217
2004	0	0	121	226	2,395	3,925	4,968	5,576	6,949	8,626																												148
2005	14	309	465	1,511	2,632	3,528	4,448	6,492	6,969																													188
2006	0	0	0	344	1,058	2,872	3,470	4,784																														142
2007	0	0	459	1,311	2,747	4,087	4,909																															147
2008	0	0	0	629	1,828	2,578																																135
2009	0	0	0	410	1,242																																	130
2010	0	0	204	262																																		126
2011	0	0	284																																			120
2012	0	231																																				113
2013	0																																					109
																																						5,580

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	0.000	0.000	2.123	2.062	1.781	1.339	1.509	1.430	1.202	1.018	1.080	1.083	1.024	0.956	0.920	0.926	0.973	0.978	0.980	0.995	0.927	0.978	0.936	0.935	0.951	0.948	0.984	0.962	0.933	0.947							
1983	0.000	0.000	0.000	2.611	1.397	2.015	1.955	1.537	1.187	1.000	1.015	1.089	0.908	1.088	0.949	0.984	0.955	0.979	0.957	1.032	0.935	1.000	0.874	0.945	0.952	0.959	0.953	0.943	0.938	0.948								
1984	0.000	4.458	3.450	2.657	1.860	1.934	1.645	1.320	0.989	1.178	1.037	1.068	1.081	0.934	0.978	0.954	0.945	0.959	0.939	0.991	1.023	0.891	0.948	0.958	0.965	0.961	0.975	0.941	0.933									
1985	0.000	0.000	0.000	0.000	2.664	2.689	1.344	1.092	1.063	1.331	0.971	0.911	1.200	0.899	1.117	0.884	0.985	1.080	0.957	0.981	0.914	0.975	0.957	0.952	0.935	0.990	0.904	0.945										
1986	0.000	0.000	0.000	0.000	2.672	1.761	1.262	1.372	1.192	1.028	1.093	0.996	0.918	0.943	1.022	0.938	0.976	1.072	1.017	0.918	1.011	0.962	0.941	1.046	0.946	0.977	0.931											
1987	0.000	0.000	0.000	3.993	2.575	1.526	1.167	1.632	1.239	0.964	0.987	1.060	0.973	1.030	0.990	0.999	0.956	1.030	0.926	0.981	0.958	0.941	0.988	0.927	0.964	0.981												
1988	0.000	0.000	0.000	4.299	1.314	1.666	2.206	1.046	1.199	1.020	1.007	0.993	0.992	0.965	1.089	1.002	0.999	1.014	0.958	0.976	0.996	0.984	0.963	1.031	0.883													
1989	0.000	0.000	2.516	2.226	2.745	1.775	1.226	1.178	1.197	1.122	1.049	0.967	0.957	1.032	0.998	0.990	0.939	1.021	0.971	1.010	0.966	0.953	1.031	0.932														
1990	0.000	0.000	35.364	3.264	2.270	1.549	1.201	1.225	1.038	0.915	1.114	1.046	1.011	1.020	1.124	0.883	0.951	0.953	0.998	1.029	0.952	0.985	0.927															
1991	0.000	0.000	0.000	3.874	2.547	1.253	1.076	1.081	1.200	0.991	0.958	1.010	1.097	1.134	0.908	1.032	0.925	1.074	0.949	0.960	1.005	0.983																
1992	0.000	3436.401	1.760	3.137	2.133	0.967	1.075	1.329	1.038	0.934	1.056	0.989	1.135	0.911	1.060	0.913	0.986	1.049	1.027	1.070	0.931																	
1993	0.000	0.000	0.000	3.801	1.451	1.313	1.025	0.958	1.170	0.922	1.031	1.245	0.837	1.024	1.034	1.071	1.003	1.019	0.968	1.008																		
1994	0.000	6.160	2.248	2.319	1.454	1.719	1.094	1.098	1.091	1.078	1.189	1.037	0.975	1.083	0.997	0.934	0.989	1.095	0.949																			
1995	0.000	0.000	0.000	3.228	1.113	1.689	1.985	0.828	1.160	1.017	1.112	1.009	0.993	1.139	0.927	1.086	0.984	1.043																				
1996	0.000	0.000	3.150	1.298	2.616	1.419	1.025	1.218	1.258	1.147	0.866	1.049	1.321	1.030	1.035	0.962	0.988																					
1997	0.000	4.809	1.788	2.205	1.743	1.799	0.916	1.525	0.887	1.059	1.109	1.091	1.097	1.005	1.054	1.087																						
1998	0.000	4.671	0.827	5.753	1.005	1.938	1.640	0.970	0.981	1.157	1.374	0.980	1.224	1.098	0.935																							
1999	0.000	0.000	2.632	1.656	1.545	1.217	1.013	1.229	1.127	1.056	1.031	1.066	1.094	1.061																								
2000	0.000	3.679	1.966	2.274	2.039	1.150	1.080	1.378	1.039	1.077	1.010	1.215	0.984																									
2001	0.000	0.000	3.668	1.979	1.737	0.883	1.322	1.225	1.473	1.076	1.172	1.054																										
2002	5.200	1.479	3.379	2.621	2.274	1.184	1.740	0.984	1.438	1.037	1.015																											
2003	0.000	0.000	3.071	1.262	2.638	1.455	1.735	1.092	1.149	1.022																												
2004	0.000	0.000	1.868	10.597	1.639	1.266	1.122	1.246	1.241																													
2005	22.426	1.505	3.249	1.741	1.341	1.261	1.460	1.073																														
2006	0.000	0.000	0.000	3.080	2.714	1.208	1.379																															
2007	0.000	0.000	2.854	2.095	1.488	1.201																																
2008	0.000	0.000	0.000	2.905	1.410																																	
2009	0.000	0.000	0.000	3.029																																		
2010	0.000	0.000	1.284																																			
2011	0.000	0.000																																				
2012	0.000																																					
3 Yr Avg	0.000	0.000	0.428	2.676	1.871	1.223	1.320	1.137	1.276	1.045	1.066	1.112	1.101	1.055	1.008	1.045	0.987	1.052	0.981	1.013	0.963	0.974	0.974	0.963	0.931	0.983	0.937	0.943	0.944	0.941	0.947							
5 Yr Avg	0.000	0.000	0.828	2.570	1.718	1.278	1.487	1.124	1.268	1.053	1.120	1.081	1.144	1.067	0.989	1.028	0.990	1.056	0.978	1.015	0.970	0.969	0.970	0.978	0.939	0.974	0.942	0.953	0.944	0.941	0.947							
10 Yr Avg	2.243	0.298	1.937	3.158	1.883	1.276	1.341	1.194	1.175	1.072	1.091	1.073	1.076	1.050	1.007	0.996	0.972	1.037	0.972	0.992	0.969	0.960	0.956	0.966	0.940	0.970	0.942	0.953	0.944	0.941	0.947							
3 Yr Wtd			6.369	2.475	1.693	1.223	1.308	1.131	1.266	1.043	1.065	1.106	1.093	1.055	1.005	1.043	0.987	1.053	0.977	1.009	0.963	0.974	0.974	0.962	0.929	0.982	0.935	0.943	0.944	0.941	0.947							
5 Yr Wtd			4.454	2.261	1.594	1.270	1.468	1.113	1.251	1.052	1.103	1.079	1.131	1.065	0.988	1.025	0.990	1.057	0.975	1.013	0.970	0.970	0.971	0.976	0.936	0.974	0.941	0.952	0.944	0.941	0.947							
10 Yr Wtd	39.160	4.754	3.618	2.385	1.745	1.232	1.300	1.180	1.166	1.067	1.082	1.071	1.069	1.053	1.002	0.996	0.972	1.038	0.970	0.992	0.968	0.962	0.957	0.966	0.938	0.971	0.941	0.952	0.944	0.941	0.947							
Prior	22.500	5.000	3.462	2.178	1.717	1.294	1.272	1.146	1.147	1.059	1.087	1.068	1.074	1.050	1.018	0.986	0.970	1.041	0.970	0.994	0.975	0.959	0.961	0.973	0.950	0.969	0.944	0.954	0.949	0.933								
Selected	22.500	5.000	3.618	2.385	1.745	1.232	1.300	1.180	1.166	1.067	1.082	1.071	1.069	1.053	1.002	0.996	0.972	1.038	0.970	0.992	0.968	0.962	0.957	0.966	0.938	0.971	0.941	0.952	0.944	0.941	0.947							1.303

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	0.000	0.000	1.047	2.223	4.584	8.166	10.935	16.497	23.589	28.348	28.861	31.161	33.741	34.556	33.022	30.393	28.140	27.376	26.765	26.222	26.084	24.168	23.627	22.120	20.689	19.680	18.660	18.369	17.671	16.484	15.614						
1983	0.000	0.000	0.000	1.303	3.404	4.755	9.581	18.727	28.779	34.152	34.163	34.676	37.769	34.311	37.314	35.411	34.831	33.272	32.583	31.186	32.181	30.095	30.100	26.304	24.850	23.661	22.691	21.629	20.394	19.137	18.151							
1984	0.000	0.083	0.369	1.274	3.385	6.295	12.171	20.022	26.419	26.134	30.774	31.913	34.080	36.854	34.412	33.654	32.109	30.350	29.118	27.328	27.074	27.702	24.692	23.398	22.409	21.634	20.780	20.268	19.075	17.793								
1985	0.000	0.000	0.000	0.000	2.088	5.563	14.959	20.105	21.961	23.335	31.054	30.165	27.473	32.955	29.620	33.086	29.260	28.826	31.129	29.798	29.243	26.729	26.068	24.948	23.761	22.225	21.995	19.875	18.774									
1986	0.000	0.000	0.000	0.000	3.105	8.296	14.607	18.428	25.275	30.118	30.971	33.858	33.715	30.952	29.177	29.829	27.976	27.304	29.280	29.787	27.350	27.658	26.601	25.027	26.169	24.745	24.178	22.507										
1987	0.000	0.000	0.000	0.861	3.440	8.858	13.520	15.784	25.757	31.918	30.755	30.353	32.161	31.282	32.213	31.899	31.883	30.471	31.396	29.077	28.515	27.331	25.710	25.402	23.547	22.710	22.289											
1988	0.000	0.000	0.000	1.023	4.397	5.777	9.622	21.224	22.192	26.609	27.142	27.334	27.135	26.930	25.988	28.312	28.372	28.341	28.742	27.548	26.875	26.766	26.326	25.348	26.132	23.064												
1989	0.000	0.000	0.602	1.516	3.374	9.262	16.444	20.156	23.742	28.421	31.902	33.456	32.367	30.964	31.967	31.915	31.588	29.676	30.292	29.415	29.709	28.707	27.364	28.210	26.295													
1990	0.000	0.000	0.043	1.527	4.986	11.317	17.527	21.044	25.775	26.746	24.464	27.251	28.502	28.806	29.385	33.016	29.165	27.729	26.433	26.391	27.161	25.869	25.494	23.638														
1991	0.000	0.000	0.000	1.638	6.345	16.161	20.243	21.791	23.565	28.280	28.014	26.827	27.082	29.700	33.677	30.585	31.576	29.202	31.370	29.782	28.576	28.706	28.222															
1992	0.000	0.000	1.372	2.415	7.578	16.165	15.624	16.789	22.309	23.161	21.631	22.839	22.593	25.637	23.352	24.760	22.608	22.295	23.394	24.020	25.699	23.913																
1993	0.000	0.001	0.000	2.745	10.434	15.137	19.874	20.367	19.516	22.832	21.041	21.694	27.019	22.608	23.153	23.940	25.637	25.702	26.182	25.337	25.548																	
1994	0.000	0.206	1.268	2.850	6.609	9.608	16.517	18.073	19.842	21.642	23.332	27.738	28.755	28.023	30.351	30.258	28.264	27.960	30.617	29.054																		
1995	0.000	0.018	0.000	1.991	6.428	7.152	12.084	23.988	19.869	23.039	23.436	26.067	26.297	26.125	29.751	27.571	29.934	29.462	30.730																			
1996	0.000	0.000	0.881	2.774	3.600	9.419	13.369	13.704	16.689	21.002	24.096	20.856	21.880	28.894	29.770	30.800	29.626	29.277																				
1997	0.000	0.275	1.324	2.368	5.222	9.102	16.372	15.001	22.874	20.286	21.474	23.806	25.962	28.470	28.608	30.145	32.759																					
1998	0.000	0.220	1.027	0.849	4.886	4.910	9.513	15.601	15.140	14.856	17.183	23.614	23.130	28.322	31.095	29.073																						
1999	0.000	0.000	1.963	5.165	8.551	13.212	16.076	16.279	20.004	22.545	23.809	24.538	26.169	28.636	30.379																							
2000	0.000	0.330	1.215	2.389	5.432	11.077	12.740	13.759	18.955	19.690	21.200	21.414	26.023	25.597																								
2001	0.000	0.000	0.769	2.819	5.579	9.693	8.555	11.312	13.854	20.410	21.955	25.732	27.115																									
2002	0.052	0.271	0.401	1.353	3.548	8.066	9.554	16.623	16.357	23.520	24.392	24.767																										
2003	0.000	0.000	0.697	2.140	2.701	7.126	10.368	17.983	19.633	22.555	23.043																											
2004	0.000	0.000	0.301	0.563	5.965	9.775	12.372	13.887	17.307	21.482																												
2005	0.034	0.752	1.132	3.677	6.403	8.584	10.823	15.797	16.956																													
2006	0.000	0.000	0.000	0.807	2.485	6.745	8.150	11.237																														
2007	0.000	0.000	1.041	2.972	6.226	9.263	11.127																															
2008	0.000	0.000	0.000	1.404	4.078	5.752																																
2009	0.000	0.000	0.000	0.891	2.699																																	
2010	0.000	0.000	0.440	0.565																																		
2011	0.000	0.000	0.604																																			
2012	0.000	0.476																																				
2013	0.000																																					
3 Yr Avg	0.000	0.159	0.348	0.953	4.334	7.253	10.033	13.640	17.965	22.519	23.130	23.971	26.436	27.518	30.027	30.006	30.773	28.899	29.177	26.137	26.608	26.163	27.027	25.732	25.325	23.506	22.820	20.883	19.414	18.200	17.317	15.614						
5 Yr Avg	0.000	0.095	0.417	1.328	4.378	8.024	10.568	15.105	16.821	21.532	22.880	24.013	25.680	27.983	29.921	29.569	29.244	26.939	28.459	26.917	27.339	26.793	26.623	25.525	25.181	22.876	22.387	20.588	19.153	18.200	17.317	15.614						
10 Yr Avg	0.003	0.123	0.462	1.719	4.512	8.929	10.928	14.748	17.777	20.939	22.392	24.023	25.495	27.201	28.952	29.206	28.953	28.011	28.844	28.021	27.575	27.348	26.474	25.100	24.410	22.675	21.936	20.588	19.153	18.200	17.317							
Selected	0.000	0.095	0.417	1.328	4.378	8.024	10.568	15.105	16.821	21.532	22.880	24.013	25.680	27.983	29.921	29.569	29.244	26.939	28.459	26.917	27.339	26.793	26.623	25.525	25.181	22.876	22.387	20.588	19.153	18.200	17.317	15.614						
Cumulative	617.467	617.467	617.372	616.955	615.628	611.249	603.225	592.658	577.552	560.731	539.199	516.320	492.307	466.627	438.643	408.722	379.153	349.909	322.970	294.511	267.595	240.256	213.463	186.840	161.315	136.134	113.259	90.872	70.285	51.132	32.931	15.614	0.000	0.000	0.000	0.000	0.000	0.000

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
COMPENSATION

PERMANENT TOTAL DISABILITY
(000's)

UNPAID LOSS ESTIMATE FOR ACCIDENT YEARS 1976 AND PRIOR

10 times 3 Year Average Annual Payments	15,947	(1)
15 times 3 Year Average Annual Payments	23,921	(2)
Incremental Development Method	16,416	(3)
'09 to '12 Exponential Curve Fit	14,525	(4)
'07 to '12 Exponential Curve Fit	14,317	(5)
'05 to '12 Exponential Curve Fit	14,001	(6)
'03 to '13 Exponential Curve Fit	15,418	(7)
Selected Unpaid Loss as of 6/30/2013	16,500	(8)
Actual FY 2013 Payments	1,444	(9)
Actual FY 2012 Payments	1,598	(10)
Actual FY 2011 Payments	1,742	(11)
Actual FY 2010 Payments	1,911	(12)
Unpaid Loss as of 6/30/2009	23,195	(13)

(1) 10 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2011 THROUGH 2013 OF $1,595
(2) 15 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2011 THROUGH 2013 OF $1,595
(3) SECTION 2, EXHIBIT 3, SHEET 41, TOTAL OF COL. 5
(4) SECTION 2, EXHIBIT 3, SHEET 40, TOTAL OF COL. 2
(5) SECTION 2, EXHIBIT 3, SHEET 40, TOTAL OF COL. 3
(6) SECTION 2, EXHIBIT 3, SHEET 40, TOTAL OF COL. 4
(7) SECTION 2, EXHIBIT 3, SHEET 40, TOTAL OF COL. 5
(8) SELECTED BY DELOITTE CONSULTING
(9)-(12) SECTION 2, EXHIBIT 3, SHEET 46
(13) = SUM (8) THROUGH (12)

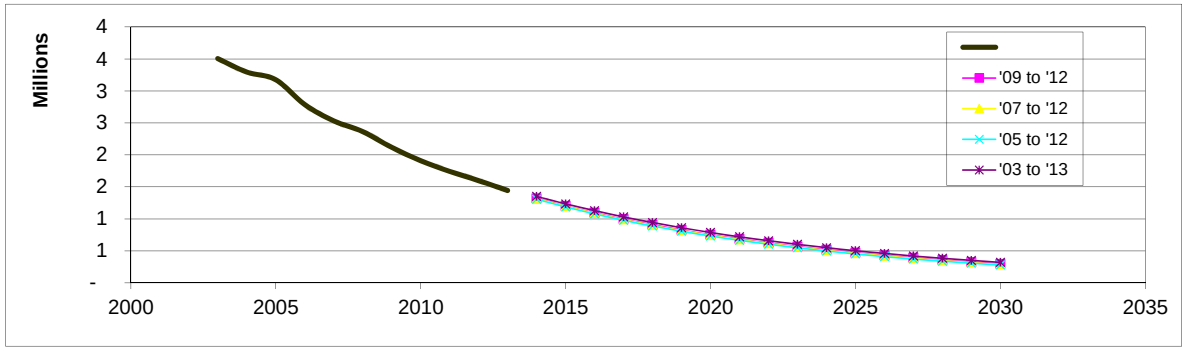
OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
COMPENSATION

PERMANENT TOTAL DISABILITY
(000's)

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

FY ENDING	PAID LOSS	INCREMENTAL UNPAID LOSS '09 to '12 CURVE FIT	'07 to '12 CURVE FIT	'05 to '12 CURVE FIT	'03 to '13 CURVE FIT
	(1)	(2)	(3)	(4)	(5)
2003	3,505				
2004	3,295				
2005	3,175				
2006	2,788				
2007	2,533				
2008	2,365				
2009	2,118				
2010	1,911				
2011	1,742				
2012	1,598				
2013	1,444				
2014		1,320	1,316	1,307	1,351
2015		1,202	1,197	1,187	1,235
2016		1,095	1,089	1,078	1,129
2017		997	990	979	1,032
2018		908	901	889	943
2019		826	819	807	862
2020		753	745	732	788
2021		685	677	665	720
2022		624	616	604	658
2023		568	560	548	602
2024		517	510	498	550
2025		471	463	452	503
2026		429	422	410	460
2027		391	383	373	420
2028		356	349	338	384
2029		324	317	307	351
2030		295	288	279	321

FY ENDING	INCREMENTAL UNPAID LOSS '09 to '12 CURVE FIT	'07 to '12 CURVE FIT	'05 to '12 CURVE FIT	'03 to '13 CURVE FIT
	(2)	(3)	(4)	(5)
2031	269	262	253	293
2032	245	239	230	268
2033	223	217	209	245
2034	203	197	190	224
2035	185	179	172	205
2036	168	163	156	187
2037	153	148	142	171
2038	139	135	129	156
2039	127	123	117	143
2040	116	112	106	131
2041	105	102	96	119
2042	96	92	88	109
2043	87	84	79	100
2044	79	76	72	91
2045	72	69	66	83
2046	66	63	60	76
2047	60	57	54	70
2048	55	52	49	64
2049	50	48	45	58
2050	45	43	40	53
2051	41	39	37	49
2052	38	36	33	44
2053	34	33	30	41
2054	31	30	27	37
2055	28	27	25	34
2056	26	24	23	31
2057	24	22	21	28
Total	14,525	14,317	14,001	15,418



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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	22.722	1	29	29
1954	714	0.970	23.017	4	81	110
1955	702	0.870	20.895	0	2	112
1956	690	0.870	19.048	2	42	154
1957	678	0.870	17.443	4	61	215
1958	666	0.871	16.064	3	43	259
1959	654	0.873	14.903	1	11	270
1960	642	0.874	13.905	10	142	411
1961	630	0.875	13.043	26	345	757
1962	618	0.877	12.310	14	167	924
1963	606	0.879	11.694	18	212	1,135
1964	594	0.880	11.173	13	150	1,285
1965	582	0.885	10.772	45	482	1,767
1966	570	0.893	10.508	28	290	2,057
1967	558	0.901	10.365	32	333	2,390
1968	546	0.908	10.320	39	399	2,789
1969	534	0.914	10.351	58	599	3,389
1970	522	0.920	10.446	61	634	4,022
1971	510	0.924	10.575	94	994	5,016
1972	498	0.926	10.719	107	1,142	6,158
1973	486	0.928	10.870	117	1,267	7,425
1974	474	0.929	11.028	187	2,062	9,487
1975	462	0.929	11.171	235	2,624	12,111
1976	450	0.928	11.295	381	4,305	16,416
TOTAL				1,478	16,416	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) SECTION 2, EXHIBIT 3, SHEET 43, COL. 9
(3) TOTAL FROM SECTION 2, EXHIBIT 3, SHEET 42
(4) SECTION 2, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
COMPENSATION

PERMANENT TOTAL DISABILITY

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 2, EXHIBIT 3, SHEET 41, COLUMN (2)

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
COMPENSATION

PERMANENT TOTAL DISABILITY

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	PA SELECTED TAIL	SELECTED FOR TAIL	SELECTED INCREM. DECAY	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	PA SELECTED TAIL	SELECTED FOR TAIL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
6	0.5	30.000	-	5.201	368.990	30.000	30.000		99,637.211		2,482.312		51,062.055	117,406.745
18	1.5	5.000	2.849	2.724	29.574	4.000	5.000	4.138	3,321.240	1,362.772	477.303	705,589.193	1,702.069	3,913.558
30	2.5	3.200	2.402	2.088	9.708	3.080	3.200	2.750	664.248	478.353	175.208	23,858.831	425.517	782.712
42	3.5	2.750	2.278	1.783	4.981	2.220	2.750	2.545	207.578	199.181	83.908	2,457.729	138.155	244.597
54	4.5	2.100	1.969	1.601	3.219	1.910	2.100	1.729	75.483	87.443	47.066	493.431	62.232	88.945
66	5.5	1.670	1.714	1.480	2.391	1.650	1.670	1.279	35.944	44.401	29.398	153.303	32.582	42.355
78	6.5	1.525	1.512	1.394	1.943	1.450	1.525	1.309	21.523	25.907	19.864	64.114	19.747	25.362
90	7.5	1.405	1.415	1.329	1.676	1.352	1.405	1.176	14.114	17.136	14.254	32.994	13.618	16.631
102	8.5	1.340	1.333	1.279	1.505	1.283	1.340	1.180	10.045	12.114	10.725	19.685	10.073	11.837
114	9.5	1.265	1.283	1.239	1.390	1.239	1.265	1.044	7.497	9.089	8.386	13.077	7.851	8.833
126	10.5	1.225	1.229	1.207	1.309	1.202	1.225	1.074	5.926	7.083	6.767	9.407	6.337	6.983
138	11.5	1.190	1.197	1.181	1.250	1.172	1.190	1.034	4.838	5.764	5.607	7.186	5.272	5.700
150	12.5	1.170	1.168	1.158	1.206	1.154	1.170	1.065	4.065	4.817	4.749	5.748	4.498	4.790
162	13.5	1.155	1.151	1.140	1.172	1.133	1.155	1.067	3.475	4.125	4.100	4.766	3.898	4.094
174	14.5	1.136	1.137	1.124	1.146	1.118	1.136	1.011	3.008	3.585	3.597	4.065	3.440	3.545
186	15.5	1.110	1.120	1.110	1.125	1.105	1.110	0.921	2.649	3.153	3.201	3.548	3.077	3.121
198	16.5	1.095	1.099	1.098	1.108	1.095	1.095	0.959	2.386	2.814	2.883	3.154	2.785	2.812
210	17.5	1.089	1.086	1.088	1.094	1.085	1.089	1.028	2.179	2.560	2.624	2.846	2.543	2.568
222	18.5	1.077	1.081	1.079	1.083	1.076	1.077	0.938	2.001	2.358	2.412	2.601	2.345	2.358
234	19.5	1.071	1.070	1.071	1.073	1.070	1.071	0.993	1.858	2.182	2.235	2.402	2.179	2.190
246	20.5	1.065	1.064	1.064	1.065	1.063	1.065	0.979	1.735	2.039	2.086	2.239	2.036	2.045
258	21.5	1.058	1.059	1.058	1.058	1.057	1.058	0.958	1.630	1.916	1.959	2.102	1.915	1.921
270	22.5	1.053	1.053	1.053	1.052	1.052	1.053	0.970	1.540	1.810	1.851	1.986	1.812	1.815
282	23.5	1.049	1.048	1.048	1.047	1.048	1.049	0.968	1.462	1.719	1.758	1.887	1.723	1.723
294	24.5	1.043	1.044	1.044	1.043	1.044	1.043	0.923	1.394	1.639	1.678	1.801	1.644	1.643
306	25.5	1.040	1.039	1.040	1.039	1.040	1.040	0.968	1.336	1.570	1.607	1.727	1.575	1.575
318	26.5	1.036	1.036	1.036	1.036	1.036	1.036	0.936	1.285	1.511	1.546	1.662	1.514	1.514
330	27.5	1.033	1.033	1.033	1.033	1.033	1.033	0.955	1.240	1.458	1.491	1.604	1.462	1.462
342	28.5	1.030	1.030	1.030	1.030	1.030	1.030	0.948	1.200	1.412	1.443	1.553	1.415	1.415
354	29.5	1.028	1.027	1.028	1.028	1.028	1.028	0.939	1.165	1.371	1.401	1.507	1.373	1.373
366	30.5	1.025	1.025	1.026	1.026	1.025	1.025	0.945	1.134	1.334	1.363	1.466	1.336	1.336
378	31.5	1.024	1.023	1.023	1.024	1.024	1.024	0.948	1.105	1.302	1.329	1.429	1.303	1.303
390	32.5	1.022	1.021	1.022	1.022	1.022	1.022	0.942	1.080	1.272	1.299	1.396	1.273	1.273
402	33.5	1.020	1.019	1.020	1.021	1.020	1.020	0.948	1.057	1.246	1.271	1.365	1.246	1.246
414	34.5	1.019	1.018	1.018	1.019	1.019	1.019	0.939	1.036	1.222	1.247	1.337	1.221	1.221
426	35.5	1.017	1.017	1.017	1.018	1.017	1.017	0.950	1.017	1.200	1.224	1.312	1.199	1.199
438	36.5		1.016	1.015	1.017	1.016	1.016	0.928		1.181	1.204	1.289	1.178	1.178
450	37.5		1.014	1.014	1.016	1.014	1.014	0.928		1.163	1.186	1.267	1.160	1.160
462	38.5		1.013	1.013	1.015	1.013	1.013	0.929		1.146	1.169	1.247	1.144	1.144
474	39.5		1.012	1.012	1.014	1.012	1.012	0.929		1.132	1.154	1.229	1.129	1.129
486	40.5		1.011	1.011	1.013	1.011	1.011	0.928		1.118	1.140	1.211	1.115	1.115
498	41.5		1.010	1.010	1.013	1.010	1.010	0.926		1.106	1.127	1.195	1.103	1.103
510	42.5		1.009	1.010	1.012	1.009	1.009	0.924		1.095	1.115	1.180	1.092	1.092
522	43.5		1.009	1.009	1.011	1.008	1.008	0.920		1.084	1.105	1.167	1.082	1.082
534	44.5		1.008	1.008	1.011	1.008	1.008	0.914		1.075	1.095	1.153	1.073	1.073
546	45.5		1.007	1.008	1.010	1.007	1.007	0.908		1.067	1.086	1.141	1.065	1.065
558	46.5		1.006	1.007	1.010	1.006	1.006	0.901		1.059	1.078	1.130	1.057	1.057
570	47.5		1.005	1.007	1.009	1.005	1.005	0.893		1.053	1.070	1.119	1.051	1.051
582	48.5		1.005	1.006	1.009	1.005	1.005	0.885		1.047	1.063	1.109	1.045	1.045
594	49.5		1.004	1.006	1.008	1.004	1.004	0.880		1.042	1.056	1.099	1.040	1.040
606	50.5		1.004	1.005	1.008	1.004	1.004	0.879		1.038	1.050	1.090	1.036	1.036
618	51.5		1.003	1.005	1.008	1.003	1.003	0.877		1.034	1.045	1.081	1.032	1.032
630	52.5		1.003	1.005	1.007	1.003	1.003	0.875		1.030	1.040	1.073	1.028	1.028
642	53.5		1.003	1.004	1.007	1.002	1.002	0.874		1.027	1.035	1.065	1.026	1.026
654	54.5		1.002	1.004	1.007	1.002	1.002	0.873		1.025	1.030	1.058	1.023	1.023
666	55.5		1.002	1.004	1.006	1.002	1.002	0.871		1.022	1.026	1.051	1.021	1.021
678	56.5		1.002	1.003	1.006	1.002	1.002	0.870		1.020	1.022	1.044	1.019	1.019
690	57.5		1.002	1.003	1.006	1.001	1.001	0.870		1.018	1.019	1.038	1.017	1.017
702	58.5		1.001	1.003	1.006	1.001	1.001	0.870		1.017	1.016	1.031	1.016	1.016
714	59.5		1.001	1.003	1.005	1.001	1.001	0.970		1.015	1.012	1.026	1.015	1.015
726	60.5		1.001	1.003	1.005	1.001	1.001	0.885		1.014	1.010	1.020	1.013	1.013
738	61.5		1.001	1.002	1.005	1.001	1.001	0.885		1.013	1.007	1.015	1.012	1.012
750	62.5		1.001	1.002	1.005	1.001	1.001	0.885		1.012	1.004	1.010	1.011	1.011
TAIL	TAIL		1.011	1.002	1.005	1.011	1.011	12.966		1.011	1.002	1.005	1.011	1.011

60.5 TAIL DECAY 22.722 (16)

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 2, EXHIBIT 3, SHEET 44
(4) SECTION 2, EXHIBIT 3, SHEET 45, COL. 5; TAIL FROM SECTION 2, EXHIBIT 3, SHEET 48
(5) SECTION 2, EXHIBIT 3, SHEET 44
(6) SECTION 2, EXHIBIT 3, SHEET 44
(7) PA SELECTED TAIL
(8) SELECTED BY DELOITTE CONSULTING
(9) = [[(8) - 1.0] x (8) PRIOR AGE] / [(8) PRIOR AGE - 1.0]
(10) COL. 3 MULTIPLICATIVELY ACCUMULATED
(11) COL. 4 MULTIPLICATIVELY ACCUMULATED
(12) COL. 5 MULTIPLICATIVELY ACCUMULATED
(13) COL. 6 MULTIPLICATIVELY ACCUMULATED
(14) COL. 7 MULTIPLICATIVELY ACCUMULATED
(15) COL. 8 MULTIPLICATIVELY ACCUMULATED
(16) 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
COMPENSATION

PERMANENT TOTAL DISABILITY

FITTED PAID LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**20**
	To:	**32**
Cut-off		**64**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.002**	**0.999**
Inverse Power	**1.005**	**0.998**

							Weibull Curve Fitting					**Inverse Power Curve Fitting**				
							Slope=	0.693				Slope=	-2.326			
		----FROM PAID TRIANGLE----			PA	SELECTED	Intercept=	-2.786				Intercept=	10.076			
PERIOD	AGE	SELECTED	5 YR WTD	10 YR WTD	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	30.000		33.484	30.000	30.000	1.792	-3.384	-1.544	**5.201**	2482.312	1.792	3.367	5.908	**368.990**	
2	18	5.000		4.863	4.000	5.000	2.890	-1.500	-0.782	**2.724**	477.303	2.890	1.386	3.352	**29.574**	
3	30	3.200	5.425	3.818	3.100	3.200	3.401	-0.982	-0.428	**2.088**	175.208	3.401	0.788	2.164	**9.708**	23858.831
4	42	2.750	2.657	2.669	2.220	2.750	3.738	-0.794	-0.195	**1.783**	83.908	3.738	0.560	1.382	**4.981**	2457.729
5	54	2.100	2.029	2.069	1.900	2.100	3.989	-0.436	-0.020	**1.601**	47.066	3.989	0.095	0.797	**3.219**	493.431
6	66	1.670	1.664	1.634	1.640	1.670	4.190	-0.091	0.119	**1.480**	29.398	4.190	-0.400	0.330	**2.391**	153.303
7	78	1.525	1.612	1.527	1.450	1.525	4.357	0.064	0.235	**1.394**	19.864	4.357	-0.644	-0.058	**1.943**	64.114
8	90	1.405	1.406	1.398	1.355	1.405	4.500	0.218	0.334	**1.329**	14.254	4.500	-0.904	-0.391	**1.676**	32.994
9	102	1.340	1.365	1.336	1.284	1.340	4.625	0.316	0.421	**1.279**	10.725	4.625	-1.079	-0.683	**1.505**	19.685
10	114	1.265	1.270	1.263	1.239	1.265	4.736	0.447	0.498	**1.239**	8.386	4.736	-1.328	-0.941	**1.390**	13.077
11	126	1.225	1.228	1.218	1.202	1.225	4.836	0.527	0.567	**1.207**	6.767	4.836	-1.492	-1.174	**1.309**	9.407
12	138	1.190	1.198	1.188	1.172	1.190	4.927	0.607	0.630	**1.181**	5.607	4.927	-1.661	-1.386	**1.250**	7.186
13	150	1.170	1.177	1.162	1.154	1.170	5.011	0.657	0.688	**1.158**	4.749	5.011	-1.772	-1.580	**1.206**	5.748
14	162	1.155	1.160	1.145	1.133	1.155	5.088	0.697	0.741	**1.140**	4.100	5.088	-1.864	-1.759	**1.172**	4.766
15	174	1.136	1.137	1.126	1.118	1.136	5.159	0.754	0.791	**1.124**	3.597	5.159	-1.997	-1.925	**1.146**	4.065
16	186	1.110	1.115	1.109	1.105	1.110	5.226	0.838	0.837	**1.110**	3.201	5.226	-2.207	-2.080	**1.125**	3.548
17	198	1.095	1.096	1.094	1.095	1.095	5.288	0.894	0.880	**1.098**	2.883	5.288	-2.354	-2.225	**1.108**	3.154
18	210	1.089	1.090	1.088	1.085	1.089	5.347	0.917	0.921	**1.088**	2.624	5.347	-2.417	-2.362	**1.094**	2.846
19	222	1.077	1.077	1.078	1.076	1.077	5.403	0.971	0.960	**1.079**	2.412	5.403	-2.567	-2.492	**1.083**	2.601
20	234	1.071	1.071	1.070	1.070	1.071	5.455	0.999	0.996	**1.071**	2.235	5.455	-2.648	-2.614	**1.073**	2.402
21	246	1.065	1.065	1.064	1.063	1.065	5.505	1.030	1.031	**1.064**	2.086	5.505	-2.738	-2.730	**1.065**	2.239
22	258	1.058	1.058	1.058	1.057	1.058	5.553	1.065	1.064	**1.058**	1.959	5.553	-2.843	-2.841	**1.058**	2.102
23	270	1.053	1.053	1.053	1.052	1.053	5.598	1.093	1.096	**1.053**	1.851	5.598	-2.931	-2.947	**1.052**	1.986
24	282	1.049	1.050	1.049	1.048	1.049	5.642	1.120	1.126	**1.048**	1.758	5.642	-3.016	-3.048	**1.047**	1.887
25	294	1.043	1.043	1.043	1.044	1.043	5.684	1.159	1.155	**1.044**	1.678	5.684	-3.144	-3.145	**1.043**	1.801
26	306	1.040	1.039	1.040	1.040	1.040	5.724	1.181	1.182	**1.040**	1.607	5.724	-3.219	-3.238	**1.039**	1.727
27	318	1.036	1.035	1.036	1.036	1.036	5.762	1.212	1.209	**1.036**	1.546	5.762	-3.324	-3.328	**1.036**	1.662
28	330	1.033	1.032	1.033	1.033	1.033	5.799	1.235	1.235	**1.033**	1.491	5.799	-3.406	-3.414	**1.033**	1.604
29	342	1.030	1.029	1.029	1.030	1.030	5.835	1.259	1.259	**1.030**	1.443	5.835	-3.492	-3.497	**1.030**	1.553
30	354	1.028	1.027	1.027	1.028	1.028	5.869	1.284	1.283	**1.028**	1.401	5.869	-3.585	-3.577	**1.028**	1.507
31	366	1.025	1.025	1.024	1.025	1.025	5.903	1.307	1.306	**1.026**	1.363	5.903	-3.669	-3.655	**1.026**	1.466
32	378	1.024	1.022	1.022	1.024	1.024	5.935	1.327	1.329	**1.023**	1.329	5.935	-3.748	-3.730	**1.024**	1.429
33	390	1.022	1.019	1.019	1.022	1.022	5.966	1.349	1.350	**1.022**	1.299	5.966	-3.830	-3.802	**1.022**	1.396
34	402	1.020	1.018	1.018	1.020	1.020	5.996	1.367	1.371	**1.020**	1.271	5.996	-3.906	-3.873	**1.021**	1.365
35	414	1.019	1.016	1.016	1.019	1.019	6.026	1.388	1.392	**1.018**	1.247	6.026	-3.988	-3.941	**1.019**	1.337
36	426	1.017	1.011	1.011	1.017	1.017	6.054	1.405	1.412	**1.017**	1.224	6.054	-4.058	-4.008	**1.018**	1.312
37	438						6.082		1.431	**1.015**	1.204	6.082		-4.072	**1.017**	1.289
38	450						6.109		1.450	**1.014**	1.186	6.109		-4.135	**1.016**	1.267
39	462						6.136		1.468	**1.013**	1.169	6.136		-4.196	**1.015**	1.247
40	474						6.161		1.486	**1.012**	1.154	6.161		-4.256	**1.014**	1.229
41	486						6.186		1.503	**1.011**	1.140	6.186		-4.314	**1.013**	1.211
42	498						6.211		1.520	**1.010**	1.127	6.211		-4.371	**1.013**	1.195
43	510						6.234		1.536	**1.010**	1.115	6.234		-4.426	**1.012**	1.180
44	522						6.258		1.553	**1.009**	1.105	6.258		-4.480	**1.011**	1.167
45	534						6.280		1.568	**1.008**	1.095	6.280		-4.533	**1.011**	1.153
46	546						6.303		1.584	**1.008**	1.086	6.303		-4.585	**1.010**	1.141
47	558						6.324		1.599	**1.007**	1.078	6.324		-4.636	**1.010**	1.130
48	570						6.346		1.614	**1.007**	1.070	6.346		-4.685	**1.009**	1.119
49	582						6.366		1.628	**1.006**	1.063	6.366		-4.734	**1.009**	1.109
50	594						6.387		1.642	**1.006**	1.056	6.387		-4.781	**1.008**	1.099
51	606						6.407		1.656	**1.005**	1.050	6.407		-4.828	**1.008**	1.090
52	618						6.426		1.670	**1.005**	1.045	6.426		-4.873	**1.008**	1.081
53	630						6.446		1.683	**1.005**	1.040	6.446		-4.918	**1.007**	1.073
54	642						6.465		1.696	**1.004**	1.035	6.465		-4.962	**1.007**	1.065
55	654						6.483		1.709	**1.004**	1.030	6.483		-5.005	**1.007**	1.058
56	666						6.501		1.722	**1.004**	1.026	6.501		-5.047	**1.006**	1.051
57	678						6.519		1.734	**1.003**	1.022	6.519		-5.089	**1.006**	1.044
58	690						6.537		1.746	**1.003**	1.019	6.537		-5.130	**1.006**	1.038
59	702						6.554		1.758	**1.003**	1.016	6.554		-5.170	**1.006**	1.031
60	714						6.571		1.770	**1.003**	1.012	6.571		-5.209	**1.005**	1.026
61	726						6.588		1.781	**1.003**	1.010	6.588		-5.248	**1.005**	1.020
62	738						6.604		1.793	**1.002**	1.007	6.604		-5.286	**1.005**	1.015
63	750						6.620		1.804	**1.002**	1.004	6.620		-5.323	**1.005**	1.010
64	762						6.636		1.815	**1.002**	1.002	6.636		-5.360	**1.005**	1.005

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	1.000		
18	1.5	5.000	1.913	2.849	1.913
30	2.5	3.200	1.752	2.402	1.752
42	3.5	2.750	1.859	2.278	1.859
54	4.5	2.100	1.523	1.969	1.523
66	5.5	1.670	1.363	1.714	1.363
78	6.5	1.525	1.276	1.512	1.276
90	7.5	1.405	1.204	1.415	1.204
102	8.5	1.340	1.155	1.333	1.155
114	9.5	1.265	1.116	1.283	1.116
126	10.5	1.225	1.092	1.229	1.092
138	11.5	1.190	1.070	1.197	1.070
150	12.5	1.170	1.052	1.168	1.052
162	13.5	1.155	1.036	1.151	1.036
174	14.5	1.136	1.021	1.137	1.021
186	15.5	1.110	1.008	1.120	1.008
198	16.5	1.095	0.998	1.099	0.998
210	17.5	1.089	0.992	1.086	0.992
222	18.5	1.077	0.984	1.081	0.984
234	19.5	1.071	0.979	1.070	0.979
246	20.5	1.065	0.973	1.064	0.973
258	21.5	1.058	0.967	1.059	0.967
270	22.5	1.053	0.961	1.053	0.961
282	23.5	1.049	0.957	1.048	0.957
294	24.5	1.043	0.951	1.044	0.951
306	25.5	1.040	0.947	1.039	0.947
318	26.5	1.036	0.941	1.036	0.941
330	27.5	1.033	0.937	1.033	0.937
342	28.5	1.030	0.932	1.030	0.932
354	29.5	1.028	0.929	1.027	0.929
366	30.5	1.025	0.927	1.025	0.927
378	31.5	1.024	0.925	1.023	0.925
390	32.5	1.022	0.920	1.021	0.920
402	33.5	1.020	0.918	1.019	0.918
414	34.5	1.019	0.915	1.018	0.915
426	35.5	1.017	0.915	1.017	0.915
438	36.5		0.917	1.016	0.917
450	37.5		0.923	1.014	0.923
462	38.5		0.929	1.013	0.929
474	39.5		0.939	1.012	0.939
486	40.5		0.936	1.011	0.936
498	41.5		0.936	1.010	0.936
510	42.5		0.931	1.009	0.931
522	43.5		0.923	1.009	0.923
534	44.5		0.909	1.008	0.909
546	45.5		0.901	1.007	0.901
558	46.5		0.890	1.006	0.890
570	47.5		0.887	1.005	0.887
582	48.5		0.881	1.005	0.881
594	49.5		0.886	1.004	0.886
606	50.5		0.891	1.004	0.891
618	51.5		0.893	1.003	0.893
630	52.5		0.885	1.003	0.885
642	53.5		0.893	1.003	0.893
654	54.5		0.891	1.002	0.891
666	55.5		0.891	1.002	0.891
678	56.5		0.894	1.002	0.894
690	57.5		0.900	1.002	0.900
702	58.5		0.900	1.001	0.900
714	59.5				
726	60.5				
738	61.5				
750	62.5				

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 2, EXHIBIT 3, SHEET 44
(4) GEOMETRIC MEAN FROM SECTION 2, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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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1971																														
1972																														
1973																														
1974																														436
1975																													525	488
1976																												1,006	928	868
1977	0	2	13	52	110	225	362	472	512	597	728	876	1,087	1,275	1,457	1,556	1,430	1,400	1,439	1,405	1,335	1,233	1,143	1,156	999	1,121	950	853	759	648
1978	0	2	14	69	130	204	282	370	503	676	837	1,010	1,141	1,215	1,312	1,304	1,233	1,287	1,232	1,159	1,136	1,114	1,041	975	950	942	941	848	780	703
1979	0	4	20	48	118	190	297	402	525	716	926	1,133	1,318	1,460	1,378	1,349	1,458	1,441	1,395	1,261	1,239	1,236	1,146	1,085	1,059	994	1,032	930	909	830
1980	0	6	15	68	126	168	283	510	661	896	1,190	1,319	1,467	1,443	1,519	1,533	1,519	1,448	1,376	1,321	1,253	1,355	1,214	1,102	1,053	1,018	895	787	743	700
1981	0	0	2	47	88	204	403	611	861	1,255	1,478	1,614	1,564	1,602	1,752	1,745	1,709	1,647	1,655	1,527	1,447	1,435	1,428	1,500	1,444	1,257	1,193	1,135	1,037	977
1982	0	0	0	54	114	235	419	561	846	1,210	1,454	1,480	1,598	1,730	1,772	1,693	1,558	1,443	1,404	1,372	1,345	1,337	1,239	1,211	1,134	1,061	1,009	957	942	906
1983	0	0	0	74	194	272	547	1,070	1,644	1,951	1,951	1,980	2,157	1,960	2,131	2,022	1,989	1,900	1,861	1,781	1,838	1,719	1,719	1,502	1,419	1,351	1,296	1,235	1,165	1,093
1984	0	5	22	76	202	376	728	1,197	1,580	1,563	1,840	1,908	2,038	2,203	2,057	2,012	1,920	1,815	1,741	1,634	1,619	1,656	1,476	1,399	1,340	1,293	1,242	1,212	1,140	1,064
1985	0	0	0	0	122	325	873	1,173	1,282	1,362	1,813	1,761	1,603	1,923	1,729	1,931	1,708	1,682	1,817	1,739	1,707	1,560	1,521	1,456	1,387	1,297	1,284	1,160	1,096	
1986	0	0	0	0	183	488	860	1,085	1,488	1,773	1,823	1,993	1,985	1,822	1,718	1,756	1,647	1,607	1,724	1,753	1,610	1,628	1,566	1,473	1,541	1,457	1,423	1,325		
1987	0	0	0	44	175	450	686	801	1,307	1,620	1,561	1,540	1,632	1,587	1,635	1,619	1,618	1,546	1,593	1,476	1,447	1,387	1,305	1,289	1,195	1,152	1,131			
1988	0	0	0	47	203	267	445	981	1,026	1,230	1,255	1,264	1,255	1,245	1,202	1,309	1,312	1,310	1,329	1,274	1,243	1,238	1,217	1,172	1,208	1,066				
1989	0	0	31	78	173	475	843	1,033	1,217	1,457	1,635	1,715	1,659	1,587	1,638	1,636	1,619	1,521	1,553	1,508	1,523	1,471	1,402	1,446	1,348					
1990	0	0	2	72	235	533	825	991	1,214	1,260	1,152	1,283	1,342	1,357	1,384	1,555	1,374	1,306	1,245	1,243	1,279	1,218	1,201	1,113						
1991	0	0	0	75	291	740	927	998	1,079	1,295	1,283	1,229	1,240	1,360	1,542	1,401	1,446	1,337	1,437	1,364	1,309	1,315	1,293							
1992	0	0	53	93	290	619	599	643	855	887	829	875	866	982	895	949	866	854	896	920	985	916								
1993	0	0	0	105	399	579	760	779	746	873	805	830	1,033	865	886	916	981	983	1,001	969	977									
1994	0	8	51	115	267	388	667	730	802	874	943	1,121	1,162	1,132	1,226	1,222	1,142	1,129	1,237	1,174										
1995	0	1	0	64	208	231	390	775	642	744	757	842	849	844	961	890	967	951	992											
1996	0	0	24	76	98	257	365	374	456	573	658	569	597	789	813	841	809	799												
1997	0	10	48	86	189	329	593	543	828	734	777	862	940	1,030	1,035	1,091	1,186													
1998	0	9	43	35	204	205	397	651	632	620	717	986	965	1,182	1,298	1,213														
1999	0	0	112	293	486	751	913	925	1,137	1,281	1,353	1,394	1,487	1,627	1,726															
2000	0	21	77	151	344	701	806	870	1,199	1,245	1,341	1,354	1,646	1,619																
2001	0	0	37	136	270	469	414	547	670	987	1,061	1,244	1,311																	
2002	4	18	27	91	239	544	644	1,121	1,103	1,586	1,644	1,670																		
2003	0	0	59	181	228	601	875	1,518	1,657	1,904	1,945																			
2004	0	0	18	33	354	581	735	825	1,029	1,277																				
2005	3	58	87	284	495	663	836	1,221	1,310																					
2006	0	0	0	49	150	408	493	679																						
2007	0	0	68	193	404	601	722																							
2008	0	0	0	85	247	348																								
2009	0	0	0	53	161																									
2010	0	0	26	33																										
2011	0	0	34																											
2012	0	26																												
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																														0.897
1975																													0.931	0.941
1976																												0.922	0.936	0.865
1977	0.000	5.184	4.130	2.098	2.041	1.612	1.304	1.085	1.166	1.219	1.203	1.240	1.173	1.143	1.067	0.919	0.979	1.028	0.977	0.950	0.923	0.928	1.011	0.864	1.122	0.848	0.897	0.890	0.854	0.876
1978	0.000	5.835	4.812	1.897	1.561	1.383	1.313	1.359	1.345	1.238	1.207	1.129	1.065	1.079	0.994	0.946	1.043	0.957	0.940	0.980	0.981	0.934	0.937	0.975	0.991	0.999	0.901	0.920	0.902	0.909
1979	0.000	5.092	2.343	2.483	1.604	1.563	1.355	1.306	1.363	1.295	1.224	1.163	1.108	0.944	0.980	1.081	0.988	0.968	0.904	0.982	0.998	0.927	0.947	0.976	0.938	1.039	0.900	0.978	0.912	0.934
1980	0.000	2.550	4.512	1.851	1.330	1.686	1.800	1.297	1.355	1.328	1.108	1.113	0.984	1.052	1.009	0.991	0.953	0.950	0.960	0.948	1.082	0.896	0.908	0.956	0.966	0.879	0.880	0.944	0.943	0.962
1981	0.000	14.450	27.538	1.870	2.328	1.975	1.516	1.408	1.459	1.177	1.092	0.969	1.025	1.094	0.996	0.979	0.964	1.005	0.923	0.947	0.992	0.995	1.051	0.963	0.870	0.949	0.951	0.914	0.942	0.913
1982	0.000	0.000	0.000	2.123	2.062	1.781	1.339	1.509	1.430	1.202	1.018	1.080	1.083	1.024	0.956	0.920	0.926	0.973	0.978	0.980	0.995	0.927	0.978	0.936	0.935	0.951	0.948	0.984	0.962	0.933
1983	0.000	0.000	0.000	2.611	1.397	2.015	1.955	1.537	1.187	1.000	1.015	1.089	0.908	1.088	0.949	0.984	0.955	0.979	0.957	1.032	0.935	1.000	0.874	0.945	0.952	0.959	0.953	0.943	0.938	0.948
1984	0.000	4.458	3.450	2.657	1.860	1.934	1.645	1.320	0.989	1.178	1.037	1.068	1.081	0.934	0.978	0.954	0.945	0.959	0.939	0.991	1.023	0.891	0.948	0.958	0.965	0.961	0.975	0.941	0.933	
1985	0.000	0.000	0.000	0.000	2.664	2.689	1.344	1.092	1.063	1.331	0.971	0.911	1.200	0.899	1.117	0.884	0.985	1.080	0.957	0.981	0.914	0.975	0.957	0.952	0.935	0.990	0.904	0.945		
1986	0.000	0.000	0.000	0.000	2.672	1.761	1.262	1.372	1.192	1.028	1.093	0.996	0.918	0.943	1.022	0.938	0.976	1.072	1.017	0.918	1.011	0.962	0.941	1.046	0.946	0.977	0.931			
1987	0.000	0.000	0.000	3.993	2.575	1.526	1.167	1.632	1.239	0.964	0.987	1.060	0.973	1.030	0.990	0.999	0.956	1.030	0.926	0.981	0.958	0.941	0.988	0.927	0.964	0.981				
1988	0.000	0.000	0.000	4.299	1.314	1.666	2.206	1.046	1.199	1.020	1.007	0.993	0.992	0.965	1.089	1.002	0.999	1.014	0.958	0.976	0.996	0.984	0.963	1.031	0.883					
1989	0.000	0.000	2.516	2.226	2.745	1.775	1.226	1.178	1.197	1.122	1.049	0.967	0.957	1.032	0.998	0.990	0.939	1.021	0.971	1.010	0.966	0.953	1.031	0.932						
1990	0.000	0.000	35.364	3.264	2.270	1.549	1.201	1.225	1.038	0.915	1.114	1.046	1.011	1.020	1.124	0.883	0.951	0.953	0.998	1.029	0.952	0.985	0.927							
1991	0.000	0.000	0.000	3.874	2.547	1.253	1.076	1.081	1.200	0.991	0.958	1.010	1.097	1.134	0.908	1.032	0.925	1.074	0.949	0.960	1.005	0.983								
1992	0.000	3436.401	1.760	3.137	2.133	0.967	1.075	1.329	1.038	0.934	1.056	0.989	1.135	0.911	1.060	0.913	0.986	1.049	1.027	1.070	0.931									
1993	0.000	0.000	0.000	3.801	1.451	1.313	1.025	0.958	1.170	0.922	1.031	1.245	0.837	1.024	1.034	1.071	1.003	1.019	0.968	1.008										
1994	0.000	6.160	2.248	2.319	1.454	1.719	1.094	1.098	1.091	1.078	1.189	1.037	0.975	1.083	0.997	0.934	0.989	1.095	0.949											
1995	0.000	0.000	0.000	3.228	1.113	1.689	1.985	0.828	1.160	1.017	1.112	1.009	0.993	1.139	0.927	1.086	0.984	1.043												
1996	0.000	0.000	3.150	1.298	2.616	1.419	1.025	1.218	1.258	1.147	0.866	1.049	1.321	1.030	1.035	0.962	0.988													
1997	0.000	4.809	1.788	2.205	1.743	1.799	0.916	1.525	0.887	1.059	1.109	1.091	1.097	1.005	1.054	1.087														
1998	0.000	4.671	0.827	5.753	1.005	1.938	1.640	0.970	0.981	1.157	1.374	0.980	1.224	1.098	0.935															
1999	0.000	0.000	2.632	1.656	1.545	1.217	1.013	1.229	1.127	1.056	1.031	1.066	1.094	1.061																
2000	0.000	3.679	1.966	2.274	2.039	1.150	1.080	1.378	1.039	1.077	1.010	1.215	0.984																	
2001	0.000	0.000	3.668	1.979	1.737	0.883	1.322	1.225	1.473	1.076	1.172	1.054																		
2002	5.200	1.479	3.379	2.621	2.274	1.184	1.740	0.984	1.438	1.037	1.015																			
2003	0.000	0.000	3.071	1.262	2.638	1.455	1.735	1.092	1.149	1.022																				
2004	0.000	0.000	1.868	10.597	1.639	1.266	1.122	1.246	1.241																					
2005	22.426	1.505	3.249	1.741	1.341	1.261	1.460	1.073																						
2006	0.000	0.000	0.000	3.080	2.714	1.208	1.379																							
2007	0.000	0.000	2.854	2.095	1.488	1.201																								
2008	0.000	0.000	0.000	2.905	1.410																									
2009	0.000	0.000	0.000	3.029																										
2010	0.000	0.000	1.284																											
2011	0.000	0.000																												
2012	0.000																													
Latest diag	0.000	0.000	1.284	3.029	1.410	1.201	1.379	1.073	1.241	1.022	1.015	1.054	0.984	1.061	0.935	1.087	0.988	1.043	0.949	1.008	0.931	0.983	0.927	0.932	0.883	0.981	0.931	0.945	0.933	0.948
5 Yr Avg	0.000	0.000	0.828	2.570	1.718	1.278	1.487	1.124	1.268	1.053	1.120	1.081	1.144	1.067	0.989	1.028	0.990	1.056	0.978	1.015	0.970	0.969	0.970	0.978	0.939	0.974	0.942	0.945	0.944	0.938
9 Yr Avg	2.492	0.167	1.745	3.257	1.920	1.203	1.388	1.191	1.177	1.072	1.098	1.083	1.073	1.054	1.008	0.995	0.974	1.033	0.974	0.993	0.973	0.964	0.956	0.965	0.935	0.965	0.927	0.940	0.925	0.920
3 Yr Wtd			6.653	2.453	1.694	1.227	1.320	1.121	1.258	1.039	1.055	1.113	1.080	1.057	1.000	1.049	0.987	1.054	0.977	1.005	0.965	0.973	0.977	0.960	0.932	0.983	0.936	0.943	0.943	0.932
5 Yr Wtd			4.425	2.195	1.576	1.283	1.497	1.103	1.237	1.049	1.087	1.087	1.109	1.066	0.986	1.025	0.990	1.059	0.975	1.011	0.972	0.968	0.970	0.977	0.939	0.973	0.942	0.944	0.943	0.937
10 Yr Wtd	32.484	4.172	3.540	2.301	1.762	1.238	1.327	1.166	1.171	1.061	1.081	1.077	1.060	1.054	1.003	0.991	0.968	1.037	0.970	0.987	0.969	0.959	0.964	0.964	0.935	0.968	0.927	0.938	0.927	0.919
Selected	1.000	3.000	3.540	2.301	1.762	1.238	1.327	1.166	1.171	1.061	1.081	1.077	1.060	1.054	1.003	0.991	0.968	1.037	0.970	0.987	0.969	0.959	0.964	0.964	0.935	0.968	0.927	0.938	0.927	0.919
Loss $ Weight	3	84	319	1,139	2,892	5,666	6,835	8,900	10,019	10,951	11,196	10,871	10,856	11,430	11,766	11,714	11,700	11,739	13,007	13,420	13,698	14,109	13,940	13,563	13,069	11,947	11,447	10,441	9,499	8,278
Center Wtd Avg	1.000	3.412	2.051	1.595	1.479	1.344	1.262	1.176	1.146	1.108	1.089	1.067	1.054	1.036	1.014	1.010	0.993	0.990	0.985	0.983	0.970	0.969	0.958	0.958	0.952	0.947	0.940	0.938	0.929	0.931
Geometric Mean	1.000	1.913	1.752	1.859	1.523	1.363	1.276	1.204	1.155	1.116	1.092	1.070	1.052	1.036	1.021	1.008	0.998	0.992	0.984	0.979	0.973	0.967	0.961	0.957	0.951	0.947	0.941	0.937	0.932	0.929

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																				6	6	5	5	5	5	5	5	5	4	3
1955																			2	1	1	1	1	1	1	0	0	0	0	
1956																		12	11	6	4	4	3	3	3	3	2	2		
1957																	7	6	6	6	6	6	5	5	4	4	4			
1958																15	12	9	8	7	7	6	5	3	3	2				
1959															8	51	12	4	3	3	2	2	1	0	0					
1960														28	27	24	64	48	40	18	16	12	12	9						
1961													38	47	49	43	38	35	34	34	33	33	33							
1962												33	29	40	37	34	24	19	19	18	15	15								
1963											44	40	55	36	31	27	25	23	22	22	22									
1964										43	38	39	33	26	23	20	18	16	16	15										
1965									47	46	101	76	72	69	63	60	57	52	48											
1966								59	55	49	63	45	42	40	35	34	32	30												
1967							56	53	51	51	70	51	46	41	38	37	32													
1968						84	79	70	88	64	61	54	51	47	44	35														
1969					127	144	126	114	106	97	88	76	64	58	53															
1970				149	126	119	102	92	84	74	72	70	66	66																
1971			188	161	180	145	136	126	120	111	107	103	95																	
1972		261	267	254	201	184	166	148	135	120	110	103																		
1973	324	286	269	237	212	176	162	154	135	117	111																			
1974	391	379	313	291	298	257	233	227	207	181																				
1975	460	403	359	345	318	298	276	256	248																					
1976	750	695	673	608	516	450	402	335																						
1977	568	521	460	411	383	358	320																							
1978	639	604	601	560	530	480																								
1979	775	705	665	593	546																									
1980	674	632	586	541																										
1981	892	853	823																											
1982	845	801																												
1983	1,037																													
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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																				1.000	0.845	0.870	1.000	1.000	1.000	1.000	1.000	0.930	0.795	
1955																			0.477	1.038	0.963	1.000	1.000	1.000	0.000	0.000	0.000	0.000		
1956																		0.881	0.582	0.702	0.873	0.893	1.000	1.000	0.865	0.726	0.969			
1957																	0.847	0.974	0.963	1.000	1.000	0.888	0.936	0.884	0.998	0.918				
1958																0.854	0.742	0.886	0.902	0.997	0.805	0.780	0.635	0.866	0.744					
1959															6.205	0.225	0.314	0.864	1.000	0.679	0.981	0.549	0.000	0.000						
1960														0.950	0.902	2.649	0.745	0.844	0.440	0.882	0.791	0.982	0.711							
1961													1.245	1.042	0.873	0.883	0.917	0.979	0.986	0.972	1.000	1.000								
1962												0.876	1.397	0.916	0.931	0.683	0.807	0.975	0.968	0.861	0.995									
1963											0.907	1.387	0.663	0.860	0.864	0.921	0.918	0.977	1.000	0.975										
1964										0.893	1.030	0.827	0.805	0.887	0.837	0.905	0.931	1.000	0.928											
1965									0.983	2.194	0.748	0.951	0.964	0.915	0.950	0.954	0.911	0.920												
1966								0.926	0.895	1.295	0.709	0.943	0.945	0.881	0.951	0.964	0.924													
1967							0.940	0.964	1.013	1.367	0.732	0.899	0.895	0.922	0.965	0.877														
1968						0.936	0.886	1.267	0.724	0.948	0.893	0.937	0.920	0.932	0.807															
1969					1.126	0.875	0.909	0.928	0.912	0.914	0.858	0.841	0.915	0.916																
1970				0.849	0.944	0.856	0.903	0.911	0.885	0.966	0.974	0.944	0.997																	
1971			0.857	1.117	0.806	0.938	0.929	0.950	0.929	0.964	0.962	0.924																		
1972		1.021	0.951	0.791	0.916	0.906	0.891	0.909	0.887	0.917	0.940																			
1973	0.883	0.943	0.880	0.897	0.827	0.922	0.952	0.874	0.871	0.948																				
1974	0.968	0.827	0.928	1.024	0.862	0.906	0.975	0.911	0.873																					
1975	0.877	0.892	0.961	0.920	0.937	0.926	0.929	0.968																						
1976	0.927	0.968	0.903	0.848	0.872	0.894	0.832																							
1977	0.918	0.883	0.893	0.933	0.935	0.892																								
1978	0.945	0.994	0.932	0.946	0.906																									
1979	0.909	0.944	0.891	0.921																										
1980	0.938	0.927	0.924																											
1981	0.957	0.964																												
1982	0.947																													
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Latest diag	0.947	0.964	0.924	0.921	0.906	0.892	0.832	0.968	0.873	0.948	0.940	0.924	0.997	0.916	0.807	0.877	0.924	0.920	0.928	0.975	0.995	1.000	0.711	0.000	0.744	0.918	0.969	0.000	0.795	
5 Yr Avg	0.939	0.942	0.909	0.914	0.902	0.908	0.916	0.922	0.889	0.942	0.925	0.909	0.934	0.913	0.902	0.924	0.898	0.970	0.865	0.874	0.914	0.840	0.656	0.750	0.721	0.661	0.656	0.465	0.795	
9 Yr Avg	0.932	0.927	0.918	0.933	0.889	0.902	0.912	0.965	0.888	1.168	0.872	0.961	0.944	0.919	0.898	1.007	0.801	0.935	0.863	0.901	0.917	0.870	0.755	0.792	0.721	0.661	0.656	0.465	0.795	
3 Yr Wtd	0.948	0.947	0.915	0.933	0.901	0.902	0.898	0.925	0.877	0.943	0.957	0.904	0.946	0.923	0.902	0.935	0.918	0.949	0.969	0.946	0.948	0.975	0.645	0.877	0.890	0.839	0.990	0.930	0.795	
5 Yr Wtd	0.940	0.946	0.909	0.911	0.901	0.905	0.904	0.926	0.887	0.941	0.928	0.908	0.937	0.914	0.910	0.929	0.901	0.959	0.812	0.925	0.934	0.947	0.748	0.921	0.875	0.902	0.990	0.930	0.795	
10 Yr Wtd	0.931	0.940	0.913	0.917	0.903	0.904	0.907	0.945	0.887	1.064	0.871	0.942	0.952	0.924	1.025	0.911	0.837	0.926	0.807	0.926	0.929	0.939	0.791	0.943	0.875	0.902	0.990	0.930	0.795	
Selected	0.931	0.940	0.913	0.917	0.903	0.904	0.907	0.945	0.887	1.064	0.871	0.942	0.952	0.924	0.905	0.911	0.837	0.926	0.807	0.926	0.929	0.939	0.791	0.943	0.900	0.900	0.900	0.900	0.900	
Loss $ Weight	7,030	5,878	5,016	3,999	3,309	2,609	2,001	1,575	1,228	910	822	657	553	472	401	365	314	242	208	130	112	84	64	25	16	14	11	7	4	
Center Wtd Avg	0.926	0.924	0.923	0.919	0.910	0.913	0.908	0.927	0.930	0.940	0.940	0.957	0.916	0.930	0.913	0.902	0.883	0.880	0.874	0.896	0.873	0.910	0.902	0.887	0.854	0.915	0.900	0.900	0.900	
Geometric Mean	0.927	0.925	0.920	0.918	0.915	0.915	0.917	0.923	0.929	0.939	0.936	0.936	0.931	0.923	0.909	0.901	0.890	0.887	0.881	0.886	0.891	0.893	0.885	0.893	0.891	0.891	0.894	0.900	0.900	

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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**	

							Weibull Curve Fitting					Inverse Power Curve Fitting				
		----FROM INCURRED TRIANGLE----			PA	SELECTED	Slope=	0.672				Slope=	-2.881			
							Intercept=	-2.336				Intercept=	11.918			
PERIOD	AGE	SELECTED	3 YR WTD	5 YR WTD	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	6.000			6.000	6.000	1.792	-1.702	-1.131	**3.626**	94.636	1.792	1.609	6.755	**859.569**	
2	18	1.850	1.310	2.846	1.850	1.850	2.890	-0.251	-0.393	**2.037**	26.097	2.890	-0.163	3.590	**37.228**	43867.562
3	30	5.082	12.793	5.082	2.200	2.200	3.401	-0.501	-0.049	**1.629**	12.813	3.401	0.182	2.118	**9.314**	1178.351
4	42	1.977	2.040	1.977	1.830	1.830	3.738	-0.235	0.177	**1.435**	7.867	3.738	-0.186	1.149	**4.153**	126.509
5	54	1.762	1.745	1.762	1.625	1.625	3.989	-0.046	0.346	**1.322**	5.483	3.989	-0.470	0.424	**2.529**	30.459
6	66	1.447	1.359	1.447	1.350	1.350	4.190	0.300	0.481	**1.248**	4.148	4.190	-1.050	-0.154	**1.857**	12.045
7	78	1.389	1.352	1.389	1.260	1.260	4.357	0.456	0.593	**1.196**	3.325	4.357	-1.347	-0.635	**1.530**	6.485
8	90	1.203	1.231	1.203	1.200	1.200	4.500	0.583	0.689	**1.158**	2.781	4.500	-1.609	-1.047	**1.351**	4.239
9	102	1.241	1.265	1.241	1.150	1.150	4.625	0.711	0.774	**1.129**	2.402	4.625	-1.897	-1.408	**1.245**	3.138
10	114	1.138	1.142	1.138	1.130	1.130	4.736	0.771	0.848	**1.107**	2.127	4.736	-2.040	-1.729	**1.178**	2.521
11	126	1.131	1.115	1.131	1.100	1.100	4.836	0.875	0.916	**1.090**	1.921	4.836	-2.303	-2.017	**1.133**	2.141
12	138	1.107	1.123	1.107	1.080	1.080	4.927	0.957	0.977	**1.076**	1.763	4.927	-2.526	-2.279	**1.102**	1.890
13	150	1.143	1.133	1.143	1.065	1.065	5.011	1.028	1.033	**1.064**	1.639	5.011	-2.733	-2.519	**1.081**	1.714
14	162	1.085	1.094	1.085	1.065	1.065	5.088	1.028	1.085	**1.055**	1.541	5.088	-2.733	-2.741	**1.065**	1.586
15	174	1.054	1.060	1.054	1.045	1.045	5.159	1.146	1.133	**1.047**	1.461	5.159	-3.101	-2.947	**1.053**	1.490
16	186	1.067	1.073	1.067	1.045	1.045	5.226	1.146	1.177	**1.041**	1.395	5.226	-3.101	-3.139	**1.043**	1.416
17	198	1.039	1.045	1.039	1.035	1.035	5.288	1.220	1.219	**1.035**	1.341	5.288	-3.352	-3.319	**1.036**	1.357
18	210	1.056	1.061	1.056	1.025	1.025	5.347	1.312	1.259	**1.030**	1.295	5.347	-3.689	-3.489	**1.031**	1.310
19	222	1.047	1.041	1.047	1.025	1.025	5.403	1.312	1.296	**1.027**	1.257	5.403	-3.689	-3.649	**1.026**	1.271
20	234	1.044	1.043	1.044	1.025	1.025	5.455	1.312	1.332	**1.023**	1.225	5.455	-3.689	-3.801	**1.022**	1.239
21	246	1.025	1.028	1.025	1.020	1.020	5.505	1.369	1.365	**1.020**	1.197	5.505	-3.912	-3.945	**1.019**	1.212
22	258	1.019	1.022	1.019	1.020	1.020	5.553	1.369	1.397	**1.018**	1.173	5.553	-3.912	-4.082	**1.017**	1.189
23	270	1.031	1.031	1.031	1.015	1.015	5.598	1.439	1.428	**1.016**	1.152	5.598	-4.200	-4.213	**1.015**	1.169
24	282	1.020	1.010	1.020	1.014	1.014	5.642	1.455	1.457	**1.014**	1.135	5.642	-4.269	-4.338	**1.013**	1.152
25	294	1.018	1.015	1.018	1.013	1.013	5.684	1.471	1.485	**1.012**	1.119	5.684	-4.343	-4.458	**1.012**	1.137
26	306	1.019	1.015	1.019	1.011	1.011	5.724	1.509	1.512	**1.011**	1.106	5.724	-4.510	-4.574	**1.010**	1.124
27	318	1.008	1.007	1.008	1.010	1.010	5.762	1.529	1.538	**1.010**	1.094	5.762	-4.605	-4.684	**1.009**	1.113
28	330	1.013	1.010	1.013	1.010	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	1.006	1.009	1.009	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	1.006	1.006	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	1.007	1.009	1.005	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	1.002	1.002	1.005	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	1.003	1.005	1.005	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	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	0.996	0.996	1.004	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	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
PUBLIC EMPLOYERS - TAXING DISTRICTS
COMPENSATION

PERMANENT TOTAL DISABILITY

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	**1.008**	**0.996**
Inverse Power	**1.013**	**0.990**
Selected Tail	**1.011**	

					Weibull Curve Fitting					Inverse Power Curve Fitting				
					Slope=	1.025				Slope=	-5.493			
		IMPLIED	PA	SELECTED	Intercept=	-4.843				Intercept=	29.575			
PERIOD	AGE	ATA	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6				1.792		-3.007	**20.732**		1.792		19.733		
2	18	2.849	6.141	2.849	2.890	-0.839	-1.882	**7.076**		2.890	0.615	13.699		
3	30	2.402	3.397	2.402	3.401	-0.619	-1.358	**4.410**	26940.937	3.401	0.338	10.893	**53780.815**	
4	42	2.278	2.174	2.278	3.738	-0.548	-1.013	**3.285**	6108.444	3.738	0.245	9.044	**8472.027**	
5	54	1.969	1.795	1.969	3.989	-0.344	-0.756	**2.669**	1859.362	3.989	-0.031	7.664	**2131.120**	
6	66	1.714	1.625	1.714	4.190	-0.133	-0.550	**2.282**	696.744	4.190	-0.337	6.562	**708.436**	
7	78	1.512	1.479	1.512	4.357	0.080	-0.379	**2.018**	305.364	4.357	-0.670	5.644	**283.595**	
8	90	1.415	1.361	1.415	4.500	0.205	-0.233	**1.827**	151.340	4.500	-0.881	4.858	**129.761**	
9	102	1.333	1.293	1.333	4.625	0.328	-0.104	**1.684**	82.824	4.625	-1.100	4.170	**65.744**	
10	114	1.283	1.240	1.283	4.736	0.413	0.010	**1.573**	49.180	4.736	-1.261	3.559	**36.145**	
11	126	1.229	1.205	1.229	4.836	0.519	0.112	**1.485**	31.261	4.836	-1.475	3.010	**21.282**	
12	138	1.197	1.175	1.197	4.927	0.591	0.205	**1.414**	21.047	4.927	-1.627	2.510	**13.305**	
13	150	1.168	1.151	1.168	5.011	0.662	0.291	**1.356**	14.883	5.011	-1.784	2.052	**8.783**	
14	162	1.151	1.136	1.151	5.088	0.710	0.370	**1.308**	10.976	5.088	-1.894	1.629	**6.100**	18143.756
15	174	1.137	1.118	1.137	5.159	0.749	0.443	**1.267**	8.394	5.159	-1.987	1.237	**4.444**	2974.384
16	186	1.120	1.105	1.120	5.226	0.802	0.511	**1.233**	6.625	5.226	-2.116	0.870	**3.388**	669.260
17	198	1.099	1.094	1.099	5.288	0.879	0.575	**1.203**	5.374	5.288	-2.313	0.527	**2.694**	197.549
18	210	1.086	1.085	1.086	5.347	0.930	0.635	**1.178**	4.466	5.347	-2.452	0.204	**2.226**	73.336
19	222	1.081	1.076	1.081	5.403	0.954	0.692	**1.157**	3.790	5.403	-2.519	-0.102	**1.903**	32.945
20	234	1.070	1.069	1.070	5.455	1.004	0.746	**1.138**	3.276	5.455	-2.662	-0.391	**1.677**	17.308
21	246	1.064	1.064	1.064	5.505	1.032	0.798	**1.122**	2.878	5.505	-2.744	-0.665	**1.514**	10.323
22	258	1.059	1.057	1.059	5.553	1.061	0.846	**1.108**	2.566	5.553	-2.833	-0.927	**1.396**	6.818
23	270	1.053	1.052	1.053	5.598	1.096	0.893	**1.095**	2.317	5.598	-2.939	-1.177	**1.308**	4.885
24	282	1.048	1.047	1.048	5.642	1.123	0.938	**1.084**	2.115	5.642	-3.027	-1.416	**1.243**	3.734
25	294	1.044	1.044	1.044	5.684	1.150	0.980	**1.075**	1.951	5.684	-3.114	-1.645	**1.193**	3.004
26	306	1.039	1.040	1.039	5.724	1.188	1.021	**1.066**	1.815	5.724	-3.241	-1.864	**1.155**	2.518
27	318	1.036	1.036	1.036	5.762	1.210	1.061	**1.059**	1.702	5.762	-3.319	-2.076	**1.125**	2.180
28	330	1.033	1.033	1.033	5.799	1.240	1.099	**1.052**	1.607	5.799	-3.425	-2.279	**1.102**	1.937
29	342	1.030	1.030	1.030	5.835	1.264	1.135	**1.047**	1.527	5.835	-3.508	-2.475	**1.084**	1.757
30	354	1.027	1.028	1.027	5.869	1.287	1.170	**1.041**	1.459	5.869	-3.595	-2.665	**1.070**	1.621
31	366	1.025	1.025	1.025	5.903	1.312	1.205	**1.037**	1.401	5.903	-3.689	-2.848	**1.058**	1.515
32	378	1.023	1.023	1.023	5.935	1.334	1.238	**1.033**	1.351	5.935	-3.773	-3.025	**1.049**	1.432
33	390	1.021	1.022	1.021	5.966	1.355	1.270	**1.029**	1.308	5.966	-3.854	-3.197	**1.041**	1.366
34	402	1.019	1.020	1.019	5.996	1.375	1.301	**1.026**	1.271	5.996	-3.938	-3.363	**1.035**	1.312
35	414	1.018	1.018	1.018	6.026	1.394	1.331	**1.023**	1.239	6.026	-4.015	-3.525	**1.029**	1.268
36	426	1.017	1.017	1.017	6.054	1.414	1.360	**1.021**	1.210	6.054	-4.095	-3.682	**1.025**	1.232
37	438	1.016	1.016	1.016	6.082	1.429	1.389	**1.018**	1.186	6.082	-4.161	-3.834	**1.022**	1.202
38	450	1.014	1.014	1.014	6.109	1.452	1.416	**1.016**	1.164	6.109	-4.256	-3.983	**1.019**	1.176
39	462	1.013	1.013	1.013	6.136	1.472	1.443	**1.015**	1.145	6.136	-4.344	-4.127	**1.016**	1.155
40	474	1.012	1.012	1.012	6.161	1.489	1.470	**1.013**	1.129	6.161	-4.420	-4.268	**1.014**	1.137
41	486	1.011	1.011	1.011	6.186	1.506	1.495	**1.012**	1.114	6.186	-4.498	-4.405	**1.012**	1.121
42	498	1.010	1.010	1.010	6.211	1.523	1.520	**1.010**	1.101	6.211	-4.575	-4.539	**1.011**	1.107
43	510	1.009	1.009	1.009	6.234	1.540	1.545	**1.009**	1.090	6.234	-4.657	-4.670	**1.009**	1.096
44	522	1.009	1.008	1.009	6.258	1.559	1.568	**1.008**	1.080	6.258	-4.746	-4.798	**1.008**	1.085
45	534	1.008	1.008	1.008	6.280	1.581	1.592	**1.007**	1.071	6.280	-4.851	-4.923	**1.007**	1.077
46	546	1.007	1.007	1.007	6.303	1.603	1.614	**1.007**	1.063	6.303	-4.962	-5.045	**1.006**	1.069
47	558	1.006	1.006	1.006	6.324	1.628	1.637	**1.006**	1.056	6.324	-5.086	-5.164	**1.006**	1.062
48	570	1.005	1.005	1.005	6.346	1.652	1.658	**1.005**	1.050	6.346	-5.212	-5.281	**1.005**	1.056
49	582	1.005	1.005	1.005	6.366	1.677	1.680	**1.005**	1.044	6.366	-5.344	-5.396	**1.005**	1.051
50	594	1.004	1.004	1.004	6.387	1.700	1.701	**1.004**	1.040	6.387	-5.470	-5.508	**1.004**	1.046
51	606	1.004	1.004	1.004	6.407	1.722	1.721	**1.004**	1.035	6.407	-5.589	-5.618	**1.004**	1.042
52	618	1.003	1.003	1.003	6.426	1.742	1.741	**1.003**	1.031	6.426	-5.706	-5.725	**1.003**	1.038
53	630	1.003	1.003	1.003	6.446	1.764	1.761	**1.003**	1.028	6.446	-5.832	-5.831	**1.003**	1.034
54	642	1.003	1.002	1.003	6.465	1.783	1.780	**1.003**	1.025	6.465	-5.947	-5.935	**1.003**	1.031
55	654	1.002	1.002	1.002	6.483	1.803	1.799	**1.002**	1.022	6.483	-6.065	-6.036	**1.002**	1.029
56	666	1.002	1.002	1.002	6.501	1.822	1.818	**1.002**	1.020	6.501	-6.182	-6.136	**1.002**	1.026
57	678	1.002	1.002	1.002	6.519	1.840	1.836	**1.002**	1.018	6.519	-6.297	-6.234	**1.002**	1.024
58	690	1.002	1.001	1.002	6.537	1.857	1.854	**1.002**	1.016	6.537	-6.404	-6.331	**1.002**	1.022
59	702	1.001			6.554		1.872	**1.002**	1.014	6.554		-6.425	**1.002**	1.020
60	714				6.571		1.889	**1.001**	1.012	6.571		-6.518	**1.001**	1.019

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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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		6,289	28,789	22,500	69.4%	15,609	
1977	4,296,958	9,436	11,662	2,226	66.9%	1,490	0.271
1978	4,554,775	12,719	15,985	3,265	66.6%	2,174	0.351
1979	4,922,518	12,526	16,068	3,542	66.5%	2,356	0.326
1980	5,505,913	8,349	10,956	2,607	66.5%	1,733	0.199
1981	5,822,523	10,261	13,802	3,541	66.4%	2,351	0.237
1982	6,184,882	10,778	14,903	4,125	66.3%	2,736	0.241
1983	6,513,795	12,153	17,319	5,166	66.3%	3,423	0.266
1984	6,868,217	8,535	12,568	4,033	66.1%	2,667	0.183
1985	7,503,185	7,851	11,965	4,114	65.9%	2,711	0.159
1986	7,891,199	9,863	15,598	5,735	65.6%	3,762	0.198
1987	8,601,063	6,862	11,278	4,416	65.2%	2,880	0.131
1988	8,905,267	6,905	11,822	4,918	64.8%	3,185	0.133
1989	9,434,400	7,108	12,719	5,611	64.3%	3,610	0.135
1990	10,055,399	4,427	8,318	3,891	63.9%	2,487	0.083
1991	10,728,872	5,130	10,148	5,018	63.4%	3,183	0.095
1992	11,441,482	4,206	8,761	4,555	62.8%	2,861	0.077
1993	11,998,508	4,831	10,626	5,795	62.2%	3,602	0.089
1994	12,083,591	4,333	10,084	5,751	61.4%	3,533	0.083
1995	12,383,967	3,984	9,839	5,855	60.7%	3,554	0.079
1996	12,949,088	2,234	5,859	3,625	59.9%	2,170	0.045
1997	13,596,753	4,598	12,843	8,245	59.0%	4,868	0.094
1998	14,465,333	3,121	9,311	6,189	58.2%	3,601	0.064
1999	15,088,873	4,013	12,821	8,808	57.3%	5,048	0.085
2000	15,809,043	3,774	12,999	9,225	56.5%	5,210	0.082
2001	16,717,138	3,694	13,790	10,096	55.6%	5,618	0.082
2002	17,601,171	2,450	10,005	7,556	54.9%	4,145	0.057
2003	18,004,352	1,811	8,482	6,671	54.1%	3,606	0.047
2004	18,523,800	2,756	13,577	10,821	53.2%	5,761	0.073
2005	18,566,524	2,061	11,997	9,937	52.4%	5,209	0.065
2006	18,918,245	2,201	15,101	12,900	51.7%	6,673	0.080
2007	19,391,569	2,406	17,156	14,750	51.0%	7,522	0.088
2008	19,805,485	2,369	19,266	16,897	50.3%	8,492	0.097
2009	19,727,413	728	15,265	14,537	49.5%	7,201	0.077
2010	19,224,772	1,405	16,167	14,762	48.9%	7,220	0.084
2011	18,522,515	500	14,707	14,207	48.4%	6,883	0.079
2012	17,714,507	258	14,068	13,810	47.7%	6,591	0.079
2013	8,801,307	0	6,998	6,998	46.7%	3,267	0.080
2014		0	0				
TOTAL		196,924	493,623	296,699	57.0%	168,993	
EXLD PRIOR		190,634	464,834	274,199	55.9%	153,384	

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

OHIO BUREAU OF WORKERS' COMPENSATION
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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	22,500	1,515	1,441	1,427	1,309	1,251	1,193	1,132	1,144	1,056	952	868	803	744	690	700	611	613	612	4,437
1977	2,226	140	132	124	118	113	109	105	101	97	92	87	82	77	72	68	63	58	54	533
1978	3,265	214	192	181	171	162	155	149	144	139	133	127	120	112	106	99	93	87	80	804
1979	3,542	259	215	193	182	171	163	155	150	145	139	134	127	120	113	106	100	93	87	888
1980	2,607	192	177	147	132	124	117	111	106	102	99	95	91	87	82	77	72	68	64	665
1981	3,541	257	242	223	185	166	156	147	140	134	128	124	120	115	109	103	97	91	86	918
1982	4,125	302	277	261	241	200	179	168	159	151	144	139	134	129	124	118	111	105	99	1,084
1983	5,166	372	351	322	304	280	232	208	196	185	175	168	161	156	150	144	137	130	122	1,374
1984	4,033	284	270	254	234	220	203	168	151	142	134	127	122	117	113	109	105	99	94	1,086
1985	4,114	275	270	257	242	222	210	193	160	144	135	128	121	116	111	108	104	99	95	1,123
1986	5,735	372	358	352	335	316	290	274	252	209	187	176	166	158	151	145	141	135	130	1,588
1987	4,416	270	269	259	255	242	228	210	198	182	151	135	127	120	114	109	105	102	98	1,242
1988	4,918	288	283	282	272	267	254	239	220	207	191	158	142	134	126	120	114	110	107	1,404
1989	5,611	321	310	304	303	292	287	273	257	236	223	205	170	153	144	136	129	123	118	1,625
1990	3,891	221	210	203	199	198	191	188	179	168	155	146	134	111	100	94	89	84	80	1,140
1991	5,018	271	270	256	247	243	242	233	229	218	205	189	178	164	136	122	115	108	103	1,489
1992	4,555	223	234	233	221	213	210	209	201	198	188	177	163	154	141	117	105	99	94	1,375
1993	5,795	271	270	284	283	268	259	254	253	244	240	228	215	198	186	172	142	128	120	1,781
1994	5,751	251	257	257	269	268	254	246	241	241	232	228	217	204	187	177	163	135	121	1,804
1995	5,855	244	245	250	250	263	262	248	240	235	235	226	222	211	199	183	173	159	132	1,878
1996	3,625	138	145	146	149	149	157	156	148	143	140	140	135	132	126	119	109	103	95	1,197
1997	8,245	299	303	318	320	327	327	343	342	324	313	307	306	295	290	276	260	239	225	2,831
1998	6,189	212	217	220	231	232	237	237	249	248	235	227	223	222	214	210	200	188	173	2,216
1999	8,808	285	292	298	303	318	319	326	326	342	341	323	312	307	306	294	290	276	260	3,289
2000	9,225	294	289	296	303	307	322	324	331	331	347	346	328	317	311	310	299	294	279	3,598
2001	10,096	310	312	306	314	321	326	342	344	351	351	368	367	348	336	330	329	317	311	4,113
2002	7,556	230	225	227	222	228	233	236	248	249	255	255	267	266	252	244	239	239	230	3,210
2003	6,671	191	198	193	194	191	196	200	203	213	214	218	218	229	228	216	209	205	205	2,951
2004	10,821	296	301	312	305	307	301	309	315	320	335	337	345	344	362	360	341	330	324	4,978
2005	9,937	262	265	269	279	272	274	269	276	282	286	300	302	308	308	323	322	305	295	4,740
2006	12,900	357	331	334	340	352	344	346	340	348	356	361	379	381	389	389	408	407	385	6,355
2007	14,750	385	397	369	372	379	392	383	385	378	388	396	402	422	424	433	433	455	453	7,506
2008	16,897	421	430	444	412	416	423	437	428	430	422	433	442	449	471	473	484	484	508	8,890
2009	14,537	354	354	361	373	346	349	355	367	359	361	355	364	371	377	395	397	406	406	7,888
2010	14,762	375	350	350	357	369	342	345	351	363	355	358	351	360	367	373	391	393	402	8,209
2011	14,207	395	350	328	328	334	345	320	323	329	340	332	335	328	337	344	349	366	368	8,057
2012	13,810	306	376	333	311	311	318	328	304	307	313	323	316	318	312	320	327	332	348	8,007
2013	6,998	213	306	375	332	311	311	317	327	304	307	312	323	315	317	311	319	326	331	8,340
TOTAL	296,699	11,865	11,714	11,549	11,195	10,948	10,706	10,484	10,327	10,053	9,798	9,557	9,329	9,093	8,883	8,728	8,475	8,290	8,090	124,611

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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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	70	6	6	58	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1957	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1958	161	15	13	12	11	10	9	8	83	-	-	-	-	-	-	-	-	-	-	-
1959	138	13	11	10	9	8	8	7	6	65	-	-	-	-	-	-	-	-	-	-
1960	63	6	5	5	4	4	3	3	3	3	27	-	-	-	-	-	-	-	-	-
1961	14	1	1	1	1	1	1	1	1	1	1	6	-	-	-	-	-	-	-	-
1962	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1963	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1964	12	1	1	1	1	1	1	1	1	1	0	0	0	0	4	-	-	-	-	-
1965	283	24	22	21	19	18	16	15	13	12	11	10	9	8	8	76	-	-	-	-
1966	183	15	14	13	12	11	11	10	9	8	7	6	6	5	5	5	45	-	-	-
1967	479	38	36	34	32	30	28	26	23	21	19	17	16	14	13	12	11	109	-	-
1968	808	63	59	56	53	49	46	43	40	36	33	30	27	24	22	21	19	17	170	-
1969	823	62	59	56	53	49	46	43	41	37	34	31	28	25	23	21	19	18	16	160
1970	877	64	61	58	55	52	49	46	43	40	37	34	31	28	25	23	20	19	17	174
1971	1,744	123	118	113	108	102	96	90	85	79	74	68	63	57	52	46	42	38	35	354
1972	1,234	84	81	78	75	71	67	63	60	56	52	49	45	41	38	34	31	28	25	257
1973	2,511	166	159	154	148	142	135	128	120	113	106	100	93	86	79	71	65	58	52	535
1974	3,514	227	217	209	202	194	186	177	168	158	148	139	130	121	112	103	94	85	76	769
1975	5,068	323	306	293	282	272	263	252	239	226	213	200	188	176	164	152	139	126	114	1,141
1976	4,518	285	270	256	244	235	228	219	210	200	189	178	167	157	147	137	127	116	105	1,048
TOTAL	22,500	1,515	1,441	1,427	1,309	1,251	1,193	1,132	1,144	1,056	952	868	803	744	690	700	611	613	612	4,437

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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		6,289										28,789	
1977	4,296,958	9,436	10,855	11,662	11,437	11,662	11,448					11,662	0.271
1978	4,554,775	12,719	15,022	15,985	15,909	15,967	15,908					15,985	0.351
1979	4,922,518	12,526	15,575	16,068	16,586	16,039	16,547					16,068	0.326
1980	5,505,913	8,349	10,425	10,956	11,170	10,940	11,151					10,956	0.199
1981	5,822,523	10,261	13,797	13,802	14,881	13,755	14,790					13,802	0.237
1982	6,184,882	10,778	14,053	14,903	15,267	14,867	15,228	14,903	14,903	14,903		14,903	0.241
1983	6,513,795	12,153	16,310	17,319	17,861	17,261	17,797	17,348	17,368	17,370		17,319	0.266
1984	6,868,217	8,535	10,943	12,568	12,092	12,570	12,138	12,642	12,395	12,602		12,568	0.183
1985	7,503,185	7,851	11,312	11,965	12,625	11,918	12,542	11,915	11,985	11,967		11,965	0.159
1986	7,891,199	9,863	13,842	15,598	15,603	15,530	15,581	15,516	15,599	15,603		15,598	0.198
1987	8,601,063	6,862	9,910	11,278	11,282	11,220	11,263	11,183	11,356	11,564		11,278	0.131
1988	8,905,267	6,905	11,628	11,822	13,437	11,684	13,175	11,684	12,693	11,739		11,822	0.133
1989	9,434,400	7,108	10,498	12,719	12,312	12,704	12,367	12,196	12,459	12,499		12,719	0.135
1990	10,055,399	4,427	7,824	8,318	9,314	8,257	9,134	7,985	8,597	8,474		8,318	0.083
1991	10,728,872	5,130	8,139	10,148	9,932	10,110	9,957	9,446	10,078	9,681		10,148	0.095
1992	11,441,482	4,206	6,533	8,761	8,171	8,668	8,253	8,039	8,657	9,256		8,761	0.077
1993	11,998,508	4,831	7,067	10,626	9,060	9,738	9,046	9,659	10,172	11,516		10,626	0.089
1994	12,083,591	4,333	7,301	10,084	9,593	9,502	9,467	9,199	9,609	10,657		10,084	0.083
1995	12,383,967	3,984	5,804	9,839	7,817	9,511	8,196	8,779	9,121	10,661		9,839	0.079
1996	12,949,088	2,234	3,735	5,859	5,157	8,243	6,412	5,180	4,924	6,879		5,859	0.045
1997	13,596,753	4,598	7,561	12,843	10,751	11,145	10,587	11,380	12,567	13,259		12,843	0.094
1998	14,465,333	3,121	5,512	9,311	8,073	10,333	8,954	8,199	9,290	10,372		9,311	0.064
1999	15,088,873	4,013	7,841	12,821	11,829	11,787	11,656	11,378	12,533	15,855		12,821	0.085
2000	15,809,043	3,774	7,320	12,999	11,375	12,189	11,547	11,564	10,694	11,914		12,999	0.082
2001	16,717,138	3,694	8,297	13,790	13,280	12,873	13,001	12,279	12,878	11,820		13,790	0.082
2002	17,601,171	2,450	6,062	10,005	9,993	11,754	10,908	8,934	10,665	10,105		10,005	0.057
2003	18,004,352	1,811	4,073	8,135	7,016	11,608	9,360	7,086	7,713	7,512		8,482	0.047
2004	18,523,800	2,756	7,029	13,729	12,654	13,120	12,793	11,912	13,865	14,030		13,577	0.073
2005	18,566,524	2,061	4,753	11,508	8,942	12,730	10,841	10,097	9,821	10,568		11,997	0.065
2006	18,918,245	2,201	4,644	14,138	9,130	15,889	12,610	12,529	13,003	11,428		15,101	0.080
2007	19,391,569	2,406	8,340	18,081	17,133	16,760	16,837	15,985	17,761	17,713		17,156	0.088
2008	19,805,485	2,369	8,793	21,364	18,877	17,167	17,684	19,617	20,933	22,556		19,266	0.097
2009	19,727,413	728	3,774	8,209	8,466	15,637	12,841	7,690	7,505	8,722		15,265	0.077
2010	19,224,772	1,405	8,291	21,613	20,273	16,167	17,623	20,895	22,556	18,133		16,167	0.084
2011	18,522,515	500	4,531	13,066	13,019	14,707	14,162	13,135	9,087	12,986		14,707	0.079
2012	17,714,507	258	4,301	15,727	15,002	14,068	14,316	15,684	15,172	15,487		14,068	0.079
2013	17,602,614	0	0	0	0	13,997	12,076			11,727		13,997	0.080
2014	18,074,133					14,459	14,459					14,459	0.080
TOTAL		196,924	311,697	457,620	435,316	486,536	472,654	364,038	375,959	399,555		515,081	
EXLD PRIOR		190,634	311,697	457,620	435,316	486,536	472,654	364,038	375,959	399,555		486,292	
EXLD PRIOR & 2014		190,634	311,697	457,620	435,316	472,077	458,195	364,038	375,959	399,555		471,832	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	9,436	1.236	11,662	0.271
1978	426	12,719	1.257	15,985	0.351
1979	414	12,526	1.283	16,068	0.326
1980	402	8,349	1.312	10,956	0.199
1981	390	10,261	1.345	13,802	0.237
1982	378	10,778	1.383	14,903	0.241
1983	366	12,153	1.425	17,319	0.266
1984	354	8,535	1.472	12,568	0.183
1985	342	7,851	1.524	11,965	0.159
1986	330	9,863	1.581	15,598	0.198
1987	318	6,862	1.644	11,278	0.131
1988	306	6,905	1.712	11,822	0.133
1989	294	7,108	1.789	12,719	0.135
1990	282	4,427	1.879	8,318	0.083
1991	270	5,130	1.978	10,148	0.095
1992	258	4,206	2.083	8,761	0.077
1993	246	4,831	2.200	10,626	0.089
1994	234	4,333	2.327	10,084	0.083
1995	222	3,984	2.470	9,839	0.079
1996	210	2,234	2.623	5,859	0.045
1997	198	4,598	2.793	12,843	0.094
1998	186	3,121	2.983	9,311	0.064
1999	174	4,013	3.195	12,821	0.085
2000	162	3,774	3.444	12,999	0.082
2001	150	3,694	3.733	13,790	0.082
2002	138	2,450	4.084	10,005	0.057
2003	126	1,811	4.493	8,135	0.045
2004	114	2,756	4.982	13,729	0.074
2005	102	2,061	5.585	11,508	0.062
2006	90	2,201	6.423	14,138	0.075
2007	78	2,406	7.515	18,081	0.093
2008	66	2,369	9.018	21,364	0.108
2009	54	728	11.272	8,209	0.042
2010	42	1,405	15.387	21,613	0.112
2011	30	500	26.157	13,066	0.071
2012	18	258	60.947	15,727	0.089
2013	6	0	810.594	0	-
2014	0				
TOTAL		190,634		457,620	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	10,855	1.054	11,437	0.266
1978	426	15,022	1.059	15,909	0.349
1979	414	15,575	1.065	16,586	0.337
1980	402	10,425	1.071	11,170	0.203
1981	390	13,797	1.079	14,881	0.256
1982	378	14,053	1.086	15,267	0.247
1983	366	16,310	1.095	17,861	0.274
1984	354	10,943	1.105	12,092	0.176
1985	342	11,312	1.116	12,625	0.168
1986	330	13,842	1.127	15,603	0.198
1987	318	9,910	1.138	11,282	0.131
1988	306	11,628	1.156	13,437	0.151
1989	294	10,498	1.173	12,312	0.131
1990	282	7,824	1.190	9,314	0.093
1991	270	8,139	1.220	9,932	0.093
1992	258	6,533	1.251	8,171	0.071
1993	246	7,067	1.282	9,060	0.076
1994	234	7,301	1.314	9,593	0.079
1995	222	5,804	1.347	7,817	0.063
1996	210	3,735	1.381	5,157	0.040
1997	198	7,561	1.422	10,751	0.079
1998	186	5,512	1.465	8,073	0.056
1999	174	7,841	1.509	11,829	0.078
2000	162	7,320	1.554	11,375	0.072
2001	150	8,297	1.600	13,280	0.079
2002	138	6,062	1.648	9,993	0.057
2003	126	4,073	1.723	7,016	0.039
2004	114	7,029	1.800	12,654	0.068
2005	102	4,753	1.881	8,942	0.048
2006	90	4,644	1.966	9,130	0.048
2007	78	8,340	2.054	17,133	0.088
2008	66	8,793	2.147	18,877	0.095
2009	54	3,774	2.243	8,466	0.043
2010	42	8,291	2.445	20,273	0.105
2011	30	4,531	2.873	13,019	0.070
2012	18	4,301	3.488	15,002	0.085
2013	6	0	7.230	0	-
2014	0				
TOTAL		311,697		435,316	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	4,296,958	0.271	11,661	80.9%	9,435	9,436	2,226	11,662	0.271
1978	4,554,775	0.349	15,899	79.6%	12,652	12,719	3,248	15,967	0.351
1979	4,922,518	0.324	15,936	78.0%	12,423	12,526	3,513	16,039	0.326
1980	5,505,913	0.198	10,890	76.2%	8,298	8,349	2,591	10,940	0.199
1981	5,822,523	0.234	13,620	74.3%	10,126	10,261	3,494	13,755	0.236
1982	6,184,882	0.239	14,773	72.3%	10,684	10,778	4,089	14,867	0.240
1983	6,513,795	0.263	17,125	70.2%	12,017	12,153	5,108	17,261	0.265
1984	6,868,217	0.183	12,576	67.9%	8,540	8,535	4,035	12,570	0.183
1985	7,503,185	0.158	11,827	65.6%	7,761	7,851	4,067	11,918	0.159
1986	7,891,199	0.195	15,413	63.2%	9,746	9,863	5,667	15,530	0.197
1987	8,601,063	0.129	11,130	60.8%	6,771	6,862	4,358	11,220	0.130
1988	8,905,267	0.129	11,489	58.4%	6,710	6,905	4,779	11,684	0.131
1989	9,434,400	0.134	12,685	55.9%	7,089	7,108	5,596	12,704	0.135
1990	10,055,399	0.081	8,188	53.2%	4,358	4,427	3,830	8,257	0.082
1991	10,728,872	0.094	10,070	50.6%	5,091	5,130	4,980	10,110	0.094
1992	11,441,482	0.075	8,581	48.0%	4,119	4,206	4,462	8,668	0.076
1993	11,998,508	0.075	8,999	45.5%	4,091	4,831	4,908	9,738	0.081
1994	12,083,591	0.075	9,063	43.0%	3,894	4,333	5,169	9,502	0.079
1995	12,383,967	0.075	9,288	40.5%	3,761	3,984	5,527	9,511	0.077
1996	12,949,088	0.075	9,712	38.1%	3,703	2,234	6,009	8,243	0.064
1997	13,596,753	0.075	10,198	35.8%	3,651	4,598	6,547	11,145	0.082
1998	14,465,333	0.075	10,849	33.5%	3,637	3,121	7,212	10,333	0.071
1999	15,088,873	0.075	11,317	31.3%	3,542	4,013	7,774	11,787	0.078
2000	15,809,043	0.075	11,857	29.0%	3,443	3,774	8,414	12,189	0.077
2001	16,717,138	0.075	12,538	26.8%	3,358	3,694	9,179	12,873	0.077
2002	17,601,171	0.070	12,321	24.5%	3,017	2,450	9,304	11,754	0.067
2003	18,004,352	0.070	12,603	22.3%	2,805	1,811	9,798	11,608	0.064
2004	18,523,800	0.070	12,967	20.1%	2,603	2,756	10,364	13,120	0.071
2005	18,566,524	0.070	12,997	17.9%	2,327	2,061	10,670	12,730	0.069
2006	18,918,245	0.086	16,212	15.6%	2,524	2,201	13,688	15,889	0.084
2007	19,391,569	0.085	16,557	13.3%	2,203	2,406	14,354	16,760	0.086
2008	19,805,485	0.084	16,644	11.1%	1,846	2,369	14,798	17,167	0.087
2009	19,727,413	0.083	16,360	8.9%	1,451	728	14,908	15,637	0.079
2010	19,224,772	0.082	15,789	6.5%	1,026	1,405	14,762	16,167	0.084
2011	18,522,515	0.080	14,772	3.8%	565	500	14,207	14,707	0.079
2012	17,714,507	0.079	14,040	1.6%	230	258	13,810	14,068	0.079
2013	17,602,614	0.080	14,014	0.1%	17		13,997	13,997	0.080
2014	18,074,133	0.080	14,459	0.0%			14,459	14,459	0.080
TOTAL			485,417		189,516	190,634	295,902	486,536	

(1) PROVIDED BY THE BWC
(2) SECTION 2, EXHIBIT 4, SHEET 19, COL. 14
(3) = [(1) x (2)] / 100
(4) = 1 / SECTION 2, EXHIBIT 4, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	4,296,958	0.271	11,661	94.9%	11,067	10,855	593	11,448	0.266
1978	4,554,775	0.349	15,899	94.4%	15,013	15,022	886	15,908	0.349
1979	4,922,518	0.324	15,936	93.9%	14,964	15,575	972	16,547	0.336
1980	5,505,913	0.198	10,890	93.3%	10,164	10,425	726	11,151	0.203
1981	5,822,523	0.234	13,620	92.7%	12,628	13,797	992	14,790	0.254
1982	6,184,882	0.239	14,773	92.0%	13,598	14,053	1,175	15,228	0.246
1983	6,513,795	0.263	17,125	91.3%	15,638	16,310	1,487	17,797	0.273
1984	6,868,217	0.183	12,576	90.5%	11,381	10,943	1,195	12,138	0.177
1985	7,503,185	0.158	11,827	89.6%	10,598	11,312	1,230	12,542	0.167
1986	7,891,199	0.195	15,413	88.7%	13,674	13,842	1,739	15,581	0.197
1987	8,601,063	0.129	11,130	87.8%	9,776	9,910	1,354	11,263	0.131
1988	8,905,267	0.129	11,489	86.5%	9,943	11,628	1,546	13,175	0.148
1989	9,434,400	0.134	12,685	85.3%	10,816	10,498	1,870	12,367	0.131
1990	10,055,399	0.081	8,188	84.0%	6,878	7,824	1,310	9,134	0.091
1991	10,728,872	0.094	10,070	82.0%	8,253	8,139	1,817	9,957	0.093
1992	11,441,482	0.075	8,581	80.0%	6,861	6,533	1,720	8,253	0.072
1993	11,998,508	0.075	8,999	78.0%	7,019	7,067	1,979	9,046	0.075
1994	12,083,591	0.075	9,063	76.1%	6,897	7,301	2,166	9,467	0.078
1995	12,383,967	0.075	9,288	74.2%	6,896	5,804	2,392	8,196	0.066
1996	12,949,088	0.075	9,712	72.4%	7,035	3,735	2,677	6,412	0.050
1997	13,596,753	0.075	10,198	70.3%	7,171	7,561	3,026	10,587	0.078
1998	14,465,333	0.075	10,849	68.3%	7,407	5,512	3,442	8,954	0.062
1999	15,088,873	0.075	11,317	66.3%	7,502	7,841	3,815	11,656	0.077
2000	15,809,043	0.075	11,857	64.4%	7,631	7,320	4,226	11,547	0.073
2001	16,717,138	0.075	12,538	62.5%	7,834	8,297	4,704	13,001	0.078
2002	17,601,171	0.070	12,321	60.7%	7,474	6,062	4,847	10,908	0.062
2003	18,004,352	0.070	12,603	58.1%	7,316	4,073	5,287	9,360	0.052
2004	18,523,800	0.070	12,967	55.6%	7,203	7,029	5,764	12,793	0.069
2005	18,566,524	0.070	12,997	53.2%	6,909	4,753	6,088	10,841	0.058
2006	18,918,245	0.086	16,212	50.9%	8,247	4,644	7,965	12,610	0.067
2007	19,391,569	0.085	16,557	48.7%	8,060	8,340	8,497	16,837	0.087
2008	19,805,485	0.084	16,644	46.6%	7,753	8,793	8,891	17,684	0.089
2009	19,727,413	0.083	16,360	44.6%	7,293	3,774	9,067	12,841	0.065
2010	19,224,772	0.082	15,789	40.9%	6,457	8,291	9,332	17,623	0.092
2011	18,522,515	0.080	14,772	34.8%	5,141	4,531	9,631	14,162	0.076
2012	17,714,507	0.079	14,040	28.7%	4,026	4,301	10,015	14,316	0.081
2013	17,602,614	0.080	14,014	13.8%	1,938		12,076	12,076	0.069
2014	18,074,133	0.080	14,459	0.0%			14,459	14,459	0.080
TOTAL			485,417		324,460	311,697	160,957	472,654	

(1) PROVIDED BY THE BWC
(2) SECTION 2, EXHIBIT 4, SHEET 19, COL. 14
(3) = [(1) x (2)] / 100
(4) = 1 / SECTION 2, EXHIBIT 4, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	4,296,958		1.003			1.378			
1978	4,554,775		1.003			1.378			
1979	4,922,518		1.003			1.378			
1980	5,505,913		1.003			1.378			
1981	5,822,523		1.003			1.378			
1982	6,184,882	36	1.004	36	299,382	1.378	412,503	14,903	0.241
1983	6,513,795	42	1.004	42	289,354	1.422	411,347	17,348	0.266
1984	6,868,217	28	1.007	28	304,825	1.471	448,387	12,642	0.184
1985	7,503,185	25	1.010	25	314,051	1.502	471,707	11,915	0.159
1986	7,891,199	32	1.015	32	308,212	1.549	477,494	15,516	0.197
1987	8,601,063	26	1.018	26	263,905	1.602	422,678	11,183	0.130
1988	8,905,267	22	1.024	23	313,861	1.653	518,854	11,684	0.131
1989	9,434,400	21	1.026	22	338,470	1.673	566,239	12,196	0.129
1990	10,055,399	16	1.027	16	276,677	1.757	486,105	7,985	0.079
1991	10,728,872	15	1.032	15	341,991	1.784	610,123	9,446	0.088
1992	11,441,482	16	1.035	17	262,874	1.846	485,256	8,039	0.070
1993	11,998,508	20	1.038	21	241,526	1.927	465,433	9,659	0.081
1994	12,083,591	17	1.042	18	254,889	2.036	519,060	9,199	0.076
1995	12,383,967	17	1.049	18	234,348	2.101	492,335	8,779	0.071
1996	12,949,088	11	1.056	12	203,096	2.196	445,903	5,180	0.040
1997	13,596,753	19	1.064	20	242,012	2.326	563,030	11,380	0.084
1998	14,465,333	15	1.075	16	208,083	2.443	508,344	8,199	0.057
1999	15,088,873	23	1.086	25	174,479	2.612	455,720	11,378	0.075
2000	15,809,043	14	1.092	15	269,605	2.804	756,072	11,564	0.073
2001	16,717,138	13	1.103	14	284,142	3.015	856,571	12,279	0.073
2002	17,601,171	12	1.110	13	204,149	3.286	670,848	8,934	0.051
2003	18,004,352	8	1.120	9	226,337	3.494	790,826	7,086	0.039
2004	18,523,800	15	1.139	17	183,706	3.794	697,026	11,912	0.064
2005	18,566,524	10	1.155	12	206,051	4.241	873,909	10,097	0.054
2006	18,918,245	10	1.177	12	220,117	4.834	1,064,154	12,529	0.066
2007	19,391,569	16	1.195	19	150,375	5.561	836,223	15,985	0.082
2008	19,805,485	20	1.234	25	118,455	6.708	794,545	19,617	0.099
2009	19,727,413	6	1.272	8	121,371	8.301	1,007,551	7,690	0.039
2010	19,224,772	14	1.374	19	100,333	10.822	1,085,851	20,895	0.109
2011	18,522,515	7	1.649	12	71,360	15.942	1,137,615	13,135	0.071
2012	17,714,507	8	2.029	16	32,255	29.960	966,370	15,684	0.089
2013	17,602,614		7.506			129.059			
2014									
TOTAL		554		603				364,038	

(1) PROVIDED BY THE BWC
(2) BASED ON DATA FROM THE BWC
(3) SECTION 2, EXHIBIT 4, SHEET 20, COL. 12
(4) = (2) x (3)
(5) SECTION 2, EXHIBIT 4, SHEET 4, COL. 2 / (2) x 1000
(6) SECTION 2, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	8	118	254	266	360	339	322	315	338	340	327	336	313	306	328	358	414	397	399	378	393	390	415	407	382	377	365	385	397	380	341	332						4,125	14,903
1983	4	89	348	349	328	333	307	364	420	349	372	358	375	361	399	415	577	434	531	491	453	563	452	461	452	443	428	424	430	423	419	408						4,807	17,368
1984	10	141	305	353	380	358	336	318	297	291	280	275	281	313	311	322	312	315	313	296	378	274	256	269	309	262	262	254	235	231	217	212						3,431	12,395
1985	4	67	216	213	174	203	244	268	349	253	279	250	245	405	376	317	341	296	348	344	309	295	290	304	301	278	295	294	293	285	269	262						3,317	11,985
1986	7	104	313	359	337	343	311	346	328	376	380	289	363	418	420	382	437	380	402	404	406	399	387	393	408	403	390	377	375	365	344	335						4,318	15,599
1987	6	80	190	261	291	277	228	228	223	267	313	284	273	234	275	287	258	358	263	291	254	254	275	301	309	296	285	284	282	275	259	252						3,143	11,356
1988	4	56	192	285	374	264	201	199	326	199	239	238	255	242	238	277	346	292	281	281	282	380	328	361	367	401	396	395	392	382	360	350						3,513	12,693
1989	3	44	170	359	354	364	250	259	290	266	328	274	299	304	285	395	336	310	310	312	355	321	316	311	292	285	282	280	279	271	256	249						3,448	12,459
1990	1	30	210	140	160	158	196	156	136	257	200	167	168	188	291	212	235	227	218	214	199	188	237	237	239	233	230	229	228	221	209	203						2,380	8,597
1991	5	40	301	285	213	200	173	201	201	196	204	208	211	359	331	263	257	264	245	243	241	243	245	252	254	248	245	244	242	236	222	216						2,789	10,078
1992	0	116	154	217	279	177	228	170	186	211	175	178	249	187	180	179	216	217	231	229	216	212	209	216	217	212	209	208	207	201	190	185						2,396	8,657
1993	15	135	226	317	404	345	293	261	229	232	214	226	250	234	221	215	197	197	182	202	236	237	233	240	242	236	233	232	231	224	212	206						2,816	10,172
1994	0	83	209	357	226	203	198	199	200	206	216	242	292	255	255	255	252	234	232	220	224	224	221	228	229	224	221	220	219	213	200	195						2,660	9,609
1995	27	144	182	309	246	235	244	217	199	216	226	216	217	216	215	217	215	238	202	203	206	206	203	210	211	206	203	202	201	196	185	180						2,525	9,121
1996	0	110	201	208	188	160	145	127	146	136	110	100	100	101	100	100	100	100	95	96	97	97	96	99	100	97	96	95	95	92	87	85						1,363	4,924
1997	16	207	317	406	304	338	291	273	282	262	262	259	286	260	261	259	315	316	299	301	305	306	302	311	313	306	302	300	299	290	274	266						3,478	12,567
1998	22	143	206	188	202	160	169	194	198	198	232	253	265	233	231	226	236	237	224	225	229	229	226	233	234	229	226	225	224	217	205	199						2,571	9,290
1999	18	187	248	299	261	232	279	292	305	343	311	310	310	310	310	299	311	313	296	298	302	303	298	308	310	302	298	297	295	287	271	264						3,469	12,533
2000	20	211	229	747	281	278	277	269	295	240	236	247	223	223	229	221	230	231	218	220	223	224	220	227	229	223	220	219	218	212	200	195						2,960	10,694
2001	34	270	245	417	362	295	291	279	279	279	342	301	300	300	308	297	309	310	293	295	300	300	296	305	307	300	296	295	293	285	269	261						3,565	12,878
2002	15	96	273	274	211	211	210	253	228	214	214	250	267	267	274	264	275	276	261	263	266	267	263	271	273	267	263	262	260	253	239	232						2,952	10,665
2003	3	91	145	177	162	165	224	209	262	203	168	171	182	182	187	180	188	188	178	179	182	183	180	185	187	182	180	179	178	173	163	159						2,135	7,713
2004	9	184	213	237	550	284	331	286	349	311	311	316	337	337	345	333	347	348	329	331	336	337	332	343	345	336	332	331	329	320	302	293						3,838	13,865
2005	40	120	294	289	265	247	300	281	224	207	207	210	224	224	230	222	231	231	219	220	224	224	221	228	229	224	221	220	219	213	201	195						2,718	9,821
2006	18	265	377	315	313	340	279	294	306	283	283	288	307	306	314	303	315	317	299	302	306	307	302	312	314	306	302	301	299	291	274	267						3,599	13,003
2007	21	304	370	472	420	405	413	410	426	393	394	401	427	427	437	422	439	441	417	420	426	427	421	434	437	426	421	419	416	405	382	372						4,916	17,761
2008	31	362	471	535	513	457	486	482	502	463	464	471	502	502	515	497	517	519	491	494	501	502	495	511	514	501	495	493	490	477	449	437						5,794	20,933
2009	20	80	261	184	183	163	173	171	178	164	165	167	178	178	183	176	184	184	174	176	178	179	176	181	183	178	176	175	174	169	160	155						2,077	7,505
2010	33	332	409	631	558	496	527	523	544	502	503	511	545	545	558	539	561	563	532	536	544	545	537	554	557	544	537	535	532	517	488	474						6,243	22,556
2011	55	222	222	246	218	194	206	204	213	196	197	200	213	213	218	211	219	220	208	209	213	213	210	217	218	213	210	209	208	202	191	185						2,515	9,087
2012	18	240	378	420	371	330	351	348	362	334	335	340	362	362	371	358	373	374	354	356	362	363	357	369	371	362	357	356	354	344	324	316						4,199	15,172
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	8.097	1.576	1.109	0.885	0.889	1.063	0.991	1.040	0.923	1.001	1.017	1.066	0.999	1.025	0.965	1.041	1.004	0.946	1.007	1.015	1.002	0.986	1.031	1.006	0.976	0.987	0.996	0.994	0.973	0.943	0.973							Tail 1.383	

Example: AY 2008 Age 78 of 486 = 457 x 1.063 and AY 2008 Age 90 of 482 = 486 x 0.991

NOTE: FACTORS ARE FROM SECTION 2, EXHIBIT 4, SHEET 35

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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 1.383 DEVELOP.	IMPLIED ULTIMATE INCLD TAIL	IMPLIED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1977	4,296,958	9,436									
1978	4,554,775	12,719									
1979	4,922,518	12,526									
1980	5,505,913	8,349									
1981	5,822,523	10,261									
1982	6,184,882	10,778	1,380.721	-	1,380.721	216.83	36	10,778	4,125	14,903	0.241
1983	6,513,795	12,153	1,262.175	42.499	1,304.674	229.25	42	12,562	4,808	17,370	0.267
1984	6,868,217	8,535	1,269.680	86.094	1,355.774	240.08	28	9,114	3,488	12,602	0.183
1985	7,503,185	7,851	1,254.399	128.392	1,382.791	250.36	25	8,655	3,312	11,967	0.159
1986	7,891,199	9,863	1,198.617	172.743	1,371.360	257.14	32	11,284	4,319	15,603	0.198
1987	8,601,063	6,862	994.178	217.545	1,211.724	265.45	26	8,363	3,201	11,564	0.134
1988	8,905,267	6,905	1,138.744	261.392	1,400.136	275.62	22	8,490	3,249	11,739	0.132
1989	9,434,400	7,108	1,139.750	309.673	1,449.423	283.47	22	9,039	3,460	12,499	0.132
1990	10,055,399	4,427	936.839	360.089	1,296.929	295.33	16	6,128	2,345	8,474	0.084
1991	10,728,872	5,130	1,125.896	410.750	1,536.646	303.75	15	7,001	2,680	9,681	0.090
1992	11,441,482	4,206	779.173	460.941	1,240.114	317.53	17	6,694	2,562	9,256	0.081
1993	11,998,508	4,831	706.051	511.261	1,217.312	325.79	21	8,328	3,187	11,516	0.096
1994	12,083,591	4,333	716.092	557.561	1,273.653	336.17	18	7,707	2,950	10,657	0.088
1995	12,383,967	3,984	641.012	599.515	1,240.527	345.28	18	7,710	2,951	10,661	0.086
1996	12,949,088	2,234	520.686	638.833	1,159.519	357.55	12	4,975	1,904	6,879	0.053
1997	13,596,753	4,598	620.209	673.201	1,293.410	370.70	20	9,589	3,670	13,259	0.098
1998	14,465,333	3,121	504.117	707.402	1,211.519	386.97	16	7,501	2,871	10,372	0.072
1999	15,088,873	4,013	399.405	741.792	1,141.197	401.90	25	11,466	4,388	15,855	0.105
2000	15,809,043	3,774	603.462	774.082	1,377.544	416.98	15	8,616	3,298	11,914	0.075
2001	16,717,138	3,694	613.780	806.651	1,420.432	429.87	14	8,548	3,272	11,820	0.071
2002	17,601,171	2,450	426.714	846.216	1,272.930	441.62	13	7,308	2,797	10,105	0.057
2003	18,004,352	1,811	443.537	887.178	1,330.716	453.60	9	5,433	2,079	7,512	0.042
2004	18,523,800	2,756	345.969	927.981	1,273.950	468.52	17	10,147	3,883	14,030	0.076
2005	18,566,524	2,061	358.085	970.123	1,328.208	479.52	12	7,643	2,925	10,568	0.057
2006	18,918,245	2,201	369.344	1,017.423	1,386.768	496.64	12	8,265	3,163	11,428	0.060
2007	19,391,569	2,406	246.102	1,064.208	1,310.310	514.55	19	12,810	4,903	17,713	0.091
2008	19,805,485	2,369	189.057	1,112.705	1,301.762	522.13	24	16,313	6,243	22,556	0.114
2009	19,727,413	728	150.897	1,156.223	1,307.120	536.22	9	6,308	2,414	8,722	0.044
2010	19,224,772	1,405	144.090	1,201.123	1,345.214	541.58	18	13,114	5,019	18,133	0.094
2011	18,522,515	500	70.246	1,250.438	1,320.684	547.00	13	9,391	3,594	12,986	0.070
2012	17,714,507	258	30.445	1,290.990	1,321.434	565.05	15	11,200	4,287	15,487	0.087
2013	17,602,614		-	1,318.812	1,318.812	584.60	11	8,481	3,246	11,727	0.067
2014							13				
TOTAL		190,634					625	288,962	110,594	399,555	

(1) PROVIDED BY THE BWC
(2) BASED ON DATA FROM THE BWC
(3) = (2) / [(6) x (7)] x 1000
(4) SECTION 2, EXHIBIT 4, SHEET 21, COL. 6
(5) = (3) + (4)
(6) BASED ON HISTORICAL BENEFIT LEVELS
(7) SECTION 2, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	4,296,958	3.912	16,808,668		1.003					0.532					
1978	4,554,775	3.675	16,737,992		1.003					0.532					
1979	4,922,518	3.407	16,773,433		1.003					0.532					
1980	5,505,913	3.169	17,448,182		1.003					0.532					
1981	5,822,523	2.920	16,998,954		1.003					0.532					
1982	6,184,882	2.776	17,167,821	36	1.004	36	0.058%	0.021%		0.532	0.011%	0.058%	36	36	0.058%
1983	6,513,795	2.658	17,314,056	42	1.004	42	0.065%	0.024%		0.560	0.014%	0.065%	42	42	0.064%
1984	6,868,217	2.533	17,396,710	28	1.007	28	0.041%	0.016%		0.589	0.010%	0.041%	28	28	0.041%
1985	7,503,185	2.448	18,364,828	25	1.010	25	0.034%	0.014%		0.620	0.009%	0.034%	25	25	0.033%
1986	7,891,199	2.388	18,846,257	32	1.015	32	0.041%	0.017%	-9.2%	0.653	0.011%	0.041%	33	32	0.041%
1987	8,601,063	2.311	19,875,240	26	1.018	26	0.031%	0.013%	-10.8%	0.687	0.009%	0.031%	26	26	0.030%
1988	8,905,267	2.208	19,660,304	22	1.024	23	0.025%	0.011%	-7.0%	0.723	0.008%	0.024%	21	22	0.025%
1989	9,434,400	2.159	20,371,910	21	1.026	22	0.023%	0.011%	-8.9%	0.762	0.008%	0.023%	22	22	0.023%
1990	10,055,399	2.083	20,942,088	16	1.027	16	0.016%	0.008%	-16.5%	0.802	0.006%	0.015%	15	16	0.016%
1991	10,728,872	2.022	21,689,651	15	1.032	15	0.014%	0.007%	-15.0%	0.810	0.006%	0.014%	15	15	0.014%
1992	11,441,482	1.919	21,954,933	16	1.035	17	0.014%	0.008%	-11.6%	0.818	0.006%	0.014%	17	17	0.015%
1993	11,998,508	1.885	22,621,374	20	1.038	21	0.017%	0.009%	-3.2%	0.826	0.008%	0.017%	21	21	0.018%
1994	12,083,591	1.825	22,048,532	17	1.042	18	0.015%	0.008%	3.0%	0.835	0.007%	0.015%	18	18	0.015%
1995	12,383,967	1.774	21,970,116	17	1.049	18	0.014%	0.008%	3.3%	0.843	0.007%	0.014%	18	18	0.015%
1996	12,949,088	1.717	22,232,463	11	1.056	12	0.009%	0.005%	-8.2%	0.851	0.004%	0.009%	12	12	0.009%
1997	13,596,753	1.644	22,352,179	19	1.064	20	0.015%	0.009%	-4.5%	0.860	0.008%	0.015%	20	20	0.015%
1998	14,465,333	1.568	22,686,876	15	1.075	16	0.011%	0.007%	-1.4%	0.869	0.006%	0.011%	16	16	0.011%
1999	15,088,873	1.517	22,896,749	23	1.086	25	0.017%	0.011%	9.4%	0.878	0.010%	0.016%	25	25	0.017%
2000	15,809,043	1.467	23,186,938	14	1.092	15	0.010%	0.007%	6.8%	0.886	0.006%	0.010%	15	15	0.009%
2001	16,717,138	1.434	23,973,016	13	1.103	14	0.009%	0.006%	-8.6%	0.895	0.005%	0.009%	14	14	0.008%
2002	17,601,171	1.390	24,464,115	12	1.110	13	0.008%	0.005%	-10.7%	0.904	0.005%	0.008%	13	13	0.007%
2003	18,004,352	1.348	24,277,502	8	1.120	9	0.005%	0.004%	-21.0%	0.914	0.003%	0.005%	9	9	0.005%
2004	18,523,800	1.304	24,148,944	15	1.139	17	0.009%	0.007%	-3.4%	0.923	0.007%	0.009%	17	17	0.009%
2005	18,566,524	1.280	23,758,948	10	1.155	12	0.006%	0.005%	-1.5%	0.932	0.005%	0.006%	11	12	0.006%
2006	18,918,245	1.246	23,574,590	10	1.177	12	0.006%	0.005%	1.0%	0.941	0.005%	0.006%	12	12	0.006%
2007	19,391,569	1.209	23,452,743	16	1.195	19	0.010%	0.008%	13.2%	0.951	0.008%	0.010%	20	19	0.010%
2008	19,805,485	1.169	23,147,670	20	1.234	25	0.012%	0.011%	14.3%	0.961	0.010%	0.012%	23	24	0.012%
2009	19,727,413	1.141	22,503,303	6	1.272	8	0.004%	0.003%	0.4%	0.970	0.003%	0.008%	16	9	0.005%
2010	19,224,772	1.129	21,710,635	14	1.374	19	0.010%	0.009%	2.7%	0.980	0.009%	0.008%	16	18	0.009%
2011	18,522,515	1.093	20,240,053	7	1.649	12	0.006%	0.006%	-8.6%	0.990	0.006%	0.008%	14	13	0.007%
2012	17,714,507	1.061	18,793,320	8	2.029	16	0.009%	0.009%	1.0%	1.000	0.009%	0.007%	13	15	0.008%
2013	17,602,614	1.030	18,130,692	0	7.506	0	0.000%	0.000%		1.000	0.000%	0.007%	13	11	0.006%
2014	18,074,133	1.000	18,074,133	0						1.000		0.007%	13	13	0.007%
TOTAL				554		603							630	625	

5 Year Average excluding 2013	0.007%
10 Year Average excluding 2013	0.006%
5 Year Average excluding 2012-2013	0.007%
10 Year Average excluding 2011-2013	0.006%
2006-2011 Average excluding 2009	0.007%
(16) 2014 Selected Frequency	0.007%

(1) PROVIDED BY THE BWC
(2) BASED ON CHANGE IN SAWW
(3) = (1) x (2)
(4) BASED ON DATA FROM THE BWC
(5) SECTION 2, 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	4,296,958			11,662		0.271
1978	4,554,775			15,985		0.351
1979	4,922,518			16,068		0.326
1980	5,505,913			10,956		0.199
1981	5,822,523			13,802		0.237
1982	6,184,882	36	0.06%	14,903	413,963	0.241
1983	6,513,795	42	0.06%	17,319	412,350	0.266
1984	6,868,217	28	0.04%	12,568	448,845	0.183
1985	7,503,185	25	0.03%	11,965	478,616	0.159
1986	7,891,199	32	0.04%	15,598	487,434	0.198
1987	8,601,063	26	0.03%	11,278	433,766	0.131
1988	8,905,267	22	0.02%	11,822	537,386	0.133
1989	9,434,400	22	0.02%	12,719	578,144	0.135
1990	10,055,399	16	0.02%	8,318	519,854	0.083
1991	10,728,872	15	0.01%	10,148	676,530	0.095
1992	11,441,482	17	0.01%	8,761	515,371	0.077
1993	11,998,508	21	0.02%	10,626	505,986	0.089
1994	12,083,591	18	0.01%	10,084	560,236	0.083
1995	12,383,967	18	0.01%	9,839	546,608	0.079
1996	12,949,088	12	0.01%	5,859	488,254	0.045
1997	13,596,753	20	0.01%	12,843	642,161	0.094
1998	14,465,333	16	0.01%	9,311	581,919	0.064
1999	15,088,873	25	0.02%	12,821	512,833	0.085
2000	15,809,043	15	0.01%	12,999	866,618	0.082
2001	16,717,138	14	0.01%	13,790	985,013	0.082
2002	17,601,171	13	0.01%	10,005	769,653	0.057
2003	18,004,352	9	0.00%	8,482	942,464	0.047
2004	18,523,800	17	0.01%	13,577	798,640	0.073
2005	18,566,524	12	0.01%	11,997	999,754	0.065
2006	18,918,245	12	0.01%	15,101	1,258,443	0.080
2007	19,391,569	19	0.01%	17,156	902,951	0.088
2008	19,805,485	24	0.01%	19,266	802,733	0.097
2009	19,727,413	9	0.00%	15,265	1,696,137	0.077
2010	19,224,772	18	0.01%	16,167	898,175	0.084
2011	18,522,515	13	0.01%	14,707	1,131,294	0.079
2012	17,714,507	15	0.01%	14,068	937,864	0.079
2013	17,602,614	11	0.01%	13,997	1,272,434	0.080
2014		13		14,459	1,142,857	
TOTAL		625		486,292		

(1) PROVIDED BY THE BWC
(2) SECTION 2, EXHIBIT 4, SHEET 13, COL. 14
(3) = (2) / (1) x 100
(4) SECTION 2, EXHIBIT 4, 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	6,289	4,804	27,804	23,000						1,642	1,485	(157)	28,789	27,804	985
1977	9,436	9,281	11,659	2,378	438	426	1.235	1.256	6.6%	156	155	(1)	11,662	11,659	3
1978	12,719	12,436	15,919	3,483	426	414	1.256	1.280	6.8%	236	283	47	15,985	15,919	65
1979	12,526	12,218	15,985	3,766	414	402	1.280	1.308	7.1%	269	308	39	16,068	15,985	83
1980	8,349	8,145	10,921	2,776	402	390	1.308	1.341	7.3%	203	204	1	10,956	10,921	35
1981	10,261	9,928	13,672	3,744	390	378	1.341	1.377	7.2%	268	333	64	13,802	13,672	130
1982	10,778	10,446	14,819	4,373	378	366	1.377	1.419	7.2%	315	332	17	14,903	14,819	84
1983	12,153	11,734	17,175	5,441	366	354	1.419	1.464	6.9%	373	419	46	17,319	17,175	144
1984	8,535	8,305	12,586	4,281	354	342	1.464	1.516	6.9%	294	231	(64)	12,568	12,586	(18)
1985	7,851	7,558	11,865	4,307	342	330	1.516	1.570	6.3%	271	293	22	11,965	11,865	100
1986	9,863	9,486	15,455	5,969	330	318	1.570	1.629	6.0%	359	377	18	15,598	15,455	143
1987	6,862	6,576	11,162	4,585	318	306	1.629	1.697	6.0%	274	285	11	11,278	11,162	116
1988	6,905	6,504	11,524	5,020	306	294	1.697	1.772	5.7%	286	401	115	11,822	11,524	299
1989	7,108	6,815	12,680	5,865	294	282	1.772	1.860	5.8%	341	292	(48)	12,719	12,680	39
1990	4,427	4,190	8,207	4,017	282	270	1.860	1.959	5.5%	221	237	16	8,318	8,207	111
1991	5,130	4,885	10,076	5,191	270	258	1.959	2.063	5.0%	259	245	(14)	10,148	10,076	72
1992	4,206	3,994	8,699	4,705	258	246	2.063	2.178	4.8%	224	212	(11)	8,761	8,699	63
1993	4,831	4,594	10,598	6,003	246	234	2.178	2.307	4.5%	271	236	(35)	10,626	10,598	28
1994	4,333	4,113	10,067	5,954	234	222	2.307	2.448	4.2%	252	220	(31)	10,084	10,067	17
1995	3,984	3,782	9,854	6,071	222	210	2.448	2.605	4.0%	243	202	(42)	9,839	9,854	(15)
1996	2,234	2,134	5,931	3,797	210	198	2.605	2.780	3.8%	143	100	(42)	5,859	5,931	(72)
1997	4,598	4,283	12,716	8,433	198	186	2.780	2.969	3.5%	291	315	24	12,843	12,716	127
1998	3,121	2,895	9,204	6,309	186	174	2.969	3.180	3.3%	206	226	21	9,311	9,204	107
1999	4,013	3,703	12,692	8,989	174	162	3.180	3.428	3.2%	289	310	21	12,821	12,692	129
2000	3,774	3,551	13,194	9,643	162	150	3.428	3.715	3.1%	298	223	(75)	12,999	13,194	(195)
2001	3,694	3,394	13,794	10,400	150	138	3.715	4.065	3.1%	319	300	(19)	13,790	13,794	(3)
2002	2,450	2,199	10,018	7,819	138	126	4.065	4.467	2.9%	223	250	27	10,005	10,018	(13)
2003	1,811	1,642	9,046	7,403	126	114	4.467	4.967	2.8%	209	168	(41)	8,482	9,046	(563)
2004	2,756	2,445	13,418	10,973	114	102	4.967	5.578	2.7%	295	311	16	13,577	13,418	159
2005	2,061	1,837	12,346	10,510	102	90	5.578	6.415	2.8%	291	224	(67)	11,997	12,346	(349)
2006	2,201	1,907	15,465	13,559	90	78	6.415	7.506	2.6%	354	294	(60)	15,101	15,465	(364)
2007	2,406	1,993	17,330	15,337	78	66	7.506	9.007	2.5%	383	413	30	17,156	17,330	(174)
2008	2,369	1,912	19,299	17,388	66	54	9.007	11.259	2.4%	424	457	34	19,266	19,299	(34)
2009	728	545	15,841	15,295	54	42	11.259	15.368	2.5%	389	183	(206)	15,265	15,841	(575)
2010	1,405	774	15,959	15,185	42	30	15.368	26.126	2.8%	423	631	208	16,167	15,959	208
2011	500	277	14,801	14,524	30	18	26.126	60.873	2.2%	323	222	(100)	14,707	14,801	(94)
2012	258	18	15,108	15,090	18	6	60.873	809.606	1.5%	230	240	11	14,068	15,108	(1,040)
2013	0		15,562	15,562	6		809.606		0.1%	19	0	(19)	13,997	15,562	(1,565)
2014									0.0%		0	0			
TOTAL	196,924	185,303	502,449	317,146						11,866	11,621	(245)	500,622	502,449	(1,827)
EXLD PRIOR	190,634	180,499	474,644	294,146						10,224	10,136	(88)	471,832	474,644	(2,812)

(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 2, EXHIBIT 4, SHEET 15B, COL. 9
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 2, EXHIBIT 4, SHEET 3, COL. 12
(14) FROM 6/30/12 ANALYSIS
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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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	14	14	20	726	714	1.019	1.021	11.0%	2	-	(2)
1954	-	-	-	714	702	1.021	1.024	10.9%	-	-	-
1955	-	-	-	702	690	1.024	1.027	10.2%	-	-	-
1956	-	-	-	690	678	1.027	1.030	10.7%	-	-	-
1957	-	-	-	678	666	1.030	1.034	11.1%	-	-	-
1958	64	48	137	666	654	1.034	1.038	11.2%	15	16	1
1959	42	38	38	654	642	1.038	1.043	11.2%	4	4	0
1960	26	26	71	642	630	1.043	1.049	11.0%	8	-	(8)
1961	4	4	-	630	618	1.049	1.055	10.7%	-	-	-
1962	-	-	-	618	606	1.055	1.062	10.3%	-	-	-
1963	-	-	-	606	594	1.062	1.069	9.9%	-	-	-
1964	1	1	-	594	582	1.069	1.077	9.6%	-	-	-
1965	85	66	220	582	570	1.077	1.085	9.4%	21	18	(2)
1966	54	41	141	570	558	1.085	1.095	9.2%	13	13	(0)
1967	149	114	444	558	546	1.095	1.105	8.9%	40	34	(5)
1968	245	194	643	546	534	1.105	1.116	8.6%	55	51	(5)
1969	247	186	783	534	522	1.116	1.128	8.3%	65	61	(4)
1970	256	204	848	522	510	1.128	1.140	7.9%	67	52	(15)
1971	504	387	1,658	510	498	1.140	1.154	7.5%	125	116	(9)
1972	349	273	1,110	498	486	1.154	1.168	7.3%	81	76	(5)
1973	693	522	2,847	486	474	1.168	1.183	7.0%	200	171	(30)
1974	951	724	3,667	474	462	1.183	1.199	6.9%	252	227	(25)
1975	1,365	1,038	5,344	462	450	1.199	1.216	6.7%	360	327	(33)
1976	1,242	922	5,029	450	438	1.216	1.235	6.7%	335	320	(15)
TOTAL	6,289	4,804	23,000						1,642	1,485	(157)

(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	10,855	10,902	11,659	757	438	426	1.054	1.059	8.7%	66	(48)	(113)	11,662	11,659	3
1978	15,022	14,837	15,919	1,083	426	414	1.059	1.065	8.6%	93	186	92	15,985	15,919	65
1979	15,575	15,370	15,985	615	414	402	1.065	1.055	-16.2%	(99)	205	304	16,068	15,985	83
1980	10,425	10,370	10,921	551	402	390	1.055	1.056	1.4%	8	55	47	10,956	10,921	35
1981	13,797	13,810	13,672	(138)	390	378	1.056	1.046	-21.5%	30	(13)	(43)	13,802	13,672	130
1982	14,053	13,966	14,819	853	378	366	1.046	1.060	22.0%	188	86	(101)	14,903	14,819	84
1983	16,310	16,044	17,175	1,131	366	354	1.060	1.067	10.9%	123	266	143	17,319	17,175	144
1984	10,943	10,734	12,586	1,852	354	342	1.067	1.082	16.5%	307	210	(97)	12,568	12,586	(18)
1985	11,312	11,126	11,865	739	342	330	1.082	1.099	15.8%	117	187	70	11,965	11,865	100
1986	13,842	13,513	15,455	1,942	330	318	1.099	1.119	15.3%	298	329	31	15,598	15,455	143
1987	9,910	9,889	11,162	1,272	318	306	1.119	1.144	15.7%	200	21	(180)	11,278	11,162	116
1988	11,628	10,625	11,524	899	306	294	1.144	1.164	10.6%	95	1,004	908	11,822	11,524	299
1989	10,498	10,308	12,680	2,372	294	282	1.164	1.173	4.4%	105	190	85	12,719	12,680	39
1990	7,824	7,481	8,207	725	282	270	1.173	1.219	17.9%	130	342	212	8,318	8,207	111
1991	8,139	7,979	10,076	2,097	270	258	1.219	1.268	15.0%	314	161	(154)	10,148	10,076	72
1992	6,533	6,396	8,699	2,303	258	246	1.268	1.322	13.2%	305	138	(167)	8,761	8,699	63
1993	7,067	7,325	10,598	3,273	246	234	1.322	1.367	9.3%	304	(258)	(562)	10,626	10,598	28
1994	7,301	7,154	10,067	2,913	234	222	1.367	1.425	10.1%	294	147	(147)	10,084	10,067	17
1995	5,804	5,825	9,854	4,028	222	210	1.425	1.465	6.0%	241	(22)	(263)	9,839	9,854	(15)
1996	3,735	3,662	5,931	2,268	210	198	1.465	1.496	4.3%	97	73	(24)	5,859	5,931	(72)
1997	7,561	7,131	12,716	5,585	198	186	1.496	1.535	5.0%	277	430	153	12,843	12,716	127
1998	5,512	5,218	9,204	3,986	186	174	1.535	1.585	5.5%	219	294	75	9,311	9,204	107
1999	7,841	7,638	12,692	5,054	174	162	1.585	1.611	2.7%	138	203	66	12,821	12,692	129
2000	7,320	7,153	13,194	6,041	162	150	1.611	1.687	6.8%	412	168	(244)	12,999	13,194	(195)
2001	8,297	7,173	13,794	6,620	150	138	1.687	1.715	2.4%	157	1,124	967	13,790	13,794	(3)
2002	6,062	5,535	10,018	4,484	138	126	1.715	1.818	7.3%	329	527	198	10,005	10,018	(13)
2003	4,073	4,337	9,046	4,709	126	114	1.818	1.918	6.0%	281	(264)	(546)	8,482	9,046	(563)
2004	7,029	6,930	13,418	6,488	114	102	1.918	2.006	4.5%	295	99	(196)	13,577	13,418	159
2005	4,753	5,752	12,346	6,594	102	90	2.006	2.114	4.9%	320	(998)	(1,319)	11,997	12,346	(349)
2006	4,644	4,532	15,465	10,933	90	78	2.114	2.274	5.9%	648	112	(536)	15,101	15,465	(364)
2007	8,340	8,439	17,330	8,891	78	66	2.274	2.404	4.1%	361	(99)	(461)	17,156	17,330	(174)
2008	8,793	8,446	19,299	10,853	66	54	2.404	2.469	1.9%	202	347	145	19,266	19,299	(34)
2009	3,774	3,631	15,841	12,210	54	42	2.469	2.886	8.9%	1,092	143	(949)	15,265	15,841	(575)
2010	8,291	6,953	15,959	9,006	42	30	2.886	3.325	6.5%	590	1,338	748	16,167	15,959	208
2011	4,531	4,349	14,801	10,452	30	18	3.325	4.093	7.5%	780	182	(598)	14,707	14,801	(94)
2012	4,301	1,576	15,108	13,532	18	6	4.093	9.261	15.3%	2,068	2,726	657	14,068	15,108	(1,040)
2013	0		15,562	15,562	6		9.261		10.8%	1,680	0	(1,680)	13,997	15,562	(1,565)
2014									0.0%		0	0			
TOTAL	311,697	302,109	474,644	172,535						13,065	9,588	(3,476)	471,832	474,644	(2,812)
EXLD PRIOR	311,697	302,109	474,644	172,535						13,065	9,588	(3,476)	471,832	474,644	(2,812)

(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 2, 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	36	36	36	0	378	366	1.003	1.003	0.0%	0	0	0	36	36	0
1983	42	42	42	0	366	354	1.003	1.003	13.7%	0	0	0	42	42	0
1984	28	27	27	0	354	342	1.003	1.006	44.4%	0	1	1	28	27	1
1985	25	25	25	0	342	330	1.006	1.011	45.0%	0	0	0	25	25	0
1986	32	32	32	0	330	318	1.011	1.011	0.0%	0	0	0	32	32	0
1987	26	26	26	0	318	306	1.011	1.018	35.0%	0	0	0	26	26	0
1988	22	19	19	0	306	294	1.018	1.018	0.0%	0	3	3	22	19	3
1989	21	21	21	0	294	282	1.018	1.019	5.3%	0	0	0	22	21	1
1990	16	15	15	0	282	270	1.019	1.023	18.0%	0	1	1	16	15	1
1991	15	15	15	0	270	258	1.023	1.028	18.6%	0	0	0	15	15	0
1992	16	16	16	0	258	246	1.028	1.031	7.0%	0	0	0	17	16	1
1993	20	20	21	1	246	234	1.031	1.035	12.5%	0	0	0	21	21	0
1994	17	17	18	1	234	222	1.035	1.041	14.2%	0	0	0	18	18	0
1995	17	17	18	1	222	210	1.041	1.048	13.0%	0	0	0	18	18	0
1996	11	11	12	1	210	198	1.048	1.058	16.8%	0	0	0	12	12	0
1997	19	18	19	1	198	186	1.058	1.062	7.0%	0	1	1	20	19	1
1998	15	15	16	1	186	174	1.062	1.072	13.0%	0	0	0	16	16	0
1999	23	23	25	2	174	162	1.072	1.077	6.2%	0	0	0	25	25	0
2000	14	14	15	1	162	150	1.077	1.090	12.6%	0	0	0	15	15	0
2001	13	13	14	1	150	138	1.090	1.096	6.5%	0	0	0	14	14	0
2002	12	11	13	2	138	126	1.096	1.105	7.7%	0	1	1	13	13	0
2003	8	8	10	2	126	114	1.105	1.123	12.7%	0	0	0	9	10	(1)
2004	15	15	17	2	114	102	1.123	1.140	11.3%	0	0	0	17	17	0
2005	10	10	13	3	102	90	1.140	1.174	16.7%	1	0	(1)	12	13	(1)
2006	10	10	13	3	90	78	1.174	1.194	9.1%	0	0	0	12	13	(1)
2007	16	16	20	4	78	66	1.194	1.233	13.8%	1	0	(1)	19	20	(1)
2008	20	19	23	4	66	54	1.233	1.268	10.6%	0	1	1	24	23	1
2009	6	6	11	5	54	42	1.268	1.374	22.4%	1	0	(1)	9	11	(2)
2010	14	11	18	7	42	30	1.374	1.657	31.3%	2	3	1	18	18	0
2011	7	7	15	8	30	18	1.657	2.021	21.5%	2	0	(2)	13	15	(2)
2012	8	3	16	13	18	6	2.021	7.176	41.3%	5	5	0	15	16	(1)
2013	0		16	16	6		7.176		13.9%	2	0	(2)	11	16	(5)
2014	0									0			13		
TOTAL	554	538	617	79						14	16	2	625	617	(5)
EXLD PRIOR	554	538	617	79						14	16	2	625	617	(5)

(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 2, 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%	45.8%
6	810.594	0.1%	1.5%	1.5%	46.7%
18	60.947	1.6%	2.2%	2.0%	47.7%
30	26.157	3.8%	2.7%	2.4%	48.4%
42	15.387	6.5%	2.4%	2.0%	48.9%
54	11.272	8.9%	2.2%	1.8%	49.5%
66	9.018	11.1%	2.2%	1.8%	50.3%
78	7.515	13.3%	2.3%	1.7%	51.0%
90	6.423	15.6%	2.3%	1.7%	51.7%
102	5.585	17.9%	2.2%	1.5%	52.4%
114	4.982	20.1%	2.2%	1.5%	53.2%
126	4.493	22.3%	2.2%	1.4%	54.1%
138	4.084	24.5%	2.3%	1.4%	54.9%
150	3.733	26.8%	2.3%	1.4%	55.6%
162	3.444	29.0%	2.3%	1.3%	56.5%
174	3.195	31.3%	2.2%	1.2%	57.3%
186	2.983	33.5%	2.3%	1.2%	58.2%
198	2.793	35.8%	2.3%	1.2%	59.0%
210	2.623	38.1%	2.4%	1.2%	59.9%
222	2.470	40.5%	2.5%	1.2%	60.7%
234	2.327	43.0%	2.5%	1.1%	61.4%
246	2.200	45.5%	2.5%	1.1%	62.2%
258	2.083	48.0%	2.5%	1.1%	62.8%
270	1.978	50.6%	2.7%	1.1%	63.4%
282	1.879	53.2%	2.7%	1.0%	63.9%
294	1.789	55.9%	2.5%	0.9%	64.3%
306	1.712	58.4%	2.4%	0.9%	64.8%
318	1.644	60.8%	2.4%	0.8%	65.2%
330	1.581	63.2%	2.4%	0.8%	65.6%
342	1.524	65.6%	2.3%	0.7%	65.9%
354	1.472	67.9%	2.3%	0.7%	66.1%
366	1.425	70.2%	2.1%	0.6%	66.3%
378	1.383	72.3%	2.0%	0.6%	66.3%
390	1.345	74.3%	1.9%	0.5%	66.4%
402	1.312	76.2%	1.8%	0.5%	66.5%
414	1.283	78.0%	1.6%	0.4%	66.5%
426	1.257	79.6%	1.3%	0.3%	66.6%
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)

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	10,055,399	2.083	20,942,088	8,318	9,314	0.802	2.068	13,786	15,437	100%	13,786	0.066	0.083	0.081
1991	10,728,872	2.022	21,689,651	10,148	9,932	0.810	2.024	16,632	16,277	100%	16,632	0.077	0.095	0.094
1992	11,441,482	1.919	21,954,933	8,761	8,171	0.818	1.956	14,013	13,069	100%	14,013	0.064	0.077	0.075
1993	11,998,508	1.885	22,621,374	10,626	9,060	0.826	1.883	16,532	14,096	100%	16,532	0.073	0.089	0.075
1994	12,083,591	1.825	22,048,532	10,084	9,593	0.835	1.797	15,125	14,389	100%	15,125	0.069	0.083	0.075
1995	12,383,967	1.774	21,970,116	9,839	7,817	0.843	1.757	14,574	11,578	100%	14,574	0.066	0.079	0.075
1996	12,949,088	1.717	22,232,463	5,859	5,157	0.851	1.695	8,457	7,444	100%	8,457	0.038	0.045	0.075
1997	13,596,753	1.644	22,352,179	12,843	10,751	0.860	1.663	18,367	15,375	100%	18,367	0.082	0.094	0.075
1998	14,465,333	1.568	22,686,876	9,311	8,073	0.869	1.601	12,952	11,230	100%	12,952	0.057	0.064	0.075
1999	15,088,873	1.517	22,896,749	12,821	11,829	0.878	1.528	17,189	15,859	100%	17,189	0.075	0.085	0.075
2000	15,809,043	1.467	23,186,938	12,999	11,375	0.886	1.471	16,947	14,829	100%	16,947	0.073	0.082	0.075
2001	16,717,138	1.434	23,973,016	13,790	13,280	0.895	1.402	17,308	16,667	100%	17,308	0.072	0.082	0.075
2002	17,601,171	1.390	24,464,115	10,005	9,993	0.904	1.379	12,482	12,466	100%	12,482	0.051	0.057	0.070
2003	18,004,352	1.348	24,277,502	8,135	7,016	0.914	1.345	9,996	8,621	100%	9,996	0.041	0.045	0.070
2004	18,523,800	1.304	24,148,944	13,729	12,654	0.923	1.309	16,578	15,279	100%	16,578	0.069	0.074	0.070
2005	18,566,524	1.280	23,758,948	11,508	8,942	0.932	1.278	13,706	10,649	100%	13,706	0.058	0.062	0.070
2006	18,918,245	1.246	23,574,590	14,138	9,130	0.941	1.231	16,379	10,577	100%	16,379	0.069	0.075	0.086
2007	19,391,569	1.209	23,452,743	18,081	17,133	0.951	1.187	20,405	19,335	100%	20,405	0.087	0.093	0.085
2008	19,805,485	1.169	23,147,670	21,364	18,877	0.961	1.154	23,673	20,917	100%	23,673	0.102	0.108	0.084
2009	19,727,413	1.141	22,503,303	8,209	8,466	0.970	1.129	8,996	9,278	100%	8,996	0.040	0.042	0.083
2010	19,224,772	1.129	21,710,635	21,613	20,273	0.980	1.118	23,678	22,210	100%	23,678	0.109	0.112	0.082
2011	18,522,515	1.093	20,240,053	13,066	13,019	0.990	1.106	14,311	14,260	100%	14,311	0.071	0.071	0.080
2012	17,714,507	1.061	18,793,320	15,727	15,002	1.000	1.071	16,841	16,064	100%	16,841	0.090	0.089	0.079
2013	17,602,614	1.030	18,130,692	0	0	1.000	1.035	0	0	100%	0	0.000	0.000	0.080
2014		1.000				1.000	1.000	0	0	0%	0			0.080

	5 Year Average excluding 2012-2013	0.082	0.085
	7 Year Average excluding 2012-2013	0.077	0.080
	10 Year Weighted Average excluding 2012-2013	0.069	
	10 Year Weighted Average excluding 2011-2013	0.069	
	5 Year Average excluding 2011-2013	0.082	0.086
	5 Year Average excluding 2013	0.082	0.084
	7 Year Average excluding 2013	0.077	0.084
(14)	2014 Selected Loss Rate:	0.080	

(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 2, EXHIBIT 4, SHEET 4, COL. 4	(11)	= (8) x (10) + (9) x [1.0 - (10)]
(5)	SECTION 2, EXHIBIT 4, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
COMPENSATION

DEATH

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	1.378	1.378	1.378
1978	426	426	438	1.257	1.236	1.257	1.059	1.054	1.059	1.003	1.003	1.003	1.378	1.378	1.378
1979	414	414	426	1.283	1.257	1.283	1.065	1.059	1.065	1.003	1.003	1.003	1.378	1.378	1.378
1980	402	402	414	1.312	1.283	1.312	1.071	1.065	1.071	1.003	1.003	1.003	1.378	1.378	1.378
1981	390	390	402	1.345	1.312	1.345	1.079	1.071	1.079	1.003	1.003	1.003	1.378	1.378	1.378
1982	378	378	390	1.383	1.345	1.383	1.086	1.079	1.086	1.004	1.003	1.004	1.378	1.378	1.378
1983	366	366	378	1.425	1.383	1.425	1.095	1.086	1.095	1.004	1.004	1.004	1.422	1.378	1.422
1984	354	354	366	1.472	1.425	1.472	1.105	1.095	1.105	1.007	1.004	1.007	1.471	1.422	1.471
1985	342	342	354	1.524	1.472	1.524	1.116	1.105	1.116	1.010	1.007	1.010	1.502	1.471	1.502
1986	330	330	342	1.581	1.524	1.581	1.127	1.116	1.127	1.015	1.010	1.015	1.549	1.502	1.549
1987	318	318	330	1.644	1.581	1.644	1.138	1.127	1.138	1.018	1.015	1.018	1.602	1.549	1.602
1988	306	306	318	1.712	1.644	1.712	1.156	1.138	1.156	1.024	1.018	1.024	1.653	1.602	1.653
1989	294	294	306	1.789	1.712	1.789	1.173	1.156	1.173	1.026	1.024	1.026	1.673	1.653	1.673
1990	282	282	294	1.879	1.789	1.879	1.190	1.173	1.190	1.027	1.026	1.027	1.757	1.673	1.757
1991	270	270	282	1.978	1.879	1.978	1.220	1.190	1.220	1.032	1.027	1.032	1.784	1.757	1.784
1992	258	258	270	2.083	1.978	2.083	1.251	1.220	1.251	1.035	1.032	1.035	1.846	1.784	1.846
1993	246	246	258	2.200	2.083	2.200	1.282	1.251	1.282	1.038	1.035	1.038	1.927	1.846	1.927
1994	234	234	246	2.327	2.200	2.327	1.314	1.282	1.314	1.042	1.038	1.042	2.036	1.927	2.036
1995	222	222	234	2.470	2.327	2.470	1.347	1.314	1.347	1.049	1.042	1.049	2.101	2.036	2.101
1996	210	210	222	2.623	2.470	2.623	1.381	1.347	1.381	1.056	1.049	1.056	2.196	2.101	2.196
1997	198	198	210	2.793	2.623	2.793	1.422	1.381	1.422	1.064	1.056	1.064	2.326	2.196	2.326
1998	186	186	198	2.983	2.793	2.983	1.465	1.422	1.465	1.075	1.064	1.075	2.443	2.326	2.443
1999	174	174	186	3.195	2.983	3.195	1.509	1.465	1.509	1.086	1.075	1.086	2.612	2.443	2.612
2000	162	162	174	3.444	3.195	3.444	1.554	1.509	1.554	1.092	1.086	1.092	2.804	2.612	2.804
2001	150	150	162	3.733	3.444	3.733	1.600	1.554	1.600	1.103	1.092	1.103	3.015	2.804	3.015
2002	138	138	150	4.084	3.733	4.084	1.648	1.600	1.648	1.110	1.103	1.110	3.286	3.015	3.286
2003	126	126	138	4.493	4.084	4.493	1.723	1.648	1.723	1.120	1.110	1.120	3.494	3.286	3.494
2004	114	114	126	4.982	4.493	4.982	1.800	1.723	1.800	1.139	1.120	1.139	3.794	3.494	3.794
2005	102	102	114	5.585	4.982	5.585	1.881	1.800	1.881	1.155	1.139	1.155	4.241	3.794	4.241
2006	90	90	102	6.423	5.585	6.423	1.966	1.881	1.966	1.177	1.155	1.177	4.834	4.241	4.834
2007	78	78	90	7.515	6.423	7.515	2.054	1.966	2.054	1.195	1.177	1.195	5.561	4.834	5.561
2008	66	66	78	9.018	7.515	9.018	2.147	2.054	2.147	1.234	1.195	1.234	6.708	5.561	6.708
2009	54	54	66	11.272	9.018	11.272	2.243	2.147	2.243	1.272	1.234	1.272	8.301	6.708	8.301
2010	42	42	54	15.387	11.272	15.387	2.445	2.243	2.445	1.374	1.272	1.374	10.822	8.301	10.822
2011	30	30	42	26.157	15.387	26.157	2.873	2.445	2.873	1.649	1.374	1.649	15.942	10.822	15.942
2012	18	18	30	60.947	26.157	60.947	3.488	2.873	3.488	2.029	1.649	2.029	29.960	15.942	29.960
2013	6	6	18	810.594	60.947	810.594	7.230	3.488	7.230	7.506	2.029	7.506	129.059	29.960	129.059

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 2, EXHIBIT 4, SHEET 23; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 2, EXHIBIT 4, SHEET 23; SELECTED CUM. BASED ON (3)
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)
(7) FROM SECTION 2, EXHIBIT 4, SHEET 24; SELECTED CUM. BASED ON (2)
(8) FROM SECTION 2, EXHIBIT 4, SHEET 24; SELECTED CUM. BASED ON (3)
(9) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)
(10) FROM SECTION 2, EXHIBIT 4, SHEET 29; SELECTED CUM. BASED ON (2)
(11) FROM SECTION 2, EXHIBIT 4, SHEET 29; SELECTED CUM. BASED ON (3)
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)
(13) FROM SECTION 2, EXHIBIT 4, SHEET 30; SELECTED CUM. BASED ON (2)
(14) FROM SECTION 2, 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
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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	42.499	-	42.499
1984	354	354	366	86.094	42.499	86.094
1985	342	342	354	128.392	86.094	128.392
1986	330	330	342	172.743	128.392	172.743
1987	318	318	330	217.545	172.743	217.545
1988	306	306	318	261.392	217.545	261.392
1989	294	294	306	309.673	261.392	309.673
1990	282	282	294	360.089	309.673	360.089
1991	270	270	282	410.750	360.089	410.750
1992	258	258	270	460.941	410.750	460.941
1993	246	246	258	511.261	460.941	511.261
1994	234	234	246	557.561	511.261	557.561
1995	222	222	234	599.515	557.561	599.515
1996	210	210	222	638.833	599.515	638.833
1997	198	198	210	673.201	638.833	673.201
1998	186	186	198	707.402	673.201	707.402
1999	174	174	186	741.792	707.402	741.792
2000	162	162	174	774.082	741.792	774.082
2001	150	150	162	806.651	774.082	806.651
2002	138	138	150	846.216	806.651	846.216
2003	126	126	138	887.178	846.216	887.178
2004	114	114	126	927.981	887.178	927.981
2005	102	102	114	970.123	927.981	970.123
2006	90	90	102	1,017.423	970.123	1,017.423
2007	78	78	90	1,064.208	1,017.423	1,064.208
2008	66	66	78	1,112.705	1,064.208	1,112.705
2009	54	54	66	1,156.223	1,112.705	1,156.223
2010	42	42	54	1,201.123	1,156.223	1,201.123
2011	30	30	42	1,250.438	1,201.123	1,250.438
2012	18	18	30	1,290.990	1,250.438	1,290.990
2013	6	6	18	1,318.812	1,290.990	1,318.812

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 2, EXHIBIT 4, SHEET 38; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 2, 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
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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	2	57	333	659	1,003	1,322	1,639	1,966	2,285	2,590	2,869	3,125	3,369	3,626	3,893	4,186	4,456	4,725	4,976	5,243	5,457	5,701	5,994	6,285	6,578	6,834	7,124	7,403	7,677	7,978	8,233	8,478	8,714	8,919	9,105	9,281	9,436	9,436
1978	2	62	358	726	1,137	1,524	1,888	2,228	2,583	2,939	3,359	3,825	4,240	4,656	5,092	5,522	5,930	6,331	6,745	7,171	7,612	7,988	8,384	8,729	9,173	9,526	9,959	10,315	10,633	10,948	11,253	11,586	11,869	12,153	12,436	12,719		12,719
1979	3	80	500	859	1,233	1,658	2,093	2,473	2,891	3,322	3,709	4,115	4,524	4,901	5,322	5,784	6,162	6,545	6,885	7,291	7,671	8,039	8,603	8,987	9,307	9,679	10,023	10,335	10,650	10,972	11,278	11,578	11,894	12,218	12,526			12,526
1980	3	59	260	461	662	900	1,110	1,324	1,537	1,772	2,009	2,220	2,468	2,723	2,965	3,216	3,445	3,688	3,997	4,304	4,599	4,884	5,165	5,450	6,067	6,354	6,644	6,903	7,161	7,418	7,673	7,913	8,145	8,349				8,349
1981	3	71	334	634	1,016	1,326	1,619	1,887	2,152	2,446	2,742	3,043	3,355	3,674	3,989	4,310	4,642	5,029	5,376	5,731	6,051	6,413	6,764	7,179	7,563	7,916	8,255	8,585	8,912	9,252	9,590	9,928	10,261					10,261
1982	8	126	380	646	1,005	1,344	1,666	1,981	2,319	2,659	2,986	3,322	3,635	3,942	4,270	4,628	5,041	5,438	5,837	6,214	6,607	6,997	7,412	7,819	8,201	8,578	8,943	9,328	9,725	10,105	10,446	10,778						10,778
1983	4	93	441	790	1,118	1,451	1,758	2,122	2,542	2,891	3,263	3,621	3,996	4,357	4,756	5,170	5,748	6,181	6,713	7,204	7,657	8,220	8,672	9,133	9,585	10,028	10,457	10,880	11,311	11,734	12,153							12,153
1984	10	151	456	809	1,189	1,546	1,883	2,201	2,498	2,789	3,069	3,344	3,625	3,937	4,248	4,571	4,882	5,197	5,510	5,806	6,184	6,458	6,714	6,983	7,292	7,554	7,815	8,070	8,305	8,535								8,535
1985	4	71	287	500	673	877	1,121	1,389	1,738	1,991	2,270	2,520	2,765	3,170	3,546	3,863	4,204	4,500	4,848	5,191	5,500	5,796	6,086	6,390	6,691	6,969	7,264	7,558	7,851									7,851
1986	7	111	424	782	1,120	1,463	1,774	2,120	2,448	2,824	3,204	3,493	3,857	4,274	4,694	5,076	5,513	5,893	6,295	6,699	7,105	7,504	7,891	8,285	8,693	9,096	9,486	9,863										9,863
1987	6	86	276	537	828	1,105	1,334	1,561	1,784	2,051	2,364	2,648	2,921	3,155	3,430	3,717	3,975	4,334	4,596	4,888	5,141	5,395	5,670	5,971	6,280	6,576	6,862											6,862
1988	4	60	252	536	910	1,174	1,374	1,573	1,899	2,098	2,337	2,575	2,830	3,072	3,310	3,587	3,932	4,224	4,505	4,786	5,068	5,447	5,776	6,136	6,504	6,905												6,905
1989	3	46	216	575	928	1,293	1,543	1,802	2,092	2,358	2,686	2,961	3,260	3,564	3,849	4,244	4,580	4,890	5,200	5,512	5,867	6,188	6,505	6,815	7,108													7,108
1990	1	31	241	382	542	700	896	1,052	1,188	1,445	1,645	1,812	1,980	2,168	2,459	2,672	2,907	3,134	3,352	3,566	3,765	3,953	4,190	4,427														4,427
1991	5	45	346	631	844	1,044	1,217	1,419	1,619	1,816	2,019	2,228	2,439	2,798	3,129	3,392	3,648	3,913	4,158	4,401	4,642	4,885	5,130															5,130
1992	0	116	270	487	766	943	1,171	1,341	1,528	1,738	1,913	2,091	2,340	2,527	2,707	2,886	3,101	3,318	3,549	3,778	3,994	4,206																4,206
1993	15	150	376	692	1,096	1,441	1,734	1,995	2,225	2,457	2,671	2,897	3,147	3,380	3,601	3,816	4,013	4,210	4,392	4,594	4,831																	4,831
1994	0	83	292	649	876	1,078	1,277	1,476	1,675	1,882	2,098	2,340	2,632	2,886	3,141	3,395	3,647	3,881	4,113	4,333																		4,333
1995	27	171	354	663	909	1,144	1,388	1,605	1,805	2,021	2,247	2,463	2,680	2,896	3,111	3,329	3,544	3,782	3,984																			3,984
1996	0	110	311	519	707	867	1,011	1,139	1,285	1,421	1,531	1,631	1,731	1,832	1,933	2,033	2,134	2,234																				2,234
1997	16	223	539	945	1,249	1,587	1,878	2,152	2,434	2,697	2,959	3,217	3,503	3,763	4,024	4,283	4,598																					4,598
1998	22	165	371	559	762	921	1,091	1,285	1,483	1,681	1,913	2,166	2,431	2,664	2,895	3,121																						3,121
1999	18	204	452	751	1,012	1,244	1,523	1,814	2,119	2,462	2,773	3,083	3,393	3,703	4,013																							4,013
2000	20	231	459	1,207	1,487	1,765	2,042	2,311	2,605	2,845	3,081	3,328	3,551	3,774																								3,774
2001	34	304	549	966	1,328	1,623	1,913	2,192	2,471	2,750	3,093	3,394	3,694																									3,694
2002	15	111	384	658	870	1,080	1,290	1,543	1,771	1,985	2,199	2,450																										2,450
2003	3	94	239	416	579	744	968	1,177	1,439	1,642	1,811																											1,811
2004	9	193	406	643	1,194	1,478	1,809	2,096	2,445	2,756																												2,756
2005	40	160	454	743	1,008	1,255	1,555	1,837	2,061																													2,061
2006	18	283	660	975	1,288	1,628	1,907	2,201																														2,201
2007	21	326	696	1,168	1,588	1,993	2,406																															2,406
2008	31	393	863	1,399	1,912	2,369																																2,369
2009	20	101	362	545	728																																	728
2010	33	365	774	1,405																																		1,405
2011	55	277	500																																			500
2012	18	258																																				258
2013	0																																					-
																																						190,634

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	25.492	5.787	1.981	1.521	1.319	1.239	1.200	1.162	1.133	1.108	1.089	1.078	1.076	1.074	1.075	1.064	1.060	1.053	1.054	1.041	1.045	1.051	1.049	1.047	1.039	1.042	1.039	1.037	1.039	1.032	1.030	1.028	1.023	1.021	1.019	1.017		
1978	25.492	5.794	2.031	1.566	1.340	1.239	1.180	1.159	1.138	1.143	1.139	1.108	1.098	1.094	1.084	1.074	1.068	1.065	1.063	1.061	1.049	1.050	1.041	1.051	1.039	1.045	1.036	1.031	1.030	1.028	1.030	1.024	1.024	1.023	1.023			
1979	30.103	6.249	1.719	1.435	1.344	1.262	1.182	1.169	1.149	1.116	1.110	1.099	1.083	1.086	1.087	1.065	1.062	1.052	1.059	1.052	1.048	1.070	1.045	1.036	1.040	1.036	1.031	1.030	1.030	1.028	1.027	1.027	1.027	1.025				
1980	19.840	4.416	1.775	1.437	1.359	1.233	1.193	1.161	1.153	1.134	1.105	1.112	1.103	1.089	1.085	1.071	1.070	1.084	1.077	1.069	1.062	1.058	1.055	1.113	1.047	1.046	1.039	1.037	1.036	1.034	1.031	1.029	1.025					
1981	22.852	4.690	1.901	1.602	1.305	1.221	1.166	1.140	1.137	1.121	1.110	1.103	1.095	1.086	1.080	1.077	1.083	1.069	1.066	1.056	1.060	1.055	1.061	1.053	1.047	1.043	1.040	1.038	1.038	1.037	1.035	1.034						
1982	15.794	3.006	1.699	1.557	1.337	1.240	1.189	1.170	1.147	1.123	1.113	1.094	1.084	1.083	1.084	1.089	1.079	1.073	1.065	1.063	1.059	1.059	1.055	1.049	1.046	1.043	1.043	1.043	1.039	1.034	1.032							
1983	21.660	4.738	1.790	1.415	1.298	1.211	1.207	1.198	1.137	1.129	1.110	1.104	1.090	1.092	1.087	1.112	1.075	1.086	1.073	1.063	1.074	1.055	1.053	1.049	1.046	1.043	1.041	1.040	1.037	1.036								
1984	14.558	3.019	1.773	1.470	1.301	1.218	1.169	1.135	1.117	1.100	1.090	1.084	1.086	1.079	1.076	1.068	1.064	1.060	1.054	1.065	1.044	1.040	1.040	1.044	1.036	1.035	1.033	1.029	1.028									
1985	18.474	4.029	1.742	1.347	1.302	1.279	1.239	1.251	1.146	1.140	1.110	1.097	1.147	1.119	1.089	1.088	1.070	1.077	1.071	1.060	1.054	1.050	1.050	1.047	1.042	1.042	1.041	1.039										
1986	16.987	3.823	1.847	1.431	1.307	1.213	1.195	1.155	1.154	1.135	1.090	1.104	1.108	1.098	1.081	1.086	1.069	1.068	1.064	1.061	1.056	1.052	1.050	1.049	1.046	1.043	1.040											
1987	14.811	3.223	1.946	1.543	1.334	1.206	1.171	1.143	1.150	1.153	1.120	1.103	1.080	1.087	1.084	1.069	1.090	1.061	1.063	1.052	1.049	1.051	1.053	1.052	1.047	1.043												
1988	16.752	4.223	2.131	1.697	1.290	1.171	1.145	1.207	1.105	1.114	1.102	1.099	1.086	1.078	1.084	1.096	1.074	1.066	1.062	1.059	1.075	1.060	1.062	1.060	1.062													
1989	18.292	4.678	2.664	1.616	1.393	1.193	1.168	1.161	1.127	1.139	1.102	1.101	1.093	1.080	1.103	1.079	1.068	1.063	1.060	1.064	1.055	1.051	1.048	1.043														
1990	35.268	7.696	1.581	1.419	1.292	1.279	1.175	1.129	1.216	1.138	1.101	1.093	1.095	1.134	1.086	1.088	1.078	1.070	1.064	1.056	1.050	1.060	1.057															
1991	8.687	7.678	1.825	1.337	1.236	1.166	1.165	1.141	1.121	1.112	1.103	1.095	1.147	1.118	1.084	1.076	1.072	1.063	1.059	1.055	1.052	1.050																
1992		2.325	1.805	1.574	1.232	1.241	1.145	1.139	1.138	1.101	1.093	1.119	1.080	1.071	1.066	1.075	1.070	1.070	1.064	1.057	1.053																	
1993	10.240	2.512	1.843	1.583	1.315	1.203	1.151	1.115	1.104	1.087	1.085	1.086	1.074	1.065	1.060	1.052	1.049	1.043	1.046	1.051																		
1994		3.517	2.223	1.348	1.232	1.184	1.156	1.135	1.123	1.115	1.115	1.125	1.097	1.088	1.081	1.074	1.064	1.060	1.054																			
1995	6.331	2.064	1.873	1.370	1.259	1.214	1.156	1.124	1.120	1.112	1.096	1.088	1.081	1.074	1.070	1.065	1.067	1.053																				
1996		2.818	1.667	1.362	1.226	1.167	1.126	1.129	1.106	1.077	1.065	1.061	1.058	1.055	1.052	1.049	1.047																					
1997	13.766	2.422	1.752	1.322	1.271	1.183	1.145	1.131	1.108	1.097	1.087	1.089	1.074	1.069	1.064	1.074																						
1998	7.405	2.245	1.505	1.362	1.210	1.184	1.178	1.154	1.133	1.138	1.132	1.122	1.096	1.087	1.078																							
1999	11.538	2.213	1.661	1.347	1.229	1.224	1.192	1.168	1.162	1.126	1.112	1.101	1.091	1.084																								
2000	11.635	1.991	2.628	1.233	1.187	1.157	1.132	1.128	1.092	1.083	1.080	1.067	1.063																									
2001	8.853	1.804	1.760	1.375	1.222	1.179	1.146	1.127	1.113	1.125	1.097	1.088																										
2002	7.379	3.462	1.713	1.321	1.242	1.194	1.196	1.148	1.121	1.108	1.114																											
2003	28.109	2.534	1.741	1.389	1.286	1.301	1.216	1.222	1.141	1.103																												
2004	20.727	2.104	1.584	1.855	1.238	1.224	1.158	1.167	1.127																													
2005	4.029	2.835	1.636	1.356	1.245	1.239	1.181	1.122																														
2006	15.712	2.332	1.477	1.321	1.264	1.171	1.154																															
2007	15.377	2.137	1.679	1.360	1.255	1.207																																
2008	12.688	2.198	1.620	1.367	1.239																																	
2009	4.964	3.595	1.507	1.335																																		
2010	11.060	2.122	1.815																																			
2011	5.024	1.802																																				
2012	14.354																																					
3 Yr Avg	10.146	2.506	1.647	1.354	1.253	1.206	1.165	1.170	1.130	1.112	1.097	1.085	1.083	1.080	1.065	1.063	1.059	1.052	1.055	1.054	1.052	1.054	1.056	1.051	1.052	1.043	1.038	1.036	1.035	1.035	1.033	1.030	1.025	1.023	1.021	1.017		
5 Yr Avg	9.618	2.371	1.620	1.348	1.248	1.229	1.181	1.157	1.119	1.109	1.107	1.093	1.077	1.074	1.069	1.063	1.059	1.058	1.057	1.057	1.057	1.054	1.054	1.050	1.047	1.041	1.039	1.038	1.036	1.034	1.031	1.029	1.025	1.023	1.021	1.017		
7 Yr Avg	11.311	2.431	1.617	1.426	1.253	1.217	1.169	1.154	1.127	1.111	1.098	1.088	1.080	1.075	1.067	1.066	1.064	1.060	1.058	1.056	1.056	1.053	1.051	1.049	1.046	1.042	1.039	1.037	1.034	1.033	1.031	1.029	1.025	1.023	1.021	1.017		
3 Yr Wtd	8.479	2.202	1.675	1.359	1.251	1.203	1.164	1.163	1.129	1.114	1.095	1.085	1.082	1.079	1.066	1.065	1.061	1.052	1.054	1.054	1.052	1.053	1.055	1.051	1.051	1.043	1.038	1.036	1.035	1.035	1.033	1.030	1.025	1.023	1.021	1.017		
5 Yr Wtd	8.855	2.186	1.637	1.351	1.248	1.218	1.176	1.152	1.116	1.109	1.104	1.091	1.077	1.075	1.070	1.064	1.060	1.057	1.057	1.057	1.058	1.054	1.053	1.050	1.046	1.041	1.039	1.038	1.036	1.034	1.031	1.028	1.025	1.023	1.021	1.017		
10 Yr Wtd	9.838	2.318	1.655	1.374	1.238	1.202	1.165	1.146	1.121	1.108	1.098	1.094	1.085	1.084	1.075	1.073	1.069	1.062	1.061	1.058	1.057	1.053	1.053	1.054	1.046	1.042	1.038	1.036	1.035	1.032	1.031	1.028	1.025	1.023	1.021	1.017		TAIL
Prior FY	13.300	2.330	1.700	1.365	1.250	1.200	1.170	1.150	1.123	1.112	1.099	1.094	1.084	1.078	1.071	1.068	1.067	1.064	1.061	1.059	1.056	1.053	1.053	1.050	1.044	1.042	1.038	1.036	1.035	1.032	1.030	1.027	1.025	1.022	1.019	1.017	1.016	1.216
PA Sel.	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	
Selected	13.300	2.330	1.700	1.365	1.250	1.200	1.170	1.150	1.121	1.109	1.100	1.094	1.084	1.078	1.071	1.068	1.065	1.062	1.061	1.058	1.056	1.053	1.053	1.050	1.045	1.042	1.039	1.038	1.035	1.033	1.031	1.028	1.025	1.023	1.021	1.017	1.015	
Cumulative	810.594	60.947	26.157	15.387	11.272	9.018	7.515	6.423	5.585	4.982	4.493	4.084	3.733	3.444	3.195	2.983	2.793	2.623	2.470	2.327	2.200	2.083	1.978	1.879	1.789	1.712	1.644	1.581	1.524	1.472	1.425	1.383	1.345	1.312	1.283	1.257	1.236	1.218

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																										9,029	9,590	10,048	10,193	10,989	10,989	11,459	11,060	11,244	10,906	10,902	10,855	10,855
1978																									12,060	13,158	13,626	13,873	14,688	14,162	14,624	14,755	15,026	14,731	14,837	15,022		15,022
1979																								12,076	12,962	13,763	13,840	14,543	14,584	14,978	15,067	15,318	15,225	15,370	15,575			15,575
1980																							7,599	8,574	9,345	9,387	10,242	10,103	10,409	10,663	10,815	10,665	10,370	10,425				10,425
1981																						9,984	10,635	11,268	13,055	12,324	12,271	12,870	12,946	13,823	13,658	13,810	13,797					13,797
1982																					10,545	11,290	11,545	11,901	13,109	12,888	13,562	13,805	14,540	14,007	13,966	14,053						14,053
1983																				11,512	12,911	13,680	14,216	14,744	14,789	15,556	15,575	16,157	16,108	16,044	16,310							16,310
1984																			8,157	9,135	10,442	11,111	9,859	10,302	10,751	10,745	11,115	10,811	10,734	10,943								10,943
1985																		7,722	8,955	10,634	13,413	10,200	10,067	10,792	10,374	10,790	11,088	11,126	11,312									11,312
1986																	9,393	10,074	10,813	11,882	12,307	12,141	12,848	13,231	13,686	13,436	13,513	13,842										13,842
1987																6,189	7,030	8,171	9,390	8,620	8,324	8,815	9,028	9,972	9,784	9,889	9,910											9,910
1988															6,000	6,965	7,343	7,958	8,323	8,278	8,863	9,843	10,341	10,505	10,625	11,628												11,628
1989														6,951	8,159	8,820	9,395	9,017	9,018	9,614	10,397	10,616	10,455	10,308	10,498													10,498
1990													3,826	4,453	5,495	6,396	6,008	5,926	6,350	6,764	6,859	6,803	7,481	7,824														7,824
1991												4,295	4,893	5,715	6,219	7,101	6,984	7,449	7,450	7,920	7,813	7,979	8,139															8,139
1992											3,874	4,241	4,701	5,014	5,116	5,115	6,032	5,991	6,638	6,426	6,396	6,533																6,533
1993										4,722	5,405	6,533	6,238	6,609	6,640	7,065	6,874	7,247	7,029	7,325	7,067																	7,067
1994									4,165	4,642	5,156	6,647	6,664	6,364	6,854	6,876	7,032	7,073	7,154	7,301																		7,301
1995								4,288	4,770	4,853	4,863	5,358	5,366	5,790	5,750	6,099	5,967	5,825	5,804																			5,804
1996							2,584	3,128	3,879	5,668	3,384	2,908	3,101	3,418	3,613	3,645	3,662	3,735																				3,735
1997						5,311	5,252	5,718	5,607	6,246	6,151	6,645	6,602	6,985	7,000	7,131	7,561																					7,561
1998					2,723	3,126	3,462	3,741	4,215	4,215	4,884	5,115	5,348	5,413	5,218	5,512																						5,512
1999				3,206	3,467	4,928	7,760	5,720	6,227	7,139	7,022	7,524	7,518	7,638	7,841																							7,841
2000			3,428	4,474	5,428	6,425	5,404	5,421	5,696	6,004	6,378	7,034	7,153	7,320																								7,320
2001		4,028	3,878	4,709	5,672	5,709	5,567	6,148	6,094	6,552	7,155	7,173	8,297																									8,297
2002	585	2,304	3,865	3,574	3,953	3,968	4,398	4,963	5,360	5,454	5,535	6,062																										6,062
2003	230	2,684	4,694	2,961	3,011	3,623	4,267	4,693	4,819	4,337	4,073																											4,073
2004	796	2,661	3,445	3,207	5,775	5,546	6,044	6,191	6,930	7,029																												7,029
2005	1,849	2,115	3,301	4,293	5,080	5,603	5,523	5,752	4,753																													4,753
2006	636	3,735	4,273	4,505	5,026	4,687	4,532	4,644																														4,644
2007	1,405	5,608	6,300	8,173	8,265	8,439	8,340																															8,340
2008	1,537	6,540	7,156	7,709	8,446	8,793																																8,793
2009	1,130	1,588	3,542	3,631	3,774																																	3,774
2010	3,275	5,457	6,953	8,291																																		8,291
2011	3,058	4,349	4,531																																			4,531
2012	1,576	4,301																																				4,301
2013	0																																					-
																																						311,697

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																										1.062	1.048	1.014	1.078	1.000	1.043	0.965	1.017	0.970	1.000	0.996	
1978																									1.091	1.036	1.018	1.059	0.964	1.033	1.009	1.018	0.980	1.007	1.013		
1979																								1.073	1.062	1.006	1.051	1.003	1.027	1.006	1.017	0.994	1.010	1.013			
1980																							1.128	1.090	1.004	1.091	0.986	1.030	1.024	1.014	0.986	0.972	1.005				
1981																						1.065	1.060	1.159	0.944	0.996	1.049	1.006	1.068	0.988	1.011	0.999					
1982																					1.071	1.023	1.031	1.101	0.983	1.052	1.018	1.053	0.963	0.997	1.006						
1983																				1.121	1.060	1.039	1.037	1.003	1.052	1.001	1.037	0.997	0.996	1.017							
1984																			1.120	1.143	1.064	0.887	1.045	1.044	0.999	1.034	0.973	0.993	1.020								
1985																		1.160	1.187	1.261	0.760	0.987	1.072	0.961	1.040	1.028	1.003	1.017									
1986																	1.073	1.073	1.099	1.036	0.987	1.058	1.030	1.034	0.982	1.006	1.024										
1987																1.136	1.162	1.149	0.918	0.966	1.059	1.024	1.104	0.981	1.011	1.002											
1988															1.161	1.054	1.084	1.046	0.995	1.071	1.111	1.051	1.016	1.011	1.094													
1989														1.174	1.081	1.065	0.960	1.000	1.066	1.081	1.021	0.985	0.986	1.018														
1990													1.164	1.234	1.164	0.939	0.986	1.071	1.065	1.014	0.992	1.100	1.046															
1991												1.139	1.168	1.088	1.142	0.984	1.066	1.000	1.063	0.987	1.021	1.020																
1992											1.095	1.108	1.067	1.020	1.000	1.179	0.993	1.108	0.968	0.995	1.022																	
1993										1.145	1.209	0.955	1.059	1.005	1.064	0.973	1.054	0.970	1.042	0.965																		
1994									1.115	1.111	1.289	1.002	0.955	1.077	1.003	1.023	1.006	1.011	1.020																			
1995								1.112	1.017	1.002	1.102	1.002	1.079	0.993	1.061	0.978	0.976	0.996																				
1996							1.211	1.240	1.461	0.597	0.860	1.066	1.102	1.057	1.009	1.005	1.020																					
1997						0.989	1.089	0.981	1.114	0.985	1.080	0.994	1.058	1.002	1.019	1.060																						
1998					1.148	1.108	1.080	1.127	1.000	1.159	1.047	1.046	1.012	0.964	1.056																							
1999				1.081	1.421	1.575	0.737	1.089	1.146	0.984	1.071	0.999	1.016	1.027																								
2000			1.305	1.213	1.184	0.841	1.003	1.051	1.054	1.062	1.103	1.017	1.023																									
2001		0.963	1.214	1.205	1.007	0.975	1.105	0.991	1.075	1.092	1.003	1.157																										
2002	3.940	1.677	0.925	1.106	1.004	1.108	1.128	1.080	1.017	1.015	1.095																											
2003	11.684	1.749	0.631	1.017	1.203	1.178	1.100	1.027	0.900	0.939																												
2004	3.342	1.295	0.931	1.801	0.960	1.090	1.024	1.120	1.014																													
2005	1.144	1.560	1.301	1.183	1.103	0.986	1.041	0.826																														
2006	5.869	1.144	1.054	1.116	0.933	0.967	1.025																															
2007	3.992	1.123	1.297	1.011	1.021	0.988																																
2008	4.255	1.094	1.077	1.096	1.041																																	
2009	1.405	2.230	1.025	1.039																																		
2010	1.666	1.274	1.192																																			
2011	1.422	1.042																																				
2012	2.730																																					
3 Yr Avg	1.939	1.515	1.098	1.049	0.998	0.980	1.030	0.991	0.977	1.015	1.067	1.058	1.017	0.998	1.028	1.014	1.001	0.993	1.010	0.982	1.012	1.035	1.016	1.004	1.029	1.012	1.000	1.002	0.993	1.001	1.001	0.992	0.998	0.997	1.006	0.996	
5 Yr Avg	2.296	1.353	1.129	1.089	1.012	1.042	1.064	1.009	1.012	1.018	1.064	1.042	1.042	1.009	1.030	1.008	1.010	1.017	1.032	1.008	1.033	1.036	1.036	1.001	1.025	1.014	1.011	1.013	1.014	1.004	1.006	0.990	1.003	0.997	1.006	0.996	
7 Yr Avg	3.049	1.353	1.125	1.180	1.038	1.042	1.061	1.026	1.030	1.034	1.037	1.040	1.035	1.018	1.030	1.029	1.015	1.022	1.031	1.011	1.030	1.032	1.043	1.008	1.023	1.017	1.013	1.014	1.009	1.008	1.012	0.990	1.003	0.997	1.006	0.996	
3 Yr Wtd	1.784	1.319	1.112	1.050	1.008	0.982	1.030	0.992	0.983	1.026	1.063	1.057	1.018	1.001	1.029	1.019	0.998	0.992	1.011	0.982	1.012	1.027	1.013	1.004	1.025	1.012	1.002	1.002	0.991	1.001	1.002	0.990	0.998	0.999	1.007	0.996	
5 Yr Wtd	2.102	1.210	1.145	1.080	1.015	1.029	1.060	1.008	1.016	1.023	1.062	1.043	1.035	1.006	1.029	1.009	1.010	1.015	1.032	1.013	1.036	1.032	1.034	1.003	1.023	1.013	1.014	1.013	1.011	1.004	1.007	0.992	1.002	0.999	1.007	0.996	
10 Yr Wtd	2.520	1.297	1.077	1.152	1.066	1.062	1.015	1.041	1.073	0.991	1.091	1.031	1.047	1.041	1.062	1.025	1.031	1.043	1.045	1.061	1.000	1.015	1.041	1.040	1.016	1.023	1.022	1.019	1.014	1.008	1.012	0.992	1.002	0.999	1.007	0.996	TAIL
Prior FY	2.263	1.231	1.152	1.169	1.027	1.057	1.076	1.054	1.046	1.055	1.060	1.017	1.047	1.017	1.032	1.027	1.021	1.028	1.043	1.034	1.043	1.040	1.039	1.008	1.017	1.023	1.018	1.016	1.014	1.007	1.013	0.990	1.001	0.991	1.006	1.005	1.054
PA Sel.	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	1.049
Selected	2.073	1.214	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	1.025	1.025	1.025	1.025	1.025	1.025	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	7.230	3.488	2.873	2.445	2.243	2.147	2.054	1.966	1.881	1.800	1.723	1.648	1.600	1.554	1.509	1.465	1.422	1.381	1.347	1.314	1.282	1.251	1.220	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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																										2,195	2,466	2,645	2,517	3,011	2,756	2,981	2,346	2,326	1,801	1,621	1,419	1,419
1978																									2,888	3,632	3,667	3,558	4,055	3,214	3,371	3,169	3,157	2,578	2,401	2,303		2,303
1979																								3,089	3,656	4,084	3,817	4,208	3,933	4,006	3,789	3,740	3,332	3,152	3,049			3,049
1980																							2,434	3,123	3,278	3,032	3,598	3,200	3,248	3,244	3,142	2,752	2,225	2,076				2,076
1981																						3,571	3,871	4,089	5,492	4,408	4,016	4,284	4,034	4,571	4,068	3,882	3,536					3,536
1982																					3,938	4,292	4,133	4,082	4,908	4,310	4,619	4,477	4,815	3,902	3,520	3,275						3,275
1983																				4,309	5,254	5,460	5,544	5,611	5,204	5,528	5,119	5,277	4,797	4,310	4,157							4,157
1984																			2,647	3,329	4,259	4,653	3,145	3,319	3,459	3,191	3,299	2,741	2,429	2,408								2,408
1985																		3,223	4,107	5,442	7,912	4,404	3,981	4,402	3,683	3,821	3,824	3,568	3,461									3,461
1986																	3,879	4,181	4,518	5,183	5,202	4,637	4,956	4,947	4,993	4,340	4,027	3,979										3,979
1987																2,472	3,055	3,837	4,794	3,732	3,183	3,420	3,358	4,000	3,504	3,313	3,048											3,048
1988															2,690	3,378	3,411	3,734	3,818	3,492	3,795	4,396	4,565	4,368	4,121	4,723												4,723
1989														3,387	4,310	4,576	4,815	4,128	3,818	4,102	4,530	4,428	3,950	3,492	3,390													3,390
1990													1,845	2,285	3,035	3,725	3,101	2,792	2,998	3,198	3,094	2,850	3,292	3,397														3,397
1991												2,067	2,454	2,917	3,090	3,709	3,336	3,536	3,292	3,518	3,171	3,094	3,009															3,009
1992											1,961	2,150	2,361	2,487	2,410	2,230	2,930	2,672	3,089	2,648	2,402	2,327																2,327
1993										2,265	2,734	3,636	3,091	3,228	3,039	3,249	2,860	3,037	2,637	2,730	2,236																	2,236
1994									2,490	2,761	3,059	4,308	4,032	3,478	3,713	3,481	3,384	3,192	3,041	2,968																		2,968
1995								2,683	2,965	2,832	2,616	2,894	2,686	2,894	2,639	2,770	2,423	2,043	1,820																			1,820
1996							1,572	1,989	2,594	4,247	1,853	1,277	1,370	1,586	1,680	1,612	1,529	1,501																				1,501
1997						3,723	3,374	3,566	3,172	3,549	3,192	3,427	3,099	3,222	2,975	2,847	2,963																					2,963
1998					1,962	2,205	2,372	2,456	2,732	2,535	2,971	2,949	2,917	2,749	2,323	2,391																						2,391
1999				2,455	2,455	3,684	6,238	3,905	4,108	4,677	4,250	4,441	4,126	3,935	3,828																							3,828
2000			2,969	3,268	3,941	4,660	3,362	3,111	3,091	3,158	3,297	3,706	3,602	3,546																								3,546
2001		3,724	3,329	3,743	4,345	4,087	3,653	3,956	3,623	3,802	4,062	3,780	4,604																									4,604
2002	570	2,193	3,481	2,915	3,083	2,887	3,107	3,419	3,589	3,468	3,335	3,612																										3,612
2003	226	2,590	4,455	2,545	2,432	2,879	3,298	3,515	3,379	2,695	2,262																											2,262
2004	787	2,468	3,038	2,564	4,582	4,068	4,235	4,095	4,486	4,274																												4,274
2005	1,810	1,955	2,847	3,550	4,072	4,348	3,967	3,915	2,693																													2,693
2006	618	3,452	3,613	3,530	3,738	3,059	2,625	2,443																														2,443
2007	1,384	5,282	5,604	7,006	6,677	6,447	5,934																															5,934
2008	1,506	6,147	6,292	6,310	6,534	6,424																																6,424
2009	1,110	1,488	3,180	3,086	3,046																																	3,046
2010	3,242	5,093	6,179	6,886																																		6,886
2011	3,003	4,072	4,032																																			4,032
2012	1,558	4,043																																				4,043
2013	0																																					-
																																						121,063

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																										75.7%	74.3%	73.7%	75.3%	72.6%	74.9%	74.0%	78.8%	79.3%	83.5%	85.1%	86.9%	86.9%
1978																									76.1%	72.4%	73.1%	74.4%	72.4%	77.3%	76.9%	78.5%	79.0%	82.5%	83.8%	84.7%		84.7%
1979																								74.4%	71.8%	70.3%	72.4%	71.1%	73.0%	73.3%	74.9%	75.6%	78.1%	79.5%	80.4%			80.4%
1980																							68.0%	63.6%	64.9%	67.7%	64.9%	68.3%	68.8%	69.6%	70.9%	74.2%	78.5%	80.1%				80.1%
1981																						64.2%	63.6%	63.7%	57.9%	64.2%	67.3%	66.7%	68.8%	66.9%	70.2%	71.9%	74.4%					74.4%
1982																					62.7%	62.0%	64.2%	65.7%	62.6%	66.6%	65.9%	67.6%	66.9%	72.1%	74.8%	76.7%						76.7%
1983																				62.6%	59.3%	60.1%	61.0%	61.9%	64.8%	64.5%	67.1%	67.3%	70.2%	73.1%	74.5%							74.5%
1984																			67.5%	63.6%	59.2%	58.1%	68.1%	67.8%	67.8%	70.3%	70.3%	74.6%	77.4%	78.0%								78.0%
1985																		58.3%	54.1%	48.8%	41.0%	56.8%	60.5%	59.2%	64.5%	64.6%	65.5%	67.9%	69.4%									69.4%
1986																	58.7%	58.5%	58.2%	56.4%	57.7%	61.8%	61.4%	62.6%	63.5%	67.7%	70.2%	71.3%										71.3%
1987																60.1%	56.5%	53.0%	48.9%	56.7%	61.8%	61.2%	62.8%	59.9%	64.2%	66.5%	69.2%											69.2%
1988															55.2%	51.5%	53.6%	53.1%	54.1%	57.8%	57.2%	55.3%	55.9%	58.4%	61.2%	59.4%												59.4%
1989														51.3%	47.2%	48.1%	48.7%	54.2%	57.7%	57.3%	56.4%	58.3%	62.2%	66.1%	67.7%													67.7%
1990													51.8%	48.7%	44.8%	41.8%	48.4%	52.9%	52.8%	52.7%	54.9%	58.1%	56.0%	56.6%														56.6%
1991												51.9%	49.8%	49.0%	50.3%	47.8%	52.2%	52.5%	55.8%	55.6%	59.4%	61.2%	63.0%															63.0%
1992											49.4%	49.3%	49.8%	50.4%	52.9%	56.4%	51.4%	55.4%	53.5%	58.8%	62.4%	64.4%																64.4%
1993										52.0%	49.4%	44.3%	50.4%	51.1%	54.2%	54.0%	58.4%	58.1%	62.5%	62.7%	68.4%																	68.4%
1994									40.2%	40.5%	40.7%	35.2%	39.5%	45.4%	45.8%	49.4%	51.9%	54.9%	57.5%	59.4%																		59.4%
1995								37.4%	37.8%	41.6%	46.2%	46.0%	49.9%	50.0%	54.1%	54.6%	59.4%	64.9%	68.6%																			68.6%
1996							39.1%	36.4%	33.1%	25.1%	45.2%	56.1%	55.8%	53.6%	53.5%	55.8%	58.3%	59.8%																				59.8%
1997						29.9%	35.8%	37.6%	43.4%	43.2%	48.1%	48.4%	53.1%	53.9%	57.5%	60.1%	60.8%																					60.8%
1998					28.0%	29.5%	31.5%	34.4%	35.2%	39.9%	39.2%	42.3%	45.5%	49.2%	55.5%	56.6%																						56.6%
1999				23.4%	29.2%	25.2%	19.6%	31.7%	34.0%	34.5%	39.5%	41.0%	45.1%	48.5%	51.2%																							51.2%
2000			13.4%	27.0%	27.4%	27.5%	37.8%	42.6%	45.7%	47.4%	48.3%	47.3%	49.6%	51.6%																								51.6%
2001		7.6%	14.2%	20.5%	23.4%	28.4%	34.4%	35.7%	40.6%	42.0%	43.2%	47.3%	44.5%																									44.5%
2002	2.6%	4.8%	9.9%	18.4%	22.0%	27.2%	29.3%	31.1%	33.0%	36.4%	39.7%	40.4%																										40.4%
2003	1.5%	3.5%	5.1%	14.1%	19.2%	20.5%	22.7%	25.1%	29.9%	37.9%	44.5%																											44.5%
2004	1.2%	7.3%	11.8%	20.1%	20.7%	26.7%	29.9%	33.9%	35.3%	39.2%																												39.2%
2005	2.2%	7.6%	13.8%	17.3%	19.8%	22.4%	28.2%	31.9%	43.3%																													43.3%
2006	2.8%	7.6%	15.4%	21.6%	25.6%	34.7%	42.1%	47.4%																														47.4%
2007	1.5%	5.8%	11.0%	14.3%	19.2%	23.6%	28.8%																															28.8%
2008	2.0%	6.0%	12.1%	18.1%	22.6%	26.9%																																26.9%
2009	1.8%	6.3%	10.2%	15.0%	19.3%																																	19.3%
2010	1.0%	6.7%	11.1%	16.9%																																		16.9%
2011	1.8%	6.4%	11.0%																																			11.0%
2012	1.1%	6.0%																																				6.0%
2013																																						

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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%	0.03%	0.20%	0.39%	0.60%	0.79%	0.98%	1.17%	1.36%	1.54%	1.71%	1.86%	2.00%	2.16%	2.32%	2.49%	2.65%	2.81%	2.96%	3.12%	3.25%	3.39%	3.57%	3.74%	3.91%	4.07%	4.24%	4.40%	4.57%	4.75%	4.90%	0.05%	0.05%	0.05%	0.05%	0.06%	0.06%	16,808,668
1978	0.00%	0.04%	0.21%	0.43%	0.68%	0.91%	1.13%	1.33%	1.54%	1.76%	2.01%	2.29%	2.53%	2.78%	3.04%	3.30%	3.54%	3.78%	4.03%	4.28%	4.55%	4.77%	5.01%	5.22%	5.48%	5.69%	5.95%	6.16%	6.35%	6.54%	6.72%	0.07%	0.07%	0.07%	0.07%	0.08%		16,737,992
1979	0.00%	0.05%	0.30%	0.51%	0.74%	0.99%	1.25%	1.47%	1.72%	1.98%	2.21%	2.45%	2.70%	2.92%	3.17%	3.45%	3.67%	3.90%	4.10%	4.35%	4.57%	4.79%	5.13%	5.36%	5.55%	5.77%	5.98%	6.16%	6.35%	6.54%	6.72%	0.07%	0.07%	0.07%	0.07%			16,773,433
1980	0.00%	0.03%	0.15%	0.26%	0.38%	0.52%	0.64%	0.76%	0.88%	1.02%	1.15%	1.27%	1.41%	1.56%	1.70%	1.84%	1.97%	2.11%	2.29%	2.47%	2.64%	2.80%	2.96%	3.12%	3.48%	3.64%	3.81%	3.96%	4.10%	4.25%	4.40%	0.05%	0.05%	0.05%				17,448,182
1981	0.00%	0.04%	0.20%	0.37%	0.60%	0.78%	0.95%	1.11%	1.27%	1.44%	1.61%	1.79%	1.97%	2.16%	2.35%	2.54%	2.73%	2.96%	3.16%	3.37%	3.56%	3.77%	3.98%	4.22%	4.45%	4.66%	4.86%	5.05%	5.24%	5.44%	5.64%	0.06%	0.06%					16,998,954
1982	0.00%	0.07%	0.22%	0.38%	0.59%	0.78%	0.97%	1.15%	1.35%	1.55%	1.74%	1.94%	2.12%	2.30%	2.49%	2.70%	2.94%	3.17%	3.40%	3.62%	3.85%	4.08%	4.32%	4.55%	4.78%	5.00%	5.21%	5.43%	5.66%	5.89%	6.08%	0.06%						17,167,821
1983	0.00%	0.05%	0.25%	0.46%	0.65%	0.84%	1.02%	1.23%	1.47%	1.67%	1.88%	2.09%	2.31%	2.52%	2.75%	2.99%	3.32%	3.57%	3.88%	4.16%	4.42%	4.75%	5.01%	5.27%	5.54%	5.79%	6.04%	6.28%	6.53%	6.78%	7.02%							17,314,056
1984	0.01%	0.09%	0.26%	0.46%	0.68%	0.89%	1.08%	1.27%	1.44%	1.60%	1.76%	1.92%	2.08%	2.26%	2.44%	2.63%	2.81%	2.99%	3.17%	3.34%	3.55%	3.71%	3.86%	4.01%	4.19%	4.34%	4.49%	4.64%	4.77%	4.91%								17,396,710
1985	0.00%	0.04%	0.16%	0.27%	0.37%	0.48%	0.61%	0.76%	0.95%	1.08%	1.24%	1.37%	1.51%	1.73%	1.93%	2.10%	2.29%	2.45%	2.64%	2.83%	3.00%	3.16%	3.31%	3.48%	3.64%	3.79%	3.96%	4.12%	4.28%									18,364,828
1986	0.00%	0.06%	0.22%	0.42%	0.59%	0.78%	0.94%	1.12%	1.30%	1.50%	1.70%	1.85%	2.05%	2.27%	2.49%	2.69%	2.93%	3.13%	3.34%	3.55%	3.77%	3.98%	4.19%	4.40%	4.61%	4.83%	5.03%	5.23%										18,846,257
1987	0.00%	0.04%	0.14%	0.27%	0.42%	0.56%	0.67%	0.79%	0.90%	1.03%	1.19%	1.33%	1.47%	1.59%	1.73%	1.87%	2.00%	2.18%	2.31%	2.46%	2.59%	2.71%	2.85%	3.00%	3.16%	3.31%	3.45%											19,875,240
1988	0.00%	0.03%	0.13%	0.27%	0.46%	0.60%	0.70%	0.80%	0.97%	1.07%	1.19%	1.31%	1.44%	1.56%	1.68%	1.82%	2.00%	2.15%	2.29%	2.43%	2.58%	2.77%	2.94%	3.12%	3.31%	3.51%												19,660,304
1989	0.00%	0.02%	0.11%	0.28%	0.46%	0.63%	0.76%	0.88%	1.03%	1.16%	1.32%	1.45%	1.60%	1.75%	1.89%	2.08%	2.25%	2.40%	2.55%	2.71%	2.88%	3.04%	3.19%	3.35%	3.49%													20,371,910
1990	0.00%	0.01%	0.12%	0.18%	0.26%	0.33%	0.43%	0.50%	0.57%	0.69%	0.79%	0.87%	0.95%	1.04%	1.17%	1.28%	1.39%	1.50%	1.60%	1.70%	1.80%	1.89%	2.00%	2.11%														20,942,088
1991	0.00%	0.02%	0.16%	0.29%	0.39%	0.48%	0.56%	0.65%	0.75%	0.84%	0.93%	1.03%	1.12%	1.29%	1.44%	1.56%	1.68%	1.80%	1.92%	2.03%	2.14%	2.25%	2.37%															21,689,651
1992	0.00%	0.05%	0.12%	0.22%	0.35%	0.43%	0.53%	0.61%	0.70%	0.79%	0.87%	0.95%	1.07%	1.15%	1.23%	1.31%	1.41%	1.51%	1.62%	1.72%	1.82%	1.92%																21,954,933
1993	0.01%	0.07%	0.17%	0.31%	0.48%	0.64%	0.77%	0.88%	0.98%	1.09%	1.18%	1.28%	1.39%	1.49%	1.59%	1.69%	1.77%	1.86%	1.94%	2.03%	2.14%																	22,621,374
1994	0.00%	0.04%	0.13%	0.29%	0.40%	0.49%	0.58%	0.67%	0.76%	0.85%	0.95%	1.06%	1.19%	1.31%	1.42%	1.54%	1.65%	1.76%	1.87%	1.97%																		22,048,532
1995	0.01%	0.08%	0.16%	0.30%	0.41%	0.52%	0.63%	0.73%	0.82%	0.92%	1.02%	1.12%	1.22%	1.32%	1.42%	1.52%	1.61%	1.72%	1.81%																			21,970,116
1996	0.00%	0.05%	0.14%	0.23%	0.32%	0.39%	0.45%	0.51%	0.58%	0.64%	0.69%	0.73%	0.78%	0.82%	0.87%	0.91%	0.96%	1.00%																				22,232,463
1997	0.01%	0.10%	0.24%	0.42%	0.56%	0.71%	0.84%	0.96%	1.09%	1.21%	1.32%	1.44%	1.57%	1.68%	1.80%	1.92%	2.06%																					22,352,179
1998	0.01%	0.07%	0.16%	0.25%	0.34%	0.41%	0.48%	0.57%	0.65%	0.74%	0.84%	0.95%	1.07%	1.17%	1.28%	1.38%																						22,686,876
1999	0.01%	0.09%	0.20%	0.33%	0.44%	0.54%	0.67%	0.79%	0.93%	1.08%	1.21%	1.35%	1.48%	1.62%	1.75%																							22,896,749
2000	0.01%	0.10%	0.20%	0.52%	0.64%	0.76%	0.88%	1.00%	1.12%	1.23%	1.33%	1.44%	1.53%	1.63%																								23,186,938
2001	0.01%	0.13%	0.23%	0.40%	0.55%	0.68%	0.80%	0.91%	1.03%	1.15%	1.29%	1.42%	1.54%																									23,973,016
2002	0.01%	0.05%	0.16%	0.27%	0.36%	0.44%	0.53%	0.63%	0.72%	0.81%	0.90%	1.00%																										24,464,115
2003	0.00%	0.04%	0.10%	0.17%	0.24%	0.31%	0.40%	0.48%	0.59%	0.68%	0.75%																											24,277,502
2004	0.00%	0.08%	0.17%	0.27%	0.49%	0.61%	0.75%	0.87%	1.01%	1.14%																												24,148,944
2005	0.02%	0.07%	0.19%	0.31%	0.42%	0.53%	0.65%	0.77%	0.87%																													23,758,948
2006	0.01%	0.12%	0.28%	0.41%	0.55%	0.69%	0.81%	0.93%																														23,574,590
2007	0.01%	0.14%	0.30%	0.50%	0.68%	0.85%	1.03%																															23,452,743
2008	0.01%	0.17%	0.37%	0.60%	0.83%	1.02%																																23,147,670
2009	0.01%	0.04%	0.16%	0.24%	0.32%																																	22,503,303
2010	0.02%	0.17%	0.36%	0.65%																																		21,710,635
2011	0.03%	0.14%	0.25%																																			20,240,053
2012	0.01%	0.14%																																				18,793,320
2013	0.00%																																					18,130,692

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																										5.37%	5.71%	5.98%	6.06%	6.54%	6.54%	0.07%	0.07%	0.07%	0.06%	0.06%	0.06%	16,808,668
1978																									7.21%	7.86%	8.14%	8.29%	8.78%	8.46%	8.74%	0.09%	0.09%	0.09%	0.09%	0.09%		16,737,992
1979																								7.20%	7.73%	8.21%	8.25%	8.67%	8.69%	8.93%	8.98%	0.09%	0.09%	0.09%	0.09%			16,773,433
1980																							4.36%	4.91%	5.36%	5.38%	5.87%	5.79%	5.97%	6.11%	6.20%	0.06%	0.06%	0.06%				17,448,182
1981																						5.87%	6.26%	6.63%	7.68%	7.25%	7.22%	7.57%	7.62%	8.13%	8.03%	0.08%	0.08%					16,998,954
1982																					6.14%	6.58%	6.72%	6.93%	7.64%	7.51%	7.90%	8.04%	8.47%	8.16%	8.14%	0.08%						17,167,821
1983																				6.65%	7.46%	7.90%	8.21%	8.52%	8.54%	8.98%	9.00%	9.33%	9.30%	9.27%	9.42%							17,314,056
1984																			4.69%	5.25%	6.00%	6.39%	5.67%	5.92%	6.18%	6.18%	6.39%	6.21%	6.17%	6.29%								17,396,710
1985																		4.21%	4.88%	5.79%	7.30%	5.55%	5.48%	5.88%	5.65%	5.88%	6.04%	6.06%	6.16%									18,364,828
1986																	4.98%	5.35%	5.74%	6.30%	6.53%	6.44%	6.82%	7.02%	7.26%	7.13%	7.17%	7.34%										18,846,257
1987																3.11%	3.54%	4.11%	4.72%	4.34%	4.19%	4.44%	4.54%	5.02%	4.92%	4.98%	4.99%											19,875,240
1988															3.05%	3.54%	3.73%	4.05%	4.23%	4.21%	4.51%	5.01%	5.26%	5.34%	5.40%	5.91%												19,660,304
1989														3.41%	4.00%	4.33%	4.61%	4.43%	4.43%	4.72%	5.10%	5.21%	5.13%	5.06%	5.15%													20,371,910
1990													1.83%	2.13%	2.62%	3.05%	2.87%	2.83%	3.03%	3.23%	3.28%	3.25%	3.57%	3.74%														20,942,088
1991												1.98%	2.26%	2.63%	2.87%	3.27%	3.22%	3.43%	3.43%	3.65%	3.60%	3.68%	3.75%															21,689,651
1992											1.76%	1.93%	2.14%	2.28%	2.33%	2.33%	2.75%	2.73%	3.02%	2.93%	2.91%	2.98%																21,954,933
1993										2.09%	2.39%	2.89%	2.76%	2.92%	2.94%	3.12%	3.04%	3.20%	3.11%	3.24%	3.12%																	22,621,374
1994									1.89%	2.11%	2.34%	3.01%	3.02%	2.89%	3.11%	3.12%	3.19%	3.21%	3.24%	3.31%																		22,048,532
1995								1.95%	2.17%	2.21%	2.21%	2.44%	2.44%	2.64%	2.62%	2.78%	2.72%	2.65%	2.64%																			21,970,116
1996							1.16%	1.41%	1.74%	2.55%	1.52%	1.31%	1.39%	1.54%	1.63%	1.64%	1.65%	1.68%																				22,232,463
1997						2.38%	2.35%	2.56%	2.51%	2.79%	2.75%	2.97%	2.95%	3.12%	3.13%	3.19%	3.38%																					22,352,179
1998					1.20%	1.38%	1.53%	1.65%	1.86%	1.86%	2.15%	2.25%	2.36%	2.39%	2.30%	2.43%																						22,686,876
1999				1.40%	1.51%	2.15%	3.39%	2.50%	2.72%	3.12%	3.07%	3.29%	3.28%	3.34%	3.42%																							22,896,749
2000			1.48%	1.93%	2.34%	2.77%	2.33%	2.34%	2.46%	2.59%	2.75%	3.03%	3.08%	3.16%																								23,186,938
2001		1.68%	1.62%	1.96%	2.37%	2.38%	2.32%	2.56%	2.54%	2.73%	2.98%	2.99%	3.46%																									23,973,016
2002	0.24%	0.94%	1.58%	1.46%	1.62%	1.62%	1.80%	2.03%	2.19%	2.23%	2.26%	2.48%																										24,464,115
2003	0.09%	1.11%	1.93%	1.22%	1.24%	1.49%	1.76%	1.93%	1.98%	1.79%	1.68%																											24,277,502
2004	0.33%	1.10%	1.43%	1.33%	2.39%	2.30%	2.50%	2.56%	2.87%	2.91%																												24,148,944
2005	0.78%	0.89%	1.39%	1.81%	2.14%	2.36%	2.32%	2.42%	2.00%																													23,758,948
2006	0.27%	1.58%	1.81%	1.91%	2.13%	1.99%	1.92%	1.97%																														23,574,590
2007	0.60%	2.39%	2.69%	3.49%	3.52%	3.60%	3.56%																															23,452,743
2008	0.66%	2.83%	3.09%	3.33%	3.65%	3.80%																																23,147,670
2009	0.50%	0.71%	1.57%	1.61%	1.68%																																	22,503,303
2010	1.51%	2.51%	3.20%	3.82%																																		21,710,635
2011	1.51%	2.15%	2.24%																																			20,240,053
2012	0.84%	2.29%																																				18,793,320
2013	0.00%																																					18,130,692

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	1	11	12	14	16	16	17	18	19	21	21	21	22	24	27	32	32	32	32	32	32	33	34	34	34	34	35	36	36	36	36	36						36
1983	4	14	15	15	18	19	20	21	21	23	23	26	29	32	32	34	35	35	36	37	37	37	39	41	41	41	41	41	42	42	42							42
1984	10	14	18	21	21	21	21	21	21	21	21	21	22	22	23	24	24	25	25	25	25	25	26	27	27	27	27	27	27	28								28
1985	4	9	9	10	11	11	12	14	15	16	17	17	22	23	23	23	24	24	24	24	24	24	24	24	24	24	25	25	25									25
1986	7	11	14	15	16	17	18	19	19	20	22	23	26	27	28	28	28	29	30	30	31	31	31	32	32	32	32	32										32
1987	2	9	9	10	10	11	11	11	15	17	19	20	21	22	22	22	22	23	23	23	23	24	25	26	26	26	26											26
1988	2	10	11	12	12	12	12	12	12	12	12	13	13	13	14	15	15	15	15	16	17	17	18	19	19	22												22
1989	7	9	12	12	13	14	14	15	16	17	17	17	18	19	20	20	20	20	20	21	21	21	21	21	21													21
1990	3	4	5	6	6	6	6	8	10	11	11	11	11	12	12	13	13	13	13	14	14	15	15	16														16
1991	5	9	10	12	12	12	12	12	12	12	14	14	14	15	15	15	15	15	15	15	15	15	15															15
1992	4	8	8	9	9	10	10	10	11	13	13	13	13	13	13	14	15	15	16	16	16	16																16
1993	7	16	17	18	18	18	18	18	18	18	18	18	19	19	19	19	19	19	19	20	20																	20
1994		11	12	13	13	13	14	14	14	14	16	17	17	17	17	17	17	17	17	17																		17
1995	5	15	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17																			17
1996	2	10	10	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11																				11
1997	6	16	16	17	17	17	17	17	17	17	17	18	18	18	18	18	19																					19
1998	5	10	11	11	11	11	12	13	13	14	15	15	15	15	15	15																						15
1999	10	15	18	18	18	20	21	22	23	23	23	23	23	23	23																							23
2000	6	11	11	12	12	12	12	13	13	13	13	14	14	14																								14
2001	7	11	12	12	12	12	12	12	12	12	13	13	13																									13
2002	4	9	10	10	10	10	11	11	11	11	11	12																										12
2003	1	5	6	7	7	8	8	8	8	8	8																											8
2004	6	11	11	13	13	13	14	14	15	15																												15
2005	6	8	8	9	9	9	9	10	10																													10
2006	4	10	10	10	10	10	10	10																														10
2007	6	14	15	15	16	16	16																															16
2008	8	14	14	17	19	20																																20
2009	2	3	6	6	6																																	6
2010	5	9	11	14																																		14
2011	4	7	7																																			7
2012	3	8																																				8
2013																																						
																																						554

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	11.000	1.091	1.167	1.143	1.000	1.063	1.059	1.056	1.105	1.000	1.000	1.048	1.091	1.125	1.185	1.000	1.000	1.000	1.000	1.000	1.031	1.030	1.000	1.000	1.000	1.029	1.029	1.000	1.000	1.000	1.000							
1983	3.500	1.071	1.000	1.200	1.056	1.053	1.050	1.000	1.095	1.000	1.130	1.115	1.103	1.000	1.063	1.029	1.000	1.029	1.028	1.000	1.000	1.054	1.051	1.000	1.000	1.000	1.000	1.024	1.000	1.000								
1984	1.400	1.286	1.167	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.048	1.000	1.045	1.043	1.000	1.042	1.000	1.000	1.000	1.000	1.040	1.038	1.000	1.000	1.000	1.000	1.000	1.037									
1985	2.250	1.000	1.111	1.100	1.000	1.091	1.167	1.071	1.067	1.063	1.000	1.294	1.045	1.000	1.000	1.043	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.042	1.000	1.000										
1986	1.571	1.273	1.071	1.067	1.063	1.059	1.056	1.000	1.053	1.100	1.045	1.130	1.038	1.037	1.000	1.000	1.036	1.034	1.000	1.033	1.000	1.000	1.032	1.000	1.000	1.000	1.000											
1987	4.500	1.000	1.111	1.000	1.100	1.000	1.000	1.364	1.133	1.118	1.053	1.050	1.048	1.000	1.000	1.000	1.045	1.000	1.000	1.000	1.043	1.042	1.040	1.000	1.000	1.000												
1988	5.000	1.100	1.091	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.083	1.000	1.000	1.077	1.071	1.000	1.000	1.000	1.067	1.063	1.000	1.059	1.056	1.000	1.158													
1989	1.286	1.333	1.000	1.083	1.077	1.000	1.071	1.067	1.063	1.000	1.000	1.059	1.056	1.053	1.000	1.000	1.000	1.000	1.050	1.000	1.000	1.000	1.000	1.000														
1990	1.333	1.250	1.200	1.000	1.000	1.000	1.333	1.250	1.100	1.000	1.000	1.000	1.091	1.000	1.083	1.000	1.000	1.000	1.077	1.000	1.071	1.000	1.067															
1991	1.800	1.111	1.200	1.000	1.000	1.000	1.000	1.000	1.000	1.167	1.000	1.000	1.071	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																
1992	2.000	1.000	1.125	1.000	1.111	1.000	1.000	1.100	1.182	1.000	1.000	1.000	1.000	1.000	1.077	1.071	1.000	1.067	1.000	1.000	1.000																	
1993	2.286	1.063	1.059	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.056	1.000	1.000	1.000	1.000	1.000	1.000	1.053	1.000																		
1994		1.091	1.083	1.000	1.000	1.077	1.000	1.000	1.000	1.143	1.063	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																			
1995	3.000	1.133	1.000	1.000	1.000	1.000	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	5.000	1.000	1.100	1.000	1.000	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	2.667	1.000	1.063	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.059	1.000	1.000	1.000	1.000	1.056																						
1998	2.000	1.100	1.000	1.000	1.000	1.091	1.083	1.000	1.077	1.071	1.000	1.000	1.000	1.000	1.000																							
1999	1.500	1.200	1.000	1.000	1.111	1.050	1.048	1.045	1.000	1.000	1.000	1.000	1.000	1.000																								
2000	1.833	1.000	1.091	1.000	1.000	1.000	1.083	1.000	1.000	1.000	1.077	1.000	1.000																									
2001	1.571	1.091	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.083	1.000	1.000																										
2002	2.250	1.111	1.000	1.000	1.000	1.100	1.000	1.000	1.000	1.000	1.091																											
2003	5.000	1.200	1.167	1.000	1.143	1.000	1.000	1.000	1.000	1.000																												
2004	1.833	1.000	1.182	1.000	1.000	1.077	1.000	1.071	1.000																													
2005	1.333	1.000	1.125	1.000	1.000	1.000	1.111	1.000																														
2006	2.500	1.000	1.000	1.000	1.000	1.000	1.000																															
2007	2.333	1.071	1.000	1.067	1.000	1.000																																
2008	1.750	1.000	1.214	1.118	1.053																																	
2009	1.500	2.000	1.000	1.000																																		
2010	1.800	1.222	1.273																																			
2011	1.750	1.000																																				
2012	2.667																																					
3 Yr Avg	2.072	1.407	1.162	1.061	1.018	1.000	1.037	1.024	1.000	1.028	1.056	1.000	1.000	1.000	1.000	1.019	1.000	1.000	1.018	1.000	1.024	1.000	1.041	1.000	1.053	1.014	1.000	1.008	1.012	1.000	1.000							
5 Yr Avg	1.893	1.259	1.097	1.037	1.011	1.015	1.022	1.014	1.000	1.017	1.034	1.000	1.000	1.000	1.000	1.011	1.000	1.013	1.026	1.000	1.014	1.020	1.039	1.000	1.032	1.008	1.006	1.006	1.012	1.000	1.000							
7 Yr Avg	2.043	1.185	1.113	1.026	1.028	1.025	1.028	1.017	1.011	1.022	1.032	1.000	1.000	1.000	1.011	1.018	1.000	1.010	1.035	1.009	1.016	1.014	1.033	1.000	1.023	1.012	1.006	1.006	1.012	1.000	1.000							
3 Yr Wtd	2.000	1.263	1.194	1.079	1.022	1.000	1.030	1.031	1.000	1.032	1.054	1.000	1.000	1.000	1.000	1.022	1.000	1.000	1.019	1.000	1.022	1.000	1.037	1.000	1.039	1.012	1.000	1.011	1.010	1.000	1.000							
5 Yr Wtd	1.864	1.128	1.107	1.053	1.015	1.018	1.019	1.018	1.000	1.015	1.027	1.000	1.000	1.000	1.000	1.012	1.000	1.012	1.025	1.000	1.012	1.022	1.036	1.000	1.023	1.007	1.006	1.008	1.010	1.000	1.000							
10 Yr Wtd	1.978	1.089	1.097	1.027	1.032	1.033	1.032	1.015	1.007	1.029	1.026	1.006	1.006	1.000	1.013	1.013	1.006	1.011	1.021	1.010	1.009	1.025	1.030	1.000	1.015	1.011	1.006	1.008	1.010	1.000	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
PA Sel.	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	
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						
Cumulative	7.506	2.029	1.649	1.374	1.272	1.234	1.195	1.177	1.155	1.139	1.120	1.110	1.103	1.092	1.086	1.075	1.064	1.056	1.049	1.042	1.038	1.035	1.032	1.027	1.026	1.024	1.018	1.015	1.010	1.007	1.004	1.004	1.003	1.003	1.003	1.003	1.003	1.003

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	8,005	11,493	31,672	46,112	62,820	84,002	98,017	110,066	122,046	126,612	142,173	158,194	165,244	164,238	158,136	144,610	157,532	169,926	182,392	194,195	206,471	212,043	218,003	229,968	241,215	252,301	255,515	259,110	270,146	280,697	290,167	299,382						299,382
1983	1,075	6,651	29,413	52,648	62,094	76,369	87,890	101,048	121,046	125,684	141,855	139,271	137,794	136,150	148,615	152,071	164,226	176,612	186,459	194,690	206,945	222,167	222,366	222,757	233,780	244,589	255,039	265,377	269,304	279,377	289,354							289,354
1984	1,038	10,790	25,337	38,508	56,614	73,642	89,666	104,819	118,950	132,828	146,143	159,233	164,755	178,974	184,714	190,438	203,419	207,867	220,400	232,243	247,347	258,317	258,235	258,633	270,082	279,768	289,454	298,876	307,576	304,825								304,825
1985	964	7,912	31,874	49,982	61,218	79,709	93,419	99,240	115,862	124,455	133,524	148,223	125,669	137,816	154,177	167,943	175,149	187,493	201,980	216,297	229,184	241,488	253,587	266,250	278,791	290,362	290,549	302,316	314,051									314,051
1986	932	10,072	30,254	52,159	69,983	86,062	98,561	111,567	128,832	141,205	145,652	151,889	148,330	158,308	167,655	181,300	196,907	203,210	209,831	223,296	229,195	242,076	254,564	258,904	271,648	284,245	296,428	308,212										308,212
1987	2,891	9,514	30,659	53,699	82,847	100,488	121,236	141,940	118,931	120,654	124,426	132,412	139,084	143,391	155,907	168,951	180,691	188,421	199,846	212,501	223,528	224,792	226,814	229,665	241,538	252,938	263,905											263,905
1988	1,779	5,960	22,880	44,692	75,823	97,809	114,530	131,120	158,252	174,847	194,790	198,082	217,672	236,285	236,438	239,118	262,160	281,593	300,310	299,105	298,098	320,430	320,863	322,957	342,291	313,861												313,861
1989	360	5,122	17,970	47,876	71,403	92,332	110,180	120,112	130,736	138,691	158,014	174,160	181,089	187,580	192,429	212,188	228,984	244,483	260,002	262,462	279,377	294,680	309,744	324,545	338,470													338,470
1990	296	7,842	48,281	63,621	90,303	116,689	149,293	131,523	118,825	131,375	149,570	164,730	180,003	180,677	204,947	205,511	223,585	241,051	257,818	254,706	268,914	263,542	279,311	276,677														276,677
1991	1,038	5,008	34,607	52,621	70,366	87,005	101,444	118,232	134,956	151,329	144,248	159,114	174,193	186,542	208,599	226,119	243,231	260,861	277,207	293,427	309,463	325,669	341,991															341,991
1992	0	14,487	33,689	54,062	85,107	94,340	117,122	134,115	138,872	133,716	147,174	160,842	180,008	194,371	208,203	206,111	206,762	221,202	221,831	236,129	249,603	262,874																262,874
1993	2,086	9,347	22,096	38,469	60,891	80,055	96,321	110,837	123,584	136,496	148,396	160,946	165,623	177,913	189,535	200,853	211,231	221,595	231,157	229,722	241,526																	241,526
1994		7,551	24,343	49,960	67,351	82,948	91,198	105,406	119,678	134,410	131,117	137,633	154,798	169,772	184,745	199,719	214,548	228,305	241,930	254,889																		254,889
1995	5,417	11,433	20,822	38,996	53,442	67,293	81,672	94,438	106,162	118,885	132,167	144,890	157,642	170,358	183,023	195,804	208,469	222,495	234,348																			234,348
1996	0	11,044	31,120	47,164	64,230	78,775	91,954	103,522	116,833	129,166	139,170	148,285	157,366	166,567	175,699	184,831	193,964	203,096																				203,096
1997	2,697	13,921	33,714	55,588	73,479	93,369	110,492	126,568	143,185	158,619	174,041	178,747	194,625	209,080	223,580	237,966	242,012																					242,012
1998	4,468	16,545	33,765	50,831	69,238	83,759	90,888	98,844	114,060	120,041	127,517	144,395	162,060	177,574	192,983	208,083																						208,083
1999	1,771	13,623	25,124	41,735	56,226	62,193	72,508	82,476	92,130	107,047	120,553	134,035	147,516	160,998	174,479																							174,479
2000	3,303	20,961	41,739	100,542	123,922	147,089	170,136	177,743	200,412	218,873	236,998	237,692	253,649	269,605																								269,605
2001	4,908	27,651	45,731	80,473	110,647	135,230	159,452	182,696	205,940	229,184	237,901	261,041	284,142																									284,142
2002	3,761	12,336	38,439	65,846	86,993	108,046	117,317	140,307	161,033	180,485	199,937	204,149																										204,149
2003	3,358	18,878	39,872	59,496	82,667	93,015	121,051	147,174	179,919	205,290	226,337																											226,337
2004	1,552	17,543	36,919	49,486	91,815	113,693	129,235	149,694	162,994	183,706																												183,706
2005	6,629	20,032	56,786	82,601	112,017	139,475	172,807	183,671	206,051																													206,051
2006	4,502	28,297	65,985	97,473	128,762	162,796	190,697	220,117																														220,117
2007	3,528	23,251	46,371	77,841	99,245	124,550	150,375																															150,375
2008	3,870	28,061	61,676	82,273	100,611	118,455																																118,455
2009	10,137	33,546	60,301	90,900	121,371																																	121,371
2010	6,596	40,525	70,355	100,333																																		100,333
2011	13,796	39,603	71,360																																			71,360
2012	5,992	32,255																																				32,255
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	1.436	2.756	1.456	1.362	1.337	1.167	1.123	1.109	1.037	1.123	1.113	1.045	0.994	0.963	0.914	1.089	1.079	1.073	1.065	1.063	1.027	1.028	1.055	1.049	1.046	1.013	1.014	1.043	1.039	1.034	1.032							
1983	6.189	4.422	1.790	1.179	1.230	1.151	1.150	1.198	1.038	1.129	0.982	0.989	0.988	1.092	1.023	1.080	1.075	1.056	1.044	1.063	1.074	1.001	1.002	1.049	1.046	1.043	1.041	1.015	1.037	1.036								
1984	10.398	2.348	1.520	1.470	1.301	1.218	1.169	1.135	1.117	1.100	1.090	1.035	1.086	1.032	1.031	1.068	1.022	1.060	1.054	1.065	1.044	1.000	1.002	1.044	1.036	1.035	1.033	1.029	0.991									
1985	8.211	4.029	1.568	1.225	1.302	1.172	1.062	1.167	1.074	1.073	1.110	0.848	1.097	1.119	1.089	1.043	1.070	1.077	1.071	1.060	1.054	1.050	1.050	1.047	1.042	1.001	1.041	1.039										
1986	10.810	3.004	1.724	1.342	1.230	1.145	1.132	1.155	1.096	1.031	1.043	0.977	1.067	1.059	1.081	1.086	1.032	1.033	1.064	1.026	1.056	1.052	1.017	1.049	1.046	1.043	1.040											
1987	3.291	3.223	1.751	1.543	1.213	1.206	1.171	0.838	1.014	1.031	1.064	1.050	1.031	1.087	1.084	1.069	1.043	1.061	1.063	1.052	1.006	1.009	1.013	1.052	1.047	1.043												
1988	3.350	3.839	1.953	1.697	1.290	1.171	1.145	1.207	1.105	1.114	1.017	1.099	1.086	1.001	1.011	1.096	1.074	1.066	0.996	0.997	1.075	1.001	1.007	1.060	0.917													
1989	14.227	3.508	2.664	1.491	1.293	1.193	1.090	1.088	1.061	1.139	1.102	1.040	1.036	1.026	1.103	1.079	1.068	1.063	1.009	1.064	1.055	1.051	1.048	1.043														
1990	26.451	6.157	1.318	1.419	1.292	1.279	0.881	0.903	1.106	1.138	1.101	1.093	1.004	1.134	1.003	1.088	1.078	1.070	0.988	1.056	0.980	1.060	0.991															
1991	4.826	6.910	1.521	1.337	1.236	1.166	1.165	1.141	1.121	0.953	1.103	1.095	1.071	1.118	1.084	1.076	1.072	1.063	1.059	1.055	1.052	1.050																
1992		2.325	1.605	1.574	1.108	1.241	1.145	1.035	0.963	1.101	1.093	1.119	1.080	1.071	0.990	1.003	1.070	1.003	1.064	1.057	1.053																	
1993	4.480	2.364	1.741	1.583	1.315	1.203	1.151	1.115	1.104	1.087	1.085	1.029	1.074	1.065	1.060	1.052	1.049	1.043	0.994	1.051																		
1994		3.224	2.052	1.348	1.232	1.099	1.156	1.135	1.123	0.975	1.050	1.125	1.097	1.088	1.081	1.074	1.064	1.060	1.054																			
1995	2.110	1.821	1.873	1.370	1.259	1.214	1.156	1.124	1.120	1.112	1.096	1.088	1.081	1.074	1.070	1.065	1.067	1.053																				
1996		2.818	1.516	1.362	1.226	1.167	1.126	1.129	1.106	1.077	1.065	1.061	1.058	1.055	1.052	1.049	1.047																					
1997	5.162	2.422	1.649	1.322	1.271	1.183	1.145	1.131	1.108	1.097	1.027	1.089	1.074	1.069	1.064	1.017																						
1998	3.703	2.041	1.505	1.362	1.210	1.085	1.088	1.154	1.052	1.062	1.132	1.122	1.096	1.087	1.078																							
1999	7.692	1.844	1.661	1.347	1.106	1.166	1.137	1.117	1.162	1.126	1.112	1.101	1.091	1.084																								
2000	6.346	1.991	2.409	1.233	1.187	1.157	1.045	1.128	1.092	1.083	1.003	1.067	1.063																									
2001	5.634	1.654	1.760	1.375	1.222	1.179	1.146	1.127	1.113	1.038	1.097	1.088																										
2002	3.280	3.116	1.713	1.321	1.242	1.086	1.196	1.148	1.121	1.108	1.021																											
2003	5.622	2.112	1.492	1.389	1.125	1.301	1.216	1.222	1.141	1.103																												
2004	11.306	2.104	1.340	1.855	1.238	1.137	1.158	1.089	1.127																													
2005	3.022	2.835	1.455	1.356	1.245	1.239	1.063	1.122																														
2006	6.285	2.332	1.477	1.321	1.264	1.171	1.154																															
2007	6.590	1.994	1.679	1.275	1.255	1.207																																
2008	7.250	2.198	1.334	1.223	1.177																																	
2009	3.309	1.798	1.507	1.335																																		
2010	6.144	1.736	1.426																																			
2011	2.871	1.802																																				
2012	5.383																																					
3 Yr Avg	4.799	1.779	1.422	1.278	1.232	1.206	1.125	1.144	1.130	1.083	1.040	1.085	1.083	1.080	1.065	1.044	1.059	1.052	1.037	1.054	1.029	1.054	1.015	1.051	1.004	1.029	1.038	1.028	1.023	1.035	1.032							
5 Yr Avg	4.991	1.906	1.485	1.302	1.236	1.211	1.157	1.142	1.119	1.091	1.073	1.093	1.077	1.074	1.069	1.051	1.059	1.044	1.032	1.057	1.043	1.034	1.015	1.050	1.018	1.033	1.033	1.031	1.023	1.035	1.032							
7 Yr Avg	5.405	2.099	1.460	1.394	1.221	1.189	1.140	1.136	1.115	1.088	1.065	1.088	1.080	1.075	1.056	1.048	1.064	1.051	1.023	1.047	1.040	1.039	1.018	1.049	1.026	1.029	1.033	1.031	1.023	1.035	1.032							
3 Yr Wtd	4.260	1.777	1.422	1.280	1.235	1.204	1.123	1.142	1.130	1.080	1.042	1.083	1.080	1.079	1.065	1.042	1.060	1.052	1.037	1.054	1.029	1.053	1.016	1.051	0.995	1.028	1.038	1.028	1.021	1.035	1.032							
5 Yr Wtd	4.308	1.879	1.473	1.304	1.238	1.206	1.150	1.140	1.118	1.086	1.063	1.090	1.075	1.074	1.069	1.050	1.060	1.045	1.032	1.057	1.044	1.035	1.015	1.050	1.012	1.032	1.034	1.031	1.021	1.035	1.032							
10 Yr Wtd	4.703	2.091	1.506	1.345	1.213	1.175	1.131	1.136	1.114	1.077	1.063	1.087	1.077	1.085	1.058	1.060	1.064	1.052	1.034	1.047	1.045	1.031	1.020	1.049	1.021	1.029	1.034	1.031	1.021	1.035	1.032							TAIL
Prior FY	4.350	1.983	1.481	1.366	1.231	1.185	1.148	1.141	1.121	1.079	1.066	1.085	1.080	1.075	1.065	1.048	1.065	1.049	1.023	1.044	1.036	1.034	1.027	1.051	1.043	1.026	1.032	1.029	1.038	1.034								1.414
PA Sel.	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							
Selected	4.308	1.879	1.473	1.304	1.238	1.206	1.150	1.140	1.118	1.086	1.063	1.090	1.075	1.074	1.069	1.050	1.060	1.045	1.032	1.057	1.044	1.035	1.015	1.050	1.012	1.032	1.034	1.031	1.021	1.035	1.032							
Cumulative	129.059	29.960	15.942	10.822	8.301	6.708	5.561	4.834	4.241	3.794	3.494	3.286	3.015	2.804	2.612	2.443	2.326	2.196	2.101	2.036	1.927	1.846	1.784	1.757	1.673	1.653	1.602	1.549	1.502	1.471	1.422	1.378	1.378	1.378	1.378	1.378	1.378	1.378

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	222	3,512	10,557	17,932	27,920	37,334	46,286	55,033	64,413	73,857	82,934	92,280	100,983	109,492	118,602	128,542	140,029	151,045	162,126	172,618	183,530	194,373	205,892	217,192	227,814	238,285	248,417	259,110	270,146	280,697	290,167	299,382						299,382
1983	102	2,217	10,505	18,803	26,612	34,548	41,853	50,524	60,523	68,827	77,683	86,215	95,144	103,733	113,231	123,105	136,855	147,177	159,822	171,513	182,309	195,718	206,483	217,453	228,214	238,765	248,966	259,059	269,304	279,377	289,354							289,354
1984	371	5,395	16,288	28,881	42,461	55,232	67,249	78,614	89,212	99,621	109,607	119,425	129,451	140,623	151,729	163,233	174,359	185,596	196,786	207,360	220,845	230,640	239,789	249,396	260,436	269,776	279,117	288,202	296,591	304,825								304,825
1985	154	2,848	11,474	19,993	26,936	35,072	44,841	55,575	69,517	79,651	90,796	100,792	110,589	126,790	141,843	154,508	168,143	179,993	193,901	207,645	220,017	231,829	243,443	255,600	267,639	278,748	290,549	302,316	314,051									314,051
1986	204	3,462	13,236	24,450	34,991	45,721	55,441	66,243	76,494	88,253	100,135	109,170	120,519	133,573	146,698	158,638	172,294	184,159	196,717	209,340	222,033	234,512	246,609	258,904	271,648	284,245	296,428	308,212										308,212
1987	222	3,293	10,613	20,654	31,864	42,514	51,292	60,051	68,614	78,889	90,927	101,856	112,337	121,331	131,921	142,958	152,892	166,681	176,787	187,982	197,736	207,500	218,090	229,665	241,538	252,938	263,905											263,905
1988	162	2,709	11,440	24,377	41,358	53,350	62,471	71,520	86,319	95,371	106,249	117,048	128,625	139,623	150,461	163,035	178,745	191,996	204,757	217,531	230,349	247,605	262,524	278,917	295,615	313,861												313,861
1989	115	2,095	9,802	26,114	42,193	58,757	70,115	81,894	95,081	107,170	122,102	134,578	148,164	162,001	174,936	192,898	208,167	222,257	236,365	250,531	266,678	281,286	295,665	309,793	323,085													323,085
1990	56	1,961	15,088	23,858	33,864	43,759	55,985	65,761	74,266	90,320	102,829	113,252	123,752	135,508	153,710	166,978	181,663	195,854	209,477	222,868	235,299	247,071	261,854	276,677														276,677
1991	346	3,005	23,071	42,097	56,293	69,604	81,155	94,586	107,965	121,063	134,631	148,507	162,580	186,542	208,599	226,119	243,231	260,861	277,207	293,427	309,463	325,669	341,991															341,991
1992	0	6,818	15,854	28,621	45,057	55,494	68,896	78,891	89,859	102,254	112,545	122,997	137,653	148,637	159,214	169,739	182,437	195,178	208,782	222,239	234,921	247,411																247,411
1993	695	7,121	17,887	32,973	52,192	68,619	82,561	95,003	105,930	116,997	127,197	137,954	149,850	160,969	171,484	181,724	191,114	200,491	209,142	218,783	230,024																	230,024
1994	0	4,615	16,229	36,082	48,642	59,907	70,932	81,982	93,083	104,541	116,548	129,986	146,198	160,340	174,482	188,624	202,629	215,622	228,490	240,729																		240,729
1995	1,505	9,527	19,665	36,830	50,473	63,555	77,134	89,191	100,264	112,281	124,824	136,841	148,884	160,894	172,855	184,926	196,888	210,134	221,329																			221,329
1996	0	9,203	25,934	43,234	58,877	72,211	84,291	94,895	107,097	118,402	127,573	135,928	144,252	152,687	161,058	169,429	177,800	186,171																				186,171
1997	809	11,137	26,972	47,250	62,457	79,364	93,918	107,583	121,707	134,827	147,935	160,872	175,162	188,172	201,222	214,170	229,912																					229,912
1998	1,396	10,340	23,214	34,946	47,601	57,584	68,166	80,311	92,673	105,036	119,547	135,370	151,931	166,476	180,922	195,078																						195,078
1999	708	8,174	18,089	30,049	40,482	49,755	60,906	72,579	84,760	98,483	110,909	123,312	135,715	148,118	160,521																							160,521
2000	1,321	15,372	30,609	80,433	99,137	117,671	136,109	154,044	173,691	189,690	205,399	221,846	236,739	251,632																								251,632
2001	2,454	21,726	39,198	68,977	94,840	115,911	136,674	156,597	176,520	196,444	220,908	242,395	263,846																									263,846
2002	1,157	8,540	29,569	50,651	66,918	83,112	99,268	118,721	136,259	152,718	169,177	188,445																										188,445
2003	373	10,488	26,581	46,275	64,296	82,680	107,601	130,821	159,928	182,480	201,188																											201,188
2004	548	11,351	23,889	37,842	70,212	86,942	106,429	123,277	143,818	162,093																												162,093
2005	3,314	13,355	37,857	61,951	84,012	104,606	129,605	153,059	171,709																													171,709
2006	1,501	23,581	54,987	81,228	107,301	135,663	158,914	183,431																														183,431
2007	1,114	17,132	36,609	61,453	83,575	104,884	126,632																															126,632
2008	1,290	16,369	35,978	58,277	79,650	98,712																																98,712
2009	2,253	11,182	40,201	60,600	80,914																																	80,914
2010	1,832	20,263	42,994	78,037																																		78,037
2011	4,245	21,325	38,424																																			38,424
2012	1,198	17,203																																				17,203
2013	0																																					-

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																					329,524	342,106	339,549	350,036	385,559	379,070	387,481	383,462	403,892	389,086	387,949	390,350						390,350
1983																				311,148	348,935	369,730	364,525	359,600	360,717	379,410	379,881	394,077	383,520	381,996	388,333							388,333
1984																			326,300	365,405	417,697	444,434	379,210	381,548	398,192	397,957	411,648	400,399	397,538	390,838								390,838
1985																		321,769	373,119	443,064	558,855	424,997	419,453	449,687	432,250	449,577	443,502	445,022	452,486									452,486
1986																	335,448	347,370	360,431	396,055	396,993	391,659	414,441	413,484	427,688	419,861	422,281	432,567										432,567
1987																281,303	319,550	355,254	408,271	374,770	361,920	367,289	361,131	383,523	376,290	380,355	381,144											381,144
1988															428,557	464,350	489,533	530,558	554,862	517,349	521,355	579,000	574,474	552,877	559,185	528,556												528,556
1989														365,830	407,943	440,979	469,735	450,873	450,893	457,809	495,100	505,526	497,839	490,843	499,886													499,886
1990													347,774	371,100	457,894	492,028	462,124	455,851	488,424	483,153	489,902	453,533	498,752	488,986														488,986
1991												306,782	349,496	381,000	414,608	473,393	465,615	496,578	496,664	527,974	520,888	531,914	542,616															542,616
1992											297,992	326,247	361,599	385,697	393,563	365,388	402,101	399,368	414,902	401,599	399,720	408,315																408,315
1993										262,318	300,305	362,957	328,304	347,830	349,490	371,842	361,779	381,428	369,947	366,236	353,344																	353,344
1994									297,515	331,599	322,281	391,020	391,988	374,335	403,169	404,488	413,622	416,070	420,829	429,455																		429,455
1995								252,250	280,603	285,496	286,055	315,150	315,670	340,592	338,259	358,772	350,980	342,676	341,389																			341,389
1996							234,897	284,380	352,648	515,261	307,604	264,388	281,889	310,760	328,466	331,351	332,938	339,569																				339,569
1997						312,397	308,968	336,350	329,798	367,385	361,825	369,141	366,785	388,055	388,866	396,158	397,935																					397,935
1998					247,570	284,203	288,536	287,743	324,238	301,078	325,614	340,992	356,525	360,856	347,880	367,464																						367,464
1999				178,107	192,617	246,377	369,546	259,991	270,736	310,387	305,320	327,121	326,889	332,069	340,909																							340,909
2000			311,636	372,845	452,368	535,381	450,320	417,032	438,163	461,817	490,610	502,402	510,903	522,884																								522,884
2001		366,222	323,153	392,426	472,700	475,784	463,888	512,369	507,858	545,988	550,373	551,784	638,265																									638,265
2002	146,195	256,023	386,505	357,367	395,313	396,789	399,812	451,137	487,316	495,788	503,153	505,149																										505,149
2003	229,724	536,812	782,295	423,054	430,147	452,892	533,315	586,566	602,346	542,127	509,089																											509,089
2004	132,706	241,886	313,140	246,687	444,256	426,616	431,716	442,188	462,030	468,608																												468,608
2005	308,243	264,427	412,611	477,023	564,457	622,565	613,634	575,188	475,338																													475,338
2006	159,100	373,510	427,293	450,522	502,558	468,706	453,241	464,436																														464,436
2007	234,114	400,569	419,991	544,894	516,561	527,468	521,253																															521,253
2008	192,122	467,157	511,140	453,467	444,526	439,659																																439,659
2009	565,147	529,438	590,324	605,168	628,978																																	628,978
2010	655,077	606,374	632,104	592,205																																		592,205
2011	764,454	621,304	647,313																																			647,313
2012	525,248	537,659																																				537,659
2013																																						

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																					123,053	130,063	121,546	120,068	144,344	126,769	131,967	124,351	133,746	108,389	97,782	90,969						90,969
1983																				116,458	141,990	147,563	142,159	136,843	126,937	134,821	124,842	128,700	114,215	102,619	98,979							98,979
1984																			105,900	133,162	170,350	186,117	120,976	122,915	128,110	118,189	122,194	101,523	89,963	86,014								86,014
1985																		134,276	171,138	226,766	329,671	183,508	165,867	183,437	153,459	159,215	152,953	142,706	138,435									138,435
1986																	138,540	144,160	150,600	172,759	167,798	149,583	159,876	154,579	156,040	135,617	125,853	124,355										124,355
1987																112,352	138,859	166,833	208,425	162,269	138,392	142,497	134,317	153,858	134,751	127,417	117,240											117,240
1988															192,119	225,232	227,374	248,964	254,552	218,244	223,256	258,569	253,611	229,920	216,894	214,696												214,696
1989														178,249	215,513	228,791	240,751	206,390	190,891	195,347	215,723	210,846	188,095	166,298	161,416													161,416
1990													167,771	190,424	252,947	286,517	238,539	214,800	230,607	228,447	220,988	189,991	219,441	212,309														212,309
1991												147,668	175,304	194,458	206,009	247,274	222,384	235,717	219,457	234,547	211,424	206,245	200,625															200,625
1992											150,818	165,404	181,591	191,326	185,360	159,276	195,340	178,166	193,071	165,470	150,117	145,441																145,441
1993										125,822	151,909	202,010	162,680	169,917	159,955	170,990	150,548	159,834	138,790	136,514	111,818																	111,818
1994									177,838	197,189	191,164	253,388	237,190	204,563	218,424	204,769	199,073	187,764	178,899	174,566																		174,566
1995								157,812	174,440	166,611	153,888	170,260	158,028	170,234	155,235	162,967	142,510	120,181	107,041																			107,041
1996							142,943	180,859	235,815	386,095	168,434	116,103	124,523	144,193	152,767	146,519	138,975	136,473																				136,473
1997						219,028	198,476	209,782	186,613	208,766	187,784	190,395	172,161	178,975	165,286	158,192	155,923																					155,923
1998					178,332	200,445	197,648	188,899	210,178	181,037	198,097	196,598	194,465	183,282	154,897	159,381																						159,381
1999				136,372	136,391	184,184	297,039	177,515	178,606	203,340	184,767	193,086	179,372	171,071	166,430																							166,430
2000			269,896	272,303	328,446	388,292	280,184	239,289	237,751	242,944	253,612	264,710	257,255	253,279																								253,279
2001		338,572	277,422	311,953	362,053	340,555	304,436	329,673	301,918	316,803	312,473	290,743	354,124																									354,124
2002	142,434	243,687	348,066	291,521	308,320	288,743	282,495	310,830	326,283	315,303	303,216	301,000																										301,000
2003	226,366	517,933	742,423	363,558	347,481	359,877	412,264	439,392	422,428	336,837	282,751																											282,751
2004	131,154	224,343	276,221	197,202	352,441	312,923	302,481	292,494	299,035	284,903																												284,903
2005	301,615	244,394	355,825	394,422	452,441	483,090	440,827	391,517	269,287																													269,287
2006	154,598	345,213	361,308	353,048	373,796	305,910	262,544	244,319																														244,319
2007	230,586	377,318	373,620	467,053	417,316	402,919	370,878																															370,878
2008	188,252	439,096	449,463	371,194	343,915	321,204																																321,204
2009	555,010	495,892	530,023	514,267	507,607																																	507,607
2010	648,481	565,849	561,749	491,872																																		491,872
2011	750,657	581,701	575,953																																			575,953
2012	519,256	505,404																																				505,404
2013																																						

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																																						16,808,668
1978																																						16,737,992
1979																																						16,773,433
1980																																						17,448,182
1981																																						16,998,954
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%	0.02%	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%						17,167,821
1983	0.00%	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%	0.02%	0.02%	0.02%							17,314,056
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%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%								17,396,710
1985	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%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%									18,364,828
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%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%										18,846,257
1987	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%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%											19,875,240
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%												19,660,304
1989	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%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%													20,371,910
1990	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%	0.01%	0.01%	0.01%	0.01%														20,942,088
1991	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%	0.01%	0.01%	0.01%	0.01%															21,689,651
1992	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%	0.01%	0.01%	0.01%																21,954,933
1993	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%																	22,621,374
1994		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%																		22,048,532
1995	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%																			21,970,116
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%	0.00%	0.00%																				22,232,463
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%																					22,352,179
1998	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%																						22,686,876
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%																							22,896,749
2000	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%																								23,186,938
2001	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%																									23,973,016
2002	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																										24,464,115
2003	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																											24,277,502
2004	0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%																												24,148,944
2005	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																													23,758,948
2006	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																														23,574,590
2007	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%																															23,452,743
2008	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%																																23,147,670
2009	0.00%	0.00%	0.00%	0.00%	0.00%																																	22,503,303
2010	0.00%	0.00%	0.01%	0.01%																																		21,710,635
2011	0.00%	0.00%	0.00%																																			20,240,053
2012	0.00%	0.00%																																				18,793,320
2013																																						18,130,692

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	222	3,290	7,045	7,375	9,988	9,414	8,951	8,748	9,380	9,444	9,077	9,346	8,703	8,509	9,110	9,940	11,486	11,016	11,081	10,492	10,911	10,844	11,519	11,300	10,621	10,471	10,132	10,693	11,036	10,551	9,469	9,215						36
1983	102	2,115	8,287	8,298	7,809	7,936	7,305	8,671	9,999	8,304	8,856	8,533	8,928	8,589	9,498	9,874	13,749	10,322	12,646	11,691	10,796	13,409	10,764	10,970	10,761	10,551	10,201	10,092	10,246	10,072	9,977							42
1984	371	5,024	10,893	12,593	13,579	12,771	12,018	11,364	10,599	10,408	9,986	9,817	10,026	11,172	11,107	11,504	11,127	11,236	11,190	10,574	13,486	9,795	9,149	9,607	11,040	9,340	9,340	9,085	8,389	8,234								28
1985	154	2,694	8,626	8,518	6,943	8,136	9,769	10,734	13,943	10,134	11,145	9,996	9,797	16,202	15,053	12,664	13,636	11,850	13,908	13,744	12,371	11,812	11,614	12,157	12,040	11,108	11,801	11,767	11,735									25
1986	204	3,259	9,774	11,214	10,542	10,729	9,720	10,802	10,251	11,760	11,882	9,035	11,348	13,054	13,125	11,940	13,656	11,865	12,557	12,623	12,693	12,479	12,098	12,295	12,744	12,596	12,184	11,784										32
1987	222	3,071	7,320	10,041	11,211	10,650	8,778	8,759	8,563	10,275	12,037	10,929	10,481	8,994	10,591	11,037	9,934	13,788	10,106	11,195	9,755	9,764	10,590	11,575	11,873	11,399	10,967											26
1988	162	2,547	8,731	12,937	16,981	11,992	9,121	9,049	14,799	9,052	10,878	10,799	11,576	10,999	10,838	12,574	15,711	13,250	12,761	12,775	12,818	17,257	14,919	16,393	16,698	18,246												22
1989	115	1,981	7,706	16,312	16,079	16,564	11,358	11,780	13,186	12,090	14,931	12,477	13,586	13,837	12,934	17,963	15,269	14,090	14,108	14,166	16,146	14,608	14,379	14,128	13,292													22
1990	56	1,905	13,127	8,770	10,006	9,895	12,226	9,777	8,505	16,054	12,509	10,423	10,500	11,756	18,202	13,268	14,685	14,192	13,623	13,391	12,432	11,771	14,783	14,823														16
1991	346	2,659	20,066	19,026	14,196	13,311	11,551	13,430	13,379	13,098	13,568	13,875	14,073	23,963	22,057	17,520	17,112	17,630	16,346	16,220	16,036	16,206	16,322															15
1992	0	6,818	9,036	12,767	16,436	10,438	13,401	9,995	10,968	12,395	10,291	10,452	14,656	10,984	10,577	10,525	12,698	12,741	13,604	13,457	12,681	12,490																17
1993	695	6,426	10,766	15,086	19,219	16,426	13,942	12,442	10,926	11,067	10,200	10,757	11,896	11,119	10,516	10,239	9,390	9,377	8,651	9,641	11,242																	21
1994	0	4,615	11,614	19,853	12,560	11,264	11,025	11,051	11,100	11,458	12,007	13,438	16,212	14,142	14,142	14,142	14,005	12,992	12,868	12,239																		18
1995	1,505	8,022	10,138	17,164	13,643	13,082	13,580	12,057	11,073	12,016	12,544	12,016	12,044	12,010	11,961	12,071	11,961	13,246	11,194																			18
1996	0	9,203	16,731	17,301	15,643	13,333	12,080	10,604	12,202	11,306	9,171	8,355	8,325	8,434	8,371	8,371	8,371	8,371																				12
1997	809	10,328	15,835	20,278	15,207	16,906	14,555	13,664	14,124	13,119	13,108	12,937	14,290	13,010	13,050	12,948	15,742																					20
1998	1,396	8,944	12,873	11,732	12,655	9,983	10,582	12,145	12,362	12,362	14,511	15,823	16,561	14,544	14,446	14,156																						16
1999	708	7,466	9,915	11,960	10,433	9,272	11,152	11,673	12,181	13,723	12,426	12,403	12,403	12,403	12,403																							25
2000	1,321	14,050	15,237	49,825	18,704	18,534	18,437	17,935	19,647	15,999	15,709	16,447	14,893	14,893																								15
2001	2,454	19,272	17,472	29,779	25,863	21,071	20,762	19,923	19,923	19,923	24,464	21,487	21,451																									14
2002	1,157	7,383	21,029	21,082	16,267	16,195	16,156	19,453	17,538	16,459	16,459	19,268																										13
2003	373	10,115	16,093	19,694	18,021	18,384	24,921	23,220	29,107	22,552	18,709																											9
2004	548	10,804	12,538	13,953	32,370	16,730	19,487	16,848	20,541	18,275																												17
2005	3,314	10,041	24,502	24,094	22,062	20,594	24,999	23,454	18,650																													12
2006	1,501	22,080	31,407	26,240	26,073	28,362	23,251	24,517																														12
2007	1,114	16,018	19,477	24,844	22,121	21,309	21,748																															19
2008	1,290	15,079	19,609	22,299	21,374	19,062																																24
2009	2,253	8,929	29,019	20,399	20,314																																	9
2010	1,832	18,431	22,732	35,042																																		18
2011	4,245	17,080	17,100																																			13
2012	1,198	16,004																																				15
2013	0																																					11
																																						625

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	14.794	2.142	1.047	1.354	0.943	0.951	0.977	1.072	1.007	0.961	1.030	0.931	0.978	1.071	1.091	1.156	0.959	1.006	0.947	1.040	0.994	1.062	0.981	0.940	0.986	0.968	1.055	1.032	0.956	0.897	0.973							
1983	20.660	3.919	1.001	0.941	1.016	0.920	1.187	1.153	0.830	1.066	0.964	1.046	0.962	1.106	1.040	1.392	0.751	1.225	0.924	0.923	1.242	0.803	1.019	0.981	0.981	0.967	0.989	1.015	0.983	0.991								
1984	13.558	2.168	1.156	1.078	0.940	0.941	0.946	0.933	0.982	0.959	0.983	1.021	1.114	0.994	1.036	0.967	1.010	0.996	0.945	1.275	0.726	0.934	1.050	1.149	0.846	1.000	0.973	0.923	0.981									
1985	17.474	3.202	0.987	0.815	1.172	1.201	1.099	1.299	0.727	1.100	0.897	0.980	1.654	0.929	0.841	1.077	0.869	1.174	0.988	0.900	0.955	0.983	1.047	0.990	0.923	1.062	0.997	0.997										
1986	15.987	2.999	1.147	0.940	1.018	0.906	1.111	0.949	1.147	1.010	0.760	1.256	1.150	1.005	0.910	1.144	0.869	1.058	1.005	1.006	0.983	0.969	1.016	1.037	0.988	0.967	0.967											
1987	13.811	2.383	1.372	1.117	0.950	0.824	0.998	0.978	1.200	1.171	0.908	0.959	0.858	1.178	1.042	0.900	1.388	0.733	1.108	0.871	1.001	1.085	1.093	1.026	0.960	0.962												
1988	15.752	3.428	1.482	1.313	0.706	0.761	0.992	1.635	0.612	1.202	0.993	1.072	0.950	0.985	1.160	1.249	0.843	0.963	1.001	1.003	1.346	0.865	1.099	1.019	1.093													
1989	17.292	3.891	2.117	0.986	1.030	0.686	1.037	1.119	0.917	1.235	0.836	1.089	1.019	0.935	1.389	0.850	0.923	1.001	1.004	1.140	0.905	0.984	0.983	0.941														
1990	34.268	6.891	0.668	1.141	0.989	1.236	0.800	0.870	1.888	0.779	0.833	1.007	1.120	1.548	0.729	1.107	0.966	0.960	0.983	0.928	0.947	1.256	1.003															
1991	7.687	7.546	0.948	0.746	0.938	0.868	1.163	0.996	0.979	1.036	1.023	1.014	1.703	0.920	0.794	0.977	1.030	0.927	0.992	0.989	1.011	1.007																
1992	0.000	1.325	1.413	1.287	0.635	1.284	0.746	1.097	1.130	0.830	1.016	1.402	0.749	0.963	0.995	1.206	1.003	1.068	0.989	0.942	0.985																	
1993	9.240	1.675	1.401	1.274	0.855	0.849	0.892	0.878	1.013	0.922	1.055	1.106	0.935	0.946	0.974	0.917	0.999	0.923	1.114	1.166																		
1994	0.000	2.517	1.709	0.633	0.897	0.979	1.002	1.004	1.032	1.048	1.119	1.206	0.872	1.000	1.000	0.990	0.928	0.990	0.951																			
1995	5.331	1.264	1.693	0.795	0.959	1.038	0.888	0.918	1.085	1.044	0.958	1.002	0.997	0.996	1.009	0.991	1.107	0.845																				
1996	0.000	1.818	1.034	0.904	0.852	0.906	0.878	1.151	0.927	0.811	0.911	0.996	1.013	0.993	1.000	1.000	1.000																					
1997	12.766	1.533	1.281	0.750	1.112	0.861	0.939	1.034	0.929	0.999	0.987	1.105	0.910	1.003	0.992	1.216																						
1998	6.405	1.439	0.911	1.079	0.789	1.060	1.148	1.018	1.000	1.174	1.090	1.047	0.878	0.993	0.980																							
1999	10.538	1.328	1.206	0.872	0.889	1.203	1.047	1.044	1.127	0.905	0.998	1.000	1.000	1.000																								
2000	10.635	1.084	3.270	0.375	0.991	0.995	0.973	1.095	0.814	0.982	1.047	0.905	1.000																									
2001	7.853	0.907	1.704	0.869	0.815	0.985	0.960	1.000	1.000	1.228	0.878	0.998																										
2002	6.379	2.848	1.003	0.772	0.996	0.998	1.204	0.902	0.938	1.000	1.171																											
2003	27.109	1.591	1.224	0.915	1.020	1.356	0.932	1.254	0.775	0.830																												
2004	19.727	1.160	1.113	2.320	0.517	1.165	0.865	1.219	0.890																													
2005	3.029	2.440	0.983	0.916	0.933	1.214	0.938	0.795																														
2006	14.712	1.422	0.836	0.994	1.088	0.820	1.054																															
2007	14.377	1.216	1.276	0.890	0.963	1.021																																
2008	11.688	1.300	1.137	0.959	0.892																																	
2009	3.964	3.250	0.703	0.996																																		
2010	10.060	1.233	1.542																																			
2011	4.024	1.001																																				
2012	13.354																																					
3 Yr Avg	9.146	1.828	1.127	0.948	0.981	1.018	0.952	1.089	0.868	1.019	1.032	0.968	0.959	0.999	0.991	1.069	1.012	0.919	1.018	1.032	0.981	1.082	1.028	0.995	1.014	0.997	0.979	0.979	0.974	0.944	0.973							
5 Yr Avg	8.618	1.600	1.099	0.951	0.879	1.115	0.999	1.034	0.883	0.989	1.037	1.011	0.960	0.997	0.996	1.023	1.007	0.951	1.006	1.033	1.039	1.039	1.039	1.002	0.962	0.992	0.996	0.992	0.974	0.944	0.973							
10 Yr Avg	12.204	1.746	1.152	1.000	0.910	1.082	1.006	1.051	0.948	1.002	1.021	1.077	1.006	1.036	0.986	1.050	1.019	0.947	1.014	1.022	1.010	0.995	1.032	1.010	0.968	0.988	0.996	0.992	0.974	0.944	0.973							
3 Yr Wtd	7.081	1.549	1.089	0.945	0.988	0.996	0.957	1.075	0.853	1.012	1.010	0.968	0.954	0.999	0.989	1.080	1.008	0.919	1.006	1.016	0.983	1.068	1.029	0.994	1.022	0.996	0.979	0.981	0.973	0.943	0.973							
5 Yr Wtd	6.981	1.429	1.054	0.950	0.855	1.086	0.988	1.028	0.873	0.990	1.022	1.006	0.952	0.997	0.995	1.029	1.005	0.950	0.998	1.025	1.032	1.020	1.037	1.001	0.974	0.991	0.996	0.994	0.973	0.943	0.973							
10 Yr Wtd	8.183	1.570	1.110	0.885	0.889	1.061	0.992	1.044	0.923	1.001	1.017	1.064	1.001	1.025	0.963	1.041	1.004	0.945	1.007	1.015	1.003	0.986	1.031	1.007	0.976	0.987	0.996	0.994	0.973	0.943	0.973							
Prior	7.906	1.524	1.243	0.874	0.878	1.044	0.977	1.068	0.938	1.023	0.998	1.072	1.009	1.021	0.979	1.015	0.988	0.976	1.007	0.996	1.007	0.982	1.037	1.018	0.947	0.992	1.004	0.993	0.969	0.897								
Selected	8.097	1.576	1.109	0.885	0.889	1.063	0.991	1.040	0.923	1.001	1.017	1.066	0.999	1.025	0.965	1.041	1.004	0.946	1.007	1.015	1.002	0.986	1.031	1.006	0.976	0.987	0.996	0.994	0.973	0.943	0.973							1.383

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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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	1.026	15.171	32.493	34.013	46.063	43.417	41.283	40.343	43.259	43.555	41.863	43.101	40.136	39.244	42.015	45.844	52.974	50.807	51.105	48.388	50.322	50.009	53.124	52.116	48.985	48.291	46.730	49.317	50.895	48.662	43.671	42.499						
1983	0.446	9.225	36.150	36.198	34.062	34.618	31.863	37.826	43.616	36.222	38.629	37.220	38.946	37.467	41.429	43.073	59.975	45.025	55.160	50.996	47.094	58.491	46.955	47.853	46.939	46.026	44.497	44.024	44.692	43.936	43.519							
1984	1.544	20.928	45.371	52.455	56.562	53.196	50.057	47.336	44.146	43.354	41.595	40.893	41.761	46.535	46.262	47.916	46.345	46.802	46.610	44.044	56.171	40.797	38.110	40.014	45.984	38.905	38.905	37.842	34.943	34.296								
1985	0.616	10.760	34.456	34.025	27.733	32.497	39.019	42.873	55.690	40.478	44.515	39.926	39.130	64.714	60.124	50.584	54.465	47.332	55.551	54.898	49.414	47.180	46.391	48.556	48.090	44.369	47.137	47.002	46.874									
1986	0.793	12.672	38.009	43.609	40.996	41.725	37.800	42.009	39.865	45.733	46.208	35.136	44.132	50.766	51.043	46.434	53.108	46.144	48.834	49.090	49.363	48.528	47.047	47.815	49.561	48.985	47.381	45.828										
1987	0.838	11.569	27.574	37.825	42.233	40.119	33.068	32.998	32.257	38.709	45.347	41.172	39.484	33.881	39.897	41.578	37.424	51.943	38.072	42.174	36.748	36.782	39.895	43.606	44.727	42.944	41.315											
1988	0.587	9.242	31.678	46.938	61.610	43.510	33.091	32.832	53.693	32.842	39.468	39.181	42.001	39.905	39.321	45.621	57.001	48.074	46.300	46.348	46.505	62.610	54.129	59.477	60.582	66.198												
1989	0.404	6.988	27.186	57.545	56.721	58.433	40.067	41.556	46.517	42.649	52.673	44.015	47.926	48.814	45.628	63.367	53.864	49.705	49.769	49.974	56.960	51.532	50.725	49.840	46.890													
1990	0.188	6.450	44.450	29.695	33.881	33.504	41.399	33.104	28.797	54.360	42.356	35.293	35.553	39.805	61.633	44.926	49.724	48.053	46.127	45.342	42.094	39.858	50.057	50.190														
1991	1.139	8.754	66.061	62.637	46.735	43.823	38.029	44.215	44.048	43.121	44.669	45.680	46.332	78.889	72.615	57.680	56.336	58.040	53.815	53.399	52.795	53.352	53.734															
1992	0.000	21.471	28.457	40.208	51.762	32.871	42.205	31.478	34.541	39.036	32.411	32.916	46.156	34.592	33.310	33.146	39.990	40.126	42.843	42.382	39.937	39.335																
1993	2.135	19.724	33.046	46.306	58.992	50.420	42.796	38.191	33.538	33.970	31.308	33.019	36.514	34.130	32.277	31.429	28.823	28.781	26.554	29.593	34.506																	
1994	0.000	13.727	34.548	59.058	37.363	33.508	32.795	32.873	33.020	34.085	35.717	39.975	48.224	42.068	42.068	42.068	41.662	38.649	38.278	36.408																		
1995	4.358	23.234	29.362	49.712	39.513	37.888	39.330	34.919	32.070	34.802	36.329	34.801	34.881	34.783	34.643	34.960	34.643	38.364	32.421																			
1996	0.000	25.739	46.792	48.386	43.751	37.291	33.786	29.657	34.126	31.620	25.648	23.367	23.283	23.589	23.413	23.413	23.413	23.413																				
1997	2.182	27.860	42.716	54.703	41.023	45.606	39.263	36.861	38.101	35.391	35.361	34.899	38.549	35.095	35.204	34.929	42.465																					
1998	3.608	23.113	33.267	30.318	32.703	25.798	27.346	31.384	31.947	31.947	37.500	40.889	42.797	37.585	37.332	36.582																						
1999	1.763	18.576	24.671	29.758	25.960	23.071	27.747	29.044	30.308	34.146	30.917	30.861	30.861	30.861	30.861																							
2000	3.169	33.696	36.541	119.489	44.856	44.448	44.216	43.012	47.117	38.369	37.673	39.444	35.716	35.716																								
2001	5.709	44.831	40.645	69.275	60.166	49.017	48.299	46.348	46.348	46.348	56.910	49.985	49.901																									
2002	2.621	16.718	47.617	47.739	36.834	36.671	36.583	44.049	39.712	37.270	37.270	43.631																										
2003	0.823	22.299	35.479	43.416	39.729	40.529	54.940	51.191	64.168	49.718	41.245																											
2004	1.169	23.059	26.760	29.781	69.090	35.708	41.592	35.961	43.843	39.006																												
2005	6.912	20.939	51.097	50.245	46.008	42.947	52.133	48.911	38.893																													
2006	3.022	44.459	63.238	52.836	52.500	57.108	46.816	49.367																														
2007	2.165	31.130	37.852	48.284	42.992	41.413	42.265																															
2008	2.471	28.879	37.556	42.708	40.936	36.508																																
2009	4.201	16.652	54.118	38.042	37.883																																	
2010	3.383	34.031	41.973	64.704																																		
2011	7.760	31.224	31.261																																			
2012	2.121	28.324																																				
2013	0.000																																					
3 Yr Avg	3.294	31.193	42.451	48.485	40.604	45.009	47.071	44.746	48.968	41.998	45.141	44.353	38.826	34.721	34.465	31.641	33.507	33.475	32.418	36.127	42.413	44.182	51.506	53.169	50.733	52.709	45.278	43.557	42.170	42.298	43.595	42.499						
5 Yr Avg	3.493	27.822	40.552	49.315	44.064	42.737	47.549	45.896	46.593	42.142	40.803	40.962	39.565	32.569	32.290	34.390	34.201	33.866	38.782	41.425	45.258	49.337	49.708	50.186	49.970	48.280	43.847	44.802	44.351	42.298	43.595	42.499						
10 Yr Avg	3.320	28.100	42.695	48.703	47.099	40.742	42.194	41.613	41.456	37.862	37.457	37.087	38.688	38.731	40.336	40.250	42.792	42.515	42.301	44.961	46.449	47.847	48.017	48.830	48.970	47.960	44.327	44.802	44.351	42.298	43.595							
Selected	3.493	27.822	40.552	49.315	44.900	43.518	48.497	46.785	47.300	42.142	40.803	40.962	39.565	32.569	32.290	34.390	34.201	34.368	39.318	41.954	46.300	50.320	50.191	50.660	50.417	48.280	43.847	44.802	44.351	42.298	43.595	42.499						
Cumulative	1322.305	1318.812	1290.990	1250.438	1201.123	1156.223	1112.705	1064.208	1017.423	970.123	927.981	887.178	846.216	806.651	774.082	741.792	707.402	673.201	638.833	599.515	557.561	511.261	460.941	410.750	360.089	309.673	261.392	217.545	172.743	128.392	86.094	42.499	0.000	0.000	0.000	0.000	0.000	0.000

OHIO BUREAU OF WORKERS' COMPENSATION
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DEATH
(000's)

UNPAID LOSS ESTIMATE FOR ACCIDENT YEARS 1976 AND PRIOR

10 times 3 Year Average Annual Payments	15,370	(1)
15 times 3 Year Average Annual Payments	23,056	(2)
Incremental Development Method	24,747	(3)
'09 to '13 Exponential Curve Fit	3,935	(4)
'05 to '12 Exponential Curve Fit	24,374	(5)
'05 to '13 Exponential Curve Fit	25,233	(6)
'03 to '13 Exponential Curve Fit	22,473	(7)
Selected Unpaid Loss as of 6/30/2013	22,500	(8)
Actual FY 2013 Payments	1,485	(9)
Actual FY 2012 Payments	1,554	(10)
Actual FY 2011 Payments	1,571	(11)
Actual FY 2010 Payments	1,678	(12)
Unpaid Loss as of 6/30/2009	28,789	(13)

(1) 10 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2011 THROUGH 2013 OF $1,537
(2) 15 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2011 THROUGH 2013 OF $1,537
(3) SECTION 2, EXHIBIT 4, SHEET 41, TOTAL OF COL. 5
(4) SECTION 2, EXHIBIT 4, SHEET 40, TOTAL OF COL. 2
(5) SECTION 2, EXHIBIT 4, SHEET 40, TOTAL OF COL. 3
(6) SECTION 2, EXHIBIT 4, SHEET 40, TOTAL OF COL. 4
(7) SECTION 2, EXHIBIT 4, SHEET 40, TOTAL OF COL. 5
(8) SELECTED BY DELOITTE CONSULTING
(9)-(12) SECTION 2, EXHIBIT 4, SHEET 46
(13) = SUM (8) THROUGH (12)

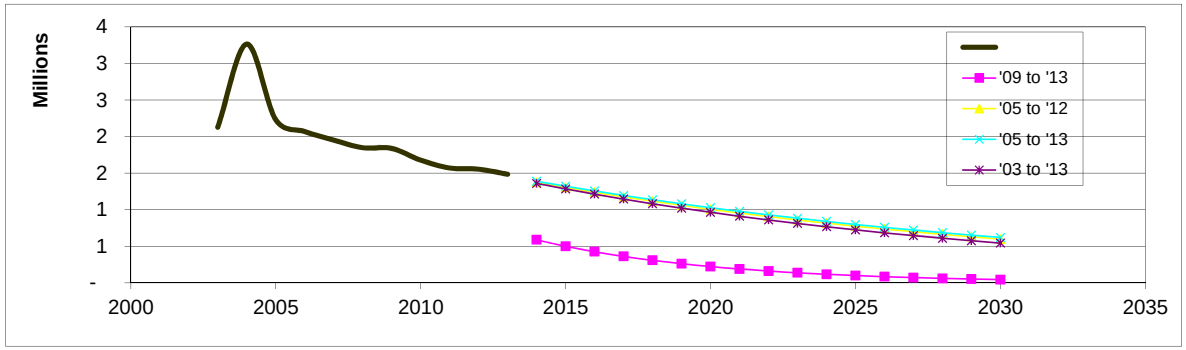
OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
COMPENSATION

DEATH
(000's)

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

FY ENDING	PAID LOSS	INCREMENTAL UNPAID LOSS '09 to '13 CURVE FIT	'05 to '12 CURVE FIT	'05 to '13 CURVE FIT	'03 to '13 CURVE FIT
	(1)	(2)	(3)	(4)	(5)
2003	2,129				
2004	3,266				
2005	2,232				
2006	2,070				
2007	1,953				
2008	1,849				
2009	1,839				
2010	1,678				
2011	1,571				
2012	1,554				
2013	1,485				
2014		589	1,375	1,390	1,361
2015		501	1,305	1,322	1,285
2016		426	1,239	1,257	1,213
2017		362	1,176	1,195	1,146
2018		308	1,117	1,137	1,082
2019		262	1,060	1,081	1,022
2020		223	1,006	1,028	965
2021		190	955	977	911
2022		161	907	929	860
2023		137	861	884	813
2024		117	817	840	767
2025		99	776	799	725
2026		84	736	760	684
2027		72	699	723	646
2028		61	664	687	610
2029		52	630	654	576
2030		44	598	621	544

FY ENDING	INCREMENTAL UNPAID LOSS '09 to '13 CURVE FIT	'05 to '12 CURVE FIT	'05 to '13 CURVE FIT	'03 to '13 CURVE FIT
	(2)	(3)	(4)	(5)
2031	38	568	591	514
2032	32	539	562	485
2033	27	512	534	458
2034	23	486	508	433
2035	20	461	483	409
2036	17	438	459	386
2037	14	416	437	364
2038	12	395	415	344
2039	10	375	395	325
2040	9	356	376	307
2041	7	338	357	290
2042	6	320	340	274
2043	5	304	323	258
2044	5	289	307	244
2045	4	274	292	230
2046	3	260	278	218
2047	3	247	264	205
2048	2	235	251	194
2049	2	223	239	183
2050	2	211	227	173
2051	1	201	216	163
2052	1	191	205	154
2053	1	181	195	146
2054	1	172	186	138
2055	1	163	177	130
2056	1	155	168	123
2057	1	147	160	116
Total	3,935	24,374	25,233	22,473



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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
COMPENSATION

DEATH
(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	20.073	20.073	4	77	77
1954	714	0.938	19.759	-	-	77
1955	702	0.900	18.683	-	-	77
1956	690	0.900	17.715	-	-	77
1957	678	0.901	16.868	-	-	77
1958	666	0.905	16.165	11	177	254
1959	654	0.909	15.611	10	152	406
1960	642	0.916	15.218	5	69	475
1961	630	0.925	14.994	1	16	491
1962	618	0.932	14.900	-	-	491
1963	606	0.936	14.884	-	-	491
1964	594	0.939	14.922	1	14	505
1965	582	0.940	14.967	21	311	815
1966	570	0.941	15.022	13	201	1,017
1967	558	0.945	15.142	35	527	1,543
1968	546	0.952	15.364	58	888	2,432
1969	534	0.958	15.678	58	905	3,337
1970	522	0.964	16.069	60	964	4,301
1971	510	0.968	16.516	116	1,918	6,219
1972	498	0.962	16.854	81	1,358	7,577
1973	486	0.955	17.057	162	2,762	10,338
1974	474	0.949	17.137	226	3,865	14,204
1975	462	0.945	17.130	325	5,574	19,778
1976	450	0.941	17.055	291	4,970	24,747
TOTAL				1,476	24,747	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) SECTION 2, EXHIBIT 4, SHEET 43, COL. 9
(3) TOTAL FROM SECTION 2, EXHIBIT 4, SHEET 42
(4) SECTION 2, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
COMPENSATION

DEATH

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 2, EXHIBIT 4, SHEET 41, COLUMN (2)

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
COMPENSATION

DEATH

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	PA SELECTED TAIL	SELECTED FOR TAIL	SELECTED INCREM. DECAY	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	PA SELECTED TAIL	SELECTED FOR TAIL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
6	0.5	13.300	-	1.988	7.266	13.300	13.300		655.867		85.683	1,198.130	671.448	810.594
18	1.5	2.330	3.401	1.520	2.537	2.340	2.330	1.438	49.313	116.765	43.107	164.890	50.485	60.947
30	2.5	1.700	2.022	1.371	1.800	1.720	1.700	1.226	21.165	34.332	28.354	64.998	21.575	26.157
42	3.5	1.365	1.473	1.291	1.520	1.365	1.365	0.886	12.450	16.983	20.687	36.119	12.543	15.387
54	4.5	1.250	1.278	1.240	1.377	1.265	1.250	0.935	9.121	11.528	16.028	23.765	9.189	11.272
66	5.5	1.200	1.200	1.204	1.292	1.200	1.200	1.000	7.297	9.023	12.931	17.259	7.264	9.018
78	6.5	1.170	1.165	1.177	1.235	1.164	1.170	1.020	6.080	7.518	10.744	13.363	6.054	7.515
90	7.5	1.150	1.144	1.156	1.196	1.142	1.150	1.032	5.197	6.455	9.131	10.816	5.200	6.423
102	8.5	1.121	1.131	1.139	1.167	1.125	1.121	0.928	4.519	5.640	7.902	9.043	4.553	5.585
114	9.5	1.109	1.111	1.125	1.145	1.110	1.109	1.010	4.031	4.988	6.939	7.748	4.048	4.982
126	10.5	1.100	1.100	1.113	1.128	1.098	1.100	1.017	3.635	4.491	6.169	6.767	3.646	4.493
138	11.5	1.094	1.092	1.103	1.113	1.086	1.094	1.034	3.305	4.082	5.541	6.002	3.319	4.084
150	12.5	1.084	1.087	1.095	1.102	1.080	1.084	0.978	3.021	3.737	5.022	5.390	3.055	3.733
162	13.5	1.078	1.078	1.087	1.092	1.071	1.078	1.007	2.787	3.437	4.587	4.891	2.829	3.444
174	14.5	1.071	1.073	1.081	1.084	1.068	1.071	0.981	2.585	3.187	4.218	4.477	2.640	3.195
186	15.5	1.068	1.067	1.075	1.077	1.064	1.068	1.026	2.414	2.971	3.902	4.129	2.473	2.983
198	16.5	1.065	1.064	1.070	1.072	1.058	1.065	1.021	2.260	2.785	3.629	3.832	2.324	2.793
210	17.5	1.062	1.061	1.066	1.066	1.054	1.062	1.015	2.122	2.618	3.391	3.576	2.196	2.623
222	18.5	1.061	1.058	1.061	1.062	1.050	1.061	1.049	1.998	2.467	3.182	3.354	2.083	2.470
234	19.5	1.058	1.058	1.058	1.058	1.047	1.058	1.005	1.883	2.331	2.998	3.159	1.984	2.327
246	20.5	1.056	1.055	1.054	1.054	1.043	1.056	1.022	1.780	2.203	2.834	2.986	1.895	2.200
258	21.5	1.053	1.053	1.051	1.051	1.039	1.053	0.999	1.685	2.088	2.688	2.833	1.817	2.083
270	22.5	1.053	1.051	1.048	1.048	1.038	1.053	1.050	1.601	1.982	2.557	2.696	1.748	1.978
282	23.5	1.050	1.050	1.046	1.045	1.035	1.050	0.996	1.520	1.887	2.439	2.572	1.685	1.879
294	24.5	1.045	1.048	1.044	1.043	1.032	1.045	0.948	1.448	1.796	2.332	2.460	1.629	1.789
306	25.5	1.042	1.043	1.041	1.041	1.031	1.042	0.966	1.385	1.714	2.234	2.358	1.578	1.712
318	26.5	1.039	1.040	1.039	1.039	1.029	1.039	0.982	1.330	1.643	2.146	2.265	1.531	1.644
330	27.5	1.038	1.038	1.037	1.037	1.027	1.038	0.997	1.280	1.580	2.065	2.180	1.488	1.581
342	28.5	1.035	1.036	1.036	1.036	1.025	1.035	0.963	1.233	1.523	1.990	2.102	1.449	1.524
354	29.5	1.033	1.034	1.034	1.034	1.023	1.033	0.983	1.191	1.471	1.922	2.030	1.414	1.472
366	30.5	1.031	1.031	1.032	1.033	1.022	1.031	0.951	1.153	1.422	1.859	1.963	1.383	1.425
378	31.5	1.028	1.028	1.031	1.031	1.020	1.028	0.942	1.119	1.380	1.800	1.901	1.353	1.383
390	32.5	1.025	1.026	1.030	1.030	1.019	1.025	0.918	1.088	1.341	1.746	1.844	1.327	1.345
402	33.5	1.023	1.023	1.028	1.029	1.019	1.023	0.944	1.062	1.307	1.696	1.790	1.302	1.312
414	34.5	1.021	1.022	1.027	1.028	1.018	1.021	0.920	1.038	1.278	1.649	1.740	1.278	1.283
426	35.5	1.017	1.020	1.026	1.027	1.016	1.017	0.829	1.017	1.250	1.605	1.692	1.256	1.257
438	36.5		1.016	1.025	1.026	1.015	1.015	0.897		1.226	1.564	1.648	1.236	1.236
450	37.5		1.015	1.024	1.025	1.014	1.014	0.941		1.207	1.526	1.607	1.218	1.218
462	38.5		1.014	1.023	1.024	1.013	1.013	0.945		1.189	1.490	1.567	1.201	1.201
474	39.5		1.013	1.022	1.023	1.012	1.012	0.949		1.173	1.456	1.530	1.186	1.186
486	40.5		1.012	1.021	1.023	1.011	1.011	0.955		1.157	1.425	1.495	1.172	1.172
498	41.5		1.012	1.021	1.022	1.011	1.011	0.962		1.143	1.395	1.462	1.159	1.159
510	42.5		1.011	1.020	1.021	1.010	1.010	0.968		1.130	1.367	1.431	1.147	1.147
522	43.5		1.010	1.019	1.021	1.010	1.010	0.964		1.118	1.340	1.401	1.135	1.135
534	44.5		1.010	1.019	1.020	1.009	1.009	0.958		1.107	1.315	1.372	1.124	1.124
546	45.5		1.009	1.018	1.020	1.009	1.009	0.952		1.096	1.291	1.345	1.113	1.113
558	46.5		1.009	1.017	1.019	1.008	1.008	0.945		1.086	1.268	1.320	1.104	1.104
570	47.5		1.008	1.017	1.018	1.008	1.008	0.941		1.076	1.247	1.295	1.095	1.095
582	48.5		1.007	1.016	1.018	1.007	1.007	0.940		1.067	1.226	1.272	1.086	1.086
594	49.5		1.007	1.016	1.018	1.007	1.007	0.939		1.059	1.207	1.249	1.078	1.078
606	50.5		1.006	1.015	1.017	1.006	1.006	0.936		1.053	1.188	1.228	1.071	1.071
618	51.5		1.005	1.015	1.017	1.006	1.006	0.932		1.047	1.171	1.207	1.065	1.065
630	52.5		1.004	1.014	1.016	1.005	1.005	0.925		1.042	1.154	1.187	1.059	1.059
642	53.5		1.003	1.014	1.016	1.005	1.005	0.916		1.038	1.138	1.168	1.053	1.053
654	54.5		1.002	1.013	1.016	1.004	1.004	0.909		1.035	1.122	1.150	1.048	1.048
666	55.5		1.000	1.013	1.015	1.004	1.004	0.905		1.033	1.108	1.132	1.043	1.043
678	56.5		1.000	1.012	1.015	1.004	1.004	0.901		1.033	1.094	1.115	1.039	1.039
690	57.5		1.000	1.012	1.014	1.003	1.003	0.900		1.033	1.080	1.099	1.036	1.036
702	58.5		1.003	1.012	1.014	1.003	1.003	0.900		1.033	1.067	1.083	1.032	1.032
714	59.5		1.003	1.011	1.014	1.003	1.003	0.938		1.030	1.055	1.068	1.029	1.029
726	60.5		1.002	1.011	1.014	1.002	1.002	0.912		1.027	1.043	1.054	1.027	1.027
738	61.5		1.002	1.011	1.013	1.002	1.002	0.912		1.024	1.032	1.040	1.024	1.024
750	62.5		1.002	1.010	1.013	1.002	1.002	0.912		1.022	1.021	1.026	1.022	1.022
TAIL	TAIL		1.020	1.010	1.013	1.020	1.020	9.929		1.020	1.010	1.013	1.020	1.020

60.5 TAIL DECAY 20.073 (16)

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 2, EXHIBIT 4, SHEET 44
(4) SECTION 2, EXHIBIT 4, SHEET 45, COL. 5; TAIL FROM SECTION 2, EXHIBIT 4, SHEET 48
(5) SECTION 2, EXHIBIT 4, SHEET 44
(6) SECTION 2, EXHIBIT 4, SHEET 44
(7) PA SELECTED TAIL
(8) SELECTED BY DELOITTE CONSULTING
(9) = [[(8) - 1.0] x (8) PRIOR AGE] / [(8) PRIOR AGE - 1.0]
(10) COL. 3 MULTIPLICATIVELY ACCUMULATED
(11) COL. 4 MULTIPLICATIVELY ACCUMULATED
(12) COL. 5 MULTIPLICATIVELY ACCUMULATED
(13) COL. 6 MULTIPLICATIVELY ACCUMULATED
(14) COL. 7 MULTIPLICATIVELY ACCUMULATED
(15) COL. 8 MULTIPLICATIVELY ACCUMULATED
(16) 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
COMPENSATION

DEATH

FITTED PAID LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**17**
	To:	**32**
Cut-off		**64**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.010**	**0.960**
Inverse Power	**1.013**	**0.950**

							Weibull Curve Fitting					**Inverse Power Curve Fitting**				
							Slope=	0.389				Slope=	-1.279			
		----FROM PAID TRIANGLE----			PA	SELECTED	Intercept=	-1.054				Intercept=	4.127			
PERIOD	AGE	SELECTED	3 YR WTD	5 YR WTD	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	13.300	8.479	8.855	13.300	13.300	1.792	-2.549	-0.358	**1.988**	85.683	1.792	2.510	1.835	**7.266**	1198.130
2	18	2.330	2.202	2.186	2.340	2.330	2.890	-0.579	0.070	**1.520**	43.107	2.890	0.285	0.430	**2.537**	164.890
3	30	1.700	1.675	1.637	1.720	1.700	3.401	-0.120	0.268	**1.371**	28.354	3.401	-0.357	-0.224	**1.800**	64.998
4	42	1.365	1.359	1.351	1.365	1.365	3.738	0.277	0.399	**1.291**	20.687	3.738	-1.008	-0.654	**1.520**	36.119
5	54	1.250	1.251	1.248	1.265	1.250	3.989	0.476	0.497	**1.240**	16.028	3.989	-1.386	-0.976	**1.377**	23.765
6	66	1.200	1.203	1.218	1.200	1.200	4.190	0.583	0.575	**1.204**	12.931	4.190	-1.609	-1.232	**1.292**	17.259
7	78	1.170	1.164	1.176	1.164	1.170	4.357	0.657	0.640	**1.177**	10.744	4.357	-1.772	-1.446	**1.235**	13.363
8	90	1.150	1.163	1.152	1.142	1.150	4.500	0.711	0.696	**1.156**	9.131	4.500	-1.897	-1.629	**1.196**	10.816
9	102	1.121	1.129	1.116	1.125	1.123	4.625	0.794	0.744	**1.139**	7.902	4.625	-2.096	-1.789	**1.167**	9.043
10	114	1.109	1.114	1.109	1.110	1.110	4.736	0.838	0.788	**1.125**	6.939	4.736	-2.207	-1.932	**1.145**	7.748
11	126	1.100	1.095	1.104	1.098	1.100	4.836	0.875	0.827	**1.113**	6.169	4.836	-2.303	-2.060	**1.128**	6.767
12	138	1.094	1.085	1.091	1.086	1.094	4.927	0.898	0.862	**1.103**	5.541	4.927	-2.364	-2.176	**1.113**	6.002
13	150	1.084	1.082	1.077	1.080	1.084	5.011	0.939	0.894	**1.095**	5.022	5.011	-2.477	-2.283	**1.102**	5.390
14	162	1.078	1.079	1.075	1.071	1.078	5.088	0.966	0.924	**1.087**	4.587	5.088	-2.551	-2.381	**1.092**	4.891
15	174	1.071	1.066	1.070	1.068	1.071	5.159	0.998	0.952	**1.081**	4.218	5.159	-2.645	-2.473	**1.084**	4.477
16	186	1.068	1.065	1.064	1.064	1.068	5.226	1.013	0.978	**1.075**	3.902	5.226	-2.688	-2.558	**1.077**	4.129
17	198	1.065	1.061	1.060	1.058	1.065	5.288	1.028	1.002	**1.070**	3.629	5.288	-2.733	-2.638	**1.072**	3.832
18	210	1.062	1.052	1.057	1.054	1.062	5.347	1.044	1.025	**1.066**	3.391	5.347	-2.782	-2.713	**1.066**	3.576
19	222	1.061	1.054	1.057	1.050	1.061	5.403	1.048	1.047	**1.061**	3.182	5.403	-2.794	-2.784	**1.062**	3.354
20	234	1.058	1.054	1.057	1.047	1.058	5.455	1.066	1.067	**1.058**	2.998	5.455	-2.848	-2.852	**1.058**	3.159
21	246	1.056	1.052	1.058	1.043	1.056	5.505	1.077	1.087	**1.054**	2.834	5.505	-2.882	-2.916	**1.054**	2.986
22	258	1.053	1.053	1.054	1.039	1.053	5.553	1.095	1.105	**1.051**	2.688	5.553	-2.937	-2.976	**1.051**	2.833
23	270	1.053	1.055	1.053	1.038	1.053	5.598	1.096	1.123	**1.048**	2.557	5.598	-2.940	-3.035	**1.048**	2.696
24	282	1.050	1.051	1.050	1.035	1.050	5.642	1.113	1.140	**1.046**	2.439	5.642	-2.996	-3.090	**1.045**	2.572
25	294	1.045	1.051	1.046	1.032	1.045	5.684	1.145	1.156	**1.044**	2.332	5.684	-3.098	-3.144	**1.043**	2.460
26	306	1.042	1.043	1.041	1.031	1.042	5.724	1.169	1.172	**1.041**	2.234	5.724	-3.177	-3.195	**1.041**	2.358
27	318	1.039	1.038	1.039	1.029	1.039	5.762	1.186	1.187	**1.039**	2.146	5.762	-3.236	-3.244	**1.039**	2.265
28	330	1.038	1.036	1.038	1.027	1.038	5.799	1.198	1.201	**1.037**	2.065	5.799	-3.278	-3.291	**1.037**	2.180
29	342	1.035	1.035	1.036	1.025	1.036	5.835	1.210	1.215	**1.036**	1.990	5.835	-3.317	-3.337	**1.036**	2.102
30	354	1.033	1.035	1.034	1.023	1.033	5.869	1.234	1.228	**1.034**	1.922	5.869	-3.403	-3.381	**1.034**	2.030
31	366	1.031	1.033	1.031	1.022	1.031	5.903	1.257	1.241	**1.032**	1.859	5.903	-3.486	-3.424	**1.033**	1.963
32	378	1.028	1.030	1.028	1.020	1.028	5.935	1.282	1.254	**1.031**	1.800	5.935	-3.576	-3.465	**1.031**	1.901
33	390	1.025	1.025	1.025	1.019	1.025	5.966	1.312	1.266	**1.030**	1.746	5.966	-3.689	-3.505	**1.030**	1.844
34	402	1.023	1.023	1.023	1.019	1.023	5.996	1.333	1.278	**1.028**	1.696	5.996	-3.771	-3.544	**1.029**	1.790
35	414	1.021	1.021	1.021	1.018	1.021	6.026	1.360	1.289	**1.027**	1.649	6.026	-3.877	-3.581	**1.028**	1.740
36	426	1.017	1.017	1.017	1.016	1.017	6.054	1.411	1.300	**1.026**	1.605	6.054	-4.085	-3.618	**1.027**	1.692
37	438						6.082		1.311	**1.025**	1.564	6.082		-3.654	**1.026**	1.648
38	450						6.109		1.322	**1.024**	1.526	6.109		-3.688	**1.025**	1.607
39	462						6.136		1.332	**1.023**	1.490	6.136		-3.722	**1.024**	1.567
40	474						6.161		1.342	**1.022**	1.456	6.161		-3.755	**1.023**	1.530
41	486						6.186		1.352	**1.021**	1.425	6.186		-3.787	**1.023**	1.495
42	498						6.211		1.361	**1.021**	1.395	6.211		-3.818	**1.022**	1.462
43	510						6.234		1.370	**1.020**	1.367	6.234		-3.848	**1.021**	1.431
44	522						6.258		1.379	**1.019**	1.340	6.258		-3.878	**1.021**	1.401
45	534						6.280		1.388	**1.019**	1.315	6.280		-3.907	**1.020**	1.372
46	546						6.303		1.397	**1.018**	1.291	6.303		-3.935	**1.020**	1.345
47	558						6.324		1.405	**1.017**	1.268	6.324		-3.963	**1.019**	1.320
48	570						6.346		1.414	**1.017**	1.247	6.346		-3.991	**1.018**	1.295
49	582						6.366		1.422	**1.016**	1.226	6.366		-4.017	**1.018**	1.272
50	594						6.387		1.430	**1.016**	1.207	6.387		-4.043	**1.018**	1.249
51	606						6.407		1.437	**1.015**	1.188	6.407		-4.069	**1.017**	1.228
52	618						6.426		1.445	**1.015**	1.171	6.426		-4.094	**1.017**	1.207
53	630						6.446		1.453	**1.014**	1.154	6.446		-4.119	**1.016**	1.187
54	642						6.465		1.460	**1.014**	1.138	6.465		-4.143	**1.016**	1.168
55	654						6.483		1.467	**1.013**	1.122	6.483		-4.166	**1.016**	1.150
56	666						6.501		1.474	**1.013**	1.108	6.501		-4.190	**1.015**	1.132
57	678						6.519		1.481	**1.012**	1.094	6.519		-4.212	**1.015**	1.115
58	690						6.537		1.488	**1.012**	1.080	6.537		-4.235	**1.014**	1.099
59	702						6.554		1.495	**1.012**	1.067	6.554		-4.257	**1.014**	1.083
60	714						6.571		1.501	**1.011**	1.055	6.571		-4.279	**1.014**	1.068
61	726						6.588		1.508	**1.011**	1.043	6.588		-4.300	**1.014**	1.054
62	738						6.604		1.514	**1.011**	1.032	6.604		-4.321	**1.013**	1.040
63	750						6.620		1.520	**1.010**	1.021	6.620		-4.342	**1.013**	1.026
64	762						6.636		1.527	**1.010**	1.010	6.636		-4.362	**1.013**	1.013

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
COMPENSATION

DEATH

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	13.300	8.838		
18	1.5	2.330	2.596	3.401	2.596
30	2.5	1.700	1.790	2.022	1.790
42	3.5	1.365	1.149	1.473	1.149
54	4.5	1.250	1.038	1.278	1.038
66	5.5	1.200	1.000	1.200	1.000
78	6.5	1.170	0.989	1.165	0.989
90	7.5	1.150	0.994	1.144	0.994
102	8.5	1.123	1.002	1.131	1.002
114	9.5	1.110	1.011	1.111	1.011
126	10.5	1.100	1.012	1.100	1.012
138	11.5	1.094	1.015	1.092	1.015
150	12.5	1.084	1.014	1.087	1.014
162	13.5	1.078	1.013	1.078	1.013
174	14.5	1.071	1.008	1.073	1.008
186	15.5	1.068	1.006	1.067	1.006
198	16.5	1.065	1.002	1.064	1.002
210	17.5	1.062	0.999	1.061	0.999
222	18.5	1.061	1.001	1.058	1.001
234	19.5	1.058	1.008	1.058	1.008
246	20.5	1.056	1.007	1.055	1.007
258	21.5	1.053	1.006	1.053	1.006
270	22.5	1.053	1.007	1.051	1.007
282	23.5	1.050	1.006	1.050	1.006
294	24.5	1.045	1.000	1.048	1.000
306	25.5	1.042	0.999	1.043	0.999
318	26.5	1.039	0.996	1.040	0.996
330	27.5	1.038	0.993	1.038	0.993
342	28.5	1.036	0.984	1.036	0.984
354	29.5	1.033	0.970	1.034	0.970
366	30.5	1.031	0.963	1.031	0.963
378	31.5	1.028	0.958	1.028	0.958
390	32.5	1.025	0.955	1.026	0.955
402	33.5	1.023	0.957	1.023	0.957
414	34.5	1.021	0.965	1.022	0.965
426	35.5	1.017	0.965	1.020	0.965
438	36.5		0.963	1.016	0.963
450	37.5		0.962	1.015	0.962
462	38.5		0.956	1.014	0.956
474	39.5		0.948	1.013	0.948
486	40.5		0.939	1.012	0.939
498	41.5		0.945	1.012	0.945
510	42.5		0.950	1.011	0.950
522	43.5		0.958	1.010	0.958
534	44.5		0.964	1.010	0.964
546	45.5		0.973	1.009	0.973
558	46.5		0.956	1.009	0.956
570	47.5		0.930	1.008	0.930
582	48.5		0.910	1.007	0.910
594	49.5		0.884	1.007	0.884
606	50.5		0.852	1.006	0.852
618	51.5		0.833	1.005	0.833
630	52.5		0.821	1.004	0.821
642	53.5		0.806	1.003	0.806
654	54.5		0.800	1.002	0.800
666	55.5		-	1.000	-
678	56.5		-	1.000	-
690	57.5		-	1.000	-
702	58.5				
714	59.5				
726	60.5				
738	61.5				
750	62.5				

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 2, EXHIBIT 4, SHEET 44
(4) GEOMETRIC MEAN FROM SECTION 2, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																														
1956																														
1957																														
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1969																														
1970																														
1971																														
1972																														
1973																														
1974																														381
1975																													382	872
1976																												353	680	445
1977	2	55	275	326	344	320	317	328	319	305	279	255	245	256	267	294	270	269	251	267	213	244	293	292	293	256	290	279	274	301
1978	2	59	296	369	411	386	364	340	355	356	421	466	414	416	436	430	408	401	414	426	440	377	396	345	443	353	433	356	318	315
1979	3	77	420	359	374	424	435	380	418	431	387	406	409	377	421	462	379	382	341	406	379	369	564	384	319	372	344	312	315	321
1980	3	56	201	201	201	238	210	214	213	235	237	210	248	255	242	251	230	242	310	307	295	284	281	285	617	287	290	259	258	257
1981	3	68	263	301	382	310	293	269	265	294	296	301	312	319	315	321	331	387	347	355	320	362	351	415	384	353	339	330	327	340
1982	8	118	254	266	360	339	322	315	338	340	327	336	313	306	328	358	414	397	399	378	393	390	415	407	382	377	365	385	397	380
1983	4	89	348	349	328	333	307	364	420	349	372	358	375	361	399	415	577	434	531	491	453	563	452	461	452	443	428	424	430	423
1984	10	141	305	353	380	358	336	318	297	291	280	275	281	313	311	322	312	315	313	296	378	274	256	269	309	262	262	254	235	231
1985	4	67	216	213	174	203	244	268	349	253	279	250	245	405	376	317	341	296	348	344	309	295	290	304	301	278	295	294	293	
1986	7	104	313	359	337	343	311	346	328	376	380	289	363	418	420	382	437	380	402	404	406	399	387	393	408	403	390	377		
1987	6	80	190	261	291	277	228	228	223	267	313	284	273	234	275	287	258	358	263	291	254	254	275	301	309	296	285			
1988	4	56	192	285	374	264	201	199	326	199	239	238	255	242	238	277	346	292	281	281	282	380	328	361	367	401				
1989	3	44	170	359	354	364	250	259	290	266	328	274	299	304	285	395	336	310	310	312	355	321	316	311	292					
1990	1	30	210	140	160	158	196	156	136	257	200	167	168	188	291	212	235	227	218	214	199	188	237	237						
1991	5	40	301	285	213	200	173	201	201	196	204	208	211	359	331	263	257	264	245	243	241	243	245							
1992	0	116	154	217	279	177	228	170	186	211	175	178	249	187	180	179	216	217	231	229	216	212								
1993	15	135	226	317	404	345	293	261	229	232	214	226	250	234	221	215	197	197	182	202	236									
1994	0	83	209	357	226	203	198	199	200	206	216	242	292	255	255	255	252	234	232	220										
1995	27	144	182	309	246	235	244	217	199	216	226	216	217	216	215	217	215	238	202											
1996	0	110	201	208	188	160	145	127	146	136	110	100	100	101	100	100	100	100												
1997	16	207	317	406	304	338	291	273	282	262	262	259	286	260	261	259	315													
1998	22	143	206	188	202	160	169	194	198	198	232	253	265	233	231	226														
1999	18	187	248	299	261	232	279	292	305	343	311	310	310	310	310															
2000	20	211	229	747	281	278	277	269	295	240	236	247	223	223																
2001	34	270	245	417	362	295	291	279	279	279	342	301	300																	
2002	15	96	273	274	211	211	210	253	228	214	214	250																		
2003	3	91	145	177	162	165	224	209	262	203	168																			
2004	9	184	213	237	550	284	331	286	349	311																				
2005	40	120	294	289	265	247	300	281	224																					
2006	18	265	377	315	313	340	279	294																						
2007	21	304	370	472	420	405	413																							
2008	31	362	471	535	513	457																								
2009	20	80	261	184	183																									
2010	33	332	409	631																										
2011	55	222	222																											
2012	18	240																												
2013	0																													

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																														
1955																														
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1970																														
1971																														
1972																														
1973																														
1974																														1.471
1975																													2.283	0.476
1976																												1.924	0.655	0.868
1977	24.492	4.983	1.186	1.053	0.930	0.991	1.035	0.974	0.956	0.917	0.914	0.958	1.048	1.040	1.102	0.918	0.998	0.932	1.064	0.799	1.146	1.197	0.997	1.004	0.872	1.136	0.960	0.983	1.100	0.847
1978	24.492	4.989	1.246	1.115	0.940	0.943	0.934	1.042	1.004	1.181	1.108	0.889	1.004	1.048	0.986	0.948	0.984	1.032	1.029	1.033	0.855	1.052	0.871	1.285	0.797	1.224	0.824	0.892	0.991	0.969
1979	29.103	5.429	0.856	1.041	1.135	1.025	0.875	1.098	1.032	0.897	1.050	1.007	0.921	1.117	1.099	0.819	1.010	0.891	1.192	0.935	0.971	1.530	0.682	0.831	1.166	0.924	0.907	1.009	1.021	0.953
1980	18.840	3.597	1.002	1.000	1.182	0.881	1.023	0.994	1.101	1.011	0.885	1.182	1.026	0.951	1.034	0.917	1.055	1.277	0.991	0.962	0.963	0.989	1.015	2.163	0.465	1.009	0.893	0.997	0.997	0.990
1981	21.852	3.859	1.145	1.269	0.812	0.946	0.917	0.987	1.109	1.006	1.018	1.037	1.022	0.989	1.018	1.032	1.168	0.897	1.022	0.902	1.132	0.968	1.184	0.925	0.919	0.961	0.974	0.989	1.040	0.995
1982	14.794	2.142	1.047	1.354	0.943	0.951	0.977	1.072	1.007	0.961	1.030	0.931	0.978	1.071	1.091	1.156	0.959	1.006	0.947	1.040	0.994	1.062	0.981	0.940	0.986	0.968	1.055	1.032	0.956	0.897
1983	20.660	3.919	1.001	0.941	1.016	0.920	1.187	1.153	0.830	1.066	0.964	1.046	0.962	1.106	1.040	1.392	0.751	1.225	0.924	0.923	1.242	0.803	1.019	0.981	0.981	0.967	0.989	1.015	0.983	0.991
1984	13.558	2.168	1.156	1.078	0.940	0.941	0.946	0.933	0.982	0.959	0.983	1.021	1.114	0.994	1.036	0.967	1.010	0.996	0.945	1.275	0.726	0.934	1.050	1.149	0.846	1.000	0.973	0.923	0.981	
1985	17.474	3.202	0.987	0.815	1.172	1.201	1.099	1.299	0.727	1.100	0.897	0.980	1.654	0.929	0.841	1.077	0.869	1.174	0.988	0.900	0.955	0.983	1.047	0.990	0.923	1.062	0.997	0.997		
1986	15.987	2.999	1.147	0.940	1.018	0.906	1.111	0.949	1.147	1.010	0.760	1.256	1.150	1.005	0.910	1.144	0.869	1.058	1.005	1.006	0.983	0.969	1.016	1.037	0.988	0.967	0.967			
1987	13.811	2.383	1.372	1.117	0.950	0.824	0.998	0.978	1.200	1.171	0.908	0.959	0.858	1.178	1.042	0.900	1.388	0.733	1.108	0.871	1.001	1.085	1.093	1.026	0.960	0.962				
1988	15.752	3.428	1.482	1.313	0.706	0.761	0.992	1.635	0.612	1.202	0.993	1.072	0.950	0.985	1.160	1.249	0.843	0.963	1.001	1.003	1.346	0.865	1.099	1.019	1.093					
1989	17.292	3.891	2.117	0.986	1.030	0.686	1.037	1.119	0.917	1.235	0.836	1.089	1.019	0.935	1.389	0.850	0.923	1.001	1.004	1.140	0.905	0.984	0.983	0.941						
1990	34.268	6.891	0.668	1.141	0.989	1.236	0.800	0.870	1.888	0.779	0.833	1.007	1.120	1.548	0.729	1.107	0.966	0.960	0.983	0.928	0.947	1.256	1.003							
1991	7.687	7.546	0.948	0.746	0.938	0.868	1.163	0.996	0.979	1.036	1.023	1.014	1.703	0.920	0.794	0.977	1.030	0.927	0.992	0.989	1.011	1.007								
1992	0.000	1.325	1.413	1.287	0.635	1.284	0.746	1.097	1.130	0.830	1.016	1.402	0.749	0.963	0.995	1.206	1.003	1.068	0.989	0.942	0.985									
1993	9.240	1.675	1.401	1.274	0.855	0.849	0.892	0.878	1.013	0.922	1.055	1.106	0.935	0.946	0.974	0.917	0.999	0.923	1.114	1.166										
1994	0.000	2.517	1.709	0.633	0.897	0.979	1.002	1.004	1.032	1.048	1.119	1.206	0.872	1.000	1.000	0.990	0.928	0.990	0.951											
1995	5.331	1.264	1.693	0.795	0.959	1.038	0.888	0.918	1.085	1.044	0.958	1.002	0.997	0.996	1.009	0.991	1.107	0.845												
1996	0.000	1.818	1.034	0.904	0.852	0.906	0.878	1.151	0.927	0.811	0.911	0.996	1.013	0.993	1.000	1.000	1.000													
1997	12.766	1.533	1.281	0.750	1.112	0.861	0.939	1.034	0.929	0.999	0.987	1.105	0.910	1.003	0.992	1.216														
1998	6.405	1.439	0.911	1.079	0.789	1.060	1.148	1.018	1.000	1.174	1.090	1.047	0.878	0.993	0.980															
1999	10.538	1.328	1.206	0.872	0.889	1.203	1.047	1.044	1.127	0.905	0.998	1.000	1.000	1.000																
2000	10.635	1.084	3.270	0.375	0.991	0.995	0.973	1.095	0.814	0.982	1.047	0.905	1.000																	
2001	7.853	0.907	1.704	0.869	0.815	0.985	0.960	1.000	1.000	1.228	0.878	0.998																		
2002	6.379	2.848	1.003	0.772	0.996	0.998	1.204	0.902	0.938	1.000	1.171																			
2003	27.109	1.591	1.224	0.915	1.020	1.356	0.932	1.254	0.775	0.830																				
2004	19.727	1.160	1.113	2.320	0.517	1.165	0.865	1.219	0.890																					
2005	3.029	2.440	0.983	0.916	0.933	1.214	0.938	0.795																						
2006	14.712	1.422	0.836	0.994	1.088	0.820	1.054																							
2007	14.377	1.216	1.276	0.890	0.963	1.021																								
2008	11.688	1.300	1.137	0.959	0.892																									
2009	3.964	3.250	0.703	0.996																										
2010	10.060	1.233	1.542																											
2011	4.024	1.001																												
2012	13.354																													
Latest diag	13.354	1.001	1.542	0.996	0.892	1.021	1.054	0.795	0.890	0.830	1.171	0.998	1.000	1.000	0.980	1.216	1.000	0.845	0.951	1.166	0.985	1.007	1.003	0.941	1.093	0.962	0.967	0.997	0.981	0.991
5 Yr Avg	8.618	1.600	1.099	0.951	0.879	1.115	0.999	1.034	0.883	0.989	1.037	1.011	0.960	0.997	0.996	1.023	1.007	0.951	1.006	1.033	1.039	1.039	1.039	1.002	0.962	0.992	0.996	0.991	0.992	0.965
9 Yr Avg	10.548	1.624	1.091	1.070	0.913	1.084	1.013	1.040	0.933	0.997	1.018	1.041	0.928	0.979	0.941	1.028	0.978	0.934	1.016	0.994	0.984	0.987	1.032	1.001	0.907	0.980	0.953	0.982	0.969	0.887
3 Yr Wtd	7.479	1.408	1.183	0.937	0.965	1.000	0.947	1.075	0.867	1.042	1.007	0.972	0.960	0.999	0.989	1.093	1.009	0.919	1.011	1.026	0.983	1.060	1.031	0.996	1.016	0.993	0.978	0.986	0.973	0.961
5 Yr Wtd	7.855	1.333	1.132	0.944	0.841	1.073	0.985	1.025	0.882	0.994	1.020	1.011	0.952	0.998	0.996	1.032	1.005	0.949	1.001	1.038	1.041	1.011	1.039	1.004	0.968	0.987	0.997	0.997	0.990	0.964
10 Yr Wtd	8.838	1.476	1.155	0.894	0.873	1.060	0.993	1.042	0.944	1.009	1.017	1.069	0.990	1.022	0.980	1.041	1.011	0.944	1.011	1.021	1.012	0.968	1.046	1.090	0.902	1.002	0.952	1.086	1.075	0.887
Selected	8.838	1.476	1.155	0.894	0.873	1.060	0.993	1.042	0.944	1.009	1.017	1.069	0.990	1.022	0.980	1.041	1.011	0.944	1.011	1.021	1.012	0.968	1.046	1.090	0.902	1.002	0.952	1.086	1.075	0.887
Loss $ Weight	246	2,201	3,036	3,531	3,260	2,915	2,773	2,631	2,568	2,402	2,317	2,404	2,492	2,378	2,395	2,322	2,469	2,438	2,565	2,740	2,875	3,131	3,202	3,459	3,822	3,473	3,430	3,271	3,527	3,885
Center Wtd Avg	8.838	1.628	1.216	1.060	0.989	0.965	0.979	1.011	1.001	1.016	1.005	1.021	1.015	1.020	1.008	0.999	0.997	1.006	1.001	0.991	1.011	1.029	1.001	0.999	0.996	1.003	1.001	0.997	0.983	0.981
Geometric Mean	8.838	2.596	1.790	1.149	1.038	1.000	0.989	0.994	1.002	1.011	1.012	1.015	1.014	1.013	1.008	1.006	1.002	0.999	1.001	1.008	1.007	1.006	1.007	1.006	1.000	0.999	0.996	0.993	0.984	0.970

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																				0	0	0	0	0	0	0	0	0	0	0
1955																			0	0	0	0	0	0	0	0	0	0	0	
1956																		12	1	0	0	0	0	0	0	0	0	0		
1957																	4	0	0	0	0	0	0	0	0	0	0			
1958																19	16	17	16	16	16	16	16	16	16	16				
1959															27	30	55	59	48	48	46	27	7	4	4					
1960														13	11	12	11	10	9	9	9	9	8	0						
1961													5	5	5	5	5	5	5	4	0	0	0							
1962												5	0	0	0	0	0	0	0	0	0	0								
1963											4	5	5	1	0	0	0	0	0	0	0									
1964										3	63	4	4	4	4	4	1	0	0	0										
1965									13	5	5	5	5	5	32	23	23	20	18											
1966								41	52	37	24	19	19	19	16	13	13	13												
1967							56	46	48	46	43	38	38	38	38	38	34													
1968						84	91	78	73	73	73	73	73	68	52	51														
1969					60	129	77	73	76	78	73	65	61	61	61															
1970				100	107	92	88	88	85	82	78	63	62	52																
1971			127	190	161	221	190	157	149	145	125	117	116																	
1972		149	153	106	98	98	91	103	104	94	76	76																		
1973	286	244	232	213	206	196	194	168	166	189	171																			
1974	561	434	349	323	302	275	252	234	238	227																				
1975	415	390	378	379	391	350	347	342	327																					
1976	386	365	339	325	303	302	317	320																						
1977	255	245	236	205	186	176	155																							
1978	305	333	283	283	283	283																								
1979	306	300	316	325	308																									
1980	255	240	232	204																										
1981	338	338	333																											
1982	341	332																												
1983	419																													
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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																		0.052	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																0.835	1.025	0.961	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
1959															1.112	1.798	1.087	0.800	1.000	0.959	0.587	0.255	0.643	1.000						
1960														0.884	1.038	0.963	0.860	0.940	1.000	1.000	1.000	0.846	0.000							
1961													0.926	1.038	0.963	1.000	1.000	1.000	0.923	0.000	0.000	0.000								
1962												0.026	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000									
1963											1.244	1.038	0.296	0.000	0.000	0.000	0.000	0.000	0.000	0.000										
1964										22.419	0.069	0.985	1.000	1.000	1.000	0.346	0.000	0.000	0.000											
1965									0.379	1.038	0.963	1.000	1.000	6.545	0.730	1.000	0.871	0.908												
1966								1.261	0.702	0.671	0.790	0.982	1.000	0.855	0.769	1.000	1.000													
1967							0.825	1.028	0.963	0.928	0.894	1.000	1.000	1.000	0.992	0.910														
1968						1.086	0.851	0.941	1.000	1.000	1.000	1.000	0.934	0.767	0.969															
1969					2.135	0.602	0.947	1.034	1.024	0.941	0.886	0.938	1.000	1.000																
1970				1.070	0.857	0.964	0.999	0.966	0.964	0.949	0.810	0.986	0.838																	
1971			1.502	0.845	1.371	0.863	0.824	0.952	0.973	0.863	0.930	0.996																		
1972		1.028	0.696	0.920	1.000	0.930	1.129	1.010	0.903	0.806	1.000																			
1973	0.855	0.948	0.920	0.968	0.949	0.990	0.866	0.985	1.139	0.905																				
1974	0.775	0.804	0.925	0.935	0.911	0.916	0.929	1.017	0.952																					
1975	0.940	0.969	1.002	1.033	0.894	0.991	0.986	0.955																						
1976	0.946	0.928	0.958	0.933	0.999	1.049	1.009																							
1977	0.959	0.967	0.865	0.910	0.945	0.881																								
1978	1.093	0.850	1.000	1.000	1.000																									
1979	0.978	1.055	1.028	0.949																										
1980	0.942	0.968	0.879																											
1981	0.999	0.985																												
1982	0.973																													
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Latest diag	0.973	0.985	0.879	0.949	1.000	0.881	1.009	0.955	0.952	0.905	1.000	0.996	0.838	1.000	0.969	0.910	1.000	0.908	0.000	0.000	0.000	0.000	0.000	1.000	1.000	0.000	0.000	0.000	0.000	
5 Yr Avg	0.997	0.965	0.946	0.965	0.950	0.966	0.984	0.984	0.986	0.893	0.925	0.984	0.954	2.033	0.892	0.651	0.374	0.382	0.385	0.392	0.517	0.420	0.329	0.400	0.200	0.000	0.000	0.000	0.000	
9 Yr Avg	0.956	0.941	0.919	0.944	0.992	0.910	0.949	0.987	0.958	0.900	0.816	0.992	0.785	1.356	0.718	0.780	0.649	0.512	0.436	0.329	0.287	0.263	0.235	0.333	0.200	0.000	0.000	0.000	0.000	
3 Yr Wtd	0.974	1.004	0.977	0.957	0.986	0.989	0.979	0.981	1.003	0.869	0.915	0.978	0.924	0.905	0.947	0.953	0.880	0.908		0.000	1.000	0.406	0.666	1.000	1.000					
5 Yr Wtd	0.998	0.962	0.953	0.971	0.946	0.974	0.972	0.980	0.992	0.890	0.925	0.985	0.941	1.043	0.900	0.920	0.880	0.925	0.975	0.900	0.734	0.590	0.666	1.000	1.000					
10 Yr Wtd	0.934	0.939	0.965	0.958	1.011	0.938	0.944	0.990	0.971	0.973	0.824	0.975	0.931	1.025	0.941	1.100	0.963	0.787	0.988	0.920	0.734	0.590	0.666	1.000	1.000					
Selected	0.934	0.939	0.965	0.958	1.011	0.938	0.944	0.990	0.971	0.973	0.824	0.975	0.931	1.025	0.941	1.100	0.963	0.787	0.988	0.900	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800		
Loss $ Weight	3,581	3,221	2,851	2,552	2,345	2,121	1,803	1,610	1,318	975	731	465	384	253	220	175	158	123	96	77	71	52	31	20	20	16	0	0	0	
Center Wtd Avg	0.959	0.933	0.958	0.961	0.965	0.968	0.972	0.960	0.952	0.957	0.940	0.934	0.916	0.982	0.982	0.977	0.963	0.963	0.895	0.858	0.879	0.831	0.800	0.800	0.800	0.800	0.800	0.000		
Geometric Mean	0.963	0.958	0.955	0.957	0.965	0.965	0.963	0.962	0.956	0.948	0.939	0.945	0.950	0.958	0.964	0.973	0.956	0.930	0.910	0.884	0.852	0.833	0.821	0.806	0.800	0.000	0.000	0.000		

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
COMPENSATION

DEATH

FITTED INCURRED LOSS DEVELOPMENT FACTORS

	38-to-Ult:	**38**
Fitting for Periods:	*From:*	**24**
	To:	**32**
Cut-off		**60**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.049**	**0.902**
Inverse Power	**1.061**	**0.907**
Selected Tail	**1.049**	

		----FROM INCURRED TRIANGLE----			PA	SELECTED	**Weibull Curve Fitting**					**Inverse Power Curve Fitting**				
							Slope=	0.577				Slope=	-2.640			
							Intercept=	-1.828				Intercept=	10.755			
PERIOD	AGE	SELECTED	3 YR WTD	5 YR WTD	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	2.073	1.784	2.102	3.900	3.900	1.792	-1.216	-0.795	**2.752**	44.191	1.792	1.065	6.025	**414.690**	
2	18	1.214	1.319	1.210	1.200	1.200	2.890	0.583	-0.161	**1.745**	16.059	2.890	-1.609	3.125	**23.761**	14620.970
3	30	1.175	1.112	1.145	1.175	1.175	3.401	0.644	0.133	**1.468**	9.203	3.401	-1.743	1.777	**6.910**	615.343
4	42	1.090	1.050	1.080	1.090	1.090	3.738	0.914	0.328	**1.333**	6.268	3.738	-2.408	0.888	**3.431**	89.057
5	54	1.045	1.008	1.015	1.045	1.045	3.989	1.146	0.472	**1.252**	4.703	3.989	-3.101	0.225	**2.252**	25.955
6	66	1.045	0.982	1.029	1.045	1.045	4.190	1.146	0.588	**1.198**	3.757	4.190	-3.101	-0.305	**1.737**	11.524
7	78	1.045	1.030	1.060	1.045	1.045	4.357	1.146	0.685	**1.160**	3.136	4.357	-3.101	-0.746	**1.474**	6.633
8	90	1.045	0.992	1.008	1.045	1.045	4.500	1.146	0.767	**1.131**	2.705	4.500	-3.101	-1.124	**1.325**	4.499
9	102	1.045	0.983	1.016	1.045	1.045	4.625	1.146	0.839	**1.110**	2.391	4.625	-3.101	-1.454	**1.234**	3.395
10	114	1.045	1.026	1.023	1.045	1.045	4.736	1.146	0.904	**1.093**	2.155	4.736	-3.101	-1.748	**1.174**	2.752
11	126	1.045	1.063	1.062	1.045	1.045	4.836	1.146	0.961	**1.079**	1.972	4.836	-3.101	-2.012	**1.134**	2.344
12	138	1.030	1.057	1.043	1.030	1.030	4.927	1.263	1.014	**1.068**	1.828	4.927	-3.507	-2.252	**1.105**	2.067
13	150	1.030	1.018	1.035	1.030	1.030	5.011	1.263	1.062	**1.059**	1.712	5.011	-3.507	-2.472	**1.084**	1.871
14	162	1.030	1.001	1.006	1.030	1.030	5.088	1.263	1.106	**1.051**	1.617	5.088	-3.507	-2.675	**1.069**	1.725
15	174	1.030	1.029	1.029	1.030	1.030	5.159	1.263	1.147	**1.045**	1.538	5.159	-3.507	-2.864	**1.057**	1.614
16	186	1.030	1.019	1.009	1.030	1.030	5.226	1.263	1.186	**1.039**	1.472	5.226	-3.507	-3.040	**1.048**	1.527
17	198	1.030	0.998	1.010	1.030	1.030	5.288	1.263	1.222	**1.035**	1.416	5.288	-3.507	-3.205	**1.041**	1.457
18	210	1.025	0.992	1.015	1.020	1.020	5.347	1.369	1.256	**1.031**	1.369	5.347	-3.912	-3.360	**1.035**	1.400
19	222	1.025	1.011	1.032	1.020	1.020	5.403	1.369	1.288	**1.027**	1.328	5.403	-3.912	-3.507	**1.030**	1.353
20	234	1.025	0.982	1.013	1.020	1.020	5.455	1.369	1.318	**1.024**	1.292	5.455	-3.912	-3.646	**1.026**	1.314
21	246	1.025	1.012	1.036	1.015	1.015	5.505	1.439	1.347	**1.022**	1.262	5.505	-4.200	-3.778	**1.023**	1.280
22	258	1.025	1.027	1.032	1.015	1.015	5.553	1.439	1.375	**1.020**	1.235	5.553	-4.200	-3.904	**1.020**	1.252
23	270	1.025	1.013	1.034	1.015	1.015	5.598	1.439	1.401	**1.018**	1.211	5.598	-4.200	-4.024	**1.018**	1.227
24	282	1.015	1.004	1.003	1.015	1.015	5.642	1.439	1.426	**1.016**	1.190	5.642	-4.200	-4.138	**1.016**	1.205
25	294	1.015	1.025	1.023	1.015	1.015	5.684	1.439	1.450	**1.014**	1.172	5.684	-4.200	-4.248	**1.014**	1.186
26	306	1.015	1.012	1.013	1.015	1.015	5.724	1.439	1.473	**1.013**	1.155	5.724	-4.200	-4.354	**1.013**	1.170
27	318	1.010	1.002	1.014	1.010	1.010	5.762	1.529	1.495	**1.012**	1.140	5.762	-4.605	-4.456	**1.012**	1.155
28	330	1.010	1.002	1.013	1.010	1.010	5.799	1.529	1.517	**1.011**	1.127	5.799	-4.605	-4.553	**1.011**	1.142
29	342	1.010	0.991	1.011	1.010	1.010	5.835	1.529	1.537	**1.010**	1.115	5.835	-4.605	-4.648	**1.010**	1.130
30	354	1.009	1.001	1.004	1.009	1.009	5.869	1.552	1.557	**1.009**	1.105	5.869	-4.711	-4.739	**1.009**	1.119
31	366	1.008	1.002	1.007	1.008	1.008	5.903	1.576	1.576	**1.008**	1.095	5.903	-4.828	-4.827	**1.008**	1.109
32	378	1.007	0.990	0.992	1.007	1.007	5.935	1.595	1.595	**1.007**	1.086	5.935	-4.921	-4.912	**1.007**	1.100
33	390	1.007	0.998	1.002	1.007	1.007	5.966	1.613	1.613	**1.007**	1.079	5.966	-5.011	-4.994	**1.007**	1.092
34	402	1.006	0.999	0.999	1.006	1.006	5.996	1.630	1.630	**1.006**	1.071	5.996	-5.100	-5.074	**1.006**	1.085
35	414	1.006	1.007	1.007	1.006	1.006	6.026	1.647	1.647	**1.006**	1.065	6.026	-5.188	-5.152	**1.006**	1.078
36	426	1.005	0.996	0.996	1.005	1.005	6.054	1.664	1.664	**1.005**	1.059	6.054	-5.275	-5.227	**1.005**	1.072
37	438						6.082		1.680	**1.005**	1.054	6.082		-5.301	**1.005**	1.066
38	450						6.109		1.696	**1.004**	1.049	6.109		-5.372	**1.005**	1.061
39	462						6.136		1.711	**1.004**	1.044	6.136		-5.442	**1.004**	1.056
40	474						6.161		1.725	**1.004**	1.040	6.161		-5.509	**1.004**	1.052
41	486						6.186		1.740	**1.003**	1.036	6.186		-5.575	**1.004**	1.047
42	498						6.211		1.754	**1.003**	1.033	6.211		-5.640	**1.004**	1.043
43	510						6.234		1.768	**1.003**	1.030	6.234		-5.702	**1.003**	1.040
44	522						6.258		1.781	**1.003**	1.027	6.258		-5.764	**1.003**	1.036
45	534						6.280		1.794	**1.002**	1.024	6.280		-5.824	**1.003**	1.033
46	546						6.303		1.807	**1.002**	1.021	6.303		-5.883	**1.003**	1.030
47	558						6.324		1.820	**1.002**	1.019	6.324		-5.940	**1.003**	1.027
48	570						6.346		1.832	**1.002**	1.017	6.346		-5.996	**1.002**	1.024
49	582						6.366		1.844	**1.002**	1.015	6.366		-6.051	**1.002**	1.022
50	594						6.387		1.856	**1.002**	1.013	6.387		-6.105	**1.002**	1.020
51	606						6.407		1.867	**1.002**	1.012	6.407		-6.158	**1.002**	1.017
52	618						6.426		1.879	**1.001**	1.010	6.426		-6.209	**1.002**	1.015
53	630						6.446		1.890	**1.001**	1.008	6.446		-6.260	**1.002**	1.013
54	642						6.465		1.900	**1.001**	1.007	6.465		-6.310	**1.002**	1.011
55	654						6.483		1.911	**1.001**	1.006	6.483		-6.359	**1.002**	1.009
56	666						6.501		1.922	**1.001**	1.005	6.501		-6.407	**1.002**	1.008
57	678						6.519		1.932	**1.001**	1.004	6.519		-6.454	**1.002**	1.006
58	690						6.537		1.942	**1.001**	1.003	6.537		-6.500	**1.002**	1.004
59	702						6.554		1.952	**1.001**	1.002	6.554		-6.546	**1.001**	1.003
60	714						6.571		1.962	**1.001**	1.001	6.571		-6.591	**1.001**	1.001

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	**1.021**	**0.995**
Inverse Power	**1.028**	**0.992**
Selected Tail	**1.020**	

					Weibull Curve Fitting					**Inverse Power Curve Fitting**				
					Slope=	0.931				Slope=	-5.017			
		IMPLIED	PA	SELECTED	Intercept=	-4.339				Intercept=	27.075			
PERIOD	AGE	ATA	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6				1.792		-2.671	**14.964**		1.792		18.085		
2	18	3.401	3.641	3.641	2.890	-1.136	-1.649	**5.716**	87100.628	2.890	0.971	12.574		
3	30	2.022	2.089	2.089	3.401	-0.429	-1.173	**3.758**	15238.894	3.401	0.085	10.011	**22264.120**	
4	42	1.473	1.482	1.482	3.738	0.116	-0.860	**2.898**	4055.433	3.738	-0.729	8.323	**4116.705**	
5	54	1.278	1.279	1.279	3.989	0.421	-0.626	**2.414**	1399.401	3.989	-1.277	7.062	**1167.416**	
6	66	1.200	1.210	1.210	4.190	0.561	-0.439	**2.105**	579.631	4.190	-1.562	6.055	**427.197**	
7	78	1.165	1.165	1.165	4.357	0.671	-0.284	**1.890**	275.402	4.357	-1.804	5.217	**185.338**	
8	90	1.144	1.139	1.139	4.500	0.744	-0.150	**1.733**	145.710	4.500	-1.974	4.499	**90.911**	
9	102	1.131	1.123	1.123	4.625	0.793	-0.034	**1.614**	84.074	4.625	-2.093	3.871	**48.984**	
10	114	1.111	1.110	1.110	4.736	0.839	0.070	**1.520**	52.098	4.736	-2.209	3.313	**28.463**	
11	126	1.100	1.098	1.098	4.836	0.882	0.163	**1.446**	34.266	4.836	-2.321	2.811	**17.621**	
12	138	1.092	1.088	1.088	4.927	0.921	0.248	**1.385**	23.704	4.927	-2.427	2.354	**11.531**	
13	150	1.087	1.078	1.078	5.011	0.964	0.325	**1.334**	17.119	5.011	-2.546	1.936	**7.931**	
14	162	1.078	1.073	1.073	5.088	0.989	0.397	**1.292**	12.830	5.088	-2.619	1.550	**5.711**	31194.359
15	174	1.073	1.066	1.066	5.159	1.025	0.463	**1.256**	9.930	5.159	-2.724	1.191	**4.291**	5462.503
16	186	1.067	1.062	1.062	5.226	1.043	0.525	**1.226**	7.904	5.226	-2.776	0.857	**3.355**	1272.904
17	198	1.064	1.059	1.059	5.288	1.062	0.584	**1.200**	6.447	5.288	-2.835	0.543	**2.721**	379.361
18	210	1.061	1.054	1.054	5.347	1.090	0.638	**1.177**	5.373	5.347	-2.922	0.248	**2.281**	139.408
19	222	1.058	1.050	1.050	5.403	1.113	0.690	**1.158**	4.564	5.403	-2.994	-0.031	**1.969**	61.111
20	234	1.058	1.046	1.046	5.455	1.138	0.739	**1.140**	3.943	5.455	-3.076	-0.295	**1.744**	31.029
21	246	1.055	1.043	1.043	5.505	1.158	0.786	**1.125**	3.457	5.505	-3.141	-0.546	**1.579**	17.787
22	258	1.053	1.040	1.040	5.553	1.183	0.830	**1.112**	3.071	5.553	-3.224	-0.785	**1.456**	11.263
23	270	1.051	1.037	1.037	5.598	1.207	0.872	**1.101**	2.761	5.598	-3.309	-1.013	**1.363**	7.735
24	282	1.050	1.035	1.035	5.642	1.221	0.913	**1.090**	2.509	5.642	-3.355	-1.231	**1.292**	5.674
25	294	1.048	1.032	1.032	5.684	1.243	0.952	**1.081**	2.301	5.684	-3.436	-1.440	**1.237**	4.392
26	306	1.043	1.030	1.030	5.724	1.264	0.989	**1.073**	2.129	5.724	-3.512	-1.641	**1.194**	3.551
27	318	1.040	1.029	1.029	5.762	1.275	1.025	**1.066**	1.984	5.762	-3.550	-1.834	**1.160**	2.975
28	330	1.038	1.027	1.027	5.799	1.290	1.059	**1.059**	1.861	5.799	-3.606	-2.020	**1.133**	2.565
29	342	1.036	1.025	1.025	5.835	1.312	1.092	**1.053**	1.757	5.835	-3.688	-2.199	**1.111**	2.264
30	354	1.034	1.023	1.023	5.869	1.332	1.124	**1.048**	1.668	5.869	-3.764	-2.372	**1.093**	2.038
31	366	1.031	1.022	1.022	5.903	1.350	1.155	**1.044**	1.591	5.903	-3.838	-2.539	**1.079**	1.864
32	378	1.028	1.020	1.020	5.935	1.365	1.186	**1.039**	1.525	5.935	-3.894	-2.701	**1.067**	1.728
33	390	1.026	1.019	1.019	5.966	1.386	1.215	**1.036**	1.467	5.966	-3.981	-2.858	**1.057**	1.619
34	402	1.023	1.018	1.018	5.996	1.399	1.243	**1.032**	1.417	5.996	-4.034	-3.010	**1.049**	1.531
35	414	1.022	1.017	1.017	6.026	1.406	1.270	**1.029**	1.372	6.026	-4.064	-3.158	**1.043**	1.459
36	426	1.020	1.017	1.017	6.054	1.414	1.297	**1.026**	1.333	6.054	-4.096	-3.301	**1.037**	1.400
37	438	1.016	1.015	1.015	6.082	1.441	1.323	**1.024**	1.299	6.082	-4.210	-3.440	**1.032**	1.350
38	450	1.015	1.014	1.014	6.109	1.459	1.348	**1.022**	1.269	6.109	-4.286	-3.576	**1.028**	1.308
39	462	1.014	1.013	1.013	6.136	1.475	1.372	**1.020**	1.242	6.136	-4.357	-3.708	**1.025**	1.273
40	474	1.013	1.012	1.012	6.161	1.489	1.396	**1.018**	1.218	6.161	-4.422	-3.837	**1.022**	1.242
41	486	1.012	1.011	1.011	6.186	1.502	1.419	**1.016**	1.196	6.186	-4.479	-3.962	**1.019**	1.216
42	498	1.012	1.011	1.011	6.211	1.513	1.442	**1.015**	1.177	6.211	-4.529	-4.084	**1.017**	1.193
43	510	1.011	1.010	1.010	6.234	1.522	1.464	**1.013**	1.160	6.234	-4.573	-4.204	**1.015**	1.174
44	522	1.010	1.010	1.010	6.258	1.533	1.486	**1.012**	1.144	6.258	-4.620	-4.321	**1.013**	1.156
45	534	1.010	1.009	1.009	6.280	1.544	1.507	**1.011**	1.131	6.280	-4.673	-4.435	**1.012**	1.141
46	546	1.009	1.009	1.009	6.303	1.556	1.528	**1.010**	1.118	6.303	-4.732	-4.546	**1.011**	1.128
47	558	1.009	1.008	1.008	6.324	1.570	1.548	**1.009**	1.107	6.324	-4.797	-4.655	**1.010**	1.116
48	570	1.008	1.008	1.008	6.346	1.584	1.568	**1.008**	1.097	6.346	-4.866	-4.762	**1.009**	1.105
49	582	1.007	1.007	1.007	6.366	1.598	1.587	**1.008**	1.088	6.366	-4.936	-4.866	**1.008**	1.096
50	594	1.007	1.007	1.007	6.387	1.612	1.606	**1.007**	1.080	6.387	-5.005	-4.969	**1.007**	1.088
51	606	1.006	1.006	1.006	6.407	1.626	1.625	**1.006**	1.072	6.407	-5.078	-5.069	**1.006**	1.080
52	618	1.005	1.006	1.006	6.426	1.641	1.643	**1.006**	1.066	6.426	-5.155	-5.168	**1.006**	1.073
53	630	1.004	1.005	1.005	6.446	1.657	1.661	**1.005**	1.060	6.446	-5.239	-5.264	**1.005**	1.067
54	642	1.003	1.005	1.005	6.465	1.675	1.679	**1.005**	1.054	6.465	-5.332	-5.359	**1.005**	1.062
55	654	1.002	1.004	1.004	6.483	1.693	1.696	**1.004**	1.049	6.483	-5.432	-5.452	**1.004**	1.057
56	666	1.000	1.004	1.004	6.501	1.712	1.713	**1.004**	1.045	6.501	-5.536	-5.543	**1.004**	1.052
57	678	1.000	1.004	1.004	6.519	1.731	1.729	**1.004**	1.041	6.519	-5.644	-5.632	**1.004**	1.048
58	690	1.000	1.003	1.003	6.537	1.750	1.746	**1.003**	1.037	6.537	-5.753	-5.720	**1.003**	1.044
59	702				6.554		1.762	**1.003**	1.034	6.554		-5.807	**1.003**	1.041
60	714				6.571		1.778	**1.003**	1.031	6.571		-5.892	**1.003**	1.038

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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		26	56	30	90.4%	27	
1977	4,296,958	20,290	20,300	10	89.8%	9	0.472
1978	4,554,775	20,051	20,063	12	89.1%	11	0.440
1979	4,922,518	23,915	23,934	19	88.3%	17	0.486
1980	5,505,913	26,134	26,160	26	87.5%	23	0.475
1981	5,822,523	29,718	29,754	35	86.5%	30	0.511
1982	6,184,882	28,945	28,991	46	87.0%	40	0.469
1983	6,513,795	34,300	34,373	73	87.2%	63	0.528
1984	6,868,217	37,417	37,513	97	86.4%	84	0.546
1985	7,503,185	38,384	38,498	114	85.0%	97	0.513
1986	7,891,199	40,455	40,593	138	83.8%	115	0.514
1987	8,601,063	41,589	41,762	173	83.7%	145	0.486
1988	8,905,267	42,753	42,996	243	85.2%	207	0.483
1989	9,434,400	41,881	42,151	271	83.9%	227	0.447
1990	10,055,399	38,673	38,971	298	83.4%	248	0.388
1991	10,728,872	35,460	35,787	327	83.2%	272	0.334
1992	11,441,482	32,310	32,668	359	83.0%	298	0.286
1993	11,998,508	28,125	28,500	375	82.8%	310	0.238
1994	12,083,591	32,130	32,683	554	83.8%	464	0.270
1995	12,383,967	24,483	25,018	535	84.2%	450	0.202
1996	12,949,088	27,072	27,846	775	84.9%	658	0.215
1997	13,596,753	26,290	27,300	1,010	85.7%	866	0.201
1998	14,465,333	30,031	31,563	1,533	86.1%	1,320	0.218
1999	15,088,873	32,174	34,321	2,147	86.2%	1,851	0.227
2000	15,809,043	37,344	40,616	3,272	86.3%	2,823	0.257
2001	16,717,138	33,067	36,772	3,705	86.0%	3,186	0.220
2002	17,601,171	38,630	44,159	5,529	85.7%	4,738	0.251
2003	18,004,352	41,226	48,686	7,459	85.3%	6,365	0.270
2004	18,523,800	36,780	45,151	8,371	84.9%	7,103	0.244
2005	18,566,524	32,055	41,313	9,258	84.4%	7,814	0.223
2006	18,918,245	26,144	36,105	9,961	84.0%	8,366	0.191
2007	19,391,569	27,685	40,667	12,982	83.6%	10,854	0.210
2008	19,805,485	24,029	39,554	15,525	83.4%	12,953	0.200
2009	19,727,413	20,779	39,481	18,702	83.3%	15,570	0.200
2010	19,224,772	17,498	39,893	22,395	83.0%	18,591	0.208
2011	18,522,515	12,057	37,737	25,680	82.9%	21,280	0.204
2012	17,714,507	6,482	35,792	29,310	82.8%	24,265	0.202
2013	8,801,307	822	17,837	17,015	82.6%	14,060	0.203
2014		0	0				
TOTAL		1,087,202	1,285,563	198,361	83.6%	165,801	
EXLD PRIOR		1,087,176	1,285,507	198,331	83.6%	165,774	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	30	9	6	5	3	2	2	1	1	0	0	0	0	0	0	0	0	0	0	0
1977	10	3	2	2	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
1978	12	3	3	2	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
1979	19	4	4	3	2	2	1	1	1	0	0	0	0	0	0	0	0	0	0	0
1980	26	5	4	4	3	3	2	1	1	1	0	0	0	0	0	0	0	0	0	0
1981	35	6	6	5	4	4	3	2	2	1	1	1	0	0	0	0	0	0	0	0
1982	46	12	6	6	5	4	4	3	2	2	1	1	1	0	0	0	0	0	0	0
1983	73	18	14	7	7	6	5	4	3	3	2	1	1	1	0	0	0	0	0	0
1984	97	18	20	15	7	7	6	6	5	4	3	2	1	1	1	0	0	0	0	0
1985	114	15	18	20	16	8	7	6	6	5	4	3	2	1	1	1	0	0	0	0
1986	138	17	15	19	22	17	8	8	7	6	5	4	3	2	2	1	1	1	0	1
1987	173	31	18	16	19	22	17	8	8	7	6	5	4	3	2	2	1	1	1	1
1988	243	65	32	18	16	20	23	17	8	8	7	6	6	4	3	2	2	1	1	2
1989	271	33	64	31	18	16	20	22	17	8	8	7	6	5	4	3	2	2	1	2
1990	298	47	30	59	29	17	15	18	21	16	8	8	6	6	5	4	3	2	1	3
1991	327	54	44	28	54	27	15	14	17	19	15	7	7	6	5	5	4	3	2	4
1992	359	60	49	40	25	49	24	14	12	15	17	13	6	6	5	5	4	3	2	6
1993	375	62	53	43	35	22	43	21	12	11	13	15	12	6	6	5	4	4	3	7
1994	554	124	71	60	49	40	25	49	24	14	12	15	17	13	6	6	5	5	4	11
1995	535	111	95	54	46	38	30	19	38	19	11	10	12	13	10	5	5	4	4	12
1996	775	179	123	106	60	51	42	34	22	42	21	12	11	13	15	11	5	5	5	17
1997	1,010	251	176	121	104	59	50	41	33	21	41	20	12	10	13	14	11	5	5	22
1998	1,533	365	290	203	140	120	68	58	48	38	25	48	23	13	12	15	17	13	6	31
1999	2,147	480	397	315	221	152	130	74	63	52	42	27	52	25	15	13	16	18	14	40
2000	3,272	731	568	470	373	261	180	154	88	75	61	49	32	61	30	17	16	19	22	64
2001	3,705	743	662	515	425	338	237	163	140	80	68	55	45	29	56	27	16	14	17	78
2002	5,529	1,080	892	795	618	511	405	284	196	168	96	81	66	54	34	67	33	19	17	114
2003	7,459	1,395	1,184	979	871	678	560	444	312	215	184	105	89	73	59	38	73	36	21	144
2004	8,371	1,466	1,292	1,096	906	807	627	519	411	289	199	170	97	83	67	55	35	68	33	152
2005	9,258	1,582	1,344	1,184	1,005	831	740	575	476	377	265	182	156	89	76	62	50	32	62	170
2006	9,961	1,672	1,417	1,203	1,060	900	744	662	515	426	338	237	163	140	80	68	55	45	29	208
2007	12,982	2,139	1,820	1,542	1,310	1,154	980	809	721	561	463	368	258	178	152	87	74	60	49	257
2008	15,525	2,669	2,118	1,803	1,527	1,297	1,143	970	802	714	555	459	364	255	176	151	86	73	60	303
2009	18,702	3,175	2,670	2,119	1,803	1,527	1,297	1,143	970	802	714	555	459	364	255	176	151	86	73	363
2010	22,395	3,688	3,176	2,671	2,119	1,804	1,528	1,298	1,144	971	802	714	555	459	364	255	176	151	86	436
2011	25,680	4,283	3,523	3,034	2,552	2,025	1,723	1,460	1,240	1,093	927	766	682	531	439	348	244	168	144	499
2012	29,310	4,956	4,062	3,341	2,878	2,420	1,920	1,634	1,384	1,176	1,036	879	727	647	503	416	330	231	159	609
2013	17,015	5,727	4,925	4,037	3,320	2,859	2,405	1,908	1,624	1,376	1,168	1,030	874	722	643	500	413	328	230	764
TOTAL	198,361	37,279	31,192	25,969	21,656	18,097	15,032	12,449	10,372	8,611	7,118	5,857	4,750	3,815	3,040	2,359	1,833	1,397	1,051	4,321

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1970	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1971	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1972	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1973	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1974	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1975	30	9	6	5	3	2	2	1	1	0	0	0	0	0	0	0	0	0	0	0
1976	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	30	9	6	5	3	2	2	1	1	0	0	0	0	0	0	0	0	0	0	0

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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		26										56	
1977	4,296,958	20,290	20,292	20,300	20,317	20,300	20,317					20,300	0.472
1978	4,554,775	20,051	20,061	20,063	20,089	20,063	20,089					20,063	0.440
1979	4,922,518	23,915	23,924	23,934	23,976	23,934	23,976					23,934	0.486
1980	5,505,913	26,134	26,154	26,160	26,215	26,160	26,215					26,160	0.475
1981	5,822,523	29,718	29,718	29,754	29,780	29,754	29,780					29,754	0.511
1982	6,184,882	28,945	28,945	28,991	29,013	28,991	29,013	28,991	28,991	28,991		28,991	0.469
1983	6,513,795	34,300	34,327	34,373	34,419	34,373	34,419	34,359	34,362	34,354		34,373	0.528
1984	6,868,217	37,417	37,420	37,513	37,540	37,514	37,540	37,487	37,478	37,491		37,513	0.546
1985	7,503,185	38,384	38,390	38,498	38,535	38,498	38,535	38,459	38,517	38,471		38,498	0.513
1986	7,891,199	40,455	40,535	40,593	40,689	40,593	40,688	40,545	40,625	40,562		40,593	0.514
1987	8,601,063	41,589	41,634	41,762	41,826	41,762	41,826	41,714	41,752	41,733		41,762	0.486
1988	8,905,267	42,753	42,765	42,996	43,000	42,996	43,000	42,917	42,946	42,947		42,996	0.483
1989	9,434,400	41,881	41,918	42,151	42,089	42,151	42,090	42,073	42,208	42,111		42,151	0.447
1990	10,055,399	38,673	38,697	38,971	38,909	38,971	38,910	38,898	38,866	38,968		38,971	0.388
1991	10,728,872	35,460	35,499	35,787	35,727	35,787	35,727	35,718	35,647	35,824		35,787	0.334
1992	11,441,482	32,310	32,534	32,668	32,777	32,668	32,776	32,605	33,187	32,779		32,668	0.286
1993	11,998,508	28,125	28,199	28,500	28,474	28,500	28,475	28,449	28,687	28,672		28,500	0.238
1994	12,083,591	32,130	32,229	32,683	32,617	32,684	32,618	32,625	32,863	32,817		32,683	0.270
1995	12,383,967	24,483	24,615	25,018	24,926	25,067	24,955	24,972	25,482	25,224		25,018	0.202
1996	12,949,088	27,072	27,390	27,846	27,851	27,898	27,882	27,799	28,694	27,967		27,846	0.215
1997	13,596,753	26,290	26,428	27,300	27,112	27,480	27,239	27,263	28,001	27,418		27,300	0.201
1998	14,465,333	30,031	30,320	31,563	31,410	31,738	31,540	31,527	32,695	31,556		31,563	0.218
1999	15,088,873	32,174	32,664	34,321	33,914	34,564	34,072	34,290	35,519	34,341		34,321	0.227
2000	15,809,043	37,344	37,974	40,616	39,963	40,699	40,047	40,582	41,377	40,234		40,616	0.257
2001	16,717,138	33,067	33,838	36,772	36,160	37,474	36,646	36,740	38,697	36,464		36,772	0.220
2002	17,601,171	38,630	39,633	44,159	42,952	44,306	43,136	44,113	46,086	43,195		44,159	0.251
2003	18,004,352	41,226	42,799	48,732	47,295	48,264	47,143	48,669	51,992	46,446		48,686	0.270
2004	18,523,800	36,780	38,518	45,224	43,663	44,856	43,615	45,169	49,708	42,695		45,151	0.244
2005	18,566,524	32,055	33,577	41,373	39,040	41,174	39,244	41,338	43,224	39,422		41,313	0.223
2006	18,918,245	26,144	27,887	35,847	33,727	36,493	34,507	35,851	39,110	34,043		36,105	0.191
2007	19,391,569	27,685	30,115	40,957	38,001	40,376	38,242	40,956	44,463	37,727		40,667	0.210
2008	19,805,485	24,029	26,560	39,480	35,260	39,604	36,379	39,479	42,715	36,669		39,554	0.200
2009	19,727,413	20,779	23,856	39,307	34,479	39,556	36,129	39,308	43,607	35,134		39,481	0.200
2010	19,224,772	17,498	20,760	40,160	32,990	39,826	35,429	40,206	40,677	35,522		39,893	0.208
2011	18,522,515	12,057	15,986	37,357	30,335	37,779	33,951	37,273	40,115	32,864		37,737	0.204
2012	17,714,507	6,482	10,705	35,051	27,424	35,792	32,628	34,972	38,496	31,922		35,792	0.202
2013	17,602,614	822	5,415	33,355	26,171	35,675	33,755	32,875	36,033	30,474		35,675	0.203
2014	18,074,133					36,690	36,690					36,690	0.203
TOTAL		1,087,202	1,122,280	1,300,134	1,248,667	1,341,008	1,309,225	1,178,219	1,222,818	1,145,035		1,340,091	
EXLD PRIOR		1,087,176	1,122,280	1,300,134	1,248,667	1,341,008	1,309,225	1,178,219	1,222,818	1,145,035		1,340,035	
EXLD PRIOR & 2014		1,087,176	1,122,280	1,300,134	1,248,667	1,304,318	1,272,534	1,178,219	1,222,818	1,145,035		1,303,344	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	20,290	1.000	20,300	0.472
1978	426	20,051	1.001	20,063	0.440
1979	414	23,915	1.001	23,934	0.486
1980	402	26,134	1.001	26,160	0.475
1981	390	29,718	1.001	29,754	0.511
1982	378	28,945	1.002	28,991	0.469
1983	366	34,300	1.002	34,373	0.528
1984	354	37,417	1.003	37,513	0.546
1985	342	38,384	1.003	38,498	0.513
1986	330	40,455	1.003	40,593	0.514
1987	318	41,589	1.004	41,762	0.486
1988	306	42,753	1.006	42,996	0.483
1989	294	41,881	1.006	42,151	0.447
1990	282	38,673	1.008	38,971	0.388
1991	270	35,460	1.009	35,787	0.334
1992	258	32,310	1.011	32,668	0.286
1993	246	28,125	1.013	28,500	0.238
1994	234	32,130	1.017	32,683	0.270
1995	222	24,483	1.022	25,018	0.202
1996	210	27,072	1.029	27,846	0.215
1997	198	26,290	1.038	27,300	0.201
1998	186	30,031	1.051	31,563	0.218
1999	174	32,174	1.067	34,321	0.227
2000	162	37,344	1.088	40,616	0.257
2001	150	33,067	1.112	36,772	0.220
2002	138	38,630	1.143	44,159	0.251
2003	126	41,226	1.182	48,732	0.271
2004	114	36,780	1.230	45,224	0.244
2005	102	32,055	1.291	41,373	0.223
2006	90	26,144	1.371	35,847	0.189
2007	78	27,685	1.479	40,957	0.211
2008	66	24,029	1.643	39,480	0.199
2009	54	20,779	1.892	39,307	0.199
2010	42	17,498	2.295	40,160	0.209
2011	30	12,057	3.098	37,357	0.202
2012	18	6,482	5.408	35,051	0.198
2013	6	822	40.556	33,355	0.189
2014	0				
TOTAL		1,087,176		1,300,134	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	20,292	1.001	20,317	0.473
1978	426	20,061	1.001	20,089	0.441
1979	414	23,924	1.002	23,976	0.487
1980	402	26,154	1.002	26,215	0.476
1981	390	29,718	1.002	29,780	0.511
1982	378	28,945	1.002	29,013	0.469
1983	366	34,327	1.003	34,419	0.528
1984	354	37,420	1.003	37,540	0.547
1985	342	38,390	1.004	38,535	0.514
1986	330	40,535	1.004	40,689	0.516
1987	318	41,634	1.005	41,826	0.486
1988	306	42,765	1.006	43,000	0.483
1989	294	41,918	1.004	42,089	0.446
1990	282	38,697	1.005	38,909	0.387
1991	270	35,499	1.006	35,727	0.333
1992	258	32,534	1.007	32,777	0.286
1993	246	28,199	1.010	28,474	0.237
1994	234	32,229	1.012	32,617	0.270
1995	222	24,615	1.013	24,926	0.201
1996	210	27,390	1.017	27,851	0.215
1997	198	26,428	1.026	27,112	0.199
1998	186	30,320	1.036	31,410	0.217
1999	174	32,664	1.038	33,914	0.225
2000	162	37,974	1.052	39,963	0.253
2001	150	33,838	1.069	36,160	0.216
2002	138	39,633	1.084	42,952	0.244
2003	126	42,799	1.105	47,295	0.263
2004	114	38,518	1.134	43,663	0.236
2005	102	33,577	1.163	39,040	0.210
2006	90	27,887	1.209	33,727	0.178
2007	78	30,115	1.262	38,001	0.196
2008	66	26,560	1.328	35,260	0.178
2009	54	23,856	1.445	34,479	0.175
2010	42	20,760	1.589	32,990	0.172
2011	30	15,986	1.898	30,335	0.164
2012	18	10,705	2.562	27,424	0.155
2013	6	5,415	4.833	26,171	0.149
2014	0				
TOTAL		1,122,280		1,248,667	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	4,296,958	0.472	20,297	100.0%	20,287	20,290	10	20,300	0.472
1978	4,554,775	0.441	20,070	99.9%	20,057	20,051	12	20,063	0.440
1979	4,922,518	0.486	23,943	99.9%	23,924	23,915	19	23,934	0.486
1980	5,505,913	0.475	26,179	99.9%	26,153	26,134	26	26,160	0.475
1981	5,822,523	0.512	29,789	99.9%	29,754	29,718	35	29,754	0.511
1982	6,184,882	0.469	29,033	99.8%	28,987	28,945	46	28,991	0.469
1983	6,513,795	0.528	34,415	99.8%	34,342	34,300	73	34,373	0.528
1984	6,868,217	0.547	37,572	99.7%	37,475	37,417	97	37,514	0.546
1985	7,503,185	0.513	38,525	99.7%	38,411	38,384	114	38,498	0.513
1986	7,891,199	0.515	40,607	99.7%	40,469	40,455	138	40,593	0.514
1987	8,601,063	0.486	41,798	99.6%	41,625	41,589	173	41,762	0.486
1988	8,905,267	0.483	43,021	99.4%	42,778	42,753	243	42,996	0.483
1989	9,434,400	0.447	42,143	99.4%	41,873	41,881	271	42,151	0.447
1990	10,055,399	0.388	38,980	99.2%	38,683	38,673	298	38,971	0.388
1991	10,728,872	0.334	35,792	99.1%	35,465	35,460	327	35,787	0.334
1992	11,441,482	0.285	32,634	98.9%	32,275	32,310	358	32,668	0.286
1993	11,998,508	0.238	28,505	98.7%	28,131	28,125	375	28,500	0.238
1994	12,083,591	0.271	32,693	98.3%	32,139	32,130	554	32,684	0.270
1995	12,383,967	0.220	27,275	97.9%	26,692	24,483	583	25,067	0.202
1996	12,949,088	0.229	29,718	97.2%	28,891	27,072	827	27,898	0.215
1997	13,596,753	0.237	32,170	96.3%	30,980	26,290	1,190	27,480	0.202
1998	14,465,333	0.243	35,156	95.1%	33,448	30,031	1,707	31,738	0.219
1999	15,088,873	0.253	38,202	93.7%	35,813	32,174	2,390	34,564	0.229
2000	15,809,043	0.263	41,654	91.9%	38,299	37,344	3,355	40,699	0.257
2001	16,717,138	0.262	43,740	89.9%	39,333	33,067	4,407	37,474	0.224
2002	17,601,171	0.258	45,334	87.5%	39,658	38,630	5,677	44,306	0.252
2003	18,004,352	0.254	45,693	84.6%	38,655	41,226	7,038	48,264	0.268
2004	18,523,800	0.233	43,251	81.3%	35,175	36,780	8,076	44,856	0.242
2005	18,566,524	0.218	40,493	77.5%	31,373	32,055	9,120	41,174	0.222
2006	18,918,245	0.202	38,234	72.9%	27,886	26,144	10,349	36,493	0.193
2007	19,391,569	0.202	39,162	67.6%	26,471	27,685	12,691	40,376	0.208
2008	19,805,485	0.201	39,797	60.9%	24,222	24,029	15,575	39,604	0.200
2009	19,727,413	0.202	39,834	52.9%	21,058	20,779	18,777	39,556	0.201
2010	19,224,772	0.206	39,569	43.6%	17,241	17,498	22,328	39,826	0.207
2011	18,522,515	0.205	37,981	32.3%	12,258	12,057	25,722	37,779	0.204
2012	17,714,507	0.203	35,960	18.5%	6,650	6,482	29,310	35,792	0.202
2013	17,602,614	0.203	35,733	2.5%	881	822	34,852	35,675	0.203
2014	18,074,133	0.203	36,690	0.0%			36,690	36,690	0.203
TOTAL			1,361,644		1,107,812	1,087,176	253,832	1,341,008	

(1) PROVIDED BY THE BWC
(2) SECTION 2, EXHIBIT 5, SHEET 19, COL. 14
(3) = [(1) x (2)] / 100
(4) = 1 / SECTION 2, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	4,296,958	0.472	20,297	99.9%	20,272	20,292	25	20,317	0.473
1978	4,554,775	0.441	20,070	99.9%	20,041	20,061	29	20,089	0.441
1979	4,922,518	0.486	23,943	99.8%	23,891	23,924	52	23,976	0.487
1980	5,505,913	0.475	26,179	99.8%	26,117	26,154	62	26,215	0.476
1981	5,822,523	0.512	29,789	99.8%	29,728	29,718	62	29,780	0.511
1982	6,184,882	0.469	29,033	99.8%	28,966	28,945	68	29,013	0.469
1983	6,513,795	0.528	34,415	99.7%	34,323	34,327	92	34,419	0.528
1984	6,868,217	0.547	37,572	99.7%	37,451	37,420	121	37,540	0.547
1985	7,503,185	0.513	38,525	99.6%	38,380	38,390	145	38,535	0.514
1986	7,891,199	0.515	40,607	99.6%	40,453	40,535	154	40,688	0.516
1987	8,601,063	0.486	41,798	99.5%	41,606	41,634	192	41,826	0.486
1988	8,905,267	0.483	43,021	99.5%	42,785	42,765	236	43,000	0.483
1989	9,434,400	0.447	42,143	99.6%	41,972	41,918	171	42,090	0.446
1990	10,055,399	0.388	38,980	99.5%	38,768	38,697	213	38,910	0.387
1991	10,728,872	0.334	35,792	99.4%	35,564	35,499	228	35,727	0.333
1992	11,441,482	0.285	32,634	99.3%	32,392	32,534	242	32,776	0.286
1993	11,998,508	0.238	28,505	99.0%	28,230	28,199	276	28,475	0.237
1994	12,083,591	0.271	32,693	98.8%	32,303	32,229	389	32,618	0.270
1995	12,383,967	0.220	27,275	98.8%	26,935	24,615	341	24,955	0.202
1996	12,949,088	0.229	29,718	98.3%	29,227	27,390	491	27,882	0.215
1997	13,596,753	0.237	32,170	97.5%	31,359	26,428	811	27,239	0.200
1998	14,465,333	0.243	35,156	96.5%	33,936	30,320	1,220	31,540	0.218
1999	15,088,873	0.253	38,202	96.3%	36,795	32,664	1,408	34,072	0.226
2000	15,809,043	0.263	41,654	95.0%	39,580	37,974	2,074	40,047	0.253
2001	16,717,138	0.262	43,740	93.6%	40,932	33,838	2,808	36,646	0.219
2002	17,601,171	0.258	45,334	92.3%	41,832	39,633	3,503	43,136	0.245
2003	18,004,352	0.254	45,693	90.5%	41,349	42,799	4,344	47,143	0.262
2004	18,523,800	0.233	43,251	88.2%	38,154	38,518	5,097	43,615	0.235
2005	18,566,524	0.218	40,493	86.0%	34,826	33,577	5,667	39,244	0.211
2006	18,918,245	0.202	38,234	82.7%	31,613	27,887	6,621	34,507	0.182
2007	19,391,569	0.202	39,162	79.2%	31,035	30,115	8,128	38,242	0.197
2008	19,805,485	0.201	39,797	75.3%	29,978	26,560	9,819	36,379	0.184
2009	19,727,413	0.202	39,834	69.2%	27,562	23,856	12,273	36,129	0.183
2010	19,224,772	0.206	39,569	62.9%	24,900	20,760	14,669	35,429	0.184
2011	18,522,515	0.205	37,981	52.7%	20,015	15,986	17,965	33,951	0.183
2012	17,714,507	0.203	35,960	39.0%	14,038	10,705	21,923	32,628	0.184
2013	17,602,614	0.203	35,733	20.7%	7,393	5,415	28,340	33,755	0.192
2014	18,074,133	0.203	36,690	0.0%			36,690	36,690	0.203
TOTAL			1,361,644		1,174,699	1,122,280	186,945	1,309,225	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	4,296,958		1.000			1.002			
1978	4,554,775		1.000			1.002			
1979	4,922,518		1.000			1.002			
1980	5,505,913		1.000			1.002			
1981	5,822,523		1.000			1.002			
1982	6,184,882	2,267	1.000	2,267	12,768	1.002	12,788	28,991	0.469
1983	6,513,795	2,333	1.000	2,333	14,702	1.002	14,728	34,359	0.527
1984	6,868,217	2,581	1.000	2,581	14,497	1.002	14,524	37,487	0.546
1985	7,503,185	2,819	1.000	2,819	13,616	1.002	13,643	38,459	0.513
1986	7,891,199	2,851	1.000	2,851	14,190	1.002	14,221	40,545	0.514
1987	8,601,063	2,855	1.000	2,855	14,567	1.003	14,611	41,714	0.485
1988	8,905,267	3,033	1.000	3,033	14,096	1.004	14,150	42,917	0.482
1989	9,434,400	2,999	1.000	2,999	13,965	1.004	14,027	42,073	0.446
1990	10,055,399	3,061	1.000	3,061	12,634	1.006	12,706	38,898	0.387
1991	10,728,872	3,059	1.000	3,060	11,592	1.007	11,674	35,718	0.333
1992	11,441,482	3,142	1.000	3,143	10,283	1.009	10,373	32,605	0.285
1993	11,998,508	2,977	1.000	2,978	9,447	1.011	9,552	28,449	0.237
1994	12,083,591	2,870	1.001	2,872	11,195	1.015	11,360	32,625	0.270
1995	12,383,967	2,496	1.001	2,498	9,809	1.019	9,996	24,972	0.202
1996	12,949,088	2,319	1.001	2,322	11,674	1.025	11,971	27,799	0.215
1997	13,596,753	2,201	1.002	2,204	11,945	1.035	12,367	27,263	0.201
1998	14,465,333	2,238	1.002	2,243	13,419	1.048	14,059	31,527	0.218
1999	15,088,873	2,418	1.003	2,425	13,306	1.063	14,138	34,290	0.227
2000	15,809,043	2,436	1.004	2,446	15,330	1.082	16,591	40,582	0.257
2001	16,717,138	2,217	1.006	2,230	14,915	1.105	16,478	36,740	0.220
2002	17,601,171	2,308	1.008	2,326	16,737	1.133	18,968	44,113	0.251
2003	18,004,352	2,049	1.011	2,071	20,120	1.168	23,505	48,669	0.270
2004	18,523,800	1,799	1.014	1,824	20,445	1.211	24,761	45,169	0.244
2005	18,566,524	1,741	1.018	1,773	18,412	1.266	23,318	41,338	0.223
2006	18,918,245	1,433	1.023	1,466	18,244	1.340	24,447	35,851	0.190
2007	19,391,569	1,407	1.031	1,451	19,676	1.434	28,222	40,956	0.211
2008	19,805,485	1,379	1.041	1,436	17,425	1.578	27,493	39,479	0.199
2009	19,727,413	1,203	1.057	1,272	17,273	1.790	30,914	39,308	0.199
2010	19,224,772	1,190	1.080	1,285	14,704	2.128	31,289	40,206	0.209
2011	18,522,515	1,055	1.131	1,193	11,428	2.733	31,233	37,273	0.201
2012	17,714,507	881	1.306	1,151	7,357	4.130	30,390	34,972	0.197
2013	17,602,614	211	4.823	1,018	3,898	8.288	32,305	32,875	0.187
2014									
TOTAL		69,828		71,487				1,178,219	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	497	2,629	3,299	3,049	2,941	3,318	2,944	2,612	2,084	1,497	1,105	990	652	376	208	131	127	97	78	40	20	29	31	13	53	26	42	25	4	12	16	0						46	28,991
1983	473	2,859	3,847	3,625	4,601	4,332	3,788	2,736	2,062	1,796	1,281	858	505	363	213	179	150	103	99	115	90	47	45	40	27	8	13	16	14	8	8	8						55	34,362
1984	670	3,621	4,853	5,334	5,013	4,246	3,528	2,834	2,191	1,781	1,230	686	309	280	135	95	73	61	115	37	19	55	60	48	41	50	22	20	7	1	1	1						59	37,478
1985	732	4,361	6,196	5,325	4,892	4,148	3,156	2,570	1,977	1,565	902	593	358	262	219	196	145	135	86	115	110	28	44	81	76	24	34	31	25	21	26	26						61	38,517
1986	819	4,794	6,582	5,404	4,815	4,246	3,730	3,157	2,142	1,335	1,131	605	330	338	130	158	153	134	101	57	34	60	17	35	22	20	56	50	27	23	27	27						64	40,625
1987	895	5,112	6,599	5,526	5,293	4,496	4,035	2,675	1,736	1,153	913	732	558	436	228	158	209	246	120	78	75	60	52	61	74	30	37	31	17	14	17	17						66	41,752
1988	933	5,337	6,965	5,801	5,403	4,718	3,604	2,863	1,657	1,302	797	578	635	347	289	258	207	267	222	175	130	84	98	46	6	29	35	29	16	13	16	16						68	42,946
1989	921	5,409	7,584	6,860	5,506	3,773	2,708	2,244	1,638	1,050	728	689	438	293	343	337	252	203	206	157	139	97	115	120	70	49	59	49	27	23	27	27						67	42,208
1990	1,047	6,107	7,760	6,301	4,901	3,190	2,500	1,630	1,054	930	618	621	423	338	226	235	260	136	84	87	65	54	68	38	28	19	23	20	11	9	11	11						62	38,866
1991	1,078	7,725	6,531	4,977	3,841	2,591	1,813	1,316	1,228	839	486	556	393	499	357	358	299	180	135	104	62	56	34	29	21	15	18	15	8	7	8	8						57	35,647
1992	1,090	7,968	6,182	4,502	2,442	2,086	1,340	1,353	952	532	583	486	333	356	299	266	293	319	255	231	280	163	170	146	107	75	91	76	41	35	42	42						53	33,187
1993	1,171	7,585	5,279	3,376	2,554	1,557	1,444	956	647	657	413	411	403	333	281	221	182	180	179	169	127	85	89	76	56	39	47	40	22	18	22	22						46	28,687
1994	1,254	8,338	5,683	3,959	2,429	2,244	1,468	1,166	916	836	675	595	505	459	320	295	281	320	235	150	134	90	94	81	59	42	50	42	23	19	23	23						52	32,863
1995	1,219	6,959	4,040	2,457	2,234	1,310	1,184	709	750	550	414	392	425	398	466	243	307	218	208	173	155	104	109	93	68	48	58	48	26	22	27	27						40	25,482
1996	1,060	6,303	3,742	2,539	2,123	1,707	1,329	1,274	1,105	957	1,002	778	651	615	497	556	498	336	281	234	209	141	147	126	92	65	78	66	36	30	36	36						46	28,694
1997	1,069	6,157	3,832	2,468	1,962	1,780	1,366	1,502	1,311	986	751	651	587	584	509	433	342	293	245	203	182	123	128	110	81	57	68	57	31	26	31	31						44	28,001
1998	1,118	6,777	4,328	2,974	2,652	2,434	1,762	1,491	1,268	1,034	943	892	737	577	559	485	445	381	319	265	237	159	167	143	105	74	89	74	41	34	41	41						52	32,695
1999	1,434	7,438	4,924	3,576	2,510	2,064	1,867	1,688	1,295	1,073	1,066	964	886	789	599	515	472	405	338	281	252	169	177	152	111	78	94	79	43	36	43	43						56	35,519
2000	1,557	8,412	5,821	4,293	3,385	2,887	2,381	1,732	1,578	1,292	1,138	1,202	977	690	611	525	482	413	345	287	257	173	181	155	113	80	96	80	44	37	44	44						66	41,377
2001	1,345	7,986	4,983	3,469	2,837	2,526	1,915	1,849	1,631	1,442	1,068	1,044	970	825	731	628	576	494	413	343	307	207	216	185	136	95	115	96	52	44	53	53						61	38,697
2002	1,245	8,404	6,025	4,596	3,545	3,356	2,632	2,221	1,969	1,692	1,694	1,251	1,095	931	826	709	651	558	466	387	347	233	244	209	153	108	130	109	59	50	60	60						73	46,086
2003	1,472	8,305	6,798	5,221	4,166	3,729	3,098	2,506	2,318	1,902	1,710	1,548	1,355	1,152	1,022	878	805	690	577	479	429	289	302	259	190	133	161	134	73	61	74	74						82	51,992
2004	1,215	7,606	5,897	4,683	3,903	3,401	3,132	2,650	2,325	1,969	1,773	1,605	1,405	1,194	1,059	910	835	715	598	496	445	299	313	269	197	138	167	139	76	64	76	76						79	49,708
2005	1,292	7,532	5,751	4,375	3,400	3,255	2,661	2,042	1,746	1,475	1,328	1,202	1,052	895	794	682	625	536	448	372	333	224	234	201	147	103	125	104	57	48	57	57						69	43,224
2006	944	5,971	4,551	3,957	3,220	3,003	2,518	1,981	1,754	1,482	1,334	1,208	1,057	899	797	685	628	538	450	374	334	225	235	202	148	104	125	105	57	48	57	57						62	39,110
2007	984	6,489	5,642	4,333	4,107	3,382	2,748	2,223	1,969	1,663	1,497	1,356	1,186	1,009	895	769	705	604	505	419	375	253	264	227	166	117	141	118	64	54	64	64						71	44,463
2008	1,046	6,183	5,164	4,670	3,847	3,120	2,629	2,128	1,884	1,591	1,433	1,297	1,135	965	856	736	675	578	483	401	359	242	253	217	159	112	135	113	61	52	62	62						68	42,715
2009	930	6,003	5,339	4,759	3,748	3,267	2,753	2,228	1,972	1,666	1,500	1,358	1,189	1,011	896	770	706	605	506	420	376	253	265	227	166	117	141	118	64	54	65	65						69	43,607
2010	936	6,715	5,909	3,938	3,268	2,849	2,400	1,943	1,720	1,453	1,308	1,184	1,036	881	782	671	616	528	441	366	328	221	231	198	145	102	123	103	56	47	56	56						65	40,677
2011	1,017	6,022	5,018	4,075	3,382	2,948	2,484	2,010	1,780	1,504	1,354	1,226	1,073	912	809	695	637	546	457	379	339	229	239	205	150	105	127	106	58	49	58	58						64	40,115
2012	846	5,636	4,857	3,944	3,274	2,853	2,404	1,946	1,723	1,455	1,310	1,186	1,038	883	783	673	617	529	442	367	329	221	231	199	145	102	123	103	56	47	56	56						61	38,496
2013	822	5,271	4,542	3,689	3,061	2,668	2,249	1,820	1,611	1,361	1,226	1,109	971	826	732	629	577	494	413	343	307	207	216	186	136	95	115	96	53	44	53	53						57	36,033
Factors	6.409	0.862	0.812	0.830	0.872	0.843	0.809	0.885	0.845	0.900	0.905	0.875	0.850	0.887	0.859	0.917	0.857	0.836	0.830	0.895	0.673	1.045	0.859	0.732	0.702	1.207	0.836	0.546	0.838	1.198	1.000							Tail 1.002	

Example: AY 2008 Age 78 of 2,629 = 3,120 x 0.843 and AY 2008 Age 90 of 2,128 = 2,629 x 0.809

NOTE: FACTORS ARE FROM SECTION 2, EXHIBIT 5, SHEET 35

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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 1.002 DEVELOP.	IMPLIED ULTIMATE INCLD TAIL	IMPLIED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1977	4,296,958	20,290									
1978	4,554,775	20,051									
1979	4,922,518	23,915									
1980	5,505,913	26,134									
1981	5,822,523	29,718									
1982	6,184,882	28,945	62.720	-	62.720	203.57	2,267	28,945	46	28,991	0.469
1983	6,513,795	34,300	68.531	-	68.531	214.53	2,333	34,300	55	34,354	0.527
1984	6,868,217	37,417	64.491	0.025	64.516	224.79	2,581	37,431	59	37,491	0.546
1985	7,503,185	38,384	58.203	0.040	58.243	233.94	2,819	38,410	61	38,471	0.513
1986	7,891,199	40,455	59.092	0.062	59.154	240.13	2,851	40,497	64	40,562	0.514
1987	8,601,063	41,589	58.745	0.110	58.855	247.97	2,855	41,667	66	41,733	0.485
1988	8,905,267	42,753	54.629	0.160	54.789	258.03	3,033	42,878	68	42,947	0.482
1989	9,434,400	41,881	52.708	0.206	52.914	264.95	2,999	42,045	67	42,111	0.446
1990	10,055,399	38,673	45.806	0.276	46.082	275.82	3,061	38,906	62	38,968	0.388
1991	10,728,872	35,460	40.809	0.354	41.163	283.96	3,060	35,768	57	35,824	0.334
1992	11,441,482	32,310	34.575	0.447	35.022	297.32	3,143	32,727	52	32,779	0.286
1993	11,998,508	28,125	31.018	0.553	31.571	304.48	2,978	28,627	45	28,672	0.239
1994	12,083,591	32,130	35.687	0.706	36.393	313.48	2,872	32,765	52	32,817	0.272
1995	12,383,967	24,483	30.421	0.870	31.292	322.18	2,498	25,184	40	25,224	0.204
1996	12,949,088	27,072	34.950	1.099	36.049	333.58	2,322	27,923	44	27,967	0.216
1997	13,596,753	26,290	34.406	1.419	35.825	346.69	2,204	27,374	44	27,418	0.202
1998	14,465,333	30,031	36.963	1.816	38.779	362.22	2,243	31,506	50	31,556	0.218
1999	15,088,873	32,174	35.318	2.319	37.637	375.66	2,425	34,286	54	34,341	0.228
2000	15,809,043	37,344	39.179	2.965	42.145	389.68	2,446	40,171	64	40,234	0.255
2001	16,717,138	33,067	37.007	3.737	40.744	400.68	2,230	36,406	58	36,464	0.218
2002	17,601,171	38,630	40.280	4.688	44.968	412.31	2,326	43,126	69	43,195	0.245
2003	18,004,352	41,226	46.995	5.867	52.861	423.59	2,071	46,373	74	46,446	0.258
2004	18,523,800	36,780	46.055	7.322	53.377	437.83	1,824	42,627	68	42,695	0.230
2005	18,566,524	32,055	40.349	9.195	49.545	448.07	1,773	39,360	63	39,422	0.212
2006	18,918,245	26,144	38.398	11.521	49.920	464.44	1,466	33,989	54	34,043	0.180
2007	19,391,569	27,685	39.703	14.315	54.019	480.56	1,451	37,667	60	37,727	0.195
2008	19,805,485	24,029	34.386	18.004	52.389	486.64	1,436	36,611	58	36,669	0.185
2009	19,727,413	20,779	32.581	22.420	55.001	500.21	1,275	35,078	56	35,134	0.178
2010	19,224,772	17,498	26.954	27.676	54.630	505.21	1,285	35,465	56	35,522	0.185
2011	18,522,515	12,057	19.823	34.123	53.946	510.26	1,192	32,812	52	32,864	0.177
2012	17,714,507	6,482	10.816	42.364	53.180	527.10	1,137	31,871	51	31,922	0.180
2013	17,602,614	822	1.443	51.946	53.389	545.34	1,045	30,425	48	30,474	0.173
2014							1,066				
TOTAL		1,087,176					72,567	1,143,218	1,817	1,145,035	

(1) PROVIDED BY THE BWC
(2) BASED ON DATA FROM THE BWC
(3) = (2) / [(6) x (7)] x 1000
(4) SECTION 2, EXHIBIT 5, SHEET 21, COL. 6
(5) = (3) + (4)
(6) BASED ON HISTORICAL BENEFIT LEVELS
(7) SECTION 2, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	4,296,958	3.912	16,808,668		1.000					0.458					
1978	4,554,775	3.675	16,737,992		1.000					0.458					
1979	4,922,518	3.407	16,773,433		1.000					0.458					
1980	5,505,913	3.169	17,448,182		1.000					0.458					
1981	5,822,523	2.920	16,998,954		1.000					0.458					
1982	6,184,882	2.776	17,167,821	2,267	1.000	2,267	3.665%	1.320%		0.458	0.604%	3.665%	2,267	2,267	3.665%
1983	6,513,795	2.658	17,314,056	2,333	1.000	2,333	3.582%	1.347%		0.444	0.599%	3.582%	2,333	2,333	3.582%
1984	6,868,217	2.533	17,396,710	2,581	1.000	2,581	3.758%	1.484%		0.431	0.640%	3.758%	2,581	2,581	3.758%
1985	7,503,185	2.448	18,364,828	2,819	1.000	2,819	3.757%	1.535%		0.419	0.643%	3.757%	2,819	2,819	3.757%
1986	7,891,199	2.388	18,846,257	2,851	1.000	2,851	3.613%	1.513%	4.1%	0.407	0.615%	3.613%	2,851	2,851	3.613%
1987	8,601,063	2.311	19,875,240	2,855	1.000	2,855	3.319%	1.436%	1.5%	0.395	0.567%	3.319%	2,855	2,855	3.319%
1988	8,905,267	2.208	19,660,304	3,033	1.000	3,033	3.406%	1.543%	0.1%	0.383	0.591%	3.406%	3,033	3,033	3.406%
1989	9,434,400	2.159	20,371,910	2,999	1.000	2,999	3.179%	1.472%	-0.6%	0.395	0.582%	3.179%	2,999	2,999	3.179%
1990	10,055,399	2.083	20,942,088	3,061	1.000	3,061	3.045%	1.462%	-0.4%	0.407	0.596%	3.045%	3,061	3,061	3.044%
1991	10,728,872	2.022	21,689,651	3,059	1.000	3,060	2.852%	1.411%	-0.9%	0.420	0.593%	2.851%	3,059	3,060	2.852%
1992	11,441,482	1.919	21,954,933	3,142	1.000	3,143	2.747%	1.432%	-1.9%	0.433	0.620%	2.747%	3,143	3,143	2.747%
1993	11,998,508	1.885	22,621,374	2,977	1.000	2,978	2.482%	1.317%	-2.4%	0.446	0.588%	2.482%	2,978	2,978	2.482%
1994	12,083,591	1.825	22,048,532	2,870	1.001	2,872	2.377%	1.303%	-3.0%	0.460	0.599%	2.377%	2,872	2,872	2.377%
1995	12,383,967	1.774	21,970,116	2,496	1.001	2,498	2.017%	1.137%	-5.1%	0.474	0.539%	2.017%	2,497	2,498	2.017%
1996	12,949,088	1.717	22,232,463	2,319	1.001	2,322	1.793%	1.044%	-7.5%	0.489	0.511%	1.793%	2,322	2,322	1.793%
1997	13,596,753	1.644	22,352,179	2,201	1.002	2,204	1.621%	0.986%	-7.7%	0.504	0.497%	1.621%	2,204	2,204	1.621%
1998	14,465,333	1.568	22,686,876	2,238	1.002	2,243	1.550%	0.988%	-6.7%	0.520	0.514%	1.551%	2,243	2,243	1.551%
1999	15,088,873	1.517	22,896,749	2,418	1.003	2,425	1.607%	1.059%	-1.9%	0.536	0.568%	1.606%	2,424	2,425	1.607%
2000	15,809,043	1.467	23,186,938	2,436	1.004	2,446	1.547%	1.055%	0.9%	0.553	0.583%	1.545%	2,442	2,446	1.547%
2001	16,717,138	1.434	23,973,016	2,217	1.006	2,230	1.334%	0.930%	-0.5%	0.604	0.562%	1.333%	2,229	2,230	1.334%
2002	17,601,171	1.390	24,464,115	2,308	1.008	2,326	1.321%	0.951%	-2.1%	0.660	0.627%	1.322%	2,326	2,326	1.322%
2003	18,004,352	1.348	24,277,502	2,049	1.011	2,071	1.150%	0.853%	-5.2%	0.721	0.615%	1.148%	2,067	2,071	1.150%
2004	18,523,800	1.304	24,148,944	1,799	1.014	1,824	0.985%	0.755%	-7.3%	0.788	0.595%	0.985%	1,825	1,824	0.985%
2005	18,566,524	1.280	23,758,948	1,741	1.018	1,773	0.955%	0.746%	-6.5%	0.861	0.643%	0.954%	1,771	1,773	0.955%
2006	18,918,245	1.246	23,574,590	1,433	1.023	1,466	0.775%	0.622%	-9.4%	0.941	0.586%	0.774%	1,465	1,466	0.775%
2007	19,391,569	1.209	23,452,743	1,407	1.031	1,451	0.748%	0.619%	-8.0%	0.951	0.588%	0.748%	1,450	1,451	0.748%
2008	19,805,485	1.169	23,147,670	1,379	1.041	1,436	0.725%	0.620%	-5.6%	0.961	0.596%	0.723%	1,431	1,436	0.725%
2009	19,727,413	1.141	22,503,303	1,203	1.057	1,272	0.645%	0.565%	-5.4%	0.970	0.548%	0.682%	1,345	1,275	0.646%
2010	19,224,772	1.129	21,710,635	1,190	1.080	1,285	0.668%	0.592%	-1.9%	0.980	0.580%	0.668%	1,285	1,285	0.668%
2011	18,522,515	1.093	20,240,053	1,055	1.131	1,193	0.644%	0.590%	-1.4%	0.990	0.584%	0.640%	1,186	1,192	0.644%
2012	17,714,507	1.061	18,793,320	881	1.306	1,151	0.650%	0.612%	0.2%	1.000	0.612%	0.615%	1,090	1,137	0.642%
2013	17,602,614	1.030	18,130,692	211	4.823	1,018	0.578%	0.561%	0.2%	1.000	0.561%	0.597%	1,052	1,045	0.594%
2014	18,074,133	1.000	18,074,133	0						1.000		0.590%	1,066	1,066	0.590%
TOTAL				69,828		71,487							72,573	72,567	

	5 Year Average excluding 2013	0.584%
	10 Year Average excluding 2013	0.595%
	5 Year Average excluding 2012-2013	0.579%
	10 Year Average excluding 2011-2013	0.594%
	2006-2011 Average excluding 2009	0.587%
(16)	2014 Selected Frequency	0.590%

(1) PROVIDED BY THE BWC
(2) BASED ON CHANGE IN SAWW
(3) = (1) x (2)
(4) BASED ON DATA FROM THE BWC
(5) SECTION 2, 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
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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	4,296,958			20,300		0.472
1978	4,554,775			20,063		0.440
1979	4,922,518			23,934		0.486
1980	5,505,913			26,160		0.475
1981	5,822,523			29,754		0.511
1982	6,184,882	2,267	3.67%	28,991	12,788	0.469
1983	6,513,795	2,333	3.58%	34,373	14,733	0.528
1984	6,868,217	2,581	3.76%	37,513	14,534	0.546
1985	7,503,185	2,819	3.76%	38,498	13,657	0.513
1986	7,891,199	2,851	3.61%	40,593	14,238	0.514
1987	8,601,063	2,855	3.32%	41,762	14,628	0.486
1988	8,905,267	3,033	3.41%	42,996	14,176	0.483
1989	9,434,400	2,999	3.18%	42,151	14,055	0.447
1990	10,055,399	3,061	3.04%	38,971	12,731	0.388
1991	10,728,872	3,060	2.85%	35,787	11,695	0.334
1992	11,441,482	3,143	2.75%	32,668	10,394	0.286
1993	11,998,508	2,978	2.48%	28,500	9,570	0.238
1994	12,083,591	2,872	2.38%	32,683	11,380	0.270
1995	12,383,967	2,498	2.02%	25,018	10,015	0.202
1996	12,949,088	2,322	1.79%	27,846	11,992	0.215
1997	13,596,753	2,204	1.62%	27,300	12,387	0.201
1998	14,465,333	2,243	1.55%	31,563	14,072	0.218
1999	15,088,873	2,425	1.61%	34,321	14,153	0.227
2000	15,809,043	2,446	1.55%	40,616	16,605	0.257
2001	16,717,138	2,230	1.33%	36,772	16,490	0.220
2002	17,601,171	2,326	1.32%	44,159	18,985	0.251
2003	18,004,352	2,071	1.15%	48,686	23,508	0.270
2004	18,523,800	1,824	0.98%	45,151	24,754	0.244
2005	18,566,524	1,773	0.95%	41,313	23,301	0.223
2006	18,918,245	1,466	0.77%	36,105	24,628	0.191
2007	19,391,569	1,451	0.75%	40,667	28,027	0.210
2008	19,805,485	1,436	0.73%	39,554	27,545	0.200
2009	19,727,413	1,275	0.65%	39,481	30,966	0.200
2010	19,224,772	1,285	0.67%	39,893	31,045	0.208
2011	18,522,515	1,192	0.64%	37,737	31,658	0.204
2012	17,714,507	1,137	0.64%	35,792	31,480	0.202
2013	17,602,614	1,045	0.59%	35,675	34,138	0.203
2014		1,066		36,690	34,407	
TOTAL		72,567		1,340,035		

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	26	21	71	50						8	5	(3)	56	71	(15)
1977	20,290	20,272	20,295	23	438	426	1.001	1.001	15.2%	3	18	15	20,300	20,295	5
1978	20,051	20,042	20,068	26	426	414	1.001	1.001	14.0%	4	9	5	20,063	20,068	(5)
1979	23,915	23,904	23,940	36	414	402	1.001	1.002	13.3%	5	11	6	23,934	23,940	(6)
1980	26,134	26,128	26,173	45	402	390	1.002	1.002	12.8%	6	7	1	26,160	26,173	(13)
1981	29,718	29,718	29,785	67	390	378	1.002	1.002	23.2%	15	0	(15)	29,754	29,785	(32)
1982	28,945	28,945	29,027	82	378	366	1.002	1.003	20.3%	17	0	(17)	28,991	29,027	(36)
1983	34,300	34,292	34,406	114	366	354	1.003	1.003	15.1%	17	8	(9)	34,373	34,406	(33)
1984	37,417	37,416	37,562	146	354	342	1.003	1.004	14.8%	22	1	(21)	37,513	37,562	(49)
1985	38,384	38,358	38,524	165	342	330	1.004	1.004	9.5%	16	25	10	38,498	38,524	(26)
1986	40,455	40,405	40,602	197	330	318	1.004	1.005	11.5%	23	50	27	40,593	40,602	(9)
1987	41,589	41,552	41,792	241	318	306	1.005	1.006	15.7%	38	37	(0)	41,762	41,792	(31)
1988	42,753	42,725	43,002	277	306	294	1.006	1.006	10.7%	30	29	(1)	42,996	43,002	(6)
1989	41,881	41,811	42,132	321	294	282	1.006	1.008	15.2%	49	70	21	42,151	42,132	20
1990	38,673	38,635	38,997	361	282	270	1.008	1.009	17.9%	65	38	(27)	38,971	38,997	(26)
1991	35,460	35,426	35,819	393	270	258	1.009	1.011	15.5%	61	34	(27)	35,787	35,819	(32)
1992	32,310	32,147	32,561	414	258	246	1.011	1.013	13.7%	57	163	106	32,668	32,561	108
1993	28,125	27,999	28,458	460	246	234	1.013	1.016	21.3%	98	127	29	28,500	28,458	42
1994	32,130	31,980	32,640	661	234	222	1.016	1.021	20.2%	133	150	16	32,683	32,640	43
1995	24,483	24,275	24,926	650	222	210	1.021	1.027	22.4%	146	208	62	25,018	24,926	93
1996	27,072	26,735	27,673	938	210	198	1.027	1.035	23.0%	216	336	120	27,846	27,673	173
1997	26,290	25,948	27,149	1,202	198	186	1.035	1.046	23.4%	282	342	60	27,300	27,149	150
1998	30,031	29,546	31,311	1,765	186	174	1.046	1.060	21.5%	380	485	105	31,563	31,311	252
1999	32,174	31,574	34,051	2,476	174	162	1.060	1.078	22.5%	557	599	43	34,321	34,051	270
2000	37,344	36,655	40,416	3,761	162	150	1.078	1.103	21.8%	822	690	(132)	40,616	40,416	200
2001	33,067	32,097	36,363	4,266	150	138	1.103	1.133	20.7%	882	970	88	36,772	36,363	409
2002	38,630	37,378	43,780	6,402	138	126	1.133	1.170	19.4%	1,242	1,251	10	44,159	43,780	379
2003	41,226	39,516	47,974	8,458	126	114	1.170	1.215	17.9%	1,512	1,710	198	48,686	47,974	711
2004	36,780	34,811	44,263	9,452	114	102	1.215	1.272	17.1%	1,617	1,969	351	45,151	44,263	888
2005	32,055	30,309	40,982	10,674	102	90	1.272	1.351	17.7%	1,894	1,746	(147)	41,313	40,982	331
2006	26,144	24,163	35,724	11,561	90	78	1.351	1.454	16.7%	1,936	1,981	45	36,105	35,724	381
2007	27,685	24,937	39,995	15,058	78	66	1.454	1.610	17.6%	2,651	2,748	97	40,667	39,995	671
2008	24,029	20,909	39,027	18,118	66	54	1.610	1.851	17.6%	3,187	3,120	(67)	39,554	39,027	527
2009	20,779	17,031	38,676	21,645	54	42	1.851	2.240	16.9%	3,666	3,748	82	39,481	38,676	805
2010	17,498	13,560	39,608	26,048	42	30	2.240	3.024	17.3%	4,505	3,938	(567)	39,893	39,608	285
2011	12,057	7,039	36,898	29,859	30	18	3.024	5.261	17.4%	5,185	5,018	(167)	37,737	36,898	839
2012	6,482	846	37,853	37,006	18	6	5.261	39.460	16.9%	6,254	5,636	(619)	35,792	37,853	(2,060)
2013	822		39,487	39,487	6		39.460		2.5%	1,001	822	(178)	35,675	39,487	(3,813)
2014									0.0%		0	0			
TOTAL	1,087,202	1,049,103	1,302,008	252,905						38,598	38,098	(500)	1,303,400	1,302,008	1,392
EXLD PRIOR	1,087,176	1,049,083	1,301,938	252,855						38,590	38,093	(497)	1,303,344	1,301,938	1,407

(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 2, EXHIBIT 5, SHEET 15B, COL. 9
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 2, EXHIBIT 5, SHEET 3, COL. 12
(14) FROM 6/30/12 ANALYSIS
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	-	-	-	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	-	-	-	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	-	-	-	534	522	1.000	1.000	19.5%	-	-	-
1970	-	-	-	522	510	1.000	1.000	19.6%	-	-	-
1971	-	-	-	510	498	1.000	1.000	18.0%	-	-	-
1972	-	-	-	498	486	1.000	1.000	17.8%	-	-	-
1973	3	3	-	486	474	1.000	1.001	17.1%	-	-	-
1974	-	-	-	474	462	1.001	1.001	16.8%	-	-	-
1975	23	18	50	462	450	1.001	1.001	16.6%	8	5	(3)
1976	-	-	-	450	438	1.001	1.001	16.7%	-	-	-
TOTAL	26	21	50						8	5	(3)

(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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	20,292	20,273	20,295	21	438	426	1.000	1.000	100.0%	21	18	(3)	20,300	20,295	5
1978	20,061	20,043	20,068	25	426	414	1.000	1.001	100.0%	25	18	(7)	20,063	20,068	(5)
1979	23,924	23,917	23,940	24	414	402	1.001	1.001	14.1%	3	8	4	23,934	23,940	(6)
1980	26,154	26,149	26,173	24	402	390	1.001	1.000	-203.6%	(48)	5	53	26,160	26,173	(13)
1981	29,718	29,752	29,785	33	390	378	1.000	1.001	75.7%	25	(34)	(59)	29,754	29,785	(32)
1982	28,945	28,964	29,027	63	378	366	1.001	1.002	36.4%	23	(19)	(42)	28,991	29,027	(36)
1983	34,327	34,305	34,406	101	366	354	1.002	1.002	23.8%	24	22	(2)	34,373	34,406	(33)
1984	37,420	37,420	37,562	142	354	342	1.002	1.003	28.1%	40	0	(40)	37,513	37,562	(49)
1985	38,390	38,384	38,524	140	342	330	1.003	1.003	0.1%	0	6	6	38,498	38,524	(26)
1986	40,535	40,498	40,602	104	330	318	1.003	1.004	22.2%	23	36	13	40,593	40,602	(9)
1987	41,634	41,616	41,792	176	318	306	1.004	1.005	26.2%	46	18	(29)	41,762	41,792	(31)
1988	42,765	42,743	43,002	259	306	294	1.005	1.003	-83.0%	(215)	22	237	42,996	43,002	(6)
1989	41,918	41,848	42,132	284	294	282	1.003	1.005	48.4%	137	70	(67)	42,151	42,132	20
1990	38,697	38,692	38,997	305	282	270	1.005	1.006	20.0%	61	5	(56)	38,971	38,997	(26)
1991	35,499	35,488	35,819	331	270	258	1.006	1.007	13.3%	44	11	(33)	35,787	35,819	(32)
1992	32,534	32,298	32,561	263	258	246	1.007	1.008	13.1%	34	236	202	32,668	32,561	108
1993	28,199	28,164	28,458	294	246	234	1.008	1.011	25.1%	74	35	(39)	28,500	28,458	42
1994	32,229	32,210	32,640	430	234	222	1.011	1.012	4.1%	18	18	1	32,683	32,640	43
1995	24,615	24,562	24,926	363	222	210	1.012	1.015	20.5%	74	52	(22)	25,018	24,926	93
1996	27,390	27,109	27,673	564	210	198	1.015	1.024	36.8%	207	282	74	27,846	27,673	173
1997	26,428	26,219	27,149	931	198	186	1.024	1.034	29.2%	272	209	(63)	27,300	27,149	150
1998	30,320	29,938	31,311	1,373	186	174	1.034	1.029	-16.1%	(222)	383	604	31,563	31,311	252
1999	32,664	32,328	34,051	1,722	174	162	1.029	1.045	34.0%	586	336	(251)	34,321	34,051	270
2000	37,974	37,402	40,416	3,014	162	150	1.045	1.061	25.3%	762	572	(190)	40,616	40,416	200
2001	33,838	32,980	36,363	3,383	150	138	1.061	1.071	13.8%	468	859	391	36,772	36,363	409
2002	39,633	38,875	43,780	4,905	138	126	1.071	1.089	18.8%	920	758	(162)	44,159	43,780	379
2003	42,799	41,196	47,974	6,778	126	114	1.089	1.113	18.9%	1,284	1,603	319	48,686	47,974	711
2004	38,518	36,988	44,263	7,275	114	102	1.113	1.135	14.9%	1,082	1,530	448	45,151	44,263	888
2005	33,577	32,172	40,982	8,810	102	90	1.135	1.181	22.4%	1,977	1,404	(573)	41,313	40,982	331
2006	27,887	26,090	35,724	9,634	90	78	1.181	1.228	17.5%	1,684	1,797	113	36,105	35,724	381
2007	30,115	28,042	39,995	11,953	78	66	1.228	1.285	16.3%	1,953	2,073	120	40,667	39,995	671
2008	26,560	24,017	39,027	15,010	66	54	1.285	1.397	21.8%	3,276	2,543	(733)	39,554	39,027	527
2009	23,856	20,624	38,676	18,052	54	42	1.397	1.512	16.1%	2,908	3,232	324	39,481	38,676	805
2010	20,760	18,018	39,608	21,590	42	30	1.512	1.830	25.4%	5,477	2,742	(2,735)	39,893	39,608	285
2011	15,986	11,615	36,898	25,283	30	18	1.830	2.451	23.4%	5,908	4,371	(1,537)	37,737	36,898	839
2012	10,705	5,862	37,853	31,991	18	6	2.451	4.724	24.9%	7,968	4,844	(3,125)	35,792	37,853	(2,060)
2013	5,415		39,487	39,487	6		4.724		21.2%	8,358	5,415	(2,943)	35,675	39,487	(3,813)
2014									0.0%		0	0			
TOTAL	1,122,280	1,086,801	1,301,938	215,137						45,280	35,479	(9,801)	1,303,344	1,301,938	1,407
EXLD PRIOR	1,122,280	1,086,801	1,301,938	215,137						45,280	35,479	(9,801)	1,303,344	1,301,938	1,407

(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 2, EXHIBIT 5, SHEET 3, COL. 12
(14) FROM 6/30/12 ANALYSIS
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	2,267	2,267	2,267	0	378	366	1.000	1.000	100.0%	0	0	0	2,267	2,267	0
1983	2,333	2,332	2,332	0	366	354	1.000	1.000	100.0%	0	1	1	2,333	2,332	1
1984	2,581	2,581	2,582	1	354	342	1.000	1.000	100.0%	1	0	(1)	2,581	2,582	(1)
1985	2,819	2,819	2,820	1	342	330	1.000	1.000	39.0%	0	0	0	2,819	2,820	(1)
1986	2,851	2,851	2,852	1	330	318	1.000	1.000	0.0%	0	0	0	2,851	2,852	(1)
1987	2,855	2,855	2,856	1	318	306	1.000	1.000	0.0%	0	0	0	2,855	2,856	(1)
1988	3,033	3,033	3,035	2	306	294	1.000	1.001	29.4%	1	0	(1)	3,033	3,035	(2)
1989	2,999	2,999	3,001	2	294	282	1.001	1.001	21.9%	0	0	0	2,999	3,001	(2)
1990	3,061	3,061	3,063	2	282	270	1.001	1.001	17.5%	0	0	0	3,061	3,063	(2)
1991	3,059	3,057	3,060	3	270	258	1.001	1.001	7.9%	0	2	2	3,060	3,060	0
1992	3,142	3,142	3,145	3	258	246	1.001	1.001	13.5%	0	0	0	3,143	3,145	(2)
1993	2,977	2,976	2,979	3	246	234	1.001	1.001	11.7%	0	1	1	2,978	2,979	(1)
1994	2,870	2,869	2,872	3	234	222	1.001	1.001	10.5%	0	1	1	2,872	2,872	0
1995	2,496	2,492	2,496	4	222	210	1.001	1.001	13.7%	1	4	3	2,498	2,496	2
1996	2,319	2,318	2,322	4	210	198	1.001	1.002	12.5%	0	1	1	2,322	2,322	0
1997	2,201	2,199	2,203	4	198	186	1.002	1.002	14.9%	1	2	1	2,204	2,203	1
1998	2,238	2,236	2,242	6	186	174	1.002	1.003	32.5%	2	2	0	2,243	2,242	1
1999	2,418	2,415	2,424	9	174	162	1.003	1.004	25.6%	2	3	1	2,425	2,424	1
2000	2,436	2,430	2,443	13	162	150	1.004	1.005	24.9%	3	6	3	2,446	2,443	3
2001	2,217	2,211	2,226	15	150	138	1.005	1.007	24.1%	4	6	2	2,230	2,226	4
2002	2,308	2,304	2,327	23	138	126	1.007	1.010	30.9%	7	4	(3)	2,326	2,327	(1)
2003	2,049	2,042	2,069	27	126	114	1.010	1.013	24.4%	7	7	0	2,071	2,069	2
2004	1,799	1,789	1,819	30	114	102	1.013	1.017	21.6%	6	10	4	1,824	1,819	5
2005	1,741	1,729	1,766	37	102	90	1.017	1.022	21.4%	8	12	4	1,773	1,766	7
2006	1,433	1,419	1,460	41	90	78	1.022	1.029	25.3%	10	14	4	1,466	1,460	6
2007	1,407	1,396	1,449	53	78	66	1.029	1.038	23.3%	12	11	(1)	1,451	1,449	2
2008	1,379	1,355	1,426	71	66	54	1.038	1.053	26.3%	19	24	5	1,436	1,426	10
2009	1,203	1,177	1,270	93	54	42	1.053	1.074	27.7%	26	26	0	1,275	1,270	5
2010	1,190	1,149	1,290	141	42	30	1.074	1.125	37.8%	53	41	(12)	1,285	1,290	(5)
2011	1,055	919	1,186	267	30	18	1.125	1.296	51.4%	137	136	(1)	1,192	1,186	6
2012	881	242	1,160	918	18	6	1.296	4.831	71.2%	654	639	(15)	1,137	1,160	(23)
2013	211		1,157	1,157	6		4.831		20.7%	239	211	(28)	1,045	1,157	(112)
2014	0									0			1,066		
TOTAL	69,828	68,664	71,599	2,935						1,193	1,164	(29)	72,567	71,599	(98)
EXLD PRIOR	69,828	68,664	71,599	2,935						1,193	1,164	(29)	72,567	71,599	(98)

(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 2, EXHIBIT 5, SHEET 13, COL. 14
(14) FROM 6/30/12 ANALYSIS
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
COMPENSATION
TT, WL, LMWL, LM, TP, CO
(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			2.5%	2.4%	81.4%
6	40.556	2.5%	16.0%	15.4%	82.6%
18	5.408	18.5%	13.8%	12.7%	82.8%
30	3.098	32.3%	11.3%	10.0%	82.9%
42	2.295	43.6%	9.3%	7.9%	83.0%
54	1.892	52.9%	8.0%	6.6%	83.3%
66	1.643	60.9%	6.7%	5.3%	83.4%
78	1.479	67.6%	5.3%	4.1%	83.6%
90	1.371	72.9%	4.5%	3.3%	84.0%
102	1.291	77.5%	3.8%	2.7%	84.4%
114	1.230	81.3%	3.3%	2.2%	84.9%
126	1.182	84.6%	2.9%	1.9%	85.3%
138	1.143	87.5%	2.4%	1.5%	85.7%
150	1.112	89.9%	2.0%	1.2%	86.0%
162	1.088	91.9%	1.8%	1.0%	86.3%
174	1.067	93.7%	1.4%	0.8%	86.2%
186	1.051	95.1%	1.2%	0.6%	86.1%
198	1.038	96.3%	0.9%	0.5%	85.7%
210	1.029	97.2%	0.6%	0.3%	84.9%
222	1.022	97.9%	0.4%	0.2%	84.2%
234	1.017	98.3%	0.4%	0.2%	83.8%
246	1.013	98.7%	0.2%	0.1%	82.8%
258	1.011	98.9%	0.2%	0.1%	83.0%
270	1.009	99.1%	0.2%	0.1%	83.2%
282	1.008	99.2%	0.1%	0.0%	83.4%
294	1.006	99.4%	0.1%	0.0%	83.9%
306	1.006	99.4%	0.2%	0.1%	85.2%
318	1.004	99.6%	0.1%	0.0%	83.7%
330	1.003	99.7%	0.0%	0.0%	83.8%
342	1.003	99.7%	0.0%	0.0%	85.0%
354	1.003	99.7%	0.0%	0.0%	86.4%
366	1.002	99.8%	0.1%	0.0%	87.2%
378	1.002	99.8%	0.0%	0.0%	87.0%
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)

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
COMPENSATION

TT, WL, LMWL, LM, TP, CO
(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	10,055,399	2.083	20,942,088	38,971	38,909	0.407	2.667	42,342	42,275	100%	42,342	0.202	0.388	0.388
1991	10,728,872	2.022	21,689,651	35,787	35,727	0.420	2.807	42,196	42,125	100%	42,196	0.195	0.334	0.334
1992	11,441,482	1.919	21,954,933	32,668	32,777	0.433	2.955	41,800	41,938	100%	41,800	0.190	0.286	0.285
1993	11,998,508	1.885	22,621,374	28,500	28,474	0.446	3.110	39,572	39,537	100%	39,572	0.175	0.238	0.238
1994	12,083,591	1.825	22,048,532	32,683	32,617	0.460	3.274	49,247	49,147	100%	49,247	0.223	0.270	0.271
1995	12,383,967	1.774	21,970,116	25,018	24,926	0.474	3.446	40,909	40,758	100%	40,909	0.186	0.202	0.220
1996	12,949,088	1.717	22,232,463	27,846	27,851	0.489	3.105	42,289	42,296	100%	42,289	0.190	0.215	0.229
1997	13,596,753	1.644	22,352,179	27,300	27,112	0.504	2.797	38,506	38,240	100%	38,506	0.172	0.201	0.237
1998	14,465,333	1.568	22,686,876	31,563	31,410	0.520	2.520	41,348	41,148	100%	41,348	0.182	0.218	0.243
1999	15,088,873	1.517	22,896,749	34,321	33,914	0.536	2.270	41,758	41,263	100%	41,758	0.182	0.227	0.253
2000	15,809,043	1.467	23,186,938	40,616	39,963	0.553	2.045	45,897	45,159	100%	45,897	0.198	0.257	0.263
2001	16,717,138	1.434	23,973,016	36,772	36,160	0.604	1.843	40,912	40,231	100%	40,912	0.171	0.220	0.262
2002	17,601,171	1.390	24,464,115	44,159	42,952	0.660	1.660	48,374	47,052	100%	48,374	0.198	0.251	0.258
2003	18,004,352	1.348	24,277,502	48,732	47,295	0.721	1.495	52,562	51,012	100%	52,562	0.217	0.271	0.254
2004	18,523,800	1.304	24,148,944	45,224	43,663	0.788	1.438	51,259	49,490	100%	51,259	0.212	0.244	0.233
2005	18,566,524	1.280	23,758,948	41,373	39,040	0.861	1.383	49,278	46,501	100%	49,278	0.207	0.223	0.218
2006	18,918,245	1.246	23,574,590	35,847	33,727	0.941	1.329	44,868	42,215	100%	44,868	0.190	0.189	0.202
2007	19,391,569	1.209	23,452,743	40,957	38,001	0.951	1.278	49,791	46,198	100%	49,791	0.212	0.211	0.202
2008	19,805,485	1.169	23,147,670	39,480	35,260	0.961	1.229	46,615	41,633	100%	46,615	0.201	0.199	0.201
2009	19,727,413	1.141	22,503,303	39,307	34,479	0.970	1.182	45,077	39,540	100%	45,077	0.200	0.199	0.202
2010	19,224,772	1.129	21,710,635	40,160	32,990	0.980	1.136	44,731	36,745	100%	44,731	0.206	0.209	0.206
2011	18,522,515	1.093	20,240,053	37,357	30,335	0.990	1.093	40,412	32,816	100%	40,412	0.200	0.202	0.205
2012	17,714,507	1.061	18,793,320	35,051	27,424	1.000	1.061	37,186	29,094	100%	37,186	0.198	0.198	0.203
2013	17,602,614	1.030	18,130,692	33,355	26,171	1.000	1.030	34,356	26,957	100%	34,356	0.189	0.189	0.203
2014		1.000				1.000	1.000	0	0	0%	0			0.203

	5 Year Average excluding 2012-2013	0.204	0.204
	7 Year Average excluding 2012-2013	0.202	0.205
	10 Year Weighted Average excluding 2012-2013	0.205	
	10 Year Weighted Average excluding 2011-2013	0.201	
	5 Year Average excluding 2011-2013	0.202	0.202
	5 Year Average excluding 2013	0.201	0.201
	7 Year Average excluding 2013	0.202	0.201
(14)	2014 Selected Loss Rate:	0.203	

(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 2, EXHIBIT 5, SHEET 4, COL. 4	(11)	= (8) x (10) + (9) x [1.0 - (10)]
(5)	SECTION 2, EXHIBIT 5, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	1.001	1.001	1.001	1.000	1.000	1.000	1.002	1.002	1.002
1978	426	426	438	1.001	1.000	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.002	1.002	1.002
1979	414	414	426	1.001	1.001	1.001	1.002	1.001	1.002	1.000	1.000	1.000	1.002	1.002	1.002
1980	402	402	414	1.001	1.001	1.001	1.002	1.002	1.002	1.000	1.000	1.000	1.002	1.002	1.002
1981	390	390	402	1.001	1.001	1.001	1.002	1.002	1.002	1.000	1.000	1.000	1.002	1.002	1.002
1982	378	378	390	1.002	1.001	1.002	1.002	1.002	1.002	1.000	1.000	1.000	1.002	1.002	1.002
1983	366	366	378	1.002	1.002	1.002	1.003	1.002	1.003	1.000	1.000	1.000	1.002	1.002	1.002
1984	354	354	366	1.003	1.002	1.003	1.003	1.003	1.003	1.000	1.000	1.000	1.002	1.002	1.002
1985	342	342	354	1.003	1.003	1.003	1.004	1.003	1.004	1.000	1.000	1.000	1.002	1.002	1.002
1986	330	330	342	1.003	1.003	1.003	1.004	1.004	1.004	1.000	1.000	1.000	1.002	1.002	1.002
1987	318	318	330	1.004	1.003	1.004	1.005	1.004	1.005	1.000	1.000	1.000	1.003	1.002	1.003
1988	306	306	318	1.006	1.004	1.006	1.006	1.005	1.006	1.000	1.000	1.000	1.004	1.003	1.004
1989	294	294	306	1.006	1.006	1.006	1.004	1.006	1.004	1.000	1.000	1.000	1.004	1.004	1.004
1990	282	282	294	1.008	1.006	1.008	1.005	1.004	1.005	1.000	1.000	1.000	1.006	1.004	1.006
1991	270	270	282	1.009	1.008	1.009	1.006	1.005	1.006	1.000	1.000	1.000	1.007	1.006	1.007
1992	258	258	270	1.011	1.009	1.011	1.007	1.006	1.007	1.000	1.000	1.000	1.009	1.007	1.009
1993	246	246	258	1.013	1.011	1.013	1.010	1.007	1.010	1.000	1.000	1.000	1.011	1.009	1.011
1994	234	234	246	1.017	1.013	1.017	1.012	1.010	1.012	1.001	1.000	1.001	1.015	1.011	1.015
1995	222	222	234	1.022	1.017	1.022	1.013	1.012	1.013	1.001	1.001	1.001	1.019	1.015	1.019
1996	210	210	222	1.029	1.022	1.029	1.017	1.013	1.017	1.001	1.001	1.001	1.025	1.019	1.025
1997	198	198	210	1.038	1.029	1.038	1.026	1.017	1.026	1.002	1.001	1.002	1.035	1.025	1.035
1998	186	186	198	1.051	1.038	1.051	1.036	1.026	1.036	1.002	1.002	1.002	1.048	1.035	1.048
1999	174	174	186	1.067	1.051	1.067	1.038	1.036	1.038	1.003	1.002	1.003	1.063	1.048	1.063
2000	162	162	174	1.088	1.067	1.088	1.052	1.038	1.052	1.004	1.003	1.004	1.082	1.063	1.082
2001	150	150	162	1.112	1.088	1.112	1.069	1.052	1.069	1.006	1.004	1.006	1.105	1.082	1.105
2002	138	138	150	1.143	1.112	1.143	1.084	1.069	1.084	1.008	1.006	1.008	1.133	1.105	1.133
2003	126	126	138	1.182	1.143	1.182	1.105	1.084	1.105	1.011	1.008	1.011	1.168	1.133	1.168
2004	114	114	126	1.230	1.182	1.230	1.134	1.105	1.134	1.014	1.011	1.014	1.211	1.168	1.211
2005	102	102	114	1.291	1.230	1.291	1.163	1.134	1.163	1.018	1.014	1.018	1.266	1.211	1.266
2006	90	90	102	1.371	1.291	1.371	1.209	1.163	1.209	1.023	1.018	1.023	1.340	1.266	1.340
2007	78	78	90	1.479	1.371	1.479	1.262	1.209	1.262	1.031	1.023	1.031	1.434	1.340	1.434
2008	66	66	78	1.643	1.479	1.643	1.328	1.262	1.328	1.041	1.031	1.041	1.578	1.434	1.578
2009	54	54	66	1.892	1.643	1.892	1.445	1.328	1.445	1.057	1.041	1.057	1.790	1.578	1.790
2010	42	42	54	2.295	1.892	2.295	1.589	1.445	1.589	1.080	1.057	1.080	2.128	1.790	2.128
2011	30	30	42	3.098	2.295	3.098	1.898	1.589	1.898	1.131	1.080	1.131	2.733	2.128	2.733
2012	18	18	30	5.408	3.098	5.408	2.562	1.898	2.562	1.306	1.131	1.306	4.130	2.733	4.130
2013	6	6	18	40.556	5.408	40.556	4.833	2.562	4.833	4.823	1.306	4.823	8.288	4.130	8.288

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 2, EXHIBIT 5, SHEET 23; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 2, EXHIBIT 5, SHEET 23; SELECTED CUM. BASED ON (3)
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)
(7) FROM SECTION 2, EXHIBIT 5, SHEET 24; SELECTED CUM. BASED ON (2)
(8) FROM SECTION 2, EXHIBIT 5, SHEET 24; SELECTED CUM. BASED ON (3)
(9) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)
(10) FROM SECTION 2, EXHIBIT 5, SHEET 29; SELECTED CUM. BASED ON (2)
(11) FROM SECTION 2, EXHIBIT 5, SHEET 29; SELECTED CUM. BASED ON (3)
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)
(13) FROM SECTION 2, EXHIBIT 5, SHEET 30; SELECTED CUM. BASED ON (2)
(14) FROM SECTION 2, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	-	-	-
1984	354	354	366	0.025	-	0.025
1985	342	342	354	0.040	0.025	0.040
1986	330	330	342	0.062	0.040	0.062
1987	318	318	330	0.110	0.062	0.110
1988	306	306	318	0.160	0.110	0.160
1989	294	294	306	0.206	0.160	0.206
1990	282	282	294	0.276	0.206	0.276
1991	270	270	282	0.354	0.276	0.354
1992	258	258	270	0.447	0.354	0.447
1993	246	246	258	0.553	0.447	0.553
1994	234	234	246	0.706	0.553	0.706
1995	222	222	234	0.870	0.706	0.870
1996	210	210	222	1.099	0.870	1.099
1997	198	198	210	1.419	1.099	1.419
1998	186	186	198	1.816	1.419	1.816
1999	174	174	186	2.319	1.816	2.319
2000	162	162	174	2.965	2.319	2.965
2001	150	150	162	3.737	2.965	3.737
2002	138	138	150	4.688	3.737	4.688
2003	126	126	138	5.867	4.688	5.867
2004	114	114	126	7.322	5.867	7.322
2005	102	102	114	9.195	7.322	9.195
2006	90	90	102	11.521	9.195	11.521
2007	78	78	90	14.315	11.521	14.315
2008	66	66	78	18.004	14.315	18.004
2009	54	54	66	22.420	18.004	22.420
2010	42	42	54	27.676	22.420	27.676
2011	30	30	42	34.123	27.676	34.123
2012	18	18	30	42.364	34.123	42.364
2013	6	6	18	51.946	42.364	51.946

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 2, EXHIBIT 5, SHEET 38; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 2, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	303	1,978	3,960	5,472	6,810	8,017	9,172	10,701	12,258	13,726	15,484	16,919	17,943	18,614	19,083	19,434	19,741	19,945	20,064	20,106	20,140	20,156	20,165	20,183	20,196	20,199	20,211	20,223	20,231	20,235	20,236	20,242	20,255	20,261	20,261	20,272	20,290	20,290
1978	324	2,116	4,159	5,665	7,094	8,385	10,028	11,719	13,260	15,015	16,374	17,372	18,046	18,521	18,981	19,294	19,523	19,678	19,779	19,810	19,842	19,895	19,934	19,953	19,970	19,985	19,998	20,013	20,013	20,020	20,025	20,037	20,039	20,039	20,042	20,051		20,051
1979	355	2,244	4,465	6,293	7,775	9,477	11,295	13,245	15,560	17,484	19,040	20,223	21,119	21,799	22,448	22,879	23,105	23,273	23,426	23,490	23,554	23,596	23,640	23,671	23,708	23,747	23,784	23,807	23,816	23,841	23,858	23,872	23,893	23,904	23,915			23,915
1980	385	2,590	5,278	7,185	9,500	11,991	14,325	17,028	19,322	21,032	22,248	23,196	23,988	24,712	25,209	25,490	25,669	25,791	25,855	25,929	25,975	25,992	26,015	26,034	26,053	26,062	26,082	26,085	26,098	26,102	26,110	26,118	26,128	26,134				26,134
1981	432	2,733	5,303	7,947	10,807	13,558	16,885	19,791	22,206	24,018	25,388	26,512	27,352	27,925	28,343	28,578	28,809	28,924	29,032	29,175	29,247	29,360	29,424	29,486	29,546	29,591	29,613	29,621	29,642	29,672	29,689	29,718	29,718					29,718
1982	497	3,126	6,425	9,474	12,415	15,734	18,678	21,290	23,374	24,871	25,976	26,966	27,618	27,994	28,201	28,332	28,459	28,556	28,635	28,675	28,695	28,723	28,754	28,767	28,820	28,846	28,887	28,912	28,916	28,929	28,945	28,945						28,945
1983	473	3,332	7,179	10,804	15,405	19,737	23,526	26,261	28,323	30,119	31,400	32,258	32,763	33,126	33,339	33,518	33,668	33,771	33,870	33,985	34,075	34,122	34,166	34,206	34,234	34,241	34,255	34,270	34,284	34,292	34,300							34,300
1984	670	4,291	9,145	14,479	19,492	23,738	27,266	30,101	32,292	34,073	35,303	35,989	36,298	36,578	36,713	36,808	36,880	36,942	37,057	37,094	37,114	37,169	37,228	37,276	37,317	37,367	37,389	37,409	37,416	37,417								37,417
1985	732	5,093	11,289	16,613	21,505	25,653	28,809	31,379	33,356	34,920	35,822	36,414	36,772	37,034	37,253	37,449	37,594	37,728	37,814	37,929	38,039	38,068	38,112	38,193	38,269	38,293	38,327	38,358	38,384									38,384
1986	819	5,612	12,194	17,598	22,413	26,659	30,388	33,545	35,687	37,022	38,153	38,757	39,087	39,426	39,556	39,714	39,867	40,002	40,103	40,160	40,194	40,254	40,272	40,306	40,328	40,349	40,405	40,455										40,455
1987	895	6,007	12,606	18,132	23,425	27,921	31,956	34,631	36,367	37,520	38,433	39,165	39,723	40,159	40,387	40,545	40,754	41,000	41,121	41,199	41,274	41,334	41,386	41,447	41,521	41,552	41,589											41,589
1988	933	6,270	13,235	19,036	24,440	29,158	32,762	35,625	37,283	38,585	39,382	39,960	40,595	40,942	41,231	41,489	41,696	41,963	42,185	42,360	42,491	42,574	42,673	42,718	42,725	42,753												42,753
1989	921	6,330	13,913	20,774	26,280	30,053	32,761	35,005	36,643	37,693	38,421	39,110	39,548	39,841	40,184	40,521	40,773	40,977	41,183	41,340	41,479	41,576	41,691	41,811	41,881													41,881
1990	1,047	7,154	14,914	21,215	26,116	29,306	31,807	33,437	34,491	35,421	36,039	36,660	37,083	37,421	37,647	37,882	38,142	38,277	38,362	38,448	38,513	38,567	38,635	38,673														38,673
1991	1,078	8,803	15,334	20,311	24,153	26,743	28,557	29,873	31,101	31,941	32,427	32,982	33,375	33,874	34,231	34,590	34,889	35,069	35,204	35,308	35,370	35,426	35,460															35,460
1992	1,090	9,058	15,240	19,742	22,184	24,270	25,610	26,963	27,915	28,447	29,030	29,515	29,848	30,204	30,503	30,769	31,062	31,381	31,636	31,867	32,147	32,310																32,310
1993	1,171	8,756	14,036	17,411	19,966	21,523	22,967	23,923	24,570	25,227	25,641	26,051	26,454	26,787	27,068	27,289	27,471	27,651	27,830	27,999	28,125																	28,125
1994	1,254	9,592	15,275	19,235	21,664	23,908	25,376	26,542	27,458	28,294	28,969	29,564	30,069	30,528	30,848	31,144	31,425	31,745	31,980	32,130																		32,130
1995	1,219	8,178	12,218	14,675	16,909	18,219	19,402	20,112	20,862	21,412	21,826	22,218	22,643	23,040	23,507	23,750	24,057	24,275	24,483																			24,483
1996	1,060	7,363	11,105	13,644	15,767	17,473	18,802	20,076	21,181	22,138	23,140	23,917	24,569	25,184	25,681	26,237	26,735	27,072																				27,072
1997	1,069	7,226	11,058	13,526	15,487	17,268	18,634	20,136	21,446	22,433	23,184	23,835	24,422	25,006	25,515	25,948	26,290																					26,290
1998	1,118	7,894	12,222	15,196	17,849	20,283	22,045	23,535	24,803	25,838	26,781	27,673	28,410	28,987	29,546	30,031																						30,031
1999	1,434	8,872	13,796	17,372	19,882	21,946	23,813	25,501	26,796	27,869	28,935	29,899	30,785	31,574	32,174																							32,174
2000	1,557	9,969	15,790	20,083	23,469	26,356	28,737	30,469	32,046	33,338	34,476	35,678	36,655	37,344																								37,344
2001	1,345	9,332	14,315	17,784	20,621	23,147	25,062	26,910	28,542	29,984	31,052	32,097	33,067																									33,067
2002	1,245	9,649	15,674	20,270	23,815	27,171	29,803	32,023	33,992	35,684	37,378	38,630																										38,630
2003	1,472	9,777	16,575	21,797	25,963	29,692	32,790	35,296	37,614	39,516	41,226																											41,226
2004	1,215	8,821	14,718	19,401	23,303	26,704	29,836	32,486	34,811	36,780																												36,780
2005	1,292	8,824	14,575	18,950	22,350	25,605	28,267	30,309	32,055																													32,055
2006	944	6,915	11,466	15,423	18,643	21,646	24,163	26,144																														26,144
2007	984	7,474	13,116	17,449	21,555	24,937	27,685																															27,685
2008	1,046	7,229	12,393	17,063	20,909	24,029																																24,029
2009	930	6,933	12,272	17,031	20,779																																	20,779
2010	936	7,651	13,560	17,498																																		17,498
2011	1,017	7,039	12,057																																			12,057
2012	846	6,482																																				6,482
2013	822																																					822
																																						1,087,176

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	6.522	2.002	1.382	1.245	1.177	1.144	1.167	1.146	1.120	1.128	1.093	1.061	1.037	1.025	1.018	1.016	1.010	1.006	1.002	1.002	1.001	1.000	1.001	1.001	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.001	1.001		
1978	6.522	1.966	1.362	1.252	1.182	1.196	1.169	1.132	1.132	1.090	1.061	1.039	1.026	1.025	1.016	1.012	1.008	1.005	1.002	1.002	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000			
1979	6.329	1.990	1.409	1.235	1.219	1.192	1.173	1.175	1.124	1.089	1.062	1.044	1.032	1.030	1.019	1.010	1.007	1.007	1.003	1.003	1.002	1.002	1.001	1.002	1.002	1.002	1.001	1.000	1.001	1.001	1.001	1.001	1.000	1.000				
1980	6.731	2.038	1.361	1.322	1.262	1.195	1.189	1.135	1.089	1.058	1.043	1.034	1.030	1.020	1.011	1.007	1.005	1.002	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					
1981	6.327	1.940	1.499	1.360	1.255	1.245	1.172	1.122	1.082	1.057	1.044	1.032	1.021	1.015	1.008	1.008	1.004	1.004	1.005	1.002	1.004	1.002	1.002	1.002	1.002	1.001	1.000	1.001	1.001	1.001	1.001	1.000						
1982	6.292	2.056	1.474	1.310	1.267	1.187	1.140	1.098	1.064	1.044	1.038	1.024	1.014	1.007	1.005	1.004	1.003	1.003	1.001	1.001	1.001	1.001	1.000	1.002	1.001	1.001	1.001	1.000	1.000	1.001	1.000							
1983	7.049	2.155	1.505	1.426	1.281	1.192	1.116	1.079	1.063	1.043	1.027	1.016	1.011	1.006	1.005	1.004	1.003	1.003	1.003	1.003	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000								
1984	6.401	2.131	1.583	1.346	1.218	1.149	1.104	1.073	1.055	1.036	1.019	1.009	1.008	1.004	1.003	1.002	1.002	1.003	1.001	1.001	1.001	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000									
1985	6.954	2.216	1.472	1.294	1.193	1.123	1.089	1.063	1.047	1.026	1.017	1.010	1.007	1.006	1.005	1.004	1.004	1.002	1.003	1.003	1.001	1.001	1.002	1.002	1.001	1.001	1.001	1.001										
1986	6.856	2.173	1.443	1.274	1.189	1.140	1.104	1.064	1.037	1.031	1.016	1.009	1.009	1.003	1.004	1.004	1.003	1.003	1.001	1.001	1.002	1.000	1.001	1.001	1.000	1.001	1.001											
1987	6.714	2.099	1.438	1.292	1.192	1.145	1.084	1.050	1.032	1.024	1.019	1.014	1.011	1.006	1.004	1.005	1.006	1.003	1.002	1.002	1.001	1.001	1.001	1.002	1.001	1.001												
1988	6.721	2.111	1.438	1.284	1.193	1.124	1.087	1.047	1.035	1.021	1.015	1.016	1.009	1.007	1.006	1.005	1.006	1.005	1.004	1.003	1.002	1.002	1.001	1.000	1.001													
1989	6.876	2.198	1.493	1.265	1.144	1.090	1.068	1.047	1.029	1.019	1.018	1.011	1.007	1.009	1.008	1.006	1.005	1.005	1.004	1.003	1.002	1.003	1.003	1.002														
1990	6.832	2.085	1.423	1.231	1.122	1.085	1.051	1.032	1.027	1.017	1.017	1.012	1.009	1.006	1.006	1.007	1.004	1.002	1.002	1.002	1.001	1.002	1.001															
1991	8.168	1.742	1.325	1.189	1.107	1.068	1.046	1.041	1.027	1.015	1.017	1.012	1.015	1.011	1.010	1.009	1.005	1.004	1.003	1.002	1.002	1.001																
1992	8.308	1.683	1.295	1.124	1.094	1.055	1.053	1.035	1.019	1.020	1.017	1.011	1.012	1.010	1.009	1.010	1.010	1.008	1.007	1.009	1.005																	
1993	7.478	1.603	1.240	1.147	1.078	1.067	1.042	1.027	1.027	1.016	1.016	1.015	1.013	1.010	1.008	1.007	1.007	1.006	1.006	1.005																		
1994	7.651	1.592	1.259	1.126	1.104	1.061	1.046	1.035	1.030	1.024	1.021	1.017	1.015	1.010	1.010	1.009	1.010	1.007	1.005																			
1995	6.710	1.494	1.201	1.152	1.077	1.065	1.037	1.037	1.026	1.019	1.018	1.019	1.018	1.020	1.010	1.013	1.009	1.009																				
1996	6.944	1.508	1.229	1.156	1.108	1.076	1.068	1.055	1.045	1.045	1.034	1.027	1.025	1.020	1.022	1.019	1.013																					
1997	6.759	1.530	1.223	1.145	1.115	1.079	1.081	1.065	1.046	1.033	1.028	1.025	1.024	1.020	1.017	1.013																						
1998	7.062	1.548	1.243	1.175	1.136	1.087	1.068	1.054	1.042	1.037	1.033	1.027	1.020	1.019	1.016																							
1999	6.187	1.555	1.259	1.144	1.104	1.085	1.071	1.051	1.040	1.038	1.033	1.030	1.026	1.019																								
2000	6.404	1.584	1.272	1.169	1.123	1.090	1.060	1.052	1.040	1.034	1.035	1.027	1.019																									
2001	6.936	1.534	1.242	1.160	1.122	1.083	1.074	1.061	1.051	1.036	1.034	1.030																										
2002	7.751	1.624	1.293	1.175	1.141	1.097	1.075	1.061	1.050	1.047	1.033																											
2003	6.641	1.695	1.315	1.191	1.144	1.104	1.076	1.066	1.051	1.043																												
2004	7.260	1.669	1.318	1.201	1.146	1.117	1.089	1.072	1.057																													
2005	6.828	1.652	1.300	1.179	1.146	1.104	1.072	1.058																														
2006	7.327	1.658	1.345	1.209	1.161	1.116	1.082																															
2007	7.593	1.755	1.330	1.235	1.157	1.110																																
2008	6.913	1.714	1.377	1.225	1.149																																	
2009	7.456	1.770	1.388	1.220																																		
2010	8.170	1.772	1.290																																			
2011	6.921	1.713																																				
2012	7.660																																					
3 Yr Avg	7.584	1.752	1.352	1.227	1.156	1.110	1.081	1.065	1.052	1.042	1.034	1.029	1.022	1.020	1.018	1.015	1.011	1.007	1.006	1.005	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	1.001		
5 Yr Avg	7.424	1.745	1.346	1.214	1.152	1.110	1.079	1.063	1.050	1.040	1.034	1.028	1.023	1.020	1.015	1.012	1.010	1.007	1.005	1.004	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.001		
7 Yr Avg	7.434	1.719	1.336	1.209	1.149	1.105	1.075	1.060	1.047	1.038	1.033	1.026	1.021	1.017	1.013	1.011	1.008	1.006	1.004	1.004	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	1.001		
3 Yr Wtd	7.562	1.752	1.350	1.227	1.156	1.110	1.081	1.065	1.052	1.043	1.034	1.029	1.021	1.019	1.018	1.015	1.011	1.007	1.006	1.005	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	1.001		
5 Yr Wtd	7.399	1.745	1.345	1.213	1.151	1.110	1.079	1.064	1.050	1.040	1.034	1.028	1.022	1.020	1.015	1.012	1.010	1.007	1.004	1.004	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	1.001		
10 Yr Wtd	7.221	1.698	1.317	1.195	1.139	1.100	1.075	1.060	1.046	1.037	1.029	1.023	1.018	1.014	1.011	1.009	1.007	1.005	1.004	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	1.001		TAIL
Prior FY	7.500	1.740	1.350	1.210	1.150	1.107	1.076	1.062	1.047	1.039	1.033	1.027	1.022	1.018	1.013	1.011	1.008	1.006	1.004	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	1.000	1.000	1.000	1.000	1.000	1.001
PA Sel.	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	
Selected	7.500	1.745	1.350	1.213	1.151	1.111	1.079	1.062	1.050	1.040	1.034	1.028	1.022	1.020	1.015	1.012	1.010	1.007	1.005	1.004	1.002	1.002	1.002	1.001	1.001	1.002	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	
Cumulative	40.556	5.408	3.098	2.295	1.892	1.643	1.479	1.371	1.291	1.230	1.182	1.143	1.112	1.088	1.067	1.051	1.038	1.029	1.022	1.017	1.013	1.011	1.009	1.008	1.006	1.006	1.004	1.003	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.000	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																										20,199	20,228	20,267	20,244	20,256	20,255	20,257	20,281	20,261	20,261	20,273	20,292	20,292
1978																									20,051	19,985	20,011	20,043	20,013	20,020	20,025	20,059	20,039	20,039	20,043	20,061		20,061
1979																								23,698	23,819	23,747	23,801	23,876	23,834	23,856	23,907	23,872	23,927	23,917	23,924			23,924
1980																							26,050	26,095	26,172	26,062	26,096	26,095	26,100	26,107	26,136	26,142	26,149	26,154				26,154
1981																						29,539	29,611	29,611	30,191	29,591	29,624	29,647	29,698	29,718	29,694	29,752	29,718					29,718
1982																					28,752	28,764	28,808	28,809	29,042	28,846	28,919	28,941	28,916	28,965	28,964	28,945						28,945
1983																				34,131	34,274	34,239	34,248	34,294	34,354	34,241	34,267	34,311	34,293	34,305	34,327							34,327
1984																			37,279	37,198	37,187	37,275	37,329	37,374	37,652	37,421	37,419	37,432	37,420	37,420								37,420
1985																		38,142	38,128	38,123	38,304	38,130	38,149	38,225	38,380	38,351	38,353	38,384	38,390									38,390
1986																	39,979	40,551	40,246	40,288	40,394	40,377	40,381	40,402	40,407	40,372	40,498	40,535										40,535
1987																40,846	40,928	41,266	41,372	41,255	41,412	41,434	41,475	41,570	41,628	41,616	41,634											41,634
1988															42,951	41,780	41,989	42,598	42,680	42,450	42,627	42,719	42,767	42,743	42,743	42,765												42,765
1989														40,651	41,561	40,908	41,148	41,424	41,474	41,479	41,690	41,699	41,755	41,848	41,918													41,918
1990													37,939	38,337	38,593	38,209	38,478	38,708	38,645	38,584	38,635	38,641	38,692	38,697														38,697
1991												34,722	34,726	34,800	35,371	34,979	35,167	35,498	35,487	35,444	35,397	35,488	35,499															35,499
1992											30,847	30,847	30,737	31,002	31,518	31,094	31,364	31,847	32,124	32,148	32,298	32,534																32,534
1993										27,770	27,224	27,177	27,259	27,612	28,234	27,665	27,820	27,948	28,003	28,164	28,199																	28,199
1994									30,491	31,169	31,000	31,320	30,956	31,493	32,043	31,529	31,803	31,960	32,210	32,229																		32,229
1995								22,175	23,745	23,441	23,293	23,199	23,217	23,571	24,163	24,055	24,343	24,562	24,615																			24,615
1996							21,675	23,242	24,396	24,403	25,812	25,317	25,434	25,983	26,339	26,696	27,109	27,390																				27,390
1997						20,948	23,228	23,934	25,183	25,159	25,154	25,198	25,265	25,891	26,028	26,219	26,428																					26,428
1998					22,995	25,695	26,206	26,560	27,765	28,287	28,821	29,085	29,483	29,491	29,938	30,320																						30,320
1999				23,377	23,658	25,414	26,776	28,346	29,537	29,901	30,627	31,462	31,783	32,328	32,664																							32,664
2000			22,264	27,646	29,064	31,144	32,482	33,396	34,931	35,476	36,171	36,844	37,402	37,974																								37,974
2001		14,326	20,843	24,293	25,495	27,533	28,137	29,444	31,038	31,946	32,231	32,980	33,838																									33,838
2002	3,427	17,906	22,729	27,630	29,479	32,434	33,890	35,390	36,958	37,633	38,875	39,633																										39,633
2003	7,551	18,001	24,681	31,068	32,914	35,953	37,653	39,500	40,224	41,196	42,799																											42,799
2004	7,624	16,353	21,879	27,597	29,467	32,256	34,436	35,375	36,988	38,518																												38,518
2005	7,556	16,152	21,261	26,185	27,791	30,668	31,175	32,172	33,577																													33,577
2006	7,032	12,964	17,066	21,483	23,328	24,661	26,090	27,887																														27,887
2007	7,376	14,971	20,057	23,893	26,003	28,042	30,115																															30,115
2008	6,713	13,876	18,719	21,498	24,017	26,560																																26,560
2009	6,953	13,288	16,800	20,624	23,856																																	23,856
2010	7,068	12,607	18,018	20,760																																		20,760
2011	6,314	11,615	15,986																																			15,986
2012	5,862	10,705																																				10,705
2013	5,415																																					5,415
																																						1,122,280

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	0.999	1.001	1.000	1.000	1.001	0.999	1.000	1.001	1.001		
1978																									0.997	1.001	1.002	0.998	1.000	1.000	1.002	0.999	1.000	1.000	1.001			
1979																								1.005	0.997	1.002	1.003	0.998	1.001	1.002	0.999	1.002	1.000	1.000				
1980																							1.002	1.003	0.996	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000					
1981																						1.002	1.000	1.020	0.980	1.001	1.001	1.002	1.001	0.999	1.002	0.999						
1982																					1.000	1.002	1.000	1.008	0.993	1.003	1.001	0.999	1.002	1.000	0.999							
1983																				1.004	0.999	1.000	1.001	1.002	0.997	1.001	1.001	0.999	1.000	1.001								
1984																			0.998	1.000	1.002	1.001	1.001	1.007	0.994	1.000	1.000	1.000	1.000									
1985																		1.000	1.000	1.005	0.995	1.000	1.002	1.004	0.999	1.000	1.001	1.000										
1986																	1.014	0.992	1.001	1.003	1.000	1.000	1.001	1.000	0.999	1.003	1.001											
1987																1.002	1.008	1.003	0.997	1.004	1.001	1.001	1.002	1.001	1.000	1.000												
1988															0.973	1.005	1.015	1.002	0.995	1.004	1.002	1.001	0.999	1.000	1.001														
1989														1.022	0.984	1.006	1.007	1.001	1.000	1.005	1.000	1.001	1.002	1.002															
1990													1.010	1.007	0.990	1.007	1.006	0.998	0.998	1.001	1.000	1.001	1.000																
1991												1.000	1.002	1.016	0.989	1.005	1.009	1.000	0.999	0.999	1.003	1.000																	
1992											1.000	0.996	1.009	1.017	0.987	1.009	1.015	1.009	1.001	1.005	1.007																		
1993										0.980	0.998	1.003	1.013	1.023	0.980	1.006	1.005	1.002	1.006	1.001																			
1994									1.022	0.995	1.010	0.988	1.017	1.017	0.984	1.009	1.005	1.008	1.001																				
1995								1.071	0.987	0.994	0.996	1.001	1.015	1.025	0.996	1.012	1.009	1.002																					
1996							1.072	1.050	1.000	1.058	0.981	1.005	1.022	1.014	1.014	1.015	1.010																						
1997						1.109	1.030	1.052	0.999	1.000	1.002	1.003	1.025	1.005	1.007	1.008																							
1998					1.117	1.020	1.014	1.045	1.019	1.019	1.009	1.014	1.000	1.015	1.013																								
1999				1.012	1.074	1.054	1.059	1.042	1.012	1.024	1.027	1.010	1.017	1.010																									
2000			1.242	1.051	1.072	1.043	1.028	1.046	1.016	1.020	1.019	1.015	1.015																										
2001		1.455	1.165	1.049	1.080	1.022	1.046	1.054	1.029	1.009	1.023	1.026																											
2002	5.224	1.269	1.216	1.067	1.100	1.045	1.044	1.044	1.018	1.033	1.020																												
2003	2.384	1.371	1.259	1.059	1.092	1.047	1.049	1.018	1.024	1.039																													
2004	2.145	1.338	1.261	1.068	1.095	1.068	1.027	1.046	1.041																														
2005	2.138	1.316	1.232	1.061	1.104	1.017	1.032	1.044																															
2006	1.844	1.316	1.259	1.086	1.057	1.058	1.069																																
2007	2.030	1.340	1.191	1.088	1.078	1.074																																	
2008	2.067	1.349	1.148	1.117	1.106																																		
2009	1.911	1.264	1.228	1.157																																			
2010	1.784	1.429	1.152																																				
2011	1.840	1.376																																					
2012	1.826																																						
3 Yr Avg	1.817	1.357	1.176	1.121	1.080	1.049	1.043	1.036	1.028	1.027	1.020	1.017	1.011	1.010	1.011	1.012	1.008	1.004	1.002	1.002	1.003	1.001	1.001	1.001	1.000	1.001	1.001	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.001	1.001		
5 Yr Avg	1.886	1.352	1.196	1.102	1.088	1.053	1.044	1.041	1.026	1.025	1.020	1.014	1.016	1.014	1.003	1.010	1.009	1.004	1.001	1.002	1.002	1.001	1.001	1.001	0.998	1.001	1.001	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.001	1.001		
7 Yr Avg	1.900	1.342	1.210	1.091	1.090	1.047	1.042	1.042	1.023	1.020	1.011	1.010	1.016	1.016	0.997	1.009	1.009	1.003	1.000	1.003	1.002	1.001	1.001	1.002	0.997	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.001	1.001		
3 Yr Wtd	1.815	1.354	1.175	1.119	1.081	1.048	1.041	1.035	1.028	1.028	1.020	1.017	1.011	1.010	1.011	1.012	1.008	1.004	1.002	1.001	1.003	1.001	1.001	1.001	1.000	1.001	1.001	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.001	1.001		
5 Yr Wtd	1.887	1.350	1.194	1.100	1.089	1.052	1.043	1.040	1.026	1.026	1.020	1.014	1.015	1.014	1.002	1.010	1.009	1.004	1.001	1.002	1.002	1.001	1.001	1.001	0.999	1.001	1.001	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.001	1.001		
10 Yr Wtd	2.006	1.335	1.213	1.077	1.086	1.045	1.040	1.043	1.017	1.020	1.010	1.007	1.013	1.015	0.993	1.008	1.009	1.001	0.999	1.003	1.001	1.001	1.001	1.004	0.996	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.001	1.001		TAIL
Prior FY	1.928	1.339	1.211	1.082	1.087	1.047	1.040	1.041	1.020	1.021	1.017	1.010	1.015	1.015	0.995	1.010	1.009	1.003	1.000	1.003	1.001	1.001	1.001	1.002	0.998	1.001	1.001	1.000	1.001	1.000	1.001	1.001	1.000	1.000	1.001			1.000
PA Sel.	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	1.000
Selected	1.887	1.350	1.194	1.100	1.089	1.052	1.043	1.040	1.026	1.026	1.020	1.014	1.015	1.014	1.002	1.010	1.009	1.004	1.001	1.002	1.002	1.001	1.001	1.001	0.999	1.001	1.001	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.001	1.000	1.000	
Cumulative	4.833	2.562	1.898	1.589	1.445	1.328	1.262	1.209	1.163	1.134	1.105	1.084	1.069	1.052	1.038	1.036	1.026	1.017	1.013	1.012	1.010	1.007	1.006	1.005	1.004	1.006	1.005	1.004	1.004	1.003	1.003	1.002	1.002	1.002	1.002	1.001	1.001	1.001

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																										0	17	44	13	21	18	15	26	0	0	1	2	2
1978																									81	0	13	30	0	0	0	22	0	0	1	10		10
1979																								27	110	0	17	69	18	14	49	0	33	12	9			9
1980																							35	61	118	0	15	10	2	5	26	24	21	19				19
1981																						179	187	125	645	0	11	26	56	46	5	34	0					-
1982																					57	41	54	42	222	0	32	29	0	36	19	0						-
1983																				146	199	117	82	88	120	0	12	41	8	13	27							27
1984																			222	104	73	107	101	98	335	54	30	23	4	3								3
1985																		413	314	194	265	62	37	32	111	57	26	26	6									6
1986																	112	549	143	128	200	123	110	96	78	24	93	79										79
1987																301	174	266	252	57	138	100	89	123	107	64	45											45
1988															1,721	291	293	636	495	90	136	145	94	24	18	12												12
1989														810	1,377	387	375	447	291	139	211	123	64	37	38													38
1990													857	916	946	328	336	431	284	136	121	74	57	24														24
1991												1,739	1,352	925	1,139	389	278	430	283	136	27	62	39															39
1992											1,818	1,331	889	798	1,016	325	302	466	489	282	152	225																225
1993										2,542	1,583	1,126	805	825	1,166	376	349	297	173	166	74																	74
1994									3,033	2,875	2,031	1,756	887	965	1,194	385	379	216	231	99																		99
1995								2,063	2,883	2,029	1,466	981	574	530	656	305	286	287	131																			131
1996							2,873	3,166	3,215	2,265	2,672	1,400	865	799	659	460	374	319																				319
1997						3,680	4,595	3,798	3,737	2,726	1,970	1,364	843	885	514	271	138																					138
1998					5,146	5,412	4,161	3,025	2,962	2,449	2,040	1,412	1,074	504	392	290																						290
1999				6,005	3,776	3,468	2,963	2,845	2,741	2,032	1,692	1,563	998	754	490																							490
2000			6,474	7,563	5,595	4,788	3,746	2,927	2,885	2,138	1,695	1,166	747	630																								630
2001		4,994	6,529	6,509	4,874	4,386	3,075	2,533	2,496	1,962	1,178	883	771																									771
2002	2,183	8,257	7,056	7,360	5,664	5,262	4,087	3,367	2,965	1,949	1,497	1,004																										1,004
2003	6,079	8,224	8,105	9,272	6,951	6,262	4,863	4,204	2,610	1,680	1,573																											1,573
2004	6,409	7,532	7,162	8,196	6,163	5,552	4,600	2,889	2,177	1,738																												1,738
2005	6,264	7,328	6,686	7,235	5,441	5,063	2,908	1,864	1,522																													1,522
2006	6,088	6,049	5,600	6,060	4,685	3,015	1,927	1,742																														1,742
2007	6,392	7,497	6,940	6,444	4,448	3,105	2,430																															2,430
2008	5,667	6,647	6,326	4,436	3,108	2,531																																2,531
2009	6,023	6,355	4,529	3,593	3,077																																	3,077
2010	6,131	4,956	4,458	3,262																																		3,262
2011	5,297	4,576	3,929																																			3,929
2012	5,016	4,223																																				4,223
2013	4,592																																					4,592
																																						35,104

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																										100.0%	99.9%	99.8%	99.9%	99.9%	99.9%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%
1978																									99.6%	100.0%	99.9%	99.8%	100.0%	100.0%	100.0%	99.9%	100.0%	100.0%	100.0%	100.0%		100.0%
1979																								99.9%	99.5%	100.0%	99.9%	99.7%	99.9%	99.9%	99.8%	100.0%	99.9%	99.9%	100.0%			100.0%
1980																							99.9%	99.8%	99.5%	100.0%	99.9%	100.0%	100.0%	100.0%	99.9%	99.9%	99.9%	99.9%				99.9%
1981																						99.4%	99.4%	99.6%	97.9%	100.0%	100.0%	99.9%	99.8%	99.8%	100.0%	99.9%	100.0%					100.0%
1982																					99.8%	99.9%	99.8%	99.9%	99.2%	100.0%	99.9%	99.9%	100.0%	99.9%	99.9%	100.0%						100.0%
1983																				99.6%	99.4%	99.7%	99.8%	99.7%	99.7%	100.0%	100.0%	99.9%	100.0%	100.0%	99.9%							99.9%
1984																			99.4%	99.7%	99.8%	99.7%	99.7%	99.7%	99.1%	99.9%	99.9%	99.9%	100.0%	100.0%								100.0%
1985																		98.9%	99.2%	99.5%	99.3%	99.8%	99.9%	99.9%	99.7%	99.9%	99.9%	99.9%	100.0%									100.0%
1986																	99.7%	98.6%	99.6%	99.7%	99.5%	99.7%	99.7%	99.8%	99.8%	99.9%	99.8%	99.8%										99.8%
1987																99.3%	99.6%	99.4%	99.4%	99.9%	99.7%	99.8%	99.8%	99.7%	99.7%	99.8%	99.9%											99.9%
1988															96.0%	99.3%	99.3%	98.5%	98.8%	99.8%	99.7%	99.7%	99.8%	99.9%	100.0%	100.0%												100.0%
1989														98.0%	96.7%	99.1%	99.1%	98.9%	99.3%	99.7%	99.5%	99.7%	99.8%	99.9%	99.9%													99.9%
1990													97.7%	97.6%	97.5%	99.1%	99.1%	98.9%	99.3%	99.6%	99.7%	99.8%	99.9%	99.9%														99.9%
1991												95.0%	96.1%	97.3%	96.8%	98.9%	99.2%	98.8%	99.2%	99.6%	99.9%	99.8%	99.9%															99.9%
1992											94.1%	95.7%	97.1%	97.4%	96.8%	99.0%	99.0%	98.5%	98.5%	99.1%	99.5%	99.3%																99.3%
1993										90.8%	94.2%	95.9%	97.0%	97.0%	95.9%	98.6%	98.7%	98.9%	99.4%	99.4%	99.7%																	99.7%
1994									90.1%	90.8%	93.4%	94.4%	97.1%	96.9%	96.3%	98.8%	98.8%	99.3%	99.3%	99.7%																		99.7%
1995								90.7%	87.9%	91.3%	93.7%	95.8%	97.5%	97.7%	97.3%	98.7%	98.8%	98.8%	99.5%																			99.5%
1996							86.7%	86.4%	86.8%	90.7%	89.6%	94.5%	96.6%	96.9%	97.5%	98.3%	98.6%	98.8%																				98.8%
1997						82.4%	80.2%	84.1%	85.2%	89.2%	92.2%	94.6%	96.7%	96.6%	98.0%	99.0%	99.5%																					99.5%
1998					77.6%	78.9%	84.1%	88.6%	89.3%	91.3%	92.9%	95.1%	96.4%	98.3%	98.7%	99.0%																						99.0%
1999				74.3%	84.0%	86.4%	88.9%	90.0%	90.7%	93.2%	94.5%	95.0%	96.9%	97.7%	98.5%																							98.5%
2000			70.9%	72.6%	80.7%	84.6%	88.5%	91.2%	91.7%	94.0%	95.3%	96.8%	98.0%	98.3%																								98.3%
2001		65.1%	68.7%	73.2%	80.9%	84.1%	89.1%	91.4%	92.0%	93.9%	96.3%	97.3%	97.7%																									97.7%
2002	36.3%	53.9%	69.0%	73.4%	80.8%	83.8%	87.9%	90.5%	92.0%	94.8%	96.2%	97.5%																										97.5%
2003	19.5%	54.3%	67.2%	70.2%	78.9%	82.6%	87.1%	89.4%	93.5%	95.9%	96.3%																											96.3%
2004	15.9%	53.9%	67.3%	70.3%	79.1%	82.8%	86.6%	91.8%	94.1%	95.5%																												95.5%
2005	17.1%	54.6%	68.6%	72.4%	80.4%	83.5%	90.7%	94.2%	95.5%																													95.5%
2006	13.4%	53.3%	67.2%	71.8%	79.9%	87.8%	92.6%	93.8%																														93.8%
2007	13.3%	49.9%	65.4%	73.0%	82.9%	88.9%	91.9%																															91.9%
2008	15.6%	52.1%	66.2%	79.4%	87.1%	90.5%																																90.5%
2009	13.4%	52.2%	73.0%	82.6%	87.1%																																	87.1%
2010	13.3%	60.7%	75.3%	84.3%																																		84.3%
2011	16.1%	60.6%	75.4%																																			75.4%
2012	14.4%	60.5%																																				60.5%
2013	15.2%																																					15.2%

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	0.18%	1.18%	2.36%	3.26%	4.05%	4.77%	5.46%	6.37%	7.29%	8.17%	9.21%	10.07%	10.68%	11.07%	11.35%	11.56%	11.74%	11.87%	11.94%	11.96%	11.98%	11.99%	12.00%	12.01%	12.02%	12.02%	12.02%	12.03%	12.04%	12.04%	12.04%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	16,808,668
1978	0.19%	1.26%	2.48%	3.38%	4.24%	5.01%	5.99%	7.00%	7.92%	8.97%	9.78%	10.38%	10.78%	11.06%	11.34%	11.53%	11.66%	11.76%	11.82%	11.84%	11.85%	11.89%	11.91%	11.92%	11.93%	11.94%	11.95%	11.96%	11.96%	11.96%	11.96%	0.12%	0.12%	0.12%	0.12%	0.12%		16,737,992
1979	0.21%	1.34%	2.66%	3.75%	4.64%	5.65%	6.73%	7.90%	9.28%	10.42%	11.35%	12.06%	12.59%	13.00%	13.38%	13.64%	13.77%	13.87%	13.97%	14.00%	14.04%	14.07%	14.09%	14.11%	14.13%	14.16%	14.18%	14.19%	14.20%	14.21%	14.22%	0.14%	0.14%	0.14%	0.14%			16,773,433
1980	0.22%	1.48%	3.03%	4.12%	5.44%	6.87%	8.21%	9.76%	11.07%	12.05%	12.75%	13.29%	13.75%	14.16%	14.45%	14.61%	14.71%	14.78%	14.82%	14.86%	14.89%	14.90%	14.91%	14.92%	14.93%	14.94%	14.95%	14.95%	14.96%	14.96%	14.96%	0.15%	0.15%	0.15%				17,448,182
1981	0.25%	1.61%	3.12%	4.68%	6.36%	7.98%	9.93%	11.64%	13.06%	14.13%	14.93%	15.60%	16.09%	16.43%	16.67%	16.81%	16.95%	17.01%	17.08%	17.16%	17.20%	17.27%	17.31%	17.35%	17.38%	17.41%	17.42%	17.43%	17.44%	17.46%	17.46%	0.17%	0.17%					16,998,954
1982	0.29%	1.82%	3.74%	5.52%	7.23%	9.16%	10.88%	12.40%	13.61%	14.49%	15.13%	15.71%	16.09%	16.31%	16.43%	16.50%	16.58%	16.63%	16.68%	16.70%	16.71%	16.73%	16.75%	16.76%	16.79%	16.80%	16.83%	16.84%	16.84%	16.85%	16.86%	0.17%						17,167,821
1983	0.27%	1.92%	4.15%	6.24%	8.90%	11.40%	13.59%	15.17%	16.36%	17.40%	18.14%	18.63%	18.92%	19.13%	19.26%	19.36%	19.45%	19.50%	19.56%	19.63%	19.68%	19.71%	19.73%	19.76%	19.77%	19.78%	19.78%	19.79%	19.80%	19.81%	19.81%							17,314,056
1984	0.39%	2.47%	5.26%	8.32%	11.20%	13.65%	15.67%	17.30%	18.56%	19.59%	20.29%	20.69%	20.86%	21.03%	21.10%	21.16%	21.20%	21.23%	21.30%	21.32%	21.33%	21.37%	21.40%	21.43%	21.45%	21.48%	21.49%	21.50%	21.51%	21.51%								17,396,710
1985	0.40%	2.77%	6.15%	9.05%	11.71%	13.97%	15.69%	17.09%	18.16%	19.01%	19.51%	19.83%	20.02%	20.17%	20.29%	20.39%	20.47%	20.54%	20.59%	20.65%	20.71%	20.73%	20.75%	20.80%	20.84%	20.85%	20.87%	20.89%	20.90%									18,364,828
1986	0.43%	2.98%	6.47%	9.34%	11.89%	14.15%	16.12%	17.80%	18.94%	19.64%	20.24%	20.56%	20.74%	20.92%	20.99%	21.07%	21.15%	21.23%	21.28%	21.31%	21.33%	21.36%	21.37%	21.39%	21.40%	21.41%	21.44%	21.47%										18,846,257
1987	0.45%	3.02%	6.34%	9.12%	11.79%	14.05%	16.08%	17.42%	18.30%	18.88%	19.34%	19.71%	19.99%	20.21%	20.32%	20.40%	20.50%	20.63%	20.69%	20.73%	20.77%	20.80%	20.82%	20.85%	20.89%	20.91%	20.93%											19,875,240
1988	0.47%	3.19%	6.73%	9.68%	12.43%	14.83%	16.66%	18.12%	18.96%	19.63%	20.03%	20.33%	20.65%	20.82%	20.97%	21.10%	21.21%	21.34%	21.46%	21.55%	21.61%	21.66%	21.71%	21.73%	21.73%	21.75%												19,660,304
1989	0.45%	3.11%	6.83%	10.20%	12.90%	14.75%	16.08%	17.18%	17.99%	18.50%	18.86%	19.20%	19.41%	19.56%	19.73%	19.89%	20.01%	20.11%	20.22%	20.29%	20.36%	20.41%	20.47%	20.52%	20.56%													20,371,910
1990	0.50%	3.42%	7.12%	10.13%	12.47%	13.99%	15.19%	15.97%	16.47%	16.91%	17.21%	17.51%	17.71%	17.87%	17.98%	18.09%	18.21%	18.28%	18.32%	18.36%	18.39%	18.42%	18.45%	18.47%														20,942,088
1991	0.50%	4.06%	7.07%	9.36%	11.14%	12.33%	13.17%	13.77%	14.34%	14.73%	14.95%	15.21%	15.39%	15.62%	15.78%	15.95%	16.09%	16.17%	16.23%	16.28%	16.31%	16.33%	16.35%															21,689,651
1992	0.50%	4.13%	6.94%	8.99%	10.10%	11.05%	11.66%	12.28%	12.71%	12.96%	13.22%	13.44%	13.60%	13.76%	13.89%	14.01%	14.15%	14.29%	14.41%	14.51%	14.64%	14.72%																21,954,933
1993	0.52%	3.87%	6.20%	7.70%	8.83%	9.51%	10.15%	10.58%	10.86%	11.15%	11.33%	11.52%	11.69%	11.84%	11.97%	12.06%	12.14%	12.22%	12.30%	12.38%	12.43%																	22,621,374
1994	0.57%	4.35%	6.93%	8.72%	9.83%	10.84%	11.51%	12.04%	12.45%	12.83%	13.14%	13.41%	13.64%	13.85%	13.99%	14.13%	14.25%	14.40%	14.50%	14.57%																		22,048,532
1995	0.55%	3.72%	5.56%	6.68%	7.70%	8.29%	8.83%	9.15%	9.50%	9.75%	9.93%	10.11%	10.31%	10.49%	10.70%	10.81%	10.95%	11.05%	11.14%																			21,970,116
1996	0.48%	3.31%	5.00%	6.14%	7.09%	7.86%	8.46%	9.03%	9.53%	9.96%	10.41%	10.76%	11.05%	11.33%	11.55%	11.80%	12.03%	12.18%																				22,232,463
1997	0.48%	3.23%	4.95%	6.05%	6.93%	7.73%	8.34%	9.01%	9.59%	10.04%	10.37%	10.66%	10.93%	11.19%	11.41%	11.61%	11.76%																					22,352,179
1998	0.49%	3.48%	5.39%	6.70%	7.87%	8.94%	9.72%	10.37%	10.93%	11.39%	11.80%	12.20%	12.52%	12.78%	13.02%	13.24%																						22,686,876
1999	0.63%	3.87%	6.03%	7.59%	8.68%	9.58%	10.40%	11.14%	11.70%	12.17%	12.64%	13.06%	13.45%	13.79%	14.05%																							22,896,749
2000	0.67%	4.30%	6.81%	8.66%	10.12%	11.37%	12.39%	13.14%	13.82%	14.38%	14.87%	15.39%	15.81%	16.11%																								23,186,938
2001	0.56%	3.89%	5.97%	7.42%	8.60%	9.66%	10.45%	11.23%	11.91%	12.51%	12.95%	13.39%	13.79%																									23,973,016
2002	0.51%	3.94%	6.41%	8.29%	9.73%	11.11%	12.18%	13.09%	13.89%	14.59%	15.28%	15.79%																										24,464,115
2003	0.61%	4.03%	6.83%	8.98%	10.69%	12.23%	13.51%	14.54%	15.49%	16.28%	16.98%																											24,277,502
2004	0.50%	3.65%	6.09%	8.03%	9.65%	11.06%	12.36%	13.45%	14.42%	15.23%																												24,148,944
2005	0.54%	3.71%	6.13%	7.98%	9.41%	10.78%	11.90%	12.76%	13.49%																													23,758,948
2006	0.40%	2.93%	4.86%	6.54%	7.91%	9.18%	10.25%	11.09%																														23,574,590
2007	0.42%	3.19%	5.59%	7.44%	9.19%	10.63%	11.80%																															23,452,743
2008	0.45%	3.12%	5.35%	7.37%	9.03%	10.38%																																23,147,670
2009	0.41%	3.08%	5.45%	7.57%	9.23%																																	22,503,303
2010	0.43%	3.52%	6.25%	8.06%																																		21,710,635
2011	0.50%	3.48%	5.96%																																			20,240,053
2012	0.45%	3.45%																																				18,793,320
2013	0.45%																																					18,130,692

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																										12.02%	12.03%	12.06%	12.04%	12.05%	12.05%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	16,808,668
1978																									11.98%	11.94%	11.96%	11.97%	11.96%	11.96%	11.96%	0.12%	0.12%	0.12%	0.12%	0.12%		16,737,992
1979																								14.13%	14.20%	14.16%	14.19%	14.23%	14.21%	14.22%	14.25%	0.14%	0.14%	0.14%	0.14%			16,773,433
1980																							14.93%	14.96%	15.00%	14.94%	14.96%	14.96%	14.96%	14.96%	14.98%	0.15%	0.15%	0.15%				17,448,182
1981																						17.38%	17.42%	17.42%	17.76%	17.41%	17.43%	17.44%	17.47%	17.48%	17.47%	0.18%	0.17%					16,998,954
1982																					16.75%	16.75%	16.78%	16.78%	16.92%	16.80%	16.85%	16.86%	16.84%	16.87%	16.87%	0.17%						17,167,821
1983																				19.71%	19.80%	19.78%	19.78%	19.81%	19.84%	19.78%	19.79%	19.82%	19.81%	19.81%	19.83%							17,314,056
1984																			21.43%	21.38%	21.38%	21.43%	21.46%	21.48%	21.64%	21.51%	21.51%	21.52%	21.51%	21.51%								17,396,710
1985																		20.77%	20.76%	20.76%	20.86%	20.76%	20.77%	20.81%	20.90%	20.88%	20.88%	20.90%	20.90%									18,364,828
1986																	21.21%	21.52%	21.35%	21.38%	21.43%	21.42%	21.43%	21.44%	21.44%	21.42%	21.49%	21.51%										18,846,257
1987																20.55%	20.59%	20.76%	20.82%	20.76%	20.84%	20.85%	20.87%	20.92%	20.94%	20.94%	20.95%											19,875,240
1988															21.85%	21.25%	21.36%	21.67%	21.71%	21.59%	21.68%	21.73%	21.75%	21.74%	21.74%	21.75%												19,660,304
1989														19.95%	20.40%	20.08%	20.20%	20.33%	20.36%	20.36%	20.46%	20.47%	20.50%	20.54%	20.58%													20,371,910
1990													18.12%	18.31%	18.43%	18.25%	18.37%	18.48%	18.45%	18.42%	18.45%	18.45%	18.48%	18.48%														20,942,088
1991												16.01%	16.01%	16.04%	16.31%	16.13%	16.21%	16.37%	16.36%	16.34%	16.32%	16.36%	16.37%															21,689,651
1992											14.05%	14.05%	14.00%	14.12%	14.36%	14.16%	14.29%	14.51%	14.63%	14.64%	14.71%	14.82%																21,954,933
1993										12.28%	12.03%	12.01%	12.05%	12.21%	12.48%	12.23%	12.30%	12.35%	12.38%	12.45%	12.47%																	22,621,374
1994									13.83%	14.14%	14.06%	14.21%	14.04%	14.28%	14.53%	14.30%	14.42%	14.50%	14.61%	14.62%																		22,048,532
1995								10.09%	10.81%	10.67%	10.60%	10.56%	10.57%	10.73%	11.00%	10.95%	11.08%	11.18%	11.20%																			21,970,116
1996							9.75%	10.45%	10.97%	10.98%	11.61%	11.39%	11.44%	11.69%	11.85%	12.01%	12.19%	12.32%																				22,232,463
1997						9.37%	10.39%	10.71%	11.27%	11.26%	11.25%	11.27%	11.30%	11.58%	11.64%	11.73%	11.82%																					22,352,179
1998					10.14%	11.33%	11.55%	11.71%	12.24%	12.47%	12.70%	12.82%	13.00%	13.00%	13.20%	13.36%																						22,686,876
1999				10.21%	10.33%	11.10%	11.69%	12.38%	12.90%	13.06%	13.38%	13.74%	13.88%	14.12%	14.27%																							22,896,749
2000			9.60%	11.92%	12.53%	13.43%	14.01%	14.40%	15.07%	15.30%	15.60%	15.89%	16.13%	16.38%																								23,186,938
2001		5.98%	8.69%	10.13%	10.63%	11.49%	11.74%	12.28%	12.95%	13.33%	13.44%	13.76%	14.12%																									23,973,016
2002	1.40%	7.32%	9.29%	11.29%	12.05%	13.26%	13.85%	14.47%	15.11%	15.38%	15.89%	16.20%																										24,464,115
2003	3.11%	7.41%	10.17%	12.80%	13.56%	14.81%	15.51%	16.27%	16.57%	16.97%	17.63%																											24,277,502
2004	3.16%	6.77%	9.06%	11.43%	12.20%	13.36%	14.26%	14.65%	15.32%	15.95%																												24,148,944
2005	3.18%	6.80%	8.95%	11.02%	11.70%	12.91%	13.12%	13.54%	14.13%																													23,758,948
2006	2.98%	5.50%	7.24%	9.11%	9.90%	10.46%	11.07%	11.83%																														23,574,590
2007	3.14%	6.38%	8.55%	10.19%	11.09%	11.96%	12.84%																															23,452,743
2008	2.90%	5.99%	8.09%	9.29%	10.38%	11.47%																																23,147,670
2009	3.09%	5.90%	7.47%	9.16%	10.60%																																	22,503,303
2010	3.26%	5.81%	8.30%	9.56%																																		21,710,635
2011	3.12%	5.74%	7.90%																																			20,240,053
2012	3.12%	5.70%																																				18,793,320
2013	2.99%																																					18,130,692

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	899	1,951	2,060	2,110	2,153	2,179	2,208	2,228	2,240	2,248	2,253	2,256	2,260	2,261	2,261	2,261	2,262	2,263	2,263	2,264	2,265	2,265	2,265	2,265	2,265	2,265	2,265	2,265	2,266	2,267	2,267	2,267						2,267
1983	883	1,985	2,109	2,174	2,219	2,258	2,280	2,291	2,303	2,315	2,320	2,322	2,327	2,329	2,330	2,331	2,331	2,331	2,331	2,332	2,332	2,332	2,332	2,332	2,332	2,332	2,332	2,332	2,332	2,332	2,333							2,333
1984	1,023	2,255	2,373	2,443	2,485	2,509	2,528	2,544	2,553	2,558	2,564	2,569	2,571	2,572	2,572	2,572	2,573	2,574	2,574	2,574	2,574	2,576	2,576	2,577	2,579	2,581	2,581	2,581	2,581	2,581								2,581
1985	1,110	2,509	2,617	2,691	2,721	2,747	2,767	2,779	2,791	2,794	2,801	2,805	2,806	2,809	2,809	2,811	2,814	2,815	2,817	2,817	2,817	2,817	2,818	2,819	2,819	2,819	2,819	2,819	2,819									2,819
1986	1,149	2,532	2,642	2,709	2,757	2,784	2,798	2,813	2,825	2,831	2,838	2,840	2,843	2,843	2,844	2,845	2,845	2,846	2,847	2,848	2,848	2,851	2,851	2,851	2,851	2,851	2,851	2,851										2,851
1987	1,135	2,513	2,642	2,708	2,738	2,775	2,804	2,816	2,827	2,831	2,837	2,839	2,841	2,843	2,846	2,850	2,850	2,851	2,851	2,852	2,852	2,853	2,854	2,855	2,855	2,855	2,855											2,855
1988	1,242	2,704	2,830	2,906	2,953	2,978	2,993	3,000	3,004	3,010	3,015	3,019	3,022	3,024	3,027	3,028	3,030	3,031	3,033	3,033	3,033	3,033	3,033	3,033	3,033	3,033												3,033
1989	1,186	2,685	2,823	2,885	2,917	2,954	2,968	2,978	2,984	2,986	2,986	2,987	2,988	2,990	2,991	2,992	2,994	2,996	2,998	2,998	2,998	2,999	2,999	2,999	2,999													2,999
1990	1,199	2,778	2,893	2,963	2,986	3,003	3,018	3,027	3,035	3,041	3,048	3,048	3,052	3,054	3,057	3,059	3,059	3,060	3,060	3,060	3,061	3,061	3,061	3,061														3,061
1991	1,281	2,759	2,885	2,944	2,977	2,993	3,006	3,015	3,023	3,028	3,033	3,040	3,043	3,047	3,050	3,052	3,053	3,054	3,056	3,057	3,057	3,057	3,059															3,059
1992	1,252	2,822	2,972	3,021	3,045	3,068	3,085	3,098	3,108	3,116	3,124	3,127	3,131	3,136	3,138	3,141	3,141	3,141	3,141	3,141	3,142	3,142																3,142
1993	582	2,329	2,729	2,832	2,872	2,889	2,916	2,930	2,937	2,947	2,949	2,955	2,960	2,966	2,970	2,972	2,972	2,974	2,975	2,976	2,977																	2,977
1994	516	2,308	2,646	2,755	2,790	2,813	2,826	2,836	2,844	2,849	2,853	2,859	2,862	2,863	2,865	2,867	2,869	2,869	2,869	2,870																		2,870
1995	486	2,063	2,292	2,370	2,407	2,428	2,447	2,461	2,469	2,474	2,476	2,481	2,485	2,488	2,490	2,490	2,492	2,492	2,496																			2,496
1996	440	1,869	2,099	2,182	2,230	2,244	2,257	2,269	2,282	2,290	2,298	2,305	2,308	2,309	2,313	2,318	2,318	2,319																				2,319
1997	448	1,794	2,002	2,070	2,107	2,134	2,143	2,160	2,170	2,178	2,182	2,188	2,191	2,194	2,196	2,199	2,201																					2,201
1998	502	1,815	2,021	2,094	2,147	2,178	2,189	2,203	2,212	2,216	2,221	2,226	2,229	2,234	2,236	2,238																						2,238
1999	586	1,967	2,189	2,276	2,308	2,333	2,358	2,370	2,383	2,389	2,400	2,408	2,412	2,415	2,418																							2,418
2000	595	1,965	2,194	2,281	2,336	2,353	2,370	2,382	2,393	2,407	2,414	2,424	2,430	2,436																								2,436
2001	493	1,816	2,019	2,097	2,126	2,156	2,170	2,185	2,194	2,201	2,205	2,211	2,217																									2,217
2002	522	1,898	2,121	2,193	2,222	2,250	2,263	2,280	2,287	2,294	2,304	2,308																										2,308
2003	509	1,654	1,869	1,954	1,976	1,999	2,016	2,027	2,035	2,042	2,049																											2,049
2004	438	1,453	1,625	1,680	1,709	1,734	1,757	1,775	1,789	1,799																												1,799
2005	410	1,404	1,593	1,652	1,685	1,702	1,717	1,729	1,741																													1,741
2006	310	1,141	1,296	1,357	1,382	1,406	1,419	1,433																														1,433
2007	286	1,094	1,278	1,340	1,373	1,396	1,407																															1,407
2008	302	1,095	1,251	1,324	1,355	1,379																																1,379
2009	260	975	1,124	1,177	1,203																																	1,203
2010	260	989	1,149	1,190																																		1,190
2011	252	919	1,055																																			1,055
2012	242	881																																				881
2013	211																																					211
																																						69,828

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	2.170	1.056	1.024	1.020	1.012	1.013	1.009	1.005	1.004	1.002	1.001	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							
1983	2.248	1.062	1.031	1.021	1.018	1.010	1.005	1.005	1.005	1.002	1.001	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								
1984	2.204	1.052	1.029	1.017	1.010	1.008	1.006	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	1.001	1.000	1.000	1.001	1.001	1.000	1.000	1.000	1.000									
1985	2.260	1.043	1.028	1.011	1.010	1.007	1.004	1.004	1.001	1.003	1.001	1.000	1.001	1.000	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										
1986	2.204	1.043	1.025	1.018	1.010	1.005	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	1.001	1.000	1.000	1.000	1.000	1.000	1.000											
1987	2.214	1.051	1.025	1.011	1.014	1.010	1.004	1.004	1.001	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												
1988	2.177	1.047	1.027	1.016	1.008	1.005	1.002	1.001	1.002	1.002	1.001	1.001	1.001	1.001	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
1989	2.264	1.051	1.022	1.011	1.013	1.005	1.003	1.002	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000														
1990	2.317	1.041	1.024	1.008	1.006	1.005	1.003	1.003	1.002	1.002	1.000	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000															
1991	2.154	1.046	1.020	1.011	1.005	1.004	1.003	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.001																
1992	2.254	1.053	1.016	1.008	1.008	1.006	1.004	1.003	1.003	1.003	1.001	1.001	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000																	
1993	4.002	1.172	1.038	1.014	1.006	1.009	1.005	1.002	1.003	1.001	1.002	1.002	1.002	1.001	1.001	1.000	1.001	1.000	1.000	1.000																		
1994	4.473	1.146	1.041	1.013	1.008	1.005	1.004	1.003	1.002	1.001	1.002	1.001	1.000	1.001	1.001	1.001	1.000	1.000	1.000																			
1995	4.245	1.111	1.034	1.016	1.009	1.008	1.006	1.003	1.002	1.001	1.002	1.002	1.001	1.001	1.000	1.001	1.000	1.002																				
1996	4.248	1.123	1.040	1.022	1.006	1.006	1.005	1.006	1.004	1.003	1.003	1.001	1.000	1.002	1.002	1.000	1.000																					
1997	4.004	1.116	1.034	1.018	1.013	1.004	1.008	1.005	1.004	1.002	1.003	1.001	1.001	1.001	1.001	1.001																						
1998	3.616	1.113	1.036	1.025	1.014	1.005	1.006	1.004	1.002	1.002	1.002	1.001	1.002	1.001	1.001																							
1999	3.357	1.113	1.040	1.014	1.011	1.011	1.005	1.005	1.003	1.005	1.003	1.002	1.001	1.001																								
2000	3.303	1.117	1.040	1.024	1.007	1.007	1.005	1.005	1.006	1.003	1.004	1.002	1.002																									
2001	3.684	1.112	1.039	1.014	1.014	1.006	1.007	1.004	1.003	1.002	1.003	1.003																										
2002	3.636	1.117	1.034	1.013	1.013	1.006	1.008	1.003	1.003	1.004	1.002																											
2003	3.250	1.130	1.045	1.011	1.012	1.009	1.005	1.004	1.003	1.003																												
2004	3.317	1.118	1.034	1.017	1.015	1.013	1.010	1.008	1.006																													
2005	3.424	1.135	1.037	1.020	1.010	1.009	1.007	1.007																														
2006	3.681	1.136	1.047	1.018	1.017	1.009	1.010																															
2007	3.825	1.168	1.049	1.025	1.017	1.008																																
2008	3.626	1.142	1.058	1.023	1.018																																	
2009	3.750	1.153	1.047	1.022																																		
2010	3.804	1.162	1.036																																			
2011	3.647	1.148																																				
2012	3.640																																					
3 Yr Avg	3.697	1.154	1.047	1.023	1.017	1.009	1.009	1.006	1.004	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
5 Yr Avg	3.693	1.155	1.047	1.022	1.015	1.010	1.008	1.005	1.004	1.003	1.003	1.002	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	1.000	1.000	1.000	1.000	1.000	1.000							
7 Yr Avg	3.710	1.149	1.044	1.020	1.014	1.009	1.007	1.005	1.004	1.003	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
3 Yr Wtd	3.699	1.154	1.047	1.023	1.017	1.009	1.009	1.006	1.004	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
5 Yr Wtd	3.692	1.155	1.048	1.022	1.015	1.010	1.008	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							
10 Yr Wtd	3.550	1.138	1.042	1.018	1.013	1.008	1.007	1.005	1.003	1.003	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							TAIL
Prior FY	3.729	1.152	1.047	1.021	1.014	1.009	1.007	1.005	1.004	1.003	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								1.000
PA Sel.	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		
Selected	3.692	1.155	1.048	1.022	1.015	1.010	1.008	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		
Cumulative	4.823	1.306	1.131	1.080	1.057	1.041	1.031	1.023	1.018	1.014	1.011	1.008	1.006	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	1.000	1.000	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	553	1,602	3,119	4,490	5,766	7,221	8,459	9,555	10,435	11,064	11,529	11,953	12,220	12,381	12,473	12,531	12,581	12,619	12,653	12,665	12,669	12,681	12,695	12,700	12,724	12,735	12,754	12,765	12,761	12,761	12,768	12,768						12,768
1983	535	1,678	3,404	4,970	6,942	8,741	10,318	11,463	12,298	13,010	13,534	13,892	14,079	14,223	14,309	14,379	14,444	14,488	14,530	14,573	14,612	14,632	14,651	14,668	14,680	14,683	14,689	14,696	14,702	14,705	14,702							14,702
1984	655	1,903	3,854	5,927	7,844	9,461	10,786	11,832	12,649	13,320	13,769	14,009	14,118	14,222	14,274	14,311	14,334	14,352	14,397	14,411	14,419	14,429	14,452	14,465	14,469	14,478	14,486	14,494	14,497	14,497								14,497
1985	660	2,030	4,314	6,174	7,903	9,339	10,412	11,291	11,951	12,498	12,789	12,982	13,105	13,184	13,262	13,322	13,359	13,403	13,423	13,464	13,504	13,514	13,524	13,548	13,575	13,584	13,596	13,607	13,616									13,616
1986	712	2,216	4,616	6,496	8,130	9,576	10,861	11,925	12,633	13,077	13,443	13,647	13,749	13,868	13,909	13,959	14,013	14,055	14,086	14,101	14,113	14,119	14,125	14,138	14,145	14,152	14,172	14,190										14,190
1987	788	2,390	4,771	6,696	8,555	10,062	11,397	12,298	12,864	13,253	13,547	13,795	13,982	14,126	14,191	14,226	14,300	14,381	14,423	14,446	14,472	14,488	14,501	14,517	14,543	14,554	14,567											14,567
1988	751	2,319	4,677	6,551	8,276	9,791	10,946	11,875	12,411	12,819	13,062	13,236	13,433	13,539	13,621	13,702	13,761	13,844	13,909	13,967	14,010	14,037	14,070	14,085	14,087	14,096												14,096
1989	776	2,357	4,929	7,201	9,009	10,174	11,038	11,755	12,280	12,623	12,867	13,093	13,236	13,325	13,435	13,543	13,618	13,677	13,737	13,789	13,835	13,863	13,902	13,942	13,965													13,965
1990	873	2,575	5,155	7,160	8,746	9,759	10,539	11,046	11,364	11,648	11,824	12,027	12,150	12,253	12,315	12,384	12,469	12,509	12,536	12,565	12,582	12,600	12,622	12,634														12,634
1991	841	3,191	5,315	6,899	8,113	8,935	9,500	9,908	10,288	10,548	10,691	10,849	10,968	11,117	11,223	11,334	11,428	11,483	11,519	11,550	11,570	11,589	11,592															11,592
1992	871	3,210	5,128	6,535	7,285	7,911	8,302	8,703	8,982	9,129	9,293	9,439	9,533	9,631	9,720	9,796	9,889	9,991	10,072	10,145	10,231	10,283																10,283
1993	2,012	3,760	5,143	6,148	6,952	7,450	7,876	8,165	8,366	8,560	8,695	8,816	8,937	9,031	9,114	9,182	9,243	9,298	9,355	9,408	9,447																	9,447
1994	2,430	4,156	5,773	6,982	7,765	8,499	8,979	9,359	9,655	9,931	10,154	10,341	10,506	10,663	10,767	10,863	10,953	11,065	11,147	11,195																		11,195
1995	2,508	3,964	5,331	6,192	7,025	7,504	7,929	8,172	8,450	8,655	8,815	8,955	9,112	9,261	9,440	9,538	9,654	9,741	9,809																			9,809
1996	2,410	3,940	5,291	6,253	7,070	7,787	8,331	8,848	9,282	9,667	10,070	10,376	10,645	10,907	11,103	11,319	11,534	11,674																				11,674
1997	2,387	4,028	5,523	6,534	7,350	8,092	8,695	9,322	9,883	10,300	10,625	10,893	11,146	11,397	11,619	11,800	11,945																					11,945
1998	2,227	4,349	6,048	7,257	8,313	9,313	10,071	10,683	11,213	11,660	12,058	12,432	12,745	12,975	13,214	13,419																						13,419
1999	2,447	4,510	6,302	7,633	8,614	9,407	10,099	10,760	11,245	11,666	12,056	12,417	12,763	13,074	13,306																							13,306
2000	2,616	5,073	7,197	8,805	10,046	11,201	12,125	12,791	13,392	13,850	14,282	14,719	15,084	15,330																								15,330
2001	2,729	5,139	7,090	8,481	9,699	10,736	11,549	12,316	13,009	13,623	14,083	14,517	14,915																									14,915
2002	2,385	5,084	7,390	9,243	10,718	12,076	13,170	14,045	14,863	15,555	16,223	16,737																										16,737
2003	2,892	5,911	8,868	11,155	13,139	14,853	16,265	17,413	18,484	19,352	20,120																											20,120
2004	2,774	6,071	9,057	11,548	13,636	15,400	16,981	18,302	19,458	20,445																												20,445
2005	3,152	6,285	9,149	11,471	13,264	15,044	16,463	17,530	18,412																													18,412
2006	3,044	6,061	8,848	11,366	13,490	15,395	17,029	18,244																														18,244
2007	3,442	6,832	10,263	13,022	15,699	17,863	19,676																															19,676
2008	3,462	6,602	9,906	12,887	15,431	17,425																																17,425
2009	3,577	7,111	10,918	14,470	17,273																																	17,273
2010	3,602	7,736	11,802	14,704																																		14,704
2011	4,036	7,659	11,428																																			11,428
2012	3,497	7,357																																				7,357
2013	3,898																																					3,898

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	2.899	1.947	1.440	1.284	1.252	1.172	1.130	1.092	1.060	1.042	1.037	1.022	1.013	1.007	1.005	1.004	1.003	1.003	1.001	1.000	1.001	1.001	1.000	1.002	1.001	1.001	1.001	1.000	1.000	1.001	1.000							
1983	3.136	2.028	1.460	1.397	1.259	1.180	1.111	1.073	1.058	1.040	1.026	1.013	1.010	1.006	1.005	1.004	1.003	1.003	1.003	1.003	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000								
1984	2.904	2.025	1.538	1.323	1.206	1.140	1.097	1.069	1.053	1.034	1.017	1.008	1.007	1.004	1.003	1.002	1.001	1.003	1.001	1.001	1.001	1.002	1.001	1.000	1.001	1.001	1.001	1.000	1.000									
1985	3.077	2.125	1.431	1.280	1.182	1.115	1.084	1.058	1.046	1.023	1.015	1.009	1.006	1.006	1.005	1.003	1.003	1.002	1.003	1.003	1.001	1.001	1.002	1.002	1.001	1.001	1.001	1.001										
1986	3.111	2.082	1.407	1.251	1.178	1.134	1.098	1.059	1.035	1.028	1.015	1.007	1.009	1.003	1.004	1.004	1.003	1.002	1.001	1.001	1.000	1.000	1.001	1.001	1.000	1.001	1.001											
1987	3.032	1.996	1.403	1.278	1.176	1.133	1.079	1.046	1.030	1.022	1.018	1.014	1.010	1.005	1.002	1.005	1.006	1.003	1.002	1.002	1.001	1.001	1.001	1.002	1.001	1.001												
1988	3.087	2.017	1.401	1.263	1.183	1.118	1.085	1.045	1.033	1.019	1.013	1.015	1.008	1.006	1.006	1.004	1.006	1.005	1.004	1.003	1.002	1.002	1.001	1.000	1.001													
1989	3.037	2.091	1.461	1.251	1.129	1.085	1.065	1.045	1.028	1.019	1.018	1.011	1.007	1.008	1.008	1.006	1.004	1.004	1.004	1.003	1.002	1.003	1.003	1.002														
1990	2.949	2.002	1.389	1.222	1.116	1.080	1.048	1.029	1.025	1.015	1.017	1.010	1.008	1.005	1.006	1.007	1.003	1.002	1.002	1.001	1.001	1.002	1.001															
1991	3.792	1.666	1.298	1.176	1.101	1.063	1.043	1.038	1.025	1.014	1.015	1.011	1.014	1.010	1.010	1.008	1.005	1.003	1.003	1.002	1.002	1.000																
1992	3.686	1.598	1.274	1.115	1.086	1.049	1.048	1.032	1.016	1.018	1.016	1.010	1.010	1.009	1.008	1.010	1.010	1.008	1.007	1.008	1.005																	
1993	1.869	1.368	1.195	1.131	1.072	1.057	1.037	1.025	1.023	1.016	1.014	1.014	1.011	1.009	1.007	1.007	1.006	1.006	1.006	1.004																		
1994	1.710	1.389	1.209	1.112	1.095	1.057	1.042	1.032	1.029	1.022	1.018	1.016	1.015	1.010	1.009	1.008	1.010	1.007	1.004																			
1995	1.581	1.345	1.162	1.135	1.068	1.057	1.031	1.034	1.024	1.018	1.016	1.017	1.016	1.019	1.010	1.012	1.009	1.007																				
1996	1.635	1.343	1.182	1.131	1.101	1.070	1.062	1.049	1.042	1.042	1.030	1.026	1.025	1.018	1.019	1.019	1.012																					
1997	1.688	1.371	1.183	1.125	1.101	1.075	1.072	1.060	1.042	1.032	1.025	1.023	1.023	1.019	1.016	1.012																						
1998	1.953	1.390	1.200	1.146	1.120	1.081	1.061	1.050	1.040	1.034	1.031	1.025	1.018	1.018	1.016																							
1999	1.843	1.397	1.211	1.129	1.092	1.074	1.065	1.045	1.037	1.034	1.030	1.028	1.024	1.018																								
2000	1.939	1.419	1.223	1.141	1.115	1.083	1.055	1.047	1.034	1.031	1.031	1.025	1.016																									
2001	1.883	1.380	1.196	1.144	1.107	1.076	1.066	1.056	1.047	1.034	1.031	1.027																										
2002	2.132	1.454	1.251	1.160	1.127	1.091	1.066	1.058	1.047	1.043	1.032																											
2003	2.044	1.500	1.258	1.178	1.130	1.095	1.071	1.061	1.047	1.040																												
2004	2.189	1.492	1.275	1.181	1.129	1.103	1.078	1.063	1.051																													
2005	1.994	1.456	1.254	1.156	1.134	1.094	1.065	1.050																														
2006	1.991	1.460	1.285	1.187	1.141	1.106	1.071																															
2007	1.985	1.502	1.269	1.206	1.138	1.101																																
2008	1.907	1.501	1.301	1.197	1.129																																	
2009	1.988	1.535	1.325	1.194																																		
2010	2.148	1.526	1.246																																			
2011	1.898	1.492																																				
2012	2.104																																					
3 Yr Avg	2.050	1.518	1.291	1.199	1.136	1.101	1.071	1.058	1.048	1.039	1.031	1.027	1.020	1.019	1.017	1.014	1.010	1.007	1.006	1.005	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000							
5 Yr Avg	2.009	1.511	1.285	1.188	1.134	1.100	1.070	1.058	1.045	1.036	1.031	1.026	1.021	1.019	1.014	1.012	1.010	1.006	1.004	1.004	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000							
7 Yr Avg	2.003	1.496	1.279	1.186	1.133	1.095	1.067	1.054	1.043	1.035	1.030	1.025	1.020	1.016	1.012	1.011	1.008	1.005	1.004	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000							
3 Yr Wtd	2.044	1.517	1.289	1.199	1.136	1.101	1.071	1.058	1.048	1.039	1.031	1.027	1.019	1.018	1.017	1.015	1.011	1.007	1.006	1.005	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000							
5 Yr Wtd	2.007	1.511	1.284	1.189	1.134	1.100	1.070	1.058	1.046	1.037	1.031	1.026	1.021	1.019	1.014	1.012	1.010	1.006	1.004	1.004	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000							
10 Yr Wtd	2.020	1.494	1.269	1.177	1.127	1.092	1.068	1.055	1.042	1.034	1.027	1.022	1.017	1.014	1.011	1.009	1.007	1.005	1.003	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000							TAIL
Prior FY	1.984	1.507	1.288	1.186	1.135	1.098	1.070	1.058	1.043	1.035	1.030	1.025	1.021	1.017	1.013	1.011	1.008	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								1.003
PA Sel.	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							
Selected	2.007	1.511	1.284	1.189	1.134	1.100	1.070	1.058	1.046	1.037	1.031	1.026	1.021	1.019	1.014	1.012	1.010	1.006	1.004	1.004	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000							
Cumulative	8.288	4.130	2.733	2.128	1.790	1.578	1.434	1.340	1.266	1.211	1.168	1.133	1.105	1.082	1.063	1.048	1.035	1.025	1.019	1.015	1.011	1.009	1.007	1.006	1.004	1.004	1.003	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	219	1,379	2,834	4,179	5,476	6,940	8,239	9,391	10,310	10,971	11,458	11,895	12,182	12,348	12,440	12,498	12,554	12,597	12,631	12,649	12,658	12,670	12,684	12,689	12,713	12,724	12,743	12,753	12,755	12,761	12,768	12,768						12,768
1983	203	1,428	3,077	4,631	6,603	8,460	10,084	11,256	12,140	12,910	13,459	13,827	14,043	14,199	14,290	14,367	14,431	14,475	14,518	14,567	14,606	14,626	14,645	14,662	14,674	14,677	14,683	14,689	14,695	14,699	14,702							14,702
1984	260	1,663	3,543	5,610	7,552	9,197	10,564	11,662	12,511	13,201	13,678	13,944	14,063	14,172	14,224	14,261	14,289	14,313	14,358	14,372	14,380	14,401	14,424	14,443	14,458	14,478	14,486	14,494	14,497	14,497								14,497
1985	260	1,807	4,005	5,893	7,629	9,100	10,220	11,131	11,832	12,387	12,707	12,917	13,044	13,137	13,215	13,285	13,336	13,384	13,414	13,455	13,494	13,504	13,520	13,548	13,575	13,584	13,596	13,607	13,616									13,616
1986	287	1,968	4,277	6,173	7,862	9,351	10,659	11,766	12,517	12,986	13,382	13,594	13,710	13,829	13,874	13,930	13,984	14,031	14,066	14,086	14,098	14,119	14,125	14,138	14,145	14,152	14,172	14,190										14,190
1987	313	2,104	4,415	6,351	8,205	9,780	11,193	12,130	12,738	13,142	13,462	13,718	13,913	14,066	14,146	14,201	14,275	14,361	14,403	14,430	14,457	14,478	14,496	14,517	14,543	14,554	14,567											14,567
1988	308	2,067	4,364	6,276	8,058	9,614	10,802	11,746	12,292	12,722	12,984	13,175	13,384	13,499	13,594	13,679	13,747	13,835	13,909	13,967	14,010	14,037	14,070	14,085	14,087	14,096												14,096
1989	307	2,111	4,639	6,927	8,763	10,021	10,924	11,672	12,219	12,569	12,811	13,041	13,187	13,285	13,399	13,512	13,596	13,663	13,732	13,785	13,831	13,863	13,902	13,942	13,965													13,965
1990	342	2,337	4,872	6,931	8,532	9,574	10,391	10,924	11,268	11,572	11,774	11,976	12,115	12,225	12,299	12,376	12,461	12,505	12,532	12,561	12,582	12,600	12,622	12,634														12,634
1991	352	2,877	5,011	6,638	7,893	8,740	9,332	9,763	10,164	10,438	10,597	10,779	10,907	11,070	11,187	11,304	11,401	11,460	11,504	11,539	11,559	11,577	11,588															11,588
1992	347	2,882	4,849	6,281	7,058	7,722	8,148	8,579	8,882	9,051	9,236	9,391	9,497	9,610	9,705	9,790	9,883	9,984	10,065	10,139	10,228	10,280																10,280
1993	393	2,940	4,713	5,847	6,704	7,227	7,712	8,033	8,251	8,471	8,610	8,748	8,883	8,995	9,089	9,164	9,225	9,285	9,345	9,402	9,444																	9,444
1994	437	3,340	5,319	6,697	7,543	8,324	8,836	9,242	9,561	9,852	10,087	10,294	10,470	10,630	10,741	10,844	10,942	11,053	11,135	11,187																		11,187
1995	488	3,274	4,891	5,875	6,769	7,293	7,767	8,051	8,351	8,572	8,737	8,894	9,064	9,224	9,410	9,508	9,631	9,718	9,801																			9,801
1996	457	3,171	4,783	5,876	6,790	7,525	8,097	8,646	9,122	9,534	9,965	10,300	10,581	10,846	11,060	11,299	11,514	11,659																				11,659
1997	485	3,279	5,017	6,137	7,027	7,835	8,454	9,136	9,731	10,178	10,519	10,814	11,081	11,346	11,577	11,773	11,928																					11,928
1998	498	3,520	5,449	6,775	7,957	9,043	9,828	10,493	11,058	11,519	11,940	12,337	12,666	12,923	13,172	13,389																						13,389
1999	591	3,659	5,689	7,164	8,199	9,050	9,820	10,516	11,050	11,492	11,932	12,330	12,695	13,020	13,268																							13,268
2000	636	4,076	6,455	8,211	9,595	10,775	11,748	12,457	13,102	13,630	14,095	14,586	14,986	15,267																								15,267
2001	603	4,185	6,419	7,975	9,247	10,380	11,238	12,067	12,799	13,446	13,925	14,393	14,828																									14,828
2002	535	4,148	6,739	8,714	10,239	11,682	12,813	13,768	14,614	15,341	16,070	16,608																										16,608
2003	711	4,721	8,003	10,525	12,536	14,337	15,833	17,043	18,162	19,081	19,906																											19,906
2004	666	4,836	8,069	10,636	12,776	14,640	16,358	17,810	19,085	20,164																												20,164
2005	729	4,977	8,221	10,688	12,606	14,442	15,943	17,094	18,079																													18,079
2006	644	4,717	7,822	10,521	12,717	14,765	16,483	17,834																														17,834
2007	678	5,151	9,039	12,025	14,856	17,186	19,080																															19,080
2008	728	5,034	8,630	11,882	14,561	16,733																																16,733
2009	729	5,438	9,625	13,358	16,297																																	16,297
2010	729	5,954	10,553	13,617																																		13,617
2011	853	5,905	10,115																																			10,115
2012	744	5,701																																				5,701
2013	787																																					787

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																					12,694	12,699	12,719	12,719	12,822	12,735	12,768	12,778	12,761	12,777	12,776	12,768						12,768
1983																				14,636	14,697	14,682	14,686	14,706	14,731	14,683	14,694	14,713	14,705	14,711	14,714							14,714
1984																			14,483	14,452	14,447	14,470	14,491	14,503	14,599	14,499	14,498	14,503	14,498	14,498								14,498
1985																		13,549	13,535	13,533	13,597	13,536	13,538	13,560	13,615	13,604	13,605	13,616	13,618									13,618
1986																	14,052	14,248	14,136	14,146	14,183	14,163	14,164	14,171	14,173	14,161	14,205	14,218										14,218
1987																14,332	14,361	14,474	14,511	14,465	14,520	14,523	14,532	14,560	14,581	14,577	14,583											14,583
1988															14,189	13,798	13,858	14,054	14,072	13,996	14,054	14,085	14,100	14,093	14,093	14,100												14,100
1989														13,596	13,895	13,672	13,744	13,826	13,834	13,836	13,906	13,904	13,923	13,954	13,977													13,977
1990													12,431	12,553	12,624	12,491	12,579	12,650	12,629	12,609	12,622	12,624	12,640	12,642														12,642
1991												11,422	11,412	11,421	11,597	11,461	11,519	11,623	11,612	11,594	11,579	11,609	11,605															11,605
1992											9,874	9,865	9,817	9,886	10,044	9,899	9,985	10,139	10,227	10,235	10,279	10,355																10,355
1993										9,423	9,232	9,197	9,209	9,310	9,507	9,309	9,361	9,398	9,413	9,464	9,472																	9,472
1994									10,721	10,940	10,866	10,955	10,816	11,000	11,184	10,997	11,085	11,140	11,227	11,230																		11,230
1995								9,010	9,617	9,475	9,407	9,350	9,343	9,474	9,704	9,661	9,768	9,856	9,862																			9,862
1996							9,604	10,243	10,690	10,656	11,232	10,984	11,020	11,253	11,388	11,517	11,695	11,811																				11,811
1997						9,816	10,839	11,080	11,605	11,551	11,528	11,517	11,531	11,801	11,853	11,923	12,007																					12,007
1998					10,710	11,797	11,972	12,056	12,552	12,765	12,977	13,066	13,227	13,201	13,389	13,548																						13,548
1999				10,271	10,250	10,893	11,355	11,961	12,395	12,516	12,761	13,066	13,177	13,387	13,509																							13,509
2000			10,148	12,120	12,442	13,236	13,706	14,020	14,597	14,739	14,984	15,200	15,392	15,589																								15,589
2001		7,888	10,324	11,585	11,992	12,770	12,966	13,475	14,147	14,514	14,617	14,916	15,263																									15,263
2002	6,566	9,434	10,716	12,599	13,267	14,415	14,976	15,522	16,160	16,405	16,873	17,172																										17,172
2003	14,835	10,883	13,205	15,900	16,657	17,986	18,677	19,487	19,766	20,174	20,888																											20,888
2004	17,405	11,255	13,464	16,427	17,242	18,602	19,599	19,930	20,675	21,411																												21,411
2005	18,429	11,504	13,347	15,850	16,493	18,019	18,156	18,607	19,286																													19,286
2006	22,684	11,362	13,168	15,831	16,880	17,540	18,386	19,460																														19,460
2007	25,790	13,684	15,694	17,831	18,939	20,088	21,404																															21,404
2008	22,228	12,672	14,963	16,237	17,725	19,260																																19,260
2009	26,742	13,629	14,947	17,523	19,831																																	19,831
2010	27,184	12,747	15,681	17,446																																		17,446
2011	25,054	12,639	15,153																																			15,153
2012	24,222	12,151																																				12,151
2013	25,663																																					25,663

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																					25	18	24	19	98	0	14	13	0	16	8	0						-
1983																				63	85	50	35	38	51	0	5	17	4	6	11							11
1984																			86	41	29	41	39	38	130	21	12	9	1	1								1
1985																		147	111	69	94	22	13	11	39	20	9	9	2									2
1986																	39	193	50	45	70	43	39	34	27	8	33	28										28
1987																106	61	93	88	20	48	35	31	43	37	23	16											16
1988															568	96	97	210	163	30	45	48	31	8	6	4												4
1989														271	460	129	125	149	97	46	71	41	21	12	13													13
1990													281	300	309	107	110	141	93	44	40	24	19	8														8
1991												572	444	304	374	128	91	141	93	44	9	20	13															13
1992											582	426	284	254	324	104	96	148	156	90	48	72																72
1993										863	537	381	272	278	393	127	118	100	58	56	25																	25
1994									1,066	1,009	712	614	310	337	417	134	132	75	80	35																		35
1995								838	1,167	820	592	395	231	213	264	123	115	115	53																			53
1996							1,273	1,395	1,409	989	1,163	607	375	346	285	198	161	138																				138
1997						1,725	2,144	1,758	1,722	1,252	903	623	385	403	234	123	63																					63
1998					2,397	2,485	1,901	1,373	1,339	1,105	918	634	482	226	175	129																						129
1999				2,638	1,636	1,487	1,257	1,201	1,150	850	705	649	414	312	203																							203
2000			2,951	3,315	2,395	2,035	1,580	1,229	1,206	888	702	481	307	258																								258
2001		2,750	3,234	3,104	2,292	2,035	1,417	1,159	1,138	892	534	399	348																									348
2002	4,181	4,350	3,326	3,356	2,549	2,339	1,806	1,477	1,297	849	650	435																										435
2003	11,942	4,972	4,337	4,745	3,518	3,132	2,412	2,074	1,283	823	768																											768
2004	14,632	5,184	4,407	4,879	3,606	3,202	2,618	1,628	1,217	966																												966
2005	15,278	5,219	4,197	4,380	3,229	2,975	1,694	1,078	874																													874
2006	19,639	5,301	4,321	4,465	3,390	2,145	1,358	1,216																														1,216
2007	22,348	6,853	5,431	4,809	3,239	2,224	1,727																															1,727
2008	18,766	6,070	5,057	3,350	2,294	1,835																																1,835
2009	23,165	6,518	4,029	3,053	2,558																																	2,558
2010	23,582	5,011	3,880	2,741																																		2,741
2011	21,019	4,980	3,724																																			3,724
2012	20,726	4,794																																				4,794
2013	21,765																																					21,765

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																																						16,808,668
1978																																						16,737,992
1979																																						16,773,433
1980																																						17,448,182
1981																																						16,998,954
1982	0.52%	1.14%	1.20%	1.23%	1.25%	1.27%	1.29%	1.30%	1.30%	1.31%	1.31%	1.31%	1.32%	1.32%	1.32%	1.32%	1.32%	1.32%	1.32%	1.32%	1.32%	1.32%	1.32%	1.32%	1.32%	1.32%	1.32%	1.32%	1.32%	1.32%	1.32%	1.32%						17,167,821
1983	0.51%	1.15%	1.22%	1.26%	1.28%	1.30%	1.32%	1.32%	1.33%	1.34%	1.34%	1.34%	1.34%	1.35%	1.35%	1.35%	1.35%	1.35%	1.35%	1.35%	1.35%	1.35%	1.35%	1.35%	1.35%	1.35%	1.35%	1.35%	1.35%	1.35%	1.35%							17,314,056
1984	0.59%	1.30%	1.36%	1.40%	1.43%	1.44%	1.45%	1.46%	1.47%	1.47%	1.47%	1.48%	1.48%	1.48%	1.48%	1.48%	1.48%	1.48%	1.48%	1.48%	1.48%	1.48%	1.48%	1.48%	1.48%	1.48%	1.48%	1.48%	1.48%	1.48%								17,396,710
1985	0.60%	1.37%	1.43%	1.47%	1.48%	1.50%	1.51%	1.51%	1.52%	1.52%	1.53%	1.53%	1.53%	1.53%	1.53%	1.53%	1.53%	1.53%	1.53%	1.53%	1.53%	1.53%	1.53%	1.53%	1.53%	1.53%	1.53%	1.53%	1.53%									18,364,828
1986	0.61%	1.34%	1.40%	1.44%	1.46%	1.48%	1.48%	1.49%	1.50%	1.50%	1.51%	1.51%	1.51%	1.51%	1.51%	1.51%	1.51%	1.51%	1.51%	1.51%	1.51%	1.51%	1.51%	1.51%	1.51%	1.51%	1.51%	1.51%										18,846,257
1987	0.57%	1.26%	1.33%	1.36%	1.38%	1.40%	1.41%	1.42%	1.42%	1.42%	1.43%	1.43%	1.43%	1.43%	1.43%	1.43%	1.43%	1.43%	1.43%	1.43%	1.43%	1.44%	1.44%	1.44%	1.44%	1.44%	1.44%											19,875,240
1988	0.63%	1.38%	1.44%	1.48%	1.50%	1.51%	1.52%	1.53%	1.53%	1.53%	1.53%	1.54%	1.54%	1.54%	1.54%	1.54%	1.54%	1.54%	1.54%	1.54%	1.54%	1.54%	1.54%	1.54%	1.54%	1.54%												19,660,304
1989	0.58%	1.32%	1.39%	1.42%	1.43%	1.45%	1.46%	1.46%	1.46%	1.47%	1.47%	1.47%	1.47%	1.47%	1.47%	1.47%	1.47%	1.47%	1.47%	1.47%	1.47%	1.47%	1.47%	1.47%	1.47%													20,371,910
1990	0.57%	1.33%	1.38%	1.41%	1.43%	1.43%	1.44%	1.45%	1.45%	1.45%	1.46%	1.46%	1.46%	1.46%	1.46%	1.46%	1.46%	1.46%	1.46%	1.46%	1.46%	1.46%	1.46%	1.46%														20,942,088
1991	0.59%	1.27%	1.33%	1.36%	1.37%	1.38%	1.39%	1.39%	1.39%	1.40%	1.40%	1.40%	1.40%	1.40%	1.41%	1.41%	1.41%	1.41%	1.41%	1.41%	1.41%	1.41%	1.41%															21,689,651
1992	0.57%	1.29%	1.35%	1.38%	1.39%	1.40%	1.41%	1.41%	1.42%	1.42%	1.42%	1.42%	1.43%	1.43%	1.43%	1.43%	1.43%	1.43%	1.43%	1.43%	1.43%	1.43%																21,954,933
1993	0.26%	1.03%	1.21%	1.25%	1.27%	1.28%	1.29%	1.30%	1.30%	1.30%	1.30%	1.31%	1.31%	1.31%	1.31%	1.31%	1.31%	1.31%	1.32%	1.32%	1.32%																	22,621,374
1994	0.23%	1.05%	1.20%	1.25%	1.27%	1.28%	1.28%	1.29%	1.29%	1.29%	1.29%	1.30%	1.30%	1.30%	1.30%	1.30%	1.30%	1.30%	1.30%	1.30%																		22,048,532
1995	0.22%	0.94%	1.04%	1.08%	1.10%	1.11%	1.11%	1.12%	1.12%	1.13%	1.13%	1.13%	1.13%	1.13%	1.13%	1.13%	1.13%	1.13%	1.14%																			21,970,116
1996	0.20%	0.84%	0.94%	0.98%	1.00%	1.01%	1.02%	1.02%	1.03%	1.03%	1.03%	1.04%	1.04%	1.04%	1.04%	1.04%	1.04%	1.04%																				22,232,463
1997	0.20%	0.80%	0.90%	0.93%	0.94%	0.95%	0.96%	0.97%	0.97%	0.97%	0.98%	0.98%	0.98%	0.98%	0.98%	0.98%	0.98%																					22,352,179
1998	0.22%	0.80%	0.89%	0.92%	0.95%	0.96%	0.96%	0.97%	0.98%	0.98%	0.98%	0.98%	0.98%	0.98%	0.99%	0.99%																						22,686,876
1999	0.26%	0.86%	0.96%	0.99%	1.01%	1.02%	1.03%	1.04%	1.04%	1.04%	1.05%	1.05%	1.05%	1.05%	1.06%																							22,896,749
2000	0.26%	0.85%	0.95%	0.98%	1.01%	1.01%	1.02%	1.03%	1.03%	1.04%	1.04%	1.05%	1.05%	1.05%																								23,186,938
2001	0.21%	0.76%	0.84%	0.87%	0.89%	0.90%	0.91%	0.91%	0.92%	0.92%	0.92%	0.92%	0.92%																									23,973,016
2002	0.21%	0.78%	0.87%	0.90%	0.91%	0.92%	0.93%	0.93%	0.93%	0.94%	0.94%	0.94%																										24,464,115
2003	0.21%	0.68%	0.77%	0.80%	0.81%	0.82%	0.83%	0.83%	0.84%	0.84%	0.84%																											24,277,502
2004	0.18%	0.60%	0.67%	0.70%	0.71%	0.72%	0.73%	0.74%	0.74%	0.74%																												24,148,944
2005	0.17%	0.59%	0.67%	0.70%	0.71%	0.72%	0.72%	0.73%	0.73%																													23,758,948
2006	0.13%	0.48%	0.55%	0.58%	0.59%	0.60%	0.60%	0.61%																														23,574,590
2007	0.12%	0.47%	0.54%	0.57%	0.59%	0.60%	0.60%																															23,452,743
2008	0.13%	0.47%	0.54%	0.57%	0.59%	0.60%																																23,147,670
2009	0.12%	0.43%	0.50%	0.52%	0.53%																																	22,503,303
2010	0.12%	0.46%	0.53%	0.55%																																		21,710,635
2011	0.12%	0.45%	0.52%																																			20,240,053
2012	0.13%	0.47%																																				18,793,320
2013	0.12%																																					18,130,692

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	219	1,160	1,455	1,345	1,297	1,464	1,299	1,152	919	660	487	437	288	166	92	58	56	43	35	18	9	13	13	6	23	12	18	11	2	6	7	0						2,267
1983	203	1,225	1,649	1,554	1,972	1,857	1,624	1,173	884	770	549	368	217	156	91	77	64	44	43	49	39	20	19	17	12	3	6	7	6	3	3							2,333
1984	260	1,403	1,880	2,067	1,942	1,645	1,367	1,098	849	690	477	266	120	109	52	37	28	24	45	14	8	21	23	18	16	19	8	8	3	0								2,581
1985	260	1,547	2,198	1,889	1,735	1,471	1,119	912	701	555	320	210	127	93	78	69	51	48	30	41	39	10	16	29	27	9	12	11	9									2,819
1986	287	1,681	2,309	1,895	1,689	1,489	1,308	1,107	751	468	397	212	116	119	46	55	54	47	35	20	12	21	6	12	8	7	20	18										2,851
1987	313	1,791	2,311	1,935	1,854	1,575	1,413	937	608	404	320	256	196	153	80	55	73	86	42	27	26	21	18	21	26	11	13											2,855
1988	308	1,760	2,296	1,913	1,782	1,556	1,188	944	546	429	263	191	209	114	95	85	68	88	73	58	43	28	32	15	2	9												3,033
1989	307	1,804	2,529	2,288	1,836	1,258	903	748	546	350	243	230	146	98	114	112	84	68	69	52	46	33	38	40	23													2,999
1990	342	1,995	2,535	2,059	1,601	1,042	817	533	344	304	202	203	138	110	74	77	85	44	27	28	21	18	22	12														3,061
1991	352	2,525	2,134	1,627	1,255	847	593	430	401	274	159	182	128	163	117	117	98	59	44	34	20	18	11															3,060
1992	347	2,535	1,967	1,432	777	664	426	431	303	169	185	154	106	113	95	85	93	101	81	74	89	52																3,143
1993	393	2,547	1,773	1,133	858	523	485	321	217	221	139	138	135	112	94	74	61	60	60	57	42																	2,978
1994	437	2,903	1,979	1,379	846	781	511	406	319	291	235	207	176	160	111	103	98	111	82	52																		2,872
1995	488	2,786	1,617	984	894	524	474	284	300	220	166	157	170	159	187	97	123	87	83																			2,498
1996	457	2,714	1,612	1,093	914	735	572	549	476	412	431	335	280	265	214	239	215	145																				2,322
1997	485	2,794	1,739	1,120	890	808	620	682	595	447	341	295	266	265	231	197	155																					2,204
1998	498	3,021	1,930	1,326	1,183	1,085	785	665	565	461	421	398	328	257	249	216																						2,243
1999	591	3,067	2,030	1,475	1,035	851	770	696	534	442	440	398	365	325	247																							2,425
2000	636	3,439	2,380	1,755	1,384	1,180	973	708	645	528	465	491	399	282																								2,446
2001	603	3,581	2,235	1,556	1,272	1,133	859	829	732	647	479	468	435																									2,230
2002	535	3,613	2,590	1,976	1,524	1,443	1,131	955	846	727	728	538																										2,326
2003	711	4,010	3,283	2,521	2,012	1,800	1,496	1,210	1,119	918	826																											2,071
2004	666	4,170	3,233	2,567	2,140	1,865	1,717	1,453	1,275	1,079																												1,824
2005	729	4,248	3,244	2,467	1,918	1,836	1,501	1,152	985																													1,773
2006	644	4,073	3,105	2,699	2,196	2,048	1,718	1,351																														1,466
2007	678	4,472	3,889	2,986	2,830	2,331	1,894																															1,451
2008	728	4,306	3,596	3,252	2,679	2,173																																1,436
2009	729	4,708	4,187	3,733	2,940																																	1,275
2010	729	5,225	4,599	3,065																																		1,285
2011	853	5,052	4,210																																			1,192
2012	744	4,957																																				1,137
2013	787																																					1,045
																																						72,567

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	5.292	1.255	0.924	0.965	1.128	0.887	0.887	0.798	0.718	0.738	0.896	0.658	0.577	0.552	0.631	0.972	0.764	0.805	0.511	0.500	1.434	1.066	0.413	4.200	0.494	1.586	0.593	0.173	2.934	1.286	0.000						
1983	6.049	1.346	0.942	1.269	0.941	0.874	0.722	0.754	0.871	0.713	0.669	0.589	0.719	0.586	0.838	0.840	0.685	0.966	1.160	0.781	0.522	0.952	0.894	0.687	0.284	1.691	1.187	0.902	0.536	1.047							
1984	5.401	1.340	1.099	0.940	0.847	0.831	0.803	0.773	0.813	0.691	0.557	0.451	0.907	0.480	0.705	0.764	0.845	1.880	0.323	0.522	2.831	1.088	0.796	0.853	1.231	0.436	0.917	0.362	0.089								
1985	5.954	1.421	0.859	0.919	0.848	0.761	0.814	0.769	0.791	0.576	0.657	0.604	0.733	0.835	0.893	0.739	0.931	0.636	1.346	0.957	0.257	1.558	1.839	0.934	0.320	1.405	0.901	0.829									
1986	5.856	1.373	0.821	0.891	0.882	0.878	0.846	0.678	0.623	0.847	0.535	0.546	1.026	0.384	1.214	0.972	0.874	0.753	0.568	0.591	1.780	0.287	2.012	0.630	0.913	2.815	0.887										
1987	5.714	1.291	0.837	0.958	0.850	0.897	0.663	0.649	0.664	0.792	0.802	0.763	0.781	0.523	0.691	1.325	1.179	0.488	0.650	0.959	0.801	0.866	1.175	1.218	0.407	1.236											
1988	5.721	1.305	0.833	0.931	0.873	0.764	0.794	0.579	0.786	0.612	0.725	1.099	0.546	0.833	0.893	0.802	1.289	0.833	0.789	0.744	0.640	1.178	0.464	0.133	4.712												
1989	5.876	1.402	0.905	0.803	0.685	0.718	0.829	0.730	0.641	0.694	0.946	0.636	0.669	1.172	0.984	0.748	0.804	1.017	0.759	0.887	0.702	1.183	1.037	0.582													
1990	5.832	1.271	0.812	0.778	0.651	0.784	0.652	0.647	0.882	0.665	1.004	0.681	0.799	0.670	1.037	1.108	0.523	0.619	1.031	0.749	0.831	1.263	0.552														
1991	7.168	0.845	0.762	0.772	0.674	0.700	0.726	0.933	0.683	0.579	1.144	0.706	1.272	0.715	1.003	0.834	0.602	0.750	0.773	0.592	0.912	0.601															
1992	7.308	0.776	0.728	0.542	0.854	0.643	1.009	0.703	0.560	1.094	0.833	0.685	1.070	0.839	0.890	1.104	1.086	0.801	0.906	1.210	0.583																
1993	6.478	0.696	0.639	0.757	0.610	0.927	0.662	0.677	1.016	0.628	0.995	0.981	0.826	0.844	0.787	0.823	0.989	0.993	0.944	0.750																	
1994	6.651	0.682	0.697	0.614	0.924	0.654	0.794	0.786	0.912	0.808	0.881	0.849	0.910	0.697	0.922	0.952	1.138	0.736	0.636																		
1995	5.710	0.581	0.608	0.909	0.586	0.904	0.599	1.058	0.734	0.752	0.947	1.084	0.936	1.173	0.522	1.261	0.711	0.953																			
1996	5.944	0.594	0.678	0.836	0.804	0.778	0.959	0.867	0.866	1.047	0.776	0.837	0.944	0.808	1.118	0.897	0.675																				
1997	5.759	0.622	0.644	0.795	0.908	0.767	1.100	0.873	0.753	0.762	0.866	0.902	0.995	0.871	0.851	0.789																					
1998	6.062	0.639	0.687	0.892	0.918	0.724	0.846	0.851	0.816	0.912	0.945	0.826	0.784	0.967	0.868																						
1999	5.187	0.662	0.726	0.702	0.822	0.905	0.904	0.767	0.828	0.994	0.904	0.919	0.890	0.760																							
2000	5.404	0.692	0.738	0.789	0.853	0.825	0.728	0.911	0.819	0.881	1.057	0.812	0.706																								
2001	5.936	0.624	0.696	0.818	0.890	0.758	0.965	0.882	0.884	0.741	0.978	0.928																									
2002	6.751	0.717	0.763	0.771	0.947	0.784	0.844	0.887	0.859	1.001	0.739																										
2003	5.641	0.819	0.768	0.798	0.895	0.831	0.809	0.925	0.820	0.899																											
2004	6.260	0.775	0.794	0.833	0.871	0.921	0.846	0.877	0.847																												
2005	5.828	0.764	0.761	0.777	0.957	0.818	0.767	0.855																													
2006	6.327	0.762	0.869	0.814	0.933	0.839	0.787																														
2007	6.593	0.869	0.768	0.948	0.824	0.812																															
2008	5.913	0.835	0.904	0.824	0.811																																
2009	6.456	0.889	0.892	0.787																																	
2010	7.170	0.880	0.666																																		
2011	5.921	0.833																																			
2012	6.660																																				
3 Yr Avg	6.584	0.868	0.821	0.853	0.856	0.823	0.800	0.886	0.842	0.880	0.924	0.887	0.794	0.866	0.946	0.982	0.842	0.894	0.829	0.851	0.775	1.016	0.684	0.644	2.011	1.819	0.902	0.698	1.186	1.167	0.000						
5 Yr Avg	6.424	0.861	0.820	0.830	0.879	0.844	0.811	0.885	0.846	0.903	0.924	0.878	0.864	0.916	0.856	0.944	0.920	0.846	0.858	0.838	0.734	1.018	1.048	0.699	1.517	1.517	0.897	0.566	1.186	1.167	0.000						
10 Yr Avg	6.277	0.814	0.788	0.816	0.880	0.822	0.860	0.870	0.823	0.880	0.909	0.882	0.933	0.834	0.898	0.932	0.900	0.794	0.840	0.796	0.986	1.004	1.020	1.155	1.194	1.528	0.897	0.566	1.186	1.167	0.000						
3 Yr Wtd	6.549	0.867	0.812	0.847	0.850	0.823	0.801	0.886	0.841	0.887	0.895	0.884	0.791	0.858	0.940	0.924	0.789	0.869	0.817	0.923	0.674	1.047	0.722	0.672	0.757	1.715	0.897	0.706	0.838	1.198	0.000						
5 Yr Wtd	6.409	0.862	0.812	0.830	0.872	0.843	0.809	0.885	0.845	0.900	0.905	0.875	0.850	0.887	0.859	0.917	0.857	0.836	0.830	0.895	0.673	1.045	0.859	0.732	0.702	1.207	0.836	0.546	0.838	1.198	0.000						
10 Yr Wtd	6.271	0.819	0.790	0.819	0.877	0.825	0.838	0.873	0.830	0.889	0.891	0.875	0.892	0.839	0.886	0.910	0.852	0.794	0.814	0.856	0.704	0.988	0.904	0.863	0.616	1.280	0.836	0.546	0.838	1.198	0.000						
Prior	6.390	0.850	0.840	0.842	0.890	0.841	0.835	0.896	0.842	0.903	0.956	0.856	0.902	0.897	0.848	0.986	0.887	0.783	0.870	0.893	0.746	0.980	1.059	0.817	0.555	1.289	0.814	0.424	1.103	1.286							
Selected	6.409	0.862	0.812	0.830	0.872	0.843	0.809	0.885	0.845	0.900	0.905	0.875	0.850	0.887	0.859	0.917	0.857	0.836	0.830	0.895	0.673	1.045	0.859	0.732	0.702	1.207	0.836	0.546	0.838	1.198	1.000						

	TAIL
Selected	1.002

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	1.077	5.697	7.150	6.606	6.373	7.191	6.380	5.659	4.516	3.244	2.394	2.146	1.412	0.815	0.450	0.284	0.276	0.211	0.170	0.087	0.043	0.062	0.066	0.027	0.115	0.057	0.090	0.053	0.009	0.027	0.035	0.000					
1983	0.944	5.712	7.686	7.243	9.194	8.656	7.569	5.466	4.119	3.588	2.560	1.714	1.010	0.726	0.426	0.357	0.299	0.205	0.198	0.230	0.180	0.094	0.089	0.080	0.055	0.016	0.026	0.031	0.028	0.015	0.016						
1984	1.156	6.241	8.365	9.194	8.640	7.319	6.081	4.886	3.777	3.069	2.120	1.182	0.533	0.483	0.232	0.164	0.125	0.106	0.199	0.064	0.034	0.095	0.103	0.082	0.070	0.086	0.038	0.035	0.012	0.001							
1985	1.111	6.612	9.395	8.074	7.418	6.290	4.785	3.897	2.998	2.372	1.367	0.899	0.542	0.398	0.332	0.297	0.219	0.204	0.130	0.175	0.167	0.043	0.067	0.123	0.115	0.037	0.052	0.047	0.039								
1986	1.196	7.002	9.615	7.893	7.034	6.202	5.448	4.611	3.129	1.949	1.652	0.883	0.482	0.494	0.190	0.231	0.224	0.196	0.147	0.084	0.050	0.088	0.025	0.051	0.032	0.029	0.083	0.073									
1987	1.264	7.221	9.322	7.805	7.476	6.351	5.699	3.779	2.452	1.628	1.290	1.034	0.789	0.616	0.322	0.223	0.295	0.348	0.170	0.110	0.106	0.085	0.073	0.086	0.105	0.043	0.053										
1988	1.192	6.820	8.900	7.412	6.904	6.029	4.605	3.659	2.118	1.664	1.019	0.738	0.811	0.443	0.369	0.330	0.265	0.341	0.284	0.224	0.167	0.107	0.126	0.058	0.008	0.037											
1989	1.159	6.807	9.544	8.634	6.930	4.749	3.408	2.824	2.062	1.321	0.916	0.867	0.551	0.368	0.432	0.425	0.318	0.256	0.260	0.197	0.175	0.123	0.145	0.151	0.088												
1990	1.240	7.234	9.191	7.463	5.805	3.778	2.961	1.931	1.249	1.101	0.732	0.735	0.501	0.400	0.268	0.278	0.308	0.161	0.100	0.103	0.077	0.064	0.081	0.045													
1991	1.240	8.891	7.516	5.728	4.421	2.982	2.087	1.515	1.413	0.966	0.559	0.640	0.452	0.575	0.411	0.412	0.344	0.207	0.155	0.120	0.071	0.065	0.039														
1992	1.167	8.526	6.616	4.818	2.613	2.232	1.434	1.448	1.018	0.570	0.623	0.520	0.356	0.381	0.320	0.284	0.314	0.341	0.273	0.247	0.299	0.174															
1993	1.291	8.366	5.822	3.723	2.817	1.717	1.592	1.055	0.714	0.725	0.456	0.453	0.444	0.367	0.310	0.244	0.201	0.199	0.197	0.186	0.140																
1994	1.393	9.262	6.312	4.398	2.698	2.492	1.631	1.295	1.018	0.928	0.750	0.661	0.561	0.510	0.356	0.328	0.312	0.355	0.261	0.166																	
1995	1.514	8.647	5.020	3.053	2.776	1.628	1.471	0.881	0.932	0.684	0.514	0.487	0.528	0.494	0.579	0.302	0.382	0.271	0.258																		
1996	1.369	8.137	4.832	3.277	2.740	2.204	1.715	1.645	1.427	1.235	1.294	1.004	0.841	0.794	0.642	0.718	0.643	0.434																			
1997	1.399	8.058	5.015	3.230	2.567	2.330	1.787	1.966	1.715	1.291	0.983	0.852	0.768	0.764	0.666	0.567	0.448																				
1998	1.376	8.341	5.327	3.660	3.265	2.996	2.168	1.835	1.561	1.273	1.161	1.098	0.907	0.711	0.688	0.597																					
1999	1.574	8.165	5.405	3.925	2.755	2.266	2.050	1.853	1.421	1.178	1.170	1.058	0.973	0.866	0.658																						
2000	1.633	8.826	6.107	4.504	3.552	3.029	2.498	1.817	1.655	1.355	1.194	1.261	1.025	0.723																							
2001	1.506	8.938	5.577	3.883	3.175	2.827	2.143	2.069	1.826	1.614	1.196	1.169	1.085																								
2002	1.298	8.763	6.283	4.792	3.697	3.499	2.744	2.315	2.053	1.764	1.767	1.305																									
2003	1.678	9.467	7.750	5.952	4.749	4.250	3.532	2.857	2.642	2.168	1.949																										
2004	1.521	9.524	7.384	5.864	4.887	4.259	3.922	3.318	2.911	2.465																											
2005	1.627	9.481	7.239	5.507	4.280	4.098	3.350	2.570	2.198																												
2006	1.386	8.770	6.685	5.811	4.729	4.410	3.698	2.909																													
2007	1.412	9.307	8.092	6.213	5.889	4.850	3.940																														
2008	1.496	8.848	7.390	6.682	5.504	4.465																															
2009	1.458	9.413	8.371	7.463	5.877																																
2010	1.443	10.343	9.103	6.066																																	
2011	1.672	9.900	8.251																																		
2012	1.412	9.404																																			
2013	1.443																																				
3 Yr Avg	1.509	9.882	8.575	6.737	5.757	4.575	3.663	2.933	2.584	2.133	1.637	1.245	1.028	0.767	0.671	0.627	0.491	0.354	0.239	0.200	0.170	0.101	0.088	0.084	0.067	0.036	0.062	0.051	0.026	0.014	0.025	0.000					
5 Yr Avg	1.486	9.582	8.241	6.447	5.256	4.416	3.688	2.794	2.326	1.873	1.455	1.178	0.951	0.772	0.647	0.502	0.397	0.320	0.229	0.165	0.152	0.107	0.093	0.078	0.070	0.046	0.050	0.048	0.022	0.014	0.025	0.000					
10 Yr Avg	1.487	9.446	7.655	5.823	4.634	3.795	3.005	2.351	1.941	1.503	1.198	0.935	0.749	0.619	0.490	0.416	0.353	0.291	0.211	0.161	0.128	0.094	0.082	0.078	0.073	0.043	0.057	0.048	0.022	0.014	0.025						
Selected	1.486	9.582	8.241	6.447	5.256	4.416	3.688	2.794	2.326	1.873	1.455	1.178	0.951	0.772	0.647	0.502	0.397	0.320	0.229	0.165	0.152	0.107	0.093	0.078	0.070	0.046	0.050	0.048	0.022	0.014	0.025	0.000					
Cumulative	53.431	51.946	42.364	34.123	27.676	22.420	18.004	14.315	11.521	9.195	7.322	5.867	4.688	3.737	2.965	2.319	1.816	1.419	1.099	0.870	0.706	0.553	0.447	0.354	0.276	0.206	0.160	0.110	0.062	0.040	0.025	0.000	0.000	0.000	0.000	0.000	0.000	0.000

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	77	(1)
15 times 3 Year Average Annual Payments	115	(2)
Incremental Development Method	9	(3)
'03 to '10 Exponential Curve Fit	4	(4)
'03 to '09 Exponential Curve Fit	5	(5)
'03 to '08 Exponential Curve Fit	9	(6)
'03 to '07 Exponential Curve Fit	28	(7)
Selected Unpaid Loss as of 6/30/2013	30	(8)
Actual FY 2013 Payments	5	(9)
Actual FY 2012 Payments	18	(10)
Actual FY 2011 Payments	-	(11)
Actual FY 2010 Payments	3	(12)
Unpaid Loss as of 6/30/2009	56	(13)

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

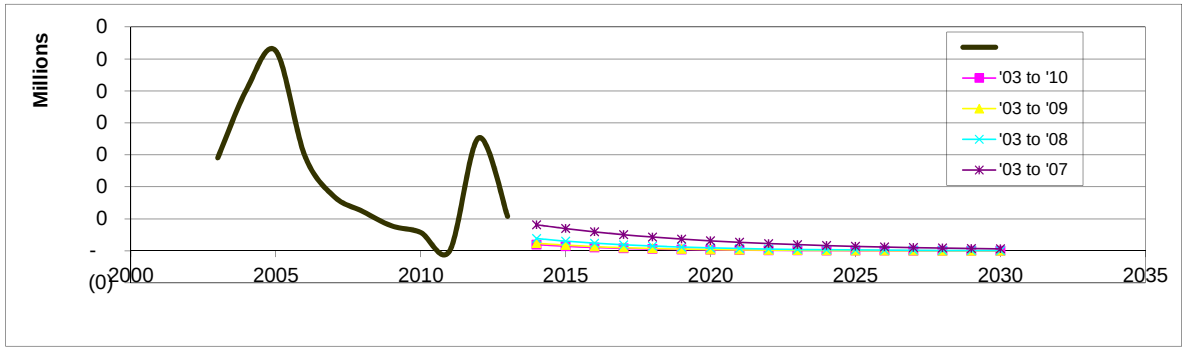
OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
COMPENSATION

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 '10 CURVE FIT	'03 to '09 CURVE FIT	'03 to '08 CURVE FIT	'03 to '07 CURVE FIT
	(1)	(2)	(3)	(4)	(5)
2003	15				
2004	25				
2005	31				
2006	15				
2007	9				
2008	6				
2009	4				
2010	3				
2011	-				
2012	18				
2013	5				
2014		1	1	2	4
2015		1	1	2	3
2016		1	1	1	3
2017		0	1	1	3
2018		0	0	1	2
2019		0	0	1	2
2020		0	0	0	2
2021		0	0	0	1
2022		0	0	0	1
2023		0	0	0	1
2024		0	0	0	1
2025		0	0	0	1
2026		0	0	0	1
2027		0	0	0	1
2028		0	0	0	0
2029		0	0	0	0
2030		0	0	0	0

FY ENDING	INCREMENTAL UNPAID LOSS '03 to '10 CURVE FIT	'03 to '09 CURVE FIT	'03 to '08 CURVE FIT	'03 to '07 CURVE FIT
	(2)	(3)	(4)	(5)
2031	0	0	0	0
2032	0	0	0	0
2033	0	0	0	0
2034	0	0	0	0
2035	0	0	0	0
2036	0	0	0	0
2037	0	0	0	0
2038	0	0	0	0
2039	0	0	0	0
2040	0	0	0	0
2041	0	0	0	0
2042	0	0	0	0
2043	0	0	0	0
2044	0	0	0	0
2045	0	0	0	0
2046	0	0	0	0
2047	0	0	0	0
2048	0	0	0	0
2049	0	0	0	0
2050	0	0	0	0
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	4	5	9	28



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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	3.507	-	-	-
1954	714	0.643	2.897	-	-	-
1955	702	0.645	2.514	-	-	-
1956	690	0.647	2.275	-	-	-
1957	678	0.650	2.128	-	-	-
1958	666	0.652	2.040	-	-	-
1959	654	0.655	1.990	-	-	-
1960	642	0.657	1.964	-	-	-
1961	630	0.659	1.954	-	-	-
1962	618	0.662	1.956	-	-	-
1963	606	0.664	1.964	-	-	-
1964	594	0.667	1.977	-	-	-
1965	582	0.670	1.993	-	-	-
1966	570	0.672	2.012	-	-	-
1967	558	0.675	2.033	-	-	-
1968	546	0.727	2.205	-	-	-
1969	534	0.609	1.953	-	-	-
1970	522	0.670	1.978	-	-	-
1971	510	0.734	2.187	-	-	-
1972	498	0.683	2.176	-	-	-
1973	486	0.710	2.255	-	-	-
1974	474	0.705	2.295	-	-	-
1975	462	0.748	2.463	3	9	9
1976	450	0.767	2.657	-	-	9
TOTAL				3	9	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) SECTION 2, EXHIBIT 5, SHEET 43, COL. 9
(3) TOTAL FROM SECTION 2, EXHIBIT 5, SHEET 42
(4) SECTION 2, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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 2, EXHIBIT 5, SHEET 41, COLUMN (2)

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	PA SELECTED TAIL	SELECTED FOR TAIL	SELECTED INCREM. DECAY	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	PA SELECTED TAIL	SELECTED FOR TAIL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
6	0.5	7.500	-	2.990	149.000	7.500	7.500		40.537		16.156	5,996.753	31.680	40.556
18	1.5	1.745	2.738	1.692	6.718	1.690	1.745	0.860	5.405	10.452	5.403	40.247	4.224	5.408
30	2.5	1.350	1.596	1.381	2.260	1.310	1.350	0.820	3.097	3.818	3.193	5.991	2.499	3.098
42	3.5	1.213	1.244	1.241	1.465	1.190	1.213	0.823	2.294	2.392	2.313	2.651	1.908	2.295
54	4.5	1.151	1.154	1.163	1.221	1.130	1.151	0.861	1.891	1.923	1.864	1.810	1.603	1.892
66	5.5	1.111	1.110	1.116	1.122	1.090	1.111	0.841	1.642	1.666	1.602	1.482	1.419	1.643
78	6.5	1.079	1.084	1.084	1.074	1.062	1.079	0.794	1.479	1.500	1.436	1.321	1.302	1.479
90	7.5	1.062	1.063	1.063	1.049	1.045	1.062	0.851	1.370	1.384	1.324	1.230	1.225	1.371
102	8.5	1.050	1.050	1.047	1.034	1.034	1.050	0.847	1.290	1.302	1.246	1.173	1.172	1.291
114	9.5	1.040	1.041	1.036	1.024	1.026	1.040	0.849	1.229	1.240	1.189	1.135	1.134	1.230
126	10.5	1.034	1.034	1.028	1.018	1.021	1.034	0.881	1.182	1.191	1.147	1.108	1.105	1.182
138	11.5	1.028	1.029	1.022	1.014	1.016	1.028	0.849	1.143	1.152	1.116	1.088	1.083	1.143
150	12.5	1.022	1.024	1.017	1.011	1.013	1.022	0.826	1.112	1.120	1.092	1.074	1.065	1.112
162	13.5	1.020	1.019	1.014	1.009	1.010	1.020	0.891	1.087	1.094	1.074	1.062	1.052	1.088
174	14.5	1.015	1.017	1.011	1.007	1.008	1.015	0.778	1.066	1.073	1.059	1.053	1.041	1.067
186	15.5	1.012	1.013	1.009	1.006	1.006	1.012	0.827	1.051	1.056	1.048	1.046	1.033	1.051
198	16.5	1.010	1.010	1.007	1.005	1.005	1.010	0.793	1.038	1.042	1.039	1.040	1.027	1.038
210	17.5	1.007	1.008	1.006	1.004	1.004	1.007	0.701	1.028	1.032	1.032	1.035	1.022	1.029
222	18.5	1.005	1.006	1.005	1.003	1.003	1.005	0.689	1.021	1.024	1.026	1.031	1.018	1.022
234	19.5	1.004	1.004	1.004	1.003	1.002	1.004	0.856	1.017	1.018	1.021	1.028	1.014	1.017
246	20.5	1.002	1.003	1.003	1.002	1.002	1.002	0.571	1.013	1.014	1.017	1.025	1.012	1.013
258	21.5	1.002	1.002	1.002	1.002	1.002	1.002	0.851	1.011	1.011	1.014	1.022	1.010	1.011
270	22.5	1.002	1.002	1.002	1.002	1.001	1.002	0.816	1.009	1.009	1.012	1.020	1.008	1.009
282	23.5	1.001	1.001	1.002	1.002	1.001	1.001	0.808	1.007	1.007	1.010	1.018	1.007	1.008
294	24.5	1.001	1.001	1.001	1.001	1.001	1.001	0.638	1.006	1.006	1.008	1.016	1.006	1.006
306	25.5	1.002	1.001	1.001	1.001	1.001	1.002	1.945	1.005	1.005	1.007	1.015	1.005	1.006
318	26.5	1.001	1.001	1.001	1.001	1.001	1.001	0.491	1.004	1.004	1.006	1.014	1.004	1.004
330	27.5	1.000	1.001	1.001	1.001	1.001	1.000	0.576	1.003	1.003	1.005	1.012	1.003	1.003
342	28.5	1.000	1.000	1.001	1.001	1.000	1.000	0.894	1.002	1.002	1.004	1.011	1.003	1.003
354	29.5	1.000	1.000	1.001	1.001	1.000	1.000	1.223	1.002	1.002	1.003	1.010	1.002	1.003
366	30.5	1.001	1.000	1.000	1.001	1.000	1.001	1.136	1.002	1.002	1.003	1.010	1.002	1.002
378	31.5	1.000	1.000	1.000	1.001	1.000	1.000	0.767	1.001	1.001	1.002	1.009	1.001	1.002
390	32.5	1.000	1.000	1.000	1.001	1.000	1.000	0.482	1.001	1.001	1.002	1.008	1.001	1.001
402	33.5	1.000	1.000	1.000	1.001	1.000	1.000	0.992	1.001	1.001	1.002	1.007	1.001	1.001
414	34.5	1.000	1.000	1.000	1.001	1.000	1.000	0.854	1.000	1.001	1.001	1.007	1.001	1.001
426	35.5	1.000	1.000	1.000	1.000	1.000	1.000	0.898	1.000	1.000	1.001	1.006	1.001	1.001
438	36.5		1.000	1.000	1.000	1.000	1.000	0.868		1.000	1.001	1.006	1.000	1.000
450	37.5		1.000	1.000	1.000	1.000	1.000	0.767		1.000	1.001	1.005	1.000	1.000
462	38.5		1.000	1.000	1.000	1.000	1.000	0.748		1.000	1.001	1.005	1.000	1.000
474	39.5		1.000	1.000	1.000	1.000	1.000	0.705		1.000	1.001	1.005	1.000	1.000
486	40.5		1.000	1.000	1.000	1.000	1.000	0.710		1.000	1.001	1.004	1.000	1.000
498	41.5		1.000	1.000	1.000	1.000	1.000	0.683		1.000	1.000	1.004	1.000	1.000
510	42.5		1.000	1.000	1.000	1.000	1.000	0.734		1.000	1.000	1.004	1.000	1.000
522	43.5		1.000	1.000	1.000	1.000	1.000	0.670		1.000	1.000	1.003	1.000	1.000
534	44.5		1.000	1.000	1.000	1.000	1.000	0.609		1.000	1.000	1.003	1.000	1.000
546	45.5		1.000	1.000	1.000	1.000	1.000	0.727		1.000	1.000	1.003	1.000	1.000
558	46.5		1.000	1.000	1.000	1.000	1.000	0.675		1.000	1.000	1.003	1.000	1.000
570	47.5		1.000	1.000	1.000	1.000	1.000	0.672		1.000	1.000	1.002	1.000	1.000
582	48.5		1.000	1.000	1.000	1.000	1.000	0.670		1.000	1.000	1.002	1.000	1.000
594	49.5		1.000	1.000	1.000	1.000	1.000	0.667		1.000	1.000	1.002	1.000	1.000
606	50.5		1.000	1.000	1.000	1.000	1.000	0.664		1.000	1.000	1.002	1.000	1.000
618	51.5		1.000	1.000	1.000	1.000	1.000	0.662		1.000	1.000	1.002	1.000	1.000
630	52.5		1.000	1.000	1.000	1.000	1.000	0.659		1.000	1.000	1.001	1.000	1.000
642	53.5		1.000	1.000	1.000	1.000	1.000	0.657		1.000	1.000	1.001	1.000	1.000
654	54.5		1.000	1.000	1.000	1.000	1.000	0.655		1.000	1.000	1.001	1.000	1.000
666	55.5		1.000	1.000	1.000	1.000	1.000	0.652		1.000	1.000	1.001	1.000	1.000
678	56.5		1.000	1.000	1.000	1.000	1.000	0.650		1.000	1.000	1.001	1.000	1.000
690	57.5		1.000	1.000	1.000	1.000	1.000	0.647		1.000	1.000	1.001	1.000	1.000
702	58.5		1.000	1.000	1.000	1.000	1.000	0.645		1.000	1.000	1.001	1.000	1.000
714	59.5		1.000	1.000	1.000	1.000	1.000	0.643		1.000	1.000	1.000	1.000	1.000
726	60.5		1.000	1.000	1.000	1.000	1.000	0.641		1.000	1.000	1.000	1.000	1.000
738	61.5		1.000	1.000	1.000	1.000	1.000	0.638		1.000	1.000	1.000	1.000	1.000
750	62.5		1.000	1.000	1.000	1.000	1.000	0.636		1.000	1.000	1.000	1.000	1.000
TAIL	TAIL		1.000	1.000	1.000	1.000	1.000	1.706		1.000	1.000	1.000	1.000	1.000

60.5 TAIL DECAY 3.507 (16)

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 2, EXHIBIT 5, SHEET 44
(4) SECTION 2, EXHIBIT 5, SHEET 45, COL. 5; TAIL FROM SECTION 2, EXHIBIT 5, SHEET 48
(5) SECTION 2, EXHIBIT 5, SHEET 44
(6) SECTION 2, EXHIBIT 5, SHEET 44
(7) PA SELECTED TAIL
(8) SELECTED BY DELOITTE CONSULTING
(9) = [[(8) - 1.0] x (8) PRIOR AGE] / [(8) PRIOR AGE - 1.0]
(10) COL. 3 MULTIPLICATIVELY ACCUMULATED
(11) COL. 4 MULTIPLICATIVELY ACCUMULATED
(12) COL. 5 MULTIPLICATIVELY ACCUMULATED
(13) COL. 6 MULTIPLICATIVELY ACCUMULATED
(14) COL. 7 MULTIPLICATIVELY ACCUMULATED
(15) COL. 8 MULTIPLICATIVELY ACCUMULATED
(16) 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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**	**0.990**
Inverse Power	**1.000**	**0.920**

							Weibull Curve Fitting					**Inverse Power Curve Fitting**				
							Slope=	0.716				Slope=	-2.962			
		----FROM PAID TRIANGLE----			PA	SELECTED	Intercept=	-2.181				Intercept=	10.304			
PERIOD	AGE	SELECTED	3 YR WTD	5 YR WTD	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	7.500	7.562	7.399	7.500	7.500	1.792	-1.944	-0.899	**2.990**	16.156	1.792	1.872	4.997	**149.000**	5996.753
2	18	1.745	1.752	1.745	1.690	1.740	2.890	-0.157	-0.112	**1.692**	5.403	2.890	-0.301	1.744	**6.718**	40.247
3	30	1.350	1.350	1.345	1.310	1.350	3.401	0.300	0.253	**1.381**	3.193	3.401	-1.050	0.231	**2.260**	5.991
4	42	1.213	1.227	1.213	1.190	1.214	3.738	0.552	0.494	**1.241**	2.313	3.738	-1.544	-0.766	**1.465**	2.651
5	54	1.151	1.156	1.151	1.130	1.152	3.989	0.706	0.674	**1.163**	1.864	3.989	-1.883	-1.510	**1.221**	1.810
6	66	1.111	1.110	1.110	1.090	1.111	4.190	0.836	0.818	**1.116**	1.602	4.190	-2.202	-2.104	**1.122**	1.482
7	78	1.079	1.081	1.079	1.062	1.079	4.357	0.961	0.937	**1.084**	1.436	4.357	-2.538	-2.599	**1.074**	1.321
8	90	1.062	1.065	1.064	1.045	1.062	4.500	1.042	1.040	**1.063**	1.324	4.500	-2.776	-3.023	**1.049**	1.230
9	102	1.050	1.052	1.050	1.034	1.050	4.625	1.115	1.129	**1.047**	1.246	4.625	-3.002	-3.393	**1.034**	1.173
10	114	1.040	1.043	1.040	1.026	1.040	4.736	1.180	1.209	**1.036**	1.189	4.736	-3.214	-3.723	**1.024**	1.135
11	126	1.034	1.034	1.034	1.020	1.034	4.836	1.228	1.281	**1.028**	1.147	4.836	-3.380	-4.019	**1.018**	1.108
12	138	1.028	1.029	1.028	1.016	1.028	4.927	1.282	1.346	**1.022**	1.116	4.927	-3.577	-4.289	**1.014**	1.088
13	150	1.022	1.021	1.022	1.013	1.022	5.011	1.340	1.405	**1.017**	1.092	5.011	-3.796	-4.536	**1.011**	1.074
14	162	1.020	1.019	1.020	1.010	1.020	5.088	1.374	1.461	**1.014**	1.074	5.088	-3.934	-4.764	**1.009**	1.062
15	174	1.015	1.018	1.015	1.008	1.015	5.159	1.440	1.512	**1.011**	1.059	5.159	-4.205	-4.975	**1.007**	1.053
16	186	1.012	1.015	1.012	1.006	1.012	5.226	1.487	1.559	**1.009**	1.048	5.226	-4.410	-5.173	**1.006**	1.046
17	198	1.010	1.011	1.010	1.005	1.010	5.288	1.540	1.604	**1.007**	1.039	5.288	-4.653	-5.358	**1.005**	1.040
18	210	1.007	1.007	1.007	1.004	1.007	5.347	1.614	1.646	**1.006**	1.032	5.347	-5.017	-5.532	**1.004**	1.035
19	222	1.005	1.006	1.004	1.003	1.005	5.403	1.687	1.686	**1.005**	1.026	5.403	-5.397	-5.697	**1.003**	1.031
20	234	1.004	1.005	1.004	1.002	1.004	5.455	1.716	1.724	**1.004**	1.021	5.455	-5.557	-5.853	**1.003**	1.028
21	246	1.002	1.003	1.002	1.002	1.002	5.505	1.812	1.760	**1.003**	1.017	5.505	-6.121	-6.001	**1.002**	1.025
22	258	1.002	1.002	1.002	1.002	1.002	5.553	1.838	1.794	**1.002**	1.014	5.553	-6.285	-6.142	**1.002**	1.022
23	270	1.002	1.002	1.001	1.001	1.002	5.598	1.870	1.826	**1.002**	1.012	5.598	-6.490	-6.276	**1.002**	1.020
24	282	1.001	1.001	1.001	1.001	1.001	5.642	1.903	1.857	**1.002**	1.010	5.642	-6.705	-6.405	**1.002**	1.018
25	294	1.001	1.001	1.001	1.001	1.001	5.684	1.968	1.887	**1.001**	1.008	5.684	-7.155	-6.529	**1.001**	1.016
26	306	1.002	1.001	1.001	1.001	1.002	5.724	1.870	1.916	**1.001**	1.007	5.724	-6.490	-6.647	**1.001**	1.015
27	318	1.001	1.001	1.001	1.001	1.001	5.762	1.975	1.943	**1.001**	1.006	5.762	-7.203	-6.761	**1.001**	1.014
28	330	1.000	1.000	1.000	1.001	1.000	5.799	2.049	1.970	**1.001**	1.005	5.799	-7.756	-6.871	**1.001**	1.012
29	342	1.000	1.000	1.000	1.000	1.000	5.835	2.063	1.995	**1.001**	1.004	5.835	-7.868	-6.976	**1.001**	1.011
30	354	1.000	1.000	1.000	1.000	1.000	5.869	2.037	2.020	**1.001**	1.003	5.869	-7.667	-7.079	**1.001**	1.010
31	366	1.001	1.000	1.000	1.000	1.001	5.903	2.020	2.044	**1.000**	1.003	5.903	-7.540	-7.177	**1.001**	1.010
32	378	1.000	1.000	1.000	1.000	1.000	5.935	2.055	2.067	**1.000**	1.002	5.935	-7.805	-7.273	**1.001**	1.009
33	390	1.000	1.000	1.000	1.000	1.000	5.966	2.144	2.089	**1.000**	1.002	5.966	-8.535	-7.365	**1.001**	1.008
34	402	1.000	1.000	1.000	1.000	1.000	5.996	2.145	2.111	**1.000**	1.002	5.996	-8.544	-7.455	**1.001**	1.007
35	414	1.000	1.000	1.000	1.000	1.000	6.026	2.160	2.132	**1.000**	1.001	6.026	-8.668	-7.542	**1.001**	1.007
36	426	1.000	1.001	1.001	1.000	1.000	6.054	2.173	2.153	**1.000**	1.001	6.054	-8.780	-7.627	**1.000**	1.006
37	438						6.082		2.173	**1.000**	1.001	6.082		-7.709	**1.000**	1.006
38	450						6.109		2.192	**1.000**	1.001	6.109		-7.789	**1.000**	1.005
39	462						6.136		2.211	**1.000**	1.001	6.136		-7.867	**1.000**	1.005
40	474						6.161		2.229	**1.000**	1.001	6.161		-7.943	**1.000**	1.005
41	486						6.186		2.247	**1.000**	1.001	6.186		-8.017	**1.000**	1.004
42	498						6.211		2.264	**1.000**	1.000	6.211		-8.089	**1.000**	1.004
43	510						6.234		2.281	**1.000**	1.000	6.234		-8.160	**1.000**	1.004
44	522						6.258		2.298	**1.000**	1.000	6.258		-8.229	**1.000**	1.003
45	534						6.280		2.314	**1.000**	1.000	6.280		-8.296	**1.000**	1.003
46	546						6.303		2.330	**1.000**	1.000	6.303		-8.362	**1.000**	1.003
47	558						6.324		2.346	**1.000**	1.000	6.324		-8.426	**1.000**	1.003
48	570						6.346		2.361	**1.000**	1.000	6.346		-8.489	**1.000**	1.002
49	582						6.366		2.376	**1.000**	1.000	6.366		-8.551	**1.000**	1.002
50	594						6.387		2.391	**1.000**	1.000	6.387		-8.611	**1.000**	1.002
51	606						6.407		2.405	**1.000**	1.000	6.407		-8.671	**1.000**	1.002
52	618						6.426		2.419	**1.000**	1.000	6.426		-8.729	**1.000**	1.002
53	630						6.446		2.433	**1.000**	1.000	6.446		-8.786	**1.000**	1.001
54	642						6.465		2.446	**1.000**	1.000	6.465		-8.842	**1.000**	1.001
55	654						6.483		2.460	**1.000**	1.000	6.483		-8.896	**1.000**	1.001
56	666						6.501		2.473	**1.000**	1.000	6.501		-8.950	**1.000**	1.001
57	678						6.519		2.485	**1.000**	1.000	6.519		-9.003	**1.000**	1.001
58	690						6.537		2.498	**1.000**	1.000	6.537		-9.055	**1.000**	1.001
59	702						6.554		2.510	**1.000**	1.000	6.554		-9.106	**1.000**	1.001
60	714						6.571		2.522	**1.000**	1.000	6.571		-9.156	**1.000**	1.000
61	726						6.588		2.534	**1.000**	1.000	6.588		-9.206	**1.000**	1.000
62	738						6.604		2.546	**1.000**	1.000	6.604		-9.254	**1.000**	1.000
63	750						6.620		2.558	**1.000**	1.000	6.620		-9.302	**1.000**	1.000
64	762						6.636		2.569	**1.000**	1.000	6.636		-9.349	**1.000**	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
COMPENSATION

TT, WL, LMWL, LM, TP, CO

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	7.500	6.221		
18	1.5	1.740	2.005	2.738	2.005
30	2.5	1.350	1.402	1.596	1.402
42	3.5	1.214	0.940	1.244	0.940
54	4.5	1.152	0.877	1.154	0.877
66	5.5	1.111	0.836	1.110	0.836
78	6.5	1.079	0.845	1.084	0.845
90	7.5	1.062	0.854	1.063	0.854
102	8.5	1.050	0.859	1.050	0.859
114	9.5	1.040	0.865	1.041	0.865
126	10.5	1.034	0.872	1.034	0.872
138	11.5	1.028	0.876	1.029	0.876
150	12.5	1.022	0.878	1.024	0.878
162	13.5	1.020	0.875	1.019	0.875
174	14.5	1.015	0.872	1.017	0.872
186	15.5	1.012	0.867	1.013	0.867
198	16.5	1.010	0.855	1.010	0.855
210	17.5	1.007	0.842	1.008	0.842
222	18.5	1.005	0.838	1.006	0.838
234	19.5	1.004	0.835	1.004	0.835
246	20.5	1.002	0.828	1.003	0.828
258	21.5	1.002	0.844	1.002	0.844
270	22.5	1.002	0.852	1.002	0.852
282	23.5	1.001	0.848	1.001	0.848
294	24.5	1.001	0.845	1.001	0.845
306	25.5	1.002	0.860	1.001	0.860
318	26.5	1.001	0.850	1.001	0.850
330	27.5	1.000	0.852	1.001	0.852
342	28.5	1.000	0.860	1.000	0.860
354	29.5	1.000	0.850	1.000	0.850
366	30.5	1.001	0.834	1.000	0.834
378	31.5	1.000	0.806	1.000	0.806
390	32.5	1.000	0.798	1.000	0.798
402	33.5	1.000	0.806	1.000	0.806
414	34.5	1.000	0.814	1.000	0.814
426	35.5	1.000	0.805	1.000	0.805
438	36.5		0.790	1.000	0.790
450	37.5		0.683	1.000	0.683
462	38.5		-	1.000	-
474	39.5		-	1.000	-
486	40.5		-	1.000	-
498	41.5		-	1.000	-
510	42.5		-	1.000	-
522	43.5		-	1.000	-
534	44.5		-	1.000	-
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				
714	59.5				
726	60.5				
738	61.5				
750	62.5				

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 2, EXHIBIT 5, SHEET 44
(4) GEOMETRIC MEAN FROM SECTION 2, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																														0
1975																													1	0
1976																												0	14	11
1977	303	1,675	1,982	1,512	1,338	1,207	1,155	1,529	1,557	1,468	1,758	1,435	1,024	670	470	351	306	204	119	42	34	16	9	18	13	3	12	12	8	4
1978	324	1,791	2,043	1,505	1,429	1,291	1,642	1,691	1,541	1,755	1,359	998	674	474	461	312	229	155	101	30	33	53	39	19	17	15	13	15	0	7
1979	355	1,890	2,221	1,828	1,482	1,702	1,818	1,951	2,315	1,923	1,556	1,183	896	680	649	431	226	167	154	64	63	42	44	31	37	39	36	23	9	26
1980	385	2,205	2,688	1,907	2,315	2,490	2,335	2,703	2,293	1,710	1,216	947	792	724	497	281	178	122	64	74	45	17	23	19	20	9	19	3	13	4
1981	432	2,301	2,570	2,644	2,859	2,751	3,328	2,905	2,416	1,812	1,370	1,124	840	573	419	235	231	114	108	142	72	113	64	62	60	45	22	8	21	30
1982	497	2,629	3,299	3,049	2,941	3,318	2,944	2,612	2,084	1,497	1,105	990	652	376	208	131	127	97	78	40	20	29	31	13	53	26	42	25	4	12
1983	473	2,859	3,847	3,625	4,601	4,332	3,788	2,736	2,062	1,796	1,281	858	505	363	213	179	150	103	99	115	90	47	45	40	27	8	13	16	14	8
1984	670	3,621	4,853	5,334	5,013	4,246	3,528	2,834	2,191	1,781	1,230	686	309	280	135	95	73	61	115	37	19	55	60	48	41	50	22	20	7	1
1985	732	4,361	6,196	5,325	4,892	4,148	3,156	2,570	1,977	1,565	902	593	358	262	219	196	145	135	86	115	110	28	44	81	76	24	34	31	25	
1986	819	4,794	6,582	5,404	4,815	4,246	3,730	3,157	2,142	1,335	1,131	605	330	338	130	158	153	134	101	57	34	60	17	35	22	20	56	50		
1987	895	5,112	6,599	5,526	5,293	4,496	4,035	2,675	1,736	1,153	913	732	558	436	228	158	209	246	120	78	75	60	52	61	74	30	37			
1988	933	5,337	6,965	5,801	5,403	4,718	3,604	2,863	1,657	1,302	797	578	635	347	289	258	207	267	222	175	130	84	98	46	6	29				
1989	921	5,409	7,584	6,860	5,506	3,773	2,708	2,244	1,638	1,050	728	689	438	293	343	337	252	203	206	157	139	97	115	120	70					
1990	1,047	6,107	7,760	6,301	4,901	3,190	2,500	1,630	1,054	930	618	621	423	338	226	235	260	136	84	87	65	54	68	38						
1991	1,078	7,725	6,531	4,977	3,841	2,591	1,813	1,316	1,228	839	486	556	393	499	357	358	299	180	135	104	62	56	34							
1992	1,090	7,968	6,182	4,502	2,442	2,086	1,340	1,353	952	532	583	486	333	356	299	266	293	319	255	231	280	163								
1993	1,171	7,585	5,279	3,376	2,554	1,557	1,444	956	647	657	413	411	403	333	281	221	182	180	179	169	127									
1994	1,254	8,338	5,683	3,959	2,429	2,244	1,468	1,166	916	836	675	595	505	459	320	295	281	320	235	150										
1995	1,219	6,959	4,040	2,457	2,234	1,310	1,184	709	750	550	414	392	425	398	466	243	307	218	208											
1996	1,060	6,303	3,742	2,539	2,123	1,707	1,329	1,274	1,105	957	1,002	778	651	615	497	556	498	336												
1997	1,069	6,157	3,832	2,468	1,962	1,780	1,366	1,502	1,311	986	751	651	587	584	509	433	342													
1998	1,118	6,777	4,328	2,974	2,652	2,434	1,762	1,491	1,268	1,034	943	892	737	577	559	485														
1999	1,434	7,438	4,924	3,576	2,510	2,064	1,867	1,688	1,295	1,073	1,066	964	886	789	599															
2000	1,557	8,412	5,821	4,293	3,385	2,887	2,381	1,732	1,578	1,292	1,138	1,202	977	690																
2001	1,345	7,986	4,983	3,469	2,837	2,526	1,915	1,849	1,631	1,442	1,068	1,044	970																	
2002	1,245	8,404	6,025	4,596	3,545	3,356	2,632	2,221	1,969	1,692	1,694	1,251																		
2003	1,472	8,305	6,798	5,221	4,166	3,729	3,098	2,506	2,318	1,902	1,710																			
2004	1,215	7,606	5,897	4,683	3,903	3,401	3,132	2,650	2,325	1,969																				
2005	1,292	7,532	5,751	4,375	3,400	3,255	2,661	2,042	1,746																					
2006	944	5,971	4,551	3,957	3,220	3,003	2,518	1,981																						
2007	984	6,489	5,642	4,333	4,107	3,382	2,748																							
2008	1,046	6,183	5,164	4,670	3,847	3,120																								
2009	930	6,003	5,339	4,759	3,748																									
2010	936	6,715	5,909	3,938																										
2011	1,017	6,022	5,018																											
2012	846	5,636																												
2013	822																													

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																														1.350
1975																													0.000	0.000
1976																												38.542	0.787	0.347
1977	5.522	1.184	0.763	0.885	0.902	0.957	1.324	1.019	0.943	1.197	0.817	0.713	0.655	0.701	0.748	0.873	0.667	0.585	0.352	0.799	0.477	0.544	2.080	0.720	0.251	3.540	1.019	0.712	0.520	0.181
1978	5.522	1.141	0.737	0.949	0.903	1.272	1.030	0.911	1.139	0.774	0.735	0.676	0.703	0.972	0.677	0.735	0.677	0.649	0.302	1.069	1.626	0.741	0.474	0.921	0.848	0.912	1.148	0.000	0.000	0.691
1979	5.329	1.175	0.823	0.811	1.148	1.068	1.073	1.187	0.831	0.809	0.760	0.758	0.759	0.954	0.664	0.524	0.740	0.920	0.414	0.993	0.670	1.047	0.690	1.216	1.044	0.931	0.641	0.377	2.912	0.641
1980	5.731	1.219	0.709	1.214	1.076	0.938	1.158	0.848	0.746	0.711	0.779	0.837	0.914	0.686	0.566	0.634	0.686	0.526	1.152	0.609	0.377	1.358	0.824	1.041	0.455	2.118	0.169	4.012	0.326	1.980
1981	5.327	1.117	1.029	1.082	0.962	1.210	0.873	0.832	0.750	0.756	0.821	0.747	0.683	0.731	0.560	0.985	0.495	0.948	1.314	0.506	1.570	0.562	0.977	0.964	0.757	0.482	0.363	2.687	1.386	0.558
1982	5.292	1.255	0.924	0.965	1.128	0.887	0.887	0.798	0.718	0.738	0.896	0.658	0.577	0.552	0.631	0.972	0.764	0.805	0.511	0.500	1.434	1.066	0.413	4.200	0.494	1.586	0.593	0.173	2.934	1.286
1983	6.049	1.346	0.942	1.269	0.941	0.874	0.722	0.754	0.871	0.713	0.669	0.589	0.719	0.586	0.838	0.840	0.685	0.966	1.160	0.781	0.522	0.952	0.894	0.687	0.284	1.691	1.187	0.902	0.536	1.047
1984	5.401	1.340	1.099	0.940	0.847	0.831	0.803	0.773	0.813	0.691	0.557	0.451	0.907	0.480	0.705	0.764	0.845	1.880	0.323	0.522	2.831	1.088	0.796	0.853	1.231	0.436	0.917	0.362	0.089	
1985	5.954	1.421	0.859	0.919	0.848	0.761	0.814	0.769	0.791	0.576	0.657	0.604	0.733	0.835	0.893	0.739	0.931	0.636	1.346	0.957	0.257	1.558	1.839	0.934	0.320	1.405	0.901	0.829		
1986	5.856	1.373	0.821	0.891	0.882	0.878	0.846	0.678	0.623	0.847	0.535	0.546	1.026	0.384	1.214	0.972	0.874	0.753	0.568	0.591	1.780	0.287	2.012	0.630	0.913	2.815	0.887			
1987	5.714	1.291	0.837	0.958	0.850	0.897	0.663	0.649	0.664	0.792	0.802	0.763	0.781	0.523	0.691	1.325	1.179	0.488	0.650	0.959	0.801	0.866	1.175	1.218	0.407	1.236				
1988	5.721	1.305	0.833	0.931	0.873	0.764	0.794	0.579	0.786	0.612	0.725	1.099	0.546	0.833	0.893	0.802	1.289	0.833	0.789	0.744	0.640	1.178	0.464	0.133	4.712					
1989	5.876	1.402	0.905	0.803	0.685	0.718	0.829	0.730	0.641	0.694	0.946	0.636	0.669	1.172	0.984	0.748	0.804	1.017	0.759	0.887	0.702	1.183	1.037	0.582						
1990	5.832	1.271	0.812	0.778	0.651	0.784	0.652	0.647	0.882	0.665	1.004	0.681	0.799	0.670	1.037	1.108	0.523	0.619	1.031	0.749	0.831	1.263	0.552							
1991	7.168	0.845	0.762	0.772	0.674	0.700	0.726	0.933	0.683	0.579	1.144	0.706	1.272	0.715	1.003	0.834	0.602	0.750	0.773	0.592	0.912	0.601								
1992	7.308	0.776	0.728	0.542	0.854	0.643	1.009	0.703	0.560	1.094	0.833	0.685	1.070	0.839	0.890	1.104	1.086	0.801	0.906	1.210	0.583									
1993	6.478	0.696	0.639	0.757	0.610	0.927	0.662	0.677	1.016	0.628	0.995	0.981	0.826	0.844	0.787	0.823	0.989	0.993	0.944	0.750										
1994	6.651	0.682	0.697	0.614	0.924	0.654	0.794	0.786	0.912	0.808	0.881	0.849	0.910	0.697	0.922	0.952	1.138	0.736	0.636											
1995	5.710	0.581	0.608	0.909	0.586	0.904	0.599	1.058	0.734	0.752	0.947	1.084	0.936	1.173	0.522	1.261	0.711	0.953												
1996	5.944	0.594	0.678	0.836	0.804	0.778	0.959	0.867	0.866	1.047	0.776	0.837	0.944	0.808	1.118	0.897	0.675													
1997	5.759	0.622	0.644	0.795	0.908	0.767	1.100	0.873	0.753	0.762	0.866	0.902	0.995	0.871	0.851	0.789														
1998	6.062	0.639	0.687	0.892	0.918	0.724	0.846	0.851	0.816	0.912	0.945	0.826	0.784	0.967	0.868															
1999	5.187	0.662	0.726	0.702	0.822	0.905	0.904	0.767	0.828	0.994	0.904	0.919	0.890	0.760																
2000	5.404	0.692	0.738	0.789	0.853	0.825	0.728	0.911	0.819	0.881	1.057	0.812	0.706																	
2001	5.936	0.624	0.696	0.818	0.890	0.758	0.965	0.882	0.884	0.741	0.978	0.928																		
2002	6.751	0.717	0.763	0.771	0.947	0.784	0.844	0.887	0.859	1.001	0.739																			
2003	5.641	0.819	0.768	0.798	0.895	0.831	0.809	0.925	0.820	0.899																				
2004	6.260	0.775	0.794	0.833	0.871	0.921	0.846	0.877	0.847																					
2005	5.828	0.764	0.761	0.777	0.957	0.818	0.767	0.855																						
2006	6.327	0.762	0.869	0.814	0.933	0.839	0.787																							
2007	6.593	0.869	0.768	0.948	0.824	0.812																								
2008	5.913	0.835	0.904	0.824	0.811																									
2009	6.456	0.889	0.892	0.787																										
2010	7.170	0.880	0.666																											
2011	5.921	0.833																												
2012	6.660																													
Latest diag	6.660	0.833	0.666	0.787	0.811	0.812	0.787	0.855	0.847	0.899	0.739	0.928	0.706	0.760	0.868	0.789	0.675	0.953	0.636	0.750	0.583	0.601	0.552	0.582	4.712	1.236	0.887	0.829	0.089	1.047
5 Yr Avg	6.424	0.861	0.820	0.830	0.879	0.844	0.811	0.885	0.846	0.903	0.924	0.878	0.864	0.916	0.856	0.944	0.920	0.846	0.858	0.838	0.734	1.018	1.048	0.699	1.517	1.517	0.897	0.991	1.054	1.102
9 Yr Avg	6.348	0.825	0.798	0.819	0.887	0.832	0.833	0.870	0.832	0.888	0.899	0.904	0.896	0.853	0.889	0.946	0.869	0.799	0.784	0.827	1.037	0.997	1.020	1.133	1.064	1.411	0.756	1.117	1.054	0.748
3 Yr Wtd	6.562	0.868	0.814	0.850	0.851	0.822	0.803	0.888	0.841	0.888	0.897	0.882	0.791	0.855	0.942	0.931	0.805	0.866	0.821	0.928	0.672	1.046	0.720	0.663	0.771	1.716	0.897	0.705	0.808	0.816
5 Yr Wtd	6.399	0.862	0.814	0.829	0.875	0.844	0.812	0.887	0.845	0.902	0.906	0.874	0.848	0.888	0.856	0.921	0.879	0.832	0.834	0.899	0.672	1.046	0.851	0.724	0.700	1.231	0.844	0.732	0.910	0.821
10 Yr Wtd	6.221	0.810	0.785	0.815	0.880	0.823	0.843	0.873	0.829	0.889	0.892	0.873	0.899	0.831	0.889	0.912	0.862	0.793	0.815	0.860	0.702	0.989	0.913	0.857	0.674	1.107	0.753	0.761	1.119	0.752
Selected	6.221	0.810	0.785	0.815	0.880	0.823	0.843	0.873	0.829	0.889	0.892	0.873	0.899	0.831	0.889	0.912	0.862	0.793	0.815	0.860	0.702	0.989	0.913	0.857	0.674	1.107	0.753	0.761	1.119	0.752
Loss $ Weight	10,033	66,461	56,096	44,000	36,158	30,723	24,713	19,661	16,545	12,897	10,463	8,180	6,473	5,301	4,113	3,430	2,922	2,405	1,746	1,324	1,041	705	564	543	449	281	295	203	116	102
Center Wtd Avg	6.221	1.209	1.072	0.818	0.823	0.843	0.851	0.846	0.860	0.868	0.870	0.881	0.879	0.878	0.878	0.860	0.865	0.855	0.818	0.816	0.837	0.849	0.821	0.901	0.852	0.822	0.833	0.897	0.849	0.861
Geometric Mean	6.221	2.005	1.402	0.940	0.877	0.836	0.845	0.854	0.859	0.865	0.872	0.876	0.878	0.875	0.872	0.867	0.855	0.842	0.838	0.835	0.828	0.844	0.852	0.848	0.845	0.860	0.850	0.852	0.860	0.850

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	0	0	0	0	0							
1962												0	0	0	0	0	0	0	0	0	0	0								
1963											0	0	0	0	0	0	0	0	0	0	0									
1964										0	0	0	0	0	0	0	0	0	0	0										
1965									0	0	0	0	0	0	0	0	0	0	0											
1966								0	0	0	0	0	0	0	0	0	0	0												
1967							0	0	0	0	0	0	0	0	0	0	0													
1968						0	0	0	0	0	0	0	0	0	0	0														
1969					0	0	0	2	1	0	0	0	0	0	0															
1970				4	2	0	0	0	0	0	0	0	0	0																
1971			0	0	0	2	0	0	0	0	0	0	0																	
1972		1	1	1	1	1	1	0	0	0	0	0																		
1973	8	8	10	4	6	3	3	3	0	0	0																			
1974	1	9	0	0	3	0	0	0	0	0																				
1975	2	2	0	0	0	0	0	18	5																					
1976	4	1	0	0	0	0	0	0																						
1977	1	6	13	6	0	11	18																							
1978	5	12	2	0	3	9																								
1979	16	15	21	11	11																									
1980	8	8	9	7																										
1981	17	30	0																											
1982	16	0																												
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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	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	0.000	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	0.000	0.000	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									0.000	0.000	0.000	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	0.000	0.000	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						0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000															
1969					0.000	0.000	0.000	0.414	0.000	0.000	0.000	0.000	0.000	0.000																
1970				0.444	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																	
1971			0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																		
1972		1.311	0.700	0.963	1.000	1.000	0.547	0.000	0.000	0.000	0.000																			
1973	0.995	1.190	0.362	1.660	0.500	1.134	0.867	0.000	0.000	0.000																				
1974	13.083	0.006	0.000	0.000	0.092	0.000	0.000	0.000	0.000																					
1975	1.559	0.107	0.000	0.000	0.000	0.000	0.000	0.305																						
1976	0.249	0.000	0.000	0.000	0.000	0.000	0.000																							
1977	7.739	2.129	0.440	0.000	0.000	1.677																								
1978	2.323	0.157	0.000	0.000	2.975																									
1979	0.896	1.428	0.508	1.000																										
1980	0.964	1.138	0.741																											
1981	1.812	0.000																												
1982	0.000																													
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Latest diag	0.000	0.000	0.741	1.000	2.975	1.677	0.000	0.305	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	0.000	
5 Yr Avg	1.199	0.971	0.338	0.200	0.613	0.562	0.283	0.061	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	0.000	
9 Yr Avg	3.180	0.684	0.306	0.403	0.507	0.423	0.157	0.080	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	0.000	
3 Yr Wtd	0.928	0.573	0.546	0.833	6.579	1.677		0.262																						
5 Yr Wtd	1.030	0.640	0.515	0.833	3.565	1.535	5.288	0.258																						
10 Yr Wtd	1.170	0.615	0.489	0.998	1.873	1.293	5.816	0.272	0.000																					
Selected	1.170	0.615	0.489	1.000	1.000	1.000	1.000	0.500	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		
Loss $ Weight	77	90	56	27	25	26	22	23	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Center Wtd Avg	0.860	0.785	0.817	0.717	0.817	0.907	0.826	0.771	0.655	0.393	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		
Geometric Mean	0.834	0.806	0.798	0.806	0.814	0.805	0.790	0.683	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		

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
COMPENSATION

TT, WL, LMWL, LM, TP, CO

FITTED INCURRED LOSS DEVELOPMENT FACTORS

	38-to-Ult:	**38**
Fitting for Periods:	*From:*	**1**
	To:	**36**
Cut-off		**60**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.001**	**0.963**
Inverse Power	**1.005**	**0.808**
Selected Tail	**1.001**	

		----FROM INCURRED TRIANGLE----			PA	SELECTED	**Weibull Curve Fitting**					**Inverse Power Curve Fitting**				
							Slope=	0.586				Slope=	-2.314			
							Intercept=	-1.391				Intercept=	6.273			
PERIOD	AGE	SELECTED	3 YR WTD	5 YR WTD	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	1.887	1.815	1.887	3.850	1.887	1.792	-0.281	-0.341	**1.966**	4.936	1.792	-0.120	2.126	**9.380**	24.900
2	18	1.350	1.354	1.350	1.284	1.350	2.890	0.300	0.302	**1.349**	2.511	2.890	-1.050	-0.417	**1.659**	2.655
3	30	1.194	1.175	1.194	1.152	1.194	3.401	0.597	0.602	**1.192**	1.862	3.401	-1.639	-1.599	**1.202**	1.600
4	42	1.100	1.119	1.100	1.077	1.100	3.738	0.876	0.799	**1.121**	1.562	3.738	-2.308	-2.378	**1.093**	1.331
5	54	1.089	1.081	1.089	1.048	1.089	3.989	0.919	0.946	**1.082**	1.393	3.989	-2.423	-2.960	**1.052**	1.218
6	66	1.052	1.048	1.052	1.036	1.052	4.190	1.101	1.063	**1.058**	1.287	4.190	-2.956	-3.424	**1.033**	1.158
7	78	1.043	1.041	1.043	1.025	1.043	4.357	1.157	1.161	**1.043**	1.216	4.357	-3.138	-3.811	**1.022**	1.122
8	90	1.040	1.035	1.040	1.020	1.040	4.500	1.180	1.245	**1.032**	1.166	4.500	-3.215	-4.142	**1.016**	1.097
9	102	1.026	1.028	1.026	1.014	1.026	4.625	1.305	1.318	**1.024**	1.130	4.625	-3.661	-4.432	**1.012**	1.080
10	114	1.026	1.028	1.026	1.010	1.026	4.736	1.303	1.384	**1.019**	1.103	4.736	-3.656	-4.689	**1.009**	1.067
11	126	1.020	1.020	1.020	1.007	1.020	4.836	1.373	1.442	**1.015**	1.082	4.836	-3.929	-4.921	**1.007**	1.058
12	138	1.014	1.017	1.014	1.007	1.014	4.927	1.452	1.496	**1.012**	1.067	4.927	-4.258	-5.131	**1.006**	1.050
13	150	1.015	1.011	1.015	1.007	1.015	5.011	1.432	1.544	**1.009**	1.054	5.011	-4.173	-5.324	**1.005**	1.044
14	162	1.014	1.010	1.014	1.005	1.014	5.088	1.461	1.590	**1.007**	1.045	5.088	-4.297	-5.502	**1.004**	1.039
15	174	1.002	1.011	1.002	1.003	1.002	5.159	1.810	1.631	**1.006**	1.037	5.159	-6.106	-5.668	**1.003**	1.035
16	186	1.010	1.012	1.010	1.004	1.010	5.226	1.533	1.670	**1.005**	1.031	5.226	-4.622	-5.822	**1.003**	1.031
17	198	1.009	1.008	1.009	1.003	1.009	5.288	1.554	1.707	**1.004**	1.025	5.288	-4.721	-5.967	**1.003**	1.028
18	210	1.004	1.004	1.004	1.003	1.004	5.347	1.705	1.742	**1.003**	1.021	5.347	-5.496	-6.103	**1.002**	1.025
19	222	1.001	1.002	1.001	1.001	1.001	5.403	2.005	1.774	**1.003**	1.018	5.403	-7.427	-6.232	**1.002**	1.023
20	234	1.002	1.001	1.002	1.001	1.002	5.455	1.807	1.805	**1.002**	1.015	5.455	-6.088	-6.353	**1.002**	1.021
21	246	1.002	1.003	1.002	1.002	1.002	5.505	1.806	1.834	**1.002**	1.013	5.505	-6.081	-6.469	**1.002**	1.019
22	258	1.001	1.001	1.001	1.001	1.001	5.553	1.928	1.862	**1.002**	1.011	5.553	-6.873	-6.579	**1.001**	1.018
23	270	1.001	1.001	1.001	1.001	1.001	5.598	1.944	1.889	**1.001**	1.009	5.598	-6.988	-6.685	**1.001**	1.016
24	282	1.001	1.001	1.001	1.000	1.001	5.642	1.883	1.914	**1.001**	1.008	5.642	-6.571	-6.785	**1.001**	1.015
25	294	0.999	1.000	0.999	1.001	0.999	5.684		1.939	**1.001**	1.007	5.684		-6.882	**1.001**	1.014
26	306	1.001	1.001	1.001	1.001	1.001	5.724	1.950	1.962	**1.001**	1.006	5.724	-7.031	-6.974	**1.001**	1.013
27	318	1.001	1.001	1.001	1.000	1.001	5.762	1.962	1.985	**1.001**	1.005	5.762	-7.116	-7.063	**1.001**	1.012
28	330	1.000	1.000	1.000	1.000	1.000	5.799	2.436	2.006	**1.001**	1.004	5.799	-11.431	-7.149	**1.001**	1.011
29	342	1.001	1.001	1.001	1.000	1.001	5.835	2.012	2.027	**1.001**	1.004	5.835	-7.479	-7.232	**1.001**	1.010
30	354	1.001	1.000	1.001	1.000	1.001	5.869	2.018	2.047	**1.000**	1.003	5.869	-7.524	-7.311	**1.001**	1.009
31	366	1.000	1.001	1.000	1.000	1.000	5.903	2.077	2.067	**1.000**	1.003	5.903	-7.979	-7.389	**1.001**	1.009
32	378	1.000	1.000	1.000	1.000	1.000	5.935	2.109	2.086	**1.000**	1.002	5.935	-8.241	-7.463	**1.001**	1.008
33	390	1.000	1.000	1.000	1.000	1.000	5.966		2.104	**1.000**	1.002	5.966		-7.536	**1.001**	1.008
34	402	1.000	1.000	1.000	1.000	1.000	5.996	2.153	2.122	**1.000**	1.002	5.996	-8.614	-7.606	**1.000**	1.007
35	414	1.001	1.001	1.001	1.000	1.001	6.026	1.974	2.139	**1.000**	1.002	6.026	-7.197	-7.674	**1.000**	1.007
36	426	1.000	1.001	1.001	1.000	1.000	6.054	2.135	2.156	**1.000**	1.001	6.054	-8.459	-7.740	**1.000**	1.006
37	438						6.082		2.172	**1.000**	1.001	6.082		-7.804	**1.000**	1.006
38	450						6.109		2.188	**1.000**	1.001	6.109		-7.867	**1.000**	1.005
39	462						6.136		2.203	**1.000**	1.001	6.136		-7.928	**1.000**	1.005
40	474						6.161		2.219	**1.000**	1.001	6.161		-7.987	**1.000**	1.004
41	486						6.186		2.233	**1.000**	1.001	6.186		-8.045	**1.000**	1.004
42	498						6.211		2.247	**1.000**	1.001	6.211		-8.101	**1.000**	1.004
43	510						6.234		2.261	**1.000**	1.001	6.234		-8.157	**1.000**	1.004
44	522						6.258		2.275	**1.000**	1.000	6.258		-8.210	**1.000**	1.003
45	534						6.280		2.288	**1.000**	1.000	6.280		-8.263	**1.000**	1.003
46	546						6.303		2.301	**1.000**	1.000	6.303		-8.314	**1.000**	1.003
47	558						6.324		2.314	**1.000**	1.000	6.324		-8.365	**1.000**	1.002
48	570						6.346		2.327	**1.000**	1.000	6.346		-8.414	**1.000**	1.002
49	582						6.366		2.339	**1.000**	1.000	6.366		-8.462	**1.000**	1.002
50	594						6.387		2.351	**1.000**	1.000	6.387		-8.509	**1.000**	1.002
51	606						6.407		2.362	**1.000**	1.000	6.407		-8.556	**1.000**	1.002
52	618						6.426		2.374	**1.000**	1.000	6.426		-8.601	**1.000**	1.001
53	630						6.446		2.385	**1.000**	1.000	6.446		-8.646	**1.000**	1.001
54	642						6.465		2.396	**1.000**	1.000	6.465		-8.689	**1.000**	1.001
55	654						6.483		2.407	**1.000**	1.000	6.483		-8.732	**1.000**	1.001
56	666						6.501		2.418	**1.000**	1.000	6.501		-8.774	**1.000**	1.001
57	678						6.519		2.428	**1.000**	1.000	6.519		-8.816	**1.000**	1.001
58	690						6.537		2.438	**1.000**	1.000	6.537		-8.856	**1.000**	1.000
59	702						6.554		2.449	**1.000**	1.000	6.554		-8.896	**1.000**	1.000
60	714						6.571		2.459	**1.000**	1.000	6.571		-8.935	**1.000**	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
COMPENSATION

TT, WL, LMWL, LM, TP, CO

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**	**0.961**
Inverse Power	**1.000**	**0.945**
Selected Tail	**1.000**	

					Weibull Curve Fitting					**Inverse Power Curve Fitting**				
					Slope=	1.079				Slope=	-10.615			
		IMPLIED	PA	SELECTED	Intercept=	-4.341				Intercept=	55.326			
PERIOD	AGE	ATA	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6				1.792		-2.408	**11.620**	1659.954	1.792		36.306		
2	18	2.738	2.673	2.673	2.890	-0.758	-1.223	**3.922**	142.855	2.890	0.514	24.644		
3	30	1.596	1.545	1.545	3.401	0.041	-0.672	**2.501**	36.420	3.401	-0.607	19.221		
4	42	1.244	1.210	1.210	3.738	0.560	-0.309	**1.923**	14.563	3.738	-1.561	15.650		
5	54	1.154	1.132	1.132	3.989	0.766	-0.038	**1.618**	7.573	3.989	-2.027	12.982		
6	66	1.110	1.090	1.090	4.190	0.913	0.178	**1.434**	4.680	4.190	-2.404	10.852	**51628.181**	
7	78	1.084	1.065	1.065	4.357	1.026	0.358	**1.314**	3.264	4.357	-2.726	9.078	**8765.719**	
8	90	1.063	1.047	1.047	4.500	1.133	0.513	**1.232**	2.483	4.500	-3.058	7.559	**1919.779**	
9	102	1.050	1.035	1.035	4.625	1.223	0.648	**1.174**	2.016	4.625	-3.362	6.231	**509.168**	
10	114	1.041	1.026	1.026	4.736	1.298	0.768	**1.131**	1.718	4.736	-3.635	5.050	**157.043**	
11	126	1.034	1.021	1.021	4.836	1.362	0.876	**1.100**	1.519	4.836	-3.884	3.988	**54.932**	
12	138	1.029	1.016	1.016	4.927	1.424	0.974	**1.076**	1.381	4.927	-4.140	3.022	**21.533**	12158.105
13	150	1.024	1.013	1.013	5.011	1.468	1.064	**1.058**	1.283	5.011	-4.326	2.137	**9.473**	564.624
14	162	1.019	1.011	1.011	5.088	1.513	1.147	**1.045**	1.212	5.088	-4.528	1.320	**4.743**	59.601
15	174	1.017	1.008	1.008	5.159	1.569	1.224	**1.035**	1.160	5.159	-4.793	0.561	**2.753**	12.565
16	186	1.013	1.006	1.006	5.226	1.620	1.296	**1.027**	1.121	5.226	-5.047	-0.147	**1.864**	4.564
17	198	1.010	1.005	1.005	5.288	1.663	1.363	**1.020**	1.092	5.288	-5.271	-0.810	**1.445**	2.449
18	210	1.008	1.004	1.004	5.347	1.695	1.427	**1.016**	1.070	5.347	-5.445	-1.435	**1.238**	1.695
19	222	1.006	1.004	1.004	5.403	1.729	1.486	**1.012**	1.054	5.403	-5.633	-2.025	**1.132**	1.369
20	234	1.004	1.003	1.003	5.455	1.771	1.543	**1.009**	1.041	5.455	-5.872	-2.584	**1.076**	1.209
21	246	1.003	1.002	1.002	5.505	1.818	1.597	**1.007**	1.031	5.505	-6.158	-3.114	**1.044**	1.124
22	258	1.002	1.002	1.002	5.553	1.840	1.649	**1.006**	1.024	5.553	-6.296	-3.620	**1.027**	1.077
23	270	1.002	1.001	1.001	5.598	1.884	1.698	**1.004**	1.018	5.598	-6.580	-4.103	**1.017**	1.049
24	282	1.001	1.001	1.001	5.642	1.915	1.745	**1.003**	1.014	5.642	-6.788	-4.564	**1.010**	1.031
25	294	1.001	1.001	1.001	5.684	1.955	1.789	**1.003**	1.011	5.684	-7.064	-5.007	**1.007**	1.021
26	306	1.001	1.001	1.001	5.724	1.980	1.833	**1.002**	1.008	5.724	-7.242	-5.431	**1.004**	1.014
27	318	1.001	1.001	1.001	5.762	1.990	1.874	**1.001**	1.006	5.762	-7.316	-5.840	**1.003**	1.010
28	330	1.001	1.001	1.001	5.799	2.010	1.914	**1.001**	1.005	5.799	-7.464	-6.233	**1.002**	1.007
29	342	1.000	1.001	1.001	5.835	2.016	1.953	**1.001**	1.004	5.835	-7.511	-6.612	**1.001**	1.005
30	354	1.000	1.000	1.000	5.869	2.059	1.990	**1.001**	1.003	5.869	-7.838	-6.978	**1.001**	1.003
31	366	1.000	1.000	1.000	5.903	2.069	2.026	**1.001**	1.002	5.903	-7.920	-7.332	**1.001**	1.002
32	378	1.000	1.000	1.000	5.935	2.106	2.061	**1.000**	1.002	5.935	-8.217	-7.674	**1.000**	1.002
33	390	1.000	1.000	1.000	5.966	2.121	2.094	**1.000**	1.001	5.966	-8.341	-8.006	**1.000**	1.001
34	402	1.000	1.000	1.000	5.996	2.161	2.127	**1.000**	1.001	5.996	-8.679	-8.328	**1.000**	1.001
35	414	1.000	1.000	1.000	6.026	2.161	2.159	**1.000**	1.001	6.026	-8.681	-8.640	**1.000**	1.001
36	426	1.000	1.000	1.000	6.054	2.177	2.189	**1.000**	1.001	6.054	-8.820	-8.943	**1.000**	1.001
37	438	1.000	1.000	1.000	6.082	2.192	2.219	**1.000**	1.000	6.082	-8.951	-9.238	**1.000**	1.000
38	450	1.000	1.000	1.000	6.109	2.221	2.249	**1.000**	1.000	6.109	-9.216	-9.525	**1.000**	1.000
39	462	1.000	1.000	1.000	6.136	2.252	2.277	**1.000**	1.000	6.136	-9.507	-9.804	**1.000**	1.000
40	474	1.000	1.000	1.000	6.161	2.288	2.305	**1.000**	1.000	6.161	-9.857	-10.077	**1.000**	1.000
41	486	1.000	1.000	1.000	6.186	2.322	2.332	**1.000**	1.000	6.186	-10.200	-10.342	**1.000**	1.000
42	498	1.000	1.000	1.000	6.211	2.359	2.358	**1.000**	1.000	6.211	-10.581	-10.601	**1.000**	1.000
43	510	1.000	1.000	1.000	6.234	2.388	2.384	**1.000**	1.000	6.234	-10.890	-10.854	**1.000**	1.000
44	522	1.000	1.000	1.000	6.258	2.424	2.409	**1.000**	1.000	6.258	-11.291	-11.101	**1.000**	1.000
45	534	1.000	1.000	1.000	6.280	2.467	2.433	**1.000**	1.000	6.280	-11.786	-11.342	**1.000**	1.000
46	546	1.000	1.000	1.000	6.303		2.457	**1.000**	1.000	6.303		-11.578	**1.000**	1.000
47	558	1.000	1.000	1.000	6.324		2.481	**1.000**	1.000	6.324		-11.809	**1.000**	1.000
48	570	1.000	1.000	1.000	6.346		2.504	**1.000**	1.000	6.346		-12.034	**1.000**	1.000
49	582	1.000	1.000	1.000	6.366		2.526	**1.000**	1.000	6.366		-12.256	**1.000**	1.000
50	594	1.000	1.000	1.000	6.387		2.548	**1.000**	1.000	6.387		-12.472	**1.000**	1.000
51	606	1.000	1.000	1.000	6.407		2.570	**1.000**	1.000	6.407		-12.685	**1.000**	1.000
52	618	1.000	1.000	1.000	6.426		2.591	**1.000**	1.000	6.426		-12.893	**1.000**	1.000
53	630	1.000	1.000	1.000	6.446		2.611	**1.000**	1.000	6.446		-13.097	**1.000**	1.000
54	642	1.000	1.000	1.000	6.465		2.632	**1.000**	1.000	6.465		-13.297	**1.000**	1.000
55	654	1.000	1.000	1.000	6.483		2.652	**1.000**	1.000	6.483		-13.494	**1.000**	1.000
56	666	1.000	1.000	1.000	6.501		2.671	**1.000**	1.000	6.501		-13.687	**1.000**	1.000
57	678	1.000	1.000	1.000	6.519		2.691	**1.000**	1.000	6.519		-13.876	**1.000**	1.000
58	690	1.000	1.000	1.000	6.537		2.710	**1.000**	1.000	6.537		-14.062	**1.000**	1.000
59	702				6.554		2.728	**1.000**	1.000	6.554		-14.246	**1.000**	1.000
60	714				6.571		2.746	**1.000**	1.000	6.571		-14.425	**1.000**	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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		26	53	27	90.4%	25	
1977	4,296,958	18,826	18,835	9	89.8%	8	0.438
1978	4,554,775	18,465	18,476	12	89.1%	10	0.406
1979	4,922,518	21,545	21,562	17	88.3%	15	0.438
1980	5,505,913	24,045	24,069	24	87.5%	21	0.437
1981	5,822,523	27,251	27,284	33	86.5%	28	0.469
1982	6,184,882	26,923	26,966	43	87.0%	38	0.436
1983	6,513,795	31,711	31,779	68	87.2%	59	0.488
1984	6,868,217	34,926	35,017	91	86.4%	79	0.510
1985	7,503,185	35,812	35,919	107	85.0%	91	0.479
1986	7,891,199	37,193	37,322	129	83.8%	108	0.473
1987	8,601,063	35,643	35,800	157	83.7%	131	0.416
1988	8,905,267	34,428	34,637	209	85.2%	178	0.389
1989	9,434,400	34,803	35,037	234	83.9%	196	0.371
1990	10,055,399	32,338	32,594	257	83.4%	214	0.324
1991	10,728,872	29,676	29,951	275	83.2%	229	0.279
1992	11,441,482	26,760	27,062	302	83.0%	251	0.237
1993	11,998,508	23,514	23,831	317	82.8%	262	0.199
1994	12,083,591	26,733	27,208	476	83.8%	398	0.225
1995	12,383,967	19,996	20,435	439	84.2%	369	0.165
1996	12,949,088	20,822	21,460	638	84.9%	541	0.166
1997	13,596,753	20,271	21,103	832	85.7%	713	0.155
1998	14,465,333	24,190	25,432	1,242	86.1%	1,070	0.176
1999	15,088,873	25,602	27,298	1,696	86.2%	1,463	0.181
2000	15,809,043	29,608	32,143	2,535	86.3%	2,187	0.203
2001	16,717,138	25,059	27,894	2,834	86.0%	2,438	0.167
2002	17,601,171	31,580	35,803	4,223	85.7%	3,619	0.203
2003	18,004,352	33,747	39,466	5,719	85.3%	4,880	0.219
2004	18,523,800	28,638	35,109	6,470	84.9%	5,490	0.190
2005	18,566,524	26,105	33,208	7,103	84.4%	5,995	0.179
2006	18,918,245	21,945	29,487	7,542	84.0%	6,335	0.156
2007	19,391,569	23,035	32,768	9,733	83.6%	8,138	0.169
2008	19,805,485	20,779	32,298	11,520	83.4%	9,611	0.163
2009	19,727,413	18,285	32,181	13,896	83.3%	11,568	0.163
2010	19,224,772	15,414	32,173	16,759	83.0%	13,912	0.167
2011	18,522,515	11,419	31,005	19,586	82.9%	16,230	0.167
2012	17,714,507	6,228	29,137	22,909	82.8%	18,965	0.164
2013	8,801,307	800	14,488	13,688	82.6%	11,311	0.165
2014		0	0		100.0%		
TOTAL		924,141	1,076,290	152,148	83.6%	127,177	
EXLD PRIOR		924,115	1,076,236	152,121	83.6%	127,153	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	27	9	6	5	3	2	2	1	1	0	0	0	0	0	0	0	0	0	0	0
1977	9	2	2	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1978	12	3	2	2	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
1979	17	4	3	3	2	2	1	1	1	0	0	0	0	0	0	0	0	0	0	0
1980	24	5	4	4	3	2	2	1	1	1	0	0	0	0	0	0	0	0	0	0
1981	33	6	5	5	4	4	3	2	1	1	1	1	0	0	0	0	0	0	0	0
1982	43	11	5	5	5	4	3	3	2	1	1	1	1	0	0	0	0	0	0	0
1983	68	17	13	6	6	5	5	4	3	2	2	1	1	1	0	0	0	0	0	0
1984	91	16	19	14	7	7	6	5	5	3	3	2	1	1	1	0	0	0	0	0
1985	107	14	17	19	15	7	7	6	5	5	4	3	2	1	1	1	0	0	0	0
1986	129	16	15	18	20	15	7	7	6	6	5	4	3	2	1	1	1	0	0	1
1987	157	29	16	15	18	21	15	7	7	6	5	5	4	3	2	1	1	1	0	1
1988	209	53	29	16	15	17	21	15	7	7	6	5	4	3	3	2	1	1	1	1
1989	234	26	53	29	16	15	17	20	15	7	7	6	5	5	3	3	2	1	1	2
1990	257	39	25	50	27	15	14	16	19	14	7	7	6	5	4	3	2	2	1	3
1991	275	41	36	23	45	24	13	13	14	17	13	6	6	5	4	4	3	2	2	4
1992	302	53	37	32	20	41	22	12	12	13	16	11	6	6	5	4	4	3	2	5
1993	317	56	45	33	28	18	36	19	10	10	11	13	10	5	5	4	4	3	2	6
1994	476	113	64	51	37	32	20	41	22	12	12	13	15	11	5	5	4	4	4	9
1995	439	88	84	48	37	28	24	15	30	16	9	9	9	11	8	4	4	3	3	10
1996	638	149	98	94	53	41	31	27	17	34	18	10	10	10	13	9	4	4	4	14
1997	832	207	146	96	92	52	40	30	26	16	33	18	9	10	10	12	9	4	4	17
1998	1,242	279	240	169	111	107	60	47	35	30	19	38	20	11	11	12	14	10	5	25
1999	1,696	345	304	261	184	120	116	65	51	38	33	20	42	22	12	12	13	15	11	32
2000	2,535	527	409	359	308	217	142	137	77	60	45	39	24	49	26	14	15	15	18	51
2001	2,834	539	477	370	325	279	197	129	124	70	54	41	35	22	45	24	13	13	13	63
2002	4,223	819	648	573	444	391	335	236	155	149	84	65	49	42	26	53	28	15	16	92
2003	5,719	1,088	898	710	629	487	429	368	259	170	164	92	72	54	46	29	59	31	17	118
2004	6,470	1,176	1,007	831	658	582	451	397	340	240	157	151	85	66	50	43	27	54	29	125
2005	7,103	1,169	1,078	923	762	603	534	414	364	312	220	144	139	78	61	45	39	24	50	141
2006	7,542	1,184	1,046	965	827	683	540	478	370	326	280	197	129	124	70	54	41	35	22	171
2007	9,733	1,522	1,289	1,139	1,051	900	743	588	520	403	355	304	214	140	135	76	59	44	38	210
2008	11,520	1,882	1,508	1,277	1,128	1,041	891	736	582	515	399	351	301	212	139	134	76	59	44	245
2009	13,896	2,374	1,882	1,508	1,277	1,128	1,041	891	736	582	515	399	351	301	212	139	134	76	59	289
2010	16,759	2,858	2,375	1,883	1,508	1,277	1,128	1,041	892	736	582	515	399	351	301	212	139	134	76	348
2011	19,586	3,568	2,730	2,269	1,799	1,441	1,220	1,078	995	852	703	556	492	382	336	288	203	133	128	405
2012	22,909	4,327	3,384	2,590	2,152	1,706	1,367	1,157	1,022	943	808	667	527	467	362	318	273	193	126	505
2013	13,688	5,411	4,300	3,363	2,573	2,138	1,695	1,358	1,150	1,016	937	803	663	524	464	360	316	271	191	627
TOTAL	152,148	30,028	24,300	19,758	16,192	13,454	11,179	9,366	7,877	6,615	5,506	4,497	3,636	2,925	2,362	1,868	1,488	1,153	867	3,521

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1970	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1971	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1972	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1973	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1974	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1975	27	9	6	5	3	2	2	1	1	0	0	0	0	0	0	0	0	0	0	0
1976	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	27	9	6	5	3	2	2	1	1	0	0	0	0	0	0	0	0	0	0	0

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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			26					53
1977	4,296,958	0.438	18,826	1.000	18,835	18,835	18,835	18,835
1978	4,554,775	0.406	18,465	1.001	18,476	18,476	18,476	18,476
1979	4,922,518	0.438	21,545	1.001	21,562	21,562	21,562	21,562
1980	5,505,913	0.437	24,045	1.001	24,069	24,069	24,069	24,069
1981	5,822,523	0.469	27,251	1.001	27,285	27,285	27,285	27,284
1982	6,184,882	0.437	26,923	1.002	26,967	26,967	26,967	26,966
1983	6,513,795	0.488	31,711	1.002	31,781	31,781	31,781	31,779
1984	6,868,217	0.511	34,926	1.003	35,020	35,020	35,020	35,017
1985	7,503,185	0.479	35,812	1.003	35,921	35,921	35,921	35,919
1986	7,891,199	0.473	37,193	1.003	37,323	37,323	37,323	37,322
1987	8,601,063	0.416	35,643	1.004	35,796	35,796	35,796	35,800
1988	8,905,267	0.389	34,428	1.005	34,605	34,605	34,605	34,637
1989	9,434,400	0.371	34,803	1.006	35,011	35,011	35,011	35,037
1990	10,055,399	0.324	32,338	1.007	32,572	32,572	32,572	32,594
1991	10,728,872	0.279	29,676	1.009	29,933	29,934	29,934	29,951
1992	11,441,482	0.236	26,760	1.011	27,046	27,046	27,046	27,062
1993	11,998,508	0.199	23,514	1.013	23,822	23,822	23,822	23,831
1994	12,083,591	0.225	26,733	1.017	27,197	27,197	27,197	27,208
1995	12,383,967	0.179	19,996	1.022	20,434	20,472	20,472	20,435
1996	12,949,088	0.187	20,822	1.029	21,424	21,500	21,500	21,460
1997	13,596,753	0.192	20,271	1.039	21,058	21,248	21,248	21,103
1998	14,465,333	0.198	24,190	1.050	25,406	25,558	25,558	25,432
1999	15,088,873	0.206	25,602	1.064	27,241	27,470	27,470	27,298
2000	15,809,043	0.214	29,608	1.082	32,037	32,175	32,175	32,143
2001	16,717,138	0.213	25,059	1.103	27,647	28,387	28,387	27,894
2002	17,601,171	0.209	31,580	1.132	35,737	35,866	35,866	35,803
2003	18,004,352	0.206	33,747	1.168	39,421	39,092	39,092	39,466
2004	18,523,800	0.190	28,638	1.214	34,761	34,830	34,830	35,109
2005	18,566,524	0.177	26,105	1.266	33,059	33,029	33,029	33,208
2006	18,918,245	0.164	21,945	1.333	29,250	29,706	29,706	29,487
2007	19,391,569	0.164	23,035	1.420	32,714	32,453	32,453	32,768
2008	19,805,485	0.163	20,779	1.548	32,157	32,224	32,224	32,298
2009	19,727,413	0.164	18,285	1.747	31,943	32,129	32,129	32,181
2010	19,224,772	0.167	15,414	2.069	31,890	32,030	32,030	32,173
2011	18,522,515	0.167	11,419	2.731	31,185	30,986	30,986	31,005
2012	17,714,507	0.165	6,228	4.629	28,831	29,143	29,143	29,137
2013	17,602,614	0.165	800	33.791	27,035	28,985	28,985	28,975
2014	18,074,133	0.165				29,822	29,822	29,822
TOTAL			924,141		1,086,450	1,120,326	1,120,326	1,120,600
EXLD PRIOR			924,115		1,086,450	1,120,326	1,120,326	1,120,546

(1) PROVIDED BY THE BWC
(2) SECTION 2, EXHIBIT 5A, SHEET 19, COL. 14
(3) BASED ON DATA FROM THE BWC
(4) SECTION 2, 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 2, EXHIBIT 5A, SHEET 3B, COL. 8

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	26	***3 YEAR SUM***	***37***	***40***	30		27	53
1977	18,826	18,835	9	10	10	1.000	9	18,835
1978	18,465	18,476	12	12	12	1.000	12	18,476
1979	21,545	21,562	16	18	19	1.036	17	21,562
1980	24,045	24,069	23	25	26	1.018	24	24,069
1981	27,251	27,285	34	37	35	0.954	33	27,284
1982	26,923	26,967	44	47	46	0.976	43	26,966
1983	31,711	31,781	70	75	73	0.976	68	31,779
1984	34,926	35,020	93	100	97	0.972	91	35,017
1985	35,812	35,921	110	117	114	0.977	107	35,919
1986	37,193	37,323	130	139	138	0.994	129	37,322
1987	35,643	35,796	153	168	173	1.028	157	35,800
1988	34,428	34,605	177	206	243	1.177	209	34,637
1989	34,803	35,011	208	240	271	1.126	234	35,037
1990	32,338	32,572	234	271	298	1.097	257	32,594
1991	29,676	29,934	257	306	327	1.070	275	29,951
1992	26,760	27,046	286	339	359	1.058	302	27,062
1993	23,514	23,822	308	364	375	1.029	317	23,831
1994	26,733	27,197	465	541	554	1.023	476	27,208
1995	19,996	20,472	476	580	535	0.922	439	20,435
1996	20,822	21,500	678	824	775	0.940	638	21,460
1997	20,271	21,248	977	1,186	1,010	0.852	832	21,103
1998	24,190	25,558	1,368	1,688	1,533	0.908	1,242	25,432
1999	25,602	27,470	1,868	2,364	2,147	0.908	1,696	27,298
2000	29,608	32,175	2,567	3,313	3,272	0.987	2,535	32,143
2001	25,059	28,387	3,328	4,350	3,705	0.852	2,834	27,894
2002	31,580	35,866	4,286	5,612	5,529	0.985	4,223	35,803
2003	33,747	39,092	5,345	6,972	7,459	1.070	5,719	39,466
2004	28,638	34,830	6,192	8,010	8,371	1.045	6,470	35,109
2005	26,105	33,029	6,923	9,025	9,258	1.026	7,103	33,208
2006	21,945	29,706	7,762	10,251	9,961	0.972	7,542	29,487
2007	23,035	32,453	9,418	12,562	12,982	1.033	9,733	32,768
2008	20,779	32,224	11,446	15,425	15,525	1.006	11,520	32,298
2009	18,285	32,129	13,844	18,632	18,702	1.004	13,896	32,181
2010	15,414	32,030	16,616	22,205	22,395	1.009	16,759	32,173
2011	11,419	30,986	19,567	25,655	25,680	1.001	19,586	31,005
2012	6,228	29,143	22,915	29,318	29,310	1.000	22,909	29,137
2013	800	28,985	28,185	34,864	34,852	1.000	28,175	28,975
2014		29,822	29,822	36,690	36,690	1.000	29,822	29,822
TOTAL	924,141	1,120,326	196,248	252,582	252,889		196,458	1,120,600
EXLD PRIOR	924,115		196,211	252,542	252,859		196,431	1,120,546

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	4,296,958	3.912	16,808,668		1.000					0.458					
1978	4,554,775	3.675	16,737,992		1.000					0.458					
1979	4,922,518	3.407	16,773,433		1.000					0.458					
1980	5,505,913	3.169	17,448,182		1.000					0.458					
1981	5,822,523	2.920	16,998,954		1.000					0.458					
1982	6,184,882	2.776	17,167,821	2,228	1.000	2,228	3.603%	1.298%		0.458	0.594%	3.603%	2,228	2,228	3.602%
1983	6,513,795	2.658	17,314,056	2,284	1.000	2,284	3.507%	1.319%		0.444	0.586%	3.507%	2,284	2,284	3.506%
1984	6,868,217	2.533	17,396,710	2,538	1.000	2,538	3.696%	1.459%		0.431	0.630%	3.696%	2,538	2,538	3.695%
1985	7,503,185	2.448	18,364,828	2,785	1.000	2,785	3.712%	1.517%		0.419	0.635%	3.712%	2,785	2,785	3.712%
1986	7,891,199	2.388	18,846,257	2,820	1.000	2,820	3.574%	1.497%	4.3%	0.407	0.609%	3.574%	2,820	2,820	3.574%
1987	8,601,063	2.311	19,875,240	2,826	1.000	2,826	3.286%	1.422%	1.8%	0.395	0.561%	3.286%	2,826	2,826	3.286%
1988	8,905,267	2.208	19,660,304	3,007	1.000	3,007	3.377%	1.530%	0.3%	0.383	0.586%	3.377%	3,007	3,007	3.377%
1989	9,434,400	2.159	20,371,910	2,967	1.000	2,968	3.146%	1.457%	-0.6%	0.395	0.576%	3.146%	2,968	2,968	3.146%
1990	10,055,399	2.083	20,942,088	3,040	1.000	3,041	3.024%	1.452%	-0.4%	0.407	0.592%	3.024%	3,041	3,041	3.024%
1991	10,728,872	2.022	21,689,651	3,032	1.000	3,033	2.827%	1.398%	-0.9%	0.420	0.587%	2.826%	3,032	3,033	2.827%
1992	11,441,482	1.919	21,954,933	3,110	1.001	3,112	2.720%	1.417%	-1.9%	0.433	0.614%	2.720%	3,112	3,112	2.720%
1993	11,998,508	1.885	22,621,374	2,948	1.001	2,950	2.458%	1.304%	-2.4%	0.446	0.582%	2.458%	2,950	2,950	2.459%
1994	12,083,591	1.825	22,048,532	2,826	1.001	2,828	2.341%	1.283%	-3.1%	0.460	0.590%	2.341%	2,828	2,828	2.340%
1995	12,383,967	1.774	21,970,116	2,449	1.001	2,452	1.980%	1.116%	-5.4%	0.474	0.529%	1.979%	2,451	2,452	1.980%
1996	12,949,088	1.717	22,232,463	2,287	1.002	2,291	1.769%	1.030%	-7.6%	0.489	0.504%	1.769%	2,291	2,291	1.769%
1997	13,596,753	1.644	22,352,179	2,169	1.002	2,173	1.598%	0.972%	-7.7%	0.504	0.490%	1.598%	2,173	2,173	1.598%
1998	14,465,333	1.568	22,686,876	2,201	1.002	2,206	1.525%	0.972%	-6.7%	0.520	0.506%	1.525%	2,206	2,206	1.525%
1999	15,088,873	1.517	22,896,749	2,379	1.003	2,387	1.582%	1.042%	-1.9%	0.536	0.559%	1.581%	2,385	2,387	1.582%
2000	15,809,043	1.467	23,186,938	2,401	1.004	2,412	1.525%	1.040%	0.9%	0.553	0.575%	1.523%	2,408	2,412	1.526%
2001	16,717,138	1.434	23,973,016	2,178	1.006	2,192	1.311%	0.914%	-0.6%	0.604	0.552%	1.310%	2,191	2,192	1.311%
2002	17,601,171	1.390	24,464,115	2,267	1.008	2,285	1.298%	0.934%	-2.1%	0.660	0.616%	1.299%	2,286	2,285	1.298%
2003	18,004,352	1.348	24,277,502	2,019	1.011	2,041	1.133%	0.841%	-5.2%	0.721	0.606%	1.132%	2,038	2,041	1.134%
2004	18,523,800	1.304	24,148,944	1,743	1.014	1,768	0.954%	0.732%	-7.6%	0.788	0.577%	0.955%	1,769	1,768	0.954%
2005	18,566,524	1.280	23,758,948	1,690	1.019	1,722	0.927%	0.725%	-6.8%	0.861	0.624%	0.927%	1,721	1,722	0.927%
2006	18,918,245	1.246	23,574,590	1,389	1.023	1,421	0.751%	0.603%	-9.7%	0.941	0.567%	0.750%	1,418	1,421	0.751%
2007	19,391,569	1.209	23,452,743	1,368	1.030	1,409	0.727%	0.601%	-8.3%	0.951	0.571%	0.726%	1,408	1,409	0.727%
2008	19,805,485	1.169	23,147,670	1,341	1.040	1,395	0.704%	0.602%	-5.6%	0.961	0.579%	0.702%	1,391	1,394	0.704%
2009	19,727,413	1.141	22,503,303	1,182	1.056	1,248	0.633%	0.555%	-5.2%	0.970	0.538%	0.664%	1,310	1,252	0.635%
2010	19,224,772	1.129	21,710,635	1,157	1.078	1,248	0.649%	0.575%	-1.7%	0.980	0.563%	0.651%	1,252	1,248	0.649%
2011	18,522,515	1.093	20,240,053	1,031	1.128	1,163	0.628%	0.574%	-1.4%	0.990	0.569%	0.624%	1,155	1,162	0.627%
2012	17,714,507	1.061	18,793,320	860	1.298	1,116	0.630%	0.594%	0.1%	1.000	0.594%	0.599%	1,062	1,104	0.623%
2013	17,602,614	1.030	18,130,692	208	4.757	990	0.562%	0.546%	0.0%	1.000	0.546%	0.582%	1,024	1,017	0.578%
2014	18,074,133	1.000	18,074,133	0						1.000		0.565%	1,021	1,021	0.565%
TOTAL				68,730		70,337							71,380	71,377	

5 Year Average excluding 2013	0.569%
10 Year Average excluding 2013	0.579%
5 Year Average excluding 2012-2013	0.564%
10 Year Average excluding 2011-2013	0.580%
2006-2011 Average excluding 2009	0.570%
(16) 2014 Selected Frequency	0.565%

(1) PROVIDED BY THE BWC
(2) BASED ON CHANGE IN SAWW
(3) = (1) x (2)
(4) BASED ON DATA FROM THE BWC
(5) SECTION 2, 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 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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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	4,296,958			18,835		0.438
1978	4,554,775			18,476		0.406
1979	4,922,518			21,562		0.438
1980	5,505,913			24,069		0.437
1981	5,822,523			27,284		0.469
1982	6,184,882	2,228	3.60%	26,966	12,103	0.436
1983	6,513,795	2,284	3.51%	31,779	13,914	0.488
1984	6,868,217	2,538	3.70%	35,017	13,797	0.510
1985	7,503,185	2,785	3.71%	35,919	12,897	0.479
1986	7,891,199	2,820	3.57%	37,322	13,235	0.473
1987	8,601,063	2,826	3.29%	35,800	12,668	0.416
1988	8,905,267	3,007	3.38%	34,637	11,519	0.389
1989	9,434,400	2,968	3.15%	35,037	11,805	0.371
1990	10,055,399	3,041	3.02%	32,594	10,718	0.324
1991	10,728,872	3,033	2.83%	29,951	9,875	0.279
1992	11,441,482	3,112	2.72%	27,062	8,696	0.237
1993	11,998,508	2,950	2.46%	23,831	8,078	0.199
1994	12,083,591	2,828	2.34%	27,208	9,621	0.225
1995	12,383,967	2,452	1.98%	20,435	8,334	0.165
1996	12,949,088	2,291	1.77%	21,460	9,367	0.166
1997	13,596,753	2,173	1.60%	21,103	9,712	0.155
1998	14,465,333	2,206	1.53%	25,432	11,529	0.176
1999	15,088,873	2,387	1.58%	27,298	11,436	0.181
2000	15,809,043	2,412	1.53%	32,143	13,326	0.203
2001	16,717,138	2,192	1.31%	27,894	12,725	0.167
2002	17,601,171	2,285	1.30%	35,803	15,669	0.203
2003	18,004,352	2,041	1.13%	39,466	19,337	0.219
2004	18,523,800	1,768	0.95%	35,109	19,858	0.190
2005	18,566,524	1,722	0.93%	33,208	19,284	0.179
2006	18,918,245	1,421	0.75%	29,487	20,751	0.156
2007	19,391,569	1,409	0.73%	32,768	23,256	0.169
2008	19,805,485	1,394	0.70%	32,298	23,170	0.163
2009	19,727,413	1,252	0.63%	32,181	25,703	0.163
2010	19,224,772	1,248	0.65%	32,173	25,779	0.167
2011	18,522,515	1,162	0.63%	31,005	26,682	0.167
2012	17,714,507	1,104	0.62%	29,137	26,392	0.164
2013	17,602,614	1,017	0.58%	28,975	28,491	0.165
2014		1,021		29,822	29,204	
TOTAL		71,377		1,120,546		

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

OHIO BUREAU OF WORKERS' COMPENSATION
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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	10,055,399	2.083	20,942,088	32,572		0.407	2.667	35,389	0	100%	35,389	0.169	0.324	0.324
1991	10,728,872	2.022	21,689,651	29,933		0.420	2.807	35,294	0	100%	35,294	0.163	0.279	0.279
1992	11,441,482	1.919	21,954,933	27,046		0.433	2.955	34,606	0	100%	34,606	0.158	0.236	0.236
1993	11,998,508	1.885	22,621,374	23,822		0.446	3.110	33,077	0	100%	33,077	0.146	0.199	0.199
1994	12,083,591	1.825	22,048,532	27,197		0.460	3.274	40,981	0	100%	40,981	0.186	0.225	0.225
1995	12,383,967	1.774	21,970,116	20,434		0.474	3.446	33,414	0	100%	33,414	0.152	0.165	0.179
1996	12,949,088	1.717	22,232,463	21,424		0.489	3.105	32,535	0	100%	32,535	0.146	0.165	0.187
1997	13,596,753	1.644	22,352,179	21,058		0.504	2.797	29,702	0	100%	29,702	0.133	0.155	0.192
1998	14,465,333	1.568	22,686,876	25,406		0.520	2.520	33,282	0	100%	33,282	0.147	0.176	0.198
1999	15,088,873	1.517	22,896,749	27,241		0.536	2.270	33,143	0	100%	33,143	0.145	0.181	0.206
2000	15,809,043	1.467	23,186,938	32,037		0.553	2.045	36,203	0	100%	36,203	0.156	0.203	0.214
2001	16,717,138	1.434	23,973,016	27,647		0.604	1.843	30,760	0	100%	30,760	0.128	0.165	0.213
2002	17,601,171	1.390	24,464,115	35,737		0.660	1.660	39,148	0	100%	39,148	0.160	0.203	0.209
2003	18,004,352	1.348	24,277,502	39,421		0.721	1.495	42,518	0	100%	42,518	0.175	0.219	0.206
2004	18,523,800	1.304	24,148,944	34,761		0.788	1.438	39,399	0	100%	39,399	0.163	0.188	0.190
2005	18,566,524	1.280	23,758,948	33,059		0.861	1.383	39,377	0	100%	39,377	0.166	0.178	0.177
2006	18,918,245	1.246	23,574,590	29,250		0.941	1.329	36,611	0	100%	36,611	0.155	0.155	0.164
2007	19,391,569	1.209	23,452,743	32,714		0.951	1.278	39,770	0	100%	39,770	0.170	0.169	0.164
2008	19,805,485	1.169	23,147,670	32,157		0.961	1.229	37,969	0	100%	37,969	0.164	0.162	0.163
2009	19,727,413	1.141	22,503,303	31,943		0.970	1.182	36,632	0	100%	36,632	0.163	0.162	0.164
2010	19,224,772	1.129	21,710,635	31,890		0.980	1.136	35,519	0	100%	35,519	0.164	0.166	0.167
2011	18,522,515	1.093	20,240,053	31,185		0.990	1.093	33,736	0	100%	33,736	0.167	0.168	0.167
2012	17,714,507	1.061	18,793,320	28,831		1.000	1.061	30,587	0	100%	30,587	0.163	0.163	0.165
2013	17,602,614	1.030	18,130,692	27,035		1.000	1.030	27,846	0	100%	27,846	0.154	0.154	0.165
2014		1.000				1.000	1.000	0	0	0%	0			0.165

	5 Year Average excluding 2012-2013	0.165	0.165
	7 Year Average excluding 2012-2013	0.164	0.166
	10 Year Weighted Average excluding 2012-2013	0.165	
	10 Year Weighted Average excluding 2011-2013	0.161	
	5 Year Average excluding 2011-2013	0.163	0.163
	5 Year Average excluding 2013	0.164	0.164
	7 Year Average excluding 2013	0.164	0.164
(14)	2014 Selected Loss Rate:	0.165	

(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 2, EXHIBIT 5A, 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

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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	1.002	1.002	1.002
1978	426	426	438	1.001	1.000	1.001				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	1.002	1.002	1.002
1980	402	402	414	1.001	1.001	1.001				1.000	1.000	1.000	1.002	1.002	1.002
1981	390	390	402	1.001	1.001	1.001				1.000	1.000	1.000	1.002	1.002	1.002
1982	378	378	390	1.002	1.001	1.002				1.000	1.000	1.000	1.002	1.002	1.002
1983	366	366	378	1.002	1.002	1.002				1.000	1.000	1.000	1.002	1.002	1.002
1984	354	354	366	1.003	1.002	1.003				1.000	1.000	1.000	1.002	1.002	1.002
1985	342	342	354	1.003	1.003	1.003				1.000	1.000	1.000	1.003	1.002	1.003
1986	330	330	342	1.003	1.003	1.003				1.000	1.000	1.000	1.003	1.003	1.003
1987	318	318	330	1.004	1.003	1.004				1.000	1.000	1.000	1.004	1.003	1.004
1988	306	306	318	1.005	1.004	1.005				1.000	1.000	1.000	1.004	1.004	1.004
1989	294	294	306	1.006	1.005	1.006				1.000	1.000	1.000	1.005	1.004	1.005
1990	282	282	294	1.007	1.006	1.007				1.000	1.000	1.000	1.006	1.005	1.006
1991	270	270	282	1.009	1.007	1.009				1.000	1.000	1.000	1.008	1.006	1.008
1992	258	258	270	1.011	1.009	1.011				1.001	1.000	1.001	1.010	1.008	1.010
1993	246	246	258	1.013	1.011	1.013				1.001	1.001	1.001	1.012	1.010	1.012
1994	234	234	246	1.017	1.013	1.017				1.001	1.001	1.001	1.016	1.012	1.016
1995	222	222	234	1.022	1.017	1.022				1.001	1.001	1.001	1.020	1.016	1.020
1996	210	210	222	1.029	1.022	1.029				1.002	1.001	1.002	1.027	1.020	1.027
1997	198	198	210	1.039	1.029	1.039				1.002	1.002	1.002	1.037	1.027	1.037
1998	186	186	198	1.050	1.039	1.050				1.002	1.002	1.002	1.048	1.037	1.048
1999	174	174	186	1.064	1.050	1.064				1.003	1.002	1.003	1.061	1.048	1.061
2000	162	162	174	1.082	1.064	1.082				1.004	1.003	1.004	1.077	1.061	1.077
2001	150	150	162	1.103	1.082	1.103				1.006	1.004	1.006	1.097	1.077	1.097
2002	138	138	150	1.132	1.103	1.132				1.008	1.006	1.008	1.123	1.097	1.123
2003	126	126	138	1.168	1.132	1.168				1.011	1.008	1.011	1.156	1.123	1.156
2004	114	114	126	1.214	1.168	1.214				1.014	1.011	1.014	1.197	1.156	1.197
2005	102	102	114	1.266	1.214	1.266				1.019	1.014	1.019	1.244	1.197	1.244
2006	90	90	102	1.333	1.266	1.333				1.023	1.019	1.023	1.304	1.244	1.304
2007	78	78	90	1.420	1.333	1.420				1.030	1.023	1.030	1.379	1.304	1.379
2008	66	66	78	1.548	1.420	1.548				1.040	1.030	1.040	1.490	1.379	1.490
2009	54	54	66	1.747	1.548	1.747				1.056	1.040	1.056	1.657	1.490	1.657
2010	42	42	54	2.069	1.747	2.069				1.078	1.056	1.078	1.924	1.657	1.924
2011	30	30	42	2.731	2.069	2.731				1.128	1.078	1.128	2.422	1.924	2.422
2012	18	18	30	4.629	2.731	4.629				1.298	1.128	1.298	3.568	2.422	3.568
2013	6	6	18	33.791	4.629	33.791				4.757	1.298	4.757	7.029	3.568	7.029

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	303	1,969	3,907	5,342	6,583	7,699	8,755	10,168	11,622	13,010	14,701	16,058	16,998	17,595	17,970	18,221	18,441	18,610	18,689	18,705	18,712	18,718	18,721	18,734	18,736	18,738	18,749	18,760	18,768	18,772	18,772	18,778	18,792	18,797	18,797	18,808	18,826	18,826
1978	324	2,107	4,103	5,526	6,852	8,046	9,583	11,165	12,619	14,302	15,592	16,502	17,069	17,422	17,757	17,994	18,163	18,255	18,301	18,313	18,326	18,362	18,380	18,392	18,396	18,410	18,423	18,427	18,427	18,434	18,439	18,451	18,453	18,453	18,456	18,465		18,465
1979	355	2,234	4,404	6,143	7,512	9,108	10,799	12,584	14,748	16,526	17,932	18,967	19,709	20,230	20,715	20,991	21,091	21,156	21,211	21,250	21,289	21,319	21,340	21,359	21,387	21,399	21,434	21,443	21,451	21,472	21,488	21,503	21,524	21,534	21,545			21,545
1980	385	2,579	5,210	7,017	9,206	11,572	13,781	16,374	18,536	20,085	21,137	21,913	22,553	23,112	23,471	23,631	23,713	23,797	23,830	23,899	23,930	23,943	23,953	23,970	23,989	23,993	24,012	24,014	24,014	24,018	24,026	24,033	24,038	24,045				24,045
1981	432	2,721	5,231	7,770	10,500	13,138	16,346	19,082	21,316	22,958	24,127	25,007	25,611	26,029	26,253	26,362	26,519	26,606	26,668	26,783	26,846	26,951	27,009	27,066	27,118	27,153	27,155	27,160	27,180	27,208	27,221	27,251	27,251					27,251
1982	497	3,113	6,348	9,290	12,097	15,296	18,119	20,565	22,486	23,778	24,712	25,526	25,988	26,207	26,327	26,432	26,518	26,599	26,657	26,684	26,699	26,722	26,749	26,756	26,800	26,826	26,868	26,892	26,894	26,907	26,923	26,923						26,923
1983	472	3,318	7,104	10,612	15,076	19,261	22,824	25,326	27,055	28,482	29,493	30,171	30,486	30,738	30,889	31,028	31,151	31,242	31,329	31,431	31,509	31,554	31,585	31,617	31,645	31,653	31,666	31,681	31,696	31,703	31,711							31,711
1984	670	4,279	9,059	14,261	19,150	23,246	26,567	29,107	30,940	32,518	33,485	33,920	34,077	34,233	34,335	34,412	34,462	34,494	34,595	34,628	34,646	34,690	34,745	34,792	34,830	34,880	34,901	34,920	34,926	34,926								34,926
1985	732	5,075	11,174	16,321	21,015	24,924	27,803	29,995	31,640	32,996	33,738	34,185	34,456	34,635	34,823	34,981	35,101	35,221	35,286	35,391	35,494	35,520	35,551	35,630	35,702	35,725	35,757	35,787	35,812									35,812
1986	818	5,601	12,089	17,353	21,916	25,851	29,169	31,966	33,678	34,594	35,376	35,762	35,996	36,284	36,401	36,512	36,628	36,744	36,842	36,899	36,932	36,992	37,009	37,044	37,066	37,086	37,143	37,193										37,193
1987	895	5,993	12,440	17,654	22,346	25,970	29,165	31,081	32,172	32,797	33,306	33,765	34,182	34,501	34,664	34,775	34,931	35,146	35,263	35,321	35,376	35,426	35,471	35,522	35,588	35,610	35,643											35,643
1988	932	6,237	12,902	18,033	22,566	26,204	28,471	30,014	30,758	31,405	31,892	32,264	32,730	32,939	33,164	33,400	33,595	33,817	33,991	34,130	34,223	34,292	34,365	34,393	34,399	34,428												34,428
1989	919	6,266	13,455	19,586	24,225	27,080	28,736	29,994	30,813	31,365	31,870	32,348	32,675	32,923	33,225	33,544	33,781	33,963	34,158	34,313	34,447	34,545	34,660	34,747	34,803													34,803
1990	1,045	7,067	14,480	20,334	24,295	26,338	27,807	28,735	29,379	29,974	30,337	30,749	31,037	31,305	31,487	31,668	31,881	31,998	32,057	32,125	32,185	32,235	32,300	32,338														32,338
1991	1,074	8,616	14,705	19,173	21,916	23,528	24,514	25,285	26,192	26,789	27,138	27,626	27,900	28,338	28,586	28,896	29,164	29,331	29,459	29,539	29,599	29,644	29,676															29,676
1992	1,090	8,813	14,493	18,259	19,968	21,286	22,039	22,898	23,399	23,716	24,127	24,477	24,748	24,997	25,254	25,480	25,726	25,998	26,201	26,373	26,616	26,760																26,760
1993	1,162	8,442	13,074	15,712	17,469	18,508	19,539	20,205	20,664	21,189	21,501	21,835	22,177	22,461	22,710	22,866	22,979	23,108	23,249	23,397	23,514																	23,514
1994	1,244	9,233	14,119	17,301	19,093	20,705	21,526	22,306	22,958	23,623	24,114	24,566	24,961	25,320	25,592	25,858	26,101	26,389	26,589	26,733																		26,733
1995	1,192	7,744	11,220	13,029	14,564	15,482	16,297	16,769	17,277	17,620	17,874	18,154	18,423	18,743	19,109	19,321	19,596	19,799	19,996																			19,996
1996	1,041	7,042	10,262	12,232	13,792	14,856	15,605	16,334	16,963	17,516	18,264	18,762	19,163	19,561	19,875	20,235	20,580	20,822																				20,822
1997	1,062	6,814	9,896	11,698	13,096	14,257	15,210	16,270	17,282	18,013	18,535	18,956	19,300	19,632	19,880	20,075	20,271																					20,271
1998	1,099	7,189	10,772	13,078	14,937	16,788	18,092	19,230	20,255	21,037	21,752	22,404	22,927	23,357	23,807	24,190																						24,190
1999	1,380	8,126	12,065	14,774	16,578	18,063	19,456	20,688	21,598	22,374	23,209	23,914	24,555	25,160	25,602																							25,602
2000	1,513	8,940	13,515	16,958	19,581	21,688	23,330	24,514	25,674	26,589	27,442	28,354	29,099	29,608																								29,608
2001	1,313	8,180	12,068	14,761	16,790	18,345	19,349	20,464	21,510	22,568	23,420	24,275	25,059																									25,059
2002	1,220	8,716	13,918	17,800	20,485	23,023	24,994	26,678	28,078	29,374	30,703	31,580																										31,580
2003	1,452	9,166	15,197	19,507	22,766	25,566	27,778	29,547	31,137	32,414	33,747																											33,747
2004	1,205	8,335	13,350	17,072	19,999	22,355	24,417	26,033	27,425	28,638																												28,638
2005	1,279	8,241	13,093	16,656	19,254	21,607	23,430	24,850	26,105																													26,105
2006	929	6,530	10,582	14,044	16,476	18,747	20,514	21,945																														21,945
2007	977	7,117	12,025	15,456	18,614	21,164	23,035																															23,035
2008	1,037	6,813	11,350	15,361	18,439	20,779																																20,779
2009	924	6,683	11,451	15,451	18,285																																	18,285
2010	920	7,274	12,354	15,414																																		15,414
2011	1,005	6,785	11,419																																			11,419
2012	827	6,228																																				6,228
2013	800																																					800
																																						924,115

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	6.496	1.984	1.367	1.232	1.170	1.137	1.161	1.143	1.119	1.130	1.092	1.059	1.035	1.021	1.014	1.012	1.009	1.004	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.001	1.001		
1978	6.496	1.947	1.347	1.240	1.174	1.191	1.165	1.130	1.133	1.090	1.058	1.034	1.021	1.019	1.013	1.009	1.005	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	1.001	1.000	1.000	1.000	1.000			
1979	6.303	1.971	1.395	1.223	1.213	1.186	1.165	1.172	1.121	1.085	1.058	1.039	1.026	1.024	1.013	1.005	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.002	1.000	1.000	1.001	1.001	1.001	1.001	1.000	1.000				
1980	6.704	2.020	1.347	1.312	1.257	1.191	1.188	1.132	1.084	1.052	1.037	1.029	1.025	1.016	1.007	1.003	1.004	1.001	1.003	1.001	1.001	1.000	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
1981	6.302	1.922	1.485	1.351	1.251	1.244	1.167	1.117	1.077	1.051	1.037	1.024	1.016	1.009	1.004	1.006	1.003	1.002	1.004	1.002	1.004	1.002	1.002	1.002	1.001	1.000	1.000	1.001	1.001	1.000	1.001	1.000						
1982	6.268	2.039	1.463	1.302	1.264	1.185	1.135	1.093	1.057	1.039	1.033	1.018	1.008	1.005	1.004	1.003	1.003	1.002	1.001	1.001	1.001	1.001	1.000	1.002	1.001	1.002	1.001	1.000	1.000	1.001	1.000							
1983	7.024	2.141	1.494	1.421	1.278	1.185	1.110	1.068	1.053	1.036	1.023	1.010	1.008	1.005	1.004	1.004	1.003	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								
1984	6.384	2.117	1.574	1.343	1.214	1.143	1.096	1.063	1.051	1.030	1.013	1.005	1.005	1.003	1.002	1.001	1.001	1.003	1.001	1.001	1.001	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000									
1985	6.931	2.202	1.461	1.288	1.186	1.116	1.079	1.055	1.043	1.023	1.013	1.008	1.005	1.005	1.005	1.003	1.003	1.002	1.003	1.003	1.001	1.001	1.002	1.002	1.001	1.001	1.001	1.001										
1986	6.844	2.158	1.435	1.263	1.180	1.128	1.096	1.054	1.027	1.023	1.011	1.007	1.008	1.003	1.003	1.003	1.003	1.003	1.002	1.001	1.002	1.000	1.001	1.001	1.001	1.002	1.001											
1987	6.699	2.076	1.419	1.266	1.162	1.123	1.066	1.035	1.019	1.015	1.014	1.012	1.009	1.005	1.003	1.004	1.006	1.003	1.002	1.002	1.001	1.001	1.001	1.002	1.001	1.001												
1988	6.690	2.069	1.398	1.251	1.161	1.087	1.054	1.025	1.021	1.016	1.012	1.014	1.006	1.007	1.007	1.006	1.007	1.005	1.004	1.003	1.002	1.002	1.001	1.000	1.001													
1989	6.816	2.147	1.456	1.237	1.118	1.061	1.044	1.027	1.018	1.016	1.015	1.010	1.008	1.009	1.010	1.007	1.005	1.006	1.005	1.004	1.003	1.003	1.003	1.002														
1990	6.762	2.049	1.404	1.195	1.084	1.056	1.033	1.022	1.020	1.012	1.014	1.009	1.009	1.006	1.006	1.007	1.004	1.002	1.002	1.002	1.002	1.002	1.001															
1991	8.022	1.707	1.304	1.143	1.074	1.042	1.031	1.036	1.023	1.013	1.018	1.010	1.016	1.009	1.011	1.009	1.006	1.004	1.003	1.002	1.002	1.001																
1992	8.087	1.644	1.260	1.094	1.066	1.035	1.039	1.022	1.014	1.017	1.015	1.011	1.010	1.010	1.009	1.010	1.011	1.008	1.007	1.009	1.005																	
1993	7.265	1.549	1.202	1.112	1.059	1.056	1.034	1.023	1.025	1.015	1.016	1.016	1.013	1.011	1.007	1.005	1.006	1.006	1.006	1.005																		
1994	7.419	1.529	1.225	1.104	1.084	1.040	1.036	1.029	1.029	1.021	1.019	1.016	1.014	1.011	1.010	1.009	1.011	1.008	1.005																			
1995	6.498	1.449	1.161	1.118	1.063	1.053	1.029	1.030	1.020	1.014	1.016	1.015	1.017	1.020	1.011	1.014	1.010	1.010																				
1996	6.765	1.457	1.192	1.128	1.077	1.050	1.047	1.039	1.033	1.043	1.027	1.021	1.021	1.016	1.018	1.017	1.012																					
1997	6.415	1.452	1.182	1.119	1.089	1.067	1.070	1.062	1.042	1.029	1.023	1.018	1.017	1.013	1.010	1.010																						
1998	6.539	1.498	1.214	1.142	1.124	1.078	1.063	1.053	1.039	1.034	1.030	1.023	1.019	1.019	1.016																							
1999	5.887	1.485	1.225	1.122	1.090	1.077	1.063	1.044	1.036	1.037	1.030	1.027	1.025	1.018																								
2000	5.909	1.512	1.255	1.155	1.108	1.076	1.051	1.047	1.036	1.032	1.033	1.026	1.017																									
2001	6.230	1.475	1.223	1.137	1.093	1.055	1.058	1.051	1.049	1.038	1.036	1.032																										
2002	7.146	1.597	1.279	1.151	1.124	1.086	1.067	1.052	1.046	1.045	1.029																											
2003	6.314	1.658	1.284	1.167	1.123	1.087	1.064	1.054	1.041	1.041																												
2004	6.916	1.602	1.279	1.171	1.118	1.092	1.066	1.053	1.044																													
2005	6.442	1.589	1.272	1.156	1.122	1.084	1.061	1.050																														
2006	7.031	1.621	1.327	1.173	1.138	1.094	1.070																															
2007	7.288	1.690	1.285	1.204	1.137	1.088																																
2008	6.568	1.666	1.353	1.200	1.127																																	
2009	7.231	1.713	1.349	1.183																																		
2010	7.905	1.698	1.248																																			
2011	6.750	1.683																																				
2012	7.533																																					
3 Yr Avg	7.396	1.698	1.317	1.196	1.134	1.089	1.066	1.053	1.044	1.041	1.033	1.028	1.020	1.016	1.015	1.014	1.011	1.008	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	1.001	1.001		
5 Yr Avg	7.197	1.690	1.313	1.183	1.128	1.089	1.066	1.052	1.043	1.039	1.032	1.025	1.020	1.017	1.013	1.011	1.010	1.007	1.005	1.004	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.001	1.001		
7 Yr Avg	7.186	1.666	1.302	1.179	1.127	1.084	1.062	1.050	1.042	1.037	1.030	1.023	1.019	1.015	1.012	1.011	1.008	1.006	1.005	1.004	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	1.001	1.001		
3 Yr Wtd	7.371	1.698	1.315	1.196	1.134	1.089	1.065	1.053	1.044	1.042	1.032	1.028	1.020	1.017	1.015	1.014	1.011	1.008	1.006	1.005	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	1.001	1.001		
5 Yr Wtd	7.167	1.690	1.311	1.183	1.128	1.089	1.065	1.052	1.043	1.039	1.032	1.026	1.020	1.017	1.013	1.011	1.010	1.007	1.004	1.004	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.001	1.001		
10 Yr Wtd	6.932	1.649	1.288	1.169	1.118	1.082	1.063	1.051	1.039	1.034	1.026	1.021	1.017	1.013	1.010	1.009	1.007	1.005	1.004	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.001	1.001		TAIL
Prior FY	7.200	1.695	1.330	1.180	1.127	1.089	1.064	1.052	1.042	1.038	1.032	1.024	1.020	1.016	1.011	1.011	1.009	1.006	1.004	1.004	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	1.001
PA Sel.	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	
Selected	7.300	1.695	1.320	1.184	1.129	1.090	1.065	1.053	1.043	1.039	1.032	1.026	1.020	1.017	1.013	1.011	1.010	1.007	1.004	1.004	1.002	1.002	1.001	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	
Cumulative	33.791	4.629	2.731	2.069	1.747	1.548	1.420	1.333	1.266	1.214	1.168	1.132	1.103	1.082	1.064	1.050	1.039	1.029	1.022	1.017	1.013	1.011	1.009	1.007	1.006	1.005	1.004	1.003	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.000	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	895	1,931	2,033	2,082	2,122	2,145	2,172	2,191	2,203	2,211	2,217	2,218	2,222	2,223	2,223	2,223	2,224	2,225	2,225	2,226	2,227	2,227	2,227	2,227	2,227	2,227	2,227	2,227	2,227	2,228	2,228	2,228						2,228
1983	871	1,952	2,072	2,131	2,175	2,211	2,234	2,245	2,256	2,266	2,271	2,273	2,277	2,279	2,280	2,281	2,281	2,281	2,281	2,283	2,283	2,283	2,283	2,283	2,283	2,283	2,283	2,283	2,283	2,283	2,284							2,284
1984	1,013	2,229	2,339	2,408	2,443	2,467	2,485	2,501	2,510	2,515	2,519	2,524	2,528	2,529	2,529	2,529	2,530	2,531	2,531	2,531	2,531	2,533	2,533	2,534	2,536	2,538	2,538	2,538	2,538	2,538								2,538
1985	1,100	2,482	2,585	2,655	2,685	2,711	2,731	2,744	2,756	2,759	2,766	2,770	2,771	2,774	2,775	2,777	2,780	2,781	2,783	2,783	2,783	2,783	2,784	2,785	2,785	2,785	2,785	2,785	2,785									2,785
1986	1,142	2,515	2,619	2,683	2,728	2,753	2,766	2,781	2,793	2,798	2,805	2,808	2,811	2,811	2,812	2,813	2,814	2,815	2,816	2,817	2,817	2,820	2,820	2,820	2,820	2,820	2,820	2,820										2,820
1987	1,132	2,508	2,633	2,696	2,723	2,756	2,781	2,792	2,801	2,805	2,811	2,813	2,815	2,817	2,818	2,821	2,821	2,822	2,822	2,823	2,823	2,824	2,825	2,826	2,826	2,826	2,826											2,826
1988	1,239	2,693	2,814	2,886	2,930	2,951	2,966	2,973	2,978	2,983	2,988	2,992	2,995	2,997	3,001	3,002	3,004	3,005	3,007	3,007	3,007	3,007	3,007	3,007	3,007	3,007												3,007
1989	1,186	2,675	2,809	2,865	2,895	2,925	2,938	2,947	2,952	2,954	2,955	2,956	2,957	2,959	2,960	2,961	2,963	2,964	2,966	2,966	2,966	2,967	2,967	2,967	2,967													2,967
1990	1,198	2,772	2,885	2,953	2,974	2,990	3,003	3,011	3,018	3,024	3,031	3,031	3,033	3,035	3,038	3,038	3,038	3,039	3,039	3,039	3,040	3,040	3,040	3,040														3,040
1991	1,280	2,746	2,870	2,926	2,956	2,971	2,982	2,990	2,997	3,002	3,005	3,012	3,015	3,020	3,023	3,025	3,026	3,027	3,029	3,030	3,030	3,030	3,032															3,032
1992	1,249	2,806	2,953	2,999	3,022	3,043	3,058	3,069	3,079	3,085	3,092	3,095	3,098	3,103	3,105	3,108	3,108	3,108	3,108	3,108	3,110	3,110																3,110
1993	581	2,322	2,712	2,805	2,846	2,862	2,889	2,903	2,910	2,920	2,921	2,926	2,931	2,938	2,941	2,943	2,943	2,945	2,946	2,947	2,948																	2,948
1994	514	2,287	2,612	2,718	2,751	2,772	2,782	2,792	2,800	2,805	2,808	2,814	2,817	2,817	2,819	2,821	2,824	2,824	2,825	2,826																		2,826
1995	482	2,046	2,265	2,335	2,366	2,386	2,402	2,417	2,423	2,429	2,431	2,435	2,439	2,442	2,444	2,444	2,445	2,445	2,449																			2,449
1996	438	1,856	2,080	2,160	2,205	2,217	2,227	2,239	2,253	2,259	2,268	2,274	2,277	2,278	2,282	2,286	2,286	2,287																				2,287
1997	447	1,782	1,983	2,049	2,082	2,103	2,113	2,129	2,139	2,145	2,149	2,155	2,158	2,163	2,164	2,167	2,169																					2,169
1998	502	1,797	1,993	2,061	2,108	2,140	2,149	2,162	2,171	2,175	2,180	2,185	2,190	2,196	2,199	2,201																						2,201
1999	581	1,946	2,157	2,244	2,275	2,300	2,324	2,335	2,347	2,353	2,363	2,370	2,373	2,376	2,379																							2,379
2000	592	1,949	2,172	2,256	2,309	2,326	2,341	2,351	2,362	2,375	2,382	2,390	2,395	2,401																								2,401
2001	492	1,800	1,996	2,067	2,095	2,120	2,133	2,147	2,157	2,163	2,168	2,174	2,178																									2,178
2002	521	1,868	2,088	2,159	2,185	2,209	2,223	2,238	2,244	2,253	2,263	2,267																										2,267
2003	505	1,639	1,848	1,926	1,949	1,970	1,986	1,997	2,004	2,012	2,019																											2,019
2004	435	1,430	1,589	1,639	1,666	1,692	1,714	1,727	1,733	1,743																												1,743
2005	408	1,373	1,548	1,606	1,636	1,653	1,667	1,678	1,690																													1,690
2006	305	1,119	1,263	1,318	1,342	1,364	1,375	1,389																														1,389
2007	284	1,071	1,240	1,297	1,330	1,355	1,368																															1,368
2008	300	1,069	1,219	1,287	1,318	1,341																																1,341
2009	258	962	1,107	1,159	1,182																																	1,182
2010	254	963	1,118	1,157																																		1,157
2011	248	901	1,031																																			1,031
2012	237	860																																				860
2013	208																																					208
																																						68,730

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	2.158	1.053	1.024	1.019	1.011	1.013	1.009	1.005	1.004	1.003	1.000	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							
1983	2.241	1.061	1.028	1.021	1.017	1.010	1.005	1.005	1.004	1.002	1.001	1.002	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	1.000	1.000								
1984	2.200	1.049	1.029	1.015	1.010	1.007	1.006	1.004	1.002	1.002	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.001	1.001	1.000	1.000	1.000	1.000									
1985	2.256	1.041	1.027	1.011	1.010	1.007	1.005	1.004	1.001	1.003	1.001	1.000	1.001	1.000	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										
1986	2.202	1.041	1.024	1.017	1.009	1.005	1.005	1.004	1.002	1.003	1.001	1.001	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											
1987	2.216	1.050	1.024	1.010	1.012	1.009	1.004	1.003	1.001	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												
1988	2.174	1.045	1.026	1.015	1.007	1.005	1.002	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
1989	2.255	1.050	1.020	1.010	1.010	1.004	1.003	1.002	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000														
1990	2.314	1.041	1.024	1.007	1.005	1.004	1.003	1.002	1.002	1.002	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															
1991	2.145	1.045	1.020	1.010	1.005	1.004	1.003	1.002	1.002	1.001	1.002	1.001	1.002	1.001	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.001																
1992	2.247	1.052	1.016	1.008	1.007	1.005	1.004	1.003	1.002	1.002	1.001	1.001	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.001	1.000																	
1993	3.997	1.168	1.034	1.015	1.006	1.009	1.005	1.002	1.003	1.000	1.002	1.002	1.002	1.001	1.001	1.000	1.001	1.000	1.000	1.000																		
1994	4.449	1.142	1.041	1.012	1.008	1.004	1.004	1.003	1.002	1.001	1.002	1.001	1.000	1.001	1.001	1.001	1.000	1.000	1.000																			
1995	4.245	1.107	1.031	1.013	1.008	1.007	1.006	1.002	1.002	1.001	1.002	1.002	1.001	1.001	1.000	1.000	1.000	1.002																				
1996	4.237	1.121	1.038	1.021	1.005	1.005	1.005	1.006	1.003	1.004	1.003	1.001	1.000	1.002	1.002	1.000	1.000																					
1997	3.987	1.113	1.033	1.016	1.010	1.005	1.008	1.005	1.003	1.002	1.003	1.001	1.002	1.000	1.001	1.001																						
1998	3.580	1.109	1.034	1.023	1.015	1.004	1.006	1.004	1.002	1.002	1.002	1.002	1.003	1.001	1.001																							
1999	3.349	1.108	1.040	1.014	1.011	1.010	1.005	1.005	1.003	1.004	1.003	1.001	1.001	1.001																								
2000	3.292	1.114	1.039	1.023	1.007	1.006	1.004	1.005	1.006	1.003	1.003	1.002	1.003																									
2001	3.659	1.109	1.036	1.014	1.012	1.006	1.007	1.005	1.003	1.002	1.003	1.002																										
2002	3.585	1.118	1.034	1.012	1.011	1.006	1.007	1.003	1.004	1.004	1.002																											
2003	3.246	1.128	1.042	1.012	1.011	1.008	1.006	1.004	1.004	1.003																												
2004	3.287	1.111	1.031	1.016	1.016	1.013	1.008	1.003	1.006																													
2005	3.365	1.127	1.037	1.019	1.010	1.008	1.007	1.007																														
2006	3.669	1.129	1.044	1.018	1.016	1.008	1.010																															
2007	3.771	1.158	1.046	1.025	1.019	1.010																																
2008	3.563	1.140	1.056	1.024	1.017																																	
2009	3.729	1.151	1.047	1.020																																		
2010	3.791	1.161	1.035																																			
2011	3.633	1.144																																				
2012	3.629																																					
3 Yr Avg	3.684	1.152	1.046	1.023	1.018	1.009	1.008	1.005	1.005	1.003	1.003	1.002	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	1.000	1.000	1.000	1.000	1.000	1.000							
5 Yr Avg	3.669	1.151	1.045	1.021	1.016	1.009	1.007	1.004	1.004	1.003	1.003	1.002	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	1.000	1.000	1.000	1.000	1.000	1.000							
7 Yr Avg	3.684	1.144	1.042	1.019	1.014	1.009	1.007	1.004	1.004	1.003	1.003	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	1.000	1.000	1.000	1.000	1.000	1.000							
3 Yr Wtd	3.686	1.152	1.046	1.023	1.018	1.009	1.008	1.005	1.005	1.003	1.003	1.002	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	1.000	1.000	1.000	1.000	1.000	1.000							
5 Yr Wtd	3.666	1.151	1.046	1.021	1.015	1.009	1.007	1.004	1.004	1.003	1.003	1.002	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	1.000	1.000	1.000	1.000	1.000	1.000							
10 Yr Wtd	3.521	1.134	1.040	1.018	1.012	1.008	1.006	1.005	1.003	1.003	1.002	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							TAIL
Prior FY	3.695	1.147	1.045	1.020	1.014	1.009	1.007	1.004	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	1.000
PA Sel.	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	
Selected	3.666	1.151	1.046	1.021	1.015	1.009	1.007	1.004	1.004	1.003	1.003	1.002	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Cumulative	4.757	1.298	1.128	1.078	1.056	1.040	1.030	1.023	1.019	1.014	1.011	1.008	1.006	1.004	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	1.000	1.000	1.000	1.000	1.000	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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		0	2	2	90.4%	2	
1977	4,296,958	1,136	1,136	1	89.8%	0	0.026
1978	4,554,775	1,269	1,270	1	89.1%	1	0.028
1979	4,922,518	1,901	1,903	1	88.3%	1	0.039
1980	5,505,913	1,693	1,694	1	87.5%	1	0.031
1981	5,822,523	1,944	1,945	1	86.5%	1	0.033
1982	6,184,882	1,582	1,583	1	87.0%	1	0.026
1983	6,513,795	1,902	1,904	2	87.2%	2	0.029
1984	6,868,217	1,751	1,753	2	86.4%	2	0.026
1985	7,503,185	1,651	1,654	2	85.0%	2	0.022
1986	7,891,199	1,118	1,119	2	83.8%	2	0.014
1987	8,601,063	0	0		83.7%		-
1988	8,905,267	0	0		85.2%		-
1989	9,434,400	0	0		83.9%		-
1990	10,055,399	0	0		83.4%		-
1991	10,728,872	0	0		83.2%		-
1992	11,441,482	0	0		83.0%		-
1993	11,998,508	0	0		82.8%		-
1994	12,083,591	0	0		83.8%		-
1995	12,383,967	0	0		84.2%		-
1996	12,949,088	0	0		84.9%		-
1997	13,596,753	0	0		85.7%		-
1998	14,465,333	0	0		86.1%		-
1999	15,088,873	0	0		86.2%		-
2000	15,809,043	0	0		86.3%		-
2001	16,717,138	0	0		86.0%		-
2002	17,601,171	0	0		85.7%		-
2003	18,004,352	0	0		85.3%		-
2004	18,523,800	0	0		84.9%		-
2005	18,566,524	0	0		84.4%		-
2006	18,918,245	0	0		84.0%		-
2007	19,391,569	0	0		83.6%		-
2008	19,805,485	0	0		83.4%		-
2009	19,727,413	0	0		83.3%		-
2010	19,224,772	0	0		83.0%		-
2011	18,522,515	0	0		82.9%		-
2012	17,714,507	0	0		82.8%		-
2013	8,801,307	0	0		82.6%		-
2014		0	0		100.0%		
TOTAL		15,947	15,964	18	87.0%	15	
EXLD PRIOR		15,947	15,962	16	86.6%	14	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1977	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1978	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1979	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1980	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1981	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1982	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1983	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1984	2	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1985	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1986	2	0	0	0	0	0	0	0	0	0	0	0	0	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	18	2	2	2	2	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1971	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1972	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1973	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1974	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1975	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1976	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
COMPENSATION

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								2
1977	4,296,958		1,136	1.000	1,136		1,136	1,136
1978	4,554,775		1,269	1.001	1,270		1,270	1,270
1979	4,922,518		1,901	1.001	1,903		1,903	1,903
1980	5,505,913		1,693	1.001	1,694		1,694	1,694
1981	5,822,523		1,944	1.001	1,945		1,945	1,945
1982	6,184,882		1,582	1.001	1,583		1,583	1,583
1983	6,513,795		1,902	1.001	1,904		1,904	1,904
1984	6,868,217		1,751	1.001	1,753		1,753	1,753
1985	7,503,185		1,651	1.002	1,654		1,654	1,654
1986	7,891,199		1,118	1.002	1,119		1,119	1,119
1987	8,601,063			1.002			-	-
1988	8,905,267			1.002			-	-
1989	9,434,400			1.002			-	-
1990	10,055,399			1.002			-	-
1991	10,728,872			1.002			-	-
1992	11,441,482			1.002			-	-
1993	11,998,508			1.002			-	-
1994	12,083,591			1.002			-	-
1995	12,383,967			1.002			-	-
1996	12,949,088			1.002			-	-
1997	13,596,753			1.002			-	-
1998	14,465,333			1.002			-	-
1999	15,088,873			1.002			-	-
2000	15,809,043			1.002			-	-
2001	16,717,138			1.002			-	-
2002	17,601,171			1.002			-	-
2003	18,004,352			1.002			-	-
2004	18,523,800			1.002			-	-
2005	18,566,524			1.002			-	-
2006	18,918,245			1.002			-	-
2007	19,391,569			1.002			-	-
2008	19,805,485			1.002			-	-
2009	19,727,413			1.002			-	-
2010	19,224,772			1.002			-	-
2011	18,522,515			1.002			-	-
2012	17,714,507			1.002			-	-
2013	17,602,614			1.002			-	-
2014	18,074,133						-	-
TOTAL			15,947		15,962		15,962	15,964
EXLD PRIOR			15,947		15,962		15,962	15,962

(1) PROVIDED BY THE BWC
(2) SECTION 2, EXHIBIT 5B, SHEET 19, COL. 14
(3) BASED ON DATA FROM THE BWC
(4) SECTION 2, 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 2, EXHIBIT 5B, SHEET 3B, COL. 8

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
COMPENSATION

TEMPORARY PARTIAL & CO (<1987)
(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***	***3***	***40***	30		2	2
1977	1,136	1,136	1	10	10	1.000	1	1,136
1978	1,269	1,270	1	12	12	1.000	1	1,270
1979	1,901	1,903	1	18	19	1.036	1	1,903
1980	1,693	1,694	1	25	26	1.018	1	1,694
1981	1,944	1,945	2	37	35	0.954	1	1,945
1982	1,582	1,583	1	47	46	0.976	1	1,583
1983	1,902	1,904	2	75	73	0.976	2	1,904
1984	1,751	1,753	2	100	97	0.972	2	1,753
1985	1,651	1,654	3	117	114	0.977	2	1,654
1986	1,118	1,119	2	139	138	0.994	2	1,119
1987		-	-	168	173	1.028	-	-
1988		-	-	206	243	1.177	-	-
1989		-	-	240	271	1.126	-	-
1990		-	-	271	298	1.097	-	-
1991		-	-	306	327	1.070	-	-
1992		-	-	339	359	1.058	-	-
1993		-	-	364	375	1.029	-	-
1994		-	-	541	554	1.023	-	-
1995		-	-	580	535	0.922	-	-
1996		-	-	824	775	0.940	-	-
1997		-	-	1,186	1,010	0.852	-	-
1998		-	-	1,688	1,533	0.908	-	-
1999		-	-	2,364	2,147	0.908	-	-
2000		-	-	3,313	3,272	0.987	-	-
2001		-	-	4,350	3,705	0.852	-	-
2002		-	-	5,612	5,529	0.985	-	-
2003		-	-	6,972	7,459	1.070	-	-
2004		-	-	8,010	8,371	1.045	-	-
2005		-	-	9,025	9,258	1.026	-	-
2006		-	-	10,251	9,961	0.972	-	-
2007		-	-	12,562	12,982	1.033	-	-
2008		-	-	15,425	15,525	1.006	-	-
2009		-	-	18,632	18,702	1.004	-	-
2010		-	-	22,205	22,395	1.009	-	-
2011		-	-	25,655	25,680	1.001	-	-
2012		-	-	29,318	29,310	1.000	-	-
2013		-	-	34,864	34,852	1.000	-	-
2014		-	-	36,690	36,690	1.000	-	-
TOTAL	15,947	15,962	18	252,582	252,889		18	15,964
EXLD PRIOR	15,947		16	252,542	252,859		16	15,962

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
COMPENSATION

TEMPORARY PARTIAL & CO (<1987)
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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	4,296,958	3.912	16,808,668		1.000					0.458					
1978	4,554,775	3.675	16,737,992		1.000					0.458					
1979	4,922,518	3.407	16,773,433		1.000					0.458					
1980	5,505,913	3.169	17,448,182		1.000					0.458					
1981	5,822,523	2.920	16,998,954		1.000					0.458					
1982	6,184,882	2.776	17,167,821	130	1.000	130	0.210%	0.076%		0.458	0.035%	0.210%	130	130	0.210%
1983	6,513,795	2.658	17,314,056	146	1.000	146	0.224%	0.084%		0.444	0.037%	0.224%	146	146	0.224%
1984	6,868,217	2.533	17,396,710	126	1.000	126	0.183%	0.072%		0.431	0.031%	0.183%	126	126	0.183%
1985	7,503,185	2.448	18,364,828	124	1.000	124	0.165%	0.068%		0.419	0.028%	0.165%	124	124	0.165%
1986	7,891,199	2.388	18,846,257	75	1.000	75	0.095%	0.040%	-14.0%	0.407	0.016%	0.095%	75	75	0.095%
1987	8,601,063	2.311	19,875,240	0	1.000	0	0.000%	0.000%		0.395	0.000%	0.000%			
1988	8,905,267	2.208	19,660,304	0	1.000	0	0.000%	0.000%		0.383	0.000%	0.000%			
1989	9,434,400	2.159	20,371,910	0	1.000	0	0.000%	0.000%		0.395	0.000%	0.000%			
1990	10,055,399	2.083	20,942,088	0	1.000	0	0.000%	0.000%		0.407	0.000%	0.000%			
1991	10,728,872	2.022	21,689,651	0	1.000	0	0.000%	0.000%		0.420	0.000%	0.000%			
1992	11,441,482	1.919	21,954,933	0	1.000	0	0.000%	0.000%		0.433	0.000%	0.000%			
1993	11,998,508	1.885	22,621,374	0	1.000	0	0.000%	0.000%		0.446	0.000%	0.000%			
1994	12,083,591	1.825	22,048,532	0	1.000	0	0.000%	0.000%		0.460	0.000%	0.000%			
1995	12,383,967	1.774	21,970,116	0	1.000	0	0.000%	0.000%		0.474	0.000%	0.000%			
1996	12,949,088	1.717	22,232,463	0	1.000	0	0.000%	0.000%		0.489	0.000%	0.000%			
1997	13,596,753	1.644	22,352,179	0	1.000	0	0.000%	0.000%		0.504	0.000%	0.000%			
1998	14,465,333	1.568	22,686,876	0	1.000	0	0.000%	0.000%		0.520	0.000%	0.000%			
1999	15,088,873	1.517	22,896,749	0	1.000	0	0.000%	0.000%		0.536	0.000%	0.000%			
2000	15,809,043	1.467	23,186,938	0	1.000	0	0.000%	0.000%		0.553	0.000%	0.000%			
2001	16,717,138	1.434	23,973,016	0	1.000	0	0.000%	0.000%		0.604	0.000%	0.000%			
2002	17,601,171	1.390	24,464,115	0	1.000	0	0.000%	0.000%		0.660	0.000%	0.000%			
2003	18,004,352	1.348	24,277,502	0	1.000	0	0.000%	0.000%		0.721	0.000%	0.000%			
2004	18,523,800	1.304	24,148,944	0	1.000	0	0.000%	0.000%		0.788	0.000%	0.000%			
2005	18,566,524	1.280	23,758,948	0	1.000	0	0.000%	0.000%		0.861	0.000%	0.000%			
2006	18,918,245	1.246	23,574,590	0	1.000	0	0.000%	0.000%		0.941	0.000%	0.000%			
2007	19,391,569	1.209	23,452,743	0	1.000	0	0.000%	0.000%		0.951	0.000%	0.000%			
2008	19,805,485	1.169	23,147,670	0	1.000	0	0.000%	0.000%		0.961	0.000%	0.000%			
2009	19,727,413	1.141	22,503,303	0	1.000	0	0.000%	0.000%		0.970	0.000%	0.000%			
2010	19,224,772	1.129	21,710,635	0	1.000	0	0.000%	0.000%		0.980	0.000%	0.000%			
2011	18,522,515	1.093	20,240,053	0	1.000	0	0.000%	0.000%		0.990	0.000%	0.000%			
2012	17,714,507	1.061	18,793,320	0	1.000	0	0.000%	0.000%		1.000	0.000%	0.000%			
2013	17,602,614	1.030	18,130,692	0	1.000	0	0.000%	0.000%		1.000	0.000%	0.000%			
2014	18,074,133	1.000	18,074,133	0						1.000					
TOTAL				601		601							601	601	

5 Year Average excluding 2013	0.000%
10 Year Average excluding 2013	0.000%
5 Year Average excluding 2012-2013	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 2, 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)

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
COMPENSATION

TEMPORARY PARTIAL & CO (<1987)
(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	4,296,958			1,136		0.026
1978	4,554,775			1,270		0.028
1979	4,922,518			1,903		0.039
1980	5,505,913			1,694		0.031
1981	5,822,523			1,945		0.033
1982	6,184,882	130	0.21%	1,583	12,179	0.026
1983	6,513,795	146	0.22%	1,904	13,044	0.029
1984	6,868,217	126	0.18%	1,753	13,914	0.026
1985	7,503,185	124	0.17%	1,654	13,338	0.022
1986	7,891,199	75	0.10%	1,119	14,926	0.014
1987	8,601,063					
1988	8,905,267					
1989	9,434,400					
1990	10,055,399					
1991	10,728,872					
1992	11,441,482					
1993	11,998,508					
1994	12,083,591					
1995	12,383,967					
1996	12,949,088					
1997	13,596,753					
1998	14,465,333					
1999	15,088,873					
2000	15,809,043					
2001	16,717,138					
2002	17,601,171					
2003	18,004,352					
2004	18,523,800					
2005	18,566,524					
2006	18,918,245					
2007	19,391,569					
2008	19,805,485					
2009	19,727,413					
2010	19,224,772					
2011	18,522,515					
2012	17,714,507					
2013	17,602,614					
2014						
TOTAL		601		15,962		

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	10,055,399	2.083	20,942,088	0		0.407	2.667	0	0	100%	0	0.000	0.000	
1991	10,728,872	2.022	21,689,651	0		0.420	2.807	0	0	100%	0	0.000	0.000	
1992	11,441,482	1.919	21,954,933	0		0.433	2.955	0	0	100%	0	0.000	0.000	
1993	11,998,508	1.885	22,621,374	0		0.446	3.110	0	0	100%	0	0.000	0.000	
1994	12,083,591	1.825	22,048,532	0		0.460	3.274	0	0	100%	0	0.000	0.000	
1995	12,383,967	1.774	21,970,116	0		0.474	3.446	0	0	100%	0	0.000	0.000	
1996	12,949,088	1.717	22,232,463	0		0.489	3.105	0	0	100%	0	0.000	0.000	
1997	13,596,753	1.644	22,352,179	0		0.504	2.797	0	0	100%	0	0.000	0.000	
1998	14,465,333	1.568	22,686,876	0		0.520	2.520	0	0	100%	0	0.000	0.000	
1999	15,088,873	1.517	22,896,749	0		0.536	2.270	0	0	100%	0	0.000	0.000	
2000	15,809,043	1.467	23,186,938	0		0.553	2.045	0	0	100%	0	0.000	0.000	
2001	16,717,138	1.434	23,973,016	0		0.604	1.843	0	0	100%	0	0.000	0.000	
2002	17,601,171	1.390	24,464,115	0		0.660	1.660	0	0	100%	0	0.000	0.000	
2003	18,004,352	1.348	24,277,502	0		0.721	1.495	0	0	100%	0	0.000	0.000	
2004	18,523,800	1.304	24,148,944	0		0.788	1.438	0	0	100%	0	0.000	0.000	
2005	18,566,524	1.280	23,758,948	0		0.861	1.383	0	0	100%	0	0.000	0.000	
2006	18,918,245	1.246	23,574,590	0		0.941	1.329	0	0	100%	0	0.000	0.000	
2007	19,391,569	1.209	23,452,743	0		0.951	1.278	0	0	100%	0	0.000	0.000	
2008	19,805,485	1.169	23,147,670	0		0.961	1.229	0	0	100%	0	0.000	0.000	
2009	19,727,413	1.141	22,503,303	0		0.970	1.182	0	0	100%	0	0.000	0.000	
2010	19,224,772	1.129	21,710,635	0		0.980	1.136	0	0	100%	0	0.000	0.000	
2011	18,522,515	1.093	20,240,053	0		0.990	1.093	0	0	100%	0	0.000	0.000	
2012	17,714,507	1.061	18,793,320	0		1.000	1.061	0	0	100%	0	0.000	0.000	
2013	17,602,614	1.030	18,130,692	0		1.000	1.030	0	0	100%	0	0.000	0.000	
2014		1.000				1.000	1.000	0	0	0%	0			

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:

(1)	PROVIDED BY THE BWC
(2)	BASED ON CHANGE IN SAWW
(3)	= (1) x (2)
(4)	SECTION 2, EXHIBIT 5B, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	1.002	1.002	1.002				1.000	1.000	1.000			
1990	282	282	294	1.002	1.002	1.002				1.000	1.000	1.000			
1991	270	270	282	1.002	1.002	1.002				1.000	1.000	1.000			
1992	258	258	270	1.002	1.002	1.002				1.000	1.000	1.000			
1993	246	246	258	1.002	1.002	1.002				1.000	1.000	1.000			
1994	234	234	246	1.002	1.002	1.002				1.000	1.000	1.000			
1995	222	222	234	1.002	1.002	1.002				1.000	1.000	1.000			
1996	210	210	222	1.002	1.002	1.002				1.000	1.000	1.000			
1997	198	198	210	1.002	1.002	1.002				1.000	1.000	1.000			
1998	186	186	198	1.002	1.002	1.002				1.000	1.000	1.000			
1999	174	174	186	1.002	1.002	1.002				1.000	1.000	1.000			
2000	162	162	174	1.002	1.002	1.002				1.000	1.000	1.000			
2001	150	150	162	1.002	1.002	1.002				1.000	1.000	1.000			
2002	138	138	150	1.002	1.002	1.002				1.000	1.000	1.000			
2003	126	126	138	1.002	1.002	1.002				1.000	1.000	1.000			
2004	114	114	126	1.002	1.002	1.002				1.000	1.000	1.000			
2005	102	102	114	1.002	1.002	1.002				1.000	1.000	1.000			
2006	90	90	102	1.002	1.002	1.002				1.000	1.000	1.000			
2007	78	78	90	1.002	1.002	1.002				1.000	1.000	1.000			
2008	66	66	78	1.002	1.002	1.002				1.000	1.000	1.000			
2009	54	54	66	1.002	1.002	1.002				1.000	1.000	1.000			
2010	42	42	54	1.002	1.002	1.002				1.000	1.000	1.000			
2011	30	30	42	1.002	1.002	1.002				1.000	1.000	1.000			
2012	18	18	30	1.002	1.002	1.002				1.000	1.000	1.000			
2013	6	6	18	1.002	1.002	1.002				1.000	1.000	1.000			

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 2, EXHIBIT 5B, SHEET 23; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 2, 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 2, EXHIBIT 5B, SHEET 29; SELECTED CUM. BASED ON (2)
(11) FROM SECTION 2, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	3	11	51	121	184	261	356	438	500	554	630	712	768	826	889	974	1,009	1,049	1,076	1,102	1,112	1,118	1,121	1,132	1,133	1,134	1,135	1,135	1,136	1,136	1,136	1,136	1,136	1,136	1,136	1,136	1,136
1978	0	3	11	55	129	196	279	375	451	512	570	653	742	828	937	1,006	1,066	1,120	1,169	1,187	1,206	1,224	1,240	1,244	1,257	1,257	1,258	1,269	1,269	1,269	1,269	1,269	1,269	1,269	1,269	1,269		1,269
1979	0	3	12	60	141	215	313	441	553	673	802	927	1,055	1,207	1,352	1,497	1,624	1,723	1,821	1,847	1,870	1,883	1,894	1,899	1,900	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901			1,901
1980	0	4	14	67	158	249	354	449	558	693	825	963	1,086	1,230	1,363	1,481	1,578	1,616	1,648	1,652	1,657	1,661	1,674	1,676	1,677	1,678	1,679	1,680	1,693	1,693	1,693	1,693	1,693	1,693				1,693
1981	0	4	15	70	167	244	328	466	621	755	886	1,060	1,265	1,405	1,585	1,711	1,784	1,811	1,858	1,884	1,893	1,901	1,907	1,912	1,915	1,917	1,937	1,940	1,942	1,943	1,944	1,944	1,944					1,944
1982	0	4	16	73	168	247	347	493	617	762	898	1,039	1,220	1,376	1,461	1,484	1,515	1,526	1,547	1,559	1,565	1,570	1,574	1,580	1,582	1,582	1,582	1,582	1,582	1,582	1,582	1,582						1,582
1983	0	5	18	95	192	301	473	623	821	1,066	1,275	1,437	1,624	1,729	1,791	1,830	1,857	1,869	1,881	1,888	1,900	1,902	1,902	1,902	1,902	1,902	1,902	1,902	1,902	1,902	1,902							1,902
1984	0	3	11	55	122	221	354	525	745	915	1,149	1,385	1,538	1,659	1,689	1,703	1,725	1,732	1,738	1,741	1,743	1,745	1,746	1,746	1,747	1,748	1,749	1,749	1,750	1,751								1,751
1985	0	8	23	85	200	331	459	672	901	1,093	1,248	1,391	1,471	1,546	1,571	1,594	1,608	1,619	1,624	1,629	1,632	1,634	1,643	1,645	1,647	1,648	1,649	1,651	1,651									1,651
1986	0	0	0	20	83	144	247	358	556	734	881	967	1,007	1,048	1,058	1,085	1,109	1,113	1,116	1,117	1,118	1,118	1,118	1,118	1,118	1,118	1,118	1,118										1,118
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																																					-
																																						15,947

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		3.545	4.856	2.353	1.520	1.422	1.362	1.232	1.142	1.107	1.137	1.131	1.079	1.076	1.076	1.095	1.036	1.040	1.025	1.024	1.010	1.005	1.003	1.010	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1978		3.545	4.856	2.353	1.520	1.422	1.343	1.204	1.134	1.114	1.145	1.136	1.116	1.132	1.074	1.059	1.051	1.043	1.016	1.016	1.015	1.013	1.004	1.010	1.000	1.000	1.009	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
1979		3.545	4.856	2.353	1.520	1.458	1.408	1.253	1.217	1.191	1.156	1.139	1.144	1.120	1.108	1.085	1.061	1.057	1.014	1.013	1.007	1.006	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
1980		3.545	4.856	2.353	1.576	1.422	1.268	1.244	1.242	1.189	1.168	1.128	1.132	1.109	1.086	1.066	1.024	1.020	1.003	1.003	1.002	1.008	1.001	1.001	1.001	1.001	1.001	1.008	1.000	1.000	1.000	1.000	1.000					
1981		3.545	4.856	2.364	1.466	1.342	1.420	1.332	1.216	1.173	1.197	1.193	1.111	1.128	1.079	1.043	1.015	1.026	1.014	1.005	1.004	1.003	1.002	1.001	1.001	1.010	1.001	1.001	1.001	1.000	1.000	1.000						
1982		3.545	4.700	2.297	1.469	1.405	1.422	1.251	1.235	1.178	1.157	1.174	1.128	1.062	1.015	1.021	1.007	1.014	1.008	1.003	1.003	1.003	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
1983		3.936	5.168	2.024	1.564	1.574	1.316	1.318	1.299	1.196	1.127	1.130	1.065	1.036	1.022	1.015	1.006	1.006	1.004	1.006	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
1984		3.830	4.770	2.228	1.813	1.598	1.484	1.418	1.229	1.255	1.206	1.110	1.078	1.018	1.008	1.013	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									
1985		3.011	3.781	2.339	1.657	1.388	1.462	1.342	1.213	1.141	1.115	1.057	1.051	1.016	1.015	1.009	1.007	1.004	1.003	1.002	1.002	1.005	1.001	1.001	1.001	1.001	1.001	1.000										
1986				4.223	1.732	1.710	1.450	1.554	1.320	1.200	1.097	1.041	1.041	1.009	1.025	1.023	1.004	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
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2012																																						
3 Yr Avg		3.592	4.573	2.930	1.734	1.566	1.465	1.438	1.254	1.199	1.139	1.070	1.057	1.014	1.016	1.015	1.005	1.003	1.002	1.001	1.001	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		
5 Yr Avg		3.573	4.655	2.622	1.647	1.535	1.427	1.377	1.259	1.194	1.140	1.103	1.073	1.028	1.017	1.016	1.006	1.006	1.004	1.003	1.001	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		
7 Yr Avg		3.565	4.712	2.547	1.611	1.491	1.403	1.351	1.251	1.190	1.152	1.119	1.087	1.054	1.036	1.027	1.010	1.011	1.005	1.003	1.002	1.003	1.001	1.001	1.000	1.002	1.000	1.001	1.001	1.000	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																							1.000	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		
10 Yr Wtd																		1.002	1.002	1.001	1.001	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		TAIL
Prior FY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001
PA Sel.	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		
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	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	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	8	36	59	63	69	82	97	104	114	117	120	124	129	130	130	130	130	130	130	130	130	130	130	130	130	130	130	130	130	130	130	130						130
1983	15	46	57	70	81	99	118	125	130	138	140	146	146	146	146	146	146	146	146	146	146	146	146	146	146	146	146	146	146	146	146							146
1984	11	36	47	57	79	97	109	117	119	123	125	126	126	126	126	126	126	126	126	126	126	126	126	126	126	126	126	126	126	126								126
1985	10	34	46	68	87	102	109	115	119	124	124	124	124	124	124	124	124	124	124	124	124	124	124	124	124	124	124	124	124									124
1986	7	22	33	43	47	55	65	71	75	75	75	75	75	75	75	75	75	75	75	75	75	75	75	75	75	75	75	75										75
1987																																						
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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																																						
1979																																						
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1981																																						
1982	4.500	1.639	1.068	1.095	1.188	1.183	1.072	1.096	1.026	1.026	1.033	1.040	1.008	1.000	1.000	1.000	1.000	1.000	1.000	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	3.067	1.239	1.228	1.157	1.222	1.192	1.059	1.040	1.062	1.014	1.043	1.000	1.000	1.000	1.000	1.000	1.000	1.000	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	3.273	1.306	1.213	1.386	1.228	1.124	1.073	1.017	1.034	1.016	1.008	1.000	1.000	1.000	1.000	1.000	1.000	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	3.400	1.353	1.478	1.279	1.172	1.069	1.055	1.035	1.042	1.000	1.000	1.000	1.000	1.000	1.000	1.000	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	3.143	1.500	1.303	1.093	1.170	1.182	1.092	1.056	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
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3 Yr Avg	3.272	1.386	1.331	1.253	1.190	1.125	1.074	1.036	1.025	1.005	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							
5 Yr Avg	3.476	1.407	1.258	1.202	1.196	1.150	1.070	1.049	1.033	1.011	1.017	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							
7 Yr Avg	3.476	1.407	1.258	1.202	1.196	1.150	1.070	1.049	1.033	1.011	1.017	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							
3 Yr Wtd	3.286	1.370	1.333	1.268	1.192	1.114	1.071	1.033	1.029	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
5 Yr Wtd	3.412	1.391	1.244	1.206	1.198	1.145	1.068	1.047	1.036	1.012	1.019	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							
10 Yr Wtd	3.412	1.391	1.244	1.206	1.198	1.145	1.068	1.047	1.036	1.012	1.019	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							TAIL
Prior FY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
PA Sel.	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	
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Cumulative	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	4,296,958	0	0		89.8%		-
1978	4,554,775	0	0		89.1%		-
1979	4,922,518	0	0		88.3%		-
1980	5,505,913	0	0		87.5%		-
1981	5,822,523	0	0		86.5%		-
1982	6,184,882	0	0		87.0%		-
1983	6,513,795	0	0		87.2%		-
1984	6,868,217	0	0		86.4%		-
1985	7,503,185	2	2	0	85.0%	0	0.000
1986	7,891,199	1,333	1,335	2	83.8%	2	0.017
1987	8,601,063	5,029	5,038	9	83.7%	8	0.059
1988	8,905,267	6,942	6,962	20	85.2%	17	0.078
1989	9,434,400	5,685	5,706	21	83.9%	18	0.060
1990	10,055,399	5,215	5,241	26	83.4%	22	0.052
1991	10,728,872	4,480	4,513	32	83.2%	27	0.042
1992	11,441,482	4,378	4,411	33	83.0%	27	0.039
1993	11,998,508	3,186	3,213	27	82.8%	22	0.027
1994	12,083,591	3,820	3,859	39	83.8%	33	0.032
1995	12,383,967	3,101	3,141	40	84.2%	34	0.025
1996	12,949,088	4,718	4,780	61	84.9%	52	0.037
1997	13,596,753	3,789	3,878	89	85.7%	76	0.029
1998	14,465,333	3,408	3,562	154	86.1%	132	0.025
1999	15,088,873	3,689	3,941	251	86.2%	217	0.026
2000	15,809,043	4,222	4,684	462	86.3%	399	0.030
2001	16,717,138	5,094	5,698	604	86.0%	519	0.034
2002	17,601,171	4,243	5,185	942	85.7%	807	0.029
2003	18,004,352	4,757	6,034	1,277	85.3%	1,089	0.034
2004	18,523,800	5,297	6,720	1,423	84.9%	1,207	0.036
2005	18,566,524	3,228	4,879	1,651	84.4%	1,393	0.026
2006	18,918,245	2,123	3,980	1,858	84.0%	1,560	0.021
2007	19,391,569	2,014	4,504	2,490	83.6%	2,082	0.023
2008	19,805,485	1,522	4,524	3,002	83.4%	2,505	0.023
2009	19,727,413	1,086	4,577	3,491	83.3%	2,906	0.023
2010	19,224,772	564	4,509	3,945	83.0%	3,275	0.023
2011	18,522,515	141	4,186	4,046	82.9%	3,353	0.023
2012	17,714,507	94	4,079	3,985	82.8%	3,299	0.023
2013	8,801,307	10	2,025	2,015	82.6%	1,665	0.023
2014		0	0		100.0%		
TOTAL		93,170	125,164	31,994	83.6%	26,746	
EXLD PRIOR		93,170	125,164	31,994	83.6%	26,746	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1986	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1987	9	1	1	1	1	1	1	0	0	0	1	1	1	0	0	0	0	0	0	0
1988	20	9	1	1	1	1	1	1	0	1	1	1	1	1	1	0	0	0	0	0
1989	21	4	7	1	1	1	1	1	1	0	0	0	1	1	1	0	0	0	0	0
1990	26	7	4	7	1	1	1	1	1	1	0	0	0	1	1	1	0	0	0	0
1991	32	9	6	3	6	1	1	1	1	1	1	0	0	0	1	1	0	0	0	1
1992	33	2	9	5	3	6	1	1	1	1	1	1	0	0	0	1	1	0	0	1
1993	27	4	1	7	4	2	4	1	1	1	0	0	0	0	0	0	0	0	0	1
1994	39	7	4	1	8	5	3	5	1	1	1	1	0	0	0	0	0	1	0	1
1995	40	11	5	3	1	6	3	2	3	0	0	1	0	0	0	0	0	0	0	1
1996	61	17	13	5	4	1	6	4	2	4	1	1	1	0	0	0	0	0	0	2
1997	89	28	17	12	5	4	1	6	4	2	4	1	1	1	0	0	0	0	0	2
1998	154	52	33	19	14	6	4	1	7	4	3	4	1	1	1	0	0	0	0	3
1999	251	84	56	36	21	16	7	5	1	8	5	3	5	1	1	1	1	0	0	3
2000	462	165	100	66	42	25	18	8	5	1	9	6	3	6	1	1	1	1	1	4
2001	604	185	150	90	60	38	23	17	7	5	1	8	5	3	5	1	1	1	1	4
2002	942	217	222	180	109	72	46	27	20	9	6	2	10	6	4	6	1	1	1	6
2003	1,277	243	238	244	197	119	79	50	30	22	9	6	2	11	7	4	7	1	1	8
2004	1,423	241	225	220	226	183	110	73	46	28	20	9	6	2	10	6	4	6	1	8
2005	1,651	347	221	207	202	207	167	101	67	43	25	19	8	5	2	9	6	3	6	8
2006	1,858	379	311	198	185	181	185	150	90	60	38	23	17	7	5	1	8	5	3	12
2007	2,490	468	413	338	216	201	197	202	163	98	66	42	25	18	8	5	1	9	6	17
2008	3,002	536	464	409	335	214	199	195	200	162	98	65	41	24	18	8	5	1	9	22
2009	3,491	489	536	464	409	335	214	199	195	200	162	98	65	41	24	18	8	5	1	31
2010	3,945	457	489	536	464	409	335	214	199	195	200	162	98	65	41	24	18	8	5	33
2011	4,046	285	436	468	513	443	391	320	204	190	186	191	154	93	62	39	23	17	7	36
2012	3,985	156	270	413	443	486	420	371	303	194	181	177	181	146	88	59	37	22	16	41
2013	2,015	81	155	267	411	441	483	418	368	302	192	180	175	180	146	88	58	37	22	57
TOTAL	31,994	4,485	4,387	4,203	3,881	3,403	2,901	2,372	1,923	1,531	1,210	998	801	615	426	275	183	122	83	305

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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 2, EXHIBIT 5C, SHEET 3B, COL. 7
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 2, EXHIBIT 5C, SHEET 23

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	4,296,958			1.000			-	-
1978	4,554,775			1.001			-	-
1979	4,922,518			1.001			-	-
1980	5,505,913			1.001			-	-
1981	5,822,523			1.001			-	-
1982	6,184,882			1.001			-	-
1983	6,513,795			1.001			-	-
1984	6,868,217			1.001			-	-
1985	7,503,185	0.000	2	1.001	2	2	2	2
1986	7,891,199	0.017	1,333	1.002	1,335	1,335	1,335	1,335
1987	8,601,063	0.059	5,029	1.002	5,037	5,037	5,037	5,038
1988	8,905,267	0.078	6,942	1.002	6,959	6,959	6,959	6,962
1989	9,434,400	0.061	5,685	1.003	5,703	5,703	5,703	5,706
1990	10,055,399	0.052	5,215	1.005	5,239	5,239	5,239	5,241
1991	10,728,872	0.042	4,480	1.007	4,510	4,510	4,510	4,513
1992	11,441,482	0.039	4,378	1.007	4,409	4,409	4,409	4,411
1993	11,998,508	0.027	3,186	1.008	3,212	3,212	3,212	3,213
1994	12,083,591	0.032	3,820	1.010	3,858	3,858	3,858	3,859
1995	12,383,967	0.025	3,101	1.014	3,145	3,144	3,144	3,141
1996	12,949,088	0.026	4,718	1.020	4,812	4,784	4,784	4,780
1997	13,596,753	0.027	3,789	1.029	3,901	3,893	3,893	3,878
1998	14,465,333	0.028	3,408	1.044	3,560	3,577	3,577	3,562
1999	15,088,873	0.029	3,689	1.068	3,942	3,966	3,966	3,941
2000	15,809,043	0.030	4,222	1.110	4,687	4,690	4,690	4,684
2001	16,717,138	0.030	5,094	1.167	5,945	5,803	5,803	5,698
2002	17,601,171	0.029	4,243	1.229	5,214	5,199	5,199	5,185
2003	18,004,352	0.029	4,757	1.299	6,182	5,950	5,950	6,034
2004	18,523,800	0.026	5,297	1.385	7,335	6,658	6,658	6,720
2005	18,566,524	0.025	3,228	1.540	4,972	4,837	4,837	4,879
2006	18,918,245	0.023	2,123	1.790	3,799	4,034	4,034	3,980
2007	19,391,569	0.023	2,014	2.188	4,407	4,423	4,423	4,504
2008	19,805,485	0.023	1,522	2.954	4,496	4,505	4,505	4,524
2009	19,727,413	0.023	1,086	4.357	4,733	4,564	4,564	4,577
2010	19,224,772	0.023	564	7.843	4,423	4,476	4,476	4,509
2011	18,522,515	0.023	141	16.471	2,314	4,182	4,182	4,186
2012	17,714,507	0.023	94	46.118	4,345	4,080	4,080	4,079
2013	17,602,614	0.023	10	599.536	6,154	4,052	4,052	4,051
2014	18,074,133	0.023				4,157	4,157	4,157
TOTAL			93,170		128,628	131,241	131,241	131,346
EXLD PRIOR			93,170		128,628	131,241	131,241	131,346

(1) PROVIDED BY THE BWC
(2) SECTION 2, EXHIBIT 5C, SHEET 19, COL. 14
(3) BASED ON DATA FROM THE BWC
(4) SECTION 2, 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 2, EXHIBIT 5C, SHEET 3B, COL. 8

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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***	***40***	30		-	-
1977		-	-	10	10	1.000	-	-
1978		-	-	12	12	1.000	-	-
1979		-	-	18	19	1.036	-	-
1980		-	-	25	26	1.018	-	-
1981		-	-	37	35	0.954	-	-
1982		-	-	47	46	0.976	-	-
1983		-	-	75	73	0.976	-	-
1984		-	-	100	97	0.972	-	-
1985	2	2	0	117	114	0.977	0	2
1986	1,333	1,335	2	139	138	0.994	2	1,335
1987	5,029	5,037	9	168	173	1.028	9	5,038
1988	6,942	6,959	17	206	243	1.177	20	6,962
1989	5,685	5,703	19	240	271	1.126	21	5,706
1990	5,215	5,239	24	271	298	1.097	26	5,241
1991	4,480	4,510	30	306	327	1.070	32	4,513
1992	4,378	4,409	31	339	359	1.058	33	4,411
1993	3,186	3,212	26	364	375	1.029	27	3,213
1994	3,820	3,858	38	541	554	1.023	39	3,859
1995	3,101	3,144	43	580	535	0.922	40	3,141
1996	4,718	4,784	65	824	775	0.940	61	4,780
1997	3,789	3,893	104	1,186	1,010	0.852	89	3,878
1998	3,408	3,577	169	1,688	1,533	0.908	154	3,562
1999	3,689	3,966	277	2,364	2,147	0.908	251	3,941
2000	4,222	4,690	468	3,313	3,272	0.987	462	4,684
2001	5,094	5,803	709	4,350	3,705	0.852	604	5,698
2002	4,243	5,199	956	5,612	5,529	0.985	942	5,185
2003	4,757	5,950	1,193	6,972	7,459	1.070	1,277	6,034
2004	5,297	6,658	1,362	8,010	8,371	1.045	1,423	6,720
2005	3,228	4,837	1,609	9,025	9,258	1.026	1,651	4,879
2006	2,123	4,034	1,912	10,251	9,961	0.972	1,858	3,980
2007	2,014	4,423	2,409	12,562	12,982	1.033	2,490	4,504
2008	1,522	4,505	2,983	15,425	15,525	1.006	3,002	4,524
2009	1,086	4,564	3,477	18,632	18,702	1.004	3,491	4,577
2010	564	4,476	3,912	22,205	22,395	1.009	3,945	4,509
2011	141	4,182	4,042	25,655	25,680	1.001	4,046	4,186
2012	94	4,080	3,986	29,318	29,310	1.000	3,985	4,079
2013	10	4,052	4,042	34,864	34,852	1.000	4,041	4,051
2014		4,157	4,157	36,690	36,690	1.000	4,157	4,157
TOTAL	93,170	131,241	38,072	252,582	252,889		38,177	131,346
EXLD PRIOR	93,170		38,072	252,542	252,859		38,177	131,346

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
COMPENSATION

WL, LMWL & CO (>1986)
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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	4,296,958	3.912	16,808,668		1.000					0.458					
1978	4,554,775	3.675	16,737,992		1.000					0.458					
1979	4,922,518	3.407	16,773,433		1.000					0.458					
1980	5,505,913	3.169	17,448,182		1.000					0.458					
1981	5,822,523	2.920	16,998,954		1.000					0.458					
1982	6,184,882	2.776	17,167,821		1.000					0.458					
1983	6,513,795	2.658	17,314,056		1.000					0.444					
1984	6,868,217	2.533	17,396,710		1.000					0.431					
1985	7,503,185	2.448	18,364,828		1.000					0.419					
1986	7,891,199	2.388	18,846,257	54	1.000	54	0.068%	0.029%		0.407	0.012%	0.068%	54	54	0.068%
1987	8,601,063	2.311	19,875,240	172	1.000	172	0.200%	0.087%		0.395	0.034%	0.200%	172	172	0.200%
1988	8,905,267	2.208	19,660,304	213	1.000	213	0.239%	0.108%		0.383	0.042%	0.239%	213	213	0.239%
1989	9,434,400	2.159	20,371,910	187	1.000	187	0.198%	0.092%		0.395	0.036%	0.198%	187	187	0.198%
1990	10,055,399	2.083	20,942,088	172	1.000	172	0.171%	0.082%	24.2%	0.407	0.033%	0.171%	172	172	0.171%
1991	10,728,872	2.022	21,689,651	163	1.001	163	0.152%	0.075%	-5.4%	0.420	0.032%	0.152%	163	163	0.152%
1992	11,441,482	1.919	21,954,933	160	1.003	161	0.140%	0.073%	-9.4%	0.433	0.032%	0.140%	161	161	0.141%
1993	11,998,508	1.885	22,621,374	131	1.003	131	0.110%	0.058%	-9.8%	0.446	0.026%	0.109%	130	131	0.109%
1994	12,083,591	1.825	22,048,532	156	1.005	157	0.130%	0.071%	-5.3%	0.460	0.033%	0.130%	157	157	0.130%
1995	12,383,967	1.774	21,970,116	147	1.005	148	0.119%	0.067%	-2.5%	0.474	0.032%	0.119%	148	148	0.120%
1996	12,949,088	1.717	22,232,463	138	1.006	139	0.107%	0.062%	-1.7%	0.489	0.031%	0.107%	139	139	0.107%
1997	13,596,753	1.644	22,352,179	138	1.007	139	0.102%	0.062%	0.1%	0.504	0.031%	0.102%	139	139	0.102%
1998	14,465,333	1.568	22,686,876	134	1.013	136	0.094%	0.060%	-4.1%	0.520	0.031%	0.094%	136	136	0.094%
1999	15,088,873	1.517	22,896,749	149	1.017	152	0.100%	0.066%	-0.7%	0.536	0.035%	0.100%	151	152	0.101%
2000	15,809,043	1.467	23,186,938	146	1.023	149	0.095%	0.064%	1.3%	0.553	0.036%	0.094%	149	149	0.094%
2001	16,717,138	1.434	23,973,016	173	1.032	179	0.107%	0.074%	4.4%	0.604	0.045%	0.107%	179	179	0.107%
2002	17,601,171	1.390	24,464,115	140	1.045	146	0.083%	0.060%	1.2%	0.660	0.039%	0.083%	147	146	0.083%
2003	18,004,352	1.348	24,277,502	164	1.061	174	0.097%	0.072%	0.8%	0.721	0.052%	0.097%	175	174	0.097%
2004	18,523,800	1.304	24,148,944	175	1.083	189	0.102%	0.078%	3.6%	0.788	0.062%	0.103%	191	190	0.103%
2005	18,566,524	1.280	23,758,948	119	1.104	131	0.071%	0.055%	-3.2%	0.861	0.048%	0.071%	132	131	0.071%
2006	18,918,245	1.246	23,574,590	112	1.157	130	0.068%	0.055%	-4.2%	0.941	0.052%	0.070%	132	130	0.069%
2007	19,391,569	1.209	23,452,743	107	1.220	131	0.067%	0.056%	-8.3%	0.951	0.053%	0.067%	130	130	0.067%
2008	19,805,485	1.169	23,147,670	111	1.327	147	0.074%	0.064%	-4.0%	0.961	0.061%	0.075%	149	148	0.075%
2009	19,727,413	1.141	22,503,303	74	1.432	106	0.054%	0.047%	-1.7%	0.970	0.046%	0.065%	128	113	0.057%
2010	19,224,772	1.129	21,710,635	87	1.730	151	0.078%	0.069%	3.0%	0.980	0.068%	0.063%	122	138	0.072%
2011	18,522,515	1.093	20,240,053	45	2.309	104	0.056%	0.051%	-0.7%	0.990	0.051%	0.061%	112	109	0.059%
2012	17,714,507	1.061	18,793,320	38	3.689	140	0.079%	0.075%	4.1%	1.000	0.075%	0.058%	103	113	0.064%
2013	17,602,614	1.030	18,130,692	4	18.447	74	0.042%	0.041%	-2.2%	1.000	0.041%	0.057%	100	98	0.056%
2014	18,074,133	1.000	18,074,133	0						1.000		0.055%	99	99	0.055%
TOTAL				3,609		4,074							4,168	4,171	

5 Year Average excluding 2013	0.060%
10 Year Average excluding 2013	0.057%
5 Year Average excluding 2012-2013	0.056%
10 Year Average excluding 2011-2013	0.053%
2006-2011 Average excluding 2009	0.057%
(16) 2014 Selected Frequency	0.055%

(1) PROVIDED BY THE BWC
(2) BASED ON CHANGE IN SAWW
(3) = (1) x (2)
(4) BASED ON DATA FROM THE BWC
(5) SECTION 2, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	4,296,958					
1978	4,554,775					
1979	4,922,518					
1980	5,505,913					
1981	5,822,523					
1982	6,184,882					
1983	6,513,795					
1984	6,868,217					
1985	7,503,185			2		0.000
1986	7,891,199	54	0.07%	1,335	24,718	0.017
1987	8,601,063	172	0.20%	5,038	29,289	0.059
1988	8,905,267	213	0.24%	6,962	32,688	0.078
1989	9,434,400	187	0.20%	5,706	30,511	0.060
1990	10,055,399	172	0.17%	5,241	30,471	0.052
1991	10,728,872	163	0.15%	4,513	27,684	0.042
1992	11,441,482	161	0.14%	4,411	27,395	0.039
1993	11,998,508	131	0.11%	3,213	24,524	0.027
1994	12,083,591	157	0.13%	3,859	24,582	0.032
1995	12,383,967	148	0.12%	3,141	21,220	0.025
1996	12,949,088	139	0.11%	4,780	34,387	0.037
1997	13,596,753	139	0.10%	3,878	27,899	0.029
1998	14,465,333	136	0.09%	3,562	26,191	0.025
1999	15,088,873	152	0.10%	3,941	25,926	0.026
2000	15,809,043	149	0.09%	4,684	31,435	0.030
2001	16,717,138	179	0.11%	5,698	31,833	0.034
2002	17,601,171	146	0.08%	5,185	35,515	0.029
2003	18,004,352	174	0.10%	6,034	34,675	0.034
2004	18,523,800	190	0.10%	6,720	35,367	0.036
2005	18,566,524	131	0.07%	4,879	37,242	0.026
2006	18,918,245	130	0.07%	3,980	30,618	0.021
2007	19,391,569	130	0.07%	4,504	34,646	0.023
2008	19,805,485	148	0.07%	4,524	30,568	0.023
2009	19,727,413	113	0.06%	4,577	40,502	0.023
2010	19,224,772	138	0.07%	4,509	32,674	0.023
2011	18,522,515	109	0.06%	4,186	38,407	0.023
2012	17,714,507	113	0.06%	4,079	36,099	0.023
2013	17,602,614	98	0.06%	4,051	41,334	0.023
2014		99		4,157	41,818	
TOTAL		4,171		131,346		

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	10,055,399	2.083	20,942,088	5,239		0.407	2.667	5,692	0	100%	5,692	0.027	0.052	0.052
1991	10,728,872	2.022	21,689,651	4,510		0.420	2.807	5,318	0	100%	5,318	0.025	0.042	0.042
1992	11,441,482	1.919	21,954,933	4,409		0.433	2.955	5,641	0	100%	5,641	0.026	0.039	0.039
1993	11,998,508	1.885	22,621,374	3,212		0.446	3.110	4,460	0	100%	4,460	0.020	0.027	0.027
1994	12,083,591	1.825	22,048,532	3,858		0.460	3.274	5,814	0	100%	5,814	0.026	0.032	0.032
1995	12,383,967	1.774	21,970,116	3,145		0.474	3.446	5,142	0	100%	5,142	0.023	0.025	0.025
1996	12,949,088	1.717	22,232,463	4,812		0.489	3.105	7,307	0	100%	7,307	0.033	0.037	0.026
1997	13,596,753	1.644	22,352,179	3,901		0.504	2.797	5,502	0	100%	5,502	0.025	0.029	0.027
1998	14,465,333	1.568	22,686,876	3,560		0.520	2.520	4,663	0	100%	4,663	0.021	0.025	0.028
1999	15,088,873	1.517	22,896,749	3,942		0.536	2.270	4,796	0	100%	4,796	0.021	0.026	0.029
2000	15,809,043	1.467	23,186,938	4,687		0.553	2.045	5,296	0	100%	5,296	0.023	0.030	0.030
2001	16,717,138	1.434	23,973,016	5,945		0.604	1.843	6,614	0	100%	6,614	0.028	0.036	0.030
2002	17,601,171	1.390	24,464,115	5,214		0.660	1.660	5,711	0	100%	5,711	0.023	0.030	0.029
2003	18,004,352	1.348	24,277,502	6,182		0.721	1.495	6,667	0	100%	6,667	0.027	0.034	0.029
2004	18,523,800	1.304	24,148,944	7,335		0.788	1.438	8,314	0	100%	8,314	0.034	0.040	0.026
2005	18,566,524	1.280	23,758,948	4,972		0.861	1.383	5,922	0	100%	5,922	0.025	0.027	0.025
2006	18,918,245	1.246	23,574,590	3,799		0.941	1.329	4,755	0	100%	4,755	0.020	0.020	0.023
2007	19,391,569	1.209	23,452,743	4,407		0.951	1.278	5,358	0	100%	5,358	0.023	0.023	0.023
2008	19,805,485	1.169	23,147,670	4,496		0.961	1.229	5,309	0	100%	5,309	0.023	0.023	0.023
2009	19,727,413	1.141	22,503,303	4,733		0.970	1.182	5,428	0	100%	5,428	0.024	0.024	0.023
2010	19,224,772	1.129	21,710,635	4,423		0.980	1.136	4,927	0	100%	4,927	0.023	0.023	0.023
2011	18,522,515	1.093	20,240,053	2,314		0.990	1.093	2,503	0	100%	2,503	0.012	0.012	0.023
2012	17,714,507	1.061	18,793,320	4,345		1.000	1.061	4,609	0	100%	4,609	0.025	0.025	0.023
2013	17,602,614	1.030	18,130,692	6,154		1.000	1.030	6,339	0	100%	6,339	0.035	0.035	0.023
2014		1.000				1.000	1.000	0	0	0%	0			0.023

	5 Year Average excluding 2012-2013	0.021	0.021
	7 Year Average excluding 2012-2013	0.021	0.022
	10 Year Weighted Average excluding 2012-2013	0.024	
	10 Year Weighted Average excluding 2011-2013	0.025	
	5 Year Average excluding 2011-2013	0.023	0.023
	5 Year Average excluding 2013	0.021	0.021
	7 Year Average excluding 2013	0.021	0.021
(14)	2014 Selected Loss Rate:	0.023	

(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 2, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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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	1.001	1.001	1.001
1978	426	426	438	1.001	1.000	1.001				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	1.001	1.001	1.001
1980	402	402	414	1.001	1.001	1.001				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	1.001	1.001	1.001
1982	378	378	390	1.001	1.001	1.001				1.000	1.000	1.000	1.001	1.001	1.001
1983	366	366	378	1.001	1.001	1.001				1.000	1.000	1.000	1.001	1.001	1.001
1984	354	354	366	1.001	1.001	1.001				1.000	1.000	1.000	1.001	1.001	1.001
1985	342	342	354	1.001	1.001	1.001				1.000	1.000	1.000	1.001	1.001	1.001
1986	330	330	342	1.002	1.001	1.002				1.000	1.000	1.000	1.001	1.001	1.001
1987	318	318	330	1.002	1.002	1.002				1.000	1.000	1.000	1.001	1.001	1.001
1988	306	306	318	1.002	1.002	1.002				1.000	1.000	1.000	1.002	1.001	1.002
1989	294	294	306	1.003	1.002	1.003				1.000	1.000	1.000	1.002	1.002	1.002
1990	282	282	294	1.005	1.003	1.005				1.000	1.000	1.000	1.003	1.002	1.003
1991	270	270	282	1.007	1.005	1.007				1.001	1.000	1.001	1.004	1.003	1.004
1992	258	258	270	1.007	1.007	1.007				1.003	1.001	1.003	1.002	1.004	1.002
1993	246	246	258	1.008	1.007	1.008				1.003	1.003	1.003	1.004	1.002	1.004
1994	234	234	246	1.010	1.008	1.010				1.005	1.003	1.005	1.006	1.004	1.006
1995	222	222	234	1.014	1.010	1.014				1.005	1.005	1.005	1.010	1.006	1.010
1996	210	210	222	1.020	1.014	1.020				1.006	1.005	1.006	1.014	1.010	1.014
1997	198	198	210	1.029	1.020	1.029				1.007	1.006	1.007	1.022	1.014	1.022
1998	186	186	198	1.044	1.029	1.044				1.013	1.007	1.013	1.031	1.022	1.031
1999	174	174	186	1.068	1.044	1.068				1.017	1.013	1.017	1.050	1.031	1.050
2000	162	162	174	1.110	1.068	1.110				1.023	1.017	1.023	1.085	1.050	1.085
2001	150	150	162	1.167	1.110	1.167				1.032	1.023	1.032	1.129	1.085	1.129
2002	138	138	150	1.229	1.167	1.229				1.045	1.032	1.045	1.176	1.129	1.176
2003	126	126	138	1.299	1.229	1.299				1.061	1.045	1.061	1.224	1.176	1.224
2004	114	114	126	1.385	1.299	1.385				1.083	1.061	1.083	1.277	1.224	1.277
2005	102	102	114	1.540	1.385	1.540				1.104	1.083	1.104	1.392	1.277	1.392
2006	90	90	102	1.790	1.540	1.790				1.157	1.104	1.157	1.542	1.392	1.542
2007	78	78	90	2.188	1.790	2.188				1.220	1.157	1.220	1.780	1.542	1.780
2008	66	66	78	2.954	2.188	2.954				1.327	1.220	1.327	2.203	1.780	2.203
2009	54	54	66	4.357	2.954	4.357				1.432	1.327	1.432	3.007	2.203	3.007
2010	42	42	54	7.843	4.357	7.843				1.730	1.432	1.730	4.580	3.007	4.580
2011	30	30	42	16.471	7.843	16.471				2.309	1.730	2.309	7.732	4.580	7.732
2012	18	18	30	46.118	16.471	46.118				3.689	2.309	3.689	12.531	7.732	12.531
2013	6	6	18	599.536	46.118	599.536				18.447	3.689	18.447	23.928	12.531	23.928

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	2	2	2	2	2									2
1986	0	0	0	17	94	221	404	594	796	994	1,157	1,276	1,320	1,326	1,326	1,332	1,332	1,332	1,332	1,332	1,333	1,333	1,333	1,333	1,333	1,333	1,333	1,333										1,333
1987	0	4	26	208	638	1,328	2,040	2,756	3,383	3,905	4,289	4,541	4,677	4,782	4,828	4,872	4,918	4,949	4,953	4,973	4,992	4,994	4,998	5,008	5,016	5,025	5,029											5,029
1988	0	0	87	366	899	1,853	3,151	4,441	5,337	5,984	6,279	6,441	6,583	6,693	6,748	6,771	6,781	6,810	6,858	6,895	6,927	6,937	6,937	6,942	6,942	6,942												6,942
1989	0	0	57	426	1,044	1,854	2,878	3,806	4,535	5,011	5,220	5,420	5,519	5,561	5,588	5,607	5,619	5,633	5,639	5,639	5,639	5,639	5,639	5,671	5,685													5,685
1990	0	0	59	277	1,082	2,144	3,109	3,763	4,143	4,461	4,687	4,881	4,982	5,035	5,080	5,131	5,164	5,183	5,195	5,202	5,208	5,211	5,215	5,215														5,215
1991	0	17	129	392	1,347	2,239	3,031	3,555	3,821	4,027	4,150	4,206	4,299	4,332	4,398	4,435	4,450	4,453	4,457	4,470	4,472	4,479	4,480															4,480
1992	0	3	199	736	1,370	2,081	2,634	3,115	3,535	3,733	3,903	3,999	4,038	4,104	4,140	4,180	4,218	4,253	4,296	4,338	4,366	4,378																4,378
1993	0	34	280	827	1,524	1,986	2,312	2,549	2,680	2,771	2,840	2,888	2,935	2,977	2,999	3,035	3,080	3,127	3,162	3,182	3,186																	3,186
1994	3	85	438	1,063	1,583	2,084	2,609	2,903	3,096	3,241	3,412	3,542	3,645	3,727	3,764	3,780	3,798	3,808	3,816	3,820																		3,820
1995	8	72	313	777	1,336	1,625	1,919	2,074	2,298	2,491	2,610	2,712	2,854	2,931	3,026	3,058	3,077	3,090	3,101																			3,101
1996	1	121	327	643	1,105	1,654	2,124	2,605	3,013	3,389	3,615	3,854	4,059	4,236	4,403	4,531	4,635	4,718																				4,718
1997	1	77	278	660	988	1,448	1,760	2,129	2,382	2,567	2,737	2,926	3,130	3,371	3,560	3,712	3,789																					3,789
1998	7	102	281	589	1,005	1,451	1,824	2,115	2,323	2,506	2,701	2,894	3,070	3,204	3,314	3,408																						3,408
1999	10	95	293	650	1,104	1,526	1,907	2,268	2,616	2,867	3,029	3,211	3,404	3,574	3,689																							3,689
2000	7	88	291	663	1,147	1,665	2,243	2,698	3,058	3,381	3,635	3,856	4,044	4,222																								4,222
2001	3	100	388	865	1,442	2,247	3,023	3,698	4,226	4,552	4,751	4,936	5,094																									5,094
2002	4	146	445	817	1,403	1,993	2,483	2,919	3,343	3,695	3,985	4,243																										4,243
2003	5	146	356	830	1,382	2,068	2,736	3,341	3,894	4,433	4,757																											4,757
2004	5	93	353	878	1,512	2,267	3,109	3,922	4,673	5,297																												5,297
2005	6	106	435	775	1,234	1,743	2,307	2,793	3,228																													3,228
2006	14	127	259	455	844	1,265	1,725	2,123																														2,123
2007	3	71	218	534	1,002	1,467	2,014																															2,014
2008	4	109	255	492	994	1,522																																1,522
2009	4	48	169	548	1,086																																	1,086
2010	11	99	263	564																																		564
2011	12	72	141																																			141
2012	15	94																																				94
2013	10																																					10
																																						93,170

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-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																									1.000	1.000	1.000	1.000										
1986				5.404	2.347	1.826	1.471	1.341	1.248	1.164	1.103	1.034	1.004	1.000	1.005	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		6.583	7.912	3.068	2.081	1.536	1.351	1.228	1.154	1.099	1.059	1.030	1.022	1.010	1.009	1.010	1.006	1.001	1.004	1.004	1.000	1.001	1.002	1.002	1.002	1.001												
1988			4.186	2.456	2.062	1.700	1.410	1.202	1.121	1.049	1.026	1.022	1.017	1.008	1.003	1.002	1.004	1.007	1.005	1.005	1.001	1.000	1.001	1.000	1.000													
1989			7.485	2.453	1.776	1.552	1.323	1.192	1.105	1.042	1.038	1.018	1.008	1.005	1.003	1.002	1.003	1.001	1.000	1.000	1.000	1.000	1.006	1.002														
1990			4.672	3.904	1.982	1.450	1.210	1.101	1.077	1.051	1.042	1.021	1.011	1.009	1.010	1.007	1.004	1.002	1.001	1.001	1.001	1.001	1.000															
1991		7.525	3.036	3.434	1.663	1.354	1.173	1.075	1.054	1.031	1.014	1.022	1.008	1.015	1.009	1.003	1.001	1.001	1.003	1.000	1.002	1.000																
1992		58.799	3.690	1.862	1.519	1.266	1.182	1.135	1.056	1.046	1.025	1.010	1.016	1.009	1.010	1.009	1.008	1.010	1.010	1.006	1.003																	
1993		8.175	2.951	1.843	1.303	1.165	1.102	1.052	1.034	1.025	1.017	1.016	1.014	1.007	1.012	1.015	1.015	1.011	1.006	1.001																		
1994	25.078	5.155	2.428	1.489	1.316	1.252	1.113	1.067	1.047	1.053	1.038	1.029	1.022	1.010	1.004	1.005	1.003	1.002	1.001																			
1995	9.025	4.330	2.483	1.720	1.216	1.181	1.081	1.108	1.084	1.048	1.039	1.052	1.027	1.032	1.011	1.006	1.004	1.003																				
1996	166.894	2.695	1.968	1.719	1.497	1.284	1.227	1.157	1.125	1.067	1.066	1.053	1.043	1.039	1.029	1.023	1.018																					
1997	85.663	3.620	2.374	1.497	1.465	1.215	1.210	1.119	1.077	1.066	1.069	1.070	1.077	1.056	1.042	1.021																						
1998	14.676	2.768	2.097	1.706	1.443	1.257	1.159	1.099	1.079	1.078	1.071	1.061	1.044	1.034	1.029																							
1999	9.233	3.079	2.221	1.698	1.382	1.250	1.190	1.153	1.096	1.057	1.060	1.060	1.050	1.032																								
2000	12.086	3.302	2.279	1.728	1.452	1.347	1.203	1.134	1.106	1.075	1.061	1.049	1.044																									
2001	31.934	3.882	2.229	1.666	1.559	1.346	1.223	1.143	1.077	1.044	1.039	1.032																										
2002	40.206	3.037	1.839	1.716	1.421	1.246	1.176	1.145	1.105	1.079	1.065																											
2003	28.394	2.439	2.329	1.665	1.496	1.323	1.221	1.165	1.139	1.073																												
2004	19.044	3.798	2.491	1.721	1.499	1.372	1.261	1.192	1.133																													
2005	18.150	4.108	1.782	1.591	1.413	1.324	1.211	1.156																														
2006	9.103	2.040	1.759	1.854	1.499	1.363	1.231																															
2007	27.430	3.068	2.449	1.875	1.464	1.372																																
2008	26.452	2.344	1.928	2.018	1.532																																	
2009	11.319	3.522	3.242	1.984																																		
2010	8.836	2.669	2.142																																			
2011	6.100	1.952																																				
2012	6.460																																					
3 Yr Avg	7.132	2.714	2.437	1.959	1.498	1.353	1.234	1.171	1.126	1.065	1.055	1.047	1.046	1.041	1.033	1.017	1.008	1.006	1.006	1.003	1.002	1.000	1.002	1.001	1.001	1.000	1.000	1.000										
5 Yr Avg	11.833	2.711	2.304	1.864	1.481	1.351	1.220	1.160	1.112	1.065	1.059	1.054	1.052	1.039	1.023	1.014	1.010	1.006	1.004	1.002	1.001	1.000	1.002	1.001	1.000	1.000	1.000	1.000										
7 Yr Avg	13.671	2.815	2.256	1.816	1.475	1.335	1.218	1.155	1.105	1.067	1.062	1.054	1.044	1.030	1.020	1.012	1.008	1.004	1.004	1.002	1.001	1.000	1.002	1.001	1.000	1.000	1.000	1.000										
3 Yr Wtd	7.053	2.620	2.333	1.958	1.498	1.351	1.238	1.173	1.127	1.064	1.054	1.045	1.046	1.041	1.033	1.018	1.009	1.005	1.006	1.003	1.002	1.000	1.002	1.001	1.001	1.001	1.000	1.000										
5 Yr Wtd	9.187	2.624	2.227	1.840	1.479	1.350	1.221	1.161	1.113	1.065	1.057	1.052	1.051	1.039	1.023	1.015	1.010	1.005	1.004	1.002	1.001	1.000	1.002	1.001	1.001	1.001	1.000	1.000										
10 Yr Wtd	12.321	2.846	2.152	1.756	1.472	1.321	1.211	1.150	1.105	1.064	1.052	1.042	1.034	1.024	1.015	1.008	1.006	1.004	1.004	1.002	1.001	1.000	1.002	1.001	1.001	1.001	1.000	1.000										TAIL
Prior FY	13.000	2.800	2.100	1.800	1.470	1.350	1.222	1.155	1.103	1.063	1.059	1.058	1.050	1.034	1.019	1.011	1.006	1.005	1.004	1.003	1.001	1.000	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	1.001
PA Sel.	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	1.000	1.000	1.000	1.000	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	13.000	2.800	2.100	1.800	1.475	1.350	1.223	1.162	1.112	1.066	1.058	1.053	1.051	1.039	1.023	1.015	1.009	1.006	1.004	1.002	1.001	1.000	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	
Cumulative	599.536	46.118	16.471	7.843	4.357	2.954	2.188	1.790	1.540	1.385	1.299	1.229	1.167	1.110	1.068	1.044	1.029	1.020	1.014	1.010	1.008	1.007	1.007	1.005	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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		2	5	12	19	28	35	43	48	50	53	54	54	54	54	54	54	54	54	54	54	54	54	54	54	54	54	54										54
1987	4	10	26	60	76	99	118	141	153	159	162	165	165	167	168	170	171	171	171	171	171	171	172	172	172	172	172											172
1988	4	21	45	72	106	152	179	190	197	205	208	208	209	209	209	209	209	212	212	212	212	212	213	213	213	213												213
1989		19	47	68	98	141	158	173	179	183	183	185	185	185	186	186	186	186	186	186	186	186	186	187	187													187
1990	2	18	35	76	113	131	142	150	156	165	166	166	167	169	169	171	171	171	172	172	172	172	172	172														172
1991	4	32	53	86	119	136	148	150	153	155	157	158	159	162	163	163	163	163	163	163	163	163	163															163
1992	4	34	68	104	119	135	138	144	147	151	152	152	153	154	155	156	159	159	160	160	160	160																160
1993		8	36	69	98	108	114	117	120	121	124	125	125	125	126	129	130	130	130	130	131																	131
1994	2	24	65	102	113	127	136	140	143	145	150	153	153	156	156	156	156	156	156	156																		156
1995	5	28	66	91	111	121	129	135	142	143	144	145	146	146	146	146	147	147	147																			147
1996	2	29	55	76	94	102	109	117	119	122	122	126	130	131	133	135	137	138																				138
1997	2	29	63	89	98	108	112	118	120	125	128	133	135	137	138	138	138																					138
1998	2	29	68	83	94	106	115	120	124	126	129	131	132	133	133	134																						134
1999	8	37	61	86	107	114	120	128	134	137	139	143	146	148	149																							149
2000	4	34	64	83	105	123	133	136	138	141	142	144	146	146																								146
2001	4	34	79	102	132	145	157	161	166	168	171	172	173																									173
2002	2	38	60	83	97	109	114	122	131	133	138	140																										140
2003	5	45	77	103	120	137	145	148	157	160	164																											164
2004	6	42	77	114	130	140	150	160	170	175																												175
2005	4	43	72	86	97	103	113	118	119																													119
2006	7	38	53	71	84	94	104	112																														112
2007	4	33	57	74	91	95	107																															107
2008	4	37	67	84	101	111																																111
2009	6	24	41	55	74																																	74
2010	8	42	60	87																																		87
2011	8	33	45																																			45
2012	8	38																																				38
2013	4																																					4
																																						3,609

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-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		2.500	2.400	1.583	1.474	1.250	1.229	1.116	1.042	1.060	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											
1987	2.500	2.600	2.308	1.267	1.303	1.192	1.195	1.085	1.039	1.019	1.019	1.000	1.012	1.006	1.012	1.006	1.000	1.000	1.000	1.000	1.000	1.006	1.000	1.000	1.000	1.000												
1988	5.250	2.143	1.600	1.472	1.434	1.178	1.061	1.037	1.041	1.015	1.000	1.005	1.000	1.000	1.000	1.000	1.014	1.000	1.000	1.000	1.000	1.005	1.000	1.000	1.000													
1989		2.474	1.447	1.441	1.439	1.121	1.095	1.035	1.022	1.000	1.011	1.000	1.000	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.005	1.000														
1990	9.000	1.944	2.171	1.487	1.159	1.084	1.056	1.040	1.058	1.006	1.000	1.006	1.012	1.000	1.012	1.000	1.000	1.006	1.000	1.000	1.000	1.000	1.000															
1991	8.000	1.656	1.623	1.384	1.143	1.088	1.014	1.020	1.013	1.013	1.006	1.006	1.019	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																
1992	8.500	2.000	1.529	1.144	1.134	1.022	1.043	1.021	1.027	1.007	1.000	1.007	1.007	1.006	1.006	1.019	1.000	1.006	1.000	1.000	1.000																	
1993		4.500	1.917	1.420	1.102	1.056	1.026	1.026	1.008	1.025	1.008	1.000	1.000	1.008	1.024	1.008	1.000	1.000	1.000	1.008																		
1994	12.000	2.708	1.569	1.108	1.124	1.071	1.029	1.021	1.014	1.034	1.020	1.000	1.020	1.000	1.000	1.000	1.000	1.000	1.000																			
1995	5.600	2.357	1.379	1.220	1.090	1.066	1.047	1.052	1.007	1.007	1.007	1.007	1.000	1.000	1.000	1.007	1.000	1.000																				
1996	14.500	1.897	1.382	1.237	1.085	1.069	1.073	1.017	1.025	1.000	1.033	1.032	1.008	1.015	1.015	1.015	1.007																					
1997	14.500	2.172	1.413	1.101	1.102	1.037	1.054	1.017	1.042	1.024	1.039	1.015	1.015	1.007	1.000	1.000																						
1998	14.500	2.345	1.221	1.133	1.128	1.085	1.043	1.033	1.016	1.024	1.016	1.008	1.008	1.000	1.008																							
1999	4.625	1.649	1.410	1.244	1.065	1.053	1.067	1.047	1.022	1.015	1.029	1.021	1.014	1.007																								
2000	8.500	1.882	1.297	1.265	1.171	1.081	1.023	1.015	1.022	1.007	1.014	1.014	1.000																									
2001	8.500	2.324	1.291	1.294	1.098	1.083	1.025	1.031	1.012	1.018	1.006	1.006																										
2002	19.000	1.579	1.383	1.169	1.124	1.046	1.070	1.074	1.015	1.038	1.014																											
2003	9.000	1.711	1.338	1.165	1.142	1.058	1.021	1.061	1.019	1.025																												
2004	7.000	1.833	1.481	1.140	1.077	1.071	1.067	1.063	1.029																													
2005	10.750	1.674	1.194	1.128	1.062	1.097	1.044	1.008																														
2006	5.429	1.395	1.340	1.183	1.119	1.106	1.077																															
2007	8.250	1.727	1.298	1.230	1.044	1.126																																
2008	9.250	1.811	1.254	1.202	1.099																																	
2009	4.000	1.708	1.341	1.345																																		
2010	5.250	1.429	1.450																																			
2011	4.125	1.364																																				
2012	4.750																																					
3 Yr Avg	4.708	1.500	1.348	1.259	1.087	1.110	1.063	1.044	1.021	1.027	1.011	1.014	1.007	1.005	1.008	1.007	1.002	1.000	1.000	1.003	1.000	1.000	1.002	1.000	1.000	1.000	1.000											
5 Yr Avg	5.475	1.608	1.337	1.218	1.080	1.092	1.056	1.047	1.020	1.020	1.016	1.013	1.009	1.006	1.005	1.006	1.001	1.001	1.000	1.002	1.000	1.002	1.001	1.000	1.000	1.000	1.000											
7 Yr Avg	5.865	1.587	1.337	1.199	1.095	1.084	1.047	1.043	1.019	1.021	1.022	1.015	1.009	1.005	1.008	1.007	1.001	1.002	1.000	1.001	1.000	1.002	1.001	1.000	1.000	1.000	1.000											
3 Yr Wtd	4.708	1.475	1.345	1.249	1.087	1.110	1.063	1.047	1.022	1.026	1.011	1.013	1.007	1.005	1.007	1.007	1.002	1.000	1.000	1.002	1.000	1.000	1.002	1.000	1.000	1.000	1.000											
5 Yr Wtd	5.118	1.598	1.335	1.208	1.080	1.088	1.054	1.048	1.020	1.020	1.015	1.012	1.009	1.006	1.004	1.006	1.001	1.001	1.000	1.001	1.000	1.002	1.001	1.000	1.000	1.000	1.000											
10 Yr Wtd	6.250	1.624	1.336	1.206	1.101	1.079	1.048	1.038	1.021	1.019	1.018	1.011	1.009	1.005	1.006	1.004	1.002	1.001	1.000	1.001	1.000	1.002	1.001	1.000	1.000	1.000	1.000											TAIL
Prior FY	5.633	1.598	1.276	1.172	1.090	1.074	1.044	1.048	1.018	1.020	1.020	1.018	1.009	1.004	1.007	1.010	1.000	1.003	1.000	1.000	1.000	1.003	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
PA Sel.	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	
Selected	5.000	1.598	1.335	1.208	1.080	1.088	1.054	1.048	1.020	1.020	1.015	1.012	1.009	1.006	1.004	1.006	1.001	1.001	1.000	1.001	1.000	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	
Cumulative	18.447	3.689	2.309	1.730	1.432	1.327	1.220	1.157	1.104	1.083	1.061	1.045	1.032	1.023	1.017	1.013	1.007	1.006	1.005	1.005	1.003	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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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		0	1	1	90.4%	1	
1977	4,296,958	328	328	0	89.8%	0	0.008
1978	4,554,775	317	317	0	89.1%	0	0.007
1979	4,922,518	468	469	0	88.3%	0	0.010
1980	5,505,913	396	397	1	87.5%	1	0.007
1981	5,822,523	524	525	1	86.5%	1	0.009
1982	6,184,882	440	442	1	87.0%	1	0.007
1983	6,513,795	687	689	3	87.2%	2	0.011
1984	6,868,217	739	743	4	86.4%	3	0.011
1985	7,503,185	919	923	5	85.0%	4	0.012
1986	7,891,199	812	817	5	83.8%	4	0.010
1987	8,601,063	917	924	7	83.7%	6	0.011
1988	8,905,267	1,383	1,397	14	85.2%	12	0.016
1989	9,434,400	1,393	1,408	16	83.9%	13	0.015
1990	10,055,399	1,121	1,135	15	83.4%	12	0.011
1991	10,728,872	1,303	1,323	20	83.2%	17	0.012
1992	11,441,482	1,171	1,195	24	83.0%	20	0.010
1993	11,998,508	1,426	1,456	31	82.8%	26	0.012
1994	12,083,591	1,577	1,616	39	83.8%	33	0.013
1995	12,383,967	1,387	1,443	56	84.2%	47	0.012
1996	12,949,088	1,531	1,606	75	84.9%	64	0.012
1997	13,596,753	2,229	2,318	89	85.7%	76	0.017
1998	14,465,333	2,433	2,570	137	86.1%	118	0.018
1999	15,088,873	2,883	3,082	199	86.2%	172	0.020
2000	15,809,043	3,515	3,789	274	86.3%	237	0.024
2001	16,717,138	2,913	3,180	267	86.0%	230	0.019
2002	17,601,171	2,807	3,171	364	85.7%	312	0.018
2003	18,004,352	2,722	3,186	464	85.3%	396	0.018
2004	18,523,800	2,845	3,322	477	84.9%	405	0.018
2005	18,566,524	2,722	3,227	505	84.4%	426	0.017
2006	18,918,245	2,077	2,638	561	84.0%	471	0.014
2007	19,391,569	2,636	3,395	759	83.6%	635	0.018
2008	19,805,485	1,728	2,732	1,003	83.4%	837	0.014
2009	19,727,413	1,408	2,724	1,316	83.3%	1,096	0.014
2010	19,224,772	1,521	3,212	1,691	83.0%	1,404	0.017
2011	18,522,515	497	2,545	2,048	82.9%	1,697	0.014
2012	17,714,507	159	2,576	2,417	82.8%	2,001	0.015
2013	8,801,307	12	1,324	1,312	82.6%	1,084	0.015
2014		0	0		100.0%		
TOTAL		53,944	68,145	14,201	83.5%	11,863	
EXLD PRIOR		53,944	68,145	14,201	83.5%	11,862	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	1	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	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1981	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1982	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1983	3	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1984	4	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1985	5	0	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1986	5	1	0	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1987	7	1	1	0	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
1988	14	3	2	1	0	2	1	2	1	1	1	0	0	0	0	0	0	0	0	0
1989	16	2	3	2	1	0	2	1	2	1	1	1	0	0	0	0	0	0	0	0
1990	15	2	2	3	1	1	0	1	1	1	1	0	1	0	0	0	0	0	0	0
1991	20	3	2	2	3	1	1	0	2	1	1	1	1	1	0	0	0	0	0	0
1992	24	6	3	2	2	3	1	1	0	1	1	1	1	1	1	0	0	0	0	0
1993	31	3	7	3	2	2	3	2	1	0	2	1	2	1	1	1	0	0	0	0
1994	39	5	3	8	4	3	2	4	2	1	0	2	1	2	1	1	1	0	0	1
1995	56	12	6	3	8	4	3	2	4	2	2	0	2	2	2	1	1	1	0	1
1996	75	13	13	6	4	9	5	3	3	4	2	2	0	2	2	2	1	1	1	1
1997	89	15	13	13	6	4	9	5	3	3	4	2	2	0	2	2	2	1	1	2
1998	137	34	17	15	15	7	4	10	5	4	3	5	2	2	0	3	2	2	1	3
1999	199	50	37	19	16	16	8	4	11	6	4	3	6	3	2	0	3	2	3	5
2000	274	38	60	44	22	19	19	9	5	13	7	5	4	7	3	3	0	3	3	9
2001	267	18	35	54	40	20	17	17	8	5	12	6	5	4	6	3	2	0	3	10
2002	364	44	22	42	65	48	24	21	21	10	6	15	7	6	4	7	3	3	0	16
2003	464	64	48	24	46	71	52	26	23	23	11	6	16	8	6	5	8	4	3	18
2004	477	48	59	45	22	42	66	48	25	21	21	10	6	15	8	6	4	7	3	19
2005	505	67	44	55	41	21	39	60	44	22	19	19	9	5	14	7	5	4	7	21
2006	561	109	60	40	49	37	18	35	54	40	20	17	17	8	5	12	6	5	4	25
2007	759	149	118	65	43	53	40	20	38	59	43	22	19	19	9	5	13	7	5	31
2008	1,003	251	147	117	65	43	53	40	20	37	58	43	22	19	19	9	5	13	7	35
2009	1,316	312	251	147	117	65	43	53	40	20	37	58	43	22	19	19	9	5	13	42
2010	1,691	373	312	251	147	117	65	43	53	40	20	37	58	43	22	19	19	9	5	55
2011	2,048	431	356	298	240	141	112	62	41	50	38	19	36	56	41	21	18	18	8	58
2012	2,417	473	408	338	282	228	133	106	59	39	48	36	18	34	53	39	20	17	17	63
2013	1,312	235	470	406	336	281	226	132	106	58	39	47	36	18	34	53	39	20	17	79
TOTAL	14,201	2,764	2,502	2,006	1,582	1,240	950	711	571	464	401	361	313	275	252	215	162	122	101	495

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1973	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1974	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1975	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1976	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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								1
1977	4,296,958	0.008	328	1.000	328	328	328	328
1978	4,554,775	0.007	317	1.001	317	317	317	317
1979	4,922,518	0.010	468	1.001	469	469	469	469
1980	5,505,913	0.007	396	1.001	397	397	397	397
1981	5,822,523	0.009	524	1.002	525	525	525	525
1982	6,184,882	0.007	440	1.003	442	442	442	442
1983	6,513,795	0.011	687	1.004	689	689	689	689
1984	6,868,217	0.011	739	1.005	743	743	743	743
1985	7,503,185	0.012	919	1.005	923	923	923	923
1986	7,891,199	0.010	812	1.006	817	817	817	817
1987	8,601,063	0.011	917	1.007	923	923	923	924
1988	8,905,267	0.016	1,383	1.008	1,395	1,395	1,395	1,397
1989	9,434,400	0.015	1,393	1.010	1,407	1,407	1,407	1,408
1990	10,055,399	0.011	1,121	1.012	1,134	1,134	1,134	1,135
1991	10,728,872	0.012	1,303	1.014	1,322	1,322	1,322	1,323
1992	11,441,482	0.010	1,171	1.019	1,194	1,194	1,194	1,195
1993	11,998,508	0.012	1,426	1.021	1,456	1,456	1,456	1,456
1994	12,083,591	0.013	1,577	1.024	1,615	1,615	1,615	1,616
1995	12,383,967	0.016	1,387	1.031	1,430	1,448	1,448	1,443
1996	12,949,088	0.017	1,531	1.038	1,589	1,611	1,611	1,606
1997	13,596,753	0.017	2,229	1.046	2,332	2,334	2,334	2,318
1998	14,465,333	0.018	2,433	1.062	2,583	2,583	2,583	2,570
1999	15,088,873	0.019	2,883	1.084	3,126	3,102	3,102	3,082
2000	15,809,043	0.019	3,515	1.099	3,863	3,793	3,793	3,789
2001	16,717,138	0.019	2,913	1.107	3,226	3,226	3,226	3,180
2002	17,601,171	0.019	2,807	1.124	3,155	3,176	3,176	3,171
2003	18,004,352	0.019	2,722	1.147	3,123	3,156	3,156	3,186
2004	18,523,800	0.017	2,845	1.167	3,319	3,302	3,302	3,322
2005	18,566,524	0.016	2,722	1.197	3,257	3,214	3,214	3,227
2006	18,918,245	0.015	2,077	1.257	2,610	2,654	2,654	2,638
2007	19,391,569	0.015	2,636	1.340	3,532	3,370	3,370	3,395
2008	19,805,485	0.015	1,728	1.513	2,615	2,725	2,725	2,732
2009	19,727,413	0.015	1,408	1.803	2,539	2,719	2,719	2,724
2010	19,224,772	0.015	1,521	2.344	3,565	3,197	3,197	3,212
2011	18,522,515	0.015	497	3.692	1,836	2,543	2,543	2,545
2012	17,714,507	0.015	159	11.077	1,764	2,577	2,577	2,576
2013	17,602,614	0.015	12	830.759	10,051	2,649	2,649	2,648
2014	18,074,133	0.015				2,711	2,711	2,711
TOTAL			53,944		75,611	72,187	72,187	72,181
EXLD PRIOR			53,944		75,611	72,187	72,187	72,180

(1) PROVIDED BY THE BWC
(2) SECTION 2, EXHIBIT 5D, SHEET 19, COL. 14
(3) BASED ON DATA FROM THE BWC
(4) SECTION 2, 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 2, EXHIBIT 5D, SHEET 3B, COL. 8

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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		***3 YEAR SUM***	***1***	***40***	30		1	1
1977	328	328	0	10	10	1.000	0	328
1978	317	317	0	12	12	1.000	0	317
1979	468	469	0	18	19	1.036	0	469
1980	396	397	1	25	26	1.018	1	397
1981	524	525	1	37	35	0.954	1	525
1982	440	442	1	47	46	0.976	1	442
1983	687	689	3	75	73	0.976	3	689
1984	739	743	4	100	97	0.972	4	743
1985	919	923	5	117	114	0.977	5	923
1986	812	817	5	139	138	0.994	5	817
1987	917	923	7	168	173	1.028	7	924
1988	1,383	1,395	12	206	243	1.177	14	1,397
1989	1,393	1,407	14	240	271	1.126	16	1,408
1990	1,121	1,134	13	271	298	1.097	15	1,135
1991	1,303	1,322	19	306	327	1.070	20	1,323
1992	1,171	1,194	22	339	359	1.058	24	1,195
1993	1,426	1,456	30	364	375	1.029	31	1,456
1994	1,577	1,615	38	541	554	1.023	39	1,616
1995	1,387	1,448	61	580	535	0.922	56	1,443
1996	1,531	1,611	80	824	775	0.940	75	1,606
1997	2,229	2,334	104	1,186	1,010	0.852	89	2,318
1998	2,433	2,583	151	1,688	1,533	0.908	137	2,570
1999	2,883	3,102	220	2,364	2,147	0.908	199	3,082
2000	3,515	3,793	278	3,313	3,272	0.987	274	3,789
2001	2,913	3,226	313	4,350	3,705	0.852	267	3,180
2002	2,807	3,176	370	5,612	5,529	0.985	364	3,171
2003	2,722	3,156	433	6,972	7,459	1.070	464	3,186
2004	2,845	3,302	457	8,010	8,371	1.045	477	3,322
2005	2,722	3,214	492	9,025	9,258	1.026	505	3,227
2006	2,077	2,654	577	10,251	9,961	0.972	561	2,638
2007	2,636	3,370	735	12,562	12,982	1.033	759	3,395
2008	1,728	2,725	997	15,425	15,525	1.006	1,003	2,732
2009	1,408	2,719	1,311	18,632	18,702	1.004	1,316	2,724
2010	1,521	3,197	1,677	22,205	22,395	1.009	1,691	3,212
2011	497	2,543	2,046	25,655	25,680	1.001	2,048	2,545
2012	159	2,577	2,417	29,318	29,310	1.000	2,417	2,576
2013	12	2,649	2,637	34,864	34,852	1.000	2,636	2,648
2014		2,711	2,711	36,690	36,690	1.000	2,711	2,711
TOTAL	53,944	72,187	18,244	252,582	252,889		18,237	72,181
EXLD PRIOR	53,944		18,243	252,542	252,859		18,236	72,180

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	4,296,958	3.912	16,808,668		1.000					0.458					
1978	4,554,775	3.675	16,737,992		1.000					0.458					
1979	4,922,518	3.407	16,773,433		1.000					0.458					
1980	5,505,913	3.169	17,448,182		1.000					0.458					
1981	5,822,523	2.920	16,998,954		1.000					0.458					
1982	6,184,882	2.776	17,167,821	81	1.000	81	0.131%	0.047%		0.458	0.022%	0.131%	81	81	0.131%
1983	6,513,795	2.658	17,314,056	94	1.000	94	0.144%	0.054%		0.444	0.024%	0.144%	94	94	0.144%
1984	6,868,217	2.533	17,396,710	111	1.000	111	0.162%	0.064%		0.431	0.028%	0.162%	111	111	0.162%
1985	7,503,185	2.448	18,364,828	121	1.000	121	0.161%	0.066%		0.419	0.028%	0.161%	121	121	0.161%
1986	7,891,199	2.388	18,846,257	113	1.000	113	0.143%	0.060%	7.0%	0.407	0.024%	0.143%	113	113	0.143%
1987	8,601,063	2.311	19,875,240	115	1.000	115	0.134%	0.058%	0.7%	0.395	0.023%	0.134%	115	115	0.134%
1988	8,905,267	2.208	19,660,304	188	1.000	188	0.211%	0.096%	7.0%	0.383	0.037%	0.211%	188	188	0.211%
1989	9,434,400	2.159	20,371,910	205	1.000	205	0.217%	0.101%	14.0%	0.395	0.040%	0.217%	205	205	0.217%
1990	10,055,399	2.083	20,942,088	216	1.001	216	0.215%	0.103%	17.8%	0.407	0.042%	0.215%	216	216	0.215%
1991	10,728,872	2.022	21,689,651	232	1.001	232	0.217%	0.107%	14.0%	0.420	0.045%	0.217%	232	232	0.216%
1992	11,441,482	1.919	21,954,933	262	1.002	263	0.230%	0.120%	5.2%	0.433	0.052%	0.230%	263	263	0.230%
1993	11,998,508	1.885	22,621,374	284	1.003	285	0.237%	0.126%	6.1%	0.446	0.056%	0.238%	285	285	0.238%
1994	12,083,591	1.825	22,048,532	248	1.004	249	0.206%	0.113%	3.5%	0.460	0.052%	0.206%	249	249	0.206%
1995	12,383,967	1.774	21,970,116	221	1.007	222	0.180%	0.101%	-1.7%	0.474	0.048%	0.180%	223	222	0.179%
1996	12,949,088	1.717	22,232,463	212	1.011	214	0.165%	0.096%	-6.3%	0.489	0.047%	0.166%	214	214	0.165%
1997	13,596,753	1.644	22,352,179	270	1.012	273	0.201%	0.122%	-2.2%	0.504	0.062%	0.201%	273	273	0.201%
1998	14,465,333	1.568	22,686,876	329	1.014	334	0.231%	0.147%	7.4%	0.520	0.076%	0.231%	334	334	0.231%
1999	15,088,873	1.517	22,896,749	403	1.019	411	0.272%	0.179%	16.9%	0.536	0.096%	0.272%	411	411	0.272%
2000	15,809,043	1.467	23,186,938	446	1.022	456	0.288%	0.197%	19.8%	0.553	0.109%	0.289%	456	456	0.288%
2001	16,717,138	1.434	23,973,016	411	1.025	421	0.252%	0.176%	10.7%	0.604	0.106%	0.253%	423	421	0.252%
2002	17,601,171	1.390	24,464,115	352	1.032	363	0.206%	0.148%	0.0%	0.660	0.098%	0.206%	363	363	0.206%
2003	18,004,352	1.348	24,277,502	311	1.040	323	0.180%	0.133%	-8.4%	0.721	0.096%	0.180%	323	323	0.179%
2004	18,523,800	1.304	24,148,944	268	1.047	281	0.151%	0.116%	-12.4%	0.788	0.092%	0.151%	280	281	0.152%
2005	18,566,524	1.280	23,758,948	254	1.056	268	0.144%	0.113%	-10.7%	0.861	0.097%	0.145%	270	268	0.144%
2006	18,918,245	1.246	23,574,590	201	1.071	215	0.114%	0.091%	-10.8%	0.941	0.086%	0.114%	216	215	0.114%
2007	19,391,569	1.209	23,452,743	205	1.099	225	0.116%	0.096%	-8.5%	0.951	0.091%	0.115%	223	225	0.116%
2008	19,805,485	1.169	23,147,670	180	1.153	208	0.105%	0.090%	-6.6%	0.961	0.086%	0.105%	208	208	0.105%
2009	19,727,413	1.141	22,503,303	160	1.238	198	0.100%	0.088%	-5.0%	0.970	0.085%	0.099%	195	197	0.100%
2010	19,224,772	1.129	21,710,635	151	1.373	207	0.108%	0.095%	0.0%	0.980	0.094%	0.097%	186	202	0.105%
2011	18,522,515	1.093	20,240,053	82	1.688	138	0.075%	0.068%	-6.0%	0.990	0.068%	0.093%	172	152	0.082%
2012	17,714,507	1.061	18,793,320	42	3.461	145	0.082%	0.077%	-5.3%	1.000	0.077%	0.089%	158	154	0.087%
2013	17,602,614	1.030	18,130,692	3	86.526	260	0.147%	0.143%	7.9%	1.000	0.143%	0.087%	152	154	0.087%
2014	18,074,133	1.000	18,074,133	0						1.000		0.084%	152	152	0.084%
TOTAL				6,771		7,437							7,506	7,498	

5 Year Average excluding 2013	0.082%
10 Year Average excluding 2013	0.087%
5 Year Average excluding 2012-2013	0.085%
10 Year Average excluding 2011-2013	0.093%
2006-2011 Average excluding 2009	0.085%
(16) 2014 Selected Frequency	0.084%

(1) PROVIDED BY THE BWC
(2) BASED ON CHANGE IN SAWW
(3) = (1) x (2)
(4) BASED ON DATA FROM THE BWC
(5) SECTION 2, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
COMPENSATION

LIVING MAINTENANCE
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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	4,296,958			328		0.008
1978	4,554,775			317		0.007
1979	4,922,518			469		0.010
1980	5,505,913			397		0.007
1981	5,822,523			525		0.009
1982	6,184,882	81	0.13%	442	5,452	0.007
1983	6,513,795	94	0.14%	689	7,333	0.011
1984	6,868,217	111	0.16%	743	6,694	0.011
1985	7,503,185	121	0.16%	923	7,630	0.012
1986	7,891,199	113	0.14%	817	7,228	0.010
1987	8,601,063	115	0.13%	924	8,031	0.011
1988	8,905,267	188	0.21%	1,397	7,430	0.016
1989	9,434,400	205	0.22%	1,408	6,870	0.015
1990	10,055,399	216	0.21%	1,135	5,257	0.011
1991	10,728,872	232	0.22%	1,323	5,703	0.012
1992	11,441,482	263	0.23%	1,195	4,545	0.010
1993	11,998,508	285	0.24%	1,456	5,110	0.012
1994	12,083,591	249	0.21%	1,616	6,490	0.013
1995	12,383,967	222	0.18%	1,443	6,501	0.012
1996	12,949,088	214	0.17%	1,606	7,507	0.012
1997	13,596,753	273	0.20%	2,318	8,492	0.017
1998	14,465,333	334	0.23%	2,570	7,693	0.018
1999	15,088,873	411	0.27%	3,082	7,498	0.020
2000	15,809,043	456	0.29%	3,789	8,309	0.024
2001	16,717,138	421	0.25%	3,180	7,553	0.019
2002	17,601,171	363	0.21%	3,171	8,736	0.018
2003	18,004,352	323	0.18%	3,186	9,863	0.018
2004	18,523,800	281	0.15%	3,322	11,823	0.018
2005	18,566,524	268	0.14%	3,227	12,039	0.017
2006	18,918,245	215	0.11%	2,638	12,270	0.014
2007	19,391,569	225	0.12%	3,395	15,088	0.018
2008	19,805,485	208	0.11%	2,732	13,134	0.014
2009	19,727,413	197	0.10%	2,724	13,826	0.014
2010	19,224,772	202	0.11%	3,212	15,899	0.017
2011	18,522,515	152	0.08%	2,545	16,747	0.014
2012	17,714,507	154	0.09%	2,576	16,727	0.015
2013	17,602,614	154	0.09%	2,648	17,198	0.015
2014		152		2,711	17,857	
TOTAL		7,498		72,180		

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	10,055,399	2.083	20,942,088	1,134		0.407	2.667	1,232	0	100%	1,232	0.006	0.011	0.011
1991	10,728,872	2.022	21,689,651	1,322		0.420	2.807	1,559	0	100%	1,559	0.007	0.012	0.012
1992	11,441,482	1.919	21,954,933	1,194		0.433	2.955	1,528	0	100%	1,528	0.007	0.010	0.010
1993	11,998,508	1.885	22,621,374	1,456		0.446	3.110	2,021	0	100%	2,021	0.009	0.012	0.012
1994	12,083,591	1.825	22,048,532	1,615		0.460	3.274	2,433	0	100%	2,433	0.011	0.013	0.013
1995	12,383,967	1.774	21,970,116	1,430		0.474	3.446	2,339	0	100%	2,339	0.011	0.012	0.016
1996	12,949,088	1.717	22,232,463	1,589		0.489	3.105	2,413	0	100%	2,413	0.011	0.012	0.017
1997	13,596,753	1.644	22,352,179	2,332		0.504	2.797	3,289	0	100%	3,289	0.015	0.017	0.017
1998	14,465,333	1.568	22,686,876	2,583		0.520	2.520	3,383	0	100%	3,383	0.015	0.018	0.018
1999	15,088,873	1.517	22,896,749	3,126		0.536	2.270	3,803	0	100%	3,803	0.017	0.021	0.019
2000	15,809,043	1.467	23,186,938	3,863		0.553	2.045	4,366	0	100%	4,366	0.019	0.024	0.019
2001	16,717,138	1.434	23,973,016	3,226		0.604	1.843	3,589	0	100%	3,589	0.015	0.019	0.019
2002	17,601,171	1.390	24,464,115	3,155		0.660	1.660	3,456	0	100%	3,456	0.014	0.018	0.019
2003	18,004,352	1.348	24,277,502	3,123		0.721	1.495	3,368	0	100%	3,368	0.014	0.017	0.019
2004	18,523,800	1.304	24,148,944	3,319		0.788	1.438	3,762	0	100%	3,762	0.016	0.018	0.017
2005	18,566,524	1.280	23,758,948	3,257		0.861	1.383	3,880	0	100%	3,880	0.016	0.018	0.016
2006	18,918,245	1.246	23,574,590	2,610		0.941	1.329	3,267	0	100%	3,267	0.014	0.014	0.015
2007	19,391,569	1.209	23,452,743	3,532		0.951	1.278	4,294	0	100%	4,294	0.018	0.018	0.015
2008	19,805,485	1.169	23,147,670	2,615		0.961	1.229	3,088	0	100%	3,088	0.013	0.013	0.015
2009	19,727,413	1.141	22,503,303	2,539		0.970	1.182	2,911	0	100%	2,911	0.013	0.013	0.015
2010	19,224,772	1.129	21,710,635	3,565		0.980	1.136	3,970	0	100%	3,970	0.018	0.019	0.015
2011	18,522,515	1.093	20,240,053	1,836		0.990	1.093	1,986	0	100%	1,986	0.010	0.010	0.015
2012	17,714,507	1.061	18,793,320	1,764		1.000	1.061	1,872	0	100%	1,872	0.010	0.010	0.015
2013	17,602,614	1.030	18,130,692	10,051		1.000	1.030	10,353	0	100%	10,353	0.057	0.057	0.015
2014		1.000				1.000	1.000	0	0	0%	0			0.015

	5 Year Average excluding 2012-2013	0.015	0.015
	7 Year Average excluding 2012-2013	0.015	0.015
	10 Year Weighted Average excluding 2012-2013	0.015	
	10 Year Weighted Average excluding 2011-2013	0.015	
	5 Year Average excluding 2011-2013	0.015	0.015
	5 Year Average excluding 2013	0.013	0.013
	7 Year Average excluding 2013	0.015	0.014
(14)	2014 Selected Loss Rate:	0.015	

(1)	PROVIDED BY THE BWC
(2)	BASED ON CHANGE IN SAWW
(3)	= (1) x (2)
(4)	SECTION 2, 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
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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				1.000	1.000	1.000	1.004	1.004	1.004
1978	426	426	438	1.001	1.000	1.001				1.000	1.000	1.000	1.004	1.004	1.004
1979	414	414	426	1.001	1.001	1.001				1.000	1.000	1.000	1.004	1.004	1.004
1980	402	402	414	1.001	1.001	1.001				1.000	1.000	1.000	1.004	1.004	1.004
1981	390	390	402	1.002	1.001	1.002				1.000	1.000	1.000	1.004	1.004	1.004
1982	378	378	390	1.003	1.002	1.003				1.000	1.000	1.000	1.005	1.004	1.005
1983	366	366	378	1.004	1.003	1.004				1.000	1.000	1.000	1.005	1.005	1.005
1984	354	354	366	1.005	1.004	1.005				1.000	1.000	1.000	1.005	1.005	1.005
1985	342	342	354	1.005	1.005	1.005				1.000	1.000	1.000	1.005	1.005	1.005
1986	330	330	342	1.006	1.005	1.006				1.000	1.000	1.000	1.004	1.005	1.004
1987	318	318	330	1.007	1.006	1.007				1.000	1.000	1.000	1.004	1.004	1.004
1988	306	306	318	1.008	1.007	1.008				1.000	1.000	1.000	1.004	1.004	1.004
1989	294	294	306	1.010	1.008	1.010				1.000	1.000	1.000	1.004	1.004	1.004
1990	282	282	294	1.012	1.010	1.012				1.001	1.000	1.001	1.003	1.004	1.003
1991	270	270	282	1.014	1.012	1.014				1.001	1.001	1.001	1.005	1.003	1.005
1992	258	258	270	1.019	1.014	1.019				1.002	1.001	1.002	1.009	1.005	1.009
1993	246	246	258	1.021	1.019	1.021				1.003	1.002	1.003	1.010	1.009	1.010
1994	234	234	246	1.024	1.021	1.024				1.004	1.003	1.004	1.012	1.010	1.012
1995	222	222	234	1.031	1.024	1.031				1.007	1.004	1.007	1.017	1.012	1.017
1996	210	210	222	1.038	1.031	1.038				1.011	1.007	1.011	1.020	1.017	1.020
1997	198	198	210	1.046	1.038	1.046				1.012	1.011	1.012	1.026	1.020	1.026
1998	186	186	198	1.062	1.046	1.062				1.014	1.012	1.014	1.047	1.026	1.047
1999	174	174	186	1.084	1.062	1.084				1.019	1.014	1.019	1.065	1.047	1.065
2000	162	162	174	1.099	1.084	1.099				1.022	1.019	1.022	1.076	1.065	1.076
2001	150	150	162	1.107	1.099	1.107				1.025	1.022	1.025	1.081	1.076	1.081
2002	138	138	150	1.124	1.107	1.124				1.032	1.025	1.032	1.090	1.081	1.090
2003	126	126	138	1.147	1.124	1.147				1.040	1.032	1.040	1.105	1.090	1.105
2004	114	114	126	1.167	1.147	1.167				1.047	1.040	1.047	1.116	1.105	1.116
2005	102	102	114	1.197	1.167	1.197				1.056	1.047	1.056	1.136	1.116	1.136
2006	90	90	102	1.257	1.197	1.257				1.071	1.056	1.071	1.175	1.136	1.175
2007	78	78	90	1.340	1.257	1.340				1.099	1.071	1.099	1.223	1.175	1.223
2008	66	66	78	1.513	1.340	1.513				1.153	1.099	1.153	1.322	1.223	1.322
2009	54	54	66	1.803	1.513	1.803				1.238	1.153	1.238	1.464	1.322	1.464
2010	42	42	54	2.344	1.803	2.344				1.373	1.238	1.373	1.732	1.464	1.732
2011	30	30	42	3.692	2.344	3.692				1.688	1.373	1.688	2.207	1.732	2.207
2012	18	18	30	11.077	3.692	11.077				3.461	1.688	3.461	3.141	2.207	3.141
2013	6	6	18	830.759	11.077	830.759				86.526	3.461	86.526	11.400	3.141	11.400

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	0	6	43	79	106	134	156	177	198	216	229	232	233	250	287	324	326	326	326	326	326	326	326	328	328	328	328	328	328	328	328	328	328	328	328	328	328	328
1978	0	6	45	84	113	142	165	179	190	202	211	217	235	271	287	293	294	303	310	310	310	310	315	317	317	317	317	317	317	317	317	317	317	317	317	317		317
1979	0	6	49	90	122	154	182	220	259	285	307	329	355	363	381	391	391	394	394	394	394	394	407	414	421	448	448	463	463	468	468	468	468	468	468			468
1980	0	7	55	101	136	170	191	206	228	254	287	320	349	371	375	378	378	378	378	378	387	387	387	387	387	391	391	391	391	391	391	393	396	396				396
1981	0	8	58	107	140	175	211	242	269	305	376	444	475	490	505	505	506	506	506	507	507	507	507	507	513	521	521	521	521	521	524	524	524					524
1982	0	8	61	111	150	190	212	231	270	331	365	400	410	410	413	416	427	431	431	431	431	431	431	431	438	438	438	438	440	440	440	440						440
1983	0	9	56	97	137	176	228	313	447	570	631	649	653	659	659	660	660	660	660	666	666	666	679	687	687	687	687	687	687	687	687							687
1984	0	9	74	163	219	271	346	468	607	640	670	683	683	686	688	693	693	716	724	724	724	734	738	738	739	739	739	739	739	739								739
1985	0	11	92	207	291	399	546	712	814	831	836	839	846	853	859	874	885	889	903	910	914	914	917	917	919	919	919	919	919									919
1986	0	11	105	208	320	442	569	628	657	700	738	753	765	767	771	785	798	812	812	812	812	812	812	812	812	812	812	812										812
1987	0	10	139	270	440	623	750	794	812	818	838	859	863	876	895	898	905	905	905	905	905	913	917	917	917	917	917											917
1988	1	33	245	637	975	1,101	1,140	1,170	1,188	1,196	1,212	1,255	1,282	1,309	1,318	1,318	1,319	1,335	1,336	1,336	1,341	1,346	1,370	1,383	1,383	1,383												1,383
1989	1	63	402	762	1,011	1,119	1,147	1,205	1,295	1,317	1,331	1,342	1,354	1,357	1,370	1,370	1,374	1,381	1,387	1,388	1,393	1,393	1,393	1,393	1,393													1,393
1990	2	87	375	604	739	824	890	940	969	986	1,015	1,030	1,063	1,081	1,081	1,083	1,096	1,097	1,110	1,121	1,121	1,121	1,121	1,121														1,121
1991	4	170	500	746	890	976	1,012	1,033	1,088	1,125	1,139	1,151	1,176	1,205	1,247	1,259	1,274	1,284	1,287	1,299	1,299	1,303	1,303															1,303
1992	1	241	548	747	846	903	937	950	981	998	1,000	1,039	1,062	1,103	1,109	1,109	1,118	1,129	1,139	1,155	1,165	1,171																1,171
1993	9	281	682	872	973	1,030	1,115	1,169	1,226	1,267	1,299	1,328	1,343	1,349	1,359	1,388	1,412	1,416	1,419	1,419	1,426																	1,426
1994	6	275	718	870	987	1,119	1,241	1,333	1,403	1,429	1,443	1,455	1,463	1,482	1,492	1,506	1,526	1,547	1,575	1,577																		1,577
1995	19	362	686	869	1,008	1,112	1,186	1,269	1,286	1,301	1,342	1,351	1,366	1,366	1,371	1,371	1,384	1,387	1,387																			1,387
1996	19	199	516	769	870	963	1,073	1,137	1,204	1,233	1,260	1,302	1,346	1,387	1,403	1,471	1,520	1,531																				1,531
1997	6	335	884	1,167	1,403	1,562	1,664	1,737	1,783	1,853	1,912	1,953	1,992	2,003	2,074	2,161	2,229																					2,229
1998	11	604	1,170	1,529	1,906	2,044	2,129	2,191	2,225	2,294	2,328	2,375	2,413	2,425	2,425	2,433																						2,433
1999	43	651	1,438	1,948	2,199	2,357	2,451	2,545	2,582	2,629	2,697	2,774	2,827	2,840	2,883																							2,883
2000	36	940	1,984	2,462	2,740	3,004	3,164	3,257	3,315	3,368	3,399	3,468	3,511	3,515																								3,515
2001	29	1,052	1,858	2,158	2,389	2,555	2,690	2,748	2,805	2,864	2,881	2,886	2,913																									2,913
2002	21	786	1,312	1,652	1,928	2,155	2,325	2,427	2,572	2,616	2,691	2,807																										2,807
2003	15	464	1,022	1,460	1,815	2,058	2,276	2,409	2,584	2,669	2,722																											2,722
2004	5	393	1,015	1,450	1,792	2,083	2,309	2,531	2,712	2,845																												2,845
2005	7	477	1,047	1,518	1,863	2,255	2,530	2,665	2,722																													2,722
2006	1	258	625	924	1,323	1,633	1,924	2,077																														2,077
2007	5	286	873	1,459	1,940	2,306	2,636																															2,636
2008	4	307	788	1,210	1,476	1,728																																1,728
2009	1	202	652	1,032	1,408																																	1,408
2010	5	278	943	1,521																																		1,521
2011	0	182	497																																			497
2012	5	159																																				159
2013	12																																					12
																																						53,944

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	65.745	7.601	1.849	1.349	1.262	1.161	1.135	1.116	1.093	1.062	1.011	1.006	1.074	1.146	1.131	1.005	1.000	1.000	1.000	1.000	1.000	1.000	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	
1978	65.745	7.601	1.849	1.349	1.262	1.161	1.084	1.059	1.063	1.049	1.025	1.085	1.151	1.061	1.020	1.003	1.032	1.021	1.000	1.000	1.000	1.018	1.007	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	65.745	7.601	1.849	1.349	1.262	1.186	1.205	1.179	1.099	1.076	1.074	1.078	1.023	1.050	1.025	1.000	1.009	1.000	1.000	1.000	1.000	1.032	1.017	1.018	1.063	1.001	1.033	1.000	1.011	1.000	1.000	1.000	1.000	1.000			
1980	65.745	7.601	1.849	1.349	1.246	1.123	1.081	1.104	1.115	1.129	1.117	1.089	1.063	1.012	1.008	1.000	1.000	1.000	1.000	1.024	1.000	1.000	1.000	1.000	1.010	1.000	1.000	1.000	1.000	1.000	1.005	1.009	1.000				
1981	65.745	7.601	1.849	1.313	1.250	1.203	1.149	1.111	1.132	1.231	1.184	1.070	1.031	1.030	1.000	1.001	1.000	1.000	1.003	1.000	1.000	1.000	1.000	1.012	1.014	1.000	1.000	1.000	1.000	1.006	1.000	1.000					
1982	65.745	7.601	1.801	1.358	1.267	1.116	1.088	1.170	1.222	1.105	1.095	1.024	1.001	1.007	1.007	1.026	1.011	1.000	1.000	1.000	1.000	1.000	1.000	1.015	1.000	1.000	1.000	1.000	1.006	1.000	1.000	1.000					
1983	65.745	6.581	1.724	1.420	1.283	1.296	1.374	1.428	1.275	1.107	1.029	1.005	1.010	1.000	1.001	1.000	1.000	1.000	1.009	1.000	1.000	1.020	1.011	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
1984	64.580	8.451	2.191	1.344	1.235	1.277	1.355	1.297	1.054	1.047	1.020	1.000	1.005	1.003	1.007	1.000	1.033	1.012	1.000	1.000	1.014	1.005	1.000	1.002	1.000	1.000	1.000	1.000	1.000								
1985	61.748	8.468	2.248	1.406	1.369	1.370	1.303	1.144	1.021	1.005	1.004	1.008	1.009	1.007	1.017	1.012	1.004	1.017	1.007	1.004	1.000	1.004	1.000	1.001	1.000	1.000	1.000	1.000									
1986	86.625	9.501	1.969	1.542	1.381	1.287	1.104	1.046	1.065	1.055	1.019	1.016	1.003	1.005	1.017	1.016	1.018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
1987	123.144	13.678	1.936	1.633	1.415	1.204	1.058	1.023	1.007	1.025	1.026	1.005	1.014	1.022	1.004	1.007	1.000	1.000	1.000	1.000	1.009	1.004	1.000	1.000	1.000	1.000											
1988	52.113	7.454	2.600	1.529	1.129	1.036	1.026	1.015	1.007	1.013	1.036	1.022	1.021	1.007	1.000	1.000	1.012	1.001	1.000	1.004	1.003	1.018	1.009	1.000	1.000												
1989	54.536	6.350	1.898	1.326	1.107	1.025	1.051	1.075	1.017	1.011	1.008	1.009	1.003	1.010	1.000	1.002	1.005	1.004	1.001	1.004	1.000	1.000	1.000	1.000													
1990	42.251	4.289	1.610	1.224	1.115	1.080	1.055	1.031	1.018	1.030	1.014	1.033	1.016	1.000	1.002	1.012	1.001	1.012	1.010	1.000	1.000	1.000	1.000														
1991	45.870	2.936	1.493	1.193	1.097	1.037	1.021	1.053	1.034	1.012	1.010	1.022	1.024	1.035	1.009	1.012	1.008	1.002	1.009	1.000	1.004	1.000															
1992	475.258	2.272	1.363	1.133	1.066	1.038	1.014	1.032	1.018	1.002	1.039	1.023	1.038	1.005	1.000	1.008	1.011	1.008	1.014	1.008	1.006																
1993	31.030	2.429	1.279	1.115	1.059	1.083	1.049	1.048	1.034	1.025	1.022	1.011	1.005	1.007	1.022	1.017	1.003	1.002	1.000	1.005																	
1994	46.063	2.614	1.212	1.134	1.133	1.109	1.074	1.053	1.019	1.010	1.009	1.005	1.013	1.007	1.009	1.013	1.014	1.018	1.001																		
1995	19.018	1.895	1.268	1.160	1.103	1.066	1.070	1.013	1.011	1.032	1.007	1.011	1.000	1.004	1.000	1.009	1.002	1.000																			
1996	10.648	2.590	1.490	1.130	1.108	1.114	1.059	1.059	1.023	1.023	1.033	1.034	1.030	1.012	1.048	1.033	1.007																				
1997	55.403	2.640	1.321	1.203	1.113	1.065	1.044	1.026	1.040	1.032	1.021	1.020	1.005	1.036	1.042	1.032																					
1998	52.969	1.937	1.307	1.247	1.072	1.041	1.029	1.016	1.031	1.015	1.020	1.016	1.005	1.000	1.003																						
1999	15.041	2.210	1.355	1.129	1.072	1.039	1.039	1.015	1.018	1.026	1.028	1.019	1.005	1.015																							
2000	25.893	2.110	1.241	1.113	1.096	1.053	1.030	1.018	1.016	1.009	1.020	1.012	1.001																								
2001	35.846	1.767	1.161	1.107	1.069	1.053	1.022	1.021	1.021	1.006	1.002	1.009																									
2002	36.616	1.669	1.259	1.167	1.118	1.079	1.044	1.060	1.017	1.029	1.043																										
2003	30.197	2.201	1.429	1.243	1.134	1.106	1.058	1.073	1.033	1.020																											
2004	79.210	2.580	1.428	1.236	1.162	1.109	1.096	1.072	1.049																												
2005	67.764	2.195	1.451	1.227	1.211	1.122	1.053	1.021																													
2006	232.454	2.419	1.478	1.432	1.235	1.178	1.079																														
2007	55.498	3.057	1.671	1.330	1.189	1.143																															
2008	72.442	2.569	1.535	1.221	1.171																																
2009	143.626	3.226	1.583	1.364																																	
2010	53.867	3.389	1.612																																		
2011		2.731																																			
2012	33.794																																				
3 Yr Avg	77.096	3.115	1.577	1.305	1.198	1.148	1.076	1.055	1.033	1.018	1.022	1.014	1.004	1.017	1.031	1.025	1.008	1.007	1.005	1.004	1.003	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.002	1.003	1.000	1.000	1.000	1.000	
5 Yr Avg	71.846	2.994	1.576	1.314	1.193	1.132	1.066	1.049	1.027	1.018	1.023	1.015	1.009	1.013	1.020	1.021	1.007	1.006	1.007	1.003	1.002	1.004	1.002	1.000	1.000	1.000	1.000	1.001	1.000	1.001	1.001	1.002	1.000	1.000	1.000	1.000	
7 Yr Avg	94.206	2.798	1.537	1.293	1.174	1.113	1.055	1.040	1.026	1.020	1.024	1.017	1.009	1.011	1.018	1.018	1.006	1.007	1.005	1.003	1.003	1.004	1.001	1.000	1.000	1.000	1.000	1.001	1.002	1.001	1.001	1.002	1.000	1.000	1.000	1.000	
3 Yr Wtd	62.717	3.158	1.579	1.304	1.196	1.144	1.075	1.054	1.033	1.018	1.021	1.013	1.003	1.016	1.027	1.026	1.008	1.007	1.004	1.004	1.003	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.001	1.003	1.000	1.000	1.000	1.000	
5 Yr Wtd	72.705	2.991	1.583	1.304	1.192	1.130	1.065	1.048	1.027	1.017	1.022	1.015	1.007	1.013	1.020	1.022	1.007	1.006	1.006	1.003	1.002	1.005	1.002	1.000	1.000	1.000	1.000	1.001	1.000	1.001	1.001	1.002	1.000	1.000	1.000	1.000	
10 Yr Wtd	61.174	2.415	1.419	1.219	1.137	1.088	1.048	1.036	1.026	1.019	1.021	1.015	1.010	1.013	1.015	1.015	1.007	1.005	1.004	1.003	1.003	1.005	1.002	1.002	1.005	1.000	1.003	1.001	1.001	1.001	1.001	1.002	1.000	1.000	1.000	1.000	TAIL
Prior FY	75.000	3.000	1.550	1.280	1.186	1.115	1.060	1.050	1.020	1.016	1.019	1.017	1.009	1.013	1.021	1.015	1.008	1.006	1.007	1.003	1.003	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	1.001
PA Sel.	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
Selected	75.000	3.000	1.575	1.300	1.192	1.129	1.066	1.050	1.026	1.017	1.021	1.015	1.007	1.014	1.021	1.015	1.008	1.007	1.007	1.003	1.002	1.005	1.002	1.002	1.002	1.001	1.001	1.001	1.000	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000
Cumulative	830.759	11.077	3.692	2.344	1.803	1.513	1.340	1.257	1.197	1.167	1.147	1.124	1.107	1.099	1.084	1.062	1.046	1.038	1.031	1.024	1.021	1.019	1.014	1.012	1.010	1.008	1.007	1.006	1.005	1.005	1.004	1.003	1.002	1.001	1.001	1.001	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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		10	22	29	38	43	47	49	60	69	73	74	76	77	78	78	80	80	80	80	80	80	80	80	80	80	80	80	81	81	81	81						81
1983		4	17	26	36	46	52	65	82	88	89	89	91	92	92	92	92	92	93	94	94	94	94	94	94	94	94	94	94	94	94							94
1984		10	28	43	48	55	67	88	96	101	105	105	105	106	106	106	106	108	108	109	109	111	111	111	111	111	111	111	111	111								111
1985		8	29	43	52	69	83	97	105	106	107	108	109	110	112	114	115	116	118	119	119	119	120	120	121	121	121	121	121									121
1986		20	33	50	57	79	92	97	100	103	106	106	109	109	110	112	113	113	113	113	113	113	113	113	113	113	113	113										113
1987		13	35	50	73	90	103	103	107	108	110	110	112	112	114	115	115	115	115	115	115	115	115	115	115	115	115											115
1988		28	85	124	142	153	161	164	167	168	174	176	180	182	184	184	184	187	187	187	187	187	188	188	188	188												188
1989		37	97	137	164	170	175	185	194	197	199	201	201	203	204	204	204	205	205	205	205	205	205	205	205													205
1990	1	46	113	157	181	187	196	197	200	203	205	208	214	214	214	215	215	215	215	216	216	216	216	216														216
1991		58	132	171	189	198	204	206	214	218	218	222	224	226	229	230	231	232	232	232	232	232	232															232
1992	4	110	183	215	226	232	237	242	246	248	249	252	255	257	257	257	257	257	259	261	261	262																262
1993	6	107	200	227	237	243	255	260	264	268	271	278	280	280	282	282	282	282	283	283	284																	284
1994	6	93	172	188	199	218	228	234	236	241	241	241	241	243	243	244	244	246	248	248																		248
1995	11	103	149	170	188	196	205	208	210	211	217	218	219	220	221	221	221	221	221																			221
1996	11	64	123	158	170	178	189	191	197	201	202	207	208	210	210	211	212	212																				212
1997	4	106	180	209	224	233	239	246	252	257	257	260	264	265	267	269	270																					270
1998	12	170	246	278	301	308	312	316	319	322	324	326	326	327	327	329																						329
1999	27	192	291	340	354	363	373	384	389	391	395	398	401	402	403																							403
2000	24	219	345	387	402	413	422	427	434	437	440	442	445	446																								446
2001	22	261	341	365	381	394	398	402	403	407	407	409	411																									411
2002	14	183	265	287	301	318	330	338	343	344	347	352																										352
2003	11	124	205	244	264	279	290	299	305	308	311																											311
2004	4	98	184	211	225	238	249	255	264	268																												268
2005	3	101	174	201	222	235	247	253	254																													254
2006	1	63	121	152	173	188	195	201																														201
2007	3	59	127	162	175	191	205																															205
2008	4	71	122	153	166	180																																180
2009	3	52	113	140	160																																	160
2010	2	60	124	151																																		151
2011		33	82																																			82
2012	2	42																																				42
2013	3																																					3
																																						6,771

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		2.200	1.318	1.310	1.132	1.093	1.043	1.224	1.150	1.058	1.014	1.027	1.013	1.013	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	1.013	1.000	1.000	1.000							
1983		4.250	1.529	1.385	1.278	1.130	1.250	1.262	1.073	1.011	1.000	1.022	1.011	1.000	1.000	1.000	1.000	1.011	1.011	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
1984		2.800	1.536	1.116	1.146	1.218	1.313	1.091	1.052	1.040	1.000	1.000	1.010	1.000	1.000	1.000	1.019	1.000	1.009	1.000	1.018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
1985		3.625	1.483	1.209	1.327	1.203	1.169	1.082	1.010	1.009	1.009	1.009	1.009	1.018	1.018	1.009	1.009	1.017	1.008	1.000	1.000	1.008	1.000	1.008	1.000	1.000	1.000	1.000										
1986		1.650	1.515	1.140	1.386	1.165	1.054	1.031	1.030	1.029	1.000	1.028	1.000	1.009	1.018	1.009	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
1987		2.692	1.429	1.460	1.233	1.144	1.000	1.039	1.009	1.019	1.000	1.018	1.000	1.018	1.009	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
1988		3.036	1.459	1.145	1.077	1.052	1.019	1.018	1.006	1.036	1.011	1.023	1.011	1.011	1.000	1.000	1.016	1.000	1.000	1.000	1.000	1.005	1.000	1.000	1.000													
1989		2.622	1.412	1.197	1.037	1.029	1.057	1.049	1.015	1.010	1.010	1.000	1.010	1.005	1.000	1.000	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000														
1990	46.000	2.457	1.389	1.153	1.033	1.048	1.005	1.015	1.015	1.010	1.015	1.029	1.000	1.000	1.005	1.000	1.000	1.000	1.005	1.000	1.000	1.000	1.000															
1991		2.276	1.295	1.105	1.048	1.030	1.010	1.039	1.019	1.000	1.018	1.009	1.009	1.013	1.004	1.004	1.004	1.000	1.000	1.000	1.000	1.000																
1992	27.500	1.664	1.175	1.051	1.027	1.022	1.021	1.017	1.008	1.004	1.012	1.012	1.008	1.000	1.000	1.000	1.000	1.008	1.008	1.000	1.004																	
1993	17.833	1.869	1.135	1.044	1.025	1.049	1.020	1.015	1.015	1.011	1.026	1.007	1.000	1.007	1.000	1.000	1.000	1.004	1.000	1.004																		
1994	15.500	1.849	1.093	1.059	1.095	1.046	1.026	1.009	1.021	1.000	1.000	1.000	1.008	1.000	1.004	1.000	1.008	1.008	1.000																			
1995	9.364	1.447	1.141	1.106	1.043	1.046	1.015	1.010	1.005	1.028	1.005	1.005	1.005	1.005	1.000	1.000	1.000	1.000																				
1996	5.818	1.922	1.285	1.076	1.047	1.062	1.011	1.031	1.020	1.005	1.025	1.005	1.010	1.000	1.005	1.005	1.000																					
1997	26.500	1.698	1.161	1.072	1.040	1.026	1.029	1.024	1.020	1.000	1.012	1.015	1.004	1.008	1.007	1.004																						
1998	14.167	1.447	1.130	1.083	1.023	1.013	1.013	1.009	1.009	1.006	1.006	1.000	1.003	1.000	1.006																							
1999	7.111	1.516	1.168	1.041	1.025	1.028	1.029	1.013	1.005	1.010	1.008	1.008	1.002	1.002																								
2000	9.125	1.575	1.122	1.039	1.027	1.022	1.012	1.016	1.007	1.007	1.005	1.007	1.002																									
2001	11.864	1.307	1.070	1.044	1.034	1.010	1.010	1.002	1.010	1.000	1.005	1.005																										
2002	13.071	1.448	1.083	1.049	1.056	1.038	1.024	1.015	1.003	1.009	1.014																											
2003	11.273	1.653	1.190	1.082	1.057	1.039	1.031	1.020	1.010	1.010																												
2004	24.500	1.878	1.147	1.066	1.058	1.046	1.024	1.035	1.015																													
2005	33.667	1.723	1.155	1.104	1.059	1.051	1.024	1.004																														
2006	63.000	1.921	1.256	1.138	1.087	1.037	1.031																															
2007	19.667	2.153	1.276	1.080	1.091	1.073																																
2008	17.750	1.718	1.254	1.085	1.084																																	
2009	17.333	2.173	1.239	1.143																																		
2010	30.000	2.067	1.218																																			
2011		2.485																																				
2012	21.000																																					
3 Yr Avg	22.778	2.242	1.237	1.103	1.087	1.054	1.026	1.020	1.009	1.006	1.008	1.006	1.003	1.003	1.006	1.003	1.003	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							
5 Yr Avg	21.150	2.119	1.249	1.110	1.076	1.049	1.027	1.015	1.009	1.007	1.008	1.007	1.004	1.003	1.004	1.002	1.002	1.004	1.002	1.001	1.001	1.001	1.000	1.002	1.000	1.000	1.000	1.003	1.000	1.000	1.000							
7 Yr Avg	28.917	2.034	1.221	1.100	1.070	1.042	1.022	1.015	1.008	1.006	1.011	1.006	1.005	1.003	1.003	1.002	1.002	1.003	1.002	1.001	1.001	1.002	1.000	1.001	1.000	1.000	1.000	1.003	1.000	1.000	1.000							
3 Yr Wtd		2.200	1.237	1.101	1.088	1.054	1.026	1.020	1.009	1.006	1.008	1.006	1.003	1.003	1.006	1.003	1.003	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							
5 Yr Wtd		2.065	1.249	1.109	1.074	1.049	1.027	1.014	1.009	1.007	1.007	1.007	1.004	1.003	1.005	1.002	1.002	1.004	1.002	1.001	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.002	1.000	1.000	1.000							
10 Yr Wtd		1.797	1.163	1.073	1.051	1.032	1.022	1.016	1.010	1.007	1.010	1.006	1.005	1.003	1.003	1.001	1.003	1.002	1.002	1.001	1.002	1.001	1.000	1.001	1.000	1.000	1.000	1.002	1.000	1.000	1.000							TAIL
Prior FY	25.000	1.990	1.230	1.093	1.068	1.042	1.022	1.016	1.007	1.006	1.007	1.007	1.004	1.002	1.003	1.001	1.002	1.004	1.003	1.000	1.000	1.001	1.000	1.002	1.000	1.000	1.000	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
PA Sel.	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	
Selected	25.000	2.050	1.230	1.109	1.074	1.049	1.027	1.014	1.009	1.007	1.007	1.007	1.004	1.003	1.005	1.002	1.002	1.004	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	
Cumulative	86.526	3.461	1.688	1.373	1.238	1.153	1.099	1.071	1.056	1.047	1.040	1.032	1.025	1.022	1.019	1.014	1.012	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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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		23	63	40	87.6%	35	
1977	4,296,958	6,416	6,421	5	86.0%	4	0.149
1978	4,554,775	6,506	6,511	6	85.3%	5	0.143
1979	4,922,518	9,897	9,907	10	84.6%	9	0.201
1980	5,505,913	10,440	10,452	12	83.2%	10	0.190
1981	5,822,523	11,483	11,500	17	84.0%	15	0.198
1982	6,184,882	12,380	12,403	22	83.7%	19	0.201
1983	6,513,795	13,948	13,979	31	83.6%	26	0.215
1984	6,868,217	15,653	15,690	37	81.6%	30	0.228
1985	7,503,185	16,748	16,791	44	80.3%	35	0.224
1986	7,891,199	16,665	16,713	49	79.4%	39	0.212
1987	8,601,063	15,699	15,753	54	79.8%	43	0.183
1988	8,905,267	15,619	15,689	70	81.5%	57	0.176
1989	9,434,400	15,328	15,405	77	80.5%	62	0.163
1990	10,055,399	15,631	15,726	95	81.0%	77	0.156
1991	10,728,872	14,372	14,472	99	80.3%	80	0.135
1992	11,441,482	12,907	13,012	105	80.4%	85	0.114
1993	11,998,508	12,429	12,548	119	80.4%	96	0.105
1994	12,083,591	14,684	14,855	171	80.9%	138	0.123
1995	12,383,967	11,486	11,658	172	82.3%	142	0.094
1996	12,949,088	11,856	12,093	237	83.8%	199	0.093
1997	13,596,753	11,694	11,976	282	83.5%	235	0.088
1998	14,465,333	12,860	13,260	400	84.2%	337	0.092
1999	15,088,873	15,362	15,946	584	84.0%	491	0.106
2000	15,809,043	16,536	17,316	780	84.0%	655	0.110
2001	16,717,138	15,566	16,562	995	85.1%	847	0.099
2002	17,601,171	17,497	18,932	1,435	85.2%	1,222	0.108
2003	18,004,352	15,979	17,660	1,680	85.2%	1,431	0.098
2004	18,523,800	16,347	18,534	2,186	85.1%	1,861	0.100
2005	18,566,524	16,250	19,069	2,819	85.3%	2,403	0.103
2006	18,918,245	13,775	17,011	3,235	85.1%	2,753	0.090
2007	19,391,569	15,239	19,958	4,719	85.6%	4,038	0.103
2008	19,805,485	12,768	18,590	5,822	85.5%	4,976	0.094
2009	19,727,413	11,727	19,350	7,623	85.5%	6,517	0.098
2010	19,224,772	10,285	20,084	9,799	85.4%	8,367	0.104
2011	18,522,515	6,670	19,247	12,577	85.9%	10,799	0.104
2012	17,714,507	1,515	18,502	16,987	87.2%	14,810	0.104
2013	8,801,307	26	9,424	9,398	85.3%	8,016	0.107
2014		0	0				
TOTAL		470,270	553,064	82,794	85.7%	70,961	
EXLD PRIOR		470,246	553,000	82,754	85.7%	70,926	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	40	8	7	6	5	4	3	2	2	1	1	0	0	0	0	0	0	0	0	0
1977	5	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1978	6	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1979	10	2	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
1980	12	1	2	2	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0
1981	17	4	1	2	2	2	1	1	1	1	1	0	0	0	0	0	0	0	0	0
1982	22	4	4	2	2	2	2	1	1	1	1	1	1	0	0	0	0	0	0	0
1983	31	5	4	5	2	2	2	2	2	1	1	1	1	1	1	0	0	0	0	0
1984	37	2	6	5	5	2	3	2	2	2	1	1	1	1	1	1	1	0	0	0
1985	44	4	3	7	5	6	2	3	2	2	2	2	1	1	1	1	1	1	0	1
1986	49	5	4	3	7	5	6	2	3	2	2	2	2	1	1	1	1	1	1	1
1987	54	8	5	4	2	6	5	5	2	3	2	2	2	1	1	1	1	1	1	2
1988	70	16	8	5	4	2	6	5	5	2	3	2	2	2	1	1	1	1	1	2
1989	77	8	15	8	5	4	2	6	5	5	2	3	2	2	2	1	1	1	1	3
1990	95	16	8	16	8	5	4	2	6	5	5	2	3	2	2	2	1	1	1	4
1991	99	12	15	8	15	8	4	4	2	6	4	5	2	2	2	2	2	1	1	4
1992	105	16	11	14	7	13	7	4	3	2	5	4	4	2	2	2	2	2	1	5
1993	119	17	16	11	13	7	13	7	4	3	2	5	4	4	2	2	2	2	1	6
1994	171	30	21	18	13	16	8	15	8	5	4	2	6	4	5	2	2	2	2	9
1995	172	38	23	16	14	10	12	6	12	6	4	3	2	5	3	4	2	2	2	8
1996	237	59	40	24	17	15	10	13	6	12	7	4	3	2	5	4	4	2	2	11
1997	282	47	58	39	24	17	15	10	13	6	12	6	4	3	2	5	4	4	2	12
1998	400	88	52	64	44	26	18	16	11	14	7	13	7	4	3	2	5	4	4	15
1999	584	103	105	62	77	53	32	22	20	13	17	8	16	9	5	4	3	6	5	24
2000	780	146	112	115	68	84	57	34	24	21	15	18	9	17	9	5	4	3	7	31
2001	995	249	140	107	110	65	80	55	33	23	21	14	17	9	17	9	5	4	3	36
2002	1,435	297	285	159	123	125	74	92	62	38	26	23	16	20	10	19	10	6	5	44
2003	1,680	341	277	266	149	115	117	69	86	58	35	25	22	15	18	9	18	10	5	46
2004	2,186	435	356	289	277	155	119	122	72	89	61	37	26	23	16	19	10	18	10	53
2005	2,819	594	442	362	294	282	158	121	124	73	91	62	37	26	23	16	20	10	19	65
2006	3,235	627	550	409	335	272	261	146	112	115	68	84	57	34	24	21	15	18	9	77
2007	4,719	1,085	704	618	460	376	306	293	164	126	129	76	95	64	39	27	24	16	20	97
2008	5,822	1,187	1,065	691	607	452	369	300	288	161	124	127	75	93	63	38	27	24	16	115
2009	7,623	1,588	1,231	1,104	717	629	468	383	312	298	167	129	131	78	96	65	39	28	25	136
2010	9,799	1,961	1,633	1,266	1,135	737	647	481	394	320	307	172	132	135	80	99	67	41	28	165
2011	12,577	2,969	1,922	1,601	1,241	1,113	722	634	472	386	314	301	168	130	132	78	97	66	40	190
2012	16,987	5,067	2,814	1,822	1,517	1,176	1,055	685	601	447	366	298	285	160	123	125	74	92	62	218
2013	9,398	1,942	5,035	2,796	1,810	1,508	1,169	1,048	680	597	445	364	296	283	159	122	125	74	91	278
TOTAL	82,794	18,984	16,977	11,926	9,115	7,294	5,760	4,596	3,536	2,849	2,251	1,796	1,430	1,134	849	690	566	439	366	1,660

(1) SECTION 2, EXHIBIT 6, SHEET 1, COL. 4
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 2, EXHIBIT 6, SHEET 23

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1959	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1960	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1961	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1962	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1963	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1964	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1965	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1966	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-
1967	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1968	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1969	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1970	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1971	4	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1972	4	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1973	3	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1974	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1975	22	5	4	3	2	2	2	2	1	1	1	0	0	0	0	0	0	0	0	0
1976	6	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	40	8	7	6	5	4	3	2	2	1	1	0	0	0	0	0	0	0	0	0

(1) BASED ON SECTION 2, EXHIBIT 6, SHEET 39, ROW 8
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 2, EXHIBIT 6, SHEET 23

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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		23										63	
1977	4,296,958	6,416	6,416	6,421	6,416	6,421	6,416					6,421	0.149
1978	4,554,775	6,506	6,506	6,511	6,506	6,511	6,506					6,511	0.143
1979	4,922,518	9,897	9,897	9,907	9,898	9,907	9,898					9,907	0.201
1980	5,505,913	10,440	10,440	10,452	10,447	10,452	10,447					10,452	0.190
1981	5,822,523	11,483	11,483	11,500	11,492	11,500	11,492					11,500	0.198
1982	6,184,882	12,380	12,380	12,403	12,393	12,403	12,393	12,403	12,403	12,403		12,403	0.201
1983	6,513,795	13,948	13,948	13,979	13,968	13,979	13,968	13,975	13,979	13,975		13,979	0.215
1984	6,868,217	15,653	15,653	15,690	15,678	15,690	15,678	15,683	15,689	15,687		15,690	0.228
1985	7,503,185	16,748	16,748	16,791	16,780	16,791	16,780	16,786	16,819	16,791		16,791	0.224
1986	7,891,199	16,665	16,665	16,713	16,702	16,713	16,702	16,709	16,710	16,715		16,713	0.212
1987	8,601,063	15,699	15,699	15,753	15,746	15,754	15,746	15,751	15,761	15,766		15,753	0.183
1988	8,905,267	15,619	15,619	15,689	15,675	15,689	15,675	15,680	15,661	15,701		15,689	0.176
1989	9,434,400	15,328	15,328	15,405	15,392	15,405	15,392	15,397	15,394	15,425		15,405	0.163
1990	10,055,399	15,631	15,631	15,726	15,717	15,726	15,717	15,722	15,782	15,763		15,726	0.156
1991	10,728,872	14,372	14,372	14,472	14,466	14,487	14,481	14,471	14,470	14,527		14,472	0.135
1992	11,441,482	12,907	12,907	13,012	13,016	13,032	13,036	13,020	13,064	13,091		13,012	0.114
1993	11,998,508	12,429	12,429	12,548	12,557	12,559	12,568	12,559	12,644	12,633		12,548	0.105
1994	12,083,591	14,684	14,684	14,855	14,876	14,829	14,847	14,878	15,027	14,969		14,855	0.123
1995	12,383,967	11,486	11,486	11,658	11,677	11,691	11,714	11,677	11,701	11,790		11,658	0.094
1996	12,949,088	11,856	11,856	12,093	12,151	12,125	12,189	12,151	12,220	12,248		12,093	0.093
1997	13,596,753	11,694	11,694	11,976	12,033	12,024	12,088	12,032	12,143	12,131		11,976	0.088
1998	14,465,333	12,860	12,860	13,260	13,321	13,297	13,361	13,322	13,281	13,413		13,260	0.092
1999	15,088,873	15,362	15,362	15,946	16,020	15,907	15,974	16,021	16,064	16,090		15,946	0.106
2000	15,809,043	16,536	16,536	17,316	17,418	17,238	17,325	17,417	17,447	17,471		17,316	0.110
2001	16,717,138	15,566	15,566	16,562	16,672	16,568	16,672	16,672	16,497	16,717		16,562	0.099
2002	17,601,171	17,497	17,497	18,932	19,059	18,831	18,939	19,062	18,810	19,038		18,932	0.108
2003	18,004,352	15,979	15,979	17,659	17,771	17,664	17,765	17,777	17,221	17,797		17,660	0.098
2004	18,523,800	16,347	16,347	18,550	18,623	18,469	18,531	18,633	18,009	18,724		18,534	0.100
2005	18,566,524	16,250	16,250	19,127	19,220	18,934	19,007	19,235	19,100	19,152		19,069	0.103
2006	18,918,245	13,775	13,786	16,934	16,961	17,125	17,148	16,964	17,031	17,034		17,011	0.090
2007	19,391,569	15,239	15,239	20,109	20,154	19,807	19,839	20,181	19,782	19,958		19,958	0.103
2008	19,805,485	12,768	12,779	18,352	18,345	18,748	18,743	18,358	17,767	18,474		18,590	0.094
2009	19,727,413	11,727	11,728	19,047	18,839	19,480	19,343	18,861	17,619	19,284		19,350	0.098
2010	19,224,772	10,285	10,290	19,795	19,407	20,156	19,943	19,437	19,499	19,370		20,084	0.104
2011	18,522,515	6,670	6,679	17,973	17,589	19,388	19,223	17,735	17,661	18,689		19,247	0.104
2012	17,714,507	1,515	1,519	14,591	13,598	18,502	18,356	14,242	18,232	17,414		18,502	0.104
2013	17,602,614	26	35	38,182	38,797	18,848	18,853	34,820	31,872	17,776		18,848	0.107
2014	18,074,133					19,339	19,339					19,339	0.107
TOTAL		470,270	470,296	575,893	575,381	581,992	582,093	527,632	525,360	516,016		581,827	
EXLD PRIOR		470,246	470,296	575,893	575,381	581,992	582,093	527,632	525,360	516,016		581,763	
EXLD PRIOR & 2014		470,246	470,296	575,893	575,381	562,652	562,754	527,632	525,360	516,016		562,424	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	6,416	1.001	6,421	0.149
1978	426	6,506	1.001	6,511	0.143
1979	414	9,897	1.001	9,907	0.201
1980	402	10,440	1.001	10,452	0.190
1981	390	11,483	1.002	11,500	0.198
1982	378	12,380	1.002	12,403	0.201
1983	366	13,948	1.002	13,979	0.215
1984	354	15,653	1.002	15,690	0.228
1985	342	16,748	1.003	16,791	0.224
1986	330	16,665	1.003	16,713	0.212
1987	318	15,699	1.003	15,753	0.183
1988	306	15,619	1.004	15,689	0.176
1989	294	15,328	1.005	15,405	0.163
1990	282	15,631	1.006	15,726	0.156
1991	270	14,372	1.007	14,472	0.135
1992	258	12,907	1.008	13,012	0.114
1993	246	12,429	1.010	12,548	0.105
1994	234	14,684	1.012	14,855	0.123
1995	222	11,486	1.015	11,658	0.094
1996	210	11,856	1.020	12,093	0.093
1997	198	11,694	1.024	11,976	0.088
1998	186	12,860	1.031	13,260	0.092
1999	174	15,362	1.038	15,946	0.106
2000	162	16,536	1.047	17,316	0.110
2001	150	15,566	1.064	16,562	0.099
2002	138	17,497	1.082	18,932	0.108
2003	126	15,979	1.105	17,659	0.098
2004	114	16,347	1.135	18,550	0.100
2005	102	16,250	1.177	19,127	0.103
2006	90	13,775	1.229	16,934	0.090
2007	78	15,239	1.320	20,109	0.104
2008	66	12,768	1.437	18,352	0.093
2009	54	11,727	1.624	19,047	0.097
2010	42	10,285	1.925	19,795	0.103
2011	30	6,670	2.694	17,973	0.097
2012	18	1,515	9.633	14,591	0.082
2013	6	26	1,444.922	38,182	0.217
2014	0				
TOTAL		470,246		575,893	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	6,416	1.000	6,416	0.149
1978	426	6,506	1.000	6,506	0.143
1979	414	9,897	1.000	9,898	0.201
1980	402	10,440	1.001	10,447	0.190
1981	390	11,483	1.001	11,492	0.197
1982	378	12,380	1.001	12,393	0.200
1983	366	13,948	1.001	13,968	0.214
1984	354	15,653	1.002	15,678	0.228
1985	342	16,748	1.002	16,780	0.224
1986	330	16,665	1.002	16,702	0.212
1987	318	15,699	1.003	15,746	0.183
1988	306	15,619	1.004	15,675	0.176
1989	294	15,328	1.004	15,392	0.163
1990	282	15,631	1.005	15,717	0.156
1991	270	14,372	1.007	14,466	0.135
1992	258	12,907	1.008	13,016	0.114
1993	246	12,429	1.010	12,557	0.105
1994	234	14,684	1.013	14,876	0.123
1995	222	11,486	1.017	11,677	0.094
1996	210	11,856	1.025	12,151	0.094
1997	198	11,694	1.029	12,033	0.088
1998	186	12,860	1.036	13,321	0.092
1999	174	15,362	1.043	16,020	0.106
2000	162	16,536	1.053	17,418	0.110
2001	150	15,566	1.071	16,672	0.100
2002	138	17,497	1.089	19,059	0.108
2003	126	15,979	1.112	17,771	0.099
2004	114	16,347	1.139	18,623	0.101
2005	102	16,250	1.183	19,220	0.104
2006	90	13,786	1.230	16,961	0.090
2007	78	15,239	1.323	20,154	0.104
2008	66	12,779	1.436	18,345	0.093
2009	54	11,728	1.606	18,839	0.095
2010	42	10,290	1.886	19,407	0.101
2011	30	6,679	2.633	17,589	0.095
2012	18	1,519	8.954	13,598	0.077
2013	6	35	1,119.207	38,797	0.220
2014	0				
TOTAL		470,296		575,381	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) BASED ON DATA FROM THE BWC
(3) SECTION 2, EXHIBIT 6, SHEET 20, COL. 9
(4) = (2) x (3)
(5) = (4) / PAYROLL x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	4,296,958	0.149	6,424	99.9%	6,419	6,416	5	6,421	0.149
1978	4,554,775	0.143	6,514	99.9%	6,509	6,506	6	6,511	0.143
1979	4,922,518	0.201	9,902	99.9%	9,892	9,897	10	9,907	0.201
1980	5,505,913	0.190	10,463	99.9%	10,451	10,440	12	10,452	0.190
1981	5,822,523	0.198	11,509	99.8%	11,491	11,483	17	11,500	0.198
1982	6,184,882	0.201	12,418	99.8%	12,396	12,380	22	12,403	0.201
1983	6,513,795	0.215	13,988	99.8%	13,957	13,948	31	13,979	0.215
1984	6,868,217	0.229	15,703	99.8%	15,666	15,653	37	15,690	0.228
1985	7,503,185	0.224	16,791	99.7%	16,748	16,748	44	16,791	0.224
1986	7,891,199	0.212	16,731	99.7%	16,683	16,665	49	16,713	0.212
1987	8,601,063	0.183	15,768	99.7%	15,713	15,699	54	15,754	0.183
1988	8,905,267	0.176	15,708	99.6%	15,638	15,619	70	15,689	0.176
1989	9,434,400	0.163	15,415	99.5%	15,339	15,328	77	15,405	0.163
1990	10,055,399	0.156	15,734	99.4%	15,639	15,631	95	15,726	0.156
1991	10,728,872	0.156	16,773	99.3%	16,658	14,372	115	14,487	0.135
1992	11,441,482	0.135	15,438	99.2%	15,313	12,907	125	13,032	0.114
1993	11,998,508	0.114	13,656	99.1%	13,526	12,429	130	12,559	0.105
1994	12,083,591	0.105	12,632	98.9%	12,487	14,684	145	14,829	0.123
1995	12,383,967	0.113	13,933	98.5%	13,727	11,486	206	11,691	0.094
1996	12,949,088	0.106	13,676	98.0%	13,408	11,856	269	12,125	0.094
1997	13,596,753	0.103	14,005	97.6%	13,675	11,694	330	12,024	0.088
1998	14,465,333	0.100	14,477	97.0%	14,040	12,860	437	13,297	0.092
1999	15,088,873	0.099	14,881	96.3%	14,336	15,362	545	15,907	0.105
2000	15,809,043	0.099	15,586	95.5%	14,884	16,536	702	17,238	0.109
2001	16,717,138	0.100	16,666	94.0%	15,665	15,566	1,002	16,568	0.099
2002	17,601,171	0.100	17,590	92.4%	16,257	17,497	1,334	18,831	0.107
2003	18,004,352	0.098	17,710	90.5%	16,026	15,979	1,685	17,664	0.098
2004	18,523,800	0.096	17,873	88.1%	15,751	16,347	2,122	18,469	0.100
2005	18,566,524	0.096	17,840	85.0%	15,157	16,250	2,683	18,934	0.102
2006	18,918,245	0.095	17,959	81.3%	14,609	13,775	3,350	17,125	0.091
2007	19,391,569	0.097	18,862	75.8%	14,294	15,239	4,568	19,807	0.102
2008	19,805,485	0.099	19,655	69.6%	13,675	12,768	5,980	18,748	0.095
2009	19,727,413	0.102	20,173	61.6%	12,421	11,727	7,752	19,480	0.099
2010	19,224,772	0.107	20,547	52.0%	10,676	10,285	9,871	20,156	0.105
2011	18,522,515	0.109	20,224	37.1%	7,506	6,670	12,718	19,388	0.105
2012	17,714,507	0.107	18,955	10.4%	1,968	1,515	16,987	18,502	0.104
2013	17,602,614	0.107	18,835	0.1%	13	26	18,822	18,848	0.107
2014	18,074,133	0.107	19,339	0.0%			19,339	19,339	0.107
TOTAL			590,355		478,610	470,246	111,745	581,992	

(1) PROVIDED BY THE BWC
(2) SECTION 2, EXHIBIT 6, SHEET 19, COL. 14
(3) = [(1) x (2)] / 100
(4) = 1 / SECTION 2, EXHIBIT 6, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	4,296,958	0.149	6,424	100.0%	6,424	6,416	0	6,416	0.149
1978	4,554,775	0.143	6,514	100.0%	6,514	6,506	0	6,506	0.143
1979	4,922,518	0.201	9,902	100.0%	9,901	9,897	1	9,898	0.201
1980	5,505,913	0.190	10,463	99.9%	10,456	10,440	7	10,447	0.190
1981	5,822,523	0.198	11,509	99.9%	11,500	11,483	9	11,492	0.197
1982	6,184,882	0.201	12,418	99.9%	12,406	12,380	13	12,393	0.200
1983	6,513,795	0.215	13,988	99.9%	13,968	13,948	20	13,968	0.214
1984	6,868,217	0.229	15,703	99.8%	15,678	15,653	25	15,678	0.228
1985	7,503,185	0.224	16,791	99.8%	16,759	16,748	32	16,780	0.224
1986	7,891,199	0.212	16,731	99.8%	16,694	16,665	37	16,702	0.212
1987	8,601,063	0.183	15,768	99.7%	15,721	15,699	47	15,746	0.183
1988	8,905,267	0.176	15,708	99.6%	15,652	15,619	56	15,675	0.176
1989	9,434,400	0.163	15,415	99.6%	15,352	15,328	64	15,392	0.163
1990	10,055,399	0.156	15,734	99.5%	15,649	15,631	85	15,717	0.156
1991	10,728,872	0.156	16,773	99.3%	16,664	14,372	109	14,481	0.135
1992	11,441,482	0.135	15,438	99.2%	15,308	12,907	130	13,036	0.114
1993	11,998,508	0.114	13,656	99.0%	13,516	12,429	139	12,568	0.105
1994	12,083,591	0.105	12,632	98.7%	12,470	14,684	163	14,847	0.123
1995	12,383,967	0.113	13,933	98.4%	13,705	11,486	228	11,714	0.095
1996	12,949,088	0.106	13,676	97.6%	13,344	11,856	333	12,189	0.094
1997	13,596,753	0.103	14,005	97.2%	13,611	11,694	394	12,088	0.089
1998	14,465,333	0.100	14,477	96.5%	13,976	12,860	501	13,361	0.092
1999	15,088,873	0.099	14,881	95.9%	14,270	15,362	612	15,974	0.106
2000	15,809,043	0.099	15,586	94.9%	14,797	16,536	789	17,325	0.110
2001	16,717,138	0.100	16,666	93.4%	15,561	15,566	1,106	16,672	0.100
2002	17,601,171	0.100	17,590	91.8%	16,149	17,497	1,441	18,939	0.108
2003	18,004,352	0.098	17,710	89.9%	15,924	15,979	1,786	17,765	0.099
2004	18,523,800	0.096	17,873	87.8%	15,689	16,347	2,184	18,531	0.100
2005	18,566,524	0.096	17,840	84.5%	15,083	16,250	2,757	19,007	0.102
2006	18,918,245	0.095	17,959	81.3%	14,597	13,786	3,362	17,148	0.091
2007	19,391,569	0.097	18,862	75.6%	14,262	15,239	4,600	19,839	0.102
2008	19,805,485	0.099	19,655	69.7%	13,692	12,779	5,963	18,743	0.095
2009	19,727,413	0.102	20,173	62.3%	12,558	11,728	7,615	19,343	0.098
2010	19,224,772	0.107	20,547	53.0%	10,895	10,290	9,653	19,943	0.104
2011	18,522,515	0.109	20,224	38.0%	7,680	6,679	12,544	19,223	0.104
2012	17,714,507	0.107	18,955	11.2%	2,117	1,519	16,838	18,356	0.104
2013	17,602,614	0.107	18,835	0.1%	17	35	18,818	18,853	0.107
2014	18,074,133	0.107	19,339	0.0%			19,339	19,339	0.107
TOTAL			590,355		478,557	470,296	111,797	582,093	

(1) PROVIDED BY THE BWC
(2) SECTION 2, EXHIBIT 6, SHEET 19, COL. 14
(3) = [(1) x (2)] / 100
(4) = 1 / SECTION 2, EXHIBIT 6, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	4,296,958		1.000			1.002			
1978	4,554,775		1.000			1.002			
1979	4,922,518		1.000			1.002			
1980	5,505,913		1.000			1.002			
1981	5,822,523		1.000			1.002			
1982	6,184,882	3,821	1.000	3,821	3,240	1.002	3,246	12,403	0.201
1983	6,513,795	3,901	1.000	3,901	3,576	1.002	3,582	13,975	0.215
1984	6,868,217	4,284	1.000	4,284	3,654	1.002	3,661	15,683	0.228
1985	7,503,185	4,501	1.000	4,501	3,721	1.002	3,729	16,786	0.224
1986	7,891,199	4,527	1.000	4,527	3,681	1.003	3,691	16,709	0.212
1987	8,601,063	4,735	1.000	4,735	3,316	1.003	3,327	15,751	0.183
1988	8,905,267	4,869	1.000	4,869	3,208	1.004	3,220	15,680	0.176
1989	9,434,400	4,902	1.000	4,902	3,127	1.005	3,141	15,397	0.163
1990	10,055,399	4,743	1.000	4,743	3,296	1.006	3,315	15,722	0.156
1991	10,728,872	4,437	1.000	4,437	3,239	1.007	3,261	14,471	0.135
1992	11,441,482	4,538	1.000	4,538	2,844	1.009	2,869	13,020	0.114
1993	11,998,508	4,087	1.000	4,087	3,041	1.010	3,073	12,559	0.105
1994	12,083,591	4,233	1.000	4,233	3,469	1.013	3,515	14,878	0.123
1995	12,383,967	3,763	1.000	3,763	3,052	1.017	3,103	11,677	0.094
1996	12,949,088	3,746	1.000	3,747	3,165	1.025	3,243	12,151	0.094
1997	13,596,753	3,568	1.001	3,570	3,278	1.028	3,370	12,032	0.088
1998	14,465,333	3,586	1.002	3,592	3,586	1.034	3,709	13,322	0.092
1999	15,088,873	4,013	1.003	4,026	3,828	1.040	3,979	16,021	0.106
2000	15,809,043	4,107	1.005	4,129	4,026	1.048	4,218	17,417	0.110
2001	16,717,138	4,039	1.008	4,071	3,854	1.063	4,095	16,672	0.100
2002	17,601,171	4,292	1.013	4,349	4,077	1.075	4,383	19,062	0.108
2003	18,004,352	4,090	1.024	4,189	3,907	1.086	4,244	17,777	0.099
2004	18,523,800	4,093	1.036	4,242	3,994	1.100	4,393	18,633	0.101
2005	18,566,524	3,891	1.049	4,081	4,176	1.129	4,714	19,235	0.104
2006	18,918,245	3,440	1.069	3,677	4,004	1.152	4,613	16,964	0.090
2007	19,391,569	3,547	1.134	4,023	4,296	1.168	5,016	20,181	0.104
2008	19,805,485	3,091	1.212	3,745	4,131	1.187	4,902	18,358	0.093
2009	19,727,413	2,926	1.314	3,846	4,008	1.224	4,904	18,861	0.096
2010	19,224,772	2,399	1.481	3,552	4,287	1.276	5,472	19,437	0.101
2011	18,522,515	1,787	1.920	3,430	3,733	1.385	5,170	17,735	0.096
2012	17,714,507	443	6.238	2,764	3,419	1.507	5,153	14,242	0.080
2013	17,602,614	2	1,559.600	3,119	13,213	0.845	11,163	34,820	0.198
2014									
TOTAL		118,401		129,494				527,632	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	2	142	1,699	3,120	1,580	1,237	1,056	926	769	497	446	270	152	164	94	74	21	36	12	16	11	9	9	5	6	2	7	7	0	8	0	1						22	12,403
1983	3	160	2,033	3,860	1,661	1,263	1,186	1,071	787	616	377	279	211	143	55	53	36	37	13	13	17	6	10	2	10	11	14	10	5	2	7	5						25	13,979
1984	3	212	2,646	4,175	1,926	1,493	1,282	985	895	617	357	314	245	86	98	74	31	82	19	32	18	11	3	10	9	11	8	1	3	6	4	3						28	15,689
1985	3	224	2,591	4,455	2,505	1,688	1,257	1,264	893	476	332	315	180	97	112	55	34	44	96	22	9	6	7	7	17	9	8	30	11	19	13	9						30	16,819
1986	3	151	2,113	5,164	2,413	1,465	1,292	1,219	759	533	369	369	174	152	88	52	68	87	31	38	36	30	14	8	11	10	8	8	3	5	4	3						30	16,710
1987	3	165	1,944	4,840	2,292	1,576	1,383	938	699	559	320	219	196	113	66	68	75	46	29	33	20	27	17	4	46	12	9	11	5	8	6	4						28	15,761
1988	2	127	1,752	4,683	2,365	1,948	1,309	990	762	411	256	289	144	108	81	97	40	54	39	42	29	20	27	25	17	3	3	4	2	3	2	1						28	15,661
1989	3	112	1,058	4,021	3,370	1,694	1,466	1,117	533	422	370	213	267	115	103	67	77	61	38	28	58	30	65	27	13	7	7	8	3	6	4	3						28	15,394
1990	7	241	2,849	3,927	2,220	1,714	1,382	892	564	399	285	176	268	149	163	104	104	39	44	22	12	31	20	21	31	16	16	20	8	14	10	7						28	15,782
1991	3	320	2,844	2,968	2,421	1,635	967	805	476	369	285	248	208	149	147	118	83	62	122	61	39	27	17	10	15	8	8	10	4	7	5	4						26	14,470
1992	0	138	2,060	3,693	2,397	1,222	811	700	361	313	257	233	139	156	94	57	48	61	48	52	40	26	25	16	23	12	12	15	6	11	8	5						24	13,064
1993	0	260	2,586	3,551	1,604	1,029	967	592	425	302	253	211	138	127	80	87	63	37	34	45	41	32	30	19	28	15	15	18	7	13	9	6						23	12,644
1994	7	380	3,308	3,414	1,767	1,250	974	666	551	538	349	420	227	179	66	89	111	61	257	70	56	43	41	26	38	20	20	24	10	17	12	9						27	15,027
1995	14	355	3,035	2,517	1,473	902	758	524	379	314	294	237	165	122	120	95	93	26	64	35	28	22	21	13	19	10	10	12	5	9	6	4						21	11,701
1996	16	275	3,265	2,538	1,491	1,010	565	607	403	354	397	242	161	178	181	59	55	62	85	47	37	29	27	17	25	13	13	16	7	12	8	6						22	12,220
1997	40	316	3,027	2,292	1,454	889	882	521	500	490	309	239	311	151	92	86	97	65	89	49	39	30	29	18	27	14	14	17	7	12	9	6						22	12,143
1998	50	442	3,374	2,608	1,508	969	879	897	582	411	272	294	185	230	78	81	73	49	68	37	30	23	22	14	20	11	11	13	5	9	7	5						24	13,281
1999	13	439	4,036	3,369	1,782	1,502	965	819	634	367	394	301	276	313	152	114	104	70	95	53	42	32	31	19	29	15	15	18	7	13	9	7						29	16,064
2000	10	786	4,438	3,344	2,082	1,393	1,130	942	647	604	429	292	191	245	162	122	110	74	102	56	45	34	33	21	31	16	16	19	8	14	10	7						31	17,447
2001	30	394	4,390	3,297	1,654	1,635	1,008	818	610	811	368	337	213	196	130	98	88	59	82	45	36	28	26	17	25	13	13	15	6	11	8	6						30	16,497
2002	50	743	4,938	3,404	2,247	1,884	1,216	1,068	731	500	378	339	245	225	149	112	102	68	94	52	41	32	30	19	28	15	15	18	7	13	9	6						34	18,810
2003	21	910	4,512	3,540	2,053	1,482	1,224	888	513	535	301	254	183	169	111	84	76	51	70	39	31	24	23	14	21	11	11	13	5	10	7	5						31	17,221
2004	10	1,003	5,017	3,651	1,805	1,778	1,203	970	455	455	324	273	197	182	120	90	82	55	76	42	33	25	24	15	23	12	12	14	6	10	7	5						32	18,009
2005	27	1,077	5,284	3,461	1,933	1,462	989	1,324	694	615	438	369	267	245	162	122	111	74	102	56	45	34	33	21	31	16	16	19	8	14	10	7						34	19,100
2006	0	1,060	5,108	2,936	1,773	967	958	974	638	565	402	339	245	226	149	112	102	68	94	52	41	32	30	19	28	15	15	18	7	13	9	6						31	17,031
2007	13	1,881	5,989	2,898	1,932	1,340	1,185	1,046	685	607	432	364	263	242	160	120	109	73	101	55	44	34	32	20	30	16	16	19	8	14	10	7						36	19,782
2008	10	2,184	4,966	2,770	1,461	1,377	1,034	912	598	529	377	318	230	211	139	105	95	64	88	48	39	30	28	18	26	14	14	17	7	12	9	6						32	17,767
2009	8	2,294	5,359	2,455	1,612	1,272	955	843	552	489	348	294	212	195	129	97	88	59	81	45	36	27	26	17	24	13	13	15	6	11	8	6						32	17,619
2010	21	1,955	4,921	3,389	1,980	1,563	1,173	1,035	678	601	428	361	260	240	158	119	108	73	100	55	44	34	32	20	30	16	16	19	8	14	10	7						35	19,499
2011	24	1,933	4,713	2,955	1,726	1,363	1,023	902	591	524	373	314	227	209	138	104	94	63	87	48	38	29	28	18	26	14	14	16	7	12	9	6						32	17,661
2012	2	1,513	5,018	3,146	1,838	1,451	1,089	961	629	558	397	335	242	223	147	111	100	67	92	51	41	31	30	19	28	15	15	17	7	13	9	6						33	18,232
2013	26	2,643	8,766	5,495	3,211	2,534	1,903	1,678	1,100	974	693	585	422	389	257	193	175	118	162	89	71	54	52	33	49	26	26	31	13	22	16	11						57	31,872
Factors	100.000	3.317	0.627	0.584	0.789	0.751	0.882	0.655	0.886	0.712	0.843	0.722	0.920	0.660	0.753	0.907	0.672	1.373	0.551	0.799	0.765	0.954	0.633	1.475	0.530	0.994	1.195	0.411	1.768	0.711	0.700							Tail 1.002	

Example: AY 2008 Age 78 of 1,034 = 1,377 x 0.751 and AY 2008 Age 90 of 912 = 1,034 x 0.882

NOTE: FACTORS ARE FROM SECTION 2, EXHIBIT 6, SHEET 35

OHIO BUREAU OF WORKERS' COMPENSATION
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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	4,296,958	6,416									
1978	4,554,775	6,506									
1979	4,922,518	9,897									
1980	5,505,913	10,440									
1981	5,822,523	11,483									
1982	6,184,882	12,380	31.995	-	31.995	101.27	3,821	12,380	22	12,403	0.201
1983	6,513,795	13,948	32.685	0.004	32.689	109.40	3,901	13,950	25	13,975	0.215
1984	6,868,217	15,653	32.117	0.012	32.129	113.77	4,284	15,659	28	15,687	0.228
1985	7,503,185	16,748	30.937	0.025	30.962	120.27	4,501	16,761	30	16,791	0.224
1986	7,891,199	16,665	28.802	0.035	28.837	127.81	4,527	16,685	30	16,715	0.212
1987	8,601,063	15,699	23.461	0.057	23.518	141.32	4,735	15,738	28	15,766	0.183
1988	8,905,267	15,619	21.934	0.075	22.009	146.25	4,869	15,673	28	15,701	0.176
1989	9,434,400	15,328	20.393	0.091	20.484	153.34	4,902	15,397	28	15,425	0.163
1990	10,055,399	15,631	17.880	0.118	17.998	184.32	4,743	15,735	28	15,763	0.157
1991	10,728,872	14,372	15.319	0.137	15.455	211.45	4,437	14,500	26	14,527	0.135
1992	11,441,482	12,907	13.217	0.165	13.382	215.19	4,538	13,068	24	13,091	0.114
1993	11,998,508	12,429	13.353	0.195	13.547	227.75	4,087	12,610	23	12,633	0.105
1994	12,083,591	14,684	13.356	0.235	13.591	259.73	4,233	14,942	27	14,969	0.124
1995	12,383,967	11,486	11.600	0.286	11.886	263.12	3,763	11,768	21	11,790	0.095
1996	12,949,088	11,856	11.610	0.362	11.972	272.54	3,747	12,226	22	12,248	0.095
1997	13,596,753	11,694	11.855	0.420	12.276	276.31	3,570	12,109	22	12,131	0.089
1998	14,465,333	12,860	12.245	0.503	12.748	292.38	3,592	13,389	24	13,413	0.093
1999	15,088,873	15,362	12.996	0.591	13.587	293.61	4,026	16,061	29	16,090	0.107
2000	15,809,043	16,536	12.973	0.709	13.682	308.70	4,129	17,440	31	17,471	0.111
2001	16,717,138	15,566	12.271	0.884	13.154	311.61	4,071	16,687	30	16,717	0.100
2002	17,601,171	17,497	12.427	1.070	13.497	323.68	4,350	19,004	34	19,038	0.108
2003	18,004,352	15,979	11.900	1.330	13.230	320.54	4,189	17,765	32	17,797	0.099
2004	18,523,800	16,347	11.392	1.633	13.025	338.27	4,242	18,690	34	18,724	0.101
2005	18,566,524	16,250	11.544	2.037	13.581	344.95	4,081	19,118	34	19,152	0.103
2006	18,918,245	13,775	10.695	2.506	13.201	350.19	3,678	17,004	31	17,034	0.090
2007	19,391,569	15,239	10.514	3.231	13.746	363.14	3,991	19,922	36	19,958	0.103
2008	19,805,485	12,768	9.122	4.053	13.175	372.85	3,754	18,441	33	18,474	0.093
2009	19,727,413	11,727	8.038	5.156	13.194	380.93	3,830	19,249	35	19,284	0.098
2010	19,224,772	10,285	7.399	6.511	13.910	384.74	3,613	19,335	35	19,370	0.101
2011	18,522,515	6,670	4.906	8.814	13.720	388.59	3,499	18,655	34	18,689	0.101
2012	17,714,507	1,515	1.189	12.459	13.648	401.41	3,173	17,383	31	17,414	0.098
2013	17,602,614	26	0.020	13.600	13.620	415.30	3,137	17,744	32	17,776	0.101
2014							3,127				
TOTAL		470,246					133,140	515,088	929	516,016	

(1) PROVIDED BY THE BWC
(2) BASED ON DATA FROM THE BWC
(3) = (2) / [(6) x (7)] x 1000
(4) SECTION 2, EXHIBIT 6, SHEET 21, COL. 6
(5) = (3) + (4)
(6) BASED ON HISTORICAL BENEFIT LEVELS
(7) SECTION 2, 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
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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	4,296,958	3.912	16,808,668		1.000					0.804					
1978	4,554,775	3.675	16,737,992		1.000					0.804					
1979	4,922,518	3.407	16,773,433		1.000					0.804					
1980	5,505,913	3.169	17,448,182		1.000					0.804					
1981	5,822,523	2.920	16,998,954		1.000					0.804					
1982	6,184,882	2.776	17,167,821	3,821	1.000	3,821	6.178%	2.226%		0.804	1.788%	6.178%	3,821	3,821	6.178%
1983	6,513,795	2.658	17,314,056	3,901	1.000	3,901	5.989%	2.253%		0.788	1.775%	5.989%	3,901	3,901	5.989%
1984	6,868,217	2.533	17,396,710	4,284	1.000	4,284	6.237%	2.463%		0.772	1.902%	6.237%	4,284	4,284	6.237%
1985	7,503,185	2.448	18,364,828	4,501	1.000	4,501	5.999%	2.451%		0.757	1.856%	5.999%	4,501	4,501	5.999%
1986	7,891,199	2.388	18,846,257	4,527	1.000	4,527	5.737%	2.402%	2.4%	0.742	1.783%	5.737%	4,527	4,527	5.737%
1987	8,601,063	2.311	19,875,240	4,735	1.000	4,735	5.505%	2.382%	0.9%	0.728	1.734%	5.505%	4,735	4,735	5.505%
1988	8,905,267	2.208	19,660,304	4,869	1.000	4,869	5.468%	2.477%	-0.2%	0.713	1.767%	5.468%	4,869	4,869	5.468%
1989	9,434,400	2.159	20,371,910	4,902	1.000	4,902	5.196%	2.406%	-0.1%	0.736	1.770%	5.196%	4,902	4,902	5.196%
1990	10,055,399	2.083	20,942,088	4,743	1.000	4,743	4.717%	2.265%	-1.1%	0.758	1.717%	4.717%	4,743	4,743	4.717%
1991	10,728,872	2.022	21,689,651	4,437	1.000	4,437	4.136%	2.046%	-3.9%	0.782	1.599%	4.136%	4,437	4,437	4.136%
1992	11,441,482	1.919	21,954,933	4,538	1.000	4,538	3.966%	2.067%	-5.1%	0.806	1.666%	3.965%	4,537	4,538	3.966%
1993	11,998,508	1.885	22,621,374	4,087	1.000	4,087	3.406%	1.807%	-6.4%	0.831	1.501%	3.406%	4,087	4,087	3.406%
1994	12,083,591	1.825	22,048,532	4,233	1.000	4,233	3.503%	1.920%	-4.4%	0.857	1.644%	3.501%	4,231	4,233	3.503%
1995	12,383,967	1.774	21,970,116	3,763	1.000	3,763	3.039%	1.713%	-4.2%	0.883	1.512%	3.038%	3,762	3,763	3.039%
1996	12,949,088	1.717	22,232,463	3,746	1.000	3,747	2.894%	1.685%	-4.5%	0.910	1.534%	2.894%	3,747	3,747	2.894%
1997	13,596,753	1.644	22,352,179	3,568	1.001	3,570	2.626%	1.597%	-3.7%	0.939	1.499%	2.626%	3,571	3,570	2.626%
1998	14,465,333	1.568	22,686,876	3,586	1.002	3,592	2.483%	1.583%	-4.4%	0.968	1.532%	2.483%	3,591	3,592	2.483%
1999	15,088,873	1.517	22,896,749	4,013	1.003	4,026	2.668%	1.758%	-0.1%	0.997	1.754%	2.669%	4,028	4,026	2.668%
2000	15,809,043	1.467	23,186,938	4,107	1.005	4,129	2.612%	1.781%	2.1%	1.013	1.803%	2.611%	4,128	4,129	2.612%
2001	16,717,138	1.434	23,973,016	4,039	1.008	4,071	2.435%	1.698%	2.4%	1.028	1.746%	2.436%	4,072	4,071	2.435%
2002	17,601,171	1.390	24,464,115	4,292	1.013	4,349	2.471%	1.778%	2.0%	1.044	1.856%	2.472%	4,351	4,350	2.471%
2003	18,004,352	1.348	24,277,502	4,090	1.024	4,189	2.326%	1.725%	-0.4%	1.060	1.828%	2.330%	4,195	4,189	2.327%
2004	18,523,800	1.304	24,148,944	4,093	1.036	4,242	2.290%	1.757%	-0.1%	1.076	1.890%	2.288%	4,237	4,242	2.290%
2005	18,566,524	1.280	23,758,948	3,891	1.049	4,081	2.198%	1.718%	0.1%	1.092	1.876%	2.200%	4,084	4,081	2.198%
2006	18,918,245	1.246	23,574,590	3,440	1.069	3,677	1.944%	1.560%	-2.6%	1.109	1.729%	1.954%	3,697	3,678	1.944%
2007	19,391,569	1.209	23,452,743	3,547	1.134	4,023	2.075%	1.715%	-1.3%	1.082	1.856%	1.934%	3,751	3,991	2.058%
2008	19,805,485	1.169	23,147,670	3,091	1.212	3,745	1.891%	1.618%	-1.6%	1.055	1.708%	1.916%	3,795	3,754	1.895%
2009	19,727,413	1.141	22,503,303	2,926	1.314	3,846	1.949%	1.709%	0.3%	1.030	1.760%	1.917%	3,781	3,830	1.941%
2010	19,224,772	1.129	21,710,635	2,399	1.481	3,552	1.848%	1.636%	0.9%	1.005	1.644%	1.945%	3,739	3,613	1.879%
2011	18,522,515	1.093	20,240,053	1,787	1.920	3,430	1.852%	1.695%	-0.1%	0.980	1.661%	1.929%	3,573	3,499	1.889%
2012	17,714,507	1.061	18,793,320	443	6.238	2,764	1.560%	1.471%	-2.0%	1.000	1.471%	1.835%	3,251	3,173	1.791%
2013	17,602,614	1.030	18,130,692	2	1,559.600	3,119	1.772%	1.720%	-0.9%	1.000	1.720%	1.782%	3,137	3,137	1.782%
2014	18,074,133	1.000	18,074,133	0						1.000		1.730%	3,127	3,127	1.730%
TOTAL				118,401		129,494							133,192	133,140	

5 Year Average excluding 2013	1.648%
10 Year Average excluding 2013	1.742%
5 Year Average excluding 2012-2013	1.725%
10 Year Average excluding 2011-2013	1.789%
2006-2011 Average excluding 2009	1.719%
(16) 2014 Selected Frequency	1.730%

(1) PROVIDED BY THE BWC
(2) BASED ON CHANGE IN SAWW
(3) = (1) x (2)
(4) BASED ON DATA FROM THE BWC
(5) SECTION 2, 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)

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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	4,296,958			6,421		0.149
1978	4,554,775			6,511		0.143
1979	4,922,518			9,907		0.201
1980	5,505,913			10,452		0.190
1981	5,822,523			11,500		0.198
1982	6,184,882	3,821	6.18%	12,403	3,246	0.201
1983	6,513,795	3,901	5.99%	13,979	3,583	0.215
1984	6,868,217	4,284	6.24%	15,690	3,662	0.228
1985	7,503,185	4,501	6.00%	16,791	3,731	0.224
1986	7,891,199	4,527	5.74%	16,713	3,692	0.212
1987	8,601,063	4,735	5.51%	15,753	3,327	0.183
1988	8,905,267	4,869	5.47%	15,689	3,222	0.176
1989	9,434,400	4,902	5.20%	15,405	3,143	0.163
1990	10,055,399	4,743	4.72%	15,726	3,316	0.156
1991	10,728,872	4,437	4.14%	14,472	3,262	0.135
1992	11,441,482	4,538	3.97%	13,012	2,867	0.114
1993	11,998,508	4,087	3.41%	12,548	3,070	0.105
1994	12,083,591	4,233	3.50%	14,855	3,509	0.123
1995	12,383,967	3,763	3.04%	11,658	3,098	0.094
1996	12,949,088	3,747	2.89%	12,093	3,228	0.093
1997	13,596,753	3,570	2.63%	11,976	3,355	0.088
1998	14,465,333	3,592	2.48%	13,260	3,692	0.092
1999	15,088,873	4,026	2.67%	15,946	3,961	0.106
2000	15,809,043	4,129	2.61%	17,316	4,194	0.110
2001	16,717,138	4,071	2.44%	16,562	4,068	0.099
2002	17,601,171	4,350	2.47%	18,932	4,352	0.108
2003	18,004,352	4,189	2.33%	17,660	4,216	0.098
2004	18,523,800	4,242	2.29%	18,534	4,369	0.100
2005	18,566,524	4,081	2.20%	19,069	4,673	0.103
2006	18,918,245	3,678	1.94%	17,011	4,625	0.090
2007	19,391,569	3,991	2.06%	19,958	5,001	0.103
2008	19,805,485	3,754	1.90%	18,590	4,952	0.094
2009	19,727,413	3,830	1.94%	19,350	5,052	0.098
2010	19,224,772	3,613	1.88%	20,084	5,559	0.104
2011	18,522,515	3,499	1.89%	19,247	5,501	0.104
2012	17,714,507	3,173	1.79%	18,502	5,831	0.104
2013	17,602,614	3,137	1.78%	18,848	6,008	0.107
2014		3,127		19,339	6,185	
TOTAL		133,140		581,763		

(1) PROVIDED BY THE BWC
(2) SECTION 2, EXHIBIT 6, SHEET 13, COL. 14
(3) = (2) / (1) x 100
(4) SECTION 2, EXHIBIT 6, 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	23	18	68	50						14	5	(9)	63	68	(5)
1977	6,416	6,416	6,423	7	438	426	1.001	1.001	25.9%	2	0	(2)	6,421	6,423	(2)
1978	6,506	6,505	6,514	9	426	414	1.001	1.001	23.9%	2	1	(1)	6,511	6,514	(2)
1979	9,897	9,883	9,901	18	414	402	1.001	1.002	22.0%	4	14	10	9,907	9,901	6
1980	10,440	10,439	10,462	23	402	390	1.002	1.002	19.4%	4	1	(3)	10,452	10,462	(10)
1981	11,483	11,476	11,507	31	390	378	1.002	1.003	17.2%	5	6	1	11,500	11,507	(7)
1982	12,380	12,379	12,418	39	378	366	1.003	1.003	16.2%	6	1	(5)	12,403	12,418	(16)
1983	13,948	13,941	13,987	46	366	354	1.003	1.003	2.4%	1	7	6	13,979	13,987	(8)
1984	15,653	15,647	15,702	55	354	342	1.003	1.004	7.2%	4	6	2	15,690	15,702	(12)
1985	16,748	16,737	16,800	63	342	330	1.004	1.004	5.8%	4	11	7	16,791	16,800	(8)
1986	16,665	16,657	16,729	71	330	318	1.004	1.004	12.8%	9	8	(2)	16,713	16,729	(15)
1987	15,699	15,690	15,767	77	318	306	1.004	1.005	12.7%	10	9	(1)	15,753	15,767	(14)
1988	15,619	15,616	15,704	88	306	294	1.005	1.006	12.3%	11	3	(8)	15,689	15,704	(15)
1989	15,328	15,315	15,421	106	294	282	1.006	1.007	18.7%	20	13	(7)	15,405	15,421	(16)
1990	15,631	15,610	15,731	121	282	270	1.007	1.008	10.6%	13	21	8	15,726	15,731	(5)
1991	14,372	14,356	14,493	138	270	258	1.008	1.010	19.2%	26	17	(10)	14,472	14,493	(22)
1992	12,907	12,880	13,027	146	258	246	1.010	1.011	15.5%	23	26	4	13,012	13,027	(14)
1993	12,429	12,388	12,559	172	246	234	1.011	1.014	17.8%	30	41	11	12,548	12,559	(11)
1994	14,684	14,614	14,876	262	234	222	1.014	1.018	22.3%	58	70	11	14,855	14,876	(21)
1995	11,486	11,422	11,684	263	222	210	1.018	1.023	21.7%	57	64	7	11,658	11,684	(26)
1996	11,856	11,794	12,111	316	210	198	1.023	1.027	14.0%	44	62	17	12,093	12,111	(17)
1997	11,694	11,597	11,981	383	198	186	1.027	1.033	18.3%	70	97	27	11,976	11,981	(4)
1998	12,860	12,780	13,292	512	186	174	1.033	1.040	17.0%	87	81	(6)	13,260	13,292	(31)
1999	15,362	15,210	15,960	749	174	162	1.040	1.049	17.9%	134	152	17	15,946	15,960	(13)
2000	16,536	16,291	17,366	1,076	162	150	1.049	1.066	24.2%	261	245	(16)	17,316	17,366	(50)
2001	15,566	15,353	16,645	1,292	150	138	1.066	1.084	20.2%	261	213	(48)	16,562	16,645	(83)
2002	17,497	17,158	19,003	1,845	138	126	1.084	1.108	20.5%	379	339	(40)	18,932	19,003	(71)
2003	15,979	15,679	17,847	2,168	126	114	1.108	1.138	19.6%	425	301	(125)	17,660	17,847	(188)
2004	16,347	15,892	18,740	2,848	114	102	1.138	1.182	20.9%	595	455	(140)	18,534	18,740	(207)
2005	16,250	15,556	19,093	3,537	102	90	1.182	1.233	18.8%	665	694	29	19,069	19,093	(24)
2006	13,775	12,802	17,080	4,279	90	78	1.233	1.323	22.6%	966	974	8	17,011	17,080	(70)
2007	15,239	14,053	20,008	5,955	78	66	1.323	1.439	19.8%	1,181	1,185	4	19,958	20,008	(50)
2008	12,768	11,391	18,960	7,569	66	54	1.439	1.631	21.2%	1,607	1,377	(229)	18,590	18,960	(371)
2009	11,727	10,115	20,012	9,897	54	42	1.631	1.941	20.2%	1,998	1,612	(386)	19,350	20,012	(663)
2010	10,285	6,896	19,953	13,057	42	30	1.941	2.815	24.8%	3,238	3,389	151	20,084	19,953	131
2011	6,670	1,957	20,949	18,991	30	18	2.815	10.837	29.0%	5,502	4,713	(789)	19,247	20,949	(1,702)
2012	1,515	2	21,328	21,326	18	6	10.837	1,517.161	9.2%	1,955	1,513	(442)	18,502	21,328	(2,827)
2013	26		21,981	21,981	6		1,517.161		0.1%	14	26	12	18,848	21,981	(3,132)
2014									0.0%		0	0			
TOTAL	470,270	452,517	572,082	119,565						19,687	17,753	(1,934)	562,488	572,082	(9,594)
EXLD PRIOR	470,246	452,499	572,014	119,515						19,673	17,748	(1,925)	562,424	572,014	(9,589)

(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 2, EXHIBIT 6, SHEET 15B, COL. 9
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 2, EXHIBIT 6, SHEET 3, COL. 12
(14) FROM 6/30/12 ANALYSIS
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	-	-	-	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	-	-	-	666	654	1.000	1.000	64.3%	-	-	-
1959	-	-	-	654	642	1.000	1.000	71.4%	-	-	-
1960	-	-	-	642	630	1.000	1.000	69.6%	-	-	-
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	-	-	-	594	582	1.000	1.000	53.2%	-	-	-
1965	-	-	-	582	570	1.000	1.000	50.1%	-	-	-
1966	1	0	-	570	558	1.000	1.000	45.7%	-	0	0
1967	7	7	8	558	546	1.000	1.000	41.2%	3	-	(3)
1968	-	-	-	546	534	1.000	1.000	36.6%	-	-	-
1969	-	-	-	534	522	1.000	1.000	29.7%	-	-	-
1970	-	-	-	522	510	1.000	1.000	25.2%	-	-	-
1971	1	-	-	510	498	1.000	1.000	23.8%	-	1	1
1972	2	2	19	498	486	1.000	1.000	24.1%	5	-	(5)
1973	1	1	7	486	474	1.000	1.000	24.5%	2	-	(2)
1974	0	0	-	474	462	1.000	1.000	26.1%	-	-	-
1975	11	7	16	462	450	1.000	1.001	28.7%	4	3	(1)
1976	-	-	-	450	438	1.001	1.001	28.4%	-	-	-
TOTAL	23	18	50						14	5	(9)

(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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	6,416	6,416	6,423	7	438	426	1.000	1.000	100.0%	7	0	(7)	6,421	6,423	(2)
1978	6,506	6,505	6,514	9	426	414	1.000	1.000	100.0%	9	1	(8)	6,511	6,514	(2)
1979	9,897	9,883	9,901	18	414	402	1.000	1.000	100.0%	18	14	(4)	9,907	9,901	6
1980	10,440	10,439	10,462	23	402	390	1.000	1.000	100.0%	23	1	(22)	10,452	10,462	(10)
1981	11,483	11,476	11,507	31	390	378	1.000	1.000	72.1%	22	6	(16)	11,500	11,507	(7)
1982	12,380	12,379	12,418	39	378	366	1.000	1.001	70.9%	28	1	(27)	12,403	12,418	(16)
1983	13,948	13,941	13,987	46	366	354	1.001	1.001	9.6%	4	7	3	13,979	13,987	(8)
1984	15,653	15,647	15,702	55	354	342	1.001	1.001	24.2%	13	6	(7)	15,690	15,702	(12)
1985	16,748	16,737	16,800	63	342	330	1.001	1.001	17.1%	11	11	(0)	16,791	16,800	(8)
1986	16,665	16,657	16,729	71	330	318	1.001	1.002	36.7%	26	8	(19)	16,713	16,729	(15)
1987	15,699	15,690	15,767	77	318	306	1.002	1.002	24.3%	19	9	(9)	15,753	15,767	(14)
1988	15,619	15,616	15,704	88	306	294	1.002	1.003	21.9%	19	3	(16)	15,689	15,704	(15)
1989	15,328	15,315	15,421	106	294	282	1.003	1.004	28.3%	30	13	(17)	15,405	15,421	(16)
1990	15,631	15,610	15,731	121	282	270	1.004	1.005	17.1%	21	21	0	15,726	15,731	(5)
1991	14,372	14,356	14,493	138	270	258	1.005	1.007	25.6%	35	17	(19)	14,472	14,493	(22)
1992	12,907	12,880	13,027	146	258	246	1.007	1.009	19.8%	29	26	(3)	13,012	13,027	(14)
1993	12,429	12,388	12,559	172	246	234	1.009	1.011	21.4%	37	41	5	12,548	12,559	(11)
1994	14,684	14,616	14,876	260	234	222	1.011	1.014	20.7%	54	69	15	14,855	14,876	(21)
1995	11,486	11,422	11,684	263	222	210	1.014	1.022	33.7%	88	64	(24)	11,658	11,684	(26)
1996	11,856	11,794	12,111	316	210	198	1.022	1.026	14.7%	46	62	15	12,093	12,111	(17)
1997	11,694	11,597	11,981	383	198	186	1.026	1.032	18.4%	70	97	27	11,976	11,981	(4)
1998	12,860	12,780	13,292	512	186	174	1.032	1.039	17.9%	92	81	(11)	13,260	13,292	(31)
1999	15,362	15,210	15,960	749	174	162	1.039	1.048	18.5%	138	152	13	15,946	15,960	(13)
2000	16,536	16,291	17,366	1,076	162	150	1.048	1.065	25.0%	269	245	(24)	17,316	17,366	(50)
2001	15,566	15,353	16,645	1,292	150	138	1.065	1.083	20.7%	267	213	(54)	16,562	16,645	(83)
2002	17,497	17,158	19,003	1,845	138	126	1.083	1.107	20.1%	372	339	(33)	18,932	19,003	(71)
2003	15,979	15,679	17,847	2,168	126	114	1.107	1.135	18.8%	407	300	(106)	17,660	17,847	(188)
2004	16,347	15,892	18,740	2,848	114	102	1.135	1.178	21.4%	611	455	(155)	18,534	18,740	(207)
2005	16,250	15,556	19,093	3,537	102	90	1.178	1.226	17.9%	632	694	62	19,069	19,093	(24)
2006	13,786	12,804	17,080	4,276	90	78	1.226	1.315	23.2%	991	982	(9)	17,011	17,080	(70)
2007	15,239	14,064	20,008	5,944	78	66	1.315	1.430	20.3%	1,206	1,174	(31)	19,958	20,008	(50)
2008	12,779	11,391	18,960	7,569	66	54	1.430	1.603	20.1%	1,523	1,389	(134)	18,590	18,960	(371)
2009	11,728	10,117	20,012	9,895	54	42	1.603	1.890	20.1%	1,991	1,610	(381)	19,350	20,012	(663)
2010	10,290	6,898	19,953	13,055	42	30	1.890	2.652	24.4%	3,184	3,392	208	20,084	19,953	131
2011	6,679	1,971	20,949	18,978	30	18	2.652	9.531	30.4%	5,771	4,709	(1,062)	19,247	20,949	(1,702)
2012	1,519	2	21,328	21,326	18	6	9.531	1,185.003	10.4%	2,222	1,517	(705)	18,502	21,328	(2,827)
2013	35		21,981	21,981	6		1,185.003		0.1%	19	35	16	18,848	21,981	(3,132)
2014									0.0%		0	0			
TOTAL	470,296	452,532	572,014	119,482						20,303	17,764	(2,539)	562,424	572,014	(9,589)
EXLD PRIOR	470,296	452,532	572,014	119,482						20,303	17,764	(2,539)	562,424	572,014	(9,589)

(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 2, EXHIBIT 6, SHEET 3, COL. 12
(14) FROM 6/30/12 ANALYSIS
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	3,821	3,821	3,821	0	378	366	1.000	1.000	100.0%	0	0	0	3,821	3,821	0
1983	3,901	3,899	3,899	0	366	354	1.000	1.000	100.0%	0	2	2	3,901	3,899	2
1984	4,284	4,284	4,284	0	354	342	1.000	1.000	100.0%	0	0	0	4,284	4,284	0
1985	4,501	4,501	4,501	0	342	330	1.000	1.000	100.0%	0	0	0	4,501	4,501	0
1986	4,527	4,527	4,527	0	330	318	1.000	1.000	100.0%	0	0	0	4,527	4,527	0
1987	4,735	4,735	4,735	0	318	306	1.000	1.000	0.0%	0	0	0	4,735	4,735	0
1988	4,869	4,869	4,869	0	306	294	1.000	1.000	0.0%	0	0	0	4,869	4,869	0
1989	4,902	4,901	4,902	1	294	282	1.000	1.000	41.9%	0	1	1	4,902	4,902	0
1990	4,743	4,743	4,743	0	282	270	1.000	1.000	0.0%	0	0	0	4,743	4,743	0
1991	4,437	4,437	4,437	0	270	258	1.000	1.000	0.0%	0	0	0	4,437	4,437	0
1992	4,538	4,536	4,537	1	258	246	1.000	1.000	28.8%	0	2	2	4,538	4,537	1
1993	4,087	4,087	4,088	1	246	234	1.000	1.000	0.0%	0	0	0	4,087	4,088	(1)
1994	4,233	4,230	4,231	1	234	222	1.000	1.000	23.1%	0	3	3	4,233	4,231	2
1995	3,763	3,761	3,762	1	222	210	1.000	1.000	41.7%	0	2	2	3,763	3,762	1
1996	3,746	3,744	3,746	2	210	198	1.000	1.001	46.6%	1	2	1	3,747	3,746	1
1997	3,568	3,562	3,567	5	198	186	1.001	1.001	56.2%	3	6	3	3,570	3,567	3
1998	3,586	3,582	3,592	10	186	174	1.001	1.003	49.9%	5	4	(1)	3,592	3,592	0
1999	4,013	4,007	4,027	20	174	162	1.003	1.005	42.5%	9	6	(3)	4,026	4,027	(1)
2000	4,107	4,100	4,133	33	162	150	1.005	1.008	38.6%	13	7	(6)	4,129	4,133	(4)
2001	4,039	4,014	4,065	51	150	138	1.008	1.013	37.1%	19	25	6	4,071	4,065	6
2002	4,292	4,251	4,352	101	138	126	1.013	1.024	45.7%	46	41	(5)	4,350	4,352	(2)
2003	4,090	4,053	4,199	146	126	114	1.024	1.036	33.3%	49	37	(12)	4,189	4,199	(10)
2004	4,093	4,049	4,248	199	114	102	1.036	1.049	26.0%	52	44	(8)	4,242	4,248	(6)
2005	3,891	3,813	4,079	266	102	90	1.049	1.070	28.1%	75	78	3	4,081	4,079	2
2006	3,440	3,257	3,690	433	90	78	1.070	1.133	44.4%	192	183	(9)	3,678	3,690	(12)
2007	3,547	3,296	3,972	676	78	66	1.133	1.205	31.0%	210	251	41	3,991	3,972	19
2008	3,091	2,818	3,678	860	66	54	1.205	1.305	27.3%	235	273	38	3,754	3,678	76
2009	2,926	2,611	3,885	1,274	54	42	1.305	1.474	27.3%	348	315	(33)	3,830	3,885	(55)
2010	2,399	1,850	3,757	1,907	42	30	1.474	1.940	33.6%	641	549	(92)	3,613	3,757	(144)
2011	1,787	592	3,836	3,244	30	18	1.940	6.925	43.4%	1,407	1,195	(212)	3,499	3,836	(337)
2012	443	1	3,753	3,752	18	6	6.925	1,731.201	14.4%	540	442	(98)	3,173	3,753	(580)
2013	2		3,754	3,754	6		1,731.201		0.1%	2	2	0	3,137	3,754	(617)
2014	0									0			3,127		
TOTAL	118,401	114,931	131,669	16,738						3,847	3,470	(377)	133,140	131,669	(1,656)
EXLD PRIOR	118,401	114,931	131,669	16,738						3,847	3,470	(377)	133,140	131,669	(1,656)

(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 2, EXHIBIT 6, 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			0.1%	0.1%	83.7%
6	1444.922	0.1%	10.3%	9.9%	85.3%
18	9.633	10.4%	26.7%	24.7%	87.2%
30	2.694	37.1%	14.8%	13.2%	85.9%
42	1.925	52.0%	9.6%	8.2%	85.4%
54	1.624	61.6%	8.0%	6.6%	85.5%
66	1.437	69.6%	6.2%	4.9%	85.5%
78	1.320	75.8%	5.6%	4.2%	85.6%
90	1.229	81.3%	3.6%	2.6%	85.1%
102	1.177	85.0%	3.2%	2.2%	85.3%
114	1.135	88.1%	2.4%	1.6%	85.1%
126	1.105	90.5%	1.9%	1.3%	85.2%
138	1.082	92.4%	1.6%	1.0%	85.2%
150	1.064	94.0%	1.5%	0.9%	85.1%
162	1.047	95.5%	0.8%	0.5%	84.0%
174	1.038	96.3%	0.6%	0.4%	84.0%
186	1.031	97.0%	0.7%	0.4%	84.2%
198	1.024	97.6%	0.4%	0.2%	83.5%
210	1.020	98.0%	0.5%	0.2%	83.8%
222	1.015	98.5%	0.3%	0.2%	82.3%
234	1.012	98.9%	0.2%	0.1%	80.9%
246	1.010	99.1%	0.1%	0.1%	80.4%
258	1.008	99.2%	0.1%	0.1%	80.4%
270	1.007	99.3%	0.1%	0.0%	80.3%
282	1.006	99.4%	0.1%	0.0%	81.0%
294	1.005	99.5%	0.1%	0.0%	80.5%
306	1.004	99.6%	0.1%	0.0%	81.5%
318	1.003	99.7%	0.1%	0.0%	79.8%
330	1.003	99.7%	0.0%	0.0%	79.4%
342	1.003	99.7%	0.0%	0.0%	80.3%
354	1.002	99.8%	0.0%	0.0%	81.6%
366	1.002	99.8%	0.0%	0.0%	83.6%
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)

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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	10,055,399	2.083	20,942,088	15,726	15,717	0.758	1.911	22,785	22,771	100%	22,785	0.109	0.156	0.156
1991	10,728,872	2.022	21,689,651	14,472	14,466	0.782	1.911	21,616	21,608	100%	21,616	0.100	0.135	0.156
1992	11,441,482	1.919	21,954,933	13,012	13,016	0.806	1.911	20,037	20,043	100%	20,037	0.091	0.114	0.135
1993	11,998,508	1.885	22,621,374	12,548	12,557	0.831	1.911	19,920	19,934	100%	19,920	0.088	0.105	0.114
1994	12,083,591	1.825	22,048,532	14,855	14,876	0.857	1.911	24,311	24,346	100%	24,311	0.110	0.123	0.105
1995	12,383,967	1.774	21,970,116	11,658	11,677	0.883	1.911	19,669	19,702	100%	19,669	0.090	0.094	0.113
1996	12,949,088	1.717	22,232,463	12,093	12,151	0.910	1.911	21,035	21,136	100%	21,035	0.095	0.093	0.106
1997	13,596,753	1.644	22,352,179	11,976	12,033	0.939	1.820	20,453	20,549	100%	20,453	0.092	0.088	0.103
1998	14,465,333	1.568	22,686,876	13,260	13,321	0.968	1.733	22,235	22,337	100%	22,235	0.098	0.092	0.100
1999	15,088,873	1.517	22,896,749	15,946	16,020	0.997	1.650	26,253	26,375	100%	26,253	0.115	0.106	0.099
2000	15,809,043	1.467	23,186,938	17,316	17,418	1.013	1.572	27,564	27,725	100%	27,564	0.119	0.110	0.099
2001	16,717,138	1.434	23,973,016	16,562	16,672	1.028	1.497	25,490	25,660	100%	25,490	0.106	0.099	0.100
2002	17,601,171	1.390	24,464,115	18,932	19,059	1.044	1.426	28,174	28,362	100%	28,174	0.115	0.108	0.100
2003	18,004,352	1.348	24,277,502	17,659	17,771	1.060	1.384	25,902	26,067	100%	25,902	0.107	0.098	0.098
2004	18,523,800	1.304	24,148,944	18,550	18,623	1.076	1.344	26,818	26,924	100%	26,818	0.111	0.100	0.096
2005	18,566,524	1.280	23,758,948	19,127	19,220	1.092	1.305	27,257	27,389	100%	27,257	0.115	0.103	0.096
2006	18,918,245	1.246	23,574,590	16,934	16,961	1.109	1.267	23,785	23,823	100%	23,785	0.101	0.090	0.095
2007	19,391,569	1.209	23,452,743	20,109	20,154	1.082	1.230	26,753	26,812	100%	26,753	0.114	0.104	0.097
2008	19,805,485	1.169	23,147,670	18,352	18,345	1.055	1.194	23,126	23,118	100%	23,126	0.100	0.093	0.099
2009	19,727,413	1.141	22,503,303	19,047	18,839	1.030	1.159	22,734	22,487	100%	22,734	0.101	0.097	0.102
2010	19,224,772	1.129	21,710,635	19,795	19,407	1.005	1.126	22,379	21,941	100%	22,379	0.103	0.103	0.107
2011	18,522,515	1.093	20,240,053	17,973	17,589	0.980	1.093	19,247	18,836	100%	19,247	0.095	0.097	0.109
2012	17,714,507	1.061	18,793,320	14,591	13,598	1.000	1.061	15,480	14,426	100%	15,480	0.082	0.082	0.107
2013	17,602,614	1.030	18,130,692	38,182	38,797	1.000	1.030	39,328	39,961	100%	39,328	0.217	0.217	0.107
2014		1.000				1.000	1.000	0	0	0%	0			0.107

	5 Year Average excluding 2012-2013	0.103	0.099
	7 Year Average excluding 2012-2013	0.104	0.098
	10 Year Weighted Average excluding 2012-2013	0.106	
	10 Year Weighted Average excluding 2011-2013	0.107	
	5 Year Average excluding 2011-2013	0.104	0.097
	5 Year Average excluding 2013	0.096	0.094
	7 Year Average excluding 2013	0.104	0.095
(14)	2014 Selected Loss Rate:	0.107	

(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 2, EXHIBIT 6, SHEET 4, COL. 4	(11)	= (8) x (10) + (9) x [1.0 - (10)]
(5)	SECTION 2, EXHIBIT 6, 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

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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	1.001	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	1.001	1.000	1.001	1.000	1.000	1.000	1.002	1.002	1.002
1981	390	390	402	1.002	1.001	1.002	1.001	1.001	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	1.002	1.002	1.002	1.002	1.001	1.002	1.000	1.000	1.000	1.002	1.002	1.002
1985	342	342	354	1.003	1.002	1.003	1.002	1.002	1.002	1.000	1.000	1.000	1.002	1.002	1.002
1986	330	330	342	1.003	1.003	1.003	1.002	1.002	1.002	1.000	1.000	1.000	1.003	1.002	1.003
1987	318	318	330	1.003	1.003	1.003	1.003	1.002	1.003	1.000	1.000	1.000	1.003	1.003	1.003
1988	306	306	318	1.004	1.003	1.004	1.004	1.003	1.004	1.000	1.000	1.000	1.004	1.003	1.004
1989	294	294	306	1.005	1.004	1.005	1.004	1.004	1.004	1.000	1.000	1.000	1.005	1.004	1.005
1990	282	282	294	1.006	1.005	1.006	1.005	1.004	1.005	1.000	1.000	1.000	1.006	1.005	1.006
1991	270	270	282	1.007	1.006	1.007	1.007	1.005	1.007	1.000	1.000	1.000	1.007	1.006	1.007
1992	258	258	270	1.008	1.007	1.008	1.008	1.007	1.008	1.000	1.000	1.000	1.009	1.007	1.009
1993	246	246	258	1.010	1.008	1.010	1.010	1.008	1.010	1.000	1.000	1.000	1.010	1.009	1.010
1994	234	234	246	1.012	1.010	1.012	1.013	1.010	1.013	1.000	1.000	1.000	1.013	1.010	1.013
1995	222	222	234	1.015	1.012	1.015	1.017	1.013	1.017	1.000	1.000	1.000	1.017	1.013	1.017
1996	210	210	222	1.020	1.015	1.020	1.025	1.017	1.025	1.000	1.000	1.000	1.025	1.017	1.025
1997	198	198	210	1.024	1.020	1.024	1.029	1.025	1.029	1.001	1.000	1.001	1.028	1.025	1.028
1998	186	186	198	1.031	1.024	1.031	1.036	1.029	1.036	1.002	1.001	1.002	1.034	1.028	1.034
1999	174	174	186	1.038	1.031	1.038	1.043	1.036	1.043	1.003	1.002	1.003	1.040	1.034	1.040
2000	162	162	174	1.047	1.038	1.047	1.053	1.043	1.053	1.005	1.003	1.005	1.048	1.040	1.048
2001	150	150	162	1.064	1.047	1.064	1.071	1.053	1.071	1.008	1.005	1.008	1.063	1.048	1.063
2002	138	138	150	1.082	1.064	1.082	1.089	1.071	1.089	1.013	1.008	1.013	1.075	1.063	1.075
2003	126	126	138	1.105	1.082	1.105	1.112	1.089	1.112	1.024	1.013	1.024	1.086	1.075	1.086
2004	114	114	126	1.135	1.105	1.135	1.139	1.112	1.139	1.036	1.024	1.036	1.100	1.086	1.100
2005	102	102	114	1.177	1.135	1.177	1.183	1.139	1.183	1.049	1.036	1.049	1.129	1.100	1.129
2006	90	90	102	1.229	1.177	1.229	1.230	1.183	1.230	1.069	1.049	1.069	1.152	1.129	1.152
2007	78	78	90	1.320	1.229	1.320	1.323	1.230	1.323	1.134	1.069	1.134	1.168	1.152	1.168
2008	66	66	78	1.437	1.320	1.437	1.436	1.323	1.436	1.212	1.134	1.212	1.187	1.168	1.187
2009	54	54	66	1.624	1.437	1.624	1.606	1.436	1.606	1.314	1.212	1.314	1.224	1.187	1.224
2010	42	42	54	1.925	1.624	1.925	1.886	1.606	1.886	1.481	1.314	1.481	1.276	1.224	1.276
2011	30	30	42	2.694	1.925	2.694	2.633	1.886	2.633	1.920	1.481	1.920	1.385	1.276	1.385
2012	18	18	30	9.633	2.694	9.633	8.954	2.633	8.954	6.238	1.920	6.238	1.507	1.385	1.507
2013	6	6	18	1,444.922	9.633	1,444.922	1,119.207	8.954	1,119.207	1,559.600	6.238	1,559.600	0.845	1.507	0.845

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

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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	0.004	-	0.004
1984	354	354	366	0.012	0.004	0.012
1985	342	342	354	0.025	0.012	0.025
1986	330	330	342	0.035	0.025	0.035
1987	318	318	330	0.057	0.035	0.057
1988	306	306	318	0.075	0.057	0.075
1989	294	294	306	0.091	0.075	0.091
1990	282	282	294	0.118	0.091	0.118
1991	270	270	282	0.137	0.118	0.137
1992	258	258	270	0.165	0.137	0.165
1993	246	246	258	0.195	0.165	0.195
1994	234	234	246	0.235	0.195	0.235
1995	222	222	234	0.286	0.235	0.286
1996	210	210	222	0.362	0.286	0.362
1997	198	198	210	0.420	0.362	0.420
1998	186	186	198	0.503	0.420	0.503
1999	174	174	186	0.591	0.503	0.591
2000	162	162	174	0.709	0.591	0.709
2001	150	150	162	0.884	0.709	0.884
2002	138	138	150	1.070	0.884	1.070
2003	126	126	138	1.330	1.070	1.330
2004	114	114	126	1.633	1.330	1.633
2005	102	102	114	2.037	1.633	2.037
2006	90	90	102	2.506	2.037	2.506
2007	78	78	90	3.231	2.506	3.231
2008	66	66	78	4.053	3.231	4.053
2009	54	54	66	5.156	4.053	5.156
2010	42	42	54	6.511	5.156	6.511
2011	30	30	42	8.814	6.511	8.814
2012	18	18	30	12.459	8.814	12.459
2013	6	6	18	13.600	12.459	13.600

(1)	AGE
(2) & (3)	BASED ON TRIANGLE AGES NEAREST TO (1)
(4)	FROM SECTION 2, EXHIBIT 6, SHEET 38; SELECTED CUM. BASED ON (2)
(5)	FROM SECTION 2, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	2	83	896	2,367	3,099	3,680	4,215	4,668	5,005	5,280	5,517	5,705	5,873	6,014	6,112	6,209	6,264	6,308	6,359	6,370	6,378	6,386	6,388	6,390	6,392	6,401	6,407	6,411	6,413	6,413	6,414	6,416	6,416	6,416	6,416	6,416	6,416	6,416
1978	2	85	903	2,381	3,117	3,701	4,240	4,677	5,013	5,293	5,526	5,772	6,005	6,163	6,290	6,349	6,400	6,429	6,441	6,458	6,464	6,468	6,477	6,491	6,495	6,495	6,497	6,497	6,499	6,500	6,501	6,502	6,504	6,505	6,505	6,506
1979	2	112	1,376	3,685	4,829	5,737	6,538	7,195	7,746	8,208	8,611	8,963	9,200	9,412	9,566	9,646	9,687	9,734	9,766	9,809	9,822	9,828	9,831	9,835	9,839	9,851	9,856	9,860	9,864	9,864	9,865	9,883	9,883	9,883	9,897
1980	2	122	1,481	3,964	5,195	6,142	7,032	7,842	8,418	8,874	9,298	9,604	9,848	9,987	10,091	10,213	10,273	10,297	10,312	10,318	10,327	10,341	10,345	10,352	10,357	10,359	10,430	10,431	10,431	10,435	10,437	10,437	10,439	10,440
1981	2	130	1,625	4,359	5,725	6,837	7,858	8,683	9,316	9,837	10,218	10,600	10,796	10,952	11,066	11,243	11,295	11,321	11,355	11,371	11,385	11,404	11,438	11,455	11,473	11,473	11,473	11,473	11,476	11,476	11,476	11,476	11,483
1982	2	145	1,843	4,964	6,544	7,781	8,838	9,764	10,533	11,030	11,476	11,746	11,898	12,061	12,155	12,229	12,250	12,287	12,299	12,314	12,325	12,334	12,343	12,348	12,354	12,356	12,363	12,370	12,371	12,379	12,379	12,380
1983	3	162	2,195	6,056	7,716	8,979	10,165	11,236	12,023	12,639	13,016	13,295	13,505	13,648	13,703	13,756	13,793	13,829	13,842	13,855	13,871	13,877	13,887	13,889	13,899	13,910	13,924	13,934	13,939	13,941	13,948
1984	3	215	2,861	7,036	8,962	10,455	11,737	12,723	13,618	14,235	14,592	14,906	15,151	15,237	15,335	15,409	15,440	15,523	15,542	15,575	15,592	15,603	15,606	15,615	15,624	15,635	15,643	15,644	15,647	15,653
1985	3	228	2,819	7,275	9,780	11,468	12,725	13,989	14,882	15,357	15,690	16,005	16,185	16,282	16,394	16,449	16,483	16,526	16,623	16,644	16,653	16,659	16,666	16,673	16,690	16,700	16,707	16,737	16,748
1986	3	154	2,266	7,430	9,843	11,308	12,601	13,820	14,579	15,112	15,481	15,850	16,023	16,175	16,263	16,314	16,382	16,469	16,500	16,538	16,574	16,605	16,619	16,627	16,639	16,649	16,657	16,665
1987	3	168	2,112	6,952	9,244	10,820	12,203	13,142	13,841	14,400	14,720	14,939	15,135	15,248	15,314	15,382	15,457	15,503	15,532	15,564	15,584	15,611	15,628	15,632	15,678	15,690	15,699
1988	2	129	1,881	6,564	8,930	10,877	12,186	13,176	13,938	14,349	14,605	14,894	15,038	15,146	15,227	15,324	15,364	15,418	15,457	15,499	15,528	15,548	15,574	15,600	15,616	15,619
1989	3	115	1,173	5,195	8,565	10,258	11,724	12,842	13,374	13,796	14,166	14,379	14,645	14,760	14,863	14,931	15,008	15,069	15,107	15,135	15,192	15,223	15,288	15,315	15,328
1990	7	248	3,097	7,024	9,245	10,959	12,340	13,232	13,796	14,195	14,480	14,656	14,924	15,073	15,236	15,339	15,443	15,482	15,526	15,547	15,560	15,591	15,610	15,631
1991	3	323	3,167	6,135	8,556	10,190	11,157	11,962	12,438	12,807	13,092	13,340	13,548	13,697	13,844	13,962	14,045	14,106	14,229	14,290	14,329	14,356	14,372
1992	0	138	2,199	5,892	8,289	9,511	10,322	11,022	11,382	11,695	11,952	12,185	12,323	12,480	12,574	12,631	12,679	12,740	12,788	12,840	12,880	12,907
1993	0	260	2,845	6,396	8,000	9,029	9,996	10,588	11,012	11,314	11,567	11,778	11,916	12,043	12,123	12,209	12,272	12,309	12,343	12,388	12,429
1994	7	388	3,695	7,109	8,876	10,126	11,100	11,766	12,317	12,855	13,204	13,624	13,851	14,030	14,096	14,185	14,296	14,357	14,614	14,684
1995	14	369	3,404	5,921	7,394	8,295	9,054	9,578	9,957	10,271	10,564	10,801	10,966	11,088	11,208	11,303	11,396	11,422	11,486
1996	16	291	3,556	6,094	7,584	8,594	9,159	9,766	10,168	10,522	10,919	11,161	11,322	11,500	11,681	11,739	11,794	11,856
1997	40	355	3,382	5,674	7,128	8,017	8,899	9,420	9,921	10,410	10,719	10,958	11,269	11,420	11,512	11,597	11,694
1998	50	492	3,866	6,474	7,982	8,952	9,830	10,728	11,310	11,721	11,993	12,287	12,472	12,702	12,780	12,860
1999	13	452	4,488	7,857	9,639	11,141	12,106	12,925	13,559	13,926	14,321	14,621	14,898	15,210	15,362
2000	10	797	5,235	8,579	10,661	12,054	13,185	14,127	14,774	15,378	15,807	16,099	16,291	16,536
2001	30	425	4,814	8,112	9,765	11,401	12,409	13,227	13,837	14,648	15,015	15,353	15,566
2002	50	793	5,730	9,135	11,381	13,265	14,481	15,549	16,281	16,780	17,158	17,497
2003	21	931	5,443	8,983	11,036	12,518	13,743	14,631	15,143	15,679	15,979
2004	10	1,013	6,030	9,681	11,486	13,264	14,467	15,437	15,892	16,347
2005	27	1,104	6,388	9,849	11,781	13,243	14,232	15,556	16,250
2006	0	1,060	6,168	9,104	10,876	11,843	12,802	13,775
2007	13	1,894	7,883	10,781	12,714	14,053	15,239
2008	10	2,194	7,160	9,930	11,391	12,768
2009	8	2,302	7,661	10,115	11,727
2010	21	1,975	6,896	10,285
2011	24	1,957	6,670
2012	2	1,515
2013	26
																																						470,246

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	44.988	10.774	2.642	1.309	1.188	1.145	1.107	1.072	1.055	1.045	1.034	1.029	1.024	1.016	1.016	1.009	1.007	1.008	1.002	1.001	1.001	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
1978	44.052	10.606	2.637	1.309	1.188	1.145	1.103	1.072	1.056	1.044	1.044	1.040	1.026	1.021	1.009	1.008	1.005	1.002	1.003	1.001	1.001	1.001	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
1979	55.242	12.248	2.678	1.311	1.188	1.140	1.101	1.077	1.060	1.049	1.041	1.027	1.023	1.016	1.008	1.004	1.005	1.003	1.004	1.001	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.002	1.000	1.000	1.001
1980	54.716	12.186	2.676	1.311	1.182	1.145	1.115	1.073	1.054	1.048	1.033	1.025	1.014	1.010	1.012	1.006	1.002	1.001	1.000	1.001	1.001	1.000	1.001	1.001	1.000	1.007	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1981	57.295	12.480	2.683	1.313	1.194	1.149	1.105	1.073	1.056	1.039	1.037	1.019	1.014	1.010	1.016	1.005	1.002	1.003	1.001	1.001	1.002	1.003	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001
1982	59.967	12.758	2.693	1.318	1.189	1.136	1.105	1.079	1.047	1.040	1.024	1.013	1.014	1.008	1.006	1.002	1.003	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.001	1.001	1.000	1.001	1.000	1.000
1983	63.645	13.517	2.758	1.274	1.164	1.132	1.105	1.070	1.051	1.030	1.021	1.016	1.011	1.004	1.004	1.003	1.003	1.001	1.001	1.001	1.000	1.001	1.000	1.001	1.001	1.001	1.001	1.000	1.000	1.001
1984	79.742	13.325	2.460	1.274	1.167	1.123	1.084	1.070	1.045	1.025	1.022	1.016	1.006	1.006	1.005	1.002	1.005	1.001	1.002	1.001	1.001	1.000	1.001	1.001	1.001	1.001	1.000	1.000	1.000
1985	70.020	12.384	2.580	1.344	1.173	1.110	1.099	1.064	1.032	1.022	1.020	1.011	1.006	1.007	1.003	1.002	1.003	1.006	1.001	1.001	1.000	1.000	1.000	1.001	1.001	1.000	1.002	1.001
1986	50.914	14.745	3.278	1.325	1.149	1.114	1.097	1.055	1.037	1.024	1.024	1.011	1.009	1.005	1.003	1.004	1.005	1.002	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.000	1.000
1987	54.162	12.593	3.292	1.330	1.171	1.128	1.077	1.053	1.040	1.022	1.015	1.013	1.007	1.004	1.004	1.005	1.003	1.002	1.002	1.001	1.002	1.001	1.000	1.003	1.001	1.001
1988	64.192	14.563	3.489	1.360	1.218	1.120	1.081	1.058	1.030	1.018	1.020	1.010	1.007	1.005	1.006	1.003	1.004	1.003	1.003	1.002	1.001	1.002	1.002	1.001	1.000
1989	40.186	10.192	4.428	1.649	1.198	1.143	1.095	1.041	1.032	1.027	1.015	1.019	1.008	1.007	1.005	1.005	1.004	1.003	1.002	1.004	1.002	1.004	1.002	1.001
1990	35.580	12.495	2.268	1.316	1.185	1.126	1.072	1.043	1.029	1.020	1.012	1.018	1.010	1.011	1.007	1.007	1.003	1.003	1.001	1.001	1.002	1.001	1.001
1991	101.763	9.805	1.937	1.395	1.191	1.095	1.072	1.040	1.030	1.022	1.019	1.016	1.011	1.011	1.009	1.006	1.004	1.009	1.004	1.003	1.002	1.001
1992		15.897	2.680	1.407	1.147	1.085	1.068	1.033	1.027	1.022	1.019	1.011	1.013	1.008	1.005	1.004	1.005	1.004	1.004	1.003	1.002
1993		10.956	2.248	1.251	1.129	1.107	1.059	1.040	1.027	1.022	1.018	1.012	1.011	1.007	1.007	1.005	1.003	1.003	1.004	1.003
1994	52.619	9.532	1.924	1.249	1.141	1.096	1.060	1.047	1.044	1.027	1.032	1.017	1.013	1.005	1.006	1.008	1.004	1.018	1.005
1995	26.387	9.235	1.740	1.249	1.122	1.091	1.058	1.040	1.031	1.029	1.022	1.015	1.011	1.011	1.009	1.008	1.002	1.006
1996	18.352	12.212	1.714	1.245	1.133	1.066	1.066	1.041	1.035	1.038	1.022	1.014	1.016	1.016	1.005	1.005	1.005
1997	8.949	9.520	1.678	1.256	1.125	1.110	1.059	1.053	1.049	1.030	1.022	1.028	1.013	1.008	1.007	1.008
1998	9.811	7.863	1.675	1.233	1.121	1.098	1.091	1.054	1.036	1.023	1.025	1.015	1.018	1.006	1.006
1999	35.549	9.928	1.751	1.227	1.156	1.087	1.068	1.049	1.027	1.028	1.021	1.019	1.021	1.010
2000	77.615	6.571	1.639	1.243	1.131	1.094	1.071	1.046	1.041	1.028	1.018	1.012	1.015
2001	14.061	11.340	1.685	1.204	1.167	1.088	1.066	1.046	1.059	1.025	1.022	1.014
2002	15.809	7.227	1.594	1.246	1.166	1.092	1.074	1.047	1.031	1.023	1.020
2003	43.800	5.848	1.650	1.229	1.134	1.098	1.065	1.035	1.035	1.019
2004	100.427	5.952	1.605	1.187	1.155	1.091	1.067	1.029	1.029
2005	40.833	5.786	1.542	1.196	1.124	1.075	1.093	1.045
2006		5.819	1.476	1.195	1.089	1.081	1.076
2007	143.002	4.162	1.368	1.179	1.105	1.084
2008	229.767	3.263	1.387	1.147	1.121
2009	300.081	3.328	1.320	1.159
2010	95.584	3.491	1.491
2011	82.405	3.408
2012	748.946
3 Yr Avg	308.978	3.409	1.400	1.162	1.105	1.080	1.079	1.036	1.032	1.022	1.020	1.015	1.018	1.008	1.006	1.007	1.004	1.009	1.004	1.003	1.002	1.002	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
5 Yr Avg	291.357	3.531	1.408	1.175	1.119	1.086	1.075	1.040	1.039	1.025	1.021	1.018	1.017	1.010	1.007	1.007	1.004	1.008	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	1.000	1.000	1.000	1.000	1.000
7 Yr Avg	234.374	4.180	1.456	1.185	1.128	1.087	1.073	1.042	1.037	1.025	1.022	1.017	1.015	1.009	1.006	1.006	1.004	1.006	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
3 Yr Wtd	117.298	3.405	1.397	1.162	1.105	1.080	1.079	1.036	1.031	1.022	1.020	1.015	1.018	1.008	1.006	1.007	1.004	1.009	1.004	1.003	1.002	1.002	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000
5 Yr Wtd	156.191	3.514	1.404	1.175	1.119	1.086	1.075	1.040	1.038	1.024	1.021	1.017	1.017	1.010	1.007	1.007	1.004	1.008	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	1.000	1.000	1.001	1.000	1.000
10 Yr Wtd	117.864	4.337	1.496	1.197	1.134	1.088	1.073	1.044	1.037	1.026	1.022	1.016	1.014	1.009	1.006	1.006	1.004	1.005	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	1.001	1.000	1.000	TAIL
Prior FY	140.000	3.850	1.450	1.190	1.134	1.087	1.073	1.044	1.038	1.027	1.022	1.017	1.016	1.009	1.007	1.006	1.004	1.005	1.004	1.002	1.002	1.002	1.001	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	1.001
PA Sel.	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
Selected	150.000	3.575	1.400	1.185	1.130	1.089	1.073	1.044	1.037	1.027	1.021	1.017	1.016	1.009	1.007	1.007	1.004	1.005	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Cumulative	1444.92	9.633	2.694	1.925	1.624	1.437	1.320	1.229	1.177	1.135	1.105	1.082	1.064	1.047	1.038	1.031	1.024	1.020	1.015	1.012	1.010	1.008	1.007	1.006	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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																										6,401	6,407	6,411	6,413	6,413	6,414	6,416	6,416	6,416	6,416	6,416	6,416	6,416
1978																									6,495	6,495	6,497	6,497	6,499	6,500	6,501	6,502	6,504	6,505	6,505	6,506		6,506
1979																								9,835	9,839	9,851	9,856	9,860	9,864	9,864	9,865	9,883	9,883	9,883	9,897			9,897
1980																							10,345	10,352	10,357	10,359	10,430	10,431	10,431	10,435	10,437	10,437	10,439	10,440				10,440
1981																						11,404	11,438	11,455	11,473	11,473	11,473	11,473	11,476	11,476	11,476	11,476	11,483					11,483
1982																					12,325	12,334	12,343	12,348	12,354	12,356	12,363	12,370	12,371	12,379	12,379	12,380						12,380
1983																				13,855	13,871	13,877	13,887	13,889	13,899	13,910	13,924	13,934	13,939	13,941	13,948							13,948
1984																			15,542	15,575	15,592	15,603	15,606	15,615	15,624	15,635	15,643	15,644	15,647	15,653								15,653
1985																		16,526	16,623	16,644	16,653	16,659	16,666	16,673	16,690	16,700	16,707	16,737	16,748									16,748
1986																	16,384	16,469	16,500	16,538	16,574	16,605	16,619	16,627	16,639	16,649	16,657	16,665										16,665
1987																15,384	15,459	15,503	15,532	15,564	15,584	15,611	15,628	15,632	15,678	15,690	15,699											15,699
1988															15,230	15,326	15,365	15,418	15,457	15,499	15,528	15,548	15,574	15,600	15,616	15,619												15,619
1989														14,760	14,866	14,932	15,009	15,069	15,107	15,135	15,192	15,223	15,288	15,315	15,328													15,328
1990													14,924	15,073	15,238	15,341	15,445	15,482	15,526	15,547	15,560	15,591	15,610	15,631														15,631
1991												13,340	13,548	13,697	13,846	13,964	14,046	14,106	14,229	14,290	14,329	14,356	14,372															14,372
1992											11,955	12,185	12,323	12,480	12,576	12,632	12,680	12,740	12,788	12,840	12,880	12,907																12,907
1993										11,317	11,569	11,778	11,916	12,043	12,124	12,211	12,272	12,309	12,343	12,388	12,429																	12,429
1994									12,324	12,858	13,206	13,624	13,851	14,030	14,098	14,192	14,296	14,357	14,616	14,684																		14,684
1995								9,582	9,963	10,274	10,566	10,801	10,966	11,088	11,208	11,304	11,396	11,422	11,486																			11,486
1996							9,165	9,770	10,173	10,524	10,921	11,161	11,322	11,500	11,681	11,739	11,794	11,856																				11,856
1997						8,023	8,906	9,425	9,925	10,413	10,721	10,958	11,269	11,420	11,512	11,597	11,694																					11,694
1998					7,987	8,957	9,838	10,732	11,315	11,723	11,995	12,287	12,472	12,702	12,780	12,860																						12,860
1999				7,881	9,644	11,148	12,113	12,930	13,565	13,928	14,321	14,621	14,898	15,210	15,362																							15,362
2000			5,290	8,601	10,667	12,060	13,192	14,132	14,779	15,384	15,807	16,099	16,291	16,536																								16,536
2001		609	4,865	8,135	9,770	11,407	12,416	13,232	13,837	14,648	15,015	15,353	15,566																									15,566
2002	52	994	5,787	9,156	11,387	13,272	14,487	15,558	16,282	16,782	17,158	17,497																										17,497
2003	23	1,115	5,485	9,004	11,041	12,524	13,749	14,635	15,148	15,679	15,979																											15,979
2004	12	1,188	6,071	9,702	11,491	13,267	14,467	15,437	15,892	16,347																												16,347
2005	29	1,284	6,429	9,868	11,789	13,247	14,235	15,556	16,250																													16,250
2006	2	1,232	6,207	9,107	10,880	11,843	12,804	13,786																														13,786
2007	15	2,062	7,951	10,800	12,715	14,064	15,239																															15,239
2008	11	2,414	7,250	9,937	11,391	12,779																																12,779
2009	8	2,309	7,684	10,117	11,728																																	11,728
2010	24	1,996	6,898	10,290																																		10,290
2011	28	1,971	6,679																																			6,679
2012	2	1,519																																				1,519
2013	35																																					35
																																						470,296

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	1.001	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	1.001	1.000	1.000	1.000	1.000	1.000	1.002	1.000	1.000	1.001				
1980																							1.001	1.001	1.000	1.007	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
1981																						1.003	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001						
1982																					1.001	1.001	1.000	1.000	1.000	1.001	1.001	1.000	1.001	1.000	1.000							
1983																				1.001	1.000	1.001	1.000	1.001	1.001	1.001	1.001	1.000	1.000	1.001								
1984																			1.002	1.001	1.001	1.000	1.001	1.001	1.001	1.001	1.000	1.000	1.000									
1985																		1.006	1.001	1.001	1.000	1.000	1.000	1.001	1.001	1.000	1.002	1.001										
1986																	1.005	1.002	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.000	1.000											
1987																1.005	1.003	1.002	1.002	1.001	1.002	1.001	1.000	1.003	1.001	1.001												
1988															1.006	1.003	1.003	1.003	1.003	1.002	1.001	1.002	1.002	1.001	1.000														
1989														1.007	1.004	1.005	1.004	1.003	1.002	1.004	1.002	1.004	1.002	1.001															
1990													1.010	1.011	1.007	1.007	1.002	1.003	1.001	1.001	1.002	1.001	1.001																
1991												1.016	1.011	1.011	1.009	1.006	1.004	1.009	1.004	1.003	1.002	1.001																	
1992											1.019	1.011	1.013	1.008	1.004	1.004	1.005	1.004	1.004	1.003	1.002																		
1993										1.022	1.018	1.012	1.011	1.007	1.007	1.005	1.003	1.003	1.004	1.003																			
1994									1.043	1.027	1.032	1.017	1.013	1.005	1.007	1.007	1.004	1.018	1.005																				
1995								1.040	1.031	1.028	1.022	1.015	1.011	1.011	1.009	1.008	1.002	1.006																					
1996							1.066	1.041	1.034	1.038	1.022	1.014	1.016	1.016	1.005	1.005	1.005																						
1997						1.110	1.058	1.053	1.049	1.030	1.022	1.028	1.013	1.008	1.007	1.008																							
1998					1.121	1.098	1.091	1.054	1.036	1.023	1.024	1.015	1.018	1.006	1.006																								
1999				1.224	1.156	1.087	1.067	1.049	1.027	1.028	1.021	1.019	1.021	1.010																									
2000			1.626	1.240	1.131	1.094	1.071	1.046	1.041	1.027	1.018	1.012	1.015																										
2001		7.993	1.672	1.201	1.168	1.088	1.066	1.046	1.059	1.025	1.022	1.014																											
2002	19.116	5.823	1.582	1.244	1.166	1.092	1.074	1.047	1.031	1.022	1.020																												
2003	47.734	4.918	1.642	1.226	1.134	1.098	1.064	1.035	1.035	1.019																													
2004	97.271	5.110	1.598	1.184	1.155	1.091	1.067	1.029	1.029																														
2005	44.402	5.008	1.535	1.195	1.124	1.075	1.093	1.045																															
2006	787.203	5.037	1.467	1.195	1.089	1.081	1.077																																
2007	136.421	3.855	1.358	1.177	1.106	1.084																																	
2008	211.454	3.003	1.371	1.146	1.122																																		
2009	301.067	3.327	1.317	1.159																																			
2010	83.672	3.456	1.492																																				
2011	69.337	3.390																																					
2012	750.920																																						
3 Yr Avg	301.310	3.391	1.393	1.161	1.106	1.080	1.079	1.036	1.031	1.022	1.020	1.015	1.018	1.008	1.006	1.007	1.004	1.009	1.004	1.003	1.002	1.002	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		
5 Yr Avg	283.290	3.406	1.401	1.174	1.119	1.086	1.075	1.040	1.039	1.024	1.021	1.018	1.017	1.010	1.007	1.007	1.004	1.008	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	1.000	1.000	1.000	1.000	1.000		
7 Yr Avg	334.296	3.868	1.448	1.183	1.128	1.087	1.073	1.042	1.037	1.025	1.021	1.017	1.015	1.009	1.007	1.006	1.004	1.006	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		
3 Yr Wtd	101.024	3.388	1.390	1.161	1.106	1.080	1.079	1.036	1.031	1.022	1.020	1.015	1.018	1.008	1.006	1.007	1.004	1.009	1.004	1.003	1.002	1.002	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000		
5 Yr Wtd	139.114	3.391	1.396	1.174	1.119	1.085	1.075	1.040	1.038	1.024	1.021	1.017	1.017	1.010	1.007	1.007	1.004	1.008	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	1.000	1.000	1.001	1.000	1.000		
10 Yr Wtd	110.577	4.011	1.487	1.195	1.134	1.088	1.073	1.044	1.037	1.026	1.022	1.016	1.014	1.009	1.007	1.006	1.004	1.005	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	1.001	1.000	1.000		TAIL
Prior FY	124.334	3.594	1.403	1.179	1.121	1.087	1.073	1.040	1.038	1.025	1.022	1.017	1.016	1.009	1.007	1.006	1.004	1.007	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		1.000
PA Sel.	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	1.000
Selected	125.000	3.400	1.396	1.174	1.119	1.085	1.075	1.040	1.038	1.024	1.021	1.017	1.017	1.010	1.007	1.007	1.004	1.008	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	1.000	1.000	1.001	1.000	1.000	1.000	
Cumulative	1119.207	8.954	2.633	1.886	1.606	1.436	1.323	1.230	1.183	1.139	1.112	1.089	1.071	1.053	1.043	1.036	1.029	1.025	1.017	1.013	1.010	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	1.000	1.000	1.000	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																										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																	2	0	0	0	0	0	0	0	0	0	0	0										-
1987																2	2	0	0	0	0	0	0	0	0	0	0											-
1988															2	2	1	0	0	0	0	0	0	0	0	0												-
1989														0	2	1	2	0	0	0	0	0	0	0	0													-
1990													0	0	3	2	2	0	0	0	0	0	0	0														-
1991												0	0	0	2	2	1	0	0	0	0	0	0															-
1992											3	0	0	0	2	2	1	0	0	0	0	0																-
1993										3	2	0	0	0	1	2	0	0	0	0	0																	-
1994									7	3	2	0	0	0	2	7	0	0	1	0																		-
1995								5	6	3	2	0	0	0	0	1	0	0	0																			-
1996							6	5	5	2	2	0	0	0	0	0	0	0																				-
1997						6	7	5	5	2	2	0	0	0	0	0	0																					-
1998					5	6	7	4	5	2	2	0	0	0	0	0																						-
1999				24	5	7	7	5	6	2	0	0	1	(0)	0																							-
2000			55	22	6	6	7	5	5	6	0	(0)	(0)	0																								-
2001		184	51	23	4	6	7	5	0	0	(0)	(0)	0																									-
2002	2	201	56	22	5	6	6	8	1	2	0	0																										-
2003	2	184	42	21	5	6	6	5	4	1	0																											-
2004	2	175	41	21	5	3	0	0	0	0																												-
2005	2	180	41	19	8	4	3	(0)	0																													-
2006	2	172	40	3	4	0	3	11																														11
2007	2	168	67	19	1	11	0																															-
2008	2	220	90	7	0	11																																11
2009	0	8	23	2	1																																	1
2010	3	20	2	5																																		5
2011	5	13	9																																			9
2012	0	4																																				4
2013	8																																					8
																																						49

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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									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%
1995								100.0%	99.9%	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%	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						99.9%	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					99.9%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																						100.0%
1999				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%
2000			99.0%	99.7%	99.9%	100.0%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																								100.0%
2001		69.7%	99.0%	99.7%	100.0%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																									100.0%
2002	96.5%	79.8%	99.0%	99.8%	100.0%	100.0%	100.0%	99.9%	100.0%	100.0%	100.0%	100.0%																										100.0%
2003	91.0%	83.5%	99.2%	99.8%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																											100.0%
2004	82.6%	85.3%	99.3%	99.8%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																												100.0%
2005	93.5%	86.0%	99.4%	99.8%	99.9%	100.0%	100.0%	100.0%	100.0%																													100.0%
2006	0.0%	86.0%	99.4%	100.0%	100.0%	100.0%	100.0%	99.9%																														99.9%
2007	87.6%	91.8%	99.2%	99.8%	100.0%	99.9%	100.0%																															100.0%
2008	83.6%	90.9%	98.8%	99.9%	100.0%	99.9%																																99.9%
2009	100.0%	99.7%	99.7%	100.0%	100.0%																																	100.0%
2010	86.6%	99.0%	100.0%	99.9%																																		99.9%
2011	83.6%	99.3%	99.9%																																			99.9%
2012	100.0%	99.7%																																				99.7%
2013	76.2%																																					76.2%

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	0.00%	0.05%	0.53%	1.41%	1.84%	2.19%	2.51%	2.78%	2.98%	3.14%	3.28%	3.39%	3.49%	3.58%	3.64%	3.69%	3.73%	3.75%	3.78%	3.79%	3.79%	3.80%	3.80%	3.80%	3.80%	3.81%	3.81%	3.81%	3.82%	3.82%	3.82%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	16,808,668
1978	0.00%	0.05%	0.54%	1.42%	1.86%	2.21%	2.53%	2.79%	3.00%	3.16%	3.30%	3.45%	3.59%	3.68%	3.76%	3.79%	3.82%	3.84%	3.85%	3.86%	3.86%	3.86%	3.87%	3.88%	3.88%	3.88%	3.88%	3.88%	3.88%	3.88%	3.88%	0.04%	0.04%	0.04%	0.04%	0.04%		16,737,992
1979	0.00%	0.07%	0.82%	2.20%	2.88%	3.42%	3.90%	4.29%	4.62%	4.89%	5.13%	5.34%	5.49%	5.61%	5.70%	5.75%	5.78%	5.80%	5.82%	5.85%	5.86%	5.86%	5.86%	5.86%	5.87%	5.87%	5.88%	5.88%	5.88%	5.88%	5.88%	0.06%	0.06%	0.06%	0.06%			16,773,433
1980	0.00%	0.07%	0.85%	2.27%	2.98%	3.52%	4.03%	4.49%	4.82%	5.09%	5.33%	5.50%	5.64%	5.72%	5.78%	5.85%	5.89%	5.90%	5.91%	5.91%	5.92%	5.93%	5.93%	5.93%	5.94%	5.94%	5.98%	5.98%	5.98%	5.98%	5.98%	0.06%	0.06%	0.06%				17,448,182
1981	0.00%	0.08%	0.96%	2.56%	3.37%	4.02%	4.62%	5.11%	5.48%	5.79%	6.01%	6.24%	6.35%	6.44%	6.51%	6.61%	6.64%	6.66%	6.68%	6.69%	6.70%	6.71%	6.73%	6.74%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	0.07%	0.07%					16,998,954
1982	0.00%	0.08%	1.07%	2.89%	3.81%	4.53%	5.15%	5.69%	6.14%	6.42%	6.68%	6.84%	6.93%	7.03%	7.08%	7.12%	7.14%	7.16%	7.16%	7.17%	7.18%	7.18%	7.19%	7.19%	7.20%	7.20%	7.20%	7.21%	7.21%	7.21%	7.21%	0.07%						17,167,821
1983	0.00%	0.09%	1.27%	3.50%	4.46%	5.19%	5.87%	6.49%	6.94%	7.30%	7.52%	7.68%	7.80%	7.88%	7.91%	7.95%	7.97%	7.99%	7.99%	8.00%	8.01%	8.01%	8.02%	8.02%	8.03%	8.03%	8.04%	8.05%	8.05%	8.05%	8.06%							17,314,056
1984	0.00%	0.12%	1.64%	4.04%	5.15%	6.01%	6.75%	7.31%	7.83%	8.18%	8.39%	8.57%	8.71%	8.76%	8.81%	8.86%	8.88%	8.92%	8.93%	8.95%	8.96%	8.97%	8.97%	8.98%	8.98%	8.99%	8.99%	8.99%	8.99%	9.00%								17,396,710
1985	0.00%	0.12%	1.54%	3.96%	5.33%	6.24%	6.93%	7.62%	8.10%	8.36%	8.54%	8.71%	8.81%	8.87%	8.93%	8.96%	8.98%	9.00%	9.05%	9.06%	9.07%	9.07%	9.07%	9.08%	9.09%	9.09%	9.10%	9.11%	9.12%									18,364,828
1986	0.00%	0.08%	1.20%	3.94%	5.22%	6.00%	6.69%	7.33%	7.74%	8.02%	8.21%	8.41%	8.50%	8.58%	8.63%	8.66%	8.69%	8.74%	8.76%	8.78%	8.79%	8.81%	8.82%	8.82%	8.83%	8.83%	8.84%	8.84%										18,846,257
1987	0.00%	0.08%	1.06%	3.50%	4.65%	5.44%	6.14%	6.61%	6.96%	7.25%	7.41%	7.52%	7.61%	7.67%	7.70%	7.74%	7.78%	7.80%	7.81%	7.83%	7.84%	7.85%	7.86%	7.87%	7.89%	7.89%	7.90%											19,875,240
1988	0.00%	0.07%	0.96%	3.34%	4.54%	5.53%	6.20%	6.70%	7.09%	7.30%	7.43%	7.58%	7.65%	7.70%	7.75%	7.79%	7.81%	7.84%	7.86%	7.88%	7.90%	7.91%	7.92%	7.93%	7.94%	7.94%												19,660,304
1989	0.00%	0.06%	0.58%	2.55%	4.20%	5.04%	5.76%	6.30%	6.57%	6.77%	6.95%	7.06%	7.19%	7.25%	7.30%	7.33%	7.37%	7.40%	7.42%	7.43%	7.46%	7.47%	7.50%	7.52%	7.52%													20,371,910
1990	0.00%	0.12%	1.48%	3.35%	4.41%	5.23%	5.89%	6.32%	6.59%	6.78%	6.91%	7.00%	7.13%	7.20%	7.28%	7.32%	7.37%	7.39%	7.41%	7.42%	7.43%	7.44%	7.45%	7.46%														20,942,088
1991	0.00%	0.15%	1.46%	2.83%	3.94%	4.70%	5.14%	5.52%	5.73%	5.90%	6.04%	6.15%	6.25%	6.31%	6.38%	6.44%	6.48%	6.50%	6.56%	6.59%	6.61%	6.62%	6.63%															21,689,651
1992	0.00%	0.06%	1.00%	2.68%	3.78%	4.33%	4.70%	5.02%	5.18%	5.33%	5.44%	5.55%	5.61%	5.68%	5.73%	5.75%	5.78%	5.80%	5.82%	5.85%	5.87%	5.88%																21,954,933
1993	0.00%	0.11%	1.26%	2.83%	3.54%	3.99%	4.42%	4.68%	4.87%	5.00%	5.11%	5.21%	5.27%	5.32%	5.36%	5.40%	5.42%	5.44%	5.46%	5.48%	5.49%																	22,621,374
1994	0.00%	0.18%	1.68%	3.22%	4.03%	4.59%	5.03%	5.34%	5.59%	5.83%	5.99%	6.18%	6.28%	6.36%	6.39%	6.43%	6.48%	6.51%	6.63%	6.66%																		22,048,532
1995	0.01%	0.17%	1.55%	2.69%	3.37%	3.78%	4.12%	4.36%	4.53%	4.67%	4.81%	4.92%	4.99%	5.05%	5.10%	5.14%	5.19%	5.20%	5.23%																			21,970,116
1996	0.01%	0.13%	1.60%	2.74%	3.41%	3.87%	4.12%	4.39%	4.57%	4.73%	4.91%	5.02%	5.09%	5.17%	5.25%	5.28%	5.31%	5.33%																				22,232,463
1997	0.02%	0.16%	1.51%	2.54%	3.19%	3.59%	3.98%	4.21%	4.44%	4.66%	4.80%	4.90%	5.04%	5.11%	5.15%	5.19%	5.23%																					22,352,179
1998	0.02%	0.22%	1.70%	2.85%	3.52%	3.95%	4.33%	4.73%	4.99%	5.17%	5.29%	5.42%	5.50%	5.60%	5.63%	5.67%																						22,686,876
1999	0.01%	0.20%	1.96%	3.43%	4.21%	4.87%	5.29%	5.64%	5.92%	6.08%	6.25%	6.39%	6.51%	6.64%	6.71%																							22,896,749
2000	0.00%	0.34%	2.26%	3.70%	4.60%	5.20%	5.69%	6.09%	6.37%	6.63%	6.82%	6.94%	7.03%	7.13%																								23,186,938
2001	0.01%	0.18%	2.01%	3.38%	4.07%	4.76%	5.18%	5.52%	5.77%	6.11%	6.26%	6.40%	6.49%																									23,973,016
2002	0.02%	0.32%	2.34%	3.73%	4.65%	5.42%	5.92%	6.36%	6.65%	6.86%	7.01%	7.15%																										24,464,115
2003	0.01%	0.38%	2.24%	3.70%	4.55%	5.16%	5.66%	6.03%	6.24%	6.46%	6.58%																											24,277,502
2004	0.00%	0.42%	2.50%	4.01%	4.76%	5.49%	5.99%	6.39%	6.58%	6.77%																												24,148,944
2005	0.01%	0.46%	2.69%	4.15%	4.96%	5.57%	5.99%	6.55%	6.84%																													23,758,948
2006	0.00%	0.45%	2.62%	3.86%	4.61%	5.02%	5.43%	5.84%																														23,574,590
2007	0.01%	0.81%	3.36%	4.60%	5.42%	5.99%	6.50%																															23,452,743
2008	0.00%	0.95%	3.09%	4.29%	4.92%	5.52%																																23,147,670
2009	0.00%	1.02%	3.40%	4.49%	5.21%																																	22,503,303
2010	0.01%	0.91%	3.18%	4.74%																																		21,710,635
2011	0.01%	0.97%	3.30%																																			20,240,053
2012	0.00%	0.81%																																				18,793,320
2013	0.01%																																					18,130,692

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																										3.81%	3.81%	3.81%	3.82%	3.82%	3.82%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	16,808,668
1978																									3.88%	3.88%	3.88%	3.88%	3.88%	3.88%	3.88%	0.04%	0.04%	0.04%	0.04%	0.04%		16,737,992
1979																								5.86%	5.87%	5.87%	5.88%	5.88%	5.88%	5.88%	5.88%	0.06%	0.06%	0.06%	0.06%			16,773,433
1980																							5.93%	5.93%	5.94%	5.94%	5.98%	5.98%	5.98%	5.98%	5.98%	0.06%	0.06%	0.06%				17,448,182
1981																						6.71%	6.73%	6.74%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	0.07%	0.07%					16,998,954
1982																					7.18%	7.18%	7.19%	7.19%	7.20%	7.20%	7.20%	7.21%	7.21%	7.21%	7.21%	0.07%						17,167,821
1983																				8.00%	8.01%	8.01%	8.02%	8.02%	8.03%	8.03%	8.04%	8.05%	8.05%	8.05%	8.06%							17,314,056
1984																			8.93%	8.95%	8.96%	8.97%	8.97%	8.98%	8.98%	8.99%	8.99%	8.99%	8.99%	9.00%								17,396,710
1985																		9.00%	9.05%	9.06%	9.07%	9.07%	9.07%	9.08%	9.09%	9.09%	9.10%	9.11%	9.12%									18,364,828
1986																	8.69%	8.74%	8.76%	8.78%	8.79%	8.81%	8.82%	8.82%	8.83%	8.83%	8.84%	8.84%										18,846,257
1987																7.74%	7.78%	7.80%	7.81%	7.83%	7.84%	7.85%	7.86%	7.87%	7.89%	7.89%	7.90%											19,875,240
1988															7.75%	7.80%	7.82%	7.84%	7.86%	7.88%	7.90%	7.91%	7.92%	7.93%	7.94%	7.94%												19,660,304
1989														7.25%	7.30%	7.33%	7.37%	7.40%	7.42%	7.43%	7.46%	7.47%	7.50%	7.52%	7.52%													20,371,910
1990													7.13%	7.20%	7.28%	7.33%	7.37%	7.39%	7.41%	7.42%	7.43%	7.44%	7.45%	7.46%														20,942,088
1991												6.15%	6.25%	6.31%	6.38%	6.44%	6.48%	6.50%	6.56%	6.59%	6.61%	6.62%	6.63%															21,689,651
1992											5.45%	5.55%	5.61%	5.68%	5.73%	5.75%	5.78%	5.80%	5.82%	5.85%	5.87%	5.88%																21,954,933
1993										5.00%	5.11%	5.21%	5.27%	5.32%	5.36%	5.40%	5.42%	5.44%	5.46%	5.48%	5.49%																	22,621,374
1994									5.59%	5.83%	5.99%	6.18%	6.28%	6.36%	6.39%	6.44%	6.48%	6.51%	6.63%	6.66%																		22,048,532
1995								4.36%	4.53%	4.68%	4.81%	4.92%	4.99%	5.05%	5.10%	5.15%	5.19%	5.20%	5.23%																			21,970,116
1996							4.12%	4.39%	4.58%	4.73%	4.91%	5.02%	5.09%	5.17%	5.25%	5.28%	5.31%	5.33%																				22,232,463
1997						3.59%	3.98%	4.22%	4.44%	4.66%	4.80%	4.90%	5.04%	5.11%	5.15%	5.19%	5.23%																					22,352,179
1998					3.52%	3.95%	4.34%	4.73%	4.99%	5.17%	5.29%	5.42%	5.50%	5.60%	5.63%	5.67%																						22,686,876
1999				3.44%	4.21%	4.87%	5.29%	5.65%	5.92%	6.08%	6.25%	6.39%	6.51%	6.64%	6.71%																							22,896,749
2000			2.28%	3.71%	4.60%	5.20%	5.69%	6.09%	6.37%	6.63%	6.82%	6.94%	7.03%	7.13%																								23,186,938
2001		0.25%	2.03%	3.39%	4.08%	4.76%	5.18%	5.52%	5.77%	6.11%	6.26%	6.40%	6.49%																									23,973,016
2002	0.02%	0.41%	2.37%	3.74%	4.65%	5.42%	5.92%	6.36%	6.66%	6.86%	7.01%	7.15%																										24,464,115
2003	0.01%	0.46%	2.26%	3.71%	4.55%	5.16%	5.66%	6.03%	6.24%	6.46%	6.58%																											24,277,502
2004	0.01%	0.49%	2.51%	4.02%	4.76%	5.49%	5.99%	6.39%	6.58%	6.77%																												24,148,944
2005	0.01%	0.54%	2.71%	4.15%	4.96%	5.58%	5.99%	6.55%	6.84%																													23,758,948
2006	0.00%	0.52%	2.63%	3.86%	4.62%	5.02%	5.43%	5.85%																														23,574,590
2007	0.01%	0.88%	3.39%	4.60%	5.42%	6.00%	6.50%																															23,452,743
2008	0.00%	1.04%	3.13%	4.29%	4.92%	5.52%																																23,147,670
2009	0.00%	1.03%	3.41%	4.50%	5.21%																																	22,503,303
2010	0.01%	0.92%	3.18%	4.74%																																		21,710,635
2011	0.01%	0.97%	3.30%																																			20,240,053
2012	0.00%	0.81%																																				18,793,320
2013	0.02%																																					18,130,692

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	1,735	3,538	3,642	3,687	3,709	3,731	3,765	3,785	3,799	3,803	3,807	3,813	3,816	3,818	3,819	3,820	3,820	3,821	3,821	3,821	3,821	3,821	3,821	3,821	3,821	3,821	3,821	3,821	3,821	3,821	3,821	3,821						3,821
1983	1,622	3,593	3,690	3,727	3,753	3,786	3,835	3,855	3,868	3,876	3,880	3,890	3,894	3,897	3,898	3,898	3,898	3,898	3,898	3,898	3,898	3,898	3,898	3,898	3,899	3,899	3,899	3,899	3,899	3,899	3,901							3,901
1984	1,853	3,879	3,990	4,057	4,106	4,169	4,208	4,227	4,250	4,262	4,279	4,283	4,283	4,283	4,283	4,283	4,283	4,283	4,283	4,283	4,283	4,283	4,283	4,283	4,284	4,284	4,284	4,284	4,284	4,284								4,284
1985	1,845	4,041	4,206	4,296	4,348	4,412	4,433	4,454	4,467	4,483	4,490	4,494	4,497	4,499	4,499	4,500	4,500	4,500	4,500	4,500	4,500	4,500	4,500	4,500	4,500	4,500	4,500	4,501	4,501									4,501
1986	1,945	4,066	4,219	4,298	4,354	4,409	4,444	4,476	4,499	4,508	4,512	4,523	4,524	4,526	4,526	4,526	4,527	4,527	4,527	4,527	4,527	4,527	4,527	4,527	4,527	4,527	4,527	4,527										4,527
1987	1,929	4,209	4,385	4,471	4,532	4,586	4,631	4,680	4,705	4,716	4,725	4,731	4,732	4,733	4,734	4,735	4,735	4,735	4,735	4,735	4,735	4,735	4,735	4,735	4,735	4,735	4,735											4,735
1988	2,020	4,324	4,501	4,592	4,646	4,713	4,766	4,804	4,824	4,839	4,854	4,857	4,860	4,863	4,864	4,864	4,865	4,865	4,868	4,869	4,869	4,869	4,869	4,869	4,869	4,869												4,869
1989	1,901	4,332	4,529	4,625	4,708	4,788	4,839	4,864	4,877	4,885	4,887	4,893	4,896	4,897	4,898	4,899	4,900	4,901	4,901	4,901	4,901	4,901	4,901	4,901	4,902													4,902
1990	1,958	4,192	4,388	4,512	4,610	4,658	4,691	4,714	4,722	4,728	4,732	4,734	4,738	4,741	4,742	4,742	4,742	4,743	4,743	4,743	4,743	4,743	4,743	4,743														4,743
1991	1,819	3,948	4,142	4,270	4,331	4,366	4,389	4,416	4,421	4,428	4,431	4,433	4,434	4,435	4,436	4,436	4,436	4,436	4,436	4,436	4,436	4,436	4,437															4,437
1992	1,795	4,020	4,287	4,404	4,459	4,481	4,498	4,513	4,525	4,528	4,531	4,533	4,535	4,536	4,536	4,536	4,536	4,536	4,536	4,536	4,536	4,538																4,538
1993		45	1,102	2,523	3,094	3,425	3,677	3,843	3,918	3,960	4,004	4,044	4,059	4,070	4,074	4,078	4,082	4,085	4,086	4,087	4,087																	4,087
1994	1	78	1,337	2,619	3,221	3,547	3,792	3,955	4,045	4,105	4,155	4,185	4,202	4,211	4,217	4,224	4,227	4,228	4,230	4,233																		4,233
1995	1	129	1,464	2,385	2,892	3,143	3,371	3,503	3,592	3,645	3,682	3,712	3,729	3,742	3,750	3,754	3,759	3,761	3,763																			3,763
1996	4	114	1,461	2,373	2,871	3,154	3,336	3,497	3,575	3,624	3,673	3,704	3,716	3,726	3,736	3,740	3,744	3,746																				3,746
1997	5	115	1,413	2,233	2,671	2,920	3,128	3,283	3,382	3,440	3,475	3,513	3,533	3,546	3,554	3,562	3,568																					3,568
1998	4	168	1,501	2,320	2,708	2,955	3,178	3,343	3,437	3,487	3,517	3,558	3,569	3,575	3,582	3,586																						3,586
1999	1	152	1,613	2,536	2,966	3,299	3,509	3,679	3,807	3,865	3,930	3,972	3,992	4,007	4,013																							4,013
2000	3	239	1,768	2,634	3,080	3,378	3,625	3,836	3,921	3,983	4,043	4,074	4,100	4,107																								4,107
2001	2	263	1,774	2,605	3,007	3,330	3,595	3,760	3,845	3,919	3,961	4,014	4,039																									4,039
2002	5	267	1,949	2,815	3,283	3,654	3,850	4,095	4,187	4,215	4,251	4,292																										4,292
2003	3	319	1,807	2,669	3,144	3,423	3,706	3,964	4,022	4,053	4,090																											4,090
2004	2	316	1,953	2,833	3,213	3,518	3,761	3,984	4,049	4,093																												4,093
2005	4	324	1,968	2,747	3,125	3,422	3,611	3,813	3,891																													3,891
2006		314	1,841	2,535	2,892	3,080	3,257	3,440																														3,440
2007	2	564	2,151	2,748	3,078	3,296	3,547																															3,547
2008	1	674	1,962	2,530	2,818	3,091																																3,091
2009	1	668	2,088	2,611	2,926																																	2,926
2010	4	551	1,850	2,399																																		2,399
2011	4	592	1,787																																			1,787
2012	1	443																																				443
2013	2																																					2
																																						118,401

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	2.039	1.029	1.012	1.006	1.006	1.009	1.005	1.004	1.001	1.001	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							
1983	2.215	1.027	1.010	1.007	1.009	1.013	1.005	1.003	1.002	1.001	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	1.001								
1984	2.093	1.029	1.017	1.012	1.015	1.009	1.005	1.005	1.003	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									
1985	2.190	1.041	1.021	1.012	1.015	1.005	1.005	1.003	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	1.000	1.000										
1986	2.090	1.038	1.019	1.013	1.013	1.008	1.007	1.005	1.002	1.001	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											
1987	2.182	1.042	1.020	1.014	1.012	1.010	1.011	1.005	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												
1988	2.141	1.041	1.020	1.012	1.014	1.011	1.008	1.004	1.003	1.003	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	1.000													
1989	2.279	1.045	1.021	1.018	1.017	1.011	1.005	1.003	1.002	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														
1990	2.141	1.047	1.028	1.022	1.010	1.007	1.005	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															
1991	2.170	1.049	1.031	1.014	1.008	1.005	1.006	1.001	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																
1992	2.240	1.066	1.027	1.012	1.005	1.004	1.003	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																	
1993		24.489	2.289	1.226	1.107	1.074	1.045	1.020	1.011	1.011	1.010	1.004	1.003	1.001	1.001	1.001	1.001	1.000	1.000	1.000																		
1994	78.000	17.141	1.959	1.230	1.101	1.069	1.043	1.023	1.015	1.012	1.007	1.004	1.002	1.001	1.002	1.001	1.000	1.000	1.001																			
1995	129.000	11.349	1.629	1.213	1.087	1.073	1.039	1.025	1.015	1.010	1.008	1.005	1.003	1.002	1.001	1.001	1.001	1.001																				
1996	28.500	12.816	1.624	1.210	1.099	1.058	1.048	1.022	1.014	1.014	1.008	1.003	1.003	1.003	1.001	1.001	1.001																					
1997	23.000	12.287	1.580	1.196	1.093	1.071	1.050	1.030	1.017	1.010	1.011	1.006	1.004	1.002	1.002	1.002																						
1998	42.000	8.935	1.546	1.167	1.091	1.075	1.052	1.028	1.015	1.009	1.012	1.003	1.002	1.002	1.001																							
1999	152.000	10.612	1.572	1.170	1.112	1.064	1.048	1.035	1.015	1.017	1.011	1.005	1.004	1.001																								
2000	79.667	7.397	1.490	1.169	1.097	1.073	1.058	1.022	1.016	1.015	1.008	1.006	1.002																									
2001	131.500	6.745	1.468	1.154	1.107	1.080	1.046	1.023	1.019	1.011	1.013	1.006																										
2002	53.400	7.300	1.444	1.166	1.113	1.054	1.064	1.022	1.007	1.009	1.010																											
2003	106.333	5.665	1.477	1.178	1.089	1.083	1.070	1.015	1.008	1.009																												
2004	158.000	6.180	1.451	1.134	1.095	1.069	1.059	1.016	1.011																													
2005	81.000	6.074	1.396	1.138	1.095	1.055	1.056	1.020																														
2006		5.863	1.377	1.141	1.065	1.057	1.056																															
2007	282.000	3.814	1.278	1.120	1.071	1.076																																
2008	674.000	2.911	1.290	1.114	1.097																																	
2009	668.000	3.126	1.250	1.121																																		
2010	137.750	3.358	1.297																																			
2011	148.000	3.019																																				
2012	443.000																																					
3 Yr Avg	242.917	3.167	1.279	1.118	1.078	1.063	1.057	1.017	1.008	1.009	1.010	1.006	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							
5 Yr Avg	414.150	3.245	1.298	1.127	1.085	1.068	1.061	1.019	1.012	1.012	1.011	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							
7 Yr Avg	347.679	4.023	1.334	1.135	1.089	1.068	1.058	1.022	1.013	1.011	1.010	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	176.222	3.161	1.278	1.118	1.077	1.063	1.057	1.017	1.008	1.009	1.010	1.006	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							
5 Yr Wtd	266.182	3.227	1.296	1.127	1.085	1.068	1.061	1.019	1.012	1.012	1.011	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							
10 Yr Wtd		4.218	1.370	1.144	1.094	1.068	1.056	1.023	1.013	1.012	1.010	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							TAIL
Prior FY	250.000	3.570	1.316	1.129	1.083	1.064	1.059	1.020	1.013	1.012	1.011	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
PA Sel.	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		
Selected	250.000	3.250	1.296	1.127	1.085	1.068	1.061	1.019	1.012	1.012	1.011	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		
Cumulative	1559.600	6.238	1.920	1.481	1.314	1.212	1.134	1.069	1.049	1.036	1.024	1.013	1.008	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	1.000	1.000	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	1	41	506	1,346	1,764	2,086	2,347	2,580	2,773	2,900	3,014	3,081	3,118	3,159	3,183	3,201	3,207	3,216	3,219	3,223	3,226	3,228	3,230	3,232	3,233	3,234	3,236	3,237	3,238	3,240	3,240	3,240						3,240
1983	2	45	595	1,625	2,056	2,372	2,651	2,915	3,108	3,261	3,355	3,418	3,468	3,502	3,515	3,529	3,538	3,548	3,551	3,554	3,559	3,560	3,563	3,563	3,565	3,568	3,571	3,574	3,575	3,576	3,576							3,576
1984	1	55	717	1,734	2,183	2,508	2,789	3,010	3,204	3,340	3,410	3,480	3,537	3,558	3,580	3,598	3,605	3,624	3,629	3,636	3,640	3,643	3,644	3,646	3,647	3,650	3,652	3,652	3,652	3,654								3,654
1985	2	56	670	1,693	2,249	2,599	2,870	3,141	3,331	3,426	3,494	3,561	3,599	3,619	3,644	3,655	3,663	3,672	3,694	3,699	3,701	3,702	3,704	3,705	3,709	3,711	3,713	3,719	3,721									3,721
1986	2	38	537	1,729	2,261	2,565	2,835	3,088	3,241	3,352	3,431	3,504	3,542	3,574	3,593	3,605	3,619	3,638	3,645	3,653	3,661	3,668	3,671	3,673	3,675	3,678	3,679	3,681										3,681
1987	2	40	482	1,555	2,040	2,359	2,635	2,808	2,942	3,053	3,115	3,158	3,198	3,222	3,235	3,249	3,264	3,274	3,280	3,287	3,291	3,297	3,301	3,301	3,311	3,314	3,316											3,316
1988	1	30	418	1,430	1,922	2,308	2,557	2,743	2,889	2,965	3,009	3,066	3,094	3,115	3,131	3,150	3,158	3,169	3,175	3,183	3,189	3,193	3,199	3,204	3,207	3,208												3,208
1989	2	27	259	1,123	1,819	2,143	2,423	2,640	2,742	2,824	2,899	2,939	2,991	3,014	3,035	3,048	3,063	3,075	3,082	3,088	3,100	3,106	3,119	3,125	3,127													3,127
1990	4	59	706	1,557	2,005	2,353	2,631	2,807	2,922	3,002	3,060	3,096	3,150	3,179	3,213	3,235	3,257	3,264	3,273	3,278	3,281	3,287	3,291	3,296														3,296
1991	2	82	765	1,437	1,975	2,334	2,542	2,709	2,813	2,892	2,955	3,009	3,055	3,088	3,121	3,147	3,166	3,180	3,208	3,221	3,230	3,235	3,239															3,239
1992	0	34	513	1,338	1,859	2,122	2,295	2,442	2,515	2,583	2,638	2,688	2,717	2,751	2,772	2,785	2,795	2,809	2,819	2,831	2,840	2,844																2,844
1993		5,771	2,582	2,535	2,586	2,636	2,718	2,755	2,811	2,857	2,889	2,912	2,936	2,959	2,976	2,994	3,006	3,013	3,021	3,031	3,041																	3,041
1994	7,368	4,970	2,764	2,715	2,756	2,855	2,927	2,975	3,045	3,132	3,178	3,255	3,296	3,332	3,343	3,358	3,382	3,396	3,455	3,469																		3,469
1995	13,968	2,857	2,325	2,483	2,557	2,639	2,686	2,734	2,772	2,818	2,869	2,910	2,941	2,963	2,989	3,011	3,032	3,037	3,052																			3,052
1996	3,966	2,554	2,434	2,568	2,642	2,725	2,746	2,793	2,844	2,903	2,973	3,013	3,047	3,086	3,127	3,139	3,150	3,165																				3,165
1997	7,940	3,089	2,394	2,541	2,669	2,746	2,845	2,869	2,933	3,026	3,085	3,119	3,190	3,220	3,239	3,256	3,278																					3,278
1998	12,528	2,926	2,575	2,791	2,948	3,029	3,093	3,209	3,291	3,361	3,410	3,453	3,494	3,553	3,568	3,586																						3,586
1999	12,717	2,974	2,782	3,098	3,250	3,377	3,450	3,513	3,562	3,603	3,644	3,681	3,732	3,796	3,828																							3,828
2000	3,422	3,334	2,961	3,257	3,461	3,569	3,637	3,683	3,768	3,861	3,910	3,952	3,973	4,026																								4,026
2001	15,097	1,614	2,714	3,114	3,248	3,424	3,452	3,518	3,599	3,738	3,791	3,825	3,854																									3,854
2002	10,031	2,970	2,940	3,245	3,467	3,630	3,761	3,797	3,888	3,981	4,036	4,077																										4,077
2003	7,084	2,918	3,012	3,366	3,510	3,657	3,708	3,691	3,765	3,868	3,907																											3,907
2004	5,044	3,206	3,088	3,417	3,575	3,770	3,847	3,875	3,925	3,994																												3,994
2005	6,760	3,408	3,246	3,585	3,770	3,870	3,941	4,080	4,176																													4,176
2006		3,376	3,350	3,591	3,761	3,845	3,930	4,004																														4,004
2007	6,622	3,358	3,665	3,923	4,131	4,264	4,296																															4,296
2008	9,548	3,255	3,649	3,925	4,042	4,131																																4,131
2009	7,670	3,446	3,669	3,874	4,008																																	4,008
2010	5,167	3,585	3,728	4,287																																		4,287
2011	5,938	3,306	3,733																																			3,733
2012	2,023	3,419																																				3,419
2013	13,213																																					13,213

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	29.407	12.393	2.660	1.311	1.182	1.126	1.099	1.075	1.046	1.039	1.022	1.012	1.013	1.008	1.006	1.002	1.003	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.001	1.001	1.000	1.001	1.000	1.000							
1983	28.732	13.162	2.731	1.265	1.154	1.118	1.100	1.066	1.049	1.029	1.019	1.015	1.010	1.004	1.004	1.003	1.003	1.001	1.001	1.001	1.000	1.001	1.000	1.000	1.001	1.001	1.001	1.000	1.000	1.000								
1984	38.093	12.954	2.419	1.258	1.149	1.112	1.079	1.065	1.042	1.021	1.021	1.016	1.006	1.006	1.005	1.002	1.005	1.001	1.002	1.001	1.001	1.000	1.001	1.000	1.001	1.001	1.000	1.000	1.000									
1985	31.969	11.898	2.526	1.328	1.156	1.104	1.094	1.061	1.028	1.020	1.019	1.011	1.006	1.007	1.003	1.002	1.003	1.006	1.001	1.001	1.000	1.000	1.000	1.001	1.001	1.000	1.002	1.001										
1986	24.355	14.210	3.218	1.308	1.135	1.106	1.089	1.050	1.034	1.023	1.021	1.011	1.009	1.005	1.003	1.004	1.005	1.002	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.000	1.000											
1987	24.822	12.088	3.228	1.312	1.157	1.117	1.066	1.048	1.038	1.020	1.014	1.013	1.007	1.004	1.004	1.005	1.003	1.002	1.002	1.001	1.002	1.001	1.000	1.003	1.001	1.001												
1988	29.988	13.990	3.420	1.345	1.201	1.108	1.073	1.053	1.026	1.015	1.019	1.009	1.007	1.005	1.006	1.002	1.004	1.002	1.003	1.002	1.001	1.002	1.002	1.001	1.000													
1989	17.635	9.749	4.336	1.620	1.178	1.131	1.090	1.039	1.030	1.026	1.014	1.018	1.008	1.007	1.004	1.005	1.004	1.003	1.002	1.004	1.002	1.004	1.002	1.001														
1990	16.619	11.937	2.205	1.288	1.173	1.118	1.067	1.041	1.028	1.019	1.012	1.017	1.009	1.011	1.007	1.007	1.002	1.003	1.001	1.001	1.002	1.001	1.001															
1991	46.886	9.346	1.879	1.375	1.182	1.089	1.066	1.039	1.028	1.022	1.018	1.015	1.011	1.011	1.009	1.006	1.004	1.009	1.004	1.003	1.002	1.001																
1992		14.906	2.609	1.389	1.142	1.081	1.064	1.030	1.027	1.021	1.019	1.011	1.012	1.008	1.005	1.004	1.005	1.004	1.004	1.003	1.002																	
1993		0.447	0.982	1.020	1.020	1.031	1.013	1.020	1.016	1.011	1.008	1.008	1.008	1.006	1.006	1.004	1.002	1.002	1.003	1.003																		
1994	0.675	0.556	0.982	1.015	1.036	1.025	1.016	1.024	1.028	1.015	1.024	1.013	1.011	1.003	1.005	1.007	1.004	1.017	1.004																			
1995	0.205	0.814	1.068	1.030	1.032	1.018	1.018	1.014	1.016	1.018	1.014	1.011	1.008	1.009	1.007	1.007	1.002	1.005																				
1996	0.644	0.953	1.055	1.029	1.031	1.008	1.017	1.019	1.021	1.024	1.014	1.011	1.013	1.013	1.004	1.004	1.005																					
1997	0.389	0.775	1.062	1.050	1.029	1.036	1.009	1.022	1.032	1.019	1.011	1.023	1.010	1.006	1.005	1.007																						
1998	0.234	0.880	1.084	1.056	1.028	1.021	1.037	1.025	1.021	1.015	1.013	1.012	1.017	1.004	1.005																							
1999	0.234	0.936	1.114	1.049	1.039	1.022	1.018	1.014	1.012	1.011	1.010	1.014	1.017	1.008																								
2000	0.974	0.888	1.100	1.063	1.031	1.019	1.012	1.023	1.025	1.013	1.011	1.005	1.013																									
2001	0.107	1.681	1.147	1.043	1.054	1.008	1.019	1.023	1.039	1.014	1.009	1.008																										
2002	0.296	0.990	1.104	1.068	1.047	1.036	1.010	1.024	1.024	1.014	1.010																											
2003	0.412	1.032	1.117	1.043	1.042	1.014	0.995	1.020	1.027	1.010																												
2004	0.636	0.963	1.107	1.046	1.055	1.020	1.007	1.013	1.018																													
2005	0.504	0.953	1.105	1.052	1.027	1.018	1.035	1.024																														
2006		0.992	1.072	1.047	1.022	1.022	1.019																															
2007	0.507	1.091	1.071	1.053	1.032	1.008																																
2008	0.341	1.121	1.076	1.030	1.022																																	
2009	0.449	1.065	1.056	1.035																																		
2010	0.694	1.040	1.150																																			
2011	0.557	1.129																																				
2012	1.691																																					
3 Yr Avg	0.980	1.078	1.094	1.039	1.026	1.016	1.020	1.019	1.023	1.013	1.010	1.009	1.016	1.006	1.005	1.006	1.003	1.008	1.004	1.003	1.002	1.002	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000							
5 Yr Avg	0.746	1.089	1.085	1.043	1.032	1.016	1.013	1.021	1.026	1.012	1.011	1.012	1.014	1.008	1.005	1.006	1.003	1.007	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							
7 Yr Avg	0.678	1.056	1.091	1.044	1.035	1.018	1.014	1.020	1.024	1.014	1.011	1.012	1.013	1.007	1.005	1.005	1.003	1.006	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							
3 Yr Wtd	0.785	1.077	1.094	1.039	1.026	1.016	1.021	1.019	1.023	1.013	1.010	1.009	1.016	1.006	1.005	1.006	1.004	1.009	1.004	1.003	1.002	1.002	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000							
5 Yr Wtd	0.561	1.088	1.085	1.043	1.031	1.016	1.013	1.021	1.026	1.012	1.010	1.012	1.014	1.008	1.005	1.006	1.003	1.008	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							
10 Yr Wtd		1.038	1.099	1.047	1.037	1.019	1.016	1.021	1.023	1.015	1.012	1.011	1.012	1.008	1.006	1.005	1.003	1.005	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							TAIL
Prior FY	0.485	1.061	1.075	1.045	1.035	1.022	1.013	1.021	1.025	1.013	1.011	1.013	1.013	1.007	1.005	1.005	1.003	1.007	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000								1.003
PA Sel.	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							
Selected	0.561	1.088	1.085	1.043	1.031	1.016	1.013	1.021	1.026	1.012	1.010	1.012	1.014	1.008	1.005	1.006	1.003	1.008	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							
Cumulative	0.845	1.507	1.385	1.276	1.224	1.187	1.168	1.152	1.129	1.100	1.086	1.075	1.063	1.048	1.040	1.034	1.028	1.025	1.017	1.013	1.010	1.009	1.007	1.006	1.005	1.004	1.003	1.003	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	1	38	482	1,299	1,713	2,036	2,313	2,555	2,757	2,887	3,003	3,074	3,114	3,157	3,181	3,201	3,206	3,216	3,219	3,223	3,226	3,228	3,230	3,232	3,233	3,234	3,236	3,237	3,238	3,240	3,240	3,240						3,240
1983	1	42	563	1,552	1,978	2,302	2,606	2,880	3,082	3,240	3,337	3,408	3,462	3,499	3,513	3,526	3,536	3,545	3,548	3,552	3,556	3,557	3,560	3,560	3,563	3,566	3,569	3,572	3,573	3,574	3,576							3,576
1984	1	50	668	1,642	2,092	2,440	2,740	2,970	3,179	3,323	3,406	3,480	3,537	3,557	3,580	3,597	3,604	3,623	3,628	3,636	3,640	3,642	3,643	3,645	3,647	3,650	3,652	3,652	3,652	3,654								3,654
1985	1	51	626	1,616	2,173	2,548	2,827	3,108	3,306	3,412	3,486	3,556	3,596	3,617	3,642	3,655	3,662	3,672	3,693	3,698	3,700	3,701	3,703	3,704	3,708	3,710	3,712	3,719	3,721									3,721
1986	1	34	501	1,641	2,174	2,498	2,783	3,053	3,221	3,338	3,420	3,501	3,539	3,573	3,592	3,604	3,619	3,638	3,645	3,653	3,661	3,668	3,671	3,673	3,675	3,678	3,679	3,681										3,681
1987	1	35	446	1,468	1,952	2,285	2,577	2,775	2,923	3,041	3,109	3,155	3,196	3,220	3,234	3,249	3,264	3,274	3,280	3,287	3,291	3,297	3,301	3,301	3,311	3,314	3,316											3,316
1988	0	27	386	1,348	1,834	2,234	2,503	2,706	2,863	2,947	3,000	3,059	3,088	3,111	3,127	3,147	3,155	3,167	3,175	3,183	3,189	3,193	3,199	3,204	3,207	3,208												3,208
1989	1	23	239	1,060	1,747	2,093	2,392	2,620	2,728	2,814	2,890	2,933	2,988	3,011	3,032	3,046	3,062	3,074	3,082	3,087	3,099	3,105	3,119	3,124	3,127													3,127
1990	1	52	653	1,481	1,949	2,311	2,602	2,790	2,909	2,993	3,053	3,090	3,146	3,178	3,212	3,234	3,256	3,264	3,273	3,278	3,281	3,287	3,291	3,296														3,296
1991	1	73	714	1,383	1,928	2,297	2,515	2,696	2,803	2,886	2,951	3,007	3,053	3,087	3,120	3,147	3,165	3,179	3,207	3,221	3,229	3,235	3,239															3,239
1992	0	30	485	1,298	1,827	2,096	2,275	2,429	2,508	2,577	2,634	2,685	2,716	2,750	2,771	2,783	2,794	2,807	2,818	2,829	2,838	2,844																2,844
1993	0	64	696	1,565	1,957	2,209	2,446	2,591	2,694	2,768	2,830	2,882	2,916	2,947	2,966	2,987	3,003	3,012	3,020	3,031	3,041																	3,041
1994	2	92	873	1,680	2,097	2,392	2,622	2,780	2,910	3,037	3,119	3,218	3,272	3,314	3,330	3,351	3,377	3,392	3,453	3,469																		3,469
1995	4	98	905	1,573	1,965	2,204	2,406	2,545	2,646	2,729	2,807	2,870	2,914	2,947	2,978	3,004	3,028	3,035	3,052																			3,052
1996	4	78	949	1,626	2,024	2,294	2,444	2,606	2,714	2,808	2,914	2,979	3,022	3,069	3,117	3,133	3,148	3,164																				3,164
1997	11	100	947	1,589	1,997	2,246	2,493	2,639	2,779	2,916	3,003	3,070	3,157	3,199	3,225	3,249	3,276																					3,276
1998	14	137	1,076	1,802	2,222	2,492	2,737	2,987	3,149	3,263	3,339	3,421	3,472	3,536	3,558	3,580																						3,580
1999	3	112	1,115	1,952	2,394	2,767	3,007	3,210	3,368	3,459	3,557	3,632	3,700	3,778	3,816																							3,816
2000	2	193	1,268	2,078	2,582	2,919	3,193	3,421	3,578	3,724	3,828	3,899	3,945	4,005																								4,005
2001	7	104	1,183	1,993	2,399	2,800	3,048	3,249	3,399	3,598	3,688	3,771	3,824																									3,824
2002	12	182	1,317	2,100	2,616	3,050	3,329	3,575	3,743	3,858	3,944	4,022																										4,022
2003	5	222	1,299	2,144	2,634	2,988	3,281	3,493	3,615	3,743	3,815																											3,815
2004	2	239	1,421	2,282	2,708	3,127	3,411	3,639	3,746	3,854																												3,854
2005	7	271	1,565	2,413	2,887	3,245	3,487	3,812	3,982																													3,982
2006	0	288	1,677	2,475	2,957	3,220	3,481	3,745																														3,745
2007	3	475	1,975	2,701	3,186	3,521	3,818																															3,818
2008	3	584	1,907	2,645	3,034	3,401																																3,401
2009	2	601	2,000	2,641	3,062																																	3,062
2010	6	547	1,909	2,847																																		2,847
2011	7	559	1,906																																			1,906
2012	1	477																																				477
2013	8																																					8

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																					3,226	3,228	3,230	3,232	3,233	3,234	3,236	3,237	3,238	3,240	3,240	3,240						3,240
1983																				3,554	3,559	3,560	3,563	3,563	3,565	3,568	3,571	3,574	3,575	3,576	3,576							3,576
1984																			3,629	3,636	3,640	3,643	3,644	3,646	3,647	3,650	3,652	3,652	3,652	3,654								3,654
1985																		3,672	3,694	3,699	3,701	3,702	3,704	3,705	3,709	3,711	3,713	3,719	3,721									3,721
1986																	3,619	3,638	3,645	3,653	3,661	3,668	3,671	3,673	3,675	3,678	3,679	3,681										3,681
1987																3,249	3,265	3,274	3,280	3,287	3,291	3,297	3,301	3,301	3,311	3,314	3,316											3,316
1988															3,131	3,151	3,158	3,169	3,175	3,183	3,189	3,193	3,199	3,204	3,207	3,208												3,208
1989														3,014	3,035	3,048	3,063	3,075	3,082	3,088	3,100	3,106	3,119	3,125	3,127													3,127
1990													3,150	3,179	3,213	3,235	3,257	3,264	3,273	3,278	3,281	3,287	3,291	3,296														3,296
1991												3,009	3,055	3,088	3,121	3,148	3,166	3,180	3,208	3,221	3,230	3,235	3,239															3,239
1992											2,638	2,688	2,717	2,751	2,772	2,785	2,795	2,809	2,819	2,831	2,840	2,844																2,844
1993										2,858	2,889	2,912	2,936	2,959	2,976	2,994	3,006	3,013	3,021	3,031	3,041																	3,041
1994									3,047	3,132	3,178	3,255	3,296	3,332	3,343	3,360	3,382	3,396	3,455	3,469																		3,469
1995								2,735	2,774	2,819	2,870	2,910	2,941	2,963	2,989	3,011	3,032	3,037	3,052																			3,052
1996							2,747	2,794	2,846	2,904	2,973	3,013	3,047	3,086	3,127	3,139	3,150	3,165																				3,165
1997						2,748	2,847	2,871	2,935	3,027	3,085	3,119	3,190	3,220	3,239	3,256	3,278																					3,278
1998					2,949	3,031	3,096	3,210	3,292	3,362	3,410	3,453	3,494	3,553	3,568	3,586																						3,586
1999				3,108	3,252	3,379	3,452	3,514	3,563	3,604	3,644	3,681	3,732	3,796	3,828																							3,828
2000			2,992	3,265	3,463	3,570	3,639	3,684	3,769	3,862	3,910	3,952	3,973	4,026																								4,026
2001		2,314	2,743	3,123	3,249	3,425	3,454	3,519	3,599	3,738	3,791	3,825	3,854																									3,854
2002	10,396	3,722	2,969	3,253	3,468	3,632	3,763	3,799	3,889	3,982	4,036	4,077																										4,077
2003	7,788	3,496	3,035	3,374	3,512	3,659	3,710	3,692	3,766	3,869	3,907																											3,907
2004	6,107	3,760	3,109	3,424	3,576	3,771	3,847	3,875	3,925	3,994																												3,994
2005	7,228	3,962	3,267	3,592	3,773	3,871	3,942	4,080	4,176																													4,176
2006		3,924	3,372	3,592	3,762	3,845	3,931	4,008																														4,008
2007	7,558	3,656	3,696	3,930	4,131	4,267	4,296																															4,296
2008	11,418	3,582	3,695	3,928	4,042	4,134																																4,134
2009	7,670	3,457	3,680	3,875	4,008																																	4,008
2010	5,963	3,622	3,729	4,289																																		4,289
2011	7,105	3,329	3,738																																			3,738
2012	2,023	3,428																																				3,428
2013	17,332																																					17,332

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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															1	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	1	0	0	0	0	0	0	0	0	0														-
1991												0	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	0	0	0	0	0	0	0	0	0	0	0																	-
1994									2	1	1	0	0	0	1	2	0	0	0	0																		-
1995								1	2	1	1	0	0	0	0	0	0	0	0																			-
1996							2	1	1	1	1	0	0	0	0	0	0	0																				-
1997						2	2	1	1	1	1	0	0	0	0	0	0																					-
1998					2	2	2	1	1	1	0	0	0	0	0	0																						-
1999				9	2	2	2	1	2	1	0	0	0	(0)	0																							-
2000			31	8	2	2	2	1	1	2	0	(0)	(0)	0																								-
2001		700	29	9	1	2	2	1	0	0	(0)	(0)	0																									-
2002	365	752	29	8	2	2	2	2	0	0	0	0																										-
2003	704	578	23	8	2	2	2	1	1	0	0																											-
2004	1,063	554	21	7	1	1	0	0	0	0																												-
2005	468	555	21	7	2	1	1	(0)	0																													-
2006		549	22	1	1	0	1	3																														3
2007	936	298	31	7	0	3	0																															-
2008	1,869	327	46	3	0	4																																4
2009	0	11	11	1	0																																	0
2010	796	37	1	2																																		2
2011	1,167	23	5																																			5
2012	0	9																																				9
2013	4,120																																					4,120

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																																						16,808,668
1978																																						16,737,992
1979																																						16,773,433
1980																																						17,448,182
1981																																						16,998,954
1982	1.01%	2.06%	2.12%	2.15%	2.16%	2.17%	2.19%	2.20%	2.21%	2.22%	2.22%	2.22%	2.22%	2.22%	2.22%	2.23%	2.23%	2.23%	2.23%	2.23%	2.23%	2.23%	2.23%	2.23%	2.23%	2.23%	2.23%	2.23%	2.23%	2.23%	2.23%	2.23%						17,167,821
1983	0.94%	2.08%	2.13%	2.15%	2.17%	2.19%	2.21%	2.23%	2.23%	2.24%	2.24%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%							17,314,056
1984	1.07%	2.23%	2.29%	2.33%	2.36%	2.40%	2.42%	2.43%	2.44%	2.45%	2.46%	2.46%	2.46%	2.46%	2.46%	2.46%	2.46%	2.46%	2.46%	2.46%	2.46%	2.46%	2.46%	2.46%	2.46%	2.46%	2.46%	2.46%	2.46%	2.46%								17,396,710
1985	1.00%	2.20%	2.29%	2.34%	2.37%	2.40%	2.41%	2.43%	2.43%	2.44%	2.44%	2.45%	2.45%	2.45%	2.45%	2.45%	2.45%	2.45%	2.45%	2.45%	2.45%	2.45%	2.45%	2.45%	2.45%	2.45%	2.45%	2.45%	2.45%									18,364,828
1986	1.03%	2.16%	2.24%	2.28%	2.31%	2.34%	2.36%	2.38%	2.39%	2.39%	2.39%	2.40%	2.40%	2.40%	2.40%	2.40%	2.40%	2.40%	2.40%	2.40%	2.40%	2.40%	2.40%	2.40%	2.40%	2.40%	2.40%	2.40%										18,846,257
1987	0.97%	2.12%	2.21%	2.25%	2.28%	2.31%	2.33%	2.35%	2.37%	2.37%	2.38%	2.38%	2.38%	2.38%	2.38%	2.38%	2.38%	2.38%	2.38%	2.38%	2.38%	2.38%	2.38%	2.38%	2.38%	2.38%	2.38%											19,875,240
1988	1.03%	2.20%	2.29%	2.34%	2.36%	2.40%	2.42%	2.44%	2.45%	2.46%	2.47%	2.47%	2.47%	2.47%	2.47%	2.47%	2.47%	2.47%	2.48%	2.48%	2.48%	2.48%	2.48%	2.48%	2.48%	2.48%												19,660,304
1989	0.93%	2.13%	2.22%	2.27%	2.31%	2.35%	2.38%	2.39%	2.39%	2.40%	2.40%	2.40%	2.40%	2.40%	2.40%	2.40%	2.41%	2.41%	2.41%	2.41%	2.41%	2.41%	2.41%	2.41%	2.41%													20,371,910
1990	0.93%	2.00%	2.10%	2.15%	2.20%	2.22%	2.24%	2.25%	2.25%	2.26%	2.26%	2.26%	2.26%	2.26%	2.26%	2.26%	2.26%	2.26%	2.26%	2.26%	2.26%	2.26%	2.26%	2.26%														20,942,088
1991	0.84%	1.82%	1.91%	1.97%	2.00%	2.01%	2.02%	2.04%	2.04%	2.04%	2.04%	2.04%	2.04%	2.04%	2.05%	2.05%	2.05%	2.05%	2.05%	2.05%	2.05%	2.05%	2.05%															21,689,651
1992	0.82%	1.83%	1.95%	2.01%	2.03%	2.04%	2.05%	2.06%	2.06%	2.06%	2.06%	2.06%	2.07%	2.07%	2.07%	2.07%	2.07%	2.07%	2.07%	2.07%	2.07%	2.07%																21,954,933
1993		0.02%	0.49%	1.12%	1.37%	1.51%	1.63%	1.70%	1.73%	1.75%	1.77%	1.79%	1.79%	1.80%	1.80%	1.80%	1.80%	1.81%	1.81%	1.81%	1.81%																	22,621,374
1994	0.00%	0.04%	0.61%	1.19%	1.46%	1.61%	1.72%	1.79%	1.83%	1.86%	1.88%	1.90%	1.91%	1.91%	1.91%	1.92%	1.92%	1.92%	1.92%	1.92%																		22,048,532
1995	0.00%	0.06%	0.67%	1.09%	1.32%	1.43%	1.53%	1.59%	1.63%	1.66%	1.68%	1.69%	1.70%	1.70%	1.71%	1.71%	1.71%	1.71%	1.71%																			21,970,116
1996	0.00%	0.05%	0.66%	1.07%	1.29%	1.42%	1.50%	1.57%	1.61%	1.63%	1.65%	1.67%	1.67%	1.68%	1.68%	1.68%	1.68%	1.68%																				22,232,463
1997	0.00%	0.05%	0.63%	1.00%	1.19%	1.31%	1.40%	1.47%	1.51%	1.54%	1.55%	1.57%	1.58%	1.59%	1.59%	1.59%	1.60%																					22,352,179
1998	0.00%	0.07%	0.66%	1.02%	1.19%	1.30%	1.40%	1.47%	1.51%	1.54%	1.55%	1.57%	1.57%	1.58%	1.58%	1.58%																						22,686,876
1999	0.00%	0.07%	0.70%	1.11%	1.30%	1.44%	1.53%	1.61%	1.66%	1.69%	1.72%	1.73%	1.74%	1.75%	1.75%																							22,896,749
2000	0.00%	0.10%	0.76%	1.14%	1.33%	1.46%	1.56%	1.65%	1.69%	1.72%	1.74%	1.76%	1.77%	1.77%																								23,186,938
2001	0.00%	0.11%	0.74%	1.09%	1.25%	1.39%	1.50%	1.57%	1.60%	1.63%	1.65%	1.67%	1.68%																									23,973,016
2002	0.00%	0.11%	0.80%	1.15%	1.34%	1.49%	1.57%	1.67%	1.71%	1.72%	1.74%	1.75%																										24,464,115
2003	0.00%	0.13%	0.74%	1.10%	1.30%	1.41%	1.53%	1.63%	1.66%	1.67%	1.68%																											24,277,502
2004	0.00%	0.13%	0.81%	1.17%	1.33%	1.46%	1.56%	1.65%	1.68%	1.69%																												24,148,944
2005	0.00%	0.14%	0.83%	1.16%	1.32%	1.44%	1.52%	1.60%	1.64%																													23,758,948
2006		0.13%	0.78%	1.08%	1.23%	1.31%	1.38%	1.46%																														23,574,590
2007	0.00%	0.24%	0.92%	1.17%	1.31%	1.41%	1.51%																															23,452,743
2008	0.00%	0.29%	0.85%	1.09%	1.22%	1.34%																																23,147,670
2009	0.00%	0.30%	0.93%	1.16%	1.30%																																	22,503,303
2010	0.00%	0.25%	0.85%	1.10%																																		21,710,635
2011	0.00%	0.29%	0.88%																																			20,240,053
2012	0.00%	0.24%																																				18,793,320
2013	0.00%																																					18,130,692

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	1	37	445	817	414	324	276	242	201	130	117	71	40	43	25	19	5	9	3	4	3	2	2	1	2	1	2	2	0	2	0	0						3,821
1983	1	41	521	990	426	324	304	275	202	158	97	71	54	37	14	14	9	9	3	3	4	1	3	0	2	3	4	3	1	0	2							3,901
1984	1	49	618	975	450	349	299	230	209	144	83	73	57	20	23	17	7	19	5	8	4	3	1	2	2	3	2	0	1	1								4,284
1985	1	50	576	990	557	375	279	281	198	106	74	70	40	22	25	12	7	10	21	5	2	1	2	2	4	2	2	7	2									4,501
1986	1	33	467	1,141	533	324	285	269	168	118	81	81	38	34	19	11	15	19	7	8	8	7	3	2	3	2	2	2										4,527
1987	1	35	411	1,022	484	333	292	198	148	118	68	46	41	24	14	14	16	10	6	7	4	6	4	1	10	3	2											4,735
1988	0	26	360	962	486	400	269	203	156	84	53	59	30	22	17	20	8	11	8	9	6	4	5	5	3	1												4,869
1989	1	23	216	820	688	345	299	228	109	86	75	43	54	23	21	14	16	12	8	6	12	6	13	6	3													4,902
1990	1	51	601	828	468	361	291	188	119	84	60	37	57	31	34	22	22	8	9	5	3	7	4	4														4,743
1991	1	72	641	669	546	368	218	181	107	83	64	56	47	34	33	27	19	14	28	14	9	6	4															4,437
1992	0	30	454	814	528	269	179	154	79	69	57	51	31	34	21	13	11	13	11	11	9	6																4,538
1993	0	64	633	869	392	252	237	145	104	74	62	52	34	31	20	21	15	9	8	11	10																	4,087
1994	2	90	781	807	417	295	230	157	130	127	82	99	54	42	16	21	26	14	61	16																		4,233
1995	4	94	807	669	391	240	201	139	101	83	78	63	44	33	32	25	25	7	17																			3,763
1996	4	73	871	677	398	270	151	162	107	94	106	65	43	47	48	16	15	16																				3,747
1997	11	88	848	642	407	249	247	146	140	137	87	67	87	42	26	24	27																					3,570
1998	14	123	939	726	420	270	245	250	162	114	76	82	51	64	22	23																						3,592
1999	3	109	1,002	837	443	373	240	203	158	91	98	75	69	78	38																							4,026
2000	2	190	1,075	810	504	337	274	228	157	146	104	71	46	59																								4,129
2001	7	97	1,078	810	406	402	248	201	150	199	90	83	52																									4,071
2002	12	171	1,135	783	516	433	280	246	168	115	87	78																										4,350
2003	5	217	1,077	845	490	354	292	212	122	128	72																											4,189
2004	2	236	1,183	861	426	419	284	229	107	107																												4,242
2005	7	264	1,295	848	474	358	242	324	170																													4,081
2006	0	288	1,389	798	482	263	260	265																														3,678
2007	3	471	1,501	726	484	336	297																															3,991
2008	3	582	1,323	738	389	367																																3,754
2009	2	599	1,399	641	421																																	3,830
2010	6	541	1,362	938																																		3,613
2011	7	553	1,347																																			3,499
2012	1	477																																				3,173
2013	8																																					3,137
																																						133,140

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	58.967	11.957	1.837	0.506	0.783	0.854	0.876	0.831	0.646	0.897	0.606	0.562	1.078	0.573	0.793	0.281	1.736	0.341	1.259	0.692	0.810	1.071	0.532	1.180	0.339	3.500	1.017	0.056	20.840	0.000	0.000							
1983	62.645	12.717	1.899	0.430	0.760	0.939	0.903	0.735	0.782	0.612	0.740	0.755	0.679	0.383	0.976	0.677	1.012	0.355	0.966	1.317	0.349	1.778	0.167	5.552	1.171	1.250	0.738	0.533	0.324	4.101								
1984	78.742	12.482	1.578	0.461	0.775	0.859	0.768	0.909	0.690	0.578	0.880	0.779	0.351	1.142	0.753	0.426	2.622	0.234	1.679	0.540	0.635	0.242	3.539	0.911	1.237	0.768	0.081	4.958	1.825									
1985	69.020	11.549	1.719	0.562	0.674	0.745	1.005	0.706	0.533	0.699	0.948	0.571	0.539	1.156	0.492	0.611	1.292	2.214	0.225	0.419	0.605	1.252	1.017	2.476	0.541	0.828	3.822	0.355										
1986	49.914	14.020	2.444	0.467	0.607	0.882	0.944	0.623	0.702	0.692	1.001	0.471	0.874	0.576	0.590	1.319	1.275	0.355	1.238	0.941	0.844	0.471	0.587	1.364	0.906	0.775	0.939											
1987	53.162	11.812	2.489	0.474	0.688	0.877	0.679	0.745	0.799	0.573	0.682	0.897	0.577	0.583	1.037	1.095	0.612	0.626	1.139	0.597	1.372	0.647	0.240	10.953	0.268	0.756												
1988	63.192	13.777	2.672	0.505	0.823	0.672	0.757	0.769	0.540	0.623	1.126	0.500	0.749	0.751	1.191	0.410	1.369	0.712	1.096	0.682	0.676	1.365	0.944	0.655	0.187													
1989	39.186	9.427	3.801	0.838	0.503	0.866	0.762	0.477	0.791	0.877	0.576	1.253	0.430	0.901	0.649	1.151	0.789	0.628	0.724	2.085	0.527	2.142	0.418	0.470														
1990	34.580	11.828	1.378	0.565	0.772	0.806	0.646	0.632	0.708	0.714	0.617	1.526	0.557	1.088	0.637	1.002	0.374	1.142	0.485	0.568	2.541	0.635	1.063															
1991	100.763	8.893	1.044	0.816	0.675	0.591	0.832	0.592	0.775	0.772	0.870	0.838	0.717	0.987	0.804	0.699	0.747	1.985	0.502	0.633	0.683	0.625																
1992	0.000	14.897	1.793	0.649	0.510	0.664	0.863	0.515	0.868	0.820	0.908	0.595	1.129	0.601	0.606	0.847	1.265	0.787	1.080	0.781	0.652																	
1993	0.000	9.956	1.373	0.452	0.641	0.940	0.612	0.717	0.710	0.840	0.831	0.658	0.914	0.630	1.086	0.728	0.586	0.911	1.339	0.919																		
1994	51.619	8.697	1.032	0.518	0.707	0.779	0.684	0.827	0.976	0.648	1.206	0.540	0.790	0.368	1.357	1.240	0.547	4.239	0.271																			
1995	25.387	8.559	0.829	0.585	0.612	0.841	0.691	0.724	0.827	0.936	0.806	0.697	0.742	0.979	0.796	0.975	0.274	2.509																				
1996	17.352	11.858	0.777	0.587	0.677	0.559	1.074	0.664	0.879	1.121	0.611	0.664	1.104	1.017	0.324	0.938	1.121																					
1997	7.949	9.592	0.757	0.634	0.611	0.993	0.591	0.959	0.980	0.631	0.774	1.300	0.485	0.609	0.935	1.128																						
1998	8.811	7.642	0.773	0.578	0.643	0.907	1.021	0.649	0.705	0.663	1.079	0.628	1.247	0.338	1.039																							
1999	34.549	9.186	0.835	0.529	0.843	0.643	0.848	0.775	0.579	1.075	0.762	0.919	1.133	0.485																								
2000	76.615	5.643	0.753	0.623	0.669	0.811	0.833	0.687	0.932	0.711	0.681	0.654	1.281																									
2001	13.061	11.132	0.751	0.501	0.989	0.616	0.812	0.746	1.328	0.454	0.918	0.632																										
2002	14.809	6.648	0.689	0.660	0.838	0.645	0.878	0.685	0.683	0.757	0.897																											
2003	42.800	4.961	0.785	0.580	0.722	0.826	0.725	0.577	1.044	0.562																												
2004	99.427	5.002	0.728	0.495	0.985	0.677	0.806	0.469	1.001																													
2005	39.833	4.906	0.655	0.558	0.756	0.676	1.339	0.524																														
2006	0.000	4.819	0.575	0.604	0.546	0.991	1.016																															
2007	142.002	3.185	0.484	0.667	0.693	0.885																																
2008	228.767	2.273	0.558	0.527	0.943																																	
2009	299.081	2.336	0.458	0.657																																		
2010	94.584	2.517	0.689																																			
2011	81.405	2.438																																				
2012	747.946																																					
3 Yr Avg	307.978	2.430	0.568	0.617	0.727	0.851	1.054	0.524	0.909	0.591	0.832	0.735	1.220	0.477	0.766	1.014	0.647	2.553	0.897	0.777	1.292	1.134	0.808	4.026	0.454	0.787	1.614	1.949	7.663	2.051	0.000							
5 Yr Avg	290.357	2.550	0.553	0.603	0.785	0.811	0.953	0.600	0.998	0.712	0.867	0.827	1.050	0.686	0.890	1.002	0.759	2.086	0.735	0.997	1.016	1.083	0.650	3.183	0.628	0.876	1.320	1.476	7.663	2.051	0.000							
10 Yr Avg	177.584	3.908	0.637	0.587	0.798	0.768	0.887	0.674	0.896	0.756	0.856	0.729	0.954	0.710	0.823	0.912	0.768	1.389	0.810	0.816	0.888	1.023	0.945	2.945	0.664	1.313	1.320	1.476	7.663	2.051	0.000							
3 Yr Wtd	119.459	2.427	0.567	0.615	0.712	0.836	1.040	0.523	0.880	0.564	0.824	0.733	1.209	0.462	0.650	1.023	0.573	2.853	0.489	0.766	0.906	1.131	0.661	1.346	0.354	0.784	1.555	0.481	1.768	0.711								
5 Yr Wtd	155.507	2.525	0.551	0.600	0.773	0.795	0.939	0.592	0.987	0.664	0.853	0.811	0.981	0.626	0.760	1.007	0.655	2.160	0.492	0.907	0.752	1.068	0.601	1.465	0.471	0.889	1.195	0.411	1.768	0.711								
10 Yr Wtd	120.503	3.317	0.627	0.584	0.789	0.751	0.882	0.655	0.886	0.712	0.843	0.722	0.920	0.660	0.753	0.907	0.672	1.373	0.551	0.799	0.765	0.954	0.633	1.475	0.530	0.994	1.195	0.411	1.768	0.711								
Prior	100.000	3.000	0.543	0.568	0.734	0.743	0.901	0.632	0.900	0.683	0.830	0.826	0.898	0.626	0.762	0.956	0.602	1.979	0.731	0.860	0.856	1.022	0.554	1.834	0.601	1.055	1.245	0.492	1.738	0.000								
Selected	100.000	3.317	0.627	0.584	0.789	0.751	0.882	0.655	0.886	0.712	0.843	0.722	0.920	0.660	0.753	0.907	0.672	1.373	0.551	0.799	0.765	0.954	0.633	1.475	0.530	0.994	1.195	0.411	1.768	0.711	0.700							1.002

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	0.006	0.367	4.391	8.064	4.084	3.197	2.730	2.393	1.988	1.285	1.153	0.698	0.392	0.423	0.242	0.192	0.054	0.094	0.032	0.040	0.028	0.023	0.024	0.013	0.015	0.005	0.018	0.018	0.001	0.021	0.000	0.004					
1983	0.006	0.375	4.764	9.046	3.892	2.959	2.779	2.509	1.844	1.443	0.883	0.653	0.493	0.335	0.128	0.125	0.085	0.086	0.030	0.029	0.039	0.014	0.024	0.004	0.022	0.026	0.033	0.024	0.013	0.004	0.017						
1984	0.006	0.435	5.429	8.567	3.951	3.064	2.631	2.022	1.837	1.267	0.732	0.645	0.502	0.176	0.201	0.152	0.065	0.169	0.040	0.067	0.036	0.023	0.006	0.020	0.018	0.022	0.017	0.001	0.007	0.012							
1985	0.006	0.415	4.787	8.230	4.628	3.118	2.323	2.335	1.649	0.879	0.614	0.582	0.332	0.179	0.207	0.102	0.062	0.080	0.178	0.040	0.017	0.010	0.013	0.013	0.032	0.017	0.014	0.055	0.020								
1986	0.005	0.260	3.651	8.924	4.171	2.532	2.234	2.108	1.312	0.921	0.637	0.637	0.300	0.263	0.151	0.089	0.118	0.150	0.053	0.066	0.062	0.052	0.025	0.014	0.020	0.018	0.014	0.013									
1987	0.005	0.246	2.906	7.232	3.425	2.356	2.067	1.402	1.045	0.835	0.479	0.327	0.293	0.169	0.099	0.102	0.112	0.069	0.043	0.049	0.029	0.040	0.026	0.006	0.068	0.018	0.014										
1988	0.003	0.179	2.461	6.576	3.322	2.735	1.838	1.391	1.070	0.578	0.360	0.405	0.203	0.152	0.114	0.136	0.056	0.076	0.054	0.060	0.041	0.027	0.037	0.035	0.023	0.004											
1989	0.004	0.149	1.408	5.350	4.484	2.253	1.950	1.486	0.709	0.561	0.492	0.283	0.355	0.153	0.138	0.089	0.103	0.081	0.051	0.037	0.077	0.041	0.087	0.036	0.017												
1990	0.008	0.276	3.259	4.492	2.540	1.961	1.580	1.020	0.645	0.456	0.326	0.201	0.307	0.171	0.186	0.118	0.119	0.044	0.051	0.025	0.014	0.036	0.023	0.024													
1991	0.003	0.341	3.031	3.164	2.580	1.742	1.031	0.858	0.508	0.393	0.304	0.264	0.221	0.159	0.157	0.126	0.088	0.066	0.130	0.065	0.041	0.028	0.018														
1992	0.000	0.142	2.110	3.782	2.455	1.251	0.831	0.717	0.369	0.321	0.263	0.239	0.142	0.160	0.096	0.058	0.049	0.062	0.049	0.053	0.041	0.027															
1993	0.000	0.279	2.778	3.815	1.723	1.105	1.039	0.636	0.456	0.324	0.272	0.226	0.149	0.136	0.086	0.093	0.068	0.040	0.036	0.048	0.044																
1994	0.007	0.346	3.008	3.105	1.607	1.137	0.886	0.606	0.501	0.489	0.317	0.382	0.206	0.163	0.060	0.081	0.101	0.055	0.234	0.063																	
1995	0.014	0.358	3.065	2.542	1.487	0.911	0.766	0.529	0.383	0.317	0.297	0.239	0.167	0.124	0.121	0.096	0.094	0.026	0.065																		
1996	0.016	0.270	3.197	2.485	1.460	0.989	0.553	0.594	0.394	0.346	0.388	0.237	0.158	0.174	0.177	0.057	0.054	0.060																			
1997	0.040	0.320	3.069	2.324	1.474	0.901	0.894	0.528	0.507	0.497	0.313	0.242	0.315	0.153	0.093	0.087	0.098																				
1998	0.048	0.420	3.213	2.484	1.436	0.923	0.837	0.854	0.555	0.391	0.259	0.280	0.176	0.219	0.074	0.077																					
1999	0.011	0.372	3.414	2.850	1.507	1.271	0.817	0.693	0.537	0.311	0.334	0.254	0.234	0.265	0.128																						
2000	0.008	0.617	3.482	2.623	1.634	1.093	0.887	0.739	0.508	0.474	0.337	0.229	0.150	0.192																							
2001	0.024	0.311	3.461	2.599	1.304	1.289	0.795	0.645	0.481	0.639	0.290	0.266	0.168																								
2002	0.036	0.528	3.507	2.418	1.596	1.338	0.864	0.759	0.519	0.355	0.268	0.241																									
2003	0.016	0.677	3.360	2.636	1.529	1.104	0.912	0.661	0.382	0.399	0.224																										
2004	0.007	0.699	3.496	2.544	1.258	1.239	0.839	0.676	0.317	0.317																											
2005	0.019	0.765	3.753	2.459	1.373	1.038	0.702	0.941	0.493																												
2006	0.000	0.823	3.966	2.280	1.376	0.751	0.744	0.756																													
2007	0.009	1.298	4.133	2.000	1.333	0.924	0.818																														
2008	0.007	1.561	3.548	1.979	1.044	0.984																															
2009	0.005	1.572	3.673	1.682	1.105																																
2010	0.015	1.406	3.540	2.438																																	
2011	0.017	1.422	3.466																																		
2012	0.002	1.188																																			
2013	0.020																																				
3 Yr Avg	0.013	1.339	3.560	2.033	1.161	0.886	0.755	0.791	0.397	0.357	0.261	0.245	0.184	0.225	0.099	0.074	0.082	0.047	0.112	0.055	0.042	0.030	0.042	0.032	0.036	0.014	0.014	0.023	0.013	0.013	0.009	0.004					
5 Yr Avg	0.012	1.430	3.672	2.076	1.246	0.987	0.803	0.758	0.439	0.437	0.291	0.254	0.209	0.201	0.119	0.080	0.083	0.049	0.103	0.051	0.044	0.032	0.038	0.023	0.032	0.016	0.018	0.022	0.010	0.013	0.009	0.004					
10 Yr Avg	0.010	1.141	3.644	2.304	1.355	1.103	0.821	0.725	0.469	0.404	0.303	0.260	0.186	0.174	0.118	0.088	0.083	0.058	0.077	0.051	0.040	0.030	0.028	0.018	0.027	0.016	0.018	0.022	0.010	0.013	0.009	0.004					
Selected	0.010	1.141	3.644	2.304	1.355	1.103	0.821	0.725	0.469	0.404	0.303	0.260	0.186	0.174	0.118	0.088	0.083	0.058	0.077	0.051	0.040	0.030	0.028	0.018	0.027	0.016	0.018	0.022	0.010	0.013	0.009	0.004					
Cumulative	13.610	13.600	12.459	8.814	6.511	5.156	4.053	3.231	2.506	2.037	1.633	1.330	1.070	0.884	0.709	0.591	0.503	0.420	0.362	0.286	0.235	0.195	0.165	0.137	0.118	0.091	0.075	0.057	0.035	0.025	0.012	0.004	0.000	0.000	0.000	0.000	0.000	0.000

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
COMPENSATION

% PERMANENT PARTIAL & PERMANENT PARTIAL
(000's)

UNPAID LOSS ESTIMATE FOR ACCIDENT YEARS 1976 AND PRIOR

10 times 3 Year Average Annual Payments	60	(1)
15 times 3 Year Average Annual Payments	90	(2)
Incremental Development Method	10	(3)
'09 to '12 Exponential Curve Fit	52	(4)
'09 to '11 Exponential Curve Fit	8	(5)
'09 to '13 Exponential Curve Fit	34	(6)
' to ' Exponential Curve Fit	-	(7)
Selected Unpaid Loss as of 6/30/2013	40	(8)
Actual FY 2013 Payments	5	(9)
Actual FY 2012 Payments	7	(10)
Actual FY 2011 Payments	6	(11)
Actual FY 2010 Payments	6	(12)
Unpaid Loss as of 6/30/2009	63	(13)

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

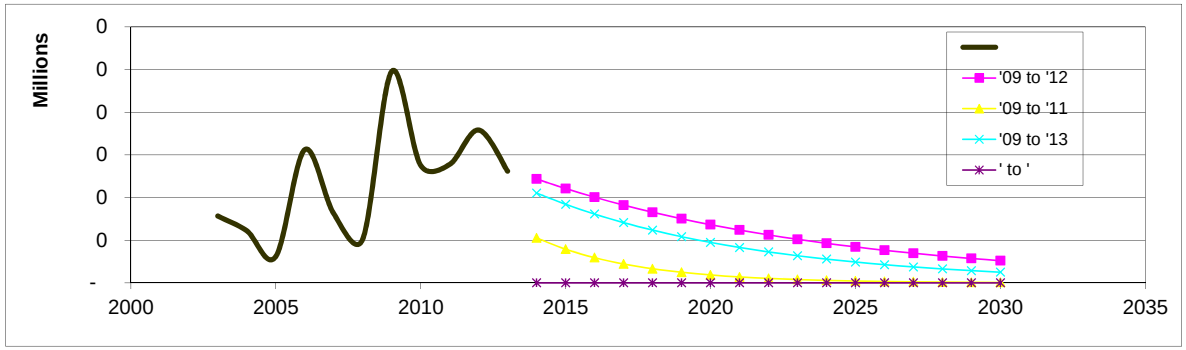
OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
COMPENSATION

% 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 '09 to '12 CURVE FIT	'09 to '11 CURVE FIT	'09 to '13 CURVE FIT	' to ' CURVE FIT
	(1)	(2)	(3)	(4)	(5)
2003	3				
2004	2				
2005	1				
2006	6				
2007	3				
2008	2				
2009	10				
2010	6				
2011	6				
2012	7				
2013	5				
2014		5	2	4	
2015		4	2	4	
2016		4	1	3	
2017		4	1	3	
2018		3	1	2	
2019		3	0	2	
2020		3	0	2	
2021		2	0	2	
2022		2	0	1	
2023		2	0	1	
2024		2	0	1	
2025		2	0	1	
2026		2	0	1	
2027		1	0	1	
2028		1	0	1	
2029		1	0	1	
2030		1	0	1	

FY ENDING	INCREMENTAL UNPAID LOSS '09 to '12 CURVE FIT	'09 to '11 CURVE FIT	'09 to '13 CURVE FIT	' to ' CURVE FIT
	(2)	(3)	(4)	(5)
2031	1	0	0	
2032	1	0	0	
2033	1	0	0	
2034	1	0	0	
2035	1	0	0	
2036	1	0	0	
2037	1	0	0	
2038	0	0	0	
2039	0	0	0	
2040	0	0	0	
2041	0	0	0	
2042	0	0	0	
2043	0	0	0	
2044	0	0	0	
2045	0	0	0	
2046	0	0	0	
2047	0	0	0	
2048	0	0	0	
2049	0	0	0	
2050	0	0	0	
2051	0	0	0	
2052	0	0	0	
2053	0	0	0	
2054	0	0	0	
2055	0	0	0	
2056	0	0	0	
2057	0	0	0	
Total	52	8	34	-



(1) SECTION 2, EXHIBIT 6, SHEET 46
(2) - (5) EXPONENTIAL CURVE FIT BASED ON (1)

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	1.673	-	-	-
1954	714	0.470	1.256	-	-	-
1955	702	0.478	1.079	-	-	-
1956	690	0.486	1.011	-	-	-
1957	678	0.495	0.995	-	-	-
1958	666	0.501	1.000	-	-	-
1959	654	0.509	1.017	-	-	-
1960	642	0.532	1.073	-	-	-
1961	630	0.533	1.105	-	-	-
1962	618	0.519	1.092	-	-	-
1963	606	0.542	1.134	-	-	-
1964	594	0.545	1.163	-	-	-
1965	582	0.560	1.211	-	-	-
1966	570	0.634	1.401	0	0	0
1967	558	0.756	1.815	-	-	0
1968	546	0.771	2.171	-	-	0
1969	534	0.857	2.718	-	-	0
1970	522	0.903	3.359	-	-	0
1971	510	0.832	3.625	0	1	1
1972	498	0.783	3.621	0	1	2
1973	486	0.835	3.860	0	1	3
1974	474	0.814	3.958	0	0	3
1975	462	0.797	3.954	1	6	9
1976	450	0.872	4.321	0	1	10
TOTAL				3	10	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) SECTION 2, EXHIBIT 6, SHEET 43, COL. 9
(3) TOTAL FROM SECTION 2, EXHIBIT 6, SHEET 42
(4) SECTION 2, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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 2, EXHIBIT 6, SHEET 41, COLUMN (2)

OHIO BUREAU OF WORKERS' COMPENSATION
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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	PA SELECTED TAIL	SELECTED FOR TAIL	SELECTED INCREM. DECAY	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	PA SELECTED TAIL	SELECTED FOR TAIL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
6	0.5	150.000	-	2.847	159.731	15.400	150.000		1,443.878		12.377	4,669.306	135.748	1,444.922
18	1.5	3.575	6.863	1.627	6.326	2.950	3.575	2.592	9.626	41.363	4.347	29.232	8.815	9.633
30	2.5	1.400	2.927	1.338	2.099	1.500	1.400	0.555	2.693	6.027	2.672	4.621	2.988	2.694
42	3.5	1.185	1.275	1.209	1.388	1.200	1.185	0.648	1.923	2.059	1.997	2.202	1.992	1.925
54	4.5	1.130	1.131	1.139	1.179	1.130	1.130	0.833	1.623	1.615	1.652	1.586	1.660	1.624
66	5.5	1.089	1.089	1.097	1.096	1.105	1.089	0.775	1.436	1.427	1.450	1.345	1.469	1.437
78	6.5	1.073	1.061	1.069	1.057	1.075	1.073	0.897	1.319	1.310	1.322	1.227	1.329	1.320
90	7.5	1.044	1.052	1.051	1.037	1.047	1.044	0.649	1.228	1.235	1.236	1.161	1.237	1.229
102	8.5	1.037	1.033	1.038	1.025	1.033	1.037	0.878	1.176	1.174	1.176	1.120	1.181	1.177
114	9.5	1.027	1.028	1.028	1.018	1.027	1.027	0.745	1.134	1.136	1.134	1.092	1.143	1.135
126	10.5	1.021	1.020	1.021	1.013	1.024	1.021	0.818	1.104	1.105	1.103	1.073	1.113	1.105
138	11.5	1.017	1.016	1.016	1.010	1.017	1.017	0.813	1.081	1.083	1.080	1.059	1.088	1.082
150	12.5	1.016	1.013	1.013	1.008	1.013	1.016	0.958	1.063	1.066	1.062	1.049	1.070	1.064
162	13.5	1.009	1.012	1.010	1.006	1.009	1.009	0.560	1.046	1.052	1.049	1.041	1.055	1.047
174	14.5	1.007	1.007	1.008	1.005	1.008	1.007	0.770	1.037	1.039	1.039	1.035	1.046	1.038
186	15.5	1.007	1.005	1.006	1.004	1.007	1.007	1.020	1.030	1.032	1.031	1.030	1.037	1.031
198	16.5	1.004	1.005	1.005	1.003	1.005	1.004	0.592	1.023	1.027	1.025	1.026	1.030	1.024
210	17.5	1.005	1.003	1.004	1.003	1.004	1.005	1.240	1.019	1.021	1.020	1.023	1.025	1.020
222	18.5	1.003	1.004	1.003	1.002	1.003	1.003	0.679	1.014	1.018	1.016	1.020	1.021	1.015
234	19.5	1.002	1.003	1.002	1.002	1.003	1.002	0.603	1.011	1.014	1.013	1.018	1.018	1.012
246	20.5	1.001	1.002	1.002	1.002	1.003	1.001	0.701	1.009	1.011	1.010	1.016	1.015	1.010
258	21.5	1.001	1.001	1.002	1.001	1.002	1.001	0.889	1.007	1.009	1.008	1.014	1.012	1.008
270	22.5	1.001	1.002	1.001	1.001	1.002	1.001	0.682	1.006	1.008	1.007	1.013	1.010	1.007
282	23.5	1.001	1.001	1.001	1.001	1.001	1.001	1.236	1.005	1.006	1.006	1.011	1.008	1.006
294	24.5	1.001	1.001	1.001	1.001	1.001	1.001	0.506	1.004	1.005	1.005	1.010	1.006	1.005
306	25.5	1.001	1.001	1.001	1.001	1.001	1.001	1.901	1.004	1.004	1.004	1.009	1.005	1.004
318	26.5	1.001	1.001	1.001	1.001	1.001	1.001	0.537	1.003	1.004	1.003	1.008	1.004	1.003
330	27.5	1.000	1.001	1.000	1.001	1.001	1.000	0.566	1.002	1.003	1.003	1.008	1.004	1.003
342	28.5	1.000	1.000	1.000	1.001	1.001	1.000	0.808	1.002	1.002	1.002	1.007	1.003	1.003
354	29.5	1.000	1.000	1.000	1.001	1.000	1.000	0.638	1.002	1.002	1.002	1.006	1.003	1.002
366	30.5	1.000	1.000	1.000	1.000	1.000	1.000	2.496	1.001	1.002	1.001	1.006	1.002	1.002
378	31.5	1.000	1.000	1.000	1.000	1.000	1.000	0.758	1.001	1.002	1.001	1.005	1.002	1.002
390	32.5	1.000	1.000	1.000	1.000	1.000	1.000	1.126	1.001	1.001	1.001	1.005	1.002	1.002
402	33.5	1.000	1.000	1.000	1.000	1.000	1.000	0.385	1.000	1.001	1.001	1.004	1.001	1.001
414	34.5	1.000	1.000	1.000	1.000	1.000	1.000	1.292	1.000	1.001	1.001	1.004	1.001	1.001
426	35.5	1.000	1.000	1.000	1.000	1.000	1.000	0.885	1.000	1.000	1.001	1.004	1.001	1.001
438	36.5		1.000	1.000	1.000	1.000	1.000	0.920		1.000	1.000	1.003	1.001	1.001
450	37.5		1.000	1.000	1.000	1.000	1.000	0.872		1.000	1.000	1.003	1.001	1.001
462	38.5		1.000	1.000	1.000	1.000	1.000	0.797		1.000	1.000	1.003	1.000	1.000
474	39.5		1.000	1.000	1.000	1.000	1.000	0.814		1.000	1.000	1.003	1.000	1.000
486	40.5		1.000	1.000	1.000	1.000	1.000	0.835		1.000	1.000	1.003	1.000	1.000
498	41.5		1.000	1.000	1.000	1.000	1.000	0.783		1.000	1.000	1.002	1.000	1.000
510	42.5		1.000	1.000	1.000	1.000	1.000	0.832		1.000	1.000	1.002	1.000	1.000
522	43.5		1.000	1.000	1.000	1.000	1.000	0.903		1.000	1.000	1.002	1.000	1.000
534	44.5		1.000	1.000	1.000	1.000	1.000	0.857		1.000	1.000	1.002	1.000	1.000
546	45.5		1.000	1.000	1.000	1.000	1.000	0.771		1.000	1.000	1.002	1.000	1.000
558	46.5		1.000	1.000	1.000	1.000	1.000	0.756		1.000	1.000	1.001	1.000	1.000
570	47.5		1.000	1.000	1.000	1.000	1.000	0.634		1.000	1.000	1.001	1.000	1.000
582	48.5		1.000	1.000	1.000	1.000	1.000	0.560		1.000	1.000	1.001	1.000	1.000
594	49.5		1.000	1.000	1.000	1.000	1.000	0.545		1.000	1.000	1.001	1.000	1.000
606	50.5		1.000	1.000	1.000	1.000	1.000	0.542		1.000	1.000	1.001	1.000	1.000
618	51.5		1.000	1.000	1.000	1.000	1.000	0.519		1.000	1.000	1.001	1.000	1.000
630	52.5		1.000	1.000	1.000	1.000	1.000	0.533		1.000	1.000	1.001	1.000	1.000
642	53.5		1.000	1.000	1.000	1.000	1.000	0.532		1.000	1.000	1.001	1.000	1.000
654	54.5		1.000	1.000	1.000	1.000	1.000	0.509		1.000	1.000	1.001	1.000	1.000
666	55.5		1.000	1.000	1.000	1.000	1.000	0.501		1.000	1.000	1.001	1.000	1.000
678	56.5		1.000	1.000	1.000	1.000	1.000	0.495		1.000	1.000	1.000	1.000	1.000
690	57.5		1.000	1.000	1.000	1.000	1.000	0.486		1.000	1.000	1.000	1.000	1.000
702	58.5		1.000	1.000	1.000	1.000	1.000	0.478		1.000	1.000	1.000	1.000	1.000
714	59.5		1.000	1.000	1.000	1.000	1.000	0.470		1.000	1.000	1.000	1.000	1.000
726	60.5		1.000	1.000	1.000	1.000	1.000	0.462		1.000	1.000	1.000	1.000	1.000
738	61.5		1.000	1.000	1.000	1.000	1.000	0.454		1.000	1.000	1.000	1.000	1.000
750	62.5		1.000	1.000	1.000	1.000	1.000	0.446		1.000	1.000	1.000	1.000	1.000
TAIL	TAIL		1.000	1.000	1.000	1.000	1.000	0.762		1.000	1.000	1.000	1.000	1.000

60.5 TAIL DECAY 1.673 (16)

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 2, EXHIBIT 6, SHEET 44
(4) SECTION 2, EXHIBIT 6, SHEET 45, COL. 5; TAIL FROM SECTION 2, EXHIBIT 6, SHEET 48
(5) SECTION 2, EXHIBIT 6, SHEET 44
(6) SECTION 2, EXHIBIT 6, SHEET 44
(7) PA SELECTED TAIL
(8) SELECTED BY DELOITTE CONSULTING
(9) = [[(8) - 1.0] x (8) PRIOR AGE] / [(8) PRIOR AGE - 1.0]
(10) COL. 3 MULTIPLICATIVELY ACCUMULATED
(11) COL. 4 MULTIPLICATIVELY ACCUMULATED
(12) COL. 5 MULTIPLICATIVELY ACCUMULATED
(13) COL. 6 MULTIPLICATIVELY ACCUMULATED
(14) COL. 7 MULTIPLICATIVELY ACCUMULATED
(15) COL. 8 MULTIPLICATIVELY ACCUMULATED
(16) 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
COMPENSATION

% PERMANENT PARTIAL & PERMANENT PARTIAL

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**	**0.993**
Inverse Power	**1.000**	**0.944**

							Weibull Curve Fitting					**Inverse Power Curve Fitting**				
							Slope=	0.719				Slope=	-3.090			
		----FROM PAID TRIANGLE----			PA	SELECTED	Intercept=	-2.126				Intercept=	10.604			
PERIOD	AGE	SELECTED	3 YR WTD	5 YR WTD	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	150.000	117.298	156.191	15.400	150.000	1.792	-5.007	-0.838	**2.847**	12.377	1.792	5.004	5.067	**159.731**	4669.306
2	18	3.575	3.405	3.514	2.950	3.575	2.890	-1.114	-0.048	**1.627**	4.347	2.890	0.946	1.673	**6.326**	29.232
3	30	1.400	1.397	1.404	1.500	1.400	3.401	0.225	0.320	**1.338**	2.672	3.401	-0.916	0.094	**2.099**	4.621
4	42	1.185	1.162	1.175	1.200	1.185	3.738	0.619	0.562	**1.209**	1.997	3.738	-1.687	-0.946	**1.388**	2.202
5	54	1.130	1.105	1.119	1.130	1.130	3.989	0.771	0.742	**1.139**	1.652	3.989	-2.040	-1.722	**1.179**	1.586
6	66	1.089	1.080	1.086	1.105	1.089	4.190	0.917	0.887	**1.097**	1.450	4.190	-2.417	-2.342	**1.096**	1.345
7	78	1.073	1.079	1.075	1.075	1.073	4.357	0.987	1.007	**1.069**	1.322	4.357	-2.611	-2.858	**1.057**	1.227
8	90	1.044	1.036	1.040	1.047	1.044	4.500	1.150	1.110	**1.051**	1.236	4.500	-3.114	-3.301	**1.037**	1.161
9	102	1.037	1.031	1.038	1.033	1.037	4.625	1.202	1.200	**1.038**	1.176	4.625	-3.288	-3.687	**1.025**	1.120
10	114	1.027	1.022	1.024	1.027	1.027	4.736	1.294	1.280	**1.028**	1.134	4.736	-3.620	-4.031	**1.018**	1.092
11	126	1.021	1.020	1.021	1.023	1.021	4.836	1.353	1.352	**1.021**	1.103	4.836	-3.847	-4.340	**1.013**	1.073
12	138	1.017	1.015	1.017	1.016	1.017	4.927	1.409	1.417	**1.016**	1.080	4.927	-4.075	-4.621	**1.010**	1.059
13	150	1.016	1.018	1.017	1.013	1.016	5.011	1.423	1.477	**1.013**	1.062	5.011	-4.135	-4.879	**1.008**	1.049
14	162	1.009	1.008	1.010	1.009	1.009	5.088	1.556	1.533	**1.010**	1.049	5.088	-4.731	-5.117	**1.006**	1.041
15	174	1.007	1.006	1.007	1.008	1.007	5.159	1.611	1.584	**1.008**	1.039	5.159	-5.001	-5.338	**1.005**	1.035
16	186	1.007	1.007	1.007	1.007	1.007	5.226	1.608	1.632	**1.006**	1.031	5.226	-4.988	-5.544	**1.004**	1.030
17	198	1.004	1.004	1.004	1.005	1.004	5.288	1.709	1.677	**1.005**	1.025	5.288	-5.519	-5.737	**1.003**	1.026
18	210	1.005	1.009	1.008	1.004	1.005	5.347	1.670	1.719	**1.004**	1.020	5.347	-5.308	-5.919	**1.003**	1.023
19	222	1.003	1.004	1.004	1.003	1.003	5.403	1.741	1.759	**1.003**	1.016	5.403	-5.701	-6.090	**1.002**	1.020
20	234	1.002	1.003	1.003	1.003	1.002	5.455	1.796	1.797	**1.002**	1.013	5.455	-6.023	-6.253	**1.002**	1.018
21	246	1.001	1.002	1.002	1.003	1.002	5.505	1.845	1.833	**1.002**	1.010	5.505	-6.326	-6.408	**1.002**	1.016
22	258	1.001	1.002	1.002	1.002	1.002	5.553	1.834	1.867	**1.002**	1.008	5.553	-6.257	-6.555	**1.001**	1.014
23	270	1.001	1.002	1.001	1.002	1.001	5.598	1.934	1.900	**1.001**	1.007	5.598	-6.913	-6.695	**1.001**	1.013
24	282	1.001	1.002	1.001	1.001	1.001	5.642	1.891	1.931	**1.001**	1.006	5.642	-6.627	-6.830	**1.001**	1.011
25	294	1.001	1.001	1.001	1.001	1.001	5.684	2.003	1.961	**1.001**	1.005	5.684	-7.411	-6.958	**1.001**	1.010
26	306	1.001	1.001	1.001	1.001	1.001	5.724	1.999	1.990	**1.001**	1.004	5.724	-7.382	-7.082	**1.001**	1.009
27	318	1.001	1.001	1.001	1.001	1.001	5.762	1.976	2.018	**1.001**	1.003	5.762	-7.214	-7.201	**1.001**	1.008
28	330	1.000	1.000	1.000	1.001	1.000	5.799	2.100	2.044	**1.000**	1.003	5.799	-8.167	-7.315	**1.001**	1.008
29	342	1.000	1.000	1.000	1.001	1.000	5.835	2.098	2.070	**1.000**	1.002	5.835	-8.146	-7.426	**1.001**	1.007
30	354	1.000	1.000	1.000	1.000	1.000	5.869	2.162	2.095	**1.000**	1.002	5.869	-8.684	-7.532	**1.001**	1.006
31	366	1.000	1.000	1.000	1.000	1.000	5.903	2.046	2.119	**1.000**	1.001	5.903	-7.733	-7.635	**1.000**	1.006
32	378	1.000	1.000	1.000	1.000	1.000	5.935	2.094	2.142	**1.000**	1.001	5.935	-8.117	-7.735	**1.000**	1.005
33	390	1.000	1.000	1.000	1.000	1.000	5.966	2.079	2.164	**1.000**	1.001	5.966	-7.998	-7.831	**1.000**	1.005
34	402	1.000	1.001	1.001	1.000	1.000	5.996	2.192	2.186	**1.000**	1.001	5.996	-8.954	-7.925	**1.000**	1.004
35	414	1.000	1.000	1.000	1.000	1.000	6.026	2.163	2.207	**1.000**	1.001	6.026	-8.698	-8.016	**1.000**	1.004
36	426	1.000	1.000	1.000	1.000	1.000	6.054	2.176	2.228	**1.000**	1.001	6.054	-8.809	-8.104	**1.000**	1.004
37	438						6.082		2.248	**1.000**	1.000	6.082		-8.190	**1.000**	1.003
38	450						6.109		2.267	**1.000**	1.000	6.109		-8.274	**1.000**	1.003
39	462						6.136		2.286	**1.000**	1.000	6.136		-8.355	**1.000**	1.003
40	474						6.161		2.305	**1.000**	1.000	6.161		-8.434	**1.000**	1.003
41	486						6.186		2.323	**1.000**	1.000	6.186		-8.511	**1.000**	1.003
42	498						6.211		2.340	**1.000**	1.000	6.211		-8.587	**1.000**	1.002
43	510						6.234		2.357	**1.000**	1.000	6.234		-8.660	**1.000**	1.002
44	522						6.258		2.374	**1.000**	1.000	6.258		-8.732	**1.000**	1.002
45	534						6.280		2.390	**1.000**	1.000	6.280		-8.802	**1.000**	1.002
46	546						6.303		2.406	**1.000**	1.000	6.303		-8.871	**1.000**	1.002
47	558						6.324		2.422	**1.000**	1.000	6.324		-8.938	**1.000**	1.001
48	570						6.346		2.437	**1.000**	1.000	6.346		-9.004	**1.000**	1.001
49	582						6.366		2.452	**1.000**	1.000	6.366		-9.068	**1.000**	1.001
50	594						6.387		2.467	**1.000**	1.000	6.387		-9.131	**1.000**	1.001
51	606						6.407		2.481	**1.000**	1.000	6.407		-9.193	**1.000**	1.001
52	618						6.426		2.495	**1.000**	1.000	6.426		-9.254	**1.000**	1.001
53	630						6.446		2.509	**1.000**	1.000	6.446		-9.313	**1.000**	1.001
54	642						6.465		2.523	**1.000**	1.000	6.465		-9.372	**1.000**	1.001
55	654						6.483		2.536	**1.000**	1.000	6.483		-9.429	**1.000**	1.001
56	666						6.501		2.549	**1.000**	1.000	6.501		-9.485	**1.000**	1.001
57	678						6.519		2.562	**1.000**	1.000	6.519		-9.540	**1.000**	1.000
58	690						6.537		2.575	**1.000**	1.000	6.537		-9.594	**1.000**	1.000
59	702						6.554		2.587	**1.000**	1.000	6.554		-9.648	**1.000**	1.000
60	714						6.571		2.599	**1.000**	1.000	6.571		-9.700	**1.000**	1.000
61	726						6.588		2.611	**1.000**	1.000	6.588		-9.751	**1.000**	1.000
62	738						6.604		2.623	**1.000**	1.000	6.604		-9.802	**1.000**	1.000
63	750						6.620		2.635	**1.000**	1.000	6.620		-9.852	**1.000**	1.000
64	762						6.636		2.646	**1.000**	1.000	6.636		-9.901	**1.000**	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	150.000	116.864		
18	1.5	3.575	5.902	6.863	5.902
30	2.5	1.400	2.675	2.927	2.675
42	3.5	1.185	0.962	1.275	0.962
54	4.5	1.130	0.842	1.131	0.842
66	5.5	1.089	0.777	1.089	0.777
78	6.5	1.073	0.744	1.061	0.744
90	7.5	1.044	0.759	1.052	0.759
102	8.5	1.037	0.781	1.033	0.781
114	9.5	1.027	0.778	1.028	0.778
126	10.5	1.021	0.781	1.020	0.781
138	11.5	1.017	0.777	1.016	0.777
150	12.5	1.016	0.786	1.013	0.786
162	13.5	1.009	0.782	1.012	0.782
174	14.5	1.007	0.790	1.007	0.790
186	15.5	1.007	0.798	1.005	0.798
198	16.5	1.004	0.802	1.005	0.802
210	17.5	1.005	0.816	1.003	0.816
222	18.5	1.003	0.797	1.004	0.797
234	19.5	1.002	0.805	1.003	0.805
246	20.5	1.002	0.804	1.002	0.804
258	21.5	1.002	0.830	1.001	0.830
270	22.5	1.001	0.827	1.002	0.827
282	23.5	1.001	0.868	1.001	0.868
294	24.5	1.001	0.851	1.001	0.851
306	25.5	1.001	0.865	1.001	0.865
318	26.5	1.001	0.842	1.001	0.842
330	27.5	1.000	0.875	1.001	0.875
342	28.5	1.000	0.942	1.000	0.942
354	29.5	1.000	1.053	1.000	1.053
366	30.5	1.000	1.153	1.000	1.153
378	31.5	1.000	1.113	1.000	1.113
390	32.5	1.000	1.053	1.000	1.053
402	33.5	1.000	0.931	1.000	0.931
414	34.5	1.000	0.818	1.000	0.818
426	35.5	1.000	0.712	1.000	0.712
438	36.5		0.715	1.000	0.715
450	37.5		0.700	1.000	0.700
462	38.5		0.700	1.000	0.700
474	39.5		0.700	1.000	0.700
486	40.5		0.700	1.000	0.700
498	41.5		0.681	1.000	0.681
510	42.5		0.662	1.000	0.662
522	43.5		0.629	1.000	0.629
534	44.5		0.551	1.000	0.551
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				
714	59.5				
726	60.5				
738	61.5				
750	62.5				

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 2, EXHIBIT 6, SHEET 44
(4) GEOMETRIC MEAN FROM SECTION 2, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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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1972																														
1973																														
1974																														2
1975																													0	0
1976																												0	0	0
1977	2	81	813	1,471	732	581	535	453	337	276	237	187	168	141	99	97	55	44	51	11	8	8	3	1	2	9	7	4	1	1
1978	2	83	818	1,478	736	585	538	437	336	280	233	246	233	157	127	59	52	29	12	17	6	4	9	15	4	0	1	0	2	1
1979	2	110	1,264	2,309	1,145	908	801	657	551	462	403	352	238	212	154	80	41	46	32	44	13	6	3	4	4	12	4	4	5	0
1980	2	119	1,360	2,483	1,231	946	891	810	576	455	424	306	244	139	104	121	60	25	15	5	9	14	5	6	5	2	70	1	0	3
1981	2	128	1,495	2,734	1,366	1,112	1,021	825	633	522	380	382	196	156	114	177	52	26	34	17	14	20	33	17	18	0	0	0	3	1
1982	2	142	1,699	3,120	1,580	1,237	1,056	926	769	497	446	270	152	164	94	74	21	36	12	16	11	9	9	5	6	2	7	7	0	8
1983	3	160	2,033	3,860	1,661	1,263	1,186	1,071	787	616	377	279	211	143	55	53	36	37	13	13	17	6	10	2	10	11	14	10	5	2
1984	3	212	2,646	4,175	1,926	1,493	1,282	985	895	617	357	314	245	86	98	74	31	82	19	32	18	11	3	10	9	11	8	1	3	6
1985	3	224	2,591	4,455	2,505	1,688	1,257	1,264	893	476	332	315	180	97	112	55	34	44	96	22	9	6	7	7	17	9	8	30	11	
1986	3	151	2,113	5,164	2,413	1,465	1,292	1,219	759	533	369	369	174	152	88	52	68	87	31	38	36	30	14	8	11	10	8	8		
1987	3	165	1,944	4,840	2,292	1,576	1,383	938	699	559	320	219	196	113	66	68	75	46	29	33	20	27	17	4	46	12	9			
1988	2	127	1,752	4,683	2,365	1,948	1,309	990	762	411	256	289	144	108	81	97	40	54	39	42	29	20	27	25	17	3				
1989	3	112	1,058	4,021	3,370	1,694	1,466	1,117	533	422	370	213	267	115	103	67	77	61	38	28	58	30	65	27	13					
1990	7	241	2,849	3,927	2,220	1,714	1,382	892	564	399	285	176	268	149	163	104	104	39	44	22	12	31	20	21						
1991	3	320	2,844	2,968	2,421	1,635	967	805	476	369	285	248	208	149	147	118	83	62	122	61	39	27	17							
1992	0	138	2,060	3,693	2,397	1,222	811	700	361	313	257	233	139	156	94	57	48	61	48	52	40	26								
1993	0	260	2,586	3,551	1,604	1,029	967	592	425	302	253	211	138	127	80	87	63	37	34	45	41									
1994	7	380	3,308	3,414	1,767	1,250	974	666	551	538	349	420	227	179	66	89	111	61	257	70										
1995	14	355	3,035	2,517	1,473	902	758	524	379	314	294	237	165	122	120	95	93	26	64											
1996	16	275	3,265	2,538	1,491	1,010	565	607	403	354	397	242	161	178	181	59	55	62												
1997	40	316	3,027	2,292	1,454	889	882	521	500	490	309	239	311	151	92	86	97													
1998	50	442	3,374	2,608	1,508	969	879	897	582	411	272	294	185	230	78	81														
1999	13	439	4,036	3,369	1,782	1,502	965	819	634	367	394	301	276	313	152															
2000	10	786	4,438	3,344	2,082	1,393	1,130	942	647	604	429	292	191	245																
2001	30	394	4,390	3,297	1,654	1,635	1,008	818	610	811	368	337	213																	
2002	50	743	4,938	3,404	2,247	1,884	1,216	1,068	731	500	378	339																		
2003	21	910	4,512	3,540	2,053	1,482	1,224	888	513	535	301																			
2004	10	1,003	5,017	3,651	1,805	1,778	1,203	970	455	455																				
2005	27	1,077	5,284	3,461	1,933	1,462	989	1,324	694																					
2006	0	1,060	5,108	2,936	1,773	967	958	974																						
2007	13	1,881	5,989	2,898	1,932	1,340	1,185																							
2008	10	2,184	4,966	2,770	1,461	1,377																								
2009	8	2,294	5,359	2,455	1,612																									
2010	21	1,955	4,921	3,389																										
2011	24	1,933	4,713																											
2012	2	1,513																												
2013	26																													

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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1975																													0.000	0.000
1976																												0.000	0.000	0.000
1977	43.988	9.997	1.810	0.497	0.794	0.921	0.846	0.745	0.818	0.860	0.791	0.896	0.840	0.699	0.980	0.572	0.797	1.148	0.209	0.762	1.015	0.329	0.546	1.368	4.303	0.776	0.616	0.323	0.419	0.600
1978	43.052	9.829	1.807	0.498	0.795	0.921	0.812	0.770	0.833	0.830	1.057	0.950	0.673	0.811	0.461	0.878	0.565	0.396	1.449	0.380	0.570	2.482	1.628	0.275	0.000	0.000	0.091	19.501	0.513	0.600
1979	54.242	11.455	1.827	0.496	0.793	0.882	0.821	0.839	0.838	0.873	0.873	0.675	0.892	0.726	0.519	0.514	1.133	0.690	1.367	0.290	0.457	0.555	1.300	0.962	3.000	0.357	0.926	1.199	0.000	0.000
1980	53.716	11.394	1.826	0.496	0.769	0.941	0.910	0.711	0.791	0.932	0.720	0.798	0.571	0.750	1.163	0.493	0.410	0.618	0.333	1.874	1.437	0.342	1.375	0.836	0.441	29.971	0.020	0.259	8.690	0.667
1981	56.295	11.684	1.829	0.500	0.814	0.918	0.807	0.768	0.824	0.729	1.005	0.514	0.797	0.728	1.559	0.293	0.491	1.313	0.497	0.811	1.444	1.711	0.515	1.023	0.000	0.000	0.000	0.000	0.169	0.000
1982	58.967	11.957	1.837	0.506	0.783	0.854	0.876	0.831	0.646	0.897	0.606	0.562	1.078	0.573	0.793	0.281	1.736	0.341	1.259	0.692	0.810	1.071	0.532	1.180	0.339	3.500	1.017	0.056	20.840	0.000
1983	62.645	12.717	1.899	0.430	0.760	0.939	0.903	0.735	0.782	0.612	0.740	0.755	0.679	0.383	0.976	0.677	1.012	0.355	0.966	1.317	0.349	1.778	0.167	5.552	1.171	1.250	0.738	0.533	0.324	4.101
1984	78.742	12.482	1.578	0.461	0.775	0.859	0.768	0.909	0.690	0.578	0.880	0.779	0.351	1.142	0.753	0.426	2.622	0.234	1.679	0.540	0.635	0.242	3.539	0.911	1.237	0.768	0.081	4.958	1.825	
1985	69.020	11.549	1.719	0.562	0.674	0.745	1.005	0.706	0.533	0.699	0.948	0.571	0.539	1.156	0.492	0.611	1.292	2.214	0.225	0.419	0.605	1.252	1.017	2.476	0.541	0.828	3.822	0.355		
1986	49.914	14.020	2.444	0.467	0.607	0.882	0.944	0.623	0.702	0.692	1.001	0.471	0.874	0.576	0.590	1.319	1.275	0.355	1.238	0.941	0.844	0.471	0.587	1.364	0.906	0.775	0.939			
1987	53.162	11.812	2.489	0.474	0.688	0.877	0.679	0.745	0.799	0.573	0.682	0.897	0.577	0.583	1.037	1.095	0.612	0.626	1.139	0.597	1.372	0.647	0.240	10.953	0.268	0.756				
1988	63.192	13.777	2.672	0.505	0.823	0.672	0.757	0.769	0.540	0.623	1.126	0.500	0.749	0.751	1.191	0.410	1.369	0.712	1.096	0.682	0.676	1.365	0.944	0.655	0.187					
1989	39.186	9.427	3.801	0.838	0.503	0.866	0.762	0.477	0.791	0.877	0.576	1.253	0.430	0.901	0.649	1.151	0.789	0.628	0.724	2.085	0.527	2.142	0.418	0.470						
1990	34.580	11.828	1.378	0.565	0.772	0.806	0.646	0.632	0.708	0.714	0.617	1.526	0.557	1.088	0.637	1.002	0.374	1.142	0.485	0.568	2.541	0.635	1.063							
1991	100.763	8.893	1.044	0.816	0.675	0.591	0.832	0.592	0.775	0.772	0.870	0.838	0.717	0.987	0.804	0.699	0.747	1.985	0.502	0.633	0.683	0.625								
1992	0.000	14.897	1.793	0.649	0.510	0.664	0.863	0.515	0.868	0.820	0.908	0.595	1.129	0.601	0.606	0.847	1.265	0.787	1.080	0.781	0.652									
1993	0.000	9.956	1.373	0.452	0.641	0.940	0.612	0.717	0.710	0.840	0.831	0.658	0.914	0.630	1.086	0.728	0.586	0.911	1.339	0.919										
1994	51.619	8.697	1.032	0.518	0.707	0.779	0.684	0.827	0.976	0.648	1.206	0.540	0.790	0.368	1.357	1.240	0.547	4.239	0.271											
1995	25.387	8.559	0.829	0.585	0.612	0.841	0.691	0.724	0.827	0.936	0.806	0.697	0.742	0.979	0.796	0.975	0.274	2.509												
1996	17.352	11.858	0.777	0.587	0.677	0.559	1.074	0.664	0.879	1.121	0.611	0.664	1.104	1.017	0.324	0.938	1.121													
1997	7.949	9.592	0.757	0.634	0.611	0.993	0.591	0.959	0.980	0.631	0.774	1.300	0.485	0.609	0.935	1.128														
1998	8.811	7.642	0.773	0.578	0.643	0.907	1.021	0.649	0.705	0.663	1.079	0.628	1.247	0.338	1.039															
1999	34.549	9.186	0.835	0.529	0.843	0.643	0.848	0.775	0.579	1.075	0.762	0.919	1.133	0.485																
2000	76.615	5.643	0.753	0.623	0.669	0.811	0.833	0.687	0.932	0.711	0.681	0.654	1.281																	
2001	13.061	11.132	0.751	0.501	0.989	0.616	0.812	0.746	1.328	0.454	0.918	0.632																		
2002	14.809	6.648	0.689	0.660	0.838	0.645	0.878	0.685	0.683	0.757	0.897																			
2003	42.800	4.961	0.785	0.580	0.722	0.826	0.725	0.577	1.044	0.562																				
2004	99.427	5.002	0.728	0.495	0.985	0.677	0.806	0.469	1.001																					
2005	39.833	4.906	0.655	0.558	0.756	0.676	1.339	0.524																						
2006	0.000	4.819	0.575	0.604	0.546	0.991	1.016																							
2007	142.002	3.185	0.484	0.667	0.693	0.885																								
2008	228.767	2.273	0.558	0.527	0.943																									
2009	299.081	2.336	0.458	0.657																										
2010	94.584	2.517	0.689																											
2011	81.405	2.438																												
2012	747.946																													
Latest diag	747.946	2.438	0.689	0.657	0.943	0.885	1.016	0.524	1.001	0.562	0.897	0.632	1.281	0.485	1.039	1.128	1.121	2.509	0.271	0.919	0.652	0.625	1.063	0.470	0.187	0.756	0.939	0.355	1.825	4.101
5 Yr Avg	290.357	2.550	0.553	0.603	0.785	0.811	0.953	0.600	0.998	0.712	0.867	0.827	1.050	0.686	0.890	1.002	0.759	2.086	0.735	0.997	1.016	1.083	0.650	3.183	0.628	0.876	1.320	1.181	6.370	0.954
9 Yr Avg	192.561	3.604	0.624	0.583	0.793	0.752	0.920	0.675	0.903	0.768	0.859	0.744	0.981	0.668	0.843	0.968	0.786	1.504	0.875	0.847	0.948	1.018	0.945	2.731	0.565	4.245	0.848	3.021	3.642	0.663
3 Yr Wtd	116.298	2.425	0.565	0.616	0.713	0.831	1.037	0.522	0.877	0.567	0.824	0.732	1.209	0.463	0.643	1.021	0.571	2.883	0.492	0.762	0.917	1.153	0.658	1.323	0.349	0.783	1.579	0.476	1.753	0.686
5 Yr Wtd	155.191	2.532	0.548	0.600	0.778	0.791	0.934	0.593	0.982	0.664	0.849	0.804	0.994	0.626	0.765	1.007	0.664	2.138	0.493	0.919	0.751	1.083	0.600	1.440	0.460	0.877	1.232	0.482	1.543	0.745
10 Yr Wtd	116.864	3.378	0.630	0.584	0.792	0.746	0.882	0.652	0.887	0.709	0.846	0.715	0.925	0.667	0.750	0.897	0.678	1.326	0.558	0.805	0.771	0.965	0.614	1.348	0.516	1.853	0.509	0.552	1.016	0.723
Selected	116.864	3.378	0.630	0.584	0.792	0.746	0.882	0.652	0.887	0.709	0.846	0.715	0.925	0.667	0.750	0.897	0.678	1.326	0.558	0.805	0.771	0.965	0.614	1.348	0.516	1.853	0.509	0.552	1.016	0.723
Loss $ Weight	140	15,809	50,806	31,801	18,551	14,820	10,758	9,221	5,770	4,840	3,490	2,912	2,006	1,850	1,171	843	770	507	706	412	302	214	189	126	151	73	130	65	32	21
Center Wtd Avg	116.864	1.525	1.154	0.984	0.677	0.703	0.784	0.773	0.792	0.747	0.812	0.765	0.788	0.775	0.790	0.791	0.807	0.827	0.798	0.858	0.703	0.850	0.818	0.938	0.846	0.891	0.772	0.888	0.818	1.023
Geometric Mean	116.864	5.902	2.675	0.962	0.842	0.777	0.744	0.759	0.781	0.778	0.781	0.777	0.786	0.782	0.790	0.798	0.802	0.816	0.797	0.805	0.804	0.830	0.827	0.868	0.851	0.865	0.842	0.875	0.942	1.053

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																				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	0	0	0	0	0							
1962												0	0	0	0	0	0	0	0	0	0	0								
1963											0	0	0	0	0	0	0	0	0	0	0									
1964										0	0	0	1	0	0	0	0	0	0	0										
1965									0	0	0	0	0	0	0	0	0	0	0											
1966								0	0	0	0	0	0	3	0	0	0	0												
1967							0	0	0	0	0	0	3	3	3	2	0													
1968						0	0	0	0	0	0	0	0	0	0	0														
1969					0	0	0	0	0	1	0	0	0	0	0															
1970				0	0	0	0	0	0	0	0	0	0	0																
1971			1	0	0	0	0	0	0	0	0	0	1																	
1972		0	0	0	0	0	0	0	0	0	2	0																		
1973	0	2	0	1	0	0	0	0	1	1	0																			
1974	0	1	2	0	0	1	0	0	0	0																				
1975	0	0	1	0	0	3	2	2	3																					
1976	2	2	0	4	0	0	0	0																						
1977	0	2	0	1	0	0	0																							
1978	1	1	2	1	0	1																								
1979	1	18	0	0	14																									
1980	2	0	2	1																										
1981	0	0	6																											
1982	0	1																												
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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	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	0.000	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	0.000	0.000	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									0.000	0.000	0.000	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	0.000	0.000	0.000	0.000													
1967							0.000	0.000	0.000	0.000	1.491	6.868	1.000	1.000	0.701	0.000														
1968						0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000															
1969					0.000	0.000	0.000	0.000	2.333	0.000	0.000	0.000	0.000	0.000																
1970				0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																	
1971			0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																		
1972		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																			
1973	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	1.600	0.000																				
1974	0.000	1.636	0.111	0.000	0.000	0.208	0.000	0.000	0.000																					
1975	0.000	1.750	0.000	0.000	0.000	0.787	1.000	1.548																						
1976	1.000	0.000	0.000	0.000	0.000	0.000	0.000																							
1977	5.667	0.000	0.000	0.000	0.000	0.000																								
1978	1.667	2.000	0.250	0.000	0.000																									
1979	20.884	0.000	0.000	0.000																										
1980	0.000	0.000	0.481																											
1981	0.000	0.000																												
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Latest diag	0.000	0.000	0.481	0.000	0.000	0.000	0.000	1.548	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	0.000	
5 Yr Avg	4.510	0.400	0.146	0.000	0.000	0.199	0.200	0.310	0.320	0.000	0.000	1.374	0.200	0.200	0.140	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	
9 Yr Avg	3.246	0.598	0.094	0.000	0.000	0.111	0.111	0.172	0.437	0.000	0.166	0.763	0.111	0.111	0.078	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	
3 Yr Wtd	0.674	0.488	0.370	11.215		0.787	0.953	1.797	1.600	2.500	0.000			1.000	0.777	0.000														
5 Yr Wtd	5.716	0.524	1.435	2.508		0.614	0.953	1.797	1.600	1.373	0.000	10.547	2.000	0.456	0.777	0.000														
10 Yr Wtd	4.956	0.541	0.935	2.016		0.614	0.953	1.937	1.864	1.526	0.149	13.189	1.583	0.456	0.777	0.000														
Selected	4.956	0.541	0.935	0.700	0.700	0.700	0.700	0.700	0.700	0.700	0.700	0.700	0.700	0.700	0.700	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	13	28	14	8	14	5	2	2	4	2	2	0	5	6	3	2	0	0	0	0	0	0	0	0	0	0	0	0	0	
Center Wtd Avg	1.295	1.343	1.400	0.685	0.777	0.700	0.700	0.700	0.700	0.700	0.700	0.700	0.700	0.610	0.608	0.542	0.362	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
Geometric Mean	1.153	1.113	1.053	0.931	0.818	0.712	0.715	0.700	0.700	0.700	0.700	0.681	0.662	0.629	0.551	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
PUBLIC EMPLOYERS - TAXING DISTRICTS
COMPENSATION

% PERMANENT PARTIAL & PERMANENT PARTIAL

FITTED INCURRED LOSS DEVELOPMENT FACTORS

	38-to-Ult:	**38**
Fitting for Periods:	*From:*	**20**
	To:	**32**
Cut-off		**60**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.000**	**0.896**
Inverse Power	**1.001**	**0.888**
Selected Tail	**1.000**	

		----FROM INCURRED TRIANGLE----			PA	SELECTED	**Weibull Curve Fitting**					**Inverse Power Curve Fitting**				
							Slope=	0.731				Slope=	-5.239			
							Intercept=	-2.193				Intercept=	22.627			
PERIOD	AGE	SELECTED	3 YR WTD	5 YR WTD	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	125.000	101.024	139.114	8.700	125.000	1.792	-4.824	-0.884	**2.955**	13.691	1.792	4.820	13.240		
2	18	3.400	3.388	3.391	2.700	3.550	2.890	-1.106	-0.081	**1.660**	4.634	2.890	0.936	7.485	**1781.369**	
3	30	1.396	1.390	1.396	1.465	1.396	3.401	0.231	0.292	**1.355**	2.791	3.401	-0.926	4.808	**123.544**	
4	42	1.174	1.161	1.174	1.197	1.174	3.738	0.646	0.538	**1.220**	2.060	3.738	-1.748	3.046	**22.026**	1785.839
5	54	1.119	1.106	1.119	1.127	1.119	3.989	0.807	0.722	**1.146**	1.688	3.989	-2.129	1.729	**6.636**	81.078
6	66	1.085	1.080	1.085	1.105	1.085	4.190	0.933	0.869	**1.102**	1.473	4.190	-2.460	0.678	**2.970**	12.218
7	78	1.075	1.079	1.075	1.074	1.075	4.357	0.979	0.991	**1.073**	1.337	4.357	-2.591	-0.197	**1.821**	4.114
8	90	1.040	1.036	1.040	1.043	1.040	4.500	1.180	1.095	**1.053**	1.246	4.500	-3.214	-0.947	**1.388**	2.259
9	102	1.038	1.031	1.038	1.031	1.038	4.625	1.194	1.187	**1.039**	1.184	4.625	-3.264	-1.603	**1.201**	1.628
10	114	1.024	1.022	1.024	1.025	1.024	4.736	1.319	1.268	**1.029**	1.139	4.736	-3.716	-2.185	**1.112**	1.355
11	126	1.021	1.020	1.021	1.023	1.021	4.836	1.357	1.341	**1.022**	1.106	4.836	-3.862	-2.710	**1.067**	1.218
12	138	1.017	1.015	1.017	1.016	1.017	4.927	1.409	1.408	**1.017**	1.082	4.927	-4.076	-3.186	**1.041**	1.142
13	150	1.017	1.018	1.017	1.013	1.017	5.011	1.411	1.469	**1.013**	1.064	5.011	-4.084	-3.623	**1.027**	1.097
14	162	1.010	1.008	1.010	1.009	1.010	5.088	1.528	1.525	**1.010**	1.050	5.088	-4.601	-4.026	**1.018**	1.068
15	174	1.007	1.006	1.007	1.008	1.007	5.159	1.609	1.577	**1.008**	1.040	5.159	-4.993	-4.401	**1.012**	1.049
16	186	1.007	1.007	1.007	1.007	1.007	5.226	1.612	1.626	**1.006**	1.031	5.226	-5.005	-4.750	**1.009**	1.037
17	198	1.004	1.004	1.004	1.005	1.004	5.288	1.713	1.671	**1.005**	1.025	5.288	-5.543	-5.077	**1.006**	1.028
18	210	1.008	1.009	1.008	1.004	1.008	5.347	1.573	1.714	**1.004**	1.020	5.347	-4.815	-5.386	**1.005**	1.021
19	222	1.004	1.004	1.004	1.003	1.004	5.403	1.729	1.755	**1.003**	1.016	5.403	-5.634	-5.677	**1.003**	1.017
20	234	1.003	1.003	1.003	1.003	1.003	5.455	1.777	1.793	**1.002**	1.013	5.455	-5.908	-5.953	**1.003**	1.013
21	246	1.002	1.002	1.002	1.003	1.002	5.505	1.842	1.830	**1.002**	1.010	5.505	-6.307	-6.215	**1.002**	1.011
22	258	1.002	1.002	1.002	1.002	1.002	5.553	1.835	1.865	**1.002**	1.008	5.553	-6.262	-6.464	**1.002**	1.009
23	270	1.001	1.002	1.001	1.002	1.001	5.598	1.920	1.898	**1.001**	1.007	5.598	-6.819	-6.702	**1.001**	1.007
24	282	1.001	1.002	1.001	1.001	1.001	5.642	1.894	1.930	**1.001**	1.006	5.642	-6.646	-6.930	**1.001**	1.006
25	294	1.001	1.001	1.001	1.001	1.001	5.684	2.010	1.960	**1.001**	1.005	5.684	-7.465	-7.148	**1.001**	1.005
26	306	1.001	1.001	1.001	1.001	1.001	5.724	2.004	1.990	**1.001**	1.004	5.724	-7.421	-7.358	**1.001**	1.004
27	318	1.001	1.001	1.001	1.001	1.001	5.762	1.976	2.018	**1.001**	1.003	5.762	-7.216	-7.560	**1.001**	1.003
28	330	1.000	1.000	1.000	1.001	1.000	5.799	2.082	2.045	**1.000**	1.002	5.799	-8.022	-7.754	**1.000**	1.003
29	342	1.000	1.000	1.000	1.001	1.000	5.835	2.090	2.071	**1.000**	1.002	5.835	-8.081	-7.941	**1.000**	1.002
30	354	1.000	1.000	1.000	1.000	1.000	5.869	2.157	2.096	**1.000**	1.002	5.869	-8.647	-8.121	**1.000**	1.002
31	366	1.000	1.000	1.000	1.000	1.000	5.903	2.055	2.120	**1.000**	1.001	5.903	-7.808	-8.296	**1.000**	1.002
32	378	1.000	1.000	1.000	1.000	1.000	5.935	2.117	2.144	**1.000**	1.001	5.935	-8.304	-8.465	**1.000**	1.002
33	390	1.000	1.000	1.000	1.000	1.000	5.966	2.256	2.167	**1.000**	1.001	5.966	-9.540	-8.629	**1.000**	1.001
34	402	1.001	1.001	1.001	1.000	1.001	5.996	2.003	2.189	**1.000**	1.001	5.996	-7.409	-8.788	**1.000**	1.001
35	414	1.000	1.000	1.000	1.000	1.000	6.026	2.236	2.210	**1.000**	1.001	6.026	-9.353	-8.942	**1.000**	1.001
36	426	1.000	1.000	1.000	1.000	1.000	6.054		2.231	**1.000**	1.001	6.054		-9.091	**1.000**	1.001
37	438						6.082		2.252	**1.000**	1.000	6.082		-9.237	**1.000**	1.001
38	450						6.109		2.271	**1.000**	1.000	6.109		-9.378	**1.000**	1.001
39	462						6.136		2.291	**1.000**	1.000	6.136		-9.516	**1.000**	1.001
40	474						6.161		2.309	**1.000**	1.000	6.161		-9.651	**1.000**	1.001
41	486						6.186		2.328	**1.000**	1.000	6.186		-9.782	**1.000**	1.000
42	498						6.211		2.345	**1.000**	1.000	6.211		-9.909	**1.000**	1.000
43	510						6.234		2.363	**1.000**	1.000	6.234		-10.034	**1.000**	1.000
44	522						6.258		2.380	**1.000**	1.000	6.258		-10.156	**1.000**	1.000
45	534						6.280		2.396	**1.000**	1.000	6.280		-10.275	**1.000**	1.000
46	546						6.303		2.413	**1.000**	1.000	6.303		-10.391	**1.000**	1.000
47	558						6.324		2.429	**1.000**	1.000	6.324		-10.505	**1.000**	1.000
48	570						6.346		2.444	**1.000**	1.000	6.346		-10.617	**1.000**	1.000
49	582						6.366		2.459	**1.000**	1.000	6.366		-10.726	**1.000**	1.000
50	594						6.387		2.474	**1.000**	1.000	6.387		-10.833	**1.000**	1.000
51	606						6.407		2.489	**1.000**	1.000	6.407		-10.938	**1.000**	1.000
52	618						6.426		2.503	**1.000**	1.000	6.426		-11.040	**1.000**	1.000
53	630						6.446		2.517	**1.000**	1.000	6.446		-11.141	**1.000**	1.000
54	642						6.465		2.531	**1.000**	1.000	6.465		-11.240	**1.000**	1.000
55	654						6.483		2.545	**1.000**	1.000	6.483		-11.337	**1.000**	1.000
56	666						6.501		2.558	**1.000**	1.000	6.501		-11.432	**1.000**	1.000
57	678						6.519		2.571	**1.000**	1.000	6.519		-11.526	**1.000**	1.000
58	690						6.537		2.584	**1.000**	1.000	6.537		-11.618	**1.000**	1.000
59	702						6.554		2.596	**1.000**	1.000	6.554		-11.708	**1.000**	1.000
60	714						6.571		2.609	**1.000**	1.000	6.571		-11.797	**1.000**	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
COMPENSATION

% PERMANENT PARTIAL & PERMANENT PARTIAL

FITTED INCREMENTAL DECAY LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**15**
	To:	**56**
Cut-off		**100**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.000**	**0.953**
Inverse Power	**1.000**	**0.864**
Selected Tail	**1.000**	

					Weibull Curve Fitting					**Inverse Power Curve Fitting**				
					Slope=	0.801				Slope=	-6.933			
		IMPLIED	PA	SELECTED	Intercept=	-2.633				Intercept=	32.380			
PERIOD	AGE	ATA	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6				1.792		-1.197	**3.837**	30.601	1.792		19.958		
2	18	6.863	3.477	3.477	2.890	-1.081	-0.317	**1.933**	7.976	2.890	0.907	12.341		
3	30	2.927	2.106	2.106	3.401	-0.440	0.092	**1.502**	4.125	3.401	0.101	8.800	**6633.816**	
4	42	1.275	1.320	1.320	3.738	0.348	0.362	**1.312**	2.747	3.738	-1.139	6.467	**644.609**	
5	54	1.131	1.141	1.141	3.989	0.739	0.563	**1.209**	2.094	3.989	-1.961	4.725	**113.706**	
6	66	1.089	1.091	1.091	4.190	0.910	0.724	**1.146**	1.732	4.190	-2.396	3.334	**29.038**	9245.751
7	78	1.061	1.072	1.072	4.357	0.993	0.858	**1.104**	1.512	4.357	-2.629	2.175	**9.806**	318.398
8	90	1.052	1.053	1.053	4.500	1.095	0.973	**1.076**	1.369	4.500	-2.937	1.183	**4.265**	32.470
9	102	1.033	1.035	1.035	4.625	1.223	1.073	**1.057**	1.272	4.625	-3.364	0.316	**2.371**	7.613
10	114	1.028	1.025	1.025	4.736	1.313	1.162	**1.043**	1.203	4.736	-3.694	-0.456	**1.634**	3.211
11	126	1.020	1.021	1.021	4.836	1.362	1.242	**1.032**	1.154	4.836	-3.884	-1.149	**1.317**	1.965
12	138	1.016	1.018	1.018	4.927	1.396	1.315	**1.025**	1.118	4.927	-4.021	-1.780	**1.169**	1.492
13	150	1.013	1.012	1.012	5.011	1.480	1.382	**1.019**	1.091	5.011	-4.382	-2.358	**1.095**	1.277
14	162	1.012	1.011	1.011	5.088	1.516	1.444	**1.015**	1.071	5.088	-4.545	-2.892	**1.055**	1.166
15	174	1.007	1.007	1.007	5.159	1.592	1.501	**1.011**	1.055	5.159	-4.906	-3.387	**1.034**	1.105
16	186	1.005	1.006	1.006	5.226	1.622	1.554	**1.009**	1.043	5.226	-5.058	-3.849	**1.021**	1.069
17	198	1.005	1.006	1.006	5.288	1.645	1.604	**1.007**	1.034	5.288	-5.177	-4.283	**1.014**	1.047
18	210	1.003	1.004	1.004	5.347	1.710	1.651	**1.005**	1.027	5.347	-5.525	-4.691	**1.009**	1.032
19	222	1.004	1.003	1.003	5.403	1.754	1.696	**1.004**	1.021	5.403	-5.772	-5.076	**1.006**	1.023
20	234	1.003	1.003	1.003	5.455	1.773	1.738	**1.003**	1.017	5.455	-5.888	-5.441	**1.004**	1.017
21	246	1.002	1.002	1.002	5.505	1.797	1.778	**1.003**	1.014	5.505	-6.028	-5.788	**1.003**	1.012
22	258	1.001	1.003	1.003	5.553	1.769	1.816	**1.002**	1.011	5.553	-5.862	-6.118	**1.002**	1.009
23	270	1.002	1.002	1.002	5.598	1.830	1.853	**1.002**	1.009	5.598	-6.230	-6.433	**1.002**	1.007
24	282	1.001	1.002	1.002	5.642	1.860	1.888	**1.001**	1.007	5.642	-6.423	-6.735	**1.001**	1.005
25	294	1.001	1.001	1.001	5.684	1.922	1.921	**1.001**	1.006	5.684	-6.835	-7.024	**1.001**	1.004
26	306	1.001	1.001	1.001	5.724	1.933	1.953	**1.001**	1.004	5.724	-6.906	-7.301	**1.001**	1.003
27	318	1.001	1.001	1.001	5.762	1.965	1.984	**1.001**	1.004	5.762	-7.136	-7.568	**1.001**	1.003
28	330	1.001	1.001	1.001	5.799	2.022	2.014	**1.001**	1.003	5.799	-7.549	-7.824	**1.000**	1.002
29	342	1.000	1.001	1.001	5.835	2.017	2.042	**1.000**	1.002	5.835	-7.512	-8.072	**1.000**	1.002
30	354	1.000	1.001	1.001	5.869	2.016	2.070	**1.000**	1.002	5.869	-7.506	-8.311	**1.000**	1.001
31	366	1.000	1.000	1.000	5.903	2.045	2.097	**1.000**	1.002	5.903	-7.729	-8.542	**1.000**	1.001
32	378	1.000	1.000	1.000	5.935	2.071	2.122	**1.000**	1.001	5.935	-7.930	-8.766	**1.000**	1.001
33	390	1.000	1.000	1.000	5.966	2.108	2.147	**1.000**	1.001	5.966	-8.228	-8.982	**1.000**	1.001
34	402	1.000	1.000	1.000	5.996	2.094	2.172	**1.000**	1.001	5.996	-8.113	-9.193	**1.000**	1.001
35	414	1.000	1.000	1.000	6.026	2.206	2.195	**1.000**	1.001	6.026	-9.082	-9.397	**1.000**	1.001
36	426	1.000	1.000	1.000	6.054	2.176	2.218	**1.000**	1.001	6.054	-8.810	-9.595	**1.000**	1.000
37	438	1.000	1.000	1.000	6.082	2.186	2.240	**1.000**	1.000	6.082	-8.904	-9.787	**1.000**	1.000
38	450	1.000	1.000	1.000	6.109	2.202	2.262	**1.000**	1.000	6.109	-9.040	-9.975	**1.000**	1.000
39	462	1.000	1.000	1.000	6.136	2.226	2.283	**1.000**	1.000	6.136	-9.267	-10.157	**1.000**	1.000
40	474	1.000	1.000	1.000	6.161	2.248	2.304	**1.000**	1.000	6.161	-9.472	-10.335	**1.000**	1.000
41	486	1.000	1.000	1.000	6.186	2.267	2.324	**1.000**	1.000	6.186	-9.652	-10.508	**1.000**	1.000
42	498	1.000	1.000	1.000	6.211	2.292	2.343	**1.000**	1.000	6.211	-9.897	-10.677	**1.000**	1.000
43	510	1.000	1.000	1.000	6.234	2.311	2.362	**1.000**	1.000	6.234	-10.082	-10.842	**1.000**	1.000
44	522	1.000	1.000	1.000	6.258	2.321	2.381	**1.000**	1.000	6.258	-10.183	-11.004	**1.000**	1.000
45	534	1.000	1.000	1.000	6.280	2.336	2.399	**1.000**	1.000	6.280	-10.337	-11.161	**1.000**	1.000
46	546	1.000	1.000	1.000	6.303	2.361	2.417	**1.000**	1.000	6.303	-10.597	-11.315	**1.000**	1.000
47	558	1.000	1.000	1.000	6.324	2.387	2.435	**1.000**	1.000	6.324	-10.877	-11.466	**1.000**	1.000
48	570	1.000	1.000	1.000	6.346	2.428	2.452	**1.000**	1.000	6.346	-11.333	-11.613	**1.000**	1.000
49	582	1.000	1.000	1.000	6.366	2.478	2.468	**1.000**	1.000	6.366	-11.913	-11.758	**1.000**	1.000
50	594	1.000	1.000	1.000	6.387	2.527	2.485	**1.000**	1.000	6.387	-12.520	-11.899	**1.000**	1.000
51	606	1.000	1.000	1.000	6.407	2.575	2.501	**1.000**	1.000	6.407	-13.133	-12.038	**1.000**	1.000
52	618	1.000	1.000	1.000	6.426	2.624	2.516	**1.000**	1.000	6.426	-13.789	-12.174	**1.000**	1.000
53	630	1.000	1.000	1.000	6.446	2.668	2.532	**1.000**	1.000	6.446	-14.418	-12.307	**1.000**	1.000
54	642	1.000	1.000	1.000	6.465	2.711	2.547	**1.000**	1.000	6.465	-15.049	-12.438	**1.000**	1.000
55	654	1.000	1.000	1.000	6.483	2.755	2.562	**1.000**	1.000	6.483	-15.725	-12.566	**1.000**	1.000
56	666	1.000	1.000	1.000	6.501		2.576	**1.000**	1.000	6.501		-12.693	**1.000**	1.000
57	678	1.000	1.000	1.000	6.519		2.591	**1.000**	1.000	6.519		-12.816	**1.000**	1.000
58	690	1.000	1.000	1.000	6.537		2.605	**1.000**	1.000	6.537		-12.938	**1.000**	1.000
59	702				6.554		2.618	**1.000**	1.000	6.554		-13.057	**1.000**	1.000
60	714				6.571		2.632	**1.000**	1.000	6.571		-13.175	**1.000**	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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		7	45	38	87.6%	33	
1977	4,296,958	6,053	6,057	4	86.0%	4	0.141
1978	4,554,775	6,099	6,104	5	85.3%	5	0.134
1979	4,922,518	9,446	9,456	10	84.6%	8	0.192
1980	5,505,913	9,913	9,924	11	83.2%	9	0.180
1981	5,822,523	10,876	10,891	15	84.0%	13	0.187
1982	6,184,882	11,973	11,993	20	83.7%	17	0.194
1983	6,513,795	13,499	13,526	28	83.6%	23	0.208
1984	6,868,217	14,976	15,007	31	81.6%	25	0.219
1985	7,503,185	16,104	16,140	37	80.3%	29	0.215
1986	7,891,199	15,792	15,830	38	79.4%	30	0.201
1987	8,601,063	14,973	15,018	45	79.8%	36	0.175
1988	8,905,267	14,883	14,941	58	81.5%	47	0.168
1989	9,434,400	14,289	14,349	60	80.5%	48	0.152
1990	10,055,399	14,031	14,099	68	81.0%	55	0.140
1991	10,728,872	12,632	12,699	67	80.3%	54	0.118
1992	11,441,482	12,667	12,765	98	80.4%	79	0.112
1993	11,998,508	11,414	11,506	92	80.4%	74	0.096
1994	12,083,591	12,485	12,597	112	80.9%	91	0.104
1995	12,383,967	10,986	11,139	153	82.3%	126	0.090
1996	12,949,088	11,014	11,201	187	83.8%	157	0.087
1997	13,596,753	10,550	10,764	214	83.5%	179	0.079
1998	14,465,333	11,386	11,694	307	84.2%	259	0.081
1999	15,088,873	13,393	13,843	450	84.0%	378	0.092
2000	15,809,043	14,424	15,092	669	84.0%	561	0.095
2001	16,717,138	13,866	14,718	852	85.1%	724	0.088
2002	17,601,171	15,618	16,845	1,227	85.2%	1,045	0.096
2003	18,004,352	14,607	16,086	1,479	85.2%	1,260	0.089
2004	18,523,800	15,337	17,289	1,952	85.1%	1,661	0.093
2005	18,566,524	14,440	16,896	2,456	85.3%	2,094	0.091
2006	18,918,245	13,055	15,884	2,829	85.1%	2,407	0.084
2007	19,391,569	13,954	18,087	4,132	85.6%	3,535	0.093
2008	19,805,485	12,198	17,332	5,135	85.5%	4,389	0.088
2009	19,727,413	11,409	18,146	6,737	85.5%	5,760	0.092
2010	19,224,772	9,174	17,903	8,729	85.4%	7,453	0.093
2011	18,522,515	6,541	17,864	11,322	85.9%	9,722	0.096
2012	17,714,507	1,349	16,969	15,620	87.2%	13,618	0.096
2013	8,801,307	0	8,627	8,627	85.3%	7,358	0.098
2014		0	0		100.0%		
TOTAL		435,413	509,328	73,914	85.7%	63,368	
EXLD PRIOR		435,407	509,283	73,876	85.7%	63,335	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	38	7	5	5	4	3	2	2	1	1	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	5	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1979	10	2	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
1980	11	1	2	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0
1981	15	2	1	2	2	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0
1982	20	3	2	1	2	2	2	1	1	1	1	1	1	0	0	0	0	0	0	0
1983	28	4	3	3	1	2	2	2	2	1	1	1	1	1	1	0	0	0	0	0
1984	31	2	4	3	3	2	3	2	2	2	1	1	1	1	1	1	0	0	0	0
1985	37	3	2	5	4	3	2	3	2	2	2	2	1	1	1	1	1	1	0	1
1986	38	4	3	2	4	3	2	2	3	2	2	2	1	1	1	1	1	1	1	1
1987	45	8	4	3	2	4	3	3	2	3	2	2	2	1	1	1	1	1	1	2
1988	58	14	8	4	3	2	4	3	2	2	3	2	2	2	1	1	1	1	1	2
1989	60	7	13	7	3	2	1	3	3	2	1	3	2	2	2	1	1	1	1	3
1990	68	14	6	13	7	3	2	1	3	2	1	1	3	2	2	2	1	1	1	3
1991	67	8	12	5	11	6	3	2	1	2	2	1	1	2	2	2	2	1	1	4
1992	98	15	10	13	7	13	7	4	3	2	4	3	3	1	2	2	2	2	1	5
1993	92	16	11	8	11	5	11	6	3	2	1	3	2	1	1	2	2	2	1	5
1994	112	23	17	10	7	12	5	11	6	2	2	1	2	2	1	1	2	2	2	7
1995	153	35	21	15	12	8	11	5	11	6	3	2	1	3	2	2	1	2	2	8
1996	187	41	34	21	15	11	8	11	5	10	5	3	2	1	3	2	1	1	2	10
1997	214	45	36	32	20	15	10	7	10	5	10	5	2	2	1	2	2	1	1	11
1998	307	82	49	37	34	21	16	10	7	11	5	10	5	2	2	1	2	2	1	13
1999	450	95	98	59	41	40	25	18	12	8	13	6	12	6	3	2	1	2	2	17
2000	669	129	107	109	66	56	48	30	22	15	11	16	7	15	8	4	3	1	3	23
2001	852	212	124	102	105	63	53	46	28	21	14	10	15	7	14	7	4	2	1	25
2002	1,227	254	242	141	117	119	72	61	52	33	24	16	12	17	8	16	8	4	3	30
2003	1,479	334	237	226	132	109	111	67	57	49	30	22	15	11	16	7	15	8	4	31
2004	1,952	413	348	247	236	138	113	116	70	59	51	32	23	16	12	17	8	16	8	36
2005	2,456	465	420	354	251	240	140	115	118	71	60	52	32	23	16	12	17	8	16	45
2006	2,829	557	431	389	328	232	222	130	107	109	66	56	48	30	22	15	11	16	7	56
2007	4,132	954	626	484	437	368	261	249	146	120	123	74	63	54	34	24	17	12	18	71
2008	5,135	1,079	937	615	475	429	362	256	245	143	118	121	72	61	53	33	24	17	12	87
2009	6,737	1,413	1,119	971	637	492	444	375	266	254	148	122	125	75	64	55	34	25	17	103
2010	8,729	1,797	1,453	1,147	999	655	506	457	386	273	261	152	126	129	77	65	56	35	25	124
2011	11,322	2,761	1,762	1,426	1,125	979	643	496	448	378	268	256	149	123	126	76	64	55	34	146
2012	15,620	4,874	2,617	1,671	1,352	1,066	928	609	471	425	358	254	243	142	117	120	72	61	52	171
2013	8,627	1,732	4,843	2,600	1,661	1,343	1,059	922	605	468	422	356	252	241	141	116	119	71	60	222
TOTAL	73,914	17,403	15,609	10,734	8,114	6,450	5,085	4,028	3,100	2,485	2,016	1,588	1,228	977	732	590	472	350	279	1,263

(1) SECTION 2, EXHIBIT 6A, SHEET 1, COL. 4
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 2, EXHIBIT 6A, SHEET 23

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1960	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1961	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1962	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1963	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1964	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1965	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1966	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-
1967	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1968	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1969	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1970	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1971	9	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1972	11	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1973	7	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1974	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1975	9	4	3	3	2	2	2	1	1	1	0	0	0	0	0	0	0	0	0	0
1976	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	38	7	5	5	4	3	2	2	1	1	1	0	0	0	0	0	0	0	0	0

(1) BASED ON SECTION 2, EXHIBIT 6A, SHEET 3B, COL. 7
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 2, EXHIBIT 6A, SHEET 23

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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			7					45
1977	4,296,958	0.141	6,053	1.001	6,057	6,057	6,057	6,057
1978	4,554,775	0.134	6,099	1.001	6,104	6,104	6,104	6,104
1979	4,922,518	0.192	9,446	1.001	9,456	9,456	9,456	9,456
1980	5,505,913	0.180	9,913	1.001	9,925	9,925	9,925	9,924
1981	5,822,523	0.187	10,876	1.001	10,889	10,889	10,889	10,891
1982	6,184,882	0.194	11,973	1.001	11,989	11,989	11,989	11,993
1983	6,513,795	0.207	13,499	1.001	13,517	13,517	13,517	13,526
1984	6,868,217	0.218	14,976	1.002	15,000	15,000	15,000	15,007
1985	7,503,185	0.215	16,104	1.002	16,133	16,133	16,133	16,140
1986	7,891,199	0.200	15,792	1.002	15,825	15,825	15,825	15,830
1987	8,601,063	0.175	14,973	1.002	15,011	15,011	15,011	15,018
1988	8,905,267	0.168	14,883	1.003	14,928	14,928	14,928	14,941
1989	9,434,400	0.152	14,289	1.004	14,339	14,339	14,339	14,349
1990	10,055,399	0.140	14,031	1.005	14,094	14,094	14,094	14,099
1991	10,728,872	0.118	12,632	1.006	12,703	12,703	12,703	12,699
1992	11,441,482	0.111	12,667	1.007	12,757	12,756	12,756	12,765
1993	11,998,508	0.096	11,414	1.009	11,515	11,515	11,515	11,506
1994	12,083,591	0.104	12,485	1.011	12,625	12,624	12,624	12,597
1995	12,383,967	0.090	10,986	1.014	11,144	11,144	11,144	11,139
1996	12,949,088	0.087	11,014	1.018	11,217	11,217	11,217	11,201
1997	13,596,753	0.079	10,550	1.023	10,791	10,791	10,791	10,764
1998	14,465,333	0.081	11,386	1.030	11,732	11,732	11,732	11,694
1999	15,088,873	0.090	13,393	1.038	13,897	13,887	13,887	13,843
2000	15,809,043	0.090	14,424	1.047	15,108	15,070	15,070	15,092
2001	16,717,138	0.091	13,866	1.063	14,741	14,772	14,772	14,718
2002	17,601,171	0.092	15,618	1.080	16,866	16,810	16,810	16,845
2003	18,004,352	0.090	14,607	1.106	16,151	16,158	16,158	16,086
2004	18,523,800	0.088	15,337	1.135	17,406	17,283	17,283	17,289
2005	18,566,524	0.088	14,440	1.169	16,875	16,798	16,798	16,896
2006	18,918,245	0.087	13,055	1.212	15,822	15,932	15,932	15,884
2007	19,391,569	0.089	13,954	1.291	18,011	17,845	17,845	18,087
2008	19,805,485	0.091	12,198	1.403	17,111	17,367	17,367	17,332
2009	19,727,413	0.094	11,409	1.571	17,925	18,125	18,125	18,146
2010	19,224,772	0.098	9,174	1.862	17,079	17,885	17,885	17,903
2011	18,522,515	0.100	6,541	2.607	17,050	17,958	17,958	17,864
2012	17,714,507	0.098	1,349	11.729	15,821	17,229	17,229	16,969
2013	17,602,614	0.098		1,407.514		17,238	17,238	17,253
2014	18,074,133	0.098				17,713	17,713	17,713
TOTAL			435,413		497,614	535,818	535,818	535,667
EXLD PRIOR			435,407		497,614	535,818	535,818	535,622

(1) PROVIDED BY THE BWC
(2) SECTION 2, EXHIBIT 6A, SHEET 19, COL. 14
(3) BASED ON DATA FROM THE BWC
(4) SECTION 2, 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 2, EXHIBIT 6A, SHEET 3B, COL. 8

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	7	***3 YEAR SUM***	***19***	***20***	40		38	45
1977	6,053	6,057	4	5	5	1.000	4	6,057
1978	6,099	6,104	5	6	6	1.000	5	6,104
1979	9,446	9,456	9	10	10	1.049	10	9,456
1980	9,913	9,925	11	12	12	0.990	11	9,924
1981	10,876	10,889	13	15	17	1.179	15	10,891
1982	11,973	11,989	16	17	22	1.295	20	11,993
1983	13,499	13,517	18	20	31	1.501	28	13,526
1984	14,976	15,000	23	28	37	1.340	31	15,007
1985	16,104	16,133	30	35	44	1.233	37	16,140
1986	15,792	15,825	33	42	49	1.155	38	15,830
1987	14,973	15,011	37	45	54	1.194	45	15,018
1988	14,883	14,928	44	53	70	1.305	58	14,941
1989	14,289	14,339	50	64	77	1.188	60	14,349
1990	14,031	14,094	63	88	95	1.075	68	14,099
1991	12,632	12,703	71	105	99	0.950	67	12,699
1992	12,667	12,756	90	96	105	1.098	98	12,765
1993	11,414	11,515	101	130	119	0.915	92	11,506
1994	12,485	12,624	139	212	171	0.806	112	12,597
1995	10,986	11,144	158	178	172	0.965	153	11,139
1996	11,014	11,217	203	258	237	0.921	187	11,201
1997	10,550	10,791	241	317	282	0.889	214	10,764
1998	11,386	11,732	346	451	400	0.888	307	11,694
1999	13,393	13,887	494	642	584	0.910	450	13,843
2000	14,424	15,070	647	755	780	1.034	669	15,092
2001	13,866	14,772	905	1,059	995	0.940	852	14,718
2002	15,618	16,810	1,192	1,395	1,435	1.029	1,227	16,845
2003	14,607	16,158	1,551	1,762	1,680	0.953	1,479	16,086
2004	15,337	17,283	1,945	2,179	2,186	1.003	1,952	17,289
2005	14,440	16,798	2,358	2,706	2,819	1.042	2,456	16,896
2006	13,055	15,932	2,877	3,290	3,235	0.983	2,829	15,884
2007	13,954	17,845	3,891	4,444	4,719	1.062	4,132	18,087
2008	12,198	17,367	5,169	5,861	5,822	0.993	5,135	17,332
2009	11,409	18,125	6,716	7,599	7,623	1.003	6,737	18,146
2010	9,174	17,885	8,711	9,778	9,799	1.002	8,729	17,903
2011	6,541	17,958	11,416	12,681	12,577	0.992	11,322	17,864
2012	1,349	17,229	15,880	17,270	16,987	0.984	15,620	16,969
2013		17,238	17,238	18,806	18,822	1.001	17,253	17,253
2014		17,713	17,713	19,339	19,339	1.000	17,713	17,713
TOTAL	435,413	535,818	100,431	111,773	111,557		100,253	535,667
EXLD PRIOR	435,407		100,412	111,753	111,517		100,215	535,622

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	4,296,958	3.912	16,808,668		1.000					0.804					
1978	4,554,775	3.675	16,737,992		1.000					0.804					
1979	4,922,518	3.407	16,773,433		1.000					0.804					
1980	5,505,913	3.169	17,448,182		1.000					0.804					
1981	5,822,523	2.920	16,998,954		1.000					0.804					
1982	6,184,882	2.776	17,167,821	3,805	1.000	3,805	6.152%	2.216%		0.804	1.781%	6.152%	3,805	3,805	6.152%
1983	6,513,795	2.658	17,314,056	3,889	1.000	3,889	5.970%	2.246%		0.788	1.769%	5.970%	3,889	3,889	5.970%
1984	6,868,217	2.533	17,396,710	4,267	1.000	4,267	6.213%	2.453%		0.772	1.894%	6.213%	4,267	4,267	6.213%
1985	7,503,185	2.448	18,364,828	4,484	1.000	4,484	5.976%	2.442%		0.757	1.849%	5.976%	4,484	4,484	5.976%
1986	7,891,199	2.388	18,846,257	4,513	1.000	4,513	5.719%	2.395%	2.4%	0.742	1.778%	5.719%	4,513	4,513	5.719%
1987	8,601,063	2.311	19,875,240	4,719	1.000	4,719	5.487%	2.374%	0.9%	0.728	1.728%	5.487%	4,719	4,719	5.487%
1988	8,905,267	2.208	19,660,304	4,850	1.000	4,850	5.446%	2.467%	-0.2%	0.713	1.760%	5.446%	4,850	4,850	5.446%
1989	9,434,400	2.159	20,371,910	4,885	1.000	4,885	5.178%	2.398%	-0.1%	0.736	1.764%	5.178%	4,885	4,885	5.178%
1990	10,055,399	2.083	20,942,088	4,730	1.000	4,730	4.704%	2.259%	-1.1%	0.758	1.713%	4.704%	4,730	4,730	4.704%
1991	10,728,872	2.022	21,689,651	4,416	1.000	4,416	4.116%	2.036%	-3.9%	0.782	1.592%	4.116%	4,416	4,416	4.116%
1992	11,441,482	1.919	21,954,933	4,526	1.000	4,526	3.956%	2.061%	-5.1%	0.806	1.661%	3.955%	4,525	4,526	3.956%
1993	11,998,508	1.885	22,621,374	4,074	1.000	4,074	3.395%	1.801%	-6.4%	0.831	1.496%	3.395%	4,073	4,074	3.395%
1994	12,083,591	1.825	22,048,532	4,211	1.000	4,211	3.485%	1.910%	-4.5%	0.857	1.636%	3.484%	4,210	4,211	3.485%
1995	12,383,967	1.774	21,970,116	3,755	1.000	3,755	3.032%	1.709%	-4.2%	0.883	1.509%	3.031%	3,754	3,755	3.032%
1996	12,949,088	1.717	22,232,463	3,735	1.000	3,736	2.885%	1.680%	-4.5%	0.910	1.530%	2.885%	3,736	3,736	2.885%
1997	13,596,753	1.644	22,352,179	3,554	1.001	3,556	2.616%	1.591%	-3.7%	0.939	1.493%	2.616%	3,557	3,556	2.615%
1998	14,465,333	1.568	22,686,876	3,570	1.002	3,576	2.472%	1.576%	-4.5%	0.968	1.525%	2.472%	3,575	3,576	2.472%
1999	15,088,873	1.517	22,896,749	3,996	1.003	4,009	2.657%	1.751%	-0.2%	0.997	1.746%	2.658%	4,011	4,009	2.657%
2000	15,809,043	1.467	23,186,938	4,087	1.005	4,109	2.599%	1.772%	2.0%	1.013	1.794%	2.599%	4,108	4,109	2.599%
2001	16,717,138	1.434	23,973,016	4,026	1.008	4,059	2.428%	1.693%	2.4%	1.028	1.741%	2.428%	4,059	4,059	2.428%
2002	17,601,171	1.390	24,464,115	4,282	1.013	4,339	2.465%	1.774%	2.0%	1.044	1.851%	2.466%	4,341	4,339	2.465%
2003	18,004,352	1.348	24,277,502	4,070	1.024	4,168	2.315%	1.717%	-0.4%	1.060	1.819%	2.319%	4,175	4,168	2.315%
2004	18,523,800	1.304	24,148,944	4,079	1.036	4,227	2.282%	1.751%	-0.1%	1.076	1.883%	2.280%	4,223	4,227	2.282%
2005	18,566,524	1.280	23,758,948	3,878	1.049	4,067	2.190%	1.712%	0.1%	1.092	1.869%	2.192%	4,070	4,067	2.191%
2006	18,918,245	1.246	23,574,590	3,433	1.069	3,670	1.940%	1.557%	-2.6%	1.109	1.726%	1.950%	3,689	3,671	1.940%
2007	19,391,569	1.209	23,452,743	3,534	1.134	4,008	2.067%	1.709%	-1.3%	1.082	1.849%	1.929%	3,740	3,976	2.050%
2008	19,805,485	1.169	23,147,670	3,078	1.212	3,731	1.884%	1.612%	-1.7%	1.055	1.701%	1.910%	3,784	3,740	1.888%
2009	19,727,413	1.141	22,503,303	2,917	1.315	3,836	1.944%	1.705%	0.3%	1.030	1.755%	1.911%	3,770	3,820	1.936%
2010	19,224,772	1.129	21,710,635	2,388	1.482	3,539	1.841%	1.630%	0.9%	1.005	1.638%	1.939%	3,728	3,601	1.873%
2011	18,522,515	1.093	20,240,053	1,779	1.924	3,422	1.847%	1.691%	-0.1%	0.980	1.657%	1.923%	3,563	3,490	1.884%
2012	17,714,507	1.061	18,793,320	432	6.732	2,908	1.642%	1.548%	-0.9%	1.000	1.548%	1.830%	3,242	3,192	1.802%
2013	17,602,614	1.030	18,130,692	0	6.732	0	0.000%	0.000%		1.000	0.000%	1.777%	3,128	2,663	1.513%
2014	18,074,133	1.000	18,074,133	0						1.000		1.725%	3,118	3,118	1.725%
TOTAL				117,962		126,085							132,736	132,241	

5 Year Average excluding 2013	1.660%
10 Year Average excluding 2013	1.744%
5 Year Average excluding 2012-2013	1.720%
10 Year Average excluding 2011-2013	1.783%
2006-2011 Average excluding 2009	1.714%
(16) 2014 Selected Frequency	1.725%

(1) PROVIDED BY THE BWC
(2) BASED ON CHANGE IN SAWW
(3) = (1) x (2)
(4) BASED ON DATA FROM THE BWC
(5) SECTION 2, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	4,296,958			6,057		0.141
1978	4,554,775			6,104		0.134
1979	4,922,518			9,456		0.192
1980	5,505,913			9,924		0.180
1981	5,822,523			10,891		0.187
1982	6,184,882	3,805	6.15%	11,993	3,152	0.194
1983	6,513,795	3,889	5.97%	13,526	3,478	0.208
1984	6,868,217	4,267	6.21%	15,007	3,517	0.219
1985	7,503,185	4,484	5.98%	16,140	3,600	0.215
1986	7,891,199	4,513	5.72%	15,830	3,508	0.201
1987	8,601,063	4,719	5.49%	15,018	3,182	0.175
1988	8,905,267	4,850	5.45%	14,941	3,081	0.168
1989	9,434,400	4,885	5.18%	14,349	2,937	0.152
1990	10,055,399	4,730	4.70%	14,099	2,981	0.140
1991	10,728,872	4,416	4.12%	12,699	2,876	0.118
1992	11,441,482	4,526	3.96%	12,765	2,820	0.112
1993	11,998,508	4,074	3.40%	11,506	2,824	0.096
1994	12,083,591	4,211	3.48%	12,597	2,992	0.104
1995	12,383,967	3,755	3.03%	11,139	2,966	0.090
1996	12,949,088	3,736	2.89%	11,201	2,998	0.087
1997	13,596,753	3,556	2.62%	10,764	3,027	0.079
1998	14,465,333	3,576	2.47%	11,694	3,270	0.081
1999	15,088,873	4,009	2.66%	13,843	3,453	0.092
2000	15,809,043	4,109	2.60%	15,092	3,673	0.095
2001	16,717,138	4,059	2.43%	14,718	3,626	0.088
2002	17,601,171	4,339	2.47%	16,845	3,882	0.096
2003	18,004,352	4,168	2.31%	16,086	3,859	0.089
2004	18,523,800	4,227	2.28%	17,289	4,090	0.093
2005	18,566,524	4,067	2.19%	16,896	4,154	0.091
2006	18,918,245	3,671	1.94%	15,884	4,327	0.084
2007	19,391,569	3,976	2.05%	18,087	4,549	0.093
2008	19,805,485	3,740	1.89%	17,332	4,634	0.088
2009	19,727,413	3,820	1.94%	18,146	4,750	0.092
2010	19,224,772	3,601	1.87%	17,903	4,972	0.093
2011	18,522,515	3,490	1.88%	17,864	5,119	0.096
2012	17,714,507	3,192	1.80%	16,969	5,316	0.096
2013	17,602,614	2,663	1.51%	17,253	6,479	0.098
2014		3,118		17,713	5,681	
TOTAL		132,241		535,622		

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

OHIO BUREAU OF WORKERS' COMPENSATION
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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	10,055,399	2.083	20,942,088	14,094		0.758	1.911	20,421	0	100%	20,421	0.098	0.140	0.140
1991	10,728,872	2.022	21,689,651	12,703		0.782	1.911	18,974	0	100%	18,974	0.087	0.118	0.118
1992	11,441,482	1.919	21,954,933	12,757		0.806	1.911	19,643	0	100%	19,643	0.089	0.111	0.111
1993	11,998,508	1.885	22,621,374	11,515		0.831	1.911	18,280	0	100%	18,280	0.081	0.096	0.096
1994	12,083,591	1.825	22,048,532	12,625		0.857	1.911	20,661	0	100%	20,661	0.094	0.104	0.104
1995	12,383,967	1.774	21,970,116	11,144		0.883	1.911	18,803	0	100%	18,803	0.086	0.090	0.090
1996	12,949,088	1.717	22,232,463	11,217		0.910	1.911	19,511	0	100%	19,511	0.088	0.087	0.087
1997	13,596,753	1.644	22,352,179	10,791		0.939	1.820	18,429	0	100%	18,429	0.082	0.079	0.079
1998	14,465,333	1.568	22,686,876	11,732		0.968	1.733	19,673	0	100%	19,673	0.087	0.081	0.081
1999	15,088,873	1.517	22,896,749	13,897		0.997	1.650	22,879	0	100%	22,879	0.100	0.092	0.090
2000	15,809,043	1.467	23,186,938	15,108		1.013	1.572	24,049	0	100%	24,049	0.104	0.096	0.090
2001	16,717,138	1.434	23,973,016	14,741		1.028	1.497	22,687	0	100%	22,687	0.095	0.088	0.091
2002	17,601,171	1.390	24,464,115	16,866		1.044	1.426	25,098	0	100%	25,098	0.103	0.096	0.092
2003	18,004,352	1.348	24,277,502	16,151		1.060	1.384	23,690	0	100%	23,690	0.098	0.090	0.090
2004	18,523,800	1.304	24,148,944	17,406		1.076	1.344	25,164	0	100%	25,164	0.104	0.094	0.088
2005	18,566,524	1.280	23,758,948	16,875		1.092	1.305	24,047	0	100%	24,047	0.101	0.091	0.088
2006	18,918,245	1.246	23,574,590	15,822		1.109	1.267	22,223	0	100%	22,223	0.094	0.084	0.087
2007	19,391,569	1.209	23,452,743	18,011		1.082	1.230	23,962	0	100%	23,962	0.102	0.093	0.089
2008	19,805,485	1.169	23,147,670	17,111		1.055	1.194	21,562	0	100%	21,562	0.093	0.086	0.091
2009	19,727,413	1.141	22,503,303	17,925		1.030	1.159	21,395	0	100%	21,395	0.095	0.091	0.094
2010	19,224,772	1.129	21,710,635	17,079		1.005	1.126	19,309	0	100%	19,309	0.089	0.089	0.098
2011	18,522,515	1.093	20,240,053	17,050		0.980	1.093	18,259	0	100%	18,259	0.090	0.092	0.100
2012	17,714,507	1.061	18,793,320	15,821		1.000	1.061	16,785	0	100%	16,785	0.089	0.089	0.098
2013	17,602,614	1.030	18,130,692	0		1.000	1.030	0	0	100%	0	0.000	0.000	0.098
2014		1.000				1.000	1.000	0	0	0%	0			0.098

	5 Year Average excluding 2012-2013	0.094	0.090
	7 Year Average excluding 2012-2013	0.095	0.089
	10 Year Weighted Average excluding 2012-2013	0.097	
	10 Year Weighted Average excluding 2011-2013	0.098	
	5 Year Average excluding 2011-2013	0.095	0.089
	5 Year Average excluding 2013	0.091	0.089
	7 Year Average excluding 2013	0.095	0.089
(14)	2014 Selected Loss Rate:	0.098	

(1)	PROVIDED BY THE BWC
(2)	BASED ON CHANGE IN SAWW
(3)	= (1) x (2)
(4)	SECTION 2, EXHIBIT 6A, 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
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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	1.001	1.000	1.001									
1977	438	438	450	1.001	1.001	1.001				1.000	1.000	1.000	1.001	1.001	1.001
1978	426	426	438	1.001	1.001	1.001				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	1.001	1.001	1.001
1980	402	402	414	1.001	1.001	1.001				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	1.001	1.001	1.001
1982	378	378	390	1.001	1.001	1.001				1.000	1.000	1.000	1.001	1.001	1.001
1983	366	366	378	1.001	1.001	1.001				1.000	1.000	1.000	1.001	1.001	1.001
1984	354	354	366	1.002	1.001	1.002				1.000	1.000	1.000	1.001	1.001	1.001
1985	342	342	354	1.002	1.002	1.002				1.000	1.000	1.000	1.002	1.001	1.002
1986	330	330	342	1.002	1.002	1.002				1.000	1.000	1.000	1.002	1.002	1.002
1987	318	318	330	1.002	1.002	1.002				1.000	1.000	1.000	1.002	1.002	1.002
1988	306	306	318	1.003	1.002	1.003				1.000	1.000	1.000	1.003	1.002	1.003
1989	294	294	306	1.004	1.003	1.004				1.000	1.000	1.000	1.003	1.003	1.003
1990	282	282	294	1.005	1.004	1.005				1.000	1.000	1.000	1.004	1.003	1.004
1991	270	270	282	1.006	1.005	1.006				1.000	1.000	1.000	1.005	1.004	1.005
1992	258	258	270	1.007	1.006	1.007				1.000	1.000	1.000	1.007	1.005	1.007
1993	246	246	258	1.009	1.007	1.009				1.000	1.000	1.000	1.009	1.007	1.009
1994	234	234	246	1.011	1.009	1.011				1.000	1.000	1.000	1.011	1.009	1.011
1995	222	222	234	1.014	1.011	1.014				1.000	1.000	1.000	1.014	1.011	1.014
1996	210	210	222	1.018	1.014	1.018				1.000	1.000	1.000	1.018	1.014	1.018
1997	198	198	210	1.023	1.018	1.023				1.001	1.000	1.001	1.022	1.018	1.022
1998	186	186	198	1.030	1.023	1.030				1.002	1.001	1.002	1.028	1.022	1.028
1999	174	174	186	1.038	1.030	1.038				1.003	1.002	1.003	1.034	1.028	1.034
2000	162	162	174	1.047	1.038	1.047				1.005	1.003	1.005	1.042	1.034	1.042
2001	150	150	162	1.063	1.047	1.063				1.008	1.005	1.008	1.054	1.042	1.054
2002	138	138	150	1.080	1.063	1.080				1.013	1.008	1.013	1.065	1.054	1.065
2003	126	126	138	1.106	1.080	1.106				1.024	1.013	1.024	1.079	1.065	1.079
2004	114	114	126	1.135	1.106	1.135				1.036	1.024	1.036	1.095	1.079	1.095
2005	102	102	114	1.169	1.135	1.169				1.049	1.036	1.049	1.114	1.095	1.114
2006	90	90	102	1.212	1.169	1.212				1.069	1.049	1.069	1.134	1.114	1.134
2007	78	78	90	1.291	1.212	1.291				1.134	1.069	1.134	1.139	1.134	1.139
2008	66	66	78	1.403	1.291	1.403				1.212	1.134	1.212	1.157	1.139	1.157
2009	54	54	66	1.571	1.403	1.571				1.315	1.212	1.315	1.188	1.157	1.188
2010	42	42	54	1.862	1.571	1.862				1.482	1.315	1.482	1.238	1.188	1.238
2011	30	30	42	2.607	1.862	2.607				1.924	1.482	1.924	1.322	1.238	1.322
2012	18	18	30	11.729	2.607	11.729				6.732	1.924	6.732	1.492	1.322	1.492
2013	6	6	18	1,407.514	11.729	1,407.514				6.732	6.732	6.732	1.492	1.492	1.492

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	43	802	2,221	2,919	3,471	3,975	4,402	4,720	4,984	5,219	5,401	5,564	5,706	5,804	5,895	5,945	5,977	6,008	6,018	6,026	6,034	6,037	6,039	6,040	6,043	6,047	6,049	6,049	6,050	6,050	6,052	6,052	6,053	6,053	6,053	6,053	6,053
1978	0	43	805	2,228	2,929	3,482	3,989	4,396	4,718	4,993	5,218	5,427	5,615	5,756	5,883	5,942	5,994	6,023	6,034	6,051	6,057	6,061	6,070	6,085	6,089	6,089	6,090	6,090	6,092	6,093	6,094	6,095	6,097	6,098	6,098	6,099		6,099
1979	0	68	1,273	3,524	4,632	5,507	6,282	6,924	7,465	7,906	8,284	8,607	8,824	9,024	9,165	9,238	9,273	9,319	9,351	9,377	9,389	9,395	9,398	9,402	9,407	9,419	9,423	9,427	9,432	9,432	9,432	9,432	9,432	9,432	9,446			9,446
1980	0	73	1,368	3,788	4,979	5,900	6,752	7,510	8,064	8,503	8,915	9,208	9,451	9,588	9,685	9,761	9,821	9,842	9,857	9,862	9,871	9,881	9,886	9,892	9,898	9,900	9,903	9,904	9,904	9,908	9,910	9,910	9,912	9,913				9,913
1981	0	81	1,509	4,179	5,490	6,532	7,501	8,299	8,913	9,418	9,787	10,162	10,352	10,493	10,599	10,691	10,742	10,767	10,801	10,817	10,824	10,832	10,851	10,856	10,866	10,866	10,866	10,866	10,869	10,869	10,869	10,869	10,876					10,876
1982	0	92	1,721	4,760	6,279	7,481	8,496	9,388	10,146	10,634	11,069	11,340	11,491	11,655	11,748	11,822	11,843	11,879	11,892	11,907	11,918	11,927	11,936	11,941	11,947	11,949	11,956	11,963	11,963	11,972	11,972	11,973						11,973
1983	0	107	2,074	5,887	7,529	8,763	9,899	10,917	11,664	12,268	12,610	12,881	13,088	13,230	13,285	13,339	13,375	13,412	13,425	13,437	13,454	13,459	13,470	13,471	13,476	13,479	13,485	13,487	13,490	13,491	13,499							13,499
1984	0	157	2,713	6,791	8,677	10,129	11,344	12,261	13,138	13,744	14,084	14,389	14,624	14,702	14,761	14,814	14,836	14,852	14,866	14,898	14,915	14,927	14,929	14,939	14,947	14,958	14,966	14,967	14,970	14,976								14,976
1985	0	151	2,645	7,031	9,482	11,100	12,299	13,532	14,404	14,846	15,160	15,466	15,637	15,733	15,845	15,901	15,934	15,978	15,996	16,017	16,026	16,032	16,039	16,046	16,063	16,073	16,080	16,093	16,104									16,104
1986	0	95	2,152	7,235	9,565	10,991	12,268	13,418	14,090	14,620	14,988	15,153	15,306	15,434	15,502	15,535	15,584	15,633	15,644	15,666	15,702	15,732	15,746	15,755	15,766	15,776	15,784	15,792										15,792
1987	0	82	1,869	6,584	8,809	10,365	11,676	12,557	13,225	13,732	14,052	14,270	14,466	14,580	14,630	14,698	14,770	14,816	14,845	14,877	14,897	14,924	14,941	14,945	14,963	14,967	14,973											14,973
1988	0	66	1,645	6,143	8,441	10,344	11,472	12,454	13,215	13,617	13,873	14,161	14,306	14,414	14,495	14,592	14,632	14,686	14,725	14,767	14,792	14,812	14,839	14,864	14,880	14,883												14,883
1989	0	49	981	4,800	8,064	9,668	11,065	12,057	12,560	12,947	13,316	13,519	13,706	13,820	13,914	13,981	14,059	14,120	14,153	14,168	14,205	14,223	14,249	14,276	14,289													14,289
1990	0	74	2,723	6,394	8,305	9,857	11,111	11,912	12,411	12,774	13,037	13,202	13,407	13,557	13,682	13,762	13,844	13,881	13,926	13,947	13,959	13,990	14,010	14,031														14,031
1991	0	211	2,893	5,628	7,744	9,229	10,119	10,822	11,236	11,531	11,750	11,953	12,097	12,192	12,297	12,368	12,428	12,481	12,513	12,550	12,589	12,616	12,632															12,632
1992	0	77	2,053	5,666	8,060	9,271	10,082	10,782	11,142	11,455	11,712	11,945	12,084	12,240	12,334	12,391	12,439	12,500	12,548	12,600	12,640	12,667																12,667
1993	0	122	2,496	5,817	7,334	8,304	9,143	9,670	10,052	10,328	10,557	10,763	10,901	11,028	11,107	11,194	11,257	11,294	11,328	11,373	11,414																	11,414
1994	0	148	3,072	6,238	7,848	8,973	9,887	10,483	10,908	11,237	11,531	11,727	11,929	12,059	12,122	12,204	12,310	12,371	12,435	12,485																		12,485
1995	0	256	3,164	5,634	7,087	7,989	8,736	9,260	9,604	9,892	10,129	10,339	10,481	10,603	10,723	10,804	10,897	10,922	10,986																			10,986
1996	0	233	3,402	5,778	7,224	8,158	8,646	9,252	9,655	9,907	10,215	10,430	10,552	10,730	10,839	10,897	10,952	11,014																				11,014
1997	0	212	3,133	5,312	6,686	7,462	8,191	8,658	9,105	9,470	9,752	9,964	10,130	10,275	10,367	10,453	10,550																					10,550
1998	0	341	3,518	5,884	7,229	8,128	8,896	9,566	10,056	10,393	10,633	10,927	11,087	11,230	11,308	11,386																						11,386
1999	0	330	3,823	6,780	8,258	9,532	10,389	11,136	11,728	12,095	12,485	12,786	13,062	13,247	13,393																							13,393
2000	0	512	4,598	7,583	9,239	10,407	11,371	12,203	12,764	13,323	13,722	14,002	14,179	14,424																								14,424
2001	0	228	4,452	7,303	8,881	10,296	11,235	12,048	12,565	13,010	13,346	13,679	13,866																									13,866
2002	0	672	5,396	8,566	10,556	12,126	13,109	13,990	14,585	14,934	15,279	15,618																										15,618
2003	0	820	5,183	8,366	10,293	11,590	12,753	13,606	14,052	14,340	14,607																											14,607
2004	0	817	5,744	9,257	10,965	12,449	13,593	14,480	14,935	15,337																												15,337
2005	0	908	5,973	9,121	10,850	12,222	13,145	13,957	14,440																													14,440
2006	0	920	5,965	8,820	10,546	11,512	12,314	13,055																														13,055
2007	0	1,617	7,318	9,988	11,654	12,801	13,954																															13,954
2008	0	2,073	6,858	9,478	10,924	12,198																																12,198
2009	0	2,208	7,444	9,814	11,409																																	11,409
2010	0	1,765	6,655	9,174																																		9,174
2011	0	1,901	6,541																																			6,541
2012	0	1,349																																				1,349
2013	0																																					-
																																						435,407

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		18.713	2.768	1.314	1.189	1.145	1.107	1.072	1.056	1.047	1.035	1.030	1.025	1.017	1.016	1.009	1.005	1.005	1.002	1.001	1.001	1.000	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		
1978		18.713	2.768	1.314	1.189	1.145	1.102	1.073	1.058	1.045	1.040	1.035	1.025	1.022	1.010	1.009	1.005	1.002	1.003	1.001	1.001	1.001	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			
1979		18.713	2.768	1.314	1.189	1.141	1.102	1.078	1.059	1.048	1.039	1.025	1.023	1.016	1.008	1.004	1.005	1.003	1.003	1.001	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.001				
1980		18.713	2.768	1.314	1.185	1.144	1.112	1.074	1.055	1.048	1.033	1.026	1.014	1.010	1.008	1.006	1.002	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	1.000	1.000	1.000					
1981		18.713	2.768	1.314	1.190	1.148	1.106	1.074	1.057	1.039	1.038	1.019	1.014	1.010	1.009	1.005	1.002	1.003	1.002	1.001	1.001	1.002	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001						
1982		18.713	2.765	1.319	1.191	1.136	1.105	1.081	1.048	1.041	1.024	1.013	1.014	1.008	1.006	1.002	1.003	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.001	1.001	1.000	1.001	1.000	1.000							
1983		19.425	2.838	1.279	1.164	1.130	1.103	1.068	1.052	1.028	1.021	1.016	1.011	1.004	1.004	1.003	1.003	1.001	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001								
1984		17.318	2.503	1.278	1.167	1.120	1.081	1.072	1.046	1.025	1.022	1.016	1.005	1.004	1.004	1.001	1.001	1.001	1.002	1.001	1.001	1.000	1.001	1.001	1.001	1.001	1.000	1.000	1.000									
1985		17.486	2.658	1.349	1.171	1.108	1.100	1.064	1.031	1.021	1.020	1.011	1.006	1.007	1.003	1.002	1.003	1.001	1.001	1.001	1.000	1.000	1.000	1.001	1.001	1.000	1.001	1.001										
1986		22.541	3.363	1.322	1.149	1.116	1.094	1.050	1.038	1.025	1.011	1.010	1.008	1.004	1.002	1.003	1.003	1.001	1.001	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.000											
1987		22.887	3.522	1.338	1.177	1.126	1.075	1.053	1.038	1.023	1.016	1.014	1.008	1.003	1.005	1.005	1.003	1.002	1.002	1.001	1.002	1.001	1.000	1.001	1.000	1.000												
1988		24.799	3.735	1.374	1.225	1.109	1.086	1.061	1.030	1.019	1.021	1.010	1.008	1.006	1.007	1.003	1.004	1.003	1.003	1.002	1.001	1.002	1.002	1.001	1.000													
1989		20.016	4.891	1.680	1.199	1.145	1.090	1.042	1.031	1.029	1.015	1.014	1.008	1.007	1.005	1.006	1.004	1.002	1.001	1.003	1.001	1.002	1.002	1.001														
1990		36.555	2.348	1.299	1.187	1.127	1.072	1.042	1.029	1.021	1.013	1.016	1.011	1.009	1.006	1.006	1.003	1.003	1.002	1.001	1.002	1.001	1.001															
1991		13.686	1.946	1.376	1.192	1.097	1.069	1.038	1.026	1.019	1.017	1.012	1.008	1.009	1.006	1.005	1.004	1.003	1.003	1.003	1.002	1.001																
1992		26.826	2.760	1.422	1.150	1.088	1.069	1.033	1.028	1.022	1.020	1.012	1.013	1.008	1.005	1.004	1.005	1.004	1.004	1.003	1.002																	
1993		20.436	2.330	1.261	1.132	1.101	1.058	1.040	1.027	1.022	1.019	1.013	1.012	1.007	1.008	1.006	1.003	1.003	1.004	1.004																		
1994		20.785	2.031	1.258	1.143	1.102	1.060	1.041	1.030	1.026	1.017	1.017	1.011	1.005	1.007	1.009	1.005	1.005	1.004																			
1995		12.370	1.780	1.258	1.127	1.093	1.060	1.037	1.030	1.024	1.021	1.014	1.012	1.011	1.008	1.009	1.002	1.006																				
1996		14.579	1.699	1.250	1.129	1.060	1.070	1.044	1.026	1.031	1.021	1.012	1.017	1.010	1.005	1.005	1.006																					
1997		14.808	1.695	1.259	1.116	1.098	1.057	1.052	1.040	1.030	1.022	1.017	1.014	1.009	1.008	1.009																						
1998		10.326	1.673	1.229	1.124	1.094	1.075	1.051	1.034	1.023	1.028	1.015	1.013	1.007	1.007																							
1999		11.570	1.774	1.218	1.154	1.090	1.072	1.053	1.031	1.032	1.024	1.022	1.014	1.011																								
2000		8.987	1.649	1.218	1.126	1.093	1.073	1.046	1.044	1.030	1.020	1.013	1.017																									
2001		19.548	1.640	1.216	1.159	1.091	1.072	1.043	1.035	1.026	1.025	1.014																										
2002		8.034	1.588	1.232	1.149	1.081	1.067	1.042	1.024	1.023	1.022																											
2003		6.319	1.614	1.230	1.126	1.100	1.067	1.033	1.020	1.019																												
2004		7.033	1.612	1.184	1.135	1.092	1.065	1.031	1.027																													
2005		6.576	1.527	1.189	1.126	1.075	1.062	1.035																														
2006		6.483	1.479	1.196	1.092	1.070	1.060																															
2007		4.525	1.365	1.167	1.098	1.090																																
2008		3.309	1.382	1.153	1.117																																	
2009		3.371	1.318	1.162																																		
2010		3.772	1.378																																			
2011		3.441																																				
2012																																						
3 Yr Avg		3.528	1.360	1.161	1.102	1.078	1.062	1.033	1.024	1.023	1.023	1.016	1.015	1.009	1.007	1.008	1.004	1.005	1.004	1.003	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		
5 Yr Avg		3.684	1.384	1.173	1.114	1.086	1.064	1.037	1.030	1.026	1.024	1.016	1.015	1.010	1.007	1.007	1.004	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		
7 Yr Avg		4.497	1.437	1.183	1.120	1.086	1.067	1.040	1.031	1.026	1.023	1.015	1.014	1.009	1.007	1.007	1.004	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		
3 Yr Wtd		3.514	1.358	1.161	1.102	1.079	1.062	1.033	1.024	1.022	1.023	1.016	1.015	1.009	1.007	1.008	1.004	1.005	1.004	1.003	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	1.001	1.000	1.000		
5 Yr Wtd		3.641	1.381	1.173	1.114	1.086	1.064	1.037	1.030	1.026	1.024	1.016	1.015	1.010	1.007	1.007	1.004	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	1.001	1.000	1.000		
10 Yr Wtd		4.604	1.474	1.193	1.127	1.087	1.067	1.042	1.031	1.026	1.022	1.015	1.013	1.009	1.006	1.006	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	1.000	1.000	1.000	1.000	1.001	1.000	1.000		TAIL
Prior FY	120.000	4.500	1.450	1.190	1.125	1.084	1.068	1.039	1.031	1.027	1.023	1.016	1.014	1.008	1.007	1.006	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	1.000	1.000	1.001	1.001
PA Sel.	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	
Selected	120.000	4.500	1.400	1.185	1.120	1.087	1.065	1.037	1.030	1.026	1.024	1.016	1.015	1.009	1.007	1.007	1.004	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Cumulative	1407.51	11.729	2.607	1.862	1.571	1.403	1.291	1.212	1.169	1.135	1.106	1.080	1.063	1.047	1.038	1.030	1.023	1.018	1.014	1.011	1.009	1.007	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	1.001

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	1,731	3,530	3,630	3,674	3,694	3,715	3,750	3,770	3,783	3,787	3,791	3,797	3,800	3,802	3,803	3,804	3,804	3,805	3,805	3,805	3,805	3,805	3,805	3,805	3,805	3,805	3,805	3,805	3,805	3,805	3,805	3,805						3,805
1983	1,616	3,584	3,680	3,716	3,742	3,775	3,824	3,844	3,857	3,865	3,869	3,879	3,883	3,886	3,887	3,887	3,887	3,887	3,887	3,887	3,887	3,887	3,887	3,887	3,887	3,887	3,887	3,887	3,887	3,887	3,889							3,889
1984	1,844	3,861	3,974	4,041	4,090	4,153	4,192	4,212	4,234	4,246	4,263	4,266	4,266	4,266	4,266	4,266	4,266	4,266	4,266	4,266	4,266	4,266	4,266	4,266	4,267	4,267	4,267	4,267	4,267	4,267								4,267
1985	1,833	4,026	4,188	4,278	4,331	4,395	4,416	4,437	4,451	4,467	4,474	4,478	4,481	4,483	4,483	4,484	4,484	4,484	4,484	4,484	4,484	4,484	4,484	4,484	4,484	4,484	4,484	4,484	4,484									4,484
1986	1,936	4,053	4,205	4,285	4,340	4,396	4,431	4,463	4,486	4,495	4,499	4,509	4,510	4,512	4,512	4,512	4,513	4,513	4,513	4,513	4,513	4,513	4,513	4,513	4,513	4,513	4,513	4,513										4,513
1987	1,919	4,189	4,366	4,453	4,514	4,568	4,613	4,664	4,689	4,700	4,709	4,715	4,716	4,717	4,718	4,719	4,719	4,719	4,719	4,719	4,719	4,719	4,719	4,719	4,719	4,719	4,719											4,719
1988	2,011	4,298	4,477	4,569	4,624	4,692	4,747	4,785	4,805	4,820	4,835	4,838	4,841	4,844	4,845	4,845	4,846	4,846	4,849	4,850	4,850	4,850	4,850	4,850	4,850	4,850												4,850
1989	1,892	4,312	4,511	4,608	4,690	4,771	4,819	4,845	4,858	4,867	4,869	4,876	4,879	4,880	4,881	4,882	4,883	4,884	4,884	4,884	4,884	4,884	4,884	4,884	4,885													4,885
1990	1,939	4,174	4,374	4,497	4,595	4,644	4,678	4,700	4,708	4,714	4,719	4,721	4,725	4,728	4,729	4,729	4,729	4,730	4,730	4,730	4,730	4,730	4,730	4,730														4,730
1991	1,808	3,926	4,119	4,247	4,308	4,344	4,368	4,395	4,400	4,407	4,410	4,412	4,413	4,414	4,415	4,415	4,415	4,415	4,415	4,415	4,415	4,416	4,416															4,416
1992	1,788	4,006	4,274	4,391	4,446	4,469	4,486	4,501	4,513	4,516	4,519	4,521	4,523	4,524	4,524	4,524	4,524	4,524	4,524	4,524	4,524	4,526																4,526
1993		35	1,086	2,506	3,078	3,410	3,662	3,828	3,903	3,945	3,989	4,029	4,044	4,055	4,059	4,063	4,067	4,070	4,071	4,073	4,074																	4,074
1994		67	1,318	2,598	3,201	3,527	3,773	3,936	4,024	4,084	4,134	4,163	4,181	4,190	4,196	4,203	4,206	4,207	4,209	4,211																		4,211
1995		121	1,451	2,373	2,880	3,134	3,363	3,496	3,583	3,637	3,674	3,704	3,721	3,734	3,742	3,746	3,751	3,753	3,755																			3,755
1996		105	1,451	2,363	2,861	3,144	3,325	3,487	3,565	3,613	3,662	3,694	3,705	3,715	3,725	3,729	3,733	3,735																				3,735
1997		103	1,402	2,221	2,658	2,906	3,113	3,269	3,368	3,426	3,461	3,499	3,519	3,532	3,540	3,548	3,554																					3,554
1998		156	1,489	2,307	2,694	2,942	3,163	3,327	3,420	3,471	3,501	3,542	3,552	3,559	3,566	3,570																						3,570
1999		145	1,602	2,524	2,952	3,282	3,492	3,662	3,791	3,849	3,913	3,955	3,975	3,990	3,996																							3,996
2000		226	1,755	2,621	3,062	3,360	3,606	3,815	3,900	3,963	4,024	4,055	4,080	4,087																								4,087
2001		251	1,762	2,594	2,998	3,320	3,585	3,750	3,834	3,907	3,949	4,002	4,026																									4,026
2002	1	262	1,943	2,810	3,276	3,644	3,840	4,084	4,177	4,204	4,240	4,282																										4,282
2003		308	1,794	2,653	3,127	3,405	3,688	3,946	4,004	4,034	4,070																											4,070
2004		304	1,942	2,821	3,199	3,504	3,748	3,970	4,035	4,079																												4,079
2005	1	315	1,959	2,736	3,113	3,410	3,599	3,801	3,878																													3,878
2006		307	1,836	2,530	2,887	3,075	3,253	3,433																														3,433
2007		550	2,135	2,733	3,063	3,280	3,534																															3,534
2008		664	1,950	2,519	2,807	3,078																																3,078
2009		659	2,079	2,602	2,917																																	2,917
2010		541	1,841	2,388																																		2,388
2011		586	1,779																																			1,779
2012		432																																				432
2013																																						
																																						117,962

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	TAIL
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	2.039	1.028	1.012	1.005	1.006	1.009	1.005	1.003	1.001	1.001	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							
1983	2.218	1.027	1.010	1.007	1.009	1.013	1.005	1.003	1.002	1.001	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	1.001								
1984	2.094	1.029	1.017	1.012	1.015	1.009	1.005	1.005	1.003	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									
1985	2.196	1.040	1.021	1.012	1.015	1.005	1.005	1.003	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	1.000	1.000										
1986	2.093	1.038	1.019	1.013	1.013	1.008	1.007	1.005	1.002	1.001	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											
1987	2.183	1.042	1.020	1.014	1.012	1.010	1.011	1.005	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												
1988	2.137	1.042	1.021	1.012	1.015	1.012	1.008	1.004	1.003	1.003	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	1.000													
1989	2.279	1.046	1.022	1.018	1.017	1.010	1.005	1.003	1.002	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														
1990	2.153	1.048	1.028	1.022	1.011	1.007	1.005	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															
1991	2.171	1.049	1.031	1.014	1.008	1.006	1.006	1.001	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																
1992	2.240	1.067	1.027	1.013	1.005	1.004	1.003	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																	
1993		31.029	2.308	1.228	1.108	1.074	1.045	1.020	1.011	1.011	1.010	1.004	1.003	1.001	1.001	1.001	1.001	1.000	1.000	1.000																		
1994		19.672	1.971	1.232	1.102	1.070	1.043	1.022	1.015	1.012	1.007	1.004	1.002	1.001	1.002	1.001	1.000	1.000	1.000																			
1995		11.992	1.635	1.214	1.088	1.073	1.040	1.025	1.015	1.010	1.008	1.005	1.003	1.002	1.001	1.001	1.001	1.001																				
1996		13.819	1.629	1.211	1.099	1.058	1.049	1.022	1.013	1.014	1.009	1.003	1.003	1.003	1.001	1.001	1.001																					
1997		13.612	1.584	1.197	1.093	1.071	1.050	1.030	1.017	1.010	1.011	1.006	1.004	1.002	1.002	1.002																						
1998		9.545	1.549	1.168	1.092	1.075	1.052	1.028	1.015	1.009	1.012	1.003	1.002	1.002	1.001																							
1999		11.048	1.576	1.170	1.112	1.064	1.049	1.035	1.015	1.017	1.011	1.005	1.004	1.002																								
2000		7.765	1.493	1.168	1.097	1.073	1.058	1.022	1.016	1.015	1.008	1.006	1.002																									
2001		7.020	1.472	1.156	1.107	1.080	1.046	1.022	1.019	1.011	1.013	1.006																										
2002	262.000	7.416	1.446	1.166	1.112	1.054	1.064	1.023	1.006	1.009	1.010																											
2003		5.825	1.479	1.179	1.089	1.083	1.070	1.015	1.007	1.009																												
2004		6.388	1.453	1.134	1.095	1.070	1.059	1.016	1.011																													
2005	315.000	6.219	1.397	1.138	1.095	1.055	1.056	1.020																														
2006		5.980	1.378	1.141	1.065	1.058	1.055																															
2007		3.882	1.280	1.121	1.071	1.077																																
2008		2.937	1.292	1.114	1.097																																	
2009		3.155	1.252	1.121																																		
2010		3.403	1.297																																			
2011		3.036																																				
2012																																						
3 Yr Avg	193.080	3.198	1.280	1.119	1.078	1.064	1.057	1.017	1.008	1.009	1.010	1.006	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							
5 Yr Avg	116.713	3.282	1.300	1.127	1.085	1.069	1.061	1.019	1.012	1.012	1.011	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							
7 Yr Avg	83.997	4.087	1.335	1.135	1.089	1.068	1.058	1.022	1.013	1.011	1.010	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		3.191	1.279	1.119	1.077	1.064	1.057	1.017	1.008	1.009	1.010	1.006	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							
5 Yr Wtd		3.261	1.298	1.127	1.085	1.069	1.061	1.019	1.012	1.012	1.011	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							
10 Yr Wtd		4.283	1.371	1.144	1.094	1.069	1.056	1.023	1.013	1.012	1.010	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							
Prior FY	1.000	3.617	1.317	1.130	1.084	1.064	1.059	1.020	1.013	1.012	1.011	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
PA Sel.	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	
Selected	1.000	3.500	1.298	1.127	1.085	1.069	1.061	1.019	1.012	1.012	1.011	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	
Cumulative	6.732	6.732	1.924	1.482	1.315	1.212	1.134	1.069	1.049	1.036	1.024	1.013	1.008	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	1.000	1.000	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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		16	18	2	87.6%	2	
1977	4,296,958	364	364	0	86.0%	0	0.008
1978	4,554,775	407	407	0	85.3%	0	0.009
1979	4,922,518	451	451	0	84.6%	0	0.009
1980	5,505,913	527	528	1	83.2%	1	0.010
1981	5,822,523	607	609	2	84.0%	2	0.010
1982	6,184,882	407	409	2	83.7%	2	0.007
1983	6,513,795	450	453	3	83.6%	3	0.007
1984	6,868,217	677	683	6	81.6%	5	0.010
1985	7,503,185	644	651	7	80.3%	6	0.009
1986	7,891,199	873	883	10	79.4%	8	0.011
1987	8,601,063	726	736	10	79.8%	8	0.009
1988	8,905,267	736	747	12	81.5%	10	0.008
1989	9,434,400	1,039	1,056	17	80.5%	14	0.011
1990	10,055,399	1,600	1,627	27	81.0%	21	0.016
1991	10,728,872	1,740	1,772	32	80.3%	26	0.017
1992	11,441,482	240	247	7	80.4%	6	0.002
1993	11,998,508	1,015	1,042	27	80.4%	22	0.009
1994	12,083,591	2,199	2,257	58	80.9%	47	0.019
1995	12,383,967	499	519	20	82.3%	16	0.004
1996	12,949,088	842	892	50	83.8%	42	0.007
1997	13,596,753	1,145	1,212	68	83.5%	56	0.009
1998	14,465,333	1,474	1,567	93	84.2%	78	0.011
1999	15,088,873	1,969	2,104	135	84.0%	113	0.014
2000	15,809,043	2,112	2,224	112	84.0%	94	0.014
2001	16,717,138	1,700	1,844	144	85.1%	122	0.011
2002	17,601,171	1,879	2,088	208	85.2%	177	0.012
2003	18,004,352	1,373	1,574	202	85.2%	172	0.009
2004	18,523,800	1,010	1,245	234	85.1%	199	0.007
2005	18,566,524	1,810	2,173	363	85.3%	309	0.012
2006	18,918,245	721	1,127	406	85.1%	346	0.006
2007	19,391,569	1,284	1,871	587	85.6%	502	0.010
2008	19,805,485	570	1,257	687	85.5%	587	0.006
2009	19,727,413	318	1,203	885	85.5%	757	0.006
2010	19,224,772	1,111	2,181	1,070	85.4%	913	0.011
2011	18,522,515	129	1,383	1,254	85.9%	1,077	0.007
2012	17,714,507	166	1,533	1,367	87.2%	1,192	0.009
2013	8,801,307	26	798	771	85.3%	658	0.009
2014		0	0		100.0%		
TOTAL		34,856	43,736	8,879	85.5%	7,593	
EXLD PRIOR		34,840	43,717	8,877	85.5%	7,591	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	2	2	1	1	1	1	1	1	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	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1981	2	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1982	2	1	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1983	3	1	1	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1984	6	1	2	1	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1985	7	1	1	2	1	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1986	10	1	1	1	2	2	3	1	0	0	0	0	0	0	0	0	0	0	0	0
1987	10	1	1	1	1	2	1	3	1	0	0	0	0	0	0	0	0	0	0	0
1988	12	1	1	1	1	1	2	1	3	1	0	0	0	0	0	0	0	0	0	0
1989	17	1	2	1	1	1	1	3	2	3	1	0	0	0	0	0	0	0	0	0
1990	27	3	2	3	2	2	2	1	3	2	4	1	0	0	0	0	0	0	0	0
1991	32	4	3	2	3	2	2	2	1	3	2	4	1	0	0	0	0	0	0	1
1992	7	1	1	0	0	0	0	0	0	0	1	1	1	0	0	0	0	0	0	0
1993	27	2	5	3	2	1	2	1	1	1	1	2	2	3	1	0	0	0	0	0
1994	58	7	4	8	5	4	3	4	2	2	2	2	4	3	4	1	0	0	0	1
1995	20	3	2	1	3	1	1	1	1	1	1	1	1	2	1	2	0	0	0	0
1996	50	18	6	3	2	4	2	2	1	2	1	1	1	1	2	1	3	1	0	1
1997	68	2	23	8	4	2	5	3	2	2	2	1	1	1	1	3	2	3	1	1
1998	93	6	2	28	10	5	3	6	4	3	2	3	2	2	2	1	3	2	3	2
1999	135	9	8	3	36	13	7	4	8	5	3	3	4	2	2	2	2	4	3	7
2000	112	16	6	5	2	29	9	5	3	6	4	2	2	3	2	2	2	1	3	8
2001	144	37	16	5	5	2	27	9	4	2	6	4	2	2	3	2	2	2	1	11
2002	208	44	42	18	6	6	2	31	10	5	3	7	4	3	2	3	2	2	2	14
2003	202	7	41	40	17	6	5	2	29	9	5	3	7	4	3	2	3	2	2	15
2004	234	22	7	43	41	18	6	6	2	30	10	5	3	7	4	3	2	3	2	17
2005	363	129	22	8	43	42	18	6	6	2	31	10	5	3	7	4	3	2	3	20
2006	406	69	119	21	7	40	39	17	6	5	2	29	9	5	3	6	4	2	2	21
2007	587	131	78	134	23	8	45	44	19	6	6	2	32	10	5	3	7	4	3	26
2008	687	108	128	76	132	23	8	44	43	18	6	6	2	31	10	5	3	7	4	28
2009	885	174	112	133	79	136	24	8	46	44	19	6	6	3	33	11	5	3	7	33
2010	1,070	164	179	119	137	81	140	24	8	47	46	19	7	6	3	34	11	5	3	42
2011	1,254	208	161	174	116	134	80	138	24	8	46	45	19	7	6	3	33	11	5	44
2012	1,367	193	197	151	165	110	127	76	130	23	8	44	42	18	6	6	2	31	10	47
2013	771	210	192	196	150	164	110	126	75	130	23	8	44	42	18	6	6	2	31	56
TOTAL	8,879	1,580	1,368	1,192	1,001	844	676	567	436	363	235	208	201	157	117	99	94	89	86	397

(1) SECTION 2, EXHIBIT 6B, SHEET 1, COL. 4
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 2, EXHIBIT 6B, SHEET 23

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1960	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1961	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1962	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1963	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1964	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1965	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1966	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1967	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1968	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1969	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1970	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1971	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1972	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1973	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1974	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1975	2	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1976	0	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	2	2	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0

(1) BASED ON SECTION 2, EXHIBIT 6B, SHEET 3B, COL. 7
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 2, EXHIBIT 6B, SHEET 23

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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			16					18
1977	4,296,958	0.008	364	1.001	364	364	364	364
1978	4,554,775	0.009	407	1.001	407	407	407	407
1979	4,922,518	0.009	451	1.001	451	451	451	451
1980	5,505,913	0.010	527	1.002	528	528	528	528
1981	5,822,523	0.010	607	1.003	609	609	609	609
1982	6,184,882	0.007	407	1.004	409	409	409	409
1983	6,513,795	0.007	450	1.004	452	452	452	453
1984	6,868,217	0.010	677	1.007	681	681	681	683
1985	7,503,185	0.009	644	1.009	650	650	650	651
1986	7,891,199	0.011	873	1.010	882	882	882	883
1987	8,601,063	0.009	726	1.011	734	734	734	736
1988	8,905,267	0.008	736	1.012	745	745	745	747
1989	9,434,400	0.011	1,039	1.014	1,053	1,053	1,053	1,056
1990	10,055,399	0.016	1,600	1.015	1,625	1,625	1,625	1,627
1991	10,728,872	0.017	1,740	1.020	1,774	1,774	1,774	1,772
1992	11,441,482	0.002	240	1.027	246	246	246	247
1993	11,998,508	0.009	1,015	1.029	1,045	1,045	1,045	1,042
1994	12,083,591	0.019	2,199	1.033	2,272	2,271	2,271	2,257
1995	12,383,967	0.004	499	1.040	520	520	520	519
1996	12,949,088	0.007	842	1.065	896	897	897	892
1997	13,596,753	0.009	1,145	1.066	1,221	1,221	1,221	1,212
1998	14,465,333	0.011	1,474	1.071	1,579	1,579	1,579	1,567
1999	15,088,873	0.014	1,969	1.075	2,117	2,117	2,117	2,104
2000	15,809,043	0.008	2,112	1.090	2,302	2,220	2,220	2,224
2001	16,717,138	0.008	1,700	1.123	1,908	1,853	1,853	1,844
2002	17,601,171	0.008	1,879	1.159	2,177	2,082	2,082	2,088
2003	18,004,352	0.008	1,373	1.165	1,600	1,584	1,584	1,574
2004	18,523,800	0.008	1,010	1.184	1,196	1,244	1,244	1,245
2005	18,566,524	0.008	1,810	1.302	2,358	2,159	2,159	2,173
2006	18,918,245	0.008	721	1.377	992	1,134	1,134	1,127
2007	19,391,569	0.008	1,284	1.535	1,971	1,837	1,837	1,871
2008	19,805,485	0.008	570	1.719	980	1,262	1,262	1,257
2009	19,727,413	0.009	318	2.084	663	1,201	1,201	1,203
2010	19,224,772	0.009	1,111	2.615	2,906	2,179	2,179	2,181
2011	18,522,515	0.009	129	3.896	502	1,393	1,393	1,383
2012	17,714,507	0.009	166	7.792	1,292	1,556	1,556	1,533
2013	17,602,614	0.009	26	93.509	2,471	1,594	1,594	1,595
2014	18,074,133	0.009				1,627	1,627	1,627
TOTAL			34,856		44,577	46,181	46,181	46,160
EXLD PRIOR			34,840		44,577	46,181	46,181	46,142

(1) PROVIDED BY THE BWC
(2) SECTION 2, EXHIBIT 6B, SHEET 19, COL. 14
(3) BASED ON DATA FROM THE BWC
(4) SECTION 2, 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 2, EXHIBIT 6B, SHEET 3B, COL. 8

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	16	***3 YEAR SUM***	***1***	***20***	40		2	18
1977	364	364	0	5	5	1.000	0	364
1978	407	407	0	6	6	1.000	0	407
1979	451	451	0	10	10	1.049	0	451
1980	527	528	1	12	12	0.990	1	528
1981	607	609	2	15	17	1.179	2	609
1982	407	409	2	17	22	1.295	2	409
1983	450	452	2	20	31	1.501	3	453
1984	677	681	4	28	37	1.340	6	683
1985	644	650	6	35	44	1.233	7	651
1986	873	882	9	42	49	1.155	10	883
1987	726	734	8	45	54	1.194	10	736
1988	736	745	9	53	70	1.305	12	747
1989	1,039	1,053	14	64	77	1.188	17	1,056
1990	1,600	1,625	25	88	95	1.075	27	1,627
1991	1,740	1,774	34	105	99	0.950	32	1,772
1992	240	246	6	96	105	1.098	7	247
1993	1,015	1,045	30	130	119	0.915	27	1,042
1994	2,199	2,271	72	212	171	0.806	58	2,257
1995	499	520	20	178	172	0.965	20	519
1996	842	897	54	258	237	0.921	50	892
1997	1,145	1,221	76	317	282	0.889	68	1,212
1998	1,474	1,579	104	451	400	0.888	93	1,567
1999	1,969	2,117	148	642	584	0.910	135	2,104
2000	2,112	2,220	108	755	780	1.034	112	2,224
2001	1,700	1,853	153	1,059	995	0.940	144	1,844
2002	1,879	2,082	202	1,395	1,435	1.029	208	2,088
2003	1,373	1,584	211	1,762	1,680	0.953	202	1,574
2004	1,010	1,244	234	2,179	2,186	1.003	234	1,245
2005	1,810	2,159	348	2,706	2,819	1.042	363	2,173
2006	721	1,134	413	3,290	3,235	0.983	406	1,127
2007	1,284	1,837	553	4,444	4,719	1.062	587	1,871
2008	570	1,262	692	5,861	5,822	0.993	687	1,257
2009	318	1,201	882	7,599	7,623	1.003	885	1,203
2010	1,111	2,179	1,067	9,778	9,799	1.002	1,070	2,181
2011	129	1,393	1,264	12,681	12,577	0.992	1,254	1,383
2012	166	1,556	1,390	17,270	16,987	0.984	1,367	1,533
2013	26	1,594	1,567	18,806	18,822	1.001	1,569	1,595
2014		1,627	1,627	19,339	19,339	1.000	1,627	1,627
TOTAL	34,856	46,181	11,342	111,773	111,557		11,304	46,160
EXLD PRIOR	34,840		11,341	111,753	111,517		11,302	46,142

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	4,296,958	3.912	16,808,668		1.010					0.804					
1978	4,554,775	3.675	16,737,992		1.010					0.804					
1979	4,922,518	3.407	16,773,433		1.010					0.804					
1980	5,505,913	3.169	17,448,182		1.010					0.804					
1981	5,822,523	2.920	16,998,954		1.010					0.804					
1982	6,184,882	2.776	17,167,821	48	1.010	48	0.078%	0.028%		0.804	0.023%	0.078%	48	48	0.078%
1983	6,513,795	2.658	17,314,056	33	1.010	33	0.051%	0.019%		0.788	0.015%	0.051%	33	33	0.051%
1984	6,868,217	2.533	17,396,710	45	1.010	45	0.066%	0.026%		0.772	0.020%	0.066%	45	45	0.066%
1985	7,503,185	2.448	18,364,828	45	1.010	45	0.061%	0.025%		0.757	0.019%	0.061%	45	45	0.060%
1986	7,891,199	2.388	18,846,257	33	1.010	33	0.042%	0.018%	-6.6%	0.742	0.013%	0.042%	33	33	0.042%
1987	8,601,063	2.311	19,875,240	44	1.015	45	0.052%	0.022%	-0.8%	0.728	0.016%	0.052%	45	45	0.052%
1988	8,905,267	2.208	19,660,304	41	1.015	42	0.047%	0.021%	-5.0%	0.713	0.015%	0.047%	42	42	0.047%
1989	9,434,400	2.159	20,371,910	48	1.015	49	0.052%	0.024%	1.1%	0.736	0.018%	0.052%	49	49	0.052%
1990	10,055,399	2.083	20,942,088	43	1.015	44	0.043%	0.021%	4.0%	0.758	0.016%	0.043%	44	44	0.044%
1991	10,728,872	2.022	21,689,651	43	1.020	44	0.041%	0.020%	-2.2%	0.782	0.016%	0.041%	44	44	0.041%
1992	11,441,482	1.919	21,954,933	25	1.020	25	0.022%	0.012%	-12.8%	0.806	0.009%	0.022%	25	25	0.022%
1993	11,998,508	1.885	22,621,374	28	1.020	29	0.024%	0.013%	-17.0%	0.831	0.010%	0.024%	29	29	0.024%
1994	12,083,591	1.825	22,048,532	40	1.020	41	0.034%	0.018%	-6.8%	0.857	0.016%	0.033%	40	41	0.034%
1995	12,383,967	1.774	21,970,116	24	1.025	25	0.020%	0.011%	-6.9%	0.883	0.010%	0.020%	25	25	0.020%
1996	12,949,088	1.717	22,232,463	26	1.032	27	0.021%	0.012%	-0.4%	0.910	0.011%	0.021%	27	27	0.021%
1997	13,596,753	1.644	22,352,179	25	1.032	26	0.019%	0.012%	-5.9%	0.939	0.011%	0.019%	26	26	0.019%
1998	14,465,333	1.568	22,686,876	39	1.032	40	0.028%	0.018%	-0.5%	0.968	0.017%	0.028%	40	40	0.028%
1999	15,088,873	1.517	22,896,749	29	1.053	31	0.020%	0.013%	7.6%	0.997	0.013%	0.019%	29	30	0.020%
2000	15,809,043	1.467	23,186,938	28	1.068	30	0.019%	0.013%	2.8%	1.013	0.013%	0.019%	30	30	0.019%
2001	16,717,138	1.434	23,973,016	27	1.098	30	0.018%	0.012%	-1.8%	1.028	0.013%	0.018%	29	30	0.018%
2002	17,601,171	1.390	24,464,115	25	1.130	28	0.016%	0.012%	-8.9%	1.044	0.012%	0.016%	28	28	0.016%
2003	18,004,352	1.348	24,277,502	35	1.130	40	0.022%	0.016%	3.0%	1.060	0.017%	0.022%	39	40	0.022%
2004	18,523,800	1.304	24,148,944	27	1.146	31	0.017%	0.013%	2.7%	1.076	0.014%	0.017%	31	31	0.017%
2005	18,566,524	1.280	23,758,948	30	1.189	36	0.019%	0.015%	5.0%	1.092	0.016%	0.019%	36	36	0.019%
2006	18,918,245	1.246	23,574,590	18	1.234	22	0.012%	0.009%	-4.8%	1.109	0.010%	0.012%	23	22	0.012%
2007	19,391,569	1.209	23,452,743	30	1.364	41	0.021%	0.017%	-1.7%	1.082	0.019%	0.015%	28	38	0.020%
2008	19,805,485	1.169	23,147,670	22	1.433	32	0.016%	0.014%	2.8%	1.055	0.014%	0.014%	29	31	0.016%
2009	19,727,413	1.141	22,503,303	16	1.587	25	0.013%	0.011%	-2.0%	1.030	0.012%	0.014%	28	27	0.014%
2010	19,224,772	1.129	21,710,635	15	1.709	26	0.013%	0.012%	0.1%	1.005	0.012%	0.015%	28	27	0.014%
2011	18,522,515	1.093	20,240,053	8	2.099	17	0.009%	0.008%	-15.0%	0.980	0.008%	0.014%	27	22	0.012%
2012	17,714,507	1.061	18,793,320	13	2.939	38	0.022%	0.020%	5.1%	1.000	0.020%	0.014%	24	29	0.016%
2013	17,602,614	1.030	18,130,692	2	12.824	26	0.015%	0.014%	10.5%	1.000	0.014%	0.013%	24	24	0.014%
2014	18,074,133	1.000	18,074,133	0						1.000		0.013%	23	23	0.013%
TOTAL				955		1,091							1,096	1,109	

5 Year Average excluding 2013	0.013%
10 Year Average excluding 2013	0.014%
5 Year Average excluding 2012-2013	0.013%
10 Year Average excluding 2011-2013	0.014%
2006-2011 Average excluding 2009	0.013%
(16) 2014 Selected Frequency	0.013%

(1) PROVIDED BY THE BWC
(2) BASED ON CHANGE IN SAWW
(3) = (1) x (2)
(4) BASED ON DATA FROM THE BWC
(5) SECTION 2, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	4,296,958			364		0.008
1978	4,554,775			407		0.009
1979	4,922,518			451		0.009
1980	5,505,913			528		0.010
1981	5,822,523			609		0.010
1982	6,184,882	48	0.08%	409	8,524	0.007
1983	6,513,795	33	0.05%	453	13,724	0.007
1984	6,868,217	45	0.07%	683	15,169	0.010
1985	7,503,185	45	0.06%	651	14,466	0.009
1986	7,891,199	33	0.04%	883	26,757	0.011
1987	8,601,063	45	0.05%	736	16,347	0.009
1988	8,905,267	42	0.05%	747	17,796	0.008
1989	9,434,400	49	0.05%	1,056	21,552	0.011
1990	10,055,399	44	0.04%	1,627	36,974	0.016
1991	10,728,872	44	0.04%	1,772	40,282	0.017
1992	11,441,482	25	0.02%	247	9,877	0.002
1993	11,998,508	29	0.02%	1,042	35,934	0.009
1994	12,083,591	41	0.03%	2,257	55,057	0.019
1995	12,383,967	25	0.02%	519	20,762	0.004
1996	12,949,088	27	0.02%	892	33,044	0.007
1997	13,596,753	26	0.02%	1,212	46,623	0.009
1998	14,465,333	40	0.03%	1,567	39,173	0.011
1999	15,088,873	30	0.02%	2,104	70,123	0.014
2000	15,809,043	30	0.02%	2,224	74,128	0.014
2001	16,717,138	30	0.02%	1,844	61,458	0.011
2002	17,601,171	28	0.02%	2,088	74,561	0.012
2003	18,004,352	40	0.02%	1,574	39,353	0.009
2004	18,523,800	31	0.02%	1,245	40,151	0.007
2005	18,566,524	36	0.02%	2,173	60,372	0.012
2006	18,918,245	22	0.01%	1,127	51,234	0.006
2007	19,391,569	38	0.02%	1,871	49,245	0.010
2008	19,805,485	31	0.02%	1,257	40,557	0.006
2009	19,727,413	27	0.01%	1,203	44,570	0.006
2010	19,224,772	27	0.01%	2,181	80,772	0.011
2011	18,522,515	22	0.01%	1,383	62,864	0.007
2012	17,714,507	29	0.02%	1,533	52,855	0.009
2013	17,602,614	24	0.01%	1,595	66,461	0.009
2014		23		1,627	69,231	
TOTAL		1,109		46,142		

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	10,055,399	2.083	20,942,088	1,625		0.758	1.911	2,354	0	100%	2,354	0.011	0.016	0.016
1991	10,728,872	2.022	21,689,651	1,774		0.782	1.911	2,650	0	100%	2,650	0.012	0.017	0.017
1992	11,441,482	1.919	21,954,933	246		0.806	1.911	379	0	100%	379	0.002	0.002	0.002
1993	11,998,508	1.885	22,621,374	1,045		0.831	1.911	1,658	0	100%	1,658	0.007	0.009	0.009
1994	12,083,591	1.825	22,048,532	2,272		0.857	1.911	3,718	0	100%	3,718	0.017	0.019	0.019
1995	12,383,967	1.774	21,970,116	520		0.883	1.911	877	0	100%	877	0.004	0.004	0.004
1996	12,949,088	1.717	22,232,463	896		0.910	1.911	1,559	0	100%	1,559	0.007	0.007	0.007
1997	13,596,753	1.644	22,352,179	1,221		0.939	1.820	2,085	0	100%	2,085	0.009	0.009	0.009
1998	14,465,333	1.568	22,686,876	1,579		0.968	1.733	2,647	0	100%	2,647	0.012	0.011	0.011
1999	15,088,873	1.517	22,896,749	2,117		0.997	1.650	3,485	0	100%	3,485	0.015	0.014	0.014
2000	15,809,043	1.467	23,186,938	2,302		1.013	1.572	3,664	0	100%	3,664	0.016	0.015	0.008
2001	16,717,138	1.434	23,973,016	1,908		1.028	1.497	2,937	0	100%	2,937	0.012	0.011	0.008
2002	17,601,171	1.390	24,464,115	2,177		1.044	1.426	3,240	0	100%	3,240	0.013	0.012	0.008
2003	18,004,352	1.348	24,277,502	1,600		1.060	1.384	2,346	0	100%	2,346	0.010	0.009	0.008
2004	18,523,800	1.304	24,148,944	1,196		1.076	1.344	1,729	0	100%	1,729	0.007	0.006	0.008
2005	18,566,524	1.280	23,758,948	2,358		1.092	1.305	3,360	0	100%	3,360	0.014	0.013	0.008
2006	18,918,245	1.246	23,574,590	992		1.109	1.267	1,394	0	100%	1,394	0.006	0.005	0.008
2007	19,391,569	1.209	23,452,743	1,971		1.082	1.230	2,622	0	100%	2,622	0.011	0.010	0.008
2008	19,805,485	1.169	23,147,670	980		1.055	1.194	1,235	0	100%	1,235	0.005	0.005	0.008
2009	19,727,413	1.141	22,503,303	663		1.030	1.159	791	0	100%	791	0.004	0.003	0.009
2010	19,224,772	1.129	21,710,635	2,906		1.005	1.126	3,285	0	100%	3,285	0.015	0.015	0.009
2011	18,522,515	1.093	20,240,053	502		0.980	1.093	538	0	100%	538	0.003	0.003	0.009
2012	17,714,507	1.061	18,793,320	1,292		1.000	1.061	1,371	0	100%	1,371	0.007	0.007	0.009
2013	17,602,614	1.030	18,130,692	2,471		1.000	1.030	2,545	0	100%	2,545	0.014	0.014	0.009
2014		1.000				1.000	1.000	0	0	0%	0			0.009

	5 Year Average excluding 2012-2013	0.008	0.007
	7 Year Average excluding 2012-2013	0.008	0.008
	10 Year Weighted Average excluding 2012-2013	0.009	
	10 Year Weighted Average excluding 2011-2013	0.010	
	5 Year Average excluding 2011-2013	0.008	0.008
	5 Year Average excluding 2013	0.007	0.007
	7 Year Average excluding 2013	0.008	0.007
(14)	2014 Selected Loss Rate:	0.009	

(1)	PROVIDED BY THE BWC
(2)	BASED ON CHANGE IN SAWW
(3)	= (1) x (2)
(4)	SECTION 2, EXHIBIT 6B, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
COMPENSATION

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				1.010	1.010	1.010	1.004	1.004	1.004
1978	426	426	438	1.001	1.001	1.001				1.010	1.010	1.010	1.004	1.004	1.004
1979	414	414	426	1.001	1.001	1.001				1.010	1.010	1.010	1.004	1.004	1.004
1980	402	402	414	1.002	1.001	1.002				1.010	1.010	1.010	1.004	1.004	1.004
1981	390	390	402	1.003	1.002	1.003				1.010	1.010	1.010	1.004	1.004	1.004
1982	378	378	390	1.004	1.003	1.004				1.010	1.010	1.010	1.004	1.004	1.004
1983	366	366	378	1.004	1.004	1.004				1.010	1.010	1.010	1.005	1.004	1.005
1984	354	354	366	1.007	1.004	1.007				1.010	1.010	1.010	1.005	1.005	1.005
1985	342	342	354	1.009	1.007	1.009				1.010	1.010	1.010	1.005	1.005	1.005
1986	330	330	342	1.010	1.009	1.010				1.010	1.010	1.010	1.007	1.005	1.007
1987	318	318	330	1.011	1.010	1.011				1.015	1.010	1.015	1.011	1.007	1.011
1988	306	306	318	1.012	1.011	1.012				1.015	1.015	1.015	1.015	1.011	1.015
1989	294	294	306	1.014	1.012	1.014				1.015	1.015	1.015	1.017	1.015	1.017
1990	282	282	294	1.015	1.014	1.015				1.015	1.015	1.015	1.024	1.017	1.024
1991	270	270	282	1.020	1.015	1.020				1.020	1.015	1.020	1.021	1.024	1.021
1992	258	258	270	1.027	1.020	1.027				1.020	1.020	1.020	1.028	1.021	1.028
1993	246	246	258	1.029	1.027	1.029				1.020	1.020	1.020	1.030	1.028	1.030
1994	234	234	246	1.033	1.029	1.033				1.020	1.020	1.020	1.033	1.030	1.033
1995	222	222	234	1.040	1.033	1.040				1.025	1.020	1.025	1.037	1.033	1.037
1996	210	210	222	1.065	1.040	1.065				1.032	1.025	1.032	1.076	1.037	1.076
1997	198	198	210	1.066	1.065	1.066				1.032	1.032	1.032	1.076	1.076	1.076
1998	186	186	198	1.071	1.066	1.071				1.032	1.032	1.032	1.077	1.076	1.077
1999	174	174	186	1.075	1.071	1.075				1.053	1.032	1.053	1.063	1.077	1.063
2000	162	162	174	1.090	1.075	1.090				1.068	1.053	1.068	1.073	1.063	1.073
2001	150	150	162	1.123	1.090	1.123				1.098	1.068	1.098	1.081	1.073	1.081
2002	138	138	150	1.159	1.123	1.159				1.130	1.098	1.130	1.081	1.081	1.081
2003	126	126	138	1.165	1.159	1.165				1.130	1.130	1.130	1.083	1.081	1.083
2004	114	114	126	1.184	1.165	1.184				1.146	1.130	1.146	1.086	1.083	1.086
2005	102	102	114	1.302	1.184	1.302				1.189	1.146	1.189	1.183	1.086	1.183
2006	90	90	102	1.377	1.302	1.377				1.234	1.189	1.234	1.215	1.183	1.215
2007	78	78	90	1.535	1.377	1.535				1.364	1.234	1.364	1.338	1.215	1.338
2008	66	66	78	1.719	1.535	1.719				1.433	1.364	1.433	1.418	1.338	1.418
2009	54	54	66	2.084	1.719	2.084				1.587	1.433	1.587	1.519	1.418	1.519
2010	42	42	54	2.615	2.084	2.615				1.709	1.587	1.709	1.681	1.519	1.681
2011	30	30	42	3.896	2.615	3.896				2.099	1.709	2.099	1.926	1.681	1.926
2012	18	18	30	7.792	3.896	7.792				2.939	2.099	2.939	2.658	1.926	2.658
2013	6	6	18	93.509	7.792	93.509				12.824	2.939	12.824	5.822	2.658	5.822

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

OHIO BUREAU OF WORKERS' COMPENSATION
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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	2	40	94	146	180	209	240	266	285	296	299	304	308	308	308	314	319	331	351	351	351	351	351	351	352	357	360	363	364	364	364	364	364	364	364	364	364	364
1978	2	42	98	153	188	219	251	281	295	300	308	344	391	407	407	407	407	407	407	407	407	407	407	407	407	407	407	407	407	407	407	407	407	407	407	407		407
1979	2	44	103	161	198	230	255	271	281	301	327	356	376	389	401	408	414	415	415	433	433	433	433	433	433	433	433	433	433	433	433	451	451	451	451			451
1980	2	48	113	176	216	241	281	332	355	371	383	396	397	399	406	452	452	456	456	456	456	459	459	459	459	459	527	527	527	527	527	527	527	527				527
1981	2	50	115	180	235	305	357	384	403	419	431	438	444	459	467	552	553	554	554	554	561	572	587	599	607	607	607	607	607	607	607	607	607					607
1982	2	53	122	204	265	301	342	376	387	396	407	407	407	407	407	407	407	407	407	407	407	407	407	407	407	407	407	407	407	407	407	407						407
1983	3	56	121	168	187	217	266	319	359	371	405	414	417	418	418	418	418	418	418	418	418	418	418	418	422	431	439	447	450	450	450							450
1984	3	58	147	245	284	326	393	461	479	491	508	517	527	535	574	595	605	670	677	677	677	677	677	677	677	677	677	677	677	677								677
1985	3	76	174	244	298	368	426	457	478	511	529	539	548	548	548	548	548	548	627	627	627	627	627	627	627	627	627	644	644									644
1986	3	58	115	195	278	317	332	402	489	493	493	697	718	741	761	780	799	837	856	873	873	873	873	873	873	873	873	873										873
1987	3	86	243	368	435	455	528	585	616	668	668	668	668	668	684	684	687	687	687	687	687	687	687	687	715	723	726											726
1988	2	63	237	421	489	533	714	722	722	732	732	732	732	732	732	732	732	732	732	732	736	736	736	736	736	736												736
1989	3	66	192	395	501	591	660	785	814	849	849	859	940	940	949	949	949	949	954	967	988	1,000	1,039	1,039	1,039													1,039
1990	7	173	374	630	940	1,102	1,229	1,320	1,385	1,421	1,443	1,454	1,516	1,516	1,554	1,577	1,599	1,600	1,600	1,600	1,600	1,600	1,600	1,600														1,600
1991	3	112	274	507	812	962	1,038	1,140	1,203	1,277	1,342	1,387	1,451	1,505	1,547	1,594	1,616	1,625	1,716	1,740	1,740	1,740	1,740															1,740
1992	0	62	146	226	229	240	240	240	240	240	240	240	240	240	240	240	240	240	240	240	240	240																240
1993	0	138	349	580	666	725	853	918	960	986	1,010	1,015	1,015	1,015	1,015	1,015	1,015	1,015	1,015	1,015	1,015																		1,015
1994	7	240	624	872	1,028	1,153	1,213	1,284	1,409	1,618	1,673	1,897	1,922	1,971	1,974	1,981	1,986	1,986	2,179	2,199																		2,199
1995	14	113	239	287	306	306	318	318	353	378	436	462	485	485	485	499	499	499	499																			499
1996	16	58	154	316	360	436	514	514	514	616	704	731	770	770	842	842	842	842																				842
1997	40	144	249	363	442	555	708	763	815	940	967	994	1,139	1,145	1,145	1,145	1,145																					1,145
1998	50	151	348	590	753	824	935	1,162	1,254	1,328	1,360	1,360	1,385	1,472	1,472	1,474																						1,474
1999	13	122	665	1,077	1,381	1,609	1,717	1,789	1,832	1,832	1,836	1,836	1,836	1,963	1,969																							1,969
2000	10	285	638	996	1,422	1,647	1,814	1,923	2,010	2,055	2,086	2,097	2,112	2,112																								2,112
2001	30	197	362	809	884	1,104	1,173	1,178	1,272	1,637	1,670	1,673	1,700																									1,700
2002	50	121	335	568	825	1,139	1,373	1,559	1,696	1,846	1,879	1,879																										1,879
2003	21	111	260	617	743	928	989	1,024	1,091	1,339	1,373																											1,373
2004	10	196	286	423	522	815	874	957	957	1,010																												1,010
2005	27	196	415	727	932	1,021	1,087	1,599	1,810																													1,810
2006	0	140	202	284	330	331	487	721																														721
2007	13	277	565	793	1,059	1,252	1,284																															1,284
2008	10	121	302	452	466	570																																570
2009	8	93	217	301	318																																	318
2010	21	211	241	1,111																																		1,111
2011	24	56	129																																			129
2012	2	166																																				166
2013	26																																					26
																																						34,840

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	21.796	2.328	1.559	1.229	1.166	1.145	1.109	1.072	1.039	1.008	1.017	1.015	1.000	1.000	1.020	1.016	1.037	1.061	1.000	1.000	1.000	1.000	1.000	1.003	1.015	1.007	1.007	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1978	21.796	2.328	1.559	1.229	1.166	1.145	1.120	1.051	1.017	1.027	1.118	1.134	1.041	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	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	21.796	2.328	1.559	1.229	1.166	1.109	1.059	1.039	1.071	1.086	1.087	1.058	1.033	1.032	1.017	1.015	1.001	1.000	1.044	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.042	1.000	1.000	1.000			
1980	21.796	2.328	1.559	1.229	1.118	1.163	1.183	1.069	1.045	1.034	1.032	1.003	1.007	1.017	1.112	1.000	1.008	1.000	1.000	1.000	1.008	1.000	1.000	1.000	1.000	1.147	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
1981	21.796	2.328	1.559	1.308	1.296	1.173	1.074	1.051	1.040	1.027	1.017	1.013	1.035	1.016	1.183	1.002	1.002	1.000	1.000	1.012	1.020	1.025	1.022	1.013	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
1982	21.796	2.328	1.668	1.299	1.135	1.138	1.098	1.029	1.025	1.026	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
1983	21.796	2.174	1.392	1.112	1.157	1.230	1.196	1.126	1.033	1.094	1.021	1.009	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.011	1.020	1.019	1.019	1.006	1.000	1.000							
1984	21.550	2.542	1.660	1.161	1.147	1.205	1.174	1.039	1.024	1.035	1.017	1.019	1.016	1.072	1.036	1.016	1.109	1.009	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
1985	23.501	2.283	1.399	1.220	1.236	1.157	1.072	1.047	1.069	1.036	1.017	1.017	1.001	1.000	1.000	1.000	1.000	1.143	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.027	1.000									
1986	19.294	1.968	1.699	1.426	1.143	1.048	1.210	1.216	1.007	1.000	1.415	1.030	1.033	1.027	1.025	1.024	1.048	1.023	1.020	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
1987	27.782	2.820	1.516	1.183	1.047	1.159	1.108	1.054	1.084	1.000	1.000	1.000	1.000	1.024	1.000	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.041	1.011	1.004											
1988	31.235	3.762	1.781	1.161	1.091	1.339	1.012	1.000	1.014	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.005	1.000	1.000	1.000	1.000	1.000												
1989	23.070	2.904	2.059	1.269	1.178	1.117	1.190	1.037	1.043	1.000	1.012	1.093	1.000	1.010	1.000	1.000	1.000	1.006	1.013	1.021	1.012	1.039	1.000	1.000													
1990	24.886	2.157	1.685	1.491	1.172	1.116	1.074	1.050	1.026	1.015	1.007	1.043	1.000	1.025	1.015	1.014	1.001	1.000	1.000	1.000	1.000	1.000	1.000														
1991	35.166	2.457	1.847	1.603	1.184	1.079	1.098	1.055	1.062	1.051	1.033	1.046	1.037	1.028	1.030	1.014	1.005	1.056	1.014	1.000	1.000	1.000															
1992		2.364	1.546	1.013	1.048	1.000	1.000	1.000	1.000	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		2.539	1.660	1.148	1.089	1.176	1.077	1.046	1.027	1.024	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																	
1994	32.560	2.599	1.398	1.180	1.122	1.051	1.059	1.097	1.149	1.034	1.134	1.013	1.026	1.002	1.003	1.003	1.000	1.097	1.009																		
1995	8.075	2.123	1.199	1.067	1.000	1.038	1.000	1.110	1.073	1.151	1.061	1.049	1.000	1.000	1.031	1.000	1.000	1.000																			
1996	3.645	2.665	2.048	1.140	1.211	1.178	1.000	1.000	1.199	1.144	1.038	1.053	1.000	1.093	1.000	1.000	1.000																				
1997	3.620	1.735	1.454	1.220	1.255	1.276	1.076	1.069	1.153	1.029	1.028	1.145	1.005	1.000	1.000	1.000																					
1998	3.013	2.304	1.697	1.277	1.093	1.135	1.243	1.080	1.059	1.024	1.000	1.018	1.063	1.000	1.002																						
1999	9.567	5.468	1.619	1.283	1.165	1.067	1.042	1.024	1.000	1.002	1.000	1.000	1.070	1.003																							
2000	27.782	2.236	1.561	1.428	1.159	1.101	1.060	1.045	1.022	1.015	1.006	1.007	1.000																								
2001	6.518	1.841	2.233	1.093	1.249	1.063	1.004	1.079	1.288	1.020	1.002	1.016																									
2002	2.418	2.759	1.699	1.452	1.381	1.205	1.136	1.088	1.089	1.018	1.000																										
2003	5.210	2.352	2.369	1.205	1.249	1.066	1.035	1.065	1.227	1.025																											
2004	19.470	1.457	1.479	1.232	1.562	1.073	1.095	1.000	1.056																												
2005	7.240	2.118	1.754	1.281	1.096	1.065	1.471	1.132																													
2006		1.447	1.402	1.163	1.003	1.472	1.479																														
2007	20.900	2.043	1.403	1.336	1.182	1.025																															
2008	12.708	2.489	1.498	1.031	1.223																																
2009	12.167	2.323	1.387	1.058																																	
2010	10.203	1.143	4.611																																		
2011	2.373	2.288																																			
2012	82.006																																				
3 Yr Avg	31.527	1.918	2.499	1.141	1.136	1.187	1.348	1.066	1.124	1.021	1.003	1.008	1.044	1.001	1.001	1.000	1.000	1.032	1.003	1.000	1.000	1.013	1.000	1.014	1.004	1.001	1.009	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
5 Yr Avg	23.891	2.057	2.060	1.174	1.213	1.140	1.243	1.073	1.136	1.016	1.002	1.037	1.028	1.019	1.007	1.001	1.000	1.031	1.005	1.004	1.002	1.008	1.000	1.008	1.002	1.005	1.009	1.001	1.000	1.000	1.008	1.000	1.000	1.000	1.000	1.000	
7 Yr Avg	21.085	1.979	1.933	1.186	1.242	1.138	1.183	1.062	1.106	1.019	1.011	1.041	1.023	1.014	1.005	1.002	1.001	1.023	1.005	1.004	1.002	1.006	1.000	1.007	1.004	1.003	1.007	1.001	1.000	1.000	1.007	1.000	1.000	1.000	1.000	1.000	
3 Yr Wtd	9.325	1.628	2.454	1.192	1.161	1.098	1.338	1.078	1.121	1.020	1.003	1.007	1.040	1.001	1.001	1.000	1.000	1.055	1.006	1.000	1.000	1.009	1.000	1.011	1.003	1.001	1.008	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
5 Yr Wtd	10.175	1.917	1.925	1.214	1.206	1.086	1.218	1.080	1.123	1.015	1.002	1.026	1.030	1.013	1.004	1.001	1.000	1.053	1.007	1.004	1.002	1.007	1.000	1.007	1.002	1.003	1.008	1.001	1.000	1.000	1.008	1.000	1.000	1.000	1.000	1.000	
10 Yr Wtd	11.585	1.939	1.910	1.256	1.216	1.100	1.136	1.063	1.101	1.029	1.024	1.024	1.026	1.013	1.008	1.005	1.001	1.030	1.007	1.003	1.001	1.004	1.002	1.006	1.003	1.014	1.005	1.001	1.000	1.000	1.007	1.000	1.000	1.000	1.000	1.000	TAIL
Prior FY	12.000	2.000	1.490	1.255	1.212	1.120	1.115	1.057	1.100	1.016	1.006	1.032	1.030	1.014	1.004	1.004	1.002	1.023	1.007	1.004	1.002	1.007	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
PA Sel.	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
Selected	12.000	2.000	1.490	1.255	1.212	1.120	1.115	1.057	1.100	1.016	1.006	1.032	1.030	1.014	1.004	1.004	1.002	1.023	1.007	1.004	1.002	1.007	1.004	1.002	1.002	1.001	1.001	1.001	1.002	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000
Cumulative	93.509	7.792	3.896	2.615	2.084	1.719	1.535	1.377	1.302	1.184	1.165	1.159	1.123	1.090	1.075	1.071	1.066	1.065	1.040	1.033	1.029	1.027	1.020	1.015	1.014	1.012	1.011	1.010	1.009	1.007	1.004	1.004	1.003	1.002	1.001	1.001	1.001

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	9	23	38	41	43	45	46	47	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48						48
1983	10	21	26	28	28	30	30	31	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32	33	33	33	33	33	33	33							33
1984	16	34	38	38	39	42	42	42	43	43	43	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45								45
1985	15	31	39	41	42	42	42	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	45	45									45
1986	14	23	27	30	32	32	32	32	32	32	32	33	33	33	33	33	33	33	33	33	33	33	33	33	33	33	33	33										33
1987	14	32	36	39	39	41	42	42	42	42	42	42	42	43	43	43	43	43	43	43	43	43	43	44	44	44	44											44
1988	14	36	39	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	41	41	41	41	41	41												41
1989	11	34	36	37	39	42	45	46	46	47	47	47	47	47	47	47	47	47	48	48	48	48	48	48	48													48
1990	23	36	37	39	40	41	41	42	42	42	42	42	42	43	43	43	43	43	43	43	43	43	43	43														43
1991	12	29	33	35	35	37	37	38	39	40	40	41	41	41	43	43	43	43	43	43	43	43	43															43
1992	8	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25																25
1993		10	20	23	25	26	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28																	28
1994	1	11	22	27	29	30	30	31	33	34	34	37	37	37	37	38	38	38	39	40																		40
1995	1	8	18	18	20	20	21	21	23	23	23	23	23	23	23	24	24	24	24																			24
1996	4	9	13	17	18	20	21	21	21	23	24	24	25	25	26	26	26	26																				26
1997	5	12	15	16	18	20	22	22	23	24	24	24	25	25	25	25	25																					25
1998	4	12	19	21	23	24	27	30	31	32	34	34	35	38	38	39																						39
1999	1	8	15	19	23	26	26	26	26	26	27	27	27	28	29																							29
2000	3	13	15	18	24	24	25	27	27	27	27	27	28	28																								28
2001	2	12	15	20	20	24	24	24	25	26	26	26	27																									27
2002	5	6	11	12	16	19	20	22	24	25	25	25																										25
2003	3	11	15	22	25	26	28	31	32	34	35																											35
2004	2	13	17	18	21	25	25	26	26	27																												27
2005	3	10	16	20	22	26	27	29	30																													30
2006		7	8	11	12	12	14	18																														18
2007	2	15	23	27	28	29	30																															30
2008	1	10	13	18	20	22																																22
2009	1	9	13	15	16																																	16
2010	4	10	13	15																																		15
2011	4	6	8																																			8
2012	1	13																																				13
2013	2																																					2
																																						955

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	2.556	1.652	1.079	1.049	1.047	1.022	1.022	1.021	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	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	2.100	1.238	1.077	1.000	1.071	1.000	1.033	1.032	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.031	1.000	1.000	1.000	1.000	1.000	1.000								
1984	2.125	1.118	1.000	1.026	1.077	1.000	1.000	1.024	1.000	1.000	1.047	1.000	1.000	1.000	1.000	1.000	1.000	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	2.067	1.258	1.051	1.024	1.000	1.000	1.048	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.023	1.000										
1986	1.643	1.174	1.111	1.067	1.000	1.000	1.000	1.000	1.000	1.000	1.031	1.000	1.000	1.000	1.000	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	2.286	1.125	1.083	1.000	1.051	1.024	1.000	1.000	1.000	1.000	1.000	1.000	1.024	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.023	1.000	1.000	1.000												
1988	2.571	1.083	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	1.025	1.000	1.000	1.000	1.000	1.000													
1989	3.091	1.059	1.028	1.054	1.077	1.071	1.022	1.000	1.022	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.021	1.000	1.000	1.000	1.000	1.000	1.000														
1990	1.565	1.028	1.054	1.026	1.025	1.000	1.024	1.000	1.000	1.000	1.000	1.000	1.024	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000															
1991	2.417	1.138	1.061	1.000	1.057	1.000	1.027	1.026	1.026	1.000	1.025	1.000	1.000	1.049	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																
1992	3.125	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	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		2.000	1.150	1.087	1.040	1.077	1.000	1.000	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	11.000	2.000	1.227	1.074	1.034	1.000	1.033	1.065	1.030	1.000	1.088	1.000	1.000	1.000	1.027	1.000	1.000	1.026	1.026																			
1995	8.000	2.250	1.000	1.111	1.000	1.050	1.000	1.095	1.000	1.000	1.000	1.000	1.000	1.000	1.043	1.000	1.000	1.000																				
1996	2.250	1.444	1.308	1.059	1.111	1.050	1.000	1.000	1.095	1.043	1.000	1.042	1.000	1.040	1.000	1.000	1.000																					
1997	2.400	1.250	1.067	1.125	1.111	1.100	1.000	1.045	1.043	1.000	1.000	1.042	1.000	1.000	1.000	1.000																						
1998	3.000	1.583	1.105	1.095	1.043	1.125	1.111	1.033	1.032	1.063	1.000	1.029	1.086	1.000	1.026																							
1999	8.000	1.875	1.267	1.211	1.130	1.000	1.000	1.000	1.000	1.038	1.000	1.000	1.037	1.036																								
2000	4.333	1.154	1.200	1.333	1.000	1.042	1.080	1.000	1.000	1.000	1.000	1.037	1.000																									
2001	6.000	1.250	1.333	1.000	1.200	1.000	1.000	1.042	1.040	1.000	1.000	1.038																										
2002	1.200	1.833	1.091	1.333	1.188	1.053	1.100	1.091	1.042	1.000	1.000																											
2003	3.667	1.364	1.467	1.136	1.040	1.077	1.107	1.032	1.063	1.029																												
2004	6.500	1.308	1.059	1.167	1.190	1.000	1.040	1.000	1.038																													
2005	3.333	1.600	1.250	1.100	1.182	1.038	1.074	1.034																														
2006		1.143	1.375	1.091	1.000	1.167	1.286																															
2007	7.500	1.533	1.174	1.037	1.036	1.034																																
2008	10.000	1.300	1.385	1.111	1.100																																	
2009	9.000	1.444	1.154	1.067																																		
2010	2.500	1.300	1.154																																			
2011	1.500	1.333																																				
2012	13.000																																					
3 Yr Avg	5.667	1.359	1.231	1.072	1.045	1.080	1.133	1.022	1.048	1.010	1.000	1.025	1.041	1.012	1.009	1.000	1.000	1.009	1.009	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.008	1.000	1.000	1.000	1.000							
5 Yr Avg	7.200	1.382	1.248	1.081	1.102	1.063	1.121	1.040	1.037	1.014	1.000	1.029	1.025	1.015	1.019	1.000	1.000	1.005	1.005	1.000	1.000	1.000	1.005	1.000	1.000	1.000	1.005	1.000	1.000	1.000	1.000							
7 Yr Avg	6.690	1.379	1.221	1.101	1.105	1.053	1.098	1.028	1.031	1.019	1.000	1.027	1.018	1.011	1.014	1.000	1.000	1.007	1.004	1.004	1.000	1.000	1.003	1.004	1.000	1.000	1.005	1.000	1.000	1.000	1.000							
3 Yr Wtd	3.222	1.360	1.231	1.067	1.050	1.060	1.106	1.023	1.049	1.012	1.000	1.025	1.044	1.011	1.011	1.000	1.000	1.011	1.011	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.008	1.000	1.000	1.000	1.000							
5 Yr Wtd	4.364	1.400	1.229	1.077	1.107	1.051	1.105	1.038	1.037	1.014	1.000	1.029	1.029	1.014	1.020	1.000	1.000	1.006	1.006	1.000	1.000	1.000	1.005	1.000	1.000	1.000	1.005	1.000	1.000	1.000	1.000							
10 Yr Wtd		1.412	1.236	1.127	1.104	1.047	1.071	1.027	1.035	1.018	1.011	1.018	1.014	1.013	1.009	1.000	1.000	1.005	1.003	1.003	1.000	1.000	1.003	1.003	1.000	1.000	1.005	1.000	1.000	1.000	1.000							TAIL
Prior FY	4.167	1.373	1.247	1.096	1.093	1.056	1.065	1.031	1.030	1.022	1.000	1.029	1.030	1.007	1.014	1.000	1.000	1.006	1.000	1.005	1.000	1.000	1.005	1.000	1.000	1.000	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000
PA Sel.	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	
Selected	4.364	1.400	1.229	1.077	1.107	1.051	1.105	1.038	1.037	1.014	1.000	1.029	1.029	1.014	1.020	1.000	1.000	1.006	1.006	1.000	1.000	1.000	1.005	1.000	1.000	1.000	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Cumulative	12.824	2.939	2.099	1.709	1.587	1.433	1.364	1.234	1.189	1.146	1.130	1.130	1.098	1.068	1.053	1.032	1.032	1.032	1.025	1.020	1.020	1.020	1.020	1.015	1.015	1.015	1.015	1.010	1.010	1.010	1.010	1.010	1.010	1.010	1.010	1.010	1.010	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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		209	1,409	1,200	86.5%	1,038	
1977	4,296,958	3,941	4,168	226	84.0%	190	0.097
1978	4,554,775	3,511	3,750	239	83.3%	199	0.082
1979	4,922,518	4,616	4,980	363	82.4%	299	0.101
1980	5,505,913	4,785	5,214	428	81.3%	348	0.095
1981	5,822,523	5,176	5,707	531	80.5%	427	0.098
1982	6,184,882	6,030	6,729	698	79.6%	556	0.109
1983	6,513,795	5,537	6,271	734	79.0%	579	0.096
1984	6,868,217	8,446	9,747	1,301	78.6%	1,023	0.142
1985	7,503,185	8,127	9,567	1,439	78.2%	1,125	0.128
1986	7,891,199	9,452	11,348	1,897	77.4%	1,469	0.144
1987	8,601,063	9,722	11,906	2,184	76.6%	1,672	0.138
1988	8,905,267	10,264	12,822	2,558	75.6%	1,933	0.144
1989	9,434,400	11,558	14,784	3,226	74.8%	2,415	0.157
1990	10,055,399	9,860	12,927	3,068	74.1%	2,272	0.129
1991	10,728,872	10,373	13,967	3,594	73.3%	2,635	0.130
1992	11,441,482	11,925	16,506	4,582	72.5%	3,322	0.144
1993	11,998,508	12,016	17,116	5,099	71.6%	3,654	0.143
1994	12,083,591	12,073	17,712	5,639	70.8%	3,991	0.147
1995	12,383,967	9,567	14,499	4,932	70.0%	3,451	0.117
1996	12,949,088	10,865	17,026	6,161	69.1%	4,258	0.131
1997	13,596,753	9,311	15,102	5,791	68.2%	3,952	0.111
1998	14,465,333	12,915	21,679	8,765	67.3%	5,898	0.150
1999	15,088,873	12,631	21,945	9,314	66.3%	6,174	0.145
2000	15,809,043	14,986	27,156	12,170	65.6%	7,978	0.172
2001	16,717,138	13,553	25,690	12,137	64.8%	7,868	0.154
2002	17,601,171	14,483	28,882	14,399	64.5%	9,281	0.164
2003	18,004,352	11,328	24,502	13,175	64.3%	8,468	0.136
2004	18,523,800	11,062	25,814	14,752	64.2%	9,473	0.139
2005	18,566,524	10,071	25,259	15,188	63.4%	9,633	0.136
2006	18,918,245	6,548	20,340	13,792	63.4%	8,749	0.108
2007	19,391,569	5,528	20,995	15,467	63.8%	9,868	0.108
2008	19,805,485	3,965	20,861	16,896	63.9%	10,798	0.105
2009	19,727,413	2,390	20,737	18,347	64.3%	11,797	0.105
2010	19,224,772	1,974	21,203	19,229	64.2%	12,351	0.110
2011	18,522,515	1,073	20,795	19,723	64.6%	12,740	0.112
2012	17,714,507	113	19,628	19,515	63.8%	12,459	0.111
2013	8,801,307	1	9,810	9,809	61.6%	6,046	0.111
2014		0	0				
TOTAL		299,985	588,551	288,566	66.0%	190,389	
EXLD PRIOR		299,775	587,142	287,366	65.9%	189,351	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	1,200	237	202	168	138	111	88	67	50	39	27	20	13	9	6	4	6	2	2	11
1977	226	33	31	28	25	22	19	16	13	11	8	6	4	3	2	1	1	0	0	2
1978	239	35	29	28	25	22	20	17	14	12	10	7	5	4	3	2	1	1	0	2
1979	363	46	47	39	37	34	30	27	23	19	16	13	10	7	5	4	2	2	1	3
1980	428	48	48	49	41	38	35	31	28	24	20	16	13	10	7	6	4	3	2	4
1981	531	62	52	53	53	45	42	38	34	30	27	22	18	15	11	8	6	4	3	6
1982	698	72	73	62	62	63	53	49	45	40	36	31	26	21	17	13	10	7	5	11
1983	734	83	67	68	58	58	59	49	46	42	38	33	29	24	20	16	12	9	7	15
1984	1,301	160	129	105	106	89	90	91	77	72	66	58	52	45	37	31	25	19	14	33
1985	1,439	163	158	127	103	104	88	89	90	75	70	64	57	51	45	37	30	25	19	46
1986	1,897	189	193	187	150	122	124	104	105	106	89	83	76	68	60	53	44	36	29	77
1987	2,184	194	198	202	196	158	128	130	109	110	111	94	87	80	71	63	55	46	38	112
1988	2,558	205	209	214	218	211	170	138	140	118	119	120	101	94	86	77	68	60	49	161
1989	3,226	277	237	241	246	251	243	196	159	161	136	137	138	116	109	100	89	79	69	242
1990	3,068	246	243	207	211	215	220	213	171	139	141	119	120	121	102	95	87	77	69	272
1991	3,594	280	266	262	224	228	233	237	230	185	150	152	128	129	131	110	103	94	84	368
1992	4,582	334	331	315	310	264	270	275	280	272	219	178	180	152	153	155	130	121	111	534
1993	5,099	348	346	343	326	321	274	280	285	291	282	227	184	186	157	159	160	135	126	669
1994	5,639	362	361	358	355	338	332	284	289	295	301	292	235	190	193	163	164	166	139	823
1995	4,932	316	296	295	293	291	276	272	232	237	242	246	239	192	156	158	133	134	136	787
1996	6,161	369	371	348	347	344	341	325	319	273	278	284	289	280	226	183	185	156	158	1,084
1997	5,791	326	328	329	309	307	305	303	288	283	242	247	252	257	249	200	162	164	139	1,102
1998	8,765	452	468	470	472	443	441	439	435	413	407	347	354	361	368	357	287	233	236	1,780
1999	9,314	442	458	474	476	478	449	447	444	440	418	412	351	358	366	373	361	291	236	2,041
2000	12,170	644	547	566	586	589	591	555	553	549	545	518	510	435	443	452	461	447	360	2,818
2001	12,137	623	610	518	536	554	557	559	525	523	520	515	490	482	411	420	428	436	423	3,006
2002	14,399	856	696	680	577	598	619	622	624	586	584	580	575	547	538	459	468	478	487	3,826
2003	13,175	839	733	596	583	495	512	530	533	535	502	500	497	492	468	461	393	401	409	3,695
2004	14,752	982	876	767	623	609	517	535	554	557	559	525	523	519	515	489	482	411	419	4,290
2005	15,188	701	965	861	753	612	598	508	526	544	547	549	515	513	510	505	481	473	404	4,624
2006	13,792	910	595	818	730	638	519	507	431	446	461	464	466	437	435	432	429	408	401	4,265
2007	15,467	1,171	944	617	848	757	662	538	526	446	462	478	481	483	453	451	448	444	423	4,836
2008	16,896	1,180	1,190	959	626	862	769	672	546	534	454	469	486	489	490	460	458	455	451	5,343
2009	18,347	1,428	1,182	1,192	960	627	863	770	673	547	535	454	470	487	489	491	461	459	456	5,802
2010	19,229	1,275	1,397	1,157	1,166	940	614	845	753	659	535	524	444	460	476	479	480	451	449	6,124
2011	19,723	1,540	1,206	1,321	1,094	1,103	888	580	799	712	623	506	495	420	435	450	453	454	427	6,216
2012	19,515	940	1,450	1,136	1,244	1,030	1,039	837	547	752	671	587	477	466	396	410	424	426	428	6,256
2013	9,809	133	938	1,448	1,134	1,243	1,028	1,037	836	546	751	670	586	476	466	395	409	423	426	6,674
TOTAL	288,566	18,506	18,470	17,606	16,243	15,216	14,106	13,212	12,333	11,624	11,199	10,547	9,977	9,482	9,106	8,721	8,402	8,031	7,633	77,963

(1) SECTION 2, EXHIBIT 7, SHEET 1, COL. 4
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 2, EXHIBIT 7, SHEET 23

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1957	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1958	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1959	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1960	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1961	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1962	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1963	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1964	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1965	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1966	85	26	19	12	8	5	2	1	0	2	2	1	1	1	1	0	4	-	-	-
1967	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1968	37	11	8	6	4	3	2	1	1	0	0	0	0	0	0	0	0	0	1	-
1969	5	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1970	138	35	28	22	16	12	8	5	3	2	1	0	0	1	1	1	0	0	0	2
1971	22	5	4	3	3	2	1	1	1	0	0	0	0	0	0	0	0	0	0	0
1972	40	9	7	6	5	4	3	2	1	1	1	0	0	0	0	0	0	0	0	0
1973	37	7	6	5	4	4	3	2	1	1	1	0	0	0	0	0	0	0	0	0
1974	224	41	37	32	27	22	18	14	10	7	5	3	2	1	1	0	0	1	0	2
1975	284	49	43	39	34	28	23	19	14	10	8	5	4	2	1	1	0	0	1	3
1976	329	52	48	42	38	33	27	22	18	14	10	8	5	4	2	1	1	0	0	3
TOTAL	1,200	237	202	168	138	111	88	67	50	39	27	20	13	9	6	4	6	2	2	11

(1) BASED ON SECTION 2, EXHIBIT 7, SHEET 39, ROW 8
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 2, EXHIBIT 7, SHEET 23

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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		209										1,409	
1977	4,296,958	3,941	3,941	4,168	4,168	4,168	4,168					4,168	0.097
1978	4,554,775	3,511	3,511	3,750	3,750	3,747	3,747					3,750	0.082
1979	4,922,518	4,616	4,616	4,980	4,980	4,981	4,981					4,980	0.101
1980	5,505,913	4,785	4,785	5,214	5,214	5,215	5,215					5,214	0.095
1981	5,822,523	5,176	5,176	5,707	5,707	5,709	5,709					5,707	0.098
1982	6,184,882	6,030	6,030	6,729	6,729	6,732	6,732	6,729	6,729	6,729		6,729	0.109
1983	6,513,795	5,537	5,537	6,271	6,271	6,272	6,272	6,282	6,276	6,303		6,271	0.096
1984	6,868,217	8,446	8,446	9,747	9,747	9,754	9,754	9,690	9,450	9,690		9,747	0.142
1985	7,503,185	8,127	8,127	9,567	9,567	9,575	9,575	9,390	9,180	9,429		9,567	0.128
1986	7,891,199	9,452	9,452	11,348	11,348	11,356	11,356	10,993	10,663	11,027		11,348	0.144
1987	8,601,063	9,722	9,722	11,906	11,906	11,918	11,918	11,456	11,001	11,528		11,906	0.138
1988	8,905,267	10,264	10,264	12,822	12,822	12,836	12,836	12,189	11,803	12,311		12,822	0.144
1989	9,434,400	11,558	11,558	14,784	14,784	14,777	14,777	13,943	14,742	14,075		14,784	0.157
1990	10,055,399	9,860	9,860	12,927	12,927	12,912	12,912	12,130	11,719	12,604		12,927	0.129
1991	10,728,872	10,373	10,373	13,967	13,967	13,944	13,944	13,029	12,696	13,626		13,967	0.130
1992	11,441,482	11,925	11,925	16,506	16,506	16,537	16,537	15,315	14,502	15,856		16,506	0.144
1993	11,998,508	12,016	12,016	17,116	17,116	17,150	17,150	15,812	14,750	16,205		17,116	0.143
1994	12,083,591	12,073	12,073	17,712	17,712	17,642	17,642	16,330	17,181	16,921		17,712	0.147
1995	12,383,967	9,567	9,567	14,499	14,499	15,705	15,705	13,217	11,791	14,213		14,499	0.117
1996	12,949,088	10,865	10,865	17,026	17,026	17,567	17,567	15,257	15,379	16,201		17,026	0.131
1997	13,596,753	9,311	9,311	15,102	15,102	16,553	16,553	13,420	12,068	14,791		15,102	0.111
1998	14,465,333	12,915	12,915	21,679	21,679	21,688	21,688	18,976	20,631	19,497		21,679	0.150
1999	15,088,873	12,631	12,631	21,945	21,945	22,059	22,059	19,178	21,165	20,135		21,945	0.145
2000	15,809,043	14,986	14,986	27,156	27,156	25,212	25,212	23,755	20,980	23,671		27,156	0.172
2001	16,717,138	13,553	13,553	25,690	25,690	24,858	24,858	22,344	25,011	23,096		25,690	0.154
2002	17,601,171	14,483	14,483	29,099	29,099	26,924	26,924	25,408	24,806	25,716		28,882	0.164
2003	18,004,352	11,328	11,328	24,436	24,436	24,701	24,701	21,198	23,476	22,987		24,502	0.136
2004	18,523,800	11,062	11,062	26,011	26,011	25,518	25,518	22,756	19,590	23,288		25,814	0.139
2005	18,566,524	10,071	10,071	25,338	25,338	25,195	25,195	21,823	28,580	21,020		25,259	0.136
2006	18,918,245	6,548	6,548	18,451	18,451	21,150	21,150	15,784	19,757	15,856		20,340	0.108
2007	19,391,569	5,528	5,528	18,304	18,304	21,470	21,470	15,409	26,751	16,995		20,995	0.108
2008	19,805,485	3,965	3,965	15,884	15,884	21,123	21,123	13,345	19,041	15,830		20,861	0.105
2009	19,727,413	2,390	2,390	12,833	12,833	20,737	20,737	10,623	15,103	14,922		20,737	0.105
2010	19,224,772	1,974	1,974	15,363	15,363	21,203	21,203	12,334	14,571	16,349		21,203	0.110
2011	18,522,515	1,073	1,073	19,622	19,622	20,795	20,795	13,598	18,534	16,423		20,795	0.112
2012	17,714,507	113	113	16,566	16,566	19,628	19,628	8,813	14,009	15,094		19,628	0.111
2013	17,602,614	1	1	10,976	10,976	19,619	19,619	4,379	11,722	15,243		19,619	0.111
2014	18,074,133					20,243	20,243					20,243	0.112
TOTAL		299,985	299,775	561,198	561,198	617,173	617,173	464,904	513,656	507,631		618,604	
EXLD PRIOR		299,775	299,775	561,198	561,198	617,173	617,173	464,904	513,656	507,631		617,194	
EXLD PRIOR & 2014		299,775	299,775	561,198	561,198	596,929	596,929	464,904	513,656	507,631		596,951	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	3,941	1.057	4,168	0.097
1978	426	3,511	1.068	3,750	0.082
1979	414	4,616	1.079	4,980	0.101
1980	402	4,785	1.089	5,214	0.095
1981	390	5,176	1.103	5,707	0.098
1982	378	6,030	1.116	6,729	0.109
1983	366	5,537	1.133	6,271	0.096
1984	354	8,446	1.154	9,747	0.142
1985	342	8,127	1.177	9,567	0.128
1986	330	9,452	1.201	11,348	0.144
1987	318	9,722	1.225	11,906	0.138
1988	306	10,264	1.249	12,822	0.144
1989	294	11,558	1.279	14,784	0.157
1990	282	9,860	1.311	12,927	0.129
1991	270	10,373	1.347	13,967	0.130
1992	258	11,925	1.384	16,506	0.144
1993	246	12,016	1.424	17,116	0.143
1994	234	12,073	1.467	17,712	0.147
1995	222	9,567	1.516	14,499	0.117
1996	210	10,865	1.567	17,026	0.131
1997	198	9,311	1.622	15,102	0.111
1998	186	12,915	1.679	21,679	0.150
1999	174	12,631	1.737	21,945	0.145
2000	162	14,986	1.812	27,156	0.172
2001	150	13,553	1.895	25,690	0.154
2002	138	14,483	2.009	29,099	0.165
2003	126	11,328	2.157	24,436	0.136
2004	114	11,062	2.351	26,011	0.140
2005	102	10,071	2.516	25,338	0.136
2006	90	6,548	2.818	18,451	0.098
2007	78	5,528	3.311	18,304	0.094
2008	66	3,965	4.006	15,884	0.080
2009	54	2,390	5.368	12,833	0.065
2010	42	1,974	7.784	15,363	0.080
2011	30	1,073	18.293	19,622	0.106
2012	18	113	146.342	16,566	0.094
2013	6	1	21,951.271	10,976	0.062
2014	0				
TOTAL		299,775		561,198	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) BASED ON DATA FROM THE BWC
(3) SECTION 2, EXHIBIT 7, SHEET 20, COL. 6
(4) = (2) x (3)
(5) = (4) / PAYROLL x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	3,941	1.057	4,168	0.097
1978	426	3,511	1.068	3,750	0.082
1979	414	4,616	1.079	4,980	0.101
1980	402	4,785	1.089	5,214	0.095
1981	390	5,176	1.103	5,707	0.098
1982	378	6,030	1.116	6,729	0.109
1983	366	5,537	1.133	6,271	0.096
1984	354	8,446	1.154	9,747	0.142
1985	342	8,127	1.177	9,567	0.128
1986	330	9,452	1.201	11,348	0.144
1987	318	9,722	1.225	11,906	0.138
1988	306	10,264	1.249	12,822	0.144
1989	294	11,558	1.279	14,784	0.157
1990	282	9,860	1.311	12,927	0.129
1991	270	10,373	1.347	13,967	0.130
1992	258	11,925	1.384	16,506	0.144
1993	246	12,016	1.424	17,116	0.143
1994	234	12,073	1.467	17,712	0.147
1995	222	9,567	1.516	14,499	0.117
1996	210	10,865	1.567	17,026	0.131
1997	198	9,311	1.622	15,102	0.111
1998	186	12,915	1.679	21,679	0.150
1999	174	12,631	1.737	21,945	0.145
2000	162	14,986	1.812	27,156	0.172
2001	150	13,553	1.895	25,690	0.154
2002	138	14,483	2.009	29,099	0.165
2003	126	11,328	2.157	24,436	0.136
2004	114	11,062	2.351	26,011	0.140
2005	102	10,071	2.516	25,338	0.136
2006	90	6,548	2.818	18,451	0.098
2007	78	5,528	3.311	18,304	0.094
2008	66	3,965	4.006	15,884	0.080
2009	54	2,390	5.368	12,833	0.065
2010	42	1,974	7.784	15,363	0.080
2011	30	1,073	18.293	19,622	0.106
2012	18	113	146.342	16,566	0.094
2013	6	1	21,951.271	10,976	0.062
2014	0				
TOTAL		299,775		561,198	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) BASED ON DATA FROM THE BWC
(3) SECTION 2, EXHIBIT 7, SHEET 20, COL. 9
(4) = (2) x (3)
(5) = (4) / PAYROLL x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	4,296,958	0.097	4,179	94.6%	3,952	3,941	227	4,168	0.097
1978	4,554,775	0.081	3,693	93.6%	3,457	3,511	235	3,747	0.082
1979	4,922,518	0.101	4,995	92.7%	4,631	4,616	364	4,981	0.101
1980	5,505,913	0.095	5,233	91.8%	4,803	4,785	430	5,215	0.095
1981	5,822,523	0.098	5,728	90.7%	5,195	5,176	533	5,709	0.098
1982	6,184,882	0.109	6,758	89.6%	6,057	6,030	701	6,732	0.109
1983	6,513,795	0.096	6,281	88.3%	5,546	5,537	735	6,272	0.096
1984	6,868,217	0.143	9,800	86.7%	8,492	8,446	1,308	9,754	0.142
1985	7,503,185	0.128	9,619	85.0%	8,172	8,127	1,447	9,575	0.128
1986	7,891,199	0.144	11,397	83.3%	9,492	9,452	1,905	11,356	0.144
1987	8,601,063	0.139	11,972	81.7%	9,776	9,722	2,196	11,918	0.139
1988	8,905,267	0.145	12,891	80.1%	10,320	10,264	2,571	12,836	0.144
1989	9,434,400	0.156	14,752	78.2%	11,533	11,558	3,219	14,777	0.157
1990	10,055,399	0.128	12,864	76.3%	9,811	9,860	3,052	12,912	0.128
1991	10,728,872	0.129	13,878	74.3%	10,306	10,373	3,571	13,944	0.130
1992	11,441,482	0.145	16,618	72.2%	12,006	11,925	4,613	16,537	0.145
1993	11,998,508	0.144	17,229	70.2%	12,096	12,016	5,133	17,150	0.143
1994	12,083,591	0.145	17,492	68.2%	11,923	12,073	5,569	17,642	0.146
1995	12,383,967	0.146	18,044	66.0%	11,906	9,567	6,138	15,705	0.127
1996	12,949,088	0.143	18,521	63.8%	11,819	10,865	6,702	17,567	0.136
1997	13,596,753	0.139	18,887	61.7%	11,645	9,311	7,242	16,553	0.122
1998	14,465,333	0.150	21,701	59.6%	12,927	12,915	8,773	21,688	0.150
1999	15,088,873	0.147	22,215	57.6%	12,786	12,631	9,429	22,059	0.146
2000	15,809,043	0.144	22,818	55.2%	12,592	14,986	10,226	25,212	0.159
2001	16,717,138	0.143	23,929	52.8%	12,624	13,553	11,305	24,858	0.149
2002	17,601,171	0.141	24,768	49.8%	12,327	14,483	12,441	26,924	0.153
2003	18,004,352	0.138	24,931	46.4%	11,557	11,328	13,374	24,701	0.137
2004	18,523,800	0.136	25,153	42.5%	10,698	11,062	14,456	25,518	0.138
2005	18,566,524	0.135	25,101	39.7%	9,977	10,071	15,124	25,195	0.136
2006	18,918,245	0.120	22,635	35.5%	8,033	6,548	14,602	21,150	0.112
2007	19,391,569	0.118	22,840	30.2%	6,898	5,528	15,942	21,470	0.111
2008	19,805,485	0.115	22,865	25.0%	5,707	3,965	17,158	21,123	0.107
2009	19,727,413	0.114	22,547	18.6%	4,200	2,390	18,347	20,737	0.105
2010	19,224,772	0.115	22,064	12.8%	2,834	1,974	19,229	21,203	0.110
2011	18,522,515	0.113	20,863	5.5%	1,141	1,073	19,723	20,795	0.112
2012	17,714,507	0.111	19,649	0.7%	134	113	19,515	19,628	0.111
2013	17,602,614	0.111	19,620	0.0%	1	1	19,619	19,619	0.111
2014	18,074,133	0.112	20,243	0.0%			20,243	20,243	0.112
TOTAL			624,771		307,374	299,775	317,397	617,173	

(1) PROVIDED BY THE BWC
(2) SECTION 2, EXHIBIT 7, SHEET 19, COL. 14
(3) = [(1) x (2)] / 100
(4) = 1 / SECTION 2, EXHIBIT 7, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	4,296,958	0.097	4,179	94.6%	3,952	3,941	227	4,168	0.097
1978	4,554,775	0.081	3,693	93.6%	3,457	3,511	235	3,747	0.082
1979	4,922,518	0.101	4,995	92.7%	4,631	4,616	364	4,981	0.101
1980	5,505,913	0.095	5,233	91.8%	4,803	4,785	430	5,215	0.095
1981	5,822,523	0.098	5,728	90.7%	5,195	5,176	533	5,709	0.098
1982	6,184,882	0.109	6,758	89.6%	6,057	6,030	701	6,732	0.109
1983	6,513,795	0.096	6,281	88.3%	5,546	5,537	735	6,272	0.096
1984	6,868,217	0.143	9,800	86.7%	8,492	8,446	1,308	9,754	0.142
1985	7,503,185	0.128	9,619	85.0%	8,172	8,127	1,447	9,575	0.128
1986	7,891,199	0.144	11,397	83.3%	9,492	9,452	1,905	11,356	0.144
1987	8,601,063	0.139	11,972	81.7%	9,776	9,722	2,196	11,918	0.139
1988	8,905,267	0.145	12,891	80.1%	10,320	10,264	2,571	12,836	0.144
1989	9,434,400	0.156	14,752	78.2%	11,533	11,558	3,219	14,777	0.157
1990	10,055,399	0.128	12,864	76.3%	9,811	9,860	3,052	12,912	0.128
1991	10,728,872	0.129	13,878	74.3%	10,306	10,373	3,571	13,944	0.130
1992	11,441,482	0.145	16,618	72.2%	12,006	11,925	4,613	16,537	0.145
1993	11,998,508	0.144	17,229	70.2%	12,096	12,016	5,133	17,150	0.143
1994	12,083,591	0.145	17,492	68.2%	11,923	12,073	5,569	17,642	0.146
1995	12,383,967	0.146	18,044	66.0%	11,906	9,567	6,138	15,705	0.127
1996	12,949,088	0.143	18,521	63.8%	11,819	10,865	6,702	17,567	0.136
1997	13,596,753	0.139	18,887	61.7%	11,645	9,311	7,242	16,553	0.122
1998	14,465,333	0.150	21,701	59.6%	12,927	12,915	8,773	21,688	0.150
1999	15,088,873	0.147	22,215	57.6%	12,786	12,631	9,429	22,059	0.146
2000	15,809,043	0.144	22,818	55.2%	12,592	14,986	10,226	25,212	0.159
2001	16,717,138	0.143	23,929	52.8%	12,624	13,553	11,305	24,858	0.149
2002	17,601,171	0.141	24,768	49.8%	12,327	14,483	12,441	26,924	0.153
2003	18,004,352	0.138	24,931	46.4%	11,557	11,328	13,374	24,701	0.137
2004	18,523,800	0.136	25,153	42.5%	10,698	11,062	14,456	25,518	0.138
2005	18,566,524	0.135	25,101	39.7%	9,977	10,071	15,124	25,195	0.136
2006	18,918,245	0.120	22,635	35.5%	8,033	6,548	14,602	21,150	0.112
2007	19,391,569	0.118	22,840	30.2%	6,898	5,528	15,942	21,470	0.111
2008	19,805,485	0.115	22,865	25.0%	5,707	3,965	17,158	21,123	0.107
2009	19,727,413	0.114	22,547	18.6%	4,200	2,390	18,347	20,737	0.105
2010	19,224,772	0.115	22,064	12.8%	2,834	1,974	19,229	21,203	0.110
2011	18,522,515	0.113	20,863	5.5%	1,141	1,073	19,723	20,795	0.112
2012	17,714,507	0.111	19,649	0.7%	134	113	19,515	19,628	0.111
2013	17,602,614	0.111	19,620	0.0%	1	1	19,619	19,619	0.111
2014	18,074,133	0.112	20,243	0.0%			20,243	20,243	0.112
TOTAL			624,771		307,374	299,775	317,397	617,173	

(1) PROVIDED BY THE BWC
(2) SECTION 2, EXHIBIT 7, SHEET 19, COL. 14
(3) = [(1) x (2)] / 100
(4) = 1 / SECTION 2, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	4,296,958		1.027			1.086			
1978	4,554,775		1.027			1.086			
1979	4,922,518		1.027			1.086			
1980	5,505,913		1.027			1.086			
1981	5,822,523		1.027			1.086			
1982	6,184,882	889	1.027	913	6,783	1.086	7,368	6,729	0.109
1983	6,513,795	953	1.031	982	5,810	1.101	6,395	6,282	0.096
1984	6,868,217	1,203	1.033	1,243	7,021	1.110	7,794	9,690	0.141
1985	7,503,185	1,263	1.036	1,308	6,435	1.115	7,177	9,390	0.125
1986	7,891,199	1,382	1.039	1,436	6,839	1.119	7,654	10,993	0.139
1987	8,601,063	1,446	1.046	1,513	6,723	1.126	7,572	11,456	0.133
1988	8,905,267	1,620	1.052	1,704	6,336	1.129	7,152	12,189	0.137
1989	9,434,400	1,737	1.061	1,843	6,654	1.137	7,566	13,943	0.148
1990	10,055,399	1,836	1.070	1,965	5,370	1.150	6,173	12,130	0.121
1991	10,728,872	1,931	1.079	2,084	5,372	1.164	6,252	13,029	0.121
1992	11,441,482	1,999	1.089	2,176	5,965	1.180	7,038	15,315	0.134
1993	11,998,508	1,842	1.100	2,027	6,524	1.196	7,802	15,812	0.132
1994	12,083,591	1,903	1.111	2,115	6,344	1.217	7,723	16,330	0.135
1995	12,383,967	1,745	1.125	1,964	5,482	1.228	6,730	13,217	0.107
1996	12,949,088	1,819	1.138	2,071	5,973	1.234	7,369	15,257	0.118
1997	13,596,753	1,748	1.159	2,026	5,327	1.244	6,625	13,420	0.099
1998	14,465,333	1,813	1.181	2,140	7,123	1.245	8,866	18,976	0.131
1999	15,088,873	1,853	1.211	2,243	6,816	1.254	8,549	19,178	0.127
2000	15,809,043	1,827	1.242	2,270	8,203	1.276	10,467	23,755	0.150
2001	16,717,138	1,781	1.290	2,298	7,610	1.278	9,723	22,344	0.134
2002	17,601,171	1,798	1.356	2,438	8,055	1.294	10,420	25,408	0.144
2003	18,004,352	1,628	1.434	2,334	6,958	1.305	9,083	21,198	0.118
2004	18,523,800	1,412	1.515	2,139	7,834	1.358	10,640	22,756	0.123
2005	18,566,524	1,101	1.604	1,766	9,147	1.351	12,355	21,823	0.118
2006	18,918,245	780	1.728	1,348	8,395	1.395	11,710	15,784	0.083
2007	19,391,569	655	1.914	1,254	8,440	1.456	12,293	15,409	0.079
2008	19,805,485	440	2.255	992	9,011	1.493	13,450	13,345	0.067
2009	19,727,413	278	2.793	776	8,599	1.591	13,682	10,623	0.054
2010	19,224,772	284	3.626	1,030	6,950	1.724	11,978	12,334	0.064
2011	18,522,515	198	6.366	1,260	5,418	1.991	10,788	13,598	0.073
2012	17,714,507	25	29.596	740	4,528	2.630	11,911	8,813	0.050
2013	17,602,614	1	739.892	740	500	11.837	5,919	4,379	0.025
2014									
TOTAL		41,190		53,138				464,904	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	0	10	79	89	90	79	85	70	67	99	122	111	417	466	747	594	476	406	243	208	402	171	148	31	277	49	162	102	89	42	100						698	6,729
1983	0	0	11	91	71	62	76	85	99	109	138	148	471	959	690	265	325	244	224	266	247	92	226	82	31	319	34	44	16	24	88	88						651	6,276
1984	0	0	8	82	102	97	75	100	118	186	228	969	905	971	887	553	373	342	241	337	413	183	201	232	321	417	62	18	15	11	12	12						981	9,450
1985	0	0	23	130	121	137	126	119	135	155	655	1,143	932	867	539	348	218	347	545	299	298	76	361	81	129	13	124	175	33	31	34	34						953	9,180
1986	0	0	0	47	125	136	243	239	209	790	1,474	1,008	628	1,495	338	347	357	364	262	43	107	262	399	280	137	45	57	59	26	24	27	27						1,106	10,663
1987	0	0	0	43	89	134	235	231	960	882	1,081	1,399	684	858	211	283	343	217	273	204	121	585	525	281	31	19	33	50	22	21	23	23						1,142	11,001
1988	0	0	9	78	169	178	183	864	1,497	1,268	1,118	525	390	617	392	336	386	321	211	240	269	487	137	95	284	208	60	91	41	38	42	42						1,225	11,803
1989	0	0	12	70	219	392	826	1,353	1,009	1,352	771	778	597	545	604	279	390	89	403	630	409	189	25	209	408	660	191	288	129	120	133	133						1,530	14,742
1990	0	0	0	31	244	1,081	1,460	1,108	970	649	802	272	396	513	255	384	310	333	297	268	162	81	100	144	127	206	60	90	40	37	42	42						1,216	11,719
1991	0	8	17	96	742	1,369	1,078	848	518	816	920	535	375	335	157	304	740	467	168	223	160	231	267	183	163	263	76	115	51	48	53	53						1,317	12,696
1992	0	0	5	680	1,505	1,074	1,276	777	744	760	970	605	463	247	440	521	371	389	291	65	504	237	225	155	137	222	64	97	43	40	45	45						1,505	14,502
1993	0	0	225	1,007	1,677	1,786	946	1,218	663	609	854	252	407	336	359	579	421	313	64	51	249	218	206	142	126	204	59	89	40	37	41	41						1,531	14,750
1994	0	53	291	1,713	1,497	1,421	848	1,018	620	883	572	611	156	539	507	401	90	148	192	513	571	499	473	325	288	466	135	204	91	85	94	94						1,783	17,181
1995	0	9	422	1,237	1,461	1,011	714	629	237	285	892	565	473	460	693	117	116	94	152	134	149	130	123	85	75	122	35	53	24	22	25	25						1,223	11,791
1996	0	7	462	1,256	1,302	1,169	893	583	668	489	333	805	1,197	565	280	276	133	447	384	339	377	329	312	215	190	308	89	135	60	56	62	62						1,596	15,379
1997	0	47	457	741	1,246	1,110	1,221	671	408	412	480	1,021	391	556	166	146	238	200	172	151	169	147	140	96	85	138	40	60	27	25	28	28						1,252	12,068
1998	0	15	791	1,561	1,173	1,275	863	1,082	969	661	1,997	763	490	196	288	790	762	639	549	484	539	471	446	307	272	440	127	193	86	80	89	89						2,141	20,631
1999	0	44	812	1,555	1,444	1,147	960	1,202	1,160	1,112	1,137	487	387	391	793	787	759	636	547	482	537	469	444	306	271	438	127	192	85	80	89	89						2,196	21,165
2000	0	91	844	2,470	1,374	1,432	1,130	1,536	2,187	659	1,006	707	1,099	451	424	421	406	341	293	258	287	251	238	164	145	235	68	103	46	43	47	47						2,177	20,980
2001	0	55	1,566	1,339	1,424	1,660	2,056	1,671	791	363	467	922	1,239	937	881	874	844	707	608	536	597	521	494	340	301	487	141	213	95	89	98	98						2,595	25,011
2002	0	52	1,189	1,955	1,601	2,054	1,892	1,680	980	747	1,308	1,026	951	719	676	671	647	543	466	411	458	400	379	261	231	374	108	163	73	68	75	75						2,574	24,806
2003	0	151	1,344	2,038	1,580	1,752	1,299	578	613	540	1,433	1,136	1,052	796	748	742	716	601	516	455	507	442	419	288	256	414	120	181	81	75	84	84						2,436	23,476
2004	0	71	1,270	2,552	1,816	1,718	868	1,344	887	535	835	662	613	464	436	433	417	350	301	265	295	258	244	168	149	241	70	105	47	44	49	49						2,033	19,590
2005	1	192	1,355	2,209	1,398	1,035	1,030	1,048	1,803	1,182	1,846	1,463	1,356	1,025	964	957	923	774	665	586	653	570	540	372	330	533	154	233	104	97	108	108						2,966	28,580
2006	0	296	1,321	1,064	813	992	828	1,235	1,160	760	1,188	941	872	659	620	615	594	498	428	377	420	367	348	239	212	343	99	150	67	62	69	69						2,050	19,757
2007	0	285	560	793	818	1,262	1,811	1,838	1,726	1,132	1,768	1,401	1,298	982	923	916	884	741	637	562	625	546	518	356	316	511	148	223	99	93	103	103						2,776	26,751
2008	4	118	573	1,120	860	1,290	1,171	1,188	1,116	732	1,143	906	839	635	597	592	572	479	412	363	404	353	335	230	204	330	96	144	64	60	67	67						1,976	19,041
2009	2	82	535	873	898	999	907	920	865	567	885	702	650	492	462	459	443	371	319	281	313	273	259	178	158	256	74	112	50	47	52	52						1,567	15,103
2010	0	72	835	1,066	827	920	835	847	796	522	815	646	598	453	426	422	407	342	294	259	288	252	239	164	146	235	68	103	46	43	48	48						1,512	14,571
2011	0	102	970	1,364	1,057	1,176	1,067	1,083	1,018	667	1,042	826	765	579	544	540	521	437	375	331	368	322	305	210	186	301	87	132	59	55	61	61						1,923	18,534
2012	0	113	731	1,028	797	886	805	816	767	503	785	622	577	436	410	407	393	329	283	249	278	242	230	158	140	227	66	99	44	41	46	46						1,454	14,009
2013	1	95	612	860	667	742	673	683	642	421	657	521	483	365	343	341	329	275	237	209	232	203	192	132	117	190	55	83	37	35	38	38						1,216	11,722
Factors	189.424	6.461	1.405	0.775	1.113	0.908	1.015	0.940	0.656	1.562	0.793	0.927	0.756	0.940	0.992	0.965	0.839	0.859	0.882	1.113	0.873	0.948	0.688	0.887	1.617	0.290	1.510	0.445	0.935	1.109	1.000							Tail 1.116	

Example: AY 2008 Age 78 of 1,171 = 1,290 x 0.908 and AY 2008 Age 90 of 1,188 = 1,171 x 1.015

NOTE: FACTORS ARE FROM SECTION 2, EXHIBIT 7, SHEET 35

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	4,296,958	3,941									
1978	4,554,775	3,511									
1979	4,922,518	4,616									
1980	5,505,913	4,785									
1981	5,822,523	5,176									
1982	6,184,882	6,030	20.187	-	20.187	327.20	913	6,030	698	6,729	0.109
1983	6,513,795	5,537	16.501	0.334	16.835	341.69	982	5,649	654	6,303	0.097
1984	6,868,217	8,446	18.949	0.535	19.485	358.57	1,243	8,684	1,005	9,690	0.141
1985	7,503,185	8,127	16.745	0.667	17.411	371.07	1,308	8,451	978	9,429	0.126
1986	7,891,199	9,452	17.308	0.789	18.097	380.29	1,436	9,883	1,144	11,027	0.140
1987	8,601,063	9,722	16.348	1.026	17.374	393.04	1,513	10,332	1,196	11,528	0.134
1988	8,905,267	10,264	15.440	1.157	16.596	390.15	1,704	11,033	1,277	12,311	0.138
1989	9,434,400	11,558	15.686	1.435	17.121	400.00	1,842	12,615	1,461	14,075	0.149
1990	10,055,399	9,860	11.981	1.746	13.727	419.00	1,964	11,296	1,308	12,604	0.125
1991	10,728,872	10,373	11.635	2.063	13.698	428.00	2,083	12,212	1,414	13,626	0.127
1992	11,441,482	11,925	12.376	2.372	14.748	443.00	2,175	14,210	1,645	15,856	0.139
1993	11,998,508	12,016	12.900	2.692	15.592	460.00	2,025	14,524	1,682	16,205	0.135
1994	12,083,591	12,073	11.860	3.038	14.898	482.00	2,112	15,166	1,756	16,921	0.140
1995	12,383,967	9,567	9.896	3.280	13.176	493.00	1,961	12,738	1,475	14,213	0.115
1996	12,949,088	10,865	10.291	3.463	13.754	511.00	2,066	14,520	1,681	16,201	0.125
1997	13,596,753	9,311	8.843	3.746	12.590	521.00	2,021	13,256	1,535	14,791	0.109
1998	14,465,333	12,915	11.192	3.951	15.143	541.00	2,133	17,474	2,023	19,497	0.135
1999	15,088,873	12,631	9.972	4.275	14.246	567.00	2,234	18,046	2,089	20,135	0.133
2000	15,809,043	14,986	11.268	4.683	15.951	589.00	2,258	21,215	2,456	23,671	0.150
2001	16,717,138	13,553	9.606	5.065	14.671	618.00	2,283	20,700	2,397	23,096	0.138
2002	17,601,171	14,483	9.530	5.636	15.165	628.00	2,420	23,048	2,668	25,716	0.146
2003	18,004,352	11,328	7.605	6.226	13.831	644.00	2,313	20,602	2,385	22,987	0.128
2004	18,523,800	11,062	7.893	6.999	14.893	662.00	2,117	20,871	2,416	23,288	0.126
2005	18,566,524	10,071	8.503	7.403	15.905	678.00	1,747	18,839	2,181	21,020	0.113
2006	18,918,245	6,548	6.977	8.166	15.143	704.00	1,333	14,211	1,645	15,856	0.084
2007	19,391,569	5,528	5.187	9.104	14.291	730.00	1,460	15,232	1,764	16,995	0.088
2008	19,805,485	3,965	3.916	10.098	14.014	751.00	1,348	14,187	1,643	15,830	0.080
2009	19,727,413	2,390	2.442	11.222	13.665	767.00	1,276	13,374	1,548	14,922	0.076
2010	19,224,772	1,974	1.889	12.137	14.026	775.00	1,348	14,653	1,696	16,349	0.085
2011	18,522,515	1,073	1.030	13.104	14.134	783.00	1,330	14,719	1,704	16,423	0.089
2012	17,714,507	113	0.116	13.760	13.877	809.00	1,205	13,528	1,566	15,094	0.085
2013	17,602,614	1	0.001	13.855	13.855	837.00	1,178	13,661	1,582	15,243	0.087
2014							1,175				
TOTAL		299,775					56,506	454,956	52,675	507,631	

(1) PROVIDED BY THE BWC
(2) BASED ON DATA FROM THE BWC
(3) = (2) / [(6) x (7)] x 1000
(4) SECTION 2, EXHIBIT 7, SHEET 21, COL. 6
(5) = (3) + (4)
(6) BASED ON HISTORICAL BENEFIT LEVELS
(7) SECTION 2, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	4,296,958	3.912	16,808,668		1.027					0.693					
1978	4,554,775	3.675	16,737,992		1.027					0.693					
1979	4,922,518	3.407	16,773,433		1.027					0.693					
1980	5,505,913	3.169	17,448,182		1.027					0.693					
1981	5,822,523	2.920	16,998,954		1.027					0.693					
1982	6,184,882	2.776	17,167,821	889	1.027	913	1.476%	0.532%		0.693	0.369%	1.476%	913	913	1.476%
1983	6,513,795	2.658	17,314,056	953	1.031	982	1.508%	0.567%		0.680	0.386%	1.508%	982	982	1.508%
1984	6,868,217	2.533	17,396,710	1,203	1.033	1,243	1.810%	0.715%		0.667	0.476%	1.810%	1,243	1,243	1.810%
1985	7,503,185	2.448	18,364,828	1,263	1.036	1,308	1.744%	0.712%		0.653	0.466%	1.744%	1,308	1,308	1.743%
1986	7,891,199	2.388	18,846,257	1,382	1.039	1,436	1.820%	0.762%	9.9%	0.641	0.488%	1.820%	1,436	1,436	1.820%
1987	8,601,063	2.311	19,875,240	1,446	1.046	1,513	1.759%	0.761%	6.7%	0.628	0.478%	1.758%	1,512	1,513	1.759%
1988	8,905,267	2.208	19,660,304	1,620	1.052	1,704	1.914%	0.867%	4.6%	0.616	0.534%	1.912%	1,703	1,704	1.913%
1989	9,434,400	2.159	20,371,910	1,737	1.061	1,843	1.953%	0.905%	6.3%	0.628	0.568%	1.945%	1,835	1,842	1.952%
1990	10,055,399	2.083	20,942,088	1,836	1.070	1,965	1.954%	0.938%	6.1%	0.641	0.602%	1.945%	1,956	1,964	1.953%
1991	10,728,872	2.022	21,689,651	1,931	1.079	2,084	1.942%	0.961%	5.6%	0.654	0.629%	1.930%	2,070	2,083	1.941%
1992	11,441,482	1.919	21,954,933	1,999	1.089	2,176	1.902%	0.991%	3.3%	0.668	0.662%	1.886%	2,158	2,175	1.901%
1993	11,998,508	1.885	22,621,374	1,842	1.100	2,027	1.689%	0.896%	0.4%	0.681	0.610%	1.673%	2,007	2,025	1.688%
1994	12,083,591	1.825	22,048,532	1,903	1.111	2,115	1.750%	0.959%	-0.3%	0.695	0.667%	1.729%	2,090	2,112	1.748%
1995	12,383,967	1.774	21,970,116	1,745	1.125	1,964	1.586%	0.894%	-1.8%	0.709	0.634%	1.562%	1,935	1,961	1.583%
1996	12,949,088	1.717	22,232,463	1,819	1.138	2,071	1.599%	0.931%	-1.3%	0.724	0.674%	1.573%	2,037	2,066	1.595%
1997	13,596,753	1.644	22,352,179	1,748	1.159	2,026	1.490%	0.906%	-0.1%	0.739	0.669%	1.462%	1,988	2,021	1.486%
1998	14,465,333	1.568	22,686,876	1,813	1.181	2,140	1.480%	0.943%	-0.2%	0.754	0.711%	1.448%	2,094	2,133	1.475%
1999	15,088,873	1.517	22,896,749	1,853	1.211	2,243	1.487%	0.980%	2.0%	0.769	0.753%	1.450%	2,187	2,234	1.481%
2000	15,809,043	1.467	23,186,938	1,827	1.242	2,270	1.436%	0.979%	1.8%	0.785	0.768%	1.397%	2,208	2,258	1.428%
2001	16,717,138	1.434	23,973,016	1,781	1.290	2,298	1.375%	0.959%	1.5%	0.801	0.768%	1.333%	2,229	2,283	1.366%
2002	17,601,171	1.390	24,464,115	1,798	1.356	2,438	1.385%	0.997%	0.9%	0.817	0.814%	1.347%	2,370	2,420	1.375%
2003	18,004,352	1.348	24,277,502	1,628	1.434	2,334	1.296%	0.961%	-0.2%	0.834	0.801%	1.259%	2,266	2,313	1.285%
2004	18,523,800	1.304	24,148,944	1,412	1.515	2,139	1.155%	0.886%	-2.0%	0.851	0.753%	1.120%	2,075	2,117	1.143%
2005	18,566,524	1.280	23,758,948	1,101	1.604	1,766	0.951%	0.743%	-6.1%	0.868	0.645%	0.924%	1,715	1,747	0.941%
2006	18,918,245	1.246	23,574,590	780	1.728	1,348	0.712%	0.572%	-12.8%	0.886	0.506%	0.693%	1,312	1,333	0.705%
2007	19,391,569	1.209	23,452,743	655	1.914	1,254	0.646%	0.535%	-14.9%	0.904	0.483%	0.870%	1,686	1,460	0.753%
2008	19,805,485	1.169	23,147,670	440	2.255	992	0.501%	0.429%	-16.3%	0.922	0.395%	0.824%	1,631	1,348	0.681%
2009	19,727,413	1.141	22,503,303	278	2.793	776	0.394%	0.345%	-16.7%	0.941	0.325%	0.788%	1,554	1,276	0.647%
2010	19,224,772	1.129	21,710,635	284	3.626	1,030	0.536%	0.474%	-7.8%	0.960	0.455%	0.764%	1,469	1,348	0.701%
2011	18,522,515	1.093	20,240,053	198	6.366	1,260	0.681%	0.623%	4.2%	0.980	0.610%	0.725%	1,342	1,330	0.718%
2012	17,714,507	1.061	18,793,320	25	29.596	740	0.418%	0.394%	4.3%	1.000	0.394%	0.690%	1,222	1,205	0.680%
2013	17,602,614	1.030	18,130,692	1	739.892	740	0.420%	0.408%	1.5%	1.000	0.408%	0.670%	1,178	1,178	0.669%
2014	18,074,133	1.000	18,074,133	0						1.000		0.650%	1,175	1,175	0.650%
TOTAL				41,190		53,138							56,890	56,506	

5 Year Average excluding 2013	0.436%
10 Year Average excluding 2013	0.537%
5 Year Average excluding 2010-2013	0.471%
10 Year Average excluding 2009-2013	0.669%
2006-2011 Average excluding 2009	0.490%
(16) 2014 Selected Frequency	0.650%

(1) PROVIDED BY THE BWC
(2) BASED ON CHANGE IN SAWW
(3) = (1) x (2)
(4) BASED ON DATA FROM THE BWC
(5) SECTION 2, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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LUMP SUM SETTLEMENT
(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	4,296,958			4,168		0.097
1978	4,554,775			3,750		0.082
1979	4,922,518			4,980		0.101
1980	5,505,913			5,214		0.095
1981	5,822,523			5,707		0.098
1982	6,184,882	913	1.48%	6,729	7,370	0.109
1983	6,513,795	982	1.51%	6,271	6,385	0.096
1984	6,868,217	1,243	1.81%	9,747	7,841	0.142
1985	7,503,185	1,308	1.74%	9,567	7,314	0.128
1986	7,891,199	1,436	1.82%	11,348	7,903	0.144
1987	8,601,063	1,513	1.76%	11,906	7,869	0.138
1988	8,905,267	1,704	1.91%	12,822	7,525	0.144
1989	9,434,400	1,842	1.95%	14,784	8,026	0.157
1990	10,055,399	1,964	1.95%	12,927	6,582	0.129
1991	10,728,872	2,083	1.94%	13,967	6,705	0.130
1992	11,441,482	2,175	1.90%	16,506	7,589	0.144
1993	11,998,508	2,025	1.69%	17,116	8,452	0.143
1994	12,083,591	2,112	1.75%	17,712	8,386	0.147
1995	12,383,967	1,961	1.58%	14,499	7,394	0.117
1996	12,949,088	2,066	1.60%	17,026	8,241	0.131
1997	13,596,753	2,021	1.49%	15,102	7,473	0.111
1998	14,465,333	2,133	1.47%	21,679	10,164	0.150
1999	15,088,873	2,234	1.48%	21,945	9,823	0.145
2000	15,809,043	2,258	1.43%	27,156	12,027	0.172
2001	16,717,138	2,283	1.37%	25,690	11,253	0.154
2002	17,601,171	2,420	1.37%	28,882	11,935	0.164
2003	18,004,352	2,313	1.28%	24,502	10,593	0.136
2004	18,523,800	2,117	1.14%	25,814	12,194	0.139
2005	18,566,524	1,747	0.94%	25,259	14,459	0.136
2006	18,918,245	1,333	0.70%	20,340	15,259	0.108
2007	19,391,569	1,460	0.75%	20,995	14,380	0.108
2008	19,805,485	1,348	0.68%	20,861	15,475	0.105
2009	19,727,413	1,276	0.65%	20,737	16,252	0.105
2010	19,224,772	1,348	0.70%	21,203	15,729	0.110
2011	18,522,515	1,330	0.72%	20,795	15,636	0.112
2012	17,714,507	1,205	0.68%	19,628	16,289	0.111
2013	17,602,614	1,178	0.67%	19,619	16,655	0.111
2014		1,175		20,243	17,231	
TOTAL		56,506		617,194		

(1) PROVIDED BY THE BWC
(2) SECTION 2, EXHIBIT 7, SHEET 13, COL. 14
(3) = (2) / (1) x 100
(4) SECTION 2, EXHIBIT 7, SHEET 3, COL. 12
(5) = [(4) / (2)] x 1,000
(6) = [(4) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	209	207	1,507	1,300						348	2	(345)	1,409	1,507	(98)
1977	3,941	3,940	4,216	276	438	426	1.060	1.070	13.1%	36	2	(35)	4,168	4,216	(48)
1978	3,511	3,405	3,680	275	426	414	1.070	1.081	12.4%	34	107	73	3,750	3,680	70
1979	4,616	4,574	4,999	425	414	402	1.081	1.093	12.0%	51	42	(9)	4,980	4,999	(20)
1980	4,785	4,775	5,286	511	402	390	1.093	1.107	12.0%	62	11	(51)	5,214	5,286	(72)
1981	5,176	5,144	5,780	636	390	378	1.107	1.124	12.1%	77	32	(45)	5,707	5,780	(73)
1982	6,030	5,931	6,764	833	378	366	1.124	1.140	10.7%	89	100	11	6,729	6,764	(35)
1983	5,537	5,448	6,338	890	366	354	1.140	1.163	12.2%	109	88	(21)	6,271	6,338	(67)
1984	8,446	8,435	10,009	1,573	354	342	1.163	1.187	10.7%	169	11	(158)	9,747	10,009	(262)
1985	8,127	8,094	9,796	1,702	342	330	1.187	1.210	9.5%	162	33	(129)	9,567	9,796	(229)
1986	9,452	9,393	11,596	2,202	330	318	1.210	1.234	8.5%	188	59	(129)	11,348	11,596	(247)
1987	9,722	9,689	12,200	2,511	318	306	1.234	1.259	7.7%	194	33	(161)	11,906	12,200	(294)
1988	10,264	10,056	12,966	2,910	306	294	1.259	1.289	8.3%	241	208	(33)	12,822	12,966	(144)
1989	11,558	11,149	14,750	3,600	294	282	1.289	1.323	8.1%	290	408	118	14,784	14,750	34
1990	9,860	9,716	13,226	3,510	282	270	1.323	1.361	8.0%	282	144	(138)	12,927	13,226	(299)
1991	10,373	10,106	14,170	4,064	270	258	1.361	1.402	7.5%	303	267	(37)	13,967	14,170	(203)
1992	11,925	11,688	16,879	5,191	258	246	1.402	1.444	6.8%	351	237	(114)	16,506	16,879	(373)
1993	12,016	11,767	17,538	5,770	246	234	1.444	1.490	6.5%	377	249	(127)	17,116	17,538	(422)
1994	12,073	11,560	17,810	6,250	234	222	1.490	1.541	6.2%	390	513	123	17,712	17,810	(98)
1995	9,567	9,415	14,995	5,579	222	210	1.541	1.593	5.7%	317	152	(166)	14,499	14,995	(496)
1996	10,865	10,418	17,172	6,754	210	198	1.593	1.648	5.4%	365	447	82	17,026	17,172	(146)
1997	9,311	9,073	15,494	6,421	198	186	1.648	1.708	5.1%	327	238	(88)	15,102	15,494	(392)
1998	12,915	12,125	21,471	9,346	186	174	1.708	1.771	4.8%	449	790	342	21,679	21,471	209
1999	12,631	11,838	21,823	9,985	174	162	1.771	1.843	4.9%	485	793	307	21,945	21,823	122
2000	14,986	14,535	28,080	13,545	162	150	1.843	1.932	5.2%	698	451	(246)	27,156	28,080	(924)
2001	13,553	12,314	24,987	12,672	150	138	1.932	2.038	5.3%	671	1,239	568	25,690	24,987	703
2002	14,483	13,457	28,614	15,157	138	126	2.038	2.185	6.1%	921	1,026	105	28,882	28,614	267
2003	11,328	9,895	23,413	13,519	126	114	2.185	2.360	5.9%	795	1,433	637	24,502	23,413	1,089
2004	11,062	10,528	25,680	15,152	114	102	2.360	2.532	4.8%	722	535	(187)	25,814	25,680	134
2005	10,071	8,268	23,440	15,172	102	90	2.532	2.823	6.3%	957	1,803	846	25,259	23,440	1,819
2006	6,548	5,313	21,134	15,821	90	78	2.823	3.303	7.4%	1,168	1,235	67	20,340	21,134	(794)
2007	5,528	3,717	21,100	17,382	78	66	3.303	3.964	6.7%	1,173	1,811	638	20,995	21,100	(105)
2008	3,965	2,675	21,804	19,129	66	54	3.964	5.272	7.7%	1,478	1,290	(188)	20,861	21,804	(943)
2009	2,390	1,492	21,627	20,135	54	42	5.272	7.644	6.8%	1,364	898	(466)	20,737	21,627	(890)
2010	1,974	907	22,212	21,305	42	30	7.644	17.964	8.0%	1,695	1,066	(629)	21,203	22,212	(1,009)
2011	1,073	102	21,246	21,144	30	18	17.964	143.709	4.9%	1,037	970	(67)	20,795	21,246	(451)
2012	113		21,717	21,717	18	6	143.709	21,556.284	0.7%	150	113	(37)	19,628	21,717	(2,089)
2013	1		22,370	22,370	6		21,556.284		0.0%	1	1	(1)	19,619	22,370	(2,750)
2014									0.0%		0	0			
TOTAL	299,985	281,149	607,887	326,738						18,524	18,836	312	598,361	607,887	(9,526)
EXLD PRIOR	299,775	280,942	606,380	325,438						18,177	18,834	657	596,951	606,380	(9,428)

(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 2, EXHIBIT 7, SHEET 15B, COL. 9
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 2, EXHIBIT 7, SHEET 3, COL. 12
(14) FROM 6/30/12 ANALYSIS
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
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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	-	-	-	726	714	1.000	1.000	16.1%	-	-	-
1954	-	-	-	714	702	1.000	1.000	17.4%	-	-	-
1955	-	-	-	702	690	1.000	1.000	1.8%	-	-	-
1956	-	-	-	690	678	1.000	1.000	3.4%	-	-	-
1957	-	-	-	678	666	1.000	1.000	6.3%	-	-	-
1958	-	-	-	666	654	1.000	1.000	11.3%	-	-	-
1959	-	-	-	654	642	1.000	1.000	18.1%	-	-	-
1960	-	-	-	642	630	1.000	1.001	25.4%	-	-	-
1961	-	-	-	630	618	1.001	1.001	31.2%	-	-	-
1962	-	-	-	618	606	1.001	1.001	34.0%	-	-	-
1963	-	-	-	606	594	1.001	1.002	34.2%	-	-	-
1964	-	-	-	594	582	1.002	1.003	33.2%	-	-	-
1965	65	65	726	582	570	1.003	1.004	31.2%	227	-	(227)
1966	18	18	210	570	558	1.004	1.006	29.1%	61	-	(61)
1967	-	-	-	558	546	1.006	1.008	27.5%	-	-	-
1968	5	4	-	546	534	1.008	1.011	25.5%	-	2	2
1969	0	-	-	534	522	1.011	1.015	23.4%	-	0	0
1970	46	46	-	522	510	1.015	1.019	21.7%	-	-	-
1971	2	2	30	510	498	1.019	1.024	20.1%	6	-	(6)
1972	11	11	-	498	486	1.024	1.029	18.7%	-	-	-
1973	1	1	-	486	474	1.029	1.036	17.5%	-	-	-
1974	19	19	225	474	462	1.036	1.043	16.5%	37	0	(37)
1975	14	14	109	462	450	1.043	1.051	15.3%	17	-	(17)
1976	29	29	-	450	438	1.051	1.060	14.2%	-	-	-
TOTAL	209	207	1,300						348	2	(345)

(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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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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	3,941	3,940	4,216	276	438	426	1.060	1.070	13.1%	36	2	(35)	4,168	4,216	(48)
1978	3,511	3,405	3,680	275	426	414	1.070	1.081	12.4%	34	107	73	3,750	3,680	70
1979	4,616	4,574	4,999	425	414	402	1.081	1.093	12.0%	51	42	(9)	4,980	4,999	(20)
1980	4,785	4,775	5,286	511	402	390	1.093	1.107	12.0%	62	11	(51)	5,214	5,286	(72)
1981	5,176	5,144	5,780	636	390	378	1.107	1.124	12.1%	77	32	(45)	5,707	5,780	(73)
1982	6,030	5,931	6,764	833	378	366	1.124	1.140	10.7%	89	100	11	6,729	6,764	(35)
1983	5,537	5,448	6,338	890	366	354	1.140	1.163	12.2%	109	88	(21)	6,271	6,338	(67)
1984	8,446	8,435	10,009	1,573	354	342	1.163	1.187	10.7%	169	11	(158)	9,747	10,009	(262)
1985	8,127	8,094	9,796	1,702	342	330	1.187	1.210	9.5%	162	33	(129)	9,567	9,796	(229)
1986	9,452	9,393	11,596	2,202	330	318	1.210	1.234	8.5%	188	59	(129)	11,348	11,596	(247)
1987	9,722	9,689	12,200	2,511	318	306	1.234	1.259	7.7%	194	33	(161)	11,906	12,200	(294)
1988	10,264	10,056	12,966	2,910	306	294	1.259	1.289	8.3%	241	208	(33)	12,822	12,966	(144)
1989	11,558	11,149	14,750	3,600	294	282	1.289	1.323	8.1%	290	408	118	14,784	14,750	34
1990	9,860	9,716	13,226	3,510	282	270	1.323	1.361	8.0%	282	144	(138)	12,927	13,226	(299)
1991	10,373	10,106	14,170	4,064	270	258	1.361	1.402	7.5%	303	267	(37)	13,967	14,170	(203)
1992	11,925	11,688	16,879	5,191	258	246	1.402	1.444	6.8%	351	237	(114)	16,506	16,879	(373)
1993	12,016	11,767	17,538	5,770	246	234	1.444	1.490	6.5%	377	249	(127)	17,116	17,538	(422)
1994	12,073	11,560	17,810	6,250	234	222	1.490	1.541	6.2%	390	513	123	17,712	17,810	(98)
1995	9,567	9,415	14,995	5,579	222	210	1.541	1.593	5.7%	317	152	(166)	14,499	14,995	(496)
1996	10,865	10,418	17,172	6,754	210	198	1.593	1.648	5.4%	365	447	82	17,026	17,172	(146)
1997	9,311	9,073	15,494	6,421	198	186	1.648	1.708	5.1%	327	238	(88)	15,102	15,494	(392)
1998	12,915	12,125	21,471	9,346	186	174	1.708	1.771	4.8%	449	790	342	21,679	21,471	209
1999	12,631	11,838	21,823	9,985	174	162	1.771	1.843	4.9%	485	793	307	21,945	21,823	122
2000	14,986	14,535	28,080	13,545	162	150	1.843	1.932	5.2%	698	451	(246)	27,156	28,080	(924)
2001	13,553	12,314	24,987	12,672	150	138	1.932	2.038	5.3%	671	1,239	568	25,690	24,987	703
2002	14,483	13,457	28,614	15,157	138	126	2.038	2.185	6.1%	921	1,026	105	28,882	28,614	267
2003	11,328	9,895	23,413	13,519	126	114	2.185	2.360	5.9%	795	1,433	637	24,502	23,413	1,089
2004	11,062	10,528	25,680	15,152	114	102	2.360	2.532	4.8%	722	535	(187)	25,814	25,680	134
2005	10,071	8,268	23,440	15,172	102	90	2.532	2.823	6.3%	957	1,803	846	25,259	23,440	1,819
2006	6,548	5,313	21,134	15,821	90	78	2.823	3.303	7.4%	1,168	1,235	67	20,340	21,134	(794)
2007	5,528	3,717	21,100	17,382	78	66	3.303	3.964	6.7%	1,173	1,811	638	20,995	21,100	(105)
2008	3,965	2,675	21,804	19,129	66	54	3.964	5.272	7.7%	1,478	1,290	(188)	20,861	21,804	(943)
2009	2,390	1,492	21,627	20,135	54	42	5.272	7.644	6.8%	1,364	898	(466)	20,737	21,627	(890)
2010	1,974	907	22,212	21,305	42	30	7.644	17.964	8.0%	1,695	1,066	(629)	21,203	22,212	(1,009)
2011	1,073	102	21,246	21,144	30	18	17.964	143.709	4.9%	1,037	970	(67)	20,795	21,246	(451)
2012	113		21,717	21,717	18	6	143.709	21,556.284	0.7%	150	113	(37)	19,628	21,717	(2,089)
2013	1		22,370	22,370	6		21,556.284		0.0%	1	1	(1)	19,619	22,370	(2,750)
2014									0.0%		0	0			
TOTAL	299,775	280,942	606,380	325,438						18,177	18,834	657	596,951	606,380	(9,428)
EXLD PRIOR	299,775	280,942	606,380	325,438						18,177	18,834	657	596,951	606,380	(9,428)

(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 2, EXHIBIT 7, SHEET 3, COL. 12
(14) FROM 6/30/12 ANALYSIS
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	889	886	910	24	378	366	1.027	1.027	0.0%	0	3	3	913	910	3
1983	953	951	980	29	366	354	1.027	1.031	11.1%	3	2	(1)	982	980	2
1984	1,203	1,201	1,241	40	354	342	1.031	1.034	8.2%	3	2	(1)	1,243	1,241	2
1985	1,263	1,257	1,303	46	342	330	1.034	1.036	7.3%	3	6	3	1,308	1,303	5
1986	1,382	1,372	1,431	59	330	318	1.036	1.043	15.3%	9	10	1	1,436	1,431	5
1987	1,446	1,438	1,511	73	318	306	1.043	1.051	15.1%	11	8	(3)	1,513	1,511	2
1988	1,620	1,610	1,709	99	306	294	1.051	1.061	16.0%	16	10	(6)	1,704	1,709	(5)
1989	1,737	1,720	1,844	124	294	282	1.061	1.072	14.2%	18	17	(1)	1,842	1,844	(2)
1990	1,836	1,826	1,979	153	282	270	1.072	1.084	13.0%	20	10	(10)	1,964	1,979	(15)
1991	1,931	1,915	2,102	187	270	258	1.084	1.098	12.8%	24	16	(8)	2,083	2,102	(19)
1992	1,999	1,979	2,203	224	258	246	1.098	1.113	12.6%	28	20	(8)	2,175	2,203	(28)
1993	1,842	1,826	2,061	235	246	234	1.113	1.129	10.7%	25	16	(9)	2,025	2,061	(36)
1994	1,903	1,883	2,159	276	234	222	1.129	1.147	11.0%	30	20	(10)	2,112	2,159	(47)
1995	1,745	1,727	2,011	284	222	210	1.147	1.165	9.5%	27	18	(9)	1,961	2,011	(50)
1996	1,819	1,793	2,135	342	210	198	1.165	1.191	11.7%	40	26	(14)	2,066	2,135	(69)
1997	1,748	1,720	2,095	375	198	186	1.191	1.218	10.6%	40	28	(12)	2,021	2,095	(74)
1998	1,813	1,770	2,219	449	186	174	1.218	1.253	11.5%	52	43	(9)	2,133	2,219	(86)
1999	1,853	1,804	2,328	524	174	162	1.253	1.291	10.2%	54	49	(5)	2,234	2,328	(94)
2000	1,827	1,758	2,368	610	162	150	1.291	1.347	12.6%	77	69	(8)	2,258	2,368	(110)
2001	1,781	1,679	2,392	713	150	138	1.347	1.425	13.6%	97	102	5	2,283	2,392	(109)
2002	1,798	1,695	2,420	725	138	126	1.425	1.516	12.5%	90	103	13	2,420	2,420	0
2003	1,628	1,519	2,310	791	126	114	1.516	1.618	10.8%	86	109	23	2,313	2,310	3
2004	1,412	1,329	2,179	850	114	102	1.618	1.727	9.3%	79	83	4	2,117	2,179	(62)
2005	1,101	1,021	1,932	911	102	90	1.727	1.880	10.1%	92	80	(12)	1,747	1,932	(185)
2006	780	682	1,671	989	90	78	1.880	2.096	10.4%	103	98	(5)	1,333	1,671	(338)
2007	655	498	1,596	1,098	78	66	2.096	2.471	12.2%	134	157	23	1,460	1,596	(136)
2008	440	307	1,499	1,192	66	54	2.471	3.013	10.9%	130	133	3	1,348	1,499	(151)
2009	278	191	1,451	1,260	54	42	3.013	3.865	9.9%	124	87	(37)	1,276	1,451	(175)
2010	284	133	1,492	1,359	42	30	3.865	6.454	12.3%	167	151	(16)	1,348	1,492	(144)
2011	198	23	1,438	1,415	30	18	6.454	25.486	12.0%	170	175	5	1,330	1,438	(108)
2012	25		1,459	1,459	18	6	25.486	637.145	3.8%	55	25	(30)	1,205	1,459	(254)
2013	1		1,459	1,459	6		637.145		0.2%	2	1	(1)	1,178	1,459	(281)
2014	0									0			1,175		
TOTAL	41,190	39,513	57,887	18,374						1,809	1,677	(132)	56,506	57,887	(2,556)
EXLD PRIOR	41,190	39,513	57,887	18,374						1,809	1,677	(132)	56,506	57,887	(2,556)

(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 2, EXHIBIT 7, SHEET 13, COL. 14
(14) FROM 6/30/12 ANALYSIS
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
COMPENSATION
LUMP SUM SETTLEMENT
(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%	60.4%
6	21951.271	0.0%	0.7%	0.7%	61.6%
18	146.342	0.7%	4.8%	4.4%	63.8%
30	18.293	5.5%	7.4%	6.6%	64.6%
42	7.784	12.8%	5.8%	4.9%	64.2%
54	5.368	18.6%	6.3%	5.2%	64.3%
66	4.006	25.0%	5.2%	4.1%	63.9%
78	3.311	30.2%	5.3%	4.0%	63.8%
90	2.818	35.5%	4.3%	3.1%	63.4%
102	2.516	39.7%	2.8%	2.0%	63.4%
114	2.351	42.5%	3.8%	2.6%	64.2%
126	2.157	46.4%	3.4%	2.2%	64.3%
138	2.009	49.8%	3.0%	1.9%	64.5%
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
PUBLIC EMPLOYERS - TAXING DISTRICTS
COMPENSATION

LUMP SUM SETTLEMENT
(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	10,055,399	2.083	20,942,088	12,927	12,927	0.641	2.283	18,925	18,925	100%	18,925	0.090	0.129	0.128
1991	10,728,872	2.022	21,689,651	13,967	13,967	0.654	2.206	20,160	20,160	100%	20,160	0.093	0.130	0.129
1992	11,441,482	1.919	21,954,933	16,506	16,506	0.668	2.132	23,489	23,489	100%	23,489	0.107	0.144	0.145
1993	11,998,508	1.885	22,621,374	17,116	17,116	0.681	2.059	24,013	24,013	100%	24,013	0.106	0.143	0.144
1994	12,083,591	1.825	22,048,532	17,712	17,712	0.695	1.990	24,499	24,499	100%	24,499	0.111	0.147	0.145
1995	12,383,967	1.774	21,970,116	14,499	14,499	0.709	1.923	19,772	19,772	100%	19,772	0.090	0.117	0.146
1996	12,949,088	1.717	22,232,463	17,026	17,026	0.724	1.857	22,890	22,890	100%	22,890	0.103	0.131	0.143
1997	13,596,753	1.644	22,352,179	15,102	15,102	0.739	1.795	20,018	20,018	100%	20,018	0.090	0.111	0.139
1998	14,465,333	1.568	22,686,876	21,679	21,679	0.754	1.734	28,331	28,331	100%	28,331	0.125	0.150	0.150
1999	15,088,873	1.517	22,896,749	21,945	21,945	0.769	1.675	28,273	28,273	100%	28,273	0.123	0.145	0.147
2000	15,809,043	1.467	23,186,938	27,156	27,156	0.785	1.619	34,494	34,494	100%	34,494	0.149	0.172	0.144
2001	16,717,138	1.434	23,973,016	25,690	25,690	0.801	1.564	32,172	32,172	100%	32,172	0.134	0.154	0.143
2002	17,601,171	1.390	24,464,115	29,099	29,099	0.817	1.511	35,927	35,927	100%	35,927	0.147	0.165	0.141
2003	18,004,352	1.348	24,277,502	24,436	24,436	0.834	1.460	29,744	29,744	100%	29,744	0.123	0.136	0.138
2004	18,523,800	1.304	24,148,944	26,011	26,011	0.851	1.411	31,215	31,215	100%	31,215	0.129	0.140	0.136
2005	18,566,524	1.280	23,758,948	25,338	25,338	0.868	1.363	29,979	29,979	100%	29,979	0.126	0.136	0.135
2006	18,918,245	1.246	23,574,590	18,451	18,451	0.886	1.317	21,523	21,523	100%	21,523	0.091	0.098	0.120
2007	19,391,569	1.209	23,452,743	18,304	18,304	0.904	1.272	21,050	21,050	100%	21,050	0.090	0.094	0.118
2008	19,805,485	1.169	23,147,670	15,884	15,884	0.922	1.229	18,009	18,009	100%	18,009	0.078	0.080	0.115
2009	19,727,413	1.141	22,503,303	12,833	12,833	0.941	1.188	14,345	14,345	100%	14,345	0.064	0.065	0.114
2010	19,224,772	1.129	21,710,635	15,363	15,363	0.960	1.148	16,932	16,932	100%	16,932	0.078	0.080	0.115
2011	18,522,515	1.093	20,240,053	19,622	19,622	0.980	1.109	21,320	21,320	100%	21,320	0.105	0.106	0.113
2012	17,714,507	1.061	18,793,320	16,566	16,566	1.000	1.071	17,746	17,746	100%	17,746	0.094	0.094	0.111
2013	17,602,614	1.030	18,130,692	10,976	10,976	1.000	1.035	11,360	11,360	100%	11,360	0.063	0.062	0.111
2014		1.000				1.000	1.000	0	0	0%	0			0.112

	5 Year Average excluding 2012-2013	0.083	0.085
	7 Year Average excluding 2012-2013	0.090	0.094
	10 Year Weighted Average excluding 2010-2013	0.114	
	20 Year Weighted Average excluding 2009-2013	0.111	
	5 Year Average excluding 2011-2013	0.080	0.083
	5 Year Average excluding 2013	0.084	0.085
	7 Year Average excluding 2013	0.090	0.088
(14)	2014 Selected Loss Rate:	0.112	

(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 2, EXHIBIT 7, SHEET 4, COL. 4	(11)	= (8) x (10) + (9) x [1.0 - (10)]
(5)	SECTION 2, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
COMPENSATION

LUMP SUM SETTLEMENT

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	1.002	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	1.027	1.027	1.027	1.086	1.086	1.086
1978	426	426	438	1.068	1.057	1.068	1.068	1.057	1.068	1.027	1.027	1.027	1.086	1.086	1.086
1979	414	414	426	1.079	1.068	1.079	1.079	1.068	1.079	1.027	1.027	1.027	1.086	1.086	1.086
1980	402	402	414	1.089	1.079	1.089	1.089	1.079	1.089	1.027	1.027	1.027	1.086	1.086	1.086
1981	390	390	402	1.103	1.089	1.103	1.103	1.089	1.103	1.027	1.027	1.027	1.086	1.086	1.086
1982	378	378	390	1.116	1.103	1.116	1.116	1.103	1.116	1.027	1.027	1.027	1.086	1.086	1.086
1983	366	366	378	1.133	1.116	1.133	1.133	1.116	1.133	1.031	1.027	1.031	1.101	1.086	1.101
1984	354	354	366	1.154	1.133	1.154	1.154	1.133	1.154	1.033	1.031	1.033	1.110	1.101	1.110
1985	342	342	354	1.177	1.154	1.177	1.177	1.154	1.177	1.036	1.033	1.036	1.115	1.110	1.115
1986	330	330	342	1.201	1.177	1.201	1.201	1.177	1.201	1.039	1.036	1.039	1.119	1.115	1.119
1987	318	318	330	1.225	1.201	1.225	1.225	1.201	1.225	1.046	1.039	1.046	1.126	1.119	1.126
1988	306	306	318	1.249	1.225	1.249	1.249	1.225	1.249	1.052	1.046	1.052	1.129	1.126	1.129
1989	294	294	306	1.279	1.249	1.279	1.279	1.249	1.279	1.061	1.052	1.061	1.137	1.129	1.137
1990	282	282	294	1.311	1.279	1.311	1.311	1.279	1.311	1.070	1.061	1.070	1.150	1.137	1.150
1991	270	270	282	1.347	1.311	1.347	1.347	1.311	1.347	1.079	1.070	1.079	1.164	1.150	1.164
1992	258	258	270	1.384	1.347	1.384	1.384	1.347	1.384	1.089	1.079	1.089	1.180	1.164	1.180
1993	246	246	258	1.424	1.384	1.424	1.424	1.384	1.424	1.100	1.089	1.100	1.196	1.180	1.196
1994	234	234	246	1.467	1.424	1.467	1.467	1.424	1.467	1.111	1.100	1.111	1.217	1.196	1.217
1995	222	222	234	1.516	1.467	1.516	1.516	1.467	1.516	1.125	1.111	1.125	1.228	1.217	1.228
1996	210	210	222	1.567	1.516	1.567	1.567	1.516	1.567	1.138	1.125	1.138	1.234	1.228	1.234
1997	198	198	210	1.622	1.567	1.622	1.622	1.567	1.622	1.159	1.138	1.159	1.244	1.234	1.244
1998	186	186	198	1.679	1.622	1.679	1.679	1.622	1.679	1.181	1.159	1.181	1.245	1.244	1.245
1999	174	174	186	1.737	1.679	1.737	1.737	1.679	1.737	1.211	1.181	1.211	1.254	1.245	1.254
2000	162	162	174	1.812	1.737	1.812	1.812	1.737	1.812	1.242	1.211	1.242	1.276	1.254	1.276
2001	150	150	162	1.895	1.812	1.895	1.895	1.812	1.895	1.290	1.242	1.290	1.278	1.276	1.278
2002	138	138	150	2.009	1.895	2.009	2.009	1.895	2.009	1.356	1.290	1.356	1.294	1.278	1.294
2003	126	126	138	2.157	2.009	2.157	2.157	2.009	2.157	1.434	1.356	1.434	1.305	1.294	1.305
2004	114	114	126	2.351	2.157	2.351	2.351	2.157	2.351	1.515	1.434	1.515	1.358	1.305	1.358
2005	102	102	114	2.516	2.351	2.516	2.516	2.351	2.516	1.604	1.515	1.604	1.351	1.358	1.351
2006	90	90	102	2.818	2.516	2.818	2.818	2.516	2.818	1.728	1.604	1.728	1.395	1.351	1.395
2007	78	78	90	3.311	2.818	3.311	3.311	2.818	3.311	1.914	1.728	1.914	1.456	1.395	1.456
2008	66	66	78	4.006	3.311	4.006	4.006	3.311	4.006	2.255	1.914	2.255	1.493	1.456	1.493
2009	54	54	66	5.368	4.006	5.368	5.368	4.006	5.368	2.793	2.255	2.793	1.591	1.493	1.591
2010	42	42	54	7.784	5.368	7.784	7.784	5.368	7.784	3.626	2.793	3.626	1.724	1.591	1.724
2011	30	30	42	18.293	7.784	18.293	18.293	7.784	18.293	6.366	3.626	6.366	1.991	1.724	1.991
2012	18	18	30	146.342	18.293	146.342	146.342	18.293	146.342	29.596	6.366	29.596	2.630	1.991	2.630
2013	6	6	18	21,951.271	146.342	21,951.271	21,951.271	146.342	21,951.271	739.892	29.596	739.892	11.837	2.630	11.837

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 2, EXHIBIT 7, SHEET 23; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 2, EXHIBIT 7, SHEET 23; SELECTED CUM. BASED ON (3)
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)
(7) FROM SECTION 2, EXHIBIT 7, SHEET 24; SELECTED CUM. BASED ON (2)
(8) FROM SECTION 2, EXHIBIT 7, SHEET 24; SELECTED CUM. BASED ON (3)
(9) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)
(10) FROM SECTION 2, EXHIBIT 7, SHEET 29; SELECTED CUM. BASED ON (2)
(11) FROM SECTION 2, EXHIBIT 7, SHEET 29; SELECTED CUM. BASED ON (3)
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)
(13) FROM SECTION 2, EXHIBIT 7, SHEET 30; SELECTED CUM. BASED ON (2)
(14) FROM SECTION 2, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	0.334	-	0.334
1984	354	354	366	0.535	0.334	0.535
1985	342	342	354	0.667	0.535	0.667
1986	330	330	342	0.789	0.667	0.789
1987	318	318	330	1.026	0.789	1.026
1988	306	306	318	1.157	1.026	1.157
1989	294	294	306	1.435	1.157	1.435
1990	282	282	294	1.746	1.435	1.746
1991	270	270	282	2.063	1.746	2.063
1992	258	258	270	2.372	2.063	2.372
1993	246	246	258	2.692	2.372	2.692
1994	234	234	246	3.038	2.692	3.038
1995	222	222	234	3.280	3.038	3.280
1996	210	210	222	3.463	3.280	3.463
1997	198	198	210	3.746	3.463	3.746
1998	186	186	198	3.951	3.746	3.951
1999	174	174	186	4.275	3.951	4.275
2000	162	162	174	4.683	4.275	4.683
2001	150	150	162	5.065	4.683	5.065
2002	138	138	150	5.636	5.065	5.636
2003	126	126	138	6.226	5.636	6.226
2004	114	114	126	6.999	6.226	6.999
2005	102	102	114	7.403	6.999	7.403
2006	90	90	102	8.166	7.403	8.166
2007	78	78	90	9.104	8.166	9.104
2008	66	66	78	10.098	9.104	10.098
2009	54	54	66	11.222	10.098	11.222
2010	42	42	54	12.137	11.222	12.137
2011	30	30	42	13.104	12.137	13.104
2012	18	18	30	13.760	13.104	13.760
2013	6	6	18	13.855	13.760	13.855

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 2, EXHIBIT 7, SHEET 38; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 2, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	0	7	64	131	196	256	316	385	453	502	541	583	639	679	729	785	830	1,225	1,701	2,104	2,516	2,799	2,934	3,042	3,252	3,297	3,343	3,432	3,648	3,713	3,813	3,834	3,859	3,859	3,940	3,941	3,941
1978	0	0	9	80	165	246	321	392	478	575	616	655	706	742	791	913	1,033	1,547	1,826	2,124	2,320	2,443	2,573	2,608	2,754	2,828	2,906	2,976	2,994	3,166	3,228	3,233	3,235	3,323	3,405	3,511		3,511
1979	0	0	9	79	162	242	305	368	450	531	603	663	710	789	910	1,063	1,505	1,919	2,526	2,981	3,165	3,611	3,742	3,804	3,937	4,060	4,127	4,131	4,194	4,335	4,531	4,574	4,574	4,574	4,616			4,616
1980	0	0	10	90	184	270	337	386	434	526	620	706	839	980	1,168	1,609	2,129	2,659	3,084	3,293	3,593	3,782	3,981	4,170	4,260	4,352	4,492	4,535	4,611	4,720	4,737	4,737	4,775	4,785				4,785
1981	0	0	10	83	165	234	309	399	495	584	632	692	865	1,004	1,662	1,921	2,477	2,883	3,382	3,624	3,665	3,851	3,857	4,023	4,155	4,201	4,540	4,875	5,026	5,034	5,134	5,144	5,176					5,176
1982	0	0	10	89	178	269	348	433	502	569	668	790	901	1,318	1,784	2,531	3,125	3,601	4,007	4,250	4,458	4,860	5,031	5,180	5,210	5,487	5,536	5,699	5,800	5,889	5,931	6,030						6,030
1983	0	0	11	102	173	235	311	396	495	604	742	889	1,360	2,319	3,008	3,273	3,599	3,843	4,067	4,333	4,580	4,672	4,898	4,980	5,011	5,330	5,364	5,408	5,424	5,448	5,537							5,537
1984	0	0	8	90	192	289	363	463	581	767	996	1,964	2,869	3,840	4,727	5,280	5,653	5,995	6,236	6,573	6,986	7,170	7,370	7,602	7,923	8,340	8,402	8,420	8,435	8,446								8,446
1985	0	0	23	153	273	410	536	655	790	945	1,599	2,742	3,674	4,541	5,080	5,427	5,646	5,992	6,537	6,837	7,134	7,210	7,571	7,652	7,781	7,794	7,919	8,094	8,127									8,127
1986	0	0	0	47	172	308	551	790	999	1,789	3,263	4,271	4,898	6,393	6,731	7,079	7,436	7,800	8,062	8,105	8,213	8,475	8,874	9,154	9,291	9,336	9,393	9,452										9,452
1987	0	0	0	43	132	266	500	731	1,691	2,573	3,654	5,053	5,737	6,595	6,806	7,088	7,431	7,648	7,921	8,126	8,247	8,832	9,358	9,639	9,670	9,689	9,722											9,722
1988	0	0	9	87	256	434	617	1,482	2,979	4,247	5,365	5,891	6,280	6,898	7,290	7,626	8,012	8,333	8,544	8,785	9,054	9,541	9,677	9,772	10,056	10,264												10,264
1989	0	0	12	82	301	693	1,519	2,872	3,881	5,233	6,004	6,782	7,379	7,924	8,528	8,807	9,196	9,285	9,688	10,318	10,727	10,916	10,941	11,149	11,558													11,558
1990	0	0	0	31	275	1,356	2,816	3,924	4,895	5,544	6,345	6,617	7,013	7,527	7,782	8,166	8,476	8,809	9,106	9,374	9,536	9,617	9,716	9,860														9,860
1991	0	8	25	121	863	2,232	3,311	4,158	4,676	5,492	6,412	6,947	7,322	7,657	7,813	8,118	8,858	9,325	9,493	9,715	9,875	10,106	10,373															10,373
1992	0	0	5	685	2,190	3,264	4,540	5,317	6,061	6,821	7,791	8,397	8,859	9,106	9,546	10,067	10,438	10,827	11,118	11,183	11,688	11,925																11,925
1993	0	0	225	1,232	2,909	4,695	5,641	6,859	7,522	8,131	8,985	9,237	9,644	9,980	10,339	10,918	11,339	11,652	11,716	11,767	12,016																	12,016
1994	0	53	344	2,057	3,554	4,976	5,823	6,841	7,461	8,344	8,916	9,527	9,683	10,222	10,729	11,130	11,220	11,368	11,560	12,073																		12,073
1995	0	9	431	1,668	3,130	4,141	4,855	5,484	5,721	6,006	6,898	7,464	7,936	8,396	9,089	9,206	9,321	9,415	9,567																			9,567
1996	0	7	469	1,725	3,027	4,197	5,090	5,672	6,340	6,829	7,162	7,967	9,164	9,729	10,009	10,285	10,418	10,865																				10,865
1997	0	47	503	1,245	2,490	3,601	4,822	5,493	5,901	6,312	6,792	7,813	8,205	8,761	8,927	9,073	9,311																					9,311
1998	0	15	806	2,367	3,540	4,815	5,678	6,760	7,729	8,390	10,387	11,151	11,640	11,837	12,125	12,915																						12,915
1999	0	44	856	2,411	3,855	5,002	5,962	7,164	8,325	9,436	10,574	11,060	11,447	11,838	12,631																							12,631
2000	0	91	935	3,406	4,780	6,212	7,342	8,877	11,064	11,723	12,729	13,436	14,535	14,986																								14,986
2001	0	55	1,621	2,960	4,384	6,044	8,100	9,772	10,563	10,925	11,392	12,314	13,553																									13,553
2002	0	52	1,240	3,195	4,796	6,850	8,742	10,422	11,402	12,149	13,457	14,483																										14,483
2003	0	151	1,496	3,534	5,114	6,866	8,165	8,742	9,355	9,895	11,328																											11,328
2004	0	71	1,341	3,894	5,710	7,428	8,296	9,640	10,528	11,062																												11,062
2005	1	193	1,548	3,758	5,156	6,190	7,220	8,268	10,071																													10,071
2006	0	296	1,617	2,681	3,494	4,486	5,313	6,548																														6,548
2007	0	285	845	1,638	2,456	3,717	5,528																															5,528
2008	4	122	695	1,815	2,675	3,965																																3,965
2009	2	84	620	1,492	2,390																																	2,390
2010	0	72	907	1,974																																		1,974
2011	0	102	1,073																																			1,073
2012	0	113																																				113
2013	1																																					1
																																						299,775

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			8.742	2.052	1.491	1.307	1.236	1.218	1.176	1.108	1.077	1.078	1.097	1.063	1.073	1.077	1.058	1.476	1.389	1.237	1.195	1.113	1.048	1.037	1.069	1.014	1.014	1.027	1.063	1.018	1.027	1.005	1.007	1.000	1.021	1.000		
1978			8.742	2.052	1.491	1.307	1.219	1.220	1.203	1.072	1.064	1.078	1.051	1.065	1.155	1.131	1.498	1.180	1.163	1.092	1.053	1.053	1.013	1.056	1.027	1.028	1.024	1.006	1.057	1.020	1.002	1.001	1.027	1.025	1.031			
1979			8.742	2.052	1.491	1.261	1.208	1.222	1.178	1.136	1.099	1.072	1.110	1.154	1.168	1.416	1.275	1.316	1.180	1.062	1.141	1.036	1.016	1.035	1.031	1.016	1.001	1.015	1.034	1.045	1.009	1.000	1.000	1.009				
1980			8.742	2.052	1.470	1.247	1.146	1.124	1.213	1.179	1.137	1.190	1.168	1.192	1.378	1.323	1.248	1.160	1.068	1.091	1.052	1.053	1.047	1.022	1.022	1.032	1.009	1.017	1.024	1.004	1.000	1.008	1.002					
1981			8.742	1.988	1.413	1.323	1.290	1.242	1.179	1.083	1.095	1.250	1.161	1.655	1.156	1.289	1.164	1.173	1.072	1.011	1.051	1.002	1.043	1.033	1.011	1.081	1.074	1.031	1.002	1.020	1.002	1.006						
1982			8.541	2.006	1.505	1.295	1.244	1.161	1.133	1.173	1.182	1.141	1.463	1.354	1.419	1.235	1.152	1.113	1.061	1.049	1.090	1.035	1.030	1.006	1.053	1.009	1.029	1.018	1.015	1.007	1.017							
1983			8.960	1.698	1.360	1.323	1.272	1.249	1.221	1.228	1.199	1.530	1.705	1.297	1.088	1.099	1.068	1.058	1.066	1.057	1.020	1.048	1.017	1.006	1.064	1.006	1.008	1.003	1.005	1.016								
1984			11.874	2.136	1.507	1.259	1.274	1.255	1.320	1.298	1.973	1.461	1.338	1.231	1.117	1.071	1.061	1.040	1.054	1.063	1.026	1.028	1.032	1.042	1.053	1.007	1.002	1.002	1.001									
1985			6.599	1.791	1.499	1.308	1.221	1.207	1.196	1.693	1.714	1.340	1.236	1.119	1.068	1.040	1.061	1.091	1.046	1.044	1.011	1.050	1.011	1.017	1.002	1.016	1.022	1.004										
1986				3.659	1.790	1.787	1.433	1.265	1.791	1.824	1.309	1.147	1.305	1.053	1.052	1.050	1.049	1.034	1.005	1.013	1.032	1.047	1.032	1.015	1.005	1.006	1.006											
1987				3.056	2.013	1.884	1.461	2.314	1.522	1.420	1.383	1.135	1.150	1.032	1.042	1.048	1.029	1.036	1.026	1.015	1.071	1.059	1.030	1.003	1.002	1.003												
1988			9.453	2.952	1.695	1.422	2.400	2.010	1.426	1.263	1.098	1.066	1.098	1.057	1.046	1.051	1.040	1.025	1.028	1.031	1.054	1.014	1.010	1.029	1.021													
1989			6.619	3.677	2.302	2.191	1.891	1.351	1.348	1.147	1.130	1.088	1.074	1.076	1.033	1.044	1.010	1.043	1.065	1.040	1.018	1.002	1.019	1.037														
1990				8.849	4.935	2.077	1.394	1.247	1.133	1.145	1.043	1.060	1.073	1.034	1.049	1.038	1.039	1.034	1.029	1.017	1.008	1.010	1.015															
1991		3.144	4.815	7.130	2.585	1.483	1.256	1.125	1.174	1.167	1.083	1.054	1.046	1.020	1.039	1.091	1.053	1.018	1.023	1.016	1.023	1.026																
1992			137.003	3.197	1.490	1.391	1.171	1.140	1.125	1.142	1.078	1.055	1.028	1.048	1.055	1.037	1.037	1.027	1.006	1.045	1.020																	
1993			5.482	2.362	1.614	1.201	1.216	1.097	1.081	1.105	1.028	1.044	1.035	1.036	1.056	1.039	1.028	1.005	1.004	1.021																		
1994		6.442	5.980	1.728	1.400	1.170	1.175	1.091	1.118	1.069	1.069	1.016	1.056	1.050	1.037	1.008	1.013	1.017	1.044																			
1995		50.695	3.871	1.876	1.323	1.172	1.130	1.043	1.050	1.149	1.082	1.063	1.058	1.082	1.013	1.013	1.010	1.016																				
1996		70.241	3.681	1.755	1.386	1.213	1.114	1.118	1.077	1.049	1.112	1.150	1.062	1.029	1.028	1.013	1.043																					
1997		10.775	2.473	2.001	1.446	1.339	1.139	1.074	1.070	1.076	1.150	1.050	1.068	1.019	1.016	1.026																						
1998		54.638	2.937	1.495	1.360	1.179	1.191	1.143	1.086	1.238	1.073	1.044	1.017	1.024	1.065																							
1999		19.399	2.815	1.599	1.298	1.192	1.202	1.162	1.134	1.121	1.046	1.035	1.034	1.067																								
2000		10.264	3.640	1.403	1.300	1.182	1.209	1.246	1.060	1.086	1.056	1.082	1.031																									
2001	182.933	29.539	1.826	1.481	1.379	1.340	1.206	1.081	1.034	1.043	1.081	1.101																										
2002		23.976	2.576	1.501	1.428	1.276	1.192	1.094	1.066	1.108	1.076																											
2003		9.875	2.363	1.447	1.343	1.189	1.071	1.070	1.058	1.145																												
2004		18.907	2.903	1.466	1.301	1.117	1.162	1.092	1.051																													
2005	193.322	8.010	2.427	1.372	1.201	1.166	1.145	1.218																														
2006		5.470	1.658	1.303	1.284	1.185	1.232																															
2007		2.968	1.938	1.500	1.514	1.487																																
2008	28.760	5.684	2.612	1.474	1.482																																	
2009	42.125	7.353	2.409	1.602																																		
2010		12.539	2.175																																			
2011		10.494																																				
2012																																						
3 Yr Avg	88.069	10.129	2.399	1.525	1.427	1.279	1.180	1.127	1.058	1.098	1.071	1.072	1.027	1.037	1.036	1.017	1.022	1.013	1.018	1.028	1.017	1.013	1.015	1.023	1.009	1.008	1.010	1.003	1.007	1.014	1.006	1.005	1.010	1.011	1.026	1.000		
5 Yr Avg	111.785	7.808	2.159	1.450	1.356	1.229	1.160	1.111	1.054	1.100	1.066	1.062	1.042	1.044	1.032	1.020	1.026	1.017	1.022	1.028	1.025	1.023	1.021	1.020	1.016	1.008	1.014	1.012	1.009	1.018	1.006	1.004	1.009	1.011	1.026	1.000		
7 Yr Avg	111.785	7.503	2.303	1.452	1.365	1.252	1.174	1.138	1.070	1.117	1.085	1.075	1.046	1.044	1.039	1.032	1.032	1.023	1.029	1.026	1.032	1.030	1.021	1.021	1.028	1.018	1.022	1.013	1.020	1.018	1.010	1.004	1.009	1.011	1.026	1.000		
5 Yr Wtd	79.081	6.217	2.050	1.420	1.323	1.203	1.156	1.108	1.054	1.099	1.067	1.065	1.039	1.044	1.034	1.020	1.026	1.016	1.021	1.028	1.024	1.021	1.021	1.021	1.016	1.008	1.013	1.010	1.008	1.017	1.007	1.004	1.008	1.011	1.026	1.000		
10 Yr Wtd	205.557	7.966	2.258	1.443	1.338	1.221	1.173	1.130	1.067	1.107	1.074	1.064	1.041	1.041	1.040	1.034	1.030	1.024	1.027	1.030	1.028	1.030	1.022	1.022	1.023	1.016	1.017	1.012	1.019	1.018	1.009	1.004	1.008	1.011	1.026	1.000		
12 Yr Wtd	211.510	8.851	2.387	1.458	1.345	1.227	1.167	1.122	1.072	1.109	1.074	1.063	1.046	1.045	1.041	1.036	1.033	1.029	1.030	1.032	1.032	1.029	1.023	1.023	1.025	1.016	1.017	1.012	1.019	1.018	1.009	1.004	1.008	1.011	1.026	1.000		TAIL
Prior FY	150.000	8.000	2.350	1.450	1.330	1.200	1.170	1.115	1.073	1.080	1.072	1.055	1.048	1.041	1.037	1.036	1.035	1.034	1.034	1.032	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
PA Sel.	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	
Selected	150.000	8.000	2.350	1.450	1.340	1.210	1.175	1.120	1.070	1.090	1.074	1.060	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	21951.3	146.342	18.293	7.784	5.368	4.006	3.311	2.818	2.516	2.351	2.157	2.009	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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																										3,252	3,297	3,343	3,432	3,648	3,713	3,813	3,834	3,859	3,859	3,940	3,941	3,941
1978																									2,754	2,828	2,906	2,976	2,994	3,166	3,228	3,233	3,235	3,323	3,405	3,511		3,511
1979																								3,804	3,937	4,060	4,127	4,131	4,194	4,335	4,531	4,574	4,574	4,574	4,616			4,616
1980																							3,981	4,170	4,260	4,352	4,492	4,535	4,611	4,720	4,737	4,737	4,775	4,785				4,785
1981																						3,851	3,857	4,023	4,155	4,201	4,540	4,875	5,026	5,034	5,134	5,144	5,176					5,176
1982																					4,458	4,860	5,031	5,180	5,210	5,487	5,536	5,699	5,800	5,889	5,931	6,030						6,030
1983																				4,333	4,580	4,672	4,898	4,980	5,011	5,330	5,364	5,408	5,424	5,448	5,537							5,537
1984																			6,236	6,573	6,986	7,170	7,370	7,602	7,923	8,340	8,402	8,420	8,435	8,446								8,446
1985																		5,992	6,537	6,837	7,134	7,210	7,571	7,652	7,781	7,794	7,919	8,094	8,127									8,127
1986																	7,436	7,800	8,062	8,105	8,213	8,475	8,874	9,154	9,291	9,336	9,393	9,452										9,452
1987																7,088	7,431	7,648	7,921	8,126	8,247	8,832	9,358	9,639	9,670	9,689	9,722											9,722
1988															7,290	7,626	8,012	8,333	8,544	8,785	9,054	9,541	9,677	9,772	10,056	10,264												10,264
1989														7,924	8,528	8,807	9,196	9,285	9,688	10,318	10,727	10,916	10,941	11,149	11,558													11,558
1990													7,013	7,527	7,782	8,166	8,476	8,809	9,106	9,374	9,536	9,617	9,716	9,860														9,860
1991												6,947	7,322	7,657	7,813	8,118	8,858	9,325	9,493	9,715	9,875	10,106	10,373															10,373
1992											7,791	8,397	8,859	9,106	9,546	10,067	10,438	10,827	11,118	11,183	11,688	11,925																11,925
1993										8,131	8,985	9,237	9,644	9,980	10,339	10,918	11,339	11,652	11,716	11,767	12,016																	12,016
1994									7,461	8,344	8,916	9,527	9,683	10,222	10,729	11,130	11,220	11,368	11,560	12,073																		12,073
1995								5,484	5,721	6,006	6,898	7,464	7,936	8,396	9,089	9,206	9,321	9,415	9,567																			9,567
1996							5,090	5,672	6,340	6,829	7,162	7,967	9,164	9,729	10,009	10,285	10,418	10,865																				10,865
1997						3,601	4,822	5,493	5,901	6,312	6,792	7,813	8,205	8,761	8,927	9,073	9,311																					9,311
1998					3,540	4,815	5,678	6,760	7,729	8,390	10,387	11,151	11,640	11,837	12,125	12,915																						12,915
1999				2,411	3,855	5,002	5,962	7,164	8,325	9,436	10,574	11,060	11,447	11,838	12,631																							12,631
2000			935	3,406	4,780	6,212	7,342	8,877	11,064	11,723	12,729	13,436	14,535	14,986																								14,986
2001		55	1,621	2,960	4,384	6,044	8,100	9,772	10,563	10,925	11,392	12,314	13,553																									13,553
2002	0	52	1,240	3,195	4,796	6,850	8,742	10,422	11,402	12,149	13,457	14,483																										14,483
2003	0	151	1,496	3,534	5,114	6,866	8,165	8,742	9,355	9,895	11,328																											11,328
2004	0	71	1,341	3,894	5,710	7,428	8,296	9,640	10,528	11,062																												11,062
2005	1	193	1,548	3,758	5,156	6,190	7,220	8,268	10,071																													10,071
2006	0	296	1,617	2,681	3,494	4,486	5,313	6,548																														6,548
2007	0	285	845	1,638	2,456	3,717	5,528																															5,528
2008	4	122	695	1,815	2,675	3,965																																3,965
2009	2	84	620	1,492	2,390																																	2,390
2010	0	72	907	1,974																																		1,974
2011	0	102	1,073																																			1,073
2012	0	113																																				113
2013	1																																					1
																																						299,775

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																										1.014	1.014	1.027	1.063	1.018	1.027	1.005	1.007	1.000	1.021	1.000	
1978																									1.027	1.028	1.024	1.006	1.057	1.020	1.002	1.001	1.027	1.025	1.031		
1979																								1.035	1.031	1.016	1.001	1.015	1.034	1.045	1.009	1.000	1.000	1.009			
1980																							1.047	1.022	1.022	1.032	1.009	1.017	1.024	1.004	1.000	1.008	1.002				
1981																						1.002	1.043	1.033	1.011	1.081	1.074	1.031	1.002	1.020	1.002	1.006					
1982																					1.090	1.035	1.030	1.006	1.053	1.009	1.029	1.018	1.015	1.007	1.017						
1983																				1.057	1.020	1.048	1.017	1.006	1.064	1.006	1.008	1.003	1.005	1.016							
1984																			1.054	1.063	1.026	1.028	1.032	1.042	1.053	1.007	1.002	1.002	1.001								
1985																		1.091	1.046	1.044	1.011	1.050	1.011	1.017	1.002	1.016	1.022	1.004									
1986																	1.049	1.034	1.005	1.013	1.032	1.047	1.032	1.015	1.005	1.006	1.006										
1987																1.048	1.029	1.036	1.026	1.015	1.071	1.059	1.030	1.003	1.002	1.003											
1988															1.046	1.051	1.040	1.025	1.028	1.031	1.054	1.014	1.010	1.029	1.021													
1989														1.076	1.033	1.044	1.010	1.043	1.065	1.040	1.018	1.002	1.019	1.037														
1990													1.073	1.034	1.049	1.038	1.039	1.034	1.029	1.017	1.008	1.010	1.015															
1991												1.054	1.046	1.020	1.039	1.091	1.053	1.018	1.023	1.016	1.023	1.026																
1992											1.078	1.055	1.028	1.048	1.055	1.037	1.037	1.027	1.006	1.045	1.020																	
1993										1.105	1.028	1.044	1.035	1.036	1.056	1.039	1.028	1.005	1.004	1.021																		
1994									1.118	1.069	1.069	1.016	1.056	1.050	1.037	1.008	1.013	1.017	1.044																			
1995								1.043	1.050	1.149	1.082	1.063	1.058	1.082	1.013	1.013	1.010	1.016																				
1996							1.114	1.118	1.077	1.049	1.112	1.150	1.062	1.029	1.028	1.013	1.043																					
1997						1.339	1.139	1.074	1.070	1.076	1.150	1.050	1.068	1.019	1.016	1.026																						
1998					1.360	1.179	1.191	1.143	1.086	1.238	1.073	1.044	1.017	1.024	1.065																							
1999				1.599	1.298	1.192	1.202	1.162	1.134	1.121	1.046	1.035	1.034	1.067																								
2000			3.640	1.403	1.300	1.182	1.209	1.246	1.060	1.086	1.056	1.082	1.031																									
2001		29.539	1.826	1.481	1.379	1.340	1.206	1.081	1.034	1.043	1.081	1.101																										
2002		23.976	2.576	1.501	1.428	1.276	1.192	1.094	1.066	1.108	1.076																											
2003		9.875	2.363	1.447	1.343	1.189	1.071	1.070	1.058	1.145																												
2004		18.907	2.903	1.466	1.301	1.117	1.162	1.092	1.051																													
2005	193.322	8.010	2.427	1.372	1.201	1.166	1.145	1.218																														
2006		5.470	1.658	1.303	1.284	1.185	1.232																															
2007		2.968	1.938	1.500	1.514	1.487																																
2008	28.760	5.684	2.612	1.474	1.482																																	
2009	42.125	7.353	2.409	1.602																																		
2010		12.539	2.175																																			
2011		10.494																																				
2012																																						
3 Yr Avg	88.069	10.129	2.399	1.525	1.427	1.279	1.180	1.127	1.058	1.098	1.071	1.072	1.027	1.037	1.036	1.017	1.022	1.013	1.018	1.028	1.017	1.013	1.015	1.023	1.009	1.008	1.010	1.003	1.007	1.014	1.006	1.003	1.010	1.011	1.026	1.000	
5 Yr Avg	88.069	7.808	2.159	1.450	1.356	1.229	1.160	1.111	1.054	1.100	1.066	1.062	1.042	1.044	1.032	1.020	1.026	1.017	1.022	1.028	1.025	1.023	1.021	1.020	1.016	1.008	1.014	1.012	1.009	1.018	1.006	1.004	1.009	1.011	1.026	1.000	
7 Yr Avg	88.069	7.503	2.303	1.452	1.365	1.252	1.174	1.138	1.070	1.117	1.085	1.075	1.046	1.044	1.039	1.032	1.032	1.023	1.029	1.026	1.032	1.030	1.021	1.021	1.028	1.018	1.022	1.013	1.020	1.018	1.010	1.004	1.009	1.011	1.026	1.000	
3 Yr Wtd		10.043	2.377	1.521	1.411	1.255	1.174	1.124	1.058	1.097	1.071	1.074	1.028	1.038	1.039	1.017	1.022	1.013	1.018	1.028	1.018	1.013	1.015	1.024	1.009	1.008	1.010	1.003	1.006	1.014	1.007	1.005	1.008	1.011	1.026	1.000	
5 Yr Wtd	79.081	6.217	2.050	1.420	1.323	1.203	1.156	1.108	1.054	1.099	1.067	1.065	1.039	1.044	1.034	1.020	1.026	1.016	1.021	1.028	1.024	1.021	1.021	1.021	1.016	1.008	1.013	1.010	1.008	1.017	1.007	1.004	1.008	1.011	1.026	1.000	
10 Yr Wtd	205.557	7.966	2.258	1.443	1.338	1.221	1.173	1.130	1.067	1.107	1.074	1.064	1.041	1.041	1.040	1.034	1.030	1.024	1.027	1.030	1.028	1.030	1.022	1.022	1.023	1.016	1.017	1.012	1.019	1.018	1.009	1.004	1.008	1.011	1.026	1.000	TAIL
Prior FY	150.000	8.000	2.350	1.450	1.330	1.200	1.170	1.115	1.073	1.080	1.072	1.055	1.048	1.041	1.037	1.036	1.035	1.034	1.034	1.032	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
PA Sel.	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	1.049
Selected	150.000	8.000	2.350	1.450	1.340	1.210	1.175	1.120	1.070	1.090	1.074	1.060	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	21951.271	146.342	18.293	7.784	5.368	4.006	3.311	2.818	2.516	2.351	2.157	2.009	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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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%
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%																													100.0%
2006		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%
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%
2011		100.0%	100.0%																																			100.0%
2012		100.0%																																				100.0%
2013	100.0%																																					100.0%

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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%	0.00%	0.04%	0.08%	0.12%	0.15%	0.19%	0.23%	0.27%	0.30%	0.32%	0.35%	0.38%	0.40%	0.43%	0.47%	0.49%	0.73%	1.01%	1.25%	1.50%	1.67%	1.75%	1.81%	1.93%	1.96%	1.99%	2.04%	2.17%	2.21%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	16,808,668
1978	0.00%	0.00%	0.01%	0.05%	0.10%	0.15%	0.19%	0.23%	0.29%	0.34%	0.37%	0.39%	0.42%	0.44%	0.47%	0.55%	0.62%	0.92%	1.09%	1.27%	1.39%	1.46%	1.54%	1.56%	1.65%	1.69%	1.74%	1.78%	1.79%	1.89%	1.93%	0.02%	0.02%	0.02%	0.02%	0.02%		16,737,992
1979	0.00%	0.00%	0.01%	0.05%	0.10%	0.14%	0.18%	0.22%	0.27%	0.32%	0.36%	0.40%	0.42%	0.47%	0.54%	0.63%	0.90%	1.14%	1.51%	1.78%	1.89%	2.15%	2.23%	2.27%	2.35%	2.42%	2.46%	2.46%	2.50%	2.58%	2.70%	0.03%	0.03%	0.03%	0.03%			16,773,433
1980	0.00%	0.00%	0.01%	0.05%	0.11%	0.15%	0.19%	0.22%	0.25%	0.30%	0.36%	0.40%	0.48%	0.56%	0.67%	0.92%	1.22%	1.52%	1.77%	1.89%	2.06%	2.17%	2.28%	2.39%	2.44%	2.49%	2.57%	2.60%	2.64%	2.71%	2.72%	0.03%	0.03%	0.03%				17,448,182
1981	0.00%	0.00%	0.01%	0.05%	0.10%	0.14%	0.18%	0.23%	0.29%	0.34%	0.37%	0.41%	0.51%	0.59%	0.98%	1.13%	1.46%	1.70%	1.99%	2.13%	2.16%	2.27%	2.27%	2.37%	2.44%	2.47%	2.67%	2.87%	2.96%	2.96%	3.02%	0.03%	0.03%					16,998,954
1982	0.00%	0.00%	0.01%	0.05%	0.10%	0.16%	0.20%	0.25%	0.29%	0.33%	0.39%	0.46%	0.52%	0.77%	1.04%	1.47%	1.82%	2.10%	2.33%	2.48%	2.60%	2.83%	2.93%	3.02%	3.03%	3.20%	3.22%	3.32%	3.38%	3.43%	3.45%	0.04%						17,167,821
1983	0.00%	0.00%	0.01%	0.06%	0.10%	0.14%	0.18%	0.23%	0.29%	0.35%	0.43%	0.51%	0.79%	1.34%	1.74%	1.89%	2.08%	2.22%	2.35%	2.50%	2.65%	2.70%	2.83%	2.88%	2.89%	3.08%	3.10%	3.12%	3.13%	3.15%	3.20%							17,314,056
1984	0.00%	0.00%	0.00%	0.05%	0.11%	0.17%	0.21%	0.27%	0.33%	0.44%	0.57%	1.13%	1.65%	2.21%	2.72%	3.04%	3.25%	3.45%	3.58%	3.78%	4.02%	4.12%	4.24%	4.37%	4.55%	4.79%	4.83%	4.84%	4.85%	4.85%								17,396,710
1985	0.00%	0.00%	0.01%	0.08%	0.15%	0.22%	0.29%	0.36%	0.43%	0.51%	0.87%	1.49%	2.00%	2.47%	2.77%	2.96%	3.07%	3.26%	3.56%	3.72%	3.88%	3.93%	4.12%	4.17%	4.24%	4.24%	4.31%	4.41%	4.43%									18,364,828
1986	0.00%	0.00%	0.00%	0.02%	0.09%	0.16%	0.29%	0.42%	0.53%	0.95%	1.73%	2.27%	2.60%	3.39%	3.57%	3.76%	3.95%	4.14%	4.28%	4.30%	4.36%	4.50%	4.71%	4.86%	4.93%	4.95%	4.98%	5.02%										18,846,257
1987	0.00%	0.00%	0.00%	0.02%	0.07%	0.13%	0.25%	0.37%	0.85%	1.29%	1.84%	2.54%	2.89%	3.32%	3.42%	3.57%	3.74%	3.85%	3.99%	4.09%	4.15%	4.44%	4.71%	4.85%	4.87%	4.87%	4.89%											19,875,240
1988	0.00%	0.00%	0.00%	0.04%	0.13%	0.22%	0.31%	0.75%	1.52%	2.16%	2.73%	3.00%	3.19%	3.51%	3.71%	3.88%	4.07%	4.24%	4.35%	4.47%	4.60%	4.85%	4.92%	4.97%	5.11%	5.22%												19,660,304
1989	0.00%	0.00%	0.01%	0.04%	0.15%	0.34%	0.75%	1.41%	1.90%	2.57%	2.95%	3.33%	3.62%	3.89%	4.19%	4.32%	4.51%	4.56%	4.76%	5.06%	5.27%	5.36%	5.37%	5.47%	5.67%													20,371,910
1990	0.00%	0.00%	0.00%	0.01%	0.13%	0.65%	1.34%	1.87%	2.34%	2.65%	3.03%	3.16%	3.35%	3.59%	3.72%	3.90%	4.05%	4.21%	4.35%	4.48%	4.55%	4.59%	4.64%	4.71%														20,942,088
1991	0.00%	0.00%	0.01%	0.06%	0.40%	1.03%	1.53%	1.92%	2.16%	2.53%	2.96%	3.20%	3.38%	3.53%	3.60%	3.74%	4.08%	4.30%	4.38%	4.48%	4.55%	4.66%	4.78%															21,689,651
1992	0.00%	0.00%	0.00%	0.31%	1.00%	1.49%	2.07%	2.42%	2.76%	3.11%	3.55%	3.82%	4.04%	4.15%	4.35%	4.59%	4.75%	4.93%	5.06%	5.09%	5.32%	5.43%																21,954,933
1993	0.00%	0.00%	0.10%	0.54%	1.29%	2.08%	2.49%	3.03%	3.33%	3.59%	3.97%	4.08%	4.26%	4.41%	4.57%	4.83%	5.01%	5.15%	5.18%	5.20%	5.31%																	22,621,374
1994	0.00%	0.02%	0.16%	0.93%	1.61%	2.26%	2.64%	3.10%	3.38%	3.78%	4.04%	4.32%	4.39%	4.64%	4.87%	5.05%	5.09%	5.16%	5.24%	5.48%																		22,048,532
1995	0.00%	0.00%	0.20%	0.76%	1.42%	1.88%	2.21%	2.50%	2.60%	2.73%	3.14%	3.40%	3.61%	3.82%	4.14%	4.19%	4.24%	4.29%	4.35%																			21,970,116
1996	0.00%	0.00%	0.21%	0.78%	1.36%	1.89%	2.29%	2.55%	2.85%	3.07%	3.22%	3.58%	4.12%	4.38%	4.50%	4.63%	4.69%	4.89%																				22,232,463
1997	0.00%	0.02%	0.23%	0.56%	1.11%	1.61%	2.16%	2.46%	2.64%	2.82%	3.04%	3.50%	3.67%	3.92%	3.99%	4.06%	4.17%																					22,352,179
1998	0.00%	0.01%	0.36%	1.04%	1.56%	2.12%	2.50%	2.98%	3.41%	3.70%	4.58%	4.92%	5.13%	5.22%	5.34%	5.69%																						22,686,876
1999	0.00%	0.02%	0.37%	1.05%	1.68%	2.18%	2.60%	3.13%	3.64%	4.12%	4.62%	4.83%	5.00%	5.17%	5.52%																							22,896,749
2000	0.00%	0.04%	0.40%	1.47%	2.06%	2.68%	3.17%	3.83%	4.77%	5.06%	5.49%	5.79%	6.27%	6.46%																								23,186,938
2001	0.00%	0.02%	0.68%	1.23%	1.83%	2.52%	3.38%	4.08%	4.41%	4.56%	4.75%	5.14%	5.65%																									23,973,016
2002	0.00%	0.02%	0.51%	1.31%	1.96%	2.80%	3.57%	4.26%	4.66%	4.97%	5.50%	5.92%																										24,464,115
2003	0.00%	0.06%	0.62%	1.46%	2.11%	2.83%	3.36%	3.60%	3.85%	4.08%	4.67%																											24,277,502
2004	0.00%	0.03%	0.56%	1.61%	2.36%	3.08%	3.44%	3.99%	4.36%	4.58%																												24,148,944
2005	0.00%	0.08%	0.65%	1.58%	2.17%	2.61%	3.04%	3.48%	4.24%																													23,758,948
2006	0.00%	0.13%	0.69%	1.14%	1.48%	1.90%	2.25%	2.78%																														23,574,590
2007	0.00%	0.12%	0.36%	0.70%	1.05%	1.59%	2.36%																															23,452,743
2008	0.00%	0.05%	0.30%	0.78%	1.16%	1.71%																																23,147,670
2009	0.00%	0.04%	0.28%	0.66%	1.06%																																	22,503,303
2010	0.00%	0.03%	0.42%	0.91%																																		21,710,635
2011	0.00%	0.05%	0.53%																																			20,240,053
2012	0.00%	0.06%																																				18,793,320
2013	0.00%																																					18,130,692

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																										1.93%	1.96%	1.99%	2.04%	2.17%	2.21%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	16,808,668
1978																									1.65%	1.69%	1.74%	1.78%	1.79%	1.89%	1.93%	0.02%	0.02%	0.02%	0.02%	0.02%		16,737,992
1979																								2.27%	2.35%	2.42%	2.46%	2.46%	2.50%	2.58%	2.70%	0.03%	0.03%	0.03%	0.03%			16,773,433
1980																							2.28%	2.39%	2.44%	2.49%	2.57%	2.60%	2.64%	2.71%	2.72%	0.03%	0.03%	0.03%				17,448,182
1981																						2.27%	2.27%	2.37%	2.44%	2.47%	2.67%	2.87%	2.96%	2.96%	3.02%	0.03%	0.03%					16,998,954
1982																					2.60%	2.83%	2.93%	3.02%	3.03%	3.20%	3.22%	3.32%	3.38%	3.43%	3.45%	0.04%						17,167,821
1983																				2.50%	2.65%	2.70%	2.83%	2.88%	2.89%	3.08%	3.10%	3.12%	3.13%	3.15%	3.20%							17,314,056
1984																			3.58%	3.78%	4.02%	4.12%	4.24%	4.37%	4.55%	4.79%	4.83%	4.84%	4.85%	4.85%								17,396,710
1985																		3.26%	3.56%	3.72%	3.88%	3.93%	4.12%	4.17%	4.24%	4.24%	4.31%	4.41%	4.43%									18,364,828
1986																	3.95%	4.14%	4.28%	4.30%	4.36%	4.50%	4.71%	4.86%	4.93%	4.95%	4.98%	5.02%										18,846,257
1987																3.57%	3.74%	3.85%	3.99%	4.09%	4.15%	4.44%	4.71%	4.85%	4.87%	4.87%	4.89%											19,875,240
1988															3.71%	3.88%	4.07%	4.24%	4.35%	4.47%	4.60%	4.85%	4.92%	4.97%	5.11%	5.22%												19,660,304
1989														3.89%	4.19%	4.32%	4.51%	4.56%	4.76%	5.06%	5.27%	5.36%	5.37%	5.47%	5.67%													20,371,910
1990													3.35%	3.59%	3.72%	3.90%	4.05%	4.21%	4.35%	4.48%	4.55%	4.59%	4.64%	4.71%														20,942,088
1991												3.20%	3.38%	3.53%	3.60%	3.74%	4.08%	4.30%	4.38%	4.48%	4.55%	4.66%	4.78%															21,689,651
1992											3.55%	3.82%	4.04%	4.15%	4.35%	4.59%	4.75%	4.93%	5.06%	5.09%	5.32%	5.43%																21,954,933
1993										3.59%	3.97%	4.08%	4.26%	4.41%	4.57%	4.83%	5.01%	5.15%	5.18%	5.20%	5.31%																	22,621,374
1994									3.38%	3.78%	4.04%	4.32%	4.39%	4.64%	4.87%	5.05%	5.09%	5.16%	5.24%	5.48%																		22,048,532
1995								2.50%	2.60%	2.73%	3.14%	3.40%	3.61%	3.82%	4.14%	4.19%	4.24%	4.29%	4.35%																			21,970,116
1996							2.29%	2.55%	2.85%	3.07%	3.22%	3.58%	4.12%	4.38%	4.50%	4.63%	4.69%	4.89%																				22,232,463
1997						1.61%	2.16%	2.46%	2.64%	2.82%	3.04%	3.50%	3.67%	3.92%	3.99%	4.06%	4.17%																					22,352,179
1998					1.56%	2.12%	2.50%	2.98%	3.41%	3.70%	4.58%	4.92%	5.13%	5.22%	5.34%	5.69%																						22,686,876
1999				1.05%	1.68%	2.18%	2.60%	3.13%	3.64%	4.12%	4.62%	4.83%	5.00%	5.17%	5.52%																							22,896,749
2000			0.40%	1.47%	2.06%	2.68%	3.17%	3.83%	4.77%	5.06%	5.49%	5.79%	6.27%	6.46%																								23,186,938
2001		0.02%	0.68%	1.23%	1.83%	2.52%	3.38%	4.08%	4.41%	4.56%	4.75%	5.14%	5.65%																									23,973,016
2002	0.00%	0.02%	0.51%	1.31%	1.96%	2.80%	3.57%	4.26%	4.66%	4.97%	5.50%	5.92%																										24,464,115
2003	0.00%	0.06%	0.62%	1.46%	2.11%	2.83%	3.36%	3.60%	3.85%	4.08%	4.67%																											24,277,502
2004	0.00%	0.03%	0.56%	1.61%	2.36%	3.08%	3.44%	3.99%	4.36%	4.58%																												24,148,944
2005	0.00%	0.08%	0.65%	1.58%	2.17%	2.61%	3.04%	3.48%	4.24%																													23,758,948
2006	0.00%	0.13%	0.69%	1.14%	1.48%	1.90%	2.25%	2.78%																														23,574,590
2007	0.00%	0.12%	0.36%	0.70%	1.05%	1.59%	2.36%																															23,452,743
2008	0.00%	0.05%	0.30%	0.78%	1.16%	1.71%																																23,147,670
2009	0.00%	0.04%	0.28%	0.66%	1.06%																																	22,503,303
2010	0.00%	0.03%	0.42%	0.91%																																		21,710,635
2011	0.00%	0.05%	0.53%																																			20,240,053
2012	0.00%	0.06%																																				18,793,320
2013	0.00%																																					18,130,692

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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			10	22	45	60	79	104	118	147	176	219	244	328	433	526	595	648	712	755	783	805	817	829	838	849	866	878	881	883	886	889						889
1983			9	32	46	61	84	101	132	162	206	236	341	474	587	673	726	769	808	852	875	888	900	912	922	935	941	944	948	951	953							953
1984			11	27	47	64	80	108	135	189	227	343	507	653	783	885	957	1,016	1,053	1,086	1,103	1,116	1,132	1,143	1,165	1,190	1,196	1,200	1,201	1,203								1,203
1985			10	40	64	84	115	149	184	218	344	514	670	790	889	956	1,014	1,070	1,117	1,141	1,156	1,177	1,197	1,220	1,231	1,240	1,248	1,257	1,263									1,263
1986			3	19	42	68	108	174	214	345	510	658	801	939	1,044	1,116	1,165	1,210	1,233	1,255	1,275	1,286	1,326	1,344	1,359	1,366	1,372	1,382										1,382
1987			10	26	48	85	144	186	318	461	628	803	954	1,061	1,140	1,202	1,247	1,278	1,309	1,326	1,341	1,383	1,408	1,422	1,432	1,438	1,446											1,446
1988			8	33	66	121	159	309	506	680	830	997	1,129	1,250	1,331	1,376	1,421	1,455	1,490	1,510	1,557	1,578	1,588	1,599	1,610	1,620												1,620
1989			4	22	56	97	227	428	603	788	949	1,092	1,234	1,341	1,444	1,479	1,531	1,562	1,601	1,647	1,676	1,699	1,707	1,720	1,737													1,737
1990			1	25	66	184	393	561	760	934	1,147	1,291	1,401	1,488	1,541	1,594	1,643	1,688	1,743	1,782	1,799	1,812	1,826	1,836														1,836
1991		2	12	38	136	303	465	650	823	1,056	1,321	1,431	1,540	1,610	1,667	1,717	1,772	1,835	1,863	1,887	1,896	1,915	1,931															1,931
1992			1	84	237	410	621	834	1,032	1,272	1,435	1,545	1,636	1,712	1,763	1,806	1,874	1,918	1,942	1,960	1,979	1,999																1,999
1993			30	134	281	502	739	935	1,117	1,235	1,381	1,455	1,537	1,588	1,639	1,709	1,759	1,792	1,809	1,826	1,842																	1,842
1994		5	47	168	376	602	803	1,036	1,170	1,315	1,427	1,536	1,591	1,657	1,732	1,803	1,835	1,865	1,883	1,903																		1,903
1995		6	59	244	457	684	886	1,040	1,155	1,238	1,341	1,412	1,477	1,574	1,639	1,673	1,698	1,727	1,745																			1,745
1996		2	75	286	479	740	914	1,061	1,176	1,296	1,375	1,469	1,614	1,703	1,735	1,766	1,793	1,819																				1,819
1997		7	121	307	539	733	911	1,066	1,178	1,259	1,363	1,503	1,594	1,647	1,681	1,720	1,748																					1,748
1998		12	117	378	584	820	991	1,148	1,260	1,348	1,525	1,631	1,688	1,729	1,770	1,813																						1,813
1999		21	181	411	650	877	1,052	1,202	1,340	1,484	1,585	1,661	1,731	1,804	1,853																							1,853
2000		24	201	527	751	968	1,112	1,240	1,412	1,514	1,587	1,663	1,758	1,827																								1,827
2001	1	21	258	519	754	980	1,143	1,330	1,457	1,522	1,585	1,679	1,781																									1,781
2002		16	273	577	805	1,041	1,299	1,455	1,534	1,608	1,695	1,798																										1,798
2003		41	280	603	860	1,063	1,242	1,334	1,420	1,519	1,628																											1,628
2004		27	277	643	833	1,001	1,115	1,211	1,329	1,412																												1,412
2005	1	38	327	542	671	781	900	1,021	1,101																													1,101
2006		67	266	400	466	556	682	780																														780
2007		66	177	263	368	498	655																															655
2008	1	31	108	214	307	440																																440
2009	1	13	86	191	278																																	278
2010		18	133	284																																		284
2011		23	198																																			198
2012		25																																				25
2013	1																																					1
																																						41,190

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	TAIL
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982			2.200	2.045	1.333	1.317	1.316	1.135	1.246	1.197	1.244	1.114	1.344	1.320	1.215	1.131	1.089	1.099	1.060	1.037	1.028	1.015	1.015	1.011	1.013	1.020	1.014	1.003	1.002	1.003	1.003							
1983			3.556	1.438	1.326	1.377	1.202	1.307	1.227	1.272	1.146	1.445	1.390	1.238	1.147	1.079	1.059	1.051	1.054	1.027	1.015	1.014	1.013	1.011	1.014	1.006	1.003	1.004	1.003	1.002								
1984			2.455	1.741	1.362	1.250	1.350	1.250	1.400	1.201	1.511	1.478	1.288	1.199	1.130	1.081	1.062	1.036	1.031	1.016	1.012	1.014	1.010	1.019	1.021	1.005	1.003	1.001	1.002									
1985			4.000	1.600	1.313	1.369	1.296	1.235	1.185	1.578	1.494	1.304	1.179	1.125	1.075	1.061	1.055	1.044	1.021	1.013	1.018	1.017	1.019	1.009	1.007	1.006	1.007	1.005										
1986			6.333	2.211	1.619	1.588	1.611	1.230	1.612	1.478	1.290	1.217	1.172	1.112	1.069	1.044	1.039	1.019	1.018	1.016	1.009	1.031	1.014	1.011	1.005	1.004	1.007											
1987			2.600	1.846	1.771	1.694	1.292	1.710	1.450	1.362	1.279	1.188	1.112	1.074	1.054	1.037	1.025	1.024	1.013	1.011	1.031	1.018	1.010	1.007	1.004	1.006												
1988			4.125	2.000	1.833	1.314	1.943	1.638	1.344	1.221	1.201	1.132	1.107	1.065	1.034	1.033	1.024	1.024	1.013	1.031	1.013	1.006	1.007	1.007	1.006													
1989			5.500	2.545	1.732	2.340	1.885	1.409	1.307	1.204	1.151	1.130	1.087	1.077	1.024	1.035	1.020	1.025	1.029	1.018	1.014	1.005	1.008	1.010														
1990			25.000	2.640	2.788	2.136	1.427	1.355	1.229	1.228	1.126	1.085	1.062	1.036	1.034	1.031	1.027	1.033	1.022	1.010	1.007	1.008	1.005															
1991		6.000	3.167	3.579	2.228	1.535	1.398	1.266	1.283	1.251	1.083	1.076	1.045	1.035	1.030	1.032	1.036	1.015	1.013	1.005	1.010	1.008																
1992			84.000	2.821	1.730	1.515	1.343	1.237	1.233	1.128	1.077	1.059	1.046	1.030	1.024	1.038	1.023	1.013	1.009	1.010	1.010																	
1993			4.467	2.097	1.786	1.472	1.265	1.195	1.106	1.118	1.054	1.056	1.033	1.032	1.043	1.029	1.019	1.009	1.009	1.009																		
1994		9.400	3.574	2.238	1.601	1.334	1.290	1.129	1.124	1.085	1.076	1.036	1.041	1.045	1.041	1.018	1.016	1.010	1.011																			
1995		9.833	4.136	1.873	1.497	1.295	1.174	1.111	1.072	1.083	1.053	1.046	1.066	1.041	1.021	1.015	1.017	1.010																				
1996		37.500	3.813	1.675	1.545	1.235	1.161	1.108	1.102	1.061	1.068	1.099	1.055	1.019	1.018	1.015	1.015																					
1997		17.286	2.537	1.756	1.360	1.243	1.170	1.105	1.069	1.083	1.103	1.061	1.033	1.021	1.023	1.016																						
1998		9.750	3.231	1.545	1.404	1.209	1.158	1.098	1.070	1.131	1.070	1.035	1.024	1.024	1.024																							
1999		8.619	2.271	1.582	1.349	1.200	1.143	1.115	1.107	1.068	1.048	1.042	1.042	1.027																								
2000		8.375	2.622	1.425	1.289	1.149	1.115	1.139	1.072	1.048	1.048	1.057	1.039																									
2001	21.000	12.286	2.012	1.453	1.300	1.166	1.164	1.095	1.045	1.041	1.059	1.061																										
2002		17.063	2.114	1.395	1.293	1.248	1.120	1.054	1.048	1.054	1.061																											
2003		6.829	2.154	1.426	1.236	1.168	1.074	1.064	1.070	1.072																												
2004		10.259	2.321	1.295	1.202	1.114	1.086	1.097	1.062																													
2005	38.000	8.605	1.657	1.238	1.164	1.152	1.134	1.078																														
2006		3.970	1.504	1.165	1.193	1.227	1.144																															
2007		2.682	1.486	1.399	1.353	1.315																																
2008	31.000	3.484	1.981	1.435	1.433																																	
2009	13.000	6.615	2.221	1.455																																		
2010		7.389	2.135																																			
2011		8.609																																				
2012																																						
3 Yr Avg	27.333	7.538	2.113	1.430	1.327	1.231	1.121	1.080	1.060	1.056	1.056	1.053	1.035	1.024	1.022	1.016	1.016	1.010	1.010	1.008	1.009	1.007	1.007	1.008	1.005	1.005	1.006	1.003	1.002	1.003	1.003							
5 Yr Avg	25.750	5.756	1.865	1.338	1.269	1.195	1.112	1.078	1.059	1.057	1.057	1.051	1.039	1.026	1.025	1.019	1.018	1.011	1.013	1.010	1.011	1.009	1.009	1.009	1.009	1.006	1.007	1.003	1.002	1.003	1.003							
7 Yr Avg	25.750	5.908	1.901	1.345	1.268	1.199	1.120	1.092	1.068	1.071	1.065	1.057	1.043	1.030	1.028	1.023	1.022	1.016	1.015	1.013	1.014	1.013	1.010	1.011	1.010	1.008	1.007	1.003	1.002	1.003	1.003							
3 Yr Wtd		7.722	2.107	1.427	1.309	1.219	1.117	1.080	1.060	1.056	1.056	1.053	1.035	1.024	1.022	1.016	1.016	1.010	1.010	1.008	1.009	1.007	1.007	1.008	1.005	1.005	1.006	1.003	1.002	1.003	1.003							
5 Yr Wtd		4.649	1.756	1.298	1.239	1.178	1.107	1.077	1.059	1.057	1.057	1.051	1.039	1.026	1.025	1.019	1.018	1.011	1.013	1.010	1.011	1.009	1.008	1.009	1.008	1.006	1.007	1.003	1.002	1.003	1.003							
10 Yr Wtd		6.250	1.939	1.360	1.269	1.187	1.128	1.094	1.071	1.071	1.063	1.055	1.042	1.031	1.028	1.026	1.022	1.018	1.015	1.013	1.013	1.013	1.010	1.010	1.009	1.007	1.007	1.003	1.002	1.003	1.003							TAIL
Prior FY	25.000	3.949	1.670	1.283	1.219	1.179	1.114	1.089	1.068	1.067	1.064	1.058	1.044	1.030	1.029	1.023	1.022	1.016	1.016	1.014	1.014	1.013	1.011	1.010	1.010	1.008	1.007	1.003	1.003	1.003								1.027
PA Sel.	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	
Selected	25.000	4.649	1.756	1.298	1.239	1.178	1.107	1.077	1.059	1.057	1.057	1.051	1.039	1.026	1.025	1.019	1.018	1.011	1.013	1.010	1.011	1.009	1.008	1.009	1.008	1.006	1.007	1.003	1.002	1.003	1.003							
Cumulative	739.892	29.596	6.366	3.626	2.793	2.255	1.914	1.728	1.604	1.515	1.434	1.356	1.290	1.242	1.211	1.181	1.159	1.138	1.125	1.111	1.100	1.089	1.079	1.070	1.061	1.052	1.046	1.039	1.036	1.033	1.031	1.027	1.027	1.027	1.027	1.027	1.027	1.027

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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			1,041	4,042	3,965	4,476	4,403	4,160	4,258	3,873	3,795	3,606	3,692	4,018	4,120	4,812	5,253	5,557	5,627	5,629	5,693	6,037	6,158	6,248	6,218	6,463	6,393	6,490	6,584	6,669	6,694	6,783						6,783
1983			1,264	3,186	3,762	3,858	3,707	3,922	3,749	3,728	3,600	3,768	3,989	4,892	5,125	4,863	4,957	4,997	5,033	5,086	5,234	5,261	5,442	5,461	5,435	5,701	5,700	5,729	5,721	5,729	5,810							5,810
1984			686	3,320	4,075	4,510	4,543	4,287	4,305	4,060	4,386	5,727	5,659	5,881	6,037	5,966	5,907	5,900	5,922	6,053	6,334	6,424	6,511	6,651	6,801	7,008	7,025	7,017	7,023	7,021								7,021
1985			2,313	3,816	4,273	4,880	4,662	4,394	4,294	4,334	4,649	5,334	5,483	5,748	5,714	5,677	5,568	5,600	5,852	5,992	6,172	6,126	6,325	6,272	6,321	6,286	6,345	6,439	6,435									6,435
1986			0	2,477	4,100	4,534	5,102	4,538	4,667	5,185	6,398	6,490	6,115	6,809	6,447	6,343	6,382	6,446	6,539	6,458	6,441	6,590	6,693	6,811	6,837	6,835	6,846	6,839										6,839
1987			0	1,660	2,748	3,124	3,473	3,929	5,318	5,582	5,819	6,293	6,014	6,216	5,970	5,897	5,959	5,984	6,051	6,128	6,150	6,386	6,646	6,778	6,753	6,738	6,723											6,723
1988			1,147	2,629	3,881	3,587	3,883	4,796	5,887	6,246	6,464	5,908	5,563	5,518	5,477	5,542	5,638	5,727	5,734	5,818	5,815	6,046	6,094	6,111	6,246	6,336												6,336
1989			3,092	3,721	5,376	7,145	6,691	6,710	6,436	6,641	6,326	6,211	5,980	5,909	5,906	5,954	6,007	5,944	6,051	6,264	6,400	6,425	6,409	6,482	6,654													6,654
1990			0	1,242	4,163	7,370	7,165	6,995	6,440	5,936	5,532	5,126	5,006	5,058	5,050	5,123	5,159	5,218	5,224	5,260	5,300	5,307	5,321	5,370														5,370
1991		4,000	2,096	3,187	6,349	7,367	7,119	6,397	5,682	5,201	4,854	4,854	4,754	4,756	4,687	4,728	4,999	5,082	5,095	5,148	5,208	5,277	5,372															5,372
1992			5,000	8,155	9,241	7,961	7,310	6,376	5,873	5,363	5,429	5,435	5,415	5,319	5,415	5,574	5,570	5,645	5,725	5,706	5,906	5,965																5,965
1993			7,489	9,191	10,352	9,353	7,633	7,335	6,734	6,584	6,506	6,349	6,275	6,285	6,308	6,389	6,446	6,502	6,476	6,444	6,524																	6,524
1994		10,680	7,319	12,245	9,453	8,265	7,252	6,604	6,377	6,345	6,248	6,202	6,086	6,169	6,195	6,173	6,114	6,095	6,139	6,344																		6,344
1995		1,417	7,304	6,837	6,848	6,054	5,479	5,273	4,953	4,851	5,144	5,286	5,373	5,334	5,545	5,502	5,490	5,452	5,482																			5,482
1996		3,335	6,247	6,031	6,320	5,671	5,569	5,346	5,391	5,270	5,209	5,424	5,678	5,713	5,769	5,824	5,810	5,973																				5,973
1997		6,673	4,160	4,054	4,620	4,912	5,293	5,153	5,009	5,014	4,983	5,198	5,147	5,319	5,311	5,275	5,327																					5,327
1998		1,229	6,888	6,262	6,061	5,871	5,730	5,889	6,134	6,224	6,811	6,837	6,896	6,846	6,850	7,123																						7,123
1999		2,102	4,732	5,866	5,931	5,704	5,668	5,960	6,212	6,359	6,671	6,659	6,613	6,562	6,816																							6,816
2000		3,798	4,654	6,462	6,364	6,417	6,602	7,159	7,836	7,743	8,021	8,079	8,268	8,203																								8,203
2001	300	2,613	6,283	5,703	5,814	6,167	7,087	7,347	7,249	7,178	7,187	7,334	7,610																									7,610
2002		3,233	4,543	5,538	5,958	6,580	6,730	7,163	7,433	7,555	7,939	8,055																										8,055
2003		3,694	5,342	5,860	5,947	6,459	6,574	6,554	6,588	6,514	6,958																											6,958
2004		2,628	4,842	6,056	6,855	7,421	7,441	7,961	7,921	7,834																												7,834
2005	1,000	5,087	4,735	6,933	7,684	7,926	8,022	8,098	9,147																													9,147
2006		4,412	6,078	6,703	7,497	8,067	7,791	8,395																														8,395
2007		4,314	4,774	6,227	6,673	7,465	8,440																															8,440
2008	4,250	3,943	6,433	8,480	8,712	9,011																																9,011
2009	2,000	6,481	7,204	7,813	8,599																																	8,599
2010		4,020	6,822	6,950																																		6,950
2011		4,444	5,418																																			5,418
2012		4,528																																				4,528
2013	500																																					500

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			3.882	0.981	1.129	0.984	0.945	1.024	0.910	0.980	0.950	1.024	1.088	1.025	1.168	1.092	1.058	1.013	1.000	1.011	1.060	1.020	1.015	0.995	1.039	0.989	1.015	1.014	1.013	1.004	1.013							
1983			2.520	1.181	1.025	0.961	1.058	0.956	0.995	0.965	1.047	1.059	1.226	1.048	0.949	1.019	1.008	1.007	1.010	1.029	1.005	1.034	1.003	0.995	1.049	1.000	1.005	0.999	1.001	1.014								
1984			4.838	1.227	1.107	1.007	0.944	1.004	0.943	1.080	1.306	0.988	1.039	1.027	0.988	0.990	0.999	1.004	1.022	1.046	1.014	1.013	1.022	1.022	1.031	1.002	0.999	1.001	1.000									
1985			1.650	1.120	1.142	0.955	0.943	0.977	1.009	1.073	1.147	1.028	1.048	0.994	0.994	0.981	1.006	1.045	1.024	1.030	0.993	1.033	0.992	1.008	0.994	1.009	1.015	0.999										
1986				1.655	1.106	1.125	0.889	1.028	1.111	1.234	1.014	0.942	1.113	0.947	0.984	1.006	1.010	1.014	0.988	0.997	1.023	1.016	1.018	1.004	1.000	1.002	0.999											
1987				1.655	1.137	1.112	1.131	1.353	1.050	1.042	1.081	0.956	1.034	0.960	0.988	1.011	1.004	1.011	1.013	1.004	1.038	1.041	1.020	0.996	0.998	0.998												
1988			2.292	1.476	0.924	1.082	1.235	1.228	1.061	1.035	0.914	0.942	0.992	0.993	1.012	1.017	1.016	1.001	1.015	0.999	1.040	1.008	1.003	1.022	1.014													
1989			1.203	1.445	1.329	0.936	1.003	0.959	1.032	0.953	0.982	0.963	0.988	0.999	1.008	1.009	0.990	1.018	1.035	1.022	1.004	0.998	1.011	1.026														
1990				3.352	1.770	0.972	0.976	0.921	0.922	0.932	0.926	0.977	1.010	0.998	1.014	1.007	1.012	1.001	1.007	1.008	1.001	1.003	1.009															
1991		0.524	1.521	1.992	1.160	0.966	0.899	0.888	0.915	0.933	1.000	0.979	1.000	0.986	1.009	1.057	1.017	1.003	1.010	1.012	1.013	1.018																
1992			1.631	1.133	0.861	0.918	0.872	0.921	0.913	1.012	1.001	0.996	0.982	1.018	1.029	0.999	1.013	1.014	0.997	1.035	1.010																	
1993			1.227	1.126	0.904	0.816	0.961	0.918	0.978	0.988	0.976	0.988	1.002	1.004	1.013	1.009	1.009	0.996	0.995	1.012																		
1994		0.685	1.673	0.772	0.874	0.877	0.911	0.966	0.995	0.985	0.993	0.981	1.014	1.004	0.997	0.991	0.997	1.007	1.033																			
1995		5.155	0.936	1.002	0.884	0.905	0.962	0.939	0.979	1.060	1.028	1.017	0.993	1.040	0.992	0.998	0.993	1.006																				
1996		1.873	0.965	1.048	0.897	0.982	0.960	1.008	0.977	0.988	1.041	1.047	1.006	1.010	1.010	0.998	1.028																					
1997		0.623	0.975	1.140	1.063	1.078	0.973	0.972	1.001	0.994	1.043	0.990	1.033	0.998	0.993	1.010																						
1998		5.604	0.909	0.968	0.969	0.976	1.028	1.042	1.015	1.094	1.004	1.009	0.993	1.001	1.040																							
1999		2.251	1.240	1.011	0.962	0.994	1.052	1.042	1.024	1.049	0.998	0.993	0.992	1.039																								
2000		1.226	1.388	0.985	1.008	1.029	1.084	1.095	0.988	1.036	1.007	1.023	0.992																									
2001	8.711	2.404	0.908	1.020	1.061	1.149	1.037	0.987	0.990	1.001	1.020	1.038																										
2002		1.405	1.219	1.076	1.104	1.023	1.064	1.038	1.017	1.051	1.015																											
2003		1.446	1.097	1.015	1.086	1.018	0.997	1.005	0.989	1.068																												
2004		1.843	1.251	1.132	1.083	1.003	1.070	0.995	0.989																													
2005	5.087	0.931	1.464	1.108	1.032	1.012	1.009	1.130																														
2006		1.378	1.103	1.119	1.076	0.966	1.078																															
2007		1.107	1.304	1.072	1.119	1.131																																
2008	0.928	1.632	1.318	1.027	1.034																																	
2009	3.240	1.112	1.085	1.101																																		
2010		1.697	1.019																																			
2011		1.219																																				
2012																																						
3 Yr Avg	3.085	1.343	1.141	1.067	1.076	1.036	1.052	1.043	0.998	1.040	1.014	1.018	0.992	1.013	1.014	1.002	1.006	1.003	1.008	1.020	1.008	1.006	1.008	1.015	1.004	1.003	1.004	1.000	1.005	1.009	1.013							
5 Yr Avg	4.492	1.353	1.166	1.085	1.069	1.026	1.044	1.031	0.995	1.041	1.009	1.011	1.003	1.017	1.006	1.001	1.008	1.005	1.008	1.018	1.014	1.013	1.012	1.011	1.007	1.002	1.007	1.003	1.005	1.009	1.013							
7 Yr Avg	4.492	1.296	1.220	1.082	1.076	1.043	1.048	1.042	1.002	1.042	1.018	1.017	1.003	1.014	1.011	1.009	1.010	1.006	1.013	1.013	1.019	1.016	1.011	1.011	1.018	1.000	1.007	1.003	1.005	1.009	1.013							
3 Yr Wtd		1.301	1.136	1.065	1.073	1.034	1.052	1.046	0.998	1.039	1.014	1.019	0.992	1.013	1.016	1.002	1.006	1.003	1.008	1.020	1.008	1.005	1.008	1.014	1.004	1.003	1.004	1.000	1.005	1.008	1.013							
5 Yr Wtd		1.321	1.155	1.083	1.066	1.025	1.044	1.033	0.995	1.040	1.009	1.013	1.001	1.017	1.008	1.001	1.008	1.005	1.008	1.018	1.014	1.014	1.013	1.011	1.007	1.002	1.006	1.003	1.005	1.008	1.013							
10 Yr Wtd		1.330	1.161	1.066	1.056	1.029	1.041	1.034	0.997	1.034	1.011	1.009	1.000	1.010	1.011	1.008	1.008	1.007	1.011	1.017	1.014	1.018	1.011	1.009	1.017	1.000	1.006	1.003	1.005	1.008	1.013							TAIL
Prior FY	4.500	1.370	1.213	1.086	1.087	1.006	1.040	1.023	1.002	1.044	1.017	1.011	1.005	1.011	1.003	1.000	1.007	1.004	1.010	1.015	1.021	1.015	1.010	1.008	1.014	1.001	1.007	1.007	1.009	1.010								1.111
PA Sel.	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							
Selected	4.500	1.321	1.155	1.083	1.066	1.025	1.044	1.033	0.995	1.040	1.009	1.013	1.001	1.017	1.008	1.001	1.008	1.005	1.008	1.018	1.014	1.014	1.013	1.011	1.007	1.002	1.006	1.003	1.005	1.008	1.013							
Cumulative	11.837	2.630	1.991	1.724	1.591	1.493	1.456	1.395	1.351	1.358	1.305	1.294	1.278	1.276	1.254	1.245	1.244	1.234	1.228	1.217	1.196	1.180	1.164	1.150	1.137	1.129	1.126	1.119	1.115	1.110	1.101	1.086	1.086	1.086	1.086	1.086	1.086	1.086

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	0	11	97	195	294	381	474	550	624	732	865	987	1,443	1,954	2,772	3,423	3,944	4,388	4,655	4,883	5,323	5,511	5,673	5,707	6,010	6,064	6,242	6,353	6,450	6,496	6,605						6,605
1983	0	0	12	104	176	240	317	403	504	615	755	906	1,385	2,361	3,064	3,333	3,664	3,913	4,141	4,412	4,664	4,757	4,988	5,072	5,103	5,428	5,462	5,507	5,523	5,548	5,638							5,638
1984	0	0	6	72	154	232	292	372	468	617	801	1,580	2,308	3,089	3,803	4,248	4,548	4,823	5,017	5,288	5,621	5,768	5,929	6,116	6,374	6,710	6,760	6,774	6,786	6,795								6,795
1985	0	0	18	117	209	313	410	501	604	722	1,223	2,096	2,809	3,472	3,883	4,149	4,316	4,581	4,998	5,227	5,454	5,512	5,788	5,850	5,949	5,959	6,054	6,188	6,213									6,213
1986	0	0	0	33	120	215	384	550	695	1,246	2,272	2,974	3,411	4,452	4,687	4,929	5,178	5,432	5,614	5,644	5,719	5,902	6,180	6,375	6,470	6,502	6,541	6,582										6,582
1987	0	0	0	29	87	175	331	483	1,118	1,701	2,415	3,340	3,792	4,359	4,498	4,685	4,911	5,055	5,235	5,371	5,451	5,838	6,185	6,371	6,391	6,404	6,425											6,425
1988	0	0	5	51	150	255	362	870	1,748	2,492	3,149	3,457	3,686	4,048	4,278	4,475	4,702	4,890	5,014	5,155	5,313	5,599	5,679	5,735	5,901	6,024												6,024
1989	0	0	7	44	163	376	825	1,559	2,107	2,841	3,259	3,682	4,006	4,302	4,630	4,781	4,993	5,041	5,260	5,601	5,823	5,926	5,940	6,053	6,274													6,274
1990	0	0	0	16	140	690	1,434	1,998	2,492	2,823	3,231	3,369	3,571	3,832	3,962	4,158	4,315	4,485	4,636	4,773	4,855	4,896	4,947	5,020														5,020
1991	0	4	12	58	415	1,072	1,589	1,996	2,245	2,637	3,078	3,335	3,515	3,676	3,751	3,897	4,252	4,477	4,557	4,664	4,741	4,852	4,980															4,980
1992	0	0	2	315	1,007	1,501	2,087	2,445	2,787	3,136	3,582	3,861	4,073	4,187	4,389	4,629	4,799	4,978	5,112	5,142	5,374	5,483																5,483
1993	0	0	111	608	1,437	2,319	2,786	3,387	3,715	4,015	4,437	4,562	4,763	4,928	5,106	5,392	5,600	5,754	5,786	5,811	5,934																	5,934
1994	0	25	163	974	1,683	2,356	2,757	3,239	3,533	3,951	4,221	4,511	4,585	4,840	5,080	5,270	5,312	5,383	5,473	5,716																		5,716
1995	0	4	220	851	1,596	2,112	2,476	2,796	2,917	3,063	3,518	3,806	4,047	4,282	4,635	4,694	4,753	4,801	4,879																			4,879
1996	0	3	227	835	1,465	2,031	2,464	2,746	3,069	3,306	3,467	3,856	4,436	4,709	4,845	4,978	5,042	5,259																				5,259
1997	0	23	249	616	1,232	1,782	2,386	2,718	2,920	3,123	3,361	3,866	4,060	4,335	4,417	4,489	4,607																					4,607
1998	0	7	378	1,110	1,659	2,257	2,662	3,169	3,624	3,934	4,870	5,228	5,457	5,549	5,684	6,055																						6,055
1999	0	20	383	1,079	1,726	2,239	2,669	3,207	3,726	4,224	4,733	4,951	5,124	5,299	5,654																							5,654
2000	0	40	414	1,508	2,117	2,751	3,251	3,932	4,900	5,192	5,637	5,950	6,437	6,637																								6,637
2001	0	24	710	1,296	1,920	2,647	3,548	4,280	4,627	4,785	4,990	5,394	5,937																									5,937
2002	0	21	513	1,320	1,982	2,830	3,612	4,306	4,711	5,020	5,561	5,985																										5,985
2003	0	65	647	1,528	2,211	2,968	3,530	3,780	4,045	4,278	4,897																											4,897
2004	0	34	634	1,839	2,697	3,509	3,919	4,554	4,973	5,225																												5,225
2005	1	111	886	2,151	2,951	3,543	4,133	4,733	5,765																													5,765
2006	0	222	1,213	2,011	2,621	3,365	3,986	4,912																														4,912
2007	0	195	579	1,122	1,682	2,546	3,786																															3,786
2008	3	91	515	1,346	1,984	2,941																																2,941
2009	2	66	486	1,169	1,873																																	1,873
2010	0	54	673	1,464																																		1,464
2011	0	77	807																																			807
2012	0	94																																				94
2013	0																																					0

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																					5,693	6,037	6,158	6,248	6,218	6,463	6,393	6,490	6,584	6,669	6,694	6,783						6,783
1983																				5,086	5,234	5,261	5,442	5,461	5,435	5,701	5,700	5,729	5,721	5,729	5,810							5,810
1984																			5,922	6,053	6,334	6,424	6,511	6,651	6,801	7,008	7,025	7,017	7,023	7,021								7,021
1985																		5,600	5,852	5,992	6,172	6,126	6,325	6,272	6,321	6,286	6,345	6,439	6,435									6,435
1986																	6,382	6,446	6,539	6,458	6,441	6,590	6,693	6,811	6,837	6,835	6,846	6,839										6,839
1987																5,897	5,959	5,984	6,051	6,128	6,150	6,386	6,646	6,778	6,753	6,738	6,723											6,723
1988															5,477	5,542	5,638	5,727	5,734	5,818	5,815	6,046	6,094	6,111	6,246	6,336												6,336
1989														5,909	5,906	5,954	6,007	5,944	6,051	6,264	6,400	6,425	6,409	6,482	6,654													6,654
1990													5,006	5,058	5,050	5,123	5,159	5,218	5,224	5,260	5,300	5,307	5,321	5,370														5,370
1991												4,854	4,754	4,756	4,687	4,728	4,999	5,082	5,095	5,148	5,208	5,277	5,372															5,372
1992											5,429	5,435	5,415	5,319	5,415	5,574	5,570	5,645	5,725	5,706	5,906	5,965																5,965
1993										6,584	6,506	6,349	6,275	6,285	6,308	6,389	6,446	6,502	6,476	6,444	6,524																	6,524
1994									6,377	6,345	6,248	6,202	6,086	6,169	6,195	6,173	6,114	6,095	6,139	6,344																		6,344
1995								5,273	4,953	4,851	5,144	5,286	5,373	5,334	5,545	5,502	5,490	5,452	5,482																			5,482
1996							5,569	5,346	5,391	5,270	5,209	5,424	5,678	5,713	5,769	5,824	5,810	5,973																				5,973
1997						4,912	5,293	5,153	5,009	5,014	4,983	5,198	5,147	5,319	5,311	5,275	5,327																					5,327
1998					6,061	5,871	5,730	5,889	6,134	6,224	6,811	6,837	6,896	6,846	6,850	7,123																						7,123
1999				5,866	5,931	5,704	5,668	5,960	6,212	6,359	6,671	6,659	6,613	6,562	6,816																							6,816
2000			4,654	6,462	6,364	6,417	6,602	7,159	7,836	7,743	8,021	8,079	8,268	8,203																								8,203
2001		2,613	6,283	5,703	5,814	6,167	7,087	7,347	7,249	7,178	7,187	7,334	7,610																									7,610
2002		3,233	4,543	5,538	5,958	6,580	6,730	7,163	7,433	7,555	7,939	8,055																										8,055
2003		3,694	5,342	5,860	5,947	6,459	6,574	6,554	6,588	6,514	6,958																											6,958
2004		2,628	4,842	6,056	6,855	7,421	7,441	7,961	7,921	7,834																												7,834
2005	1,000	5,087	4,735	6,933	7,684	7,926	8,022	8,098	9,147																													9,147
2006		4,412	6,078	6,703	7,497	8,067	7,791	8,395																														8,395
2007		4,314	4,774	6,227	6,673	7,465	8,440																															8,440
2008	4,250	3,943	6,433	8,480	8,712	9,011																																9,011
2009	2,000	6,481	7,204	7,813	8,599																																	8,599
2010		4,020	6,822	6,950																																		6,950
2011		4,444	5,418																																			5,418
2012		4,528																																				4,528
2013	500																																					500

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																											-
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																														-
2007		0	0	0	0	0	0																															-
2008	0	0	0	0	0	0																																-
2009	0	0	0	0	0																																	-
2010		0	0	0																																		-
2011		0	0																																			-
2012		0																																				-
2013	0																																					-

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																																						16,808,668
1978																																						16,737,992
1979																																						16,773,433
1980																																						17,448,182
1981																																						16,998,954
1982			0.01%	0.01%	0.03%	0.03%	0.05%	0.06%	0.07%	0.09%	0.10%	0.13%	0.14%	0.19%	0.25%	0.31%	0.35%	0.38%	0.41%	0.44%	0.46%	0.47%	0.48%	0.48%	0.49%	0.49%	0.50%	0.51%	0.51%	0.51%	0.52%	0.52%						17,167,821
1983			0.01%	0.02%	0.03%	0.04%	0.05%	0.06%	0.08%	0.09%	0.12%	0.14%	0.20%	0.27%	0.34%	0.39%	0.42%	0.44%	0.47%	0.49%	0.51%	0.51%	0.52%	0.53%	0.53%	0.54%	0.54%	0.55%	0.55%	0.55%	0.55%							17,314,056
1984			0.01%	0.02%	0.03%	0.04%	0.05%	0.06%	0.08%	0.11%	0.13%	0.20%	0.29%	0.38%	0.45%	0.51%	0.55%	0.58%	0.61%	0.62%	0.63%	0.64%	0.65%	0.66%	0.67%	0.68%	0.69%	0.69%	0.69%	0.69%								17,396,710
1985			0.01%	0.02%	0.03%	0.05%	0.06%	0.08%	0.10%	0.12%	0.19%	0.28%	0.36%	0.43%	0.48%	0.52%	0.55%	0.58%	0.61%	0.62%	0.63%	0.64%	0.65%	0.66%	0.67%	0.68%	0.68%	0.68%	0.69%									18,364,828
1986			0.00%	0.01%	0.02%	0.04%	0.06%	0.09%	0.11%	0.18%	0.27%	0.35%	0.43%	0.50%	0.55%	0.59%	0.62%	0.64%	0.65%	0.67%	0.68%	0.68%	0.70%	0.71%	0.72%	0.72%	0.73%	0.73%										18,846,257
1987			0.01%	0.01%	0.02%	0.04%	0.07%	0.09%	0.16%	0.23%	0.32%	0.40%	0.48%	0.53%	0.57%	0.60%	0.63%	0.64%	0.66%	0.67%	0.67%	0.70%	0.71%	0.72%	0.72%	0.72%	0.73%											19,875,240
1988			0.00%	0.02%	0.03%	0.06%	0.08%	0.16%	0.26%	0.35%	0.42%	0.51%	0.57%	0.64%	0.68%	0.70%	0.72%	0.74%	0.76%	0.77%	0.79%	0.80%	0.81%	0.81%	0.82%	0.82%												19,660,304
1989			0.00%	0.01%	0.03%	0.05%	0.11%	0.21%	0.30%	0.39%	0.47%	0.54%	0.61%	0.66%	0.71%	0.73%	0.75%	0.77%	0.79%	0.81%	0.82%	0.83%	0.84%	0.84%	0.85%													20,371,910
1990			0.00%	0.01%	0.03%	0.09%	0.19%	0.27%	0.36%	0.45%	0.55%	0.62%	0.67%	0.71%	0.74%	0.76%	0.78%	0.81%	0.83%	0.85%	0.86%	0.87%	0.87%	0.88%														20,942,088
1991		0.00%	0.01%	0.02%	0.06%	0.14%	0.21%	0.30%	0.38%	0.49%	0.61%	0.66%	0.71%	0.74%	0.77%	0.79%	0.82%	0.85%	0.86%	0.87%	0.87%	0.88%	0.89%															21,689,651
1992			0.00%	0.04%	0.11%	0.19%	0.28%	0.38%	0.47%	0.58%	0.65%	0.70%	0.75%	0.78%	0.80%	0.82%	0.85%	0.87%	0.88%	0.89%	0.90%	0.91%																21,954,933
1993			0.01%	0.06%	0.12%	0.22%	0.33%	0.41%	0.49%	0.55%	0.61%	0.64%	0.68%	0.70%	0.72%	0.76%	0.78%	0.79%	0.80%	0.81%	0.81%																	22,621,374
1994		0.00%	0.02%	0.08%	0.17%	0.27%	0.36%	0.47%	0.53%	0.60%	0.65%	0.70%	0.72%	0.75%	0.79%	0.82%	0.83%	0.85%	0.85%	0.86%																		22,048,532
1995		0.00%	0.03%	0.11%	0.21%	0.31%	0.40%	0.47%	0.53%	0.56%	0.61%	0.64%	0.67%	0.72%	0.75%	0.76%	0.77%	0.79%	0.79%																			21,970,116
1996		0.00%	0.03%	0.13%	0.22%	0.33%	0.41%	0.48%	0.53%	0.58%	0.62%	0.66%	0.73%	0.77%	0.78%	0.79%	0.81%	0.82%																				22,232,463
1997		0.00%	0.05%	0.14%	0.24%	0.33%	0.41%	0.48%	0.53%	0.56%	0.61%	0.67%	0.71%	0.74%	0.75%	0.77%	0.78%																					22,352,179
1998		0.01%	0.05%	0.17%	0.26%	0.36%	0.44%	0.51%	0.56%	0.59%	0.67%	0.72%	0.74%	0.76%	0.78%	0.80%																						22,686,876
1999		0.01%	0.08%	0.18%	0.28%	0.38%	0.46%	0.52%	0.59%	0.65%	0.69%	0.73%	0.76%	0.79%	0.81%																							22,896,749
2000		0.01%	0.09%	0.23%	0.32%	0.42%	0.48%	0.53%	0.61%	0.65%	0.68%	0.72%	0.76%	0.79%																								23,186,938
2001	0.00%	0.01%	0.11%	0.22%	0.31%	0.41%	0.48%	0.55%	0.61%	0.63%	0.66%	0.70%	0.74%																									23,973,016
2002		0.01%	0.11%	0.24%	0.33%	0.43%	0.53%	0.59%	0.63%	0.66%	0.69%	0.73%																										24,464,115
2003		0.02%	0.12%	0.25%	0.35%	0.44%	0.51%	0.55%	0.58%	0.63%	0.67%																											24,277,502
2004		0.01%	0.11%	0.27%	0.34%	0.41%	0.46%	0.50%	0.55%	0.58%																												24,148,944
2005	0.00%	0.02%	0.14%	0.23%	0.28%	0.33%	0.38%	0.43%	0.46%																													23,758,948
2006		0.03%	0.11%	0.17%	0.20%	0.24%	0.29%	0.33%																														23,574,590
2007		0.03%	0.08%	0.11%	0.16%	0.21%	0.28%																															23,452,743
2008	0.00%	0.01%	0.05%	0.09%	0.13%	0.19%																																23,147,670
2009	0.00%	0.01%	0.04%	0.08%	0.12%																																	22,503,303
2010		0.01%	0.06%	0.13%																																		21,710,635
2011		0.01%	0.10%																																			20,240,053
2012		0.01%																																				18,793,320
2013	0.00%																																					18,130,692

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	0	11	86	98	99	87	93	76	73	108	133	122	457	510	818	651	521	444	267	228	441	187	163	34	303	54	178	111	97	45	109						913
1983	0	0	12	92	72	63	77	86	101	111	140	151	480	976	702	269	331	249	228	271	251	94	231	84	31	325	34	45	16	25	90							982
1984	0	0	6	66	82	78	60	80	95	150	184	779	728	781	713	445	300	275	194	271	332	147	161	187	258	335	50	14	12	9								1,243
1985	0	0	18	99	92	104	96	91	103	118	500	874	712	663	412	266	167	265	417	229	228	58	276	62	99	10	95	134	25									1,308
1986	0	0	0	33	87	95	169	166	146	550	1,027	702	437	1,041	235	242	249	254	183	30	75	183	278	195	96	31	40	41										1,436
1987	0	0	0	29	59	88	155	152	635	583	714	924	452	567	139	187	226	143	181	135	80	387	347	186	21	12	22											1,513
1988	0	0	5	46	99	104	108	507	879	744	656	308	229	362	230	197	226	189	124	141	158	286	80	56	167	122												1,704
1989	0	0	7	38	119	213	448	735	548	734	418	423	324	296	328	151	212	48	219	342	222	102	14	113	222													1,842
1990	0	0	0	16	124	551	743	564	494	331	408	138	202	261	130	195	158	170	151	137	82	41	51	73														1,964
1991	0	4	8	46	356	657	518	407	249	392	442	257	180	161	75	146	355	224	81	107	77	111	128															2,083
1992	0	0	2	313	692	494	587	357	342	349	446	278	213	114	202	239	170	179	134	30	232	109																2,175
1993	0	0	111	497	828	882	467	601	328	301	422	124	201	166	177	286	208	154	32	25	123																	2,025
1994	0	25	138	811	709	673	401	482	293	418	271	289	74	255	240	190	43	70	91	243																		2,112
1995	0	4	215	631	745	516	364	321	121	145	455	288	241	234	353	59	59	48	77																			1,961
1996	0	3	224	608	630	566	432	282	323	237	161	390	579	273	136	134	64	216																				2,066
1997	0	23	226	367	616	549	604	332	202	204	237	505	194	275	82	72	118																					2,021
1998	0	7	371	732	550	598	405	507	454	310	936	358	230	92	135	370																						2,133
1999	0	20	364	696	646	513	430	538	519	498	509	218	173	175	355																							2,234
2000	0	40	374	1,094	608	634	500	680	968	292	445	313	487	200																								2,258
2001	0	24	686	586	624	727	901	732	346	159	204	404	543																									2,283
2002	0	21	491	808	661	849	782	694	405	309	540	424																										2,420
2003	0	65	581	881	683	757	562	250	265	233	619																											2,313
2004	0	34	600	1,206	858	812	410	635	419	253																												2,117
2005	1	110	776	1,265	800	592	589	600	1,032																													1,747
2006	0	222	991	798	610	744	621	926																														1,333
2007	0	195	384	543	560	864	1,240																															1,460
2008	3	88	425	831	638	957																																1,348
2009	2	64	419	684	704																																	1,276
2010	0	54	619	791																																		1,348
2011	0	77	730																																			1,330
2012	0	94																																				1,205
2013	0																																					1,178
																																						56,506

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	0.000	7.541	1.140	1.007	0.880	1.069	0.823	0.958	1.476	1.234	0.913	3.751	1.118	1.603	0.796	0.800	0.853	0.600	0.853	1.936	0.425	0.868	0.206	9.031	0.178	3.283	0.627	0.873	0.467	2.405							
1983	0.000	0.000	7.960	0.785	0.875	1.222	1.114	1.165	1.106	1.260	1.075	3.186	2.035	0.719	0.384	1.230	0.750	0.916	1.190	0.926	0.372	2.466	0.364	0.374	10.340	0.105	1.316	0.366	1.516	3.612								
1984	0.000	0.000	10.874	1.241	0.954	0.770	1.331	1.187	1.576	1.227	4.241	0.934	1.073	0.913	0.624	0.674	0.917	0.706	1.395	1.227	0.443	1.096	1.158	1.380	1.301	0.149	0.288	0.838	0.717									
1985	0.000	0.000	5.599	0.933	1.130	0.924	0.941	1.141	1.143	4.233	1.745	0.816	0.931	0.621	0.645	0.629	1.588	1.571	0.550	0.995	0.254	4.771	0.223	1.607	0.101	9.485	1.412	0.189										
1986	0.000	0.000	0.000	2.659	1.088	1.783	0.983	0.876	3.781	1.865	0.683	0.623	2.382	0.226	1.029	1.027	1.020	0.721	0.164	2.488	2.442	1.524	0.700	0.491	0.329	1.258	1.033											
1987	0.000	0.000	0.000	2.056	1.505	1.756	0.983	4.162	0.919	1.225	1.294	0.489	1.254	0.245	1.342	1.212	0.634	1.259	0.748	0.593	4.828	0.898	0.535	0.111	0.609	1.739												
1988	0.000	0.000	8.453	2.183	1.051	1.030	4.715	1.732	0.847	0.882	0.470	0.742	1.583	0.635	0.857	1.148	0.834	0.658	1.137	1.119	1.811	0.281	0.694	2.992	0.734													
1989	0.000	0.000	5.619	3.154	1.789	2.106	1.639	0.745	1.340	0.570	1.010	0.767	0.912	1.109	0.462	1.398	0.228	4.530	1.563	0.650	0.461	0.133	8.307	1.955														
1990	0.000	0.000	0.000	7.849	4.437	1.350	0.759	0.876	0.669	1.235	0.339	1.459	1.296	0.497	1.504	0.807	1.075	0.892	0.902	0.604	0.500	1.229	1.442															
1991	0.000	2.144	5.595	7.737	1.844	0.788	0.786	0.611	1.575	1.128	0.581	0.702	0.892	0.469	1.940	2.433	0.631	0.360	1.326	0.719	1.443	1.155																
1992	0.000	0.000	136.003	2.213	0.713	1.188	0.609	0.957	1.021	1.277	0.624	0.764	0.534	1.780	1.184	0.712	1.050	0.748	0.224	7.724	0.470																	
1993	0.000	0.000	4.482	1.666	1.065	0.529	1.287	0.545	0.918	1.402	0.295	1.615	0.825	1.069	1.613	0.727	0.743	0.205	0.800	4.872																		
1994	0.000	5.442	5.895	0.874	0.949	0.597	1.200	0.609	1.425	0.647	1.069	0.256	3.451	0.940	0.791	0.225	1.643	1.295	2.674																			
1995	0.000	49.695	2.929	1.181	0.692	0.706	0.881	0.377	1.203	3.127	0.634	0.836	0.973	1.506	0.168	0.992	0.813	1.612																				
1996	0.000	69.241	2.720	1.037	0.898	0.764	0.652	1.147	0.732	0.681	2.418	1.486	0.472	0.496	0.984	0.481	3.368																					
1997	0.000	9.775	1.624	1.680	0.891	1.100	0.549	0.608	1.009	1.166	2.128	0.383	1.421	0.299	0.879	1.629																						
1998	0.000	53.638	1.973	0.751	1.087	0.677	1.253	0.895	0.683	3.019	0.382	0.642	0.401	1.466	2.745																							
1999	0.000	18.399	1.914	0.929	0.794	0.837	1.251	0.966	0.958	1.023	0.428	0.795	1.011	2.027																								
2000	0.000	9.264	2.926	0.556	1.042	0.789	1.359	1.424	0.301	1.527	0.703	1.555	0.411																									
2001	181.933	28.696	0.855	1.064	1.165	1.239	0.813	0.473	0.459	1.287	1.976	1.344																										
2002	0.000	22.976	1.645	0.819	1.283	0.922	0.888	0.583	0.763	1.750	0.784																											
2003	0.000	8.875	1.516	0.775	1.108	0.741	0.445	1.061	0.880	2.656																												
2004	0.000	17.907	2.009	0.712	0.946	0.505	1.548	0.660	0.602																													
2005	192.322	7.046	1.630	0.633	0.740	0.995	1.018	1.720																														
2006	0.000	4.470	0.806	0.763	1.221	0.835	1.491																															
2007	0.000	1.968	1.415	1.032	1.542	1.435																																
2008	27.760	4.853	1.956	0.768	1.501																																	
2009	41.125	6.508	1.630	1.029																																		
2010	0.000	11.539	1.277																																			
2011	0.000	9.494																																				
2012	0.000																																					
3 Yr Avg	0.000	9.180	1.621	0.943	1.421	1.088	1.352	1.147	0.749	1.897	1.154	1.231	0.607	1.264	1.536	1.034	1.941	1.037	1.233	4.438	0.804	0.839	3.481	1.686	0.557	4.161	0.911	0.464	1.035	2.040	2.405							
5 Yr Avg	13.777	6.872	1.417	0.845	1.190	0.902	1.078	0.900	0.601	1.648	0.855	0.944	0.743	1.159	1.114	0.811	1.523	0.844	1.185	2.914	0.937	0.739	2.336	1.431	0.614	2.547	1.466	0.505	1.035	2.040	2.405							
10 Yr Avg	26.121	9.563	1.474	0.815	1.134	0.898	1.062	0.954	0.759	1.688	1.082	0.968	1.039	1.055	1.227	1.055	1.102	1.228	1.009	2.099	1.302	1.398	1.588	1.139	3.206	2.153	1.466	0.505	1.035	2.040	2.405							
3 Yr Wtd		9.070	1.576	0.924	1.419	1.114	1.333	1.156	0.730	1.946	0.959	1.287	0.525	1.055	1.633	0.908	2.016	0.733	1.164	2.663	0.667	0.756	1.674	1.152	0.588	2.898	1.026	0.279	0.935	1.109	2.405							
5 Yr Wtd	79.755	5.397	1.285	0.804	1.145	0.908	1.047	0.848	0.518	1.556	0.651	0.904	0.611	1.010	0.873	0.663	1.228	0.613	1.110	1.150	0.842	0.669	0.808	0.987	0.800	0.337	1.510	0.445	0.935	1.109	2.405							
10 Yr Wtd	189.376	6.471	1.405	0.776	1.114	0.908	1.015	0.940	0.656	1.562	0.792	0.926	0.757	0.940	0.992	0.965	0.838	0.860	0.881	1.112	0.873	0.948	0.688	0.887	1.617	0.290	1.510	0.445	0.935	1.109	2.405							
Prior	175.285	6.996	1.538	0.769	1.073	0.855	0.932	0.808	0.722	1.456	0.774	0.850	0.879	0.875	0.856	0.967	0.776	0.952	0.844	1.025	1.067	0.936	0.663	0.756	1.891	0.272	1.591	0.591	0.955	0.467								
Selected	189.424	6.461	1.405	0.775	1.113	0.908	1.015	0.940	0.656	1.562	0.793	0.927	0.756	0.940	0.992	0.965	0.839	0.859	0.882	1.113	0.873	0.948	0.688	0.887	1.617	0.290	1.510	0.445	0.935	1.109	1.000							1.116

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	0.000	0.035	0.263	0.300	0.302	0.265	0.284	0.234	0.224	0.330	0.408	0.372	1.396	1.560	2.501	1.990	1.592	1.358	0.815	0.695	1.347	0.572	0.497	0.103	0.927	0.165	0.543	0.340	0.297	0.139	0.334						
1983	0.000	0.000	0.034	0.270	0.212	0.186	0.227	0.253	0.294	0.325	0.410	0.441	1.404	2.857	2.055	0.789	0.970	0.728	0.667	0.794	0.735	0.274	0.675	0.246	0.092	0.950	0.100	0.131	0.048	0.073	0.263							
1984	0.000	0.000	0.017	0.184	0.229	0.218	0.168	0.223	0.265	0.418	0.512	2.173	2.030	2.179	1.989	1.241	0.837	0.767	0.542	0.756	0.927	0.411	0.450	0.521	0.719	0.935	0.140	0.040	0.034	0.024								
1985	0.000	0.000	0.048	0.267	0.249	0.281	0.260	0.244	0.279	0.319	1.349	2.354	1.920	1.787	1.110	0.716	0.450	0.715	1.123	0.617	0.614	0.156	0.744	0.166	0.267	0.027	0.256	0.361	0.068									
1986	0.000	0.000	0.000	0.086	0.229	0.249	0.444	0.437	0.383	1.447	2.700	1.845	1.149	2.738	0.618	0.636	0.654	0.667	0.481	0.079	0.197	0.480	0.732	0.512	0.251	0.083	0.104	0.107										
1987	0.000	0.000	0.000	0.073	0.149	0.225	0.395	0.388	1.615	1.484	1.818	2.352	1.150	1.443	0.354	0.475	0.576	0.365	0.460	0.344	0.204	0.984	0.884	0.472	0.052	0.032	0.055											
1988	0.000	0.000	0.014	0.117	0.255	0.268	0.276	1.300	2.252	1.907	1.682	0.790	0.587	0.928	0.590	0.505	0.580	0.484	0.318	0.361	0.404	0.732	0.206	0.143	0.427	0.313												
1989	0.000	0.000	0.017	0.094	0.297	0.532	1.121	1.837	1.369	1.835	1.046	1.056	0.811	0.739	0.819	0.378	0.529	0.121	0.547	0.854	0.555	0.256	0.034	0.283	0.554													
1990	0.000	0.000	0.000	0.038	0.296	1.314	1.774	1.347	1.179	0.789	0.974	0.330	0.482	0.624	0.310	0.467	0.376	0.405	0.361	0.326	0.197	0.098	0.121	0.174														
1991	0.000	0.009	0.019	0.108	0.833	1.535	1.210	0.951	0.581	0.915	1.032	0.600	0.421	0.375	0.176	0.341	0.830	0.524	0.188	0.250	0.179	0.259	0.299															
1992	0.000	0.000	0.005	0.706	1.562	1.115	1.324	0.807	0.772	0.789	1.007	0.628	0.480	0.257	0.457	0.540	0.385	0.404	0.302	0.068	0.523	0.246																
1993	0.000	0.000	0.241	1.081	1.801	1.918	1.015	1.307	0.712	0.654	0.917	0.271	0.437	0.361	0.386	0.622	0.452	0.336	0.069	0.055	0.268																	
1994	0.000	0.052	0.285	1.683	1.471	1.396	0.833	1.000	0.609	0.867	0.562	0.600	0.153	0.530	0.498	0.394	0.089	0.145	0.188	0.504																		
1995	0.000	0.009	0.437	1.280	1.512	1.046	0.738	0.651	0.245	0.295	0.923	0.585	0.489	0.476	0.716	0.121	0.120	0.097	0.157																			
1996	0.000	0.006	0.437	1.190	1.234	1.108	0.846	0.552	0.633	0.463	0.315	0.763	1.133	0.535	0.266	0.261	0.126	0.423																				
1997	0.000	0.044	0.434	0.704	1.183	1.055	1.160	0.637	0.387	0.391	0.456	0.970	0.372	0.528	0.158	0.139	0.226																					
1998	0.000	0.013	0.686	1.353	1.016	1.105	0.748	0.938	0.839	0.573	1.731	0.661	0.424	0.170	0.249	0.685																						
1999	0.000	0.035	0.641	1.227	1.140	0.906	0.758	0.949	0.916	0.878	0.898	0.384	0.305	0.309	0.626																							
2000	0.000	0.069	0.635	1.857	1.033	1.077	0.850	1.155	1.644	0.495	0.756	0.532	0.826	0.339																								
2001	0.000	0.039	1.110	0.949	1.010	1.176	1.458	1.185	0.561	0.257	0.331	0.654	0.878																									
2002	0.000	0.034	0.782	1.286	1.053	1.351	1.245	1.105	0.645	0.492	0.861	0.675																										
2003	0.000	0.102	0.902	1.368	1.061	1.176	0.872	0.388	0.411	0.362	0.962																											
2004	0.000	0.051	0.906	1.821	1.296	1.226	0.620	0.959	0.633	0.381																												
2005	0.001	0.162	1.144	1.865	1.180	0.873	0.869	0.885	1.522																													
2006	0.000	0.315	1.408	1.134	0.866	1.057	0.882	1.316																														
2007	0.000	0.267	0.526	0.744	0.768	1.184	1.699																															
2008	0.004	0.117	0.566	1.106	0.849	1.274																																
2009	0.002	0.084	0.547	0.892	0.918																																	
2010	0.000	0.069	0.799	1.021																																		
2011	0.000	0.098	0.932																																			
2012	0.000	0.116																																				
2013	0.001																																					
3 Yr Avg	0.000	0.095	0.759	1.006	0.845	1.172	1.150	1.053	0.856	0.412	0.718	0.620	0.670	0.273	0.344	0.362	0.157	0.222	0.138	0.209	0.324	0.201	0.151	0.200	0.344	0.143	0.138	0.170	0.050	0.131	0.201	0.334						
5 Yr Avg	0.001	0.097	0.674	0.979	0.916	1.123	0.988	0.930	0.754	0.398	0.761	0.581	0.561	0.376	0.403	0.320	0.202	0.281	0.181	0.240	0.345	0.318	0.309	0.317	0.310	0.278	0.131	0.237	0.123	0.131	0.201	0.334						
10 Yr Avg	0.001	0.138	0.851	1.219	1.003	1.130	1.000	0.952	0.819	0.459	0.779	0.609	0.550	0.388	0.384	0.395	0.371	0.330	0.307	0.346	0.407	0.390	0.472	0.335	0.308	0.467	0.137	0.237	0.123	0.131	0.201							
Selected	0.001	0.094	0.656	0.968	0.914	1.125	0.993	0.939	0.763	0.403	0.773	0.590	0.570	0.382	0.409	0.324	0.204	0.284	0.182	0.242	0.346	0.319	0.309	0.317	0.311	0.278	0.131	0.237	0.123	0.131	0.201	0.334						
Cumulative	13.855	13.855	13.760	13.104	12.137	11.222	10.098	9.104	8.166	7.403	6.999	6.226	5.636	5.065	4.683	4.275	3.951	3.746	3.463	3.280	3.038	2.692	2.372	2.063	1.746	1.435	1.157	1.026	0.789	0.667	0.535	0.334	0.000	0.000	0.000	0.000	0.000	0.000

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
COMPENSATION

LUMP SUM SETTLEMENT
(000's)

UNPAID LOSS ESTIMATE FOR ACCIDENT YEARS 1976 AND PRIOR

10 times 3 Year Average Annual Payments	389	(1)
15 times 3 Year Average Annual Payments	583	(2)
Incremental Development Method	39	(3)
'09 to '12 Exponential Curve Fit	1,271	(4)
'04 to '10 Exponential Curve Fit	234	(5)
'05 to '10 Exponential Curve Fit	177	(6)
'03 to '10 Exponential Curve Fit	354	(7)
Selected Unpaid Loss as of 6/30/2013	1,200	(8)
Actual FY 2013 Payments	2	(9)
Actual FY 2012 Payments	97	(10)
Actual FY 2011 Payments	18	(11)
Actual FY 2010 Payments	93	(12)
Unpaid Loss as of 6/30/2009	1,409	(13)

(1) 10 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2011 THROUGH 2013 OF $39
(2) 15 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2011 THROUGH 2013 OF $39
(3) SECTION 2, EXHIBIT 7, SHEET 41, TOTAL OF COL. 5
(4) SECTION 2, EXHIBIT 7, SHEET 40, TOTAL OF COL. 2
(5) SECTION 2, EXHIBIT 7, SHEET 40, TOTAL OF COL. 3
(6) SECTION 2, EXHIBIT 7, SHEET 40, TOTAL OF COL. 4
(7) SECTION 2, EXHIBIT 7, SHEET 40, TOTAL OF COL. 5
(8) SELECTED BY DELOITTE CONSULTING
(9)-(12) SECTION 2, EXHIBIT 7, SHEET 46
(13) = SUM (8) THROUGH (12)

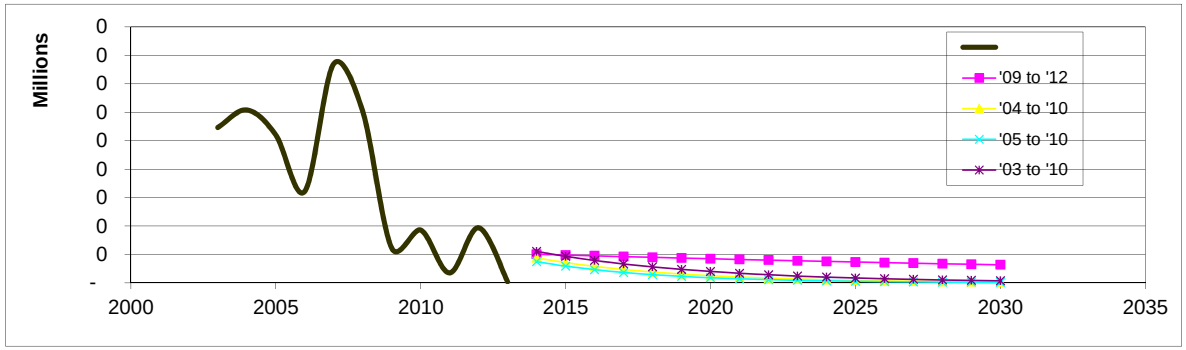
OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
COMPENSATION

LUMP SUM SETTLEMENT
(000's)

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

FY ENDING	PAID LOSS	INCREMENTAL UNPAID LOSS '09 to '12 CURVE FIT	'04 to '10 CURVE FIT	'05 to '10 CURVE FIT	'03 to '10 CURVE FIT
	(1)	(2)	(3)	(4)	(5)
2003	273				
2004	304				
2005	260				
2006	161				
2007	385				
2008	302				
2009	61				
2010	93				
2011	18				
2012	97				
2013	2				
2014		50	44	37	55
2015		49	36	29	47
2016		48	29	23	39
2017		46	24	18	33
2018		45	19	14	28
2019		44	16	11	24
2020		42	13	9	20
2021		41	10	7	17
2022		40	8	6	14
2023		39	7	4	12
2024		38	5	3	10
2025		37	4	3	9
2026		36	4	2	7
2027		35	3	2	6
2028		34	2	1	5
2029		33	2	1	4
2030		32	2	1	4

FY ENDING	INCREMENTAL UNPAID LOSS '09 to '12 CURVE FIT	'04 to '10 CURVE FIT	'05 to '10 CURVE FIT	'03 to '10 CURVE FIT
	(2)	(3)	(4)	(5)
2031	31	1	1	3
2032	30	1	1	3
2033	29	1	0	2
2034	28	1	0	2
2035	27	1	0	2
2036	27	0	0	1
2037	26	0	0	1
2038	25	0	0	1
2039	24	0	0	1
2040	24	0	0	1
2041	23	0	0	1
2042	22	0	0	0
2043	22	0	0	0
2044	21	0	0	0
2045	21	0	0	0
2046	20	0	0	0
2047	19	0	0	0
2048	19	0	0	0
2049	18	0	0	0
2050	18	0	0	0
2051	17	0	0	0
2052	17	0	0	0
2053	16	0	0	0
2054	16	0	0	0
2055	15	0	0	0
2056	15	0	0	0
2057	14	0	0	0
Total	1,271	234	177	354



(1) SECTION 2, EXHIBIT 7, SHEET 46
(2) - (5) EXPONENTIAL CURVE FIT BASED ON (1)

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	12.676	-	-	-
1954	714	0.755	10.323	-	-	-
1955	702	0.757	8.572	-	-	-
1956	690	0.759	7.267	-	-	-
1957	678	0.762	6.296	-	-	-
1958	666	6.963	50.800	-	-	-
1959	654	0.293	15.174	-	-	-
1960	642	0.431	6.968	-	-	-
1961	630	0.534	4.257	-	-	-
1962	618	0.588	3.092	-	-	-
1963	606	0.641	2.621	-	-	-
1964	594	0.658	2.385	-	-	-
1965	582	0.708	2.396	-	-	-
1966	570	0.741	2.515	1	3	3
1967	558	0.733	2.577	-	-	3
1968	546	0.757	2.707	0	1	4
1969	534	0.820	3.038	0	0	4
1970	522	0.821	3.315	1	4	9
1971	510	0.826	3.563	0	1	9
1972	498	0.873	3.983	0	1	11
1973	486	0.890	4.435	0	1	12
1974	474	0.889	4.832	1	7	19
1975	462	0.917	5.348	2	9	28
1976	450	0.934	5.928	2	11	39
TOTAL				9	39	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) SECTION 2, EXHIBIT 7, SHEET 43, COL. 9
(3) TOTAL FROM SECTION 2, EXHIBIT 7, SHEET 42
(4) SECTION 2, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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 2, EXHIBIT 7, SHEET 41, COLUMN (2)

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	PA SELECTED TAIL	SELECTED FOR TAIL	SELECTED INCREM. DECAY	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	PA SELECTED TAIL	SELECTED FOR TAIL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
6	0.5	150.000	-	2.505	8.038	375.000	150.000		20,758.997		46.327	265.867	46,017.717	21,951.271
18	1.5	8.000	9.446	1.676	2.366	8.000	8.000	7.047	138.393	357.409	18.495	33.076	122.714	146.342
30	2.5	2.350	4.264	1.438	1.637	2.065	2.350	1.543	17.299	37.835	11.037	13.980	15.339	18.293
42	3.5	1.450	1.728	1.319	1.386	1.455	1.450	0.783	7.361	8.873	7.674	8.539	7.428	7.784
54	4.5	1.340	1.328	1.247	1.265	1.320	1.340	1.096	5.077	5.135	5.816	6.162	5.105	5.368
66	5.5	1.210	1.251	1.198	1.196	1.260	1.210	0.828	3.789	3.868	4.664	4.871	3.868	4.006
78	6.5	1.175	1.164	1.163	1.153	1.150	1.175	1.008	3.131	3.092	3.893	4.071	3.070	3.311
90	7.5	1.120	1.138	1.137	1.124	1.100	1.120	0.806	2.665	2.657	3.347	3.530	2.669	2.818
102	8.5	1.070	1.098	1.116	1.103	1.080	1.070	0.653	2.379	2.335	2.944	3.142	2.427	2.516
114	9.5	1.090	1.063	1.100	1.087	1.065	1.090	1.376	2.224	2.126	2.638	2.849	2.247	2.351
126	10.5	1.074	1.072	1.087	1.075	1.060	1.074	0.892	2.040	1.999	2.398	2.621	2.110	2.157
138	11.5	1.060	1.062	1.076	1.065	1.050	1.060	0.875	1.900	1.866	2.207	2.439	1.990	2.009
150	12.5	1.046	1.051	1.067	1.058	1.046	1.046	0.813	1.793	1.756	2.051	2.289	1.895	1.895
162	13.5	1.043	1.040	1.059	1.051	1.043	1.043	0.978	1.714	1.671	1.923	2.164	1.812	1.812
174	14.5	1.035	1.037	1.053	1.046	1.035	1.035	0.849	1.643	1.606	1.816	2.058	1.737	1.737
186	15.5	1.035	1.031	1.047	1.042	1.035	1.035	1.035	1.587	1.549	1.725	1.967	1.679	1.679
198	16.5	1.035	1.031	1.042	1.038	1.035	1.035	1.035	1.534	1.502	1.648	1.888	1.622	1.622
210	17.5	1.034	1.032	1.038	1.035	1.034	1.034	1.005	1.482	1.457	1.581	1.819	1.567	1.567
222	18.5	1.033	1.031	1.034	1.032	1.033	1.033	1.004	1.433	1.412	1.523	1.758	1.516	1.516
234	19.5	1.030	1.031	1.031	1.030	1.030	1.030	0.939	1.387	1.370	1.473	1.703	1.467	1.467
246	20.5	1.029	1.027	1.028	1.028	1.029	1.029	0.996	1.347	1.329	1.428	1.654	1.424	1.424
258	21.5	1.028	1.026	1.026	1.026	1.028	1.028	0.994	1.309	1.293	1.389	1.609	1.384	1.384
270	22.5	1.027	1.025	1.023	1.024	1.027	1.027	0.991	1.273	1.260	1.354	1.569	1.347	1.347
282	23.5	1.025	1.024	1.021	1.022	1.025	1.025	0.951	1.240	1.229	1.323	1.532	1.311	1.311
294	24.5	1.024	1.022	1.020	1.021	1.024	1.024	0.984	1.210	1.201	1.295	1.499	1.279	1.279
306	25.5	1.020	1.021	1.018	1.020	1.020	1.020	0.853	1.181	1.175	1.270	1.468	1.249	1.249
318	26.5	1.020	1.017	1.017	1.019	1.020	1.020	1.020	1.158	1.150	1.248	1.439	1.225	1.225
330	27.5	1.020	1.017	1.015	1.018	1.020	1.020	1.020	1.135	1.131	1.228	1.412	1.201	1.201
342	28.5	1.020	1.017	1.014	1.017	1.020	1.020	1.020	1.113	1.112	1.209	1.388	1.177	1.177
354	29.5	1.019	1.017	1.013	1.016	1.019	1.019	0.969	1.091	1.093	1.192	1.365	1.154	1.154
366	30.5	1.015	1.015	1.012	1.015	1.015	1.015	0.804	1.071	1.075	1.177	1.343	1.133	1.133
378	31.5	1.012	1.012	1.011	1.015	1.012	1.012	0.812	1.055	1.059	1.163	1.323	1.116	1.116
390	32.5	1.012	1.010	1.010	1.014	1.012	1.012	1.012	1.043	1.046	1.150	1.304	1.103	1.103
402	33.5	1.010	1.009	1.010	1.013	1.010	1.010	0.843	1.030	1.037	1.138	1.286	1.089	1.089
414	34.5	1.010	1.007	1.009	1.013	1.010	1.010	1.010	1.020	1.027	1.128	1.269	1.079	1.079
426	35.5	1.010	1.007	1.008	1.012	1.010	1.010	1.010	1.010	1.020	1.118	1.253	1.068	1.068
438	36.5		1.006	1.008	1.012	1.008	1.008	0.840		1.013	1.108	1.238	1.057	1.057
450	37.5		1.003	1.007	1.011	1.008	1.008	0.934		1.007	1.100	1.224	1.049	1.049
462	38.5		1.002	1.007	1.011	1.007	1.007	0.917		1.004	1.092	1.211	1.041	1.041
474	39.5		1.001	1.006	1.010	1.006	1.006	0.889		1.002	1.085	1.198	1.033	1.033
486	40.5		1.000	1.006	1.010	1.005	1.005	0.890		1.001	1.078	1.185	1.027	1.027
498	41.5		1.000	1.005	1.010	1.005	1.005	0.873		1.000	1.072	1.174	1.022	1.022
510	42.5		1.000	1.005	1.009	1.004	1.004	0.826		1.000	1.066	1.162	1.017	1.017
522	43.5		1.000	1.005	1.009	1.003	1.003	0.821		1.000	1.060	1.152	1.013	1.013
534	44.5		1.000	1.005	1.009	1.003	1.003	0.820		1.000	1.055	1.142	1.009	1.009
546	45.5		1.000	1.004	1.008	1.002	1.002	0.757		1.000	1.051	1.132	1.007	1.007
558	46.5		1.000	1.004	1.008	1.001	1.001	0.733		1.000	1.046	1.122	1.005	1.005
570	47.5		1.000	1.004	1.008	1.001	1.001	0.741		1.000	1.042	1.113	1.003	1.003
582	48.5		1.000	1.004	1.008	1.001	1.001	0.708		1.000	1.038	1.105	1.002	1.002
594	49.5		1.000	1.003	1.007	1.000	1.000	0.658		1.000	1.034	1.096	1.002	1.002
606	50.5		1.000	1.003	1.007	1.000	1.000	0.641		1.000	1.031	1.088	1.001	1.001
618	51.5		1.000	1.003	1.007	1.000	1.000	0.588		1.000	1.028	1.080	1.001	1.001
630	52.5		1.000	1.003	1.007	1.000	1.000	0.534		1.000	1.025	1.073	1.001	1.001
642	53.5		1.000	1.003	1.007	1.000	1.000	0.431		1.000	1.022	1.066	1.001	1.001
654	54.5		1.000	1.002	1.006	1.000	1.000	0.293		1.000	1.019	1.059	1.000	1.000
666	55.5		1.000	1.002	1.006	1.000	1.000	6.963		1.000	1.017	1.052	1.000	1.000
678	56.5		1.000	1.002	1.006	1.000	1.000	0.762		1.000	1.015	1.045	1.000	1.000
690	57.5		1.000	1.002	1.006	1.000	1.000	0.759		1.000	1.012	1.039	1.000	1.000
702	58.5		1.000	1.002	1.006	1.000	1.000	0.757		1.000	1.010	1.033	1.000	1.000
714	59.5		1.000	1.002	1.006	1.000	1.000	0.755		1.000	1.008	1.027	1.000	1.000
726	60.5		1.000	1.002	1.005	1.000	1.000	0.753		1.000	1.006	1.021	1.000	1.000
738	61.5		1.000	1.002	1.005	1.000	1.000	0.750		1.000	1.005	1.016	1.000	1.000
750	62.5		1.000	1.002	1.005	1.000	1.000	0.748		1.000	1.003	1.010	1.000	1.000
TAIL	TAIL		1.000	1.001	1.005	1.000	1.000	10.878		1.000	1.001	1.005	1.000	1.000

60.5 TAIL DECAY 12.676 (16)

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 2, EXHIBIT 7, SHEET 44
(4) SECTION 2, EXHIBIT 7, SHEET 45, COL. 5; TAIL FROM SECTION 2, EXHIBIT 7, SHEET 48
(5) SECTION 2, EXHIBIT 7, SHEET 44
(6) SECTION 2, EXHIBIT 7, SHEET 44
(7) PA SELECTED TAIL
(8) SELECTED BY DELOITTE CONSULTING
(9) = [[(8) - 1.0] x (8) PRIOR AGE] / [(8) PRIOR AGE - 1.0]
(10) COL. 3 MULTIPLICATIVELY ACCUMULATED
(11) COL. 4 MULTIPLICATIVELY ACCUMULATED
(12) COL. 5 MULTIPLICATIVELY ACCUMULATED
(13) COL. 6 MULTIPLICATIVELY ACCUMULATED
(14) COL. 7 MULTIPLICATIVELY ACCUMULATED
(15) COL. 8 MULTIPLICATIVELY ACCUMULATED
(16) 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
COMPENSATION

LUMP SUM SETTLEMENT

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	**1.001**	**0.937**
Inverse Power	**1.005**	**0.975**

							Weibull Curve Fitting					**Inverse Power Curve Fitting**				
							Slope=	0.526				Slope=	-1.492			
		----FROM PAID TRIANGLE----			PA	SELECTED	Intercept=	-1.617				Intercept=	4.625			
PERIOD	AGE	SELECTED	5 YR WTD	10 YR WTD	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	150.000	79.081	205.557	375.000	150.000	1.792	-5.007	-0.674	**2.505**	46.327	1.792	5.004	1.951	**8.038**	265.867
2	18	8.000	6.217	7.966	8.000	8.000	2.890	-2.013	-0.096	**1.676**	18.495	2.890	1.946	0.312	**2.366**	33.076
3	30	2.350	2.050	2.258	2.065	2.350	3.401	-0.590	0.173	**1.438**	11.037	3.401	0.300	-0.451	**1.637**	13.980
4	42	1.450	1.420	1.443	1.455	1.450	3.738	0.157	0.350	**1.319**	7.674	3.738	-0.799	-0.953	**1.386**	8.539
5	54	1.340	1.323	1.338	1.315	1.340	3.989	0.316	0.482	**1.247**	5.816	3.989	-1.079	-1.328	**1.265**	6.162
6	66	1.210	1.203	1.221	1.260	1.210	4.190	0.560	0.587	**1.198**	4.664	4.190	-1.561	-1.627	**1.196**	4.871
7	78	1.175	1.156	1.173	1.150	1.175	4.357	0.644	0.675	**1.163**	3.893	4.357	-1.743	-1.876	**1.153**	4.071
8	90	1.120	1.108	1.130	1.100	1.120	4.500	0.804	0.751	**1.137**	3.347	4.500	-2.120	-2.090	**1.124**	3.530
9	102	1.070	1.054	1.067	1.085	1.073	4.625	0.989	0.816	**1.116**	2.944	4.625	-2.617	-2.277	**1.103**	3.142
10	114	1.090	1.099	1.107	1.070	1.085	4.736	0.935	0.875	**1.100**	2.638	4.736	-2.465	-2.443	**1.087**	2.849
11	126	1.074	1.067	1.074	1.060	1.074	4.836	0.986	0.928	**1.087**	2.398	4.836	-2.608	-2.592	**1.075**	2.621
12	138	1.060	1.065	1.064	1.050	1.060	4.927	1.055	0.975	**1.076**	2.207	4.927	-2.813	-2.728	**1.065**	2.439
13	150	1.046	1.039	1.041	1.046	1.046	5.011	1.139	1.019	**1.067**	2.051	5.011	-3.079	-2.852	**1.058**	2.289
14	162	1.043	1.044	1.041	1.043	1.043	5.088	1.160	1.060	**1.059**	1.923	5.088	-3.147	-2.967	**1.051**	2.164
15	174	1.035	1.034	1.040	1.035	1.035	5.159	1.220	1.097	**1.053**	1.816	5.159	-3.352	-3.074	**1.046**	2.058
16	186	1.035	1.020	1.034	1.035	1.035	5.226	1.220	1.133	**1.047**	1.725	5.226	-3.352	-3.173	**1.042**	1.967
17	198	1.035	1.026	1.030	1.035	1.035	5.288	1.220	1.165	**1.042**	1.648	5.288	-3.352	-3.267	**1.038**	1.888
18	210	1.034	1.016	1.024	1.034	1.034	5.347	1.228	1.196	**1.038**	1.581	5.347	-3.381	-3.354	**1.035**	1.819
19	222	1.033	1.021	1.027	1.034	1.034	5.403	1.228	1.226	**1.034**	1.523	5.403	-3.381	-3.437	**1.032**	1.758
20	234	1.030	1.028	1.030	1.030	1.030	5.455	1.263	1.253	**1.031**	1.473	5.455	-3.507	-3.516	**1.030**	1.703
21	246	1.029	1.024	1.028	1.029	1.029	5.505	1.272	1.280	**1.028**	1.428	5.505	-3.540	-3.591	**1.028**	1.654
22	258	1.028	1.021	1.030	1.028	1.028	5.553	1.282	1.305	**1.026**	1.389	5.553	-3.576	-3.662	**1.026**	1.609
23	270	1.027	1.021	1.022	1.027	1.027	5.598	1.292	1.329	**1.023**	1.354	5.598	-3.612	-3.730	**1.024**	1.569
24	282	1.025	1.021	1.022	1.025	1.025	5.642	1.312	1.352	**1.021**	1.323	5.642	-3.689	-3.794	**1.022**	1.532
25	294	1.024	1.016	1.023	1.024	1.024	5.684	1.323	1.373	**1.020**	1.295	5.684	-3.730	-3.857	**1.021**	1.499
26	306	1.020	1.008	1.016	1.020	1.020	5.724	1.369	1.394	**1.018**	1.270	5.724	-3.912	-3.916	**1.020**	1.468
27	318	1.020	1.013	1.017	1.020	1.020	5.762	1.369	1.415	**1.017**	1.248	5.762	-3.912	-3.974	**1.019**	1.439
28	330	1.020	1.010	1.012	1.020	1.020	5.799	1.369	1.434	**1.015**	1.228	5.799	-3.912	-4.029	**1.018**	1.412
29	342	1.020	1.008	1.019	1.020	1.020	5.835	1.369	1.453	**1.014**	1.209	5.835	-3.912	-4.082	**1.017**	1.388
30	354	1.019	1.017	1.018	1.019	1.019	5.869	1.382	1.471	**1.013**	1.192	5.869	-3.963	-4.134	**1.016**	1.365
31	366	1.015	1.007	1.009	1.015	1.015	5.903	1.439	1.489	**1.012**	1.177	5.903	-4.200	-4.184	**1.015**	1.343
32	378	1.012	1.004	1.004	1.012	1.012	5.935	1.489	1.506	**1.011**	1.163	5.935	-4.423	-4.232	**1.015**	1.323
33	390	1.012	1.008	1.008	1.012	1.012	5.966	1.489	1.522	**1.010**	1.150	5.966	-4.423	-4.278	**1.014**	1.304
34	402	1.010	1.011	1.011	1.010	1.010	5.996	1.529	1.538	**1.010**	1.138	5.996	-4.605	-4.324	**1.013**	1.286
35	414	1.010	1.026	1.026	1.010	1.010	6.026	1.529	1.554	**1.009**	1.128	6.026	-4.605	-4.367	**1.013**	1.269
36	426	1.010	1.000	1.000	1.009	1.010	6.054	1.529	1.569	**1.008**	1.118	6.054	-4.605	-4.410	**1.012**	1.253
37	438						6.082		1.583	**1.008**	1.108	6.082		-4.452	**1.012**	1.238
38	450						6.109		1.597	**1.007**	1.100	6.109		-4.492	**1.011**	1.224
39	462						6.136		1.611	**1.007**	1.092	6.136		-4.531	**1.011**	1.211
40	474						6.161		1.625	**1.006**	1.085	6.161		-4.569	**1.010**	1.198
41	486						6.186		1.638	**1.006**	1.078	6.186		-4.607	**1.010**	1.185
42	498						6.211		1.651	**1.005**	1.072	6.211		-4.643	**1.010**	1.174
43	510						6.234		1.663	**1.005**	1.066	6.234		-4.679	**1.009**	1.162
44	522						6.258		1.676	**1.005**	1.060	6.258		-4.713	**1.009**	1.152
45	534						6.280		1.687	**1.005**	1.055	6.280		-4.747	**1.009**	1.142
46	546						6.303		1.699	**1.004**	1.051	6.303		-4.780	**1.008**	1.132
47	558						6.324		1.711	**1.004**	1.046	6.324		-4.813	**1.008**	1.122
48	570						6.346		1.722	**1.004**	1.042	6.346		-4.845	**1.008**	1.113
49	582						6.366		1.733	**1.004**	1.038	6.366		-4.876	**1.008**	1.105
50	594						6.387		1.743	**1.003**	1.034	6.387		-4.906	**1.007**	1.096
51	606						6.407		1.754	**1.003**	1.031	6.407		-4.936	**1.007**	1.088
52	618						6.426		1.764	**1.003**	1.028	6.426		-4.965	**1.007**	1.080
53	630						6.446		1.774	**1.003**	1.025	6.446		-4.994	**1.007**	1.073
54	642						6.465		1.784	**1.003**	1.022	6.465		-5.022	**1.007**	1.066
55	654						6.483		1.794	**1.002**	1.019	6.483		-5.050	**1.006**	1.059
56	666						6.501		1.804	**1.002**	1.017	6.501		-5.077	**1.006**	1.052
57	678						6.519		1.813	**1.002**	1.015	6.519		-5.104	**1.006**	1.045
58	690						6.537		1.822	**1.002**	1.012	6.537		-5.130	**1.006**	1.039
59	702						6.554		1.831	**1.002**	1.010	6.554		-5.155	**1.006**	1.033
60	714						6.571		1.840	**1.002**	1.008	6.571		-5.181	**1.006**	1.027
61	726						6.588		1.849	**1.002**	1.006	6.588		-5.206	**1.005**	1.021
62	738						6.604		1.858	**1.002**	1.005	6.604		-5.230	**1.005**	1.016
63	750						6.620		1.866	**1.002**	1.003	6.620		-5.254	**1.005**	1.010
64	762						6.636		1.875	**1.001**	1.001	6.636		-5.278	**1.005**	1.005

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
COMPENSATION

LUMP SUM SETTLEMENT

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	150.000	204.557		
18	1.5	8.000	8.503	9.446	8.503
30	2.5	2.350	3.730	4.264	3.730
42	3.5	1.450	1.267	1.728	1.267
54	4.5	1.340	1.056	1.328	1.056
66	5.5	1.210	0.988	1.251	0.988
78	6.5	1.175	0.944	1.164	0.944
90	7.5	1.120	0.927	1.138	0.927
102	8.5	1.073	0.919	1.098	0.919
114	9.5	1.085	0.930	1.063	0.930
126	10.5	1.074	0.913	1.072	0.913
138	11.5	1.060	0.908	1.062	0.908
150	12.5	1.046	0.903	1.051	0.903
162	13.5	1.043	0.912	1.040	0.912
174	14.5	1.035	0.904	1.037	0.904
186	15.5	1.035	0.919	1.031	0.919
198	16.5	1.035	0.924	1.031	0.924
210	17.5	1.034	0.936	1.032	0.936
222	18.5	1.034	0.938	1.031	0.938
234	19.5	1.030	0.940	1.031	0.940
246	20.5	1.029	0.937	1.027	0.937
258	21.5	1.028	0.930	1.026	0.930
270	22.5	1.027	0.919	1.025	0.919
282	23.5	1.025	0.911	1.024	0.911
294	24.5	1.024	0.910	1.022	0.910
306	25.5	1.020	0.893	1.021	0.893
318	26.5	1.020	0.886	1.017	0.886
330	27.5	1.020	0.873	1.017	0.873
342	28.5	1.020	0.870	1.017	0.870
354	29.5	1.019	0.842	1.017	0.842
366	30.5	1.015	0.831	1.015	0.831
378	31.5	1.012	0.816	1.012	0.816
390	32.5	1.012	0.802	1.010	0.802
402	33.5	1.010	0.767	1.009	0.767
414	34.5	1.010	0.735	1.007	0.735
426	35.5	1.010	0.670	1.007	0.670
438	36.5		0.612	1.006	0.612
450	37.5		0.563	1.003	0.563
462	38.5		0.525	1.002	0.525
474	39.5		0.500	1.001	0.500
486	40.5		0.500	1.000	0.500
498	41.5		0.500	1.000	0.500
510	42.5		0.500	1.000	0.500
522	43.5		0.467	1.000	0.467
534	44.5		0.423	1.000	0.423
546	45.5		0.367	1.000	0.367
558	46.5		0.311	1.000	0.311
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				
714	59.5				
726	60.5				
738	61.5				
750	62.5				

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 2, EXHIBIT 7, SHEET 44
(4) GEOMETRIC MEAN FROM SECTION 2, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																														
1955																														
1956																														
1957																														
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1969																														
1970																														
1971																														
1972																														
1973																														
1974																														2
1975																													42	19
1976																												81	121	56
1977	0	0	7	57	67	64	60	60	69	68	49	39	42	56	40	49	56	45	395	477	403	411	283	136	108	210	45	46	89	216
1978	0	0	9	71	85	81	75	70	86	97	42	39	51	36	48	122	120	514	279	298	196	124	130	35	146	74	78	70	17	172
1979	0	0	9	70	83	80	63	64	82	80	72	60	47	78	122	153	442	414	607	455	185	445	132	61	133	123	67	4	63	141
1980	0	0	10	79	94	86	67	49	48	92	94	85	134	141	188	441	520	529	425	209	300	189	200	189	90	92	141	43	76	109
1981	0	0	10	74	82	68	76	90	96	89	48	60	173	139	658	259	556	406	499	243	41	186	6	165	132	47	339	335	152	8
1982	0	0	10	79	89	90	79	85	70	67	99	122	111	417	466	747	594	476	406	243	208	402	171	148	31	277	49	162	102	89
1983	0	0	11	91	71	62	76	85	99	109	138	148	471	959	690	265	325	244	224	266	247	92	226	82	31	319	34	44	16	24
1984	0	0	8	82	102	97	75	100	118	186	228	969	905	971	887	553	373	342	241	337	413	183	201	232	321	417	62	18	15	11
1985	0	0	23	130	121	137	126	119	135	155	655	1,143	932	867	539	348	218	347	545	299	298	76	361	81	129	13	124	175	33	
1986	0	0	0	47	125	136	243	239	209	790	1,474	1,008	628	1,495	338	347	357	364	262	43	107	262	399	280	137	45	57	59		
1987	0	0	0	43	89	134	235	231	960	882	1,081	1,399	684	858	211	283	343	217	273	204	121	585	525	281	31	19	33			
1988	0	0	9	78	169	178	183	864	1,497	1,268	1,118	525	390	617	392	336	386	321	211	240	269	487	137	95	284	208				
1989	0	0	12	70	219	392	826	1,353	1,009	1,352	771	778	597	545	604	279	390	89	403	630	409	189	25	209	408					
1990	0	0	0	31	244	1,081	1,460	1,108	970	649	802	272	396	513	255	384	310	333	297	268	162	81	100	144						
1991	0	8	17	96	742	1,369	1,078	848	518	816	920	535	375	335	157	304	740	467	168	223	160	231	267							
1992	0	0	5	680	1,505	1,074	1,276	777	744	760	970	605	463	247	440	521	371	389	291	65	504	237								
1993	0	0	225	1,007	1,677	1,786	946	1,218	663	609	854	252	407	336	359	579	421	313	64	51	249									
1994	0	53	291	1,713	1,497	1,421	848	1,018	620	883	572	611	156	539	507	401	90	148	192	513										
1995	0	9	422	1,237	1,461	1,011	714	629	237	285	892	565	473	460	693	117	116	94	152											
1996	0	7	462	1,256	1,302	1,169	893	583	668	489	333	805	1,197	565	280	276	133	447												
1997	0	47	457	741	1,246	1,110	1,221	671	408	412	480	1,021	391	556	166	146	238													
1998	0	15	791	1,561	1,173	1,275	863	1,082	969	661	1,997	763	490	196	288	790														
1999	0	44	812	1,555	1,444	1,147	960	1,202	1,160	1,112	1,137	487	387	391	793															
2000	0	91	844	2,470	1,374	1,432	1,130	1,536	2,187	659	1,006	707	1,099	451																
2001	0	55	1,566	1,339	1,424	1,660	2,056	1,671	791	363	467	922	1,239																	
2002	0	52	1,189	1,955	1,601	2,054	1,892	1,680	980	747	1,308	1,026																		
2003	0	151	1,344	2,038	1,580	1,752	1,299	578	613	540	1,433																			
2004	0	71	1,270	2,552	1,816	1,718	868	1,344	887	535																				
2005	1	192	1,355	2,209	1,398	1,035	1,030	1,048	1,803																					
2006	0	296	1,321	1,064	813	992	828	1,235																						
2007	0	285	560	793	818	1,262	1,811																							
2008	4	118	573	1,120	860	1,290																								
2009	2	82	535	873	898																									
2010	0	72	835	1,066																										
2011	0	102	970																											
2012	0	113																												
2013	1																													

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																														10.021
1975																													0.459	1.937
1976																												1.502	0.460	1.484
1977	0.000	0.000	7.742	1.188	0.958	0.933	1.006	1.138	0.986	0.720	0.792	1.086	1.341	0.711	1.234	1.130	0.810	8.719	1.208	0.845	1.021	0.688	0.479	0.796	1.947	0.212	1.031	1.947	2.420	0.296
1978	0.000	0.000	7.742	1.188	0.958	0.933	0.933	1.222	1.128	0.428	0.942	1.302	0.704	1.350	2.522	0.981	4.292	0.542	1.069	0.656	0.631	1.054	0.266	4.222	0.509	1.047	0.902	0.249	9.823	0.363
1979	0.000	0.000	7.742	1.188	0.958	0.791	1.008	1.289	0.981	0.898	0.831	0.792	1.652	1.551	1.256	2.891	0.938	1.465	0.749	0.406	2.413	0.296	0.465	2.173	0.926	0.542	0.061	15.415	2.234	1.389
1980	0.000	0.000	7.742	1.188	0.916	0.772	0.738	0.971	1.932	1.023	0.903	1.571	1.052	1.334	2.350	1.178	1.017	0.804	0.490	1.440	0.628	1.059	0.944	0.477	1.020	1.532	0.303	1.785	1.433	0.158
1981	0.000	0.000	7.742	1.116	0.830	1.107	1.188	1.075	0.918	0.546	1.247	2.869	0.805	4.729	0.393	2.149	0.731	1.228	0.487	0.167	4.570	0.033	26.917	0.799	0.353	7.254	0.987	0.453	0.053	12.500
1982	0.000	0.000	7.541	1.140	1.007	0.880	1.069	0.823	0.958	1.476	1.234	0.913	3.751	1.118	1.603	0.796	0.800	0.853	0.600	0.853	1.936	0.425	0.868	0.206	9.031	0.178	3.283	0.627	0.873	0.467
1983	0.000	0.000	7.960	0.785	0.875	1.222	1.114	1.165	1.106	1.260	1.075	3.186	2.035	0.719	0.384	1.230	0.750	0.916	1.190	0.926	0.372	2.466	0.364	0.374	10.340	0.105	1.316	0.366	1.516	3.612
1984	0.000	0.000	10.874	1.241	0.954	0.770	1.331	1.187	1.576	1.227	4.241	0.934	1.073	0.913	0.624	0.674	0.917	0.706	1.395	1.227	0.443	1.096	1.158	1.380	1.301	0.149	0.288	0.838	0.717	
1985	0.000	0.000	5.599	0.933	1.130	0.924	0.941	1.141	1.143	4.233	1.745	0.816	0.931	0.621	0.645	0.629	1.588	1.571	0.550	0.995	0.254	4.771	0.223	1.607	0.101	9.485	1.412	0.189		
1986	0.000	0.000	0.000	2.659	1.088	1.783	0.983	0.876	3.781	1.865	0.683	0.623	2.382	0.226	1.029	1.027	1.020	0.721	0.164	2.488	2.442	1.524	0.700	0.491	0.329	1.258	1.033			
1987	0.000	0.000	0.000	2.056	1.505	1.756	0.983	4.162	0.919	1.225	1.294	0.489	1.254	0.245	1.342	1.212	0.634	1.259	0.748	0.593	4.828	0.898	0.535	0.111	0.609	1.739				
1988	0.000	0.000	8.453	2.183	1.051	1.030	4.715	1.732	0.847	0.882	0.470	0.742	1.583	0.635	0.857	1.148	0.834	0.658	1.137	1.119	1.811	0.281	0.694	2.992	0.734					
1989	0.000	0.000	5.619	3.154	1.789	2.106	1.639	0.745	1.340	0.570	1.010	0.767	0.912	1.109	0.462	1.398	0.228	4.530	1.563	0.650	0.461	0.133	8.307	1.955						
1990	0.000	0.000	0.000	7.849	4.437	1.350	0.759	0.876	0.669	1.235	0.339	1.459	1.296	0.497	1.504	0.807	1.075	0.892	0.902	0.604	0.500	1.229	1.442							
1991	0.000	2.144	5.595	7.737	1.844	0.788	0.786	0.611	1.575	1.128	0.581	0.702	0.892	0.469	1.940	2.433	0.631	0.360	1.326	0.719	1.443	1.155								
1992	0.000	0.000	136.003	2.213	0.713	1.188	0.609	0.957	1.021	1.277	0.624	0.764	0.534	1.780	1.184	0.712	1.050	0.748	0.224	7.724	0.470									
1993	0.000	0.000	4.482	1.666	1.065	0.529	1.287	0.545	0.918	1.402	0.295	1.615	0.825	1.069	1.613	0.727	0.743	0.205	0.800	4.872										
1994	0.000	5.442	5.895	0.874	0.949	0.597	1.200	0.609	1.425	0.647	1.069	0.256	3.451	0.940	0.791	0.225	1.643	1.295	2.674											
1995	0.000	49.695	2.929	1.181	0.692	0.706	0.881	0.377	1.203	3.127	0.634	0.836	0.973	1.506	0.168	0.992	0.813	1.612												
1996	0.000	69.241	2.720	1.037	0.898	0.764	0.652	1.147	0.732	0.681	2.418	1.486	0.472	0.496	0.984	0.481	3.368													
1997	0.000	9.775	1.624	1.680	0.891	1.100	0.549	0.608	1.009	1.166	2.128	0.383	1.421	0.299	0.879	1.629														
1998	0.000	53.638	1.973	0.751	1.087	0.677	1.253	0.895	0.683	3.019	0.382	0.642	0.401	1.466	2.745															
1999	0.000	18.399	1.914	0.929	0.794	0.837	1.251	0.966	0.958	1.023	0.428	0.795	1.011	2.027																
2000	0.000	9.264	2.926	0.556	1.042	0.789	1.359	1.424	0.301	1.527	0.703	1.555	0.411																	
2001	181.933	28.696	0.855	1.064	1.165	1.239	0.813	0.473	0.459	1.287	1.976	1.344																		
2002	0.000	22.976	1.645	0.819	1.283	0.922	0.888	0.583	0.763	1.750	0.784																			
2003	0.000	8.875	1.516	0.775	1.108	0.741	0.445	1.061	0.880	2.656																				
2004	0.000	17.907	2.009	0.712	0.946	0.505	1.548	0.660	0.602																					
2005	192.322	7.046	1.630	0.633	0.740	0.995	1.018	1.720																						
2006	0.000	4.470	0.806	0.763	1.221	0.835	1.491																							
2007	0.000	1.968	1.415	1.032	1.542	1.435																								
2008	27.760	4.853	1.956	0.768	1.501																									
2009	41.125	6.508	1.630	1.029																										
2010	0.000	11.539	1.277																											
2011	0.000	9.494																												
2012	0.000																													
Latest diag	0.000	9.494	1.277	1.029	1.501	1.435	1.491	1.720	0.602	2.656	0.784	1.344	0.411	2.027	2.745	1.629	3.368	1.612	2.674	4.872	0.470	1.155	1.442	1.955	0.734	1.739	1.033	0.189	0.717	3.612
5 Yr Avg	13.777	6.872	1.417	0.845	1.190	0.902	1.078	0.900	0.601	1.648	0.855	0.944	0.743	1.159	1.114	0.811	1.523	0.844	1.185	2.914	0.937	0.739	2.336	1.431	0.614	2.547	1.466	0.495	0.918	3.625
9 Yr Avg	29.023	8.073	1.543	0.844	1.172	0.922	1.118	0.932	0.710	1.804	1.169	0.990	1.055	1.117	1.312	1.045	1.154	1.284	1.060	2.196	1.406	1.506	1.588	1.102	2.646	2.472	1.065	2.430	2.170	2.467
3 Yr Wtd		9.114	1.575	0.925	1.423	1.116	1.330	1.112	0.734	1.944	0.955	1.288	0.526	1.090	1.651	0.903	2.036	0.734	1.151	2.695	0.664	0.782	1.710	1.237	0.602	2.774	1.036	0.271	0.933	1.896
5 Yr Wtd	78.081	5.267	1.286	0.790	1.104	0.863	0.994	0.803	0.521	1.564	0.660	0.925	0.606	1.024	0.895	0.657	1.231	0.614	1.107	1.201	0.814	0.670	0.850	1.048	0.778	0.381	1.405	0.433	0.669	1.193
10 Yr Wtd	204.557	7.001	1.423	0.767	1.092	0.889	0.992	0.919	0.652	1.565	0.791	0.935	0.750	0.952	1.013	0.955	0.855	0.846	0.937	1.141	0.900	0.932	0.798	0.905	1.183	0.689	0.961	0.701	1.219	0.848
Selected	204.557	7.001	1.423	0.767	1.092	0.889	0.992	0.919	0.652	1.565	0.791	0.935	0.750	0.952	1.013	0.955	0.855	0.846	0.937	1.141	0.900	0.932	0.798	0.905	1.183	0.689	0.961	0.701	1.219	0.848
Loss $ Weight	8	1,483	9,953	15,010	12,582	14,341	12,738	12,046	10,466	5,802	9,624	7,160	6,301	4,076	3,938	3,797	3,193	2,818	2,313	2,537	2,693	2,423	2,412	1,717	1,594	1,560	983	956	685	845
Center Wtd Avg	204.557	2.283	1.316	1.172	1.003	0.925	0.917	0.945	0.932	0.915	0.888	0.971	0.865	0.907	0.889	0.932	0.928	0.942	0.930	0.949	0.943	0.938	0.927	0.896	0.893	0.900	0.936	0.843	0.860	0.832
Geometric Mean	204.557	8.503	3.730	1.267	1.056	0.988	0.944	0.927	0.919	0.930	0.913	0.908	0.903	0.912	0.904	0.919	0.924	0.936	0.938	0.940	0.937	0.930	0.919	0.911	0.910	0.893	0.886	0.873	0.870	0.842

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	0	0	0	0	0	0	0	0
1955																			0	0	0	0	0	0	0	0	0	0	0	
1956																		0	5	7	0	0	0	0	0	0	0	0		
1957																	0	0	0	0	0	3	0	0	0	0	0			
1958																0	45	0	0	0	0	0	0	0	0	0				
1959															0	0	0	0	1	0	0	0	0	0	0					
1960														0	0	0	0	0	0	15	0	0	0	0						
1961													0	0	14	0	10	0	0	0	0	0	0							
1962												0	0	0	7	14	0	0	0	0	0	0								
1963											0	9	0	0	0	0	0	0	0	0	0									
1964										5	7	0	0	45	0	0	0	0	0	0										
1965									0	0	0	0	0	0	2	0	0	65	0											
1966								4	9	0	0	0	0	2	0	0	18	0												
1967							9	0	2	0	0	40	0	0	0	0	0													
1968						25	0	0	0	2	0	0	0	4	0	2														
1969					0	13	0	12	0	20	0	0	0	0	0															
1970				12	0	101	0	22	4	0	38	8	0	0																
1971			41	7	43	0	1	2	4	0	0	2	0																	
1972		31	31	0	0	64	10	0	10	2	0	0																		
1973	22	20	1	1	9	109	11	0	1	0	0																			
1974	20	1	29	93	4	3	7	3	9	0																				
1975	37	29	46	36	24	10	0	4	0																					
1976	83	79	75	1	28	1	0	0																						
1977	64	101	20	26	0	81	2																							
1978	62	6	2	87	82	107																								
1979	196	43	0	0	42																									
1980	17	0	37	11																										
1981	100	10	32																											
1982	42	100																												
1983	88																													
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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	1.354	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	0.000	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	2.008	0.000	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										1.324	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000											
1965									0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000												
1966								2.517	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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						0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000															
1969					0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																
1970				0.000	0.000	0.000	0.000	0.180	0.000	0.000	0.211	0.000	0.000																	
1971			0.162	6.534	0.002	11.881	1.250	2.560	0.000	0.000	0.000	0.000																		
1972		0.972	0.000	0.000	190.640	0.156	0.000	0.000	0.158	0.000	0.000																			
1973	0.907	0.025	1.500	11.333	12.765	0.105	0.026	3.333	0.000	0.000																				
1974	0.050	28.801	3.229	0.043	0.625	2.800	0.429	3.000	0.033																					
1975	0.775	1.601	0.785	0.668	0.408	0.000	0.000	0.000																						
1976	0.951	0.950	0.013	28.319	0.018	0.000	0.000																							
1977	1.570	0.202	1.255	0.000	0.000	0.019																								
1978	0.088	0.364	43.605	0.940	1.302																									
1979	0.219	0.000	0.000	0.000																										
1980	0.000	0.000	0.291																											
1981	0.100	3.200																												
1982	2.405																													
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Latest diag	2.405	3.200	0.291	0.000	1.302	0.019	0.000	0.000	0.033	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	0.562	0.753	9.033	5.985	0.471	0.585	0.091	1.779	0.038	0.000	0.042	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	
9 Yr Avg	0.684	3.905	5.631	5.315	22.862	1.662	0.189	1.008	0.021	0.000	0.023	0.000	0.000	0.000	0.223	0.000	0.000	0.000	0.150	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
3 Yr Wtd	0.692	1.309	2.490	1.102	1.703	0.017	1.000	1.370	0.092	0.000	0.250	0.000		0.071			3.714	0.000												
5 Yr Wtd	0.379	0.576	0.927	1.180	1.447	0.099	0.257	2.652	0.066	1.767	0.250	0.000		0.318	1.000		3.714	0.000		0.000		0.000								
10 Yr Wtd	0.602	0.854	0.928	0.888	2.554	0.077	1.122	0.801	0.632	1.564	1.305	0.000		0.449	0.693	5.134	0.901	0.082	4.057	0.000		0.000								
Selected	0.602	0.854	0.928	0.888	1.000	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
Loss $ Weight	709	387	272	261	233	487	31	43	38	24	45	59	0	51	23	16	72	65	5	22	0	3	0	0	0	0	0	0	0	
Center Wtd Avg	0.884	0.792	0.792	0.788	0.760	0.706	0.640	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.356	0.305	0.244	0.220	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
Geometric Mean	0.831	0.816	0.802	0.767	0.735	0.670	0.612	0.563	0.525	0.500	0.500	0.500	0.500	0.467	0.423	0.367	0.311	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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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**	**0.964**
Inverse Power	**1.000**	**0.919**
Selected Tail	**1.000**	

					Weibull Curve Fitting					Inverse Power Curve Fitting				
					Slope=	3.043				Slope=	-23.091			
		IMPLIED	PA	SELECTED	Intercept=	-16.759				Intercept=	134.533			
PERIOD	AGE	ATA	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6				1.792		-11.307	**81406.957**		1.792		93.159		
2	18	9.446	9.870	9.446	2.890	-2.190	-7.965	**2877.766**		2.890	2.134	67.791		
3	30	4.264	4.379	4.264	3.401	-1.320	-6.410	**608.618**		3.401	1.183	55.996		
4	42	1.728	1.645	1.728	3.738	-0.146	-5.387	**218.965**		3.738	-0.318	48.226		
5	54	1.328	1.334	1.328	3.989	0.336	-4.622	**102.196**		3.989	-1.116	42.423		
6	66	1.251	1.239	1.251	4.190	0.474	-4.011	**55.727**		4.190	-1.383	37.790		
7	78	1.164	1.192	1.164	4.357	0.673	-3.503	**33.722**		4.357	-1.809	33.932		
8	90	1.138	1.118	1.138	4.500	0.747	-3.068	**21.997**		4.500	-1.980	30.628		
9	102	1.098	1.082	1.098	4.625	0.880	-2.687	**15.192**		4.625	-2.318	27.738		
10	114	1.063	1.070	1.063	4.736	1.037	-2.349	**10.978**		4.736	-2.761	25.170		
11	126	1.072	1.058	1.072	4.836	0.996	-2.044	**8.232**		4.836	-2.637	22.859		
12	138	1.062	1.051	1.062	4.927	1.042	-1.767	**6.369**		4.927	-2.776	20.758		
13	150	1.051	1.043	1.051	5.011	1.106	-1.514	**5.061**	34864.350	5.011	-2.974	18.833		
14	162	1.040	1.040	1.040	5.088	1.180	-1.279	**4.118**	6888.751	5.088	-3.216	17.055		
15	174	1.037	1.037	1.037	5.159	1.202	-1.062	**3.421**	1673.034	5.159	-3.290	15.405		
16	186	1.031	1.031	1.031	5.226	1.253	-0.859	**2.896**	489.083	5.226	-3.471	13.865		
17	198	1.031	1.031	1.031	5.288	1.252	-0.669	**2.494**	168.878	5.288	-3.466	12.422		
18	210	1.032	1.031	1.032	5.347	1.248	-0.490	**2.183**	67.702	5.347	-3.453	11.063	**63773.616**	
19	222	1.031	1.030	1.031	5.403	1.255	-0.321	**1.938**	31.018	5.403	-3.479	9.780	**17676.251**	
20	234	1.031	1.030	1.031	5.455	1.255	-0.161	**1.744**	16.005	5.455	-3.477	8.564	**5242.321**	
21	246	1.027	1.027	1.027	5.505	1.289	-0.008	**1.590**	9.175	5.505	-3.601	7.410	**1652.671**	
22	258	1.026	1.025	1.026	5.553	1.299	0.137	**1.466**	5.772	5.553	-3.641	6.310	**550.917**	
23	270	1.025	1.024	1.025	5.598	1.312	0.275	**1.366**	3.937	5.598	-3.687	5.260	**193.481**	
24	282	1.024	1.023	1.024	5.642	1.323	0.407	**1.286**	2.882	5.642	-3.732	4.256	**71.519**	
25	294	1.022	1.022	1.022	5.684	1.343	0.534	**1.222**	2.240	5.684	-3.808	3.294	**27.940**	17314.462
26	306	1.021	1.020	1.021	5.724	1.358	0.656	**1.171**	1.833	5.724	-3.866	2.370	**11.696**	619.692
27	318	1.017	1.017	1.017	5.762	1.404	0.773	**1.130**	1.566	5.762	-4.053	1.482	**5.400**	52.983
28	330	1.017	1.017	1.017	5.799	1.407	0.885	**1.097**	1.387	5.799	-4.067	0.626	**2.871**	9.811
29	342	1.017	1.018	1.017	5.835	1.408	0.994	**1.072**	1.264	5.835	-4.071	-0.198	**1.820**	3.418
30	354	1.017	1.017	1.017	5.869	1.416	1.099	**1.052**	1.179	5.869	-4.104	-0.995	**1.370**	1.878
31	366	1.015	1.016	1.015	5.903	1.431	1.200	**1.037**	1.121	5.903	-4.167	-1.765	**1.171**	1.371
32	378	1.012	1.013	1.012	5.935	1.488	1.299	**1.026**	1.080	5.935	-4.417	-2.509	**1.081**	1.170
33	390	1.010	1.010	1.010	5.966	1.540	1.394	**1.018**	1.052	5.966	-4.655	-3.231	**1.040**	1.082
34	402	1.009	1.010	1.009	5.996	1.550	1.486	**1.012**	1.034	5.996	-4.700	-3.931	**1.020**	1.041
35	414	1.007	1.009	1.007	6.026	1.595	1.575	**1.008**	1.021	6.026	-4.923	-4.610	**1.010**	1.021
36	426	1.007	1.009	1.007	6.054	1.614	1.662	**1.005**	1.013	6.054	-5.015	-5.270	**1.005**	1.011
37	438	1.006	1.008	1.006	6.082	1.632	1.747	**1.003**	1.008	6.082	-5.106	-5.911	**1.003**	1.006
38	450	1.003	1.008	1.003	6.109	1.739	1.829	**1.002**	1.005	6.109	-5.687	-6.535	**1.001**	1.003
39	462	1.002	1.007	1.002	6.136	1.846	1.909	**1.001**	1.003	6.136	-6.334	-7.143	**1.001**	1.002
40	474	1.001	1.006	1.001	6.161	1.950	1.987	**1.001**	1.001	6.161	-7.029	-7.735	**1.000**	1.001
41	486	1.000	1.005	1.000	6.186	2.044	2.063	**1.000**	1.001	6.186	-7.723	-8.313	**1.000**	1.001
42	498	1.000	1.005	1.000	6.211	2.130	2.137	**1.000**	1.000	6.211	-8.416	-8.876	**1.000**	1.000
43	510	1.000	1.004	1.000	6.234	2.209	2.210	**1.000**	1.000	6.234	-9.110	-9.426	**1.000**	1.000
44	522	1.000	1.003	1.000	6.258	2.290	2.281	**1.000**	1.000	6.258	-9.871	-9.963	**1.000**	1.000
45	534	1.000	1.003	1.000	6.280	2.373	2.350	**1.000**	1.000	6.280	-10.731	-10.487	**1.000**	1.000
46	546	1.000	1.002	1.000	6.303	2.462	2.417	**1.000**	1.000	6.303	-11.733	-11.001	**1.000**	1.000
47	558	1.000	1.001	1.000	6.324	2.557	2.484	**1.000**	1.000	6.324	-12.900	-11.503	**1.000**	1.000
48	570	1.000	1.001	1.000	6.346		2.548	**1.000**	1.000	6.346		-11.994	**1.000**	1.000
49	582	1.000	1.001	1.000	6.366		2.612	**1.000**	1.000	6.366		-12.475	**1.000**	1.000
50	594	1.000	1.000	1.000	6.387		2.674	**1.000**	1.000	6.387		-12.946	**1.000**	1.000
51	606	1.000	1.000	1.000	6.407		2.735	**1.000**	1.000	6.407		-13.408	**1.000**	1.000
52	618	1.000	1.000	1.000	6.426		2.794	**1.000**	1.000	6.426		-13.861	**1.000**	1.000
53	630	1.000	1.000	1.000	6.446		2.853	**1.000**	1.000	6.446		-14.305	**1.000**	1.000
54	642	1.000	1.000	1.000	6.465		2.910	**1.000**	1.000	6.465		-14.741	**1.000**	1.000
55	654	1.000	1.000	1.000	6.483		2.967	**1.000**	1.000	6.483		-15.168	**1.000**	1.000
56	666	1.000	1.000	1.000	6.501		3.022	**1.000**	1.000	6.501		-15.588	**1.000**	1.000
57	678	1.000	1.000	1.000	6.519		3.076	**1.000**	1.000	6.519		-16.000	**1.000**	1.000
58	690	1.000	1.000	1.000	6.537		3.130	**1.000**	1.000	6.537		-16.406	**1.000**	1.000
59	702				6.554		3.182	**1.000**	1.000	6.554		-16.804	**1.000**	1.000
60	714				6.571		3.234	**1.000**	1.000	6.571		-17.195	**1.000**	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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		38	78	40	83.0%	33	
1977	4,296,958	1,707	1,736	29	82.5%	24	0.040
1978	4,554,775	1,469	1,499	29	82.1%	24	0.033
1979	4,922,518	1,804	1,846	42	81.5%	34	0.037
1980	5,505,913	1,488	1,526	39	80.4%	31	0.028
1981	5,822,523	1,605	1,654	48	80.1%	39	0.028
1982	6,184,882	1,351	1,400	49	80.4%	39	0.023
1983	6,513,795	1,223	1,274	52	80.3%	41	0.020
1984	6,868,217	1,484	1,557	73	79.9%	58	0.023
1985	7,503,185	1,389	1,471	82	80.3%	66	0.020
1986	7,891,199	1,288	1,378	90	80.2%	72	0.017
1987	8,601,063	1,046	1,130	84	79.7%	67	0.013
1988	8,905,267	1,024	1,121	97	79.7%	78	0.013
1989	9,434,400	1,176	1,310	135	80.0%	108	0.014
1990	10,055,399	1,080	1,225	145	79.7%	115	0.012
1991	10,728,872	1,024	1,190	166	79.9%	133	0.011
1992	11,441,482	874	1,048	174	80.2%	140	0.009
1993	11,998,508	834	1,038	204	80.4%	164	0.009
1994	12,083,591	1,159	1,503	344	80.2%	276	0.012
1995	12,383,967	656	894	238	80.0%	190	0.007
1996	12,949,088	617	883	266	79.4%	211	0.007
1997	13,596,753	686	1,030	344	78.5%	270	0.008
1998	14,465,333	1,123	1,779	656	77.6%	509	0.012
1999	15,088,873	1,246	2,103	857	76.9%	658	0.014
2000	15,809,043	1,540	2,807	1,266	76.2%	966	0.018
2001	16,717,138	1,144	2,303	1,159	75.9%	880	0.014
2002	17,601,171	1,084	2,507	1,423	75.8%	1,079	0.014
2003	18,004,352	2,035	5,136	3,100	75.2%	2,331	0.029
2004	18,523,800	996	3,247	2,251	74.3%	1,671	0.018
2005	18,566,524	1,024	3,810	2,786	73.6%	2,049	0.021
2006	18,918,245	539	3,203	2,665	72.4%	1,930	0.017
2007	19,391,569	524	3,706	3,183	71.5%	2,276	0.019
2008	19,805,485	583	5,841	5,258	70.4%	3,702	0.029
2009	19,727,413	309	5,793	5,483	68.9%	3,778	0.029
2010	19,224,772	131	5,616	5,485	67.1%	3,679	0.029
2011	18,522,515	323	5,729	5,406	65.2%	3,527	0.031
2012	17,714,507	463	5,708	5,245	63.2%	3,317	0.032
2013	8,801,307	0	2,638	2,638	61.3%	1,616	0.030
2014		0	0				
TOTAL		38,086	89,715	51,629	70.1%	36,181	
EXLD PRIOR		38,048	89,637	51,589	70.1%	36,147	

(1) PROVIDED BY THE BWC; 2013 ADJUSTED TO PARTIAL YEAR
(2) SECTION 2, EXHIBIT 8, SHEET 3, COL. 2
(3) SECTION 2, EXHIBIT 8, SHEET 3, COL. 12; 2013 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 2, EXHIBIT 8, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
COMPENSATION

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	40	6	5	5	4	4	3	3	2	2	1	1	1	0	0	0	0	0	0	1
1977	29	4	4	3	3	3	2	2	2	1	1	1	1	0	0	0	0	0	0	1
1978	29	4	4	3	3	3	2	2	2	1	1	1	1	1	0	0	0	0	0	1
1979	42	5	5	5	4	4	3	3	2	2	2	1	1	1	1	0	0	0	0	1
1980	39	4	4	4	4	3	3	3	2	2	2	1	1	1	1	1	0	0	0	1
1981	48	6	4	5	5	4	4	3	3	2	2	2	1	1	1	1	1	0	0	2
1982	49	8	5	4	4	4	4	3	3	2	2	2	2	1	1	1	1	1	0	2
1983	52	7	7	5	3	4	4	3	3	2	2	2	2	1	1	1	1	1	0	2
1984	73	10	9	9	6	4	5	5	4	3	3	3	2	2	2	1	1	1	1	3
1985	82	13	9	9	8	6	4	4	4	4	3	3	3	2	2	2	1	1	1	3
1986	90	13	12	9	8	8	5	4	4	4	3	3	3	2	2	2	1	1	1	4
1987	84	10	11	10	7	7	6	4	3	3	3	3	2	2	2	2	1	1	1	4
1988	97	14	10	10	10	7	7	6	4	3	3	3	3	2	2	2	2	1	1	5
1989	135	21	16	12	12	12	8	8	7	5	3	4	4	3	3	3	2	2	2	7
1990	145	19	20	15	11	11	11	8	7	7	5	3	4	4	3	3	2	2	2	8
1991	166	25	19	19	15	11	11	11	7	7	7	5	3	3	3	3	3	2	2	10
1992	174	28	22	16	17	13	10	10	9	7	6	6	4	3	3	3	3	2	2	11
1993	204	32	27	22	16	17	13	10	10	9	6	6	6	4	3	3	3	3	2	12
1994	344	49	46	40	32	23	24	19	14	14	14	9	9	8	6	4	4	4	4	21
1995	238	33	29	27	24	19	14	14	11	8	8	8	6	5	5	3	2	3	3	15
1996	266	31	32	29	27	23	19	14	14	11	8	8	8	5	5	5	3	2	3	17
1997	344	34	36	38	33	32	27	22	16	16	13	10	10	9	6	6	6	4	3	23
1998	656	62	59	62	65	58	54	47	38	28	28	22	16	17	16	11	10	10	7	45
1999	857	81	73	70	74	77	68	64	55	45	33	34	26	19	20	19	13	12	12	61
2000	1,266	123	108	97	93	98	103	91	86	74	60	44	45	35	26	26	25	17	16	97
2001	1,159	120	101	89	80	77	81	85	75	70	61	49	36	37	29	21	22	21	14	93
2002	1,423	162	131	110	96	87	83	88	92	81	77	66	54	39	40	31	23	23	23	117
2003	3,100	280	322	259	218	191	172	165	174	182	161	152	131	106	77	79	62	46	46	277
2004	2,251	172	187	216	174	146	128	116	111	116	122	108	102	88	71	52	53	41	31	216
2005	2,786	225	196	213	245	197	166	146	131	126	132	139	123	116	100	81	59	61	47	281
2006	2,665	165	202	176	191	220	177	149	131	118	113	119	125	110	104	90	73	53	54	295
2007	3,183	212	184	225	196	213	245	198	166	146	132	126	132	139	123	116	100	81	59	389
2008	5,258	293	331	287	351	306	333	383	308	259	228	205	197	207	217	192	181	156	126	699
2009	5,483	217	294	331	287	352	307	333	383	309	260	228	205	197	207	217	192	181	156	827
2010	5,485	141	212	286	323	280	343	299	325	374	301	253	222	200	192	202	212	187	176	958
2011	5,406	121	136	204	276	311	270	330	288	313	360	290	244	214	193	185	194	204	180	1,093
2012	5,245	76	116	130	195	264	297	258	316	275	299	344	277	233	205	184	177	186	195	1,218
2013	2,638	64	75	115	129	194	262	295	256	314	274	297	342	275	232	203	183	176	185	1,404
TOTAL	51,629	2,892	3,065	3,169	3,252	3,291	3,278	3,205	3,070	2,948	2,740	2,561	2,351	2,096	1,904	1,755	1,618	1,489	1,357	8,225

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
COMPENSATION

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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1963	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1964	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1965	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1966	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1967	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1968	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1969	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1970	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1971	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1972	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1973	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1974	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1975	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1976	40	6	5	5	4	4	3	3	2	2	1	1	1	0	0	0	0	0	0	1
TOTAL	40	6	5	5	4	4	3	3	2	2	1	1	1	0	0	0	0	0	0	1

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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		38										78	
1977	4,296,958	1,707	1,707	1,736	1,736	1,736	1,736					1,736	0.040
1978	4,554,775	1,469	1,469	1,499	1,499	1,498	1,498					1,499	0.033
1979	4,922,518	1,804	1,804	1,846	1,846	1,844	1,844					1,846	0.037
1980	5,505,913	1,488	1,488	1,526	1,526	1,525	1,525					1,526	0.028
1981	5,822,523	1,605	1,605	1,654	1,654	1,653	1,653					1,654	0.028
1982	6,184,882	1,351	1,351	1,400	1,400	1,398	1,398	1,400	1,400	1,400		1,400	0.023
1983	6,513,795	1,223	1,223	1,274	1,274	1,273	1,273	1,276	1,288	1,278		1,274	0.020
1984	6,868,217	1,484	1,484	1,557	1,557	1,554	1,554	1,562	1,575	1,561		1,557	0.023
1985	7,503,185	1,389	1,389	1,471	1,471	1,465	1,465	1,468	1,515	1,467		1,471	0.020
1986	7,891,199	1,288	1,288	1,378	1,378	1,373	1,373	1,395	1,430	1,395		1,378	0.017
1987	8,601,063	1,046	1,046	1,130	1,130	1,127	1,127	1,151	1,262	1,151		1,130	0.013
1988	8,905,267	1,024	1,024	1,121	1,121	1,110	1,110	1,144	1,447	1,133		1,121	0.013
1989	9,434,400	1,176	1,176	1,310	1,310	1,293	1,293	1,325	2,386	1,310		1,310	0.014
1990	10,055,399	1,080	1,080	1,225	1,225	1,203	1,203	1,253	1,170	1,231		1,225	0.012
1991	10,728,872	1,024	1,024	1,190	1,190	1,176	1,176	1,220	1,140	1,170		1,190	0.011
1992	11,441,482	874	874	1,048	1,048	1,026	1,026	1,095	1,104	1,042		1,048	0.009
1993	11,998,508	834	834	1,038	1,038	1,022	1,022	1,080	863	1,071		1,038	0.009
1994	12,083,591	1,159	1,159	1,503	1,503	1,380	1,380	1,558	2,005	1,698		1,503	0.012
1995	12,383,967	656	656	894	894	920	920	936	1,248	1,730		894	0.007
1996	12,949,088	617	617	883	883	929	929	928	1,254	2,438		883	0.007
1997	13,596,753	686	686	1,030	1,030	1,322	1,322	1,054	1,339	2,562		1,030	0.008
1998	14,465,333	1,123	1,123	1,779	1,779	1,870	1,870	1,890	2,255	3,010		1,779	0.012
1999	15,088,873	1,246	1,246	2,103	2,103	2,107	2,107	2,326	2,152	3,068		2,103	0.014
2000	15,809,043	1,540	1,540	2,807	2,807	2,539	2,539	3,113	2,270	2,602		2,807	0.018
2001	16,717,138	1,144	1,144	2,303	2,303	2,322	2,322	2,474	3,122	1,725		2,303	0.014
2002	17,601,171	1,084	1,084	2,509	2,509	2,484	2,484	2,765	4,944	1,856		2,507	0.014
2003	18,004,352	2,035	2,035	5,420	5,420	4,284	4,284	6,058	8,295	3,246		5,136	0.029
2004	18,523,800	996	996	3,077	3,077	3,501	3,501	3,336	3,226	1,887		3,247	0.018
2005	18,566,524	1,024	1,024	3,876	3,876	3,756	3,756	4,092	4,057	2,297		3,810	0.021
2006	18,918,245	539	539	2,497	2,497	3,506	3,506	2,608	4,397	1,382		3,203	0.017
2007	19,391,569	524	524	3,276	3,276	3,782	3,782	3,418	3,113	2,083		3,706	0.019
2008	19,805,485	583	583	5,292	5,292	5,870	5,870	5,037	2,269	1,654		5,841	0.029
2009	19,727,413	309	309	4,211	4,211	5,793	5,793	3,526	2,063	1,608		5,793	0.029
2010	19,224,772	131	131	2,672	2,672	5,616	5,616	2,949	136	1,478		5,616	0.029
2011	18,522,515	323	323	11,869	11,869	5,729	5,729	23,615	335	1,668		5,729	0.031
2012	17,714,507	463	463	35,724	35,724	5,708	5,708	281,437	23,245	1,801		5,708	0.032
2013	17,602,614	0	0	0	0	5,276	5,276			1,365		5,276	0.030
2014	18,074,133					5,422	5,422					5,422	0.030
TOTAL		38,086	38,048	117,126	117,126	97,393	97,393	368,493	88,308	56,366		97,775	
EXLD PRIOR		38,048	38,048	117,126	117,126	97,393	97,393	368,493	88,308	56,366		97,697	
EXLD PRIOR & 2014		38,048	38,048	117,126	117,126	91,970	91,970	368,493	88,308	56,366		92,275	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	1,707	1.017	1,736	0.040
1978	426	1,469	1.020	1,499	0.033
1979	414	1,804	1.023	1,846	0.037
1980	402	1,488	1.026	1,526	0.028
1981	390	1,605	1.030	1,654	0.028
1982	378	1,351	1.036	1,400	0.023
1983	366	1,223	1.042	1,274	0.020
1984	354	1,484	1.049	1,557	0.023
1985	342	1,389	1.059	1,471	0.020
1986	330	1,288	1.070	1,378	0.017
1987	318	1,046	1.080	1,130	0.013
1988	306	1,024	1.095	1,121	0.013
1989	294	1,176	1.114	1,310	0.014
1990	282	1,080	1.134	1,225	0.012
1991	270	1,024	1.162	1,190	0.011
1992	258	874	1.199	1,048	0.009
1993	246	834	1.245	1,038	0.009
1994	234	1,159	1.297	1,503	0.012
1995	222	656	1.362	894	0.007
1996	210	617	1.430	883	0.007
1997	198	686	1.502	1,030	0.008
1998	186	1,123	1.584	1,779	0.012
1999	174	1,246	1.687	2,103	0.014
2000	162	1,540	1.822	2,807	0.018
2001	150	1,144	2.014	2,303	0.014
2002	138	1,084	2.316	2,509	0.014
2003	126	2,035	2.663	5,420	0.030
2004	114	996	3.089	3,077	0.017
2005	102	1,024	3.784	3,876	0.021
2006	90	539	4.635	2,497	0.013
2007	78	524	6.258	3,276	0.017
2008	66	583	9.074	5,292	0.027
2009	54	309	13.611	4,211	0.021
2010	42	131	20.416	2,672	0.014
2011	30	323	36.749	11,869	0.064
2012	18	463	77.172	35,724	0.202
2013	6	0	1,157.587	0	-
2014	0				
TOTAL		38,048		117,126	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) BASED ON DATA FROM THE BWC
(3) SECTION 2, EXHIBIT 8, SHEET 20, COL. 6
(4) = (2) x (3)
(5) = (4) / PAYROLL x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	1,707	1.017	1,736	0.040
1978	426	1,469	1.020	1,499	0.033
1979	414	1,804	1.023	1,846	0.037
1980	402	1,488	1.026	1,526	0.028
1981	390	1,605	1.030	1,654	0.028
1982	378	1,351	1.036	1,400	0.023
1983	366	1,223	1.042	1,274	0.020
1984	354	1,484	1.049	1,557	0.023
1985	342	1,389	1.059	1,471	0.020
1986	330	1,288	1.070	1,378	0.017
1987	318	1,046	1.080	1,130	0.013
1988	306	1,024	1.095	1,121	0.013
1989	294	1,176	1.114	1,310	0.014
1990	282	1,080	1.134	1,225	0.012
1991	270	1,024	1.162	1,190	0.011
1992	258	874	1.199	1,048	0.009
1993	246	834	1.245	1,038	0.009
1994	234	1,159	1.297	1,503	0.012
1995	222	656	1.362	894	0.007
1996	210	617	1.430	883	0.007
1997	198	686	1.502	1,030	0.008
1998	186	1,123	1.584	1,779	0.012
1999	174	1,246	1.687	2,103	0.014
2000	162	1,540	1.822	2,807	0.018
2001	150	1,144	2.014	2,303	0.014
2002	138	1,084	2.316	2,509	0.014
2003	126	2,035	2.663	5,420	0.030
2004	114	996	3.089	3,077	0.017
2005	102	1,024	3.784	3,876	0.021
2006	90	539	4.635	2,497	0.013
2007	78	524	6.258	3,276	0.017
2008	66	583	9.074	5,292	0.027
2009	54	309	13.611	4,211	0.021
2010	42	131	20.416	2,672	0.014
2011	30	323	36.749	11,869	0.064
2012	18	463	77.172	35,724	0.202
2013	6	0	1,157.587	0	-
2014	0				
TOTAL		38,048		117,126	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) BASED ON DATA FROM THE BWC
(3) SECTION 2, EXHIBIT 8, SHEET 20, COL. 9
(4) = (2) x (3)
(5) = (4) / PAYROLL x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	4,296,958	0.040	1,728	98.3%	1,699	1,707	29	1,736	0.040
1978	4,554,775	0.033	1,488	98.0%	1,459	1,469	29	1,498	0.033
1979	4,922,518	0.036	1,795	97.7%	1,755	1,804	41	1,844	0.037
1980	5,505,913	0.027	1,475	97.5%	1,437	1,488	37	1,525	0.028
1981	5,822,523	0.028	1,640	97.1%	1,593	1,605	48	1,653	0.028
1982	6,184,882	0.022	1,355	96.5%	1,308	1,351	47	1,398	0.023
1983	6,513,795	0.019	1,238	95.9%	1,188	1,223	50	1,273	0.020
1984	6,868,217	0.022	1,503	95.3%	1,432	1,484	70	1,554	0.023
1985	7,503,185	0.018	1,372	94.4%	1,295	1,389	76	1,465	0.020
1986	7,891,199	0.016	1,294	93.5%	1,210	1,288	84	1,373	0.017
1987	8,601,063	0.013	1,087	92.6%	1,007	1,046	81	1,127	0.013
1988	8,905,267	0.011	986	91.3%	901	1,024	86	1,110	0.012
1989	9,434,400	0.012	1,148	89.7%	1,030	1,176	118	1,293	0.014
1990	10,055,399	0.010	1,041	88.2%	918	1,080	123	1,203	0.012
1991	10,728,872	0.010	1,090	86.0%	937	1,024	152	1,176	0.011
1992	11,441,482	0.008	915	83.4%	763	874	152	1,026	0.009
1993	11,998,508	0.008	960	80.3%	771	834	189	1,022	0.009
1994	12,083,591	0.008	967	77.1%	745	1,159	221	1,380	0.011
1995	12,383,967	0.008	991	73.4%	727	656	263	920	0.007
1996	12,949,088	0.008	1,036	69.9%	724	617	312	929	0.007
1997	13,596,753	0.014	1,904	66.6%	1,268	686	636	1,322	0.010
1998	14,465,333	0.014	2,025	63.1%	1,278	1,123	747	1,870	0.013
1999	15,088,873	0.014	2,112	59.3%	1,252	1,246	860	2,107	0.014
2000	15,809,043	0.014	2,213	54.9%	1,215	1,540	999	2,539	0.016
2001	16,717,138	0.014	2,340	49.7%	1,162	1,144	1,178	2,322	0.014
2002	17,601,171	0.014	2,464	43.2%	1,064	1,084	1,400	2,484	0.014
2003	18,004,352	0.020	3,601	37.6%	1,352	2,035	2,249	4,284	0.024
2004	18,523,800	0.020	3,705	32.4%	1,199	996	2,505	3,501	0.019
2005	18,566,524	0.020	3,713	26.4%	981	1,024	2,732	3,756	0.020
2006	18,918,245	0.020	3,784	21.6%	816	539	2,967	3,506	0.019
2007	19,391,569	0.020	3,878	16.0%	620	524	3,259	3,782	0.020
2008	19,805,485	0.030	5,942	11.0%	655	583	5,287	5,870	0.030
2009	19,727,413	0.030	5,918	7.3%	435	309	5,483	5,793	0.029
2010	19,224,772	0.030	5,767	4.9%	282	131	5,485	5,616	0.029
2011	18,522,515	0.030	5,557	2.7%	151	323	5,406	5,729	0.031
2012	17,714,507	0.030	5,314	1.3%	69	463	5,245	5,708	0.032
2013	17,602,614	0.030	5,281	0.1%	5		5,276	5,276	0.030
2014	18,074,133	0.030	5,422	0.0%			5,422	5,422	0.030
TOTAL			96,050		36,705	38,048	59,345	97,393	

(1) PROVIDED BY THE BWC
(2) SECTION 2, EXHIBIT 8, SHEET 19, COL. 14
(3) = [(1) x (2)] / 100
(4) = 1 / SECTION 2, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	4,296,958	0.040	1,728	98.3%	1,699	1,707	29	1,736	0.040
1978	4,554,775	0.033	1,488	98.0%	1,459	1,469	29	1,498	0.033
1979	4,922,518	0.036	1,795	97.7%	1,755	1,804	41	1,844	0.037
1980	5,505,913	0.027	1,475	97.5%	1,437	1,488	37	1,525	0.028
1981	5,822,523	0.028	1,640	97.1%	1,593	1,605	48	1,653	0.028
1982	6,184,882	0.022	1,355	96.5%	1,308	1,351	47	1,398	0.023
1983	6,513,795	0.019	1,238	95.9%	1,188	1,223	50	1,273	0.020
1984	6,868,217	0.022	1,503	95.3%	1,432	1,484	70	1,554	0.023
1985	7,503,185	0.018	1,372	94.4%	1,295	1,389	76	1,465	0.020
1986	7,891,199	0.016	1,294	93.5%	1,210	1,288	84	1,373	0.017
1987	8,601,063	0.013	1,087	92.6%	1,007	1,046	81	1,127	0.013
1988	8,905,267	0.011	986	91.3%	901	1,024	86	1,110	0.012
1989	9,434,400	0.012	1,148	89.7%	1,030	1,176	118	1,293	0.014
1990	10,055,399	0.010	1,041	88.2%	918	1,080	123	1,203	0.012
1991	10,728,872	0.010	1,090	86.0%	937	1,024	152	1,176	0.011
1992	11,441,482	0.008	915	83.4%	763	874	152	1,026	0.009
1993	11,998,508	0.008	960	80.3%	771	834	189	1,022	0.009
1994	12,083,591	0.008	967	77.1%	745	1,159	221	1,380	0.011
1995	12,383,967	0.008	991	73.4%	727	656	263	920	0.007
1996	12,949,088	0.008	1,036	69.9%	724	617	312	929	0.007
1997	13,596,753	0.014	1,904	66.6%	1,268	686	636	1,322	0.010
1998	14,465,333	0.014	2,025	63.1%	1,278	1,123	747	1,870	0.013
1999	15,088,873	0.014	2,112	59.3%	1,252	1,246	860	2,107	0.014
2000	15,809,043	0.014	2,213	54.9%	1,215	1,540	999	2,539	0.016
2001	16,717,138	0.014	2,340	49.7%	1,162	1,144	1,178	2,322	0.014
2002	17,601,171	0.014	2,464	43.2%	1,064	1,084	1,400	2,484	0.014
2003	18,004,352	0.020	3,601	37.6%	1,352	2,035	2,249	4,284	0.024
2004	18,523,800	0.020	3,705	32.4%	1,199	996	2,505	3,501	0.019
2005	18,566,524	0.020	3,713	26.4%	981	1,024	2,732	3,756	0.020
2006	18,918,245	0.020	3,784	21.6%	816	539	2,967	3,506	0.019
2007	19,391,569	0.020	3,878	16.0%	620	524	3,259	3,782	0.020
2008	19,805,485	0.030	5,942	11.0%	655	583	5,287	5,870	0.030
2009	19,727,413	0.030	5,918	7.3%	435	309	5,483	5,793	0.029
2010	19,224,772	0.030	5,767	4.9%	282	131	5,485	5,616	0.029
2011	18,522,515	0.030	5,557	2.7%	151	323	5,406	5,729	0.031
2012	17,714,507	0.030	5,314	1.3%	69	463	5,245	5,708	0.032
2013	17,602,614	0.030	5,281	0.1%	5		5,276	5,276	0.030
2014	18,074,133	0.030	5,422	0.0%			5,422	5,422	0.030
TOTAL			96,050		36,705	38,048	59,345	97,393	

(1) PROVIDED BY THE BWC
(2) SECTION 2, EXHIBIT 8, SHEET 19, COL. 14
(3) = [(1) x (2)] / 100
(4) = 1 / SECTION 2, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	4,296,958		1.026			1.010			
1978	4,554,775		1.026			1.010			
1979	4,922,518		1.026			1.010			
1980	5,505,913		1.026			1.010			
1981	5,822,523		1.026			1.010			
1982	6,184,882	156	1.026	160	8,662	1.010	8,746	1,400	0.023
1983	6,513,795	164	1.033	169	7,454	1.011	7,536	1,276	0.020
1984	6,868,217	159	1.033	164	9,334	1.019	9,511	1,562	0.023
1985	7,503,185	142	1.037	147	9,781	1.019	9,971	1,468	0.020
1986	7,891,199	135	1.044	141	9,544	1.037	9,901	1,395	0.018
1987	8,601,063	107	1.054	113	9,775	1.045	10,213	1,151	0.013
1988	8,905,267	93	1.063	99	11,013	1.051	11,574	1,144	0.013
1989	9,434,400	101	1.068	108	11,639	1.056	12,288	1,325	0.014
1990	10,055,399	95	1.077	102	11,366	1.078	12,247	1,253	0.012
1991	10,728,872	76	1.096	83	13,468	1.087	14,639	1,220	0.011
1992	11,441,482	68	1.126	77	12,858	1.113	14,306	1,095	0.010
1993	11,998,508	85	1.145	97	9,806	1.132	11,096	1,080	0.009
1994	12,083,591	161	1.176	189	7,198	1.143	8,227	1,558	0.013
1995	12,383,967	275	1.204	331	2,386	1.184	2,825	936	0.008
1996	12,949,088	390	1.231	480	1,583	1.222	1,934	928	0.007
1997	13,596,753	350	1.239	434	1,959	1.241	2,432	1,054	0.008
1998	14,465,333	300	1.255	376	3,743	1.342	5,022	1,890	0.013
1999	15,088,873	256	1.266	324	4,869	1.474	7,175	2,326	0.015
2000	15,809,043	127	1.288	164	12,127	1.570	19,038	3,113	0.020
2001	16,717,138	61	1.308	80	18,750	1.654	31,004	2,474	0.015
2002	17,601,171	68	1.349	92	15,937	1.891	30,134	2,765	0.016
2003	18,004,352	89	1.424	127	22,868	2.090	47,800	6,058	0.034
2004	18,523,800	55	1.526	84	18,109	2.195	39,745	3,336	0.018
2005	18,566,524	60	1.795	108	17,073	2.226	38,005	4,092	0.022
2006	18,918,245	30	2.145	64	17,954	2.257	40,528	2,608	0.014
2007	19,391,569	35	2.929	103	14,959	2.229	33,347	3,418	0.018
2008	19,805,485	16	3.913	63	36,449	2.208	80,462	5,037	0.025
2009	19,727,413	10	6.351	64	30,941	1.794	55,514	3,526	0.018
2010	19,224,772	4	12.703	51	32,723	1.774	58,048	2,949	0.015
2011	18,522,515	2	31.757	64	161,494	2.302	371,811	23,615	0.127
2012	17,714,507	1	98.447	98	462,905	6.176	2,858,760	281,437	1.589
2013	17,602,614		196.895			33.519			
2014									
TOTAL		3,671		4,755				368,493	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	0	4	11	32	61	85	88	115	151	135	114	92	65	58	29	42	31	30	24	11	33	63	1	8	0	0	7	48	0	0	10						49	1,400
1983	0	0	4	12	35	66	89	115	163	171	104	39	57	23	58	63	43	20	31	16	20	8	0	8	8	20	0	8	13	10	21	21						45	1,288
1984	0	0	4	13	36	62	83	124	122	78	73	49	81	189	60	67	66	87	6	12	49	82	31	16	15	0	18	40	10	9	18	18						55	1,575
1985	0	0	5	14	43	91	114	98	105	85	109	111	48	123	74	43	54	21	29	8	30	41	21	0	5	6	30	25	56	14	30	30						53	1,515
1986	0	0	5	15	41	59	86	110	92	97	83	106	90	82	31	43	23	20	75	34	58	8	10	18	40	26	14	24	40	10	21	21						50	1,430
1987	0	0	7	22	33	33	42	57	82	63	99	149	92	91	66	7	43	16	8	24	22	0	24	28	14	2	22	36	59	15	31	31						44	1,262
1988	0	0	2	8	30	23	44	58	48	73	86	52	34	31	8	89	49	94	32	28	47	31	67	54	10	25	42	69	113	29	59	59						50	1,447
1989	0	0	8	4	8	29	168	65	62	96	96	122	66	41	40	8	4	10	18	25	114	52	17	39	85	71	121	196	321	82	169	169						83	2,386
1990	0	0	0	16	23	37	61	72	97	99	51	33	65	94	41	48	24	32	39	29	29	61	125	3	3	3	5	8	13	3	7	7						41	1,170
1991	0	0	0	0	45	47	69	50	44	20	172	9	33	40	127	50	48	45	72	115	17	10	10	5	5	4	7	12	19	5	10	10						40	1,140
1992	0	0	0	15	33	49	77	24	108	64	81	24	133	82	0	35	30	25	20	47	10	18	22	10	11	9	16	26	42	11	22	22						38	1,104
1993	0	0	0	13	42	58	61	53	74	138	17	16	82	19	33	10	115	28	58	19	0	0	0	0	0	0	0	0	0	0	0	0						30	863
1994	0	131	0	47	34	36	66	35	105	40	169	36	45	17	41	122	40	45	68	84	77	60	73	35	37	31	53	86	140	36	74	74						70	2,005
1995	0	0	10	6	25	32	40	64	24	64	26	16	26	45	66	66	73	20	51	54	49	38	47	22	24	20	34	55	89	23	47	47						43	1,248
1996	0	0	30	7	13	8	24	57	75	48	24	16	36	58	51	65	62	42	51	53	49	38	46	22	23	20	33	54	89	23	47	47						44	1,254
1997	0	8	8	27	17	56	37	63	40	66	58	36	113	36	50	20	51	40	48	51	46	36	44	21	22	19	32	52	85	22	44	44						46	1,339
1998	0	10	16	0	27	24	56	268	8	84	91	180	60	150	68	82	82	64	78	81	74	58	71	34	36	30	51	83	135	35	71	71						78	2,255
1999	0	16	0	192	89	54	76	132	61	78	60	135	205	76	71	60	60	47	57	59	54	42	52	25	26	22	37	61	99	25	52	52						75	2,152
2000	0	0	24	8	72	199	92	162	137	190	69	331	197	58	51	44	43	34	41	43	39	31	37	18	19	16	27	44	71	18	38	38						79	2,270
2001	0	0	16	24	101	44	118	125	193	70	122	60	271	152	135	115	114	90	108	113	104	81	99	47	50	42	71	116	189	48	99	99						108	3,122
2002	0	0	0	12	24	53	157	127	84	192	190	244	466	262	233	198	197	154	186	195	179	139	170	81	86	72	122	199	325	83	171	171						172	4,944
2003	0	8	432	50	38	178	177	266	230	344	313	370	708	398	353	301	299	234	283	296	271	211	258	123	131	109	186	302	493	127	259	259						288	8,295
2004	0	0	16	8	195	186	243	144	100	104	105	125	239	134	119	101	101	79	95	100	91	71	87	41	44	37	63	102	166	43	87	87						112	3,226
2005	0	5	117	117	91	152	228	198	116	135	137	162	311	175	155	132	131	103	124	130	119	93	113	54	57	48	81	133	216	56	114	114						141	4,057
2006	0	8	10	148	64	71	57	180	143	167	169	200	383	215	191	162	162	127	153	160	146	114	139	66	71	59	100	163	267	68	140	140						153	4,397
2007	0	5	52	172	70	128	97	115	91	106	108	128	244	137	122	104	103	81	98	102	94	73	89	42	45	38	64	104	170	44	90	90						108	3,113
2008	0	0	0	95	439	49	60	72	57	66	67	80	152	86	76	65	64	50	61	64	58	45	55	26	28	23	40	65	106	27	56	56						79	2,269
2009	0	0	177	64	68	49	61	73	58	67	68	81	155	87	77	66	65	51	62	65	59	46	56	27	29	24	41	66	108	28	57	57						72	2,063
2010	0	111	20	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						5	136
2011	30	293	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						12	335
2012	119	344	439	452	823	596	739	877	697	812	823	974	1,863	1,048	930	791	787	617	744	780	713	555	679	323	344	287	488	795	1,299	333	683	683						807	23,245
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	4.953	1.279	1.029	1.821	0.723	1.241	1.188	0.794	1.165	1.013	1.184	1.914	0.563	0.887	0.851	0.994	0.784	1.206	1.049	0.915	0.779	1.223	0.476	1.066	0.834	1.700	1.629	1.633	0.256	2.050	1.000							Tail 1.036	

Example: AY 2008 Age 78 of 60 = 49 x 1.241 and AY 2008 Age 90 of 72 = 60 x 1.188

NOTE: FACTORS ARE FROM SECTION 2, EXHIBIT 8, SHEET 35

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	4,296,958	1,707									
1978	4,554,775	1,469									
1979	4,922,518	1,804									
1980	5,505,913	1,488									
1981	5,822,523	1,605									
1982	6,184,882	1,351	45.626	-	45.626	185.11	160	1,351	49	1,400	0.023
1983	6,513,795	1,223	36.856	0.350	37.207	196.27	169	1,234	44	1,278	0.020
1984	6,868,217	1,484	44.047	0.659	44.706	205.46	164	1,506	54	1,561	0.023
1985	7,503,185	1,389	44.034	0.846	44.880	214.58	147	1,416	51	1,467	0.020
1986	7,891,199	1,288	41.447	1.870	43.317	220.48	141	1,347	48	1,395	0.018
1987	8,601,063	1,046	40.675	2.516	43.192	227.56	113	1,111	40	1,151	0.013
1988	8,905,267	1,024	43.852	2.984	46.836	235.91	99	1,094	39	1,133	0.013
1989	9,434,400	1,176	44.812	3.380	48.193	242.90	108	1,264	45	1,310	0.014
1990	10,055,399	1,080	41.805	4.209	46.014	253.22	102	1,188	43	1,231	0.012
1991	10,728,872	1,024	47.389	4.911	52.299	260.23	83	1,130	41	1,170	0.011
1992	11,441,482	874	41.787	6.289	48.075	271.74	77	1,006	36	1,042	0.009
1993	11,998,508	834	30.780	7.412	38.192	279.18	97	1,034	37	1,071	0.009
1994	12,083,591	1,159	21.249	8.802	30.051	288.55	189	1,639	59	1,698	0.014
1995	12,383,967	656	6.692	10.337	17.029	296.24	331	1,670	60	1,730	0.014
1996	12,949,088	617	4.192	11.787	15.978	306.80	480	2,353	85	2,438	0.019
1997	13,596,753	686	4.976	12.973	17.949	317.50	434	2,473	89	2,562	0.019
1998	14,465,333	1,123	9.017	14.311	23.328	331.25	376	2,905	104	3,010	0.021
1999	15,088,873	1,246	11.171	15.376	26.547	344.37	324	2,962	106	3,068	0.020
2000	15,809,043	1,540	26.281	16.577	42.858	357.34	164	2,512	90	2,602	0.016
2001	16,717,138	1,144	38.738	17.655	56.393	369.07	80	1,665	60	1,725	0.010
2002	17,601,171	1,084	31.101	20.306	51.407	378.74	92	1,791	64	1,856	0.011
2003	18,004,352	2,035	41.203	22.223	63.426	388.94	127	3,133	113	3,246	0.018
2004	18,523,800	996	29.530	24.466	53.996	401.53	84	1,821	65	1,887	0.010
2005	18,566,524	1,024	23.079	26.883	49.962	410.99	108	2,218	80	2,297	0.012
2006	18,918,245	539	19.766	29.197	48.963	425.78	64	1,334	48	1,382	0.007
2007	19,391,569	524	11.522	32.735	44.257	441.18	103	2,011	72	2,083	0.011
2008	19,805,485	583	20.649	35.888	56.538	448.29	63	1,597	57	1,654	0.008
2009	19,727,413	309	9.606	38.576	48.182	460.14	70	1,552	56	1,608	0.008
2010	19,224,772	131	4.267	42.238	46.505	464.74	66	1,426	51	1,478	0.008
2011	18,522,515	323	11.098	44.217	55.316	469.39	62	1,610	58	1,668	0.009
2012	17,714,507	463	16.749	46.144	62.893	484.88	57	1,738	62	1,801	0.010
2013	17,602,614		-	48.657	48.657	501.66	54	1,318	47	1,365	0.008
2014							54				
TOTAL		38,048					4,842	54,410	1,956	56,366	

(1) PROVIDED BY THE BWC
(2) BASED ON DATA FROM THE BWC
(3) = (2) / [(6) x (7)] x 1000
(4) SECTION 2, EXHIBIT 8, SHEET 21, COL. 6
(5) = (3) + (4)
(6) BASED ON HISTORICAL BENEFIT LEVELS
(7) SECTION 2, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	4,296,958	3.912	16,808,668		1.026					0.693					
1978	4,554,775	3.675	16,737,992		1.026					0.693					
1979	4,922,518	3.407	16,773,433		1.026					0.693					
1980	5,505,913	3.169	17,448,182		1.026					0.693					
1981	5,822,523	2.920	16,998,954		1.026					0.693					
1982	6,184,882	2.776	17,167,821	156	1.026	160	0.259%	0.093%		0.693	0.065%	0.259%	160	160	0.259%
1983	6,513,795	2.658	17,314,056	164	1.033	169	0.260%	0.098%		0.680	0.066%	0.260%	169	169	0.259%
1984	6,868,217	2.533	17,396,710	159	1.033	164	0.239%	0.094%		0.667	0.063%	0.239%	164	164	0.239%
1985	7,503,185	2.448	18,364,828	142	1.037	147	0.196%	0.080%		0.653	0.052%	0.196%	147	147	0.196%
1986	7,891,199	2.388	18,846,257	135	1.044	141	0.179%	0.075%	-6.2%	0.641	0.048%	0.179%	141	141	0.179%
1987	8,601,063	2.311	19,875,240	107	1.054	113	0.131%	0.057%	-12.4%	0.628	0.036%	0.131%	113	113	0.131%
1988	8,905,267	2.208	19,660,304	93	1.063	99	0.111%	0.050%	-14.8%	0.616	0.031%	0.111%	99	99	0.111%
1989	9,434,400	2.159	20,371,910	101	1.068	108	0.114%	0.053%	-11.5%	0.628	0.033%	0.114%	108	108	0.114%
1990	10,055,399	2.083	20,942,088	95	1.077	102	0.102%	0.049%	-8.8%	0.641	0.031%	0.102%	102	102	0.101%
1991	10,728,872	2.022	21,689,651	76	1.096	83	0.078%	0.038%	-7.8%	0.654	0.025%	0.078%	83	83	0.077%
1992	11,441,482	1.919	21,954,933	68	1.126	77	0.067%	0.035%	-10.0%	0.668	0.023%	0.067%	77	77	0.067%
1993	11,998,508	1.885	22,621,374	85	1.145	97	0.081%	0.043%	-7.3%	0.681	0.029%	0.081%	97	97	0.081%
1994	12,083,591	1.825	22,048,532	161	1.176	189	0.157%	0.086%	13.2%	0.695	0.060%	0.157%	189	189	0.156%
1995	12,383,967	1.774	21,970,116	275	1.204	331	0.267%	0.151%		0.709	0.107%	0.267%	331	331	0.267%
1996	12,949,088	1.717	22,232,463	390	1.231	480	0.371%	0.216%		0.724	0.156%	0.371%	480	480	0.371%
1997	13,596,753	1.644	22,352,179	350	1.239	434	0.319%	0.194%		0.739	0.143%	0.319%	434	434	0.319%
1998	14,465,333	1.568	22,686,876	300	1.255	376	0.260%	0.166%	17.0%	0.754	0.125%	0.260%	376	376	0.260%
1999	15,088,873	1.517	22,896,749	256	1.266	324	0.215%	0.142%	-3.8%	0.769	0.109%	0.215%	324	324	0.215%
2000	15,809,043	1.467	23,186,938	127	1.288	164	0.103%	0.071%	-22.5%	0.785	0.055%	0.103%	164	164	0.104%
2001	16,717,138	1.434	23,973,016	61	1.308	80	0.048%	0.033%		0.801	0.027%	0.048%	80	80	0.048%
2002	17,601,171	1.390	24,464,115	68	1.349	92	0.052%	0.038%		0.817	0.031%	0.052%	92	92	0.052%
2003	18,004,352	1.348	24,277,502	89	1.424	127	0.070%	0.052%	-23.1%	0.834	0.044%	0.070%	127	127	0.071%
2004	18,523,800	1.304	24,148,944	55	1.526	84	0.045%	0.035%	-9.2%	0.851	0.030%	0.045%	84	84	0.045%
2005	18,566,524	1.280	23,758,948	60	1.795	108	0.058%	0.045%	5.6%	0.868	0.039%	0.058%	108	108	0.058%
2006	18,918,245	1.246	23,574,590	30	2.145	64	0.034%	0.027%	-7.5%	0.886	0.024%	0.034%	64	64	0.034%
2007	19,391,569	1.209	23,452,743	35	2.929	103	0.053%	0.044%	-5.8%	0.904	0.040%	0.053%	103	103	0.053%
2008	19,805,485	1.169	23,147,670	16	3.913	63	0.032%	0.027%	-5.2%	0.922	0.025%	0.032%	63	63	0.032%
2009	19,727,413	1.141	22,503,303	10	6.351	64	0.032%	0.028%	-9.1%	0.941	0.027%	0.036%	72	70	0.035%
2010	19,224,772	1.129	21,710,635	4	12.703	51	0.026%	0.023%	-7.2%	0.960	0.022%	0.035%	68	66	0.034%
2011	18,522,515	1.093	20,240,053	2	31.757	64	0.034%	0.031%	-7.8%	0.980	0.031%	0.033%	62	62	0.033%
2012	17,714,507	1.061	18,793,320	1	98.447	98	0.056%	0.052%	15.4%	1.000	0.052%	0.032%	56	57	0.032%
2013	17,602,614	1.030	18,130,692	0	196.895	0	0.000%	0.000%		1.000	0.000%	0.031%	54	54	0.031%
2014	18,074,133	1.000	18,074,133	0						1.000		0.030%	54	54	0.030%
TOTAL				3,671		4,755							4,845	4,842	

5 Year Average excluding 2012-2013	0.029%
10 Year Average excluding 2012-2013	0.031%
5 Year Average excluding 2012-2013	0.029%
10 Year Average excluding 2011-2013	0.031%
2006-2011 Average excluding 2009	0.028%
(16) 2014 Selected Frequency	0.030%

(1) PROVIDED BY THE BWC
(2) BASED ON CHANGE IN SAWW
(3) = (1) x (2)
(4) BASED ON DATA FROM THE BWC
(5) SECTION 2, 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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LUMP SUM ADVANCEMENTS
(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	4,296,958			1,736		0.040
1978	4,554,775			1,499		0.033
1979	4,922,518			1,846		0.037
1980	5,505,913			1,526		0.028
1981	5,822,523			1,654		0.028
1982	6,184,882	160	0.26%	1,400	8,749	0.023
1983	6,513,795	169	0.26%	1,274	7,539	0.020
1984	6,868,217	164	0.24%	1,557	9,493	0.023
1985	7,503,185	147	0.20%	1,471	10,006	0.020
1986	7,891,199	141	0.18%	1,378	9,774	0.017
1987	8,601,063	113	0.13%	1,130	9,999	0.013
1988	8,905,267	99	0.11%	1,121	11,328	0.013
1989	9,434,400	108	0.11%	1,310	12,131	0.014
1990	10,055,399	102	0.10%	1,225	12,006	0.012
1991	10,728,872	83	0.08%	1,190	14,334	0.011
1992	11,441,482	77	0.07%	1,048	13,616	0.009
1993	11,998,508	97	0.08%	1,038	10,697	0.009
1994	12,083,591	189	0.16%	1,503	7,954	0.012
1995	12,383,967	331	0.27%	894	2,700	0.007
1996	12,949,088	480	0.37%	883	1,839	0.007
1997	13,596,753	434	0.32%	1,030	2,373	0.008
1998	14,465,333	376	0.26%	1,779	4,732	0.012
1999	15,088,873	324	0.21%	2,103	6,490	0.014
2000	15,809,043	164	0.10%	2,807	17,113	0.018
2001	16,717,138	80	0.05%	2,303	28,788	0.014
2002	17,601,171	92	0.05%	2,507	27,248	0.014
2003	18,004,352	127	0.07%	5,136	40,439	0.029
2004	18,523,800	84	0.05%	3,247	38,650	0.018
2005	18,566,524	108	0.06%	3,810	35,281	0.021
2006	18,918,245	64	0.03%	3,203	50,050	0.017
2007	19,391,569	103	0.05%	3,706	35,983	0.019
2008	19,805,485	63	0.03%	5,841	92,716	0.029
2009	19,727,413	70	0.04%	5,793	82,754	0.029
2010	19,224,772	66	0.03%	5,616	85,088	0.029
2011	18,522,515	62	0.03%	5,729	92,396	0.031
2012	17,714,507	57	0.03%	5,708	100,147	0.032
2013	17,602,614	54	0.03%	5,276	97,708	0.030
2014		54		5,422	100,000	
TOTAL		4,842		97,697		

(1) PROVIDED BY THE BWC
(2) SECTION 2, EXHIBIT 8, SHEET 13, COL. 14
(3) = (2) / (1) x 100
(4) SECTION 2, 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	38	28	88	60						11	10	(1)	78	88	(10)
1977	1,707	1,697	1,728	31	438	426	1.015	1.018	15.2%	5	10	5	1,736	1,728	8
1978	1,469	1,467	1,498	31	426	414	1.018	1.021	14.9%	5	2	(2)	1,499	1,498	0
1979	1,804	1,804	1,850	46	414	402	1.021	1.025	15.0%	7	0	(7)	1,846	1,850	(4)
1980	1,488	1,485	1,529	44	402	390	1.025	1.030	14.6%	6	3	(4)	1,526	1,529	(3)
1981	1,605	1,587	1,643	56	390	378	1.030	1.035	14.3%	8	18	10	1,654	1,643	11
1982	1,351	1,341	1,395	55	378	366	1.035	1.041	13.5%	7	10	3	1,400	1,395	4
1983	1,223	1,202	1,258	56	366	354	1.041	1.046	11.9%	7	21	14	1,274	1,258	16
1984	1,484	1,475	1,556	81	354	342	1.046	1.055	14.6%	12	9	(3)	1,557	1,556	1
1985	1,389	1,333	1,417	84	342	330	1.055	1.063	12.7%	11	56	46	1,471	1,417	54
1986	1,288	1,264	1,356	92	330	318	1.063	1.073	12.4%	11	24	13	1,378	1,356	22
1987	1,046	1,024	1,111	88	318	306	1.073	1.086	14.0%	12	22	10	1,130	1,111	18
1988	1,024	999	1,100	101	306	294	1.086	1.101	13.9%	14	25	11	1,121	1,100	21
1989	1,176	1,091	1,219	128	294	282	1.101	1.117	12.8%	16	85	69	1,310	1,219	92
1990	1,080	1,077	1,231	154	282	270	1.117	1.143	16.1%	25	3	(22)	1,225	1,231	(6)
1991	1,024	1,014	1,188	174	270	258	1.143	1.172	14.6%	25	10	(15)	1,190	1,188	2
1992	874	856	1,038	182	258	246	1.172	1.213	16.5%	30	18	(12)	1,048	1,038	10
1993	834	834	1,048	215	246	234	1.213	1.258	14.4%	31	0	(31)	1,038	1,048	(11)
1994	1,159	1,074	1,419	344	234	222	1.258	1.320	15.6%	54	84	31	1,503	1,419	85
1995	656	605	839	234	222	210	1.320	1.386	12.9%	30	51	21	894	839	55
1996	617	575	841	266	210	198	1.386	1.463	11.9%	32	42	10	883	841	41
1997	686	634	979	345	198	186	1.463	1.543	10.1%	35	51	16	1,030	979	51
1998	1,123	1,041	1,718	678	186	174	1.543	1.651	10.8%	73	82	10	1,779	1,718	61
1999	1,246	1,176	2,116	940	174	162	1.651	1.800	11.3%	106	71	(35)	2,103	2,116	(13)
2000	1,540	1,482	2,948	1,466	162	150	1.800	1.989	10.6%	156	58	(98)	2,807	2,948	(142)
2001	1,144	873	2,026	1,153	150	138	1.989	2.287	11.7%	134	271	136	2,303	2,026	277
2002	1,084	840	2,276	1,436	138	126	2.287	2.630	9.2%	132	244	111	2,507	2,276	231
2003	2,035	1,723	4,908	3,185	126	114	2.630	3.051	7.8%	248	313	64	5,136	4,908	228
2004	996	892	3,632	2,740	114	102	3.051	3.737	8.2%	225	104	(121)	3,247	3,632	(386)
2005	1,024	908	4,118	3,210	102	90	3.737	4.578	6.3%	202	116	(86)	3,810	4,118	(308)
2006	539	358	3,602	3,244	90	78	4.578	6.181	6.8%	219	180	(39)	3,203	3,602	(399)
2007	524	427	4,197	3,770	78	66	6.181	8.962	5.7%	213	97	(116)	3,706	4,197	(491)
2008	583	535	6,034	5,500	66	54	8.962	13.443	4.0%	221	49	(172)	5,841	6,034	(193)
2009	309	241	5,866	5,625	54	42	13.443	20.164	2.6%	147	68	(78)	5,793	5,866	(73)
2010	131	131	5,740	5,609	42	30	20.164	36.295	2.3%	127	0	(127)	5,616	5,740	(124)
2011	323	323	5,805	5,482	30	18	36.295	76.220	1.5%	80	0	(80)	5,729	5,805	(76)
2012	463	119	5,780	5,661	18	6	76.220	1,143.304	1.2%	69	344	274	5,708	5,780	(72)
2013	0		5,836	5,836	6		1,143.304		0.1%	5	0	(5)	5,276	5,836	(559)
2014									0.0%		0	0			
TOTAL	38,086	35,535	93,932	58,397						2,751	2,551	(200)	92,353	93,932	(1,579)
EXLD PRIOR	38,048	35,507	93,844	58,337						2,741	2,541	(200)	92,275	93,844	(1,569)

(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 2, EXHIBIT 8, SHEET 15B, COL. 9
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 2, EXHIBIT 8, 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	-	-	-	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	-	-	-	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	-	-	-	630	618	1.001	1.001	15.3%	-	-	-
1962	-	-	-	618	606	1.001	1.001	15.6%	-	-	-
1963	-	-	-	606	594	1.001	1.001	10.1%	-	-	-
1964	-	-	-	594	582	1.001	1.001	14.2%	-	-	-
1965	-	-	-	582	570	1.001	1.002	16.8%	-	-	-
1966	-	-	-	570	558	1.002	1.002	18.2%	-	-	-
1967	14	14	16	558	546	1.002	1.003	18.7%	3	-	(3)
1968	-	-	-	546	534	1.003	1.003	19.0%	-	-	-
1969	-	-	-	534	522	1.003	1.004	18.9%	-	-	-
1970	-	-	-	522	510	1.004	1.005	18.6%	-	-	-
1971	-	-	-	510	498	1.005	1.006	18.5%	-	-	-
1972	-	-	-	498	486	1.006	1.007	18.1%	-	-	-
1973	10	10	44	486	474	1.007	1.009	17.5%	8	-	(8)
1974	-	-	-	474	462	1.009	1.011	16.6%	-	-	-
1975	4	4	-	462	450	1.011	1.013	16.4%	-	-	-
1976	10	-	-	450	438	1.013	1.015	15.6%	-	10	10
TOTAL	38	28	60						11	10	(1)

(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
PUBLIC EMPLOYERS - TAXING DISTRICTS
COMPENSATION

LUMP SUM ADVANCEMENTS
(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	1,707	1,697	1,728	31	438	426	1.015	1.018	15.2%	5	10	5	1,736	1,728	8
1978	1,469	1,467	1,498	31	426	414	1.018	1.021	14.9%	5	2	(2)	1,499	1,498	0
1979	1,804	1,804	1,850	46	414	402	1.021	1.025	15.0%	7	0	(7)	1,846	1,850	(4)
1980	1,488	1,485	1,529	44	402	390	1.025	1.030	14.6%	6	3	(4)	1,526	1,529	(3)
1981	1,605	1,587	1,643	56	390	378	1.030	1.035	14.3%	8	18	10	1,654	1,643	11
1982	1,351	1,341	1,395	55	378	366	1.035	1.041	13.5%	7	10	3	1,400	1,395	4
1983	1,223	1,202	1,258	56	366	354	1.041	1.046	11.9%	7	21	14	1,274	1,258	16
1984	1,484	1,475	1,556	81	354	342	1.046	1.055	14.6%	12	9	(3)	1,557	1,556	1
1985	1,389	1,333	1,417	84	342	330	1.055	1.063	12.7%	11	56	46	1,471	1,417	54
1986	1,288	1,264	1,356	92	330	318	1.063	1.073	12.4%	11	24	13	1,378	1,356	22
1987	1,046	1,024	1,111	88	318	306	1.073	1.086	14.0%	12	22	10	1,130	1,111	18
1988	1,024	999	1,100	101	306	294	1.086	1.101	13.9%	14	25	11	1,121	1,100	21
1989	1,176	1,091	1,219	128	294	282	1.101	1.117	12.8%	16	85	69	1,310	1,219	92
1990	1,080	1,077	1,231	154	282	270	1.117	1.143	16.1%	25	3	(22)	1,225	1,231	(6)
1991	1,024	1,014	1,188	174	270	258	1.143	1.172	14.6%	25	10	(15)	1,190	1,188	2
1992	874	856	1,038	182	258	246	1.172	1.213	16.5%	30	18	(12)	1,048	1,038	10
1993	834	834	1,048	215	246	234	1.213	1.258	14.4%	31	0	(31)	1,038	1,048	(11)
1994	1,159	1,074	1,419	344	234	222	1.258	1.320	15.6%	54	84	31	1,503	1,419	85
1995	656	605	839	234	222	210	1.320	1.386	12.9%	30	51	21	894	839	55
1996	617	575	841	266	210	198	1.386	1.463	11.9%	32	42	10	883	841	41
1997	686	634	979	345	198	186	1.463	1.543	10.1%	35	51	16	1,030	979	51
1998	1,123	1,041	1,718	678	186	174	1.543	1.651	10.8%	73	82	10	1,779	1,718	61
1999	1,246	1,176	2,116	940	174	162	1.651	1.800	11.3%	106	71	(35)	2,103	2,116	(13)
2000	1,540	1,482	2,948	1,466	162	150	1.800	1.989	10.6%	156	58	(98)	2,807	2,948	(142)
2001	1,144	873	2,026	1,153	150	138	1.989	2.287	11.7%	134	271	136	2,303	2,026	277
2002	1,084	840	2,276	1,436	138	126	2.287	2.630	9.2%	132	244	111	2,507	2,276	231
2003	2,035	1,723	4,908	3,185	126	114	2.630	3.051	7.8%	248	313	64	5,136	4,908	228
2004	996	892	3,632	2,740	114	102	3.051	3.737	8.2%	225	104	(121)	3,247	3,632	(386)
2005	1,024	908	4,118	3,210	102	90	3.737	4.578	6.3%	202	116	(86)	3,810	4,118	(308)
2006	539	358	3,602	3,244	90	78	4.578	6.181	6.8%	219	180	(39)	3,203	3,602	(399)
2007	524	427	4,197	3,770	78	66	6.181	8.962	5.7%	213	97	(116)	3,706	4,197	(491)
2008	583	535	6,034	5,500	66	54	8.962	13.443	4.0%	221	49	(172)	5,841	6,034	(193)
2009	309	241	5,866	5,625	54	42	13.443	20.164	2.6%	147	68	(78)	5,793	5,866	(73)
2010	131	131	5,740	5,609	42	30	20.164	36.295	2.3%	127	0	(127)	5,616	5,740	(124)
2011	323	323	5,805	5,482	30	18	36.295	76.220	1.5%	80	0	(80)	5,729	5,805	(76)
2012	463	119	5,780	5,661	18	6	76.220	1,143.304	1.2%	69	344	274	5,708	5,780	(72)
2013	0		5,836	5,836	6		1,143.304		0.1%	5	0	(5)	5,276	5,836	(559)
2014									0.0%		0	0			
TOTAL	38,048	35,507	93,844	58,337						2,741	2,541	(200)	92,275	93,844	(1,569)
EXLD PRIOR	38,048	35,507	93,844	58,337						2,741	2,541	(200)	92,275	93,844	(1,569)

(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 2, EXHIBIT 8, SHEET 3, COL. 12
(14) FROM 6/30/12 ANALYSIS
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
COMPENSATION

LUMP SUM ADVANCEMENTS
(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	156	155	159	4	378	366	1.026	1.026	0.0%	0	1	1	160	159	1
1983	164	164	168	4	366	354	1.026	1.026	0.0%	0	0	0	169	168	1
1984	159	158	163	5	354	342	1.026	1.029	10.8%	1	1	0	164	163	1
1985	142	140	145	5	342	330	1.029	1.034	12.6%	1	2	1	147	145	2
1986	135	134	140	6	330	318	1.034	1.044	22.5%	1	1	0	141	140	1
1987	107	107	113	6	318	306	1.044	1.052	15.6%	1	0	(1)	113	113	0
1988	93	91	96	5	306	294	1.052	1.057	7.7%	0	2	2	99	96	3
1989	101	101	108	7	294	282	1.057	1.067	14.5%	1	0	(1)	108	108	0
1990	95	95	103	8	282	270	1.067	1.084	19.2%	2	0	(2)	102	103	(1)
1991	76	75	83	8	270	258	1.084	1.110	21.7%	2	1	(1)	83	83	0
1992	68	66	74	8	258	246	1.110	1.123	9.2%	1	2	1	77	74	3
1993	85	85	98	13	246	234	1.123	1.157	19.3%	3	0	(3)	97	98	(1)
1994	161	160	191	31	234	222	1.157	1.196	17.2%	5	1	(4)	189	191	(2)
1995	275	271	331	60	222	210	1.196	1.222	9.9%	6	4	(2)	331	331	0
1996	390	389	481	92	210	198	1.222	1.236	4.7%	4	1	(3)	480	481	(1)
1997	350	345	432	87	198	186	1.236	1.253	5.5%	5	5	0	434	432	2
1998	300	299	378	79	186	174	1.253	1.265	3.7%	3	1	(2)	376	378	(2)
1999	256	249	320	71	174	162	1.265	1.286	5.7%	4	7	3	324	320	4
2000	127	125	163	38	162	150	1.286	1.306	5.2%	2	2	0	164	163	1
2001	61	55	73	18	150	138	1.306	1.335	6.5%	1	6	5	80	73	7
2002	68	61	84	23	138	126	1.335	1.381	9.0%	2	7	5	92	84	8
2003	89	82	119	37	126	114	1.381	1.453	11.6%	4	7	3	127	119	8
2004	55	48	78	30	114	102	1.453	1.617	18.3%	5	7	2	84	78	6
2005	60	50	94	44	102	90	1.617	1.882	18.6%	8	10	2	108	94	14
2006	30	22	57	35	90	78	1.882	2.584	23.5%	8	8	0	64	57	7
2007	35	29	108	79	78	66	2.584	3.732	16.3%	13	6	(7)	103	108	(5)
2008	16	11	151	140	66	54	3.732	6.220	12.8%	18	5	(13)	63	151	(88)
2009	10	6	152	146	54	42	6.220	12.440	8.7%	13	4	(9)	70	152	(82)
2010	4	4	149	145	42	30	12.440	31.099	5.0%	7	0	(7)	66	149	(83)
2011	2	2	138	136	30	18	31.099	96.407	2.2%	3	0	(3)	62	138	(76)
2012	1		136	136	18	6	96.407	192.814	0.5%	1	1	0	57	136	(79)
2013	0		136	136	6		192.814		0.5%	1	0	(1)	54	136	(82)
2014	0									0			54		
TOTAL	3,671	3,579	5,221	1,642						126	92	(34)	4,842	5,221	(433)
EXLD PRIOR	3,671	3,579	5,221	1,642						126	92	(34)	4,842	5,221	(433)

(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 2, 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			0.1%	0.1%	60.1%
6	1157.587	0.1%	1.2%	1.2%	61.3%
18	77.172	1.3%	1.4%	1.3%	63.2%
30	36.749	2.7%	2.2%	1.9%	65.2%
42	20.416	4.9%	2.4%	2.1%	67.1%
54	13.611	7.3%	3.7%	3.0%	68.9%
66	9.074	11.0%	5.0%	3.9%	70.4%
78	6.258	16.0%	5.6%	4.3%	71.5%
90	4.635	21.6%	4.9%	3.5%	72.4%
102	3.784	26.4%	5.9%	4.2%	73.6%
114	3.089	32.4%	5.2%	3.5%	74.3%
126	2.663	37.6%	5.6%	3.7%	75.2%
138	2.316	43.2%	6.5%	4.0%	75.8%
150	2.014	49.7%	5.2%	3.1%	75.9%
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
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(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	10,055,399	2.083	20,942,088	1,225	1,225	0.641	2.283	1,793	1,793	100%	1,793	0.009	0.012	0.010
1991	10,728,872	2.022	21,689,651	1,190	1,190	0.654	2.206	1,717	1,717	100%	1,717	0.008	0.011	0.010
1992	11,441,482	1.919	21,954,933	1,048	1,048	0.668	2.132	1,492	1,492	100%	1,492	0.007	0.009	0.008
1993	11,998,508	1.885	22,621,374	1,038	1,038	0.681	2.059	1,456	1,456	100%	1,456	0.006	0.009	0.008
1994	12,083,591	1.825	22,048,532	1,503	1,503	0.695	1.990	2,079	2,079	100%	2,079	0.009	0.012	0.008
1995	12,383,967	1.774	21,970,116	894	894	0.709	1.923	1,219	1,219	100%	1,219	0.006	0.007	0.008
1996	12,949,088	1.717	22,232,463	883	883	0.724	1.857	1,187	1,187	100%	1,187	0.005	0.007	0.008
1997	13,596,753	1.644	22,352,179	1,030	1,030	0.739	1.795	1,365	1,365	100%	1,365	0.006	0.008	0.014
1998	14,465,333	1.568	22,686,876	1,779	1,779	0.754	1.734	2,325	2,325	100%	2,325	0.010	0.012	0.014
1999	15,088,873	1.517	22,896,749	2,103	2,103	0.769	1.675	2,709	2,709	100%	2,709	0.012	0.014	0.014
2000	15,809,043	1.467	23,186,938	2,807	2,807	0.785	1.619	3,565	3,565	100%	3,565	0.015	0.018	0.014
2001	16,717,138	1.434	23,973,016	2,303	2,303	0.801	1.564	2,884	2,884	100%	2,884	0.012	0.014	0.014
2002	17,601,171	1.390	24,464,115	2,509	2,509	0.817	1.511	3,098	3,098	100%	3,098	0.013	0.014	0.014
2003	18,004,352	1.348	24,277,502	5,420	5,420	0.834	1.460	6,597	6,597	100%	6,597	0.027	0.030	0.020
2004	18,523,800	1.304	24,148,944	3,077	3,077	0.851	1.411	3,692	3,692	100%	3,692	0.015	0.017	0.020
2005	18,566,524	1.280	23,758,948	3,876	3,876	0.868	1.363	4,586	4,586	100%	4,586	0.019	0.021	0.020
2006	18,918,245	1.246	23,574,590	2,497	2,497	0.886	1.317	2,912	2,912	100%	2,912	0.012	0.013	0.020
2007	19,391,569	1.209	23,452,743	3,276	3,276	0.904	1.272	3,768	3,768	100%	3,768	0.016	0.017	0.020
2008	19,805,485	1.169	23,147,670	5,292	5,292	0.922	1.229	6,000	6,000	100%	6,000	0.026	0.027	0.030
2009	19,727,413	1.141	22,503,303	4,211	4,211	0.941	1.188	4,707	4,707	100%	4,707	0.021	0.021	0.030
2010	19,224,772	1.129	21,710,635	2,672	2,672	0.960	1.148	2,945	2,945	100%	2,945	0.014	0.014	0.030
2011	18,522,515	1.093	20,240,053	11,869	11,869	0.980	1.109	12,897	12,897	100%	12,897	0.064	0.064	0.030
2012	17,714,507	1.061	18,793,320	35,724	35,724	1.000	1.071	38,268	38,268	100%	38,268	0.204	0.202	0.030
2013	17,602,614	1.030	18,130,692	0	0	1.000	1.035	0	0	100%	0	0.000	0.000	0.030
2014		1.000				1.000	1.000	0	0	0%	0			0.030

	3 Year Average excluding 2012-2013	0.033	0.033
	7 Year Average excluding 2012-2013	0.025	0.025
	10 Year Weighted Average excluding 2012-2013	0.022	
	10 Year Weighted Average excluding 2011-2013	0.018	
	5 Year Average excluding 2011-2013	0.018	0.018
	5 Year Average excluding 2013	0.066	0.066
	7 Year Average excluding 2013	0.025	0.051
(14)	2014 Selected Loss Rate:	0.030	

(1)	PROVIDED BY THE BWC
(2)	BASED ON CHANGE IN SAWW
(3)	= (1) x (2)
(4)	SECTION 2, EXHIBIT 8, SHEET 4, COL. 4
(5)	SECTION 2, EXHIBIT 8, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	1.026	1.026	1.026	1.010	1.010	1.010
1978	426	426	438	1.020	1.017	1.020	1.020	1.017	1.020	1.026	1.026	1.026	1.010	1.010	1.010
1979	414	414	426	1.023	1.020	1.023	1.023	1.020	1.023	1.026	1.026	1.026	1.010	1.010	1.010
1980	402	402	414	1.026	1.023	1.026	1.026	1.023	1.026	1.026	1.026	1.026	1.010	1.010	1.010
1981	390	390	402	1.030	1.026	1.030	1.030	1.026	1.030	1.026	1.026	1.026	1.010	1.010	1.010
1982	378	378	390	1.036	1.030	1.036	1.036	1.030	1.036	1.026	1.026	1.026	1.010	1.010	1.010
1983	366	366	378	1.042	1.036	1.042	1.042	1.036	1.042	1.033	1.026	1.033	1.011	1.010	1.011
1984	354	354	366	1.049	1.042	1.049	1.049	1.042	1.049	1.033	1.033	1.033	1.019	1.011	1.019
1985	342	342	354	1.059	1.049	1.059	1.059	1.049	1.059	1.037	1.033	1.037	1.019	1.019	1.019
1986	330	330	342	1.070	1.059	1.070	1.070	1.059	1.070	1.044	1.037	1.044	1.037	1.019	1.037
1987	318	318	330	1.080	1.070	1.080	1.080	1.070	1.080	1.054	1.044	1.054	1.045	1.037	1.045
1988	306	306	318	1.095	1.080	1.095	1.095	1.080	1.095	1.063	1.054	1.063	1.051	1.045	1.051
1989	294	294	306	1.114	1.095	1.114	1.114	1.095	1.114	1.068	1.063	1.068	1.056	1.051	1.056
1990	282	282	294	1.134	1.114	1.134	1.134	1.114	1.134	1.077	1.068	1.077	1.078	1.056	1.078
1991	270	270	282	1.162	1.134	1.162	1.162	1.134	1.162	1.096	1.077	1.096	1.087	1.078	1.087
1992	258	258	270	1.199	1.162	1.199	1.199	1.162	1.199	1.126	1.096	1.126	1.113	1.087	1.113
1993	246	246	258	1.245	1.199	1.245	1.245	1.199	1.245	1.145	1.126	1.145	1.132	1.113	1.132
1994	234	234	246	1.297	1.245	1.297	1.297	1.245	1.297	1.176	1.145	1.176	1.143	1.132	1.143
1995	222	222	234	1.362	1.297	1.362	1.362	1.297	1.362	1.204	1.176	1.204	1.184	1.143	1.184
1996	210	210	222	1.430	1.362	1.430	1.430	1.362	1.430	1.231	1.204	1.231	1.222	1.184	1.222
1997	198	198	210	1.502	1.430	1.502	1.502	1.430	1.502	1.239	1.231	1.239	1.241	1.222	1.241
1998	186	186	198	1.584	1.502	1.584	1.584	1.502	1.584	1.255	1.239	1.255	1.342	1.241	1.342
1999	174	174	186	1.687	1.584	1.687	1.687	1.584	1.687	1.266	1.255	1.266	1.474	1.342	1.474
2000	162	162	174	1.822	1.687	1.822	1.822	1.687	1.822	1.288	1.266	1.288	1.570	1.474	1.570
2001	150	150	162	2.014	1.822	2.014	2.014	1.822	2.014	1.308	1.288	1.308	1.654	1.570	1.654
2002	138	138	150	2.316	2.014	2.316	2.316	2.014	2.316	1.349	1.308	1.349	1.891	1.654	1.891
2003	126	126	138	2.663	2.316	2.663	2.663	2.316	2.663	1.424	1.349	1.424	2.090	1.891	2.090
2004	114	114	126	3.089	2.663	3.089	3.089	2.663	3.089	1.526	1.424	1.526	2.195	2.090	2.195
2005	102	102	114	3.784	3.089	3.784	3.784	3.089	3.784	1.795	1.526	1.795	2.226	2.195	2.226
2006	90	90	102	4.635	3.784	4.635	4.635	3.784	4.635	2.145	1.795	2.145	2.257	2.226	2.257
2007	78	78	90	6.258	4.635	6.258	6.258	4.635	6.258	2.929	2.145	2.929	2.229	2.257	2.229
2008	66	66	78	9.074	6.258	9.074	9.074	6.258	9.074	3.913	2.929	3.913	2.208	2.229	2.208
2009	54	54	66	13.611	9.074	13.611	13.611	9.074	13.611	6.351	3.913	6.351	1.794	2.208	1.794
2010	42	42	54	20.416	13.611	20.416	20.416	13.611	20.416	12.703	6.351	12.703	1.774	1.794	1.774
2011	30	30	42	36.749	20.416	36.749	36.749	20.416	36.749	31.757	12.703	31.757	2.302	1.774	2.302
2012	18	18	30	77.172	36.749	77.172	77.172	36.749	77.172	98.447	31.757	98.447	6.176	2.302	6.176
2013	6	6	18	1,157.587	77.172	1,157.587	1,157.587	77.172	1,157.587	196.895	98.447	196.895	33.519	6.176	33.519

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 2, EXHIBIT 8, SHEET 23; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 2, EXHIBIT 8, SHEET 23; SELECTED CUM. BASED ON (3)
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)
(7) FROM SECTION 2, EXHIBIT 8, SHEET 24; SELECTED CUM. BASED ON (2)
(8) FROM SECTION 2, EXHIBIT 8, SHEET 24; SELECTED CUM. BASED ON (3)
(9) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)
(10) FROM SECTION 2, EXHIBIT 8, SHEET 29; SELECTED CUM. BASED ON (2)
(11) FROM SECTION 2, EXHIBIT 8, SHEET 29; SELECTED CUM. BASED ON (3)
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)
(13) FROM SECTION 2, EXHIBIT 8, SHEET 30; SELECTED CUM. BASED ON (2)
(14) FROM SECTION 2, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	0.350	-	0.350
1984	354	354	366	0.659	0.350	0.659
1985	342	342	354	0.846	0.659	0.846
1986	330	330	342	1.870	0.846	1.870
1987	318	318	330	2.516	1.870	2.516
1988	306	306	318	2.984	2.516	2.984
1989	294	294	306	3.380	2.984	3.380
1990	282	282	294	4.209	3.380	4.209
1991	270	270	282	4.911	4.209	4.911
1992	258	258	270	6.289	4.911	6.289
1993	246	246	258	7.412	6.289	7.412
1994	234	234	246	8.802	7.412	8.802
1995	222	222	234	10.337	8.802	10.337
1996	210	210	222	11.787	10.337	11.787
1997	198	198	210	12.973	11.787	12.973
1998	186	186	198	14.311	12.973	14.311
1999	174	174	186	15.376	14.311	15.376
2000	162	162	174	16.577	15.376	16.577
2001	150	150	162	17.655	16.577	17.655
2002	138	138	150	20.306	17.655	20.306
2003	126	126	138	22.223	20.306	22.223
2004	114	114	126	24.466	22.223	24.466
2005	102	102	114	26.883	24.466	26.883
2006	90	90	102	29.197	26.883	29.197
2007	78	78	90	32.735	29.197	32.735
2008	66	66	78	35.888	32.735	35.888
2009	54	54	66	38.576	35.888	38.576
2010	42	42	54	42.238	38.576	42.238
2011	30	30	42	44.217	42.238	44.217
2012	18	18	30	46.144	44.217	46.144
2013	6	6	18	48.657	46.144	48.657

(1)	AGE
(2) & (3)	BASED ON TRIANGLE AGES NEAREST TO (1)
(4)	FROM SECTION 2, EXHIBIT 8, SHEET 38; SELECTED CUM. BASED ON (2)
(5)	FROM SECTION 2, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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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	0	3	10	32	73	130	196	278	389	538	693	831	979	1,114	1,224	1,322	1,384	1,434	1,466	1,518	1,526	1,559	1,602	1,602	1,629	1,637	1,661	1,665	1,673	1,684	1,684	1,687	1,687	1,697	1,697	1,707	1,707
1978	0	0	3	11	34	79	139	211	299	419	566	718	855	953	1,017	1,072	1,123	1,160	1,203	1,231	1,249	1,292	1,324	1,353	1,415	1,431	1,439	1,439	1,439	1,439	1,439	1,449	1,457	1,467	1,467	1,469		1,469
1979	0	0	3	12	38	86	153	232	329	465	657	852	991	1,122	1,231	1,288	1,330	1,345	1,387	1,430	1,481	1,516	1,536	1,573	1,576	1,587	1,641	1,683	1,683	1,701	1,743	1,774	1,794	1,804	1,804			1,804
1980	0	0	3	13	42	96	171	259	370	512	655	760	843	915	966	1,020	1,052	1,111	1,143	1,151	1,157	1,194	1,324	1,355	1,394	1,410	1,415	1,423	1,425	1,425	1,465	1,475	1,485	1,488				1,488
1981	0	0	4	14	44	101	179	271	383	552	741	878	1,013	1,101	1,147	1,238	1,287	1,328	1,358	1,413	1,438	1,464	1,472	1,510	1,534	1,559	1,567	1,567	1,577	1,587	1,587	1,587	1,605					1,605
1982	0	0	4	15	47	109	193	282	397	548	683	797	889	954	1,013	1,042	1,084	1,115	1,145	1,169	1,181	1,214	1,277	1,278	1,286	1,286	1,286	1,293	1,341	1,341	1,341	1,351						1,351
1983	0	0	4	16	51	116	206	320	483	654	758	797	854	876	934	997	1,041	1,060	1,091	1,107	1,127	1,135	1,135	1,143	1,151	1,171	1,171	1,179	1,192	1,202	1,223							1,223
1984	0	0	4	17	53	115	197	322	444	522	596	644	725	914	974	1,041	1,107	1,195	1,201	1,213	1,262	1,344	1,376	1,392	1,407	1,407	1,425	1,465	1,475	1,484								1,484
1985	0	0	5	19	61	152	266	364	469	554	663	774	822	945	1,019	1,062	1,116	1,137	1,166	1,174	1,204	1,245	1,266	1,266	1,272	1,278	1,308	1,333	1,389									1,389
1986	0	0	5	20	61	121	206	317	409	505	588	694	784	866	897	939	962	982	1,057	1,091	1,149	1,157	1,167	1,184	1,224	1,250	1,264	1,288										1,288
1987	0	0	7	29	61	94	137	194	276	339	438	587	679	770	836	844	886	902	910	934	956	956	981	1,008	1,022	1,024	1,046											1,046
1988	0	0	2	10	40	63	107	165	213	286	372	424	458	489	497	586	636	730	762	790	837	868	935	989	999	1,024												1,024
1989	0	0	8	12	20	49	217	282	344	440	536	658	724	765	804	812	817	827	844	869	983	1,035	1,052	1,091	1,176													1,176
1990	0	0	0	16	39	76	137	209	305	404	456	488	553	648	689	737	762	794	833	862	891	952	1,077	1,080														1,080
1991	0	0	0	0	45	92	162	211	256	276	448	456	489	529	657	706	754	799	871	987	1,004	1,014	1,024															1,024
1992	0	0	0	15	48	97	174	198	306	370	451	475	608	690	690	725	755	780	800	846	856	874																874
1993	0	0	0	13	55	113	174	227	301	439	455	471	553	572	604	614	729	757	815	834	834																	834
1994	0	131	131	177	211	247	313	348	453	493	661	697	742	759	800	922	962	1,006	1,074	1,159																		1,159
1995	0	0	10	16	41	73	113	177	201	265	292	308	334	379	445	512	585	605	656																			656
1996	0	0	30	36	50	58	82	139	215	263	287	303	339	397	449	514	575	617																				617
1997	0	8	16	43	60	116	152	215	255	322	380	416	528	564	614	634	686																					686
1998	0	10	26	26	52	76	132	400	408	492	583	763	823	973	1,041	1,123																						1,123
1999	0	16	16	208	297	352	427	559	621	699	759	894	1,099	1,176	1,246																							1,246
2000	0	0	24	32	104	303	396	558	695	886	955	1,286	1,482	1,540																								1,540
2001	0	0	16	40	141	185	303	428	620	691	813	873	1,144																									1,144
2002	0	0	0	12	36	89	246	374	458	650	840	1,084																										1,084
2003	0	8	440	490	528	706	882	1,149	1,379	1,723	2,035																											2,035
2004	0	0	16	24	219	405	648	792	892	996																												996
2005	0	5	122	239	331	482	710	908	1,024																													1,024
2006	0	8	18	166	231	302	358	539																														539
2007	0	5	57	228	299	427	524																															524
2008	0	0	0	95	535	583																																583
2009	0	0	177	241	309																																	309
2010	0	111	131	131																																		131
2011	30	323	323																																			323
2012	119	463																																				463
2013	0																																					-
																																						38,048

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			3.916	3.152	2.294	1.776	1.511	1.420	1.400	1.382	1.289	1.198	1.179	1.138	1.099	1.080	1.047	1.036	1.022	1.036	1.005	1.022	1.027	1.000	1.017	1.005	1.015	1.003	1.005	1.007	1.000	1.002	1.000	1.006	1.000	1.006		
1978			3.916	3.152	2.294	1.776	1.511	1.420	1.400	1.351	1.269	1.191	1.114	1.067	1.054	1.048	1.032	1.037	1.023	1.015	1.035	1.025	1.022	1.046	1.011	1.006	1.000	1.000	1.000	1.000	1.007	1.006	1.007	1.000	1.002			
1979			3.916	3.152	2.294	1.776	1.511	1.420	1.414	1.413	1.296	1.164	1.131	1.097	1.047	1.032	1.011	1.032	1.031	1.036	1.023	1.013	1.024	1.002	1.007	1.034	1.025	1.000	1.011	1.025	1.018	1.011	1.006	1.000				
1980			3.916	3.152	2.294	1.776	1.511	1.429	1.386	1.278	1.161	1.110	1.085	1.055	1.056	1.032	1.056	1.028	1.007	1.005	1.033	1.108	1.023	1.029	1.011	1.004	1.006	1.001	1.000	1.028	1.007	1.007	1.002					
1981			3.916	3.152	2.294	1.776	1.511	1.413	1.442	1.342	1.185	1.153	1.088	1.042	1.079	1.040	1.031	1.023	1.040	1.018	1.018	1.005	1.026	1.016	1.016	1.005	1.000	1.007	1.006	1.000	1.000	1.011						
1982			3.916	3.152	2.294	1.776	1.456	1.409	1.381	1.246	1.166	1.116	1.074	1.061	1.029	1.040	1.029	1.027	1.021	1.010	1.028	1.051	1.001	1.006	1.000	1.000	1.005	1.037	1.000	1.000	1.008							
1983			3.916	3.152	2.294	1.766	1.558	1.509	1.353	1.159	1.051	1.071	1.027	1.066	1.067	1.044	1.019	1.029	1.015	1.018	1.007	1.000	1.007	1.007	1.018	1.000	1.007	1.011	1.008	1.017								
1984			3.916	3.152	2.153	1.718	1.629	1.380	1.176	1.140	1.082	1.125	1.260	1.066	1.069	1.063	1.079	1.005	1.010	1.040	1.065	1.023	1.012	1.011	1.000	1.013	1.028	1.007	1.006									
1985			3.916	3.286	2.474	1.752	1.368	1.289	1.182	1.196	1.167	1.062	1.150	1.078	1.043	1.051	1.019	1.025	1.007	1.026	1.034	1.017	1.000	1.004	1.005	1.023	1.019	1.042										
1986			4.017	3.044	1.964	1.709	1.535	1.289	1.237	1.163	1.181	1.130	1.104	1.035	1.048	1.024	1.020	1.076	1.032	1.053	1.007	1.009	1.015	1.034	1.021	1.011	1.019											
1987			4.122	2.140	1.546	1.450	1.417	1.421	1.230	1.291	1.340	1.158	1.134	1.086	1.009	1.050	1.018	1.009	1.026	1.024	1.000	1.025	1.028	1.014	1.002	1.022												
1988			6.424	4.096	1.580	1.701	1.545	1.294	1.340	1.301	1.139	1.080	1.069	1.016	1.180	1.084	1.148	1.044	1.037	1.060	1.038	1.077	1.058	1.010	1.025													
1989			1.545	1.648	2.480	4.445	1.300	1.221	1.278	1.217	1.228	1.100	1.057	1.052	1.010	1.005	1.012	1.022	1.030	1.131	1.053	1.016	1.037	1.078														
1990				2.459	1.957	1.797	1.526	1.463	1.325	1.127	1.072	1.133	1.171	1.063	1.070	1.033	1.042	1.049	1.035	1.034	1.068	1.131	1.003															
1991					2.052	1.750	1.306	1.210	1.078	1.622	1.019	1.072	1.083	1.241	1.076	1.068	1.060	1.090	1.132	1.017	1.010	1.010																
1992				3.129	2.035	1.788	1.140	1.543	1.210	1.218	1.053	1.280	1.135	1.000	1.050	1.042	1.033	1.026	1.058	1.012	1.021																	
1993				4.258	2.045	1.537	1.307	1.325	1.457	1.038	1.035	1.174	1.033	1.057	1.016	1.187	1.038	1.077	1.023	1.000																		
1994		1.000	1.356	1.192	1.170	1.268	1.111	1.300	1.088	1.342	1.054	1.065	1.022	1.054	1.153	1.043	1.046	1.068	1.079																			
1995			1.588	2.550	1.781	1.556	1.567	1.136	1.320	1.100	1.056	1.084	1.136	1.174	1.149	1.143	1.034	1.085																				
1996			1.219	1.369	1.161	1.422	1.701	1.541	1.224	1.093	1.054	1.120	1.171	1.130	1.145	1.120	1.073																					
1997		1.984	2.657	1.389	1.941	1.318	1.410	1.188	1.260	1.180	1.096	1.271	1.068	1.089	1.033	1.081																						
1998		2.667	1.000	2.035	1.461	1.736	3.030	1.020	1.206	1.185	1.308	1.079	1.182	1.069	1.079																							
1999		1.000	13.010	1.428	1.183	1.215	1.309	1.109	1.126	1.086	1.178	1.230	1.069	1.060																								
2000			1.333	3.253	2.915	1.305	1.410	1.245	1.274	1.078	1.347	1.153	1.039																									
2001			2.489	3.516	1.312	1.638	1.412	1.450	1.113	1.177	1.074	1.310																										
2002				3.000	2.472	2.765	1.518	1.225	1.420	1.293	1.290																											
2003		54.994	1.114	1.078	1.337	1.250	1.302	1.200	1.250	1.181																												
2004			1.500	9.135	1.849	1.598	1.222	1.127	1.117																													
2005		23.436	1.957	1.381	1.458	1.472	1.280	1.128																														
2006		2.250	9.235	1.388	1.309	1.187	1.503																															
2007		11.354	4.023	1.307	1.429	1.227																																
2008				5.605	1.091																																	
2009			1.363	1.284																																		
2010		1.180	1.000																																			
2011	10.855	1.000																																				
2012	3.879																																					
3 Yr Avg	7.367	4.512	2.128	2.732	1.276	1.295	1.335	1.152	1.262	1.217	1.237	1.231	1.097	1.073	1.086	1.115	1.051	1.076	1.053	1.010	1.033	1.052	1.033	1.034	1.016	1.019	1.022	1.020	1.005	1.006	1.005	1.010	1.005	1.002	1.001	1.006		
5 Yr Avg	7.367	7.844	3.515	2.193	1.427	1.347	1.365	1.226	1.235	1.163	1.239	1.208	1.106	1.104	1.112	1.115	1.045	1.069	1.065	1.039	1.038	1.052	1.028	1.028	1.011	1.014	1.016	1.021	1.004	1.014	1.008	1.007	1.004	1.002	1.001	1.006		
7 Yr Avg	7.367	13.602	2.884	3.025	1.564	1.591	1.378	1.212	1.215	1.169	1.192	1.178	1.098	1.090	1.089	1.098	1.047	1.059	1.056	1.040	1.028	1.041	1.022	1.023	1.010	1.011	1.012	1.015	1.005	1.011	1.007	1.007	1.004	1.002	1.001	1.006		
5 Yr Wtd	6.015	1.567	2.253	1.756	1.363	1.345	1.322	1.198	1.223	1.162	1.240	1.200	1.089	1.088	1.106	1.107	1.044	1.068	1.067	1.039	1.038	1.050	1.027	1.028	1.010	1.014	1.016	1.020	1.004	1.014	1.008	1.007	1.004	1.002	1.001	1.006		
10 Yr Wtd	6.191	2.790	1.707	1.742	1.410	1.390	1.391	1.189	1.216	1.173	1.178	1.180	1.083	1.082	1.075	1.073	1.048	1.054	1.045	1.039	1.030	1.034	1.017	1.020	1.010	1.012	1.013	1.011	1.005	1.011	1.007	1.007	1.004	1.002	1.001	1.006		
15 Yr Wtd	6.363	2.798	1.849	1.703	1.405	1.388	1.372	1.209	1.218	1.183	1.158	1.160	1.090	1.073	1.069	1.062	1.042	1.041	1.035	1.031	1.029	1.033	1.020	1.019	1.011	1.011	1.013	1.011	1.005	1.011	1.007	1.007	1.004	1.002	1.001	1.006		TAIL
Prior FY	15.000	2.100	1.800	1.500	1.500	1.450	1.350	1.225	1.225	1.160	1.150	1.150	1.105	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
PA Sel.	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	
Selected	15.000	2.100	1.800	1.500	1.500	1.450	1.350	1.225	1.225	1.160	1.150	1.150	1.105	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	1157.59	77.172	36.749	20.416	13.611	9.074	6.258	4.635	3.784	3.089	2.663	2.316	2.014	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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																										1,629	1,637	1,661	1,665	1,673	1,684	1,684	1,687	1,687	1,697	1,697	1,707	1,707
1978																									1,415	1,431	1,439	1,439	1,439	1,439	1,439	1,449	1,457	1,467	1,467	1,469		1,469
1979																								1,573	1,576	1,587	1,641	1,683	1,683	1,701	1,743	1,774	1,794	1,804	1,804			1,804
1980																							1,324	1,355	1,394	1,410	1,415	1,423	1,425	1,425	1,465	1,475	1,485	1,488				1,488
1981																						1,464	1,472	1,510	1,534	1,559	1,567	1,567	1,577	1,587	1,587	1,587	1,605					1,605
1982																					1,181	1,214	1,277	1,278	1,286	1,286	1,286	1,293	1,341	1,341	1,341	1,351						1,351
1983																				1,107	1,127	1,135	1,135	1,143	1,151	1,171	1,171	1,179	1,192	1,202	1,223							1,223
1984																			1,201	1,213	1,262	1,344	1,376	1,392	1,407	1,407	1,425	1,465	1,475	1,484								1,484
1985																		1,137	1,166	1,174	1,204	1,245	1,266	1,266	1,272	1,278	1,308	1,333	1,389									1,389
1986																	962	982	1,057	1,091	1,149	1,157	1,167	1,184	1,224	1,250	1,264	1,288										1,288
1987																844	886	902	910	934	956	956	981	1,008	1,022	1,024	1,046											1,046
1988															497	586	636	730	762	790	837	868	935	989	999	1,024												1,024
1989														765	804	812	817	827	844	869	983	1,035	1,052	1,091	1,176													1,176
1990													553	648	689	737	762	794	833	862	891	952	1,077	1,080														1,080
1991												456	489	529	657	706	754	799	871	987	1,004	1,014	1,024															1,024
1992											451	475	608	690	690	725	755	780	800	846	856	874																874
1993										439	455	471	553	572	604	614	729	757	815	834	834																	834
1994									453	493	661	697	742	759	800	922	962	1,006	1,074	1,159																		1,159
1995								177	201	265	292	308	334	379	445	512	585	605	656																			656
1996							82	139	215	263	287	303	339	397	449	514	575	617																				617
1997						116	152	215	255	322	380	416	528	564	614	634	686																					686
1998					52	76	132	400	408	492	583	763	823	973	1,041	1,123																						1,123
1999				208	297	352	427	559	621	699	759	894	1,099	1,176	1,246																							1,246
2000			24	32	104	303	396	558	695	886	955	1,286	1,482	1,540																								1,540
2001		0	16	40	141	185	303	428	620	691	813	873	1,144																									1,144
2002	0	0	0	12	36	89	246	374	458	650	840	1,084																										1,084
2003	0	8	440	490	528	706	882	1,149	1,379	1,723	2,035																											2,035
2004	0	0	16	24	219	405	648	792	892	996																												996
2005	0	5	122	239	331	482	710	908	1,024																													1,024
2006	0	8	18	166	231	302	358	539																														539
2007	0	5	57	228	299	427	524																															524
2008	0	0	0	95	535	583																																583
2009	0	0	177	241	309																																	309
2010	0	111	131	131																																		131
2011	30	323	323																																			323
2012	119	463																																				463
2013	0																																					-
																																						38,048

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																										1.005	1.015	1.003	1.005	1.007	1.000	1.002	1.000	1.006	1.000	1.006		
1978																									1.011	1.006	1.000	1.000	1.000	1.000	1.007	1.006	1.007	1.000	1.002			
1979																								1.002	1.007	1.034	1.025	1.000	1.011	1.025	1.018	1.011	1.006	1.000				
1980																							1.023	1.029	1.011	1.004	1.006	1.001	1.000	1.028	1.007	1.007	1.002					
1981																						1.005	1.026	1.016	1.016	1.005	1.000	1.007	1.006	1.000	1.000	1.011						
1982																					1.028	1.051	1.001	1.006	1.000	1.000	1.005	1.037	1.000	1.000	1.008							
1983																				1.018	1.007	1.000	1.007	1.007	1.018	1.000	1.007	1.011	1.008	1.017								
1984																			1.010	1.040	1.065	1.023	1.012	1.011	1.000	1.013	1.028	1.007	1.006									
1985																		1.025	1.007	1.026	1.034	1.017	1.000	1.004	1.005	1.023	1.019	1.042										
1986																	1.020	1.076	1.032	1.053	1.007	1.009	1.015	1.034	1.021	1.011	1.019											
1987																1.050	1.018	1.009	1.026	1.024	1.000	1.025	1.028	1.014	1.002	1.022												
1988															1.180	1.084	1.148	1.044	1.037	1.060	1.038	1.077	1.058	1.010	1.025													
1989														1.052	1.010	1.005	1.012	1.022	1.030	1.131	1.053	1.016	1.037	1.078														
1990													1.171	1.063	1.070	1.033	1.042	1.049	1.035	1.034	1.068	1.131	1.003															
1991												1.072	1.083	1.241	1.076	1.068	1.060	1.090	1.132	1.017	1.010	1.010																
1992											1.053	1.280	1.135	1.000	1.050	1.042	1.033	1.026	1.058	1.012	1.021																	
1993										1.038	1.035	1.174	1.033	1.057	1.016	1.187	1.038	1.077	1.023	1.000																		
1994									1.088	1.342	1.054	1.065	1.022	1.054	1.153	1.043	1.046	1.068	1.079																			
1995								1.136	1.320	1.100	1.056	1.084	1.136	1.174	1.149	1.143	1.034	1.085																				
1996							1.701	1.541	1.224	1.093	1.054	1.120	1.171	1.130	1.145	1.120	1.073																					
1997						1.318	1.410	1.188	1.260	1.180	1.096	1.271	1.068	1.089	1.033	1.081																						
1998					1.461	1.736	3.030	1.020	1.206	1.185	1.308	1.079	1.182	1.069	1.079																							
1999				1.428	1.183	1.215	1.309	1.109	1.126	1.086	1.178	1.230	1.069	1.060																								
2000			1.333	3.253	2.915	1.305	1.410	1.245	1.274	1.078	1.347	1.153	1.039																									
2001			2.489	3.516	1.312	1.638	1.412	1.450	1.113	1.177	1.074	1.310																										
2002				3.000	2.472	2.765	1.518	1.225	1.420	1.293	1.290																											
2003		54.994	1.114	1.078	1.337	1.250	1.302	1.200	1.250	1.181																												
2004			1.500	9.135	1.849	1.598	1.222	1.127	1.117																													
2005		23.436	1.957	1.381	1.458	1.472	1.280	1.128																														
2006		2.250	9.235	1.388	1.309	1.187	1.503																															
2007		11.354	4.023	1.307	1.429	1.227																																
2008				5.605	1.091																																	
2009			1.363	1.284																																		
2010		1.180	1.000																																			
2011	10.855	1.000																																				
2012	3.879																																					
3 Yr Avg	7.367	4.512	2.128	2.732	1.276	1.295	1.335	1.152	1.262	1.217	1.237	1.231	1.097	1.073	1.086	1.115	1.051	1.076	1.053	1.010	1.033	1.052	1.033	1.034	1.016	1.019	1.022	1.020	1.005	1.006	1.005	1.004	1.005	1.002	1.001	1.006		
5 Yr Avg	7.367	7.844	3.515	2.193	1.427	1.347	1.365	1.226	1.235	1.163	1.239	1.208	1.106	1.104	1.112	1.115	1.045	1.069	1.065	1.039	1.038	1.052	1.028	1.028	1.011	1.014	1.016	1.021	1.004	1.014	1.008	1.007	1.004	1.002	1.001	1.006		
7 Yr Avg	7.367	15.702	2.884	3.025	1.564	1.591	1.378	1.212	1.215	1.169	1.192	1.178	1.098	1.090	1.089	1.098	1.047	1.059	1.056	1.040	1.028	1.041	1.022	1.023	1.010	1.011	1.012	1.015	1.005	1.011	1.007	1.007	1.004	1.002	1.001	1.006		
3 Yr Wtd	6.015	1.454	1.518	2.023	1.233	1.315	1.304	1.157	1.235	1.204	1.244	1.220	1.083	1.069	1.080	1.112	1.050	1.075	1.056	1.010	1.032	1.050	1.031	1.035	1.016	1.019	1.022	1.020	1.005	1.005	1.005	1.010	1.005	1.002	1.001	1.006		
5 Yr Wtd	6.015	1.567	2.253	1.756	1.363	1.345	1.322	1.198	1.223	1.162	1.240	1.200	1.089	1.088	1.106	1.107	1.044	1.068	1.067	1.039	1.038	1.050	1.027	1.028	1.010	1.014	1.016	1.020	1.004	1.014	1.008	1.007	1.004	1.002	1.001	1.006		
10 Yr Wtd	6.191	2.790	1.707	1.742	1.410	1.390	1.391	1.189	1.216	1.173	1.178	1.180	1.083	1.082	1.075	1.073	1.048	1.054	1.045	1.039	1.030	1.034	1.017	1.020	1.010	1.012	1.013	1.011	1.005	1.011	1.007	1.007	1.004	1.002	1.001	1.006		TAIL
Prior FY	15.000	2.100	1.800	1.500	1.500	1.450	1.350	1.225	1.225	1.160	1.150	1.150	1.105	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
PA Sel.	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	1.014
Selected	15.000	2.100	1.800	1.500	1.500	1.450	1.350	1.225	1.225	1.160	1.150	1.150	1.105	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	1157.587	77.172	36.749	20.416	13.611	9.074	6.258	4.635	3.784	3.089	2.663	2.316	2.014	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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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%
2002				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%
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%
2007		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																															100.0%
2008				100.0%	100.0%	100.0%																																100.0%
2009			100.0%	100.0%	100.0%																																	100.0%
2010		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																																						

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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%	0.00%	0.00%	0.01%	0.02%	0.04%	0.08%	0.12%	0.17%	0.23%	0.32%	0.41%	0.49%	0.58%	0.66%	0.73%	0.79%	0.82%	0.85%	0.87%	0.90%	0.91%	0.93%	0.95%	0.95%	0.97%	0.97%	0.99%	0.99%	1.00%	1.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	16,808,668
1978	0.00%	0.00%	0.00%	0.01%	0.02%	0.05%	0.08%	0.13%	0.18%	0.25%	0.34%	0.43%	0.51%	0.57%	0.61%	0.64%	0.67%	0.69%	0.72%	0.74%	0.75%	0.77%	0.79%	0.81%	0.85%	0.85%	0.86%	0.86%	0.86%	0.86%	0.86%	0.01%	0.01%	0.01%	0.01%	0.01%		16,737,992
1979	0.00%	0.00%	0.00%	0.01%	0.02%	0.05%	0.09%	0.14%	0.20%	0.28%	0.39%	0.51%	0.59%	0.67%	0.73%	0.77%	0.79%	0.80%	0.83%	0.85%	0.88%	0.90%	0.92%	0.94%	0.94%	0.95%	0.98%	1.00%	1.00%	1.01%	1.04%	0.01%	0.01%	0.01%	0.01%			16,773,433
1980	0.00%	0.00%	0.00%	0.01%	0.02%	0.06%	0.10%	0.15%	0.21%	0.29%	0.38%	0.44%	0.48%	0.52%	0.55%	0.58%	0.60%	0.64%	0.65%	0.66%	0.66%	0.68%	0.76%	0.78%	0.80%	0.81%	0.81%	0.82%	0.82%	0.82%	0.84%	0.01%	0.01%	0.01%				17,448,182
1981	0.00%	0.00%	0.00%	0.01%	0.03%	0.06%	0.11%	0.16%	0.23%	0.32%	0.44%	0.52%	0.60%	0.65%	0.67%	0.73%	0.76%	0.78%	0.80%	0.83%	0.85%	0.86%	0.87%	0.89%	0.90%	0.92%	0.92%	0.92%	0.93%	0.93%	0.93%	0.01%	0.01%					16,998,954
1982	0.00%	0.00%	0.00%	0.01%	0.03%	0.06%	0.11%	0.16%	0.23%	0.32%	0.40%	0.46%	0.52%	0.56%	0.59%	0.61%	0.63%	0.65%	0.67%	0.68%	0.69%	0.71%	0.74%	0.74%	0.75%	0.75%	0.75%	0.75%	0.78%	0.78%	0.78%	0.01%						17,167,821
1983	0.00%	0.00%	0.00%	0.01%	0.03%	0.07%	0.12%	0.19%	0.28%	0.38%	0.44%	0.46%	0.49%	0.51%	0.54%	0.58%	0.60%	0.61%	0.63%	0.64%	0.65%	0.66%	0.66%	0.66%	0.66%	0.68%	0.68%	0.68%	0.69%	0.69%	0.71%							17,314,056
1984	0.00%	0.00%	0.00%	0.01%	0.03%	0.07%	0.11%	0.18%	0.26%	0.30%	0.34%	0.37%	0.42%	0.53%	0.56%	0.60%	0.64%	0.69%	0.69%	0.70%	0.73%	0.77%	0.79%	0.80%	0.81%	0.81%	0.82%	0.84%	0.85%	0.85%								17,396,710
1985	0.00%	0.00%	0.00%	0.01%	0.03%	0.08%	0.14%	0.20%	0.26%	0.30%	0.36%	0.42%	0.45%	0.51%	0.55%	0.58%	0.61%	0.62%	0.63%	0.64%	0.66%	0.68%	0.69%	0.69%	0.69%	0.70%	0.71%	0.73%	0.76%									18,364,828
1986	0.00%	0.00%	0.00%	0.01%	0.03%	0.06%	0.11%	0.17%	0.22%	0.27%	0.31%	0.37%	0.42%	0.46%	0.48%	0.50%	0.51%	0.52%	0.56%	0.58%	0.61%	0.61%	0.62%	0.63%	0.65%	0.66%	0.67%	0.68%										18,846,257
1987	0.00%	0.00%	0.00%	0.01%	0.03%	0.05%	0.07%	0.10%	0.14%	0.17%	0.22%	0.30%	0.34%	0.39%	0.42%	0.42%	0.45%	0.45%	0.46%	0.47%	0.48%	0.48%	0.49%	0.51%	0.51%	0.52%	0.53%											19,875,240
1988	0.00%	0.00%	0.00%	0.00%	0.02%	0.03%	0.05%	0.08%	0.11%	0.15%	0.19%	0.22%	0.23%	0.25%	0.25%	0.30%	0.32%	0.37%	0.39%	0.40%	0.43%	0.44%	0.48%	0.50%	0.51%	0.52%												19,660,304
1989	0.00%	0.00%	0.00%	0.01%	0.01%	0.02%	0.11%	0.14%	0.17%	0.22%	0.26%	0.32%	0.36%	0.38%	0.39%	0.40%	0.40%	0.41%	0.41%	0.43%	0.48%	0.51%	0.52%	0.54%	0.58%													20,371,910
1990	0.00%	0.00%	0.00%	0.01%	0.02%	0.04%	0.07%	0.10%	0.15%	0.19%	0.22%	0.23%	0.26%	0.31%	0.33%	0.35%	0.36%	0.38%	0.40%	0.41%	0.43%	0.45%	0.51%	0.52%														20,942,088
1991	0.00%	0.00%	0.00%	0.00%	0.02%	0.04%	0.07%	0.10%	0.12%	0.13%	0.21%	0.21%	0.23%	0.24%	0.30%	0.33%	0.35%	0.37%	0.40%	0.45%	0.46%	0.47%	0.47%															21,689,651
1992	0.00%	0.00%	0.00%	0.01%	0.02%	0.04%	0.08%	0.09%	0.14%	0.17%	0.21%	0.22%	0.28%	0.31%	0.31%	0.33%	0.34%	0.36%	0.36%	0.39%	0.39%	0.40%																21,954,933
1993	0.00%	0.00%	0.00%	0.01%	0.02%	0.05%	0.08%	0.10%	0.13%	0.19%	0.20%	0.21%	0.24%	0.25%	0.27%	0.27%	0.32%	0.33%	0.36%	0.37%	0.37%																	22,621,374
1994	0.00%	0.06%	0.06%	0.08%	0.10%	0.11%	0.14%	0.16%	0.21%	0.22%	0.30%	0.32%	0.34%	0.34%	0.36%	0.42%	0.44%	0.46%	0.49%	0.53%																		22,048,532
1995	0.00%	0.00%	0.00%	0.01%	0.02%	0.03%	0.05%	0.08%	0.09%	0.12%	0.13%	0.14%	0.15%	0.17%	0.20%	0.23%	0.27%	0.28%	0.30%																			21,970,116
1996	0.00%	0.00%	0.01%	0.02%	0.02%	0.03%	0.04%	0.06%	0.10%	0.12%	0.13%	0.14%	0.15%	0.18%	0.20%	0.23%	0.26%	0.28%																				22,232,463
1997	0.00%	0.00%	0.01%	0.02%	0.03%	0.05%	0.07%	0.10%	0.11%	0.14%	0.17%	0.19%	0.24%	0.25%	0.27%	0.28%	0.31%																					22,352,179
1998	0.00%	0.00%	0.01%	0.01%	0.02%	0.03%	0.06%	0.18%	0.18%	0.22%	0.26%	0.34%	0.36%	0.43%	0.46%	0.50%																						22,686,876
1999	0.00%	0.01%	0.01%	0.09%	0.13%	0.15%	0.19%	0.24%	0.27%	0.31%	0.33%	0.39%	0.48%	0.51%	0.54%																							22,896,749
2000	0.00%	0.00%	0.01%	0.01%	0.04%	0.13%	0.17%	0.24%	0.30%	0.38%	0.41%	0.55%	0.64%	0.66%																								23,186,938
2001	0.00%	0.00%	0.01%	0.02%	0.06%	0.08%	0.13%	0.18%	0.26%	0.29%	0.34%	0.36%	0.48%																									23,973,016
2002	0.00%	0.00%	0.00%	0.00%	0.01%	0.04%	0.10%	0.15%	0.19%	0.27%	0.34%	0.44%																										24,464,115
2003	0.00%	0.00%	0.18%	0.20%	0.22%	0.29%	0.36%	0.47%	0.57%	0.71%	0.84%																											24,277,502
2004	0.00%	0.00%	0.01%	0.01%	0.09%	0.17%	0.27%	0.33%	0.37%	0.41%																												24,148,944
2005	0.00%	0.00%	0.05%	0.10%	0.14%	0.20%	0.30%	0.38%	0.43%																													23,758,948
2006	0.00%	0.00%	0.01%	0.07%	0.10%	0.13%	0.15%	0.23%																														23,574,590
2007	0.00%	0.00%	0.02%	0.10%	0.13%	0.18%	0.22%																															23,452,743
2008	0.00%	0.00%	0.00%	0.04%	0.23%	0.25%																																23,147,670
2009	0.00%	0.00%	0.08%	0.11%	0.14%																																	22,503,303
2010	0.00%	0.05%	0.06%	0.06%																																		21,710,635
2011	0.01%	0.16%	0.16%																																			20,240,053
2012	0.06%	0.25%																																				18,793,320
2013	0.00%																																					18,130,692

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																										0.97%	0.97%	0.99%	0.99%	1.00%	1.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	16,808,668
1978																									0.85%	0.85%	0.86%	0.86%	0.86%	0.86%	0.86%	0.01%	0.01%	0.01%	0.01%	0.01%		16,737,992
1979																								0.94%	0.94%	0.95%	0.98%	1.00%	1.00%	1.01%	1.04%	0.01%	0.01%	0.01%	0.01%			16,773,433
1980																							0.76%	0.78%	0.80%	0.81%	0.81%	0.82%	0.82%	0.82%	0.84%	0.01%	0.01%	0.01%				17,448,182
1981																						0.86%	0.87%	0.89%	0.90%	0.92%	0.92%	0.92%	0.93%	0.93%	0.93%	0.01%	0.01%					16,998,954
1982																					0.69%	0.71%	0.74%	0.74%	0.75%	0.75%	0.75%	0.75%	0.78%	0.78%	0.78%	0.01%						17,167,821
1983																				0.64%	0.65%	0.66%	0.66%	0.66%	0.66%	0.68%	0.68%	0.68%	0.69%	0.69%	0.71%							17,314,056
1984																			0.69%	0.70%	0.73%	0.77%	0.79%	0.80%	0.81%	0.81%	0.82%	0.84%	0.85%	0.85%								17,396,710
1985																		0.62%	0.63%	0.64%	0.66%	0.68%	0.69%	0.69%	0.69%	0.70%	0.71%	0.73%	0.76%									18,364,828
1986																	0.51%	0.52%	0.56%	0.58%	0.61%	0.61%	0.62%	0.63%	0.65%	0.66%	0.67%	0.68%										18,846,257
1987																0.42%	0.45%	0.45%	0.46%	0.47%	0.48%	0.48%	0.49%	0.51%	0.51%	0.52%	0.53%											19,875,240
1988															0.25%	0.30%	0.32%	0.37%	0.39%	0.40%	0.43%	0.44%	0.48%	0.50%	0.51%	0.52%												19,660,304
1989														0.38%	0.39%	0.40%	0.40%	0.41%	0.41%	0.43%	0.48%	0.51%	0.52%	0.54%	0.58%													20,371,910
1990													0.26%	0.31%	0.33%	0.35%	0.36%	0.38%	0.40%	0.41%	0.43%	0.45%	0.51%	0.52%														20,942,088
1991												0.21%	0.23%	0.24%	0.30%	0.33%	0.35%	0.37%	0.40%	0.45%	0.46%	0.47%	0.47%															21,689,651
1992											0.21%	0.22%	0.28%	0.31%	0.31%	0.33%	0.34%	0.36%	0.36%	0.39%	0.39%	0.40%																21,954,933
1993										0.19%	0.20%	0.21%	0.24%	0.25%	0.27%	0.27%	0.32%	0.33%	0.36%	0.37%	0.37%																	22,621,374
1994									0.21%	0.22%	0.30%	0.32%	0.34%	0.34%	0.36%	0.42%	0.44%	0.46%	0.49%	0.53%																		22,048,532
1995								0.08%	0.09%	0.12%	0.13%	0.14%	0.15%	0.17%	0.20%	0.23%	0.27%	0.28%	0.30%																			21,970,116
1996							0.04%	0.06%	0.10%	0.12%	0.13%	0.14%	0.15%	0.18%	0.20%	0.23%	0.26%	0.28%																				22,232,463
1997						0.05%	0.07%	0.10%	0.11%	0.14%	0.17%	0.19%	0.24%	0.25%	0.27%	0.28%	0.31%																					22,352,179
1998					0.02%	0.03%	0.06%	0.18%	0.18%	0.22%	0.26%	0.34%	0.36%	0.43%	0.46%	0.50%																						22,686,876
1999				0.09%	0.13%	0.15%	0.19%	0.24%	0.27%	0.31%	0.33%	0.39%	0.48%	0.51%	0.54%																							22,896,749
2000			0.01%	0.01%	0.04%	0.13%	0.17%	0.24%	0.30%	0.38%	0.41%	0.55%	0.64%	0.66%																								23,186,938
2001		0.00%	0.01%	0.02%	0.06%	0.08%	0.13%	0.18%	0.26%	0.29%	0.34%	0.36%	0.48%																									23,973,016
2002	0.00%	0.00%	0.00%	0.00%	0.01%	0.04%	0.10%	0.15%	0.19%	0.27%	0.34%	0.44%																										24,464,115
2003	0.00%	0.00%	0.18%	0.20%	0.22%	0.29%	0.36%	0.47%	0.57%	0.71%	0.84%																											24,277,502
2004	0.00%	0.00%	0.01%	0.01%	0.09%	0.17%	0.27%	0.33%	0.37%	0.41%																												24,148,944
2005	0.00%	0.00%	0.05%	0.10%	0.14%	0.20%	0.30%	0.38%	0.43%																													23,758,948
2006	0.00%	0.00%	0.01%	0.07%	0.10%	0.13%	0.15%	0.23%																														23,574,590
2007	0.00%	0.00%	0.02%	0.10%	0.13%	0.18%	0.22%																															23,452,743
2008	0.00%	0.00%	0.00%	0.04%	0.23%	0.25%																																23,147,670
2009	0.00%	0.00%	0.08%	0.11%	0.14%																																	22,503,303
2010	0.00%	0.05%	0.06%	0.06%																																		21,710,635
2011	0.01%	0.16%	0.16%																																			20,240,053
2012	0.06%	0.25%																																				18,793,320
2013	0.00%																																					18,130,692

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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			2	2	8	16	26	43	60	83	98	114	126	131	138	139	142	142	145	148	150	151	152	152	152	152	152	153	155	155	155	156						156
1983		1	1	3	8	19	36	55	83	99	113	119	128	132	136	142	147	149	152	154	156	157	158	159	159	161	161	163	163	164	164							164
1984		1	2	6	8	22	42	57	75	89	99	108	119	121	125	129	135	137	137	139	145	146	149	151	152	152	155	158	158	159								159
1985		1	1	3	6	22	37	50	66	77	91	103	105	111	117	120	126	129	131	132	135	136	137	137	137	137	140	140	142									142
1986				1	12	23	31	45	63	78	87	92	101	107	111	113	114	115	121	125	127	128	129	129	133	134	134	135										135
1987			1	5	8	17	26	37	47	56	60	68	77	85	92	92	96	97	99	101	101	101	105	107	107	107	107											107
1988			1	1	4	9	20	34	44	50	56	60	63	66	67	70	73	77	81	82	83	84	87	90	91	93												93
1989			1	2	4	11	23	34	36	46	57	66	71	74	78	79	79	81	83	86	94	96	97	101	101													101
1990				3	8	14	25	27	36	47	53	57	65	70	76	81	85	86	86	90	91	92	95	95														95
1991				1	8	15	16	23	28	31	41	41	46	50	61	63	66	68	71	73	74	75	76															76
1992				4	10	11	17	19	31	37	41	44	47	52	52	56	58	60	62	65	66	68																68
1993				2	9	17	23	29	36	42	44	46	52	55	74	74	80	82	84	85	85																	85
1994		1	1	6	12	17	21	25	29	33	43	48	52	146	150	155	156	157	160	161																		161
1995			1	2	6	10	15	23	26	33	34	36	260	264	268	269	271	271	275																			275
1996			4	6	8	9	12	15	20	26	29	368	371	377	383	387	389	390																				390
1997		1	2	4	6	13	18	26	31	37	327	328	335	338	343	345	350																					350
1998		2	3	3	7	10	16	25	26	265	272	285	290	295	299	300																						300
1999		2	2	6	12	19	28	36	216	224	231	237	243	249	256																							256
2000			3	4	13	23	30	84	93	104	109	117	125	127																								127
2001			2	5	12	18	19	27	33	40	49	55	61																									61
2002				2	5	12	24	36	43	53	61	68																										68
2003		1	6	12	17	29	43	58	67	82	89																											89
2004			2	3	11	24	31	39	48	55																												55
2005		1	3	10	19	28	36	50	60																													60
2006		1	1	4	8	15	22	30																														30
2007		1	7	13	20	29	35																															35
2008				5	11	16																																16
2009			3	6	10																																	10
2010		2	4	4																																		4
2011	1	2	2																																			2
2012		1																																				1
2013																																						
																																						3,671

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			1.000	4.000	2.000	1.625	1.654	1.395	1.383	1.181	1.163	1.105	1.040	1.053	1.007	1.022	1.000	1.021	1.021	1.014	1.007	1.007	1.000	1.000	1.000	1.000	1.007	1.013	1.000	1.000	1.006							
1983		1.000	3.000	2.667	2.375	1.895	1.528	1.509	1.193	1.141	1.053	1.076	1.031	1.030	1.044	1.035	1.014	1.020	1.013	1.013	1.006	1.006	1.006	1.000	1.013	1.000	1.012	1.000	1.006	1.000								
1984		2.000	3.000	1.333	2.750	1.909	1.357	1.316	1.187	1.112	1.091	1.102	1.017	1.033	1.032	1.047	1.015	1.000	1.015	1.043	1.007	1.021	1.013	1.007	1.000	1.020	1.019	1.000	1.006									
1985		1.000	3.000	2.000	3.667	1.682	1.351	1.320	1.167	1.182	1.132	1.019	1.057	1.054	1.026	1.050	1.024	1.016	1.008	1.023	1.007	1.007	1.000	1.000	1.000	1.022	1.000	1.014										
1986				12.000	1.917	1.348	1.452	1.400	1.238	1.115	1.057	1.098	1.059	1.037	1.018	1.009	1.009	1.052	1.033	1.016	1.008	1.008	1.000	1.031	1.008	1.000	1.007											
1987			5.000	1.600	2.125	1.529	1.423	1.270	1.191	1.071	1.133	1.132	1.104	1.082	1.000	1.043	1.010	1.021	1.020	1.000	1.000	1.040	1.019	1.000	1.000	1.000												
1988			1.000	4.000	2.250	2.222	1.700	1.294	1.136	1.120	1.071	1.050	1.048	1.015	1.045	1.043	1.055	1.052	1.012	1.012	1.012	1.036	1.034	1.011	1.022													
1989			2.000	2.000	2.750	2.091	1.478	1.059	1.278	1.239	1.158	1.076	1.042	1.054	1.013	1.000	1.025	1.025	1.036	1.093	1.021	1.010	1.041	1.000														
1990				2.667	1.750	1.786	1.080	1.333	1.306	1.128	1.075	1.140	1.077	1.086	1.066	1.049	1.012	1.000	1.047	1.011	1.011	1.033	1.000															
1991				8.000	1.875	1.067	1.438	1.217	1.107	1.323	1.000	1.122	1.087	1.220	1.033	1.048	1.030	1.044	1.028	1.014	1.014	1.013																
1992				2.500	1.100	1.545	1.118	1.632	1.194	1.108	1.073	1.068	1.106	1.000	1.077	1.036	1.034	1.033	1.048	1.015	1.030																	
1993				4.500	1.889	1.353	1.261	1.241	1.167	1.048	1.045	1.130	1.058	1.345	1.000	1.081	1.025	1.024	1.012	1.000																		
1994		1.000	6.000	2.000	1.417	1.235	1.190	1.160	1.138	1.303	1.116	1.083	2.808	1.027	1.033	1.006	1.006	1.019	1.006																			
1995			2.000	3.000	1.667	1.500	1.533	1.130	1.269	1.030	1.059	7.222	1.015	1.015	1.004	1.007	1.000	1.015																				
1996			1.500	1.333	1.125	1.333	1.250	1.333	1.300	1.115	12.690	1.008	1.016	1.016	1.010	1.005	1.003																					
1997		2.000	2.000	1.500	2.167	1.385	1.444	1.192	1.194	8.838	1.003	1.021	1.009	1.015	1.006	1.014																						
1998		1.500	1.000	2.333	1.429	1.600	1.563	1.040	10.192	1.026	1.048	1.018	1.017	1.014	1.003																							
1999		1.000	3.000	2.000	1.583	1.474	1.286	6.000	1.037	1.031	1.026	1.025	1.025	1.028																								
2000			1.333	3.250	1.769	1.304	2.800	1.107	1.118	1.048	1.073	1.068	1.016																									
2001			2.500	2.400	1.500	1.056	1.421	1.222	1.212	1.225	1.122	1.109																										
2002				2.500	2.400	2.000	1.500	1.194	1.233	1.151	1.115																											
2003		6.000	2.000	1.417	1.706	1.483	1.349	1.155	1.224	1.085																												
2004			1.500	3.667	2.182	1.292	1.258	1.231	1.146																													
2005		3.000	3.333	1.900	1.474	1.286	1.389	1.200																														
2006		1.000	4.000	2.000	1.875	1.467	1.364																															
2007		7.000	1.857	1.538	1.450	1.207																																
2008				2.200	1.455																																	
2009			2.000	1.667																																		
2010		2.000	1.000																																			
2011	2.000	1.000																																				
2012																																						
3 Yr Avg	2.000	3.333	1.619	1.802	1.593	1.320	1.337	1.195	1.201	1.154	1.104	1.068	1.019	1.019	1.007	1.009	1.003	1.019	1.022	1.010	1.018	1.019	1.025	1.004	1.010	1.007	1.009	1.005	1.004	1.000	1.006							
5 Yr Avg	2.000	2.800	2.438	1.861	1.687	1.347	1.372	1.201	1.187	1.108	1.077	1.048	1.017	1.018	1.011	1.023	1.014	1.027	1.028	1.027	1.018	1.026	1.019	1.008	1.006	1.008	1.009	1.007	1.004	1.000	1.006							
7 Yr Avg	2.000	3.000	2.241	2.055	1.792	1.398	1.583	1.873	2.452	2.201	2.725	1.925	1.272	1.066	1.019	1.028	1.016	1.023	1.027	1.021	1.014	1.021	1.015	1.007	1.006	1.007	1.009	1.007	1.004	1.000	1.006							
3 Yr Wtd				1.708	1.538	1.292	1.337	1.190	1.203	1.137	1.096	1.049	1.020	1.018	1.007	1.009	1.002	1.018	1.016	1.009	1.017	1.019	1.025	1.003	1.009	1.008	1.009	1.004	1.004	1.000	1.006							
5 Yr Wtd				1.789	1.623	1.336	1.365	1.195	1.176	1.072	1.055	1.031	1.016	1.017	1.009	1.013	1.006	1.022	1.024	1.028	1.017	1.027	1.018	1.009	1.005	1.009	1.009	1.007	1.004	1.000	1.006							
10 Yr Wtd				1.969	1.664	1.372	1.539	1.609	1.524	1.387	1.324	1.174	1.072	1.035	1.014	1.018	1.012	1.026	1.022	1.024	1.010	1.016	1.011	1.006	1.005	1.007	1.009	1.007	1.004	1.000	1.006							TAIL
Prior FY	2.000	3.100	2.500	2.000	1.667	1.444	1.373	1.164	1.113	1.052	1.034	1.022	1.016	1.016	1.010	1.014	1.011	1.022	1.034	1.030	1.011	1.024	1.016	1.010	1.004	1.008	1.010	1.004	1.003	1.000								1.026
PA Sel.	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	
Selected	2.000	3.100	2.500	2.000	1.623	1.336	1.365	1.195	1.176	1.072	1.055	1.031	1.016	1.017	1.009	1.013	1.006	1.022	1.024	1.028	1.017	1.027	1.018	1.009	1.005	1.009	1.009	1.007	1.004	1.000	1.006							
Cumulative	196.895	98.447	31.757	12.703	6.351	3.913	2.929	2.145	1.795	1.526	1.424	1.349	1.308	1.288	1.266	1.255	1.239	1.231	1.204	1.176	1.145	1.126	1.096	1.077	1.068	1.063	1.054	1.044	1.037	1.033	1.033	1.026	1.026	1.026	1.026	1.026	1.026	1.026

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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			1,923	7,533	5,935	6,808	7,441	6,553	6,617	6,606	6,970	6,988	7,054	7,284	7,338	7,497	7,634	7,852	7,899	7,902	7,872	8,041	8,400	8,410	8,462	8,462	8,462	8,450	8,651	8,651	8,651	8,662						8,662
1983		0	4,113	5,370	6,347	6,131	5,715	5,827	5,825	6,607	6,707	6,695	6,668	6,638	6,870	7,022	7,079	7,114	7,179	7,189	7,223	7,228	7,182	7,187	7,238	7,274	7,274	7,234	7,313	7,329	7,454							7,454
1984		0	2,163	2,824	6,676	5,226	4,702	5,645	5,922	5,870	6,016	5,967	6,093	7,553	7,795	8,073	8,204	8,722	8,769	8,729	8,704	9,208	9,234	9,217	9,256	9,256	9,195	9,275	9,338	9,334								9,334
1985		0	4,770	6,227	10,231	6,904	7,190	7,278	7,105	7,200	7,286	7,514	7,826	8,511	8,706	8,851	8,857	8,814	8,899	8,892	8,920	9,155	9,244	9,244	9,282	9,326	9,341	9,519	9,781									9,781
1986				20,204	5,125	5,251	6,658	7,040	6,484	6,477	6,756	7,543	7,765	8,093	8,077	8,312	8,437	8,535	8,732	8,724	9,044	9,036	9,043	9,179	9,203	9,329	9,433	9,544										9,544
1987			6,927	5,711	7,638	5,559	5,269	5,245	5,868	6,055	7,295	8,626	8,817	9,057	9,089	9,169	9,229	9,299	9,192	9,248	9,469	9,469	9,339	9,422	9,553	9,568	9,775											9,775
1988			1,510	9,699	9,932	6,973	5,337	4,849	4,847	5,717	6,641	7,061	7,263	7,409	7,418	8,376	8,707	9,476	9,404	9,629	10,081	10,335	10,748	10,991	10,980	11,013												11,013
1989			7,727	5,971	4,921	4,438	9,434	8,295	9,568	9,571	9,403	9,971	10,193	10,333	10,314	10,284	10,338	10,206	10,174	10,110	10,462	10,783	10,844	10,798	11,639													11,639
1990				5,270	4,859	5,434	5,469	7,727	8,477	8,601	8,596	8,567	8,512	9,254	9,063	9,101	8,959	9,227	9,683	9,577	9,789	10,345	11,332	11,366														11,366
1991				0	5,633	6,164	10,113	9,191	9,138	8,899	10,917	11,124	10,624	10,584	10,763	11,210	11,428	11,754	12,274	13,514	13,561	13,514	13,468															13,468
1992				3,819	4,780	8,843	10,231	10,439	9,871	10,007	11,002	10,798	12,942	13,274	13,274	12,944	13,017	12,997	12,900	13,021	12,975	12,858																12,858
1993				6,500	6,150	6,658	7,563	7,837	8,363	10,446	10,346	10,244	10,635	10,391	8,166	8,300	9,111	9,226	9,697	9,806	9,806																	9,806
1994		130,759	130,759	29,545	17,603	14,538	14,920	13,922	15,607	14,927	15,375	14,524	14,272	5,196	5,331	5,948	6,167	6,411	6,716	7,198																		7,198
1995			10,056	7,986	6,787	7,254	7,522	7,689	7,725	8,034	8,577	8,552	1,284	1,437	1,662	1,902	2,158	2,232	2,386																			2,386
1996			7,433	6,039	6,202	6,402	6,828	9,289	10,737	10,105	9,899	822	914	1,053	1,171	1,327	1,479	1,583																				1,583
1997		8,128	8,064	10,714	9,923	8,887	8,461	8,262	8,229	8,691	1,161	1,268	1,577	1,670	1,791	1,839	1,959																					1,959
1998		4,800	8,533	8,533	7,443	7,610	8,256	16,011	15,703	1,858	2,144	2,677	2,838	3,298	3,480	3,743																						3,743
1999		8,000	8,000	34,694	24,776	18,511	15,259	15,540	2,873	3,119	3,286	3,772	4,524	4,721	4,869																							4,869
2000			8,000	8,000	8,008	13,192	13,197	6,647	7,477	8,516	8,757	10,991	11,860	12,127																								12,127
2001			8,058	8,023	11,754	10,277	15,944	15,844	18,799	17,269	16,596	15,877	18,750																									18,750
2002				6,000	7,200	7,417	10,254	10,375	10,640	12,259	13,771	15,937																										15,937
2003		8,000	73,325	40,829	31,063	24,340	20,520	19,802	20,577	21,009	22,868																											22,868
2004			8,000	8,000	19,930	16,892	20,904	20,299	18,584	18,109																												18,109
2005		5,220	40,778	23,940	17,404	17,223	19,717	18,165	17,073																													17,073
2006		8,000	18,000	41,558	28,835	20,131	16,294	17,954																														17,954
2007		5,000	8,110	17,567	14,929	14,714	14,959																															14,959
2008				19,072	48,592	36,449																																36,449
2009			58,962	40,174	30,941																																	30,941
2010		55,445	32,723	32,723																																		32,723
2011	29,754	161,494	161,494																																			161,494
2012		462,905																																				462,905
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			3.916	0.788	1.147	1.093	0.881	1.010	0.998	1.055	1.003	1.009	1.033	1.007	1.022	1.018	1.029	1.006	1.000	0.996	1.022	1.045	1.001	1.006	1.000	1.000	0.999	1.024	1.000	1.000	1.001							
1983			1.305	1.182	0.966	0.932	1.019	1.000	1.134	1.015	0.998	0.996	0.996	1.035	1.022	1.008	1.005	1.009	1.001	1.005	1.001	0.994	1.001	1.007	1.005	1.000	0.994	1.011	1.002	1.017							
1984			1.305	2.364	0.783	0.900	1.201	1.049	0.991	1.025	0.992	1.021	1.240	1.032	1.036	1.016	1.063	1.005	0.995	0.997	1.058	1.003	0.998	1.004	1.000	0.993	1.009	1.007	1.000								
1985			1.305	1.643	0.675	1.041	1.012	0.976	1.013	1.012	1.031	1.042	1.088	1.023	1.017	1.001	0.995	1.010	0.999	1.003	1.026	1.010	1.000	1.004	1.005	1.002	1.019	1.028									
1986				0.254	1.025	1.268	1.057	0.921	0.999	1.043	1.117	1.029	1.042	0.998	1.029	1.015	1.012	1.023	0.999	1.037	0.999	1.001	1.015	1.003	1.014	1.011	1.012										
1987			0.824	1.338	0.728	0.948	0.996	1.119	1.032	1.205	1.182	1.022	1.027	1.004	1.009	1.007	1.008	0.988	1.006	1.024	1.000	0.986	1.009	1.014	1.002	1.022											
1988			6.424	1.024	0.702	0.765	0.909	1.000	1.179	1.162	1.063	1.029	1.020	1.001	1.129	1.040	1.088	0.992	1.024	1.047	1.025	1.040	1.023	0.999	1.003												
1989			0.773	0.824	0.902	2.126	0.879	1.153	1.000	0.982	1.060	1.022	1.014	0.998	0.997	1.005	0.987	0.997	0.994	1.035	1.031	1.006	0.996	1.078													
1990				0.922	1.118	1.006	1.413	1.097	1.015	0.999	0.997	0.994	1.087	0.979	1.004	0.984	1.030	1.049	0.989	1.022	1.057	1.095	1.003														
1991					1.094	1.641	0.909	0.994	0.974	1.227	1.019	0.955	0.996	1.017	1.042	1.019	1.028	1.044	1.101	1.003	0.996	0.997															
1992				1.252	1.850	1.157	1.020	0.946	1.014	1.100	0.981	1.199	1.026	1.000	0.975	1.006	0.998	0.993	1.009	0.996	0.991																
1993				0.946	1.083	1.136	1.036	1.067	1.249	0.990	0.990	1.038	0.977	0.786	1.016	1.098	1.013	1.051	1.011	1.000																	
1994		1.000	0.226	0.596	0.826	1.026	0.933	1.121	0.956	1.030	0.945	0.983	0.364	1.026	1.116	1.037	1.040	1.048	1.072																		
1995			0.794	0.850	1.069	1.037	1.022	1.005	1.040	1.068	0.997	0.150	1.119	1.156	1.145	1.135	1.034	1.069																			
1996			0.812	1.027	1.032	1.067	1.360	1.156	0.941	0.980	0.083	1.111	1.152	1.112	1.133	1.114	1.070																				
1997		0.992	1.329	0.926	0.896	0.952	0.976	0.996	1.056	0.134	1.092	1.244	1.059	1.073	1.027	1.065																					
1998		1.778	1.000	0.872	1.022	1.085	1.939	0.981	0.118	1.154	1.248	1.060	1.162	1.055	1.076																						
1999		1.000	4.337	0.714	0.747	0.824	1.018	0.185	1.085	1.053	1.148	1.199	1.044	1.031																							
2000			1.000	1.001	1.647	1.000	0.504	1.125	1.139	1.028	1.255	1.079	1.023																								
2001			0.996	1.465	0.874	1.551	0.994	1.187	0.919	0.961	0.957	1.181																									
2002				1.200	1.030	1.383	1.012	1.025	1.152	1.123	1.157																										
2003		9.166	0.557	0.761	0.784	0.843	0.965	1.039	1.021	1.089																											
2004			1.000	2.491	0.848	1.238	0.971	0.916	0.974																												
2005		7.812	0.587	0.727	0.990	1.145	0.921	0.940																													
2006		2.250	2.309	0.694	0.698	0.809	1.102																														
2007		1.622	2.166	0.850	0.986	1.017																															
2008				2.548	0.750																																
2009			0.681	0.770																																	
2010		0.590	1.000																																		
2011	5.428	1.000																																			
2012																																					
3 Yr Avg	5.428	1.071	1.282	1.389	0.811	0.990	0.998	0.965	1.049	1.058	1.123	1.153	1.076	1.053	1.078	1.105	1.048	1.056	1.031	1.000	1.015	1.033	1.007	1.030	1.006	1.011	1.013	1.015	1.001	1.009	1.001							
5 Yr Avg	5.428	2.655	1.349	1.118	0.854	1.010	0.994	1.021	1.041	1.051	1.153	1.153	1.088	1.085	1.099	1.090	1.031	1.041	1.037	1.011	1.020	1.025	1.009	1.020	1.005	1.006	1.006	1.017	1.001	1.009	1.001							
7 Yr Avg	5.428	3.349	1.186	1.263	0.869	1.141	0.924	0.917	0.916	0.935	0.992	1.004	0.989	1.034	1.070	1.068	1.031	1.036	1.029	1.018	1.014	1.019	1.006	1.016	1.004	1.005	1.006	1.017	1.001	1.009	1.001							
3 Yr Wtd				1.230	0.772	0.979	0.991	0.965	1.032	1.053	1.094	1.147	1.048	1.047	1.072	1.104	1.043	1.052	1.024	1.000	1.011	1.029	1.007	1.031	1.006	1.012	1.013	1.016	1.000	1.008	1.001							
5 Yr Wtd				0.989	0.813	0.990	0.988	1.014	1.014	1.050	1.105	1.144	1.053	1.065	1.099	1.081	1.016	1.032	1.036	1.010	1.017	1.024	1.009	1.021	1.004	1.006	1.007	1.018	1.000	1.008	1.001							
10 Yr Wtd				1.026	0.843	1.033	1.001	0.932	0.898	0.968	0.942	1.001	0.892	0.979	1.024	1.029	1.023	1.020	1.021	1.015	1.017	1.018	1.005	1.016	1.004	1.005	1.007	1.018	1.000	1.008	1.001							TAIL
Prior FY	7.500	0.677	0.720	1.178	0.832	1.020	0.967	1.043	1.030	1.036	1.083	1.112	1.094	1.062	1.066	1.050	1.018	1.033	1.024	1.018	1.020	1.027	1.008	1.005	1.005	1.001	1.006	1.014	1.001	1.000								1.014
PA Sel.	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							
Selected	5.428	2.682	1.298	0.989	0.813	0.990	0.988	1.014	1.014	1.050	1.105	1.144	1.053	1.065	1.099	1.081	1.016	1.032	1.036	1.010	1.017	1.024	1.009	1.021	1.004	1.006	1.007	1.018	1.000	1.008	1.001							
Cumulative	33.519	6.176	2.302	1.774	1.794	2.208	2.229	2.257	2.226	2.195	2.090	1.891	1.654	1.570	1.474	1.342	1.241	1.222	1.184	1.143	1.132	1.113	1.087	1.078	1.056	1.051	1.045	1.037	1.019	1.019	1.011	1.010	1.010	1.010	1.010	1.010	1.010	1.010

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
COMPENSATION
LUMP SUM ADVANCEMENTS

CUMULATIVE PAID LOSS / ULTIMATE CLAIM COUNT (WHOLE DOLLARS)

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1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	0	0	24	94	297	681	1,209	1,761	2,481	3,427	4,269	4,979	5,555	5,964	6,329	6,513	6,775	6,969	7,159	7,309	7,380	7,589	7,980	7,989	8,039	8,039	8,039	8,080	8,381	8,381	8,381	8,446						8,446
1983	0	0	24	95	300	689	1,217	1,896	2,861	3,870	4,485	4,714	5,050	5,185	5,529	5,900	6,157	6,273	6,456	6,551	6,667	6,715	6,715	6,762	6,809	6,930	6,930	6,977	7,053	7,112	7,234							7,234
1984	0	0	26	103	326	701	1,204	1,962	2,708	3,186	3,631	3,929	4,421	5,573	5,941	6,350	6,753	7,286	7,325	7,398	7,696	8,197	8,389	8,487	8,579	8,579	8,691	8,936	8,997	9,050								9,050
1985	0	0	32	127	418	1,033	1,810	2,476	3,190	3,771	4,510	5,265	5,590	6,427	6,930	7,225	7,592	7,735	7,930	7,985	8,192	8,470	8,615	8,615	8,651	8,692	8,896	9,066	9,449									9,449
1986	0	0	36	143	436	857	1,464	2,247	2,897	3,583	4,169	4,922	5,562	6,142	6,358	6,662	6,821	6,961	7,493	7,734	8,146	8,202	8,273	8,398	8,681	8,866	8,965	9,138										9,138
1987	0	0	61	253	541	836	1,212	1,717	2,441	3,001	3,873	5,191	6,008	6,813	7,400	7,465	7,841	7,982	8,053	8,266	8,464	8,464	8,678	8,922	9,046	9,060	9,256											9,256
1988	0	0	15	98	401	634	1,078	1,665	2,154	2,887	3,757	4,279	4,622	4,940	5,020	5,922	6,420	7,371	7,694	7,976	8,452	8,769	9,446	9,992	10,093	10,345												10,345
1989	0	0	72	111	182	452	2,009	2,611	3,189	4,076	4,963	6,093	6,701	7,080	7,449	7,523	7,562	7,654	7,819	8,051	9,106	9,585	9,740	10,098	10,885													10,885
1990	0	0	0	155	381	746	1,340	2,045	2,992	3,963	4,466	4,788	5,424	6,351	6,753	7,228	7,466	7,780	8,164	8,450	8,733	9,331	10,554	10,586														10,586
1991	0	0	0	0	543	1,114	1,949	2,547	3,083	3,324	5,393	5,495	5,888	6,376	7,910	8,509	9,087	9,630	10,499	11,886	12,091	12,211	12,332															12,332
1992	0	0	0	198	621	1,263	2,259	2,576	3,974	4,808	5,858	6,170	7,900	8,964	8,964	9,413	9,805	10,127	10,387	10,992	11,121	11,355																11,355
1993	0	0	0	134	571	1,167	1,793	2,343	3,104	4,523	4,693	4,858	5,701	5,892	6,230	6,332	7,514	7,799	8,397	8,593	8,593																	8,593
1994	0	692	692	938	1,118	1,308	1,658	1,842	2,395	2,606	3,498	3,689	3,927	4,014	4,231	4,878	5,090	5,325	5,685	6,131																		6,131
1995	0	0	30	48	123	219	341	534	607	801	881	930	1,009	1,146	1,345	1,545	1,767	1,828	1,982																			1,982
1996	0	0	62	75	103	120	171	290	447	547	598	631	706	827	935	1,070	1,198	1,286																				1,286
1997	0	19	37	99	137	266	351	495	588	741	875	958	1,218	1,301	1,416	1,462	1,580																					1,580
1998	0	26	68	68	139	202	351	1,065	1,086	1,309	1,551	2,029	2,189	2,588	2,767	2,987																						2,987
1999	0	49	49	642	918	1,086	1,319	1,727	1,915	2,156	2,342	2,759	3,393	3,628	3,847																							3,847
2000	0	0	146	195	635	1,850	2,414	3,405	4,240	5,400	5,820	7,841	9,040	9,391																								9,391
2001	0	0	201	501	1,763	2,312	3,787	5,347	7,755	8,635	10,165	10,915	14,297																									14,297
2002	0	0	0	130	391	967	2,675	4,060	4,973	7,063	9,131	11,779																										11,779
2003	0	63	3,464	3,858	4,158	5,558	6,948	9,044	10,856	13,565	16,025																											16,025
2004	0	0	190	286	2,610	4,826	7,715	9,424	10,619	11,857																												11,857
2005	0	48	1,133	2,217	3,062	4,465	6,572	8,410	9,485																													9,485
2006	0	125	281	2,597	3,604	4,718	5,601	8,416																														8,416
2007	0	49	551	2,217	2,899	4,143	5,083																															5,083
2008	0	0	0	1,514	8,484	9,257																																9,257
2009	0	0	2,527	3,443	4,420																																	4,420
2010	0	1,680	1,983	1,983																																		1,983
2011	480	5,209	5,209																																			5,209
2012	2,093	8,121																																				8,121
2013	0																																					-

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																					7,872	8,041	8,400	8,410	8,462	8,462	8,462	8,450	8,651	8,651	8,651	8,662						8,662
1983																				7,189	7,223	7,228	7,182	7,187	7,238	7,274	7,274	7,234	7,313	7,329	7,454							7,454
1984																			8,769	8,729	8,704	9,208	9,234	9,217	9,256	9,256	9,195	9,275	9,338	9,334								9,334
1985																		8,814	8,899	8,892	8,920	9,155	9,244	9,244	9,282	9,326	9,341	9,519	9,781									9,781
1986																	8,437	8,535	8,732	8,724	9,044	9,036	9,043	9,179	9,203	9,329	9,433	9,544										9,544
1987																9,169	9,229	9,299	9,192	9,248	9,469	9,469	9,339	9,422	9,553	9,568	9,775											9,775
1988															7,418	8,376	8,707	9,476	9,404	9,629	10,081	10,335	10,748	10,991	10,980	11,013												11,013
1989														10,333	10,314	10,284	10,338	10,206	10,174	10,110	10,462	10,783	10,844	10,798	11,639													11,639
1990													8,512	9,254	9,063	9,101	8,959	9,227	9,683	9,577	9,789	10,345	11,332	11,366														11,366
1991												11,124	10,624	10,584	10,763	11,210	11,428	11,754	12,274	13,514	13,561	13,514	13,468															13,468
1992											11,002	10,798	12,942	13,274	13,274	12,944	13,017	12,997	12,900	13,021	12,975	12,858																12,858
1993										10,446	10,346	10,244	10,635	10,391	8,166	8,300	9,111	9,226	9,697	9,806	9,806																	9,806
1994									15,607	14,927	15,375	14,524	14,272	5,196	5,331	5,948	6,167	6,411	6,716	7,198																		7,198
1995								7,689	7,725	8,034	8,577	8,552	1,284	1,437	1,662	1,902	2,158	2,232	2,386																			2,386
1996							6,828	9,289	10,737	10,105	9,899	822	914	1,053	1,171	1,327	1,479	1,583																				1,583
1997						8,887	8,461	8,262	8,229	8,691	1,161	1,268	1,577	1,670	1,791	1,839	1,959																					1,959
1998					7,443	7,610	8,256	16,011	15,703	1,858	2,144	2,677	2,838	3,298	3,480	3,743																						3,743
1999				34,694	24,776	18,511	15,259	15,540	2,873	3,119	3,286	3,772	4,524	4,721	4,869																							4,869
2000			8,000	8,000	8,008	13,192	13,197	6,647	7,477	8,516	8,757	10,991	11,860	12,127																								12,127
2001			8,058	8,023	11,754	10,277	15,944	15,844	18,799	17,269	16,596	15,877	18,750																									18,750
2002				6,000	7,200	7,417	10,254	10,375	10,640	12,259	13,771	15,937																										15,937
2003		8,000	73,325	40,829	31,063	24,340	20,520	19,802	20,577	21,009	22,868																											22,868
2004			8,000	8,000	19,930	16,892	20,904	20,299	18,584	18,109																												18,109
2005		5,220	40,778	23,940	17,404	17,223	19,717	18,165	17,073																													17,073
2006		8,000	18,000	41,558	28,835	20,131	16,294	17,954																														17,954
2007		5,000	8,110	17,567	14,929	14,714	14,959																															14,959
2008				19,072	48,592	36,449																																36,449
2009			58,962	40,174	30,941																																	30,941
2010		55,445	32,723	32,723																																		32,723
2011	29,754	161,494	161,494																																			161,494
2012		462,905																																				462,905
2013																																						

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																									-
2002				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																												-
2005		0	0	0	0	0	0	0	0																													-
2006		0	0	0	0	0	0	0																														-
2007		0	0	0	0	0	0																															-
2008				0	0	0																																-
2009			0	0	0																																	-
2010		0	0	0																																		-
2011	0	0	0																																			-
2012		0																																				-
2013																																						

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																																						16,808,668
1978																																						16,737,992
1979																																						16,773,433
1980																																						17,448,182
1981																																						16,998,954
1982			0.00%	0.00%	0.00%	0.01%	0.02%	0.03%	0.03%	0.05%	0.06%	0.07%	0.07%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.09%	0.09%	0.09%	0.09%	0.09%	0.09%	0.09%	0.09%	0.09%	0.09%	0.09%	0.09%	0.09%						17,167,821
1983		0.00%	0.00%	0.00%	0.00%	0.01%	0.02%	0.03%	0.05%	0.06%	0.07%	0.07%	0.07%	0.08%	0.08%	0.08%	0.08%	0.09%	0.09%	0.09%	0.09%	0.09%	0.09%	0.09%	0.09%	0.09%	0.09%	0.09%	0.09%	0.09%	0.09%							17,314,056
1984		0.00%	0.00%	0.00%	0.00%	0.01%	0.02%	0.03%	0.04%	0.05%	0.06%	0.06%	0.07%	0.07%	0.07%	0.07%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.09%	0.09%	0.09%	0.09%	0.09%	0.09%	0.09%	0.09%								17,396,710
1985		0.00%	0.00%	0.00%	0.00%	0.01%	0.02%	0.03%	0.04%	0.04%	0.05%	0.06%	0.06%	0.06%	0.06%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.08%	0.08%	0.08%									18,364,828
1986				0.00%	0.01%	0.01%	0.02%	0.02%	0.03%	0.04%	0.05%	0.05%	0.05%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%										18,846,257
1987			0.00%	0.00%	0.00%	0.01%	0.01%	0.02%	0.02%	0.03%	0.03%	0.03%	0.04%	0.04%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%											19,875,240
1988			0.00%	0.00%	0.00%	0.00%	0.01%	0.02%	0.02%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.05%	0.05%	0.05%												19,660,304
1989			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%	0.04%	0.04%	0.04%	0.05%	0.05%	0.05%	0.05%	0.05%													20,371,910
1990				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%	0.04%	0.04%	0.04%	0.04%	0.05%	0.05%														20,942,088
1991				0.00%	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.02%	0.02%	0.02%	0.02%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.04%															21,689,651
1992				0.00%	0.00%	0.01%	0.01%	0.01%	0.01%	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%																21,954,933
1993				0.00%	0.00%	0.01%	0.01%	0.01%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.03%	0.03%	0.04%	0.04%	0.04%	0.04%	0.04%																	22,621,374
1994		0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.02%	0.02%	0.02%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%																		22,048,532
1995			0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.02%	0.02%	0.02%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.13%																			21,970,116
1996			0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.18%																				22,232,463
1997		0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.01%	0.02%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.16%																					22,352,179
1998		0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.12%	0.12%	0.13%	0.13%	0.13%	0.13%	0.13%																						22,686,876
1999		0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.02%	0.09%	0.10%	0.10%	0.10%	0.11%	0.11%	0.11%																							22,896,749
2000			0.00%	0.00%	0.01%	0.01%	0.01%	0.04%	0.04%	0.04%	0.05%	0.05%	0.05%	0.05%																								23,186,938
2001			0.00%	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.02%	0.02%	0.02%	0.03%																									23,973,016
2002				0.00%	0.00%	0.00%	0.01%	0.01%	0.02%	0.02%	0.02%	0.03%																										24,464,115
2003		0.00%	0.00%	0.00%	0.01%	0.01%	0.02%	0.02%	0.03%	0.03%	0.04%																											24,277,502
2004			0.00%	0.00%	0.00%	0.01%	0.01%	0.02%	0.02%	0.02%																												24,148,944
2005		0.00%	0.00%	0.00%	0.01%	0.01%	0.02%	0.02%	0.03%																													23,758,948
2006		0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.01%																														23,574,590
2007		0.00%	0.00%	0.01%	0.01%	0.01%	0.01%																															23,452,743
2008				0.00%	0.00%	0.01%																																23,147,670
2009			0.00%	0.00%	0.00%																																	22,503,303
2010		0.00%	0.00%	0.00%																																		21,710,635
2011	0.00%	0.00%	0.00%																																			20,240,053
2012		0.00%																																				18,793,320
2013																																						18,130,692

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	0	24	70	203	384	528	552	720	945	843	710	576	409	365	184	263	194	190	151	71	209	391	9	50	0	0	41	301	0	0	65						160
1983	0	0	24	71	205	389	528	679	964	1,010	614	229	336	135	344	371	257	115	184	95	116	47	0	47	47	121	0	47	77	59	121							169
1984	0	0	26	77	222	375	503	758	746	477	446	298	492	1,151	369	409	402	533	39	73	298	501	192	98	92	0	112	245	61	53								164
1985	0	0	32	95	290	616	777	666	714	581	739	755	325	837	503	295	367	143	196	54	207	278	145	0	36	41	204	170	383									147
1986	0	0	36	108	293	420	607	783	650	686	586	753	640	580	217	303	160	140	532	241	411	57	71	124	284	184	99	173										141
1987	0	0	61	191	288	295	376	505	723	560	872	1,317	818	804	587	65	376	142	71	212	198	0	214	244	124	14	196											113
1988	0	0	15	83	303	233	444	587	489	733	869	522	343	318	81	902	498	951	323	282	476	317	677	546	101	253												99
1989	0	0	72	39	72	270	1,557	602	578	887	886	1,131	607	379	369	74	39	93	165	232	1,056	479	155	358	787													108
1990	0	0	0	155	226	365	595	705	946	971	503	321	637	926	402	475	238	314	384	286	283	598	1,223	32														102
1991	0	0	0	0	543	571	835	597	536	241	2,069	102	393	488	1,534	599	578	542	870	1,387	205	120	120															83
1992	0	0	0	198	422	643	996	317	1,398	834	1,050	312	1,729	1,065	0	449	392	322	260	604	130	234																77
1993	0	0	0	134	437	596	626	550	761	1,419	170	165	843	191	338	102	1,182	285	598	196	0																	97
1994	0	692	0	246	180	190	350	184	553	212	892	190	238	87	217	647	212	235	360	446																		189
1995	0	0	30	18	75	96	122	193	73	194	80	49	79	137	199	200	222	60	155																			331
1996	0	0	62	14	28	17	51	120	157	100	51	33	76	121	107	135	128	88																				480
1997	0	19	18	62	38	129	85	144	93	153	134	84	259	83	115	46	118																					434
1998	0	26	43	0	70	64	149	713	21	223	242	478	160	399	180	219																						376
1999	0	49	0	593	275	168	233	408	189	241	186	417	634	235	219																							324
2000	0	0	146	49	440	1,215	564	991	835	1,160	420	2,021	1,198	352																								164
2001	0	0	201	300	1,262	549	1,474	1,560	2,408	880	1,531	750	3,382																									80
2002	0	0	0	130	261	576	1,708	1,385	913	2,090	2,069	2,648																										92
2003	0	63	3,401	394	300	1,400	1,390	2,096	1,812	2,709	2,461																											127
2004	0	0	190	95	2,324	2,216	2,888	1,710	1,195	1,238																												84
2005	0	48	1,084	1,084	845	1,403	2,107	1,837	1,076																													108
2006	0	125	156	2,316	1,007	1,114	883	2,815																														64
2007	0	49	503	1,666	682	1,244	940																															103
2008	0	0	0	1,514	6,971	772																																63
2009	0	0	2,527	917	977																																	70
2010	0	1,680	303	0																																		66
2011	480	4,730	0																																			62
2012	2,093	6,028																																				57
2013	0																																					54
																																						4,842

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	2.916	2.889	1.896	1.376	1.045	1.305	1.312	0.892	0.842	0.811	0.710	0.892	0.504	1.428	0.737	0.980	0.794	0.469	2.952	1.870	0.024	5.333	0.000	0.000	0.000	7.289	0.000	0.000	0.000						
1983	0.000	0.000	2.916	2.889	1.896	1.358	1.285	1.421	1.047	0.609	0.373	1.468	0.400	2.555	1.080	0.692	0.449	1.594	0.515	1.228	0.407	0.000	0.000	1.000	2.550	0.000	0.000	1.643	0.772	2.050							
1984	0.000	0.000	2.916	2.889	1.689	1.340	1.506	0.985	0.640	0.934	0.668	1.652	2.340	0.320	1.111	0.983	1.324	0.074	1.857	4.068	1.684	0.382	0.509	0.948	0.000	0.000	2.194	0.249	0.873								
1985	0.000	0.000	2.916	3.070	2.119	1.261	0.857	1.073	0.814	1.271	1.021	0.431	2.571	0.601	0.587	1.242	0.389	1.369	0.278	3.812	1.339	0.522	0.000	0.000	1.147	5.000	0.833	2.251									
1986	0.000	0.000	3.017	2.721	1.436	1.444	1.290	0.831	1.054	0.854	1.286	0.850	0.906	0.374	1.399	0.526	0.876	3.808	0.453	1.706	0.138	1.250	1.750	2.286	0.650	0.538	1.745										
1987	0.000	0.000	3.122	1.505	1.026	1.273	1.343	1.432	0.775	1.557	1.510	0.621	0.984	0.730	0.110	5.830	0.376	0.500	3.000	0.932	0.000	0.000	1.140	0.507	0.111	14.231											
1988	0.000	0.000	5.424	3.667	0.767	1.910	1.322	0.833	1.499	1.186	0.601	0.656	0.927	0.254	11.159	0.552	1.909	0.340	0.872	1.689	0.667	2.133	0.807	0.185	2.500												
1989	0.000	0.000	0.545	1.837	3.764	5.772	0.387	0.960	1.535	0.999	1.276	0.537	0.625	0.971	0.201	0.526	2.378	1.779	1.407	4.557	0.454	0.323	2.314	2.199													
1990	0.000	0.000	0.000	1.459	1.613	1.631	1.186	1.343	1.026	0.518	0.638	1.984	1.454	0.434	1.181	0.502	1.317	1.225	0.745	0.989	2.112	2.045	0.026														
1991	0.000	0.000	0.000	0.000	1.052	1.463	0.715	0.897	0.450	8.585	0.050	3.838	1.242	3.145	0.390	0.966	0.938	1.604	1.594	0.148	0.588	1.000															
1992	0.000	0.000	0.000	2.129	1.521	1.550	0.318	4.412	0.597	1.258	0.297	5.549	0.616	0.000	0.000	0.872	0.822	0.806	2.327	0.215	1.800																
1993	0.000	0.000	0.000	3.258	1.365	1.051	0.878	1.384	1.865	0.120	0.970	5.111	0.226	1.774	0.301	11.595	0.241	2.100	0.328	0.000																	
1994	0.000	0.000	0.000	0.730	1.058	1.842	0.525	3.011	0.383	4.213	0.214	1.250	0.367	2.485	2.984	0.327	1.113	1.528	1.241																		
1995	0.000	0.000	0.588	4.184	1.285	1.267	1.588	0.375	2.679	0.412	0.614	1.600	1.747	1.453	1.004	1.107	0.273	2.562																			
1996	0.000	0.000	0.219	2.060	0.598	3.039	2.361	1.314	0.637	0.507	0.641	2.337	1.592	0.887	1.263	0.949	0.682																				
1997	0.000	0.984	3.341	0.624	3.357	0.657	1.700	0.645	1.649	0.873	0.626	3.102	0.320	1.389	0.400	2.563																					
1998	0.000	1.667	0.000	0.000	0.906	2.333	4.789	0.030	10.500	1.083	1.974	0.334	2.502	0.450	1.222																						
1999	0.000	0.000	0.000	0.464	0.610	1.389	1.750	0.463	1.275	0.774	2.236	1.521	0.372	0.929																							
2000	0.000	0.000	0.333	9.012	2.765	0.464	1.757	0.843	1.389	0.362	4.813	0.593	0.294																								
2001	0.000	0.000	1.489	4.205	0.435	2.684	1.058	1.543	0.365	1.740	0.490	4.509																									
2002	0.000	0.000	0.000	2.000	2.208	2.964	0.811	0.659	2.289	0.990	1.280																										
2003	0.000	53.994	0.116	0.762	4.663	0.993	1.508	0.865	1.495	0.909																											
2004	0.000	0.000	0.500	24.404	0.954	1.303	0.592	0.699	1.036																												
2005	0.000	22.436	1.000	0.780	1.660	1.501	0.872	0.585																													
2006	0.000	1.250	14.823	0.435	1.106	0.793	3.189																														
2007	0.000	10.354	3.314	0.409	1.825	0.756																															
2008	0.000	0.000	0.000	4.605	0.111																																
2009	0.000	0.000	0.363	1.066																																	
2010	0.000	0.180	0.000																																		
2011	9.855	0.000																																			
2012	2.879																																				
3 Yr Avg	4.245	0.060	0.121	2.027	1.014	1.017	1.551	0.716	1.607	1.213	2.194	2.208	1.056	0.922	0.962	1.539	0.689	2.063	1.298	0.121	1.500	1.123	1.049	0.964	1.087	6.590	1.591	1.381	0.548	1.025	0.000						
5 Yr Avg	2.547	2.107	3.700	1.459	1.131	1.069	1.394	0.870	1.315	0.955	2.159	2.012	1.016	1.021	1.375	3.308	0.626	1.720	1.247	1.182	1.124	1.100	1.207	1.035	0.882	3.954	0.954	2.858	0.548	1.025	0.000						
10 Yr Avg	1.273	8.821	2.160	4.768	1.634	1.518	1.802	0.765	2.331	1.186	1.386	2.591	0.928	1.294	0.895	1.996	1.005	1.625	1.224	1.812	0.919	0.953	0.730	1.557	0.994	3.295	0.954	2.858	0.548	1.025	0.000						
3 Yr Wtd	4.833	0.442	0.859	2.107	0.361	1.045	1.082	0.724	1.540	1.067	1.348	1.636	0.495	0.715	0.997	1.227	0.683	1.916	1.024	0.153	1.541	1.251	0.456	0.881	0.886	2.091	1.417	1.127	0.256	2.050							
5 Yr Wtd	4.833	0.516	1.838	1.398	0.571	1.113	1.097	0.862	1.128	0.942	1.420	1.503	0.512	0.840	1.526	1.646	0.464	1.552	1.181	0.619	0.813	1.577	0.557	1.046	0.772	1.700	1.629	1.633	0.256	2.050							
10 Yr Wtd	4.944	1.220	1.006	1.780	0.742	1.240	1.190	0.793	1.168	1.013	1.184	1.912	0.563	0.887	0.852	0.994	0.784	1.206	1.049	0.915	0.779	1.223	0.476	1.066	0.834	1.700	1.629	1.633	0.256	2.050							
Prior	13.522	2.098	2.117	1.323	1.422	1.339	0.897	0.928	1.144	0.981	1.440	0.769	0.804	0.989	1.156	1.384	0.561	1.450	1.196	0.768	0.681	1.614	1.004	0.624	0.618	1.203	1.589	1.317	0.157	0.000							
																																					TAIL
Selected	4.953	1.279	1.029	1.821	0.723	1.241	1.188	0.794	1.165	1.013	1.184	1.914	0.563	0.887	0.851	0.994	0.784	1.206	1.049	0.915	0.779	1.223	0.476	1.066	0.834	1.700	1.629	1.633	0.256	2.050	1.000						1.036

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	0.000	0.130	0.379	1.094	2.075	2.854	2.982	3.892	5.106	4.552	3.835	3.111	2.209	1.972	0.993	1.418	1.046	1.025	0.815	0.382	1.129	2.110	0.051	0.270	0.000	0.000	0.223	1.624	0.000	0.000	0.350						
1983	0.000	0.000	0.124	0.362	1.045	1.981	2.691	3.459	4.913	5.144	3.131	1.168	1.714	0.685	1.752	1.893	1.309	0.588	0.937	0.482	0.592	0.241	0.000	0.241	0.241	0.615	0.000	0.238	0.390	0.301	0.618							
1984	0.000	0.000	0.128	0.374	1.082	1.827	2.449	3.688	3.633	2.323	2.169	1.450	2.395	5.603	1.794	1.993	1.959	2.593	0.192	0.356	1.449	2.440	0.933	0.475	0.450	0.000	0.544	1.192	0.297	0.259								
1985	0.000	0.000	0.151	0.441	1.354	2.869	3.619	3.103	3.329	2.709	3.443	3.517	1.516	3.898	2.344	1.377	1.710	0.666	0.912	0.254	0.967	1.295	0.677	0.000	0.166	0.190	0.951	0.793	1.784									
1986	0.000	0.000	0.162	0.488	1.328	1.907	2.754	3.552	2.950	3.109	2.656	3.417	2.903	2.629	0.983	1.376	0.724	0.634	2.414	1.094	1.866	0.257	0.322	0.563	1.287	0.836	0.450	0.786										
1987	0.000	0.000	0.269	0.841	1.266	1.298	1.652	2.220	3.178	2.462	3.834	5.789	3.593	3.535	2.581	0.284	1.653	0.622	0.311	0.933	0.870	0.000	0.941	1.073	0.544	0.061	0.863											
1988	0.000	0.000	0.065	0.351	1.286	0.986	1.883	2.489	2.073	3.108	3.685	2.215	1.453	1.346	0.343	3.822	2.111	4.029	1.370	1.195	2.017	1.345	2.869	2.314	0.428	1.070												
1989	0.000	0.000	0.295	0.161	0.295	1.111	6.410	2.479	2.379	3.653	3.649	4.655	2.500	1.562	1.517	0.305	0.160	0.381	0.678	0.954	4.346	1.972	0.637	1.474	3.240													
1990	0.000	0.000	0.000	0.612	0.893	1.440	2.348	2.784	3.738	3.836	1.988	1.268	2.515	3.659	1.587	1.875	0.941	1.239	1.518	1.131	1.118	2.361	4.829	0.126														
1991	0.000	0.000	0.000	0.000	2.086	2.195	3.211	2.296	2.059	0.926	7.950	0.394	1.510	1.875	5.896	2.301	2.222	2.083	3.343	5.329	0.787	0.463	0.463															
1992	0.000	0.000	0.000	0.730	1.554	2.364	3.664	1.166	5.145	3.071	3.864	1.147	6.364	3.918	0.000	1.654	1.442	1.185	0.956	2.224	0.478	0.860																
1993	0.000	0.000	0.000	0.480	1.564	2.136	2.244	1.970	2.725	5.083	0.609	0.591	3.020	0.683	1.212	0.365	4.235	1.020	2.142	0.703	0.000																	
1994	0.000	2.398	0.000	0.853	0.623	0.659	1.214	0.637	1.917	0.733	3.090	0.660	0.825	0.303	0.752	2.243	0.733	0.816	1.247	1.547																		
1995	0.000	0.000	0.103	0.060	0.252	0.324	0.411	0.653	0.245	0.656	0.270	0.166	0.265	0.463	0.673	0.676	0.748	0.204	0.523																			
1996	0.000	0.000	0.202	0.044	0.091	0.054	0.165	0.390	0.512	0.326	0.165	0.106	0.248	0.394	0.349	0.441	0.419	0.286																				
1997	0.000	0.059	0.058	0.194	0.121	0.406	0.267	0.454	0.292	0.482	0.421	0.263	0.817	0.261	0.363	0.145	0.372																					
1998	0.000	0.077	0.128	0.000	0.213	0.193	0.450	2.153	0.064	0.674	0.731	1.442	0.482	1.205	0.542	0.662																						
1999	0.000	0.143	0.000	1.722	0.799	0.488	0.677	1.185	0.548	0.699	0.541	1.209	1.840	0.684	0.635																							
2000	0.000	0.000	0.410	0.137	1.230	3.401	1.578	2.772	2.338	3.247	1.175	5.656	3.354	0.984																								
2001	0.000	0.000	0.546	0.813	3.418	1.488	3.995	4.228	6.523	2.384	4.147	2.032	9.164																									
2002	0.000	0.000	0.000	0.344	0.689	1.521	4.509	3.656	2.411	5.517	5.462	6.992																										
2003	0.000	0.162	8.745	1.012	0.772	3.599	3.573	5.388	4.660	6.964	6.327																											
2004	0.000	0.000	0.474	0.237	5.788	5.520	7.194	4.258	2.976	3.083																												
2005	0.000	0.118	2.638	2.637	2.057	3.415	5.127	4.470	2.617																													
2006	0.000	0.294	0.367	5.440	2.365	2.616	2.073	6.611																														
2007	0.000	0.110	1.139	3.776	1.545	2.819	2.132																															
2008	0.000	0.000	0.000	3.376	15.550	1.723																																
2009	0.000	0.000	5.492	1.992	2.122																																	
2010	0.000	3.615	0.652	0.000																																		
2011	1.022	10.076	0.000																																			
2012	4.318	12.431																																				
2013	0.000																																					
3 Yr Avg	1.780	8.708	2.048	1.789	6.406	2.386	3.111	5.113	3.417	5.188	5.312	4.893	4.786	0.958	0.513	0.416	0.513	0.435	1.304	1.491	0.422	1.228	1.976	1.305	1.404	0.656	0.755	0.924	0.824	0.187	0.309	0.350						
5 Yr Avg	1.068	5.225	1.457	2.917	4.728	3.219	4.020	4.877	3.837	4.239	3.530	3.466	3.131	0.706	0.512	0.834	1.301	0.702	1.642	2.186	1.346	1.400	1.948	1.110	1.133	0.432	0.562	0.646	1.024	0.187	0.309	0.350						
10 Yr Avg	0.534	2.681	1.951	1.963	3.554	2.659	3.131	3.518	2.294	2.403	2.233	1.912	2.638	1.077	1.201	1.067	1.338	1.187	1.450	1.536	1.390	1.123	1.378	0.702	0.828	0.396	0.468	0.646	1.024	0.187	0.309							
Selected	0.499	2.513	1.926	1.980	3.662	2.687	3.153	3.538	2.314	2.418	2.242	1.918	2.651	1.078	1.201	1.066	1.338	1.186	1.449	1.535	1.390	1.123	1.378	0.702	0.828	0.396	0.468	0.646	1.024	0.187	0.309	0.350						
Cumulative	49.156	48.657	46.144	44.217	42.238	38.576	35.888	32.735	29.197	26.883	24.466	22.223	20.306	17.655	16.577	15.376	14.311	12.973	11.787	10.337	8.802	7.412	6.289	4.911	4.209	3.380	2.984	2.516	1.870	0.846	0.659	0.350	0.000	0.000	0.000	0.000	0.000	0.000

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
COMPENSATION

LUMP SUM ADVANCEMENTS
(000's)

UNPAID LOSS ESTIMATE FOR ACCIDENT YEARS 1976 AND PRIOR

10 times 3 Year Average Annual Payments	114	(1)
15 times 3 Year Average Annual Payments	170	(2)
Incremental Development Method	11	(3)
'03 to '08 Exponential Curve Fit	9	(4)
'03 to '07 Exponential Curve Fit	42	(5)
'04 to '06 Exponential Curve Fit	41	(6)
' to ' Exponential Curve Fit	-	(7)
Selected Unpaid Loss as of 6/30/2013	40	(8)
Actual FY 2013 Payments	10	(9)
Actual FY 2012 Payments	14	(10)
Actual FY 2011 Payments	10	(11)
Actual FY 2010 Payments	4	(12)
Unpaid Loss as of 6/30/2009	78	(13)

(1) 10 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2011 THROUGH 2013 OF $11
(2) 15 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2011 THROUGH 2013 OF $11
(3) SECTION 2, EXHIBIT 8, SHEET 41, TOTAL OF COL. 5
(4) SECTION 2, EXHIBIT 8, SHEET 40, TOTAL OF COL. 2
(5) SECTION 2, EXHIBIT 8, SHEET 40, TOTAL OF COL. 3
(6) SECTION 2, EXHIBIT 8, SHEET 40, TOTAL OF COL. 4
(7) SECTION 2, EXHIBIT 8, SHEET 40, TOTAL OF COL. 5
(8) SELECTED BY DELOITTE CONSULTING
(9)-(12) SECTION 2, EXHIBIT 8, SHEET 46
(13) = SUM (8) THROUGH (12)

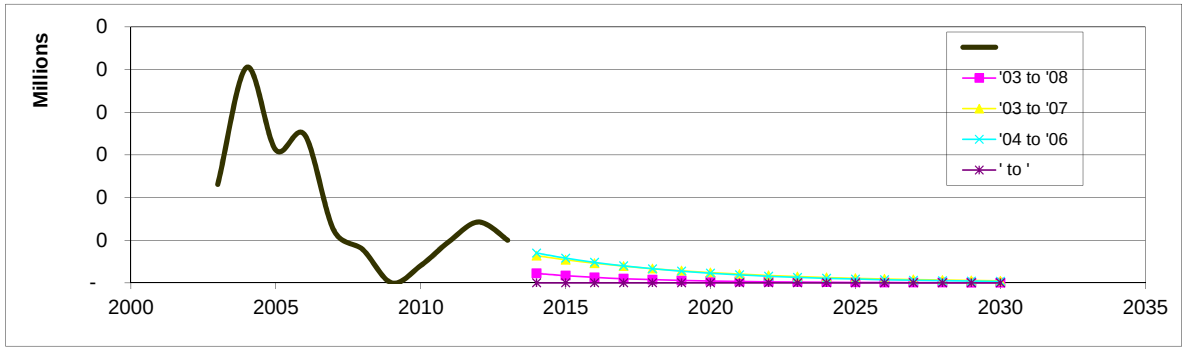
OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
COMPENSATION

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 '08 CURVE FIT	'03 to '07 CURVE FIT	'04 to '06 CURVE FIT	' to ' CURVE FIT
	(1)	(2)	(3)	(4)	(5)
2003	23				
2004	51				
2005	31				
2006	35				
2007	12				
2008	8				
2009	-				
2010	4				
2011	10				
2012	14				
2013	10				
2014		2	6	7	
2015		2	5	6	
2016		1	5	5	
2017		1	4	4	
2018		1	3	3	
2019		1	3	3	
2020		0	2	2	
2021		0	2	2	
2022		0	2	2	
2023		0	1	1	
2024		0	1	1	
2025		0	1	1	
2026		0	1	1	
2027		0	1	1	
2028		0	1	1	
2029		0	1	0	
2030		0	0	0	

FY ENDING	INCREMENTAL UNPAID LOSS '03 to '08 CURVE FIT	'03 to '07 CURVE FIT	'04 to '06 CURVE FIT	' to ' CURVE FIT
	(2)	(3)	(4)	(5)
2031	0	0	0	
2032	0	0	0	
2033	0	0	0	
2034	0	0	0	
2035	0	0	0	
2036	0	0	0	
2037	0	0	0	
2038	0	0	0	
2039	0	0	0	
2040	0	0	0	
2041	0	0	0	
2042	0	0	0	
2043	0	0	0	
2044	0	0	0	
2045	0	0	0	
2046	0	0	0	
2047	0	0	0	
2048	0	0	0	
2049	0	0	0	
2050	0	0	0	
2051	0	0	0	
2052	0	0	0	
2053	0	0	0	
2054	0	0	0	
2055	0	0	0	
2056	0	0	0	
2057	0	0	0	
Total	9	42	41	-



(1) SECTION 2, EXHIBIT 8, SHEET 46
(2) - (5) EXPONENTIAL CURVE FIT BASED ON (1)

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
COMPENSATION

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	4.235	-	-	-
1954	714	0.836	4.376	-	-	-
1955	702	0.836	4.494	-	-	-
1956	690	0.836	4.595	-	-	-
1957	678	0.836	4.679	-	-	-
1958	666	0.837	4.751	-	-	-
1959	654	0.837	4.812	-	-	-
1960	642	0.837	4.864	-	-	-
1961	630	0.837	4.908	-	-	-
1962	618	1.776	10.494	-	-	-
1963	606	0.553	6.361	-	-	-
1964	594	0.660	4.862	-	-	-
1965	582	0.741	4.342	-	-	-
1966	570	0.779	4.160	-	-	-
1967	558	0.800	4.128	-	-	-
1968	546	0.800	4.102	-	-	-
1969	534	0.807	4.116	-	-	-
1970	522	0.826	4.223	-	-	-
1971	510	0.840	4.387	-	-	-
1972	498	0.860	4.635	-	-	-
1973	486	0.876	4.939	-	-	-
1974	474	0.899	5.337	-	-	-
1975	462	0.872	5.525	-	-	-
1976	450	0.875	5.707	2	11	11
TOTAL				2	11	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) SECTION 2, EXHIBIT 8, SHEET 43, COL. 9
(3) TOTAL FROM SECTION 2, EXHIBIT 8, SHEET 42
(4) SECTION 2, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
COMPENSATION

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 2, EXHIBIT 8, SHEET 41, COLUMN (2)

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
COMPENSATION

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	PA SELECTED TAIL	SELECTED FOR TAIL	SELECTED INCREM. DECAY	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	PA SELECTED TAIL	SELECTED FOR TAIL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
6	0.5	15.000	-	15.897	621,414.629	15.000	15.000		1,138.237		35,806.452		450.770	1,157.587
18	1.5	2.100	3.168	5.297	4,488.085	1.900	2.100	1.179	75.882	124.706	2,252.472		30.051	77.172
30	2.5	1.800	1.939	3.304	454.171	1.500	1.800	1.527	36.135	39.366	425.275		15.816	36.749
42	3.5	1.500	1.583	2.482	101.094	1.300	1.500	1.125	20.075	20.300	128.700		10.544	20.416
54	4.5	1.500	1.399	2.040	33.400	1.335	1.500	1.500	13.383	12.825	51.855	798,037.404	8.111	13.611
66	5.5	1.450	1.375	1.767	14.164	1.280	1.450	1.350	8.922	9.169	25.423	23,893.188	6.076	9.074
78	6.5	1.350	1.339	1.585	7.220	1.250	1.350	1.128	6.153	6.668	14.386	1,686.851	4.747	6.258
90	7.5	1.225	1.278	1.456	4.272	1.195	1.225	0.868	4.558	4.981	9.076	233.642	3.797	4.635
102	8.5	1.225	1.197	1.361	2.866	1.150	1.225	1.225	3.721	3.898	6.233	54.688	3.178	3.784
114	9.5	1.160	1.196	1.290	2.133	1.150	1.160	0.871	3.037	3.256	4.578	19.083	2.763	3.089
126	10.5	1.150	1.147	1.235	1.723	1.115	1.150	1.088	2.618	2.722	3.550	8.948	2.403	2.663
138	11.5	1.150	1.136	1.191	1.480	1.095	1.150	1.150	2.277	2.373	2.875	5.194	2.155	2.316
150	12.5	1.105	1.128	1.157	1.330	1.080	1.105	0.805	1.980	2.089	2.414	3.508	1.968	2.014
162	13.5	1.080	1.091	1.129	1.234	1.080	1.080	0.842	1.792	1.852	2.087	2.637	1.822	1.822
174	14.5	1.065	1.078	1.106	1.170	1.065	1.065	0.877	1.659	1.698	1.849	2.137	1.687	1.687
186	15.5	1.055	1.061	1.088	1.126	1.055	1.055	0.901	1.558	1.575	1.671	1.827	1.584	1.584
198	16.5	1.050	1.049	1.073	1.095	1.050	1.050	0.959	1.477	1.484	1.536	1.623	1.502	1.502
210	17.5	1.050	1.047	1.061	1.073	1.050	1.050	1.050	1.406	1.415	1.431	1.482	1.430	1.430
222	18.5	1.050	1.047	1.050	1.057	1.050	1.050	1.050	1.339	1.351	1.349	1.381	1.362	1.362
234	19.5	1.042	1.046	1.042	1.045	1.042	1.042	0.884	1.276	1.290	1.284	1.307	1.297	1.297
246	20.5	1.038	1.038	1.035	1.036	1.038	1.038	0.943	1.224	1.234	1.233	1.250	1.245	1.245
258	21.5	1.032	1.034	1.029	1.029	1.032	1.032	0.862	1.179	1.189	1.191	1.207	1.199	1.199
270	22.5	1.025	1.027	1.024	1.024	1.025	1.025	0.810	1.143	1.150	1.157	1.173	1.162	1.162
282	23.5	1.018	1.022	1.020	1.019	1.018	1.018	0.730	1.115	1.119	1.130	1.146	1.134	1.134
294	24.5	1.018	1.016	1.017	1.016	1.018	1.018	1.026	1.096	1.095	1.107	1.124	1.114	1.114
306	25.5	1.014	1.017	1.014	1.013	1.014	1.014	0.777	1.077	1.078	1.089	1.106	1.095	1.095
318	26.5	1.010	1.014	1.012	1.011	1.010	1.010	0.745	1.062	1.059	1.073	1.092	1.080	1.080
330	27.5	1.010	1.009	1.010	1.010	1.010	1.010	1.010	1.052	1.045	1.061	1.079	1.070	1.070
342	28.5	1.010	1.009	1.008	1.008	1.010	1.010	0.961	1.041	1.036	1.050	1.069	1.059	1.059
354	29.5	1.007	1.009	1.007	1.007	1.007	1.007	0.690	1.031	1.027	1.042	1.061	1.049	1.049
366	30.5	1.006	1.006	1.006	1.006	1.006	1.006	0.936	1.025	1.017	1.035	1.053	1.042	1.042
378	31.5	1.006	1.005	1.005	1.005	1.006	1.006	0.958	1.019	1.011	1.029	1.047	1.036	1.036
390	32.5	1.004	1.004	1.004	1.005	1.004	1.004	0.698	1.013	1.006	1.024	1.041	1.030	1.030
402	33.5	1.003	1.002	1.003	1.004	1.003	1.003	0.686	1.009	1.002	1.020	1.037	1.026	1.026
414	34.5	1.003	1.000	1.003	1.003	1.003	1.003	1.101	1.006	1.000	1.017	1.033	1.023	1.023
426	35.5	1.003	1.000	1.002	1.003	1.003	1.003	1.003	1.003	1.000	1.014	1.029	1.020	1.020
438	36.5		1.000	1.002	1.003	1.003	1.003	0.852		1.000	1.011	1.026	1.017	1.017
450	37.5		1.000	1.002	1.002	1.002	1.002	0.875		1.000	1.009	1.023	1.014	1.014
462	38.5		1.000	1.001	1.002	1.002	1.002	0.872		1.000	1.008	1.021	1.012	1.012
474	39.5		1.000	1.001	1.002	1.002	1.002	0.899		1.000	1.007	1.019	1.010	1.010
486	40.5		1.000	1.001	1.002	1.002	1.002	0.876		1.000	1.005	1.017	1.008	1.008
498	41.5		1.000	1.001	1.002	1.001	1.001	0.860		1.000	1.004	1.015	1.007	1.007
510	42.5		1.000	1.001	1.001	1.001	1.001	0.840		1.000	1.004	1.013	1.006	1.006
522	43.5		1.000	1.001	1.001	1.001	1.001	0.826		1.000	1.003	1.012	1.005	1.005
534	44.5		1.000	1.000	1.001	1.001	1.001	0.807		1.000	1.003	1.011	1.004	1.004
546	45.5		1.000	1.000	1.001	1.001	1.001	0.800		1.000	1.002	1.010	1.003	1.003
558	46.5		1.000	1.000	1.001	1.000	1.000	0.800		1.000	1.002	1.009	1.002	1.002
570	47.5		1.000	1.000	1.001	1.000	1.000	0.779		1.000	1.001	1.008	1.002	1.002
582	48.5		1.000	1.000	1.001	1.000	1.000	0.741		1.000	1.001	1.007	1.001	1.001
594	49.5		1.000	1.000	1.001	1.000	1.000	0.660		1.000	1.001	1.006	1.001	1.001
606	50.5		1.000	1.000	1.001	1.000	1.000	0.553		1.000	1.001	1.005	1.001	1.001
618	51.5		1.000	1.000	1.001	1.000	1.000	1.776		1.000	1.001	1.005	1.001	1.001
630	52.5		1.000	1.000	1.001	1.000	1.000	0.837		1.000	1.001	1.004	1.001	1.001
642	53.5		1.000	1.000	1.000	1.000	1.000	0.837		1.000	1.000	1.004	1.001	1.001
654	54.5		1.000	1.000	1.000	1.000	1.000	0.837		1.000	1.000	1.003	1.000	1.000
666	55.5		1.000	1.000	1.000	1.000	1.000	0.837		1.000	1.000	1.003	1.000	1.000
678	56.5		1.000	1.000	1.000	1.000	1.000	0.836		1.000	1.000	1.002	1.000	1.000
690	57.5		1.000	1.000	1.000	1.000	1.000	0.836		1.000	1.000	1.002	1.000	1.000
702	58.5		1.000	1.000	1.000	1.000	1.000	0.836		1.000	1.000	1.002	1.000	1.000
714	59.5		1.000	1.000	1.000	1.000	1.000	0.836		1.000	1.000	1.001	1.000	1.000
726	60.5		1.000	1.000	1.000	1.000	1.000	0.836		1.000	1.000	1.001	1.000	1.000
738	61.5		1.000	1.000	1.000	1.000	1.000	0.836		1.000	1.000	1.001	1.000	1.000
750	62.5		1.000	1.000	1.000	1.000	1.000	0.835		1.000	1.000	1.000	1.000	1.000
TAIL	TAIL		1.000	1.000	1.000	1.000	1.000	-		1.000	1.000	1.000	1.000	1.000

60.5 TAIL DECAY 4.235 (16)

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 2, EXHIBIT 8, SHEET 44
(4) SECTION 2, EXHIBIT 8, SHEET 45, COL. 5; TAIL FROM SECTION 2, EXHIBIT 8, SHEET 48
(5) SECTION 2, EXHIBIT 8, SHEET 44
(6) SECTION 2, EXHIBIT 8, SHEET 44
(7) PA SELECTED TAIL
(8) SELECTED BY DELOITTE CONSULTING
(9) = [[(8) - 1.0] x (8) PRIOR AGE] / [(8) PRIOR AGE - 1.0]
(10) COL. 3 MULTIPLICATIVELY ACCUMULATED
(11) COL. 4 MULTIPLICATIVELY ACCUMULATED
(12) COL. 5 MULTIPLICATIVELY ACCUMULATED
(13) COL. 6 MULTIPLICATIVELY ACCUMULATED
(14) COL. 7 MULTIPLICATIVELY ACCUMULATED
(15) COL. 8 MULTIPLICATIVELY ACCUMULATED
(16) 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
COMPENSATION

LUMP SUM ADVANCEMENTS

FITTED PAID LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**20**
	To:	**32**
Cut-off		**64**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.000**	**0.971**
Inverse Power	**1.000**	**0.974**

							Weibull Curve Fitting					**Inverse Power Curve Fitting**				
							Slope=	1.065				Slope=	-4.488			
		----FROM PAID TRIANGLE----			PA	SELECTED	Intercept=	-4.641				Intercept=	21.382			
PERIOD	AGE	SELECTED	5 YR WTD	10 YR WTD	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	15.000	6.015	6.191	15.000	15.000	1.792	-2.674	-2.734	**15.897**	35806.452	1.792	2.639	13.340		
2	18	2.100	1.567	2.790	1.950	2.100	2.890	-0.436	-1.564	**5.297**	2252.472	2.890	0.095	8.409	**4488.085**	
3	30	1.800	2.253	1.707	1.500	1.800	3.401	-0.210	-1.020	**3.304**	425.275	3.401	-0.223	6.116	**454.171**	
4	42	1.500	1.756	1.742	1.300	1.500	3.738	0.094	-0.662	**2.482**	128.700	3.738	-0.693	4.606	**101.094**	
5	54	1.500	1.363	1.410	1.340	1.500	3.989	0.094	-0.395	**2.040**	51.855	3.989	-0.693	3.478	**33.400**	
6	66	1.450	1.345	1.390	1.280	1.450	4.190	0.157	-0.181	**1.767**	25.423	4.190	-0.799	2.578	**14.164**	23893.188
7	78	1.350	1.322	1.391	1.245	1.350	4.357	0.300	-0.003	**1.585**	14.386	4.357	-1.050	1.828	**7.220**	1686.851
8	90	1.225	1.198	1.189	1.195	1.225	4.500	0.527	0.149	**1.456**	9.076	4.500	-1.492	1.185	**4.272**	233.642
9	102	1.225	1.223	1.216	1.150	1.225	4.625	0.527	0.282	**1.361**	6.233	4.625	-1.492	0.624	**2.866**	54.688
10	114	1.160	1.162	1.173	1.150	1.160	4.736	0.684	0.401	**1.290**	4.578	4.736	-1.833	0.125	**2.133**	19.083
11	126	1.150	1.240	1.178	1.115	1.150	4.836	0.711	0.507	**1.235**	3.550	4.836	-1.897	-0.325	**1.723**	8.948
12	138	1.150	1.200	1.180	1.095	1.150	4.927	0.711	0.604	**1.191**	2.875	4.927	-1.897	-0.733	**1.480**	5.194
13	150	1.105	1.089	1.083	1.080	1.105	5.011	0.856	0.693	**1.157**	2.414	5.011	-2.254	-1.107	**1.330**	3.508
14	162	1.080	1.088	1.082	1.080	1.090	5.088	0.914	0.775	**1.129**	2.087	5.088	-2.408	-1.453	**1.234**	2.637
15	174	1.065	1.106	1.075	1.065	1.070	5.159	1.003	0.851	**1.106**	1.849	5.159	-2.659	-1.773	**1.170**	2.137
16	186	1.055	1.107	1.073	1.050	1.055	5.226	1.083	0.922	**1.088**	1.671	5.226	-2.900	-2.073	**1.126**	1.827
17	198	1.050	1.044	1.048	1.050	1.050	5.288	1.113	0.988	**1.073**	1.536	5.288	-2.996	-2.353	**1.095**	1.623
18	210	1.050	1.068	1.054	1.050	1.050	5.347	1.113	1.051	**1.061**	1.431	5.347	-2.996	-2.617	**1.073**	1.482
19	222	1.050	1.067	1.045	1.050	1.050	5.403	1.113	1.110	**1.050**	1.349	5.403	-2.996	-2.867	**1.057**	1.381
20	234	1.042	1.039	1.039	1.042	1.042	5.455	1.166	1.166	**1.042**	1.284	5.455	-3.168	-3.103	**1.045**	1.307
21	246	1.038	1.038	1.030	1.038	1.038	5.505	1.195	1.220	**1.035**	1.233	5.505	-3.268	-3.328	**1.036**	1.250
22	258	1.032	1.050	1.034	1.032	1.032	5.553	1.248	1.270	**1.029**	1.191	5.553	-3.453	-3.541	**1.029**	1.207
23	270	1.025	1.027	1.017	1.025	1.025	5.598	1.314	1.319	**1.024**	1.157	5.598	-3.696	-3.745	**1.024**	1.173
24	282	1.018	1.028	1.020	1.018	1.018	5.642	1.399	1.365	**1.020**	1.130	5.642	-4.035	-3.940	**1.019**	1.146
25	294	1.018	1.010	1.010	1.018	1.018	5.684	1.398	1.409	**1.017**	1.107	5.684	-4.028	-4.128	**1.016**	1.124
26	306	1.014	1.014	1.012	1.014	1.014	5.724	1.461	1.452	**1.014**	1.089	5.724	-4.297	-4.307	**1.013**	1.106
27	318	1.010	1.016	1.013	1.009	1.009	5.762	1.561	1.493	**1.012**	1.073	5.762	-4.757	-4.480	**1.011**	1.092
28	330	1.010	1.020	1.011	1.009	1.009	5.799	1.549	1.532	**1.010**	1.061	5.799	-4.696	-4.646	**1.010**	1.079
29	342	1.010	1.004	1.005	1.010	1.010	5.835	1.540	1.570	**1.008**	1.050	5.835	-4.655	-4.806	**1.008**	1.069
30	354	1.007	1.014	1.011	1.007	1.007	5.869	1.618	1.607	**1.007**	1.042	5.869	-5.035	-4.961	**1.007**	1.061
31	366	1.006	1.008	1.007	1.006	1.006	5.903	1.632	1.642	**1.006**	1.035	5.903	-5.108	-5.111	**1.006**	1.053
32	378	1.006	1.007	1.007	1.006	1.006	5.935	1.641	1.677	**1.005**	1.029	5.935	-5.157	-5.255	**1.005**	1.047
33	390	1.004	1.004	1.004	1.004	1.004	5.966	1.709	1.710	**1.004**	1.024	5.966	-5.521	-5.396	**1.005**	1.041
34	402	1.003	1.002	1.002	1.003	1.003	5.996	1.776	1.742	**1.003**	1.020	5.996	-5.902	-5.532	**1.004**	1.037
35	414	1.003	1.001	1.001	1.003	1.003	6.026	1.760	1.774	**1.003**	1.017	6.026	-5.809	-5.664	**1.003**	1.033
36	426	1.003	1.006	1.006	1.003	1.003	6.054	1.760	1.804	**1.002**	1.014	6.054	-5.809	-5.792	**1.003**	1.029
37	438						6.082		1.834	**1.002**	1.011	6.082		-5.917	**1.003**	1.026
38	450						6.109		1.862	**1.002**	1.009	6.109		-6.038	**1.002**	1.023
39	462						6.136		1.890	**1.001**	1.008	6.136		-6.156	**1.002**	1.021
40	474						6.161		1.918	**1.001**	1.007	6.161		-6.271	**1.002**	1.019
41	486						6.186		1.944	**1.001**	1.005	6.186		-6.383	**1.002**	1.017
42	498						6.211		1.970	**1.001**	1.004	6.211		-6.493	**1.002**	1.015
43	510						6.234		1.996	**1.001**	1.004	6.234		-6.600	**1.001**	1.013
44	522						6.258		2.020	**1.001**	1.003	6.258		-6.704	**1.001**	1.012
45	534						6.280		2.045	**1.000**	1.003	6.280		-6.806	**1.001**	1.011
46	546						6.303		2.068	**1.000**	1.002	6.303		-6.906	**1.001**	1.010
47	558						6.324		2.091	**1.000**	1.002	6.324		-7.003	**1.001**	1.009
48	570						6.346		2.114	**1.000**	1.001	6.346		-7.099	**1.001**	1.008
49	582						6.366		2.136	**1.000**	1.001	6.366		-7.192	**1.001**	1.007
50	594						6.387		2.158	**1.000**	1.001	6.387		-7.284	**1.001**	1.006
51	606						6.407		2.179	**1.000**	1.001	6.407		-7.374	**1.001**	1.005
52	618						6.426		2.200	**1.000**	1.001	6.426		-7.462	**1.001**	1.005
53	630						6.446		2.221	**1.000**	1.001	6.446		-7.548	**1.001**	1.004
54	642						6.465		2.241	**1.000**	1.000	6.465		-7.633	**1.000**	1.004
55	654						6.483		2.260	**1.000**	1.000	6.483		-7.716	**1.000**	1.003
56	666						6.501		2.280	**1.000**	1.000	6.501		-7.798	**1.000**	1.003
57	678						6.519		2.299	**1.000**	1.000	6.519		-7.878	**1.000**	1.002
58	690						6.537		2.317	**1.000**	1.000	6.537		-7.956	**1.000**	1.002
59	702						6.554		2.336	**1.000**	1.000	6.554		-8.034	**1.000**	1.002
60	714						6.571		2.354	**1.000**	1.000	6.571		-8.110	**1.000**	1.001
61	726						6.588		2.372	**1.000**	1.000	6.588		-8.185	**1.000**	1.001
62	738						6.604		2.389	**1.000**	1.000	6.604		-8.258	**1.000**	1.001
63	750						6.620		2.406	**1.000**	1.000	6.620		-8.331	**1.000**	1.000
64	762						6.636		2.423	**1.000**	1.000	6.636		-8.402	**1.000**	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	5.191		
18	1.5	2.100	2.323	3.168	2.323
30	2.5	1.800	1.793	1.939	1.793
42	3.5	1.500	1.311	1.583	1.311
54	4.5	1.500	1.196	1.399	1.196
66	5.5	1.450	1.125	1.375	1.125
78	6.5	1.350	1.092	1.339	1.092
90	7.5	1.225	1.071	1.278	1.071
102	8.5	1.225	1.074	1.197	1.074
114	9.5	1.160	1.068	1.196	1.068
126	10.5	1.150	1.066	1.147	1.066
138	11.5	1.150	1.042	1.136	1.042
150	12.5	1.105	0.983	1.128	0.983
162	13.5	1.090	0.956	1.091	0.956
174	14.5	1.070	0.945	1.078	0.945
186	15.5	1.055	0.937	1.061	0.937
198	16.5	1.050	0.937	1.049	0.937
210	17.5	1.050	0.992	1.047	0.992
222	18.5	1.050	0.983	1.047	0.983
234	19.5	1.042	0.969	1.046	0.969
246	20.5	1.038	0.936	1.038	0.936
258	21.5	1.032	0.923	1.034	0.923
270	22.5	1.025	0.891	1.027	0.891
282	23.5	1.018	0.914	1.022	0.914
294	24.5	1.018	0.923	1.016	0.923
306	25.5	1.014	0.977	1.017	0.977
318	26.5	1.009	1.008	1.014	1.008
330	27.5	1.009	1.026	1.009	1.026
342	28.5	1.010	0.999	1.009	0.999
354	29.5	1.007	1.006	1.009	1.006
366	30.5	1.006	0.935	1.006	0.935
378	31.5	1.006	0.835	1.005	0.835
390	32.5	1.004	0.709	1.004	0.709
402	33.5	1.003	0.524	1.002	0.524
414	34.5	1.003	-	1.000	-
426	35.5	1.003	-	1.000	-
438	36.5		-	1.000	-
450	37.5		-	1.000	-
462	38.5		-	1.000	-
474	39.5		-	1.000	-
486	40.5		-	1.000	-
498	41.5		-	1.000	-
510	42.5		-	1.000	-
522	43.5		-	1.000	-
534	44.5		-	1.000	-
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				
714	59.5				
726	60.5				
738	61.5				
750	62.5				

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 2, EXHIBIT 8, SHEET 44
(4) GEOMETRIC MEAN FROM SECTION 2, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																														
1957																														
1958																														
1959																														
1960																														
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1962																														
1963																														
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1966																														
1967																														
1968																														
1969																														
1970																														
1971																														
1972																														
1973																														
1974																														0
1975																													0	15
1976																												13	23	0
1977	0	0	3	8	22	41	57	66	82	111	149	155	137	149	135	110	97	63	50	32	52	8	33	43	0	27	8	24	4	8
1978	0	0	3	8	23	44	61	71	88	120	147	152	137	98	64	55	51	36	43	28	18	43	32	29	62	16	8	0	0	0
1979	0	0	3	9	26	49	67	78	97	136	192	195	140	130	109	57	42	15	42	43	51	35	20	37	3	11	54	42	0	18
1980	0	0	3	10	29	54	75	87	111	143	142	105	84	72	51	54	32	59	31	8	6	38	129	31	39	16	5	8	2	1
1981	0	0	4	10	30	57	78	92	112	169	189	137	134	89	46	91	49	40	31	55	25	26	8	38	24	25	8	0	10	10
1982	0	0	4	11	32	61	85	88	115	151	135	114	92	65	58	29	42	31	30	24	11	33	63	1	8	0	0	7	48	0
1983	0	0	4	12	35	66	89	115	163	171	104	39	57	23	58	63	43	20	31	16	20	8	0	8	8	20	0	8	13	10
1984	0	0	4	13	36	62	83	124	122	78	73	49	81	189	60	67	66	87	6	12	49	82	31	16	15	0	18	40	10	9
1985	0	0	5	14	43	91	114	98	105	85	109	111	48	123	74	43	54	21	29	8	30	41	21	0	5	6	30	25	56	
1986	0	0	5	15	41	59	86	110	92	97	83	106	90	82	31	43	23	20	75	34	58	8	10	18	40	26	14	24		
1987	0	0	7	22	33	33	42	57	82	63	99	149	92	91	66	7	43	16	8	24	22	0	24	28	14	2	22			
1988	0	0	2	8	30	23	44	58	48	73	86	52	34	31	8	89	49	94	32	28	47	31	67	54	10	25				
1989	0	0	8	4	8	29	168	65	62	96	96	122	66	41	40	8	4	10	18	25	114	52	17	39	85					
1990	0	0	0	16	23	37	61	72	97	99	51	33	65	94	41	48	24	32	39	29	29	61	125	3						
1991	0	0	0	0	45	47	69	50	44	20	172	9	33	40	127	50	48	45	72	115	17	10	10							
1992	0	0	0	15	33	49	77	24	108	64	81	24	133	82	0	35	30	25	20	47	10	18								
1993	0	0	0	13	42	58	61	53	74	138	17	16	82	19	33	10	115	28	58	19	0									
1994	0	131	0	47	34	36	66	35	105	40	169	36	45	17	41	122	40	45	68	84										
1995	0	0	10	6	25	32	40	64	24	64	26	16	26	45	66	66	73	20	51											
1996	0	0	30	7	13	8	24	57	75	48	24	16	36	58	51	65	62	42												
1997	0	8	8	27	17	56	37	63	40	66	58	36	113	36	50	20	51													
1998	0	10	16	0	27	24	56	268	8	84	91	180	60	150	68	82														
1999	0	16	0	192	89	54	76	132	61	78	60	135	205	76	71															
2000	0	0	24	8	72	199	92	162	137	190	69	331	197	58																
2001	0	0	16	24	101	44	118	125	193	70	122	60	271																	
2002	0	0	0	12	24	53	157	127	84	192	190	244																		
2003	0	8	432	50	38	178	177	266	230	344	313																			
2004	0	0	16	8	195	186	243	144	100	104																				
2005	0	5	117	117	91	152	228	198	116																					
2006	0	8	10	148	64	71	57	180																						
2007	0	5	52	172	70	128	97																							
2008	0	0	0	95	439	49																								
2009	0	0	177	64	68																									
2010	0	111	20	0																										
2011	30	293	0																											
2012	119	344																												
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																														
1955																														
1956																														
1957																														
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1968																														
1969																														
1970																														
1971																														
1972																														
1973																														
1974																														0.000
1975																													0.000	0.200
1976																												1.812	0.000	0.000
1977	0.000	0.000	2.916	2.889	1.896	1.376	1.169	1.242	1.353	1.335	1.045	0.885	1.082	0.907	0.815	0.886	0.642	0.797	0.641	1.630	0.152	4.155	1.288	0.000	0.000	0.297	3.028	0.178	1.851	1.375
1978	0.000	0.000	2.916	2.889	1.896	1.376	1.169	1.242	1.353	1.228	1.036	0.900	0.714	0.657	0.849	0.942	0.706	1.195	0.642	0.649	2.388	0.733	0.918	2.124	0.262	0.494	0.000	0.000	0.000	0.000
1979	0.000	0.000	2.916	2.889	1.896	1.376	1.169	1.242	1.399	1.410	1.014	0.719	0.931	0.838	0.526	0.728	0.355	2.865	1.011	1.199	0.676	0.573	1.856	0.081	3.666	4.891	0.775	0.000	0.000	2.367
1980	0.000	0.000	2.916	2.889	1.896	1.376	1.169	1.269	1.287	0.997	0.739	0.794	0.856	0.709	1.066	0.599	1.827	0.526	0.257	0.736	6.436	3.414	0.240	1.261	0.403	0.330	1.538	0.261	0.289	65.920
1981	0.000	0.000	2.916	2.889	1.896	1.376	1.169	1.222	1.513	1.115	0.725	0.980	0.663	0.515	1.991	0.537	0.821	0.758	1.791	0.464	1.017	0.311	4.752	0.635	1.034	0.320	0.000	0.000	0.964	0.000
1982	0.000	0.000	2.916	2.889	1.896	1.376	1.045	1.305	1.312	0.892	0.842	0.811	0.710	0.892	0.504	1.428	0.737	0.980	0.794	0.469	2.952	1.870	0.024	5.333	0.000	0.000	0.000	7.289	0.000	0.000
1983	0.000	0.000	2.916	2.889	1.896	1.358	1.285	1.421	1.047	0.609	0.373	1.468	0.400	2.555	1.080	0.692	0.449	1.594	0.515	1.228	0.407	0.000	0.000	1.000	2.550	0.000	0.000	1.643	0.772	2.050
1984	0.000	0.000	2.916	2.889	1.689	1.340	1.506	0.985	0.640	0.934	0.668	1.652	2.340	0.320	1.111	0.983	1.324	0.074	1.857	4.068	1.684	0.382	0.509	0.948	0.000	0.000	2.194	0.249	0.873	
1985	0.000	0.000	2.916	3.070	2.119	1.261	0.857	1.073	0.814	1.271	1.021	0.431	2.571	0.601	0.587	1.242	0.389	1.369	0.278	3.812	1.339	0.522	0.000	0.000	1.147	5.000	0.833	2.251		
1986	0.000	0.000	3.017	2.721	1.436	1.444	1.290	0.831	1.054	0.854	1.286	0.850	0.906	0.374	1.399	0.526	0.876	3.808	0.453	1.706	0.138	1.250	1.750	2.286	0.650	0.538	1.745			
1987	0.000	0.000	3.122	1.505	1.026	1.273	1.343	1.432	0.775	1.557	1.510	0.621	0.984	0.730	0.110	5.830	0.376	0.500	3.000	0.932	0.000	0.000	1.140	0.507	0.111	14.231				
1988	0.000	0.000	5.424	3.667	0.767	1.910	1.322	0.833	1.499	1.186	0.601	0.656	0.927	0.254	11.159	0.552	1.909	0.340	0.872	1.689	0.667	2.133	0.807	0.185	2.500					
1989	0.000	0.000	0.545	1.837	3.764	5.772	0.387	0.960	1.535	0.999	1.276	0.537	0.625	0.971	0.201	0.526	2.378	1.779	1.407	4.557	0.454	0.323	2.314	2.199						
1990	0.000	0.000	0.000	1.459	1.613	1.631	1.186	1.343	1.026	0.518	0.638	1.984	1.454	0.434	1.181	0.502	1.317	1.225	0.745	0.989	2.112	2.045	0.026							
1991	0.000	0.000	0.000	0.000	1.052	1.463	0.715	0.897	0.450	8.585	0.050	3.838	1.242	3.145	0.390	0.966	0.938	1.604	1.594	0.148	0.588	1.000								
1992	0.000	0.000	0.000	2.129	1.521	1.550	0.318	4.412	0.597	1.258	0.297	5.549	0.616	0.000	0.000	0.872	0.822	0.806	2.327	0.215	1.800									
1993	0.000	0.000	0.000	3.258	1.365	1.051	0.878	1.384	1.865	0.120	0.970	5.111	0.226	1.774	0.301	11.595	0.241	2.100	0.328	0.000										
1994	0.000	0.000	0.000	0.730	1.058	1.842	0.525	3.011	0.383	4.213	0.214	1.250	0.367	2.485	2.984	0.327	1.113	1.528	1.241											
1995	0.000	0.000	0.588	4.184	1.285	1.267	1.588	0.375	2.679	0.412	0.614	1.600	1.747	1.453	1.004	1.107	0.273	2.562												
1996	0.000	0.000	0.219	2.060	0.598	3.039	2.361	1.314	0.637	0.507	0.641	2.337	1.592	0.887	1.263	0.949	0.682													
1997	0.000	0.984	3.341	0.624	3.357	0.657	1.700	0.645	1.649	0.873	0.626	3.102	0.320	1.389	0.400	2.563														
1998	0.000	1.667	0.000	0.000	0.906	2.333	4.789	0.030	10.500	1.083	1.974	0.334	2.502	0.450	1.222															
1999	0.000	0.000	0.000	0.464	0.610	1.389	1.750	0.463	1.275	0.774	2.236	1.521	0.372	0.929																
2000	0.000	0.000	0.333	9.012	2.765	0.464	1.757	0.843	1.389	0.362	4.813	0.593	0.294																	
2001	0.000	0.000	1.489	4.205	0.435	2.684	1.058	1.543	0.365	1.740	0.490	4.509																		
2002	0.000	0.000	0.000	2.000	2.208	2.964	0.811	0.659	2.289	0.990	1.280																			
2003	0.000	53.994	0.116	0.762	4.663	0.993	1.508	0.865	1.495	0.909																				
2004	0.000	0.000	0.500	24.404	0.954	1.303	0.592	0.699	1.036																					
2005	0.000	22.436	1.000	0.780	1.660	1.501	0.872	0.585																						
2006	0.000	1.250	14.823	0.435	1.106	0.793	3.189																							
2007	0.000	10.354	3.314	0.409	1.825	0.756																								
2008	0.000	0.000	0.000	4.605	0.111																									
2009	0.000	0.000	0.363	1.066																										
2010	0.000	0.180	0.000																											
2011	9.855	0.000																												
2012	2.879																													
Latest diag	2.879	0.000	0.000	1.066	0.111	0.756	3.189	0.585	1.036	0.909	1.280	4.509	0.294	0.929	1.222	2.563	0.682	2.562	1.241	0.000	1.800	1.000	0.026	2.199	2.500	14.231	1.745	2.251	0.873	2.050
5 Yr Avg	2.547	2.107	3.700	1.459	1.131	1.069	1.394	0.870	1.315	0.955	2.159	2.012	1.016	1.021	1.375	3.308	0.626	1.720	1.247	1.182	1.124	1.100	1.207	1.035	0.882	3.954	0.954	2.286	0.580	14.067
9 Yr Avg	1.415	9.802	2.235	4.296	1.747	1.427	1.814	0.704	2.293	0.850	1.432	2.262	0.893	1.390	0.972	2.156	1.075	1.383	1.329	1.561	0.976	0.851	0.730	1.455	0.933	2.812	0.787	1.319	0.528	7.990
3 Yr Wtd	5.015	0.487	0.810	1.745	0.432	1.085	0.991	0.734	1.545	1.031	1.664	1.277	0.615	0.718	0.991	1.231	0.609	1.924	1.027	0.149	1.592	1.234	0.460	0.906	0.821	1.973	1.438	1.085	0.264	1.025
5 Yr Wtd	5.015	0.608	1.853	1.230	0.681	1.119	1.064	0.841	1.211	0.862	1.782	1.138	0.619	0.836	1.290	1.203	0.497	1.664	1.143	0.723	0.793	1.574	0.581	1.119	0.694	1.566	1.670	1.729	0.351	2.664
10 Yr Wtd	5.191	1.914	0.822	1.666	0.941	1.192	1.344	0.677	1.303	0.953	1.294	1.373	0.625	0.887	0.980	0.968	0.729	1.323	0.986	1.105	0.785	1.126	0.559	1.070	0.784	1.309	1.225	1.005	0.635	1.897
Selected	5.191	1.914	0.822	1.666	0.941	1.192	1.344	0.677	1.303	0.953	1.294	1.373	0.625	0.887	0.980	0.968	0.729	1.323	0.986	1.105	0.785	1.126	0.559	1.070	0.784	1.309	1.225	1.005	0.635	1.897
Loss $ Weight	149	774	824	690	1,164	1,114	1,299	1,666	1,045	1,242	1,123	1,070	1,167	581	548	507	497	356	441	413	377	311	368	205	249	131	160	178	167	70
Center Wtd Avg	5.191	1.679	1.438	1.255	1.178	1.087	1.059	1.060	1.078	1.073	1.097	1.032	1.048	0.966	0.798	0.955	0.977	1.001	0.970	1.058	0.913	0.913	0.839	0.904	0.887	1.041	0.957	1.112	1.056	0.972
Geometric Mean	5.191	2.323	1.793	1.311	1.196	1.125	1.092	1.071	1.074	1.068	1.066	1.042	0.983	0.956	0.945	0.937	0.937	0.992	0.983	0.969	0.936	0.923	0.891	0.914	0.923	0.977	1.008	1.026	0.999	1.006

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																				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	8	0	0	0	0	0	0	0					
1960														0	0	0	3	0	0	0	0	0	0	0						
1961													0	0	0	0	0	0	0	0	0	0	0							
1962												0	0	0	0	0	0	0	0	0	0	0								
1963											0	0	0	0	0	0	0	0	0	0	0									
1964										2	2	0	0	0	0	0	0	0	0	0										
1965									0	0	0	0	0	0	0	0	0	0	0											
1966								0	1	0	0	0	0	0	0	0	0	0												
1967							0	1	0	8	0	0	0	0	10	4	0			0										
1968						0	0	0	0	0	0	0	0	0	0	0														
1969					0	8	0	0	0	8	0	0	0	0	0															
1970				0	0	0	0	0	0	0	0	0	0	0																
1971			8	0	0	0	0	0	0	0	0	0	0																	
1972		0	0	0	0	0	0	0	0	0	0	0																		
1973	0	0	6	8	0	0	0	0	0	10	0																			
1974	0	22	0	0	0	0	0	0	0	0																				
1975	3	8	8	0	0	4	0	0	0																					
1976	0	5	0	0	0	0	0	10																						
1977	11	0	3	0	10	0	10																							
1978	0	10	8	10	0	2																								
1979	43	31	20	10	0																									
1980	40	10	10	3																										
1981	0	0	18																											
1982	0	10																												
1983	21																													
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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						
1959															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	0.000	0.000								
1961													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	0.000	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											
1964										0.998	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000												
1965									0.000	0.000	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	0.000	0.000	0.000	0.000													
1967							0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.436	0.000														
1968						0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000															
1969					0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																
1970				0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																	
1971			0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																		
1972		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																			
1973	0.000	0.000	1.313	0.000	0.000	0.000	0.000	0.000	0.000	0.000																				
1974	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																					
1975	2.671	0.972	0.000	0.000	0.000	0.000	0.000	0.000																						
1976	0.000	0.000	0.000	0.000	0.000	0.000	0.000																							
1977	0.000	0.000	0.000	0.000	0.000	0.000																								
1978	0.000	0.800	1.250	0.000	0.000																									
1979	0.721	0.651	0.500	0.000																										
1980	0.252	1.000	0.250																											
1981	0.000	0.000																												
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Latest diag	0.000	0.000	0.250	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	0.000	0.000	0.000	0.000	0.000	0.000	
5 Yr Avg	0.195	0.490	0.400	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.087	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	
9 Yr Avg	0.405	0.380	0.368	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.048	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	
3 Yr Wtd	0.513	1.178	0.592	0.500	0.230	2.483				0.000					0.436	0.000														
5 Yr Wtd	0.742	1.163	0.549	0.500	0.633	2.483				0.000					0.436	0.000														
10 Yr Wtd	0.994	0.853	0.485	0.357	1.419	0.841		0.898	24.384	0.085	0.014	0.000			0.436	0.632	2.963	0.000												
Selected	1.000	0.785	0.600	0.500	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	0.000	0.000	0.000	0.000		
Loss $ Weight	117	96	73	31	10	14	10	11	1	26	2	0	0	0	10	4	3	8	0	0	0	0	0	0	0	0	0	0	0	
Center Wtd Avg	0.909	0.995	0.770	0.601	0.429	0.201	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	0.000	0.000		
Geometric Mean	0.935	0.835	0.709	0.524	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	0.000	0.000	0.000	0.000		

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
COMPENSATION

LUMP SUM ADVANCEMENTS

FITTED INCREMENTAL DECAY LOSS DEVELOPMENT FACTORS

	60-to-Ult:	**60**
Fitting for Periods:	*From:*	**30**
	To:	**56**
Cut-off		**100**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.000**	**0.953**
Inverse Power	**1.000**	**0.942**
Selected Tail	**1.000**	

					Weibull Curve Fitting					Inverse Power Curve Fitting				
					Slope=	1.991				Slope=	-10.747			
		IMPLIED	PA	SELECTED	Intercept=	-10.142				Intercept=	58.426			
PERIOD	AGE	ATA	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6				1.792		-6.574	**716.838**		1.792		39.170		
2	18	3.168	2.747	3.168	2.890	-0.969	-4.387	**80.873**		2.890	0.774	27.362		
3	30	1.939	1.701	1.939	3.401	-0.322	-3.370	**29.568**		3.401	-0.063	21.872		
4	42	1.583	1.355	1.583	3.738	-0.001	-2.700	**15.379**		3.738	-0.540	18.256		
5	54	1.399	1.238	1.399	3.989	0.227	-2.199	**9.527**		3.989	-0.920	15.555		
6	66	1.375	1.254	1.375	4.190	0.262	-1.800	**6.561**	81218.634	4.190	-0.981	13.398		
7	78	1.339	1.222	1.339	4.357	0.318	-1.467	**4.855**	12378.761	4.357	-1.082	11.603		
8	90	1.278	1.195	1.278	4.500	0.423	-1.182	**3.787**	2549.493	4.500	-1.281	10.065	**23509.891**	
9	102	1.197	1.159	1.197	4.625	0.590	-0.933	**3.074**	673.293	4.625	-1.624	8.720	**6124.939**	
10	114	1.196	1.126	1.196	4.736	0.592	-0.711	**2.578**	218.998	4.736	-1.629	7.525	**1854.033**	
11	126	1.147	1.123	1.147	4.836	0.720	-0.512	**2.218**	84.964	4.836	-1.917	6.449	**633.036**	
12	138	1.136	1.095	1.136	4.927	0.753	-0.331	**1.952**	38.299	4.927	-1.995	5.471	**238.755**	
13	150	1.128	1.080	1.128	5.011	0.777	-0.165	**1.749**	19.624	5.011	-2.054	4.575	**98.039**	
14	162	1.091	1.067	1.091	5.088	0.911	-0.012	**1.593**	11.219	5.088	-2.399	3.748	**43.435**	
15	174	1.078	1.067	1.078	5.159	0.965	0.131	**1.471**	7.044	5.159	-2.550	2.980	**20.688**	63219.017
16	186	1.061	1.055	1.061	5.226	1.048	0.263	**1.374**	4.790	5.226	-2.792	2.263	**10.614**	3055.901
17	198	1.049	1.043	1.049	5.288	1.121	0.388	**1.297**	3.486	5.288	-3.019	1.591	**5.910**	287.910
18	210	1.047	1.043	1.047	5.347	1.131	0.505	**1.236**	2.688	5.347	-3.053	0.959	**3.609**	48.715
19	222	1.047	1.044	1.047	5.403	1.134	0.616	**1.186**	2.175	5.403	-3.062	0.362	**2.436**	13.499
20	234	1.046	1.043	1.046	5.455	1.138	0.720	**1.147**	1.833	5.455	-3.076	-0.204	**1.815**	5.542
21	246	1.038	1.037	1.038	5.505	1.198	0.820	**1.115**	1.599	5.505	-3.275	-0.742	**1.476**	3.053
22	258	1.034	1.033	1.034	5.553	1.229	0.915	**1.090**	1.434	5.553	-3.386	-1.253	**1.286**	2.068
23	270	1.027	1.027	1.027	5.598	1.288	1.005	**1.070**	1.316	5.598	-3.600	-1.742	**1.175**	1.608
24	282	1.022	1.021	1.022	5.642	1.343	1.092	**1.053**	1.230	5.642	-3.810	-2.209	**1.110**	1.369
25	294	1.016	1.015	1.016	5.684	1.423	1.175	**1.041**	1.168	5.684	-4.133	-2.657	**1.070**	1.233
26	306	1.017	1.015	1.017	5.724	1.408	1.255	**1.031**	1.122	5.724	-4.069	-3.087	**1.046**	1.153
27	318	1.014	1.012	1.014	5.762	1.462	1.331	**1.023**	1.088	5.762	-4.303	-3.501	**1.030**	1.102
28	330	1.009	1.008	1.009	5.799	1.558	1.405	**1.017**	1.063	5.799	-4.740	-3.899	**1.020**	1.070
29	342	1.009	1.008	1.009	5.835	1.551	1.476	**1.013**	1.045	5.835	-4.707	-4.283	**1.014**	1.049
30	354	1.009	1.009	1.009	5.869	1.541	1.545	**1.009**	1.032	5.869	-4.658	-4.653	**1.010**	1.034
31	366	1.006	1.006	1.006	5.903	1.632	1.611	**1.007**	1.023	5.903	-5.109	-5.012	**1.007**	1.025
32	378	1.005	1.005	1.005	5.935	1.667	1.675	**1.005**	1.016	5.935	-5.294	-5.358	**1.005**	1.018
33	390	1.004	1.005	1.004	5.966	1.707	1.738	**1.003**	1.011	5.966	-5.506	-5.694	**1.003**	1.013
34	402	1.002	1.003	1.002	5.996	1.820	1.798	**1.002**	1.008	5.996	-6.171	-6.020	**1.002**	1.010
35	414	1.000	1.002	1.000	6.026		1.857	**1.002**	1.005	6.026		-6.336	**1.002**	1.007
36	426	1.000	1.003	1.000	6.054		1.913	**1.001**	1.003	6.054		-6.643	**1.001**	1.005
37	438	1.000	1.003	1.000	6.082		1.969	**1.001**	1.002	6.082		-6.942	**1.001**	1.004
38	450	1.000	1.002	1.000	6.109		2.023	**1.001**	1.002	6.109		-7.232	**1.001**	1.003
39	462	1.000	1.002	1.000	6.136		2.075	**1.000**	1.001	6.136		-7.515	**1.001**	1.002
40	474	1.000	1.002	1.000	6.161		2.126	**1.000**	1.001	6.161		-7.791	**1.000**	1.002
41	486	1.000	1.002	1.000	6.186		2.176	**1.000**	1.000	6.186		-8.059	**1.000**	1.001
42	498	1.000	1.001	1.000	6.211		2.224	**1.000**	1.000	6.211		-8.321	**1.000**	1.001
43	510	1.000	1.001	1.000	6.234		2.272	**1.000**	1.000	6.234		-8.577	**1.000**	1.001
44	522	1.000	1.001	1.000	6.258		2.318	**1.000**	1.000	6.258		-8.827	**1.000**	1.001
45	534	1.000	1.001	1.000	6.280		2.363	**1.000**	1.000	6.280		-9.071	**1.000**	1.001
46	546	1.000	1.001	1.000	6.303		2.408	**1.000**	1.000	6.303		-9.310	**1.000**	1.000
47	558	1.000	1.000	1.000	6.324		2.451	**1.000**	1.000	6.324		-9.544	**1.000**	1.000
48	570	1.000	1.000	1.000	6.346		2.493	**1.000**	1.000	6.346		-9.773	**1.000**	1.000
49	582	1.000	1.000	1.000	6.366		2.535	**1.000**	1.000	6.366		-9.997	**1.000**	1.000
50	594	1.000	1.000	1.000	6.387		2.575	**1.000**	1.000	6.387		-10.216	**1.000**	1.000
51	606	1.000	1.000	1.000	6.407		2.615	**1.000**	1.000	6.407		-10.431	**1.000**	1.000
52	618	1.000	1.000	1.000	6.426		2.654	**1.000**	1.000	6.426		-10.642	**1.000**	1.000
53	630	1.000	1.000	1.000	6.446		2.693	**1.000**	1.000	6.446		-10.848	**1.000**	1.000
54	642	1.000	1.000	1.000	6.465		2.730	**1.000**	1.000	6.465		-11.051	**1.000**	1.000
55	654	1.000	1.000	1.000	6.483		2.767	**1.000**	1.000	6.483		-11.250	**1.000**	1.000
56	666	1.000	1.000	1.000	6.501		2.803	**1.000**	1.000	6.501		-11.445	**1.000**	1.000
57	678	1.000	1.000	1.000	6.519		2.839	**1.000**	1.000	6.519		-11.637	**1.000**	1.000
58	690	1.000	1.000	1.000	6.537		2.874	**1.000**	1.000	6.537		-11.826	**1.000**	1.000
59	702				6.554		2.908	**1.000**	1.000	6.554		-12.011	**1.000**	1.000
60	714				6.571		2.942	**1.000**	1.000	6.571		-12.193	**1.000**	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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		1	1	0	100.0%	0	
1977	4,296,958	12	14	2	78.2%	1	0.000
1978	4,554,775	37	42	5	77.5%	4	0.001
1979	4,922,518	223	258	35	76.6%	27	0.005
1980	5,505,913	82	97	14	75.8%	11	0.002
1981	5,822,523	2	2	0	75.0%	0	0.000
1982	6,184,882	40	49	9	74.3%	6	0.001
1983	6,513,795	0	0		73.5%		-
1984	6,868,217	70	89	18	72.7%	13	0.001
1985	7,503,185	62	80	18	71.8%	13	0.001
1986	7,891,199	29	38	9	70.8%	6	0.000
1987	8,601,063	0	0		69.8%		-
1988	8,905,267	130	177	47	68.7%	32	0.002
1989	9,434,400	0	0	0	67.6%	0	0.000
1990	10,055,399	0	0		66.8%		-
1991	10,728,872	0	0		65.7%		-
1992	11,441,482	2	3	1	64.7%	1	0.000
1993	11,998,508	2	2	1	63.7%	1	0.000
1994	12,083,591	1	2	1	62.6%	0	0.000
1995	12,383,967	1	2	1	61.8%	0	0.000
1996	12,949,088	0	0		60.9%		-
1997	13,596,753	0	0	0	60.2%	0	0.000
1998	14,465,333	16	28	11	59.4%	7	0.000
1999	15,088,873	0	0		58.6%		-
2000	15,809,043	83	150	67	58.1%	39	0.001
2001	16,717,138	0	0		58.0%		-
2002	17,601,171	0	0		57.6%		-
2003	18,004,352	0	5	5	57.2%	3	0.000
2004	18,523,800	65	135	70	56.8%	40	0.001
2005	18,566,524	0	16	16	57.1%	9	0.000
2006	18,918,245	1	25	24	57.7%	14	0.000
2007	19,391,569	0	31	31	58.0%	18	0.000
2008	19,805,485	0	41	41	58.8%	24	0.000
2009	19,727,413	7	65	58	59.6%	35	0.000
2010	19,224,772	0	67	67	63.0%	42	0.000
2011	18,522,515	0	81	81	64.6%	52	0.000
2012	17,714,507	0	89	89	63.0%	56	0.000
2013	8,801,307	0	44	44	60.6%	27	0.000
2014		0	0				
TOTAL		868	1,632	764	63.0%	481	
EXLD PRIOR		867	1,631	764	63.0%	481	

(1) PROVIDED BY THE BWC; 2013 ADJUSTED TO PARTIAL YEAR
(2) SECTION 2, EXHIBIT 9, SHEET 3, COL. 2
(3) SECTION 2, EXHIBIT 9, SHEET 3, COL. 12; 2013 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 2, EXHIBIT 9, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1977	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1978	5	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1979	35	3	3	3	3	2	2	2	2	2	2	2	2	1	1	1	1	1	0	1
1980	14	1	1	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	1
1981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1982	9	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	1
1983		0	0																	0
1984	18	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	0	2
1985	18	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	0	2
1986	9	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	1
1987		0	0																	0
1988	47	2	3	3	3	3	3	3	2	2	2	2	2	2	2	2	2	1	1	8
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
1991		0	0																	0
1992	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1993	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1994	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1995	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1996		0	0																	0
1997	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1998	11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4
1999		0	0																	0
2000	67	3	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	27
2001		0	0																	0
2002		0	0																	0
2003	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2
2004	70	3	3	3	3	3	2	2	2	2	2	2	2	2	2	2	2	2	2	31
2005	16	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	7
2006	24	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	11
2007	31	2	2	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	14
2008	41	3	2	2	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	18
2009	58	4	4	3	3	3	2	2	2	2	2	1	1	1	1	1	1	1	1	24
2010	67	9	4	4	3	3	3	2	2	2	2	1	1	1	1	1	1	1	1	25
2011	81	9	10	5	4	3	3	3	2	2	2	2	2	1	1	1	1	1	1	28
2012	89	2	9	11	5	4	3	3	3	2	2	2	2	2	1	1	1	1	1	31
2013	44	0	2	9	11	5	4	3	3	3	2	2	2	2	2	1	1	1	1	32
TOTAL	764	50	53	54	47	37	33	30	28	26	24	23	22	21	19	19	18	17	17	269

(1) SECTION 2, EXHIBIT 9, SHEET 1, COL. 4
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 2, EXHIBIT 9, SHEET 23

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1960	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1961	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1962	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1963	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1964	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1965	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1966	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1967	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1968	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1969	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1970	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1971	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1972	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1973	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1974	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1975	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1976	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(1) BASED ON SECTION 2, EXHIBIT 9, SHEET 39, ROW 8
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 2, EXHIBIT 9, SHEET 23

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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		1										1	
1977	4,296,958	12	12	14	14	14	14					14	0.000
1978	4,554,775	37	37	42	42	43	43					42	0.001
1979	4,922,518	223	223	258	258	257	257					258	0.005
1980	5,505,913	82	82	97	97	96	96					97	0.002
1981	5,822,523	2	2	2	2	2	2					2	0.000
1982	6,184,882	40	40	49	49	49	49	49				49	0.001
1983	6,513,795	0	0	0	0							-	-
1984	6,868,217	70	70	89	89	91	91	89				89	0.001
1985	7,503,185	62	62	80	80	81	81	79				80	0.001
1986	7,891,199	29	29	38	38	39	39	38				38	0.000
1987	8,601,063	0	0	0	0			0				-	-
1988	8,905,267	130	130	177	177	173	173	175				177	0.002
1989	9,434,400	0	0	0	0	0	0					0	0.000
1990	10,055,399	0	0	0	0	15	15					-	-
1991	10,728,872	0	0	0	0	17	17					-	-
1992	11,441,482	2	2	3	3	20	20	3				3	0.000
1993	11,998,508	2	2	2	2	22	22	2				2	0.000
1994	12,083,591	1	1	2	2	22	22	2				2	0.000
1995	12,383,967	1	1	2	2	24	24	2				2	0.000
1996	12,949,088	0	0	0	0	25	25					-	-
1997	13,596,753	0	0	0	0	27	27	0				0	0.000
1998	14,465,333	16	16	28	28	46	46	27				28	0.000
1999	15,088,873	0	0	0	0	32	32					-	-
2000	15,809,043	83	83	150	150	118	118	148				150	0.001
2001	16,717,138	0	0	0	0	39	39					-	-
2002	17,601,171	0	0	0	0	43	43					-	-
2003	18,004,352	0	0	0	0	46	46					5	0.000
2004	18,523,800	65	65	140	140	115	115	140				135	0.001
2005	18,566,524	0	0	0	0	53	53					16	0.000
2006	18,918,245	1	1	3	3	59	59	3				25	0.000
2007	19,391,569	0	0	0	0	62	62					31	0.000
2008	19,805,485	0	0	0	0	69	69					41	0.000
2009	19,727,413	7	7	29	29	81	81	27				65	0.000
2010	19,224,772	0	0	0	0	84	84					67	0.000
2011	18,522,515	0	0	0	0	90	90					81	0.000
2012	17,714,507	0	0	0	0	89	89					89	0.000
2013	17,602,614	0	0	0	0	88	88					88	0.000
2014	18,074,133					181	181					181	0.001
TOTAL		868	867	1,204	1,204	2,310	2,310	783				1,856	
EXLD PRIOR		867	867	1,204	1,204	2,310	2,310	783				1,856	
EXLD PRIOR & 2014		867	867	1,204	1,204	2,130	2,130	783				1,675	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	12	1.125	14	0.000
1978	426	37	1.141	42	0.001
1979	414	223	1.157	258	0.005
1980	402	82	1.175	97	0.002
1981	390	2	1.194	2	0.000
1982	378	40	1.215	49	0.001
1983	366	0	1.239	0	-
1984	354	70	1.262	89	0.001
1985	342	62	1.286	80	0.001
1986	330	29	1.310	38	0.000
1987	318	0	1.335	0	-
1988	306	130	1.361	177	0.002
1989	294	0	1.387	0	0.000
1990	282	0	1.418	0	-
1991	270	0	1.445	0	-
1992	258	2	1.475	3	0.000
1993	246	2	1.505	2	0.000
1994	234	1	1.536	2	0.000
1995	222	1	1.573	2	0.000
1996	210	0	1.609	0	-
1997	198	0	1.652	0	0.000
1998	186	16	1.696	28	0.000
1999	174	0	1.741	0	-
2000	162	83	1.802	150	0.001
2001	150	0	1.880	0	-
2002	138	0	1.960	0	-
2003	126	0	2.047	0	-
2004	114	65	2.145	140	0.001
2005	102	0	2.306	0	-
2006	90	1	2.536	3	0.000
2007	78	0	2.803	0	-
2008	66	0	3.251	0	-
2009	54	7	3.983	29	0.000
2010	42	0	7.666	0	-
2011	30	0	38.332	0	-
2012	18	0	7,666.402	0	-
2013	6	0	76,664.021	0	-
2014	0				
TOTAL		867		1,204	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) BASED ON DATA FROM THE BWC
(3) SECTION 2, EXHIBIT 9, SHEET 20, COL. 6
(4) = (2) x (3)
(5) = (4) / PAYROLL x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	12	1.125	14	0.000
1978	426	37	1.141	42	0.001
1979	414	223	1.157	258	0.005
1980	402	82	1.175	97	0.002
1981	390	2	1.194	2	0.000
1982	378	40	1.215	49	0.001
1983	366	0	1.239	0	-
1984	354	70	1.262	89	0.001
1985	342	62	1.286	80	0.001
1986	330	29	1.310	38	0.000
1987	318	0	1.335	0	-
1988	306	130	1.361	177	0.002
1989	294	0	1.387	0	0.000
1990	282	0	1.418	0	-
1991	270	0	1.445	0	-
1992	258	2	1.475	3	0.000
1993	246	2	1.505	2	0.000
1994	234	1	1.536	2	0.000
1995	222	1	1.573	2	0.000
1996	210	0	1.609	0	-
1997	198	0	1.652	0	0.000
1998	186	16	1.696	28	0.000
1999	174	0	1.741	0	-
2000	162	83	1.802	150	0.001
2001	150	0	1.880	0	-
2002	138	0	1.960	0	-
2003	126	0	2.047	0	-
2004	114	65	2.145	140	0.001
2005	102	0	2.306	0	-
2006	90	1	2.536	3	0.000
2007	78	0	2.803	0	-
2008	66	0	3.251	0	-
2009	54	7	3.983	29	0.000
2010	42	0	7.666	0	-
2011	30	0	38.332	0	-
2012	18	0	7,666.402	0	-
2013	6	0	76,664.021	0	-
2014	0				
TOTAL		867		1,204	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	4,296,958	0.000	15	88.9%	13	12	2	14	0.000
1978	4,554,775	0.001	46	87.6%	40	37	6	43	0.001
1979	4,922,518	0.005	247	86.4%	214	223	34	257	0.005
1980	5,505,913	0.002	92	85.1%	78	82	14	96	0.002
1981	5,822,523	0.000	2	83.8%	2	2	0	2	0.000
1982	6,184,882	0.001	54	82.3%	44	40	10	49	0.001
1983	6,513,795			80.7%					
1984	6,868,217	0.001	98	79.2%	78	70	20	91	0.001
1985	7,503,185	0.001	88	77.8%	68	62	20	81	0.001
1986	7,891,199	0.001	43	76.3%	33	29	10	39	0.001
1987	8,601,063			74.9%					
1988	8,905,267	0.002	162	73.5%	119	130	43	173	0.002
1989	9,434,400	0.000	0	72.1%	0	0	0	0	0.000
1990	10,055,399	0.001	50	70.5%	35		15	15	0.000
1991	10,728,872	0.001	54	69.2%	37		17	17	0.000
1992	11,441,482	0.001	57	67.8%	39	2	18	20	0.000
1993	11,998,508	0.001	60	66.4%	40	2	20	22	0.000
1994	12,083,591	0.001	60	65.1%	39	1	21	22	0.000
1995	12,383,967	0.001	62	63.6%	39	1	23	24	0.000
1996	12,949,088	0.001	65	62.1%	40		25	25	0.000
1997	13,596,753	0.001	68	60.5%	41	0	27	27	0.000
1998	14,465,333	0.001	72	59.0%	43	16	30	46	0.000
1999	15,088,873	0.001	75	57.4%	43		32	32	0.000
2000	15,809,043	0.001	79	55.5%	44	83	35	118	0.001
2001	16,717,138	0.001	84	53.2%	44		39	39	0.000
2002	17,601,171	0.001	88	51.0%	45		43	43	0.000
2003	18,004,352	0.001	90	48.9%	44		46	46	0.000
2004	18,523,800	0.001	93	46.6%	43	65	49	115	0.001
2005	18,566,524	0.001	93	43.4%	40		53	53	0.000
2006	18,918,245	0.001	95	39.4%	37	1	57	59	0.000
2007	19,391,569	0.001	97	35.7%	35		62	62	0.000
2008	19,805,485	0.001	99	30.8%	30		69	69	0.000
2009	19,727,413	0.001	99	25.1%	25	7	74	81	0.000
2010	19,224,772	0.001	96	13.0%	13		84	84	0.000
2011	18,522,515	0.001	93	2.6%	2		90	90	0.000
2012	17,714,507	0.001	89	0.0%	0		89	89	0.000
2013	17,602,614	0.001	88	0.0%	0		88	88	0.000
2014	18,074,133	0.001	181	0.0%			181	181	0.001
TOTAL			2,933		1,490	867	1,443	2,310	

(1) PROVIDED BY THE BWC
(2) SECTION 2, EXHIBIT 9, SHEET 19, COL. 14
(3) = [(1) x (2)] / 100
(4) = 1 / SECTION 2, EXHIBIT 9, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	4,296,958	0.000	15	88.9%	13	12	2	14	0.000
1978	4,554,775	0.001	46	87.6%	40	37	6	43	0.001
1979	4,922,518	0.005	247	86.4%	214	223	34	257	0.005
1980	5,505,913	0.002	92	85.1%	78	82	14	96	0.002
1981	5,822,523	0.000	2	83.8%	2	2	0	2	0.000
1982	6,184,882	0.001	54	82.3%	44	40	10	49	0.001
1983	6,513,795			80.7%	0	0			
1984	6,868,217	0.001	98	79.2%	78	70	20	91	0.001
1985	7,503,185	0.001	88	77.8%	68	62	20	81	0.001
1986	7,891,199	0.001	43	76.3%	33	29	10	39	0.001
1987	8,601,063			74.9%	0	0			
1988	8,905,267	0.002	162	73.5%	119	130	43	173	0.002
1989	9,434,400	0.000	0	72.1%	0	0	0	0	0.000
1990	10,055,399	0.001	50	70.5%	35	0	15	15	0.000
1991	10,728,872	0.001	54	69.2%	37	0	17	17	0.000
1992	11,441,482	0.001	57	67.8%	39	2	18	20	0.000
1993	11,998,508	0.001	60	66.4%	40	2	20	22	0.000
1994	12,083,591	0.001	60	65.1%	39	1	21	22	0.000
1995	12,383,967	0.001	62	63.6%	39	1	23	24	0.000
1996	12,949,088	0.001	65	62.1%	40	0	25	25	0.000
1997	13,596,753	0.001	68	60.5%	41	0	27	27	0.000
1998	14,465,333	0.001	72	59.0%	43	16	30	46	0.000
1999	15,088,873	0.001	75	57.4%	43	0	32	32	0.000
2000	15,809,043	0.001	79	55.5%	44	83	35	118	0.001
2001	16,717,138	0.001	84	53.2%	44	0	39	39	0.000
2002	17,601,171	0.001	88	51.0%	45	0	43	43	0.000
2003	18,004,352	0.001	90	48.9%	44	0	46	46	0.000
2004	18,523,800	0.001	93	46.6%	43	65	49	115	0.001
2005	18,566,524	0.001	93	43.4%	40	0	53	53	0.000
2006	18,918,245	0.001	95	39.4%	37	1	57	59	0.000
2007	19,391,569	0.001	97	35.7%	35	0	62	62	0.000
2008	19,805,485	0.001	99	30.8%	30	0	69	69	0.000
2009	19,727,413	0.001	99	25.1%	25	7	74	81	0.000
2010	19,224,772	0.001	96	13.0%	13		84	84	0.000
2011	18,522,515	0.001	93	2.6%	2		90	90	0.000
2012	17,714,507	0.001	89	0.0%	0		89	89	0.000
2013	17,602,614	0.001	88	0.0%	0		88	88	0.000
2014	18,074,133	0.001	181	0.0%			181	181	0.001
TOTAL			2,933		1,490	867	1,443	2,310	

(1) PROVIDED BY THE BWC
(2) SECTION 2, EXHIBIT 9, SHEET 19, COL. 14
(3) = [(1) x (2)] / 100
(4) = 1 / SECTION 2, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	4,296,958		1.000			1.218			
1978	4,554,775		1.000			1.218			
1979	4,922,518		1.000			1.218			
1980	5,505,913		1.000			1.218			
1981	5,822,523		1.000			1.218			
1982	6,184,882	2	1.000	2	19,982	1.218	24,333	49	0.001
1983	6,513,795		1.000			1.240			
1984	6,868,217	2	1.000	2	35,241	1.259	44,376	89	0.001
1985	7,503,185	1	1.000	1	61,836	1.279	79,085	79	0.001
1986	7,891,199	2	1.000	2	14,678	1.300	19,088	38	0.000
1987	8,601,063	1	1.000	1		1.322			
1988	8,905,267	1	1.000	1	130,193	1.346	175,252	175	0.002
1989	9,434,400		1.000			1.369			
1990	10,055,399		1.000			1.401			
1991	10,728,872		1.000			1.425			
1992	11,441,482	1	1.000	1	1,905	1.451	2,765	3	0.000
1993	11,998,508	1	1.000	1	1,636	1.479	2,421	2	0.000
1994	12,083,591	1	1.000	1	1,000	1.511	1,511	2	0.000
1995	12,383,967	1	1.000	1	1,046	1.541	1,612	2	0.000
1996	12,949,088		1.004			1.572			
1997	13,596,753	1	1.014	1	150	1.596	239	0	0.000
1998	14,465,333	2	1.021	2	8,143	1.623	13,220	27	0.000
1999	15,088,873		1.034			1.648			
2000	15,809,043	1	1.047	1	83,119	1.700	141,272	148	0.001
2001	16,717,138		1.052			1.767			
2002	17,601,171		1.070			1.812			
2003	18,004,352		1.109			1.821			
2004	18,523,800	1	1.147	1	65,481	1.858	121,664	140	0.001
2005	18,566,524		1.195			1.923			
2006	18,918,245	1	1.290	1	1,254	1.893	2,373	3	0.000
2007	19,391,569		1.338			2.017			
2008	19,805,485		1.438			2.161			
2009	19,727,413	1	1.604	2	7,159	2.369	16,959	27	0.000
2010	19,224,772		2.726			2.434			
2011	18,522,515		14.993			1.292			
2012	17,714,507		14.993			64.586			
2013	17,602,614		14.993			645.865			
2014									
TOTAL		20		21				783	

(1) PROVIDED BY THE BWC
(2) BASED ON DATA FROM THE BWC
(3) SECTION 2, EXHIBIT 9, SHEET 20, COL. 12
(4) = (2) x (3)
(5) SECTION 2, EXHIBIT 9, SHEET 4, COL. 2 / (2) x 1000
(6) SECTION 2, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	0	0	0	0	5	4	4	4	4	4	4	4	4	3	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	7	0	0	0	50	6	5	2	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	16	15	5	5	4	3	2	0	0	0	0	10	0	0	0	0	0	0	0	0	0										
1986	0	0	0	0	0	0	15	3	0	0	0	11	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	0	0	0	0	0	0	0												
1988	0	0	0	0	0	28	3	1	10	1	0	1	7	6	6	6	6	6	6	6	6	6	6	6	6	6													
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	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																	
1993	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																		
1994	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0																			
1995	0	0	0	1	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	5	2	8	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	18	8	6	7	6	6	6	6	6	6	6																									
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	59	0	6	0	0																													
2005	0	0	0	0	0	0	0	0	0																														
2006	0	0	0	1	0	0	0	0																															
2007	0	0	0	0	0	0	0																																
2008	0	0	0	0	0	0																																	
2009	0	0	0	0	7																																		
2010	0	0	0	0																																			
2011	0	0	0																																				
2012	0	0																																					
2013	0																																						

	Tail
Factors	

Example:

NOTE: FACTORS ARE FROM SECTION 2, EXHIBIT 9, SHEET 35

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	4,296,958	12									
1978	4,554,775	37									
1979	4,922,518	223									
1980	5,505,913	82									
1981	5,822,523	2									
1982	6,184,882	40	61.070			327.20	2				
1983	6,513,795					341.69					
1984	6,868,217	70	98.282			358.57	2				
1985	7,503,185	62	166.643			371.07	1				
1986	7,891,199	29	38.597			380.29	2				
1987	8,601,063		-			393.04	1				
1988	8,905,267	130	333.704			390.15	1				
1989	9,434,400	0				400.00					
1990	10,055,399					419.00					
1991	10,728,872					428.00					
1992	11,441,482	2	4.301			443.00	1				
1993	11,998,508	2	3.557			460.00	1				
1994	12,083,591	1	2.075			482.00	1				
1995	12,383,967	1	2.121			493.00	1				
1996	12,949,088					511.00					
1997	13,596,753	0	0.288			521.00	1				
1998	14,465,333	16	15.052			541.00	2				
1999	15,088,873					567.00					
2000	15,809,043	83	141.118			589.00	1				
2001	16,717,138					618.00					
2002	17,601,171					628.00					
2003	18,004,352					644.00					
2004	18,523,800	65	98.914			662.00	1				
2005	18,566,524					678.00					
2006	18,918,245	1	0.890			704.00	2				
2007	19,391,569		-			730.00	1				
2008	19,805,485		-			751.00	1				
2009	19,727,413	7	4.667			767.00	2				
2010	19,224,772		-			775.00	1				
2011	18,522,515		-			783.00	2				
2012	17,714,507		-			809.00	2				
2013	17,602,614		-			837.00	2				
2014							2				
TOTAL		867					33				

(1) PROVIDED BY THE BWC
(2) BASED ON DATA FROM THE BWC
(3) = (2) / [(6) x (7)] x 1000
(4) SECTION 2, EXHIBIT 9, SHEET 21, COL. 6
(5) = (3) + (4)
(6) BASED ON HISTORICAL BENEFIT LEVELS
(7) SECTION 2, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	4,296,958	3.912	16,808,668		1.000					0.693					
1978	4,554,775	3.675	16,737,992		1.000					0.693					
1979	4,922,518	3.407	16,773,433		1.000					0.693					
1980	5,505,913	3.169	17,448,182		1.000					0.693					
1981	5,822,523	2.920	16,998,954		1.000					0.693					
1982	6,184,882	2.776	17,167,821	2	1.000	2	0.003%	0.001%		0.693	0.001%	0.003%	2	2	0.003%
1983	6,513,795	2.658	17,314,056	0	1.000	0	0.000%	0.000%		0.680	0.000%	0.000%	0	0	0.000%
1984	6,868,217	2.533	17,396,710	2	1.000	2	0.003%	0.001%		0.667	0.001%	0.003%	2	2	0.003%
1985	7,503,185	2.448	18,364,828	1	1.000	1	0.001%	0.001%		0.653	0.000%	0.001%	1	1	0.001%
1986	7,891,199	2.388	18,846,257	2	1.000	2	0.003%	0.001%		0.641	0.001%	0.003%	2	2	0.003%
1987	8,601,063	2.311	19,875,240	1	1.000	1	0.001%	0.001%		0.628	0.000%	0.001%	1	1	0.001%
1988	8,905,267	2.208	19,660,304	1	1.000	1	0.001%	0.001%	-15.7%	0.616	0.000%	0.001%	1	1	0.001%
1989	9,434,400	2.159	20,371,910	0	1.000	0	0.000%	0.000%		0.628	0.000%	0.000%	0	0	0.000%
1990	10,055,399	2.083	20,942,088	0	1.000	0	0.000%	0.000%		0.641	0.000%	0.000%	0	0	0.000%
1991	10,728,872	2.022	21,689,651	0	1.000	0	0.000%	0.000%		0.654	0.000%	0.000%	0	0	0.000%
1992	11,441,482	1.919	21,954,933	1	1.000	1	0.001%	0.000%		0.668	0.000%	0.001%	1	1	0.001%
1993	11,998,508	1.885	22,621,374	1	1.000	1	0.001%	0.000%		0.681	0.000%	0.001%	1	1	0.001%
1994	12,083,591	1.825	22,048,532	1	1.000	1	0.001%	0.000%		0.695	0.000%	0.001%	1	1	0.001%
1995	12,383,967	1.774	21,970,116	1	1.000	1	0.001%	0.000%		0.709	0.000%	0.001%	1	1	0.001%
1996	12,949,088	1.717	22,232,463	0	1.004	0	0.000%	0.000%		0.724	0.000%	0.000%	0	0	0.000%
1997	13,596,753	1.644	22,352,179	1	1.014	1	0.001%	0.000%		0.739	0.000%	0.001%	1	1	0.001%
1998	14,465,333	1.568	22,686,876	2	1.021	2	0.001%	0.001%		0.754	0.001%	0.001%	2	2	0.001%
1999	15,088,873	1.517	22,896,749	0	1.034	0	0.000%	0.000%		0.769	0.000%	0.000%	0	0	0.000%
2000	15,809,043	1.467	23,186,938	1	1.047	1	0.001%	0.000%		0.785	0.000%	0.001%	1	1	0.001%
2001	16,717,138	1.434	23,973,016	0	1.052	0	0.000%	0.000%		0.801	0.000%	0.000%	0	0	0.000%
2002	17,601,171	1.390	24,464,115	0	1.070	0	0.000%	0.000%		0.817	0.000%	0.000%	0	0	0.000%
2003	18,004,352	1.348	24,277,502	0	1.109	0	0.000%	0.000%		0.834	0.000%	0.000%	0	0	0.000%
2004	18,523,800	1.304	24,148,944	1	1.147	1	0.001%	0.000%		0.851	0.000%	0.001%	1	1	0.001%
2005	18,566,524	1.280	23,758,948	0	1.195	0	0.000%	0.000%		0.868	0.000%	0.000%	0	0	0.000%
2006	18,918,245	1.246	23,574,590	1	1.290	1	0.001%	0.001%		0.886	0.000%	0.001%	3	2	0.001%
2007	19,391,569	1.209	23,452,743	0	1.338	0	0.000%	0.000%		0.904	0.000%	0.001%	2	1	0.001%
2008	19,805,485	1.169	23,147,670	0	1.438	0	0.000%	0.000%		0.922	0.000%	0.001%	2	1	0.001%
2009	19,727,413	1.141	22,503,303	1	1.604	2	0.001%	0.001%		0.941	0.001%	0.001%	2	2	0.001%
2010	19,224,772	1.129	21,710,635	0	2.726	0	0.000%	0.000%		0.960	0.000%	0.001%	2	1	0.001%
2011	18,522,515	1.093	20,240,053	0	14.993	0	0.000%	0.000%		0.980	0.000%	0.001%	2	2	0.001%
2012	17,714,507	1.061	18,793,320	0	14.993	0	0.000%	0.000%		1.000	0.000%	0.001%	2	2	0.001%
2013	17,602,614	1.030	18,130,692	0	14.993	0	0.000%	0.000%		1.000	0.000%	0.001%	2	2	0.001%
2014	18,074,133	1.000	18,074,133	0						1.000		0.001%	2	2	0.001%
TOTAL				20		21							37	33	

5 Year Average excluding 2013	0.000%
10 Year Average excluding 2013	0.000%
5 Year Average excluding 2012-2013	0.000%
10 Year Average excluding 2011-2013	0.000%
2006-2011 Average excluding 2009	0.000%
(16) 2014 Selected Frequency	0.001%

(1) PROVIDED BY THE BWC
(2) BASED ON CHANGE IN SAWW
(3) = (1) x (2)
(4) BASED ON DATA FROM THE BWC
(5) SECTION 2, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
COMPENSATION

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	4,296,958			14		0.000
1978	4,554,775			42		0.001
1979	4,922,518			258		0.005
1980	5,505,913			97		0.002
1981	5,822,523			2		0.000
1982	6,184,882	2	0.00%	49	24,287	0.001
1983	6,513,795		0.00%			
1984	6,868,217	2	0.00%	89	44,477	0.001
1985	7,503,185	1	0.00%	80	79,525	0.001
1986	7,891,199	2	0.00%	38	19,235	0.000
1987	8,601,063	1	0.00%			
1988	8,905,267	1	0.00%	177	177,161	0.002
1989	9,434,400		0.00%	0		0.000
1990	10,055,399		0.00%			
1991	10,728,872		0.00%			
1992	11,441,482	1	0.00%	3	2,811	0.000
1993	11,998,508	1	0.00%	2	2,463	0.000
1994	12,083,591	1	0.00%	2	1,536	0.000
1995	12,383,967	1	0.00%	2	1,646	0.000
1996	12,949,088		0.00%			
1997	13,596,753	1	0.00%	0	248	0.000
1998	14,465,333	2	0.00%	28	13,814	0.000
1999	15,088,873		0.00%			
2000	15,809,043	1	0.00%	150	149,786	0.001
2001	16,717,138		0.00%			
2002	17,601,171		0.00%			
2003	18,004,352		0.00%	5		0.000
2004	18,523,800	1	0.00%	135	135,343	0.001
2005	18,566,524		0.00%	16		0.000
2006	18,918,245	2	0.00%	25	12,664	0.000
2007	19,391,569	1	0.00%	31	31,181	0.000
2008	19,805,485	1	0.00%	41	41,140	0.000
2009	19,727,413	2	0.00%	65	32,636	0.000
2010	19,224,772	1	0.00%	67	66,868	0.000
2011	18,522,515	2	0.00%	81	40,588	0.000
2012	17,714,507	2	0.00%	89	44,280	0.000
2013	17,602,614	2	0.00%	88	44,006	0.000
2014		2		181	100,000	
TOTAL		33		1,856		

(1) PROVIDED BY THE BWC
(2) SECTION 2, EXHIBIT 9, SHEET 13, COL. 14
(3) = (2) / (1) x 100
(4) SECTION 2, EXHIBIT 9, SHEET 3, COL. 12
(5) = [(4) / (2)] x 1,000
(6) = [(4) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	1	1	1	0						0	0	0	1	1	0
1977	12	12	14	2	438	426	1.129	1.148	11.0%	0	0	(0)	14	14	(0)
1978	37	37	43	6	426	414	1.148	1.168	10.4%	1	0	(1)	42	43	(1)
1979	223	217	258	41	414	402	1.168	1.189	9.5%	4	6	2	258	258	0
1980	82	80	97	17	402	390	1.189	1.210	8.6%	1	3	1	97	97	0
1981	2	2	2	0	390	378	1.210	1.233	8.2%	0	0	(0)	2	2	(0)
1982	40	40	50	10	378	366	1.233	1.256	7.4%	1	0	(1)	49	50	(2)
1983	0				366	354	1.256	1.280	6.8%		0	0			
1984	70	70	92	21	354	342	1.280	1.305	6.2%	1	0	(1)	89	92	(3)
1985	62	62	82	20	342	330	1.305	1.329	5.8%	1	0	(1)	80	82	(3)
1986	29	29	40	10	330	318	1.329	1.355	5.4%	1	0	(1)	38	40	(1)
1987	0				318	306	1.355	1.380	5.0%		0	0			
1988	130	124	175	50	306	294	1.380	1.407	4.7%	2	6	4	177	175	2
1989	0	0	0	0	294	282	1.407	1.436	4.8%	0	0	(0)	0	0	(0)
1990	0				282	270	1.436	1.466	4.5%		0	0			
1991	0				270	258	1.466	1.497	4.2%		0	0			
1992	2	2	3	1	258	246	1.497	1.530	4.2%	0	0	(0)	3	3	(0)
1993	2	2	3	1	246	234	1.530	1.564	3.9%	0	0	(0)	2	3	(0)
1994	1	1	2	1	234	222	1.564	1.600	3.8%	0	0	(0)	2	2	(0)
1995	1	1	2	1	222	210	1.600	1.636	3.6%	0	0	(0)	2	2	(0)
1996	0				210	198	1.636	1.677	3.7%		0	0			
1997	0	0	0	0	198	186	1.677	1.721	3.6%	0	0	(0)	0	0	(0)
1998	16	16	29	12	186	174	1.721	1.766	3.4%	0	0	(0)	28	29	(1)
1999	0				174	162	1.766	1.830	4.3%		0	0			
2000	83	77	147	70	162	150	1.830	1.903	4.4%	3	6	3	150	147	3
2001	0				150	138	1.903	1.985	4.4%		0	0			
2002	0		5	5	138	126	1.985	2.070	4.0%	0	0	(0)	0	5	(5)
2003	0		10	10	126	114	2.070	2.171	4.2%	0	0	(0)	5	10	(5)
2004	65	65	142	76	114	102	2.171	2.315	5.0%	4	0	(4)	135	142	(6)
2005	0		23	23	102	90	2.315	2.546	6.5%	1	0	(1)	16	23	(7)
2006	1	1	33	32	90	78	2.546	2.814	5.8%	2	0	(2)	25	33	(8)
2007	0		40	40	78	66	2.814	3.278	7.2%	3	0	(3)	31	40	(9)
2008	0		52	52	66	54	3.278	3.999	7.3%	4	0	(4)	41	52	(11)
2009	7		69	69	54	42	3.999	7.799	14.0%	10	7	(2)	65	69	(4)
2010	0		84	84	42	30	7.799	38.993	10.5%	9	0	(9)	67	84	(17)
2011	0		93	93	30	18	38.993	7,798.564	2.6%	2	0	(2)	81	93	(11)
2012	0		94	94	18	6	7,798.564	77,985.643	0.0%	0	0	(0)	89	94	(6)
2013	0		97	97	6		77,985.643	0.000	0.0%	0	0	(0)	88	97	(9)
2014							0.000	0.000	0.0%		0	0			
TOTAL	868	840	1,778	939						51	28	(23)	1,676	1,778	(103)
EXLD PRIOR	867	839	1,778	939						51	28	(23)	1,675	1,778	(103)

(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 2, EXHIBIT 9, SHEET 15B, COL. 9
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 2, EXHIBIT 9, SHEET 3, COL. 12
(14) FROM 6/30/12 ANALYSIS
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	-	-	-	654	642	1.002	1.002	19.5%	-	-	-
1960	-	-	-	642	630	1.002	1.003	19.9%	-	-	-
1961	-	-	-	630	618	1.003	1.003	20.2%	-	-	-
1962	-	-	-	618	606	1.003	1.004	20.3%	-	-	-
1963	-	-	-	606	594	1.004	1.005	17.3%	-	-	-
1964	-	-	-	594	582	1.005	1.007	29.9%	-	-	-
1965	-	-	-	582	570	1.007	1.011	34.1%	-	-	-
1966	-	-	-	570	558	1.011	1.016	32.9%	-	-	-
1967	-	-	-	558	546	1.016	1.023	29.3%	-	-	-
1968	-	-	-	546	534	1.023	1.031	25.3%	-	-	-
1969	-	-	-	534	522	1.031	1.040	22.0%	-	-	-
1970	-	-	-	522	510	1.040	1.049	19.2%	-	-	-
1971	-	-	-	510	498	1.049	1.060	16.9%	-	-	-
1972	-	-	-	498	486	1.060	1.072	15.2%	-	-	-
1973	-	-	-	486	474	1.072	1.084	13.9%	-	-	-
1974	1	1	-	474	462	1.084	1.098	12.8%	-	-	-
1975	-	-	-	462	450	1.098	1.113	12.1%	-	-	-
1976	-	-	-	450	438	1.113	1.129	11.5%	-	-	-
TOTAL	1	1	-						-	-	-

(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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	12	12	14	2	438	426	1.129	1.148	11.0%	0	0	(0)	14	14	(0)
1978	37	37	43	6	426	414	1.148	1.168	10.4%	1	0	(1)	42	43	(1)
1979	223	217	258	41	414	402	1.168	1.189	9.5%	4	6	2	258	258	0
1980	82	80	97	17	402	390	1.189	1.210	8.6%	1	3	1	97	97	0
1981	2	2	2	0	390	378	1.210	1.233	8.2%	0	0	(0)	2	2	(0)
1982	40	40	50	10	378	366	1.233	1.256	7.4%	1	0	(1)	49	50	(2)
1983	0				366	354	1.256	1.280	6.8%		0	0			
1984	70	70	92	21	354	342	1.280	1.305	6.2%	1	0	(1)	89	92	(3)
1985	62	62	82	20	342	330	1.305	1.329	5.8%	1	0	(1)	80	82	(3)
1986	29	29	40	10	330	318	1.329	1.355	5.4%	1	0	(1)	38	40	(1)
1987	0				318	306	1.355	1.380	5.0%		0	0			
1988	130	124	175	50	306	294	1.380	1.407	4.7%	2	6	4	177	175	2
1989	0	0	0	0	294	282	1.407	1.436	4.8%	0	0	(0)	0	0	(0)
1990	0				282	270	1.436	1.466	4.5%		0	0			
1991	0				270	258	1.466	1.497	4.2%		0	0			
1992	2	2	3	1	258	246	1.497	1.530	4.2%	0	0	(0)	3	3	(0)
1993	2	2	3	1	246	234	1.530	1.564	3.9%	0	0	(0)	2	3	(0)
1994	1	1	2	1	234	222	1.564	1.600	3.8%	0	0	(0)	2	2	(0)
1995	1	1	2	1	222	210	1.600	1.636	3.6%	0	0	(0)	2	2	(0)
1996	0				210	198	1.636	1.677	3.7%		0	0			
1997	0	0	0	0	198	186	1.677	1.721	3.6%	0	0	(0)	0	0	(0)
1998	16	16	29	12	186	174	1.721	1.766	3.4%	0	0	(0)	28	29	(1)
1999	0				174	162	1.766	1.830	4.3%		0	0			
2000	83	77	147	70	162	150	1.830	1.903	4.4%	3	6	3	150	147	3
2001	0				150	138	1.903	1.985	4.4%		0	0			
2002	0		5	5	138	126	1.985	2.070	4.0%	0	0	(0)	0	5	(5)
2003	0		10	10	126	114	2.070	2.171	4.2%	0	0	(0)	5	10	(5)
2004	65	65	142	76	114	102	2.171	2.315	5.0%	4	0	(4)	135	142	(6)
2005	0		23	23	102	90	2.315	2.546	6.5%	1	0	(1)	16	23	(7)
2006	1	1	33	32	90	78	2.546	2.814	5.8%	2	0	(2)	25	33	(8)
2007	0		40	40	78	66	2.814	3.278	7.2%	3	0	(3)	31	40	(9)
2008	0		52	52	66	54	3.278	3.999	7.3%	4	0	(4)	41	52	(11)
2009	7		69	69	54	42	3.999	7.799	14.0%	10	7	(2)	65	69	(4)
2010	0		84	84	42	30	7.799	38.993	10.5%	9	0	(9)	67	84	(17)
2011	0		93	93	30	18	38.993	7,798.564	2.6%	2	0	(2)	81	93	(11)
2012	0		94	94	18	6	7,798.564	77,985.643	0.0%	0	0	(0)	89	94	(6)
2013	0		97	97	6		77,985.643	0.000	0.0%	0	0	(0)	88	97	(9)
2014							0.000	0.000	0.0%		0	0			
TOTAL	867	839	1,778	939						51	28	(23)	1,675	1,778	(103)
EXLD PRIOR	867	839	1,778	939						51	28	(23)	1,675	1,778	(103)

(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 2, EXHIBIT 9, SHEET 3, COL. 12
(14) FROM 6/30/12 ANALYSIS
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	2	2	2	0	378	366	1.000	1.000	100.0%	0	0	0	2	2	0
1983	0				366	354	1.000	1.000	100.0%	0	0	0	0		
1984	2	2	2	0	354	342	1.000	1.000	100.0%	0	0	0	2	2	0
1985	1	1	1	0	342	330	1.000	1.000	100.0%	0	0	0	1	1	0
1986	2	2	2	0	330	318	1.000	1.000	100.0%	0	0	0	2	2	0
1987	1	1	1	0	318	306	1.000	1.000	100.0%	0	0	0	1	1	0
1988	1	1	1	0	306	294	1.000	1.000	100.0%	0	0	0	1	1	0
1989	0				294	282	1.000	1.000	100.0%	0	0	0	0		
1990	0				282	270	1.000	1.000	100.0%	0	0	0	0		
1991	0				270	258	1.000	1.000	100.0%	0	0	0	0		
1992	1	1	1	0	258	246	1.000	1.000	100.0%	0	0	0	1	1	0
1993	1	1	1	0	246	234	1.000	1.000	100.0%	0	0	0	1	1	0
1994	1	1	1	0	234	222	1.000	1.000	100.0%	0	0	0	1	1	0
1995	1	1	1	0	222	210	1.000	1.003	100.0%	0	0	0	1	1	0
1996	0				210	198	1.003	1.014	76.0%	0	0	0	0		
1997	1	1	1	0	198	186	1.014	1.021	33.1%	0	0	0	1	1	0
1998	2	2	2	0	186	174	1.021	1.033	35.7%	0	0	0	2	2	0
1999	0				174	162	1.033	1.042	19.5%	0	0	0	0		
2000	1	1	1	0	162	150	1.042	1.051	17.5%	0	0	0	1	1	0
2001	0				150	138	1.051	1.074	29.6%	0	0	0	0		
2002	0		3	3	138	126	1.074	1.103	26.3%	1	0	(1)	0	3	(3)
2003	0		3	3	126	114	1.103	1.149	28.3%	1	0	(1)	0	3	(3)
2004	1	1	1	0	114	102	1.149	1.197	20.9%	0	0	0	1	1	0
2005	0		3	3	102	90	1.197	1.299	28.6%	1	0	(1)	0	3	(3)
2006	1	1	2	1	90	78	1.299	1.370	14.7%	0	0	0	2	2	0
2007	0		2	2	78	66	1.370	1.486	17.5%	0	0	0	1	2	(1)
2008	0		2	2	66	54	1.486	1.657	17.5%	0	0	0	1	2	(1)
2009	1		2	2	54	42	1.657	2.776	38.0%	1	1	0	2	2	0
2010	0		2	2	42	30	2.776	15.268	31.5%	1	0	(1)	1	2	(1)
2011	0		2	2	30	18	15.268	15.268	0.0%	0	0	0	2	2	0
2012	0		2	2	18	6	15.268	15.268	0.0%	0	0	0	2	2	0
2013	0		2	2	6		15.268		6.5%	0	0	0	2	2	0
2014	0									0			2		
TOTAL	20	19	43	24						5	1	(4)	33	43	(12)
EXLD PRIOR	20	19	43	24						5	1	(4)	33	43	(12)

(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 2, EXHIBIT 9, SHEET 13, COL. 14
(14) FROM 6/30/12 ANALYSIS
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	10,055,399	2.083	20,942,088	0	0	0.641	2.283	0	0	100%	0	0.000	0.000	0.001
1991	10,728,872	2.022	21,689,651	0	0	0.654	2.206	0	0	100%	0	0.000	0.000	0.001
1992	11,441,482	1.919	21,954,933	3	3	0.668	2.132	4	4	100%	4	0.000	0.000	0.001
1993	11,998,508	1.885	22,621,374	2	2	0.681	2.059	3	3	100%	3	0.000	0.000	0.001
1994	12,083,591	1.825	22,048,532	2	2	0.695	1.990	2	2	100%	2	0.000	0.000	0.001
1995	12,383,967	1.774	21,970,116	2	2	0.709	1.923	2	2	100%	2	0.000	0.000	0.001
1996	12,949,088	1.717	22,232,463	0	0	0.724	1.857	0	0	100%	0	0.000	0.000	0.001
1997	13,596,753	1.644	22,352,179	0	0	0.739	1.795	0	0	100%	0	0.000	0.000	0.001
1998	14,465,333	1.568	22,686,876	28	28	0.754	1.734	36	36	100%	36	0.000	0.000	0.001
1999	15,088,873	1.517	22,896,749	0	0	0.769	1.675	0	0	100%	0	0.000	0.000	0.001
2000	15,809,043	1.467	23,186,938	150	150	0.785	1.619	190	190	100%	190	0.001	0.001	0.001
2001	16,717,138	1.434	23,973,016	0	0	0.801	1.564	0	0	100%	0	0.000	0.000	0.001
2002	17,601,171	1.390	24,464,115	0	0	0.817	1.511	0	0	100%	0	0.000	0.000	0.001
2003	18,004,352	1.348	24,277,502	0	0	0.834	1.460	0	0	100%	0	0.000	0.000	0.001
2004	18,523,800	1.304	24,148,944	140	140	0.851	1.411	169	169	100%	169	0.001	0.001	0.001
2005	18,566,524	1.280	23,758,948	0	0	0.868	1.363	0	0	100%	0	0.000	0.000	0.001
2006	18,918,245	1.246	23,574,590	3	3	0.886	1.317	4	4	100%	4	0.000	0.000	0.001
2007	19,391,569	1.209	23,452,743	0	0	0.904	1.272	0	0	100%	0	0.000	0.000	0.001
2008	19,805,485	1.169	23,147,670	0	0	0.922	1.229	0	0	100%	0	0.000	0.000	0.001
2009	19,727,413	1.141	22,503,303	29	29	0.941	1.188	32	32	100%	32	0.000	0.000	0.001
2010	19,224,772	1.129	21,710,635	0	0	0.960	1.148	0	0	100%	0	0.000	0.000	0.001
2011	18,522,515	1.093	20,240,053	0	0	0.980	1.109	0	0	100%	0	0.000	0.000	0.001
2012	17,714,507	1.061	18,793,320	0	0	1.000	1.071	0	0	100%	0	0.000	0.000	0.001
2013	17,602,614	1.030	18,130,692	0	0	1.000	1.035	0	0	100%	0	0.000	0.000	0.001
2014		1.000				1.000	1.000	0	0	0%	0			0.001

	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:	0.001	

(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 2, EXHIBIT 9, SHEET 4, COL. 4	(11)	= (8) x (10) + (9) x [1.0 - (10)]
(5)	SECTION 2, EXHIBIT 9, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
COMPENSATION

ADDITIONAL AWARDS

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	1.001	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	1.218	1.218	1.218
1978	426	426	438	1.141	1.125	1.141	1.141	1.125	1.141	1.000	1.000	1.000	1.218	1.218	1.218
1979	414	414	426	1.157	1.141	1.157	1.157	1.141	1.157	1.000	1.000	1.000	1.218	1.218	1.218
1980	402	402	414	1.175	1.157	1.175	1.175	1.157	1.175	1.000	1.000	1.000	1.218	1.218	1.218
1981	390	390	402	1.194	1.175	1.194	1.194	1.175	1.194	1.000	1.000	1.000	1.218	1.218	1.218
1982	378	378	390	1.215	1.194	1.215	1.215	1.194	1.215	1.000	1.000	1.000	1.218	1.218	1.218
1983	366	366	378	1.239	1.215	1.239	1.239	1.215	1.239	1.000	1.000	1.000	1.240	1.218	1.240
1984	354	354	366	1.262	1.239	1.262	1.262	1.239	1.262	1.000	1.000	1.000	1.259	1.240	1.259
1985	342	342	354	1.286	1.262	1.286	1.286	1.262	1.286	1.000	1.000	1.000	1.279	1.259	1.279
1986	330	330	342	1.310	1.286	1.310	1.310	1.286	1.310	1.000	1.000	1.000	1.300	1.279	1.300
1987	318	318	330	1.335	1.310	1.335	1.335	1.310	1.335	1.000	1.000	1.000	1.322	1.300	1.322
1988	306	306	318	1.361	1.335	1.361	1.361	1.335	1.361	1.000	1.000	1.000	1.346	1.322	1.346
1989	294	294	306	1.387	1.361	1.387	1.387	1.361	1.387	1.000	1.000	1.000	1.369	1.346	1.369
1990	282	282	294	1.418	1.387	1.418	1.418	1.387	1.418	1.000	1.000	1.000	1.401	1.369	1.401
1991	270	270	282	1.445	1.418	1.445	1.445	1.418	1.445	1.000	1.000	1.000	1.425	1.401	1.425
1992	258	258	270	1.475	1.445	1.475	1.475	1.445	1.475	1.000	1.000	1.000	1.451	1.425	1.451
1993	246	246	258	1.505	1.475	1.505	1.505	1.475	1.505	1.000	1.000	1.000	1.479	1.451	1.479
1994	234	234	246	1.536	1.505	1.536	1.536	1.505	1.536	1.000	1.000	1.000	1.511	1.479	1.511
1995	222	222	234	1.573	1.536	1.573	1.573	1.536	1.573	1.000	1.000	1.000	1.541	1.511	1.541
1996	210	210	222	1.609	1.573	1.609	1.609	1.573	1.609	1.004	1.000	1.004	1.572	1.541	1.572
1997	198	198	210	1.652	1.609	1.652	1.652	1.609	1.652	1.014	1.004	1.014	1.596	1.572	1.596
1998	186	186	198	1.696	1.652	1.696	1.696	1.652	1.696	1.021	1.014	1.021	1.623	1.596	1.623
1999	174	174	186	1.741	1.696	1.741	1.741	1.696	1.741	1.034	1.021	1.034	1.648	1.623	1.648
2000	162	162	174	1.802	1.741	1.802	1.802	1.741	1.802	1.047	1.034	1.047	1.700	1.648	1.700
2001	150	150	162	1.880	1.802	1.880	1.880	1.802	1.880	1.052	1.047	1.052	1.767	1.700	1.767
2002	138	138	150	1.960	1.880	1.960	1.960	1.880	1.960	1.070	1.052	1.070	1.812	1.767	1.812
2003	126	126	138	2.047	1.960	2.047	2.047	1.960	2.047	1.109	1.070	1.109	1.821	1.812	1.821
2004	114	114	126	2.145	2.047	2.145	2.145	2.047	2.145	1.147	1.109	1.147	1.858	1.821	1.858
2005	102	102	114	2.306	2.145	2.306	2.306	2.145	2.306	1.195	1.147	1.195	1.923	1.858	1.923
2006	90	90	102	2.536	2.306	2.536	2.536	2.306	2.536	1.290	1.195	1.290	1.893	1.923	1.893
2007	78	78	90	2.803	2.536	2.803	2.803	2.536	2.803	1.338	1.290	1.338	2.017	1.893	2.017
2008	66	66	78	3.251	2.803	3.251	3.251	2.803	3.251	1.438	1.338	1.438	2.161	2.017	2.161
2009	54	54	66	3.983	3.251	3.983	3.983	3.251	3.983	1.604	1.438	1.604	2.369	2.161	2.369
2010	42	42	54	7.666	3.983	7.666	7.666	3.983	7.666	2.726	1.604	2.726	2.434	2.369	2.434
2011	30	30	42	38.332	7.666	38.332	38.332	7.666	38.332	14.993	2.726	14.993	1.292	2.434	1.292
2012	18	18	30	7,666.402	38.332	7,666.402	7,666.402	38.332	7,666.402	14.993	14.993	14.993	64.586	1.292	64.586
2013	6	6	18	76,664.021	7,666.402	76,664.021	76,664.021	7,666.402	76,664.021	14.993	14.993	14.993	645.865	64.586	645.865

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 2, EXHIBIT 9, SHEET 23; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 2, EXHIBIT 9, SHEET 23; SELECTED CUM. BASED ON (3)
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)
(7) FROM SECTION 2, EXHIBIT 9, SHEET 24; SELECTED CUM. BASED ON (2)
(8) FROM SECTION 2, EXHIBIT 9, SHEET 24; SELECTED CUM. BASED ON (3)
(9) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)
(10) FROM SECTION 2, EXHIBIT 9, SHEET 29; SELECTED CUM. BASED ON (2)
(11) FROM SECTION 2, EXHIBIT 9, SHEET 29; SELECTED CUM. BASED ON (3)
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)
(13) FROM SECTION 2, EXHIBIT 9, SHEET 30; SELECTED CUM. BASED ON (2)
(14) FROM SECTION 2, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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			
1984	354	354	366			
1985	342	342	354			
1986	330	330	342			
1987	318	318	330			
1988	306	306	318			
1989	294	294	306			
1990	282	282	294			
1991	270	270	282			
1992	258	258	270			
1993	246	246	258			
1994	234	234	246			
1995	222	222	234			
1996	210	210	222			
1997	198	198	210			
1998	186	186	198			
1999	174	174	186			
2000	162	162	174			
2001	150	150	162			
2002	138	138	150			
2003	126	126	138			
2004	114	114	126			
2005	102	102	114			
2006	90	90	102			
2007	78	78	90			
2008	66	66	78			
2009	54	54	66			
2010	42	42	54			
2011	30	30	42			
2012	18	18	30			
2013	6	6	18			

(1)	AGE
(2) & (3)	BASED ON TRIANGLE AGES NEAREST TO (1)
(4)	FROM SECTION 2, EXHIBIT 9, SHEET 38; SELECTED CUM. BASED ON (2)
(5)	FROM SECTION 2, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	0	0	0	0	2	3	6	10	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12
1978	0	0	0	0	0	0	2	3	6	10	10	10	10	10	10	10	15	15	15	15	15	21	22	24	26	27	29	31	32	34	36	37	37	37	37	37		37
1979	0	0	0	0	0	0	2	4	8	16	23	31	39	47	55	64	72	80	93	101	112	120	129	137	148	159	169	176	182	189	196	203	210	217	223			223
1980	0	0	0	0	0	0	2	5	8	12	15	17	18	18	18	23	29	39	42	45	47	50	53	56	58	61	64	66	69	72	74	77	80	82				82
1981	0	0	0	0	0	0	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2					2
1982	0	0	0	0	0	0	5	10	14	18	21	25	29	33	37	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40						40
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	7	7	7	7	57	64	69	70	70	70	70	70	70	70	70	70	70	70	70	70	70	70	70	70								70
1985	0	0	0	0	0	0	0	0	16	31	37	41	45	48	51	51	51	51	51	61	62	62	62	62	62	62	62	62	62									62
1986	0	0	0	0	0	0	15	18	18	18	18	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29										29
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	28	31	32	42	43	43	45	51	57	64	70	76	82	88	94	100	106	112	118	124	130												130
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													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	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2																2
1993	0	0	0	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2																	2
1994	0	0	0	0	0	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1																		1
1995	0	0	0	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1																			1
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																					0
1998	0	0	5	8	16	16	16	16	16	16	16	16	16	16	16	16																						16
1999	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																							-
2000	0	0	0	18	27	33	40	46	52	59	65	71	77	83																								83
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	59	59	65	65	65																												65
2005	0	0	0	0	0	0	0	0	0																													-
2006	0	0	0	1	1	1	1	1																														1
2007	0	0	0	0	0	0	0																															-
2008	0	0	0	0	0	0																																-
2009	0	0	0	0	7																																	7
2010	0	0	0	0																																		-
2011	0	0	0																																			-
2012	0	0																																				-
2013	0																																					-
																																						867

AGE-TO-AGE DEVELOPMENT FACTORS

	6-Ult	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							1.731	1.830	1.736	1.157	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	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							1.731	1.830	1.501	1.000	1.000	1.000	1.000	1.000	1.000	1.598	1.000	1.000	1.000	1.000	1.351	1.082	1.076	1.070	1.066	1.062	1.060	1.055	1.052	1.049	1.033	1.000	1.000	1.000	1.000			
1979							1.731	2.059	2.091	1.435	1.327	1.270	1.208	1.172	1.147	1.128	1.114	1.162	1.088	1.112	1.073	1.068	1.067	1.082	1.072	1.060	1.041	1.039	1.038	1.036	1.035	1.034	1.033	1.029				
1980							1.994	1.716	1.409	1.279	1.163	1.039	1.013	1.000	1.231	1.264	1.374	1.068	1.066	1.060	1.059	1.053	1.051	1.048	1.048	1.044	1.042	1.040	1.039	1.037	1.036	1.035	1.034					
1981							1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
1982							1.761	1.428	1.285	1.220	1.180	1.153	1.132	1.117	1.080	1.000	1.000	1.000	1.000	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																																						
1984							1.000	1.000	1.000	7.699	1.112	1.083	1.024	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
1985									1.913	1.170	1.126	1.102	1.067	1.050	1.004	1.000	1.000	1.000	1.202	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
1986							1.195	1.001	1.012	1.000	1.619	1.000	1.000	1.000	1.000	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																																						
1988						1.093	1.043	1.311	1.032	1.000	1.035	1.146	1.117	1.113	1.098	1.086	1.082	1.073	1.068	1.064	1.060	1.057	1.054	1.051	1.048													
1989				1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	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																																						
1991																																						
1992						1.270	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	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	1.000	1.000	1.000	1.000	1.000	1.000																		
1994						1.000	1.000	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				1.000	1.000	1.000	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																																						
1997				1.000	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			1.439	2.059	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.013	1.000	1.000	1.000																							
1999																																						
2000				1.460	1.236	1.209	1.152	1.132	1.117	1.105	1.095	1.086	1.080																									
2001																																						
2002																																						
2003																																						
2004						1.000	1.107	1.001	1.000																													
2005																																						
2006				1.000	1.000	1.000	1.000																															
2007																																						
2008																																						
2009																																						
2010																																						
2011																																						
2012																																						
3 Yr Avg			1.439	1.506	1.079	1.070	1.086	1.044	1.039	1.035	1.032	1.033	1.027	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.020	1.019	1.018	1.017	1.016	1.000	1.000	1.000	1.000	1.012	1.012	1.023	1.022	1.010	1.000	1.000		
5 Yr Avg			1.439	1.304	1.047	1.042	1.052	1.027	1.023	1.021	1.019	1.020	1.016	1.000	1.000	1.000	1.000	1.000	1.014	1.013	1.012	1.011	1.011	1.010	1.010	1.000	1.000	1.008	1.015	1.025	1.021	1.014	1.017	1.010	1.000	1.000		
7 Yr Avg			1.439	1.217	1.034	1.030	1.037	1.019	1.017	1.015	1.014	1.014	1.011	1.000	1.000	1.012	1.012	1.010	1.039	1.010	1.009	1.008	1.008	1.007	1.014	1.015	1.012	1.019	1.018	1.021	1.017	1.014	1.017	1.010	1.000	1.000		
3 Yr Wtd					1.000	1.000	1.105	1.001	1.000		1.095	1.086	1.066	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.054	1.051	1.039	1.000	1.000	1.000	1.000	1.000	1.023	1.034	1.029	1.023	1.000	1.000		
5 Yr Wtd				6.710	48.158	1.000	1.105	1.001	1.052	1.105	1.076	1.073	1.066	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.059	1.057	1.042	1.029	1.021	1.000	1.000	1.000	1.015	1.032	1.031	1.029	1.028	1.023	1.000	1.000		
10 Yr Wtd				1.795	3.325	1.064	1.106	1.048	1.045	1.080	1.072	1.068	1.062	1.000	1.000	1.079	1.076	1.051	1.094	1.025	1.023	1.020	1.019	1.023	1.036	1.031	1.024	1.025	1.028	1.032	1.030	1.029	1.028	1.023	1.000	1.000		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
PA Sel.	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	
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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																										12	12	12	12	12	12	12	12	12	12	12	12	12
1978																									26	27	29	31	32	34	36	37	37	37	37	37		37
1979																								137	148	159	169	176	182	189	196	203	210	217	223			223
1980																							53	56	58	61	64	66	69	72	74	77	80	82				82
1981																						2	2	2	2	2	2	2	2	2	2	2	2					2
1982																					40	40	40	40	40	40	40	40	40	40	40	40						40
1983																				0	0	0	0	0	0	0	0	0	0	0	0							-
1984																			70	70	70	70	70	70	70	70	70	70	70	70								70
1985																		51	51	61	62	62	62	62	62	62	62	62	62									62
1986																	29	29	29	29	29	29	29	29	29	29	29	29										29
1987																0	0	0	0	0	0	0	0	0	0	0	0											-
1988															64	70	76	82	88	94	100	106	112	118	124	130												130
1989														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														-
1991												0	0	0	0	0	0	0	0	0	0	0	0															-
1992											2	2	2	2	2	2	2	2	2	2	2	2																2
1993										2	2	2	2	2	2	2	2	2	2	2	2																	2
1994									1	1	1	1	1	1	1	1	1	1	1	1																		1
1995								1	1	1	1	1	1	1	1	1	1	1	1																			1
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																					0
1998					16	16	16	16	16	16	16	16	16	16	16	16																						16
1999				0	0	0	0	0	0	0	0	0	0	0	0																							-
2000			0	18	27	33	40	46	52	59	65	71	77	83																								83
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	59	59	65	65	65																												65
2005	0	0	0	0	0	0	0	0	0																													-
2006	0	0	0	1	1	1	1	1																														1
2007	0	0	0	0	0	0	0																															-
2008	0	0	0	0	0	0																																-
2009	0	0	0	0	7																																	7
2010	0	0	0	0																																		-
2011	0	0	0																																			-
2012	0	0																																				-
2013	0																																					-
																																						867

AGE-TO-AGE DEVELOPMENT FACTORS

	6-Ult	18-Ult	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																									1.066	1.062	1.060	1.055	1.052	1.049	1.033	1.000	1.000	1.000	1.000			
1979																								1.082	1.072	1.060	1.041	1.039	1.038	1.036	1.035	1.034	1.033	1.029				
1980																							1.051	1.048	1.048	1.044	1.042	1.040	1.039	1.037	1.036	1.035	1.034					
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																																						
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	1.202	1.006	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																																						
1988															1.098	1.086	1.082	1.073	1.068	1.064	1.060	1.057	1.054	1.051	1.048													
1989														1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000														
1990																																						
1991																																						
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									1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																			
1995								1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																				
1996																																						
1997						1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																						
1998					1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.013	1.000	1.000	1.000																							
1999																																						
2000				1.460	1.236	1.209	1.152	1.132	1.117	1.105	1.095	1.086	1.080																									
2001																																						
2002																																						
2003																																						
2004						1.000	1.107	1.001	1.000																													
2005																																						
2006				1.000	1.000	1.000	1.000																															
2007																																						
2008																																						
2009																																						
2010																																						
2011																																						
2012																																						
3 Yr Avg				1.230	1.079	1.070	1.086	1.044	1.039	1.035	1.032	1.033	1.027	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.020	1.019	1.018	1.017	1.016	1.000	1.000	1.000	1.000	1.012	1.012	1.000	1.022	1.010	1.000	1.000		
5 Yr Avg				1.230	1.079	1.042	1.052	1.027	1.023	1.021	1.019	1.020	1.016	1.000	1.000	1.000	1.000	1.000	1.014	1.013	1.012	1.011	1.011	1.010	1.010	1.000	1.000	1.008	1.015	1.025	1.021	1.014	1.017	1.010	1.000	1.000		
7 Yr Avg				1.230	1.079	1.042	1.052	1.027	1.019	1.017	1.014	1.014	1.011	1.000	1.000	1.012	1.012	1.010	1.039	1.010	1.009	1.008	1.008	1.007	1.014	1.015	1.012	1.019	1.018	1.021	1.017	1.014	1.017	1.010	1.000	1.000		
3 Yr Wtd					1.000	1.000	1.105	1.001	1.000		1.095	1.086	1.066	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.054	1.051	1.039	1.000	1.000	1.000	1.000	1.000	1.023	1.034	1.029	1.023	1.000	1.000		
5 Yr Wtd				6.710	48.158	1.000	1.105	1.001	1.052	1.105	1.076	1.073	1.066	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.059	1.057	1.042	1.029	1.021	1.000	1.000	1.000	1.015	1.032	1.031	1.029	1.028	1.023	1.000	1.000		
10 Yr Wtd				1.795	3.325	1.064	1.106	1.048	1.045	1.080	1.072	1.068	1.062	1.000	1.000	1.079	1.076	1.051	1.094	1.025	1.023	1.020	1.019	1.023	1.036	1.031	1.024	1.025	1.028	1.032	1.030	1.029	1.028	1.023	1.000	1.000		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
PA Sel.	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	1.112
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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																																						
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																																						
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																																						
1991																																						
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																																						
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																																						
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%
2001																																						
2002																																						
2003																																						
2004						100.0%	100.0%	100.0%	100.0%	100.0%																												100.0%
2005																																						
2006				100.0%	100.0%	100.0%	100.0%	100.0%																														100.0%
2007																																						
2008																																						
2009					100.0%																																	100.0%
2010																																						
2011																																						
2012																																						
2013																																						

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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%	0.00%	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%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	16,808,668
1978	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%	0.01%	0.01%	0.01%	0.01%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%		16,737,992
1979	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.02%	0.02%	0.03%	0.03%	0.04%	0.04%	0.05%	0.06%	0.06%	0.07%	0.07%	0.08%	0.08%	0.09%	0.09%	0.10%	0.10%	0.11%	0.11%	0.12%	0.00%	0.00%	0.00%	0.00%			16,773,433
1980	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%	0.02%	0.02%	0.02%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.04%	0.04%	0.04%	0.04%	0.04%	0.00%	0.00%	0.00%				17,448,182
1981	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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%					16,998,954
1982	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.02%	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%	0.00%						17,167,821
1983	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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%							17,314,056
1984	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.03%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%								17,396,710
1985	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	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%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%									18,364,828
1986	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	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%										18,846,257
1987	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%	0.00%	0.00%	0.00%	0.00%											19,875,240
1988	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.02%	0.02%	0.02%	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%	0.06%	0.06%	0.06%	0.07%												19,660,304
1989	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%	0.00%	0.00%													20,371,910
1990	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%	0.00%														20,942,088
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%															21,689,651
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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																21,954,933
1993	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%																	22,621,374
1994	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%																		22,048,532
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%	0.00%																			21,970,116
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%	0.00%	0.00%																				22,232,463
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%	0.00%	0.00%																					22,352,179
1998	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%																						22,686,876
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%	0.00%	0.00%																							22,896,749
2000	0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.02%	0.02%	0.02%	0.03%	0.03%	0.03%	0.03%	0.04%																								23,186,938
2001	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%																									23,973,016
2002	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																										24,464,115
2003	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																											24,277,502
2004	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.02%	0.03%	0.03%	0.03%																												24,148,944
2005	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																													23,758,948
2006	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																														23,574,590
2007	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																															23,452,743
2008	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																																23,147,670
2009	0.00%	0.00%	0.00%	0.00%	0.00%																																	22,503,303
2010	0.00%	0.00%	0.00%	0.00%																																		21,710,635
2011	0.00%	0.00%	0.00%																																			20,240,053
2012	0.00%	0.00%																																				18,793,320
2013	0.00%																																					18,130,692

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																										0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	16,808,668
1978																									0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%		16,737,992
1979																								0.08%	0.09%	0.09%	0.10%	0.10%	0.11%	0.11%	0.12%	0.00%	0.00%	0.00%	0.00%			16,773,433
1980																							0.03%	0.03%	0.03%	0.03%	0.04%	0.04%	0.04%	0.04%	0.04%	0.00%	0.00%	0.00%				17,448,182
1981																						0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%					16,998,954
1982																					0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.00%						17,167,821
1983																				0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%							17,314,056
1984																			0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%								17,396,710
1985																		0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%									18,364,828
1986																	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%										18,846,257
1987																0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%											19,875,240
1988															0.03%	0.04%	0.04%	0.04%	0.04%	0.05%	0.05%	0.05%	0.06%	0.06%	0.06%	0.07%												19,660,304
1989														0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%													20,371,910
1990													0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%														20,942,088
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%															21,689,651
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%																21,954,933
1993										0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																	22,621,374
1994									0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																		22,048,532
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%																			21,970,116
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%																				22,232,463
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%																					22,352,179
1998					0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%																						22,686,876
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%																							22,896,749
2000			0.00%	0.01%	0.01%	0.01%	0.02%	0.02%	0.02%	0.03%	0.03%	0.03%	0.03%	0.04%																								23,186,938
2001		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																									23,973,016
2002	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																										24,464,115
2003	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																											24,277,502
2004	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.02%	0.03%	0.03%	0.03%																												24,148,944
2005	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																													23,758,948
2006	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																														23,574,590
2007	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																															23,452,743
2008	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																																23,147,670
2009	0.00%	0.00%	0.00%	0.00%	0.00%																																	22,503,303
2010	0.00%	0.00%	0.00%	0.00%																																		21,710,635
2011	0.00%	0.00%	0.00%																																			20,240,053
2012	0.00%	0.00%																																				18,793,320
2013	0.00%																																					18,130,692

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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		1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2						2
1983																																						
1984	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2								2
1985		1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1									1
1986	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2										2
1987		1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1											1
1988		1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1												1
1989																																						
1990																																						
1991																																						
1992					1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1																1
1993				1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1																	1
1994						1	1	1	1	1	1	1	1	1	1	1	1	1	1	1																		1
1995				1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1																			1
1996																																						
1997				1	1	1	1	1	1	1	1	1	1	1	1	1	1																					1
1998			1	1	2	2	2	2	2	2	2	2	2	2	2	2																						2
1999																																						
2000				1	1	1	1	1	1	1	1	1	1	1																								1
2001																																						
2002																																						
2003																																						
2004						1	1	1	1	1																												1
2005																																						
2006				1	1	1	1	1																														1
2007																																						
2008																																						
2009					1																																	1
2010																																						
2011																																						
2012																																						
2013																																						
																																						20

AGE-TO-AGE DEVELOPMENT FACTORS

	6-Ult	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	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																																						
1984	2.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
1985		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	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	2.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	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		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	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		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	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																																						
1990																																						
1991																																						
1992					1.000	1.000	1.000	1.000	1.000	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				1.000	1.000	1.000	1.000	1.000	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						1.000	1.000	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				1.000	1.000	1.000	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																																						
1997				1.000	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			1.000	2.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																							
1999																																						
2000				1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																									
2001																																						
2002																																						
2003																																						
2004						1.000	1.000	1.000	1.000																													
2005																																						
2006				1.000	1.000	1.000	1.000																															
2007																																						
2008																																						
2009																																						
2010																																						
2011																																						
2012																																						
3 Yr Avg	2.000	1.000	1.000	1.333	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	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	2.000	1.000	1.000	1.200	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	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	2.000	1.167	1.000	1.143	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	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						1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	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						1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	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						1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	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	1.000	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
PA Sel.	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	
Selected	1.000	1.000	5.500	1.700	1.115	1.075	1.037	1.080	1.042	1.034	1.036	1.018	1.004	1.013	1.012	1.007	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							
Cumulative	14.993	14.993	14.993	2.726	1.604	1.438	1.338	1.290	1.195	1.147	1.109	1.070	1.052	1.047	1.034	1.021	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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	0	0	0	2,728	4,805	6,860	8,812	10,749	12,686	14,623	16,560	18,497	19,982	19,982	19,982	19,982	19,982	19,982	19,982	19,982	19,982	19,982	19,982	19,982	19,982	19,982	19,982	19,982	19,982						19,982
1983																																						
1984	0	0	0	0	0	0	3,713	3,713	3,713	3,713	28,587	31,803	34,430	35,241	35,241	35,241	35,241	35,241	35,241	35,241	35,241	35,241	35,241	35,241	35,241	35,241	35,241	35,241	35,241	35,241								35,241
1985		0	0	0	0	0	0	0	16,373	31,316	36,639	41,241	45,464	48,498	50,922	51,150	51,150	51,150	51,153	61,482	61,836	61,836	61,836	61,836	61,836	61,836	61,836	61,836	61,836									61,836
1986	0	0	0	0	0	0	7,488	8,948	8,956	9,065	9,065	14,678	14,678	14,678	14,678	14,678	14,678	14,678	14,678	14,678	14,678	14,678	14,678	14,678	14,678	14,678	14,678	14,678										14,678
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											-
1988		0	0	0	0	27,995	30,602	31,911	41,844	43,181	43,181	44,673	51,191	57,197	63,665	69,902	75,908	82,145	88,151	94,157	100,163	106,169	112,175	118,181	124,187	130,193												130,193
1989																																						
1990																																						
1991																																						
1992					0	1,500	1,905	1,905	1,905	1,905	1,905	1,905	1,905	1,905	1,905	1,905	1,905	1,905	1,905	1,905	1,905	1,905																1,905
1993				1,636	1,636	1,636	1,636	1,636	1,636	1,636	1,636	1,636	1,636	1,636	1,636	1,636	1,636	1,636	1,636	1,636	1,636																	1,636
1994						1,000	1,000	1,000	1,000	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				1,046	1,046	1,046	1,046	1,046	1,046	1,046	1,046	1,046	1,046	1,046	1,046	1,046	1,046	1,046	1,046																			1,046
1996																																						
1997				150	150	150	150	150	150	150	150	150	150	150	150	150	150																					150
1998			5,425	7,806	8,035	8,035	8,035	8,035	8,035	8,035	8,035	8,035	8,143	8,143	8,143	8,143																						8,143
1999																																						
2000				18,427	26,909	33,270	40,239	46,365	52,491	58,616	64,742	70,867	76,993	83,119																								83,119
2001																																						
2002																																						
2003																																						
2004						59,126	59,126	65,443	65,481	65,481																												65,481
2005																																						
2006				1,254	1,254	1,254	1,254	1,254																														1,254
2007																																						
2008																																						
2009					7,159																																	7,159
2010																																						
2011																																						
2012																																						
2013																																						

AGE-TO-AGE DEVELOPMENT FACTORS

	6-Ult	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							1.761	1.428	1.285	1.220	1.180	1.153	1.132	1.117	1.080	1.000	1.000	1.000	1.000	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																																						
1984							1.000	1.000	1.000	7.699	1.112	1.083	1.024	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
1985									1.913	1.170	1.126	1.102	1.067	1.050	1.004	1.000	1.000	1.000	1.202	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
1986							1.195	1.001	1.012	1.000	1.619	1.000	1.000	1.000	1.000	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																																						
1988						1.093	1.043	1.311	1.032	1.000	1.035	1.146	1.117	1.113	1.098	1.086	1.082	1.073	1.068	1.064	1.060	1.057	1.054	1.051	1.048													
1989																																						
1990																																						
1991																																						
1992						1.270	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	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	1.000	1.000	1.000	1.000	1.000	1.000																		
1994						1.000	1.000	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				1.000	1.000	1.000	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																																						
1997				1.000	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			1.439	1.029	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.013	1.000	1.000	1.000																							
1999																																						
2000				1.460	1.236	1.209	1.152	1.132	1.117	1.105	1.095	1.086	1.080																									
2001																																						
2002																																						
2003																																						
2004						1.000	1.107	1.001	1.000																													
2005																																						
2006				1.000	1.000	1.000	1.000																															
2007																																						
2008																																						
2009																																						
2010																																						
2011																																						
2012																																						
3 Yr Avg			1.439	1.163	1.079	1.070	1.086	1.044	1.039	1.035	1.032	1.033	1.027	1.000	1.000	1.000	1.000	1.000	1.000	1.021	1.020	1.019	1.018	1.017	1.016	1.000	1.000	1.000	1.000	1.000	1.000							
5 Yr Avg			1.439	1.098	1.047	1.042	1.052	1.027	1.023	1.021	1.019	1.020	1.016	1.000	1.000	1.000	1.016	1.015	1.014	1.014	1.012	1.011	1.011	1.010	1.010	1.000	1.000	1.000	1.000	1.000	1.000							
7 Yr Avg			1.439	1.082	1.039	1.030	1.037	1.019	1.017	1.015	1.014	1.014	1.011	1.016	1.014	1.012	1.012	1.010	1.039	1.010	1.010	1.011	1.011	1.010	1.010	1.000	1.000	1.000	1.000	1.000	1.000							
3 Yr Wtd						1.074	1.124	1.051	1.049	1.092	1.084	1.079	1.072	1.000	1.000	1.000	1.000	1.000	1.000	1.061	1.059	1.050	1.047	1.045	1.043	1.000	1.000	1.000	1.000	1.000	1.000							
5 Yr Wtd						1.068	1.114	1.051	1.048	1.089	1.082	1.077	1.070	1.000	1.000	1.000	1.077	1.068	1.065	1.053	1.034	1.028	1.027	1.026	1.025	1.000	1.000	1.000	1.000	1.000	1.000							
10 Yr Wtd						1.074	1.095	1.102	1.043	1.049	1.101	1.089	1.077	1.066	1.045	1.034	1.031	1.029	1.076	1.028	1.026	1.025	1.025	1.024	1.023	1.000	1.000	1.000	1.000	1.000	1.000							TAIL
Prior FY	10.000	200.000	0.909	1.164	1.094	1.074	1.048	1.013	1.024	1.006	1.016	1.021	1.031	1.028	1.014	1.019	1.014	1.020	1.023	1.022	1.022	1.021	1.021	1.021	1.019	1.019	1.019	1.019	1.019	1.019								1.256
PA Sel.	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							
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	645.865	64.586	1.292	2.434	2.369	2.161	2.017	1.893	1.923	1.858	1.821	1.812	1.767	1.700	1.648	1.623	1.596	1.572	1.541	1.511	1.479	1.451	1.425	1.401	1.369	1.346	1.322	1.300	1.279	1.259	1.240	1.218	1.218	1.218	1.218	1.218	1.218	1.218

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	0	0	0	0	2,728	4,805	6,860	8,812	10,749	12,686	14,623	16,560	18,497	19,982	19,982	19,982	19,982	19,982	19,982	19,982	19,982	19,982	19,982	19,982	19,982	19,982	19,982	19,982	19,982	19,982						19,982
1983																																						
1984	0	0	0	0	0	0	3,713	3,713	3,713	3,713	28,587	31,803	34,430	35,241	35,241	35,241	35,241	35,241	35,241	35,241	35,241	35,241	35,241	35,241	35,241	35,241	35,241	35,241	35,241	35,241								35,241
1985	0	0	0	0	0	0	0	0	16,373	31,316	36,639	41,241	45,464	48,498	50,922	51,150	51,150	51,150	51,153	61,482	61,836	61,836	61,836	61,836	61,836	61,836	61,836	61,836	61,836									61,836
1986	0	0	0	0	0	0	7,488	8,948	8,956	9,065	9,065	14,678	14,678	14,678	14,678	14,678	14,678	14,678	14,678	14,678	14,678	14,678	14,678	14,678	14,678	14,678	14,678	14,678										14,678
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	27,995	30,602	31,911	41,844	43,181	43,181	44,673	51,191	57,197	63,665	69,902	75,908	82,145	88,151	94,157	100,163	106,169	112,175	118,181	124,187	130,193												130,193
1989																																						
1990																																						
1991																																						
1992	0	0	0	0	0	1,500	1,905	1,905	1,905	1,905	1,905	1,905	1,905	1,905	1,905	1,905	1,905	1,905	1,905	1,905	1,905	1,905																1,905
1993	0	0	0	1,636	1,636	1,636	1,636	1,636	1,636	1,636	1,636	1,636	1,636	1,636	1,636	1,636	1,636	1,636	1,636	1,636	1,636																	1,636
1994	0	0	0	0	0	1,000	1,000	1,000	1,000	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	0	0	0	1,046	1,046	1,046	1,046	1,046	1,046	1,046	1,046	1,046	1,046	1,046	1,046	1,046	1,046	1,046	1,046																			1,046
1996																																						
1997	0	0	0	150	150	150	150	150	150	150	150	150	150	150	150	150	150																					150
1998	0	0	2,713	3,903	8,035	8,035	8,035	8,035	8,035	8,035	8,035	8,035	8,143	8,143	8,143	8,143																						8,143
1999																																						
2000	0	0	0	18,427	26,909	33,270	40,239	46,365	52,491	58,616	64,742	70,867	76,993	83,119																								83,119
2001																																						
2002																																						
2003																																						
2004	0	0	0	0	0	59,126	59,126	65,443	65,481	65,481																												65,481
2005																																						
2006	0	0	0	627	627	627	627	627																														627
2007	0	0	0	0	0	0	0																															-
2008	0	0	0	0	0	0																																-
2009	0	0	0	0	3,579																																	3,579
2010	0	0	0	0																																		-
2011	0	0	0																																			-
2012	0	0																																				-
2013	0																																					-

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																					19,982	19,982	19,982	19,982	19,982	19,982	19,982	19,982	19,982	19,982	19,982	19,982						19,982
1983																																						
1984																			35,241	35,241	35,241	35,241	35,241	35,241	35,241	35,241	35,241	35,241	35,241	35,241								35,241
1985																		51,150	51,153	61,482	61,836	61,836	61,836	61,836	61,836	61,836	61,836	61,836	61,836									61,836
1986																	14,678	14,678	14,678	14,678	14,678	14,678	14,678	14,678	14,678	14,678	14,678	14,678										14,678
1987																0	0	0	0	0	0	0	0	0	0	0	0											-
1988															63,665	69,902	75,908	82,145	88,151	94,157	100,163	106,169	112,175	118,181	124,187	130,193												130,193
1989																																						
1990																																						
1991																																						
1992											1,905	1,905	1,905	1,905	1,905	1,905	1,905	1,905	1,905	1,905	1,905	1,905																1,905
1993										1,636	1,636	1,636	1,636	1,636	1,636	1,636	1,636	1,636	1,636	1,636	1,636																	1,636
1994									1,000	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								1,046	1,046	1,046	1,046	1,046	1,046	1,046	1,046	1,046	1,046	1,046	1,046																			1,046
1996																																						
1997						150	150	150	150	150	150	150	150	150	150	150	150																					150
1998					8,035	8,035	8,035	8,035	8,035	8,035	8,035	8,035	8,143	8,143	8,143	8,143																						8,143
1999																																						
2000				18,427	26,909	33,270	40,239	46,365	52,491	58,616	64,742	70,867	76,993	83,119																								83,119
2001																																						
2002																																						
2003																																						
2004						59,126	59,126	65,443	65,481	65,481																												65,481
2005																																						
2006				1,254	1,254	1,254	1,254	1,254																														1,254
2007																																						
2008																																						
2009					7,159																																	7,159
2010																																						
2011																																						
2012																																						
2013																																						

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																																						
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																																						
1990																																						
1991																																						
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																																						
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																																						
2000				0	0	0	0	0	0	0	0	0	0	0																								-
2001																																						
2002																																						
2003																																						
2004						0	0	0	0	0																												-
2005																																						
2006				0	0	0	0	0																														-
2007																																						
2008																																						
2009					0																																	-
2010																																						
2011																																						
2012																																						
2013																																						

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																																						16,808,668
1978																																						16,737,992
1979																																						16,773,433
1980																																						17,448,182
1981																																						16,998,954
1982		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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%						17,167,821
1983																																						17,314,056
1984	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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%								17,396,710
1985		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%	0.00%	0.00%	0.00%	0.00%	0.00%									18,364,828
1986	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%	0.00%	0.00%	0.00%	0.00%	0.00%										18,846,257
1987		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%	0.00%	0.00%	0.00%											19,875,240
1988		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%	0.00%	0.00%												19,660,304
1989																																						20,371,910
1990																																						20,942,088
1991																																						21,689,651
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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																21,954,933
1993				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%																	22,621,374
1994						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%																		22,048,532
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%																			21,970,116
1996																																						22,232,463
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%																					22,352,179
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%																						22,686,876
1999																																						22,896,749
2000				0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																								23,186,938
2001																																						23,973,016
2002																																						24,464,115
2003																																						24,277,502
2004						0.00%	0.00%	0.00%	0.00%	0.00%																												24,148,944
2005																																						23,758,948
2006				0.00%	0.00%	0.00%	0.00%	0.00%																														23,574,590
2007																																						23,452,743
2008																																						23,147,670
2009					0.00%																																	22,503,303
2010																																						21,710,635
2011																																						20,240,053
2012																																						18,793,320
2013																																						18,130,692

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	0	0	0	0	2,728	2,077	2,055	1,952	1,937	1,937	1,937	1,937	1,937	1,485	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						2
1983																																						-
1984	0	0	0	0	0	0	3,713	0	0	0	24,874	3,216	2,627	811	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0								2
1985	0	0	0	0	0	0	0	0	16,373	14,944	5,323	4,602	4,223	3,034	2,424	228	0	0	3	10,329	354	0	0	0	0	0	0	0	0									1
1986	0	0	0	0	0	0	7,488	1,460	8	110	0	5,613	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0										2
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											1
1988	0	0	0	0	0	27,995	2,607	1,309	9,933	1,337	0	1,493	6,518	6,006	6,468	6,237	6,006	6,237	6,006	6,006	6,006	6,006	6,006	6,006	6,006	6,006												1
1989																																						-
1990																																						-
1991																																						-
1992	0	0	0	0	0	1,500	405	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																1
1993	0	0	0	1,636	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																	1
1994	0	0	0	0	0	1,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0																		1
1995	0	0	0	1,046	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																			1
1996																																						-
1997	0	0	0	150	0	0	0	0	0	0	0	0	0	0	0	0	0																					1
1998	0	0	2,713	1,190	4,132	0	0	0	0	0	0	0	108	0	0	0																						2
1999																																						-
2000	0	0	0	18,427	8,482	6,361	6,969	6,126	6,126	6,126	6,126	6,126	6,126	6,126																								1
2001																																						-
2002																																						-
2003																																						-
2004	0	0	0	0	0	59,126	0	6,317	38	0																												1
2005																																						-
2006	0	0	0	627	0	0	0	0																														2
2007	0	0	0	0	0	0	0																															1
2008	0	0	0	0	0	0																																1
2009	0	0	0	0	3,579																																	2
2010	0	0	0	0																																		1
2011	0	0	0																																			2
2012	0	0																																				2
2013	0																																					2
																																						33

ACCIDENT YEAR DECAY FACTORS

	6-Ult	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	0.000	0.000	0.000	0.000	0.761	0.990	0.950	0.992	1.000	1.000	1.000	1.000	0.766	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						
1983																																					
1984	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.129	0.817	0.309	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								
1985	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.913	0.356	0.865	0.918	0.719	0.799	0.094	0.000	0.000	0.000	3130.064	0.034	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000									
1986	0.000	0.000	0.000	0.000	0.000	0.000	0.195	0.005	14.184	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										
1987	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	0.000	0.000	0.000	0.000	0.000	0.000											
1988	0.000	0.000	0.000	0.000	0.000	0.093	0.502	7.588	0.135	0.000	0.000	4.365	0.922	1.077	0.964	0.963	1.038	0.963	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
1989																																					
1990																																					
1991																																					
1992	0.000	0.000	0.000	0.000	0.000	0.270	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																
1993	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																	
1994	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																		
1995	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																			
1996																																					
1997	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																					
1998	0.000	0.000	0.439	3.472	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																						
1999																																					
2000	0.000	0.000	0.000	0.460	0.750	1.096	0.879	1.000	1.000	1.000	1.000	1.000	1.000																								
2001																																					
2002																																					
2003																																					
2004	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.006	0.000																												
2005																																					
2006	0.000	0.000	0.000	0.000	0.000	0.000	0.000																														
2007	0.000	0.000	0.000	0.000	0.000	0.000																															
2008	0.000	0.000	0.000	0.000	0.000																																
2009	0.000	0.000	0.000	0.000																																	
2010	0.000	0.000	0.000																																		
2011	0.000	0.000																																			
2012	0.000																																				
3 Yr Avg	0.000	0.000	0.000	0.000	0.000	0.000	0.293	0.335	0.333	0.333	0.333	0.333	0.333	0.000	0.000	0.000	0.000	0.000	0.000	0.333	0.333	0.333	0.333	0.333	0.333	0.000	0.000	0.000	0.000	0.000	0.000						
5 Yr Avg	0.000	0.000	0.000	0.000	0.150	0.219	0.176	0.201	0.200	0.200	0.200	0.200	0.200	0.000	0.000	0.000	0.208	0.193	0.200	0.200	0.200	0.200	0.200	0.200	0.200	0.000	0.000	0.000	0.000	0.000	0.000						
10 Yr Avg	0.000	0.000	0.044	0.393	0.075	0.137	0.138	0.859	0.113	0.100	0.100	0.537	0.192	0.188	0.106	0.096	0.104	0.096	347.896	0.129	0.143	0.167	0.167	0.167	0.167	0.000	0.000	0.000	0.000	0.000	0.000						
3 Yr Wtd						0.000	1.785	0.495	0.994	1.000	1.000	1.018	0.983							1.000	1.000	1.000	1.000	1.000	1.000												
5 Yr Wtd				5.710	7.721	0.106	1.785	0.495	0.994	1.000	1.000	1.018	0.983				1.038	0.963	1.000	1.000	0.944	1.000	1.000	1.000	1.000												
10 Yr Wtd			7.904	0.755	5.271	0.108	1.378	1.170	0.464	0.809	2.160	0.964	0.951	0.984	0.727	0.929	1.038	0.963	2.718	0.389	0.944	1.000	1.000	1.000	1.000												
Prior																																					
																																					TAIL
Selected																																					

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	0.000	0.000	0.000	0.000	8.337	6.348	6.282	5.966	5.920	5.920	5.920	5.920	5.920	4.538	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					
1983		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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000						
1984	0.000	0.000	0.000	0.000	0.000	0.000	10.354	0.000	0.000	0.000	69.369	8.969	7.327	2.262	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							
1985	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	44.122	40.272	14.344	12.402	11.380	8.177	6.533	0.613	0.000	0.000	0.009	27.836	0.954	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000								
1986	0.000	0.000	0.000	0.000	0.000	0.000	19.690	3.839	0.020	0.288	0.000	14.760	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									
1987	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000										
1988	0.000	0.000	0.000	0.000	0.000	71.755	6.682	3.355	25.460	3.426	0.000	3.827	16.705	15.394	16.578	15.986	15.394	15.986	15.394	15.394	15.394	15.394	15.394	15.394	15.394	15.394											
1989		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	0.000	0.000	0.000	0.000												
1990		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	0.000	0.000	0.000													
1991		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	0.000	0.000														
1992	0.000	0.000	0.000	0.000	0.000	3.386	0.915	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															
1993	0.000	0.000	0.000	3.557	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																
1994	0.000	0.000	0.000	0.000	0.000	2.075	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																	
1995	0.000	0.000	0.000	2.121	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																		
1996		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																			
1997	0.000	0.000	0.000	0.288	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																				
1998	0.000	0.000	5.014	2.200	7.638	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.200	0.000	0.000	0.000																					
1999		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																						
2000	0.000	0.000	0.000	31.286	14.400	10.800	11.832	10.400	10.400	10.400	10.400	10.400	10.400	10.400																							
2001		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																								
2002		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																									
2003		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																										
2004	0.000	0.000	0.000	0.000	0.000	89.314	0.000	9.543	0.057	0.000																											
2005		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																												
2006	0.000	0.000	0.000	0.890	0.000	0.000	0.000	0.000																													
2007	0.000	0.000	0.000	0.000	0.000	0.000	0.000																														
2008	0.000	0.000	0.000	0.000	0.000	0.000																															
2009	0.000	0.000	0.000	0.000	4.667																																
2010	0.000	0.000	0.000	0.000																																	
2011	0.000	0.000	0.000																																		
2012	0.000	0.000																																			
2013	0.000																																				
3 Yr Avg	0.000	0.000	0.000	0.000	1.556	0.000	0.000	3.181	0.019	0.000	0.000	3.467	3.467	3.467	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	5.131	5.131	5.131	0.000	0.000	0.000	0.000	0.000	0.000					
5 Yr Avg	0.000	0.000	0.000	0.178	0.933	17.863	0.000	1.909	0.011	2.080	2.080	2.080	2.120	2.080	0.000	0.000	0.000	0.000	0.000	0.000	0.000	3.079	3.079	3.079	3.079	3.079	0.000	0.000	0.000	0.000	0.000	0.000					
10 Yr Avg	0.000	0.000	0.000	0.089	1.907	10.011	1.183	1.994	1.046	1.040	1.040	1.040	1.060	1.040	0.000	0.000	1.539	1.599	1.539	4.323	1.635	1.539	1.539	1.710	1.924	2.199	0.000	0.000	0.000	0.000	0.000						
Selected Cumulative																																					

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
COMPENSATION

ADDITIONAL AWARDS
(000's)

UNPAID LOSS ESTIMATE FOR ACCIDENT YEARS 1976 AND PRIOR

10 times 3 Year Average Annual Payments	-	(1)
15 times 3 Year Average Annual Payments	-	(2)
Incremental Development Method	-	(3)
' to ' Exponential Curve Fit	-	(4)
' to ' Exponential Curve Fit	-	(5)
' to ' Exponential Curve Fit	-	(6)
' to ' Exponential Curve Fit	-	(7)
Selected Unpaid Loss as of 6/30/2013	-	(8)
Actual FY 2013 Payments	-	(9)
Actual FY 2012 Payments	-	(10)
Actual FY 2011 Payments	-	(11)
Actual FY 2010 Payments	1	(12)
Unpaid Loss as of 6/30/2009	1	(13)

(1) 10 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2011 THROUGH 2013 OF $0
(2) 15 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2011 THROUGH 2013 OF $0
(3) SECTION 2, EXHIBIT 9, SHEET 41, TOTAL OF COL. 5
(4) SECTION 2, EXHIBIT 9, SHEET 40, TOTAL OF COL. 2
(5) SECTION 2, EXHIBIT 9, SHEET 40, TOTAL OF COL. 3
(6) SECTION 2, EXHIBIT 9, SHEET 40, TOTAL OF COL. 4
(7) SECTION 2, EXHIBIT 9, SHEET 40, TOTAL OF COL. 5
(8) SELECTED BY DELOITTE CONSULTING
(9)-(12) SECTION 2, EXHIBIT 9, SHEET 46
(13) = SUM (8) THROUGH (12)

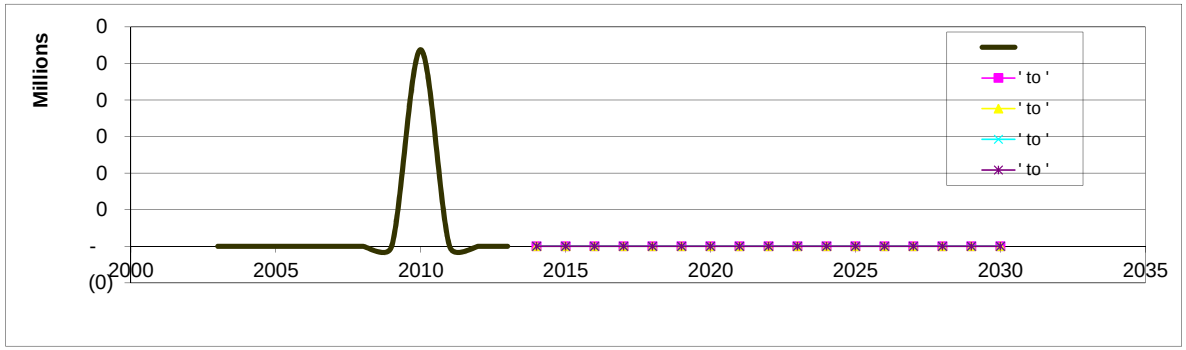
OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
COMPENSATION

ADDITIONAL AWARDS
(000's)

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

FY ENDING	PAID LOSS (1)	INCREMENTAL UNPAID LOSS ' to ' CURVE FIT (2)	' to ' CURVE FIT (3)	' to ' CURVE FIT (4)	' to ' CURVE FIT (5)
2003	-				
2004	-				
2005	-				
2006	-				
2007	-				
2008	-				
2009	-				
2010	1				
2011	-				
2012	-				
2013	-				
2014					
2015					
2016					
2017					
2018					
2019					
2020					
2021					
2022					
2023					
2024					
2025					
2026					
2027					
2028					
2029					
2030					

FY ENDING	INCREMENTAL UNPAID LOSS ' to ' CURVE FIT (2)	' to ' CURVE FIT (3)	' to ' CURVE FIT (4)	' to ' CURVE FIT (5)
2031				
2032				
2033				
2034				
2035				
2036				
2037				
2038				
2039				
2040				
2041				
2042				
2043				
2044				
2045				
2046				
2047				
2048				
2049				
2050				
2051				
2052				
2053				
2054				
2055				
2056				
2057				
Total	-	-	-	-



(1) SECTION 2, EXHIBIT 9, SHEET 46
(2) - (5) EXPONENTIAL CURVE FIT BASED ON (1)

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	6.281	-	-	-
1954	714	0.772	5.618	-	-	-
1955	702	0.775	5.127	-	-	-
1956	690	0.778	4.764	-	-	-
1957	678	0.781	4.500	-	-	-
1958	666	0.784	4.311	-	-	-
1959	654	1.029	5.464	-	-	-
1960	642	0.650	4.204	-	-	-
1961	630	0.714	3.717	-	-	-
1962	618	0.753	3.551	-	-	-
1963	606	0.781	3.553	-	-	-
1964	594	0.809	3.682	-	-	-
1965	582	0.814	3.812	-	-	-
1966	570	0.832	4.002	-	-	-
1967	558	0.857	4.285	-	-	-
1968	546	0.888	4.695	-	-	-
1969	534	0.914	5.204	-	-	-
1970	522	0.949	5.888	-	-	-
1971	510	0.966	6.657	-	-	-
1972	498	0.971	7.438	-	-	-
1973	486	0.958	8.081	-	-	-
1974	474	0.946	8.589	-	-	-
1975	462	0.927	8.885	-	-	-
1976	450	0.916	9.057	-	-	-
TOTAL				-	-	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) SECTION 2, EXHIBIT 9, SHEET 43, COL. 9
(3) TOTAL FROM SECTION 2, EXHIBIT 9, SHEET 42
(4) SECTION 2, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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 2, EXHIBIT 9, SHEET 41, COLUMN (2)

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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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	PA SELECTED TAIL	SELECTED FOR TAIL	SELECTED INCREM. DECAY	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	PA SELECTED TAIL	SELECTED FOR TAIL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
6	0.5	10.000	-	1.251	1.545	10.000	10.000		68,117.154		5.801	8.322	76,664.021	76,664.021
18	1.5	200.000	1.000	1.145	1.214	200.000	200.000	221.111	6,811.715	1.002	4.637	5.387	7,666.402	7,666.402
30	2.5	5.000	1.000	1.108	1.139	5.000	5.000	4.020	34.059	1.002	4.050	4.437	38.332	38.332
42	3.5	1.925	1.000	1.088	1.104	1.925	1.925	1.156	6.812	1.002	3.654	3.896	7.666	7.666
54	4.5	1.225	1.000	1.075	1.084	1.225	1.225	0.468	3.539	1.002	3.358	3.528	3.983	3.983
66	5.5	1.160	1.000	1.066	1.071	1.160	1.160	0.871	2.889	1.002	3.124	3.254	3.251	3.251
78	6.5	1.105	1.000	1.058	1.062	1.105	1.105	0.761	2.490	1.002	2.932	3.038	2.803	2.803
90	7.5	1.100	1.000	1.053	1.055	1.100	1.100	1.052	2.254	1.002	2.770	2.862	2.536	2.536
102	8.5	1.075	1.000	1.048	1.049	1.075	1.075	0.825	2.049	1.002	2.632	2.714	2.306	2.306
114	9.5	1.048	1.000	1.044	1.045	1.048	1.048	0.688	1.906	1.002	2.511	2.587	2.145	2.145
126	10.5	1.044	1.000	1.041	1.041	1.044	1.044	0.961	1.818	1.002	2.405	2.476	2.047	2.047
138	11.5	1.043	1.000	1.038	1.038	1.043	1.043	1.020	1.742	1.002	2.310	2.378	1.960	1.960
150	12.5	1.043	1.000	1.036	1.035	1.043	1.043	1.043	1.670	1.002	2.225	2.291	1.880	1.880
162	13.5	1.035	1.000	1.034	1.033	1.035	1.035	0.849	1.601	1.002	2.149	2.213	1.802	1.802
174	14.5	1.026	1.000	1.032	1.031	1.026	1.026	0.782	1.547	1.002	2.079	2.142	1.741	1.741
186	15.5	1.027	1.000	1.030	1.029	1.027	1.027	1.035	1.507	1.002	2.015	2.077	1.696	1.696
198	16.5	1.027	1.000	1.028	1.028	1.027	1.027	1.024	1.468	1.002	1.957	2.018	1.652	1.652
210	17.5	1.023	1.000	1.027	1.027	1.023	1.023	0.885	1.430	1.002	1.903	1.963	1.609	1.609
222	18.5	1.024	1.000	1.026	1.025	1.024	1.024	1.070	1.398	1.002	1.853	1.912	1.573	1.573
234	19.5	1.021	1.000	1.025	1.024	1.021	1.021	0.888	1.365	1.002	1.806	1.865	1.536	1.536
246	20.5	1.020	1.000	1.023	1.023	1.020	1.020	1.003	1.337	1.002	1.763	1.821	1.505	1.505
258	21.5	1.021	1.000	1.023	1.022	1.021	1.021	1.042	1.311	1.002	1.723	1.779	1.475	1.475
270	22.5	1.019	1.000	1.022	1.021	1.019	1.019	0.938	1.284	1.002	1.685	1.741	1.445	1.445
282	23.5	1.022	1.000	1.021	1.021	1.022	1.022	1.192	1.260	1.002	1.649	1.704	1.418	1.418
294	24.5	1.019	1.000	1.020	1.020	1.019	1.019	0.866	1.232	1.002	1.616	1.670	1.387	1.387
306	25.5	1.019	1.000	1.019	1.019	1.019	1.019	1.019	1.209	1.002	1.584	1.637	1.361	1.361
318	26.5	1.019	1.000	1.019	1.019	1.019	1.019	1.019	1.187	1.002	1.554	1.606	1.335	1.335
330	27.5	1.019	1.000	1.018	1.018	1.019	1.019	1.019	1.164	1.002	1.526	1.576	1.310	1.310
342	28.5	1.019	1.000	1.017	1.018	1.019	1.019	1.019	1.143	1.002	1.499	1.548	1.286	1.286
354	29.5	1.019	1.000	1.017	1.017	1.019	1.019	1.019	1.121	1.002	1.473	1.522	1.262	1.262
366	30.5	1.019	1.000	1.016	1.017	1.019	1.019	1.019	1.100	1.002	1.449	1.496	1.239	1.239
378	31.5	1.018	1.000	1.016	1.016	1.018	1.018	0.972	1.080	1.002	1.426	1.472	1.215	1.215
390	32.5	1.016	1.000	1.015	1.016	1.016	1.016	0.907	1.061	1.002	1.404	1.448	1.194	1.194
402	33.5	1.015	1.000	1.015	1.015	1.015	1.015	0.961	1.044	1.002	1.383	1.426	1.175	1.175
414	34.5	1.014	1.000	1.014	1.015	1.014	1.014	0.930	1.028	1.002	1.362	1.404	1.157	1.157
426	35.5	1.014	1.000	1.014	1.015	1.014	1.014	1.015	1.014	1.002	1.343	1.384	1.141	1.141
438	36.5		1.000	1.014	1.014	1.013	1.013	0.910		1.002	1.325	1.364	1.125	1.125
450	37.5		1.000	1.013	1.014	1.011	1.011	0.916		1.002	1.307	1.345	1.112	1.112
462	38.5		1.000	1.013	1.014	1.010	1.010	0.927		1.002	1.290	1.326	1.099	1.099
474	39.5		1.000	1.013	1.013	1.010	1.010	0.946		1.002	1.273	1.309	1.088	1.088
486	40.5		1.000	1.012	1.013	1.009	1.009	0.958		1.002	1.258	1.291	1.077	1.077
498	41.5		1.000	1.012	1.013	1.009	1.009	0.971		1.002	1.242	1.275	1.067	1.067
510	42.5		1.000	1.012	1.013	1.009	1.009	0.966		1.002	1.228	1.259	1.058	1.058
522	43.5		1.000	1.011	1.012	1.008	1.008	0.949		1.002	1.214	1.243	1.049	1.049
534	44.5		1.000	1.011	1.012	1.007	1.007	0.914		1.002	1.200	1.228	1.041	1.041
546	45.5		1.000	1.011	1.012	1.006	1.006	0.888		1.002	1.187	1.213	1.033	1.033
558	46.5		1.000	1.011	1.012	1.005	1.005	0.857		1.002	1.174	1.199	1.027	1.027
570	47.5		1.000	1.010	1.011	1.005	1.005	0.832		1.002	1.162	1.186	1.021	1.021
582	48.5		1.000	1.010	1.011	1.004	1.004	0.814		1.002	1.150	1.172	1.016	1.016
594	49.5		1.000	1.010	1.011	1.003	1.003	0.809		1.002	1.138	1.159	1.013	1.013
606	50.5		1.000	1.010	1.011	1.002	1.002	0.781		1.002	1.127	1.147	1.010	1.010
618	51.5		1.000	1.009	1.011	1.002	1.002	0.753		1.002	1.116	1.134	1.007	1.007
630	52.5		1.000	1.009	1.010	1.001	1.001	0.714		1.002	1.106	1.122	1.006	1.006
642	53.5		1.000	1.009	1.010	1.001	1.001	0.650		1.002	1.096	1.111	1.004	1.004
654	54.5		1.000	1.009	1.010	1.001	1.001	1.029		1.002	1.086	1.100	1.004	1.004
666	55.5		1.000	1.009	1.010	1.001	1.001	0.784		1.002	1.076	1.089	1.003	1.003
678	56.5		1.000	1.009	1.010	1.001	1.001	0.781		1.002	1.067	1.078	1.002	1.002
690	57.5		1.000	1.008	1.010	1.000	1.000	0.778		1.002	1.058	1.067	1.002	1.002
702	58.5		1.001	1.008	1.010	1.000	1.000	0.775		1.002	1.049	1.057	1.001	1.001
714	59.5		1.001	1.008	1.009	1.000	1.000	0.772		1.002	1.040	1.047	1.001	1.001
726	60.5		1.000	1.008	1.009	1.000	1.000	0.769		1.001	1.032	1.037	1.001	1.001
738	61.5		1.000	1.008	1.009	1.000	1.000	0.766		1.001	1.024	1.028	1.001	1.001
750	62.5		1.000	1.008	1.009	1.000	1.000	0.763		1.000	1.016	1.018	1.000	1.000
TAIL	TAIL		1.000	1.008	1.009	1.000	1.000	2.969		1.000	1.008	1.009	1.000	1.000

60.5 TAIL DECAY 6.281 (16)

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 2, EXHIBIT 9, SHEET 44
(4) SECTION 2, EXHIBIT 9, SHEET 45, COL. 5; TAIL FROM SECTION 2, EXHIBIT 9, SHEET 48
(5) SECTION 2, EXHIBIT 9, SHEET 44
(6) SECTION 2, EXHIBIT 9, SHEET 44
(7) PA SELECTED TAIL
(8) SELECTED BY DELOITTE CONSULTING
(9) = [[(8) - 1.0] x (8) PRIOR AGE] / [(8) PRIOR AGE - 1.0]
(10) COL. 3 MULTIPLICATIVELY ACCUMULATED
(11) COL. 4 MULTIPLICATIVELY ACCUMULATED
(12) COL. 5 MULTIPLICATIVELY ACCUMULATED
(13) COL. 6 MULTIPLICATIVELY ACCUMULATED
(14) COL. 7 MULTIPLICATIVELY ACCUMULATED
(15) COL. 8 MULTIPLICATIVELY ACCUMULATED
(16) 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
COMPENSATION

ADDITIONAL AWARDS

FITTED PAID LOSS DEVELOPMENT FACTORS

	60-to-Ult:	**60**
Fitting for Periods:	*From:*	**10**
	To:	**32**
Cut-off		**60**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.008**	**0.877**
Inverse Power	**1.009**	**0.886**

							Weibull Curve Fitting					**Inverse Power Curve Fitting**				
							Slope=	0.230				Slope=	-0.849			
		----FROM PAID TRIANGLE----			PA	SELECTED	Intercept=	0.061				Intercept=	0.915			
PERIOD	AGE	SELECTED	3 YR WTD	5 YR WTD	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	10.000			10.000	10.000	1.792	-2.250	0.474	**1.251**	5.622	1.792	2.197	-0.608	**1.545**	8.022
2	18	200.000			200.000	200.000	2.890	-5.296	0.726	**1.145**	4.493	2.890	5.293	-1.541	**1.214**	5.193
3	30	5.000			5.000	5.000	3.401	-1.500	0.844	**1.108**	3.925	3.401	1.386	-1.975	**1.139**	4.277
4	42	1.925		6.710	1.925	1.925	3.738	-0.311	0.921	**1.088**	3.542	3.738	-0.078	-2.260	**1.104**	3.756
5	54	1.225	1.000	48.158	1.225	1.225	3.989	0.527	0.979	**1.075**	3.255	3.989	-1.492	-2.474	**1.084**	3.401
6	66	1.160	1.000	1.000	1.160	1.165	4.190	0.670	1.026	**1.066**	3.028	4.190	-1.802	-2.644	**1.071**	3.137
7	78	1.105	1.105	1.105	1.105	1.105	4.357	0.856	1.064	**1.058**	2.841	4.357	-2.254	-2.786	**1.062**	2.929
8	90	1.100	1.001	1.001	1.105	1.100	4.500	0.875	1.097	**1.053**	2.685	4.500	-2.303	-2.908	**1.055**	2.759
9	102	1.075	1.000	1.052	1.070	1.070	4.625	1.003	1.126	**1.048**	2.550	4.625	-2.659	-3.014	**1.049**	2.616
10	114	1.048		1.105	1.048	1.048	4.736	1.126	1.151	**1.044**	2.433	4.736	-3.037	-3.109	**1.045**	2.494
11	126	1.044	1.095	1.076	1.044	1.044	4.836	1.153	1.174	**1.041**	2.330	4.836	-3.124	-3.194	**1.041**	2.387
12	138	1.043	1.086	1.073	1.043	1.043	4.927	1.160	1.195	**1.038**	2.239	4.927	-3.147	-3.271	**1.038**	2.293
13	150	1.043	1.066	1.066	1.043	1.043	5.011	1.160	1.214	**1.036**	2.157	5.011	-3.147	-3.342	**1.035**	2.209
14	162	1.035	1.000	1.000	1.035	1.035	5.088	1.220	1.232	**1.034**	2.082	5.088	-3.352	-3.407	**1.033**	2.134
15	174	1.026	1.000	1.000	1.026	1.026	5.159	1.297	1.249	**1.032**	2.015	5.159	-3.633	-3.468	**1.031**	2.065
16	186	1.027	1.000	1.000	1.027	1.027	5.226	1.295	1.264	**1.030**	1.953	5.226	-3.625	-3.525	**1.029**	2.003
17	198	1.027	1.000	1.000	1.027	1.027	5.288	1.296	1.278	**1.028**	1.896	5.288	-3.627	-3.578	**1.028**	1.945
18	210	1.023	1.000	1.000	1.023	1.023	5.347	1.334	1.292	**1.027**	1.844	5.347	-3.775	-3.628	**1.027**	1.892
19	222	1.024	1.000	1.000	1.024	1.024	5.403	1.323	1.305	**1.026**	1.796	5.403	-3.730	-3.675	**1.025**	1.843
20	234	1.021	1.000	1.000	1.021	1.021	5.455	1.359	1.317	**1.025**	1.751	5.455	-3.873	-3.720	**1.024**	1.798
21	246	1.020	1.000	1.059	1.020	1.020	5.505	1.364	1.328	**1.023**	1.709	5.505	-3.890	-3.762	**1.023**	1.755
22	258	1.021	1.000	1.057	1.021	1.021	5.553	1.358	1.339	**1.023**	1.669	5.553	-3.870	-3.803	**1.022**	1.715
23	270	1.019	1.054	1.042	1.019	1.019	5.598	1.380	1.350	**1.022**	1.633	5.598	-3.954	-3.841	**1.021**	1.678
24	282	1.022	1.051	1.029	1.022	1.022	5.642	1.340	1.360	**1.021**	1.598	5.642	-3.798	-3.878	**1.021**	1.643
25	294	1.019	1.039	1.021	1.019	1.018	5.684	1.389	1.369	**1.020**	1.566	5.684	-3.992	-3.913	**1.020**	1.609
26	306	1.019	1.000	1.000	1.019	1.019	5.724	1.383	1.379	**1.019**	1.535	5.724	-3.967	-3.947	**1.019**	1.578
27	318	1.019	1.000	1.000	1.019	1.018	5.762	1.398	1.387	**1.019**	1.506	5.762	-4.030	-3.980	**1.019**	1.548
28	330	1.019	1.000	1.000	1.019	1.020	5.799	1.374	1.396	**1.018**	1.479	5.799	-3.933	-4.012	**1.018**	1.520
29	342	1.019	1.000	1.015	1.019	1.020	5.835	1.371	1.404	**1.017**	1.453	5.835	-3.918	-4.042	**1.018**	1.493
30	354	1.019	1.000	1.032	1.019	1.018	5.869	1.390	1.412	**1.017**	1.428	5.869	-3.998	-4.071	**1.017**	1.467
31	366	1.019	1.023	1.031	1.019	1.019	5.903	1.382	1.420	**1.016**	1.404	5.903	-3.962	-4.100	**1.017**	1.442
32	378	1.018	1.034	1.029	1.018	1.018	5.935	1.393	1.427	**1.016**	1.382	5.935	-4.010	-4.127	**1.016**	1.419
33	390	1.016	1.029	1.028	1.016	1.016	5.966	1.421	1.434	**1.015**	1.360	5.966	-4.126	-4.154	**1.016**	1.396
34	402	1.015	1.023	1.023	1.015	1.015	5.996	1.434	1.441	**1.015**	1.340	5.996	-4.182	-4.179	**1.015**	1.375
35	414	1.014	1.000	1.000	1.014	1.014	6.026	1.455	1.448	**1.014**	1.320	6.026	-4.270	-4.204	**1.015**	1.354
36	426	1.014	1.000	1.000	1.014	1.014	6.054	1.455	1.455	**1.014**	1.302	6.054	-4.269	-4.229	**1.015**	1.334
37	438						6.082		1.461	**1.014**	1.284	6.082		-4.252	**1.014**	1.315
38	450						6.109		1.467	**1.013**	1.266	6.109		-4.275	**1.014**	1.296
39	462						6.136		1.473	**1.013**	1.250	6.136		-4.297	**1.014**	1.279
40	474						6.161		1.479	**1.013**	1.234	6.161		-4.319	**1.013**	1.261
41	486						6.186		1.485	**1.012**	1.219	6.186		-4.340	**1.013**	1.245
42	498						6.211		1.491	**1.012**	1.204	6.211		-4.361	**1.013**	1.229
43	510						6.234		1.496	**1.012**	1.190	6.234		-4.381	**1.013**	1.213
44	522						6.258		1.502	**1.011**	1.176	6.258		-4.401	**1.012**	1.198
45	534						6.280		1.507	**1.011**	1.163	6.280		-4.420	**1.012**	1.184
46	546						6.303		1.512	**1.011**	1.150	6.303		-4.439	**1.012**	1.170
47	558						6.324		1.517	**1.011**	1.138	6.324		-4.458	**1.012**	1.156
48	570						6.346		1.522	**1.010**	1.126	6.346		-4.476	**1.011**	1.143
49	582						6.366		1.527	**1.010**	1.114	6.366		-4.494	**1.011**	1.130
50	594						6.387		1.531	**1.010**	1.103	6.387		-4.511	**1.011**	1.118
51	606						6.407		1.536	**1.010**	1.092	6.407		-4.528	**1.011**	1.105
52	618						6.426		1.540	**1.009**	1.082	6.426		-4.545	**1.011**	1.094
53	630						6.446		1.545	**1.009**	1.072	6.446		-4.561	**1.010**	1.082
54	642						6.465		1.549	**1.009**	1.062	6.465		-4.577	**1.010**	1.071
55	654						6.483		1.553	**1.009**	1.052	6.483		-4.593	**1.010**	1.060
56	666						6.501		1.558	**1.009**	1.043	6.501		-4.608	**1.010**	1.049
57	678						6.519		1.562	**1.009**	1.034	6.519		-4.623	**1.010**	1.039
58	690						6.537		1.566	**1.008**	1.025	6.537		-4.638	**1.010**	1.029
59	702						6.554		1.570	**1.008**	1.016	6.554		-4.653	**1.010**	1.019
60	714						6.571		1.574	**1.008**	1.008	6.571		-4.667	**1.009**	1.009
61	726						6.588		1.577	**1.008**		6.588		-4.681	**1.009**	
62	738						6.604		1.581	**1.008**		6.604		-4.695	**1.009**	
63	750						6.620		1.585	**1.008**		6.620		-4.709	**1.009**	
64	762						6.636		1.589	**1.008**		6.636		-4.722	**1.009**	

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
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	-		
18	1.5	200.000	-	1.000	-
30	2.5	5.000	-	1.000	-
42	3.5	1.925	-	1.000	-
54	4.5	1.225	-	1.000	-
66	5.5	1.165	-	1.000	-
78	6.5	1.105	-	1.000	-
90	7.5	1.100	-	1.000	-
102	8.5	1.070	-	1.000	-
114	9.5	1.048	-	1.000	-
126	10.5	1.044	-	1.000	-
138	11.5	1.043	-	1.000	-
150	12.5	1.043	-	1.000	-
162	13.5	1.035	-	1.000	-
174	14.5	1.026	-	1.000	-
186	15.5	1.027	-	1.000	-
198	16.5	1.027	-	1.000	-
210	17.5	1.023	-	1.000	-
222	18.5	1.024	-	1.000	-
234	19.5	1.021	-	1.000	-
246	20.5	1.020	-	1.000	-
258	21.5	1.021	-	1.000	-
270	22.5	1.019	-	1.000	-
282	23.5	1.022	-	1.000	-
294	24.5	1.018	-	1.000	-
306	25.5	1.019	-	1.000	-
318	26.5	1.018	-	1.000	-
330	27.5	1.020	-	1.000	-
342	28.5	1.020	-	1.000	-
354	29.5	1.018	-	1.000	-
366	30.5	1.019	-	1.000	-
378	31.5	1.018	-	1.000	-
390	32.5	1.016	-	1.000	-
402	33.5	1.015	-	1.000	-
414	34.5	1.014	-	1.000	-
426	35.5	1.014	-	1.000	-
438	36.5		-	1.000	-
450	37.5		-	1.000	-
462	38.5		-	1.000	-
474	39.5		-	1.000	-
486	40.5		-	1.000	-
498	41.5		-	1.000	-
510	42.5		-	1.000	-
522	43.5		-	1.000	-
534	44.5		-	1.000	-
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				
714	59.5				
726	60.5				
738	61.5				
750	62.5				

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 2, EXHIBIT 9, SHEET 44
(4) GEOMETRIC MEAN FROM SECTION 2, 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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																														
1955																														
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1972																														
1973																														
1974																														0
1975																													0	0
1976																												0	0	0
1977	0	0	0	0	0	0	2	1	3	4	2	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	2	1	3	3	0	0	0	0	0	0	6	0	0	0	0	5	2	2	2	2	2	2	2	2
1979	0	0	0	0	0	0	2	2	4	8	7	8	8	8	8	8	8	8	13	8	11	8	8	9	11	11	10	7	7	7
1980	0	0	0	0	0	0	2	2	3	3	3	2	1	0	0	4	6	11	3	3	3	3	3	3	3	3	3	3	3	3
1981	0	0	0	0	0	0	2	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	5	4	4	4	4	4	4	4	4	3	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
1984	0	0	0	0	0	0	7	0	0	0	50	6	5	2	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	16	15	5	5	4	3	2	0	0	0	0	10	0	0	0	0	0	0	0	0	0	
1986	0	0	0	0	0	0	15	3	0	0	0	11	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	0	0	0	0	0	0	0			
1988	0	0	0	0	0	28	3	1	10	1	0	1	7	6	6	6	6	6	6	6	6	6	6	6	6	6				
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	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0								
1993	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0									
1994	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0										
1995	0	0	0	1	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	5	2	8	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	18	8	6	7	6	6	6	6	6	6	6																
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	59	0	6	0	0																				
2005	0	0	0	0	0	0	0	0	0																					
2006	0	0	0	1	0	0	0	0																						
2007	0	0	0	0	0	0	0																							
2008	0	0	0	0	0	0																								
2009	0	0	0	0	7																									
2010	0	0	0	0																										
2011	0	0	0																											
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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1973																														
1974																														0.000
1975																													0.000	0.000
1976																												0.000	0.000	0.000
1977	0.000	0.000	0.000	0.000	0.000	0.000	0.731	1.965	1.623	0.369	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
1978	0.000	0.000	0.000	0.000	0.000	0.000	0.731	1.965	1.105	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.314	1.000	1.000	1.000	1.000	1.038	0.963	1.000	1.000
1979	0.000	0.000	0.000	0.000	0.000	0.000	0.731	2.506	2.121	0.833	1.078	1.098	0.978	1.000	1.000	1.000	1.000	1.586	0.631	1.388	0.720	1.000	1.059	1.298	0.951	0.903	0.717	1.000	1.000	1.000
1980	0.000	0.000	0.000	0.000	0.000	0.000	0.994	1.436	0.981	0.960	0.749	0.275	0.358	0.000	0.000	1.409	1.788	0.251	1.038	0.963	1.038	0.963	1.000	1.000	1.038	0.963	1.000	1.000	1.000	1.000
1981	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1982	0.000	0.000	0.000	0.000	0.000	0.000	0.761	0.990	0.950	0.992	1.000	1.000	1.000	1.000	0.766	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
1983	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1984	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.129	0.817	0.309	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	
1985	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.913	0.356	0.865	0.918	0.719	0.799	0.094	0.000	0.000	0.000	3130.064	0.034	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
1986	0.000	0.000	0.000	0.000	0.000	0.000	0.195	0.005	14.184	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			
1987	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	0.000	0.000	0.000	0.000	0.000	0.000				
1988	0.000	0.000	0.000	0.000	0.000	0.093	0.502	7.588	0.135	0.000	0.000	4.365	0.922	1.077	0.964	0.963	1.038	0.963	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
1989	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	0.000	0.000	0.000	0.000						
1990	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	0.000	0.000	0.000							
1991	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	0.000	0.000								
1992	0.000	0.000	0.000	0.000	0.000	0.270	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									
1993	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										
1994	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											
1995	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												
1996	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													
1997	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														
1998	0.000	0.000	0.439	3.472	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000															
1999	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																
2000	0.000	0.000	0.000	0.460	0.750	1.096	0.879	1.000	1.000	1.000	1.000	1.000	1.000																	
2001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																		
2002	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																			
2003	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																				
2004	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.006	0.000																					
2005	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																						
2006	0.000	0.000	0.000	0.000	0.000	0.000	0.000																							
2007	0.000	0.000	0.000	0.000	0.000	0.000																								
2008	0.000	0.000	0.000	0.000	0.000																									
2009	0.000	0.000	0.000	0.000																										
2010	0.000	0.000	0.000																											
2011	0.000	0.000																												
2012	0.000																													
Latest diag	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	1.000	0.000	0.000	0.000	0.000	0.000
5 Yr Avg	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.200	0.200	0.200	0.200	0.200	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.200	0.200	0.200	0.200	0.200	0.000	0.000	0.000	0.200	0.400
9 Yr Avg	0.000	0.000	0.000	0.000	0.083	0.122	0.098	0.112	0.111	0.111	0.111	0.111	0.111	0.000	0.000	0.000	0.115	0.107	0.111	0.115	0.111	0.111	0.111	0.111	0.226	0.207	0.306	0.329	0.333	0.333
3 Yr Wtd								0.006	0.000		1.000	1.000	0.966										1.000	1.000	1.000					
5 Yr Wtd				5.710		0.000		0.006	0.994	1.000	1.000	1.035	0.966								1.000	1.000	1.000	1.000	1.000				1.000	1.000
10 Yr Wtd				0.795	7.721	0.106	1.785	0.495	0.994	1.000	1.000	1.035	0.966			0.963	1.038	0.963	2.718	0.389	0.944	1.000	1.000	1.000	0.978	0.925	0.810	0.994	1.000	1.000
Selected	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loss $ Weight	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
Center Wtd Avg	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Geometric Mean	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	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
PUBLIC EMPLOYERS - TAXING DISTRICTS
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																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	0	0	0	0	0							
1962												0	0	0	0	0	0	0	0	0	0	0								
1963											0	0	0	0	0	0	0	0	0	0	0									
1964										0	0	0	0	0	0	0	0	0	0	0										
1965									0	0	0	0	0	0	0	0	0	0	0											
1966								0	0	0	0	0	0	0	0	0	0	0												
1967							0	0	0	0	0	0	0	0	0	0	0													
1968						0	0	0	0	0	0	0	0	0	0	0														
1969					0	0	0	0	0	0	0	0	0	0	0															
1970				0	0	0	0	0	0	0	0	0	0	0																
1971			0	0	0	0	0	0	0	0	0	0	0																	
1972		0	0	0	0	0	0	0	0	0	0	0																		
1973	0	0	0	0	0	0	0	0	0	0	0																			
1974	0	0	0	0	0	0	1	0	0	0																				
1975	0	0	0	0	0	0	0	0	0																					
1976	0	0	0	0	0	0	0	0																						
1977	0	0	0	0	0	0	0																							
1978	2	1	0	0	0	0																								
1979	7	7	7	7	6																									
1980	3	3	3	3																										
1981	0	0	0																											
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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	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	0.000	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	0.000	0.000	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									0.000	0.000	0.000	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	0.000	0.000	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						0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000															
1969					0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																
1970				0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																	
1971			0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																		
1972		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																			
1973	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																				
1974	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																					
1975	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																						
1976	0.000	0.000	0.000	0.000	0.000	0.000	0.000																							
1977	0.000	0.000	0.000	0.000	0.000	0.000																								
1978	0.695	0.000	0.000	0.000	0.000																									
1979	1.000	1.000	1.000	0.902																										
1980	1.000	1.000	1.000																											
1981	0.000	0.000																												
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2012																														
Latest diag	0.000	0.000	1.000	0.902	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	0.000	0.000	0.000	0.000	0.000	
5 Yr Avg	0.539	0.400	0.400	0.180	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	0.000	0.000	0.000	0.000	0.000	
9 Yr Avg	0.299	0.222	0.222	0.100	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	0.000	0.000	0.000	0.000	0.000	
3 Yr Wtd	1.000	1.000	1.000	0.902			0.000																							
5 Yr Wtd	0.954	0.891	1.000	0.902			0.000																							
10 Yr Wtd	0.954	0.891	1.000	0.902			0.000																							
Selected	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
Loss $ Weight	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		
Center Wtd Avg	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
Geometric Mean	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - TAXING DISTRICTS
COMPENSATION

ADDITIONAL AWARDS

FITTED INCREMENTAL DECAY LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**42**
	To:	**60**
Cut-off		**100**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.001**	**0.963**
Inverse Power	**1.004**	**0.949**
Selected Tail	**1.000**	

					Weibull Curve Fitting					Inverse Power Curve Fitting				
					Slope=	1.458				Slope=	-8.030			
		IMPLIED	PA	SELECTED	Intercept=	-7.562				Intercept=	45.505			
PERIOD	AGE	ATA	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6				1.792		-4.949	**141.597**		1.792		31.117		
2	18	1.000	8.554	8.607	2.890	-2.091	-3.348	**28.941**		2.890	2.029	22.295		
3	30	1.000	4.719	4.764	3.401	-1.446	-2.603	**14.010**		3.401	1.325	18.193		
4	42	1.000	2.154	2.172	3.738	-0.483	-2.112	**8.778**		3.738	0.159	15.491		
5	54	1.000	1.482	1.497	3.989	0.098	-1.746	**6.246**		3.989	-0.699	13.473		
6	66	1.000	1.167	1.166	4.190	0.668	-1.453	**4.797**		4.190	-1.796	11.861		
7	78	1.000	1.116	1.121	4.357	0.801	-1.210	**3.878**	65540.764	4.357	-2.115	10.520	**37043.326**	
8	90	1.000	1.079	1.079	4.500	0.959	-1.001	**3.252**	16900.636	4.500	-2.534	9.371	**11740.369**	
9	102	1.000	1.079	1.076	4.625	0.975	-0.819	**2.804**	5196.496	4.625	-2.579	8.366	**4297.825**	
10	114	1.000	1.057	1.054	4.736	1.087	-0.657	**2.471**	1852.975	4.736	-2.911	7.472	**1759.962**	
11	126	1.000	1.041	1.041	4.836	1.171	-0.511	**2.216**	749.789	4.836	-3.183	6.669	**788.450**	
12	138	1.000	1.039	1.038	4.927	1.193	-0.378	**2.016**	338.321	4.927	-3.260	5.938	**380.285**	
13	150	1.000	1.038	1.039	5.011	1.191	-0.257	**1.856**	167.805	5.011	-3.252	5.269	**195.168**	
14	162	1.000	1.039	1.036	5.088	1.209	-0.144	**1.727**	90.398	5.088	-3.315	4.651	**105.660**	
15	174	1.000	1.032	1.033	5.159	1.237	-0.040	**1.620**	52.359	5.159	-3.413	4.077	**59.962**	
16	186	1.000	1.024	1.024	5.226	1.321	0.057	**1.531**	32.324	5.226	-3.723	3.541	**35.514**	
17	198	1.000	1.024	1.024	5.288	1.322	0.148	**1.457**	21.111	5.288	-3.728	3.039	**21.891**	
18	210	1.000	1.024	1.023	5.347	1.332	0.234	**1.394**	14.492	5.347	-3.766	2.567	**14.024**	
19	222	1.000	1.021	1.022	5.403	1.349	0.315	**1.341**	10.396	5.403	-3.830	2.121	**9.336**	
20	234	1.000	1.023	1.022	5.455	1.347	0.392	**1.295**	7.755	5.455	-3.824	1.698	**6.462**	11722.199
21	246	1.000	1.020	1.021	5.505	1.358	0.465	**1.256**	5.989	5.505	-3.867	1.296	**4.656**	1813.956
22	258	1.000	1.019	1.021	5.553	1.356	0.534	**1.222**	4.770	5.553	-3.861	0.914	**3.494**	389.626
23	270	1.000	1.020	1.020	5.598	1.367	0.600	**1.193**	3.904	5.598	-3.904	0.549	**2.731**	111.519
24	282	1.000	1.018	1.020	5.642	1.366	0.664	**1.167**	3.273	5.642	-3.898	0.200	**2.221**	40.833
25	294	1.000	1.021	1.020	5.684	1.366	0.725	**1.145**	2.804	5.684	-3.899	-0.135	**1.874**	18.386
26	306	1.000	1.018	1.018	5.724	1.389	0.783	**1.126**	2.448	5.724	-3.992	-0.456	**1.634**	9.813
27	318	1.000	1.018	1.019	5.762	1.388	0.839	**1.110**	2.173	5.762	-3.989	-0.765	**1.465**	6.007
28	330	1.000	1.019	1.019	5.799	1.386	0.893	**1.095**	1.958	5.799	-3.982	-1.063	**1.346**	4.100
29	342	1.000	1.019	1.018	5.835	1.389	0.945	**1.083**	1.788	5.835	-3.992	-1.349	**1.259**	3.047
30	354	1.000	1.018	1.018	5.869	1.391	0.995	**1.072**	1.652	5.869	-3.999	-1.626	**1.197**	2.419
31	366	1.000	1.018	1.018	5.903	1.394	1.044	**1.062**	1.541	5.903	-4.012	-1.894	**1.150**	2.022
32	378	1.000	1.018	1.018	5.935	1.397	1.091	**1.054**	1.451	5.935	-4.027	-2.153	**1.116**	1.757
33	390	1.000	1.017	1.017	5.966	1.402	1.137	**1.046**	1.377	5.966	-4.048	-2.404	**1.090**	1.575
34	402	1.000	1.015	1.016	5.996	1.418	1.181	**1.040**	1.316	5.996	-4.112	-2.647	**1.071**	1.444
35	414	1.000	1.014	1.016	6.026	1.421	1.224	**1.035**	1.266	6.026	-4.123	-2.884	**1.056**	1.349
36	426	1.000	1.013	1.016	6.054	1.430	1.265	**1.030**	1.223	6.054	-4.163	-3.113	**1.044**	1.277
37	438	1.000	1.013	1.014	6.082	1.458	1.306	**1.026**	1.188	6.082	-4.285	-3.336	**1.036**	1.223
38	450	1.000	1.011	1.012	6.109	1.484	1.345	**1.022**	1.158	6.109	-4.396	-3.553	**1.029**	1.181
39	462	1.000	1.010	1.011	6.136	1.505	1.384	**1.019**	1.133	6.136	-4.493	-3.765	**1.023**	1.148
40	474	1.000	1.010	1.010	6.161	1.521	1.421	**1.016**	1.112	6.161	-4.565	-3.970	**1.019**	1.122
41	486	1.000	1.009	1.010	6.186	1.532	1.457	**1.014**	1.095	6.186	-4.619	-4.171	**1.015**	1.101
42	498	1.000	1.009	1.010	6.211	1.540	1.493	**1.012**	1.080	6.211	-4.655	-4.367	**1.013**	1.084
43	510	1.000	1.009	1.009	6.234	1.548	1.528	**1.010**	1.067	6.234	-4.692	-4.558	**1.010**	1.071
44	522	1.000	1.008	1.009	6.258	1.558	1.562	**1.009**	1.056	6.258	-4.743	-4.745	**1.009**	1.060
45	534	1.000	1.007	1.008	6.280	1.576	1.595	**1.007**	1.047	6.280	-4.829	-4.928	**1.007**	1.051
46	546	1.000	1.006	1.007	6.303	1.600	1.627	**1.006**	1.040	6.303	-4.945	-5.106	**1.006**	1.043
47	558	1.000	1.005	1.006	6.324	1.630	1.659	**1.005**	1.033	6.324	-5.098	-5.281	**1.005**	1.037
48	570	1.000	1.005	1.005	6.346	1.666	1.690	**1.004**	1.028	6.346	-5.284	-5.451	**1.004**	1.031
49	582	1.000	1.004	1.004	6.366	1.704	1.720	**1.004**	1.024	6.366	-5.493	-5.619	**1.004**	1.027
50	594	1.000	1.003	1.003	6.387	1.743	1.750	**1.003**	1.020	6.387	-5.709	-5.783	**1.003**	1.023
51	606	1.000	1.002	1.003	6.407	1.781	1.779	**1.003**	1.016	6.407	-5.936	-5.943	**1.003**	1.020
52	618	1.000	1.002	1.002	6.426	1.819	1.808	**1.002**	1.014	6.426	-6.161	-6.101	**1.002**	1.018
53	630	1.000	1.001	1.002	6.446	1.854	1.836	**1.002**	1.011	6.446	-6.387	-6.255	**1.002**	1.015
54	642	1.000	1.001	1.001	6.465	1.889	1.863	**1.002**	1.010	6.465	-6.612	-6.407	**1.002**	1.013
55	654	1.000	1.000	1.000	6.483		1.890	**1.001**	1.008	6.483		-6.555	**1.001**	1.012
56	666	1.000	1.000	1.000	6.501		1.917	**1.001**	1.007	6.501		-6.701	**1.001**	1.010
57	678	1.000	1.000	1.000	6.519		1.943	**1.001**	1.005	6.519		-6.845	**1.001**	1.009
58	690	1.000	1.000	1.000	6.537		1.968	**1.001**	1.005	6.537		-6.986	**1.001**	1.008
59	702				6.554		1.993	**1.001**	1.004	6.554		-7.124	**1.001**	1.007
60	714				6.571		2.018	**1.001**	1.003	6.571		-7.260	**1.001**	1.006