

Capping Summary Impact Table--33% EM Cap for Plan Change; 100% EM Cap on Prior Year Change

Plan Change	Premium Impact of Capping [in millions]	Percentage Impact of Capping
85% to 77%	-\$38.9	-2.0%
77% to 65%	-\$43.5	-2.2%
65% to 10k split	-\$19.7	-1.0%
Year 4	-\$0.4	0.0%
Year 5	\$0.0	0.0%
Year 6	\$0.0	0.0%
Total	-\$102.5	

Premium Subsidy Impact Summary

Status	Total Premium with New 77% Credibility Table	Projected 77% Loss Ratio	Loss Ratio Relativity*	Implied Losses	Premium Difference Due to Capping	Capping Impact Percentage	New Projected Loss Ratios	New Loss Ratio Relativity
Group	746,473,116	87.1%	1.34	650,178,084	(13,096,879)	-1.8%	88.7%	1.33
Non Group	1,215,666,051	65.0%	1.00	790,182,933	(25,811,358)	-2.1%	66.4%	1.00
Total	1,962,139,167	73.4%		1,440,361,017	(38,908,238)		74.9%	

*Note--does not properly account for DWRP charges that are based on payroll, or other additive premium charges.

Projected loss ratio relativity is 1.52 for 85%; 1.34 for 77%; 1.14 for 65%

**Ohio Bureau of Workers' Compensation
Impact of Premium Caps on Experience Rating Plan Changes
Transition from 85% to 77% table-Total**

[1] Policy Size Range	[2] Total Premium with New 77% Credibility Table	[3] Total Premium After Capping	[4] Premium Difference Due to Capping	[5] Total Number of Risks	[6] Total Number of Risks Capped	[7] Percentage Impact of Capping
0 - 500	21,677,610	20,377,215	(1,300,394)	88,925	30,081	-6.0%
501 - 999	29,089,629	27,094,209	(1,995,420)	35,882	13,747	-6.9%
1,000 - 2,499	78,057,015	72,794,229	(5,262,787)	43,193	14,925	-6.7%
2,500 - 4,999	96,410,302	90,415,758	(5,994,544)	24,400	6,943	-6.2%
5,000, - 9,999	127,855,774	121,183,039	(6,672,736)	16,428	3,601	-5.2%
10,000 +	1,609,048,837	1,591,366,480	(17,682,358)	26,225	2,674	-1.1%
Total	1,962,139,167	1,923,230,930	(38,908,238)	235,053	71,971	-2.0%

[1] Policy Size Range	[2] Prior Renewal Premium (capping basis)	[3] Average New 77% Premium- Uncapped	[4] Average New 77% Premium-Capped	[5] Percentage Impact After Capping
0 - 500	222	244	229	3.3%
501 - 999	721	811	755	4.7%
1,000 - 2,499	1,608	1,807	1,685	4.8%
2,500 - 4,999	3,537	3,951	3,706	4.8%
5,000, - 9,999	7,047	7,783	7,377	4.7%
10,000 +	60,948	61,356	60,681	-0.4%
	8,149	8,348	8,182	

**Ohio Bureau of Workers' Compensation
Impact of Premium Caps on Experience Rating Plan Changes
Transition from 85% to 77% table-Group only**

[1]	[2]	[3]	[4]	[5]	[6]	[7]
Policy Size Range	Total Premium with New 77% Credibility Table	Total Premium After Capping	Premium Difference Due to Capping	Total Number of Risks	Total Number of Risks Capped	Percentage Impact of Capping
0 - 500	9,139,969	8,393,174	(746,795)	30,368	28,839	-8.2%
501 - 999	13,875,265	12,693,134	(1,182,131)	15,086	13,318	-8.5%
1,000 - 2,499	37,881,241	35,224,856	(2,656,385)	18,774	14,299	-7.0%
2,500 - 4,999	47,142,887	44,772,106	(2,370,781)	10,974	6,503	-5.0%
5,000, - 9,999	62,789,490	60,736,737	(2,052,754)	7,642	3,206	-3.3%
10,000 +	575,644,263	571,556,231	(4,088,033)	12,151	2,068	-0.7%
Total	746,473,116	733,376,237	(13,096,879)	94,995	68,233	-1.8%

[1]	[2]	[3]	[4]	[5]
Policy Size Range	Prior Renewal Premium (capping basis)	Average New 77% Premium-Uncapped	Average New 77% Premium-Capped	Percentage Impact After Capping
0 - 500	241	301	276	14.6%
501 - 999	721	920	841	16.7%
1,000 - 2,499	1,613	2,018	1,876	16.3%
2,500 - 4,999	3,552	4,296	4,080	14.8%
5,000, - 9,999	7,077	8,216	7,948	12.3%
10,000 +	45,307	47,374	47,038	3.8%
	7,285	7,858	7,720	

**Ohio Bureau of Workers' Compensation
Impact of Premium Caps on Experience Rating Plan Changes
Transition from 85% to 77% table-Non group**

[1]	[2]	[3]	[4]	[5]	[6]	[7]
Policy Size Range	Total Premium with New 77% Credibility Table	Total Premium After Capping	Premium Difference Due to Capping	Total Number of Risks	Total Number of Risks Capped	Percentage Impact of Capping
0 - 500	11,592,919	11,591,991	(928)	57,244	8	0.0%
501 - 999	13,846,350	13,846,029	(321)	20,334	4	0.0%
1,000 - 2,499	35,715,335	35,714,209	(1,126)	23,716	8	0.0%
2,500 - 4,999	42,525,217	42,515,362	(9,855)	12,873	21	0.0%
5,000, - 9,999	55,077,009	55,051,863	(25,146)	8,280	47	0.0%
10,000 +	933,256,817	932,223,031	(1,033,785)	12,925	138	-0.1%
Total	1,092,013,646	1,090,942,485	(1,071,160)	135,372	226	-0.1%

[1]	[2]	[3]	[4]	[5]
Policy Size Range	Prior Renewal Premium (capping basis)	Average New 77% Premium-Uncapped	Average New 77% Premium-Capped	Percentage Impact After Capping
0 - 500	212	203	203	-4.4%
501 - 999	721	681	681	-5.5%
1,000 - 2,499	1,604	1,506	1,506	-6.1%
2,500 - 4,999	3,520	3,303	3,303	-6.2%
5,000, - 9,999	7,021	6,652	6,649	-5.3%
10,000 +	75,039	72,206	72,126	-3.9%
	8,408	8,067	8,059	

**Ohio Bureau of Workers' Compensation
Impact of Premium Caps on Experience Rating Plan Changes
Transition from 85% to 77% table-moving from group to non group**

[1]	[2]	[3]	[4]	[5]	[6]	[7]
Policy Size Range	Total Premium with New 77% Credibility Table	Total Premium After Capping	Premium Difference Due to Capping	Total Number of Risks	Total Number of Risks Capped	Percentage Impact of Capping
0 - 500	944,722	392,050	(552,672)	1,313	1,234	-58.5%
501 - 999	1,368,014	555,046	(812,968)	462	425	-59.4%
1,000 - 2,499	4,460,439	1,855,164	(2,605,275)	703	618	-58.4%
2,500 - 4,999	6,742,198	3,128,290	(3,613,908)	553	419	-53.6%
5,000, - 9,999	9,989,275	5,394,440	(4,594,836)	506	348	-46.0%
10,000 +	100,147,757	87,587,218	(12,560,540)	1,149	468	-12.5%
Total	123,652,406	98,912,208	(24,740,198)	4,686	3,512	-20.0%

[1]	[2]	[3]	[4]	[5]
Policy Size Range	Prior Renewal Premium (capping basis)	Average New 77% Premium-Uncapped	Average New 77% Premium-Capped	Percentage Impact After Capping
0 - 500	201	720	299	48.9%
501 - 999	734	2,961	1,201	63.7%
1,000 - 2,499	1,621	6,345	2,639	62.8%
2,500 - 4,999	3,635	12,192	5,657	55.6%
5,000, - 9,999	7,015	19,742	10,661	52.0%
10,000 +	67,851	87,161	76,229	12.3%
	18,195	26,388	21,108	

**Ohio Bureau of Workers' Compensation
Impact of Premium Caps on Experience Rating Plan Changes
Transition from '77% to 65% table-Total**

[1] Policy Size Range	[2] Total Premium with New 65% Credibility Table	[3] Total Premium After Capping	[4] Premium Difference Due to Capping	[5] Total Number of Risks	[6] Total Number of Risks Capped	[7] Percentage Impact of Capping
0 - 500	21,166,180	19,560,978	(1,605,202)	87,086	26,927	-7.6%
501 - 999	29,384,585	26,634,155	(2,750,431)	35,832	13,868	-9.4%
1,000 - 2,499	79,550,263	72,520,809	(7,029,454)	43,433	16,276	-8.8%
2,500 - 4,999	98,509,031	91,169,744	(7,339,287)	24,796	8,448	-7.5%
5,000, - 9,999	131,699,050	124,010,728	(7,688,321)	16,834	4,931	-5.8%
10,000 +	1,603,943,996	1,586,877,270	(17,066,726)	27,072	3,808	-1.1%
Total	1,964,253,105	1,920,773,684	(43,479,421)	235,053	74,258	-2.2%

[1] Policy Size Range	[2] Prior Renewal Premium (capping basis)	[3] Average New 65% Premium- Uncapped	[4] Average New 65% Premium-Capped	[5] Percentage Impact After Capping
0 - 500	221	243	225	1.6%
501 - 999	722	820	743	3.0%
1,000 - 2,499	1,611	1,832	1,670	3.6%
2,500 - 4,999	3,535	3,973	3,677	4.0%
5,000, - 9,999	7,041	7,823	7,367	4.6%
10,000 +	59,174	59,247	58,617	-0.9%
	8,182	8,357	8,172	

**Ohio Bureau of Workers' Compensation
Impact of Premium Caps on Experience Rating Plan Changes
Transition from 77% to 65% table-Group only**

[1]	[2]	[3]	[4]	[5]	[6]	[7]
Policy Size Range	Total Premium with New 65% Credibility Table	Total Premium After Capping	Premium Difference Due to Capping	Total Number of Risks	Total Number of Risks Capped	Percentage Impact of Capping
0 - 500	9,069,200	7,594,723	(1,474,477)	27,234	26,062	-16.3%
501 - 999	15,055,463	12,484,957	(2,570,506)	14,919	13,576	-17.1%
1,000 - 2,499	42,630,574	36,324,802	(6,305,772)	19,381	15,796	-14.8%
2,500 - 4,999	54,229,328	48,096,542	(6,132,786)	11,809	8,130	-11.3%
5,000, - 9,999	74,022,264	68,052,537	(5,969,726)	8,531	4,645	-8.1%
10,000 +	624,808,152	611,891,304	(12,916,848)	13,121	3,474	-2.1%
Total	819,814,981	784,444,866	(35,370,115)	94,995	71,683	-4.3%

[1]	[2]	[3]	[4]	[5]
Policy Size Range	Prior Renewal Premium (capping basis)	Average New 65% Premium-Uncapped	Average New 65% Premium-Capped	Percentage Impact After Capping
0 - 500	246	333	279	13.6%
501 - 999	724	1,009	837	15.6%
1,000 - 2,499	1,624	2,200	1,874	15.4%
2,500 - 4,999	3,554	4,592	4,073	14.6%
5,000, - 9,999	7,069	8,677	7,977	12.8%
10,000 +	44,367	47,619	46,635	5.1%
	7,720	8,630	8,258	

**Ohio Bureau of Workers' Compensation
Impact of Premium Caps on Experience Rating Plan Changes
Transition from 77% to 65% table-Non group**

[1]	[2]	[3]	[4]	[5]	[6]	[7]
Policy Size Range	Total Premium with New 65% Credibility Table	Total Premium After Capping	Premium Difference Due to Capping	Total Number of Risks	Total Number of Risks Capped	Percentage Impact of Capping
0 - 500	11,644,388	11,643,871	(517)	58,799	4	0.0%
501 - 999	13,712,809	13,712,688	(121)	20,527	2	0.0%
1,000 - 2,499	34,431,195	34,430,949	(247)	23,359	3	0.0%
2,500 - 4,999	40,114,940	40,108,818	(6,122)	12,415	11	0.0%
5,000, - 9,999	50,204,282	50,192,689	(11,594)	7,743	10	0.0%
10,000 +	877,132,213	876,888,578	(243,635)	12,529	76	0.0%
Total	1,027,239,827	1,026,977,592	(262,235)	135,372	106	0.0%

[1]	[2]	[3]	[4]	[5]
Policy Size Range	Prior Renewal Premium (capping basis)	Average New 65% Premium-Uncapped	Average New 65% Premium-Capped	Percentage Impact After Capping
0 - 500	210	198	198	-5.7%
501 - 999	720	668	668	-7.2%
1,000 - 2,499	1,600	1,474	1,474	-7.9%
2,500 - 4,999	3,513	3,231	3,231	-8.0%
5,000, - 9,999	7,004	6,484	6,482	-7.4%
10,000 +	74,116	70,008	69,989	-5.6%
	8,059	7,588	7,586	

**Ohio Bureau of Workers' Compensation
Impact of Premium Caps on Experience Rating Plan Changes
Transition from 77% to 65% table-moving from group to non group**

[1]	[2]	[3]	[4]	[5]	[6]	[7]
Policy Size Range	Total Premium with New 65% Credibility Table	Total Premium After Capping	Premium Difference Due to Capping	Total Number of Risks	Total Number of Risks Capped	Percentage Impact of Capping
0 - 500	452,592	322,384	(130,208)	1,053	861	-28.8%
501 - 999	616,313	436,510	(179,803)	386	290	-29.2%
1,000 - 2,499	2,488,494	1,765,058	(723,436)	693	477	-29.1%
2,500 - 4,999	4,164,764	2,964,384	(1,200,379)	572	307	-28.8%
5,000, - 9,999	7,472,504	5,765,503	(1,707,001)	560	276	-22.8%
10,000 +	102,003,630	98,097,387	(3,906,244)	1,422	258	-3.8%
Total	117,198,297	109,351,226	(7,847,071)	4,686	2,469	-6.7%

[1]	[2]	[3]	[4]	[5]
Policy Size Range	Prior Renewal Premium (capping basis)	Average New 65% Premium-Uncapped	Average New 65% Premium-Capped	Percentage Impact After Capping
0 - 500	207	430	306	47.6%
501 - 999	724	1,597	1,131	56.3%
1,000 - 2,499	1,654	3,591	2,547	54.0%
2,500 - 4,999	3,598	7,281	5,182	44.0%
5,000, - 9,999	7,121	13,344	10,296	44.6%
10,000 +	64,151	71,733	68,986	7.5%
	21,108	25,010	23,336	

**Ohio Bureau of Workers' Compensation
Impact of Premium Caps on Experience Rating Plan Changes
Transition from 65% to 10k Split Plan Curve**

[1] Policy Size Range	[2] Total Premium with New 10k split curve	[3] Total Premium After Capping	[4] Premium Difference Due to Capping	[5] Total Number of Risks	[6] Total Number of Risks Capped	[7] Percentage Impact of Capping
0 - 500	20,567,842	19,932,768	(635,074)	86,295	22,225	-3.1%
501 - 999	28,807,561	27,635,210	(1,172,351)	35,516	11,800	-4.1%
1,000 - 2,499	78,241,341	75,242,095	(2,999,246)	43,214	12,732	-3.8%
2,500 - 4,999	98,941,209	95,720,338	(3,220,871)	25,073	5,762	-3.3%
5,000, - 9,999	131,595,246	128,238,696	(3,356,550)	16,982	2,921	-2.6%
10,000 +	1,611,804,039	1,603,495,425	(8,308,614)	27,973	1,839	-0.5%
Total	1,969,957,238	1,950,264,532	(19,692,706)	235,053	57,279	-1.0%

[1] Policy Size Range	[2] Prior Renewal Premium (capping basis)	[3] Average New Split Plan Premium- Uncapped	[4] Average New Split Plan Premium- Capped	[5] Percentage Impact After Capping
0 - 500	220	238	231	5.1%
501 - 999	723	811	778	7.7%
1,000 - 2,499	1,612	1,811	1,741	8.0%
2,500 - 4,999	3,539	3,946	3,818	7.9%
5,000, - 9,999	7,046	7,749	7,551	7.2%
10,000 +	57,129	57,620	57,323	0.3%
	8,172	8,381	8,297	

Ohio Bureau of Workers' Compensation
Impact of Premium Caps on Experience Rating Plan Changes
Transition from 65% to 10k Split Plan Curve-Group only

[1] Policy Size Range	[2] Total Premium with New 10k split curve	[3] Total Premium After Capping	[4] Premium Difference Due to Capping	[5] Total Number of Risks	[6] Total Number of Risks Capped	[7] Percentage Impact of Capping
0 - 500	7,890,964	7,256,274	(634,690)	24,490	22,217	-8.0%
501 - 999	13,977,039	12,804,879	(1,172,160)	14,527	11,796	-8.4%
1,000 - 2,499	41,281,312	38,287,264	(2,994,048)	19,665	12,722	-7.3%
2,500 - 4,999	55,955,910	52,775,009	(3,180,901)	12,683	5,726	-5.7%
5,000, - 9,999	78,805,997	75,556,475	(3,249,522)	9,344	2,867	-4.1%
10,000 +	682,797,081	674,867,739	(7,929,342)	14,286	1,786	-1.2%
Total	880,708,303	861,547,640	(19,160,663)	94,995	57,114	-2.2%

[1] Policy Size Range	[2] Prior Renewal Premium (capping basis)	[3] Average New Split Plan Premium- Uncapped	[4] Average New Split Plan Premium-Capped	[5] Percentage Impact After Capping
0 - 500	249	322	296	18.9%
501 - 999	728	962	881	21.2%
1,000 - 2,499	1,626	2,099	1,947	19.8%
2,500 - 4,999	3,556	4,412	4,161	17.0%
5,000, - 9,999	7,079	8,434	8,086	14.2%
10,000 +	43,717	47,795	47,240	8.1%
	8,258	9,271	9,069	

**Ohio Bureau of Workers' Compensation
Impact of Premium Caps on Experience Rating Plan Changes
Transition from 65% to 10k Split Plan Curve-Non group**

[1] Policy Size Range	[2] Total Premium with New 10k split curve	[3] Total Premium After Capping	[4] Premium Difference Due to Capping	[5] Total Number of Risks	[6] Total Number of Risks Capped	[7] Percentage Impact of Capping
0 - 500	12,446,947	12,446,834	(113)	60,972	2	0.0%
501 - 999	14,459,957	14,459,844	(113)	20,611	1	0.0%
1,000 - 2,499	35,638,135	35,638,149	14	22,941	0	0.0%
2,500 - 4,999	40,201,389	40,201,216	(173)	11,768	1	0.0%
5,000, - 9,999	47,793,036	47,787,704	(5,332)	7,081	5	0.0%
10,000 +	828,866,451	828,665,075	(201,376)	11,999	16	0.0%
Total	979,405,914	979,198,822	(207,092)	135,372	25	0.0%

[1] Policy Size Range	[2] Prior Renewal Premium (capping basis)	[3] Average New Split Plan Premium- Uncapped	[4] Average New Split Plan Premium- Capped	[5] Percentage Impact After Capping
0 - 500	208	204	204	-1.9%
501 - 999	719	702	702	-2.5%
1,000 - 2,499	1,598	1,553	1,553	-2.8%
2,500 - 4,999	3,517	3,416	3,416	-2.9%
5,000, - 9,999	6,989	6,749	6,749	-3.4%
10,000 +	72,667	69,078	69,061	-5.0%
	7,586	7,235	7,233	

**Ohio Bureau of Workers' Compensation
Impact of Premium Caps on Experience Rating Plan Changes
Transition from 65% to 10k Split Plan Curve-moved from group to non group**

[1] Policy Size Range	[2] Total Premium with New 10k split curve	[3] Total Premium After Capping	[4] Premium Difference Due to Capping	[5] Total Number of Risks	[6] Total Number of Risks Capped	[7] Percentage Impact of Capping
0 - 500	229,930	229,660	(270)	833	6	-0.1%
501 - 999	370,565	370,487	(78)	378	3	0.0%
1,000 - 2,499	1,321,894	1,316,682	(5,212)	608	10	-0.4%
2,500 - 4,999	2,783,910	2,744,113	(39,797)	622	35	-1.4%
5,000, - 9,999	4,996,213	4,894,517	(101,696)	557	49	-2.0%
10,000 +	100,140,508	99,962,611	(177,897)	1,688	37	-0.2%
Total	109,843,021	109,518,070	(324,951)	4,686	140	-0.3%

[1] Policy Size Range	[2] Prior Renewal Premium (capping basis)	[3] Average New Split Plan Premium- Uncapped	[4] Average New Split Plan Premium- Capped	[5] Percentage Impact After Capping
0 - 500	213	276	276	29.5%
501 - 999	730	980	980	34.2%
1,000 - 2,499	1,686	2,174	2,166	28.5%
2,500 - 4,999	3,608	4,476	4,412	22.3%
5,000, - 9,999	7,222	8,970	8,787	21.7%
10,000 +	60,193	59,325	59,220	-1.6%
	23,336	23,441	23,371	