State of Ohio Bureau of Workers' Compensation

Unpaid Loss & LAE as of June 30, 2012
(Based on Data Evaluated as of June 30, 2012)

Volume II – Detailed Analysis Exhibits
Private Employers

August 24, 2012

Deloitte Consulting LLP

Table of Contents

Volume I – Report and Summary Exhibits

Introduction 1
- Purpose and Scope 1
- BWC Background 1
- Limitations 7
- Distribution and Use 8

Executive Summary 10
- Summary of Findings 10
- Relevant Comments 14

Executive Summary Exhibits 25

Actuarial Analysis Overview 51
- Actuarial Procedures 51
- Actuarial Methodologies 62

Data 65
- Information and Data Provided 65
- Adjustments to Data 66

Loss Reserve Dislosures 72

Detailed Analysis Exhibit Descriptions 73

Segment Summary Exhibits 82

Volume II - Detailed Analysis Exhibits

Private Employers ("PA") ..... Section 1

Volume III - Detailed Analysis Exhibits

Public Employers - Taxing Districts ("PEC") ..... Section 2

Volume IV - Detailed Analysis Exhibits

Public Employers - State Agencies ("PES") ..... Section 3

Volume V - Detailed Analysis Exhibits

Disabled Workers Relief Fund ("DWRF") ..... Section 4

Self-Insuring Employers Guaranty Fund ("SIEGF") ..... Section 5

Public Work-Relief Employees' Compensation Fund ("PWRE") ..... Section 6

Marine Industry Fund ("MIF") ..... Section 7

Volume VI - Detailed Analysis Exhibits

Coal-Workers Pneumoconiosis Fund ("CWPF") ..... Section 8

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 2013 and subsequent by accident year associated with claims occurring on June 30, 2012 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, 2012 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, 2012 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 2013 and subsequent by accident year associated with claims occurring on June 30, 2012 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, 2012 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, 2012 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 the SIEGF DWRF.

Section 5, Exhibit 1, Sheet 2: Future Default Unpaid Loss by Fund
This sheet separates the unpaid loss estimate associated with future defaults between the SIS and SIEGF.

Section 5, Exhibit 1, Sheet 3: Known Default Unpaid Loss by Fund
This sheet separates the unpaid loss estimate associated with known defaults between the SIS and SIEGF.

Section 5, Exhibit 1, Sheet 4: Estimation of Bond Recovery Rate
This sheet estimates the bond recovery rate associated with the SIS.

Section 5, Exhibit 2, Sheet 1: Discounted Unpaid Loss – Known Defaults
This sheet displays the calculation of the undiscounted and discounted unpaid losses.

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

Section 5, Exhibit 2, Sheets 3: Paid Bornhuetter-Ferguson Method
These sheets project ultimate losses using the Paid Bornhuetter-Ferguson Method.

Section 5, Exhibit 2, Sheet 4: Calculation of Initial Expected Loss Rates
This sheet displays the selection of the initial expected loss rates used in the Bornhuetter Ferguson method.

Section 5, Exhibit 2, Sheets 5: Paid Loss Development Method
These sheets project ultimate losses using the Paid Bornhuetter-Ferguson Method.

Section 5, Exhibit 2, Sheet 6: Paid Loss Triangles
This sheet displays the default year paid loss triangle.

Section 5, Exhibit 2, Sheet 7: Interpolated Accident Year Development Factors
The accident year development factors selected on Sheet 5 are interpolated to the current evaluation age on this sheet.

Section 5, Exhibit 2, Sheet 8: 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 5, Exhibit 2, Sheet 9: Discount Factors
This sheet displays the calculation of the discount factor used to determine the discounted unpaid loss in Sheet 1.

Section 5, Exhibit 3, Sheet 1: Discounted Unpaid loss – Future Defaults
This sheet displays the calculation of the unpaid loss estimate associated with future defaults.

Section 5, Exhibit 3, Sheet 2: Selection of Lag Pattern
This sheet displays the determination of the default year by accident/injury year lag pattern.

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

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 2013 and subsequent by accident year associated with claims occurring on June 30, 2012 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, 2012 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, 2012.

Section 8, Exhibit 1: Summary of Unpaid Loss
Displays the estimated unpaid loss liability as of December 31, 2011

Section 8, Exhibit 2: Summary of claims currently receiving benefits
Exhibit 2 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. The nominal and discounted medical unpaid losses are calculated for the miner claims by assuming that the current year medical costs will be $6,000 per claim and assuming these medical costs will increase by 6% per year.

Section 8, Exhibit 3, Sheet 1: Summary of Unpaid Losses for Pending & IBNR Claims, Claim Development Method using Department of Labor Data for Ohio
Exhibit 3 displays the calculation of the unpaid losses for pending and IBNR claims. Projected pending and IBNR claims are based on the Department of Labor 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.

Section 8, Exhibit 3, Sheets 2 through 7: Projected Pending & IBNR Future Claims, Claim Development Method using Department of Labor Data for Ohio
These sheets show the detail in using the Department of Labor claim data for Ohio to estimate the projected pending and IBNR claims. Projected pending and IBNR claims are based on the projected claims filings and the ultimate entitlement ratios.

Section 8, Exhibit 4: Calculation of Liability for Terminated Miners, Method using Ohio Employee Survey Data
This exhibit uses the Ohio Employee Survey Data to project pending and IBNR claims. Projected pending and IBNR claims are based off the historical employee terminations and assumptions around the percentage of terminated employees who will be entitled to FBL benefits, and a factor to reflect survivor claims. 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 age. The benefit calculation details are provided.

Section 8, Exhibit 5: Calculation of Liability for Active Miners, Method using Ohio Employee Survey Data Method
This exhibit uses the Ohio Employee Survey Data to project the active miner liability. Projected active miner claims are based off the current employee data and assumptions around percentage of active employees who will be entitled to FBL benefits, and a factor to reflect survivor claims. 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 6, Sheet 1: Table of Monthly Black Lung Benefit Rates
Shows 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
Shows the historical medical costs per entitled claim

Section 8, Exhibit 7: Benefit calculation detail for claims currently receiving benefits
Exhibit 7 display the details underlying Exhibit 2

Section 8, Exhibit 8: Mortality Tables
Exhibit 8 displays the mortality tables used in our review

Section 8A
The exhibits for Section 8A are similar to the exhibits for Section 8 but pertain to the unpaid loss liability as of December 31, 2012

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

MEDICAL ONLY
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2012	SELECTED ULTIMATE LOSS	SELECTED NOMINAL UNPAID LOSS	DISCOUNT FACTOR AT 4.0%	SELECTED DISCOUNTED UNPAID LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		1	1	0	100.0%	0	
1977	23,851,125	19,673	19,673	0	100.0%	0	0.082
1978	26,143,240	22,681	22,681	0	100.0%	0	0.087
1979	28,061,666	25,123	25,123	0	100.0%	0	0.090
1980	28,979,182	24,877	24,877	0	100.0%	0	0.086
1981	30,141,508	27,103	27,103	0	100.0%	0	0.090
1982	30,058,966	27,928	27,928	0	100.0%	0	0.093
1983	30,607,324	30,456	30,456	0	100.0%	0	0.100
1984	33,121,678	38,247	38,247	0	100.0%	0	0.115
1985	35,713,654	42,813	42,813	0	100.0%	0	0.120
1986	38,297,697	49,905	49,905	0	100.0%	0	0.130
1987	41,065,403	59,583	59,583	0	100.0%	0	0.145
1988	44,221,964	71,389	71,389	0	100.0%	0	0.161
1989	47,110,000	82,740	82,740	0	100.0%	0	0.176
1990	49,659,895	76,095	76,095	0	100.0%	0	0.153
1991	50,856,501	98,230	98,230	0	100.0%	0	0.193
1992	52,804,448	104,955	104,955	0	100.0%	0	0.199
1993	55,132,894	93,755	93,755	0	100.0%	0	0.170
1994	57,739,505	82,224	82,225	0	98.1%	0	0.142
1995	60,949,772	79,570	79,572	3	97.7%	3	0.131
1996	63,664,000	72,115	72,124	9	96.9%	8	0.113
1997	68,077,000	77,095	77,118	24	96.2%	23	0.113
1998	71,447,000	85,778	85,819	41	94.5%	39	0.120
1999	75,244,663	94,207	94,289	82	94.0%	77	0.125
2000	79,122,396	103,367	103,509	142	93.2%	132	0.131
2001	80,396,857	108,588	108,803	215	92.2%	198	0.135
2002	81,621,352	118,126	118,454	328	91.4%	300	0.145
2003	82,433,234	119,180	119,645	466	90.8%	423	0.145
2004	84,632,753	115,005	115,623	618	90.2%	557	0.137
2005	86,912,307	115,731	116,600	869	90.0%	781	0.134
2006	90,822,757	107,262	108,413	1,151	89.9%	1,036	0.119
2007	93,702,820	100,015	101,594	1,579	90.2%	1,424	0.108
2008	93,449,349	89,537	91,536	1,999	89.8%	1,795	0.098
2009	86,530,965	76,584	79,182	2,598	90.5%	2,350	0.092
2010	86,624,485	80,934	85,720	4,786	91.5%	4,381	0.099
2011	89,983,985	72,970	84,584	11,614	93.9%	10,901	0.094
2012	46,341,752	18,571	43,554	24,983	96.7%	24,157	0.094
2013		0	0				
TOTAL		2,612,414	2,663,919	51,505	94.3%	48,584	
EXLD PRIOR		2,612,413	2,663,918	51,505	94.3%	48,584	

(1) PROVIDED BY THE BWC; 2012 ADJUSTED TO PARTIAL YEAR
(2) SECTION 1, EXHIBIT 1, SHEET 3, COL. 2
(3) SECTION 1, EXHIBIT 1, SHEET 3, COL. 12; 2012 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 1, EXHIBIT 1, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

MEDICAL ONLY
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	FISCAL YEAR ENDING 2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(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	3	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1996	9	6	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1997	24	15	7	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1998	41	15	16	7	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1999	82	36	16	18	8	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2000	142	52	40	18	20	9	3	0	0	0	0	0	0	0	0	0	0	0	0	0
2001	215	66	55	42	19	21	9	3	0	0	0	0	0	0	0	0	0	0	0	0
2002	328	94	72	59	46	21	23	10	4	0	0	0	0	0	0	0	0	0	0	0
2003	466	134	95	73	60	46	21	23	10	4	0	0	0	0	0	0	0	0	0	0
2004	618	168	130	92	70	58	44	20	22	10	4	0	0	0	0	0	0	0	0	0
2005	869	246	169	131	93	71	58	45	20	22	10	4	0	0	0	0	0	0	0	0
2006	1,151	344	228	157	122	86	66	54	42	19	21	9	3	0	0	0	0	0	0	0
2007	1,579	500	322	214	148	114	81	62	51	39	18	19	9	3	0	0	0	0	0	0
2008	1,999	548	459	296	197	136	105	74	57	47	36	16	18	8	3	0	0	0	0	0
2009	2,598	913	462	387	250	166	114	88	63	48	39	30	14	15	7	2	0	0	0	0
2010	4,786	1,965	992	502	421	271	180	124	96	68	52	43	33	15	16	7	3	0	0	0
2011	11,614	6,758	1,994	1,006	509	427	275	183	126	97	69	53	43	33	15	16	7	3	0	0
2012	24,983	56,574	6,961	2,054	1,036	524	440	283	188	130	100	71	54	45	34	15	17	8	3	0
TOTAL	51,505	68,436	12,020	5,058	2,999	1,951	1,419	970	678	483	348	245	174	119	75	42	27	11	3	0

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

MEDICAL ONLY
(000's)

SELECTION OF ULTIMATE LOSS & ALAE

ACCIDENT YEAR	PAYROLL	PAID LOSS @ 6/30/12	INCURRED LOSS @ 6/30/12	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT PAID	LOSS DEVELOPMENT INCURRED	BORNHUETTER-FERGUSON PAID	BORNHUETTER-FERGUSON INCURRED	CUM. PAID FREQ/SEV AY DEV.	PAID INCR. FREQ/SEV AY DEV.	PAID INCR. FREQ/SEV CY DEV.	PAID INCR. TRENDED FREQ/SEV	SELECTED ULTIMATE LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
PRIOR		1										1	
1977	23,851,125	19,673	19,673	19,673	19,673	19,673	19,673					19,673	0.082
1978	26,143,240	22,681	22,681	22,681	22,681	22,681	22,681					22,681	0.087
1979	28,061,666	25,123	25,123	25,123	25,123	25,123	25,123					25,123	0.090
1980	28,979,182	24,877	24,877	24,877	24,877	24,877	24,877					24,877	0.086
1981	30,141,508	27,103	27,103	27,103	27,103	27,103	27,103					27,103	0.090
1982	30,058,966	27,928	27,928	27,928	27,928	27,928	27,928					27,928	0.093
1983	30,607,324	30,456	30,456	30,456	30,456	30,456	30,456					30,456	0.100
1984	33,121,678	38,247	38,247	38,247	38,247	38,247	38,247					38,247	0.115
1985	35,713,654	42,813	42,813	42,813	42,813	42,813	42,813					42,813	0.120
1986	38,297,697	49,905	49,905	49,905	49,905	49,905	49,905					49,905	0.130
1987	41,065,403	59,583	59,583	59,583	59,583	59,583	59,583					59,583	0.145
1988	44,221,964	71,389	71,389	71,389	71,389	71,389	71,389					71,389	0.161
1989	47,110,000	82,740	82,740	82,740	82,740	82,740	82,740					82,740	0.176
1990	49,659,895	76,095	76,095	76,095	76,095	76,095	76,095					76,095	0.153
1991	50,856,501	98,230	98,230	98,230	98,230	98,230	98,230					98,230	0.193
1992	52,804,448	104,955	104,955	104,955	104,955	104,955	104,955					104,955	0.199
1993	55,132,894	93,755	93,755	93,755	93,755	93,755	93,755	93,755	93,755	93,755	93,755	93,755	0.170
1994	57,739,505	82,224	82,256	82,225	82,256	82,225	82,256	82,225	82,230	82,226	82,225	82,225	0.142
1995	60,949,772	79,570	79,637	79,572	79,636	79,572	79,636	79,577	79,610	79,580	79,578	79,572	0.131
1996	63,664,000	72,115	72,162	72,124	72,165	72,124	72,165	72,135	72,152	72,135	72,138	72,124	0.113
1997	68,077,000	77,095	77,134	77,118	77,133	77,118	77,133	77,136	77,151	77,130	77,143	77,118	0.113
1998	71,447,000	85,778	85,832	85,819	85,830	85,819	85,830	85,846	85,969	85,889	85,854	85,819	0.120
1999	75,244,663	94,207	94,294	94,289	94,296	94,289	94,296	94,334	94,362	94,310	94,334	94,289	0.125
2000	79,122,396	103,367	103,458	103,509	103,502	103,509	103,502	103,565	103,590	103,519	103,551	103,509	0.131
2001	80,396,857	108,588	108,705	108,803	108,754	108,803	108,754	108,860	108,785	108,734	108,808	108,803	0.135
2002	81,621,352	118,126	118,255	118,454	118,331	118,454	118,331	118,507	118,429	118,372	118,410	118,454	0.145
2003	82,433,234	119,180	119,387	119,645	119,523	119,646	119,523	119,681	119,501	119,468	119,549	119,645	0.145
2004	84,632,753	115,005	115,193	115,623	115,380	115,623	115,381	115,639	115,438	115,435	115,515	115,623	0.137
2005	86,912,307	115,731	115,890	116,600	116,192	116,600	116,193	116,563	116,281	116,382	116,436	116,600	0.134
2006	90,822,757	107,262	107,572	108,413	108,050	108,421	108,055	108,318	107,813	107,944	108,239	108,413	0.119
2007	93,702,820	100,015	100,290	101,594	100,934	101,674	100,971	101,383	100,702	100,868	101,351	101,594	0.108
2008	93,449,349	89,537	90,049	91,496	90,819	91,575	90,856	91,181	90,376	90,768	91,180	91,536	0.098
2009	86,530,965	76,584	77,170	79,199	78,252	79,165	78,251	78,741	77,712	78,213	78,637	79,182	0.092
2010	86,624,485	80,934	82,336	85,736	84,326	85,704	84,345	85,106	84,053	84,805	85,010	85,720	0.099
2011	89,983,985	72,970	78,875	84,258	82,396	84,584	82,580	83,317	82,846	84,923	83,898	84,584	0.094
2012	92,683,504	18,571	41,705	79,879	81,689	87,108	85,413	78,493	77,188	82,648	86,765	87,108	0.094
2013	95,464,009					91,976	91,976					91,976	0.096
TOTAL		2,612,414	2,645,756	2,699,911	2,695,019	2,799,543	2,791,003	1,894,364	1,887,942	1,897,105	1,902,376	2,799,449	
EXLD PRIOR		2,612,413	2,645,756	2,699,911	2,695,019	2,799,543	2,791,003	1,894,364	1,887,942	1,897,105	1,902,376	2,799,449	
EXLD PRIOR & 2013		2,612,413	2,645,756	2,699,911	2,695,019	2,707,567	2,699,027	1,894,364	1,887,942	1,897,105	1,902,376	2,707,472	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

MEDICAL ONLY
(000's)

PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/12	PAID LOSS	PAID LDF	INDICATED ULTIMATE @ 6/30/12	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	426	19,673	1.000	19,673	0.082
1978	414	22,681	1.000	22,681	0.087
1979	402	25,123	1.000	25,123	0.090
1980	390	24,877	1.000	24,877	0.086
1981	378	27,103	1.000	27,103	0.090
1982	366	27,928	1.000	27,928	0.093
1983	354	30,456	1.000	30,456	0.100
1984	342	38,247	1.000	38,247	0.115
1985	330	42,813	1.000	42,813	0.120
1986	318	49,905	1.000	49,905	0.130
1987	306	59,583	1.000	59,583	0.145
1988	294	71,389	1.000	71,389	0.161
1989	282	82,740	1.000	82,740	0.176
1990	270	76,095	1.000	76,095	0.153
1991	258	98,230	1.000	98,230	0.193
1992	246	104,955	1.000	104,955	0.199
1993	234	93,755	1.000	93,755	0.170
1994	222	82,224	1.000	82,225	0.142
1995	210	79,570	1.000	79,572	0.131
1996	198	72,115	1.000	72,124	0.113
1997	186	77,095	1.000	77,118	0.113
1998	174	85,778	1.000	85,819	0.120
1999	162	94,207	1.001	94,289	0.125
2000	150	103,367	1.001	103,509	0.131
2001	138	108,588	1.002	108,803	0.135
2002	126	118,126	1.003	118,454	0.145
2003	114	119,180	1.004	119,645	0.145
2004	102	115,005	1.005	115,623	0.137
2005	90	115,731	1.008	116,600	0.134
2006	78	107,262	1.011	108,413	0.119
2007	66	100,015	1.016	101,594	0.108
2008	54	89,537	1.022	91,496	0.098
2009	42	76,584	1.034	79,199	0.092
2010	30	80,934	1.059	85,736	0.099
2011	18	72,970	1.155	84,258	0.094
2012	6	18,571	4.301	79,879	0.086
2013	0				
TOTAL		2,612,413		2,699,911	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

MEDICAL ONLY
(000's)

INCURRED LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/12	INCURRED LOSS	INCURRED LDF	INDICATED ULTIMATE @ 6/30/12	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	426	19,673	1.000	19,673	0.082
1978	414	22,681	1.000	22,681	0.087
1979	402	25,123	1.000	25,123	0.090
1980	390	24,877	1.000	24,877	0.086
1981	378	27,103	1.000	27,103	0.090
1982	366	27,928	1.000	27,928	0.093
1983	354	30,456	1.000	30,456	0.100
1984	342	38,247	1.000	38,247	0.115
1985	330	42,813	1.000	42,813	0.120
1986	318	49,905	1.000	49,905	0.130
1987	306	59,583	1.000	59,583	0.145
1988	294	71,389	1.000	71,389	0.161
1989	282	82,740	1.000	82,740	0.176
1990	270	76,095	1.000	76,095	0.153
1991	258	98,230	1.000	98,230	0.193
1992	246	104,955	1.000	104,955	0.199
1993	234	93,755	1.000	93,755	0.170
1994	222	82,256	1.000	82,256	0.142
1995	210	79,637	1.000	79,636	0.131
1996	198	72,162	1.000	72,165	0.113
1997	186	77,134	1.000	77,133	0.113
1998	174	85,832	1.000	85,830	0.120
1999	162	94,294	1.000	94,296	0.125
2000	150	103,458	1.000	103,502	0.131
2001	138	108,705	1.000	108,754	0.135
2002	126	118,255	1.001	118,331	0.145
2003	114	119,387	1.001	119,523	0.145
2004	102	115,193	1.002	115,380	0.136
2005	90	115,890	1.003	116,192	0.134
2006	78	107,572	1.004	108,050	0.119
2007	66	100,290	1.006	100,934	0.108
2008	54	90,049	1.009	90,819	0.097
2009	42	77,170	1.014	78,252	0.090
2010	30	82,336	1.024	84,326	0.097
2011	18	78,875	1.045	82,396	0.092
2012	6	41,705	1.959	81,689	0.088
2013	0				
TOTAL		2,645,756		2,695,019	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

MEDICAL ONLY
(000's)

PAID BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	INITIAL EXPECTED DOLLARS	EXPECTED % OF PAID LOSS	EXPECTED PAID LOSS	ACTUAL PAID LOSS	EXPECTED UNPAID LOSS	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125	0.082	19,673	100.0%	19,673	19,673	0	19,673	0.082
1978	26,143,240	0.087	22,681	100.0%	22,681	22,681	0	22,681	0.087
1979	28,061,666	0.090	25,123	100.0%	25,123	25,123	0	25,123	0.090
1980	28,979,182	0.086	24,877	100.0%	24,877	24,877	0	24,877	0.086
1981	30,141,508	0.090	27,103	100.0%	27,103	27,103	0	27,103	0.090
1982	30,058,966	0.093	27,928	100.0%	27,928	27,928	0	27,928	0.093
1983	30,607,324	0.100	30,456	100.0%	30,456	30,456	0	30,456	0.100
1984	33,121,678	0.115	38,247	100.0%	38,247	38,247	0	38,247	0.115
1985	35,713,654	0.120	42,813	100.0%	42,813	42,813	0	42,813	0.120
1986	38,297,697	0.130	49,905	100.0%	49,905	49,905	0	49,905	0.130
1987	41,065,403	0.145	59,583	100.0%	59,583	59,583	0	59,583	0.145
1988	44,221,964	0.161	71,389	100.0%	71,389	71,389	0	71,389	0.161
1989	47,110,000	0.176	82,740	100.0%	82,740	82,740	0	82,740	0.176
1990	49,659,895	0.153	76,095	100.0%	76,095	76,095	0	76,095	0.153
1991	50,856,501	0.193	98,230	100.0%	98,230	98,230	0	98,230	0.193
1992	52,804,448	0.199	104,955	100.0%	104,955	104,955	0	104,955	0.199
1993	55,132,894	0.170	93,755	100.0%	93,755	93,755	0	93,755	0.170
1994	57,739,505	0.142	82,223	100.0%	82,223	82,224	0	82,225	0.142
1995	60,949,772	0.131	79,567	100.0%	79,564	79,570	3	79,572	0.131
1996	63,664,000	0.113	72,123	100.0%	72,114	72,115	9	72,124	0.113
1997	68,077,000	0.113	77,117	100.0%	77,094	77,095	24	77,118	0.113
1998	71,447,000	0.120	85,819	100.0%	85,778	85,778	41	85,819	0.120
1999	75,244,663	0.125	94,293	99.9%	94,211	94,207	82	94,289	0.125
2000	79,122,396	0.131	103,513	99.9%	103,372	103,367	142	103,509	0.131
2001	80,396,857	0.135	108,815	99.8%	108,600	108,588	215	108,803	0.135
2002	81,621,352	0.145	118,464	99.7%	118,136	118,126	328	118,454	0.145
2003	82,433,234	0.145	119,658	99.6%	119,193	119,180	466	119,646	0.145
2004	84,632,753	0.137	115,652	99.5%	115,034	115,005	618	115,623	0.137
2005	86,912,307	0.134	116,658	99.3%	115,789	115,731	869	116,600	0.134
2006	90,822,757	0.120	109,126	98.9%	107,967	107,262	1,159	108,421	0.119
2007	93,702,820	0.114	106,751	98.4%	105,091	100,015	1,659	101,674	0.109
2008	93,449,349	0.102	95,167	97.9%	93,129	89,537	2,038	91,575	0.098
2009	86,530,965	0.090	78,159	96.7%	75,579	76,584	2,581	79,165	0.091
2010	86,624,485	0.098	85,163	94.4%	80,393	80,934	4,770	85,704	0.099
2011	89,983,985	0.096	86,697	86.6%	75,082	72,970	11,614	84,584	0.094
2012	92,683,504	0.096	89,297	23.2%	20,761	18,571	68,536	87,108	0.094
2013	95,464,009	0.096	91,976	0.0%			91,976	91,976	0.096
TOTAL			2,811,792		2,624,662	2,612,413	187,130	2,799,543	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

MEDICAL ONLY
(000's)

INCURRED BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	INITIAL EXPECTED DOLLARS	EXPECTED % OF REPORTED LOSS	EXPECTED REPORTED LOSS	ACTUAL REPORTED LOSS	EXPECTED UNREPORTED LOSS	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125	0.082	19,673	100.0%	19,673	19,673	0	19,673	0.082
1978	26,143,240	0.087	22,681	100.0%	22,681	22,681	0	22,681	0.087
1979	28,061,666	0.090	25,123	100.0%	25,123	25,123	0	25,123	0.090
1980	28,979,182	0.086	24,877	100.0%	24,877	24,877	0	24,877	0.086
1981	30,141,508	0.090	27,103	100.0%	27,103	27,103	0	27,103	0.090
1982	30,058,966	0.093	27,928	100.0%	27,928	27,928	0	27,928	0.093
1983	30,607,324	0.100	30,456	100.0%	30,456	30,456	0	30,456	0.100
1984	33,121,678	0.115	38,247	100.0%	38,247	38,247	0	38,247	0.115
1985	35,713,654	0.120	42,813	100.0%	42,813	42,813	0	42,813	0.120
1986	38,297,697	0.130	49,905	100.0%	49,905	49,905	0	49,905	0.130
1987	41,065,403	0.145	59,583	100.0%	59,583	59,583	0	59,583	0.145
1988	44,221,964	0.161	71,389	100.0%	71,389	71,389	0	71,389	0.161
1989	47,110,000	0.176	82,740	100.0%	82,740	82,740	0	82,740	0.176
1990	49,659,895	0.153	76,095	100.0%	76,094	76,095	0	76,095	0.153
1991	50,856,501	0.193	98,230	100.0%	98,229	98,230	0	98,230	0.193
1992	52,804,448	0.199	104,955	100.0%	104,955	104,955	0	104,955	0.199
1993	55,132,894	0.170	93,755	100.0%	93,755	93,755	0	93,755	0.170
1994	57,739,505	0.142	82,223	100.0%	82,223	82,256	(0)	82,256	0.142
1995	60,949,772	0.131	79,567	100.0%	79,567	79,637	(1)	79,636	0.131
1996	63,664,000	0.113	72,123	100.0%	72,120	72,162	3	72,165	0.113
1997	68,077,000	0.113	77,117	100.0%	77,118	77,134	(1)	77,133	0.113
1998	71,447,000	0.120	85,819	100.0%	85,822	85,832	(2)	85,830	0.120
1999	75,244,663	0.125	94,293	100.0%	94,291	94,294	2	94,296	0.125
2000	79,122,396	0.131	103,513	100.0%	103,470	103,458	44	103,502	0.131
2001	80,396,857	0.135	108,815	100.0%	108,766	108,705	49	108,754	0.135
2002	81,621,352	0.145	118,464	99.9%	118,388	118,255	76	118,331	0.145
2003	82,433,234	0.145	119,658	99.9%	119,523	119,387	135	119,523	0.145
2004	84,632,753	0.137	115,652	99.8%	115,465	115,193	187	115,381	0.136
2005	86,912,307	0.134	116,658	99.7%	116,355	115,890	303	116,193	0.134
2006	90,822,757	0.120	109,126	99.6%	108,643	107,572	483	108,055	0.119
2007	93,702,820	0.114	106,751	99.4%	106,070	100,290	681	100,971	0.108
2008	93,449,349	0.102	95,167	99.2%	94,360	90,049	807	90,856	0.097
2009	86,530,965	0.090	78,159	98.6%	77,079	77,170	1,081	78,251	0.090
2010	86,624,485	0.098	85,163	97.6%	83,154	82,336	2,009	84,345	0.097
2011	89,983,985	0.096	86,697	95.7%	82,991	78,875	3,705	82,580	0.092
2012	92,683,504	0.096	89,297	51.1%	45,590	41,705	43,707	85,413	0.092
2013	95,464,009	0.096	91,976	0.0%			91,976	91,976	0.096
TOTAL			2,811,792		2,666,545	2,645,756	145,247	2,791,003	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

MEDICAL ONLY
(000's)

CUMULATIVE PAID FREQUENCY SEVERITY METHOD

ACCIDENT YEAR	PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	$ WHOLE PAID SEVERITY	PAID SEVERITY LDF	$ WHOLE ULTIMATE SEVERITY	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125		1.000			1.000			
1978	26,143,240		1.000			1.000			
1979	28,061,666		1.000			1.000			
1980	28,979,182		1.000			1.000			
1981	30,141,508		1.000			1.000			
1982	30,058,966		1.000			1.000			
1983	30,607,324		1.000			1.000			
1984	33,121,678		1.000			1.000			
1985	35,713,654		1.000			1.000			
1986	38,297,697		1.000			1.000			
1987	41,065,403		1.000			1.000			
1988	44,221,964		1.000			1.000			
1989	47,110,000		1.000			1.000			
1990	49,659,895		1.000			1.000			
1991	50,856,501		1.000			1.000			
1992	52,804,448		1.000			1.000			
1993	55,132,894	191,586	1.000	191,586	489	1.000	489	93,755	0.170
1994	57,739,505	184,713	1.000	184,713	445	1.000	445	82,225	0.142
1995	60,949,772	181,604	1.000	181,604	438	1.000	438	79,577	0.131
1996	63,664,000	162,310	1.000	162,310	444	1.000	444	72,135	0.113
1997	68,077,000	170,986	1.000	170,986	451	1.001	451	77,136	0.113
1998	71,447,000	172,455	1.000	172,456	497	1.001	498	85,846	0.120
1999	75,244,663	167,055	1.000	167,056	564	1.001	565	94,334	0.125
2000	79,122,396	162,952	1.000	162,953	634	1.002	636	103,565	0.131
2001	80,396,857	140,212	1.000	140,213	774	1.002	776	108,860	0.135
2002	81,621,352	131,294	1.000	131,296	900	1.003	903	118,507	0.145
2003	82,433,234	119,154	1.000	119,157	1,000	1.004	1,004	119,681	0.145
2004	84,632,753	113,228	1.000	113,232	1,016	1.005	1,021	115,639	0.137
2005	86,912,307	108,138	1.000	108,144	1,070	1.007	1,078	116,563	0.134
2006	90,822,757	98,474	1.000	98,494	1,089	1.010	1,100	108,318	0.119
2007	93,702,820	90,393	1.001	90,440	1,106	1.013	1,121	101,383	0.108
2008	93,449,349	77,877	1.001	77,932	1,150	1.018	1,170	91,181	0.098
2009	86,530,965	60,723	1.001	60,787	1,261	1.027	1,295	78,741	0.091
2010	86,624,485	64,038	1.002	64,197	1,264	1.049	1,326	85,106	0.098
2011	89,983,985	64,596	1.013	65,464	1,130	1.127	1,273	83,317	0.093
2012	92,683,504	23,338	2.797	65,279	796	1.511	1,202	78,493	0.085
2013	95,464,009								
Total		2,485,126		2,528,301				1,894,364	

(1) PROVIDED BY THE BWC
(2) BASED ON DATA FROM THE BWC
(3) SECTION 1, EXHIBIT 1, SHEET 20, COL. 12
(4) = (2) x (3)
(5) SECTION 1, EXHIBIT 1, SHEET 30
(6) SECTION 1, EXHIBIT 1, SHEET 20, COL. 15
(7) = (5) x (6)
(8) = [(4) x (7)] / 1000
(9) = [(8) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL
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	TAIL	INDICATED ULTIMATE
1977																																					-	-
1978																																					-	-
1979																																					-	-
1980																																					-	-
1981																																					-	-
1982																																					-	-
1983																																					-	-
1984																																					-	-
1985																																					-	-
1986																																					-	-
1987																																					-	-
1988																																					-	-
1989																																					-	-
1990																																					-	-
1991																																					-	-
1992																																					-	-
1993	11,331	54,436	16,425	5,270	2,971	1,404	1,153	475	79	60	44	31	29	13	9	10	7	5	2	1																	0	93,755
1994	7,507	50,834	13,605	4,753	1,757	1,291	784	506	359	278	224	147	56	48	25	18	12	11	13	5																	0	82,230
1995	9,902	48,343	13,075	3,010	1,858	1,040	760	530	346	231	160	67	45	51	49	30	43	30	29	11																	0	79,610
1996	8,893	46,389	8,772	3,501	1,491	967	683	473	382	206	125	74	48	30	35	25	21	16	15	6																	0	72,152
1997	5,872	50,032	13,133	2,981	1,758	1,178	842	504	349	146	90	53	48	54	36	20	20	15	15	6																	0	77,151
1998	11,618	56,326	10,158	3,153	1,564	1,157	722	419	200	129	87	71	49	47	76	51	51	38	37	14																	0	85,969
1999	15,114	58,576	11,521	3,704	2,035	1,203	775	475	356	147	133	65	56	46	44	30	30	22	21	8																	0	94,362
2000	17,800	63,643	13,390	3,959	1,751	1,062	650	372	246	206	134	99	55	51	49	33	33	24	24	9																	0	103,590
2001	19,009	70,455	11,992	3,491	1,524	921	473	282	208	118	62	55	39	36	34	23	23	17	17	6																	0	108,785
2002	22,281	77,975	11,431	3,068	1,414	648	550	341	178	143	97	66	47	43	42	28	28	21	20	8																	0	118,429
2003	26,799	75,924	11,075	2,653	951	569	619	321	155	114	78	53	38	35	33	22	22	17	16	6																	0	119,501
2004	25,963	74,991	9,858	1,956	871	473	406	313	175	113	77	53	37	35	33	22	22	16	16	6																	0	115,438
2005	26,726	74,773	8,732	2,725	1,320	833	350	272	158	102	70	48	34	31	30	20	20	15	14	6																	0	116,281
2006	24,317	67,106	9,923	3,503	1,711	419	284	183	106	69	47	32	23	21	20	14	14	10	10	4																	0	107,813
2007	23,085	65,334	8,376	2,270	635	316	233	150	87	56	39	26	19	17	17	11	11	8	8	3																	0	100,702
2008	22,967	57,611	6,746	1,647	567	264	195	126	73	47	32	22	16	14	14	9	9	7	7	3																	0	90,376
2009	19,408	50,776	5,304	1,096	455	212	157	101	59	38	26	18	13	12	11	7	7	6	5	2																	0	77,712
2010	20,565	54,862	5,506	1,537	638	298	220	141	82	53	36	25	18	16	16	11	11	8	8	3																	0	84,053
2011	19,622	53,348	6,304	1,760	730	341	252	162	94	61	42	28	20	19	18	12	12	9	9	3																	0	82,846
2012	18,571	49,461	5,845	1,631	677	316	233	150	87	56	39	26	19	17	17	11	11	8	8	3																	0	77,188
Factors	2.663	0.118	0.279	0.415	0.467	0.739	0.642	0.583	0.647	0.684	0.683	0.705	0.926	0.960	0.674	1.001	0.736	0.974	0.389																		Tail 1.000	

Example: AY 2007 Age 78 of 233 = 316 x 0.739 and AY 2007 Age 90 of 150 = 233 x 0.642

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

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	TAIL	INDICATED ULTIMATE
1977																																					-	-
1978																																					-	-
1979																																					-	-
1980																																					-	-
1981																																					-	-
1982																																					-	-
1983																																					-	-
1984																																					-	-
1985																																					-	-
1986																																					-	-
1987																																					-	-
1988																																					-	-
1989																																					-	-
1990																																					-	-
1991																																					-	-
1992																																					-	-
1993	11,331	54,436	16,425	5,270	2,971	1,404	1,153	475	79	60	44	31	29	13	9	10	7	5	2	1																	-	93,755
1994	7,507	50,834	13,605	4,753	1,757	1,291	784	506	359	278	224	147	56	48	25	18	12	11	13	1																	-	82,225
1995	9,902	48,343	13,075	3,010	1,858	1,040	760	530	346	231	160	67	45	51	49	30	43	30	8	1																	-	79,578
1996	8,893	46,389	8,772	3,501	1,491	967	683	473	382	206	125	74	48	30	35	25	21	15	8	1																	-	72,138
1997	5,872	50,032	13,133	2,981	1,758	1,178	842	504	349	146	90	53	48	54	36	20	22	16	8	1																	-	77,143
1998	11,618	56,326	10,158	3,153	1,564	1,157	722	419	200	129	87	71	49	47	76	24	24	18	9	1																	-	85,854
1999	15,114	58,576	11,521	3,704	2,035	1,203	775	475	356	147	133	65	56	46	49	24	25	18	9	1																	-	94,334
2000	17,800	63,643	13,390	3,959	1,751	1,062	650	372	246	206	134	99	55	52	51	25	26	19	10	1																	-	103,551
2001	19,009	70,455	11,992	3,491	1,524	921	473	282	208	118	62	55	51	47	47	23	24	17	9	1																	-	108,808
2002	22,281	77,975	11,431	3,068	1,414	648	550	341	178	143	97	65	51	47	47	23	24	17	9	1																	-	118,410
2003	26,799	75,924	11,075	2,653	951	569	619	321	155	114	94	63	49	46	45	22	23	17	9	1																	-	119,549
2004	25,963	74,991	9,858	1,956	871	473	406	313	175	136	95	64	50	46	46	23	23	17	9	1																	-	115,515
2005	26,726	74,773	8,732	2,725	1,320	833	350	272	186	138	97	65	51	47	47	23	24	17	9	1																	-	116,436
2006	24,317	67,106	9,923	3,503	1,711	419	284	294	181	134	94	63	49	46	45	22	23	17	9	1																	-	108,239
2007	23,085	65,334	8,376	2,270	635	316	380	288	177	131	92	62	48	45	44	22	22	16	8	1																	-	101,351
2008	22,967	57,611	6,746	1,647	567	417	349	264	162	121	84	57	44	41	40	20	21	15	8	1																	-	91,180
2009	19,408	50,776	5,304	1,096	688	347	290	220	135	100	70	47	37	34	34	17	17	12	6	1																	-	78,637
2010	20,565	54,862	5,506	1,767	774	390	326	247	151	113	79	53	41	38	38	19	19	14	7	1																	-	85,010
2011	19,622	53,348	6,501	1,919	840	423	354	268	164	122	85	58	45	42	41	20	21	15	8	1																	-	83,898
2012	18,571	56,575	6,912	2,041	893	450	377	285	175	130	91	61	48	44	44	22	22	16	8	1																	-	86,765

NOTE: FUTURE CALENDAR YEAR PAYMENTS FOR EACH AY ARE DETERMINED BY MULTIPLYING AN ESTIMATED INCREMENTAL PAYMENT SEVERITY BY THE NUMBER OF ULTIMATE CLAIMS FROM SECTION 1, EXHIBIT 1, SHEET 36

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL
MEDICAL ONLY

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	TAIL	INDICATED ULTIMATE
1977																																					-	-
1978																																					-	-
1979																																					-	-
1980																																					-	-
1981																																					-	-
1982																																					-	-
1983																																					-	-
1984																																					-	-
1985																																					-	-
1986																																					-	-
1987																																					-	-
1988																																					-	-
1989																																					-	-
1990																																					-	-
1991																																					-	-
1992																																					-	-
1993	11,331	54,436	16,425	5,270	2,971	1,404	1,153	475	79	60	44	31	29	13	9	10	7	5	2	1																	0	93,755
1994	7,507	50,834	13,605	4,753	1,757	1,291	784	506	359	278	224	147	56	48	25	18	12	11	13	1																	0	82,226
1995	9,902	48,343	13,075	3,010	1,858	1,040	760	530	346	231	160	67	45	51	49	30	43	30	10	1																	0	79,580
1996	8,893	46,389	8,772	3,501	1,491	967	683	473	382	206	125	74	48	30	35	25	21	14	5	0																	0	72,135
1997	5,872	50,032	13,133	2,981	1,758	1,178	842	504	349	146	90	53	48	54	36	20	18	12	4	0																	0	77,130
1998	11,618	56,326	10,158	3,153	1,564	1,157	722	419	200	129	87	71	49	47	76	41	37	24	8	1																	0	85,889
1999	15,114	58,576	11,521	3,704	2,035	1,203	775	475	356	147	133	65	56	46	42	22	20	13	4	0																	0	94,310
2000	17,800	63,643	13,390	3,959	1,751	1,062	650	372	246	206	134	99	55	47	42	23	20	14	5	0																	0	103,519
2001	19,009	70,455	11,992	3,491	1,524	921	473	282	208	118	62	55	39	33	30	16	14	10	3	0																	0	108,734
2002	22,281	77,975	11,431	3,068	1,414	648	550	341	178	143	97	68	48	41	37	20	18	12	4	0																	0	118,372
2003	26,799	75,924	11,075	2,653	951	569	619	321	155	114	82	57	40	34	31	17	15	10	3	0																	0	119,468
2004	25,963	74,991	9,858	1,956	871	473	406	313	175	122	87	60	43	36	33	18	16	11	4	0																	0	115,435
2005	26,726	74,773	8,732	2,725	1,320	833	350	272	188	131	94	65	46	39	36	19	17	11	4	0																	0	116,382
2006	24,317	67,106	9,923	3,503	1,711	419	284	201	139	97	69	48	34	29	26	14	13	8	3	0																	0	107,944
2007	23,085	65,334	8,376	2,270	635	316	251	177	123	85	61	42	30	26	23	12	11	7	2	0																	0	100,868
2008	22,967	57,611	6,746	1,647	567	333	264	187	130	90	64	45	32	27	24	13	12	8	3	0																	0	90,768
2009	19,408	50,776	5,304	1,096	513	302	239	169	117	82	58	41	29	24	22	12	11	7	2	0																	0	78,213
2010	20,565	54,862	5,506	1,557	729	428	340	240	167	116	83	58	41	35	31	17	15	10	3	0																	0	84,805
2011	19,622	53,348	7,018	1,985	930	546	434	306	213	148	106	73	52	44	40	22	19	13	4	0																	0	84,923
2012	18,571	52,348	6,887	1,947	912	536	426	301	209	145	104	72	51	43	39	21	19	13	4	0																	0	82,648

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
	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%

																					Tail
Factors	2.659	0.124	0.267	0.442	0.554	0.749	0.667	0.654	0.655	0.676	0.655	0.666	0.805	0.855	0.507	0.847	0.631	0.312	0.062		1.000

Example: AY 2007 Age 78 of 251 = 316 x 0.749 x (1.0 + 6.0%) and AY 2007 Age 90 of 177 = 251 x 0.667 x (1.0 + 6.0%)

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

MEDICAL ONLY
(000's)

SELECTION OF ULTIMATE CLAIM COUNTS

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	IMPLIED FREQUENCY	ON-LEVEL FREQUENCY	5 YR IMPLIED FREQUENCY TREND	CUMULATIVE FREQUENCY TREND	ON-LEVEL TRENDED FREQUENCY	EXPECTED CLAIM FREQUENCY	EXPECTED ULTIMATE CLAIMS	SELECTED ULTIMATE CLAIMS	SELECTED CLAIM FREQUENCY
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1977	23,851,125	3.710	88,490,090		1.000					0.348					
1978	26,143,240	3.485	91,119,089		1.000					0.348					
1979	28,061,666	3.232	90,690,465		1.000					0.348					
1980	28,979,182	3.006	87,100,472		1.000					0.348					
1981	30,141,508	2.769	83,462,136		1.000					0.348					
1982	30,058,966	2.633	79,135,492		1.000					0.348					
1983	30,607,324	2.521	77,162,033		1.000					0.348					
1984	33,121,678	2.402	79,569,925		1.000					0.348					
1985	35,713,654	2.321	82,906,581		1.000					0.348					
1986	38,297,697	2.265	86,749,768		1.000					0.348					
1987	41,065,403	2.192	90,001,532		1.000					0.348					
1988	44,221,964	2.094	92,596,563		1.000					0.348					
1989	47,110,000	2.048	96,481,507		1.000					0.348					
1990	49,659,895	1.972	97,911,638		1.000					0.348					
1991	50,856,501	1.910	97,123,143		1.000					0.348					
1992	52,804,448	1.816	95,902,063		1.000					0.348					
1993	55,132,894	1.783	98,278,492	191,586	1.000	191,586	34.750%	19.494%		0.348	6.780%	34.750%	191,586	191,586	34.750%
1994	57,739,505	1.742	100,579,286	184,713	1.000	184,713	31.991%	18.365%		0.362	6.653%	31.991%	184,713	184,713	31.991%
1995	60,949,772	1.692	103,140,858	181,604	1.000	181,604	29.796%	17.607%		0.377	6.645%	29.796%	181,604	181,604	29.796%
1996	63,664,000	1.635	104,088,085	162,310	1.000	162,310	25.495%	15.594%		0.393	6.130%	25.495%	162,310	162,310	25.495%
1997	68,077,000	1.563	106,370,937	170,986	1.000	170,986	25.117%	16.075%	-5.3%	0.409	6.582%	25.117%	170,986	170,986	25.117%
1998	71,447,000	1.492	106,610,635	172,455	1.000	172,456	24.138%	16.176%	-3.4%	0.427	6.900%	24.138%	172,456	172,456	24.138%
1999	75,244,663	1.444	108,677,929	167,055	1.000	167,056	22.202%	15.372%	-2.3%	0.444	6.830%	22.202%	167,056	167,056	22.202%
2000	79,122,396	1.393	110,223,863	162,952	1.000	162,953	20.595%	14.784%	-1.5%	0.463	6.842%	20.595%	162,953	162,953	20.595%
2001	80,396,857	1.364	109,675,764	140,212	1.000	140,213	17.440%	12.784%	-5.3%	0.500	6.397%	17.440%	140,213	140,213	17.440%
2002	81,621,352	1.330	108,596,907	131,294	1.000	131,296	16.086%	12.090%	-7.4%	0.541	6.540%	16.086%	131,296	131,296	16.086%
2003	82,433,234	1.295	106,712,867	119,154	1.000	119,157	14.455%	11.166%	-8.1%	0.585	6.530%	14.455%	119,157	119,157	14.455%
2004	84,632,753	1.248	105,596,397	113,228	1.000	113,232	13.379%	10.723%	-7.5%	0.632	6.779%	13.379%	113,232	113,232	13.379%
2005	86,912,307	1.218	105,836,799	108,138	1.000	108,144	12.443%	10.218%	-5.5%	0.683	6.983%	12.443%	108,144	108,144	12.443%
2006	90,822,757	1.176	106,826,594	98,474	1.000	98,494	10.845%	9.220%	-6.1%	0.739	6.812%	10.845%	98,494	98,494	10.845%
2007	93,702,820	1.137	106,579,121	90,393	1.001	90,440	9.652%	8.486%	-6.8%	0.799	6.778%	9.652%	90,440	90,440	9.652%
2008	93,449,349	1.115	104,228,254	77,877	1.001	77,932	8.340%	7.477%	-8.7%	0.929	6.945%	8.340%	77,932	77,932	8.339%
2009	86,530,965	1.117	96,636,885	60,723	1.001	60,787	7.025%	6.290%	-11.1%	1.080	6.793%	7.025%	60,787	60,787	7.025%
2010	86,624,485	1.093	94,656,914	64,038	1.002	64,197	7.411%	6.782%	-8.7%	1.000	6.782%	7.411%	64,197	64,197	7.411%
2011	89,983,985	1.061	95,464,009	64,596	1.013	65,464	7.275%	6.857%	-5.1%	1.000	6.857%	7.267%	65,393	65,463	7.275%
2012	92,683,504	1.030	95,464,009	23,338	2.797	65,279	7.043%	6.838%	-0.9%	1.000	6.838%	7.056%	65,393	65,352	7.051%
2013	95,464,009	1.000	95,464,009							1.000		6.850%	65,393	65,393	6.850%
TOTAL				2,485,126		2,528,301							2,593,736	2,593,764	

5 Year Average excluding 2012	6.831%
10 Year Average excluding 2012	6.780%
5 Year Average excluding 2010-2012	6.862%
10 Year Average excluding 2010-2012	6.740%
2006-2011 Average excluding 2009	6.835%
(16) 2013 Selected Frequency	6.850%

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

MEDICAL ONLY
(000's)

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	23,851,125			19,673		0.082
1978	26,143,240			22,681		0.087
1979	28,061,666			25,123		0.090
1980	28,979,182			24,877		0.086
1981	30,141,508			27,103		0.090
1982	30,058,966			27,928		0.093
1983	30,607,324			30,456		0.100
1984	33,121,678			38,247		0.115
1985	35,713,654			42,813		0.120
1986	38,297,697			49,905		0.130
1987	41,065,403			59,583		0.145
1988	44,221,964			71,389		0.161
1989	47,110,000			82,740		0.176
1990	49,659,895			76,095		0.153
1991	50,856,501			98,230		0.193
1992	52,804,448			104,955		0.199
1993	55,132,894	191,586	34.75%	93,755	489	0.170
1994	57,739,505	184,713	31.99%	82,225	445	0.142
1995	60,949,772	181,604	29.80%	79,572	438	0.131
1996	63,664,000	162,310	25.49%	72,124	444	0.113
1997	68,077,000	170,986	25.12%	77,118	451	0.113
1998	71,447,000	172,456	24.14%	85,819	498	0.120
1999	75,244,663	167,056	22.20%	94,289	564	0.125
2000	79,122,396	162,953	20.60%	103,509	635	0.131
2001	80,396,857	140,213	17.44%	108,803	776	0.135
2002	81,621,352	131,296	16.09%	118,454	902	0.145
2003	82,433,234	119,157	14.45%	119,645	1,004	0.145
2004	84,632,753	113,232	13.38%	115,623	1,021	0.137
2005	86,912,307	108,144	12.44%	116,600	1,078	0.134
2006	90,822,757	98,494	10.84%	108,413	1,101	0.119
2007	93,702,820	90,440	9.65%	101,594	1,123	0.108
2008	93,449,349	77,932	8.34%	91,536	1,175	0.098
2009	86,530,965	60,787	7.02%	79,182	1,303	0.092
2010	86,624,485	64,197	7.41%	85,720	1,335	0.099
2011	89,983,985	65,463	7.27%	84,584	1,292	0.094
2012	92,683,504	65,352	7.05%	87,108	1,333	0.094
2013	95,464,009	65,393	6.85%	91,976	1,407	0.096
TOTAL		2,593,764		2,799,449		

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

MEDICAL ONLY
(000's)

ACTUAL VERSUS EXPECTED LOSS PAYMENTS

ACCIDENT YEAR	PAID LOSS @ 6/30/12	PAID LOSS @ 6/30/11	ULTIMATE LOSS @ 6/30/11	UNPAID LOSS @ 6/30/11	AGE @ 6/30/12	AGE @ 6/30/11	PRIOR LDF @ 6/30/12	PRIOR LDF @ 6/30/11	EXPECTED % PAID	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE	ULTIMATE LOSS @ 6/30/12	ULTIMATE LOSS @ 6/30/11	CHANGE IN ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR	1	0								0	0	0			
1977	19,673	19,673	19,673	0	426	414	1.000	1.000	100.0%	0	0	0	19,673	19,673	0
1978	22,681	22,681	22,681	0	414	402	1.000	1.000	100.0%	0	0	0	22,681	22,681	0
1979	25,123	25,123	25,123	0	402	390	1.000	1.000	100.0%	0	0	0	25,123	25,123	0
1980	24,877	24,877	24,877	0	390	378	1.000	1.000	100.0%	0	0	0	24,877	24,877	0
1981	27,103	27,103	27,103	0	378	366	1.000	1.000	100.0%	0	0	0	27,103	27,103	0
1982	27,928	27,928	27,928	0	366	354	1.000	1.000	100.0%	0	0	0	27,928	27,928	(0)
1983	30,456	30,456	30,456	0	354	342	1.000	1.000	100.0%	0	0	0	30,456	30,456	0
1984	38,247	38,247	38,247	0	342	330	1.000	1.000	100.0%	0	0	0	38,247	38,247	0
1985	42,813	42,813	42,813	0	330	318	1.000	1.000	100.0%	0	0	0	42,813	42,813	0
1986	49,905	49,905	49,905	0	318	306	1.000	1.000	100.0%	0	0	0	49,905	49,905	0
1987	59,583	59,583	59,583	0	306	294	1.000	1.000	100.0%	0	0	0	59,583	59,583	0
1988	71,389	71,389	71,389	0	294	282	1.000	1.000	100.0%	0	0	0	71,389	71,389	0
1989	82,740	82,740	82,740	0	282	270	1.000	1.000	100.0%	0	0	0	82,740	82,740	0
1990	76,095	76,095	76,095	0	270	258	1.000	1.000	100.0%	0	0	0	76,095	76,095	0
1991	98,230	98,230	98,230	0	258	246	1.000	1.000	100.0%	0	0	0	98,230	98,230	0
1992	104,955	104,955	104,955	0	246	234	1.000	1.000	100.0%	0	0	0	104,955	104,955	0
1993	93,755	93,754	93,754	0	234	222	1.000	1.000	100.0%	0	1	1	93,755	93,754	1
1994	82,224	82,211	82,212	1	222	210	1.000	1.000	65.5%	0	13	13	82,225	82,212	13
1995	79,570	79,540	79,542	2	210	198	1.000	1.000	71.3%	1	30	28	79,572	79,542	31
1996	72,115	72,094	72,110	16	198	186	1.000	1.000	89.6%	14	21	7	72,124	72,110	14
1997	77,095	77,074	77,114	40	186	174	1.000	1.001	57.3%	23	20	(3)	77,118	77,114	4
1998	85,778	85,702	85,781	79	174	162	1.001	1.001	43.3%	34	76	41	85,819	85,781	38
1999	94,207	94,161	94,295	134	162	150	1.001	1.001	35.1%	47	46	(1)	94,289	94,295	(7)
2000	103,367	103,313	103,522	209	150	138	1.001	1.002	29.6%	62	55	(7)	103,509	103,522	(13)
2001	108,588	108,533	108,840	307	138	126	1.002	1.003	28.3%	87	55	(32)	108,803	108,840	(37)
2002	118,126	118,028	118,505	477	126	114	1.003	1.004	30.0%	143	97	(46)	118,454	118,505	(52)
2003	119,180	119,066	119,769	703	114	102	1.004	1.006	31.4%	220	114	(107)	119,645	119,769	(123)
2004	115,005	114,830	115,856	1,026	102	90	1.006	1.009	33.7%	346	175	(171)	115,623	115,856	(233)
2005	115,731	115,460	116,991	1,531	90	78	1.009	1.013	32.4%	495	272	(224)	116,600	116,991	(391)
2006	107,262	106,978	108,960	1,982	78	66	1.013	1.019	28.1%	556	284	(272)	108,413	108,960	(546)
2007	100,015	99,699	102,219	2,520	66	54	1.019	1.025	25.9%	652	316	(336)	101,594	102,219	(625)
2008	89,537	88,970	92,432	3,462	54	42	1.025	1.037	32.0%	1,109	567	(542)	91,536	92,432	(896)
2009	76,584	75,488	80,557	5,069	42	30	1.037	1.063	39.1%	1,981	1,096	(885)	79,182	80,557	(1,375)
2010	80,934	75,427	88,956	13,529	30	18	1.063	1.164	57.9%	7,837	5,506	(2,331)	85,720	88,956	(3,236)
2011	72,970	19,622	101,092	81,470	18	6	1.164	4.336	81.7%	66,551	53,348	(13,203)	84,584	101,092	(16,507)
2012	18,571		114,490	114,490	6		4.336		23.1%	26,406	18,571	(7,834)	87,108	114,490	(27,383)
2013									0.0%		0	0			
TOTAL	2,612,414	2,531,751	2,758,795	227,045						106,567	80,663	(25,904)	2,707,472	2,758,795	(51,323)
EXLD PRIOR	2,612,413	2,531,751								106,567	80,662	(25,904)			

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

MEDICAL ONLY
(000's)

ACTUAL VERSUS EXPECTED LOSS PAYMENTS

ACCIDENT YEAR	PAID LOSS @ 6/30/12	PAID LOSS @ 6/30/11	UNPAID LOSS @ 6/30/11	AGE @ 6/30/12	AGE @ 6/30/11	PRIOR LDF @ 6/30/12	PRIOR LDF @ 6/30/11	EXPECTED % PAID	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
PRIOR	0			714	702			0.0%		0	0
1954	0			702	690			0.0%		0	0
1955	0			690	678			0.0%		0	0
1956	0			678	666			0.0%		0	0
1957	0			666	654			0.0%		0	0
1958	0			654	642			0.0%		0	0
1959	0			642	630			0.0%		0	0
1960	0			630	618			0.0%		0	0
1961	1			618	606			0.0%		1	1
1962	0			606	594			0.0%		0	0
1963	0			594	582			0.0%		0	0
1964	0			582	570			0.0%		0	0
1965	0			570	558			0.0%		0	0
1966	0			558	546			0.0%		0	0
1967	0			546	534			0.0%		0	0
1968	0			534	522			0.0%		0	0
1969	0			522	510			0.0%		0	0
1970	0			510	498			0.0%		0	0
1971	0			498	486			0.0%		0	0
1972	0			486	474			0.0%		0	0
1973	0			474	462			0.0%		0	0
1974	0			462	450			0.0%		0	0
1975	0			450	438			0.0%		0	0
1976	0			438	426			0.0%		0	0
TOTAL	1								0	1	1

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

MEDICAL ONLY
(000's)

ACTUAL VERSUS EXPECTED REPORTED LOSSES

ACCIDENT YEAR	INCURRED LOSS @ 6/30/12	INCURRED LOSS @ 6/30/11	ULTIMATE LOSS @ 6/30/11	UNREPORTED LOSS @ 6/30/11	AGE @ 6/30/12	AGE @ 6/30/11	PRIOR LDF @ 6/30/12	PRIOR LDF @ 6/30/11	EXPECTED % REPORTED	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE	ULTIMATE LOSS @ 6/30/12	ULTIMATE LOSS @ 6/30/11	CHANGE IN ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR															
1977	19,673	19,673	19,673	0	426	414	1.000	1.000	100.0%	0	0	0	19,673	19,673	0
1978	22,681	22,681	22,681	0	414	402	1.000	1.000	100.0%	0	0	0	22,681	22,681	0
1979	25,123	25,123	25,123	0	402	390	1.000	1.000	100.0%	0	0	0	25,123	25,123	0
1980	24,877	24,877	24,877	0	390	378	1.000	1.000	100.0%	0	0	0	24,877	24,877	0
1981	27,103	27,103	27,103	0	378	366	1.000	1.000	100.0%	0	0	0	27,103	27,103	0
1982	27,928	27,928	27,928	0	366	354	1.000	1.000	100.0%	0	0	0	27,928	27,928	(0)
1983	30,456	30,456	30,456	0	354	342	1.000	1.000	100.0%	0	0	0	30,456	30,456	0
1984	38,247	38,247	38,247	0	342	330	1.000	1.000	100.0%	0	0	0	38,247	38,247	0
1985	42,813	42,813	42,813	0	330	318	1.000	1.000	100.0%	0	0	0	42,813	42,813	0
1986	49,905	49,905	49,905	0	318	306	1.000	1.000	115.1%	0	0	0	49,905	49,905	0
1987	59,583	59,583	59,583	0	306	294	1.000	1.000	0.0%	0	0	0	59,583	59,583	0
1988	71,389	71,389	71,389	0	294	282	1.000	1.000	0.0%	0	0	0	71,389	71,389	0
1989	82,740	82,740	82,740	0	282	270	1.000	1.000	64.3%	0	0	0	82,740	82,740	0
1990	76,095	76,095	76,095	0	270	258	1.000	1.000	24.7%	0	0	0	76,095	76,095	0
1991	98,230	98,230	98,230	0	258	246	1.000	1.000	-8.2%	0	0	0	98,230	98,230	0
1992	104,955	104,955	104,955	0	246	234	1.000	1.000	-40.1%	0	0	0	104,955	104,955	0
1993	93,755	93,756	93,754	(2)	234	222	1.000	1.000	35.9%	(1)	(1)	(0)	93,755	93,754	1
1994	82,256	82,258	82,212	(46)	222	210	1.000	1.000	-213.5%	98	(2)	(100)	82,225	82,212	13
1995	79,637	79,620	79,542	(79)	210	198	1.000	1.000	-33.7%	26	16	(10)	79,572	79,542	31
1996	72,162	72,160	72,110	(50)	198	186	1.000	1.000	103.7%	(52)	2	54	72,124	72,110	14
1997	77,134	77,144	77,114	(29)	186	174	1.000	1.000	5.7%	(2)	(10)	(8)	77,118	77,114	4
1998	85,832	85,779	85,781	3	174	162	1.000	1.000	66.2%	2	54	52	85,819	85,781	38
1999	94,294	94,254	94,295	42	162	150	1.000	1.000	154.1%	64	40	(24)	94,289	94,295	(7)
2000	103,458	103,443	103,522	79	150	138	1.000	1.000	3.4%	3	15	13	103,509	103,522	(13)
2001	108,705	108,711	108,840	129	138	126	1.000	1.000	39.9%	52	(5)	(57)	108,803	108,840	(37)
2002	118,255	118,214	118,505	291	126	114	1.000	1.001	43.7%	127	41	(86)	118,454	118,505	(52)
2003	119,387	119,325	119,769	444	114	102	1.001	1.001	31.2%	138	62	(76)	119,645	119,769	(123)
2004	115,193	115,062	115,856	794	102	90	1.001	1.002	49.0%	389	131	(258)	115,623	115,856	(233)
2005	115,890	115,762	116,991	1,229	90	78	1.002	1.004	49.7%	611	128	(483)	116,600	116,991	(391)
2006	107,572	107,407	108,960	1,552	78	66	1.004	1.006	28.2%	438	165	(273)	108,413	108,960	(546)
2007	100,290	100,134	102,219	2,085	66	54	1.006	1.009	32.9%	685	156	(529)	101,594	102,219	(625)
2008	90,049	89,709	92,432	2,723	54	42	1.009	1.015	39.0%	1,063	340	(723)	91,536	92,432	(896)
2009	77,170	76,813	80,557	3,744	42	30	1.015	1.026	40.2%	1,504	358	(1,146)	79,182	80,557	(1,375)
2010	82,336	81,608	88,956	7,348	30	18	1.026	1.046	43.0%	3,162	728	(2,434)	85,720	88,956	(3,236)
2011	78,875	40,800	101,092	60,292	18	6	1.046	1.962	90.9%	54,832	38,075	(16,757)	84,584	101,092	(16,507)
2012	41,705		114,490	114,490	6		1.962		51.0%	58,350	41,705	(16,645)	87,108	114,490	(27,383)
2013									0.0%		0	0			
TOTAL	2,645,756	2,563,756	2,758,795	195,039						121,491	82,000	(39,491)	2,707,472	2,758,795	(51,323)
EXLD PRIOR	2,645,756	2,563,756	2,758,795	195,039						121,491	82,000	(39,491)	2,707,472	2,758,795	(51,323)

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

MEDICAL ONLY
(000's)

ACTUAL VERSUS EXPECTED REPORTED CLAIM COUNTS

ACCIDENT YEAR	REPORTED COUNT @ 6/30/12	REPORTED COUNT @ 6/30/11	ULTIMATE COUNT @ 6/30/11	UNREPORTED COUNT @ 6/30/11	AGE @ 6/30/12	AGE @ 6/30/11	PRIOR LDF @ 6/30/12	PRIOR LDF @ 6/30/11	EXPECTED % REPORTED	REPORTED CLAIM EMERGENCE EXPECTED	ACTUAL	DIFFERENCE	ULTIMATE COUNT @ 6/30/12	ULTIMATE COUNT @ 6/30/11	CHANGE IN ULTIMATE COUNT
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR															
1977					426	414									
1978					414	402									
1979					402	390									
1980					390	378									
1981					378	366									
1982					366	354									
1983					354	342									
1984					342	330									
1985					330	318									
1986					318	306									
1987					306	294									
1988					294	282									
1989					282	270									
1990					270	258									
1991					258	246									
1992					246	234									
1993	191,586	191,586	191,586	0	234	222	1.000	1.000	100.0%	0	0	0	191,586	191,586	0
1994	184,713	184,713	184,713	0	222	210	1.000	1.000	100.0%	0	0	0	184,713	184,713	0
1995	181,604	181,603	181,603	0	210	198	1.000	1.000	100.0%	0	1	1	181,604	181,603	1
1996	162,310	162,310	162,310	0	198	186	1.000	1.000	0.0%	0	0	0	162,310	162,310	0
1997	170,986	170,986	170,986	0	186	174	1.000	1.000	38.5%	0	0	0	170,986	170,986	0
1998	172,455	172,455	172,456	1	174	162	1.000	1.000	28.2%	0	0	0	172,456	172,456	0
1999	167,055	167,054	167,055	1	162	150	1.000	1.000	36.6%	0	1	1	167,056	167,055	1
2000	162,952	162,951	162,953	2	150	138	1.000	1.000	35.9%	1	1	0	162,953	162,953	0
2001	140,212	140,211	140,214	3	138	126	1.000	1.000	46.3%	1	1	0	140,213	140,214	(1)
2002	131,294	131,290	131,293	3	126	114	1.000	1.000	29.4%	1	4	3	131,296	131,293	3
2003	119,154	119,151	119,155	4	114	102	1.000	1.000	24.0%	1	3	2	119,157	119,155	2
2004	113,228	113,220	113,226	6	102	90	1.000	1.000	37.7%	2	8	6	113,232	113,226	6
2005	108,138	108,108	108,130	22	90	78	1.000	1.000	73.2%	16	30	14	108,144	108,130	14
2006	98,474	98,449	98,501	52	78	66	1.000	1.001	60.3%	31	25	(6)	98,494	98,501	(7)
2007	90,393	90,356	90,420	64	66	54	1.001	1.001	26.5%	17	37	20	90,440	90,420	20
2008	77,877	77,834	77,916	82	54	42	1.001	1.001	32.4%	27	43	16	77,932	77,916	16
2009	60,723	60,611	60,761	150	42	30	1.001	1.002	57.3%	86	112	26	60,787	60,761	26
2010	64,038	63,297	64,149	852	30	18	1.002	1.013	81.4%	693	741	48	64,197	64,149	48
2011	64,596	22,960	64,514	41,554	18	6	1.013	2.797	97.9%	40,696	41,636	940	65,463	64,514	949
2012	23,338		63,383	63,383	6		2.797		35.8%	22,660	23,338	678	65,352	63,383	1,969
2013													65,393		
TOTAL	2,485,126	2,419,145	2,525,324	106,179						64,232	65,981	1,749	2,593,764	2,525,324	3,047
EXLD PRIOR	2,485,126	2,419,145	2,525,324	106,179						64,232	65,981	1,749	2,593,764	2,525,324	3,047

(1) BASED ON DATA FROM THE BWC
(2) BASED ON DATA FROM THE BWC
(3) = (2) + [1 - 1/(8)] x [SECT 1, EXH 1, SHEET 13, COL. (12) x SECT 1, EXH 1, SHEET 13, COL. (1)] / 100
(4) = (3) - (2)
(5) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(6) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(7) SECTION 1, EXHIBIT 1, SHEET 20, COL. 12
(8) SECTION 1, EXHIBIT 1, SHEET 20, COL. 10
(9) BASED ON (7) AND (8)
(10) = (4) x (9)
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 1, EXHIBIT 1, SHEET 13, COL. 14
(14) = (3)
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL
MEDICAL ONLY
(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			23.2%	22.8%	95.6%
6	4.301	23.2%	63.4%	60.9%	96.7%
18	1.155	86.6%	7.8%	7.2%	93.9%
30	1.059	94.4%	2.3%	2.0%	91.5%
42	1.034	96.7%	1.2%	1.0%	90.5%
54	1.022	97.9%	0.6%	0.5%	89.8%
66	1.016	98.4%	0.5%	0.4%	90.2%
78	1.011	98.9%	0.3%	0.2%	89.9%
90	1.008	99.3%	0.2%	0.2%	90.0%
102	1.005	99.5%	0.1%	0.1%	90.2%
114	1.004	99.6%	0.1%	0.1%	90.8%
126	1.003	99.7%	0.1%	0.1%	91.4%
138	1.002	99.8%	0.1%	0.0%	92.2%
150	1.001	99.9%	0.1%	0.0%	93.2%
162	1.001	99.9%	0.0%	0.0%	94.0%
174	1.000	100.0%	0.0%	0.0%	94.5%
186	1.000	100.0%	0.0%	0.0%	96.2%
198	1.000	100.0%	0.0%	0.0%	96.9%
210	1.000	100.0%	0.0%	0.0%	97.7%
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 SECTION 1, EXHIBIT 1, SHEET 23
(3) = 1 / (2)
(4) = (3) FROM SUCCESSIVE AGE - (3) FROM CURRENT AGE
(5) NET PRESENT VALUE OF (4) ASSUMING MID-YEAR PAYMENT
(6) CUMULATIVE DISCOUNT FACTOR FOR GIVEN AGE BASED ON (4) AND (5)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

MEDICAL ONLY
(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)
2000	79,122,396	1.393	110,223,863	103,509	103,502	0.463	2.036	97,513	97,506	100%	97,513	0.088	0.131	0.131
2001	80,396,857	1.364	109,675,764	108,803	108,754	0.500	1.770	96,358	96,315	100%	96,358	0.088	0.135	0.135
2002	81,621,352	1.330	108,596,907	118,454	118,331	0.541	1.539	98,618	98,515	100%	98,618	0.091	0.145	0.145
2003	82,433,234	1.295	106,712,867	119,645	119,523	0.585	1.473	103,049	102,943	100%	103,049	0.097	0.145	0.145
2004	84,632,753	1.248	105,596,397	115,623	115,380	0.632	1.409	103,023	102,807	100%	103,023	0.098	0.137	0.137
2005	86,912,307	1.218	105,836,799	116,600	116,192	0.683	1.349	107,481	107,104	100%	107,481	0.102	0.134	0.134
2006	90,822,757	1.176	106,826,594	108,413	108,050	0.739	1.291	103,385	103,039	100%	103,385	0.097	0.119	0.120
2007	93,702,820	1.137	106,579,121	101,594	100,934	0.799	1.235	100,227	99,575	100%	100,227	0.094	0.108	0.114
2008	93,449,349	1.115	104,228,254	91,496	90,819	0.929	1.182	100,439	99,696	100%	100,439	0.096	0.098	0.102
2009	86,530,965	1.117	96,636,885	79,199	78,252	1.080	1.147	98,149	96,976	100%	98,149	0.102	0.092	0.090
2010	86,624,485	1.093	94,656,914	85,736	84,326	1.000	1.114	95,514	93,943	100%	95,514	0.101	0.099	0.098
2011	89,983,985	1.061	95,464,009	84,258	82,396	1.000	1.082	91,133	89,120	100%	91,133	0.095	0.094	0.096
2012	92,683,504	1.030	95,464,009	79,879	81,689	1.000	1.040	83,075	84,956	100%	83,075	0.087	0.086	0.096
2013	95,464,009	1.000	95,464,009			1.000	1.000	0	0					0.096

	5 Year Average excluding 2011-2012	0.098	0.103
	7 Year Average excluding 2011-2012	0.098	0.112
	10 Year Weighted Average excluding 2011-2012	0.096	
	10 Year Weighted Average excluding 2010-2012	0.095	
	5 Year Average excluding 2010-2012	0.098	0.110
	5 Year Average excluding 2012	0.098	0.098
	7 Year Average excluding 2012	0.098	0.106
(14)	2013 Selected Loss Rate:	0.096	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

MEDICAL ONLY

INTERPOLATED DEVELOPMENT FACTORS @ 06/30/12

ACCIDENT YEAR	AGE @ 6/30/12	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	714	714	726	1.000	1.000	1.000									
1954	702	702	714	1.000	1.000	1.000									
1955	690	690	702	1.000	1.000	1.000									
1956	678	678	690	1.000	1.000	1.000									
1957	666	666	678	1.000	1.000	1.000									
1958	654	654	666	1.000	1.000	1.000									
1959	642	642	654	1.000	1.000	1.000									
1960	630	630	642	1.000	1.000	1.000									
1961	618	618	630	1.000	1.000	1.000									
1962	606	606	618	1.000	1.000	1.000									
1963	594	594	606	1.000	1.000	1.000									
1964	582	582	594	1.000	1.000	1.000									
1965	570	570	582	1.000	1.000	1.000									
1966	558	558	570	1.000	1.000	1.000									
1967	546	546	558	1.000	1.000	1.000									
1968	534	534	546	1.000	1.000	1.000									
1969	522	522	534	1.000	1.000	1.000									
1970	510	510	522	1.000	1.000	1.000									
1971	498	498	510	1.000	1.000	1.000									
1972	486	486	498	1.000	1.000	1.000									
1973	474	474	486	1.000	1.000	1.000									
1974	462	462	474	1.000	1.000	1.000									
1975	450	450	462	1.000	1.000	1.000									
1976	438	438	450	1.000	1.000	1.000									
1977	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
1978	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
1979	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
1980	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
1981	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
1982	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
1983	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
1984	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
1985	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
1986	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
1987	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
1988	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
1989	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
1990	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
1991	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
1992	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
1993	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
1994	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
1995	210	210	222	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1996	198	198	210	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1997	186	186	198	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.001
1998	174	174	186	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.001	1.001
1999	162	162	174	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.001	1.001
2000	150	150	162	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.001	1.002
2001	138	138	150	1.002	1.001	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.002	1.002
2002	126	126	138	1.003	1.002	1.003	1.001	1.000	1.001	1.000	1.000	1.000	1.003	1.002	1.003
2003	114	114	126	1.004	1.003	1.004	1.001	1.001	1.001	1.000	1.000	1.000	1.004	1.003	1.004
2004	102	102	114	1.005	1.004	1.005	1.002	1.001	1.002	1.000	1.000	1.000	1.005	1.004	1.005
2005	90	90	102	1.008	1.005	1.008	1.003	1.002	1.003	1.000	1.000	1.000	1.007	1.005	1.007
2006	78	78	90	1.011	1.008	1.011	1.004	1.003	1.004	1.000	1.000	1.000	1.010	1.007	1.010
2007	66	66	78	1.016	1.011	1.016	1.006	1.004	1.006	1.001	1.000	1.001	1.013	1.010	1.013
2008	54	54	66	1.022	1.016	1.022	1.009	1.006	1.009	1.001	1.001	1.001	1.018	1.013	1.018
2009	42	42	54	1.034	1.022	1.034	1.014	1.009	1.014	1.001	1.001	1.001	1.027	1.018	1.027
2010	30	30	42	1.059	1.034	1.059	1.024	1.014	1.024	1.002	1.001	1.002	1.049	1.027	1.049
2011	18	18	30	1.155	1.059	1.155	1.045	1.024	1.045	1.013	1.002	1.013	1.127	1.049	1.127
2012	6	6	18	4.301	1.155	4.301	1.959	1.045	1.959	2.797	1.013	2.797	1.511	1.127	1.511

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

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977	2,711	13,791	18,207	18,894	19,205	19,424	19,586	19,658	19,667	19,669	19,669	19,670	19,671	19,672	19,672	19,672	19,672	19,672	19,673	19,673	19,673	19,673	19,673	19,673	19,673	19,673	19,673	19,673	19,673	19,673	19,673	19,673	19,673	19,673	19,673	19,673	19,673
1978	3,070	15,741	20,951	21,755	22,119	22,391	22,583	22,656	22,669	22,675	22,678	22,679	22,680	22,680	22,680	22,680	22,680	22,681	22,681	22,681	22,681	22,681	22,681	22,681	22,681	22,681	22,681	22,681	22,681	22,681	22,681	22,681	22,681	22,681	22,681		22,681
1979	3,320	17,152	23,057	24,018	24,450	24,752	24,978	25,085	25,108	25,112	25,115	25,120	25,122	25,122	25,122	25,122	25,123	25,123	25,123	25,123	25,123	25,123	25,123	25,123	25,123	25,123	25,123	25,123	25,123	25,123	25,123	25,123	25,123	25,123			25,123
1980	3,391	17,181	22,560	23,427	23,938	24,356	24,677	24,829	24,854	24,865	24,870	24,874	24,875	24,877	24,877	24,877	24,877	24,877	24,877	24,877	24,877	24,877	24,877	24,877	24,877	24,877	24,877	24,877	24,877	24,877	24,877	24,877	24,877				24,877
1981	3,912	19,239	24,490	25,402	25,975	26,476	26,864	27,048	27,083	27,090	27,094	27,102	27,102	27,102	27,102	27,102	27,102	27,103	27,103	27,103	27,103	27,103	27,103	27,103	27,103	27,103	27,103	27,103	27,103	27,103	27,103	27,103					27,103
1982	4,013	19,636	24,897	25,942	26,656	27,213	27,646	27,866	27,910	27,918	27,920	27,921	27,923	27,927	27,927	27,927	27,927	27,927	27,927	27,928	27,928	27,928	27,928	27,928	27,928	27,928	27,928	27,928	27,928	27,928	27,928						27,928
1983	3,973	20,185	26,708	28,039	28,909	29,575	30,076	30,354	30,440	30,447	30,450	30,453	30,454	30,454	30,454	30,456	30,456	30,456	30,456	30,456	30,456	30,456	30,456	30,456	30,456	30,456	30,456	30,456	30,456	30,456							30,456
1984	4,538	23,792	32,895	35,014	36,161	37,030	37,728	38,098	38,208	38,230	38,238	38,243	38,245	38,247	38,247	38,247	38,247	38,247	38,247	38,247	38,247	38,247	38,247	38,247	38,247	38,247	38,247	38,247	38,247								38,247
1985	4,325	24,263	36,133	38,763	40,180	41,266	42,148	42,692	42,766	42,788	42,799	42,801	42,805	42,810	42,812	42,813	42,813	42,813	42,813	42,813	42,813	42,813	42,813	42,813	42,813	42,813	42,813	42,813									42,813
1986	4,433	26,296	41,394	44,458	46,162	47,729	49,368	49,827	49,878	49,882	49,884	49,890	49,903	49,903	49,904	49,904	49,904	49,904	49,904	49,904	49,904	49,904	49,904	49,905	49,905	49,905	49,905										49,905
1987	5,621	31,808	48,195	52,400	55,025	57,372	59,039	59,517	59,552	59,572	59,574	59,577	59,583	59,583	59,583	59,583	59,583	59,583	59,583	59,583	59,583	59,583	59,583	59,583	59,583	59,583											59,583
1988	6,201	35,750	55,886	62,281	66,387	69,226	70,973	71,329	71,366	71,375	71,383	71,384	71,386	71,387	71,388	71,388	71,388	71,388	71,388	71,389	71,389	71,389	71,389	71,389	71,389												71,389
1989	6,360	38,314	63,466	72,220	76,946	80,333	82,165	82,620	82,670	82,695	82,718	82,730	82,733	82,734	82,738	82,739	82,740	82,740	82,740	82,740	82,740	82,740	82,740	82,740													82,740
1990	5,419	35,617	59,231	66,814	71,202	73,730	75,397	75,874	75,921	76,023	76,090	76,092	76,093	76,093	76,093	76,093	76,093	76,094	76,094	76,095	76,095	76,095	76,095														76,095
1991	8,025	63,502	82,550	89,828	93,315	95,597	97,426	97,795	98,019	98,221	98,224	98,227	98,228	98,229	98,229	98,230	98,230	98,230	98,230	98,230	98,230	98,230															98,230
1992	9,174	69,678	91,209	97,506	100,605	102,940	103,960	104,562	104,943	104,947	104,950	104,951	104,952	104,953	104,953	104,953	104,953	104,954	104,954	104,955	104,955																104,955
1993	11,331	65,767	82,192	87,462	90,433	91,836	92,990	93,465	93,544	93,604	93,648	93,679	93,708	93,721	93,730	93,740	93,747	93,752	93,754	93,755																	93,755
1994	7,507	58,341	71,946	76,699	78,456	79,747	80,530	81,037	81,395	81,673	81,897	82,044	82,099	82,147	82,172	82,189	82,201	82,211	82,224																		82,224
1995	9,902	58,245	71,319	74,330	76,187	77,227	77,987	78,517	78,863	79,095	79,254	79,322	79,366	79,418	79,467	79,497	79,540	79,570																			79,570
1996	8,893	55,282	64,054	67,555	69,046	70,013	70,696	71,169	71,552	71,758	71,882	71,956	72,004	72,034	72,069	72,094	72,115																				72,115
1997	5,872	55,904	69,036	72,017	73,775	74,954	75,795	76,299	76,648	76,794	76,884	76,937	76,984	77,038	77,074	77,095																					77,095
1998	11,618	67,945	78,103	81,256	82,820	83,978	84,700	85,119	85,319	85,448	85,535	85,606	85,655	85,702	85,778																						85,778
1999	15,114	73,690	85,211	88,915	90,950	92,153	92,928	93,404	93,760	93,907	94,040	94,105	94,161	94,207																							94,207
2000	17,800	81,444	94,834	98,793	100,544	101,606	102,256	102,628	102,874	103,080	103,214	103,313	103,367																								103,367
2001	19,009	89,464	101,456	104,947	106,471	107,391	107,864	108,146	108,354	108,472	108,533	108,588																									108,588
2002	22,281	100,256	111,686	114,754	116,168	116,816	117,366	117,707	117,885	118,028	118,126																										118,126
2003	26,799	102,723	113,798	116,451	117,402	117,972	118,591	118,911	119,066	119,180																											119,180
2004	25,963	100,955	110,812	112,768	113,639	114,112	114,517	114,830	115,005																												115,005
2005	26,726	101,499	110,231	112,956	114,277	115,110	115,460	115,731																													115,731
2006	24,317	91,423	101,345	104,848	106,559	106,978	107,262																														107,262
2007	23,085	88,418	96,795	99,065	99,699	100,015																															100,015
2008	22,967	80,577	87,323	88,970	89,537																																89,537
2009	19,408	70,184	75,488	76,584																																	76,584
2010	20,565	75,427	80,934																																		80,934
2011	19,622	72,970																																			72,970
2012	18,571																																				18,571
																																					2,612,413

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-Ult	
1977	5.087	1.320	1.038	1.016	1.011	1.008	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1978	5.127	1.331	1.038	1.017	1.012	1.009	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
1979	5.166	1.344	1.042	1.018	1.012	1.009	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
1980	5.066	1.313	1.038	1.022	1.017	1.013	1.006	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
1981	4.918	1.273	1.037	1.023	1.019	1.015	1.007	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
1982	4.893	1.268	1.042	1.028	1.021	1.016	1.008	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
1983	5.081	1.323	1.050	1.031	1.023	1.017	1.009	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
1984	5.243	1.383	1.064	1.033	1.024	1.019	1.010	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
1985	5.610	1.489	1.073	1.037	1.027	1.021	1.013	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
1986	5.932	1.574	1.074	1.038	1.034	1.034	1.009	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
1987	5.659	1.515	1.087	1.050	1.043	1.029	1.008	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
1988	5.765	1.563	1.114	1.066	1.043	1.025	1.005	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
1989	6.024	1.656	1.138	1.065	1.044	1.023	1.006	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000														
1990	6.573	1.663	1.128	1.066	1.036	1.023	1.006	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000															
1991	7.913	1.300	1.088	1.039	1.024	1.019	1.004	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																
1992	7.595	1.309	1.069	1.032	1.023	1.010	1.006	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																	
1993	5.804	1.250	1.064	1.034	1.016	1.013	1.005	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																		
1994	7.771	1.233	1.066	1.023	1.016	1.010	1.006	1.004	1.003	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000																			
1995	5.882	1.224	1.042	1.025	1.014	1.010	1.007	1.004	1.003	1.002	1.001	1.001	1.001	1.001	1.000	1.001	1.000																				
1996	6.216	1.159	1.055	1.022	1.014	1.010	1.007	1.005	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000																					
1997	9.521	1.235	1.043	1.024	1.016	1.011	1.007	1.005	1.002	1.001	1.001	1.001	1.001	1.000	1.000																						
1998	5.848	1.150	1.040	1.019	1.014	1.009	1.005	1.002	1.002	1.001	1.001	1.001	1.001	1.001																							
1999	4.876	1.156	1.043	1.023	1.013	1.008	1.005	1.004	1.002	1.001	1.001	1.001	1.000																								
2000	4.575	1.164	1.042	1.018	1.011	1.006	1.004	1.002	1.002	1.001	1.001	1.001																									
2001	4.706	1.134	1.034	1.015	1.009	1.004	1.003	1.002	1.001	1.001	1.001																										
2002	4.500	1.114	1.027	1.012	1.006	1.005	1.003	1.002	1.001	1.001																											
2003	3.833	1.108	1.023	1.008	1.005	1.005	1.003	1.001	1.001																												
2004	3.888	1.098	1.018	1.008	1.004	1.004	1.003	1.002																													
2005	3.798	1.086	1.025	1.012	1.007	1.003	1.002																														
2006	3.760	1.109	1.035	1.016	1.004	1.003																															
2007	3.830	1.095	1.023	1.006	1.003																																
2008	3.508	1.084	1.019	1.006																																	
2009	3.616	1.076	1.015																																		
2010	3.668	1.073																																			
2011	3.719																																				
4 Yr Avg	3.628	1.082	1.023	1.010	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	1.000	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	3.668	1.087	1.023	1.010	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	1.000	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	3.700	1.088	1.022	1.010	1.005	1.004	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
5 Yr Wtd	3.669	1.088	1.024	1.010	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	1.000	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	3.817	1.099	1.026	1.012	1.007	1.006	1.004	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
15 Yr Wtd	4.160	1.118	1.031	1.015	1.009	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		TAIL
Prior	3.725	1.095	1.025	1.012	1.007	1.005	1.004	1.003	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	3.725	1.090	1.024	1.012	1.006	1.005	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Cumulative	4.301	1.155	1.059	1.034	1.022	1.016	1.011	1.008	1.005	1.004	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																										19,673	19,673	19,673	19,673	19,673	19,673	19,673	19,673	19,673	19,673	19,673	19,673
1978																									22,681	22,681	22,681	22,681	22,681	22,681	22,681	22,681	22,681	22,681	22,681		22,681
1979																								25,123	25,123	25,123	25,123	25,123	25,123	25,123	25,123	25,123	25,123	25,123			25,123
1980																							24,877	24,877	24,877	24,877	24,877	24,877	24,877	24,877	24,877	24,877	24,877				24,877
1981																						27,103	27,103	27,103	27,103	27,103	27,103	27,103	27,103	27,103	27,103	27,103					27,103
1982																					27,928	27,928	27,928	27,928	27,928	27,928	27,928	27,928	27,928	27,928	27,928						27,928
1983																				30,456	30,456	30,456	30,456	30,456	30,456	30,456	30,456	30,456	30,456	30,456							30,456
1984																			38,247	38,247	38,247	38,247	38,247	38,247	38,247	38,247	38,247	38,247	38,247								38,247
1985																		42,813	42,813	42,813	42,813	42,813	42,813	42,813	42,813	42,813	42,813	42,813									42,813
1986																	49,904	49,904	49,904	49,904	49,904	49,904	49,905	49,905	49,905	49,905	49,905										49,905
1987																59,583	59,583	59,583	59,583	59,583	59,583	59,583	59,583	59,583	59,583	59,583											59,583
1988															71,388	71,388	71,388	71,388	71,388	71,389	71,389	71,389	71,389	71,389	71,389												71,389
1989														82,734	82,738	82,739	82,740	82,740	82,740	82,741	82,740	82,740	82,740	82,740													82,740
1990													76,094	76,093	76,093	76,093	76,093	76,094	76,095	76,095	76,095	76,095	76,095														76,095
1991												98,228	98,228	98,229	98,229	98,230	98,230	98,230	98,230	98,230	98,230	98,230															98,230
1992											104,953	104,953	104,953	104,953	104,953	104,953	104,954	104,954	104,954	104,955	104,955																104,955
1993										93,687	93,716	93,740	93,761	93,759	93,753	93,774	93,763	93,762	93,756	93,755																	93,755
1994									81,989	82,184	82,296	82,398	82,340	82,387	82,292	82,279	82,247	82,258	82,256																		82,256
1995								79,224	79,358	79,486	79,543	79,480	79,495	79,566	79,594	79,600	79,620	79,637																			79,637
1996							71,409	71,710	72,006	72,121	72,134	72,144	72,136	72,146	72,176	72,160	72,162																				72,162
1997						76,243	76,571	76,901	77,116	77,070	77,052	77,071	77,093	77,137	77,144	77,134																					77,134
1998					84,391	85,115	85,414	85,726	85,651	85,686	85,732	85,786	85,793	85,779	85,832																						85,832
1999				91,401	92,720	93,487	93,741	93,945	94,165	94,199	94,299	94,287	94,254	94,294																							94,294
2000			99,706	101,236	102,301	102,939	102,928	103,152	103,332	103,395	103,437	103,443	103,458																								103,458
2001		100,271	104,967	107,288	108,088	108,398	108,413	108,567	108,705	108,721	108,711	108,705																									108,705
2002	50,732	109,260	115,263	116,891	117,440	117,670	117,912	118,118	118,180	118,214	118,255																										118,255
2003	55,748	111,885	117,469	118,206	118,398	118,723	119,092	119,330	119,325	119,387																											119,387
2004	55,128	110,184	113,855	114,259	114,576	114,733	114,886	115,062	115,193																												115,193
2005	54,229	110,203	112,976	114,384	115,229	115,646	115,762	115,890																													115,890
2006	49,660	99,443	104,113	106,140	107,286	107,407	107,572																														107,572
2007	52,771	97,814	99,015	100,049	100,134	100,290																															100,290
2008	50,590	89,319	89,439	89,709	90,049																																90,049
2009	44,868	77,907	76,813	77,170																																	77,170
2010	46,400	81,608	82,336																																		82,336
2011	40,800	78,875																																			78,875
2012	41,705																																				41,705
																																					2,645,756

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-Ult	
1977																										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			
1979																								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					
1981																						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							
1983																				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									
1985																		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												
1987																1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
1988															1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	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										1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																		
1994									1.002	1.001	1.001	0.999	1.001	0.999	1.000	1.000	1.000	1.000																			
1995								1.002	1.002	1.001	0.999	1.000	1.001	1.000	1.000	1.000	1.000																				
1996							1.004	1.004	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000																					
1997						1.004	1.004	1.003	0.999	1.000	1.000	1.000	1.001	1.000	1.000																						
1998					1.009	1.004	1.004	0.999	1.000	1.001	1.001	1.000	1.000	1.001																							
1999				1.014	1.008	1.003	1.002	1.002	1.000	1.001	1.000	1.000	1.000																								
2000			1.015	1.011	1.006	1.000	1.002	1.002	1.001	1.000	1.000	1.000																									
2001		1.047	1.022	1.007	1.003	1.000	1.001	1.001	1.000	1.000	1.000																										
2002	2.154	1.055	1.014	1.005	1.002	1.002	1.002	1.001	1.000	1.000																											
2003	2.007	1.050	1.006	1.002	1.003	1.003	1.002	1.000	1.001																												
2004	1.999	1.033	1.004	1.003	1.001	1.001	1.002	1.001																													
2005	2.032	1.025	1.012	1.007	1.004	1.001	1.001																														
2006	2.002	1.047	1.019	1.011	1.001	1.002																															
2007	1.854	1.012	1.010	1.001	1.002																																
2008	1.766	1.001	1.003	1.004																																	
2009	1.736	0.986	1.005																																		
2010	1.759	1.009																																			
2011	1.933																																				
3 Yr Avg	1.809	0.999	1.006	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
5 Yr Avg	1.809	1.011	1.010	1.005	1.002	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
7 Yr Avg	1.869	1.016	1.009	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
3 Yr Wtd	1.805	0.999	1.006	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
7 Yr Wtd	1.872	1.018	1.009	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
10 Yr Wtd	1.929	1.029	1.011	1.006	1.004	1.002	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		TAIL
Prior	1.875	1.020	1.010	1.006	1.003	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				1.000
Selected	1.875	1.020	1.010	1.005	1.002	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
Cumulative	1.959	1.045	1.024	1.014	1.009	1.006	1.004	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

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

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL
MEDICAL ONLY
PAID TO INCURRED LOSS RATIOS

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

OHIO BUREAU OF WORKERS' COMPENSATION

PRIVATE EMPLOYERS

MEDICAL

MEDICAL ONLY

PAID LOSS / 100 OF PAYROLL

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	ON-LEVEL PAYROLL
1977	0.31%	1.56%	2.06%	2.14%	2.17%	2.20%	2.21%	2.22%	2.22%	2.22%	2.22%	2.22%	2.22%	2.22%	2.22%	2.22%	2.22%	2.22%	2.22%	2.22%	2.22%	2.22%	2.22%	2.22%	2.22%	2.22%	2.22%	2.22%	2.22%	2.22%	2.22%	0.02%	0.02%	0.02%	0.02%	0.02%	88,490,090
1978	0.34%	1.73%	2.30%	2.39%	2.43%	2.46%	2.48%	2.49%	2.49%	2.49%	2.49%	2.49%	2.49%	2.49%	2.49%	2.49%	2.49%	2.49%	2.49%	2.49%	2.49%	2.49%	2.49%	2.49%	2.49%	2.49%	2.49%	2.49%	2.49%	2.49%	2.49%	0.02%	0.02%	0.02%	0.02%		91,119,089
1979	0.37%	1.89%	2.54%	2.65%	2.70%	2.73%	2.75%	2.77%	2.77%	2.77%	2.77%	2.77%	2.77%	2.77%	2.77%	2.77%	2.77%	2.77%	2.77%	2.77%	2.77%	2.77%	2.77%	2.77%	2.77%	2.77%	2.77%	2.77%	2.77%	2.77%	2.77%	0.03%	0.03%	0.03%			90,690,465
1980	0.39%	1.97%	2.59%	2.69%	2.75%	2.80%	2.83%	2.85%	2.85%	2.85%	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%	0.03%	0.03%				87,100,472
1981	0.47%	2.31%	2.93%	3.04%	3.11%	3.17%	3.22%	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%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	0.03%					83,462,136
1982	0.51%	2.48%	3.15%	3.28%	3.37%	3.44%	3.49%	3.52%	3.53%	3.53%	3.53%	3.53%	3.53%	3.53%	3.53%	3.53%	3.53%	3.53%	3.53%	3.53%	3.53%	3.53%	3.53%	3.53%	3.53%	3.53%	3.53%	3.53%	3.53%	3.53%	3.53%						79,135,492
1983	0.51%	2.62%	3.46%	3.63%	3.75%	3.83%	3.90%	3.93%	3.94%	3.95%	3.95%	3.95%	3.95%	3.95%	3.95%	3.95%	3.95%	3.95%	3.95%	3.95%	3.95%	3.95%	3.95%	3.95%	3.95%	3.95%	3.95%	3.95%	3.95%	3.95%							77,162,033
1984	0.57%	2.99%	4.13%	4.40%	4.54%	4.65%	4.74%	4.79%	4.80%	4.80%	4.81%	4.81%	4.81%	4.81%	4.81%	4.81%	4.81%	4.81%	4.81%	4.81%	4.81%	4.81%	4.81%	4.81%	4.81%	4.81%	4.81%	4.81%	4.81%								79,569,925
1985	0.52%	2.93%	4.36%	4.68%	4.85%	4.98%	5.08%	5.15%	5.16%	5.16%	5.16%	5.16%	5.16%	5.16%	5.16%	5.16%	5.16%	5.16%	5.16%	5.16%	5.16%	5.16%	5.16%	5.16%	5.16%	5.16%	5.16%	5.16%									82,906,581
1986	0.51%	3.03%	4.77%	5.12%	5.32%	5.50%	5.69%	5.74%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%										86,749,768
1987	0.62%	3.53%	5.35%	5.82%	6.11%	6.37%	6.56%	6.61%	6.62%	6.62%	6.62%	6.62%	6.62%	6.62%	6.62%	6.62%	6.62%	6.62%	6.62%	6.62%	6.62%	6.62%	6.62%	6.62%	6.62%	6.62%											90,001,532
1988	0.67%	3.86%	6.04%	6.73%	7.17%	7.48%	7.66%	7.70%	7.71%	7.71%	7.71%	7.71%	7.71%	7.71%	7.71%	7.71%	7.71%	7.71%	7.71%	7.71%	7.71%	7.71%	7.71%	7.71%	7.71%												92,596,563
1989	0.66%	3.97%	6.58%	7.49%	7.98%	8.33%	8.52%	8.56%	8.57%	8.57%	8.57%	8.57%	8.58%	8.58%	8.58%	8.58%	8.58%	8.58%	8.58%	8.58%	8.58%	8.58%	8.58%	8.58%													96,481,507
1990	0.55%	3.64%	6.05%	6.82%	7.27%	7.53%	7.70%	7.75%	7.75%	7.76%	7.77%	7.77%	7.77%	7.77%	7.77%	7.77%	7.77%	7.77%	7.77%	7.77%	7.77%	7.77%	7.77%														97,911,638
1991	0.83%	6.54%	8.50%	9.25%	9.61%	9.84%	10.03%	10.07%	10.09%	10.11%	10.11%	10.11%	10.11%	10.11%	10.11%	10.11%	10.11%	10.11%	10.11%	10.11%	10.11%	10.11%															97,123,143
1992	0.96%	7.27%	9.51%	10.17%	10.49%	10.73%	10.84%	10.90%	10.94%	10.94%	10.94%	10.94%	10.94%	10.94%	10.94%	10.94%	10.94%	10.94%	10.94%	10.94%	10.94%																95,902,063
1993	1.15%	6.69%	8.36%	8.90%	9.20%	9.34%	9.46%	9.51%	9.52%	9.52%	9.53%	9.53%	9.53%	9.54%	9.54%	9.54%	9.54%	9.54%	9.54%	9.54%																	98,278,492
1994	0.75%	5.80%	7.15%	7.63%	7.80%	7.93%	8.01%	8.06%	8.09%	8.12%	8.14%	8.16%	8.16%	8.17%	8.17%	8.17%	8.17%	8.17%	8.18%																		100,579,286
1995	0.96%	5.65%	6.91%	7.21%	7.39%	7.49%	7.56%	7.61%	7.65%	7.67%	7.68%	7.69%	7.69%	7.70%	7.70%	7.71%	7.71%	7.71%																			103,140,858
1996	0.85%	5.31%	6.15%	6.49%	6.63%	6.73%	6.79%	6.84%	6.87%	6.89%	6.91%	6.91%	6.92%	6.92%	6.92%	6.93%	6.93%																				104,088,085
1997	0.55%	5.26%	6.49%	6.77%	6.94%	7.05%	7.13%	7.17%	7.21%	7.22%	7.23%	7.23%	7.24%	7.24%	7.25%	7.25%																					106,370,937
1998	1.09%	6.37%	7.33%	7.62%	7.77%	7.88%	7.94%	7.98%	8.00%	8.01%	8.02%	8.03%	8.03%	8.04%	8.05%																						106,610,635
1999	1.39%	6.78%	7.84%	8.18%	8.37%	8.48%	8.55%	8.59%	8.63%	8.64%	8.65%	8.66%	8.66%	8.67%																							108,677,929
2000	1.61%	7.39%	8.60%	8.96%	9.12%	9.22%	9.28%	9.31%	9.33%	9.35%	9.36%	9.37%	9.38%																								110,223,863
2001	1.73%	8.16%	9.25%	9.57%	9.71%	9.79%	9.83%	9.86%	9.88%	9.89%	9.90%	9.90%																									109,675,764
2002	2.05%	9.23%	10.28%	10.57%	10.70%	10.76%	10.81%	10.84%	10.86%	10.87%	10.88%																										108,596,907
2003	2.51%	9.63%	10.66%	10.91%	11.00%	11.06%	11.11%	11.14%	11.16%	11.17%																											106,712,867
2004	2.46%	9.56%	10.49%	10.68%	10.76%	10.81%	10.84%	10.87%	10.89%																												105,596,397
2005	2.53%	9.59%	10.42%	10.67%	10.80%	10.88%	10.91%	10.93%																													105,836,799
2006	2.28%	8.56%	9.49%	9.81%	9.97%	10.01%	10.04%																														106,826,594
2007	2.17%	8.30%	9.08%	9.29%	9.35%	9.38%																															106,579,121
2008	2.20%	7.73%	8.38%	8.54%	8.59%																																104,228,254
2009	2.01%	7.26%	7.81%	7.92%																																	96,636,885
2010	2.17%	7.97%	8.55%																																		94,656,914
2011	2.06%	7.64%																																			95,464,009
2012	2.00%																																				92,683,504

OHIO BUREAU OF WORKERS' COMPENSATION

PRIVATE EMPLOYERS

MEDICAL

MEDICAL ONLY

INCURRED LOSS / 100 OF PAYROLL

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	ON-LEVEL PAYROLL
1977																										2.22%	2.22%	2.22%	2.22%	2.22%	2.22%	0.02%	0.02%	0.02%	0.02%	0.02%	88,490,090
1978																									2.49%	2.49%	2.49%	2.49%	2.49%	2.49%	2.49%	0.02%	0.02%	0.02%	0.02%		91,119,089
1979																								2.77%	2.77%	2.77%	2.77%	2.77%	2.77%	2.77%	2.77%	0.03%	0.03%	0.03%			90,690,465
1980																							2.86%	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%	0.03%	0.03%				87,100,472
1981																						3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	0.03%					83,462,136
1982																					3.53%	3.53%	3.53%	3.53%	3.53%	3.53%	3.53%	3.53%	3.53%	3.53%	3.53%						79,135,492
1983																				3.95%	3.95%	3.95%	3.95%	3.95%	3.95%	3.95%	3.95%	3.95%	3.95%	3.95%	3.95%						77,162,033
1984																			4.81%	4.81%	4.81%	4.81%	4.81%	4.81%	4.81%	4.81%	4.81%	4.81%	4.81%								79,569,925
1985																		5.16%	5.16%	5.16%	5.16%	5.16%	5.16%	5.16%	5.16%	5.16%	5.16%	5.16%									82,906,581
1986																	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%										86,749,768
1987																6.62%	6.62%	6.62%	6.62%	6.62%	6.62%	6.62%	6.62%	6.62%	6.62%	6.62%											90,001,532
1988															7.71%	7.71%	7.71%	7.71%	7.71%	7.71%	7.71%	7.71%	7.71%	7.71%	7.71%												92,596,563
1989														8.58%	8.58%	8.58%	8.58%	8.58%	8.58%	8.58%	8.58%	8.58%	8.58%	8.58%													96,481,507
1990													7.77%	7.77%	7.77%	7.77%	7.77%	7.77%	7.77%	7.77%	7.77%	7.77%	7.77%														97,911,638
1991												10.11%	10.11%	10.11%	10.11%	10.11%	10.11%	10.11%	10.11%	10.11%	10.11%	10.11%															97,123,143
1992											10.94%	10.94%	10.94%	10.94%	10.94%	10.94%	10.94%	10.94%	10.94%	10.94%	10.94%																95,902,063
1993										9.53%	9.54%	9.54%	9.54%	9.54%	9.54%	9.54%	9.54%	9.54%	9.54%	9.54%																	98,278,492
1994									8.15%	8.17%	8.18%	8.19%	8.19%	8.19%	8.18%	8.18%	8.18%	8.18%	8.18%																		100,579,286
1995								7.68%	7.69%	7.71%	7.71%	7.71%	7.71%	7.71%	7.72%	7.72%	7.72%	7.72%																			103,140,858
1996							6.86%	6.89%	6.92%	6.93%	6.93%	6.93%	6.93%	6.93%	6.93%	6.93%	6.93%																				104,088,085
1997						7.17%	7.20%	7.23%	7.25%	7.25%	7.24%	7.25%	7.25%	7.25%	7.25%	7.25%																					106,370,937
1998					7.92%	7.98%	8.01%	8.04%	8.03%	8.04%	8.04%	8.05%	8.05%	8.05%	8.05%																						106,610,635
1999				8.41%	8.53%	8.60%	8.63%	8.64%	8.66%	8.67%	8.68%	8.68%	8.67%	8.68%																							108,677,929
2000			9.05%	9.18%	9.28%	9.34%	9.34%	9.36%	9.37%	9.38%	9.38%	9.38%	9.39%																								110,223,863
2001		9.14%	9.57%	9.78%	9.86%	9.88%	9.88%	9.90%	9.91%	9.91%	9.91%	9.91%																									109,675,764
2002	4.67%	10.06%	10.61%	10.76%	10.81%	10.84%	10.86%	10.88%	10.88%	10.89%	10.89%																										108,596,907
2003	5.22%	10.48%	11.01%	11.08%	11.10%	11.13%	11.16%	11.18%	11.18%	11.19%																											106,712,867
2004	5.22%	10.43%	10.78%	10.82%	10.85%	10.87%	10.88%	10.90%	10.91%																												105,596,397
2005	5.12%	10.41%	10.67%	10.81%	10.89%	10.93%	10.94%	10.95%																													105,836,799
2006	4.65%	9.31%	9.75%	9.94%	10.04%	10.05%	10.07%																														106,826,594
2007	4.95%	9.18%	9.29%	9.39%	9.40%	9.41%																															106,579,121
2008	4.85%	8.57%	8.58%	8.61%	8.64%																																104,228,254
2009	4.64%	8.06%	7.95%	7.99%																																	96,636,885
2010	4.90%	8.62%	8.70%																																		94,656,914
2011	4.27%	8.26%																																			95,464,009
2012	4.50%																																				92,683,504

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL
MEDICAL ONLY

REPORTED MEDICAL ONLY CLAIM COUNTS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982																																					
1983																																					
1984																																					
1985																																					
1986																																					
1987																																					
1988																																					
1989																																					
1990																																					
1991																																					
1992																																					
1993	40,496	178,225	190,294	191,253	191,440	191,525	191,557	191,577	191,580	191,580	191,581	191,583	191,584	191,585	191,586	191,586	191,586	191,586	191,586	191,586																	191,586
1994	34,111	175,028	183,700	184,519	184,622	184,671	184,696	184,707	184,709	184,709	184,709	184,710	184,711	184,712	184,712	184,713	184,713	184,713	184,713																		184,713
1995	40,239	172,827	180,899	181,448	181,533	181,561	181,576	181,591	181,595	181,598	181,600	181,602	181,603	181,603	181,603	181,603	181,603	181,604																			181,604
1996	36,307	154,893	161,445	162,121	162,228	162,266	162,286	162,297	162,298	162,300	162,305	162,309	162,310	162,310	162,310	162,310	162,310																				162,310
1997	22,819	158,751	170,032	170,758	170,883	170,931	170,958	170,973	170,978	170,981	170,981	170,984	170,985	170,985	170,986	170,986																					170,986
1998	42,267	166,634	171,871	172,299	172,370	172,408	172,438	172,448	172,452	172,452	172,453	172,454	172,454	172,455	172,455																						172,455
1999	45,434	162,167	166,511	166,900	166,982	167,014	167,036	167,050	167,051	167,051	167,052	167,053	167,054	167,055																							167,055
2000	48,655	158,647	162,464	162,802	162,860	162,905	162,934	162,948	162,949	162,950	162,950	162,951	162,952																								162,952
2001	42,664	137,179	139,837	140,073	140,132	140,172	140,195	140,208	140,210	140,211	140,211	140,212																									140,212
2002	40,079	129,152	130,995	131,160	131,216	131,241	131,278	131,287	131,289	131,290	131,294																										131,294
2003	41,318	117,542	118,890	119,015	119,050	119,078	119,139	119,149	119,151	119,154																											119,154
2004	39,064	111,870	113,005	113,131	113,161	113,168	113,190	113,220	113,228																												113,228
2005	36,953	106,737	107,895	108,027	108,053	108,075	108,108	108,138																													108,138
2006	35,120	97,312	98,276	98,398	98,427	98,449	98,474																														98,474
2007	32,295	89,187	90,179	90,312	90,356	90,393																															90,393
2008	29,425	76,874	77,715	77,834	77,877																																77,877
2009	22,555	59,926	60,611	60,723																																	60,723
2010	22,494	63,297	64,038																																		64,038
2011	22,960	64,596																																			64,596
2012	23,338																																				23,338
																																					2,485,126

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-Ult	TAIL
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982																																					
1983																																					
1984																																					
1985																																					
1986																																					
1987																																					
1988																																					
1989																																					
1990																																					
1991																																					
1992																																					
1993	4.401	1.068	1.005	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																		
1994	5.131	1.050	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																			
1995	4.295	1.047	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																				
1996	4.266	1.042	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																					
1997	6.957	1.071	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																						
1998	3.942	1.031	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																							
1999	3.569	1.027	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																								
2000	3.261	1.024	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																									
2001	3.215	1.019	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																										
2002	3.222	1.014	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000																											
2003	2.845	1.011	1.001	1.000	1.000	1.001	1.000	1.000	1.000																												
2004	2.864	1.010	1.001	1.000	1.000	1.000	1.000	1.000																													
2005	2.888	1.011	1.001	1.000	1.000	1.000	1.000																														
2006	2.771	1.010	1.001	1.000	1.000	1.000																															
2007	2.762	1.011	1.001	1.000	1.000																																
2008	2.613	1.011	1.002	1.001																																	
2009	2.657	1.011	1.002																																		
2010	2.814	1.012																																			
2011	2.813																																				
3 Yr Avg	2.761	1.011	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																		
5 Yr Avg	2.732	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																		
7 Yr Avg	2.760	1.011	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																		
3 Yr Wtd	2.762	1.011	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																		
5 Yr Wtd	2.728	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																		
10 Yr Wtd	2.844	1.013	1.001	1.000	1.000	1.000	1.000	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	2.760	1.011	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																		1.000
Selected	2.760	1.011	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																		
Cumulative	2.797	1.013	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	1.000	1.000	1.000	1.000	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL
MEDICAL ONLY

CUMULATIVE PAID LOSS PER REPORTED CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982																																					
1983																																					
1984																																					
1985																																					
1986																																					
1987																																					
1988																																					
1989																																					
1990																																					
1991																																					
1992																																					
1993	280	369	432	457	472	480	485	488	488	489	489	489	489	489	489	489	489	489	489	489																	489
1994	220	333	392	416	425	432	436	439	441	442	443	444	444	445	445	445	445	445	445																		445
1995	246	337	394	410	420	425	430	432	434	436	436	437	437	437	438	438	438	438																			438
1996	245	357	397	417	426	431	436	439	441	442	443	443	444	444	444	444	444																				444
1997	257	352	406	422	432	439	443	446	448	449	450	450	450	451	451	451																					451
1998	275	408	454	472	480	487	491	494	495	495	496	496	497	497	497																						497
1999	333	454	512	533	545	552	556	559	561	562	563	563	564	564																							564
2000	366	513	584	607	617	624	628	630	631	633	633	634	634																								634
2001	446	652	726	749	760	766	769	771	773	774	774	774																									774
2002	556	776	853	875	885	890	894	897	898	899	900																										900
2003	649	874	957	978	986	991	995	998	999	1,000																											1,000
2004	665	902	981	997	1,004	1,008	1,012	1,014	1,016																												1,016
2005	723	951	1,022	1,046	1,058	1,065	1,068	1,070																													1,070
2006	692	939	1,031	1,066	1,083	1,087	1,089																														1,089
2007	715	991	1,073	1,097	1,103	1,106																															1,106
2008	781	1,048	1,124	1,143	1,150																																1,150
2009	860	1,171	1,245	1,261																																	1,261
2010	914	1,192	1,264																																		1,264
2011	855	1,130																																			1,130
2012	796																																				796

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-Ult	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	
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982																																					
1983																																					
1984																																					
1985																																					
1986																																					
1987																																					
1988																																					
1989																																					
1990																																					
1991																																					
1992																																					
1993	1.319	1.170	1.059	1.033	1.015	1.012	1.005	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																		
1994	1.515	1.175	1.061	1.022	1.016	1.010	1.006	1.004	1.003	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000																			
1995	1.370	1.170	1.039	1.025	1.013	1.010	1.007	1.004	1.003	1.002	1.001	1.001	1.001	1.001	1.000	1.001	1.000																				
1996	1.457	1.112	1.050	1.021	1.014	1.010	1.007	1.005	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000																					
1997	1.369	1.153	1.039	1.024	1.016	1.011	1.007	1.005	1.002	1.001	1.001	1.001	1.001	1.000	1.000																						
1998	1.483	1.114	1.038	1.019	1.014	1.008	1.005	1.002	1.002	1.001	1.001	1.001	1.001	1.001																							
1999	1.366	1.126	1.041	1.022	1.013	1.008	1.005	1.004	1.002	1.001	1.001	1.001	1.000																								
2000	1.403	1.137	1.040	1.017	1.010	1.006	1.004	1.002	1.002	1.001	1.001	1.001																									
2001	1.464	1.112	1.033	1.014	1.008	1.004	1.003	1.002	1.001	1.001	1.000																										
2002	1.396	1.098	1.026	1.012	1.005	1.004	1.003	1.002	1.001	1.001																											
2003	1.347	1.095	1.022	1.008	1.005	1.005	1.003	1.001	1.001																												
2004	1.358	1.087	1.017	1.007	1.004	1.003	1.002	1.001																													
2005	1.315	1.074	1.023	1.011	1.007	1.003	1.002																														
2006	1.357	1.098	1.033	1.016	1.004	1.002																															
2007	1.387	1.083	1.022	1.006	1.003																																
2008	1.343	1.072	1.017	1.006																																	
2009	1.361	1.063	1.013																																		
2010	1.303	1.061																																			
2011	1.322																																				
3 Yr Avg	1.329	1.065	1.017	1.009	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																		
5 Yr Avg	1.343	1.075	1.022	1.009	1.004	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																		
7 Yr Avg	1.341	1.077	1.021	1.009	1.005	1.004	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000																		
3 Yr Wtd	1.328	1.065	1.017	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																		
5 Yr Wtd	1.341	1.074	1.021	1.009	1.004	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000																		
10 Yr Wtd	1.346	1.082	1.023	1.011	1.006	1.005	1.003	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000																		TAIL
Prior	0.980	0.820	0.920	0.956	0.965	0.964	0.971	0.994	0.997	0.998	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	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	1.341	1.074	1.021	1.009	1.004	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000																		
Cumulative	1.511	1.127	1.049	1.027	1.018	1.013	1.010	1.007	1.005	1.004	1.003	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL
MEDICAL ONLY

CUMULATIVE PAID LOSS / ULTIMATE CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982																																					
1983																																					
1984																																					
1985																																					
1986																																					
1987																																					
1988																																					
1989																																					
1990																																					
1991																																					
1992																																					
1993	59	343	429	457	472	479	485	488	488	489	489	489	489	489	489	489	489	489	489	489																	489
1994	41	316	390	415	425	432	436	439	441	442	443	444	444	445	445	445	445	445	445																		445
1995	55	321	393	409	420	425	429	432	434	436	436	437	437	437	438	438	438	438																			438
1996	55	341	395	416	425	431	436	438	441	442	443	443	444	444	444	444	444																				444
1997	34	327	404	421	431	438	443	446	448	449	450	450	450	451	451	451																					451
1998	67	394	453	471	480	487	491	494	495	495	496	496	497	497	497																						497
1999	90	441	510	532	544	552	556	559	561	562	563	563	564	564																							564
2000	109	500	582	606	617	624	628	630	631	633	633	634	634																								634
2001	136	638	724	748	759	766	769	771	773	774	774	774																									774
2002	170	764	851	874	885	890	894	896	898	899	900																										900
2003	225	862	955	977	985	990	995	998	999	1,000																											1,000
2004	229	892	979	996	1,004	1,008	1,011	1,014	1,016																												1,016
2005	247	939	1,019	1,044	1,057	1,064	1,068	1,070																													1,070
2006	247	928	1,029	1,065	1,082	1,086	1,089																														1,089
2007	255	978	1,070	1,095	1,102	1,106																															1,106
2008	295	1,034	1,121	1,142	1,149																																1,149
2009	319	1,155	1,242	1,260																																	1,260
2010	320	1,175	1,261																																		1,261
2011	300	1,115																																			1,115
2012	284																																				284

OHIO BUREAU OF WORKERS' COMPENSATION

PRIVATE EMPLOYERS

MEDICAL

MEDICAL ONLY

INCURRED LOSS PER REPORTED CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982																																					
1983																																					
1984																																					
1985																																					
1986																																					
1987																																					
1988																																					
1989																																					
1990																																					
1991																																					
1992																																					
1993										489	489	489	489	489	489	489	489	489	489	489																	489
1994									444	445	446	446	446	446	446	445	445	445	445																		445
1995								436	437	438	438	438	438	438	438	438	438	439																			439
1996							440	442	444	444	444	444	444	444	445	445	445																				445
1997						446	448	450	451	451	451	451	451	451	451	451																					451
1998					490	494	495	497	497	497	497	497	497	497	498																						498
1999				548	555	560	561	562	564	564	564	564	564	564																							564
2000			614	622	628	632	632	633	634	635	635	635	635																								635
2001		731	751	766	771	773	773	774	775	775	775	775																									775
2002	1,266	846	880	891	895	897	898	900	900	900	901																										901
2003	1,349	952	988	993	995	997	1,000	1,002	1,001	1,002																											1,002
2004	1,411	985	1,008	1,010	1,013	1,014	1,015	1,016	1,017																												1,017
2005	1,468	1,032	1,047	1,059	1,066	1,070	1,071	1,072																													1,072
2006	1,414	1,022	1,059	1,079	1,090	1,091	1,092																														1,092
2007	1,634	1,097	1,098	1,108	1,108	1,109																															1,109
2008	1,719	1,162	1,151	1,153	1,156																																1,156
2009	1,989	1,300	1,267	1,271																																	1,271
2010	2,063	1,289	1,286																																		1,286
2011	1,777	1,221																																			1,221
2012	1,787																																				1,787

OHIO BUREAU OF WORKERS' COMPENSATION

PRIVATE EMPLOYERS

MEDICAL

MEDICAL ONLY

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982																																					
1983																																					
1984																																					
1985																																					
1986																																					
1987																																					
1988																																					
1989																																					
1990																																					
1991																																					
1992																																					
1993										0	0	0	0	0	0	0	0	0	0	0																	0
1994									3	3	2	2	1	1	1	0	0	0	0																		0
1995								4	3	2	2	1	1	1	1	1	0	0																			0
1996							4	3	3	2	2	1	1	1	1	0	0																				0
1997						8	5	4	3	2	1	1	1	1	0	0																					0
1998					9	7	4	4	2	1	1	1	1	0	0																						0
1999				15	11	8	5	3	2	2	2	1	1	1																							1
2000			30	15	11	8	4	3	3	2	1	1	1																								1
2001		79	25	17	12	7	4	3	2	2	1	1																									1
2002	710	70	27	16	10	7	4	3	2	1	1																										1
2003	701	78	31	15	8	6	4	4	2	2																											2
2004	747	83	27	13	8	5	3	2	2																												2
2005	744	82	25	13	9	5	3	1																													1
2006	722	82	28	13	7	4	3																														3
2007	919	105	25	11	5	3																															3
2008	939	114	27	9	7																																7
2009	1,129	129	22	10																																	10
2010	1,149	98	22																																		22
2011	922	91																																			91
2012	991																																				991

OHIO BUREAU OF WORKERS' COMPENSATION

PRIVATE EMPLOYERS

MEDICAL

MEDICAL ONLY

ON-LEVEL FREQUENCY (REPORTED CLAIMS / 100,000 OF PAYROLL TRENDED TO 2013 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	ON-LEVEL PAYROLL
1977																																					88,490,090
1978																																					91,119,089
1979																																					90,690,465
1980																																					87,100,472
1981																																					83,462,136
1982																																					79,135,492
1983																																					77,162,033
1984																																					79,569,925
1985																																					82,906,581
1986																																					86,749,768
1987																																					90,001,532
1988																																					92,596,563
1989																																					96,481,507
1990																																					97,911,638
1991																																					97,123,143
1992																																					95,902,063
1993	4.12%	18.13%	19.36%	19.46%	19.48%	19.49%	19.49%	19.49%	19.49%	19.49%	19.49%	19.49%	19.49%	19.49%	19.49%	19.49%	19.49%	19.49%	19.49%	19.49%																	98,278,492
1994	3.39%	17.40%	18.26%	18.35%	18.36%	18.36%	18.36%	18.36%	18.36%	18.36%	18.36%	18.36%	18.36%	18.36%	18.36%	18.36%	18.36%	18.36%	18.36%																		100,579,286
1995	3.90%	16.76%	17.54%	17.59%	17.60%	17.60%	17.60%	17.61%	17.61%	17.61%	17.61%	17.61%	17.61%	17.61%	17.61%	17.61%	17.61%	17.61%																			103,140,858
1996	3.49%	14.88%	15.51%	15.58%	15.59%	15.59%	15.59%	15.59%	15.59%	15.59%	15.59%	15.59%	15.59%	15.59%	15.59%	15.59%	15.59%																				104,088,085
1997	2.15%	14.92%	15.98%	16.05%	16.06%	16.07%	16.07%	16.07%	16.07%	16.07%	16.07%	16.07%	16.07%	16.07%	16.07%	16.07%																					106,370,937
1998	3.96%	15.63%	16.12%	16.16%	16.17%	16.17%	16.17%	16.18%	16.18%	16.18%	16.18%	16.18%	16.18%	16.18%	16.18%																						106,610,635
1999	4.18%	14.92%	15.32%	15.36%	15.36%	15.37%	15.37%	15.37%	15.37%	15.37%	15.37%	15.37%	15.37%	15.37%																							108,677,929
2000	4.41%	14.39%	14.74%	14.77%	14.78%	14.78%	14.78%	14.78%	14.78%	14.78%	14.78%	14.78%	14.78%																								110,223,863
2001	3.89%	12.51%	12.75%	12.77%	12.78%	12.78%	12.78%	12.78%	12.78%	12.78%	12.78%	12.78%																									109,675,764
2002	3.69%	11.89%	12.06%	12.08%	12.08%	12.09%	12.09%	12.09%	12.09%	12.09%	12.09%																										108,596,907
2003	3.87%	11.01%	11.14%	11.15%	11.16%	11.16%	11.16%	11.17%	11.17%	11.17%																											106,712,867
2004	3.70%	10.59%	10.70%	10.71%	10.72%	10.72%	10.72%	10.72%	10.72%																												105,596,397
2005	3.49%	10.09%	10.19%	10.21%	10.21%	10.21%	10.21%	10.22%																													105,836,799
2006	3.29%	9.11%	9.20%	9.21%	9.21%	9.22%	9.22%																														106,826,594
2007	3.03%	8.37%	8.46%	8.47%	8.48%	8.48%																															106,579,121
2008	2.82%	7.38%	7.46%	7.47%	7.47%																																104,228,254
2009	2.33%	6.20%	6.27%	6.28%																																	96,636,885
2010	2.38%	6.69%	6.77%																																		94,656,914
2011	2.41%	6.77%																																			95,464,009
2012	2.44%																																				95,464,009

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL
MEDICAL ONLY

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	ULTIMATE CLAIMS
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982																																					
1983																																					
1984																																					
1985																																					
1986																																					
1987																																					
1988																																					
1989																																					
1990																																					
1991																																					
1992																																					
1993	59	284	86	28	16	7	6	2	0	0	0	0	0	0	0	0	0	0	0	0																	191,586
1994	41	275	74	26	10	7	4	3	2	2	1	1	0	0	0	0	0	0	0																		184,713
1995	55	266	72	17	10	6	4	3	2	1	1	0	0	0	0	0	0	0																			181,604
1996	55	286	54	22	9	6	4	3	2	1	1	0	0	0	0	0	0																				162,310
1997	34	293	77	17	10	7	5	3	2	1	1	0	0	0	0	0																					170,986
1998	67	327	59	18	9	7	4	2	1	1	1	0	0	0	0																						172,456
1999	90	351	69	22	12	7	5	3	2	1	1	0	0	0																							167,056
2000	109	391	82	24	11	7	4	2	2	1	1	1	0																								162,953
2001	136	502	86	25	11	7	3	2	1	1	0	0																									140,213
2002	170	594	87	23	11	5	4	3	1	1	1																										131,296
2003	225	637	93	22	8	5	5	3	1	1																											119,157
2004	229	662	87	17	8	4	4	3	2																												113,232
2005	247	691	81	25	12	8	3	3																													108,144
2006	247	681	101	36	17	4	3																														98,494
2007	255	722	93	25	7	3																															90,440
2008	295	739	87	21	7																																77,932
2009	319	835	87	18																																	60,787
2010	320	855	86																																		64,197
2011	300	815																																			65,463
2012	284																																				65,352
																																					2,593,764

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
1977																																				
1978																																				
1979																																				
1980																																				
1981																																				
1982																																				
1983																																				
1984																																				
1985																																				
1986																																				
1987																																				
1988																																				
1989																																				
1990																																				
1991																																				
1992																																				
1993	4.804	0.302	0.321	0.564	0.473	0.821	0.412	0.166	0.760	0.740	0.696	0.951	0.435	0.687	1.172	0.635	0.759	0.433	0.389																	
1994	6.771	0.268	0.349	0.370	0.735	0.607	0.646	0.708	0.775	0.806	0.655	0.379	0.854	0.518	0.712	0.665	0.917	1.215																		
1995	4.882	0.270	0.230	0.617	0.560	0.731	0.698	0.652	0.669	0.690	0.421	0.668	1.142	0.956	0.607	1.458	0.684																			
1996	5.216	0.189	0.399	0.426	0.648	0.707	0.693	0.808	0.538	0.605	0.592	0.646	0.636	1.149	0.723	0.851																				
1997	8.521	0.262	0.227	0.590	0.670	0.714	0.598	0.692	0.420	0.617	0.583	0.904	1.135	0.658	0.575																					
1998	4.848	0.180	0.310	0.496	0.740	0.624	0.580	0.477	0.646	0.671	0.816	0.696	0.963	1.596																						
1999	3.876	0.197	0.321	0.549	0.591	0.645	0.613	0.748	0.414	0.901	0.493	0.857	0.816																							
2000	3.575	0.210	0.296	0.442	0.607	0.612	0.572	0.662	0.836	0.651	0.737	0.556																								
2001	3.706	0.170	0.291	0.437	0.604	0.514	0.597	0.736	0.566	0.524	0.893																									
2002	3.500	0.147	0.268	0.461	0.458	0.849	0.620	0.523	0.802	0.680																										
2003	2.833	0.146	0.240	0.358	0.599	1.087	0.518	0.482	0.736																											
2004	2.888	0.131	0.198	0.445	0.543	0.857	0.772	0.559																												
2005	2.798	0.117	0.312	0.484	0.631	0.420	0.776																													
2006	2.760	0.148	0.353	0.489	0.245	0.679																														
2007	2.830	0.128	0.271	0.280	0.497																															
2008	2.508	0.117	0.244	0.344																																
2009	2.616	0.104	0.207																																	
2010	2.668	0.100																																		
2011	2.719																																			
3 Yr Avg	2.668	0.107	0.241	0.371	0.458	0.652	0.689	0.521	0.701	0.618	0.708	0.703	0.972	1.134	0.635	0.991	0.787	0.824	0.389																	
5 Yr Avg	2.668	0.120	0.277	0.408	0.503	0.779	0.656	0.592	0.671	0.685	0.704	0.732	0.938	0.975	0.758	0.902	0.787	0.824	0.389																	
10 Yr Avg	2.812	0.131	0.268	0.429	0.551	0.700	0.634	0.634	0.640	0.689	0.654	0.707	0.854	0.927	0.758	0.902	0.787	0.824	0.389																	
5 Yr Wtd	2.663	0.118	0.279	0.415	0.467	0.739	0.642	0.583	0.647	0.684	0.683	0.705	0.926	0.960	0.674	1.001	0.736	0.974	0.389																	
10 Yr Wtd	2.774	0.128	0.269	0.431	0.532	0.673	0.626	0.636	0.622	0.689	0.629	0.639	0.875	0.947	0.674	1.001	0.736	0.974	0.389																	
15 Yr Wtd	2.988	0.143	0.275	0.447	0.555	0.687	0.610	0.605	0.625	0.689	0.629	0.639	0.875	0.947	0.674	1.001	0.736	0.974	0.389																	
Prior	2.671	0.123	0.279	0.418	0.456	0.685	0.607	0.633	0.627	0.674	0.637	0.748	0.944	0.784	0.704	0.700	0.700	0.500	0.200																	
Selected	2.663	0.118	0.279	0.415	0.467	0.739	0.642	0.583	0.647	0.684	0.683	0.705	0.926	0.960	0.674	1.001	0.736	0.974	0.389																	

	TAIL
Selected	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL
MEDICAL ONLY

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	ULTIMATE CLAIMS
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982																																					
1983																																					
1984																																					
1985																																					
1986																																					
1987																																					
1988																																					
1989																																					
1990																																					
1991																																					
1992																																					
1993	106.8	498.2	146.0	45.5	24.9	11.4	9.1	5.3	0.8	0.6	0.4	0.3	0.2	0.1	0.1	0.1	0.0	0.0	0.0	0.0																	191,586
1994	71.3	468.5	121.7	41.3	14.8	10.6	6.2	5.5	3.7	2.7	2.0	1.3	0.5	0.4	0.2	0.1	0.1	0.1	0.1																		184,713
1995	92.8	440.0	115.5	25.8	15.5	8.4	6.0	5.5	3.4	2.2	1.4	0.6	0.4	0.4	0.3	0.2	0.3	0.2																			181,604
1996	90.6	458.6	84.2	32.6	13.5	8.5	5.8	5.2	4.0	2.0	1.2	0.6	0.4	0.2	0.3	0.2	0.1																				162,310
1997	55.1	455.9	116.2	25.6	14.7	9.5	6.6	5.0	3.2	1.3	0.7	0.4	0.4	0.4	0.2	0.1																					170,986
1998	105.0	494.0	86.5	26.1	12.6	9.0	5.5	3.9	1.7	1.1	0.7	0.5	0.3	0.3	0.5																						172,456
1999	136.8	514.9	98.3	30.7	16.4	9.4	5.9	4.3	3.0	1.2	1.0	0.5	0.4	0.3																							167,056
2000	160.4	556.8	113.7	32.6	14.0	8.3	4.9	3.2	2.0	1.6	1.0	0.7	0.4																								162,953
2001	193.3	695.6	114.9	32.5	13.8	8.1	4.0	2.7	1.9	1.0	0.5	0.4																									140,213
2002	234.9	798.1	113.6	29.6	13.2	5.9	4.9	3.3	1.6	1.2	0.8																										131,296
2003	302.3	831.4	117.7	27.4	9.5	5.5	5.8	3.2	1.5	1.0																											119,157
2004	299.2	839.0	107.1	20.6	8.9	4.7	3.9	3.1	1.6																												113,232
2005	313.1	850.4	96.4	29.2	13.7	8.4	3.4	2.7																													108,144
2006	303.6	813.5	116.8	40.0	19.0	4.5	3.0																														98,494
2007	304.8	837.5	104.2	27.4	7.4	3.6																															90,440
2008	341.6	832.0	94.6	22.4	7.5																																77,932
2009	359.4	912.8	92.6	18.6																																	60,787
2010	350.1	906.6	88.3																																		64,197
2011	318.0	839.4																																			65,463
2012	292.7																																				65,352
																																					2,593,764
3 Yr Avg	320.3	886.3	91.8	22.8	11.3	5.5	3.4	3.0	1.6	1.1	0.8	0.5	0.4	0.3	0.3	0.2	0.2	0.1	0.0	0.0																	
5 Yr Avg	332.4	865.7	99.3	27.5	11.3	5.4	4.2	3.0	1.7	1.2	0.8	0.5	0.4	0.3	0.3	0.1	0.1	0.1	0.0	0.0																	
10 Yr Avg	318.5	846.1	104.6	28.0	12.4	6.7	4.8	3.7	2.4	1.5	1.0	0.6	0.4	0.3	0.3	0.1	0.1	0.1	0.0	0.0																	
																																				TAIL	
Selected	333.8	865.7	99.3	27.5	11.3	5.4	4.2	3.0	1.7	1.2	0.8	0.5	0.4	0.3	0.3	0.1	0.1	0.1	0.0	0.0																1.000	
5 Yr Trend	4.1%	4.7%	0.0%	4.1%	5.7%	1.8%	-2.4%	7.0%	-10.4%	7.2%	1.2%	8.5%	6.0%	2.5%	41.9%																						
15 Yr Trend	14.3%	8.7%	2.9%	1.8%	-0.8%																																
Selected Trends																																					
Historical	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	
Future	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	

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
1977																																				
1978																																				
1979																																				
1980																																				
1981																																				
1982																																				
1983																																				
1984																																				
1985																																				
1986																																				
1987																																				
1988																																				
1989																																				
1990																																				
1991																																				
1992																																				
1993	59.1	284.1	85.7	27.5	15.5	7.3	6.0	2.5	0.4	0.3	0.2	0.2	0.2	0.1	0.0	0.1	0.0	0.0	0.0	0.0																
1994	40.6	275.2	73.7	25.7	9.5	7.0	4.2	2.7	1.9	1.5	1.2	0.8	0.3	0.3	0.1	0.1	0.1	0.1	0.1	0.0																
1995	54.5	266.2	72.0	16.6	10.2	5.7	4.2	2.9	1.9	1.3	0.9	0.4	0.2	0.3	0.3	0.2	0.2	0.2	0.0	0.0																
1996	54.8	285.8	54.0	21.6	9.2	6.0	4.2	2.9	2.4	1.3	0.8	0.5	0.3	0.2	0.2	0.2	0.1	0.1	0.0	0.0																
1997	34.3	292.6	76.8	17.4	10.3	6.9	4.9	2.9	2.0	0.9	0.5	0.3	0.3	0.3	0.2	0.1	0.1	0.1	0.0	0.0																
1998	67.4	326.6	58.9	18.3	9.1	6.7	4.2	2.4	1.2	0.7	0.5	0.4	0.3	0.3	0.4	0.1	0.1	0.1	0.1	0.0																
1999	90.5	350.6	69.0	22.2	12.2	7.2	4.6	2.8	2.1	0.9	0.8	0.4	0.3	0.3	0.3	0.1	0.1	0.1	0.1	0.0																
2000	109.2	390.6	82.2	24.3	10.7	6.5	4.0	2.3	1.5	1.3	0.8	0.6	0.3	0.3	0.3	0.2	0.2	0.1	0.1	0.0																
2001	135.6	502.5	85.5	24.9	10.9	6.6	3.4	2.0	1.5	0.8	0.4	0.4	0.4	0.3	0.3	0.2	0.2	0.1	0.1	0.0																
2002	169.7	593.9	87.1	23.4	10.8	4.9	4.2	2.6	1.4	1.1	0.7	0.5	0.4	0.4	0.4	0.2	0.2	0.1	0.1	0.0																
2003	224.9	637.2	92.9	22.3	8.0	4.8	5.2	2.7	1.3	1.0	0.8	0.5	0.4	0.4	0.4	0.2	0.2	0.1	0.1	0.0																
2004	229.3	662.3	87.1	17.3	7.7	4.2	3.6	2.8	1.5	1.2	0.8	0.6	0.4	0.4	0.4	0.2	0.2	0.1	0.1	0.0																
2005	247.1	691.4	80.7	25.2	12.2	7.7	3.2	2.5	1.7	1.3	0.9	0.6	0.5	0.4	0.4	0.2	0.2	0.2	0.1	0.0																
2006	246.9	681.3	100.7	35.6	17.4	4.2	2.9	3.0	1.8	1.4	1.0	0.6	0.5	0.5	0.5	0.2	0.2	0.2	0.1	0.0																
2007	255.3	722.4	92.6	25.1	7.0	3.5	4.2	3.2	2.0	1.5	1.0	0.7	0.5	0.5	0.5	0.2	0.2	0.2	0.1	0.0																
2008	294.7	739.2	86.6	21.1	7.3	5.4	4.5	3.4	2.1	1.5	1.1	0.7	0.6	0.5	0.5	0.3	0.3	0.2	0.1	0.0																
2009	319.3	835.3	87.3	18.0	11.3	5.7	4.8	3.6	2.2	1.6	1.1	0.8	0.6	0.6	0.6	0.3	0.3	0.2	0.1	0.0																
2010	320.3	854.6	85.8	27.5	12.1	6.1	5.1	3.8	2.4	1.8	1.2	0.8	0.6	0.6	0.6	0.3	0.3	0.2	0.1	0.0																
2011	299.7	814.9	99.3	29.3	12.8	6.5	5.4	4.1	2.5	1.9	1.3	0.9	0.7	0.6	0.6	0.3	0.3	0.2	0.1	0.0																
2012	284.2	865.7	105.8	31.2	13.7	6.9	5.8	4.4	2.7	2.0	1.4	0.9	0.7	0.7	0.7	0.3	0.3	0.2	0.1	0.0																

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
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	ULTIMATE CLAIMS
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982																																					
1983																																					
1984																																					
1985																																					
1986																																					
1987																																					
1988																																					
1989																																					
1990																																					
1991																																					
1992																																					
1993	59	284	86	28	16	7	6	2	0	0	0	0	0	0	0	0	0	0	0	0																	191,586
1994	41	275	74	26	10	7	4	3	2	2	1	1	0	0	0	0	0	0	0																		184,713
1995	55	266	72	17	10	6	4	3	2	1	1	0	0	0	0	0	0	0																			181,604
1996	55	286	54	22	9	6	4	3	2	1	1	0	0	0	0	0	0																				162,310
1997	34	293	77	17	10	7	5	3	2	1	1	0	0	0	0	0																					170,986
1998	67	327	59	18	9	7	4	2	1	1	1	0	0	0	0																						172,456
1999	90	351	69	22	12	7	5	3	2	1	1	0	0	0																							167,056
2000	109	391	82	24	11	7	4	2	2	1	1	1	0																								162,953
2001	136	502	86	25	11	7	3	2	1	1	0	0																									140,213
2002	170	594	87	23	11	5	4	3	1	1	1																										131,296
2003	225	637	93	22	8	5	5	3	1	1																											119,157
2004	229	662	87	17	8	4	4	3	2																												113,232
2005	247	691	81	25	12	8	3	3																													108,144
2006	247	681	101	36	17	4	3																														98,494
2007	255	722	93	25	7	3																															90,440
2008	295	739	87	21	7																																77,932
2009	319	835	87	18																																	60,787
2010	320	855	86																																		64,197
2011	300	815																																			65,463
2012	284																																				65,352
																																					2,593,764

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
1977																																				
1978																																				
1979																																				
1980																																				
1981																																				
1982																																				
1983																																				
1984																																				
1985																																				
1986																																				
1987																																				
1988																																				
1989																																				
1990																																				
1991																																				
1992																																				
1993																																				
1994	6.991	0.312	0.373	0.603	0.770	0.861	0.585	0.150	0.161	0.154	0.133	0.193	0.221	0.178	0.403	0.359	0.410	0.194	0.062																	
1995	5.048	0.277	0.357	0.574	0.683	0.741	0.655	0.665	0.790	0.952	0.904	0.814	1.041	0.472	0.352	0.385	0.242	0.430																		
1996	4.859	0.252	0.307	0.474	0.623	0.702	0.694	0.653	0.541	0.693	0.483	0.544	0.963	1.448	0.765	1.542	1.241																			
1997	8.323	0.185	0.281	0.527	0.579	0.611	0.592	0.800	0.622	0.897	0.860	0.953	0.670	0.678	0.745	1.101																				
1998	4.343	0.235	0.296	0.562	0.760	0.734	0.703	0.839	0.738	0.705	0.613	0.679	1.106	0.756	0.272																					
1999	3.610	0.168	0.265	0.409	0.551	0.582	0.523	0.407	0.352	0.570	0.516	0.729	0.819	1.601																						
2000	3.210	0.177	0.270	0.501	0.670	0.712	0.713	0.933	0.584	0.629	0.477	0.555	0.814																							
2001	2.881	0.164	0.284	0.432	0.600	0.608	0.677	0.750	0.852	0.980	1.379	0.859																								
2002	2.961	0.144	0.286	0.465	0.610	0.684	0.480	0.571	0.617	0.403	0.529																									
2003	2.641	0.137	0.251	0.484	0.618	0.877	0.500	0.505	0.840	0.776																										
2004	2.779	0.140	0.256	0.462	0.621	1.243	0.752	0.470	0.618																											
2005	2.680	0.126	0.214	0.305	0.342	0.465	0.853	0.615																												
2006	2.801	0.119	0.250	0.343	0.443	0.762	0.871																													
2007	2.669	0.139	0.384	0.692	0.605	0.826																														
2008	2.451	0.125	0.290	0.332	0.480																															
2009	2.315	0.104	0.242	0.403																																
2010	2.608	0.102	0.210																																	
2011	2.851	0.105																																		
2012	2.868																																			
3 Yr Avg	2.775	0.104	0.247	0.476	0.510	0.684	0.825	0.530	0.692	0.720	0.795	0.714	0.913	1.012	0.594	1.010	0.631	0.312	0.062																	
5 Yr Avg	2.619	0.115	0.275	0.415	0.498	0.835	0.691	0.582	0.702	0.672	0.703	0.755	0.874	0.991	0.507	0.847	0.631	0.312	0.062																	
10 Yr Avg	2.666	0.124	0.267	0.442	0.554	0.749	0.667	0.654	0.655	0.676	0.655	0.666	0.805	0.855	0.507	0.847	0.631	0.312	0.062																	
Prior	2.715	0.132	0.278	0.452	0.590	0.726	0.648	0.659	0.614	0.600	0.646	0.545	0.661	2.146	0.752	0.305	0.062	2.472	0.030	0.006																
Selected	2.659	0.124	0.267	0.442	0.554	0.749	0.667	0.654	0.655	0.676	0.655	0.666	0.805	0.855	0.507	0.847	0.631	0.312	0.062																	

TAIL
1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - TOTAL
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2012	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		42,026	217,026	175,000	74.6%	130,550	
1977	23,851,125	193,951	214,867	20,916	71.4%	14,928	0.901
1978	26,143,240	220,655	246,567	25,912	70.8%	18,345	0.943
1979	28,061,666	253,432	285,799	32,367	70.2%	22,733	1.018
1980	28,979,182	244,597	278,550	33,953	69.7%	23,664	0.961
1981	30,141,508	244,844	281,787	36,944	69.2%	25,564	0.935
1982	30,058,966	246,766	287,124	40,358	68.7%	27,708	0.955
1983	30,607,324	264,890	311,910	47,020	68.2%	32,059	1.019
1984	33,121,678	319,153	380,465	61,312	67.7%	41,482	1.149
1985	35,713,654	405,271	489,605	84,334	67.2%	56,657	1.371
1986	38,297,697	396,513	486,079	89,566	66.8%	59,811	1.269
1987	41,065,403	416,423	518,461	102,038	66.4%	67,720	1.263
1988	44,221,964	472,451	597,629	125,178	65.9%	82,471	1.351
1989	47,110,000	488,530	627,855	139,325	65.3%	90,975	1.333
1990	49,659,895	482,026	630,028	148,002	64.7%	95,814	1.269
1991	50,856,501	456,132	606,915	150,783	64.2%	96,800	1.193
1992	52,804,448	437,806	593,016	155,210	63.6%	98,673	1.123
1993	55,132,894	401,983	554,295	152,312	62.9%	95,778	1.005
1994	57,739,505	399,268	561,010	161,743	62.2%	100,648	0.972
1995	60,949,772	380,322	545,712	165,389	61.7%	102,039	0.895
1996	63,664,000	367,207	538,957	171,749	61.2%	105,144	0.847
1997	68,077,000	383,238	576,198	192,960	60.8%	117,248	0.846
1998	71,447,000	422,631	651,947	229,316	60.3%	138,334	0.912
1999	75,244,663	447,442	709,547	262,105	59.9%	157,050	0.943
2000	79,122,396	483,454	790,485	307,030	59.6%	182,971	0.999
2001	80,396,857	460,136	777,290	317,155	59.3%	187,950	0.967
2002	81,621,352	472,975	826,718	353,743	59.0%	208,723	1.013
2003	82,433,234	435,549	795,354	359,805	58.8%	211,536	0.965
2004	84,632,753	409,100	778,817	369,717	58.6%	216,787	0.920
2005	86,912,307	378,182	755,908	377,726	58.5%	221,096	0.870
2006	90,822,757	339,478	722,707	383,230	58.5%	224,212	0.796
2007	93,702,820	304,564	701,402	396,838	58.7%	232,801	0.749
2008	93,449,349	284,032	700,569	416,536	59.0%	245,935	0.750
2009	86,530,965	189,750	573,697	383,947	59.7%	229,041	0.663
2010	86,624,485	164,812	597,923	433,111	60.9%	263,751	0.690
2011	89,983,985	111,093	627,094	516,001	63.1%	325,714	0.697
2012	46,341,752	16,450	329,687	313,237	67.2%	210,350	0.711
2013		0	0				
TOTAL		12,437,131	20,169,000	7,731,869	61.6%	4,763,061	
EXLD PRIOR		12,395,105	19,951,974	7,556,869	61.3%	4,632,510	

(1) PROVIDED BY THE BWC; 2012 ADJUSTED TO PARTIAL YEAR
(2) SECTION 1, EXHIBIT 2, SHEET 3, COL. 2
(3) SECTION 1, EXHIBIT 2, SHEET 3, COL. 12; 2012 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 1, EXHIBIT 2, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - TOTAL
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	FISCAL YEAR ENDING 2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	175,000	16,315	15,170	14,057	13,971	11,837	10,795	9,840	9,173	7,789	7,681	6,486	6,832	5,897	4,631	5,140	3,576	3,404	2,775	19,631
1977	20,916	1,587	1,511	1,435	1,376	1,316	1,250	1,192	1,138	1,058	967	879	783	683	604	542	482	431	392	3,291
1978	25,912	1,910	1,821	1,734	1,647	1,579	1,510	1,435	1,368	1,306	1,214	1,110	1,008	898	783	693	622	553	495	4,227
1979	32,367	2,332	2,214	2,111	2,010	1,909	1,830	1,750	1,663	1,586	1,514	1,407	1,286	1,169	1,041	908	803	721	642	5,473
1980	33,953	2,407	2,273	2,158	2,057	1,959	1,861	1,783	1,706	1,621	1,545	1,475	1,371	1,253	1,139	1,015	885	783	702	5,959
1981	36,944	2,596	2,435	2,299	2,183	2,081	1,981	1,883	1,804	1,725	1,640	1,563	1,492	1,387	1,268	1,152	1,027	895	792	6,739
1982	40,358	2,714	2,645	2,481	2,343	2,224	2,120	2,019	1,918	1,838	1,758	1,671	1,593	1,521	1,413	1,292	1,174	1,046	912	7,674
1983	47,020	3,179	2,949	2,873	2,695	2,545	2,416	2,304	2,193	2,084	1,997	1,910	1,815	1,730	1,652	1,535	1,404	1,275	1,137	9,327
1984	61,312	3,957	3,877	3,597	3,505	3,288	3,105	2,947	2,810	2,675	2,542	2,436	2,330	2,214	2,111	2,015	1,873	1,712	1,556	12,764
1985	84,334	5,434	5,093	4,990	4,629	4,510	4,231	3,995	3,793	3,616	3,443	3,271	3,135	2,998	2,849	2,716	2,593	2,410	2,203	18,427
1986	89,566	5,839	5,395	5,056	4,954	4,595	4,478	4,201	3,966	3,765	3,590	3,418	3,247	3,112	2,976	2,828	2,697	2,574	2,393	20,482
1987	102,038	6,505	6,228	5,754	5,393	5,284	4,901	4,776	4,480	4,231	4,016	3,829	3,646	3,464	3,320	3,174	3,017	2,876	2,746	24,398
1988	125,178	7,559	7,498	7,179	6,633	6,216	6,090	5,650	5,505	5,165	4,877	4,630	4,414	4,202	3,993	3,826	3,659	3,478	3,316	31,289
1989	139,325	7,816	7,942	7,877	7,542	6,968	6,531	6,398	5,936	5,784	5,426	5,123	4,864	4,637	4,415	4,194	4,020	3,844	3,653	36,354
1990	148,002	8,194	7,844	7,969	7,905	7,568	6,993	6,553	6,421	5,956	5,804	5,445	5,141	4,881	4,653	4,430	4,209	4,034	3,858	40,146
1991	150,783	8,210	7,894	7,556	7,677	7,615	7,290	6,736	6,313	6,185	5,738	5,591	5,245	4,952	4,702	4,482	4,268	4,055	3,886	42,389
1992	155,210	7,881	8,022	7,713	7,383	7,501	7,440	7,124	6,582	6,168	6,043	5,606	5,463	5,125	4,839	4,594	4,380	4,170	3,962	45,216
1993	152,312	7,236	7,366	7,499	7,209	6,901	7,011	6,955	6,658	6,152	5,766	5,649	5,240	5,106	4,790	4,523	4,294	4,094	3,898	45,966
1994	161,743	7,586	7,323	7,455	7,589	7,297	6,984	7,096	7,039	6,739	6,227	5,835	5,717	5,304	5,168	4,848	4,578	4,346	4,143	50,468
1995	165,389	8,057	7,379	7,124	7,252	7,382	7,098	6,794	6,903	6,847	6,555	6,057	5,676	5,561	5,159	5,027	4,716	4,453	4,227	53,122
1996	171,749	8,407	7,957	7,288	7,035	7,162	7,291	7,010	6,710	6,817	6,762	6,474	5,982	5,606	5,493	5,095	4,965	4,658	4,398	56,639
1997	192,960	9,343	8,988	8,507	7,791	7,522	7,657	7,795	7,494	7,173	7,288	7,229	6,922	6,395	5,993	5,872	5,447	5,308	4,979	65,255
1998	229,316	10,988	10,572	10,170	9,626	8,816	8,510	8,664	8,820	8,480	8,116	8,246	8,180	7,831	7,236	6,781	6,644	6,163	6,006	79,468
1999	262,105	12,528	11,959	11,506	11,068	10,476	9,595	9,262	9,429	9,599	9,229	8,833	8,975	8,902	8,523	7,875	7,381	7,231	6,708	93,025
2000	307,030	15,028	13,957	13,323	12,818	12,331	11,671	10,689	10,319	10,505	10,694	10,281	9,841	9,999	9,918	9,496	8,774	8,222	8,056	111,109
2001	317,155	15,249	14,777	13,725	13,101	12,604	12,125	11,476	10,511	10,147	10,329	10,515	10,110	9,677	9,832	9,752	9,337	8,627	8,085	117,176
2002	353,743	17,415	16,171	15,670	14,554	13,893	13,366	12,858	12,170	11,146	10,760	10,954	11,151	10,721	10,262	10,426	10,342	9,902	9,149	132,833
2003	359,805	17,911	16,832	15,629	15,145	14,067	13,428	12,918	12,427	11,762	10,773	10,400	10,587	10,777	10,362	9,918	10,077	9,995	9,570	137,226
2004	369,717	18,741	17,472	16,419	15,246	14,774	13,722	13,098	12,601	12,122	11,474	10,508	10,144	10,327	10,513	10,108	9,675	9,830	9,750	143,194
2005	377,726	19,511	18,158	16,928	15,908	14,771	14,314	13,295	12,691	12,209	11,745	11,117	10,181	9,829	10,006	10,186	9,793	9,374	9,524	148,186
2006	383,230	20,401	18,742	17,441	16,261	15,281	14,189	13,749	12,770	12,190	11,728	11,282	10,678	9,780	9,441	9,611	9,784	9,407	9,004	151,490
2007	396,838	22,862	19,908	18,289	17,020	15,868	14,912	13,846	13,417	12,462	11,896	11,445	11,010	10,421	9,544	9,213	9,379	9,548	9,180	156,618
2008	416,536	26,354	22,479	19,575	17,983	16,735	15,602	14,662	13,614	13,192	12,253	11,696	11,253	10,825	10,246	9,384	9,059	9,222	9,388	163,018
2009	383,947	26,804	22,596	19,273	16,783	15,418	14,349	13,377	12,571	11,673	11,311	10,506	10,029	9,648	9,281	8,785	8,046	7,767	7,907	147,822
2010	433,111	37,640	27,608	23,274	19,852	17,287	15,881	14,779	13,779	12,948	12,023	11,651	10,821	10,330	9,938	9,560	9,049	8,287	8,000	160,404
2011	516,001	59,669	39,658	29,088	24,522	20,916	18,214	16,733	15,572	14,518	13,643	12,668	12,275	11,401	10,883	10,471	10,073	9,534	8,731	177,433
2012	313,237	111,139	61,494	40,871	29,978	25,272	21,556	18,771	17,245	16,048	14,962	14,060	13,055	12,651	11,750	11,216	10,791	10,381	9,825	191,859
TOTAL	7,731,869	567,307	462,206	405,894	370,644	343,768	322,298	304,413	289,508	275,281	263,326	251,255	241,491	231,214	220,726	212,686	202,888	194,609	185,946	2,716,097

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - TOTAL
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	1,512	152	137	123	1,101	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	99	10	9	8	7	65	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	151	12	14	13	11	10	91	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	353	32	26	30	27	24	22	194	-	-	-	-	-	-	-	-	-	-	-	-
1957	1,071	106	87	70	81	73	66	59	529	-	-	-	-	-	-	-	-	-	-	-
1958	137	14	12	10	8	9	8	8	7	61	-	-	-	-	-	-	-	-	-	-
1959	2,276	243	211	181	148	119	138	124	112	101	900	-	-	-	-	-	-	-	-	-
1960	1,265	135	121	105	90	74	59	68	62	55	50	447	-	-	-	-	-	-	-	-
1961	5,130	538	489	438	381	325	267	214	249	224	201	181	1,623	-	-	-	-	-	-	-
1962	4,936	518	463	421	378	328	280	230	184	214	193	173	156	1,398	-	-	-	-	-	-
1963	2,768	292	260	232	211	189	164	141	115	92	107	97	87	78	701	-	-	-	-	-
1964	8,115	853	766	682	610	554	497	432	369	303	242	282	254	228	205	1,839	-	-	-	-
1965	3,526	375	331	297	265	237	215	193	168	143	118	94	109	98	89	80	714	-	-	-
1966	4,996	543	473	418	376	334	299	272	244	212	181	149	119	138	124	112	101	902	-	-
1967	3,889	422	376	328	290	261	232	207	189	169	147	126	103	82	96	86	78	70	626	-
1968	5,508	588	534	476	415	367	330	293	262	239	214	186	159	130	104	121	109	98	88	792
1969	9,778	1,023	935	850	757	660	584	524	466	417	379	340	295	252	207	166	193	174	156	1,399
1970	19,879	2,011	1,869	1,709	1,552	1,384	1,207	1,067	957	852	762	693	621	540	461	379	303	352	317	2,843
1971	9,423	903	862	801	732	665	593	517	457	410	365	327	297	266	231	198	162	130	151	1,354
1972	9,153	836	797	761	707	646	587	523	456	404	362	322	288	262	235	204	174	143	115	1,329
1973	21,015	1,842	1,751	1,669	1,593	1,481	1,354	1,230	1,096	956	846	759	675	604	549	492	428	365	300	3,023
1974	24,989	2,098	2,007	1,907	1,818	1,736	1,613	1,475	1,340	1,194	1,041	921	826	736	658	598	536	466	398	3,620
1975	13,156	1,060	1,016	971	923	880	840	781	714	649	578	504	446	400	356	319	289	260	225	1,945
1976	21,875	1,710	1,624	1,557	1,489	1,415	1,349	1,288	1,197	1,094	994	886	773	683	613	546	488	444	398	3,327
TOTAL	175,000	16,315	15,170	14,057	13,971	11,837	10,795	9,840	9,173	7,789	7,681	6,486	6,832	5,897	4,631	5,140	3,576	3,404	2,775	19,631

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - TOTAL
(000's)

SELECTION OF ULTIMATE LOSS & ALAE

ACCIDENT YEAR	PAYROLL	PAID LOSS @ 6/30/12	INCURRED LOSS @ 6/30/12	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		42,026										217,026	
1977	23,851,125	193,951	208,712	214,867	219,058	214,860	218,857					214,867	0.901
1978	26,143,240	220,655	231,254	246,567	244,318	246,556	244,432					246,567	0.943
1979	28,061,666	253,432	268,716	285,799	285,249	285,814	285,288					285,799	1.018
1980	28,979,182	244,597	262,193	278,550	279,739	278,561	279,670					278,550	0.961
1981	30,141,508	244,844	259,206	281,787	278,258	281,808	278,510					281,787	0.935
1982	30,058,966	246,766	267,112	287,124	288,705	287,139	288,595	287,124	287,124	287,124	287,124	287,124	0.955
1983	30,607,324	264,890	282,154	311,910	306,927	311,949	307,350	311,707	310,985	311,059	311,612	311,910	1.019
1984	33,121,678	319,153	341,887	380,465	374,685	380,512	375,216	379,506	379,977	380,325	379,585	380,465	1.149
1985	35,713,654	405,271	452,515	489,605	498,416	489,625	497,615	487,773	491,162	492,220	486,233	489,605	1.371
1986	38,297,697	396,513	441,394	486,079	487,885	486,092	487,720	483,483	485,096	486,700	483,443	486,079	1.269
1987	41,065,403	416,423	463,652	518,461	517,117	518,533	517,294	514,956	511,825	514,042	516,701	518,461	1.263
1988	44,221,964	472,451	528,378	597,629	596,747	597,682	596,877	592,581	586,629	590,133	594,301	597,629	1.351
1989	47,110,000	488,530	552,207	627,855	626,535	627,981	626,759	621,891	614,829	619,872	626,541	627,855	1.333
1990	49,659,895	482,026	542,770	630,028	625,204	630,045	625,850	623,272	615,099	621,740	632,006	630,028	1.269
1991	50,856,501	456,132	513,244	606,915	595,917	607,013	597,498	600,035	584,463	593,097	609,917	606,915	1.193
1992	52,804,448	437,806	508,898	593,016	595,280	593,119	595,008	585,956	575,774	588,875	600,121	593,016	1.123
1993	55,132,894	401,983	458,683	554,295	542,195	554,483	544,164	548,258	528,182	542,275	572,619	554,295	1.005
1994	57,739,505	399,268	480,295	561,010	575,183	560,750	572,695	555,116	555,068	579,344	583,892	561,010	0.972
1995	60,949,772	380,322	460,628	545,712	556,870	548,235	556,381	539,999	529,578	555,956	570,497	545,712	0.895
1996	63,664,000	367,207	440,682	538,957	542,951	539,077	542,269	533,236	518,199	548,899	562,946	538,957	0.847
1997	68,077,000	383,238	471,624	576,198	584,904	575,557	582,847	569,951	554,328	594,673	589,755	576,198	0.846
1998	71,447,000	422,631	544,999	651,947	673,844	650,964	669,123	644,543	646,675	698,221	653,044	651,947	0.912
1999	75,244,663	447,442	578,291	709,547	720,370	702,667	714,562	701,384	714,366	763,712	710,506	709,547	0.943
2000	79,122,396	483,454	636,184	790,485	810,759	767,634	793,726	781,417	767,661	805,917	782,771	790,485	0.999
2001	80,396,857	460,136	595,855	777,290	758,896	770,284	759,159	768,268	739,659	772,919	764,603	777,290	0.967
2002	81,621,352	472,975	670,037	828,551	864,249	810,219	846,628	818,816	787,425	820,892	815,118	826,718	1.013
2003	82,433,234	435,549	593,083	794,272	780,967	799,684	787,051	785,140	771,338	803,426	799,081	795,354	0.965
2004	84,632,753	409,100	585,307	780,355	774,538	775,228	773,326	771,451	741,156	773,280	788,930	778,817	0.920
2005	86,912,307	378,182	557,003	758,891	767,983	751,433	761,401	750,938	726,913	763,370	767,966	755,908	0.870
2006	90,822,757	339,478	494,824	722,098	699,309	723,316	706,645	721,171	686,393	726,443	723,229	722,707	0.796
2007	93,702,820	304,564	465,555	695,774	669,836	705,154	682,834	696,014	674,336	716,478	715,550	701,402	0.749
2008	93,449,349	284,032	455,838	710,512	697,175	696,308	693,600	711,629	689,228	733,526	699,283	700,569	0.750
2009	86,530,965	189,750	308,365	534,946	509,825	583,385	549,415	534,265	522,175	557,006	557,944	573,697	0.663
2010	86,624,485	164,812	291,946	561,936	528,534	601,922	568,813	555,582	531,239	576,600	597,616	597,923	0.690
2011	89,983,985	111,093	259,523	553,015	540,312	627,094	595,088	538,072	543,088	600,392	621,124	627,094	0.697
2012	92,683,504	16,450	66,193	485,596	482,335	659,374	640,336	475,809	474,522	565,854	669,921	659,374	0.711
2013	95,464,009					685,432	685,432					685,432	0.718
TOTAL		12,437,131	15,539,205	19,968,044	19,901,075	20,925,488	20,848,033	18,489,343	18,144,490	18,984,369	19,073,979	21,184,119	
EXLD PRIOR		12,395,105	15,539,205	19,968,044	19,901,075	20,925,488	20,848,033	18,489,343	18,144,490	18,984,369	19,073,979	20,967,093	
EXLD PRIOR & 2013		12,395,105	15,539,205	19,968,044	19,901,075	20,240,056	20,162,602	18,489,343	18,144,490	18,984,369	19,073,979	20,281,661	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - TOTAL
(000's)

PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/12	PAID LOSS	PAID LDF	INDICATED ULTIMATE @ 6/30/12	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	426	193,951	1.108	214,867	0.901
1978	414	220,655	1.117	246,567	0.943
1979	402	253,432	1.128	285,799	1.018
1980	390	244,597	1.139	278,550	0.961
1981	378	244,844	1.151	281,787	0.935
1982	366	246,766	1.164	287,124	0.955
1983	354	264,890	1.178	311,910	1.019
1984	342	319,153	1.192	380,465	1.149
1985	330	405,271	1.208	489,605	1.371
1986	318	396,513	1.226	486,079	1.269
1987	306	416,423	1.245	518,461	1.263
1988	294	472,451	1.265	597,629	1.351
1989	282	488,530	1.285	627,855	1.333
1990	270	482,026	1.307	630,028	1.269
1991	258	456,132	1.331	606,915	1.193
1992	246	437,806	1.355	593,016	1.123
1993	234	401,983	1.379	554,295	1.005
1994	222	399,268	1.405	561,010	0.972
1995	210	380,322	1.435	545,712	0.895
1996	198	367,207	1.468	538,957	0.847
1997	186	383,238	1.504	576,198	0.846
1998	174	422,631	1.543	651,947	0.912
1999	162	447,442	1.586	709,547	0.943
2000	150	483,454	1.635	790,485	0.999
2001	138	460,136	1.689	777,290	0.967
2002	126	472,975	1.752	828,551	1.015
2003	114	435,549	1.824	794,272	0.964
2004	102	409,100	1.907	780,355	0.922
2005	90	378,182	2.007	758,891	0.873
2006	78	339,478	2.127	722,098	0.795
2007	66	304,564	2.284	695,774	0.743
2008	54	284,032	2.502	710,512	0.760
2009	42	189,750	2.819	534,946	0.618
2010	30	164,812	3.410	561,936	0.649
2011	18	111,093	4.978	553,015	0.615
2012	6	16,450	29.519	485,596	0.524
2013	0				
TOTAL		12,395,105		19,968,044	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - TOTAL
(000's)

INCURRED LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/12	INCURRED LOSS	INCURRED LDF	INDICATED ULTIMATE @ 6/30/12	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	426	208,712	1.050	219,058	0.918
1978	414	231,254	1.056	244,318	0.935
1979	402	268,716	1.062	285,249	1.017
1980	390	262,193	1.067	279,739	0.965
1981	378	259,206	1.074	278,258	0.923
1982	366	267,112	1.081	288,705	0.960
1983	354	282,154	1.088	306,927	1.003
1984	342	341,887	1.096	374,685	1.131
1985	330	452,515	1.101	498,416	1.396
1986	318	441,394	1.105	487,885	1.274
1987	306	463,652	1.115	517,117	1.259
1988	294	528,378	1.129	596,747	1.349
1989	282	552,207	1.135	626,535	1.330
1990	270	542,770	1.152	625,204	1.259
1991	258	513,244	1.161	595,917	1.172
1992	246	508,898	1.170	595,280	1.127
1993	234	458,683	1.182	542,195	0.983
1994	222	480,295	1.198	575,183	0.996
1995	210	460,628	1.209	556,870	0.914
1996	198	440,682	1.232	542,951	0.853
1997	186	471,624	1.240	584,904	0.859
1998	174	544,999	1.236	673,844	0.943
1999	162	578,291	1.246	720,370	0.957
2000	150	636,184	1.274	810,759	1.025
2001	138	595,855	1.274	758,896	0.944
2002	126	670,037	1.290	864,249	1.059
2003	114	593,083	1.317	780,967	0.947
2004	102	585,307	1.323	774,538	0.915
2005	90	557,003	1.379	767,983	0.884
2006	78	494,824	1.413	699,309	0.770
2007	66	465,555	1.439	669,836	0.715
2008	54	455,838	1.529	697,175	0.746
2009	42	308,365	1.653	509,825	0.589
2010	30	291,946	1.810	528,534	0.610
2011	18	259,523	2.082	540,312	0.600
2012	6	66,193	7.287	482,335	0.520
2013	0				
TOTAL		15,539,205		19,901,075	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - TOTAL
(000's)

PAID BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	INITIAL EXPECTED DOLLARS	EXPECTED % OF PAID LOSS	EXPECTED PAID LOSS	ACTUAL PAID LOSS	EXPECTED UNPAID LOSS	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125	0.901	214,802	90.3%	193,892	193,951	20,910	214,860	0.901
1978	26,143,240	0.943	246,462	89.5%	220,561	220,655	25,901	246,556	0.943
1979	28,061,666	1.019	285,927	88.7%	253,546	253,432	32,382	285,814	1.019
1980	28,979,182	0.962	278,640	87.8%	244,675	244,597	33,964	278,561	0.961
1981	30,141,508	0.935	281,943	86.9%	244,979	244,844	36,964	281,808	0.935
1982	30,058,966	0.956	287,236	85.9%	246,863	246,766	40,373	287,139	0.955
1983	30,607,324	1.020	312,167	84.9%	265,108	264,890	47,059	311,949	1.019
1984	33,121,678	1.150	380,753	83.9%	319,394	319,153	61,359	380,512	1.149
1985	35,713,654	1.371	489,719	82.8%	405,365	405,271	84,354	489,625	1.371
1986	38,297,697	1.269	486,150	81.6%	396,571	396,513	89,579	486,092	1.269
1987	41,065,403	1.263	518,825	80.3%	416,716	416,423	102,109	518,533	1.263
1988	44,221,964	1.352	597,884	79.1%	472,652	472,451	125,231	597,682	1.352
1989	47,110,000	1.334	628,424	77.8%	488,972	488,530	139,452	627,981	1.333
1990	49,659,895	1.269	630,099	76.5%	482,080	482,026	148,019	630,045	1.269
1991	50,856,501	1.194	607,311	75.2%	456,429	456,132	150,881	607,013	1.194
1992	52,804,448	1.124	593,410	73.8%	438,096	437,806	155,313	593,119	1.123
1993	55,132,894	1.007	554,980	72.5%	402,481	401,983	152,500	554,483	1.006
1994	57,739,505	0.970	560,107	71.2%	398,624	399,268	161,482	560,750	0.971
1995	60,949,772	0.909	554,039	69.7%	386,126	380,322	167,913	548,235	0.899
1996	63,664,000	0.847	539,334	68.1%	367,464	367,207	171,870	539,077	0.847
1997	68,077,000	0.844	574,284	66.5%	381,964	383,238	192,319	575,557	0.845
1998	71,447,000	0.909	649,151	64.8%	420,818	422,631	228,333	650,964	0.911
1999	75,244,663	0.918	690,921	63.1%	435,697	447,442	255,225	702,667	0.934
2000	79,122,396	0.925	731,653	61.2%	447,473	483,454	284,180	767,634	0.970
2001	80,396,857	0.945	760,120	59.2%	449,971	460,136	310,149	770,284	0.958
2002	81,621,352	0.963	785,834	57.1%	448,591	472,975	337,244	810,219	0.993
2003	82,433,234	0.978	806,255	54.8%	442,121	435,549	364,134	799,684	0.970
2004	84,632,753	0.909	769,577	52.4%	403,449	409,100	366,128	775,228	0.916
2005	86,912,307	0.856	744,024	49.8%	370,773	378,182	373,251	751,433	0.865
2006	90,822,757	0.798	724,397	47.0%	340,559	339,478	383,839	723,316	0.796
2007	93,702,820	0.760	712,457	43.8%	311,867	304,564	400,590	705,154	0.753
2008	93,449,349	0.735	686,848	40.0%	274,573	284,032	412,275	696,308	0.745
2009	86,530,965	0.705	610,012	35.5%	216,377	189,750	393,635	583,385	0.674
2010	86,624,485	0.714	618,516	29.3%	181,406	164,812	437,110	601,922	0.695
2011	89,983,985	0.718	645,716	20.1%	129,715	111,093	516,001	627,094	0.697
2012	92,683,504	0.718	665,468	3.4%	22,543	16,450	642,924	659,374	0.711
2013	95,464,009	0.718	685,432	0.0%			685,432	685,432	0.718
TOTAL			20,908,875		12,378,493	12,395,105	8,530,382	20,925,488	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - TOTAL
(000's)

INCURRED BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	INITIAL EXPECTED DOLLARS	EXPECTED % OF REPORTED LOSS	EXPECTED REPORTED LOSS	ACTUAL REPORTED LOSS	EXPECTED UNREPORTED LOSS	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125	0.901	214,802	95.3%	204,656	208,712	10,146	218,857	0.918
1978	26,143,240	0.943	246,462	94.7%	233,283	231,254	13,179	244,432	0.935
1979	28,061,666	1.019	285,927	94.2%	269,356	268,716	16,572	285,288	1.017
1980	28,979,182	0.962	278,640	93.7%	261,163	262,193	17,476	279,670	0.965
1981	30,141,508	0.935	281,943	93.2%	262,639	259,206	19,305	278,510	0.924
1982	30,058,966	0.956	287,236	92.5%	265,753	267,112	21,483	288,595	0.960
1983	30,607,324	1.020	312,167	91.9%	286,971	282,154	25,196	307,350	1.004
1984	33,121,678	1.150	380,753	91.2%	347,424	341,887	33,329	375,216	1.133
1985	35,713,654	1.371	489,719	90.8%	444,619	452,515	45,101	497,615	1.393
1986	38,297,697	1.269	486,150	90.5%	439,824	441,394	46,326	487,720	1.273
1987	41,065,403	1.263	518,825	89.7%	465,183	463,652	53,642	517,294	1.260
1988	44,221,964	1.352	597,884	88.5%	529,384	528,378	68,499	596,877	1.350
1989	47,110,000	1.334	628,424	88.1%	553,872	552,207	74,552	626,759	1.330
1990	49,659,895	1.269	630,099	86.8%	547,019	542,770	83,080	625,850	1.260
1991	50,856,501	1.194	607,311	86.1%	523,057	513,244	84,254	597,498	1.175
1992	52,804,448	1.124	593,410	85.5%	507,300	508,898	86,110	595,008	1.127
1993	55,132,894	1.007	554,980	84.6%	469,499	458,683	85,481	544,164	0.987
1994	57,739,505	0.970	560,107	83.5%	467,706	480,295	92,400	572,695	0.992
1995	60,949,772	0.909	554,039	82.7%	458,286	460,628	95,753	556,381	0.913
1996	63,664,000	0.847	539,334	81.2%	437,746	440,682	101,588	542,269	0.852
1997	68,077,000	0.844	574,284	80.6%	463,060	471,624	111,223	582,847	0.856
1998	71,447,000	0.909	649,151	80.9%	525,027	544,999	124,124	669,123	0.937
1999	75,244,663	0.918	690,921	80.3%	554,651	578,291	136,271	714,562	0.950
2000	79,122,396	0.925	731,653	78.5%	574,111	636,184	157,542	793,726	1.003
2001	80,396,857	0.945	760,120	78.5%	596,816	595,855	163,304	759,159	0.944
2002	81,621,352	0.963	785,834	77.5%	609,244	670,037	176,591	846,628	1.037
2003	82,433,234	0.978	806,255	75.9%	612,288	593,083	193,967	787,051	0.955
2004	84,632,753	0.909	769,577	75.6%	581,558	585,307	188,019	773,326	0.914
2005	86,912,307	0.856	744,024	72.5%	539,625	557,003	204,398	761,401	0.876
2006	90,822,757	0.798	724,397	70.8%	512,576	494,824	211,821	706,645	0.778
2007	93,702,820	0.760	712,457	69.5%	495,177	465,555	217,279	682,834	0.729
2008	93,449,349	0.735	686,848	65.4%	449,086	455,838	237,762	693,600	0.742
2009	86,530,965	0.705	610,012	60.5%	368,962	308,365	241,050	549,415	0.635
2010	86,624,485	0.714	618,516	55.2%	341,649	291,946	276,867	568,813	0.657
2011	89,983,985	0.718	645,716	48.0%	310,151	259,523	335,565	595,088	0.661
2012	92,683,504	0.718	665,468	13.7%	91,325	66,193	574,142	640,336	0.691
2013	95,464,009	0.718	685,432	0.0%			685,432	685,432	0.718
TOTAL			20,908,875		15,600,047	15,539,205	5,308,829	20,848,033	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - TOTAL
(000's)

CUMULATIVE PAID FREQUENCY SEVERITY METHOD

ACCIDENT YEAR	PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	$ WHOLE PAID SEVERITY	PAID SEVERITY LDF	$ WHOLE ULTIMATE SEVERITY	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125		1.000			1.164			
1978	26,143,240		1.000			1.164			
1979	28,061,666		1.000			1.164			
1980	28,979,182		1.000			1.164			
1981	30,141,508		1.000			1.164			
1982	30,058,966	32,925	1.000	32,925	7,495	1.164	8,721	287,124	0.955
1983	30,607,324	34,316	1.000	34,317	7,719	1.177	9,083	311,707	1.018
1984	33,121,678	41,180	1.000	41,181	7,750	1.189	9,215	379,506	1.146
1985	35,713,654	44,767	1.000	44,768	9,053	1.204	10,895	487,773	1.366
1986	38,297,697	45,649	1.000	45,651	8,686	1.219	10,591	483,483	1.262
1987	41,065,403	48,293	1.000	48,296	8,623	1.237	10,662	514,956	1.254
1988	44,221,964	51,448	1.000	51,452	9,183	1.254	11,517	592,581	1.340
1989	47,110,000	53,270	1.000	53,275	9,171	1.273	11,673	621,891	1.320
1990	49,659,895	53,010	1.000	53,015	9,093	1.293	11,756	623,272	1.255
1991	50,856,501	48,922	1.000	48,929	9,324	1.315	12,264	600,035	1.180
1992	52,804,448	47,420	1.000	47,428	9,233	1.338	12,355	585,956	1.110
1993	55,132,894	46,936	1.000	46,947	8,565	1.364	11,678	548,258	0.994
1994	57,739,505	46,180	1.000	46,192	8,646	1.390	12,017	555,116	0.961
1995	60,949,772	43,068	1.000	43,083	8,831	1.419	12,534	539,999	0.886
1996	63,664,000	39,874	1.000	39,890	9,209	1.452	13,368	533,236	0.838
1997	68,077,000	37,087	1.001	37,108	10,333	1.486	15,359	569,951	0.837
1998	71,447,000	36,624	1.001	36,655	11,540	1.524	17,584	644,543	0.902
1999	75,244,663	37,920	1.001	37,969	11,800	1.566	18,473	701,384	0.932
2000	79,122,396	38,485	1.002	38,561	12,562	1.613	20,265	781,417	0.988
2001	80,396,857	35,078	1.003	35,189	13,117	1.664	21,833	768,268	0.956
2002	81,621,352	35,377	1.005	35,560	13,370	1.722	23,026	818,816	1.003
2003	82,433,234	34,063	1.008	34,337	12,787	1.788	22,866	785,140	0.952
2004	84,632,753	31,793	1.012	32,172	12,868	1.864	23,979	771,451	0.912
2005	86,912,307	28,948	1.020	29,530	13,064	1.947	25,430	750,938	0.864
2006	90,822,757	24,392	1.061	25,878	13,918	2.002	27,868	721,171	0.794
2007	93,702,820	22,679	1.103	25,023	13,429	2.071	27,815	696,014	0.743
2008	93,449,349	19,578	1.147	22,465	14,508	2.183	31,677	711,629	0.762
2009	86,530,965	14,522	1.198	17,397	13,066	2.350	30,710	534,265	0.617
2010	86,624,485	13,838	1.291	17,871	11,910	2.610	31,089	555,582	0.641
2011	89,983,985	11,037	1.582	17,460	10,065	3.062	30,817	538,072	0.598
2012	92,683,504	2,969	5.323	15,805	5,541	5.433	30,105	475,809	0.513
2013	95,464,009								
Total		1,101,648		1,136,329				18,489,343	

(1) PROVIDED BY THE BWC
(2) BASED ON DATA FROM THE BWC
(3) SECTION 1, EXHIBIT 2, SHEET 20, COL. 12
(4) = (2) x (3)
(5) SECTION 1, EXHIBIT 2, SHEET 30
(6) SECTION 1, EXHIBIT 2, SHEET 20, COL. 15
(7) = (5) x (6)
(8) = [(4) x (7)] / 1000
(9) = [(8) / (1)] x 100

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

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	TAIL	INDICATED ULTIMATE
1977																																					-	-
1978																																					-	-
1979																																					-	-
1980																																					-	-
1981																																					-	-
1982	5,246	35,494	27,154	14,408	11,957	10,997	10,628	10,080	9,504	10,329	11,362	9,424	7,273	5,967	5,615	5,116	4,425	4,654	3,906	4,041	4,186	4,303	4,260	4,242	3,895	3,111	3,704	3,204	3,101	2,536	2,645						40,358	287,124
1983	5,238	37,682	32,798	16,462	13,475	12,021	11,320	10,882	11,840	12,622	11,187	8,691	7,396	7,023	5,974	5,260	4,900	4,930	5,069	4,910	5,087	4,349	4,729	3,878	3,107	3,448	2,934	2,590	2,607	2,482	2,383						43,711	310,985
1984	6,507	46,564	40,723	21,003	16,875	15,142	13,985	15,190	16,839	14,723	11,380	8,841	7,883	7,149	6,058	5,614	5,335	6,062	6,148	5,939	6,075	5,687	5,079	3,999	4,408	4,061	3,884	4,061	3,941	3,783	3,632						53,409	379,977
1985	7,075	52,472	49,900	26,588	21,479	19,178	20,910	22,927	19,024	15,788	12,359	11,242	10,246	8,780	8,452	8,207	9,294	9,128	8,752	8,490	9,013	6,869	6,854	6,887	6,258	6,733	6,274	6,092	5,849	5,615	5,390						69,037	491,162
1986	6,903	53,029	54,102	27,895	22,494	22,953	23,837	20,402	16,691	13,312	12,090	10,227	8,457	8,468	8,797	8,826	8,412	8,625	8,300	8,529	7,755	6,001	6,834	6,082	6,372	5,477	5,642	5,416	5,199	4,991	4,792						68,184	485,096
1987	7,385	57,890	61,538	32,055	28,804	29,011	24,414	18,984	14,596	12,903	11,477	9,417	10,091	8,588	9,706	9,277	9,148	8,599	8,570	6,448	6,265	7,271	7,111	6,020	5,562	5,295	5,083	4,879	4,684	4,497	4,317						71,941	511,825
1988	8,538	66,468	71,452	43,399	38,555	30,803	22,805	17,849	16,327	13,781	11,411	11,036	10,752	11,567	11,615	11,362	11,275	10,873	9,150	7,754	7,972	7,505	7,592	6,524	6,084	5,841	5,607	5,383	5,168	4,961	4,763						82,456	586,629
1989	8,496	68,898	85,916	54,645	38,837	27,678	20,671	17,972	15,599	12,682	12,807	11,506	11,897	11,756	11,935	10,698	10,665	9,563	8,533	8,522	8,084	7,828	6,655	6,685	6,418	6,161	5,915	5,678	5,451	5,233	5,024						86,419	614,829
1990	7,014	68,218	96,954	52,772	33,206	23,438	20,067	17,196	13,824	13,050	12,442	13,464	13,743	13,254	12,098	11,781	11,068	9,268	8,719	8,254	8,101	7,124	6,971	6,693	6,425	6,168	5,921	5,684	5,457	5,239	5,029						86,457	615,099
1991	10,148	109,941	75,909	41,165	27,522	21,334	17,168	13,964	12,892	11,739	12,506	12,858	12,480	11,652	11,213	9,489	8,224	8,421	7,667	7,068	6,515	6,258	6,008	5,767	5,537	5,315	5,103	4,899	4,703	4,515	4,334						82,151	584,463
1992	10,797	112,781	67,823	36,557	24,365	18,470	14,933	13,535	12,140	13,113	12,996	12,137	12,212	11,840	11,140	9,356	10,262	8,902	8,673	8,684	7,091	6,807	6,535	6,273	6,023	5,782	5,550	5,328	5,115	4,911	4,714						80,930	575,774
1993	13,552	102,523	63,850	34,856	22,846	16,824	14,588	12,548	13,108	14,103	12,859	12,614	11,011	9,822	8,612	8,455	8,391	8,339	7,098	5,984	5,745	5,515	5,295	5,083	4,879	4,684	4,497	4,317	4,144	3,979	3,819						74,240	528,182
1994	9,638	97,917	61,733	31,810	21,291	19,118	16,385	15,805	15,979	15,059	14,372	13,573	10,681	9,699	9,277	10,358	9,109	9,095	8,368	8,033	7,712	7,404	7,107	6,823	6,550	6,288	6,037	5,795	5,563	5,341	5,127						78,019	555,068
1995	12,308	100,357	53,428	28,036	22,348	18,116	17,643	16,089	15,628	15,176	14,677	11,261	10,585	10,205	9,661	9,008	8,229	7,570	7,268	6,977	6,698	6,430	6,173	5,926	5,689	5,461	5,243	5,033	4,832	4,638	4,453						74,437	529,578
1996	12,988	97,446	49,868	31,843	22,142	19,881	17,982	17,614	15,028	14,298	12,298	10,484	9,885	10,036	9,516	8,419	7,480	7,181	6,894	6,618	6,354	6,099	5,855	5,621	5,396	5,180	4,973	4,774	4,583	4,400	4,224						72,837	518,199
1997	10,341	99,258	57,995	30,799	25,264	22,942	20,688	18,426	17,659	14,225	12,078	12,333	11,812	11,804	9,135	8,478	8,139	7,814	7,501	7,201	6,913	6,636	6,371	6,116	5,871	5,637	5,411	5,195	4,987	4,787	4,596						77,915	554,328
1998	14,117	109,285	57,600	37,977	30,920	26,655	23,743	22,735	18,633	14,782	15,087	14,766	12,896	11,867	11,568	11,105	10,661	10,234	9,825	9,432	9,055	8,693	8,345	8,011	7,691	7,383	7,088	6,804	6,532	6,271	6,020						90,895	646,675
1999	18,543	108,953	64,540	46,162	36,041	28,777	26,963	20,882	18,359	17,816	16,162	15,730	14,650	13,865	13,310	12,778	12,267	11,776	11,305	10,853	10,419	10,002	9,602	9,218	8,849	8,495	8,155	7,829	7,516	7,215	6,927						100,410	714,366
2000	19,857	124,644	81,475	51,854	38,065	32,705	25,632	21,263	20,268	18,992	18,823	15,760	14,116	13,552	13,010	12,489	11,990	11,510	11,050	10,608	10,183	9,776	9,385	9,010	8,649	8,303	7,971	7,652	7,346	7,052	6,770						107,901	767,661
2001	21,634	134,305	79,168	46,422	36,454	28,493	23,655	21,961	20,051	17,998	16,000	13,994	13,014	12,494	11,994	11,514	11,054	10,612	10,187	9,780	9,388	9,013	8,652	8,306	7,974	7,655	7,349	7,055	6,773	6,502	6,242						103,965	739,659
2002	24,123	144,265	78,024	52,305	36,568	29,257	26,638	23,841	22,551	19,229	16,176	15,044	13,991	13,431	12,894	12,378	11,883	11,408	10,951	10,513	10,093	9,689	9,301	8,929	8,572	8,229	7,900	7,584	7,281	6,990	6,710						110,679	787,425
2003	30,306	135,887	74,850	46,410	32,750	29,565	25,972	22,373	19,458	17,981	16,722	15,551	14,463	13,884	13,329	12,796	12,284	11,793	11,321	10,868	10,433	10,016	9,615	9,231	8,862	8,507	8,167	7,840	7,527	7,225	6,936						108,418	771,338
2004	29,370	136,876	69,738	43,491	35,240	29,525	25,371	21,237	18,252	16,700	15,531	14,444	13,433	12,896	12,380	11,885	11,409	10,953	10,515	10,094	9,690	9,303	8,931	8,573	8,231	7,901	7,585	7,282	6,991	6,711	6,443						104,176	741,156
2005	27,077	130,928	64,187	46,654	36,283	30,282	22,679	20,091	18,283	16,729	15,558	14,469	13,456	12,918	12,401	11,905	11,429	10,972	10,533	10,112	9,707	9,319	8,946	8,588	8,245	7,915	7,598	7,294	7,003	6,723	6,454						102,174	726,913
2006	23,632	119,551	70,242	45,941	32,936	25,734	21,443	18,870	17,172	15,712	14,612	13,589	12,638	12,133	11,647	11,181	10,734	10,305	9,893	9,497	9,117	8,752	8,402	8,066	7,743	7,434	7,136	6,851	6,577	6,314	6,061						96,478	686,393
2007	23,719	116,368	64,742	43,572	30,944	25,219	21,688	19,086	17,368	15,892	14,779	13,745	12,783	12,271	11,780	11,309	10,857	10,423	10,006	9,605	9,221	8,852	8,498	8,158	7,832	7,519	7,218	6,929	6,652	6,386	6,131						94,783	674,336
2008	24,456	119,294	66,101	42,976	31,205	25,900	22,274	19,601	17,837	16,321	15,179	14,116	13,128	12,603	12,099	11,615	11,150	10,704	10,276	9,865	9,470	9,092	8,728	8,379	8,044	7,722	7,413	7,116	6,832	6,559	6,296						96,877	689,228
2009	18,835	89,858	49,102	31,956	23,807	19,760	16,993	14,954	13,608	12,452	11,580	10,769	10,016	9,615	9,230	8,861	8,507	8,166	7,840	7,526	7,225	6,936	6,659	6,392	6,137	5,891	5,656	5,429	5,212	5,004	4,803						73,396	522,175
2010	19,131	97,135	48,546	32,041	23,870	19,812	17,039	14,994	13,644	12,485	11,611	10,798	10,042	9,640	9,255	8,885	8,529	8,188	7,861	7,546	7,244	6,955	6,676	6,409	6,153	5,907	5,671	5,444	5,226	5,017	4,816						74,670	531,239
2011	18,843	92,249	50,737	33,486	24,947	20,706	17,807	15,671	14,260	13,048	12,135	11,285	10,495	10,076	9,672	9,286	8,914	8,558	8,215	7,887	7,571	7,268	6,978	6,699	6,431	6,173	5,926	5,689	5,462	5,243	5,034						76,336	543,088
2012	16,450	80,605	44,333	29,260	21,799	18,093	15,560	13,693	12,460	11,401	10,603	9,861	9,171	8,804	8,452	8,114	7,789	7,477	7,178	6,891	6,616	6,351	6,097	5,853	5,619	5,394	5,178	4,971	4,772	4,582	4,398						66,698	474,522
Factors	4.900	0.550	0.660	0.745	0.830	0.860	0.880	0.910	0.915	0.930	0.930	0.930	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960							Tail 1.164	

Example: AY 2007 Age 78 of 21,688 = 25,219 x 0.860 and AY 2007 Age 90 of 19,086 = 21,688 x 0.880

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

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

INCREMENTAL PAID LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	TAIL	INDICATED ULTIMATE
1977																																					-	-
1978																																					-	-
1979																																					-	-
1980																																					-	-
1981																																					-	-
1982	5,246	35,494	27,154	14,408	11,957	10,997	10,628	10,080	9,504	10,329	11,362	9,424	7,273	5,967	5,615	5,116	4,425	4,654	3,906	4,041	4,186	4,303	4,260	4,242	3,895	3,111	3,704	3,204	3,101	2,536	2,645						40,358	287,124
1983	5,238	37,682	32,798	16,462	13,475	12,021	11,320	10,882	11,840	12,622	11,187	8,691	7,396	7,023	5,974	5,260	4,900	4,930	5,069	4,910	5,087	4,349	4,729	3,878	3,107	3,448	2,934	2,590	2,607	2,482	2,922						43,800	311,612
1984	6,507	46,564	40,723	21,003	16,875	15,142	13,985	15,190	16,839	14,723	11,380	8,841	7,883	7,149	6,058	5,614	5,335	6,062	6,148	5,939	6,075	5,687	5,079	3,999	4,408	4,061	3,884	4,061	3,941	3,361	3,717						53,354	379,585
1985	7,075	52,472	49,900	26,588	21,479	19,178	20,910	22,927	19,024	15,788	12,359	11,242	10,246	8,780	8,452	8,207	9,294	9,128	8,752	8,490	9,013	6,869	6,854	6,887	6,258	6,733	6,274	6,092	4,462	3,873	4,284						68,344	486,233
1986	6,903	53,029	54,102	27,895	22,494	22,953	23,837	20,402	16,691	13,312	12,090	10,227	8,457	8,468	8,797	8,826	8,412	8,625	8,300	8,529	7,755	6,001	6,834	6,082	6,372	5,477	5,642	5,339	4,823	4,186	4,630						67,952	483,443
1987	7,385	57,890	61,538	32,055	28,804	29,011	24,414	18,984	14,596	12,903	11,477	9,417	10,091	8,588	9,706	9,277	9,148	8,599	8,570	6,448	6,265	7,271	7,111	6,020	5,562	5,295	6,368	5,987	5,408	4,694	5,192						72,627	516,701
1988	8,538	66,468	71,452	43,399	38,555	30,803	22,805	17,849	16,327	13,781	11,411	11,036	10,752	11,567	11,615	11,362	11,275	10,873	9,150	7,754	7,972	7,505	7,592	6,524	6,084	7,091	7,191	6,761	6,108	5,301	5,864						83,534	594,301
1989	8,496	68,898	85,916	54,645	38,837	27,678	20,671	17,972	15,599	12,682	12,807	11,506	11,897	11,756	11,935	10,698	10,665	9,563	8,533	8,522	8,084	7,828	6,655	6,685	7,892	7,783	7,893	7,421	6,703	5,818	6,436						88,066	626,541
1990	7,014	68,218	96,954	52,772	33,206	23,438	20,067	17,196	13,824	13,050	12,442	13,464	13,743	13,254	12,098	11,781	11,068	9,268	8,719	8,254	8,101	7,124	6,971	8,461	8,325	8,210	8,326	7,827	7,071	6,137	6,789						88,834	632,006
1991	10,148	109,941	75,909	41,165	27,522	21,334	17,168	13,964	12,892	11,739	12,506	12,858	12,480	11,652	11,213	9,489	8,224	8,421	7,667	7,068	6,515	6,258	8,237	8,278	8,144	8,031	8,145	7,658	6,917	6,004	6,641						85,729	609,917
1992	10,797	112,781	67,823	36,557	24,365	18,470	14,933	13,535	12,140	13,113	12,996	12,137	12,212	11,840	11,140	9,356	10,262	8,902	8,673	8,684	7,091	8,036	8,463	8,505	8,368	8,252	8,369	7,868	7,108	6,169	6,824						84,352	600,121
1993	13,552	102,523	63,850	34,856	22,846	16,824	14,588	12,548	13,108	14,103	12,859	12,614	11,011	9,822	8,612	8,455	8,391	8,339	7,098	5,984	8,347	8,432	8,880	8,924	8,780	8,659	8,781	8,256	7,458	6,473	7,160						80,486	572,619
1994	9,638	97,917	61,733	31,810	21,291	19,118	16,385	15,805	15,979	15,059	14,372	13,573	10,681	9,699	9,277	10,358	9,109	9,095	8,368	8,532	8,706	8,794	9,262	9,307	9,157	9,031	9,158	8,610	7,778	6,751	7,467						82,071	583,892
1995	12,308	100,357	53,428	28,036	22,348	18,116	17,643	16,089	15,628	15,176	14,677	11,261	10,585	10,205	9,661	9,008	8,229	7,570	8,596	8,435	8,607	8,694	9,157	9,202	9,053	8,928	9,054	8,513	7,690	6,675	7,383						80,188	570,497
1996	12,988	97,446	49,868	31,843	22,142	19,881	17,982	17,614	15,028	14,298	12,298	10,484	9,885	10,036	9,516	8,419	7,480	8,667	8,437	8,279	8,447	8,533	8,987	9,031	8,885	8,762	8,886	8,355	7,547	6,551	7,246						79,127	562,946
1997	10,341	99,258	57,995	30,799	25,264	22,942	20,688	18,426	17,659	14,225	12,078	12,333	11,812	11,804	9,135	8,478	8,635	8,546	8,319	8,163	8,330	8,414	8,861	8,905	8,762	8,640	8,763	8,238	7,442	6,459	7,145						82,895	589,755
1998	14,117	109,285	57,600	37,977	30,920	26,655	23,743	22,735	18,633	14,782	15,087	14,766	12,896	11,867	11,568	9,182	9,041	8,948	8,711	8,548	8,722	8,810	9,278	9,324	9,174	9,047	9,175	8,626	7,792	6,763	7,481						91,791	653,044
1999	18,543	108,953	64,540	46,162	36,041	28,777	26,963	20,882	18,359	17,816	16,162	15,730	14,650	13,865	10,989	10,082	9,927	9,825	9,564	9,385	9,576	9,674	10,188	10,238	10,073	9,934	10,074	9,471	8,556	7,426	8,214						99,867	710,506
2000	19,857	124,644	81,475	51,854	38,065	32,705	25,632	21,263	20,268	18,992	18,823	15,760	14,116	13,607	11,830	10,853	10,687	10,577	10,296	10,104	10,309	10,414	10,967	11,022	10,844	10,694	10,845	10,196	9,210	7,995	8,843						110,025	782,771
2001	21,634	134,305	79,168	46,422	36,454	28,493	23,655	21,961	20,051	17,998	16,000	13,994	13,893	13,162	11,443	10,498	10,337	10,231	9,959	9,773	9,972	10,073	10,609	10,661	10,489	10,344	10,491	9,863	8,909	7,733	8,554						107,471	764,603
2002	24,123	144,265	78,024	52,305	36,568	29,257	26,638	23,841	22,551	19,229	16,176	16,553	14,882	14,099	12,258	11,246	11,073	10,960	10,668	10,469	10,682	10,790	11,364	11,420	11,236	11,080	11,237	10,565	9,544	8,284	9,162						114,572	815,118
2003	30,306	135,887	74,850	46,410	32,750	29,565	25,972	22,373	19,458	17,981	18,285	16,943	15,233	14,431	12,546	11,510	11,334	11,218	10,920	10,715	10,933	11,044	11,631	11,689	11,500	11,341	11,502	10,813	9,768	8,479	9,378						112,317	799,081
2004	29,370	136,876	69,738	43,491	35,240	29,525	25,371	21,237	18,252	19,442	18,160	16,827	15,128	14,332	12,461	11,432	11,256	11,141	10,845	10,642	10,859	10,969	11,552	11,609	11,422	11,264	11,423	10,739	9,701	8,421	9,314						110,891	788,930
2005	27,077	130,928	64,187	46,654	36,283	30,282	22,679	20,091	20,176	18,916	17,669	16,372	14,719	13,944	12,124	11,122	10,952	10,840	10,552	10,354	10,565	10,672	11,239	11,295	11,113	10,959	11,114	10,449	9,439	8,193	9,062						107,944	767,966
2006	23,632	119,551	70,242	45,941	32,936	25,734	21,443	20,291	18,741	17,571	16,413	15,208	13,673	12,953	11,262	10,332	10,173	10,069	9,801	9,618	9,814	9,914	10,440	10,492	10,323	10,180	10,324	9,706	8,768	7,610	8,418						101,656	723,229
2007	23,719	116,368	64,742	43,572	30,944	25,219	21,268	20,798	19,209	18,010	16,823	15,588	14,014	13,277	11,543	10,590	10,427	10,320	10,046	9,858	10,059	10,161	10,701	10,754	10,581	10,434	10,582	9,949	8,987	7,801	8,628						100,576	715,550
2008	24,456	119,294	66,101	42,976	31,205	23,416	20,112	19,668	18,166	17,032	15,909	14,741	13,253	12,555	10,916	10,014	9,861	9,760	9,500	9,323	9,512	9,609	10,120	10,170	10,006	9,867	10,007	9,408	8,499	7,377	8,159						98,290	699,283
2009	18,835	89,858	49,102	31,956	23,970	19,637	16,866	16,493	15,234	14,283	13,341	12,362	11,114	10,529	9,154	8,398	8,269	8,184	7,967	7,818	7,977	8,058	8,486	8,528	8,391	8,275	8,392	7,890	7,127	6,186	6,842						78,424	557,944
2010	19,131	97,135	48,546	34,762	25,978	21,282	18,279	17,875	16,510	15,479	14,459	13,397	12,045	11,411	9,921	9,101	8,962	8,870	8,634	8,473	8,645	8,733	9,197	9,243	9,094	8,968	9,095	8,550	7,724	6,704	7,416						84,000	597,616
2011	18,843	92,249	53,998	36,748	27,462	22,497	19,323	18,896	17,453	16,363	15,285	14,163	12,733	12,062	10,487	9,621	9,474	9,377	9,128	8,957	9,139	9,232	9,723	9,771	9,613	9,480	9,614	9,039	8,165	7,087	7,839						87,304	621,124
2012	16,450	102,483	58,353	39,712	29,677	24,312	20,882	20,420	18,860	17,683	16,517	15,305	13,760	13,035	11,333	10,397	10,238	10,133	9,864	9,679	9,876	9,977	10,507	10,559	10,389	10,245	10,390	9,768	8,824	7,659	8,471						94,163	669,921

NOTE: FUTURE CALENDAR YEAR PAYMENTS FOR EACH AY ARE DETERMINED BY MULTIPLYING AN ESTIMATED INCREMENTAL PAYMENT SEVERITY BY THE NUMBER OF ULTIMATE CLAIMS FROM SECTION 1, EXHIBIT 2, SHEET 36

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

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	TAIL	INDICATED ULTIMATE
1977																																					-	-
1978																																					-	-
1979																																					-	-
1980																																					-	-
1981																																					-	-
1982	5,246	35,494	27,154	14,408	11,957	10,997	10,628	10,080	9,504	10,329	11,362	9,424	7,273	5,967	5,615	5,116	4,425	4,654	3,906	4,041	4,186	4,303	4,260	4,242	3,895	3,111	3,704	3,204	3,101	2,536	2,645						40,358	287,124
1983	5,238	37,682	32,798	16,462	13,475	12,021	11,320	10,882	11,840	12,622	11,187	8,691	7,396	7,023	5,974	5,260	4,900	4,930	5,069	4,910	5,087	4,349	4,729	3,878	3,107	3,448	2,934	2,590	2,607	2,482	2,447						43,722	311,059
1984	6,507	46,564	40,723	21,003	16,875	15,142	13,985	15,190	16,839	14,723	11,380	8,841	7,883	7,149	6,058	5,614	5,335	6,062	6,148	5,939	6,075	5,687	5,079	3,999	4,408	4,061	3,884	4,061	3,941	3,885	3,830						53,458	380,325
1985	7,075	52,472	49,900	26,588	21,479	19,178	20,910	22,927	19,024	15,788	12,359	11,242	10,246	8,780	8,452	8,207	9,294	9,128	8,752	8,490	9,013	6,869	6,854	6,887	6,258	6,733	6,274	6,092	6,006	5,921	5,837						69,186	492,220
1986	6,903	53,029	54,102	27,895	22,494	22,953	23,837	20,402	16,691	13,312	12,090	10,227	8,457	8,468	8,797	8,826	8,412	8,625	8,300	8,529	7,755	6,001	6,834	6,082	6,372	5,477	5,642	5,562	5,483	5,405	5,328						68,410	486,700
1987	7,385	57,890	61,538	32,055	28,804	29,011	24,414	18,984	14,596	12,903	11,477	9,417	10,091	8,588	9,706	9,277	9,148	8,599	8,570	6,448	6,265	7,271	7,111	6,020	5,562	5,295	5,219	5,145	5,072	5,000	4,929						72,253	514,042
1988	8,538	66,468	71,452	43,399	38,555	30,803	22,805	17,849	16,327	13,781	11,411	11,036	10,752	11,567	11,615	11,362	11,275	10,873	9,150	7,754	7,972	7,505	7,592	6,524	6,084	5,998	5,913	5,829	5,746	5,664	5,584						82,948	590,133
1989	8,496	68,898	85,916	54,645	38,837	27,678	20,671	17,972	15,599	12,682	12,807	11,506	11,897	11,756	11,935	10,698	10,665	9,563	8,533	8,522	8,084	7,828	6,655	6,685	6,591	6,497	6,405	6,314	6,224	6,136	6,049						87,128	619,872
1990	7,014	68,218	96,954	52,772	33,206	23,438	20,067	17,196	13,824	13,050	12,442	13,464	13,743	13,254	12,098	11,781	11,068	9,268	8,719	8,254	8,101	7,124	6,971	6,872	6,775	6,679	6,584	6,490	6,398	6,307	6,218						87,391	621,740
1991	10,148	109,941	75,909	41,165	27,522	21,334	17,168	13,964	12,892	11,739	12,506	12,858	12,480	11,652	11,213	9,489	8,224	8,421	7,667	7,068	6,515	6,258	6,302	6,212	6,124	6,037	5,952	5,867	5,784	5,702	5,621						83,365	593,097
1992	10,797	112,781	67,823	36,557	24,365	18,470	14,933	13,535	12,140	13,113	12,996	12,137	12,212	11,840	11,140	9,356	10,262	8,902	8,673	8,684	7,091	7,140	7,190	7,088	6,988	6,888	6,791	6,694	6,599	6,505	6,413						82,771	588,875
1993	13,552	102,523	63,850	34,856	22,846	16,824	14,588	12,548	13,108	14,103	12,859	12,614	11,011	9,822	8,612	8,455	8,391	8,339	7,098	5,984	6,026	6,068	6,111	6,024	5,939	5,854	5,771	5,689	5,608	5,529	5,450						76,221	542,275
1994	9,638	97,917	61,733	31,810	21,291	19,118	16,385	15,805	15,979	15,059	14,372	13,573	10,681	9,699	9,277	10,358	9,109	9,095	8,368	8,427	8,486	8,545	8,605	8,483	8,362	8,243	8,126	8,011	7,897	7,785	7,675						81,432	579,344
1995	12,308	100,357	53,428	28,036	22,348	18,116	17,643	16,089	15,628	15,176	14,677	11,261	10,585	10,205	9,661	9,008	8,229	7,570	7,623	7,677	7,730	7,785	7,839	7,728	7,618	7,510	7,403	7,298	7,194	7,092	6,992						78,144	555,956
1996	12,988	97,446	49,868	31,843	22,142	19,881	17,982	17,614	15,028	14,298	12,298	10,484	9,885	10,036	9,516	8,419	7,480	7,533	7,586	7,639	7,692	7,746	7,800	7,689	7,580	7,473	7,367	7,262	7,159	7,057	6,957						77,152	548,899
1997	10,341	99,258	57,995	30,799	25,264	22,942	20,688	18,426	17,659	14,225	12,078	12,333	11,812	11,804	9,135	8,478	8,538	8,597	8,657	8,718	8,779	8,841	8,902	8,776	8,651	8,529	8,407	8,288	8,170	8,054	7,940						83,586	594,673
1998	14,117	109,285	57,600	37,977	30,920	26,655	23,743	22,735	18,633	14,782	15,087	14,766	12,896	11,867	11,568	11,036	11,113	11,191	11,269	11,348	11,427	11,507	11,588	11,423	11,261	11,101	10,944	10,788	10,635	10,484	10,335						98,141	698,221
1999	18,543	108,953	64,540	46,162	36,041	28,777	26,963	20,882	18,359	17,816	16,162	15,730	14,650	13,865	12,786	12,198	12,283	12,369	12,456	12,543	12,631	12,719	12,808	12,626	12,447	12,270	12,096	11,924	11,755	11,588	11,424						107,346	763,712
2000	19,857	124,644	81,475	51,854	38,065	32,705	25,632	21,263	20,268	18,992	18,823	15,760	14,116	13,018	12,005	11,453	11,533	11,614	11,695	11,777	11,860	11,943	12,026	11,855	11,687	11,521	11,357	11,196	11,037	10,880	10,726						113,278	805,917
2001	21,634	134,305	79,168	46,422	36,454	28,493	23,655	21,961	20,051	17,998	16,000	13,994	12,905	11,901	10,975	10,470	10,544	10,618	10,692	10,767	10,842	10,918	10,994	10,838	10,684	10,533	10,383	10,236	10,090	9,947	9,806						108,640	772,919
2002	24,123	144,265	78,024	52,305	36,568	29,257	26,638	23,841	22,551	19,229	16,176	14,917	13,757	12,687	11,700	11,161	11,240	11,318	11,397	11,477	11,558	11,638	11,720	11,554	11,389	11,228	11,068	10,911	10,756	10,603	10,453						115,383	820,892
2003	30,306	135,887	74,850	46,410	32,750	29,565	25,972	22,373	19,458	17,981	16,582	15,292	14,102	13,005	11,993	11,441	11,522	11,602	11,683	11,765	11,848	11,930	12,014	11,843	11,675	11,509	11,346	11,185	11,026	10,869	10,715						112,928	803,426
2004	29,370	136,876	69,738	43,491	35,240	29,525	25,371	21,237	18,252	16,832	15,522	14,315	13,201	12,174	11,227	10,710	10,785	10,861	10,937	11,013	11,090	11,168	11,246	11,087	10,929	10,774	10,621	10,470	10,321	10,175	10,030						108,691	773,280
2005	27,077	130,928	64,187	46,654	36,283	30,282	22,679	20,091	18,528	17,087	15,757	14,532	13,401	12,358	11,397	10,873	10,949	11,025	11,103	11,180	11,259	11,337	11,417	11,255	11,095	10,937	10,782	10,629	10,478	10,329	10,182						107,298	763,370
2006	23,632	119,551	70,242	45,941	32,936	25,734	21,443	19,207	17,712	16,334	15,063	13,892	12,811	11,814	10,895	10,394	10,467	10,540	10,614	10,688	10,763	10,838	10,914	10,759	10,606	10,456	10,307	10,161	10,016	9,874	9,734						102,108	726,443
2007	23,719	116,368	64,742	43,572	30,944	25,219	21,787	19,514	17,996	16,596	15,305	14,114	13,016	12,003	11,069	10,560	10,634	10,709	10,784	10,859	10,935	11,012	11,089	10,931	10,776	10,623	10,472	10,323	10,177	10,032	9,890						100,707	716,478
2008	24,456	119,294	66,101	42,976	31,205	25,966	22,432	20,092	18,529	17,087	15,758	14,532	13,402	12,359	11,397	10,873	10,949	11,026	11,103	11,181	11,259	11,338	11,417	11,255	11,095	10,938	10,782	10,629	10,478	10,330	10,183						103,103	733,526
2009	18,835	89,858	49,102	31,956	23,880	19,871	17,166	15,376	14,180	13,077	12,059	11,121	10,256	9,458	8,722	8,321	8,379	8,438	8,497	8,556	8,616	8,677	8,737	8,613	8,491	8,370	8,251	8,134	8,019	7,905	7,793						78,292	557,006
2010	19,131	97,135	48,546	32,934	24,611	20,479	17,692	15,847	14,614	13,477	12,428	11,461	10,570	9,747	8,989	8,576	8,636	8,696	8,757	8,818	8,880	8,942	9,005	8,877	8,751	8,627	8,504	8,383	8,264	8,147	8,031						81,046	576,600
2011	18,843	92,249	51,826	35,158	26,274	21,863	18,887	16,917	15,601	14,387	13,268	12,236	11,284	10,406	9,596	9,155	9,219	9,283	9,348	9,414	9,480	9,546	9,613	9,476	9,342	9,209	9,078	8,950	8,822	8,697	8,574						84,390	600,392
2012	16,450	87,185	48,981	33,229	24,832	20,662	17,850	15,989	14,745	13,597	12,540	11,564	10,664	9,835	9,070	8,652	8,713	8,774	8,835	8,897	8,959	9,022	9,085	8,956	8,829	8,704	8,580	8,458	8,338	8,220	8,103						79,536	565,854

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
	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	0.0%	0.0%	0.0%	0.0%	0.0%

																																					Tail
Factors	5.000	0.530	0.640	0.705	0.785	0.815	0.845	0.870	0.870	0.870	0.870	0.870	0.870	0.870	0.900	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.930							1.164

Example: AY 2007 Age 78 of 21,787 = 25,219 x 0.815 x (1.0 + 6.0%) and AY 2007 Age 90 of 19,514 = 21,787 x 0.845 x (1.0 + 6.0%)

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - TOTAL
(000's)

SELECTION OF ULTIMATE CLAIM COUNTS

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	IMPLIED FREQUENCY	ON-LEVEL FREQUENCY	5 YR IMPLIED FREQUENCY TREND	CUMULATIVE FREQUENCY TREND	ON-LEVEL TRENDED FREQUENCY	EXPECTED CLAIM FREQUENCY	EXPECTED ULTIMATE CLAIMS	SELECTED ULTIMATE CLAIMS	SELECTED CLAIM FREQUENCY
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1977	23,851,125	3.710	88,490,090		1.000					0.472					
1978	26,143,240	3.485	91,119,089		1.000					0.472					
1979	28,061,666	3.232	90,690,465		1.000					0.472					
1980	28,979,182	3.006	87,100,472		1.000					0.472					
1981	30,141,508	2.769	83,462,136		1.000					0.472					
1982	30,058,966	2.633	79,135,492	32,925	1.000	32,925	10.953%	4.161%		0.472	1.965%	10.953%	32,925	32,925	10.953%
1983	30,607,324	2.521	77,162,033	34,316	1.000	34,317	11.212%	4.447%		0.424	1.884%	11.212%	34,317	34,317	11.212%
1984	33,121,678	2.402	79,569,925	41,180	1.000	41,181	12.433%	5.175%		0.380	1.966%	12.433%	41,181	41,181	12.433%
1985	35,713,654	2.321	82,906,581	44,767	1.000	44,768	12.535%	5.400%		0.372	2.011%	12.535%	44,768	44,768	12.535%
1986	38,297,697	2.265	86,749,768	45,649	1.000	45,651	11.920%	5.262%	6.9%	0.365	1.922%	11.920%	45,651	45,651	11.920%
1987	41,065,403	2.192	90,001,532	48,293	1.000	48,296	11.761%	5.366%	4.0%	0.358	1.921%	11.761%	48,296	48,296	11.761%
1988	44,221,964	2.094	92,596,563	51,448	1.000	51,452	11.635%	5.557%	1.4%	0.351	1.950%	11.635%	51,452	51,452	11.635%
1989	47,110,000	2.048	96,481,507	53,270	1.000	53,275	11.309%	5.522%	1.0%	0.362	1.998%	11.309%	53,275	53,275	11.309%
1990	49,659,895	1.972	97,911,638	53,010	1.000	53,015	10.676%	5.415%	0.9%	0.373	2.020%	10.676%	53,015	53,015	10.676%
1991	50,856,501	1.910	97,123,143	48,922	1.000	48,929	9.621%	5.038%	-1.5%	0.385	1.937%	9.621%	48,929	48,929	9.621%
1992	52,804,448	1.816	95,902,063	47,420	1.000	47,428	8.982%	4.945%	-3.2%	0.396	1.961%	8.982%	47,428	47,428	8.982%
1993	55,132,894	1.783	98,278,492	46,936	1.000	46,947	8.515%	4.777%	-3.7%	0.409	1.952%	8.515%	46,947	46,947	8.515%
1994	57,739,505	1.742	100,579,286	46,180	1.000	46,192	8.000%	4.593%	-3.8%	0.421	1.935%	8.000%	46,192	46,192	8.000%
1995	60,949,772	1.692	103,140,858	43,068	1.000	43,083	7.069%	4.177%	-4.4%	0.463	1.934%	7.069%	43,083	43,083	7.069%
1996	63,664,000	1.635	104,088,085	39,874	1.000	39,890	6.266%	3.832%	-6.2%	0.509	1.950%	6.266%	39,890	39,890	6.266%
1997	68,077,000	1.563	106,370,937	37,087	1.001	37,108	5.451%	3.489%	-7.8%	0.559	1.951%	5.451%	37,108	37,108	5.451%
1998	71,447,000	1.492	106,610,635	36,624	1.001	36,655	5.130%	3.438%	-7.3%	0.568	1.952%	5.130%	36,655	36,655	5.130%
1999	75,244,663	1.444	108,677,929	37,920	1.001	37,969	5.046%	3.494%	-4.6%	0.576	2.013%	5.046%	37,969	37,969	5.046%
2000	79,122,396	1.393	110,223,863	38,485	1.002	38,561	4.874%	3.498%	-1.8%	0.585	2.047%	4.874%	38,561	38,561	4.874%
2001	80,396,857	1.364	109,675,764	35,078	1.003	35,189	4.377%	3.208%	-1.5%	0.594	1.906%	4.377%	35,189	35,189	4.377%
2002	81,621,352	1.330	108,596,907	35,377	1.005	35,560	4.357%	3.275%	-1.8%	0.603	1.975%	4.357%	35,560	35,560	4.357%
2003	82,433,234	1.295	106,712,867	34,063	1.008	34,337	4.165%	3.218%	-2.3%	0.612	1.970%	4.165%	34,337	34,337	4.165%
2004	84,632,753	1.248	105,596,397	31,793	1.012	32,172	3.801%	3.047%	-2.7%	0.673	2.050%	3.801%	32,172	32,172	3.801%
2005	86,912,307	1.218	105,836,799	28,948	1.020	29,530	3.398%	2.790%	-3.5%	0.739	2.063%	3.398%	29,530	29,530	3.398%
2006	90,822,757	1.176	106,826,594	24,392	1.061	25,878	2.849%	2.422%	-7.2%	0.812	1.968%	2.849%	25,878	25,878	2.849%
2007	93,702,820	1.137	106,579,121	22,679	1.103	25,023	2.670%	2.348%	-8.2%	0.874	2.051%	2.670%	25,023	25,023	2.670%
2008	93,449,349	1.115	104,228,254	19,578	1.147	22,465	2.404%	2.155%	-8.3%	0.939	2.025%	2.286%	21,367	22,324	2.389%
2009	86,530,965	1.117	96,636,885	14,522	1.198	17,397	2.010%	1.800%	-9.5%	1.010	1.818%	2.195%	18,992	17,661	2.041%
2010	86,624,485	1.093	94,656,914	13,838	1.291	17,871	2.063%	1.888%	-7.4%	1.005	1.897%	2.158%	18,696	18,057	2.085%
2011	89,983,985	1.061	95,464,009	11,037	1.582	17,460	1.940%	1.829%	-6.1%	1.000	1.829%	2.106%	18,950	18,008	2.001%
2012	92,683,504	1.030	95,464,009	2,969	5.323	15,805	1.705%	1.656%	-5.0%	1.000	1.656%	2.045%	18,950	18,359	1.981%
2013	95,464,009	1.000	95,464,009							1.000		1.985%	18,950	18,950	1.985%
TOTAL				1,101,648		1,136,329							1,161,233	1,158,690	

	5 Year Average excluding 2012	1.924%
	10 Year Average excluding 2012	1.965%
	5 Year Average excluding 2010-2012	1.985%
	10 Year Average excluding 2010-2012	1.987%
	2006-2011 Average excluding 2009	1.954%
(16)	2013 Selected Frequency	1.985%

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - TOTAL
(000's)

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	23,851,125			214,867		0.901
1978	26,143,240			246,567		0.943
1979	28,061,666			285,799		1.018
1980	28,979,182			278,550		0.961
1981	30,141,508			281,787		0.935
1982	30,058,966	32,925	10.95%	287,124	8,721	0.955
1983	30,607,324	34,317	11.21%	311,910	9,089	1.019
1984	33,121,678	41,181	12.43%	380,465	9,239	1.149
1985	35,713,654	44,768	12.54%	489,605	10,937	1.371
1986	38,297,697	45,651	11.92%	486,079	10,648	1.269
1987	41,065,403	48,296	11.76%	518,461	10,735	1.263
1988	44,221,964	51,452	11.63%	597,629	11,615	1.351
1989	47,110,000	53,275	11.31%	627,855	11,785	1.333
1990	49,659,895	53,015	10.68%	630,028	11,884	1.269
1991	50,856,501	48,929	9.62%	606,915	12,404	1.193
1992	52,804,448	47,428	8.98%	593,016	12,504	1.123
1993	55,132,894	46,947	8.52%	554,295	11,807	1.005
1994	57,739,505	46,192	8.00%	561,010	12,145	0.972
1995	60,949,772	43,083	7.07%	545,712	12,667	0.895
1996	63,664,000	39,890	6.27%	538,957	13,511	0.847
1997	68,077,000	37,108	5.45%	576,198	15,528	0.846
1998	71,447,000	36,655	5.13%	651,947	17,786	0.912
1999	75,244,663	37,969	5.05%	709,547	18,688	0.943
2000	79,122,396	38,561	4.87%	790,485	20,500	0.999
2001	80,396,857	35,189	4.38%	777,290	22,089	0.967
2002	81,621,352	35,560	4.36%	826,718	23,249	1.013
2003	82,433,234	34,337	4.17%	795,354	23,163	0.965
2004	84,632,753	32,172	3.80%	778,817	24,208	0.920
2005	86,912,307	29,530	3.40%	755,908	25,598	0.870
2006	90,822,757	25,878	2.85%	722,707	27,927	0.796
2007	93,702,820	25,023	2.67%	701,402	28,030	0.749
2008	93,449,349	22,324	2.39%	700,569	31,382	0.750
2009	86,530,965	17,661	2.04%	573,697	32,484	0.663
2010	86,624,485	18,057	2.08%	597,923	33,113	0.690
2011	89,983,985	18,008	2.00%	627,094	34,823	0.697
2012	92,683,504	18,359	1.98%	659,374	35,916	0.711
2013	95,464,009	18,950	1.99%	685,432	36,171	0.718
TOTAL		1,158,690		20,967,093		

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - TOTAL
(000's)

ACTUAL VERSUS EXPECTED LOSS PAYMENTS

ACCIDENT YEAR	PAID LOSS @ 6/30/12	PAID LOSS @ 6/30/11	ULTIMATE LOSS @ 6/30/11	UNPAID LOSS @ 6/30/11	AGE @ 6/30/12	AGE @ 6/30/11	PRIOR LDF @ 6/30/12	PRIOR LDF @ 6/30/11	EXPECTED % PAID	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE	ULTIMATE LOSS @ 6/30/12	ULTIMATE LOSS @ 6/30/11	CHANGE IN ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR	42,026	28,360	208,360	180,000						17,035	13,665	(3,370)	217,026	208,360	8,665
1977	193,951	191,775	213,366	21,591	426	414	1.103	1.113	7.8%	1,689	2,175	486	214,867	213,366	1,501
1978	220,655	218,809	245,701	26,892	414	402	1.113	1.123	7.5%	2,029	1,845	(184)	246,567	245,701	865
1979	253,432	251,086	284,719	33,633	402	390	1.123	1.134	7.3%	2,471	2,346	(125)	285,799	284,719	1,080
1980	244,597	242,249	277,611	35,361	390	378	1.134	1.146	7.3%	2,568	2,347	(220)	278,550	277,611	939
1981	244,844	242,773	281,271	38,498	378	366	1.146	1.159	6.9%	2,670	2,071	(599)	281,787	281,271	516
1982	246,766	244,121	286,227	42,106	366	354	1.159	1.172	7.0%	2,929	2,645	(284)	287,124	286,227	897
1983	264,890	262,408	311,667	49,260	354	342	1.172	1.188	6.9%	3,411	2,482	(929)	311,910	311,667	243
1984	319,153	315,212	379,626	64,414	342	330	1.188	1.204	6.9%	4,413	3,941	(472)	380,465	379,626	840
1985	405,271	399,178	487,481	88,303	330	318	1.204	1.221	6.3%	5,588	6,092	504	489,605	487,481	2,124
1986	396,513	390,871	484,496	93,625	318	306	1.221	1.240	6.3%	5,863	5,642	(221)	486,079	484,496	1,583
1987	416,423	411,129	517,760	106,631	306	294	1.240	1.259	6.2%	6,578	5,295	(1,284)	518,461	517,760	701
1988	472,451	466,367	596,722	130,355	294	282	1.259	1.280	5.7%	7,462	6,084	(1,378)	597,629	596,722	907
1989	488,530	481,844	627,006	145,162	282	270	1.280	1.301	5.6%	8,191	6,685	(1,506)	627,855	627,006	849
1990	482,026	475,055	629,298	154,243	270	258	1.301	1.325	5.5%	8,551	6,971	(1,580)	630,028	629,298	730
1991	456,132	449,874	606,668	156,795	258	246	1.325	1.349	5.2%	8,098	6,258	(1,840)	606,915	606,668	246
1992	437,806	430,715	591,287	160,572	246	234	1.349	1.373	4.8%	7,753	7,091	(662)	593,016	591,287	1,729
1993	401,983	395,999	553,950	157,951	234	222	1.373	1.399	4.8%	7,518	5,984	(1,534)	554,295	553,950	345
1994	399,268	390,899	558,300	167,400	222	210	1.399	1.428	4.9%	8,209	8,368	159	561,010	558,300	2,711
1995	380,322	372,752	544,405	171,653	210	198	1.428	1.461	4.9%	8,419	7,570	(848)	545,712	544,405	1,307
1996	367,207	359,727	537,974	178,247	198	186	1.461	1.496	4.8%	8,622	7,480	(1,141)	538,957	537,974	983
1997	383,238	374,759	575,027	200,267	186	174	1.496	1.534	4.9%	9,744	8,478	(1,266)	576,198	575,027	1,171
1998	422,631	411,063	648,391	237,328	174	162	1.534	1.577	4.8%	11,510	11,568	58	651,947	648,391	3,556
1999	447,442	433,578	704,756	271,178	162	150	1.577	1.625	4.9%	13,219	13,865	646	709,547	704,756	4,791
2000	483,454	469,338	788,299	318,961	150	138	1.625	1.680	4.9%	15,637	14,116	(1,521)	790,485	788,299	2,186
2001	460,136	446,142	778,917	332,775	138	126	1.680	1.743	5.1%	17,006	13,994	(3,012)	777,290	778,917	(1,627)
2002	472,975	456,799	829,185	372,386	126	114	1.743	1.817	5.1%	19,152	16,176	(2,976)	826,718	829,185	(2,467)
2003	435,549	417,569	799,423	381,854	114	102	1.817	1.900	5.1%	19,513	17,981	(1,532)	795,354	799,423	(4,069)
2004	409,100	390,848	783,963	393,115	102	90	1.900	2.003	5.4%	21,169	18,252	(2,917)	778,817	783,963	(5,146)
2005	378,182	358,090	759,117	401,027	90	78	2.003	2.125	5.4%	21,745	20,091	(1,653)	755,908	759,117	(3,209)
2006	339,478	318,035	725,801	407,766	78	66	2.125	2.282	5.8%	23,457	21,443	(2,014)	722,707	725,801	(3,094)
2007	304,564	279,345	704,729	425,384	66	54	2.282	2.498	6.3%	26,970	25,219	(1,751)	701,402	704,729	(3,327)
2008	284,032	252,827	699,776	446,949	54	42	2.498	2.816	7.0%	31,262	31,205	(57)	700,569	699,776	792
2009	189,750	157,795	595,317	437,522	42	30	2.816	3.407	8.7%	38,172	31,956	(6,216)	573,697	595,317	(21,619)
2010	164,812	116,265	647,189	530,924	30	18	3.407	4.974	11.6%	61,452	48,546	(12,906)	597,923	647,189	(49,266)
2011	111,093	18,843	726,858	708,014	18	6	4.974	29.597	17.3%	122,555	92,249	(30,306)	627,094	726,858	(99,764)
2012	16,450		792,274	792,274	6		29.597		3.4%	26,769	16,450	(10,319)	659,374	792,274	(132,900)
2013									0.0%		0	0			
TOTAL	12,437,131	11,922,501	20,782,917	8,860,415						609,400	514,630	(94,770)	20,498,687	20,782,917	(284,230)
EXLD PRIOR	12,395,105	11,894,141	20,574,556	8,680,415						592,365	500,965	(91,401)	20,281,661	20,574,556	(292,895)

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - TOTAL
(000's)

ACTUAL VERSUS EXPECTED LOSS PAYMENTS

ACCIDENT YEAR	PAID LOSS @ 6/30/12	PAID LOSS @ 6/30/11	UNPAID LOSS @ 6/30/11	AGE @ 6/30/12	AGE @ 6/30/11	PRIOR LDF @ 6/30/12	PRIOR LDF @ 6/30/11	EXPECTED % PAID	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
PRIOR	231	153	1,066	714	702	1.008	1.009	10.0%	106	78	(28)
1954	43	39	200	702	690	1.009	1.010	10.0%	20	4	(16)
1955	36	28	181	690	678	1.010	1.011	9.6%	17	8	(10)
1956	71	51	385	678	666	1.011	1.012	9.0%	35	21	(14)
1957	264	196	1,960	666	654	1.012	1.013	9.0%	176	69	(108)
1958	45	36	261	654	642	1.013	1.015	9.1%	24	9	(14)
1959	396	234	2,345	642	630	1.015	1.016	9.2%	215	163	(53)
1960	409	317	2,205	630	618	1.016	1.018	9.3%	206	92	(113)
1961	1,087	699	5,918	618	606	1.018	1.020	9.6%	569	388	(181)
1962	1,072	684	4,021	606	594	1.020	1.022	9.9%	400	388	(12)
1963	600	376	2,422	594	582	1.022	1.025	10.2%	247	224	(24)
1964	2,403	1,722	14,816	582	570	1.025	1.028	10.5%	1,557	682	(875)
1965	1,151	840	4,634	570	558	1.028	1.031	10.8%	499	311	(188)
1966	1,404	952	4,167	558	546	1.031	1.035	10.8%	452	452	0
1967	1,440	1,087	6,143	546	534	1.035	1.040	10.8%	663	353	(310)
1968	1,676	1,178	6,460	534	522	1.040	1.044	10.7%	690	498	(192)
1969	2,440	1,573	8,639	522	510	1.044	1.050	10.5%	905	866	(38)
1970	3,523	1,838	9,365	510	498	1.050	1.056	10.1%	947	1,684	737
1971	3,035	2,268	12,588	498	486	1.056	1.062	9.8%	1,238	767	(471)
1972	2,353	1,632	9,026	486	474	1.062	1.069	9.5%	861	721	(140)
1973	4,294	2,699	17,365	474	462	1.069	1.077	9.2%	1,597	1,595	(2)
1974	5,947	4,117	29,542	462	450	1.077	1.085	8.8%	2,605	1,829	(776)
1975	3,238	2,299	13,922	450	438	1.085	1.094	8.5%	1,183	939	(243)
1976	4,865	3,341	22,371	438	426	1.094	1.103	8.1%	1,823	1,523	(300)
TOTAL	42,026	28,360	180,000						17,035	13,665	(3,370)

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - TOTAL
(000's)

ACTUAL VERSUS EXPECTED REPORTED LOSSES

ACCIDENT YEAR	INCURRED LOSS @ 6/30/12	INCURRED LOSS @ 6/30/11	ULTIMATE LOSS @ 6/30/11	UNREPORTED LOSS @ 6/30/11	AGE @ 6/30/12	AGE @ 6/30/11	PRIOR LDF @ 6/30/12	PRIOR LDF @ 6/30/11	EXPECTED % REPORTED	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE	ULTIMATE LOSS @ 6/30/12	ULTIMATE LOSS @ 6/30/11	CHANGE IN ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR															
1977	208,712	207,345	213,366	6,021	426	414	1.040	1.040	0.0%	0	1,367	1,367	214,867	213,366	1,501
1978	231,254	230,871	245,701	14,830	414	402	1.040	1.049	17.0%	2,518	383	(2,136)	246,567	245,701	865
1979	268,716	268,303	284,719	16,416	402	390	1.049	1.056	12.9%	2,124	413	(1,711)	285,799	284,719	1,080
1980	262,193	260,369	277,611	17,242	390	378	1.056	1.062	9.4%	1,619	1,825	205	278,550	277,611	939
1981	259,206	259,651	281,271	21,619	378	366	1.062	1.072	12.7%	2,749	(446)	(3,194)	281,787	281,271	516
1982	267,112	266,133	286,227	20,093	366	354	1.072	1.080	8.9%	1,779	979	(800)	287,124	286,227	897
1983	282,154	281,920	311,667	29,747	354	342	1.080	1.089	9.8%	2,923	233	(2,690)	311,910	311,667	243
1984	341,887	341,386	379,626	38,239	342	330	1.089	1.095	6.0%	2,295	501	(1,795)	380,465	379,626	840
1985	452,515	450,244	487,481	37,237	330	318	1.095	1.099	3.0%	1,135	2,271	1,136	489,605	487,481	2,124
1986	441,394	439,822	484,496	44,674	318	306	1.099	1.107	6.7%	3,006	1,572	(1,433)	486,079	484,496	1,583
1987	463,652	463,582	517,760	54,177	306	294	1.107	1.120	9.9%	5,357	69	(5,288)	518,461	517,760	701
1988	528,378	526,521	596,722	70,201	294	282	1.120	1.125	3.9%	2,707	1,857	(850)	597,629	596,722	907
1989	552,207	549,958	627,006	77,048	282	270	1.125	1.142	10.6%	8,185	2,249	(5,936)	627,855	627,006	849
1990	542,770	540,511	629,298	88,787	270	258	1.142	1.151	4.9%	4,387	2,258	(2,128)	630,028	629,298	730
1991	513,244	510,835	606,668	95,834	258	246	1.151	1.159	4.4%	4,197	2,409	(1,788)	606,915	606,668	246
1992	508,898	506,608	591,287	84,679	246	234	1.159	1.169	5.5%	4,677	2,290	(2,387)	593,016	591,287	1,729
1993	458,683	459,025	553,950	94,925	234	222	1.169	1.183	6.3%	5,934	(342)	(6,275)	554,295	553,950	345
1994	480,295	481,568	558,300	76,731	222	210	1.183	1.193	4.7%	3,588	(1,273)	(4,861)	561,010	558,300	2,711
1995	460,628	461,334	544,405	83,070	210	198	1.193	1.217	9.1%	7,557	(706)	(8,263)	545,712	544,405	1,307
1996	440,682	441,809	537,974	96,164	198	186	1.217	1.226	3.2%	3,105	(1,128)	(4,232)	538,957	537,974	983
1997	471,624	477,111	575,027	97,916	186	174	1.226	1.223	-0.9%	(882)	(5,487)	(4,605)	576,198	575,027	1,171
1998	544,999	540,718	648,391	107,673	174	162	1.223	1.232	3.2%	3,400	4,281	881	651,947	648,391	3,556
1999	578,291	569,811	704,756	134,944	162	150	1.232	1.257	7.8%	10,495	8,480	(2,015)	709,547	704,756	4,791
2000	636,184	634,130	788,299	154,169	150	138	1.257	1.257	0.0%	(51)	2,054	2,104	790,485	788,299	2,186
2001	595,855	596,997	778,917	181,920	138	126	1.257	1.273	4.8%	8,791	(1,142)	(9,933)	777,290	778,917	(1,627)
2002	670,037	668,912	829,185	160,273	126	114	1.273	1.300	6.9%	11,066	1,125	(9,941)	826,718	829,185	(2,467)
2003	593,083	589,374	799,423	210,049	114	102	1.300	1.304	1.1%	2,240	3,709	1,470	795,354	799,423	(4,069)
2004	585,307	584,415	783,963	199,548	102	90	1.304	1.366	13.0%	25,948	892	(25,056)	778,817	783,963	(5,146)
2005	557,003	546,763	759,117	212,354	90	78	1.366	1.386	3.8%	8,131	10,240	2,109	755,908	759,117	(3,209)
2006	494,824	491,077	725,801	234,724	78	66	1.386	1.411	4.4%	10,235	3,747	(6,488)	722,707	725,801	(3,094)
2007	465,555	453,062	704,729	251,667	66	54	1.411	1.492	11.7%	29,408	12,493	(16,915)	701,402	704,729	(3,327)
2008	455,838	418,333	699,776	281,444	54	42	1.492	1.593	11.4%	32,031	37,506	5,475	700,569	699,776	792
2009	308,365	287,593	595,317	307,724	42	30	1.593	1.703	9.8%	30,114	20,772	(9,342)	573,697	595,317	(21,619)
2010	291,946	258,750	647,189	388,439	30	18	1.703	1.945	15.1%	58,495	33,195	(25,300)	597,923	647,189	(49,266)
2011	259,523	66,980	726,858	659,878	18	6	1.945	6.718	42.9%	283,169	192,543	(90,625)	627,094	726,858	(99,764)
2012	66,193		792,274	792,274	6		6.718		14.9%	117,940	66,193	(51,747)	659,374	792,274	(132,900)
2013									0.0%		0	0			
TOTAL	15,539,205	15,131,822	20,574,556	5,442,734						700,372	407,382	(292,990)	20,281,661	20,574,556	(292,895)
EXLD PRIOR	15,539,205	15,131,822	20,574,556	5,442,734						700,372	407,382	(292,990)	20,281,661	20,574,556	(292,895)

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - TOTAL
(000's)

ACTUAL VERSUS EXPECTED REPORTED CLAIM COUNTS

ACCIDENT YEAR	REPORTED COUNT @ 6/30/12	REPORTED COUNT @ 6/30/11	ULTIMATE COUNT @ 6/30/11	UNREPORTED COUNT @ 6/30/11	AGE @ 6/30/12	AGE @ 6/30/11	PRIOR LDF @ 6/30/12	PRIOR LDF @ 6/30/11	EXPECTED % REPORTED	REPORTED CLAIM EMERGENCE EXPECTED	ACTUAL	DIFFERENCE	ULTIMATE COUNT @ 6/30/12	ULTIMATE COUNT @ 6/30/11	CHANGE IN ULTIMATE COUNT
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR															
1977					426	414									
1978					414	402									
1979					402	390									
1980					390	378									
1981					378	366									
1982	32,925	32,924	32,924	0	366	354	1.000	1.000	100.0%	0	1	1	32,925	32,924	1
1983	34,316	34,316	34,316	0	354	342	1.000	1.000	100.0%	0	0	0	34,317	34,316	1
1984	41,180	41,180	41,180	0	342	330	1.000	1.000	100.0%	0	0	0	41,181	41,180	1
1985	44,767	44,766	44,766	0	330	318	1.000	1.000	100.0%	0	1	1	44,768	44,766	2
1986	45,649	45,646	45,647	1	318	306	1.000	1.000	100.0%	1	3	2	45,651	45,647	4
1987	48,293	48,293	48,297	4	306	294	1.000	1.000	79.6%	3	0	(3)	48,296	48,297	(1)
1988	51,448	51,447	51,454	7	294	282	1.000	1.000	44.3%	3	1	(2)	51,452	51,454	(2)
1989	53,270	53,269	53,279	10	282	270	1.000	1.000	30.7%	3	1	(2)	53,275	53,279	(4)
1990	53,010	53,008	53,021	13	270	258	1.000	1.000	23.5%	3	2	(1)	53,015	53,021	(6)
1991	48,922	48,922	48,937	15	258	246	1.000	1.000	19.0%	3	0	(3)	48,929	48,937	(8)
1992	47,420	47,418	47,436	18	246	234	1.000	1.000	16.0%	3	2	(1)	47,428	47,436	(8)
1993	46,936	46,936	46,955	19	234	222	1.000	1.000	8.9%	2	0	(2)	46,947	46,955	(8)
1994	46,180	46,175	46,196	21	222	210	1.000	1.000	12.5%	3	5	2	46,192	46,196	(4)
1995	43,068	43,063	43,085	22	210	198	1.000	1.001	8.5%	2	5	3	43,083	43,085	(2)
1996	39,874	39,863	39,889	26	198	186	1.001	1.001	22.0%	6	11	5	39,890	39,889	1
1997	37,087	37,078	37,112	34	186	174	1.001	1.001	29.9%	10	9	(1)	37,108	37,112	(4)
1998	36,624	36,613	36,662	49	174	162	1.001	1.001	31.1%	15	11	(4)	36,655	36,662	(7)
1999	37,920	37,905	37,982	77	162	150	1.001	1.002	33.5%	26	15	(11)	37,969	37,982	(13)
2000	38,485	38,459	38,582	123	150	138	1.002	1.003	36.8%	45	26	(19)	38,561	38,582	(21)
2001	35,078	35,032	35,215	183	138	126	1.003	1.005	38.5%	70	46	(24)	35,189	35,215	(26)
2002	35,377	35,330	35,616	286	126	114	1.005	1.008	35.2%	101	47	(54)	35,560	35,616	(56)
2003	34,063	33,993	34,400	407	114	102	1.008	1.012	32.1%	131	70	(61)	34,337	34,400	(63)
2004	31,793	31,514	32,150	636	102	90	1.012	1.020	40.1%	255	279	24	32,172	32,150	22
2005	28,948	27,786	29,455	1,669	90	78	1.020	1.060	65.0%	1,086	1,162	76	29,530	29,455	75
2006	24,392	23,588	25,994	2,406	78	66	1.060	1.102	39.1%	940	804	(136)	25,878	25,994	(116)
2007	22,679	21,881	25,062	3,181	66	54	1.102	1.146	27.3%	869	798	(71)	25,023	25,062	(39)
2008	19,578	18,923	22,620	3,697	54	42	1.146	1.197	22.3%	826	655	(171)	22,324	22,620	(296)
2009	14,522	13,565	17,837	4,272	42	30	1.197	1.290	26.9%	1,148	957	(191)	17,661	17,837	(176)
2010	13,838	11,422	18,283	6,861	30	18	1.290	1.581	38.8%	2,659	2,416	(243)	18,057	18,283	(226)
2011	11,037	3,316	18,818	15,502	18	6	1.581	5.319	54.8%	8,489	7,721	(768)	18,008	18,818	(810)
2012	2,969		19,092	19,092	6		5.319		18.8%	3,590	2,969	(621)	18,359	19,092	(733)
2013													18,950		
TOTAL	1,101,648	1,083,631	1,142,262	58,631						20,292	18,017	(2,275)	1,158,690	1,142,262	(2,522)
EXLD PRIOR	1,101,648	1,083,631	1,142,262	58,631						20,292	18,017	(2,275)	1,158,690	1,142,262	(2,522)

(1) BASED ON DATA FROM THE BWC
(2) BASED ON DATA FROM THE BWC
(3) = (2) + [1 - 1/(8)] x [SECT 1, EXH 2, SHEET 13, COL. (12) x SECT 1, EXH 2, SHEET 13, COL. (1)] / 100
(4) = (3) - (2)
(5) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(6) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(7) SECTION 1, EXHIBIT 2, SHEET 20, COL. 12
(8) SECTION 1, EXHIBIT 2, SHEET 20, COL. 10
(9) BASED ON (7) AND (8)
(10) = (4) x (9)
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 1, EXHIBIT 2, SHEET 13, COL. 14
(14) = (3)
(15) = (13) - (14)

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

DISCOUNT FACTORS

ACCIDENT YEAR AGE	PAID LOSS & ALAE DEVELOPMENT FACTOR	CUMULATIVE PERCENT PAID	INCREMENTAL PERCENT PAID	INCREMENTAL PERCENT DISCOUNTED	DISCOUNT FACTOR AT 4.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			3.4%	3.3%	66.9%
6	29.519	3.4%	16.7%	16.1%	67.2%
18	4.978	20.1%	9.2%	8.5%	63.1%
30	3.410	29.3%	6.1%	5.5%	60.9%
42	2.819	35.5%	4.5%	3.9%	59.7%
54	2.502	40.0%	3.8%	3.1%	59.0%
66	2.284	43.8%	3.2%	2.6%	58.7%
78	2.127	47.0%	2.8%	2.1%	58.5%
90	2.007	49.8%	2.6%	1.9%	58.5%
102	1.907	52.4%	2.4%	1.7%	58.6%
114	1.824	54.8%	2.2%	1.5%	58.8%
126	1.752	57.1%	2.1%	1.4%	59.0%
138	1.689	59.2%	2.0%	1.2%	59.3%
150	1.635	61.2%	1.9%	1.1%	59.6%
162	1.586	63.1%	1.8%	1.0%	59.9%
174	1.543	64.8%	1.7%	0.9%	60.3%
186	1.504	66.5%	1.6%	0.9%	60.8%
198	1.468	68.1%	1.6%	0.8%	61.2%
210	1.435	69.7%	1.5%	0.7%	61.7%
222	1.405	71.2%	1.4%	0.6%	62.2%
234	1.379	72.5%	1.3%	0.6%	62.9%
246	1.355	73.8%	1.3%	0.6%	63.6%
258	1.331	75.2%	1.4%	0.6%	64.2%
270	1.307	76.5%	1.3%	0.5%	64.7%
282	1.285	77.8%	1.2%	0.5%	65.3%
294	1.265	79.1%	1.3%	0.5%	65.9%
306	1.245	80.3%	1.3%	0.5%	66.4%
318	1.226	81.6%	1.2%	0.4%	66.8%
330	1.208	82.8%	1.1%	0.4%	67.2%
342	1.192	83.9%	1.0%	0.3%	67.7%
354	1.178	84.9%	1.0%	0.3%	68.2%
366	1.164	85.9%	0.9%	0.3%	68.7%
378	1.151	86.9%	0.9%	0.3%	69.2%
390	1.139	87.8%	0.9%	0.2%	69.7%
402	1.128	88.7%	0.8%	0.2%	70.2%
414	1.117	89.5%	0.8%	0.2%	70.8%
426	1.108	90.3%	0.7%	0.2%	71.4%
438	1.099	91.0%	0.7%	0.2%	71.9%
450	1.090	91.7%	0.7%	0.2%	72.5%
462	1.083	92.4%	0.6%	0.1%	73.1%
474	1.075	93.0%	0.6%	0.1%	73.6%
486	1.068	93.6%	0.6%	0.1%	74.1%
498	1.061	94.2%	0.6%	0.1%	74.6%
510	1.055	94.8%	0.5%	0.1%	75.0%
522	1.049	95.3%	0.5%	0.1%	75.3%
534	1.044	95.8%	0.5%	0.1%	75.6%
546	1.039	96.2%	0.4%	0.1%	75.8%
558	1.035	96.6%	0.4%	0.1%	76.0%
570	1.031	97.0%	0.3%	0.0%	76.3%
582	1.027	97.3%	0.3%	0.0%	76.6%
594	1.025	97.6%	0.3%	0.0%	77.0%
606	1.022	97.9%	0.2%	0.0%	77.6%
618	1.020	98.1%	0.2%	0.0%	78.2%
630	1.017	98.3%	0.2%	0.0%	78.9%
642	1.016	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%	81.6%
678	1.011	98.9%	0.1%	0.0%	83.0%
690	1.010	99.0%	0.1%	0.0%	84.8%
702	1.009	99.1%	0.1%	0.0%	87.0%
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 SECTION 1, EXHIBIT 2, SHEET 23
(3) = 1 / (2)
(4) = (3) FROM SUCCESSIVE AGE - (3) FROM CURRENT AGE
(5) NET PRESENT VALUE OF (4) ASSUMING MID-YEAR PAYMENT
(6) CUMULATIVE DISCOUNT FACTOR FOR GIVEN AGE BASED ON (4) AND (5)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - TOTAL
(000's)

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	49,659,895	1.972	97,911,638	630,028	625,204	0.373	3.244	762,498	756,660	100%	762,498	0.779	1.269	1.269
1991	50,856,501	1.910	97,123,143	606,915	595,917	0.385	3.212	749,745	736,159	100%	749,745	0.772	1.193	1.194
1992	52,804,448	1.816	95,902,063	593,016	595,280	0.396	3.181	747,755	750,609	100%	747,755	0.780	1.123	1.124
1993	55,132,894	1.783	98,278,492	554,295	542,195	0.409	3.149	713,412	697,838	100%	713,412	0.726	1.005	1.007
1994	57,739,505	1.742	100,579,286	561,010	575,183	0.421	3.118	737,017	755,635	100%	737,017	0.733	0.972	0.970
1995	60,949,772	1.692	103,140,858	545,712	556,870	0.463	2.941	743,229	758,426	100%	743,229	0.721	0.895	0.909
1996	63,664,000	1.635	104,088,085	538,957	542,951	0.509	2.775	760,967	766,606	100%	760,967	0.731	0.847	0.847
1997	68,077,000	1.563	106,370,937	576,198	584,904	0.559	2.423	780,794	792,592	100%	780,794	0.734	0.846	0.844
1998	71,447,000	1.492	106,610,635	651,947	673,844	0.568	2.117	783,313	809,623	100%	783,313	0.735	0.912	0.909
1999	75,244,663	1.444	108,677,929	709,547	720,370	0.576	1.997	816,512	828,966	100%	816,512	0.751	0.943	0.918
2000	79,122,396	1.393	110,223,863	790,485	810,759	0.585	1.884	871,229	893,575	100%	871,229	0.790	0.999	0.925
2001	80,396,857	1.364	109,675,764	777,290	758,896	0.594	1.777	820,503	801,086	100%	820,503	0.748	0.967	0.945
2002	81,621,352	1.330	108,596,907	828,551	864,249	0.603	1.677	837,672	873,763	100%	837,672	0.771	1.015	0.963
2003	82,433,234	1.295	106,712,867	794,272	780,967	0.612	1.582	769,098	756,215	100%	769,098	0.721	0.964	0.978
2004	84,632,753	1.248	105,596,397	780,355	774,538	0.673	1.492	783,354	777,515	100%	783,354	0.742	0.922	0.909
2005	86,912,307	1.218	105,836,799	758,891	767,983	0.739	1.408	789,765	799,227	100%	789,765	0.746	0.873	0.856
2006	90,822,757	1.176	106,826,594	722,098	699,309	0.812	1.328	779,054	754,467	100%	779,054	0.729	0.795	0.798
2007	93,702,820	1.137	106,579,121	695,774	669,836	0.874	1.253	761,466	733,079	100%	761,466	0.714	0.743	0.760
2008	93,449,349	1.115	104,228,254	710,512	697,175	0.939	1.182	788,796	773,990	100%	788,796	0.757	0.760	0.735
2009	86,530,965	1.117	96,636,885	534,946	509,825	1.010	1.147	619,988	590,874	100%	619,988	0.642	0.618	0.705
2010	86,624,485	1.093	94,656,914	561,936	528,534	1.005	1.114	629,154	591,756	100%	629,154	0.665	0.649	0.714
2011	89,983,985	1.061	95,464,009	553,015	540,312	1.000	1.082	598,141	584,402	100%	598,141	0.627	0.615	0.718
2012	92,683,504	1.030	95,464,009	485,596	482,335	1.000	1.040	505,019	501,629	100%	505,019	0.529	0.524	0.718
2013	95,464,009	1.000	95,464,009			1.000	1.000	0	0					0.718

	5 Year Average excluding 2011-2012	0.701	0.713
	7 Year Average excluding 2011-2012	0.714	0.766
	10 Year Weighted Average excluding 2011-2012	0.725	
	10 Year Weighted Average excluding 2010-2012	0.737	
	5 Year Average excluding 2010-2012	0.718	0.758
	5 Year Average excluding 2012	0.681	0.677
	7 Year Average excluding 2012	0.697	0.722
(14)	2013 Selected Loss Rate:	0.718	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - TOTAL

INTERPOLATED DEVELOPMENT FACTORS @ 06/30/12

ACCIDENT YEAR	AGE @ 6/30/12	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	714	714	726	1.008	1.008	1.008									
1954	702	702	714	1.009	1.008	1.009									
1955	690	690	702	1.010	1.009	1.010									
1956	678	678	690	1.011	1.010	1.011									
1957	666	666	678	1.012	1.011	1.012									
1958	654	654	666	1.014	1.012	1.014									
1959	642	642	654	1.016	1.014	1.016									
1960	630	630	642	1.017	1.016	1.017									
1961	618	618	630	1.020	1.017	1.020									
1962	606	606	618	1.022	1.020	1.022									
1963	594	594	606	1.025	1.022	1.025									
1964	582	582	594	1.027	1.025	1.027									
1965	570	570	582	1.031	1.027	1.031									
1966	558	558	570	1.035	1.031	1.035									
1967	546	546	558	1.039	1.035	1.039									
1968	534	534	546	1.044	1.039	1.044									
1969	522	522	534	1.049	1.044	1.049									
1970	510	510	522	1.055	1.049	1.055									
1971	498	498	510	1.061	1.055	1.061									
1972	486	486	498	1.068	1.061	1.068									
1973	474	474	486	1.075	1.068	1.075									
1974	462	462	474	1.083	1.075	1.083									
1975	450	450	462	1.090	1.083	1.090									
1976	438	438	450	1.099	1.090	1.099									
1977	426	426	438	1.108	1.099	1.108	1.050	1.050	1.050	1.000	1.000	1.000	1.164	1.164	1.164
1978	414	414	426	1.117	1.108	1.117	1.056	1.050	1.056	1.000	1.000	1.000	1.164	1.164	1.164
1979	402	402	414	1.128	1.117	1.128	1.062	1.056	1.062	1.000	1.000	1.000	1.164	1.164	1.164
1980	390	390	402	1.139	1.128	1.139	1.067	1.062	1.067	1.000	1.000	1.000	1.164	1.164	1.164
1981	378	378	390	1.151	1.139	1.151	1.074	1.067	1.074	1.000	1.000	1.000	1.164	1.164	1.164
1982	366	366	378	1.164	1.151	1.164	1.081	1.074	1.081	1.000	1.000	1.000	1.164	1.164	1.164
1983	354	354	366	1.178	1.164	1.178	1.088	1.081	1.088	1.000	1.000	1.000	1.177	1.164	1.177
1984	342	342	354	1.192	1.178	1.192	1.096	1.088	1.096	1.000	1.000	1.000	1.189	1.177	1.189
1985	330	330	342	1.208	1.192	1.208	1.101	1.096	1.101	1.000	1.000	1.000	1.204	1.189	1.204
1986	318	318	330	1.226	1.208	1.226	1.105	1.101	1.105	1.000	1.000	1.000	1.219	1.204	1.219
1987	306	306	318	1.245	1.226	1.245	1.115	1.105	1.115	1.000	1.000	1.000	1.237	1.219	1.237
1988	294	294	306	1.265	1.245	1.265	1.129	1.115	1.129	1.000	1.000	1.000	1.254	1.237	1.254
1989	282	282	294	1.285	1.265	1.285	1.135	1.129	1.135	1.000	1.000	1.000	1.273	1.254	1.273
1990	270	270	282	1.307	1.285	1.307	1.152	1.135	1.152	1.000	1.000	1.000	1.293	1.273	1.293
1991	258	258	270	1.331	1.307	1.331	1.161	1.152	1.161	1.000	1.000	1.000	1.315	1.293	1.315
1992	246	246	258	1.355	1.331	1.355	1.170	1.161	1.170	1.000	1.000	1.000	1.338	1.315	1.338
1993	234	234	246	1.379	1.355	1.379	1.182	1.170	1.182	1.000	1.000	1.000	1.364	1.338	1.364
1994	222	222	234	1.405	1.379	1.405	1.198	1.182	1.198	1.000	1.000	1.000	1.390	1.364	1.390
1995	210	210	222	1.435	1.405	1.435	1.209	1.198	1.209	1.000	1.000	1.000	1.419	1.390	1.419
1996	198	198	210	1.468	1.435	1.468	1.232	1.209	1.232	1.000	1.000	1.000	1.452	1.419	1.452
1997	186	186	198	1.504	1.468	1.504	1.240	1.232	1.240	1.001	1.000	1.001	1.486	1.452	1.486
1998	174	174	186	1.543	1.504	1.543	1.236	1.240	1.236	1.001	1.001	1.001	1.524	1.486	1.524
1999	162	162	174	1.586	1.543	1.586	1.246	1.236	1.246	1.001	1.001	1.001	1.566	1.524	1.566
2000	150	150	162	1.635	1.586	1.635	1.274	1.246	1.274	1.002	1.001	1.002	1.613	1.566	1.613
2001	138	138	150	1.689	1.635	1.689	1.274	1.274	1.274	1.003	1.002	1.003	1.664	1.613	1.664
2002	126	126	138	1.752	1.689	1.752	1.290	1.274	1.290	1.005	1.003	1.005	1.722	1.664	1.722
2003	114	114	126	1.824	1.752	1.824	1.317	1.290	1.317	1.008	1.005	1.008	1.788	1.722	1.788
2004	102	102	114	1.907	1.824	1.907	1.323	1.317	1.323	1.012	1.008	1.012	1.864	1.788	1.864
2005	90	90	102	2.007	1.907	2.007	1.379	1.323	1.379	1.020	1.012	1.020	1.947	1.864	1.947
2006	78	78	90	2.127	2.007	2.127	1.413	1.379	1.413	1.061	1.020	1.061	2.002	1.947	2.002
2007	66	66	78	2.284	2.127	2.284	1.439	1.413	1.439	1.103	1.061	1.103	2.071	2.002	2.071
2008	54	54	66	2.502	2.284	2.502	1.529	1.439	1.529	1.147	1.103	1.147	2.183	2.071	2.183
2009	42	42	54	2.819	2.502	2.819	1.653	1.529	1.653	1.198	1.147	1.198	2.350	2.183	2.350
2010	30	30	42	3.410	2.819	3.410	1.810	1.653	1.810	1.291	1.198	1.291	2.610	2.350	2.610
2011	18	18	30	4.978	3.410	4.978	2.082	1.810	2.082	1.582	1.291	1.582	3.062	2.610	3.062
2012	6	6	18	29.519	4.978	29.519	7.287	2.082	7.287	5.323	1.582	5.323	5.433	3.062	5.433

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

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

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

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-Ult	
1977	8.071	1.714	1.185	1.133	1.122	1.115	1.102	1.094	1.090	1.081	1.073	1.066	1.058	1.035	1.061	1.050	1.040	1.030	1.028	1.027	1.020	1.022	1.019	1.023	1.022	1.022	1.019	1.019	1.016	1.012	1.014	1.013	1.013	1.013	1.011		
1978	8.071	1.714	1.195	1.146	1.125	1.108	1.098	1.093	1.085	1.077	1.069	1.060	1.062	1.063	1.051	1.035	1.029	1.028	1.025	1.020	1.021	1.020	1.021	1.019	1.018	1.021	1.023	1.015	1.011	1.012	1.010	1.011	1.009	1.008			
1979	8.071	1.744	1.225	1.156	1.131	1.115	1.102	1.091	1.082	1.074	1.066	1.067	1.065	1.050	1.039	1.033	1.028	1.027	1.022	1.021	1.020	1.021	1.021	1.021	1.019	1.017	1.015	1.012	1.013	1.012	1.011	1.011	1.009				
1980	8.181	1.772	1.227	1.155	1.126	1.111	1.099	1.088	1.080	1.070	1.070	1.069	1.053	1.042	1.031	1.027	1.025	1.020	1.020	1.018	1.020	1.019	1.019	1.018	1.018	1.014	1.013	1.013	1.012	1.013	1.011	1.010					
1981	8.170	1.764	1.219	1.146	1.118	1.105	1.094	1.082	1.071	1.073	1.073	1.057	1.046	1.035	1.030	1.026	1.020	1.020	1.019	1.020	1.019	1.021	1.020	1.018	1.015	1.015	1.014	1.014	1.013	1.010	1.009						
1982	7.766	1.667	1.212	1.145	1.117	1.101	1.087	1.075	1.076	1.078	1.060	1.044	1.034	1.031	1.028	1.023	1.024	1.020	1.020	1.020	1.020	1.020	1.019	1.017	1.014	1.016	1.014	1.013	1.010	1.011							
1983	8.193	1.764	1.217	1.146	1.114	1.096	1.084	1.085	1.083	1.068	1.050	1.040	1.037	1.030	1.026	1.023	1.023	1.023	1.022	1.022	1.019	1.020	1.016	1.013	1.014	1.012	1.010	1.010	1.009								
1984	8.156	1.767	1.224	1.147	1.115	1.095	1.094	1.096	1.076	1.055	1.040	1.035	1.030	1.025	1.023	1.021	1.023	1.023	1.022	1.022	1.020	1.018	1.014	1.015	1.013	1.013	1.013	1.013									
1985	8.417	1.838	1.243	1.158	1.122	1.118	1.116	1.086	1.066	1.048	1.042	1.037	1.030	1.028	1.027	1.030	1.028	1.026	1.025	1.026	1.019	1.019	1.018	1.016	1.017	1.016	1.015										
1986	8.682	1.903	1.245	1.158	1.140	1.127	1.097	1.072	1.054	1.046	1.037	1.030	1.029	1.029	1.029	1.026	1.026	1.025	1.025	1.022	1.017	1.019	1.016	1.017	1.014	1.014											
1987	8.839	1.943	1.253	1.181	1.155	1.113	1.079	1.056	1.047	1.040	1.031	1.033	1.027	1.030	1.028	1.026	1.024	1.024	1.017	1.017	1.019	1.018	1.015	1.014	1.013												
1988	8.785	1.953	1.296	1.203	1.135	1.088	1.063	1.054	1.044	1.035	1.032	1.031	1.032	1.031	1.029	1.028	1.027	1.022	1.018	1.018	1.017	1.017	1.014	1.013													
1989	9.109	2.110	1.335	1.178	1.108	1.073	1.059	1.048	1.037	1.036	1.032	1.032	1.030	1.030	1.026	1.025	1.022	1.019	1.019	1.018	1.017	1.014	1.014														
1990	10.726	2.289	1.306	1.148	1.091	1.071	1.057	1.043	1.039	1.036	1.038	1.037	1.034	1.030	1.029	1.026	1.021	1.020	1.018	1.018	1.015	1.015															
1991	11.834	1.632	1.210	1.116	1.081	1.060	1.046	1.041	1.036	1.037	1.036	1.034	1.031	1.029	1.024	1.020	1.020	1.018	1.016	1.015	1.014																
1992	11.445	1.549	1.191	1.107	1.073	1.055	1.047	1.041	1.042	1.040	1.036	1.035	1.033	1.030	1.024	1.026	1.022	1.021	1.021	1.016																	
1993	8.565	1.550	1.194	1.106	1.071	1.057	1.047	1.047	1.048	1.042	1.039	1.033	1.028	1.024	1.023	1.023	1.022	1.018	1.015																		
1994	11.159	1.574	1.188	1.106	1.086	1.068	1.061	1.058	1.052	1.047	1.043	1.032	1.028	1.026	1.029	1.024	1.024	1.021																			
1995	9.154	1.474	1.169	1.115	1.084	1.075	1.064	1.058	1.053	1.049	1.036	1.033	1.030	1.028	1.025	1.023	1.020																				
1996	8.503	1.452	1.199	1.115	1.093	1.077	1.070	1.056	1.050	1.041	1.034	1.031	1.030	1.028	1.024	1.021																					
1997	10.598	1.529	1.184	1.127	1.103	1.084	1.069	1.062	1.047	1.038	1.037	1.035	1.033	1.025	1.023																						
1998	8.742	1.467	1.210	1.141	1.107	1.086	1.076	1.058	1.043	1.042	1.040	1.033	1.030	1.028																							
1999	6.876	1.506	1.240	1.151	1.105	1.089	1.063	1.052	1.048	1.042	1.039	1.035	1.032																								
2000	7.277	1.564	1.229	1.137	1.104	1.074	1.057	1.051	1.046	1.043	1.035	1.030																									
2001	7.208	1.508	1.197	1.129	1.090	1.068	1.059	1.051	1.044	1.037	1.031																										
2002	6.980	1.463	1.212	1.122	1.087	1.073	1.061	1.054	1.044	1.035																											
2003	5.484	1.450	1.193	1.114	1.092	1.074	1.060	1.049	1.043																												
2004	5.660	1.419	1.184	1.126	1.094	1.074	1.057	1.047																													
2005	5.835	1.406	1.210	1.135	1.099	1.068	1.056																														
2006	6.059	1.491	1.215	1.127	1.088	1.067																															
2007	5.906	1.462	1.213	1.125	1.090																																
2008	5.878	1.460	1.205	1.123																																	
2009	5.771	1.452	1.203																																		
2010	6.077	1.418																																			
2011	5.896																																				
4 Yr Avg	5.905	1.448	1.209	1.127	1.093	1.071	1.059	1.050	1.044	1.039	1.036	1.033	1.031	1.027	1.025	1.023	1.022	1.020	1.018	1.017	1.016	1.016	1.015	1.015	1.014	1.014	1.013	1.012	1.011	1.011	1.010	1.011	1.011	1.011	1.011		
5 Yr Avg	5.906	1.456	1.209	1.127	1.093	1.071	1.059	1.050	1.045	1.040	1.036	1.033	1.031	1.027	1.025	1.023	1.022	1.020	1.018	1.017	1.016	1.016	1.015	1.015	1.014	1.014	1.013	1.012	1.012	1.012	1.011	1.011	1.011	1.011	1.011		
7 Yr Avg	5.917	1.444	1.203	1.125	1.092	1.071	1.059	1.052	1.045	1.040	1.036	1.033	1.030	1.027	1.025	1.023	1.022	1.020	1.018	1.018	1.017	1.017	1.015	1.015	1.014	1.014	1.013	1.013	1.012	1.012	1.011	1.011	1.011	1.011	1.011		
5 Yr Wtd	5.905	1.458	1.209	1.127	1.093	1.071	1.059	1.051	1.045	1.040	1.036	1.033	1.031	1.027	1.025	1.023	1.022	1.020	1.018	1.017	1.016	1.016	1.015	1.015	1.014	1.014	1.013	1.012	1.012	1.012	1.011	1.011	1.010	1.011	1.011		
10 Yr Wtd	5.937	1.453	1.206	1.129	1.095	1.075	1.062	1.053	1.047	1.041	1.037	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	1.016	1.015	1.013	1.012	1.012	1.011	1.011	1.010	1.011	1.011		
15 Yr Wtd	6.429	1.469	1.205	1.127	1.093	1.073	1.059	1.051	1.045	1.040	1.036	1.033	1.031	1.028	1.026	1.025	1.023	1.021	1.020	1.019	1.018	1.018	1.017	1.016	1.016	1.016	1.015	1.013	1.012	1.012	1.011	1.011	1.010	1.011	1.011		TAIL
Prior	5.950	1.460	1.210	1.127	1.095	1.074	1.061	1.054	1.046	1.042	1.038	1.033	1.030	1.028	1.026	1.024	1.023	1.021	1.019	1.018	1.018	1.018	1.017	1.016	1.016	1.015	1.014	1.014	1.013	1.012	1.011	1.011	1.010	1.009	1.009	1.008	1.103
Selected	5.930	1.460	1.209	1.127	1.095	1.074	1.060	1.052	1.046	1.041	1.037	1.033	1.031	1.028	1.026	1.024	1.023	1.021	1.019	1.018	1.018	1.018	1.017	1.016	1.016	1.016	1.015	1.013	1.012	1.012	1.011	1.011	1.010	1.009	1.009	1.008	
Cumulative	29.519	4.978	3.410	2.819	2.502	2.284	2.127	2.007	1.907	1.824	1.752	1.689	1.635	1.586	1.543	1.504	1.468	1.435	1.405	1.379	1.355	1.331	1.307	1.285	1.265	1.245	1.226	1.208	1.192	1.178	1.164	1.151	1.139	1.128	1.117	1.108	1.099

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

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

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-Ult	
1977																										1.030	1.005	1.017	1.016	1.010	1.017	1.005	1.012	1.008	1.007		
1978																									1.029	1.021	1.021	1.006	1.010	1.010	1.004	1.007	1.003	1.002			
1979																								1.006	1.029	1.015	1.000	0.997	1.012	1.005	1.006	1.006	1.002				
1980																							1.027	1.004	1.024	1.015	0.997	1.005	1.006	1.007	1.012	1.007					
1981																						1.016	1.031	0.999	1.022	1.008	0.996	1.009	1.008	1.004	0.998						
1982																					1.017	1.016	1.027	1.002	1.013	1.012	1.007	1.009	1.003	1.004							
1983																				1.022	1.010	1.011	1.021	0.989	1.012	1.006	1.002	1.001	1.001								
1984																			1.026	1.023	1.017	1.011	1.012	0.992	1.009	1.008	1.001	1.001									
1985																		1.018	1.034	1.025	1.005	1.003	1.023	1.029	1.008	0.996	1.005										
1986																	1.031	1.020	1.027	1.025	0.992	1.001	1.024	1.010	1.004	1.004											
1987																1.008	1.026	1.017	1.020	1.008	1.010	1.017	1.008	1.000	1.000												
1988															1.002	1.009	1.023	1.010	1.014	1.000	1.012	1.011	1.001	1.004													
1989														1.005	0.994	1.000	1.022	1.007	1.016	1.011	1.012	1.000	1.004														
1990													1.037	1.010	0.991	1.010	1.013	1.002	1.004	1.004	1.002	1.004															
1991												0.991	1.039	1.008	0.992	0.999	1.014	1.011	1.003	0.999	1.005																
1992											1.021	0.999	1.031	1.015	0.986	1.011	1.036	1.010	1.000	1.005																	
1993										1.037	1.021	0.992	1.024	0.995	0.988	1.012	1.012	1.008	0.999																		
1994									1.007	1.037	1.020	0.990	1.023	0.996	1.018	1.018	1.017	0.997																			
1995								1.038	1.016	1.037	1.009	0.981	1.027	1.020	1.018	1.001	0.998																				
1996							0.995	1.051	0.994	1.030	1.001	0.983	1.026	1.019	0.997	0.997																					
1997						1.013	1.012	1.056	0.993	1.016	1.000	1.022	1.021	0.998	0.988																						
1998					1.042	1.035	1.006	1.070	0.979	1.021	1.039	1.011	0.993	1.008																							
1999				1.058	1.064	1.016	1.001	1.047	0.989	1.023	1.012	1.013	1.015																								
2000			1.029	1.066	1.031	1.017	0.989	1.050	1.022	1.021	1.008	1.003																									
2001		1.242	1.043	1.032	1.042	1.023	0.991	1.033	1.016	1.004	0.998																										
2002	4.255	1.218	1.009	1.065	1.049	1.012	1.043	1.062	1.018	1.002																											
2003	3.687	1.110	1.052	1.066	1.049	1.012	1.034	1.020	1.006																												
2004	3.422	1.170	1.052	1.081	1.066	1.033	1.038	1.002																													
2005	3.632	1.130	1.084	1.081	1.111	1.013	1.019																														
2006	3.650	1.178	1.085	1.081	1.062	1.008																															
2007	3.486	1.135	1.136	1.072	1.028																																
2008	3.569	1.166	1.092	1.090																																	
2009	3.216	1.103	1.072																																		
2010	3.129	1.128																																			
2011	3.875																																				
3 Yr Avg	3.406	1.133	1.100	1.081	1.067	1.018	1.030	1.028	1.013	1.009	1.006	1.009	1.010	1.008	1.001	1.006	1.009	1.005	1.001	1.002	1.006	1.005	1.004	1.005	1.004	1.002	1.003	1.004	1.004	1.005	1.005	1.005	1.006	1.005	1.007		
5 Yr Avg	3.455	1.142	1.094	1.081	1.063	1.016	1.025	1.033	1.010	1.014	1.012	1.006	1.016	1.008	1.002	1.008	1.016	1.006	1.004	1.004	1.008	1.007	1.012	1.007	1.007	1.005	1.002	1.005	1.006	1.006	1.007	1.006	1.006	1.005	1.007		
7 Yr Avg	3.508	1.144	1.082	1.077	1.058	1.017	1.016	1.040	1.003	1.017	1.010	1.001	1.018	1.007	0.998	1.007	1.016	1.006	1.008	1.007	1.005	1.007	1.013	1.004	1.010	1.007	1.001	1.004	1.008	1.007	1.007	1.006	1.006	1.005	1.007		
3 Yr Wtd	3.376	1.135	1.102	1.081	1.068	1.018	1.030	1.028	1.013	1.009	1.006	1.009	1.009	1.008	1.001	1.006	1.009	1.005	1.001	1.002	1.006	1.005	1.004	1.005	1.004	1.002	1.003	1.004	1.004	1.005	1.005	1.007	1.005	1.005	1.007		
7 Yr Wtd	3.506	1.147	1.080	1.076	1.058	1.017	1.016	1.040	1.005	1.016	1.010	1.002	1.018	1.007	0.998	1.007	1.016	1.007	1.008	1.007	1.006	1.007	1.012	1.005	1.008	1.006	1.002	1.004	1.007	1.006	1.007	1.006	1.005	1.005	1.007		
10 Yr Wtd	3.598	1.162	1.061	1.068	1.054	1.018	1.013	1.042	1.005	1.021	1.013	0.999	1.023	1.007	0.997	1.007	1.019	1.009	1.013	1.011	1.007	1.008	1.015	1.005	1.013	1.009	1.004	1.005	1.007	1.006	1.007	1.006	1.005	1.005	1.007		TAIL
Prior	3.454	1.142	1.069	1.068	1.058	1.018	1.015	1.048	1.003	1.021	1.013	1.000	1.020	1.007	0.998	1.007	1.020	1.009	1.011	1.009	1.007	1.007	1.015	1.005	1.012	1.007	1.003	1.006	1.009	1.007	1.009	1.006	1.007	1.008			1.040
Selected	3.500	1.150	1.095	1.081	1.063	1.018	1.025	1.042	1.005	1.021	1.013	0.999	1.023	1.007	0.997	1.007	1.019	1.009	1.013	1.011	1.007	1.008	1.015	1.005	1.013	1.009	1.004	1.005	1.007	1.006	1.007	1.006	1.005	1.005	1.007		
Cumulative	7.287	2.082	1.810	1.653	1.529	1.439	1.413	1.379	1.323	1.317	1.290	1.274	1.274	1.246	1.236	1.240	1.232	1.209	1.198	1.182	1.170	1.161	1.152	1.135	1.129	1.115	1.105	1.101	1.096	1.088	1.081	1.074	1.067	1.062	1.056	1.050	1.050

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																										17,439	19,180	16,990	16,947	17,158	16,989	17,872	16,448	16,420	15,569	14,761	14,761
1978																									14,871	17,315	17,700	17,766	15,874	15,781	15,526	14,275	13,374	12,062	10,599		10,599
1979																								28,457	25,297	28,310	28,097	24,546	20,972	20,993	19,430	18,223	17,217	15,284			15,284
1980																							23,981	26,251	23,234	25,157	25,641	22,048	20,382	19,077	17,834	18,119	17,597				17,597
1981																						25,690	24,872	28,098	23,761	25,966	24,430	20,341	19,372	18,302	16,879	14,362					14,362
1982																					28,139	27,993	27,552	29,969	26,594	26,776	26,084	24,646	23,845	22,013	20,346						20,346
1983																				32,036	32,784	31,132	29,264	31,185	25,131	24,944	23,786	21,813	19,513	17,263							17,263
1984																			37,526	39,501	40,732	40,550	39,263	39,197	32,237	31,289	30,013	26,174	22,734								22,734
1985																		58,555	56,776	61,785	63,168	58,398	52,917	55,856	62,132	59,205	51,066	47,244									47,244
1986																	58,120	61,537	61,174	63,718	66,247	56,989	50,569	54,644	52,677	48,951	44,881										44,881
1987																67,302	61,490	63,654	62,222	64,505	62,000	59,257	60,013	57,794	52,454	47,228											47,228
1988															99,584	89,098	82,098	82,634	78,450	77,800	69,717	68,145	66,256	60,154	55,927												55,927
1989														115,020	105,862	91,839	81,238	83,226	78,503	78,523	76,214	74,688	68,114	63,678													63,678
1990													117,008	122,223	115,416	98,674	93,025	90,656	83,270	77,383	71,347	65,457	60,744														60,744
1991												116,252	99,592	106,660	99,660	85,957	77,401	75,988	73,768	68,096	60,961	57,112															57,112
1992											117,674	114,978	102,147	104,821	100,970	84,863	79,710	88,250	84,640	75,893	71,092																71,092
1993										112,104	114,690	111,097	96,557	97,523	86,601	72,674	69,612	66,670	63,026	56,699																	56,699
1994									135,389	123,312	124,714	120,118	104,823	105,482	94,394	92,316	91,631	90,669	81,028																		81,028
1995								130,248	129,863	121,509	122,500	115,320	96,535	97,809	97,192	96,160	88,583	80,306																			80,306
1996							150,536	130,928	136,277	119,627	119,682	109,585	92,381	93,343	92,039	82,082	73,474																				73,474
1997						172,280	156,950	143,580	150,108	132,910	127,964	115,840	114,129	112,318	102,351	88,386																					88,386
1998					196,602	188,539	181,094	161,199	176,469	150,898	146,479	152,115	145,238	129,655	122,368																						122,368
1999				220,359	210,998	213,057	194,229	174,113	180,583	156,668	152,820	143,624	136,234	130,849																							130,849
2000			278,222	240,954	237,192	221,870	205,811	177,890	186,405	180,904	175,263	164,792	152,730																								152,730
2001		245,438	263,297	238,354	218,614	212,546	201,877	174,719	173,187	164,644	150,856	135,719																									135,719
2002	76,300	258,876	273,812	226,045	223,839	222,175	202,353	204,105	219,797	212,112	197,062																										197,062
2003	84,490	257,059	228,906	206,852	206,730	202,786	183,488	179,940	171,805	157,534																											157,534
2004	83,017	218,290	214,033	193,855	196,904	201,066	193,667	193,567	176,207																												176,207
2005	73,881	208,678	192,090	180,369	180,517	204,115	188,672	178,821																													178,821
2006	68,007	191,343	180,708	168,307	170,164	173,042	155,346																														155,346
2007	70,303	187,638	167,245	174,286	173,716	160,991																															160,991
2008	67,574	184,719	173,194	165,505	171,806																																171,806
2009	62,219	151,950	129,798	118,614																																	118,614
2010	63,565	142,485	127,134																																		127,134
2011	48,136	148,431																																			148,431
2012	49,743																																				49,743
																																					3,144,099

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

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

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	ON-LEVEL PAYROLL
1977	0.33%	2.63%	4.50%	5.34%	6.04%	6.78%	7.56%	8.34%	9.12%	9.94%	10.75%	11.53%	12.29%	13.01%	13.46%	14.29%	15.01%	15.61%	16.08%	16.52%	16.96%	17.31%	17.68%	18.01%	18.43%	18.83%	19.25%	19.61%	19.98%	20.31%	20.56%	0.21%	0.21%	0.21%	0.22%	0.22%	88,490,090
1978	0.38%	3.08%	5.28%	6.31%	7.23%	8.14%	9.01%	9.89%	10.81%	11.73%	12.63%	13.50%	14.31%	15.20%	16.16%	16.99%	17.60%	18.11%	18.61%	19.08%	19.47%	19.87%	20.26%	20.70%	21.10%	21.49%	21.93%	22.43%	22.77%	23.03%	23.30%	0.24%	0.24%	0.24%	0.24%		91,119,089
1979	0.43%	3.48%	6.08%	7.45%	8.61%	9.73%	10.86%	11.96%	13.05%	14.12%	15.17%	16.18%	17.26%	18.38%	19.30%	20.06%	20.72%	21.30%	21.87%	22.36%	22.83%	23.29%	23.79%	24.28%	24.79%	25.27%	25.71%	26.10%	26.41%	26.76%	27.09%	0.27%	0.28%	0.28%			90,690,465
1980	0.46%	3.75%	6.64%	8.16%	9.42%	10.61%	11.78%	12.95%	14.09%	15.22%	16.28%	17.42%	18.63%	19.62%	20.44%	21.08%	21.65%	22.19%	22.64%	23.10%	23.52%	23.99%	24.44%	24.90%	25.35%	25.79%	26.17%	26.50%	26.84%	27.16%	27.50%	0.28%	0.28%				87,100,472
1981	0.52%	4.28%	7.55%	9.21%	10.55%	11.79%	13.03%	14.25%	15.41%	16.51%	17.71%	19.00%	20.08%	20.99%	21.72%	22.38%	22.95%	23.42%	23.89%	24.35%	24.84%	25.31%	25.86%	26.36%	26.84%	27.24%	27.66%	28.03%	28.43%	28.79%	29.09%	0.29%					83,462,136
1982	0.66%	5.15%	8.58%	10.40%	11.91%	13.30%	14.64%	15.92%	17.12%	18.42%	19.86%	21.05%	21.97%	22.72%	23.43%	24.08%	24.64%	25.23%	25.72%	26.23%	26.76%	27.30%	27.84%	28.38%	28.87%	29.26%	29.73%	30.14%	30.53%	30.85%	31.18%						79,135,492
1983	0.68%	5.56%	9.81%	11.95%	13.69%	15.25%	16.72%	18.13%	19.66%	21.30%	22.75%	23.87%	24.83%	25.74%	26.52%	27.20%	27.83%	28.47%	29.13%	29.77%	30.42%	30.99%	31.60%	32.10%	32.51%	32.95%	33.33%	33.67%	34.01%	34.33%							77,162,033
1984	0.82%	6.67%	11.79%	14.43%	16.55%	18.45%	20.21%	22.12%	24.23%	26.08%	27.51%	28.63%	29.62%	30.51%	31.28%	31.98%	32.65%	33.41%	34.19%	34.93%	35.70%	36.41%	37.05%	37.55%	38.11%	38.62%	39.10%	39.61%	40.11%								79,569,925
1985	0.85%	7.18%	13.20%	16.41%	19.00%	21.31%	23.83%	26.60%	28.89%	30.80%	32.29%	33.65%	34.88%	35.94%	36.96%	37.95%	39.07%	40.17%	41.23%	42.25%	43.34%	44.17%	44.99%	45.82%	46.58%	47.39%	48.15%	48.88%									82,906,581
1986	0.80%	6.91%	13.15%	16.36%	18.95%	21.60%	24.35%	26.70%	28.62%	30.16%	31.55%	32.73%	33.71%	34.68%	35.70%	36.71%	37.68%	38.68%	39.63%	40.62%	41.51%	42.20%	42.99%	43.69%	44.43%	45.06%	45.71%										86,749,768
1987	0.82%	7.25%	14.09%	17.65%	20.85%	24.08%	26.79%	28.90%	30.52%	31.95%	33.23%	34.27%	35.40%	36.35%	37.43%	38.46%	39.48%	40.43%	41.38%	42.10%	42.80%	43.60%	44.39%	45.06%	45.68%	46.27%											90,001,532
1988	0.92%	8.10%	15.82%	20.50%	24.67%	27.99%	30.46%	32.38%	34.15%	35.64%	36.87%	38.06%	39.22%	40.47%	41.73%	42.95%	44.17%	45.34%	46.33%	47.17%	48.03%	48.84%	49.66%	50.37%	51.02%												92,596,563
1989	0.88%	8.02%	16.93%	22.59%	26.62%	29.48%	31.63%	33.49%	35.11%	36.42%	37.75%	38.94%	40.17%	41.39%	42.63%	43.74%	44.84%	45.83%	46.72%	47.60%	48.44%	49.25%	49.94%	50.63%													96,481,507
1990	0.72%	7.68%	17.59%	22.98%	26.37%	28.76%	30.81%	32.57%	33.98%	35.31%	36.58%	37.96%	39.36%	40.71%	41.95%	43.15%	44.28%	45.23%	46.12%	46.96%	47.79%	48.52%	49.23%														97,911,638
1991	1.04%	12.36%	20.18%	24.42%	27.25%	29.45%	31.22%	32.65%	33.98%	35.19%	36.48%	37.80%	39.09%	40.29%	41.44%	42.42%	43.26%	44.13%	44.92%	45.65%	46.32%	46.96%															97,123,143
1992	1.13%	12.89%	19.96%	23.77%	26.31%	28.24%	29.79%	31.20%	32.47%	33.84%	35.19%	36.46%	37.73%	38.97%	40.13%	41.10%	42.17%	43.10%	44.01%	44.91%	45.65%																95,902,063
1993	1.38%	11.81%	18.31%	21.85%	24.18%	25.89%	27.38%	28.65%	29.99%	31.42%	32.73%	34.01%	35.13%	36.13%	37.01%	37.87%	38.72%	39.57%	40.29%	40.90%																	98,278,492
1994	0.96%	10.69%	16.83%	19.99%	22.11%	24.01%	25.64%	27.21%	28.80%	30.30%	31.73%	33.08%	34.14%	35.10%	36.03%	37.05%	37.96%	38.86%	39.70%																		100,579,286
1995	1.19%	10.92%	16.10%	18.82%	20.99%	22.74%	24.46%	26.02%	27.53%	29.00%	30.42%	31.52%	32.54%	33.53%	34.47%	35.34%	36.14%	36.87%																			103,140,858
1996	1.25%	10.61%	15.40%	18.46%	20.59%	22.50%	24.22%	25.92%	27.36%	28.73%	29.92%	30.92%	31.87%	32.84%	33.75%	34.56%	35.28%																				104,088,085
1997	0.97%	10.30%	15.76%	18.65%	21.03%	23.18%	25.13%	26.86%	28.52%	29.86%	30.99%	32.15%	33.26%	34.37%	35.23%	36.03%																					106,370,937
1998	1.32%	11.57%	16.98%	20.54%	23.44%	25.94%	28.17%	30.30%	32.05%	33.43%	34.85%	36.23%	37.44%	38.56%	39.64%																						106,610,635
1999	1.71%	11.73%	17.67%	21.92%	25.23%	27.88%	30.36%	32.28%	33.97%	35.61%	37.10%	38.55%	39.90%	41.17%																							108,677,929
2000	1.80%	13.11%	20.50%	25.21%	28.66%	31.63%	33.95%	35.88%	37.72%	39.44%	41.15%	42.58%	43.86%																								110,223,863
2001	1.97%	14.22%	21.44%	25.67%	28.99%	31.59%	33.75%	35.75%	37.58%	39.22%	40.68%	41.95%																									109,675,764
2002	2.22%	15.51%	22.69%	27.51%	30.87%	33.57%	36.02%	38.22%	40.29%	42.06%	43.55%																										108,596,907
2003	2.84%	15.57%	22.59%	26.94%	30.01%	32.78%	35.21%	37.31%	39.13%	40.82%																											106,712,867
2004	2.78%	15.74%	22.35%	26.47%	29.80%	32.60%	35.00%	37.01%	38.74%																												105,596,397
2005	2.56%	14.93%	20.99%	25.40%	28.83%	31.69%	33.83%	35.73%																													105,836,799
2006	2.21%	13.40%	19.98%	24.28%	27.36%	29.77%	31.78%																														106,826,594
2007	2.23%	13.14%	19.22%	23.31%	26.21%	28.58%																															106,579,121
2008	2.35%	13.79%	20.13%	24.26%	27.25%																																104,228,254
2009	1.95%	11.25%	16.33%	19.64%																																	96,636,885
2010	2.02%	12.28%	17.41%																																		94,656,914
2011	1.97%	11.64%																																			95,464,009
2012	1.77%																																				92,683,504

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	ON-LEVEL PAYROLL
1977																										20.80%	21.42%	21.53%	21.89%	22.25%	22.48%	0.23%	0.23%	0.23%	0.23%	0.24%	88,490,090
1978																									22.73%	23.39%	23.87%	24.38%	24.51%	24.76%	25.00%	0.25%	0.25%	0.25%	0.25%		91,119,089
1979																								27.42%	27.57%	28.39%	28.80%	28.81%	28.72%	29.08%	29.23%	0.29%	0.30%	0.30%			90,690,465
1980																							27.19%	27.92%	28.02%	28.68%	29.11%	29.03%	29.18%	29.35%	29.55%	0.30%	0.30%				87,100,472
1981																						28.39%	28.84%	29.73%	29.69%	30.35%	30.59%	30.47%	30.75%	30.98%	31.11%	0.31%					83,462,136
1982																					30.32%	30.84%	31.32%	32.16%	32.23%	32.65%	33.03%	33.25%	33.54%	33.63%	33.75%						79,135,492
1983																				33.92%	34.67%	35.02%	35.39%	36.15%	35.76%	36.19%	36.42%	36.50%	36.54%	36.57%							77,162,033
1984																			38.90%	39.90%	40.82%	41.51%	41.98%	42.48%	42.16%	42.55%	42.88%	42.90%	42.97%								79,569,925
1985																		47.23%	48.08%	49.70%	50.96%	51.21%	51.38%	52.56%	54.07%	54.53%	54.31%	54.58%									82,906,581
1986																	44.38%	45.77%	46.69%	47.96%	49.15%	48.77%	48.82%	49.99%	50.50%	50.70%	50.88%										86,749,768
1987																45.94%	46.31%	47.50%	48.30%	49.27%	49.68%	50.19%	51.06%	51.48%	51.51%	51.52%											90,001,532
1988															52.48%	52.57%	53.04%	54.27%	54.80%	55.57%	55.56%	56.20%	56.82%	56.86%	57.06%												92,596,563
1989														53.31%	53.60%	53.26%	53.26%	54.46%	54.86%	55.74%	56.34%	56.99%	57.00%	57.23%													96,481,507
1990													51.31%	53.20%	53.74%	53.23%	53.78%	54.49%	54.63%	54.87%	55.08%	55.20%	55.43%														97,911,638
1991												49.77%	49.34%	51.27%	51.70%	51.27%	51.23%	51.96%	52.52%	52.66%	52.60%	52.84%															97,123,143
1992											47.46%	48.45%	48.38%	49.90%	50.66%	49.95%	50.49%	52.30%	52.83%	52.83%	53.06%																95,902,063
1993										42.83%	44.40%	45.32%	44.96%	46.06%	45.82%	45.26%	45.81%	46.36%	46.71%	46.67%																	98,278,492
1994									42.26%	42.56%	44.13%	45.02%	44.56%	45.59%	45.41%	46.23%	47.07%	47.88%	47.75%																		100,579,286
1995								38.64%	40.12%	40.78%	42.30%	42.70%	41.90%	43.02%	43.89%	44.67%	44.73%	44.66%																			103,140,858
1996							38.69%	38.50%	40.45%	40.23%	41.41%	41.45%	40.75%	41.80%	42.59%	42.45%	42.34%																				104,088,085
1997						39.38%	39.88%	40.36%	42.63%	42.35%	43.02%	43.04%	43.99%	44.93%	44.85%	44.34%																					106,370,937
1998					41.88%	43.63%	45.15%	45.42%	48.60%	47.59%	48.59%	50.50%	51.07%	50.72%	51.12%																						106,610,635
1999				42.19%	44.65%	47.49%	48.23%	48.31%	50.59%	50.03%	51.16%	51.76%	52.43%	53.21%																							108,677,929
2000			45.74%	47.07%	50.18%	51.76%	52.62%	52.02%	54.63%	55.86%	57.05%	57.53%	57.72%																								110,223,863
2001		36.60%	45.44%	47.40%	48.93%	50.97%	52.15%	51.68%	53.37%	54.23%	54.43%	54.33%																									109,675,764
2002	9.25%	39.34%	47.90%	48.32%	51.49%	54.03%	54.65%	57.01%	60.53%	61.60%	61.70%																										108,596,907
2003	10.76%	39.66%	44.04%	46.32%	49.38%	51.78%	52.40%	54.17%	55.23%	55.58%																											106,712,867
2004	10.64%	36.42%	42.62%	44.82%	48.45%	51.64%	53.34%	55.34%	55.43%																												105,596,397
2005	9.54%	34.65%	39.14%	42.44%	45.89%	50.98%	51.66%	52.63%																													105,836,799
2006	8.58%	31.31%	36.89%	40.03%	43.29%	45.97%	46.32%																														106,826,594
2007	8.82%	30.75%	34.91%	39.66%	42.51%	43.68%																															106,579,121
2008	8.83%	31.51%	36.75%	40.14%	43.73%																																104,228,254
2009	8.39%	26.97%	29.76%	31.91%																																	96,636,885
2010	8.74%	27.34%	30.84%																																		94,656,914
2011	7.02%	27.19%																																			95,464,009
2012	7.14%																																				92,683,504

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	15,015	31,875	32,328	32,530	32,676	32,774	32,831	32,853	32,861	32,871	32,877	32,882	32,885	32,896	32,900	32,905	32,908	32,910	32,910	32,914	32,915	32,915	32,924	32,924	32,924	32,924	32,924	32,924	32,924	32,924	32,925						32,925
1983	14,583	33,191	33,700	33,954	34,102	34,196	34,232	34,252	34,261	34,270	34,272	34,277	34,282	34,289	34,294	34,295	34,297	34,297	34,298	34,299	34,299	34,314	34,316	34,316	34,316	34,316	34,316	34,316	34,316	34,316							34,316
1984	18,261	39,791	40,423	40,707	40,895	41,004	41,052	41,075	41,090	41,103	41,113	41,125	41,137	41,148	41,154	41,155	41,157	41,157	41,159	41,160	41,176	41,177	41,177	41,178	41,178	41,178	41,180	41,180	41,180								41,180
1985	19,706	43,143	43,827	44,155	44,360	44,485	44,570	44,615	44,638	44,649	44,670	44,697	44,715	44,721	44,730	44,731	44,734	44,736	44,736	44,760	44,761	44,761	44,762	44,763	44,764	44,766	44,766	44,767									44,767
1986	20,151	43,975	44,706	45,036	45,263	45,381	45,470	45,509	45,531	45,555	45,573	45,596	45,606	45,611	45,613	45,617	45,619	45,622	45,641	45,642	45,643	45,643	45,643	45,644	45,645	45,646	45,649										45,649
1987	20,660	46,392	47,119	47,518	47,766	47,911	48,025	48,080	48,129	48,179	48,220	48,243	48,250	48,257	48,258	48,259	48,263	48,285	48,290	48,291	48,292	48,292	48,293	48,293	48,293	48,293											48,293
1988	22,819	49,250	50,057	50,476	50,760	50,959	51,085	51,196	51,279	51,328	51,362	51,381	51,391	51,394	51,396	51,399	51,434	51,440	51,443	51,444	51,444	51,444	51,447	51,447	51,448												51,448
1989	23,231	50,637	51,544	51,969	52,300	52,536	52,780	52,967	53,073	53,127	53,153	53,182	53,204	53,213	53,213	53,255	53,256	53,256	53,259	53,259	53,260	53,267	53,269	53,270													53,270
1990	23,545	50,329	51,160	51,604	51,935	52,232	52,532	52,721	52,798	52,842	52,877	52,900	52,920	52,926	52,979	52,989	52,993	52,994	52,995	52,996	53,006	53,008	53,010														53,010
1991	21,990	46,174	47,056	47,511	47,834	48,159	48,498	48,651	48,700	48,737	48,767	48,791	48,803	48,894	48,901	48,903	48,907	48,908	48,911	48,919	48,922	48,922															48,922
1992	20,406	44,583	45,397	45,852	46,320	46,664	46,998	47,169	47,213	47,249	47,268	47,284	47,389	47,397	47,399	47,406	47,408	47,412	47,418	47,418	47,420																47,420
1993	8,254	32,015	37,073	41,036	43,170	44,616	45,679	46,380	46,616	46,709	46,812	46,857	46,881	46,901	46,914	46,922	46,933	46,934	46,936	46,936																	46,936
1994	6,654	30,647	35,954	39,935	41,925	43,301	44,509	45,242	45,585	45,825	45,927	45,999	46,085	46,112	46,139	46,160	46,172	46,175	46,180																		46,180
1995	6,999	29,292	34,354	37,257	39,161	40,437	41,491	42,208	42,554	42,705	42,804	42,919	42,984	43,022	43,048	43,061	43,063	43,068																			43,068
1996	7,162	27,081	31,447	34,498	36,272	37,433	38,372	39,116	39,385	39,537	39,635	39,716	39,790	39,836	39,854	39,863	39,874																				39,874
1997	6,572	24,212	28,750	31,718	33,366	34,549	35,563	36,229	36,552	36,747	36,895	36,985	37,048	37,071	37,078	37,087																					37,087
1998	6,812	23,999	28,752	31,475	33,092	34,312	35,190	35,842	36,131	36,312	36,468	36,577	36,606	36,613	36,624																						36,624
1999	7,374	24,731	29,500	32,297	34,103	35,298	36,250	37,093	37,431	37,642	37,806	37,880	37,905	37,920																							37,920
2000	7,588	24,492	29,972	32,856	34,471	35,687	36,839	37,719	38,115	38,316	38,405	38,459	38,485																								38,485
2001	6,539	22,040	27,138	29,497	30,935	32,123	33,565	34,534	34,848	34,984	35,032	35,078																									35,078
2002	6,085	21,347	26,220	28,698	30,523	31,865	33,440	35,013	35,259	35,330	35,377																										35,377
2003	6,451	20,335	25,171	27,765	29,316	30,625	32,471	33,816	33,993	34,063																											34,063
2004	5,967	19,147	24,046	26,519	27,858	29,021	30,264	31,514	31,793																												31,793
2005	5,283	17,676	22,547	24,570	25,805	26,890	27,786	28,948																													28,948
2006	4,584	15,744	20,155	21,941	22,916	23,588	24,392																														24,392
2007	4,646	15,793	19,734	21,138	21,881	22,679																															22,679
2008	4,348	14,729	17,761	18,923	19,578																																19,578
2009	3,474	11,211	13,565	14,522																																	14,522
2010	3,314	11,422	13,838																																		13,838
2011	3,316	11,037																																			11,037
2012	2,969																																				2,969
																																					1,101,648

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-Ult	
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	2.123	1.014	1.006	1.004	1.003	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
1983	2.276	1.015	1.008	1.004	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
1984	2.179	1.016	1.007	1.005	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
1985	2.189	1.016	1.007	1.005	1.003	1.002	1.001	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
1986	2.182	1.017	1.007	1.005	1.003	1.002	1.001	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
1987	2.245	1.016	1.008	1.005	1.003	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
1988	2.158	1.016	1.008	1.006	1.004	1.002	1.002	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
1989	2.180	1.018	1.008	1.006	1.005	1.005	1.004	1.002	1.001	1.000	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000														
1990	2.138	1.017	1.009	1.006	1.006	1.006	1.004	1.001	1.001	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000															
1991	2.100	1.019	1.010	1.007	1.007	1.007	1.003	1.001	1.001	1.001	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																
1992	2.185	1.018	1.010	1.010	1.007	1.007	1.004	1.001	1.001	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																	
1993	3.879	1.158	1.107	1.052	1.033	1.024	1.015	1.005	1.002	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000																		
1994	4.606	1.173	1.111	1.050	1.033	1.028	1.016	1.008	1.005	1.002	1.002	1.002	1.001	1.001	1.000	1.000	1.000	1.000																			
1995	4.185	1.173	1.085	1.051	1.033	1.026	1.017	1.008	1.004	1.002	1.003	1.002	1.001	1.001	1.000	1.000	1.000																				
1996	3.781	1.161	1.097	1.051	1.032	1.025	1.019	1.007	1.004	1.002	1.002	1.002	1.001	1.000	1.000	1.000																					
1997	3.684	1.187	1.103	1.052	1.035	1.029	1.019	1.009	1.005	1.004	1.002	1.002	1.001	1.000	1.000																						
1998	3.523	1.198	1.095	1.051	1.037	1.026	1.019	1.008	1.005	1.004	1.003	1.001	1.000	1.000																							
1999	3.354	1.193	1.095	1.056	1.035	1.027	1.023	1.009	1.006	1.004	1.002	1.001	1.000																								
2000	3.228	1.224	1.096	1.049	1.035	1.032	1.024	1.010	1.005	1.002	1.001	1.001																									
2001	3.371	1.231	1.087	1.049	1.038	1.045	1.029	1.009	1.004	1.001	1.001																										
2002	3.508	1.228	1.095	1.064	1.044	1.049	1.047	1.007	1.002	1.001																											
2003	3.152	1.238	1.103	1.056	1.045	1.060	1.041	1.005	1.002																												
2004	3.209	1.256	1.103	1.050	1.042	1.043	1.041	1.009																													
2005	3.346	1.276	1.090	1.050	1.042	1.033	1.042																														
2006	3.435	1.280	1.089	1.044	1.029	1.034																															
2007	3.399	1.250	1.071	1.035	1.036																																
2008	3.388	1.206	1.065	1.035																																	
2009	3.227	1.210	1.071																																		
2010	3.447	1.212																																			
2011	3.328																																				
3 Yr Avg	3.334	1.209	1.069	1.038	1.036	1.037	1.042	1.007	1.003	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
5 Yr Avg	3.358	1.231	1.077	1.043	1.039	1.044	1.040	1.008	1.004	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
7 Yr Avg	3.367	1.241	1.084	1.048	1.040	1.042	1.035	1.008	1.004	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
3 Yr Wtd	3.332	1.209	1.069	1.038	1.036	1.037	1.042	1.007	1.003	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
5 Yr Wtd	3.361	1.234	1.078	1.044	1.039	1.045	1.040	1.008	1.004	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
10 Yr Wtd	3.338	1.240	1.089	1.050	1.038	1.038	1.030	1.008	1.004	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							TAIL
PRIOR	3.365	1.225	1.078	1.044	1.040	1.040	1.039	1.008	1.004	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	3.365	1.225	1.078	1.044	1.040	1.040	1.040	1.008	1.004	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Cumulative	5.323	1.582	1.291	1.198	1.147	1.103	1.061	1.020	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

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

CUMULATIVE PAID LOSS PER REPORTED CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	349	1,278	2,100	2,530	2,885	3,212	3,530	3,834	4,122	4,435	4,780	5,066	5,287	5,466	5,636	5,791	5,925	6,066	6,185	6,307	6,434	6,564	6,692	6,821	6,939	7,034	7,146	7,243	7,338	7,415	7,495						7,495
1983	359	1,293	2,247	2,715	3,098	3,441	3,768	4,084	4,428	4,795	5,122	5,374	5,589	5,793	5,966	6,120	6,262	6,406	6,553	6,696	6,845	6,968	7,106	7,219	7,309	7,410	7,495	7,571	7,647	7,719							7,719
1984	356	1,334	2,320	2,820	3,220	3,580	3,917	4,285	4,693	5,049	5,325	5,538	5,728	5,901	6,047	6,183	6,313	6,460	6,609	6,753	6,898	7,036	7,159	7,256	7,363	7,462	7,556	7,654	7,750								7,750
1985	359	1,380	2,497	3,081	3,551	3,972	4,434	4,943	5,367	5,719	5,993	6,241	6,467	6,663	6,850	7,034	7,241	7,445	7,640	7,826	8,027	8,181	8,334	8,487	8,627	8,777	8,917	9,053									9,053
1986	343	1,363	2,551	3,151	3,633	4,129	4,645	5,089	5,454	5,743	6,006	6,227	6,411	6,596	6,789	6,982	7,166	7,354	7,533	7,720	7,890	8,021	8,171	8,304	8,443	8,563	8,686										8,686
1987	357	1,407	2,691	3,343	3,929	4,523	5,020	5,409	5,707	5,969	6,202	6,394	6,602	6,779	6,980	7,172	7,361	7,536	7,713	7,846	7,976	8,126	8,273	8,398	8,513	8,623											8,623
1988	374	1,523	2,926	3,761	4,500	5,087	5,521	5,857	6,166	6,429	6,647	6,859	7,067	7,292	7,517	7,738	7,952	8,162	8,340	8,490	8,645	8,791	8,938	9,065	9,183												9,183
1989	366	1,528	3,168	4,194	4,910	5,415	5,781	6,100	6,382	6,614	6,852	7,065	7,285	7,505	7,729	7,924	8,124	8,304	8,463	8,623	8,775	8,921	9,045	9,171													9,171
1990	298	1,495	3,366	4,359	4,971	5,391	5,743	6,048	6,301	6,543	6,774	7,025	7,282	7,532	7,753	7,974	8,182	8,357	8,521	8,677	8,828	8,962	9,093														9,093
1991	461	2,601	4,165	4,992	5,533	5,939	6,252	6,519	6,777	7,013	7,265	7,525	7,779	8,003	8,231	8,424	8,592	8,764	8,920	9,063	9,196	9,324															9,324
1992	529	2,772	4,216	4,972	5,447	5,803	6,080	6,344	6,596	6,868	7,140	7,395	7,636	7,884	8,119	8,315	8,531	8,718	8,900	9,083	9,233																9,233
1993	1,642	3,626	4,853	5,234	5,504	5,703	5,890	6,071	6,322	6,611	6,871	7,134	7,365	7,571	7,753	7,932	8,109	8,286	8,437	8,565																	8,565
1994	1,448	3,509	4,708	5,036	5,304	5,577	5,794	6,050	6,355	6,650	6,948	7,232	7,451	7,657	7,853	8,074	8,269	8,466	8,646																		8,646
1995	1,758	3,846	4,835	5,211	5,528	5,801	6,079	6,357	6,673	7,005	7,331	7,574	7,809	8,039	8,259	8,465	8,656	8,831																			8,831
1996	1,813	4,078	5,098	5,570	5,908	6,256	6,571	6,896	7,231	7,565	7,856	8,104	8,338	8,580	8,815	9,024	9,209																				9,209
1997	1,573	4,527	5,829	6,255	6,703	7,138	7,516	7,886	8,300	8,643	8,935	9,247	9,550	9,863	10,107	10,333																					10,333
1998	2,072	5,142	6,295	6,957	7,552	8,060	8,534	9,013	9,456	9,816	10,188	10,561	10,905	11,227	11,540																						11,540
1999	2,515	5,155	6,510	7,375	8,042	8,585	9,103	9,459	9,864	10,282	10,665	11,059	11,439	11,800																							11,800
2000	2,617	5,900	7,540	8,456	9,164	9,768	10,159	10,485	10,908	11,347	11,810	12,204	12,562																								12,562
2001	3,308	7,075	8,663	9,544	10,279	10,786	11,027	11,354	11,827	12,295	12,735	13,117																									13,117
2002	3,964	7,888	9,398	10,409	10,985	11,440	11,698	11,853	12,410	12,930	13,370																										13,370
2003	4,698	8,173	9,576	10,353	10,922	11,421	11,571	11,773	12,284	12,787																											12,787
2004	4,922	8,683	9,814	10,539	11,297	11,862	12,213	12,402	12,868																												12,868
2005	5,125	8,939	9,855	10,942	11,824	12,473	12,887	13,064																													13,064
2006	5,155	9,094	10,589	11,821	12,755	13,483	13,918																														13,918
2007	5,105	8,870	10,379	11,751	12,767	13,429																															13,429
2008	5,625	9,760	11,815	13,361	14,508																																14,508
2009	5,422	9,695	11,632	13,066																																	13,066
2010	5,773	10,179	11,910																																		11,910
2011	5,683	10,065																																			10,065
2012	5,541																																				5,541

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-Ult	378-Ult	390-Ult	402-Ult	414-Ult	426-Ult	
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	3.658	1.643	1.205	1.140	1.113	1.099	1.086	1.075	1.076	1.078	1.060	1.044	1.034	1.031	1.027	1.023	1.024	1.020	1.020	1.020	1.020	1.019	1.019	1.017	1.014	1.016	1.014	1.013	1.010	1.011							
1983	3.600	1.738	1.208	1.141	1.111	1.095	1.084	1.084	1.083	1.068	1.049	1.040	1.036	1.030	1.026	1.023	1.023	1.023	1.022	1.022	1.018	1.020	1.016	1.013	1.014	1.012	1.010	1.010	1.009								
1984	3.743	1.740	1.215	1.142	1.112	1.094	1.094	1.095	1.076	1.055	1.040	1.034	1.030	1.025	1.023	1.021	1.023	1.023	1.022	1.021	1.020	1.018	1.014	1.015	1.013	1.013	1.013	1.013									
1985	3.845	1.809	1.234	1.153	1.119	1.116	1.115	1.086	1.066	1.048	1.041	1.036	1.030	1.028	1.027	1.029	1.028	1.026	1.024	1.026	1.019	1.019	1.018	1.016	1.017	1.016	1.015										
1986	3.978	1.872	1.235	1.153	1.137	1.125	1.096	1.072	1.053	1.046	1.037	1.030	1.029	1.029	1.028	1.026	1.026	1.024	1.025	1.022	1.017	1.019	1.016	1.017	1.014	1.014											
1987	3.936	1.913	1.242	1.175	1.151	1.110	1.078	1.055	1.046	1.039	1.031	1.033	1.027	1.030	1.028	1.026	1.024	1.023	1.017	1.017	1.019	1.018	1.015	1.014	1.013												
1988	4.070	1.921	1.286	1.196	1.130	1.085	1.061	1.053	1.043	1.034	1.032	1.030	1.032	1.031	1.029	1.028	1.026	1.022	1.018	1.018	1.017	1.017	1.014	1.013													
1989	4.179	2.073	1.324	1.171	1.103	1.068	1.055	1.046	1.036	1.036	1.031	1.031	1.030	1.030	1.025	1.025	1.022	1.019	1.019	1.018	1.017	1.014	1.014														
1990	5.018	2.252	1.295	1.140	1.085	1.065	1.053	1.042	1.038	1.035	1.037	1.037	1.034	1.029	1.028	1.026	1.021	1.020	1.018	1.017	1.015	1.015															
1991	5.636	1.602	1.198	1.109	1.073	1.053	1.043	1.040	1.035	1.036	1.036	1.034	1.029	1.029	1.024	1.020	1.020	1.018	1.016	1.015	1.014																
1992	5.239	1.521	1.179	1.096	1.065	1.048	1.044	1.040	1.041	1.040	1.036	1.033	1.033	1.030	1.024	1.026	1.022	1.021	1.021	1.016																	
1993	2.208	1.339	1.078	1.052	1.036	1.033	1.031	1.041	1.046	1.039	1.038	1.032	1.028	1.024	1.023	1.022	1.022	1.018	1.015																		
1994	2.423	1.342	1.069	1.053	1.051	1.039	1.044	1.050	1.046	1.045	1.041	1.030	1.028	1.026	1.028	1.024	1.024	1.021																			
1995	2.187	1.257	1.078	1.061	1.049	1.048	1.046	1.050	1.050	1.047	1.033	1.031	1.029	1.027	1.025	1.023	1.020																				
1996	2.249	1.250	1.093	1.061	1.059	1.050	1.050	1.048	1.046	1.039	1.032	1.029	1.029	1.027	1.024	1.021																					
1997	2.877	1.288	1.073	1.072	1.065	1.053	1.049	1.052	1.041	1.034	1.035	1.033	1.033	1.025	1.022																						
1998	2.481	1.224	1.105	1.085	1.067	1.059	1.056	1.049	1.038	1.038	1.037	1.033	1.030	1.028																							
1999	2.050	1.263	1.133	1.090	1.068	1.060	1.039	1.043	1.042	1.037	1.037	1.034	1.032																								
2000	2.255	1.278	1.122	1.084	1.066	1.040	1.032	1.040	1.040	1.041	1.033	1.029																									
2001	2.139	1.224	1.102	1.077	1.049	1.022	1.030	1.042	1.040	1.036	1.030																										
2002	1.990	1.191	1.108	1.055	1.041	1.023	1.013	1.047	1.042	1.034																											
2003	1.740	1.172	1.081	1.055	1.046	1.013	1.017	1.043	1.041																												
2004	1.764	1.130	1.074	1.072	1.050	1.030	1.016	1.038																													
2005	1.744	1.102	1.110	1.081	1.055	1.033	1.014																														
2006	1.764	1.164	1.116	1.079	1.057	1.032																															
2007	1.737	1.170	1.132	1.086	1.052																																
2008	1.735	1.211	1.131	1.086																																	
2009	1.788	1.200	1.123																																		
2010	1.763	1.170																																			
2011	1.771																																				
3 Yr Avg	1.774	1.194	1.129	1.084	1.055	1.032	1.016	1.043	1.041	1.037	1.033	1.032	1.031	1.027	1.024	1.022	1.022	1.020	1.017	1.016	1.015	1.015	1.014	1.015	1.015	1.014	1.013	1.012	1.010	1.011							
5 Yr Avg	1.759	1.183	1.123	1.081	1.052	1.026	1.018	1.042	1.041	1.037	1.034	1.032	1.030	1.027	1.024	1.023	1.022	1.020	1.018	1.017	1.016	1.016	1.016	1.015	1.014	1.014	1.013	1.012	1.010	1.011							
7 Yr Avg	1.758	1.164	1.110	1.073	1.050	1.028	1.023	1.043	1.041	1.037	1.034	1.031	1.030	1.027	1.024	1.023	1.022	1.020	1.018	1.018	1.017	1.017	1.015	1.015	1.014	1.014	1.013	1.012	1.010	1.011							
3 Yr Wtd	1.774	1.193	1.129	1.084	1.055	1.032	1.015	1.043	1.041	1.037	1.033	1.032	1.031	1.027	1.024	1.022	1.022	1.020	1.017	1.016	1.015	1.015	1.014	1.014	1.015	1.014	1.013	1.012	1.010	1.011							
5 Yr Wtd	1.759	1.183	1.123	1.081	1.052	1.027	1.018	1.042	1.041	1.037	1.034	1.032	1.031	1.027	1.024	1.023	1.022	1.020	1.018	1.017	1.016	1.016	1.016	1.015	1.014	1.014	1.013	1.012	1.010	1.011							
10 Yr Wtd	1.775	1.173	1.111	1.076	1.054	1.034	1.029	1.045	1.042	1.038	1.035	1.032	1.030	1.027	1.025	1.024	1.023	1.021	1.019	1.019	1.017	1.017	1.016	1.015	1.014	1.014	1.013	1.012	1.010	1.011							TAIL
Prior	1.515	1.059	1.079	1.063	1.043	1.019	1.015	1.042	1.040	1.037	1.034	1.032	1.030	1.026	1.025	1.023	1.022	1.019	1.018	1.017	1.017	1.017	1.016	1.015	1.014	1.014	1.012	1.012	1.012	1.012	1.011	1.011	1.011	1.009	1.009		1.103
Selected	1.775	1.173	1.111	1.076	1.054	1.034	1.029	1.045	1.042	1.038	1.035	1.032	1.030	1.027	1.025	1.024	1.023	1.021	1.019	1.019	1.017	1.017	1.016	1.015	1.014	1.014	1.013	1.012	1.011	1.011							
Cumulative	5.433	3.062	2.610	2.350	2.183	2.071	2.002	1.947	1.864	1.788	1.722	1.664	1.613	1.566	1.524	1.486	1.452	1.419	1.390	1.364	1.338	1.315	1.293	1.273	1.254	1.237	1.219	1.204	1.189	1.177	1.164	1.164	1.164	1.164	1.164	1.164	1.164

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

CUMULATIVE PAID LOSS / ULTIMATE CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	159	1,237	2,062	2,500	2,863	3,197	3,520	3,826	4,114	4,428	4,773	5,059	5,280	5,462	5,632	5,787	5,922	6,063	6,182	6,305	6,432	6,562	6,692	6,821	6,939	7,033	7,146	7,243	7,337	7,414	7,495						7,495
1983	153	1,251	2,206	2,686	3,079	3,429	3,759	4,076	4,421	4,789	5,115	5,368	5,584	5,788	5,962	6,116	6,258	6,402	6,550	6,693	6,841	6,968	7,106	7,219	7,309	7,410	7,495	7,571	7,647	7,719							7,719
1984	158	1,289	2,278	2,788	3,197	3,565	3,905	4,274	4,682	5,040	5,316	5,531	5,722	5,896	6,043	6,179	6,309	6,456	6,605	6,750	6,897	7,035	7,159	7,256	7,363	7,461	7,556	7,654	7,750								7,750
1985	158	1,330	2,445	3,039	3,518	3,947	4,414	4,926	5,351	5,704	5,980	6,231	6,460	6,656	6,845	7,028	7,236	7,439	7,635	7,825	8,026	8,179	8,332	8,486	8,626	8,776	8,917	9,053									9,053
1986	151	1,313	2,498	3,109	3,602	4,105	4,627	5,074	5,439	5,731	5,996	6,220	6,405	6,590	6,783	6,976	7,161	7,350	7,532	7,718	7,888	8,020	8,169	8,303	8,442	8,562	8,686										8,686
1987	153	1,352	2,626	3,289	3,886	4,487	4,992	5,385	5,687	5,955	6,192	6,387	6,596	6,774	6,975	7,167	7,356	7,534	7,712	7,845	7,975	8,126	8,273	8,398	8,513	8,622											8,622
1988	166	1,458	2,847	3,690	4,439	5,038	5,481	5,828	6,145	6,413	6,635	6,850	7,059	7,283	7,509	7,730	7,949	8,160	8,338	8,489	8,644	8,790	8,937	9,064	9,182												9,182
1989	159	1,453	3,065	4,091	4,820	5,340	5,728	6,065	6,358	6,596	6,836	7,052	7,276	7,496	7,720	7,921	8,121	8,301	8,461	8,621	8,773	8,920	9,044	9,170													9,170
1990	132	1,419	3,248	4,243	4,870	5,312	5,690	6,015	6,275	6,522	6,756	7,010	7,269	7,519	7,748	7,970	8,179	8,353	8,518	8,674	8,826	8,961	9,092														9,092
1991	207	2,454	4,006	4,847	5,410	5,846	6,196	6,482	6,745	6,985	7,241	7,504	7,759	7,997	8,226	8,420	8,588	8,760	8,917	9,061	9,194	9,322															9,322
1992	228	2,606	4,036	4,806	5,320	5,710	6,024	6,310	6,566	6,842	7,116	7,372	7,630	7,879	8,114	8,311	8,528	8,715	8,898	9,081	9,231																9,231
1993	289	2,472	3,833	4,575	5,062	5,420	5,731	5,998	6,277	6,578	6,851	7,120	7,355	7,564	7,747	7,927	8,106	8,284	8,435	8,562																	8,562
1994	209	2,328	3,665	4,354	4,814	5,228	5,583	5,925	6,271	6,597	6,908	7,202	7,433	7,643	7,844	8,068	8,266	8,462	8,644																		8,644
1995	286	2,615	3,855	4,506	5,025	5,445	5,855	6,228	6,591	6,943	7,284	7,545	7,791	8,028	8,252	8,461	8,652	8,828																			8,828
1996	326	2,768	4,019	4,817	5,372	5,870	6,321	6,763	7,139	7,498	7,806	8,069	8,317	8,568	8,807	9,018	9,206																				9,206
1997	279	2,954	4,516	5,346	6,027	6,645	7,203	7,699	8,175	8,559	8,884	9,217	9,535	9,853	10,099	10,328																					10,328
1998	385	3,367	4,938	5,974	6,818	7,545	8,193	8,813	9,321	9,724	10,136	10,539	10,891	11,214	11,530																						11,530
1999	488	3,358	5,058	6,273	7,223	7,981	8,691	9,241	9,724	10,193	10,619	11,033	11,419	11,784																							11,784
2000	515	3,747	5,860	7,205	8,192	9,040	9,705	10,256	10,782	11,274	11,763	12,171	12,537																								12,537
2001	615	4,431	6,681	8,000	9,036	9,846	10,518	11,142	11,712	12,224	12,678	13,076																									13,076
2002	678	4,735	6,929	8,400	9,429	10,251	11,001	11,671	12,305	12,846	13,301																										13,301
2003	883	4,840	7,020	8,371	9,325	10,186	10,943	11,594	12,161	12,685																											12,685
2004	913	5,167	7,335	8,687	9,782	10,700	11,489	12,149	12,716																												12,716
2005	917	5,351	7,524	9,104	10,333	11,358	12,126	12,807																													12,807
2006	913	5,533	8,247	10,023	11,295	12,290	13,118																														13,118
2007	948	5,598	8,186	9,927	11,164	12,171																															12,171
2008	1,095	6,439	9,400	11,325	12,723																																12,723
2009	1,066	6,154	8,935	10,744																																	10,744
2010	1,059	6,439	9,127																																		9,127
2011	1,046	6,169																																			6,169
2012	896																																				896

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

INCURRED LOSS PER REPORTED CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982																					7,289	7,415	7,529	7,731	7,747	7,847	7,938	7,992	8,062	8,083	8,113						8,113
1983																				7,630	7,800	7,876	7,959	8,128	8,042	8,137	8,188	8,206	8,215	8,222							8,222
1984																			7,521	7,713	7,887	8,021	8,113	8,208	8,146	8,222	8,285	8,290	8,302								8,302
1985																		8,754	8,910	9,206	9,438	9,485	9,516	9,735	10,015	10,099	10,058	10,108									10,108
1986																	8,440	8,703	8,873	9,116	9,341	9,270	9,279	9,501	9,597	9,635	9,669										9,669
1987																8,567	8,635	8,854	9,001	9,182	9,260	9,353	9,516	9,595	9,599	9,601											9,601
1988															9,455	9,471	9,548	9,769	9,865	10,003	10,000	10,116	10,226	10,234	10,270												10,270
1989														9,666	9,719	9,649	9,650	9,866	9,937	10,098	10,206	10,323	10,324	10,366													10,366
1990													9,493	9,841	9,931	9,836	9,937	10,067	10,092	10,137	10,174	10,197	10,239														10,239
1991												9,907	9,819	10,184	10,269	10,182	10,174	10,318	10,428	10,455	10,442	10,491															10,491
1992											9,630	9,826	9,791	10,096	10,249	10,105	10,213	10,580	10,685	10,684	10,732																10,732
1993										9,011	9,321	9,505	9,425	9,651	9,599	9,480	9,592	9,707	9,780	9,773																	9,773
1994									9,325	9,341	9,664	9,844	9,725	9,944	9,899	10,074	10,254	10,429	10,401																		10,401
1995								9,443	9,724	9,850	10,193	10,261	10,055	10,312	10,516	10,698	10,713	10,695																			10,695
1996							10,494	10,244	10,691	10,590	10,876	10,864	10,659	10,923	11,124	11,083	11,052																				11,052
1997						12,124	11,929	11,849	12,406	12,260	12,404	12,379	12,631	12,893	12,868	12,717																					12,717
1998					13,493	13,555	13,680	13,510	14,340	13,972	14,205	14,720	14,873	14,768	14,881																						14,881
1999				14,198	14,229	14,620	14,461	14,153	14,688	14,444	14,707	14,851	15,033	15,250																							15,250
2000			16,822	15,790	16,045	15,985	15,745	15,201	15,799	16,068	16,374	16,488	16,531																								16,531
2001		18,211	18,366	17,625	17,346	17,403	17,042	16,413	16,797	17,002	17,041	16,987																									16,987
2002	16,503	20,015	19,841	18,286	18,318	18,413	17,749	17,683	18,644	18,933	18,940																										18,940
2003	17,795	20,814	18,670	17,803	17,974	18,043	17,222	17,094	17,338	17,411																											17,411
2004	18,835	20,083	18,715	17,849	18,365	18,790	18,612	18,545	18,410																												18,410
2005	19,110	20,745	18,374	18,283	18,820	20,064	19,678	19,241																													19,241
2006	19,991	21,248	19,555	19,492	20,181	20,819	20,286																														20,286
2007	20,237	20,751	18,854	19,997	20,706	20,528																															20,528
2008	21,166	22,301	21,567	22,107	23,283																																23,283
2009	23,332	23,249	21,201	21,234																																	21,234
2010	24,953	22,654	21,097																																		21,097
2011	20,199	23,514																																			23,514
2012	22,295																																				22,295

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

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982																					855	850	837	910	808	813	792	749	724	669	618						618
1983																				934	956	907	853	909	732	727	693	636	569	503							503
1984																			912	960	989	985	954	952	783	760	729	636	552								552
1985																		1,309	1,269	1,380	1,411	1,305	1,182	1,248	1,388	1,323	1,141	1,055									1,055
1986																	1,274	1,349	1,340	1,396	1,451	1,249	1,108	1,197	1,154	1,072	983										983
1987																1,395	1,274	1,318	1,288	1,336	1,284	1,227	1,243	1,197	1,086	978											978
1988															1,938	1,733	1,596	1,606	1,525	1,512	1,355	1,325	1,288	1,169	1,087												1,087
1989														2,162	1,989	1,725	1,525	1,563	1,474	1,474	1,431	1,402	1,279	1,195													1,195
1990													2,211	2,309	2,179	1,862	1,755	1,711	1,571	1,460	1,346	1,235	1,146														1,146
1991												2,383	2,041	2,181	2,038	1,758	1,583	1,554	1,508	1,392	1,246	1,167															1,167
1992											2,490	2,432	2,155	2,212	2,130	1,790	1,681	1,861	1,785	1,601	1,499																1,499
1993										2,400	2,450	2,371	2,060	2,079	1,846	1,549	1,483	1,420	1,343	1,208																	1,208
1994									2,970	2,691	2,715	2,611	2,275	2,288	2,046	2,000	1,985	1,964	1,755																		1,755
1995								3,086	3,052	2,845	2,862	2,687	2,246	2,273	2,258	2,233	2,057	1,865																			1,865
1996							3,923	3,347	3,460	3,026	3,020	2,759	2,322	2,343	2,309	2,059	1,843																				1,843
1997						4,987	4,413	3,963	4,107	3,617	3,468	3,132	3,081	3,030	2,760	2,383																					2,383
1998					5,941	5,495	5,146	4,497	4,884	4,156	4,017	4,159	3,968	3,541	3,341																						3,341
1999				6,823	6,187	6,036	5,358	4,694	4,824	4,162	4,042	3,792	3,594	3,451																							3,451
2000			9,283	7,334	6,881	6,217	5,587	4,716	4,891	4,721	4,564	4,285	3,969																								3,969
2001		11,136	9,702	8,081	7,067	6,617	6,015	5,059	4,970	4,706	4,306	3,869																									3,869
2002	12,539	12,127	10,443	7,877	7,333	6,972	6,051	5,829	6,234	6,004	5,570																										5,570
2003	13,097	12,641	9,094	7,450	7,052	6,622	5,651	5,321	5,054	4,625																											4,625
2004	13,913	11,401	8,901	7,310	7,068	6,928	6,399	6,142	5,542																												5,542
2005	13,985	11,806	8,520	7,341	6,995	7,591	6,790	6,177																													6,177
2006	14,836	12,153	8,966	7,671	7,426	7,336	6,369																														6,369
2007	15,132	11,881	8,475	8,245	7,939	7,099																															7,099
2008	15,541	12,541	9,751	8,746	8,775																																8,775
2009	17,910	13,554	9,569	8,168																																	8,168
2010	19,181	12,475	9,187																																		9,187
2011	14,516	13,448																																			13,448
2012	16,754																																				16,754

OHIO BUREAU OF WORKERS' COMPENSATION

PRIVATE EMPLOYERS

MEDICAL

LOST TIME - TOTAL

ON-LEVEL FREQUENCY (REPORTED CLAIMS / 100,000 OF PAYROLL TRENDED TO 2013 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	ON-LEVEL PAYROLL
1977																																					88,490,090
1978																																					91,119,089
1979																																					90,690,465
1980																																					87,100,472
1981																																					83,462,136
1982	1.90%	4.03%	4.09%	4.11%	4.13%	4.14%	4.15%	4.15%	4.15%	4.15%	4.15%	4.16%	4.16%	4.16%	4.16%	4.16%	4.16%	4.16%	4.16%	4.16%	4.16%	4.16%	4.16%	4.16%	4.16%	4.16%	4.16%	4.16%	4.16%	4.16%	4.16%						79,135,492
1983	1.89%	4.30%	4.37%	4.40%	4.42%	4.43%	4.44%	4.44%	4.44%	4.44%	4.44%	4.44%	4.44%	4.44%	4.44%	4.44%	4.44%	4.44%	4.44%	4.45%	4.45%	4.45%	4.45%	4.45%	4.45%	4.45%	4.45%	4.45%	4.45%	4.45%							77,162,033
1984	2.29%	5.00%	5.08%	5.12%	5.14%	5.15%	5.16%	5.16%	5.16%	5.17%	5.17%	5.17%	5.17%	5.17%	5.17%	5.17%	5.17%	5.17%	5.17%	5.17%	5.17%	5.17%	5.17%	5.18%	5.18%	5.18%	5.18%	5.18%	5.18%								79,569,925
1985	2.38%	5.20%	5.29%	5.33%	5.35%	5.37%	5.38%	5.38%	5.38%	5.39%	5.39%	5.39%	5.39%	5.39%	5.40%	5.40%	5.40%	5.40%	5.40%	5.40%	5.40%	5.40%	5.40%	5.40%	5.40%	5.40%	5.40%	5.40%									82,906,581
1986	2.32%	5.07%	5.15%	5.19%	5.22%	5.23%	5.24%	5.25%	5.25%	5.25%	5.25%	5.26%	5.26%	5.26%	5.26%	5.26%	5.26%	5.26%	5.26%	5.26%	5.26%	5.26%	5.26%	5.26%	5.26%	5.26%	5.26%										86,749,768
1987	2.30%	5.15%	5.24%	5.28%	5.31%	5.32%	5.34%	5.34%	5.35%	5.35%	5.36%	5.36%	5.36%	5.36%	5.36%	5.36%	5.36%	5.36%	5.37%	5.37%	5.37%	5.37%	5.37%	5.37%	5.37%	5.37%											90,001,532
1988	2.46%	5.32%	5.41%	5.45%	5.48%	5.50%	5.52%	5.53%	5.54%	5.54%	5.55%	5.55%	5.55%	5.55%	5.55%	5.55%	5.55%	5.56%	5.56%	5.56%	5.56%	5.56%	5.56%	5.56%	5.56%												92,596,563
1989	2.41%	5.25%	5.34%	5.39%	5.42%	5.45%	5.47%	5.49%	5.50%	5.51%	5.51%	5.51%	5.51%	5.52%	5.52%	5.52%	5.52%	5.52%	5.52%	5.52%	5.52%	5.52%	5.52%	5.52%													96,481,507
1990	2.40%	5.14%	5.23%	5.27%	5.30%	5.33%	5.37%	5.38%	5.39%	5.40%	5.40%	5.40%	5.40%	5.41%	5.41%	5.41%	5.41%	5.41%	5.41%	5.41%	5.41%	5.41%	5.41%														97,911,638
1991	2.26%	4.75%	4.84%	4.89%	4.93%	4.96%	4.99%	5.01%	5.01%	5.02%	5.02%	5.02%	5.02%	5.03%	5.03%	5.04%	5.04%	5.04%	5.04%	5.04%	5.04%	5.04%															97,123,143
1992	2.13%	4.65%	4.73%	4.78%	4.83%	4.87%	4.90%	4.92%	4.92%	4.93%	4.93%	4.93%	4.94%	4.94%	4.94%	4.94%	4.94%	4.94%	4.94%	4.94%	4.94%																95,902,063
1993	0.84%	3.26%	3.77%	4.18%	4.39%	4.54%	4.65%	4.72%	4.74%	4.75%	4.76%	4.77%	4.77%	4.77%	4.77%	4.77%	4.78%	4.78%	4.78%	4.78%																	98,278,492
1994	0.66%	3.05%	3.57%	3.97%	4.17%	4.31%	4.43%	4.50%	4.53%	4.56%	4.57%	4.57%	4.58%	4.58%	4.59%	4.59%	4.59%	4.59%	4.59%																		100,579,286
1995	0.68%	2.84%	3.33%	3.61%	3.80%	3.92%	4.02%	4.09%	4.13%	4.14%	4.15%	4.16%	4.17%	4.17%	4.17%	4.17%	4.18%	4.18%																			103,140,858
1996	0.69%	2.60%	3.02%	3.31%	3.48%	3.60%	3.69%	3.76%	3.78%	3.80%	3.81%	3.82%	3.82%	3.83%	3.83%	3.83%	3.83%																				104,088,085
1997	0.62%	2.28%	2.70%	2.98%	3.14%	3.25%	3.34%	3.41%	3.44%	3.45%	3.47%	3.48%	3.48%	3.49%	3.49%	3.49%																					106,370,937
1998	0.64%	2.25%	2.70%	2.95%	3.10%	3.22%	3.30%	3.36%	3.39%	3.41%	3.42%	3.43%	3.43%	3.43%	3.44%																						106,610,635
1999	0.68%	2.28%	2.71%	2.97%	3.14%	3.25%	3.34%	3.41%	3.44%	3.46%	3.48%	3.49%	3.49%	3.49%																							108,677,929
2000	0.69%	2.22%	2.72%	2.98%	3.13%	3.24%	3.34%	3.42%	3.46%	3.48%	3.48%	3.49%	3.49%																								110,223,863
2001	0.60%	2.01%	2.47%	2.69%	2.82%	2.93%	3.06%	3.15%	3.18%	3.19%	3.19%	3.20%																									109,675,764
2002	0.56%	1.97%	2.41%	2.64%	2.81%	2.93%	3.08%	3.22%	3.25%	3.25%	3.26%																										108,596,907
2003	0.60%	1.91%	2.36%	2.60%	2.75%	2.87%	3.04%	3.17%	3.19%	3.19%																											106,712,867
2004	0.57%	1.81%	2.28%	2.51%	2.64%	2.75%	2.87%	2.98%	3.01%																												105,596,397
2005	0.50%	1.67%	2.13%	2.32%	2.44%	2.54%	2.63%	2.74%																													105,836,799
2006	0.43%	1.47%	1.89%	2.05%	2.15%	2.21%	2.28%																														106,826,594
2007	0.44%	1.48%	1.85%	1.98%	2.05%	2.13%																															106,579,121
2008	0.42%	1.41%	1.70%	1.82%	1.88%																																104,228,254
2009	0.36%	1.16%	1.40%	1.50%																																	96,636,885
2010	0.35%	1.21%	1.46%																																		94,656,914
2011	0.35%	1.16%																																			95,464,009
2012	0.31%																																				95,464,009

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

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	ULTIMATE CLAIMS
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	159	1,078	825	438	363	334	323	306	289	314	345	286	221	181	171	155	134	141	119	123	127	131	129	129	118	94	112	97	94	77	80						32,925
1983	153	1,098	956	480	393	350	330	317	345	368	326	253	216	205	174	153	143	144	148	143	148	127	138	113	91	100	86	75	76	72							34,317
1984	158	1,131	989	510	410	368	340	369	409	358	276	215	191	174	147	136	130	147	149	144	148	138	123	97	107	99	94	99	96								41,181
1985	158	1,172	1,115	594	480	428	467	512	425	353	276	251	229	196	189	183	208	204	195	190	201	153	153	154	140	150	140	136									44,768
1986	151	1,162	1,185	611	493	503	522	447	366	292	265	224	185	185	193	193	184	189	182	187	170	131	150	133	140	120	124										45,651
1987	153	1,199	1,274	664	596	601	505	393	302	267	238	195	209	178	201	192	189	178	177	134	130	151	147	125	115	110											48,296
1988	166	1,292	1,389	843	749	599	443	347	317	268	222	214	209	225	226	221	219	211	178	151	155	146	148	127	118												51,452
1989	159	1,293	1,613	1,026	729	520	388	337	293	238	240	216	223	221	224	201	200	179	160	160	152	147	125	125													53,275
1990	132	1,287	1,829	995	626	442	379	324	261	246	235	254	259	250	228	222	209	175	164	156	153	134	131														53,015
1991	207	2,247	1,551	841	562	436	351	285	263	240	256	263	255	238	229	194	168	172	157	144	133	128															48,929
1992	228	2,378	1,430	771	514	389	315	285	256	276	274	256	257	250	235	197	216	188	183	183	150																47,428
1993	289	2,184	1,360	742	487	358	311	267	279	300	274	269	235	209	183	180	179	178	151	127																	46,947
1994	209	2,120	1,336	689	461	414	355	342	346	326	311	294	231	210	201	224	197	197	181																		46,192
1995	286	2,329	1,240	651	519	420	410	373	363	352	341	261	246	237	224	209	191	176																			43,083
1996	326	2,443	1,250	798	555	498	451	442	377	358	308	263	248	252	239	211	188																				39,890
1997	279	2,675	1,563	830	681	618	558	497	476	383	325	332	318	318	246	228																					37,108
1998	385	2,981	1,571	1,036	844	727	648	620	508	403	412	403	352	324	316																						36,655
1999	488	2,870	1,700	1,216	949	758	710	550	484	469	426	414	386	365																							37,969
2000	515	3,232	2,113	1,345	987	848	665	551	526	493	488	409	366																								38,561
2001	615	3,817	2,250	1,319	1,036	810	672	624	570	511	455	398																									35,189
2002	678	4,057	2,194	1,471	1,028	823	749	670	634	541	455																										35,560
2003	883	3,957	2,180	1,352	954	861	756	652	567	524																											34,337
2004	913	4,255	2,168	1,352	1,095	918	789	660	567																												32,172
2005	917	4,434	2,174	1,580	1,229	1,025	768	680																													29,530
2006	913	4,620	2,714	1,775	1,273	994	829																														25,878
2007	948	4,650	2,587	1,741	1,237	1,008																															25,023
2008	1,095	5,344	2,961	1,925	1,398																																22,324
2009	1,066	5,088	2,780	1,809																																	17,661
2010	1,059	5,379	2,689																																		18,057
2011	1,046	5,123																																			18,008
2012	896																																				18,359
																																					1,158,690

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
1977																																				
1978																																				
1979																																				
1980																																				
1981																																				
1982	6.766	0.765	0.531	0.830	0.920	0.966	0.948	0.943	1.087	1.100	0.829	0.772	0.820	0.941	0.911	0.865	1.052	0.839	1.035	1.036	1.028	0.990	0.996	0.918	0.799	1.191	0.865	0.968	0.818	1.043						
1983	7.193	0.870	0.502	0.819	0.892	0.942	0.961	1.088	1.066	0.886	0.777	0.851	0.950	0.851	0.881	0.931	1.006	1.028	0.969	1.036	0.855	1.087	0.820	0.801	1.110	0.851	0.883	1.007	0.952							
1984	7.156	0.875	0.516	0.803	0.897	0.924	1.086	1.109	0.874	0.773	0.777	0.892	0.907	0.847	0.927	0.950	1.136	1.014	0.966	1.023	0.936	0.893	0.787	1.102	0.921	0.956	1.045	0.970								
1985	7.417	0.951	0.533	0.808	0.893	1.090	1.096	0.830	0.830	0.783	0.910	0.911	0.857	0.963	0.971	1.133	0.982	0.959	0.970	1.062	0.762	0.998	1.005	0.909	1.076	0.932	0.971									
1986	7.682	1.020	0.516	0.806	1.020	1.039	0.856	0.818	0.798	0.908	0.846	0.827	1.001	1.039	1.003	0.953	1.025	0.962	1.028	0.909	0.774	1.139	0.890	1.048	0.860	1.030										
1987	7.839	1.063	0.521	0.899	1.007	0.842	0.778	0.769	0.884	0.889	0.821	1.072	0.851	1.130	0.956	0.986	0.940	0.997	0.752	0.972	1.161	0.978	0.847	0.924	0.952											
1988	7.785	1.075	0.607	0.888	0.799	0.740	0.783	0.915	0.844	0.828	0.967	0.974	1.076	1.004	0.978	0.992	0.964	0.842	0.847	1.028	0.941	1.012	0.859	0.933												
1989	8.109	1.247	0.636	0.711	0.713	0.747	0.869	0.868	0.813	1.010	0.898	1.034	0.988	1.015	0.896	0.997	0.897	0.892	0.999	0.949	0.968	0.850	1.005													
1990	9.726	1.421	0.544	0.629	0.706	0.856	0.857	0.804	0.944	0.953	1.082	1.021	0.964	0.913	0.974	0.939	0.837	0.941	0.947	0.981	0.879	0.979														
1991	10.834	0.690	0.542	0.669	0.775	0.805	0.813	0.923	0.911	1.065	1.028	0.971	0.934	0.962	0.846	0.867	1.024	0.911	0.922	0.922	0.961															
1992	10.445	0.601	0.539	0.667	0.758	0.808	0.906	0.897	1.080	0.991	0.934	1.006	0.969	0.941	0.840	1.097	0.867	0.974	1.001	0.817																
1993	7.565	0.623	0.546	0.655	0.736	0.867	0.860	1.045	1.076	0.912	0.981	0.873	0.892	0.877	0.982	0.992	0.994	0.851	0.843																	
1994	10.159	0.630	0.515	0.669	0.898	0.857	0.965	1.011	0.942	0.954	0.944	0.787	0.908	0.957	1.116	0.879	0.999	0.920																		
1995	8.154	0.532	0.525	0.797	0.811	0.974	0.912	0.971	0.971	0.967	0.767	0.940	0.964	0.947	0.932	0.913	0.920																			
1996	7.503	0.512	0.639	0.695	0.898	0.904	0.980	0.853	0.951	0.860	0.853	0.943	1.015	0.948	0.885	0.889																				
1997	9.598	0.584	0.531	0.820	0.908	0.902	0.891	0.958	0.806	0.849	1.021	0.958	0.999	0.774	0.928																					
1998	7.742	0.527	0.659	0.814	0.862	0.891	0.958	0.820	0.793	1.021	0.979	0.873	0.920	0.975																						
1999	5.876	0.592	0.715	0.781	0.798	0.937	0.774	0.879	0.970	0.907	0.973	0.931	0.946																							
2000	6.277	0.654	0.636	0.734	0.859	0.784	0.830	0.953	0.937	0.991	0.837	0.896																								
2001	6.208	0.589	0.586	0.785	0.782	0.830	0.928	0.913	0.898	0.889	0.875																									
2002	5.980	0.541	0.670	0.699	0.800	0.910	0.895	0.946	0.853	0.841																										
2003	4.484	0.551	0.620	0.706	0.903	0.878	0.861	0.870	0.924																											
2004	4.660	0.509	0.624	0.810	0.838	0.859	0.837	0.859																												
2005	4.835	0.490	0.727	0.778	0.835	0.749	0.886																													
2006	5.059	0.588	0.654	0.717	0.781	0.833																														
2007	4.906	0.556	0.673	0.710	0.815																															
2008	4.878	0.554	0.650	0.726																																
2009	4.771	0.546	0.651																																	
2010	5.077	0.500																																		
2011	4.896																																			
3 Yr Avg	4.915	0.533	0.658	0.718	0.810	0.814	0.861	0.892	0.891	0.907	0.895	0.900	0.955	0.899	0.915	0.894	0.971	0.915	0.922	0.907	0.936	0.947	0.903	0.968	0.962	0.973	0.966	0.982	0.885	1.043						
5 Yr Avg	4.906	0.549	0.671	0.748	0.834	0.846	0.882	0.908	0.916	0.930	0.937	0.920	0.969	0.920	0.969	0.954	0.961	0.919	0.942	0.939	0.982	0.991	0.921	0.983	0.984	0.992	0.941	0.982	0.885	1.043						
10 Yr Avg	4.955	0.543	0.649	0.745	0.827	0.857	0.884	0.902	0.905	0.919	0.916	0.918	0.951	0.931	0.938	0.955	0.947	0.925	0.928	0.970	0.927	0.992	0.901	0.948	0.953	0.992	0.941	0.982	0.885	1.043						
5 Yr Wtd	4.905	0.547	0.668	0.744	0.831	0.842	0.880	0.907	0.913	0.925	0.929	0.917	0.965	0.914	0.963	0.950	0.957	0.920	0.945	0.935	0.977	0.988	0.919	0.975	0.978	0.986	0.942	0.980	0.878	1.043						
10 Yr Wtd	4.927	0.542	0.650	0.742	0.825	0.852	0.879	0.899	0.899	0.917	0.913	0.915	0.952	0.927	0.934	0.954	0.943	0.924	0.928	0.967	0.914	0.989	0.901	0.944	0.948	0.986	0.942	0.980	0.878	1.043						
15 Yr Wtd	5.294	0.550	0.642	0.747	0.831	0.859	0.882	0.907	0.913	0.929	0.924	0.933	0.952	0.947	0.939	0.959	0.965	0.931	0.938	0.972	0.914	0.989	0.901	0.944	0.948	0.986	0.942	0.980	0.878	1.043						
Prior	4.930	0.555	0.660	0.750	0.835	0.860	0.880	0.910	0.920	0.930	0.930	0.930	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	1.000	1.000	1.000		
																																				TAIL
Selected	4.900	0.550	0.660	0.745	0.830	0.860	0.880	0.910	0.915	0.930	0.930	0.930	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960						1.164

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

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	ULTIMATE CLAIMS
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	398.4	2,616.6	1,943.5	1,001.2	806.6	720.3	675.8	1,239.6	1,102.6	1,130.5	1,173.2	917.9	668.3	517.3	459.2	394.8	322.1	319.6	253.0	246.9	241.4	234.0	218.6	205.4	177.9	134.0	150.5	122.9	112.2	86.5	85.2						32,925
1983	370.5	2,587.6	2,186.7	1,065.6	846.8	733.4	670.5	1,211.2	1,243.3	1,250.3	1,045.5	766.2	615.1	551.1	442.2	367.4	322.8	306.4	297.2	271.6	265.5	214.1	219.6	169.9	128.4	134.5	107.9	89.9	85.4	76.7							34,317
1984	372.3	2,587.0	2,196.6	1,099.9	858.0	747.4	670.2	1,329.2	1,390.1	1,146.6	836.1	612.8	515.4	441.0	352.6	308.2	276.3	296.2	283.4	258.3	249.2	220.1	185.4	137.7	143.2	124.5	112.3	110.8	101.4								41,181
1985	361.6	2,603.6	2,403.8	1,243.5	975.3	845.5	895.0	1,741.0	1,362.9	1,067.0	788.0	676.2	581.4	470.0	426.9	391.0	417.8	387.1	350.1	320.4	320.9	230.7	217.2	205.9	176.5	179.1	157.5	144.3									44,768
1986	335.9	2,505.1	2,481.4	1,242.1	972.5	963.4	971.4	1,433.3	1,106.2	832.4	713.2	569.1	444.0	419.4	411.0	389.0	349.8	338.4	307.2	297.8	255.4	186.5	200.3	168.2	166.2	134.8	131.0										45,651
1987	329.8	2,509.7	2,590.2	1,309.9	1,142.8	1,117.5	913.0	1,189.3	862.7	719.4	603.7	467.3	472.4	379.3	404.4	364.6	339.2	300.8	282.8	200.7	184.0	201.5	185.9	148.5	129.4	116.2											48,296
1988	347.4	2,626.1	2,740.7	1,616.2	1,394.0	1,081.3	777.2	990.2	854.5	680.4	531.5	484.9	445.7	452.4	428.5	395.5	370.2	336.8	267.4	213.8	207.3	184.2	175.7	142.5	125.3												51,452
1989	324.2	2,552.3	3,090.1	1,908.1	1,316.6	911.0	660.6	908.4	743.8	570.5	543.5	460.7	449.4	418.9	401.2	339.3	319.1	269.9	227.2	214.1	191.6	175.0	140.4	133.0													53,275
1990	261.1	2,465.6	3,402.1	1,797.8	1,098.3	752.6	625.6	824.0	624.9	556.5	500.6	511.0	492.1	447.7	385.5	354.2	313.9	248.0	220.1	196.6	182.0	151.0	139.4														53,015
1991	397.4	4,180.0	2,802.0	1,475.2	957.6	720.7	563.0	683.9	595.7	511.7	514.3	498.8	456.8	402.3	365.2	291.6	238.4	230.3	197.8	172.1	149.6	135.6															48,929
1992	423.5	4,294.8	2,507.6	1,312.2	849.1	624.9	490.5	645.2	546.0	556.3	520.2	458.3	435.0	397.9	353.2	279.8	289.6	237.0	217.8	205.7	158.5																47,428
1993	521.4	3,829.3	2,315.4	1,227.2	780.9	558.3	470.0	570.1	561.8	570.3	490.5	453.9	373.8	314.6	260.2	241.0	225.7	211.6	169.9	135.1																	46,947
1994	365.9	3,608.8	2,208.9	1,105.1	718.1	626.0	520.9	688.5	656.7	583.8	525.7	468.3	347.7	297.8	268.8	283.1	234.9	221.2	192.0																		46,192
1995	486.3	3,850.1	1,990.0	1,013.8	784.6	617.5	583.9	708.9	649.6	595.1	543.0	393.0	348.5	317.0	283.1	249.0	214.6	186.3																			43,083
1996	538.2	3,920.1	1,947.7	1,207.4	815.1	710.6	624.0	790.8	636.5	571.3	463.6	372.8	331.6	317.6	284.1	237.1	198.8																				39,890
1997	447.2	4,167.3	2,364.0	1,218.9	970.7	855.8	749.2	838.9	758.5	576.4	461.7	444.8	401.9	378.9	276.6	242.2																					37,108
1998	600.0	4,509.7	2,307.7	1,477.2	1,167.7	977.3	845.1	988.6	764.3	572.1	550.8	508.6	419.0	363.8	334.5																						36,655
1999	738.7	4,214.0	2,423.5	1,682.9	1,275.7	988.9	899.6	826.9	685.9	627.9	537.4	493.4	433.5	387.1																							37,969
2000	756.2	4,608.6	2,924.7	1,807.2	1,288.0	1,074.4	817.5	782.2	703.4	621.8	581.4	459.2	388.0																								38,561
2001	876.6	5,283.2	3,023.5	1,721.3	1,312.3	995.8	802.7	835.2	719.4	609.2	510.9	421.5																									35,189
2002	939.0	5,452.2	2,862.9	1,863.3	1,264.7	982.4	868.4	846.4	755.3	607.6	482.2																										35,560
2003	1,186.1	5,163.6	2,761.4	1,662.3	1,138.9	998.2	851.3	776.0	636.7	555.1																											34,337
2004	1,191.1	5,389.5	2,665.9	1,614.2	1,269.8	1,032.9	861.7	741.7	601.4																												32,172
2005	1,161.5	5,452.9	2,595.4	1,831.5	1,382.9	1,120.6	814.8	721.2																													29,530
2006	1,123.1	5,516.3	3,146.7	1,998.1	1,390.8	1,055.0	853.5																														25,878
2007	1,131.8	5,391.1	2,912.0	1,902.8	1,312.0	1,038.1																															25,023
2008	1,270.0	6,014.4	3,235.6	2,042.4	1,439.8																																22,324
2009	1,200.3	5,559.7	2,949.6	1,863.7																																	17,661
2010	1,157.7	5,706.9	2,769.2																																		18,057
2011	1,110.1	5,276.4																																			18,008
2012	922.9																																				18,359
																																					1,158,690
3 Yr Avg	1,063.6	5,514.3	2,984.8	1,936.3	1,380.8	1,071.2	843.3	746.3	664.5	590.6	524.8	458.1	413.5	376.6	298.4	242.8	216.1	206.4	193.2	171.0	163.4	153.9	151.8	141.3	140.3	143.4	133.6	115.0	99.7	81.6	85.2						
5 Yr Avg	1,132.2	5,589.7	3,002.6	1,927.7	1,359.0	1,048.9	849.9	784.1	683.2	604.3	532.5	465.5	394.8	352.9	289.4	250.5	232.7	217.3	199.5	184.7	177.8	169.4	168.3	159.6	148.1	137.8	131.9	116.9	99.7	81.6	85.2						
10 Yr Avg	1,145.5	5,492.3	2,892.2	1,830.7	1,307.5	1,026.3	836.4	814.8	691.1	592.0	514.7	447.4	393.6	362.5	321.2	291.3	274.4	258.0	243.2	221.5	216.4	193.3	187.0	163.9	149.6	137.2	131.9	116.9	99.7	81.6	85.2						
																																					TAIL
Selected	1,130.6	5,582.2	2,998.5	1,925.1	1,357.2	1,048.9	849.9	784.1	683.2	604.3	532.5	465.5	394.8	352.9	289.4	250.5	232.7	217.3	199.5	184.7	177.8	169.4	168.3	159.6	148.1	137.8	131.9	116.9	99.7	81.6	85.2						1.164
5 Yr Trend	1.7%	4.3%	6.0%	8.4%	6.9%	5.7%	3.2%	4.1%	5.2%	7.0%	8.8%	11.7%	13.4%	12.3%	7.9%	2.9%	1.6%	2.7%	-0.1%	2.9%	0.4%	0.2%															
15 Yr Trend	9.0%	5.7%	6.0%	7.7%	7.8%	8.1%	7.8%	7.5%	7.2%	6.4%	5.7%	5.1%	3.7%	3.5%	2.2%	2.4%																					
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%	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%	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
1977																																				
1978																																				
1979																																				
1980																																				
1981																																				
1982	159.3	1,078.0	824.7	437.6	363.1	334.0	322.8	306.2	288.7	313.7	345.1	286.2	220.9	181.2	170.5	155.4	134.4	141.4	118.6	122.7	127.1	130.7	129.4	128.8	118.3	94.5	112.5	97.3	94.2	77.0	80.3					
1983	152.6	1,098.1	955.7	479.7	392.7	350.3	329.9	317.1	345.0	367.8	326.0	253.3	215.5	204.6	174.1	153.3	142.8	143.6	147.7	143.1	148.2	126.7	137.8	113.0	90.5	100.5	85.5	75.5	76.0	72.3	85.2					
1984	158.0	1,130.7	988.9	510.0	409.8	367.7	339.6	368.9	408.9	357.5	276.3	214.7	191.4	173.6	147.1	136.3	129.5	147.2	149.3	144.2	147.5	138.1	123.3	97.1	107.0	98.6	94.3	98.6	95.7	81.6	90.3					
1985	158.0	1,172.1	1,114.6	593.9	479.8	428.4	467.1	512.1	424.9	352.7	276.1	251.1	228.9	196.1	188.8	183.3	207.6	203.9	195.5	189.6	201.3	153.4	153.1	153.8	139.8	150.4	140.1	136.1	99.7	86.5	95.7					
1986	151.2	1,161.6	1,185.1	611.0	492.7	502.8	522.2	446.9	365.6	291.6	264.8	224.0	185.3	185.5	192.7	193.3	184.3	188.9	181.8	186.8	169.9	131.4	149.7	133.2	139.6	120.0	123.6	116.9	105.6	91.7	101.4					
1987	152.9	1,198.6	1,274.2	663.7	596.4	600.7	505.5	393.1	302.2	267.2	237.6	195.0	208.9	177.8	201.0	192.1	189.4	178.1	177.4	133.5	129.7	150.5	147.2	124.7	115.2	109.6	131.9	124.0	112.0	97.2	107.5					
1988	165.9	1,291.8	1,388.7	843.5	749.3	598.7	443.2	346.9	317.3	267.8	221.8	214.5	209.0	224.8	225.7	220.8	219.1	211.3	177.8	150.7	154.9	145.9	147.6	126.8	118.3	137.8	139.8	131.4	118.7	103.0	114.0					
1989	159.5	1,293.2	1,612.7	1,025.7	729.0	519.5	388.0	337.3	292.8	238.0	240.4	216.0	223.3	220.7	224.0	200.8	200.2	179.5	160.2	160.0	151.7	146.9	124.9	125.5	148.1	146.1	148.2	139.3	125.8	109.2	120.8					
1990	132.3	1,286.8	1,828.8	995.4	626.3	442.1	378.5	324.4	260.7	246.2	234.7	254.0	259.2	250.0	228.2	222.2	208.8	174.8	164.5	155.7	152.8	134.4	131.5	159.6	157.0	154.9	157.0	147.6	133.4	115.8	128.1					
1991	207.4	2,246.9	1,551.4	841.3	562.5	436.0	350.9	285.4	263.5	239.9	255.6	262.8	255.1	238.1	229.2	193.9	168.1	172.1	156.7	144.5	133.2	127.9	168.3	169.2	166.4	164.1	166.5	156.5	141.4	122.7	135.7					
1992	227.7	2,377.9	1,430.0	770.8	513.7	389.4	314.9	285.4	256.0	276.5	274.0	255.9	257.5	249.6	234.9	197.3	216.4	187.7	182.9	183.1	149.5	169.4	178.4	179.3	176.4	174.0	176.5	165.9	149.9	130.1	143.9					
1993	288.7	2,183.8	1,360.0	742.5	486.6	358.4	310.7	267.3	279.2	300.4	273.9	268.7	234.5	209.2	183.4	180.1	178.7	177.6	151.2	127.5	177.8	179.6	189.2	190.1	187.0	184.4	187.0	175.8	158.9	137.9	152.5					
1994	208.7	2,119.8	1,336.4	688.6	460.9	413.9	354.7	342.2	345.9	326.0	311.1	293.8	231.2	210.0	200.8	224.2	197.2	196.9	181.2	184.7	188.5	190.4	200.5	201.5	198.2	195.5	198.3	186.4	168.4	146.2	161.7					
1995	285.7	2,329.4	1,240.1	650.7	518.7	420.5	409.5	373.4	362.7	352.3	340.7	261.4	245.7	236.9	224.2	209.1	191.0	175.7	199.5	195.8	199.8	201.8	212.5	213.6	210.1	207.2	210.2	197.6	178.5	154.9	171.4					
1996	325.6	2,442.9	1,250.1	798.3	555.1	498.4	450.8	441.6	376.7	358.4	308.3	262.8	247.8	251.6	238.5	211.1	187.5	217.3	211.5	207.5	211.8	213.9	225.3	226.4	222.7	219.7	222.8	209.4	189.2	164.2	181.6					
1997	278.7	2,674.8	1,562.9	830.0	680.8	618.2	557.5	496.6	475.9	383.3	325.5	332.4	318.3	318.1	246.2	228.5	232.7	230.3	224.2	220.0	224.5	226.7	238.8	240.0	236.1	232.8	236.1	222.0	200.5	174.1	192.5					
1998	385.1	2,981.4	1,571.4	1,036.1	843.5	727.2	647.7	620.2	508.3	403.3	411.6	402.8	351.8	323.8	315.6	250.5	246.7	244.1	237.6	233.2	237.9	240.4	253.1	254.4	250.3	246.8	250.3	235.3	212.6	184.5	204.1					
1999	488.4	2,869.5	1,699.8	1,215.8	949.2	757.9	710.1	550.0	483.5	469.2	425.7	414.3	385.9	365.2	289.4	265.5	261.5	258.8	251.9	247.2	252.2	254.8	268.3	269.6	265.3	261.6	265.3	249.4	225.3	195.6	216.3					
2000	514.9	3,232.4	2,112.9	1,344.7	987.1	848.1	664.7	551.4	525.6	492.5	488.1	408.7	366.1	352.9	306.8	281.5	277.1	274.3	267.0	262.0	267.3	270.1	284.4	285.8	281.2	277.3	281.2	264.4	238.9	207.3	229.3					
2001	614.8	3,816.7	2,249.8	1,319.2	1,036.0	809.7	672.2	624.1	569.8	511.5	454.7	397.7	394.8	374.0	325.2	298.3	293.8	290.8	283.0	277.7	283.4	286.3	301.5	303.0	298.1	294.0	298.1	280.3	253.2	219.8	243.1					
2002	678.4	4,056.9	2,194.2	1,470.9	1,028.4	822.7	749.1	670.4	634.2	540.7	454.9	465.5	418.5	396.5	344.7	316.2	311.4	308.2	300.0	294.4	300.4	303.4	319.6	321.2	316.0	311.6	316.0	297.1	268.4	232.9	257.7					
2003	882.6	3,957.4	2,179.9	1,351.6	953.8	861.0	756.4	651.6	566.7	523.7	532.5	493.4	443.6	420.3	365.4	335.2	330.1	326.7	318.0	312.1	318.4	321.6	338.7	340.4	334.9	330.3	335.0	314.9	284.5	246.9	273.1					
2004	912.9	4,254.5	2,167.7	1,351.8	1,095.4	917.7	788.6	660.1	567.3	604.3	564.5	523.0	470.2	445.5	387.3	355.3	349.9	346.3	337.1	330.8	337.5	340.9	359.1	360.8	355.0	350.1	355.1	333.8	301.5	261.7	289.5					
2005	916.9	4,433.7	2,173.6	1,579.9	1,228.7	1,025.5	768.0	680.4	683.2	640.6	598.3	554.4	498.4	472.2	410.6	376.6	370.9	367.1	357.3	350.6	357.8	361.4	380.6	382.5	376.3	371.1	376.4	353.8	319.6	277.4	306.9					
2006	913.2	4,619.8	2,714.4	1,775.3	1,272.7	994.4	828.6	784.1	724.2	679.0	634.2	587.7	528.4	500.5	435.2	399.2	393.1	389.1	378.8	371.7	379.2	383.1	403.4	405.4	398.9	393.4	399.0	375.1	338.8	294.1	325.3					
2007	947.9	4,650.4	2,587.3	1,741.3	1,236.6	1,007.8	849.9	831.1	767.7	719.7	672.3	623.0	560.1	530.6	461.3	423.2	416.7	412.4	401.5	394.0	402.0	406.1	427.7	429.8	422.8	417.0	422.9	397.6	359.1	311.7	344.8					
2008	1,095.5	5,343.8	2,961.0	1,925.1	1,397.8	1,048.9	900.9	881.0	813.7	762.9	712.6	660.3	593.7	562.4	489.0	448.6	441.7	437.2	425.6	417.6	426.1	430.4	453.3	455.6	448.2	442.0	448.3	421.4	380.7	330.4	365.5					
2009	1,066.5	5,087.9	2,780.3	1,809.4	1,357.2	1,111.9	955.0	933.9	862.6	808.7	755.4	699.9	629.3	596.2	518.3	475.5	468.2	463.4	451.1	442.7	451.7	456.3	480.5	482.9	475.1	468.5	475.2	446.7	403.5	350.3	387.4					
2010	1,059.5	5,379.3	2,688.5	1,925.1	1,438.7	1,178.6	1,012.3	989.9	914.3	857.2	800.7	741.9	667.0	631.9	549.4	504.0	496.3	491.2	478.2	469.2	478.8	483.6	509.3	511.9	503.6	496.6	503.7	473.5	427.8	371.3	410.7					
2011	1,046.4	5,122.7	2,998.5	2,040.6	1,525.0	1,249.3	1,073.0	1,049.3	969.2	908.7	848.8	786.5	707.1	669.8	582.4	534.3	526.1	520.7	506.9	497.4	507.5	512.7	539.9	542.6	533.8	526.4	533.9	501.9	453.4	393.6	435.3					
2012	896.0	5,582.2	3,178.5	2,163.1	1,616.5	1,324.3	1,137.4	1,112.3	1,027.3	963.2	899.7	833.6	749.5	710.0	617.3	566.3	557.7	551.9	537.3	527.2	537.9	543.4	572.3	575.1	565.9	558.0	565.9	532.1	480.6	417.2	461.4					

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

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	ULTIMATE CLAIMS
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	159	1,078	825	438	363	334	323	306	289	314	345	286	221	181	171	155	134	141	119	123	127	131	129	129	118	94	112	97	94	77	80						32,925
1983	153	1,098	956	480	393	350	330	317	345	368	326	253	216	205	174	153	143	144	148	143	148	127	138	113	91	100	86	75	76	72							34,317
1984	158	1,131	989	510	410	368	340	369	409	358	276	215	191	174	147	136	130	147	149	144	148	138	123	97	107	99	94	99	96								41,181
1985	158	1,172	1,115	594	480	428	467	512	425	353	276	251	229	196	189	183	208	204	195	190	201	153	153	154	140	150	140	136									44,768
1986	151	1,162	1,185	611	493	503	522	447	366	292	265	224	185	185	193	193	184	189	182	187	170	131	150	133	140	120	124										45,651
1987	153	1,199	1,274	664	596	601	505	393	302	267	238	195	209	178	201	192	189	178	177	134	130	151	147	125	115	110											48,296
1988	166	1,292	1,389	843	749	599	443	347	317	268	222	214	209	225	226	221	219	211	178	151	155	146	148	127	118												51,452
1989	159	1,293	1,613	1,026	729	520	388	337	293	238	240	216	223	221	224	201	200	179	160	160	152	147	125	125													53,275
1990	132	1,287	1,829	995	626	442	379	324	261	246	235	254	259	250	228	222	209	175	164	156	153	134	131														53,015
1991	207	2,247	1,551	841	562	436	351	285	263	240	256	263	255	238	229	194	168	172	157	144	133	128															48,929
1992	228	2,378	1,430	771	514	389	315	285	256	276	274	256	257	250	235	197	216	188	183	183	150																47,428
1993	289	2,184	1,360	742	487	358	311	267	279	300	274	269	235	209	183	180	179	178	151	127																	46,947
1994	209	2,120	1,336	689	461	414	355	342	346	326	311	294	231	210	201	224	197	197	181																		46,192
1995	286	2,329	1,240	651	519	420	410	373	363	352	341	261	246	237	224	209	191	176																			43,083
1996	326	2,443	1,250	798	555	498	451	442	377	358	308	263	248	252	239	211	188																				39,890
1997	279	2,675	1,563	830	681	618	558	497	476	383	325	332	318	318	246	228																					37,108
1998	385	2,981	1,571	1,036	844	727	648	620	508	403	412	403	352	324	316																						36,655
1999	488	2,870	1,700	1,216	949	758	710	550	484	469	426	414	386	365																							37,969
2000	515	3,232	2,113	1,345	987	848	665	551	526	493	488	409	366																								38,561
2001	615	3,817	2,250	1,319	1,036	810	672	624	570	511	455	398																									35,189
2002	678	4,057	2,194	1,471	1,028	823	749	670	634	541	455																										35,560
2003	883	3,957	2,180	1,352	954	861	756	652	567	524																											34,337
2004	913	4,255	2,168	1,352	1,095	918	789	660	567																												32,172
2005	917	4,434	2,174	1,580	1,229	1,025	768	680																													29,530
2006	913	4,620	2,714	1,775	1,273	994	829																														25,878
2007	948	4,650	2,587	1,741	1,237	1,008																															25,023
2008	1,095	5,344	2,961	1,925	1,398																																22,324
2009	1,066	5,088	2,780	1,809																																	17,661
2010	1,059	5,379	2,689																																		18,057
2011	1,046	5,123																																			18,008
2012	896																																				18,359
																																					1,158,690

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
1977																																				
1978																																				
1979																																				
1980																																				
1981																																				
1982																																				
1983	7.062	0.751	0.458	0.757	0.851	0.921	0.928	0.910	0.909	0.938	0.878	0.872	0.841	0.833	0.893	0.877	0.990	0.826	0.831	0.889	0.882	1.021	0.935	1.047	1.044	1.120	1.138	1.248	1.014	1.111						
1984	6.950	0.845	0.485	0.770	0.855	0.897	0.934	0.935	0.899	0.912	0.916	1.004	1.069	1.003	1.042	1.047	1.109	1.003	0.958	1.028	0.859	0.998	0.916	0.932	0.939	0.867	0.800	0.770	0.756							
1985	7.155	0.844	0.458	0.690	0.766	0.793	0.790	0.798	0.841	0.784	0.778	0.762	0.759	0.750	0.722	0.707	0.709	0.732	0.738	0.778	0.686	0.804	0.634	0.696	0.706	0.627	0.704	0.703								
1986	7.751	0.960	0.501	0.785	0.869	0.929	0.981	0.951	0.965	0.947	0.948	1.022	1.059	1.018	0.951	1.074	1.106	1.035	1.043	1.078	0.903	1.165	1.028	1.049	1.077	1.168	1.101									
1987	7.597	0.989	0.480	0.742	0.843	0.869	0.884	0.930	0.965	0.991	0.943	0.950	0.888	1.084	0.962	0.959	0.998	1.021	1.053	1.273	1.013	0.994	0.905	1.120	1.042	1.127										
1988	7.223	0.986	0.478	0.707	0.802	0.844	0.887	0.871	0.842	0.887	0.879	0.974	0.851	0.894	0.851	0.858	0.813	0.840	0.751	0.861	0.972	1.009	0.845	0.908	0.927											
1989	8.100	1.074	0.523	0.731	0.821	0.853	0.894	0.941	0.915	0.932	0.892	0.968	1.007	1.023	0.986	1.091	1.056	0.991	0.941	0.969	0.961	1.004	1.015	0.942												
1990	9.775	1.253	0.561	0.732	0.829	0.878	0.891	0.903	0.913	0.977	0.920	0.879	0.851	0.896	0.880	0.901	0.860	0.916	0.973	0.975	0.962	0.930	0.954													
1991	6.204	0.814	0.642	0.744	0.786	0.868	0.924	0.914	0.934	0.978	0.994	0.986	0.980	0.958	0.970	1.076	1.040	0.956	0.994	1.058	1.009	1.028														
1992	9.870	0.652	0.588	0.730	0.849	0.901	0.906	0.923	0.937	0.924	0.959	0.997	0.925	0.918	0.826	0.852	0.795	0.835	0.790	0.727	0.855															
1993	8.238	0.655	0.567	0.692	0.800	0.879	0.918	0.958	0.990	0.912	0.934	0.958	1.064	1.123	1.075	1.201	1.050	1.029	1.211	1.173																
1994	10.466	0.642	0.556	0.707	0.777	0.751	0.753	0.816	0.868	0.840	0.864	0.798	0.905	0.874	0.897	0.797	0.901	0.768	0.704																	
1995	7.420	0.574	0.555	0.708	0.798	0.844	0.836	0.926	0.899	0.883	0.863	0.885	0.855	0.848	1.000	0.943	1.031	1.031																		
1996	7.154	0.508	0.521	0.650	0.758	0.822	0.828	0.821	0.935	0.950	0.848	0.935	0.956	0.891	0.876	0.905	0.937																			
1997	8.766	0.467	0.511	0.669	0.732	0.729	0.792	0.759	0.753	0.804	0.808	0.746	0.790	0.750	0.857	0.821																				
1998	6.945	0.524	0.528	0.657	0.733	0.767	0.767	0.767	0.754	0.807	0.807	0.790	0.904	0.760	0.724																					
1999	6.105	0.548	0.610	0.694	0.766	0.855	0.873	0.924	0.834	0.877	0.946	0.849	0.839	0.864																						
2000	5.572	0.526	0.575	0.706	0.768	0.837	0.827	0.877	0.893	0.864	0.849	0.944	0.997																							
2001	5.258	0.554	0.598	0.748	0.819	0.821	0.820	0.842	0.864	0.954	0.899	0.921																								
2002	5.626	0.555	0.601	0.704	0.787	0.817	0.833	0.850	0.807	0.841	0.874																									
2003	4.597	0.554	0.675	0.761	0.863	0.870	0.886	0.973	0.954	0.869																										
2004	4.335	0.512	0.624	0.706	0.786	0.824	0.826	0.858	0.923																											
2005	4.640	0.489	0.622	0.693	0.747	0.769	0.860	0.834																												
2006	4.855	0.471	0.582	0.692	0.806	0.772	0.821																													
2007	4.874	0.584	0.686	0.731	0.804	0.822																														
2008	4.245	0.484	0.588	0.642	0.721																															
2009	5.011	0.582	0.692	0.773																																
2010	4.802	0.517	0.673																																	
2011	5.141	0.525																																		
2012	5.717																																			
3 Yr Avg	5.220	0.541	0.651	0.715	0.777	0.788	0.836	0.889	0.895	0.888	0.874	0.905	0.914	0.792	0.819	0.890	0.956	0.943	0.902	0.986	0.942	0.987	0.938	0.990	1.015	0.974	0.868	0.907	0.885	1.111						
5 Yr Avg	4.983	0.538	0.644	0.706	0.773	0.812	0.845	0.872	0.888	0.881	0.875	0.850	0.897	0.823	0.871	0.933	0.943	0.924	0.934	0.980	0.952	0.993	0.949	0.943	0.938	0.982	0.936	0.907	0.885	1.111						
10 Yr Avg	4.822	0.527	0.634	0.716	0.787	0.815	0.831	0.851	0.862	0.869	0.869	0.882	0.922	0.888	0.909	0.945	0.948	0.942	0.920	0.992	0.910	0.995	0.904	0.956	0.956	0.982	0.936	0.907	0.885	1.111						
Prior	5.000	0.530	0.630	0.700	0.785	0.800	0.830	0.860	0.860	0.860	0.860	0.860	0.860	0.860	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.915	0.915	0.915	0.915	0.915	0.915	0.915	0.915	0.915	0.950	0.950	0.950		
Selected	5.000	0.530	0.640	0.705	0.785	0.815	0.845	0.870	0.870	0.870	0.870	0.870	0.870	0.870	0.900	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.930						

TAIL
1.164

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - TOTAL
(000's)

UNPAID LOSS ESTIMATE FOR ACCIDENT YEARS 1976 AND PRIOR

10 times 3 Year Average Annual Payments	140,086	(1)
15 times 3 Year Average Annual Payments	210,128	(2)
Incremental Development Method	162,181	(3)
'03 to '12 Exponential Curve Fit	197,532	(4)
'03 to '11 Exponential Curve Fit	176,781	(5)
'04 to '10 Exponential Curve Fit	165,248	(6)
'05 to '10 Exponential Curve Fit	188,844	(7)
Selected Unpaid Loss as of 6/30/2012	175,000	(8)
FY 2012 Payments	13,665	(9)
FY 2011 Payments	14,695	(10)
FY 2010 Payments	13,665	(11)
Unpaid Loss as of 6/30/2009	217,026	(12)

(1) 10 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2010 THROUGH 2012 OF $14,009
(2) 15 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2010 THROUGH 2012 OF $14,009
(3) SECTION 1, EXHIBIT 2, SHEET 41, TOTAL OF COL. 5
(4) SECTION 1, EXHIBIT 2, SHEET 40, TOTAL OF COL. 2
(5) SECTION 1, EXHIBIT 2, SHEET 40, TOTAL OF COL. 3
(6) SECTION 1, EXHIBIT 2, SHEET 40, TOTAL OF COL. 4
(7) SECTION 1, EXHIBIT 2, SHEET 40, TOTAL OF COL. 5
(8) SELECTED BY DELOITTE CONSULTING
(9)-(11) SECTION 1, EXHIBIT 2, SHEET 46
(12) = SUM (8) THROUGH (11)

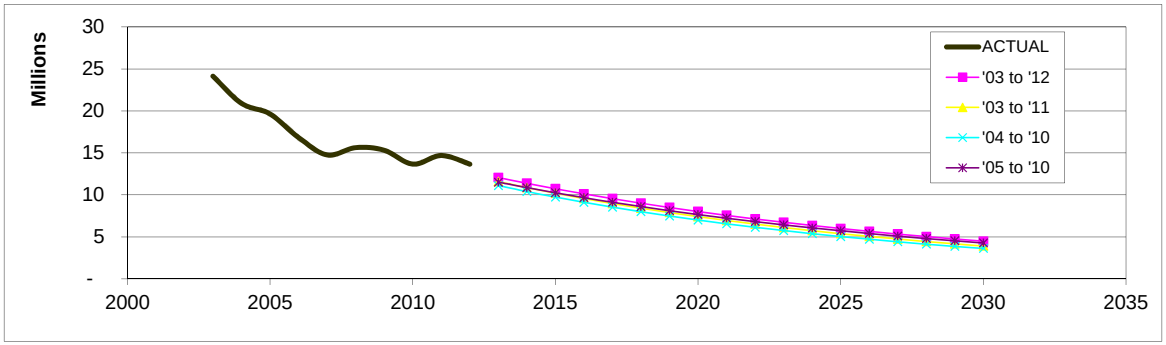
OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - TOTAL
(000's)

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

FY ENDING	ACTUAL PAID LOSS	INCREMENTAL UNPAID LOSS '03 to '12 CURVE FIT	'03 to '11 CURVE FIT	'04 to '10 CURVE FIT	'05 to '10 CURVE FIT
	(1)	(2)	(3)	(4)	(5)
2003	24,136				
2004	20,902				
2005	19,638				
2006	16,833				
2007	14,756				
2008	15,629				
2009	15,322				
2010	13,665				
2011	14,695				
2012	13,665				
2013		12,066	11,588	11,113	11,520
2014		11,382	10,871	10,405	10,868
2015		10,737	10,199	9,741	10,253
2016		10,129	9,568	9,119	9,673
2017		9,555	8,976	8,538	9,126
2018		9,014	8,421	7,993	8,610
2019		8,503	7,901	7,483	8,123
2020		8,021	7,412	7,006	7,664
2021		7,567	6,954	6,559	7,230
2022		7,138	6,524	6,141	6,821
2023		6,734	6,120	5,749	6,435
2024		6,352	5,742	5,382	6,072
2025		5,992	5,387	5,039	5,728
2026		5,653	5,053	4,717	5,404
2027		5,333	4,741	4,416	5,098
2028		5,030	4,448	4,135	4,810
2029		4,745	4,173	3,871	4,538
2030		4,477	3,915	3,624	4,281

FY ENDING	INCREMENTAL UNPAID LOSS '03 to '12 CURVE FIT	'03 to '11 CURVE FIT	'04 to '10 CURVE FIT	'05 to '10 CURVE FIT
	(2)	(3)	(4)	(5)
2031	4,223	3,673	3,393	4,039
2032	3,984	3,445	3,176	3,811
2033	3,758	3,232	2,974	3,595
2034	3,545	3,032	2,784	3,392
2035	3,344	2,845	2,607	3,200
2036	3,155	2,669	2,440	3,019
2037	2,976	2,504	2,285	2,848
2038	2,807	2,349	2,139	2,687
2039	2,648	2,204	2,002	2,535
2040	2,498	2,068	1,875	2,392
2041	2,357	1,940	1,755	2,257
2042	2,223	1,820	1,643	2,129
2043	2,097	1,707	1,538	2,008
2044	1,978	1,602	1,440	1,895
2045	1,866	1,503	1,348	1,788
2046	1,761	1,410	1,262	1,687
2047	1,661	1,322	1,182	1,591
2048	1,567	1,241	1,106	1,501
2049	1,478	1,164	1,036	1,416
2050	1,394	1,092	970	1,336
2051	1,315	1,024	908	1,261
2052	1,241	961	850	1,189
2053	1,170	902	796	1,122
2054	1,104	846	745	1,059
2055	1,042	794	697	999
2056	983	744	653	942
2057	927	698	611	889
Total	197,532	176,781	165,248	188,844



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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - TOTAL
(000's)

INCREMENTAL DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/12	INCREMENTAL DECAY	CUM. DECAY RELATIVE TO CURRENT YR PAID	FY 2012 PAYMENTS	FY 2012 UNPAID LOSS ESTIMATE	IMPLIED CUMULATIVE UNPAID LOSS
	(1)	(2)	(3)	(4)	(5)	(6)
PRIOR	714	17.946	17.95	78	1,401	1,401
1954	702	1.163	22.03	4	92	1,493
1955	690	0.800	18.42	8	140	1,633
1956	678	0.821	15.95	21	328	1,961
1957	666	0.855	14.49	69	992	2,953
1958	654	0.869	13.45	9	127	3,080
1959	642	0.897	12.96	163	2,109	5,190
1960	630	0.909	12.69	92	1,173	6,362
1961	618	0.895	12.24	388	4,754	11,116
1962	606	0.890	11.79	388	4,575	15,691
1963	594	0.897	11.47	224	2,565	18,256
1964	582	0.884	11.03	682	7,520	25,776
1965	570	0.872	10.49	311	3,267	29,043
1966	558	0.891	10.24	452	4,630	33,673
1967	546	0.909	10.21	353	3,604	37,277
1968	534	0.914	10.25	498	5,104	42,381
1969	522	0.929	10.46	866	9,062	51,443
1970	510	0.955	10.94	1,684	18,423	69,866
1971	498	0.953	11.38	767	8,733	78,599
1972	486	0.950	11.77	721	8,483	87,082
1973	474	0.956	12.21	1,595	19,475	106,557
1974	462	0.958	12.66	1,829	23,159	129,715
1975	450	0.950	12.98	939	12,193	141,908
1976	438	0.952	13.31	1,523	20,272	162,181
TOTAL				13,665	162,181	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) SECTION 1, EXHIBIT 2, SHEET 43, COL. 8
(3) TOTAL FROM SECTION 1, EXHIBIT 2, SHEET 42
(4) SECTION 1, EXHIBIT 2, SHEET 46
(5) = (3) x (4)
(6) = COLUMN (5) ACCUMULATED

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - TOTAL

CUMULATIVE DECAY FACTOR APPLIED TO PAYMENTS MADE IN CURRENT CALENDER YEAR TO ESTIMATE UNPAID LOSSES AS OF 6/30/2012 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
17.946	20.865	16.692	13.707	11.715	10.174	9.125	8.293	7.418	6.603	5.925	5.240	4.570	4.072	3.700	3.383	3.144	3.001	2.861	2.719	2.601	2.492	2.368	2.255
	1.163	0.930	0.764	0.653	0.567	0.508	0.462	0.413	0.368	0.330	0.292	0.255	0.227	0.206	0.188	0.175	0.167	0.159	0.152	0.145	0.139	0.132	0.126
		0.800	0.657	0.561	0.488	0.437	0.397	0.356	0.316	0.284	0.251	0.219	0.195	0.177	0.162	0.151	0.144	0.137	0.130	0.125	0.119	0.113	0.108
			0.821	0.702	0.610	0.547	0.497	0.444	0.396	0.355	0.314	0.274	0.244	0.222	0.203	0.188	0.180	0.171	0.163	0.156	0.149	0.142	0.135
				0.855	0.742	0.666	0.605	0.541	0.482	0.432	0.382	0.333	0.297	0.270	0.247	0.229	0.219	0.209	0.198	0.190	0.182	0.173	0.164
					0.869	0.779	0.708	0.633	0.564	0.506	0.447	0.390	0.348	0.316	0.289	0.268	0.256	0.244	0.232	0.222	0.213	0.202	0.192
						0.897	0.815	0.729	0.649	0.582	0.515	0.449	0.400	0.364	0.332	0.309	0.295	0.281	0.267	0.256	0.245	0.233	0.222
							0.909	0.813	0.724	0.649	0.574	0.501	0.446	0.406	0.371	0.345	0.329	0.314	0.298	0.285	0.273	0.260	0.247
								0.895	0.796	0.715	0.632	0.551	0.491	0.446	0.408	0.379	0.362	0.345	0.328	0.314	0.301	0.286	0.272
									0.890	0.799	0.706	0.616	0.549	0.499	0.456	0.424	0.405	0.386	0.367	0.351	0.336	0.319	0.304
										0.897	0.794	0.692	0.617	0.560	0.512	0.476	0.455	0.433	0.412	0.394	0.377	0.359	0.341
											0.884	0.771	0.687	0.624	0.571	0.531	0.507	0.483	0.459	0.439	0.421	0.400	0.381
												0.872	0.777	0.706	0.646	0.600	0.573	0.546	0.519	0.496	0.476	0.452	0.430
													0.891	0.810	0.740	0.688	0.657	0.626	0.595	0.569	0.545	0.518	0.493
														0.909	0.831	0.772	0.737	0.703	0.668	0.639	0.612	0.581	0.554
															0.914	0.850	0.811	0.773	0.735	0.703	0.674	0.640	0.609
																0.929	0.887	0.846	0.804	0.769	0.737	0.700	0.667
																	0.955	0.910	0.865	0.827	0.793	0.753	0.717
																		0.953	0.906	0.866	0.830	0.789	0.751
																			0.950	0.909	0.871	0.828	0.788
																				0.956	0.917	0.871	0.829
																					0.958	0.911	0.867
																						0.950	0.905
																							0.952
17.946	22.028	18.422	15.949	14.485	13.449	12.959	12.686	12.242	11.788	11.475	11.032	10.493	10.242	10.215	10.252	10.459	10.938	11.382	11.767	12.209	12.660	12.978	13.309

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 0.952 means that the expected payments from 6/30/12-13 are 0.952 times the actual paid losses from 6/30/11-12. Similarly, the decay factor of 0.905 means that the expected payments from 6/30/13-14 are 0.905 times the actual paid losses from 6/30/11-12, 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 6/30/11-12.

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - TOTAL

PAID TAIL FACTOR SELECTION

		AGE TO AGE DEVELOPMENT FACTORS						CUMULATIVE DEVELOPMENT FACTORS				
AGE MONTHS	AGE YEARS	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	SELECTED FOR TAIL	SELECTED INCREM. DECAY	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	SELECTED FOR TAIL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
6	0.5	5.930	-			5.930		26.646		5.336	9.469	29.519
18	1.5	1.460	2.419	1.186	1.301	1.460	0.553	4.493	9.323	3.938	4.770	4.978
30	2.5	1.209	1.378	1.131	1.174	1.209	0.665	3.078	3.854	3.321	3.665	3.410
42	3.5	1.127	1.146	1.102	1.121	1.127	0.733	2.545	2.797	2.936	3.123	2.819
54	4.5	1.095	1.091	1.083	1.092	1.095	0.843	2.258	2.441	2.665	2.786	2.502
66	5.5	1.074	1.069	1.070	1.074	1.074	0.853	2.062	2.237	2.460	2.551	2.284
78	6.5	1.060	1.058	1.061	1.062	1.060	0.871	1.920	2.093	2.298	2.375	2.127
90	7.5	1.052	1.050	1.053	1.053	1.052	0.919	1.811	1.978	2.166	2.236	2.007
102	8.5	1.046	1.044	1.047	1.046	1.046	0.931	1.722	1.884	2.056	2.123	1.907
114	9.5	1.041	1.040	1.043	1.041	1.041	0.932	1.646	1.804	1.963	2.029	1.824
126	10.5	1.037	1.036	1.039	1.037	1.037	0.940	1.581	1.735	1.883	1.949	1.752
138	11.5	1.033	1.033	1.035	1.034	1.033	0.929	1.525	1.675	1.813	1.879	1.689
150	12.5	1.031	1.030	1.032	1.031	1.031	0.969	1.476	1.621	1.752	1.818	1.635
162	13.5	1.028	1.028	1.030	1.028	1.028	0.929	1.431	1.574	1.697	1.764	1.586
174	14.5	1.026	1.025	1.027	1.026	1.026	0.955	1.392	1.531	1.649	1.716	1.543
186	15.5	1.024	1.024	1.025	1.024	1.024	0.962	1.357	1.493	1.605	1.672	1.504
198	16.5	1.023	1.022	1.024	1.023	1.023	0.962	1.325	1.459	1.565	1.633	1.468
210	17.5	1.021	1.021	1.022	1.021	1.021	0.947	1.295	1.427	1.529	1.597	1.435
222	18.5	1.019	1.019	1.021	1.020	1.019	0.916	1.268	1.397	1.495	1.563	1.405
234	19.5	1.018	1.018	1.020	1.019	1.018	0.965	1.245	1.371	1.465	1.532	1.379
246	20.5	1.018	1.017	1.018	1.018	1.018	1.018	1.223	1.347	1.437	1.504	1.355
258	21.5	1.018	1.017	1.017	1.017	1.018	1.018	1.201	1.325	1.411	1.477	1.331
270	22.5	1.017	1.017	1.016	1.016	1.017	0.961	1.180	1.303	1.387	1.453	1.307
282	23.5	1.016	1.016	1.016	1.016	1.016	0.957	1.160	1.282	1.365	1.429	1.285
294	24.5	1.016	1.015	1.015	1.015	1.016	1.016	1.142	1.262	1.344	1.408	1.265
306	25.5	1.016	1.015	1.014	1.014	1.016	0.992	1.124	1.243	1.324	1.387	1.245
318	26.5	1.015	1.015	1.013	1.014	1.015	0.957	1.107	1.225	1.306	1.368	1.226
330	27.5	1.013	1.014	1.013	1.013	1.013	0.924	1.090	1.207	1.289	1.349	1.208
342	28.5	1.012	1.012	1.012	1.013	1.012	0.937	1.076	1.191	1.273	1.332	1.192
354	29.5	1.012	1.011	1.012	1.012	1.012	0.980	1.063	1.177	1.257	1.315	1.178
366	30.5	1.011	1.011	1.011	1.012	1.011	0.928	1.050	1.163	1.243	1.299	1.164
378	31.5	1.011	1.010	1.011	1.011	1.011	0.974	1.039	1.150	1.230	1.284	1.151
390	32.5	1.010	1.010	1.010	1.011	1.010	0.938	1.028	1.139	1.217	1.270	1.139
402	33.5	1.009	1.009	1.010	1.011	1.009	0.944	1.018	1.128	1.204	1.256	1.128
414	34.5	1.009	1.009	1.009	1.010	1.009	0.949	1.009	1.117	1.193	1.243	1.117
426	35.5		1.008	1.009	1.010	1.008	0.953		1.108	1.182	1.231	1.108
438	36.5		1.008	1.009	1.010	1.008	0.952		1.099	1.171	1.218	1.099
450	37.5		1.007	1.008	1.009	1.007	0.950		1.090	1.161	1.207	1.090
462	38.5		1.007	1.008	1.009	1.007	0.958		1.083	1.152	1.196	1.083
474	39.5		1.007	1.008	1.009	1.007	0.956		1.075	1.143	1.185	1.075
486	40.5		1.006	1.007	1.009	1.006	0.950		1.068	1.134	1.174	1.068
498	41.5		1.006	1.007	1.008	1.006	0.953		1.061	1.125	1.164	1.061
510	42.5		1.006	1.007	1.008	1.006	0.955		1.055	1.117	1.155	1.055
522	43.5		1.005	1.007	1.008	1.005	0.929		1.049	1.110	1.145	1.049
534	44.5		1.005	1.006	1.008	1.005	0.914		1.044	1.102	1.136	1.044
546	45.5		1.004	1.006	1.008	1.004	0.909		1.039	1.095	1.127	1.039
558	46.5		1.004	1.006	1.007	1.004	0.891		1.035	1.089	1.119	1.035
570	47.5		1.003	1.006	1.007	1.003	0.872		1.031	1.082	1.111	1.031
582	48.5		1.003	1.006	1.007	1.003	0.884		1.027	1.076	1.103	1.027
594	49.5		1.003	1.005	1.007	1.003	0.897		1.025	1.070	1.095	1.025
606	50.5		1.002	1.005	1.007	1.002	0.890		1.022	1.064	1.087	1.022
618	51.5		1.002	1.005	1.007	1.002	0.895		1.020	1.058	1.080	1.020
630	52.5		1.002	1.005	1.007	1.002	0.909		1.017	1.053	1.073	1.017
642	53.5		1.002	1.005	1.006	1.002	0.897		1.016	1.048	1.066	1.016
654	54.5		1.001	1.005	1.006	1.001	0.869		1.014	1.042	1.059	1.014
666	55.5		1.001	1.005	1.006	1.001	0.855		1.012	1.038	1.053	1.012
678	56.5		1.001	1.004	1.006	1.001	0.821		1.011	1.033	1.046	1.011
690	57.5		1.001	1.004	1.006	1.001	0.800		1.010	1.028	1.040	1.010
702	58.5		1.001	1.004	1.006	1.001	1.163		1.009	1.024	1.034	1.009
714	59.5		1.001	1.004	1.006	1.001	0.900		1.008	1.020	1.028	1.008
726	60.5		1.001	1.004	1.006	1.001	0.900		1.008	1.015	1.022	1.008
738	61.5		1.001	1.004	1.005	1.001	0.900		1.007	1.011	1.016	1.007
750	62.5		1.001	1.004	1.005	1.001	0.900		1.006	1.007	1.011	1.006
Tail	Tail		1.005	1.004	1.005	1.005	8.942		1.005	1.004	1.005	1.005

59.5 TAIL DECAY 17.946 (14)

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 1, EXHIBIT 2, SHEET 44
(4) SECTION 1, EXHIBIT 2, SHEET 45, COL. 5; TAIL FROM SECTION 1, EXHIBIT 2, SHEET 48
(5) SECTION 1, EXHIBIT 2, SHEET 44
(6) SECTION 1, EXHIBIT 2, SHEET 44
(7) SELECTED BY DELOITTE CONSULTING
(8) = [[(7) - 1.0] x (7) PRIOR AGE] / [(7) PRIOR AGE - 1.0]
(9) COL. 3 MULTIPLICATIVELY ACCUMULATED
(10) COL. 4 MULTIPLICATIVELY ACCUMULATED
(11) COL. 5 MULTIPLICATIVELY ACCUMULATED
(12) COL. 6 MULTIPLICATIVELY ACCUMULATED
(13) COL. 7 MULTIPLICATIVELY ACCUMULATED
(14) 58.5-TO-59.5 TAIL DECAY + (57.5-TO-58.5 DECAY x 58.5-TO-59.5 TAIL DECAY)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - TOTAL

FITTED PAID LOSS DEVELOPMENT FACTORS

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

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.004**	**0.991**
Inverse Power	**1.005**	**0.995**

						Weibull Curve Fitting					Inverse Power Curve Fitting				
						Slope=	0.296				Slope=	-1.078			
		----FROM PAID TRIANGLE----			SELECTED	Intercept=	-0.237				Intercept=	1.917			
PERIOD	AGE	SELECTED	5 YR WTD	10 YR WTD	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	5.930	5.905	5.937	5.930	1.792	-1.689	0.292	**1.355**	5.336	1.792	1.595	-0.015	**1.985**	9.469
2	18	1.460	1.458	1.453	1.460	2.890	0.144	0.617	**1.186**	3.938	2.890	-0.777	-1.200	**1.301**	4.770
3	30	1.209	1.209	1.206	1.209	3.401	0.562	0.768	**1.131**	3.321	3.401	-1.563	-1.750	**1.174**	3.665
4	42	1.127	1.127	1.129	1.127	3.738	0.781	0.868	**1.102**	2.936	3.738	-2.064	-2.113	**1.121**	3.123
5	54	1.095	1.093	1.095	1.095	3.989	0.894	0.942	**1.083**	2.665	3.989	-2.354	-2.384	**1.092**	2.786
6	66	1.074	1.071	1.075	1.074	4.190	0.984	1.001	**1.070**	2.460	4.190	-2.604	-2.601	**1.074**	2.551
7	78	1.060	1.059	1.062	1.060	4.357	1.055	1.051	**1.061**	2.298	4.357	-2.813	-2.781	**1.062**	2.375
8	90	1.052	1.051	1.053	1.052	4.500	1.101	1.093	**1.053**	2.166	4.500	-2.957	-2.935	**1.053**	2.236
9	102	1.046	1.045	1.047	1.046	4.625	1.139	1.130	**1.047**	2.056	4.625	-3.079	-3.070	**1.046**	2.123
10	114	1.041	1.040	1.041	1.041	4.736	1.174	1.163	**1.043**	1.963	4.736	-3.194	-3.190	**1.041**	2.029
11	126	1.037	1.036	1.037	1.037	4.836	1.204	1.192	**1.039**	1.883	4.836	-3.297	-3.298	**1.037**	1.949
12	138	1.033	1.033	1.033	1.033	4.927	1.235	1.219	**1.035**	1.813	4.927	-3.407	-3.396	**1.034**	1.879
13	150	1.031	1.031	1.031	1.031	5.011	1.253	1.244	**1.032**	1.752	5.011	-3.471	-3.486	**1.031**	1.818
14	162	1.028	1.027	1.028	1.028	5.088	1.282	1.267	**1.030**	1.697	5.088	-3.576	-3.569	**1.028**	1.764
15	174	1.026	1.025	1.026	1.026	5.159	1.302	1.288	**1.027**	1.649	5.159	-3.650	-3.646	**1.026**	1.716
16	186	1.024	1.023	1.024	1.024	5.226	1.319	1.307	**1.025**	1.605	5.226	-3.714	-3.718	**1.024**	1.672
17	198	1.023	1.022	1.023	1.023	5.288	1.335	1.326	**1.024**	1.565	5.288	-3.777	-3.785	**1.023**	1.633
18	210	1.021	1.020	1.021	1.021	5.347	1.355	1.343	**1.022**	1.529	5.347	-3.854	-3.849	**1.021**	1.597
19	222	1.019	1.018	1.019	1.019	5.403	1.382	1.360	**1.021**	1.495	5.403	-3.963	-3.909	**1.020**	1.563
20	234	1.018	1.017	1.019	1.018	5.455	1.395	1.375	**1.020**	1.465	5.455	-4.017	-3.965	**1.019**	1.532
21	246	1.018	1.016	1.017	1.018	5.505	1.395	1.390	**1.018**	1.437	5.505	-4.017	-4.019	**1.018**	1.504
22	258	1.018	1.016	1.017	1.018	5.553	1.395	1.404	**1.017**	1.411	5.553	-4.017	-4.071	**1.017**	1.477
23	270	1.017	1.015	1.016	1.017	5.598	1.409	1.418	**1.016**	1.387	5.598	-4.075	-4.120	**1.016**	1.453
24	282	1.016	1.015	1.016	1.016	5.642	1.423	1.430	**1.016**	1.365	5.642	-4.135	-4.166	**1.016**	1.429
25	294	1.016	1.014	1.015	1.016	5.684	1.423	1.443	**1.015**	1.344	5.684	-4.135	-4.211	**1.015**	1.408
26	306	1.016	1.014	1.016	1.016	5.724	1.429	1.455	**1.014**	1.324	5.724	-4.159	-4.255	**1.014**	1.387
27	318	1.015	1.013	1.015	1.015	5.762	1.443	1.466	**1.013**	1.306	5.762	-4.218	-4.296	**1.014**	1.368
28	330	1.013	1.012	1.013	1.013	5.799	1.464	1.477	**1.013**	1.289	5.799	-4.312	-4.336	**1.013**	1.349
29	342	1.012	1.012	1.012	1.012	5.835	1.482	1.488	**1.012**	1.273	5.835	-4.390	-4.374	**1.013**	1.332
30	354	1.012	1.012	1.012	1.012	5.869	1.489	1.498	**1.012**	1.257	5.869	-4.423	-4.412	**1.012**	1.315
31	366	1.011	1.011	1.011	1.011	5.903	1.509	1.508	**1.011**	1.243	5.903	-4.510	-4.448	**1.012**	1.299
32	378	1.011	1.011	1.011	1.011	5.935	1.517	1.517	**1.011**	1.230	5.935	-4.547	-4.482	**1.011**	1.284
33	390	1.010	1.010	1.010	1.010	5.966	1.533	1.526	**1.010**	1.217	5.966	-4.621	-4.516	**1.011**	1.270
34	402	1.009	1.011	1.011		5.996		1.535	**1.010**	1.204	5.996		-4.549	**1.011**	1.256
35	414	1.009	1.011	1.011		6.026		1.544	**1.009**	1.193	6.026		-4.581	**1.010**	1.243
36	426					6.054		1.552	**1.009**	1.182	6.054		-4.611	**1.010**	1.231
37	438					6.082		1.561	**1.009**	1.171	6.082		-4.641	**1.010**	1.218
38	450					6.109		1.569	**1.008**	1.161	6.109		-4.670	**1.009**	1.207
39	462					6.136		1.576	**1.008**	1.152	6.136		-4.699	**1.009**	1.196
40	474					6.161		1.584	**1.008**	1.143	6.161		-4.726	**1.009**	1.185
41	486					6.186		1.591	**1.007**	1.134	6.186		-4.753	**1.009**	1.174
42	498					6.211		1.599	**1.007**	1.125	6.211		-4.780	**1.008**	1.164
43	510					6.234		1.606	**1.007**	1.117	6.234		-4.805	**1.008**	1.155
44	522					6.258		1.613	**1.007**	1.110	6.258		-4.830	**1.008**	1.145
45	534					6.280		1.619	**1.006**	1.102	6.280		-4.855	**1.008**	1.136
46	546					6.303		1.626	**1.006**	1.095	6.303		-4.879	**1.008**	1.127
47	558					6.324		1.632	**1.006**	1.089	6.324		-4.902	**1.007**	1.119
48	570					6.346		1.639	**1.006**	1.082	6.346		-4.925	**1.007**	1.111
49	582					6.366		1.645	**1.006**	1.076	6.366		-4.948	**1.007**	1.103
50	594					6.387		1.651	**1.005**	1.070	6.387		-4.970	**1.007**	1.095
51	606					6.407		1.657	**1.005**	1.064	6.407		-4.991	**1.007**	1.087
52	618					6.426		1.662	**1.005**	1.058	6.426		-5.012	**1.007**	1.080
53	630					6.446		1.668	**1.005**	1.053	6.446		-5.033	**1.007**	1.073
54	642					6.465		1.674	**1.005**	1.048	6.465		-5.054	**1.006**	1.066
55	654					6.483		1.679	**1.005**	1.042	6.483		-5.074	**1.006**	1.059
56	666					6.501		1.685	**1.005**	1.038	6.501		-5.093	**1.006**	1.053
57	678					6.519		1.690	**1.004**	1.033	6.519		-5.112	**1.006**	1.046
58	690					6.537		1.695	**1.004**	1.028	6.537		-5.131	**1.006**	1.040
59	702					6.554		1.700	**1.004**	1.024	6.554		-5.150	**1.006**	1.034
60	714					6.571		1.705	**1.004**	1.020	6.571		-5.168	**1.006**	1.028
61	726					6.588		1.710	**1.004**	1.015	6.588		-5.186	**1.006**	1.022
62	738					6.604		1.715	**1.004**	1.011	6.604		-5.204	**1.005**	1.016
63	750					6.620		1.720	**1.004**	1.007	6.620		-5.221	**1.005**	1.011
64	762					6.636		1.724	**1.004**	1.004	6.636		-5.238	**1.005**	1.005

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - TOTAL

INCREMENTAL DECAY METHOD

AGE MONTHS	AGE YEARS	PAID SELECTED FOR FIT	INCREM. DECAY FACTORS	IMPLIED ATA FACTOR	DECAY FACTOR CHECK
(1)	(2)	(3)	(4)	(5)	(6)
6	0.5	5.930	4.820		
18	1.5	1.460	1.707	2.419	1.707
30	2.5	1.209	1.200	1.378	1.200
42	3.5	1.127	0.842	1.146	0.842
54	4.5	1.095	0.810	1.091	0.810
66	5.5	1.074	0.794	1.069	0.794
78	6.5	1.060	0.845	1.058	0.845
90	7.5	1.052	0.876	1.050	0.876
102	8.5	1.046	0.896	1.044	0.896
114	9.5	1.041	0.908	1.040	0.908
126	10.5	1.037	0.916	1.036	0.916
138	11.5	1.033	0.923	1.033	0.923
150	12.5	1.031	0.929	1.030	0.929
162	13.5	1.028	0.933	1.028	0.933
174	14.5	1.026	0.935	1.025	0.935
186	15.5	1.024	0.938	1.024	0.938
198	16.5	1.023	0.937	1.022	0.937
210	17.5	1.021	0.937	1.021	0.937
222	18.5	1.019	0.938	1.019	0.938
234	19.5	1.018	0.940	1.018	0.940
246	20.5	1.018	0.940	1.017	0.940
258	21.5	1.018	0.945	1.017	0.945
270	22.5	1.017	0.946	1.017	0.946
282	23.5	1.016	0.948	1.016	0.948
294	24.5	1.016	0.950	1.015	0.950
306	25.5	1.016	0.950	1.015	0.950
318	26.5	1.015	0.945	1.015	0.945
330	27.5	1.013	0.942	1.014	0.942
342	28.5	1.012	0.938	1.012	0.938
354	29.5	1.012	0.935	1.011	0.935
366	30.5	1.011	0.933	1.011	0.933
378	31.5	1.011	0.938	1.010	0.938
390	32.5	1.010	0.942	1.010	0.942
402	33.5		0.944	1.009	0.944
414	34.5		0.949	1.009	0.949
426	35.5		0.953	1.008	0.953
438	36.5		0.952	1.008	0.952
450	37.5		0.950	1.007	0.950
462	38.5		0.958	1.007	0.958
474	39.5		0.956	1.007	0.956
486	40.5		0.950	1.006	0.950
498	41.5		0.953	1.006	0.953
510	42.5		0.955	1.006	0.955
522	43.5		0.929	1.005	0.929
534	44.5		0.914	1.005	0.914
546	45.5		0.909	1.004	0.909
558	46.5		0.891	1.004	0.891
570	47.5		0.872	1.003	0.872
582	48.5		0.884	1.003	0.884
594	49.5		0.897	1.003	0.897
606	50.5		0.890	1.002	0.890
618	51.5		0.895	1.002	0.895
630	52.5		0.909	1.002	0.909
642	53.5		0.897	1.002	0.897
654	54.5		0.869	1.001	0.869
666	55.5		0.855	1.001	0.855
678	56.5		0.821	1.001	0.821
690	57.5		0.800	1.001	0.800
702	58.5			1.000	-
714	59.5			1.000	-
726	60.5			1.000	-
738	61.5			1.000	-
750	62.5			1.000	-

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

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

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366
1954																															
1955																															
1956																															
1957																															
1958																															
1959																															
1960																															
1961																															
1962																															
1963																															
1964																															
1965																															
1966																															
1967																															
1968																															
1969																															
1970																															
1971																															
1972																															
1973																															2,117
1974																														2,946	2,373
1975																													2,721	2,228	2,130
1976																												2,540	2,531	2,272	2,004
1977	2,880	20,365	16,595	7,385	6,258	6,537	6,903	6,853	6,927	7,250	7,131	6,961	6,698	6,347	4,059	7,321	6,349	5,334	4,098	3,947	3,915	3,043	3,315	2,943	3,650	3,597	3,714	3,161	3,256	2,903	2,230
1978	3,479	24,599	20,045	9,390	8,411	8,215	7,973	8,029	8,359	8,372	8,253	7,895	7,383	8,115	8,765	7,558	5,490	4,680	4,567	4,233	3,556	3,691	3,564	3,958	3,675	3,515	4,043	4,556	3,131	2,331	2,484
1979	3,915	27,686	23,521	12,398	10,565	10,201	10,163	10,017	9,887	9,735	9,529	9,102	9,784	10,177	8,378	6,831	6,014	5,236	5,219	4,441	4,206	4,235	4,516	4,429	4,593	4,360	3,994	3,590	2,781	3,217	2,976
1980	3,992	28,666	25,216	13,164	10,988	10,351	10,269	10,134	9,953	9,803	9,279	9,883	10,542	8,635	7,121	5,599	5,004	4,707	3,868	4,029	3,677	4,064	3,933	4,020	3,898	3,865	3,247	2,902	2,932	2,825	2,964
1981	4,374	31,361	27,303	13,812	11,209	10,351	10,311	10,213	9,712	9,133	10,023	10,749	9,008	7,638	6,051	5,521	4,812	3,875	3,957	3,796	4,154	3,898	4,538	4,250	3,984	3,342	3,471	3,141	3,319	2,998	2,471
1982	5,246	35,494	27,154	14,408	11,957	10,997	10,628	10,080	9,504	10,329	11,362	9,424	7,273	5,967	5,615	5,116	4,425	4,654	3,906	4,041	4,186	4,303	4,260	4,242	3,895	3,111	3,704	3,204	3,101	2,536	2,645
1983	5,238	37,682	32,798	16,462	13,475	12,021	11,320	10,882	11,840	12,622	11,187	8,691	7,396	7,023	5,974	5,260	4,900	4,930	5,069	4,910	5,087	4,349	4,729	3,878	3,107	3,448	2,934	2,590	2,607	2,482	
1984	6,507	46,564	40,723	21,003	16,875	15,142	13,985	15,190	16,839	14,723	11,380	8,841	7,883	7,149	6,058	5,614	5,335	6,062	6,148	5,939	6,075	5,687	5,079	3,999	4,408	4,061	3,884	4,061	3,941		
1985	7,075	52,472	49,900	26,588	21,479	19,178	20,910	22,927	19,024	15,788	12,359	11,242	10,246	8,780	8,452	8,207	9,294	9,128	8,752	8,490	9,013	6,869	6,854	6,887	6,258	6,733	6,274	6,092			
1986	6,903	53,029	54,102	27,895	22,494	22,953	23,837	20,402	16,691	13,312	12,090	10,227	8,457	8,468	8,797	8,826	8,412	8,625	8,300	8,529	7,755	6,001	6,834	6,082	6,372	5,477	5,642				
1987	7,385	57,890	61,538	32,055	28,804	29,011	24,414	18,984	14,596	12,903	11,477	9,417	10,091	8,588	9,706	9,277	9,148	8,599	8,570	6,448	6,265	7,271	7,111	6,020	5,562	5,295					
1988	8,538	66,468	71,452	43,399	38,555	30,803	22,805	17,849	16,327	13,781	11,411	11,036	10,752	11,567	11,615	11,362	11,275	10,873	9,150	7,754	7,972	7,505	7,592	6,524	6,084						
1989	8,496	68,898	85,916	54,645	38,837	27,678	20,671	17,972	15,599	12,682	12,807	11,506	11,897	11,756	11,935	10,698	10,665	9,563	8,533	8,522	8,084	7,828	6,655	6,685							
1990	7,014	68,218	96,954	52,772	33,206	23,438	20,067	17,196	13,824	13,050	12,442	13,464	13,743	13,254	12,098	11,781	11,068	9,268	8,719	8,254	8,101	7,124	6,971								
1991	10,148	109,941	75,909	41,165	27,522	21,334	17,168	13,964	12,892	11,739	12,506	12,858	12,480	11,652	11,213	9,489	8,224	8,421	7,667	7,068	6,515	6,258									
1992	10,797	112,781	67,823	36,557	24,365	18,470	14,933	13,535	12,140	13,113	12,996	12,137	12,212	11,840	11,140	9,356	10,262	8,902	8,673	8,684	7,091										
1993	13,552	102,523	63,850	34,856	22,846	16,824	14,588	12,548	13,108	14,103	12,859	12,614	11,011	9,822	8,612	8,455	8,391	8,339	7,098	5,984											
1994	9,638	97,917	61,733	31,810	21,291	19,118	16,385	15,805	15,979	15,059	14,372	13,573	10,681	9,699	9,277	10,358	9,109	9,095	8,368												
1995	12,308	100,357	53,428	28,036	22,348	18,116	17,643	16,089	15,628	15,176	14,677	11,261	10,585	10,205	9,661	9,008	8,229	7,570													
1996	12,988	97,446	49,868	31,843	22,142	19,881	17,982	17,614	15,028	14,298	12,298	10,484	9,885	10,036	9,516	8,419	7,480														
1997	10,341	99,258	57,995	30,799	25,264	22,942	20,688	18,426	17,659	14,225	12,078	12,333	11,812	11,804	9,135	8,478															
1998	14,117	109,285	57,600	37,977	30,920	26,655	23,743	22,735	18,633	14,782	15,087	14,766	12,896	11,867	11,568																
1999	18,543	108,953	64,540	46,162	36,041	28,777	26,963	20,882	18,359	17,816	16,162	15,730	14,650	13,865																	
2000	19,857	124,644	81,475	51,854	38,065	32,705	25,632	21,263	20,268	18,992	18,823	15,760	14,116																		
2001	21,634	134,305	79,168	46,422	36,454	28,493	23,655	21,961	20,051	17,998	16,000	13,994																			
2002	24,123	144,265	78,024	52,305	36,568	29,257	26,638	23,841	22,551	19,229	16,176																				
2003	30,306	135,887	74,850	46,410	32,750	29,565	25,972	22,373	19,458	17,981																					
2004	29,370	136,876	69,738	43,491	35,240	29,525	25,371	21,237	18,252																						
2005	27,077	130,928	64,187	46,654	36,283	30,282	22,679	20,091																							
2006	23,632	119,551	70,242	45,941	32,936	25,734	21,443																								
2007	23,719	116,368	64,742	43,572	30,944	25,219																									
2008	24,456	119,294	66,101	42,976	31,205																										
2009	18,835	89,858	49,102	31,956																											
2010	19,131	97,135	48,546																												
2011	18,843	92,249																													
2012	16,450																														

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
1954																															
1955																															
1956																															
1957																															
1958																															
1959																															
1960																															
1961																															
1962																															
1963																															
1964																															
1965																															
1966																															
1967																															
1968																															
1969																															
1970																															
1971																															
1972																															
1973																															0.853
1974																														0.806	0.928
1975																													0.819	0.956	0.798
1976																												0.997	0.898	0.882	0.852
1977	7.071	0.815	0.445	0.847	1.045	1.056	0.993	1.011	1.047	0.984	0.976	0.962	0.948	0.640	1.804	0.867	0.840	0.768	0.963	0.992	0.777	1.089	0.888	1.240	0.985	1.032	0.851	1.030	0.891	0.768	1.105
1978	7.071	0.815	0.468	0.896	0.977	0.970	1.007	1.041	1.002	0.986	0.957	0.935	1.099	1.080	0.862	0.726	0.852	0.976	0.927	0.840	1.038	0.966	1.110	0.929	0.956	1.150	1.127	0.687	0.745	1.066	0.825
1979	7.071	0.850	0.527	0.852	0.966	0.996	0.986	0.987	0.985	0.979	0.955	1.075	1.040	0.823	0.815	0.880	0.871	0.997	0.851	0.947	1.007	1.066	0.981	1.037	0.949	0.916	0.899	0.774	1.157	0.925	0.928
1980	7.181	0.880	0.522	0.835	0.942	0.992	0.987	0.982	0.985	0.947	1.065	1.067	0.819	0.825	0.786	0.894	0.941	0.822	1.042	0.913	1.105	0.968	1.022	0.970	0.991	0.840	0.894	1.010	0.963	1.049	0.918
1981	7.170	0.871	0.506	0.812	0.923	0.996	0.990	0.951	0.940	1.097	1.072	0.838	0.848	0.792	0.912	0.872	0.805	1.021	0.959	1.094	0.938	1.164	0.937	0.937	0.839	1.039	0.905	1.057	0.903	0.824	0.838
1982	6.766	0.765	0.531	0.830	0.920	0.966	0.948	0.943	1.087	1.100	0.829	0.772	0.820	0.941	0.911	0.865	1.052	0.839	1.035	1.036	1.028	0.990	0.996	0.918	0.799	1.191	0.865	0.968	0.818	1.043	
1983	7.193	0.870	0.502	0.819	0.892	0.942	0.961	1.088	1.066	0.886	0.777	0.851	0.950	0.851	0.881	0.931	1.006	1.028	0.969	1.036	0.855	1.087	0.820	0.801	1.110	0.851	0.883	1.007	0.952		
1984	7.156	0.875	0.516	0.803	0.897	0.924	1.086	1.109	0.874	0.773	0.777	0.892	0.907	0.847	0.927	0.950	1.136	1.014	0.966	1.023	0.936	0.893	0.787	1.102	0.921	0.956	1.045	0.970			
1985	7.417	0.951	0.533	0.808	0.893	1.090	1.096	0.830	0.830	0.783	0.910	0.911	0.857	0.963	0.971	1.133	0.982	0.959	0.970	1.062	0.762	0.998	1.005	0.909	1.076	0.932	0.971				
1986	7.682	1.020	0.516	0.806	1.020	1.039	0.856	0.818	0.798	0.908	0.846	0.827	1.001	1.039	1.003	0.953	1.025	0.962	1.028	0.909	0.774	1.139	0.890	1.048	0.860	1.030					
1987	7.839	1.063	0.521	0.899	1.007	0.842	0.778	0.769	0.884	0.889	0.821	1.072	0.851	1.130	0.956	0.986	0.940	0.997	0.752	0.972	1.161	0.978	0.847	0.924	0.952						
1988	7.785	1.075	0.607	0.888	0.799	0.740	0.783	0.915	0.844	0.828	0.967	0.974	1.076	1.004	0.978	0.992	0.964	0.842	0.847	1.028	0.941	1.012	0.859	0.933							
1989	8.109	1.247	0.636	0.711	0.713	0.747	0.869	0.868	0.813	1.010	0.898	1.034	0.988	1.015	0.896	0.997	0.897	0.892	0.999	0.949	0.968	0.850	1.005								
1990	9.726	1.421	0.544	0.629	0.706	0.856	0.857	0.804	0.944	0.953	1.082	1.021	0.964	0.913	0.974	0.939	0.837	0.941	0.947	0.981	0.879	0.979									
1991	10.834	0.690	0.542	0.669	0.775	0.805	0.813	0.923	0.911	1.065	1.028	0.971	0.934	0.962	0.846	0.867	1.024	0.911	0.922	0.922	0.961										
1992	10.445	0.601	0.539	0.667	0.758	0.808	0.906	0.897	1.080	0.991	0.934	1.006	0.969	0.941	0.840	1.097	0.867	0.974	1.001	0.817											
1993	7.565	0.623	0.546	0.655	0.736	0.867	0.860	1.045	1.076	0.912	0.981	0.873	0.892	0.877	0.982	0.992	0.994	0.851	0.843												
1994	10.159	0.630	0.515	0.669	0.898	0.857	0.965	1.011	0.942	0.954	0.944	0.787	0.908	0.957	1.116	0.879	0.999	0.920													
1995	8.154	0.532	0.525	0.797	0.811	0.974	0.912	0.971	0.971	0.967	0.767	0.940	0.964	0.947	0.932	0.913	0.920														
1996	7.503	0.512	0.639	0.695	0.898	0.904	0.980	0.853	0.951	0.860	0.853	0.943	1.015	0.948	0.885	0.889															
1997	9.598	0.584	0.531	0.820	0.908	0.902	0.891	0.958	0.806	0.849	1.021	0.958	0.999	0.774	0.928																
1998	7.742	0.527	0.659	0.814	0.862	0.891	0.958	0.820	0.793	1.021	0.979	0.873	0.920	0.975																	
1999	5.876	0.592	0.715	0.781	0.798	0.937	0.774	0.879	0.970	0.907	0.973	0.931	0.946																		
2000	6.277	0.654	0.636	0.734	0.859	0.784	0.830	0.953	0.937	0.991	0.837	0.896																			
2001	6.208	0.589	0.586	0.785	0.782	0.830	0.928	0.913	0.898	0.889	0.875																				
2002	5.980	0.541	0.670	0.699	0.800	0.910	0.895	0.946	0.853	0.841																					
2003	4.484	0.551	0.620	0.706	0.903	0.878	0.861	0.870	0.924																						
2004	4.660	0.509	0.624	0.810	0.838	0.859	0.837	0.859																							
2005	4.835	0.490	0.727	0.778	0.835	0.749	0.886																								
2006	5.059	0.588	0.654	0.717	0.781	0.833																									
2007	4.906	0.556	0.673	0.710	0.815																										
2008	4.878	0.554	0.650	0.726																											
2009	4.771	0.546	0.651																												
2010	5.077	0.500																													
2011	4.896																														
Latest diag	4.896	0.500	0.651	0.726	0.815	0.833	0.886	0.859	0.924	0.841	0.875	0.896	0.946	0.975	0.928	0.889	0.920	0.920	0.843	0.817	0.961	0.979	1.005	0.933	0.952	1.030	0.971	0.970	0.952	1.043	0.838
5 Yr Avg	4.906	0.549	0.671	0.748	0.834	0.846	0.882	0.908	0.916	0.930	0.937	0.920	0.969	0.920	0.969	0.954	0.961	0.919	0.942	0.939	0.982	0.991	0.921	0.983	0.984	0.992	0.934	1.002	0.959	0.981	0.923
9 Yr Avg	4.841	0.537	0.651	0.741	0.823	0.852	0.873	0.895	0.900	0.920	0.914	0.912	0.950	0.921	0.933	0.952	0.938	0.921	0.923	0.962	0.915	0.992	0.905	0.949	0.944	0.989	0.938	0.945	0.905	0.924	0.894
5 Yr Wtd	4.905	0.551	0.671	0.748	0.835	0.846	0.881	0.909	0.914	0.926	0.929	0.917	0.966	0.917	0.968	0.953	0.957	0.920	0.947	0.937	0.974	0.984	0.919	0.972	0.973	0.983	0.942	1.000	0.954	0.974	0.919
7 Yr Wtd	4.916	0.534	0.656	0.734	0.821	0.834	0.857	0.892	0.884	0.909	0.897	0.901	0.948	0.915	0.927	0.939	0.927	0.903	0.903	0.937	0.910	0.975	0.893	0.948	0.937	0.971	0.930	0.907	0.913	0.931	0.897
9 Yr Wtd	4.820	0.537	0.649	0.740	0.823	0.851	0.871	0.895	0.898	0.919	0.911	0.909	0.949	0.921	0.929	0.952	0.934	0.919	0.924	0.960	0.908	0.985	0.905	0.949	0.943	0.981	0.944	0.928	0.902	0.918	0.896
Selected	4.820	0.540	0.650	0.740	0.825	0.855	0.875	0.900	0.900	0.925	0.915	0.915	0.950	0.925	0.935	0.955	0.940	0.920	0.930	0.960	0.915	0.985	0.915	0.950	0.950	0.982	0.945	0.940	0.925	0.925	0.900
Loss $ Weight	215,368	1,090,160	616,154	419,625	315,282	260,992	221,340	190,331	167,634	147,576	132,356	118,658	106,213	100,178	92,586	88,927	86,370	81,686	75,462	69,689	64,867	56,937	53,652	45,902	42,076	37,913	35,265	29,746	26,381	24,255	21,749
Center Wtd Avg	4.820	1.055	0.978	0.660	0.757	0.823	0.865	0.886	0.900	0.910	0.919	0.925	0.927	0.935	0.941	0.935	0.936	0.941	0.933	0.940	0.941	0.945	0.942	0.956	0.946	0.954	0.950	0.947	0.929	0.931	0.933
Geometric Mean	4.820	1.707	1.200	0.842	0.810	0.794	0.845	0.876	0.896	0.908	0.916	0.923	0.929	0.933	0.935	0.938	0.937	0.937	0.938	0.940	0.940	0.945	0.946	0.948	0.950	0.950	0.945	0.942	0.938	0.935	0.933

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

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	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
1954																			61	35	26	21	33	20	23	27	11	4
1955																		109	81	61	52	27	29	43	19	10	8	
1956																	155	126	97	70	66	56	40	29	21	21		
1957																323	246	228	118	230	103	67	81	115	69			
1958															241	305	77	80	36	30	39	20	16	9				
1959														466	312	350	181	103	90	71	83	151	163					
1960													361	364	317	302	217	184	221	165	151	92						
1961												561	393	360	332	246	259	295	263	436	388							
1962											568	440	536	445	510	492	524	370	314	388								
1963										708	479	342	338	376	333	194	175	201	224									
1964									683	634	573	478	636	482	459	425	1,296	682										
1965								870	550	609	469	383	668	440	421	419	311											
1966							1,055	877	924	806	603	569	844	569	383	452												
1967						1,093	1,036	828	922	689	680	613	517	570	353													
1968					944	931	757	723	807	807	889	581	598	498														
1969				1,174	1,197	1,090	989	790	878	809	791	782	866															
1970			1,303	1,006	1,110	1,159	914	779	856	1,004	834	1,684																
1971		1,354	1,170	1,247	1,074	822	998	1,074	1,169	1,099	767																	
1972	1,377	1,449	1,472	1,156	1,182	1,098	1,000	867	765	721																		
1973	1,806	1,791	1,479	1,245	1,324	1,443	1,279	1,420	1,595																			
1974	2,202	1,808	1,468	2,118	1,920	1,777	2,340	1,829																				
1975	1,700	1,497	1,676	1,252	1,236	1,063	939																					
1976	1,708	1,784	2,068	1,697	1,645	1,523																						
1977	2,464	2,403	2,436	2,547	2,175																							
1978	2,049	2,388	2,056	1,845																								
1979	2,762	2,627	2,346																									
1980	2,721	2,347																										
1981	2,071																											
1982																												
1983																												
1984																												
1985																												
1986																												
1987																												
1988																												
1989																												
1990																												
1991																												
1992																												
1993																												
1994																												
1995																												
1996																												
1997																												
1998																												
1999																												
2000																												
2001																												
2002																												
2003																												
2004																												
2005																												
2006																												
2007																												
2008																												
2009																												
2010																												
2011																												
2012																												

AGE-TO-AGE DEVELOPMENT FACTORS

	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-Ult
1954																			0.573	0.754	0.808	1.548	0.602	1.173	1.180	0.402	0.378	
1955																		0.745	0.752	0.842	0.523	1.073	1.471	0.439	0.521	0.782		
1956																	0.812	0.766	0.723	0.949	0.848	0.710	0.733	0.733	0.957			
1957																0.763	0.925	0.517	1.948	0.450	0.651	1.206	1.411	0.598				
1958															1.263	0.252	1.047	0.449	0.826	1.317	0.503	0.807	0.592					
1959														0.669	1.123	0.518	0.569	0.869	0.786	1.172	1.827	1.078						
1960													1.006	0.871	0.954	0.719	0.846	1.203	0.746	0.917	0.610							
1961												0.702	0.914	0.923	0.740	1.053	1.140	0.893	1.654	0.892								
1962											0.776	1.216	0.831	1.146	0.965	1.066	0.706	0.847	1.238									
1963										0.677	0.713	0.988	1.113	0.887	0.581	0.906	1.144	1.114										
1964									0.929	0.903	0.834	1.331	0.758	0.954	0.926	3.046	0.526											
1965								0.632	1.108	0.771	0.816	1.744	0.659	0.957	0.994	0.744												
1966							0.832	1.053	0.872	0.748	0.943	1.484	0.675	0.673	1.180													
1967						0.948	0.800	1.113	0.748	0.987	0.900	0.845	1.102	0.619														
1968					0.987	0.812	0.955	1.116	1.001	1.101	0.654	1.030	0.833															
1969				1.019	0.910	0.908	0.798	1.112	0.922	0.977	0.989	1.108																
1970			0.772	1.104	1.044	0.789	0.852	1.099	1.173	0.831	2.019																	
1971		0.864	1.066	0.862	0.765	1.214	1.077	1.088	0.939	0.698																		
1972	1.052	1.016	0.785	1.023	0.929	0.911	0.867	0.883	0.942																			
1973	0.992	0.826	0.841	1.064	1.090	0.886	1.111	1.123																				
1974	0.821	0.812	1.443	0.906	0.926	1.317	0.782																					
1975	0.881	1.119	0.747	0.987	0.860	0.884																						
1976	1.045	1.159	0.820	0.969	0.926																							
1977	0.975	1.014	1.046	0.854																								
1978	1.165	0.861	0.897																									
1979	0.951	0.893																										
1980	0.863																											
1981																												
1982																												
1983																												
1984																												
1985																												
1986																												
1987																												
1988																												
1989																												
1990																												
1991																												
1992																												
1993																												
1994																												
1995																												
1996																												
1997																												
1998																												
1999																												
2000																												
2001																												
2002																												
2003																												
2004																												
2005																												
2006																												
2007																												
2008																												
2009																												
2010																												
2011																												
Latest diag	0.863	0.893	0.897	0.854	0.926	0.884	0.782	1.123	0.942	0.698	2.019	1.108	0.833	0.619	1.180	0.744	0.526	1.114	1.238	0.892	0.610	1.078	0.592	0.598	0.957	0.782	0.378	
5 Yr Avg	1.000	1.009	0.991	0.956	0.946	1.042	0.938	1.061	0.995	0.919	1.101	1.242	0.805	0.818	0.929	1.363	0.872	0.985	1.050	0.950	0.888	0.975	0.962	0.736	0.886	0.592	0.378	
9 Yr Avg	0.972	0.951	0.935	0.976	0.937	0.963	0.897	1.024	0.959	0.855	0.960	1.161	0.877	0.855	0.970	1.008	0.857	0.823	1.027	0.912	0.824	1.070	0.962	0.736	0.886	0.592	0.378	
5 Yr Wtd	0.987	0.989	0.975	0.937	0.945	1.057	0.914	1.068	0.992	0.898	1.114	1.193	0.784	0.800	0.941	1.445	0.700	0.964	1.179	0.822	0.873	1.023	1.084	0.639	0.910	0.501	0.378	
7 Yr Wtd	0.952	0.946	0.937	0.937	0.936	1.001	0.904	1.079	0.939	0.864	1.052	1.192	0.817	0.861	0.918	1.221	0.701	0.866	1.220	0.832	0.835	1.056	1.084	0.639	0.910	0.501	0.378	
9 Yr Wtd	0.963	0.946	0.933	0.957	0.938	0.979	0.886	1.029	0.950	0.849	0.997	1.137	0.839	0.840	0.963	1.076	0.725	0.851	1.159	0.829	0.835	1.056	1.084	0.639	0.910	0.501	0.378	
Selected	0.970	0.955	0.930	0.955	0.945	0.985	0.900	1.030	0.955	0.850	0.990	1.150	0.840	0.840	0.970	0.925	0.750	0.900	1.050	0.830	0.845	1.000	0.970	0.800	0.800	0.800	0.800	
Loss $ Weight	18,788	17,101	15,127	13,442	11,632	10,475	10,368	8,229	7,555	7,166	5,886	4,747	4,890	4,071	3,308	3,055	3,132	1,697	1,281	1,097	521	343	199	206	63	37	11	
Center Wtd Avg	0.934	0.940	0.952	0.952	0.943	0.960	0.960	0.946	0.942	0.985	0.949	0.931	0.962	0.948	0.862	0.873	0.902	0.873	0.850	0.925	0.939	0.867	0.894	0.921	0.865	0.800	0.800	
Geometric Mean	0.938	0.942	0.944	0.949	0.953	0.952	0.950	0.958	0.956	0.950	0.953	0.955	0.929	0.914	0.909	0.891	0.872	0.884	0.897	0.890	0.895	0.909	0.897	0.869	0.855	0.821	0.800	

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - TOTAL

FITTED INCURRED LOSS DEVELOPMENT FACTORS

	36-to-Ult:	**36**
Fitting for Periods:	*From:*	**2**
	To:	**34**
Cut-off		**60**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.050**	**0.722**
Inverse Power	**1.072**	**0.660**
Selected Tail	**1.050**	

		----FROM INCURRED TRIANGLE----			SELECTED	**Weibull Curve Fitting** Slope= 0.276 Intercept= 0.090					**Inverse Power Curve Fitting** Slope= -1.061 Intercept= 0.826				
PERIOD	AGE	SELECTED	3 YR WTD	7 YR WTD	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	3.500	3.376	3.506	3.506	1.792	-1.091	0.584	**1.199**	2.154	1.792	0.919	-1.075	**1.341**	2.386
2	18	1.150	1.135	1.147	1.147	2.890	0.721	0.887	**1.097**	1.796	2.890	-1.919	-2.241	**1.106**	1.779
3	30	1.095	1.102	1.080	1.080	3.401	0.955	1.028	**1.065**	1.638	3.401	-2.521	-2.783	**1.062**	1.608
4	42	1.081	1.081	1.076	1.076	3.738	0.974	1.121	**1.049**	1.538	3.738	-2.575	-3.140	**1.043**	1.514
5	54	1.063	1.068	1.058	1.058	3.989	1.067	1.190	**1.039**	1.466	3.989	-2.851	-3.406	**1.033**	1.451
6	66	1.018	1.018	1.017	1.017	4.190	1.410	1.246	**1.032**	1.411	4.190	-4.080	-3.619	**1.027**	1.405
7	78	1.025	1.030	1.016	1.016	4.357	1.417	1.292	**1.027**	1.368	4.357	-4.109	-3.797	**1.022**	1.368
8	90	1.042	1.028	1.040	1.040	4.500	1.183	1.331	**1.023**	1.332	4.500	-3.224	-3.948	**1.019**	1.338
9	102	1.005	1.013	1.005	1.005	4.625	1.682	1.366	**1.020**	1.302	4.625	-5.374	-4.081	**1.017**	1.313
10	114	1.021	1.009	1.016	1.016	4.736	1.430	1.396	**1.018**	1.276	4.736	-4.165	-4.199	**1.015**	1.291
11	126	1.013	1.006	1.010	1.010	4.836	1.532	1.424	**1.016**	1.253	4.836	-4.619	-4.305	**1.013**	1.272
12	138	0.999	1.009	1.002	1.002	4.927	1.872	1.449	**1.014**	1.234	4.927	-6.498	-4.402	**1.012**	1.255
13	150	1.023	1.009	1.018	1.018	5.011	1.401	1.472	**1.013**	1.216	5.011	-4.043	-4.490	**1.011**	1.240
14	162	1.007	1.008	1.007	1.007	5.088	1.596	1.493	**1.012**	1.201	5.088	-4.925	-4.572	**1.010**	1.226
15	174	0.997	1.001	0.998	0.998	5.159		1.513	**1.011**	1.187	5.159		-4.648	**1.010**	1.213
16	186	1.007	1.006	1.007	1.007	5.226	1.601	1.531	**1.010**	1.174	5.226	-4.949	-4.719	**1.009**	1.202
17	198	1.019	1.009	1.016	1.016	5.288	1.418	1.549	**1.009**	1.162	5.288	-4.113	-4.785	**1.008**	1.191
18	210	1.009	1.005	1.007	1.007	5.347	1.618	1.565	**1.008**	1.152	5.347	-5.035	-4.847	**1.008**	1.181
19	222	1.013	1.001	1.008	1.008	5.403	1.577	1.580	**1.008**	1.142	5.403	-4.833	-4.906	**1.007**	1.172
20	234	1.011	1.002	1.007	1.007	5.455	1.610	1.595	**1.007**	1.133	5.455	-4.997	-4.962	**1.007**	1.164
21	246	1.007	1.006	1.006	1.006	5.505	1.645	1.609	**1.007**	1.125	5.505	-5.175	-5.015	**1.007**	1.155
22	258	1.008	1.005	1.007	1.007	5.553	1.614	1.622	**1.006**	1.118	5.553	-5.016	-5.066	**1.006**	1.148
23	270	1.015	1.004	1.012	1.012	5.598	1.488	1.634	**1.006**	1.111	5.598	-4.415	-5.114	**1.006**	1.141
24	282	1.005	1.005	1.005	1.005	5.642	1.663	1.646	**1.006**	1.104	5.642	-5.271	-5.160	**1.006**	1.134
25	294	1.013	1.004	1.008	1.008	5.684	1.565	1.658	**1.005**	1.098	5.684	-4.773	-5.204	**1.005**	1.127
26	306	1.009	1.002	1.006	1.006	5.724	1.646	1.669	**1.005**	1.092	5.724	-5.181	-5.247	**1.005**	1.121
27	318	1.004	1.003	1.002	1.002	5.762	1.867	1.679	**1.005**	1.087	5.762	-6.465	-5.287	**1.005**	1.115
28	330	1.005	1.004	1.004	1.004	5.799	1.718	1.690	**1.004**	1.081	5.799	-5.567	-5.327	**1.005**	1.110
29	342	1.007	1.004	1.007	1.007	5.835	1.590	1.699	**1.004**	1.077	5.835	-4.896	-5.365	**1.005**	1.104
30	354	1.006	1.005	1.006	1.006	5.869	1.620	1.709	**1.004**	1.072	5.869	-5.045	-5.401	**1.005**	1.099
31	366	1.007	1.005	1.007	1.007	5.903	1.608	1.718	**1.004**	1.068	5.903	-4.986	-5.437	**1.004**	1.094
32	378	1.006	1.007	1.006	1.006	5.935	1.628	1.727	**1.004**	1.064	5.935	-5.088	-5.471	**1.004**	1.090
33	390	1.005	1.005	1.005	1.005	5.966	1.665	1.736	**1.003**	1.060	5.966	-5.282	-5.504	**1.004**	1.085
34	402	1.005	1.005	1.005	1.005	5.996	1.677	1.744	**1.003**	1.056	5.996	-5.347	-5.536	**1.004**	1.081
35	414	1.007	1.007	1.007	1.007	6.026	1.615	1.752	**1.003**	1.053	6.026	-5.022	-5.567	**1.004**	1.076
36	426					6.054		1.760	**1.003**	1.050	6.054		-5.598	**1.004**	1.072
37	438					6.082		1.768	**1.003**	1.046	6.082		-5.627	**1.004**	1.068
38	450					6.109		1.775	**1.003**	1.043	6.109		-5.656	**1.003**	1.064
39	462					6.136		1.782	**1.003**	1.041	6.136		-5.684	**1.003**	1.061
40	474					6.161		1.790	**1.003**	1.038	6.161		-5.711	**1.003**	1.057
41	486					6.186		1.796	**1.002**	1.035	6.186		-5.738	**1.003**	1.054
42	498					6.211		1.803	**1.002**	1.033	6.211		-5.763	**1.003**	1.050
43	510					6.234		1.810	**1.002**	1.030	6.234		-5.789	**1.003**	1.047
44	522					6.258		1.816	**1.002**	1.028	6.258		-5.813	**1.003**	1.044
45	534					6.280		1.822	**1.002**	1.026	6.280		-5.837	**1.003**	1.041
46	546					6.303		1.829	**1.002**	1.024	6.303		-5.861	**1.003**	1.038
47	558					6.324		1.835	**1.002**	1.022	6.324		-5.884	**1.003**	1.035
48	570					6.346		1.840	**1.002**	1.020	6.346		-5.907	**1.003**	1.032
49	582					6.366		1.846	**1.002**	1.018	6.366		-5.929	**1.003**	1.029
50	594					6.387		1.852	**1.002**	1.016	6.387		-5.950	**1.003**	1.026
51	606					6.407		1.857	**1.002**	1.014	6.407		-5.972	**1.003**	1.024
52	618					6.426		1.863	**1.002**	1.013	6.426		-5.992	**1.002**	1.021
53	630					6.446		1.868	**1.002**	1.011	6.446		-6.013	**1.002**	1.018
54	642					6.465		1.873	**1.001**	1.010	6.465		-6.033	**1.002**	1.016
55	654					6.483		1.878	**1.001**	1.008	6.483		-6.052	**1.002**	1.014
56	666					6.501		1.883	**1.001**	1.007	6.501		-6.072	**1.002**	1.011
57	678					6.519		1.888	**1.001**	1.005	6.519		-6.091	**1.002**	1.009
58	690					6.537		1.893	**1.001**	1.004	6.537		-6.109	**1.002**	1.007
59	702					6.554		1.898	**1.001**	1.002	6.554		-6.128	**1.002**	1.004
60	714					6.571		1.902	**1.001**	1.001	6.571		-6.146	**1.002**	1.002

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - TOTAL

FITTED INCREMENTAL DECAY LOSS DEVELOPMENT FACTORS

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

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.005**	**0.977**
Inverse Power	**1.009**	**0.962**
Selected Tail	**1.005**	

				Weibull Curve Fitting					Inverse Power Curve Fitting				
				Slope=	0.891				Slope=	-5.243			
		IMPLIED	SELECTED	Intercept=	-3.898				Intercept=	27.445			
PERIOD	AGE	ATA	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6			1.792		-2.301	**10.496**	36284.299	1.792		18.051		
2	18	2.419	2.419	2.890	-0.628	-1.322	**4.274**	3457.119	2.890	0.350	12.291		
3	30	1.378	1.378	3.401	0.257	-0.867	**2.915**	808.803	3.401	-0.973	9.613	**14962.099**	
4	42	1.146	1.146	3.738	0.723	-0.567	**2.311**	277.461	3.738	-1.925	7.849	**2564.454**	
5	54	1.091	1.091	3.989	0.909	-0.343	**1.968**	120.085	3.989	-2.394	6.531	**687.419**	
6	66	1.069	1.069	4.190	1.009	-0.165	**1.749**	61.009	4.190	-2.676	5.479	**240.700**	
7	78	1.058	1.058	4.357	1.065	-0.016	**1.597**	34.888	4.357	-2.844	4.604	**100.837**	
8	90	1.050	1.050	4.500	1.116	0.112	**1.486**	21.852	4.500	-3.004	3.853	**48.147**	
9	102	1.044	1.044	4.625	1.151	0.223	**1.401**	14.710	4.625	-3.117	3.197	**25.460**	
10	114	1.040	1.040	4.736	1.182	0.322	**1.336**	10.497	4.736	-3.221	2.614	**14.652**	
11	126	1.036	1.036	4.836	1.211	0.412	**1.284**	7.857	4.836	-3.322	2.089	**9.078**	64309.377
12	138	1.033	1.033	4.927	1.237	0.493	**1.242**	6.120	4.927	-3.413	1.612	**6.014**	7083.921
13	150	1.030	1.030	5.011	1.265	0.567	**1.207**	4.929	5.011	-3.513	1.175	**4.238**	1177.925
14	162	1.028	1.028	5.088	1.281	0.636	**1.178**	4.084	5.088	-3.571	0.772	**3.163**	277.924
15	174	1.025	1.025	5.159	1.307	0.699	**1.154**	3.466	5.159	-3.671	0.397	**2.487**	87.864
16	186	1.024	1.024	5.226	1.325	0.759	**1.134**	3.002	5.226	-3.740	0.047	**2.048**	35.326
17	198	1.022	1.022	5.288	1.342	0.814	**1.117**	2.648	5.288	-3.803	-0.281	**1.755**	17.246
18	210	1.021	1.021	5.347	1.357	0.867	**1.102**	2.371	5.347	-3.865	-0.589	**1.555**	9.825
19	222	1.019	1.019	5.403	1.376	0.916	**1.089**	2.151	5.403	-3.939	-0.880	**1.415**	6.319
20	234	1.018	1.018	5.455	1.402	0.963	**1.078**	1.975	5.455	-4.044	-1.156	**1.315**	4.467
21	246	1.017	1.017	5.505	1.414	1.008	**1.069**	1.831	5.505	-4.097	-1.419	**1.242**	3.398
22	258	1.017	1.017	5.553	1.413	1.050	**1.061**	1.713	5.553	-4.092	-1.668	**1.189**	2.736
23	270	1.017	1.017	5.598	1.413	1.091	**1.054**	1.614	5.598	-4.091	-1.907	**1.149**	2.302
24	282	1.016	1.016	5.642	1.426	1.130	**1.047**	1.532	5.642	-4.144	-2.135	**1.118**	2.004
25	294	1.015	1.015	5.684	1.439	1.167	**1.042**	1.463	5.684	-4.203	-2.353	**1.095**	1.792
26	306	1.015	1.015	5.724	1.439	1.202	**1.037**	1.404	5.724	-4.202	-2.563	**1.077**	1.636
27	318	1.015	1.015	5.762	1.446	1.237	**1.033**	1.353	5.762	-4.231	-2.765	**1.063**	1.519
28	330	1.014	1.014	5.799	1.460	1.270	**1.029**	1.310	5.799	-4.292	-2.959	**1.052**	1.429
29	342	1.012	1.012	5.835	1.482	1.301	**1.026**	1.273	5.835	-4.389	-3.146	**1.043**	1.359
30	354	1.011	1.011	5.869	1.500	1.332	**1.023**	1.241	5.869	-4.470	-3.327	**1.036**	1.303
31	366	1.011	1.011	5.903	1.507	1.362	**1.021**	1.213	5.903	-4.504	-3.502	**1.030**	1.258
32	378	1.010	1.010	5.935	1.525	1.391	**1.018**	1.188	5.935	-4.585	-3.671	**1.025**	1.221
33	390	1.010	1.010	5.966	1.532	1.418	**1.016**	1.167	5.966	-4.617	-3.835	**1.022**	1.190
34	402	1.009	1.009	5.996	1.547	1.445	**1.015**	1.148	5.996	-4.688	-3.994	**1.018**	1.165
35	414	1.009	1.009	6.026	1.560	1.472	**1.013**	1.131	6.026	-4.749	-4.148	**1.016**	1.144
36	426	1.008	1.008	6.054	1.572	1.497	**1.012**	1.117	6.054	-4.806	-4.298	**1.014**	1.126
37	438	1.008	1.008	6.082	1.583	1.522	**1.010**	1.104	6.082	-4.863	-4.443	**1.012**	1.111
38	450	1.007	1.007	6.109	1.595	1.546	**1.009**	1.093	6.109	-4.922	-4.585	**1.010**	1.098
39	462	1.007	1.007	6.136	1.605	1.569	**1.008**	1.083	6.136	-4.972	-4.723	**1.009**	1.087
40	474	1.007	1.007	6.161	1.615	1.592	**1.007**	1.074	6.161	-5.023	-4.857	**1.008**	1.078
41	486	1.006	1.006	6.186	1.627	1.615	**1.007**	1.066	6.186	-5.081	-4.988	**1.007**	1.069
42	498	1.006	1.006	6.211	1.637	1.636	**1.006**	1.059	6.211	-5.135	-5.116	**1.006**	1.062
43	510	1.006	1.006	6.234	1.647	1.658	**1.005**	1.053	6.234	-5.187	-5.241	**1.005**	1.056
44	522	1.005	1.005	6.258	1.662	1.678	**1.005**	1.047	6.258	-5.266	-5.363	**1.005**	1.050
45	534	1.005	1.005	6.280	1.680	1.698	**1.004**	1.042	6.280	-5.361	-5.482	**1.004**	1.045
46	546	1.004	1.004	6.303	1.698	1.718	**1.004**	1.038	6.303	-5.461	-5.599	**1.004**	1.041
47	558	1.004	1.004	6.324	1.720	1.738	**1.003**	1.034	6.324	-5.581	-5.713	**1.003**	1.037
48	570	1.003	1.003	6.346	1.745	1.757	**1.003**	1.030	6.346	-5.721	-5.824	**1.003**	1.034
49	582	1.003	1.003	6.366	1.766	1.775	**1.003**	1.027	6.366	-5.847	-5.933	**1.003**	1.031
50	594	1.003	1.003	6.387	1.785	1.793	**1.002**	1.025	6.387	-5.959	-6.040	**1.002**	1.028
51	606	1.002	1.002	6.407	1.805	1.811	**1.002**	1.022	6.407	-6.078	-6.145	**1.002**	1.026
52	618	1.002	1.002	6.426	1.823	1.829	**1.002**	1.020	6.426	-6.191	-6.248	**1.002**	1.023
53	630	1.002	1.002	6.446	1.839	1.846	**1.002**	1.018	6.446	-6.289	-6.349	**1.002**	1.021
54	642	1.002	1.002	6.465	1.857	1.863	**1.002**	1.016	6.465	-6.400	-6.448	**1.002**	1.020
55	654	1.001	1.001	6.483	1.879	1.879	**1.001**	1.014	6.483	-6.542	-6.545	**1.001**	1.018
56	666	1.001	1.001	6.501	1.902	1.895	**1.001**	1.013	6.501	-6.701	-6.640	**1.001**	1.016
57	678	1.001	1.001	6.519	1.932	1.911	**1.001**	1.012	6.519	-6.899	-6.734	**1.001**	1.015
58	690	1.001	1.001	6.537	1.963	1.927	**1.001**	1.010	6.537	-7.123	-6.826	**1.001**	1.014
59	702	1.000		6.554		1.942	**1.001**	1.009	6.554		-6.916	**1.001**	1.013
60	714	1.000		6.571		1.957	**1.001**	1.008	6.571		-7.005	**1.001**	1.012

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - HOSPITALS
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2012	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		11,501	57,523	46,021	74.6%	34,332	
1977	23,851,125	64,446	69,879	5,432	71.4%	3,877	0.293
1978	26,143,240	75,090	82,180	7,090	70.8%	5,019	0.314
1979	28,061,666	84,690	93,002	8,313	70.2%	5,838	0.331
1980	28,979,182	83,320	92,239	8,919	69.7%	6,217	0.318
1981	30,141,508	87,633	97,997	10,363	69.2%	7,171	0.325
1982	30,058,966	87,497	98,546	11,048	68.7%	7,585	0.328
1983	30,607,324	94,350	106,977	12,627	68.2%	8,609	0.350
1984	33,121,678	114,339	130,792	16,453	67.7%	11,131	0.395
1985	35,713,654	137,142	156,406	19,264	67.2%	12,942	0.438
1986	38,297,697	138,425	160,848	22,424	66.8%	14,974	0.420
1987	41,065,403	147,651	173,943	26,292	66.4%	17,450	0.424
1988	44,221,964	170,283	202,012	31,729	65.9%	20,904	0.457
1989	47,110,000	175,144	210,185	35,041	65.3%	22,880	0.446
1990	49,659,895	175,119	211,653	36,535	64.7%	23,652	0.426
1991	50,856,501	163,376	200,129	36,753	64.2%	23,594	0.394
1992	52,804,448	161,081	199,219	38,138	63.6%	24,246	0.377
1993	55,132,894	144,496	180,484	35,988	62.9%	22,630	0.327
1994	57,739,505	135,271	173,941	38,670	62.2%	24,063	0.301
1995	60,949,772	132,463	171,715	39,252	61.7%	24,217	0.282
1996	63,664,000	128,384	169,317	40,933	61.2%	25,059	0.266
1997	68,077,000	135,047	180,401	45,353	60.8%	27,558	0.265
1998	71,447,000	152,845	206,555	53,710	60.3%	32,400	0.289
1999	75,244,663	161,701	223,124	61,423	59.9%	36,804	0.297
2000	79,122,396	179,316	253,135	73,819	59.6%	43,992	0.320
2001	80,396,857	173,975	251,442	77,466	59.3%	45,908	0.313
2002	81,621,352	190,507	280,941	90,433	59.0%	53,360	0.344
2003	82,433,234	181,313	274,342	93,029	58.8%	54,694	0.333
2004	84,632,753	174,722	270,976	96,254	58.6%	56,439	0.320
2005	86,912,307	168,050	266,960	98,910	58.5%	57,895	0.307
2006	90,822,757	156,880	258,271	101,390	58.5%	59,319	0.284
2007	93,702,820	135,594	241,948	106,354	58.7%	62,392	0.258
2008	93,449,349	130,867	244,227	113,360	59.0%	66,931	0.261
2009	86,530,965	91,810	198,244	106,434	59.7%	63,493	0.229
2010	86,624,485	87,045	210,540	123,496	60.9%	75,205	0.243
2011	89,983,985	66,308	220,556	154,248	63.1%	97,365	0.245
2012	46,341,752	10,638	114,203	103,565	67.2%	69,548	0.246
2013		0	0		100.0%		
TOTAL		4,708,319	6,734,849	2,026,530	61.7%	1,249,694	
EXLD PRIOR		4,696,817	6,677,326	1,980,509	61.4%	1,215,362	

(1) PROVIDED BY THE BWC; 2012 ADJUSTED TO PARTIAL YEAR
(2) SECTION 1, EXHIBIT 2A, SHEET 3A, COL. 3
(3) SECTION 1, EXHIBIT 2A, SHEET 3A, COL. 8; 2012 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 1, EXHIBIT 2, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - HOSPITALS
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	FISCAL YEAR ENDING 2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	46,021	3,697	3,584	3,481	3,420	3,230	3,029	2,831	2,639	2,311	2,191	1,803	2,021	1,417	1,141	1,254	809	831	689	6,102
1977	5,432	287	271	256	255	261	271	294	324	333	326	316	287	237	195	163	133	111	98	991
1978	7,090	368	351	333	317	318	327	340	368	404	414	405	391	356	294	242	202	166	138	1,330
1979	8,313	433	410	390	370	351	351	361	376	407	448	460	450	436	396	327	269	225	184	1,641
1980	8,919	474	438	415	396	376	358	359	369	384	415	457	468	458	442	402	333	273	229	1,844
1981	10,363	596	513	475	452	432	412	394	397	409	426	460	504	515	502	483	439	364	300	2,260
1982	11,048	560	601	516	478	455	436	416	398	402	415	432	467	512	523	510	492	446	370	2,591
1983	12,627	709	606	651	560	519	493	471	449	429	431	445	463	500	548	561	547	527	479	3,185
1984	16,453	938	867	743	799	686	636	604	578	552	527	531	548	570	616	675	690	673	649	4,499
1985	19,264	1,298	1,085	993	833	894	768	707	666	631	595	562	561	574	596	646	713	733	719	5,600
1986	22,424	1,428	1,326	1,125	1,039	886	954	819	758	720	688	655	625	629	649	676	732	806	826	7,011
1987	26,292	1,443	1,546	1,426	1,218	1,128	970	1,046	898	834	794	763	730	700	708	733	766	829	911	8,789
1988	31,729	1,725	1,668	1,800	1,670	1,419	1,308	1,120	1,204	1,034	957	909	869	828	791	796	821	855	925	10,883
1989	35,041	1,653	1,803	1,743	1,870	1,728	1,473	1,360	1,170	1,259	1,081	1,002	953	914	874	837	845	874	912	12,559
1990	36,535	1,745	1,637	1,784	1,728	1,861	1,722	1,466	1,355	1,160	1,251	1,074	996	947	907	866	829	836	864	13,353
1991	36,753	1,934	1,668	1,565	1,707	1,650	1,777	1,644	1,399	1,291	1,108	1,193	1,023	948	901	863	824	788	795	13,518
1992	38,138	1,773	1,892	1,632	1,532	1,674	1,621	1,737	1,602	1,367	1,266	1,088	1,175	1,009	936	891	856	819	786	14,366
1993	35,988	1,611	1,599	1,709	1,473	1,383	1,512	1,461	1,566	1,444	1,232	1,137	979	1,057	906	840	800	768	736	13,687
1994	38,670	1,893	1,664	1,652	1,764	1,520	1,425	1,558	1,501	1,608	1,486	1,266	1,161	1,002	1,079	926	856	814	781	14,604
1995	39,252	1,950	1,833	1,610	1,600	1,706	1,469	1,377	1,504	1,450	1,555	1,440	1,225	1,122	968	1,042	893	825	785	14,788
1996	40,933	2,301	1,922	1,807	1,587	1,577	1,681	1,448	1,357	1,482	1,428	1,533	1,420	1,207	1,106	953	1,026	880	813	15,315
1997	45,353	2,643	2,433	2,038	1,909	1,670	1,657	1,780	1,532	1,435	1,571	1,499	1,600	1,482	1,260	1,138	995	1,064	910	16,702
1998	53,710	2,941	2,975	2,736	2,290	2,147	1,876	1,864	1,998	1,720	1,610	1,760	1,680	1,799	1,668	1,416	1,278	1,115	1,192	19,645
1999	61,423	3,566	3,183	3,221	2,959	2,476	2,322	2,029	2,017	2,159	1,858	1,738	1,899	1,813	1,945	1,807	1,531	1,381	1,202	22,383
2000	73,819	4,541	4,004	3,574	3,615	3,326	2,785	2,610	2,282	2,266	2,431	2,093	1,959	2,143	2,045	2,187	2,027	1,722	1,555	26,777
2001	77,466	4,356	4,486	3,956	3,531	3,570	3,288	2,755	2,579	2,256	2,239	2,406	2,071	1,940	2,124	2,027	2,163	2,002	1,703	28,172
2002	90,433	5,324	4,820	4,953	4,359	3,888	3,919	3,611	3,032	2,833	2,479	2,459	2,640	2,274	2,130	2,331	2,227	2,368	2,193	32,850
2003	93,029	5,318	5,160	4,671	4,799	4,223	3,767	3,797	3,500	2,939	2,746	2,403	2,383	2,560	2,206	2,066	2,262	2,161	2,296	34,058
2004	96,254	5,544	5,188	5,033	4,557	4,681	4,120	3,674	3,704	3,414	2,867	2,678	2,344	2,325	2,497	2,152	2,016	2,207	2,108	35,462
2005	98,910	5,672	5,372	5,026	4,877	4,415	4,536	3,991	3,560	3,588	3,308	2,778	2,595	2,271	2,252	2,420	2,085	1,953	2,138	36,402
2006	101,390	6,375	5,448	5,160	4,828	4,684	4,241	4,357	3,834	3,420	3,447	3,178	2,668	2,492	2,182	2,164	2,324	2,003	1,876	37,059
2007	106,354	7,417	6,221	5,316	5,035	4,712	4,571	4,138	4,252	3,741	3,337	3,364	3,101	2,604	2,432	2,129	2,111	2,268	1,954	38,034
2008	113,360	8,794	7,293	6,117	5,227	4,951	4,633	4,495	4,069	4,180	3,679	3,281	3,307	3,049	2,560	2,392	2,093	2,076	2,230	39,357
2009	106,434	9,228	7,540	6,253	5,244	4,482	4,245	3,972	3,854	3,489	3,584	3,154	2,813	2,836	2,614	2,195	2,051	1,795	1,780	35,689
2010	123,496	13,890	9,505	7,766	6,441	5,402	4,616	4,372	4,091	3,969	3,594	3,692	3,249	2,898	2,921	2,693	2,261	2,112	1,849	38,582
2011	154,248	24,158	14,634	10,014	8,183	6,786	5,692	4,864	4,607	4,311	4,182	3,786	3,890	3,423	3,053	3,077	2,837	2,382	2,225	42,592
2012	103,565	58,815	24,906	15,088	10,324	8,436	6,996	5,868	5,014	4,749	4,444	4,312	3,903	4,010	3,529	3,147	3,173	2,925	2,456	46,207
TOTAL	2,026,530	197,397	140,452	117,032	103,245	93,902	86,258	79,990	74,805	70,382	66,412	62,510	59,420	55,856	52,496	50,027	47,307	44,978	42,656	698,886

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - HOSPITALS
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	70	10	9	9	42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	61	5	4	7	6	6	5	29	-	-	-	-	-	-	-	-	-	-	-	-
1957	104	8	6	5	10	9	9	8	52	-	-	-	-	-	-	-	-	-	-	-
1958	19	2	1	1	1	2	1	1	1	8	-	-	-	-	-	-	-	-	-	-
1959	514	38	34	30	27	24	35	33	31	29	204	-	-	-	-	-	-	-	-	-
1960	141	12	11	10	8	7	5	10	9	9	8	52	-	-	-	-	-	-	-	-
1961	1,473	145	129	115	100	85	70	58	97	90	84	78	583	-	-	-	-	-	-	-
1962	900	86	70	62	56	50	45	39	33	48	44	41	38	214	-	-	-	-	-	-
1963	488	59	48	39	35	31	27	23	19	15	26	24	22	21	121	-	-	-	-	-
1964	1,955	257	213	171	140	124	112	99	87	74	62	92	85	78	72	438	-	-	-	-
1965	392	48	38	32	26	21	19	17	15	13	11	9	16	15	14	13	87	-	-	-
1966	691	92	75	60	49	40	33	29	26	23	19	16	13	24	22	21	19	122	-	-
1967	371	48	44	36	28	23	19	15	14	12	10	9	7	5	11	10	9	9	51	-
1968	474	53	53	48	39	31	25	20	16	14	13	11	10	8	7	12	11	10	10	55
1969	3,032	331	325	314	286	236	193	161	132	109	97	88	76	66	55	46	71	66	61	420
1970	11,641	1,198	1,177	1,117	1,048	943	800	681	588	500	429	385	345	300	257	212	173	241	220	1,804
1971	1,670	116	130	136	136	133	122	100	81	68	55	45	40	36	32	27	23	19	34	283
1972	1,815	116	128	145	152	151	148	136	111	90	75	61	51	45	40	35	30	25	20	305
1973	7,042	395	405	435	476	487	476	460	418	347	285	239	197	164	145	131	115	100	85	1,085
1974	5,879	317	331	349	383	428	444	438	427	389	320	261	218	177	147	130	117	102	88	932
1975	3,185	165	168	175	185	203	226	234	230	224	204	168	138	115	94	78	70	63	54	531
1976	4,105	197	185	184	188	196	215	241	251	248	243	222	183	149	124	101	83	74	67	688
TOTAL	46,021	3,697	3,584	3,481	3,420	3,230	3,029	2,831	2,639	2,311	2,191	1,803	2,021	1,417	1,141	1,254	809	831	689	6,102

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - HOSPITALS
(000's)

ALLOCATION OF ULTIMATE LOSS

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	PAID LOSS	PAID LDF	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT	INDICATED ULTIMATE LOSS: BORNHUETTER FERGUSON	INITIAL ULTIMATE LOSS	BALANCED ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR			11,501					57,523
1977	23,851,125	0.296	64,446	1.094	70,535	70,535	70,535	69,879
1978	26,143,240	0.316	75,090	1.100	82,617	82,616	82,616	82,180
1979	28,061,666	0.334	84,690	1.106	93,700	93,706	93,706	93,002
1980	28,979,182	0.320	83,320	1.113	92,741	92,750	92,750	92,239
1981	30,141,508	0.326	87,633	1.121	98,223	98,233	98,233	97,997
1982	30,058,966	0.328	87,497	1.128	98,680	98,686	98,686	98,546
1983	30,607,324	0.350	94,350	1.136	107,172	107,180	107,180	106,977
1984	33,121,678	0.395	114,339	1.145	130,878	130,891	130,891	130,792
1985	35,713,654	0.444	137,142	1.155	158,392	158,413	158,413	156,406
1986	38,297,697	0.422	138,425	1.166	161,387	161,399	161,399	160,848
1987	41,065,403	0.424	147,651	1.176	173,661	173,705	173,705	173,943
1988	44,221,964	0.457	170,283	1.187	202,118	202,118	202,118	202,012
1989	47,110,000	0.446	175,144	1.197	209,704	209,744	209,744	210,185
1990	49,659,895	0.426	175,119	1.208	211,612	211,602	211,602	211,653
1991	50,856,501	0.392	163,376	1.221	199,534	199,539	199,539	200,129
1992	52,804,448	0.377	161,081	1.234	198,776	198,809	198,809	199,219
1993	55,132,894	0.328	144,496	1.247	180,246	180,312	180,312	180,484
1994	57,739,505	0.337	135,271	1.263	170,840	175,780	175,780	173,941
1995	60,949,772	0.316	132,463	1.279	169,447	174,469	174,469	171,715
1996	63,664,000	0.294	128,384	1.299	166,827	171,556	171,556	169,317
1997	68,077,000	0.293	135,047	1.322	178,540	183,643	183,643	180,401
1998	71,447,000	0.316	152,845	1.345	205,505	210,627	210,627	206,555
1999	75,244,663	0.319	161,701	1.371	221,628	226,597	226,597	223,124
2000	79,122,396	0.321	179,316	1.402	251,485	252,251	252,251	253,135
2001	80,396,857	0.328	173,975	1.434	249,542	253,933	253,933	251,442
2002	81,621,352	0.334	190,507	1.471	280,302	277,955	277,955	280,941
2003	82,433,234	0.340	181,313	1.512	274,081	276,107	276,107	274,342
2004	84,632,753	0.316	174,722	1.558	272,157	270,428	270,428	270,976
2005	86,912,307	0.297	168,050	1.610	270,592	265,991	265,991	266,960
2006	90,822,757	0.277	156,880	1.679	263,469	258,680	258,680	258,271
2007	93,702,820	0.264	135,594	1.769	239,889	243,192	243,192	241,948
2008	93,449,349	0.255	130,867	1.891	247,496	243,299	243,299	244,227
2009	86,530,965	0.245	91,810	2.067	189,779	201,198	201,198	198,244
2010	86,624,485	0.248	87,045	2.387	207,819	211,907	211,907	210,540
2011	89,983,985	0.249	66,308	3.211	212,925	220,759	220,759	220,556
2012	92,683,504	0.250	10,638	17.340	184,465	228,548	228,548	228,405
2013	95,464,009	0.250				238,183	238,183	238,183
TOTAL			4,708,319		6,726,766	7,055,336	7,055,336	7,087,234
EXLD PRIOR			4,696,817		6,726,766	7,055,336	7,055,336	7,029,711

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - HOSPITALS
(000's)

ALLOCATION OF ULTIMATE LOSS SUPPORT

ACCIDENT YEAR	PAID LOSS	INITIAL ULTIMATE LOSS	INITIAL RESERVE	TOTAL INITIAL RESERVE	TOTAL SELECTED RESERVE	RESERVE BALANCE FACTOR	BALANCED RESERVE	BALANCED ULTIMATE LOSS & ALAE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR	11,501	***3 YEAR SUM***	***22,631***	***86,057***	175,000		46,021	57,523
1977	64,446	70,535	6,088	23,442	20,916	0.892	5,432	69,879
1978	75,090	82,616	7,526	27,507	25,912	0.942	7,090	82,180
1979	84,690	93,706	9,017	35,108	32,367	0.922	8,313	93,002
1980	83,320	92,750	9,430	35,896	33,953	0.946	8,919	92,239
1981	87,633	98,233	10,599	37,784	36,944	0.978	10,363	97,997
1982	87,497	98,686	11,189	40,871	40,358	0.987	11,048	98,546
1983	94,350	107,180	12,829	47,774	47,020	0.984	12,627	106,977
1984	114,339	130,891	16,552	61,681	61,312	0.994	16,453	130,792
1985	137,142	158,413	21,271	93,121	84,334	0.906	19,264	156,406
1986	138,425	161,399	22,974	91,764	89,566	0.976	22,424	160,848
1987	147,651	173,705	26,055	101,117	102,038	1.009	26,292	173,943
1988	170,283	202,118	31,835	125,598	125,178	0.997	31,729	202,012
1989	175,144	209,744	34,600	137,572	139,325	1.013	35,041	210,185
1990	175,119	211,602	36,483	147,793	148,002	1.001	36,535	211,653
1991	163,376	199,539	36,163	148,363	150,783	1.016	36,753	200,129
1992	161,081	198,809	37,729	153,543	155,210	1.011	38,138	199,219
1993	144,496	180,312	35,816	151,584	152,312	1.005	35,988	180,484
1994	135,271	175,780	40,509	169,432	161,743	0.955	38,670	173,941
1995	132,463	174,469	42,006	176,993	165,389	0.934	39,252	171,715
1996	128,384	171,556	43,172	181,143	171,749	0.948	40,933	169,317
1997	135,047	183,643	48,596	206,755	192,960	0.933	45,353	180,401
1998	152,845	210,627	57,782	246,703	229,316	0.930	53,710	206,555
1999	161,701	226,597	64,897	276,926	262,105	0.946	61,423	223,124
2000	179,316	252,251	72,935	303,352	307,030	1.012	73,819	253,135
2001	173,975	253,933	79,958	327,353	317,155	0.969	77,466	251,442
2002	190,507	277,955	87,448	342,063	353,743	1.034	90,433	280,941
2003	181,313	276,107	94,794	366,632	359,805	0.981	93,029	274,342
2004	174,722	270,428	95,706	367,612	369,717	1.006	96,254	270,976
2005	168,050	265,991	97,941	374,027	377,726	1.010	98,910	266,960
2006	156,880	258,680	101,800	384,779	383,230	0.996	101,390	258,271
2007	135,594	243,192	107,598	401,478	396,838	0.988	106,354	241,948
2008	130,867	243,299	112,432	413,126	416,536	1.008	113,360	244,227
2009	91,810	201,198	109,388	394,602	383,947	0.973	106,434	198,244
2010	87,045	211,907	124,862	437,903	433,111	0.989	123,496	210,540
2011	66,308	220,759	154,451	516,681	516,001	0.999	154,248	220,556
2012	10,638	228,548	217,910	643,344	642,924	0.999	217,768	228,405
2013		238,183	238,183	685,432	685,432	1.000	238,183	238,183
TOTAL	4,708,319	7,055,336	2,381,150	8,762,907	8,746,988		2,378,915	7,087,234
EXLD PRIOR	4,696,817		2,358,519	8,676,850	8,571,988		2,332,894	7,029,711

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - HOSPITALS
(000's)

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	23,851,125			69,879		0.293
1978	26,143,240			82,180		0.314
1979	28,061,666			93,002		0.331
1980	28,979,182			92,239		0.318
1981	30,141,508			97,997		0.325
1982	30,058,966	32,925	10.95%	98,546	2,993	0.328
1983	30,607,324	34,317	11.21%	106,977	3,117	0.350
1984	33,121,678	41,181	12.43%	130,792	3,176	0.395
1985	35,713,654	44,768	12.54%	156,406	3,494	0.438
1986	38,297,697	45,651	11.92%	160,848	3,523	0.420
1987	41,065,403	48,296	11.76%	173,943	3,602	0.424
1988	44,221,964	51,452	11.63%	202,012	3,926	0.457
1989	47,110,000	53,275	11.31%	210,185	3,945	0.446
1990	49,659,895	53,015	10.68%	211,653	3,992	0.426
1991	50,856,501	48,929	9.62%	200,129	4,090	0.394
1992	52,804,448	47,428	8.98%	199,219	4,200	0.377
1993	55,132,894	46,947	8.52%	180,484	3,844	0.327
1994	57,739,505	46,192	8.00%	173,941	3,766	0.301
1995	60,949,772	43,083	7.07%	171,715	3,986	0.282
1996	63,664,000	39,890	6.27%	169,317	4,245	0.266
1997	68,077,000	37,108	5.45%	180,401	4,862	0.265
1998	71,447,000	36,655	5.13%	206,555	5,635	0.289
1999	75,244,663	37,969	5.05%	223,124	5,876	0.297
2000	79,122,396	38,561	4.87%	253,135	6,565	0.320
2001	80,396,857	35,189	4.38%	251,442	7,145	0.313
2002	81,621,352	35,560	4.36%	280,941	7,900	0.344
2003	82,433,234	34,337	4.17%	274,342	7,990	0.333
2004	84,632,753	32,172	3.80%	270,976	8,423	0.320
2005	86,912,307	29,530	3.40%	266,960	9,040	0.307
2006	90,822,757	25,878	2.85%	258,271	9,980	0.284
2007	93,702,820	25,023	2.67%	241,948	9,669	0.258
2008	93,449,349	22,324	2.39%	244,227	10,940	0.261
2009	86,530,965	17,661	2.04%	198,244	11,225	0.229
2010	86,624,485	18,057	2.08%	210,540	11,660	0.243
2011	89,983,985	18,008	2.00%	220,556	12,248	0.245
2012	92,683,504	18,359	1.98%	228,405	12,441	0.246
2013	95,464,009	18,950	1.99%	238,183	12,569	0.250
TOTAL		1,158,690		7,029,711		

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - HOSPITALS
(000's)

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	49,659,895	1.972	97,911,638	211,612		0.373	3.370	266,050	0	100%	266,050	0.272	0.426	0.426
1991	50,856,501	1.910	97,123,143	199,534		0.385	3.337	256,064	0	100%	256,064	0.264	0.392	0.392
1992	52,804,448	1.816	95,902,063	198,776		0.396	3.304	260,376	0	100%	260,376	0.272	0.376	0.377
1993	55,132,894	1.783	98,278,492	180,246		0.409	3.271	240,996	0	100%	240,996	0.245	0.327	0.328
1994	57,739,505	1.742	100,579,286	170,840		0.421	3.239	233,154	0	100%	233,154	0.232	0.296	0.337
1995	60,949,772	1.692	103,140,858	169,447		0.463	3.056	239,738	0	100%	239,738	0.232	0.278	0.316
1996	63,664,000	1.635	104,088,085	166,827		0.509	2.883	244,694	0	100%	244,694	0.235	0.262	0.294
1997	68,077,000	1.563	106,370,937	178,540		0.559	2.518	251,331	0	100%	251,331	0.236	0.262	0.293
1998	71,447,000	1.492	106,610,635	205,505		0.568	2.199	256,502	0	100%	256,502	0.241	0.288	0.316
1999	75,244,663	1.444	108,677,929	221,628		0.576	2.074	264,942	0	100%	264,942	0.244	0.295	0.319
2000	79,122,396	1.393	110,223,863	251,485		0.585	1.957	287,936	0	100%	287,936	0.261	0.318	0.321
2001	80,396,857	1.364	109,675,764	249,542		0.594	1.846	273,644	0	100%	273,644	0.250	0.310	0.328
2002	81,621,352	1.330	108,596,907	280,302		0.603	1.742	294,393	0	100%	294,393	0.271	0.343	0.334
2003	82,433,234	1.295	106,712,867	274,081		0.612	1.643	275,700	0	100%	275,700	0.258	0.332	0.340
2004	84,632,753	1.248	105,596,397	272,157		0.673	1.550	283,812	0	100%	283,812	0.269	0.322	0.316
2005	86,912,307	1.218	105,836,799	270,592		0.739	1.462	292,536	0	100%	292,536	0.276	0.311	0.297
2006	90,822,757	1.176	106,826,594	263,469		0.812	1.380	295,288	0	100%	295,288	0.276	0.290	0.277
2007	93,702,820	1.137	106,579,121	239,889		0.874	1.301	272,733	0	100%	272,733	0.256	0.256	0.264
2008	93,449,349	1.115	104,228,254	247,496		0.939	1.228	285,435	0	100%	285,435	0.274	0.265	0.255
2009	86,530,965	1.117	96,636,885	189,779		1.010	1.192	228,490	0	100%	228,490	0.236	0.219	0.245
2010	86,624,485	1.093	94,656,914	207,819		1.005	1.157	241,713	0	100%	241,713	0.255	0.240	0.248
2011	89,983,985	1.061	95,464,009	212,925		1.000	1.124	239,243	0	100%	239,243	0.251	0.237	0.249
2012	92,683,504	1.030	95,464,009	184,465		1.000	1.060	195,533	0	100%	195,533	0.205	0.199	0.250
2013	95,464,009	1.000	95,464,009			1.000	1.000	0	0					0.250

	5 Year Average excluding 2011-2012	0.260	0.254
	7 Year Average excluding 2011-2012	0.263	0.272
	10 Year Weighted Average excluding 2011-2012	0.262	
	10 Year Weighted Average excluding 2010-2012	0.263	
	5 Year Average excluding 2010-2012	0.264	0.268
	5 Year Average excluding 2012	0.254	0.243
	7 Year Average excluding 2012	0.261	0.260
(14)	2013 Selected Loss Rate:	0.250	

(1)	PROVIDED BY THE BWC	(8)	= (4) x (6) x (7)
(2)	BASED ON CHANGE IN SAWW	(9)	N/A
(3)	= (1) x (2)	(10)	SELECTED BY DELOITTE CONSULTING
(4)	SECTION 1, EXHIBIT 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
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - HOSPITALS

INTERPOLATED DEVELOPMENT FACTORS @ 06/30/12

ACCIDENT YEAR	AGE @ 6/30/12	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	714	714	726	1.009	1.008	1.009									
1954	702	702	714	1.010	1.009	1.010									
1955	690	690	702	1.011	1.010	1.011									
1956	678	678	690	1.012	1.011	1.012									
1957	666	666	678	1.013	1.012	1.013									
1958	654	654	666	1.014	1.013	1.014									
1959	642	642	654	1.015	1.014	1.015									
1960	630	630	642	1.017	1.015	1.017									
1961	618	618	630	1.018	1.017	1.018									
1962	606	606	618	1.021	1.018	1.021									
1963	594	594	606	1.023	1.021	1.023									
1964	582	582	594	1.027	1.023	1.027									
1965	570	570	582	1.031	1.027	1.031									
1966	558	558	570	1.036	1.031	1.036									
1967	546	546	558	1.042	1.036	1.042									
1968	534	534	546	1.048	1.042	1.048									
1969	522	522	534	1.054	1.048	1.054									
1970	510	510	522	1.060	1.054	1.060									
1971	498	498	510	1.065	1.060	1.065									
1972	486	486	498	1.070	1.065	1.070									
1973	474	474	486	1.075	1.070	1.075									
1974	462	462	474	1.079	1.075	1.079									
1975	450	450	462	1.084	1.079	1.084									
1976	438	438	450	1.089	1.084	1.089									
1977	426	426	438	1.094	1.089	1.094				1.000	1.000	1.000	1.149	1.143	1.149
1978	414	414	426	1.100	1.094	1.100				1.000	1.000	1.000	1.156	1.149	1.156
1979	402	402	414	1.106	1.100	1.106				1.000	1.000	1.000	1.164	1.156	1.164
1980	390	390	402	1.113	1.106	1.113				1.000	1.000	1.000	1.173	1.164	1.173
1981	378	378	390	1.121	1.113	1.121				1.000	1.000	1.000	1.183	1.173	1.183
1982	366	366	378	1.128	1.121	1.128				1.000	1.000	1.000	1.192	1.183	1.192
1983	354	354	366	1.136	1.128	1.136				1.000	1.000	1.000	1.203	1.192	1.203
1984	342	342	354	1.145	1.136	1.145				1.000	1.000	1.000	1.215	1.203	1.215
1985	330	330	342	1.155	1.145	1.155				1.000	1.000	1.000	1.227	1.215	1.227
1986	318	318	330	1.166	1.155	1.166				1.000	1.000	1.000	1.239	1.227	1.239
1987	306	306	318	1.176	1.166	1.176				1.000	1.000	1.000	1.253	1.239	1.253
1988	294	294	306	1.187	1.176	1.187				1.000	1.000	1.000	1.266	1.253	1.266
1989	282	282	294	1.197	1.187	1.197				1.000	1.000	1.000	1.280	1.266	1.280
1990	270	270	282	1.208	1.197	1.208				1.000	1.000	1.000	1.296	1.280	1.296
1991	258	258	270	1.221	1.208	1.221				1.000	1.000	1.000	1.311	1.296	1.311
1992	246	246	258	1.234	1.221	1.234				1.000	1.000	1.000	1.327	1.311	1.327
1993	234	234	246	1.247	1.234	1.247				1.000	1.000	1.000	1.344	1.327	1.344
1994	222	222	234	1.263	1.247	1.263				1.000	1.000	1.000	1.362	1.344	1.362
1995	210	210	222	1.279	1.263	1.279				1.000	1.000	1.000	1.381	1.362	1.381
1996	198	198	210	1.299	1.279	1.299				1.000	1.000	1.000	1.404	1.381	1.404
1997	186	186	198	1.322	1.299	1.322				1.001	1.000	1.001	1.429	1.404	1.429
1998	174	174	186	1.345	1.322	1.345				1.001	1.001	1.001	1.455	1.429	1.455
1999	162	162	174	1.371	1.345	1.371				1.001	1.001	1.001	1.484	1.455	1.484
2000	150	150	162	1.402	1.371	1.402				1.002	1.001	1.002	1.518	1.484	1.518
2001	138	138	150	1.434	1.402	1.434				1.003	1.002	1.003	1.551	1.518	1.551
2002	126	126	138	1.471	1.434	1.471				1.005	1.003	1.005	1.590	1.551	1.590
2003	114	114	126	1.512	1.471	1.512				1.008	1.005	1.008	1.633	1.590	1.633
2004	102	102	114	1.558	1.512	1.558				1.012	1.008	1.012	1.677	1.633	1.677
2005	90	90	102	1.610	1.558	1.610				1.020	1.012	1.020	1.724	1.677	1.724
2006	78	78	90	1.679	1.610	1.679				1.061	1.020	1.061	1.741	1.724	1.741
2007	66	66	78	1.769	1.679	1.769				1.103	1.061	1.103	1.759	1.741	1.759
2008	54	54	66	1.891	1.769	1.891				1.147	1.103	1.147	1.797	1.759	1.797
2009	42	42	54	2.067	1.891	2.067				1.198	1.147	1.198	1.851	1.797	1.851
2010	30	30	42	2.387	2.067	2.387				1.291	1.198	1.291	1.916	1.851	1.916
2011	18	18	30	3.211	2.387	3.211				1.582	1.291	1.582	1.916	1.916	1.916
2012	6	6	18	17.340	3.211	17.340				5.323	1.582	5.323	2.721	1.916	2.721

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

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977	1,811	12,921	20,590	23,598	25,860	28,155	30,525	32,870	35,086	37,392	40,012	42,302	44,392	46,341	47,539	49,904	51,788	53,164	53,879	54,721	55,626	56,116	56,800	57,316	58,048	58,711	59,646	60,172	60,844	61,556	61,936	62,535	63,033	63,478	63,993	64,446	64,446
1978	2,188	15,606	24,870	28,695	31,735	34,620	37,357	40,104	42,777	45,440	48,473	51,071	53,374	55,866	58,520	60,705	61,628	62,457	63,336	63,997	64,644	65,416	66,110	67,016	67,891	68,582	69,615	71,312	72,224	72,740	73,407	73,785	74,451	74,850	75,090		75,090
1979	2,463	17,565	28,435	33,485	37,304	40,886	44,375	47,802	50,964	54,061	57,562	60,557	63,609	67,030	69,437	70,886	72,057	72,853	73,744	74,628	75,323	76,053	76,818	77,797	78,840	79,719	80,493	81,306	81,799	82,568	83,270	83,746	84,234	84,690			84,690
1980	2,511	18,148	29,801	35,163	39,135	42,769	46,295	49,762	52,945	56,063	59,473	62,725	66,131	68,533	70,020	71,041	71,893	72,731	73,353	74,168	74,789	75,557	76,333	77,273	78,084	78,944	79,737	80,452	81,086	81,744	82,388	82,931	83,320				83,320
1981	2,751	19,858	32,476	38,102	42,153	45,788	49,328	52,823	55,928	58,833	62,516	66,172	68,881	70,798	72,079	73,200	74,007	74,703	75,662	76,575	77,518	78,456	79,737	80,753	81,745	82,644	83,868	84,792	85,891	86,798	87,293	87,633					87,633
1982	3,300	22,661	35,210	41,079	45,400	49,262	52,911	56,360	59,399	62,684	67,135	70,131	71,827	72,967	74,297	75,418	76,442	77,682	78,283	78,924	79,815	80,877	81,769	82,712	83,725	84,329	85,385	86,043	86,769	87,113	87,497						87,497
1983	3,295	23,850	39,007	45,713	50,583	54,804	58,690	62,414	66,200	70,443	74,283	76,378	78,051	79,615	80,797	81,983	83,185	84,394	85,509	86,626	87,879	88,708	89,929	90,756	91,364	92,169	92,709	93,212	93,784	94,350							94,350
1984	4,092	29,493	48,312	56,867	62,966	68,283	73,084	78,282	84,000	88,417	90,899	92,523	93,924	95,252	96,535	97,755	98,787	100,077	101,639	103,084	104,591	106,005	107,389	108,428	109,725	110,945	111,972	113,098	114,339								114,339
1985	4,450	33,073	56,133	66,964	74,727	81,462	88,640	96,914	102,621	106,516	109,045	111,029	112,605	114,176	115,836	117,410	119,402	121,427	123,164	124,953	127,278	128,522	130,237	131,807	132,954	134,383	135,565	137,142									137,142
1986	4,342	33,269	58,271	69,634	77,764	85,823	94,222	100,822	105,249	108,442	111,147	112,964	114,672	116,687	119,049	120,886	122,778	124,786	126,397	128,575	130,778	131,996	133,752	134,986	136,293	137,337	138,425										138,425
1987	4,645	36,224	64,662	77,720	88,130	98,391	106,552	111,186	114,372	116,943	119,194	121,286	124,181	126,233	128,648	130,926	133,424	135,398	137,493	138,780	140,170	142,061	144,225	145,571	146,686	147,651											147,651
1988	5,370	41,628	74,648	92,327	106,613	117,352	123,258	127,512	131,326	134,218	136,873	139,506	142,121	145,066	148,404	151,602	154,788	157,865	160,410	162,403	164,321	166,155	167,940	169,063	170,283												170,283
1989	5,344	42,927	82,631	105,204	118,886	126,552	131,695	135,834	138,987	141,830	145,018	147,551	149,920	152,868	156,214	158,557	161,038	163,703	165,924	168,216	170,340	172,358	173,626	175,144													175,144
1990	4,411	41,624	89,399	110,594	120,149	126,256	131,292	135,131	138,420	141,569	144,654	147,915	151,549	154,813	157,441	160,178	163,514	165,877	168,058	170,248	172,243	173,621	175,119														175,119
1991	6,383	65,525	98,280	111,085	119,179	124,293	127,938	130,945	134,062	136,537	139,200	142,507	145,637	148,328	151,091	153,510	155,448	157,560	159,233	160,786	162,053	163,376															163,376
1992	6,805	69,178	94,505	106,448	113,010	117,195	120,864	124,652	127,643	130,877	134,517	137,447	140,662	143,778	147,388	149,912	153,045	155,226	157,252	159,531	161,081																161,081
1993	8,507	58,866	84,323	95,659	101,215	105,182	109,073	111,864	114,874	119,019	122,567	125,947	128,528	131,304	133,579	135,689	138,390	141,204	143,118	144,496																	144,496
1994	4,494	50,772	74,879	84,155	89,931	95,542	99,912	103,655	108,034	111,858	115,475	118,991	121,349	123,857	126,037	129,186	131,265	133,325	135,271																		135,271
1995	7,131	55,391	73,101	81,203	88,346	93,534	98,246	102,651	106,954	111,035	115,528	118,528	121,522	124,214	126,789	128,877	130,684	132,463																			132,463
1996	7,326	51,764	69,123	79,822	86,561	92,442	97,516	102,888	106,589	110,314	113,712	116,614	119,212	121,957	124,628	126,678	128,384																				128,384
1997	5,048	49,257	72,596	81,996	89,727	96,832	102,919	108,379	113,753	117,675	120,730	124,106	127,478	131,382	133,326	135,047																					135,047
1998	6,677	60,462	81,497	93,801	103,082	111,000	118,175	125,515	131,046	134,713	139,096	143,836	147,113	149,795	152,845																						152,845
1999	10,166	62,164	85,796	101,571	113,306	121,802	130,304	136,081	141,220	146,392	150,774	154,868	158,314	161,701																							161,701
2000	10,807	70,905	101,037	118,443	130,571	141,238	149,233	155,753	161,508	167,016	172,520	176,134	179,316																								179,316
2001	11,958	75,783	106,271	121,580	133,881	143,018	150,156	156,556	162,468	167,248	170,940	173,975																									173,975
2002	13,919	87,887	118,114	137,400	150,135	160,069	168,839	175,932	182,420	186,981	190,507																										190,507
2003	18,588	89,438	119,518	136,804	147,326	157,014	165,606	171,815	176,539	181,313																											181,313
2004	18,157	92,008	119,644	134,674	146,712	156,825	164,573	170,151	174,722																												174,722
2005	17,165	87,801	112,882	131,838	146,203	156,782	162,491	168,050																													168,050
2006	14,603	78,767	110,945	130,641	142,551	150,366	156,880																														156,880
2007	14,568	75,895	102,636	118,295	127,823	135,594																															135,594
2008	15,129	80,149	106,303	121,121	130,867																																130,867
2009	11,456	60,723	80,088	91,810																																	91,810
2010	12,100	67,002	87,045																																		87,045
2011	11,953	66,308																																			66,308
2012	10,638																																				10,638
																																					4,696,817

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-Ult	
1977	7.133	1.594	1.146	1.096	1.089	1.084	1.077	1.067	1.066	1.070	1.057	1.049	1.044	1.026	1.050	1.038	1.027	1.013	1.016	1.017	1.009	1.012	1.009	1.013	1.011	1.016	1.009	1.011	1.012	1.006	1.010	1.008	1.007	1.008	1.007		
1978	7.133	1.594	1.154	1.106	1.091	1.079	1.074	1.067	1.062	1.067	1.054	1.045	1.047	1.047	1.037	1.015	1.013	1.014	1.010	1.010	1.012	1.011	1.014	1.013	1.010	1.015	1.024	1.013	1.007	1.009	1.005	1.009	1.005	1.003			
1979	7.133	1.619	1.178	1.114	1.096	1.085	1.077	1.066	1.061	1.065	1.052	1.050	1.054	1.036	1.021	1.017	1.011	1.012	1.012	1.009	1.010	1.010	1.013	1.013	1.011	1.010	1.010	1.006	1.009	1.009	1.006	1.006	1.005				
1980	7.228	1.642	1.180	1.113	1.093	1.082	1.075	1.064	1.059	1.061	1.055	1.054	1.036	1.022	1.015	1.012	1.012	1.009	1.011	1.008	1.010	1.010	1.012	1.010	1.011	1.010	1.009	1.008	1.008	1.008	1.007	1.005					
1981	7.218	1.635	1.173	1.106	1.086	1.077	1.071	1.059	1.052	1.063	1.058	1.041	1.028	1.018	1.016	1.011	1.009	1.013	1.012	1.012	1.012	1.016	1.013	1.012	1.011	1.015	1.011	1.013	1.011	1.006	1.004						
1982	6.868	1.554	1.167	1.105	1.085	1.074	1.065	1.054	1.055	1.071	1.045	1.024	1.016	1.018	1.015	1.014	1.016	1.008	1.008	1.011	1.013	1.011	1.012	1.012	1.007	1.013	1.008	1.008	1.004	1.004							
1983	7.239	1.636	1.172	1.107	1.083	1.071	1.063	1.061	1.064	1.055	1.028	1.022	1.020	1.015	1.015	1.015	1.015	1.013	1.013	1.014	1.009	1.014	1.009	1.007	1.009	1.006	1.005	1.006	1.006								
1984	7.207	1.638	1.177	1.107	1.084	1.070	1.071	1.073	1.053	1.028	1.018	1.015	1.014	1.013	1.013	1.011	1.013	1.016	1.014	1.015	1.014	1.013	1.010	1.012	1.011	1.009	1.010	1.011									
1985	7.433	1.697	1.193	1.116	1.090	1.088	1.093	1.059	1.038	1.024	1.018	1.014	1.014	1.015	1.014	1.017	1.017	1.014	1.015	1.019	1.010	1.013	1.012	1.009	1.011	1.009	1.012										
1986	7.662	1.752	1.195	1.117	1.104	1.098	1.070	1.044	1.030	1.025	1.016	1.015	1.018	1.020	1.015	1.016	1.016	1.013	1.017	1.017	1.009	1.013	1.009	1.010	1.008	1.008											
1987	7.798	1.785	1.202	1.134	1.116	1.083	1.043	1.029	1.022	1.019	1.018	1.024	1.017	1.019	1.018	1.019	1.015	1.015	1.009	1.010	1.013	1.015	1.009	1.008	1.007												
1988	7.752	1.793	1.237	1.155	1.101	1.050	1.035	1.030	1.022	1.020	1.019	1.019	1.021	1.023	1.022	1.021	1.020	1.016	1.012	1.012	1.011	1.011	1.007	1.007													
1989	8.033	1.925	1.273	1.130	1.064	1.041	1.031	1.023	1.020	1.022	1.017	1.016	1.020	1.022	1.015	1.016	1.017	1.014	1.014	1.013	1.012	1.007	1.009														
1990	9.436	2.148	1.237	1.086	1.051	1.040	1.029	1.024	1.023	1.022	1.023	1.025	1.022	1.017	1.017	1.021	1.014	1.013	1.013	1.012	1.008	1.009															
1991	10.266	1.500	1.130	1.073	1.043	1.029	1.024	1.024	1.018	1.020	1.024	1.022	1.018	1.019	1.016	1.013	1.014	1.011	1.010	1.008	1.008																
1992	10.166	1.366	1.126	1.062	1.037	1.031	1.031	1.024	1.025	1.028	1.022	1.023	1.022	1.025	1.017	1.021	1.014	1.013	1.014	1.010																	
1993	6.920	1.432	1.134	1.058	1.039	1.037	1.026	1.027	1.036	1.030	1.028	1.020	1.022	1.017	1.016	1.020	1.020	1.014	1.010																		
1994	11.297	1.475	1.124	1.069	1.062	1.046	1.037	1.042	1.035	1.032	1.030	1.020	1.021	1.018	1.025	1.016	1.016	1.015																			
1995	7.768	1.320	1.111	1.088	1.059	1.050	1.045	1.042	1.038	1.040	1.026	1.025	1.022	1.021	1.016	1.014	1.014																				
1996	7.066	1.335	1.155	1.084	1.068	1.055	1.055	1.036	1.035	1.031	1.026	1.022	1.023	1.022	1.016	1.013																					
1997	9.757	1.474	1.129	1.094	1.079	1.063	1.053	1.050	1.034	1.026	1.028	1.027	1.031	1.015	1.013																						
1998	9.055	1.348	1.151	1.099	1.077	1.065	1.062	1.044	1.028	1.033	1.034	1.023	1.018	1.020																							
1999	6.115	1.380	1.184	1.116	1.075	1.070	1.044	1.038	1.037	1.030	1.027	1.022	1.021																								
2000	6.561	1.425	1.172	1.102	1.082	1.057	1.044	1.037	1.034	1.033	1.021	1.018																									
2001	6.338	1.402	1.144	1.101	1.068	1.050	1.043	1.038	1.029	1.022	1.018																										
2002	6.314	1.344	1.163	1.093	1.066	1.055	1.042	1.037	1.025	1.019																											
2003	4.812	1.336	1.145	1.077	1.066	1.055	1.037	1.027	1.027																												
2004	5.067	1.300	1.126	1.089	1.069	1.049	1.034	1.027																													
2005	5.115	1.286	1.168	1.109	1.072	1.036	1.034																														
2006	5.394	1.409	1.178	1.091	1.055	1.043																															
2007	5.210	1.352	1.153	1.081	1.061																																
2008	5.298	1.326	1.139	1.080																																	
2009	5.301	1.319	1.146																																		
2010	5.537	1.299																																			
2011	5.547																																				
4 Yr Avg	5.421	1.324	1.154	1.090	1.064	1.046	1.037	1.032	1.029	1.026	1.025	1.023	1.023	1.019	1.018	1.016	1.016	1.013	1.012	1.010	1.010	1.010	1.008	1.008	1.009	1.008	1.009	1.010	1.007	1.007	1.005	1.007	1.006	1.006	1.007		
5 Yr Avg	5.379	1.341	1.157	1.090	1.065	1.048	1.038	1.033	1.030	1.027	1.026	1.023	1.023	1.019	1.017	1.017	1.015	1.013	1.012	1.011	1.011	1.011	1.009	1.009	1.009	1.009	1.009	1.009	1.008	1.007	1.006	1.007	1.006	1.006	1.007		
7 Yr Avg	5.343	1.327	1.151	1.089	1.065	1.049	1.040	1.035	1.031	1.028	1.026	1.023	1.023	1.020	1.017	1.017	1.015	1.014	1.012	1.012	1.010	1.012	1.009	1.009	1.009	1.010	1.009	1.009	1.008	1.007	1.006	1.007	1.006	1.006	1.007		
5 Yr Wtd	5.369	1.343	1.158	1.090	1.065	1.048	1.038	1.033	1.030	1.027	1.025	1.022	1.023	1.019	1.017	1.017	1.015	1.013	1.012	1.011	1.010	1.011	1.009	1.009	1.009	1.009	1.009	1.009	1.008	1.007	1.006	1.007	1.006	1.005	1.007		
10 Yr Wtd	5.324	1.337	1.153	1.093	1.069	1.053	1.043	1.037	1.032	1.029	1.026	1.022	1.022	1.020	1.017	1.017	1.016	1.014	1.013	1.012	1.011	1.012	1.010	1.010	1.009	1.010	1.011	1.009	1.008	1.007	1.006	1.007	1.006	1.005	1.007		
15 Yr Wtd	5.744	1.352	1.152	1.092	1.067	1.051	1.040	1.034	1.029	1.027	1.024	1.021	1.021	1.019	1.017	1.017	1.016	1.013	1.012	1.012	1.011	1.012	1.010	1.010	1.009	1.010	1.011	1.009	1.008	1.007	1.006	1.007	1.006	1.005	1.007		TAIL
Prior	5.350	1.348	1.156	1.095	1.070	1.054	1.043	1.035	1.030	1.029	1.027	1.024	1.023	1.018	1.018	1.017	1.016	1.013	1.013	1.011	1.011	1.012	1.009	1.009	1.009	1.010	1.009	1.008	1.008	1.007	1.007	1.008	1.006	1.006	1.006	1.006	1.076
MLT Sel.	5.930	1.460	1.209	1.127	1.095	1.074	1.060	1.052	1.046	1.041	1.037	1.033	1.031	1.028	1.026	1.024	1.023	1.021	1.019	1.018	1.018	1.018	1.017	1.016	1.016	1.016	1.015	1.013	1.012	1.012	1.011	1.011	1.010	1.009	1.009	1.008	
Selected	5.400	1.345	1.155	1.093	1.069	1.053	1.043	1.034	1.030	1.027	1.026	1.023	1.023	1.019	1.017	1.017	1.016	1.013	1.012	1.011	1.010	1.011	1.009	1.009	1.009	1.009	1.009	1.009	1.008	1.007	1.006	1.007	1.006	1.006	1.005	1.005	
Cumulative	17.340	3.211	2.387	2.067	1.891	1.769	1.679	1.610	1.558	1.512	1.471	1.434	1.402	1.371	1.345	1.322	1.299	1.279	1.263	1.247	1.234	1.221	1.208	1.197	1.187	1.176	1.166	1.155	1.145	1.136	1.128	1.121	1.113	1.106	1.100	1.094	1.089

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - HOSPITALS

PAID TAIL FACTOR SELECTION

		AGE TO AGE DEVELOPMENT FACTORS						CUMULATIVE DEVELOPMENT FACTORS				
AGE MONTHS	AGE YEARS	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	SELECTED FOR TAIL	SELECTED INCREM. DECAY	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	SELECTED FOR TAIL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
6	0.5	5.400	-			5.400		15.843		3.200	5.582	17.340
18	1.5	1.345	2.278	1.138	1.241	1.345	0.423	2.934	5.898	2.514	2.989	3.211
30	2.5	1.155	1.277	1.095	1.132	1.155	0.604	2.181	2.589	2.210	2.409	2.387
42	3.5	1.093	1.103	1.073	1.089	1.093	0.693	1.889	2.028	2.018	2.128	2.067
54	4.5	1.069	1.063	1.058	1.067	1.069	0.811	1.728	1.838	1.882	1.953	1.891
66	5.5	1.053	1.047	1.049	1.053	1.053	0.828	1.616	1.729	1.778	1.831	1.769
78	6.5	1.043	1.040	1.042	1.043	1.043	0.848	1.534	1.652	1.695	1.739	1.679
90	7.5	1.034	1.034	1.036	1.037	1.034	0.818	1.471	1.588	1.627	1.667	1.610
102	8.5	1.030	1.028	1.032	1.032	1.030	0.933	1.423	1.535	1.570	1.608	1.558
114	9.5	1.027	1.026	1.028	1.028	1.027	0.927	1.381	1.493	1.522	1.558	1.512
126	10.5	1.026	1.024	1.026	1.025	1.026	0.968	1.344	1.456	1.480	1.516	1.471
138	11.5	1.023	1.023	1.023	1.022	1.023	0.904	1.311	1.422	1.443	1.479	1.434
150	12.5	1.023	1.020	1.021	1.020	1.023	1.046	1.281	1.391	1.410	1.447	1.402
162	13.5	1.019	1.021	1.019	1.018	1.019	0.854	1.252	1.363	1.381	1.418	1.371
174	14.5	1.017	1.017	1.018	1.017	1.017	0.893	1.228	1.336	1.355	1.393	1.345
186	15.5	1.017	1.015	1.016	1.016	1.017	1.041	1.208	1.313	1.332	1.369	1.322
198	16.5	1.016	1.016	1.015	1.015	1.016	0.925	1.187	1.293	1.310	1.348	1.299
210	17.5	1.013	1.014	1.014	1.014	1.013	0.826	1.169	1.273	1.291	1.329	1.279
222	18.5	1.012	1.012	1.013	1.013	1.012	0.980	1.154	1.255	1.273	1.311	1.263
234	19.5	1.011	1.011	1.012	1.012	1.011	0.882	1.140	1.241	1.257	1.294	1.247
246	20.5	1.010	1.010	1.012	1.011	1.010	0.968	1.127	1.227	1.241	1.279	1.234
258	21.5	1.011	1.009	1.011	1.011	1.011	1.040	1.116	1.215	1.227	1.265	1.221
270	22.5	1.009	1.010	1.010	1.010	1.009	0.873	1.104	1.204	1.214	1.251	1.208
282	23.5	1.009	1.009	1.010	1.010	1.009	0.954	1.094	1.192	1.202	1.239	1.197
294	24.5	1.009	1.008	1.009	1.009	1.009	1.059	1.084	1.182	1.190	1.227	1.187
306	25.5	1.009	1.009	1.009	1.009	1.009	0.970	1.075	1.173	1.180	1.215	1.176
318	26.5	1.009	1.008	1.008	1.008	1.009	1.083	1.065	1.163	1.170	1.205	1.166
330	27.5	1.009	1.009	1.008	1.008	1.009	0.959	1.055	1.153	1.160	1.195	1.155
342	28.5	1.008	1.008	1.007	1.008	1.008	0.864	1.046	1.143	1.151	1.185	1.145
354	29.5	1.007	1.007	1.007	1.007	1.007	0.937	1.038	1.134	1.143	1.176	1.136
366	30.5	1.006	1.006	1.007	1.007	1.006	0.874	1.030	1.127	1.135	1.168	1.128
378	31.5	1.007	1.006	1.006	1.007	1.007	1.131	1.024	1.120	1.128	1.159	1.121
390	32.5	1.006	1.006	1.006	1.007	1.006	0.869	1.017	1.113	1.120	1.151	1.113
402	33.5	1.006	1.006	1.006	1.006	1.006	0.934	1.011	1.106	1.114	1.144	1.106
414	34.5	1.005	1.005	1.006	1.006	1.005	0.946	1.005	1.100	1.107	1.136	1.100
426	35.5		1.005	1.005	1.006	1.005	0.949		1.094	1.101	1.130	1.094
438	36.5		1.005	1.005	1.006	1.005	0.945		1.089	1.095	1.123	1.089
450	37.5		1.004	1.005	1.006	1.004	0.946		1.084	1.090	1.116	1.084
462	38.5		1.004	1.005	1.005	1.004	0.997		1.079	1.084	1.110	1.079
474	39.5		1.004	1.005	1.005	1.004	1.024		1.075	1.079	1.104	1.075
486	40.5		1.005	1.004	1.005	1.005	1.039		1.070	1.074	1.098	1.070
498	41.5		1.005	1.004	1.005	1.005	1.081		1.065	1.070	1.093	1.065
510	42.5		1.005	1.004	1.005	1.005	1.111		1.060	1.065	1.087	1.060
522	43.5		1.006	1.004	1.005	1.006	1.041		1.054	1.061	1.082	1.054
534	44.5		1.006	1.004	1.005	1.006	0.998		1.048	1.057	1.077	1.048
546	45.5		1.006	1.004	1.004	1.006	0.987		1.042	1.053	1.072	1.042
558	46.5		1.005	1.003	1.004	1.005	0.927		1.036	1.049	1.067	1.036
570	47.5		1.004	1.003	1.004	1.004	0.821		1.031	1.046	1.063	1.031
582	48.5		1.003	1.003	1.004	1.003	0.802		1.027	1.042	1.058	1.027
594	49.5		1.003	1.003	1.004	1.003	0.813		1.023	1.039	1.054	1.023
606	50.5		1.002	1.003	1.004	1.002	0.797		1.021	1.036	1.050	1.021
618	51.5		1.002	1.003	1.004	1.002	0.808		1.018	1.032	1.045	1.018
630	52.5		1.002	1.003	1.004	1.002	0.876		1.017	1.029	1.041	1.017
642	53.5		1.001	1.003	1.004	1.001	0.893		1.015	1.026	1.037	1.015
654	54.5		1.001	1.003	1.004	1.001	0.865		1.014	1.024	1.034	1.014
666	55.5		1.001	1.003	1.004	1.001	0.851		1.013	1.021	1.030	1.013
678	56.5		1.001	1.003	1.003	1.001	0.815		1.012	1.018	1.026	1.012
690	57.5		1.001	1.002	1.003	1.001	0.800		1.011	1.016	1.023	1.011
702	58.5		1.001	1.002	1.003	1.001	1.915		1.010	1.013	1.019	1.010
714	59.5		1.001	1.002	1.003	1.001	0.934		1.009	1.011	1.016	1.009
726	60.5		1.001	1.002	1.003	1.001	0.934		1.008	1.009	1.013	1.008
738	61.5		1.001	1.002	1.003	1.001	0.934		1.007	1.006	1.009	1.007
750	62.5		1.001	1.002	1.003	1.001	0.935		1.006	1.004	1.006	1.006
Tail	Tail		1.005	1.002	1.003	1.005	5.036		1.005	1.002	1.003	1.005

59.5 TAIL DECAY 14.451 (14)

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 1, EXHIBIT 2A, SHEET 44
(4) SECTION 1, EXHIBIT 2A, SHEET 45, COL. 5; TAIL FROM SECTION 1, EXHIBIT 2A, SHEET 48
(5) SECTION 1, EXHIBIT 2A, SHEET 44
(6) SECTION 1, EXHIBIT 2A, SHEET 44
(7) SELECTED BY DELOITTE CONSULTING
(8) = [[(7) - 1.0] x (7) PRIOR AGE] / [(7) PRIOR AGE - 1.0]
(9) COL. 3 MULTIPLICATIVELY ACCUMULATED
(10) COL. 4 MULTIPLICATIVELY ACCUMULATED
(11) COL. 5 MULTIPLICATIVELY ACCUMULATED
(12) COL. 6 MULTIPLICATIVELY ACCUMULATED
(13) COL. 7 MULTIPLICATIVELY ACCUMULATED
(14) 58.5-TO-59.5 TAIL DECAY + (57.5-TO-58.5 DECAY x 58.5-TO-59.5 TAIL DECAY)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - HOSPITALS

FITTED PAID LOSS DEVELOPMENT FACTORS

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

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.002**	**0.984**
Inverse Power	**1.003**	**0.985**

						Weibull Curve Fitting					Inverse Power Curve Fitting				
						Slope=	0.287				Slope=	-1.168			
		----FROM PAID TRIANGLE----			SELECTED	Intercept=	-0.083				Intercept=	1.951			
PERIOD	AGE	SELECTED	5 YR WTD	10 YR WTD	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	5.400	5.369	5.324	5.400	1.792	-1.586	0.432	**1.273**	3.200	1.792	1.482	-0.142	**1.868**	5.582
2	18	1.345	1.343	1.337	1.345	2.890	0.308	0.748	**1.138**	2.514	2.890	-1.064	-1.425	**1.241**	2.989
3	30	1.155	1.158	1.153	1.155	3.401	0.697	0.894	**1.095**	2.210	3.401	-1.864	-2.021	**1.132**	2.409
4	42	1.093	1.090	1.093	1.093	3.738	0.902	0.991	**1.073**	2.018	3.738	-2.375	-2.414	**1.089**	2.128
5	54	1.069	1.065	1.069	1.069	3.989	1.008	1.063	**1.058**	1.882	3.989	-2.674	-2.708	**1.067**	1.953
6	66	1.053	1.048	1.053	1.053	4.190	1.092	1.121	**1.049**	1.778	4.190	-2.929	-2.942	**1.053**	1.831
7	78	1.043	1.038	1.043	1.043	4.357	1.160	1.169	**1.042**	1.695	4.357	-3.147	-3.137	**1.043**	1.739
8	90	1.034	1.033	1.037	1.034	4.500	1.230	1.210	**1.036**	1.627	4.500	-3.390	-3.304	**1.037**	1.667
9	102	1.030	1.030	1.032	1.030	4.625	1.259	1.246	**1.032**	1.570	4.625	-3.492	-3.451	**1.032**	1.608
10	114	1.027	1.027	1.029	1.027	4.736	1.288	1.278	**1.028**	1.522	4.736	-3.598	-3.581	**1.028**	1.558
11	126	1.026	1.025	1.026	1.026	4.836	1.304	1.307	**1.026**	1.480	4.836	-3.658	-3.697	**1.025**	1.516
12	138	1.023	1.022	1.022	1.023	4.927	1.337	1.333	**1.023**	1.443	4.927	-3.784	-3.804	**1.022**	1.479
13	150	1.023	1.023	1.022	1.023	5.011	1.331	1.357	**1.021**	1.410	5.011	-3.762	-3.901	**1.020**	1.447
14	162	1.019	1.019	1.020	1.019	5.088	1.377	1.379	**1.019**	1.381	5.088	-3.943	-3.991	**1.018**	1.418
15	174	1.017	1.017	1.017	1.017	5.159	1.409	1.399	**1.018**	1.355	5.159	-4.075	-4.074	**1.017**	1.393
16	186	1.017	1.017	1.017	1.017	5.226	1.403	1.419	**1.016**	1.332	5.226	-4.051	-4.152	**1.016**	1.369
17	198	1.016	1.015	1.016	1.016	5.288	1.426	1.437	**1.015**	1.310	5.288	-4.146	-4.225	**1.015**	1.348
18	210	1.013	1.013	1.014	1.013	5.347	1.474	1.453	**1.014**	1.291	5.347	-4.353	-4.294	**1.014**	1.329
19	222	1.012	1.012	1.013	1.012	5.403	1.481	1.469	**1.013**	1.273	5.403	-4.386	-4.359	**1.013**	1.311
20	234	1.011	1.011	1.012	1.011	5.455	1.512	1.485	**1.012**	1.257	5.455	-4.523	-4.420	**1.012**	1.294
21	246	1.010	1.010	1.011	1.010	5.505	1.521	1.499	**1.012**	1.241	5.505	-4.567	-4.479	**1.011**	1.279
22	258	1.011	1.011	1.012	1.011	5.553	1.515	1.513	**1.011**	1.227	5.553	-4.538	-4.534	**1.011**	1.265
23	270	1.009	1.009	1.010	1.009	5.598	1.546	1.526	**1.010**	1.214	5.598	-4.684	-4.587	**1.010**	1.251
24	282	1.009	1.009	1.010	1.009	5.642	1.558	1.538	**1.010**	1.202	5.642	-4.740	-4.638	**1.010**	1.239
25	294	1.009	1.009	1.009	1.009	5.684	1.548	1.550	**1.009**	1.190	5.684	-4.692	-4.687	**1.009**	1.227
26	306	1.009	1.009	1.010	1.009	5.724	1.556	1.562	**1.009**	1.180	5.724	-4.731	-4.734	**1.009**	1.215
27	318	1.009	1.009	1.011	1.009	5.762	1.541	1.573	**1.008**	1.170	5.762	-4.660	-4.779	**1.008**	1.205
28	330	1.009	1.009	1.009	1.009	5.799	1.552	1.583	**1.008**	1.160	5.799	-4.711	-4.822	**1.008**	1.195
29	342	1.008	1.008	1.008	1.008	5.835	1.584	1.594	**1.007**	1.151	5.835	-4.866	-4.863	**1.008**	1.185
30	354	1.007	1.007	1.007	1.007	5.869	1.599	1.603	**1.007**	1.143	5.869	-4.939	-4.904	**1.007**	1.176
31	366	1.006	1.006	1.006	1.006	5.903	1.627	1.613	**1.007**	1.135	5.903	-5.080	-4.943	**1.007**	1.168
32	378	1.007	1.007	1.007	1.007	5.935	1.604	1.622	**1.006**	1.128	5.935	-4.964	-4.980	**1.007**	1.159
33	390	1.006	1.006	1.006	1.006	5.966	1.633	1.631	**1.006**	1.120	5.966	-5.112	-5.017	**1.007**	1.151
34	402	1.006	1.005	1.005		5.996		1.640	**1.006**	1.114	5.996		-5.052	**1.006**	1.144
35	414	1.005	1.007	1.007		6.026		1.648	**1.006**	1.107	6.026		-5.087	**1.006**	1.136
36	426					6.054		1.657	**1.005**	1.101	6.054		-5.120	**1.006**	1.130
37	438					6.082		1.665	**1.005**	1.095	6.082		-5.152	**1.006**	1.123
38	450					6.109		1.672	**1.005**	1.090	6.109		-5.184	**1.006**	1.116
39	462					6.136		1.680	**1.005**	1.084	6.136		-5.215	**1.005**	1.110
40	474					6.161		1.687	**1.005**	1.079	6.161		-5.245	**1.005**	1.104
41	486					6.186		1.695	**1.004**	1.074	6.186		-5.274	**1.005**	1.098
42	498					6.211		1.702	**1.004**	1.070	6.211		-5.302	**1.005**	1.093
43	510					6.234		1.708	**1.004**	1.065	6.234		-5.330	**1.005**	1.087
44	522					6.258		1.715	**1.004**	1.061	6.258		-5.357	**1.005**	1.082
45	534					6.280		1.722	**1.004**	1.057	6.280		-5.384	**1.005**	1.077
46	546					6.303		1.728	**1.004**	1.053	6.303		-5.410	**1.004**	1.072
47	558					6.324		1.734	**1.003**	1.049	6.324		-5.435	**1.004**	1.067
48	570					6.346		1.740	**1.003**	1.046	6.346		-5.460	**1.004**	1.063
49	582					6.366		1.746	**1.003**	1.042	6.366		-5.484	**1.004**	1.058
50	594					6.387		1.752	**1.003**	1.039	6.387		-5.508	**1.004**	1.054
51	606					6.407		1.758	**1.003**	1.036	6.407		-5.532	**1.004**	1.050
52	618					6.426		1.764	**1.003**	1.032	6.426		-5.554	**1.004**	1.045
53	630					6.446		1.769	**1.003**	1.029	6.446		-5.577	**1.004**	1.041
54	642					6.465		1.774	**1.003**	1.026	6.465		-5.599	**1.004**	1.037
55	654					6.483		1.780	**1.003**	1.024	6.483		-5.621	**1.004**	1.034
56	666					6.501		1.785	**1.003**	1.021	6.501		-5.642	**1.004**	1.030
57	678					6.519		1.790	**1.003**	1.018	6.519		-5.663	**1.003**	1.026
58	690					6.537		1.795	**1.002**	1.016	6.537		-5.683	**1.003**	1.023
59	702					6.554		1.800	**1.002**	1.013	6.554		-5.703	**1.003**	1.019
60	714					6.571		1.805	**1.002**	1.011	6.571		-5.723	**1.003**	1.016
61	726					6.588		1.810	**1.002**	1.009	6.588		-5.743	**1.003**	1.013
62	738					6.604		1.815	**1.002**	1.006	6.604		-5.762	**1.003**	1.009
63	750					6.620		1.819	**1.002**	1.004	6.620		-5.781	**1.003**	1.006
64	762					6.636		1.824	**1.002**	1.002	6.636		-5.799	**1.003**	1.003

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - HOSPITALS

INCREMENTAL DECAY METHOD

AGE MONTHS	AGE YEARS	PAID SELECTED FOR FIT	INCREM. DECAY FACTORS	IMPLIED ATA FACTOR	DECAY FACTOR CHECK
(1)	(2)	(3)	(4)	(5)	(6)
6	0.5	5.400	4.221		
18	1.5	1.345	1.568	2.278	1.568
30	2.5	1.155	1.080	1.277	1.080
42	3.5	1.093	0.769	1.103	0.769
54	4.5	1.069	0.741	1.063	0.741
66	5.5	1.053	0.726	1.047	0.726
78	6.5	1.043	0.795	1.040	0.795
90	7.5	1.034	0.831	1.034	0.831
102	8.5	1.030	0.856	1.028	0.856
114	9.5	1.027	0.873	1.026	0.873
126	10.5	1.026	0.884	1.024	0.884
138	11.5	1.023	0.896	1.023	0.896
150	12.5	1.023	0.909	1.020	0.909
162	13.5	1.019	0.912	1.021	0.912
174	14.5	1.017	0.913	1.017	0.913
186	15.5	1.017	0.920	1.015	0.920
198	16.5	1.016	0.916	1.016	0.916
210	17.5	1.013	0.913	1.014	0.913
222	18.5	1.012	0.915	1.012	0.915
234	19.5	1.011	0.914	1.011	0.914
246	20.5	1.010	0.909	1.010	0.909
258	21.5	1.011	0.918	1.009	0.918
270	22.5	1.009	0.919	1.010	0.919
282	23.5	1.009	0.930	1.009	0.930
294	24.5	1.009	0.937	1.008	0.937
306	25.5	1.009	0.943	1.009	0.943
318	26.5	1.009	0.930	1.008	0.930
330	27.5	1.009	0.919	1.009	0.919
342	28.5	1.008	0.898	1.008	0.898
354	29.5	1.007	0.887	1.007	0.887
366	30.5	1.006	0.887	1.006	0.887
378	31.5	1.007	0.903	1.006	0.903
390	32.5	1.006	0.922	1.006	0.922
402	33.5		0.934	1.006	0.934
414	34.5		0.946	1.005	0.946
426	35.5		0.949	1.005	0.949
438	36.5		0.945	1.005	0.945
450	37.5		0.946	1.004	0.946
462	38.5		0.997	1.004	0.997
474	39.5		1.024	1.004	1.024
486	40.5		1.039	1.005	1.039
498	41.5		1.081	1.005	1.081
510	42.5		1.111	1.005	1.111
522	43.5		1.041	1.006	1.041
534	44.5		0.998	1.006	0.998
546	45.5		0.987	1.006	0.987
558	46.5		0.927	1.005	0.927
570	47.5		0.821	1.004	0.821
582	48.5		0.802	1.003	0.802
594	49.5		0.813	1.003	0.813
606	50.5		0.797	1.002	0.797
618	51.5		0.808	1.002	0.808
630	52.5		0.876	1.002	0.876
642	53.5		0.893	1.001	0.893
654	54.5		0.865	1.001	0.865
666	55.5		0.851	1.001	0.851
678	56.5		0.815	1.001	0.815
690	57.5		0.800	1.001	0.800
702	58.5			1.000	-
714	59.5			1.000	-
726	60.5			1.000	-
738	61.5			1.000	-
750	62.5			1.000	-

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

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

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366
1954																															
1955																															
1956																															
1957																															
1958																															
1959																															
1960																															
1961																															
1962																															
1963																															
1964																															
1965																															
1966																															
1967																															
1968																															
1969																															
1970																															
1971																															
1972																															
1973																															523
1974																														841	473
1975																													928	485	502
1976																												386	401	303	371
1977	1,811	11,109	7,669	3,008	2,262	2,296	2,370	2,345	2,215	2,306	2,621	2,290	2,089	1,950	1,197	2,365	1,884	1,376	715	842	905	490	685	516	731	663	935	526	672	712	380
1978	2,188	13,418	9,263	3,825	3,040	2,885	2,737	2,747	2,673	2,663	3,033	2,598	2,303	2,493	2,654	2,185	922	829	879	661	647	772	694	906	875	690	1,033	1,696	912	516	667
1979	2,463	15,103	10,870	5,050	3,818	3,582	3,489	3,428	3,162	3,097	3,502	2,995	3,052	3,421	2,407	1,449	1,171	796	891	884	695	730	764	979	1,044	879	774	812	493	769	702
1980	2,511	15,637	11,653	5,362	3,971	3,635	3,526	3,467	3,183	3,118	3,410	3,252	3,406	2,402	1,487	1,021	852	838	622	816	621	767	776	941	811	860	793	715	634	658	644
1981	2,751	17,107	12,618	5,626	4,051	3,635	3,540	3,495	3,106	2,905	3,683	3,655	2,709	1,918	1,280	1,121	808	696	958	913	943	938	1,281	1,016	992	899	1,224	924	1,099	907	495
1982	3,300	19,362	12,548	5,869	4,321	3,861	3,649	3,449	3,039	3,285	4,450	2,997	1,696	1,139	1,330	1,122	1,023	1,240	601	641	892	1,061	893	943	1,013	604	1,056	658	726	344	384
1983	3,295	20,555	15,157	6,706	4,870	4,221	3,886	3,723	3,786	4,242	3,840	2,095	1,673	1,564	1,182	1,186	1,202	1,209	1,115	1,117	1,253	829	1,222	827	608	805	541	503	572	566	
1984	4,092	25,400	18,819	8,556	6,099	5,317	4,801	5,198	5,718	4,417	2,481	1,624	1,402	1,328	1,283	1,220	1,032	1,290	1,562	1,445	1,507	1,415	1,384	1,039	1,297	1,221	1,026	1,126	1,242		
1985	4,450	28,623	23,060	10,831	7,763	6,734	7,179	8,274	5,707	3,895	2,530	1,983	1,576	1,571	1,660	1,574	1,992	2,025	1,737	1,790	2,324	1,244	1,715	1,570	1,147	1,429	1,182	1,577			
1986	4,342	28,927	25,002	11,363	8,130	8,060	8,399	6,600	4,427	3,193	2,705	1,817	1,708	2,015	2,362	1,837	1,892	2,008	1,610	2,178	2,204	1,218	1,756	1,234	1,307	1,044	1,088				
1987	4,645	31,579	28,438	13,058	10,410	10,260	8,161	4,634	3,186	2,570	2,252	2,092	2,894	2,052	2,415	2,278	2,498	1,974	2,095	1,287	1,390	1,891	2,164	1,345	1,116	964					
1988	5,370	36,258	33,020	17,679	14,286	10,738	5,906	4,254	3,814	2,892	2,655	2,634	2,615	2,945	3,338	3,197	3,187	3,076	2,546	1,993	1,917	1,835	1,784	1,123	1,221						
1989	5,344	37,583	39,704	22,573	13,682	7,666	5,143	4,139	3,153	2,843	3,188	2,534	2,369	2,948	3,346	2,343	2,481	2,665	2,221	2,292	2,124	2,018	1,269	1,518							
1990	4,411	37,213	47,775	21,195	9,556	6,107	5,036	3,839	3,289	3,149	3,085	3,260	3,635	3,264	2,627	2,737	3,336	2,364	2,181	2,190	1,995	1,377	1,498								
1991	6,383	59,142	32,755	12,806	8,094	5,114	3,645	3,008	3,117	2,475	2,663	3,307	3,129	2,692	2,762	2,419	1,938	2,113	1,673	1,552	1,267	1,323									
1992	6,805	62,373	25,327	11,943	6,562	4,185	3,669	3,788	2,990	3,234	3,640	2,930	3,215	3,116	3,610	2,523	3,133	2,181	2,026	2,279	1,550										
1993	8,507	50,359	25,457	11,336	5,556	3,967	3,891	2,791	3,010	4,146	3,547	3,380	2,581	2,776	2,275	2,110	2,701	2,815	1,914	1,378											
1994	4,494	46,278	24,107	9,276	5,777	5,611	4,370	3,743	4,380	3,823	3,617	3,517	2,357	2,508	2,180	3,149	2,079	2,060	1,946												
1995	7,131	48,260	17,710	8,102	7,143	5,188	4,711	4,405	4,303	4,081	4,493	3,000	2,994	2,693	2,574	2,088	1,807	1,779													
1996	7,326	44,438	17,359	10,700	6,738	5,881	5,074	5,372	3,701	3,724	3,398	2,903	2,597	2,745	2,672	2,049	1,706														
1997	5,048	44,208	23,339	9,400	7,731	7,105	6,088	5,459	5,374	3,923	3,054	3,376	3,373	3,903	1,944	1,722															
1998	6,677	53,785	21,035	12,304	9,282	7,918	7,174	7,341	5,531	3,667	4,383	4,740	3,277	2,682	3,050																
1999	10,166	51,997	23,632	15,775	11,734	8,497	8,502	5,777	5,139	5,172	4,382	4,093	3,447	3,386																	
2000	10,807	60,098	30,132	17,405	12,128	10,667	7,995	6,520	5,755	5,508	5,505	3,613	3,182																		
2001	11,958	63,825	30,488	15,309	12,301	9,137	7,138	6,400	5,912	4,780	3,692	3,036																			
2002	13,919	73,968	30,227	19,286	12,735	9,934	8,771	7,093	6,487	4,561	3,526																				
2003	18,588	70,850	30,080	17,286	10,523	9,687	8,592	6,209	4,724	4,774																					
2004	18,157	73,852	27,636	15,030	12,038	10,113	7,748	5,577	4,571																						
2005	17,165	70,637	25,080	18,956	14,365	10,579	5,709	5,560																							
2006	14,603	64,164	32,178	19,696	11,911	7,815	6,514																								
2007	14,568	61,327	26,741	15,659	9,528	7,771																									
2008	15,129	65,020	26,154	14,818	9,746																										
2009	11,456	49,267	19,366	11,721																											
2010	12,100	54,902	20,043																												
2011	11,953	54,354																													
2012	10,638																														

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
1954																															
1955																															
1956																															
1957																															
1958																															
1959																															
1960																															
1961																															
1962																															
1963																															
1964																															
1965																															
1966																															
1967																															
1968																															
1969																															
1970																															
1971																															
1972																															
1973																															0.522
1974																														0.562	0.890
1975																													0.522	1.037	0.698
1976																												1.040	0.757	1.223	0.686
1977	6.133	0.690	0.392	0.752	1.015	1.032	0.990	0.945	1.041	1.136	0.874	0.912	0.933	0.614	1.975	0.797	0.730	0.519	1.178	1.076	0.541	1.398	0.753	1.419	0.907	1.410	0.562	1.279	1.060	0.533	1.580
1978	6.133	0.690	0.413	0.795	0.949	0.949	1.004	0.973	0.996	1.139	0.857	0.887	1.082	1.065	0.824	0.422	0.899	1.061	0.752	0.978	1.194	0.898	1.306	0.966	0.789	1.497	1.642	0.538	0.566	1.292	0.568
1979	6.133	0.720	0.465	0.756	0.938	0.974	0.982	0.922	0.979	1.131	0.855	1.019	1.121	0.703	0.602	0.809	0.679	1.120	0.993	0.786	1.050	1.047	1.281	1.066	0.842	0.881	1.049	0.607	1.559	0.913	0.677
1980	6.228	0.745	0.460	0.741	0.915	0.970	0.984	0.918	0.980	1.094	0.954	1.047	0.705	0.619	0.686	0.835	0.984	0.742	1.312	0.762	1.235	1.011	1.212	0.862	1.061	0.922	0.901	0.887	1.037	0.979	0.842
1981	6.218	0.738	0.446	0.720	0.897	0.974	0.987	0.889	0.935	1.268	0.992	0.741	0.708	0.668	0.876	0.720	0.862	1.378	0.953	1.032	0.996	1.365	0.793	0.976	0.906	1.362	0.755	1.188	0.826	0.546	0.687
1982	5.868	0.648	0.468	0.736	0.894	0.945	0.945	0.881	1.081	1.355	0.673	0.566	0.672	1.168	0.843	0.912	1.212	0.485	1.066	1.392	1.190	0.841	1.056	1.075	0.596	1.748	0.623	1.103	0.474	1.115	
1983	6.239	0.737	0.442	0.726	0.867	0.921	0.958	1.017	1.120	0.905	0.545	0.799	0.935	0.756	1.003	1.013	1.006	0.922	1.002	1.122	0.662	1.473	0.677	0.735	1.324	0.672	0.930	1.139	0.989		
1984	6.207	0.741	0.455	0.713	0.872	0.903	1.083	1.100	0.772	0.562	0.654	0.863	0.947	0.966	0.951	0.846	1.249	1.212	0.925	1.043	0.939	0.978	0.751	1.249	0.941	0.841	1.097	1.103			
1985	6.433	0.806	0.470	0.717	0.867	1.066	1.153	0.690	0.682	0.650	0.784	0.795	0.997	1.057	0.948	1.266	1.017	0.858	1.030	1.299	0.535	1.379	0.915	0.731	1.245	0.827	1.335				
1986	6.662	0.864	0.454	0.715	0.991	1.042	0.786	0.671	0.721	0.847	0.672	0.940	1.180	1.172	0.778	1.030	1.061	0.802	1.353	1.012	0.553	1.441	0.703	1.059	0.799	1.042					
1987	6.798	0.901	0.459	0.797	0.986	0.795	0.568	0.688	0.807	0.876	0.929	1.384	0.709	1.177	0.943	1.097	0.790	1.061	0.614	1.080	1.361	1.144	0.622	0.829	0.864						
1988	6.752	0.911	0.535	0.808	0.752	0.550	0.720	0.897	0.758	0.918	0.992	0.993	1.126	1.133	0.958	0.997	0.965	0.828	0.783	0.962	0.957	0.973	0.629	1.087							
1989	7.033	1.056	0.569	0.606	0.560	0.671	0.805	0.762	0.902	1.121	0.795	0.935	1.244	1.135	0.700	1.059	1.074	0.833	1.032	0.927	0.950	0.629	1.196								
1990	8.436	1.284	0.444	0.451	0.639	0.825	0.762	0.857	0.957	0.980	1.057	1.115	0.898	0.805	1.042	1.219	0.709	0.923	1.004	0.911	0.690	1.088									
1991	9.266	0.554	0.391	0.632	0.632	0.713	0.825	1.036	0.794	1.076	1.242	0.946	0.860	1.026	0.876	0.801	1.090	0.792	0.928	0.816	1.044										
1992	9.166	0.406	0.472	0.549	0.638	0.877	1.033	0.789	1.082	1.125	0.805	1.097	0.969	1.159	0.699	1.242	0.696	0.929	1.125	0.680											
1993	5.920	0.506	0.445	0.490	0.714	0.981	0.717	1.078	1.377	0.856	0.953	0.764	1.076	0.819	0.928	1.280	1.042	0.680	0.720												
1994	10.297	0.521	0.385	0.623	0.971	0.779	0.856	1.170	0.873	0.946	0.972	0.670	1.064	0.869	1.445	0.660	0.991	0.944													
1995	6.768	0.367	0.457	0.882	0.726	0.908	0.935	0.977	0.948	1.101	0.668	0.998	0.899	0.956	0.811	0.865	0.984														
1996	6.066	0.391	0.616	0.630	0.873	0.863	1.059	0.689	1.006	0.912	0.854	0.895	1.057	0.973	0.767	0.833															
1997	8.757	0.528	0.403	0.822	0.919	0.857	0.897	0.984	0.730	0.779	1.105	0.999	1.157	0.498	0.885																
1998	8.055	0.391	0.585	0.754	0.853	0.906	1.023	0.753	0.663	1.195	1.082	0.691	0.818	1.137																	
1999	5.115	0.454	0.668	0.744	0.724	1.001	0.679	0.890	1.006	0.847	0.934	0.842	0.982																		
2000	5.561	0.501	0.578	0.697	0.880	0.750	0.815	0.883	0.957	0.999	0.656	0.881																			
2001	5.338	0.478	0.502	0.804	0.743	0.781	0.897	0.924	0.808	0.772	0.822																				
2002	5.314	0.409	0.638	0.660	0.780	0.883	0.809	0.915	0.703	0.773																					
2003	3.812	0.425	0.575	0.609	0.921	0.887	0.723	0.761	1.011																						
2004	4.067	0.374	0.544	0.801	0.840	0.766	0.720	0.820																							
2005	4.115	0.355	0.756	0.758	0.736	0.540	0.974																								
2006	4.394	0.501	0.612	0.605	0.656	0.834																									
2007	4.210	0.436	0.586	0.608	0.816																										
2008	4.298	0.402	0.567	0.658																											
2009	4.301	0.393	0.605																												
2010	4.537	0.365																													
2011	4.547																														
Latest diag	4.547	0.365	0.605	0.658	0.816	0.834	0.974	0.820	1.011	0.773	0.822	0.881	0.982	1.137	0.885	0.833	0.984	0.944	0.720	0.680	1.044	1.088	1.196	1.087	0.864	1.042	1.335	1.103	0.989	1.115	0.687
5 Yr Avg	4.379	0.420	0.625	0.686	0.794	0.782	0.824	0.860	0.897	0.917	0.920	0.862	0.983	0.887	0.967	0.976	0.961	0.854	0.962	0.859	1.001	1.055	0.813	0.991	1.035	1.026	0.948	1.084	0.977	0.969	0.871
9 Yr Avg	4.253	0.407	0.598	0.689	0.788	0.816	0.837	0.846	0.870	0.925	0.894	0.871	0.987	0.916	0.906	0.995	0.927	0.866	0.954	0.970	0.855	1.105	0.816	0.956	0.953	1.088	0.988	0.987	0.866	0.911	0.794
5 Yr Wtd	4.369	0.422	0.624	0.684	0.788	0.776	0.812	0.863	0.885	0.907	0.897	0.848	0.982	0.855	0.955	0.959	0.939	0.845	0.968	0.859	0.971	1.016	0.782	0.965	0.998	0.959	0.952	1.088	0.921	0.905	0.809
7 Yr Wtd	4.328	0.403	0.604	0.670	0.780	0.772	0.792	0.849	0.832	0.892	0.857	0.841	1.003	0.896	0.891	0.978	0.914	0.840	0.885	0.904	0.825	1.052	0.766	0.954	0.931	1.007	0.957	0.882	0.875	0.865	0.782
9 Yr Wtd	4.221	0.407	0.596	0.686	0.785	0.808	0.826	0.847	0.856	0.919	0.878	0.856	0.983	0.898	0.881	0.989	0.908	0.857	0.941	0.957	0.823	1.062	0.788	0.948	0.933	1.034	0.997	0.919	0.817	0.834	0.764
Selected	4.221	0.407	0.596	0.686	0.785	0.808	0.826	0.847	0.856	0.919	0.878	0.856	0.983	0.898	0.881	0.989	0.908	0.857	0.941	0.957	0.823	1.062	0.788	0.948	0.933	1.034	0.997	0.919	0.817	0.834	0.764
Loss $ Weight	133,719	583,986	247,949	153,445	107,264	84,346	67,716	55,748	46,927	39,239	36,071	31,553	26,970	26,379	23,990	22,617	23,159	21,256	18,003	17,005	15,981	12,889	13,467	10,037	9,334	8,431	8,565	7,345	6,437	5,535	4,758
Center Wtd Avg	4.221	0.983	0.929	0.546	0.698	0.770	0.817	0.842	0.859	0.869	0.893	0.905	0.897	0.918	0.932	0.907	0.914	0.929	0.897	0.919	0.914	0.911	0.902	0.946	0.925	0.966	0.947	0.933	0.882	0.868	0.863
Geometric Mean	4.221	1.568	1.080	0.769	0.741	0.726	0.795	0.831	0.856	0.873	0.884	0.896	0.909	0.912	0.913	0.920	0.916	0.913	0.915	0.914	0.909	0.918	0.919	0.930	0.937	0.943	0.930	0.919	0.898	0.887	0.887

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

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	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
1954																			20	1	1	0	10	6	9	17	0	0
1955																		34	2	10	1	4	1	1	1	0	0	
1956																	15	8	1	1	5	1	7	4	3	4		
1957																111	14	18	9	33	10	11	8	26	8			
1958															109	218	11	43	2	4	3	3	1	2				
1959														196	64	143	21	12	13	10	17	53	44					
1960													72	63	92	144	64	41	40	37	39	13						
1961												199	53	36	26	32	33	100	14	108	156							
1962											127	63	129	117	159	188	254	125	112	111								
1963										164	71	36	18	58	24	36	38	80	68									
1964									77	136	169	141	312	164	104	151	978	307										
1965								287	107	164	86	53	160	116	74	88	67											
1966							281	104	110	118	111	112	367	177	98	114												
1967						273	347	95	312	209	211	164	105	206	55													
1968					118	157	119	62	138	210	251	97	187	64														
1969				172	152	163	188	152	244	101	63	85	356															
1970			268	155	267	307	224	164	172	305	211	1,131																
1971		276	242	378	370	165	143	328	328	284	140																	
1972	293	247	279	289	394	372	267	126	119	138																		
1973	273	401	283	186	268	336	195	318	495																			
1974	421	341	227	665	509	271	860	394																				
1975	350	392	465	265	249	257	215																					
1976	255	336	603	399	392	279																						
1977	599	498	445	515	454																							
1978	379	666	400	239																								
1979	476	488	455																									
1980	543	389																										
1981	340																											
1982																												
1983																												
1984																												
1985																												
1986																												
1987																												
1988																												
1989																												
1990																												
1991																												
1992																												
1993																												
1994																												
1995																												
1996																												
1997																												
1998																												
1999																												
2000																												
2001																												
2002																												
2003																												
2004																												
2005																												
2006																												
2007																												
2008																												
2009																												
2010																												
2011																												
2012																												

AGE-TO-AGE DEVELOPMENT FACTORS

	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-Ult
1954																			0.036	1.419	0.043	212.810	0.583	1.608	1.929	0.000	0.000	
1955																		0.045	6.866	0.119	2.923	0.250	1.442	0.524	0.239	0.000		
1956																	0.511	0.146	0.465	9.956	0.271	4.943	0.495	0.900	1.270			
1957																0.125	1.277	0.498	3.746	0.292	1.160	0.703	3.379	0.288				
1958															2.000	0.051	3.861	0.045	2.073	0.690	1.189	0.172	2.674					
1959														0.328	2.223	0.148	0.591	1.080	0.726	1.695	3.171	0.833						
1960													0.870	1.465	1.558	0.445	0.638	0.971	0.944	1.030	0.334							
1961												0.266	0.672	0.722	1.252	1.040	2.990	0.142	7.628	1.443								
1962											0.493	2.066	0.900	1.365	1.184	1.349	0.493	0.896	0.989									
1963										0.432	0.508	0.508	3.189	0.405	1.527	1.046	2.117	0.849										
1964									1.760	1.244	0.833	2.218	0.527	0.631	1.453	6.489	0.314											
1965								0.373	1.526	0.523	0.621	2.999	0.724	0.636	1.202	0.760												
1966							0.372	1.054	1.076	0.936	1.007	3.294	0.482	0.556	1.154													
1967						1.270	0.275	3.270	0.670	1.012	0.778	0.640	1.960	0.267														
1968					1.331	0.762	0.521	2.216	1.528	1.192	0.387	1.929	0.339															
1969				0.882	1.075	1.157	0.807	1.607	0.413	0.629	1.338	4.190																
1970			0.579	1.720	1.150	0.727	0.734	1.045	1.779	0.691	5.366																	
1971		0.877	1.560	0.979	0.445	0.868	2.297	0.998	0.865	0.494																		
1972	0.844	1.129	1.036	1.362	0.943	0.719	0.470	0.949	1.157																			
1973	1.469	0.705	0.658	1.441	1.253	0.581	1.629	1.558																				
1974	0.811	0.666	2.922	0.766	0.533	3.167	0.459																					
1975	1.119	1.185	0.571	0.937	1.036	0.835																						
1976	1.319	1.796	0.662	0.982	0.713																							
1977	0.831	0.893	1.157	0.882																								
1978	1.758	0.600	0.599																									
1979	1.026	0.933																										
1980	0.717																											
1981																												
1982																												
1983																												
1984																												
1985																												
1986																												
1987																												
1988																												
1989																												
1990																												
1991																												
1992																												
1993																												
1994																												
1995																												
1996																												
1997																												
1998																												
1999																												
2000																												
2001																												
2002																												
2003																												
2004																												
2005																												
2006																												
2007																												
2008																												
2009																												
2010																												
2011																												
Latest diag	0.717	0.933	0.599	0.882	0.713	0.835	0.459	1.558	1.157	0.494	5.366	4.190	0.339	0.267	1.154	0.760	0.314	0.849	0.989	1.443	0.334	0.833	2.674	0.288	1.270	0.000	0.000	
5 Yr Avg	1.130	1.082	1.182	1.001	0.895	1.234	1.118	1.231	1.148	0.804	1.775	2.611	0.806	0.499	1.304	2.137	1.311	0.788	2.472	1.030	1.225	1.380	1.714	0.830	1.146	0.000	0.000	
9 Yr Avg	1.099	0.976	1.083	1.106	0.942	1.121	0.840	1.452	1.197	0.795	1.259	2.012	1.074	0.708	1.506	1.272	1.421	0.519	2.608	2.080	1.299	36.619	1.714	0.830	1.146	0.000	0.000	
5 Yr Wtd	1.056	0.995	0.974	0.922	0.836	1.199	0.788	1.248	1.037	0.790	1.875	2.299	0.642	0.491	1.259	2.764	0.478	0.690	1.490	1.163	1.117	0.836	1.477	0.555	1.676	0.000		
7 Yr Wtd	1.029	0.922	0.947	0.977	0.812	1.118	0.774	1.451	0.960	0.771	1.618	2.189	0.705	0.617	1.307	1.861	0.507	0.616	1.587	1.133	1.131	0.968	1.477	0.555	1.676	0.000		
9 Yr Wtd	1.048	0.932	0.963	1.010	0.849	1.112	0.665	1.237	1.036	0.776	1.447	1.777	0.712	0.614	1.486	1.333	0.514	0.566	1.477	1.134	1.131	0.968	1.477	0.555	1.676	0.000		
Selected	1.048	0.932	0.963	1.010	0.849	1.112	0.665	1.237	1.036	0.776	1.447	1.777	0.712	0.614	1.486	1.333	0.514	0.566	1.050	0.830	0.845	1.000	0.970	0.800	0.800	0.800	0.800	
Loss $ Weight	3.588	3.646	3.212	3.025	2.719	2.301	2.623	1.638	1.607	1.691	1.300	949	1.404	1.133	750	1.111	1.429	461	213	204	75	72	26	37	13	17	0	
Center Wtd Avg	0.892	0.929	0.964	0.967	0.919	0.950	0.946	0.944	0.974	1.193	1.086	1.016	1.152	1.118	0.862	0.878	0.962	0.839	0.610	0.770	0.938	0.868	0.900	0.914	0.847	0.800	0.800	
Geometric Mean	0.903	0.922	0.934	0.946	0.949	0.945	0.946	0.997	1.024	1.039	1.081	1.111	1.041	0.998	0.987	0.927	0.821	0.802	0.813	0.797	0.808	0.876	0.893	0.865	0.851	0.815	0.800	

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - HOSPITALS

FITTED INCREMENTAL DECAY LOSS DEVELOPMENT FACTORS

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

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.013**	**0.671**
Inverse Power	**1.016**	**0.671**
Selected Tail	**1.005**	

				Weibull Curve Fitting					Inverse Power Curve Fitting				
				Slope=	0.610				Slope=	-3.676			
		IMPLIED	SELECTED	Intercept=	-2.096				Intercept=	17.392			
PERIOD	AGE	ATA	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6			1.792		-1.003	**3.257**	113.507	1.792		10.806	**49309.918**	
2	18	2.278	2.278	2.890	-0.548	-0.333	**1.954**	34.845	2.890	0.245	6.767	**870.011**	
3	30	1.277	1.277	3.401	0.424	-0.021	**1.602**	17.830	3.401	-1.284	4.890	**133.895**	
4	42	1.103	1.103	3.738	0.863	0.184	**1.430**	11.131	3.738	-2.272	3.653	**39.578**	
5	54	1.063	1.063	3.989	1.039	0.337	**1.327**	7.785	3.989	-2.764	2.729	**16.315**	
6	66	1.047	1.047	4.190	1.133	0.460	**1.258**	5.868	4.190	-3.061	1.991	**8.324**	9423.140
7	78	1.040	1.040	4.357	1.179	0.562	**1.209**	4.663	4.357	-3.211	1.377	**4.963**	1132.016
8	90	1.034	1.034	4.500	1.226	0.649	**1.173**	3.856	4.500	-3.374	0.851	**3.342**	228.074
9	102	1.028	1.028	4.625	1.283	0.725	**1.145**	3.287	4.625	-3.579	0.391	**2.478**	68.242
10	114	1.026	1.026	4.736	1.304	0.793	**1.123**	2.870	4.736	-3.658	-0.018	**1.982**	27.535
11	126	1.024	1.024	4.836	1.327	0.854	**1.105**	2.555	4.836	-3.748	-0.386	**1.680**	13.891
12	138	1.023	1.023	4.927	1.339	0.910	**1.091**	2.312	4.927	-3.793	-0.720	**1.487**	8.269
13	150	1.020	1.020	5.011	1.367	0.961	**1.079**	2.119	5.011	-3.902	-1.027	**1.358**	5.562
14	162	1.021	1.021	5.088	1.360	1.008	**1.069**	1.963	5.088	-3.877	-1.310	**1.270**	4.095
15	174	1.017	1.017	5.159	1.404	1.051	**1.061**	1.837	5.159	-4.052	-1.572	**1.208**	3.225
16	186	1.015	1.015	5.226	1.433	1.092	**1.054**	1.731	5.226	-4.175	-1.817	**1.162**	2.671
17	198	1.016	1.016	5.288	1.428	1.130	**1.047**	1.644	5.288	-4.156	-2.047	**1.129**	2.297
18	210	1.014	1.014	5.347	1.451	1.166	**1.042**	1.569	5.347	-4.253	-2.264	**1.104**	2.035
19	222	1.012	1.012	5.403	1.497	1.200	**1.038**	1.506	5.403	-4.455	-2.468	**1.085**	1.843
20	234	1.011	1.011	5.455	1.504	1.232	**1.034**	1.451	5.455	-4.488	-2.661	**1.070**	1.699
21	246	1.010	1.010	5.505	1.535	1.262	**1.030**	1.404	5.505	-4.629	-2.845	**1.058**	1.588
22	258	1.009	1.009	5.553	1.541	1.291	**1.027**	1.363	5.553	-4.662	-3.020	**1.049**	1.501
23	270	1.010	1.010	5.598	1.535	1.319	**1.024**	1.327	5.598	-4.632	-3.187	**1.041**	1.431
24	282	1.009	1.009	5.642	1.563	1.346	**1.022**	1.296	5.642	-4.766	-3.347	**1.035**	1.374
25	294	1.008	1.008	5.684	1.573	1.371	**1.020**	1.268	5.684	-4.814	-3.500	**1.030**	1.328
26	306	1.009	1.009	5.724	1.562	1.396	**1.018**	1.243	5.724	-4.759	-3.648	**1.026**	1.289
27	318	1.008	1.008	5.762	1.573	1.419	**1.016**	1.221	5.762	-4.812	-3.789	**1.023**	1.256
28	330	1.009	1.009	5.799	1.561	1.442	**1.015**	1.202	5.799	-4.754	-3.925	**1.020**	1.228
29	342	1.008	1.008	5.835	1.576	1.463	**1.013**	1.184	5.835	-4.827	-4.056	**1.017**	1.204
30	354	1.007	1.007	5.869	1.609	1.484	**1.012**	1.169	5.869	-4.993	-4.183	**1.015**	1.184
31	366	1.006	1.006	5.903	1.624	1.505	**1.011**	1.154	5.903	-5.066	-4.306	**1.013**	1.166
32	378	1.006	1.006	5.935	1.648	1.524	**1.010**	1.142	5.935	-5.189	-4.424	**1.012**	1.151
33	390	1.006	1.006	5.966	1.621	1.544	**1.009**	1.130	5.966	-5.052	-4.539	**1.011**	1.137
34	402	1.006	1.006	5.996	1.647	1.562	**1.009**	1.120	5.996	-5.186	-4.651	**1.010**	1.125
35	414	1.005	1.005	6.026	1.659	1.580	**1.008**	1.110	6.026	-5.247	-4.759	**1.009**	1.114
36	426	1.005	1.005	6.054	1.670	1.597	**1.007**	1.101	6.054	-5.305	-4.864	**1.008**	1.105
37	438	1.005	1.005	6.082	1.681	1.614	**1.007**	1.094	6.082	-5.366	-4.966	**1.007**	1.096
38	450	1.004	1.004	6.109	1.692	1.631	**1.006**	1.086	6.109	-5.426	-5.065	**1.006**	1.089
39	462	1.004	1.004	6.136	1.693	1.647	**1.006**	1.080	6.136	-5.433	-5.162	**1.006**	1.082
40	474	1.004	1.004	6.161	1.690	1.663	**1.005**	1.074	6.161	-5.414	-5.256	**1.005**	1.076
41	486	1.005	1.005	6.186	1.684	1.678	**1.005**	1.068	6.186	-5.380	-5.348	**1.005**	1.070
42	498	1.005	1.005	6.211	1.670	1.693	**1.004**	1.063	6.211	-5.307	-5.438	**1.004**	1.065
43	510	1.005	1.005	6.234	1.651	1.707	**1.004**	1.059	6.234	-5.206	-5.525	**1.004**	1.061
44	522	1.006	1.006	6.258	1.644	1.721	**1.004**	1.054	6.258	-5.171	-5.611	**1.004**	1.056
45	534	1.006	1.006	6.280	1.646	1.735	**1.003**	1.050	6.280	-5.179	-5.694	**1.003**	1.053
46	546	1.006	1.006	6.303	1.649	1.749	**1.003**	1.047	6.303	-5.197	-5.776	**1.003**	1.049
47	558	1.005	1.005	6.324	1.665	1.762	**1.003**	1.043	6.324	-5.279	-5.856	**1.003**	1.046
48	570	1.004	1.004	6.346	1.702	1.775	**1.003**	1.040	6.346	-5.481	-5.934	**1.003**	1.043
49	582	1.003	1.003	6.366	1.742	1.788	**1.003**	1.037	6.366	-5.706	-6.011	**1.002**	1.040
50	594	1.003	1.003	6.387	1.778	1.800	**1.002**	1.035	6.387	-5.916	-6.086	**1.002**	1.037
51	606	1.002	1.002	6.407	1.816	1.812	**1.002**	1.032	6.407	-6.145	-6.159	**1.002**	1.035
52	618	1.002	1.002	6.426	1.850	1.824	**1.002**	1.030	6.426	-6.361	-6.231	**1.002**	1.033
53	630	1.002	1.002	6.446	1.871	1.836	**1.002**	1.028	6.446	-6.495	-6.302	**1.002**	1.031
54	642	1.001	1.001	6.465	1.889	1.848	**1.002**	1.026	6.465	-6.610	-6.371	**1.002**	1.029
55	654	1.001	1.001	6.483	1.911	1.859	**1.002**	1.024	6.483	-6.756	-6.440	**1.002**	1.027
56	666	1.001	1.001	6.501	1.934	1.870	**1.002**	1.023	6.501	-6.919	-6.506	**1.001**	1.026
57	678	1.001	1.001	6.519	1.964	1.881	**1.001**	1.021	6.519	-7.124	-6.572	**1.001**	1.024
58	690	1.001	1.001	6.537	1.994	1.892	**1.001**	1.020	6.537	-7.348	-6.637	**1.001**	1.023
59	702	1.000		6.554		1.902	**1.001**	1.018	6.554		-6.700	**1.001**	1.021
60	714	1.000		6.571		1.912	**1.001**	1.017	6.571		-6.762	**1.001**	1.020

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - PHYSICIANS
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2012	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		8,089	37,714	29,625	74.6%	22,101	
1977	23,851,125	48,761	52,124	3,363	71.4%	2,400	0.219
1978	26,143,240	56,391	60,884	4,493	70.8%	3,181	0.233
1979	28,061,666	65,001	70,560	5,559	70.2%	3,904	0.251
1980	28,979,182	63,893	70,028	6,136	69.7%	4,276	0.242
1981	30,141,508	63,546	70,400	6,854	69.2%	4,743	0.234
1982	30,058,966	64,432	72,019	7,587	68.7%	5,209	0.240
1983	30,607,324	69,828	78,666	8,838	68.2%	6,026	0.257
1984	33,121,678	84,746	96,430	11,684	67.7%	7,905	0.291
1985	35,713,654	101,342	115,074	13,732	67.2%	9,225	0.322
1986	38,297,697	103,943	120,219	16,276	66.8%	10,869	0.314
1987	41,065,403	111,155	130,515	19,360	66.4%	12,849	0.318
1988	44,221,964	123,453	146,137	22,684	65.9%	14,945	0.330
1989	47,110,000	132,058	158,419	26,361	65.3%	17,213	0.336
1990	49,659,895	131,613	159,348	27,734	64.7%	17,955	0.321
1991	50,856,501	127,984	157,193	29,208	64.2%	18,751	0.309
1992	52,804,448	121,034	150,405	29,371	63.6%	18,672	0.285
1993	55,132,894	114,197	143,569	29,372	62.9%	18,470	0.260
1994	57,739,505	113,085	141,697	28,612	62.2%	17,805	0.245
1995	60,949,772	109,524	138,721	29,197	61.7%	18,013	0.228
1996	63,664,000	106,153	136,486	30,333	61.2%	18,570	0.214
1997	68,077,000	104,279	137,716	33,438	60.8%	20,318	0.202
1998	71,447,000	111,300	150,981	39,680	60.3%	23,937	0.211
1999	75,244,663	121,109	166,459	45,350	59.9%	27,174	0.221
2000	79,122,396	128,632	183,159	54,526	59.6%	32,494	0.231
2001	80,396,857	120,611	178,171	57,560	59.3%	34,111	0.222
2002	81,621,352	119,522	176,452	56,930	59.0%	33,591	0.216
2003	82,433,234	109,728	168,901	59,172	58.8%	34,789	0.205
2004	84,632,753	102,574	164,512	61,938	58.6%	36,318	0.194
2005	86,912,307	94,135	158,604	64,469	58.5%	37,736	0.182
2006	90,822,757	84,294	151,042	66,748	58.5%	39,052	0.166
2007	93,702,820	77,482	148,190	70,707	58.7%	41,480	0.158
2008	93,449,349	68,796	144,821	76,025	59.0%	44,887	0.155
2009	86,530,965	46,385	118,367	71,981	59.7%	42,940	0.137
2010	86,624,485	38,764	122,243	83,478	60.9%	50,836	0.141
2011	89,983,985	25,619	128,659	103,039	63.1%	65,041	0.143
2012	46,341,752	3,981	69,153	65,172	67.2%	43,765	0.149
2013		0	0		100.0%		
TOTAL		3,277,441	4,674,035	1,396,594	61.7%	861,548	
EXLD PRIOR		3,269,352	4,636,321	1,366,969	61.4%	839,448	

(1) PROVIDED BY THE BWC; 2012 ADJUSTED TO PARTIAL YEAR
(2) SECTION 1, EXHIBIT 2B, SHEET 3A, COL. 3
(3) SECTION 1, EXHIBIT 2B, SHEET 3A, COL. 8; 2012 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 1, EXHIBIT 2, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - PHYSICIANS
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	FISCAL YEAR ENDING 2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	29,625	2,372	2,171	1,982	2,561	1,595	1,452	1,409	1,318	1,103	1,128	1,067	1,043	1,400	991	1,373	696	751	624	4,749
1977	3,363	282	263	243	223	202	180	161	143	127	112	100	91	86	84	83	80	76	71	788
1978	4,493	361	342	321	299	276	250	224	200	177	157	139	123	112	106	103	102	99	94	1,037
1979	5,559	440	413	390	365	340	313	284	253	227	202	178	158	141	128	120	118	116	113	1,298
1980	6,136	483	445	419	396	372	346	320	290	259	232	206	182	161	143	130	122	120	118	1,425
1981	6,854	495	494	457	431	410	386	361	334	304	272	243	215	189	167	148	134	127	124	1,590
1982	7,587	531	508	506	468	442	420	396	371	345	314	281	251	222	195	172	153	139	131	1,764
1983	8,838	613	578	554	553	511	481	457	430	402	373	339	303	271	239	211	186	165	150	2,053
1984	11,684	805	752	712	681	679	628	592	563	530	496	460	418	374	335	295	260	229	204	2,710
1985	13,732	1,023	929	859	795	761	758	696	651	613	571	528	484	437	390	350	311	276	245	3,188
1986	16,276	1,078	1,062	979	913	859	824	821	758	714	678	638	596	552	502	449	403	357	315	3,843
1987	19,360	1,274	1,172	1,146	1,063	995	944	908	904	837	791	754	713	670	623	569	511	458	405	4,667
1988	22,684	1,369	1,421	1,317	1,296	1,196	1,114	1,052	1,008	1,005	928	874	830	781	730	677	616	551	494	5,509
1989	26,361	1,530	1,490	1,546	1,425	1,395	1,293	1,205	1,144	1,098	1,093	1,011	954	909	858	804	748	682	611	6,631
1990	27,734	1,595	1,515	1,473	1,532	1,417	1,390	1,286	1,201	1,134	1,090	1,086	1,004	947	901	850	796	739	674	7,179
1991	29,208	1,629	1,592	1,512	1,471	1,527	1,412	1,385	1,281	1,194	1,130	1,084	1,080	997	941	895	844	790	734	7,787
1992	29,371	1,627	1,530	1,496	1,421	1,385	1,441	1,325	1,296	1,202	1,125	1,066	1,026	1,022	946	894	853	806	757	8,212
1993	29,372	1,503	1,545	1,456	1,421	1,350	1,317	1,368	1,258	1,230	1,140	1,064	1,010	972	967	894	845	806	762	8,520
1994	28,612	1,456	1,405	1,444	1,360	1,327	1,260	1,228	1,271	1,169	1,146	1,060	982	936	898	894	824	778	741	8,518
1995	29,197	1,609	1,409	1,359	1,398	1,315	1,283	1,217	1,186	1,227	1,131	1,110	1,026	950	903	867	863	795	750	8,903
1996	30,333	1,590	1,586	1,389	1,340	1,379	1,296	1,264	1,199	1,168	1,209	1,115	1,095	1,011	936	890	853	849	782	9,495
1997	33,438	1,774	1,681	1,682	1,468	1,410	1,449	1,372	1,338	1,268	1,238	1,269	1,163	1,142	1,055	963	928	885	879	10,631
1998	39,680	2,259	1,997	1,890	1,889	1,650	1,584	1,630	1,540	1,502	1,422	1,388	1,422	1,308	1,286	1,186	1,081	1,040	992	12,847
1999	45,350	2,603	2,445	2,163	2,045	2,043	1,786	1,713	1,764	1,664	1,622	1,536	1,497	1,535	1,414	1,393	1,282	1,168	1,122	14,875
2000	54,526	3,378	2,923	2,745	2,427	2,298	2,298	2,006	1,926	1,981	1,874	1,827	1,731	1,690	1,732	1,590	1,562	1,442	1,315	18,144
2001	57,560	3,583	3,337	2,888	2,712	2,397	2,272	2,273	1,983	1,905	1,958	1,854	1,809	1,714	1,674	1,716	1,572	1,543	1,426	19,338
2002	56,930	3,702	3,338	3,103	2,679	2,515	2,216	2,101	2,106	1,834	1,762	1,811	1,713	1,672	1,585	1,548	1,588	1,450	1,423	19,245
2003	59,172	3,998	3,588	3,235	3,006	2,596	2,436	2,146	2,037	2,042	1,778	1,708	1,755	1,662	1,622	1,538	1,502	1,541	1,405	20,081
2004	61,938	4,280	3,900	3,500	3,156	2,932	2,532	2,377	2,094	1,987	1,992	1,734	1,667	1,712	1,621	1,582	1,500	1,465	1,503	20,959
2005	64,469	4,503	4,146	3,778	3,391	3,058	2,841	2,453	2,303	2,029	1,925	1,930	1,680	1,615	1,658	1,570	1,533	1,453	1,420	21,764
2006	66,748	4,813	4,325	3,983	3,629	3,258	2,937	2,729	2,357	2,212	1,949	1,849	1,854	1,614	1,551	1,593	1,508	1,472	1,396	22,285
2007	70,707	5,577	4,697	4,221	3,887	3,542	3,179	2,866	2,663	2,300	2,158	1,902	1,804	1,809	1,575	1,514	1,554	1,472	1,437	23,125
2008	76,025	6,507	5,484	4,618	4,150	3,821	3,482	3,126	2,818	2,619	2,261	2,122	1,870	1,774	1,779	1,548	1,488	1,528	1,447	24,165
2009	71,981	6,787	5,580	4,702	3,960	3,558	3,277	2,986	2,680	2,416	2,245	1,939	1,820	1,603	1,521	1,525	1,328	1,276	1,310	21,973
2010	83,478	9,352	6,990	5,747	4,843	4,079	3,665	3,375	3,075	2,760	2,489	2,313	1,997	1,874	1,651	1,567	1,571	1,367	1,314	23,976
2011	103,039	15,099	9,853	7,365	6,055	5,102	4,297	3,862	3,556	3,240	2,908	2,622	2,437	2,104	1,975	1,740	1,651	1,655	1,441	26,642
2012	65,172	28,118	15,565	10,157	7,593	6,242	5,260	4,430	3,981	3,666	3,340	2,998	2,703	2,512	2,169	2,036	1,793	1,702	1,706	28,952
TOTAL	1,396,594	129,999	102,473	87,339	78,303	70,233	64,299	59,403	55,283	51,491	48,239	45,204	42,505	40,477	37,849	36,275	33,760	32,172	30,438	428,868

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - PHYSICIANS
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	1,117	93	85	77	826	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	24	2	2	1	1	19	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	19	1	1	1	1	1	16	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	163	11	9	11	10	9	8	104	-	-	-	-	-	-	-	-	-	-	-	-
1957	198	13	10	8	12	11	10	9	134	-	-	-	-	-	-	-	-	-	-	-
1958	22	2	1	1	1	1	1	1	1	13	-	-	-	-	-	-	-	-	-	-
1959	231	15	14	12	11	10	10	9	9	8	126	-	-	-	-	-	-	-	-	-
1960	274	22	20	17	14	12	9	13	12	11	10	140	-	-	-	-	-	-	-	-
1961	349	31	29	25	22	18	15	13	15	14	13	12	193	-	-	-	-	-	-	-
1962	1,935	149	138	127	114	101	90	79	68	68	62	57	52	657	-	-	-	-	-	-
1963	883	76	72	68	63	56	48	41	34	27	33	30	27	25	325	-	-	-	-	-
1964	2,321	191	187	179	168	155	139	122	106	91	76	79	72	66	60	813	-	-	-	-
1965	536	37	35	34	33	31	29	26	22	19	16	14	17	16	15	14	198	-	-	-
1966	1,027	72	67	64	63	60	56	52	46	40	34	29	24	29	27	25	23	327	-	-
1967	1,012	74	68	63	59	57	55	51	47	42	36	30	24	19	26	24	22	20	265	-
1968	1,805	131	119	109	100	95	91	86	80	74	66	57	48	40	33	42	39	36	33	422
1969	1,976	159	141	126	114	107	104	103	100	95	88	79	68	58	49	41	45	41	37	524
1970	1,622	144	122	105	91	81	79	80	81	82	81	75	67	58	49	41	33	33	29	465
1971	928	69	62	56	50	46	42	39	38	37	36	34	31	28	24	21	18	15	18	271
1972	1,394	112	103	94	85	76	69	63	59	57	56	54	51	47	42	36	31	26	21	372
1973	2,719	218	193	171	151	133	118	105	95	90	88	87	85	81	75	67	58	50	43	650
1974	4,168	353	325	294	268	241	215	192	173	157	147	143	141	136	129	119	107	92	79	950
1975	1,975	168	158	145	132	119	107	95	85	76	69	65	64	63	61	58	54	48	41	450
1976	2,929	228	210	192	173	155	141	127	114	102	92	84	79	76	75	73	69	64	57	645
TOTAL	29,625	2,372	2,171	1,982	2,561	1,595	1,452	1,409	1,318	1,103	1,128	1,067	1,043	1,400	991	1,373	696	751	624	4,749

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - PHYSICIANS
(000's)

ALLOCATION OF ULTIMATE LOSS

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	PAID LOSS	PAID LDF	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT	INDICATED ULTIMATE LOSS: BORNHUETTER FERGUSON	INITIAL ULTIMATE LOSS	BALANCED ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR			8,089					37,714
1977	23,851,125	0.221	48,761	1.077	52,524	52,530	52,530	52,124
1978	26,143,240	0.234	56,391	1.085	61,160	61,160	61,160	60,884
1979	28,061,666	0.254	65,001	1.093	71,020	71,031	71,031	70,560
1980	28,979,182	0.243	63,893	1.101	70,367	70,379	70,379	70,028
1981	30,141,508	0.234	63,546	1.110	70,545	70,556	70,556	70,400
1982	30,058,966	0.240	64,432	1.119	72,101	72,116	72,116	72,019
1983	30,607,324	0.258	69,828	1.128	78,793	78,808	78,808	78,666
1984	33,121,678	0.292	84,746	1.138	96,479	96,500	96,500	96,430
1985	35,713,654	0.327	101,342	1.149	116,480	116,505	116,505	115,074
1986	38,297,697	0.315	103,943	1.160	120,606	120,618	120,618	120,219
1987	41,065,403	0.318	111,155	1.172	130,309	130,340	130,340	130,515
1988	44,221,964	0.331	123,453	1.184	146,176	146,213	146,213	146,137
1989	47,110,000	0.336	132,058	1.197	158,042	158,088	158,088	158,419
1990	49,659,895	0.321	131,613	1.210	159,279	159,309	159,309	159,348
1991	50,856,501	0.309	127,984	1.224	156,665	156,724	156,724	157,193
1992	52,804,448	0.285	121,034	1.240	150,036	150,089	150,089	150,405
1993	55,132,894	0.261	114,197	1.256	143,375	143,428	143,428	143,569
1994	57,739,505	0.243	113,085	1.272	143,882	143,057	143,057	141,697
1995	60,949,772	0.227	109,524	1.291	141,428	140,769	140,769	138,721
1996	63,664,000	0.212	106,153	1.311	139,175	138,145	138,145	136,486
1997	68,077,000	0.211	104,279	1.333	138,955	140,107	140,107	137,716
1998	71,447,000	0.227	111,300	1.357	151,027	153,989	153,989	150,981
1999	75,244,663	0.230	121,109	1.384	167,601	169,024	169,024	166,459
2000	79,122,396	0.231	128,632	1.417	182,335	182,505	182,505	183,159
2001	80,396,857	0.236	120,611	1.455	175,470	180,022	180,022	178,171
2002	81,621,352	0.203	119,522	1.499	179,127	174,572	174,572	176,452
2003	82,433,234	0.206	109,728	1.551	170,181	170,023	170,023	168,901
2004	84,632,753	0.191	102,574	1.613	165,473	164,159	164,159	164,512
2005	86,912,307	0.180	94,135	1.688	158,891	157,972	157,972	158,604
2006	90,822,757	0.168	84,294	1.784	150,376	151,312	151,312	151,042
2007	93,702,820	0.160	77,482	1.912	148,128	149,017	149,017	148,190
2008	93,449,349	0.155	68,796	2.090	143,761	144,198	144,198	144,821
2009	86,530,965	0.148	46,385	2.359	109,414	120,364	120,364	118,367
2010	86,624,485	0.150	38,764	2.842	110,182	123,166	123,166	122,243
2011	89,983,985	0.151	25,619	4.149	106,292	128,794	128,794	128,659
2012	92,683,504	0.151	3,981	24.479	97,443	138,393	138,393	138,306
2013	95,464,009	0.151				144,342	144,342	144,342
TOTAL			3,277,441		4,633,098	4,868,327	4,868,327	4,887,530
EXLD PRIOR			3,269,352		4,633,098	4,868,327	4,868,327	4,849,816

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - PHYSICIANS
(000's)

ALLOCATION OF ULTIMATE LOSS SUPPORT

ACCIDENT YEAR	PAID LOSS	INITIAL ULTIMATE LOSS	INITIAL RESERVE	TOTAL INITIAL RESERVE	TOTAL SELECTED RESERVE	RESERVE BALANCE FACTOR	BALANCED RESERVE	BALANCED ULTIMATE LOSS & ALAE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR	8,089	***3 YEAR SUM***	***14,568***	***86,057***	175,000		29,625	37,714
1977	48,761	52,530	3,769	23,442	20,916	0.892	3,363	52,124
1978	56,391	61,160	4,770	27,507	25,912	0.942	4,493	60,884
1979	65,001	71,031	6,030	35,108	32,367	0.922	5,559	70,560
1980	63,893	70,379	6,487	35,896	33,953	0.946	6,136	70,028
1981	63,546	70,556	7,010	37,784	36,944	0.978	6,854	70,400
1982	64,432	72,116	7,683	40,871	40,358	0.987	7,587	72,019
1983	69,828	78,808	8,980	47,774	47,020	0.984	8,838	78,666
1984	84,746	96,500	11,754	61,681	61,312	0.994	11,684	96,430
1985	101,342	116,505	15,163	93,121	84,334	0.906	13,732	115,074
1986	103,943	120,618	16,675	91,764	89,566	0.976	16,276	120,219
1987	111,155	130,340	19,185	101,117	102,038	1.009	19,360	130,515
1988	123,453	146,213	22,760	125,598	125,178	0.997	22,684	146,137
1989	132,058	158,088	26,030	137,572	139,325	1.013	26,361	158,419
1990	131,613	159,309	27,695	147,793	148,002	1.001	27,734	159,348
1991	127,984	156,724	28,739	148,363	150,783	1.016	29,208	157,193
1992	121,034	150,089	29,055	153,543	155,210	1.011	29,371	150,405
1993	114,197	143,428	29,232	151,584	152,312	1.005	29,372	143,569
1994	113,085	143,057	29,972	169,432	161,743	0.955	28,612	141,697
1995	109,524	140,769	31,245	176,993	165,389	0.934	29,197	138,721
1996	106,153	138,145	31,992	181,143	171,749	0.948	30,333	136,486
1997	104,279	140,107	35,828	206,755	192,960	0.933	33,438	137,716
1998	111,300	153,989	42,689	246,703	229,316	0.930	39,680	150,981
1999	121,109	169,024	47,915	276,926	262,105	0.946	45,350	166,459
2000	128,632	182,505	53,873	303,352	307,030	1.012	54,526	183,159
2001	120,611	180,022	59,411	327,353	317,155	0.969	57,560	178,171
2002	119,522	174,572	55,051	342,063	353,743	1.034	56,930	176,452
2003	109,728	170,023	60,295	366,632	359,805	0.981	59,172	168,901
2004	102,574	164,159	61,585	367,612	369,717	1.006	61,938	164,512
2005	94,135	157,972	63,837	374,027	377,726	1.010	64,469	158,604
2006	84,294	151,312	67,018	384,779	383,230	0.996	66,748	151,042
2007	77,482	149,017	71,534	401,478	396,838	0.988	70,707	148,190
2008	68,796	144,198	75,402	413,126	416,536	1.008	76,025	144,821
2009	46,385	120,364	73,979	394,602	383,947	0.973	71,981	118,367
2010	38,764	123,166	84,402	437,903	433,111	0.989	83,478	122,243
2011	25,619	128,794	103,175	516,681	516,001	0.999	103,039	128,659
2012	3,981	138,393	134,413	643,344	642,924	0.999	134,325	138,306
2013		144,342	144,342	685,432	685,432	1.000	144,342	144,342
TOTAL	3,277,441	4,868,327	1,613,543	8,762,907	8,746,988		1,610,089	4,887,530
EXLD PRIOR	3,269,352		1,598,974	8,676,850	8,571,988		1,580,463	4,849,816

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - PHYSICIANS
(000's)

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	23,851,125			52,124		0.219
1978	26,143,240			60,884		0.233
1979	28,061,666			70,560		0.251
1980	28,979,182			70,028		0.242
1981	30,141,508			70,400		0.234
1982	30,058,966	32,925	10.95%	72,019	2,187	0.240
1983	30,607,324	34,317	11.21%	78,666	2,292	0.257
1984	33,121,678	41,181	12.43%	96,430	2,342	0.291
1985	35,713,654	44,768	12.54%	115,074	2,570	0.322
1986	38,297,697	45,651	11.92%	120,219	2,633	0.314
1987	41,065,403	48,296	11.76%	130,515	2,702	0.318
1988	44,221,964	51,452	11.63%	146,137	2,840	0.330
1989	47,110,000	53,275	11.31%	158,419	2,974	0.336
1990	49,659,895	53,015	10.68%	159,348	3,006	0.321
1991	50,856,501	48,929	9.62%	157,193	3,213	0.309
1992	52,804,448	47,428	8.98%	150,405	3,171	0.285
1993	55,132,894	46,947	8.52%	143,569	3,058	0.260
1994	57,739,505	46,192	8.00%	141,697	3,068	0.245
1995	60,949,772	43,083	7.07%	138,721	3,220	0.228
1996	63,664,000	39,890	6.27%	136,486	3,422	0.214
1997	68,077,000	37,108	5.45%	137,716	3,711	0.202
1998	71,447,000	36,655	5.13%	150,981	4,119	0.211
1999	75,244,663	37,969	5.05%	166,459	4,384	0.221
2000	79,122,396	38,561	4.87%	183,159	4,750	0.231
2001	80,396,857	35,189	4.38%	178,171	5,063	0.222
2002	81,621,352	35,560	4.36%	176,452	4,962	0.216
2003	82,433,234	34,337	4.17%	168,901	4,919	0.205
2004	84,632,753	32,172	3.80%	164,512	5,114	0.194
2005	86,912,307	29,530	3.40%	158,604	5,371	0.182
2006	90,822,757	25,878	2.85%	151,042	5,837	0.166
2007	93,702,820	25,023	2.67%	148,190	5,922	0.158
2008	93,449,349	22,324	2.39%	144,821	6,487	0.155
2009	86,530,965	17,661	2.04%	118,367	6,702	0.137
2010	86,624,485	18,057	2.08%	122,243	6,770	0.141
2011	89,983,985	18,008	2.00%	128,659	7,145	0.143
2012	92,683,504	18,359	1.98%	138,306	7,533	0.149
2013	95,464,009	18,950	1.99%	144,342	7,617	0.151
TOTAL		1,158,690		4,849,816		

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - PHYSICIANS
(000's)

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	49,659,895	1.972	97,911,638	159,279		0.373	3.370	200,254	0	100%	200,254	0.205	0.321	0.321
1991	50,856,501	1.910	97,123,143	156,665		0.385	3.337	201,050	0	100%	201,050	0.207	0.308	0.309
1992	52,804,448	1.816	95,902,063	150,036		0.396	3.304	196,532	0	100%	196,532	0.205	0.284	0.285
1993	55,132,894	1.783	98,278,492	143,375		0.409	3.271	191,699	0	100%	191,699	0.195	0.260	0.261
1994	57,739,505	1.742	100,579,286	143,882		0.421	3.239	196,363	0	100%	196,363	0.195	0.249	0.243
1995	60,949,772	1.692	103,140,858	141,428		0.463	3.056	200,096	0	100%	200,096	0.194	0.232	0.227
1996	63,664,000	1.635	104,088,085	139,175		0.509	2.883	204,135	0	100%	204,135	0.196	0.219	0.212
1997	68,077,000	1.563	106,370,937	138,955		0.559	2.518	195,607	0	100%	195,607	0.184	0.204	0.211
1998	71,447,000	1.492	106,610,635	151,027		0.568	2.199	188,505	0	100%	188,505	0.177	0.211	0.227
1999	75,244,663	1.444	108,677,929	167,601		0.576	2.074	200,356	0	100%	200,356	0.184	0.223	0.230
2000	79,122,396	1.393	110,223,863	182,335		0.585	1.957	208,763	0	100%	208,763	0.189	0.230	0.231
2001	80,396,857	1.364	109,675,764	175,470		0.594	1.846	192,418	0	100%	192,418	0.175	0.218	0.236
2002	81,621,352	1.330	108,596,907	179,127		0.603	1.742	188,131	0	100%	188,131	0.173	0.219	0.203
2003	82,433,234	1.295	106,712,867	170,181		0.612	1.643	171,186	0	100%	171,186	0.160	0.206	0.206
2004	84,632,753	1.248	105,596,397	165,473		0.673	1.550	172,559	0	100%	172,559	0.163	0.196	0.191
2005	86,912,307	1.218	105,836,799	158,891		0.739	1.462	171,776	0	100%	171,776	0.162	0.183	0.180
2006	90,822,757	1.176	106,826,594	150,376		0.812	1.380	168,537	0	100%	168,537	0.158	0.166	0.168
2007	93,702,820	1.137	106,579,121	148,128		0.874	1.301	168,409	0	100%	168,409	0.158	0.158	0.160
2008	93,449,349	1.115	104,228,254	143,761		0.939	1.228	165,798	0	100%	165,798	0.159	0.154	0.155
2009	86,530,965	1.117	96,636,885	109,414		1.010	1.192	131,731	0	100%	131,731	0.136	0.126	0.148
2010	86,624,485	1.093	94,656,914	110,182		1.005	1.157	128,152	0	100%	128,152	0.135	0.127	0.150
2011	89,983,985	1.061	95,464,009	106,292		1.000	1.124	119,430	0	100%	119,430	0.125	0.118	0.151
2012	92,683,504	1.030	95,464,009	97,443		1.000	1.060	103,289	0	100%	103,289	0.108	0.105	0.151
2013	95,464,009	1.000	95,464,009			1.000	1.000	0	0					0.151

	5 Year Average excluding 2011-2012	0.149	0.146
	7 Year Average excluding 2011-2012	0.153	0.158
	10 Year Weighted Average excluding 2011-2012	0.159	
	10 Year Weighted Average excluding 2010-2012	0.164	
	5 Year Average excluding 2010-2012	0.155	0.157
	5 Year Average excluding 2012	0.143	0.137
	7 Year Average excluding 2012	0.148	0.147
(14)	2013 Selected Loss Rate:	0.151	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - PHYSICIANS

INTERPOLATED DEVELOPMENT FACTORS @ 06/30/12

ACCIDENT YEAR	AGE @ 6/30/12	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	714	714	726	1.010	1.009	1.010									
1954	702	702	714	1.011	1.010	1.011									
1955	690	690	702	1.012	1.011	1.012									
1956	678	678	690	1.012	1.012	1.012									
1957	666	666	678	1.013	1.012	1.013									
1958	654	654	666	1.015	1.013	1.015									
1959	642	642	654	1.016	1.015	1.016									
1960	630	630	642	1.017	1.016	1.017									
1961	618	618	630	1.019	1.017	1.019									
1962	606	606	618	1.021	1.019	1.021									
1963	594	594	606	1.023	1.021	1.023									
1964	582	582	594	1.025	1.023	1.025									
1965	570	570	582	1.027	1.025	1.027									
1966	558	558	570	1.029	1.027	1.029									
1967	546	546	558	1.031	1.029	1.031									
1968	534	534	546	1.034	1.031	1.034									
1969	522	522	534	1.037	1.034	1.037									
1970	510	510	522	1.040	1.037	1.040									
1971	498	498	510	1.044	1.040	1.044									
1972	486	486	498	1.048	1.044	1.048									
1973	474	474	486	1.053	1.048	1.053									
1974	462	462	474	1.058	1.053	1.058									
1975	450	450	462	1.064	1.058	1.064									
1976	438	438	450	1.070	1.064	1.070									
1977	426	426	438	1.077	1.070	1.077				1.000	1.000	1.000	1.192	1.184	1.192
1978	414	414	426	1.085	1.077	1.085				1.000	1.000	1.000	1.201	1.192	1.201
1979	402	402	414	1.093	1.085	1.093				1.000	1.000	1.000	1.210	1.201	1.210
1980	390	390	402	1.101	1.093	1.101				1.000	1.000	1.000	1.219	1.210	1.219
1981	378	378	390	1.110	1.101	1.110				1.000	1.000	1.000	1.228	1.219	1.228
1982	366	366	378	1.119	1.110	1.119				1.000	1.000	1.000	1.238	1.228	1.238
1983	354	354	366	1.128	1.119	1.128				1.000	1.000	1.000	1.248	1.238	1.248
1984	342	342	354	1.138	1.128	1.138				1.000	1.000	1.000	1.259	1.248	1.259
1985	330	330	342	1.149	1.138	1.149				1.000	1.000	1.000	1.271	1.259	1.271
1986	318	318	330	1.160	1.149	1.160				1.000	1.000	1.000	1.282	1.271	1.282
1987	306	306	318	1.172	1.160	1.172				1.000	1.000	1.000	1.294	1.282	1.294
1988	294	294	306	1.184	1.172	1.184				1.000	1.000	1.000	1.307	1.294	1.307
1989	282	282	294	1.197	1.184	1.197				1.000	1.000	1.000	1.321	1.307	1.321
1990	270	270	282	1.210	1.197	1.210				1.000	1.000	1.000	1.336	1.321	1.336
1991	258	258	270	1.224	1.210	1.224				1.000	1.000	1.000	1.352	1.336	1.352
1992	246	246	258	1.240	1.224	1.240				1.000	1.000	1.000	1.369	1.352	1.369
1993	234	234	246	1.256	1.240	1.256				1.000	1.000	1.000	1.386	1.369	1.386
1994	222	222	234	1.272	1.256	1.272				1.000	1.000	1.000	1.405	1.386	1.405
1995	210	210	222	1.291	1.272	1.291				1.000	1.000	1.000	1.425	1.405	1.425
1996	198	198	210	1.311	1.291	1.311				1.000	1.000	1.000	1.447	1.425	1.447
1997	186	186	198	1.333	1.311	1.333				1.001	1.000	1.001	1.471	1.447	1.471
1998	174	174	186	1.357	1.333	1.357				1.001	1.001	1.001	1.498	1.471	1.498
1999	162	162	174	1.384	1.357	1.384				1.001	1.001	1.001	1.527	1.498	1.527
2000	150	150	162	1.417	1.384	1.417				1.002	1.001	1.002	1.561	1.527	1.561
2001	138	138	150	1.455	1.417	1.455				1.003	1.002	1.003	1.598	1.561	1.598
2002	126	126	138	1.499	1.455	1.499				1.005	1.003	1.005	1.641	1.598	1.641
2003	114	114	126	1.551	1.499	1.551				1.008	1.005	1.008	1.692	1.641	1.692
2004	102	102	114	1.613	1.551	1.613				1.012	1.008	1.012	1.751	1.692	1.751
2005	90	90	102	1.688	1.613	1.688				1.020	1.012	1.020	1.815	1.751	1.815
2006	78	78	90	1.784	1.688	1.784				1.061	1.020	1.061	1.852	1.815	1.852
2007	66	66	78	1.912	1.784	1.912				1.103	1.061	1.103	1.889	1.852	1.889
2008	54	54	66	2.090	1.912	2.090				1.147	1.103	1.147	1.974	1.889	1.974
2009	42	42	54	2.359	2.090	2.359				1.198	1.147	1.198	2.102	1.974	2.102
2010	30	30	42	2.842	2.359	2.842				1.291	1.198	1.291	2.239	2.102	2.239
2011	18	18	30	4.149	2.842	4.149				1.582	1.291	1.582	2.384	2.239	2.384
2012	6	6	18	24.479	4.149	24.479				5.323	1.582	5.323	3.696	2.384	3.696

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

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977	718	6,426	11,251	13,296	14,967	16,772	18,705	20,515	22,349	24,293	26,131	28,035	29,793	31,488	32,544	34,460	36,074	37,520	38,616	39,545	40,520	41,254	41,965	42,684	43,416	44,191	44,861	45,512	46,017	46,527	46,923	47,284	47,670	48,118	48,495	48,761	48,761
1978	868	7,762	13,589	16,190	18,436	20,705	22,937	25,058	27,271	29,516	31,643	33,803	35,740	37,907	40,094	42,022	43,576	44,859	46,027	47,127	47,942	48,744	49,491	50,239	51,010	51,789	52,512	53,113	53,708	54,256	54,714	55,096	55,510	55,927	56,391		56,391
1979	977	8,737	15,574	19,008	21,829	24,646	27,491	30,138	32,755	35,365	37,821	40,311	42,878	45,555	47,825	49,849	51,481	52,832	54,118	55,139	56,048	56,961	57,882	58,739	59,745	60,593	61,237	61,841	62,405	63,046	63,531	64,086	64,577	65,001			65,001
1980	996	9,030	16,361	20,006	22,941	25,799	28,674	31,351	33,986	36,614	39,006	41,709	44,444	46,784	48,761	50,261	51,598	52,831	53,983	54,989	55,946	56,800	57,750	58,651	59,526	60,219	60,802	61,356	62,025	62,539	63,086	63,534	63,893				63,893
1981	1,091	9,881	17,818	21,643	24,637	27,495	30,382	33,080	35,651	38,099	40,683	43,598	45,989	48,199	49,886	51,344	52,642	53,641	54,535	55,447	56,377	57,218	58,103	58,954	59,681	60,298	60,959	61,545	62,092	62,659	63,148	63,546					63,546
1982	1,309	11,257	19,151	23,141	26,334	29,370	32,346	35,009	37,525	40,294	43,143	45,742	47,888	49,648	51,126	52,463	53,656	54,843	55,954	56,897	57,793	58,600	59,482	60,219	60,944	61,581	62,258	62,875	63,406	63,891	64,432						64,432
1983	1,307	11,868	21,403	25,962	29,561	32,880	36,049	38,924	42,058	45,389	48,351	50,917	52,968	54,776	56,472	57,853	59,004	60,180	61,264	62,381	63,519	64,386	65,265	66,082	66,788	67,471	68,097	68,630	69,229	69,828							69,828
1984	1,623	14,674	26,512	32,329	36,836	41,016	44,932	48,945	53,398	57,407	60,678	63,098	65,264	67,312	68,931	70,349	71,719	73,123	74,543	75,861	77,145	78,239	79,456	80,320	81,313	82,158	83,060	83,908	84,746								84,746
1985	1,765	16,472	30,978	38,341	44,078	49,373	55,227	60,958	66,000	70,227	73,421	76,277	78,985	81,139	82,975	84,819	86,635	88,562	90,322	91,901	93,425	94,800	96,104	97,337	98,338	99,422	100,405	101,342									101,342
1986	1,722	16,585	32,313	40,038	46,046	52,383	59,069	64,750	69,744	73,480	76,771	79,723	82,049	84,150	86,249	88,297	90,338	92,289	93,991	95,512	97,019	98,344	99,582	100,681	101,828	102,807	103,943										103,943
1987	1,842	18,067	35,957	44,834	52,527	60,603	67,426	73,396	77,718	81,498	84,855	87,556	90,108	92,396	94,723	96,919	98,902	100,801	102,496	103,847	105,139	106,540	107,873	109,132	110,232	111,155											111,155
1988	2,130	20,759	41,531	53,550	63,671	72,105	79,220	84,412	89,100	92,984	96,071	98,976	101,710	104,271	106,922	109,312	111,361	113,253	115,113	116,646	118,201	119,602	121,009	122,302	123,453												123,453
1989	2,119	21,430	46,406	61,200	71,751	80,564	86,822	92,164	97,052	100,857	104,448	107,640	110,571	113,423	116,238	118,674	120,818	122,824	124,776	126,421	128,002	129,448	130,818	132,058													132,058
1990	1,749	20,870	48,280	63,222	73,931	81,223	87,254	92,646	96,605	100,275	103,772	107,241	110,610	113,858	116,489	118,891	121,194	123,441	125,349	127,019	128,721	130,223	131,613														131,613
1991	2,531	34,583	57,257	70,659	79,032	85,611	91,142	95,400	99,077	102,386	105,407	108,534	111,434	114,152	116,455	118,601	120,453	122,168	123,831	125,321	126,730	127,984															127,984
1992	2,742	33,083	56,097	67,652	75,253	81,433	86,167	90,012	93,523	96,981	100,363	103,431	106,093	108,473	110,863	112,831	114,730	116,433	118,151	119,728	121,034																121,034
1993	3,319	34,919	54,700	64,895	72,338	77,743	82,226	86,131	89,736	93,395	96,525	99,308	101,651	103,898	105,952	107,909	109,564	111,340	112,793	114,197																	114,197
1994	3,368	34,576	53,331	64,317	71,120	76,678	81,460	85,719	89,687	93,338	96,499	99,327	101,686	103,900	105,815	107,723	109,591	111,433	113,085																		113,085
1995	3,489	34,467	53,311	62,483	69,157	74,544	79,465	83,788	87,878	91,598	94,753	97,472	99,958	102,250	104,282	106,219	107,974	109,524																			109,524
1996	3,759	35,677	52,034	61,493	68,276	73,916	78,915	83,558	87,252	90,417	93,484	96,088	98,386	100,613	102,656	104,536	106,153																				106,153
1997	2,826	33,249	49,342	58,811	65,979	72,193	77,638	82,077	85,920	89,404	92,579	95,433	97,983	100,444	102,451	104,279																					104,279
1998	4,535	34,712	51,678	62,445	71,018	78,260	84,117	89,145	93,667	97,271	100,615	103,605	106,464	109,054	111,300																						111,300
1999	5,305	38,409	57,427	69,990	79,495	86,891	93,254	98,590	103,222	107,501	111,346	114,857	118,049	121,109																							121,109
2000	6,251	42,795	64,097	77,842	88,063	96,238	102,884	108,160	113,013	117,369	121,650	125,336	128,632																								128,632
2001	6,447	42,702	62,941	75,438	84,737	92,110	98,447	103,959	108,758	113,298	117,222	120,611																									120,611
2002	6,789	43,625	64,091	76,794	86,595	94,250	100,831	106,465	111,609	115,972	119,522																										119,522
2003	7,722	42,551	61,248	73,325	82,185	89,395	95,506	100,979	105,651	109,728																											109,728
2004	7,529	40,660	58,918	70,617	79,386	86,497	92,866	98,228	102,574																												102,574
2005	6,436	38,945	56,173	67,070	75,667	83,168	89,157	94,135																													94,135
2006	5,961	36,043	52,395	62,837	71,398	78,443	84,294																														84,294
2007	5,980	35,420	51,490	62,501	70,841	77,482																															77,482
2008	6,069	34,266	50,448	60,949	68,796																																68,796
2009	4,778	26,348	38,414	46,385																																	46,385
2010	4,524	26,646	38,764																																		38,764
2011	4,399	25,619																																			25,619
2012	3,981																																				3,981
																																					3,269,352

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-Ult	
1977	8.946	1.751	1.182	1.126	1.121	1.115	1.097	1.089	1.087	1.076	1.073	1.063	1.057	1.034	1.059	1.047	1.040	1.029	1.024	1.025	1.018	1.017	1.017	1.017	1.018	1.015	1.014	1.011	1.011	1.009	1.008	1.008	1.009	1.008	1.006		
1978	8.946	1.751	1.191	1.139	1.123	1.108	1.092	1.088	1.082	1.072	1.068	1.057	1.061	1.058	1.048	1.037	1.029	1.026	1.024	1.017	1.017	1.015	1.015	1.015	1.015	1.014	1.011	1.011	1.010	1.008	1.007	1.008	1.008	1.008			
1979	8.946	1.783	1.220	1.148	1.129	1.115	1.096	1.087	1.080	1.069	1.066	1.064	1.062	1.050	1.042	1.033	1.026	1.024	1.019	1.016	1.016	1.016	1.015	1.017	1.014	1.011	1.010	1.009	1.010	1.008	1.009	1.008	1.007				
1980	9.069	1.812	1.223	1.147	1.125	1.111	1.093	1.084	1.077	1.065	1.069	1.066	1.053	1.042	1.031	1.027	1.024	1.022	1.019	1.017	1.015	1.017	1.016	1.015	1.012	1.010	1.009	1.011	1.008	1.009	1.007	1.006					
1981	9.057	1.803	1.215	1.138	1.116	1.105	1.089	1.078	1.069	1.068	1.072	1.055	1.048	1.035	1.029	1.025	1.019	1.017	1.017	1.017	1.015	1.015	1.015	1.012	1.010	1.011	1.010	1.009	1.009	1.008	1.006						
1982	8.602	1.701	1.208	1.138	1.115	1.101	1.082	1.072	1.074	1.071	1.060	1.047	1.037	1.030	1.026	1.023	1.022	1.020	1.017	1.016	1.014	1.015	1.012	1.012	1.010	1.011	1.010	1.008	1.008	1.008							
1983	9.083	1.803	1.213	1.139	1.112	1.096	1.080	1.081	1.079	1.065	1.053	1.040	1.034	1.031	1.024	1.020	1.020	1.018	1.018	1.018	1.014	1.014	1.013	1.011	1.010	1.009	1.008	1.009	1.009								
1984	9.041	1.807	1.219	1.139	1.113	1.095	1.089	1.091	1.075	1.057	1.040	1.034	1.031	1.024	1.021	1.019	1.020	1.019	1.018	1.017	1.014	1.016	1.011	1.012	1.010	1.011	1.010	1.010									
1985	9.334	1.881	1.238	1.150	1.120	1.119	1.104	1.083	1.064	1.045	1.039	1.036	1.027	1.023	1.022	1.021	1.022	1.020	1.017	1.017	1.015	1.014	1.013	1.010	1.011	1.010	1.009										
1986	9.632	1.948	1.239	1.150	1.138	1.128	1.096	1.077	1.054	1.045	1.038	1.029	1.026	1.025	1.024	1.023	1.022	1.018	1.016	1.016	1.014	1.013	1.011	1.011	1.010	1.011											
1987	9.808	1.990	1.247	1.172	1.154	1.113	1.089	1.059	1.049	1.041	1.032	1.029	1.025	1.025	1.023	1.020	1.019	1.017	1.013	1.012	1.013	1.013	1.012	1.010	1.008												
1988	9.748	2.001	1.289	1.189	1.132	1.099	1.066	1.056	1.044	1.033	1.030	1.028	1.025	1.025	1.022	1.019	1.017	1.016	1.013	1.013	1.012	1.012	1.011	1.009													
1989	10.112	2.165	1.319	1.172	1.123	1.078	1.062	1.053	1.039	1.036	1.031	1.027	1.026	1.025	1.021	1.018	1.017	1.016	1.013	1.013	1.011	1.011	1.009														
1990	11.929	2.313	1.309	1.169	1.099	1.074	1.062	1.043	1.038	1.035	1.033	1.031	1.029	1.023	1.021	1.019	1.019	1.015	1.013	1.013	1.012	1.011															
1991	13.662	1.656	1.234	1.118	1.083	1.065	1.047	1.039	1.033	1.030	1.030	1.027	1.024	1.020	1.018	1.016	1.014	1.014	1.012	1.011	1.010																
1992	12.066	1.696	1.206	1.112	1.082	1.058	1.045	1.039	1.037	1.035	1.031	1.026	1.022	1.022	1.018	1.017	1.015	1.015	1.013	1.011																	
1993	10.520	1.566	1.186	1.115	1.075	1.058	1.047	1.042	1.041	1.034	1.029	1.024	1.022	1.020	1.018	1.015	1.016	1.013	1.012																		
1994	10.266	1.542	1.206	1.106	1.078	1.062	1.052	1.046	1.041	1.034	1.029	1.024	1.022	1.018	1.018	1.017	1.017	1.015																			
1995	9.877	1.547	1.172	1.107	1.078	1.066	1.054	1.049	1.042	1.034	1.029	1.025	1.023	1.020	1.019	1.017	1.014																				
1996	9.490	1.458	1.182	1.110	1.083	1.068	1.059	1.044	1.036	1.034	1.028	1.024	1.023	1.020	1.018	1.015																					
1997	11.767	1.484	1.192	1.122	1.094	1.075	1.057	1.047	1.041	1.036	1.031	1.027	1.025	1.020	1.018																						
1998	7.653	1.489	1.208	1.137	1.102	1.075	1.060	1.051	1.038	1.034	1.030	1.028	1.024	1.021																							
1999	7.240	1.495	1.219	1.136	1.093	1.073	1.057	1.047	1.041	1.036	1.032	1.028	1.026																								
2000	6.846	1.498	1.214	1.131	1.093	1.069	1.051	1.045	1.039	1.036	1.030	1.026																									
2001	6.624	1.474	1.199	1.123	1.087	1.069	1.056	1.046	1.042	1.035	1.029																										
2002	6.426	1.469	1.198	1.128	1.088	1.070	1.056	1.048	1.039	1.031																											
2003	5.510	1.439	1.197	1.121	1.088	1.068	1.057	1.046	1.039																												
2004	5.400	1.449	1.199	1.124	1.090	1.074	1.058	1.044																													
2005	6.051	1.442	1.194	1.128	1.099	1.072	1.056																														
2006	6.046	1.454	1.199	1.136	1.099	1.075																															
2007	5.923	1.454	1.214	1.133	1.094																																
2008	5.646	1.472	1.208	1.129																																	
2009	5.515	1.458	1.208																																		
2010	5.890	1.455																																			
2011	5.823																																				
4 Yr Avg	5.719	1.460	1.207	1.132	1.095	1.072	1.057	1.046	1.039	1.034	1.030	1.027	1.024	1.020	1.018	1.016	1.016	1.014	1.013	1.012	1.011	1.011	1.011	1.010	1.010	1.010	1.009	1.009	1.008	1.008	1.007	1.007	1.008	1.008	1.006		
5 Yr Avg	5.760	1.458	1.205	1.130	1.094	1.072	1.057	1.046	1.040	1.034	1.030	1.026	1.024	1.020	1.018	1.016	1.015	1.014	1.013	1.012	1.012	1.012	1.011	1.011	1.010	1.010	1.009	1.009	1.009	1.008	1.007	1.007	1.008	1.008	1.006		
7 Yr Avg	5.842	1.455	1.203	1.128	1.092	1.071	1.056	1.047	1.040	1.034	1.030	1.026	1.024	1.020	1.018	1.017	1.016	1.015	1.013	1.013	1.012	1.012	1.011	1.011	1.010	1.010	1.009	1.010	1.009	1.008	1.007	1.007	1.008	1.008	1.006		
5 Yr Wtd	5.759	1.459	1.204	1.130	1.094	1.072	1.057	1.046	1.040	1.034	1.030	1.027	1.024	1.020	1.018	1.016	1.015	1.014	1.013	1.012	1.012	1.012	1.011	1.011	1.010	1.010	1.009	1.009	1.009	1.008	1.007	1.007	1.008	1.008	1.006		
10 Yr Wtd	5.817	1.457	1.203	1.129	1.093	1.072	1.057	1.047	1.040	1.034	1.030	1.026	1.024	1.021	1.019	1.017	1.017	1.016	1.014	1.014	1.013	1.013	1.012	1.012	1.011	1.011	1.010	1.010	1.009	1.008	1.007	1.007	1.008	1.008	1.006		
15 Yr Wtd	6.335	1.466	1.200	1.125	1.089	1.069	1.054	1.045	1.039	1.034	1.030	1.027	1.025	1.022	1.020	1.018	1.018	1.016	1.015	1.014	1.013	1.013	1.012	1.012	1.011	1.011	1.010	1.010	1.009	1.008	1.007	1.007	1.008	1.008	1.006		TAIL
Prior	5.850	1.455	1.202	1.128	1.092	1.070	1.056	1.047	1.040	1.035	1.030	1.026	1.023	1.020	1.018	1.016	1.017	1.015	1.013	1.013	1.013	1.012	1.011	1.011	1.010	1.010	1.009	1.009	1.009	1.008	1.008	1.008	1.008	1.008	1.007	1.006	1.092
MLT Sel.	5.400	1.345	1.155	1.093	1.069	1.053	1.043	1.034	1.030	1.027	1.026	1.023	1.023	1.019	1.017	1.017	1.016	1.013	1.012	1.011	1.010	1.011	1.009	1.009	1.009	1.009	1.009	1.009	1.008	1.007	1.006	1.007	1.006	1.006	1.005	1.005	
Selected	5.900	1.460	1.205	1.129	1.093	1.072	1.057	1.046	1.040	1.035	1.030	1.026	1.024	1.020	1.018	1.016	1.015	1.015	1.013	1.013	1.013	1.011	1.011	1.011	1.010	1.010	1.010	1.010	1.009	1.008	1.008	1.008	1.008	1.007	1.007	1.006	
Cumulative	24.479	4.149	2.842	2.359	2.090	1.912	1.784	1.688	1.613	1.551	1.499	1.455	1.417	1.384	1.357	1.333	1.311	1.291	1.272	1.256	1.240	1.224	1.210	1.197	1.184	1.172	1.160	1.149	1.138	1.128	1.119	1.110	1.101	1.093	1.085	1.077	1.070

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - PHYSICIANS

PAID TAIL FACTOR SELECTION

		AGE TO AGE DEVELOPMENT FACTORS						CUMULATIVE DEVELOPMENT FACTORS				
AGE MONTHS	AGE YEARS	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	SELECTED FOR TAIL	SELECTED INCREM. DECAY	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	SELECTED FOR TAIL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
6	0.5	5.900	-			5.900		22.725		4.649	9.870	24.479
18	1.5	1.460	2.404	1.211	1.363	1.460	0.553	3.852	7.750	3.238	3.978	4.149
30	2.5	1.205	1.375	1.141	1.189	1.205	0.651	2.639	3.224	2.675	2.919	2.842
42	3.5	1.129	1.142	1.105	1.123	1.129	0.757	2.190	2.345	2.344	2.455	2.359
54	4.5	1.093	1.091	1.083	1.089	1.093	0.816	1.940	2.052	2.121	2.187	2.090
66	5.5	1.072	1.067	1.068	1.069	1.072	0.842	1.775	1.880	1.958	2.009	1.912
78	6.5	1.057	1.055	1.057	1.056	1.057	0.851	1.656	1.763	1.833	1.879	1.784
90	7.5	1.046	1.046	1.049	1.046	1.046	0.860	1.567	1.670	1.734	1.780	1.688
102	8.5	1.040	1.039	1.042	1.039	1.040	0.907	1.498	1.597	1.653	1.702	1.613
114	9.5	1.035	1.034	1.037	1.034	1.035	0.903	1.440	1.538	1.586	1.637	1.551
126	10.5	1.030	1.030	1.033	1.030	1.030	0.895	1.391	1.487	1.530	1.583	1.499
138	11.5	1.026	1.026	1.029	1.027	1.026	0.900	1.351	1.444	1.481	1.537	1.455
150	12.5	1.024	1.023	1.026	1.024	1.024	0.946	1.316	1.407	1.439	1.497	1.417
162	13.5	1.020	1.021	1.024	1.022	1.020	0.838	1.285	1.375	1.402	1.462	1.384
174	14.5	1.018	1.018	1.021	1.020	1.018	0.940	1.260	1.346	1.370	1.431	1.357
186	15.5	1.016	1.016	1.020	1.018	1.016	0.910	1.237	1.323	1.341	1.403	1.333
198	16.5	1.015	1.015	1.018	1.017	1.015	0.952	1.217	1.302	1.315	1.378	1.311
210	17.5	1.015	1.014	1.016	1.016	1.015	0.987	1.199	1.283	1.292	1.355	1.291
222	18.5	1.013	1.013	1.015	1.015	1.013	0.914	1.181	1.265	1.271	1.334	1.272
234	19.5	1.013	1.012	1.014	1.014	1.013	0.969	1.166	1.248	1.252	1.315	1.256
246	20.5	1.013	1.012	1.013	1.013	1.013	1.002	1.151	1.233	1.235	1.297	1.240
258	21.5	1.011	1.012	1.012	1.012	1.011	0.917	1.136	1.219	1.219	1.281	1.224
270	22.5	1.011	1.011	1.011	1.011	1.011	0.989	1.124	1.205	1.204	1.266	1.210
282	23.5	1.011	1.010	1.010	1.011	1.011	0.966	1.111	1.193	1.191	1.252	1.197
294	24.5	1.010	1.010	1.010	1.010	1.010	0.944	1.099	1.180	1.179	1.238	1.184
306	25.5	1.010	1.009	1.009	1.010	1.010	1.042	1.088	1.169	1.167	1.226	1.172
318	26.5	1.010	1.010	1.009	1.009	1.010	0.930	1.077	1.158	1.157	1.214	1.160
330	27.5	1.010	1.009	1.008	1.009	1.010	1.017	1.067	1.147	1.147	1.203	1.149
342	28.5	1.009	1.009	1.008	1.008	1.009	0.939	1.057	1.137	1.138	1.193	1.138
354	29.5	1.008	1.008	1.007	1.008	1.008	0.946	1.048	1.127	1.129	1.183	1.128
366	30.5	1.008	1.008	1.007	1.008	1.008	0.964	1.039	1.117	1.121	1.173	1.119
378	31.5	1.008	1.007	1.006	1.007	1.008	1.008	1.031	1.109	1.114	1.165	1.110
390	32.5	1.008	1.007	1.006	1.007	1.008	1.008	1.022	1.101	1.107	1.156	1.101
402	33.5	1.007	1.007	1.006	1.007	1.007	0.931	1.014	1.093	1.100	1.148	1.093
414	34.5	1.007	1.007	1.005	1.007	1.007	0.939	1.007	1.085	1.094	1.140	1.085
426	35.5		1.006	1.005	1.006	1.006	0.942		1.077	1.088	1.133	1.077
438	36.5		1.006	1.005	1.006	1.006	0.933		1.070	1.082	1.126	1.070
450	37.5		1.006	1.005	1.006	1.006	0.926		1.064	1.077	1.119	1.064
462	38.5		1.005	1.004	1.006	1.005	0.918		1.058	1.072	1.112	1.058
474	39.5		1.005	1.004	1.006	1.005	0.903		1.053	1.067	1.106	1.053
486	40.5		1.004	1.004	1.005	1.004	0.892		1.048	1.063	1.100	1.048
498	41.5		1.004	1.004	1.005	1.004	0.896		1.044	1.059	1.094	1.044
510	42.5		1.003	1.004	1.005	1.003	0.895		1.040	1.055	1.088	1.040
522	43.5		1.003	1.003	1.005	1.003	0.897		1.037	1.051	1.083	1.037
534	44.5		1.003	1.003	1.005	1.003	0.903		1.034	1.047	1.078	1.034
546	45.5		1.002	1.003	1.005	1.002	0.911		1.031	1.044	1.073	1.031
558	46.5		1.002	1.003	1.004	1.002	0.923		1.029	1.040	1.068	1.029
570	47.5		1.002	1.003	1.004	1.002	0.937		1.027	1.037	1.063	1.027
582	48.5		1.002	1.003	1.004	1.002	0.955		1.025	1.034	1.058	1.025
594	49.5		1.002	1.003	1.004	1.002	0.960		1.023	1.031	1.054	1.023
606	50.5		1.002	1.003	1.004	1.002	0.946		1.021	1.029	1.050	1.021
618	51.5		1.002	1.002	1.004	1.002	0.926		1.019	1.026	1.045	1.019
630	52.5		1.001	1.002	1.004	1.001	0.913		1.017	1.023	1.041	1.017
642	53.5		1.001	1.002	1.004	1.001	0.886		1.016	1.021	1.037	1.016
654	54.5		1.001	1.002	1.004	1.001	0.859		1.015	1.019	1.034	1.015
666	55.5		1.001	1.002	1.004	1.001	0.847		1.013	1.016	1.030	1.013
678	56.5		1.001	1.002	1.003	1.001	0.819		1.012	1.014	1.026	1.012
690	57.5		1.001	1.002	1.003	1.001	0.800		1.012	1.012	1.023	1.012
702	58.5		1.001	1.002	1.003	1.001	1.344		1.011	1.010	1.019	1.011
714	59.5		1.001	1.002	1.003	1.001	0.923		1.010	1.008	1.016	1.010
726	60.5		1.001	1.002	1.003	1.001	0.923		1.009	1.007	1.012	1.009
738	61.5		1.001	1.002	1.003	1.001	0.923		1.009	1.005	1.009	1.009
750	62.5		1.001	1.002	1.003	1.001	0.924		1.008	1.003	1.006	1.008
Tail	Tail		1.008	1.002	1.003	1.008	12.649		1.008	1.002	1.003	1.008

59.5 TAIL DECAY 24.958 (14)

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 1, EXHIBIT 2B, SHEET 44
(4) SECTION 1, EXHIBIT 2B, SHEET 45, COL. 5; TAIL FROM SECTION 1, EXHIBIT 2B, SHEET 48
(5) SECTION 1, EXHIBIT 2B, SHEET 44
(6) SECTION 1, EXHIBIT 2B, SHEET 44
(7) SELECTED BY DELOITTE CONSULTING
(8) = [[(7) - 1.0] x (7) PRIOR AGE] / [(7) PRIOR AGE - 1.0]
(9) COL. 3 MULTIPLICATIVELY ACCUMULATED
(10) COL. 4 MULTIPLICATIVELY ACCUMULATED
(11) COL. 5 MULTIPLICATIVELY ACCUMULATED
(12) COL. 6 MULTIPLICATIVELY ACCUMULATED
(13) COL. 7 MULTIPLICATIVELY ACCUMULATED
(14) 58.5-TO-59.5 TAIL DECAY + (57.5-TO-58.5 DECAY x 58.5-TO-59.5 TAIL DECAY)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - PHYSICIANS

FITTED PAID LOSS DEVELOPMENT FACTORS

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

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.002**	**0.979**
Inverse Power	**1.003**	**0.995**

						Weibull Curve Fitting					**Inverse Power Curve Fitting**				
						Slope=	0.349				Slope=	-1.280			
		----FROM PAID TRIANGLE----			SELECTED	Intercept=	-0.450				Intercept=	2.687			
PERIOD	AGE	SELECTED	5 YR WTD	10 YR WTD	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	5.900	5.759	5.817	5.900	1.792	-1.684	0.176	**1.436**	4.649	1.792	1.589	0.393	**2.481**	9.870
2	18	1.460	1.459	1.457	1.460	2.890	0.144	0.559	**1.211**	3.238	2.890	-0.777	-1.014	**1.363**	3.978
3	30	1.205	1.204	1.203	1.205	3.401	0.572	0.737	**1.141**	2.675	3.401	-1.585	-1.668	**1.189**	2.919
4	42	1.129	1.130	1.129	1.129	3.738	0.775	0.855	**1.105**	2.344	3.738	-2.050	-2.099	**1.123**	2.455
5	54	1.093	1.094	1.093	1.093	3.989	0.902	0.943	**1.083**	2.121	3.989	-2.375	-2.420	**1.089**	2.187
6	66	1.072	1.072	1.072	1.072	4.190	0.995	1.013	**1.068**	1.958	4.190	-2.636	-2.677	**1.069**	2.009
7	78	1.057	1.057	1.057	1.057	4.357	1.072	1.071	**1.057**	1.833	4.357	-2.866	-2.891	**1.056**	1.879
8	90	1.046	1.046	1.047	1.046	4.500	1.137	1.121	**1.049**	1.734	4.500	-3.072	-3.074	**1.046**	1.780
9	102	1.040	1.040	1.040	1.040	4.625	1.180	1.165	**1.042**	1.653	4.625	-3.215	-3.235	**1.039**	1.702
10	114	1.035	1.034	1.034	1.035	4.736	1.221	1.203	**1.037**	1.586	4.736	-3.357	-3.377	**1.034**	1.637
11	126	1.030	1.030	1.030	1.030	4.836	1.262	1.238	**1.033**	1.530	4.836	-3.502	-3.505	**1.030**	1.583
12	138	1.026	1.027	1.026	1.026	4.927	1.298	1.270	**1.029**	1.481	4.927	-3.636	-3.622	**1.027**	1.537
13	150	1.024	1.024	1.024	1.024	5.011	1.320	1.299	**1.026**	1.439	5.011	-3.718	-3.728	**1.024**	1.497
14	162	1.020	1.020	1.021	1.020	5.088	1.371	1.326	**1.024**	1.402	5.088	-3.919	-3.827	**1.022**	1.462
15	174	1.018	1.018	1.019	1.018	5.159	1.391	1.351	**1.021**	1.370	5.159	-4.000	-3.919	**1.020**	1.431
16	186	1.016	1.016	1.017	1.016	5.226	1.418	1.374	**1.020**	1.341	5.226	-4.113	-4.004	**1.018**	1.403
17	198	1.015	1.015	1.017	1.015	5.288	1.434	1.396	**1.018**	1.315	5.288	-4.178	-4.084	**1.017**	1.378
18	210	1.015	1.014	1.016	1.015	5.347	1.440	1.417	**1.016**	1.292	5.347	-4.207	-4.159	**1.016**	1.355
19	222	1.013	1.013	1.014	1.013	5.403	1.464	1.436	**1.015**	1.271	5.403	-4.312	-4.230	**1.015**	1.334
20	234	1.013	1.012	1.014	1.013	5.455	1.475	1.454	**1.014**	1.252	5.455	-4.357	-4.298	**1.014**	1.315
21	246	1.013	1.012	1.013	1.013	5.505	1.477	1.472	**1.013**	1.235	5.505	-4.368	-4.362	**1.013**	1.297
22	258	1.011	1.012	1.013	1.011	5.553	1.499	1.488	**1.012**	1.219	5.553	-4.467	-4.423	**1.012**	1.281
23	270	1.011	1.011	1.012	1.011	5.598	1.504	1.504	**1.011**	1.204	5.598	-4.489	-4.481	**1.011**	1.266
24	282	1.011	1.011	1.012	1.011	5.642	1.514	1.519	**1.010**	1.191	5.642	-4.535	-4.537	**1.011**	1.252
25	294	1.010	1.010	1.011	1.010	5.684	1.529	1.534	**1.010**	1.179	5.684	-4.603	-4.590	**1.010**	1.238
26	306	1.010	1.010	1.011	1.010	5.724	1.522	1.548	**1.009**	1.167	5.724	-4.572	-4.641	**1.010**	1.226
27	318	1.010	1.009	1.010	1.010	5.762	1.540	1.561	**1.009**	1.157	5.762	-4.655	-4.691	**1.009**	1.214
28	330	1.010	1.009	1.010	1.010	5.799	1.538	1.574	**1.008**	1.147	5.799	-4.647	-4.738	**1.009**	1.203
29	342	1.009	1.009	1.009	1.009	5.835	1.554	1.587	**1.008**	1.138	5.835	-4.720	-4.784	**1.008**	1.193
30	354	1.008	1.008	1.008	1.008	5.869	1.567	1.599	**1.007**	1.129	5.869	-4.783	-4.828	**1.008**	1.183
31	366	1.008	1.007	1.007	1.008	5.903	1.576	1.610	**1.007**	1.121	5.903	-4.828	-4.871	**1.008**	1.173
32	378	1.008	1.007	1.007	1.008	5.935	1.576	1.622	**1.006**	1.114	5.935	-4.828	-4.912	**1.007**	1.165
33	390	1.008	1.008	1.008	1.008	5.966	1.576	1.633	**1.006**	1.107	5.966	-4.828	-4.952	**1.007**	1.156
34	402	1.007	1.008	1.008		5.996		1.643	**1.006**	1.100	5.996		-4.991	**1.007**	1.148
35	414	1.007	1.006	1.006		6.026		1.653	**1.005**	1.094	6.026		-5.028	**1.007**	1.140
36	426					6.054		1.663	**1.005**	1.088	6.054		-5.065	**1.006**	1.133
37	438					6.082		1.673	**1.005**	1.082	6.082		-5.101	**1.006**	1.126
38	450					6.109		1.683	**1.005**	1.077	6.109		-5.135	**1.006**	1.119
39	462					6.136		1.692	**1.004**	1.072	6.136		-5.169	**1.006**	1.112
40	474					6.161		1.701	**1.004**	1.067	6.161		-5.202	**1.006**	1.106
41	486					6.186		1.709	**1.004**	1.063	6.186		-5.234	**1.005**	1.100
42	498					6.211		1.718	**1.004**	1.059	6.211		-5.265	**1.005**	1.094
43	510					6.234		1.726	**1.004**	1.055	6.234		-5.295	**1.005**	1.088
44	522					6.258		1.734	**1.003**	1.051	6.258		-5.325	**1.005**	1.083
45	534					6.280		1.742	**1.003**	1.047	6.280		-5.354	**1.005**	1.078
46	546					6.303		1.750	**1.003**	1.044	6.303		-5.383	**1.005**	1.073
47	558					6.324		1.758	**1.003**	1.040	6.324		-5.411	**1.004**	1.068
48	570					6.346		1.765	**1.003**	1.037	6.346		-5.438	**1.004**	1.063
49	582					6.366		1.772	**1.003**	1.034	6.366		-5.465	**1.004**	1.058
50	594					6.387		1.779	**1.003**	1.031	6.387		-5.491	**1.004**	1.054
51	606					6.407		1.786	**1.003**	1.029	6.407		-5.516	**1.004**	1.050
52	618					6.426		1.793	**1.002**	1.026	6.426		-5.541	**1.004**	1.045
53	630					6.446		1.800	**1.002**	1.023	6.446		-5.566	**1.004**	1.041
54	642					6.465		1.807	**1.002**	1.021	6.465		-5.590	**1.004**	1.037
55	654					6.483		1.813	**1.002**	1.019	6.483		-5.614	**1.004**	1.034
56	666					6.501		1.819	**1.002**	1.016	6.501		-5.637	**1.004**	1.030
57	678					6.519		1.826	**1.002**	1.014	6.519		-5.660	**1.003**	1.026
58	690					6.537		1.832	**1.002**	1.012	6.537		-5.682	**1.003**	1.023
59	702					6.554		1.838	**1.002**	1.010	6.554		-5.705	**1.003**	1.019
60	714					6.571		1.844	**1.002**	1.008	6.571		-5.726	**1.003**	1.016
61	726					6.588		1.849	**1.002**	1.007	6.588		-5.748	**1.003**	1.012
62	738					6.604		1.855	**1.002**	1.005	6.604		-5.769	**1.003**	1.009
63	750					6.620		1.861	**1.002**	1.003	6.620		-5.789	**1.003**	1.006
64	762					6.636		1.866	**1.002**	1.002	6.636		-5.810	**1.003**	1.003

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - PHYSICIANS

INCREMENTAL DECAY METHOD

AGE MONTHS	AGE YEARS	PAID SELECTED FOR FIT	INCREM. DECAY FACTORS	IMPLIED ATA FACTOR	DECAY FACTOR CHECK
(1)	(2)	(3)	(4)	(5)	(6)
6	0.5	5.900	4.740		
18	1.5	1.460	1.690	2.404	1.690
30	2.5	1.205	1.191	1.375	1.191
42	3.5	1.129	0.837	1.142	0.837
54	4.5	1.093	0.802	1.091	0.802
66	5.5	1.072	0.783	1.067	0.783
78	6.5	1.057	0.827	1.055	0.827
90	7.5	1.046	0.854	1.046	0.854
102	8.5	1.040	0.870	1.039	0.870
114	9.5	1.035	0.881	1.034	0.881
126	10.5	1.030	0.888	1.030	0.888
138	11.5	1.026	0.895	1.026	0.895
150	12.5	1.024	0.901	1.023	0.901
162	13.5	1.020	0.904	1.021	0.904
174	14.5	1.018	0.908	1.018	0.908
186	15.5	1.016	0.912	1.016	0.912
198	16.5	1.015	0.916	1.015	0.916
210	17.5	1.015	0.917	1.014	0.917
222	18.5	1.013	0.919	1.013	0.919
234	19.5	1.013	0.924	1.012	0.924
246	20.5	1.013	0.924	1.012	0.924
258	21.5	1.011	0.929	1.012	0.929
270	22.5	1.011	0.929	1.011	0.929
282	23.5	1.011	0.934	1.010	0.934
294	24.5	1.010	0.937	1.010	0.937
306	25.5	1.010	0.943	1.009	0.943
318	26.5	1.010	0.941	1.010	0.941
330	27.5	1.010	0.943	1.009	0.943
342	28.5	1.009	0.941	1.009	0.941
354	29.5	1.008	0.934	1.008	0.934
366	30.5	1.008	0.930	1.008	0.930
378	31.5	1.008	0.931	1.007	0.931
390	32.5	1.008	0.931	1.007	0.931
402	33.5		0.931	1.007	0.931
414	34.5		0.939	1.007	0.939
426	35.5		0.942	1.006	0.942
438	36.5		0.933	1.006	0.933
450	37.5		0.926	1.006	0.926
462	38.5		0.918	1.005	0.918
474	39.5		0.903	1.005	0.903
486	40.5		0.892	1.004	0.892
498	41.5		0.896	1.004	0.896
510	42.5		0.895	1.003	0.895
522	43.5		0.897	1.003	0.897
534	44.5		0.903	1.003	0.903
546	45.5		0.911	1.002	0.911
558	46.5		0.923	1.002	0.923
570	47.5		0.937	1.002	0.937
582	48.5		0.955	1.002	0.955
594	49.5		0.960	1.002	0.960
606	50.5		0.946	1.002	0.946
618	51.5		0.926	1.002	0.926
630	52.5		0.913	1.001	0.913
642	53.5		0.886	1.001	0.886
654	54.5		0.859	1.001	0.859
666	55.5		0.847	1.001	0.847
678	56.5		0.819	1.001	0.819
690	57.5		0.800	1.001	0.800
702	58.5			1.000	-
714	59.5			1.000	-
726	60.5			1.000	-
738	61.5			1.000	-
750	62.5			1.000	-

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

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

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366
1954																															
1955																															
1956																															
1957																															
1958																															
1959																															
1960																															
1961																															
1962																															
1963																															
1964																															
1965																															
1966																															
1967																															
1968																															
1969																															
1970																															
1971																															
1972																															
1973																															461
1974																														527	454
1975																													474	438	365
1976																												462	439	361	330
1977	718	5,708	4,824	2,045	1,671	1,805	1,933	1,811	1,834	1,944	1,838	1,904	1,758	1,695	1,056	1,916	1,614	1,446	1,095	929	975	733	711	719	732	775	670	650	505	510	397
1978	868	6,894	5,827	2,601	2,246	2,268	2,232	2,121	2,213	2,245	2,127	2,160	1,938	2,166	2,188	1,928	1,554	1,283	1,168	1,100	814	802	747	748	771	779	722	602	595	548	458
1979	977	7,760	6,838	3,433	2,822	2,817	2,845	2,646	2,617	2,610	2,456	2,490	2,568	2,677	2,269	2,025	1,632	1,351	1,286	1,022	909	913	920	858	1,005	848	644	604	564	641	485
1980	996	8,034	7,331	3,646	2,935	2,858	2,875	2,677	2,635	2,628	2,392	2,704	2,734	2,340	1,978	1,500	1,337	1,233	1,152	1,006	957	854	950	901	875	693	583	554	669	514	547
1981	1,091	8,790	7,937	3,825	2,994	2,858	2,887	2,698	2,571	2,449	2,583	2,916	2,391	2,209	1,687	1,458	1,298	999	894	912	930	841	886	851	727	616	661	587	547	567	489
1982	1,309	9,948	7,894	3,990	3,193	3,036	2,975	2,663	2,516	2,769	2,848	2,600	2,146	1,760	1,478	1,336	1,193	1,188	1,111	943	896	807	882	736	726	637	676	618	531	484	541
1983	1,307	10,561	9,535	4,559	3,599	3,319	3,169	2,875	3,135	3,331	2,962	2,566	2,051	1,808	1,696	1,381	1,151	1,175	1,085	1,117	1,138	867	879	817	706	683	626	533	599	598	
1984	1,623	13,051	11,838	5,817	4,507	4,181	3,915	4,013	4,453	4,009	3,272	2,419	2,167	2,048	1,619	1,418	1,371	1,404	1,420	1,318	1,284	1,094	1,217	864	992	846	902	848	838		
1985	1,765	14,707	14,506	7,363	5,737	5,295	5,854	5,730	5,042	4,227	3,194	2,856	2,708	2,155	1,835	1,844	1,817	1,927	1,760	1,579	1,524	1,375	1,304	1,233	1,001	1,085	982	937			
1986	1,722	14,863	15,728	7,725	6,008	6,337	6,686	5,681	4,994	3,736	3,291	2,952	2,327	2,100	2,099	2,048	2,041	1,951	1,702	1,521	1,507	1,325	1,238	1,100	1,146	979	1,136				
1987	1,842	16,225	17,890	8,877	7,693	8,076	6,823	5,970	4,322	3,781	3,357	2,701	2,552	2,288	2,326	2,197	1,983	1,899	1,695	1,351	1,292	1,401	1,332	1,259	1,101	923					
1988	2,130	18,630	20,772	12,019	10,121	8,435	7,115	5,191	4,688	3,885	3,087	2,905	2,734	2,561	2,651	2,390	2,050	1,892	1,860	1,532	1,555	1,401	1,407	1,294	1,151						
1989	2,119	19,311	24,976	14,794	10,550	8,813	6,259	5,342	4,888	3,805	3,592	3,192	2,931	2,853	2,815	2,435	2,144	2,006	1,952	1,645	1,582	1,446	1,370	1,240							
1990	1,749	19,120	27,410	14,942	10,709	7,291	6,031	5,392	3,959	3,670	3,497	3,469	3,369	3,248	2,630	2,402	2,303	2,247	1,909	1,669	1,702	1,503	1,390								
1991	2,531	32,051	22,675	13,402	8,373	6,580	5,531	4,257	3,677	3,309	3,021	3,127	2,900	2,718	2,303	2,146	1,851	1,715	1,663	1,490	1,409	1,255									
1992	2,742	30,341	23,015	11,555	7,601	6,180	4,734	3,845	3,511	3,458	3,382	3,068	2,662	2,380	2,389	1,968	1,899	1,703	1,718	1,577	1,306										
1993	3,319	31,600	19,781	10,195	7,443	5,405	4,482	3,905	3,606	3,659	3,130	2,783	2,343	2,247	2,054	1,957	1,655	1,776	1,453	1,404											
1994	3,368	31,208	18,755	10,986	6,803	5,557	4,782	4,260	3,968	3,650	3,161	2,828	2,359	2,214	1,915	1,908	1,868	1,842	1,651												
1995	3,489	30,977	18,845	9,171	6,674	5,388	4,920	4,324	4,089	3,721	3,154	2,719	2,485	2,292	2,032	1,937	1,756	1,550													
1996	3,759	31,918	16,357	9,460	6,783	5,640	4,999	4,644	3,694	3,164	3,067	2,604	2,298	2,227	2,043	1,879	1,617														
1997	2,826	30,424	16,093	9,468	7,168	6,214	5,445	4,439	3,843	3,484	3,174	2,854	2,550	2,461	2,007	1,828															
1998	4,535	30,177	16,966	10,768	8,572	7,242	5,857	5,028	4,522	3,604	3,345	2,990	2,860	2,590	2,247																
1999	5,305	33,104	19,017	12,563	9,505	7,395	6,363	5,336	4,631	4,279	3,845	3,511	3,192	3,060																	
2000	6,251	36,544	21,302	13,745	10,221	8,175	6,646	5,275	4,853	4,357	4,281	3,686	3,296																		
2001	6,447	36,255	20,239	12,497	9,299	7,373	6,338	5,512	4,799	4,540	3,923	3,389																			
2002	6,789	36,836	20,466	12,702	9,802	7,654	6,581	5,634	5,145	4,362	3,550																				
2003	7,722	34,829	18,697	12,077	8,860	7,210	6,111	5,472	4,673	4,077																					
2004	7,529	33,131	18,258	11,699	8,769	7,111	6,369	5,362	4,346																						
2005	6,436	32,508	17,228	10,897	8,597	7,501	5,989	4,978																							
2006	5,961	30,082	16,351	10,443	8,561	7,044	5,851																								
2007	5,980	29,441	16,069	11,012	8,339	6,642																									
2008	6,069	28,197	16,182	10,501	7,847																										
2009	4,778	21,570	12,066	7,972																											
2010	4,524	22,122	12,118																												
2011	4,399	21,220																													
2012	3,981																														

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
1954																															
1955																															
1956																															
1957																															
1958																															
1959																															
1960																															
1961																															
1962																															
1963																															
1964																															
1965																															
1966																															
1967																															
1968																															
1969																															
1970																															
1971																															
1972																															
1973																															0.781
1974																														0.862	1.103
1975																													0.925	0.833	0.897
1976																												0.950	0.824	0.914	0.971
1977	7.946	0.845	0.424	0.817	1.080	1.071	0.937	1.013	1.060	0.945	1.036	0.923	0.964	0.623	1.814	0.842	0.896	0.757	0.849	1.049	0.752	0.970	1.011	1.018	1.059	0.865	0.971	0.776	1.011	0.777	0.909
1978	7.946	0.845	0.446	0.864	1.010	0.984	0.950	1.043	1.014	0.948	1.016	0.897	1.118	1.010	0.881	0.806	0.826	0.910	0.942	0.740	0.985	0.931	1.001	1.030	1.012	0.927	0.833	0.989	0.921	0.836	0.835
1979	7.946	0.881	0.502	0.822	0.998	1.010	0.930	0.989	0.997	0.941	1.014	1.031	1.043	0.848	0.892	0.806	0.828	0.952	0.795	0.889	1.005	1.008	0.932	1.172	0.843	0.760	0.939	0.933	1.136	0.757	1.143
1980	8.069	0.912	0.497	0.805	0.974	1.006	0.931	0.984	0.997	0.910	1.131	1.011	0.856	0.845	0.758	0.891	0.922	0.935	0.873	0.951	0.893	1.112	0.948	0.971	0.793	0.840	0.950	1.209	0.767	1.066	0.817
1981	8.057	0.903	0.482	0.783	0.955	1.010	0.935	0.953	0.952	1.055	1.129	0.820	0.924	0.764	0.864	0.890	0.769	0.895	1.020	1.020	0.904	1.054	0.960	0.855	0.848	1.072	0.888	0.933	1.036	0.863	0.813
1982	7.602	0.793	0.505	0.800	0.951	0.980	0.895	0.945	1.101	1.029	0.913	0.825	0.820	0.840	0.904	0.893	0.996	0.935	0.849	0.951	0.901	1.093	0.834	0.986	0.878	1.061	0.914	0.860	0.912	1.118	
1983	8.083	0.903	0.478	0.789	0.922	0.955	0.907	1.090	1.063	0.889	0.866	0.799	0.882	0.938	0.814	0.834	1.021	0.923	1.030	1.019	0.761	1.015	0.929	0.864	0.967	0.918	0.852	1.123	0.999		
1984	8.041	0.907	0.491	0.775	0.928	0.937	1.025	1.110	0.900	0.816	0.740	0.896	0.945	0.791	0.876	0.967	1.024	1.011	0.928	0.975	0.852	1.112	0.710	1.148	0.852	1.066	0.940	0.989			
1985	8.334	0.986	0.508	0.779	0.923	1.106	0.979	0.880	0.838	0.756	0.894	0.948	0.796	0.852	1.005	0.985	1.060	0.914	0.897	0.965	0.902	0.949	0.945	0.812	1.084	0.905	0.954				
1986	8.632	1.058	0.491	0.778	1.055	1.055	0.850	0.879	0.748	0.881	0.897	0.788	0.903	0.999	0.976	0.997	0.956	0.872	0.894	0.991	0.880	0.934	0.889	1.042	0.854	1.160					
1987	8.808	1.103	0.496	0.867	1.050	0.845	0.875	0.724	0.875	0.888	0.805	0.945	0.897	1.017	0.944	0.902	0.958	0.893	0.797	0.956	1.084	0.951	0.945	0.874	0.839						
1988	8.748	1.115	0.579	0.842	0.833	0.844	0.730	0.903	0.829	0.795	0.941	0.941	0.937	1.035	0.902	0.858	0.923	0.983	0.824	1.015	0.901	1.004	0.920	0.890							
1989	9.112	1.293	0.592	0.713	0.835	0.710	0.853	0.915	0.778	0.944	0.889	0.918	0.973	0.987	0.865	0.880	0.936	0.973	0.842	0.962	0.914	0.948	0.905								
1990	10.929	1.434	0.545	0.717	0.681	0.827	0.894	0.734	0.927	0.953	0.992	0.971	0.964	0.810	0.913	0.959	0.976	0.850	0.875	1.020	0.883	0.925									
1991	12.662	0.707	0.591	0.625	0.786	0.841	0.770	0.864	0.900	0.913	1.035	0.927	0.937	0.847	0.932	0.863	0.927	0.970	0.896	0.945	0.891										
1992	11.066	0.759	0.502	0.658	0.813	0.766	0.812	0.913	0.985	0.978	0.907	0.868	0.894	1.004	0.824	0.965	0.897	1.008	0.918	0.828											
1993	9.520	0.626	0.515	0.730	0.726	0.829	0.871	0.923	1.015	0.855	0.889	0.842	0.959	0.914	0.953	0.846	1.073	0.818	0.966												
1994	9.266	0.601	0.586	0.619	0.817	0.860	0.891	0.932	0.920	0.866	0.895	0.834	0.939	0.865	0.997	0.979	0.986	0.897													
1995	8.877	0.608	0.487	0.728	0.807	0.913	0.879	0.946	0.910	0.848	0.862	0.914	0.922	0.886	0.953	0.906	0.883														
1996	8.490	0.512	0.578	0.717	0.831	0.886	0.929	0.796	0.857	0.969	0.849	0.883	0.969	0.917	0.920	0.861															
1997	10.767	0.529	0.588	0.757	0.867	0.876	0.815	0.866	0.907	0.911	0.899	0.894	0.965	0.816	0.910																
1998	6.653	0.562	0.635	0.796	0.845	0.809	0.858	0.899	0.797	0.928	0.894	0.957	0.906	0.868																	
1999	6.240	0.574	0.661	0.757	0.778	0.860	0.839	0.868	0.924	0.899	0.913	0.909	0.959																		
2000	5.846	0.583	0.645	0.744	0.800	0.813	0.794	0.920	0.898	0.983	0.861	0.894																			
2001	5.624	0.558	0.617	0.744	0.793	0.860	0.870	0.871	0.946	0.864	0.864																				
2002	5.426	0.556	0.621	0.772	0.781	0.860	0.856	0.913	0.848	0.814																					
2003	4.510	0.537	0.646	0.734	0.814	0.848	0.895	0.854	0.872																						
2004	4.400	0.551	0.641	0.750	0.811	0.896	0.842	0.811																							
2005	5.051	0.530	0.633	0.789	0.873	0.798	0.831																								
2006	5.046	0.544	0.639	0.820	0.823	0.831																									
2007	4.923	0.546	0.685	0.757	0.796																										
2008	4.646	0.574	0.649	0.747																											
2009	4.515	0.559	0.661																												
2010	4.890	0.548																													
2011	4.823																														
Latest diag	4.823	0.548	0.661	0.747	0.796	0.831	0.831	0.811	0.872	0.814	0.864	0.894	0.959	0.868	0.910	0.861	0.883	0.897	0.966	0.828	0.891	0.925	0.905	0.890	0.839	1.160	0.954	0.989	0.999	1.118	0.813
5 Yr Avg	4.760	0.554	0.653	0.773	0.823	0.846	0.859	0.874	0.898	0.897	0.886	0.907	0.944	0.870	0.947	0.911	0.953	0.908	0.900	0.954	0.935	0.952	0.921	0.953	0.919	1.022	0.909	1.023	0.970	0.928	0.904
9 Yr Avg	4.756	0.549	0.643	0.762	0.808	0.842	0.844	0.866	0.884	0.898	0.881	0.888	0.939	0.881	0.919	0.902	0.951	0.918	0.879	0.962	0.896	0.992	0.893	0.938	0.884	0.968	0.916	0.973	0.948	0.892	0.919
5 Yr Wtd	4.759	0.554	0.652	0.772	0.823	0.846	0.859	0.874	0.897	0.896	0.885	0.907	0.943	0.869	0.946	0.911	0.951	0.904	0.895	0.954	0.929	0.952	0.921	0.938	0.913	1.022	0.916	1.015	0.963	0.916	0.902
7 Yr Wtd	4.853	0.549	0.650	0.766	0.812	0.843	0.846	0.876	0.884	0.906	0.877	0.899	0.945	0.895	0.924	0.912	0.953	0.926	0.871	0.960	0.918	0.970	0.893	0.934	0.902	1.005	0.923	1.000	0.963	0.896	0.909
9 Yr Wtd	4.740	0.549	0.642	0.761	0.807	0.841	0.844	0.867	0.884	0.896	0.880	0.889	0.938	0.877	0.914	0.901	0.950	0.916	0.876	0.962	0.898	0.982	0.893	0.930	0.883	0.967	0.918	0.969	0.947	0.886	0.916
Selected	4.740	0.549	0.642	0.761	0.807	0.841	0.844	0.867	0.884	0.896	0.880	0.889	0.938	0.877	0.914	0.901	0.950	0.916	0.876	0.962	0.898	0.982	0.893	0.930	0.913	1.000	0.918	0.975	0.950	0.900	0.916
Loss $ Weight	53,398	268,716	155,558	105,572	81,953	66,707	55,700	46,702	40,249	35,162	31,081	27,042	23,651	22,378	20,188	19,023	17,509	17,031	15,712	13,682	12,993	11,219	10,515	9,054	8,279	7,167	6,466	5,458	4,923	4,591	3,987
Center Wtd Avg	4.740	1.047	0.972	0.663	0.750	0.813	0.842	0.862	0.871	0.882	0.895	0.895	0.898	0.904	0.915	0.910	0.912	0.920	0.921	0.923	0.920	0.934	0.923	0.942	0.928	0.945	0.949	0.952	0.933	0.939	0.931
Geometric Mean	4.740	1.690	1.191	0.837	0.802	0.783	0.827	0.854	0.870	0.881	0.888	0.895	0.901	0.904	0.908	0.912	0.916	0.917	0.919	0.924	0.924	0.929	0.929	0.934	0.937	0.943	0.941	0.943	0.941	0.934	0.930

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

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	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
1954																			7	5	3	2	5	3	2	3	1	1
1955																		22	32	14	28	12	14	33	9	0	1	
1956																	31	24	13	11	23	21	11	10	8	8		
1957																45	38	35	29	72	44	10	20	39	11			
1958															38	42	27	12	19	9	20	6	6	1				
1959														114	57	49	52	21	34	23	36	22	16					
1960													97	110	55	39	48	32	83	25	30	20						
1961												102	86	78	74	62	68	34	49	122	26							
1962											201	108	121	98	167	121	143	132	68	142								
1963										324	113	52	75	77	90	46	45	38	64									
1964									156	107	87	95	105	115	112	97	89	165										
1965								208	119	130	86	99	147	60	106	70	39											
1966							197	165	200	238	128	200	157	167	102	76												
1967						230	151	131	174	117	105	131	92	104	77													
1968					268	233	136	226	198	141	138	176	104	144														
1969				259	248	178	212	170	182	220	169	222	165															
1970			317	185	146	243	206	127	194	99	195	142																
1971		265	180	181	197	154	250	161	151	143	85																	
1972	252	305	302	255	236	200	232	186	158	133																		
1973	360	306	293	284	275	242	227	288	266																			
1974	501	419	300	290	330	449	381	412																				
1975	328	289	341	237	259	215	195																					
1976	321	296	308	287	270	287																						
1977	361	386	447	377	267																							
1978	383	414	417	464																								
1979	555	491	425																									
1980	447	359																										
1981	398																											
1982																												
1983																												
1984																												
1985																												
1986																												
1987																												
1988																												
1989																												
1990																												
1991																												
1992																												
1993																												
1994																												
1995																												
1996																												
1997																												
1998																												
1999																												
2000																												
2001																												
2002																												
2003																												
2004																												
2005																												
2006																												
2007																												
2008																												
2009																												
2010																												
2011																												
2012																												

AGE-TO-AGE DEVELOPMENT FACTORS

	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-Ult
1954																			0.718	0.671	0.568	2.563	0.741	0.582	1.609	0.268	0.983	
1955																		1.473	0.424	2.093	0.425	1.173	2.335	0.270	0.020	4.592		
1956																	0.777	0.532	0.895	2.000	0.921	0.545	0.903	0.806	1.007			
1957																0.864	0.902	0.823	2.517	0.617	0.226	2.011	1.926	0.295				
1958															1.117	0.638	0.441	1.646	0.480	2.131	0.323	0.977	0.228					
1959														0.499	0.870	1.057	0.401	1.611	0.687	1.558	0.615	0.721						
1960													1.134	0.500	0.711	1.235	0.672	2.569	0.302	1.200	0.651							
1961												0.843	0.909	0.945	0.835	1.100	0.493	1.446	2.515	0.209								
1962											0.539	1.116	0.811	1.706	0.721	1.182	0.928	0.516	2.074									
1963										0.350	0.456	1.450	1.021	1.170	0.516	0.972	0.856	1.650										
1964									0.688	0.809	1.092	1.101	1.096	0.974	0.867	0.914	1.866											
1965								0.571	1.097	0.656	1.163	1.476	0.405	1.786	0.659	0.550												
1966							0.836	1.209	1.192	0.536	1.564	0.789	1.061	0.612	0.739													
1967						0.656	0.870	1.331	0.673	0.896	1.247	0.703	1.131	0.741														
1968					0.870	0.585	1.656	0.876	0.712	0.980	1.278	0.588	1.386															
1969				0.958	0.719	1.190	0.804	1.070	1.208	0.767	1.315	0.741																
1970			0.585	0.788	1.665	0.846	0.616	1.527	0.511	1.977	0.725																	
1971		0.679	1.007	1.087	0.783	1.619	0.645	0.935	0.948	0.591																		
1972	1.210	0.991	0.842	0.925	0.850	1.160	0.801	0.848	0.841																			
1973	0.850	0.957	0.968	0.971	0.880	0.938	1.268	0.923																				
1974	0.835	0.716	0.966	1.141	1.360	0.848	1.081																					
1975	0.883	1.178	0.696	1.095	0.828	0.909																						
1976	0.922	1.042	0.930	0.942	1.064																							
1977	1.072	1.158	0.843	0.707																								
1978	1.083	1.005	1.113																									
1979	0.885	0.865																										
1980	0.802																											
1981																												
1982																												
1983																												
1984																												
1985																												
1986																												
1987																												
1988																												
1989																												
1990																												
1991																												
1992																												
1993																												
1994																												
1995																												
1996																												
1997																												
1998																												
1999																												
2000																												
2001																												
2002																												
2003																												
2004																												
2005																												
2006																												
2007																												
2008																												
2009																												
2010																												
2011																												
Latest diag	0.802	0.865	1.113	0.707	1.064	0.909	1.081	0.923	0.841	0.591	0.725	0.741	1.386	0.741	0.739	0.550	1.866	1.650	2.074	0.209	0.651	0.721	0.228	0.295	1.007	4.592	0.983	
5 Yr Avg	0.953	1.050	0.910	0.971	0.996	1.095	0.882	1.061	0.844	1.042	1.226	0.859	1.016	1.057	0.701	0.944	0.963	1.558	1.211	1.143	0.547	1.085	1.227	0.488	0.878	2.430	0.983	
9 Yr Avg	0.949	0.955	0.883	0.957	1.002	0.972	0.953	1.032	0.874	0.840	1.042	0.979	0.995	0.992	0.782	0.946	0.815	1.363	1.179	1.310	0.533	1.331	1.227	0.488	0.878	2.430	0.983	
5 Yr Wtd	0.942	1.032	0.913	0.951	1.017	1.020	0.906	1.019	0.834	0.961	1.185	0.802	0.974	0.933	0.709	0.967	1.024	1.153	1.268	0.620	0.517	0.949	1.538	0.358	0.610	0.496	0.983	
7 Yr Wtd	0.917	0.973	0.910	0.961	1.045	1.013	0.955	1.026	0.868	0.832	1.174	0.866	0.954	1.043	0.723	0.998	0.922	1.135	1.373	0.749	0.504	0.989	1.538	0.358	0.610	0.496	0.983	
9 Yr Wtd	0.931	0.950	0.881	0.947	0.988	0.928	0.937	0.987	0.868	0.727	1.003	0.887	0.968	0.911	0.752	0.961	0.913	1.115	1.269	0.748	0.504	0.989	1.538	0.358	0.610	0.496	0.983	
Selected	0.942	0.955	0.881	0.947	0.988	0.928	0.937	0.987	0.868	0.727	1.003	0.887	0.974	0.911	0.757	0.967	0.913	1.153	1.050	0.830	0.845	1.000	0.970	0.800	0.800	0.800	0.800	
Loss $ Weight	3.507	3.172	2.905	2.354	2.230	2.145	1.993	1.663	1.531	1.520	1.222	1.186	984	922	801	571	541	350	333	281	185	73	57	86	19	3	1	
Center Wtd Avg	0.918	0.928	0.940	0.938	0.933	0.956	0.944	0.896	0.904	0.892	0.880	0.888	0.915	0.898	0.904	0.909	0.927	0.979	0.968	0.995	0.934	0.860	0.878	0.902	0.858	0.800	0.800	
Geometric Mean	0.931	0.931	0.931	0.939	0.942	0.933	0.926	0.918	0.903	0.892	0.896	0.895	0.897	0.903	0.911	0.923	0.937	0.955	0.960	0.946	0.926	0.913	0.886	0.859	0.847	0.819	0.800	

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - PHYSICIANS

FITTED INCREMENTAL DECAY LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**40**
	To:	**56**
Cut-off		**100**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.007**	**0.984**
Inverse Power	**1.010**	**0.982**
Selected Tail	**1.008**	

				Weibull Curve Fitting					Inverse Power Curve Fitting				
				Slope=	0.671				Slope=	-4.127			
		IMPLIED	SELECTED	Intercept=	-2.438				Intercept=	19.997			
PERIOD	AGE	ATA	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6			1.792		-1.235	**3.964**	216.070	1.792		12.603		
2	18	2.404	2.404	2.890	-0.620	-0.498	**2.196**	54.507	2.890	0.339	8.069	**3195.916**	
3	30	1.375	1.375	3.401	0.261	-0.155	**1.738**	24.822	3.401	-0.980	5.961	**389.085**	
4	42	1.142	1.142	3.738	0.733	0.071	**1.520**	14.278	3.738	-1.949	4.573	**97.801**	
5	54	1.091	1.091	3.989	0.908	0.239	**1.390**	9.396	3.989	-2.392	3.536	**35.313**	
6	66	1.067	1.067	4.190	1.020	0.374	**1.305**	6.758	4.190	-2.709	2.707	**15.990**	
7	78	1.055	1.055	4.357	1.082	0.486	**1.245**	5.178	4.357	-2.896	2.018	**8.523**	10741.422
8	90	1.046	1.046	4.500	1.139	0.582	**1.200**	4.159	4.500	-3.080	1.427	**5.168**	1260.263
9	102	1.039	1.039	4.625	1.192	0.666	**1.167**	3.465	4.625	-3.257	0.911	**3.487**	243.859
10	114	1.034	1.034	4.736	1.228	0.741	**1.140**	2.970	4.736	-3.381	0.452	**2.571**	69.942
11	126	1.030	1.030	4.836	1.264	0.808	**1.119**	2.605	4.836	-3.509	0.039	**2.040**	27.201
12	138	1.026	1.026	4.927	1.300	0.869	**1.102**	2.329	4.927	-3.643	-0.337	**1.714**	13.336
13	150	1.023	1.023	5.011	1.332	0.925	**1.087**	2.114	5.011	-3.766	-0.681	**1.506**	7.780
14	162	1.021	1.021	5.088	1.352	0.977	**1.076**	1.944	5.088	-3.842	-0.998	**1.369**	5.165
15	174	1.018	1.018	5.159	1.399	1.024	**1.066**	1.808	5.159	-4.035	-1.293	**1.274**	3.774
16	186	1.016	1.016	5.226	1.417	1.069	**1.057**	1.696	5.226	-4.110	-1.568	**1.208**	2.961
17	198	1.015	1.015	5.288	1.443	1.111	**1.050**	1.604	5.288	-4.217	-1.826	**1.161**	2.451
18	210	1.014	1.014	5.347	1.457	1.151	**1.044**	1.527	5.347	-4.280	-2.069	**1.126**	2.111
19	222	1.013	1.013	5.403	1.463	1.188	**1.039**	1.462	5.403	-4.306	-2.299	**1.100**	1.874
20	234	1.012	1.012	5.455	1.485	1.223	**1.035**	1.407	5.455	-4.405	-2.516	**1.081**	1.703
21	246	1.012	1.012	5.505	1.495	1.257	**1.031**	1.360	5.505	-4.448	-2.722	**1.066**	1.576
22	258	1.012	1.012	5.553	1.496	1.289	**1.027**	1.320	5.553	-4.454	-2.919	**1.054**	1.479
23	270	1.011	1.011	5.598	1.518	1.319	**1.024**	1.285	5.598	-4.552	-3.106	**1.045**	1.403
24	282	1.010	1.010	5.642	1.521	1.349	**1.022**	1.254	5.642	-4.568	-3.286	**1.037**	1.343
25	294	1.010	1.010	5.684	1.530	1.377	**1.019**	1.228	5.684	-4.611	-3.458	**1.031**	1.294
26	306	1.009	1.009	5.724	1.543	1.403	**1.017**	1.204	5.724	-4.672	-3.623	**1.027**	1.255
27	318	1.010	1.010	5.762	1.537	1.429	**1.016**	1.184	5.762	-4.643	-3.782	**1.023**	1.222
28	330	1.009	1.009	5.799	1.554	1.454	**1.014**	1.166	5.799	-4.722	-3.934	**1.020**	1.195
29	342	1.009	1.009	5.835	1.553	1.478	**1.013**	1.149	5.835	-4.717	-4.082	**1.017**	1.172
30	354	1.008	1.008	5.869	1.570	1.501	**1.011**	1.135	5.869	-4.796	-4.224	**1.015**	1.153
31	366	1.008	1.008	5.903	1.584	1.524	**1.010**	1.122	5.903	-4.865	-4.362	**1.013**	1.136
32	378	1.007	1.007	5.935	1.592	1.545	**1.009**	1.111	5.935	-4.908	-4.495	**1.011**	1.122
33	390	1.007	1.007	5.966	1.592	1.566	**1.008**	1.101	5.966	-4.908	-4.624	**1.010**	1.109
34	402	1.007	1.007	5.996	1.592	1.587	**1.008**	1.092	5.996	-4.907	-4.749	**1.009**	1.099
35	414	1.007	1.007	6.026	1.606	1.606	**1.007**	1.083	6.026	-4.978	-4.870	**1.008**	1.089
36	426	1.006	1.006	6.054	1.619	1.625	**1.006**	1.076	6.054	-5.044	-4.988	**1.007**	1.081
37	438	1.006	1.006	6.082	1.634	1.644	**1.006**	1.069	6.082	-5.120	-5.103	**1.006**	1.073
38	450	1.006	1.006	6.109	1.650	1.662	**1.005**	1.063	6.109	-5.202	-5.214	**1.005**	1.067
39	462	1.005	1.005	6.136	1.667	1.680	**1.005**	1.058	6.136	-5.293	-5.323	**1.005**	1.061
40	474	1.005	1.005	6.161	1.687	1.697	**1.004**	1.053	6.161	-5.400	-5.429	**1.004**	1.056
41	486	1.004	1.004	6.186	1.709	1.714	**1.004**	1.048	6.186	-5.519	-5.532	**1.004**	1.051
42	498	1.004	1.004	6.211	1.729	1.730	**1.004**	1.044	6.211	-5.633	-5.633	**1.004**	1.047
43	510	1.003	1.003	6.234	1.749	1.746	**1.003**	1.040	6.234	-5.748	-5.731	**1.003**	1.044
44	522	1.003	1.003	6.258	1.769	1.762	**1.003**	1.037	6.258	-5.859	-5.827	**1.003**	1.040
45	534	1.003	1.003	6.280	1.786	1.777	**1.003**	1.034	6.280	-5.964	-5.921	**1.003**	1.037
46	546	1.002	1.002	6.303	1.802	1.792	**1.002**	1.031	6.303	-6.061	-6.012	**1.002**	1.034
47	558	1.002	1.002	6.324	1.816	1.807	**1.002**	1.029	6.324	-6.143	-6.102	**1.002**	1.032
48	570	1.002	1.002	6.346	1.827	1.821	**1.002**	1.026	6.346	-6.210	-6.190	**1.002**	1.030
49	582	1.002	1.002	6.366	1.834	1.835	**1.002**	1.024	6.366	-6.258	-6.276	**1.002**	1.027
50	594	1.002	1.002	6.387	1.841	1.849	**1.002**	1.022	6.387	-6.301	-6.360	**1.002**	1.026
51	606	1.002	1.002	6.407	1.850	1.862	**1.002**	1.021	6.407	-6.358	-6.443	**1.002**	1.024
52	618	1.002	1.002	6.426	1.862	1.875	**1.001**	1.019	6.426	-6.437	-6.524	**1.001**	1.022
53	630	1.001	1.001	6.446	1.877	1.888	**1.001**	1.017	6.446	-6.530	-6.603	**1.001**	1.021
54	642	1.001	1.001	6.465	1.895	1.901	**1.001**	1.016	6.465	-6.653	-6.681	**1.001**	1.019
55	654	1.001	1.001	6.483	1.918	1.913	**1.001**	1.015	6.483	-6.806	-6.757	**1.001**	1.018
56	666	1.001	1.001	6.501	1.942	1.925	**1.001**	1.014	6.501	-6.974	-6.832	**1.001**	1.017
57	678	1.001	1.001	6.519	1.971	1.937	**1.001**	1.013	6.519	-7.175	-6.906	**1.001**	1.016
58	690	1.001	1.001	6.537	2.001	1.949	**1.001**	1.012	6.537	-7.398	-6.978	**1.001**	1.015
59	702	1.000		6.554		1.961	**1.001**	1.011	6.554		-7.050	**1.001**	1.014
60	714	1.000		6.571		1.972	**1.001**	1.010	6.571		-7.120	**1.001**	1.013

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - PHARMACIES
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2012	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		11,882	53,735	41,853	74.6%	31,223	
1977	23,851,125	32,361	36,955	4,593	71.4%	3,278	0.155
1978	26,143,240	36,807	43,068	6,260	70.8%	4,432	0.165
1979	28,061,666	42,853	50,955	8,101	70.2%	5,690	0.182
1980	28,979,182	40,034	48,799	8,765	69.7%	6,109	0.168
1981	30,141,508	40,194	50,449	10,255	69.2%	7,096	0.167
1982	30,058,966	39,425	50,840	11,415	68.7%	7,837	0.169
1983	30,607,324	41,367	54,739	13,372	68.2%	9,117	0.179
1984	33,121,678	48,789	66,539	17,750	67.7%	12,009	0.201
1985	35,713,654	62,038	84,957	22,919	67.2%	15,397	0.238
1986	38,297,697	63,237	91,231	27,994	66.8%	18,694	0.238
1987	41,065,403	67,640	102,001	34,361	66.4%	22,805	0.248
1988	44,221,964	71,003	110,598	39,595	65.9%	26,086	0.250
1989	47,110,000	73,673	120,124	46,451	65.3%	30,331	0.255
1990	49,659,895	73,425	124,337	50,912	64.7%	32,959	0.250
1991	50,856,501	64,993	115,676	50,684	64.2%	32,538	0.227
1992	52,804,448	66,289	123,272	56,984	63.6%	36,227	0.233
1993	55,132,894	59,655	116,009	56,354	62.9%	35,437	0.210
1994	57,739,505	64,737	125,592	60,855	62.2%	37,868	0.218
1995	60,949,772	58,007	119,888	61,881	61.7%	38,178	0.197
1996	63,664,000	58,641	122,723	64,083	61.2%	39,231	0.193
1997	68,077,000	61,410	131,743	70,332	60.8%	42,736	0.194
1998	71,447,000	67,867	150,502	82,635	60.3%	49,849	0.211
1999	75,244,663	74,521	167,710	93,189	59.9%	55,838	0.223
2000	79,122,396	70,949	180,661	109,712	59.6%	65,382	0.228
2001	80,396,857	64,458	177,687	113,229	59.3%	67,101	0.221
2002	81,621,352	60,113	189,694	129,581	59.0%	76,458	0.232
2003	82,433,234	50,500	181,310	130,810	58.8%	76,906	0.220
2004	84,632,753	41,951	174,690	132,738	58.6%	77,832	0.206
2005	86,912,307	32,532	166,238	133,706	58.5%	78,263	0.191
2006	90,822,757	26,700	159,999	133,300	58.5%	77,988	0.176
2007	93,702,820	21,401	156,363	134,962	58.7%	79,174	0.167
2008	93,449,349	16,060	153,767	137,706	59.0%	81,306	0.165
2009	86,530,965	8,385	130,733	122,348	59.7%	72,986	0.151
2010	86,624,485	4,976	135,385	130,409	60.9%	79,415	0.156
2011	89,983,985	2,044	143,375	141,331	63.1%	89,212	0.159
2012	46,341,752	175	74,313	74,139	67.2%	49,787	0.160
2013		0	0		100.0%		
TOTAL		1,721,094	4,286,656	2,565,562	61.3%	1,572,774	
EXLD PRIOR		1,709,212	4,232,922	2,523,709	61.1%	1,541,551	

(1) PROVIDED BY THE BWC; 2012 ADJUSTED TO PARTIAL YEAR
(2) SECTION 1, EXHIBIT 2C, SHEET 3A, COL. 3
(3) SECTION 1, EXHIBIT 2C, SHEET 3A, COL. 8; 2012 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 1, EXHIBIT 2, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - PHARMACIES
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	FISCAL YEAR ENDING 2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	41,853	4,569	4,099	3,662	3,389	2,926	2,635	2,335	2,247	1,796	1,650	1,553	1,652	1,210	1,092	1,013	877	802	751	3,688
1977	4,593	486	443	403	364	327	291	259	229	201	175	152	133	119	108	97	88	79	71	572
1978	6,260	635	586	539	492	448	404	360	321	283	247	215	187	163	146	132	120	108	97	780
1979	8,101	808	743	684	627	572	519	467	417	372	328	288	251	218	190	170	154	140	126	1,026
1980	8,765	835	787	725	669	614	561	511	460	411	366	323	282	245	213	186	166	151	137	1,123
1981	10,255	929	878	830	766	709	654	601	548	495	443	393	345	301	261	226	197	177	161	1,337
1982	11,415	1,037	937	885	836	772	716	661	608	556	503	450	400	351	306	266	231	201	180	1,520
1983	13,372	1,179	1,114	1,008	953	900	830	768	709	650	593	536	479	426	374	326	283	246	214	1,813
1984	17,750	1,479	1,431	1,357	1,227	1,159	1,095	1,010	936	864	793	724	655	585	520	457	398	346	300	2,471
1985	22,919	1,992	1,853	1,775	1,647	1,488	1,404	1,317	1,206	1,107	1,010	916	828	743	662	590	522	458	400	3,253
1986	27,994	2,235	2,103	1,986	1,919	1,809	1,640	1,548	1,461	1,347	1,246	1,148	1,053	960	868	777	692	610	533	4,196
1987	34,361	2,571	2,485	2,322	2,207	2,140	2,033	1,847	1,744	1,649	1,526	1,418	1,313	1,210	1,109	1,007	903	804	708	5,450
1988	39,595	2,900	2,787	2,713	2,550	2,412	2,327	2,202	1,993	1,882	1,776	1,638	1,516	1,398	1,282	1,170	1,058	946	842	6,476
1989	46,451	3,201	3,152	3,028	2,930	2,742	2,603	2,514	2,391	2,167	2,045	1,932	1,785	1,656	1,532	1,410	1,291	1,170	1,048	8,095
1990	50,912	3,412	3,270	3,218	3,097	3,007	2,819	2,671	2,585	2,446	2,221	2,097	1,980	1,829	1,696	1,567	1,440	1,317	1,193	9,344
1991	50,684	3,196	3,197	3,063	3,015	2,897	2,813	2,637	2,498	2,413	2,288	2,074	1,956	1,846	1,705	1,580	1,460	1,342	1,227	9,816
1992	56,984	3,303	3,349	3,348	3,212	3,167	3,048	2,945	2,752	2,615	2,534	2,406	2,188	2,065	1,952	1,807	1,679	1,555	1,434	11,872
1993	56,354	2,944	3,098	3,147	3,143	3,014	2,975	2,858	2,762	2,580	2,450	2,367	2,252	2,047	1,930	1,823	1,687	1,568	1,453	12,484
1994	60,855	3,077	3,051	3,211	3,259	3,255	3,117	3,075	2,946	2,844	2,664	2,525	2,424	2,314	2,098	1,978	1,863	1,723	1,599	14,160
1995	61,881	3,188	2,978	2,952	3,109	3,151	3,147	3,012	2,970	2,844	2,752	2,581	2,444	2,344	2,234	2,024	1,909	1,797	1,660	15,146
1996	64,083	3,150	3,143	2,936	2,910	3,065	3,105	3,101	2,968	2,925	2,802	2,713	2,546	2,409	2,309	2,200	1,994	1,880	1,769	16,529
1997	70,332	3,415	3,331	3,332	3,102	3,062	3,222	3,287	3,281	3,138	3,101	2,941	2,832	2,656	2,514	2,377	2,296	2,068	1,945	18,925
1998	82,635	3,833	3,844	3,745	3,743	3,488	3,440	3,623	3,691	3,683	3,520	3,476	3,297	3,182	2,990	2,825	2,669	2,573	2,317	23,290
1999	93,189	4,029	4,149	4,162	4,051	4,047	3,774	3,720	3,921	3,988	3,978	3,801	3,750	3,557	3,442	3,239	3,055	2,884	2,775	27,522
2000	109,712	4,458	4,524	4,658	4,671	4,554	4,553	4,241	4,184	4,405	4,490	4,481	4,284	4,231	4,014	3,870	3,633	3,435	3,247	34,364
2001	113,229	4,429	4,403	4,469	4,602	4,613	4,502	4,503	4,192	4,138	4,353	4,444	4,435	4,243	4,193	3,977	3,827	3,588	3,397	37,373
2002	129,581	4,983	4,901	4,862	4,924	5,067	5,064	4,944	4,956	4,603	4,546	4,780	4,876	4,870	4,659	4,602	4,369	4,190	3,930	44,813
2003	130,810	4,961	4,830	4,749	4,711	4,771	4,909	4,906	4,792	4,805	4,461	4,407	4,633	4,729	4,723	4,520	4,466	4,240	4,062	47,352
2004	132,738	5,046	4,839	4,711	4,633	4,595	4,654	4,789	4,785	4,674	4,687	4,352	4,298	4,519	4,613	4,607	4,409	4,357	4,136	50,153
2005	133,706	5,026	4,889	4,689	4,565	4,489	4,452	4,509	4,640	4,636	4,529	4,541	4,217	4,165	4,378	4,469	4,464	4,272	4,221	52,601
2006	133,300	4,883	4,827	4,696	4,504	4,385	4,312	4,277	4,331	4,457	4,454	4,350	4,362	4,050	4,000	4,206	4,293	4,288	4,103	54,598
2007	134,962	4,869	4,765	4,711	4,582	4,395	4,279	4,208	4,173	4,227	4,349	4,346	4,245	4,256	3,952	3,904	4,104	4,189	4,184	57,303
2008	137,706	4,999	4,787	4,685	4,632	4,506	4,321	4,207	4,137	4,103	4,156	4,276	4,273	4,174	4,185	3,886	3,838	4,035	4,119	60,476
2009	122,348	4,300	4,286	4,105	4,017	3,971	3,863	3,705	3,607	3,547	3,518	3,563	3,667	3,664	3,579	3,588	3,332	3,291	3,460	55,401
2010	130,409	4,337	4,429	4,415	4,228	4,137	4,091	3,979	3,816	3,715	3,654	3,624	3,670	3,777	3,774	3,686	3,696	3,432	3,390	60,615
2011	141,331	3,877	4,570	4,667	4,652	4,455	4,359	4,310	4,192	4,021	3,915	3,850	3,818	3,867	3,979	3,976	3,884	3,894	3,616	67,428
2012	74,139	2,714	3,996	4,709	4,809	4,794	4,591	4,492	4,442	4,320	4,144	4,034	3,967	3,935	3,985	4,101	4,098	4,003	4,013	73,220
TOTAL	2,565,562	117,283	116,855	115,157	112,745	109,902	107,123	104,402	101,892	98,910	96,265	93,715	91,291	88,313	85,567	82,639	79,444	76,157	72,820	896,586

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - PHARMACIES
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	219	29	25	22	141	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	52	6	5	5	4	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	108	11	11	10	9	8	69	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	128	16	13	12	10	9	8	60	-	-	-	-	-	-	-	-	-	-	-	-
1957	544	60	52	44	42	37	33	29	255	-	-	-	-	-	-	-	-	-	-	-
1958	88	10	9	7	6	6	5	5	4	35	-	-	-	-	-	-	-	-	-	-
1959	257	24	23	21	21	19	13	12	11	9	89	-	-	-	-	-	-	-	-	-
1960	596	65	59	53	47	41	34	32	28	25	22	188	-	-	-	-	-	-	-	-
1961	1,433	168	153	138	125	112	100	84	69	61	54	48	474	-	-	-	-	-	-	-
1962	901	94	83	74	68	64	60	56	50	35	31	27	23	177	-	-	-	-	-	-
1963	892	108	95	85	77	70	63	57	50	42	35	31	27	23	183	-	-	-	-	-
1964	1,186	145	129	115	102	92	83	77	72	66	57	41	36	32	28	222	-	-	-	-
1965	1,020	107	95	85	75	67	60	55	50	46	42	36	31	28	25	22	193	-	-	-
1966	1,413	153	135	120	107	95	84	76	68	62	57	51	43	38	33	30	26	221	-	-
1967	2,136	240	212	184	163	144	127	112	102	92	82	72	62	51	49	43	38	34	263	-
1968	1,452	158	141	124	108	95	83	73	64	58	52	48	43	38	33	29	26	23	20	152
1969	1,755	207	181	157	137	122	111	100	90	81	73	66	61	55	50	42	33	28	25	210
1970	2,043	260	218	184	155	134	123	115	108	101	94	86	77	71	64	57	47	33	28	262
1971	2,223	228	205	183	162	143	126	112	100	90	81	72	65	59	54	49	45	39	33	294
1972	3,362	366	334	303	270	239	211	186	164	148	133	119	106	96	87	79	72	64	53	415
1973	2,850	300	265	234	205	179	156	135	118	106	96	87	79	71	64	58	54	49	45	325
1974	7,694	836	765	693	626	561	496	435	382	334	297	268	241	216	194	175	159	145	132	897
1975	4,271	462	427	391	354	319	285	251	220	193	168	150	136	123	111	100	90	82	74	517
1976	5,231	515	465	419	376	336	303	272	241	213	187	164	146	131	118	106	95	86	78	614
TOTAL	41,853	4,569	4,099	3,662	3,389	2,926	2,635	2,335	2,247	1,796	1,650	1,553	1,652	1,210	1,092	1,013	877	802	751	3,688

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - PHARMACIES
(000's)

ALLOCATION OF ULTIMATE LOSS

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	PAID LOSS	PAID LDF	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT	INDICATED ULTIMATE LOSS: BORNHUETTER FERGUSON	INITIAL ULTIMATE LOSS	BALANCED ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR			11,882					53,735
1977	23,851,125	0.157	32,361	1.159	37,505	37,509	37,509	36,955
1978	26,143,240	0.166	36,807	1.180	43,449	43,453	43,453	43,068
1979	28,061,666	0.184	42,853	1.205	51,628	51,641	51,641	50,955
1980	28,979,182	0.170	40,034	1.231	49,299	49,300	49,300	48,799
1981	30,141,508	0.168	40,194	1.261	50,670	50,682	50,682	50,449
1982	30,058,966	0.170	39,425	1.293	50,970	50,985	50,985	50,840
1983	30,607,324	0.180	41,367	1.328	54,934	54,953	54,953	54,739
1984	33,121,678	0.201	48,789	1.366	66,636	66,646	66,646	66,539
1985	35,713,654	0.245	62,038	1.407	87,318	87,345	87,345	84,957
1986	38,297,697	0.240	63,237	1.453	91,891	91,918	91,918	91,231
1987	41,065,403	0.248	67,640	1.503	101,666	101,691	101,691	102,001
1988	44,221,964	0.251	71,003	1.559	110,660	110,731	110,731	110,598
1989	47,110,000	0.254	73,673	1.621	119,436	119,539	119,539	120,124
1990	49,659,895	0.251	73,425	1.691	124,153	124,265	124,265	124,337
1991	50,856,501	0.226	64,993	1.766	114,771	114,863	114,863	115,676
1992	52,804,448	0.233	66,289	1.849	122,562	122,660	122,660	123,272
1993	55,132,894	0.210	59,655	1.938	115,594	115,740	115,740	116,009
1994	57,739,505	0.217	64,737	2.036	131,799	128,485	128,485	125,592
1995	60,949,772	0.203	58,007	2.148	124,574	124,230	124,230	119,888
1996	63,664,000	0.189	58,641	2.274	133,346	126,228	126,228	122,723
1997	68,077,000	0.189	61,410	2.419	148,568	136,771	136,771	131,743
1998	71,447,000	0.203	67,867	2.579	175,025	156,768	156,768	150,502
1999	75,244,663	0.205	74,521	2.755	205,334	172,980	172,980	167,710
2000	79,122,396	0.207	70,949	2.962	210,117	179,346	179,346	180,661
2001	80,396,857	0.211	64,458	3.199	206,174	181,328	181,328	177,687
2002	81,621,352	0.215	60,113	3.482	209,339	185,416	185,416	189,694
2003	82,433,234	0.219	50,500	3.833	193,550	183,792	183,792	181,310
2004	84,632,753	0.203	41,951	4.286	179,822	173,934	173,934	174,690
2005	86,912,307	0.191	32,532	4.891	159,102	164,929	164,929	166,238
2006	90,822,757	0.178	26,700	5.746	153,428	160,538	160,538	159,999
2007	93,702,820	0.170	21,401	6.982	149,420	157,941	157,941	156,363
2008	93,449,349	0.164	16,060	9.007	144,649	152,639	152,639	153,767
2009	86,530,965	0.158	8,385	12.744	106,863	134,128	134,128	130,733
2010	86,624,485	0.160	4,976	21.283	105,901	136,827	136,827	135,385
2011	89,983,985	0.161	2,044	49.482	101,139	143,561	143,561	143,375
2012	92,683,504	0.161	175	494.818	86,519	148,724	148,724	148,627
2013	95,464,009	0.161				153,315	153,315	153,315
TOTAL			1,721,094		4,317,811	4,495,801	4,495,801	4,514,285
EXLD PRIOR			1,709,212		4,317,811	4,495,801	4,495,801	4,460,550

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - PHARMACIES
(000's)

ALLOCATION OF ULTIMATE LOSS SUPPORT

ACCIDENT YEAR	PAID LOSS	INITIAL ULTIMATE LOSS	INITIAL RESERVE	TOTAL INITIAL RESERVE	TOTAL SELECTED RESERVE	RESERVE BALANCE FACTOR	BALANCED RESERVE	BALANCED ULTIMATE LOSS & ALAE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR	11,882	***3 YEAR SUM***	***20,582***	***86,057***	175,000		41,853	53,735
1977	32,361	37,509	5,148	23,442	20,916	0.892	4,593	36,955
1978	36,807	43,453	6,646	27,507	25,912	0.942	6,260	43,068
1979	42,853	51,641	8,788	35,108	32,367	0.922	8,101	50,955
1980	40,034	49,300	9,266	35,896	33,953	0.946	8,765	48,799
1981	40,194	50,682	10,488	37,784	36,944	0.978	10,255	50,449
1982	39,425	50,985	11,560	40,871	40,358	0.987	11,415	50,840
1983	41,367	54,953	13,586	47,774	47,020	0.984	13,372	54,739
1984	48,789	66,646	17,857	61,681	61,312	0.994	17,750	66,539
1985	62,038	87,345	25,307	93,121	84,334	0.906	22,919	84,957
1986	63,237	91,918	28,681	91,764	89,566	0.976	27,994	91,231
1987	67,640	101,691	34,051	101,117	102,038	1.009	34,361	102,001
1988	71,003	110,731	39,728	125,598	125,178	0.997	39,595	110,598
1989	73,673	119,539	45,866	137,572	139,325	1.013	46,451	120,124
1990	73,425	124,265	50,840	147,793	148,002	1.001	50,912	124,337
1991	64,993	114,863	49,870	148,363	150,783	1.016	50,684	115,676
1992	66,289	122,660	56,372	153,543	155,210	1.011	56,984	123,272
1993	59,655	115,740	56,085	151,584	152,312	1.005	56,354	116,009
1994	64,737	128,485	63,748	169,432	161,743	0.955	60,855	125,592
1995	58,007	124,230	66,222	176,993	165,389	0.934	61,881	119,888
1996	58,641	126,228	67,587	181,143	171,749	0.948	64,083	122,723
1997	61,410	136,771	75,360	206,755	192,960	0.933	70,332	131,743
1998	67,867	156,768	88,901	246,703	229,316	0.930	82,635	150,502
1999	74,521	172,980	98,458	276,926	262,105	0.946	93,189	167,710
2000	70,949	179,346	108,398	303,352	307,030	1.012	109,712	180,661
2001	64,458	181,328	116,870	327,353	317,155	0.969	113,229	177,687
2002	60,113	185,416	125,303	342,063	353,743	1.034	129,581	189,694
2003	50,500	183,792	133,292	366,632	359,805	0.981	130,810	181,310
2004	41,951	173,934	131,982	367,612	369,717	1.006	132,738	174,690
2005	32,532	164,929	132,396	374,027	377,726	1.010	133,706	166,238
2006	26,700	160,538	133,839	384,779	383,230	0.996	133,300	159,999
2007	21,401	157,941	136,540	401,478	396,838	0.988	134,962	156,363
2008	16,060	152,639	136,579	413,126	416,536	1.008	137,706	153,767
2009	8,385	134,128	125,743	394,602	383,947	0.973	122,348	130,733
2010	4,976	136,827	131,852	437,903	433,111	0.989	130,409	135,385
2011	2,044	143,561	141,517	516,681	516,001	0.999	141,331	143,375
2012	175	148,724	148,549	643,344	642,924	0.999	148,452	148,627
2013		153,315	153,315	685,432	685,432	1.000	153,315	153,315
TOTAL	1,721,094	4,495,801	2,807,170	8,762,907	8,746,988		2,793,191	4,514,285
EXLD PRIOR	1,709,212		2,786,589	8,676,850	8,571,988		2,751,338	4,460,550

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - PHARMACIES
(000's)

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	23,851,125			36,955		0.155
1978	26,143,240			43,068		0.165
1979	28,061,666			50,955		0.182
1980	28,979,182			48,799		0.168
1981	30,141,508			50,449		0.167
1982	30,058,966	32,925	10.95%	50,840	1,544	0.169
1983	30,607,324	34,317	11.21%	54,739	1,595	0.179
1984	33,121,678	41,181	12.43%	66,539	1,616	0.201
1985	35,713,654	44,768	12.54%	84,957	1,898	0.238
1986	38,297,697	45,651	11.92%	91,231	1,998	0.238
1987	41,065,403	48,296	11.76%	102,001	2,112	0.248
1988	44,221,964	51,452	11.63%	110,598	2,150	0.250
1989	47,110,000	53,275	11.31%	120,124	2,255	0.255
1990	49,659,895	53,015	10.68%	124,337	2,345	0.250
1991	50,856,501	48,929	9.62%	115,676	2,364	0.227
1992	52,804,448	47,428	8.98%	123,272	2,599	0.233
1993	55,132,894	46,947	8.52%	116,009	2,471	0.210
1994	57,739,505	46,192	8.00%	125,592	2,719	0.218
1995	60,949,772	43,083	7.07%	119,888	2,783	0.197
1996	63,664,000	39,890	6.27%	122,723	3,077	0.193
1997	68,077,000	37,108	5.45%	131,743	3,550	0.194
1998	71,447,000	36,655	5.13%	150,502	4,106	0.211
1999	75,244,663	37,969	5.05%	167,710	4,417	0.223
2000	79,122,396	38,561	4.87%	180,661	4,685	0.228
2001	80,396,857	35,189	4.38%	177,687	5,049	0.221
2002	81,621,352	35,560	4.36%	189,694	5,334	0.232
2003	82,433,234	34,337	4.17%	181,310	5,280	0.220
2004	84,632,753	32,172	3.80%	174,690	5,430	0.206
2005	86,912,307	29,530	3.40%	166,238	5,629	0.191
2006	90,822,757	25,878	2.85%	159,999	6,183	0.176
2007	93,702,820	25,023	2.67%	156,363	6,249	0.167
2008	93,449,349	22,324	2.39%	153,767	6,888	0.165
2009	86,530,965	17,661	2.04%	130,733	7,402	0.151
2010	86,624,485	18,057	2.08%	135,385	7,498	0.156
2011	89,983,985	18,008	2.00%	143,375	7,962	0.159
2012	92,683,504	18,359	1.98%	148,627	8,096	0.160
2013	95,464,009	18,950	1.99%	153,315	8,091	0.161
TOTAL		1,158,690		4,460,550		

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - PHARMACIES
(000's)

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	49,659,895	1.972	97,911,638	124,153		0.373	3.370	156,092	0	100%	156,092	0.159	0.250	0.251
1991	50,856,501	1.910	97,123,143	114,771		0.385	3.337	147,286	0	100%	147,286	0.152	0.226	0.226
1992	52,804,448	1.816	95,902,063	122,562		0.396	3.304	160,543	0	100%	160,543	0.167	0.232	0.233
1993	55,132,894	1.783	98,278,492	115,594		0.409	3.271	154,553	0	100%	154,553	0.157	0.210	0.210
1994	57,739,505	1.742	100,579,286	131,799		0.421	3.239	179,871	0	100%	179,871	0.179	0.228	0.217
1995	60,949,772	1.692	103,140,858	124,574		0.463	3.056	176,250	0	100%	176,250	0.171	0.204	0.203
1996	63,664,000	1.635	104,088,085	133,346		0.509	2.883	195,586	0	100%	195,586	0.188	0.209	0.189
1997	68,077,000	1.563	106,370,937	148,568		0.559	2.518	209,140	0	100%	209,140	0.197	0.218	0.189
1998	71,447,000	1.492	106,610,635	175,025		0.568	2.199	218,459	0	100%	218,459	0.205	0.245	0.203
1999	75,244,663	1.444	108,677,929	205,334		0.576	2.074	245,463	0	100%	245,463	0.226	0.273	0.205
2000	79,122,396	1.393	110,223,863	210,117		0.585	1.957	240,572	0	100%	240,572	0.218	0.266	0.207
2001	80,396,857	1.364	109,675,764	206,174		0.594	1.846	226,088	0	100%	226,088	0.206	0.256	0.211
2002	81,621,352	1.330	108,596,907	209,339		0.603	1.742	219,862	0	100%	219,862	0.202	0.256	0.215
2003	82,433,234	1.295	106,712,867	193,550		0.612	1.643	194,693	0	100%	194,693	0.182	0.235	0.219
2004	84,632,753	1.248	105,596,397	179,822		0.673	1.550	187,522	0	100%	187,522	0.178	0.212	0.203
2005	86,912,307	1.218	105,836,799	159,102		0.739	1.462	172,004	0	100%	172,004	0.163	0.183	0.191
2006	90,822,757	1.176	106,826,594	153,428		0.812	1.380	171,957	0	100%	171,957	0.161	0.169	0.178
2007	93,702,820	1.137	106,579,121	149,420		0.874	1.301	169,878	0	100%	169,878	0.159	0.159	0.170
2008	93,449,349	1.115	104,228,254	144,649		0.939	1.228	166,822	0	100%	166,822	0.160	0.155	0.164
2009	86,530,965	1.117	96,636,885	106,863		1.010	1.192	128,661	0	100%	128,661	0.133	0.123	0.158
2010	86,624,485	1.093	94,656,914	105,901		1.005	1.157	123,173	0	100%	123,173	0.130	0.122	0.160
2011	89,983,985	1.061	95,464,009	101,139		1.000	1.124	113,640	0	100%	113,640	0.119	0.112	0.161
2012	92,683,504	1.030	95,464,009	86,519		1.000	1.060	91,710	0	100%	91,710	0.096	0.093	0.161
2013	95,464,009	1.000	95,464,009			1.000	1.000	0	0					0.161

	5 Year Average excluding 2011-2012	0.149	0.146
	7 Year Average excluding 2011-2012	0.155	0.161
	10 Year Weighted Average excluding 2011-2012	0.168	
	10 Year Weighted Average excluding 2010-2012	0.177	
	5 Year Average excluding 2010-2012	0.155	0.158
	5 Year Average excluding 2012	0.140	0.134
	7 Year Average excluding 2012	0.146	0.146
(14)	2013 Selected Loss Rate:	0.161	

(1)	PROVIDED BY THE BWC	(8)	= (4) x (6) x (7)
(2)	BASED ON CHANGE IN SAWW	(9)	N/A
(3)	= (1) x (2)	(10)	SELECTED BY DELOITTE CONSULTING
(4)	SECTION 1, EXHIBIT 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
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - PHARMACIES

INTERPOLATED DEVELOPMENT FACTORS @ 06/30/12

ACCIDENT YEAR	AGE @ 6/30/12	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	714	714	726	1.008	1.007	1.008									
1954	702	702	714	1.009	1.008	1.009									
1955	690	690	702	1.010	1.009	1.010									
1956	678	678	690	1.011	1.010	1.011									
1957	666	666	678	1.013	1.011	1.013									
1958	654	654	666	1.014	1.013	1.014									
1959	642	642	654	1.016	1.014	1.016									
1960	630	630	642	1.018	1.016	1.018									
1961	618	618	630	1.021	1.018	1.021									
1962	606	606	618	1.023	1.021	1.023									
1963	594	594	606	1.027	1.023	1.027									
1964	582	582	594	1.030	1.027	1.030									
1965	570	570	582	1.034	1.030	1.034									
1966	558	558	570	1.039	1.034	1.039									
1967	546	546	558	1.044	1.039	1.044									
1968	534	534	546	1.050	1.044	1.050									
1969	522	522	534	1.057	1.050	1.057									
1970	510	510	522	1.064	1.057	1.064									
1971	498	498	510	1.073	1.064	1.073									
1972	486	486	498	1.083	1.073	1.083									
1973	474	474	486	1.095	1.083	1.095									
1974	462	462	474	1.108	1.095	1.108									
1975	450	450	462	1.123	1.108	1.123									
1976	438	438	450	1.140	1.123	1.140									
1977	426	426	438	1.159	1.140	1.159				1.000	1.000	1.000	1.384	1.365	1.384
1978	414	414	426	1.180	1.159	1.180				1.000	1.000	1.000	1.405	1.384	1.405
1979	402	402	414	1.205	1.180	1.205				1.000	1.000	1.000	1.427	1.405	1.427
1980	390	390	402	1.231	1.205	1.231				1.000	1.000	1.000	1.452	1.427	1.452
1981	378	378	390	1.261	1.231	1.261				1.000	1.000	1.000	1.479	1.452	1.479
1982	366	366	378	1.293	1.261	1.293				1.000	1.000	1.000	1.508	1.479	1.508
1983	354	354	366	1.328	1.293	1.328				1.000	1.000	1.000	1.540	1.508	1.540
1984	342	342	354	1.366	1.328	1.366				1.000	1.000	1.000	1.577	1.540	1.577
1985	330	330	342	1.407	1.366	1.407				1.000	1.000	1.000	1.618	1.577	1.618
1986	318	318	330	1.453	1.407	1.453				1.000	1.000	1.000	1.664	1.618	1.664
1987	306	306	318	1.503	1.453	1.503				1.000	1.000	1.000	1.716	1.664	1.716
1988	294	294	306	1.559	1.503	1.559				1.000	1.000	1.000	1.774	1.716	1.774
1989	282	282	294	1.621	1.559	1.621				1.000	1.000	1.000	1.839	1.774	1.839
1990	270	270	282	1.691	1.621	1.691				1.000	1.000	1.000	1.915	1.839	1.915
1991	258	258	270	1.766	1.691	1.766				1.000	1.000	1.000	2.001	1.915	2.001
1992	246	246	258	1.849	1.766	1.849				1.000	1.000	1.000	2.099	2.001	2.099
1993	234	234	246	1.938	1.849	1.938				1.000	1.000	1.000	2.206	2.099	2.206
1994	222	222	234	2.036	1.938	2.036				1.000	1.000	1.000	2.322	2.206	2.322
1995	210	210	222	2.148	2.036	2.148				1.000	1.000	1.000	2.454	2.322	2.454
1996	198	198	210	2.274	2.148	2.274				1.000	1.000	1.000	2.603	2.454	2.603
1997	186	186	198	2.419	2.274	2.419				1.001	1.000	1.001	2.780	2.603	2.780
1998	174	174	186	2.579	2.419	2.579				1.001	1.001	1.001	2.974	2.780	2.974
1999	162	162	174	2.755	2.579	2.755				1.001	1.001	1.001	3.195	2.974	3.195
2000	150	150	162	2.962	2.755	2.962				1.002	1.001	1.002	3.444	3.195	3.444
2001	138	138	150	3.199	2.962	3.199				1.003	1.002	1.003	3.731	3.444	3.731
2002	126	126	138	3.482	3.199	3.482				1.005	1.003	1.005	4.060	3.731	4.060
2003	114	114	126	3.833	3.482	3.833				1.008	1.005	1.008	4.451	4.060	4.451
2004	102	102	114	4.286	3.833	4.286				1.012	1.008	1.012	4.937	4.451	4.937
2005	90	90	102	4.891	4.286	4.891				1.020	1.012	1.020	5.548	4.937	5.548
2006	78	78	90	5.746	4.891	5.746				1.061	1.020	1.061	6.270	5.548	6.270
2007	66	66	78	6.982	5.746	6.982				1.103	1.061	1.103	7.157	6.270	7.157
2008	54	54	66	9.007	6.982	9.007				1.147	1.103	1.147	8.643	7.157	8.643
2009	42	42	54	12.744	9.007	12.744				1.198	1.147	1.198	11.176	8.643	11.176
2010	30	30	42	21.283	12.744	21.283				1.291	1.198	1.291	15.877	11.176	15.877
2011	18	18	30	49.482	21.283	49.482				1.582	1.291	1.582	25.623	15.877	25.623
2012	6	6	18	494.818	49.482	494.818				5.323	1.582	5.323	62.769	25.623	62.769

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

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

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

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-Ult	
1977	12.679	2.515	1.469	1.380	1.363	1.320	1.269	1.241	1.218	1.182	1.166	1.144	1.123	1.076	1.119	1.107	1.092	1.081	1.075	1.067	1.054	1.053	1.056	1.071	1.058	1.055	1.052	1.049	1.035	1.027	1.027	1.025	1.023	1.021	1.018		
1978	12.679	2.515	1.493	1.416	1.362	1.293	1.256	1.238	1.207	1.175	1.157	1.133	1.133	1.124	1.112	1.098	1.087	1.078	1.069	1.053	1.054	1.056	1.066	1.055	1.055	1.055	1.051	1.035	1.028	1.029	1.025	1.023	1.023	1.020			
1979	12.679	2.580	1.564	1.432	1.368	1.304	1.258	1.227	1.195	1.166	1.150	1.147	1.130	1.121	1.105	1.091	1.084	1.079	1.059	1.061	1.061	1.073	1.060	1.057	1.056	1.054	1.040	1.031	1.029	1.027	1.024	1.022	1.019				
1980	12.860	2.638	1.566	1.424	1.354	1.295	1.252	1.222	1.192	1.158	1.160	1.137	1.121	1.113	1.095	1.084	1.077	1.057	1.058	1.062	1.075	1.062	1.058	1.057	1.056	1.043	1.034	1.032	1.030	1.028	1.027	1.025					
1981	12.842	2.621	1.547	1.403	1.335	1.284	1.245	1.210	1.175	1.169	1.156	1.145	1.127	1.108	1.096	1.085	1.063	1.063	1.066	1.080	1.062	1.067	1.069	1.064	1.045	1.037	1.036	1.032	1.029	1.026	1.024						
1982	12.174	2.417	1.544	1.411	1.338	1.277	1.231	1.198	1.193	1.174	1.157	1.132	1.115	1.101	1.094	1.070	1.071	1.075	1.086	1.069	1.068	1.068	1.067	1.048	1.037	1.037	1.033	1.032	1.029	1.025							
1983	12.881	2.621	1.542	1.404	1.325	1.262	1.224	1.223	1.193	1.170	1.147	1.125	1.112	1.097	1.072	1.073	1.081	1.097	1.078	1.074	1.072	1.068	1.048	1.035	1.038	1.036	1.031	1.027	1.025								
1984	12.820	2.628	1.558	1.404	1.326	1.258	1.250	1.235	1.203	1.167	1.137	1.118	1.100	1.075	1.074	1.079	1.095	1.080	1.076	1.077	1.072	1.049	1.039	1.038	1.033	1.031	1.032	1.030									
1985	13.250	2.775	1.596	1.424	1.336	1.311	1.272	1.224	1.182	1.149	1.134	1.116	1.089	1.090	1.095	1.112	1.090	1.084	1.082	1.077	1.053	1.042	1.044	1.040	1.037	1.033	1.030										
1986	13.688	2.909	1.591	1.421	1.382	1.294	1.258	1.211	1.174	1.149	1.129	1.094	1.094	1.099	1.118	1.093	1.091	1.093	1.087	1.063	1.050	1.051	1.046	1.042	1.039	1.034											
1987	13.946	2.992	1.606	1.476	1.378	1.313	1.243	1.187	1.159	1.135	1.103	1.103	1.106	1.126	1.107	1.096	1.093	1.089	1.064	1.053	1.058	1.050	1.045	1.042	1.037												
1988	13.858	3.013	1.709	1.494	1.377	1.266	1.201	1.171	1.145	1.107	1.111	1.122	1.139	1.110	1.103	1.101	1.093	1.064	1.052	1.054	1.050	1.044	1.043	1.037													
1989	14.393	3.342	1.720	1.473	1.330	1.244	1.200	1.178	1.129	1.132	1.139	1.160	1.121	1.107	1.104	1.097	1.068	1.054	1.055	1.047	1.044	1.038	1.037														
1990	17.064	3.421	1.808	1.484	1.316	1.246	1.197	1.144	1.139	1.144	1.169	1.135	1.130	1.124	1.109	1.075	1.059	1.055	1.048	1.045	1.041	1.039															
1991	18.397	2.496	1.644	1.392	1.294	1.228	1.160	1.155	1.171	1.190	1.145	1.137	1.128	1.112	1.077	1.064	1.061	1.055	1.049	1.047	1.043																
1992	21.230	2.257	1.602	1.398	1.305	1.203	1.197	1.208	1.225	1.167	1.149	1.144	1.129	1.090	1.076	1.079	1.068	1.059	1.055	1.047																	
1993	14.372	2.156	1.564	1.398	1.257	1.225	1.241	1.256	1.192	1.167	1.160	1.138	1.093	1.071	1.069	1.061	1.052	1.050	1.043																		
1994	11.509	2.290	1.627	1.379	1.323	1.329	1.335	1.229	1.200	1.181	1.152	1.103	1.077	1.076	1.067	1.062	1.059	1.052																			
1995	14.847	2.313	1.561	1.406	1.375	1.376	1.257	1.225	1.205	1.167	1.110	1.089	1.085	1.073	1.065	1.060	1.052																				
1996	13.242	2.171	1.667	1.529	1.456	1.295	1.249	1.222	1.184	1.115	1.087	1.083	1.076	1.067	1.062	1.055																					
1997	13.621	2.128	1.761	1.601	1.357	1.288	1.244	1.203	1.130	1.097	1.095	1.081	1.070	1.064	1.057																						
1998	11.665	2.415	1.820	1.433	1.318	1.268	1.222	1.144	1.110	1.101	1.087	1.076	1.071	1.061																							
1999	9.982	2.610	1.648	1.432	1.354	1.265	1.163	1.121	1.114	1.095	1.084	1.081	1.072																								
2000	18.553	2.346	1.725	1.467	1.324	1.194	1.150	1.135	1.115	1.101	1.089	1.076																									
2001	12.665	2.359	1.730	1.463	1.250	1.189	1.169	1.132	1.111	1.101	1.088																										
2002	11.993	2.446	1.713	1.335	1.236	1.207	1.168	1.144	1.126	1.105																											
2003	10.632	2.264	1.501	1.335	1.274	1.205	1.173	1.149	1.128																												
2004	10.196	1.977	1.526	1.389	1.279	1.204	1.176	1.146																													
2005	8.205	2.228	1.684	1.418	1.292	1.231	1.178																														
2006	12.516	2.450	1.664	1.414	1.317	1.229																															
2007	10.630	2.261	1.646	1.425	1.291																																
2008	8.539	2.319	1.693	1.449																																	
2009	9.080	2.423	1.689																																		
2010	10.587	2.218																																			
2011	9.852																																				
4 Yr Avg	9.515	2.305	1.673	1.427	1.295	1.217	1.174	1.143	1.120	1.101	1.087	1.079	1.072	1.066	1.063	1.059	1.058	1.054	1.049	1.046	1.044	1.043	1.043	1.040	1.036	1.034	1.032	1.030	1.028	1.027	1.025	1.024	1.022	1.020	1.018		
5 Yr Avg	9.738	2.334	1.675	1.419	1.291	1.215	1.173	1.141	1.119	1.101	1.089	1.080	1.075	1.068	1.064	1.063	1.058	1.055	1.050	1.048	1.047	1.044	1.043	1.040	1.037	1.034	1.032	1.031	1.028	1.027	1.025	1.024	1.022	1.020	1.018		
7 Yr Avg	9.916	2.268	1.629	1.395	1.277	1.208	1.168	1.139	1.119	1.102	1.092	1.084	1.078	1.072	1.067	1.065	1.060	1.056	1.052	1.051	1.048	1.045	1.043	1.040	1.038	1.036	1.034	1.031	1.029	1.027	1.025	1.024	1.022	1.020	1.018		
5 Yr Wtd	9.676	2.333	1.674	1.417	1.289	1.214	1.172	1.141	1.119	1.101	1.088	1.079	1.074	1.068	1.064	1.063	1.058	1.055	1.050	1.048	1.047	1.044	1.042	1.040	1.037	1.034	1.032	1.030	1.028	1.027	1.025	1.024	1.022	1.020	1.018		
10 Yr Wtd	10.172	2.281	1.652	1.410	1.292	1.224	1.183	1.154	1.134	1.116	1.104	1.095	1.089	1.082	1.077	1.074	1.068	1.063	1.059	1.055	1.052	1.048	1.047	1.044	1.042	1.040	1.036	1.033	1.029	1.027	1.025	1.024	1.022	1.020	1.018		
15 Yr Wtd	10.951	2.307	1.664	1.423	1.304	1.236	1.194	1.163	1.142	1.123	1.111	1.102	1.094	1.087	1.082	1.077	1.070	1.066	1.061	1.057	1.054	1.050	1.049	1.046	1.042	1.040	1.036	1.033	1.029	1.027	1.025	1.024	1.022	1.020	1.018		TAIL
Prior	10.000	2.327	1.634	1.392	1.276	1.206	1.167	1.136	1.115	1.099	1.088	1.082	1.075	1.070	1.068	1.065	1.060	1.055	1.052	1.049	1.048	1.045	1.043	1.040	1.037	1.035	1.033	1.031	1.029	1.027	1.026	1.023	1.023	1.021	1.019	1.017	1.176
MLT Sel.	5.400	1.345	1.155	1.093	1.069	1.053	1.043	1.034	1.030	1.027	1.026	1.023	1.023	1.019	1.017	1.017	1.016	1.013	1.012	1.011	1.010	1.011	1.009	1.009	1.009	1.009	1.009	1.009	1.008	1.007	1.006	1.007	1.006	1.006	1.005	1.005	
Selected	10.000	2.325	1.670	1.415	1.290	1.215	1.175	1.141	1.118	1.101	1.089	1.080	1.075	1.068	1.066	1.064	1.059	1.055	1.051	1.048	1.047	1.044	1.043	1.040	1.037	1.034	1.032	1.031	1.028	1.027	1.026	1.024	1.022	1.021	1.019	1.017	
Cumulative	494.818	49.482	21.283	12.744	9.007	6.982	5.746	4.891	4.286	3.833	3.482	3.199	2.962	2.755	2.579	2.419	2.274	2.148	2.036	1.938	1.849	1.766	1.691	1.621	1.559	1.503	1.453	1.407	1.366	1.328	1.293	1.261	1.231	1.205	1.180	1.159	1.140

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - PHARMACIES

PAID TAIL FACTOR SELECTION

		AGE TO AGE DEVELOPMENT FACTORS						CUMULATIVE DEVELOPMENT FACTORS				
AGE MONTHS	AGE YEARS	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	SELECTED FOR TAIL	SELECTED INCREM. DECAY	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	SELECTED FOR TAIL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
6	0.5	10.000	-			10.000		426.951		73.512	281.399	494.818
18	1.5	2.325	3.319	1.606	2.069	2.325	1.472	42.695	87.082	32.971	54.979	49.482
30	2.5	1.670	2.024	1.416	1.571	1.670	1.176	18.364	26.237	20.527	26.575	21.283
42	3.5	1.415	1.464	1.317	1.378	1.415	1.034	10.996	12.961	14.500	16.918	12.744
54	4.5	1.290	1.309	1.254	1.277	1.290	0.989	7.771	8.851	11.013	12.280	9.007
66	5.5	1.215	1.226	1.211	1.217	1.215	0.956	6.024	6.759	8.779	9.613	6.982
78	6.5	1.175	1.174	1.180	1.177	1.175	0.989	4.958	5.514	7.247	7.900	5.746
90	7.5	1.141	1.145	1.155	1.148	1.141	0.946	4.220	4.697	6.143	6.715	4.891
102	8.5	1.118	1.119	1.136	1.127	1.118	0.958	3.699	4.103	5.317	5.848	4.286
114	9.5	1.101	1.102	1.120	1.111	1.101	0.950	3.307	3.666	4.680	5.189	3.833
126	10.5	1.089	1.088	1.107	1.098	1.089	0.971	3.005	3.328	4.178	4.671	3.482
138	11.5	1.080	1.078	1.096	1.088	1.080	0.982	2.760	3.060	3.773	4.254	3.199
150	12.5	1.075	1.071	1.087	1.079	1.075	1.010	2.555	2.839	3.441	3.911	2.962
162	13.5	1.068	1.066	1.079	1.072	1.068	0.983	2.377	2.651	3.165	3.625	2.755
174	14.5	1.066	1.061	1.072	1.066	1.066	1.031	2.225	2.487	2.933	3.381	2.579
186	15.5	1.064	1.059	1.066	1.061	1.064	1.032	2.087	2.344	2.735	3.172	2.419
198	16.5	1.059	1.057	1.061	1.056	1.059	0.980	1.962	2.213	2.565	2.990	2.274
210	17.5	1.055	1.053	1.056	1.052	1.055	0.987	1.853	2.094	2.418	2.831	2.148
222	18.5	1.051	1.049	1.052	1.049	1.051	0.975	1.757	1.989	2.289	2.690	2.036
234	19.5	1.048	1.046	1.048	1.046	1.048	0.996	1.672	1.896	2.176	2.565	1.938
246	20.5	1.047	1.043	1.045	1.043	1.047	1.026	1.595	1.813	2.077	2.452	1.849
258	21.5	1.044	1.042	1.042	1.041	1.044	0.988	1.524	1.737	1.988	2.351	1.766
270	22.5	1.043	1.040	1.039	1.038	1.043	1.012	1.459	1.667	1.908	2.259	1.691
282	23.5	1.040	1.039	1.036	1.036	1.040	0.975	1.399	1.602	1.837	2.176	1.621
294	24.5	1.037	1.036	1.034	1.035	1.037	0.956	1.345	1.542	1.772	2.099	1.559
306	25.5	1.034	1.033	1.032	1.033	1.034	0.964	1.297	1.488	1.714	2.029	1.503
318	26.5	1.032	1.031	1.030	1.031	1.032	0.977	1.254	1.440	1.661	1.964	1.453
330	27.5	1.031	1.029	1.028	1.030	1.031	0.972	1.214	1.397	1.612	1.904	1.407
342	28.5	1.028	1.027	1.027	1.029	1.028	0.962	1.178	1.357	1.568	1.849	1.366
354	29.5	1.027	1.026	1.025	1.028	1.027	0.980	1.146	1.321	1.527	1.797	1.328
366	30.5	1.026	1.024	1.024	1.026	1.026	0.966	1.116	1.288	1.490	1.749	1.293
378	31.5	1.024	1.023	1.022	1.025	1.024	0.952	1.088	1.258	1.456	1.704	1.261
390	32.5	1.022	1.021	1.021	1.024	1.022	0.955	1.063	1.229	1.424	1.661	1.231
402	33.5	1.021	1.020	1.020	1.024	1.021	0.952	1.040	1.204	1.394	1.622	1.205
414	34.5	1.019	1.019	1.019	1.023	1.019	0.919	1.019	1.180	1.367	1.584	1.180
426	35.5		1.017	1.018	1.022	1.017	0.918		1.159	1.341	1.549	1.159
438	36.5		1.015	1.017	1.021	1.015	0.915		1.140	1.317	1.516	1.140
450	37.5		1.013	1.016	1.021	1.013	0.909		1.123	1.295	1.484	1.123
462	38.5		1.012	1.016	1.020	1.012	0.904		1.108	1.274	1.454	1.108
474	39.5		1.011	1.015	1.019	1.011	0.897		1.095	1.255	1.426	1.095
486	40.5		1.009	1.014	1.019	1.009	0.892		1.083	1.237	1.399	1.083
498	41.5		1.008	1.013	1.018	1.008	0.890		1.073	1.219	1.373	1.073
510	42.5		1.007	1.013	1.018	1.007	0.890		1.064	1.203	1.349	1.064
522	43.5		1.006	1.012	1.017	1.006	0.888		1.057	1.188	1.326	1.057
534	44.5		1.006	1.012	1.017	1.006	0.888		1.050	1.174	1.303	1.050
546	45.5		1.005	1.011	1.016	1.005	0.888		1.044	1.160	1.282	1.044
558	46.5		1.004	1.011	1.016	1.004	0.889		1.039	1.147	1.262	1.039
570	47.5		1.004	1.010	1.015	1.004	0.887		1.034	1.135	1.242	1.034
582	48.5		1.003	1.010	1.015	1.003	0.887		1.030	1.124	1.223	1.030
594	49.5		1.003	1.009	1.015	1.003	0.880		1.027	1.113	1.205	1.027
606	50.5		1.003	1.009	1.014	1.003	0.876		1.023	1.102	1.188	1.023
618	51.5		1.002	1.009	1.014	1.002	0.876		1.021	1.093	1.171	1.021
630	52.5		1.002	1.008	1.014	1.002	0.890		1.018	1.083	1.155	1.018
642	53.5		1.002	1.008	1.013	1.002	0.900		1.016	1.074	1.140	1.016
654	54.5		1.002	1.008	1.013	1.002	0.908		1.014	1.066	1.125	1.014
666	55.5		1.002	1.007	1.013	1.002	0.898		1.013	1.058	1.110	1.013
678	56.5		1.001	1.007	1.012	1.001	0.881		1.011	1.050	1.096	1.011
690	57.5		1.001	1.007	1.012	1.001	0.817		1.010	1.043	1.083	1.010
702	58.5		1.001	1.006	1.012	1.001	0.943		1.009	1.036	1.070	1.009
714	59.5		1.001	1.006	1.012	1.001	0.885		1.008	1.029	1.057	1.008
726	60.5		1.001	1.006	1.011	1.001	0.885		1.007	1.023	1.045	1.007
738	61.5		1.001	1.006	1.011	1.001	0.885		1.006	1.017	1.033	1.006
750	62.5		1.001	1.006	1.011	1.001	0.884		1.005	1.011	1.022	1.005
Tail	Tail		1.005	1.005	1.011	1.005	7.518		1.005	1.005	1.011	1.005

59.5 TAIL DECAY 15.167 (14)

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 1, EXHIBIT 2C, SHEET 44
(4) SECTION 1, EXHIBIT 2C, SHEET 45, COL. 5; TAIL FROM SECTION 1, EXHIBIT 2C, SHEET 48
(5) SECTION 1, EXHIBIT 2C, SHEET 44
(6) SECTION 1, EXHIBIT 2C, SHEET 44
(7) SELECTED BY DELOITTE CONSULTING
(8) = [[(7) - 1.0] x (7) PRIOR AGE] / [(7) PRIOR AGE - 1.0]
(9) COL. 3 MULTIPLICATIVELY ACCUMULATED
(10) COL. 4 MULTIPLICATIVELY ACCUMULATED
(11) COL. 5 MULTIPLICATIVELY ACCUMULATED
(12) COL. 6 MULTIPLICATIVELY ACCUMULATED
(13) COL. 7 MULTIPLICATIVELY ACCUMULATED
(14) 58.5-TO-59.5 TAIL DECAY + (57.5-TO-58.5 DECAY x 58.5-TO-59.5 TAIL DECAY)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - PHARMACIES

FITTED PAID LOSS DEVELOPMENT FACTORS

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

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.005**	**0.975**
Inverse Power	**1.011**	**0.992**

						Weibull Curve Fitting					Inverse Power Curve Fitting				
						Slope=	0.449				Slope=	-1.228			
		----FROM PAID TRIANGLE----			SELECTED	Intercept=	-1.323				Intercept=	3.615			
PERIOD	AGE	SELECTED	5 YR WTD	10 YR WTD	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	10.000	9.676	10.172	10.000	1.792	-2.250	-0.519	**2.230**	73.512	1.792	2.197	1.415	**5.118**	281.399
2	18	2.325	2.333	2.281	2.325	2.890	-0.576	-0.026	**1.606**	32.971	2.890	0.281	0.067	**2.069**	54.979
3	30	1.670	1.674	1.652	1.670	3.401	-0.091	0.203	**1.416**	20.527	3.401	-0.400	-0.561	**1.571**	26.575
4	42	1.415	1.417	1.410	1.415	3.738	0.204	0.354	**1.317**	14.500	3.738	-0.880	-0.974	**1.378**	16.918
5	54	1.290	1.289	1.292	1.290	3.989	0.400	0.467	**1.254**	11.013	3.989	-1.238	-1.282	**1.277**	12.280
6	66	1.215	1.214	1.224	1.215	4.190	0.549	0.557	**1.211**	8.779	4.190	-1.537	-1.529	**1.217**	9.613
7	78	1.175	1.172	1.183	1.175	4.357	0.644	0.632	**1.180**	7.247	4.357	-1.743	-1.734	**1.177**	7.900
8	90	1.141	1.141	1.154	1.141	4.500	0.738	0.696	**1.155**	6.143	4.500	-1.959	-1.910	**1.148**	6.715
9	102	1.118	1.119	1.134	1.118	4.625	0.809	0.753	**1.136**	5.317	4.625	-2.134	-2.063	**1.127**	5.848
10	114	1.101	1.101	1.116	1.101	4.736	0.872	0.802	**1.120**	4.680	4.736	-2.297	-2.200	**1.111**	5.189
11	126	1.089	1.088	1.104	1.089	4.836	0.919	0.847	**1.107**	4.178	4.836	-2.422	-2.323	**1.098**	4.671
12	138	1.080	1.079	1.095	1.080	4.927	0.956	0.888	**1.096**	3.773	4.927	-2.525	-2.434	**1.088**	4.254
13	150	1.075	1.074	1.089	1.075	5.011	0.980	0.926	**1.087**	3.441	5.011	-2.593	-2.537	**1.079**	3.911
14	162	1.068	1.068	1.082	1.068	5.088	1.011	0.960	**1.079**	3.165	5.088	-2.682	-2.631	**1.072**	3.625
15	174	1.066	1.064	1.077	1.066	5.159	1.023	0.992	**1.072**	2.933	5.159	-2.718	-2.719	**1.066**	3.381
16	186	1.064	1.063	1.074	1.064	5.226	1.034	1.022	**1.066**	2.735	5.226	-2.750	-2.801	**1.061**	3.172
17	198	1.059	1.058	1.068	1.059	5.288	1.061	1.050	**1.061**	2.565	5.288	-2.833	-2.878	**1.056**	2.990
18	210	1.055	1.055	1.063	1.055	5.347	1.084	1.077	**1.056**	2.418	5.347	-2.903	-2.950	**1.052**	2.831
19	222	1.051	1.050	1.059	1.051	5.403	1.109	1.102	**1.052**	2.289	5.403	-2.982	-3.018	**1.049**	2.690
20	234	1.048	1.048	1.055	1.048	5.455	1.126	1.125	**1.048**	2.176	5.455	-3.036	-3.083	**1.046**	2.565
21	246	1.047	1.047	1.052	1.047	5.505	1.132	1.148	**1.045**	2.077	5.505	-3.057	-3.144	**1.043**	2.452
22	258	1.044	1.044	1.048	1.044	5.553	1.150	1.169	**1.042**	1.988	5.553	-3.115	-3.203	**1.041**	2.351
23	270	1.043	1.042	1.047	1.043	5.598	1.160	1.189	**1.039**	1.908	5.598	-3.147	-3.258	**1.038**	2.259
24	282	1.040	1.040	1.044	1.040	5.642	1.180	1.209	**1.036**	1.837	5.642	-3.214	-3.312	**1.036**	2.176
25	294	1.037	1.037	1.042	1.037	5.684	1.205	1.228	**1.034**	1.772	5.684	-3.299	-3.363	**1.035**	2.099
26	306	1.034	1.034	1.040	1.034	5.724	1.225	1.246	**1.032**	1.714	5.724	-3.371	-3.412	**1.033**	2.029
27	318	1.032	1.032	1.036	1.032	5.762	1.241	1.263	**1.030**	1.661	5.762	-3.429	-3.459	**1.031**	1.964
28	330	1.031	1.030	1.033	1.031	5.799	1.258	1.279	**1.028**	1.612	5.799	-3.489	-3.505	**1.030**	1.904
29	342	1.028	1.028	1.029	1.028	5.835	1.277	1.295	**1.027**	1.568	5.835	-3.558	-3.549	**1.029**	1.849
30	354	1.027	1.027	1.027	1.027	5.869	1.290	1.311	**1.025**	1.527	5.869	-3.606	-3.591	**1.028**	1.797
31	366	1.026	1.025	1.025	1.026	5.903	1.306	1.326	**1.024**	1.490	5.903	-3.667	-3.632	**1.026**	1.749
32	378	1.024	1.024	1.024	1.024	5.935	1.326	1.340	**1.022**	1.456	5.935	-3.742	-3.672	**1.025**	1.704
33	390	1.022	1.022	1.022	1.022	5.966	1.344	1.354	**1.021**	1.424	5.966	-3.811	-3.710	**1.024**	1.661
34	402	1.021	1.020	1.020	1.021	5.996	1.362	1.368	**1.020**	1.394	5.996	-3.882	-3.747	**1.024**	1.622
35	414	1.019	1.018	1.018		6.026		1.381	**1.019**	1.367	6.026		-3.783	**1.023**	1.584
36	426					6.054		1.394	**1.018**	1.341	6.054		-3.818	**1.022**	1.549
37	438					6.082		1.407	**1.017**	1.317	6.082		-3.852	**1.021**	1.516
38	450					6.109		1.419	**1.016**	1.295	6.109		-3.886	**1.021**	1.484
39	462					6.136		1.430	**1.016**	1.274	6.136		-3.918	**1.020**	1.454
40	474					6.161		1.442	**1.015**	1.255	6.161		-3.949	**1.019**	1.426
41	486					6.186		1.453	**1.014**	1.237	6.186		-3.980	**1.019**	1.399
42	498					6.211		1.464	**1.013**	1.219	6.211		-4.010	**1.018**	1.373
43	510					6.234		1.475	**1.013**	1.203	6.234		-4.039	**1.018**	1.349
44	522					6.258		1.485	**1.012**	1.188	6.258		-4.068	**1.017**	1.326
45	534					6.280		1.495	**1.012**	1.174	6.280		-4.096	**1.017**	1.303
46	546					6.303		1.505	**1.011**	1.160	6.303		-4.123	**1.016**	1.282
47	558					6.324		1.515	**1.011**	1.147	6.324		-4.150	**1.016**	1.262
48	570					6.346		1.525	**1.010**	1.135	6.346		-4.176	**1.015**	1.242
49	582					6.366		1.534	**1.010**	1.124	6.366		-4.201	**1.015**	1.223
50	594					6.387		1.543	**1.009**	1.113	6.387		-4.226	**1.015**	1.205
51	606					6.407		1.552	**1.009**	1.102	6.407		-4.251	**1.014**	1.188
52	618					6.426		1.561	**1.009**	1.093	6.426		-4.275	**1.014**	1.171
53	630					6.446		1.570	**1.008**	1.083	6.446		-4.299	**1.014**	1.155
54	642					6.465		1.578	**1.008**	1.074	6.465		-4.322	**1.013**	1.140
55	654					6.483		1.586	**1.008**	1.066	6.483		-4.345	**1.013**	1.125
56	666					6.501		1.595	**1.007**	1.058	6.501		-4.367	**1.013**	1.110
57	678					6.519		1.603	**1.007**	1.050	6.519		-4.389	**1.012**	1.096
58	690					6.537		1.610	**1.007**	1.043	6.537		-4.410	**1.012**	1.083
59	702					6.554		1.618	**1.006**	1.036	6.554		-4.432	**1.012**	1.070
60	714					6.571		1.626	**1.006**	1.029	6.571		-4.452	**1.012**	1.057
61	726					6.588		1.633	**1.006**	1.023	6.588		-4.473	**1.011**	1.045
62	738					6.604		1.641	**1.006**	1.017	6.604		-4.493	**1.011**	1.033
63	750					6.620		1.648	**1.006**	1.011	6.620		-4.513	**1.011**	1.022
64	762					6.636		1.655	**1.005**	1.005	6.636		-4.532	**1.011**	1.011

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - PHARMACIES

INCREMENTAL DECAY METHOD

AGE MONTHS	AGE YEARS	PAID SELECTED FOR FIT	INCREM. DECAY FACTORS	IMPLIED ATA FACTOR	DECAY FACTOR CHECK
(1)	(2)	(3)	(4)	(5)	(6)
6	0.5	10.000	8.939		
18	1.5	2.325	2.577	3.319	2.577
30	2.5	1.670	1.797	2.024	1.797
42	3.5	1.415	1.157	1.464	1.157
54	4.5	1.290	1.055	1.309	1.055
66	5.5	1.215	1.005	1.226	1.005
78	6.5	1.175	0.983	1.174	0.983
90	7.5	1.141	0.971	1.145	0.971
102	8.5	1.118	0.965	1.119	0.965
114	9.5	1.101	0.960	1.102	0.960
126	10.5	1.089	0.958	1.088	0.958
138	11.5	1.080	0.956	1.078	0.956
150	12.5	1.075	0.954	1.071	0.954
162	13.5	1.068	0.953	1.066	0.953
174	14.5	1.066	0.952	1.061	0.952
186	15.5	1.064	0.951	1.059	0.951
198	16.5	1.059	0.949	1.057	0.949
210	17.5	1.055	0.948	1.053	0.948
222	18.5	1.051	0.948	1.049	0.948
234	19.5	1.048	0.948	1.046	0.948
246	20.5	1.047	0.947	1.043	0.947
258	21.5	1.044	0.946	1.042	0.946
270	22.5	1.043	0.946	1.040	0.946
282	23.5	1.040	0.942	1.039	0.942
294	24.5	1.037	0.940	1.036	0.940
306	25.5	1.034	0.937	1.033	0.937
318	26.5	1.032	0.933	1.031	0.933
330	27.5	1.031	0.929	1.029	0.929
342	28.5	1.028	0.927	1.027	0.927
354	29.5	1.027	0.922	1.026	0.922
366	30.5	1.026	0.919	1.024	0.919
378	31.5	1.024	0.918	1.023	0.918
390	32.5	1.022	0.917	1.021	0.917
402	33.5	1.021	0.916	1.020	0.916
414	34.5		0.919	1.019	0.919
426	35.5		0.918	1.017	0.918
438	36.5		0.915	1.015	0.915
450	37.5		0.909	1.013	0.909
462	38.5		0.904	1.012	0.904
474	39.5		0.897	1.011	0.897
486	40.5		0.892	1.009	0.892
498	41.5		0.890	1.008	0.890
510	42.5		0.890	1.007	0.890
522	43.5		0.888	1.006	0.888
534	44.5		0.888	1.006	0.888
546	45.5		0.888	1.005	0.888
558	46.5		0.889	1.004	0.889
570	47.5		0.887	1.004	0.887
582	48.5		0.887	1.003	0.887
594	49.5		0.880	1.003	0.880
606	50.5		0.876	1.003	0.876
618	51.5		0.876	1.002	0.876
630	52.5		0.890	1.002	0.890
642	53.5		0.900	1.002	0.900
654	54.5		0.908	1.002	0.908
666	55.5		0.898	1.002	0.898
678	56.5		0.881	1.001	0.881
690	57.5		0.817	1.001	0.817
702	58.5			1.000	-
714	59.5			1.000	-
726	60.5			1.000	-
738	61.5			1.000	-
750	62.5			1.000	-

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

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

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366
1954																															
1955																															
1956																															
1957																															
1958																															
1959																															
1960																															
1961																															
1962																															
1963																															
1964																															
1965																															
1966																															
1967																															
1968																															
1969																															
1970																															
1971																															
1972																															
1973																															740
1974																														1,195	1,140
1975																													1,000	1,040	1,027
1976																												1,197	1,192	1,143	864
1977	25	288	474	369	439	580	695	773	877	985	1,003	1,081	1,092	1,068	746	1,247	1,255	1,196	1,156	1,152	1,106	946	975	1,085	1,461	1,282	1,281	1,274	1,273	961	764
1978	30	348	573	469	590	728	803	906	1,058	1,137	1,161	1,226	1,204	1,365	1,443	1,461	1,415	1,387	1,349	1,279	1,051	1,139	1,247	1,544	1,373	1,439	1,520	1,493	1,063	886	936
1979	34	392	672	619	741	905	1,024	1,130	1,251	1,322	1,340	1,414	1,595	1,615	1,699	1,657	1,588	1,587	1,635	1,318	1,430	1,522	1,927	1,698	1,731	1,795	1,801	1,419	1,131	1,106	1,073
1980	34	406	721	658	771	918	1,034	1,144	1,260	1,332	1,305	1,535	1,528	1,535	1,602	1,494	1,443	1,448	1,148	1,235	1,402	1,805	1,605	1,593	1,641	1,699	1,380	1,128	1,124	1,068	1,027
1981	37	444	780	690	787	918	1,039	1,153	1,229	1,241	1,410	1,520	1,632	1,640	1,575	1,546	1,502	1,206	1,277	1,434	1,852	1,555	1,763	1,944	1,940	1,455	1,226	1,242	1,135	1,067	1,009
1982	45	503	776	720	839	975	1,070	1,138	1,203	1,403	1,506	1,594	1,558	1,527	1,494	1,537	1,251	1,355	1,529	1,885	1,660	1,729	1,864	1,950	1,479	1,203	1,265	1,170	1,155	1,092	951
1983	45	534	937	822	946	1,066	1,140	1,228	1,499	1,589	1,664	1,690	1,640	1,655	1,596	1,298	1,420	1,672	2,180	1,929	1,966	2,064	2,069	1,570	1,211	1,347	1,341	1,190	1,064	995	
1984	56	659	1,164	1,049	1,184	1,343	1,409	1,714	2,020	2,147	2,131	2,039	2,002	1,899	1,561	1,663	1,906	2,464	2,273	2,343	2,532	2,543	1,851	1,555	1,594	1,414	1,388	1,465	1,420		
1985	61	743	1,426	1,328	1,508	1,700	2,106	2,416	2,534	2,510	2,426	2,507	2,460	2,103	2,327	2,681	3,450	3,081	3,120	3,302	3,385	2,495	2,103	2,265	2,181	2,059	1,941	1,819			
1986	59	751	1,546	1,393	1,579	2,035	2,165	2,455	2,533	2,531	2,535	2,527	2,075	2,270	2,620	3,442	3,033	3,223	3,618	3,667	2,905	2,446	2,610	2,503	2,364	2,278	2,072				
1987	63	820	1,759	1,601	2,022	2,370	2,701	2,749	2,640	2,660	2,621	2,259	2,502	2,840	3,720	3,557	3,540	3,748	3,918	3,094	2,728	3,127	2,880	2,673	2,619	2,429					
1988	73	941	2,042	2,168	2,581	2,946	2,862	2,738	2,792	2,774	2,346	2,704	3,288	4,194	3,791	3,951	4,262	4,334	3,261	2,800	3,080	2,983	2,771	2,803	2,516						
1989	73	976	2,456	2,523	2,852	2,933	2,883	2,935	3,147	2,679	3,103	3,700	4,837	4,260	4,230	4,524	4,687	3,588	3,044	3,254	2,943	2,862	2,579	2,606							
1990	60	966	2,484	2,836	3,069	2,974	3,045	3,047	2,660	2,947	3,472	4,653	4,352	4,768	5,131	5,087	3,879	3,264	3,257	2,987	2,891	2,808	2,788								
1991	87	1,514	2,395	2,571	2,574	2,684	2,698	2,327	2,608	3,326	4,321	3,932	4,241	4,523	4,473	3,392	3,045	3,080	2,965	2,808	2,773	2,658									
1992	81	1,641	2,166	2,342	2,477	2,651	2,301	2,689	3,403	4,449	4,053	4,203	4,683	4,793	3,771	3,481	3,907	3,591	3,353	3,291	2,963										
1993	131	1,746	2,169	2,282	2,515	2,268	2,498	3,281	4,330	4,077	4,223	4,718	4,730	3,613	3,034	3,156	2,981	2,693	2,740	2,471											
1994	144	1,515	2,140	2,381	2,339	2,748	3,711	5,015	4,571	4,901	5,343	5,301	4,130	3,405	3,624	3,453	3,369	3,422	3,225												
1995	112	1,555	2,189	2,163	2,442	3,176	4,370	4,119	4,526	5,054	4,948	3,824	3,440	3,582	3,328	3,164	3,126	2,888													
1996	139	1,703	2,157	2,667	3,526	4,647	4,376	4,788	5,328	5,398	4,010	3,384	3,515	3,448	3,290	3,222	3,043														
1997	163	2,052	2,498	3,586	4,990	4,742	5,200	5,657	5,859	4,533	3,825	4,105	3,838	3,563	3,500	3,301															
1998	244	2,597	4,018	5,625	5,403	5,680	6,306	6,629	5,259	4,594	4,663	4,447	4,235	4,254	3,911																
1999	354	3,178	5,685	5,975	6,563	7,705	7,804	6,072	5,252	5,538	5,154	4,989	5,219	5,032																	
2000	217	3,812	5,423	6,855	7,618	7,750	6,144	5,678	5,891	5,666	5,533	5,376	4,984																		
2001	326	3,800	5,606	7,100	7,801	6,170	5,815	6,178	5,635	5,386	5,446	5,195																			
2002	361	3,968	6,259	7,550	6,074	5,716	6,209	6,086	6,066	6,102	5,721																				
2003	449	4,322	6,029	5,409	5,430	5,930	5,652	5,735	5,812	5,732																					
2004	473	4,351	4,711	5,019	5,657	5,634	5,264	5,484	5,359																						
2005	397	2,863	4,005	4,972	5,118	5,075	5,184	4,918																							
2006	229	2,633	4,148	4,652	4,833	5,225	4,980																								
2007	294	2,833	3,943	4,569	4,943	4,819																									
2008	331	2,493	3,725	4,536	4,976																										
2009	226	1,823	2,916	3,421																											
2010	212	2,031	2,733																												
2011	207	1,837																													
2012	175																														

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
1954																															
1955																															
1956																															
1957																															
1958																															
1959																															
1960																															
1961																															
1962																															
1963																															
1964																															
1965																															
1966																															
1967																															
1968																															
1969																															
1970																															
1971																															
1972																															
1973																															0.995
1974																														0.954	0.915
1975																													1.041	0.987	0.699
1976																												0.996	0.959	0.756	0.812
1977	11.679	1.645	0.778	1.191	1.320	1.200	1.112	1.134	1.123	1.018	1.078	1.010	0.978	0.698	1.672	1.006	0.953	0.966	0.997	0.960	0.856	1.030	1.113	1.346	0.878	0.999	0.995	0.999	0.755	0.795	1.016
1978	11.679	1.645	0.819	1.258	1.234	1.102	1.128	1.168	1.075	1.021	1.056	0.982	1.134	1.057	1.012	0.968	0.980	0.973	0.948	0.821	1.084	1.094	1.238	0.890	1.048	1.056	0.982	0.712	0.833	1.057	0.906
1979	11.679	1.715	0.921	1.197	1.220	1.132	1.104	1.107	1.057	1.013	1.055	1.129	1.013	1.052	0.975	0.958	1.000	1.030	0.806	1.085	1.064	1.266	0.881	1.019	1.037	1.003	0.788	0.797	0.979	0.970	0.888
1980	11.860	1.776	0.912	1.173	1.190	1.127	1.106	1.102	1.057	0.980	1.176	0.995	1.005	1.043	0.933	0.966	1.003	0.793	1.075	1.135	1.287	0.889	0.993	1.030	1.035	0.812	0.818	0.996	0.950	0.962	1.011
1981	11.842	1.757	0.884	1.140	1.167	1.132	1.110	1.067	1.009	1.136	1.079	1.073	1.005	0.960	0.982	0.972	0.802	1.059	1.124	1.291	0.840	1.134	1.103	0.998	0.750	0.843	1.013	0.914	0.940	0.946	0.938
1982	11.174	1.544	0.927	1.166	1.162	1.098	1.063	1.058	1.166	1.074	1.058	0.977	0.980	0.978	1.029	0.814	1.083	1.129	1.233	0.880	1.042	1.078	1.046	0.759	0.813	1.052	0.924	0.988	0.945	0.871	
1983	11.881	1.757	0.877	1.150	1.127	1.070	1.077	1.220	1.060	1.047	1.016	0.970	1.009	0.964	0.813	1.094	1.177	1.304	0.885	1.019	1.050	1.003	0.759	0.771	1.113	0.996	0.887	0.895	0.935		
1984	11.820	1.765	0.901	1.129	1.134	1.049	1.217	1.178	1.063	0.993	0.957	0.982	0.949	0.822	1.066	1.146	1.293	0.922	1.031	1.081	1.004	0.728	0.840	1.025	0.887	0.981	1.055	0.970			
1985	12.250	1.920	0.931	1.135	1.128	1.239	1.147	1.049	0.991	0.966	1.034	0.981	0.855	1.107	1.152	1.287	0.893	1.013	1.058	1.025	0.737	0.843	1.077	0.963	0.944	0.943	0.937				
1986	12.688	2.059	0.901	1.133	1.289	1.064	1.134	1.032	0.999	1.001	0.997	0.821	1.094	1.154	1.314	0.881	1.063	1.122	1.014	0.792	0.842	1.067	0.959	0.945	0.963	0.910					
1987	12.946	2.146	0.910	1.262	1.172	1.140	1.018	0.960	1.007	0.986	0.862	1.107	1.135	1.310	0.956	0.995	1.059	1.045	0.790	0.882	1.146	0.921	0.928	0.980	0.928						
1988	12.858	2.170	1.062	1.190	1.142	0.972	0.957	1.020	0.993	0.846	1.153	1.216	1.276	0.904	1.042	1.079	1.017	0.753	0.859	1.100	0.968	0.929	1.012	0.898							
1989	13.393	2.517	1.027	1.130	1.028	0.983	1.018	1.072	0.851	1.158	1.192	1.307	0.881	0.993	1.070	1.036	0.765	0.848	1.069	0.905	0.972	0.901	1.011								
1990	16.064	2.571	1.142	1.082	0.969	1.024	1.001	0.873	1.108	1.178	1.340	0.935	1.096	1.076	0.992	0.763	0.841	0.998	0.917	0.968	0.971	0.993									
1991	17.397	1.582	1.074	1.001	1.043	1.005	0.863	1.121	1.276	1.299	0.910	1.079	1.066	0.989	0.758	0.898	1.012	0.963	0.947	0.988	0.959										
1992	20.230	1.320	1.082	1.057	1.071	0.868	1.169	1.266	1.307	0.911	1.037	1.114	1.024	0.787	0.923	1.122	0.919	0.934	0.981	0.901											
1993	13.372	1.242	1.052	1.102	0.902	1.101	1.313	1.320	0.942	1.036	1.117	1.003	0.764	0.840	1.040	0.945	0.903	1.018	0.902												
1994	10.509	1.413	1.112	0.983	1.175	1.351	1.351	0.911	1.072	1.090	0.992	0.779	0.825	1.064	0.953	0.976	1.016	0.942													
1995	13.847	1.407	0.988	1.129	1.301	1.376	0.942	1.099	1.117	0.979	0.773	0.900	1.041	0.929	0.951	0.988	0.924														
1996	12.242	1.267	1.236	1.322	1.318	0.942	1.094	1.113	1.013	0.743	0.844	1.039	0.981	0.954	0.979	0.945															
1997	12.621	1.218	1.435	1.392	0.950	1.097	1.088	1.036	0.774	0.844	1.073	0.935	0.928	0.982	0.943																
1998	10.665	1.547	1.400	0.961	1.051	1.110	1.051	0.793	0.873	1.015	0.954	0.952	1.004	0.919																	
1999	8.982	1.789	1.051	1.098	1.174	1.013	0.778	0.865	1.054	0.931	0.968	1.046	0.964																		
2000	17.553	1.423	1.264	1.111	1.017	0.793	0.924	1.038	0.962	0.976	0.971	0.927																			
2001	11.665	1.475	1.266	1.099	0.791	0.942	1.062	0.912	0.956	1.011	0.954																				
2002	10.993	1.577	1.206	0.804	0.941	1.086	0.980	0.997	1.006	0.937																					
2003	9.632	1.395	0.897	1.004	1.092	0.953	1.015	1.013	0.986																						
2004	9.196	1.083	1.065	1.127	0.996	0.934	1.042	0.977																							
2005	7.205	1.399	1.242	1.029	0.992	1.021	0.949																								
2006	11.516	1.576	1.122	1.039	1.081	0.953																									
2007	9.630	1.392	1.159	1.082	0.975																										
2008	7.539	1.494	1.218	1.097																											
2009	8.080	1.599	1.173																												
2010	9.587	1.345																													
2011	8.852																														
Latest diag	8.852	1.345	1.173	1.097	0.975	0.953	0.949	0.977	0.986	0.937	0.954	0.927	0.964	0.919	0.943	0.945	0.924	0.942	0.902	0.901	0.959	0.993	1.011	0.898	0.928	0.910	0.937	0.970	0.935	0.871	0.938
5 Yr Avg	8.738	1.481	1.183	1.075	1.027	0.990	1.010	0.987	0.993	0.974	0.984	0.980	0.984	0.970	0.973	0.995	0.955	0.971	0.963	0.972	1.003	0.962	0.997	0.962	0.967	0.976	0.963	0.953	0.950	0.961	0.952
9 Yr Avg	9.026	1.429	1.150	1.044	1.007	0.978	0.988	0.972	0.971	0.947	0.961	0.966	0.955	0.949	0.957	0.972	0.940	0.958	0.949	0.960	0.961	0.940	0.970	0.930	0.941	0.955	0.933	0.918	0.926	0.922	0.909
5 Yr Wtd	8.676	1.478	1.182	1.075	1.027	0.989	1.010	0.986	0.992	0.972	0.979	0.977	0.982	0.967	0.971	0.997	0.954	0.968	0.964	0.968	1.001	0.958	0.993	0.955	0.956	0.965	0.961	0.952	0.950	0.957	0.948
7 Yr Wtd	8.710	1.376	1.105	1.009	0.968	0.946	0.954	0.938	0.944	0.923	0.933	0.934	0.924	0.917	0.926	0.936	0.901	0.911	0.919	0.926	0.936	0.913	0.947	0.912	0.910	0.927	0.912	0.889	0.903	0.905	0.893
9 Yr Wtd	8.939	1.408	1.142	1.035	1.000	0.972	0.979	0.965	0.967	0.946	0.958	0.961	0.952	0.947	0.953	0.966	0.933	0.950	0.945	0.951	0.952	0.933	0.970	0.930	0.935	0.949	0.928	0.912	0.923	0.920	0.904
Selected	8.939	1.408	1.142	1.035	1.000	0.972	0.979	0.965	0.967	0.946	0.958	0.961	0.952	0.947	0.953	0.966	0.933	0.950	0.945	0.951	0.952	0.933	0.970	0.930	0.935	0.949	0.928	0.918	0.940	0.920	0.909
Loss $ Weight	2.818	27.317	41.342	50.662	54.037	54.886	53.578	52.308	49.629	47.173	43.147	40.346	38.031	35.949	34.380	33.430	32.795	30.943	29.277	27.546	25.203	23.056	20.490	18.857	16.760	14.689	13.143	11.578	10.137	9.558	8.580
Center Wtd Avg	8.939	1.551	1.234	1.076	1.020	0.990	0.977	0.966	0.964	0.960	0.957	0.953	0.955	0.956	0.951	0.950	0.950	0.949	0.946	0.947	0.950	0.948	0.945	0.943	0.944	0.933	0.935	0.932	0.924	0.922	0.922
Geometric Mean	8.939	2.577	1.797	1.157	1.055	1.005	0.983	0.971	0.965	0.960	0.958	0.956	0.954	0.953	0.952	0.951	0.949	0.948	0.948	0.948	0.947	0.946	0.946	0.942	0.940	0.937	0.933	0.929	0.927	0.922	0.919

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

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	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
1954																			27	21	16	13	9	9	6	5	3	3
1955																		42	38	28	14	10	12	8	8	9	6	
1956																	80	70	64	47	28	18	13	7	9	8		
1957																47	49	47	39	25	32	29	33	37	35			
1958															45	27	28	15	9	15	12	8	5	6				
1959														121	126	105	77	51	24	21	18	11	17					
1960													146	144	139	90	76	86	71	82	59	42						
1961												194	205	198	128	98	110	112	113	122	105							
1962											182	217	208	155	138	144	94	85	115	69								
1963										164	176	168	118	100	103	69	73	65	71									
1964									292	289	233	136	116	122	101	112	117	97										
1965								289	269	261	183	144	142	130	120	91	85											
1966							338	339	355	263	201	205	187	137	113	120												
1967						390	383	376	286	245	235	212	204	195	184													
1968					398	415	411	266	209	184	168	160	147	127														
1969				450	506	485	358	264	228	214	182	154	155															
1970			490	488	504	391	315	309	308	292	237	183																
1971		485	482	425	317	277	306	276	247	228	201																	
1972	694	773	705	509	445	416	374	351	349	306																		
1973	736	748	566	393	409	407	298	296	259																			
1974	1,043	748	621	715	737	714	736	693																				
1975	718	556	575	453	421	382	380																					
1976	702	651	594	549	526	458																						
1977	776	731	708	651	585																							
1978	848	802	812	720																								
1979	952	923	803																									
1980	1,038	975																										
1981	946																											
1982																												
1983																												
1984																												
1985																												
1986																												
1987																												
1988																												
1989																												
1990																												
1991																												
1992																												
1993																												
1994																												
1995																												
1996																												
1997																												
1998																												
1999																												
2000																												
2001																												
2002																												
2003																												
2004																												
2005																												
2006																												
2007																												
2008																												
2009																												
2010																												
2011																												
2012																												

AGE-TO-AGE DEVELOPMENT FACTORS

	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-Ult
1954																			0.792	0.753	0.787	0.729	0.969	0.690	0.847	0.630	0.817	
1955																		0.890	0.740	0.517	0.687	1.176	0.656	1.099	1.079	0.712		
1956																	0.875	0.922	0.734	0.600	0.635	0.734	0.556	1.168	0.939			
1957																1.031	0.963	0.840	0.638	1.258	0.931	1.114	1.133	0.950				
1958															0.587	1.066	0.512	0.619	1.615	0.800	0.694	0.567	1.270					
1959														1.038	0.836	0.737	0.656	0.482	0.861	0.836	0.642	1.537						
1960													0.986	0.964	0.649	0.842	1.128	0.832	1.155	0.723	0.703							
1961												1.053	0.969	0.645	0.766	1.117	1.022	1.012	1.073	0.865								
1962											1.191	0.956	0.747	0.890	1.040	0.653	0.904	1.351	0.604									
1963										1.076	0.952	0.706	0.844	1.035	0.667	1.065	0.891	1.083										
1964									0.988	0.808	0.582	0.854	1.053	0.828	1.110	1.048	0.822											
1965								0.929	0.971	0.700	0.785	0.992	0.912	0.924	0.759	0.932												
1966							1.005	1.045	0.743	0.763	1.020	0.910	0.733	0.827	1.056													
1967						0.983	0.980	0.762	0.855	0.959	0.904	0.963	0.953	0.945														
1968					1.041	0.990	0.648	0.784	0.882	0.911	0.956	0.920	0.861															
1969				1.126	0.957	0.738	0.739	0.864	0.938	0.851	0.843	1.011																
1970			0.997	1.033	0.777	0.806	0.979	0.998	0.946	0.812	0.772																	
1971		0.994	0.882	0.745	0.874	1.105	0.904	0.894	0.923	0.880																		
1972	1.114	0.911	0.722	0.874	0.935	0.898	0.940	0.992	0.877																			
1973	1.016	0.757	0.695	1.040	0.994	0.733	0.994	0.875																				
1974	0.717	0.830	1.151	1.031	0.968	1.031	0.942																					
1975	0.775	1.034	0.788	0.929	0.909	0.994																						
1976	0.928	0.911	0.925	0.957	0.870																							
1977	0.942	0.970	0.919	0.899																								
1978	0.946	1.012	0.887																									
1979	0.969	0.870																										
1980	0.939																											
1981																												
1982																												
1983																												
1984																												
1985																												
1986																												
1987																												
1988																												
1989																												
1990																												
1991																												
1992																												
1993																												
1994																												
1995																												
1996																												
1997																												
1998																												
1999																												
2000																												
2001																												
2002																												
2003																												
2004																												
2005																												
2006																												
2007																												
2008																												
2009																												
2010																												
2011																												
Latest diag	0.939	0.870	0.887	0.899	0.870	0.994	0.942	0.875	0.877	0.880	0.772	1.011	0.861	0.945	1.056	0.932	0.822	1.083	0.604	0.865	0.703	1.537	1.270	0.950	0.939	0.712	0.817	
5 Yr Avg	0.945	0.959	0.934	0.971	0.935	0.952	0.952	0.925	0.913	0.883	0.899	0.959	0.903	0.912	0.926	0.963	0.954	0.952	1.062	0.896	0.721	1.025	0.917	0.977	0.955	0.671	0.817	
9 Yr Avg	0.927	0.921	0.885	0.959	0.925	0.920	0.903	0.905	0.903	0.862	0.889	0.929	0.895	0.900	0.830	0.943	0.864	0.892	0.913	0.794	0.725	0.976	0.917	0.977	0.955	0.671	0.817	
5 Yr Wtd	0.946	0.953	0.933	0.970	0.936	0.954	0.949	0.930	0.912	0.879	0.894	0.956	0.892	0.909	0.930	0.932	0.945	0.989	0.928	0.852	0.730	1.037	0.936	0.957	0.966	0.682	0.817	
7 Yr Wtd	0.886	0.907	0.871	0.931	0.907	0.901	0.878	0.882	0.874	0.833	0.830	0.909	0.860	0.856	0.859	0.892	0.885	0.963	0.873	0.790	0.732	0.994	0.936	0.957	0.966	0.682	0.817	
9 Yr Wtd	0.920	0.914	0.883	0.961	0.925	0.919	0.901	0.907	0.897	0.848	0.878	0.933	0.888	0.885	0.844	0.906	0.889	0.952	0.859	0.788	0.732	0.994	0.936	0.957	0.966	0.682	0.817	
Selected	0.920	0.914	0.883	0.961	0.925	0.919	0.901	0.907	0.903	0.850	0.878	0.933	0.892	0.885	0.844	0.906	0.889	0.952	0.859	0.830	0.800	0.994	0.936	0.957	0.966	0.800	0.817	
Loss $ Weight	7,508	6,417	5,552	4,632	4,263	3,876	3,518	2,767	2,543	2,140	1,797	1,590	1,473	1,302	1,013	783	704	572	501	361	179	89	71	61	23	14	3	
Center Wtd Avg	0.911	0.915	0.919	0.918	0.917	0.925	0.912	0.900	0.891	0.894	0.890	0.885	0.889	0.895	0.883	0.889	0.886	0.894	0.882	0.885	0.856	0.862	0.895	0.956	0.934	0.895	0.817	
Geometric Mean	0.918	0.917	0.916	0.919	0.918	0.915	0.909	0.904	0.897	0.892	0.890	0.890	0.888	0.888	0.888	0.889	0.887	0.887	0.880	0.876	0.876	0.890	0.900	0.908	0.898	0.881	0.817	

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - PHARMACIES

FITTED INCREMENTAL DECAY LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**35**
	To:	**57**
Cut-off		**100**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.005**	**1.000**
Inverse Power	**1.010**	**0.994**
Selected Tail	**1.005**	

				Weibull Curve Fitting					Inverse Power Curve Fitting				
				Slope=	1.044				Slope=	-5.477			
		IMPLIED	SELECTED	Intercept=	-4.915				Intercept=	29.162			
PERIOD	AGE	ATA	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6			1.792		-3.044	**21.483**		1.792		19.349		
2	18	3.319	3.319	2.890	-1.026	-1.896	**7.172**		2.890	0.841	13.332		
3	30	2.024	2.024	3.401	-0.384	-1.363	**4.428**	19494.851	3.401	0.024	10.534	**37590.349**	
4	42	1.464	1.464	3.738	0.138	-1.011	**3.279**	4403.106	3.738	-0.767	8.692	**5954.313**	
5	54	1.309	1.309	3.989	0.366	-0.749	**2.653**	1342.827	3.989	-1.173	7.315	**1504.150**	
6	66	1.226	1.226	4.190	0.526	-0.539	**2.263**	506.073	4.190	-1.488	6.216	**501.844**	
7	78	1.174	1.174	4.357	0.647	-0.365	**1.997**	223.655	4.357	-1.749	5.301	**201.614**	
8	90	1.145	1.145	4.500	0.727	-0.215	**1.807**	111.977	4.500	-1.934	4.518	**92.621**	
9	102	1.119	1.119	4.625	0.806	-0.084	**1.664**	61.986	4.625	-2.127	3.832	**47.163**	
10	114	1.102	1.102	4.736	0.869	0.032	**1.553**	37.260	4.736	-2.287	3.223	**26.104**	
11	126	1.088	1.088	4.836	0.924	0.136	**1.466**	23.988	4.836	-2.436	2.675	**15.511**	
12	138	1.078	1.078	4.927	0.966	0.231	**1.396**	16.363	4.927	-2.552	2.177	**9.817**	
13	150	1.071	1.071	5.011	1.000	0.318	**1.338**	11.722	5.011	-2.649	1.720	**6.584**	17066.539
14	162	1.066	1.066	5.088	1.021	0.399	**1.291**	8.758	5.088	-2.713	1.298	**4.664**	2591.929
15	174	1.061	1.061	5.159	1.050	0.473	**1.251**	6.785	5.159	-2.797	0.907	**3.477**	555.756
16	186	1.059	1.059	5.226	1.061	0.543	**1.218**	5.422	5.226	-2.832	0.542	**2.719**	159.828
17	198	1.057	1.057	5.288	1.072	0.608	**1.189**	4.453	5.288	-2.865	0.199	**2.221**	58.777
18	210	1.053	1.053	5.347	1.097	0.670	**1.165**	3.744	5.347	-2.943	-0.123	**1.884**	26.467
19	222	1.049	1.049	5.403	1.118	0.728	**1.144**	3.213	5.403	-3.010	-0.427	**1.652**	14.045
20	234	1.046	1.046	5.455	1.141	0.783	**1.126**	2.808	5.455	-3.086	-0.715	**1.489**	8.500
21	246	1.043	1.043	5.505	1.157	0.835	**1.111**	2.493	5.505	-3.138	-0.989	**1.372**	5.708
22	258	1.042	1.042	5.553	1.163	0.885	**1.097**	2.244	5.553	-3.159	-1.250	**1.286**	4.161
23	270	1.040	1.040	5.598	1.180	0.932	**1.086**	2.045	5.598	-3.214	-1.499	**1.223**	3.235
24	282	1.039	1.039	5.642	1.190	0.978	**1.075**	1.884	5.642	-3.248	-1.737	**1.176**	2.644
25	294	1.036	1.036	5.684	1.209	1.021	**1.066**	1.752	5.684	-3.316	-1.966	**1.140**	2.248
26	306	1.033	1.033	5.724	1.233	1.063	**1.059**	1.643	5.724	-3.400	-2.185	**1.113**	1.972
27	318	1.031	1.031	5.762	1.254	1.103	**1.052**	1.552	5.762	-3.474	-2.395	**1.091**	1.773
28	330	1.029	1.029	5.799	1.271	1.142	**1.046**	1.476	5.799	-3.534	-2.598	**1.074**	1.625
29	342	1.027	1.027	5.835	1.287	1.179	**1.040**	1.412	5.835	-3.595	-2.794	**1.061**	1.512
30	354	1.026	1.026	5.869	1.306	1.215	**1.036**	1.357	5.869	-3.667	-2.983	**1.051**	1.425
31	366	1.024	1.024	5.903	1.320	1.250	**1.031**	1.310	5.903	-3.718	-3.165	**1.042**	1.356
32	378	1.023	1.023	5.935	1.335	1.284	**1.028**	1.270	5.935	-3.778	-3.342	**1.035**	1.301
33	390	1.021	1.021	5.966	1.354	1.316	**1.025**	1.236	5.966	-3.852	-3.513	**1.030**	1.257
34	402	1.020	1.020	5.996	1.371	1.348	**1.022**	1.206	5.996	-3.921	-3.679	**1.025**	1.220
35	414	1.019	1.019	6.026	1.388	1.379	**1.019**	1.181	6.026	-3.987	-3.840	**1.021**	1.190
36	426	1.017	1.017	6.054	1.413	1.409	**1.017**	1.158	6.054	-4.091	-3.997	**1.018**	1.165
37	438	1.015	1.015	6.082	1.438	1.438	**1.015**	1.139	6.082	-4.197	-4.149	**1.016**	1.144
38	450	1.013	1.013	6.109	1.463	1.466	**1.013**	1.122	6.109	-4.307	-4.297	**1.014**	1.127
39	462	1.012	1.012	6.136	1.489	1.493	**1.012**	1.107	6.136	-4.421	-4.441	**1.012**	1.111
40	474	1.011	1.011	6.161	1.516	1.520	**1.010**	1.094	6.161	-4.542	-4.581	**1.010**	1.099
41	486	1.009	1.009	6.186	1.542	1.546	**1.009**	1.083	6.186	-4.667	-4.718	**1.009**	1.087
42	498	1.008	1.008	6.211	1.569	1.572	**1.008**	1.073	6.211	-4.793	-4.852	**1.008**	1.078
43	510	1.007	1.007	6.234	1.594	1.597	**1.007**	1.065	6.234	-4.917	-4.982	**1.007**	1.069
44	522	1.006	1.006	6.258	1.619	1.621	**1.006**	1.057	6.258	-5.043	-5.110	**1.006**	1.062
45	534	1.006	1.006	6.280	1.644	1.645	**1.006**	1.050	6.280	-5.168	-5.234	**1.005**	1.056
46	546	1.005	1.005	6.303	1.667	1.668	**1.005**	1.044	6.303	-5.292	-5.356	**1.005**	1.050
47	558	1.004	1.004	6.324	1.690	1.691	**1.004**	1.039	6.324	-5.415	-5.475	**1.004**	1.045
48	570	1.004	1.004	6.346	1.713	1.713	**1.004**	1.034	6.346	-5.539	-5.591	**1.004**	1.041
49	582	1.003	1.003	6.366	1.735	1.735	**1.003**	1.030	6.366	-5.663	-5.706	**1.003**	1.037
50	594	1.003	1.003	6.387	1.757	1.756	**1.003**	1.027	6.387	-5.794	-5.817	**1.003**	1.034
51	606	1.003	1.003	6.407	1.780	1.777	**1.003**	1.024	6.407	-5.930	-5.927	**1.003**	1.030
52	618	1.002	1.002	6.426	1.803	1.797	**1.002**	1.021	6.426	-6.065	-6.034	**1.002**	1.028
53	630	1.002	1.002	6.446	1.822	1.817	**1.002**	1.018	6.446	-6.183	-6.140	**1.002**	1.025
54	642	1.002	1.002	6.465	1.839	1.837	**1.002**	1.016	6.465	-6.291	-6.243	**1.002**	1.023
55	654	1.002	1.002	6.483	1.855	1.856	**1.002**	1.014	6.483	-6.389	-6.344	**1.002**	1.021
56	666	1.002	1.002	6.501	1.872	1.875	**1.001**	1.013	6.501	-6.499	-6.444	**1.002**	1.019
57	678	1.001	1.001	6.519	1.891	1.894	**1.001**	1.011	6.519	-6.627	-6.542	**1.001**	1.018
58	690	1.001	1.001	6.537	1.922	1.912	**1.001**	1.010	6.537	-6.831	-6.638	**1.001**	1.016
59	702	1.000		6.554		1.930	**1.001**	1.009	6.554		-6.732	**1.001**	1.015
60	714	1.000		6.571		1.948	**1.001**	1.008	6.571		-6.825	**1.001**	1.014

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - CHIROPRACTORS
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2012	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		1,267	4,697	3,431	74.6%	2,559	
1977	23,851,125	21,865	22,232	367	71.4%	262	0.093
1978	26,143,240	25,158	25,667	509	70.8%	360	0.098
1979	28,061,666	30,167	30,845	677	70.2%	476	0.110
1980	28,979,182	29,909	30,697	788	69.7%	549	0.106
1981	30,141,508	29,492	30,402	910	69.2%	630	0.101
1982	30,058,966	28,980	29,995	1,015	68.7%	697	0.100
1983	30,607,324	32,796	34,074	1,278	68.2%	871	0.111
1984	33,121,678	38,870	40,583	1,713	67.7%	1,159	0.123
1985	35,713,654	48,317	50,480	2,163	67.2%	1,453	0.141
1986	38,297,697	48,602	51,188	2,586	66.8%	1,727	0.134
1987	41,065,403	51,333	54,440	3,107	66.4%	2,062	0.133
1988	44,221,964	56,751	60,495	3,744	65.9%	2,467	0.137
1989	47,110,000	57,765	62,014	4,249	65.3%	2,774	0.132
1990	49,659,895	54,885	59,262	4,377	64.7%	2,833	0.119
1991	50,856,501	53,392	58,103	4,712	64.2%	3,025	0.114
1992	52,804,448	49,074	53,753	4,679	63.6%	2,975	0.102
1993	55,132,894	43,906	48,422	4,517	62.9%	2,840	0.088
1994	57,739,505	36,135	39,588	3,452	62.2%	2,148	0.069
1995	60,949,772	31,993	35,605	3,612	61.7%	2,228	0.058
1996	63,664,000	26,821	30,674	3,854	61.2%	2,359	0.048
1997	68,077,000	22,007	24,785	2,777	60.8%	1,687	0.036
1998	71,447,000	21,778	25,202	3,425	60.3%	2,066	0.035
1999	75,244,663	25,408	29,475	4,068	59.9%	2,437	0.039
2000	79,122,396	28,932	34,060	5,128	59.6%	3,056	0.043
2001	80,396,857	28,366	34,078	5,712	59.3%	3,385	0.042
2002	81,621,352	27,793	34,881	7,088	59.0%	4,182	0.043
2003	82,433,234	27,453	35,172	7,719	58.8%	4,538	0.043
2004	84,632,753	24,172	32,610	8,438	58.6%	4,948	0.039
2005	86,912,307	22,320	31,456	9,136	58.5%	5,348	0.036
2006	90,822,757	17,898	27,719	9,821	58.5%	5,746	0.031
2007	93,702,820	16,687	27,482	10,795	58.7%	6,333	0.029
2008	93,449,349	15,325	27,397	12,072	59.0%	7,128	0.029
2009	86,530,965	10,195	22,104	11,909	59.7%	7,104	0.026
2010	86,624,485	8,249	22,894	14,645	60.9%	8,918	0.026
2011	89,983,985	3,985	23,434	19,448	63.1%	12,276	0.026
2012	46,341,752	411	13,319	12,907	67.2%	8,668	0.029
2013		0	0		100.0%		
TOTAL		1,098,458	1,299,287	200,829	61.9%	124,277	
EXLD PRIOR		1,097,191	1,294,589	197,398	61.7%	121,718	

(1) PROVIDED BY THE BWC; 2012 ADJUSTED TO PARTIAL YEAR
(2) SECTION 1, EXHIBIT 2D, SHEET 3A, COL. 3
(3) SECTION 1, EXHIBIT 2D, SHEET 3A, COL. 8; 2012 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 1, EXHIBIT 2, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - CHIROPRACTORS
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	FISCAL YEAR ENDING 2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	3,431	458	405	358	337	275	246	207	188	150	130	109	91	77	61	52	43	30	22	126
1977	367	45	40	35	32	29	26	23	21	18	16	14	11	10	8	7	6	5	4	17
1978	509	61	54	48	43	39	35	32	29	26	23	19	16	14	12	10	8	7	6	25
1979	677	78	72	64	57	50	45	41	37	34	30	27	23	19	16	14	12	10	8	37
1980	788	96	79	73	65	58	52	47	42	38	35	31	27	23	20	17	14	12	10	46
1981	910	103	98	80	75	67	60	53	48	44	40	36	32	28	24	20	17	14	12	57
1982	1,015	113	102	96	79	74	66	59	53	48	44	39	36	32	28	24	20	17	14	69
1983	1,278	136	128	116	109	90	83	75	67	60	54	49	44	40	36	31	27	23	19	93
1984	1,713	189	163	153	138	131	107	100	89	80	71	64	59	53	48	43	38	32	27	135
1985	2,163	248	225	192	177	160	151	123	114	101	89	78	70	63	57	52	47	41	35	180
1986	2,586	256	252	232	200	187	169	160	131	122	109	97	87	78	71	65	59	52	46	239
1987	3,107	294	273	267	247	214	202	183	173	142	132	119	107	96	87	79	72	65	58	316
1988	3,744	368	325	305	299	276	237	223	202	190	156	145	130	116	103	93	85	77	70	400
1989	4,249	375	379	335	312	305	282	243	230	208	196	161	150	135	120	108	98	89	81	494
1990	4,377	387	353	356	315	295	289	266	230	216	196	185	151	141	127	113	101	92	84	541
1991	4,712	394	384	350	354	312	292	286	264	227	214	194	183	150	140	125	112	100	91	617
1992	4,679	359	358	348	318	322	285	265	259	239	207	195	177	167	137	128	115	103	93	659
1993	4,517	330	321	321	312	285	289	255	237	232	214	185	175	158	149	122	114	103	92	673
1994	3,452	262	236	230	229	223	203	206	181	169	165	152	130	124	112	106	86	80	72	536
1995	3,612	290	254	228	222	222	216	196	199	175	163	160	147	126	119	108	102	83	78	584
1996	3,854	305	286	250	225	219	218	213	194	196	172	161	158	145	124	118	106	100	82	651
1997	2,777	239	204	192	167	150	146	146	142	129	131	114	106	104	96	81	78	70	66	479
1998	3,425	331	269	229	215	188	168	164	164	160	145	147	128	119	117	108	91	87	78	608
1999	4,068	395	358	292	248	233	204	182	177	178	172	157	159	138	129	127	117	98	94	738
2000	5,128	556	443	402	327	279	262	229	205	199	200	194	177	179	156	145	142	131	110	943
2001	5,712	658	549	438	397	323	275	259	226	202	197	198	192	175	178	155	143	140	130	1,047
2002	7,088	844	728	606	483	437	355	302	285	248	222	216	217	211	192	195	170	157	154	1,292
2003	7,719	874	818	705	588	468	424	344	293	276	241	215	210	210	205	187	189	165	152	1,404
2004	8,438	937	852	798	688	573	456	413	335	286	270	235	210	204	205	200	182	185	161	1,518
2005	9,136	980	908	826	774	666	555	442	400	325	277	261	227	204	198	199	194	176	179	1,627
2006	9,821	1,042	941	872	793	743	640	533	425	385	312	266	251	218	196	190	191	186	169	1,735
2007	10,795	1,213	1,017	918	851	774	725	625	521	414	375	305	260	245	213	191	186	186	181	1,858
2008	12,072	1,460	1,193	1,000	903	836	761	713	614	512	407	369	299	255	241	210	188	183	183	2,006
2009	11,909	1,554	1,252	1,023	857	774	717	653	611	527	439	349	316	257	219	206	180	161	157	1,877
2010	14,645	2,387	1,601	1,289	1,053	883	797	739	672	630	542	452	360	326	264	225	213	185	166	2,095
2011	19,448	4,026	2,515	1,687	1,358	1,110	930	840	778	708	663	571	476	379	343	279	238	224	195	2,382
2012	12,907	6,179	4,151	2,593	1,739	1,401	1,144	959	866	802	730	684	589	491	391	354	287	245	231	2,657
TOTAL	200,829	28,821	22,585	18,308	15,587	13,669	12,113	10,798	9,701	8,695	7,780	6,955	6,183	5,512	4,943	4,485	4,068	3,716	3,410	30,758

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - CHIROPRACTORS
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	42	7	6	5	24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	11	0	2	1	1	1	6	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1957	29	3	2	1	3	3	2	2	13	-	-	-	-	-	-	-	-	-	-	-
1958	7	1	1	0	0	1	1	0	0	2	-	-	-	-	-	-	-	-	-	-
1959	20	3	2	2	1	1	1	1	1	1	6	-	-	-	-	-	-	-	-	-
1960	23	4	3	2	2	1	0	1	1	1	1	6	-	-	-	-	-	-	-	-
1961	23	5	4	3	2	1	1	0	1	1	1	1	5	-	-	-	-	-	-	-
1962	52	9	7	6	5	4	2	1	1	2	2	1	1	6	-	-	-	-	-	-
1963	41	8	7	5	5	4	3	2	1	0	1	1	1	1	5	-	-	-	-	-
1964	77	15	13	10	9	7	6	4	3	2	1	2	2	2	1	8	-	-	-	-
1965	77	13	11	9	7	6	5	4	3	2	1	1	2	2	1	1	7	-	-	-
1966	44	7	6	5	4	4	3	2	2	1	1	0	0	1	1	1	1	3	-	-
1967	22	4	3	3	2	2	1	1	1	1	1	0	0	0	0	0	0	0	1	-
1968	59	9	8	7	6	5	4	3	3	2	2	1	1	0	0	1	1	1	0	2
1969	202	34	29	25	21	17	15	12	10	9	7	6	4	3	1	1	2	2	2	9
1970	86	15	12	10	8	7	6	5	5	4	3	3	2	2	1	1	0	1	1	4
1971	203	27	24	22	19	16	14	12	10	8	7	6	5	4	3	2	1	1	2	10
1972	326	43	40	37	33	29	25	21	18	15	12	10	9	7	6	4	3	1	1	16
1973	245	30	27	24	22	19	16	14	12	10	8	7	6	5	4	3	2	2	1	10
1974	628	78	72	66	61	55	49	43	36	31	26	22	18	15	13	11	8	6	4	25
1975	390	48	44	41	37	34	31	27	24	20	17	14	12	10	8	7	6	5	3	16
1976	824	93	82	73	66	60	55	50	44	39	33	28	24	20	16	14	11	10	7	33
TOTAL	3,431	458	405	358	337	275	246	207	188	150	130	109	91	77	61	52	43	30	22	126

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - CHIROPRACTORS
(000's)

ALLOCATION OF ULTIMATE LOSS

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	PAID LOSS	PAID LDF	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT	INDICATED ULTIMATE LOSS: BORNHUETTER FERGUSON	INITIAL ULTIMATE LOSS	BALANCED ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR			1,267					4,697
1977	23,851,125	0.093	21,865	1.019	22,276	22,277	22,277	22,232
1978	26,143,240	0.098	25,158	1.021	25,698	25,699	25,699	25,667
1979	28,061,666	0.110	30,167	1.024	30,902	30,902	30,902	30,845
1980	28,979,182	0.106	29,909	1.028	30,741	30,742	30,742	30,697
1981	30,141,508	0.101	29,492	1.032	30,422	30,423	30,423	30,402
1982	30,058,966	0.100	28,980	1.035	30,007	30,008	30,008	29,995
1983	30,607,324	0.112	32,796	1.040	34,093	34,095	34,095	34,074
1984	33,121,678	0.123	38,870	1.044	40,592	40,594	40,594	40,583
1985	35,713,654	0.142	48,317	1.049	50,703	50,705	50,705	50,480
1986	38,297,697	0.134	48,602	1.054	51,249	51,251	51,251	51,188
1987	41,065,403	0.133	51,333	1.060	54,408	54,412	54,412	54,440
1988	44,221,964	0.137	56,751	1.066	60,504	60,507	60,507	60,495
1989	47,110,000	0.132	57,765	1.073	61,956	61,961	61,961	62,014
1990	49,659,895	0.119	54,885	1.080	59,252	59,256	59,256	59,262
1991	50,856,501	0.114	53,392	1.087	58,024	58,028	58,028	58,103
1992	52,804,448	0.102	49,074	1.094	53,699	53,703	53,703	53,753
1993	55,132,894	0.088	43,906	1.102	48,396	48,401	48,401	48,422
1994	57,739,505	0.063	36,135	1.111	40,157	39,752	39,752	39,588
1995	60,949,772	0.059	31,993	1.121	35,875	35,858	35,858	35,605
1996	63,664,000	0.055	26,821	1.132	30,370	30,885	30,885	30,674
1997	68,077,000	0.034	22,007	1.146	25,210	24,983	24,983	24,785
1998	71,447,000	0.037	21,778	1.162	25,298	25,462	25,462	25,202
1999	75,244,663	0.037	25,408	1.180	29,979	29,705	29,705	29,475
2000	79,122,396	0.038	28,932	1.204	34,848	33,999	33,999	34,060
2001	80,396,857	0.039	28,366	1.235	35,026	34,261	34,261	34,078
2002	81,621,352	0.039	27,793	1.272	35,353	34,647	34,647	34,881
2003	82,433,234	0.040	27,453	1.314	36,083	35,319	35,319	35,172
2004	84,632,753	0.037	24,172	1.365	32,989	32,562	32,562	32,610
2005	86,912,307	0.035	22,320	1.425	31,799	31,367	31,367	31,456
2006	90,822,757	0.033	17,898	1.501	26,863	27,759	27,759	27,719
2007	93,702,820	0.031	16,687	1.602	26,734	27,608	27,608	27,482
2008	93,449,349	0.030	15,325	1.746	26,762	27,298	27,298	27,397
2009	86,530,965	0.029	10,195	1.968	20,065	22,435	22,435	22,104
2010	86,624,485	0.029	8,249	2.421	19,970	23,057	23,057	22,894
2011	89,983,985	0.029	3,985	3.837	15,292	23,459	23,459	23,434
2012	92,683,504	0.029	411	29.736	12,234	26,654	26,654	26,637
2013	95,464,009	0.029				27,971	27,971	27,971
TOTAL			1,098,458		1,283,831	1,338,004	1,338,004	1,340,576
EXLD PRIOR			1,097,191		1,283,831	1,338,004	1,338,004	1,335,879

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - CHIROPRACTORS
(000's)

ALLOCATION OF ULTIMATE LOSS SUPPORT

ACCIDENT YEAR	PAID LOSS	INITIAL ULTIMATE LOSS	INITIAL RESERVE	TOTAL INITIAL RESERVE	TOTAL SELECTED RESERVE	RESERVE BALANCE FACTOR	BALANCED RESERVE	BALANCED ULTIMATE LOSS & ALAE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR	1,267	***3 YEAR SUM***	***1,687***	***86,057***	175,000		3,431	4,697
1977	21,865	22,277	412	23,442	20,916	0.892	367	22,232
1978	25,158	25,699	541	27,507	25,912	0.942	509	25,667
1979	30,167	30,902	735	35,108	32,367	0.922	677	30,845
1980	29,909	30,742	833	35,896	33,953	0.946	788	30,697
1981	29,492	30,423	931	37,784	36,944	0.978	910	30,402
1982	28,980	30,008	1,028	40,871	40,358	0.987	1,015	29,995
1983	32,796	34,095	1,299	47,774	47,020	0.984	1,278	34,074
1984	38,870	40,594	1,723	61,681	61,312	0.994	1,713	40,583
1985	48,317	50,705	2,389	93,121	84,334	0.906	2,163	50,480
1986	48,602	51,251	2,649	91,764	89,566	0.976	2,586	51,188
1987	51,333	54,412	3,079	101,117	102,038	1.009	3,107	54,440
1988	56,751	60,507	3,757	125,598	125,178	0.997	3,744	60,495
1989	57,765	61,961	4,195	137,572	139,325	1.013	4,249	62,014
1990	54,885	59,256	4,371	147,793	148,002	1.001	4,377	59,262
1991	53,392	58,028	4,636	148,363	150,783	1.016	4,712	58,103
1992	49,074	53,703	4,629	153,543	155,210	1.011	4,679	53,753
1993	43,906	48,401	4,495	151,584	152,312	1.005	4,517	48,422
1994	36,135	39,752	3,616	169,432	161,743	0.955	3,452	39,588
1995	31,993	35,858	3,865	176,993	165,389	0.934	3,612	35,605
1996	26,821	30,885	4,064	181,143	171,749	0.948	3,854	30,674
1997	22,007	24,983	2,976	206,755	192,960	0.933	2,777	24,785
1998	21,778	25,462	3,684	246,703	229,316	0.930	3,425	25,202
1999	25,408	29,705	4,298	276,926	262,105	0.946	4,068	29,475
2000	28,932	33,999	5,067	303,352	307,030	1.012	5,128	34,060
2001	28,366	34,261	5,895	327,353	317,155	0.969	5,712	34,078
2002	27,793	34,647	6,854	342,063	353,743	1.034	7,088	34,881
2003	27,453	35,319	7,866	366,632	359,805	0.981	7,719	35,172
2004	24,172	32,562	8,390	367,612	369,717	1.006	8,438	32,610
2005	22,320	31,367	9,047	374,027	377,726	1.010	9,136	31,456
2006	17,898	27,759	9,861	384,779	383,230	0.996	9,821	27,719
2007	16,687	27,608	10,921	401,478	396,838	0.988	10,795	27,482
2008	15,325	27,298	11,973	413,126	416,536	1.008	12,072	27,397
2009	10,195	22,435	12,239	394,602	383,947	0.973	11,909	22,104
2010	8,249	23,057	14,807	437,903	433,111	0.989	14,645	22,894
2011	3,985	23,459	19,474	516,681	516,001	0.999	19,448	23,434
2012	411	26,654	26,243	643,344	642,924	0.999	26,226	26,637
2013		27,971	27,971	685,432	685,432	1.000	27,971	27,971
TOTAL	1,098,458	1,338,004	242,500	8,762,907	8,746,988		242,119	1,340,576
EXLD PRIOR	1,097,191		240,813	8,676,850	8,571,988		238,688	1,335,879

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - CHIROPRACTORS
(000's)

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	23,851,125			22,232		0.093
1978	26,143,240			25,667		0.098
1979	28,061,666			30,845		0.110
1980	28,979,182			30,697		0.106
1981	30,141,508			30,402		0.101
1982	30,058,966	32,925	10.95%	29,995	911	0.100
1983	30,607,324	34,317	11.21%	34,074	993	0.111
1984	33,121,678	41,181	12.43%	40,583	985	0.123
1985	35,713,654	44,768	12.54%	50,480	1,128	0.141
1986	38,297,697	45,651	11.92%	51,188	1,121	0.134
1987	41,065,403	48,296	11.76%	54,440	1,127	0.133
1988	44,221,964	51,452	11.63%	60,495	1,176	0.137
1989	47,110,000	53,275	11.31%	62,014	1,164	0.132
1990	49,659,895	53,015	10.68%	59,262	1,118	0.119
1991	50,856,501	48,929	9.62%	58,103	1,188	0.114
1992	52,804,448	47,428	8.98%	53,753	1,133	0.102
1993	55,132,894	46,947	8.52%	48,422	1,031	0.088
1994	57,739,505	46,192	8.00%	39,588	857	0.069
1995	60,949,772	43,083	7.07%	35,605	826	0.058
1996	63,664,000	39,890	6.27%	30,674	769	0.048
1997	68,077,000	37,108	5.45%	24,785	668	0.036
1998	71,447,000	36,655	5.13%	25,202	688	0.035
1999	75,244,663	37,969	5.05%	29,475	776	0.039
2000	79,122,396	38,561	4.87%	34,060	883	0.043
2001	80,396,857	35,189	4.38%	34,078	968	0.042
2002	81,621,352	35,560	4.36%	34,881	981	0.043
2003	82,433,234	34,337	4.17%	35,172	1,024	0.043
2004	84,632,753	32,172	3.80%	32,610	1,014	0.039
2005	86,912,307	29,530	3.40%	31,456	1,065	0.036
2006	90,822,757	25,878	2.85%	27,719	1,071	0.031
2007	93,702,820	25,023	2.67%	27,482	1,098	0.029
2008	93,449,349	22,324	2.39%	27,397	1,227	0.029
2009	86,530,965	17,661	2.04%	22,104	1,252	0.026
2010	86,624,485	18,057	2.08%	22,894	1,268	0.026
2011	89,983,985	18,008	2.00%	23,434	1,301	0.026
2012	92,683,504	18,359	1.98%	26,637	1,451	0.029
2013	95,464,009	18,950	1.99%	27,971	1,476	0.029
TOTAL		1,158,690		1,335,879		

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - CHIROPRACTORS
(000's)

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	49,659,895	1.972	97,911,638	59,252		0.373	3.370	74,494	0	100%	74,494	0.076	0.119	0.119
1991	50,856,501	1.910	97,123,143	58,024		0.385	3.337	74,462	0	100%	74,462	0.077	0.114	0.114
1992	52,804,448	1.816	95,902,063	53,699		0.396	3.304	70,341	0	100%	70,341	0.073	0.102	0.102
1993	55,132,894	1.783	98,278,492	48,396		0.409	3.271	64,707	0	100%	64,707	0.066	0.088	0.088
1994	57,739,505	1.742	100,579,286	40,157		0.421	3.239	54,804	0	100%	54,804	0.054	0.070	0.063
1995	60,949,772	1.692	103,140,858	35,875		0.463	3.056	50,757	0	100%	50,757	0.049	0.059	0.059
1996	63,664,000	1.635	104,088,085	30,370		0.509	2.883	44,546	0	100%	44,546	0.043	0.048	0.055
1997	68,077,000	1.563	106,370,937	25,210		0.559	2.518	35,488	0	100%	35,488	0.033	0.037	0.034
1998	71,447,000	1.492	106,610,635	25,298		0.568	2.199	31,575	0	100%	31,575	0.030	0.035	0.037
1999	75,244,663	1.444	108,677,929	29,979		0.576	2.074	35,838	0	100%	35,838	0.033	0.040	0.037
2000	79,122,396	1.393	110,223,863	34,848		0.585	1.957	39,899	0	100%	39,899	0.036	0.044	0.038
2001	80,396,857	1.364	109,675,764	35,026		0.594	1.846	38,409	0	100%	38,409	0.035	0.044	0.039
2002	81,621,352	1.330	108,596,907	35,353		0.603	1.742	37,130	0	100%	37,130	0.034	0.043	0.039
2003	82,433,234	1.295	106,712,867	36,083		0.612	1.643	36,297	0	100%	36,297	0.034	0.044	0.040
2004	84,632,753	1.248	105,596,397	32,989		0.673	1.550	34,402	0	100%	34,402	0.033	0.039	0.037
2005	86,912,307	1.218	105,836,799	31,799		0.739	1.462	34,378	0	100%	34,378	0.032	0.037	0.035
2006	90,822,757	1.176	106,826,594	26,863		0.812	1.380	30,107	0	100%	30,107	0.028	0.030	0.033
2007	93,702,820	1.137	106,579,121	26,734		0.874	1.301	30,394	0	100%	30,394	0.029	0.029	0.031
2008	93,449,349	1.115	104,228,254	26,762		0.939	1.228	30,865	0	100%	30,865	0.030	0.029	0.030
2009	86,530,965	1.117	96,636,885	20,065		1.010	1.192	24,158	0	100%	24,158	0.025	0.023	0.029
2010	86,624,485	1.093	94,656,914	19,970		1.005	1.157	23,227	0	100%	23,227	0.025	0.023	0.029
2011	89,983,985	1.061	95,464,009	15,292		1.000	1.124	17,182	0	100%	17,182	0.018	0.017	0.029
2012	92,683,504	1.030	95,464,009	12,234		1.000	1.060	12,968	0	100%	12,968	0.014	0.013	0.029
2013	95,464,009	1.000	95,464,009			1.000	1.000	0	0					0.029

	5 Year Average excluding 2011-2012	0.027	0.027
	7 Year Average excluding 2011-2012	0.029	0.030
	10 Year Weighted Average excluding 2011-2012	0.031	
	10 Year Weighted Average excluding 2010-2012	0.032	
	5 Year Average excluding 2010-2012	0.029	0.029
	5 Year Average excluding 2012	0.025	0.024
	7 Year Average excluding 2012	0.027	0.027
(14)	2013 Selected Loss Rate:	0.029	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - CHIROPRACTORS

INTERPOLATED DEVELOPMENT FACTORS @ 06/30/12

ACCIDENT YEAR	AGE @ 6/30/12	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	714	714	726	1.000	1.000	1.000									
1954	702	702	714	1.000	1.000	1.000									
1955	690	690	702	1.000	1.000	1.000									
1956	678	678	690	1.000	1.000	1.000									
1957	666	666	678	1.001	1.000	1.001									
1958	654	654	666	1.001	1.001	1.001									
1959	642	642	654	1.001	1.001	1.001									
1960	630	630	642	1.001	1.001	1.001									
1961	618	618	630	1.001	1.001	1.001									
1962	606	606	618	1.002	1.001	1.002									
1963	594	594	606	1.002	1.002	1.002									
1964	582	582	594	1.002	1.002	1.002									
1965	570	570	582	1.003	1.002	1.003									
1966	558	558	570	1.003	1.003	1.003									
1967	546	546	558	1.004	1.003	1.004									
1968	534	534	546	1.005	1.004	1.005									
1969	522	522	534	1.006	1.005	1.006									
1970	510	510	522	1.007	1.006	1.007									
1971	498	498	510	1.008	1.007	1.008									
1972	486	486	498	1.010	1.008	1.010									
1973	474	474	486	1.011	1.010	1.011									
1974	462	462	474	1.013	1.011	1.013									
1975	450	450	462	1.014	1.013	1.014									
1976	438	438	450	1.016	1.014	1.016									
1977	426	426	438	1.019	1.016	1.019				1.000	1.000	1.000	1.067	1.063	1.067
1978	414	414	426	1.021	1.019	1.021				1.000	1.000	1.000	1.071	1.067	1.071
1979	402	402	414	1.024	1.021	1.024				1.000	1.000	1.000	1.075	1.071	1.075
1980	390	390	402	1.028	1.024	1.028				1.000	1.000	1.000	1.080	1.075	1.080
1981	378	378	390	1.032	1.028	1.032				1.000	1.000	1.000	1.084	1.080	1.084
1982	366	366	378	1.035	1.032	1.035				1.000	1.000	1.000	1.090	1.084	1.090
1983	354	354	366	1.040	1.035	1.040				1.000	1.000	1.000	1.095	1.090	1.095
1984	342	342	354	1.044	1.040	1.044				1.000	1.000	1.000	1.100	1.095	1.100
1985	330	330	342	1.049	1.044	1.049				1.000	1.000	1.000	1.106	1.100	1.106
1986	318	318	330	1.054	1.049	1.054				1.000	1.000	1.000	1.112	1.106	1.112
1987	306	306	318	1.060	1.054	1.060				1.000	1.000	1.000	1.118	1.112	1.118
1988	294	294	306	1.066	1.060	1.066				1.000	1.000	1.000	1.124	1.118	1.124
1989	282	282	294	1.073	1.066	1.073				1.000	1.000	1.000	1.131	1.124	1.131
1990	270	270	282	1.080	1.073	1.080				1.000	1.000	1.000	1.138	1.131	1.138
1991	258	258	270	1.087	1.080	1.087				1.000	1.000	1.000	1.146	1.138	1.146
1992	246	246	258	1.094	1.087	1.094				1.000	1.000	1.000	1.154	1.146	1.154
1993	234	234	246	1.102	1.094	1.102				1.000	1.000	1.000	1.162	1.154	1.162
1994	222	222	234	1.111	1.102	1.111				1.000	1.000	1.000	1.171	1.162	1.171
1995	210	210	222	1.121	1.111	1.121				1.000	1.000	1.000	1.181	1.171	1.181
1996	198	198	210	1.132	1.121	1.132				1.000	1.000	1.000	1.192	1.181	1.192
1997	186	186	198	1.146	1.132	1.146				1.001	1.000	1.001	1.205	1.192	1.205
1998	174	174	186	1.162	1.146	1.162				1.001	1.001	1.001	1.220	1.205	1.220
1999	162	162	174	1.180	1.162	1.180				1.001	1.001	1.001	1.236	1.220	1.236
2000	150	150	162	1.204	1.180	1.204				1.002	1.001	1.002	1.257	1.236	1.257
2001	138	138	150	1.235	1.204	1.235				1.003	1.002	1.003	1.282	1.257	1.282
2002	126	126	138	1.272	1.235	1.272				1.005	1.003	1.005	1.314	1.282	1.314
2003	114	114	126	1.314	1.272	1.314				1.008	1.005	1.008	1.353	1.314	1.353
2004	102	102	114	1.365	1.314	1.365				1.012	1.008	1.012	1.400	1.353	1.400
2005	90	90	102	1.425	1.365	1.425				1.020	1.012	1.020	1.449	1.400	1.449
2006	78	78	90	1.501	1.425	1.501				1.061	1.020	1.061	1.472	1.449	1.472
2007	66	66	78	1.602	1.501	1.602				1.103	1.061	1.103	1.493	1.472	1.493
2008	54	54	66	1.746	1.602	1.746				1.147	1.103	1.147	1.553	1.493	1.553
2009	42	42	54	1.968	1.746	1.968				1.198	1.147	1.198	1.646	1.553	1.646
2010	30	30	42	2.421	1.968	2.421				1.291	1.198	1.291	1.811	1.646	1.811
2011	18	18	30	3.837	2.421	3.837				1.582	1.291	1.582	2.083	1.811	2.083
2012	6	6	18	29.736	3.837	29.736				5.323	1.582	5.323	4.270	2.083	4.270

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

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977	194	1,930	3,775	4,783	5,740	6,778	7,900	8,972	10,090	11,238	12,257	13,290	14,262	15,144	15,631	16,580	17,408	18,139	18,756	19,313	19,818	20,189	20,409	20,596	20,768	20,927	21,076	21,192	21,315	21,407	21,499	21,581	21,658	21,742	21,807	21,865	21,865
1978	235	2,331	4,559	5,842	7,128	8,432	9,729	10,984	12,333	13,659	14,838	16,010	17,081	18,208	19,116	19,998	20,835	21,497	22,126	22,677	23,085	23,324	23,571	23,749	23,955	24,138	24,302	24,438	24,591	24,704	24,802	24,913	25,008	25,094	25,158		25,158
1979	264	2,623	5,238	6,932	8,547	10,167	11,819	13,386	14,981	16,522	17,884	19,235	20,655	21,903	23,046	24,189	25,102	25,901	26,644	27,223	27,564	27,868	28,130	28,423	28,697	28,950	29,173	29,351	29,508	29,684	29,823	29,963	30,074	30,167			30,167
1980	269	2,712	5,516	7,313	8,993	10,637	12,306	13,891	15,498	17,049	18,376	19,842	21,280	22,619	23,896	24,934	25,826	26,554	27,093	27,451	27,741	28,011	28,264	28,488	28,693	28,876	29,072	29,250	29,430	29,580	29,712	29,818	29,909				29,909
1981	295	2,968	6,003	7,889	9,603	11,247	12,923	14,520	16,088	17,533	18,966	20,441	21,827	23,148	24,245	25,254	26,120	26,743	27,132	27,461	27,726	28,031	28,250	28,452	28,597	28,742	28,898	29,043	29,191	29,331	29,435	29,492					29,492
1982	354	3,379	6,397	8,365	10,193	11,939	13,667	15,244	16,777	18,413	19,887	21,390	22,750	23,872	24,804	25,604	26,243	26,634	26,954	27,193	27,481	27,701	27,923	28,128	28,307	28,441	28,578	28,694	28,801	28,900	28,980						28,980
1983	353	3,564	7,211	9,459	11,519	13,428	15,268	16,970	18,881	20,781	22,528	24,203	25,608	26,906	27,998	28,857	29,407	29,913	30,290	30,676	31,025	31,314	31,561	31,788	31,990	32,193	32,366	32,533	32,696	32,796							32,796
1984	439	4,407	8,934	11,803	14,382	16,787	19,061	21,436	23,946	26,391	28,683	30,510	32,134	33,504	34,523	35,139	35,655	36,080	36,500	36,872	37,198	37,464	37,707	37,927	38,113	38,318	38,513	38,719	38,870								38,870
1985	477	4,949	10,497	14,128	17,411	20,457	23,856	27,184	30,489	33,642	36,145	38,434	40,421	41,859	42,721	43,425	44,056	44,670	45,211	45,690	46,151	46,535	46,857	47,184	47,541	47,861	48,114	48,317									48,317
1986	466	4,985	11,000	14,809	18,248	21,893	25,501	28,922	32,315	35,133	37,565	39,704	41,272	42,297	43,173	43,892	44,582	45,199	45,715	46,172	46,590	46,955	47,376	47,712	48,075	48,354	48,602										48,602
1987	498	5,431	12,273	16,651	21,054	25,586	29,828	34,025	37,446	40,349	42,795	44,508	45,545	46,409	47,080	47,764	48,339	48,834	49,311	49,681	50,019	50,334	50,587	50,873	51,092	51,333											51,333
1988	576	6,240	14,184	20,111	25,744	30,716	35,433	39,583	43,246	46,235	48,398	49,625	50,617	51,449	52,211	52,894	53,466	53,965	54,417	54,854	55,278	55,673	56,078	56,452	56,751												56,751
1989	573	6,444	15,996	23,092	29,292	34,824	39,177	43,111	46,247	48,444	49,791	50,935	51,826	52,674	53,388	54,066	54,660	55,238	55,720	56,180	56,647	57,081	57,429	57,765													57,765
1990	473	6,286	15,825	23,387	29,786	34,614	38,694	42,107	44,662	46,200	47,444	48,447	49,463	50,352	51,110	51,757	52,333	52,822	53,295	53,782	54,189	54,572	54,885														54,885
1991	684	9,671	19,081	26,780	32,335	36,806	40,386	43,142	44,688	45,963	47,124	48,163	49,096	49,853	50,430	50,963	51,502	51,946	52,377	52,762	53,079	53,392															53,392
1992	722	10,726	20,809	27,364	32,275	36,200	39,011	40,648	41,868	42,915	43,860	44,653	45,348	45,925	46,472	46,975	47,472	47,914	48,358	48,746	49,074																49,074
1993	922	11,060	19,582	25,549	29,960	32,901	34,513	35,833	36,860	37,910	38,879	39,736	40,404	40,997	41,568	42,113	42,622	43,126	43,568	43,906																	43,906
1994	843	9,835	17,546	22,579	25,615	27,457	28,771	29,877	30,940	31,836	32,559	33,147	33,712	34,188	34,634	35,070	35,514	35,834	36,135																		36,135
1995	752	10,290	17,018	20,578	22,534	23,982	25,113	26,155	27,106	27,877	28,567	29,213	29,771	30,312	30,759	31,235	31,637	31,993																			31,993
1996	877	9,669	14,617	16,952	18,671	19,915	21,055	21,988	22,870	23,611	24,264	24,819	25,291	25,784	26,215	26,567	26,821																				26,821
1997	625	6,655	10,065	12,269	13,800	15,198	16,400	17,340	18,185	18,920	19,544	20,121	20,689	21,212	21,618	22,007																					22,007
1998	814	6,386	9,763	12,001	13,788	15,264	16,516	17,508	18,364	19,133	19,799	20,423	20,956	21,411	21,778																						21,778
1999	891	7,429	11,354	14,432	16,659	18,337	19,613	20,758	21,712	22,632	23,426	24,210	24,884	25,408																							25,408
2000	1,189	8,510	13,861	17,462	19,847	21,612	23,064	24,263	25,301	26,320	27,330	28,193	28,932																								28,932
2001	1,126	8,870	14,382	18,042	20,254	22,043	23,510	24,789	25,899	26,900	27,707	28,366																									28,366
2002	1,112	9,703	15,272	18,735	21,058	22,525	23,821	25,044	26,184	27,081	27,793																										27,793
2003	1,340	9,905	15,311	18,606	20,736	22,441	23,957	25,358	26,519	27,453																											27,453
2004	1,080	8,653	13,815	16,780	18,905	20,598	22,157	23,302	24,172																												24,172
2005	1,114	8,497	13,082	16,021	18,073	19,831	21,252	22,320																													22,320
2006	892	6,997	10,899	13,531	15,496	16,859	17,898																														17,898
2007	774	6,472	10,554	13,412	15,277	16,687																															16,687
2008	872	6,939	11,200	13,720	15,325																																15,325
2009	734	5,355	8,544	10,195																																	10,195
2010	733	5,367	8,249																																		8,249
2011	589	3,985																																			3,985
2012	411																																				411
																																					1,097,191

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	366-378	378-390	390-402	402-414	414-426	426-Ult	
1977	9.936	1.956	1.267	1.200	1.181	1.166	1.136	1.125	1.114	1.091	1.084	1.073	1.062	1.032	1.061	1.050	1.042	1.034	1.030	1.026	1.019	1.011	1.009	1.008	1.008	1.007	1.006	1.006	1.004	1.004	1.004	1.004	1.004	1.003	1.003		
1978	9.936	1.956	1.281	1.220	1.183	1.154	1.129	1.123	1.107	1.086	1.079	1.067	1.066	1.050	1.046	1.042	1.032	1.029	1.025	1.018	1.010	1.011	1.008	1.009	1.008	1.007	1.006	1.006	1.005	1.004	1.004	1.004	1.003	1.003			
1979	9.936	1.997	1.323	1.233	1.190	1.163	1.133	1.119	1.103	1.082	1.075	1.074	1.060	1.052	1.050	1.038	1.032	1.029	1.022	1.013	1.011	1.009	1.010	1.010	1.009	1.008	1.006	1.005	1.006	1.005	1.005	1.004	1.003				
1980	10.074	2.034	1.326	1.230	1.183	1.157	1.129	1.116	1.100	1.078	1.080	1.072	1.063	1.056	1.043	1.036	1.028	1.020	1.013	1.011	1.010	1.009	1.008	1.007	1.006	1.007	1.006	1.006	1.005	1.004	1.004	1.003					
1981	10.061	2.023	1.314	1.217	1.171	1.149	1.124	1.108	1.090	1.082	1.078	1.068	1.060	1.047	1.042	1.034	1.024	1.015	1.012	1.010	1.011	1.008	1.007	1.005	1.005	1.005	1.005	1.005	1.005	1.004	1.002						
1982	9.550	1.894	1.308	1.219	1.171	1.145	1.115	1.101	1.097	1.080	1.076	1.064	1.049	1.039	1.032	1.025	1.015	1.012	1.009	1.011	1.008	1.008	1.007	1.006	1.005	1.005	1.004	1.004	1.003	1.003							
1983	10.090	2.023	1.312	1.218	1.166	1.137	1.111	1.113	1.101	1.084	1.074	1.058	1.051	1.041	1.031	1.019	1.017	1.013	1.013	1.011	1.009	1.008	1.007	1.006	1.006	1.005	1.005	1.005	1.003								
1984	10.044	2.027	1.321	1.219	1.167	1.135	1.125	1.117	1.102	1.087	1.064	1.053	1.043	1.030	1.018	1.015	1.012	1.012	1.010	1.009	1.007	1.006	1.006	1.005	1.005	1.005	1.005	1.004									
1985	10.373	2.121	1.346	1.232	1.175	1.166	1.140	1.122	1.103	1.074	1.063	1.052	1.036	1.021	1.016	1.015	1.014	1.012	1.011	1.010	1.008	1.007	1.007	1.008	1.007	1.005	1.004										
1986	10.708	2.207	1.346	1.232	1.200	1.165	1.134	1.117	1.087	1.069	1.057	1.040	1.025	1.021	1.017	1.016	1.014	1.011	1.010	1.009	1.008	1.009	1.007	1.008	1.006	1.005											
1987	10.906	2.260	1.357	1.264	1.215	1.166	1.141	1.101	1.078	1.061	1.040	1.023	1.019	1.014	1.015	1.012	1.010	1.010	1.008	1.007	1.006	1.005	1.006	1.004	1.005												
1988	10.838	2.273	1.418	1.280	1.193	1.154	1.117	1.093	1.069	1.047	1.025	1.020	1.016	1.015	1.013	1.011	1.009	1.008	1.008	1.008	1.007	1.007	1.007	1.005													
1989	11.248	2.482	1.444	1.269	1.189	1.125	1.100	1.073	1.048	1.028	1.023	1.017	1.016	1.014	1.013	1.011	1.011	1.009	1.008	1.008	1.008	1.006	1.006														
1990	13.291	2.517	1.478	1.274	1.162	1.118	1.088	1.061	1.034	1.027	1.021	1.021	1.018	1.015	1.013	1.011	1.009	1.009	1.009	1.008	1.007	1.006															
1991	14.131	1.973	1.403	1.207	1.138	1.097	1.068	1.036	1.029	1.025	1.022	1.019	1.015	1.012	1.011	1.011	1.009	1.008	1.007	1.006	1.006																
1992	14.855	1.940	1.315	1.179	1.122	1.078	1.042	1.030	1.025	1.022	1.018	1.016	1.013	1.012	1.011	1.011	1.009	1.009	1.008	1.007																	
1993	12.002	1.770	1.305	1.173	1.098	1.049	1.038	1.029	1.028	1.026	1.022	1.017	1.015	1.014	1.013	1.012	1.012	1.010	1.008																		
1994	11.664	1.784	1.287	1.134	1.072	1.048	1.038	1.036	1.029	1.023	1.018	1.017	1.014	1.013	1.013	1.013	1.009	1.008																			
1995	13.684	1.654	1.209	1.095	1.064	1.047	1.041	1.036	1.028	1.025	1.023	1.019	1.018	1.015	1.015	1.013	1.011																				
1996	11.025	1.512	1.160	1.101	1.067	1.057	1.044	1.040	1.032	1.028	1.023	1.019	1.019	1.017	1.013	1.010																					
1997	10.652	1.512	1.219	1.125	1.101	1.079	1.057	1.049	1.040	1.033	1.029	1.028	1.025	1.019	1.018																						
1998	7.842	1.529	1.229	1.149	1.107	1.082	1.060	1.049	1.042	1.035	1.032	1.026	1.022	1.017																							
1999	8.342	1.528	1.271	1.154	1.101	1.070	1.058	1.046	1.042	1.035	1.033	1.028	1.021																								
2000	7.156	1.629	1.260	1.137	1.089	1.067	1.052	1.043	1.040	1.038	1.032	1.026																									
2001	7.876	1.621	1.254	1.123	1.088	1.067	1.054	1.045	1.039	1.030	1.024																										
2002	8.726	1.574	1.227	1.124	1.070	1.058	1.051	1.046	1.034	1.026																											
2003	7.390	1.546	1.215	1.114	1.082	1.068	1.058	1.046	1.035																												
2004	8.015	1.597	1.215	1.127	1.090	1.076	1.052	1.037																													
2005	7.629	1.540	1.225	1.128	1.097	1.072	1.050																														
2006	7.847	1.558	1.241	1.145	1.088	1.062																															
2007	8.359	1.631	1.271	1.139	1.092																																
2008	7.960	1.614	1.225	1.117																																	
2009	7.295	1.596	1.193																																		
2010	7.318	1.537																																			
2011	6.763																																				
4 Yr Avg	7.334	1.594	1.233	1.132	1.092	1.069	1.053	1.043	1.037	1.032	1.030	1.027	1.022	1.017	1.015	1.012	1.010	1.009	1.008	1.007	1.007	1.006	1.006	1.006	1.006	1.005	1.005	1.004	1.004	1.004	1.004	1.004	1.003	1.003	1.003		
5 Yr Avg	7.539	1.587	1.231	1.131	1.090	1.067	1.053	1.043	1.038	1.033	1.030	1.025	1.021	1.016	1.015	1.012	1.010	1.009	1.008	1.007	1.007	1.007	1.006	1.006	1.006	1.005	1.005	1.005	1.004	1.004	1.004	1.004	1.003	1.003	1.003		
7 Yr Avg	7.596	1.582	1.226	1.128	1.087	1.067	1.054	1.044	1.039	1.032	1.028	1.023	1.019	1.015	1.013	1.011	1.010	1.009	1.008	1.007	1.007	1.007	1.006	1.006	1.006	1.005	1.005	1.005	1.004	1.004	1.004	1.004	1.003	1.003	1.003		
5 Yr Wtd	7.594	1.588	1.232	1.131	1.090	1.067	1.053	1.043	1.038	1.033	1.030	1.025	1.021	1.016	1.014	1.012	1.010	1.009	1.008	1.007	1.007	1.007	1.006	1.006	1.006	1.005	1.005	1.005	1.004	1.004	1.004	1.004	1.003	1.003	1.003		
10 Yr Wtd	7.778	1.580	1.233	1.130	1.089	1.069	1.054	1.043	1.036	1.029	1.024	1.020	1.017	1.014	1.013	1.011	1.010	1.010	1.009	1.008	1.007	1.007	1.007	1.006	1.006	1.006	1.005	1.005	1.004	1.004	1.004	1.004	1.003	1.003	1.003		
15 Yr Wtd	7.902	1.568	1.227	1.126	1.086	1.064	1.051	1.041	1.035	1.029	1.025	1.022	1.019	1.016	1.015	1.013	1.012	1.011	1.010	1.009	1.008	1.007	1.007	1.007	1.006	1.006	1.005	1.005	1.005	1.004	1.004	1.004	1.004	1.003	1.003	1.003	TAIL
Prior	7.772	1.584	1.234	1.129	1.085	1.068	1.054	1.045	1.039	1.034	1.030	1.024	1.019	1.015	1.013	1.012	1.010	1.009	1.008	1.007	1.007	1.007	1.006	1.006	1.006	1.005	1.005	1.005	1.005	1.004	1.004	1.004	1.004	1.003	1.003	1.002	1.019
MLT Sel.	5.400	1.345	1.155	1.093	1.069	1.053	1.043	1.034	1.030	1.027	1.026	1.023	1.023	1.019	1.017	1.017	1.016	1.013	1.012	1.011	1.010	1.011	1.009	1.009	1.009	1.009	1.009	1.009	1.008	1.007	1.006	1.007	1.006	1.006	1.005	1.005	
Selected	7.750	1.585	1.230	1.127	1.090	1.067	1.053	1.044	1.038	1.033	1.030	1.025	1.021	1.016	1.014	1.012	1.010	1.009	1.008	1.007	1.007	1.007	1.007	1.006	1.006	1.005	1.005	1.005	1.005	1.004	1.004	1.004	1.003	1.003	1.003	1.002	
Cumulative	29.736	3.837	2.421	1.968	1.746	1.602	1.501	1.425	1.365	1.314	1.272	1.235	1.204	1.180	1.162	1.146	1.132	1.121	1.111	1.102	1.094	1.087	1.080	1.073	1.066	1.060	1.054	1.049	1.044	1.040	1.035	1.032	1.028	1.024	1.021	1.019	1.016

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - CHIROPRACTORS

PAID TAIL FACTOR SELECTION

		AGE TO AGE DEVELOPMENT FACTORS						CUMULATIVE DEVELOPMENT FACTORS				
AGE MONTHS	AGE YEARS	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	SELECTED FOR TAIL	SELECTED INCREM. DECAY	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	SELECTED FOR TAIL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
6	0.5	7.750	-			7.750		29.187		4.341	32.055	29.736
18	1.5	1.585	2.672	1.245	1.772	1.585	0.672	3.766	7.812	2.787	5.024	3.837
30	2.5	1.230	1.471	1.155	1.313	1.230	0.623	2.376	2.923	2.238	2.835	2.421
42	3.5	1.127	1.155	1.110	1.173	1.127	0.679	1.932	1.987	1.938	2.159	1.968
54	4.5	1.090	1.088	1.083	1.111	1.090	0.799	1.714	1.720	1.746	1.841	1.746
66	5.5	1.067	1.063	1.065	1.078	1.067	0.816	1.572	1.581	1.613	1.658	1.602
78	6.5	1.053	1.050	1.053	1.058	1.053	0.847	1.473	1.487	1.514	1.538	1.501
90	7.5	1.044	1.042	1.043	1.045	1.044	0.865	1.398	1.416	1.439	1.454	1.425
102	8.5	1.038	1.036	1.036	1.036	1.038	0.913	1.340	1.358	1.379	1.391	1.365
114	9.5	1.033	1.032	1.031	1.030	1.033	0.902	1.290	1.311	1.331	1.343	1.314
126	10.5	1.030	1.028	1.026	1.025	1.030	0.934	1.248	1.270	1.291	1.304	1.272
138	11.5	1.025	1.026	1.023	1.021	1.025	0.860	1.212	1.236	1.258	1.273	1.235
150	12.5	1.021	1.022	1.020	1.018	1.021	0.848	1.182	1.205	1.230	1.247	1.204
162	13.5	1.016	1.018	1.017	1.016	1.016	0.772	1.158	1.179	1.206	1.224	1.180
174	14.5	1.014	1.014	1.015	1.014	1.014	0.908	1.140	1.159	1.185	1.205	1.162
186	15.5	1.012	1.012	1.014	1.012	1.012	0.838	1.124	1.143	1.167	1.188	1.146
198	16.5	1.010	1.010	1.012	1.011	1.010	0.855	1.111	1.129	1.151	1.174	1.132
210	17.5	1.009	1.009	1.011	1.010	1.009	0.928	1.101	1.117	1.137	1.161	1.121
222	18.5	1.008	1.008	1.010	1.009	1.008	0.914	1.091	1.108	1.125	1.149	1.111
234	19.5	1.007	1.007	1.009	1.008	1.007	0.902	1.082	1.099	1.114	1.139	1.102
246	20.5	1.007	1.007	1.008	1.008	1.007	0.950	1.074	1.091	1.105	1.130	1.094
258	21.5	1.007	1.006	1.007	1.007	1.007	0.972	1.067	1.084	1.096	1.121	1.087
270	22.5	1.007	1.006	1.007	1.006	1.007	0.986	1.060	1.077	1.088	1.113	1.080
282	23.5	1.006	1.006	1.006	1.006	1.006	0.928	1.053	1.070	1.081	1.106	1.073
294	24.5	1.006	1.005	1.005	1.006	1.006	0.981	1.046	1.064	1.074	1.100	1.066
306	25.5	1.005	1.005	1.005	1.005	1.005	0.885	1.040	1.058	1.069	1.094	1.060
318	26.5	1.005	1.005	1.005	1.005	1.005	0.941	1.035	1.053	1.063	1.088	1.054
330	27.5	1.005	1.004	1.004	1.005	1.005	1.015	1.030	1.048	1.058	1.083	1.049
342	28.5	1.005	1.004	1.004	1.004	1.005	0.937	1.025	1.043	1.054	1.078	1.044
354	29.5	1.004	1.004	1.004	1.004	1.004	0.874	1.020	1.039	1.050	1.073	1.040
366	30.5	1.004	1.003	1.003	1.004	1.004	0.960	1.016	1.035	1.046	1.069	1.035
378	31.5	1.004	1.003	1.003	1.004	1.004	0.951	1.012	1.031	1.043	1.065	1.032
390	32.5	1.003	1.003	1.003	1.003	1.003	0.954	1.009	1.028	1.040	1.061	1.028
402	33.5	1.003	1.003	1.003	1.003	1.003	0.825	1.005	1.024	1.037	1.058	1.024
414	34.5	1.003	1.002	1.002	1.003	1.003	0.928	1.003	1.021	1.034	1.054	1.021
426	35.5		1.002	1.002	1.003	1.002	0.888		1.019	1.031	1.051	1.019
438	36.5		1.002	1.002	1.003	1.002	0.885		1.016	1.029	1.048	1.016
450	37.5		1.002	1.002	1.003	1.002	0.884		1.014	1.027	1.045	1.014
462	38.5		1.002	1.002	1.002	1.002	0.895		1.013	1.025	1.043	1.013
474	39.5		1.001	1.002	1.002	1.001	0.905		1.011	1.023	1.040	1.011
486	40.5		1.001	1.002	1.002	1.001	0.903		1.010	1.021	1.037	1.010
498	41.5		1.001	1.002	1.002	1.001	0.907		1.008	1.020	1.035	1.008
510	42.5		1.001	1.001	1.002	1.001	0.901		1.007	1.018	1.033	1.007
522	43.5		1.001	1.001	1.002	1.001	0.894		1.006	1.017	1.031	1.006
534	44.5		1.001	1.001	1.002	1.001	0.877		1.005	1.015	1.029	1.005
546	45.5		1.001	1.001	1.002	1.001	0.868		1.004	1.014	1.027	1.004
558	46.5		1.001	1.001	1.002	1.001	0.852		1.003	1.013	1.025	1.003
570	47.5		1.001	1.001	1.002	1.001	0.841		1.003	1.012	1.023	1.003
582	48.5		1.000	1.001	1.002	1.000	0.822		1.002	1.011	1.021	1.002
594	49.5		1.000	1.001	1.002	1.000	0.819		1.002	1.010	1.019	1.002
606	50.5		1.000	1.001	1.002	1.000	0.815		1.002	1.009	1.018	1.002
618	51.5		1.000	1.001	1.001	1.000	0.816		1.001	1.008	1.016	1.001
630	52.5		1.000	1.001	1.001	1.000	0.828		1.001	1.007	1.015	1.001
642	53.5		1.000	1.001	1.001	1.000	0.768		1.001	1.006	1.013	1.001
654	54.5		1.000	1.001	1.001	1.000	0.719		1.001	1.005	1.012	1.001
666	55.5		1.000	1.001	1.001	1.000	0.651		1.001	1.005	1.011	1.001
678	56.5		1.000	1.001	1.001	1.000	0.545		1.000	1.004	1.009	1.000
690	57.5		1.000	1.001	1.001	1.000	0.500		1.000	1.004	1.008	1.000
702	58.5		1.000	1.001	1.001	1.000	3.464		1.000	1.003	1.007	1.000
714	59.5		1.000	1.001	1.001	1.000	0.847		1.000	1.002	1.005	1.000
726	60.5		1.000	1.000	1.001	1.000	0.847		1.000	1.002	1.004	1.000
738	61.5		1.000	1.000	1.001	1.000	0.847		1.000	1.001	1.003	1.000
750	62.5		1.000	1.000	1.001	1.000	0.847		1.000	1.001	1.002	1.000
Tail	Tail		1.000	1.000	1.001	1.000	5.515		1.000	1.000	1.001	1.000

59.5 TAIL DECAY 11.048 (14)

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 1, EXHIBIT 2D, SHEET 44
(4) SECTION 1, EXHIBIT 2D, SHEET 45, COL. 5; TAIL FROM SECTION 1, EXHIBIT 2D, SHEET 48
(5) SECTION 1, EXHIBIT 2D, SHEET 44
(6) SECTION 1, EXHIBIT 2D, SHEET 44
(7) SELECTED BY DELOITTE CONSULTING
(8) = [[(7) - 1.0] x (7) PRIOR AGE] / [(7) PRIOR AGE - 1.0]
(9) COL. 3 MULTIPLICATIVELY ACCUMULATED
(10) COL. 4 MULTIPLICATIVELY ACCUMULATED
(11) COL. 5 MULTIPLICATIVELY ACCUMULATED
(12) COL. 6 MULTIPLICATIVELY ACCUMULATED
(13) COL. 7 MULTIPLICATIVELY ACCUMULATED
(14) 58.5-TO-59.5 TAIL DECAY + (57.5-TO-58.5 DECAY x 58.5-TO-59.5 TAIL DECAY)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - CHIROPRACTORS

FITTED PAID LOSS DEVELOPMENT FACTORS

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

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.000**	**0.986**
Inverse Power	**1.001**	**0.990**

						Weibull Curve Fitting					**Inverse Power Curve Fitting**				
						Slope=	0.418				Slope=	-1.767			
		----FROM PAID TRIANGLE----			SELECTED	Intercept=	-0.722				Intercept=	4.849			
PERIOD	AGE	SELECTED	5 YR WTD	10 YR WTD	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	7.750	7.594	7.778	7.750	1.792	-1.979	0.027	**1.558**	4.341	1.792	1.910	1.683	**6.380**	32.055
2	18	1.585	1.588	1.580	1.585	2.890	-0.003	0.485	**1.245**	2.787	2.890	-0.536	-0.259	**1.772**	5.024
3	30	1.230	1.232	1.233	1.230	3.401	0.517	0.699	**1.155**	2.238	3.401	-1.470	-1.161	**1.313**	2.835
4	42	1.127	1.131	1.130	1.127	3.738	0.781	0.839	**1.110**	1.938	3.738	-2.064	-1.756	**1.173**	2.159
5	54	1.090	1.090	1.089	1.090	3.989	0.914	0.944	**1.083**	1.746	3.989	-2.407	-2.200	**1.111**	1.841
6	66	1.067	1.067	1.069	1.067	4.190	1.016	1.028	**1.065**	1.613	4.190	-2.697	-2.555	**1.078**	1.658
7	78	1.053	1.053	1.054	1.053	4.357	1.092	1.098	**1.053**	1.514	4.357	-2.928	-2.850	**1.058**	1.538
8	90	1.044	1.043	1.043	1.044	4.500	1.153	1.157	**1.043**	1.439	4.500	-3.126	-3.103	**1.045**	1.454
9	102	1.038	1.038	1.036	1.038	4.625	1.193	1.210	**1.036**	1.379	4.625	-3.260	-3.324	**1.036**	1.391
10	114	1.033	1.033	1.029	1.033	4.736	1.234	1.256	**1.031**	1.331	4.736	-3.402	-3.521	**1.030**	1.343
11	126	1.030	1.030	1.024	1.030	4.836	1.262	1.298	**1.026**	1.291	4.836	-3.503	-3.697	**1.025**	1.304
12	138	1.025	1.025	1.020	1.025	4.927	1.310	1.336	**1.023**	1.258	4.927	-3.683	-3.858	**1.021**	1.273
13	150	1.021	1.021	1.017	1.021	5.011	1.359	1.371	**1.020**	1.230	5.011	-3.872	-4.006	**1.018**	1.247
14	162	1.016	1.016	1.014	1.016	5.088	1.427	1.403	**1.017**	1.206	5.088	-4.151	-4.142	**1.016**	1.224
15	174	1.014	1.014	1.013	1.014	5.159	1.453	1.433	**1.015**	1.185	5.159	-4.264	-4.268	**1.014**	1.205
16	186	1.012	1.012	1.011	1.012	5.226	1.496	1.460	**1.014**	1.167	5.226	-4.454	-4.386	**1.012**	1.188
17	198	1.010	1.010	1.010	1.010	5.288	1.533	1.486	**1.012**	1.151	5.288	-4.622	-4.496	**1.011**	1.174
18	210	1.009	1.009	1.010	1.009	5.347	1.551	1.511	**1.011**	1.137	5.347	-4.707	-4.600	**1.010**	1.161
19	222	1.008	1.008	1.009	1.008	5.403	1.572	1.534	**1.010**	1.125	5.403	-4.806	-4.698	**1.009**	1.149
20	234	1.007	1.007	1.008	1.007	5.455	1.594	1.556	**1.009**	1.114	5.455	-4.917	-4.791	**1.008**	1.139
21	246	1.007	1.007	1.007	1.007	5.505	1.606	1.577	**1.008**	1.105	5.505	-4.976	-4.880	**1.008**	1.130
22	258	1.007	1.007	1.007	1.007	5.553	1.613	1.597	**1.007**	1.096	5.553	-5.011	-4.964	**1.007**	1.121
23	270	1.007	1.006	1.007	1.007	5.598	1.617	1.616	**1.007**	1.088	5.598	-5.032	-5.044	**1.006**	1.113
24	282	1.006	1.006	1.006	1.006	5.642	1.633	1.634	**1.006**	1.081	5.642	-5.113	-5.121	**1.006**	1.106
25	294	1.006	1.006	1.006	1.006	5.684	1.638	1.652	**1.005**	1.074	5.684	-5.138	-5.195	**1.006**	1.100
26	306	1.005	1.005	1.006	1.005	5.724	1.662	1.668	**1.005**	1.069	5.724	-5.266	-5.266	**1.005**	1.094
27	318	1.005	1.005	1.005	1.005	5.762	1.675	1.684	**1.005**	1.063	5.762	-5.331	-5.333	**1.005**	1.088
28	330	1.005	1.005	1.005	1.005	5.799	1.673	1.700	**1.004**	1.058	5.799	-5.321	-5.399	**1.005**	1.083
29	342	1.005	1.004	1.004	1.005	5.835	1.686	1.715	**1.004**	1.054	5.835	-5.391	-5.462	**1.004**	1.078
30	354	1.004	1.004	1.004	1.004	5.869	1.711	1.729	**1.004**	1.050	5.869	-5.530	-5.523	**1.004**	1.073
31	366	1.004	1.004	1.004	1.004	5.903	1.719	1.743	**1.003**	1.046	5.903	-5.575	-5.582	**1.004**	1.069
32	378	1.004	1.004	1.004	1.004	5.935	1.728	1.756	**1.003**	1.043	5.935	-5.629	-5.639	**1.004**	1.065
33	390	1.003	1.003	1.003	1.003	5.966	1.737	1.769	**1.003**	1.040	5.966	-5.679	-5.694	**1.003**	1.061
34	402	1.003	1.003	1.003	1.003	5.996	1.771	1.782	**1.003**	1.037	5.996	-5.874	-5.748	**1.003**	1.058
35	414	1.003	1.003	1.003	1.003	6.026	1.784	1.794	**1.002**	1.034	6.026	-5.952	-5.800	**1.003**	1.054
36	426					6.054		1.806	**1.002**	1.031	6.054		-5.850	**1.003**	1.051
37	438					6.082		1.818	**1.002**	1.029	6.082		-5.899	**1.003**	1.048
38	450					6.109		1.829	**1.002**	1.027	6.109		-5.947	**1.003**	1.045
39	462					6.136		1.840	**1.002**	1.025	6.136		-5.994	**1.002**	1.043
40	474					6.161		1.851	**1.002**	1.023	6.161		-6.039	**1.002**	1.040
41	486					6.186		1.861	**1.002**	1.021	6.186		-6.083	**1.002**	1.037
42	498					6.211		1.872	**1.002**	1.020	6.211		-6.126	**1.002**	1.035
43	510					6.234		1.882	**1.001**	1.018	6.234		-6.168	**1.002**	1.033
44	522					6.258		1.891	**1.001**	1.017	6.258		-6.209	**1.002**	1.031
45	534					6.280		1.901	**1.001**	1.015	6.280		-6.249	**1.002**	1.029
46	546					6.303		1.910	**1.001**	1.014	6.303		-6.289	**1.002**	1.027
47	558					6.324		1.919	**1.001**	1.013	6.324		-6.327	**1.002**	1.025
48	570					6.346		1.928	**1.001**	1.012	6.346		-6.365	**1.002**	1.023
49	582					6.366		1.937	**1.001**	1.011	6.366		-6.402	**1.002**	1.021
50	594					6.387		1.945	**1.001**	1.010	6.387		-6.438	**1.002**	1.019
51	606					6.407		1.954	**1.001**	1.009	6.407		-6.473	**1.002**	1.018
52	618					6.426		1.962	**1.001**	1.008	6.426		-6.508	**1.001**	1.016
53	630					6.446		1.970	**1.001**	1.007	6.446		-6.542	**1.001**	1.015
54	642					6.465		1.978	**1.001**	1.006	6.465		-6.575	**1.001**	1.013
55	654					6.483		1.985	**1.001**	1.005	6.483		-6.608	**1.001**	1.012
56	666					6.501		1.993	**1.001**	1.005	6.501		-6.640	**1.001**	1.011
57	678					6.519		2.000	**1.001**	1.004	6.519		-6.671	**1.001**	1.009
58	690					6.537		2.008	**1.001**	1.004	6.537		-6.702	**1.001**	1.008
59	702					6.554		2.015	**1.001**	1.003	6.554		-6.733	**1.001**	1.007
60	714					6.571		2.022	**1.001**	1.002	6.571		-6.763	**1.001**	1.005
61	726					6.588		2.029	**1.000**	1.002	6.588		-6.792	**1.001**	1.004
62	738					6.604		2.036	**1.000**	1.001	6.604		-6.821	**1.001**	1.003
63	750					6.620		2.043	**1.000**	1.001	6.620		-6.850	**1.001**	1.002
64	762					6.636		2.049	**1.000**	1.000	6.636		-6.878	**1.001**	1.001

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - CHIROPRACTORS

INCREMENTAL DECAY METHOD

AGE MONTHS	AGE YEARS	PAID SELECTED FOR FIT	INCREM. DECAY FACTORS	IMPLIED ATA FACTOR	DECAY FACTOR CHECK
(1)	(2)	(3)	(4)	(5)	(6)
6	0.5	7.750	6.649		
18	1.5	1.585	1.920	2.672	1.920
30	2.5	1.230	1.277	1.471	1.277
42	3.5	1.127	0.829	1.155	0.829
54	4.5	1.090	0.783	1.088	0.783
66	5.5	1.067	0.762	1.063	0.762
78	6.5	1.053	0.799	1.050	0.799
90	7.5	1.044	0.833	1.042	0.833
102	8.5	1.038	0.855	1.036	0.855
114	9.5	1.033	0.865	1.032	0.865
126	10.5	1.030	0.871	1.028	0.871
138	11.5	1.025	0.876	1.026	0.876
150	12.5	1.021	0.879	1.022	0.879
162	13.5	1.016	0.884	1.018	0.884
174	14.5	1.014	0.891	1.014	0.891
186	15.5	1.012	0.894	1.012	0.894
198	16.5	1.010	0.897	1.010	0.897
210	17.5	1.009	0.900	1.009	0.900
222	18.5	1.008	0.903	1.008	0.903
234	19.5	1.007	0.904	1.007	0.904
246	20.5	1.007	0.906	1.007	0.906
258	21.5	1.007	0.910	1.006	0.910
270	22.5	1.007	0.911	1.006	0.911
282	23.5	1.006	0.912	1.006	0.912
294	24.5	1.006	0.911	1.005	0.911
306	25.5	1.005	0.907	1.005	0.907
318	26.5	1.005	0.900	1.005	0.900
330	27.5	1.005	0.894	1.004	0.894
342	28.5	1.005	0.888	1.004	0.888
354	29.5	1.004	0.883	1.004	0.883
366	30.5	1.004	0.885	1.003	0.885
378	31.5	1.004	0.889	1.003	0.889
390	32.5	1.003	0.892	1.003	0.892
402	33.5	1.003	0.890	1.003	0.890
414	34.5	1.003	0.890	1.002	0.890
426	35.5		0.888	1.002	0.888
438	36.5		0.885	1.002	0.885
450	37.5		0.884	1.002	0.884
462	38.5		0.895	1.002	0.895
474	39.5		0.905	1.001	0.905
486	40.5		0.903	1.001	0.903
498	41.5		0.907	1.001	0.907
510	42.5		0.901	1.001	0.901
522	43.5		0.894	1.001	0.894
534	44.5		0.877	1.001	0.877
546	45.5		0.868	1.001	0.868
558	46.5		0.852	1.001	0.852
570	47.5		0.841	1.001	0.841
582	48.5		0.822	1.000	0.822
594	49.5		0.819	1.000	0.819
606	50.5		0.815	1.000	0.815
618	51.5		0.816	1.000	0.816
630	52.5		0.828	1.000	0.828
642	53.5		0.768	1.000	0.768
654	54.5		0.719	1.000	0.719
666	55.5		0.651	1.000	0.651
678	56.5		0.545	1.000	0.545
690	57.5		0.500	1.000	0.500
702	58.5			1.000	-
714	59.5			1.000	-
726	60.5			1.000	-
738	61.5			1.000	-
750	62.5			1.000	-

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

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366
1954																															
1955																															
1956																															
1957																															
1958																															
1959																															
1960																															
1961																															
1962																															
1963																															
1964																															
1965																															
1966																															
1967																															
1968																															
1969																															
1970																															
1971																															
1972																															
1973																															102
1974																														114	98
1975																													109	92	82
1976																												154	144	129	88
1977	194	1,736	1,845	1,009	957	1,038	1,122	1,072	1,118	1,148	1,019	1,033	972	881	487	949	828	731	618	557	505	371	220	187	173	158	149	116	123	92	91
1978	235	2,096	2,229	1,282	1,286	1,305	1,296	1,256	1,349	1,325	1,180	1,171	1,072	1,127	907	882	837	662	629	552	408	240	247	178	205	183	164	136	153	113	98
1979	264	2,359	2,615	1,693	1,615	1,620	1,652	1,567	1,595	1,541	1,362	1,350	1,420	1,248	1,143	1,143	913	799	743	579	340	305	262	293	274	252	223	178	157	175	139
1980	269	2,443	2,804	1,798	1,680	1,644	1,670	1,585	1,606	1,552	1,326	1,466	1,438	1,339	1,277	1,038	892	727	539	358	291	270	253	224	205	183	196	178	180	150	132
1981	295	2,673	3,036	1,886	1,714	1,644	1,676	1,597	1,567	1,446	1,433	1,475	1,387	1,320	1,097	1,008	866	623	389	329	265	305	219	203	145	145	156	145	148	140	104
1982	354	3,025	3,019	1,968	1,828	1,746	1,728	1,577	1,534	1,635	1,474	1,503	1,361	1,122	932	800	639	391	320	239	288	220	222	206	179	134	138	116	107	98	80
1983	353	3,211	3,646	2,248	2,060	1,909	1,840	1,702	1,911	1,900	1,747	1,675	1,406	1,298	1,092	859	550	506	376	386	350	288	248	227	202	203	173	167	164	100	
1984	439	3,968	4,528	2,868	2,580	2,405	2,274	2,376	2,509	2,445	2,293	1,827	1,624	1,370	1,019	616	516	425	419	372	327	266	243	219	186	206	194	206	152		
1985	477	4,472	5,548	3,631	3,284	3,046	3,399	3,328	3,305	3,152	2,504	2,288	1,987	1,438	861	705	630	614	541	479	461	384	322	327	358	319	253	203			
1986	466	4,519	6,015	3,810	3,439	3,645	3,608	3,420	3,393	2,818	2,432	2,138	1,569	1,025	876	719	690	617	516	457	418	365	421	336	363	279	248				
1987	498	4,933	6,842	4,378	4,403	4,532	4,243	4,196	3,422	2,902	2,446	1,712	1,037	865	671	684	576	495	477	370	338	314	253	286	220	240					
1988	576	5,664	7,944	5,927	5,633	4,972	4,717	4,150	3,663	2,989	2,163	1,227	993	831	762	684	571	499	452	437	424	395	405	374	299						
1989	573	5,871	9,552	7,096	6,200	5,531	4,353	3,935	3,136	2,197	1,348	1,143	891	849	714	678	594	578	482	460	467	434	348	336							
1990	473	5,814	9,539	7,562	6,398	4,828	4,081	3,413	2,555	1,538	1,244	1,003	1,016	889	758	647	576	489	473	487	407	383	313								
1991	684	8,986	9,411	7,698	5,556	4,471	3,579	2,757	1,546	1,275	1,161	1,039	933	757	577	533	539	444	431	384	318	312									
1992	722	10,004	10,083	6,555	4,912	3,925	2,811	1,637	1,220	1,047	945	793	695	577	546	503	497	442	444	388	329										
1993	922	10,139	8,522	5,967	4,410	2,941	1,612	1,320	1,027	1,050	969	857	667	593	571	544	510	504	441	338											
1994	843	8,992	7,711	5,033	3,036	1,842	1,314	1,106	1,063	897	723	588	565	476	446	436	443	320	302												
1995	752	9,539	6,728	3,560	1,956	1,448	1,131	1,041	952	771	690	645	558	541	447	476	402	356													
1996	877	8,792	4,948	2,335	1,720	1,244	1,140	933	882	741	653	555	473	493	431	352	254														
1997	625	6,030	3,410	2,204	1,532	1,398	1,202	940	845	734	625	576	568	522	407	389															
1998	814	5,572	3,376	2,238	1,787	1,475	1,252	992	857	769	666	624	533	455	366																
1999	891	6,538	3,926	3,078	2,227	1,678	1,276	1,145	954	920	794	785	674	524																	
2000	1,189	7,320	5,352	3,601	2,385	1,765	1,452	1,199	1,038	1,019	1,010	863	739																		
2001	1,126	7,744	5,512	3,660	2,212	1,789	1,467	1,279	1,110	1,001	807	659																			
2002	1,112	8,591	5,569	3,463	2,322	1,467	1,295	1,223	1,140	897	713																				
2003	1,340	8,565	5,406	3,294	2,130	1,705	1,516	1,401	1,162	934																					
2004	1,080	7,574	5,162	2,965	2,125	1,694	1,558	1,146	869																						
2005	1,114	7,383	4,585	2,939	2,052	1,759	1,421	1,068																							
2006	892	6,105	3,903	2,631	1,965	1,364	1,038																								
2007	774	5,698	4,082	2,858	1,865	1,410																									
2008	872	6,067	4,262	2,519	1,605																										
2009	734	4,621	3,190	1,651																											
2010	733	4,633	2,883																												
2011	589	3,396																													
2012	411																														

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
1954																															
1955																															
1956																															
1957																															
1958																															
1959																															
1960																															
1961																															
1962																															
1963																															
1964																															
1965																															
1966																															
1967																															
1968																															
1969																															
1970																															
1971																															
1972																															
1973																															1.033
1974																														0.856	0.899
1975																													0.840	0.890	0.825
1976																												0.938	0.895	0.680	0.928
1977	8.936	1.063	0.547	0.949	1.085	1.081	0.955	1.043	1.027	0.888	1.013	0.942	0.906	0.553	1.949	0.872	0.883	0.845	0.902	0.906	0.735	0.593	0.848	0.926	0.917	0.942	0.779	1.057	0.749	0.994	0.905
1978	8.936	1.063	0.575	1.003	1.015	0.993	0.969	1.074	0.982	0.890	0.993	0.915	1.051	0.805	0.972	0.949	0.790	0.950	0.877	0.739	0.588	1.029	0.723	1.152	0.893	0.892	0.829	1.128	0.738	0.868	1.138
1979	8.936	1.108	0.647	0.954	1.003	1.020	0.948	1.018	0.966	0.884	0.991	1.052	0.879	0.916	1.000	0.799	0.875	0.929	0.780	0.588	0.895	0.860	1.117	0.936	0.920	0.883	0.800	0.882	1.115	0.794	1.006
1980	9.074	1.148	0.641	0.934	0.979	1.016	0.949	1.013	0.966	0.855	1.105	0.981	0.931	0.954	0.812	0.860	0.815	0.742	0.664	0.812	0.927	0.938	0.887	0.915	0.889	1.075	0.904	1.015	0.831	0.882	0.804
1981	9.061	1.136	0.621	0.908	0.959	1.020	0.953	0.981	0.923	0.991	1.029	0.940	0.952	0.831	0.919	0.859	0.719	0.625	0.847	0.804	1.153	0.717	0.927	0.714	1.002	1.073	0.929	1.025	0.946	0.741	0.547
1982	8.550	0.998	0.652	0.929	0.955	0.989	0.913	0.973	1.066	0.901	1.020	0.905	0.824	0.831	0.858	0.799	0.612	0.818	0.749	1.202	0.763	1.012	0.925	0.869	0.749	1.030	0.841	0.927	0.915	0.813	
1983	9.090	1.136	0.617	0.916	0.927	0.964	0.925	1.123	0.994	0.919	0.959	0.839	0.923	0.841	0.787	0.640	0.921	0.743	1.026	0.906	0.824	0.860	0.914	0.893	1.002	0.853	0.967	0.979	0.611		
1984	9.044	1.141	0.634	0.899	0.932	0.945	1.045	1.056	0.974	0.938	0.797	0.889	0.843	0.744	0.605	0.838	0.823	0.987	0.886	0.879	0.814	0.914	0.902	0.848	1.106	0.946	1.060	0.735			
1985	9.373	1.241	0.655	0.904	0.928	1.116	0.979	0.993	0.954	0.794	0.914	0.868	0.724	0.599	0.818	0.895	0.974	0.882	0.885	0.962	0.832	0.839	1.016	1.093	0.893	0.793	0.802				
1986	9.708	1.331	0.633	0.903	1.060	0.990	0.948	0.992	0.831	0.863	0.879	0.734	0.653	0.855	0.821	0.959	0.895	0.835	0.886	0.916	0.872	1.155	0.797	1.081	0.768	0.891					
1987	9.906	1.387	0.640	1.006	1.029	0.936	0.989	0.815	0.848	0.843	0.700	0.606	0.834	0.776	1.019	0.842	0.859	0.965	0.775	0.914	0.930	0.804	1.131	0.768	1.094						
1988	9.838	1.402	0.746	0.950	0.883	0.949	0.880	0.883	0.816	0.724	0.567	0.809	0.838	0.916	0.897	0.835	0.874	0.905	0.967	0.969	0.933	1.023	0.924	0.798							
1989	10.248	1.627	0.743	0.874	0.892	0.787	0.904	0.797	0.701	0.614	0.848	0.779	0.953	0.841	0.950	0.876	0.974	0.834	0.954	1.015	0.930	0.803	0.965								
1990	12.291	1.641	0.793	0.846	0.755	0.845	0.836	0.749	0.602	0.809	0.806	1.013	0.874	0.853	0.854	0.890	0.850	0.967	1.029	0.837	0.941	0.817									
1991	13.131	1.047	0.818	0.722	0.805	0.801	0.770	0.561	0.825	0.911	0.895	0.899	0.811	0.762	0.923	1.012	0.824	0.971	0.891	0.827	0.983										
1992	13.855	1.008	0.650	0.749	0.799	0.716	0.582	0.746	0.858	0.903	0.838	0.877	0.830	0.947	0.920	0.989	0.888	1.006	0.873	0.847											
1993	11.002	0.841	0.700	0.739	0.667	0.548	0.818	0.778	1.022	0.923	0.885	0.778	0.889	0.963	0.953	0.936	0.990	0.874	0.767												
1994	10.664	0.858	0.653	0.603	0.607	0.713	0.841	0.961	0.844	0.806	0.813	0.961	0.844	0.936	0.978	1.017	0.722	0.943													
1995	12.684	0.705	0.529	0.549	0.740	0.782	0.920	0.914	0.810	0.895	0.935	0.866	0.969	0.827	1.065	0.844	0.887														
1996	10.025	0.563	0.472	0.737	0.723	0.917	0.818	0.945	0.841	0.881	0.850	0.852	1.043	0.874	0.816	0.721															
1997	9.652	0.565	0.646	0.695	0.912	0.860	0.781	0.900	0.869	0.851	0.923	0.986	0.919	0.778	0.957																
1998	6.842	0.606	0.663	0.798	0.825	0.848	0.792	0.864	0.897	0.866	0.937	0.854	0.855	0.805																	
1999	7.342	0.600	0.784	0.723	0.754	0.760	0.897	0.833	0.964	0.863	0.988	0.859	0.777																		
2000	6.156	0.731	0.673	0.662	0.740	0.823	0.825	0.866	0.981	0.992	0.854	0.857																			
2001	6.876	0.712	0.664	0.604	0.809	0.820	0.872	0.868	0.901	0.807	0.816																				
2002	7.726	0.648	0.622	0.671	0.632	0.883	0.944	0.932	0.786	0.795																					
2003	6.390	0.631	0.609	0.647	0.801	0.889	0.924	0.829	0.804																						
2004	7.015	0.682	0.574	0.717	0.797	0.920	0.735	0.759																							
2005	6.629	0.621	0.641	0.698	0.857	0.808	0.751																								
2006	6.847	0.639	0.674	0.747	0.694	0.761																									
2007	7.359	0.716	0.700	0.653	0.756																										
2008	6.960	0.702	0.591	0.637																											
2009	6.295	0.690	0.518																												
2010	6.318	0.622																													
2011	5.763																														
Latest diag	5.763	0.622	0.518	0.637	0.756	0.761	0.751	0.759	0.804	0.795	0.816	0.857	0.777	0.805	0.957	0.721	0.887	0.943	0.767	0.847	0.983	0.817	0.965	0.798	1.094	0.891	0.802	0.735	0.611	0.813	0.547
5 Yr Avg	6.539	0.674	0.625	0.690	0.781	0.852	0.845	0.851	0.888	0.864	0.904	0.881	0.913	0.844	0.954	0.901	0.862	0.952	0.903	0.899	0.943	0.920	0.967	0.918	0.973	0.902	0.920	0.936	0.883	0.820	0.880
9 Yr Avg	6.620	0.661	0.622	0.671	0.760	0.835	0.836	0.866	0.873	0.862	0.889	0.876	0.882	0.860	0.935	0.902	0.874	0.922	0.892	0.908	0.895	0.914	0.945	0.887	0.936	0.937	0.879	0.965	0.849	0.835	0.899
5 Yr Wtd	6.594	0.675	0.629	0.691	0.782	0.855	0.843	0.851	0.883	0.866	0.899	0.878	0.904	0.843	0.955	0.911	0.864	0.951	0.905	0.902	0.941	0.920	0.949	0.924	0.938	0.883	0.915	0.926	0.877	0.818	0.881
7 Yr Wtd	6.640	0.667	0.616	0.680	0.763	0.845	0.847	0.850	0.883	0.866	0.897	0.887	0.893	0.879	0.944	0.923	0.880	0.923	0.895	0.906	0.913	0.907	0.940	0.915	0.923	0.926	0.894	0.943	0.841	0.816	0.880
9 Yr Wtd	6.649	0.659	0.623	0.668	0.759	0.835	0.835	0.864	0.871	0.862	0.887	0.871	0.872	0.858	0.931	0.904	0.877	0.916	0.892	0.910	0.895	0.910	0.937	0.898	0.920	0.917	0.877	0.952	0.847	0.826	0.899
Selected	6.649	0.659	0.623	0.668	0.759	0.835	0.835	0.864	0.871	0.862	0.887	0.871	0.872	0.858	0.931	0.904	0.877	0.916	0.892	0.910	0.895	0.910	0.937	0.898	0.920	0.917	0.877	0.952	0.847	0.826	0.899
Loss $ Weight	8.128	59.236	41.671	27.930	19.282	14.696	12.440	10.257	8.939	7.748	6.937	6.285	5.667	5.304	4.897	4.853	4.707	4.389	4.258	3.833	3.510	3.049	2.681	2.401	2.131	1.903	1.646	1.395	1.286	1.104	934
Center Wtd Avg	6.649	1.092	0.975	0.679	0.706	0.766	0.822	0.850	0.861	0.870	0.872	0.870	0.882	0.885	0.887	0.896	0.904	0.899	0.898	0.905	0.907	0.910	0.911	0.916	0.912	0.911	0.905	0.889	0.882	0.884	0.878
Geometric Mean	6.649	1.920	1.277	0.829	0.783	0.762	0.799	0.833	0.855	0.865	0.871	0.876	0.879	0.884	0.891	0.894	0.897	0.900	0.903	0.904	0.906	0.910	0.911	0.912	0.911	0.907	0.900	0.894	0.888	0.883	0.885

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

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	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
1954																			3	2	3	2	4	2	2	2	1	0
1955																		2	2	3	1	1	1	0	0	0	0	
1956																	3	2	2	2	2	2	2	1	1	0		
1957																7	6	9	6	5	7	6	6	2	2			
1958															16	13	11	9	5	2	5	2	4	1				
1959														9	8	7	10	8	6	7	4	1	2					
1960													11	12	9	7	8	6	7	5	3	3						
1961												13	9	8	10	10	4	14	8	8	3							
1962											32	29	30	30	21	22	21	20	9	6								
1963										15	21	27	22	17	16	14	11	9	5									
1964									35	27	22	25	19	17	29	24	14	10										
1965								18	15	16	20	17	19	19	13	11	10											
1966							32	26	22	30	22	17	22	21	8	6												
1967						47	28	12	12	25	14	8	7	6	3													
1968					57	38	37	33	24	31	25	22	10	7														
1969				55	49	27	29	20	24	28	25	34	23															
1970			36	32	18	23	20	20	19	23	11	9																
1971		61	49	38	58	59	42	30	34	27	20																	
1972	66	73	79	61	51	51	54	52	40	32																		
1973	106	72	67	52	49	57	47	29	23																			
1974	88	72	74	79	71	69	58	58																				
1975	68	69	81	64	46	31	36																					
1976	82	96	94	81	82	74																						
1977	83	77	84	65	58																							
1978	112	95	86	64																								
1979	140	111	93																									
1980	106	91																										
1981	57																											
1982																												
1983																												
1984																												
1985																												
1986																												
1987																												
1988																												
1989																												
1990																												
1991																												
1992																												
1993																												
1994																												
1995																												
1996																												
1997																												
1998																												
1999																												
2000																												
2001																												
2002																												
2003																												
2004																												
2005																												
2006																												
2007																												
2008																												
2009																												
2010																												
2011																												
2012																												

AGE-TO-AGE DEVELOPMENT FACTORS

	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-Ult
1954																			0.768	1.173	0.735	1.858	0.470	1.057	0.887	0.491	0.000	
1955																		0.913	1.801	0.438	0.629	0.797	0.440	1.356	0.609	1.327		
1956																	0.724	0.824	1.392	0.869	1.294	0.839	0.448	0.942	0.000			
1957																0.896	1.420	0.649	0.927	1.232	0.953	0.978	0.251	1.445				
1958															0.799	0.823	0.870	0.514	0.376	2.710	0.330	2.682	0.154					
1959														0.847	0.936	1.308	0.772	0.808	1.155	0.604	0.300	1.744						
1960													1.022	0.764	0.738	1.200	0.793	1.067	0.705	0.611	0.919							
1961												0.718	0.835	1.248	0.990	0.456	3.130	0.615	0.993	0.327								
1962											0.908	1.027	0.982	0.724	1.039	0.941	0.961	0.438	0.723									
1963										1.432	1.292	0.824	0.782	0.894	0.900	0.798	0.791	0.582										
1964									0.774	0.797	1.174	0.759	0.897	1.700	0.831	0.568	0.719											
1965								0.806	1.081	1.283	0.840	1.116	1.014	0.660	0.879	0.894												
1966							0.819	0.844	1.387	0.711	0.769	1.293	0.989	0.381	0.683													
1967						0.606	0.420	1.009	2.083	0.554	0.565	0.914	0.863	0.445														
1968					0.662	0.998	0.872	0.744	1.254	0.814	0.881	0.462	0.690															
1969				0.884	0.559	1.073	0.696	1.159	1.178	0.904	1.353	0.662																
1970			0.902	0.569	1.264	0.874	0.994	0.949	1.192	0.501	0.795																	
1971		0.810	0.775	1.510	1.014	0.713	0.722	1.117	0.807	0.751																		
1972	1.102	1.078	0.776	0.840	0.984	1.070	0.953	0.774	0.795																			
1973	0.676	0.931	0.778	0.950	1.149	0.824	0.632	0.777																				
1974	0.820	1.024	1.064	0.910	0.962	0.847	0.988																					
1975	1.018	1.185	0.785	0.713	0.678	1.148																						
1976	1.174	0.984	0.859	1.015	0.905																							
1977	0.930	1.091	0.769	0.900																								
1978	0.852	0.901	0.754																									
1979	0.793	0.839																										
1980	0.855																											
1981																												
1982																												
1983																												
1984																												
1985																												
1986																												
1987																												
1988																												
1989																												
1990																												
1991																												
1992																												
1993																												
1994																												
1995																												
1996																												
1997																												
1998																												
1999																												
2000																												
2001																												
2002																												
2003																												
2004																												
2005																												
2006																												
2007																												
2008																												
2009																												
2010																												
2011																												
Latest diag	0.855	0.839	0.754	0.900	0.905	1.148	0.988	0.777	0.795	0.751	0.795	0.662	0.690	0.445	0.683	0.894	0.719	0.582	0.723	0.327	0.919	1.744	0.154	1.445	0.000	1.327	0.000	
5 Yr Avg	0.921	1.000	0.846	0.898	0.936	0.920	0.858	0.955	1.045	0.705	0.873	0.889	0.891	0.816	0.866	0.731	1.279	0.702	0.790	1.097	0.759	1.408	0.353	1.200	0.499	0.909	0.000	
9 Yr Avg	0.913	0.983	0.829	0.921	0.909	0.906	0.789	0.909	1.172	0.861	0.953	0.864	0.897	0.851	0.866	0.876	1.131	0.712	0.982	0.995	0.737	1.483	0.353	1.200	0.499	0.909	0.000	
5 Yr Wtd	0.899	0.980	0.841	0.902	0.938	0.890	0.855	0.918	0.996	0.718	0.924	0.824	0.921	0.842	0.888	0.741	1.011	0.622	0.814	0.780	0.696	1.235	0.310	1.182	0.618	0.596	0.000	
7 Yr Wtd	0.901	0.979	0.825	0.947	0.966	0.905	0.841	0.895	1.119	0.766	0.950	0.813	0.911	0.839	0.884	0.817	0.962	0.612	0.850	0.752	0.697	1.327	0.310	1.182	0.618	0.596	0.000	
9 Yr Wtd	0.889	0.975	0.825	0.917	0.889	0.879	0.805	0.882	1.063	0.814	0.981	0.839	0.915	0.833	0.877	0.822	0.988	0.625	0.880	0.782	0.697	1.327	0.310	1.182	0.618	0.596	0.000	
Selected	0.889	0.975	0.825	0.917	0.889	0.890	0.805	0.882	1.063	0.814	0.981	0.864	0.921	0.851	0.877	0.822	0.988	0.625	0.880	0.782	0.737	1.483	0.353	1.182	0.618	0.596	0.500	
Loss $ Weight	850	725	650	527	482	400	348	241	224	222	192	192	150	140	130	115	87	78	47	35	25	15	17	5	3	2	1	
Center Wtd Avg	0.880	0.901	0.900	0.902	0.866	0.881	0.894	0.883	0.896	0.920	0.930	0.884	0.902	0.869	0.887	0.841	0.842	0.823	0.816	0.789	0.828	0.820	0.830	0.874	0.544	0.594	0.500	
Geometric Mean	0.889	0.892	0.890	0.890	0.888	0.885	0.884	0.895	0.905	0.903	0.907	0.901	0.894	0.877	0.868	0.852	0.841	0.822	0.819	0.815	0.816	0.828	0.768	0.719	0.651	0.545	0.500	

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - CHIROPRACTORS

FITTED INCREMENTAL DECAY LOSS DEVELOPMENT FACTORS

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

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.000**	**0.952**
Inverse Power	**1.000**	**0.917**
Selected Tail	**1.000**	

				Weibull Curve Fitting					**Inverse Power Curve Fitting**				
				Slope=	1.008				Slope=	-7.735			
		IMPLIED	SELECTED	Intercept=	-4.339				Intercept=	41.189			
PERIOD	AGE	ATA	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6			1.792		-2.533	**13.101**	18449.037	1.792		27.329		
2	18	2.672	2.672	2.890	-0.758	-1.426	**4.682**	1408.191	2.890	0.514	18.831		
3	30	1.471	1.471	3.401	0.130	-0.911	**3.021**	300.752	3.401	-0.752	14.879		
4	42	1.155	1.155	3.738	0.697	-0.572	**2.319**	99.561	3.738	-1.864	12.276		
5	54	1.088	1.088	3.989	0.921	-0.319	**1.936**	42.937	3.989	-2.428	10.332	**30714.923**	
6	66	1.063	1.063	4.190	1.039	-0.117	**1.697**	22.183	4.190	-2.765	8.780	**6505.260**	
7	78	1.050	1.050	4.357	1.111	0.052	**1.536**	13.073	4.357	-2.987	7.488	**1787.458**	
8	90	1.042	1.042	4.500	1.165	0.196	**1.421**	8.513	4.500	-3.163	6.381	**591.550**	
9	102	1.036	1.036	4.625	1.212	0.322	**1.336**	5.991	4.625	-3.326	5.413	**225.275**	
10	114	1.032	1.032	4.736	1.246	0.434	**1.272**	4.484	4.736	-3.443	4.553	**95.870**	
11	126	1.028	1.028	4.836	1.281	0.535	**1.221**	3.526	4.836	-3.572	3.778	**44.743**	
12	138	1.026	1.026	4.927	1.306	0.627	**1.182**	2.887	4.927	-3.665	3.075	**22.642**	
13	150	1.022	1.022	5.011	1.350	0.711	**1.150**	2.443	5.011	-3.836	2.430	**12.355**	26965.596
14	162	1.018	1.018	5.088	1.395	0.788	**1.125**	2.124	5.088	-4.016	1.834	**7.261**	2182.607
15	174	1.014	1.014	5.159	1.458	0.860	**1.104**	1.888	5.159	-4.282	1.282	**4.602**	300.599
16	186	1.012	1.012	5.226	1.482	0.928	**1.087**	1.711	5.226	-4.389	0.766	**3.150**	65.316
17	198	1.010	1.010	5.288	1.523	0.991	**1.073**	1.574	5.288	-4.575	0.282	**2.326**	20.732
18	210	1.009	1.009	5.347	1.557	1.050	**1.061**	1.468	5.347	-4.737	-0.173	**1.841**	8.914
19	222	1.008	1.008	5.403	1.574	1.106	**1.051**	1.383	5.403	-4.818	-0.603	**1.547**	4.842
20	234	1.007	1.007	5.455	1.594	1.159	**1.043**	1.316	5.455	-4.915	-1.010	**1.364**	3.129
21	246	1.007	1.007	5.505	1.615	1.209	**1.036**	1.262	5.505	-5.023	-1.397	**1.247**	2.294
22	258	1.006	1.006	5.553	1.626	1.257	**1.031**	1.217	5.553	-5.077	-1.765	**1.171**	1.839
23	270	1.006	1.006	5.598	1.632	1.303	**1.026**	1.181	5.598	-5.110	-2.117	**1.120**	1.570
24	282	1.006	1.006	5.642	1.636	1.347	**1.022**	1.152	5.642	-5.130	-2.453	**1.086**	1.402
25	294	1.005	1.005	5.684	1.652	1.389	**1.018**	1.127	5.684	-5.212	-2.776	**1.062**	1.291
26	306	1.005	1.005	5.724	1.658	1.429	**1.016**	1.107	5.724	-5.242	-3.085	**1.046**	1.215
27	318	1.005	1.005	5.762	1.683	1.468	**1.013**	1.090	5.762	-5.376	-3.383	**1.034**	1.162
28	330	1.004	1.004	5.799	1.696	1.505	**1.011**	1.075	5.799	-5.448	-3.669	**1.025**	1.124
29	342	1.004	1.004	5.835	1.696	1.541	**1.009**	1.063	5.835	-5.445	-3.946	**1.019**	1.096
30	354	1.004	1.004	5.869	1.709	1.576	**1.008**	1.054	5.869	-5.520	-4.212	**1.015**	1.075
31	366	1.003	1.003	5.903	1.733	1.610	**1.007**	1.045	5.903	-5.656	-4.470	**1.011**	1.059
32	378	1.003	1.003	5.935	1.740	1.642	**1.006**	1.038	5.935	-5.696	-4.720	**1.009**	1.047
33	390	1.003	1.003	5.966	1.749	1.674	**1.005**	1.032	5.966	-5.746	-4.962	**1.007**	1.038
34	402	1.003	1.003	5.996	1.758	1.704	**1.004**	1.027	5.996	-5.799	-5.196	**1.006**	1.031
35	414	1.002	1.002	6.026	1.791	1.734	**1.003**	1.023	6.026	-5.994	-5.424	**1.004**	1.025
36	426	1.002	1.002	6.054	1.804	1.763	**1.003**	1.019	6.054	-6.073	-5.645	**1.004**	1.021
37	438	1.002	1.002	6.082	1.824	1.791	**1.002**	1.016	6.082	-6.197	-5.859	**1.003**	1.017
38	450	1.002	1.002	6.109	1.844	1.818	**1.002**	1.014	6.109	-6.322	-6.069	**1.002**	1.014
39	462	1.002	1.002	6.136	1.862	1.845	**1.002**	1.012	6.136	-6.435	-6.272	**1.002**	1.012
40	474	1.001	1.001	6.161	1.878	1.870	**1.002**	1.010	6.161	-6.537	-6.470	**1.002**	1.010
41	486	1.001	1.001	6.186	1.893	1.896	**1.001**	1.008	6.186	-6.641	-6.664	**1.001**	1.008
42	498	1.001	1.001	6.211	1.908	1.920	**1.001**	1.007	6.211	-6.740	-6.853	**1.001**	1.007
43	510	1.001	1.001	6.234	1.924	1.944	**1.001**	1.006	6.234	-6.846	-7.037	**1.001**	1.006
44	522	1.001	1.001	6.258	1.940	1.968	**1.001**	1.005	6.258	-6.959	-7.217	**1.001**	1.005
45	534	1.001	1.001	6.280	1.959	1.991	**1.001**	1.004	6.280	-7.091	-7.392	**1.001**	1.004
46	546	1.001	1.001	6.303	1.979	2.013	**1.001**	1.004	6.303	-7.234	-7.564	**1.001**	1.004
47	558	1.001	1.001	6.324	2.001	2.035	**1.000**	1.003	6.324	-7.395	-7.732	**1.000**	1.003
48	570	1.001	1.001	6.346	2.024	2.056	**1.000**	1.003	6.346	-7.568	-7.897	**1.000**	1.003
49	582	1.000	1.000	6.366	2.050	2.077	**1.000**	1.002	6.366	-7.765	-8.058	**1.000**	1.002
50	594	1.000	1.000	6.387	2.075	2.098	**1.000**	1.002	6.387	-7.964	-8.216	**1.000**	1.002
51	606	1.000	1.000	6.407	2.100	2.118	**1.000**	1.002	6.407	-8.169	-8.371	**1.000**	1.002
52	618	1.000	1.000	6.426	2.125	2.138	**1.000**	1.001	6.426	-8.372	-8.522	**1.000**	1.002
53	630	1.000	1.000	6.446	2.147	2.157	**1.000**	1.001	6.446	-8.562	-8.671	**1.000**	1.001
54	642	1.000	1.000	6.465	2.178	2.176	**1.000**	1.001	6.465	-8.826	-8.817	**1.000**	1.001
55	654	1.000	1.000	6.483	2.214	2.195	**1.000**	1.001	6.483	-9.156	-8.960	**1.000**	1.001
56	666	1.000	1.000	6.501	2.260	2.213	**1.000**	1.001	6.501	-9.584	-9.101	**1.000**	1.001
57	678	1.000	1.000	6.519	2.322	2.231	**1.000**	1.001	6.519	-10.192	-9.239	**1.000**	1.001
58	690	1.000	1.000	6.537	2.387	2.249	**1.000**	1.001	6.537	-10.885	-9.375	**1.000**	1.001
59	702	1.000		6.554		2.266	**1.000**	1.000	6.554		-9.508	**1.000**	1.001
60	714	1.000		6.571		2.283	**1.000**	1.000	6.571		-9.639	**1.000**	1.001

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - REHABILITATIONS
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2012	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		1,000	9,182	8,182	74.6%	6,104	
1977	23,851,125	7,379	8,193	815	71.4%	581	0.034
1978	26,143,240	11,277	12,729	1,452	70.8%	1,028	0.049
1979	28,061,666	10,359	11,805	1,447	70.2%	1,016	0.042
1980	28,979,182	10,218	11,822	1,604	69.7%	1,118	0.041
1981	30,141,508	10,728	12,621	1,892	69.2%	1,309	0.042
1982	30,058,966	14,460	17,209	2,749	68.7%	1,887	0.057
1983	30,607,324	12,101	14,636	2,535	68.2%	1,728	0.048
1984	33,121,678	16,025	19,644	3,619	67.7%	2,449	0.059
1985	35,713,654	18,107	22,085	3,978	67.2%	2,673	0.062
1986	38,297,697	18,976	23,768	4,792	66.8%	3,200	0.062
1987	41,065,403	20,855	26,608	5,753	66.4%	3,818	0.065
1988	44,221,964	25,579	32,831	7,252	65.9%	4,778	0.074
1989	47,110,000	28,249	36,733	8,484	65.3%	5,540	0.078
1990	49,659,895	24,020	31,462	7,442	64.7%	4,818	0.063
1991	50,856,501	25,084	33,328	8,245	64.2%	5,293	0.066
1992	52,804,448	22,953	30,865	7,912	63.6%	5,030	0.058
1993	55,132,894	23,966	32,600	8,634	62.9%	5,429	0.059
1994	57,739,505	26,517	37,266	10,749	62.2%	6,689	0.065
1995	60,949,772	27,967	38,698	10,731	61.7%	6,621	0.063
1996	63,664,000	32,521	43,496	10,975	61.2%	6,719	0.068
1997	68,077,000	37,939	56,451	18,513	60.8%	11,249	0.083
1998	71,447,000	45,753	67,356	21,603	60.3%	13,032	0.094
1999	75,244,663	51,796	76,078	24,282	59.9%	14,550	0.101
2000	79,122,396	60,145	88,663	28,519	59.6%	16,995	0.112
2001	80,396,857	61,875	91,318	29,443	59.3%	17,448	0.114
2002	81,621,352	60,990	94,722	33,732	59.0%	19,903	0.116
2003	82,433,234	54,002	88,142	34,141	58.8%	20,072	0.107
2004	84,632,753	51,082	85,964	34,883	58.6%	20,454	0.102
2005	86,912,307	48,695	84,322	35,627	58.5%	20,854	0.097
2006	90,822,757	44,804	80,984	36,180	58.5%	21,167	0.089
2007	93,702,820	44,195	81,958	37,763	58.7%	22,153	0.087
2008	93,449,349	43,368	83,780	40,412	59.0%	23,860	0.090
2009	86,530,965	27,628	66,096	38,468	59.7%	22,948	0.076
2010	86,624,485	22,334	68,251	45,917	60.9%	27,962	0.079
2011	89,983,985	10,731	70,027	59,296	63.1%	37,429	0.078
2012	46,341,752	987	37,719	36,733	67.2%	24,667	0.081
2013		0	0		100.0%		
TOTAL		1,054,663	1,729,416	674,752	61.1%	412,572	
EXLD PRIOR		1,053,663	1,720,234	666,570	61.0%	406,468	

(1) PROVIDED BY THE BWC; 2012 ADJUSTED TO PARTIAL YEAR
(2) SECTION 1, EXHIBIT 2E, SHEET 3A, COL. 3
(3) SECTION 1, EXHIBIT 2E, SHEET 3A, COL. 8; 2012 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 1, EXHIBIT 2, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - REHABILITATIONS
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
		FISCAL YEAR ENDING																		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	8,182	826	763	705	699	560	503	421	345	322	461	268	249	489	213	351	145	115	72	604
1977	815	73	68	62	58	53	51	47	43	38	35	29	25	22	21	20	19	19	17	113
1978	1,452	126	118	110	101	94	87	84	78	71	63	56	47	41	37	35	33	32	31	210
1979	1,447	119	115	108	100	92	86	79	76	71	65	58	52	43	37	34	32	30	29	221
1980	1,604	122	122	118	110	103	95	88	82	79	73	67	59	53	44	38	34	33	31	255
1981	1,892	132	132	132	128	121	113	105	98	91	87	81	73	65	58	49	42	38	36	313
1982	2,749	159	180	180	180	175	164	154	143	134	125	120	111	101	89	80	67	58	52	477
1983	2,535	204	136	154	153	154	149	140	131	122	113	105	101	93	85	75	67	56	49	448
1984	3,619	202	274	183	207	206	207	201	189	177	164	153	142	137	126	115	102	91	76	669
1985	3,978	239	220	297	194	219	218	217	209	195	180	165	152	141	135	125	115	102	92	764
1986	4,792	270	254	238	323	215	244	243	242	236	221	207	191	178	166	160	148	135	120	991
1987	5,753	274	302	282	266	362	242	276	274	275	268	253	237	221	207	193	186	172	158	1,285
1988	7,252	244	338	374	351	330	447	298	338	336	336	327	307	287	266	248	230	222	205	1,723
1989	8,484	297	274	378	416	390	367	498	334	379	377	377	367	346	324	302	282	263	253	2,199
1990	7,442	257	251	231	320	353	331	311	423	282	321	319	319	311	292	274	254	237	222	2,071
1991	8,245	277	276	269	248	342	378	354	333	452	302	343	341	341	332	312	292	271	253	2,444
1992	7,912	324	252	251	245	226	313	344	321	303	412	276	314	313	313	305	288	270	252	2,519
1993	8,634	330	340	265	263	257	237	328	361	337	318	431	289	329	327	327	319	301	283	2,910
1994	10,749	368	401	413	322	320	311	288	396	436	408	384	517	348	395	393	392	382	359	3,802
1995	10,731	348	356	388	400	311	309	301	278	383	421	395	372	500	336	381	379	378	368	4,000
1996	10,975	399	343	351	383	394	307	304	297	274	377	415	390	366	493	331	376	373	372	4,296
1997	18,513	693	656	565	576	626	643	504	501	487	451	615	674	632	594	788	536	605	600	7,501
1998	21,603	844	780	738	635	647	703	723	566	562	546	505	689	757	711	667	885	601	678	9,039
1999	24,282	965	914	844	798	687	700	760	783	612	607	590	545	744	819	770	722	956	648	10,441
2000	28,519	1,088	1,083	1,026	947	897	772	787	855	879	689	684	665	615	839	921	864	812	1,077	12,583
2001	29,443	1,162	1,074	1,070	1,014	936	887	764	778	845	869	682	677	659	609	832	910	853	803	13,578
2002	33,732	1,336	1,286	1,186	1,179	1,116	1,027	974	841	854	929	954	748	743	723	669	913	997	935	15,813
2003	34,141	1,386	1,295	1,246	1,149	1,143	1,082	995	944	815	828	900	925	725	721	702	649	887	966	16,275
2004	34,883	1,569	1,352	1,263	1,215	1,121	1,115	1,055	971	921	795	808	878	902	707	703	684	633	865	16,818
2005	35,627	1,830	1,520	1,310	1,224	1,177	1,086	1,080	1,022	940	892	770	783	851	874	685	681	663	613	17,133
2006	36,180	1,958	1,758	1,460	1,259	1,175	1,131	1,043	1,037	982	903	857	740	752	817	840	658	654	637	17,056
2007	37,763	2,458	1,910	1,715	1,425	1,228	1,147	1,104	1,018	1,012	958	881	836	722	734	798	819	642	638	17,275
2008	40,412	3,284	2,417	1,878	1,686	1,401	1,208	1,128	1,085	1,001	995	942	867	822	710	721	784	806	632	17,622
2009	38,468	3,812	2,816	2,072	1,610	1,446	1,201	1,035	967	930	858	853	808	743	705	609	618	672	691	15,659
2010	45,917	6,312	3,926	2,900	2,134	1,659	1,489	1,237	1,066	996	958	884	879	832	765	726	627	637	693	16,839
2011	59,296	10,935	6,650	4,137	3,056	2,249	1,748	1,569	1,303	1,124	1,049	1,010	932	926	877	806	765	661	671	18,470
2012	36,733	13,410	11,256	6,846	4,259	3,145	2,315	1,799	1,615	1,342	1,157	1,080	1,039	959	953	903	830	788	680	19,706
TOTAL	674,752	58,631	46,207	35,745	29,634	25,930	23,414	21,641	20,344	19,294	18,612	17,843	17,340	17,108	16,456	16,285	15,751	15,446	15,155	274,122

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - REHABILITATIONS
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	102	12	11	9	68	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1957	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1958	2	0	0	0	0	0	0	0	0	1	-	-	-	-	-	-	-	-	-	-
1959	466	52	41	30	19	11	26	23	21	19	198	-	-	-	-	-	-	-	-	-
1960	22	3	3	2	1	1	0	1	1	1	1	8	-	-	-	-	-	-	-	-
1961	28	4	4	3	2	2	1	0	1	1	1	1	11	-	-	-	-	-	-	-
1962	1,307	145	135	125	110	88	64	40	21	50	45	40	35	299	-	-	-	-	-	-
1963	183	22	21	20	18	16	12	9	5	3	7	6	6	5	44	-	-	-	-	-
1964	1,006	117	109	104	98	91	80	63	45	27	14	35	31	27	24	221	-	-	-	-
1965	149	14	13	12	12	11	10	9	7	5	3	2	5	4	4	3	33	-	-	-
1966	153	15	14	13	12	11	11	10	9	7	5	3	1	4	4	3	3	29	-	-
1967	54	6	5	4	4	4	4	3	3	3	2	1	1	0	1	1	1	1	8	-
1968	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1969	326	37	33	28	24	21	20	19	18	18	17	14	11	8	5	2	6	6	5	47
1970	52	6	5	5	4	3	3	3	3	3	3	3	2	2	1	1	0	1	1	8
1971	76	7	7	6	6	5	4	4	3	3	3	3	3	2	2	1	1	0	1	12
1972	449	44	42	39	36	32	28	24	21	20	19	18	17	16	14	11	8	4	2	66
1973	950	85	81	74	68	60	54	45	39	35	33	31	30	29	27	24	19	13	8	120
1974	1,618	148	140	136	128	119	107	96	82	71	63	59	56	54	51	48	42	33	23	196
1975	665	61	57	54	52	49	46	41	37	31	27	24	23	21	21	20	19	16	13	83
1976	573	48	44	40	37	36	33	31	28	25	22	19	17	16	15	14	14	13	11	72
TOTAL	8,182	826	763	705	699	560	503	421	345	322	461	268	249	489	213	351	145	115	72	604

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - REHABILITATIONS
(000's)

ALLOCATION OF ULTIMATE LOSS

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	PAID LOSS	PAID LDF	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT	INDICATED ULTIMATE LOSS: BORNHUETTER FERGUSON	INITIAL ULTIMATE LOSS	BALANCED ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR			1,000					9,182
1977	23,851,125	0.035	7,379	1.123	8,289	8,292	8,292	8,193
1978	26,143,240	0.049	11,277	1.137	12,821	12,818	12,818	12,729
1979	28,061,666	0.043	10,359	1.151	11,925	11,928	11,928	11,805
1980	28,979,182	0.041	10,218	1.166	11,912	11,914	11,914	11,822
1981	30,141,508	0.042	10,728	1.181	12,665	12,664	12,664	12,621
1982	30,058,966	0.057	14,460	1.193	17,255	17,244	17,244	17,209
1983	30,607,324	0.048	12,101	1.212	14,672	14,677	14,677	14,636
1984	33,121,678	0.059	16,025	1.227	19,659	19,665	19,665	19,644
1985	35,713,654	0.063	18,107	1.242	22,491	22,500	22,500	22,085
1986	38,297,697	0.062	18,976	1.258	23,878	23,886	23,886	23,768
1987	41,065,403	0.065	20,855	1.273	26,555	26,556	26,556	26,608
1988	44,221,964	0.074	25,579	1.284	32,852	32,855	32,855	32,831
1989	47,110,000	0.078	28,249	1.297	36,634	36,626	36,626	36,733
1990	49,659,895	0.063	24,020	1.310	31,459	31,452	31,452	31,462
1991	50,856,501	0.065	25,084	1.323	33,179	33,196	33,196	33,328
1992	52,804,448	0.058	22,953	1.340	30,765	30,780	30,780	30,865
1993	55,132,894	0.059	23,966	1.358	32,554	32,559	32,559	32,600
1994	57,739,505	0.071	26,517	1.375	36,466	37,777	37,777	37,266
1995	60,949,772	0.067	27,967	1.391	38,914	39,451	39,451	38,698
1996	63,664,000	0.062	32,521	1.411	45,887	44,097	44,097	43,496
1997	68,077,000	0.097	37,939	1.432	54,333	57,775	57,775	56,451
1998	71,447,000	0.104	45,753	1.455	66,575	68,994	68,994	67,356
1999	75,244,663	0.105	51,796	1.480	76,664	77,451	77,451	76,078
2000	79,122,396	0.106	60,145	1.507	90,637	88,321	88,321	88,663
2001	80,396,857	0.108	61,875	1.537	95,083	92,265	92,265	91,318
2002	81,621,352	0.110	60,990	1.569	95,685	93,608	93,608	94,722
2003	82,433,234	0.112	54,002	1.605	86,670	88,790	88,790	88,142
2004	84,632,753	0.104	51,082	1.649	84,252	85,766	85,766	85,964
2005	86,912,307	0.098	48,695	1.707	83,126	83,973	83,973	84,322
2006	90,822,757	0.091	44,804	1.780	79,732	81,130	81,130	80,984
2007	93,702,820	0.087	44,195	1.881	83,143	82,400	82,400	81,958
2008	93,449,349	0.084	43,368	2.040	88,464	83,449	83,449	83,780
2009	86,530,965	0.081	27,628	2.305	63,683	67,163	67,163	66,096
2010	86,624,485	0.082	22,334	2.904	64,866	68,759	68,759	68,251
2011	89,983,985	0.082	10,731	5.083	54,541	70,105	70,105	70,027
2012	92,683,504	0.082	987	47.776	47,137	75,487	75,487	75,438
2013	95,464,009	0.082				78,376	78,376	78,376
TOTAL			1,054,663		1,715,420	1,844,749	1,844,749	1,845,511
EXLD PRIOR			1,053,663		1,715,420	1,844,749	1,844,749	1,836,329

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - REHABILITATIONS
(000's)

ALLOCATION OF ULTIMATE LOSS SUPPORT

ACCIDENT YEAR	PAID LOSS	INITIAL ULTIMATE LOSS	INITIAL RESERVE	TOTAL INITIAL RESERVE	TOTAL SELECTED RESERVE	RESERVE BALANCE FACTOR	BALANCED RESERVE	BALANCED ULTIMATE LOSS & ALAE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR	1,000	***3 YEAR SUM***	***4,023***	***86,057***	175,000		8,182	9,182
1977	7,379	8,292	913	23,442	20,916	0.892	815	8,193
1978	11,277	12,818	1,541	27,507	25,912	0.942	1,452	12,729
1979	10,359	11,928	1,569	35,108	32,367	0.922	1,447	11,805
1980	10,218	11,914	1,696	35,896	33,953	0.946	1,604	11,822
1981	10,728	12,664	1,935	37,784	36,944	0.978	1,892	12,621
1982	14,460	17,244	2,784	40,871	40,358	0.987	2,749	17,209
1983	12,101	14,677	2,575	47,774	47,020	0.984	2,535	14,636
1984	16,025	19,665	3,641	61,681	61,312	0.994	3,619	19,644
1985	18,107	22,500	4,393	93,121	84,334	0.906	3,978	22,085
1986	18,976	23,886	4,910	91,764	89,566	0.976	4,792	23,768
1987	20,855	26,556	5,701	101,117	102,038	1.009	5,753	26,608
1988	25,579	32,855	7,276	125,598	125,178	0.997	7,252	32,831
1989	28,249	36,626	8,377	137,572	139,325	1.013	8,484	36,733
1990	24,020	31,452	7,432	147,793	148,002	1.001	7,442	31,462
1991	25,084	33,196	8,112	148,363	150,783	1.016	8,245	33,328
1992	22,953	30,780	7,827	153,543	155,210	1.011	7,912	30,865
1993	23,966	32,559	8,592	151,584	152,312	1.005	8,634	32,600
1994	26,517	37,777	11,260	169,432	161,743	0.955	10,749	37,266
1995	27,967	39,451	11,484	176,993	165,389	0.934	10,731	38,698
1996	32,521	44,097	11,575	181,143	171,749	0.948	10,975	43,496
1997	37,939	57,775	19,836	206,755	192,960	0.933	18,513	56,451
1998	45,753	68,994	23,241	246,703	229,316	0.930	21,603	67,356
1999	51,796	77,451	25,656	276,926	262,105	0.946	24,282	76,078
2000	60,145	88,321	28,177	303,352	307,030	1.012	28,519	88,663
2001	61,875	92,265	30,389	327,353	317,155	0.969	29,443	91,318
2002	60,990	93,608	32,618	342,063	353,743	1.034	33,732	94,722
2003	54,002	88,790	34,788	366,632	359,805	0.981	34,141	88,142
2004	51,082	85,766	34,684	367,612	369,717	1.006	34,883	85,964
2005	48,695	83,973	35,278	374,027	377,726	1.010	35,627	84,322
2006	44,804	81,130	36,326	384,779	383,230	0.996	36,180	80,984
2007	44,195	82,400	38,205	401,478	396,838	0.988	37,763	81,958
2008	43,368	83,449	40,081	413,126	416,536	1.008	40,412	83,780
2009	27,628	67,163	39,535	394,602	383,947	0.973	38,468	66,096
2010	22,334	68,759	46,425	437,903	433,111	0.989	45,917	68,251
2011	10,731	70,105	59,374	516,681	516,001	0.999	59,296	70,027
2012	987	75,487	74,500	643,344	642,924	0.999	74,452	75,438
2013		78,376	78,376	685,432	685,432	1.000	78,376	78,376
TOTAL	1,054,663	1,844,749	795,110	8,762,907	8,746,988		790,848	1,845,511
EXLD PRIOR	1,053,663		791,086	8,676,850	8,571,988		782,666	1,836,329

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - REHABILITATIONS
(000's)

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	23,851,125			8,193		0.034
1978	26,143,240			12,729		0.049
1979	28,061,666			11,805		0.042
1980	28,979,182			11,822		0.041
1981	30,141,508			12,621		0.042
1982	30,058,966	32,925	10.95%	17,209	523	0.057
1983	30,607,324	34,317	11.21%	14,636	426	0.048
1984	33,121,678	41,181	12.43%	19,644	477	0.059
1985	35,713,654	44,768	12.54%	22,085	493	0.062
1986	38,297,697	45,651	11.92%	23,768	521	0.062
1987	41,065,403	48,296	11.76%	26,608	551	0.065
1988	44,221,964	51,452	11.63%	32,831	638	0.074
1989	47,110,000	53,275	11.31%	36,733	689	0.078
1990	49,659,895	53,015	10.68%	31,462	593	0.063
1991	50,856,501	48,929	9.62%	33,328	681	0.066
1992	52,804,448	47,428	8.98%	30,865	651	0.058
1993	55,132,894	46,947	8.52%	32,600	694	0.059
1994	57,739,505	46,192	8.00%	37,266	807	0.065
1995	60,949,772	43,083	7.07%	38,698	898	0.063
1996	63,664,000	39,890	6.27%	43,496	1,090	0.068
1997	68,077,000	37,108	5.45%	56,451	1,521	0.083
1998	71,447,000	36,655	5.13%	67,356	1,838	0.094
1999	75,244,663	37,969	5.05%	76,078	2,004	0.101
2000	79,122,396	38,561	4.87%	88,663	2,299	0.112
2001	80,396,857	35,189	4.38%	91,318	2,595	0.114
2002	81,621,352	35,560	4.36%	94,722	2,664	0.116
2003	82,433,234	34,337	4.17%	88,142	2,567	0.107
2004	84,632,753	32,172	3.80%	85,964	2,672	0.102
2005	86,912,307	29,530	3.40%	84,322	2,855	0.097
2006	90,822,757	25,878	2.85%	80,984	3,129	0.089
2007	93,702,820	25,023	2.67%	81,958	3,275	0.087
2008	93,449,349	22,324	2.39%	83,780	3,753	0.090
2009	86,530,965	17,661	2.04%	66,096	3,742	0.076
2010	86,624,485	18,057	2.08%	68,251	3,780	0.079
2011	89,983,985	18,008	2.00%	70,027	3,889	0.078
2012	92,683,504	18,359	1.98%	75,438	4,109	0.081
2013	95,464,009	18,950	1.99%	78,376	4,136	0.082
TOTAL		1,158,690		1,836,329		

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - REHABILITATIONS
(000's)

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	49,659,895	1.972	97,911,638	31,459		0.373	3.370	39,552	0	100%	39,552	0.040	0.063	0.063
1991	50,856,501	1.910	97,123,143	33,179		0.385	3.337	42,579	0	100%	42,579	0.044	0.065	0.065
1992	52,804,448	1.816	95,902,063	30,765		0.396	3.304	40,299	0	100%	40,299	0.042	0.058	0.058
1993	55,132,894	1.783	98,278,492	32,554		0.409	3.271	43,527	0	100%	43,527	0.044	0.059	0.059
1994	57,739,505	1.742	100,579,286	36,466		0.421	3.239	49,767	0	100%	49,767	0.049	0.063	0.071
1995	60,949,772	1.692	103,140,858	38,914		0.463	3.056	55,056	0	100%	55,056	0.053	0.064	0.067
1996	63,664,000	1.635	104,088,085	45,887		0.509	2.883	67,305	0	100%	67,305	0.065	0.072	0.062
1997	68,077,000	1.563	106,370,937	54,333		0.559	2.518	76,484	0	100%	76,484	0.072	0.080	0.097
1998	71,447,000	1.492	106,610,635	66,575		0.568	2.199	83,096	0	100%	83,096	0.078	0.093	0.104
1999	75,244,663	1.444	108,677,929	76,664		0.576	2.074	91,646	0	100%	91,646	0.084	0.102	0.105
2000	79,122,396	1.393	110,223,863	90,637		0.585	1.957	103,774	0	100%	103,774	0.094	0.115	0.106
2001	80,396,857	1.364	109,675,764	95,083		0.594	1.846	104,266	0	100%	104,266	0.095	0.118	0.108
2002	81,621,352	1.330	108,596,907	95,685		0.603	1.742	100,495	0	100%	100,495	0.093	0.117	0.110
2003	82,433,234	1.295	106,712,867	86,670		0.612	1.643	87,182	0	100%	87,182	0.082	0.105	0.112
2004	84,632,753	1.248	105,596,397	84,252		0.673	1.550	87,860	0	100%	87,860	0.083	0.100	0.104
2005	86,912,307	1.218	105,836,799	83,126		0.739	1.462	89,867	0	100%	89,867	0.085	0.096	0.098
2006	90,822,757	1.176	106,826,594	79,732		0.812	1.380	89,361	0	100%	89,361	0.084	0.088	0.091
2007	93,702,820	1.137	106,579,121	83,143		0.874	1.301	94,526	0	100%	94,526	0.089	0.089	0.087
2008	93,449,349	1.115	104,228,254	88,464		0.939	1.228	102,025	0	100%	102,025	0.098	0.095	0.084
2009	86,530,965	1.117	96,636,885	63,683		1.010	1.192	76,672	0	100%	76,672	0.079	0.074	0.081
2010	86,624,485	1.093	94,656,914	64,866		1.005	1.157	75,446	0	100%	75,446	0.080	0.075	0.082
2011	89,983,985	1.061	95,464,009	54,541		1.000	1.124	61,282	0	100%	61,282	0.064	0.061	0.082
2012	92,683,504	1.030	95,464,009	47,137		1.000	1.060	49,965	0	100%	49,965	0.052	0.051	0.082
2013	95,464,009	1.000	95,464,009			1.000	1.000	0	0					0.082

	5 Year Average excluding 2011-2012	0.086	0.084
	7 Year Average excluding 2011-2012	0.085	0.088
	10 Year Weighted Average excluding 2011-2012	0.087	
	10 Year Weighted Average excluding 2010-2012	0.088	
	5 Year Average excluding 2010-2012	0.087	0.088
	5 Year Average excluding 2012	0.082	0.078
	7 Year Average excluding 2012	0.083	0.082
(14)	2013 Selected Loss Rate:	0.082	

(1)	PROVIDED BY THE BWC	(8)	= (4) x (6) x (7)
(2)	BASED ON CHANGE IN SAWW	(9)	N/A
(3)	= (1) x (2)	(10)	SELECTED BY DELOITTE CONSULTING
(4)	SECTION 1, EXHIBIT 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
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - REHABILITATIONS

INTERPOLATED DEVELOPMENT FACTORS @ 06/30/12

ACCIDENT YEAR	AGE @ 6/30/12	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	714	714	726	1.008	1.007	1.008									
1954	702	702	714	1.009	1.008	1.009									
1955	690	690	702	1.009	1.009	1.009									
1956	678	678	690	1.010	1.009	1.010									
1957	666	666	678	1.011	1.010	1.011									
1958	654	654	666	1.013	1.011	1.013									
1959	642	642	654	1.015	1.013	1.015									
1960	630	630	642	1.017	1.015	1.017									
1961	618	618	630	1.019	1.017	1.019									
1962	606	606	618	1.022	1.019	1.022									
1963	594	594	606	1.025	1.022	1.025									
1964	582	582	594	1.028	1.025	1.028									
1965	570	570	582	1.032	1.028	1.032									
1966	558	558	570	1.035	1.032	1.035									
1967	546	546	558	1.040	1.035	1.040									
1968	534	534	546	1.045	1.040	1.045									
1969	522	522	534	1.051	1.045	1.051									
1970	510	510	522	1.058	1.051	1.058									
1971	498	498	510	1.065	1.058	1.065									
1972	486	486	498	1.072	1.065	1.072									
1973	474	474	486	1.081	1.072	1.081									
1974	462	462	474	1.090	1.081	1.090									
1975	450	450	462	1.100	1.090	1.100									
1976	438	438	450	1.111	1.100	1.111									
1977	426	426	438	1.123	1.111	1.123				1.000	1.000	1.000	1.172	1.164	1.172
1978	414	414	426	1.137	1.123	1.137				1.000	1.000	1.000	1.181	1.172	1.181
1979	402	402	414	1.151	1.137	1.151				1.000	1.000	1.000	1.190	1.181	1.190
1980	390	390	402	1.166	1.151	1.166				1.000	1.000	1.000	1.203	1.190	1.203
1981	378	378	390	1.181	1.166	1.181				1.000	1.000	1.000	1.216	1.203	1.216
1982	366	366	378	1.193	1.181	1.193				1.000	1.000	1.000	1.230	1.216	1.230
1983	354	354	366	1.212	1.193	1.212				1.000	1.000	1.000	1.243	1.230	1.243
1984	342	342	354	1.227	1.212	1.227				1.000	1.000	1.000	1.257	1.243	1.257
1985	330	330	342	1.242	1.227	1.242				1.000	1.000	1.000	1.277	1.257	1.277
1986	318	318	330	1.258	1.242	1.258				1.000	1.000	1.000	1.295	1.277	1.295
1987	306	306	318	1.273	1.258	1.273				1.000	1.000	1.000	1.312	1.295	1.312
1988	294	294	306	1.284	1.273	1.284				1.000	1.000	1.000	1.330	1.312	1.330
1989	282	282	294	1.297	1.284	1.297				1.000	1.000	1.000	1.347	1.330	1.347
1990	270	270	282	1.310	1.297	1.310				1.000	1.000	1.000	1.361	1.347	1.361
1991	258	258	270	1.323	1.310	1.323				1.000	1.000	1.000	1.374	1.361	1.374
1992	246	246	258	1.340	1.323	1.340				1.000	1.000	1.000	1.392	1.374	1.392
1993	234	234	246	1.358	1.340	1.358				1.000	1.000	1.000	1.410	1.392	1.410
1994	222	222	234	1.375	1.358	1.375				1.000	1.000	1.000	1.428	1.410	1.428
1995	210	210	222	1.391	1.375	1.391				1.000	1.000	1.000	1.447	1.428	1.447
1996	198	198	210	1.411	1.391	1.411				1.000	1.000	1.000	1.469	1.447	1.469
1997	186	186	198	1.432	1.411	1.432				1.001	1.000	1.001	1.491	1.469	1.491
1998	174	174	186	1.455	1.432	1.455				1.001	1.001	1.001	1.516	1.491	1.516
1999	162	162	174	1.480	1.455	1.480				1.001	1.001	1.001	1.544	1.516	1.544
2000	150	150	162	1.507	1.480	1.507				1.002	1.001	1.002	1.572	1.544	1.572
2001	138	138	150	1.537	1.507	1.537				1.003	1.002	1.003	1.601	1.572	1.601
2002	126	126	138	1.569	1.537	1.569				1.005	1.003	1.005	1.634	1.601	1.634
2003	114	114	126	1.605	1.569	1.605				1.008	1.005	1.008	1.665	1.634	1.665
2004	102	102	114	1.649	1.605	1.649				1.012	1.008	1.012	1.698	1.665	1.698
2005	90	90	102	1.707	1.649	1.707				1.020	1.012	1.020	1.738	1.698	1.738
2006	78	78	90	1.780	1.707	1.780				1.061	1.020	1.061	1.755	1.738	1.755
2007	66	66	78	1.881	1.780	1.881				1.103	1.061	1.103	1.773	1.755	1.773
2008	54	54	66	2.040	1.881	2.040				1.147	1.103	1.147	1.824	1.773	1.824
2009	42	42	54	2.305	2.040	2.305				1.198	1.147	1.198	1.928	1.824	1.928
2010	30	30	42	2.904	2.305	2.904				1.291	1.198	1.291	2.143	1.928	2.143
2011	18	18	30	5.083	2.904	5.083				1.582	1.291	1.582	2.688	2.143	2.688
2012	6	6	18	47.776	5.083	47.776				5.323	1.582	5.323	6.534	2.688	6.534

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

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

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

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-Ult	
1977	12.598	2.009	1.243	1.172	1.126	1.095	1.074	1.069	1.062	1.040	1.047	1.044	1.027	1.024	1.021	1.013	1.013	1.007	1.007	1.008	1.008	1.016	1.003	1.009	1.011	1.014	1.007	1.006	1.007	1.005	1.006	1.007	1.005	1.020	1.009		
1978	12.598	2.009	1.256	1.189	1.127	1.088	1.071	1.068	1.059	1.038	1.043	1.040	1.028	1.065	1.029	1.020	1.014	1.014	1.018	1.008	1.020	1.014	1.012	1.008	1.014	1.029	1.027	1.031	1.021	1.025	1.024	1.026	1.021	1.020			
1979	12.598	2.052	1.294	1.201	1.132	1.093	1.073	1.066	1.056	1.037	1.042	1.044	1.033	1.017	1.009	1.017	1.008	1.007	1.006	1.010	1.014	1.008	1.006	1.008	1.010	1.008	1.005	1.005	1.007	1.007	1.008	1.008	1.013				
1980	12.778	2.091	1.296	1.198	1.127	1.090	1.071	1.064	1.055	1.034	1.044	1.044	1.021	1.016	1.006	1.007	1.005	1.007	1.006	1.011	1.009	1.008	1.008	1.005	1.009	1.006	1.006	1.006	1.003	1.009	1.006	1.007					
1981	12.761	2.080	1.285	1.187	1.119	1.085	1.067	1.059	1.048	1.035	1.062	1.038	1.016	1.010	1.009	1.007	1.011	1.011	1.006	1.007	1.013	1.009	1.006	1.007	1.008	1.008	1.004	1.005	1.005	1.006	1.008						
1982	12.097	1.944	1.280	1.188	1.119	1.083	1.063	1.055	1.052	1.043	1.024	1.017	1.012	1.011	1.007	1.006	1.018	1.022	1.022	1.032	1.033	1.026	1.025	1.032	1.036	1.036	1.040	1.034	1.030	1.034							
1983	12.799	2.080	1.283	1.187	1.115	1.078	1.060	1.061	1.052	1.029	1.019	1.018	1.014	1.010	1.011	1.008	1.009	1.010	1.014	1.013	1.008	1.008	1.010	1.008	1.014	1.012	1.009	1.009	1.005								
1984	12.738	2.084	1.292	1.188	1.116	1.077	1.068	1.084	1.056	1.031	1.020	1.018	1.018	1.017	1.018	1.017	1.017	1.017	1.014	1.011	1.011	1.011	1.008	1.007	1.009	1.008	1.007	1.004									
1985	13.166	2.182	1.314	1.200	1.122	1.095	1.083	1.049	1.031	1.017	1.015	1.011	1.012	1.018	1.016	1.011	1.016	1.018	1.015	1.013	1.009	1.009	1.011	1.009	1.006	1.005	1.006										
1986	13.600	2.272	1.314	1.200	1.139	1.108	1.068	1.035	1.016	1.021	1.015	1.014	1.016	1.015	1.017	1.016	1.019	1.017	1.014	1.012	1.011	1.009	1.009	1.014	1.007	1.005											
1987	13.857	2.327	1.323	1.227	1.162	1.084	1.043	1.026	1.023	1.020	1.015	1.025	1.020	1.017	1.016	1.015	1.012	1.008	1.009	1.010	1.011	1.009	1.009	1.011	1.009												
1988	13.769	2.341	1.378	1.281	1.122	1.061	1.031	1.025	1.019	1.018	1.025	1.024	1.023	1.024	1.025	1.021	1.018	1.014	1.015	1.016	1.017	1.009	1.007	1.008													
1989	14.301	2.561	1.460	1.189	1.091	1.043	1.036	1.029	1.025	1.031	1.027	1.026	1.023	1.023	1.019	1.019	1.018	1.020	1.019	1.017	1.016	1.014	1.014														
1990	16.954	2.634	1.366	1.132	1.061	1.044	1.034	1.031	1.038	1.030	1.027	1.038	1.029	1.019	1.017	1.016	1.014	1.011	1.012	1.013	1.012	1.010															
1991	18.567	1.971	1.242	1.099	1.064	1.046	1.039	1.041	1.034	1.030	1.037	1.028	1.019	1.025	1.017	1.014	1.019	1.014	1.011	1.010	1.007																
1992	20.266	1.843	1.183	1.099	1.050	1.047	1.045	1.040	1.034	1.035	1.037	1.027	1.022	1.017	1.018	1.019	1.015	1.011	1.012	1.008																	
1993	15.059	1.625	1.194	1.095	1.064	1.071	1.057	1.043	1.048	1.037	1.028	1.023	1.018	1.021	1.020	1.013	1.010	1.012	1.008																		
1994	12.449	1.660	1.178	1.114	1.111	1.078	1.055	1.061	1.043	1.032	1.026	1.021	1.017	1.016	1.015	1.015	1.015	1.009																			
1995	12.924	1.610	1.239	1.156	1.106	1.082	1.073	1.052	1.038	1.029	1.020	1.023	1.016	1.022	1.016	1.013	1.009																				
1996	11.415	1.668	1.323	1.146	1.096	1.090	1.057	1.039	1.032	1.027	1.021	1.021	1.022	1.019	1.018	1.016																					
1997	18.908	1.893	1.255	1.136	1.110	1.074	1.041	1.030	1.025	1.020	1.023	1.019	1.020	1.015	1.011																						
1998	15.059	1.804	1.248	1.166	1.102	1.057	1.043	1.035	1.028	1.023	1.019	1.018	1.015	1.015																							
1999	12.365	1.794	1.328	1.162	1.074	1.057	1.042	1.037	1.028	1.026	1.031	1.026	1.019																								
2000	13.252	2.088	1.264	1.103	1.070	1.046	1.033	1.028	1.023	1.021	1.017	1.013																									
2001	14.314	1.709	1.176	1.090	1.060	1.040	1.033	1.029	1.024	1.019	1.015																										
2002	12.222	1.646	1.223	1.107	1.074	1.053	1.049	1.040	1.033	1.024																											
2003	9.054	1.755	1.232	1.123	1.095	1.062	1.048	1.041	1.031																												
2004	9.704	1.694	1.249	1.140	1.082	1.060	1.043	1.029																													
2005	9.901	1.672	1.245	1.127	1.084	1.061	1.040																														
2006	9.709	1.743	1.248	1.127	1.078	1.048																															
2007	9.684	1.727	1.274	1.136	1.080																																
2008	9.411	1.821	1.283	1.128																																	
2009	8.850	1.818	1.250																																		
2010	9.618	1.727																																			
2011	8.121																																				
4 Yr Avg	9.000	1.773	1.264	1.130	1.081	1.058	1.045	1.035	1.028	1.023	1.020	1.019	1.019	1.018	1.015	1.014	1.013	1.012	1.010	1.012	1.013	1.010	1.010	1.010	1.008	1.007	1.015	1.013	1.011	1.014	1.012	1.012	1.013	1.020	1.009		
5 Yr Avg	9.137	1.767	1.260	1.132	1.084	1.057	1.043	1.033	1.028	1.023	1.021	1.019	1.018	1.017	1.016	1.015	1.014	1.011	1.012	1.013	1.013	1.010	1.010	1.010	1.009	1.013	1.013	1.012	1.010	1.016	1.011	1.012	1.013	1.020	1.009		
7 Yr Avg	9.328	1.743	1.254	1.127	1.079	1.053	1.041	1.034	1.027	1.023	1.021	1.020	1.018	1.018	1.017	1.015	1.015	1.013	1.012	1.012	1.012	1.010	1.010	1.013	1.013	1.011	1.011	1.014	1.011	1.014	1.011	1.012	1.013	1.020	1.009		
5 Yr Wtd	9.179	1.766	1.261	1.132	1.084	1.057	1.042	1.033	1.028	1.023	1.020	1.019	1.018	1.017	1.016	1.015	1.014	1.011	1.012	1.013	1.013	1.010	1.010	1.010	1.008	1.011	1.013	1.012	1.011	1.017	1.011	1.012	1.014	1.020	1.009		
10 Yr Wtd	9.675	1.726	1.242	1.122	1.079	1.055	1.042	1.035	1.029	1.024	1.022	1.021	1.019	1.019	1.017	1.016	1.015	1.013	1.013	1.012	1.013	1.011	1.011	1.011	1.011	1.012	1.012	1.013	1.012	1.016	1.011	1.012	1.014	1.020	1.009		
15 Yr Wtd	10.781	1.764	1.251	1.127	1.083	1.058	1.044	1.036	1.030	1.025	1.023	1.022	1.019	1.019	1.017	1.015	1.015	1.013	1.012	1.013	1.013	1.011	1.010	1.010	1.011	1.012	1.012	1.013	1.012	1.016	1.011	1.012	1.014	1.020	1.009		TAIL
Prior	9.500	1.752	1.260	1.130	1.082	1.055	1.041	1.035	1.027	1.022	1.022	1.022	1.018	1.018	1.017	1.015	1.015	1.014	1.014	1.013	1.014	1.010	1.009	1.010	1.013	1.013	1.013	1.013	1.014	1.011	1.012	1.012	1.012	1.012	1.012	1.012	1.084
MLT Sel.	5.400	1.345	1.155	1.093	1.069	1.053	1.043	1.034	1.030	1.027	1.026	1.023	1.023	1.019	1.017	1.017	1.016	1.013	1.012	1.011	1.010	1.011	1.009	1.009	1.009	1.009	1.009	1.009	1.008	1.007	1.006	1.007	1.006	1.006	1.005	1.005	
Selected	9.400	1.750	1.260	1.130	1.084	1.057	1.042	1.035	1.028	1.023	1.021	1.020	1.018	1.017	1.016	1.015	1.014	1.012	1.012	1.013	1.013	1.010	1.010	1.010	1.009	1.012	1.013	1.013	1.012	1.016	1.011	1.013	1.013	1.013	1.012	1.011	
Cumulative	47.776	5.083	2.904	2.305	2.040	1.881	1.780	1.707	1.649	1.605	1.569	1.537	1.507	1.480	1.455	1.432	1.411	1.391	1.375	1.358	1.340	1.323	1.310	1.297	1.284	1.273	1.258	1.242	1.227	1.212	1.193	1.181	1.166	1.151	1.137	1.123	1.111

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - REHABILITATIONS

PAID TAIL FACTOR SELECTION

		AGE TO AGE DEVELOPMENT FACTORS						CUMULATIVE DEVELOPMENT FACTORS				
AGE MONTHS	AGE YEARS	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	SELECTED FOR TAIL	SELECTED INCREM. DECAY	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	SELECTED FOR TAIL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
6	0.5	9.400	-			9.400		42.527		3.021	4.768	47.776
18	1.5	1.750	2.881	1.132	1.209	1.750	0.839	4.524	10.512	2.393	2.767	5.083
30	2.5	1.260	1.567	1.091	1.118	1.260	0.607	2.585	3.649	2.115	2.288	2.904
42	3.5	1.130	1.166	1.069	1.081	1.130	0.630	2.052	2.328	1.939	2.047	2.305
54	4.5	1.084	1.085	1.056	1.061	1.084	0.733	1.816	1.997	1.814	1.894	2.040
66	5.5	1.057	1.055	1.046	1.048	1.057	0.735	1.675	1.839	1.718	1.786	1.881
78	6.5	1.042	1.040	1.040	1.040	1.042	0.785	1.584	1.743	1.642	1.704	1.780
90	7.5	1.035	1.032	1.034	1.034	1.035	0.859	1.520	1.676	1.580	1.638	1.707
102	8.5	1.028	1.027	1.030	1.030	1.028	0.818	1.468	1.624	1.527	1.584	1.649
114	9.5	1.023	1.023	1.027	1.026	1.023	0.854	1.429	1.581	1.483	1.538	1.605
126	10.5	1.021	1.019	1.024	1.023	1.021	0.931	1.396	1.546	1.444	1.499	1.569
138	11.5	1.020	1.018	1.022	1.021	1.020	0.961	1.368	1.517	1.410	1.465	1.537
150	12.5	1.018	1.017	1.020	1.019	1.018	0.939	1.341	1.490	1.380	1.435	1.507
162	13.5	1.017	1.016	1.018	1.018	1.017	0.965	1.317	1.465	1.353	1.408	1.480
174	14.5	1.016	1.015	1.017	1.016	1.016	0.948	1.295	1.443	1.329	1.384	1.455
186	15.5	1.015	1.014	1.015	1.015	1.015	0.950	1.275	1.421	1.307	1.361	1.432
198	16.5	1.014	1.013	1.014	1.014	1.014	0.952	1.256	1.401	1.287	1.341	1.411
210	17.5	1.012	1.012	1.013	1.013	1.012	0.850	1.239	1.383	1.269	1.323	1.391
222	18.5	1.012	1.010	1.012	1.012	1.012	1.066	1.224	1.366	1.253	1.306	1.375
234	19.5	1.013	1.011	1.012	1.012	1.013	1.096	1.209	1.352	1.238	1.290	1.358
246	20.5	1.013	1.012	1.011	1.011	1.013	1.002	1.193	1.337	1.223	1.275	1.340
258	21.5	1.010	1.012	1.010	1.010	1.010	0.759	1.177	1.321	1.210	1.261	1.323
270	22.5	1.010	1.009	1.010	1.010	1.010	1.007	1.166	1.305	1.198	1.248	1.310
282	23.5	1.010	1.010	1.009	1.009	1.010	0.992	1.154	1.293	1.187	1.236	1.297
294	24.5	1.009	1.009	1.008	1.009	1.009	0.895	1.143	1.281	1.176	1.224	1.284
306	25.5	1.012	1.008	1.008	1.009	1.012	1.388	1.133	1.269	1.166	1.214	1.273
318	26.5	1.013	1.012	1.008	1.008	1.013	1.111	1.120	1.258	1.157	1.203	1.258
330	27.5	1.013	1.013	1.007	1.008	1.013	0.972	1.106	1.243	1.148	1.193	1.242
342	28.5	1.012	1.012	1.007	1.008	1.012	0.955	1.092	1.228	1.140	1.184	1.227
354	29.5	1.016	1.012	1.007	1.007	1.016	1.376	1.079	1.213	1.132	1.175	1.212
366	30.5	1.011	1.016	1.006	1.007	1.011	0.680	1.062	1.198	1.125	1.167	1.193
378	31.5	1.013	1.011	1.006	1.007	1.013	1.193	1.051	1.179	1.118	1.159	1.181
390	32.5	1.013	1.013	1.006	1.007	1.013	1.007	1.038	1.166	1.112	1.151	1.166
402	33.5	1.013	1.013	1.005	1.006	1.013	1.008	1.025	1.151	1.105	1.143	1.151
414	34.5	1.012	1.012	1.005	1.006	1.012	0.968	1.012	1.137	1.099	1.136	1.137
426	35.5		1.011	1.005	1.006	1.011	0.932		1.123	1.094	1.129	1.123
438	36.5		1.010	1.005	1.006	1.010	0.928		1.111	1.088	1.123	1.111
450	37.5		1.009	1.005	1.006	1.009	0.919		1.100	1.083	1.116	1.100
462	38.5		1.008	1.004	1.005	1.008	0.922		1.090	1.078	1.110	1.090
474	39.5		1.008	1.004	1.005	1.008	0.924		1.081	1.073	1.104	1.081
486	40.5		1.007	1.004	1.005	1.007	0.959		1.072	1.069	1.099	1.072
498	41.5		1.007	1.004	1.005	1.007	0.924		1.065	1.065	1.093	1.065
510	42.5		1.006	1.004	1.005	1.006	0.925		1.058	1.061	1.088	1.058
522	43.5		1.006	1.004	1.005	1.006	0.902		1.051	1.057	1.082	1.051
534	44.5		1.005	1.003	1.005	1.005	0.914		1.045	1.053	1.077	1.045
546	45.5		1.004	1.003	1.004	1.004	0.857		1.040	1.049	1.072	1.040
558	46.5		1.004	1.003	1.004	1.004	0.879		1.035	1.046	1.068	1.035
570	47.5		1.003	1.003	1.004	1.003	0.892		1.032	1.042	1.063	1.032
582	48.5		1.003	1.003	1.004	1.003	0.925		1.028	1.039	1.058	1.028
594	49.5		1.003	1.003	1.004	1.003	0.916		1.025	1.036	1.054	1.025
606	50.5		1.003	1.003	1.004	1.003	0.944		1.022	1.033	1.050	1.022
618	51.5		1.002	1.003	1.004	1.002	0.934		1.019	1.030	1.046	1.019
630	52.5		1.002	1.003	1.004	1.002	0.919		1.017	1.027	1.042	1.017
642	53.5		1.002	1.003	1.004	1.002	0.869		1.015	1.025	1.038	1.015
654	54.5		1.002	1.002	1.004	1.002	0.771		1.013	1.022	1.034	1.013
666	55.5		1.001	1.002	1.004	1.001	0.691		1.011	1.019	1.030	1.011
678	56.5		1.001	1.002	1.003	1.001	0.580		1.010	1.017	1.026	1.010
690	57.5		1.000	1.002	1.003	1.000	0.500		1.009	1.015	1.023	1.009
702	58.5		1.001	1.002	1.003	1.001	3.161		1.009	1.012	1.019	1.009
714	59.5		1.001	1.002	1.003	1.001	0.896		1.008	1.010	1.016	1.008
726	60.5		1.001	1.002	1.003	1.001	0.896		1.007	1.008	1.013	1.007
738	61.5		1.001	1.002	1.003	1.001	0.896		1.007	1.006	1.009	1.007
750	62.5		1.001	1.002	1.003	1.001	0.896		1.006	1.004	1.006	1.006
Tail	Tail		1.005	1.002	1.003	1.005	8.499		1.005	1.002	1.003	1.005

59.5 TAIL DECAY 17.077 (14)

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 1, EXHIBIT 2E, SHEET 44
(4) SECTION 1, EXHIBIT 2E, SHEET 45, COL. 5; TAIL FROM SECTION 1, EXHIBIT 2E, SHEET 48
(5) SECTION 1, EXHIBIT 2E, SHEET 44
(6) SECTION 1, EXHIBIT 2E, SHEET 44
(7) SELECTED BY DELOITTE CONSULTING
(8) = [[(7) - 1.0] x (7) PRIOR AGE] / [(7) PRIOR AGE - 1.0]
(9) COL. 3 MULTIPLICATIVELY ACCUMULATED
(10) COL. 4 MULTIPLICATIVELY ACCUMULATED
(11) COL. 5 MULTIPLICATIVELY ACCUMULATED
(12) COL. 6 MULTIPLICATIVELY ACCUMULATED
(13) COL. 7 MULTIPLICATIVELY ACCUMULATED
(14) 58.5-TO-59.5 TAIL DECAY + (57.5-TO-58.5 DECAY x 58.5-TO-59.5 TAIL DECAY)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - REHABILITATIONS

FITTED PAID LOSS DEVELOPMENT FACTORS

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

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.002**	**0.956**
Inverse Power	**1.003**	**0.970**

						Weibull Curve Fitting					**Inverse Power Curve Fitting**				
						Slope=	0.286				Slope=	-1.128			
		----FROM PAID TRIANGLE----			SELECTED	Intercept=	-0.060				Intercept=	1.697			
PERIOD	AGE	SELECTED	5 YR WTD	10 YR WTD	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	9.400	9.179	9.675	9.400	1.792	-2.185	0.452	**1.262**	3.021	1.792	2.128	-0.324	**1.723**	4.768
2	18	1.750	1.766	1.726	1.750	2.890	-0.166	0.766	**1.132**	2.393	2.890	-0.288	-1.563	**1.209**	2.767
3	30	1.260	1.261	1.242	1.260	3.401	0.456	0.912	**1.091**	2.115	3.401	-1.347	-2.139	**1.118**	2.288
4	42	1.130	1.132	1.122	1.130	3.738	0.771	1.008	**1.069**	1.939	3.738	-2.040	-2.519	**1.081**	2.047
5	54	1.084	1.084	1.079	1.084	3.989	0.938	1.080	**1.056**	1.814	3.989	-2.473	-2.802	**1.061**	1.894
6	66	1.057	1.057	1.055	1.057	4.190	1.071	1.137	**1.046**	1.718	4.190	-2.862	-3.029	**1.048**	1.786
7	78	1.042	1.042	1.042	1.042	4.357	1.163	1.185	**1.040**	1.642	4.357	-3.159	-3.217	**1.040**	1.704
8	90	1.035	1.033	1.035	1.035	4.500	1.220	1.226	**1.034**	1.580	4.500	-3.352	-3.379	**1.034**	1.638
9	102	1.028	1.028	1.029	1.028	4.625	1.285	1.261	**1.030**	1.527	4.625	-3.587	-3.520	**1.030**	1.584
10	114	1.023	1.023	1.024	1.023	4.736	1.334	1.293	**1.027**	1.483	4.736	-3.772	-3.645	**1.026**	1.538
11	126	1.021	1.020	1.022	1.021	4.836	1.358	1.322	**1.024**	1.444	4.836	-3.866	-3.758	**1.023**	1.499
12	138	1.020	1.019	1.021	1.020	4.927	1.373	1.348	**1.022**	1.410	4.927	-3.927	-3.861	**1.021**	1.465
13	150	1.018	1.018	1.019	1.018	5.011	1.393	1.372	**1.020**	1.380	5.011	-4.009	-3.955	**1.019**	1.435
14	162	1.017	1.017	1.019	1.017	5.088	1.406	1.394	**1.018**	1.353	5.088	-4.063	-4.042	**1.018**	1.408
15	174	1.016	1.016	1.017	1.016	5.159	1.423	1.414	**1.017**	1.329	5.159	-4.133	-4.122	**1.016**	1.384
16	186	1.015	1.015	1.016	1.015	5.226	1.439	1.433	**1.015**	1.307	5.226	-4.200	-4.198	**1.015**	1.361
17	198	1.014	1.014	1.015	1.014	5.288	1.454	1.451	**1.014**	1.287	5.288	-4.264	-4.268	**1.014**	1.341
18	210	1.012	1.011	1.013	1.012	5.347	1.494	1.468	**1.013**	1.269	5.347	-4.441	-4.334	**1.013**	1.323
19	222	1.012	1.012	1.013	1.012	5.403	1.482	1.484	**1.012**	1.253	5.403	-4.389	-4.397	**1.012**	1.306
20	234	1.013	1.013	1.012	1.013	5.455	1.464	1.499	**1.012**	1.238	5.455	-4.309	-4.456	**1.012**	1.290
21	246	1.013	1.013	1.013	1.013	5.505	1.466	1.513	**1.011**	1.223	5.505	-4.321	-4.513	**1.011**	1.275
22	258	1.010	1.010	1.011	1.010	5.553	1.530	1.527	**1.010**	1.210	5.553	-4.609	-4.567	**1.010**	1.261
23	270	1.010	1.010	1.011	1.010	5.598	1.531	1.540	**1.010**	1.198	5.598	-4.612	-4.618	**1.010**	1.248
24	282	1.010	1.010	1.011	1.010	5.642	1.535	1.552	**1.009**	1.187	5.642	-4.630	-4.667	**1.009**	1.236
25	294	1.009	1.008	1.011	1.009	5.684	1.560	1.564	**1.008**	1.176	5.684	-4.751	-4.714	**1.009**	1.224
26	306	1.012	1.011	1.012	1.012	5.724	1.492	1.575	**1.008**	1.166	5.724	-4.432	-4.759	**1.009**	1.214
27	318	1.013	1.013	1.012	1.013	5.762	1.471	1.586	**1.008**	1.157	5.762	-4.339	-4.802	**1.008**	1.203
28	330	1.013	1.012	1.013	1.013	5.799	1.480	1.597	**1.007**	1.148	5.799	-4.380	-4.844	**1.008**	1.193
29	342	1.012	1.011	1.012	1.012	5.835	1.493	1.607	**1.007**	1.140	5.835	-4.438	-4.885	**1.008**	1.184
30	354	1.016	1.017	1.016	1.016	5.869	1.422	1.617	**1.007**	1.132	5.869	-4.131	-4.923	**1.007**	1.175
31	366	1.011	1.011	1.011	1.011	5.903	1.513	1.626	**1.006**	1.125	5.903	-4.532	-4.961	**1.007**	1.167
32	378	1.013	1.012	1.012	1.013	5.935	1.477	1.636	**1.006**	1.118	5.935	-4.366	-4.997	**1.007**	1.159
33	390	1.013	1.014	1.014	1.013	5.966	1.478	1.645	**1.006**	1.112	5.966	-4.372	-5.033	**1.007**	1.151
34	402	1.013	1.020	1.020		5.996		1.653	**1.005**	1.105	5.996		-5.067	**1.006**	1.143
35	414	1.012	1.009	1.009		6.026		1.662	**1.005**	1.099	6.026		-5.100	**1.006**	1.136
36	426					6.054		1.670	**1.005**	1.094	6.054		-5.132	**1.006**	1.129
37	438					6.082		1.678	**1.005**	1.088	6.082		-5.164	**1.006**	1.123
38	450					6.109		1.685	**1.005**	1.083	6.109		-5.194	**1.006**	1.116
39	462					6.136		1.693	**1.004**	1.078	6.136		-5.224	**1.005**	1.110
40	474					6.161		1.700	**1.004**	1.073	6.161		-5.253	**1.005**	1.104
41	486					6.186		1.707	**1.004**	1.069	6.186		-5.281	**1.005**	1.099
42	498					6.211		1.714	**1.004**	1.065	6.211		-5.308	**1.005**	1.093
43	510					6.234		1.721	**1.004**	1.061	6.234		-5.335	**1.005**	1.088
44	522					6.258		1.728	**1.004**	1.057	6.258		-5.361	**1.005**	1.082
45	534					6.280		1.734	**1.003**	1.053	6.280		-5.387	**1.005**	1.077
46	546					6.303		1.741	**1.003**	1.049	6.303		-5.412	**1.004**	1.072
47	558					6.324		1.747	**1.003**	1.046	6.324		-5.437	**1.004**	1.068
48	570					6.346		1.753	**1.003**	1.042	6.346		-5.461	**1.004**	1.063
49	582					6.366		1.759	**1.003**	1.039	6.366		-5.484	**1.004**	1.058
50	594					6.387		1.765	**1.003**	1.036	6.387		-5.507	**1.004**	1.054
51	606					6.407		1.771	**1.003**	1.033	6.407		-5.530	**1.004**	1.050
52	618					6.426		1.776	**1.003**	1.030	6.426		-5.552	**1.004**	1.046
53	630					6.446		1.782	**1.003**	1.027	6.446		-5.574	**1.004**	1.042
54	642					6.465		1.787	**1.003**	1.025	6.465		-5.595	**1.004**	1.038
55	654					6.483		1.792	**1.002**	1.022	6.483		-5.616	**1.004**	1.034
56	666					6.501		1.798	**1.002**	1.019	6.501		-5.636	**1.004**	1.030
57	678					6.519		1.803	**1.002**	1.017	6.519		-5.656	**1.003**	1.026
58	690					6.537		1.808	**1.002**	1.015	6.537		-5.676	**1.003**	1.023
59	702					6.554		1.813	**1.002**	1.012	6.554		-5.696	**1.003**	1.019
60	714					6.571		1.817	**1.002**	1.010	6.571		-5.715	**1.003**	1.016
61	726					6.588		1.822	**1.002**	1.008	6.588		-5.734	**1.003**	1.013
62	738					6.604		1.827	**1.002**	1.006	6.604		-5.752	**1.003**	1.009
63	750					6.620		1.831	**1.002**	1.004	6.620		-5.770	**1.003**	1.006
64	762					6.636		1.836	**1.002**	1.002	6.636		-5.788	**1.003**	1.003

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - REHABILITATIONS

INCREMENTAL DECAY METHOD

AGE MONTHS	AGE YEARS	PAID SELECTED FOR FIT	INCREM. DECAY FACTORS	IMPLIED ATA FACTOR	DECAY FACTOR CHECK
(1)	(2)	(3)	(4)	(5)	(6)
6	0.5	9.400	8.375		
18	1.5	1.750	2.105	2.881	2.105
30	2.5	1.260	1.324	1.567	1.324
42	3.5	1.130	0.805	1.166	0.805
54	4.5	1.084	0.743	1.085	0.743
66	5.5	1.057	0.711	1.055	0.711
78	6.5	1.042	0.737	1.040	0.737
90	7.5	1.035	0.781	1.032	0.781
102	8.5	1.028	0.813	1.027	0.813
114	9.5	1.023	0.837	1.023	0.837
126	10.5	1.021	0.857	1.019	0.857
138	11.5	1.020	0.870	1.018	0.870
150	12.5	1.018	0.879	1.017	0.879
162	13.5	1.017	0.890	1.016	0.890
174	14.5	1.016	0.893	1.015	0.893
186	15.5	1.015	0.896	1.014	0.896
198	16.5	1.014	0.900	1.013	0.900
210	17.5	1.012	0.898	1.012	0.898
222	18.5	1.012	0.899	1.010	0.899
234	19.5	1.013	0.908	1.011	0.908
246	20.5	1.013	0.916	1.012	0.916
258	21.5	1.010	0.926	1.012	0.926
270	22.5	1.010	0.951	1.009	0.951
282	23.5	1.010	0.970	1.010	0.970
294	24.5	1.009	0.977	1.009	0.977
306	25.5	1.012	0.990	1.008	0.990
318	26.5	1.013	0.997	1.012	0.997
330	27.5	1.013	1.000	1.013	1.000
342	28.5	1.012	1.004	1.012	1.004
354	29.5	1.016	1.027	1.012	1.027
366	30.5	1.011	1.033	1.016	1.033
378	31.5	1.013	1.036	1.011	1.036
390	32.5	1.013	1.024	1.013	1.024
402	33.5		1.008	1.013	1.008
414	34.5		0.968	1.012	0.968
426	35.5		0.932	1.011	0.932
438	36.5		0.928	1.010	0.928
450	37.5		0.919	1.009	0.919
462	38.5		0.922	1.008	0.922
474	39.5		0.924	1.008	0.924
486	40.5		0.959	1.007	0.959
498	41.5		0.924	1.007	0.924
510	42.5		0.925	1.006	0.925
522	43.5		0.902	1.006	0.902
534	44.5		0.914	1.005	0.914
546	45.5		0.857	1.004	0.857
558	46.5		0.879	1.004	0.879
570	47.5		0.892	1.003	0.892
582	48.5		0.925	1.003	0.925
594	49.5		0.916	1.003	0.916
606	50.5		0.944	1.003	0.944
618	51.5		0.934	1.002	0.934
630	52.5		0.919	1.002	0.919
642	53.5		0.869	1.002	0.869
654	54.5		0.771	1.002	0.771
666	55.5		0.691	1.001	0.691
678	56.5		0.580	1.001	0.580
690	57.5		0.500	1.000	0.500
702	58.5			1.000	-
714	59.5			1.000	-
726	60.5			1.000	-
738	61.5			1.000	-
750	62.5			1.000	-

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

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

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366
1954																															
1955																															
1956																															
1957																															
1958																															
1959																															
1960																															
1961																															
1962																															
1963																															
1964																															
1965																															
1966																															
1967																															
1968																															
1969																															
1970																															
1971																															
1972																															
1973																															27
1974																														52	53
1975																													40	53	64
1976																												26	44	32	60
1977	91	1,057	1,159	560	493	422	358	308	306	296	203	245	240	152	143	128	82	79	42	43	51	55	105	20	59	76	95	49	44	50	35
1978	110	1,276	1,400	712	662	530	413	361	370	342	235	278	265	195	467	224	153	115	110	149	63	172	124	105	72	123	264	249	299	205	251
1979	124	1,437	1,642	941	831	658	527	450	437	397	272	321	351	276	143	82	147	74	67	56	92	127	71	60	73	97	73	47	50	74	69
1980	126	1,487	1,761	999	865	668	532	455	440	400	265	348	366	180	139	51	68	43	65	58	105	81	76	74	46	89	62	58	57	35	91
1981	138	1,627	1,906	1,048	882	668	534	459	429	373	286	515	333	144	93	83	67	101	104	56	68	131	92	61	74	79	79	37	55	56	64
1982	166	1,842	1,896	1,093	941	709	551	453	420	422	369	212	157	107	105	65	54	172	218	220	326	351	277	273	359	425	434	510	449	408	478
1983	166	1,955	2,290	1,249	1,060	776	587	489	523	469	275	187	178	146	100	115	90	101	104	151	138	91	89	114	95	157	135	107	106	61	
1984	206	2,416	2,843	1,593	1,328	977	725	682	901	654	387	258	238	243	226	246	237	239	239	209	164	159	174	128	107	143	123	106	72		
1985	224	2,723	3,484	2,017	1,690	1,237	1,083	1,033	664	434	251	216	169	187	280	257	182	263	300	243	215	159	153	195	153	100	92	102			
1986	218	2,752	3,778	2,116	1,770	1,481	1,308	913	506	231	309	228	225	259	249	277	272	320	294	245	219	203	155	172	256	127	92				
1987	234	3,004	4,297	2,432	2,267	1,981	1,191	658	417	375	330	252	439	350	310	289	290	232	161	181	189	221	175	183	221	177					
1988	270	3,449	4,989	3,292	3,368	1,871	1,051	566	470	364	349	497	483	492	524	559	474	424	328	356	376	412	225	187	201						
1989	269	3,575	5,999	4,532	2,721	1,558	805	691	583	522	659	601	596	536	539	462	479	460	512	488	460	445	378	380							
1990	222	3,540	6,148	3,630	1,793	934	723	581	544	688	570	526	758	589	398	367	353	316	253	265	301	288	233								
1991	321	5,640	5,787	2,840	1,447	1,019	792	696	765	650	607	756	600	422	549	392	333	451	325	262	256	174									
1992	307	5,919	5,251	2,102	1,345	751	739	741	686	599	644	712	526	441	359	389	398	339	251	260	193										
1993	472	6,633	4,437	2,241	1,314	962	1,134	980	778	914	727	576	485	387	456	440	308	244	284	194											
1994	594	6,795	4,876	2,180	1,640	1,789	1,392	1,059	1,232	927	722	597	500	406	399	379	387	395	247												
1995	578	6,887	4,555	2,870	2,319	1,828	1,557	1,497	1,156	878	709	500	575	422	574	442	358	263													
1996	721	7,512	5,499	4,434	2,656	1,998	2,042	1,421	1,029	886	763	599	632	666	598	566	503														
1997	511	9,149	8,622	4,654	3,116	2,870	2,132	1,273	964	834	678	795	680	708	539	414															
1998	819	11,510	9,910	5,505	4,618	3,294	2,031	1,634	1,394	1,128	976	810	780	654	690																
1999	1,085	12,330	10,656	7,902	5,165	2,747	2,280	1,789	1,637	1,257	1,236	1,471	1,294	948																	
2000	1,219	14,940	17,586	8,903	4,413	3,273	2,291	1,729	1,548	1,309	1,191	978	764																		
2001	1,587	21,134	16,115	6,855	4,130	2,989	2,129	1,801	1,633	1,416	1,148	938																			
2002	1,717	19,265	13,563	7,709	4,506	3,443	2,681	2,572	2,206	1,899	1,428																				
2003	1,881	15,147	12,849	6,919	4,518	3,928	2,792	2,325	2,044	1,600																					
2004	1,774	15,442	11,946	7,252	5,084	3,396	2,699	2,051	1,437																						
2005	1,755	15,621	11,678	7,108	4,588	3,411	2,677	1,858																							
2006	1,667	14,521	12,022	6,982	4,458	3,109	2,044																								
2007	1,690	14,677	11,893	7,755	4,902	3,278																									
2008	1,747	14,697	13,503	8,484	4,937																										
2009	1,374	10,785	9,941	5,528																											
2010	1,344	11,586	9,404																												
2011	1,321	9,410																													
2012	987																														

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
1954																															
1955																															
1956																															
1957																															
1958																															
1959																															
1960																															
1961																															
1962																															
1963																															
1964																															
1965																															
1966																															
1967																															
1968																															
1969																															
1970																															
1971																															
1972																															
1973																															1.152
1974																														1.010	0.733
1975																													1.304	1.215	0.842
1976																												1.664	0.727	1.877	0.438
1977	11.598	1.097	0.483	0.879	0.856	0.848	0.860	0.995	0.966	0.687	1.206	0.979	0.634	0.939	0.895	0.643	0.959	0.534	1.015	1.202	1.061	1.921	0.187	3.026	1.279	1.250	0.515	0.905	1.135	0.703	1.268
1978	11.598	1.097	0.509	0.929	0.801	0.779	0.873	1.025	0.925	0.689	1.182	0.951	0.735	2.401	0.480	0.684	0.751	0.953	1.354	0.426	2.713	0.721	0.850	0.685	1.700	2.154	0.943	1.199	0.687	1.222	0.999
1979	11.598	1.143	0.573	0.884	0.792	0.800	0.854	0.972	0.909	0.684	1.180	1.093	0.788	0.518	0.574	1.793	0.501	0.903	0.834	1.656	1.374	0.561	0.847	1.209	1.334	0.756	0.639	1.067	1.478	0.936	1.195
1980	11.778	1.184	0.567	0.866	0.772	0.797	0.855	0.967	0.909	0.662	1.316	1.050	0.491	0.775	0.365	1.337	0.634	1.504	0.889	1.822	0.767	0.941	0.969	0.627	1.920	0.697	0.946	0.976	0.608	2.639	0.704
1981	11.761	1.172	0.550	0.842	0.757	0.800	0.858	0.936	0.868	0.767	1.802	0.647	0.433	0.645	0.891	0.809	1.503	1.028	0.538	1.225	1.913	0.704	0.661	1.217	1.067	1.003	0.472	1.459	1.026	1.131	1.307
1982	11.097	1.029	0.577	0.861	0.754	0.776	0.822	0.928	1.003	0.874	0.576	0.737	0.684	0.981	0.619	0.837	3.161	1.265	1.014	1.478	1.077	0.788	0.986	1.317	1.183	1.022	1.174	0.880	0.909	1.171	
1983	11.799	1.171	0.545	0.849	0.731	0.756	0.833	1.071	0.896	0.587	0.680	0.952	0.820	0.682	1.149	0.783	1.122	1.030	1.460	0.911	0.662	0.972	1.283	0.838	1.644	0.859	0.792	0.993	0.578		
1984	11.738	1.177	0.560	0.833	0.736	0.742	0.941	1.322	0.726	0.592	0.667	0.920	1.021	0.933	1.089	0.963	1.007	0.998	0.875	0.785	0.971	1.091	0.740	0.833	1.336	0.860	0.860	0.678			
1985	12.166	1.280	0.579	0.838	0.732	0.876	0.953	0.642	0.655	0.579	0.860	0.783	1.102	1.503	0.916	0.710	1.445	1.138	0.810	0.884	0.741	0.962	1.273	0.785	0.657	0.916	1.113				
1986	12.600	1.373	0.560	0.837	0.836	0.883	0.698	0.554	0.457	1.337	0.738	0.988	1.151	0.961	1.111	0.983	1.176	0.918	0.835	0.891	0.929	0.763	1.111	1.490	0.497	0.721					
1987	12.857	1.430	0.566	0.932	0.874	0.601	0.553	0.633	0.901	0.878	0.764	1.742	0.798	0.886	0.930	1.004	0.799	0.694	1.128	1.046	1.168	0.792	1.047	1.205	0.800						
1988	12.769	1.447	0.660	1.023	0.556	0.562	0.538	0.831	0.773	0.961	1.423	0.973	1.018	1.066	1.067	0.847	0.895	0.774	1.084	1.057	1.094	0.546	0.834	1.073							
1989	13.301	1.678	0.756	0.600	0.573	0.516	0.859	0.843	0.896	1.262	0.911	0.992	0.899	1.005	0.858	1.036	0.961	1.114	0.952	0.943	0.968	0.848	1.006								
1990	15.954	1.737	0.590	0.494	0.521	0.775	0.803	0.937	1.264	0.829	0.923	1.441	0.777	0.676	0.921	0.962	0.896	0.802	1.044	1.139	0.955	0.810									
1991	17.567	1.026	0.491	0.510	0.704	0.777	0.879	1.099	0.849	0.934	1.246	0.794	0.702	1.303	0.713	0.850	1.353	0.722	0.804	0.979	0.678										
1992	19.266	0.887	0.400	0.640	0.558	0.985	1.002	0.926	0.874	1.075	1.104	0.739	0.839	0.814	1.082	1.024	0.853	0.740	1.036	0.743											
1993	14.059	0.669	0.505	0.586	0.733	1.178	0.864	0.794	1.175	0.796	0.792	0.842	0.799	1.177	0.965	0.700	0.792	1.162	0.683												
1994	11.449	0.717	0.447	0.752	1.091	0.778	0.761	1.163	0.753	0.778	0.827	0.838	0.811	0.983	0.949	1.022	1.021	0.625													
1995	11.924	0.661	0.630	0.808	0.789	0.851	0.962	0.773	0.759	0.807	0.706	1.149	0.734	1.361	0.770	0.809	0.735														
1996	10.415	0.732	0.806	0.599	0.752	1.022	0.696	0.724	0.861	0.861	0.785	1.055	1.055	0.898	0.946	0.889															
1997	17.908	0.942	0.540	0.669	0.921	0.743	0.597	0.758	0.865	0.813	1.172	0.856	1.040	0.762	0.767																
1998	14.059	0.861	0.555	0.839	0.713	0.617	0.805	0.853	0.809	0.865	0.830	0.964	0.838	1.055																	
1999	11.365	0.864	0.742	0.654	0.532	0.830	0.785	0.915	0.768	0.983	1.190	0.880	0.733																		
2000	12.252	1.177	0.506	0.496	0.742	0.700	0.755	0.895	0.846	0.909	0.821	0.781																			
2001	13.314	0.763	0.425	0.603	0.724	0.712	0.846	0.906	0.867	0.811	0.817																				
2002	11.222	0.704	0.568	0.585	0.764	0.779	0.959	0.858	0.861	0.752																					
2003	8.054	0.848	0.538	0.653	0.869	0.711	0.832	0.879	0.783																						
2004	8.704	0.774	0.607	0.701	0.668	0.795	0.760	0.700																							
2005	8.901	0.748	0.609	0.646	0.743	0.785	0.694																								
2006	8.709	0.828	0.581	0.639	0.697	0.658																									
2007	8.684	0.810	0.652	0.632	0.669																										
2008	8.411	0.919	0.628	0.582																											
2009	7.850	0.922	0.556																												
2010	8.618	0.812																													
2011	7.121																														
Latest diag	7.121	0.812	0.556	0.582	0.669	0.658	0.694	0.700	0.783	0.752	0.817	0.781	0.733	1.055	0.767	0.889	0.735	0.625	0.683	0.743	0.678	0.810	1.006	1.073	0.800	0.721	1.113	0.678	0.578	1.171	1.307
5 Yr Avg	8.137	0.858	0.605	0.640	0.729	0.745	0.818	0.848	0.825	0.864	0.966	0.907	0.880	1.012	0.879	0.889	0.951	0.810	0.904	0.972	0.973	0.752	1.054	1.077	0.987	0.876	0.882	0.997	0.920	1.420	1.095
9 Yr Avg	8.339	0.818	0.574	0.615	0.712	0.732	0.781	0.832	0.824	0.842	0.882	0.900	0.839	1.003	0.886	0.904	0.923	0.839	0.931	0.941	0.907	0.841	0.993	1.043	1.160	0.999	0.828	1.091	0.939	1.323	0.960
5 Yr Wtd	8.179	0.857	0.607	0.638	0.727	0.746	0.817	0.846	0.825	0.853	0.954	0.892	0.858	0.981	0.873	0.882	0.948	0.780	0.903	0.973	0.973	0.743	1.030	1.083	0.846	0.919	0.999	0.902	0.885	1.224	1.030
7 Yr Wtd	8.376	0.826	0.597	0.632	0.732	0.735	0.805	0.856	0.826	0.850	0.909	0.909	0.847	0.981	0.869	0.888	0.944	0.837	0.948	0.970	0.943	0.791	1.009	1.112	0.954	0.908	0.969	0.975	0.840	1.218	0.955
9 Yr Wtd	8.375	0.811	0.569	0.611	0.708	0.731	0.784	0.837	0.823	0.840	0.891	0.886	0.832	0.972	0.873	0.899	0.924	0.835	0.921	0.946	0.928	0.797	0.986	1.091	1.007	1.011	0.932	0.988	0.852	1.206	0.946
Selected	8.375	0.811	0.569	0.611	0.708	0.731	0.784	0.837	0.823	0.840	0.891	0.886	0.832	0.972	0.873	0.899	0.924	0.835	0.921	0.946	0.928	0.797	0.986	1.091	1.007	1.011	0.950	0.988	0.885	1.224	0.960
Loss $ Weight	14.554	131,741	113,510	67,967	41,764	29,589	21,712	16,595	13,611	10,533	8,149	7,036	6,072	4,694	4,412	3,995	3,379	3,181	2,708	2,508	2,318	2,329	1,717	1,387	1,384	1,339	1,357	1,189	1,143	965	714
Center Wtd Avg	8.375	1.129	0.986	0.687	0.635	0.696	0.757	0.789	0.825	0.848	0.850	0.876	0.888	0.889	0.895	0.904	0.889	0.903	0.908	0.884	0.913	0.935	0.942	0.958	1.008	1.010	0.970	1.003	0.995	1.025	1.030
Geometric Mean	8.375	2.105	1.324	0.805	0.743	0.711	0.737	0.781	0.813	0.837	0.857	0.870	0.879	0.890	0.893	0.896	0.900	0.898	0.899	0.908	0.916	0.926	0.951	0.970	0.977	0.990	0.997	1.000	1.004	1.027	1.033

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

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	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
1954																			1	0	0	2	3	0	0	0	0	0
1955																		1	3	1	2	1	2	0	0	0	0	
1956																	0	0	0	0	0	5	0	0	0	0		
1957																1	8	6	2	18	0	0	3	0	0			
1958															17	3	0	2	0	0	0	0	0	0				
1959														2	22	1	4	1	5	2	0	4	15					
1960													2	2	0	7	6	4	0	2	6	1						
1961												10	4	3	31	6	3	1	2	0	1							
1962											6	7	6	14	10	6	3	1	4	39								
1963										3	4	6	0	3	0	5	1	0	5									
1964									22	9	8	12	17	3	41	4	23	30										
1965								5	8	8	5	2	12	10	6	30	4											
1966							9	28	4	7	9	3	3	3	2	5												
1967						17	10	6	2	3	37	22	43	15	2													
1968					3	3	3	5	7	8	9	4	4	0														
1969				30	35	31	18	4	2	5	43	16	11															
1970			8	14	15	15	16	14	4	41	15	2																
1971		28	56	23	8	13	24	14	56	11	2																	
1972	40	14	20	6	10	13	21	8	11	14																		
1973	31	34	27	13	25	37	27	36	29																			
1974	39	75	36	51	51	41	54	48																				
1975	54	35	42	62	116	42	20																					
1976	26	79	75	32	45	17																						
1977	45	48	33	140	68																							
1978	250	275	232	225																								
1979	83	81	130																									
1980	64	66																										
1981	83																											
1982																												
1983																												
1984																												
1985																												
1986																												
1987																												
1988																												
1989																												
1990																												
1991																												
1992																												
1993																												
1994																												
1995																												
1996																												
1997																												
1998																												
1999																												
2000																												
2001																												
2002																												
2003																												
2004																												
2005																												
2006																												
2007																												
2008																												
2009																												
2010																												
2011																												
2012																												

AGE-TO-AGE DEVELOPMENT FACTORS

	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-Ult
1954																			0.000	0.000	0.000	1.624	0.000	0.000	0.000	0.000	0.000	
1955																		4.962	0.343	1.591	0.296	2.866	0.000	0.000	0.000	0.000		
1956																	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
1957																5.738	0.719	0.395	8.276	0.000	0.000	0.000	0.061	0.000				
1958															0.149	0.000	0.000	0.028	0.000	0.000	1.739	0.714	0.200					
1959														10.140	0.022	8.989	0.244	4.119	0.462	0.239	7.527	3.963						
1960													0.771	0.000	0.000	0.791	0.744	0.051	7.173	4.270	0.108							
1961												0.355	0.702	11.787	0.210	0.505	0.257	2.393	0.000	0.000								
1962											1.050	0.839	2.546	0.710	0.591	0.537	0.370	3.413	9.604									
1963										1.576	1.260	0.061	8.967	0.013	138.928	0.141	0.158	45.421										
1964									0.431	0.827	1.505	1.460	0.202	11.806	0.103	5.402	1.303											
1965								1.515	0.965	0.665	0.454	5.265	0.828	0.559	5.165	0.151												
1966							3.249	0.149	1.756	1.238	0.299	1.285	0.986	0.678	2.056													
1967						0.570	0.657	0.346	1.594	10.780	0.589	1.935	0.362	0.118														
1968					0.849	1.149	1.822	1.320	1.160	1.071	0.422	1.008	0.000															
1969				1.181	0.898	0.573	0.213	0.398	3.485	8.100	0.362	0.695																
1970			1.814	1.061	0.976	1.065	0.880	0.277	10.624	0.365	0.112																	
1971		2.023	0.409	0.341	1.691	1.832	0.592	3.873	0.197	0.221																		
1972	0.353	1.389	0.314	1.610	1.344	1.560	0.362	1.418	1.271																			
1973	1.073	0.812	0.492	1.902	1.444	0.729	1.347	0.791																				
1974	1.936	0.480	1.422	0.987	0.817	1.299	0.897																					
1975	0.650	1.187	1.481	1.883	0.364	0.466																						
1976	3.017	0.951	0.432	1.385	0.375																							
1977	1.067	0.684	4.303	0.485																								
1978	1.097	0.845	0.971																									
1979	0.980	1.602																										
1980	1.028																											
1981																												
1982																												
1983																												
1984																												
1985																												
1986																												
1987																												
1988																												
1989																												
1990																												
1991																												
1992																												
1993																												
1994																												
1995																												
1996																												
1997																												
1998																												
1999																												
2000																												
2001																												
2002																												
2003																												
2004																												
2005																												
2006																												
2007																												
2008																												
2009																												
2010																												
2011																												
Latest diag	1.028	1.602	0.971	0.485	0.375	0.466	0.897	0.791	1.271	0.221	0.112	0.695	0.000	0.118	2.056	0.151	1.303	45.421	9.604	0.000	0.108	3.963	0.200	0.000	0.000	0.000	0.000	
5 Yr Avg	1.438	1.054	1.722	1.328	0.869	1.177	0.816	1.351	3.347	4.107	0.357	2.037	0.476	2.634	29.369	1.347	0.567	11.079	3.448	0.902	1.875	1.509	0.052	0.000	0.000	0.000	0.000	
9 Yr Avg	1.245	1.108	1.293	1.204	0.973	1.027	1.113	1.121	2.387	2.760	0.673	1.434	1.707	3.979	16.358	2.473	0.422	6.753	2.873	0.762	1.381	1.528	0.052	0.000	0.000	0.000	0.000	
5 Yr Wtd	1.171	0.988	1.225	1.020	0.609	0.989	0.849	1.324	1.003	1.543	0.403	1.574	0.411	1.423	0.847	0.665	1.010	2.192	3.924	0.374	1.405	1.996	0.033	1.859	0.000			
7 Yr Wtd	1.174	0.918	1.143	0.984	0.662	0.927	0.796	1.254	1.055	1.435	0.473	1.420	0.585	1.745	0.707	0.751	0.964	1.270	4.662	0.434	1.377	1.939	0.033	1.859	0.000			
9 Yr Wtd	1.117	0.974	1.075	1.002	0.690	0.902	0.906	1.008	0.931	1.380	0.525	1.234	0.594	2.023	0.516	0.826	0.925	1.436	3.631	0.434	1.377	1.939	0.033	1.859	0.000			
Selected	1.117	0.988	1.100	1.002	0.690	0.902	0.906	1.008	0.931	1.380	0.525	1.234	0.600	2.023	0.516	0.826	0.925	1.436	1.050	0.830	0.845	1.000	0.800	0.500	0.500	0.500	0.500	
Loss $ Weight	632	668	529	372	308	213	181	121	116	97	137	81	91	56	129	63	48	15	17	23	9	12	8	0	0	0	0	
Center Wtd Avg	1.087	1.031	1.010	0.966	0.950	0.890	0.851	0.989	0.920	0.970	0.897	1.025	0.823	0.921	0.856	0.959	0.744	0.934	0.987	1.029	0.912	0.865	0.888	0.908	0.780	0.500	0.500	
Geometric Mean	1.036	1.024	1.008	0.968	0.932	0.928	0.919	0.922	0.924	0.959	0.924	0.925	0.902	0.914	0.857	0.879	0.892	0.925	0.916	0.944	0.934	0.919	0.869	0.771	0.691	0.580	0.500	

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - REHABILITATIONS

FITTED INCREMENTAL DECAY LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**37**
	To:	**57**
Cut-off		**100**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.005**	**0.951**
Inverse Power	**1.009**	**0.918**
Selected Tail	**1.005**	

				Weibull Curve Fitting					Inverse Power Curve Fitting				
				Slope=	0.934				Slope=	-5.305			
		IMPLIED	SELECTED	Intercept=	-4.179				Intercept=	27.899			
PERIOD	AGE	ATA	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6			1.792		-2.507	**12.770**		1.792		18.393		
2	18	2.881	2.881	2.890	-0.852	-1.481	**4.916**	9002.227	2.890	0.632	12.564		
3	30	1.567	1.567	3.401	0.016	-1.004	**3.260**	1831.255	3.401	-0.567	9.854	**19032.792**	
4	42	1.166	1.166	3.738	0.667	-0.690	**2.535**	561.803	3.738	-1.795	8.069	**3194.016**	
5	54	1.085	1.085	3.989	0.933	-0.455	**2.129**	221.616	3.989	-2.459	6.735	**842.662**	
6	66	1.055	1.055	4.190	1.082	-0.268	**1.870**	104.093	4.190	-2.896	5.671	**291.245**	
7	78	1.040	1.040	4.357	1.182	-0.112	**1.692**	55.656	4.357	-3.223	4.784	**120.632**	
8	90	1.032	1.032	4.500	1.247	0.022	**1.562**	32.895	4.500	-3.448	4.025	**56.992**	
9	102	1.027	1.027	4.625	1.287	0.139	**1.464**	21.056	4.625	-3.594	3.361	**29.823**	
10	114	1.023	1.023	4.736	1.339	0.242	**1.388**	14.380	4.736	-3.792	2.771	**16.975**	
11	126	1.019	1.019	4.836	1.378	0.336	**1.328**	10.359	4.836	-3.949	2.240	**10.394**	
12	138	1.018	1.018	4.927	1.397	0.421	**1.279**	7.802	4.927	-4.026	1.757	**6.797**	14987.496
13	150	1.017	1.017	5.011	1.409	0.499	**1.239**	6.101	5.011	-4.075	1.315	**4.725**	2204.880
14	162	1.016	1.016	5.088	1.425	0.570	**1.206**	4.925	5.088	-4.143	0.907	**3.476**	466.653
15	174	1.015	1.015	5.159	1.437	0.637	**1.178**	4.086	5.159	-4.193	0.528	**2.695**	134.243
16	186	1.014	1.014	5.226	1.452	0.699	**1.154**	3.469	5.226	-4.259	0.174	**2.190**	49.815
17	198	1.013	1.013	5.288	1.466	0.758	**1.134**	3.006	5.288	-4.321	-0.158	**1.854**	22.749
18	210	1.012	1.012	5.347	1.481	0.813	**1.117**	2.650	5.347	-4.386	-0.470	**1.625**	12.271
19	222	1.010	1.010	5.403	1.519	0.865	**1.103**	2.372	5.403	-4.559	-0.765	**1.465**	7.552
20	234	1.011	1.011	5.455	1.506	0.914	**1.090**	2.151	5.455	-4.498	-1.044	**1.352**	5.153
21	246	1.012	1.012	5.505	1.487	0.961	**1.079**	1.973	5.505	-4.410	-1.310	**1.270**	3.812
22	258	1.012	1.012	5.553	1.487	1.005	**1.070**	1.829	5.553	-4.411	-1.562	**1.210**	3.002
23	270	1.009	1.009	5.598	1.543	1.047	**1.061**	1.710	5.598	-4.670	-1.803	**1.165**	2.481
24	282	1.010	1.010	5.642	1.539	1.088	**1.054**	1.611	5.642	-4.653	-2.034	**1.131**	2.130
25	294	1.009	1.009	5.684	1.542	1.127	**1.048**	1.528	5.684	-4.663	-2.255	**1.105**	1.884
26	306	1.008	1.008	5.724	1.564	1.164	**1.042**	1.458	5.724	-4.770	-2.468	**1.085**	1.705
27	318	1.012	1.012	5.762	1.495	1.200	**1.037**	1.399	5.762	-4.447	-2.672	**1.069**	1.572
28	330	1.013	1.013	5.799	1.473	1.235	**1.033**	1.348	5.799	-4.351	-2.868	**1.057**	1.470
29	342	1.012	1.012	5.835	1.482	1.268	**1.029**	1.305	5.835	-4.388	-3.058	**1.047**	1.391
30	354	1.012	1.012	5.869	1.490	1.300	**1.026**	1.268	5.869	-4.423	-3.241	**1.039**	1.329
31	366	1.016	1.016	5.903	1.418	1.331	**1.023**	1.235	5.903	-4.114	-3.417	**1.033**	1.279
32	378	1.011	1.011	5.935	1.508	1.362	**1.021**	1.207	5.935	-4.507	-3.589	**1.028**	1.238
33	390	1.013	1.013	5.966	1.474	1.391	**1.018**	1.183	5.966	-4.355	-3.754	**1.023**	1.205
34	402	1.013	1.013	5.996	1.479	1.419	**1.016**	1.162	5.996	-4.377	-3.915	**1.020**	1.177
35	414	1.012	1.012	6.026	1.489	1.446	**1.014**	1.143	6.026	-4.421	-4.071	**1.017**	1.154
36	426	1.011	1.011	6.054	1.507	1.473	**1.013**	1.127	6.054	-4.504	-4.223	**1.015**	1.135
37	438	1.010	1.010	6.082	1.526	1.499	**1.011**	1.112	6.082	-4.590	-4.370	**1.013**	1.118
38	450	1.009	1.009	6.109	1.546	1.524	**1.010**	1.100	6.109	-4.685	-4.514	**1.011**	1.105
39	462	1.008	1.008	6.136	1.565	1.549	**1.009**	1.089	6.136	-4.775	-4.653	**1.010**	1.093
40	474	1.008	1.008	6.161	1.583	1.573	**1.008**	1.079	6.161	-4.862	-4.789	**1.008**	1.082
41	486	1.007	1.007	6.186	1.593	1.596	**1.007**	1.070	6.186	-4.912	-4.922	**1.007**	1.073
42	498	1.007	1.007	6.211	1.610	1.619	**1.006**	1.062	6.211	-4.998	-5.051	**1.006**	1.066
43	510	1.006	1.006	6.234	1.627	1.641	**1.006**	1.056	6.234	-5.083	-5.178	**1.006**	1.059
44	522	1.006	1.006	6.258	1.648	1.663	**1.005**	1.050	6.258	-5.193	-5.301	**1.005**	1.053
45	534	1.005	1.005	6.280	1.666	1.684	**1.005**	1.044	6.280	-5.288	-5.422	**1.004**	1.048
46	546	1.004	1.004	6.303	1.696	1.705	**1.004**	1.039	6.303	-5.447	-5.540	**1.004**	1.043
47	558	1.004	1.004	6.324	1.720	1.725	**1.004**	1.035	6.324	-5.580	-5.655	**1.004**	1.039
48	570	1.003	1.003	6.346	1.741	1.745	**1.003**	1.031	6.346	-5.699	-5.768	**1.003**	1.035
49	582	1.003	1.003	6.366	1.755	1.764	**1.003**	1.028	6.366	-5.780	-5.878	**1.003**	1.032
50	594	1.003	1.003	6.387	1.771	1.784	**1.003**	1.025	6.387	-5.872	-5.987	**1.003**	1.029
51	606	1.003	1.003	6.407	1.781	1.802	**1.002**	1.022	6.407	-5.932	-6.093	**1.002**	1.027
52	618	1.002	1.002	6.426	1.793	1.821	**1.002**	1.020	6.426	-6.003	-6.197	**1.002**	1.024
53	630	1.002	1.002	6.446	1.807	1.838	**1.002**	1.018	6.446	-6.090	-6.299	**1.002**	1.022
54	642	1.002	1.002	6.465	1.830	1.856	**1.002**	1.016	6.465	-6.232	-6.399	**1.002**	1.020
55	654	1.002	1.002	6.483	1.871	1.873	**1.001**	1.014	6.483	-6.494	-6.497	**1.002**	1.019
56	666	1.001	1.001	6.501	1.927	1.890	**1.001**	1.013	6.501	-6.866	-6.594	**1.001**	1.017
57	678	1.001	1.001	6.519	2.003	1.907	**1.001**	1.011	6.519	-7.411	-6.688	**1.001**	1.016
58	690	1.000	1.000	6.537	2.093	1.923	**1.001**	1.010	6.537	-8.105	-6.781	**1.001**	1.014
59	702	1.000		6.554		1.940	**1.001**	1.009	6.554		-6.873	**1.001**	1.013
60	714	1.000		6.571		1.955	**1.001**	1.008	6.571		-6.963	**1.001**	1.012

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - HEALTH-OTHER
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2012	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		8,287	54,175	45,888	74.6%	34,232	
1977	23,851,125	19,138	25,484	6,345	71.4%	4,529	0.107
1978	26,143,240	15,932	22,040	6,108	70.8%	4,324	0.084
1979	28,061,666	20,362	28,631	8,270	70.2%	5,808	0.102
1980	28,979,182	17,224	24,964	7,740	69.7%	5,395	0.086
1981	30,141,508	13,250	19,918	6,669	69.2%	4,614	0.066
1982	30,058,966	11,972	18,515	6,543	68.7%	4,492	0.062
1983	30,607,324	14,447	22,818	8,371	68.2%	5,707	0.075
1984	33,121,678	16,384	26,477	10,093	67.7%	6,829	0.080
1985	35,713,654	38,325	60,603	22,278	67.2%	14,967	0.170
1986	38,297,697	23,331	38,825	15,494	66.8%	10,347	0.101
1987	41,065,403	17,790	30,954	13,165	66.4%	8,737	0.075
1988	44,221,964	25,381	45,556	20,175	65.9%	13,292	0.103
1989	47,110,000	21,640	40,380	18,740	65.3%	12,236	0.086
1990	49,659,895	22,963	43,966	21,003	64.7%	13,597	0.089
1991	50,856,501	21,303	42,486	21,182	64.2%	13,599	0.084
1992	52,804,448	17,376	35,502	18,126	63.6%	11,523	0.067
1993	55,132,894	15,764	33,211	17,447	62.9%	10,971	0.060
1994	57,739,505	23,523	42,926	19,404	62.2%	12,074	0.074
1995	60,949,772	20,367	41,085	20,718	61.7%	12,782	0.067
1996	63,664,000	14,688	36,260	21,572	61.2%	13,206	0.057
1997	68,077,000	22,555	45,102	22,547	60.8%	13,700	0.066
1998	71,447,000	23,087	51,350	28,263	60.3%	17,050	0.072
1999	75,244,663	12,908	46,700	33,792	59.9%	20,248	0.062
2000	79,122,396	15,481	50,807	35,326	59.6%	21,052	0.064
2001	80,396,857	10,851	44,595	33,745	59.3%	19,997	0.055
2002	81,621,352	14,050	50,028	35,978	59.0%	21,229	0.061
2003	82,433,234	12,553	47,487	34,934	58.8%	20,538	0.058
2004	84,632,753	14,599	50,065	35,466	58.6%	20,796	0.059
2005	86,912,307	12,449	48,328	35,878	58.5%	21,001	0.056
2006	90,822,757	8,902	44,693	35,790	58.5%	20,939	0.049
2007	93,702,820	9,205	45,462	36,257	58.7%	21,270	0.049
2008	93,449,349	9,616	46,577	36,961	59.0%	21,823	0.050
2009	86,530,965	5,347	38,154	32,807	59.7%	19,571	0.044
2010	86,624,485	3,443	38,609	35,167	60.9%	21,415	0.045
2011	89,983,985	2,405	41,043	38,638	63.1%	24,389	0.046
2012	46,341,752	259	20,980	20,722	67.2%	13,915	0.045
2013		0	0		100.0%		
TOTAL		577,157	1,444,757	867,601	62.5%	542,196	
EXLD PRIOR		568,870	1,390,582	821,713	61.8%	507,964	

(1) PROVIDED BY THE BWC; 2012 ADJUSTED TO PARTIAL YEAR
(2) SECTION 1, EXHIBIT 2F, SHEET 3A, COL. 3
(3) SECTION 1, EXHIBIT 2F, SHEET 3A, COL. 8; 2012 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 1, EXHIBIT 2, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - HEALTH-OTHER
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	FISCAL YEAR ENDING 2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	45,888	4,394	4,148	3,869	3,564	3,249	2,931	2,636	2,437	2,106	2,121	1,687	1,776	1,305	1,132	1,097	1,005	873	617	3,818
1977	6,345	414	426	436	444	444	431	407	378	341	303	268	235	209	188	172	155	142	130	810
1978	6,108	359	370	383	395	404	407	395	373	345	310	275	243	213	190	171	157	142	129	845
1979	8,270	454	461	474	490	504	515	517	503	475	441	397	353	311	274	243	219	201	181	1,251
1980	7,740	397	402	408	420	435	449	460	462	450	424	393	353	313	276	243	216	195	178	1,268
1981	6,669	340	321	325	331	343	356	369	379	382	372	350	323	290	256	225	198	176	160	1,182
1982	6,543	314	316	298	302	308	319	332	344	354	358	349	328	303	272	240	211	186	165	1,254
1983	8,371	338	387	390	368	372	379	392	407	421	433	436	425	400	369	331	293	258	227	1,734
1984	10,093	346	391	449	452	427	432	440	455	473	490	504	508	495	466	430	386	341	300	2,279
1985	22,278	635	781	875	982	988	932	936	947	970	998	1,021	1,039	1,040	1,009	953	886	800	712	5,442
1986	15,494	570	397	496	561	640	646	609	616	627	648	673	695	715	720	702	663	614	552	4,201
1987	13,165	649	450	311	392	444	510	516	487	493	504	523	546	567	586	593	579	547	505	3,890
1988	20,175	954	959	670	466	583	658	754	760	716	724	737	762	792	819	842	849	827	780	6,297
1989	18,740	761	844	849	589	408	513	579	666	672	634	641	655	678	707	734	757	765	747	6,377
1990	21,003	798	818	906	913	636	442	553	626	717	725	683	692	705	730	760	788	812	821	7,658
1991	21,182	781	777	796	882	887	618	429	538	607	697	703	662	670	683	707	736	763	786	8,207
1992	18,126	495	642	639	655	727	733	508	351	442	500	575	582	549	556	568	589	616	640	7,588
1993	17,447	518	462	601	597	612	680	684	474	328	412	465	536	543	511	517	528	548	573	7,693
1994	19,404	530	566	505	656	652	667	741	744	515	357	448	502	581	586	552	557	569	590	8,848
1995	20,718	671	549	586	523	678	674	690	766	768	533	370	463	520	599	605	570	575	586	9,700
1996	21,572	662	677	554	591	528	684	680	696	772	774	537	374	468	524	604	610	575	579	10,355
1997	22,547	579	682	699	570	606	540	705	700	716	797	791	546	380	475	525	614	616	579	11,017
1998	28,263	781	708	832	852	695	739	659	860	854	872	970	963	666	464	580	640	747	749	14,038
1999	33,792	971	909	824	967	990	809	859	767	998	991	1,012	1,124	1,116	774	540	674	743	866	17,066
2000	35,326	1,007	980	917	830	977	1,001	816	868	774	1,010	1,003	1,025	1,140	1,132	782	544	681	752	18,297
2001	33,745	1,061	928	903	845	765	901	923	752	800	713	932	925	946	1,053	1,046	721	501	628	17,668
2002	35,978	1,225	1,098	959	931	870	785	925	950	773	822	733	957	951	972	1,082	1,075	739	514	18,821
2003	34,934	1,374	1,141	1,022	892	866	810	731	862	885	720	766	682	891	886	906	1,008	1,002	688	18,056
2004	35,466	1,366	1,341	1,113	997	870	845	790	713	840	863	702	747	665	869	864	884	983	978	18,284
2005	35,878	1,502	1,323	1,299	1,078	966	843	819	765	691	814	836	680	724	645	842	837	856	953	18,663
2006	35,790	1,331	1,443	1,271	1,248	1,035	928	810	786	735	663	782	804	653	695	619	809	804	822	18,852
2007	36,257	1,328	1,299	1,408	1,240	1,218	1,010	906	790	767	717	647	763	784	637	678	604	789	785	19,211
2008	36,961	1,310	1,305	1,277	1,384	1,220	1,197	993	891	777	754	705	637	750	771	627	667	594	776	19,672
2009	32,807	1,123	1,123	1,119	1,095	1,187	1,046	1,027	852	764	666	647	605	546	643	661	537	572	509	17,543
2010	35,167	1,362	1,156	1,157	1,153	1,128	1,222	1,077	1,057	877	786	686	666	623	562	663	681	554	589	18,588
2011	38,638	1,574	1,436	1,218	1,219	1,215	1,188	1,288	1,135	1,114	924	829	723	702	656	592	698	717	583	20,201
2012	20,722	1,903	1,620	1,478	1,254	1,255	1,250	1,223	1,326	1,168	1,147	952	853	744	723	676	610	719	739	21,399
TOTAL	867,601	35,177	33,634	32,314	31,129	30,132	29,090	28,179	27,482	26,509	26,019	25,029	24,753	23,948	23,414	22,974	22,558	22,141	21,467	388,075

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - HEALTH-OTHER
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(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	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	18	2	2	2	2	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	2	0	0	0	0	0	0	1	-	-	-	-	-	-	-	-	-	-	-	-
1957	174	22	17	12	15	13	12	10	75	-	-	-	-	-	-	-	-	-	-	-
1958	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1959	936	112	98	85	69	54	52	46	40	35	278	-	-	-	-	-	-	-	-	-
1960	204	28	25	21	17	13	9	11	10	9	8	54	-	-	-	-	-	-	-	-
1961	1,327	186	171	154	130	107	80	58	65	56	49	42	356	-	-	-	-	-	-	-
1962	279	34	30	27	25	22	19	15	11	11	9	8	7	44	-	-	-	-	-	-
1963	139	19	17	15	14	13	11	9	7	5	5	5	4	3	22	-	-	-	-	-
1964	947	128	115	102	92	84	76	66	56	43	32	31	27	23	20	137	-	-	-	-
1965	1,361	156	138	125	111	100	92	83	71	59	45	33	39	34	30	26	196	-	-	-
1966	1,709	202	177	156	141	125	113	103	93	79	65	50	36	42	37	32	28	200	-	-
1967	416	50	45	39	34	30	27	24	22	20	16	13	10	7	9	8	7	6	38	-
1968	2,061	236	213	189	163	143	127	111	99	91	82	69	57	43	32	38	33	29	25	160
1969	2,110	255	227	200	176	156	141	128	116	106	97	87	75	62	47	34	36	31	27	189
1970	3,054	388	334	288	246	215	195	183	173	162	152	141	127	108	89	67	48	44	38	299
1971	4,672	457	433	398	359	322	285	251	225	204	183	166	152	137	117	97	75	56	64	484
1972	1,560	155	150	143	131	118	106	94	83	74	67	60	55	50	45	38	32	24	17	156
1973	9,045	813	780	730	672	604	535	472	415	370	335	307	278	254	233	210	180	151	118	832
1974	4,296	367	374	369	353	332	302	271	241	213	188	168	153	138	125	115	104	88	73	418
1975	1,996	156	162	165	163	156	146	133	118	105	93	82	74	68	61	56	51	46	39	214
1976	9,579	628	639	648	648	632	603	568	519	467	417	369	325	292	265	238	216	198	179	1,066
TOTAL	45,888	4,394	4,148	3,869	3,564	3,249	2,931	2,636	2,437	2,106	2,121	1,687	1,776	1,305	1,132	1,097	1,005	873	617	3,818

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - HEALTH-OTHER
(000's)

ALLOCATION OF ULTIMATE LOSS

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	PAID LOSS	PAID LDF	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT	INDICATED ULTIMATE LOSS: BORNHUETTER FERGUSON	INITIAL ULTIMATE LOSS	BALANCED ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR			8,287					54,175
1977	23,851,125	0.110	19,138	1.373	26,286	26,250	26,250	25,484
1978	26,143,240	0.086	15,932	1.407	22,411	22,416	22,416	22,040
1979	28,061,666	0.104	20,362	1.441	29,343	29,332	29,332	28,631
1980	28,979,182	0.088	17,224	1.476	25,430	25,407	25,407	24,964
1981	30,141,508	0.067	13,250	1.515	20,079	20,070	20,070	19,918
1982	30,058,966	0.062	11,972	1.554	18,607	18,598	18,598	18,515
1983	30,607,324	0.075	14,447	1.589	22,955	22,952	22,952	22,818
1984	33,121,678	0.080	16,384	1.620	26,550	26,538	26,538	26,477
1985	35,713,654	0.175	38,325	1.646	63,091	62,925	62,925	60,603
1986	38,297,697	0.102	23,331	1.683	39,273	39,205	39,205	38,825
1987	41,065,403	0.075	17,790	1.739	30,941	30,835	30,835	30,954
1988	44,221,964	0.103	25,381	1.799	45,650	45,624	45,624	45,556
1989	47,110,000	0.085	21,640	1.857	40,193	40,144	40,144	40,380
1990	49,659,895	0.088	22,963	1.917	44,031	43,936	43,936	43,966
1991	50,856,501	0.083	21,303	1.981	42,206	42,146	42,146	42,486
1992	52,804,448	0.067	17,376	2.035	35,353	35,307	35,307	35,502
1993	55,132,894	0.060	15,764	2.100	33,101	33,128	33,128	33,211
1994	57,739,505	0.065	23,523	2.164	50,912	43,849	43,849	42,926
1995	60,949,772	0.066	20,367	2.245	45,732	42,538	42,538	41,085
1996	63,664,000	0.063	14,688	2.332	34,247	37,440	37,440	36,260
1997	68,077,000	0.061	22,555	2.410	54,357	46,714	46,714	45,102
1998	71,447,000	0.071	23,087	2.500	57,719	53,493	53,493	51,350
1999	75,244,663	0.077	12,908	2.604	33,612	48,611	48,611	46,700
2000	79,122,396	0.070	15,481	2.724	42,173	50,384	50,384	50,807
2001	80,396,857	0.066	10,851	2.874	31,179	45,680	45,680	44,595
2002	81,621,352	0.063	14,050	3.061	43,005	48,840	48,840	50,028
2003	82,433,234	0.062	12,553	3.323	41,712	48,150	48,150	47,487
2004	84,632,753	0.057	14,599	3.643	53,189	49,863	49,863	50,065
2005	86,912,307	0.054	12,449	4.099	51,029	47,976	47,976	48,328
2006	90,822,757	0.050	8,902	4.661	41,491	44,837	44,837	44,693
2007	93,702,820	0.048	9,205	5.410	49,803	45,886	45,886	45,462
2008	93,449,349	0.046	9,616	6.454	62,063	46,275	46,275	46,577
2009	86,530,965	0.045	5,347	8.010	42,829	39,064	39,064	38,154
2010	86,624,485	0.045	3,443	11.135	38,333	38,998	38,998	38,609
2011	89,983,985	0.045	2,405	19.485	46,867	41,094	41,094	41,043
2012	92,683,504	0.045	259	163.678	42,319	41,988	41,988	41,960
2013	95,464,009	0.045				43,245	43,245	43,245
TOTAL			577,157		1,428,071	1,469,738	1,469,738	1,508,983
EXLD PRIOR			568,870		1,428,071	1,469,738	1,469,738	1,454,808

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - HEALTH-OTHER
(000's)

ALLOCATION OF ULTIMATE LOSS SUPPORT

ACCIDENT YEAR	PAID LOSS	INITIAL ULTIMATE LOSS	INITIAL RESERVE	TOTAL INITIAL RESERVE	TOTAL SELECTED RESERVE	RESERVE BALANCE FACTOR	BALANCED RESERVE	BALANCED ULTIMATE LOSS & ALAE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR	8,287	***3 YEAR SUM***	***22,566***	***86,057***	175,000		45,888	54,175
1977	19,138	26,250	7,112	23,442	20,916	0.892	6,345	25,484
1978	15,932	22,416	6,484	27,507	25,912	0.942	6,108	22,040
1979	20,362	29,332	8,970	35,108	32,367	0.922	8,270	28,631
1980	17,224	25,407	8,183	35,896	33,953	0.946	7,740	24,964
1981	13,250	20,070	6,820	37,784	36,944	0.978	6,669	19,918
1982	11,972	18,598	6,626	40,871	40,358	0.987	6,543	18,515
1983	14,447	22,952	8,505	47,774	47,020	0.984	8,371	22,818
1984	16,384	26,538	10,154	61,681	61,312	0.994	10,093	26,477
1985	38,325	62,925	24,600	93,121	84,334	0.906	22,278	60,603
1986	23,331	39,205	15,874	91,764	89,566	0.976	15,494	38,825
1987	17,790	30,835	13,046	101,117	102,038	1.009	13,165	30,954
1988	25,381	45,624	20,242	125,598	125,178	0.997	20,175	45,556
1989	21,640	40,144	18,504	137,572	139,325	1.013	18,740	40,380
1990	22,963	43,936	20,973	147,793	148,002	1.001	21,003	43,966
1991	21,303	42,146	20,842	148,363	150,783	1.016	21,182	42,486
1992	17,376	35,307	17,931	153,543	155,210	1.011	18,126	35,502
1993	15,764	33,128	17,364	151,584	152,312	1.005	17,447	33,211
1994	23,523	43,849	20,326	169,432	161,743	0.955	19,404	42,926
1995	20,367	42,538	22,171	176,993	165,389	0.934	20,718	41,085
1996	14,688	37,440	22,752	181,143	171,749	0.948	21,572	36,260
1997	22,555	46,714	24,159	206,755	192,960	0.933	22,547	45,102
1998	23,087	53,493	30,406	246,703	229,316	0.930	28,263	51,350
1999	12,908	48,611	35,703	276,926	262,105	0.946	33,792	46,700
2000	15,481	50,384	34,903	303,352	307,030	1.012	35,326	50,807
2001	10,851	45,680	34,830	327,353	317,155	0.969	33,745	44,595
2002	14,050	48,840	34,790	342,063	353,743	1.034	35,978	50,028
2003	12,553	48,150	35,597	366,632	359,805	0.981	34,934	47,487
2004	14,599	49,863	35,264	367,612	369,717	1.006	35,466	50,065
2005	12,449	47,976	35,527	374,027	377,726	1.010	35,878	48,328
2006	8,902	44,837	35,935	384,779	383,230	0.996	35,790	44,693
2007	9,205	45,886	36,681	401,478	396,838	0.988	36,257	45,462
2008	9,616	46,275	36,658	413,126	416,536	1.008	36,961	46,577
2009	5,347	39,064	33,717	394,602	383,947	0.973	32,807	38,154
2010	3,443	38,998	35,556	437,903	433,111	0.989	35,167	38,609
2011	2,405	41,094	38,689	516,681	516,001	0.999	38,638	41,043
2012	259	41,988	41,729	643,344	642,924	0.999	41,702	41,960
2013		43,245	43,245	685,432	685,432	1.000	43,245	43,245
TOTAL	577,157	1,469,738	923,434	8,762,907	8,746,988		931,826	1,508,983
EXLD PRIOR	568,870		900,869	8,676,850	8,571,988		885,938	1,454,808

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - HEALTH-OTHER
(000's)

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	23,851,125			25,484		0.107
1978	26,143,240			22,040		0.084
1979	28,061,666			28,631		0.102
1980	28,979,182			24,964		0.086
1981	30,141,508			19,918		0.066
1982	30,058,966	32,925	10.95%	18,515	562	0.062
1983	30,607,324	34,317	11.21%	22,818	665	0.075
1984	33,121,678	41,181	12.43%	26,477	643	0.080
1985	35,713,654	44,768	12.54%	60,603	1,354	0.170
1986	38,297,697	45,651	11.92%	38,825	850	0.101
1987	41,065,403	48,296	11.76%	30,954	641	0.075
1988	44,221,964	51,452	11.63%	45,556	885	0.103
1989	47,110,000	53,275	11.31%	40,380	758	0.086
1990	49,659,895	53,015	10.68%	43,966	829	0.089
1991	50,856,501	48,929	9.62%	42,486	868	0.084
1992	52,804,448	47,428	8.98%	35,502	749	0.067
1993	55,132,894	46,947	8.52%	33,211	707	0.060
1994	57,739,505	46,192	8.00%	42,926	929	0.074
1995	60,949,772	43,083	7.07%	41,085	954	0.067
1996	63,664,000	39,890	6.27%	36,260	909	0.057
1997	68,077,000	37,108	5.45%	45,102	1,215	0.066
1998	71,447,000	36,655	5.13%	51,350	1,401	0.072
1999	75,244,663	37,969	5.05%	46,700	1,230	0.062
2000	79,122,396	38,561	4.87%	50,807	1,318	0.064
2001	80,396,857	35,189	4.38%	44,595	1,267	0.055
2002	81,621,352	35,560	4.36%	50,028	1,407	0.061
2003	82,433,234	34,337	4.17%	47,487	1,383	0.058
2004	84,632,753	32,172	3.80%	50,065	1,556	0.059
2005	86,912,307	29,530	3.40%	48,328	1,637	0.056
2006	90,822,757	25,878	2.85%	44,693	1,727	0.049
2007	93,702,820	25,023	2.67%	45,462	1,817	0.049
2008	93,449,349	22,324	2.39%	46,577	2,086	0.050
2009	86,530,965	17,661	2.04%	38,154	2,160	0.044
2010	86,624,485	18,057	2.08%	38,609	2,138	0.045
2011	89,983,985	18,008	2.00%	41,043	2,279	0.046
2012	92,683,504	18,359	1.98%	41,960	2,286	0.045
2013	95,464,009	18,950	1.99%	43,245	2,282	0.045
TOTAL		1,158,690		1,454,808		

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - HEALTH-OTHER
(000's)

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	49,659,895	1.972	97,911,638	44,031		0.373	3.370	55,359	0	100%	55,359	0.057	0.089	0.088
1991	50,856,501	1.910	97,123,143	42,206		0.385	3.337	54,163	0	100%	54,163	0.056	0.083	0.083
1992	52,804,448	1.816	95,902,063	35,353		0.396	3.304	46,309	0	100%	46,309	0.048	0.067	0.067
1993	55,132,894	1.783	98,278,492	33,101		0.409	3.271	44,257	0	100%	44,257	0.045	0.060	0.060
1994	57,739,505	1.742	100,579,286	50,912		0.421	3.239	69,482	0	100%	69,482	0.069	0.088	0.065
1995	60,949,772	1.692	103,140,858	45,732		0.463	3.056	64,703	0	100%	64,703	0.063	0.075	0.066
1996	63,664,000	1.635	104,088,085	34,247		0.509	2.883	50,232	0	100%	50,232	0.048	0.054	0.063
1997	68,077,000	1.563	106,370,937	54,357		0.559	2.518	76,518	0	100%	76,518	0.072	0.080	0.061
1998	71,447,000	1.492	106,610,635	57,719		0.568	2.199	72,042	0	100%	72,042	0.068	0.081	0.071
1999	75,244,663	1.444	108,677,929	33,612		0.576	2.074	40,181	0	100%	40,181	0.037	0.045	0.077
2000	79,122,396	1.393	110,223,863	42,173		0.585	1.957	48,286	0	100%	48,286	0.044	0.053	0.070
2001	80,396,857	1.364	109,675,764	31,179		0.594	1.846	34,191	0	100%	34,191	0.031	0.039	0.066
2002	81,621,352	1.330	108,596,907	43,005		0.603	1.742	45,167	0	100%	45,167	0.042	0.053	0.063
2003	82,433,234	1.295	106,712,867	41,712		0.612	1.643	41,958	0	100%	41,958	0.039	0.051	0.062
2004	84,632,753	1.248	105,596,397	53,189		0.673	1.550	55,466	0	100%	55,466	0.053	0.063	0.057
2005	86,912,307	1.218	105,836,799	51,029		0.739	1.462	55,168	0	100%	55,168	0.052	0.059	0.054
2006	90,822,757	1.176	106,826,594	41,491		0.812	1.380	46,502	0	100%	46,502	0.044	0.046	0.050
2007	93,702,820	1.137	106,579,121	49,803		0.874	1.301	56,622	0	100%	56,622	0.053	0.053	0.048
2008	93,449,349	1.115	104,228,254	62,063		0.939	1.228	71,577	0	100%	71,577	0.069	0.066	0.046
2009	86,530,965	1.117	96,636,885	42,829		1.010	1.192	51,565	0	100%	51,565	0.053	0.049	0.045
2010	86,624,485	1.093	94,656,914	38,333		1.005	1.157	44,585	0	100%	44,585	0.047	0.044	0.045
2011	89,983,985	1.061	95,464,009	46,867		1.000	1.124	52,660	0	100%	52,660	0.055	0.052	0.045
2012	92,683,504	1.030	95,464,009	42,319		1.000	1.060	44,858	0	100%	44,858	0.047	0.046	0.045
2013	95,464,009	1.000	95,464,009			1.000	1.000	0	0					0.045

	5 Year Average excluding 2011-2012	0.053	0.052
	7 Year Average excluding 2011-2012	0.053	0.054
	10 Year Weighted Average excluding 2011-2012	0.048	
	10 Year Weighted Average excluding 2010-2012	0.048	
	5 Year Average excluding 2010-2012	0.054	0.055
	5 Year Average excluding 2012	0.055	0.053
	7 Year Average excluding 2012	0.053	0.053
(14)	2013 Selected Loss Rate:	0.045	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - HEALTH-OTHER

INTERPOLATED DEVELOPMENT FACTORS @ 06/30/12

ACCIDENT YEAR	AGE @ 6/30/12	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	714	714	726	1.014	1.012	1.014									
1954	702	702	714	1.017	1.014	1.017									
1955	690	690	702	1.018	1.017	1.018									
1956	678	678	690	1.021	1.018	1.021									
1957	666	666	678	1.024	1.021	1.024									
1958	654	654	666	1.029	1.024	1.029									
1959	642	642	654	1.034	1.029	1.034									
1960	630	630	642	1.039	1.034	1.039									
1961	618	618	630	1.046	1.039	1.046									
1962	606	606	618	1.053	1.046	1.053									
1963	594	594	606	1.061	1.053	1.061									
1964	582	582	594	1.071	1.061	1.071									
1965	570	570	582	1.082	1.071	1.082									
1966	558	558	570	1.095	1.082	1.095									
1967	546	546	558	1.110	1.095	1.110									
1968	534	534	546	1.127	1.110	1.127									
1969	522	522	534	1.146	1.127	1.146									
1970	510	510	522	1.168	1.146	1.168									
1971	498	498	510	1.192	1.168	1.192									
1972	486	486	498	1.219	1.192	1.219									
1973	474	474	486	1.248	1.219	1.248									
1974	462	462	474	1.278	1.248	1.278									
1975	450	450	462	1.309	1.278	1.309									
1976	438	438	450	1.341	1.309	1.341									
1977	426	426	438	1.373	1.341	1.373				1.000	1.000	1.000	1.359	1.348	1.359
1978	414	414	426	1.407	1.373	1.407				1.000	1.000	1.000	1.387	1.359	1.387
1979	402	402	414	1.441	1.407	1.441				1.000	1.000	1.000	1.418	1.387	1.418
1980	390	390	402	1.476	1.441	1.476				1.000	1.000	1.000	1.454	1.418	1.454
1981	378	378	390	1.515	1.476	1.515				1.000	1.000	1.000	1.494	1.454	1.494
1982	366	366	378	1.554	1.515	1.554				1.000	1.000	1.000	1.535	1.494	1.535
1983	354	354	366	1.589	1.554	1.589				1.000	1.000	1.000	1.578	1.535	1.578
1984	342	342	354	1.620	1.589	1.620				1.000	1.000	1.000	1.617	1.578	1.617
1985	330	330	342	1.646	1.620	1.646				1.000	1.000	1.000	1.647	1.617	1.647
1986	318	318	330	1.683	1.646	1.683				1.000	1.000	1.000	1.676	1.647	1.676
1987	306	306	318	1.739	1.683	1.739				1.000	1.000	1.000	1.698	1.676	1.698
1988	294	294	306	1.799	1.739	1.799				1.000	1.000	1.000	1.745	1.698	1.745
1989	282	282	294	1.857	1.799	1.857				1.000	1.000	1.000	1.799	1.745	1.799
1990	270	270	282	1.917	1.857	1.917				1.000	1.000	1.000	1.850	1.799	1.850
1991	258	258	270	1.981	1.917	1.981				1.000	1.000	1.000	1.909	1.850	1.909
1992	246	246	258	2.035	1.981	2.035				1.000	1.000	1.000	1.962	1.909	1.962
1993	234	234	246	2.100	2.035	2.100				1.000	1.000	1.000	2.016	1.962	2.016
1994	222	222	234	2.164	2.100	2.164				1.000	1.000	1.000	2.064	2.016	2.064
1995	210	210	222	2.245	2.164	2.245				1.000	1.000	1.000	2.133	2.064	2.133
1996	198	198	210	2.332	2.245	2.332				1.000	1.000	1.000	2.197	2.133	2.197
1997	186	186	198	2.410	2.332	2.410				1.001	1.000	1.001	2.268	2.197	2.268
1998	174	174	186	2.500	2.410	2.500				1.001	1.001	1.001	2.343	2.268	2.343
1999	162	162	174	2.604	2.500	2.604				1.001	1.001	1.001	2.420	2.343	2.420
2000	150	150	162	2.724	2.604	2.724				1.002	1.001	1.002	2.500	2.420	2.500
2001	138	138	150	2.874	2.724	2.874				1.003	1.002	1.003	2.605	2.500	2.605
2002	126	126	138	3.061	2.874	3.061				1.005	1.003	1.005	2.727	2.605	2.727
2003	114	114	126	3.323	3.061	3.323				1.008	1.005	1.008	2.884	2.727	2.884
2004	102	102	114	3.643	3.323	3.643				1.012	1.008	1.012	3.057	2.884	3.057
2005	90	90	102	4.099	3.643	4.099				1.020	1.012	1.020	3.256	3.057	3.256
2006	78	78	90	4.661	4.099	4.661				1.061	1.020	1.061	3.514	3.256	3.514
2007	66	66	78	5.410	4.661	5.410				1.103	1.061	1.103	3.867	3.514	3.867
2008	54	54	66	6.454	5.410	6.454				1.147	1.103	1.147	4.442	3.867	4.442
2009	42	42	54	8.010	6.454	8.010				1.198	1.147	1.198	5.166	4.442	5.166
2010	30	30	42	11.135	8.010	11.135				1.291	1.198	1.291	6.293	5.166	6.293
2011	18	18	30	19.485	11.135	19.485				1.582	1.291	1.582	7.842	6.293	7.842
2012	6	6	18	163.678	19.485	163.678				5.323	1.582	5.323	16.758	7.842	16.758

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

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977	40	508	1,131	1,525	1,961	2,359	2,784	3,329	3,906	4,478	4,924	5,332	5,878	6,479	6,909	7,624	8,310	8,815	9,288	9,711	10,084	10,532	11,151	11,567	12,061	12,703	13,286	13,833	14,472	15,049	15,612	16,213	16,876	17,595	18,395	19,138	19,138
1978	49	613	1,366	1,867	2,454	2,953	3,444	4,082	4,778	5,439	5,956	6,418	7,020	7,789	8,895	9,773	10,381	10,785	11,217	11,709	12,282	12,848	13,354	13,829	14,207	14,507	14,846	15,226	15,336	15,400	15,475	15,553	15,689	15,800	15,932		15,932
1979	55	690	1,574	2,235	2,972	3,592	4,218	5,014	5,837	6,605	7,202	7,735	8,533	9,472	10,188	10,664	11,226	11,856	12,453	13,036	13,776	14,414	14,985	15,526	15,992	16,482	16,960	17,489	17,874	18,326	18,833	19,389	19,922	20,362			20,362
1980	56	714	1,661	2,363	3,129	3,758	4,391	5,196	6,025	6,799	7,380	7,958	9,028	9,867	10,505	11,001	11,412	11,831	12,173	12,730	13,031	13,319	13,593	13,880	14,200	14,542	14,775	15,045	15,312	15,713	16,235	16,756	17,224				17,224
1981	61	781	1,807	2,543	3,325	3,954	4,589	5,401	6,210	6,930	7,558	8,226	8,782	9,187	9,506	9,810	10,080	10,331	10,666	10,817	10,913	11,040	11,337	11,512	11,619	11,766	11,890	12,097	12,432	12,693	13,003	13,250					13,250
1982	73	888	1,908	2,676	3,510	4,179	4,833	5,634	6,426	7,241	7,955	8,472	8,829	9,141	9,416	9,673	9,938	10,246	10,374	10,486	10,611	10,745	10,867	11,003	11,142	11,250	11,384	11,518	11,651	11,761	11,972						11,972
1983	73	938	2,171	3,048	3,988	4,718	5,416	6,280	7,267	8,357	9,056	9,534	9,982	10,534	10,841	11,264	11,751	12,017	12,227	12,436	12,678	12,889	13,111	13,434	13,719	13,973	14,092	14,183	14,285	14,447							14,447
1984	91	1,160	2,690	3,810	4,986	5,907	6,768	7,975	9,212	10,263	11,079	11,753	12,203	12,466	12,816	13,266	13,538	13,779	14,013	14,266	14,527	14,737	14,948	15,141	15,372	15,604	15,855	16,167	16,384								16,384
1985	99	1,303	3,178	4,596	6,094	7,259	8,547	10,694	12,466	14,036	15,490	16,881	18,225	19,552	21,040	22,186	23,409	24,628	25,921	27,018	28,122	29,334	30,591	31,888	33,306	35,047	36,871	38,325									38,325
1986	96	1,314	3,347	4,834	6,402	7,797	9,469	10,802	11,640	12,441	13,260	13,825	14,378	15,177	15,767	16,270	16,754	17,260	17,821	18,281	18,785	19,228	19,882	20,620	21,555	22,325	23,331										23,331
1987	103	1,432	3,744	5,453	7,462	9,255	10,550	11,326	11,936	12,550	13,021	13,422	14,090	14,282	14,547	14,820	15,082	15,334	15,557	15,721	16,048	16,364	16,670	16,942	17,228	17,790											17,790
1988	119	1,645	4,330	6,644	9,211	11,051	12,205	13,154	14,053	14,932	15,742	16,811	17,451	17,994	18,543	19,123	19,854	20,502	21,205	21,841	22,460	22,940	23,942	24,685	25,381												25,381
1989	118	1,700	4,929	8,055	10,886	12,064	13,292	14,222	14,915	15,551	16,469	16,806	17,079	17,391	17,682	17,938	18,218	18,484	18,806	19,191	19,699	20,323	21,035	21,640													21,640
1990	98	1,664	5,262	7,870	9,550	10,854	12,005	12,930	13,746	14,805	15,377	15,930	16,542	17,039	17,593	18,134	18,755	19,343	19,989	20,646	21,450	22,215	22,963														22,963
1991	142	2,750	5,637	7,485	8,963	10,429	11,352	12,270	13,450	14,152	14,886	15,584	16,260	16,801	17,349	17,957	18,475	19,093	19,703	20,275	20,767	21,303															21,303
1992	140	2,643	4,625	6,684	8,152	8,931	9,610	10,445	10,773	11,099	11,430	11,862	12,294	12,826	13,291	13,783	14,210	14,855	15,736	16,626	17,376																17,376
1993	202	2,247	5,732	8,567	10,174	11,454	12,424	12,695	13,054	13,312	13,574	13,874	14,078	14,283	14,505	14,752	14,990	15,298	15,565	15,764																	15,764
1994	195	3,323	7,468	9,422	11,119	12,690	13,506	14,129	14,894	15,755	16,561	17,303	18,073	18,762	19,476	20,509	21,470	22,525	23,523																		23,523
1995	246	3,385	6,786	8,955	10,770	11,857	12,810	13,513	14,114	14,785	15,468	16,040	16,572	17,247	17,952	18,852	19,632	20,367																			20,367
1996	165	3,250	6,798	9,046	9,765	10,237	10,588	11,045	11,439	11,824	12,231	12,671	13,041	13,498	13,980	14,331	14,688																				14,688
1997	1,169	8,564	12,597	14,085	14,812	15,425	16,046	16,704	17,477	18,194	18,915	19,542	20,344	20,991	21,729	22,555																					22,555
1998	1,027	6,671	8,965	10,503	11,760	12,805	13,927	15,038	16,109	17,130	18,185	19,340	20,551	21,784	23,087																						23,087
1999	742	2,547	4,169	5,037	5,884	6,640	7,377	8,140	8,885	9,536	10,287	11,168	11,993	12,908																							12,908
2000	173	2,102	3,782	5,127	6,427	7,503	8,606	9,467	10,649	11,782	13,085	14,330	15,481																								15,481
2001	190	1,736	2,944	3,946	4,657	5,692	6,460	7,252	8,214	9,090	10,073	10,851																									10,851
2002	225	1,862	3,802	5,396	6,525	7,566	8,667	9,899	11,405	12,812	14,050																										14,050
2003	326	2,499	4,288	5,712	7,003	8,107	9,415	10,646	11,689	12,553																											12,553
2004	357	2,884	4,909	6,435	8,001	9,579	11,312	12,929	14,599																												14,599
2005	210	2,126	3,736	5,518	7,081	9,038	10,739	12,449																													12,449
2006	280	2,326	3,966	5,503	6,711	7,887	8,902																														8,902
2007	413	2,805	4,818	6,538	7,905	9,205																															9,205
2008	308	3,128	5,405	7,523	9,616																																9,616
2009	268	2,060	3,684	5,347																																	5,347
2010	217	2,077	3,443																																		3,443
2011	373	2,405																																			2,405
2012	259																																				259
																																					568,870

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-Ult	
1977	12.640	2.228	1.348	1.286	1.203	1.180	1.196	1.173	1.146	1.100	1.083	1.103	1.102	1.066	1.104	1.090	1.061	1.054	1.046	1.038	1.044	1.059	1.037	1.043	1.053	1.046	1.041	1.046	1.040	1.037	1.038	1.041	1.043	1.045	1.040		
1978	12.640	2.228	1.366	1.314	1.203	1.166	1.185	1.171	1.138	1.095	1.078	1.094	1.110	1.142	1.099	1.062	1.039	1.040	1.044	1.049	1.046	1.039	1.036	1.027	1.021	1.023	1.026	1.007	1.004	1.005	1.005	1.009	1.007	1.008			
1979	12.640	2.281	1.420	1.330	1.209	1.174	1.189	1.164	1.132	1.090	1.074	1.103	1.110	1.076	1.047	1.053	1.056	1.050	1.047	1.057	1.046	1.040	1.036	1.030	1.031	1.029	1.031	1.022	1.025	1.028	1.030	1.027	1.022				
1980	12.820	2.328	1.422	1.324	1.201	1.168	1.183	1.160	1.128	1.086	1.078	1.134	1.093	1.065	1.047	1.037	1.037	1.029	1.046	1.024	1.022	1.021	1.021	1.023	1.024	1.016	1.018	1.018	1.026	1.033	1.032	1.028					
1981	12.802	2.314	1.408	1.307	1.189	1.161	1.177	1.150	1.116	1.091	1.088	1.068	1.046	1.035	1.032	1.028	1.025	1.032	1.014	1.009	1.012	1.027	1.015	1.009	1.013	1.011	1.017	1.028	1.021	1.024	1.019						
1982	12.137	2.149	1.403	1.312	1.190	1.157	1.166	1.141	1.127	1.099	1.065	1.042	1.035	1.030	1.027	1.027	1.031	1.012	1.011	1.012	1.013	1.011	1.012	1.013	1.010	1.012	1.012	1.012	1.009	1.018							
1983	12.841	2.314	1.404	1.308	1.183	1.148	1.160	1.157	1.150	1.084	1.053	1.047	1.055	1.029	1.039	1.043	1.023	1.017	1.017	1.019	1.017	1.017	1.025	1.021	1.019	1.008	1.006	1.007	1.011								
1984	12.780	2.320	1.416	1.309	1.185	1.146	1.178	1.155	1.114	1.080	1.061	1.038	1.022	1.028	1.035	1.021	1.018	1.017	1.018	1.018	1.014	1.014	1.013	1.015	1.015	1.016	1.020	1.013									
1985	13.209	2.439	1.446	1.326	1.191	1.177	1.251	1.166	1.126	1.104	1.090	1.080	1.073	1.076	1.054	1.055	1.052	1.053	1.042	1.041	1.043	1.043	1.042	1.044	1.052	1.052	1.039										
1986	13.645	2.548	1.444	1.325	1.218	1.214	1.141	1.078	1.069	1.066	1.043	1.040	1.056	1.039	1.032	1.030	1.030	1.032	1.026	1.028	1.024	1.034	1.037	1.045	1.036	1.045											
1987	13.903	2.615	1.456	1.368	1.240	1.140	1.074	1.054	1.051	1.038	1.031	1.050	1.014	1.018	1.019	1.018	1.017	1.015	1.011	1.021	1.020	1.019	1.016	1.017	1.033												
1988	13.814	2.632	1.534	1.386	1.200	1.104	1.078	1.068	1.062	1.054	1.068	1.038	1.031	1.031	1.031	1.038	1.033	1.034	1.030	1.028	1.021	1.044	1.031	1.028													
1989	14.348	2.899	1.634	1.351	1.108	1.102	1.070	1.049	1.043	1.059	1.020	1.016	1.018	1.017	1.014	1.016	1.015	1.017	1.020	1.027	1.032	1.035	1.029														
1990	17.010	3.163	1.495	1.214	1.137	1.106	1.077	1.063	1.077	1.039	1.036	1.038	1.030	1.033	1.031	1.034	1.031	1.033	1.033	1.039	1.036	1.034															
1991	19.430	2.050	1.328	1.198	1.164	1.089	1.081	1.096	1.052	1.052	1.047	1.043	1.033	1.033	1.035	1.029	1.033	1.032	1.029	1.024	1.026																
1992	18.837	1.750	1.445	1.220	1.095	1.076	1.087	1.031	1.030	1.030	1.038	1.036	1.043	1.036	1.037	1.031	1.045	1.059	1.057	1.045																	
1993	11.129	2.551	1.495	1.188	1.126	1.085	1.022	1.028	1.020	1.020	1.022	1.015	1.015	1.016	1.017	1.016	1.021	1.017	1.013																		
1994	17.059	2.247	1.262	1.180	1.141	1.064	1.046	1.054	1.058	1.051	1.045	1.044	1.038	1.038	1.053	1.047	1.049	1.044																			
1995	13.771	2.005	1.320	1.203	1.101	1.080	1.055	1.045	1.048	1.046	1.037	1.033	1.041	1.041	1.050	1.041	1.037																				
1996	19.661	2.092	1.331	1.079	1.048	1.034	1.043	1.036	1.034	1.034	1.036	1.029	1.035	1.036	1.025	1.025																					
1997	7.327	1.471	1.118	1.052	1.041	1.040	1.041	1.046	1.041	1.040	1.033	1.041	1.032	1.035	1.038																						
1998	6.495	1.344	1.171	1.120	1.089	1.088	1.080	1.071	1.063	1.062	1.064	1.063	1.060	1.060																							
1999	3.430	1.637	1.208	1.168	1.128	1.111	1.103	1.092	1.073	1.079	1.086	1.074	1.076																								
2000	12.143	1.799	1.356	1.254	1.167	1.147	1.100	1.125	1.106	1.111	1.095	1.080																									
2001	9.131	1.695	1.340	1.180	1.222	1.135	1.122	1.133	1.107	1.108	1.077																										
2002	8.269	2.042	1.419	1.209	1.160	1.145	1.142	1.152	1.123	1.097																											
2003	7.672	1.716	1.332	1.226	1.158	1.161	1.131	1.098	1.074																												
2004	8.078	1.702	1.311	1.243	1.197	1.181	1.143	1.129																													
2005	10.143	1.757	1.477	1.283	1.276	1.188	1.159																														
2006	8.320	1.705	1.387	1.220	1.175	1.129																															
2007	6.791	1.718	1.357	1.209	1.164																																
2008	10.141	1.728	1.392	1.278																																	
2009	7.690	1.788	1.451																																		
2010	9.571	1.657																																			
2011	6.456																																				
4 Yr Avg	8.465	1.723	1.397	1.248	1.203	1.165	1.144	1.128	1.103	1.099	1.080	1.064	1.051	1.043	1.042	1.032	1.038	1.038	1.033	1.034	1.029	1.033	1.028	1.034	1.034	1.030	1.019	1.015	1.017	1.026	1.021	1.026	1.024	1.027	1.040		
5 Yr Avg	8.130	1.719	1.413	1.247	1.194	1.161	1.140	1.127	1.097	1.091	1.071	1.057	1.049	1.042	1.037	1.032	1.037	1.037	1.030	1.033	1.027	1.033	1.031	1.030	1.031	1.027	1.019	1.016	1.019	1.022	1.025	1.026	1.024	1.027	1.040		
7 Yr Avg	8.445	1.722	1.387	1.238	1.193	1.155	1.129	1.114	1.084	1.076	1.061	1.052	1.042	1.037	1.036	1.032	1.033	1.034	1.027	1.030	1.029	1.032	1.028	1.026	1.025	1.023	1.021	1.015	1.020	1.024	1.025	1.026	1.024	1.027	1.040		
5 Yr Wtd	7.901	1.720	1.408	1.247	1.194	1.163	1.141	1.127	1.097	1.088	1.066	1.057	1.048	1.043	1.038	1.034	1.038	1.037	1.030	1.032	1.027	1.034	1.033	1.033	1.035	1.034	1.024	1.015	1.019	1.022	1.025	1.026	1.024	1.028	1.040		
10 Yr Wtd	8.122	1.744	1.380	1.230	1.168	1.124	1.101	1.087	1.069	1.061	1.051	1.046	1.040	1.035	1.034	1.030	1.032	1.035	1.029	1.030	1.027	1.031	1.027	1.028	1.029	1.030	1.026	1.019	1.020	1.025	1.025	1.026	1.024	1.028	1.040		
15 Yr Wtd	7.295	1.658	1.298	1.177	1.133	1.103	1.085	1.076	1.061	1.057	1.048	1.043	1.040	1.037	1.035	1.033	1.032	1.032	1.029	1.030	1.029	1.032	1.029	1.029	1.031	1.030	1.026	1.019	1.020	1.025	1.025	1.026	1.024	1.028	1.040		TAIL
Prior	8.500	1.757	1.357	1.205	1.144	1.114	1.090	1.078	1.063	1.055	1.049	1.042	1.035	1.032	1.032	1.031	1.034	1.032	1.029	1.028	1.026	1.030	1.028	1.028	1.031	1.028	1.022	1.020	1.021	1.026	1.027	1.026	1.025	1.025	1.025	1.024	1.233
MLT Sel.	5.400	1.345	1.155	1.093	1.069	1.053	1.043	1.034	1.030	1.027	1.026	1.023	1.023	1.019	1.017	1.017	1.016	1.013	1.012	1.011	1.010	1.011	1.009	1.009	1.009	1.009	1.009	1.009	1.008	1.007	1.006	1.007	1.006	1.006	1.005	1.005	
Selected	8.400	1.750	1.390	1.241	1.193	1.161	1.137	1.125	1.096	1.086	1.065	1.055	1.046	1.042	1.037	1.034	1.038	1.037	1.031	1.032	1.027	1.033	1.032	1.033	1.034	1.033	1.023	1.016	1.020	1.022	1.026	1.026	1.025	1.024	1.024	1.024	
Cumulative	163.678	19.485	11.135	8.010	6.454	5.410	4.661	4.099	3.643	3.323	3.061	2.874	2.724	2.604	2.500	2.410	2.332	2.245	2.164	2.100	2.035	1.981	1.917	1.857	1.799	1.739	1.683	1.646	1.620	1.589	1.554	1.515	1.476	1.441	1.407	1.373	1.341

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - HEALTH-OTHER

PAID TAIL FACTOR SELECTION

		AGE TO AGE DEVELOPMENT FACTORS						CUMULATIVE DEVELOPMENT FACTORS				
AGE MONTHS	AGE YEARS	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	SELECTED FOR TAIL	SELECTED INCREM. DECAY	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	SELECTED FOR TAIL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
6	0.5	8.400	-			8.400		119.172		19.806	54.251	163.678
18	1.5	1.750	2.955	1.362	1.625	1.750	0.851	14.187	43.126	11.646	17.102	19.485
30	2.5	1.390	1.669	1.254	1.350	1.390	0.910	8.107	14.594	8.551	10.526	11.135
42	3.5	1.241	1.294	1.197	1.239	1.241	0.860	5.832	8.743	6.820	7.797	8.010
54	4.5	1.193	1.193	1.160	1.180	1.193	0.992	4.699	6.755	5.699	6.293	6.454
66	5.5	1.161	1.155	1.135	1.143	1.161	0.995	3.939	5.664	4.913	5.335	5.410
78	6.5	1.137	1.136	1.116	1.118	1.137	0.989	3.393	4.902	4.329	4.667	4.661
90	7.5	1.125	1.120	1.101	1.101	1.125	1.037	2.984	4.317	3.880	4.173	4.099
102	8.5	1.096	1.110	1.090	1.087	1.096	0.868	2.653	3.856	3.523	3.791	3.643
114	9.5	1.086	1.088	1.080	1.077	1.086	0.973	2.419	3.472	3.233	3.487	3.323
126	10.5	1.065	1.079	1.072	1.069	1.065	0.827	2.229	3.192	2.994	3.237	3.061
138	11.5	1.055	1.062	1.065	1.062	1.055	0.895	2.092	2.959	2.792	3.029	2.874
150	12.5	1.046	1.053	1.060	1.056	1.046	0.888	1.983	2.787	2.621	2.852	2.724
162	13.5	1.042	1.045	1.055	1.052	1.042	0.942	1.896	2.648	2.473	2.700	2.604
174	14.5	1.037	1.041	1.050	1.048	1.037	0.937	1.820	2.533	2.345	2.567	2.500
186	15.5	1.034	1.037	1.047	1.044	1.034	0.932	1.755	2.432	2.233	2.451	2.410
198	16.5	1.038	1.033	1.043	1.041	1.038	1.183	1.698	2.345	2.133	2.347	2.332
210	17.5	1.037	1.038	1.040	1.039	1.037	1.011	1.635	2.269	2.045	2.254	2.245
222	18.5	1.031	1.037	1.038	1.036	1.031	0.853	1.576	2.186	1.966	2.171	2.164
234	19.5	1.032	1.031	1.035	1.034	1.032	1.073	1.529	2.109	1.895	2.095	2.100
246	20.5	1.027	1.032	1.033	1.032	1.027	0.869	1.481	2.046	1.831	2.026	2.035
258	21.5	1.033	1.027	1.031	1.030	1.033	1.265	1.442	1.983	1.772	1.963	1.981
270	22.5	1.032	1.033	1.029	1.029	1.032	1.007	1.396	1.930	1.719	1.905	1.917
282	23.5	1.033	1.033	1.027	1.028	1.033	1.042	1.352	1.868	1.671	1.851	1.857
294	24.5	1.034	1.033	1.026	1.026	1.034	1.076	1.309	1.809	1.626	1.801	1.799
306	25.5	1.033	1.034	1.024	1.025	1.033	1.010	1.266	1.751	1.585	1.755	1.739
318	26.5	1.023	1.032	1.023	1.024	1.023	0.700	1.226	1.694	1.547	1.712	1.683
330	27.5	1.016	1.022	1.022	1.023	1.016	0.720	1.199	1.641	1.512	1.672	1.646
342	28.5	1.020	1.016	1.021	1.022	1.020	1.272	1.180	1.606	1.479	1.634	1.620
354	29.5	1.022	1.020	1.020	1.021	1.022	1.146	1.157	1.581	1.449	1.599	1.589
366	30.5	1.026	1.022	1.019	1.021	1.026	1.170	1.132	1.550	1.421	1.566	1.554
378	31.5	1.026	1.025	1.018	1.020	1.026	1.060	1.103	1.517	1.394	1.534	1.515
390	32.5	1.025	1.026	1.017	1.019	1.025	0.954	1.075	1.479	1.370	1.504	1.476
402	33.5	1.024	1.024	1.016	1.018	1.024	1.020	1.049	1.441	1.347	1.476	1.441
414	34.5	1.024	1.024	1.016	1.018	1.024	1.015	1.024	1.407	1.325	1.450	1.407
426	35.5		1.024	1.015	1.017	1.024	1.025		1.373	1.304	1.424	1.373
438	36.5		1.024	1.014	1.017	1.024	1.031		1.341	1.285	1.400	1.341
450	37.5		1.024	1.014	1.016	1.024	1.025		1.309	1.267	1.377	1.309
462	38.5		1.024	1.013	1.016	1.024	1.018		1.278	1.250	1.355	1.278
474	39.5		1.024	1.013	1.015	1.024	1.001		1.248	1.233	1.334	1.248
486	40.5		1.022	1.012	1.015	1.022	0.971		1.219	1.218	1.314	1.219
498	41.5		1.021	1.012	1.014	1.021	0.942		1.192	1.203	1.295	1.192
510	42.5		1.019	1.011	1.014	1.019	0.935		1.168	1.189	1.276	1.168
522	43.5		1.017	1.011	1.014	1.017	0.914		1.146	1.176	1.259	1.146
534	44.5		1.015	1.010	1.013	1.015	0.905		1.127	1.164	1.242	1.127
546	45.5		1.013	1.010	1.013	1.013	0.901		1.110	1.152	1.225	1.110
558	46.5		1.012	1.010	1.013	1.012	0.897		1.095	1.140	1.209	1.095
570	47.5		1.010	1.009	1.012	1.010	0.881		1.082	1.129	1.194	1.082
582	48.5		1.009	1.009	1.012	1.009	0.883		1.071	1.119	1.180	1.071
594	49.5		1.008	1.009	1.012	1.008	0.889		1.061	1.109	1.165	1.061
606	50.5		1.007	1.008	1.012	1.007	0.878		1.053	1.099	1.152	1.053
618	51.5		1.006	1.008	1.011	1.006	0.888		1.046	1.090	1.139	1.046
630	52.5		1.006	1.008	1.011	1.006	0.904		1.039	1.082	1.126	1.039
642	53.5		1.005	1.008	1.011	1.005	0.896		1.034	1.073	1.114	1.034
654	54.5		1.004	1.007	1.011	1.004	0.848		1.029	1.065	1.102	1.029
666	55.5		1.003	1.007	1.010	1.003	0.818		1.024	1.057	1.090	1.024
678	56.5		1.003	1.007	1.010	1.003	0.746		1.021	1.050	1.079	1.021
690	57.5		1.002	1.007	1.010	1.002	0.700		1.018	1.043	1.068	1.018
702	58.5		1.002	1.006	1.010	1.002	1.272		1.017	1.036	1.057	1.017
714	59.5		1.002	1.006	1.010	1.002	0.872		1.014	1.030	1.047	1.014
726	60.5		1.002	1.006	1.009	1.002	0.871		1.012	1.023	1.037	1.012
738	61.5		1.001	1.006	1.009	1.001	0.870		1.011	1.017	1.028	1.011
750	62.5		1.001	1.006	1.009	1.001	0.869		1.009	1.011	1.018	1.009
Tail	Tail		1.008	1.005	1.009	1.008	6.338		1.008	1.005	1.009	1.008

59.5 TAIL DECAY 13.015 (14)

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 1, EXHIBIT 2F, SHEET 44
(4) SECTION 1, EXHIBIT 2F, SHEET 45, COL. 5; TAIL FROM SECTION 1, EXHIBIT 2F, SHEET 48
(5) SECTION 1, EXHIBIT 2F, SHEET 44
(6) SECTION 1, EXHIBIT 2F, SHEET 44
(7) SELECTED BY DELOITTE CONSULTING
(8) = [[(7) - 1.0] x (7) PRIOR AGE] / [(7) PRIOR AGE - 1.0]
(9) COL. 3 MULTIPLICATIVELY ACCUMULATED
(10) COL. 4 MULTIPLICATIVELY ACCUMULATED
(11) COL. 5 MULTIPLICATIVELY ACCUMULATED
(12) COL. 6 MULTIPLICATIVELY ACCUMULATED
(13) COL. 7 MULTIPLICATIVELY ACCUMULATED
(14) 58.5-TO-59.5 TAIL DECAY + (57.5-TO-58.5 DECAY x 58.5-TO-59.5 TAIL DECAY)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - HEALTH-OTHER

FITTED PAID LOSS DEVELOPMENT FACTORS

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

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.005**	**0.896**
Inverse Power	**1.009**	**0.904**

						Weibull Curve Fitting					Inverse Power Curve Fitting				
						Slope=	0.366				Slope=	-1.134			
		----FROM PAID TRIANGLE----			SELECTED	Intercept=	-0.775				Intercept=	2.808			
PERIOD	AGE	SELECTED	5 YR WTD	10 YR WTD	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	8.400	7.901	8.122	8.400	1.792	-2.066	-0.120	**1.701**	19.806	1.792	2.001	0.776	**3.172**	54.251
2	18	1.750	1.720	1.744	1.750	2.890	-0.166	0.281	**1.362**	11.646	2.890	-0.288	-0.470	**1.625**	17.102
3	30	1.390	1.408	1.380	1.390	3.401	0.240	0.468	**1.254**	8.551	3.401	-0.942	-1.050	**1.350**	10.526
4	42	1.241	1.247	1.230	1.241	3.738	0.494	0.591	**1.197**	6.820	3.738	-1.422	-1.431	**1.239**	7.797
5	54	1.193	1.194	1.168	1.193	3.989	0.600	0.683	**1.160**	5.699	3.989	-1.646	-1.717	**1.180**	6.293
6	66	1.161	1.163	1.124	1.161	4.190	0.681	0.757	**1.135**	4.913	4.190	-1.827	-1.944	**1.143**	5.335
7	78	1.137	1.141	1.101	1.137	4.357	0.749	0.818	**1.116**	4.329	4.357	-1.987	-2.134	**1.118**	4.667
8	90	1.125	1.127	1.087	1.125	4.500	0.787	0.870	**1.101**	3.880	4.500	-2.079	-2.296	**1.101**	4.173
9	102	1.096	1.097	1.069	1.096	4.625	0.888	0.916	**1.090**	3.523	4.625	-2.339	-2.438	**1.087**	3.791
10	114	1.086	1.088	1.061	1.086	4.736	0.932	0.956	**1.080**	3.233	4.736	-2.458	-2.564	**1.077**	3.487
11	126	1.065	1.066	1.051	1.065	4.836	1.027	0.993	**1.072**	2.994	4.836	-2.730	-2.678	**1.069**	3.237
12	138	1.055	1.057	1.046	1.055	4.927	1.084	1.026	**1.065**	2.792	4.927	-2.904	-2.781	**1.062**	3.029
13	150	1.046	1.048	1.040	1.046	5.011	1.138	1.057	**1.060**	2.621	5.011	-3.076	-2.875	**1.056**	2.852
14	162	1.042	1.043	1.035	1.042	5.088	1.170	1.085	**1.055**	2.473	5.088	-3.181	-2.963	**1.052**	2.700
15	174	1.037	1.038	1.034	1.037	5.159	1.201	1.111	**1.050**	2.345	5.159	-3.287	-3.044	**1.048**	2.567
16	186	1.034	1.034	1.030	1.034	5.226	1.232	1.135	**1.047**	2.233	5.226	-3.394	-3.119	**1.044**	2.451
17	198	1.038	1.038	1.032	1.038	5.288	1.193	1.158	**1.043**	2.133	5.288	-3.259	-3.190	**1.041**	2.347
18	210	1.037	1.037	1.035	1.037	5.347	1.201	1.180	**1.040**	2.045	5.347	-3.286	-3.257	**1.039**	2.254
19	222	1.031	1.030	1.029	1.031	5.403	1.256	1.200	**1.038**	1.966	5.403	-3.481	-3.320	**1.036**	2.171
20	234	1.032	1.032	1.030	1.032	5.455	1.245	1.219	**1.035**	1.895	5.455	-3.441	-3.380	**1.034**	2.095
21	246	1.027	1.027	1.027	1.027	5.505	1.292	1.238	**1.033**	1.831	5.505	-3.613	-3.437	**1.032**	2.026
22	258	1.033	1.034	1.031	1.033	5.553	1.235	1.255	**1.031**	1.772	5.553	-3.404	-3.491	**1.030**	1.963
23	270	1.032	1.033	1.027	1.032	5.598	1.242	1.272	**1.029**	1.719	5.598	-3.430	-3.542	**1.029**	1.905
24	282	1.033	1.033	1.028	1.033	5.642	1.239	1.287	**1.027**	1.671	5.642	-3.421	-3.591	**1.028**	1.851
25	294	1.034	1.035	1.029	1.034	5.684	1.228	1.303	**1.026**	1.626	5.684	-3.380	-3.639	**1.026**	1.801
26	306	1.033	1.034	1.030	1.033	5.724	1.234	1.317	**1.024**	1.585	5.724	-3.403	-3.684	**1.025**	1.755
27	318	1.023	1.024	1.026	1.023	5.762	1.339	1.331	**1.023**	1.547	5.762	-3.793	-3.728	**1.024**	1.712
28	330	1.016	1.015	1.019	1.016	5.799	1.425	1.345	**1.022**	1.512	5.799	-4.143	-3.770	**1.023**	1.672
29	342	1.020	1.019	1.020	1.020	5.835	1.371	1.358	**1.021**	1.479	5.835	-3.918	-3.810	**1.022**	1.634
30	354	1.022	1.022	1.025	1.022	5.869	1.341	1.371	**1.020**	1.449	5.869	-3.802	-3.849	**1.021**	1.599
31	366	1.026	1.025	1.025	1.026	5.903	1.306	1.383	**1.019**	1.421	5.903	-3.667	-3.887	**1.021**	1.566
32	378	1.026	1.026	1.026	1.026	5.935	1.297	1.395	**1.018**	1.394	5.935	-3.634	-3.924	**1.020**	1.534
33	390	1.025	1.024	1.024	1.025	5.966	1.317	1.406	**1.017**	1.370	5.966	-3.707	-3.959	**1.019**	1.504
34	402	1.024	1.028	1.028		5.996		1.417	**1.016**	1.347	5.996		-3.994	**1.018**	1.476
35	414	1.024	1.040	1.040		6.026		1.428	**1.016**	1.325	6.026		-4.027	**1.018**	1.450
36	426					6.054		1.438	**1.015**	1.304	6.054		-4.059	**1.017**	1.424
37	438					6.082		1.448	**1.014**	1.285	6.082		-4.091	**1.017**	1.400
38	450					6.109		1.458	**1.014**	1.267	6.109		-4.122	**1.016**	1.377
39	462					6.136		1.468	**1.013**	1.250	6.136		-4.151	**1.016**	1.355
40	474					6.161		1.477	**1.013**	1.233	6.161		-4.181	**1.015**	1.334
41	486					6.186		1.486	**1.012**	1.218	6.186		-4.209	**1.015**	1.314
42	498					6.211		1.495	**1.012**	1.203	6.211		-4.237	**1.014**	1.295
43	510					6.234		1.504	**1.011**	1.189	6.234		-4.264	**1.014**	1.276
44	522					6.258		1.513	**1.011**	1.176	6.258		-4.290	**1.014**	1.259
45	534					6.280		1.521	**1.010**	1.164	6.280		-4.316	**1.013**	1.242
46	546					6.303		1.529	**1.010**	1.152	6.303		-4.341	**1.013**	1.225
47	558					6.324		1.537	**1.010**	1.140	6.324		-4.366	**1.013**	1.209
48	570					6.346		1.545	**1.009**	1.129	6.346		-4.390	**1.012**	1.194
49	582					6.366		1.552	**1.009**	1.119	6.366		-4.413	**1.012**	1.180
50	594					6.387		1.560	**1.009**	1.109	6.387		-4.437	**1.012**	1.165
51	606					6.407		1.567	**1.008**	1.099	6.407		-4.459	**1.012**	1.152
52	618					6.426		1.574	**1.008**	1.090	6.426		-4.481	**1.011**	1.139
53	630					6.446		1.581	**1.008**	1.082	6.446		-4.503	**1.011**	1.126
54	642					6.465		1.588	**1.008**	1.073	6.465		-4.525	**1.011**	1.114
55	654					6.483		1.595	**1.007**	1.065	6.483		-4.546	**1.011**	1.102
56	666					6.501		1.602	**1.007**	1.057	6.501		-4.566	**1.010**	1.090
57	678					6.519		1.608	**1.007**	1.050	6.519		-4.587	**1.010**	1.079
58	690					6.537		1.615	**1.007**	1.043	6.537		-4.606	**1.010**	1.068
59	702					6.554		1.621	**1.006**	1.036	6.554		-4.626	**1.010**	1.057
60	714					6.571		1.627	**1.006**	1.030	6.571		-4.645	**1.010**	1.047
61	726					6.588		1.633	**1.006**	1.023	6.588		-4.664	**1.009**	1.037
62	738					6.604		1.639	**1.006**	1.017	6.604		-4.683	**1.009**	1.028
63	750					6.620		1.645	**1.006**	1.011	6.620		-4.701	**1.009**	1.018
64	762					6.636		1.651	**1.005**	1.005	6.636		-4.719	**1.009**	1.009

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - HEALTH-OTHER

INCREMENTAL DECAY METHOD

AGE MONTHS	AGE YEARS	PAID SELECTED FOR FIT	INCREM. DECAY FACTORS	IMPLIED ATA FACTOR	DECAY FACTOR CHECK
(1)	(2)	(3)	(4)	(5)	(6)
6	0.5	8.400	7.110		
18	1.5	1.750	2.219	2.955	2.219
30	2.5	1.390	1.562	1.669	1.562
42	3.5	1.241	1.049	1.294	1.049
54	4.5	1.193	0.991	1.193	0.991
66	5.5	1.161	0.961	1.155	0.961
78	6.5	1.137	0.979	1.136	0.979
90	7.5	1.125	0.992	1.120	0.992
102	8.5	1.096	0.994	1.110	0.994
114	9.5	1.086	0.997	1.088	0.997
126	10.5	1.065	1.001	1.079	1.001
138	11.5	1.055	1.006	1.062	1.006
150	12.5	1.046	1.015	1.053	1.015
162	13.5	1.042	1.029	1.045	1.029
174	14.5	1.037	1.032	1.041	1.032
186	15.5	1.034	1.031	1.037	1.031
198	16.5	1.038	1.029	1.033	1.029
210	17.5	1.037	1.028	1.038	1.028
222	18.5	1.031	1.020	1.037	1.020
234	19.5	1.032	1.024	1.031	1.024
246	20.5	1.027	1.031	1.032	1.031
258	21.5	1.033	1.041	1.027	1.041
270	22.5	1.032	1.037	1.033	1.037
282	23.5	1.033	1.039	1.033	1.039
294	24.5	1.034	1.032	1.033	1.032
306	25.5	1.033	1.020	1.034	1.020
318	26.5	1.023	1.006	1.032	1.006
330	27.5	1.016	1.004	1.022	1.004
342	28.5	1.020	1.007	1.016	1.007
354	29.5	1.022	1.014	1.020	1.014
366	30.5	1.026	1.017	1.022	1.017
378	31.5	1.026	1.020	1.025	1.020
390	32.5	1.025	1.022	1.026	1.022
402	33.5		1.020	1.024	1.020
414	34.5		1.015	1.024	1.015
426	35.5		1.025	1.024	1.025
438	36.5		1.031	1.024	1.031
450	37.5		1.025	1.024	1.025
462	38.5		1.018	1.024	1.018
474	39.5		1.001	1.024	1.001
486	40.5		0.971	1.022	0.971
498	41.5		0.942	1.021	0.942
510	42.5		0.935	1.019	0.935
522	43.5		0.914	1.017	0.914
534	44.5		0.905	1.015	0.905
546	45.5		0.901	1.013	0.901
558	46.5		0.897	1.012	0.897
570	47.5		0.881	1.010	0.881
582	48.5		0.883	1.009	0.883
594	49.5		0.889	1.008	0.889
606	50.5		0.878	1.007	0.878
618	51.5		0.888	1.006	0.888
630	52.5		0.904	1.006	0.904
642	53.5		0.896	1.005	0.896
654	54.5		0.848	1.004	0.848
666	55.5		0.818	1.003	0.818
678	56.5		0.746	1.003	0.746
690	57.5		0.700	1.002	0.700
702	58.5			1.000	-
714	59.5			1.000	-
726	60.5			1.000	-
738	61.5			1.000	-
750	62.5			1.000	-

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

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366
1954																															
1955																															
1956																															
1957																															
1958																															
1959																															
1960																															
1961																															
1962																															
1963																															
1964																															
1965																															
1966																															
1967																															
1968																															
1969																															
1970																															
1971																															
1972																															
1973																															263
1974																														217	155
1975																													170	119	89
1976																												315	312	304	291
1977	40	468	624	394	436	397	425	545	577	572	447	407	547	601	430	715	685	506	472	424	372	448	619	416	494	642	583	546	640	577	563
1978	49	565	753	501	587	499	491	638	696	660	517	462	602	769	1,106	878	608	404	432	492	573	565	506	476	378	299	340	380	110	64	75
1979	55	636	884	661	737	620	626	796	824	768	597	532	798	939	716	476	562	630	598	582	740	638	572	541	465	490	478	529	385	452	507
1980	56	658	948	702	766	629	633	805	829	773	581	578	1,070	840	638	496	412	418	342	557	302	287	274	287	321	342	233	269	268	401	522
1981	61	720	1,026	736	782	629	635	812	809	720	628	667	556	406	318	304	270	251	335	151	96	127	297	176	106	147	125	207	335	260	310
1982	73	815	1,020	768	834	668	655	801	792	815	714	517	356	312	275	257	264	308	128	113	125	134	122	135	139	108	135	133	134	109	212
1983	73	865	1,232	878	940	730	697	865	986	1,090	699	479	448	551	308	422	487	266	210	210	242	211	222	324	284	254	119	91	102	162	
1984	91	1,069	1,530	1,120	1,177	920	862	1,207	1,237	1,051	816	674	450	263	350	451	272	240	235	252	261	210	211	193	231	232	251	311	217		
1985	99	1,205	1,875	1,417	1,498	1,165	1,288	2,147	1,772	1,569	1,454	1,391	1,345	1,327	1,488	1,146	1,223	1,219	1,293	1,097	1,104	1,212	1,257	1,297	1,418	1,741	1,824	1,454			
1986	96	1,217	2,033	1,487	1,569	1,395	1,672	1,332	838	802	818	566	553	799	590	503	484	506	560	461	504	443	655	737	935	770	1,006				
1987	103	1,329	2,312	1,709	2,009	1,793	1,295	776	610	614	471	401	668	192	264	273	262	252	223	164	327	316	306	273	286	561					
1988	119	1,526	2,685	2,314	2,567	1,840	1,154	949	900	878	810	1,070	639	543	549	580	731	647	703	635	620	480	1,001	743	697						
1989	118	1,582	3,228	3,127	2,831	1,178	1,228	930	693	636	918	337	273	312	291	256	281	266	322	385	509	624	712	605							
1990	98	1,566	3,598	2,607	1,681	1,304	1,151	925	815	1,059	573	552	612	497	554	541	621	588	645	657	804	765	749								
1991	142	2,608	2,887	1,847	1,478	1,466	923	918	1,179	703	734	697	676	541	548	607	518	618	610	572	492	536									
1992	140	2,502	1,982	2,059	1,468	778	679	835	328	326	331	432	432	533	464	492	427	645	880	890	750										
1993	202	2,045	3,484	2,835	1,608	1,279	970	272	358	258	263	300	204	205	222	248	237	308	267	199											
1994	195	3,129	4,144	1,955	1,697	1,571	816	623	765	861	806	743	769	689	714	1,033	961	1,055	997												
1995	246	3,139	3,402	2,168	1,815	1,088	953	703	601	671	683	572	532	675	705	900	780	735													
1996	165	3,085	3,548	2,248	719	472	350	457	394	385	407	441	370	457	482	351	357														
1997	1,169	7,395	4,034	1,488	726	614	621	658	773	717	721	627	802	647	739	826															
1998	1,027	5,644	2,295	1,537	1,258	1,045	1,122	1,111	1,070	1,022	1,054	1,156	1,211	1,232	1,303																
1999	742	1,804	1,623	867	847	755	738	762	745	651	751	882	825	915																	
2000	173	1,929	1,679	1,345	1,300	1,076	1,103	861	1,182	1,133	1,303	1,245	1,152																		
2001	190	1,546	1,208	1,002	711	1,034	769	791	962	876	984	777																			
2002	225	1,637	1,940	1,594	1,128	1,042	1,101	1,232	1,506	1,407	1,238																				
2003	326	2,173	1,789	1,424	1,291	1,104	1,308	1,231	1,043	864																					
2004	357	2,527	2,025	1,527	1,566	1,577	1,733	1,617	1,670																						
2005	210	1,916	1,610	1,782	1,563	1,957	1,700	1,711																							
2006	280	2,046	1,641	1,536	1,208	1,176	1,015																								
2007	413	2,392	2,013	1,720	1,367	1,300																									
2008	308	2,820	2,276	2,118	2,094																										
2009	268	1,792	1,624	1,663																											
2010	217	1,860	1,365																												
2011	373	2,033																													
2012	259																														

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
1954																															
1955																															
1956																															
1957																															
1958																															
1959																															
1960																															
1961																															
1962																															
1963																															
1964																															
1965																															
1966																															
1967																															
1968																															
1969																															
1970																															
1971																															
1972																															
1973																															1.138
1974																														0.717	0.708
1975																													0.704	0.746	2.053
1976																												0.990	0.974	0.957	1.108
1977	11.640	1.334	0.631	1.109	0.910	1.070	1.281	1.060	0.991	0.781	0.911	1.342	1.100	0.714	1.665	0.958	0.738	0.934	0.897	0.879	1.204	1.382	0.672	1.187	1.299	0.909	0.937	1.171	0.902	0.976	1.066
1978	11.640	1.334	0.665	1.172	0.851	0.984	1.299	1.092	0.948	0.783	0.893	1.304	1.276	1.439	0.793	0.693	0.664	1.068	1.140	1.165	0.986	0.894	0.941	0.795	0.792	1.134	1.119	0.289	0.583	1.169	1.051
1979	11.640	1.391	0.748	1.115	0.841	1.010	1.271	1.035	0.932	0.778	0.892	1.500	1.176	0.763	0.664	1.181	1.122	0.949	0.975	1.270	0.863	0.895	0.946	0.861	1.053	0.976	1.106	0.728	1.173	1.122	1.097
1980	11.820	1.440	0.741	1.092	0.821	1.006	1.273	1.030	0.932	0.752	0.994	1.850	0.785	0.760	0.777	0.830	1.017	0.817	1.630	0.541	0.952	0.954	1.049	1.116	1.066	0.682	1.156	0.994	1.497	1.301	1.000
1981	11.802	1.425	0.718	1.062	0.805	1.010	1.278	0.997	0.890	0.872	1.063	0.833	0.729	0.785	0.956	0.888	0.928	1.334	0.450	0.636	1.330	2.326	0.592	0.604	1.387	0.846	1.657	1.624	0.776	1.193	0.794
1982	11.137	1.252	0.753	1.086	0.801	0.980	1.224	0.988	1.029	0.877	0.724	0.689	0.877	0.881	0.936	1.027	1.166	0.414	0.882	1.111	1.073	0.909	1.109	1.029	0.777	1.245	0.990	1.003	0.819	1.933	
1983	11.841	1.425	0.712	1.071	0.777	0.955	1.240	1.141	1.105	0.641	0.685	0.936	1.230	0.558	1.373	1.153	0.546	0.787	1.001	1.154	0.870	1.054	1.457	0.879	0.894	0.466	0.767	1.125	1.585		
1984	11.780	1.432	0.732	1.051	0.782	0.936	1.401	1.025	0.850	0.777	0.825	0.668	0.584	1.333	1.286	0.604	0.884	0.976	1.076	1.034	0.804	1.004	0.916	1.198	1.002	1.084	1.238	0.698			
1985	12.209	1.557	0.756	1.057	0.778	1.105	1.667	0.826	0.885	0.927	0.956	0.967	0.987	1.121	0.770	1.067	0.996	1.061	0.848	1.006	1.098	1.038	1.032	1.093	1.228	1.048	0.797				
1986	12.645	1.670	0.731	1.055	0.889	1.199	0.797	0.629	0.957	1.021	0.691	0.977	1.444	0.739	0.852	0.963	1.045	1.107	0.822	1.093	0.879	1.479	1.126	1.269	0.823	1.308					
1987	12.903	1.740	0.739	1.175	0.892	0.723	0.599	0.787	1.007	0.766	0.851	1.666	0.288	1.372	1.034	0.960	0.961	0.885	0.736	1.994	0.964	0.969	0.892	1.049	1.962						
1988	12.814	1.760	0.862	1.110	0.717	0.627	0.823	0.948	0.976	0.922	1.320	0.598	0.850	1.010	1.057	1.261	0.885	1.087	0.904	0.975	0.774	2.086	0.742	0.938							
1989	13.348	2.041	0.968	0.905	0.416	1.043	0.757	0.745	0.917	1.445	0.367	0.812	1.140	0.935	0.878	1.098	0.947	1.211	1.196	1.322	1.226	1.141	0.850								
1990	16.010	2.298	0.725	0.645	0.776	0.882	0.804	0.881	1.299	0.541	0.964	1.109	0.811	1.116	0.976	1.148	0.947	1.097	1.019	1.223	0.952	0.979									
1991	18.430	1.107	0.640	0.800	0.991	0.630	0.995	1.284	0.596	1.044	0.950	0.970	0.800	1.013	1.108	0.853	1.193	0.986	0.938	0.861	1.090										
1992	17.837	0.792	1.039	0.713	0.530	0.873	1.229	0.393	0.991	1.018	1.302	1.000	1.234	0.872	1.060	0.868	1.510	1.364	1.011	0.843											
1993	10.129	1.704	0.814	0.567	0.796	0.758	0.280	1.319	0.720	1.018	1.141	0.682	1.001	1.084	1.118	0.957	1.297	0.869	0.745												
1994	16.059	1.325	0.472	0.868	0.926	0.519	0.764	1.228	1.124	0.937	0.921	1.036	0.895	1.036	1.447	0.930	1.098	0.945													
1995	12.771	1.084	0.637	0.837	0.599	0.876	0.738	0.856	1.116	1.017	0.837	0.931	1.268	1.044	1.277	0.867	0.942														
1996	18.661	1.150	0.634	0.320	0.657	0.742	1.305	0.861	0.977	1.058	1.082	0.839	1.235	1.055	0.729	1.017															
1997	6.327	0.545	0.369	0.488	0.845	1.011	1.061	1.175	0.927	1.006	0.870	1.279	0.806	1.142	1.118																
1998	5.495	0.407	0.670	0.818	0.831	1.074	0.991	0.963	0.955	1.032	1.096	1.048	1.017	1.058																	
1999	2.430	0.899	0.534	0.977	0.891	0.977	1.033	0.978	0.873	1.154	1.174	0.936	1.109																		
2000	11.143	0.870	0.801	0.967	0.827	1.025	0.781	1.372	0.959	1.150	0.956	0.925																			
2001	8.131	0.781	0.830	0.709	1.455	0.743	1.029	1.216	0.910	1.123	0.790																				
2002	7.269	1.185	0.821	0.708	0.923	1.057	1.120	1.222	0.934	0.880																					
2003	6.672	0.823	0.796	0.906	0.856	1.185	0.941	0.848	0.828																						
2004	7.078	0.801	0.754	1.026	1.007	1.099	0.933	1.032																							
2005	9.143	0.840	1.107	0.877	1.252	0.869	1.006																								
2006	7.320	0.802	0.937	0.786	0.973	0.863																									
2007	5.791	0.842	0.854	0.795	0.951																										
2008	9.141	0.807	0.930	0.989																											
2009	6.690	0.906	1.024																												
2010	8.571	0.734																													
2011	5.456																														
Latest diag	5.456	0.734	1.024	0.989	0.951	0.863	1.006	1.032	0.828	0.880	0.790	0.925	1.109	1.058	1.118	1.017	0.942	0.945	0.745	0.843	1.090	0.979	0.850	0.938	1.962	1.308	0.797	0.698	1.585	1.933	0.794
5 Yr Avg	7.130	0.818	0.970	0.895	1.008	1.014	1.006	1.138	0.901	1.068	0.977	1.005	1.087	1.067	1.138	0.928	1.208	1.052	0.982	1.045	1.001	1.331	0.928	1.109	1.182	1.030	1.090	1.089	1.170	1.344	1.002
9 Yr Avg	7.318	0.860	0.895	0.863	1.015	0.988	0.988	1.074	0.942	1.040	0.985	0.964	1.041	1.047	1.079	1.000	1.087	1.061	0.913	1.150	0.962	1.184	0.968	1.019	1.132	0.977	1.085	0.958	1.001	1.124	1.113
5 Yr Wtd	6.901	0.818	0.962	0.898	1.017	1.000	0.996	1.110	0.907	1.047	0.974	1.002	1.050	1.066	1.174	0.914	1.150	1.057	0.992	1.011	0.989	1.303	0.930	1.100	1.128	1.074	0.895	1.045	1.131	1.264	1.013
7 Yr Wtd	7.185	0.818	0.907	0.873	1.040	0.973	0.971	1.075	0.916	1.043	0.966	0.999	1.022	1.043	1.151	0.935	1.102	1.072	0.959	1.064	1.004	1.208	0.956	1.078	1.121	1.027	0.946	0.808	1.026	1.144	1.064
9 Yr Wtd	7.110	0.850	0.891	0.870	1.004	0.983	0.979	1.072	0.933	1.029	0.967	0.985	1.012	1.047	1.113	0.981	1.061	1.066	0.919	1.050	0.986	1.191	0.937	1.061	1.110	1.029	0.959	0.900	0.997	1.088	1.051
Selected	7.110	0.850	0.891	0.870	1.004	0.983	0.979	1.072	0.933	1.029	0.967	0.985	1.012	1.047	1.113	0.981	1.061	1.066	0.919	1.050	0.986	1.191	0.937	1.061	1.110	1.029	0.959	0.900	0.997	1.088	1.051
Loss $ Weight	2,751	19,164	16,125	14,048	10,982	10,767	10,194	8,722	8,277	7,721	6,971	6,396	5,822	5,474	4,719	5,008	4,820	4,886	5,504	5,114	4,862	4,394	4,783	4,165	4,187	4,383	4,087	2,782	2,455	2,503	2,775
Center Wtd Avg	7.110	1.320	1.165	0.907	0.937	0.972	0.994	0.998	0.996	0.999	0.983	1.007	1.018	1.024	1.041	1.053	1.025	1.013	1.014	1.037	1.012	1.042	1.053	1.063	1.017	1.020	1.007	0.994	0.994	1.006	1.032
Geometric Mean	7.110	2.219	1.562	1.049	0.991	0.961	0.979	0.992	0.994	0.997	1.001	1.006	1.015	1.029	1.032	1.031	1.029	1.028	1.020	1.024	1.031	1.041	1.037	1.039	1.032	1.020	1.006	1.004	1.007	1.014	1.017

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

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	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
1954																			3	6	3	3	3	0	4	0	6	1
1955																		9	5	5	4	0	0	0	0	0	0	
1956																	27	23	17	8	8	8	6	7	1	0		
1957																112	132	114	33	76	11	10	11	10	12			
1958															16	3	0	1	1	0	0	0	0	0				
1959														24	35	45	16	10	7	7	8	60	69					
1960													33	34	22	16	16	15	20	14	14	15						
1961												41	36	37	63	37	40	35	77	75	98							
1962											18	16	42	31	14	11	10	6	6	21								
1963										38	93	53	103	120	101	23	7	8	11									
1964									101	66	55	69	67	60	73	37	76	73										
1965								61	32	30	90	67	188	106	103	128	106											
1966							199	214	234	148	132	33	107	63	59	133												
1967						137	117	208	135	90	78	75	66	43	32													
1968					100	87	50	131	231	233	298	121	146	157														
1969				209	207	205	184	179	198	241	308	272	157															
1970			184	131	159	178	133	145	160	244	165	218																
1971		239	160	201	125	154	233	264	354	406	319																	
1972	31	36	87	35	46	46	52	145	89	99																		
1973	299	231	243	316	296	365	485	453	523																			
1974	110	152	210	319	221	233	251	224																				
1975	183	156	172	171	146	135	94																					
1976	322	327	394	348	330	408																						
1977	600	663	719	800	744																							
1978	79	136	110	132																								
1979	556	533	440																									
1980	522	468																										
1981	247																											
1982																												
1983																												
1984																												
1985																												
1986																												
1987																												
1988																												
1989																												
1990																												
1991																												
1992																												
1993																												
1994																												
1995																												
1996																												
1997																												
1998																												
1999																												
2000																												
2001																												
2002																												
2003																												
2004																												
2005																												
2006																												
2007																												
2008																												
2009																												
2010																												
2011																												
2012																												

AGE-TO-AGE DEVELOPMENT FACTORS

	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-Ult
1954																			1.692	0.556	0.909	0.941	0.018	79.542	0.000	0.000	0.106	
1955																		0.587	0.983	0.846	0.000	0.000	0.000	0.869	0.251	0.000		
1956																	0.848	0.741	0.500	0.960	1.017	0.753	1.168	0.078	0.208			
1957																1.175	0.869	0.291	2.297	0.147	0.931	1.065	0.933	1.144				
1958															0.178	0.023	8.349	1.775	0.237	0.000	0.000	0.000	0.000					
1959														1.460	1.291	0.362	0.638	0.718	0.987	1.031	7.873	1.143						
1960													1.024	0.647	0.716	1.019	0.935	1.378	0.701	0.981	1.056							
1961												0.884	1.009	1.726	0.588	1.068	0.874	2.208	0.980	1.299								
1962											0.882	2.589	0.751	0.441	0.792	0.883	0.666	0.861	3.805									
1963										2.419	0.574	1.931	1.167	0.840	0.227	0.316	1.054	1.387										
1964									0.656	0.827	1.270	0.968	0.892	1.214	0.512	2.038	0.963											
1965								0.525	0.943	2.956	0.748	2.788	0.564	0.973	1.247	0.829												
1966							1.077	1.090	0.634	0.894	0.248	3.249	0.594	0.925	2.264													
1967						0.856	1.775	0.650	0.667	0.865	0.966	0.877	0.656	0.739														
1968					0.865	0.575	2.618	1.771	1.009	1.278	0.407	1.200	1.076															
1969				0.991	0.990	0.895	0.971	1.109	1.217	1.278	0.882	0.578																
1970			0.709	1.220	1.118	0.748	1.090	1.098	1.532	0.674	1.324																	
1971		0.667	1.260	0.620	1.236	1.508	1.134	1.342	1.145	0.786																		
1972	1.156	2.414	0.410	1.289	1.001	1.133	2.787	0.616	1.114																			
1973	0.771	1.055	1.299	0.937	1.231	1.331	0.933	1.156																				
1974	1.386	1.377	1.522	0.692	1.052	1.081	0.891																					
1975	0.853	1.104	0.992	0.852	0.926	0.697																						
1976	1.014	1.207	0.884	0.946	1.237																							
1977	1.105	1.084	1.112	0.930																								
1978	1.733	0.811	1.196																									
1979	0.958	0.825																										
1980	0.896																											
1981																												
1982																												
1983																												
1984																												
1985																												
1986																												
1987																												
1988																												
1989																												
1990																												
1991																												
1992																												
1993																												
1994																												
1995																												
1996																												
1997																												
1998																												
1999																												
2000																												
2001																												
2002																												
2003																												
2004																												
2005																												
2006																												
2007																												
2008																												
2009																												
2010																												
2011																												
Latest diag	0.896	0.825	1.196	0.930	1.237	0.697	0.891	1.156	1.114	0.786	1.324	0.578	1.076	0.739	2.264	0.829	0.963	1.387	3.805	1.299	1.056	1.143	0.000	1.144	0.208	0.000	0.106	
5 Yr Avg	1.141	1.006	1.141	0.871	1.089	1.150	1.367	1.064	1.204	0.976	0.765	1.739	0.756	0.938	1.008	1.027	0.899	1.310	1.342	0.692	2.175	0.592	0.424	20.408	0.153	0.000	0.106	
9 Yr Avg	1.097	1.171	1.043	0.942	1.073	0.980	1.475	1.040	0.991	1.331	0.811	1.674	0.859	0.996	0.868	0.857	1.689	1.105	1.353	0.728	1.684	0.650	0.424	20.408	0.153	0.000	0.106	
5 Yr Wtd	1.023	1.011	1.103	0.888	1.142	1.196	1.066	1.117	1.186	0.962	0.733	1.167	0.748	0.935	0.952	1.009	0.921	1.630	1.063	0.753	2.279	1.092	0.899	0.920	0.041	84.310	0.106	
7 Yr Wtd	1.027	1.041	1.096	0.870	1.148	1.089	1.109	1.109	1.044	0.998	0.760	1.206	0.809	0.965	0.887	0.912	0.896	0.820	1.259	0.765	1.988	1.086	0.899	0.920	0.041	84.310	0.106	
9 Yr Wtd	1.000	1.025	1.077	0.898	1.110	1.039	1.151	1.087	1.016	1.027	0.748	1.218	0.827	0.967	0.892	0.977	0.881	0.803	1.259	0.759	1.988	1.086	0.899	0.920	0.041	84.310	0.106	
Selected	1.000	1.025	1.077	0.888	1.089	1.039	1.066	1.087	1.016	0.962	0.733	1.167	0.827	0.967	0.892	0.857	0.881	0.803	1.100	0.753	0.845	1.000	0.970	0.800	0.700	0.700	0.700	
Loss $ Weight	2,702	2,473	2,280	2,532	1,630	1,539	1,704	1,799	1,534	1,498	1,237	748	787	518	486	412	323	221	170	193	49	82	20	18	5	0	6	
Center Wtd Avg	1.047	1.007	1.008	1.015	1.022	1.021	1.061	1.037	0.988	0.988	0.935	0.913	0.891	0.953	0.880	0.893	0.891	0.870	0.874	0.886	0.924	0.836	0.924	0.955	0.848	0.700	0.700	
Geometric Mean	1.020	1.022	1.020	1.015	1.025	1.031	1.025	1.018	1.001	0.971	0.942	0.935	0.914	0.905	0.901	0.897	0.881	0.883	0.889	0.878	0.888	0.904	0.896	0.848	0.818	0.746	0.700	

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - HEALTH-OTHER

FITTED INCREMENTAL DECAY LOSS DEVELOPMENT FACTORS

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

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.008**	**0.982**
Inverse Power	**1.016**	**0.959**
Selected Tail	**1.008**	

				Weibull Curve Fitting					Inverse Power Curve Fitting				
				Slope=	1.330				Slope=	-6.426			
		IMPLIED	SELECTED	Intercept=	-6.908				Intercept=	36.105			
PERIOD	AGE	ATA	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6			1.792		-4.524	**92.737**		1.792		24.591		
2	18	2.955	2.955	2.890	-0.884	-3.063	**21.896**		2.890	0.670	17.531		
3	30	1.669	1.669	3.401	-0.090	-2.384	**11.351**		3.401	-0.402	14.248		
4	42	1.294	1.294	3.738	0.393	-1.936	**7.443**		3.738	-1.223	12.085		
5	54	1.193	1.193	3.989	0.601	-1.602	**5.478**		3.989	-1.647	10.470	**35254.933**	
6	66	1.155	1.155	4.190	0.696	-1.335	**4.321**		4.190	-1.862	9.181	**9709.270**	
7	78	1.136	1.136	4.357	0.754	-1.113	**3.569**	84881.430	4.357	-1.997	8.107	**3319.173**	
8	90	1.120	1.120	4.500	0.805	-0.922	**3.048**	23779.838	4.500	-2.124	7.188	**1323.845**	
9	102	1.110	1.110	4.625	0.836	-0.756	**2.668**	7802.064	4.625	-2.203	6.383	**592.810**	
10	114	1.088	1.088	4.736	0.923	-0.608	**2.381**	2924.153	4.736	-2.434	5.668	**290.571**	
11	126	1.079	1.079	4.836	0.962	-0.475	**2.159**	1227.863	4.836	-2.540	5.025	**153.204**	
12	138	1.062	1.062	4.927	1.046	-0.354	**1.982**	568.730	4.927	-2.787	4.441	**85.825**	
13	150	1.053	1.053	5.011	1.097	-0.243	**1.839**	286.907	5.011	-2.942	3.905	**50.638**	
14	162	1.045	1.045	5.088	1.143	-0.140	**1.722**	155.976	5.088	-3.093	3.410	**31.270**	
15	174	1.041	1.041	5.159	1.172	-0.045	**1.625**	90.567	5.159	-3.190	2.951	**20.124**	
16	186	1.037	1.037	5.226	1.203	0.043	**1.543**	55.740	5.226	-3.293	2.522	**13.458**	
17	198	1.033	1.033	5.288	1.233	0.127	**1.474**	36.124	5.288	-3.398	2.121	**9.336**	
18	210	1.038	1.038	5.347	1.196	0.205	**1.415**	24.512	5.347	-3.269	1.742	**6.711**	70154.967
19	222	1.037	1.037	5.403	1.206	0.279	**1.364**	17.328	5.403	-3.303	1.385	**4.996**	10453.431
20	234	1.031	1.031	5.455	1.258	0.349	**1.320**	12.706	5.455	-3.488	1.047	**3.849**	2092.331
21	246	1.032	1.032	5.505	1.245	0.415	**1.282**	9.627	5.505	-3.442	0.726	**3.066**	543.591
22	258	1.027	1.027	5.553	1.288	0.479	**1.249**	7.510	5.553	-3.599	0.420	**2.521**	177.297
23	270	1.033	1.033	5.598	1.234	0.539	**1.220**	6.015	5.598	-3.401	0.127	**2.136**	70.321
24	282	1.033	1.033	5.642	1.240	0.597	**1.194**	4.932	5.642	-3.424	-0.152	**1.859**	32.924
25	294	1.033	1.033	5.684	1.239	0.652	**1.172**	4.130	5.684	-3.421	-0.420	**1.657**	17.712
26	306	1.034	1.034	5.724	1.231	0.706	**1.152**	3.525	5.724	-3.393	-0.677	**1.508**	10.688
27	318	1.032	1.032	5.762	1.242	0.757	**1.135**	3.059	5.762	-3.430	-0.924	**1.397**	7.087
28	330	1.022	1.022	5.799	1.344	0.806	**1.119**	2.696	5.799	-3.811	-1.162	**1.313**	5.074
29	342	1.016	1.016	5.835	1.427	0.854	**1.106**	2.409	5.835	-4.152	-1.392	**1.249**	3.865
30	354	1.020	1.020	5.869	1.372	0.899	**1.094**	2.179	5.869	-3.924	-1.613	**1.199**	3.095
31	366	1.022	1.022	5.903	1.342	0.944	**1.083**	1.992	5.903	-3.807	-1.828	**1.161**	2.581
32	378	1.025	1.025	5.935	1.308	0.987	**1.073**	1.840	5.935	-3.672	-2.035	**1.131**	2.223
33	390	1.026	1.026	5.966	1.299	1.028	**1.065**	1.714	5.966	-3.638	-2.236	**1.107**	1.966
34	402	1.024	1.024	5.996	1.318	1.069	**1.058**	1.609	5.996	-3.712	-2.431	**1.088**	1.777
35	414	1.024	1.024	6.026	1.320	1.108	**1.051**	1.522	6.026	-3.721	-2.620	**1.073**	1.633
36	426	1.024	1.024	6.054	1.320	1.146	**1.045**	1.448	6.054	-3.720	-2.803	**1.061**	1.522
37	438	1.024	1.024	6.082	1.319	1.183	**1.040**	1.386	6.082	-3.714	-2.982	**1.051**	1.435
38	450	1.024	1.024	6.109	1.318	1.219	**1.035**	1.333	6.109	-3.713	-3.155	**1.043**	1.366
39	462	1.024	1.024	6.136	1.320	1.254	**1.031**	1.287	6.136	-3.719	-3.325	**1.036**	1.310
40	474	1.024	1.024	6.161	1.326	1.288	**1.027**	1.249	6.161	-3.742	-3.489	**1.031**	1.264
41	486	1.022	1.022	6.186	1.339	1.321	**1.024**	1.215	6.186	-3.794	-3.650	**1.026**	1.227
42	498	1.021	1.021	6.211	1.360	1.353	**1.021**	1.187	6.211	-3.876	-3.807	**1.022**	1.196
43	510	1.019	1.019	6.234	1.382	1.385	**1.019**	1.162	6.234	-3.963	-3.960	**1.019**	1.170
44	522	1.017	1.017	6.258	1.408	1.416	**1.017**	1.141	6.258	-4.072	-4.109	**1.016**	1.148
45	534	1.015	1.015	6.280	1.436	1.446	**1.015**	1.122	6.280	-4.188	-4.255	**1.014**	1.129
46	546	1.013	1.013	6.303	1.463	1.476	**1.013**	1.106	6.303	-4.308	-4.398	**1.012**	1.114
47	558	1.012	1.012	6.324	1.491	1.505	**1.011**	1.092	6.324	-4.430	-4.538	**1.011**	1.100
48	570	1.010	1.010	6.346	1.521	1.533	**1.010**	1.080	6.346	-4.568	-4.675	**1.009**	1.089
49	582	1.009	1.009	6.366	1.550	1.561	**1.009**	1.069	6.366	-4.703	-4.808	**1.008**	1.078
50	594	1.008	1.008	6.387	1.577	1.588	**1.008**	1.060	6.387	-4.830	-4.940	**1.007**	1.070
51	606	1.007	1.007	6.407	1.605	1.615	**1.007**	1.052	6.407	-4.969	-5.068	**1.006**	1.062
52	618	1.006	1.006	6.426	1.629	1.641	**1.006**	1.045	6.426	-5.094	-5.194	**1.006**	1.055
53	630	1.006	1.006	6.446	1.650	1.666	**1.005**	1.039	6.446	-5.202	-5.318	**1.005**	1.050
54	642	1.005	1.005	6.465	1.672	1.691	**1.004**	1.034	6.465	-5.317	-5.439	**1.004**	1.045
55	654	1.004	1.004	6.483	1.703	1.716	**1.004**	1.030	6.483	-5.487	-5.558	**1.004**	1.040
56	666	1.003	1.003	6.501	1.740	1.740	**1.003**	1.026	6.501	-5.692	-5.675	**1.003**	1.036
57	678	1.003	1.003	6.519	1.790	1.764	**1.003**	1.022	6.519	-5.988	-5.790	**1.003**	1.032
58	690	1.002	1.002	6.537	1.848	1.787	**1.003**	1.019	6.537	-6.348	-5.902	**1.003**	1.029
59	702	1.000		6.554		1.810	**1.002**	1.017	6.554		-6.013	**1.002**	1.027
60	714	1.000		6.571		1.833	**1.002**	1.014	6.571		-6.122	**1.002**	1.024

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

PERMANENT TOTAL DISABILITY
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2012	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		40,517	180,517	140,000	74.6%	104,463	
1977	23,851,125	149,202	179,158	29,957	72.5%	21,720	0.751
1978	26,143,240	163,040	199,461	36,421	72.1%	26,261	0.763
1979	28,061,666	178,241	222,551	44,310	71.7%	31,776	0.793
1980	28,979,182	179,861	229,553	49,691	71.3%	35,425	0.792
1981	30,141,508	168,669	220,420	51,751	70.9%	36,666	0.731
1982	30,058,966	173,316	232,319	59,003	70.4%	41,531	0.773
1983	30,607,324	171,711	236,596	64,885	69.9%	45,371	0.773
1984	33,121,678	184,626	262,226	77,599	69.5%	53,927	0.792
1985	35,713,654	206,893	303,651	96,758	69.0%	66,811	0.850
1986	38,297,697	179,667	273,185	93,518	68.6%	64,138	0.713
1987	41,065,403	165,236	261,308	96,072	68.2%	65,480	0.636
1988	44,221,964	166,690	275,177	108,487	67.7%	73,478	0.622
1989	47,110,000	160,247	277,227	116,980	67.3%	78,713	0.588
1990	49,659,895	157,109	285,992	128,883	66.8%	86,124	0.576
1991	50,856,501	116,567	224,286	107,719	66.3%	71,460	0.441
1992	52,804,448	98,448	201,297	102,849	65.8%	67,720	0.381
1993	55,132,894	82,075	179,567	97,492	65.4%	63,719	0.326
1994	57,739,505	78,601	185,037	106,436	64.8%	68,993	0.320
1995	60,949,772	71,562	182,636	111,074	64.3%	71,381	0.300
1996	63,664,000	61,659	172,312	110,653	63.7%	70,500	0.271
1997	68,077,000	63,150	195,008	131,858	63.1%	83,219	0.286
1998	71,447,000	64,744	223,525	158,780	62.5%	99,211	0.313
1999	75,244,663	57,085	223,295	166,209	61.8%	102,742	0.297
2000	79,122,396	59,609	269,075	209,466	61.1%	128,046	0.340
2001	80,396,857	47,625	251,519	203,893	60.4%	123,057	0.313
2002	81,621,352	39,916	252,877	212,961	59.5%	126,786	0.310
2003	82,433,234	31,289	246,530	215,241	58.7%	126,270	0.299
2004	84,632,753	24,523	249,926	225,402	57.7%	130,065	0.295
2005	86,912,307	16,310	225,788	209,478	56.7%	118,697	0.260
2006	90,822,757	9,257	218,537	209,280	55.5%	116,210	0.241
2007	93,702,820	5,656	233,737	228,081	54.3%	123,844	0.249
2008	93,449,349	3,414	243,845	240,431	52.9%	127,185	0.261
2009	86,530,965	874	232,227	231,353	51.3%	118,650	0.268
2010	86,624,485	251	230,367	230,116	49.6%	114,032	0.266
2011	89,983,985	134	235,032	234,897	47.7%	112,138	0.261
2012	46,341,752	0	121,413	121,413	45.9%	55,766	0.262
2013		0	0				
TOTAL		3,377,773	8,437,173	5,059,400	60.3%	3,051,575	
EXLD PRIOR		3,337,257	8,256,657	4,919,400	59.9%	2,947,112	

(1) PROVIDED BY THE BWC; 2012 ADJUSTED TO PARTIAL YEAR
(2) SECTION 1, EXHIBIT 3, SHEET 3, COL. 2
(3) SECTION 1, EXHIBIT 3, SHEET 3, COL. 12; 2012 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 1, EXHIBIT 3, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

PERMANENT TOTAL DISABILITY
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	FISCAL YEAR ENDING 2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	140,000	13,461	12,351	11,311	11,084	9,581	8,726	8,044	7,283	6,390	5,812	5,292	4,820	4,289	3,704	3,258	3,115	2,787	2,302	16,388
1977	29,957	2,588	2,410	2,244	2,092	1,951	1,816	1,687	1,562	1,439	1,315	1,191	1,066	945	829	724	632	553	483	4,430
1978	36,421	3,069	2,881	2,683	2,499	2,329	2,172	2,022	1,878	1,739	1,602	1,464	1,325	1,187	1,052	923	806	704	615	5,471
1979	44,310	3,673	3,425	3,215	2,994	2,788	2,598	2,423	2,256	2,095	1,940	1,787	1,633	1,479	1,325	1,174	1,030	899	785	6,790
1980	49,691	3,987	3,789	3,532	3,316	3,088	2,875	2,680	2,499	2,327	2,161	2,001	1,844	1,685	1,525	1,366	1,211	1,062	927	7,814
1981	51,751	4,037	3,829	3,638	3,392	3,184	2,965	2,761	2,574	2,400	2,234	2,075	1,922	1,770	1,618	1,465	1,312	1,163	1,020	8,394
1982	59,003	4,458	4,255	4,035	3,834	3,575	3,356	3,125	2,910	2,713	2,529	2,355	2,187	2,025	1,866	1,705	1,544	1,383	1,226	9,922
1983	64,885	4,795	4,540	4,333	4,110	3,905	3,641	3,418	3,183	2,964	2,762	2,576	2,398	2,227	2,063	1,900	1,736	1,572	1,408	11,352
1984	77,599	5,686	5,315	5,032	4,802	4,555	4,328	4,035	3,788	3,528	3,285	3,062	2,855	2,658	2,469	2,286	2,106	1,925	1,743	14,143
1985	96,758	6,900	6,584	6,154	5,827	5,561	5,274	5,012	4,673	4,387	4,085	3,804	3,545	3,306	3,078	2,859	2,647	2,439	2,229	18,395
1986	93,518	6,468	6,208	5,924	5,537	5,243	5,003	4,745	4,509	4,204	3,946	3,675	3,422	3,190	2,974	2,769	2,572	2,382	2,194	18,555
1987	96,072	6,619	6,187	5,938	5,666	5,296	5,015	4,786	4,539	4,313	4,021	3,775	3,515	3,273	3,051	2,845	2,649	2,460	2,278	19,847
1988	108,487	7,316	6,970	6,515	6,253	5,967	5,577	5,281	5,040	4,780	4,542	4,235	3,975	3,702	3,447	3,213	2,996	2,789	2,591	23,299
1989	116,980	7,684	7,371	7,022	6,564	6,300	6,011	5,619	5,320	5,077	4,815	4,576	4,266	4,005	3,729	3,473	3,237	3,018	2,810	26,082
1990	128,883	8,205	7,927	7,604	7,244	6,771	6,499	6,201	5,796	5,488	5,238	4,968	4,720	4,401	4,131	3,847	3,582	3,339	3,114	29,806
1991	107,719	6,644	6,434	6,217	5,963	5,681	5,310	5,097	4,863	4,546	4,304	4,108	3,896	3,702	3,451	3,240	3,017	2,810	2,619	25,817
1992	102,849	6,171	5,963	5,775	5,580	5,352	5,099	4,766	4,574	4,365	4,080	3,863	3,687	3,496	3,322	3,098	2,908	2,708	2,522	25,521
1993	97,492	5,745	5,505	5,320	5,152	4,977	4,774	4,549	4,251	4,080	3,894	3,639	3,446	3,289	3,119	2,964	2,763	2,594	2,416	25,015
1994	106,436	5,974	5,920	5,673	5,482	5,308	5,129	4,920	4,687	4,381	4,205	4,012	3,750	3,551	3,389	3,214	3,054	2,847	2,673	28,266
1995	111,074	6,019	5,897	5,843	5,599	5,410	5,240	5,062	4,856	4,626	4,324	4,150	3,960	3,702	3,505	3,345	3,172	3,014	2,810	30,538
1996	110,653	5,858	5,679	5,564	5,513	5,283	5,105	4,943	4,776	4,581	4,365	4,080	3,916	3,736	3,492	3,307	3,156	2,993	2,844	31,463
1997	131,858	6,631	6,629	6,427	6,296	6,239	5,978	5,777	5,595	5,405	5,185	4,940	4,617	4,431	4,229	3,952	3,742	3,571	3,387	38,826
1998	158,780	7,640	7,600	7,599	7,367	7,217	7,152	6,853	6,622	6,413	6,196	5,943	5,662	5,292	5,079	4,847	4,530	4,290	4,094	48,386
1999	166,209	7,592	7,632	7,593	7,591	7,359	7,210	7,144	6,846	6,615	6,406	6,189	5,937	5,656	5,287	5,074	4,842	4,526	4,285	52,426
2000	209,466	9,180	9,149	9,197	9,149	9,147	8,868	8,688	8,609	8,249	7,971	7,719	7,458	7,154	6,816	6,371	6,114	5,835	5,453	68,338
2001	203,893	8,174	8,577	8,549	8,593	8,549	8,547	8,286	8,118	8,044	7,708	7,448	7,213	6,969	6,685	6,369	5,953	5,713	5,452	68,949
2002	212,961	7,995	8,217	8,623	8,594	8,638	8,594	8,592	8,329	8,160	8,086	7,748	7,487	7,251	7,006	6,720	6,402	5,984	5,743	74,792
2003	215,241	7,486	7,800	8,016	8,412	8,383	8,427	8,384	8,382	8,126	7,961	7,889	7,559	7,304	7,073	6,834	6,556	6,246	5,838	78,567
2004	225,402	7,010	7,595	7,914	8,134	8,535	8,506	8,551	8,506	8,504	8,245	8,077	8,004	7,670	7,411	7,177	6,934	6,652	6,337	85,640
2005	209,478	5,803	6,334	6,863	7,151	7,350	7,712	7,686	7,726	7,686	7,685	7,450	7,299	7,233	6,930	6,697	6,485	6,266	6,010	83,112
2006	209,280	5,017	5,658	6,176	6,692	6,973	7,167	7,520	7,495	7,534	7,495	7,493	7,265	7,117	7,053	6,758	6,530	6,324	6,110	86,903
2007	228,081	4,623	5,357	6,041	6,595	7,145	7,446	7,652	8,030	8,003	8,044	8,003	8,001	7,757	7,599	7,530	7,216	6,972	6,752	99,314
2008	240,431	3,612	4,801	5,562	6,273	6,847	7,419	7,731	7,945	8,337	8,309	8,353	8,309	8,307	8,054	7,890	7,819	7,492	7,240	110,130
2009	231,353	2,065	3,445	4,578	5,304	5,982	6,530	7,075	7,373	7,577	7,951	7,924	7,965	7,924	7,922	7,681	7,525	7,457	7,145	111,930
2010	230,116	1,140	2,044	3,409	4,531	5,250	5,921	6,463	7,003	7,297	7,499	7,869	7,843	7,884	7,843	7,841	7,602	7,447	7,380	117,851
2011	234,897	424	1,161	2,083	3,474	4,617	5,349	6,033	6,585	7,135	7,435	7,641	8,018	7,991	8,033	7,991	7,990	7,746	7,588	127,603
2012	121,413	129	438	1,200	2,152	3,589	4,770	5,527	6,233	6,804	7,372	7,682	7,895	8,284	8,257	8,300	8,257	8,255	8,003	139,680
TOTAL	5,059,400	209,880	211,877	213,402	214,810	213,927	212,109	209,136	205,214	200,311	195,008	189,056	182,682	175,843	168,416	161,006	153,741	146,215	138,425	1,779,756

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

PERMANENT TOTAL DISABILITY
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	1,069	94	84	74	818	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	366	33	29	26	23	255	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	453	36	37	33	30	26	290	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	788	67	58	59	53	47	42	462	-	-	-	-	-	-	-	-	-	-	-	-
1957	954	85	74	64	65	58	52	46	510	-	-	-	-	-	-	-	-	-	-	-
1958	753	70	61	53	46	47	42	37	33	365	-	-	-	-	-	-	-	-	-	-
1959	1,141	109	95	83	72	63	64	57	51	46	500	-	-	-	-	-	-	-	-	-
1960	1,644	162	142	124	108	94	82	83	74	66	59	650	-	-	-	-	-	-	-	-
1961	2,230	225	197	173	151	132	114	100	102	91	81	72	792	-	-	-	-	-	-	-
1962	2,544	264	231	202	176	154	135	117	102	104	93	83	74	810	-	-	-	-	-	-
1963	2,470	262	229	200	175	153	134	117	102	88	90	81	72	64	703	-	-	-	-	-
1964	2,637	286	249	218	191	167	146	128	111	97	84	86	77	68	61	670	-	-	-	-
1965	4,004	440	386	337	294	257	225	197	172	150	131	114	116	104	92	82	905	-	-	-
1966	4,524	499	442	388	339	296	259	226	198	173	151	131	114	117	104	93	83	910	-	-
1967	3,904	428	384	340	298	260	227	199	174	152	133	116	101	88	90	80	71	64	699	-
1968	5,033	544	492	441	391	343	299	261	229	200	175	153	133	116	101	103	92	82	73	804
1969	5,594	592	541	489	438	389	341	298	260	227	199	174	152	133	115	100	103	92	82	871
1970	6,227	641	591	540	489	438	388	340	297	260	227	198	174	152	132	115	100	102	91	952
1971	6,820	682	632	582	532	482	431	382	335	293	256	224	196	171	150	130	114	99	101	1,028
1972	10,560	1,027	954	883	814	744	673	603	535	469	409	358	313	273	239	209	182	159	138	1,578
1973	12,129	1,147	1,068	992	919	846	773	700	627	556	488	426	372	325	284	249	218	190	165	1,785
1974	21,230	1,955	1,823	1,697	1,576	1,460	1,345	1,229	1,113	997	883	775	676	591	517	452	395	346	301	3,098
1975	18,117	1,629	1,518	1,416	1,318	1,224	1,134	1,044	954	864	774	686	602	525	459	401	351	307	269	2,640
1976	24,806	2,184	2,034	1,896	1,768	1,646	1,529	1,416	1,304	1,192	1,079	967	857	751	656	573	501	438	383	3,632
TOTAL	140,000	13,461	12,351	11,311	11,084	9,581	8,726	8,044	7,283	6,390	5,812	5,292	4,820	4,289	3,704	3,258	3,115	2,787	2,302	16,388

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

PERMANENT TOTAL DISABILITY
(000's)

SELECTION OF ULTIMATE LOSS & ALAE

ACCIDENT YEAR	PAYROLL	PAID LOSS @ 6/30/12	INCURRED LOSS @ 6/30/12	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		40,517										180,517	
1977	23,851,125	149,202	169,374	179,158	174,780	179,120	174,908					179,158	0.751
1978	26,143,240	163,040	186,001	199,461	192,705	199,469	192,942					199,461	0.763
1979	28,061,666	178,241	206,895	222,551	215,209	222,589	215,500					222,551	0.793
1980	28,979,182	179,861	210,224	229,553	219,765	229,684	220,217					229,553	0.792
1981	30,141,508	168,669	199,517	220,420	209,615	220,615	210,176					220,420	0.731
1982	30,058,966	173,316	208,799	232,319	220,464	232,501	221,129	232,319	232,319	232,319		232,319	0.773
1983	30,607,324	171,711	210,517	236,596	223,390	236,806	224,195	236,760	236,558	236,312		236,596	0.773
1984	33,121,678	184,626	228,766	262,226	244,939	262,689	246,184	262,530	261,105	262,011		262,226	0.792
1985	35,713,654	206,893	268,127	303,651	289,954	304,021	291,072	303,532	303,116	302,103		303,651	0.850
1986	38,297,697	179,667	239,725	273,185	261,832	273,498	262,868	273,105	273,301	273,045		273,185	0.713
1987	41,065,403	165,236	230,221	261,308	254,218	261,568	254,953	260,878	262,199	262,422		261,308	0.636
1988	44,221,964	166,690	239,639	275,177	268,057	275,493	268,897	274,514	275,882	274,873		275,177	0.622
1989	47,110,000	160,247	239,600	277,227	271,766	277,407	272,463	276,228	279,127	278,945		277,227	0.588
1990	49,659,895	157,109	240,522	285,992	276,903	286,578	278,268	284,822	284,636	288,657		285,992	0.576
1991	50,856,501	116,567	186,847	224,286	220,487	224,721	221,205	223,581	224,749	230,830		224,286	0.441
1992	52,804,448	98,448	166,153	201,297	200,970	201,645	201,144	201,014	204,352	208,079		201,297	0.381
1993	55,132,894	82,075	143,202	179,567	177,540	179,358	177,857	179,945	179,961	185,955		179,567	0.326
1994	57,739,505	78,601	151,353	185,037	192,336	186,542	191,338	186,148	188,656	194,127		185,037	0.320
1995	60,949,772	71,562	143,657	182,636	188,033	182,766	186,810	184,091	186,853	191,813		182,636	0.300
1996	63,664,000	61,659	130,691	172,312	177,049	184,308	180,699	174,142	176,825	187,772		172,312	0.271
1997	68,077,000	63,150	142,094	195,008	201,159	201,244	202,061	198,302	198,216	207,212		195,008	0.286
1998	71,447,000	64,744	157,672	223,525	233,256	217,001	227,127	227,710	220,877	244,594		223,525	0.313
1999	75,244,663	57,085	156,606	223,295	246,739	225,110	239,066	227,470	233,263	255,246		223,295	0.297
2000	79,122,396	59,609	172,198	269,075	288,939	244,392	268,102	274,116	273,888	311,709		269,075	0.340
2001	80,396,857	47,625	148,302	251,955	268,751	243,225	256,399	257,892	256,734	286,078		251,519	0.313
2002	81,621,352	39,916	145,066	253,614	287,860	246,241	266,532	258,432	269,053	301,503		252,877	0.310
2003	82,433,234	31,289	115,473	246,315	256,635	247,175	251,500	250,440	243,549	277,064		246,530	0.299
2004	84,632,753	24,523	105,672	247,687	270,081	253,283	260,230	250,944	249,469	294,849		249,926	0.295
2005	86,912,307	16,310	87,520	222,390	268,425	228,569	241,894	224,361	258,769	269,507		225,788	0.260
2006	90,822,757	9,257	58,061	183,012	226,154	233,762	233,818	186,049	204,162	256,399		218,537	0.241
2007	93,702,820	5,656	40,550	182,838	213,226	242,719	238,658	185,931	191,421	267,366		233,737	0.249
2008	93,449,349	3,414	26,727	211,358	229,078	245,555	244,129	210,143	201,726	273,982		243,845	0.261
2009	86,530,965	874	9,447	119,891	148,994	232,227	227,723	117,203	123,242	253,790		232,227	0.268
2010	86,624,485	251	3,434	106,614	119,137	230,367	227,444	105,904	99,456	255,752		230,367	0.266
2011	89,983,985	134	3,578	244,025	229,650	235,032	234,943	224,822	187,961	265,653		235,032	0.261
2012	92,683,504	0	0	0	0	242,826	242,200			274,001		242,826	0.262
2013	95,464,009					250,116	250,116					250,116	0.262
TOTAL		3,377,773	5,372,231	7,784,558	7,968,094	8,640,221	8,604,766	6,753,327	6,781,424	7,903,967		8,808,702	
EXLD PRIOR		3,337,257	5,372,231	7,784,558	7,968,094	8,640,221	8,604,766	6,753,327	6,781,424	7,903,967		8,628,185	
EXLD PRIOR & 2013		3,337,257	5,372,231	7,784,558	7,968,094	8,390,105	8,354,650	6,753,327	6,781,424	7,903,967		8,378,070	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

PERMANENT TOTAL DISABILITY
(000's)

PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/12	PAID LOSS	PAID LDF	INDICATED ULTIMATE @ 6/30/12	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	426	149,202	1.201	179,158	0.751
1978	414	163,040	1.223	199,461	0.763
1979	402	178,241	1.249	222,551	0.793
1980	390	179,861	1.276	229,553	0.792
1981	378	168,669	1.307	220,420	0.731
1982	366	173,316	1.340	232,319	0.773
1983	354	171,711	1.378	236,596	0.773
1984	342	184,626	1.420	262,226	0.792
1985	330	206,893	1.468	303,651	0.850
1986	318	179,667	1.521	273,185	0.713
1987	306	165,236	1.581	261,308	0.636
1988	294	166,690	1.651	275,177	0.622
1989	282	160,247	1.730	277,227	0.588
1990	270	157,109	1.820	285,992	0.576
1991	258	116,567	1.924	224,286	0.441
1992	246	98,448	2.045	201,297	0.381
1993	234	82,075	2.188	179,567	0.326
1994	222	78,601	2.354	185,037	0.320
1995	210	71,562	2.552	182,636	0.300
1996	198	61,659	2.795	172,312	0.271
1997	186	63,150	3.088	195,008	0.286
1998	174	64,744	3.452	223,525	0.313
1999	162	57,085	3.912	223,295	0.297
2000	150	59,609	4.514	269,075	0.340
2001	138	47,625	5.290	251,955	0.313
2002	126	39,916	6.354	253,614	0.311
2003	114	31,289	7.872	246,315	0.299
2004	102	24,523	10.100	247,687	0.293
2005	90	16,310	13.635	222,390	0.256
2006	78	9,257	19.771	183,012	0.202
2007	66	5,656	32.326	182,838	0.195
2008	54	3,414	61.904	211,358	0.226
2009	42	874	137.116	119,891	0.139
2010	30	251	425.061	106,614	0.123
2011	18	134	1,817.136	244,025	0.271
2012	6	0	54,514.084	0	-
2013	0				
TOTAL		3,337,257		7,784,558	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

PERMANENT TOTAL DISABILITY
(000's)

INCURRED LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/12	INCURRED LOSS	INCURRED LDF	INDICATED ULTIMATE @ 6/30/12	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	426	169,374	1.032	174,780	0.733
1978	414	186,001	1.036	192,705	0.737
1979	402	206,895	1.040	215,209	0.767
1980	390	210,224	1.045	219,765	0.758
1981	378	199,517	1.051	209,615	0.695
1982	366	208,799	1.056	220,464	0.733
1983	354	210,517	1.061	223,390	0.730
1984	342	228,766	1.071	244,939	0.740
1985	330	268,127	1.081	289,954	0.812
1986	318	239,725	1.092	261,832	0.684
1987	306	230,221	1.104	254,218	0.619
1988	294	239,639	1.119	268,057	0.606
1989	282	239,600	1.134	271,766	0.577
1990	270	240,522	1.151	276,903	0.558
1991	258	186,847	1.180	220,487	0.434
1992	246	166,153	1.210	200,970	0.381
1993	234	143,202	1.240	177,540	0.322
1994	222	151,353	1.271	192,336	0.333
1995	210	143,657	1.309	188,033	0.309
1996	198	130,691	1.355	177,049	0.278
1997	186	142,094	1.416	201,159	0.295
1998	174	157,672	1.479	233,256	0.326
1999	162	156,606	1.576	246,739	0.328
2000	150	172,198	1.678	288,939	0.365
2001	138	148,302	1.812	268,751	0.334
2002	126	145,066	1.984	287,860	0.353
2003	114	115,473	2.222	256,635	0.311
2004	102	105,672	2.556	270,081	0.319
2005	90	87,520	3.067	268,425	0.309
2006	78	58,061	3.895	226,154	0.249
2007	66	40,550	5.258	213,226	0.228
2008	54	26,727	8.571	229,078	0.245
2009	42	9,447	15.771	148,994	0.172
2010	30	3,434	34.696	119,137	0.138
2011	18	3,578	64.188	229,650	0.255
2012	6	0	385.125	0	-
2013	0				
TOTAL		5,372,231		7,968,094	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

PERMANENT TOTAL DISABILITY
(000's)

PAID BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	INITIAL EXPECTED DOLLARS	EXPECTED % OF PAID LOSS	EXPECTED PAID LOSS	ACTUAL PAID LOSS	EXPECTED UNPAID LOSS	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125	0.750	178,932	83.3%	149,013	149,202	29,919	179,120	0.751
1978	26,143,240	0.763	199,505	81.7%	163,076	163,040	36,429	199,469	0.763
1979	28,061,666	0.794	222,743	80.1%	178,395	178,241	44,348	222,589	0.793
1980	28,979,182	0.794	230,162	78.4%	180,339	179,861	49,823	229,684	0.793
1981	30,141,508	0.734	221,250	76.5%	169,304	168,669	51,946	220,615	0.732
1982	30,058,966	0.775	233,037	74.6%	173,851	173,316	59,186	232,501	0.773
1983	30,607,324	0.776	237,362	72.6%	172,267	171,711	65,095	236,806	0.774
1984	33,121,678	0.796	263,792	70.4%	185,729	184,626	78,063	262,689	0.793
1985	35,713,654	0.853	304,811	68.1%	207,683	206,893	97,128	304,021	0.851
1986	38,297,697	0.716	274,098	65.8%	180,267	179,667	93,831	273,498	0.714
1987	41,065,403	0.638	262,014	63.2%	165,683	165,236	96,331	261,568	0.637
1988	44,221,964	0.624	275,979	60.6%	167,175	166,690	108,803	275,493	0.623
1989	47,110,000	0.589	277,653	57.8%	160,494	160,247	117,160	277,407	0.589
1990	49,659,895	0.579	287,292	54.9%	157,823	157,109	129,469	286,578	0.577
1991	50,856,501	0.443	225,191	52.0%	117,037	116,567	108,154	224,721	0.442
1992	52,804,448	0.383	201,978	48.9%	98,781	98,448	103,198	201,645	0.382
1993	55,132,894	0.325	179,182	45.7%	81,899	82,075	97,283	179,358	0.325
1994	57,739,505	0.325	187,653	42.5%	79,712	78,601	107,941	186,542	0.323
1995	60,949,772	0.300	182,849	39.2%	71,645	71,562	111,204	182,766	0.300
1996	63,664,000	0.300	190,992	35.8%	68,343	61,659	122,649	184,308	0.290
1997	68,077,000	0.300	204,231	32.4%	66,136	63,150	138,095	201,244	0.296
1998	71,447,000	0.300	214,341	29.0%	62,084	64,744	152,257	217,001	0.304
1999	75,244,663	0.300	225,734	25.6%	57,709	57,085	168,025	225,110	0.299
2000	79,122,396	0.300	237,367	22.2%	52,585	59,609	184,782	244,392	0.309
2001	80,396,857	0.300	241,191	18.9%	45,590	47,625	195,600	243,225	0.303
2002	81,621,352	0.300	244,864	15.7%	38,539	39,916	206,326	246,241	0.302
2003	82,433,234	0.300	247,300	12.7%	31,414	31,289	215,886	247,175	0.300
2004	84,632,753	0.300	253,898	9.9%	25,138	24,523	228,760	253,283	0.299
2005	86,912,307	0.264	229,058	7.3%	16,799	16,310	212,259	228,569	0.263
2006	90,822,757	0.260	236,465	5.1%	11,960	9,257	224,505	233,762	0.257
2007	93,702,820	0.261	244,630	3.1%	7,568	5,656	237,063	242,719	0.259
2008	93,449,349	0.263	246,117	1.6%	3,976	3,414	242,141	245,555	0.263
2009	86,530,965	0.269	233,053	0.7%	1,700	874	231,353	232,227	0.268
2010	86,624,485	0.266	230,659	0.2%	543	251	230,116	230,367	0.266
2011	89,983,985	0.261	235,027	0.1%	129	134	234,897	235,032	0.261
2012	92,683,504	0.262	242,831	0.0%	4		242,826	242,826	0.262
2013	95,464,009	0.262	250,116	0.0%			250,116	250,116	0.262
TOTAL			8,653,356		3,350,392	3,337,257	5,302,964	8,640,221	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

PERMANENT TOTAL DISABILITY
(000's)

INCURRED BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	INITIAL EXPECTED DOLLARS	EXPECTED % OF REPORTED LOSS	EXPECTED REPORTED LOSS	ACTUAL REPORTED LOSS	EXPECTED UNREPORTED LOSS	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125	0.750	178,932	96.9%	173,398	169,374	5,534	174,908	0.733
1978	26,143,240	0.763	199,505	96.5%	192,564	186,001	6,940	192,942	0.738
1979	28,061,666	0.794	222,743	96.1%	214,137	206,895	8,605	215,500	0.768
1980	28,979,182	0.794	230,162	95.7%	220,169	210,224	9,993	220,217	0.760
1981	30,141,508	0.734	221,250	95.2%	210,591	199,517	10,659	210,176	0.697
1982	30,058,966	0.775	233,037	94.7%	220,707	208,799	12,330	221,129	0.736
1983	30,607,324	0.776	237,362	94.2%	223,685	210,517	13,678	224,195	0.732
1984	33,121,678	0.796	263,792	93.4%	246,374	228,766	17,418	246,184	0.743
1985	35,713,654	0.853	304,811	92.5%	281,866	268,127	22,945	291,072	0.815
1986	38,297,697	0.716	274,098	91.6%	250,956	239,725	23,143	262,868	0.686
1987	41,065,403	0.638	262,014	90.6%	237,282	230,221	24,732	254,953	0.621
1988	44,221,964	0.624	275,979	89.4%	246,721	239,639	29,258	268,897	0.608
1989	47,110,000	0.589	277,653	88.2%	244,791	239,600	32,863	272,463	0.578
1990	49,659,895	0.579	287,292	86.9%	249,546	240,522	37,747	278,268	0.560
1991	50,856,501	0.443	225,191	84.7%	190,833	186,847	34,358	221,205	0.435
1992	52,804,448	0.383	201,978	82.7%	166,987	166,153	34,991	201,144	0.381
1993	55,132,894	0.325	179,182	80.7%	144,527	143,202	34,655	177,857	0.323
1994	57,739,505	0.325	187,653	78.7%	147,668	151,353	39,985	191,338	0.331
1995	60,949,772	0.300	182,849	76.4%	139,697	143,657	43,152	186,810	0.306
1996	63,664,000	0.300	190,992	73.8%	140,984	130,691	50,008	180,699	0.284
1997	68,077,000	0.300	204,231	70.6%	144,264	142,094	59,967	202,061	0.297
1998	71,447,000	0.300	214,341	67.6%	144,886	157,672	69,455	227,127	0.318
1999	75,244,663	0.300	225,734	63.5%	143,274	156,606	82,460	239,066	0.318
2000	79,122,396	0.300	237,367	59.6%	141,463	172,198	95,904	268,102	0.339
2001	80,396,857	0.300	241,191	55.2%	133,094	148,302	108,097	256,399	0.319
2002	81,621,352	0.300	244,864	50.4%	123,398	145,066	121,466	266,532	0.327
2003	82,433,234	0.300	247,300	45.0%	111,273	115,473	136,027	251,500	0.305
2004	84,632,753	0.300	253,898	39.1%	99,341	105,672	154,558	260,230	0.307
2005	86,912,307	0.264	229,058	32.6%	74,685	87,520	154,373	241,894	0.278
2006	90,822,757	0.260	236,465	25.7%	60,709	58,061	175,757	233,818	0.257
2007	93,702,820	0.261	244,630	19.0%	46,522	40,550	198,108	238,658	0.255
2008	93,449,349	0.263	246,117	11.7%	28,715	26,727	217,402	244,129	0.261
2009	86,530,965	0.269	233,053	6.3%	14,777	9,447	218,275	227,723	0.263
2010	86,624,485	0.266	230,659	2.9%	6,648	3,434	224,011	227,444	0.263
2011	89,983,985	0.261	235,027	1.6%	3,662	3,578	231,365	234,943	0.261
2012	92,683,504	0.262	242,831	0.3%	631		242,200	242,200	0.261
2013	95,464,009	0.262	250,116	0.0%			250,116	250,116	0.262
TOTAL			8,653,356		5,420,821	5,372,231	3,232,535	8,604,766	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

PERMANENT TOTAL DISABILITY
(000's)

CUMULATIVE PAID FREQUENCY SEVERITY METHOD

ACCIDENT YEAR	PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	$ WHOLE PAID SEVERITY	PAID SEVERITY LDF	$ WHOLE ULTIMATE SEVERITY	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125		1.017			1.318			
1978	26,143,240		1.017			1.318			
1979	28,061,666		1.017			1.318			
1980	28,979,182		1.017			1.318			
1981	30,141,508		1.017			1.318			
1982	30,058,966	1,403	1.017	1,427	123,532	1.318	162,765	232,319	0.773
1983	30,607,324	1,326	1.020	1,353	129,496	1.351	174,983	236,760	0.774
1984	33,121,678	1,434	1.024	1,468	128,749	1.389	178,779	262,530	0.793
1985	35,713,654	1,522	1.028	1,565	135,935	1.427	193,974	303,532	0.850
1986	38,297,697	1,400	1.032	1,445	128,333	1.473	188,982	273,105	0.713
1987	41,065,403	1,333	1.038	1,384	123,958	1.521	188,539	260,878	0.635
1988	44,221,964	1,303	1.045	1,362	127,928	1.576	201,551	274,514	0.621
1989	47,110,000	1,306	1.055	1,377	122,701	1.634	200,539	276,228	0.586
1990	49,659,895	1,287	1.065	1,371	122,074	1.702	207,753	284,822	0.574
1991	50,856,501	1,025	1.079	1,106	113,724	1.777	202,142	223,581	0.440
1992	52,804,448	870	1.094	952	113,158	1.866	211,160	201,014	0.381
1993	55,132,894	737	1.118	824	111,363	1.961	218,337	179,945	0.326
1994	57,739,505	734	1.144	840	107,085	2.070	221,696	186,148	0.322
1995	60,949,772	686	1.173	804	104,317	2.194	228,866	184,091	0.302
1996	63,664,000	643	1.212	780	95,892	2.329	223,374	174,142	0.274
1997	68,077,000	644	1.261	812	98,058	2.490	244,202	198,302	0.291
1998	71,447,000	711	1.311	932	91,061	2.682	244,223	227,710	0.319
1999	75,244,663	690	1.377	950	82,733	2.894	239,420	227,470	0.302
2000	79,122,396	764	1.463	1,118	78,023	3.143	245,234	274,116	0.346
2001	80,396,857	623	1.577	983	76,445	3.433	262,458	257,892	0.321
2002	81,621,352	595	1.710	1,017	67,085	3.787	254,044	258,432	0.317
2003	82,433,234	469	1.915	898	66,714	4.180	278,864	250,440	0.304
2004	84,632,753	427	2.183	932	57,431	4.688	269,219	250,944	0.297
2005	86,912,307	335	2.609	874	48,687	5.273	256,735	224,361	0.258
2006	90,822,757	209	3.326	695	44,290	6.043	267,640	186,049	0.205
2007	93,702,820	144	4.673	673	39,279	7.034	276,303	185,931	0.198
2008	93,449,349	96	7.641	733	35,566	8.055	286,498	210,143	0.225
2009	86,530,965	29	13.753	399	30,151	9.746	293,862	117,203	0.135
2010	86,624,485	9	34.382	309	27,869	12.280	342,243	105,904	0.122
2011	89,983,985	9	89.394	805	14,921	18.728	279,439	224,822	0.250
2012	92,683,504		715.153			70.229			
2013	95,464,009								
Total		22,763		30,189				6,753,327	

(1) PROVIDED BY THE BWC
(2) BASED ON DATA FROM THE BWC
(3) SECTION 1, EXHIBIT 3, SHEET 20, COL. 12
(4) = (2) x (3)
(5) SECTION 1, EXHIBIT 3, SHEET 30
(6) SECTION 1, EXHIBIT 3, SHEET 20, COL. 15
(7) = (5) x (6)
(8) = [(4) x (7)] / 1000
(9) = [(8) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
PERMANENT 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	TAIL	INDICATED ULTIMATE
1977																																					-	-
1978																																					-	-
1979																																					-	-
1980																																					-	-
1981																																					-	-
1982	0	8	54	184	557	1,018	1,813	3,316	5,491	7,205	8,077	8,304	8,719	9,429	9,586	9,540	8,759	8,633	8,123	8,073	7,591	7,482	6,937	7,058	6,255	5,809	5,515	5,257	5,084	4,878	4,559						59,003	232,319
1983	0	0	31	184	357	762	1,917	4,005	5,887	7,293	7,197	8,376	9,129	10,152	9,314	9,323	8,839	8,502	8,308	7,897	7,613	7,401	7,497	6,949	6,637	6,237	5,998	5,617	5,274	5,017	4,767						60,080	236,558
1984	0	9	70	186	443	1,252	3,264	5,877	7,024	8,156	8,720	10,415	10,581	10,430	9,916	9,969	9,394	9,339	9,060	8,505	8,645	8,240	7,406	7,021	6,762	6,419	6,195	5,843	5,487	5,213	4,952						66,314	261,105
1985	0	3	38	135	645	2,385	5,220	6,904	7,751	9,206	10,470	11,417	12,036	11,508	11,323	11,123	10,761	10,383	9,992	9,672	9,813	8,852	8,647	8,206	8,107	7,788	7,409	7,100	6,745	6,407	6,087						76,984	303,116
1986	0	1	11	92	858	2,717	4,005	4,939	6,115	8,559	9,926	10,230	9,876	10,233	9,975	9,668	9,553	9,590	9,280	9,406	8,724	8,406	8,196	7,837	7,424	7,174	6,873	6,529	6,203	5,893	5,598						69,412	273,301
1987	0	7	28	279	1,345	2,313	3,351	4,354	7,214	9,280	9,247	9,285	9,306	9,238	9,351	9,074	9,117	8,892	9,196	8,608	8,318	8,001	7,829	7,331	7,244	7,029	6,713	6,377	6,058	5,755	5,467						66,592	262,199
1988	0	0	45	448	1,351	2,289	3,558	6,911	8,488	9,513	9,169	9,579	9,455	9,517	9,482	9,346	9,772	9,774	8,935	8,838	8,489	8,260	7,977	7,793	7,700	7,353	7,022	6,671	6,338	6,021	5,720						70,067	275,882
1989	0	0	64	359	1,051	1,989	4,593	7,137	8,208	8,539	9,496	9,332	9,517	9,616	9,302	9,730	9,692	9,261	9,172	9,013	8,794	8,574	8,546	8,263	7,891	7,536	7,197	6,837	6,495	6,170	5,862						70,891	279,127
1990	0	12	191	567	1,557	3,863	6,380	7,449	7,915	8,898	9,090	9,096	9,489	9,552	10,134	10,210	9,399	9,333	9,157	9,086	8,659	8,621	8,452	8,114	7,749	7,400	7,067	6,714	6,378	6,059	5,756						72,290	284,636
1991	0	22	161	499	1,897	3,544	5,295	5,910	6,170	7,025	6,913	6,898	7,133	7,322	7,587	7,309	7,275	7,399	7,127	7,188	6,972	6,920	6,782	6,510	6,217	5,938	5,670	5,387	5,117	4,862	4,619						57,081	224,749
1992	0	1	77	764	2,245	3,478	4,084	4,880	5,425	5,827	5,938	6,431	6,435	6,812	6,779	6,571	6,638	6,502	6,529	6,458	6,572	6,441	6,312	6,060	5,787	5,526	5,278	5,014	4,763	4,525	4,299						51,900	204,352
1993	0	5	167	872	1,880	2,915	3,847	4,199	4,779	5,000	5,475	5,835	5,958	5,692	5,939	5,951	5,881	6,030	5,874	5,777	5,661	5,548	5,437	5,220	4,985	4,760	4,546	4,319	4,103	3,898	3,703						45,706	179,961
1994	0	17	175	814	1,869	2,765	3,749	4,099	4,680	5,152	5,489	6,124	6,053	5,994	6,305	6,288	6,290	6,416	6,320	6,194	6,070	5,949	5,830	5,596	5,345	5,104	4,874	4,631	4,399	4,179	3,970						47,914	188,656
1995	0	36	191	1,005	2,100	2,638	3,433	3,850	4,506	5,282	5,725	5,707	5,751	6,191	6,321	6,166	6,270	6,390	6,263	6,137	6,015	5,894	5,776	5,545	5,296	5,057	4,830	4,588	4,359	4,141	3,934						47,456	186,853
1996	1	58	330	942	1,783	2,532	3,360	3,743	4,432	4,991	5,038	5,353	5,492	5,854	5,808	5,893	6,049	6,049	5,928	5,809	5,693	5,579	5,467	5,249	5,013	4,787	4,572	4,343	4,126	3,920	3,724						44,909	176,825
1997	0	66	274	1,163	2,043	2,821	3,629	4,277	5,129	5,554	5,705	6,011	6,418	6,580	6,764	6,716	6,716	6,716	6,582	6,450	6,321	6,195	6,071	5,828	5,566	5,315	5,076	4,822	4,581	4,352	4,134						50,342	198,216
1998	0	95	374	1,391	2,108	3,178	4,589	5,142	5,660	6,006	6,903	7,138	7,294	7,521	7,347	7,347	7,347	7,347	7,200	7,056	6,915	6,777	6,641	6,376	6,089	5,815	5,553	5,275	5,012	4,761	4,523						56,097	220,877
1999	0	43	402	1,101	1,848	2,938	4,316	4,809	5,697	6,259	6,943	7,360	7,526	7,844	8,001	8,001	8,001	8,001	7,841	7,684	7,530	7,380	7,232	6,943	6,630	6,332	6,047	5,745	5,457	5,185	4,925						59,243	233,263
2000	0	35	419	1,427	2,781	4,154	5,272	6,142	6,946	7,638	7,789	8,173	8,832	9,097	9,279	9,279	9,279	9,279	9,094	8,912	8,734	8,559	8,388	8,052	7,690	7,344	7,013	6,663	6,330	6,013	5,712						69,561	273,888
2001	8	123	512	1,422	2,571	3,697	4,582	5,530	6,468	7,027	7,648	8,036	8,278	8,526	8,696	8,696	8,696	8,696	8,522	8,352	8,185	8,021	7,861	7,546	7,207	6,883	6,573	6,244	5,932	5,635	5,354						65,204	256,734
2002	0	143	441	1,284	2,210	3,383	4,722	5,723	6,767	7,143	8,100	8,505	8,760	9,023	9,204	9,204	9,204	9,204	9,020	8,839	8,662	8,489	8,319	7,987	7,627	7,284	6,956	6,608	6,278	5,964	5,666						68,333	269,053
2003	0	41	453	1,601	2,344	3,770	4,830	5,423	6,210	6,617	7,213	7,574	7,801	8,035	8,196	8,196	8,196	8,196	8,032	7,871	7,714	7,559	7,408	7,112	6,792	6,486	6,194	5,885	5,590	5,311	5,045						61,855	243,549
2004	3	88	541	1,250	2,178	3,718	4,845	5,652	6,248	6,810	7,423	7,794	8,028	8,269	8,434	8,434	8,434	8,434	8,265	8,100	7,938	7,779	7,624	7,319	6,989	6,675	6,374	6,056	5,753	5,465	5,192						63,359	249,469
2005	16	108	414	824	1,762	3,244	4,247	5,696	6,579	7,171	7,817	8,207	8,454	8,707	8,881	8,881	8,881	8,881	8,704	8,530	8,359	8,192	8,028	7,707	7,360	7,029	6,713	6,377	6,058	5,755	5,467						65,721	258,769
2006	0	136	363	836	1,488	2,632	3,801	4,467	5,159	5,623	6,129	6,436	6,629	6,828	6,964	6,964	6,964	6,964	6,825	6,688	6,555	6,424	6,295	6,043	5,771	5,512	5,264	5,000	4,750	4,513	4,287						51,852	204,162
2007	0	136	277	882	1,712	2,649	3,550	4,171	4,818	5,251	5,724	6,010	6,191	6,376	6,504	6,504	6,504	6,504	6,374	6,246	6,121	5,999	5,879	5,644	5,390	5,147	4,916	4,670	4,436	4,215	4,004						48,616	191,421
2008	5	185	359	1,122	1,742	2,787	3,735	4,389	5,069	5,525	6,022	6,323	6,513	6,708	6,843	6,843	6,843	6,843	6,706	6,572	6,440	6,311	6,185	5,938	5,671	5,415	5,172	4,913	4,667	4,434	4,212						51,233	201,726
2009	0	79	203	592	1,066	1,706	2,286	2,685	3,102	3,381	3,685	3,869	3,986	4,105	4,187	4,187	4,187	4,187	4,103	4,021	3,941	3,862	3,785	3,633	3,470	3,314	3,165	3,006	2,856	2,713	2,578						31,300	123,242
2010	0	71	180	478	860	1,376	1,844	2,167	2,502	2,728	2,973	3,122	3,215	3,312	3,378	3,378	3,378	3,378	3,310	3,244	3,179	3,116	3,053	2,931	2,799	2,673	2,553	2,425	2,304	2,189	2,080						25,259	99,456
2011	8	126	341	903	1,625	2,600	3,485	4,094	4,729	5,155	5,619	5,900	6,077	6,259	6,384	6,384	6,384	6,384	6,256	6,131	6,009	5,888	5,771	5,540	5,290	5,052	4,825	4,584	4,355	4,137	3,930						47,737	187,961
2012	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						-	-
																																					Tail	
Factors	30.000	2.700	2.650	1.800	1.600	1.340	1.175	1.155	1.090	1.090	1.050	1.030	1.030	1.020	1.000	1.000	1.000	0.980	0.980	0.980	0.980	0.980	0.960	0.955	0.955	0.955	0.950	0.950	0.950	0.950							1.340	

Example: AY 2007 Age 78 of 3,550 = 2,649 x 1.340 and AY 2007 Age 90 of 4,171 = 3,550 x 1.175

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

PERMANENT TOTAL DISABILITY
(000's)

INCREMENTAL INDEX PAYMENT METHOD

ACCIDENT YEAR	PAYROLL	PAID LOSS @ 6/30/12	INCREMENTAL PAID LOSS & ALAE PER AVG. WEEKLY BENEFIT & ULTIMATE CLAIMS AS OF 6/30/12	FUTURE DEVELOP.	IMPLIED ULTIMATE	AVERAGE WEEKLY BENEFIT	SELECTED ULTIMATE CLAIMS	IMPLIED ULTIMATE LOSS	TAIL OF 1.340 DEVELOP.	IMPLIED ULTIMATE INCLD TAIL	IMPLIED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1977	23,851,125	149,202									
1978	26,143,240	163,040									
1979	28,061,666	178,241									
1980	28,979,182	179,861									
1981	30,141,508	168,669									
1982	30,058,966	173,316	656.120	-	656.120	185.11	1,427	173,316	59,003	232,319	0.773
1983	30,607,324	171,711	646.617	17.260	663.877	196.27	1,353	176,295	60,017	236,312	0.772
1984	33,121,678	184,626	612.125	35.940	648.065	205.46	1,468	195,466	66,544	262,011	0.791
1985	35,713,654	206,893	616.087	55.040	671.127	214.58	1,565	225,376	76,727	302,103	0.846
1986	38,297,697	179,667	563.937	75.432	639.368	220.48	1,445	203,699	69,347	273,045	0.713
1987	41,065,403	165,236	524.655	96.960	621.615	227.56	1,384	195,773	66,649	262,422	0.639
1988	44,221,964	166,690	518.782	119.425	638.208	235.91	1,362	205,062	69,811	274,873	0.622
1989	47,110,000	160,247	479.103	143.068	622.171	242.90	1,377	208,100	70,845	278,945	0.592
1990	49,659,895	157,109	452.550	167.747	620.297	253.22	1,371	215,345	73,312	288,657	0.581
1991	50,856,501	116,567	405.007	193.313	598.320	260.23	1,106	172,205	58,625	230,830	0.454
1992	52,804,448	98,448	380.552	219.502	600.054	271.74	952	155,232	52,847	208,079	0.394
1993	55,132,894	82,075	356.778	246.265	603.043	279.18	824	138,727	47,228	185,955	0.337
1994	57,739,505	78,601	324.284	273.218	597.502	288.55	840	144,824	49,303	194,127	0.336
1995	60,949,772	71,562	300.456	300.348	600.804	296.24	804	143,098	48,716	191,813	0.315
1996	63,664,000	61,659	257.659	327.716	585.375	306.80	780	140,083	47,689	187,772	0.295
1997	68,077,000	63,150	244.946	354.662	599.608	317.50	812	154,585	52,627	207,212	0.304
1998	71,447,000	64,744	209.716	381.338	591.053	331.25	932	182,473	62,121	244,594	0.342
1999	75,244,663	57,085	174.493	407.561	582.054	344.37	950	190,420	64,826	255,246	0.339
2000	79,122,396	59,609	149.208	432.868	582.076	357.34	1,118	232,543	79,166	311,709	0.394
2001	80,396,857	47,625	131.273	456.995	588.268	369.07	983	213,421	72,657	286,078	0.356
2002	81,621,352	39,916	103.629	480.331	583.960	378.74	1,017	224,929	76,574	301,503	0.369
2003	82,433,234	31,289	89.584	502.216	591.800	388.94	898	206,697	70,367	277,064	0.336
2004	84,632,753	24,523	65.530	522.256	587.786	401.53	932	219,965	74,884	294,849	0.348
2005	86,912,307	16,310	47.698	540.290	587.988	410.99	832	201,059	68,448	269,507	0.310
2006	90,822,757	9,257	28.271	555.925	584.196	425.78	769	191,280	65,119	256,399	0.282
2007	93,702,820	5,656	16.607	569.027	585.634	441.18	772	199,462	67,904	267,366	0.285
2008	93,449,349	3,414	9.827	578.495	588.322	448.29	775	204,398	69,585	273,982	0.293
2009	86,530,965	874	2.711	584.265	586.976	460.14	701	189,334	64,456	253,790	0.293
2010	86,624,485	251	0.773	587.402	588.175	464.74	698	190,798	64,955	255,752	0.295
2011	89,983,985	134	0.399	588.467	588.866	469.39	717	198,184	67,469	265,653	0.295
2012	92,683,504		-	588.789	588.789	484.88	716	204,412	69,589	274,001	0.296
2013	95,464,009						716				
TOTAL		3,337,257					32,396	5,896,557	2,007,410	7,903,967	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

PERMANENT TOTAL DISABILITY
(000's)

SELECTION OF ULTIMATE CLAIM COUNTS

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	IMPLIED FREQUENCY	ON-LEVEL FREQUENCY	5 YR IMPLIED FREQUENCY TREND	CUMULATIVE FREQUENCY TREND	ON-LEVEL TRENDED FREQUENCY	EXPECTED CLAIM FREQUENCY	EXPECTED ULTIMATE CLAIMS	SELECTED ULTIMATE CLAIMS	SELECTED CLAIM FREQUENCY
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1977	23,851,125	3.710	88,490,090		1.017					0.363					
1978	26,143,240	3.485	91,119,089		1.017					0.360					
1979	28,061,666	3.232	90,690,465		1.017					0.356					
1980	28,979,182	3.006	87,100,472		1.017					0.353					
1981	30,141,508	2.769	83,462,136		1.017					0.349					
1982	30,058,966	2.633	79,135,492	1,403	1.017	1,427	0.475%	0.180%		0.346	0.062%	0.475%	1,427	1,427	0.475%
1983	30,607,324	2.521	77,162,033	1,326	1.020	1,353	0.442%	0.175%		0.342	0.060%	0.442%	1,353	1,353	0.442%
1984	33,121,678	2.402	79,569,925	1,434	1.024	1,468	0.443%	0.185%		0.339	0.063%	0.443%	1,468	1,468	0.443%
1985	35,713,654	2.321	82,906,581	1,522	1.028	1,565	0.438%	0.189%		0.335	0.063%	0.438%	1,565	1,565	0.438%
1986	38,297,697	2.265	86,749,768	1,400	1.032	1,445	0.377%	0.167%	-0.8%	0.377	0.063%	0.377%	1,445	1,445	0.377%
1987	41,065,403	2.192	90,001,532	1,333	1.038	1,384	0.337%	0.154%	-3.6%	0.393	0.060%	0.337%	1,384	1,384	0.337%
1988	44,221,964	2.094	92,596,563	1,303	1.045	1,362	0.308%	0.147%	-6.4%	0.409	0.060%	0.308%	1,362	1,362	0.308%
1989	47,110,000	2.048	96,481,507	1,306	1.055	1,377	0.292%	0.143%	-6.6%	0.426	0.061%	0.292%	1,377	1,377	0.292%
1990	49,659,895	1.972	97,911,638	1,287	1.065	1,371	0.276%	0.140%	-4.1%	0.444	0.062%	0.276%	1,371	1,371	0.276%
1991	50,856,501	1.910	97,123,143	1,025	1.079	1,106	0.217%	0.114%	-6.3%	0.528	0.060%	0.217%	1,106	1,106	0.217%
1992	52,804,448	1.816	95,902,063	870	1.094	952	0.180%	0.099%	-9.6%	0.629	0.062%	0.180%	952	952	0.180%
1993	55,132,894	1.783	98,278,492	737	1.118	824	0.149%	0.084%	-13.1%	0.749	0.063%	0.149%	824	824	0.149%
1994	57,739,505	1.742	100,579,286	734	1.144	840	0.145%	0.083%	-12.5%	0.784	0.065%	0.145%	840	840	0.145%
1995	60,949,772	1.692	103,140,858	686	1.173	804	0.132%	0.078%	-8.9%	0.821	0.064%	0.132%	804	804	0.132%
1996	63,664,000	1.635	104,088,085	643	1.212	780	0.122%	0.075%	-6.2%	0.860	0.064%	0.122%	780	780	0.123%
1997	68,077,000	1.563	106,370,937	644	1.261	812	0.119%	0.076%	-2.9%	0.873	0.067%	0.119%	812	812	0.119%
1998	71,447,000	1.492	106,610,635	711	1.311	932	0.131%	0.087%	0.7%	0.886	0.077%	0.131%	932	932	0.130%
1999	75,244,663	1.444	108,677,929	690	1.377	950	0.126%	0.087%	3.9%	0.900	0.079%	0.126%	950	950	0.126%
2000	79,122,396	1.393	110,223,863	764	1.463	1,118	0.141%	0.101%	7.7%	0.913	0.093%	0.141%	1,118	1,118	0.141%
2001	80,396,857	1.364	109,675,764	623	1.577	983	0.122%	0.090%	4.8%	0.927	0.083%	0.122%	983	983	0.122%
2002	81,621,352	1.330	108,596,907	595	1.710	1,017	0.125%	0.094%	1.6%	0.941	0.088%	0.125%	1,017	1,017	0.125%
2003	82,433,234	1.295	106,712,867	469	1.915	898	0.109%	0.084%	-1.5%	0.956	0.080%	0.109%	898	898	0.109%
2004	84,632,753	1.248	105,596,397	427	2.183	932	0.110%	0.088%	-3.3%	0.970	0.086%	0.110%	932	932	0.110%
2005	86,912,307	1.218	105,836,799	335	2.609	874	0.101%	0.083%	-2.2%	0.985	0.081%	0.093%	806	832	0.096%
2006	90,822,757	1.176	106,826,594	209	3.326	695	0.077%	0.065%	-7.2%	1.000	0.065%	0.088%	801	769	0.085%
2007	93,702,820	1.137	106,579,121	144	4.673	673	0.072%	0.063%	-8.4%	1.000	0.063%	0.085%	799	772	0.082%
2008	93,449,349	1.115	104,228,254	96	7.641	733	0.078%	0.070%	-7.0%	1.000	0.070%	0.084%	782	775	0.083%
2009	86,530,965	1.117	96,636,885	29	13.753	399	0.046%	0.041%	-12.3%	1.000	0.041%	0.084%	725	701	0.081%
2010	86,624,485	1.093	94,656,914	9	34.382	309	0.036%	0.033%	-16.5%	1.000	0.033%	0.082%	710	698	0.081%
2011	89,983,985	1.061	95,464,009	9	89.394	805	0.089%	0.084%	-1.9%	1.000	0.084%	0.080%	716	717	0.080%
2012	92,683,504	1.030	95,464,009		715.153					1.000		0.077%	716	716	0.077%
2013	95,464,009	1.000	95,464,009							1.000		0.075%	716	716	0.075%
TOTAL				22,763		30,189							32,472	32,396	

	5 Year Average excluding 2012	0.058%
	10 Year Average excluding 2012	0.069%
	10 Year Average excluding 2010-2012	0.075%
	10 Year Average excluding 2010-2012	0.075%
	2006-2011 Average excluding 2009	0.063%
(16)	2013 Selected Frequency	0.075%

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

PERMANENT TOTAL DISABILITY
(000's)

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	23,851,125			179,158		0.751
1978	26,143,240			199,461		0.763
1979	28,061,666			222,551		0.793
1980	28,979,182			229,553		0.792
1981	30,141,508			220,420		0.731
1982	30,058,966	1,427	0.47%	232,319	162,802	0.773
1983	30,607,324	1,353	0.44%	236,596	174,868	0.773
1984	33,121,678	1,468	0.44%	262,226	178,628	0.792
1985	35,713,654	1,565	0.44%	303,651	194,026	0.850
1986	38,297,697	1,445	0.38%	273,185	189,055	0.713
1987	41,065,403	1,384	0.34%	261,308	188,806	0.636
1988	44,221,964	1,362	0.31%	275,177	202,039	0.622
1989	47,110,000	1,377	0.29%	277,227	201,327	0.588
1990	49,659,895	1,371	0.28%	285,992	208,601	0.576
1991	50,856,501	1,106	0.22%	224,286	202,791	0.441
1992	52,804,448	952	0.18%	201,297	211,446	0.381
1993	55,132,894	824	0.15%	179,567	217,921	0.326
1994	57,739,505	840	0.15%	185,037	220,282	0.320
1995	60,949,772	804	0.13%	182,636	227,159	0.300
1996	63,664,000	780	0.12%	172,312	220,912	0.271
1997	68,077,000	812	0.12%	195,008	240,157	0.286
1998	71,447,000	932	0.13%	223,525	239,834	0.313
1999	75,244,663	950	0.13%	223,295	235,047	0.297
2000	79,122,396	1,118	0.14%	269,075	240,675	0.340
2001	80,396,857	983	0.12%	251,519	255,868	0.313
2002	81,621,352	1,017	0.12%	252,877	248,650	0.310
2003	82,433,234	898	0.11%	246,530	274,532	0.299
2004	84,632,753	932	0.11%	249,926	268,160	0.295
2005	86,912,307	832	0.10%	225,788	271,380	0.260
2006	90,822,757	769	0.08%	218,537	284,183	0.241
2007	93,702,820	772	0.08%	233,737	302,768	0.249
2008	93,449,349	775	0.08%	243,845	314,639	0.261
2009	86,530,965	701	0.08%	232,227	331,280	0.268
2010	86,624,485	698	0.08%	230,367	330,038	0.266
2011	89,983,985	717	0.08%	235,032	327,799	0.261
2012	92,683,504	716	0.08%	242,826	339,143	0.262
2013	95,464,009	716	0.08%	250,116	349,324	0.262
TOTAL		32,396		8,628,185		

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

PERMANENT TOTAL DISABILITY
(000's)

ACTUAL VERSUS EXPECTED LOSS PAYMENTS

ACCIDENT YEAR	PAID LOSS @ 6/30/12	PAID LOSS @ 6/30/11	ULTIMATE LOSS @ 6/30/11	UNPAID LOSS @ 6/30/11	AGE @ 6/30/12	AGE @ 6/30/11	PRIOR LDF @ 6/30/12	PRIOR LDF @ 6/30/11	EXPECTED % PAID	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE	ULTIMATE LOSS @ 6/30/12	ULTIMATE LOSS @ 6/30/11	CHANGE IN ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR	40,517	28,255	183,255	155,000						14,635	12,262	(2,373)	180,517	183,255	(2,738)
1977	149,202	146,422	179,261	32,840	426	414	1.201	1.224	8.5%	2,800	2,780	(19)	179,158	179,261	(103)
1978	163,040	159,872	199,832	39,960	414	402	1.224	1.250	8.4%	3,352	3,168	(184)	199,461	199,832	(371)
1979	178,241	174,501	223,134	48,633	402	390	1.250	1.279	8.3%	4,014	3,740	(274)	222,551	223,134	(584)
1980	179,861	175,921	230,528	54,607	390	378	1.279	1.310	8.0%	4,363	3,940	(422)	229,553	230,528	(976)
1981	168,669	164,722	221,573	56,851	378	366	1.310	1.345	7.7%	4,365	3,947	(418)	220,420	221,573	(1,153)
1982	173,316	168,756	233,583	64,827	366	354	1.345	1.384	7.5%	4,894	4,559	(335)	232,319	233,583	(1,264)
1983	171,711	166,694	237,902	71,208	354	342	1.384	1.427	7.3%	5,183	5,017	(165)	236,596	237,902	(1,306)
1984	184,626	179,139	264,326	85,186	342	330	1.427	1.476	7.1%	6,069	5,487	(582)	262,226	264,326	(2,100)
1985	206,893	199,793	305,709	105,915	330	318	1.476	1.530	7.0%	7,392	7,100	(293)	303,651	305,709	(2,057)
1986	179,667	172,794	274,972	102,178	318	306	1.530	1.591	6.8%	6,912	6,873	(39)	273,185	274,972	(1,787)
1987	165,236	158,207	262,838	104,630	306	294	1.591	1.661	6.7%	6,961	7,029	68	261,308	262,838	(1,530)
1988	166,690	158,990	276,816	117,826	294	282	1.661	1.741	6.5%	7,632	7,700	68	275,177	276,816	(1,640)
1989	160,247	151,984	278,379	126,395	282	270	1.741	1.832	6.3%	7,903	8,263	360	277,227	278,379	(1,152)
1990	157,109	148,657	287,806	139,148	270	258	1.832	1.936	6.1%	8,473	8,452	(22)	285,992	287,806	(1,813)
1991	116,567	109,647	225,587	115,940	258	246	1.936	2.057	5.9%	6,873	6,920	47	224,286	225,587	(1,301)
1992	98,448	91,875	202,269	110,393	246	234	2.057	2.202	5.8%	6,438	6,572	134	201,297	202,269	(972)
1993	82,075	76,298	180,705	104,407	234	222	2.202	2.368	5.5%	5,783	5,777	(6)	179,567	180,705	(1,138)
1994	78,601	72,280	185,554	113,274	222	210	2.368	2.567	5.4%	6,065	6,320	255	185,037	185,554	(518)
1995	71,562	65,171	183,031	117,860	210	198	2.567	2.808	5.2%	6,126	6,390	264	182,636	183,031	(396)
1996	61,659	55,610	172,110	116,499	198	186	2.808	3.095	4.9%	5,672	6,049	376	172,312	172,110	202
1997	63,150	56,434	195,093	138,659	186	174	3.095	3.457	4.8%	6,603	6,716	113	195,008	195,093	(85)
1998	64,744	57,397	224,969	167,572	174	162	3.457	3.920	4.6%	7,679	7,347	(331)	223,525	224,969	(1,445)
1999	57,085	49,242	222,340	173,098	162	150	3.920	4.515	4.3%	7,485	7,844	359	223,295	222,340	955
2000	59,609	50,777	267,436	216,659	150	138	4.515	5.292	4.0%	8,683	8,832	150	269,075	267,436	1,639
2001	47,625	39,589	250,540	210,951	138	126	5.292	6.350	3.7%	7,886	8,036	151	251,519	250,540	979
2002	39,916	31,815	248,920	217,104	126	114	6.350	7.859	3.5%	7,522	8,100	579	252,877	248,920	3,957
2003	31,289	24,671	248,245	223,574	114	102	7.859	10.084	3.1%	6,965	6,617	(348)	246,530	248,245	(1,716)
2004	24,523	18,276	251,481	233,205	102	90	10.084	13.623	2.8%	6,485	6,248	(237)	249,926	251,481	(1,555)
2005	16,310	10,614	221,575	210,961	90	78	13.623	19.617	2.4%	4,986	5,696	710	225,788	221,575	4,213
2006	9,257	5,455	224,791	219,335	78	66	19.617	31.878	2.0%	4,440	3,801	(638)	218,537	224,791	(6,254)
2007	5,656	3,007	236,478	233,471	66	54	31.878	61.046	1.5%	3,558	2,649	(908)	233,737	236,478	(2,741)
2008	3,414	1,672	241,534	239,862	54	42	61.046	136.744	0.9%	2,191	1,742	(449)	243,845	241,534	2,311
2009	874	282	228,243	227,961	42	30	136.744	425.956	0.5%	1,135	592	(542)	232,227	228,243	3,984
2010	251	71	230,292	230,222	30	18	425.956	1,916.804	0.2%	421	180	(240)	230,367	230,292	74
2011	134	8	242,102	242,094	18	6	1,916.804	57,504.120	0.1%	122	126	4	235,032	242,102	(7,071)
2012	0		251,879	251,879	6		57,504.120		0.0%	4	0	(4)	242,826	251,879	(9,053)
2013									0.0%		0	0			
TOTAL	3,377,773	3,174,899	8,595,088	5,420,188						208,066	202,874	(5,192)	8,558,586	8,595,088	(36,502)
EXLD PRIOR	3,337,257	3,146,644	8,411,833	5,265,188						193,431	190,612	(2,818)	8,378,070	8,411,833	(33,763)

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

PERMANENT TOTAL DISABILITY
(000's)

ACTUAL VERSUS EXPECTED LOSS PAYMENTS

ACCIDENT YEAR	PAID LOSS @ 6/30/12	PAID LOSS @ 6/30/11	UNPAID LOSS @ 6/30/11	AGE @ 6/30/12	AGE @ 6/30/11	PRIOR LDF @ 6/30/12	PRIOR LDF @ 6/30/11	EXPECTED % PAID	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
PRIOR	179	128	1,203	714	702	1.014	1.016	9.9%	119	52	(68)
1954	59	42	356	702	690	1.016	1.018	9.9%	35	17	(19)
1955	81	58	477	690	678	1.018	1.020	8.9%	43	22	(20)
1956	143	100	788	678	666	1.020	1.022	9.1%	72	43	(29)
1957	200	144	1,036	666	654	1.022	1.024	9.2%	96	56	(39)
1958	174	126	918	654	642	1.024	1.026	9.4%	86	48	(38)
1959	264	186	1,278	642	630	1.026	1.029	9.5%	121	78	(43)
1960	405	285	1,820	630	618	1.029	1.032	9.6%	175	120	(55)
1961	571	398	2,367	618	606	1.032	1.036	9.7%	230	173	(56)
1962	761	551	2,984	606	594	1.036	1.040	10.2%	305	210	(95)
1963	745	529	2,788	594	582	1.040	1.045	10.5%	293	215	(78)
1964	805	564	2,849	582	570	1.045	1.051	10.8%	306	241	(66)
1965	1,250	873	4,369	570	558	1.051	1.057	10.9%	474	377	(97)
1966	1,413	979	4,918	558	546	1.057	1.065	10.8%	533	434	(98)
1967	1,272	895	4,427	546	534	1.065	1.073	10.7%	474	377	(97)
1968	1,606	1,121	5,677	534	522	1.073	1.082	10.5%	597	485	(112)
1969	1,792	1,259	6,408	522	510	1.082	1.093	10.3%	657	533	(125)
1970	1,903	1,320	6,756	510	498	1.093	1.104	10.0%	675	584	(91)
1971	2,027	1,399	7,443	498	486	1.104	1.116	9.7%	724	629	(96)
1972	3,131	2,175	11,736	486	474	1.116	1.130	9.5%	1,112	956	(156)
1973	3,567	2,489	13,511	474	462	1.130	1.145	9.2%	1,248	1,078	(169)
1974	5,972	4,114	22,977	462	450	1.145	1.162	9.0%	2,072	1,857	(215)
1975	5,282	3,718	20,462	450	438	1.162	1.181	8.8%	1,808	1,563	(245)
1976	6,915	4,802	27,451	438	426	1.181	1.201	8.7%	2,380	2,113	(266)
TOTAL	40,517	28,255	155,000						14,635	12,262	(2,373)

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

PERMANENT TOTAL DISABILITY
(000's)

ACTUAL VERSUS EXPECTED REPORTED LOSSES

ACCIDENT YEAR	INCURRED LOSS @ 6/30/12	INCURRED LOSS @ 6/30/11	ULTIMATE LOSS @ 6/30/11	UNREPORTED LOSS @ 6/30/11	AGE @ 6/30/12	AGE @ 6/30/11	PRIOR LDF @ 6/30/12	PRIOR LDF @ 6/30/11	EXPECTED % REPORTED	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE	ULTIMATE LOSS @ 6/30/12	ULTIMATE LOSS @ 6/30/11	CHANGE IN ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR															
1977	169,374	170,052	179,261	9,210	426	414	1.035	1.035	0.0%	0	(678)	(678)	179,158	179,261	(103)
1978	186,001	186,843	199,832	12,989	414	402	1.035	1.039	10.7%	1,392	(842)	(2,233)	199,461	199,832	(371)
1979	206,895	207,529	223,134	15,605	402	390	1.039	1.044	10.7%	1,670	(635)	(2,305)	222,551	223,134	(584)
1980	210,224	210,419	230,528	20,110	390	378	1.044	1.050	10.1%	2,031	(195)	(2,226)	229,553	230,528	(976)
1981	199,517	199,706	221,573	21,867	378	366	1.050	1.055	9.1%	1,997	(189)	(2,186)	220,420	221,573	(1,153)
1982	208,799	210,001	233,583	23,582	366	354	1.055	1.060	8.3%	1,964	(1,202)	(3,166)	232,319	233,583	(1,264)
1983	210,517	210,970	237,902	26,932	354	342	1.060	1.070	12.9%	3,484	(452)	(3,936)	236,596	237,902	(1,306)
1984	228,766	229,511	264,326	34,815	342	330	1.070	1.080	12.5%	4,337	(745)	(5,082)	262,226	264,326	(2,100)
1985	268,127	267,907	305,709	37,801	330	318	1.080	1.091	11.0%	4,151	220	(3,931)	303,651	305,709	(2,057)
1986	239,725	240,032	274,972	34,940	318	306	1.091	1.103	10.7%	3,729	(306)	(4,035)	273,185	274,972	(1,787)
1987	230,221	228,624	262,838	34,213	306	294	1.103	1.117	11.1%	3,788	1,597	(2,191)	261,308	262,838	(1,530)
1988	239,639	237,788	276,816	39,029	294	282	1.117	1.133	10.5%	4,106	1,851	(2,255)	275,177	276,816	(1,640)
1989	239,600	239,084	278,379	39,295	282	270	1.133	1.150	10.0%	3,928	517	(3,411)	277,227	278,379	(1,152)
1990	240,522	237,975	287,806	49,831	270	258	1.150	1.179	14.0%	6,967	2,547	(4,420)	285,992	287,806	(1,813)
1991	186,847	184,558	225,587	41,029	258	246	1.179	1.208	12.0%	4,925	2,289	(2,636)	224,286	225,587	(1,301)
1992	166,153	161,524	202,269	40,745	246	234	1.208	1.238	10.5%	4,271	4,629	358	201,297	202,269	(972)
1993	143,202	141,543	180,705	39,161	234	222	1.238	1.269	9.3%	3,634	1,659	(1,975)	179,567	180,705	(1,138)
1994	151,353	150,220	185,554	35,335	222	210	1.269	1.308	9.8%	3,447	1,133	(2,314)	185,037	185,554	(518)
1995	143,657	140,460	183,031	42,571	210	198	1.308	1.353	9.9%	4,217	3,197	(1,020)	182,636	183,031	(396)
1996	130,691	125,795	172,110	46,315	198	186	1.353	1.414	10.9%	5,032	4,896	(136)	172,312	172,110	202
1997	142,094	138,943	195,093	56,150	186	174	1.414	1.478	9.4%	5,288	3,151	(2,137)	195,008	195,093	(85)
1998	157,672	155,906	224,969	69,063	174	162	1.478	1.574	11.4%	7,862	1,766	(6,097)	223,525	224,969	(1,445)
1999	156,606	148,962	222,340	73,378	162	150	1.574	1.677	9.6%	7,047	7,644	597	223,295	222,340	955
2000	172,198	159,117	267,436	108,319	150	138	1.677	1.811	9.9%	10,685	13,081	2,395	269,075	267,436	1,639
2001	148,302	139,821	250,540	110,719	138	126	1.811	1.983	9.7%	10,700	8,481	(2,219)	251,519	250,540	979
2002	145,066	131,105	248,920	117,815	126	114	1.983	2.221	9.8%	11,579	13,961	2,382	252,877	248,920	3,957
2003	115,473	104,731	248,245	143,515	114	102	2.221	2.554	9.7%	13,852	10,742	(3,109)	246,530	248,245	(1,716)
2004	105,672	93,677	251,481	157,804	102	90	2.554	3.065	9.7%	15,284	11,995	(3,289)	249,926	251,481	(1,555)
2005	87,520	68,089	221,575	153,486	90	78	3.065	3.801	8.6%	13,154	19,431	6,278	225,788	221,575	4,213
2006	58,061	44,203	224,791	180,588	78	66	3.801	5.131	8.5%	15,301	13,859	(1,443)	218,537	224,791	(6,254)
2007	40,550	26,831	236,478	209,647	66	54	5.131	8.363	8.6%	17,938	13,719	(4,219)	233,737	236,478	(2,741)
2008	26,727	18,282	241,534	223,252	54	42	8.363	15.472	5.9%	13,113	8,445	(4,668)	243,845	241,534	2,311
2009	9,447	4,191	228,243	224,053	42	30	15.472	32.490	3.5%	7,826	5,257	(2,570)	232,227	228,243	3,984
2010	3,434	1,848	230,292	228,444	30	18	32.490	51.985	1.2%	2,688	1,585	(1,103)	230,367	230,292	74
2011	3,578	298	242,102	241,804	18	6	51.985	311.908	1.6%	3,889	3,280	(609)	235,032	242,102	(7,071)
2012	0		251,879	251,879	6		311.908		0.3%	808	0	(808)	242,826	251,879	(9,053)
2013									0.0%		0	0			
TOTAL	5,372,231	5,216,543	8,411,833	3,195,289						226,084	155,688	(70,396)	8,378,070	8,411,833	(33,763)
EXLD PRIOR	5,372,231	5,216,543	8,411,833	3,195,289						226,084	155,688	(70,396)	8,378,070	8,411,833	(33,763)

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

PERMANENT TOTAL DISABILITY
(000's)

ACTUAL VERSUS EXPECTED REPORTED CLAIM COUNTS

ACCIDENT YEAR	REPORTED COUNT @ 6/30/12	REPORTED COUNT @ 6/30/11	ULTIMATE COUNT @ 6/30/11	UNREPORTED COUNT @ 6/30/11	AGE @ 6/30/12	AGE @ 6/30/11	PRIOR LDF @ 6/30/12	PRIOR LDF @ 6/30/11	EXPECTED % REPORTED	REPORTED CLAIM EMERGENCE EXPECTED	ACTUAL	DIFFERENCE	ULTIMATE COUNT @ 6/30/12	ULTIMATE COUNT @ 6/30/11	CHANGE IN ULTIMATE COUNT
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR															
1977					426	414									
1978					414	402									
1979					402	390									
1980					390	378									
1981					378	366									
1982	1,403	1,401	1,430	29	366	354	1.017	1.020	14.9%	4	2	(2)	1,427	1,430	(3)
1983	1,326	1,322	1,354	32	354	342	1.020	1.024	14.9%	5	4	(1)	1,353	1,354	(1)
1984	1,434	1,426	1,465	39	342	330	1.024	1.028	12.3%	5	8	3	1,468	1,465	3
1985	1,522	1,514	1,562	48	330	318	1.028	1.032	12.6%	6	8	2	1,565	1,562	3
1986	1,400	1,393	1,446	53	318	306	1.032	1.038	15.9%	8	7	(1)	1,445	1,446	(1)
1987	1,333	1,323	1,383	60	306	294	1.038	1.045	15.5%	9	10	1	1,384	1,383	1
1988	1,303	1,287	1,357	70	294	282	1.045	1.055	16.5%	12	16	4	1,362	1,357	5
1989	1,306	1,287	1,371	84	282	270	1.055	1.065	15.4%	13	19	6	1,377	1,371	6
1990	1,287	1,269	1,369	100	270	258	1.065	1.079	16.5%	16	18	2	1,371	1,369	2
1991	1,025	1,009	1,103	94	258	246	1.079	1.093	14.4%	14	16	2	1,106	1,103	3
1992	870	844	942	98	246	234	1.093	1.115	17.3%	17	26	9	952	942	10
1993	737	723	825	102	234	222	1.115	1.141	16.3%	17	14	(3)	824	825	(1)
1994	734	723	845	122	222	210	1.141	1.169	14.8%	18	11	(7)	840	845	(5)
1995	686	667	806	139	210	198	1.169	1.209	16.3%	23	19	(4)	804	806	(2)
1996	643	616	775	159	198	186	1.209	1.258	15.5%	25	27	2	780	775	5
1997	644	616	807	191	186	174	1.258	1.308	13.0%	25	28	3	812	807	5
1998	711	693	947	254	174	162	1.308	1.373	13.4%	34	18	(16)	932	947	(15)
1999	690	650	947	297	162	150	1.373	1.459	13.6%	40	40	0	950	947	3
2000	764	703	1,109	406	150	138	1.459	1.573	13.6%	55	61	6	1,118	1,109	9
2001	623	582	990	408	138	126	1.573	1.705	11.9%	49	41	(8)	983	990	(7)
2002	595	531	1,008	477	126	114	1.705	1.910	13.2%	63	64	1	1,017	1,008	9
2003	469	422	909	487	114	102	1.910	2.177	11.9%	58	47	(11)	898	909	(11)
2004	427	374	954	580	102	90	2.177	2.602	12.2%	71	53	(18)	932	954	(22)
2005	335	249	818	569	90	78	2.602	3.304	11.7%	67	86	19	832	818	14
2006	209	149	786	637	78	66	3.304	4.642	11.1%	71	60	(11)	769	786	(17)
2007	144	92	795	703	66	54	4.642	7.544	9.6%	67	52	(15)	772	795	(23)
2008	96	62	796	734	54	42	7.544	13.579	6.4%	47	34	(13)	775	796	(21)
2009	29	12	725	713	42	30	13.579	33.948	4.6%	32	17	(15)	701	725	(24)
2010	9	4	715	711	30	18	33.948	88.264	1.8%	13	5	(8)	698	715	(17)
2011	9	1	731	730	18	6	88.264	706.108	1.0%	7	8	1	717	731	(14)
2012			731	731	6		706.108		0.1%	1	0	(1)	716	731	(15)
2013													716		
TOTAL	22,763	21,944	31,801	9,857						892	819	(73)	32,396	31,801	(121)
EXLD PRIOR	22,763	21,944	31,801	9,857						892	819	(73)	32,396	31,801	(121)

(1) BASED ON DATA FROM THE BWC
(2) BASED ON DATA FROM THE BWC
(3) = (2) + [1 - 1/(8)] x [SECT 1, EXH 3, SHEET 13, COL. (12) x SECT 1, EXH 3, SHEET 13, COL. (1)] / 100
(4) = (3) - (2)
(5) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(6) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(7) SECTION 1, EXHIBIT 3, SHEET 20, COL. 12
(8) SECTION 1, EXHIBIT 3, SHEET 20, COL. 10
(9) BASED ON (7) AND (8)
(10) = (4) x (9)
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 1, EXHIBIT 3, SHEET 13, COL. 14
(14) = (3)
(15) = (13) - (14)

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

DISCOUNT FACTORS

ACCIDENT YEAR AGE	PAID LOSS & ALAE DEVELOPMENT FACTOR	CUMULATIVE PERCENT PAID	INCREMENTAL PERCENT PAID	INCREMENTAL PERCENT DISCOUNTED	DISCOUNT FACTOR AT 4.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			0.0%	0.0%	45.0%
6	54514.084	0.0%	0.1%	0.1%	45.9%
18	1817.136	0.1%	0.2%	0.2%	47.7%
30	425.061	0.2%	0.5%	0.4%	49.6%
42	137.116	0.7%	0.9%	0.8%	51.3%
54	61.904	1.6%	1.5%	1.2%	52.9%
66	32.326	3.1%	2.0%	1.6%	54.3%
78	19.771	5.1%	2.3%	1.7%	55.5%
90	13.635	7.3%	2.6%	1.9%	56.7%
102	10.100	9.9%	2.8%	2.0%	57.7%
114	7.872	12.7%	3.0%	2.1%	58.7%
126	6.354	15.7%	3.2%	2.1%	59.5%
138	5.290	18.9%	3.3%	2.0%	60.4%
150	4.514	22.2%	3.4%	2.0%	61.1%
162	3.912	25.6%	3.4%	2.0%	61.8%
174	3.452	29.0%	3.4%	1.9%	62.5%
186	3.088	32.4%	3.4%	1.8%	63.1%
198	2.795	35.8%	3.4%	1.7%	63.7%
210	2.552	39.2%	3.3%	1.6%	64.3%
222	2.354	42.5%	3.2%	1.5%	64.8%
234	2.188	45.7%	3.2%	1.5%	65.4%
246	2.045	48.9%	3.1%	1.3%	65.8%
258	1.924	52.0%	3.0%	1.3%	66.3%
270	1.820	54.9%	2.9%	1.2%	66.8%
282	1.730	57.8%	2.8%	1.1%	67.3%
294	1.651	60.6%	2.7%	1.0%	67.7%
306	1.581	63.2%	2.5%	0.9%	68.2%
318	1.521	65.8%	2.4%	0.8%	68.6%
330	1.468	68.1%	2.3%	0.8%	69.0%
342	1.420	70.4%	2.2%	0.7%	69.5%
354	1.378	72.6%	2.0%	0.6%	69.9%
366	1.340	74.6%	1.9%	0.6%	70.4%
378	1.307	76.5%	1.8%	0.5%	70.9%
390	1.276	78.4%	1.7%	0.5%	71.3%
402	1.249	80.1%	1.7%	0.4%	71.7%
414	1.223	81.7%	1.5%	0.4%	72.1%
426	1.201	83.3%	1.4%	0.4%	72.5%
438	1.180	84.7%	1.3%	0.3%	72.9%
450	1.162	86.1%	1.3%	0.3%	73.3%
462	1.145	87.3%	1.2%	0.3%	73.7%
474	1.130	88.5%	1.1%	0.2%	74.0%
486	1.116	89.6%	1.0%	0.2%	74.4%
498	1.104	90.6%	0.9%	0.2%	74.7%
510	1.093	91.5%	0.9%	0.2%	75.0%
522	1.082	92.4%	0.8%	0.1%	75.3%
534	1.073	93.2%	0.7%	0.1%	75.5%
546	1.064	93.9%	0.7%	0.1%	75.6%
558	1.057	94.6%	0.6%	0.1%	75.8%
570	1.050	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	1.035	96.6%	0.4%	0.0%	76.8%
618	1.031	96.9%	0.3%	0.0%	77.3%
630	1.028	97.3%	0.3%	0.0%	78.0%
642	1.025	97.5%	0.2%	0.0%	78.8%
654	1.023	97.8%	0.2%	0.0%	79.9%
666	1.021	98.0%	0.2%	0.0%	81.1%
678	1.019	98.1%	0.2%	0.0%	82.7%
690	1.017	98.3%	0.1%	0.0%	84.5%
702	1.016	98.4%	0.1%	0.0%	86.6%
714	1.014	98.6%	0.1%	0.0%	88.9%
726	1.013	98.7%	0.1%	0.0%	91.6%
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 SECTION 1, EXHIBIT 3, SHEET 23
(3) = 1 / (2)
(4) = (3) FROM SUCCESSIVE AGE - (3) FROM CURRENT AGE
(5) NET PRESENT VALUE OF (4) ASSUMING MID-YEAR PAYMENT
(6) CUMULATIVE DISCOUNT FACTOR FOR GIVEN AGE BASED ON (4) AND (5)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

PERMANENT TOTAL DISABILITY
(000's)

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	49,659,895	1.972	97,911,638	285,992	276,903	0.444	1.989	252,427	244,405	100%	252,427	0.258	0.576	0.579
1991	50,856,501	1.910	97,123,143	224,286	220,487	0.528	1.947	230,715	226,807	100%	230,715	0.238	0.441	0.443
1992	52,804,448	1.816	95,902,063	201,297	200,970	0.629	1.881	238,161	237,774	100%	238,161	0.248	0.381	0.383
1993	55,132,894	1.783	98,278,492	179,567	177,540	0.749	1.811	243,571	240,822	100%	243,571	0.248	0.326	0.325
1994	57,739,505	1.742	100,579,286	185,037	192,336	0.784	1.729	250,822	260,716	100%	250,822	0.249	0.320	0.325
1995	60,949,772	1.692	103,140,858	182,636	188,033	0.821	1.690	253,449	260,939	100%	253,449	0.246	0.300	0.300
1996	63,664,000	1.635	104,088,085	172,312	177,049	0.860	1.631	241,569	248,210	100%	241,569	0.232	0.271	0.300
1997	68,077,000	1.563	106,370,937	195,008	201,159	0.873	1.599	272,224	280,811	100%	272,224	0.256	0.286	0.300
1998	71,447,000	1.492	106,610,635	223,525	233,256	0.886	1.540	305,073	318,355	100%	305,073	0.286	0.313	0.300
1999	75,244,663	1.444	108,677,929	223,295	246,739	0.900	1.470	295,213	326,208	100%	295,213	0.272	0.297	0.300
2000	79,122,396	1.393	110,223,863	269,075	288,939	0.913	1.415	347,665	373,331	100%	347,665	0.315	0.340	0.300
2001	80,396,857	1.364	109,675,764	251,955	268,751	0.927	1.348	314,994	335,992	100%	314,994	0.287	0.313	0.300
2002	81,621,352	1.330	108,596,907	253,614	287,860	0.941	1.327	316,770	359,545	100%	316,770	0.292	0.311	0.300
2003	82,433,234	1.295	106,712,867	246,315	256,635	0.956	1.294	304,578	317,339	100%	304,578	0.285	0.299	0.300
2004	84,632,753	1.248	105,596,397	247,687	270,081	0.970	1.259	302,485	329,833	100%	302,485	0.286	0.293	0.300
2005	86,912,307	1.218	105,836,799	222,390	268,425	0.985	1.229	269,220	324,949	100%	269,220	0.254	0.256	0.264
2006	90,822,757	1.176	106,826,594	183,012	226,154	1.000	1.184	216,617	267,681	100%	216,617	0.203	0.202	0.260
2007	93,702,820	1.137	106,579,121	182,838	213,226	1.000	1.141	208,703	243,390	100%	208,703	0.196	0.195	0.261
2008	93,449,349	1.115	104,228,254	211,358	229,078	1.000	1.110	234,512	254,173	100%	234,512	0.225	0.226	0.263
2009	86,530,965	1.117	96,636,885	119,891	148,994	1.000	1.086	130,250	161,867	100%	130,250	0.135	0.139	0.269
2010	86,624,485	1.093	94,656,914	106,614	119,137	1.000	1.075	114,630	128,095	100%	114,630	0.121	0.123	0.266
2011	89,983,985	1.061	95,464,009	244,025	229,650	1.000	1.064	259,691	244,394	100%	259,691	0.272	0.271	0.261
2012	92,683,504	1.030	95,464,009	0	0	1.000	1.030	0	0	100%	0	0.000	0.000	0.262
2013	95,464,009	1.000	95,464,009			1.000	1.000	0	0					0.262

	5 Year Average excluding 2011-2012	0.176	0.177
	7 Year Average excluding 2011-2012	0.203	0.205
	10 Year Weighted Average excluding 2011-2012	0.231	
	10 Year Weighted Average excluding 2009-2012	0.262	
	5 Year Average excluding 2010-2012	0.203	0.203
	5 Year Average excluding 2012	0.190	0.191
	7 Year Average excluding 2012	0.201	0.202
(14)	2013 Selected Loss Rate:	0.262	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

PERMANENT TOTAL DISABILITY

INTERPOLATED DEVELOPMENT FACTORS @ 06/30/12

ACCIDENT YEAR	AGE @ 6/30/12	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	714	714	726	1.014	1.013	1.014									
1954	702	702	714	1.016	1.014	1.016									
1955	690	690	702	1.017	1.016	1.017									
1956	678	678	690	1.019	1.017	1.019									
1957	666	666	678	1.021	1.019	1.021									
1958	654	654	666	1.023	1.021	1.023									
1959	642	642	654	1.025	1.023	1.025									
1960	630	630	642	1.028	1.025	1.028									
1961	618	618	630	1.031	1.028	1.031									
1962	606	606	618	1.035	1.031	1.035									
1963	594	594	606	1.040	1.035	1.040									
1964	582	582	594	1.045	1.040	1.045									
1965	570	570	582	1.050	1.045	1.050									
1966	558	558	570	1.057	1.050	1.057									
1967	546	546	558	1.064	1.057	1.064									
1968	534	534	546	1.073	1.064	1.073									
1969	522	522	534	1.082	1.073	1.082									
1970	510	510	522	1.093	1.082	1.093									
1971	498	498	510	1.104	1.093	1.104									
1972	486	486	498	1.116	1.104	1.116									
1973	474	474	486	1.130	1.116	1.130									
1974	462	462	474	1.145	1.130	1.145									
1975	450	450	462	1.162	1.145	1.162									
1976	438	438	450	1.180	1.162	1.180									
1977	426	426	438	1.201	1.180	1.201	1.032	1.032	1.032	1.017	1.017	1.017	1.318	1.318	1.318
1978	414	414	426	1.223	1.201	1.223	1.036	1.032	1.036	1.017	1.017	1.017	1.318	1.318	1.318
1979	402	402	414	1.249	1.223	1.249	1.040	1.036	1.040	1.017	1.017	1.017	1.318	1.318	1.318
1980	390	390	402	1.276	1.249	1.276	1.045	1.040	1.045	1.017	1.017	1.017	1.318	1.318	1.318
1981	378	378	390	1.307	1.276	1.307	1.051	1.045	1.051	1.017	1.017	1.017	1.318	1.318	1.318
1982	366	366	378	1.340	1.307	1.340	1.056	1.051	1.056	1.017	1.017	1.017	1.318	1.318	1.318
1983	354	354	366	1.378	1.340	1.378	1.061	1.056	1.061	1.020	1.017	1.020	1.351	1.318	1.351
1984	342	342	354	1.420	1.378	1.420	1.071	1.061	1.071	1.024	1.020	1.024	1.389	1.351	1.389
1985	330	330	342	1.468	1.420	1.468	1.081	1.071	1.081	1.028	1.024	1.028	1.427	1.389	1.427
1986	318	318	330	1.521	1.468	1.521	1.092	1.081	1.092	1.032	1.028	1.032	1.473	1.427	1.473
1987	306	306	318	1.581	1.521	1.581	1.104	1.092	1.104	1.038	1.032	1.038	1.521	1.473	1.521
1988	294	294	306	1.651	1.581	1.651	1.119	1.104	1.119	1.045	1.038	1.045	1.576	1.521	1.576
1989	282	282	294	1.730	1.651	1.730	1.134	1.119	1.134	1.055	1.045	1.055	1.634	1.576	1.634
1990	270	270	282	1.820	1.730	1.820	1.151	1.134	1.151	1.065	1.055	1.065	1.702	1.634	1.702
1991	258	258	270	1.924	1.820	1.924	1.180	1.151	1.180	1.079	1.065	1.079	1.777	1.702	1.777
1992	246	246	258	2.045	1.924	2.045	1.210	1.180	1.210	1.094	1.079	1.094	1.866	1.777	1.866
1993	234	234	246	2.188	2.045	2.188	1.240	1.210	1.240	1.118	1.094	1.118	1.961	1.866	1.961
1994	222	222	234	2.354	2.188	2.354	1.271	1.240	1.271	1.144	1.118	1.144	2.070	1.961	2.070
1995	210	210	222	2.552	2.354	2.552	1.309	1.271	1.309	1.173	1.144	1.173	2.194	2.070	2.194
1996	198	198	210	2.795	2.552	2.795	1.355	1.309	1.355	1.212	1.173	1.212	2.329	2.194	2.329
1997	186	186	198	3.088	2.795	3.088	1.416	1.355	1.416	1.261	1.212	1.261	2.490	2.329	2.490
1998	174	174	186	3.452	3.088	3.452	1.479	1.416	1.479	1.311	1.261	1.311	2.682	2.490	2.682
1999	162	162	174	3.912	3.452	3.912	1.576	1.479	1.576	1.377	1.311	1.377	2.894	2.682	2.894
2000	150	150	162	4.514	3.912	4.514	1.678	1.576	1.678	1.463	1.377	1.463	3.143	2.894	3.143
2001	138	138	150	5.290	4.514	5.290	1.812	1.678	1.812	1.577	1.463	1.577	3.433	3.143	3.433
2002	126	126	138	6.354	5.290	6.354	1.984	1.812	1.984	1.710	1.577	1.710	3.787	3.433	3.787
2003	114	114	126	7.872	6.354	7.872	2.222	1.984	2.222	1.915	1.710	1.915	4.180	3.787	4.180
2004	102	102	114	10.100	7.872	10.100	2.556	2.222	2.556	2.183	1.915	2.183	4.688	4.180	4.688
2005	90	90	102	13.635	10.100	13.635	3.067	2.556	3.067	2.609	2.183	2.609	5.273	4.688	5.273
2006	78	78	90	19.771	13.635	19.771	3.895	3.067	3.895	3.326	2.609	3.326	6.043	5.273	6.043
2007	66	66	78	32.326	19.771	32.326	5.258	3.895	5.258	4.673	3.326	4.673	7.034	6.043	7.034
2008	54	54	66	61.904	32.326	61.904	8.571	5.258	8.571	7.641	4.673	7.641	8.055	7.034	8.055
2009	42	42	54	137.116	61.904	137.116	15.771	8.571	15.771	13.753	7.641	13.753	9.746	8.055	9.746
2010	30	30	42	425.061	137.116	425.061	34.696	15.771	34.696	34.382	13.753	34.382	12.280	9.746	12.280
2011	18	18	30	1,817.136	425.061	1,817.136	64.188	34.696	64.188	89.394	34.382	89.394	18.728	12.280	18.728
2012	6	6	18	54,514.084	1,817.136	54,514.084	385.125	64.188	385.125	715.153	89.394	715.153	70.229	18.728	70.229

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

PERMANENT TOTAL DISABILITY

INTERPOLATED INDEX FACTORS @ 06/30/12

ACCIDENT YEAR	AGE @ 6/30/12	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	426	426	438	-	-	-
1978	414	414	426	-	-	-
1979	402	402	414	-	-	-
1980	390	390	402	-	-	-
1981	378	378	390	-	-	-
1982	366	366	378	-	-	-
1983	354	354	366	17.260	-	17.260
1984	342	342	354	35.940	17.260	35.940
1985	330	330	342	55.040	35.940	55.040
1986	318	318	330	75.432	55.040	75.432
1987	306	306	318	96.960	75.432	96.960
1988	294	294	306	119.425	96.960	119.425
1989	282	282	294	143.068	119.425	143.068
1990	270	270	282	167.747	143.068	167.747
1991	258	258	270	193.313	167.747	193.313
1992	246	246	258	219.502	193.313	219.502
1993	234	234	246	246.265	219.502	246.265
1994	222	222	234	273.218	246.265	273.218
1995	210	210	222	300.348	273.218	300.348
1996	198	198	210	327.716	300.348	327.716
1997	186	186	198	354.662	327.716	354.662
1998	174	174	186	381.338	354.662	381.338
1999	162	162	174	407.561	381.338	407.561
2000	150	150	162	432.868	407.561	432.868
2001	138	138	150	456.995	432.868	456.995
2002	126	126	138	480.331	456.995	480.331
2003	114	114	126	502.216	480.331	502.216
2004	102	102	114	522.256	502.216	522.256
2005	90	90	102	540.290	522.256	540.290
2006	78	78	90	555.925	540.290	555.925
2007	66	66	78	569.027	555.925	569.027
2008	54	54	66	578.495	569.027	578.495
2009	42	42	54	584.265	578.495	584.265
2010	30	30	42	587.402	584.265	587.402
2011	18	18	30	588.467	587.402	588.467
2012	6	6	18	588.789	588.467	588.789

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

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977	0	18	67	256	737	1,805	3,462	5,691	8,395	11,576	15,484	20,085	25,474	31,708	38,466	45,447	52,499	59,462	66,953	74,103	80,986	87,521	93,657	99,452	104,812	109,935	114,913	119,873	124,566	128,855	132,925	136,664	140,164	143,383	146,422	149,202	149,202
1978	0	18	66	271	797	1,821	3,564	5,959	8,950	12,779	17,501	23,447	30,567	38,297	46,283	54,044	62,200	70,287	78,470	86,231	93,418	100,491	106,971	113,303	119,197	124,688	130,209	135,422	140,202	144,686	148,866	152,793	156,462	159,872	163,040		163,040
1979	0	23	96	332	886	1,987	3,684	6,059	9,346	13,696	19,370	26,446	34,862	44,023	53,091	62,142	71,699	81,017	89,685	98,087	105,914	113,264	120,293	127,052	133,487	140,245	146,388	151,786	156,931	161,796	166,262	170,496	174,501	178,241			178,241
1980	0	28	70	255	773	1,738	3,387	6,038	9,878	15,261	22,110	30,065	38,669	47,592	56,496	65,878	75,545	84,822	93,518	101,775	109,669	117,616	124,941	132,028	139,001	145,619	151,344	156,879	162,136	167,144	171,685	175,921	179,861				179,861
1981	0	13	39	207	643	1,457	3,013	5,758	9,943	15,720	23,061	31,241	39,633	48,467	57,776	67,094	76,219	84,757	92,985	100,720	108,231	115,339	122,220	128,862	135,362	141,118	146,511	151,527	156,199	160,598	164,722	168,669					168,669
1982	0	8	61	246	803	1,821	3,634	6,951	12,442	19,647	27,724	36,028	44,747	54,176	63,762	73,301	82,060	90,693	98,816	106,889	114,480	121,962	128,899	135,957	142,212	148,021	153,537	158,794	163,878	168,756	173,316						173,316
1983	0	0	31	215	571	1,334	3,250	7,255	13,142	20,435	27,632	36,008	45,137	55,290	64,603	73,926	82,764	91,266	99,574	107,471	115,084	122,485	129,982	136,930	143,568	149,805	155,803	161,420	166,694	171,711							171,711
1984	0	9	79	265	708	1,960	5,224	11,101	18,125	26,281	35,001	45,415	55,997	66,426	76,343	86,312	95,706	105,045	114,105	122,610	131,255	139,495	146,900	153,921	160,682	167,102	173,297	179,139	184,626								184,626
1985	0	3	41	176	821	3,206	8,426	15,329	23,080	32,285	42,755	54,172	66,208	77,717	89,039	100,162	110,923	121,306	131,298	140,971	150,784	159,636	168,283	176,489	184,596	192,384	199,793	206,893									206,893
1986	0	1	12	103	961	3,678	7,683	12,622	18,738	27,296	37,222	47,452	57,329	67,562	77,537	87,205	96,757	106,347	115,627	125,033	133,757	142,163	150,360	158,196	165,620	172,794	179,667										179,667
1987	0	7	35	314	1,658	3,971	7,323	11,676	18,891	28,170	37,418	46,703	56,009	65,247	74,598	83,671	92,789	101,680	110,877	119,484	127,802	135,804	143,632	150,963	158,207	165,236											165,236
1988	0	0	45	493	1,845	4,134	7,692	14,603	23,091	32,604	41,773	51,352	60,807	70,324	79,806	89,152	98,924	108,698	117,633	126,471	134,960	143,220	151,197	158,990	166,690												166,690
1989	0	0	64	423	1,474	3,463	8,056	15,192	23,400	31,939	41,436	50,768	60,284	69,900	79,203	88,933	98,624	107,885	117,057	126,070	134,864	143,438	151,984	160,247													160,247
1990	0	12	203	770	2,327	6,189	12,570	20,019	27,934	36,832	45,922	55,018	64,507	74,059	84,193	94,402	103,801	113,134	122,291	131,377	140,036	148,657	157,109														157,109
1991	0	22	184	682	2,580	6,124	11,419	17,329	23,499	30,524	37,438	44,336	51,468	58,790	66,377	73,686	80,961	88,360	95,487	102,675	109,647	116,567															116,567
1992	0	1	78	843	3,088	6,566	10,650	15,530	20,955	26,782	32,720	39,151	45,587	52,399	59,178	65,749	72,387	78,889	85,417	91,875	98,448																98,448
1993	0	5	172	1,044	2,924	5,840	9,686	13,885	18,664	23,664	29,138	34,973	40,931	46,623	52,562	58,513	64,394	70,424	76,298	82,075																	82,075
1994	0	17	192	1,006	2,875	5,640	9,389	13,489	18,169	23,321	28,810	34,933	40,987	46,981	53,285	59,574	65,864	72,280	78,601																		78,601
1995	0	36	228	1,232	3,333	5,970	9,403	13,254	17,760	23,041	28,766	34,473	40,224	46,415	52,736	58,901	65,171	71,562																			71,562
1996	1	59	389	1,331	3,114	5,646	9,005	12,749	17,181	22,172	27,210	32,563	38,056	43,910	49,718	55,610	61,659																				61,659
1997	0	66	340	1,503	3,546	6,367	9,996	14,274	19,402	24,956	30,661	36,672	43,090	49,670	56,434	63,150																					63,150
1998	0	95	469	1,860	3,968	7,145	11,734	16,876	22,536	28,542	35,445	42,583	49,877	57,397	64,744																						64,744
1999	0	43	445	1,546	3,394	6,332	10,647	15,456	21,154	27,413	34,356	41,715	49,242	57,085																							57,085
2000	0	35	454	1,882	4,662	8,816	14,088	20,230	27,177	34,814	42,604	50,777	59,609																								59,609
2001	8	132	644	2,065	4,637	8,334	12,916	18,446	24,914	31,940	39,589	47,625																									47,625
2002	0	143	583	1,867	4,078	7,461	12,183	17,905	24,672	31,815	39,916																										39,916
2003	0	41	494	2,095	4,438	8,209	13,039	18,461	24,671	31,289																											31,289
2004	3	91	632	1,882	4,060	7,778	12,623	18,276	24,523																												24,523
2005	16	124	538	1,362	3,124	6,367	10,614	16,310																													16,310
2006	0	136	499	1,335	2,823	5,455	9,257																														9,257
2007	0	136	413	1,295	3,007	5,656																															5,656
2008	5	191	550	1,672	3,414																																3,414
2009	0	79	282	874																																	874
2010	0	71	251																																		251
2011	8	134																																			134
2012	0																																				-
																																					3,337,257

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-Ult	
1977		3.654	3.826	2.876	2.449	1.918	1.644	1.475	1.379	1.338	1.297	1.268	1.245	1.213	1.181	1.155	1.133	1.126	1.107	1.093	1.081	1.070	1.062	1.054	1.049	1.045	1.043	1.039	1.034	1.032	1.028	1.026	1.023	1.021	1.019		
1978		3.595	4.114	2.942	2.284	1.957	1.672	1.502	1.428	1.369	1.340	1.304	1.253	1.209	1.168	1.151	1.130	1.116	1.099	1.083	1.076	1.064	1.059	1.052	1.046	1.044	1.040	1.035	1.032	1.029	1.026	1.024	1.022	1.020			
1979		4.171	3.447	2.670	2.243	1.854	1.645	1.542	1.466	1.414	1.365	1.318	1.263	1.206	1.170	1.154	1.130	1.107	1.094	1.080	1.069	1.062	1.056	1.051	1.051	1.044	1.037	1.034	1.031	1.028	1.025	1.023	1.021				
1980		2.558	3.622	3.030	2.247	1.949	1.783	1.636	1.545	1.449	1.360	1.286	1.231	1.187	1.166	1.147	1.123	1.103	1.088	1.078	1.072	1.062	1.057	1.053	1.048	1.039	1.037	1.034	1.031	1.027	1.025	1.022					
1981		2.995	5.322	3.114	2.264	2.069	1.911	1.727	1.581	1.467	1.355	1.269	1.223	1.192	1.161	1.136	1.112	1.097	1.083	1.075	1.066	1.060	1.054	1.050	1.043	1.038	1.034	1.031	1.028	1.026	1.024						
1982		8.145	3.999	3.266	2.269	1.996	1.913	1.790	1.579	1.411	1.300	1.242	1.211	1.177	1.150	1.119	1.105	1.090	1.082	1.071	1.065	1.057	1.055	1.046	1.041	1.037	1.034	1.032	1.030	1.027							
1983			6.952	2.663	2.334	2.437	2.232	1.811	1.555	1.352	1.303	1.254	1.225	1.168	1.144	1.120	1.103	1.091	1.079	1.071	1.064	1.061	1.053	1.048	1.043	1.040	1.036	1.033	1.030								
1984		8.418	3.336	2.673	2.767	2.665	2.125	1.633	1.450	1.332	1.298	1.233	1.186	1.149	1.131	1.109	1.098	1.086	1.075	1.071	1.063	1.053	1.048	1.044	1.040	1.037	1.034	1.031									
1985		15.929	4.307	4.660	3.905	2.628	1.819	1.506	1.399	1.324	1.267	1.222	1.174	1.146	1.125	1.107	1.094	1.082	1.074	1.070	1.059	1.054	1.049	1.046	1.042	1.039	1.036										
1986		9.909	8.687	9.293	3.826	2.089	1.643	1.484	1.457	1.364	1.275	1.208	1.179	1.148	1.125	1.110	1.099	1.087	1.081	1.070	1.063	1.058	1.052	1.047	1.043	1.040											
1987		4.774	8.941	5.287	2.394	1.844	1.595	1.618	1.491	1.328	1.248	1.199	1.165	1.143	1.122	1.109	1.096	1.090	1.078	1.070	1.063	1.058	1.051	1.048	1.044												
1988			10.868	3.740	2.241	1.861	1.899	1.581	1.412	1.281	1.229	1.184	1.157	1.135	1.117	1.110	1.099	1.082	1.075	1.067	1.061	1.056	1.052	1.048													
1989			6.577	3.481	2.349	2.326	1.886	1.540	1.365	1.297	1.225	1.187	1.160	1.133	1.123	1.109	1.094	1.085	1.077	1.070	1.064	1.060	1.054														
1990		17.105	3.786	3.022	2.660	2.031	1.593	1.395	1.319	1.247	1.198	1.172	1.148	1.137	1.121	1.100	1.090	1.081	1.074	1.066	1.062	1.057															
1991		8.185	3.718	3.780	2.374	1.865	1.518	1.356	1.299	1.226	1.184	1.161	1.142	1.129	1.110	1.099	1.091	1.081	1.075	1.068	1.063																
1992		126.062	10.792	3.665	2.126	1.622	1.458	1.349	1.278	1.222	1.197	1.164	1.149	1.129	1.111	1.101	1.090	1.083	1.076	1.072																	
1993		33.818	6.081	2.801	1.997	1.659	1.433	1.344	1.268	1.231	1.200	1.170	1.139	1.127	1.113	1.101	1.094	1.083	1.076																		
1994	221.261	11.312	5.239	2.858	1.962	1.665	1.437	1.347	1.284	1.235	1.213	1.173	1.146	1.134	1.118	1.106	1.097	1.087																			
1995		6.263	5.411	2.704	1.791	1.575	1.409	1.340	1.297	1.248	1.198	1.167	1.154	1.136	1.117	1.106	1.098																				
1996	74.458	6.565	3.420	2.340	1.813	1.595	1.416	1.348	1.291	1.227	1.197	1.169	1.154	1.132	1.119	1.109																					
1997		5.155	4.417	2.359	1.796	1.570	1.428	1.359	1.286	1.229	1.196	1.175	1.153	1.136	1.119																						
1998		4.949	3.967	2.133	1.801	1.642	1.438	1.335	1.267	1.242	1.201	1.171	1.151	1.128																							
1999		10.434	3.477	2.195	1.866	1.682	1.452	1.369	1.296	1.253	1.214	1.180	1.159																								
2000		12.915	4.142	2.478	1.891	1.598	1.436	1.343	1.281	1.224	1.192	1.174																									
2001	16.206	4.892	3.209	2.245	1.797	1.550	1.428	1.351	1.282	1.239	1.203																										
2002		4.091	3.200	2.184	1.830	1.633	1.470	1.378	1.290	1.255																											
2003		11.909	4.240	2.119	1.849	1.588	1.416	1.336	1.268																												
2004	28.345	6.969	2.977	2.157	1.916	1.623	1.448	1.342																													
2005	7.552	4.328	2.532	2.293	2.039	1.667	1.537																														
2006		3.674	2.675	2.115	1.932	1.697																															
2007		3.041	3.137	2.322	1.881																																
2008	36.746	2.886	3.040	2.042																																	
2009		3.587	3.099																																		
2010		3.556																																			
2011	16.591																																				
4 Yr Avg	22.308	3.268	2.988	2.193	1.942	1.644	1.468	1.352	1.280	1.243	1.203	1.175	1.154	1.133	1.118	1.105	1.095	1.084	1.075	1.069	1.062	1.057	1.052	1.047	1.042	1.039	1.035	1.032	1.030	1.027	1.025	1.024	1.022	1.021	1.019		
5 Yr Avg	21.088	3.349	2.897	2.186	1.923	1.642	1.460	1.350	1.283	1.243	1.201	1.174	1.154	1.133	1.117	1.104	1.094	1.083	1.076	1.068	1.062	1.057	1.052	1.047	1.043	1.039	1.035	1.032	1.030	1.027	1.026	1.024	1.022	1.021	1.019		
7 Yr Avg	57.308	4.006	3.100	2.176	1.892	1.622	1.455	1.351	1.281	1.238	1.200	1.173	1.151	1.132	1.115	1.103	1.093	1.083	1.076	1.069	1.062	1.056	1.051	1.047	1.042	1.039	1.035	1.033	1.031	1.028	1.026	1.024	1.022	1.021	1.019		
3 Yr Wtd	35.022	3.187	3.085	2.149	1.952	1.658	1.462	1.352	1.280	1.239	1.202	1.175	1.154	1.132	1.118	1.107	1.096	1.084	1.076	1.068	1.063	1.057	1.052	1.048	1.043	1.038	1.035	1.032	1.029	1.027	1.025	1.023	1.022	1.020	1.019		
5 Yr Wtd	45.911	3.263	2.865	2.177	1.918	1.636	1.457	1.350	1.283	1.242	1.201	1.174	1.154	1.133	1.117	1.104	1.094	1.083	1.076	1.068	1.062	1.057	1.052	1.047	1.043	1.039	1.035	1.032	1.030	1.027	1.026	1.024	1.022	1.020	1.019		
10 Yr Wtd	34.752	4.278	3.208	2.214	1.874	1.620	1.446	1.350	1.283	1.239	1.201	1.171	1.149	1.132	1.117	1.105	1.095	1.084	1.076	1.069	1.062	1.057	1.052	1.048	1.044	1.040	1.036	1.033	1.031	1.028	1.026	1.024	1.022	1.020	1.019		TAIL
Prior	30.000	4.500	3.115	2.240	1.915	1.625	1.440	1.351	1.283	1.238	1.200	1.172	1.152	1.134	1.117	1.102	1.094	1.084	1.076	1.070	1.063	1.057	1.052	1.048	1.044	1.040	1.037	1.034	1.031	1.029	1.027	1.025	1.023	1.021	1.019	1.017	1.201
Selected	30.000	4.275	3.100	2.215	1.915	1.635	1.450	1.350	1.283	1.239	1.201	1.172	1.154	1.133	1.118	1.105	1.095	1.084	1.076	1.070	1.063	1.057	1.052	1.048	1.044	1.040	1.036	1.033	1.031	1.028	1.026	1.024	1.022	1.021	1.019	1.017	
Cumulative	54514.1	1817.14	425.061	137.116	61.904	32.326	19.771	13.635	10.100	7.872	6.354	5.290	4.514	3.912	3.452	3.088	2.795	2.552	2.354	2.188	2.045	1.924	1.820	1.730	1.651	1.581	1.521	1.468	1.420	1.378	1.340	1.307	1.276	1.249	1.223	1.201	1.180

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																										153,802	153,075	155,236	157,765	161,985	163,545	164,568	165,539	167,527	170,052	169,374	169,374
1978																									166,679	166,755	169,681	171,739	176,059	177,774	180,360	181,852	183,566	186,843	186,001		186,001
1979																								182,901	185,022	187,856	191,192	194,921	196,912	199,071	200,560	203,410	207,529	206,895			206,895
1980																							184,869	186,700	189,833	192,754	197,538	199,674	203,035	204,643	206,394	210,419	210,224				210,224
1981																						174,098	177,786	180,492	183,043	187,407	189,356	191,097	192,608	195,744	199,706	199,517					199,517
1982																					178,686	180,882	184,304	188,858	193,092	194,495	197,639	200,380	204,532	210,001	208,799						208,799
1983																				175,008	178,859	181,383	187,361	195,386	196,922	200,191	202,490	205,868	210,970	210,517							210,517
1984																			187,925	191,636	197,132	201,685	207,942	210,267	215,112	218,517	223,109	229,511	228,766								228,766
1985																		210,212	217,814	223,316	230,429	235,916	241,568	246,916	252,082	258,620	267,907	268,127									268,127
1986																	179,950	188,834	195,201	201,876	210,847	213,991	220,824	224,670	229,371	240,032	239,725										239,725
1987																164,794	171,934	179,196	187,575	197,843	202,059	206,839	211,920	216,853	228,624	230,221											230,221
1988															165,057	175,348	182,647	189,925	200,263	205,067	212,047	216,712	224,990	237,788	239,639													239,639
1989														157,835	166,177	175,844	182,757	195,749	201,835	209,142	215,453	223,132	239,084	239,600														239,600
1990													153,161	165,209	174,461	184,859	194,787	200,778	207,812	213,656	222,914	237,975	240,522															240,522
1991												109,249	119,047	125,643	134,032	145,258	151,440	158,862	164,363	172,795	184,558	186,847																186,847
1992											87,757	99,599	105,007	113,259	124,118	128,900	135,582	141,352	149,608	161,524	166,153																	166,153
1993										69,928	79,556	88,385	95,595	104,017	110,752	117,281	122,469	130,204	141,543	143,202																		143,202
1994									62,117	74,846	83,386	94,253	104,201	109,465	119,629	125,073	134,534	150,220	151,353																			151,353
1995								50,655	62,983	73,673	83,172	93,323	100,366	109,072	117,586	124,883	140,460	143,657																				143,657
1996							38,844	48,242	59,033	69,676	80,111	87,155	95,556	102,368	112,412	125,795	130,691																					130,691
1997						31,803	44,997	56,302	67,668	81,101	89,565	100,927	110,154	121,164	138,943	142,094																						142,094
1998					24,389	39,915	52,801	67,473	84,184	93,801	109,985	121,192	135,043	155,906	157,672																							157,672
1999				12,217	21,691	35,721	52,580	67,843	78,608	94,900	110,049	124,852	148,962	156,606																								156,606
2000			5,827	16,592	31,697	50,872	73,009	84,955	100,710	117,400	132,640	159,117	172,198																									172,198
2001		3,137	6,748	15,574	31,588	48,633	61,252	78,111	95,686	112,640	139,821	148,302																										148,302
2002	0	2,622	6,419	15,616	29,727	44,510	62,477	79,582	105,657	131,105	145,066																											145,066
2003	0	1,387	5,888	18,637	28,495	47,415	64,074	79,476	104,731	115,473																												115,473
2004	286	2,878	8,241	16,317	29,175	48,111	68,158	93,677	105,672																													105,672
2005	739	2,974	5,290	10,491	23,469	43,381	68,089	87,520																														87,520
2006	616	3,124	6,171	11,569	21,592	44,203	58,061																															58,061
2007	0	3,406	4,949	12,013	26,831	40,550																																40,550
2008	366	2,982	5,531	18,282	26,727																																	26,727
2009	333	2,168	4,191	9,447																																		9,447
2010	0	1,848	3,434																																			3,434
2011	298	3,578																																				3,578
2012	0																																					-
																																						5,372,231

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-Ult	
1977																										0.995	1.014	1.016	1.027	1.010	1.006	1.006	1.012	1.015	0.996		
1978																									1.000	1.018	1.012	1.025	1.010	1.015	1.008	1.009	1.018	0.995			
1979																								1.012	1.015	1.018	1.020	1.010	1.011	1.007	1.014	1.020	0.997				
1980																							1.010	1.017	1.015	1.025	1.011	1.017	1.008	1.009	1.020	0.999					
1981																						1.021	1.015	1.014	1.024	1.010	1.009	1.008	1.016	1.020	0.999						
1982																					1.012	1.019	1.025	1.022	1.007	1.016	1.014	1.021	1.027	0.994							
1983																				1.022	1.014	1.033	1.043	1.008	1.017	1.011	1.017	1.025	0.998								
1984																			1.020	1.029	1.023	1.031	1.011	1.023	1.016	1.021	1.029	0.997									
1985																		1.036	1.025	1.032	1.024	1.024	1.022	1.021	1.026	1.036	1.001										
1986																	1.049	1.034	1.034	1.044	1.015	1.032	1.017	1.021	1.046	0.999											
1987																1.043	1.042	1.047	1.055	1.021	1.024	1.025	1.023	1.054	1.007												
1988															1.062	1.042	1.040	1.054	1.024	1.034	1.022	1.038	1.057	1.008													
1989														1.053	1.058	1.039	1.071	1.031	1.036	1.030	1.036	1.071	1.002														
1990													1.079	1.056	1.060	1.054	1.031	1.035	1.028	1.043	1.068	1.011															
1991												1.090	1.055	1.067	1.084	1.043	1.049	1.035	1.051	1.068	1.012																
1992											1.135	1.054	1.079	1.096	1.039	1.052	1.043	1.058	1.080	1.029																	
1993										1.138	1.111	1.082	1.088	1.065	1.059	1.044	1.063	1.087	1.012																		
1994									1.205	1.114	1.130	1.106	1.051	1.093	1.046	1.076	1.117	1.008																			
1995								1.243	1.170	1.129	1.122	1.075	1.087	1.078	1.062	1.125	1.023																				
1996							1.242	1.224	1.180	1.150	1.088	1.096	1.071	1.098	1.119	1.039																					
1997						1.415	1.251	1.202	1.199	1.104	1.127	1.091	1.100	1.147	1.023																						
1998					1.637	1.323	1.278	1.248	1.114	1.173	1.102	1.114	1.154	1.011																							
1999				1.775	1.647	1.472	1.290	1.159	1.207	1.160	1.135	1.193	1.051																								
2000			2.848	1.910	1.605	1.435	1.164	1.185	1.166	1.130	1.200	1.082																									
2001		2.151	2.308	2.028	1.540	1.259	1.275	1.225	1.177	1.241	1.061																										
2002		2.448	2.433	1.904	1.497	1.404	1.274	1.328	1.241	1.106																											
2003		4.244	3.165	1.529	1.664	1.351	1.240	1.318	1.103																												
2004	10.054	2.864	1.980	1.788	1.649	1.417	1.374	1.128																													
2005	4.027	1.779	1.983	2.237	1.848	1.570	1.285																														
2006	5.075	1.975	1.875	1.866	2.047	1.314																															
2007		1.453	2.427	2.234	1.511																																
2008	8.153	1.855	3.306	1.462																																	
2009	6.518	1.933	2.254																																		
2010		1.858																																			
2011	12.007																																				
3 Yr Avg	8.892	1.882	2.662	1.854	1.802	1.433	1.300	1.258	1.174	1.159	1.132	1.130	1.102	1.085	1.068	1.080	1.068	1.051	1.048	1.047	1.039	1.040	1.027	1.028	1.026	1.019	1.015	1.014	1.014	1.008	1.011	1.006	1.009	1.005	0.996		
5 Yr Avg	7.156	1.815	2.369	1.917	1.744	1.411	1.290	1.237	1.179	1.162	1.125	1.115	1.093	1.085	1.062	1.067	1.059	1.045	1.041	1.041	1.032	1.035	1.024	1.025	1.022	1.017	1.014	1.013	1.012	1.009	1.009	1.009	1.009	1.005	0.996		
7 Yr Avg	7.639	1.959	2.427	1.860	1.680	1.393	1.272	1.227	1.172	1.152	1.119	1.108	1.086	1.084	1.062	1.062	1.057	1.044	1.041	1.039	1.029	1.033	1.025	1.022	1.020	1.017	1.014	1.015	1.014	1.009	1.009	1.009	1.009	1.005	0.996		
3 Yr Wtd	12.042	1.880	2.709	1.795	1.782	1.432	1.301	1.251	1.174	1.156	1.130	1.126	1.100	1.078	1.065	1.080	1.067	1.049	1.048	1.047	1.040	1.040	1.027	1.027	1.026	1.019	1.014	1.013	1.013	1.007	1.011	1.009	1.008	1.005	0.996		
7 Yr Wtd	8.543	1.951	2.403	1.807	1.660	1.391	1.270	1.225	1.171	1.152	1.120	1.110	1.087	1.081	1.060	1.061	1.055	1.043	1.040	1.038	1.029	1.033	1.025	1.022	1.021	1.017	1.014	1.014	1.013	1.009	1.010	1.009	1.008	1.005	0.996		
10 Yr Wtd	10.227	2.144	2.439	1.840	1.650	1.393	1.268	1.225	1.174	1.146	1.122	1.100	1.082	1.073	1.060	1.054	1.051	1.041	1.036	1.035	1.026	1.031	1.023	1.020	1.018	1.016	1.014	1.014	1.013	1.009	1.010	1.009	1.008	1.005	0.996		TAIL
Prior	6.000	1.600	2.100	1.850	1.630	1.350	1.240	1.200	1.150	1.120	1.095	1.080	1.065	1.065	1.045	1.045	1.035	1.030	1.025	1.025	1.025	1.025	1.015	1.014	1.013	1.011	1.010	1.010	1.009	1.005	1.005	1.005	1.005	1.004			1.035
Selected	6.000	1.850	2.200	1.840	1.630	1.350	1.270	1.200	1.150	1.120	1.095	1.080	1.065	1.065	1.045	1.045	1.035	1.030	1.025	1.025	1.025	1.025	1.015	1.014	1.013	1.011	1.010	1.010	1.009	1.005	1.005	1.005	1.005	1.004	1.004		
Cumulative	385.125	64.188	34.696	15.771	8.571	5.258	3.895	3.067	2.556	2.222	1.984	1.812	1.678	1.576	1.479	1.416	1.355	1.309	1.271	1.240	1.210	1.180	1.151	1.134	1.119	1.104	1.092	1.081	1.071	1.061	1.056	1.051	1.045	1.040	1.036	1.032	1.032

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																										43,867	38,162	35,362	33,198	33,129	30,620	27,904	25,375	24,143	23,630	20,172	20,172
1978																									47,481	42,067	39,471	36,317	35,857	33,088	31,493	29,058	27,104	26,971	22,961		22,961
1979																								55,849	51,535	47,610	44,804	43,135	39,981	37,275	34,299	32,914	33,028	28,654			28,654
1980																							59,929	54,672	50,832	47,135	46,194	42,795	40,900	37,499	34,710	34,498	30,362				30,362
1981																						58,758	55,566	51,629	47,681	46,289	42,845	39,570	36,409	35,146	34,984	30,848					30,848
1982																					64,207	58,920	55,405	52,901	50,880	46,474	44,102	41,586	40,653	41,245	35,483						35,483
1983																				67,538	63,775	58,898	57,379	58,456	53,354	50,386	46,686	44,448	44,276	38,806							38,806
1984																			73,821	69,026	65,877	62,190	61,042	56,346	54,430	51,415	49,812	50,372	44,140								44,140
1985																		88,906	86,515	82,345	79,645	76,280	73,285	70,426	67,486	66,236	68,114	61,234									61,234
1986																	83,193	82,487	79,574	76,843	77,090	71,827	70,464	66,474	63,751	67,238	60,059										60,059
1987																81,123	79,145	77,516	76,698	78,359	74,257	71,035	68,287	65,890	70,417	64,985											64,985
1988															85,250	86,196	83,724	81,227	82,630	78,595	77,087	73,492	73,792	78,798	72,949												72,949
1989														87,934	86,974	86,911	84,133	87,864	84,778	83,072	80,588	79,694	87,099	79,353													79,353
1990													88,654	91,150	90,268	90,456	90,986	87,644	85,521	82,279	82,878	89,317	83,412														83,412
1991												64,913	67,579	66,853	67,655	71,571	70,479	70,502	68,876	70,120	74,911	70,280															70,280
1992											55,037	60,448	59,420	60,860	64,940	63,151	63,195	62,463	64,191	69,649	67,706																67,706
1993										46,264	50,418	53,412	54,664	57,394	58,190	58,768	58,076	59,780	65,245	61,127																	61,127
1994									43,948	51,525	54,576	59,320	63,214	62,485	66,344	65,500	68,669	77,940	72,752																		72,752
1995								37,401	45,223	50,632	54,405	58,850	60,142	62,657	64,851	65,982	75,289	72,096																			72,096
1996							29,839	35,493	41,852	47,505	52,901	54,592	57,500	58,458	62,694	70,185	69,032																				69,032
1997						25,436	35,001	42,028	48,266	56,145	58,903	64,255	67,064	71,494	82,510	78,945																					78,945
1998					20,421	32,770	41,067	50,598	61,648	65,259	74,540	78,609	85,167	98,509	92,927																						92,927
1999				10,671	18,297	29,389	41,933	52,387	57,455	67,487	75,694	83,137	99,721	99,521																							99,521
2000			5,372	14,711	27,035	42,056	58,921	64,725	73,533	82,586	90,036	108,340	112,588																								112,588
2001		3,005	6,105	13,509	26,951	40,299	48,337	59,666	70,772	80,700	100,232	100,677																									100,677
2002	0	2,480	5,836	13,749	25,649	37,050	50,295	61,676	80,985	99,290	105,150																										105,150
2003	0	1,346	5,394	16,543	24,056	39,207	51,035	61,015	80,059	84,184																											84,184
2004	283	2,787	7,609	14,435	25,116	40,333	55,535	75,401	81,149																												81,149
2005	722	2,850	4,752	9,129	20,346	37,014	57,475	71,210																													71,210
2006	616	2,989	5,672	10,234	18,769	38,747	48,805																														48,805
2007	0	3,270	4,537	10,718	23,824	34,894																															34,894
2008	361	2,791	4,980	16,610	23,312																																23,312
2009	333	2,089	3,909	8,573																																	8,573
2010	0	1,778	3,183																																		3,183
2011	290	3,444																																			3,444
2012	0																																				-
																																					2,034,974

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

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

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	ON-LEVEL PAYROLL
1977	0.00%	0.00%	0.01%	0.03%	0.08%	0.20%	0.39%	0.64%	0.95%	1.31%	1.75%	2.27%	2.88%	3.58%	4.35%	5.14%	5.93%	6.72%	7.57%	8.37%	9.15%	9.89%	10.58%	11.24%	11.84%	12.42%	12.99%	13.55%	14.08%	14.56%	15.02%	0.15%	0.16%	0.16%	0.17%	0.17%	88,490,090
1978	0.00%	0.00%	0.01%	0.03%	0.09%	0.20%	0.39%	0.65%	0.98%	1.40%	1.92%	2.57%	3.35%	4.20%	5.08%	5.93%	6.83%	7.71%	8.61%	9.46%	10.25%	11.03%	11.74%	12.43%	13.08%	13.68%	14.29%	14.86%	15.39%	15.88%	16.34%	0.17%	0.17%	0.18%	0.18%		91,119,089
1979	0.00%	0.00%	0.01%	0.04%	0.10%	0.22%	0.41%	0.67%	1.03%	1.51%	2.14%	2.92%	3.84%	4.85%	5.85%	6.85%	7.91%	8.93%	9.89%	10.82%	11.68%	12.49%	13.26%	14.01%	14.72%	15.46%	16.14%	16.74%	17.30%	17.84%	18.33%	0.19%	0.19%	0.20%			90,690,465
1980	0.00%	0.00%	0.01%	0.03%	0.09%	0.20%	0.39%	0.69%	1.13%	1.75%	2.54%	3.45%	4.44%	5.46%	6.49%	7.56%	8.67%	9.74%	10.74%	11.68%	12.59%	13.50%	14.34%	15.16%	15.96%	16.72%	17.38%	18.01%	18.61%	19.19%	19.71%	0.20%	0.21%				87,100,472
1981	0.00%	0.00%	0.00%	0.02%	0.08%	0.17%	0.36%	0.69%	1.19%	1.88%	2.76%	3.74%	4.75%	5.81%	6.92%	8.04%	9.13%	10.16%	11.14%	12.07%	12.97%	13.82%	14.64%	15.44%	16.22%	16.91%	17.55%	18.16%	18.71%	19.24%	19.74%	0.20%					83,462,136
1982	0.00%	0.00%	0.01%	0.03%	0.10%	0.23%	0.46%	0.88%	1.57%	2.48%	3.50%	4.55%	5.65%	6.85%	8.06%	9.26%	10.37%	11.46%	12.49%	13.51%	14.47%	15.41%	16.29%	17.18%	17.97%	18.70%	19.40%	20.07%	20.71%	21.32%	21.90%						79,135,492
1983	0.00%	0.00%	0.00%	0.03%	0.07%	0.17%	0.42%	0.94%	1.70%	2.65%	3.58%	4.67%	5.85%	7.17%	8.37%	9.58%	10.73%	11.83%	12.90%	13.93%	14.91%	15.87%	16.85%	17.75%	18.61%	19.41%	20.19%	20.92%	21.60%	22.25%							77,162,033
1984	0.00%	0.00%	0.01%	0.03%	0.09%	0.25%	0.66%	1.40%	2.28%	3.30%	4.40%	5.71%	7.04%	8.35%	9.59%	10.85%	12.03%	13.20%	14.34%	15.41%	16.50%	17.53%	18.46%	19.34%	20.19%	21.00%	21.78%	22.51%	23.20%								79,569,925
1985	0.00%	0.00%	0.00%	0.02%	0.10%	0.39%	1.02%	1.85%	2.78%	3.89%	5.16%	6.53%	7.99%	9.37%	10.74%	12.08%	13.38%	14.63%	15.84%	17.00%	18.19%	19.25%	20.30%	21.29%	22.27%	23.20%	24.10%	24.95%									82,906,581
1986	0.00%	0.00%	0.00%	0.01%	0.11%	0.42%	0.89%	1.46%	2.16%	3.15%	4.29%	5.47%	6.61%	7.79%	8.94%	10.05%	11.15%	12.26%	13.33%	14.41%	15.42%	16.39%	17.33%	18.24%	19.09%	19.92%	20.71%										86,749,768
1987	0.00%	0.00%	0.00%	0.03%	0.18%	0.44%	0.81%	1.30%	2.10%	3.13%	4.16%	5.19%	6.22%	7.25%	8.29%	9.30%	10.31%	11.30%	12.32%	13.28%	14.20%	15.09%	15.96%	16.77%	17.58%	18.36%											90,001,532
1988	0.00%	0.00%	0.00%	0.05%	0.20%	0.45%	0.83%	1.58%	2.49%	3.52%	4.51%	5.55%	6.57%	7.59%	8.62%	9.63%	10.68%	11.74%	12.70%	13.66%	14.58%	15.47%	16.33%	17.17%	18.00%												92,596,563
1989	0.00%	0.00%	0.01%	0.04%	0.15%	0.36%	0.83%	1.57%	2.43%	3.31%	4.29%	5.26%	6.25%	7.24%	8.21%	9.22%	10.22%	11.18%	12.13%	13.07%	13.98%	14.87%	15.75%	16.61%													96,481,507
1990	0.00%	0.00%	0.02%	0.08%	0.24%	0.63%	1.28%	2.04%	2.85%	3.76%	4.69%	5.62%	6.59%	7.56%	8.60%	9.64%	10.60%	11.55%	12.49%	13.42%	14.30%	15.18%	16.05%														97,911,638
1991	0.00%	0.00%	0.02%	0.07%	0.27%	0.63%	1.18%	1.78%	2.42%	3.14%	3.85%	4.56%	5.30%	6.05%	6.83%	7.59%	8.34%	9.10%	9.83%	10.57%	11.29%	12.00%															97,123,143
1992	0.00%	0.00%	0.01%	0.09%	0.32%	0.68%	1.11%	1.62%	2.19%	2.79%	3.41%	4.08%	4.75%	5.46%	6.17%	6.86%	7.55%	8.23%	8.91%	9.58%	10.27%																95,902,063
1993	0.00%	0.00%	0.02%	0.11%	0.30%	0.59%	0.99%	1.41%	1.90%	2.41%	2.96%	3.56%	4.16%	4.74%	5.35%	5.95%	6.55%	7.17%	7.76%	8.35%																	98,278,492
1994	0.00%	0.00%	0.02%	0.10%	0.29%	0.56%	0.93%	1.34%	1.81%	2.32%	2.86%	3.47%	4.08%	4.67%	5.30%	5.92%	6.55%	7.19%	7.81%																		100,579,286
1995	0.00%	0.00%	0.02%	0.12%	0.32%	0.58%	0.91%	1.28%	1.72%	2.23%	2.79%	3.34%	3.90%	4.50%	5.11%	5.71%	6.32%	6.94%																			103,140,858
1996	0.00%	0.01%	0.04%	0.13%	0.30%	0.54%	0.87%	1.22%	1.65%	2.13%	2.61%	3.13%	3.66%	4.22%	4.78%	5.34%	5.92%																				104,088,085
1997	0.00%	0.01%	0.03%	0.14%	0.33%	0.60%	0.94%	1.34%	1.82%	2.35%	2.88%	3.45%	4.05%	4.67%	5.31%	5.94%																					106,370,937
1998	0.00%	0.01%	0.04%	0.17%	0.37%	0.67%	1.10%	1.58%	2.11%	2.68%	3.32%	3.99%	4.68%	5.38%	6.07%																						106,610,635
1999	0.00%	0.00%	0.04%	0.14%	0.31%	0.58%	0.98%	1.42%	1.95%	2.52%	3.16%	3.84%	4.53%	5.25%																							108,677,929
2000	0.00%	0.00%	0.04%	0.17%	0.42%	0.80%	1.28%	1.84%	2.47%	3.16%	3.87%	4.61%	5.41%																								110,223,863
2001	0.00%	0.01%	0.06%	0.19%	0.42%	0.76%	1.18%	1.68%	2.27%	2.91%	3.61%	4.34%																									109,675,764
2002	0.00%	0.01%	0.05%	0.17%	0.38%	0.69%	1.12%	1.65%	2.27%	2.93%	3.68%																										108,596,907
2003	0.00%	0.00%	0.05%	0.20%	0.42%	0.77%	1.22%	1.73%	2.31%	2.93%																											106,712,867
2004	0.00%	0.01%	0.06%	0.18%	0.38%	0.74%	1.20%	1.73%	2.32%																												105,596,397
2005	0.00%	0.01%	0.05%	0.13%	0.30%	0.60%	1.00%	1.54%																													105,836,799
2006	0.00%	0.01%	0.05%	0.12%	0.26%	0.51%	0.87%																														106,826,594
2007	0.00%	0.01%	0.04%	0.12%	0.28%	0.53%																															106,579,121
2008	0.00%	0.02%	0.05%	0.16%	0.33%																																104,228,254
2009	0.00%	0.01%	0.03%	0.09%																																	96,636,885
2010	0.00%	0.01%	0.03%																																		94,656,914
2011	0.00%	0.01%																																			95,464,009
2012	0.00%																																				92,683,504

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	ON-LEVEL PAYROLL
1977																										17.38%	17.30%	17.54%	17.83%	18.31%	18.48%	0.19%	0.19%	0.19%	0.19%	0.19%	88,490,090
1978																									18.29%	18.30%	18.62%	18.85%	19.32%	19.51%	19.79%	0.20%	0.20%	0.21%	0.20%		91,119,089
1979																								20.17%	20.40%	20.71%	21.08%	21.49%	21.71%	21.95%	22.11%	0.22%	0.23%	0.23%			90,690,465
1980																							21.22%	21.44%	21.79%	22.13%	22.68%	22.92%	23.31%	23.50%	23.70%	0.24%	0.24%				87,100,472
1981																						20.86%	21.30%	21.63%	21.93%	22.45%	22.69%	22.90%	23.08%	23.45%	23.93%	0.24%					83,462,136
1982																					22.58%	22.86%	23.29%	23.87%	24.40%	24.58%	24.97%	25.32%	25.85%	26.54%	26.38%						79,135,492
1983																				22.68%	23.18%	23.51%	24.28%	25.32%	25.52%	25.94%	26.24%	26.68%	27.34%	27.28%							77,162,033
1984																			23.62%	24.08%	24.77%	25.35%	26.13%	26.43%	27.03%	27.46%	28.04%	28.84%	28.75%								79,569,925
1985																		25.36%	26.27%	26.94%	27.79%	28.46%	29.14%	29.78%	30.41%	31.19%	32.31%	32.34%									82,906,581
1986																	20.74%	21.77%	22.50%	23.27%	24.31%	24.67%	25.46%	25.90%	26.44%	27.67%	27.63%										86,749,768
1987																18.31%	19.10%	19.91%	20.84%	21.98%	22.45%	22.98%	23.55%	24.09%	25.40%	25.58%											90,001,532
1988															17.83%	18.94%	19.73%	20.51%	21.63%	22.15%	22.90%	23.40%	24.30%	25.68%	25.88%												92,596,563
1989														16.36%	17.22%	18.23%	18.94%	20.29%	20.92%	21.68%	22.33%	23.13%	24.78%	24.83%													96,481,507
1990													15.64%	16.87%	17.82%	18.88%	19.89%	20.51%	21.22%	21.82%	22.77%	24.31%	24.57%														97,911,638
1991												11.25%	12.26%	12.94%	13.80%	14.96%	15.59%	16.36%	16.92%	17.79%	19.00%	19.24%															97,123,143
1992											9.15%	10.39%	10.95%	11.81%	12.94%	13.44%	14.14%	14.74%	15.60%	16.84%	17.33%																95,902,063
1993										7.12%	8.09%	8.99%	9.73%	10.58%	11.27%	11.93%	12.46%	13.25%	14.40%	14.57%																	98,278,492
1994									6.18%	7.44%	8.29%	9.37%	10.36%	10.88%	11.89%	12.44%	13.38%	14.94%	15.05%																		100,579,286
1995								4.91%	6.11%	7.14%	8.06%	9.05%	9.73%	10.58%	11.40%	12.11%	13.62%	13.93%																			103,140,858
1996							3.73%	4.63%	5.67%	6.69%	7.70%	8.37%	9.18%	9.83%	10.80%	12.09%	12.56%																				104,088,085
1997						2.99%	4.23%	5.29%	6.36%	7.62%	8.42%	9.49%	10.36%	11.39%	13.06%	13.36%																					106,370,937
1998					2.29%	3.74%	4.95%	6.33%	7.90%	8.80%	10.32%	11.37%	12.67%	14.62%	14.79%																						106,610,635
1999				1.12%	2.00%	3.29%	4.84%	6.24%	7.23%	8.73%	10.13%	11.49%	13.71%	14.41%																							108,677,929
2000			0.53%	1.51%	2.88%	4.62%	6.62%	7.71%	9.14%	10.65%	12.03%	14.44%	15.62%																								110,223,863
2001		0.29%	0.62%	1.42%	2.88%	4.43%	5.58%	7.12%	8.72%	10.27%	12.75%	13.52%																									109,675,764
2002	0.00%	0.24%	0.59%	1.44%	2.74%	4.10%	5.75%	7.33%	9.73%	12.07%	13.36%																										108,596,907
2003	0.00%	0.13%	0.55%	1.75%	2.67%	4.44%	6.00%	7.45%	9.81%	10.82%																											106,712,867
2004	0.03%	0.27%	0.78%	1.55%	2.76%	4.56%	6.45%	8.87%	10.01%																												105,596,397
2005	0.07%	0.28%	0.50%	0.99%	2.22%	4.10%	6.43%	8.27%																													105,836,799
2006	0.06%	0.29%	0.58%	1.08%	2.02%	4.14%	5.44%																														106,826,594
2007	0.00%	0.32%	0.46%	1.13%	2.52%	3.80%																															106,579,121
2008	0.04%	0.29%	0.53%	1.75%	2.56%																																104,228,254
2009	0.03%	0.22%	0.43%	0.98%																																	96,636,885
2010	0.00%	0.20%	0.36%																																		94,656,914
2011	0.03%	0.37%																																			95,464,009
2012	0.00%																																				92,683,504

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

REPORTED PERMANENT TOTAL DISABILITY CLAIM COUNTS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	4	8	16	55	109	221	378	556	773	870	927	971	1,021	1,094	1,165	1,219	1,245	1,279	1,295	1,315	1,332	1,344	1,354	1,365	1,373	1,376	1,387	1,391	1,399	1,401	1,403						1,403
1983		5	14	40	91	194	359	574	688	760	806	880	986	1,071	1,123	1,169	1,193	1,218	1,235	1,253	1,266	1,277	1,287	1,304	1,308	1,312	1,318	1,321	1,322	1,326							1,326
1984	1	5	18	54	131	268	536	653	728	791	846	977	1,076	1,143	1,194	1,230	1,259	1,289	1,312	1,327	1,348	1,365	1,375	1,384	1,399	1,411	1,425	1,426	1,434								1,434
1985	1	6	20	66	167	441	587	670	744	827	971	1,088	1,177	1,230	1,279	1,326	1,362	1,389	1,407	1,420	1,435	1,448	1,464	1,476	1,498	1,513	1,514	1,522									1,522
1986	1	4	22	71	199	308	393	478	561	724	863	966	1,030	1,106	1,152	1,190	1,225	1,262	1,285	1,306	1,324	1,340	1,358	1,371	1,385	1,393	1,400										1,400
1987		3	24	77	150	230	307	379	559	725	835	925	985	1,039	1,091	1,121	1,151	1,183	1,215	1,240	1,258	1,274	1,299	1,316	1,323	1,333											1,333
1988	2	10	33	73	132	207	290	482	652	784	865	926	993	1,030	1,075	1,103	1,132	1,164	1,193	1,218	1,242	1,253	1,279	1,287	1,303												1,303
1989	2	7	29	60	114	163	324	496	633	733	825	907	968	1,032	1,073	1,110	1,148	1,177	1,195	1,223	1,251	1,281	1,287	1,306													1,306
1990	2	12	28	58	112	267	422	548	656	757	855	918	982	1,035	1,079	1,119	1,144	1,173	1,201	1,230	1,260	1,269	1,287														1,287
1991	1	8	15	41	128	231	351	463	539	626	684	738	780	827	859	895	922	945	969	998	1,009	1,025															1,025
1992	1	2	11	53	136	233	310	395	468	532	571	626	660	697	732	753	775	800	833	844	870																870
1993		11	42	58	86	171	256	324	385	437	484	536	572	595	624	652	673	705	723	737																	737
1994		9	21	43	104	174	250	308	367	431	477	528	567	598	641	668	696	723	734																		734
1995		5	15	43	109	175	243	298	361	419	466	503	539	579	620	639	667	686																			686
1996		3	17	57	112	165	241	293	356	409	454	490	527	560	594	616	643																				643
1997		2	15	53	103	160	228	289	357	415	465	515	555	590	616	644																					644
1998		6	18	64	122	200	273	354	428	479	554	610	655	693	711																						711
1999		4	26	62	114	192	281	350	412	490	562	604	650	690																							690
2000		4	29	82	159	261	365	440	515	590	657	703	764																								764
2001	1	11	30	73	144	227	293	370	457	518	582	623																									623
2002		7	27	78	143	211	297	382	477	531	595																										595
2003		4	25	78	123	209	287	362	422	469																											469
2004		11	34	75	134	214	304	374	427																												427
2005	2	12	24	47	101	176	249	335																													335
2006	1	10	23	48	83	149	209																														209
2007		8	18	46	92	144																															144
2008	1	8	23	62	96																																96
2009	1	6	12	29																																	29
2010		4	9																																		9
2011	1	9																																			9
2012																																					
																																					22,763

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-Ult	
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	2.000	2.000	3.438	1.982	2.028	1.710	1.471	1.390	1.125	1.066	1.047	1.051	1.071	1.065	1.046	1.021	1.027	1.013	1.015	1.013	1.009	1.007	1.008	1.006	1.002	1.008	1.003	1.006	1.001	1.001							
1983		2.800	2.857	2.275	2.132	1.851	1.599	1.199	1.105	1.061	1.092	1.120	1.086	1.049	1.041	1.021	1.021	1.014	1.015	1.010	1.009	1.008	1.013	1.003	1.003	1.005	1.002	1.001	1.003								
1984	5.000	3.600	3.000	2.426	2.046	2.000	1.218	1.115	1.087	1.070	1.155	1.101	1.062	1.045	1.030	1.024	1.024	1.018	1.011	1.016	1.013	1.007	1.007	1.011	1.009	1.010	1.001	1.006									
1985	6.000	3.333	3.300	2.530	2.641	1.331	1.141	1.110	1.112	1.174	1.120	1.082	1.045	1.040	1.037	1.027	1.020	1.013	1.009	1.011	1.009	1.011	1.008	1.015	1.010	1.001	1.005										
1986	4.000	5.500	3.227	2.803	1.548	1.276	1.216	1.174	1.291	1.192	1.119	1.066	1.074	1.042	1.033	1.029	1.030	1.018	1.016	1.014	1.012	1.013	1.010	1.010	1.006	1.005											
1987		8.000	3.208	1.948	1.533	1.335	1.235	1.475	1.297	1.152	1.108	1.065	1.055	1.050	1.027	1.027	1.028	1.027	1.021	1.015	1.013	1.020	1.013	1.005	1.008												
1988	5.000	3.300	2.212	1.808	1.568	1.401	1.662	1.353	1.202	1.103	1.071	1.072	1.037	1.044	1.026	1.026	1.028	1.025	1.021	1.020	1.009	1.021	1.006	1.012													
1989	3.500	4.143	2.069	1.900	1.430	1.988	1.531	1.276	1.158	1.126	1.099	1.067	1.066	1.040	1.034	1.034	1.025	1.015	1.023	1.023	1.024	1.005	1.015														
1990	6.000	2.333	2.071	1.931	2.384	1.581	1.299	1.197	1.154	1.129	1.074	1.070	1.054	1.043	1.037	1.022	1.025	1.024	1.024	1.024	1.007	1.014															
1991	8.000	1.875	2.733	3.122	1.805	1.519	1.319	1.164	1.161	1.093	1.079	1.057	1.060	1.039	1.042	1.030	1.025	1.025	1.030	1.011	1.016																
1992	2.000	5.500	4.818	2.566	1.713	1.330	1.274	1.185	1.137	1.073	1.096	1.054	1.056	1.050	1.029	1.029	1.032	1.041	1.013	1.031																	
1993		3.818	1.381	1.483	1.988	1.497	1.266	1.188	1.135	1.108	1.107	1.067	1.040	1.049	1.045	1.032	1.048	1.026	1.019																		
1994		2.333	2.048	2.419	1.673	1.437	1.232	1.192	1.174	1.107	1.107	1.074	1.055	1.072	1.042	1.042	1.039	1.015																			
1995		3.000	2.867	2.535	1.606	1.389	1.226	1.211	1.161	1.112	1.079	1.072	1.074	1.071	1.031	1.044	1.028																				
1996		5.667	3.353	1.965	1.473	1.461	1.216	1.215	1.149	1.110	1.079	1.076	1.063	1.061	1.037	1.044																					
1997		7.500	3.533	1.943	1.553	1.425	1.268	1.235	1.162	1.120	1.108	1.078	1.063	1.044	1.045																						
1998		3.000	3.556	1.906	1.639	1.365	1.297	1.209	1.119	1.157	1.101	1.074	1.058	1.026																							
1999		6.500	2.385	1.839	1.684	1.464	1.246	1.177	1.189	1.147	1.075	1.076	1.062																								
2000		7.250	2.828	1.939	1.642	1.398	1.205	1.170	1.146	1.114	1.070	1.087																									
2001	11.000	2.727	2.433	1.973	1.576	1.291	1.263	1.235	1.133	1.124	1.070																										
2002		3.857	2.889	1.833	1.476	1.408	1.286	1.249	1.113	1.121																											
2003		6.250	3.120	1.577	1.699	1.373	1.261	1.166	1.111																												
2004		3.091	2.206	1.787	1.597	1.421	1.230	1.142																													
2005	6.000	2.000	1.958	2.149	1.743	1.415	1.345																														
2006	10.000	2.300	2.087	1.729	1.795	1.403																															
2007		2.250	2.556	2.000	1.565																																
2008	8.000	2.875	2.696	1.548																																	
2009	6.000	2.000	2.417																																		
2010		2.250																																			
2011	9.000																																				
3 Yr Avg	7.667	2.375	2.556	1.759	1.701	1.413	1.279	1.185	1.119	1.119	1.072	1.079	1.061	1.044	1.038	1.043	1.038	1.027	1.021	1.022	1.016	1.013	1.011	1.009	1.008	1.005	1.003	1.004	1.002	1.001							
5 Yr Avg	7.800	2.335	2.343	1.843	1.680	1.404	1.277	1.192	1.139	1.132	1.085	1.078	1.064	1.055	1.040	1.038	1.034	1.026	1.022	1.022	1.014	1.015	1.010	1.011	1.007	1.006	1.003	1.004	1.002	1.001							
7 Yr Avg	7.429	2.395	2.434	1.803	1.636	1.387	1.262	1.193	1.139	1.127	1.083	1.076	1.059	1.053	1.039	1.035	1.032	1.024	1.022	1.020	1.013	1.013	1.010	1.009	1.006	1.006	1.003	1.004	1.002	1.001							
3 Yr Wtd		2.444	2.585	1.737	1.699	1.414	1.275	1.186	1.119	1.119	1.072	1.079	1.061	1.042	1.038	1.043	1.038	1.028	1.021	1.022	1.016	1.013	1.011	1.009	1.008	1.005	1.003	1.004	1.002	1.001							
5 Yr Wtd		2.361	2.320	1.820	1.674	1.404	1.275	1.192	1.138	1.131	1.083	1.078	1.064	1.054	1.040	1.038	1.034	1.026	1.023	1.022	1.014	1.014	1.010	1.011	1.007	1.006	1.003	1.004	1.002	1.001							
10 Yr Wtd		2.778	2.522	1.826	1.632	1.394	1.259	1.199	1.144	1.122	1.088	1.071	1.058	1.048	1.036	1.032	1.030	1.022	1.019	1.017	1.012	1.012	1.010	1.009	1.006	1.006	1.003	1.004	1.002	1.001							TAIL
PRIOR	8.000	2.600	2.500	1.800	1.625	1.405	1.270	1.195	1.140	1.120	1.084	1.078	1.063	1.050	1.040	1.040	1.034	1.025	1.023	1.020	1.013	1.013	1.010	1.009	1.007	1.006	1.004	1.003	1.004	1.003							1.017
Selected	8.000	2.600	2.500	1.800	1.635	1.405	1.275	1.195	1.140	1.120	1.084	1.078	1.063	1.050	1.040	1.040	1.034	1.025	1.023	1.022	1.014	1.013	1.010	1.009	1.007	1.006	1.004	1.004	1.004	1.003							
Cumulative	715.153	89.394	34.382	13.753	7.641	4.673	3.326	2.609	2.183	1.915	1.710	1.577	1.463	1.377	1.311	1.261	1.212	1.173	1.144	1.118	1.094	1.079	1.065	1.055	1.045	1.038	1.032	1.028	1.024	1.020	1.017	1.017	1.017	1.017	1.017	1.017	1.017

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

CUMULATIVE PAID LOSS PER REPORTED CLAIM COUNT (WHOLE DOLLARS)

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

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-Ult	378-Ult	390-Ult	402-Ult	414-Ult	426-Ult	
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982		4.073	1.163	1.648	1.119	1.167	1.300	1.288	1.403	1.324	1.241	1.181	1.130	1.105	1.099	1.096	1.076	1.076	1.065	1.057	1.056	1.049	1.046	1.040	1.039	1.029	1.031	1.026	1.028	1.026							
1983			2.433	1.170	1.095	1.317	1.396	1.511	1.408	1.275	1.194	1.119	1.128	1.114	1.099	1.097	1.080	1.076	1.064	1.060	1.055	1.053	1.040	1.045	1.040	1.035	1.034	1.032	1.027								
1984		2.338	1.112	1.102	1.353	1.333	1.744	1.464	1.335	1.245	1.124	1.120	1.117	1.100	1.097	1.083	1.072	1.067	1.062	1.054	1.050	1.045	1.041	1.033	1.031	1.027	1.033	1.025									
1985		4.779	1.305	1.841	1.479	1.975	1.594	1.356	1.258	1.128	1.131	1.130	1.123	1.102	1.085	1.078	1.072	1.069	1.064	1.058	1.049	1.043	1.040	1.031	1.032	1.038	1.030										
1986		1.802	2.692	3.316	2.472	1.637	1.351	1.265	1.129	1.144	1.139	1.133	1.098	1.102	1.089	1.078	1.067	1.068	1.064	1.055	1.050	1.044	1.042	1.036	1.037	1.035											
1987		0.597	2.787	2.714	1.562	1.381	1.292	1.097	1.150	1.153	1.127	1.126	1.104	1.089	1.092	1.080	1.066	1.062	1.056	1.054	1.049	1.037	1.037	1.042	1.037												
1988			4.913	2.068	1.429	1.328	1.142	1.169	1.174	1.161	1.148	1.104	1.115	1.087	1.089	1.081	1.069	1.056	1.053	1.047	1.052	1.034	1.045	1.036													
1989			3.179	1.832	1.643	1.170	1.232	1.207	1.179	1.153	1.114	1.113	1.088	1.090	1.085	1.072	1.067	1.069	1.052	1.046	1.039	1.055	1.039														
1990		7.331	1.828	1.565	1.116	1.285	1.226	1.166	1.143	1.104	1.116	1.096	1.089	1.090	1.081	1.076	1.063	1.056	1.049	1.041	1.054	1.042															
1991		4.365	1.360	1.211	1.315	1.227	1.150	1.165	1.118	1.122	1.098	1.098	1.077	1.087	1.065	1.067	1.065	1.054	1.044	1.056	1.047																
1992		22.920	2.240	1.428	1.241	1.219	1.144	1.139	1.124	1.138	1.091	1.104	1.088	1.075	1.080	1.070	1.056	1.040	1.062	1.040																	
1993		8.857	4.404	1.889	1.004	1.108	1.133	1.131	1.117	1.112	1.084	1.097	1.095	1.075	1.065	1.066	1.044	1.056	1.055																		
1994		4.848	2.558	1.182	1.172	1.159	1.166	1.130	1.093	1.116	1.095	1.093	1.087	1.058	1.073	1.061	1.056	1.071																			
1995		2.088	1.888	1.067	1.116	1.134	1.149	1.106	1.118	1.123	1.110	1.089	1.074	1.061	1.084	1.060	1.068																				
1996		1.159	1.020	1.191	1.231	1.092	1.164	1.109	1.123	1.106	1.109	1.087	1.086	1.067	1.079	1.062																					
1997		0.687	1.250	1.214	1.156	1.102	1.127	1.100	1.106	1.097	1.080	1.090	1.084	1.088	1.070																						
1998		1.650	1.116	1.119	1.099	1.203	1.109	1.105	1.132	1.074	1.091	1.091	1.088	1.099																						
1999		1.605	1.458	1.194	1.108	1.149	1.165	1.163	1.090	1.093	1.130	1.097	1.092																								
2000		1.781	1.465	1.278	1.152	1.143	1.191	1.148	1.118	1.099	1.114	1.080																									
2001	1.473	1.794	1.319	1.138	1.140	1.201	1.131	1.094	1.131	1.103	1.124																										
2002		1.061	1.108	1.191	1.240	1.160	1.143	1.103	1.158	1.120																											
2003		1.905	1.359	1.344	1.088	1.157	1.123	1.146	1.141																												
2004		2.255	1.349	1.207	1.200	1.142	1.177	1.175																													
2005	1.259	2.164	1.293	1.067	1.170	1.178	1.142																														
2006		1.597	1.282	1.223	1.076	1.210																															
2007		1.352	1.228	1.161	1.202																																
2008	4.593	1.004	1.128	1.319																																	
2009		1.794	1.282																																		
2010		1.581																																			
2011	1.843																																				
3 Yr Avg	2.565	1.459	1.213	1.234	1.149	1.177	1.147	1.142	1.144	1.107	1.122	1.089	1.088	1.085	1.078	1.061	1.056	1.056	1.054	1.045	1.046	1.044	1.040	1.038	1.035	1.033	1.032	1.028	1.028	1.026							
5 Yr Avg	2.292	1.465	1.242	1.195	1.147	1.169	1.143	1.133	1.128	1.098	1.108	1.089	1.085	1.075	1.074	1.064	1.058	1.055	1.052	1.046	1.048	1.042	1.041	1.036	1.035	1.033	1.032	1.028	1.028	1.026							
7 Yr Avg	2.292	1.678	1.274	1.216	1.159	1.170	1.153	1.133	1.125	1.099	1.108	1.089	1.087	1.075	1.074	1.066	1.060	1.057	1.053	1.048	1.049	1.043	1.041	1.038	1.036	1.033	1.032	1.028	1.028	1.026							
3 Yr Wtd		1.380	1.212	1.233	1.148	1.177	1.146	1.142	1.143	1.107	1.122	1.089	1.088	1.085	1.077	1.061	1.056	1.056	1.054	1.045	1.046	1.044	1.041	1.038	1.035	1.033	1.032	1.028	1.028	1.026							
5 Yr Wtd		1.409	1.241	1.193	1.144	1.169	1.143	1.133	1.128	1.098	1.108	1.089	1.085	1.075	1.074	1.064	1.058	1.055	1.053	1.046	1.048	1.042	1.041	1.036	1.035	1.033	1.032	1.028	1.028	1.026							
10 Yr Wtd		1.528	1.272	1.210	1.145	1.164	1.146	1.125	1.121	1.104	1.103	1.092	1.086	1.079	1.077	1.069	1.062	1.060	1.056	1.051	1.050	1.044	1.041	1.037	1.036	1.033	1.032	1.028	1.028	1.026							TAIL
Prior	4.200	1.600	1.261	1.236	1.180	1.177	1.161	1.136	1.132	1.101	1.109	1.092	1.087	1.074	1.079	1.066	1.059	1.058	1.051	1.050	1.049	1.041	1.042	1.037	1.035	1.032	1.032	1.029	1.026	1.026	1.024	1.021	1.021	1.019	1.018		1.192
Selected	3.750	1.525	1.260	1.210	1.145	1.164	1.146	1.125	1.121	1.104	1.103	1.092	1.086	1.079	1.077	1.069	1.062	1.060	1.056	1.051	1.050	1.044	1.041	1.037	1.036	1.033	1.032	1.028	1.028	1.026							
Cumulative	70.229	18.728	12.280	9.746	8.055	7.034	6.043	5.273	4.688	4.180	3.787	3.433	3.143	2.894	2.682	2.490	2.329	2.194	2.070	1.961	1.866	1.777	1.702	1.634	1.576	1.521	1.473	1.427	1.389	1.351	1.318	1.318	1.318	1.318	1.318	1.318	1.318

OHIO BUREAU OF WORKERS' COMPENSATION

PRIVATE EMPLOYERS

COMPENSATION

PERMANENT TOTAL DISABILITY

CUMULATIVE PAID LOSS / ULTIMATE CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	0	5	43	172	562	1,276	2,547	4,871	8,719	13,768	19,428	25,247	31,357	37,965	44,682	51,367	57,505	63,555	69,247	74,905	80,224	85,467	90,328	95,275	99,658	103,729	107,594	111,278	114,841	118,259	121,454						121,454
1983	0	0	23	159	422	986	2,402	5,362	9,713	15,103	20,423	26,614	33,361	40,864	47,748	54,639	61,171	67,455	73,595	79,431	85,058	90,529	96,069	101,205	106,111	110,721	115,154	119,305	123,203	126,911							126,911
1984	0	6	54	181	483	1,335	3,559	7,562	12,347	17,903	23,842	30,937	38,145	45,250	52,005	58,796	65,195	71,556	77,728	83,522	89,411	95,024	100,068	104,851	109,457	113,830	118,050	122,030	125,767								125,767
1985	0	2	26	113	525	2,048	5,384	9,795	14,747	20,630	27,320	34,615	42,306	49,659	56,894	64,001	70,877	77,512	83,897	90,077	96,347	102,004	107,529	112,773	117,953	122,929	127,663	132,200									132,200
1986	0	1	8	72	665	2,545	5,317	8,735	12,967	18,890	25,759	32,839	39,674	46,756	53,659	60,349	66,960	73,597	80,019	86,528	92,566	98,383	104,055	109,478	114,616	119,580	124,337										124,337
1987	0	5	25	227	1,198	2,869	5,291	8,436	13,649	20,354	27,036	33,745	40,469	47,144	53,900	60,456	67,044	73,468	80,113	86,333	92,343	98,124	103,781	109,077	114,312	119,390											119,390
1988	0	0	33	362	1,354	3,035	5,647	10,721	16,953	23,938	30,670	37,703	44,645	51,633	58,595	65,457	72,631	79,807	86,368	92,857	99,090	105,155	111,011	116,733	122,386												122,386
1989	0	0	47	308	1,071	2,515	5,850	11,033	16,993	23,195	30,091	36,868	43,779	50,763	57,518	64,584	71,623	78,348	85,009	91,554	97,941	104,167	110,373	116,374													116,374
1990	0	9	148	562	1,697	4,514	9,168	14,602	20,375	26,865	33,495	40,130	47,051	54,018	61,410	68,857	75,712	82,519	89,198	95,826	102,142	108,430	114,595														114,595
1991	0	20	166	617	2,333	5,537	10,325	15,668	21,247	27,599	33,850	40,086	46,536	53,156	60,016	66,624	73,202	79,891	86,335	92,835	99,138	105,395															105,395
1992	0	1	82	885	3,243	6,897	11,187	16,313	22,011	28,132	34,370	41,125	47,885	55,041	62,162	69,064	76,036	82,866	89,724	96,508	103,411																103,411
1993	0	6	208	1,267	3,549	7,087	11,755	16,851	22,650	28,718	35,362	42,443	49,674	56,581	63,789	71,011	78,147	85,466	92,595	99,605																	99,605
1994	0	20	229	1,198	3,423	6,715	11,178	16,058	21,629	27,763	34,297	41,587	48,794	55,929	63,435	70,921	78,410	86,048	93,572																		93,572
1995	0	45	283	1,533	4,145	7,426	11,695	16,485	22,089	28,658	35,779	42,877	50,030	57,730	65,591	73,260	81,059	89,007																			89,007
1996	1	76	499	1,706	3,992	7,238	11,545	16,344	22,026	28,426	34,885	41,748	48,789	56,295	63,740	71,295	79,050																				79,050
1997	0	81	419	1,851	4,367	7,841	12,311	17,578	23,895	30,734	37,760	45,162	53,067	61,170	69,499	77,770																					77,770
1998	0	102	503	1,996	4,257	7,667	12,590	18,107	24,180	30,624	38,031	45,690	53,516	61,585	69,468																						69,468
1999	0	45	468	1,627	3,572	6,665	11,208	16,270	22,267	28,856	36,164	43,911	51,833	60,090																							60,090
2000	0	31	406	1,683	4,170	7,886	12,601	18,095	24,308	31,140	38,107	45,418	53,318																								53,318
2001	8	134	655	2,101	4,717	8,478	13,139	18,765	25,344	32,493	40,273	48,449																									48,449
2002	0	140	574	1,836	4,010	7,336	11,979	17,606	24,260	31,284	39,248																										39,248
2003	0	46	550	2,333	4,943	9,141	14,520	20,558	27,474	34,843																											34,843
2004	3	97	678	2,019	4,356	8,345	13,544	19,609	26,312																												26,312
2005	20	149	647	1,637	3,754	7,653	12,757	19,603																													19,603
2006	0	177	649	1,736	3,671	7,094	12,037																														12,037
2007	0	176	535	1,677	3,895	7,327																															7,327
2008	7	246	710	2,158	4,406																																4,406
2009	0	112	402	1,247																																	1,247
2010	0	101	359																																		359
2011	11	187																																			187
2012	0																																				-

OHIO BUREAU OF WORKERS' COMPENSATION

PRIVATE EMPLOYERS

COMPENSATION

PERMANENT TOTAL DISABILITY

INCURRED LOSS PER REPORTED CLAIM COUNT (WHOLE DOLLARS)

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

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

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

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

OHIO BUREAU OF WORKERS' COMPENSATION

PRIVATE EMPLOYERS

COMPENSATION

PERMANENT TOTAL DISABILITY

ON-LEVEL FREQUENCY (REPORTED CLAIMS / 100,000 OF PAYROLL TRENDED TO 2013 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	ON-LEVEL PAYROLL
1977																																					88,490,090
1978																																					91,119,089
1979																																					90,690,465
1980																																					87,100,472
1981																																					83,462,136
1982	0.00%	0.00%	0.00%	0.01%	0.01%	0.03%	0.05%	0.07%	0.10%	0.11%	0.12%	0.12%	0.13%	0.14%	0.15%	0.15%	0.16%	0.16%	0.16%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.18%	0.18%	0.18%	0.18%	0.18%						79,135,492
1983		0.00%	0.00%	0.01%	0.01%	0.03%	0.05%	0.07%	0.09%	0.10%	0.10%	0.11%	0.13%	0.14%	0.15%	0.15%	0.15%	0.16%	0.16%	0.16%	0.16%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%							77,162,033
1984	0.00%	0.00%	0.00%	0.01%	0.02%	0.03%	0.07%	0.08%	0.09%	0.10%	0.11%	0.12%	0.14%	0.14%	0.15%	0.15%	0.16%	0.16%	0.16%	0.17%	0.17%	0.17%	0.17%	0.17%	0.18%	0.18%	0.18%	0.18%	0.18%								79,569,925
1985	0.00%	0.00%	0.00%	0.01%	0.02%	0.05%	0.07%	0.08%	0.09%	0.10%	0.12%	0.13%	0.14%	0.15%	0.15%	0.16%	0.16%	0.17%	0.17%	0.17%	0.17%	0.17%	0.18%	0.18%	0.18%	0.18%	0.18%	0.18%									82,906,581
1986	0.00%	0.00%	0.00%	0.01%	0.02%	0.04%	0.05%	0.06%	0.06%	0.08%	0.10%	0.11%	0.12%	0.13%	0.13%	0.14%	0.14%	0.15%	0.15%	0.15%	0.15%	0.15%	0.16%	0.16%	0.16%	0.16%	0.16%										86,749,768
1987		0.00%	0.00%	0.01%	0.02%	0.03%	0.03%	0.04%	0.06%	0.08%	0.09%	0.10%	0.11%	0.12%	0.12%	0.12%	0.13%	0.13%	0.13%	0.14%	0.14%	0.14%	0.14%	0.15%	0.15%	0.15%											90,001,532
1988	0.00%	0.00%	0.00%	0.01%	0.01%	0.02%	0.03%	0.05%	0.07%	0.08%	0.09%	0.10%	0.11%	0.11%	0.12%	0.12%	0.12%	0.13%	0.13%	0.13%	0.13%	0.14%	0.14%	0.14%	0.14%												92,596,563
1989	0.00%	0.00%	0.00%	0.01%	0.01%	0.02%	0.03%	0.05%	0.07%	0.08%	0.09%	0.09%	0.10%	0.11%	0.11%	0.12%	0.12%	0.12%	0.12%	0.13%	0.13%	0.13%	0.13%	0.14%													96,481,507
1990	0.00%	0.00%	0.00%	0.01%	0.01%	0.03%	0.04%	0.06%	0.07%	0.08%	0.09%	0.09%	0.10%	0.11%	0.11%	0.11%	0.12%	0.12%	0.12%	0.13%	0.13%	0.13%	0.13%														97,911,638
1991	0.00%	0.00%	0.00%	0.00%	0.01%	0.02%	0.04%	0.05%	0.06%	0.06%	0.07%	0.08%	0.08%	0.09%	0.09%	0.09%	0.09%	0.10%	0.10%	0.10%	0.10%	0.11%															97,123,143
1992	0.00%	0.00%	0.00%	0.01%	0.01%	0.02%	0.03%	0.04%	0.05%	0.06%	0.06%	0.07%	0.07%	0.07%	0.08%	0.08%	0.08%	0.08%	0.09%	0.09%	0.09%																95,902,063
1993		0.00%	0.00%	0.01%	0.01%	0.02%	0.03%	0.03%	0.04%	0.04%	0.05%	0.05%	0.06%	0.06%	0.06%	0.07%	0.07%	0.07%	0.07%	0.07%																	98,278,492
1994		0.00%	0.00%	0.00%	0.01%	0.02%	0.02%	0.03%	0.04%	0.04%	0.05%	0.05%	0.06%	0.06%	0.06%	0.07%	0.07%	0.07%	0.07%																		100,579,286
1995		0.00%	0.00%	0.00%	0.01%	0.02%	0.02%	0.03%	0.04%	0.04%	0.05%	0.05%	0.05%	0.06%	0.06%	0.06%	0.06%	0.07%																			103,140,858
1996		0.00%	0.00%	0.01%	0.01%	0.02%	0.02%	0.03%	0.03%	0.04%	0.04%	0.05%	0.05%	0.05%	0.06%	0.06%	0.06%																				104,088,085
1997		0.00%	0.00%	0.00%	0.01%	0.02%	0.02%	0.03%	0.03%	0.04%	0.04%	0.05%	0.05%	0.06%	0.06%	0.06%																					106,370,937
1998		0.00%	0.00%	0.01%	0.01%	0.02%	0.03%	0.03%	0.04%	0.04%	0.05%	0.06%	0.06%	0.07%	0.07%																						106,610,635
1999		0.00%	0.00%	0.01%	0.01%	0.02%	0.03%	0.03%	0.04%	0.05%	0.05%	0.06%	0.06%	0.06%																							108,677,929
2000		0.00%	0.00%	0.01%	0.01%	0.02%	0.03%	0.04%	0.05%	0.05%	0.06%	0.06%	0.07%																								110,223,863
2001	0.00%	0.00%	0.00%	0.01%	0.01%	0.02%	0.03%	0.03%	0.04%	0.05%	0.05%	0.06%																									109,675,764
2002		0.00%	0.00%	0.01%	0.01%	0.02%	0.03%	0.04%	0.04%	0.05%	0.05%																										108,596,907
2003		0.00%	0.00%	0.01%	0.01%	0.02%	0.03%	0.03%	0.04%	0.04%																											106,712,867
2004		0.00%	0.00%	0.01%	0.01%	0.02%	0.03%	0.04%	0.04%																												105,596,397
2005	0.00%	0.00%	0.00%	0.00%	0.01%	0.02%	0.02%	0.03%																													105,836,799
2006	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.02%																														106,826,594
2007		0.00%	0.00%	0.00%	0.01%	0.01%																															106,579,121
2008	0.00%	0.00%	0.00%	0.01%	0.01%																																104,228,254
2009	0.00%	0.00%	0.00%	0.00%																																	96,636,885
2010		0.00%	0.00%																																		94,656,914
2011	0.00%	0.00%																																			95,464,009
2012																																					95,464,009

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

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	ULTIMATE CLAIMS
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	0	5	38	129	390	714	1,271	2,324	3,848	5,049	5,660	5,819	6,110	6,607	6,718	6,685	6,138	6,050	5,693	5,657	5,319	5,243	4,861	4,946	4,383	4,071	3,865	3,684	3,563	3,418	3,195						1,427
1983	0	0	23	136	264	563	1,417	2,960	4,351	5,390	5,320	6,191	6,747	7,504	6,884	6,890	6,533	6,284	6,140	5,837	5,627	5,470	5,541	5,136	4,906	4,610	4,433	4,151	3,898	3,708							1,353
1984	0	6	48	126	302	853	2,223	4,003	4,785	5,556	5,940	7,094	7,208	7,105	6,755	6,791	6,399	6,362	6,172	5,794	5,889	5,613	5,045	4,782	4,606	4,373	4,220	3,980	3,738								1,468
1985	0	2	25	86	412	1,524	3,335	4,411	4,952	5,882	6,690	7,295	7,691	7,354	7,235	7,107	6,876	6,634	6,385	6,180	6,270	5,656	5,525	5,244	5,180	4,976	4,734	4,537									1,565
1986	0	1	7	63	594	1,880	2,772	3,418	4,232	5,923	6,869	7,080	6,835	7,082	6,903	6,690	6,611	6,637	6,422	6,509	6,038	5,818	5,672	5,423	5,137	4,965	4,756										1,445
1987	0	5	20	201	972	1,671	2,422	3,146	5,213	6,705	6,682	6,709	6,724	6,675	6,757	6,556	6,588	6,425	6,645	6,219	6,010	5,781	5,657	5,297	5,234	5,079											1,384
1988	0	0	33	329	992	1,681	2,612	5,074	6,232	6,985	6,732	7,033	6,942	6,988	6,962	6,862	7,175	7,176	6,560	6,489	6,233	6,065	5,857	5,722	5,653												1,362
1989	0	0	47	261	763	1,445	3,335	5,183	5,960	6,202	6,896	6,777	6,911	6,983	6,755	7,066	7,038	6,725	6,661	6,545	6,387	6,227	6,206	6,001													1,377
1990	0	9	140	413	1,135	2,817	4,654	5,433	5,773	6,490	6,630	6,635	6,921	6,967	7,392	7,447	6,855	6,808	6,679	6,628	6,316	6,288	6,165														1,371
1991	0	20	146	451	1,716	3,204	4,788	5,344	5,579	6,352	6,251	6,237	6,449	6,620	6,860	6,609	6,577	6,690	6,444	6,499	6,304	6,257															1,106
1992	0	1	81	803	2,358	3,654	4,290	5,126	5,698	6,121	6,238	6,755	6,760	7,156	7,121	6,902	6,973	6,830	6,858	6,784	6,904																952
1993	0	6	202	1,058	2,282	3,538	4,669	5,095	5,800	6,068	6,644	7,081	7,231	6,908	7,207	7,222	7,137	7,318	7,129	7,011																	824
1994	0	20	208	969	2,226	3,292	4,463	4,880	5,572	6,133	6,535	7,290	7,206	7,136	7,506	7,486	7,489	7,638	7,524																		840
1995	0	45	238	1,249	2,612	3,281	4,269	4,789	5,605	6,569	7,121	7,098	7,153	7,700	7,862	7,669	7,799	7,948																			804
1996	1	75	423	1,207	2,286	3,246	4,307	4,799	5,682	6,399	6,459	6,863	7,041	7,505	7,446	7,555	7,755																				780
1997	0	81	338	1,432	2,516	3,475	4,469	5,268	6,316	6,840	7,026	7,402	7,904	8,103	8,330	8,271																					812
1998	0	102	401	1,493	2,262	3,410	4,923	5,517	6,073	6,444	7,407	7,658	7,826	8,069	7,883																						932
1999	0	45	423	1,159	1,945	3,093	4,543	5,062	5,997	6,589	7,308	7,747	7,922	8,257																							950
2000	0	31	375	1,277	2,487	3,715	4,715	5,494	6,213	6,832	6,967	7,311	7,900																								1,118
2001	8	126	521	1,446	2,616	3,761	4,661	5,626	6,579	7,148	7,781	8,175																									983
2002	0	140	433	1,262	2,174	3,326	4,643	5,627	6,654	7,024	7,965																										1,017
2003	0	46	504	1,783	2,610	4,198	5,379	6,039	6,915	7,369																											898
2004	3	94	581	1,341	2,337	3,990	5,199	6,065	6,703																												932
2005	20	130	497	990	2,117	3,899	5,104	6,846																													832
2006	0	177	472	1,087	1,935	3,423	4,943																														769
2007	0	176	359	1,143	2,218	3,432																															772
2008	7	239	464	1,448	2,248																																775
2009	0	112	290	845																																	701
2010	0	101	258																																		698
2011	11	176																																			717
2012	0																																				716
																																					32,396

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
1977																																				
1978																																				
1979																																				
1980																																				
1981																																				
1982	0.000	7.145	3.419	3.021	1.829	1.781	1.829	1.656	1.312	1.121	1.028	1.050	1.081	1.017	0.995	0.918	0.986	0.941	0.994	0.940	0.986	0.927	1.017	0.886	0.929	0.949	0.953	0.967	0.959	0.935						
1983	0.000	0.000	5.952	1.942	2.136	2.514	2.089	1.470	1.239	0.987	1.164	1.090	1.112	0.917	1.001	0.948	0.962	0.977	0.951	0.964	0.972	1.013	0.927	0.955	0.940	0.962	0.936	0.939	0.951							
1984	0.000	7.418	2.651	2.389	2.824	2.607	1.801	1.195	1.161	1.069	1.194	1.016	0.986	0.951	1.005	0.942	0.994	0.970	0.939	1.016	0.953	0.899	0.948	0.963	0.949	0.965	0.943	0.939								
1985	0.000	14.929	3.528	4.766	3.698	2.189	1.323	1.123	1.188	1.137	1.090	1.054	0.956	0.984	0.982	0.967	0.965	0.962	0.968	1.015	0.902	0.977	0.949	0.988	0.961	0.951	0.958									
1986	0.000	8.909	8.550	9.372	3.167	1.474	1.233	1.238	1.400	1.160	1.031	0.965	1.036	0.975	0.969	0.988	1.004	0.968	1.014	0.928	0.964	0.975	0.956	0.947	0.966	0.958										
1987	0.000	3.774	10.045	4.827	1.720	1.449	1.299	1.657	1.286	0.996	1.004	1.002	0.993	1.012	0.970	1.005	0.975	1.034	0.936	0.966	0.962	0.978	0.936	0.988	0.970											
1988	0.000	0.000	9.868	3.017	1.694	1.554	1.942	1.228	1.121	0.964	1.045	0.987	1.007	0.996	0.986	1.046	1.000	0.914	0.989	0.960	0.973	0.966	0.977	0.988												
1989	0.000	0.000	5.577	2.926	1.893	2.309	1.554	1.150	1.040	1.112	0.983	1.020	1.010	0.967	1.046	0.996	0.956	0.990	0.983	0.976	0.975	0.997	0.967													
1990	0.000	16.105	2.959	2.747	2.481	1.652	1.168	1.063	1.124	1.022	1.001	1.043	1.007	1.061	1.008	0.921	0.993	0.981	0.992	0.953	0.996	0.980														
1991	0.000	7.185	3.097	3.803	1.868	1.494	1.116	1.044	1.139	0.984	0.998	1.034	1.026	1.036	0.963	0.995	1.017	0.963	1.009	0.970	0.993															
1992	0.000	125.062	9.871	2.937	1.549	1.174	1.195	1.112	1.074	1.019	1.083	1.001	1.059	0.995	0.969	1.010	0.980	1.004	0.989	1.018																
1993	0.000	32.818	5.236	2.156	1.550	1.320	1.091	1.138	1.046	1.095	1.066	1.021	0.955	1.043	1.002	0.988	1.025	0.974	0.983																	
1994	220.261	10.359	4.650	2.297	1.479	1.356	1.094	1.142	1.101	1.065	1.116	0.989	0.990	1.052	0.997	1.000	1.020	0.985																		
1995	0.000	5.263	5.250	2.091	1.256	1.301	1.122	1.170	1.172	1.084	0.997	1.008	1.076	1.021	0.975	1.017	1.019																			
1996	73.458	5.641	2.855	1.893	1.420	1.327	1.114	1.184	1.126	1.009	1.063	1.026	1.066	0.992	1.015	1.026																				
1997	0.000	4.155	4.239	1.757	1.381	1.286	1.179	1.199	1.083	1.027	1.054	1.068	1.025	1.028	0.993																					
1998	0.000	3.949	3.719	1.515	1.508	1.444	1.121	1.101	1.061	1.149	1.034	1.022	1.031	0.977																						
1999	0.000	9.434	2.739	1.678	1.590	1.469	1.114	1.185	1.099	1.109	1.060	1.023	1.042																							
2000	0.000	11.915	3.406	1.948	1.494	1.269	1.165	1.131	1.100	1.020	1.049	1.081																								
2001	15.206	4.148	2.777	1.809	1.438	1.239	1.207	1.169	1.086	1.088	1.051																									
2002	0.000	3.091	2.912	1.722	1.530	1.396	1.212	1.183	1.056	1.134																										
2003	0.000	10.909	3.537	1.464	1.609	1.281	1.123	1.145	1.066																											
2004	27.345	6.188	2.308	1.743	1.707	1.303	1.167	1.105																												
2005	6.552	3.836	1.992	2.138	1.841	1.309	1.341																													
2006	0.000	2.674	2.302	1.780	1.769	1.444																														
2007	0.000	2.041	3.184	1.941	1.547																															
2008	35.746	1.938	3.122	1.552																																
2009	0.000	2.587	2.910																																	
2010	0.000	2.556																																		
2011	15.591																																			
3 Yr Avg	5.197	2.361	3.072	1.758	1.719	1.352	1.210	1.144	1.069	1.081	1.053	1.042	1.033	0.999	0.994	1.015	1.022	0.988	0.994	0.980	0.988	0.981	0.960	0.975	0.966	0.958	0.946	0.948	0.955	0.935						
5 Yr Avg	10.267	2.359	2.702	1.831	1.695	1.347	1.210	1.147	1.081	1.100	1.050	1.044	1.048	1.014	0.996	1.008	1.012	0.982	0.991	0.975	0.980	0.979	0.957	0.975	0.957	0.957	0.948	0.948	0.955	0.935						
10 Yr Avg	8.523	3.997	2.845	1.777	1.603	1.344	1.174	1.157	1.095	1.078	1.057	1.027	1.028	1.017	0.995	1.000	0.999	0.978	0.980	0.977	0.967	0.968	0.960	0.959	0.953	0.957	0.948	0.948	0.955	0.935						
3 Yr Wtd	34.481	2.237	3.087	1.741	1.715	1.348	1.208	1.143	1.069	1.081	1.053	1.041	1.033	0.999	0.994	1.015	1.021	0.987	0.993	0.981	0.988	0.981	0.960	0.975	0.966	0.958	0.946	0.948	0.955	0.935						
5 Yr Wtd	44.726	2.290	2.647	1.806	1.689	1.341	1.209	1.146	1.080	1.100	1.049	1.044	1.047	1.013	0.996	1.009	1.013	0.982	0.991	0.976	0.980	0.979	0.957	0.975	0.958	0.957	0.948	0.948	0.955	0.935						
10 Yr Wtd	33.760	3.267	2.807	1.754	1.597	1.339	1.175	1.156	1.093	1.078	1.056	1.027	1.028	1.017	0.995	1.000	0.999	0.977	0.980	0.976	0.967	0.969	0.959	0.960	0.953	0.957	0.948	0.948	0.955	0.935						
Prior	30.000	3.800	2.650	1.800	1.600	1.325	1.165	1.160	1.090	1.075	1.050	1.023	1.023	1.020	0.995	0.995	0.995	0.980	0.975	0.970	0.965	0.960	0.960	0.955	0.950	0.950	0.945	0.945	0.945	0.935	0.935	0.935	0.925	0.945		0.000
																																				TAIL
Selected	30.000	2.700	2.650	1.800	1.600	1.340	1.175	1.155	1.090	1.090	1.050	1.030	1.030	1.020	1.000	1.000	1.000	0.980	0.980	0.980	0.980	0.980	0.960	0.955	0.955	0.955	0.950	0.950	0.950	0.950						1.340

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

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	0.000	0.029	0.204	0.698	2.108	3.855	6.865	12.555	20.788	27.276	30.577	31.436	33.009	35.694	36.289	36.114	33.158	32.681	30.752	30.562	28.736	28.325	26.261	26.719	23.679	21.993	20.880	19.903	19.248	18.466	17.260						
1983	0.000	0.000	0.116	0.692	1.344	2.870	7.217	15.081	22.168	27.464	27.104	31.542	34.377	38.231	35.072	35.107	33.283	32.015	31.284	29.738	28.669	27.871	28.231	26.167	24.995	23.487	22.588	21.151	19.860	18.894							
1984	0.000	0.031	0.232	0.615	1.470	4.151	10.822	19.485	23.287	27.041	28.910	34.530	35.083	34.579	32.877	33.053	31.145	30.962	30.039	28.198	28.663	27.318	24.553	23.277	22.418	21.283	20.539	19.371	18.192								
1985	0.000	0.008	0.114	0.403	1.920	7.101	15.544	20.557	23.080	27.413	31.177	33.997	35.842	34.270	33.717	33.121	32.044	30.918	29.755	28.802	29.221	26.361	25.748	24.437	24.140	23.192	22.063	21.142									
1986	0.000	0.004	0.034	0.287	2.692	8.527	12.571	15.504	19.195	26.864	31.155	32.110	31.000	32.121	31.309	30.345	29.984	30.100	29.128	29.522	27.384	26.386	25.726	24.597	23.301	22.518	21.573										
1987	0.000	0.023	0.088	0.885	4.270	7.343	10.642	13.823	22.907	29.465	29.362	29.482	29.548	29.332	29.692	28.810	28.948	28.233	29.200	27.331	26.411	25.405	24.858	23.276	23.002	22.318											
1988	0.000	0.000	0.141	1.394	4.206	7.124	11.073	21.509	26.417	29.608	28.536	29.813	29.427	29.620	29.511	29.086	30.413	30.419	27.809	27.507	26.420	25.708	24.826	24.253	23.964												
1989	0.000	0.000	0.192	1.074	3.141	5.947	13.731	21.337	24.539	25.531	28.392	27.900	28.452	28.750	27.812	29.091	28.976	27.688	27.422	26.945	26.293	25.635	25.550	24.704													
1990	0.000	0.034	0.552	1.632	4.484	11.126	18.379	21.458	22.799	25.630	26.184	26.201	27.333	27.513	29.190	29.409	27.072	26.884	26.376	26.173	24.942	24.833	24.346														
1991	0.000	0.078	0.560	1.733	6.593	12.313	18.399	20.534	21.438	24.409	24.020	23.966	24.783	25.439	26.361	25.395	25.275	25.707	24.762	24.976	24.223	24.043															
1992	0.000	0.002	0.299	2.955	8.679	13.445	15.786	18.864	20.970	22.525	22.955	24.860	24.876	26.333	26.206	25.399	25.659	25.134	25.236	24.964	25.405																
1993	0.000	0.022	0.724	3.791	8.174	12.673	16.722	18.251	20.773	21.734	23.799	25.364	25.899	24.742	25.817	25.869	25.563	26.214	25.534	25.112																	
1994	0.000	0.070	0.722	3.358	7.713	11.408	15.466	16.913	19.309	21.256	22.646	25.264	24.975	24.729	26.012	25.944	25.953	26.471	26.076																		
1995	0.000	0.153	0.803	4.218	8.819	11.075	14.412	16.166	18.919	22.175	24.037	23.960	24.146	25.992	26.538	25.887	26.325	26.830																			
1996	0.003	0.244	1.379	3.935	7.451	10.579	14.039	15.643	18.521	20.858	21.053	22.371	22.951	24.464	24.269	24.624	25.276																				
1997	0.000	0.256	1.064	4.510	7.924	10.944	14.076	16.592	19.894	21.542	22.130	23.314	24.895	25.522	26.235	26.050																					
1998	0.000	0.307	1.212	4.506	6.828	10.293	14.863	16.655	18.334	19.455	22.360	23.120	23.626	24.360	23.799																						
1999	0.000	0.130	1.229	3.366	5.648	8.981	13.191	14.700	17.414	19.133	21.221	22.496	23.005	23.976																							
2000	0.000	0.088	1.049	3.573	6.960	10.397	13.196	15.374	17.388	19.118	19.497	20.458	22.108																								
2001	0.022	0.340	1.411	3.919	7.088	10.191	12.629	15.244	17.827	19.368	21.082	22.152																									
2002	0.000	0.370	1.144	3.333	5.739	8.782	12.260	14.857	17.568	18.545	21.030																										
2003	0.000	0.119	1.296	4.583	6.710	10.795	13.829	15.526	17.780	18.947																											
2004	0.009	0.234	1.447	3.339	5.819	9.936	12.948	15.104	16.695																												
2005	0.048	0.315	1.210	2.410	5.152	9.486	12.419	16.658																													
2006	0.000	0.415	1.109	2.553	4.545	8.039	11.610																														
2007	0.000	0.398	0.813	2.590	5.027	7.779																															
2008	0.015	0.534	1.035	3.230	5.014																																
2009	0.000	0.244	0.631	1.836																																	
2010	0.000	0.217	0.556																																		
2011	0.024	0.375																																			
2012	0.000																																				
3 Yr Avg	0.008	0.279	0.740	2.552	4.862	8.435	12.325	15.763	17.348	18.953	20.536	21.702	22.913	24.620	24.767	25.521	25.851	26.505	25.615	25.017	24.857	24.837	24.907	24.078	23.422	22.676	21.392	20.554	19.100	18.680	17.260						
5 Yr Avg	0.008	0.354	0.829	2.524	5.111	9.207	12.613	15.478	17.452	19.022	21.038	22.308	23.317	24.863	25.370	25.675	25.755	26.071	25.597	25.634	25.457	25.125	25.061	24.254	23.365	22.560	21.529	20.392	19.100	18.680	17.260						
10 Yr Avg	0.010	0.322	1.065	3.137	5.770	9.468	13.102	15.635	18.034	20.040	21.886	23.336	24.127	25.307	26.224	26.676	26.946	27.368	27.130	26.953	26.763	26.188	25.567	24.679	23.643	22.465	21.529	20.392	19.100	18.680	17.260						
Selected	0.010	0.322	1.065	3.137	5.770	9.468	13.102	15.635	18.034	20.040	21.886	23.336	24.127	25.307	26.224	26.676	26.946	27.368	27.130	26.953	26.763	26.188	25.567	24.679	23.643	22.465	21.529	20.392	19.100	18.680	17.260						
Cumulative	588.799	588.789	588.467	587.402	584.265	578.495	569.027	555.925	540.290	522.256	502.216	480.331	456.995	432.868	407.561	381.338	354.662	327.716	300.348	273.218	246.265	219.502	193.313	167.747	143.068	119.425	96.960	75.432	55.040	35.940	17.260	0.000	0.000	0.000	0.000	0.000	0.000

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

PERMANENT TOTAL DISABILITY
(000's)

UNPAID LOSS ESTIMATE FOR ACCIDENT YEARS 1976 AND PRIOR

10 times 3 Year Average Annual Payments	135,055	(1)
15 times 3 Year Average Annual Payments	202,583	(2)
Incremental Development Method	137,853	(3)
'03 to '12 Exponential Curve Fit	134,539	(4)
'03 to '11 Exponential Curve Fit	136,965	(5)
'03 to '10 Exponential Curve Fit	139,991	(6)
'05 to '10 Exponential Curve Fit	126,312	(7)
Selected Unpaid Loss as of 6/30/2012	140,000	(8)
FY 2012 Payments	12,262	(9)
FY 2011 Payments	13,455	(10)
FY 2010 Payments	14,800	(11)
Unpaid Loss as of 6/30/2009	180,517	(12)

(1) 10 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2010 THROUGH 2012 OF $13,506
(2) 15 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2010 THROUGH 2012 OF $13,506
(3) SECTION 1, EXHIBIT 3, SHEET 41, TOTAL OF COL. 5
(4) SECTION 1, EXHIBIT 3, SHEET 40, TOTAL OF COL. 2
(5) SECTION 1, EXHIBIT 3, SHEET 40, TOTAL OF COL. 3
(6) SECTION 1, EXHIBIT 3, SHEET 40, TOTAL OF COL. 4
(7) SECTION 1, EXHIBIT 3, SHEET 40, TOTAL OF COL. 5
(8) SELECTED BY DELOITTE CONSULTING
(9)-(11) SECTION 1, EXHIBIT 3, SHEET 46
(12) = SUM (8) THROUGH (11)

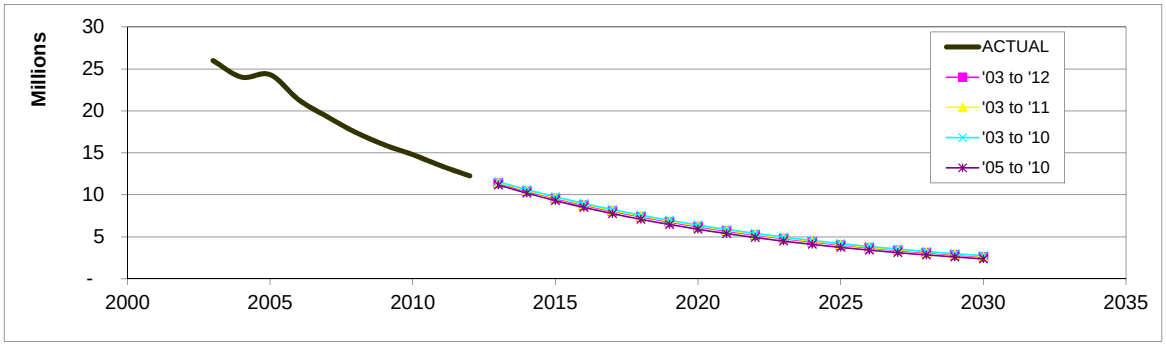
OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

PERMANENT TOTAL DISABILITY
(000's)

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

FY ENDING	ACTUAL PAID LOSS	INCREMENTAL UNPAID LOSS '03 to '12 CURVE FIT	'03 to '11 CURVE FIT	'03 to '10 CURVE FIT	'05 to '10 CURVE FIT
	(1)	(2)	(3)	(4)	(5)
2003	25,997				
2004	24,024				
2005	24,325				
2006	21,341				
2007	19,316				
2008	17,458				
2009	15,968				
2010	14,800				
2011	13,455				
2012	12,262				
2013		11,384	11,469	11,577	11,184
2014		10,440	10,529	10,641	10,210
2015		9,575	9,666	9,781	9,321
2016		8,781	8,874	8,990	8,510
2017		8,053	8,147	8,264	7,769
2018		7,386	7,479	7,596	7,092
2019		6,774	6,866	6,982	6,475
2020		6,212	6,304	6,417	5,911
2021		5,697	5,787	5,899	5,396
2022		5,225	5,313	5,422	4,926
2023		4,792	4,877	4,983	4,497
2024		4,395	4,478	4,581	4,106
2025		4,030	4,111	4,210	3,748
2026		3,696	3,774	3,870	3,422
2027		3,390	3,465	3,557	3,124
2028		3,109	3,181	3,270	2,852
2029		2,851	2,920	3,005	2,603
2030		2,615	2,681	2,762	2,377

FY ENDING	INCREMENTAL UNPAID LOSS '03 to '12 CURVE FIT	'03 to '11 CURVE FIT	'03 to '10 CURVE FIT	'05 to '10 CURVE FIT
	(2)	(3)	(4)	(5)
2031	2,398	2,461	2,539	2,170
2032	2,199	2,259	2,334	1,981
2033	2,017	2,074	2,145	1,808
2034	1,850	1,904	1,972	1,651
2035	1,697	1,748	1,812	1,507
2036	1,556	1,605	1,666	1,376
2037	1,427	1,473	1,531	1,256
2038	1,309	1,353	1,407	1,147
2039	1,200	1,242	1,294	1,047
2040	1,101	1,140	1,189	956
2041	1,009	1,047	1,093	873
2042	926	961	1,005	797
2043	849	882	923	727
2044	779	810	849	664
2045	714	743	780	606
2046	655	682	717	553
2047	601	627	659	505
2048	551	575	606	461
2049	505	528	557	421
2050	463	485	512	384
2051	425	445	470	351
2052	390	409	432	320
2053	357	375	398	292
2054	328	344	365	267
2055	301	316	336	244
2056	276	290	309	222
2057	253	266	284	203
Total	134,539	136,965	139,991	126,312



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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

PERMANENT TOTAL DISABILITY
(000's)

INCREMENTAL DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/12	INCREMENTAL DECAY	CUM. DECAY RELATIVE TO CURRENT YR PAID	FY 2012 PAYMENTS	FY 2012 UNPAID LOSS ESTIMATE	IMPLIED CUMULATIVE UNPAID LOSS
	(1)	(2)	(3)	(4)	(5)	(6)
PRIOR	714	20.380	20.38	52	1,053	1,053
1954	702	1.022	21.85	17	361	1,413
1955	690	0.870	19.88	22	446	1,860
1956	678	0.870	18.17	43	776	2,636
1957	666	0.872	16.71	56	940	3,576
1958	654	0.875	15.49	48	741	4,317
1959	642	0.875	14.43	78	1,124	5,441
1960	630	0.874	13.49	120	1,619	7,060
1961	618	0.874	12.67	173	2,195	9,255
1962	606	0.874	11.94	210	2,505	11,760
1963	594	0.873	11.30	215	2,432	14,193
1964	582	0.877	10.79	241	2,597	16,790
1965	570	0.886	10.45	377	3,943	20,733
1966	558	0.896	10.25	434	4,455	25,187
1967	546	0.905	10.19	377	3,844	29,032
1968	534	0.914	10.23	485	4,956	33,988
1969	522	0.921	10.34	533	5,508	39,496
1970	510	0.926	10.50	584	6,131	45,627
1971	498	0.929	10.68	629	6,715	52,342
1972	486	0.931	10.88	956	10,398	62,741
1973	474	0.932	11.07	1,078	11,943	74,683
1974	462	0.932	11.25	1,857	20,904	95,588
1975	450	0.931	11.41	1,563	17,840	113,428
1976	438	0.931	11.56	2,113	24,425	137,853
TOTAL				12,262	137,853	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) SECTION 1, EXHIBIT 3, SHEET 43, COL. 8
(3) TOTAL FROM SECTION 1, EXHIBIT 3, SHEET 42
(4) SECTION 1, EXHIBIT 3, SHEET 46
(5) = (3) x (4)
(6) = COLUMN (5) ACCUMULATED

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

PERMANENT TOTAL DISABILITY

CUMULATIVE DECAY FACTOR APPLIED TO PAYMENTS MADE IN CURRENT CALENDER YEAR TO ESTIMATE UNPAID LOSSES AS OF 6/30/2012 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
20.380	20.831	18.123	15.767	13.745	12.022	10.523	9.201	8.044	7.027	6.134	5.380	4.768	4.271	3.867	3.534	3.256	3.015	2.800	2.607	2.431	2.266	2.110	1.965
	1.022	0.889	0.774	0.674	0.590	0.516	0.451	0.395	0.345	0.301	0.264	0.234	0.210	0.190	0.173	0.160	0.148	0.137	0.128	0.119	0.111	0.104	0.096
		0.870	0.757	0.660	0.577	0.505	0.442	0.386	0.337	0.294	0.258	0.229	0.205	0.186	0.170	0.156	0.145	0.134	0.125	0.117	0.109	0.101	0.094
			0.870	0.758	0.663	0.581	0.508	0.444	0.388	0.338	0.297	0.263	0.236	0.213	0.195	0.180	0.166	0.155	0.144	0.134	0.125	0.116	0.108
				0.872	0.762	0.667	0.584	0.510	0.446	0.389	0.341	0.302	0.271	0.245	0.224	0.206	0.191	0.178	0.165	0.154	0.144	0.134	0.125
					0.875	0.766	0.669	0.585	0.511	0.446	0.391	0.347	0.311	0.281	0.257	0.237	0.219	0.204	0.190	0.177	0.165	0.154	0.143
						0.875	0.765	0.669	0.584	0.510	0.448	0.397	0.355	0.322	0.294	0.271	0.251	0.233	0.217	0.202	0.188	0.176	0.163
							0.874	0.764	0.668	0.583	0.511	0.453	0.406	0.368	0.336	0.309	0.287	0.266	0.248	0.231	0.215	0.201	0.187
								0.874	0.764	0.667	0.585	0.518	0.464	0.420	0.384	0.354	0.328	0.304	0.283	0.264	0.246	0.229	0.214
									0.874	0.763	0.669	0.593	0.531	0.481	0.439	0.405	0.375	0.348	0.324	0.302	0.282	0.262	0.244
										0.873	0.766	0.679	0.608	0.550	0.503	0.463	0.429	0.399	0.371	0.346	0.322	0.300	0.280
											0.877	0.777	0.696	0.630	0.576	0.531	0.492	0.457	0.425	0.396	0.369	0.344	0.320
												0.886	0.794	0.719	0.657	0.605	0.560	0.520	0.485	0.452	0.421	0.392	0.365
													0.896	0.811	0.741	0.683	0.632	0.587	0.547	0.510	0.475	0.443	0.412
														0.905	0.827	0.762	0.706	0.656	0.610	0.569	0.530	0.494	0.460
															0.914	0.842	0.780	0.724	0.674	0.629	0.586	0.546	0.508
																0.921	0.853	0.792	0.738	0.688	0.641	0.597	0.556
																	0.926	0.860	0.801	0.747	0.696	0.648	0.603
																		0.929	0.865	0.806	0.752	0.700	0.652
																			0.931	0.868	0.809	0.753	0.702
																				0.932	0.869	0.809	0.754
																					0.932	0.868	0.808
																						0.931	0.867
																							0.931
20.380	21.853	19.882	18.167	16.709	15.489	14.434	13.494	12.672	11.943	11.299	10.788	10.446	10.253	10.189	10.225	10.341	10.502	10.683	10.877	11.075	11.255	11.412	11.558

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 0.931 means that the expected payments from 6/30/12-13 are 0.931 times the actual paid losses from 6/30/11-12. Similarly, the decay factor of 0.867 means that the expected payments from 6/30/13-14 are 0.867 times the actual paid losses from 6/30/11-12, 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 6/30/11-12.

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
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	SELECTED FOR TAIL	SELECTED INCREM. DECAY	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	SELECTED FOR TAIL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
6	0.5	30.000	-			30.000		45,398.937		1,726.906		54,514.084
18	1.5	4.275	6.208	2.569	23.427	4.275	3.388	1,513.298	2,839.260	364.290	278,993.147	1,817.136
30	2.5	3.100	3.476	2.000	8.137	3.100	2.741	353.988	457.377	141.808	11,908.963	425.061
42	3.5	2.215	2.188	1.724	4.357	2.215	1.794	114.190	131.591	70.918	1,463.568	137.116
54	4.5	1.915	1.800	1.558	2.911	1.915	1.668	51.553	60.144	41.143	335.899	61.904
66	5.5	1.635	1.633	1.448	2.219	1.635	1.329	26.921	33.420	26.400	115.377	32.326
78	6.5	1.450	1.478	1.369	1.838	1.450	1.159	16.465	20.465	18.233	51.996	19.771
90	7.5	1.350	1.362	1.309	1.608	1.350	1.128	11.355	13.847	13.322	28.286	13.635
102	8.5	1.283	1.290	1.263	1.459	1.283	1.092	8.411	10.170	10.175	17.588	10.100
114	9.5	1.239	1.239	1.226	1.358	1.239	1.084	6.556	7.886	8.056	12.051	7.872
126	10.5	1.201	1.204	1.197	1.286	1.201	1.042	5.291	6.366	6.568	8.874	6.354
138	11.5	1.172	1.174	1.172	1.233	1.172	1.028	4.406	5.286	5.489	6.900	5.290
150	12.5	1.154	1.151	1.151	1.194	1.154	1.049	3.759	4.502	4.684	5.594	4.514
162	13.5	1.133	1.136	1.134	1.163	1.133	0.997	3.258	3.912	4.068	4.687	3.912
174	14.5	1.118	1.118	1.119	1.139	1.118	1.005	2.875	3.445	3.588	4.031	3.452
186	15.5	1.105	1.105	1.106	1.120	1.105	0.995	2.572	3.081	3.206	3.539	3.088
198	16.5	1.095	1.094	1.095	1.104	1.095	1.000	2.327	2.788	2.898	3.162	2.795
210	17.5	1.084	1.085	1.086	1.091	1.084	0.969	2.125	2.548	2.646	2.864	2.552
222	18.5	1.076	1.076	1.077	1.080	1.076	0.980	1.961	2.347	2.437	2.625	2.354
234	19.5	1.070	1.069	1.070	1.071	1.070	0.991	1.822	2.181	2.262	2.430	2.188
246	20.5	1.063	1.063	1.063	1.064	1.063	0.958	1.703	2.041	2.115	2.268	2.045
258	21.5	1.057	1.057	1.057	1.057	1.057	0.966	1.602	1.919	1.989	2.132	1.924
270	22.5	1.052	1.052	1.052	1.052	1.052	0.968	1.516	1.816	1.881	2.016	1.820
282	23.5	1.048	1.048	1.048	1.047	1.048	0.966	1.441	1.726	1.788	1.917	1.730
294	24.5	1.044	1.044	1.043	1.043	1.044	0.959	1.375	1.648	1.707	1.830	1.651
306	25.5	1.040	1.040	1.040	1.039	1.040	0.953	1.317	1.579	1.635	1.755	1.581
318	26.5	1.036	1.036	1.036	1.036	1.036	0.935	1.266	1.518	1.573	1.689	1.521
330	27.5	1.033	1.033	1.033	1.033	1.033	0.960	1.222	1.465	1.518	1.631	1.468
342	28.5	1.031	1.030	1.031	1.031	1.031	0.954	1.183	1.418	1.469	1.578	1.420
354	29.5	1.028	1.028	1.028	1.028	1.028	0.935	1.147	1.376	1.425	1.532	1.378
366	30.5	1.026	1.026	1.026	1.026	1.026	0.947	1.116	1.339	1.386	1.490	1.340
378	31.5	1.024	1.024	1.024	1.024	1.024	0.954	1.088	1.305	1.351	1.452	1.307
390	32.5	1.022	1.022	1.022	1.023	1.022	0.948	1.063	1.275	1.320	1.417	1.276
402	33.5	1.021	1.020	1.020	1.021	1.021	0.950	1.040	1.248	1.291	1.386	1.249
414	34.5	1.019	1.019	1.019	1.020	1.019	0.932	1.019	1.223	1.266	1.357	1.223
426	35.5		1.017	1.017	1.019	1.017	0.939		1.201	1.242	1.330	1.201
438	36.5		1.016	1.016	1.018	1.016	0.931		1.180	1.221	1.306	1.180
450	37.5		1.015	1.015	1.016	1.015	0.931		1.162	1.202	1.283	1.162
462	38.5		1.013	1.014	1.016	1.013	0.932		1.145	1.184	1.263	1.145
474	39.5		1.012	1.013	1.015	1.012	0.932		1.130	1.168	1.243	1.130
486	40.5		1.011	1.012	1.014	1.011	0.931		1.116	1.153	1.225	1.116
498	41.5		1.010	1.011	1.013	1.010	0.929		1.104	1.140	1.208	1.104
510	42.5		1.010	1.010	1.012	1.010	0.926		1.093	1.127	1.193	1.093
522	43.5		1.009	1.010	1.012	1.009	0.921		1.082	1.116	1.178	1.082
534	44.5		1.008	1.009	1.011	1.008	0.914		1.073	1.105	1.164	1.073
546	45.5		1.007	1.008	1.011	1.007	0.905		1.064	1.096	1.151	1.064
558	46.5		1.006	1.008	1.010	1.006	0.896		1.057	1.087	1.139	1.057
570	47.5		1.006	1.007	1.010	1.006	0.886		1.050	1.078	1.128	1.050
582	48.5		1.005	1.007	1.009	1.005	0.877		1.045	1.071	1.117	1.045
594	49.5		1.004	1.006	1.009	1.004	0.873		1.040	1.064	1.107	1.040
606	50.5		1.004	1.006	1.008	1.004	0.874		1.035	1.057	1.097	1.035
618	51.5		1.003	1.005	1.008	1.003	0.874		1.031	1.051	1.088	1.031
630	52.5		1.003	1.005	1.008	1.003	0.874		1.028	1.045	1.079	1.028
642	53.5		1.002	1.005	1.007	1.002	0.875		1.025	1.040	1.071	1.025
654	54.5		1.002	1.004	1.007	1.002	0.875		1.023	1.035	1.063	1.023
666	55.5		1.002	1.004	1.007	1.002	0.872		1.021	1.030	1.055	1.021
678	56.5		1.002	1.004	1.007	1.002	0.870		1.019	1.026	1.048	1.019
690	57.5		1.001	1.004	1.006	1.001	0.870		1.017	1.022	1.041	1.017
702	58.5		1.001	1.003	1.006	1.001	1.022		1.016	1.018	1.035	1.016
714	59.5		1.001	1.003	1.006	1.001	0.892		1.014	1.015	1.028	1.014
726	60.5		1.001	1.003	1.006	1.001	0.892		1.013	1.012	1.022	1.013
738	61.5		1.001	1.003	1.005	1.001	0.892		1.012	1.009	1.017	1.012
750	62.5		1.001	1.003	1.005	1.001	0.892		1.011	1.006	1.011	1.011
Tail	Tail		1.010	1.003	1.006	1.010	11.310		1.010	1.003	1.006	1.010

59.5 TAIL DECAY 20.380 (14)

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 1, EXHIBIT 3, SHEET 44
(4) SECTION 1, EXHIBIT 3, SHEET 45, COL. 5; TAIL FROM SECTION 1, EXHIBIT 3, SHEET 48
(5) SECTION 1, EXHIBIT 3, SHEET 44
(6) SECTION 1, EXHIBIT 3, SHEET 44
(7) SELECTED BY DELOITTE CONSULTING
(8) = [[(7) - 1.0] x (7) PRIOR AGE] / [(7) PRIOR AGE - 1.0]
(9) COL. 3 MULTIPLICATIVELY ACCUMULATED
(10) COL. 4 MULTIPLICATIVELY ACCUMULATED
(11) COL. 5 MULTIPLICATIVELY ACCUMULATED
(12) COL. 6 MULTIPLICATIVELY ACCUMULATED
(13) COL. 7 MULTIPLICATIVELY ACCUMULATED
(14) 58.5-TO-59.5 TAIL DECAY + (57.5-TO-58.5 DECAY x 58.5-TO-59.5 TAIL DECAY)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

PERMANENT TOTAL DISABILITY

FITTED PAID LOSS DEVELOPMENT FACTORS

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

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.003**	**1.000**
Inverse Power	**1.006**	**0.998**

						Weibull Curve Fitting					Inverse Power Curve Fitting				
						Slope=	0.667				Slope=	-2.241			
		----FROM PAID TRIANGLE----			SELECTED	Intercept=	-2.635				Intercept=	9.589			
PERIOD	AGE	SELECTED	3 YR WTD	5 YR WTD	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	30.000	35.022	45.911	30.000	1.792	-3.384	-1.440	**4.740**	1706.895	1.792	3.367	5.573	**264.158**	
2	18	4.275	3.187	3.263	4.275	2.890	-1.323	-0.707	**2.569**	360.069	2.890	1.186	3.110	**23.427**	
3	30	3.100	3.085	2.865	3.100	3.401	-0.943	-0.366	**2.000**	140.165	3.401	0.742	1.965	**8.137**	11648.220
4	42	2.215	2.149	2.177	2.215	3.738	-0.510	-0.142	**1.724**	70.097	3.738	0.195	1.211	**4.357**	1431.524
5	54	1.915	1.952	1.918	1.915	3.989	-0.303	0.026	**1.558**	40.667	3.989	-0.089	0.648	**2.911**	328.544
6	66	1.635	1.658	1.636	1.635	4.190	-0.056	0.160	**1.448**	26.094	4.190	-0.454	0.198	**2.219**	112.851
7	78	1.450	1.462	1.457	1.450	4.357	0.157	0.271	**1.369**	18.022	4.357	-0.799	-0.176	**1.838**	50.858
8	90	1.350	1.352	1.350	1.350	4.500	0.300	0.367	**1.309**	13.167	4.500	-1.050	-0.497	**1.608**	27.666
9	102	1.283	1.280	1.283	1.283	4.625	0.413	0.450	**1.263**	10.057	4.625	-1.262	-0.778	**1.459**	17.203
10	114	1.239	1.239	1.242	1.239	4.736	0.498	0.524	**1.226**	7.962	4.736	-1.431	-1.027	**1.358**	11.787
11	126	1.201	1.202	1.201	1.201	4.836	0.581	0.591	**1.197**	6.492	4.836	-1.604	-1.251	**1.286**	8.680
12	138	1.172	1.175	1.174	1.172	4.927	0.652	0.652	**1.172**	5.426	4.927	-1.760	-1.455	**1.233**	6.749
13	150	1.154	1.154	1.154	1.154	5.011	0.700	0.708	**1.151**	4.630	5.011	-1.871	-1.642	**1.194**	5.472
14	162	1.133	1.132	1.133	1.133	5.088	0.762	0.759	**1.134**	4.021	5.088	-2.017	-1.815	**1.163**	4.585
15	174	1.118	1.118	1.117	1.118	5.159	0.810	0.807	**1.119**	3.546	5.159	-2.137	-1.975	**1.139**	3.942
16	186	1.105	1.107	1.104	1.105	5.226	0.856	0.851	**1.106**	3.169	5.226	-2.254	-2.124	**1.120**	3.462
17	198	1.095	1.096	1.094	1.095	5.288	0.894	0.893	**1.095**	2.864	5.288	-2.354	-2.264	**1.104**	3.092
18	210	1.084	1.084	1.083	1.084	5.347	0.939	0.932	**1.086**	2.615	5.347	-2.476	-2.396	**1.091**	2.801
19	222	1.076	1.076	1.076	1.076	5.403	0.975	0.969	**1.077**	2.409	5.403	-2.577	-2.521	**1.080**	2.568
20	234	1.070	1.068	1.068	1.070	5.455	1.003	1.004	**1.070**	2.236	5.455	-2.659	-2.639	**1.071**	2.377
21	246	1.063	1.063	1.062	1.063	5.505	1.040	1.038	**1.063**	2.090	5.505	-2.770	-2.751	**1.064**	2.218
22	258	1.057	1.057	1.057	1.057	5.553	1.072	1.069	**1.057**	1.966	5.553	-2.865	-2.858	**1.057**	2.085
23	270	1.052	1.052	1.052	1.052	5.598	1.100	1.100	**1.052**	1.859	5.598	-2.952	-2.960	**1.052**	1.972
24	282	1.048	1.048	1.047	1.048	5.642	1.126	1.129	**1.048**	1.767	5.642	-3.038	-3.057	**1.047**	1.875
25	294	1.044	1.043	1.043	1.044	5.684	1.153	1.157	**1.043**	1.687	5.684	-3.126	-3.151	**1.043**	1.790
26	306	1.040	1.038	1.039	1.040	5.724	1.181	1.183	**1.040**	1.617	5.724	-3.217	-3.240	**1.039**	1.717
27	318	1.036	1.035	1.035	1.036	5.762	1.212	1.209	**1.036**	1.555	5.762	-3.324	-3.326	**1.036**	1.652
28	330	1.033	1.032	1.032	1.033	5.799	1.234	1.234	**1.033**	1.500	5.799	-3.401	-3.409	**1.033**	1.595
29	342	1.031	1.029	1.030	1.031	5.835	1.256	1.257	**1.031**	1.452	5.835	-3.480	-3.490	**1.031**	1.544
30	354	1.028	1.027	1.027	1.028	5.869	1.283	1.280	**1.028**	1.409	5.869	-3.578	-3.567	**1.028**	1.498
31	366	1.026	1.025	1.026	1.026	5.903	1.304	1.303	**1.026**	1.370	5.903	-3.660	-3.642	**1.026**	1.457
32	378	1.024	1.023	1.024	1.024	5.935	1.323	1.324	**1.024**	1.336	5.935	-3.732	-3.714	**1.024**	1.420
33	390	1.022	1.022	1.022	1.022	5.966	1.343	1.345	**1.022**	1.304	5.966	-3.809	-3.784	**1.023**	1.386
34	402	1.021	1.020	1.020	1.021	5.996	1.362	1.365	**1.020**	1.276	5.996	-3.882	-3.852	**1.021**	1.355
35	414	1.019	1.019	1.019	1.019	6.026	1.382	1.385	**1.019**	1.251	6.026	-3.964	-3.918	**1.020**	1.327
36	426					6.054		1.404	**1.017**	1.228	6.054		-3.982	**1.019**	1.301
37	438					6.082		1.423	**1.016**	1.207	6.082		-4.044	**1.018**	1.277
38	450					6.109		1.441	**1.015**	1.188	6.109		-4.105	**1.016**	1.255
39	462					6.136		1.458	**1.014**	1.170	6.136		-4.164	**1.016**	1.235
40	474					6.161		1.475	**1.013**	1.155	6.161		-4.221	**1.015**	1.216
41	486					6.186		1.492	**1.012**	1.140	6.186		-4.277	**1.014**	1.198
42	498					6.211		1.508	**1.011**	1.127	6.211		-4.332	**1.013**	1.182
43	510					6.234		1.524	**1.010**	1.114	6.234		-4.385	**1.012**	1.167
44	522					6.258		1.540	**1.010**	1.103	6.258		-4.437	**1.012**	1.152
45	534					6.280		1.555	**1.009**	1.093	6.280		-4.488	**1.011**	1.139
46	546					6.303		1.570	**1.008**	1.083	6.303		-4.538	**1.011**	1.126
47	558					6.324		1.584	**1.008**	1.074	6.324		-4.587	**1.010**	1.114
48	570					6.346		1.598	**1.007**	1.066	6.346		-4.635	**1.010**	1.103
49	582					6.366		1.612	**1.007**	1.058	6.366		-4.681	**1.009**	1.092
50	594					6.387		1.626	**1.006**	1.051	6.387		-4.727	**1.009**	1.082
51	606					6.407		1.639	**1.006**	1.045	6.407		-4.772	**1.008**	1.073
52	618					6.426		1.652	**1.005**	1.039	6.426		-4.816	**1.008**	1.064
53	630					6.446		1.665	**1.005**	1.033	6.446		-4.859	**1.008**	1.055
54	642					6.465		1.678	**1.005**	1.028	6.465		-4.901	**1.007**	1.047
55	654					6.483		1.690	**1.004**	1.023	6.483		-4.943	**1.007**	1.039
56	666					6.501		1.702	**1.004**	1.018	6.501		-4.983	**1.007**	1.032
57	678					6.519		1.714	**1.004**	1.014	6.519		-5.023	**1.007**	1.025
58	690					6.537		1.726	**1.004**	1.010	6.537		-5.063	**1.006**	1.018
59	702					6.554		1.737	**1.003**	1.007	6.554		-5.101	**1.006**	1.012
60	714					6.571		1.749	**1.003**	1.003	6.571		-5.139	**1.006**	1.006
61	726					6.588		1.760	**1.003**		6.588		-5.177	**1.006**	
62	738					6.604		1.771	**1.003**		6.604		-5.214	**1.005**	
63	750					6.620		1.781	**1.003**		6.620		-5.250	**1.005**	
64	762					6.636		1.792	**1.002**		6.636		-5.285	**1.005**	

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

PERMANENT TOTAL DISABILITY

INCREMENTAL DECAY METHOD

AGE MONTHS	AGE YEARS	PAID SELECTED FOR FIT	INCREM. DECAY FACTORS	IMPLIED ATA FACTOR	DECAY FACTOR CHECK
(1)	(2)	(3)	(4)	(5)	(6)
6	0.5	30.000	27.610		
18	1.5	4.275	5.387	6.208	5.387
30	2.5	3.100	3.232	3.476	3.232
42	3.5	2.215	1.754	2.188	1.754
54	4.5	1.915	1.458	1.800	1.458
66	5.5	1.635	1.325	1.633	1.325
78	6.5	1.450	1.231	1.478	1.231
90	7.5	1.350	1.165	1.362	1.165
102	8.5	1.283	1.117	1.290	1.117
114	9.5	1.239	1.083	1.239	1.083
126	10.5	1.201	1.059	1.204	1.059
138	11.5	1.172	1.041	1.174	1.041
150	12.5	1.154	1.027	1.151	1.027
162	13.5	1.133	1.016	1.136	1.016
174	14.5	1.118	1.006	1.118	1.006
186	15.5	1.105	0.998	1.105	0.998
198	16.5	1.095	0.991	1.094	0.991
210	17.5	1.084	0.984	1.085	0.984
222	18.5	1.076	0.979	1.076	0.979
234	19.5	1.070	0.974	1.069	0.974
246	20.5	1.063	0.970	1.063	0.970
258	21.5	1.057	0.966	1.057	0.966
270	22.5	1.052	0.962	1.052	0.962
282	23.5	1.048	0.958	1.048	0.958
294	24.5	1.044	0.954	1.044	0.954
306	25.5	1.040	0.950	1.040	0.950
318	26.5	1.036	0.947	1.036	0.947
330	27.5	1.033	0.944	1.033	0.944
342	28.5	1.031	0.942	1.030	0.942
354	29.5	1.028	0.941	1.028	0.941
366	30.5	1.026	0.940	1.026	0.940
378	31.5	1.024	0.938	1.024	0.938
390	32.5	1.022	0.936	1.022	0.936
402	33.5	1.021	0.934	1.020	0.934
414	34.5	1.019	0.932	1.019	0.932
426	35.5		0.931	1.017	0.931
438	36.5		0.931	1.016	0.931
450	37.5		0.931	1.015	0.931
462	38.5		0.932	1.013	0.932
474	39.5		0.932	1.012	0.932
486	40.5		0.931	1.011	0.931
498	41.5		0.929	1.010	0.929
510	42.5		0.926	1.010	0.926
522	43.5		0.921	1.009	0.921
534	44.5		0.914	1.008	0.914
546	45.5		0.905	1.007	0.905
558	46.5		0.896	1.006	0.896
570	47.5		0.886	1.006	0.886
582	48.5		0.877	1.005	0.877
594	49.5		0.873	1.004	0.873
606	50.5		0.874	1.004	0.874
618	51.5		0.874	1.003	0.874
630	52.5		0.874	1.003	0.874
642	53.5		0.875	1.002	0.875
654	54.5		0.875	1.002	0.875
666	55.5		0.872	1.002	0.872
678	56.5		0.870	1.002	0.870
690	57.5		0.870	1.001	0.870
702	58.5			1.000	-
714	59.5			1.000	-
726	60.5			1.000	-
738	61.5			1.000	-
750	62.5			1.000	-

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

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366
1954																															
1955																															
1956																															
1957																															
1958																															
1959																															
1960																															
1961																															
1962																															
1963																															
1964																															
1965																															
1966																															
1967																															
1968																															
1969																															
1970																															
1971																															
1972																															
1973																															2,231
1974																														3,431	3,271
1975																													3,153	2,937	2,906
1976																												4,518	3,886	3,792	3,441
1977	0	18	49	189	481	1,068	1,657	2,229	2,703	3,181	3,908	4,601	5,389	6,234	6,759	6,981	7,052	6,963	7,491	7,150	6,883	6,535	6,136	5,795	5,360	5,122	4,978	4,961	4,693	4,289	4,070
1978	0	18	48	205	526	1,023	1,743	2,396	2,991	3,829	4,722	5,946	7,120	7,730	7,986	7,761	8,156	8,087	8,183	7,762	7,186	7,073	6,480	6,332	5,895	5,491	5,521	5,213	4,780	4,484	4,181
1979	0	23	73	236	554	1,101	1,696	2,375	3,287	4,351	5,674	7,075	8,417	9,160	9,069	9,050	9,557	9,317	8,669	8,402	7,827	7,350	7,030	6,759	6,435	6,758	6,143	5,398	5,145	4,865	4,466
1980	0	28	43	185	518	964	1,650	2,651	3,840	5,383	6,850	7,955	8,604	8,922	8,904	9,382	9,667	9,278	8,696	8,257	7,895	7,947	7,325	7,087	6,973	6,618	5,725	5,535	5,257	5,008	4,541
1981	0	13	26	168	437	813	1,557	2,745	4,185	5,777	7,341	8,181	8,391	8,835	9,309	9,317	9,125	8,538	8,228	7,735	7,512	7,108	6,881	6,642	6,500	5,756	5,393	5,016	4,672	4,399	4,124
1982	0	8	54	184	557	1,018	1,813	3,316	5,491	7,205	8,077	8,304	8,719	9,429	9,586	9,540	8,759	8,633	8,123	8,073	7,591	7,482	6,937	7,058	6,255	5,809	5,515	5,257	5,084	4,878	4,559
1983	0	0	31	184	357	762	1,917	4,005	5,887	7,293	7,197	8,376	9,129	10,152	9,314	9,323	8,839	8,502	8,308	7,897	7,613	7,401	7,497	6,949	6,637	6,237	5,998	5,617	5,274	5,017	
1984	0	9	70	186	443	1,252	3,264	5,877	7,024	8,156	8,720	10,415	10,581	10,430	9,916	9,969	9,394	9,339	9,060	8,505	8,645	8,240	7,406	7,021	6,762	6,419	6,195	5,843	5,487		
1985	0	3	38	135	645	2,385	5,220	6,904	7,751	9,206	10,470	11,417	12,036	11,508	11,323	11,123	10,761	10,383	9,992	9,672	9,813	8,852	8,647	8,206	8,107	7,788	7,409	7,100			
1986	0	1	11	92	858	2,717	4,005	4,939	6,115	8,559	9,926	10,230	9,876	10,233	9,975	9,668	9,553	9,590	9,280	9,406	8,724	8,406	8,196	7,837	7,424	7,174	6,873				
1987	0	7	28	279	1,345	2,313	3,351	4,354	7,214	9,280	9,247	9,285	9,306	9,238	9,351	9,074	9,117	8,892	9,196	8,608	8,318	8,001	7,829	7,331	7,244	7,029					
1988	0	0	45	448	1,351	2,289	3,558	6,911	8,488	9,513	9,169	9,579	9,455	9,517	9,482	9,346	9,772	9,774	8,935	8,838	8,489	8,260	7,977	7,793	7,700						
1989	0	0	64	359	1,051	1,989	4,593	7,137	8,208	8,539	9,496	9,332	9,517	9,616	9,302	9,730	9,692	9,261	9,172	9,013	8,794	8,574	8,546	8,263							
1990	0	12	191	567	1,557	3,863	6,380	7,449	7,915	8,898	9,090	9,096	9,489	9,552	10,134	10,210	9,399	9,333	9,157	9,086	8,659	8,621	8,452								
1991	0	22	161	499	1,897	3,544	5,295	5,910	6,170	7,025	6,913	6,898	7,133	7,322	7,587	7,309	7,275	7,399	7,127	7,188	6,972	6,920									
1992	0	1	77	764	2,245	3,478	4,084	4,880	5,425	5,827	5,938	6,431	6,435	6,812	6,779	6,571	6,638	6,502	6,529	6,458	6,572										
1993	0	5	167	872	1,880	2,915	3,847	4,199	4,779	5,000	5,475	5,835	5,958	5,692	5,939	5,951	5,881	6,030	5,874	5,777											
1994	0	17	175	814	1,869	2,765	3,749	4,099	4,680	5,152	5,489	6,124	6,053	5,994	6,305	6,288	6,290	6,416	6,320												
1995	0	36	191	1,005	2,100	2,638	3,433	3,850	4,506	5,282	5,725	5,707	5,751	6,191	6,321	6,166	6,270	6,390													
1996	1	58	330	942	1,783	2,532	3,360	3,743	4,432	4,991	5,038	5,353	5,492	5,854	5,808	5,893	6,049														
1997	0	66	274	1,163	2,043	2,821	3,629	4,277	5,129	5,554	5,705	6,011	6,418	6,580	6,764	6,716															
1998	0	95	374	1,391	2,108	3,178	4,589	5,142	5,660	6,006	6,903	7,138	7,294	7,521	7,347																
1999	0	43	402	1,101	1,848	2,938	4,316	4,809	5,697	6,259	6,943	7,360	7,526	7,844																	
2000	0	35	419	1,427	2,781	4,154	5,272	6,142	6,946	7,638	7,789	8,173	8,832																		
2001	8	123	512	1,422	2,571	3,697	4,582	5,530	6,468	7,027	7,648	8,036																			
2002	0	143	441	1,284	2,210	3,383	4,722	5,723	6,767	7,143	8,100																				
2003	0	41	453	1,601	2,344	3,770	4,830	5,423	6,210	6,617																					
2004	3	88	541	1,250	2,178	3,718	4,845	5,652	6,248																						
2005	16	108	414	824	1,762	3,244	4,247	5,696																							
2006	0	136	363	836	1,488	2,632	3,801																								
2007	0	136	277	882	1,712	2,649																									
2008	5	185	359	1,122	1,742																										
2009	0	79	203	592																											
2010	0	71	180																												
2011	8	126																													
2012	0																														

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378
1954																															
1955																															
1956																															
1957																															
1958																															
1959																															
1960																															
1961																															
1962																															
1963																															
1964																															
1965																															
1966																															
1967																															
1968																															
1969																															
1970																															
1971																															
1972																															
1973																															0.945
1974																														0.953	1.014
1975																													0.931	0.989	0.943
1976																												0.860	0.976	0.908	0.912
1977	0.000	2.654	3.891	2.540	2.222	1.552	1.345	1.213	1.177	1.228	1.177	1.171	1.157	1.084	1.033	1.010	0.987	1.076	0.955	0.963	0.950	0.939	0.944	0.925	0.956	0.972	0.997	0.946	0.914	0.949	0.919
1978	0.000	2.595	4.314	2.565	1.945	1.703	1.374	1.249	1.280	1.233	1.259	1.197	1.086	1.033	0.972	1.051	0.992	1.012	0.948	0.926	0.984	0.916	0.977	0.931	0.931	1.006	0.944	0.917	0.938	0.932	0.939
1979	0.000	3.171	3.218	2.352	1.988	1.540	1.400	1.384	1.324	1.304	1.247	1.190	1.088	0.990	0.998	1.056	0.975	0.930	0.969	0.932	0.939	0.956	0.961	0.952	1.050	0.909	0.879	0.953	0.945	0.918	0.948
1980	0.000	1.558	4.306	2.804	1.861	1.711	1.607	1.448	1.402	1.273	1.161	1.082	1.037	0.998	1.054	1.030	0.960	0.937	0.950	0.956	1.007	0.922	0.968	0.984	0.949	0.865	0.967	0.950	0.953	0.907	0.933
1981	0.000	1.995	6.489	2.603	1.862	1.914	1.763	1.525	1.381	1.271	1.114	1.026	1.053	1.054	1.001	0.979	0.936	0.964	0.940	0.971	0.946	0.988	0.965	0.978	0.886	0.937	0.930	0.932	0.941	0.937	0.957
1982	0.000	7.145	3.419	3.021	1.829	1.781	1.829	1.656	1.312	1.121	1.028	1.050	1.081	1.017	0.995	0.918	0.986	0.941	0.994	0.940	0.986	0.927	1.017	0.886	0.929	0.949	0.953	0.967	0.959	0.935	
1983	0.000	0.000	5.952	1.942	2.136	2.514	2.089	1.470	1.239	0.987	1.164	1.090	1.112	0.917	1.001	0.948	0.962	0.977	0.951	0.964	0.972	1.013	0.927	0.955	0.940	0.962	0.936	0.939	0.951		
1984	0.000	7.418	2.651	2.389	2.824	2.607	1.801	1.195	1.161	1.069	1.194	1.016	0.986	0.951	1.005	0.942	0.994	0.970	0.939	1.016	0.953	0.899	0.948	0.963	0.949	0.965	0.943	0.939			
1985	0.000	14.929	3.528	4.766	3.698	2.189	1.323	1.123	1.188	1.137	1.090	1.054	0.956	0.984	0.982	0.967	0.965	0.962	0.968	1.015	0.902	0.977	0.949	0.988	0.961	0.951	0.958				
1986	0.000	8.909	8.550	9.372	3.167	1.474	1.233	1.238	1.400	1.160	1.031	0.965	1.036	0.975	0.969	0.988	1.004	0.968	1.014	0.928	0.964	0.975	0.956	0.947	0.966	0.958					
1987	0.000	3.774	10.045	4.827	1.720	1.449	1.299	1.657	1.286	0.996	1.004	1.002	0.993	1.012	0.970	1.005	0.975	1.034	0.936	0.966	0.962	0.978	0.936	0.988	0.970						
1988	0.000	0.000	9.868	3.017	1.694	1.554	1.942	1.228	1.121	0.964	1.045	0.987	1.007	0.996	0.986	1.046	1.000	0.914	0.989	0.960	0.973	0.966	0.977	0.988							
1989	0.000	0.000	5.577	2.926	1.893	2.309	1.554	1.150	1.040	1.112	0.983	1.020	1.010	0.967	1.046	0.996	0.956	0.990	0.983	0.976	0.975	0.997	0.967								
1990	0.000	16.105	2.959	2.747	2.481	1.652	1.168	1.063	1.124	1.022	1.001	1.043	1.007	1.061	1.008	0.921	0.993	0.981	0.992	0.953	0.996	0.980									
1991	0.000	7.185	3.097	3.803	1.868	1.494	1.116	1.044	1.139	0.984	0.998	1.034	1.026	1.036	0.963	0.995	1.017	0.963	1.009	0.970	0.993										
1992	0.000	125.062	9.871	2.937	1.549	1.174	1.195	1.112	1.074	1.019	1.083	1.001	1.059	0.995	0.969	1.010	0.980	1.004	0.989	1.018											
1993	0.000	32.818	5.236	2.156	1.550	1.320	1.091	1.138	1.046	1.095	1.066	1.021	0.955	1.043	1.002	0.988	1.025	0.974	0.983												
1994	220.261	10.359	4.650	2.297	1.479	1.356	1.094	1.142	1.101	1.065	1.116	0.989	0.990	1.052	0.997	1.000	1.020	0.985													
1995	0.000	5.263	5.250	2.091	1.256	1.301	1.122	1.170	1.172	1.084	0.997	1.008	1.076	1.021	0.975	1.017	1.019														
1996	73.458	5.641	2.855	1.893	1.420	1.327	1.114	1.184	1.126	1.009	1.063	1.026	1.066	0.992	1.015	1.026															
1997	0.000	4.155	4.239	1.757	1.381	1.286	1.179	1.199	1.083	1.027	1.054	1.068	1.025	1.028	0.993																
1998	0.000	3.949	3.719	1.515	1.508	1.444	1.121	1.101	1.061	1.149	1.034	1.022	1.031	0.977																	
1999	0.000	9.434	2.739	1.678	1.590	1.469	1.114	1.185	1.099	1.109	1.060	1.023	1.042																		
2000	0.000	11.915	3.406	1.948	1.494	1.269	1.165	1.131	1.100	1.020	1.049	1.081																			
2001	15.206	4.148	2.777	1.809	1.438	1.239	1.207	1.169	1.086	1.088	1.051																				
2002	0.000	3.091	2.912	1.722	1.530	1.396	1.212	1.183	1.056	1.134																					
2003	0.000	10.909	3.537	1.464	1.609	1.281	1.123	1.145	1.066																						
2004	27.345	6.188	2.308	1.743	1.707	1.303	1.167	1.105																							
2005	6.552	3.836	1.992	2.138	1.841	1.309	1.341																								
2006	0.000	2.674	2.302	1.780	1.769	1.444																									
2007	0.000	2.041	3.184	1.941	1.547																										
2008	35.746	1.938	3.122	1.552																											
2009	0.000	2.587	2.910																												
2010	0.000	2.556																													
2011	15.591																														
Latest diag	15.591	2.556	2.910	1.552	1.547	1.444	1.341	1.105	1.066	1.134	1.051	1.081	1.042	0.977	0.993	1.026	1.019	0.985	0.983	1.018	0.993	0.980	0.967	0.988	0.970	0.958	0.958	0.939	0.951	0.935	0.957
5 Yr Avg	10.267	2.359	2.702	1.831	1.695	1.347	1.210	1.147	1.081	1.100	1.050	1.044	1.048	1.014	0.996	1.008	1.012	0.982	0.991	0.975	0.980	0.979	0.957	0.975	0.957	0.957	0.944	0.945	0.950	0.926	0.939
9 Yr Avg	9.470	3.980	2.783	1.789	1.614	1.351	1.181	1.156	1.094	1.076	1.054	1.026	1.030	1.023	0.997	1.000	0.998	0.979	0.985	0.978	0.965	0.968	0.960	0.964	0.956	0.945	0.945	0.934	0.945	0.937	0.946
5 Yr Wtd	44.911	2.282	2.633	1.807	1.689	1.340	1.207	1.146	1.081	1.097	1.049	1.045	1.046	1.013	0.996	1.008	1.012	0.981	0.991	0.973	0.979	0.979	0.957	0.975	0.958	0.957	0.945	0.945	0.950	0.925	0.939
7 Yr Wtd	28.250	2.918	2.722	1.723	1.619	1.313	1.188	1.145	1.079	1.079	1.044	1.033	1.027	1.014	0.987	0.988	0.998	0.971	0.982	0.965	0.964	0.968	0.952	0.960	0.945	0.941	0.938	0.942	0.944	0.926	0.936
9 Yr Wtd	29.422	3.279	2.753	1.765	1.598	1.341	1.179	1.153	1.091	1.078	1.053	1.028	1.030	1.024	0.998	0.997	0.995	0.978	0.984	0.977	0.964	0.968	0.960	0.965	0.956	0.944	0.944	0.935	0.946	0.934	0.944
Selected	27.610	3.303	2.766	1.770	1.603	1.339	1.171	1.153	1.090	1.072	1.052	1.026	1.028	1.024	0.998	0.995	0.994	0.977	0.984	0.976	0.963	0.967	0.958	0.964	0.955	0.944	0.945	0.938	0.947	0.936	0.947
Loss $ Weight	33	986	3.564	10.647	18.894	30.714	41.031	46.442	51.815	55.052	56.716	58.131	58.061	61.517	64.938	67.463	70.333	73.197	75.262	76.774	76.028	73.838	69.914	65.923	62.336	58.051	52.878	47.357	41.945	38.082	33.231
Center Wtd Avg	27.610	3.060	1.851	1.595	1.413	1.299	1.215	1.148	1.102	1.075	1.052	1.040	1.025	1.013	1.007	0.997	0.989	0.985	0.978	0.973	0.970	0.966	0.962	0.958	0.954	0.950	0.946	0.942	0.942	0.941	0.941
Geometric Mean	27.610	5.387	3.232	1.754	1.458	1.325	1.231	1.165	1.117	1.083	1.059	1.041	1.027	1.016	1.006	0.998	0.991	0.984	0.979	0.974	0.970	0.966	0.962	0.958	0.954	0.950	0.947	0.944	0.942	0.941	0.940

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

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	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
1954																			72	60	53	44	38	31	27	23	19	17
1955																		88	75	71	56	47	39	37	31	27	22	
1956																	138	125	115	97	87	76	65	53	47	43		
1957																168	154	160	129	113	103	93	79	65	56			
1958															164	143	135	109	95	77	73	66	61	48				
1959														248	220	256	187	162	139	110	97	89	78					
1960													400	405	421	326	303	246	181	153	132	120						
1961												457	404	437	328	286	257	231	210	188	173							
1962											531	494	550	501	405	378	352	299	252	210								
1963										660	531	499	447	400	361	324	281	248	215									
1964									623	690	575	470	426	380	347	301	263	241										
1965								692	627	754	660	588	539	495	460	413	377											
1966							790	736	802	784	640	594	550	509	469	434												
1967						845	820	769	735	632	572	530	472	422	377													
1968					1,077	999	1,141	884	843	707	630	584	537	485														
1969				1,252	1,134	1,096	940	878	791	713	661	598	533															
1970			1,094	1,036	1,124	944	839	797	751	698	621	584																
1971		1,301	1,241	1,244	1,095	959	872	792	725	673	629																	
1972	1,975	1,843	1,914	1,638	1,478	1,337	1,231	1,131	1,043	956																		
1973	2,109	2,085	1,832	1,673	1,513	1,389	1,306	1,183	1,078																			
1974	3,315	2,862	2,714	2,474	2,292	2,130	1,984	1,857																				
1975	2,741	2,478	2,218	2,049	1,974	1,745	1,563																					
1976	3,138	2,863	2,630	2,487	2,315	2,113																						
1977	3,739	3,500	3,219	3,038	2,780																							
1978	3,927	3,669	3,410	3,168																								
1979	4,234	4,006	3,740																									
1980	4,236	3,940																										
1981	3,947																											
1982																												
1983																												
1984																												
1985																												
1986																												
1987																												
1988																												
1989																												
1990																												
1991																												
1992																												
1993																												
1994																												
1995																												
1996																												
1997																												
1998																												
1999																												
2000																												
2001																												
2002																												
2003																												
2004																												
2005																												
2006																												
2007																												
2008																												
2009																												
2010																												
2011																												
2012																												

AGE-TO-AGE DEVELOPMENT FACTORS

	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-Ult
1954																			0.831	0.898	0.828	0.864	0.812	0.871	0.858	0.810	0.877	
1955																		0.853	0.953	0.784	0.834	0.840	0.948	0.842	0.857	0.836		
1956																	0.904	0.925	0.841	0.891	0.879	0.853	0.819	0.885	0.910			
1957																0.918	1.040	0.804	0.872	0.915	0.906	0.843	0.830	0.863				
1958															0.873	0.939	0.808	0.869	0.819	0.939	0.904	0.925	0.787					
1959														0.886	1.161	0.730	0.869	0.860	0.789	0.884	0.912	0.878						
1960													1.012	1.041	0.775	0.928	0.813	0.734	0.845	0.865	0.909							
1961												0.885	1.081	0.751	0.871	0.899	0.897	0.911	0.893	0.923								
1962											0.929	1.114	0.911	0.808	0.934	0.930	0.851	0.842	0.833									
1963										0.804	0.940	0.896	0.894	0.904	0.898	0.867	0.883	0.867										
1964									1.109	0.832	0.817	0.908	0.891	0.913	0.868	0.875	0.914											
1965								0.907	1.201	0.876	0.890	0.918	0.918	0.929	0.898	0.914												
1966							0.931	1.091	0.977	0.817	0.927	0.926	0.926	0.922	0.925													
1967						0.969	0.938	0.956	0.860	0.905	0.926	0.892	0.894	0.893														
1968					0.927	1.142	0.775	0.954	0.838	0.892	0.927	0.919	0.903															
1969				0.906	0.966	0.858	0.934	0.901	0.901	0.928	0.904	0.891																
1970			0.948	1.085	0.840	0.888	0.950	0.943	0.930	0.890	0.940																	
1971		0.954	1.002	0.881	0.875	0.910	0.907	0.917	0.928	0.934																		
1972	0.933	1.039	0.856	0.902	0.905	0.921	0.919	0.923	0.916																			
1973	0.989	0.879	0.913	0.904	0.918	0.941	0.905	0.912																				
1974	0.863	0.948	0.912	0.926	0.930	0.931	0.936																					
1975	0.904	0.895	0.924	0.963	0.884	0.896																						
1976	0.912	0.919	0.946	0.931	0.913																							
1977	0.936	0.920	0.944	0.915																								
1978	0.934	0.930	0.929																									
1979	0.946	0.934																										
1980	0.930																											
1981																												
1982																												
1983																												
1984																												
1985																												
1986																												
1987																												
1988																												
1989																												
1990																												
1991																												
1992																												
1993																												
1994																												
1995																												
1996																												
1997																												
1998																												
1999																												
2000																												
2001																												
2002																												
2003																												
2004																												
2005																												
2006																												
2007																												
2008																												
2009																												
2010																												
2011																												
Latest diag	0.930	0.934	0.929	0.915	0.913	0.896	0.936	0.912	0.916	0.934	0.940	0.891	0.903	0.893	0.925	0.914	0.914	0.867	0.833	0.923	0.909	0.878	0.787	0.863	0.910	0.836	0.877	
5 Yr Avg	0.932	0.919	0.931	0.928	0.910	0.920	0.923	0.919	0.903	0.910	0.925	0.909	0.906	0.912	0.905	0.897	0.872	0.843	0.836	0.905	0.902	0.868	0.839	0.865	0.875	0.823	0.877	
9 Yr Avg	0.928	0.935	0.930	0.935	0.906	0.940	0.911	0.945	0.962	0.875	0.911	0.928	0.937	0.894	0.912	0.889	0.887	0.852	0.853	0.887	0.882	0.867	0.839	0.865	0.875	0.823	0.877	
5 Yr Wtd	0.933	0.921	0.931	0.928	0.910	0.920	0.924	0.918	0.902	0.909	0.924	0.909	0.908	0.913	0.906	0.899	0.869	0.841	0.841	0.903	0.903	0.868	0.832	0.866	0.881	0.824	0.877	
7 Yr Wtd	0.921	0.921	0.921	0.921	0.900	0.910	0.905	0.928	0.907	0.890	0.905	0.908	0.906	0.874	0.882	0.884	0.864	0.839	0.845	0.891	0.890	0.867	0.832	0.866	0.881	0.824	0.877	
9 Yr Wtd	0.926	0.931	0.928	0.930	0.908	0.935	0.910	0.941	0.952	0.874	0.911	0.927	0.932	0.892	0.901	0.889	0.880	0.846	0.851	0.892	0.890	0.867	0.832	0.866	0.881	0.824	0.877	
Selected	0.935	0.935	0.935	0.935	0.915	0.936	0.922	0.943	0.953	0.914	0.926	0.928	0.934	0.918	0.903	0.892	0.881	0.848	0.853	0.893	0.893	0.870	0.870	0.870	0.870	0.870	0.870	
Loss $ Weight	29,414	24,606	20,273	16,891	14,002	11,444	9,923	7,860	6,942	6,312	5,422	4,811	4,326	3,797	3,176	2,596	2,069	1,668	1,268	868	601	415	282	187	105	50	19	
Center Wtd Avg	0.938	0.938	0.932	0.932	0.930	0.930	0.931	0.934	0.932	0.934	0.932	0.923	0.923	0.918	0.910	0.895	0.882	0.875	0.870	0.865	0.874	0.885	0.879	0.870	0.870	0.870	0.870	
Geometric Mean	0.938	0.936	0.934	0.932	0.931	0.931	0.931	0.932	0.932	0.931	0.929	0.926	0.921	0.914	0.905	0.896	0.886	0.877	0.873	0.874	0.874	0.874	0.875	0.875	0.872	0.870	0.870	

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

PERMANENT TOTAL DISABILITY

FITTED INCURRED LOSS DEVELOPMENT FACTORS

	36-to-Ult:	**36**
Fitting for Periods:	*From:*	**15**
	To:	**33**
Cut-off		**60**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.032**	**0.968**
Inverse Power	**1.050**	**0.952**
Selected Tail	**1.032**	

		----FROM INCURRED TRIANGLE----			SELECTED	**Weibull Curve Fitting**					**Inverse Power Curve Fitting**				
						Slope=	0.696				Slope=	-2.945			
						Intercept=	-2.475				Intercept=	12.305			
PERIOD	AGE	SELECTED	3 YR WTD	7 YR WTD	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	6.000	12.042	8.543	6.000	1.792	-1.702	-1.228	**3.940**	128.435	1.792	1.609	7.029	**1130.058**	
2	18	1.850	1.880	1.951	1.850	2.890	-0.251	-0.464	**2.143**	32.595	2.890	-0.163	3.794	**45.441**	93252.906
3	30	2.200	2.709	2.403	2.100	3.401	-0.436	-0.109	**1.689**	15.213	3.401	0.095	2.290	**10.875**	2052.161
4	42	1.840	1.795	1.807	1.850	3.738	-0.251	0.125	**1.475**	9.009	3.738	-0.163	1.299	**4.666**	188.706
5	54	1.630	1.782	1.660	1.630	3.989	-0.051	0.300	**1.350**	6.110	3.989	-0.462	0.559	**2.749**	40.439
6	66	1.350	1.432	1.391	1.350	4.190	0.300	0.440	**1.269**	4.526	4.190	-1.050	-0.032	**1.969**	14.709
7	78	1.270	1.301	1.270	1.250	4.357	0.476	0.556	**1.212**	3.568	4.357	-1.386	-0.524	**1.592**	7.471
8	90	1.200	1.251	1.225	1.200	4.500	0.583	0.656	**1.170**	2.944	4.500	-1.609	-0.945	**1.389**	4.692
9	102	1.150	1.174	1.171	1.150	4.625	0.711	0.743	**1.139**	2.515	4.625	-1.897	-1.314	**1.269**	3.379
10	114	1.120	1.156	1.152	1.120	4.736	0.804	0.820	**1.115**	2.208	4.736	-2.120	-1.641	**1.194**	2.663
11	126	1.095	1.130	1.120	1.095	4.836	0.894	0.890	**1.096**	1.980	4.836	-2.354	-1.936	**1.144**	2.230
12	138	1.080	1.126	1.110	1.080	4.927	0.957	0.953	**1.081**	1.807	4.927	-2.526	-2.204	**1.110**	1.949
13	150	1.065	1.100	1.087	1.065	5.011	1.028	1.011	**1.068**	1.672	5.011	-2.733	-2.449	**1.086**	1.755
14	162	1.065	1.078	1.081	1.065	5.088	1.028	1.065	**1.058**	1.565	5.088	-2.733	-2.676	**1.069**	1.616
15	174	1.045	1.065	1.060	1.045	5.159	1.146	1.114	**1.050**	1.479	5.159	-3.101	-2.886	**1.056**	1.512
16	186	1.045	1.080	1.061	1.045	5.226	1.146	1.161	**1.043**	1.408	5.226	-3.101	-3.083	**1.046**	1.432
17	198	1.035	1.067	1.055	1.035	5.288	1.220	1.204	**1.037**	1.351	5.288	-3.352	-3.267	**1.038**	1.369
18	210	1.030	1.049	1.043	1.030	5.347	1.263	1.245	**1.032**	1.302	5.347	-3.507	-3.440	**1.032**	1.319
19	222	1.025	1.048	1.040	1.025	5.403	1.312	1.284	**1.028**	1.262	5.403	-3.689	-3.604	**1.027**	1.278
20	234	1.025	1.047	1.038	1.025	5.455	1.312	1.321	**1.024**	1.228	5.455	-3.689	-3.759	**1.023**	1.244
21	246	1.025	1.040	1.029	1.025	5.505	1.312	1.355	**1.021**	1.199	5.505	-3.689	-3.906	**1.020**	1.216
22	258	1.025	1.040	1.033	1.025	5.553	1.312	1.389	**1.018**	1.174	5.553	-3.689	-4.046	**1.017**	1.192
23	270	1.015	1.027	1.025	1.015	5.598	1.439	1.420	**1.016**	1.153	5.598	-4.200	-4.180	**1.015**	1.171
24	282	1.014	1.027	1.022	1.014	5.642	1.455	1.450	**1.014**	1.134	5.642	-4.269	-4.308	**1.013**	1.153
25	294	1.013	1.026	1.021	1.013	5.684	1.471	1.479	**1.013**	1.118	5.684	-4.343	-4.431	**1.012**	1.138
26	306	1.011	1.019	1.017	1.011	5.724	1.509	1.507	**1.011**	1.105	5.724	-4.510	-4.548	**1.011**	1.125
27	318	1.010	1.014	1.014	1.010	5.762	1.529	1.534	**1.010**	1.093	5.762	-4.605	-4.662	**1.009**	1.113
28	330	1.010	1.013	1.014	1.010	5.799	1.529	1.560	**1.009**	1.082	5.799	-4.605	-4.771	**1.008**	1.103
29	342	1.009	1.013	1.013	1.009	5.835	1.552	1.585	**1.008**	1.073	5.835	-4.711	-4.876	**1.008**	1.093
30	354	1.005	1.007	1.009	1.005	5.869	1.668	1.609	**1.007**	1.064	5.869	-5.298	-4.978	**1.007**	1.085
31	366	1.005	1.011	1.010	1.005	5.903	1.668	1.632	**1.006**	1.057	5.903	-5.298	-5.076	**1.006**	1.078
32	378	1.005	1.009	1.009	1.005	5.935	1.668	1.654	**1.005**	1.051	5.935	-5.298	-5.171	**1.006**	1.071
33	390	1.005	1.008	1.008	1.005	5.966	1.668	1.676	**1.005**	1.045	5.966	-5.298	-5.263	**1.005**	1.065
34	402	1.004	1.005	1.005	1.004	5.996	1.709	1.697	**1.004**	1.040	5.996	-5.521	-5.352	**1.005**	1.059
35	414	1.004	0.996	0.996	1.004	6.026	1.709	1.718	**1.004**	1.036	6.026	-5.521	-5.439	**1.004**	1.054
36	426					6.054		1.737	**1.003**	1.032	6.054		-5.523	**1.004**	1.050
37	438					6.082		1.757	**1.003**	1.028	6.082		-5.605	**1.004**	1.046
38	450					6.109		1.776	**1.003**	1.025	6.109		-5.684	**1.003**	1.042
39	462					6.136		1.794	**1.002**	1.022	6.136		-5.762	**1.003**	1.038
40	474					6.161		1.812	**1.002**	1.020	6.161		-5.837	**1.003**	1.035
41	486					6.186		1.829	**1.002**	1.018	6.186		-5.911	**1.003**	1.032
42	498					6.211		1.846	**1.002**	1.016	6.211		-5.983	**1.003**	1.029
43	510					6.234		1.863	**1.002**	1.014	6.234		-6.053	**1.002**	1.027
44	522					6.258		1.879	**1.001**	1.012	6.258		-6.121	**1.002**	1.024
45	534					6.280		1.895	**1.001**	1.011	6.280		-6.188	**1.002**	1.022
46	546					6.303		1.910	**1.001**	1.010	6.303		-6.254	**1.002**	1.020
47	558					6.324		1.925	**1.001**	1.008	6.324		-6.318	**1.002**	1.018
48	570					6.346		1.940	**1.001**	1.007	6.346		-6.380	**1.002**	1.016
49	582					6.366		1.955	**1.001**	1.006	6.366		-6.442	**1.002**	1.014
50	594					6.387		1.969	**1.001**	1.005	6.387		-6.502	**1.002**	1.013
51	606					6.407		1.983	**1.001**	1.005	6.407		-6.561	**1.001**	1.011
52	618					6.426		1.996	**1.001**	1.004	6.426		-6.618	**1.001**	1.010
53	630					6.446		2.010	**1.001**	1.003	6.446		-6.675	**1.001**	1.008
54	642					6.465		2.023	**1.001**	1.003	6.465		-6.730	**1.001**	1.007
55	654					6.483		2.036	**1.000**	1.002	6.483		-6.785	**1.001**	1.006
56	666					6.501		2.048	**1.000**	1.002	6.501		-6.839	**1.001**	1.005
57	678					6.519		2.061	**1.000**	1.001	6.519		-6.891	**1.001**	1.004
58	690					6.537		2.073	**1.000**	1.001	6.537		-6.943	**1.001**	1.003
59	702					6.554		2.085	**1.000**	1.001	6.554		-6.994	**1.001**	1.002
60	714					6.571		2.097	**1.000**	1.000	6.571		-7.043	**1.001**	1.001

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

PERMANENT TOTAL DISABILITY

FITTED INCREMENTAL DECAY LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**37**
	To:	**58**
Cut-off		**100**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.007**	**0.988**
Inverse Power	**1.013**	**0.974**
Selected Tail	**1.010**	

				Weibull Curve Fitting					Inverse Power Curve Fitting				
				Slope=	1.029				Slope=	-5.413			
		IMPLIED	SELECTED	Intercept=	-4.866				Intercept=	29.008			
PERIOD	AGE	ATA	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6			1.792		-3.021	**21.020**		1.792		19.309		
2	18	6.208	6.208	2.890	-1.739	-1.890	**7.133**		2.890	1.650	13.362		
3	30	3.476	3.476	3.401	-1.081	-1.364	**4.434**	26517.856	3.401	0.907	10.597	**40009.888**	
4	42	2.188	2.188	3.738	-0.493	-1.018	**3.298**	5980.119	3.738	0.172	8.776	**6474.723**	
5	54	1.800	1.800	3.989	-0.209	-0.759	**2.675**	1813.524	3.989	-0.224	7.415	**1661.912**	
6	66	1.633	1.633	4.190	-0.054	-0.553	**2.286**	677.838	4.190	-0.457	6.329	**561.526**	
7	78	1.478	1.478	4.357	0.121	-0.381	**2.020**	296.582	4.357	-0.738	5.425	**227.920**	
8	90	1.362	1.362	4.500	0.282	-0.233	**1.828**	146.841	4.500	-1.017	4.650	**105.583**	
9	102	1.290	1.290	4.625	0.401	-0.104	**1.684**	80.324	4.625	-1.239	3.972	**54.115**	
10	114	1.239	1.239	4.736	0.498	0.010	**1.573**	47.692	4.736	-1.432	3.370	**30.090**	
11	126	1.204	1.204	4.836	0.574	0.113	**1.485**	30.323	4.836	-1.589	2.829	**17.922**	
12	138	1.174	1.174	4.927	0.646	0.207	**1.413**	20.426	4.927	-1.748	2.336	**11.342**	
13	150	1.151	1.151	5.011	0.709	0.293	**1.355**	14.454	5.011	-1.892	1.885	**7.585**	58709.049
14	162	1.136	1.136	5.088	0.754	0.372	**1.306**	10.668	5.088	-1.998	1.468	**5.342**	7739.810
15	174	1.118	1.118	5.159	0.810	0.445	**1.266**	8.167	5.159	-2.136	1.081	**3.949**	1448.961
16	186	1.105	1.105	5.226	0.855	0.514	**1.231**	6.452	5.226	-2.251	0.720	**3.055**	366.927
17	198	1.094	1.094	5.288	0.897	0.578	**1.202**	5.240	5.288	-2.363	0.382	**2.465**	120.094
18	210	1.085	1.085	5.347	0.933	0.639	**1.177**	4.359	5.347	-2.460	0.063	**2.066**	48.716
19	222	1.076	1.076	5.403	0.975	0.696	**1.155**	3.704	5.403	-2.578	-0.237	**1.789**	23.585
20	234	1.069	1.069	5.455	1.009	0.750	**1.137**	3.205	5.455	-2.676	-0.522	**1.593**	13.185
21	246	1.063	1.063	5.505	1.036	0.802	**1.121**	2.820	5.505	-2.758	-0.793	**1.452**	8.276
22	258	1.057	1.057	5.553	1.072	0.851	**1.106**	2.516	5.553	-2.865	-1.051	**1.350**	5.698
23	270	1.052	1.052	5.598	1.102	0.898	**1.094**	2.274	5.598	-2.959	-1.297	**1.273**	4.222
24	282	1.048	1.048	5.642	1.129	0.942	**1.083**	2.079	5.642	-3.046	-1.532	**1.216**	3.315
25	294	1.044	1.044	5.684	1.155	0.985	**1.074**	1.919	5.684	-3.132	-1.758	**1.172**	2.726
26	306	1.040	1.040	5.724	1.182	1.027	**1.065**	1.787	5.724	-3.220	-1.974	**1.139**	2.325
27	318	1.036	1.036	5.762	1.208	1.066	**1.058**	1.678	5.762	-3.311	-2.183	**1.113**	2.042
28	330	1.033	1.033	5.799	1.238	1.104	**1.051**	1.586	5.799	-3.417	-2.383	**1.092**	1.835
29	342	1.030	1.030	5.835	1.259	1.141	**1.046**	1.508	5.835	-3.493	-2.576	**1.076**	1.680
30	354	1.028	1.028	5.869	1.281	1.177	**1.041**	1.442	5.869	-3.572	-2.763	**1.063**	1.561
31	366	1.026	1.026	5.903	1.306	1.211	**1.036**	1.386	5.903	-3.668	-2.944	**1.053**	1.469
32	378	1.024	1.024	5.935	1.328	1.244	**1.032**	1.338	5.935	-3.750	-3.118	**1.044**	1.395
33	390	1.022	1.022	5.966	1.346	1.276	**1.029**	1.296	5.966	-3.822	-3.287	**1.037**	1.336
34	402	1.020	1.020	5.996	1.366	1.307	**1.025**	1.260	5.996	-3.899	-3.451	**1.032**	1.288
35	414	1.019	1.019	6.026	1.384	1.338	**1.023**	1.229	6.026	-3.973	-3.611	**1.027**	1.248
36	426	1.017	1.017	6.054	1.404	1.367	**1.020**	1.201	6.054	-4.054	-3.765	**1.023**	1.215
37	438	1.016	1.016	6.082	1.425	1.396	**1.018**	1.178	6.082	-4.143	-3.916	**1.020**	1.188
38	450	1.015	1.015	6.109	1.446	1.424	**1.016**	1.157	6.109	-4.230	-4.062	**1.017**	1.165
39	462	1.013	1.013	6.136	1.465	1.451	**1.014**	1.139	6.136	-4.315	-4.204	**1.015**	1.145
40	474	1.012	1.012	6.161	1.484	1.477	**1.013**	1.123	6.161	-4.398	-4.343	**1.013**	1.128
41	486	1.011	1.011	6.186	1.502	1.503	**1.011**	1.109	6.186	-4.482	-4.479	**1.011**	1.114
42	498	1.010	1.010	6.211	1.521	1.528	**1.010**	1.096	6.211	-4.567	-4.611	**1.010**	1.101
43	510	1.010	1.010	6.234	1.540	1.552	**1.009**	1.085	6.234	-4.654	-4.740	**1.009**	1.090
44	522	1.009	1.009	6.258	1.559	1.576	**1.008**	1.076	6.258	-4.745	-4.865	**1.008**	1.081
45	534	1.008	1.008	6.280	1.579	1.600	**1.007**	1.067	6.280	-4.844	-4.988	**1.007**	1.073
46	546	1.007	1.007	6.303	1.601	1.623	**1.006**	1.060	6.303	-4.951	-5.109	**1.006**	1.065
47	558	1.006	1.006	6.324	1.624	1.645	**1.006**	1.053	6.324	-5.068	-5.226	**1.005**	1.059
48	570	1.006	1.006	6.346	1.649	1.667	**1.005**	1.047	6.346	-5.196	-5.342	**1.005**	1.053
49	582	1.005	1.005	6.366	1.675	1.688	**1.004**	1.042	6.366	-5.332	-5.454	**1.004**	1.048
50	594	1.004	1.004	6.387	1.701	1.709	**1.004**	1.037	6.387	-5.473	-5.565	**1.004**	1.044
51	606	1.004	1.004	6.407	1.726	1.730	**1.004**	1.033	6.407	-5.612	-5.673	**1.003**	1.040
52	618	1.003	1.003	6.426	1.750	1.750	**1.003**	1.029	6.426	-5.750	-5.779	**1.003**	1.036
53	630	1.003	1.003	6.446	1.773	1.770	**1.003**	1.026	6.446	-5.888	-5.883	**1.003**	1.033
54	642	1.002	1.002	6.465	1.796	1.789	**1.003**	1.023	6.465	-6.024	-5.986	**1.003**	1.030
55	654	1.002	1.002	6.483	1.818	1.808	**1.002**	1.021	6.483	-6.160	-6.086	**1.002**	1.028
56	666	1.002	1.002	6.501	1.841	1.827	**1.002**	1.018	6.501	-6.299	-6.184	**1.002**	1.025
57	678	1.002	1.002	6.519	1.863	1.846	**1.002**	1.016	6.519	-6.440	-6.281	**1.002**	1.023
58	690	1.001	1.001	6.537	1.884	1.864	**1.002**	1.015	6.537	-6.581	-6.376	**1.002**	1.021
59	702	1.000		6.554		1.881	**1.001**	1.013	6.554		-6.469	**1.002**	1.020
60	714	1.000		6.571		1.899	**1.001**	1.011	6.571		-6.561	**1.001**	1.018

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

DEATH
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2012	SELECTED ULTIMATE LOSS	SELECTED NOMINAL UNPAID LOSS	DISCOUNT FACTOR AT 4.0%	SELECTED DISCOUNTED UNPAID LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		14,952	82,952	68,000	72.3%	49,135	
1977	23,851,125	51,105	64,199	13,094	68.3%	8,947	0.269
1978	26,143,240	56,772	72,609	15,837	67.8%	10,738	0.278
1979	28,061,666	66,637	86,889	20,252	67.3%	13,630	0.310
1980	28,979,182	55,085	73,262	18,177	66.7%	12,131	0.253
1981	30,141,508	54,023	73,287	19,264	66.1%	12,728	0.243
1982	30,058,966	47,956	66,483	18,527	65.5%	12,133	0.221
1983	30,607,324	57,638	81,707	24,069	64.9%	15,612	0.267
1984	33,121,678	65,803	95,575	29,772	64.3%	19,146	0.289
1985	35,713,654	65,391	97,527	32,137	63.8%	20,508	0.273
1986	38,297,697	50,518	77,568	27,050	63.4%	17,145	0.203
1987	41,065,403	55,883	88,526	32,643	63.0%	20,551	0.216
1988	44,221,964	57,226	93,609	36,383	62.5%	22,725	0.212
1989	47,110,000	51,935	87,865	35,931	61.9%	22,256	0.187
1990	49,659,895	47,180	82,819	35,639	61.5%	21,908	0.167
1991	50,856,501	45,438	82,909	37,472	61.0%	22,848	0.163
1992	52,804,448	41,636	79,234	37,598	60.5%	22,748	0.150
1993	55,132,894	36,309	72,331	36,022	60.1%	21,634	0.131
1994	57,739,505	33,272	69,650	36,378	59.6%	21,689	0.121
1995	60,949,772	25,651	56,607	30,957	59.2%	18,314	0.093
1996	63,664,000	33,259	77,655	44,396	58.7%	26,048	0.122
1997	68,077,000	26,312	65,367	39,055	58.2%	22,734	0.096
1998	71,447,000	28,019	74,348	46,329	57.7%	26,734	0.104
1999	75,244,663	28,799	81,995	53,196	57.2%	30,412	0.109
2000	79,122,396	25,116	77,232	52,115	56.6%	29,513	0.098
2001	80,396,857	24,589	82,189	57,600	56.1%	32,297	0.102
2002	81,621,352	28,223	103,257	75,034	55.6%	41,682	0.127
2003	82,433,234	23,901	97,676	73,775	55.0%	40,584	0.118
2004	84,632,753	22,332	102,266	79,934	54.5%	43,542	0.121
2005	86,912,307	17,863	92,985	75,122	53.9%	40,497	0.107
2006	90,822,757	11,848	75,090	63,242	53.3%	33,731	0.083
2007	93,702,820	10,458	77,941	67,483	52.8%	35,605	0.083
2008	93,449,349	7,287	73,614	66,327	52.3%	34,657	0.079
2009	86,530,965	4,685	67,871	63,186	51.7%	32,691	0.078
2010	86,624,485	2,866	67,305	64,439	51.4%	33,139	0.078
2011	89,983,985	1,300	67,263	65,963	50.7%	33,475	0.075
2012	46,341,752	54	34,732	34,678	49.7%	17,231	0.075
2013		0	0				
TOTAL		1,277,319	2,904,395	1,627,076	57.8%	941,096	
EXLD PRIOR		1,262,367	2,821,443	1,559,076	57.2%	891,962	

(1) PROVIDED BY THE BWC; 2012 ADJUSTED TO PARTIAL YEAR
(2) SECTION 1, EXHIBIT 4, SHEET 3, COL. 2
(3) SECTION 1, EXHIBIT 4, SHEET 3, COL. 12; 2012 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 1, EXHIBIT 4, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

DEATH
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	FISCAL YEAR ENDING 2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	68,000	5,231	4,938	4,658	5,036	4,164	4,308	3,632	3,476	3,422	3,183	2,926	2,538	2,229	2,193	1,920	1,749	1,484	1,460	9,453
1977	13,094	860	814	770	731	698	669	645	625	603	575	544	509	474	440	410	383	356	328	2,660
1978	15,837	1,028	973	921	870	827	789	756	730	707	682	650	615	576	536	498	464	433	403	3,380
1979	20,252	1,299	1,230	1,164	1,102	1,042	989	944	905	873	846	816	778	736	689	641	595	556	518	4,527
1980	18,177	1,102	1,096	1,037	981	929	878	834	796	763	736	714	688	656	621	581	541	502	468	4,254
1981	19,264	1,081	1,102	1,096	1,037	982	929	879	834	796	763	736	714	688	656	621	581	541	502	4,724
1982	18,527	1,051	981	1,000	994	941	891	843	797	757	722	693	668	648	624	595	563	528	491	4,741
1983	24,069	1,299	1,292	1,205	1,229	1,222	1,157	1,095	1,036	980	930	888	851	821	796	767	732	692	648	6,429
1984	29,772	1,618	1,520	1,511	1,410	1,437	1,429	1,353	1,280	1,212	1,146	1,088	1,039	996	960	931	897	856	810	8,279
1985	32,137	1,757	1,651	1,551	1,542	1,438	1,467	1,459	1,380	1,306	1,237	1,169	1,110	1,060	1,016	980	950	916	874	9,275
1986	27,050	1,490	1,397	1,313	1,233	1,226	1,144	1,166	1,160	1,098	1,039	984	930	883	843	808	780	756	728	8,071
1987	32,643	1,771	1,701	1,594	1,499	1,408	1,400	1,306	1,331	1,324	1,253	1,186	1,123	1,061	1,008	962	922	890	862	10,043
1988	36,383	1,866	1,873	1,798	1,686	1,585	1,489	1,480	1,381	1,408	1,400	1,325	1,254	1,187	1,122	1,066	1,017	975	941	11,531
1989	35,931	1,780	1,752	1,758	1,688	1,583	1,488	1,397	1,389	1,296	1,321	1,314	1,244	1,177	1,114	1,053	1,000	955	915	11,707
1990	35,639	1,771	1,678	1,651	1,657	1,591	1,492	1,402	1,317	1,309	1,222	1,245	1,239	1,172	1,109	1,050	993	943	900	11,897
1991	37,472	1,794	1,773	1,680	1,653	1,659	1,593	1,493	1,404	1,318	1,311	1,223	1,247	1,240	1,174	1,111	1,051	994	944	12,811
1992	37,598	1,787	1,715	1,695	1,606	1,579	1,585	1,522	1,427	1,342	1,260	1,253	1,169	1,191	1,185	1,122	1,061	1,005	950	13,145
1993	36,022	1,700	1,632	1,565	1,547	1,466	1,442	1,447	1,389	1,303	1,225	1,150	1,144	1,067	1,088	1,082	1,024	969	917	12,867
1994	36,378	1,691	1,637	1,571	1,507	1,490	1,411	1,388	1,394	1,338	1,254	1,179	1,108	1,101	1,027	1,047	1,042	986	933	13,273
1995	30,957	1,391	1,374	1,330	1,277	1,225	1,211	1,147	1,128	1,133	1,087	1,020	958	900	895	835	851	847	801	11,546
1996	44,396	1,929	1,908	1,885	1,825	1,752	1,680	1,661	1,574	1,548	1,554	1,492	1,399	1,315	1,235	1,228	1,145	1,168	1,161	16,938
1997	39,055	1,684	1,624	1,606	1,587	1,536	1,474	1,415	1,398	1,325	1,303	1,308	1,256	1,177	1,107	1,039	1,033	964	983	15,235
1998	46,329	1,908	1,915	1,847	1,827	1,805	1,747	1,677	1,609	1,590	1,507	1,482	1,488	1,428	1,339	1,259	1,182	1,175	1,097	18,447
1999	53,196	2,102	2,104	2,112	2,037	2,015	1,991	1,927	1,850	1,774	1,754	1,661	1,634	1,641	1,575	1,477	1,388	1,304	1,296	21,553
2000	52,115	2,009	1,980	1,982	1,990	1,919	1,898	1,875	1,815	1,742	1,671	1,652	1,565	1,540	1,545	1,484	1,391	1,308	1,228	21,522
2001	57,600	2,139	2,138	2,107	2,109	2,117	2,042	2,020	1,995	1,932	1,854	1,779	1,758	1,665	1,638	1,644	1,579	1,480	1,392	24,211
2002	75,034	2,779	2,684	2,682	2,643	2,646	2,656	2,561	2,533	2,503	2,423	2,326	2,231	2,205	2,089	2,055	2,063	1,981	1,857	32,116
2003	73,775	2,637	2,634	2,544	2,543	2,506	2,509	2,518	2,428	2,402	2,373	2,297	2,205	2,115	2,091	1,981	1,949	1,956	1,878	32,210
2004	79,934	2,795	2,757	2,755	2,660	2,659	2,620	2,623	2,633	2,539	2,511	2,481	2,402	2,305	2,212	2,186	2,071	2,037	2,045	35,642
2005	75,122	2,516	2,538	2,504	2,502	2,416	2,415	2,380	2,382	2,392	2,306	2,281	2,254	2,182	2,094	2,009	1,986	1,881	1,851	34,232
2006	63,242	2,054	2,050	2,067	2,040	2,038	1,968	1,967	1,939	1,941	1,948	1,878	1,858	1,836	1,777	1,706	1,636	1,617	1,532	29,389
2007	67,483	2,131	2,123	2,118	2,136	2,108	2,106	2,034	2,033	2,003	2,005	2,013	1,941	1,920	1,897	1,836	1,763	1,691	1,671	31,953
2008	66,327	2,130	2,027	2,020	2,015	2,032	2,005	2,003	1,935	1,934	1,906	1,908	1,915	1,846	1,827	1,805	1,747	1,677	1,609	31,987
2009	63,186	1,976	1,965	1,871	1,864	1,859	1,876	1,851	1,849	1,786	1,785	1,759	1,760	1,767	1,704	1,686	1,666	1,612	1,547	31,004
2010	64,439	2,240	1,945	1,935	1,842	1,835	1,830	1,846	1,822	1,820	1,758	1,757	1,731	1,733	1,740	1,677	1,659	1,640	1,587	32,043
2011	65,963	1,762	2,231	1,938	1,928	1,835	1,828	1,824	1,840	1,815	1,813	1,751	1,750	1,725	1,727	1,733	1,671	1,653	1,633	33,506
2012	34,678	1,257	1,821	2,305	2,002	1,992	1,896	1,889	1,884	1,901	1,875	1,873	1,809	1,808	1,782	1,784	1,791	1,727	1,708	36,306
TOTAL	1,627,076	69,416	68,573	67,148	65,835	63,560	62,301	60,259	58,699	57,233	55,539	53,801	51,881	50,073	48,476	46,669	44,918	43,053	41,470	652,904

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

DEATH
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	1,023	112	100	89	722	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	152	17	15	13	12	95	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	928	94	91	81	73	65	524	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	143	15	13	12	11	10	9	72	-	-	-	-	-	-	-	-	-	-	-	-
1957	353	39	34	28	27	25	22	20	158	-	-	-	-	-	-	-	-	-	-	-
1958	940	106	92	79	67	65	58	52	46	374	-	-	-	-	-	-	-	-	-	-
1959	1,134	127	113	99	85	72	70	62	56	50	400	-	-	-	-	-	-	-	-	-
1960	1,274	140	127	113	99	85	72	70	62	56	50	401	-	-	-	-	-	-	-	-
1961	847	90	83	76	67	59	50	43	41	37	33	29	238	-	-	-	-	-	-	-
1962	517	53	49	45	41	37	32	28	23	23	20	18	16	130	-	-	-	-	-	-
1963	1,331	132	123	115	106	96	85	75	64	54	52	47	42	37	302	-	-	-	-	-
1964	1,058	102	95	89	82	76	69	61	54	46	39	38	34	30	27	217	-	-	-	-
1965	1,231	115	107	100	93	87	80	73	65	57	49	41	40	36	32	28	229	-	-	-
1966	787	72	67	62	58	54	50	46	42	38	33	28	24	23	21	18	16	133	-	-
1967	1,877	167	157	146	135	126	118	110	101	92	82	71	61	52	50	45	40	36	289	-
1968	1,927	166	157	147	137	127	118	110	103	95	86	77	67	57	49	47	42	38	34	271
1969	3,020	250	238	226	211	196	182	170	159	148	136	124	110	96	83	70	68	61	54	438
1970	2,818	223	215	205	194	182	169	157	146	137	127	117	106	95	83	71	60	58	52	423
1971	3,518	265	257	248	237	224	210	195	181	169	158	147	135	123	109	95	82	70	67	548
1972	3,620	262	253	245	237	226	214	200	186	173	161	150	140	129	117	104	91	78	66	587
1973	6,665	469	449	434	420	405	386	366	342	318	296	276	257	239	221	200	178	156	134	1,119
1974	9,171	629	601	576	556	539	519	495	468	439	408	379	353	330	307	283	257	229	200	1,605
1975	11,203	755	717	684	656	633	614	591	564	534	500	465	432	403	376	350	322	293	260	2,056
1976	12,465	829	784	745	711	681	657	637	614	586	554	519	483	448	418	390	363	334	304	2,406
TOTAL	68,000	5,231	4,938	4,658	5,036	4,164	4,308	3,632	3,476	3,422	3,183	2,926	2,538	2,229	2,193	1,920	1,749	1,484	1,460	9,453

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

DEATH
(000's)

SELECTION OF ULTIMATE LOSS & ALAE

ACCIDENT YEAR	PAYROLL	PAID LOSS @ 6/30/12	INCURRED LOSS @ 6/30/12	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		14,952										82,952	
1977	23,851,125	51,105	58,844	64,199	62,316	64,208	62,424					64,199	0.269
1978	26,143,240	56,772	67,500	72,609	71,883	72,620	71,930					72,609	0.278
1979	28,061,666	66,637	77,693	86,889	83,242	86,917	83,493					86,889	0.310
1980	28,979,182	55,085	64,997	73,262	70,103	73,272	70,336					73,262	0.253
1981	30,141,508	54,023	65,812	73,287	71,500	73,300	71,646					73,287	0.243
1982	30,058,966	47,956	57,934	66,483	63,444	66,496	63,712	66,483	66,483	66,483		66,483	0.221
1983	30,607,324	57,638	75,074	81,707	82,955	81,703	82,835	81,698	82,050	81,845		81,707	0.267
1984	33,121,678	65,803	84,187	95,575	93,954	95,601	94,131	95,693	95,906	95,948		95,575	0.289
1985	35,713,654	65,391	85,307	97,527	96,157	97,574	96,327	97,689	97,213	97,679		97,527	0.273
1986	38,297,697	50,518	65,918	77,568	75,045	77,617	75,369	77,576	77,137	78,394		77,568	0.203
1987	41,065,403	55,883	74,257	88,526	85,806	88,574	86,189	88,367	87,621	89,292		88,526	0.216
1988	44,221,964	57,226	77,976	93,609	91,455	93,660	91,791	93,359	92,273	94,769		93,609	0.212
1989	47,110,000	51,935	75,444	87,865	89,812	87,881	89,507	87,539	89,200	88,811		87,865	0.187
1990	49,659,895	47,180	67,165	82,819	81,157	82,852	81,456	82,337	82,598	86,739		82,819	0.167
1991	50,856,501	45,438	66,980	82,909	82,147	82,976	82,315	82,307	81,695	85,359		82,909	0.163
1992	52,804,448	41,636	65,293	79,234	81,278	79,277	80,894	78,562	78,995	82,386		79,234	0.150
1993	55,132,894	36,309	55,609	72,331	70,608	70,630	70,248	71,688	71,497	75,889		72,331	0.131
1994	57,739,505	33,272	50,737	69,650	65,711	70,968	67,184	69,010	67,238	73,002		69,650	0.121
1995	60,949,772	25,651	41,990	56,607	55,470	60,649	57,542	55,968	55,929	59,849		56,607	0.093
1996	63,664,000	33,259	55,011	77,655	74,851	71,476	72,729	76,564	75,312	79,364		77,655	0.122
1997	68,077,000	26,312	44,819	65,367	62,813	69,020	65,296	64,204	65,210	70,686		65,367	0.096
1998	71,447,000	28,019	49,434	74,348	71,982	74,767	72,934	72,843	70,855	80,568		74,348	0.104
1999	75,244,663	28,799	52,894	81,995	80,025	80,056	79,680	79,999	74,633	86,012		81,995	0.109
2000	79,122,396	25,116	50,770	77,232	79,806	81,177	80,997	75,175	74,947	84,185		77,232	0.098
2001	80,396,857	24,589	51,296	82,189	83,778	83,750	84,025	79,826	76,097	83,284		82,189	0.102
2002	81,621,352	28,223	60,321	103,673	103,445	99,505	101,152	100,310	93,655	108,020		103,257	0.127
2003	82,433,234	23,901	57,289	97,455	103,157	98,561	101,273	94,218	90,942	98,696		97,676	0.118
2004	84,632,753	22,332	56,451	102,482	106,730	101,760	104,294	98,624	97,547	106,703		102,266	0.121
2005	86,912,307	17,863	49,051	93,620	97,377	92,033	94,539	89,859	85,249	99,825		92,985	0.107
2006	90,822,757	11,848	34,422	72,405	71,752	77,775	75,432	69,404	65,236	85,851		75,090	0.083
2007	93,702,820	10,458	38,333	76,694	83,900	78,773	81,294	73,121	64,457	83,338		77,941	0.083
2008	93,449,349	7,287	33,358	67,656	76,661	76,167	76,962	64,400	65,562	78,424		73,614	0.079
2009	86,530,965	4,685	29,067	59,379	72,811	69,994	71,665	56,029	52,810	71,736		67,871	0.078
2010	86,624,485	2,866	25,824	62,649	76,008	67,822	70,767	58,803	57,141	78,798		67,305	0.078
2011	89,983,985	1,300	21,071	66,499	74,424	67,263	69,302	63,247	60,728	74,493		67,263	0.075
2012	92,683,504	54	2,716	36,593	36,449	69,464	67,049	32,964	31,792	72,672		69,464	0.075
2013	95,464,009					71,598	71,598					71,598	0.075
TOTAL		1,277,319	1,990,842	2,800,548	2,830,008	2,937,739	2,920,319	2,377,867	2,328,009	2,599,098		3,010,725	
EXLD PRIOR		1,262,367	1,990,842	2,800,548	2,830,008	2,937,739	2,920,319	2,377,867	2,328,009	2,599,098		2,927,773	
EXLD PRIOR & 2013		1,262,367	1,990,842	2,800,548	2,830,008	2,866,141	2,848,721	2,377,867	2,328,009	2,599,098		2,856,175	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

DEATH
(000's)

PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/12	PAID LOSS	PAID LDF	INDICATED ULTIMATE @ 6/30/12	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	426	51,105	1.256	64,199	0.269
1978	414	56,772	1.279	72,609	0.278
1979	402	66,637	1.304	86,889	0.310
1980	390	55,085	1.330	73,262	0.253
1981	378	54,023	1.357	73,287	0.243
1982	366	47,956	1.386	66,483	0.221
1983	354	57,638	1.418	81,707	0.267
1984	342	65,803	1.452	95,575	0.289
1985	330	65,391	1.491	97,527	0.273
1986	318	50,518	1.535	77,568	0.203
1987	306	55,883	1.584	88,526	0.216
1988	294	57,226	1.636	93,609	0.212
1989	282	51,935	1.692	87,865	0.187
1990	270	47,180	1.755	82,819	0.167
1991	258	45,438	1.825	82,909	0.163
1992	246	41,636	1.903	79,234	0.150
1993	234	36,309	1.992	72,331	0.131
1994	222	33,272	2.093	69,650	0.121
1995	210	25,651	2.207	56,607	0.093
1996	198	33,259	2.335	77,655	0.122
1997	186	26,312	2.484	65,367	0.096
1998	174	28,019	2.653	74,348	0.104
1999	162	28,799	2.847	81,995	0.109
2000	150	25,116	3.075	77,232	0.098
2001	138	24,589	3.342	82,189	0.102
2002	126	28,223	3.673	103,673	0.127
2003	114	23,901	4.077	97,455	0.118
2004	102	22,332	4.589	102,482	0.121
2005	90	17,863	5.241	93,620	0.108
2006	78	11,848	6.111	72,405	0.080
2007	66	10,458	7.333	76,694	0.082
2008	54	7,287	9.284	67,656	0.072
2009	42	4,685	12.673	59,379	0.069
2010	30	2,866	21.861	62,649	0.072
2011	18	1,300	51.154	66,499	0.074
2012	6	54	680.349	36,593	0.039
2013	0				
TOTAL		1,262,367		2,800,548	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

DEATH
(000's)

INCURRED LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/12	INCURRED LOSS	INCURRED LDF	INDICATED ULTIMATE @ 6/30/12	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	426	58,844	1.059	62,316	0.261
1978	414	67,500	1.065	71,883	0.275
1979	402	77,693	1.071	83,242	0.297
1980	390	64,997	1.079	70,103	0.242
1981	378	65,812	1.086	71,500	0.237
1982	366	57,934	1.095	63,444	0.211
1983	354	75,074	1.105	82,955	0.271
1984	342	84,187	1.116	93,954	0.284
1985	330	85,307	1.127	96,157	0.269
1986	318	65,918	1.138	75,045	0.196
1987	306	74,257	1.156	85,806	0.209
1988	294	77,976	1.173	91,455	0.207
1989	282	75,444	1.190	89,812	0.191
1990	270	67,165	1.208	81,157	0.163
1991	258	66,980	1.226	82,147	0.162
1992	246	65,293	1.245	81,278	0.154
1993	234	55,609	1.270	70,608	0.128
1994	222	50,737	1.295	65,711	0.114
1995	210	41,990	1.321	55,470	0.091
1996	198	55,011	1.361	74,851	0.118
1997	186	44,819	1.401	62,813	0.092
1998	174	49,434	1.456	71,982	0.101
1999	162	52,894	1.513	80,025	0.106
2000	150	50,770	1.572	79,806	0.101
2001	138	51,296	1.633	83,778	0.104
2002	126	60,321	1.715	103,445	0.127
2003	114	57,289	1.801	103,157	0.125
2004	102	56,451	1.891	106,730	0.126
2005	90	49,051	1.985	97,377	0.112
2006	78	34,422	2.084	71,752	0.079
2007	66	38,333	2.189	83,900	0.090
2008	54	33,358	2.298	76,661	0.082
2009	42	29,067	2.505	72,811	0.084
2010	30	25,824	2.943	76,008	0.088
2011	18	21,071	3.532	74,424	0.083
2012	6	2,716	13.422	36,449	0.039
2013	0				
TOTAL		1,990,842		2,830,008	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

DEATH
(000's)

PAID BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	INITIAL EXPECTED DOLLARS	EXPECTED % OF PAID LOSS	EXPECTED PAID LOSS	ACTUAL PAID LOSS	EXPECTED UNPAID LOSS	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125	0.269	64,242	79.6%	51,139	51,105	13,103	64,208	0.269
1978	26,143,240	0.278	72,661	78.2%	56,812	56,772	15,849	72,620	0.278
1979	28,061,666	0.310	87,010	76.7%	66,730	66,637	20,280	86,917	0.310
1980	28,979,182	0.253	73,305	75.2%	55,117	55,085	18,188	73,272	0.253
1981	30,141,508	0.243	73,338	73.7%	54,060	54,023	19,278	73,300	0.243
1982	30,058,966	0.221	66,529	72.1%	47,989	47,956	18,540	66,496	0.221
1983	30,607,324	0.267	81,694	70.5%	57,629	57,638	24,065	81,703	0.267
1984	33,121,678	0.289	95,657	68.8%	65,860	65,803	29,798	95,601	0.289
1985	35,713,654	0.273	97,668	67.0%	65,485	65,391	32,183	97,574	0.273
1986	38,297,697	0.203	77,709	65.1%	50,610	50,518	27,099	77,617	0.203
1987	41,065,403	0.216	88,656	63.1%	55,965	55,883	32,690	88,574	0.216
1988	44,221,964	0.212	93,739	61.1%	57,306	57,226	36,434	93,660	0.212
1989	47,110,000	0.187	87,904	59.1%	51,957	51,935	35,947	87,881	0.187
1990	49,659,895	0.167	82,896	57.0%	47,224	47,180	35,672	82,852	0.167
1991	50,856,501	0.163	83,057	54.8%	45,519	45,438	37,538	82,976	0.163
1992	52,804,448	0.150	79,324	52.5%	41,683	41,636	37,641	79,277	0.150
1993	55,132,894	0.125	68,916	50.2%	34,595	36,309	34,321	70,630	0.128
1994	57,739,505	0.125	72,174	47.8%	34,478	33,272	37,696	70,968	0.123
1995	60,949,772	0.105	63,997	45.3%	28,999	25,651	34,998	60,649	0.100
1996	63,664,000	0.105	66,847	42.8%	28,630	33,259	38,217	71,476	0.112
1997	68,077,000	0.105	71,481	40.3%	28,773	26,312	42,708	69,020	0.101
1998	71,447,000	0.105	75,019	37.7%	28,272	28,019	46,747	74,767	0.105
1999	75,244,663	0.105	79,007	35.1%	27,749	28,799	51,258	80,056	0.106
2000	79,122,396	0.105	83,079	32.5%	27,018	25,116	56,061	81,177	0.103
2001	80,396,857	0.105	84,417	29.9%	25,256	24,589	59,161	83,750	0.104
2002	81,621,352	0.120	97,946	27.2%	26,664	28,223	71,282	99,505	0.122
2003	82,433,234	0.120	98,920	24.5%	24,260	23,901	74,660	98,561	0.120
2004	84,632,753	0.120	101,559	21.8%	22,131	22,332	79,429	101,760	0.120
2005	86,912,307	0.105	91,659	19.1%	17,489	17,863	74,170	92,033	0.106
2006	90,822,757	0.087	78,826	16.4%	12,899	11,848	65,927	77,775	0.086
2007	93,702,820	0.084	79,101	13.6%	10,786	10,458	68,315	78,773	0.084
2008	93,449,349	0.083	77,194	10.8%	8,315	7,287	68,880	76,167	0.082
2009	86,530,965	0.082	70,904	7.9%	5,595	4,685	65,309	69,994	0.081
2010	86,624,485	0.079	68,070	4.6%	3,114	2,866	64,957	67,822	0.078
2011	89,983,985	0.075	67,279	2.0%	1,315	1,300	65,963	67,263	0.075
2012	92,683,504	0.075	69,513	0.1%	102	54	69,410	69,464	0.075
2013	95,464,009	0.075	71,598	0.0%			71,598	71,598	0.075
TOTAL			2,942,896		1,267,525	1,262,367	1,675,371	2,937,739	

(1) PROVIDED BY THE BWC
(2) SECTION 1, EXHIBIT 4, SHEET 19, COL. 14
(3) = [(1) x (2)] / 100
(4) = 1 / SECTION 1, 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
PRIVATE EMPLOYERS
COMPENSATION

DEATH
(000's)

INCURRED BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	INITIAL EXPECTED DOLLARS	EXPECTED % OF REPORTED LOSS	EXPECTED REPORTED LOSS	ACTUAL REPORTED LOSS	EXPECTED UNREPORTED LOSS	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125	0.269	64,242	94.4%	60,662	58,844	3,580	62,424	0.262
1978	26,143,240	0.278	72,661	93.9%	68,231	67,500	4,430	71,930	0.275
1979	28,061,666	0.310	87,010	93.3%	81,210	77,693	5,800	83,493	0.298
1980	28,979,182	0.253	73,305	92.7%	67,966	64,997	5,339	70,336	0.243
1981	30,141,508	0.243	73,338	92.0%	67,504	65,812	5,834	71,646	0.238
1982	30,058,966	0.221	66,529	91.3%	60,751	57,934	5,778	63,712	0.212
1983	30,607,324	0.267	81,694	90.5%	73,933	75,074	7,761	82,835	0.271
1984	33,121,678	0.289	95,657	89.6%	85,713	84,187	9,944	94,131	0.284
1985	35,713,654	0.273	97,668	88.7%	86,648	85,307	11,020	96,327	0.270
1986	38,297,697	0.203	77,709	87.8%	68,259	65,918	9,451	75,369	0.197
1987	41,065,403	0.216	88,656	86.5%	76,723	74,257	11,933	86,189	0.210
1988	44,221,964	0.212	93,739	85.3%	79,924	77,976	13,816	91,791	0.208
1989	47,110,000	0.187	87,904	84.0%	73,841	75,444	14,063	89,507	0.190
1990	49,659,895	0.167	82,896	82.8%	68,604	67,165	14,291	81,456	0.164
1991	50,856,501	0.163	83,057	81.5%	67,722	66,980	15,335	82,315	0.162
1992	52,804,448	0.150	79,324	80.3%	63,723	65,293	15,601	80,894	0.153
1993	55,132,894	0.125	68,916	78.8%	54,276	55,609	14,640	70,248	0.127
1994	57,739,505	0.125	72,174	77.2%	55,728	50,737	16,447	67,184	0.116
1995	60,949,772	0.105	63,997	75.7%	48,445	41,990	15,552	57,542	0.094
1996	63,664,000	0.105	66,847	73.5%	49,129	55,011	17,719	72,729	0.114
1997	68,077,000	0.105	71,481	71.4%	51,004	44,819	20,477	65,296	0.096
1998	71,447,000	0.105	75,019	68.7%	51,520	49,434	23,500	72,934	0.102
1999	75,244,663	0.105	79,007	66.1%	52,221	52,894	26,786	79,680	0.106
2000	79,122,396	0.105	83,079	63.6%	52,851	50,770	30,227	80,997	0.102
2001	80,396,857	0.105	84,417	61.2%	51,687	51,296	32,730	84,025	0.105
2002	81,621,352	0.120	97,946	58.3%	57,115	60,321	40,831	101,152	0.124
2003	82,433,234	0.120	98,920	55.5%	54,936	57,289	43,984	101,273	0.123
2004	84,632,753	0.120	101,559	52.9%	53,716	56,451	47,843	104,294	0.123
2005	86,912,307	0.105	91,659	50.4%	46,171	49,051	45,488	94,539	0.109
2006	90,822,757	0.087	78,826	48.0%	37,816	34,422	41,010	75,432	0.083
2007	93,702,820	0.084	79,101	45.7%	36,141	38,333	42,960	81,294	0.087
2008	93,449,349	0.083	77,194	43.5%	33,590	33,358	43,604	76,962	0.082
2009	86,530,965	0.082	70,904	39.9%	28,305	29,067	42,598	71,665	0.083
2010	86,624,485	0.079	68,070	34.0%	23,127	25,824	44,943	70,767	0.082
2011	89,983,985	0.075	67,279	28.3%	19,048	21,071	48,230	69,302	0.077
2012	92,683,504	0.075	69,513	7.5%	5,179	2,716	64,333	67,049	0.072
2013	95,464,009	0.075	71,598	0.0%			71,598	71,598	0.075
TOTAL			2,942,896		2,013,420	1,990,842	929,477	2,920,319	

(1) PROVIDED BY THE BWC
(2) SECTION 1, EXHIBIT 4, SHEET 19, COL. 14
(3) = [(1) x (2)] / 100
(4) = 1 / SECTION 1, 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
PRIVATE EMPLOYERS
COMPENSATION

DEATH
(000's)

CUMULATIVE PAID FREQUENCY SEVERITY METHOD

ACCIDENT YEAR	PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	$ WHOLE PAID SEVERITY	PAID SEVERITY LDF	$ WHOLE ULTIMATE SEVERITY	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125		1.003			1.382			
1978	26,143,240		1.003			1.382			
1979	28,061,666		1.003			1.382			
1980	28,979,182		1.003			1.382			
1981	30,141,508		1.003			1.382			
1982	30,058,966	158	1.003	158	303,518	1.382	419,519	66,483	0.221
1983	30,607,324	202	1.003	203	285,337	1.413	403,045	81,698	0.267
1984	33,121,678	226	1.006	227	291,162	1.445	420,779	95,693	0.289
1985	35,713,654	211	1.011	213	309,908	1.477	457,733	97,689	0.274
1986	38,297,697	181	1.011	183	279,104	1.518	423,739	77,576	0.203
1987	41,065,403	196	1.018	199	285,119	1.554	442,996	88,367	0.215
1988	44,221,964	203	1.018	207	281,901	1.603	451,886	93,359	0.211
1989	47,110,000	184	1.019	187	282,253	1.655	467,003	87,539	0.186
1990	49,659,895	194	1.023	198	243,198	1.706	414,900	82,337	0.166
1991	50,856,501	174	1.028	179	261,136	1.762	459,997	82,307	0.162
1992	52,804,448	164	1.031	169	253,878	1.831	464,855	78,562	0.149
1993	55,132,894	149	1.035	154	243,682	1.908	464,840	71,688	0.130
1994	57,739,505	137	1.041	143	242,861	1.992	483,839	69,010	0.120
1995	60,949,772	111	1.048	116	231,086	2.083	481,324	55,968	0.092
1996	63,664,000	134	1.058	142	248,201	2.177	540,212	76,564	0.120
1997	68,077,000	123	1.062	131	213,919	2.297	491,358	64,204	0.094
1998	71,447,000	133	1.072	143	210,671	2.424	510,765	72,843	0.102
1999	75,244,663	133	1.077	143	216,532	2.578	558,266	79,999	0.106
2000	79,122,396	128	1.090	139	196,222	2.747	538,995	75,175	0.095
2001	80,396,857	116	1.096	127	211,976	2.961	627,604	79,826	0.099
2002	81,621,352	148	1.105	164	190,695	3.215	613,149	100,310	0.123
2003	82,433,234	128	1.123	144	186,727	3.511	655,649	94,218	0.114
2004	84,632,753	134	1.140	153	166,655	3.872	645,355	98,624	0.117
2005	86,912,307	122	1.174	143	146,418	4.287	627,646	89,859	0.103
2006	90,822,757	100	1.194	119	118,478	4.905	581,094	69,404	0.076
2007	93,702,820	87	1.233	107	120,208	5.672	681,815	73,121	0.078
2008	93,449,349	79	1.268	100	92,244	6.970	642,965	64,400	0.069
2009	86,530,965	64	1.374	88	73,211	8.703	637,168	56,029	0.065
2010	86,624,485	61	1.657	101	46,981	12.384	581,820	58,803	0.068
2011	89,983,985	45	2.021	91	28,888	24.069	695,320	63,247	0.070
2012	92,683,504	6	7.176	43	8,964	85.409	765,620	32,964	0.036
2013	95,464,009								
Total		4,231		4,616				2,377,867	

(1) PROVIDED BY THE BWC
(2) BASED ON DATA FROM THE BWC
(3) SECTION 1, EXHIBIT 4, SHEET 20, COL. 12
(4) = (2) x (3)
(5) SECTION 1, EXHIBIT 4, SHEET 30
(6) SECTION 1, EXHIBIT 4, SHEET 20, COL. 15
(7) = (5) x (6)
(8) = [(4) x (7)] / 1000
(9) = [(8) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
DEATH

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	TAIL	INDICATED ULTIMATE
1977																																					-	-
1978																																					-	-
1979																																					-	-
1980																																					-	-
1981																																					-	-
1982	38	872	2,089	2,181	2,059	2,018	1,931	1,872	1,787	1,760	1,850	1,908	1,765	1,772	1,758	1,602	1,763	1,679	1,589	1,602	1,533	1,484	1,641	1,494	1,253	1,196	1,156	1,127	1,091	1,056	1,030						18,527	66,483
1983	20	622	2,394	2,456	2,273	2,211	2,207	2,217	2,313	2,289	2,266	2,025	2,158	2,133	1,998	2,213	2,196	1,996	2,092	1,995	1,888	2,069	1,938	1,761	1,778	1,728	1,623	1,613	1,580	1,586	1,547						22,865	82,050
1984	43	1,088	2,828	2,639	2,739	2,579	2,565	2,652	2,468	2,709	2,622	2,475	2,387	2,353	2,600	2,467	2,359	2,455	2,349	2,351	2,579	2,537	2,184	2,096	2,156	2,024	1,935	1,832	1,732	1,710	1,667						26,726	95,906
1985	55	1,248	2,748	2,633	2,734	2,761	2,786	2,818	3,248	2,667	2,870	2,633	2,602	2,583	2,503	2,442	3,311	2,319	2,288	2,703	2,343	2,067	1,960	1,931	1,938	1,783	1,751	1,664	1,604	1,584	1,544						27,091	97,213
1986	43	930	2,119	2,446	2,497	2,265	2,061	2,363	2,275	2,288	2,192	2,119	2,210	2,072	2,049	2,099	1,940	1,940	2,257	1,940	1,714	1,575	1,501	1,448	1,366	1,431	1,380	1,333	1,285	1,268	1,237						21,496	77,137
1987	29	760	2,294	2,707	2,922	2,571	2,685	2,364	2,391	2,496	2,403	2,438	2,275	2,379	2,404	2,367	2,317	2,711	2,412	2,084	2,014	1,911	1,824	1,797	1,714	1,616	1,554	1,500	1,446	1,428	1,392						24,418	87,621
1988	31	873	2,816	3,031	2,959	3,004	2,565	2,481	2,669	2,341	2,416	2,708	2,433	2,410	2,534	2,435	2,829	2,479	2,316	2,156	2,145	2,008	1,962	1,869	1,756	1,688	1,623	1,567	1,510	1,491	1,454						25,714	92,273
1989	29	765	2,345	2,482	2,759	2,305	2,384	2,358	2,411	2,505	2,440	2,319	2,318	2,319	2,341	2,571	2,395	2,301	2,244	2,184	2,140	2,037	1,969	2,016	1,965	1,888	1,816	1,753	1,690	1,668	1,627						24,857	89,200
1990	33	841	2,332	2,805	2,598	2,282	2,482	2,322	2,276	2,281	2,308	2,155	2,249	2,149	2,283	2,241	2,072	1,962	2,010	1,960	1,908	1,871	1,762	1,733	1,689	1,623	1,561	1,507	1,453	1,434	1,399						23,018	82,598
1991	25	1,118	2,395	2,775	2,438	2,451	2,697	2,217	2,298	2,236	2,107	2,282	2,191	2,402	2,197	2,073	2,126	1,986	1,888	1,934	1,854	1,750	1,678	1,651	1,609	1,547	1,487	1,436	1,384	1,366	1,333						22,766	81,695
1992	23	1,206	2,098	2,488	2,130	2,306	2,532	2,124	2,223	2,176	2,207	2,086	2,282	2,153	2,044	2,000	1,978	1,919	1,897	1,914	1,851	1,762	1,690	1,662	1,620	1,557	1,497	1,446	1,394	1,376	1,342						22,014	78,995
1993	18	1,177	1,787	2,146	2,136	1,987	2,082	1,988	2,014	1,844	1,990	2,084	2,029	1,949	1,914	1,923	2,016	1,812	1,729	1,686	1,643	1,564	1,500	1,475	1,438	1,382	1,329	1,283	1,237	1,221	1,191						19,924	71,497
1994	61	1,440	2,092	2,259	2,145	1,927	1,889	1,989	1,899	1,886	2,139	1,921	1,778	1,816	1,640	1,689	1,606	1,567	1,528	1,514	1,476	1,405	1,348	1,326	1,292	1,242	1,194	1,153	1,111	1,097	1,070						18,737	67,238
1995	48	1,028	1,575	1,742	1,730	1,529	1,511	1,526	1,610	1,667	1,616	1,858	1,455	1,448	1,356	1,324	1,257	1,371	1,340	1,328	1,294	1,232	1,182	1,162	1,133	1,089	1,047	1,011	975	962	938						15,586	55,929
1996	105	1,370	2,158	2,370	2,263	2,299	2,220	2,108	2,201	2,151	2,048	2,094	2,033	2,095	2,004	1,886	1,853	1,798	1,757	1,741	1,697	1,616	1,550	1,524	1,486	1,428	1,373	1,326	1,278	1,262	1,230						20,987	75,312
1997	124	1,298	1,584	1,960	1,905	1,844	1,770	1,751	1,823	2,012	1,783	1,733	1,699	1,692	1,632	1,701	1,676	1,626	1,589	1,575	1,535	1,461	1,401	1,378	1,344	1,291	1,241	1,199	1,156	1,141	1,113						18,172	65,210
1998	162	1,310	1,901	2,509	2,134	1,962	2,329	2,115	2,002	2,127	2,008	1,918	1,876	1,909	1,757	1,752	1,725	1,674	1,636	1,621	1,580	1,504	1,443	1,419	1,383	1,329	1,278	1,234	1,190	1,175	1,146						19,745	70,855
1999	101	1,347	2,145	2,847	2,411	2,438	2,474	2,370	2,269	2,219	2,215	2,106	1,967	1,889	1,770	1,765	1,739	1,687	1,649	1,634	1,592	1,516	1,454	1,430	1,394	1,340	1,288	1,244	1,199	1,184	1,154						20,798	74,633
2000	119	1,361	2,024	2,639	2,318	2,116	2,114	1,957	2,138	2,013	2,198	2,089	2,031	2,031	1,903	1,897	1,869	1,813	1,772	1,756	1,712	1,629	1,563	1,537	1,499	1,440	1,385	1,337	1,289	1,272	1,241						20,886	74,947
2001	66	1,382	2,112	2,952	2,469	2,442	2,310	2,229	2,143	2,227	2,201	2,055	1,987	1,987	1,861	1,856	1,828	1,774	1,734	1,718	1,675	1,594	1,529	1,504	1,466	1,409	1,354	1,308	1,261	1,245	1,214						21,206	76,097
2002	201	1,922	2,557	3,829	3,183	2,963	2,774	2,880	2,621	2,667	2,626	2,498	2,415	2,415	2,262	2,256	2,222	2,156	2,108	2,088	2,036	1,938	1,858	1,828	1,782	1,712	1,646	1,590	1,533	1,513	1,476						26,099	93,655
2003	162	1,734	2,572	3,181	2,847	2,821	2,521	2,783	2,671	2,609	2,609	2,483	2,400	2,400	2,248	2,242	2,209	2,143	2,094	2,075	2,023	1,926	1,847	1,816	1,771	1,702	1,636	1,580	1,523	1,504	1,466						25,343	90,942
2004	213	2,113	2,674	3,093	2,884	2,975	2,820	2,707	2,854	2,828	2,829	2,692	2,602	2,602	2,437	2,431	2,394	2,323	2,271	2,250	2,193	2,087	2,002	1,969	1,920	1,845	1,774	1,713	1,651	1,630	1,590						27,184	97,547
2005	125	1,789	2,314	3,412	2,484	2,739	2,532	2,469	2,447	2,425	2,425	2,308	2,231	2,231	2,090	2,084	2,053	1,992	1,947	1,929	1,880	1,790	1,716	1,688	1,646	1,582	1,521	1,469	1,416	1,398	1,363						23,757	85,249
2006	101	1,379	1,929	2,582	1,889	2,095	1,872	1,886	1,869	1,852	1,852	1,763	1,704	1,704	1,596	1,592	1,568	1,521	1,487	1,473	1,436	1,367	1,311	1,290	1,257	1,208	1,162	1,122	1,081	1,067	1,041						18,180	65,236
2007	102	1,335	2,237	2,496	2,310	1,979	1,819	1,832	1,816	1,800	1,800	1,713	1,656	1,656	1,551	1,547	1,524	1,478	1,445	1,432	1,396	1,328	1,274	1,253	1,222	1,174	1,129	1,090	1,051	1,037	1,012						17,962	64,457
2008	102	1,215	1,921	1,988	2,062	2,082	1,915	1,928	1,911	1,894	1,894	1,803	1,743	1,743	1,632	1,628	1,604	1,556	1,521	1,507	1,469	1,398	1,341	1,319	1,286	1,235	1,188	1,147	1,106	1,092	1,065						18,270	65,562
2009	65	1,149	1,576	1,896	1,637	1,654	1,521	1,531	1,518	1,504	1,505	1,432	1,384	1,384	1,296	1,293	1,273	1,235	1,208	1,197	1,166	1,110	1,065	1,047	1,021	981	943	911	878	867	846						14,717	52,810
2010	125	1,057	1,684	2,059	1,779	1,797	1,652	1,664	1,649	1,634	1,634	1,555	1,503	1,503	1,408	1,404	1,383	1,342	1,312	1,300	1,267	1,206	1,157	1,138	1,109	1,066	1,025	990	954	942	919						15,923	57,141
2011	125	1,175	1,788	2,186	1,889	1,907	1,754	1,766	1,751	1,735	1,735	1,651	1,596	1,596	1,495	1,491	1,469	1,425	1,393	1,380	1,345	1,280	1,228	1,208	1,178	1,132	1,088	1,051	1,013	1,000	975						16,923	60,728
2012	54	615	937	1,145	989	999	919	925	917	909	909	865	836	836	783	781	769	746	730	723	705	671	643	633	617	593	570	550	531	524	511						8,860	31,792
Factors	11.439	1.522	1.222	0.864	1.010	0.919	1.007	0.991	0.991	1.000	0.952	0.967	1.000	0.937	0.997	0.985	0.970	0.977	0.991	0.975	0.952	0.959	0.984	0.975	0.961	0.961	0.966	0.964	0.987	0.975							Tail 1.386	

Example: AY 2007 Age 78 of 1,819 = 1,979 x 0.919 and AY 2007 Age 90 of 1,832 = 1,819 x 1.007

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

DEATH
(000's)

INCREMENTAL INDEX PAYMENT METHOD

ACCIDENT YEAR	PAYROLL	PAID LOSS @ 6/30/12	INCREMENTAL PAID LOSS & ALAE PER AVG. WEEKLY BENEFIT & ULTIMATE CLAIMS AS OF 6/30/12	FUTURE DEVELOP.	IMPLIED ULTIMATE	AVERAGE WEEKLY BENEFIT	SELECTED ULTIMATE CLAIMS	IMPLIED ULTIMATE LOSS	TAIL OF 1.386 DEVELOP.	IMPLIED ULTIMATE INCLD TAIL	IMPLIED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1977	23,851,125	51,105									
1978	26,143,240	56,772									
1979	28,061,666	66,637									
1980	28,979,182	55,085									
1981	30,141,508	54,023									
1982	30,058,966	47,956	1,399.799	-	1,399.799	216.83	158	47,956	18,527	66,483	0.221
1983	30,607,324	57,638	1,238.525	30.063	1,268.588	229.25	203	59,037	22,808	81,845	0.267
1984	33,121,678	65,803	1,207.430	62.517	1,269.947	240.08	227	69,210	26,738	95,948	0.290
1985	35,713,654	65,391	1,226.226	95.038	1,321.264	250.36	213	70,459	27,220	97,679	0.274
1986	38,297,697	50,518	1,073.554	128.135	1,201.689	257.14	183	56,547	21,846	78,394	0.205
1987	41,065,403	55,883	1,057.906	161.398	1,219.303	265.45	199	64,409	24,883	89,292	0.217
1988	44,221,964	57,226	1,003.025	195.139	1,198.164	275.62	207	68,359	26,409	94,769	0.214
1989	47,110,000	51,935	979.732	228.774	1,208.506	283.47	187	64,062	24,749	88,811	0.189
1990	49,659,895	47,180	806.843	263.131	1,069.973	295.33	198	62,567	24,172	86,739	0.175
1991	50,856,501	45,438	835.692	296.748	1,132.440	303.75	179	61,572	23,787	85,359	0.168
1992	52,804,448	41,636	775.887	331.541	1,107.428	317.53	169	59,427	22,959	82,386	0.156
1993	55,132,894	36,309	723.688	367.378	1,091.065	325.79	154	54,741	21,148	75,889	0.138
1994	57,739,505	33,272	692.123	403.283	1,095.406	336.17	143	52,659	20,344	73,002	0.126
1995	60,949,772	25,651	640.424	437.424	1,077.848	345.28	116	43,170	16,678	59,849	0.098
1996	63,664,000	33,259	655.063	472.468	1,127.531	357.55	142	57,247	22,116	79,364	0.125
1997	68,077,000	26,312	541.826	508.138	1,049.964	370.70	131	50,988	19,698	70,686	0.104
1998	71,447,000	28,019	506.341	543.879	1,050.220	386.97	143	58,116	22,452	80,568	0.113
1999	75,244,663	28,799	501.095	578.437	1,079.532	401.90	143	62,043	23,969	86,012	0.114
2000	79,122,396	25,116	433.339	614.364	1,047.704	416.98	139	60,725	23,460	84,185	0.106
2001	80,396,857	24,589	450.405	650.007	1,100.412	429.87	127	60,075	23,209	83,284	0.104
2002	81,621,352	28,223	389.681	686.146	1,075.827	441.62	164	77,918	30,102	108,020	0.132
2003	82,433,234	23,901	365.916	724.010	1,089.926	453.60	144	71,192	27,504	98,696	0.120
2004	84,632,753	22,332	311.533	762.186	1,073.719	468.52	153	76,968	29,735	106,703	0.126
2005	86,912,307	17,863	264.197	800.795	1,064.992	479.52	141	72,007	27,818	99,825	0.115
2006	90,822,757	11,848	198.799	840.291	1,039.090	496.64	120	61,926	23,924	85,851	0.095
2007	93,702,820	10,458	184.770	877.309	1,062.079	514.55	110	60,114	23,224	83,338	0.089
2008	93,449,349	7,287	135.503	916.371	1,051.874	522.13	103	56,569	21,854	78,424	0.084
2009	86,530,965	4,685	94.978	953.935	1,048.913	536.22	92	51,745	19,991	71,736	0.083
2010	86,624,485	2,866	52.916	996.590	1,049.506	541.58	100	56,839	21,959	78,798	0.091
2011	89,983,985	1,300	25.555	1,030.720	1,056.275	547.00	93	53,734	20,759	74,493	0.083
2012	92,683,504	54	1.082	1,053.134	1,054.216	565.05	88	52,420	20,252	72,672	0.078
2013	95,464,009						95				
TOTAL		1,262,367					4,764	1,874,802	724,297	2,599,098	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

DEATH
(000's)

SELECTION OF ULTIMATE CLAIM COUNTS

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	IMPLIED FREQUENCY	ON-LEVEL FREQUENCY	5 YR IMPLIED FREQUENCY TREND	CUMULATIVE FREQUENCY TREND	ON-LEVEL TRENDED FREQUENCY	EXPECTED CLAIM FREQUENCY	EXPECTED ULTIMATE CLAIMS	SELECTED ULTIMATE CLAIMS	SELECTED CLAIM FREQUENCY
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1977	23,851,125	3.710	88,490,090		1.003					0.496					
1978	26,143,240	3.485	91,119,089		1.003					0.496					
1979	28,061,666	3.232	90,690,465		1.003					0.496					
1980	28,979,182	3.006	87,100,472		1.003					0.496					
1981	30,141,508	2.769	83,462,136		1.003					0.496					
1982	30,058,966	2.633	79,135,492	158	1.003	158	0.053%	0.020%		0.496	0.010%	0.053%	158	158	0.053%
1983	30,607,324	2.521	77,162,033	202	1.003	203	0.066%	0.026%		0.496	0.013%	0.066%	203	203	0.066%
1984	33,121,678	2.402	79,569,925	226	1.006	227	0.069%	0.029%		0.496	0.014%	0.069%	227	227	0.069%
1985	35,713,654	2.321	82,906,581	211	1.011	213	0.060%	0.026%		0.496	0.013%	0.060%	213	213	0.060%
1986	38,297,697	2.265	86,749,768	181	1.011	183	0.048%	0.021%	0.8%	0.496	0.010%	0.048%	183	183	0.048%
1987	41,065,403	2.192	90,001,532	196	1.018	199	0.049%	0.022%	-6.2%	0.496	0.011%	0.049%	199	199	0.048%
1988	44,221,964	2.094	92,596,563	203	1.018	207	0.047%	0.022%	-6.2%	0.496	0.011%	0.047%	207	207	0.047%
1989	47,110,000	2.048	96,481,507	184	1.019	187	0.040%	0.019%	-4.9%	0.512	0.010%	0.040%	187	187	0.040%
1990	49,659,895	1.972	97,911,638	194	1.023	198	0.040%	0.020%	-2.1%	0.527	0.011%	0.040%	198	198	0.040%
1991	50,856,501	1.910	97,123,143	174	1.028	179	0.035%	0.018%	-4.6%	0.544	0.010%	0.035%	179	179	0.035%
1992	52,804,448	1.816	95,902,063	164	1.031	169	0.032%	0.018%	-5.1%	0.561	0.010%	0.032%	169	169	0.032%
1993	55,132,894	1.783	98,278,492	149	1.035	154	0.028%	0.016%	-5.5%	0.578	0.009%	0.028%	154	154	0.028%
1994	57,739,505	1.742	100,579,286	137	1.041	143	0.025%	0.014%	-8.4%	0.596	0.008%	0.025%	143	143	0.025%
1995	60,949,772	1.692	103,140,858	111	1.048	116	0.019%	0.011%	-11.3%	0.614	0.007%	0.019%	116	116	0.019%
1996	63,664,000	1.635	104,088,085	134	1.058	142	0.022%	0.014%	-8.1%	0.633	0.009%	0.022%	142	142	0.022%
1997	68,077,000	1.563	106,370,937	123	1.062	131	0.019%	0.012%	-5.2%	0.653	0.008%	0.019%	131	131	0.019%
1998	71,447,000	1.492	106,610,635	133	1.072	143	0.020%	0.013%	-0.3%	0.673	0.009%	0.020%	143	143	0.020%
1999	75,244,663	1.444	108,677,929	133	1.077	143	0.019%	0.013%	3.0%	0.694	0.009%	0.019%	143	143	0.019%
2000	79,122,396	1.393	110,223,863	128	1.090	139	0.018%	0.013%	-0.8%	0.715	0.009%	0.018%	139	139	0.018%
2001	80,396,857	1.364	109,675,764	116	1.096	127	0.016%	0.012%	-1.7%	0.737	0.009%	0.016%	127	127	0.016%
2002	81,621,352	1.330	108,596,907	148	1.105	164	0.020%	0.015%	1.1%	0.760	0.011%	0.020%	164	164	0.020%
2003	82,433,234	1.295	106,712,867	128	1.123	144	0.017%	0.013%	2.2%	0.784	0.011%	0.017%	144	144	0.017%
2004	84,632,753	1.248	105,596,397	134	1.140	153	0.018%	0.014%	4.3%	0.808	0.012%	0.018%	153	153	0.018%
2005	86,912,307	1.218	105,836,799	122	1.174	143	0.016%	0.014%	2.7%	0.833	0.011%	0.015%	127	141	0.016%
2006	90,822,757	1.176	106,826,594	100	1.194	119	0.013%	0.011%	-5.7%	0.859	0.010%	0.014%	124	120	0.013%
2007	93,702,820	1.137	106,579,121	87	1.233	107	0.011%	0.010%	-8.1%	0.885	0.009%	0.013%	120	110	0.012%
2008	93,449,349	1.115	104,228,254	79	1.268	100	0.011%	0.010%	-10.5%	0.913	0.009%	0.012%	114	103	0.011%
2009	86,530,965	1.117	96,636,885	64	1.374	88	0.010%	0.009%	-9.0%	0.941	0.009%	0.012%	103	92	0.011%
2010	86,624,485	1.093	94,656,914	61	1.657	101	0.012%	0.011%	-1.9%	0.970	0.010%	0.011%	98	100	0.012%
2011	89,983,985	1.061	95,464,009	45	2.021	91	0.010%	0.010%	0.0%	1.000	0.010%	0.011%	95	93	0.010%
2012	92,683,504	1.030	95,464,009	6	7.176	43	0.005%	0.005%	-13.6%	1.000	0.005%	0.010%	95	88	0.009%
2013	95,464,009	1.000	95,464,009							1.000		0.010%	95	95	0.010%
TOTAL				4,231		4,616							4,796	4,764	

5 Year Average excluding 2012	0.009%
10 Year Average excluding 2012	0.010%
5 Year Average excluding 2010-2012	0.009%
10 Year Average excluding 2010-2012	0.010%
2006-2011 Average excluding 2009	0.009%
(16) 2013 Selected Frequency	0.010%

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

DEATH
(000's)

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	23,851,125			64,199		0.269
1978	26,143,240			72,609		0.278
1979	28,061,666			86,889		0.310
1980	28,979,182			73,262		0.253
1981	30,141,508			73,287		0.243
1982	30,058,966	158	0.05%	66,483	420,778	0.221
1983	30,607,324	203	0.07%	81,707	402,497	0.267
1984	33,121,678	227	0.07%	95,575	421,034	0.289
1985	35,713,654	213	0.06%	97,527	457,875	0.273
1986	38,297,697	183	0.05%	77,568	423,868	0.203
1987	41,065,403	199	0.05%	88,526	444,854	0.216
1988	44,221,964	207	0.05%	93,609	452,216	0.212
1989	47,110,000	187	0.04%	87,865	469,869	0.187
1990	49,659,895	198	0.04%	82,819	418,278	0.167
1991	50,856,501	179	0.04%	82,909	463,180	0.163
1992	52,804,448	169	0.03%	79,234	468,839	0.150
1993	55,132,894	154	0.03%	72,331	469,679	0.131
1994	57,739,505	143	0.02%	69,650	487,062	0.121
1995	60,949,772	116	0.02%	56,607	487,996	0.093
1996	63,664,000	142	0.02%	77,655	546,868	0.122
1997	68,077,000	131	0.02%	65,367	498,984	0.096
1998	71,447,000	143	0.02%	74,348	519,919	0.104
1999	75,244,663	143	0.02%	81,995	573,393	0.109
2000	79,122,396	139	0.02%	77,232	555,625	0.098
2001	80,396,857	127	0.02%	82,189	647,155	0.102
2002	81,621,352	164	0.02%	103,257	629,613	0.127
2003	82,433,234	144	0.02%	97,676	678,308	0.118
2004	84,632,753	153	0.02%	102,266	668,403	0.121
2005	86,912,307	141	0.02%	92,985	659,470	0.107
2006	90,822,757	120	0.01%	75,090	625,749	0.083
2007	93,702,820	110	0.01%	77,941	708,558	0.083
2008	93,449,349	103	0.01%	73,614	714,697	0.079
2009	86,530,965	92	0.01%	67,871	737,732	0.078
2010	86,624,485	100	0.01%	67,305	673,050	0.078
2011	89,983,985	93	0.01%	67,263	723,262	0.075
2012	92,683,504	88	0.01%	69,464	789,366	0.075
2013	95,464,009	95	0.01%	71,598	753,663	0.075
TOTAL		4,764		2,927,773		

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

DEATH
(000's)

ACTUAL VERSUS EXPECTED LOSS PAYMENTS

ACCIDENT YEAR	PAID LOSS @ 6/30/12	PAID LOSS @ 6/30/11	ULTIMATE LOSS @ 6/30/11	UNPAID LOSS @ 6/30/11	AGE @ 6/30/12	AGE @ 6/30/11	PRIOR LDF @ 6/30/12	PRIOR LDF @ 6/30/11	EXPECTED % PAID	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE	ULTIMATE LOSS @ 6/30/12	ULTIMATE LOSS @ 6/30/11	CHANGE IN ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR	14,952	10,125	80,125	70,000						5,618	4,827	(791)	82,952	80,125	2,827
1977	51,105	50,208	63,323	13,115	426	414	1.238	1.261	7.1%	925	897	(28)	64,199	63,323	876
1978	56,772	55,720	71,676	15,956	414	402	1.261	1.286	7.0%	1,111	1,052	(59)	72,609	71,676	933
1979	66,637	65,586	86,074	20,488	402	390	1.286	1.312	6.5%	1,326	1,051	(275)	86,889	86,074	815
1980	55,085	54,015	72,310	18,296	390	378	1.312	1.339	5.9%	1,084	1,070	(14)	73,262	72,310	952
1981	54,023	52,861	72,316	19,454	378	366	1.339	1.368	5.9%	1,157	1,162	4	73,287	72,316	971
1982	47,956	46,926	65,649	18,723	366	354	1.368	1.399	5.7%	1,062	1,030	(32)	66,483	65,649	834
1983	57,638	56,052	80,306	24,255	354	342	1.399	1.433	5.6%	1,351	1,586	235	81,707	80,306	1,400
1984	65,803	64,071	94,257	30,186	342	330	1.433	1.471	5.7%	1,718	1,732	14	95,575	94,257	1,318
1985	65,391	63,726	96,554	32,828	330	318	1.471	1.515	5.8%	1,906	1,664	(242)	97,527	96,554	974
1986	50,518	49,138	76,830	27,692	318	306	1.515	1.564	5.7%	1,571	1,380	(191)	77,568	76,830	738
1987	55,883	54,268	87,645	33,378	306	294	1.564	1.615	5.4%	1,787	1,616	(171)	88,526	87,645	880
1988	57,226	55,470	92,655	37,186	294	282	1.615	1.670	5.1%	1,900	1,756	(144)	93,609	92,655	953
1989	51,935	49,919	86,470	36,551	282	270	1.670	1.732	5.1%	1,848	2,016	168	87,865	86,470	1,396
1990	47,180	45,419	81,797	36,378	270	258	1.732	1.801	5.0%	1,802	1,762	(41)	82,819	81,797	1,022
1991	45,438	43,688	82,072	38,384	258	246	1.801	1.879	4.9%	1,884	1,750	(134)	82,909	82,072	838
1992	41,636	39,785	78,233	38,448	246	234	1.879	1.966	4.8%	1,859	1,851	(8)	79,234	78,233	1,001
1993	36,309	34,623	71,562	36,939	234	222	1.966	2.067	4.8%	1,770	1,686	(84)	72,331	71,562	768
1994	33,272	31,744	69,206	37,463	222	210	2.067	2.180	4.6%	1,740	1,528	(211)	69,650	69,206	444
1995	25,651	24,280	56,029	31,749	210	198	2.180	2.308	4.5%	1,420	1,371	(49)	56,607	56,029	579
1996	33,259	31,406	77,122	45,717	198	186	2.308	2.456	4.4%	2,015	1,853	(161)	77,655	77,122	533
1997	26,312	24,611	64,606	39,995	186	174	2.456	2.625	4.2%	1,698	1,701	3	65,367	64,606	761
1998	28,019	26,263	74,045	47,782	174	162	2.625	2.819	4.1%	1,943	1,757	(187)	74,348	74,045	304
1999	28,799	26,909	82,052	55,143	162	150	2.819	3.049	4.0%	2,194	1,889	(304)	81,995	82,052	(57)
2000	25,116	23,085	76,746	53,661	150	138	3.049	3.315	3.8%	2,017	2,031	14	77,232	76,746	486
2001	24,589	22,534	82,321	59,788	138	126	3.315	3.646	3.8%	2,260	2,055	(204)	82,189	82,321	(133)
2002	28,223	25,597	102,605	77,008	126	114	3.646	4.051	3.6%	2,802	2,626	(176)	103,257	102,605	652
2003	23,901	21,292	97,648	76,356	114	102	4.051	4.559	3.5%	2,692	2,609	(83)	97,676	97,648	28
2004	22,332	19,478	101,475	81,997	102	90	4.559	5.206	3.4%	2,768	2,854	86	102,266	101,475	791
2005	17,863	15,394	92,437	77,043	90	78	5.206	6.076	3.3%	2,535	2,469	(66)	92,985	92,437	549
2006	11,848	9,976	82,722	72,746	78	66	6.076	7.309	3.2%	2,341	1,872	(469)	75,090	82,722	(7,632)
2007	10,458	8,479	83,466	74,987	66	54	7.309	9.275	3.3%	2,438	1,979	(459)	77,941	83,466	(5,525)
2008	7,287	5,225	82,680	77,455	54	42	9.275	12.661	3.1%	2,424	2,062	(363)	73,614	82,680	(9,066)
2009	4,685	2,790	77,103	74,313	42	30	12.661	21.903	3.5%	2,595	1,896	(700)	67,871	77,103	(9,231)
2010	2,866	1,181	77,348	76,167	30	18	21.903	51.144	2.7%	2,028	1,684	(343)	67,305	77,348	(10,043)
2011	1,300	125	80,825	80,700	18	6	51.144	690.445	1.8%	1,463	1,175	(288)	67,263	80,825	(13,562)
2012	54		82,433	82,433	6		690.445		0.1%	119	54	(66)	69,464	82,433	(12,969)
2013									0.0%		0	0			
TOTAL	1,277,319	1,211,967	2,982,724	1,770,757						71,170	65,351	(5,818)	2,939,127	2,982,724	(43,597)
EXLD PRIOR	1,262,367	1,201,842	2,902,599	1,700,757						65,552	60,525	(5,028)	2,856,175	2,902,599	(46,424)

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

DEATH
(000's)

ACTUAL VERSUS EXPECTED LOSS PAYMENTS

ACCIDENT YEAR	PAID LOSS @ 6/30/12	PAID LOSS @ 6/30/11	UNPAID LOSS @ 6/30/11	AGE @ 6/30/12	AGE @ 6/30/11	PRIOR LDF @ 6/30/12	PRIOR LDF @ 6/30/11	EXPECTED % PAID	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
PRIOR	225	159	1,002	714	702	1.017	1.019	9.9%	99	65	(34)
1954	28	19	128	702	690	1.019	1.021	9.9%	13	9	(3)
1955	207	143	914	690	678	1.021	1.024	12.2%	111	64	(47)
1956	56	45	237	678	666	1.024	1.028	12.1%	29	11	(18)
1957	105	76	345	666	654	1.028	1.032	12.1%	42	29	(13)
1958	247	167	951	654	642	1.032	1.036	12.0%	114	79	(35)
1959	335	237	1,267	642	630	1.036	1.041	11.9%	151	97	(54)
1960	329	220	1,176	630	618	1.041	1.047	11.9%	139	110	(30)
1961	265	193	1,023	618	606	1.047	1.053	11.8%	120	72	(48)
1962	148	104	593	606	594	1.053	1.061	11.1%	66	44	(22)
1963	342	230	1,297	594	582	1.061	1.068	10.5%	136	112	(25)
1964	273	185	1,069	582	570	1.068	1.076	10.1%	108	89	(19)
1965	323	221	1,369	570	558	1.076	1.085	9.7%	132	103	(30)
1966	223	158	947	558	546	1.085	1.095	9.3%	88	65	(23)
1967	464	312	2,179	546	534	1.095	1.105	8.9%	194	152	(42)
1968	476	324	2,214	534	522	1.105	1.116	8.5%	188	151	(36)
1969	623	394	2,799	522	510	1.116	1.127	8.1%	226	229	3
1970	657	451	3,330	510	498	1.127	1.140	7.7%	258	206	(52)
1971	776	527	3,824	498	486	1.140	1.153	7.5%	286	249	(38)
1972	725	475	3,486	486	474	1.153	1.167	7.3%	256	250	(6)
1973	1,386	934	6,923	474	462	1.167	1.182	7.2%	502	452	(49)
1974	1,967	1,351	9,663	462	450	1.182	1.199	7.2%	696	616	(80)
1975	2,267	1,520	11,175	450	438	1.199	1.218	7.2%	802	747	(55)
1976	2,505	1,679	12,090	438	426	1.218	1.238	7.1%	861	826	(36)
TOTAL	14,952	10,125	70,000						5,618	4,827	(791)

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

DEATH
(000's)

ACTUAL VERSUS EXPECTED REPORTED LOSSES

ACCIDENT YEAR	INCURRED LOSS @ 6/30/12	INCURRED LOSS @ 6/30/11	ULTIMATE LOSS @ 6/30/11	UNREPORTED LOSS @ 6/30/11	AGE @ 6/30/12	AGE @ 6/30/11	PRIOR LDF @ 6/30/12	PRIOR LDF @ 6/30/11	EXPECTED % REPORTED	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE	ULTIMATE LOSS @ 6/30/12	ULTIMATE LOSS @ 6/30/11	CHANGE IN ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR															
1977	58,844	59,322	63,323	4,002	426	414	1.059	1.065	8.2%	329	(478)	(807)	64,199	63,323	876
1978	67,500	67,123	71,676	4,553	414	402	1.065	1.070	7.1%	325	377	52	72,609	71,676	933
1979	77,693	77,550	86,074	8,523	402	390	1.070	1.076	7.6%	647	143	(504)	86,889	86,074	815
1980	64,997	64,981	72,310	7,329	390	378	1.076	1.084	8.7%	639	15	(624)	73,262	72,310	952
1981	65,812	64,681	72,316	7,635	378	366	1.084	1.093	8.5%	651	1,131	480	73,287	72,316	971
1982	57,934	57,833	65,649	7,816	366	354	1.093	1.102	8.3%	653	100	(552)	66,483	65,649	834
1983	75,074	74,467	80,306	5,839	354	342	1.102	1.113	8.9%	517	607	90	81,707	80,306	1,400
1984	84,187	84,692	94,257	9,565	342	330	1.113	1.124	8.1%	771	(505)	(1,276)	95,575	94,257	1,318
1985	85,307	84,563	96,554	11,991	330	318	1.124	1.135	7.4%	886	744	(143)	97,527	96,554	974
1986	65,918	65,855	76,830	10,975	318	306	1.135	1.152	9.8%	1,081	63	(1,018)	77,568	76,830	738
1987	74,257	73,909	87,645	13,737	306	294	1.152	1.170	8.8%	1,215	348	(867)	88,526	87,645	880
1988	77,976	77,787	92,655	14,869	294	282	1.170	1.187	8.0%	1,192	189	(1,003)	93,609	92,655	953
1989	75,444	74,394	86,470	12,075	282	270	1.187	1.205	7.3%	884	1,049	165	87,865	86,470	1,396
1990	67,165	66,881	81,797	14,915	270	258	1.205	1.223	6.7%	1,003	284	(720)	82,819	81,797	1,022
1991	66,980	66,422	82,072	15,650	258	246	1.223	1.241	6.2%	973	558	(415)	82,909	82,072	838
1992	65,293	64,570	78,233	13,663	246	234	1.241	1.266	7.5%	1,027	723	(304)	79,234	78,233	1,001
1993	55,609	55,771	71,562	15,791	234	222	1.266	1.291	6.9%	1,083	(163)	(1,246)	72,331	71,562	768
1994	50,737	50,896	69,206	18,311	222	210	1.291	1.317	6.3%	1,154	(158)	(1,313)	69,650	69,206	444
1995	41,990	40,965	56,029	15,063	210	198	1.317	1.357	8.4%	1,266	1,025	(242)	56,607	56,029	579
1996	55,011	54,993	77,122	22,129	198	186	1.357	1.398	7.5%	1,670	17	(1,653)	77,655	77,122	533
1997	44,819	43,395	64,606	21,211	186	174	1.398	1.453	8.8%	1,871	1,424	(447)	65,367	64,606	761
1998	49,434	48,611	74,045	25,434	174	162	1.453	1.512	7.8%	1,989	823	(1,166)	74,348	74,045	304
1999	52,894	53,410	82,052	28,642	162	150	1.512	1.572	7.0%	2,003	(516)	(2,519)	81,995	82,052	(57)
2000	50,770	49,809	76,746	26,937	150	138	1.572	1.635	6.3%	1,697	961	(736)	77,232	76,746	486
2001	51,296	49,756	82,321	32,565	138	126	1.635	1.717	7.0%	2,272	1,539	(733)	82,189	82,321	(133)
2002	60,321	59,386	102,605	43,219	126	114	1.717	1.803	6.2%	2,693	936	(1,757)	103,257	102,605	652
2003	57,289	56,157	97,648	41,491	114	102	1.803	1.893	5.6%	2,324	1,132	(1,192)	97,676	97,648	28
2004	56,451	55,258	101,475	46,217	102	90	1.893	1.987	5.1%	2,341	1,193	(1,148)	102,266	101,475	791
2005	49,051	48,227	92,437	44,210	90	78	1.987	2.087	4.6%	2,034	824	(1,210)	92,985	92,437	549
2006	34,422	35,243	82,722	47,479	78	66	2.087	2.191	4.2%	1,993	(820)	(2,814)	75,090	82,722	(7,632)
2007	38,333	38,113	83,466	45,353	66	54	2.191	2.301	3.8%	1,744	221	(1,523)	77,941	83,466	(5,525)
2008	33,358	30,060	82,680	52,621	54	42	2.301	2.473	5.1%	2,679	3,299	619	73,614	82,680	(9,066)
2009	29,067	25,430	77,103	51,672	42	30	2.473	2.906	9.2%	4,745	3,636	(1,108)	67,871	77,103	(9,231)
2010	25,824	22,082	77,348	55,267	30	18	2.906	3.487	8.0%	4,444	3,742	(702)	67,305	77,348	(10,043)
2011	21,071	6,872	80,825	73,953	18	6	3.487	13.599	23.0%	17,022	14,199	(2,822)	67,263	80,825	(13,562)
2012	2,716		82,433	82,433	6		13.599		7.4%	6,062	2,716	(3,346)	69,464	82,433	(12,969)
2013									0.0%		0	0			
TOTAL	1,990,842	1,949,465	2,902,599	953,134						75,879	41,377	(34,502)	2,856,175	2,902,599	(46,424)
EXLD PRIOR	1,990,842	1,949,465	2,902,599	953,134						75,879	41,377	(34,502)	2,856,175	2,902,599	(46,424)

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

DEATH
(000's)

ACTUAL VERSUS EXPECTED REPORTED CLAIM COUNTS

ACCIDENT YEAR	REPORTED COUNT @ 6/30/12	REPORTED COUNT @ 6/30/11	ULTIMATE COUNT @ 6/30/11	UNREPORTED COUNT @ 6/30/11	AGE @ 6/30/12	AGE @ 6/30/11	PRIOR LDF @ 6/30/12	PRIOR LDF @ 6/30/11	EXPECTED % REPORTED	REPORTED CLAIM EMERGENCE EXPECTED	ACTUAL	DIFFERENCE	ULTIMATE COUNT @ 6/30/12	ULTIMATE COUNT @ 6/30/11	CHANGE IN ULTIMATE COUNT
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR															
1977					426	414									
1978					414	402									
1979					402	390									
1980					390	378									
1981					378	366									
1982	158	158	159	1	366	354	1.003	1.004	28.8%	0	0	0	158	159	(1)
1983	202	201	202	1	354	342	1.004	1.007	39.7%	0	1	1	203	202	1
1984	226	224	227	3	342	330	1.007	1.012	42.2%	1	2	1	227	227	0
1985	211	211	214	3	330	318	1.012	1.012	0.0%	0	0	0	213	214	(1)
1986	181	180	183	3	318	306	1.012	1.018	33.5%	1	1	0	183	183	0
1987	196	196	200	4	306	294	1.018	1.018	0.0%	0	0	0	199	200	(1)
1988	203	203	207	4	294	282	1.018	1.019	5.1%	0	0	0	207	207	0
1989	184	182	186	4	282	270	1.019	1.024	17.4%	1	2	1	187	186	1
1990	194	194	200	6	270	258	1.024	1.029	18.1%	1	0	(1)	198	200	(2)
1991	174	174	179	5	258	246	1.029	1.031	6.8%	0	0	0	179	179	0
1992	164	163	169	6	246	234	1.031	1.036	12.3%	1	1	0	169	169	0
1993	149	149	155	6	234	222	1.036	1.042	14.0%	1	0	(1)	154	155	(1)
1994	137	137	144	7	222	210	1.042	1.048	12.8%	1	0	(1)	143	144	(1)
1995	111	109	115	6	210	198	1.048	1.058	16.5%	1	2	1	116	115	1
1996	134	134	142	8	198	186	1.058	1.063	7.0%	1	0	(1)	142	142	0
1997	123	120	129	9	186	174	1.063	1.071	10.9%	1	3	2	131	129	2
1998	133	133	143	10	174	162	1.071	1.077	6.3%	1	0	(1)	143	143	0
1999	133	133	145	12	162	150	1.077	1.089	12.7%	2	0	(2)	143	145	(2)
2000	128	127	139	12	150	138	1.089	1.096	6.6%	1	1	0	139	139	0
2001	116	116	128	12	138	126	1.096	1.104	7.8%	1	0	(1)	127	128	(1)
2002	148	147	165	18	126	114	1.104	1.123	13.9%	3	1	(2)	164	165	(1)
2003	128	127	145	18	114	102	1.123	1.143	12.2%	2	1	(1)	144	145	(1)
2004	134	132	155	23	102	90	1.143	1.178	17.2%	4	2	(2)	153	155	(2)
2005	122	120	141	21	90	78	1.178	1.199	8.9%	2	2	0	141	141	0
2006	100	98	122	24	78	66	1.199	1.239	14.1%	3	2	(1)	120	122	(2)
2007	87	87	113	26	66	54	1.239	1.277	11.0%	3	0	(3)	110	113	(3)
2008	79	73	105	32	54	42	1.277	1.384	21.8%	7	6	(1)	103	105	(2)
2009	64	54	95	41	42	30	1.384	1.669	30.8%	13	10	(3)	92	95	(3)
2010	61	48	98	50	30	18	1.669	2.036	21.2%	11	13	2	100	98	2
2011	45	14	97	83	18	6	2.036	7.259	41.0%	34	31	(3)	93	97	(4)
2012	6		96	96	6		7.259		13.8%	13	6	(7)	88	96	(8)
2013													95		
TOTAL	4,231	4,144	4,698	554						110	87	(23)	4,764	4,698	(29)
EXLD PRIOR	4,231	4,144	4,698	554						110	87	(23)	4,764	4,698	(29)

(1) BASED ON DATA FROM THE BWC
(2) BASED ON DATA FROM THE BWC
(3) = (2) + [1 - 1/(8)] x [SECT 1, EXH 4, SHEET 13, COL. (12) x SECT 1, EXH 4, SHEET 13, COL. (1)] / 100
(4) = (3) - (2)
(5) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(6) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(7) SECTION 1, EXHIBIT 4, SHEET 20, COL. 12
(8) SECTION 1, EXHIBIT 4, SHEET 20, COL. 10
(9) BASED ON (7) AND (8)
(10) = (4) x (9)
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 1, EXHIBIT 4, SHEET 13, COL. 14
(14) = (3)
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
DEATH
(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%	48.8%
6	680.349	0.1%	1.8%	1.7%	49.7%
18	51.154	2.0%	2.6%	2.4%	50.7%
30	21.861	4.6%	3.3%	2.9%	51.4%
42	12.673	7.9%	2.9%	2.5%	51.7%
54	9.284	10.8%	2.9%	2.4%	52.3%
66	7.333	13.6%	2.7%	2.2%	52.8%
78	6.111	16.4%	2.7%	2.1%	53.3%
90	5.241	19.1%	2.7%	2.0%	53.9%
102	4.589	21.8%	2.7%	1.9%	54.5%
114	4.077	24.5%	2.7%	1.8%	55.0%
126	3.673	27.2%	2.7%	1.8%	55.6%
138	3.342	29.9%	2.6%	1.6%	56.1%
150	3.075	32.5%	2.6%	1.6%	56.6%
162	2.847	35.1%	2.6%	1.5%	57.2%
174	2.653	37.7%	2.6%	1.4%	57.7%
186	2.484	40.3%	2.6%	1.4%	58.2%
198	2.335	42.8%	2.5%	1.3%	58.7%
210	2.207	45.3%	2.5%	1.2%	59.2%
222	2.093	47.8%	2.4%	1.2%	59.6%
234	1.992	50.2%	2.4%	1.1%	60.1%
246	1.903	52.5%	2.3%	1.0%	60.5%
258	1.825	54.8%	2.2%	0.9%	61.0%
270	1.755	57.0%	2.1%	0.9%	61.5%
282	1.692	59.1%	2.0%	0.8%	61.9%
294	1.636	61.1%	2.0%	0.7%	62.5%
306	1.584	63.1%	2.0%	0.7%	63.0%
318	1.535	65.1%	1.9%	0.7%	63.4%
330	1.491	67.0%	1.8%	0.6%	63.8%
342	1.452	68.8%	1.7%	0.5%	64.3%
354	1.418	70.5%	1.6%	0.5%	64.9%
366	1.386	72.1%	1.6%	0.5%	65.5%
378	1.357	73.7%	1.5%	0.4%	66.1%
390	1.330	75.2%	1.5%	0.4%	66.7%
402	1.304	76.7%	1.5%	0.4%	67.3%
414	1.279	78.2%	1.4%	0.4%	67.8%
426	1.256	79.6%	1.3%	0.3%	68.3%
438	1.235	80.9%	1.3%	0.3%	68.9%
450	1.216	82.2%	1.2%	0.3%	69.5%
462	1.199	83.4%	1.1%	0.2%	70.1%
474	1.183	84.5%	1.1%	0.2%	70.8%
486	1.168	85.6%	1.0%	0.2%	71.5%
498	1.154	86.7%	1.0%	0.2%	72.2%
510	1.140	87.7%	1.0%	0.2%	72.8%
522	1.128	88.7%	0.9%	0.2%	73.5%
534	1.116	89.6%	0.9%	0.2%	74.1%
546	1.105	90.5%	0.8%	0.1%	74.8%
558	1.095	91.3%	0.8%	0.1%	75.4%
570	1.085	92.1%	0.7%	0.1%	76.0%
582	1.077	92.9%	0.7%	0.1%	76.7%
594	1.069	93.6%	0.6%	0.1%	77.4%
606	1.062	94.2%	0.6%	0.1%	78.1%
618	1.055	94.8%	0.6%	0.1%	78.9%
630	1.049	95.3%	0.5%	0.1%	79.7%
642	1.043	95.9%	0.5%	0.1%	80.5%
654	1.038	96.3%	0.4%	0.0%	81.4%
666	1.034	96.7%	0.4%	0.0%	82.5%
678	1.030	97.1%	0.3%	0.0%	83.8%
690	1.027	97.4%	0.3%	0.0%	85.3%
702	1.024	97.7%	0.3%	0.0%	87.3%
714	1.021	97.9%	0.2%	0.0%	89.4%
726	1.019	98.2%	0.2%	0.0%	91.8%
738	1.017	98.4%	0.2%	0.0%	94.7%
750	1.015	98.5%	1.5%	0.1%	98.1%

(1) AGE OF ACCIDENT YEAR LOSS DEVELOPMENT FACTORS
(2) SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 1, EXHIBIT 4, SHEET 23
(3) = 1 / (2)
(4) = (3) FROM SUCCESSIVE AGE - (3) FROM CURRENT AGE
(5) NET PRESENT VALUE OF (4) ASSUMING MID-YEAR PAYMENT
(6) CUMULATIVE DISCOUNT FACTOR FOR GIVEN AGE BASED ON (4) AND (5)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

DEATH
(000's)

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	49,659,895	1.972	97,911,638	82,819	81,157	0.527	1.989	86,878	85,134	100%	86,878	0.089	0.167	0.167
1991	50,856,501	1.910	97,123,143	82,909	82,147	0.544	1.947	87,777	86,969	100%	87,777	0.090	0.163	0.163
1992	52,804,448	1.816	95,902,063	79,234	81,278	0.561	1.881	83,552	85,708	100%	83,552	0.087	0.150	0.150
1993	55,132,894	1.783	98,278,492	72,331	70,608	0.578	1.811	75,725	73,922	100%	75,725	0.077	0.131	0.125
1994	57,739,505	1.742	100,579,286	69,650	65,711	0.596	1.729	71,743	67,685	100%	71,743	0.071	0.121	0.125
1995	60,949,772	1.692	103,140,858	56,607	55,470	0.614	1.690	58,771	57,590	100%	58,771	0.057	0.093	0.105
1996	63,664,000	1.635	104,088,085	77,655	74,851	0.633	1.631	80,188	77,292	100%	80,188	0.077	0.122	0.105
1997	68,077,000	1.563	106,370,937	65,367	62,813	0.653	1.599	68,251	65,585	100%	68,251	0.064	0.096	0.105
1998	71,447,000	1.492	106,610,635	74,348	71,982	0.673	1.540	77,071	74,619	100%	77,071	0.072	0.104	0.105
1999	75,244,663	1.444	108,677,929	81,995	80,025	0.694	1.470	83,609	81,599	100%	83,609	0.077	0.109	0.105
2000	79,122,396	1.393	110,223,863	77,232	79,806	0.715	1.415	78,155	80,760	100%	78,155	0.071	0.098	0.105
2001	80,396,857	1.364	109,675,764	82,189	83,778	0.737	1.348	81,720	83,300	100%	81,720	0.075	0.102	0.105
2002	81,621,352	1.330	108,596,907	103,673	103,445	0.760	1.327	104,578	104,347	100%	104,578	0.096	0.127	0.120
2003	82,433,234	1.295	106,712,867	97,455	103,157	0.784	1.294	98,828	104,609	100%	98,828	0.093	0.118	0.120
2004	84,632,753	1.248	105,596,397	102,482	106,730	0.808	1.259	104,226	108,547	100%	104,226	0.099	0.121	0.120
2005	86,912,307	1.218	105,836,799	93,620	97,377	0.833	1.229	95,842	99,688	100%	95,842	0.091	0.108	0.105
2006	90,822,757	1.176	106,826,594	72,405	71,752	0.859	1.184	73,593	72,930	100%	73,593	0.069	0.080	0.087
2007	93,702,820	1.137	106,579,121	76,694	83,900	0.885	1.141	77,502	84,783	100%	77,502	0.073	0.082	0.084
2008	93,449,349	1.115	104,228,254	67,656	76,661	0.913	1.110	68,512	77,631	100%	68,512	0.066	0.072	0.083
2009	86,530,965	1.117	96,636,885	59,379	72,811	0.941	1.086	60,697	74,427	100%	60,697	0.063	0.069	0.082
2010	86,624,485	1.093	94,656,914	62,649	76,008	0.970	1.075	65,339	79,271	100%	65,339	0.069	0.072	0.079
2011	89,983,985	1.061	95,464,009	66,499	74,424	1.000	1.064	70,769	79,202	100%	70,769	0.074	0.074	0.075
2012	92,683,504	1.030	95,464,009	36,593	36,449	1.000	1.030	37,691	37,542	100%	37,691	0.039	0.039	0.075
2013	95,464,009	1.000	95,464,009			1.000	1.000	0	0					0.075

	5 Year Average excluding 2011-2012	0.068	0.075
	7 Year Average excluding 2011-2012	0.075	0.086
	10 Year Weighted Average excluding 2011-2012	0.079	
	10 Year Weighted Average excluding 2010-2012	0.080	
	5 Year Average excluding 2010-2012	0.072	0.082
	5 Year Average excluding 2012	0.069	0.074
	7 Year Average excluding 2012	0.072	0.080
(14)	2013 Selected Loss Rate:	0.075	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

DEATH

INTERPOLATED DEVELOPMENT FACTORS @ 06/30/12

ACCIDENT YEAR	AGE @ 6/30/12	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	714	714	726	1.021	1.019	1.021									
1954	702	702	714	1.024	1.021	1.024									
1955	690	690	702	1.027	1.024	1.027									
1956	678	678	690	1.030	1.027	1.030									
1957	666	666	678	1.034	1.030	1.034									
1958	654	654	666	1.038	1.034	1.038									
1959	642	642	654	1.043	1.038	1.043									
1960	630	630	642	1.049	1.043	1.049									
1961	618	618	630	1.055	1.049	1.055									
1962	606	606	618	1.062	1.055	1.062									
1963	594	594	606	1.069	1.062	1.069									
1964	582	582	594	1.077	1.069	1.077									
1965	570	570	582	1.085	1.077	1.085									
1966	558	558	570	1.095	1.085	1.095									
1967	546	546	558	1.105	1.095	1.105									
1968	534	534	546	1.116	1.105	1.116									
1969	522	522	534	1.128	1.116	1.128									
1970	510	510	522	1.140	1.128	1.140									
1971	498	498	510	1.154	1.140	1.154									
1972	486	486	498	1.168	1.154	1.168									
1973	474	474	486	1.183	1.168	1.183									
1974	462	462	474	1.199	1.183	1.199									
1975	450	450	462	1.216	1.199	1.216									
1976	438	438	450	1.235	1.216	1.235									
1977	426	426	438	1.256	1.235	1.256	1.059	1.054	1.059	1.003	1.003	1.003	1.382	1.382	1.382
1978	414	414	426	1.279	1.256	1.279	1.065	1.059	1.065	1.003	1.003	1.003	1.382	1.382	1.382
1979	402	402	414	1.304	1.279	1.304	1.071	1.065	1.071	1.003	1.003	1.003	1.382	1.382	1.382
1980	390	390	402	1.330	1.304	1.330	1.079	1.071	1.079	1.003	1.003	1.003	1.382	1.382	1.382
1981	378	378	390	1.357	1.330	1.357	1.086	1.079	1.086	1.003	1.003	1.003	1.382	1.382	1.382
1982	366	366	378	1.386	1.357	1.386	1.095	1.086	1.095	1.003	1.003	1.003	1.382	1.382	1.382
1983	354	354	366	1.418	1.386	1.418	1.105	1.095	1.105	1.003	1.003	1.003	1.413	1.382	1.413
1984	342	342	354	1.452	1.418	1.452	1.116	1.105	1.116	1.006	1.003	1.006	1.445	1.413	1.445
1985	330	330	342	1.491	1.452	1.491	1.127	1.116	1.127	1.011	1.006	1.011	1.477	1.445	1.477
1986	318	318	330	1.535	1.491	1.535	1.138	1.127	1.138	1.011	1.011	1.011	1.518	1.477	1.518
1987	306	306	318	1.584	1.535	1.584	1.156	1.138	1.156	1.018	1.011	1.018	1.554	1.518	1.554
1988	294	294	306	1.636	1.584	1.636	1.173	1.156	1.173	1.018	1.018	1.018	1.603	1.554	1.603
1989	282	282	294	1.692	1.636	1.692	1.190	1.173	1.190	1.019	1.018	1.019	1.655	1.603	1.655
1990	270	270	282	1.755	1.692	1.755	1.208	1.190	1.208	1.023	1.019	1.023	1.706	1.655	1.706
1991	258	258	270	1.825	1.755	1.825	1.226	1.208	1.226	1.028	1.023	1.028	1.762	1.706	1.762
1992	246	246	258	1.903	1.825	1.903	1.245	1.226	1.245	1.031	1.028	1.031	1.831	1.762	1.831
1993	234	234	246	1.992	1.903	1.992	1.270	1.245	1.270	1.035	1.031	1.035	1.908	1.831	1.908
1994	222	222	234	2.093	1.992	2.093	1.295	1.270	1.295	1.041	1.035	1.041	1.992	1.908	1.992
1995	210	210	222	2.207	2.093	2.207	1.321	1.295	1.321	1.048	1.041	1.048	2.083	1.992	2.083
1996	198	198	210	2.335	2.207	2.335	1.361	1.321	1.361	1.058	1.048	1.058	2.177	2.083	2.177
1997	186	186	198	2.484	2.335	2.484	1.401	1.361	1.401	1.062	1.058	1.062	2.297	2.177	2.297
1998	174	174	186	2.653	2.484	2.653	1.456	1.401	1.456	1.072	1.062	1.072	2.424	2.297	2.424
1999	162	162	174	2.847	2.653	2.847	1.513	1.456	1.513	1.077	1.072	1.077	2.578	2.424	2.578
2000	150	150	162	3.075	2.847	3.075	1.572	1.513	1.572	1.090	1.077	1.090	2.747	2.578	2.747
2001	138	138	150	3.342	3.075	3.342	1.633	1.572	1.633	1.096	1.090	1.096	2.961	2.747	2.961
2002	126	126	138	3.673	3.342	3.673	1.715	1.633	1.715	1.105	1.096	1.105	3.215	2.961	3.215
2003	114	114	126	4.077	3.673	4.077	1.801	1.715	1.801	1.123	1.105	1.123	3.511	3.215	3.511
2004	102	102	114	4.589	4.077	4.589	1.891	1.801	1.891	1.140	1.123	1.140	3.872	3.511	3.872
2005	90	90	102	5.241	4.589	5.241	1.985	1.891	1.985	1.174	1.140	1.174	4.287	3.872	4.287
2006	78	78	90	6.111	5.241	6.111	2.084	1.985	2.084	1.194	1.174	1.194	4.905	4.287	4.905
2007	66	66	78	7.333	6.111	7.333	2.189	2.084	2.189	1.233	1.194	1.233	5.672	4.905	5.672
2008	54	54	66	9.284	7.333	9.284	2.298	2.189	2.298	1.268	1.233	1.268	6.970	5.672	6.970
2009	42	42	54	12.673	9.284	12.673	2.505	2.298	2.505	1.374	1.268	1.374	8.703	6.970	8.703
2010	30	30	42	21.861	12.673	21.861	2.943	2.505	2.943	1.657	1.374	1.657	12.384	8.703	12.384
2011	18	18	30	51.154	21.861	51.154	3.532	2.943	3.532	2.021	1.657	2.021	24.069	12.384	24.069
2012	6	6	18	680.349	51.154	680.349	13.422	3.532	13.422	7.176	2.021	7.176	85.409	24.069	85.409

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

DEATH

INTERPOLATED INDEX FACTORS @ 06/30/12

ACCIDENT YEAR	AGE @ 6/30/12	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	426	426	438	-	-	-
1978	414	414	426	-	-	-
1979	402	402	414	-	-	-
1980	390	390	402	-	-	-
1981	378	378	390	-	-	-
1982	366	366	378	-	-	-
1983	354	354	366	30.063	-	30.063
1984	342	342	354	62.517	30.063	62.517
1985	330	330	342	95.038	62.517	95.038
1986	318	318	330	128.135	95.038	128.135
1987	306	306	318	161.398	128.135	161.398
1988	294	294	306	195.139	161.398	195.139
1989	282	282	294	228.774	195.139	228.774
1990	270	270	282	263.131	228.774	263.131
1991	258	258	270	296.748	263.131	296.748
1992	246	246	258	331.541	296.748	331.541
1993	234	234	246	367.378	331.541	367.378
1994	222	222	234	403.283	367.378	403.283
1995	210	210	222	437.424	403.283	437.424
1996	198	198	210	472.468	437.424	472.468
1997	186	186	198	508.138	472.468	508.138
1998	174	174	186	543.879	508.138	543.879
1999	162	162	174	578.437	543.879	578.437
2000	150	150	162	614.364	578.437	614.364
2001	138	138	150	650.007	614.364	650.007
2002	126	126	138	686.146	650.007	686.146
2003	114	114	126	724.010	686.146	724.010
2004	102	102	114	762.186	724.010	762.186
2005	90	90	102	800.795	762.186	800.795
2006	78	78	90	840.291	800.795	840.291
2007	66	66	78	877.309	840.291	877.309
2008	54	54	66	916.371	877.309	916.371
2009	42	42	54	953.935	916.371	953.935
2010	30	30	42	996.590	953.935	996.590
2011	18	18	30	1,030.720	996.590	1,030.720
2012	6	6	18	1,053.134	1,030.720	1,053.134

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

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977	23	652	2,607	4,701	6,597	8,247	9,934	11,660	13,325	14,965	16,567	18,175	19,760	21,350	22,961	24,500	26,130	27,700	29,270	30,892	32,250	33,648	35,025	36,303	37,624	38,892	40,400	42,255	43,644	44,866	46,022	47,126	48,199	49,226	50,208	51,105	51,105
1978	26	724	2,938	5,268	7,384	9,513	11,672	13,892	16,022	18,143	20,162	22,074	23,976	25,887	27,789	29,686	31,519	33,240	34,919	36,400	38,097	39,549	41,032	42,388	43,708	45,303	47,347	48,848	50,125	51,307	52,464	53,582	54,667	55,720	56,772		56,772
1979	28	820	3,292	5,718	8,222	10,842	13,438	15,860	18,228	20,610	23,012	25,478	28,067	30,694	33,079	35,328	37,560	39,852	42,450	44,602	46,569	48,469	50,383	52,123	53,865	55,895	57,546	59,034	60,518	61,907	63,185	64,429	65,586	66,637			66,637
1980	29	776	2,831	4,784	6,761	8,810	10,896	12,889	14,824	16,784	18,704	20,699	22,853	24,914	26,913	28,925	30,880	32,803	34,631	36,495	38,199	39,957	41,591	43,121	44,879	46,368	47,712	48,995	50,292	51,549	52,786	54,015	55,085				55,085
1981	30	813	2,971	5,062	7,169	9,246	11,383	13,437	15,389	17,418	19,571	21,715	23,807	25,885	27,885	29,812	31,601	33,442	35,253	36,972	38,657	40,310	41,925	43,952	45,455	46,801	48,150	49,412	50,621	51,772	52,861	54,023					54,023
1982	38	910	3,000	5,181	7,240	9,258	11,188	13,060	14,847	16,606	18,456	20,364	22,129	23,900	25,658	27,260	29,023	30,703	32,291	33,894	35,426	36,910	38,551	40,046	41,299	42,496	43,652	44,779	45,870	46,926	47,956						47,956
1983	20	642	3,035	5,491	7,765	9,976	12,182	14,399	16,712	19,001	21,267	23,292	25,450	27,583	29,581	31,794	33,990	35,986	38,078	40,073	41,961	44,031	45,968	47,730	49,507	51,236	52,859	54,472	56,052	57,638							57,638
1984	43	1,130	3,958	6,598	9,336	11,915	14,481	17,132	19,600	22,309	24,932	27,407	29,794	32,147	34,747	37,214	39,573	42,028	44,377	46,727	49,307	51,844	54,028	56,124	58,281	60,304	62,239	64,071	65,803								65,803
1985	55	1,303	4,051	6,683	9,418	12,179	14,965	17,783	21,031	23,697	26,567	29,200	31,802	34,385	36,888	39,330	42,642	44,960	47,249	49,952	52,295	54,362	56,322	58,253	60,192	61,975	63,726	65,391									65,391
1986	43	973	3,092	5,537	8,034	10,299	12,360	14,723	16,998	19,286	21,478	23,597	25,807	27,879	29,928	32,026	33,966	35,906	38,163	40,103	41,817	43,392	44,892	46,340	47,706	49,138	50,518										50,518
1987	29	789	3,084	5,791	8,713	11,283	13,968	16,332	18,723	21,219	23,622	26,059	28,334	30,713	33,117	35,484	37,802	40,512	42,924	45,008	47,022	48,933	50,757	52,554	54,268	55,883											55,883
1988	31	905	3,720	6,752	9,711	12,715	15,280	17,760	20,429	22,770	25,186	27,894	30,327	32,737	35,271	37,706	40,535	43,014	45,330	47,486	49,630	51,638	53,601	55,470	57,226												57,226
1989	29	794	3,139	5,621	8,380	10,684	13,068	15,426	17,837	20,342	22,782	25,101	27,419	29,738	32,079	34,649	37,044	39,345	41,589	43,773	45,913	47,950	49,919	51,935													51,935
1990	33	874	3,206	6,011	8,609	10,891	13,372	15,695	17,970	20,252	22,559	24,714	26,963	29,112	31,395	33,636	35,708	37,670	39,680	41,640	43,548	45,419	47,180														47,180
1991	25	1,143	3,537	6,312	8,750	11,201	13,898	16,115	18,413	20,649	22,756	25,038	27,229	29,631	31,828	33,901	36,027	38,013	39,900	41,834	43,688	45,438															45,438
1992	23	1,229	3,327	5,814	7,944	10,250	12,782	14,907	17,129	19,305	21,512	23,598	25,881	28,033	30,077	32,077	34,055	35,974	37,871	39,785	41,636																41,636
1993	18	1,195	2,981	5,127	7,262	9,249	11,331	13,319	15,333	17,178	19,168	21,252	23,280	25,229	27,143	29,066	31,082	32,894	34,623	36,309																	36,309
1994	61	1,501	3,592	5,851	7,997	9,923	11,813	13,801	15,700	17,586	19,725	21,647	23,425	25,241	26,881	28,570	30,177	31,744	33,272																		33,272
1995	48	1,076	2,651	4,393	6,123	7,652	9,163	10,689	12,299	13,966	15,582	17,440	18,895	20,343	21,699	23,022	24,280	25,651																			25,651
1996	105	1,474	3,633	6,003	8,266	10,564	12,784	14,892	17,094	19,245	21,293	23,387	25,421	27,516	29,520	31,406	33,259																				33,259
1997	124	1,423	3,007	4,967	6,872	8,717	10,487	12,238	14,061	16,072	17,855	19,588	21,287	22,979	24,611	26,312																					26,312
1998	162	1,473	3,374	5,883	8,017	9,978	12,307	14,422	16,424	18,551	20,558	22,477	24,353	26,263	28,019																						28,019
1999	101	1,448	3,593	6,440	8,850	11,288	13,762	16,132	18,401	20,620	22,836	24,942	26,909	28,799																							28,799
2000	119	1,480	3,504	6,143	8,461	10,577	12,691	14,647	16,785	18,798	20,996	23,085	25,116																								25,116
2001	66	1,448	3,560	6,513	8,981	11,424	13,734	15,963	18,106	20,333	22,534	24,589																									24,589
2002	201	2,123	4,680	8,509	11,692	14,655	17,429	20,309	22,931	25,597	28,223																										28,223
2003	162	1,896	4,468	7,649	10,496	13,317	15,838	18,621	21,292	23,901																											23,901
2004	213	2,326	5,000	8,093	10,977	13,952	16,771	19,478	22,332																												22,332
2005	125	1,914	4,228	7,640	10,124	12,863	15,394	17,863																													17,863
2006	101	1,481	3,409	5,992	7,880	9,976	11,848																														11,848
2007	102	1,436	3,673	6,169	8,479	10,458																															10,458
2008	102	1,317	3,238	5,225	7,287																																7,287
2009	65	1,214	2,790	4,685																																	4,685
2010	125	1,181	2,866																																		2,866
2011	125	1,300																																			1,300
2012	54																																				54
																																					1,262,367

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-Ult	
1977	28.065	4.000	1.803	1.403	1.250	1.205	1.174	1.143	1.123	1.107	1.097	1.087	1.080	1.075	1.067	1.067	1.060	1.057	1.055	1.044	1.043	1.041	1.036	1.036	1.034	1.039	1.046	1.033	1.028	1.026	1.024	1.023	1.021	1.020	1.018		
1978	28.065	4.060	1.793	1.402	1.288	1.227	1.190	1.153	1.132	1.111	1.095	1.086	1.080	1.073	1.068	1.062	1.055	1.051	1.042	1.047	1.038	1.037	1.033	1.031	1.036	1.045	1.032	1.026	1.024	1.023	1.021	1.020	1.019	1.019			
1979	29.180	4.015	1.737	1.438	1.319	1.239	1.180	1.149	1.131	1.117	1.107	1.102	1.094	1.078	1.068	1.063	1.061	1.065	1.051	1.044	1.041	1.040	1.035	1.033	1.038	1.030	1.026	1.025	1.023	1.021	1.020	1.018	1.016				
1980	26.997	3.650	1.690	1.413	1.303	1.237	1.183	1.150	1.132	1.114	1.107	1.104	1.090	1.080	1.075	1.068	1.062	1.056	1.054	1.047	1.046	1.041	1.037	1.041	1.033	1.029	1.027	1.026	1.025	1.024	1.023	1.020					
1981	27.005	3.652	1.704	1.416	1.290	1.231	1.180	1.145	1.132	1.124	1.110	1.096	1.087	1.077	1.069	1.060	1.058	1.054	1.049	1.046	1.043	1.040	1.048	1.034	1.030	1.029	1.026	1.024	1.023	1.021	1.022						
1982	23.689	3.295	1.727	1.397	1.279	1.209	1.167	1.137	1.119	1.111	1.103	1.087	1.080	1.074	1.062	1.065	1.058	1.052	1.050	1.045	1.042	1.044	1.039	1.031	1.029	1.027	1.026	1.024	1.023	1.022							
1983	32.854	4.729	1.809	1.414	1.285	1.221	1.182	1.161	1.137	1.119	1.095	1.093	1.084	1.072	1.075	1.069	1.059	1.058	1.052	1.047	1.049	1.044	1.038	1.037	1.035	1.032	1.031	1.029	1.028								
1984	26.410	3.502	1.667	1.415	1.276	1.215	1.183	1.144	1.138	1.118	1.099	1.087	1.079	1.081	1.071	1.063	1.062	1.056	1.053	1.055	1.051	1.042	1.039	1.038	1.035	1.032	1.029	1.027									
1985	23.530	3.109	1.650	1.409	1.293	1.229	1.188	1.183	1.127	1.121	1.099	1.089	1.081	1.073	1.066	1.084	1.054	1.051	1.057	1.047	1.040	1.036	1.034	1.033	1.030	1.028	1.026										
1986	22.837	3.178	1.791	1.451	1.282	1.200	1.191	1.155	1.135	1.114	1.099	1.094	1.080	1.074	1.070	1.061	1.057	1.063	1.051	1.043	1.038	1.035	1.032	1.029	1.030	1.028											
1987	27.217	3.908	1.878	1.505	1.295	1.238	1.169	1.146	1.133	1.113	1.103	1.087	1.084	1.078	1.071	1.065	1.072	1.060	1.049	1.045	1.041	1.037	1.035	1.033	1.030												
1988	28.804	4.113	1.815	1.438	1.309	1.202	1.162	1.150	1.115	1.106	1.108	1.087	1.079	1.077	1.069	1.075	1.061	1.054	1.048	1.045	1.040	1.038	1.035	1.032													
1989	27.815	3.955	1.791	1.491	1.275	1.223	1.180	1.156	1.140	1.120	1.102	1.092	1.085	1.079	1.080	1.069	1.062	1.057	1.053	1.049	1.044	1.041	1.040														
1990	26.629	3.668	1.875	1.432	1.265	1.228	1.174	1.145	1.127	1.114	1.096	1.091	1.080	1.078	1.071	1.062	1.055	1.053	1.049	1.046	1.043	1.039															
1991	45.891	3.096	1.784	1.386	1.280	1.241	1.160	1.143	1.121	1.102	1.100	1.087	1.088	1.074	1.065	1.063	1.055	1.050	1.048	1.044	1.040																
1992	53.177	2.707	1.748	1.366	1.290	1.247	1.166	1.149	1.127	1.114	1.097	1.097	1.083	1.073	1.066	1.062	1.056	1.053	1.051	1.047																	
1993	66.089	2.496	1.720	1.417	1.274	1.225	1.175	1.151	1.120	1.116	1.109	1.095	1.084	1.076	1.071	1.069	1.058	1.053	1.049																		
1994	24.620	2.394	1.629	1.367	1.241	1.190	1.168	1.138	1.120	1.122	1.097	1.082	1.078	1.065	1.063	1.056	1.052	1.048																			
1995	22.415	2.463	1.657	1.394	1.250	1.197	1.167	1.151	1.136	1.116	1.119	1.083	1.077	1.067	1.061	1.055	1.056																				
1996	14.101	2.464	1.652	1.377	1.278	1.210	1.165	1.148	1.126	1.106	1.098	1.087	1.082	1.073	1.064	1.059																					
1997	11.429	2.113	1.652	1.383	1.268	1.203	1.167	1.149	1.143	1.111	1.097	1.087	1.079	1.071	1.069																						
1998	9.073	2.291	1.744	1.363	1.245	1.233	1.172	1.139	1.129	1.108	1.093	1.083	1.078	1.067																							
1999	14.371	2.481	1.792	1.374	1.275	1.219	1.172	1.141	1.121	1.107	1.092	1.079	1.070																								
2000	12.480	2.368	1.753	1.377	1.250	1.200	1.154	1.146	1.120	1.117	1.100	1.088																									
2001	21.895	2.458	1.829	1.379	1.272	1.202	1.162	1.134	1.123	1.108	1.091																										
2002	10.580	2.204	1.818	1.374	1.253	1.189	1.165	1.129	1.116	1.103																											
2003	11.727	2.356	1.712	1.372	1.269	1.189	1.176	1.143	1.123																												
2004	10.936	2.150	1.619	1.356	1.271	1.202	1.161	1.147																													
2005	15.304	2.209	1.807	1.325	1.271	1.197	1.160																														
2006	14.625	2.303	1.757	1.315	1.266	1.188																															
2007	14.135	2.557	1.680	1.374	1.233																																
2008	12.946	2.458	1.614	1.395																																	
2009	18.660	2.299	1.679																																		
2010	9.485	2.426																																			
2011	10.373																																				
4 Yr Avg	12.866	2.435	1.683	1.352	1.260	1.194	1.166	1.138	1.120	1.109	1.094	1.084	1.078	1.069	1.064	1.060	1.056	1.051	1.049	1.046	1.042	1.039	1.036	1.032	1.031	1.030	1.028	1.026	1.025	1.022	1.022	1.020	1.019	1.019	1.018		
5 Yr Avg	13.120	2.409	1.707	1.353	1.262	1.193	1.165	1.140	1.120	1.109	1.095	1.085	1.077	1.068	1.066	1.060	1.056	1.051	1.050	1.046	1.042	1.038	1.035	1.033	1.032	1.029	1.028	1.026	1.024	1.022	1.022	1.020	1.019	1.019	1.018		
7 Yr Avg	13.647	2.343	1.695	1.359	1.262	1.195	1.164	1.140	1.125	1.109	1.099	1.084	1.078	1.070	1.066	1.061	1.056	1.052	1.049	1.045	1.041	1.038	1.036	1.033	1.031	1.029	1.027	1.026	1.025	1.023	1.022	1.020	1.019	1.019	1.018		
3 Yr Wtd	11.733	2.396	1.658	1.360	1.257	1.196	1.166	1.139	1.120	1.109	1.094	1.083	1.076	1.070	1.065	1.057	1.056	1.051	1.049	1.046	1.042	1.039	1.037	1.031	1.030	1.030	1.029	1.027	1.025	1.022	1.022	1.019	1.019	1.019	1.018		
5 Yr Wtd	12.442	2.410	1.714	1.351	1.263	1.193	1.165	1.140	1.120	1.108	1.095	1.085	1.077	1.069	1.066	1.060	1.056	1.051	1.050	1.046	1.042	1.038	1.035	1.033	1.032	1.030	1.028	1.026	1.024	1.022	1.022	1.020	1.019	1.019	1.018		
10 Yr Wtd	12.267	2.321	1.728	1.364	1.261	1.201	1.166	1.142	1.125	1.111	1.099	1.087	1.080	1.073	1.068	1.064	1.059	1.054	1.051	1.047	1.043	1.039	1.038	1.034	1.033	1.032	1.029	1.027	1.025	1.023	1.022	1.020	1.019	1.019	1.018		TAIL
Prior	13.500	2.335	1.730	1.365	1.269	1.203	1.167	1.142	1.125	1.111	1.100	1.087	1.082	1.074	1.069	1.064	1.058	1.055	1.051	1.047	1.043	1.040	1.037	1.034	1.033	1.032	1.030	1.027	1.024	1.023	1.022	1.020	1.020	1.020	1.018	1.017	1.238
Selected	13.300	2.340	1.725	1.365	1.266	1.200	1.166	1.142	1.125	1.110	1.099	1.087	1.080	1.073	1.068	1.064	1.058	1.054	1.051	1.047	1.043	1.039	1.038	1.034	1.033	1.032	1.029	1.027	1.025	1.023	1.022	1.020	1.020	1.020	1.018	1.017	
Cumulative	680.349	51.154	21.861	12.673	9.284	7.333	6.111	5.241	4.589	4.077	3.673	3.342	3.075	2.847	2.653	2.484	2.335	2.207	2.093	1.992	1.903	1.825	1.755	1.692	1.636	1.584	1.535	1.491	1.452	1.418	1.386	1.357	1.330	1.304	1.279	1.256	1.235

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																										49,343	51,969	55,644	57,176	58,798	58,205	59,811	60,026	60,843	59,322	58,844	58,844
1978																									55,616	59,098	62,540	63,729	65,358	65,001	66,196	66,689	68,225	67,123	67,500		67,500
1979																								66,962	71,780	74,223	76,492	76,396	76,758	78,918	78,824	80,035	77,550	77,693			77,693
1980																							54,512	57,404	60,964	61,814	63,304	62,734	65,137	65,766	66,424	64,981	64,997				64,997
1981																						53,821	56,887	60,400	63,931	63,155	62,756	64,776	64,743	65,821	64,681	65,812					65,812
1982																					48,769	52,071	55,968	58,497	56,954	56,150	57,327	57,898	58,851	57,833	57,934						57,934
1983																				57,837	63,461	67,792	74,996	70,536	71,195	73,358	73,485	75,323	74,467	75,074							75,074
1984																			65,431	71,799	78,602	84,942	83,249	81,046	84,506	84,952	86,962	84,692	84,187								84,187
1985																		67,166	72,382	79,866	90,192	81,426	80,785	83,240	83,634	85,324	84,563	85,307									85,307
1986																	51,591	58,718	66,501	79,426	65,306	63,272	65,811	64,461	66,208	65,855	65,918										65,918
1987																57,359	64,474	73,419	83,496	72,228	71,323	73,354	73,202	75,231	73,909	74,257											74,257
1988															60,644	65,482	72,838	86,884	76,938	75,660	78,747	76,839	79,338	77,787	77,976												77,976
1989														53,811	59,680	65,155	74,663	70,292	70,631	73,724	72,586	75,542	74,394	75,444														75,444
1990													48,379	53,918	61,554	73,518	63,804	62,675	66,876	65,526	67,990	66,881	67,165															67,165
1991												48,212	54,152	59,930	68,257	61,743	61,558	66,066	63,429	66,372	66,422	66,980																66,980
1992											45,022	49,609	55,092	60,805	59,018	58,500	62,529	60,900	64,041	64,570	65,293																	65,293
1993										36,486	40,646	48,029	56,472	50,897	50,958	54,043	53,689	56,561	55,771	55,609																		55,609
1994									36,173	39,473	46,213	51,627	48,078	48,303	49,580	48,642	50,948	50,896	50,737																			50,737
1995								28,025	29,584	34,047	39,483	38,269	37,587	40,274	39,404	40,870	40,965	41,990																				41,990
1996							36,652	40,994	45,932	56,448	49,414	50,866	53,200	52,785	55,519	54,993	55,011																					55,011
1997						28,397	30,714	35,742	45,476	38,873	39,416	42,508	40,443	43,173	43,395	44,819																						44,819
1998					30,873	32,669	39,204	44,180	43,518	44,089	47,856	46,776	49,024	48,611	49,434																							49,434
1999				32,714	37,496	43,594	54,257	46,955	46,362	51,428	50,785	53,731	53,410	52,894																								52,894
2000			24,760	29,100	34,109	37,366	38,690	38,152	43,702	44,575	49,488	49,809	50,770																									50,770
2001		21,303	27,431	39,431	47,291	41,471	41,823	45,160	47,724	50,617	49,756	51,296																										51,296
2002	9,125	26,494	35,038	50,958	51,285	50,207	54,915	56,642	59,726	59,386	60,321																											60,321
2003	9,068	26,159	39,288	40,769	42,831	47,681	49,597	54,747	56,157	57,289																												57,289
2004	10,773	36,942	37,801	41,313	48,679	49,400	54,261	55,258	56,451																													56,451
2005	5,442	29,526	32,886	43,775	42,995	46,818	48,227	49,051																														49,051
2006	5,442	21,642	27,089	33,285	35,841	35,243	34,422																															34,422
2007	6,030	24,304	29,797	34,984	38,113	38,333																																38,333
2008	6,163	23,266	29,267	30,060	33,358																																	33,358
2009	3,417	20,988	25,430	29,067																																		29,067
2010	7,418	22,082	25,824																																			25,824
2011	6,872	21,071																																				21,071
2012	2,716																																					2,716
																																						1,990,842

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-Ult	
1977																										1.053	1.071	1.028	1.028	0.990	1.028	1.004	1.014	0.975	0.992		
1978																									1.063	1.058	1.019	1.026	0.995	1.018	1.007	1.023	0.984	1.006			
1979																								1.072	1.034	1.031	0.999	1.005	1.028	0.999	1.015	0.969	1.002				
1980																							1.053	1.062	1.014	1.024	0.991	1.038	1.010	1.010	0.978	1.000					
1981																						1.057	1.062	1.058	0.988	0.994	1.032	0.999	1.017	0.983	1.017						
1982																					1.068	1.075	1.045	0.974	0.986	1.021	1.010	1.016	0.983	1.002							
1983																				1.097	1.068	1.106	0.941	1.009	1.030	1.002	1.025	0.989	1.008								
1984																			1.097	1.095	1.081	0.980	0.974	1.043	1.005	1.024	0.974	0.994									
1985																		1.078	1.103	1.129	0.903	0.992	1.030	1.005	1.020	0.991	1.009										
1986																	1.138	1.133	1.194	0.822	0.969	1.040	0.979	1.027	0.995	1.001											
1987																1.124	1.139	1.137	0.865	0.987	1.028	0.998	1.028	0.982	1.005												
1988															1.080	1.112	1.193	0.886	0.983	1.041	0.976	1.033	0.980	1.002													
1989														1.109	1.092	1.146	0.941	1.005	1.044	0.985	1.041	0.985	1.014														
1990													1.114	1.142	1.194	0.868	0.982	1.067	0.980	1.038	0.984	1.004															
1991												1.123	1.107	1.139	0.905	0.997	1.073	0.960	1.046	1.001	1.008																
1992											1.102	1.111	1.104	0.971	0.991	1.069	0.974	1.052	1.008	1.011																	
1993										1.114	1.182	1.176	0.901	1.001	1.061	0.993	1.054	0.986	0.997																		
1994									1.091	1.171	1.117	0.931	1.005	1.026	0.981	1.047	0.999	0.997																			
1995								1.056	1.151	1.160	0.969	0.982	1.071	0.978	1.037	1.002	1.025																				
1996							1.118	1.120	1.229	0.875	1.029	1.046	0.992	1.052	0.991	1.000																					
1997						1.082	1.164	1.272	0.855	1.014	1.078	0.951	1.068	1.005	1.033																						
1998					1.058	1.200	1.127	0.985	1.013	1.085	0.977	1.048	0.992	1.017																							
1999				1.146	1.163	1.245	0.865	0.987	1.109	0.987	1.058	0.994	0.990																								
2000			1.175	1.172	1.096	1.035	0.986	1.145	1.020	1.110	1.006	1.019																									
2001		1.288	1.437	1.199	0.877	1.008	1.080	1.057	1.061	0.983	1.031																										
2002	2.903	1.322	1.454	1.006	0.979	1.094	1.031	1.054	0.994	1.016																											
2003	2.885	1.502	1.038	1.051	1.113	1.040	1.104	1.026	1.020																												
2004	3.429	1.023	1.093	1.178	1.015	1.098	1.018	1.022																													
2005	5.426	1.114	1.331	0.982	1.089	1.030	1.017																														
2006	3.976	1.252	1.229	1.077	0.983	0.977																															
2007	4.030	1.226	1.174	1.089	1.006																																
2008	3.775	1.258	1.027	1.110																																	
2009	6.142	1.212	1.143																																		
2010	2.977	1.169																																			
2011	3.066																																				
3 Yr Avg	4.062	1.213	1.115	1.092	1.026	1.035	1.046	1.034	1.025	1.036	1.032	1.020	1.016	1.025	1.020	1.017	1.026	1.011	1.017	1.017	1.011	1.007	1.007	1.004	1.007	1.005	1.003	1.000	1.003	0.998	1.004	1.004	1.000	0.990	0.992		
5 Yr Avg	3.998	1.223	1.181	1.087	1.041	1.048	1.050	1.061	1.041	1.036	1.030	1.012	1.023	1.016	1.020	1.022	1.025	1.012	1.015	1.015	1.007	1.012	1.006	1.012	1.011	1.008	1.010	1.007	1.009	1.002	1.009	0.999	1.000	0.990	0.992		
7 Yr Avg	4.199	1.179	1.148	1.070	1.009	1.040	1.015	1.039	1.010	1.010	1.021	0.996	1.003	1.007	1.000	0.997	1.007	0.993	0.989	0.984	0.987	1.005	0.992	1.006	1.004	1.008	1.006	1.010	1.010	1.000	1.009	0.999	1.000	0.990	0.992		
3 Yr Wtd	3.622	1.214	1.114	1.091	1.029	1.041	1.046	1.034	1.023	1.032	1.032	1.019	1.013	1.026	1.017	1.017	1.026	1.013	1.018	1.016	1.012	1.007	1.007	1.003	1.008	1.006	1.001	0.998	1.003	0.998	1.004	0.996	0.999	0.991	0.992		
7 Yr Wtd	3.994	1.164	1.143	1.065	1.007	1.045	1.012	1.037	1.010	1.005	1.022	0.997	0.996	1.007	0.993	0.990	1.003	0.987	0.984	0.980	0.984	1.003	0.992	1.007	1.005	1.008	1.004	1.008	1.010	1.000	1.009	0.997	0.999	0.991	0.992		
10 Yr Wtd	3.620	1.226	1.207	1.095	1.032	1.081	1.041	1.065	1.048	1.039	1.053	1.039	1.032	1.047	1.036	1.035	1.052	1.026	1.028	1.018	1.008	1.023	1.007	1.022	1.014	1.018	1.011	1.010	1.010	1.000	1.009	0.997	0.999	0.991	0.992		TAIL
Prior	3.900	1.200	1.175	1.075	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.040	1.040	1.040	1.040	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	1.006	1.005	1.005		1.059
Selected	3.800	1.200	1.175	1.090	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.039	1.039	1.039	1.039	1.030	1.030	1.020	1.020	1.020	1.015	1.015	1.015	1.015	1.015	1.015	1.010	1.010	1.010	1.009	1.008	1.007	1.007	1.006	1.006	1.005	
Cumulative	13.422	3.532	2.943	2.505	2.298	2.189	2.084	1.985	1.891	1.801	1.715	1.633	1.572	1.513	1.456	1.401	1.361	1.321	1.295	1.270	1.245	1.226	1.208	1.190	1.173	1.156	1.138	1.127	1.116	1.105	1.095	1.086	1.079	1.071	1.065	1.059	1.054

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
DEATH

CASE RESERVES (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																										10,451	11,568	13,389	13,532	13,933	12,184	12,685	11,826	11,617	9,114	7,739	7,739
1978																									11,908	13,795	15,193	14,881	15,233	13,694	13,732	13,107	13,558	11,403	10,729		10,729
1979																								14,838	17,915	18,328	18,946	17,362	16,240	17,011	15,639	15,605	11,964	11,056			11,056
1980																							12,922	14,284	16,085	15,445	15,592	13,739	14,845	14,217	13,638	10,967	9,912				9,912
1981																						13,511	14,961	16,448	18,476	16,354	14,606	15,364	14,122	14,049	11,820	11,789					11,789
1982																					13,343	15,160	17,416	18,452	15,655	13,654	13,676	13,119	12,981	10,907	9,978						9,978
1983																				17,763	21,499	23,762	29,027	22,806	21,688	22,123	20,626	20,851	18,415	17,436							17,436
1984																			21,054	25,071	29,295	33,098	29,221	24,922	26,225	24,648	24,723	20,621	18,384								18,384
1985																		22,205	25,133	29,914	37,897	27,064	24,462	24,987	23,442	23,349	20,837	19,917									19,917
1986																	17,625	22,812	28,338	39,323	23,489	19,880	20,919	18,121	18,502	16,717	15,400										15,400
1987																21,874	26,673	32,907	40,572	27,220	24,301	24,421	22,445	22,677	19,641	18,373											18,373
1988															25,374	27,776	32,303	43,871	31,608	28,174	29,116	25,201	25,738	22,317	20,750												20,750
1989														24,073	27,602	30,506	37,619	30,947	29,042	29,951	26,674	27,592	24,476	23,509													23,509
1990													21,417	24,806	30,159	39,882	28,096	25,005	27,195	23,886	24,442	21,463	19,985														19,985
1991												23,174	26,923	30,299	36,429	27,841	25,531	28,053	23,529	24,539	22,734	21,542															21,542
1992											23,510	26,011	29,212	32,772	28,941	26,423	28,474	24,927	26,170	24,785	23,657																23,657
1993										19,308	21,479	26,777	33,191	25,668	23,815	24,977	22,607	23,667	21,148	19,300																	19,300
1994									20,473	21,887	26,488	29,981	24,653	23,062	22,699	20,072	20,772	19,152	17,465																		17,465
1995								17,337	17,285	20,081	23,901	20,829	18,692	19,931	17,705	17,848	16,686	16,340																			16,340
1996							23,867	26,102	28,838	37,203	28,121	27,478	27,779	25,270	25,999	23,588	21,752																				21,752
1997						19,680	20,227	23,505	31,415	22,800	21,561	22,920	19,156	20,195	18,784	18,507																					18,507
1998					22,857	22,691	26,897	29,758	27,094	25,538	27,297	24,299	24,671	22,348	21,415																						21,415
1999				26,274	28,645	32,305	40,495	30,823	27,961	30,808	27,949	28,789	26,501	24,095																							24,095
2000			21,256	22,957	25,648	26,789	26,000	23,504	26,916	25,777	28,492	26,723	25,653																								25,653
2001		19,855	23,871	32,918	38,310	30,047	28,089	29,197	29,618	30,284	27,223	26,706																									26,706
2002	8,924	24,371	30,358	42,449	39,593	35,553	37,485	36,333	36,796	33,789	32,099																										32,099
2003	8,907	24,263	34,820	33,120	32,334	34,364	33,760	36,125	34,865	33,388																											33,388
2004	10,560	34,616	32,802	33,221	37,702	35,448	37,490	35,780	34,119																												34,119
2005	5,317	27,612	28,658	36,135	32,871	33,955	32,832	31,188																													31,188
2006	5,341	20,161	23,679	27,293	27,960	25,267	22,575																														22,575
2007	5,929	22,868	26,123	28,815	29,634	27,875																															27,875
2008	6,061	21,948	26,029	24,834	26,071																																26,071
2009	3,352	19,775	22,640	24,381																																	24,381
2010	7,293	20,900	22,958																																		22,958
2011	6,747	19,771																																			19,771
2012	2,662																																				2,662
																																					728,475

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
DEATH
PAID TO INCURRED LOSS RATIOS

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
DEATH

PAID LOSS / 100 OF PAYROLL

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	ON-LEVEL PAYROLL
1977	0.00%	0.07%	0.29%	0.53%	0.75%	0.93%	1.12%	1.32%	1.51%	1.69%	1.87%	2.05%	2.23%	2.41%	2.59%	2.77%	2.95%	3.13%	3.31%	3.49%	3.64%	3.80%	3.96%	4.10%	4.25%	4.40%	4.57%	4.78%	4.93%	5.07%	5.20%	0.05%	0.05%	0.06%	0.06%	0.06%	88,490,090
1978	0.00%	0.08%	0.32%	0.58%	0.81%	1.04%	1.28%	1.52%	1.76%	1.99%	2.21%	2.42%	2.63%	2.84%	3.05%	3.26%	3.46%	3.65%	3.83%	3.99%	4.18%	4.34%	4.50%	4.65%	4.80%	4.97%	5.20%	5.36%	5.50%	5.63%	5.76%	0.06%	0.06%	0.06%	0.06%		91,119,089
1979	0.00%	0.09%	0.36%	0.63%	0.91%	1.20%	1.48%	1.75%	2.01%	2.27%	2.54%	2.81%	3.09%	3.38%	3.65%	3.90%	4.14%	4.39%	4.68%	4.92%	5.13%	5.34%	5.56%	5.75%	5.94%	6.16%	6.35%	6.51%	6.67%	6.83%	6.97%	0.07%	0.07%	0.07%			90,690,465
1980	0.00%	0.09%	0.33%	0.55%	0.78%	1.01%	1.25%	1.48%	1.70%	1.93%	2.15%	2.38%	2.62%	2.86%	3.09%	3.32%	3.55%	3.77%	3.98%	4.19%	4.39%	4.59%	4.78%	4.95%	5.15%	5.32%	5.48%	5.63%	5.77%	5.92%	6.06%	0.06%	0.06%				87,100,472
1981	0.00%	0.10%	0.36%	0.61%	0.86%	1.11%	1.36%	1.61%	1.84%	2.09%	2.34%	2.60%	2.85%	3.10%	3.34%	3.57%	3.79%	4.01%	4.22%	4.43%	4.63%	4.83%	5.02%	5.27%	5.45%	5.61%	5.77%	5.92%	6.07%	6.20%	6.33%	0.06%					83,462,136
1982	0.00%	0.12%	0.38%	0.65%	0.91%	1.17%	1.41%	1.65%	1.88%	2.10%	2.33%	2.57%	2.80%	3.02%	3.24%	3.44%	3.67%	3.88%	4.08%	4.28%	4.48%	4.66%	4.87%	5.06%	5.22%	5.37%	5.52%	5.66%	5.80%	5.93%	6.06%						79,135,492
1983	0.00%	0.08%	0.39%	0.71%	1.01%	1.29%	1.58%	1.87%	2.17%	2.46%	2.76%	3.02%	3.30%	3.57%	3.83%	4.12%	4.41%	4.66%	4.93%	5.19%	5.44%	5.71%	5.96%	6.19%	6.42%	6.64%	6.85%	7.06%	7.26%	7.47%							77,162,033
1984	0.01%	0.14%	0.50%	0.83%	1.17%	1.50%	1.82%	2.15%	2.46%	2.80%	3.13%	3.44%	3.74%	4.04%	4.37%	4.68%	4.97%	5.28%	5.58%	5.87%	6.20%	6.52%	6.79%	7.05%	7.32%	7.58%	7.82%	8.05%	8.27%								79,569,925
1985	0.01%	0.16%	0.49%	0.81%	1.14%	1.47%	1.80%	2.14%	2.54%	2.86%	3.20%	3.52%	3.84%	4.15%	4.45%	4.74%	5.14%	5.42%	5.70%	6.03%	6.31%	6.56%	6.79%	7.03%	7.26%	7.48%	7.69%	7.89%									82,906,581
1986	0.00%	0.11%	0.36%	0.64%	0.93%	1.19%	1.42%	1.70%	1.96%	2.22%	2.48%	2.72%	2.97%	3.21%	3.45%	3.69%	3.92%	4.14%	4.40%	4.62%	4.82%	5.00%	5.17%	5.34%	5.50%	5.66%	5.82%										86,749,768
1987	0.00%	0.09%	0.34%	0.64%	0.97%	1.25%	1.55%	1.81%	2.08%	2.36%	2.62%	2.90%	3.15%	3.41%	3.68%	3.94%	4.20%	4.50%	4.77%	5.00%	5.22%	5.44%	5.64%	5.84%	6.03%	6.21%											90,001,532
1988	0.00%	0.10%	0.40%	0.73%	1.05%	1.37%	1.65%	1.92%	2.21%	2.46%	2.72%	3.01%	3.28%	3.54%	3.81%	4.07%	4.38%	4.65%	4.90%	5.13%	5.36%	5.58%	5.79%	5.99%	6.18%												92,596,563
1989	0.00%	0.08%	0.33%	0.58%	0.87%	1.11%	1.35%	1.60%	1.85%	2.11%	2.36%	2.60%	2.84%	3.08%	3.32%	3.59%	3.84%	4.08%	4.31%	4.54%	4.76%	4.97%	5.17%	5.38%													96,481,507
1990	0.00%	0.09%	0.33%	0.61%	0.88%	1.11%	1.37%	1.60%	1.84%	2.07%	2.30%	2.52%	2.75%	2.97%	3.21%	3.44%	3.65%	3.85%	4.05%	4.25%	4.45%	4.64%	4.82%														97,911,638
1991	0.00%	0.12%	0.36%	0.65%	0.90%	1.15%	1.43%	1.66%	1.90%	2.13%	2.34%	2.58%	2.80%	3.05%	3.28%	3.49%	3.71%	3.91%	4.11%	4.31%	4.50%	4.68%															97,123,143
1992	0.00%	0.13%	0.35%	0.61%	0.83%	1.07%	1.33%	1.55%	1.79%	2.01%	2.24%	2.46%	2.70%	2.92%	3.14%	3.34%	3.55%	3.75%	3.95%	4.15%	4.34%																95,902,063
1993	0.00%	0.12%	0.30%	0.52%	0.74%	0.94%	1.15%	1.36%	1.56%	1.75%	1.95%	2.16%	2.37%	2.57%	2.76%	2.96%	3.16%	3.35%	3.52%	3.69%																	98,278,492
1994	0.01%	0.15%	0.36%	0.58%	0.80%	0.99%	1.17%	1.37%	1.56%	1.75%	1.96%	2.15%	2.33%	2.51%	2.67%	2.84%	3.00%	3.16%	3.31%																		100,579,286
1995	0.00%	0.10%	0.26%	0.43%	0.59%	0.74%	0.89%	1.04%	1.19%	1.35%	1.51%	1.69%	1.83%	1.97%	2.10%	2.23%	2.35%	2.49%																			103,140,858
1996	0.01%	0.14%	0.35%	0.58%	0.79%	1.01%	1.23%	1.43%	1.64%	1.85%	2.05%	2.25%	2.44%	2.64%	2.84%	3.02%	3.20%																				104,088,085
1997	0.01%	0.13%	0.28%	0.47%	0.65%	0.82%	0.99%	1.15%	1.32%	1.51%	1.68%	1.84%	2.00%	2.16%	2.31%	2.47%																					106,370,937
1998	0.02%	0.14%	0.32%	0.55%	0.75%	0.94%	1.15%	1.35%	1.54%	1.74%	1.93%	2.11%	2.28%	2.46%	2.63%																						106,610,635
1999	0.01%	0.13%	0.33%	0.59%	0.81%	1.04%	1.27%	1.48%	1.69%	1.90%	2.10%	2.30%	2.48%	2.65%																							108,677,929
2000	0.01%	0.13%	0.32%	0.56%	0.77%	0.96%	1.15%	1.33%	1.52%	1.71%	1.90%	2.09%	2.28%																								110,223,863
2001	0.01%	0.13%	0.32%	0.59%	0.82%	1.04%	1.25%	1.46%	1.65%	1.85%	2.05%	2.24%																									109,675,764
2002	0.02%	0.20%	0.43%	0.78%	1.08%	1.35%	1.60%	1.87%	2.11%	2.36%	2.60%																										108,596,907
2003	0.02%	0.18%	0.42%	0.72%	0.98%	1.25%	1.48%	1.74%	2.00%	2.24%																											106,712,867
2004	0.02%	0.22%	0.47%	0.77%	1.04%	1.32%	1.59%	1.84%	2.11%																												105,596,397
2005	0.01%	0.18%	0.40%	0.72%	0.96%	1.22%	1.45%	1.69%																													105,836,799
2006	0.01%	0.14%	0.32%	0.56%	0.74%	0.93%	1.11%																														106,826,594
2007	0.01%	0.13%	0.34%	0.58%	0.80%	0.98%																															106,579,121
2008	0.01%	0.13%	0.31%	0.50%	0.70%																																104,228,254
2009	0.01%	0.13%	0.29%	0.48%																																	96,636,885
2010	0.01%	0.12%	0.30%																																		94,656,914
2011	0.01%	0.14%																																			95,464,009
2012	0.01%																																				92,683,504

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
DEATH
INCURRED LOSS / 100 OF PAYROLL

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	ON-LEVEL PAYROLL
1977																										5.58%	5.87%	6.29%	6.46%	6.64%	6.58%	0.07%	0.07%	0.07%	0.07%	0.07%	88,490,090
1978																									6.10%	6.49%	6.86%	6.99%	7.17%	7.13%	7.26%	0.07%	0.07%	0.07%	0.07%		91,119,089
1979																								7.38%	7.91%	8.18%	8.43%	8.42%	8.46%	8.70%	8.69%	0.09%	0.09%	0.09%			90,690,465
1980																							6.26%	6.59%	7.00%	7.10%	7.27%	7.20%	7.48%	7.55%	7.63%	0.07%	0.07%				87,100,472
1981																						6.45%	6.82%	7.24%	7.66%	7.57%	7.52%	7.76%	7.76%	7.89%	7.75%	0.08%					83,462,136
1982																					6.16%	6.58%	7.07%	7.39%	7.20%	7.10%	7.24%	7.32%	7.44%	7.31%	7.32%						79,135,492
1983																				7.50%	8.22%	8.79%	9.72%	9.14%	9.23%	9.51%	9.52%	9.76%	9.65%	9.73%							77,162,033
1984																			8.22%	9.02%	9.88%	10.68%	10.46%	10.19%	10.62%	10.68%	10.93%	10.64%	10.58%								79,569,925
1985																		8.10%	8.73%	9.63%	10.88%	9.82%	9.74%	10.04%	10.09%	10.29%	10.20%	10.29%									82,906,581
1986																	5.95%	6.77%	7.67%	9.16%	7.53%	7.29%	7.59%	7.43%	7.63%	7.59%	7.60%										86,749,768
1987																6.37%	7.16%	8.16%	9.28%	8.03%	7.92%	8.15%	8.13%	8.36%	8.21%	8.25%											90,001,532
1988															6.55%	7.07%	7.87%	9.38%	8.31%	8.17%	8.50%	8.30%	8.57%	8.40%	8.42%												92,596,563
1989														5.58%	6.19%	6.75%	7.74%	7.29%	7.32%	7.64%	7.52%	7.83%	7.71%	7.82%													96,481,507
1990													4.94%	5.51%	6.29%	7.51%	6.52%	6.40%	6.83%	6.69%	6.94%	6.83%	6.86%														97,911,638
1991												4.96%	5.58%	6.17%	7.03%	6.36%	6.34%	6.80%	6.53%	6.83%	6.84%	6.90%															97,123,143
1992											4.69%	5.17%	5.74%	6.34%	6.15%	6.10%	6.52%	6.35%	6.68%	6.73%	6.81%																95,902,063
1993										3.71%	4.14%	4.89%	5.75%	5.18%	5.19%	5.50%	5.46%	5.76%	5.67%	5.66%																	98,278,492
1994									3.60%	3.92%	4.59%	5.13%	4.78%	4.80%	4.93%	4.84%	5.07%	5.06%	5.04%																		100,579,286
1995								2.72%	2.87%	3.30%	3.83%	3.71%	3.64%	3.90%	3.82%	3.96%	3.97%	4.07%																			103,140,858
1996							3.52%	3.94%	4.41%	5.42%	4.75%	4.89%	5.11%	5.07%	5.33%	5.28%	5.29%																				104,088,085
1997						2.67%	2.89%	3.36%	4.28%	3.65%	3.71%	4.00%	3.80%	4.06%	4.08%	4.21%																					106,370,937
1998					2.90%	3.06%	3.68%	4.14%	4.08%	4.14%	4.49%	4.39%	4.60%	4.56%	4.64%																						106,610,635
1999				3.01%	3.45%	4.01%	4.99%	4.32%	4.27%	4.73%	4.67%	4.94%	4.91%	4.87%																							108,677,929
2000			2.25%	2.64%	3.09%	3.39%	3.51%	3.46%	3.96%	4.04%	4.49%	4.52%	4.61%																								110,223,863
2001		1.94%	2.50%	3.60%	4.31%	3.78%	3.81%	4.12%	4.35%	4.62%	4.54%	4.68%																									109,675,764
2002	0.84%	2.44%	3.23%	4.69%	4.72%	4.62%	5.06%	5.22%	5.50%	5.47%	5.55%																										108,596,907
2003	0.85%	2.45%	3.68%	3.82%	4.01%	4.47%	4.65%	5.13%	5.26%	5.37%																											106,712,867
2004	1.02%	3.50%	3.58%	3.91%	4.61%	4.68%	5.14%	5.23%	5.35%																												105,596,397
2005	0.51%	2.79%	3.11%	4.14%	4.06%	4.42%	4.56%	4.63%																													105,836,799
2006	0.51%	2.03%	2.54%	3.12%	3.36%	3.30%	3.22%																														106,826,594
2007	0.57%	2.28%	2.80%	3.28%	3.58%	3.60%																															106,579,121
2008	0.59%	2.23%	2.81%	2.88%	3.20%																																104,228,254
2009	0.35%	2.17%	2.63%	3.01%																																	96,636,885
2010	0.78%	2.33%	2.73%																																		94,656,914
2011	0.72%	2.21%																																			95,464,009
2012	0.29%																																				92,683,504

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
DEATH

REPORTED DEATH CLAIM COUNTS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	47	99	102	106	110	112	112	113	116	118	118	119	119	120	120	123	123	124	124	124	124	125	155	158	158	158	158	158	158	158	158						158
1983	36	116	124	130	130	132	137	137	138	138	139	139	140	142	144	144	145	145	145	145	145	190	193	195	197	197	200	200	201	202							202
1984	58	136	142	146	150	153	154	154	157	158	160	160	161	161	162	162	162	162	163	164	213	217	218	222	223	223	224	224	226								226
1985	68	129	136	140	147	148	149	150	153	156	158	158	158	158	158	158	158	158	158	203	206	208	209	210	210	210	211	211									211
1986	58	106	111	117	120	120	121	124	124	125	126	128	128	128	129	129	129	130	173	175	177	178	180	180	180	180	181										181
1987	51	118	120	125	127	128	128	129	131	132	132	135	136	136	136	137	138	187	192	193	193	193	195	196	196	196											196
1988	54	126	130	131	134	134	136	136	136	136	137	137	137	137	137	138	194	199	199	200	201	202	203	203	203												203
1989	40	98	104	104	105	106	106	106	109	109	109	109	109	109	109	174	175	177	180	181	181	182	182	184													184
1990	39	90	93	93	97	97	97	98	98	98	99	99	99	100	175	183	183	186	189	192	194	194	194														194
1991	24	54	56	57	58	59	59	59	59	60	60	61	61	165	170	171	172	174	174	174	174	174															174
1992	19	35	37	37	38	40	40	40	41	41	42	42	153	158	159	160	160	160	162	163	164																164
1993		19	26	29	41	96	103	108	112	119	138	140	141	143	145	145	147	149	149	149																	149
1994	1	16	20	42	95	105	108	111	116	129	130	130	131	132	133	136	136	137	137																		137
1995	1	11	35	73	83	91	94	98	105	105	105	106	107	108	108	108	109	111																			111
1996	5	49	87	98	105	110	115	124	126	128	129	132	133	134	134	134	134																				134
1997	20	65	73	84	91	95	103	105	106	110	113	115	116	118	120	123																					123
1998	22	66	82	99	108	115	117	120	122	127	129	130	130	133	133																						133
1999	12	63	83	98	116	121	123	125	126	129	130	132	133	133																							133
2000	16	65	81	104	109	110	112	113	120	121	127	127	128																								128
2001	9	67	86	100	102	104	108	110	113	116	116	116																									116
2002	28	81	98	127	136	138	142	144	145	147	148																										148
2003	25	72	87	106	113	115	118	122	127	128																											128
2004	25	78	91	108	119	125	131	132	134																												134
2005	14	72	80	104	112	116	120	122																													122
2006	14	60	73	90	95	98	100																														100
2007	15	53	68	79	87	87																															87
2008	15	53	65	73	79																																79
2009	11	45	54	64																																	64
2010	14	48	61																																		61
2011	14	45																																			45
2012	6																																				6
																																					4,231

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-Ult	
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	2.106	1.030	1.039	1.038	1.018	1.000	1.009	1.027	1.017	1.000	1.008	1.000	1.008	1.000	1.025	1.000	1.008	1.000	1.000	1.000	1.008	1.240	1.019	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
1983	3.222	1.069	1.048	1.000	1.015	1.038	1.000	1.007	1.000	1.007	1.000	1.007	1.014	1.014	1.000	1.007	1.000	1.000	1.000	1.000	1.310	1.016	1.010	1.010	1.000	1.015	1.000	1.005	1.005								
1984	2.345	1.044	1.028	1.027	1.020	1.007	1.000	1.019	1.006	1.013	1.000	1.006	1.000	1.006	1.000	1.000	1.000	1.006	1.006	1.299	1.019	1.005	1.018	1.005	1.000	1.004	1.000	1.009									
1985	1.897	1.054	1.029	1.050	1.007	1.007	1.007	1.020	1.020	1.013	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.285	1.015	1.010	1.005	1.005	1.000	1.000	1.005	1.000										
1986	1.828	1.047	1.054	1.026	1.000	1.008	1.025	1.000	1.008	1.008	1.016	1.000	1.000	1.008	1.000	1.000	1.008	1.331	1.012	1.011	1.006	1.011	1.000	1.000	1.000	1.006											
1987	2.314	1.017	1.042	1.016	1.008	1.000	1.008	1.016	1.008	1.000	1.023	1.007	1.000	1.000	1.007	1.007	1.355	1.027	1.005	1.000	1.000	1.010	1.005	1.000	1.000												
1988	2.333	1.032	1.008	1.023	1.000	1.015	1.000	1.000	1.000	1.007	1.000	1.000	1.000	1.000	1.007	1.406	1.026	1.000	1.005	1.005	1.005	1.005	1.000	1.000													
1989	2.450	1.061	1.000	1.010	1.010	1.000	1.000	1.028	1.000	1.000	1.000	1.000	1.000	1.000	1.596	1.006	1.011	1.017	1.006	1.000	1.006	1.000	1.011														
1990	2.308	1.033	1.000	1.043	1.000	1.000	1.010	1.000	1.000	1.010	1.000	1.000	1.010	1.750	1.046	1.000	1.016	1.016	1.016	1.010	1.000	1.000															
1991	2.250	1.037	1.018	1.018	1.017	1.000	1.000	1.000	1.017	1.000	1.017	1.000	2.705	1.030	1.006	1.006	1.012	1.000	1.000	1.000	1.000																
1992	1.842	1.057	1.000	1.027	1.053	1.000	1.000	1.025	1.000	1.024	1.000	3.643	1.033	1.006	1.006	1.000	1.000	1.013	1.006	1.006																	
1993		1.368	1.115	1.414	2.341	1.073	1.049	1.037	1.063	1.160	1.014	1.007	1.014	1.014	1.000	1.014	1.014	1.000	1.000																		
1994	16.000	1.250	2.100	2.262	1.105	1.029	1.028	1.045	1.112	1.008	1.000	1.008	1.008	1.008	1.023	1.000	1.007	1.000																			
1995	11.000	3.182	2.086	1.137	1.096	1.033	1.043	1.071	1.000	1.000	1.010	1.009	1.009	1.000	1.000	1.009	1.018																				
1996	9.800	1.776	1.126	1.071	1.048	1.045	1.078	1.016	1.016	1.008	1.023	1.008	1.008	1.000	1.000	1.000																					
1997	3.250	1.123	1.151	1.083	1.044	1.084	1.019	1.010	1.038	1.027	1.018	1.009	1.017	1.017	1.025																						
1998	3.000	1.242	1.207	1.091	1.065	1.017	1.026	1.017	1.041	1.016	1.008	1.000	1.023	1.000																							
1999	5.250	1.317	1.181	1.184	1.043	1.017	1.016	1.008	1.024	1.008	1.015	1.008	1.000																								
2000	4.063	1.246	1.284	1.048	1.009	1.018	1.009	1.062	1.008	1.050	1.000	1.008																									
2001	7.444	1.284	1.163	1.020	1.020	1.038	1.019	1.027	1.027	1.000	1.000																										
2002	2.893	1.210	1.296	1.071	1.015	1.029	1.014	1.007	1.014	1.007																											
2003	2.880	1.208	1.218	1.066	1.018	1.026	1.034	1.041	1.008																												
2004	3.120	1.167	1.187	1.102	1.050	1.048	1.008	1.015																													
2005	5.143	1.111	1.300	1.077	1.036	1.034	1.017																														
2006	4.286	1.217	1.233	1.056	1.032	1.020																															
2007	3.533	1.283	1.162	1.101	1.000																																
2008	3.533	1.226	1.123	1.082																																	
2009	4.091	1.200	1.185																																		
2010	3.429	1.271																																			
2011	3.214																																				
3 Yr Avg	3.578	1.232	1.157	1.080	1.022	1.034	1.019	1.021	1.016	1.019	1.005	1.005	1.013	1.006	1.008	1.003	1.013	1.004	1.002	1.006	1.002	1.002	1.005	1.000	1.000	1.005	1.000	1.005	1.002	1.000							
5 Yr Avg	3.560	1.239	1.201	1.084	1.027	1.032	1.018	1.030	1.016	1.016	1.008	1.006	1.011	1.005	1.010	1.005	1.010	1.006	1.006	1.004	1.002	1.005	1.004	1.001	1.000	1.006	1.000	1.005	1.002	1.000							
7 Yr Avg	3.890	1.211	1.201	1.079	1.024	1.031	1.017	1.025	1.023	1.016	1.011	1.007	1.011	1.006	1.009	1.004	1.011	1.007	1.005	1.005	1.004	1.005	1.007	1.002	1.000	1.006	1.000	1.005	1.002	1.000							
3 Yr Wtd	3.538	1.233	1.155	1.079	1.024	1.035	1.019	1.020	1.016	1.018	1.005	1.005	1.013	1.005	1.008	1.003	1.013	1.004	1.002	1.006	1.002	1.002	1.005	1.000	1.000	1.005	1.000	1.005	1.003	1.000							
5 Yr Wtd	3.536	1.239	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							
10 Yr Wtd	3.469	1.213	1.220	1.080	1.029	1.033	1.024	1.026	1.028	1.028	1.009	1.106	1.100	1.066	1.059	1.042	1.043	1.034	1.032	1.032	1.030	1.024	1.008	1.002	1.000	1.006	1.000	1.005	1.003	1.000							TAIL
PRIOR	3.565	1.220	1.206	1.084	1.030	1.034	1.018	1.031	1.017	1.017	1.008	1.006	1.011	1.005	1.008	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	1.001							1.003
Selected	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							
Cumulative	7.176	2.021	1.657	1.374	1.268	1.233	1.194	1.174	1.140	1.123	1.105	1.096	1.090	1.077	1.072	1.062	1.058	1.048	1.041	1.035	1.031	1.028	1.023	1.019	1.018	1.018	1.011	1.011	1.006	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
DEATH

CUMULATIVE PAID LOSS PER REPORTED CLAIM COUNT (WHOLE DOLLARS)

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

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-Ult	378-Ult	390-Ult	402-Ult	414-Ult	426-Ult	
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	11.246	3.198	1.662	1.347	1.256	1.209	1.157	1.107	1.100	1.111	1.094	1.087	1.071	1.074	1.037	1.065	1.049	1.052	1.050	1.045	1.034	0.842	1.019	1.031	1.029	1.027	1.026	1.024	1.023	1.022							
1983	10.196	4.424	1.726	1.414	1.265	1.177	1.182	1.152	1.137	1.111	1.095	1.085	1.069	1.058	1.075	1.062	1.059	1.058	1.052	1.047	0.801	1.028	1.028	1.027	1.035	1.016	1.031	1.024	1.023								
1984	11.263	3.354	1.621	1.377	1.251	1.207	1.183	1.122	1.131	1.104	1.099	1.080	1.079	1.074	1.071	1.063	1.062	1.049	1.047	0.812	1.032	1.037	1.020	1.034	1.035	1.027	1.029	1.018									
1985	12.403	2.949	1.603	1.342	1.284	1.221	1.180	1.159	1.105	1.107	1.099	1.089	1.081	1.073	1.066	1.084	1.054	1.051	0.823	1.032	1.030	1.031	1.029	1.033	1.030	1.023	1.026										
1986	12.496	3.035	1.699	1.415	1.282	1.190	1.162	1.155	1.125	1.105	1.081	1.094	1.080	1.065	1.070	1.061	1.049	0.799	1.039	1.031	1.032	1.023	1.032	1.029	1.030	1.022											
1987	11.763	3.843	1.803	1.481	1.285	1.238	1.160	1.129	1.125	1.113	1.079	1.079	1.084	1.078	1.064	1.058	0.791	1.032	1.043	1.045	1.041	1.027	1.030	1.033	1.030												
1988	12.345	3.986	1.801	1.406	1.309	1.184	1.162	1.150	1.115	1.098	1.108	1.087	1.079	1.077	1.061	0.765	1.034	1.054	1.042	1.040	1.035	1.033	1.035	1.032													
1989	11.353	3.727	1.791	1.477	1.263	1.223	1.180	1.124	1.140	1.120	1.102	1.092	1.085	1.079	0.677	1.063	1.050	1.039	1.047	1.049	1.039	1.041	1.029														
1990	11.539	3.550	1.875	1.373	1.265	1.228	1.162	1.145	1.127	1.103	1.096	1.091	1.069	0.616	1.025	1.062	1.038	1.037	1.033	1.035	1.043	1.039															
1991	20.396	2.985	1.753	1.362	1.258	1.241	1.160	1.143	1.103	1.102	1.082	1.087	0.402	1.043	1.059	1.057	1.043	1.050	1.048	1.044	1.040																
1992	28.867	2.561	1.748	1.330	1.226	1.247	1.166	1.121	1.127	1.088	1.097	0.301	1.049	1.066	1.060	1.062	1.056	1.040	1.044	1.040																	
1993		1.824	1.542	1.002	0.544	1.142	1.121	1.110	1.054	0.962	1.093	1.088	1.069	1.061	1.071	1.055	1.044	1.053	1.049																		
1994	1.539	1.915	0.776	0.604	1.123	1.157	1.137	1.089	1.007	1.113	1.097	1.074	1.069	1.057	1.039	1.056	1.044	1.048																			
1995	2.038	0.774	0.795	1.226	1.140	1.159	1.119	1.074	1.136	1.116	1.109	1.073	1.067	1.067	1.061	1.045	1.037																				
1996	1.439	1.388	1.467	1.285	1.220	1.158	1.080	1.130	1.108	1.098	1.073	1.079	1.074	1.073	1.064	1.059																					
1997	3.517	1.882	1.436	1.277	1.215	1.110	1.145	1.138	1.102	1.081	1.078	1.077	1.061	1.053	1.043																						
1998	3.024	1.844	1.444	1.249	1.169	1.212	1.143	1.120	1.085	1.091	1.085	1.083	1.054	1.067																							
1999	2.737	1.883	1.518	1.161	1.223	1.199	1.153	1.132	1.095	1.099	1.076	1.071	1.070																								
2000	3.072	1.900	1.365	1.314	1.239	1.178	1.144	1.079	1.111	1.064	1.100	1.079																									
2001	2.941	1.915	1.573	1.352	1.247	1.158	1.141	1.104	1.094	1.108	1.091																										
2002	3.657	1.822	1.403	1.283	1.235	1.156	1.149	1.121	1.101	1.095																											
2003	4.072	1.950	1.405	1.287	1.247	1.159	1.137	1.098	1.114																												
2004	3.505	1.842	1.364	1.231	1.210	1.147	1.153	1.129																													
2005	2.976	1.988	1.390	1.230	1.227	1.157	1.141																														
2006	3.412	1.893	1.425	1.246	1.227	1.164																															
2007	4.000	1.993	1.446	1.248	1.233																																
2008	3.664	2.004	1.437	1.289																																	
2009	4.561	1.916	1.417																																		
2010	2.766	1.909																																			
2011	3.227																																				
3 Yr Avg	3.518	1.943	1.433	1.261	1.229	1.156	1.144	1.116	1.103	1.089	1.089	1.078	1.062	1.064	1.056	1.053	1.042	1.047	1.047	1.040	1.041	1.038	1.031	1.031	1.030	1.024	1.029	1.022	1.023	1.022							
5 Yr Avg	3.644	1.943	1.423	1.249	1.229	1.157	1.144	1.106	1.103	1.091	1.086	1.078	1.065	1.063	1.056	1.055	1.045	1.045	1.044	1.042	1.040	1.032	1.031	1.032	1.032	1.023	1.028	1.022	1.023	1.022							
7 Yr Avg	3.515	1.935	1.412	1.259	1.232	1.160	1.146	1.112	1.100	1.091	1.087	1.077	1.066	1.063	1.057	1.056	1.045	1.046	1.044	1.041	1.037	1.033	1.029	1.031	1.031	1.023	1.028	1.022	1.023	1.022							
3 Yr Wtd	3.387	1.942	1.433	1.261	1.229	1.156	1.144	1.116	1.103	1.090	1.089	1.078	1.062	1.064	1.056	1.054	1.042	1.047	1.047	1.040	1.040	1.038	1.031	1.031	1.030	1.024	1.029	1.022	1.023	1.022							
5 Yr Wtd	3.548	1.944	1.423	1.249	1.229	1.156	1.144	1.107	1.103	1.092	1.086	1.078	1.065	1.063	1.056	1.055	1.045	1.045	1.044	1.042	1.039	1.033	1.031	1.032	1.032	1.023	1.028	1.022	1.023	1.022							
10 Yr Wtd	3.518	1.922	1.420	1.263	1.227	1.163	1.139	1.113	1.095	1.083	1.091	0.894	0.929	1.001	1.002	1.020	1.013	1.016	1.016	1.014	1.009	1.008	1.028	1.031	1.031	1.023	1.028	1.022	1.023	1.022							TAIL
Prior	3.275	1.987	1.424	1.292	1.233	1.164	1.144	1.112	1.098	1.085	1.083	1.080	1.063	1.063	1.060	1.054	1.048	1.045	1.041	1.040	1.038	1.033	1.031	1.024	1.029	1.026	1.026	1.021	1.021	1.023	1.021	1.019	1.020	1.020	1.018		1.238
Selected	3.548	1.944	1.423	1.249	1.229	1.156	1.144	1.107	1.103	1.092	1.086	1.078	1.065	1.063	1.056	1.055	1.045	1.045	1.044	1.042	1.039	1.033	1.031	1.032	1.032	1.023	1.028	1.022	1.023	1.022							
Cumulative	85.409	24.069	12.384	8.703	6.970	5.672	4.905	4.287	3.872	3.511	3.215	2.961	2.747	2.578	2.424	2.297	2.177	2.083	1.992	1.908	1.831	1.762	1.706	1.655	1.603	1.554	1.518	1.477	1.445	1.413	1.382	1.382	1.382	1.382	1.382	1.382	1.382

OHIO BUREAU OF WORKERS' COMPENSATION

PRIVATE EMPLOYERS

COMPENSATION

DEATH

CUMULATIVE PAID LOSS / ULTIMATE CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	243	5,761	18,985	32,789	45,822	58,593	70,812	82,658	93,967	105,104	116,812	128,888	140,056	151,268	162,396	172,534	183,693	194,321	204,376	214,516	224,215	233,608	243,997	253,455	261,388	268,960	276,277	283,412	290,316	297,000	303,518						303,518
1983	96	3,162	14,953	27,050	38,249	49,141	60,012	70,933	82,325	93,602	104,764	114,739	125,370	135,878	145,718	156,621	167,440	177,272	187,577	197,406	206,705	216,899	226,446	235,121	243,878	252,392	260,389	268,336	276,118	283,932							283,932
1984	189	4,979	17,436	29,064	41,129	52,491	63,792	75,473	86,343	98,279	109,831	120,734	131,249	141,617	153,072	163,939	174,329	185,144	195,492	205,847	217,210	228,388	238,009	247,244	256,743	265,657	274,182	282,251	289,880								289,880
1985	260	6,117	19,017	31,376	44,214	57,177	70,256	83,486	98,736	111,255	124,727	137,087	149,304	161,432	173,184	184,649	200,196	211,082	221,824	234,516	245,514	255,220	264,424	273,490	282,591	290,962	299,184	306,998									306,998
1986	233	5,315	16,894	30,260	43,904	56,279	67,539	80,454	92,887	105,388	117,367	128,945	141,020	152,342	163,540	175,007	185,607	196,207	208,541	219,142	228,506	237,113	245,314	253,225	260,691	268,511	276,054										276,054
1987	146	3,965	15,495	29,100	43,782	56,700	70,190	82,069	94,086	106,628	118,702	130,951	142,384	154,336	166,418	178,313	189,957	203,579	215,699	226,172	236,293	245,893	255,058	264,089	272,701	280,821											280,821
1988	152	4,370	17,973	32,617	46,911	61,425	73,815	85,798	98,691	110,001	121,670	134,754	146,505	158,150	170,389	182,154	195,822	207,796	218,986	229,400	239,761	249,459	258,940	267,970	276,454												276,454
1989	153	4,244	16,786	30,058	44,812	57,136	69,884	82,491	95,384	108,778	121,829	134,232	146,625	159,027	171,544	185,290	198,095	210,402	222,400	234,078	245,523	256,417	266,946	277,725													277,725
1990	166	4,414	16,192	30,360	43,480	55,003	67,536	79,265	90,758	102,281	113,935	124,817	136,176	147,029	158,561	169,878	180,342	190,252	200,406	210,302	219,939	229,387	238,285														238,285
1991	139	6,383	19,761	35,263	48,884	62,574	77,640	90,029	102,867	115,356	127,128	139,878	152,117	165,536	177,811	189,393	201,268	212,361	222,906	233,708	244,065	253,841															253,841
1992	137	7,270	19,684	34,405	47,007	60,653	75,634	88,204	101,357	114,233	127,292	139,635	153,139	165,877	177,972	189,804	201,511	212,863	224,091	235,414	246,367																246,367
1993	117	7,757	19,359	33,291	47,159	60,061	73,578	86,489	99,566	111,543	124,464	137,997	151,172	163,827	176,254	188,743	201,833	213,601	224,825	235,770																	235,770
1994	426	10,494	25,122	40,919	55,920	69,393	82,606	96,514	109,791	122,981	137,940	151,374	163,811	176,509	187,979	199,791	211,025	221,983	232,671																		232,671
1995	414	9,278	22,852	37,870	52,784	65,969	78,991	92,144	106,026	120,395	134,329	150,345	162,889	175,371	187,056	198,469	209,306	221,126																			221,126
1996	736	10,384	25,584	42,276	58,209	74,397	90,031	104,875	120,377	135,526	149,951	164,699	179,018	193,772	207,887	221,167	234,218																				234,218
1997	950	10,861	22,954	37,919	52,460	66,539	80,053	93,420	107,334	122,690	136,298	149,526	162,493	175,409	187,868	200,855																					200,855
1998	1,135	10,299	23,592	41,141	56,062	69,779	86,063	100,854	114,855	129,727	143,766	157,182	170,303	183,656	195,939																						195,939
1999	705	10,125	25,124	45,032	61,890	78,939	96,237	112,813	128,680	144,197	159,690	174,418	188,177	201,390																							201,390
2000	853	10,647	25,209	44,193	60,870	76,092	91,300	105,375	120,759	135,239	151,051	166,082	180,694																								180,694
2001	521	11,403	28,035	51,281	70,720	89,949	108,142	125,693	142,566	160,099	177,432	193,616																									193,616
2002	1,224	12,945	28,534	51,884	71,293	89,358	106,275	123,837	139,822	156,081	172,091																										172,091
2003	1,123	13,167	31,025	53,118	72,891	92,479	109,986	129,314	147,864	165,979																											165,979
2004	1,390	15,203	32,679	52,893	71,746	91,188	109,616	127,307	145,959																												145,959
2005	887	13,574	29,985	54,181	71,799	91,224	109,179	126,688																													126,688
2006	844	12,338	28,412	49,932	65,670	83,131	98,732																														98,732
2007	924	13,057	33,392	56,084	77,084	95,073																															95,073
2008	988	12,788	31,434	50,732	70,750																																70,750
2009	707	13,191	30,325	50,929																																	50,929
2010	1,245	11,814	28,658																																		28,658
2011	1,348	13,978																																			13,978
2012	611																																				611

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
DEATH

INCURRED LOSS PER REPORTED CLAIM COUNT (WHOLE DOLLARS)

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
DEATH

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

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
DEATH

ON-LEVEL FREQUENCY (REPORTED CLAIMS / 100,000 OF PAYROLL TRENDED TO 2013 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	ON-LEVEL PAYROLL
1977																																					88,490,090
1978																																					91,119,089
1979																																					90,690,465
1980																																					87,100,472
1981																																					83,462,136
1982	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%	0.02%	0.02%						79,135,492
1983	0.00%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%							77,162,033
1984	0.01%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%								79,569,925
1985	0.01%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%									82,906,581
1986	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%										86,749,768
1987	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.02%	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%											90,001,532
1988	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%												92,596,563
1989	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%													96,481,507
1990	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%														97,911,638
1991	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%															97,123,143
1992	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%																95,902,063
1993		0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.02%	0.02%	0.02%																	98,278,492
1994	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%																		100,579,286
1995	0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%																			103,140,858
1996	0.00%	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%																				104,088,085
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%																					106,370,937
1998	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%																						106,610,635
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%																							108,677,929
2000	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%																								110,223,863
2001	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%																									109,675,764
2002	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%																										108,596,907
2003	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%																											106,712,867
2004	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%																												105,596,397
2005	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%																													105,836,799
2006	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%																														106,826,594
2007	0.00%	0.00%	0.01%	0.01%	0.01%	0.01%																															106,579,121
2008	0.00%	0.01%	0.01%	0.01%	0.01%																																104,228,254
2009	0.00%	0.00%	0.01%	0.01%																																	96,636,885
2010	0.00%	0.01%	0.01%																																		94,656,914
2011	0.00%	0.00%																																			95,464,009
2012	0.00%																																				95,464,009

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
DEATH

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	ULTIMATE CLAIMS
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	243	5,518	13,224	13,804	13,033	12,771	12,219	11,846	11,309	11,137	11,707	12,076	11,168	11,212	11,127	10,139	11,158	10,628	10,055	10,140	9,699	9,393	10,388	9,458	7,933	7,572	7,317	7,135	6,904	6,684	6,519						158
1983	96	3,066	11,791	12,098	11,199	10,892	10,871	10,920	11,393	11,277	11,162	9,975	10,631	10,508	9,840	10,903	10,819	9,832	10,305	9,829	9,299	10,194	9,547	8,675	8,757	8,514	7,997	7,947	7,782	7,814							203
1984	189	4,791	12,457	11,628	12,065	11,361	11,301	11,681	10,870	11,936	11,552	10,903	10,516	10,368	11,455	10,867	10,390	10,815	10,347	10,355	11,363	11,178	9,621	9,235	9,499	8,914	8,525	8,068	7,629								227
1985	260	5,857	12,899	12,360	12,838	12,962	13,079	13,230	15,250	12,519	13,472	12,360	12,217	12,129	11,752	11,464	15,547	10,886	10,743	12,691	10,998	9,706	9,204	9,066	9,101	8,371	8,222	7,813									213
1986	233	5,083	11,578	13,366	13,644	12,375	11,261	12,915	12,434	12,500	11,979	11,578	12,075	11,321	11,198	11,467	10,600	10,600	12,335	10,601	9,364	8,607	8,201	7,911	7,466	7,820	7,543										183
1987	146	3,819	11,530	13,605	14,682	12,918	13,490	11,879	12,017	12,543	12,074	12,249	11,432	11,952	12,083	11,894	11,645	13,622	12,120	10,473	10,121	9,601	9,165	9,031	8,612	8,120											199
1988	152	4,218	13,603	14,643	14,294	14,514	12,390	11,983	12,892	11,310	11,670	13,083	11,752	11,645	12,240	11,765	13,668	11,975	11,190	10,414	10,360	9,698	9,481	9,030	8,484												207
1989	153	4,092	12,542	13,271	14,754	12,325	12,748	12,607	12,893	13,394	13,051	12,403	12,394	12,402	12,517	13,746	12,805	12,306	11,999	11,678	11,444	10,894	10,529	10,778													187
1990	166	4,249	11,778	14,167	13,120	11,523	12,533	11,729	11,493	11,522	11,655	10,882	11,359	10,852	11,533	11,317	10,464	9,911	10,153	9,897	9,637	9,448	8,897														198
1991	139	6,244	13,378	15,502	13,621	13,691	15,066	12,388	12,839	12,489	11,771	12,751	12,238	13,419	12,276	11,582	11,875	11,093	10,545	10,802	10,357	9,776															179
1992	137	7,134	12,413	14,721	12,602	13,647	14,980	12,571	13,153	12,875	13,059	12,343	13,504	12,738	12,095	11,832	11,707	11,352	11,228	11,324	10,953																169
1993	117	7,640	11,601	13,933	13,868	12,903	13,517	12,911	13,076	11,977	12,921	13,533	13,175	12,655	12,427	12,489	13,090	11,768	11,225	10,945																	154
1994	426	10,068	14,628	15,797	15,002	13,473	13,213	13,907	13,277	13,190	14,959	13,434	12,437	12,698	11,469	11,812	11,234	10,958	10,688																		143
1995	414	8,864	13,574	15,018	14,914	13,185	13,023	13,152	13,883	14,369	13,935	16,015	12,544	12,482	11,685	11,413	10,837	11,819																			116
1996	736	9,647	15,200	16,691	15,934	16,187	15,634	14,845	15,502	15,149	14,424	14,748	14,320	14,753	14,115	13,280	13,051																				142
1997	950	9,911	12,093	14,965	14,540	14,080	13,513	13,367	13,914	15,356	13,608	13,228	12,968	12,916	12,459	12,987																					131
1998	1,135	9,164	13,294	17,548	14,921	13,717	16,284	14,791	14,001	14,872	14,038	13,416	13,121	13,353	12,283																						143
1999	705	9,420	14,999	19,908	16,858	17,049	17,298	16,577	15,867	15,517	15,493	14,728	13,759	13,213																							143
2000	853	9,794	14,562	18,984	16,677	15,222	15,208	14,076	15,384	14,480	15,812	15,031	14,611																								139
2001	521	10,883	16,631	23,246	19,439	19,230	18,193	17,551	16,872	17,534	17,332	16,184																									127
2002	1,224	11,721	15,589	23,350	19,409	18,065	16,917	17,562	15,985	16,259	16,010																										164
2003	1,123	12,044	17,859	22,092	19,773	19,589	17,506	19,328	18,551	18,115																											144
2004	1,390	13,813	17,476	20,214	18,853	19,442	18,428	17,691	18,653																												153
2005	887	12,687	16,411	24,196	17,617	19,425	17,955	17,509																													141
2006	844	11,494	16,074	21,520	15,739	17,460	15,601																														120
2007	924	12,133	20,335	22,692	21,001	17,989																															110
2008	988	11,800	18,646	19,298	20,018																																103
2009	707	12,485	17,134	20,604																																	92
2010	1,245	10,568	16,845																																		100
2011	1,348	12,631																																			93
2012	611																																				88
																																					4,764

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
1977																																				
1978																																				
1979																																				
1980																																				
1981																																				
1982	22.689	2.396	1.044	0.944	0.980	0.957	0.969	0.955	0.985	1.051	1.031	0.925	1.004	0.992	0.911	1.101	0.952	0.946	1.008	0.957	0.968	1.106	0.910	0.839	0.954	0.966	0.975	0.968	0.968	0.975						
1983	31.854	3.846	1.026	0.926	0.973	0.998	1.005	1.043	0.990	0.990	0.894	1.066	0.988	0.936	1.108	0.992	0.909	1.048	0.954	0.946	1.096	0.936	0.909	1.009	0.972	0.939	0.994	0.979	1.004							
1984	25.410	2.600	0.933	1.038	0.942	0.995	1.034	0.931	1.098	0.968	0.944	0.964	0.986	1.105	0.949	0.956	1.041	0.957	1.001	1.097	0.984	0.861	0.960	1.029	0.938	0.956	0.946	0.946								
1985	22.530	2.202	0.958	1.039	1.010	1.009	1.012	1.153	0.821	1.076	0.917	0.988	0.993	0.969	0.976	1.356	0.700	0.987	1.181	0.867	0.882	0.948	0.985	1.004	0.920	0.982	0.950									
1986	21.837	2.278	1.154	1.021	0.907	0.910	1.147	0.963	1.005	0.958	0.967	1.043	0.938	0.989	1.024	0.924	1.000	1.164	0.859	0.883	0.919	0.953	0.965	0.944	1.047	0.965										
1987	26.217	3.019	1.180	1.079	0.880	1.044	0.881	1.012	1.044	0.963	1.015	0.933	1.045	1.011	0.984	0.979	1.170	0.890	0.864	0.966	0.949	0.955	0.985	0.954	0.943											
1988	27.804	3.225	1.076	0.976	1.015	0.854	0.967	1.076	0.877	1.032	1.121	0.898	0.991	1.051	0.961	1.162	0.876	0.935	0.931	0.995	0.936	0.978	0.953	0.939												
1989	26.815	3.065	1.058	1.112	0.835	1.034	0.989	1.023	1.039	0.974	0.950	0.999	1.001	1.009	1.098	0.932	0.961	0.975	0.973	0.980	0.952	0.966	1.024													
1990	25.629	2.772	1.203	0.926	0.878	1.088	0.936	0.980	1.003	1.011	0.934	1.044	0.955	1.063	0.981	0.925	0.947	1.025	0.975	0.974	0.980	0.942														
1991	44.891	2.143	1.159	0.879	1.005	1.100	0.822	1.036	0.973	0.943	1.083	0.960	1.096	0.915	0.943	1.025	0.934	0.951	1.024	0.959	0.944															
1992	52.177	1.740	1.186	0.856	1.083	1.098	0.839	1.046	0.979	1.014	0.945	1.094	0.943	0.950	0.978	0.989	0.970	0.989	1.009	0.967																
1993	65.089	1.519	1.201	0.995	0.930	1.048	0.955	1.013	0.916	1.079	1.047	0.974	0.961	0.982	1.005	1.048	0.899	0.954	0.975																	
1994	23.620	1.453	1.080	0.950	0.898	0.981	1.053	0.955	0.993	1.134	0.898	0.926	1.021	0.903	1.030	0.951	0.975	0.975																		
1995	21.415	1.531	1.106	0.993	0.884	0.988	1.010	1.056	1.035	0.970	1.149	0.783	0.995	0.936	0.977	0.950	1.091																			
1996	13.101	1.576	1.098	0.955	1.016	0.966	0.949	1.044	0.977	0.952	1.022	0.971	1.030	0.957	0.941	0.983																				
1997	10.429	1.220	1.238	0.972	0.968	0.960	0.989	1.041	1.104	0.886	0.972	0.980	0.996	0.965	1.042																					
1998	8.073	1.451	1.320	0.850	0.919	1.187	0.908	0.947	1.062	0.944	0.956	0.978	1.018	0.920																						
1999	13.371	1.592	1.327	0.847	1.011	1.015	0.958	0.957	0.978	0.998	0.951	0.934	0.960																							
2000	11.480	1.487	1.304	0.878	0.913	0.999	0.926	1.093	0.941	1.092	0.951	0.972																								
2001	20.895	1.528	1.398	0.836	0.989	0.946	0.965	0.961	1.039	0.989	0.934																									
2002	9.580	1.330	1.498	0.831	0.931	0.937	1.038	0.910	1.017	0.985																										
2003	10.727	1.483	1.237	0.895	0.991	0.894	1.104	0.960	0.977																											
2004	9.936	1.265	1.157	0.933	1.031	0.948	0.960	1.054																												
2005	14.304	1.293	1.474	0.728	1.103	0.924	0.975																													
2006	13.625	1.398	1.339	0.731	1.109	0.894																														
2007	13.135	1.676	1.116	0.925	0.857																															
2008	11.946	1.580	1.035	1.037																																
2009	17.660	1.372	1.203																																	
2010	8.485	1.594																																		
2011	9.373																																			
3 Yr Avg	11.839	1.515	1.118	0.898	1.023	0.922	1.013	0.975	1.011	1.022	0.945	0.961	0.991	0.947	0.987	0.961	0.988	0.973	1.003	0.967	0.959	0.962	0.987	0.946	0.970	0.968	0.963	0.964	0.986	0.975						
5 Yr Avg	12.120	1.524	1.233	0.871	1.018	0.919	1.008	0.996	0.990	1.002	0.953	0.967	1.000	0.936	0.999	0.984	0.974	0.979	0.991	0.975	0.952	0.959	0.982	0.974	0.964	0.962	0.966	0.964	0.986	0.975						
10 Yr Avg	11.877	1.452	1.276	0.864	0.985	0.970	0.977	1.002	1.012	1.003	0.983	0.957	0.998	0.960	0.996	0.994	0.982	0.984	0.979	0.963	0.961	0.960	0.961	0.960	0.963	0.962	0.966	0.964	0.986	0.975						
3 Yr Wtd	10.813	1.510	1.115	0.894	1.010	0.923	1.012	0.974	1.010	1.018	0.945	0.961	0.991	0.947	0.985	0.962	0.982	0.972	1.002	0.966	0.958	0.962	0.989	0.946	0.966	0.968	0.963	0.964	0.987	0.975						
5 Yr Wtd	11.439	1.522	1.222	0.864	1.010	0.919	1.007	0.991	0.991	1.000	0.952	0.967	1.000	0.937	0.997	0.985	0.970	0.977	0.991	0.975	0.952	0.959	0.984	0.975	0.961	0.961	0.966	0.964	0.987	0.975						
10 Yr Wtd	11.366	1.446	1.266	0.860	0.983	0.963	0.978	0.998	1.010	0.999	0.980	0.953	0.997	0.958	0.995	0.994	0.979	0.980	0.976	0.961	0.960	0.958	0.961	0.959	0.960	0.961	0.966	0.964	0.987	0.975						
Prior	12.357	1.460	1.213	0.839	1.029	0.930	0.999	0.971	1.007	0.981	0.970	0.926	1.012	0.949	0.984	0.993	0.944	0.978	0.982	0.975	0.948	0.960	0.969	0.990	0.963	0.967	0.962	0.982	0.951	0.955	0.973	0.957	0.964	0.956		
																																				TAIL
Selected	11.439	1.522	1.222	0.864	1.010	0.919	1.007	0.991	0.991	1.000	0.952	0.967	1.000	0.937	0.997	0.985	0.970	0.977	0.991	0.975	0.952	0.959	0.984	0.975	0.961	0.961	0.966	0.964	0.987	0.975						1.386

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
DEATH

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	1.122	25.449	60.987	63.663	60.106	58.897	56.355	54.633	52.156	51.363	53.994	55.693	51.508	51.710	51.318	46.759	51.462	49.015	46.372	46.766	44.733	43.321	47.909	43.621	36.588	34.920	33.745	32.908	31.840	30.825	30.063						
1983	0.420	13.372	51.433	52.770	48.850	47.512	47.419	47.636	49.695	49.191	48.688	43.511	46.372	45.836	42.924	47.557	47.192	42.890	44.950	42.875	40.563	44.467	41.642	37.843	38.199	37.138	34.885	34.665	33.944	34.084							
1984	0.785	19.955	51.887	48.432	50.255	47.324	47.072	48.655	45.277	49.717	48.116	45.413	43.801	43.184	47.712	45.266	43.278	45.048	43.100	43.132	47.330	46.560	40.076	38.466	39.565	37.130	35.509	33.607	31.777								
1985	1.038	23.396	51.524	49.367	51.277	51.775	52.242	52.844	60.911	50.005	53.811	49.369	48.796	48.445	46.940	45.792	62.098	43.481	42.910	50.693	43.931	38.768	36.763	36.212	36.351	33.437	32.842	31.209									
1986	0.905	19.766	45.028	51.978	53.062	48.125	43.791	50.224	48.353	48.613	46.586	45.027	46.960	44.028	43.550	44.595	41.222	41.222	47.968	41.226	36.414	33.474	31.892	30.765	29.036	30.411	29.333										
1987	0.549	14.388	43.436	51.253	55.308	48.664	50.821	44.751	45.269	47.250	45.483	46.146	43.067	45.027	45.517	44.809	43.867	51.317	45.658	39.452	38.126	36.169	34.526	34.020	32.444	30.588											
1988	0.550	15.305	49.355	53.129	51.862	52.659	44.954	43.478	46.776	41.035	42.340	47.468	42.637	42.249	44.407	42.684	49.589	43.446	40.600	37.784	37.589	35.188	34.397	32.764	30.781												
1989	0.538	14.434	44.245	46.818	52.047	43.478	44.970	44.476	45.483	47.249	46.038	43.755	43.721	43.750	44.156	48.492	45.173	43.413	42.327	41.197	40.372	38.432	37.144	38.023													
1990	0.561	14.386	39.881	47.971	44.426	39.018	42.438	39.715	38.915	39.015	39.464	36.847	38.461	36.747	39.050	38.319	35.431	33.558	34.380	33.510	32.631	31.992	30.127														
1991	0.458	20.556	44.042	51.036	44.842	45.072	49.601	40.784	42.267	41.116	38.753	41.978	40.291	44.178	40.414	38.129	39.094	36.521	34.716	35.563	34.096	32.185															
1992	0.431	22.466	39.093	46.362	39.686	42.978	47.178	39.589	41.423	40.548	41.127	38.873	42.530	40.115	38.091	37.263	36.868	35.752	35.359	35.662	34.494																
1993	0.360	23.450	35.610	42.765	42.566	39.604	41.490	39.631	40.137	36.764	39.661	41.538	40.440	38.844	38.143	38.335	40.180	36.120	34.454	33.595																	
1994	1.268	29.949	43.514	46.990	44.625	40.077	39.305	41.370	39.496	39.236	44.500	39.962	36.995	37.774	34.118	35.137	33.418	32.598	31.794																		
1995	1.199	25.673	39.313	43.494	43.195	38.185	37.716	38.091	40.207	41.614	40.358	46.383	36.330	36.151	33.844	33.055	31.386	34.231																			
1996	2.059	26.982	42.513	46.683	44.564	45.272	43.726	41.517	43.355	42.370	40.341	41.248	40.049	41.263	39.477	37.142	36.501																				
1997	2.564	26.735	32.622	40.371	39.223	37.981	36.453	36.059	37.534	41.426	36.708	35.683	34.982	34.841	33.610	35.033																					
1998	2.933	23.680	34.353	45.348	38.558	35.447	42.081	38.223	36.181	38.432	36.278	34.669	33.907	34.506	31.742																						
1999	1.753	23.439	37.320	49.535	41.947	42.420	43.040	41.246	39.480	38.609	38.549	36.647	34.234	32.877																							
2000	2.046	23.489	34.922	45.527	39.994	36.505	36.471	33.756	36.893	34.725	37.921	36.048	35.041																								
2001	1.212	25.316	38.690	54.077	45.220	44.734	42.322	40.829	39.250	40.789	40.320	37.648																									
2002	2.771	26.542	35.301	52.874	43.949	40.905	38.308	39.766	36.195	36.817	36.253																										
2003	2.475	26.552	39.371	48.705	43.591	43.185	38.595	42.610	40.896	39.936																											
2004	2.967	29.482	37.301	43.144	40.239	41.496	39.333	37.758	39.812																												
2005	1.850	26.459	34.223	50.460	36.739	40.510	37.443	36.514																													
2006	1.699	23.144	32.365	43.331	31.690	35.157	31.413																														
2007	1.795	23.580	39.519	44.101	40.813	34.961																															
2008	1.892	22.600	35.711	36.961	38.340																																
2009	1.318	23.282	31.953	38.424																																	
2010	2.300	19.513	31.103																																		
2011	2.464	23.091																																			
2012	1.082																																				
3 Yr Avg	1.948	21.962	32.922	39.829	36.948	36.876	36.063	38.961	38.968	39.181	38.164	36.781	34.394	34.075	34.943	35.077	33.768	34.316	33.869	34.940	33.740	34.203	33.889	34.936	30.754	31.479	32.561	33.161	32.520	32.454	30.063						
5 Yr Avg	1.811	22.413	34.130	42.655	37.564	39.062	37.018	39.496	38.609	38.175	37.864	36.139	35.643	35.928	34.558	35.740	35.670	35.044	34.141	35.906	35.837	34.793	33.617	34.357	33.635	33.741	33.263	33.097	32.520	32.454	30.063						
10 Yr Avg	1.984	24.425	35.554	45.760	40.252	39.532	38.546	38.828	38.980	39.395	39.089	38.870	37.480	37.730	37.264	38.359	39.151	38.818	39.017	39.181	38.555	38.056	37.164	36.464	34.709	33.937	33.263	33.097	32.520	32.454	30.063						
Selected	1.811	22.413	34.130	42.655	37.564	39.062	37.018	39.496	38.609	38.175	37.864	36.139	35.643	35.928	34.558	35.740	35.670	35.044	34.141	35.906	35.837	34.793	33.617	34.357	33.635	33.741	33.263	33.097	32.520	32.454	30.063						
Cumulative	1054.945	1053.134	1030.720	996.590	953.935	916.371	877.309	840.291	800.795	762.186	724.010	686.146	650.007	614.364	578.437	543.879	508.138	472.468	437.424	403.283	367.378	331.541	296.748	263.131	228.774	195.139	161.398	128.135	95.038	62.517	30.063	0.000	0.000	0.000	0.000	0.000	0.000

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

DEATH
(000's)

UNPAID LOSS ESTIMATE FOR ACCIDENT YEARS 1976 AND PRIOR

10 times 3 Year Average Annual Payments	49,840	(1)
15 times 3 Year Average Annual Payments	74,760	(2)
Incremental Development Method	71,082	(3)
'03 to '12 Exponential Curve Fit	66,874	(4)
'03 to '11 Exponential Curve Fit	61,446	(5)
'05 to '12 Exponential Curve Fit	79,525	(6)
'05 to '10 Exponential Curve Fit	68,094	(7)
Selected Unpaid Loss as of 6/30/2012	68,000	(8)
FY 2012 Payments	4,827	(9)
FY 2011 Payments	4,931	(10)
FY 2010 Payments	5,194	(11)
Unpaid Loss as of 6/30/2009	82,952	(12)

(1) 10 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2010 THROUGH 2012 OF $4,984
(2) 15 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2010 THROUGH 2012 OF $4,984
(3) SECTION 1, EXHIBIT 4, SHEET 41, TOTAL OF COL. 5
(4) SECTION 1, EXHIBIT 4, SHEET 40, TOTAL OF COL. 2
(5) SECTION 1, EXHIBIT 4, SHEET 40, TOTAL OF COL. 3
(6) SECTION 1, EXHIBIT 4, SHEET 40, TOTAL OF COL. 4
(7) SECTION 1, EXHIBIT 4, SHEET 40, TOTAL OF COL. 5
(8) SELECTED BY DELOITTE CONSULTING
(9)-(11) SECTION 1, EXHIBIT 4, SHEET 46
(12) = SUM (8) THROUGH (11)

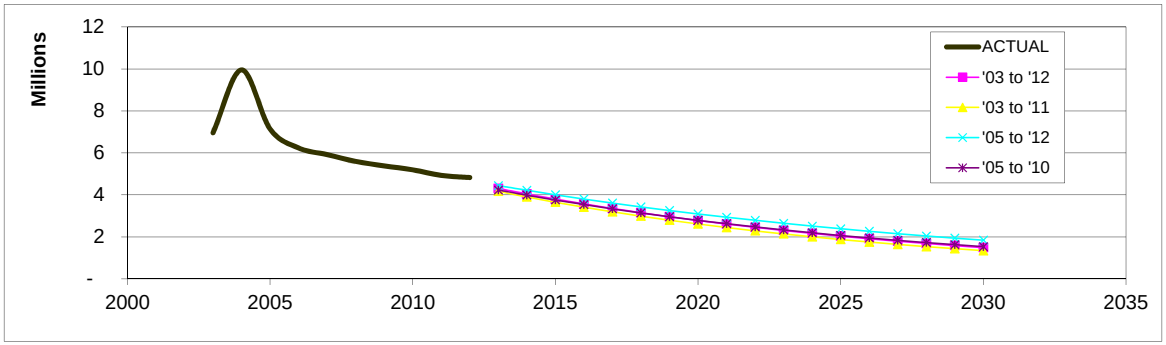
OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

DEATH
(000's)

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

FY ENDING	ACTUAL PAID LOSS	INCREMENTAL UNPAID LOSS '03 to '12 CURVE FIT	'03 to '11 CURVE FIT	'05 to '12 CURVE FIT	'05 to '10 CURVE FIT
	(1)	(2)	(3)	(4)	(5)
2003	6,960				
2004	9,957				
2005	7,143				
2006	6,236				
2007	5,919				
2008	5,599				
2009	5,384				
2010	5,194				
2011	4,931				
2012	4,827				
2013		4,307	4,174	4,445	4,234
2014		4,046	3,904	4,221	3,989
2015		3,801	3,652	4,008	3,757
2016		3,571	3,416	3,806	3,540
2017		3,355	3,196	3,614	3,335
2018		3,152	2,990	3,431	3,141
2019		2,961	2,797	3,258	2,959
2020		2,782	2,616	3,094	2,788
2021		2,614	2,447	2,938	2,626
2022		2,455	2,289	2,789	2,474
2023		2,307	2,141	2,649	2,331
2024		2,167	2,003	2,515	2,196
2025		2,036	1,874	2,388	2,069
2026		1,913	1,753	2,268	1,949
2027		1,797	1,640	2,153	1,836
2028		1,688	1,534	2,045	1,730
2029		1,586	1,435	1,941	1,629
2030		1,490	1,342	1,843	1,535

FY ENDING	INCREMENTAL UNPAID LOSS '03 to '12 CURVE FIT	'03 to '11 CURVE FIT	'05 to '12 CURVE FIT	'05 to '10 CURVE FIT
	(2)	(3)	(4)	(5)
2031	1,400	1,256	1,750	1,446
2032	1,315	1,175	1,662	1,362
2033	1,236	1,099	1,578	1,283
2034	1,161	1,028	1,499	1,209
2035	1,091	962	1,423	1,139
2036	1,025	899	1,351	1,073
2037	963	841	1,283	1,011
2038	904	787	1,218	952
2039	850	736	1,157	897
2040	798	689	1,099	845
2041	750	644	1,043	796
2042	704	603	990	750
2043	662	564	940	707
2044	622	527	893	666
2045	584	493	848	627
2046	549	462	805	591
2047	516	432	765	556
2048	484	404	726	524
2049	455	378	689	494
2050	427	353	655	465
2051	402	331	622	438
2052	377	309	590	413
2053	354	289	560	389
2054	333	271	532	366
2055	313	253	505	345
2056	294	237	480	325
2057	276	222	456	306
Total	66,874	61,446	79,525	68,094



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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

DEATH
(000's)

INCREMENTAL DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/12	INCREMENTAL DECAY	CUM. DECAY RELATIVE TO CURRENT YR PAID	FY 2012 PAYMENTS	FY 2012 UNPAID LOSS ESTIMATE	IMPLIED CUMULATIVE UNPAID LOSS
	(1)	(2)	(3)	(4)	(5)	(6)
PRIOR	714	16.348	16.35	65	1,070	1,070
1954	702	0.963	16.71	9	159	1,228
1955	690	0.850	15.06	64	970	2,198
1956	678	0.858	13.78	11	149	2,347
1957	666	0.874	12.92	29	369	2,716
1958	654	0.890	12.40	79	983	3,699
1959	642	0.909	12.18	97	1,185	4,884
1960	630	0.921	12.13	110	1,332	6,215
1961	618	0.930	12.22	72	885	7,101
1962	606	0.933	12.34	44	540	7,641
1963	594	0.933	12.44	112	1,391	9,032
1964	582	0.929	12.48	89	1,106	10,138
1965	570	0.930	12.54	103	1,287	11,424
1966	558	0.936	12.68	65	822	12,247
1967	546	0.946	12.94	152	1,962	14,208
1968	534	0.954	13.30	151	2,014	16,223
1969	522	0.964	13.78	229	3,157	19,380
1970	510	0.969	14.33	206	2,946	22,326
1971	498	0.965	14.79	249	3,678	26,004
1972	486	0.959	15.13	250	3,784	29,787
1973	474	0.955	15.40	452	6,968	36,755
1974	462	0.950	15.57	616	9,587	46,342
1975	450	0.945	15.67	747	11,711	58,052
1976	438	0.947	15.78	826	13,030	71,082
TOTAL				4,827	71,082	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) SECTION 1, EXHIBIT 4, SHEET 43, COL. 8
(3) TOTAL FROM SECTION 1, EXHIBIT 4, SHEET 42
(4) SECTION 1, EXHIBIT 4, SHEET 46
(5) = (3) x (4)
(6) = COLUMN (5) ACCUMULATED

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

DEATH

CUMULATIVE DECAY FACTOR APPLIED TO PAYMENTS MADE IN CURRENT CALENDER YEAR TO ESTIMATE UNPAID LOSSES AS OF 6/30/2012 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
16.348	15.750	13.388	11.493	10.047	8.944	8.129	7.486	6.965	6.499	6.064	5.631	5.237	4.903	4.640	4.426	4.266	4.135	3.989	3.824	3.650	3.466	3.277	3.102
	0.963	0.819	0.703	0.615	0.547	0.497	0.458	0.426	0.398	0.371	0.344	0.320	0.300	0.284	0.271	0.261	0.253	0.244	0.234	0.223	0.212	0.200	0.190
		0.850	0.730	0.638	0.568	0.516	0.475	0.442	0.413	0.385	0.358	0.333	0.311	0.295	0.281	0.271	0.263	0.253	0.243	0.232	0.220	0.208	0.197
			0.858	0.750	0.668	0.607	0.559	0.520	0.485	0.453	0.421	0.391	0.366	0.347	0.331	0.319	0.309	0.298	0.286	0.273	0.259	0.245	0.232
				0.874	0.778	0.707	0.651	0.606	0.566	0.528	0.490	0.456	0.427	0.404	0.385	0.371	0.360	0.347	0.333	0.318	0.302	0.285	0.270
					0.890	0.809	0.745	0.693	0.647	0.604	0.560	0.521	0.488	0.462	0.441	0.425	0.412	0.397	0.381	0.363	0.345	0.326	0.309
						0.909	0.837	0.779	0.727	0.678	0.630	0.586	0.548	0.519	0.495	0.477	0.462	0.446	0.428	0.408	0.388	0.366	0.347
							0.921	0.857	0.800	0.746	0.693	0.644	0.603	0.571	0.544	0.525	0.509	0.491	0.470	0.449	0.426	0.403	0.382
								0.930	0.868	0.810	0.752	0.700	0.655	0.620	0.591	0.570	0.552	0.533	0.511	0.488	0.463	0.438	0.414
									0.933	0.871	0.808	0.752	0.704	0.666	0.636	0.612	0.594	0.573	0.549	0.524	0.498	0.471	0.445
										0.933	0.866	0.806	0.754	0.714	0.681	0.656	0.636	0.614	0.588	0.562	0.533	0.504	0.477
											0.929	0.864	0.809	0.765	0.730	0.703	0.682	0.658	0.631	0.602	0.572	0.540	0.512
												0.930	0.871	0.824	0.786	0.758	0.734	0.708	0.679	0.648	0.616	0.582	0.551
													0.936	0.886	0.845	0.814	0.790	0.762	0.730	0.697	0.662	0.626	0.592
														0.946	0.903	0.870	0.843	0.814	0.780	0.744	0.707	0.668	0.633
															0.954	0.919	0.891	0.860	0.824	0.787	0.747	0.706	0.669
																0.964	0.934	0.901	0.864	0.825	0.783	0.740	0.701
																	0.969	0.935	0.896	0.856	0.813	0.768	0.727
																		0.965	0.925	0.883	0.838	0.793	0.750
																			0.959	0.915	0.869	0.821	0.778
																				0.955	0.906	0.857	0.811
																					0.950	0.898	0.850
																						0.945	0.895
																							0.947
16.348	16.713	15.056	13.784	12.924	12.395	12.175	12.133	12.219	12.335	12.442	12.482	12.539	12.676	12.941	13.299	13.781	14.328	14.788	15.133	15.401	15.574	15.670	15.779

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 0.947 means that the expected payments from 6/30/12-13 are 0.947 times the actual paid losses from 6/30/11-12. Similarly, the decay factor of 0.895 means that the expected payments from 6/30/13-14 are 0.895 times the actual paid losses from 6/30/11-12, 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 6/30/11-12.

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
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	SELECTED FOR TAIL	SELECTED INCREM. DECAY	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	SELECTED FOR TAIL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
6	0.5	13.300	-			13.300		541.582		55.784	443.573	680.349
18	1.5	2.340	3.657	1.552	2.339	2.340	1.449	40.720	106.232	26.430	64.924	51.154
30	2.5	1.725	2.092	1.380	1.676	1.725	1.266	17.402	29.052	17.025	27.754	21.861
42	3.5	1.365	1.487	1.290	1.431	1.365	0.868	10.088	13.884	12.335	16.562	12.673
54	4.5	1.266	1.279	1.234	1.308	1.266	0.995	7.391	9.339	9.559	11.577	9.284
66	5.5	1.200	1.210	1.195	1.235	1.200	0.952	5.838	7.303	7.747	8.854	7.333
78	6.5	1.166	1.164	1.166	1.188	1.166	0.996	4.865	6.037	6.484	7.169	6.111
90	7.5	1.142	1.140	1.144	1.155	1.142	0.998	4.172	5.186	5.562	6.035	5.241
102	8.5	1.125	1.123	1.126	1.131	1.125	1.009	3.653	4.550	4.864	5.224	4.589
114	9.5	1.110	1.110	1.112	1.113	1.110	0.987	3.246	4.052	4.320	4.618	4.077
126	10.5	1.099	1.098	1.100	1.099	1.099	0.999	2.924	3.650	3.886	4.149	3.673
138	11.5	1.087	1.089	1.090	1.088	1.087	0.966	2.661	3.325	3.533	3.776	3.342
150	12.5	1.080	1.079	1.081	1.078	1.080	1.000	2.448	3.055	3.243	3.472	3.075
162	13.5	1.073	1.073	1.074	1.071	1.073	0.985	2.266	2.832	2.999	3.220	2.847
174	14.5	1.068	1.067	1.068	1.064	1.068	1.001	2.112	2.640	2.793	3.007	2.653
186	15.5	1.064	1.063	1.062	1.059	1.064	1.004	1.978	2.474	2.616	2.826	2.484
198	16.5	1.058	1.059	1.057	1.054	1.058	0.964	1.859	2.328	2.463	2.669	2.335
210	17.5	1.054	1.054	1.053	1.050	1.054	0.989	1.757	2.199	2.330	2.533	2.207
222	18.5	1.051	1.050	1.049	1.046	1.051	0.988	1.666	2.087	2.214	2.412	2.093
234	19.5	1.047	1.047	1.045	1.043	1.047	0.968	1.586	1.988	2.111	2.306	1.992
246	20.5	1.043	1.043	1.042	1.040	1.043	0.960	1.515	1.899	2.019	2.210	1.903
258	21.5	1.039	1.040	1.039	1.038	1.039	0.959	1.453	1.820	1.938	2.124	1.825
270	22.5	1.038	1.037	1.037	1.036	1.038	0.988	1.397	1.750	1.864	2.047	1.755
282	23.5	1.034	1.035	1.034	1.034	1.034	0.947	1.347	1.688	1.798	1.976	1.692
294	24.5	1.033	1.032	1.032	1.032	1.033	0.984	1.302	1.631	1.738	1.912	1.636
306	25.5	1.032	1.030	1.030	1.030	1.032	1.004	1.261	1.581	1.684	1.853	1.584
318	26.5	1.029	1.030	1.029	1.029	1.029	0.960	1.222	1.534	1.634	1.799	1.535
330	27.5	1.027	1.028	1.027	1.027	1.027	0.938	1.187	1.490	1.589	1.749	1.491
342	28.5	1.025	1.025	1.025	1.026	1.025	0.940	1.156	1.450	1.547	1.703	1.452
354	29.5	1.023	1.023	1.024	1.025	1.023	0.939	1.128	1.415	1.509	1.660	1.418
366	30.5	1.022	1.021	1.023	1.024	1.022	0.994	1.104	1.383	1.474	1.619	1.386
378	31.5	1.020	1.020	1.021	1.023	1.020	0.933	1.080	1.354	1.441	1.582	1.357
390	32.5	1.020	1.019	1.020	1.022	1.020	1.020	1.059	1.327	1.411	1.547	1.330
402	33.5	1.020	1.019	1.019	1.021	1.020	0.995	1.038	1.303	1.383	1.514	1.304
414	34.5	1.018	1.018	1.018	1.020	1.018	0.946	1.018	1.279	1.357	1.483	1.279
426	35.5		1.017	1.017	1.019	1.017	0.946		1.256	1.332	1.454	1.256
438	36.5		1.016	1.017	1.019	1.016	0.947		1.235	1.309	1.426	1.235
450	37.5		1.015	1.016	1.018	1.015	0.945		1.216	1.288	1.400	1.216
462	38.5		1.014	1.015	1.017	1.014	0.950		1.199	1.268	1.375	1.199
474	39.5		1.013	1.014	1.017	1.013	0.955		1.183	1.249	1.352	1.183
486	40.5		1.012	1.014	1.016	1.012	0.959		1.168	1.232	1.329	1.168
498	41.5		1.012	1.013	1.016	1.012	0.965		1.154	1.215	1.308	1.154
510	42.5		1.011	1.012	1.015	1.011	0.969		1.140	1.200	1.288	1.140
522	43.5		1.011	1.012	1.015	1.011	0.964		1.128	1.185	1.269	1.128
534	44.5		1.010	1.011	1.014	1.010	0.954		1.116	1.171	1.250	1.116
546	45.5		1.009	1.011	1.014	1.009	0.946		1.105	1.158	1.233	1.105
558	46.5		1.009	1.010	1.013	1.009	0.936		1.095	1.145	1.216	1.095
570	47.5		1.008	1.010	1.013	1.008	0.930		1.085	1.133	1.200	1.085
582	48.5		1.007	1.010	1.013	1.007	0.929		1.077	1.122	1.184	1.077
594	49.5		1.007	1.009	1.012	1.007	0.933		1.069	1.112	1.169	1.069
606	50.5		1.006	1.009	1.012	1.006	0.933		1.062	1.101	1.155	1.062
618	51.5		1.006	1.008	1.012	1.006	0.930		1.055	1.092	1.141	1.055
630	52.5		1.005	1.008	1.011	1.005	0.921		1.049	1.083	1.128	1.049
642	53.5		1.005	1.008	1.011	1.005	0.909		1.043	1.074	1.115	1.043
654	54.5		1.004	1.008	1.011	1.004	0.890		1.038	1.066	1.103	1.038
666	55.5		1.004	1.007	1.011	1.004	0.874		1.034	1.058	1.091	1.034
678	56.5		1.003	1.007	1.010	1.003	0.858		1.030	1.050	1.079	1.030
690	57.5		1.003	1.007	1.010	1.003	0.850		1.027	1.043	1.068	1.027
702	58.5		1.003	1.006	1.010	1.003	0.963		1.024	1.036	1.058	1.024
714	59.5		1.002	1.006	1.010	1.002	0.894		1.021	1.029	1.047	1.021
726	60.5		1.002	1.006	1.009	1.002	0.894		1.019	1.023	1.037	1.019
738	61.5		1.002	1.006	1.009	1.002	0.893		1.017	1.017	1.027	1.017
750	62.5		1.002	1.006	1.009	1.002	0.893		1.015	1.011	1.018	1.015
Tail	Tail		1.013	1.005	1.009	1.013	8.034		1.013	1.005	1.009	1.013

59.5 TAIL DECAY 16.348 (14)

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 1, EXHIBIT 4, SHEET 44
(4) SECTION 1, EXHIBIT 4, SHEET 45, COL. 5; TAIL FROM SECTION 1, EXHIBIT 4, SHEET 48
(5) SECTION 1, EXHIBIT 4, SHEET 44
(6) SECTION 1, EXHIBIT 4, SHEET 44
(7) SELECTED BY DELOITTE CONSULTING
(8) = [[(7) - 1.0] x (7) PRIOR AGE] / [(7) PRIOR AGE - 1.0]
(9) COL. 3 MULTIPLICATIVELY ACCUMULATED
(10) COL. 4 MULTIPLICATIVELY ACCUMULATED
(11) COL. 5 MULTIPLICATIVELY ACCUMULATED
(12) COL. 6 MULTIPLICATIVELY ACCUMULATED
(13) COL. 7 MULTIPLICATIVELY ACCUMULATED
(14) 58.5-TO-59.5 TAIL DECAY + (57.5-TO-58.5 DECAY x 58.5-TO-59.5 TAIL DECAY)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

DEATH

FITTED PAID LOSS DEVELOPMENT FACTORS

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

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.005**	**0.998**
Inverse Power	**1.009**	**0.989**

						Weibull Curve Fitting					**Inverse Power Curve Fitting**				
						Slope=	0.433				Slope=	-1.339			
		----FROM PAID TRIANGLE----			SELECTED	Intercept=	-1.219				Intercept=	4.163			
PERIOD	AGE	SELECTED	3 YR WTD	5 YR WTD	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	13.300	11.733	12.442	13.300	1.792	-2.549	-0.443	**2.111**	55.784	1.792	2.510	1.763	**6.832**	443.573
2	18	2.340	2.396	2.410	2.340	2.890	-0.584	0.033	**1.552**	26.430	2.890	0.293	0.292	**2.339**	64.924
3	30	1.725	1.658	1.714	1.725	3.401	-0.143	0.254	**1.380**	17.025	3.401	-0.322	-0.392	**1.676**	27.754
4	42	1.365	1.360	1.351	1.365	3.738	0.277	0.400	**1.290**	12.335	3.738	-1.008	-0.843	**1.431**	16.562
5	54	1.266	1.257	1.263	1.266	3.989	0.445	0.509	**1.234**	9.559	3.989	-1.324	-1.179	**1.308**	11.577
6	66	1.200	1.196	1.193	1.200	4.190	0.583	0.596	**1.195**	7.747	4.190	-1.609	-1.448	**1.235**	8.854
7	78	1.166	1.166	1.165	1.166	4.357	0.667	0.668	**1.166**	6.484	4.357	-1.796	-1.672	**1.188**	7.169
8	90	1.142	1.139	1.140	1.142	4.500	0.734	0.730	**1.144**	5.562	4.500	-1.951	-1.863	**1.155**	6.035
9	102	1.125	1.120	1.120	1.125	4.625	0.786	0.784	**1.126**	4.864	4.625	-2.076	-2.031	**1.131**	5.224
10	114	1.110	1.109	1.108	1.110	4.736	0.838	0.832	**1.112**	4.320	4.736	-2.207	-2.180	**1.113**	4.618
11	126	1.099	1.094	1.095	1.099	4.836	0.878	0.876	**1.100**	3.886	4.836	-2.313	-2.314	**1.099**	4.149
12	138	1.087	1.083	1.085	1.087	4.927	0.926	0.915	**1.090**	3.533	4.927	-2.442	-2.436	**1.088**	3.776
13	150	1.080	1.076	1.077	1.080	5.011	0.957	0.951	**1.081**	3.243	5.011	-2.526	-2.547	**1.078**	3.472
14	162	1.073	1.070	1.069	1.073	5.088	0.989	0.984	**1.074**	2.999	5.088	-2.617	-2.650	**1.071**	3.220
15	174	1.068	1.065	1.066	1.068	5.159	1.013	1.015	**1.068**	2.793	5.159	-2.687	-2.746	**1.064**	3.007
16	186	1.064	1.057	1.060	1.064	5.226	1.034	1.044	**1.062**	2.616	5.226	-2.749	-2.835	**1.059**	2.826
17	198	1.058	1.056	1.056	1.058	5.288	1.066	1.071	**1.057**	2.463	5.288	-2.847	-2.919	**1.054**	2.669
18	210	1.054	1.051	1.051	1.054	5.347	1.088	1.097	**1.053**	2.330	5.347	-2.915	-2.998	**1.050**	2.533
19	222	1.051	1.049	1.050	1.051	5.403	1.108	1.121	**1.049**	2.214	5.403	-2.979	-3.072	**1.046**	2.412
20	234	1.047	1.046	1.046	1.047	5.455	1.134	1.144	**1.045**	2.111	5.455	-3.061	-3.143	**1.043**	2.306
21	246	1.043	1.042	1.042	1.043	5.505	1.160	1.165	**1.042**	2.019	5.505	-3.148	-3.210	**1.040**	2.210
22	258	1.039	1.039	1.038	1.039	5.553	1.185	1.186	**1.039**	1.938	5.553	-3.232	-3.274	**1.038**	2.124
23	270	1.038	1.037	1.035	1.038	5.598	1.200	1.206	**1.037**	1.864	5.598	-3.282	-3.335	**1.036**	2.047
24	282	1.034	1.031	1.033	1.034	5.642	1.226	1.225	**1.034**	1.798	5.642	-3.373	-3.393	**1.034**	1.976
25	294	1.033	1.030	1.032	1.033	5.684	1.240	1.243	**1.032**	1.738	5.684	-3.423	-3.449	**1.032**	1.912
26	306	1.032	1.030	1.030	1.032	5.724	1.248	1.260	**1.030**	1.684	5.724	-3.452	-3.502	**1.030**	1.853
27	318	1.029	1.029	1.028	1.029	5.762	1.268	1.277	**1.029**	1.634	5.762	-3.523	-3.554	**1.029**	1.799
28	330	1.027	1.027	1.026	1.027	5.799	1.293	1.293	**1.027**	1.589	5.799	-3.617	-3.603	**1.027**	1.749
29	342	1.025	1.025	1.024	1.025	5.835	1.316	1.308	**1.025**	1.547	5.835	-3.705	-3.651	**1.026**	1.703
30	354	1.023	1.022	1.022	1.023	5.869	1.339	1.323	**1.024**	1.509	5.869	-3.792	-3.697	**1.025**	1.660
31	366	1.022	1.022	1.022	1.022	5.903	1.346	1.338	**1.023**	1.474	5.903	-3.820	-3.742	**1.024**	1.619
32	378	1.020	1.019	1.020	1.020	5.935	1.369	1.352	**1.021**	1.441	5.935	-3.912	-3.785	**1.023**	1.582
33	390	1.020	1.019	1.019	1.020	5.966	1.369	1.365	**1.020**	1.411	5.966	-3.912	-3.827	**1.022**	1.547
34	402	1.020	1.019	1.019	1.020	5.996	1.375	1.378	**1.019**	1.383	5.996	-3.937	-3.868	**1.021**	1.514
35	414	1.018	1.018	1.018		6.026		1.391	**1.018**	1.357	6.026		-3.907	**1.020**	1.483
36	426					6.054		1.403	**1.017**	1.332	6.054		-3.945	**1.019**	1.454
37	438					6.082		1.415	**1.017**	1.309	6.082		-3.982	**1.019**	1.426
38	450					6.109		1.427	**1.016**	1.288	6.109		-4.019	**1.018**	1.400
39	462					6.136		1.438	**1.015**	1.268	6.136		-4.054	**1.017**	1.375
40	474					6.161		1.450	**1.014**	1.249	6.161		-4.088	**1.017**	1.352
41	486					6.186		1.460	**1.014**	1.232	6.186		-4.122	**1.016**	1.329
42	498					6.211		1.471	**1.013**	1.215	6.211		-4.154	**1.016**	1.308
43	510					6.234		1.481	**1.012**	1.200	6.234		-4.186	**1.015**	1.288
44	522					6.258		1.491	**1.012**	1.185	6.258		-4.217	**1.015**	1.269
45	534					6.280		1.501	**1.011**	1.171	6.280		-4.248	**1.014**	1.250
46	546					6.303		1.511	**1.011**	1.158	6.303		-4.278	**1.014**	1.233
47	558					6.324		1.520	**1.010**	1.145	6.324		-4.307	**1.013**	1.216
48	570					6.346		1.529	**1.010**	1.133	6.346		-4.335	**1.013**	1.200
49	582					6.366		1.538	**1.010**	1.122	6.366		-4.363	**1.013**	1.184
50	594					6.387		1.547	**1.009**	1.112	6.387		-4.390	**1.012**	1.169
51	606					6.407		1.556	**1.009**	1.101	6.407		-4.417	**1.012**	1.155
52	618					6.426		1.564	**1.008**	1.092	6.426		-4.444	**1.012**	1.141
53	630					6.446		1.573	**1.008**	1.083	6.446		-4.469	**1.011**	1.128
54	642					6.465		1.581	**1.008**	1.074	6.465		-4.495	**1.011**	1.115
55	654					6.483		1.589	**1.008**	1.066	6.483		-4.519	**1.011**	1.103
56	666					6.501		1.597	**1.007**	1.058	6.501		-4.544	**1.011**	1.091
57	678					6.519		1.605	**1.007**	1.050	6.519		-4.568	**1.010**	1.079
58	690					6.537		1.612	**1.007**	1.043	6.537		-4.591	**1.010**	1.068
59	702					6.554		1.620	**1.006**	1.036	6.554		-4.614	**1.010**	1.058
60	714					6.571		1.627	**1.006**	1.029	6.571		-4.637	**1.010**	1.047
61	726					6.588		1.634	**1.006**	1.023	6.588		-4.659	**1.009**	1.037
62	738					6.604		1.641	**1.006**	1.017	6.604		-4.681	**1.009**	1.027
63	750					6.620		1.648	**1.006**	1.011	6.620		-4.703	**1.009**	1.018
64	762					6.636		1.655	**1.005**	1.005	6.636		-4.724	**1.009**	1.009

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

DEATH

INCREMENTAL DECAY METHOD

AGE MONTHS (1)	AGE YEARS (2)	PAID SELECTED FOR FIT (3)	INCREM. DECAY FACTORS (4)	IMPLIED ATA FACTOR (5)	DECAY FACTOR CHECK (6)
6	0.5	13.300	11.570		
18	1.5	2.340	2.873	3.657	2.873
30	2.5	1.725	1.908	2.092	1.908
42	3.5	1.365	1.158	1.487	1.158
54	4.5	1.266	1.043	1.279	1.043
66	5.5	1.200	0.998	1.210	0.998
78	6.5	1.166	0.985	1.164	0.985
90	7.5	1.142	0.981	1.140	0.981
102	8.5	1.125	0.989	1.123	0.989
114	9.5	1.110	0.987	1.110	0.987
126	10.5	1.099	0.985	1.098	0.985
138	11.5	1.087	0.984	1.089	0.984
150	12.5	1.080	0.983	1.079	0.983
162	13.5	1.073	0.982	1.073	0.982
174	14.5	1.068	0.983	1.067	0.983
186	15.5	1.064	0.983	1.063	0.983
198	16.5	1.058	0.980	1.059	0.980
210	17.5	1.054	0.976	1.054	0.976
222	18.5	1.051	0.974	1.050	0.974
234	19.5	1.047	0.969	1.047	0.969
246	20.5	1.043	0.967	1.043	0.967
258	21.5	1.039	0.966	1.040	0.966
270	22.5	1.038	0.966	1.037	0.966
282	23.5	1.034	0.964	1.035	0.964
294	24.5	1.033	0.964	1.032	0.964
306	25.5	1.032	0.963	1.030	0.963
318	26.5	1.029	0.962	1.030	0.962
330	27.5	1.027	0.962	1.028	0.962
342	28.5	1.025	0.962	1.025	0.962
354	29.5	1.023	0.961	1.023	0.961
366	30.5	1.022	0.958	1.021	0.958
378	31.5	1.020	0.954	1.020	0.954
390	32.5	1.020	0.951	1.019	0.951
402	33.5	1.020	0.949	1.019	0.949
414	34.5		0.946	1.018	0.946
426	35.5		0.946	1.017	0.946
438	36.5		0.947	1.016	0.947
450	37.5		0.945	1.015	0.945
462	38.5		0.950	1.014	0.950
474	39.5		0.955	1.013	0.955
486	40.5		0.959	1.012	0.959
498	41.5		0.965	1.012	0.965
510	42.5		0.969	1.011	0.969
522	43.5		0.964	1.011	0.964
534	44.5		0.954	1.010	0.954
546	45.5		0.946	1.009	0.946
558	46.5		0.936	1.009	0.936
570	47.5		0.930	1.008	0.930
582	48.5		0.929	1.007	0.929
594	49.5		0.933	1.007	0.933
606	50.5		0.933	1.006	0.933
618	51.5		0.930	1.006	0.930
630	52.5		0.921	1.005	0.921
642	53.5		0.909	1.005	0.909
654	54.5		0.890	1.004	0.890
666	55.5		0.874	1.004	0.874
678	56.5		0.858	1.003	0.858
690	57.5		0.850	1.003	0.850
702	58.5			1.000	-
714	59.5			1.000	-
726	60.5			1.000	-
738	61.5			1.000	-
750	62.5			1.000	-

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
DEATH

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366
1954																															
1955																															
1956																															
1957																															
1958																															
1959																															
1960																															
1961																															
1962																															
1963																															
1964																															
1965																															
1966																															
1967																															
1968																															
1969																															
1970																															
1971																															
1972																															
1973																															598
1974																														916	1,350
1975																													993	1,487	1,002
1976																												1,076	1,306	1,099	1,021
1977	23	629	1,955	2,094	1,896	1,650	1,687	1,726	1,665	1,639	1,603	1,607	1,585	1,590	1,611	1,539	1,630	1,570	1,570	1,622	1,359	1,398	1,377	1,278	1,321	1,268	1,508	1,855	1,389	1,221	1,156
1978	26	698	2,214	2,330	2,116	2,129	2,159	2,220	2,130	2,121	2,019	1,912	1,902	1,911	1,902	1,898	1,832	1,721	1,679	1,481	1,696	1,452	1,482	1,357	1,320	1,594	2,045	1,501	1,277	1,182	1,157
1979	28	792	2,472	2,426	2,504	2,620	2,596	2,423	2,368	2,381	2,403	2,466	2,589	2,627	2,385	2,249	2,232	2,291	2,598	2,153	1,967	1,899	1,915	1,740	1,742	2,030	1,651	1,488	1,484	1,389	1,278
1980	29	747	2,055	1,953	1,977	2,049	2,086	1,993	1,935	1,961	1,920	1,995	2,153	2,061	1,999	2,012	1,955	1,923	1,828	1,864	1,704	1,758	1,633	1,530	1,758	1,490	1,344	1,282	1,297	1,258	1,237
1981	30	783	2,157	2,091	2,107	2,077	2,138	2,053	1,952	2,029	2,153	2,144	2,091	2,079	2,000	1,927	1,789	1,841	1,811	1,719	1,685	1,653	1,615	2,027	1,503	1,346	1,349	1,262	1,209	1,151	1,089
1982	38	872	2,089	2,181	2,059	2,018	1,931	1,872	1,787	1,760	1,850	1,908	1,765	1,772	1,758	1,602	1,763	1,679	1,589	1,602	1,533	1,484	1,641	1,494	1,253	1,196	1,156	1,127	1,091	1,056	1,030
1983	20	622	2,394	2,456	2,273	2,211	2,207	2,217	2,313	2,289	2,266	2,025	2,158	2,133	1,998	2,213	2,196	1,996	2,092	1,995	1,888	2,069	1,938	1,761	1,778	1,728	1,623	1,613	1,580	1,586	
1984	43	1,088	2,828	2,639	2,739	2,579	2,565	2,652	2,468	2,709	2,622	2,475	2,387	2,353	2,600	2,467	2,359	2,455	2,349	2,351	2,579	2,537	2,184	2,096	2,156	2,024	1,935	1,832	1,732		
1985	55	1,248	2,748	2,633	2,734	2,761	2,786	2,818	3,248	2,667	2,870	2,633	2,602	2,583	2,503	2,442	3,311	2,319	2,288	2,703	2,343	2,067	1,960	1,931	1,938	1,783	1,751	1,664			
1986	43	930	2,119	2,446	2,497	2,265	2,061	2,363	2,275	2,288	2,192	2,119	2,210	2,072	2,049	2,099	1,940	1,940	2,257	1,940	1,714	1,575	1,501	1,448	1,366	1,431	1,380				
1987	29	760	2,294	2,707	2,922	2,571	2,685	2,364	2,391	2,496	2,403	2,438	2,275	2,379	2,404	2,367	2,317	2,711	2,412	2,084	2,014	1,911	1,824	1,797	1,714	1,616					
1988	31	873	2,816	3,031	2,959	3,004	2,565	2,481	2,669	2,341	2,416	2,708	2,433	2,410	2,534	2,435	2,829	2,479	2,316	2,156	2,145	2,008	1,962	1,869	1,756						
1989	29	765	2,345	2,482	2,759	2,305	2,384	2,358	2,411	2,505	2,440	2,319	2,318	2,319	2,341	2,571	2,395	2,301	2,244	2,184	2,140	2,037	1,969	2,016							
1990	33	841	2,332	2,805	2,598	2,282	2,482	2,322	2,276	2,281	2,308	2,155	2,249	2,149	2,283	2,241	2,072	1,962	2,010	1,960	1,908	1,871	1,762								
1991	25	1,118	2,395	2,775	2,438	2,451	2,697	2,217	2,298	2,236	2,107	2,282	2,191	2,402	2,197	2,073	2,126	1,986	1,888	1,934	1,854	1,750									
1992	23	1,206	2,098	2,488	2,130	2,306	2,532	2,124	2,223	2,176	2,207	2,086	2,282	2,153	2,044	2,000	1,978	1,919	1,897	1,914	1,851										
1993	18	1,177	1,787	2,146	2,136	1,987	2,082	1,988	2,014	1,844	1,990	2,084	2,029	1,949	1,914	1,923	2,016	1,812	1,729	1,686											
1994	61	1,440	2,092	2,259	2,145	1,927	1,889	1,989	1,899	1,886	2,139	1,921	1,778	1,816	1,640	1,689	1,606	1,567	1,528												
1995	48	1,028	1,575	1,742	1,730	1,529	1,511	1,526	1,610	1,667	1,616	1,858	1,455	1,448	1,356	1,324	1,257	1,371													
1996	105	1,370	2,158	2,370	2,263	2,299	2,220	2,108	2,201	2,151	2,048	2,094	2,033	2,095	2,004	1,886	1,853														
1997	124	1,298	1,584	1,960	1,905	1,844	1,770	1,751	1,823	2,012	1,783	1,733	1,699	1,692	1,632	1,701															
1998	162	1,310	1,901	2,509	2,134	1,962	2,329	2,115	2,002	2,127	2,008	1,918	1,876	1,909	1,757																
1999	101	1,347	2,145	2,847	2,411	2,438	2,474	2,370	2,269	2,219	2,215	2,106	1,967	1,889																	
2000	119	1,361	2,024	2,639	2,318	2,116	2,114	1,957	2,138	2,013	2,198	2,089	2,031																		
2001	66	1,382	2,112	2,952	2,469	2,442	2,310	2,229	2,143	2,227	2,201	2,055																			
2002	201	1,922	2,557	3,829	3,183	2,963	2,774	2,880	2,621	2,667	2,626																				
2003	162	1,734	2,572	3,181	2,847	2,821	2,521	2,783	2,671	2,609																					
2004	213	2,113	2,674	3,093	2,884	2,975	2,820	2,707	2,854																						
2005	125	1,789	2,314	3,412	2,484	2,739	2,532	2,469																							
2006	101	1,379	1,929	2,582	1,889	2,095	1,872																								
2007	102	1,335	2,237	2,496	2,310	1,979																									
2008	102	1,215	1,921	1,988	2,062																										
2009	65	1,149	1,576	1,896																											
2010	125	1,057	1,684																												
2011	125	1,175																													
2012	54																														

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
1954																															
1955																															
1956																															
1957																															
1958																															
1959																															
1960																															
1961																															
1962																															
1963																															
1964																															
1965																															
1966																															
1967																															
1968																															
1969																															
1970																															
1971																															
1972																															
1973																															1.825
1974																														1.474	0.663
1975																													1.498	0.674	0.862
1976																												1.214	0.841	0.929	0.950
1977	27.065	3.110	1.071	0.906	0.870	1.022	1.023	0.965	0.984	0.978	1.003	0.986	1.003	1.013	0.955	1.059	0.963	1.000	1.033	0.838	1.029	0.985	0.928	1.034	0.960	1.189	1.230	0.749	0.879	0.946	0.956
1978	27.065	3.173	1.052	0.908	1.006	1.014	1.029	0.959	0.996	0.952	0.947	0.995	1.005	0.995	0.998	0.966	0.939	0.976	0.882	1.145	0.856	1.021	0.915	0.973	1.207	1.282	0.734	0.851	0.925	0.979	0.966
1979	28.180	3.122	0.982	1.032	1.046	0.991	0.933	0.977	1.006	1.009	1.026	1.050	1.014	0.908	0.943	0.992	1.027	1.134	0.829	0.914	0.966	1.008	0.908	1.001	1.165	0.813	0.902	0.998	0.935	0.920	0.973
1980	25.997	2.752	0.950	1.012	1.036	1.018	0.955	0.971	1.013	0.979	1.039	1.079	0.957	0.970	1.006	0.972	0.983	0.951	1.019	0.914	1.032	0.929	0.937	1.149	0.847	0.902	0.954	1.011	0.970	0.983	0.994
1981	26.005	2.754	0.970	1.007	0.986	1.029	0.961	0.951	1.040	1.061	0.996	0.975	0.994	0.962	0.964	0.928	1.029	0.983	0.949	0.980	0.981	0.977	1.255	0.742	0.896	1.002	0.936	0.957	0.952	0.947	1.066
1982	22.689	2.396	1.044	0.944	0.980	0.957	0.969	0.955	0.985	1.051	1.031	0.925	1.004	0.992	0.911	1.101	0.952	0.946	1.008	0.957	0.968	1.106	0.910	0.839	0.954	0.966	0.975	0.968	0.968	0.975	
1983	31.854	3.846	1.026	0.926	0.973	0.998	1.005	1.043	0.990	0.990	0.894	1.066	0.988	0.936	1.108	0.992	0.909	1.048	0.954	0.946	1.096	0.936	0.909	1.009	0.972	0.939	0.994	0.979	1.004		
1984	25.410	2.600	0.933	1.038	0.942	0.995	1.034	0.931	1.098	0.968	0.944	0.964	0.986	1.105	0.949	0.956	1.041	0.957	1.001	1.097	0.984	0.861	0.960	1.029	0.938	0.956	0.946	0.946			
1985	22.530	2.202	0.958	1.039	1.010	1.009	1.012	1.153	0.821	1.076	0.917	0.988	0.993	0.969	0.976	1.356	0.700	0.987	1.181	0.867	0.882	0.948	0.985	1.004	0.920	0.982	0.950				
1986	21.837	2.278	1.154	1.021	0.907	0.910	1.147	0.963	1.005	0.958	0.967	1.043	0.938	0.989	1.024	0.924	1.000	1.164	0.859	0.883	0.919	0.953	0.965	0.944	1.047	0.965					
1987	26.217	3.019	1.180	1.079	0.880	1.044	0.881	1.012	1.044	0.963	1.015	0.933	1.045	1.011	0.984	0.979	1.170	0.890	0.864	0.966	0.949	0.955	0.985	0.954	0.943						
1988	27.804	3.225	1.076	0.976	1.015	0.854	0.967	1.076	0.877	1.032	1.121	0.898	0.991	1.051	0.961	1.162	0.876	0.935	0.931	0.995	0.936	0.978	0.953	0.939							
1989	26.815	3.065	1.058	1.112	0.835	1.034	0.989	1.023	1.039	0.974	0.950	0.999	1.001	1.009	1.098	0.932	0.961	0.975	0.973	0.980	0.952	0.966	1.024								
1990	25.629	2.772	1.203	0.926	0.878	1.088	0.936	0.980	1.003	1.011	0.934	1.044	0.955	1.063	0.981	0.925	0.947	1.025	0.975	0.974	0.980	0.942									
1991	44.891	2.143	1.159	0.879	1.005	1.100	0.822	1.036	0.973	0.943	1.083	0.960	1.096	0.915	0.943	1.025	0.934	0.951	1.024	0.959	0.944										
1992	52.177	1.740	1.186	0.856	1.083	1.098	0.839	1.046	0.979	1.014	0.945	1.094	0.943	0.950	0.978	0.989	0.970	0.989	1.009	0.967											
1993	65.089	1.519	1.201	0.995	0.930	1.048	0.955	1.013	0.916	1.079	1.047	0.974	0.961	0.982	1.005	1.048	0.899	0.954	0.975												
1994	23.620	1.453	1.080	0.950	0.898	0.981	1.053	0.955	0.993	1.134	0.898	0.926	1.021	0.903	1.030	0.951	0.975	0.975													
1995	21.415	1.531	1.106	0.993	0.884	0.988	1.010	1.056	1.035	0.970	1.149	0.783	0.995	0.936	0.977	0.950	1.091														
1996	13.101	1.576	1.098	0.955	1.016	0.966	0.949	1.044	0.977	0.952	1.022	0.971	1.030	0.957	0.941	0.983															
1997	10.429	1.220	1.238	0.972	0.968	0.960	0.989	1.041	1.104	0.886	0.972	0.980	0.996	0.965	1.042																
1998	8.073	1.451	1.320	0.850	0.919	1.187	0.908	0.947	1.062	0.944	0.956	0.978	1.018	0.920																	
1999	13.371	1.592	1.327	0.847	1.011	1.015	0.958	0.957	0.978	0.998	0.951	0.934	0.960																		
2000	11.480	1.487	1.304	0.878	0.913	0.999	0.926	1.093	0.941	1.092	0.951	0.972																			
2001	20.895	1.528	1.398	0.836	0.989	0.946	0.965	0.961	1.039	0.989	0.934																				
2002	9.580	1.330	1.498	0.831	0.931	0.937	1.038	0.910	1.017	0.985																					
2003	10.727	1.483	1.237	0.895	0.991	0.894	1.104	0.960	0.977																						
2004	9.936	1.265	1.157	0.933	1.031	0.948	0.960	1.054																							
2005	14.304	1.293	1.474	0.728	1.103	0.924	0.975																								
2006	13.625	1.398	1.339	0.731	1.109	0.894																									
2007	13.135	1.676	1.116	0.925	0.857																										
2008	11.946	1.580	1.035	1.037																											
2009	17.660	1.372	1.203																												
2010	8.485	1.594																													
2011	9.373																														
Latest diag	9.373	1.594	1.203	1.037	0.857	0.894	0.975	1.054	0.977	0.985	0.934	0.972	0.960	0.920	1.042	0.983	1.091	0.975	0.975	0.967	0.944	0.942	1.024	0.939	0.943	0.965	0.950	0.946	1.004	0.975	1.066
5 Yr Avg	12.120	1.524	1.233	0.871	1.018	0.919	1.008	0.996	0.990	1.002	0.953	0.967	1.000	0.936	0.999	0.984	0.974	0.979	0.991	0.975	0.952	0.959	0.982	0.974	0.964	0.962	0.960	0.972	0.966	0.961	0.991
9 Yr Avg	12.132	1.444	1.273	0.866	0.993	0.971	0.980	0.996	1.014	0.994	0.987	0.957	1.002	0.954	1.000	0.996	0.980	0.984	0.977	0.965	0.960	0.960	0.994	0.956	0.965	0.979	0.958	0.964	0.997	0.981	1.028
5 Yr Wtd	11.442	1.524	1.240	0.857	1.016	0.921	1.009	0.990	0.991	1.000	0.952	0.966	1.000	0.936	0.997	0.987	0.963	0.979	0.991	0.975	0.952	0.959	0.983	0.977	0.959	0.961	0.960	0.971	0.967	0.960	0.990
7 Yr Wtd	12.220	1.428	1.225	0.858	0.997	0.933	0.991	0.980	1.013	0.978	0.985	0.936	0.997	0.945	0.985	0.983	0.960	0.971	0.960	0.962	0.936	0.940	0.968	0.965	0.950	0.958	0.950	0.957	0.948	0.954	0.969
9 Yr Wtd	11.570	1.421	1.278	0.858	0.990	0.964	0.982	0.992	1.011	0.993	0.981	0.959	1.002	0.955	1.000	0.999	0.974	0.979	0.975	0.965	0.959	0.953	0.991	0.954	0.963	0.974	0.949	0.948	0.983	0.959	0.979
Selected	11.570	1.421	1.278	0.858	0.990	0.964	0.982	0.992	1.011	0.993	0.981	0.959	1.002	0.955	1.000	0.999	0.974	0.979	0.975	0.965	0.959	0.953	0.991	0.954	0.963	0.974	0.949	0.948	0.983	0.959	0.979
Loss $ Weight	1.119	13.694	19.891	26.172	22.795	22.550	21.643	20.900	19.479	18.967	18.198	17.890	17.311	17.613	17.411	18.141	18.596	18.676	19.041	19.224	18.584	17.560	16.595	15.954	15.210	14.622	14.362	13.037	11.626	10.758	9.887
Center Wtd Avg	11.570	1.667	1.229	1.062	1.004	0.953	0.987	0.988	0.992	0.988	0.990	0.978	0.979	0.983	0.986	0.981	0.985	0.978	0.970	0.966	0.968	0.964	0.964	0.967	0.966	0.958	0.963	0.962	0.962	0.963	0.959
Geometric Mean	11.570	2.873	1.908	1.158	1.043	0.998	0.985	0.981	0.989	0.987	0.985	0.984	0.983	0.982	0.983	0.983	0.980	0.976	0.974	0.969	0.967	0.966	0.966	0.964	0.964	0.963	0.962	0.962	0.962	0.961	0.958

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
DEATH

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	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
1954																			38	38	39	32	23	21	12	9	9	9
1955																		71	72	74	81	71	71	71	71	71	64	
1956																	60	116	42	34	34	34	30	26	19	11		
1957																69	67	70	67	67	58	56	47	29	29			
1958															110	340	128	101	84	84	84	84	84	79				
1959														112	123	176	152	129	122	122	122	115	97					
1960													113	189	103	98	99	96	109	110	110	110						
1961												121	117	120	113	109	104	101	101	92	72							
1962											94	101	85	72	70	64	58	53	52	44								
1963										163	154	173	156	125	130	137	120	110	112									
1964									147	152	117	99	94	90	96	96	89	89										
1965								128	200	127	116	116	116	112	110	110	103											
1966							112	120	129	112	104	96	115	84	74	65												
1967						188	339	166	159	160	152	147	148	164	152													
1968					219	319	207	192	180	164	164	164	160	151														
1969				332	450	319	269	248	213	201	199	195	229															
1970			422	598	353	329	306	259	246	225	226	206																
1971		431	477	376	340	319	317	276	271	256	249																	
1972	332	596	368	298	287	272	254	242	233	250																		
1973	1,091	827	575	580	527	480	472	462	452																			
1974	895	815	816	762	723	704	647	616																				
1975	863	798	778	787	773	747	747																					
1976	970	959	907	875	804	826																						
1977	1,105	1,073	1,027	981	897																							
1978	1,118	1,084	1,053	1,052																								
1979	1,244	1,157	1,051																									
1980	1,229	1,070																										
1981	1,162																											
1982																												
1983																												
1984																												
1985																												
1986																												
1987																												
1988																												
1989																												
1990																												
1991																												
1992																												
1993																												
1994																												
1995																												
1996																												
1997																												
1998																												
1999																												
2000																												
2001																												
2002																												
2003																												
2004																												
2005																												
2006																												
2007																												
2008																												
2009																												
2010																												
2011																												
2012																												

AGE-TO-AGE DEVELOPMENT FACTORS

	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-Ult
1954																			0.990	1.019	0.825	0.736	0.887	0.556	0.821	1.000	1.000	
1955																		1.006	1.034	1.098	0.877	1.000	1.000	1.000	1.000	0.903		
1956																	1.956	0.361	0.816	0.997	1.000	0.870	0.867	0.751	0.559			
1957																0.968	1.039	0.963	1.000	0.863	0.971	0.834	0.625	0.973				
1958															3.091	0.376	0.787	0.831	1.000	1.000	1.000	1.000	0.948					
1959														1.101	1.427	0.867	0.848	0.947	1.000	1.000	0.940	0.846						
1960													1.682	0.542	0.956	1.012	0.968	1.135	1.007	1.000	1.000							
1961												0.962	1.033	0.938	0.965	0.952	0.970	1.000	0.916	0.786								
1962											1.071	0.844	0.843	0.982	0.908	0.907	0.913	0.979	0.848									
1963										0.945	1.119	0.902	0.803	1.042	1.049	0.879	0.918	1.014										
1964									1.031	0.769	0.847	0.949	0.962	1.069	0.997	0.922	1.000											
1965								1.564	0.634	0.920	1.000	1.000	0.966	0.981	1.000	0.929												
1966							1.072	1.076	0.868	0.929	0.927	1.199	0.732	0.876	0.878													
1967						1.800	0.490	0.956	1.012	0.947	0.964	1.011	1.108	0.923														
1968					1.460	0.649	0.928	0.935	0.915	1.000	0.997	0.977	0.945															
1969				1.354	0.709	0.843	0.922	0.862	0.942	0.989	0.982	1.174																
1970			1.418	0.590	0.934	0.930	0.846	0.951	0.913	1.006	0.908																	
1971		1.105	0.788	0.905	0.939	0.992	0.871	0.981	0.948	0.970																		
1972	1.796	0.617	0.812	0.962	0.947	0.934	0.953	0.961	1.075																			
1973	0.758	0.696	1.009	0.908	0.911	0.983	0.980	0.979																				
1974	0.911	1.001	0.935	0.949	0.973	0.919	0.952																					
1975	0.925	0.974	1.012	0.982	0.967	1.000																						
1976	0.989	0.946	0.965	0.919	1.027																							
1977	0.972	0.957	0.956	0.914																								
1978	0.970	0.971	0.999																									
1979	0.930	0.909																										
1980	0.871																											
1981																												
1982																												
1983																												
1984																												
1985																												
1986																												
1987																												
1988																												
1989																												
1990																												
1991																												
1992																												
1993																												
1994																												
1995																												
1996																												
1997																												
1998																												
1999																												
2000																												
2001																												
2002																												
2003																												
2004																												
2005																												
2006																												
2007																												
2008																												
2009																												
2010																												
2011																												
Latest diag	0.871	0.909	0.999	0.914	1.027	1.000	0.952	0.979	1.075	0.970	0.908	1.174	0.945	0.923	0.878	0.929	1.000	1.014	0.848	0.786	1.000	0.846	0.948	0.973	0.559	0.903	1.000	
5 Yr Avg	0.946	0.951	0.973	0.934	0.965	0.966	0.920	0.947	0.959	0.982	0.956	1.072	0.943	0.978	0.966	0.918	0.954	1.015	0.954	0.930	0.982	0.910	0.865	0.820	0.793	0.952	1.000	
9 Yr Avg	1.013	0.908	0.988	0.943	0.985	1.006	0.890	1.029	0.926	0.942	0.979	1.002	1.008	0.939	1.252	0.868	1.044	0.915	0.957	0.970	0.945	0.881	0.865	0.820	0.793	0.952	1.000	
5 Yr Wtd	0.943	0.950	0.973	0.934	0.973	0.966	0.929	0.952	0.960	0.983	0.955	1.071	0.951	0.976	0.980	0.917	0.955	1.013	0.967	0.939	0.978	0.913	0.888	0.888	0.896	0.915	1.000	
7 Yr Wtd	0.937	0.925	0.966	0.934	0.966	0.950	0.928	0.951	0.957	0.972	0.948	1.029	0.914	0.971	0.974	0.918	0.905	0.980	0.960	0.963	0.951	0.898	0.888	0.888	0.896	0.915	1.000	
9 Yr Wtd	0.947	0.911	0.983	0.922	0.964	0.967	0.883	0.995	0.927	0.949	0.977	1.007	1.005	0.909	1.285	0.767	0.986	0.897	0.969	0.966	0.951	0.898	0.888	0.888	0.896	0.915	1.000	
Selected	0.947	0.911	0.983	0.922	0.964	0.967	0.885	0.995	0.930	0.950	0.977	1.007	1.005	0.909	0.975	0.918	0.905	0.897	0.965	0.963	0.951	0.898	0.888	0.888	0.850	0.850	0.850	
Loss $ Weight	8,846	7,740	6,421	5,590	4,475	3,678	2,922	2,092	1,777	1,560	1,326	1,211	1,103	1,069	930	1,199	876	847	686	621	528	392	255	147	102	81	9	
Center Wtd Avg	0.956	0.950	0.944	0.946	0.950	0.943	0.950	0.944	0.940	0.971	0.969	0.969	0.976	0.963	0.943	0.921	0.930	0.925	0.932	0.935	0.943	0.931	0.911	0.885	0.876	0.850	0.850	
Geometric Mean	0.954	0.951	0.949	0.946	0.946	0.947	0.945	0.950	0.955	0.959	0.965	0.969	0.964	0.954	0.946	0.936	0.930	0.929	0.933	0.933	0.930	0.921	0.909	0.890	0.874	0.858	0.850	

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

DEATH

FITTED INCURRED LOSS DEVELOPMENT FACTORS

	37-to-Ult:	**37**
Fitting for Periods:	*From:*	**24**
	To:	**31**
Cut-off		**60**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.054**	**0.870**
Inverse Power	**1.067**	**0.874**
Selected Tail	**1.054**	

		----FROM INCURRED TRIANGLE----			SELECTED	**Weibull Curve Fitting**					**Inverse Power Curve Fitting**				
						Slope=	0.577				Slope=	-2.615			
						Intercept=	-1.828				Intercept=	10.615			
PERIOD	AGE	SELECTED	3 YR WTD	7 YR WTD	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	3.800	3.622	3.994	3.800	1.792	-1.186	-0.795	**2.752**	44.191	1.792	1.030	5.929	**376.718**	
2	18	1.200	1.214	1.164	1.200	2.890	0.583	-0.161	**1.745**	16.059	2.890	-1.609	3.056	**22.234**	11693.750
3	30	1.175	1.114	1.143	1.175	3.401	0.644	0.133	**1.468**	9.203	3.401	-1.743	1.720	**6.582**	525.938
4	42	1.090	1.091	1.065	1.090	3.738	0.914	0.328	**1.333**	6.268	3.738	-2.408	0.840	**3.316**	79.900
5	54	1.050	1.029	1.007	1.050	3.989	1.113	0.472	**1.252**	4.703	3.989	-2.996	0.182	**2.200**	24.099
6	66	1.050	1.041	1.045	1.050	4.190	1.113	0.588	**1.198**	3.757	4.190	-2.996	-0.342	**1.710**	10.954
7	78	1.050	1.046	1.012	1.050	4.357	1.113	0.685	**1.160**	3.136	4.357	-2.996	-0.779	**1.459**	6.405
8	90	1.050	1.034	1.037	1.050	4.500	1.113	0.767	**1.131**	2.705	4.500	-2.996	-1.154	**1.315**	4.391
9	102	1.050	1.023	1.010	1.050	4.625	1.113	0.839	**1.110**	2.391	4.625	-2.996	-1.481	**1.227**	3.338
10	114	1.050	1.032	1.005	1.050	4.736	1.113	0.904	**1.093**	2.155	4.736	-2.996	-1.772	**1.170**	2.720
11	126	1.050	1.032	1.022	1.050	4.836	1.113	0.961	**1.079**	1.972	4.836	-2.996	-2.034	**1.131**	2.324
12	138	1.039	1.019	0.997	1.040	4.927	1.181	1.014	**1.068**	1.828	4.927	-3.219	-2.272	**1.103**	2.055
13	150	1.039	1.013	0.996	1.040	5.011	1.181	1.062	**1.059**	1.712	5.011	-3.219	-2.490	**1.083**	1.863
14	162	1.039	1.026	1.007	1.040	5.088	1.181	1.106	**1.051**	1.617	5.088	-3.219	-2.691	**1.068**	1.720
15	174	1.039	1.017	0.993	1.040	5.159	1.181	1.147	**1.045**	1.538	5.159	-3.219	-2.878	**1.056**	1.611
16	186	1.030	1.017	0.990	1.030	5.226	1.263	1.186	**1.039**	1.472	5.226	-3.507	-3.052	**1.047**	1.525
17	198	1.030	1.026	1.003	1.030	5.288	1.263	1.222	**1.035**	1.416	5.288	-3.507	-3.216	**1.040**	1.457
18	210	1.020	1.013	0.987	1.020	5.347	1.369	1.256	**1.031**	1.369	5.347	-3.912	-3.370	**1.034**	1.400
19	222	1.020	1.018	0.984	1.020	5.403	1.369	1.288	**1.027**	1.328	5.403	-3.912	-3.515	**1.030**	1.354
20	234	1.020	1.016	0.980	1.020	5.455	1.369	1.318	**1.024**	1.292	5.455	-3.912	-3.653	**1.026**	1.315
21	246	1.015	1.012	0.984	1.015	5.505	1.439	1.347	**1.022**	1.262	5.505	-4.200	-3.783	**1.023**	1.281
22	258	1.015	1.007	1.003	1.015	5.553	1.439	1.375	**1.020**	1.235	5.553	-4.200	-3.908	**1.020**	1.253
23	270	1.015	1.007	0.992	1.015	5.598	1.439	1.401	**1.018**	1.211	5.598	-4.200	-4.027	**1.018**	1.228
24	282	1.015	1.003	1.007	1.015	5.642	1.439	1.426	**1.016**	1.190	5.642	-4.200	-4.141	**1.016**	1.207
25	294	1.015	1.008	1.005	1.015	5.684	1.439	1.450	**1.014**	1.172	5.684	-4.200	-4.250	**1.014**	1.188
26	306	1.015	1.006	1.008	1.015	5.724	1.439	1.473	**1.013**	1.155	5.724	-4.200	-4.354	**1.013**	1.171
27	318	1.010	1.001	1.004	1.010	5.762	1.529	1.495	**1.012**	1.140	5.762	-4.605	-4.455	**1.012**	1.156
28	330	1.010	0.998	1.008	1.010	5.799	1.529	1.517	**1.011**	1.127	5.799	-4.605	-4.552	**1.011**	1.143
29	342	1.010	1.003	1.010	1.010	5.835	1.529	1.537	**1.010**	1.115	5.835	-4.605	-4.645	**1.010**	1.131
30	354	1.009	0.998	1.000	1.009	5.869	1.552	1.557	**1.009**	1.105	5.869	-4.711	-4.735	**1.009**	1.120
31	366	1.008	1.004	1.009	1.008	5.903	1.576	1.576	**1.008**	1.095	5.903	-4.828	-4.822	**1.008**	1.111
32	378	1.007	0.996	0.997		5.935		1.595	**1.007**	1.086	5.935		-4.907	**1.007**	1.102
33	390	1.007	0.999	0.999		5.966		1.613	**1.007**	1.079	5.966		-4.989	**1.007**	1.094
34	402	1.006	0.991	0.991		5.996		1.630	**1.006**	1.071	5.996		-5.068	**1.006**	1.086
35	414	1.006	0.992	0.992		6.026		1.647	**1.006**	1.065	6.026		-5.145	**1.006**	1.079
36	426					6.054		1.664	**1.005**	1.059	6.054		-5.219	**1.005**	1.073
37	438					6.082		1.680	**1.005**	1.054	6.082		-5.292	**1.005**	1.067
38	450					6.109		1.696	**1.004**	1.049	6.109		-5.363	**1.005**	1.062
39	462					6.136		1.711	**1.004**	1.044	6.136		-5.432	**1.004**	1.057
40	474					6.161		1.725	**1.004**	1.040	6.161		-5.499	**1.004**	1.052
41	486					6.186		1.740	**1.003**	1.036	6.186		-5.564	**1.004**	1.048
42	498					6.211		1.754	**1.003**	1.033	6.211		-5.628	**1.004**	1.044
43	510					6.234		1.768	**1.003**	1.030	6.234		-5.690	**1.003**	1.040
44	522					6.258		1.781	**1.003**	1.027	6.258		-5.751	**1.003**	1.037
45	534					6.280		1.794	**1.002**	1.024	6.280		-5.810	**1.003**	1.034
46	546					6.303		1.807	**1.002**	1.021	6.303		-5.869	**1.003**	1.031
47	558					6.324		1.820	**1.002**	1.019	6.324		-5.925	**1.003**	1.028
48	570					6.346		1.832	**1.002**	1.017	6.346		-5.981	**1.003**	1.025
49	582					6.366		1.844	**1.002**	1.015	6.366		-6.036	**1.002**	1.022
50	594					6.387		1.856	**1.002**	1.013	6.387		-6.089	**1.002**	1.020
51	606					6.407		1.867	**1.002**	1.012	6.407		-6.141	**1.002**	1.018
52	618					6.426		1.879	**1.001**	1.010	6.426		-6.192	**1.002**	1.015
53	630					6.446		1.890	**1.001**	1.008	6.446		-6.243	**1.002**	1.013
54	642					6.465		1.900	**1.001**	1.007	6.465		-6.292	**1.002**	1.011
55	654					6.483		1.911	**1.001**	1.006	6.483		-6.341	**1.002**	1.009
56	666					6.501		1.922	**1.001**	1.005	6.501		-6.388	**1.002**	1.008
57	678					6.519		1.932	**1.001**	1.004	6.519		-6.435	**1.002**	1.006
58	690					6.537		1.942	**1.001**	1.003	6.537		-6.481	**1.002**	1.004
59	702					6.554		1.952	**1.001**	1.002	6.554		-6.526	**1.001**	1.003
60	714					6.571		1.962	**1.001**	1.001	6.571		-6.570	**1.001**	1.001

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

DEATH

FITTED INCREMENTAL DECAY LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**50**
	To:	**58**
Cut-off		**100**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.013**	**0.979**
Inverse Power	**1.019**	**0.973**
Selected Tail	**1.013**	

				Weibull Curve Fitting					Inverse Power Curve Fitting				
				Slope=	1.122				Slope=	-6.099			
		IMPLIED	SELECTED	Intercept=	-5.566				Intercept=	34.035			
PERIOD	AGE	ATA	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6			1.792		-3.557	**35.558**		1.792		23.108		
2	18	3.657	3.657	2.890	-1.141	-2.325	**10.733**		2.890	0.977	16.408		
3	30	2.092	2.092	3.401	-0.431	-1.752	**6.280**		3.401	0.088	13.293		
4	42	1.487	1.487	3.738	0.110	-1.375	**4.474**		3.738	-0.720	11.241	**76175.135**	
5	54	1.279	1.279	3.989	0.421	-1.093	**3.510**	34460.393	3.989	-1.277	9.708	**16451.477**	
6	66	1.210	1.210	4.190	0.561	-0.868	**2.916**	9817.594	4.190	-1.562	8.484	**4839.202**	
7	78	1.164	1.164	4.357	0.673	-0.680	**2.516**	3366.728	4.357	-1.807	7.466	**1747.731**	
8	90	1.140	1.140	4.500	0.741	-0.520	**2.231**	1337.932	4.500	-1.968	6.593	**730.811**	
9	102	1.123	1.123	4.625	0.794	-0.379	**2.018**	599.739	4.625	-2.096	5.829	**341.177**	
10	114	1.110	1.110	4.736	0.838	-0.255	**1.854**	297.204	4.736	-2.207	5.151	**173.629**	
11	126	1.098	1.098	4.836	0.884	-0.142	**1.724**	160.310	4.836	-2.326	4.541	**94.763**	
12	138	1.089	1.089	4.927	0.920	-0.040	**1.620**	92.966	4.927	-2.424	3.986	**54.838**	
13	150	1.079	1.079	5.011	0.962	0.053	**1.535**	57.386	5.011	-2.542	3.477	**33.377**	
14	162	1.073	1.073	5.088	0.990	0.139	**1.464**	37.397	5.088	-2.621	3.008	**21.249**	
15	174	1.067	1.067	5.159	1.019	0.220	**1.404**	25.552	5.159	-2.705	2.572	**14.096**	
16	186	1.063	1.063	5.226	1.041	0.294	**1.354**	18.199	5.226	-2.770	2.166	**9.720**	
17	198	1.059	1.059	5.288	1.061	0.365	**1.311**	13.445	5.288	-2.831	1.784	**6.955**	
18	210	1.054	1.054	5.347	1.092	0.431	**1.274**	10.259	5.347	-2.928	1.425	**5.160**	14663.432
19	222	1.050	1.050	5.403	1.113	0.493	**1.242**	8.056	5.403	-2.994	1.087	**3.964**	2841.898
20	234	1.047	1.047	5.455	1.133	0.552	**1.214**	6.488	5.455	-3.060	0.765	**3.150**	716.920
21	246	1.043	1.043	5.505	1.158	0.608	**1.190**	5.345	5.505	-3.141	0.461	**2.585**	227.589
22	258	1.040	1.040	5.553	1.183	0.661	**1.168**	4.494	5.553	-3.225	0.170	**2.185**	88.046
23	270	1.037	1.037	5.598	1.206	0.712	**1.150**	3.846	5.598	-3.305	-0.107	**1.898**	40.289
24	282	1.035	1.035	5.642	1.221	0.761	**1.133**	3.346	5.642	-3.356	-0.372	**1.689**	21.224
25	294	1.032	1.032	5.684	1.246	0.808	**1.119**	2.952	5.684	-3.444	-0.627	**1.534**	12.565
26	306	1.030	1.030	5.724	1.259	0.853	**1.106**	2.639	5.724	-3.493	-0.871	**1.419**	8.189
27	318	1.030	1.030	5.762	1.267	0.896	**1.094**	2.386	5.762	-3.521	-1.105	**1.331**	5.772
28	330	1.028	1.028	5.799	1.286	0.937	**1.084**	2.180	5.799	-3.592	-1.331	**1.264**	4.336
29	342	1.025	1.025	5.835	1.310	0.978	**1.075**	2.011	5.835	-3.682	-1.549	**1.212**	3.430
30	354	1.023	1.023	5.869	1.333	1.016	**1.067**	1.870	5.869	-3.770	-1.759	**1.172**	2.829
31	366	1.021	1.021	5.903	1.355	1.054	**1.060**	1.752	5.903	-3.857	-1.962	**1.141**	2.413
32	378	1.020	1.020	5.935	1.363	1.090	**1.054**	1.652	5.935	-3.889	-2.159	**1.115**	2.116
33	390	1.019	1.019	5.966	1.386	1.125	**1.048**	1.568	5.966	-3.982	-2.350	**1.095**	1.897
34	402	1.019	1.019	5.996	1.387	1.159	**1.043**	1.496	5.996	-3.984	-2.535	**1.079**	1.732
35	414	1.018	1.018	6.026	1.394	1.192	**1.039**	1.434	6.026	-4.012	-2.714	**1.066**	1.605
36	426	1.017	1.017	6.054	1.411	1.224	**1.035**	1.381	6.054	-4.085	-2.888	**1.056**	1.505
37	438	1.016	1.016	6.082	1.428	1.255	**1.031**	1.335	6.082	-4.156	-3.058	**1.047**	1.425
38	450	1.015	1.015	6.109	1.445	1.285	**1.028**	1.295	6.109	-4.228	-3.223	**1.040**	1.362
39	462	1.014	1.014	6.136	1.460	1.315	**1.025**	1.260	6.136	-4.294	-3.383	**1.034**	1.309
40	474	1.013	1.013	6.161	1.474	1.344	**1.022**	1.229	6.161	-4.354	-3.539	**1.029**	1.266
41	486	1.012	1.012	6.186	1.486	1.372	**1.020**	1.203	6.186	-4.409	-3.692	**1.025**	1.231
42	498	1.012	1.012	6.211	1.497	1.399	**1.018**	1.179	6.211	-4.457	-3.841	**1.021**	1.201
43	510	1.011	1.011	6.234	1.507	1.426	**1.016**	1.159	6.234	-4.500	-3.986	**1.019**	1.175
44	522	1.011	1.011	6.258	1.517	1.452	**1.014**	1.141	6.258	-4.548	-4.128	**1.016**	1.154
45	534	1.010	1.010	6.280	1.529	1.477	**1.013**	1.125	6.280	-4.606	-4.266	**1.014**	1.136
46	546	1.009	1.009	6.303	1.543	1.502	**1.011**	1.111	6.303	-4.671	-4.402	**1.012**	1.120
47	558	1.009	1.009	6.324	1.559	1.527	**1.010**	1.098	6.324	-4.746	-4.534	**1.011**	1.106
48	570	1.008	1.008	6.346	1.576	1.550	**1.009**	1.087	6.346	-4.827	-4.664	**1.009**	1.095
49	582	1.007	1.007	6.366	1.593	1.574	**1.008**	1.078	6.366	-4.909	-4.791	**1.008**	1.084
50	594	1.007	1.007	6.387	1.608	1.597	**1.007**	1.069	6.387	-4.986	-4.916	**1.007**	1.076
51	606	1.006	1.006	6.407	1.623	1.619	**1.006**	1.061	6.407	-5.062	-5.038	**1.006**	1.068
52	618	1.006	1.006	6.426	1.638	1.641	**1.006**	1.054	6.426	-5.140	-5.157	**1.006**	1.061
53	630	1.005	1.005	6.446	1.655	1.663	**1.005**	1.048	6.446	-5.229	-5.275	**1.005**	1.055
54	642	1.005	1.005	6.465	1.674	1.684	**1.005**	1.043	6.465	-5.329	-5.390	**1.005**	1.049
55	654	1.004	1.004	6.483	1.696	1.705	**1.004**	1.038	6.483	-5.451	-5.503	**1.004**	1.045
56	666	1.004	1.004	6.501	1.722	1.725	**1.004**	1.034	6.501	-5.589	-5.613	**1.004**	1.040
57	678	1.003	1.003	6.519	1.749	1.745	**1.003**	1.030	6.519	-5.746	-5.722	**1.003**	1.037
58	690	1.003	1.003	6.537	1.777	1.765	**1.003**	1.027	6.537	-5.911	-5.829	**1.003**	1.033
59	702	1.000		6.554		1.784	**1.003**	1.024	6.554		-5.935	**1.003**	1.030
60	714	1.000		6.571		1.803	**1.002**	1.021	6.571		-6.038	**1.002**	1.027

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

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

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2012	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		210	735	525	83.3%	437	
1977	23,851,125	191,220	191,435	215	82.5%	177	0.803
1978	26,143,240	215,313	215,594	281	82.0%	230	0.825
1979	28,061,666	258,708	259,097	389	81.4%	317	0.923
1980	28,979,182	253,413	253,850	437	80.8%	353	0.876
1981	30,141,508	248,736	249,240	504	80.7%	407	0.827
1982	30,058,966	237,855	238,408	553	80.2%	443	0.793
1983	30,607,324	253,349	254,051	703	80.5%	566	0.830
1984	33,121,678	309,433	310,415	982	80.0%	786	0.937
1985	35,713,654	352,888	354,189	1,301	79.9%	1,039	0.992
1986	38,297,697	368,969	370,584	1,614	80.1%	1,293	0.968
1987	41,065,403	395,429	397,444	2,015	80.0%	1,612	0.968
1988	44,221,964	415,415	417,895	2,480	80.0%	1,984	0.945
1989	47,110,000	424,973	427,930	2,958	79.9%	2,363	0.908
1990	49,659,895	397,292	400,549	3,257	80.0%	2,606	0.807
1991	50,856,501	357,952	361,419	3,467	80.2%	2,779	0.711
1992	52,804,448	311,099	314,744	3,645	80.7%	2,941	0.596
1993	55,132,894	287,651	291,720	4,069	81.1%	3,298	0.529
1994	57,739,505	270,217	274,862	4,644	81.4%	3,783	0.476
1995	60,949,772	249,311	254,610	5,300	82.0%	4,347	0.418
1996	63,664,000	229,435	235,484	6,049	82.5%	4,991	0.370
1997	68,077,000	225,634	232,972	7,338	82.8%	6,075	0.342
1998	71,447,000	244,013	253,753	9,740	82.9%	8,076	0.355
1999	75,244,663	279,275	293,046	13,771	83.1%	11,442	0.389
2000	79,122,396	307,945	327,234	19,289	83.6%	16,120	0.414
2001	80,396,857	302,608	326,649	24,042	83.9%	20,167	0.406
2002	81,621,352	297,864	328,033	30,169	84.2%	25,414	0.402
2003	82,433,234	272,267	307,613	35,346	84.3%	29,795	0.373
2004	84,632,753	245,602	287,118	41,516	84.5%	35,078	0.339
2005	86,912,307	231,005	281,592	50,587	84.6%	42,803	0.324
2006	90,822,757	206,475	267,302	60,827	84.8%	51,569	0.294
2007	93,702,820	195,023	274,987	79,964	85.2%	68,095	0.293
2008	93,449,349	176,574	279,801	103,227	85.4%	88,189	0.299
2009	86,530,965	120,728	232,226	111,498	85.5%	95,359	0.268
2010	86,624,485	96,264	244,160	147,896	85.6%	126,611	0.282
2011	89,983,985	56,585	258,570	201,985	85.7%	173,110	0.287
2012	46,341,752	7,246	138,318	131,071	85.7%	112,333	0.298
2013		0	0				
TOTAL		9,293,976	10,407,628	1,113,652	85.0%	946,990	
EXLD PRIOR		9,293,767	10,406,893	1,113,127	85.0%	946,553	

(1) PROVIDED BY THE BWC; 2012 ADJUSTED TO PARTIAL YEAR
(2) SECTION 1, EXHIBIT 5, SHEET 3, COL. 2
(3) SECTION 1, EXHIBIT 5, SHEET 3, COL. 12; 2012 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 1, EXHIBIT 5, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

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

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	FISCAL YEAR ENDING 2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	525	89	74	63	54	45	37	30	23	20	16	13	11	9	8	6	5	4	4	12
1977	215	33	30	25	21	18	16	13	12	9	6	6	5	4	3	3	2	2	1	6
1978	281	39	37	34	28	24	20	18	15	13	10	7	7	5	4	4	3	2	2	8
1979	389	52	47	44	41	34	29	24	21	17	16	12	8	8	6	5	4	4	3	13
1980	437	56	51	46	43	40	33	28	24	21	17	15	12	8	8	6	5	4	4	15
1981	504	75	55	50	45	42	39	33	28	23	20	17	15	12	8	8	6	5	4	18
1982	553	71	71	52	48	43	41	38	31	26	22	19	16	14	11	8	7	6	5	22
1983	703	113	76	76	56	51	46	43	40	33	28	24	21	17	15	12	8	8	6	28
1984	982	124	139	92	93	68	62	56	53	49	41	34	29	25	21	19	15	10	9	42
1985	1,301	180	141	158	105	106	78	71	64	60	56	46	39	33	29	24	21	17	11	59
1986	1,614	253	189	148	165	110	111	81	74	67	63	59	49	41	35	30	25	22	18	74
1987	2,015	284	272	202	158	177	118	119	87	80	72	68	63	52	44	37	32	27	24	98
1988	2,480	361	298	286	213	166	187	124	125	92	84	76	71	66	55	46	39	34	28	128
1989	2,958	418	370	305	292	218	170	191	127	128	94	86	78	73	68	56	48	40	35	160
1990	3,257	489	392	346	286	274	204	160	179	119	120	88	80	73	68	63	53	44	38	183
1991	3,467	528	441	353	312	258	247	184	144	161	107	108	79	72	66	62	57	47	40	199
1992	3,645	626	460	384	308	272	225	215	160	125	141	94	94	69	63	57	54	50	41	208
1993	4,069	690	580	426	356	285	252	208	199	148	116	130	87	87	64	58	53	50	46	231
1994	4,644	811	650	547	401	335	269	237	196	188	140	109	123	82	82	60	55	50	47	261
1995	5,300	997	751	603	507	372	311	249	220	182	174	130	101	114	76	76	56	51	46	285
1996	6,049	1,147	922	695	557	469	344	287	230	203	168	161	120	94	105	70	71	52	47	307
1997	7,338	1,354	1,135	912	687	551	464	340	284	228	201	166	159	119	93	104	69	70	51	350
1998	9,740	1,748	1,475	1,236	994	748	601	505	371	310	248	219	181	173	129	101	113	75	76	437
1999	13,771	2,523	2,018	1,703	1,428	1,148	864	693	583	428	358	286	253	209	200	149	117	131	87	592
2000	19,289	3,911	2,817	2,254	1,902	1,594	1,282	965	774	651	478	399	320	283	234	224	167	130	146	759
2001	24,042	4,788	3,904	2,812	2,250	1,898	1,591	1,279	963	773	650	477	399	319	282	233	223	166	130	903
2002	30,169	6,204	4,772	3,891	2,803	2,242	1,892	1,586	1,275	960	771	648	476	397	318	281	232	222	166	1,030
2003	35,346	6,837	5,863	4,510	3,677	2,649	2,119	1,788	1,499	1,205	907	728	612	449	375	301	266	220	210	1,130
2004	41,516	8,392	6,407	5,494	4,226	3,446	2,482	1,986	1,676	1,405	1,129	850	682	574	421	352	282	249	206	1,256
2005	50,587	10,136	8,177	6,243	5,353	4,118	3,358	2,419	1,935	1,633	1,369	1,100	829	665	559	410	343	275	243	1,424
2006	60,827	12,465	9,690	7,817	5,968	5,118	3,937	3,210	2,312	1,850	1,561	1,308	1,052	792	636	534	392	328	263	1,594
2007	79,964	17,591	12,783	9,936	8,016	6,120	5,248	4,037	3,292	2,371	1,897	1,600	1,342	1,079	812	652	548	402	336	1,903
2008	103,227	22,656	17,724	12,880	10,012	8,077	6,167	5,288	4,067	3,317	2,389	1,911	1,613	1,352	1,087	818	657	552	405	2,257
2009	111,498	23,674	19,276	15,079	10,958	8,518	6,872	5,246	4,499	3,460	2,822	2,033	1,626	1,372	1,150	925	696	559	470	2,265
2010	147,896	31,526	24,708	20,118	15,738	11,437	8,890	7,172	5,476	4,695	3,612	2,945	2,121	1,697	1,432	1,200	965	727	583	2,854
2011	201,985	43,477	33,788	26,481	21,561	16,868	12,257	9,528	7,686	5,869	5,032	3,871	3,156	2,274	1,819	1,535	1,287	1,034	779	3,684
2012	131,071	56,731	45,775	35,573	27,881	22,701	17,759	12,905	10,031	8,093	6,179	5,298	4,075	3,323	2,394	1,915	1,616	1,355	1,089	4,698
TOTAL	1,113,652	261,448	206,356	161,876	127,544	100,641	78,619	61,357	48,777	39,013	31,114	25,145	20,004	16,036	12,781	10,446	8,592	7,025	5,700	29,495

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

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

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(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	26	5	3	3	3	2	2	1	1	1	1	1	1	0	0	0	0	0	0	0
1970	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1971	3	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1972	12	2	2	2	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0
1973	110	19	16	13	12	10	6	6	5	4	3	3	2	2	2	1	1	1	1	2
1974	119	20	17	15	12	11	9	6	5	4	4	3	2	2	2	1	1	1	1	3
1975	183	30	26	22	19	16	14	11	7	7	6	5	4	3	3	2	2	1	1	5
1976	73	12	10	9	7	6	5	5	4	2	2	2	2	1	1	1	1	1	0	2
TOTAL	525	89	74	63	54	45	37	30	23	20	16	13	11	9	8	6	5	4	4	12

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

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

SELECTION OF ULTIMATE LOSS & ALAE

ACCIDENT YEAR	PAYROLL	PAID LOSS @ 6/30/12	INCURRED LOSS @ 6/30/12	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		210										735	
1977	23,851,125	191,220	191,254	191,435	191,254	191,435	191,254					191,435	0.803
1978	26,143,240	215,313	215,315	215,594	215,305	215,594	215,305					215,594	0.825
1979	28,061,666	258,708	258,767	259,097	258,752	259,097	258,752					259,097	0.923
1980	28,979,182	253,413	253,436	253,850	253,452	253,850	253,452					253,850	0.876
1981	30,141,508	248,736	248,811	249,240	248,888	249,241	248,889					249,240	0.827
1982	30,058,966	237,855	237,917	238,408	237,964	238,409	237,965	238,626	238,408	238,408		238,408	0.793
1983	30,607,324	253,349	253,481	254,051	253,600	254,053	253,601	254,240	254,026	254,009		254,051	0.830
1984	33,121,678	309,433	309,765	310,415	309,968	310,418	309,968	310,630	310,526	310,353		310,415	0.937
1985	35,713,654	352,888	353,266	354,189	353,652	354,193	353,654	354,461	354,608	354,146		354,189	0.992
1986	38,297,697	368,969	369,387	370,584	370,044	370,588	370,047	370,859	370,954	370,532		370,584	0.968
1987	41,065,403	395,429	395,773	397,444	396,709	397,450	396,713	397,734	398,164	397,399		397,444	0.968
1988	44,221,964	415,415	415,896	417,895	417,220	417,902	417,226	418,193	418,498	417,928		417,895	0.945
1989	47,110,000	424,973	425,642	427,930	427,138	427,939	427,145	428,230	428,390	428,027		427,930	0.908
1990	49,659,895	397,292	398,177	400,549	399,829	400,558	399,836	400,829	402,262	400,924		400,549	0.807
1991	50,856,501	357,952	358,786	361,419	360,450	361,429	360,459	361,672	361,913	362,005		361,419	0.711
1992	52,804,448	311,099	311,990	314,744	313,908	314,755	313,919	314,959	316,594	315,900		314,744	0.596
1993	55,132,894	287,651	288,874	291,720	291,042	291,731	291,053	291,902	294,807	293,317		291,720	0.529
1994	57,739,505	270,217	271,686	274,862	274,146	274,861	274,152	275,030	278,652	276,759		274,862	0.476
1995	60,949,772	249,311	251,022	254,610	254,078	254,611	254,085	254,741	257,744	256,627		254,610	0.418
1996	63,664,000	229,435	230,995	235,484	234,511	235,718	234,662	235,546	240,028	237,384		235,484	0.370
1997	68,077,000	225,634	227,405	232,972	231,640	233,298	231,853	232,975	237,188	234,334		232,972	0.342
1998	71,447,000	244,013	246,882	253,753	252,162	253,744	252,190	253,773	260,152	254,475		253,753	0.355
1999	75,244,663	279,275	283,439	293,046	290,776	291,899	290,218	293,123	302,945	292,304		293,046	0.389
2000	79,122,396	307,945	313,493	327,234	323,553	324,640	322,299	327,306	339,885	324,177		327,234	0.414
2001	80,396,857	302,608	309,759	326,649	321,591	324,169	320,538	326,733	341,460	320,982		326,649	0.406
2002	81,621,352	297,864	306,421	328,281	320,584	325,803	319,743	327,902	339,749	320,214		328,033	0.402
2003	82,433,234	272,267	283,269	307,603	299,319	307,649	299,785	307,225	322,382	299,248		307,613	0.373
2004	84,632,753	245,602	258,759	286,912	276,797	287,598	277,767	286,278	304,945	277,211		287,118	0.339
2005	86,912,307	231,005	247,629	281,734	270,045	281,380	270,853	281,086	305,910	268,424		281,592	0.324
2006	90,822,757	206,475	228,185	266,926	254,564	267,677	256,189	266,229	299,507	249,557		267,302	0.294
2007	93,702,820	195,023	220,474	274,812	254,571	275,104	257,417	273,074	309,226	250,791		274,987	0.293
2008	93,449,349	176,574	208,892	281,161	252,534	279,218	256,579	278,048	311,328	246,705		279,801	0.299
2009	86,530,965	120,728	150,600	228,761	197,538	233,092	207,137	225,725	249,218	199,074		232,226	0.268
2010	86,624,485	96,264	131,523	240,776	199,256	244,536	215,499	236,716	261,214	211,283		244,160	0.282
2011	89,983,985	56,585	96,545	240,601	190,145	258,570	226,547	235,804	263,666	218,675		258,570	0.287
2012	92,683,504	7,246	24,130	232,634	182,969	276,636	265,511	226,358	255,601	227,667		276,636	0.298
2013	95,464,009					286,392	286,392					286,392	0.300
TOTAL		9,293,976	9,577,644	10,477,375	10,179,955	10,825,240	10,618,653	9,286,010	9,629,949	9,108,836		10,832,338	
EXLD PRIOR		9,293,767	9,577,644	10,477,375	10,179,955	10,825,240	10,618,653	9,286,010	9,629,949	9,108,836		10,831,603	
EXLD PRIOR & 2013		9,293,767	9,577,644	10,477,375	10,179,955	10,538,848	10,332,261	9,286,010	9,629,949	9,108,836		10,545,211	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

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

PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/12	PAID LOSS	PAID LDF	INDICATED ULTIMATE @ 6/30/12	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	426	191,220	1.001	191,435	0.803
1978	414	215,313	1.001	215,594	0.825
1979	402	258,708	1.002	259,097	0.923
1980	390	253,413	1.002	253,850	0.876
1981	378	248,736	1.002	249,240	0.827
1982	366	237,855	1.002	238,408	0.793
1983	354	253,349	1.003	254,051	0.830
1984	342	309,433	1.003	310,415	0.937
1985	330	352,888	1.004	354,189	0.992
1986	318	368,969	1.004	370,584	0.968
1987	306	395,429	1.005	397,444	0.968
1988	294	415,415	1.006	417,895	0.945
1989	282	424,973	1.007	427,930	0.908
1990	270	397,292	1.008	400,549	0.807
1991	258	357,952	1.010	361,419	0.711
1992	246	311,099	1.012	314,744	0.596
1993	234	287,651	1.014	291,720	0.529
1994	222	270,217	1.017	274,862	0.476
1995	210	249,311	1.021	254,610	0.418
1996	198	229,435	1.026	235,484	0.370
1997	186	225,634	1.033	232,972	0.342
1998	174	244,013	1.040	253,753	0.355
1999	162	279,275	1.049	293,046	0.389
2000	150	307,945	1.063	327,234	0.414
2001	138	302,608	1.079	326,649	0.406
2002	126	297,864	1.102	328,281	0.402
2003	114	272,267	1.130	307,603	0.373
2004	102	245,602	1.168	286,912	0.339
2005	90	231,005	1.220	281,734	0.324
2006	78	206,475	1.293	266,926	0.294
2007	66	195,023	1.409	274,812	0.293
2008	54	176,574	1.592	281,161	0.301
2009	42	120,728	1.895	228,761	0.264
2010	30	96,264	2.501	240,776	0.278
2011	18	56,585	4.252	240,601	0.267
2012	6	7,246	32.103	232,634	0.251
2013	0				
TOTAL		9,293,767		10,477,375	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

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

INCURRED LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/12	INCURRED LOSS	INCURRED LDF	INDICATED ULTIMATE @ 6/30/12	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	426	191,254	1.000	191,254	0.802
1978	414	215,315	1.000	215,305	0.824
1979	402	258,767	1.000	258,752	0.922
1980	390	253,436	1.000	253,452	0.875
1981	378	248,811	1.000	248,888	0.826
1982	366	237,917	1.000	237,964	0.792
1983	354	253,481	1.000	253,600	0.829
1984	342	309,765	1.001	309,968	0.936
1985	330	353,266	1.001	353,652	0.990
1986	318	369,387	1.002	370,044	0.966
1987	306	395,773	1.002	396,709	0.966
1988	294	415,896	1.003	417,220	0.943
1989	282	425,642	1.004	427,138	0.907
1990	270	398,177	1.004	399,829	0.805
1991	258	358,786	1.005	360,450	0.709
1992	246	311,990	1.006	313,908	0.594
1993	234	288,874	1.008	291,042	0.528
1994	222	271,686	1.009	274,146	0.475
1995	210	251,022	1.012	254,078	0.417
1996	198	230,995	1.015	234,511	0.368
1997	186	227,405	1.019	231,640	0.340
1998	174	246,882	1.021	252,162	0.353
1999	162	283,439	1.026	290,776	0.386
2000	150	313,493	1.032	323,553	0.409
2001	138	309,759	1.038	321,591	0.400
2002	126	306,421	1.046	320,584	0.393
2003	114	283,269	1.057	299,319	0.363
2004	102	258,759	1.070	276,797	0.327
2005	90	247,629	1.091	270,045	0.311
2006	78	228,185	1.116	254,564	0.280
2007	66	220,474	1.155	254,571	0.272
2008	54	208,892	1.209	252,534	0.270
2009	42	150,600	1.312	197,538	0.228
2010	30	131,523	1.515	199,256	0.230
2011	18	96,545	1.969	190,145	0.211
2012	6	24,130	7.583	182,969	0.197
2013	0				
TOTAL		9,577,644		10,179,955	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

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

PAID BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	INITIAL EXPECTED DOLLARS	EXPECTED % OF PAID LOSS	EXPECTED PAID LOSS	ACTUAL PAID LOSS	EXPECTED UNPAID LOSS	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125	0.803	191,471	99.9%	191,256	191,220	215	191,435	0.803
1978	26,143,240	0.825	215,635	99.9%	215,354	215,313	281	215,594	0.825
1979	28,061,666	0.923	259,147	99.8%	258,757	258,708	389	259,097	0.923
1980	28,979,182	0.877	254,071	99.8%	253,633	253,413	438	253,850	0.876
1981	30,141,508	0.829	249,960	99.8%	249,454	248,736	505	249,241	0.827
1982	30,058,966	0.795	239,097	99.8%	238,542	237,855	554	238,409	0.793
1983	30,607,324	0.832	254,788	99.7%	254,083	253,349	705	254,053	0.830
1984	33,121,678	0.940	311,283	99.7%	310,299	309,433	985	310,418	0.937
1985	35,713,654	0.995	355,204	99.6%	353,899	352,888	1,305	354,193	0.992
1986	38,297,697	0.970	371,644	99.6%	370,025	368,969	1,619	370,588	0.968
1987	41,065,403	0.971	398,599	99.5%	396,578	395,429	2,021	397,450	0.968
1988	44,221,964	0.948	419,111	99.4%	416,624	415,415	2,487	417,902	0.945
1989	47,110,000	0.911	429,159	99.3%	426,193	424,973	2,966	427,939	0.908
1990	49,659,895	0.809	401,672	99.2%	398,406	397,292	3,266	400,558	0.807
1991	50,856,501	0.713	362,443	99.0%	358,966	357,952	3,477	361,429	0.711
1992	52,804,448	0.598	315,685	98.8%	312,029	311,099	3,656	314,755	0.596
1993	55,132,894	0.531	292,512	98.6%	288,432	287,651	4,080	291,731	0.529
1994	57,739,505	0.476	274,841	98.3%	270,196	270,217	4,644	274,861	0.476
1995	60,949,772	0.418	254,641	97.9%	249,341	249,311	5,300	254,611	0.418
1996	63,664,000	0.384	244,601	97.4%	238,318	229,435	6,283	235,718	0.370
1997	68,077,000	0.357	243,341	96.9%	235,677	225,634	7,664	233,298	0.343
1998	71,447,000	0.355	253,523	96.2%	243,792	244,013	9,731	253,744	0.355
1999	75,244,663	0.357	268,648	95.3%	256,023	279,275	12,624	291,899	0.388
2000	79,122,396	0.358	283,232	94.1%	266,537	307,945	16,695	324,640	0.410
2001	80,396,857	0.364	292,955	92.6%	271,393	302,608	21,562	324,169	0.403
2002	81,621,352	0.369	301,531	90.7%	273,593	297,864	27,938	325,803	0.399
2003	82,433,234	0.374	308,004	88.5%	272,621	272,267	35,383	307,649	0.373
2004	84,632,753	0.345	291,676	85.6%	249,680	245,602	41,996	287,598	0.340
2005	86,912,307	0.322	279,769	82.0%	229,394	231,005	50,375	281,380	0.324
2006	90,822,757	0.298	270,243	77.4%	209,041	206,475	61,202	267,677	0.295
2007	93,702,820	0.294	275,818	71.0%	195,737	195,023	80,081	275,104	0.294
2008	93,449,349	0.295	275,938	62.8%	173,294	176,574	102,644	279,218	0.299
2009	86,530,965	0.275	237,932	52.8%	125,568	120,728	112,364	233,092	0.269
2010	86,624,485	0.285	247,040	40.0%	98,769	96,264	148,272	244,536	0.282
2011	89,983,985	0.293	264,095	23.5%	62,110	56,585	201,985	258,570	0.287
2012	92,683,504	0.300	278,051	3.1%	8,661	7,246	269,389	276,636	0.298
2013	95,464,009	0.300	286,392	0.0%			286,392	286,392	0.300
TOTAL			10,753,750		9,222,276	9,293,767	1,531,474	10,825,240	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

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

INCURRED BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	INITIAL EXPECTED DOLLARS	EXPECTED % OF REPORTED LOSS	EXPECTED REPORTED LOSS	ACTUAL REPORTED LOSS	EXPECTED UNREPORTED LOSS	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125	0.803	191,471	100.0%	191,471	191,254	0	191,254	0.802
1978	26,143,240	0.825	215,635	100.0%	215,645	215,315	(11)	215,305	0.824
1979	28,061,666	0.923	259,147	100.0%	259,162	258,767	(15)	258,752	0.922
1980	28,979,182	0.877	254,071	100.0%	254,055	253,436	16	253,452	0.875
1981	30,141,508	0.829	249,960	100.0%	249,882	248,811	78	248,889	0.826
1982	30,058,966	0.795	239,097	100.0%	239,049	237,917	48	237,965	0.792
1983	30,607,324	0.832	254,788	100.0%	254,668	253,481	120	253,601	0.829
1984	33,121,678	0.940	311,283	99.9%	311,080	309,765	204	309,968	0.936
1985	35,713,654	0.995	355,204	99.9%	354,816	353,266	388	353,654	0.990
1986	38,297,697	0.970	371,644	99.8%	370,983	369,387	661	370,047	0.966
1987	41,065,403	0.971	398,599	99.8%	397,658	395,773	941	396,713	0.966
1988	44,221,964	0.948	419,111	99.7%	417,781	415,896	1,330	417,226	0.943
1989	47,110,000	0.911	429,159	99.6%	427,656	425,642	1,503	427,145	0.907
1990	49,659,895	0.809	401,672	99.6%	400,012	398,177	1,659	399,836	0.805
1991	50,856,501	0.713	362,443	99.5%	360,769	358,786	1,673	360,459	0.709
1992	52,804,448	0.598	315,685	99.4%	313,756	311,990	1,930	313,919	0.594
1993	55,132,894	0.531	292,512	99.3%	290,333	288,874	2,179	291,053	0.528
1994	57,739,505	0.476	274,841	99.1%	272,374	271,686	2,466	274,152	0.475
1995	60,949,772	0.418	254,641	98.8%	251,578	251,022	3,063	254,085	0.417
1996	63,664,000	0.384	244,601	98.5%	240,933	230,995	3,667	234,662	0.369
1997	68,077,000	0.357	243,341	98.2%	238,893	227,405	4,448	231,853	0.341
1998	71,447,000	0.355	253,523	97.9%	248,215	246,882	5,308	252,190	0.353
1999	75,244,663	0.357	268,648	97.5%	261,869	283,439	6,778	290,218	0.386
2000	79,122,396	0.358	283,232	96.9%	274,425	313,493	8,806	322,299	0.407
2001	80,396,857	0.364	292,955	96.3%	282,177	309,759	10,778	320,538	0.399
2002	81,621,352	0.369	301,531	95.6%	288,210	306,421	13,321	319,743	0.392
2003	82,433,234	0.374	308,004	94.6%	291,489	283,269	16,515	299,785	0.364
2004	84,632,753	0.345	291,676	93.5%	272,668	258,759	19,008	277,767	0.328
2005	86,912,307	0.322	279,769	91.7%	256,546	247,629	23,224	270,853	0.312
2006	90,822,757	0.298	270,243	89.6%	242,239	228,185	28,004	256,189	0.282
2007	93,702,820	0.294	275,818	86.6%	238,876	220,474	36,943	257,417	0.275
2008	93,449,349	0.295	275,938	82.7%	228,252	208,892	47,687	256,579	0.275
2009	86,530,965	0.275	237,932	76.2%	181,395	150,600	56,537	207,137	0.239
2010	86,624,485	0.285	247,040	66.0%	163,064	131,523	83,976	215,499	0.249
2011	89,983,985	0.293	264,095	50.8%	134,094	96,545	130,002	226,547	0.252
2012	92,683,504	0.300	278,051	13.2%	36,670	24,130	241,381	265,511	0.286
2013	95,464,009	0.300	286,392	0.0%			286,392	286,392	0.300
TOTAL			10,753,750		9,712,741	9,577,644	1,041,009	10,618,653	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

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

CUMULATIVE PAID FREQUENCY SEVERITY METHOD

ACCIDENT YEAR	PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	$ WHOLE PAID SEVERITY	PAID SEVERITY LDF	$ WHOLE ULTIMATE SEVERITY	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125		1.000			1.002			
1978	26,143,240		1.000			1.002			
1979	28,061,666		1.000			1.002			
1980	28,979,182		1.000			1.003			
1981	30,141,508		1.000			1.003			
1982	30,058,966	26,299	1.000	26,299	9,044	1.003	9,074	238,626	0.794
1983	30,607,324	27,401	1.000	27,401	9,246	1.004	9,278	254,240	0.831
1984	33,121,678	32,567	1.000	32,567	9,501	1.004	9,538	310,630	0.938
1985	35,713,654	35,591	1.000	35,592	9,915	1.004	9,959	354,461	0.993
1986	38,297,697	36,431	1.000	36,432	10,128	1.005	10,180	370,859	0.968
1987	41,065,403	38,365	1.000	38,366	10,307	1.006	10,367	397,734	0.969
1988	44,221,964	40,978	1.000	40,980	10,138	1.007	10,205	418,193	0.946
1989	47,110,000	41,820	1.000	41,823	10,162	1.008	10,239	428,230	0.909
1990	49,659,895	41,512	1.000	41,515	9,571	1.009	9,655	400,829	0.807
1991	50,856,501	38,634	1.000	38,638	9,265	1.010	9,361	361,672	0.711
1992	52,804,448	37,321	1.000	37,326	8,336	1.012	8,438	314,959	0.596
1993	55,132,894	36,648	1.000	36,654	7,849	1.015	7,964	291,902	0.529
1994	57,739,505	34,828	1.000	34,835	7,759	1.018	7,895	275,030	0.476
1995	60,949,772	31,998	1.000	32,006	7,791	1.022	7,959	254,741	0.418
1996	63,664,000	28,491	1.000	28,501	8,053	1.026	8,264	235,546	0.370
1997	68,077,000	25,531	1.000	25,543	8,838	1.032	9,121	232,975	0.342
1998	71,447,000	24,830	1.001	24,846	9,827	1.039	10,214	253,773	0.355
1999	75,244,663	24,842	1.001	24,863	11,242	1.049	11,789	293,123	0.390
2000	79,122,396	24,153	1.001	24,181	12,750	1.062	13,536	327,306	0.414
2001	80,396,857	21,252	1.002	21,286	14,239	1.078	15,350	326,733	0.406
2002	81,621,352	19,895	1.002	19,938	14,972	1.098	16,446	327,902	0.402
2003	82,433,234	18,251	1.003	18,310	14,918	1.125	16,779	307,225	0.373
2004	84,632,753	15,906	1.005	15,981	15,441	1.160	17,914	286,278	0.338
2005	86,912,307	14,026	1.007	14,125	16,470	1.208	19,900	281,086	0.323
2006	90,822,757	11,793	1.010	11,911	17,508	1.277	22,351	266,229	0.293
2007	93,702,820	11,006	1.015	11,168	17,720	1.380	24,453	273,074	0.291
2008	93,449,349	10,128	1.023	10,358	17,434	1.540	26,844	278,048	0.298
2009	86,530,965	8,116	1.035	8,398	14,875	1.807	26,879	225,725	0.261
2010	86,624,485	8,548	1.065	9,102	11,262	2.309	26,006	236,716	0.273
2011	89,983,985	8,045	1.171	9,423	7,034	3.558	25,023	235,804	0.262
2012	92,683,504	2,085	4.129	8,609	3,476	7.565	26,294	226,358	0.244
2013	95,464,009								
Total		777,291		786,978				9,286,010	

(1) PROVIDED BY THE BWC
(2) BASED ON DATA FROM THE BWC
(3) SECTION 1, EXHIBIT 5, SHEET 20, COL. 12
(4) = (2) x (3)
(5) SECTION 1, EXHIBIT 5, SHEET 30
(6) SECTION 1, 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
PRIVATE EMPLOYERS
COMPENSATION
TT, WL, LMWL, LM, TP, CO

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	TAIL	INDICATED ULTIMATE
1977																																					-	-
1978																																					-	-
1979																																					-	-
1980																																					-	-
1981																																					-	-
1982	7,269	35,387	33,469	27,137	25,714	23,543	20,485	16,775	12,514	9,430	7,156	5,851	3,867	2,332	1,492	990	837	759	456	362	304	310	249	265	266	202	108	90	100	73	65						553	238,408
1983	6,944	36,553	39,908	31,632	29,844	25,701	20,400	15,659	12,131	10,002	7,511	5,147	3,109	1,849	1,291	994	916	745	487	495	359	261	281	189	185	211	167	155	125	99	89						589	254,026
1984	9,043	47,464	52,547	41,961	37,220	30,135	22,284	17,466	14,399	11,238	7,528	4,448	2,800	1,854	1,502	1,082	1,026	957	810	784	617	417	408	336	258	139	255	201	258	197	176						720	310,526
1985	10,754	56,804	63,940	50,306	42,199	32,698	24,525	19,272	15,126	9,942	6,561	4,161	3,274	2,191	2,057	1,451	1,221	1,008	1,004	773	756	593	553	466	326	333	250	344	367	280	251						822	354,608
1986	11,102	59,428	67,485	50,076	41,149	34,487	29,477	23,336	15,683	9,860	6,411	4,147	2,791	2,548	2,016	1,606	1,311	1,145	1,003	789	759	586	390	397	347	326	313	312	332	253	227						860	370,954
1987	11,884	64,005	72,609	53,150	45,473	39,532	33,515	23,970	15,746	9,735	6,233	3,866	3,310	2,057	1,814	1,782	1,287	1,131	905	577	555	510	427	484	424	445	394	393	418	319	286						923	398,164
1988	13,194	70,283	79,174	59,724	51,003	41,663	30,519	20,025	12,744	8,635	5,196	4,431	3,391	2,505	2,271	1,896	1,703	1,505	1,408	887	831	846	603	536	442	417	369	368	392	299	268						971	418,498
1989	13,942	75,081	87,547	65,358	52,983	38,117	26,069	17,989	12,129	7,499	6,334	3,845	3,088	2,699	2,121	1,698	1,607	1,443	1,304	950	934	963	750	519	419	396	350	349	372	284	254						993	428,390
1990	14,678	78,996	81,410	63,911	45,690	31,081	21,618	15,150	9,352	7,739	5,109	4,091	3,508	2,873	2,233	1,846	1,560	1,415	1,174	1,080	990	985	803	712	575	543	480	479	510	389	349						933	402,262
1991	15,010	98,081	73,731	49,533	33,862	22,661	16,115	10,976	8,375	5,647	4,412	3,605	3,255	2,746	2,239	1,832	1,266	1,233	1,014	889	792	679	518	459	371	350	310	309	329	251	225						839	361,913
1992	14,298	94,822	62,468	38,851	26,027	18,464	12,364	9,362	6,409	4,567	3,980	3,644	3,163	2,494	2,021	1,807	1,546	1,485	1,280	1,169	878	850	649	575	465	438	388	387	412	315	282						734	316,594
1993	15,557	91,146	55,525	32,956	21,917	15,129	13,163	8,287	6,070	5,628	4,250	3,468	2,726	2,549	2,153	1,756	1,435	1,437	1,361	1,137	1,008	976	745	660	534	503	445	444	473	361	323						684	294,807
1994	13,608	90,599	49,687	28,611	19,683	15,944	10,859	8,146	6,465	5,220	4,349	3,783	2,893	2,340	1,888	1,832	1,531	1,415	1,364	1,164	1,031	999	762	676	546	515	456	455	484	369	331						646	278,652
1995	14,649	84,130	41,178	24,877	19,505	13,362	10,525	8,336	6,794	5,487	4,830	3,811	2,859	2,421	2,026	1,704	1,504	1,313	1,168	996	883	855	652	579	467	441	390	389	414	316	283						598	257,744
1996	13,813	74,064	36,160	24,492	16,807	12,628	10,177	8,400	6,980	5,903	4,815	3,671	3,038	2,798	2,311	1,848	1,528	1,440	1,281	1,093	969	938	716	635	513	484	428	427	455	347	311						557	240,028
1997	12,617	66,866	36,284	24,043	17,615	14,251	11,980	9,686	7,704	6,339	4,856	3,676	3,203	2,689	2,101	1,724	1,454	1,371	1,219	1,040	922	893	681	604	488	460	407	406	433	330	296						550	237,188
1998	13,226	73,030	39,735	26,333	20,050	16,001	13,704	10,404	8,092	6,278	4,520	3,633	3,378	3,129	2,498	2,105	1,775	1,673	1,488	1,270	1,125	1,090	831	737	596	562	497	496	528	403	361						603	260,152
1999	13,856	75,547	45,386	32,845	24,844	19,918	16,482	12,731	9,541	7,720	6,256	5,467	4,744	3,939	3,182	2,681	2,260	2,131	1,895	1,617	1,433	1,388	1,059	939	759	715	633	631	672	513	460						703	302,945
2000	14,885	82,192	54,548	36,798	28,241	22,694	17,675	13,104	10,540	8,310	7,498	6,214	5,245	4,560	3,683	3,103	2,617	2,467	2,194	1,872	1,659	1,607	1,226	1,087	878	828	733	731	779	594	532						788	339,885
2001	13,880	82,575	53,383	37,620	28,464	21,649	16,990	13,179	10,834	9,555	8,144	6,334	5,485	4,769	3,852	3,245	2,736	2,579	2,295	1,958	1,734	1,680	1,282	1,137	918	866	767	764	814	621	557						792	341,460
2002	12,885	80,608	53,859	38,726	28,480	22,700	17,469	14,153	12,084	9,649	7,251	5,864	5,078	4,415	3,566	3,004	2,533	2,388	2,124	1,812	1,606	1,555	1,187	1,052	850	802	710	708	754	575	515						788	339,749
2003	13,799	74,518	52,065	35,069	25,897	20,587	16,182	13,560	11,448	9,142	7,404	5,987	5,185	4,508	3,641	3,067	2,587	2,438	2,169	1,850	1,639	1,588	1,212	1,075	868	819	725	723	770	587	526						748	322,382
2004	12,259	67,263	46,000	32,650	24,623	19,893	17,419	14,254	11,242	9,162	7,420	6,000	5,196	4,518	3,649	3,074	2,592	2,443	2,174	1,854	1,643	1,592	1,214	1,077	870	820	726	724	771	589	527						707	304,945
2005	10,527	61,852	43,338	32,795	26,952	22,625	18,394	14,522	11,936	9,728	7,878	6,371	5,517	4,797	3,874	3,264	2,752	2,594	2,308	1,969	1,745	1,690	1,289	1,143	924	871	771	769	819	625	560						709	305,910
2006	8,789	55,067	41,923	31,988	27,096	22,857	18,754	15,114	12,423	10,125	8,200	6,631	5,742	4,992	4,032	3,397	2,865	2,700	2,402	2,049	1,816	1,759	1,342	1,190	961	907	803	800	852	651	583						695	299,507
2007	8,533	53,908	43,174	36,608	29,286	23,513	19,158	15,440	12,691	10,343	8,376	6,774	5,866	5,100	4,119	3,471	2,926	2,758	2,454	2,094	1,855	1,797	1,371	1,216	982	926	820	818	871	665	595						717	309,226
2008	8,010	54,515	48,735	37,232	28,083	23,004	18,743	15,106	12,416	10,119	8,195	6,627	5,739	4,990	4,030	3,395	2,863	2,699	2,401	2,048	1,815	1,758	1,341	1,189	961	906	802	800	852	650	583						722	311,328
2009	7,174	47,400	38,254	27,901	22,158	18,151	14,789	11,919	9,797	7,984	6,466	5,229	4,528	3,937	3,180	2,679	2,259	2,129	1,894	1,616	1,432	1,387	1,058	938	758	715	633	631	672	513	460						578	249,218
2010	7,401	50,701	38,162	29,428	23,371	19,145	15,599	12,571	10,333	8,421	6,820	5,515	4,776	4,152	3,354	2,826	2,383	2,246	1,998	1,705	1,510	1,463	1,116	990	800	754	668	666	709	541	485						606	261,214
2011	8,173	48,412	38,909	30,004	23,829	19,519	15,904	12,818	10,535	8,586	6,954	5,623	4,870	4,234	3,420	2,881	2,429	2,290	2,037	1,738	1,540	1,492	1,138	1,009	815	769	681	679	723	552	494						611	263,666
2012	7,246	47,059	37,822	29,166	23,163	18,974	15,460	12,459	10,241	8,346	6,759	5,466	4,733	4,115	3,324	2,801	2,362	2,226	1,980	1,689	1,497	1,450	1,106	981	793	747	662	660	703	536	481						593	255,601
Factors	6.494	0.804	0.771	0.794	0.819	0.815	0.806	0.822	0.815	0.810	0.809	0.866	0.869	0.808	0.843	0.843	0.943	0.890	0.853	0.886	0.969	0.763	0.887	0.808	0.943	0.885	0.997	1.065	0.763	0.896							Tail 1.002	

Example: AY 2007 Age 78 of 19,158 = 23,513 x 0.815 and AY 2007 Age 90 of 15,440 = 19,158 x 0.806

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

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

INCREMENTAL INDEX PAYMENT METHOD

ACCIDENT YEAR	PAYROLL	PAID LOSS @ 6/30/12	INCREMENTAL PAID LOSS & ALAE PER AVG. WEEKLY BENEFIT & ULTIMATE CLAIMS AS OF 6/30/12	FUTURE DEVELOP.	IMPLIED ULTIMATE	AVERAGE WEEKLY BENEFIT	SELECTED ULTIMATE CLAIMS	IMPLIED ULTIMATE LOSS	TAIL OF 1.002 DEVELOP.	IMPLIED ULTIMATE INCLD TAIL	IMPLIED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1977	23,851,125	191,220									
1978	26,143,240	215,313									
1979	28,061,666	258,708									
1980	28,979,182	253,413									
1981	30,141,508	248,736									
1982	30,058,966	237,855	44.428	-	44.428	203.57	26,299	237,855	553	238,408	0.793
1983	30,607,324	253,349	43.099	0.012	43.111	214.53	27,401	253,420	589	254,009	0.830
1984	33,121,678	309,433	42.268	0.027	42.295	224.79	32,567	309,633	720	310,353	0.937
1985	35,713,654	352,888	42.382	0.052	42.434	233.94	35,592	353,324	821	354,146	0.992
1986	38,297,697	368,969	42.176	0.080	42.256	240.13	36,432	369,673	859	370,532	0.968
1987	41,065,403	395,429	41.565	0.110	41.675	247.97	38,366	396,478	922	397,399	0.968
1988	44,221,964	415,415	39.286	0.146	39.432	258.03	40,980	416,959	969	417,928	0.945
1989	47,110,000	424,973	38.351	0.186	38.538	264.95	41,823	427,035	993	428,027	0.909
1990	49,659,895	397,292	34.696	0.236	34.932	275.82	41,515	399,994	930	400,924	0.807
1991	50,856,501	357,952	32.625	0.293	32.918	283.96	38,638	361,166	840	362,005	0.712
1992	52,804,448	311,099	28.033	0.367	28.399	297.32	37,326	315,167	733	315,900	0.598
1993	55,132,894	287,651	25.774	0.447	26.221	304.48	36,654	292,637	680	293,317	0.532
1994	57,739,505	270,217	24.745	0.540	25.285	313.48	34,835	276,118	642	276,759	0.479
1995	60,949,772	249,311	24.177	0.652	24.829	322.18	32,006	256,032	595	256,627	0.421
1996	63,664,000	229,435	24.132	0.778	24.910	333.58	28,501	236,833	551	237,384	0.373
1997	68,077,000	225,634	25.480	0.921	26.401	346.69	25,543	233,791	543	234,334	0.344
1998	71,447,000	244,013	27.113	1.097	28.210	362.22	24,846	253,885	590	254,475	0.356
1999	75,244,663	279,275	29.901	1.322	31.223	375.66	24,863	291,626	678	292,304	0.388
2000	79,122,396	307,945	32.681	1.643	34.324	389.68	24,181	323,426	752	324,177	0.410
2001	80,396,857	302,608	35.480	2.067	37.547	400.68	21,286	320,238	744	320,982	0.399
2002	81,621,352	297,864	36.234	2.628	38.862	412.31	19,938	319,471	743	320,214	0.392
2003	82,433,234	272,267	35.104	3.389	38.494	423.59	18,310	298,554	694	299,248	0.363
2004	84,632,753	245,602	35.101	4.426	39.527	437.83	15,981	276,568	643	277,211	0.328
2005	86,912,307	231,005	36.500	5.814	42.313	448.07	14,125	267,801	623	268,424	0.309
2006	90,822,757	206,475	37.324	7.683	45.007	464.44	11,911	248,978	579	249,557	0.275
2007	93,702,820	195,023	36.338	10.283	46.621	480.56	11,168	250,209	582	250,791	0.268
2008	93,449,349	176,574	35.030	13.800	48.830	486.64	10,358	246,133	572	246,705	0.264
2009	86,530,965	120,728	28.739	18.540	47.280	500.21	8,398	198,612	462	199,074	0.230
2010	86,624,485	96,264	20.932	24.903	45.835	505.21	9,103	210,793	490	211,283	0.244
2011	89,983,985	56,585	11.711	33.442	45.153	510.26	9,469	218,168	507	218,675	0.243
2012	92,683,504	7,246	1.453	44.080	45.532	527.10	9,464	227,139	528	227,667	0.246
2013	95,464,009						9,737				
TOTAL		9,293,767					797,616	9,087,712	21,124	9,108,836	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

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

SELECTION OF ULTIMATE CLAIM COUNTS

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	IMPLIED FREQUENCY	ON-LEVEL FREQUENCY	5 YR IMPLIED FREQUENCY TREND	CUMULATIVE FREQUENCY TREND	ON-LEVEL TRENDED FREQUENCY	EXPECTED CLAIM FREQUENCY	EXPECTED ULTIMATE CLAIMS	SELECTED ULTIMATE CLAIMS	SELECTED CLAIM FREQUENCY
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1977	23,851,125	3.710	88,490,090		1.000					0.308					
1978	26,143,240	3.485	91,119,089		1.000					0.308					
1979	28,061,666	3.232	90,690,465		1.000					0.308					
1980	28,979,182	3.006	87,100,472		1.000					0.308					
1981	30,141,508	2.769	83,462,136		1.000					0.308					
1982	30,058,966	2.633	79,135,492	26,299	1.000	26,299	8.749%	3.323%		0.308	1.024%	8.749%	26,299	26,299	8.749%
1983	30,607,324	2.521	77,162,033	27,401	1.000	27,401	8.952%	3.551%		0.294	1.042%	8.952%	27,401	27,401	8.952%
1984	33,121,678	2.402	79,569,925	32,567	1.000	32,567	9.833%	4.093%		0.280	1.144%	9.833%	32,567	32,567	9.833%
1985	35,713,654	2.321	82,906,581	35,591	1.000	35,592	9.966%	4.293%		0.266	1.143%	9.966%	35,592	35,592	9.966%
1986	38,297,697	2.265	86,749,768	36,431	1.000	36,432	9.513%	4.200%	6.8%	0.254	1.065%	9.513%	36,432	36,432	9.513%
1987	41,065,403	2.192	90,001,532	38,365	1.000	38,366	9.343%	4.263%	4.0%	0.241	1.029%	9.343%	38,366	38,366	9.343%
1988	44,221,964	2.094	92,596,563	40,978	1.000	40,980	9.267%	4.426%	1.5%	0.230	1.018%	9.267%	40,980	40,980	9.267%
1989	47,110,000	2.048	96,481,507	41,820	1.000	41,823	8.878%	4.335%	0.7%	0.240	1.038%	8.878%	41,823	41,823	8.878%
1990	49,659,895	1.972	97,911,638	41,512	1.000	41,515	8.360%	4.240%	0.4%	0.250	1.058%	8.360%	41,515	41,515	8.360%
1991	50,856,501	1.910	97,123,143	38,634	1.000	38,638	7.597%	3.978%	-1.8%	0.260	1.034%	7.597%	38,638	38,638	7.597%
1992	52,804,448	1.816	95,902,063	37,321	1.000	37,326	7.069%	3.892%	-3.4%	0.271	1.054%	7.069%	37,326	37,326	7.069%
1993	55,132,894	1.783	98,278,492	36,648	1.000	36,654	6.648%	3.730%	-3.8%	0.282	1.052%	6.648%	36,654	36,654	6.648%
1994	57,739,505	1.742	100,579,286	34,828	1.000	34,835	6.033%	3.463%	-4.6%	0.294	1.018%	6.033%	34,835	34,835	6.033%
1995	60,949,772	1.692	103,140,858	31,998	1.000	32,006	5.251%	3.103%	-6.0%	0.332	1.030%	5.251%	32,006	32,006	5.251%
1996	63,664,000	1.635	104,088,085	28,491	1.000	28,501	4.477%	2.738%	-8.5%	0.375	1.027%	4.477%	28,501	28,501	4.477%
1997	68,077,000	1.563	106,370,937	25,531	1.000	25,543	3.752%	2.401%	-10.6%	0.424	1.018%	3.752%	25,543	25,543	3.752%
1998	71,447,000	1.492	106,610,635	24,830	1.001	24,846	3.478%	2.331%	-10.0%	0.449	1.045%	3.478%	24,846	24,846	3.478%
1999	75,244,663	1.444	108,677,929	24,842	1.001	24,863	3.304%	2.288%	-7.4%	0.475	1.086%	3.304%	24,863	24,863	3.304%
2000	79,122,396	1.393	110,223,863	24,153	1.001	24,181	3.056%	2.194%	-4.8%	0.502	1.102%	3.056%	24,181	24,181	3.056%
2001	80,396,857	1.364	109,675,764	21,252	1.002	21,286	2.648%	1.941%	-4.7%	0.531	1.031%	2.648%	21,286	21,286	2.648%
2002	81,621,352	1.330	108,596,907	19,895	1.002	19,938	2.443%	1.836%	-6.2%	0.562	1.033%	2.443%	19,938	19,938	2.443%
2003	82,433,234	1.295	106,712,867	18,251	1.003	18,310	2.221%	1.716%	-7.3%	0.595	1.021%	2.221%	18,310	18,310	2.221%
2004	84,632,753	1.248	105,596,397	15,906	1.005	15,981	1.888%	1.513%	-8.3%	0.684	1.035%	1.888%	15,981	15,981	1.888%
2005	86,912,307	1.218	105,836,799	14,026	1.007	14,125	1.625%	1.335%	-9.0%	0.786	1.049%	1.625%	14,125	14,125	1.625%
2006	90,822,757	1.176	106,826,594	11,793	1.010	11,911	1.312%	1.115%	-11.7%	0.904	1.008%	1.312%	11,911	11,911	1.311%
2007	93,702,820	1.137	106,579,121	11,006	1.015	11,168	1.192%	1.048%	-12.1%	0.972	1.018%	1.192%	11,168	11,168	1.192%
2008	93,449,349	1.115	104,228,254	10,128	1.023	10,358	1.108%	0.994%	-10.3%	1.045	1.038%	1.108%	10,358	10,358	1.108%
2009	86,530,965	1.117	96,636,885	8,116	1.035	8,398	0.971%	0.869%	-9.3%	1.124	0.976%	0.971%	8,398	8,398	0.971%
2010	86,624,485	1.093	94,656,914	8,548	1.065	9,102	1.051%	0.962%	-4.7%	1.060	1.019%	1.051%	9,108	9,103	1.051%
2011	89,983,985	1.061	95,464,009	8,045	1.171	9,423	1.047%	0.987%	-1.5%	1.000	0.987%	1.082%	9,737	9,469	1.052%
2012	92,683,504	1.030	95,464,009	2,085	4.129	8,609	0.929%	0.902%	-0.7%	1.000	0.902%	1.051%	9,737	9,464	1.021%
2013	95,464,009	1.000	95,464,009							1.000		1.020%	9,737	9,737	1.020%
TOTAL				777,291		786,978							798,164	797,616	

5 Year Average excluding 2012	1.008%
10 Year Average excluding 2012	1.019%
5 Year Average excluding 2010-2012	1.018%
10 Year Average excluding 2010-2012	1.031%
2006-2011 Average excluding 2009	1.014%
(16) 2013 Selected Frequency	1.020%

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

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

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	23,851,125			191,435		0.803
1978	26,143,240			215,594		0.825
1979	28,061,666			259,097		0.923
1980	28,979,182			253,850		0.876
1981	30,141,508			249,240		0.827
1982	30,058,966	26,299	8.75%	238,408	9,065	0.793
1983	30,607,324	27,401	8.95%	254,051	9,272	0.830
1984	33,121,678	32,567	9.83%	310,415	9,532	0.937
1985	35,713,654	35,592	9.97%	354,189	9,951	0.992
1986	38,297,697	36,432	9.51%	370,584	10,172	0.968
1987	41,065,403	38,366	9.34%	397,444	10,359	0.968
1988	44,221,964	40,980	9.27%	417,895	10,198	0.945
1989	47,110,000	41,823	8.88%	427,930	10,232	0.908
1990	49,659,895	41,515	8.36%	400,549	9,648	0.807
1991	50,856,501	38,638	7.60%	361,419	9,354	0.711
1992	52,804,448	37,326	7.07%	314,744	8,432	0.596
1993	55,132,894	36,654	6.65%	291,720	7,959	0.529
1994	57,739,505	34,835	6.03%	274,862	7,890	0.476
1995	60,949,772	32,006	5.25%	254,610	7,955	0.418
1996	63,664,000	28,501	4.48%	235,484	8,262	0.370
1997	68,077,000	25,543	3.75%	232,972	9,121	0.342
1998	71,447,000	24,846	3.48%	253,753	10,213	0.355
1999	75,244,663	24,863	3.30%	293,046	11,786	0.389
2000	79,122,396	24,181	3.06%	327,234	13,533	0.414
2001	80,396,857	21,286	2.65%	326,649	15,346	0.406
2002	81,621,352	19,938	2.44%	328,033	16,453	0.402
2003	82,433,234	18,310	2.22%	307,613	16,800	0.373
2004	84,632,753	15,981	1.89%	287,118	17,966	0.339
2005	86,912,307	14,125	1.63%	281,592	19,936	0.324
2006	90,822,757	11,911	1.31%	267,302	22,442	0.294
2007	93,702,820	11,168	1.19%	274,987	24,623	0.293
2008	93,449,349	10,358	1.11%	279,801	27,013	0.299
2009	86,530,965	8,398	0.97%	232,226	27,653	0.268
2010	86,624,485	9,103	1.05%	244,160	26,822	0.282
2011	89,983,985	9,469	1.05%	258,570	27,307	0.287
2012	92,683,504	9,464	1.02%	276,636	29,230	0.298
2013	95,464,009	9,737	1.02%	286,392	29,413	0.300
TOTAL		797,616		10,831,603		

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

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

ACTUAL VERSUS EXPECTED LOSS PAYMENTS

ACCIDENT YEAR	PAID LOSS @ 6/30/12	PAID LOSS @ 6/30/11	ULTIMATE LOSS @ 6/30/11	UNPAID LOSS @ 6/30/11	AGE @ 6/30/12	AGE @ 6/30/11	PRIOR LDF @ 6/30/12	PRIOR LDF @ 6/30/11	EXPECTED % PAID	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE	ULTIMATE LOSS @ 6/30/12	ULTIMATE LOSS @ 6/30/11	CHANGE IN ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR	210	161	761	600						223	49	(174)	735	761	(26)
1977	191,220	191,199	191,415	216	426	414	1.001	1.001	20.8%	45	21	(24)	191,435	191,415	19
1978	215,313	215,253	215,545	291	414	402	1.001	1.001	16.4%	48	60	12	215,594	215,545	49
1979	258,708	258,659	259,071	412	402	390	1.001	1.002	15.0%	62	49	(13)	259,097	259,071	26
1980	253,413	253,361	253,828	467	390	378	1.002	1.002	13.5%	63	52	(11)	253,850	253,828	22
1981	248,736	248,650	249,184	534	378	366	1.002	1.002	14.1%	75	86	11	249,240	249,184	56
1982	237,855	237,790	238,416	627	366	354	1.002	1.003	18.4%	116	65	(51)	238,408	238,416	(9)
1983	253,349	253,250	254,017	767	354	342	1.003	1.003	13.0%	99	99	(0)	254,051	254,017	35
1984	309,433	309,175	310,259	1,084	342	330	1.003	1.004	13.6%	148	258	110	310,415	310,259	156
1985	352,888	352,544	353,968	1,424	330	318	1.004	1.004	13.1%	187	344	157	354,189	353,968	221
1986	368,969	368,657	370,418	1,762	318	306	1.004	1.005	15.4%	271	313	41	370,584	370,418	165
1987	395,429	394,984	397,169	2,185	306	294	1.005	1.006	13.6%	296	445	149	397,444	397,169	275
1988	415,415	414,973	417,657	2,683	294	282	1.006	1.006	14.4%	385	442	56	417,895	417,657	238
1989	424,973	424,453	427,716	3,262	282	270	1.006	1.008	15.8%	514	519	5	427,930	427,716	215
1990	397,292	396,489	400,104	3,615	270	258	1.008	1.009	15.6%	564	803	239	400,549	400,104	444
1991	357,952	357,274	361,335	4,062	258	246	1.009	1.011	19.6%	797	679	(118)	361,419	361,335	84
1992	311,099	310,221	314,481	4,260	246	234	1.011	1.014	17.0%	725	878	153	314,744	314,481	263
1993	287,651	286,514	291,299	4,785	234	222	1.014	1.017	17.5%	840	1,137	297	291,720	291,299	421
1994	270,217	268,853	274,392	5,539	222	210	1.017	1.021	18.6%	1,031	1,364	333	274,862	274,392	470
1995	249,311	247,998	254,384	6,386	210	198	1.021	1.026	19.6%	1,252	1,313	61	254,610	254,384	226
1996	229,435	227,907	235,081	7,175	198	186	1.026	1.031	17.7%	1,273	1,528	255	235,484	235,081	402
1997	225,634	223,910	232,570	8,661	186	174	1.031	1.039	18.0%	1,563	1,724	161	232,972	232,570	401
1998	244,013	241,514	253,075	11,560	174	162	1.039	1.048	18.5%	2,136	2,498	362	253,753	253,075	678
1999	279,275	275,335	291,977	16,641	162	150	1.048	1.060	19.9%	3,304	3,939	635	293,046	291,977	1,069
2000	307,945	302,700	325,872	23,173	150	138	1.060	1.077	19.8%	4,599	5,245	646	327,234	325,872	1,361
2001	302,608	296,274	325,079	28,805	138	126	1.077	1.097	19.6%	5,642	6,334	692	326,649	325,079	1,571
2002	297,864	290,614	326,928	36,314	126	114	1.097	1.124	20.1%	7,296	7,251	(45)	328,033	326,928	1,106
2003	272,267	263,125	306,749	43,624	114	102	1.124	1.162	20.4%	8,912	9,142	230	307,613	306,749	864
2004	245,602	234,361	285,339	50,978	102	90	1.162	1.210	20.0%	10,180	11,242	1,062	287,118	285,339	1,779
2005	231,005	216,483	277,941	61,458	90	78	1.210	1.278	20.1%	12,325	14,522	2,197	281,592	277,941	3,651
2006	206,475	187,721	261,337	73,616	78	66	1.278	1.380	21.1%	15,500	18,754	3,254	267,302	261,337	5,965
2007	195,023	171,510	267,797	96,287	66	54	1.380	1.552	22.6%	21,786	23,513	1,727	274,987	267,797	7,191
2008	176,574	148,491	268,209	119,718	54	42	1.552	1.847	22.4%	26,842	28,083	1,241	279,801	268,209	11,592
2009	120,728	92,827	229,100	136,273	42	30	1.847	2.448	22.4%	30,590	27,901	(2,689)	232,226	229,100	3,126
2010	96,264	58,102	239,985	181,883	30	18	2.448	4.161	22.1%	40,274	38,162	(2,112)	244,160	239,985	4,175
2011	56,585	8,173	259,170	250,996	18	6	4.161	32.250	21.6%	54,215	48,412	(5,803)	258,570	259,170	(599)
2012	7,246		265,618	265,618	6		32.250		3.1%	8,236	7,246	(990)	276,636	265,618	11,018
2013									0.0%		0	0			
TOTAL	9,293,976	9,029,504	10,487,246	1,457,743						262,414	264,473	2,059	10,545,946	10,487,246	58,700
EXLD PRIOR	9,293,767	9,029,343	10,486,486	1,457,143						262,190	264,423	2,233	10,545,211	10,486,486	58,725

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

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

ACTUAL VERSUS EXPECTED LOSS PAYMENTS

ACCIDENT YEAR	PAID LOSS @ 6/30/12	PAID LOSS @ 6/30/11	UNPAID LOSS @ 6/30/11	AGE @ 6/30/12	AGE @ 6/30/11	PRIOR LDF @ 6/30/12	PRIOR LDF @ 6/30/11	EXPECTED % PAID	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
PRIOR	0			714	702	1.000	1.000	100.0%		0	0
1954	0			702	690	1.000	1.000	100.0%		0	0
1955	0			690	678	1.000	1.000	100.0%		0	0
1956	0			678	666	1.000	1.000	100.0%		0	0
1957	0	0		666	654	1.000	1.000	100.0%		0	0
1958	0			654	642	1.000	1.000	100.0%		0	0
1959	0			642	630	1.000	1.000	100.0%		0	0
1960	0			630	618	1.000	1.000	100.0%		0	0
1961	0			618	606	1.000	1.000	100.0%		0	0
1962	0			606	594	1.000	1.000	100.0%		0	0
1963	0			594	582	1.000	1.000	100.0%		0	0
1964	0			582	570	1.000	1.000	100.0%		0	0
1965	0			570	558	1.000	1.000	100.0%		0	0
1966	4	4		558	546	1.000	1.000	100.0%		0	0
1967	0			546	534	1.000	1.000	100.0%		0	0
1968	0			534	522	1.000	1.000	80.7%		0	0
1969	5	3	2	522	510	1.000	1.000	76.5%	2	3	1
1970	11	11	10	510	498	1.000	1.000	75.6%	8	0	(8)
1971	4	4	2	498	486	1.000	1.000	73.6%	1	0	(1)
1972	3	2	1	486	474	1.000	1.000	66.1%	1	1	0
1973	28	18	17	474	462	1.000	1.000	57.2%	10	10	1
1974	68	57	187	462	450	1.000	1.000	46.7%	87	11	(76)
1975	50	33	128	450	438	1.000	1.001	36.6%	47	17	(29)
1976	36	30	253	438	426	1.001	1.001	26.9%	68	6	(62)
TOTAL	210	161	600						223	49	(174)

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

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

ACTUAL VERSUS EXPECTED REPORTED LOSSES

ACCIDENT YEAR	INCURRED LOSS @ 6/30/12	INCURRED LOSS @ 6/30/11	ULTIMATE LOSS @ 6/30/11	UNREPORTED LOSS @ 6/30/11	AGE @ 6/30/12	AGE @ 6/30/11	PRIOR LDF @ 6/30/12	PRIOR LDF @ 6/30/11	EXPECTED % REPORTED	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE	ULTIMATE LOSS @ 6/30/12	ULTIMATE LOSS @ 6/30/11	CHANGE IN ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR															
1977	191,254	191,263	191,415	152	426	414	1.001	1.001	0.0%	0	(10)	(10)	191,435	191,415	19
1978	215,315	215,301	215,545	244	414	402	1.001	1.001	-9.6%	(23)	15	38	215,594	215,545	49
1979	258,767	258,786	259,071	284	402	390	1.001	1.001	20.3%	58	(19)	(77)	259,097	259,071	26
1980	253,436	253,432	253,828	396	390	378	1.001	1.002	22.0%	87	3	(83)	253,850	253,828	22
1981	248,811	248,825	249,184	359	378	366	1.002	1.002	0.0%	0	(14)	(14)	249,240	249,184	56
1982	237,917	237,840	238,416	576	366	354	1.002	1.002	19.8%	114	77	(37)	238,408	238,416	(9)
1983	253,481	253,452	254,017	565	354	342	1.002	1.002	11.3%	64	29	(35)	254,051	254,017	35
1984	309,765	309,520	310,259	739	342	330	1.002	1.003	15.0%	111	244	134	310,415	310,259	156
1985	353,266	352,826	353,968	1,143	330	318	1.003	1.002	-15.4%	(176)	440	617	354,189	353,968	221
1986	369,387	369,059	370,418	1,360	318	306	1.002	1.003	19.0%	258	328	69	370,584	370,418	165
1987	395,773	395,410	397,169	1,759	306	294	1.003	1.004	25.9%	455	363	(92)	397,444	397,169	275
1988	415,896	415,609	417,657	2,048	294	282	1.004	1.004	6.5%	133	287	155	417,895	417,657	238
1989	425,642	425,266	427,716	2,450	282	270	1.004	1.004	-1.8%	(43)	376	419	427,930	427,716	215
1990	398,177	397,730	400,104	2,374	270	258	1.004	1.005	20.0%	475	447	(28)	400,549	400,104	444
1991	358,786	358,186	361,335	3,149	258	246	1.005	1.007	25.9%	815	600	(215)	361,419	361,335	84
1992	311,990	311,433	314,481	3,047	246	234	1.007	1.008	18.9%	575	556	(19)	314,744	314,481	263
1993	288,874	288,290	291,299	3,009	234	222	1.008	1.008	3.2%	95	584	488	291,720	291,299	421
1994	271,686	270,599	274,392	3,793	222	210	1.008	1.011	21.7%	821	1,087	265	274,862	274,392	470
1995	251,022	250,176	254,384	4,209	210	198	1.011	1.013	16.1%	676	846	170	254,610	254,384	226
1996	230,995	229,999	235,081	5,083	198	186	1.013	1.016	21.5%	1,093	996	(97)	235,484	235,081	402
1997	227,405	226,969	232,570	5,601	186	174	1.016	1.016	-1.3%	(72)	436	507	232,972	232,570	401
1998	246,882	245,421	253,075	7,653	174	162	1.016	1.021	22.7%	1,735	1,461	(275)	253,753	253,075	678
1999	283,439	281,604	291,977	10,373	162	150	1.021	1.027	22.5%	2,333	1,835	(497)	293,046	291,977	1,069
2000	313,493	310,798	325,872	15,075	150	138	1.027	1.032	15.2%	2,288	2,695	408	327,234	325,872	1,361
2001	309,759	307,262	325,079	17,817	138	126	1.032	1.035	8.0%	1,426	2,498	1,072	326,649	325,079	1,571
2002	306,421	304,285	326,928	22,643	126	114	1.035	1.043	18.0%	4,076	2,136	(1,940)	328,033	326,928	1,106
2003	283,269	279,636	306,749	27,113	114	102	1.043	1.055	20.8%	5,629	3,633	(1,996)	307,613	306,749	864
2004	258,759	253,884	285,339	31,455	102	90	1.055	1.073	23.2%	7,302	4,875	(2,426)	287,118	285,339	1,779
2005	247,629	241,546	277,941	36,395	90	78	1.073	1.097	22.8%	8,291	6,082	(2,208)	281,592	277,941	3,651
2006	228,185	219,043	261,337	42,294	78	66	1.097	1.123	19.7%	8,318	9,142	824	267,302	261,337	5,965
2007	220,474	208,907	267,797	58,889	66	54	1.123	1.156	18.5%	10,882	11,567	685	274,987	267,797	7,191
2008	208,892	190,891	268,209	77,318	54	42	1.156	1.206	21.0%	16,260	18,002	1,741	279,801	268,209	11,592
2009	150,600	131,026	229,100	98,074	42	30	1.206	1.386	38.7%	37,998	19,574	(18,424)	232,226	229,100	3,126
2010	131,523	97,226	239,985	142,760	30	18	1.386	1.720	33.4%	47,717	34,298	(13,419)	244,160	239,985	4,175
2011	96,545	24,479	259,170	234,691	18	6	1.720	6.627	50.7%	119,033	72,066	(46,967)	258,570	259,170	(599)
2012	24,130		265,618	265,618	6		6.627		15.1%	40,084	24,130	(15,953)	276,636	265,618	11,018
2013									0.0%		0	0			
TOTAL	9,577,644	9,355,979	10,486,486	1,130,507						318,888	221,665	(97,222)	10,545,211	10,486,486	58,725
EXLD PRIOR	9,577,644	9,355,979	10,486,486	1,130,507						318,888	221,665	(97,222)	10,545,211	10,486,486	58,725

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

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

ACTUAL VERSUS EXPECTED REPORTED CLAIM COUNTS

ACCIDENT YEAR	REPORTED COUNT @ 6/30/12	REPORTED COUNT @ 6/30/11	ULTIMATE COUNT @ 6/30/11	UNREPORTED COUNT @ 6/30/11	AGE @ 6/30/12	AGE @ 6/30/11	PRIOR LDF @ 6/30/12	PRIOR LDF @ 6/30/11	EXPECTED % REPORTED	REPORTED CLAIM EMERGENCE EXPECTED	ACTUAL	DIFFERENCE	ULTIMATE COUNT @ 6/30/12	ULTIMATE COUNT @ 6/30/11	CHANGE IN ULTIMATE COUNT
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR															
1977					426	414									
1978					414	402									
1979					402	390									
1980					390	378									
1981					378	366									
1982	26,299	26,299	26,299	0	366	354	1.000	1.000	94.1%	0	0	0	26,299	26,299	0
1983	27,401	27,401	27,401	0	354	342	1.000	1.000	53.8%	0	0	0	27,401	27,401	0
1984	32,567	32,566	32,566	0	342	330	1.000	1.000	40.1%	0	1	1	32,567	32,566	1
1985	35,591	35,591	35,592	1	330	318	1.000	1.000	33.3%	0	0	0	35,592	35,592	0
1986	36,431	36,431	36,432	1	318	306	1.000	1.000	36.1%	0	0	0	36,432	36,432	0
1987	38,365	38,365	38,367	2	306	294	1.000	1.000	33.5%	1	0	(1)	38,366	38,367	(1)
1988	40,978	40,977	40,979	2	294	282	1.000	1.000	9.4%	0	1	1	40,980	40,979	1
1989	41,820	41,820	41,823	3	282	270	1.000	1.000	15.1%	0	0	0	41,823	41,823	0
1990	41,512	41,509	41,513	4	270	258	1.000	1.000	22.7%	1	3	2	41,515	41,513	2
1991	38,634	38,633	38,637	4	258	246	1.000	1.000	21.9%	1	1	0	38,638	38,637	1
1992	37,321	37,321	37,326	5	246	234	1.000	1.000	20.9%	1	0	(1)	37,326	37,326	0
1993	36,648	36,645	36,652	7	234	222	1.000	1.000	20.0%	1	3	2	36,654	36,652	2
1994	34,828	34,824	34,833	9	222	210	1.000	1.000	27.8%	2	4	2	34,835	34,833	2
1995	31,998	31,994	32,005	11	210	198	1.000	1.000	27.7%	3	4	1	32,006	32,005	1
1996	28,491	28,487	28,500	13	198	186	1.000	1.000	23.7%	3	4	1	28,501	28,500	1
1997	25,531	25,530	25,546	16	186	174	1.000	1.001	26.9%	4	1	(3)	25,543	25,546	(3)
1998	24,830	24,825	24,846	21	174	162	1.001	1.001	26.9%	6	5	(1)	24,846	24,846	0
1999	24,842	24,837	24,866	29	162	150	1.001	1.001	27.4%	8	5	(3)	24,863	24,866	(3)
2000	24,153	24,146	24,184	38	150	138	1.001	1.002	27.1%	10	7	(3)	24,181	24,184	(3)
2001	21,252	21,245	21,291	46	138	126	1.002	1.002	27.3%	13	7	(6)	21,286	21,291	(5)
2002	19,895	19,882	19,947	65	126	114	1.002	1.003	32.5%	21	13	(8)	19,938	19,947	(9)
2003	18,251	18,227	18,314	87	114	102	1.003	1.005	31.7%	28	24	(4)	18,310	18,314	(4)
2004	15,906	15,879	15,991	112	102	90	1.005	1.007	32.6%	36	27	(9)	15,981	15,991	(10)
2005	14,026	13,985	14,126	141	90	78	1.007	1.010	29.6%	42	41	(1)	14,125	14,126	(1)
2006	11,793	11,736	11,909	173	78	66	1.010	1.015	31.2%	54	57	3	11,911	11,909	2
2007	11,006	10,916	11,164	248	66	54	1.015	1.023	34.8%	86	90	4	11,168	11,164	4
2008	10,128	10,036	10,384	348	54	42	1.023	1.035	33.8%	118	92	(26)	10,358	10,384	(26)
2009	8,116	7,934	8,448	514	42	30	1.035	1.065	44.9%	231	182	(49)	8,398	8,448	(50)
2010	8,548	7,856	9,187	1,331	30	18	1.065	1.171	58.3%	777	692	(85)	9,103	9,187	(84)
2011	8,045	2,375	9,809	7,434	18	6	1.171	4.129	80.7%	5,999	5,670	(329)	9,469	9,809	(340)
2012	2,085		9,810	9,810	6		4.129		24.2%	2,376	2,085	(291)	9,464	9,810	(346)
2013													9,737		
TOTAL	777,291	768,272	788,747	20,475						9,822	9,019	(803)	797,616	788,747	(868)
EXLD PRIOR	777,291	768,272	788,747	20,475						9,822	9,019	(803)	797,616	788,747	(868)

(1) BASED ON DATA FROM THE BWC
(2) BASED ON DATA FROM THE BWC
(3) = (2) + [1 - 1/(8)] x [SECT 1, EXH 5, SHEET 13, COL. (12) x SECT 1, EXH 5, SHEET 13, COL. (1)] / 100
(4) = (3) - (2)
(5) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(6) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(7) SECTION 1, EXHIBIT 5, SHEET 20, COL. 12
(8) SECTION 1, EXHIBIT 5, SHEET 20, COL. 10
(9) BASED ON (7) AND (8)
(10) = (4) x (9)
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 1, EXHIBIT 5, SHEET 13, COL. 14
(14) = (3)
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
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			3.1%	3.1%	84.5%
6	32.103	3.1%	20.4%	19.6%	85.7%
18	4.252	23.5%	16.5%	15.2%	85.7%
30	2.501	40.0%	12.8%	11.4%	85.6%
42	1.895	52.8%	10.0%	8.6%	85.5%
54	1.592	62.8%	8.2%	6.7%	85.4%
66	1.409	71.0%	6.4%	5.0%	85.2%
78	1.293	77.4%	4.6%	3.5%	84.8%
90	1.220	82.0%	3.6%	2.6%	84.6%
102	1.168	85.6%	2.9%	2.0%	84.5%
114	1.130	88.5%	2.2%	1.5%	84.3%
126	1.102	90.7%	1.9%	1.2%	84.2%
138	1.079	92.6%	1.5%	0.9%	83.9%
150	1.063	94.1%	1.2%	0.7%	83.6%
162	1.049	95.3%	0.9%	0.5%	83.1%
174	1.040	96.2%	0.7%	0.4%	82.9%
186	1.033	96.9%	0.6%	0.3%	82.8%
198	1.026	97.4%	0.5%	0.3%	82.5%
210	1.021	97.9%	0.4%	0.2%	82.0%
222	1.017	98.3%	0.3%	0.1%	81.4%
234	1.014	98.6%	0.2%	0.1%	81.1%
246	1.012	98.8%	0.2%	0.1%	80.7%
258	1.010	99.0%	0.1%	0.1%	80.2%
270	1.008	99.2%	0.1%	0.0%	80.0%
282	1.007	99.3%	0.1%	0.0%	79.9%
294	1.006	99.4%	0.1%	0.0%	80.0%
306	1.005	99.5%	0.1%	0.0%	80.0%
318	1.004	99.6%	0.1%	0.0%	80.1%
330	1.004	99.6%	0.1%	0.0%	79.9%
342	1.003	99.7%	0.0%	0.0%	80.0%
354	1.003	99.7%	0.0%	0.0%	80.5%
366	1.002	99.8%	0.0%	0.0%	80.2%
378	1.002	99.8%	0.0%	0.0%	80.7%
390	1.002	99.8%	0.0%	0.0%	80.8%
402	1.002	99.8%	0.0%	0.0%	81.4%
414	1.001	99.9%	0.0%	0.0%	82.0%
426	1.001	99.9%	0.0%	0.0%	82.5%
438	1.001	99.9%	0.0%	0.0%	83.0%
450	1.001	99.9%	0.0%	0.0%	83.1%
462	1.001	99.9%	0.0%	0.0%	83.4%
474	1.001	99.9%	0.0%	0.0%	83.6%
486	1.000	100.0%	0.0%	0.0%	83.9%
498	1.000	100.0%	0.0%	0.0%	84.0%
510	1.000	100.0%	0.0%	0.0%	84.2%
522	1.000	100.0%	0.0%	0.0%	84.0%
534	1.000	100.0%	0.0%	0.0%	83.9%
546	1.000	100.0%	0.0%	0.0%	84.4%
558	1.000	100.0%	0.0%	0.0%	84.6%
570	1.000	100.0%	0.0%	0.0%	84.8%
582	1.000	100.0%	0.0%	0.0%	85.2%
594	1.000	100.0%	0.0%	0.0%	85.5%
606	1.000	100.0%	0.0%	0.0%	85.9%
618	1.000	100.0%	0.0%	0.0%	86.4%
630	1.000	100.0%	0.0%	0.0%	86.9%
642	1.000	100.0%	0.0%	0.0%	87.6%
654	1.000	100.0%	0.0%	0.0%	88.3%
666	1.000	100.0%	0.0%	0.0%	89.1%
678	1.000	100.0%	0.0%	0.0%	90.0%
690	1.000	100.0%	0.0%	0.0%	91.0%
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 SECTION 1, EXHIBIT 5, SHEET 23
(3) = 1 / (2)
(4) = (3) FROM SUCCESSIVE AGE - (3) FROM CURRENT AGE
(5) NET PRESENT VALUE OF (4) ASSUMING MID-YEAR PAYMENT
(6) CUMULATIVE DISCOUNT FACTOR FOR GIVEN AGE BASED ON (4) AND (5)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

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	49,659,895	1.972	97,911,638	400,549	399,829	0.250	2.860	285,886	285,373	100%	285,886	0.292	0.807	0.809
1991	50,856,501	1.910	97,123,143	361,419	360,450	0.260	2.934	275,596	274,857	100%	275,596	0.284	0.711	0.713
1992	52,804,448	1.816	95,902,063	314,744	313,908	0.271	3.009	256,416	255,734	100%	256,416	0.267	0.596	0.598
1993	55,132,894	1.783	98,278,492	291,720	291,042	0.282	3.086	253,909	253,318	100%	253,909	0.258	0.529	0.531
1994	57,739,505	1.742	100,579,286	274,862	274,146	0.294	3.165	255,593	254,927	100%	255,593	0.254	0.476	0.476
1995	60,949,772	1.692	103,140,858	254,610	254,078	0.332	3.246	274,387	273,813	100%	274,387	0.266	0.418	0.418
1996	63,664,000	1.635	104,088,085	235,484	234,511	0.375	3.330	294,103	292,889	100%	294,103	0.283	0.370	0.384
1997	68,077,000	1.563	106,370,937	232,972	231,640	0.424	3.027	298,887	297,177	100%	298,887	0.281	0.342	0.357
1998	71,447,000	1.492	106,610,635	253,753	252,162	0.449	2.752	313,177	311,213	100%	313,177	0.294	0.355	0.355
1999	75,244,663	1.444	108,677,929	293,046	290,776	0.475	2.502	347,928	345,233	100%	347,928	0.320	0.389	0.357
2000	79,122,396	1.393	110,223,863	327,234	323,553	0.502	2.274	373,755	369,551	100%	373,755	0.339	0.414	0.358
2001	80,396,857	1.364	109,675,764	326,649	321,591	0.531	2.067	358,911	353,354	100%	358,911	0.327	0.406	0.364
2002	81,621,352	1.330	108,596,907	328,281	320,584	0.562	1.879	346,998	338,862	100%	346,998	0.320	0.402	0.369
2003	82,433,234	1.295	106,712,867	307,603	299,319	0.595	1.709	312,786	304,362	100%	312,786	0.293	0.373	0.374
2004	84,632,753	1.248	105,596,397	286,912	276,797	0.684	1.553	304,855	294,108	100%	304,855	0.289	0.339	0.345
2005	86,912,307	1.218	105,836,799	281,734	270,045	0.786	1.412	312,803	299,826	100%	312,803	0.296	0.324	0.322
2006	90,822,757	1.176	106,826,594	266,926	254,564	0.904	1.284	309,679	295,337	100%	309,679	0.290	0.294	0.298
2007	93,702,820	1.137	106,579,121	274,812	254,571	0.972	1.167	311,659	288,705	100%	311,659	0.292	0.293	0.294
2008	93,449,349	1.115	104,228,254	281,161	252,534	1.045	1.061	311,691	279,956	100%	311,691	0.299	0.301	0.295
2009	86,530,965	1.117	96,636,885	228,761	197,538	1.124	1.061	272,689	235,471	100%	272,689	0.282	0.264	0.275
2010	86,624,485	1.093	94,656,914	240,776	199,256	1.060	1.061	270,766	224,074	100%	270,766	0.286	0.278	0.285
2011	89,983,985	1.061	95,464,009	240,601	190,145	1.000	1.061	255,254	201,724	100%	255,254	0.267	0.267	0.293
2012	92,683,504	1.030	95,464,009	232,634	182,969	1.000	1.030	239,613	188,458	100%	239,613	0.251	0.251	0.300
2013	95,464,009	1.000	95,464,009			1.000	1.000	0	0	100%	0	0.000	0.000	0.300

	5 Year Average excluding 2011-2012	0.290	0.286
	7 Year Average excluding 2011-2012	0.291	0.299
	10 Year Weighted Average excluding 2011-2012	0.298	
	10 Year Weighted Average excluding 2010-2012	0.303	
	5 Year Average excluding 2010-2012	0.292	0.295
	5 Year Average excluding 2012	0.285	0.281
	7 Year Average excluding 2012	0.288	0.289
(14)	2013 Selected Loss Rate:	0.300	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

TT, WL, LMWL, LM, TP, CO

INTERPOLATED DEVELOPMENT FACTORS @ 06/30/12

ACCIDENT	AGE	AGE OF SELECTED LDF		PAID LOSS			INCURRED LOSS			REPORTED COUNTS			PAID SEVERITY		
YEAR	@ 6/30/12	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	714	714	726	1.000	1.000	1.000									
1954	702	702	714	1.000	1.000	1.000									
1955	690	690	702	1.000	1.000	1.000									
1956	678	678	690	1.000	1.000	1.000									
1957	666	666	678	1.000	1.000	1.000									
1958	654	654	666	1.000	1.000	1.000									
1959	642	642	654	1.000	1.000	1.000									
1960	630	630	642	1.000	1.000	1.000									
1961	618	618	630	1.000	1.000	1.000									
1962	606	606	618	1.000	1.000	1.000									
1963	594	594	606	1.000	1.000	1.000									
1964	582	582	594	1.000	1.000	1.000									
1965	570	570	582	1.000	1.000	1.000									
1966	558	558	570	1.000	1.000	1.000									
1967	546	546	558	1.000	1.000	1.000									
1968	534	534	546	1.000	1.000	1.000									
1969	522	522	534	1.000	1.000	1.000									
1970	510	510	522	1.000	1.000	1.000									
1971	498	498	510	1.000	1.000	1.000									
1972	486	486	498	1.000	1.000	1.000									
1973	474	474	486	1.001	1.000	1.001									
1974	462	462	474	1.001	1.001	1.001									
1975	450	450	462	1.001	1.001	1.001									
1976	438	438	450	1.001	1.001	1.001									
1977	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
1978	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
1979	402	402	414	1.002	1.001	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.002	1.002
1980	390	390	402	1.002	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.003	1.002	1.003
1981	378	378	390	1.002	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.003	1.003	1.003
1982	366	366	378	1.002	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.003	1.003	1.003
1983	354	354	366	1.003	1.002	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.004	1.003	1.004
1984	342	342	354	1.003	1.003	1.003	1.001	1.000	1.001	1.000	1.000	1.000	1.004	1.004	1.004
1985	330	330	342	1.004	1.003	1.004	1.001	1.001	1.001	1.000	1.000	1.000	1.004	1.004	1.004
1986	318	318	330	1.004	1.004	1.004	1.002	1.001	1.002	1.000	1.000	1.000	1.005	1.004	1.005
1987	306	306	318	1.005	1.004	1.005	1.002	1.002	1.002	1.000	1.000	1.000	1.006	1.005	1.006
1988	294	294	306	1.006	1.005	1.006	1.003	1.002	1.003	1.000	1.000	1.000	1.007	1.006	1.007
1989	282	282	294	1.007	1.006	1.007	1.004	1.003	1.004	1.000	1.000	1.000	1.008	1.007	1.008
1990	270	270	282	1.008	1.007	1.008	1.004	1.004	1.004	1.000	1.000	1.000	1.009	1.008	1.009
1991	258	258	270	1.010	1.008	1.010	1.005	1.004	1.005	1.000	1.000	1.000	1.010	1.009	1.010
1992	246	246	258	1.012	1.010	1.012	1.006	1.005	1.006	1.000	1.000	1.000	1.012	1.010	1.012
1993	234	234	246	1.014	1.012	1.014	1.008	1.006	1.008	1.000	1.000	1.000	1.015	1.012	1.015
1994	222	222	234	1.017	1.014	1.017	1.009	1.008	1.009	1.000	1.000	1.000	1.018	1.015	1.018
1995	210	210	222	1.021	1.017	1.021	1.012	1.009	1.012	1.000	1.000	1.000	1.022	1.018	1.022
1996	198	198	210	1.026	1.021	1.026	1.015	1.012	1.015	1.000	1.000	1.000	1.026	1.022	1.026
1997	186	186	198	1.033	1.026	1.033	1.019	1.015	1.019	1.000	1.000	1.000	1.032	1.026	1.032
1998	174	174	186	1.040	1.033	1.040	1.021	1.019	1.021	1.001	1.000	1.001	1.039	1.032	1.039
1999	162	162	174	1.049	1.040	1.049	1.026	1.021	1.026	1.001	1.001	1.001	1.049	1.039	1.049
2000	150	150	162	1.063	1.049	1.063	1.032	1.026	1.032	1.001	1.001	1.001	1.062	1.049	1.062
2001	138	138	150	1.079	1.063	1.079	1.038	1.032	1.038	1.002	1.001	1.002	1.078	1.062	1.078
2002	126	126	138	1.102	1.079	1.102	1.046	1.038	1.046	1.002	1.002	1.002	1.098	1.078	1.098
2003	114	114	126	1.130	1.102	1.130	1.057	1.046	1.057	1.003	1.002	1.003	1.125	1.098	1.125
2004	102	102	114	1.168	1.130	1.168	1.070	1.057	1.070	1.005	1.003	1.005	1.160	1.125	1.160
2005	90	90	102	1.220	1.168	1.220	1.091	1.070	1.091	1.007	1.005	1.007	1.208	1.160	1.208
2006	78	78	90	1.293	1.220	1.293	1.116	1.091	1.116	1.010	1.007	1.010	1.277	1.208	1.277
2007	66	66	78	1.409	1.293	1.409	1.155	1.116	1.155	1.015	1.010	1.015	1.380	1.277	1.380
2008	54	54	66	1.592	1.409	1.592	1.209	1.155	1.209	1.023	1.015	1.023	1.540	1.380	1.540
2009	42	42	54	1.895	1.592	1.895	1.312	1.209	1.312	1.035	1.023	1.035	1.807	1.540	1.807
2010	30	30	42	2.501	1.895	2.501	1.515	1.312	1.515	1.065	1.035	1.065	2.309	1.807	2.309
2011	18	18	30	4.252	2.501	4.252	1.969	1.515	1.969	1.171	1.065	1.171	3.558	2.309	3.558
2012	6	6	18	32.103	4.252	32.103	7.583	1.969	7.583	4.129	1.171	4.129	7.565	3.558	7.565

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

TT, WL, LMWL, LM, TP, CO

INTERPOLATED INDEX FACTORS @ 06/30/12

ACCIDENT YEAR	AGE @ 6/30/12	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	426	426	438	-	-	-
1978	414	414	426	-	-	-
1979	402	402	414	-	-	-
1980	390	390	402	-	-	-
1981	378	378	390	-	-	-
1982	366	366	378	-	-	-
1983	354	354	366	0.012	-	0.012
1984	342	342	354	0.027	0.012	0.027
1985	330	330	342	0.052	0.027	0.052
1986	318	318	330	0.080	0.052	0.080
1987	306	306	318	0.110	0.080	0.110
1988	294	294	306	0.146	0.110	0.146
1989	282	282	294	0.186	0.146	0.186
1990	270	270	282	0.236	0.186	0.236
1991	258	258	270	0.293	0.236	0.293
1992	246	246	258	0.367	0.293	0.367
1993	234	234	246	0.447	0.367	0.447
1994	222	222	234	0.540	0.447	0.540
1995	210	210	222	0.652	0.540	0.652
1996	198	198	210	0.778	0.652	0.778
1997	186	186	198	0.921	0.778	0.921
1998	174	174	186	1.097	0.921	1.097
1999	162	162	174	1.322	1.097	1.322
2000	150	150	162	1.643	1.322	1.643
2001	138	138	150	2.067	1.643	2.067
2002	126	126	138	2.628	2.067	2.628
2003	114	114	126	3.389	2.628	3.389
2004	102	102	114	4.426	3.389	4.426
2005	90	90	102	5.814	4.426	5.814
2006	78	78	90	7.683	5.814	7.683
2007	66	66	78	10.283	7.683	10.283
2008	54	54	66	13.800	10.283	13.800
2009	42	42	54	18.540	13.800	18.540
2010	30	30	42	24.903	18.540	24.903
2011	18	18	30	33.442	24.903	33.442
2012	6	6	18	44.080	33.442	44.080

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

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

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

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-Ult	
1977	5.997	1.772	1.270	1.169	1.136	1.117	1.106	1.097	1.084	1.069	1.053	1.039	1.028	1.020	1.014	1.011	1.007	1.004	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1978	5.996	1.753	1.273	1.197	1.157	1.136	1.119	1.099	1.080	1.061	1.045	1.031	1.022	1.016	1.012	1.007	1.004	1.003	1.002	1.001	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000			
1979	6.003	1.785	1.306	1.216	1.177	1.155	1.131	1.105	1.080	1.057	1.040	1.031	1.023	1.017	1.011	1.006	1.004	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000				
1980	5.915	1.768	1.317	1.228	1.186	1.155	1.123	1.090	1.064	1.045	1.032	1.025	1.019	1.012	1.006	1.005	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000					
1981	6.005	1.803	1.336	1.243	1.185	1.142	1.105	1.075	1.052	1.036	1.029	1.023	1.014	1.009	1.006	1.004	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000						
1982	5.868	1.785	1.356	1.249	1.183	1.134	1.097	1.066	1.047	1.034	1.027	1.017	1.010	1.006	1.004	1.004	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000							
1983	6.264	1.917	1.379	1.259	1.177	1.120	1.082	1.059	1.046	1.033	1.022	1.013	1.008	1.005	1.004	1.004	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000								
1984	6.249	1.930	1.385	1.246	1.160	1.102	1.073	1.056	1.041	1.027	1.015	1.009	1.006	1.005	1.004	1.003	1.003	1.003	1.003	1.002	1.001	1.001	1.001	1.001	1.000	1.001	1.001	1.001									
1985	6.282	1.946	1.383	1.232	1.146	1.096	1.069	1.050	1.032	1.020	1.013	1.010	1.006	1.006	1.004	1.004	1.003	1.003	1.002	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001										
1986	6.353	1.957	1.363	1.219	1.150	1.112	1.080	1.050	1.030	1.019	1.012	1.008	1.007	1.006	1.004	1.004	1.003	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001											
1987	6.386	1.957	1.358	1.226	1.160	1.117	1.075	1.046	1.027	1.017	1.010	1.009	1.005	1.005	1.005	1.003	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001												
1988	6.327	1.948	1.367	1.229	1.152	1.097	1.058	1.035	1.023	1.013	1.011	1.009	1.006	1.006	1.005	1.004	1.004	1.003	1.002	1.002	1.002	1.001	1.001	1.001													
1989	6.385	1.983	1.370	1.219	1.129	1.078	1.050	1.032	1.019	1.016	1.010	1.008	1.007	1.005	1.004	1.004	1.003	1.003	1.002	1.002	1.002	1.002	1.001														
1990	6.382	1.869	1.365	1.191	1.109	1.068	1.045	1.027	1.021	1.014	1.011	1.009	1.008	1.006	1.005	1.004	1.004	1.003	1.003	1.003	1.002	1.002															
1991	7.534	1.652	1.265	1.143	1.084	1.055	1.036	1.026	1.017	1.013	1.011	1.010	1.008	1.006	1.005	1.004	1.003	1.003	1.002	1.002	1.002																
1992	7.632	1.572	1.226	1.124	1.078	1.048	1.035	1.023	1.016	1.014	1.012	1.011	1.008	1.007	1.006	1.005	1.005	1.004	1.004	1.003																	
1993	6.859	1.520	1.203	1.112	1.070	1.057	1.034	1.024	1.022	1.016	1.013	1.010	1.009	1.008	1.006	1.005	1.005	1.005	1.004																		
1994	7.658	1.477	1.186	1.108	1.079	1.050	1.036	1.027	1.021	1.017	1.015	1.011	1.009	1.007	1.007	1.006	1.005	1.005																			
1995	6.743	1.417	1.178	1.118	1.072	1.053	1.040	1.031	1.025	1.021	1.016	1.012	1.010	1.008	1.007	1.006	1.005																				
1996	6.362	1.411	1.197	1.113	1.076	1.057	1.045	1.036	1.029	1.023	1.017	1.014	1.013	1.010	1.008	1.007																					
1997	6.300	1.457	1.208	1.126	1.091	1.070	1.053	1.040	1.032	1.023	1.017	1.015	1.012	1.009	1.008																						
1998	6.522	1.461	1.209	1.132	1.093	1.073	1.051	1.038	1.028	1.020	1.016	1.014	1.013	1.010																							
1999	6.452	1.508	1.244	1.148	1.103	1.078	1.056	1.039	1.031	1.024	1.021	1.018	1.014																								
2000	6.522	1.562	1.243	1.150	1.105	1.074	1.051	1.039	1.030	1.026	1.021	1.017																									
2001	6.949	1.553	1.251	1.152	1.100	1.072	1.052	1.040	1.034	1.028	1.021																										
2002	7.256	1.576	1.263	1.153	1.106	1.074	1.056	1.045	1.034	1.025																											
2003	6.400	1.590	1.250	1.148	1.102	1.073	1.057	1.045	1.035																												
2004	6.487	1.578	1.260	1.156	1.109	1.086	1.065	1.048																													
2005	6.876	1.599	1.283	1.181	1.129	1.093	1.067																														
2006	7.265	1.657	1.302	1.197	1.139	1.100																															
2007	7.318	1.691	1.347	1.206	1.137																																
2008	7.806	1.779	1.335	1.189																																	
2009	7.607	1.701	1.301																																		
2010	7.850	1.657																																			
2011	6.923																																				
4 Yr Avg	7.547	1.707	1.321	1.193	1.128	1.088	1.061	1.045	1.033	1.026	1.020	1.016	1.013	1.010	1.007	1.006	1.005	1.004	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
5 Yr Avg	7.501	1.697	1.314	1.186	1.123	1.085	1.059	1.044	1.033	1.025	1.019	1.016	1.012	1.009	1.007	1.006	1.005	1.004	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
7 Yr Avg	7.378	1.666	1.297	1.176	1.117	1.082	1.058	1.042	1.032	1.024	1.018	1.014	1.012	1.009	1.007	1.005	1.004	1.004	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
3 Yr Wtd	7.441	1.714	1.329	1.197	1.135	1.093	1.063	1.046	1.034	1.026	1.021	1.017	1.013	1.010	1.008	1.006	1.005	1.005	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
5 Yr Wtd	7.488	1.697	1.313	1.185	1.122	1.084	1.059	1.043	1.033	1.025	1.019	1.016	1.013	1.009	1.007	1.006	1.005	1.004	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
10 Yr Wtd	7.092	1.627	1.279	1.166	1.111	1.079	1.055	1.040	1.030	1.023	1.017	1.013	1.010	1.007	1.006	1.005	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		TAIL
Prior	7.750	1.700	1.325	1.190	1.125	1.080	1.056	1.042	1.033	1.025	1.019	1.015	1.012	1.009	1.007	1.006	1.005	1.004	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001
Selected	7.550	1.700	1.320	1.190	1.130	1.090	1.060	1.044	1.034	1.025	1.021	1.016	1.013	1.009	1.007	1.006	1.005	1.004	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Cumulative	32.103	4.252	2.501	1.895	1.592	1.409	1.293	1.220	1.168	1.130	1.102	1.079	1.063	1.049	1.040	1.033	1.026	1.021	1.017	1.014	1.012	1.010	1.008	1.007	1.006	1.005	1.004	1.004	1.003	1.003	1.002	1.002	1.002	1.002	1.001	1.001	1.001

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

INCURRED LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																										190,885	191,022	191,043	191,081	191,065	191,121	191,118	191,168	191,281	191,263	191,254	191,254
1978																									214,622	214,885	214,908	214,939	214,990	215,110	215,223	215,212	215,314	215,301	215,315		215,315
1979																								258,122	258,189	258,636	258,655	258,335	258,520	258,570	258,722	258,713	258,786	258,767			258,767
1980																							252,819	252,787	252,772	253,139	253,547	253,279	253,366	253,387	253,493	253,432	253,436				253,436
1981																						247,968	247,959	248,013	248,134	248,621	248,666	248,582	248,748	248,806	248,825	248,811					248,811
1982																					236,730	237,208	237,419	237,523	237,667	237,755	237,852	237,697	237,791	237,840	237,917						237,917
1983																				251,929	252,319	252,493	252,830	252,833	252,879	253,193	253,347	253,440	253,452	253,481							253,481
1984																			307,340	308,023	308,331	308,870	309,507	308,856	308,948	309,077	309,426	309,520	309,765								309,765
1985																		349,400	350,554	350,810	351,496	352,095	352,528	352,527	352,575	352,901	352,826	353,266									353,266
1986																	366,649	366,351	366,941	367,106	367,988	368,363	368,796	368,777	368,837	369,059	369,387										369,387
1987																393,398	393,546	393,261	393,618	393,653	393,928	394,402	394,857	395,367	395,410	395,773											395,773
1988															412,750	410,574	411,925	412,668	413,805	413,505	414,195	415,553	415,714	415,609	415,896													415,896
1989														420,762	420,981	420,203	421,865	422,509	423,919	423,806	424,531	425,270	425,266	425,642														425,642
1990													392,009	392,816	394,041	393,216	394,888	395,711	396,458	396,489	397,293	397,730	398,177															398,177
1991												352,050	352,336	354,993	356,424	355,719	356,283	356,805	357,544	358,112	358,186	358,786																358,786
1992											303,025	304,404	305,610	306,440	308,183	308,068	309,415	310,142	311,112	311,433	311,990																	311,990
1993										280,386	280,949	280,483	281,524	283,476	284,968	284,966	286,241	287,661	288,290	288,874																		288,874
1994									259,488	265,034	264,850	265,276	266,600	268,119	269,373	269,109	270,437	270,599	271,686																			271,686
1995								234,937	241,417	243,621	244,037	243,998	245,146	247,002	248,575	249,992	250,176	251,022																				251,022
1996							210,365	218,428	220,064	223,172	224,690	225,165	226,583	228,719	229,936	229,999	230,995																					230,995
1997						202,241	214,044	218,070	220,370	221,514	223,839	223,710	225,173	226,561	226,969	227,405																						227,405
1998					217,382	228,233	232,770	236,325	239,850	242,068	242,795	242,681	244,103	245,421	246,882																							246,882
1999				232,754	248,271	253,528	260,469	267,462	271,846	275,270	277,437	280,785	281,604	283,439																								283,439
2000			226,537	269,872	277,109	282,910	289,367	295,812	300,873	304,991	309,730	310,798	313,493																									313,493
2001		163,235	231,522	267,205	274,899	281,965	285,831	292,779	298,269	305,016	307,262	309,759																										309,759
2002	23,156	192,031	232,216	264,745	274,862	281,655	287,856	295,408	303,774	304,285	306,421																											306,421
2003	42,582	180,208	221,037	252,155	257,519	263,315	268,995	276,804	279,636	283,269																												283,269
2004	40,745	164,826	198,390	227,582	234,515	240,788	251,796	253,884	258,759																													258,759
2005	38,608	151,376	183,822	213,328	223,761	237,011	241,546	247,629																														247,629
2006	35,095	129,930	162,855	192,087	213,479	219,043	228,185																															228,185
2007	33,296	132,059	165,753	200,829	208,907	220,474																																220,474
2008	31,161	129,153	176,916	190,891	208,892																																	208,892
2009	29,212	111,888	131,026	150,600																																		150,600
2010	29,692	97,226	131,523																																			131,523
2011	24,479	96,545																																				96,545
2012	24,130																																					24,130
																																						9,577,644

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-Ult	
1977																										1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000		
1978																									1.001	1.000	1.000	1.000	1.001	1.001	1.000	1.000	1.000	1.000			
1979																								1.000	1.002	1.000	0.999	1.001	1.000	1.001	1.000	1.000	1.000				
1980																							1.000	1.000	1.001	1.002	0.999	1.000	1.000	1.000	1.000	1.000					
1981																						1.000	1.000	1.000	1.002	1.000	1.000	1.001	1.000	1.000	1.000						
1982																					1.002	1.001	1.000	1.001	1.000	1.000	0.999	1.000	1.000	1.000							
1983																				1.002	1.001	1.001	1.000	1.000	1.001	1.001	1.000	1.000	1.000								
1984																			1.002	1.001	1.002	1.002	0.998	1.000	1.000	1.001	1.000	1.001									
1985																		1.003	1.001	1.002	1.002	1.001	1.000	1.000	1.001	1.000	1.001										
1986																	0.999	1.002	1.000	1.002	1.001	1.001	1.000	1.000	1.001	1.001											
1987																1.000	0.999	1.001	1.000	1.001	1.001	1.001	1.001	1.000	1.001												
1988															0.995	1.003	1.002	1.003	0.999	1.002	1.003	1.000	1.000	1.001													
1989														1.001	0.998	1.004	1.002	1.003	1.000	1.002	1.002	1.000	1.001														
1990													1.002	1.003	0.998	1.004	1.002	1.002	1.000	1.002	1.001	1.001															
1991												1.001	1.008	1.004	0.998	1.002	1.001	1.002	1.002	1.000	1.002																
1992											1.005	1.004	1.003	1.006	1.000	1.004	1.002	1.003	1.001	1.002																	
1993										1.002	0.998	1.004	1.007	1.005	1.000	1.004	1.005	1.002	1.002																		
1994									1.021	0.999	1.002	1.005	1.006	1.005	0.999	1.005	1.001	1.004																			
1995								1.028	1.009	1.002	1.000	1.005	1.008	1.006	1.006	1.001	1.003																				
1996							1.038	1.007	1.014	1.007	1.002	1.006	1.009	1.005	1.000	1.004																					
1997						1.058	1.019	1.011	1.005	1.010	0.999	1.007	1.006	1.002	1.002																						
1998					1.050	1.020	1.015	1.015	1.009	1.003	1.000	1.006	1.005	1.006																							
1999				1.067	1.021	1.027	1.027	1.016	1.013	1.008	1.012	1.003	1.007																								
2000			1.191	1.027	1.021	1.023	1.022	1.017	1.014	1.016	1.003	1.009																									
2001		1.418	1.154	1.029	1.026	1.014	1.024	1.019	1.023	1.007	1.008																										
2002	8.293	1.209	1.140	1.038	1.025	1.022	1.026	1.028	1.002	1.007																											
2003	4.232	1.227	1.141	1.021	1.023	1.022	1.029	1.010	1.013																												
2004	4.045	1.204	1.147	1.030	1.027	1.046	1.008	1.019																													
2005	3.921	1.214	1.161	1.049	1.059	1.019	1.025																														
2006	3.702	1.253	1.179	1.111	1.026	1.042																															
2007	3.966	1.255	1.212	1.040	1.055																																
2008	4.145	1.370	1.079	1.094																																	
2009	3.830	1.171	1.149																																		
2010	3.274	1.353																																			
2011	3.944																																				
3 Yr Avg	3.683	1.298	1.147	1.082	1.047	1.036	1.021	1.019	1.012	1.010	1.008	1.006	1.006	1.004	1.003	1.003	1.003	1.003	1.002	1.001	1.002	1.001	1.001	1.000	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
5 Yr Avg	3.832	1.280	1.156	1.065	1.038	1.030	1.023	1.019	1.013	1.008	1.005	1.006	1.007	1.005	1.001	1.004	1.003	1.003	1.001	1.001	1.002	1.001	1.000	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
7 Yr Avg	3.826	1.260	1.153	1.055	1.034	1.027	1.023	1.018	1.011	1.008	1.004	1.006	1.007	1.005	1.001	1.004	1.002	1.003	1.001	1.002	1.002	1.001	1.000	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
3 Yr Wtd	3.666	1.299	1.145	1.081	1.047	1.035	1.021	1.019	1.012	1.010	1.008	1.006	1.006	1.004	1.003	1.003	1.003	1.003	1.002	1.001	1.002	1.000	1.001	1.000	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
7 Yr Wtd	3.829	1.255	1.151	1.052	1.033	1.026	1.023	1.018	1.011	1.008	1.004	1.006	1.007	1.005	1.000	1.004	1.002	1.003	1.000	1.002	1.002	1.001	1.000	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
10 Yr Wtd	4.223	1.264	1.155	1.048	1.032	1.028	1.023	1.017	1.012	1.006	1.003	1.005	1.006	1.004	0.999	1.003	1.002	1.002	1.001	1.002	1.002	1.001	1.000	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		TAIL
Prior	3.854	1.240	1.150	1.043	1.029	1.024	1.022	1.017	1.011	1.008	1.003	1.005	1.006	1.005	1.000	1.004	1.002	1.002	1.000	1.002	1.002	1.001	1.000	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			1.001
Selected	3.850	1.300	1.155	1.085	1.047	1.035	1.023	1.019	1.012	1.010	1.008	1.006	1.006	1.004	1.003	1.003	1.003	1.003	1.002	1.001	1.002	1.000	1.001	1.000	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
Cumulative	7.583	1.969	1.515	1.312	1.209	1.155	1.116	1.091	1.070	1.057	1.046	1.038	1.032	1.026	1.021	1.019	1.015	1.012	1.009	1.008	1.006	1.005	1.004	1.004	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

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																										153	211	177	143	64	70	34	51	113	64	33	33
1978																									143	276	194	127	104	116	126	62	100	48	2		2
1979																								580	409	669	571	177	287	225	244	129	128	60			60
1980																							672	465	252	399	619	240	260	204	199	72	23				23
1981																						1,155	886	708	530	779	595	325	352	278	175	75					75
1982																					603	770	732	572	450	336	325	80	74	51	62						62
1983																				612	643	555	611	425	287	389	377	315	202	132							132
1984																			1,579	1,478	1,170	1,292	1,521	534	368	358	452	345	332								332
1985																		1,910	2,060	1,543	1,472	1,478	1,359	892	614	607	281	378									378
1986																	3,735	2,292	1,878	1,254	1,377	1,166	1,209	794	506	402	417										417
1987																4,715	3,576	2,160	1,611	1,070	790	754	782	807	426	343											343
1988															7,990	3,919	3,567	2,805	2,534	1,347	1,207	1,719	1,276	636	481												481
1989														8,080	6,177	3,701	3,756	2,957	3,062	2,000	1,791	1,567	812	669													669
1990													9,677	7,609	6,603	3,931	4,043	3,451	3,024	1,975	1,789	1,241	885														885
1991												10,043	7,073	6,984	6,176	3,639	2,938	2,226	1,951	1,630	913	834															834
1992											11,412	9,148	7,191	5,528	5,249	3,326	3,127	2,370	2,060	1,212	891																891
1993										15,007	11,320	7,386	5,701	5,103	4,443	2,685	2,524	2,508	1,776	1,222																	1,222
1994									15,887	16,213	11,679	8,322	6,753	5,933	5,298	3,202	2,999	1,746	1,469																		1,469
1995								18,375	18,062	14,778	10,365	6,514	4,803	4,239	3,785	3,498	2,178	1,711																			1,711
1996							22,222	21,885	16,541	13,746	10,449	7,254	5,634	4,972	3,878	2,092	1,560																				1,560
1997						30,565	30,388	24,728	19,325	14,129	11,598	7,793	6,053	4,752	3,060	1,771																					1,771
1998					45,008	39,857	30,690	23,841	19,274	15,214	11,420	7,674	5,718	3,907	2,869																						2,869
1999				65,121	55,795	41,133	31,592	25,854	20,697	16,401	12,312	10,193	6,269	4,165																							4,165
2000			74,912	81,448	60,444	43,551	32,333	25,675	20,195	16,003	13,244	8,098	5,548																								5,548
2001		66,780	81,684	79,747	58,978	44,394	31,270	25,039	19,695	16,886	10,988	7,152																									7,152
2002	10,271	98,538	84,864	78,667	60,304	44,396	33,129	26,528	22,809	13,671	8,557																										8,557
2003	28,783	91,891	80,654	76,703	56,171	41,379	30,878	25,127	16,511	11,002																											11,002
2004	28,487	85,304	72,869	69,410	51,720	38,100	31,689	19,523	13,157																												13,157
2005	28,081	78,996	68,105	64,816	48,297	38,922	25,063	16,624																													16,624
2006	26,306	66,073	57,076	54,319	48,614	31,322	21,710																														21,710
2007	24,762	69,618	60,137	58,605	37,398	25,451																															25,451
2008	23,151	66,628	65,656	42,399	32,318																																32,318
2009	22,038	57,315	38,198	29,872																																	29,872
2010	22,291	39,123	35,259																																		35,259
2011	16,306	39,960																																			39,960
2012	16,884																																				16,884
																																					283,878

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

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

OHIO BUREAU OF WORKERS' COMPENSATION

PRIVATE EMPLOYERS

COMPENSATION

TT, WL, LMWL, LM, TP, CO

PAID LOSS / 100 OF PAYROLL

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	ON-LEVEL PAYROLL
1977	0.64%	3.83%	6.79%	8.62%	10.08%	11.45%	12.80%	14.16%	15.53%	16.83%	17.99%	18.94%	19.67%	20.21%	20.61%	20.91%	21.14%	21.30%	21.38%	21.44%	21.49%	21.51%	21.53%	21.54%	21.55%	21.55%	21.56%	21.57%	21.58%	21.58%	21.59%	0.22%	0.22%	0.22%	0.22%	0.22%	88,490,090
1978	0.69%	4.12%	7.22%	9.18%	10.99%	12.72%	14.45%	16.16%	17.76%	19.18%	20.36%	21.27%	21.93%	22.41%	22.77%	23.05%	23.21%	23.31%	23.38%	23.42%	23.45%	23.49%	23.50%	23.52%	23.54%	23.55%	23.56%	23.57%	23.58%	23.59%	23.61%	0.24%	0.24%	0.24%	0.24%		91,119,089
1979	0.75%	4.49%	8.02%	10.48%	12.74%	14.99%	17.32%	19.59%	21.64%	23.37%	24.70%	25.70%	26.49%	27.09%	27.54%	27.84%	28.01%	28.12%	28.21%	28.27%	28.32%	28.36%	28.38%	28.40%	28.42%	28.44%	28.46%	28.47%	28.47%	28.49%	28.50%	0.29%	0.29%	0.29%			90,690,465
1980	0.82%	4.86%	8.60%	11.32%	13.91%	16.49%	19.04%	21.39%	23.32%	24.82%	25.93%	26.77%	27.45%	27.98%	28.33%	28.51%	28.65%	28.74%	28.79%	28.84%	28.88%	28.92%	28.95%	28.97%	28.99%	29.02%	29.04%	29.05%	29.06%	29.07%	29.08%	0.29%	0.29%				87,100,472
1981	0.86%	5.14%	9.26%	12.37%	15.37%	18.22%	20.82%	23.01%	24.74%	26.03%	26.98%	27.75%	28.38%	28.77%	29.01%	29.18%	29.30%	29.38%	29.45%	29.50%	29.54%	29.57%	29.60%	29.63%	29.67%	29.70%	29.72%	29.74%	29.76%	29.78%	29.79%	0.30%					83,462,136
1982	0.92%	5.39%	9.62%	13.05%	16.30%	19.27%	21.86%	23.98%	25.56%	26.75%	27.66%	28.40%	28.89%	29.18%	29.37%	29.49%	29.60%	29.70%	29.75%	29.80%	29.84%	29.88%	29.91%	29.94%	29.98%	30.00%	30.02%	30.03%	30.04%	30.05%	30.06%						79,135,492
1983	0.90%	5.64%	10.81%	14.91%	18.78%	22.11%	24.75%	26.78%	28.35%	29.65%	30.62%	31.29%	31.69%	31.93%	32.10%	32.23%	32.35%	32.44%	32.51%	32.57%	32.62%	32.65%	32.69%	32.71%	32.74%	32.76%	32.78%	32.80%	32.82%	32.83%							77,162,033
1984	1.14%	7.10%	13.71%	18.98%	23.66%	27.44%	30.24%	32.44%	34.25%	35.66%	36.61%	37.17%	37.52%	37.75%	37.94%	38.08%	38.20%	38.32%	38.43%	38.53%	38.60%	38.66%	38.71%	38.75%	38.78%	38.80%	38.83%	38.86%	38.89%								79,569,925
1985	1.30%	8.15%	15.86%	21.93%	27.02%	30.96%	33.92%	36.25%	38.07%	39.27%	40.06%	40.56%	40.96%	41.22%	41.47%	41.64%	41.79%	41.91%	42.03%	42.13%	42.22%	42.29%	42.36%	42.41%	42.45%	42.49%	42.52%	42.56%									82,906,581
1986	1.28%	8.13%	15.91%	21.68%	26.43%	30.40%	33.80%	36.49%	38.30%	39.43%	40.17%	40.65%	40.97%	41.27%	41.50%	41.68%	41.83%	41.97%	42.08%	42.17%	42.26%	42.33%	42.37%	42.42%	42.46%	42.50%	42.53%										86,749,768
1987	1.32%	8.43%	16.50%	22.41%	27.46%	31.85%	35.57%	38.24%	39.99%	41.07%	41.76%	42.19%	42.56%	42.79%	42.99%	43.19%	43.33%	43.45%	43.56%	43.62%	43.68%	43.74%	43.79%	43.84%	43.89%	43.94%											90,001,532
1988	1.42%	9.02%	17.57%	24.02%	29.52%	34.02%	37.32%	39.48%	40.86%	41.79%	42.35%	42.83%	43.20%	43.47%	43.71%	43.92%	44.10%	44.26%	44.42%	44.51%	44.60%	44.69%	44.76%	44.82%	44.86%												92,596,563
1989	1.45%	9.23%	18.30%	25.08%	30.57%	34.52%	37.22%	39.08%	40.34%	41.12%	41.77%	42.17%	42.49%	42.77%	42.99%	43.17%	43.34%	43.49%	43.62%	43.72%	43.82%	43.92%	43.99%	44.05%													96,481,507
1990	1.50%	9.57%	17.88%	24.41%	29.08%	32.25%	34.46%	36.01%	36.96%	37.75%	38.27%	38.69%	39.05%	39.34%	39.57%	39.76%	39.92%	40.06%	40.18%	40.29%	40.39%	40.49%	40.58%														97,911,638
1991	1.55%	11.64%	19.24%	24.34%	27.82%	30.16%	31.81%	32.94%	33.81%	34.39%	34.84%	35.21%	35.55%	35.83%	36.06%	36.25%	36.38%	36.51%	36.61%	36.70%	36.79%	36.86%															97,123,143
1992	1.49%	11.38%	17.89%	21.94%	24.66%	26.58%	27.87%	28.85%	29.52%	29.99%	30.41%	30.79%	31.12%	31.38%	31.59%	31.78%	31.94%	32.09%	32.23%	32.35%	32.44%																95,902,063
1993	1.58%	10.86%	16.51%	19.86%	22.09%	23.63%	24.97%	25.81%	26.43%	27.00%	27.44%	27.79%	28.07%	28.32%	28.54%	28.72%	28.87%	29.01%	29.15%	29.27%																	98,278,492
1994	1.35%	10.36%	15.30%	18.15%	20.10%	21.69%	22.77%	23.58%	24.22%	24.74%	25.17%	25.55%	25.83%	26.07%	26.26%	26.44%	26.59%	26.73%	26.87%																		100,579,286
1995	1.42%	9.58%	13.57%	15.98%	17.87%	19.17%	20.19%	21.00%	21.66%	22.19%	22.66%	23.03%	23.30%	23.54%	23.73%	23.90%	24.04%	24.17%																			103,140,858
1996	1.33%	8.44%	11.92%	14.27%	15.88%	17.10%	18.08%	18.88%	19.55%	20.12%	20.58%	20.94%	21.23%	21.50%	21.72%	21.90%	22.04%																				104,088,085
1997	1.19%	7.47%	10.88%	13.14%	14.80%	16.14%	17.27%	18.18%	18.90%	19.50%	19.95%	20.30%	20.60%	20.85%	21.05%	21.21%																					106,370,937
1998	1.24%	8.09%	11.82%	14.29%	16.17%	17.67%	18.95%	19.93%	20.69%	21.28%	21.70%	22.04%	22.36%	22.65%	22.89%																						106,610,635
1999	1.27%	8.23%	12.40%	15.42%	17.71%	19.54%	21.06%	22.23%	23.11%	23.82%	24.40%	24.90%	25.33%	25.70%																							108,677,929
2000	1.35%	8.81%	13.76%	17.09%	19.66%	21.72%	23.32%	24.51%	25.46%	26.22%	26.90%	27.46%	27.94%																								110,223,863
2001	1.27%	8.79%	13.66%	17.09%	19.69%	21.66%	23.21%	24.41%	25.40%	26.27%	27.01%	27.59%																									109,675,764
2002	1.19%	8.61%	13.57%	17.13%	19.76%	21.85%	23.46%	24.76%	25.87%	26.76%	27.43%																										108,596,907
2003	1.29%	8.28%	13.16%	16.44%	18.87%	20.80%	22.31%	23.58%	24.66%	25.51%																											106,712,867
2004	1.16%	7.53%	11.89%	14.98%	17.31%	19.19%	20.84%	22.19%	23.26%																												105,596,397
2005	0.99%	6.84%	10.93%	14.03%	16.58%	18.72%	20.45%	21.83%																													105,836,799
2006	0.82%	5.98%	9.90%	12.90%	15.43%	17.57%	19.33%																														106,826,594
2007	0.80%	5.86%	9.91%	13.34%	16.09%	18.30%																															106,579,121
2008	0.77%	6.00%	10.67%	14.25%	16.94%																																104,228,254
2009	0.74%	5.65%	9.61%	12.49%																																	96,636,885
2010	0.78%	6.14%	10.17%																																		94,656,914
2011	0.86%	5.93%																																			95,464,009
2012	0.78%																																				92,683,504

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	ON-LEVEL PAYROLL
1977																										21.57%	21.59%	21.59%	21.59%	21.59%	21.60%	0.22%	0.22%	0.22%	0.22%	0.22%	88,490,090
1978																									23.55%	23.58%	23.59%	23.59%	23.59%	23.61%	23.62%	0.24%	0.24%	0.24%	0.24%		91,119,089
1979																								28.46%	28.47%	28.52%	28.52%	28.49%	28.51%	28.51%	28.53%	0.29%	0.29%	0.29%			90,690,465
1980																							29.03%	29.02%	29.02%	29.06%	29.11%	29.08%	29.09%	29.09%	29.10%	0.29%	0.29%				87,100,472
1981																						29.71%	29.71%	29.72%	29.73%	29.79%	29.79%	29.78%	29.80%	29.81%	29.81%	0.30%					83,462,136
1982																					29.91%	29.97%	30.00%	30.01%	30.03%	30.04%	30.06%	30.04%	30.05%	30.05%	30.06%						79,135,492
1983																				32.65%	32.70%	32.72%	32.77%	32.77%	32.77%	32.81%	32.83%	32.85%	32.85%	32.85%							77,162,033
1984																			38.63%	38.71%	38.75%	38.82%	38.90%	38.82%	38.83%	38.84%	38.89%	38.90%	38.93%								79,569,925
1985																		42.14%	42.28%	42.31%	42.40%	42.47%	42.52%	42.52%	42.53%	42.57%	42.56%	42.61%									82,906,581
1986																	42.27%	42.23%	42.30%	42.32%	42.42%	42.46%	42.51%	42.51%	42.52%	42.54%	42.58%										86,749,768
1987																43.71%	43.73%	43.69%	43.73%	43.74%	43.77%	43.82%	43.87%	43.93%	43.93%	43.97%											90,001,532
1988															44.58%	44.34%	44.49%	44.57%	44.69%	44.66%	44.73%	44.88%	44.90%	44.88%	44.91%												92,596,563
1989														43.61%	43.63%	43.55%	43.72%	43.79%	43.94%	43.93%	44.00%	44.08%	44.08%	44.12%													96,481,507
1990													40.04%	40.12%	40.24%	40.16%	40.33%	40.42%	40.49%	40.49%	40.58%	40.62%	40.67%														97,911,638
1991												36.25%	36.28%	36.55%	36.70%	36.63%	36.68%	36.74%	36.81%	36.87%	36.88%	36.94%															97,123,143
1992											31.60%	31.74%	31.87%	31.95%	32.14%	32.12%	32.26%	32.34%	32.44%	32.47%	32.53%																95,902,063
1993										28.53%	28.59%	28.54%	28.65%	28.84%	29.00%	29.00%	29.13%	29.27%	29.33%	29.39%																	98,278,492
1994									25.80%	26.35%	26.33%	26.37%	26.51%	26.66%	26.78%	26.76%	26.89%	26.90%	27.01%																		100,579,286
1995								22.78%	23.41%	23.62%	23.66%	23.66%	23.77%	23.95%	24.10%	24.24%	24.26%	24.34%																			103,140,858
1996							20.21%	20.98%	21.14%	21.44%	21.59%	21.63%	21.77%	21.97%	22.09%	22.10%	22.19%																				104,088,085
1997						19.01%	20.12%	20.50%	20.72%	20.82%	21.04%	21.03%	21.17%	21.30%	21.34%	21.38%																					106,370,937
1998					20.39%	21.41%	21.83%	22.17%	22.50%	22.71%	22.77%	22.76%	22.90%	23.02%	23.16%																						106,610,635
1999				21.42%	22.84%	23.33%	23.97%	24.61%	25.01%	25.33%	25.53%	25.84%	25.91%	26.08%																							108,677,929
2000			20.55%	24.48%	25.14%	25.67%	26.25%	26.84%	27.30%	27.67%	28.10%	28.20%	28.44%																								110,223,863
2001		14.88%	21.11%	24.36%	25.06%	25.71%	26.06%	26.69%	27.20%	27.81%	28.02%	28.24%																									109,675,764
2002	2.13%	17.68%	21.38%	24.38%	25.31%	25.94%	26.51%	27.20%	27.97%	28.02%	28.22%																										108,596,907
2003	3.99%	16.89%	20.71%	23.63%	24.13%	24.68%	25.21%	25.94%	26.20%	26.54%																											106,712,867
2004	3.86%	15.61%	18.79%	21.55%	22.21%	22.80%	23.85%	24.04%	24.50%																												105,596,397
2005	3.65%	14.30%	17.37%	20.16%	21.14%	22.39%	22.82%	23.40%																													105,836,799
2006	3.29%	12.16%	15.24%	17.98%	19.98%	20.50%	21.36%																														106,826,594
2007	3.12%	12.39%	15.55%	18.84%	19.60%	20.69%																															106,579,121
2008	2.99%	12.39%	16.97%	18.31%	20.04%																																104,228,254
2009	3.02%	11.58%	13.56%	15.58%																																	96,636,885
2010	3.14%	10.27%	13.89%																																		94,656,914
2011	2.56%	10.11%																																			95,464,009
2012	2.60%																																				92,683,504

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

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	11,532	25,073	25,575	25,786	25,946	26,074	26,154	26,196	26,230	26,248	26,258	26,268	26,274	26,279	26,282	26,288	26,290	26,293	26,294	26,295	26,297	26,297	26,297	26,297	26,297	26,297	26,299	26,299	26,299	26,299	26,299						26,299
1983	11,381	26,149	26,707	26,953	27,090	27,202	27,265	27,305	27,337	27,357	27,370	27,379	27,382	27,386	27,389	27,391	27,392	27,394	27,396	27,397	27,397	27,397	27,397	27,399	27,399	27,400	27,400	27,400	27,401	27,401							27,401
1984	14,085	31,170	31,839	32,117	32,268	32,375	32,446	32,483	32,505	32,528	32,536	32,544	32,548	32,550	32,552	32,553	32,555	32,558	32,560	32,561	32,561	32,563	32,565	32,565	32,566	32,566	32,566	32,566	32,567								32,567
1985	15,303	34,086	34,769	35,049	35,226	35,365	35,463	35,504	35,531	35,549	35,557	35,563	35,569	35,572	35,573	35,576	35,579	35,582	35,582	35,584	35,588	35,589	35,590	35,590	35,590	35,591	35,591	35,591									35,591
1986	15,773	34,876	35,626	35,907	36,079	36,200	36,286	36,324	36,346	36,367	36,385	36,395	36,402	36,407	36,415	36,420	36,423	36,424	36,425	36,426	36,428	36,428	36,428	36,430	36,430	36,431	36,431										36,431
1987	16,222	36,729	37,477	37,803	37,993	38,122	38,210	38,255	38,288	38,304	38,321	38,328	38,337	38,342	38,346	38,350	38,353	38,358	38,361	38,363	38,363	38,364	38,365	38,365	38,365	38,365											38,365
1988	17,820	39,269	40,091	40,444	40,639	40,763	40,845	40,890	40,911	40,929	40,936	40,953	40,958	40,963	40,964	40,967	40,973	40,973	40,974	40,974	40,975	40,977	40,977	40,977	40,978												40,978
1989	18,117	40,014	40,897	41,220	41,427	41,573	41,663	41,712	41,733	41,754	41,769	41,779	41,789	41,797	41,802	41,808	41,810	41,812	41,813	41,816	41,819	41,820	41,820	41,820													41,820
1990	18,328	39,833	40,684	41,019	41,190	41,289	41,352	41,400	41,425	41,445	41,466	41,477	41,486	41,489	41,492	41,494	41,500	41,505	41,506	41,506	41,508	41,509	41,512														41,512
1991	17,282	36,990	37,832	38,172	38,341	38,437	38,510	38,539	38,565	38,583	38,594	38,607	38,611	38,619	38,623	38,625	38,626	38,630	38,631	38,633	38,633	38,634															38,634
1992	16,118	35,767	36,557	36,842	37,003	37,120	37,180	37,220	37,240	37,258	37,276	37,285	37,294	37,304	37,308	37,312	37,316	37,316	37,321	37,321	37,321																37,321
1993	8,223	31,853	34,990	35,764	36,080	36,266	36,409	36,489	36,524	36,556	36,579	36,601	36,608	36,618	36,629	36,632	36,638	36,643	36,645	36,648																	36,648
1994	6,633	30,465	33,241	33,939	34,275	34,458	34,566	34,626	34,682	34,727	34,757	34,778	34,791	34,802	34,807	34,813	34,819	34,824	34,828																		34,828
1995	6,984	28,696	30,729	31,254	31,510	31,643	31,746	31,819	31,874	31,914	31,938	31,956	31,969	31,980	31,986	31,994	31,994	31,998																			31,998
1996	6,790	25,713	27,358	27,883	28,082	28,216	28,303	28,368	28,409	28,427	28,448	28,454	28,465	28,470	28,480	28,487	28,491																				28,491
1997	6,208	22,855	24,440	24,894	25,097	25,242	25,329	25,393	25,438	25,468	25,488	25,501	25,515	25,525	25,530	25,531																					25,531
1998	6,396	22,232	23,765	24,235	24,429	24,570	24,667	24,718	24,746	24,766	24,784	24,800	24,813	24,825	24,830																						24,830
1999	6,668	22,173	23,615	24,153	24,407	24,553	24,653	24,707	24,744	24,774	24,811	24,828	24,837	24,842																							24,842
2000	6,651	21,430	23,016	23,522	23,740	23,868	23,957	24,008	24,056	24,097	24,128	24,146	24,153																								24,153
2001	5,650	18,763	20,266	20,672	20,881	21,002	21,084	21,126	21,184	21,225	21,245	21,252																									21,252
2002	5,016	17,618	18,956	19,383	19,565	19,673	19,748	19,811	19,857	19,882	19,895																										19,895
2003	5,068	16,079	17,368	17,772	17,929	18,040	18,117	18,180	18,227	18,251																											18,251
2004	4,430	13,980	15,105	15,474	15,622	15,740	15,826	15,879	15,906																												15,906
2005	3,505	12,206	13,271	13,629	13,785	13,912	13,985	14,026																													14,026
2006	2,887	10,148	11,143	11,471	11,632	11,736	11,793																														11,793
2007	2,651	9,330	10,414	10,763	10,916	11,006																															11,006
2008	2,436	8,755	9,737	10,036	10,128																																10,128
2009	2,073	7,235	7,934	8,116																																	8,116
2010	2,158	7,856	8,548																																		8,548
2011	2,375	8,045																																			8,045
2012	2,085																																				2,085
																																					777,291

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-Ult	
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	2.174	1.020	1.008	1.006	1.005	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
1983	2.298	1.021	1.009	1.005	1.004	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
1984	2.213	1.021	1.009	1.005	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
1985	2.227	1.020	1.008	1.005	1.004	1.003	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
1986	2.211	1.022	1.008	1.005	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
1987	2.264	1.020	1.009	1.005	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
1988	2.204	1.021	1.009	1.005	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
1989	2.209	1.022	1.008	1.005	1.004	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000														
1990	2.173	1.021	1.008	1.004	1.002	1.002	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000															
1991	2.140	1.023	1.009	1.004	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																
1992	2.219	1.022	1.008	1.004	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																	
1993	3.874	1.098	1.022	1.009	1.005	1.004	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																		
1994	4.593	1.091	1.021	1.010	1.005	1.003	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000																			
1995	4.109	1.071	1.017	1.008	1.004	1.003	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000																				
1996	3.787	1.064	1.019	1.007	1.005	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000																					
1997	3.682	1.069	1.019	1.008	1.006	1.003	1.003	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000																						
1998	3.476	1.069	1.020	1.008	1.006	1.004	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000																							
1999	3.325	1.065	1.023	1.011	1.006	1.004	1.002	1.001	1.001	1.001	1.001	1.000	1.000																								
2000	3.222	1.074	1.022	1.009	1.005	1.004	1.002	1.002	1.002	1.001	1.001	1.000																									
2001	3.321	1.080	1.020	1.010	1.006	1.004	1.002	1.003	1.002	1.001	1.000																										
2002	3.512	1.076	1.023	1.009	1.006	1.004	1.003	1.002	1.001	1.001																											
2003	3.173	1.080	1.023	1.009	1.006	1.004	1.003	1.003	1.001																												
2004	3.156	1.080	1.024	1.010	1.008	1.005	1.003	1.002																													
2005	3.482	1.087	1.027	1.011	1.009	1.005	1.003																														
2006	3.515	1.098	1.029	1.014	1.009	1.005																															
2007	3.519	1.116	1.034	1.014	1.008																																
2008	3.594	1.112	1.031	1.009																																	
2009	3.490	1.097	1.023																																		
2010	3.640	1.088																																			
2011	3.387																																				
3 Yr Avg	3.506	1.099	1.029	1.012	1.009	1.005	1.003	1.002	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
5 Yr Avg	3.526	1.102	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							
7 Yr Avg	3.518	1.097	1.027	1.011	1.007	1.004	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
3 Yr Wtd	3.502	1.100	1.030	1.013	1.009	1.005	1.003	1.002	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
5 Yr Wtd	3.525	1.103	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							
10 Yr Wtd	3.413	1.088	1.025	1.010	1.007	1.004	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							TAIL
PRIOR	3.525	1.100	1.029	1.012	1.008	1.005	1.003	1.002	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							1.000
Selected	3.525	1.100	1.029	1.012	1.008	1.005	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
Cumulative	4.129	1.171	1.065	1.035	1.023	1.015	1.010	1.007	1.005	1.003	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

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

CUMULATIVE PAID LOSS PER REPORTED CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	630	1,701	2,977	4,005	4,971	5,849	6,615	7,245	7,712	8,066	8,336	8,555	8,700	8,788	8,843	8,879	8,910	8,938	8,955	8,968	8,979	8,991	9,001	9,011	9,021	9,028	9,032	9,035	9,039	9,042	9,044						9,044
1983	610	1,663	3,123	4,268	5,348	6,271	7,005	7,568	8,003	8,363	8,633	8,818	8,931	8,997	9,043	9,079	9,112	9,138	9,155	9,173	9,186	9,196	9,206	9,212	9,219	9,226	9,232	9,238	9,242	9,246							9,246
1984	642	1,813	3,425	4,702	5,833	6,745	7,417	7,946	8,384	8,723	8,953	9,087	9,172	9,228	9,274	9,307	9,338	9,366	9,391	9,414	9,433	9,446	9,458	9,468	9,476	9,480	9,488	9,494	9,501								9,501
1985	703	1,982	3,782	5,187	6,359	7,259	7,930	8,464	8,883	9,158	9,341	9,456	9,547	9,607	9,665	9,705	9,738	9,766	9,794	9,815	9,835	9,852	9,867	9,880	9,889	9,898	9,905	9,915									9,915
1986	704	2,022	3,874	5,238	6,354	7,285	8,080	8,714	9,141	9,406	9,578	9,689	9,764	9,833	9,886	9,929	9,964	9,995	10,022	10,044	10,064	10,080	10,091	10,101	10,111	10,119	10,128										10,128
1987	733	2,066	3,962	5,334	6,504	7,519	8,379	8,996	9,399	9,650	9,808	9,907	9,991	10,043	10,090	10,135	10,168	10,196	10,219	10,233	10,248	10,261	10,272	10,284	10,295	10,307											10,307
1988	740	2,126	4,057	5,498	6,727	7,729	8,460	8,941	9,248	9,455	9,580	9,684	9,766	9,826	9,881	9,926	9,967	10,003	10,037	10,059	10,079	10,099	10,114	10,127	10,138												10,138
1989	770	2,225	4,317	5,869	7,119	8,011	8,619	9,040	9,326	9,501	9,649	9,739	9,811	9,873	9,923	9,962	10,000	10,034	10,065	10,087	10,109	10,132	10,150	10,162													10,162
1990	801	2,352	4,304	5,826	6,912	7,648	8,159	8,515	8,736	8,918	9,037	9,133	9,216	9,285	9,338	9,382	9,418	9,451	9,479	9,505	9,528	9,552	9,571														9,571
1991	869	3,057	4,938	6,192	7,048	7,620	8,024	8,302	8,514	8,656	8,768	8,859	8,942	9,011	9,068	9,115	9,148	9,179	9,205	9,227	9,248	9,265															9,265
1992	887	3,051	4,694	5,712	6,390	6,868	7,189	7,433	7,601	7,720	7,823	7,919	8,002	8,067	8,120	8,167	8,208	8,248	8,281	8,312	8,336																8,336
1993	1,892	3,350	4,636	5,458	6,017	6,404	6,740	6,952	7,112	7,260	7,371	7,461	7,535	7,602	7,659	7,706	7,744	7,782	7,819	7,849																	7,849
1994	2,051	3,421	4,630	5,377	5,899	6,330	6,625	6,849	7,024	7,165	7,284	7,388	7,469	7,534	7,587	7,638	7,681	7,720	7,759																		7,759
1995	2,098	3,442	4,555	5,274	5,850	6,248	6,559	6,806	7,007	7,171	7,316	7,432	7,518	7,591	7,653	7,704	7,751	7,791																			7,791
1996	2,034	3,418	4,534	5,327	5,888	6,307	6,647	6,928	7,164	7,367	7,531	7,658	7,762	7,859	7,937	8,000	8,053																				8,053
1997	2,032	3,478	4,737	5,616	6,273	6,801	7,251	7,614	7,903	8,143	8,327	8,467	8,588	8,690	8,770	8,838																					8,838
1998	2,068	3,880	5,302	6,285	7,056	7,667	8,192	8,596	8,914	9,160	9,336	9,476	9,607	9,729	9,827																						9,827
1999	2,078	4,032	5,708	6,940	7,886	8,650	9,284	9,779	10,150	10,449	10,686	10,899	11,086	11,242																							11,242
2000	2,238	4,530	6,588	8,011	9,127	10,028	10,729	11,252	11,668	11,993	12,288	12,536	12,750																								12,750
2001	2,457	5,141	7,394	9,068	10,341	11,312	12,074	12,673	13,150	13,575	13,946	14,239																									14,239
2002	2,569	5,307	7,773	9,600	10,966	12,060	12,899	13,572	14,149	14,617	14,972																										14,972
2003	2,723	5,493	8,083	9,872	11,230	12,302	13,143	13,844	14,436	14,918																											14,918
2004	2,767	5,688	8,310	10,222	11,701	12,877	13,908	14,759	15,441																												15,441
2005	3,003	5,930	8,720	10,897	12,729	14,239	15,480	16,470																													16,470
2006	3,044	6,293	9,493	12,010	14,173	15,995	17,508																														17,508
2007	3,219	6,693	10,142	13,214	15,712	17,720																															17,720
2008	3,288	7,142	11,426	14,796	17,434																																17,434
2009	3,461	7,543	11,700	14,875																																	14,875
2010	3,430	7,396	11,262																																		11,262
2011	3,441	7,034																																			7,034
2012	3,476																																				3,476

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-Ult	378-Ult	390-Ult	402-Ult	414-Ult	426-Ult	
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	2.699	1.750	1.345	1.241	1.177	1.131	1.095	1.065	1.046	1.033	1.026	1.017	1.010	1.006	1.004	1.004	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000							
1983	2.726	1.877	1.367	1.253	1.173	1.117	1.080	1.057	1.045	1.032	1.021	1.013	1.007	1.005	1.004	1.004	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000								
1984	2.824	1.889	1.373	1.241	1.156	1.100	1.071	1.055	1.041	1.026	1.015	1.009	1.006	1.005	1.004	1.003	1.003	1.003	1.003	1.002	1.001	1.001	1.001	1.001	1.000	1.001	1.001	1.001									
1985	2.820	1.908	1.372	1.226	1.141	1.093	1.067	1.050	1.031	1.020	1.012	1.010	1.006	1.006	1.004	1.003	1.003	1.003	1.002	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001										
1986	2.873	1.916	1.352	1.213	1.147	1.109	1.078	1.049	1.029	1.018	1.012	1.008	1.007	1.005	1.004	1.004	1.003	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001											
1987	2.820	1.918	1.346	1.219	1.156	1.114	1.074	1.045	1.027	1.016	1.010	1.008	1.005	1.005	1.004	1.003	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001												
1988	2.871	1.909	1.355	1.223	1.149	1.095	1.057	1.034	1.022	1.013	1.011	1.008	1.006	1.006	1.005	1.004	1.004	1.003	1.002	1.002	1.002	1.001	1.001	1.001													
1989	2.891	1.941	1.359	1.213	1.125	1.076	1.049	1.032	1.019	1.016	1.009	1.007	1.006	1.005	1.004	1.004	1.003	1.003	1.002	1.002	1.002	1.002	1.001														
1990	2.936	1.830	1.354	1.186	1.107	1.067	1.044	1.026	1.021	1.013	1.011	1.009	1.007	1.006	1.005	1.004	1.003	1.003	1.003	1.002	1.002	1.002															
1991	3.520	1.615	1.254	1.138	1.081	1.053	1.035	1.025	1.017	1.013	1.010	1.009	1.008	1.006	1.005	1.004	1.003	1.003	1.002	1.002	1.002																
1992	3.439	1.538	1.217	1.119	1.075	1.047	1.034	1.023	1.016	1.013	1.012	1.010	1.008	1.007	1.006	1.005	1.005	1.004	1.004	1.003																	
1993	1.771	1.384	1.177	1.103	1.064	1.053	1.032	1.023	1.021	1.015	1.012	1.010	1.009	1.007	1.006	1.005	1.005	1.005	1.004																		
1994	1.667	1.353	1.162	1.097	1.073	1.047	1.034	1.026	1.020	1.017	1.014	1.011	1.009	1.007	1.007	1.006	1.005	1.005																			
1995	1.641	1.323	1.158	1.109	1.068	1.050	1.038	1.030	1.023	1.020	1.016	1.012	1.010	1.008	1.007	1.006	1.005																				
1996	1.680	1.327	1.175	1.105	1.071	1.054	1.042	1.034	1.028	1.022	1.017	1.014	1.012	1.010	1.008	1.007																					
1997	1.711	1.362	1.186	1.117	1.084	1.066	1.050	1.038	1.030	1.023	1.017	1.014	1.012	1.009	1.008																						
1998	1.876	1.366	1.186	1.123	1.087	1.069	1.049	1.037	1.028	1.019	1.015	1.014	1.013	1.010																							
1999	1.940	1.416	1.216	1.136	1.097	1.073	1.053	1.038	1.029	1.023	1.020	1.017	1.014																								
2000	2.024	1.454	1.216	1.139	1.099	1.070	1.049	1.037	1.028	1.025	1.020	1.017																									
2001	2.093	1.438	1.226	1.140	1.094	1.067	1.050	1.038	1.032	1.027	1.021																										
2002	2.066	1.465	1.235	1.142	1.100	1.070	1.052	1.043	1.033	1.024																											
2003	2.017	1.472	1.221	1.138	1.095	1.068	1.053	1.043	1.033																												
2004	2.056	1.461	1.230	1.145	1.101	1.080	1.061	1.046																													
2005	1.974	1.470	1.250	1.168	1.119	1.087	1.064																														
2006	2.067	1.509	1.265	1.180	1.129	1.095																															
2007	2.079	1.515	1.303	1.189	1.128																																
2008	2.172	1.600	1.295	1.178																																	
2009	2.180	1.551	1.271																																		
2010	2.156	1.523																																			
2011	2.044																																				
3 Yr Avg	2.127	1.558	1.290	1.182	1.125	1.087	1.059	1.044	1.033	1.025	1.020	1.016	1.013	1.010	1.007	1.006	1.005	1.005	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000							
5 Yr Avg	2.126	1.540	1.277	1.172	1.114	1.080	1.056	1.041	1.031	1.024	1.019	1.015	1.012	1.009	1.007	1.006	1.005	1.004	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000							
7 Yr Avg	2.096	1.518	1.262	1.163	1.109	1.077	1.055	1.040	1.031	1.023	1.018	1.014	1.011	1.008	1.007	1.005	1.004	1.004	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000							
3 Yr Wtd	2.127	1.557	1.289	1.182	1.125	1.088	1.060	1.044	1.033	1.025	1.020	1.016	1.013	1.010	1.007	1.006	1.005	1.005	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000							
5 Yr Wtd	2.126	1.541	1.278	1.174	1.116	1.081	1.057	1.042	1.031	1.024	1.019	1.015	1.012	1.009	1.007	1.006	1.005	1.004	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000							
10 Yr Wtd	2.085	1.506	1.256	1.159	1.108	1.076	1.054	1.039	1.029	1.022	1.017	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	1.001	1.000	1.000							TAIL
Prior	1.974	1.275	1.192	1.129	1.073	1.028	1.008	1.034	1.028	1.023	1.016	1.014	1.012	1.009	1.007	1.005	1.005	1.004	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			1.001
Selected	2.126	1.541	1.278	1.174	1.116	1.081	1.057	1.042	1.031	1.024	1.019	1.015	1.012	1.009	1.007	1.006	1.005	1.004	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000			
Cumulative	7.565	3.558	2.309	1.807	1.540	1.380	1.277	1.208	1.160	1.125	1.098	1.078	1.062	1.049	1.039	1.032	1.026	1.022	1.018	1.015	1.012	1.010	1.009	1.008	1.007	1.006	1.005	1.004	1.004	1.004	1.003	1.003	1.003	1.002	1.002	1.002	1.002

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

CUMULATIVE PAID LOSS / ULTIMATE CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	276	1,622	2,895	3,926	4,904	5,799	6,578	7,216	7,692	8,051	8,323	8,545	8,692	8,781	8,838	8,875	8,907	8,936	8,953	8,967	8,979	8,990	9,000	9,010	9,020	9,028	9,032	9,035	9,039	9,042	9,044						9,044
1983	253	1,587	3,044	4,198	5,287	6,225	6,970	7,541	7,984	8,349	8,623	8,811	8,925	8,992	9,039	9,075	9,109	9,136	9,154	9,172	9,185	9,194	9,205	9,212	9,218	9,226	9,232	9,238	9,242	9,246							9,246
1984	278	1,735	3,349	4,637	5,780	6,705	7,389	7,926	8,368	8,713	8,944	9,081	9,167	9,224	9,270	9,303	9,334	9,364	9,389	9,413	9,432	9,444	9,457	9,467	9,475	9,480	9,487	9,493	9,501								9,501
1985	302	1,898	3,695	5,108	6,294	7,212	7,901	8,443	8,868	9,147	9,332	9,448	9,540	9,602	9,660	9,701	9,735	9,763	9,791	9,813	9,834	9,851	9,867	9,880	9,889	9,898	9,905	9,915									9,915
1986	305	1,936	3,788	5,163	6,292	7,239	8,048	8,689	9,119	9,390	9,566	9,679	9,756	9,826	9,881	9,925	9,961	9,993	10,020	10,042	10,063	10,079	10,090	10,101	10,110	10,119	10,128										10,128
1987	310	1,978	3,871	5,256	6,441	7,472	8,345	8,970	9,380	9,634	9,797	9,897	9,984	10,037	10,084	10,131	10,164	10,194	10,218	10,233	10,247	10,260	10,271	10,284	10,295	10,307											10,307
1988	322	2,037	3,969	5,426	6,671	7,688	8,432	8,921	9,232	9,443	9,570	9,678	9,760	9,822	9,877	9,923	9,965	10,002	10,036	10,058	10,078	10,098	10,113	10,126	10,137												10,137
1989	333	2,129	4,222	5,785	7,051	7,963	8,586	9,016	9,306	9,486	9,637	9,729	9,803	9,867	9,918	9,959	9,997	10,032	10,063	10,085	10,108	10,131	10,149	10,161													10,161
1990	354	2,256	4,217	5,757	6,857	7,606	8,127	8,492	8,717	8,903	9,026	9,125	9,210	9,279	9,332	9,377	9,415	9,449	9,477	9,503	9,527	9,550	9,570														9,570
1991	388	2,927	4,835	6,117	6,994	7,580	7,997	8,281	8,498	8,644	8,758	8,852	8,936	9,007	9,065	9,112	9,145	9,177	9,203	9,226	9,247	9,264															9,264
1992	383	2,923	4,597	5,638	6,335	6,830	7,161	7,412	7,584	7,706	7,813	7,910	7,995	8,062	8,116	8,164	8,206	8,246	8,280	8,311	8,335																8,335
1993	424	2,911	4,426	5,325	5,923	6,336	6,695	6,921	7,087	7,240	7,356	7,451	7,525	7,595	7,653	7,701	7,740	7,780	7,817	7,848																	7,848
1994	391	2,991	4,418	5,239	5,804	6,262	6,574	6,807	6,993	7,143	7,268	7,376	7,459	7,527	7,581	7,633	7,677	7,718	7,757																		7,757
1995	458	3,086	4,373	5,150	5,760	6,177	6,506	6,766	6,979	7,150	7,301	7,420	7,509	7,585	7,648	7,701	7,748	7,790																			7,790
1996	485	3,083	4,352	5,211	5,801	6,244	6,601	6,896	7,141	7,348	7,517	7,646	7,752	7,851	7,932	7,996	8,050																				8,050
1997	494	3,112	4,532	5,474	6,163	6,721	7,190	7,569	7,871	8,119	8,309	8,453	8,578	8,684	8,766	8,833																					8,833
1998	532	3,472	5,071	6,131	6,938	7,582	8,133	8,552	8,878	9,130	9,312	9,459	9,595	9,720	9,821																						9,821
1999	557	3,596	5,421	6,742	7,741	8,543	9,206	9,718	10,101	10,412	10,663	10,883	11,074	11,233																							11,233
2000	616	4,015	6,270	7,792	8,960	9,899	10,630	11,171	11,607	11,951	12,261	12,518	12,735																								12,735
2001	652	4,531	7,039	8,807	10,144	11,161	11,959	12,578	13,087	13,536	13,919	14,216																									14,216
2002	646	4,689	7,390	9,333	10,761	11,900	12,776	13,486	14,092	14,576	14,940																										14,940
2003	754	4,823	7,667	9,582	10,997	12,121	13,005	13,745	14,371	14,870																											14,870
2004	767	4,976	7,854	9,898	11,438	12,683	13,773	14,665	15,368																												15,368
2005	745	5,124	8,192	10,514	12,422	14,024	15,326	16,354																													16,354
2006	738	5,361	8,881	11,566	13,841	15,760	17,335																														17,335
2007	764	5,591	9,457	12,735	15,357	17,463																															17,463
2008	773	6,036	10,741	14,336	17,047																																17,047
2009	854	6,498	11,053	14,376																																	14,376
2010	813	6,383	10,575																																		10,575
2011	863	5,976																																			5,976
2012	766																																				766

OHIO BUREAU OF WORKERS' COMPENSATION

PRIVATE EMPLOYERS

COMPENSATION

TT, WL, LMWL, LM, TP, CO

INCURRED LOSS PER REPORTED CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982																					9,002	9,020	9,028	9,032	9,038	9,041	9,044	9,038	9,042	9,044	9,047						9,047
1983																				9,196	9,210	9,216	9,228	9,228	9,230	9,241	9,246	9,250	9,250	9,251							9,251
1984																			9,439	9,460	9,469	9,485	9,504	9,484	9,487	9,491	9,501	9,504	9,512								9,512
1985																		9,820	9,852	9,859	9,877	9,893	9,905	9,905	9,907	9,915	9,913	9,926									9,926
1986																	10,066	10,058	10,074	10,078	10,102	10,112	10,124	10,123	10,125	10,130	10,139										10,139
1987																10,258	10,261	10,252	10,261	10,261	10,268	10,281	10,292	10,305	10,307	10,316											10,316
1988															10,076	10,022	10,054	10,072	10,099	10,092	10,108	10,141	10,145	10,142	10,149												10,149
1989														10,067	10,071	10,051	10,090	10,105	10,138	10,135	10,152	10,169	10,169	10,178													10,178
1990													9,449	9,468	9,497	9,476	9,515	9,534	9,552	9,553	9,571	9,582	9,592														9,592
1991												9,119	9,125	9,192	9,228	9,210	9,224	9,236	9,255	9,270	9,272	9,287															9,287
1992											8,129	8,164	8,195	8,215	8,261	8,257	8,292	8,311	8,336	8,345	8,360																8,360
1993										7,670	7,681	7,663	7,690	7,741	7,780	7,779	7,813	7,850	7,867	7,882																	7,882
1994									7,482	7,632	7,620	7,628	7,663	7,704	7,739	7,730	7,767	7,770	7,801																		7,801
1995								7,384	7,574	7,634	7,641	7,635	7,668	7,724	7,771	7,814	7,819	7,845																			7,845
1996							7,433	7,700	7,746	7,851	7,898	7,913	7,960	8,034	8,074	8,074	8,108																				8,108
1997						8,012	8,451	8,588	8,663	8,698	8,782	8,773	8,825	8,876	8,890	8,907																					8,907
1998					8,899	9,289	9,437	9,561	9,692	9,774	9,796	9,786	9,838	9,886	9,943																						9,943
1999				9,637	10,172	10,326	10,565	10,825	10,986	11,111	11,182	11,309	11,338	11,410																							11,410
2000			9,843	11,473	11,673	11,853	12,079	12,321	12,507	12,657	12,837	12,872	12,979																								12,979
2001		8,700	11,424	12,926	13,165	13,426	13,557	13,859	14,080	14,371	14,463	14,576																									14,576
2002	4,616	10,900	12,250	13,659	14,049	14,317	14,576	14,911	15,298	15,305	15,402																										15,402
2003	8,402	11,208	12,727	14,188	14,363	14,596	14,848	15,226	15,342	15,521																											15,521
2004	9,198	11,790	13,134	14,707	15,012	15,298	15,910	15,989	16,268																												16,268
2005	11,015	12,402	13,851	15,653	16,232	17,036	17,272	17,655																													17,655
2006	12,156	12,803	14,615	16,745	18,353	18,664	19,349																														19,349
2007	12,560	14,154	15,916	18,659	19,138	20,032																															20,032
2008	12,792	14,752	18,169	19,021	20,625																																20,625
2009	14,092	15,465	16,514	18,556																																	18,556
2010	13,759	12,376	15,386																																		15,386
2011	10,307	12,001																																			12,001
2012	11,573																																				11,573

OHIO BUREAU OF WORKERS' COMPENSATION

PRIVATE EMPLOYERS

COMPENSATION

TT, WL, LMWL, LM, TP, CO

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982																					23	29	28	22	17	13	12	3	3	2	2						2
1983																				22	23	20	22	16	10	14	14	11	7	5							5
1984																			49	45	36	40	47	16	11	11	14	11	10								10
1985																		54	58	43	41	42	38	25	17	17	8	11									11
1986																	103	63	52	34	38	32	33	22	14	11	11										11
1987																123	93	56	42	28	21	20	20	21	11	9											9
1988															195	96	87	68	62	33	29	42	31	16	12												12
1989														193	148	89	90	71	73	48	43	37	19	16													16
1990													233	183	159	95	97	83	73	48	43	30	21														21
1991												260	183	181	160	94	76	58	50	42	24	22															22
1992											306	245	193	148	141	89	84	64	55	32	24																24
1993										411	309	202	156	139	121	73	69	68	48	33																	33
1994									458	467	336	239	194	170	152	92	86	50	42																		42
1995								577	567	463	325	204	150	133	118	109	68	53																			53
1996							785	771	582	484	367	255	198	175	136	73	55																				55
1997						1,211	1,200	974	760	555	455	306	237	186	120	69																					69
1998					1,842	1,622	1,244	965	779	614	461	309	230	157	116																						116
1999				2,696	2,286	1,675	1,281	1,046	836	662	496	411	252	168																							168
2000			3,255	3,463	2,546	1,825	1,350	1,069	839	664	549	335	230																								230
2001		3,559	4,031	3,858	2,824	2,114	1,483	1,185	930	796	517	337																									337
2002	2,048	5,593	4,477	4,059	3,082	2,257	1,678	1,339	1,149	688	430																										430
2003	5,679	5,715	4,644	4,316	3,133	2,294	1,704	1,382	906	603																											603
2004	6,430	6,102	4,824	4,486	3,311	2,421	2,002	1,229	827																												827
2005	8,012	6,472	5,132	4,756	3,504	2,798	1,792	1,185																													1,185
2006	9,112	6,511	5,122	4,735	4,179	2,669	1,841																														1,841
2007	9,341	7,462	5,775	5,445	3,426	2,312																															2,312
2008	9,504	7,610	6,743	4,225	3,191																																3,191
2009	10,631	7,922	4,815	3,681																																	3,681
2010	10,329	4,980	4,125																																		4,125
2011	6,866	4,967																																			4,967
2012	8,098																																				8,098

OHIO BUREAU OF WORKERS' COMPENSATION

PRIVATE EMPLOYERS

COMPENSATION

TT, WL, LMWL, LM, TP, CO

ON-LEVEL FREQUENCY (REPORTED CLAIMS / 100,000 OF PAYROLL TRENDED TO 2013 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	ON-LEVEL PAYROLL
1977																																					88,490,090
1978																																					91,119,089
1979																																					90,690,465
1980																																					87,100,472
1981																																					83,462,136
1982	1.46%	3.17%	3.23%	3.26%	3.28%	3.29%	3.30%	3.31%	3.31%	3.32%	3.32%	3.32%	3.32%	3.32%	3.32%	3.32%	3.32%	3.32%	3.32%	3.32%	3.32%	3.32%	3.32%	3.32%	3.32%	3.32%	3.32%	3.32%	3.32%	3.32%	3.32%						79,135,492
1983	1.47%	3.39%	3.46%	3.49%	3.51%	3.53%	3.53%	3.54%	3.54%	3.55%	3.55%	3.55%	3.55%	3.55%	3.55%	3.55%	3.55%	3.55%	3.55%	3.55%	3.55%	3.55%	3.55%	3.55%	3.55%	3.55%	3.55%	3.55%	3.55%	3.55%							77,162,033
1984	1.77%	3.92%	4.00%	4.04%	4.06%	4.07%	4.08%	4.08%	4.09%	4.09%	4.09%	4.09%	4.09%	4.09%	4.09%	4.09%	4.09%	4.09%	4.09%	4.09%	4.09%	4.09%	4.09%	4.09%	4.09%	4.09%	4.09%	4.09%	4.09%								79,569,925
1985	1.85%	4.11%	4.19%	4.23%	4.25%	4.27%	4.28%	4.28%	4.29%	4.29%	4.29%	4.29%	4.29%	4.29%	4.29%	4.29%	4.29%	4.29%	4.29%	4.29%	4.29%	4.29%	4.29%	4.29%	4.29%	4.29%	4.29%	4.29%									82,906,581
1986	1.82%	4.02%	4.11%	4.14%	4.16%	4.17%	4.18%	4.19%	4.19%	4.19%	4.19%	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%										86,749,768
1987	1.80%	4.08%	4.16%	4.20%	4.22%	4.24%	4.25%	4.25%	4.25%	4.26%	4.26%	4.26%	4.26%	4.26%	4.26%	4.26%	4.26%	4.26%	4.26%	4.26%	4.26%	4.26%	4.26%	4.26%	4.26%	4.26%											90,001,532
1988	1.92%	4.24%	4.33%	4.37%	4.39%	4.40%	4.41%	4.42%	4.42%	4.42%	4.42%	4.42%	4.42%	4.42%	4.42%	4.42%	4.42%	4.42%	4.43%	4.43%	4.43%	4.43%	4.43%	4.43%	4.43%												92,596,563
1989	1.88%	4.15%	4.24%	4.27%	4.29%	4.31%	4.32%	4.32%	4.33%	4.33%	4.33%	4.33%	4.33%	4.33%	4.33%	4.33%	4.33%	4.33%	4.33%	4.33%	4.33%	4.33%	4.33%	4.33%													96,481,507
1990	1.87%	4.07%	4.16%	4.19%	4.21%	4.22%	4.22%	4.23%	4.23%	4.23%	4.24%	4.24%	4.24%	4.24%	4.24%	4.24%	4.24%	4.24%	4.24%	4.24%	4.24%	4.24%	4.24%														97,911,638
1991	1.78%	3.81%	3.90%	3.93%	3.95%	3.96%	3.97%	3.97%	3.97%	3.97%	3.97%	3.98%	3.98%	3.98%	3.98%	3.98%	3.98%	3.98%	3.98%	3.98%	3.98%	3.98%															97,123,143
1992	1.68%	3.73%	3.81%	3.84%	3.86%	3.87%	3.88%	3.88%	3.88%	3.89%	3.89%	3.89%	3.89%	3.89%	3.89%	3.89%	3.89%	3.89%	3.89%	3.89%	3.89%																95,902,063
1993	0.84%	3.24%	3.56%	3.64%	3.67%	3.69%	3.70%	3.71%	3.72%	3.72%	3.72%	3.72%	3.72%	3.73%	3.73%	3.73%	3.73%	3.73%	3.73%	3.73%																	98,278,492
1994	0.66%	3.03%	3.30%	3.37%	3.41%	3.43%	3.44%	3.44%	3.45%	3.45%	3.46%	3.46%	3.46%	3.46%	3.46%	3.46%	3.46%	3.46%	3.46%																		100,579,286
1995	0.68%	2.78%	2.98%	3.03%	3.06%	3.07%	3.08%	3.09%	3.09%	3.09%	3.10%	3.10%	3.10%	3.10%	3.10%	3.10%	3.10%	3.10%																			103,140,858
1996	0.65%	2.47%	2.63%	2.68%	2.70%	2.71%	2.72%	2.73%	2.73%	2.73%	2.73%	2.73%	2.73%	2.74%	2.74%	2.74%	2.74%																				104,088,085
1997	0.58%	2.15%	2.30%	2.34%	2.36%	2.37%	2.38%	2.39%	2.39%	2.39%	2.40%	2.40%	2.40%	2.40%	2.40%	2.40%																					106,370,937
1998	0.60%	2.09%	2.23%	2.27%	2.29%	2.30%	2.31%	2.32%	2.32%	2.32%	2.32%	2.33%	2.33%	2.33%	2.33%																						106,610,635
1999	0.61%	2.04%	2.17%	2.22%	2.25%	2.26%	2.27%	2.27%	2.28%	2.28%	2.28%	2.28%	2.29%	2.29%																							108,677,929
2000	0.60%	1.94%	2.09%	2.13%	2.15%	2.17%	2.17%	2.18%	2.18%	2.19%	2.19%	2.19%	2.19%																								110,223,863
2001	0.52%	1.71%	1.85%	1.88%	1.90%	1.91%	1.92%	1.93%	1.93%	1.94%	1.94%	1.94%																									109,675,764
2002	0.46%	1.62%	1.75%	1.78%	1.80%	1.81%	1.82%	1.82%	1.83%	1.83%	1.83%																										108,596,907
2003	0.47%	1.51%	1.63%	1.67%	1.68%	1.69%	1.70%	1.70%	1.71%	1.71%																											106,712,867
2004	0.42%	1.32%	1.43%	1.47%	1.48%	1.49%	1.50%	1.50%	1.51%																												105,596,397
2005	0.33%	1.15%	1.25%	1.29%	1.30%	1.31%	1.32%	1.33%																													105,836,799
2006	0.27%	0.95%	1.04%	1.07%	1.09%	1.10%	1.10%																														106,826,594
2007	0.25%	0.88%	0.98%	1.01%	1.02%	1.03%																															106,579,121
2008	0.23%	0.84%	0.93%	0.96%	0.97%																																104,228,254
2009	0.21%	0.75%	0.82%	0.84%																																	96,636,885
2010	0.23%	0.83%	0.90%																																		94,656,914
2011	0.25%	0.84%																																			95,464,009
2012	0.22%																																				95,464,009

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

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	ULTIMATE CLAIMS
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	276	1,346	1,273	1,032	978	895	779	638	476	359	272	222	147	89	57	38	32	29	17	14	12	12	9	10	10	8	4	3	4	3	2						26,299
1983	253	1,334	1,456	1,154	1,089	938	744	571	443	365	274	188	113	67	47	36	33	27	18	18	13	10	10	7	7	8	6	6	5	4							27,401
1984	278	1,457	1,614	1,288	1,143	925	684	536	442	345	231	137	86	57	46	33	31	29	25	24	19	13	13	10	8	4	8	6	8								32,567
1985	302	1,596	1,796	1,413	1,186	919	689	541	425	279	184	117	92	62	58	41	34	28	28	22	21	17	16	13	9	9	7	10									35,592
1986	305	1,631	1,852	1,375	1,129	947	809	641	430	271	176	114	77	70	55	44	36	31	28	22	21	16	11	11	10	9	9										36,432
1987	310	1,668	1,893	1,385	1,185	1,030	874	625	410	254	162	101	86	54	47	46	34	29	24	15	14	13	11	13	11	12											38,366
1988	322	1,715	1,932	1,457	1,245	1,017	745	489	311	211	127	108	83	61	55	46	42	37	34	22	20	21	15	13	11												40,980
1989	333	1,795	2,093	1,563	1,267	911	623	430	290	179	151	92	74	65	51	41	38	35	31	23	22	23	18	12													41,823
1990	354	1,903	1,961	1,539	1,101	749	521	365	225	186	123	99	85	69	54	44	38	34	28	26	24	24	19														41,515
1991	388	2,538	1,908	1,282	876	586	417	284	217	146	114	93	84	71	58	47	33	32	26	23	20	18															38,638
1992	383	2,540	1,674	1,041	697	495	331	251	172	122	107	98	85	67	54	48	41	40	34	31	24																37,326
1993	424	2,487	1,515	899	598	413	359	226	166	154	116	95	74	70	59	48	39	39	37	31																	36,654
1994	391	2,601	1,426	821	565	458	312	234	186	150	125	109	83	67	54	53	44	41	39																		34,835
1995	458	2,629	1,287	777	609	417	329	260	212	171	151	119	89	76	63	53	47	41																			32,006
1996	485	2,599	1,269	859	590	443	357	295	245	207	169	129	107	98	81	65	54																				28,501
1997	494	2,618	1,421	941	690	558	469	379	302	248	190	144	125	105	82	68																					25,543
1998	532	2,939	1,599	1,060	807	644	552	419	326	253	182	146	136	126	101																						24,846
1999	557	3,039	1,825	1,321	999	801	663	512	384	311	252	220	191	158																							24,863
2000	616	3,399	2,256	1,522	1,168	938	731	542	436	344	310	257	217																								24,181
2001	652	3,879	2,508	1,767	1,337	1,017	798	619	509	449	383	298																									21,286
2002	646	4,043	2,701	1,942	1,428	1,139	876	710	606	484	364																										19,938
2003	754	4,070	2,844	1,915	1,414	1,124	884	741	625	499																											18,310
2004	767	4,209	2,878	2,043	1,541	1,245	1,090	892	703																												15,981
2005	745	4,379	3,068	2,322	1,908	1,602	1,302	1,028																													14,125
2006	738	4,623	3,520	2,686	2,275	1,919	1,575																														11,911
2007	764	4,827	3,866	3,278	2,622	2,105																															11,168
2008	773	5,263	4,705	3,595	2,711																																10,358
2009	854	5,644	4,555	3,322																																	8,398
2010	813	5,570	4,192																																		9,103
2011	863	5,113																																			9,469
2012	766																																				9,464
																																					797,616

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
1977																																				
1978																																				
1979																																				
1980																																				
1981																																				
1982	4.868	0.946	0.811	0.948	0.916	0.870	0.819	0.746	0.754	0.759	0.818	0.661	0.603	0.640	0.664	0.846	0.906	0.600	0.795	0.839	1.020	0.804	1.062	1.005	0.758	0.534	0.838	1.107	0.726	0.896						
1983	5.264	1.092	0.793	0.943	0.861	0.794	0.768	0.775	0.824	0.751	0.685	0.604	0.595	0.698	0.770	0.921	0.814	0.654	1.017	0.724	0.728	1.078	0.670	0.978	1.142	0.790	0.934	0.801	0.795							
1984	5.249	1.107	0.799	0.887	0.810	0.739	0.784	0.824	0.780	0.670	0.591	0.629	0.662	0.810	0.721	0.948	0.933	0.846	0.967	0.787	0.676	0.978	0.824	0.769	0.539	1.833	0.788	1.284								
1985	5.282	1.126	0.787	0.839	0.775	0.750	0.786	0.785	0.657	0.660	0.634	0.787	0.669	0.939	0.705	0.841	0.826	0.996	0.770	0.978	0.784	0.932	0.843	0.700	1.023	0.749	1.379									
1986	5.353	1.136	0.742	0.822	0.838	0.855	0.792	0.672	0.629	0.650	0.647	0.673	0.913	0.791	0.797	0.816	0.874	0.875	0.787	0.962	0.772	0.665	1.018	0.875	0.940	0.958										
1987	5.386	1.134	0.732	0.856	0.869	0.848	0.715	0.657	0.618	0.640	0.620	0.856	0.622	0.882	0.982	0.723	0.879	0.800	0.637	0.963	0.918	0.837	1.135	0.876	1.049											
1988	5.327	1.127	0.754	0.854	0.817	0.733	0.656	0.636	0.678	0.602	0.853	0.765	0.739	0.907	0.835	0.898	0.884	0.935	0.630	0.937	1.018	0.713	0.889	0.824												
1989	5.385	1.166	0.747	0.811	0.719	0.684	0.690	0.674	0.618	0.845	0.607	0.803	0.874	0.786	0.800	0.947	0.898	0.904	0.728	0.984	1.031	0.779	0.692													
1990	5.382	1.031	0.785	0.715	0.680	0.696	0.701	0.617	0.828	0.660	0.801	0.857	0.819	0.777	0.827	0.845	0.907	0.830	0.920	0.917	0.995	0.815														
1991	6.534	0.752	0.672	0.684	0.669	0.711	0.681	0.763	0.674	0.781	0.817	0.903	0.844	0.815	0.818	0.691	0.975	0.822	0.876	0.891	0.857															
1992	6.632	0.659	0.622	0.670	0.709	0.670	0.757	0.685	0.712	0.872	0.915	0.868	0.788	0.811	0.894	0.856	0.961	0.862	0.913	0.751																
1993	5.859	0.609	0.594	0.665	0.690	0.870	0.630	0.733	0.927	0.755	0.816	0.786	0.935	0.844	0.816	0.818	1.001	0.947	0.835																	
1994	6.658	0.548	0.576	0.688	0.810	0.681	0.750	0.794	0.807	0.833	0.870	0.765	0.809	0.807	0.970	0.836	0.924	0.964																		
1995	5.743	0.489	0.604	0.784	0.685	0.788	0.792	0.815	0.808	0.880	0.789	0.750	0.847	0.837	0.841	0.882	0.873																			
1996	5.362	0.488	0.677	0.686	0.751	0.806	0.825	0.831	0.846	0.816	0.762	0.828	0.921	0.826	0.800	0.827																				
1997	5.300	0.543	0.663	0.733	0.809	0.841	0.808	0.795	0.823	0.766	0.757	0.872	0.839	0.781	0.821																					
1998	5.522	0.544	0.663	0.761	0.798	0.856	0.759	0.778	0.776	0.720	0.804	0.930	0.926	0.798																						
1999	5.452	0.601	0.724	0.756	0.802	0.827	0.772	0.749	0.809	0.810	0.874	0.868	0.830																							
2000	5.522	0.664	0.675	0.767	0.804	0.779	0.741	0.804	0.788	0.902	0.829	0.844																								
2001	5.949	0.646	0.705	0.757	0.761	0.785	0.776	0.822	0.882	0.852	0.778																									
2002	6.256	0.668	0.719	0.735	0.797	0.770	0.810	0.854	0.798	0.751																										
2003	5.400	0.699	0.674	0.738	0.795	0.786	0.838	0.844	0.799																											
2004	5.487	0.684	0.710	0.754	0.808	0.876	0.818	0.789																												
2005	5.876	0.701	0.757	0.822	0.839	0.813	0.789																													
2006	6.265	0.761	0.763	0.847	0.844	0.821																														
2007	6.318	0.801	0.848	0.800	0.803																															
2008	6.806	0.894	0.764	0.754																																
2009	6.607	0.807	0.729																																	
2010	6.850	0.753																																		
2011	5.923																																			
3 Yr Avg	6.460	0.818	0.780	0.800	0.829	0.836	0.815	0.829	0.826	0.835	0.827	0.881	0.865	0.802	0.821	0.848	0.933	0.924	0.875	0.853	0.961	0.769	0.905	0.859	1.004	1.180	1.033	1.064	0.760	0.896						
5 Yr Avg	6.501	0.803	0.772	0.795	0.818	0.813	0.806	0.823	0.815	0.807	0.808	0.868	0.873	0.810	0.849	0.844	0.947	0.885	0.855	0.896	0.964	0.762	0.915	0.809	0.938	0.973	0.985	1.064	0.760	0.896						
10 Yr Avg	6.179	0.741	0.734	0.773	0.805	0.815	0.794	0.808	0.814	0.809	0.819	0.841	0.856	0.808	0.842	0.832	0.917	0.894	0.806	0.889	0.880	0.844	0.892	0.861	0.908	0.973	0.985	1.064	0.760	0.896						
3 Yr Wtd	6.452	0.816	0.777	0.796	0.827	0.832	0.812	0.826	0.823	0.828	0.820	0.873	0.862	0.801	0.819	0.847	0.929	0.925	0.874	0.845	0.965	0.772	0.871	0.857	1.006	1.037	1.028	1.065	0.763	0.896						
5 Yr Wtd	6.494	0.804	0.771	0.794	0.819	0.815	0.806	0.822	0.815	0.810	0.809	0.866	0.869	0.808	0.843	0.843	0.943	0.890	0.853	0.886	0.969	0.763	0.887	0.808	0.943	0.885	0.997	1.065	0.763	0.896						
10 Yr Wtd	6.186	0.749	0.741	0.777	0.809	0.814	0.795	0.810	0.813	0.809	0.813	0.846	0.857	0.807	0.839	0.831	0.917	0.896	0.806	0.884	0.883	0.824	0.874	0.849	0.909	0.885	0.997	1.065	0.763	0.896						
Prior	6.379	0.773	0.755	0.783	0.802	0.800	0.789	0.805	0.819	0.808	0.802	0.833	0.869	0.825	0.865	0.809	0.948	0.872	0.754	0.951	0.904	0.812	0.895	0.848	0.843	0.915	0.771	0.819	1.132	1.116	0.657	1.143	1.579	0.624		
																																				TAIL
Selected	6.494	0.804	0.771	0.794	0.819	0.815	0.806	0.822	0.815	0.810	0.809	0.866	0.869	0.808	0.843	0.843	0.943	0.890	0.853	0.886	0.969	0.763	0.887	0.808	0.943	0.885	0.997	1.065	0.763	0.896						1.002

OHIO BUREAU OF WORKERS' COMPENSATION

PRIVATE EMPLOYERS

COMPENSATION

TT, WL, LMWL, LM, TP, CO

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	1.358	6.610	6.252	5.069	4.803	4.398	3.826	3.133	2.337	1.761	1.337	1.093	0.722	0.436	0.279	0.185	0.156	0.142	0.085	0.068	0.057	0.058	0.047	0.049	0.050	0.038	0.020	0.017	0.019	0.014	0.012						
1983	1.181	6.218	6.789	5.381	5.077	4.372	3.470	2.664	2.064	1.701	1.278	0.876	0.529	0.315	0.220	0.169	0.156	0.127	0.083	0.084	0.061	0.044	0.048	0.032	0.031	0.036	0.028	0.026	0.021	0.017							
1984	1.235	6.483	7.178	5.732	5.084	4.116	3.044	2.386	1.967	1.535	1.028	0.608	0.382	0.253	0.205	0.148	0.140	0.131	0.111	0.107	0.084	0.057	0.056	0.046	0.035	0.019	0.035	0.027	0.035								
1985	1.292	6.822	7.679	6.042	5.068	3.927	2.945	2.315	1.817	1.194	0.788	0.500	0.393	0.263	0.247	0.174	0.147	0.121	0.121	0.093	0.091	0.071	0.066	0.056	0.039	0.040	0.030	0.041									
1986	1.269	6.793	7.714	5.724	4.704	3.942	3.369	2.667	1.793	1.127	0.733	0.474	0.319	0.291	0.230	0.184	0.150	0.131	0.115	0.090	0.087	0.067	0.045	0.045	0.040	0.037	0.036										
1987	1.249	6.728	7.632	5.587	4.780	4.155	3.523	2.520	1.655	1.023	0.655	0.406	0.348	0.216	0.191	0.187	0.135	0.119	0.095	0.061	0.058	0.054	0.045	0.051	0.045	0.047											
1988	1.248	6.647	7.488	5.648	4.823	3.940	2.886	1.894	1.205	0.817	0.491	0.419	0.321	0.237	0.215	0.179	0.161	0.142	0.133	0.084	0.079	0.080	0.057	0.051	0.042												
1989	1.258	6.776	7.901	5.898	4.781	3.440	2.353	1.623	1.095	0.677	0.572	0.347	0.279	0.244	0.191	0.153	0.145	0.130	0.118	0.086	0.084	0.087	0.068	0.047													
1990	1.282	6.899	7.110	5.581	3.990	2.714	1.888	1.323	0.817	0.676	0.446	0.357	0.306	0.251	0.195	0.161	0.136	0.124	0.103	0.094	0.086	0.086	0.070														
1991	1.368	8.940	6.720	4.515	3.086	2.065	1.469	1.000	0.763	0.515	0.402	0.329	0.297	0.250	0.204	0.167	0.115	0.112	0.092	0.081	0.072	0.062															
1992	1.288	8.544	5.629	3.501	2.345	1.664	1.114	0.844	0.578	0.411	0.359	0.328	0.285	0.225	0.182	0.163	0.139	0.134	0.115	0.105	0.079																
1993	1.394	8.167	4.975	2.953	1.964	1.356	1.179	0.742	0.544	0.504	0.381	0.311	0.244	0.228	0.193	0.157	0.129	0.129	0.122	0.102																	
1994	1.246	8.297	4.550	2.620	1.802	1.460	0.994	0.746	0.592	0.478	0.398	0.346	0.265	0.214	0.173	0.168	0.140	0.130	0.125																		
1995	1.421	8.159	3.993	2.412	1.892	1.296	1.021	0.808	0.659	0.532	0.468	0.370	0.277	0.235	0.197	0.165	0.146	0.127																			
1996	1.453	7.790	3.803	2.576	1.768	1.328	1.070	0.884	0.734	0.621	0.506	0.386	0.320	0.294	0.243	0.194	0.161																				
1997	1.425	7.551	4.097	2.715	1.989	1.609	1.353	1.094	0.870	0.716	0.548	0.415	0.362	0.304	0.237	0.195																					
1998	1.470	8.115	4.415	2.926	2.228	1.778	1.523	1.156	0.899	0.698	0.502	0.404	0.375	0.348	0.278																						
1999	1.483	8.088	4.859	3.517	2.660	2.133	1.765	1.363	1.022	0.827	0.670	0.585	0.508	0.422																							
2000	1.580	8.723	5.789	3.905	2.997	2.408	1.876	1.391	1.119	0.882	0.796	0.660	0.557																								
2001	1.627	9.682	6.259	4.411	3.337	2.538	1.992	1.545	1.270	1.120	0.955	0.743																									
2002	1.567	9.806	6.552	4.711	3.464	2.761	2.125	1.722	1.470	1.174	0.882																										
2003	1.779	9.608	6.713	4.522	3.339	2.654	2.086	1.748	1.476	1.179																											
2004	1.752	9.613	6.574	4.666	3.519	2.843	2.489	2.037	1.607																												
2005	1.663	9.773	6.848	5.182	4.259	3.575	2.906	2.295																													
2006	1.589	9.954	7.578	5.782	4.898	4.132	3.390																														
2007	1.590	10.045	8.045	6.821	5.457	4.381																															
2008	1.589	10.815	9.668	7.386	5.571																																
2009	1.708	11.284	9.106	6.642																																	
2010	1.609	11.024	8.298																																		
2011	1.692	10.020																																			
2012	1.453																																				
3 Yr Avg	1.585	10.776	9.024	6.950	5.309	4.029	2.929	2.027	1.518	1.158	0.878	0.662	0.480	0.358	0.253	0.185	0.149	0.129	0.121	0.096	0.079	0.078	0.065	0.049	0.042	0.041	0.034	0.032	0.025	0.015	0.012						
5 Yr Avg	1.610	10.637	8.539	6.363	4.741	3.517	2.599	1.869	1.388	1.036	0.761	0.561	0.424	0.320	0.225	0.176	0.143	0.126	0.111	0.094	0.080	0.074	0.057	0.050	0.040	0.036	0.030	0.028	0.025	0.015	0.012						
10 Yr Avg	1.642	10.194	7.564	5.403	3.950	2.920	2.151	1.523	1.113	0.823	0.611	0.455	0.349	0.277	0.209	0.170	0.141	0.128	0.114	0.090	0.078	0.067	0.056	0.047	0.040	0.036	0.030	0.028	0.025	0.015	0.012						
Selected	1.610	10.637	8.539	6.363	4.741	3.517	2.599	1.869	1.388	1.036	0.761	0.561	0.424	0.320	0.225	0.176	0.143	0.126	0.111	0.094	0.080	0.074	0.057	0.050	0.040	0.036	0.030	0.028	0.025	0.015	0.012						
Cumulative	45.690	44.080	33.442	24.903	18.540	13.800	10.283	7.683	5.814	4.426	3.389	2.628	2.067	1.643	1.322	1.097	0.921	0.778	0.652	0.540	0.447	0.367	0.293	0.236	0.186	0.146	0.110	0.080	0.052	0.027	0.012	0.000	0.000	0.000	0.000	0.000	0.000

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

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

UNPAID LOSS ESTIMATE FOR ACCIDENT YEARS 1976 AND PRIOR

10 times 3 Year Average Annual Payments	700	(1)
15 times 3 Year Average Annual Payments	1,049	(2)
Incremental Development Method	249	(3)
'03 to '12 Exponential Curve Fit	445	(4)
'03 to '11 Exponential Curve Fit	523	(5)
'04 to '12 Exponential Curve Fit	519	(6)
'05 to '12 Exponential Curve Fit	655	(7)
Selected Unpaid Loss as of 6/30/2012	525	(8)
FY 2012 Payments	49	(9)
FY 2011 Payments	99	(10)
FY 2010 Payments	62	(11)
Unpaid Loss as of 6/30/2009	735	(12)

(1) 10 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2010 THROUGH 2012 OF $70
(2) 15 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2010 THROUGH 2012 OF $70
(3) SECTION 1, EXHIBIT 5, SHEET 41, TOTAL OF COL. 5
(4) SECTION 1, EXHIBIT 5, SHEET 40, TOTAL OF COL. 2
(5) SECTION 1, EXHIBIT 5, SHEET 40, TOTAL OF COL. 3
(6) SECTION 1, EXHIBIT 5, SHEET 40, TOTAL OF COL. 4
(7) SECTION 1, EXHIBIT 5, SHEET 40, TOTAL OF COL. 5
(8) SELECTED BY DELOITTE CONSULTING
(9)-(11) SECTION 1, EXHIBIT 5, SHEET 46
(12) = SUM (8) THROUGH (11)

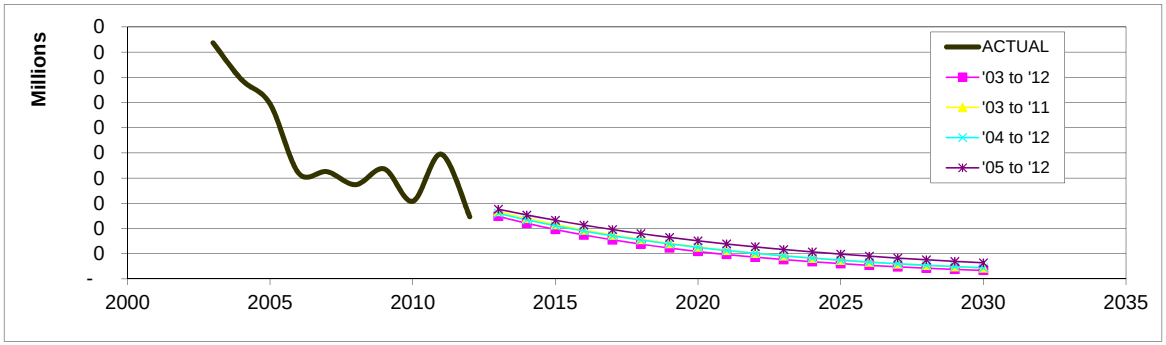
OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

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

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

FY ENDING	ACTUAL PAID LOSS	INCREMENTAL UNPAID LOSS '03 to '12 CURVE FIT	'03 to '11 CURVE FIT	'04 to '12 CURVE FIT	'05 to '12 CURVE FIT
	(1)	(2)	(3)	(4)	(5)
2003	187				
2004	158				
2005	139				
2006	84				
2007	85				
2008	75				
2009	87				
2010	62				
2011	99				
2012	49				
2013		50	54	52	55
2014		44	48	47	51
2015		39	43	42	47
2016		35	39	38	43
2017		31	35	34	39
2018		28	31	31	36
2019		25	28	28	33
2020		22	25	25	30
2021		19	23	23	28
2022		17	20	20	25
2023		15	18	18	23
2024		14	16	16	21
2025		12	15	15	20
2026		11	13	13	18
2027		10	12	12	17
2028		9	11	11	15
2029		8	10	10	14
2030		7	9	9	13

FY ENDING	INCREMENTAL UNPAID LOSS '03 to '12 CURVE FIT	'03 to '11 CURVE FIT	'04 to '12 CURVE FIT	'05 to '12 CURVE FIT
	(2)	(3)	(4)	(5)
2031	6	8	8	12
2032	5	7	7	11
2033	5	6	6	10
2034	4	6	6	9
2035	4	5	5	8
2036	3	5	5	8
2037	3	4	4	7
2038	3	4	4	6
2039	2	3	3	6
2040	2	3	3	5
2041	2	3	3	5
2042	2	2	3	5
2043	1	2	2	4
2044	1	2	2	4
2045	1	2	2	3
2046	1	2	2	3
2047	1	1	1	3
2048	1	1	1	3
2049	1	1	1	2
2050	1	1	1	2
2051	1	1	1	2
2052	1	1	1	2
2053	0	1	1	2
2054	0	1	1	2
2055	0	1	1	1
2056	0	1	1	1
2057	0	0	1	1
Total	445	523	519	655



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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

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

INCREMENTAL DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/12	INCREMENTAL DECAY	CUM. DECAY RELATIVE TO CURRENT YR PAID	FY 2012 PAYMENTS	FY 2012 UNPAID LOSS ESTIMATE	IMPLIED CUMULATIVE UNPAID LOSS
	(1)	(2)	(3)	(4)	(5)	(6)
PRIOR	714	5.105	5.11	-	-	-
1954	702	0.827	5.05	-	-	-
1955	690	0.827	5.01	-	-	-
1956	678	0.827	4.96	-	-	-
1957	666	0.826	4.93	-	-	-
1958	654	0.826	4.90	-	-	-
1959	642	0.825	4.87	-	-	-
1960	630	0.825	4.84	-	-	-
1961	618	0.825	4.82	-	-	-
1962	606	0.824	4.79	-	-	-
1963	594	0.824	4.77	-	-	-
1964	582	0.823	4.75	-	-	-
1965	570	0.823	4.73	-	-	-
1966	558	0.822	4.71	-	-	-
1967	546	0.933	5.33	-	-	-
1968	534	0.675	4.27	-	-	-
1969	522	0.798	4.20	3	12	12
1970	510	0.894	4.65	-	-	12
1971	498	0.830	4.69	0	1	14
1972	486	0.865	4.92	1	6	20
1973	474	0.846	5.01	10	52	72
1974	462	0.846	5.09	11	56	128
1975	450	0.828	5.04	17	87	215
1976	438	0.930	5.62	6	35	249
TOTAL				49	249	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) SECTION 1, EXHIBIT 5, SHEET 43, COL. 8
(3) TOTAL FROM SECTION 1, EXHIBIT 5, SHEET 42
(4) SECTION 1, EXHIBIT 5, SHEET 46
(5) = (3) x (4)
(6) = COLUMN (5) ACCUMULATED

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

TT, WL, LMWL, LM, TP, CO

CUMULATIVE DECAY FACTOR APPLIED TO PAYMENTS MADE IN CURRENT CALENDER YEAR TO ESTIMATE UNPAID LOSSES AS OF 6/30/2012 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
5.105	4.225	3.494	2.889	2.387	1.971	1.627	1.343	1.107	0.912	0.751	0.619	0.509	0.419	0.390	0.263	0.210	0.188	0.156	0.135	0.114	0.097	0.080	0.074
	0.827	0.684	0.566	0.468	0.386	0.319	0.263	0.217	0.179	0.147	0.121	0.100	0.082	0.076	0.052	0.041	0.037	0.031	0.026	0.022	0.019	0.016	0.015
		0.827	0.684	0.565	0.467	0.385	0.318	0.262	0.216	0.178	0.146	0.120	0.099	0.092	0.062	0.050	0.044	0.037	0.032	0.027	0.023	0.019	0.018
			0.827	0.683	0.564	0.466	0.384	0.317	0.261	0.215	0.177	0.146	0.120	0.112	0.075	0.060	0.054	0.045	0.039	0.033	0.028	0.023	0.021
				0.826	0.682	0.563	0.465	0.383	0.316	0.260	0.214	0.176	0.145	0.135	0.091	0.073	0.065	0.054	0.047	0.039	0.033	0.028	0.026
					0.826	0.682	0.562	0.464	0.382	0.315	0.259	0.213	0.175	0.164	0.110	0.088	0.079	0.065	0.056	0.048	0.040	0.033	0.031
						0.825	0.681	0.562	0.463	0.381	0.314	0.258	0.212	0.198	0.134	0.107	0.095	0.079	0.068	0.058	0.049	0.041	0.038
							0.825	0.680	0.561	0.462	0.380	0.313	0.257	0.240	0.162	0.129	0.115	0.096	0.083	0.070	0.059	0.049	0.046
								0.825	0.680	0.560	0.461	0.379	0.312	0.291	0.196	0.156	0.140	0.116	0.100	0.085	0.072	0.060	0.055
									0.824	0.679	0.559	0.460	0.378	0.353	0.238	0.190	0.170	0.141	0.122	0.103	0.087	0.072	0.067
										0.824	0.678	0.558	0.459	0.428	0.289	0.230	0.206	0.171	0.148	0.125	0.106	0.088	0.081
											0.823	0.677	0.557	0.520	0.350	0.280	0.250	0.207	0.179	0.152	0.128	0.106	0.099
												0.823	0.676	0.631	0.426	0.340	0.304	0.252	0.218	0.184	0.156	0.129	0.120
													0.822	0.767	0.517	0.413	0.369	0.306	0.265	0.224	0.190	0.157	0.146
														0.933	0.629	0.502	0.449	0.372	0.322	0.273	0.231	0.191	0.178
															0.675	0.538	0.481	0.399	0.345	0.292	0.247	0.205	0.190
																0.798	0.713	0.592	0.512	0.433	0.367	0.303	0.282
																	0.894	0.742	0.642	0.543	0.460	0.380	0.354
																		0.830	0.717	0.607	0.514	0.425	0.396
																			0.865	0.732	0.619	0.513	0.477
																				0.846	0.716	0.593	0.551
																					0.846	0.701	0.652
																						0.828	0.770
																							0.930
5.105	5.052	5.006	4.965	4.929	4.896	4.867	4.841	4.816	4.793	4.772	4.752	4.732	4.713	5.330	4.270	4.204	4.654	4.691	4.921	5.011	5.087	5.040	5.616

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 0.930 means that the expected payments from 6/30/12-13 are 0.930 times the actual paid losses from 6/30/11-12. Similarly, the decay factor of 0.770 means that the expected payments from 6/30/13-14 are 0.770 times the actual paid losses from 6/30/11-12, 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 6/30/11-12.

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

TT, WL, LMWL, LM, TP, CO

PAID TAIL FACTOR SELECTION

		AGE TO AGE DEVELOPMENT FACTORS						CUMULATIVE DEVELOPMENT FACTORS				
AGE MONTHS	AGE YEARS	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	SELECTED FOR TAIL	SELECTED INCREM. DECAY	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	SELECTED FOR TAIL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
6	0.5	7.550	-			7.550		32.067		10.125	2,116.275	32.103
18	1.5	1.700	2.687	1.559	5.088	1.700	0.807	4.247	8.209	3.867	19.803	4.252
30	2.5	1.320	1.553	1.304	1.900	1.320	0.777	2.498	3.055	2.479	3.892	2.501
42	3.5	1.190	1.217	1.189	1.332	1.190	0.784	1.893	1.968	1.902	2.048	1.895
54	4.5	1.130	1.132	1.127	1.158	1.130	0.814	1.591	1.617	1.599	1.537	1.592
66	5.5	1.090	1.091	1.089	1.087	1.090	0.782	1.408	1.428	1.419	1.328	1.409
78	6.5	1.060	1.066	1.064	1.053	1.060	0.727	1.291	1.309	1.304	1.221	1.293
90	7.5	1.044	1.046	1.047	1.035	1.044	0.777	1.218	1.228	1.225	1.160	1.220
102	8.5	1.034	1.034	1.035	1.024	1.034	0.807	1.167	1.175	1.170	1.121	1.168
114	9.5	1.025	1.027	1.027	1.017	1.025	0.764	1.129	1.136	1.131	1.095	1.130
126	10.5	1.021	1.020	1.020	1.013	1.021	0.857	1.101	1.107	1.101	1.076	1.102
138	11.5	1.016	1.017	1.016	1.010	1.016	0.769	1.078	1.085	1.080	1.062	1.079
150	12.5	1.013	1.013	1.012	1.008	1.013	0.815	1.061	1.067	1.063	1.052	1.063
162	13.5	1.009	1.011	1.010	1.006	1.009	0.720	1.048	1.053	1.050	1.044	1.049
174	14.5	1.007	1.008	1.008	1.005	1.007	0.800	1.039	1.042	1.040	1.038	1.040
186	15.5	1.006	1.006	1.006	1.004	1.006	0.844	1.031	1.034	1.032	1.033	1.033
198	16.5	1.005	1.005	1.005	1.003	1.005	0.838	1.025	1.028	1.026	1.028	1.026
210	17.5	1.004	1.004	1.004	1.003	1.004	0.804	1.020	1.023	1.021	1.025	1.021
222	18.5	1.003	1.003	1.003	1.002	1.003	0.753	1.016	1.018	1.017	1.022	1.017
234	19.5	1.002	1.003	1.002	1.002	1.002	0.802	1.013	1.015	1.014	1.020	1.014
246	20.5	1.002	1.002	1.002	1.002	1.002	0.841	1.011	1.012	1.011	1.018	1.012
258	21.5	1.001	1.002	1.002	1.002	1.001	0.734	1.009	1.010	1.009	1.016	1.010
270	22.5	1.001	1.001	1.001	1.001	1.001	0.835	1.007	1.009	1.008	1.014	1.008
282	23.5	1.001	1.001	1.001	1.001	1.001	0.801	1.006	1.007	1.006	1.013	1.007
294	24.5	1.001	1.001	1.001	1.001	1.001	0.884	1.005	1.006	1.005	1.012	1.006
306	25.5	1.001	1.001	1.001	1.001	1.001	0.826	1.004	1.005	1.004	1.011	1.005
318	26.5	1.001	1.001	1.001	1.001	1.001	0.957	1.003	1.004	1.004	1.010	1.004
330	27.5	1.001	1.001	1.001	1.001	1.001	0.745	1.003	1.004	1.003	1.009	1.004
342	28.5	1.000	1.000	1.000	1.001	1.000	0.783	1.002	1.003	1.003	1.008	1.003
354	29.5	1.000	1.000	1.000	1.001	1.000	1.121	1.002	1.003	1.002	1.007	1.003
366	30.5	1.000	1.000	1.000	1.001	1.000	0.666	1.001	1.002	1.002	1.007	1.002
378	31.5	1.000	1.000	1.000	1.000	1.000	1.007	1.001	1.002	1.001	1.006	1.002
390	32.5	1.000	1.000	1.000	1.000	1.000	0.734	1.001	1.002	1.001	1.006	1.002
402	33.5	1.000	1.000	1.000	1.000	1.000	0.911	1.000	1.001	1.001	1.005	1.002
414	34.5	1.000	1.000	1.000	1.000	1.000	0.909	1.000	1.001	1.001	1.005	1.001
426	35.5		1.000	1.000	1.000	1.000	0.937		1.001	1.001	1.004	1.001
438	36.5		1.000	1.000	1.000	1.000	0.930		1.001	1.001	1.004	1.001
450	37.5		1.000	1.000	1.000	1.000	0.828		1.001	1.001	1.004	1.001
462	38.5		1.000	1.000	1.000	1.000	0.846		1.001	1.000	1.004	1.001
474	39.5		1.000	1.000	1.000	1.000	0.846		1.001	1.000	1.003	1.001
486	40.5		1.000	1.000	1.000	1.000	0.865		1.000	1.000	1.003	1.000
498	41.5		1.000	1.000	1.000	1.000	0.830		1.000	1.000	1.003	1.000
510	42.5		1.000	1.000	1.000	1.000	0.894		1.000	1.000	1.003	1.000
522	43.5		1.000	1.000	1.000	1.000	0.798		1.000	1.000	1.002	1.000
534	44.5		1.000	1.000	1.000	1.000	0.675		1.000	1.000	1.002	1.000
546	45.5		1.000	1.000	1.000	1.000	0.933		1.000	1.000	1.002	1.000
558	46.5		1.000	1.000	1.000	1.000	0.822		1.000	1.000	1.002	1.000
570	47.5		1.000	1.000	1.000	1.000	0.823		1.000	1.000	1.002	1.000
582	48.5		1.000	1.000	1.000	1.000	0.823		1.000	1.000	1.002	1.000
594	49.5		1.000	1.000	1.000	1.000	0.824		1.000	1.000	1.001	1.000
606	50.5		1.000	1.000	1.000	1.000	0.824		1.000	1.000	1.001	1.000
618	51.5		1.000	1.000	1.000	1.000	0.825		1.000	1.000	1.001	1.000
630	52.5		1.000	1.000	1.000	1.000	0.825		1.000	1.000	1.001	1.000
642	53.5		1.000	1.000	1.000	1.000	0.825		1.000	1.000	1.001	1.000
654	54.5		1.000	1.000	1.000	1.000	0.826		1.000	1.000	1.001	1.000
666	55.5		1.000	1.000	1.000	1.000	0.826		1.000	1.000	1.001	1.000
678	56.5		1.000	1.000	1.000	1.000	0.827		1.000	1.000	1.001	1.000
690	57.5		1.000	1.000	1.000	1.000	0.827		1.000	1.000	1.001	1.000
702	58.5		1.000	1.000	1.000	1.000	0.827		1.000	1.000	1.000	1.000
714	59.5		1.000	1.000	1.000	1.000	0.828		1.000	1.000	1.000	1.000
726	60.5		1.000	1.000	1.000	1.000	0.828		1.000	1.000	1.000	1.000
738	61.5		1.000	1.000	1.000	1.000	0.829		1.000	1.000	1.000	1.000
750	62.5		1.000	1.000	1.000	1.000	0.829		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

59.5 TAIL DECAY 5.105 (14)

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 1, EXHIBIT 5, SHEET 44
(4) SECTION 1, EXHIBIT 5, SHEET 45, COL. 5; TAIL FROM SECTION 1, EXHIBIT 5, SHEET 48
(5) SECTION 1, EXHIBIT 5, SHEET 44
(6) SECTION 1, EXHIBIT 5, SHEET 44
(7) SELECTED BY DELOITTE CONSULTING
(8) = [[(7) - 1.0] x (7) PRIOR AGE] / [(7) PRIOR AGE - 1.0]
(9) COL. 3 MULTIPLICATIVELY ACCUMULATED
(10) COL. 4 MULTIPLICATIVELY ACCUMULATED
(11) COL. 5 MULTIPLICATIVELY ACCUMULATED
(12) COL. 6 MULTIPLICATIVELY ACCUMULATED
(13) COL. 7 MULTIPLICATIVELY ACCUMULATED
(14) 58.5-TO-59.5 TAIL DECAY + (57.5-TO-58.5 DECAY x 58.5-TO-59.5 TAIL DECAY)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

TT, WL, LMWL, LM, TP, CO

FITTED PAID LOSS DEVELOPMENT FACTORS

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

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.000**	**0.999**
Inverse Power	**1.000**	**0.963**

						Weibull Curve Fitting					**Inverse Power Curve Fitting**				
						Slope=	0.689				Slope=	-2.962			
		----FROM PAID TRIANGLE----			SELECTED	Intercept=	-1.965				Intercept=	9.969			
PERIOD	AGE	SELECTED	3 YR WTD	5 YR WTD	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	7.550	7.441	7.488	7.550	1.792	-1.951	-0.732	**2.618**	10.125	1.792	1.879	4.662	**106.869**	2116.275
2	18	1.700	1.714	1.697	1.700	2.890	-0.120	0.025	**1.559**	3.867	2.890	-0.357	1.408	**5.088**	19.803
3	30	1.320	1.329	1.313	1.320	3.401	0.349	0.377	**1.304**	2.479	3.401	-1.139	-0.105	**1.900**	3.892
4	42	1.190	1.197	1.185	1.190	3.738	0.607	0.608	**1.189**	1.902	3.738	-1.661	-1.102	**1.332**	2.048
5	54	1.130	1.135	1.122	1.130	3.989	0.771	0.781	**1.127**	1.599	3.989	-2.040	-1.846	**1.158**	1.537
6	66	1.090	1.093	1.084	1.090	4.190	0.914	0.919	**1.089**	1.419	4.190	-2.408	-2.441	**1.087**	1.328
7	78	1.060	1.063	1.059	1.060	4.357	1.055	1.034	**1.064**	1.304	4.357	-2.813	-2.935	**1.053**	1.221
8	90	1.044	1.046	1.043	1.044	4.500	1.153	1.133	**1.047**	1.225	4.500	-3.124	-3.359	**1.035**	1.160
9	102	1.034	1.034	1.033	1.034	4.625	1.228	1.219	**1.035**	1.170	4.625	-3.381	-3.730	**1.024**	1.121
10	114	1.025	1.026	1.025	1.025	4.736	1.311	1.296	**1.027**	1.131	4.736	-3.685	-4.059	**1.017**	1.095
11	126	1.021	1.021	1.019	1.021	4.836	1.357	1.365	**1.020**	1.101	4.836	-3.863	-4.356	**1.013**	1.076
12	138	1.016	1.017	1.016	1.016	4.927	1.426	1.427	**1.016**	1.080	4.927	-4.146	-4.625	**1.010**	1.062
13	150	1.013	1.013	1.013	1.013	5.011	1.477	1.485	**1.012**	1.063	5.011	-4.366	-4.872	**1.008**	1.052
14	162	1.009	1.010	1.009	1.009	5.088	1.551	1.538	**1.010**	1.050	5.088	-4.707	-5.100	**1.006**	1.044
15	174	1.007	1.008	1.007	1.007	5.159	1.599	1.587	**1.008**	1.040	5.159	-4.939	-5.312	**1.005**	1.038
16	186	1.006	1.006	1.006	1.006	5.226	1.634	1.633	**1.006**	1.032	5.226	-5.116	-5.509	**1.004**	1.033
17	198	1.005	1.005	1.005	1.005	5.288	1.668	1.676	**1.005**	1.026	5.288	-5.298	-5.695	**1.003**	1.028
18	210	1.004	1.005	1.004	1.004	5.347	1.709	1.716	**1.004**	1.021	5.347	-5.521	-5.869	**1.003**	1.025
19	222	1.003	1.003	1.003	1.003	5.403	1.760	1.755	**1.003**	1.017	5.403	-5.809	-6.034	**1.002**	1.022
20	234	1.002	1.003	1.002	1.002	5.455	1.798	1.791	**1.002**	1.014	5.455	-6.032	-6.189	**1.002**	1.020
21	246	1.002	1.002	1.002	1.002	5.505	1.826	1.825	**1.002**	1.011	5.505	-6.208	-6.338	**1.002**	1.018
22	258	1.001	1.002	1.001	1.001	5.553	1.875	1.858	**1.002**	1.009	5.553	-6.519	-6.479	**1.002**	1.016
23	270	1.001	1.001	1.001	1.001	5.598	1.902	1.890	**1.001**	1.008	5.598	-6.701	-6.613	**1.001**	1.014
24	282	1.001	1.001	1.001	1.001	5.642	1.935	1.919	**1.001**	1.006	5.642	-6.924	-6.742	**1.001**	1.013
25	294	1.001	1.001	1.001	1.001	5.684	1.953	1.948	**1.001**	1.005	5.684	-7.048	-6.866	**1.001**	1.012
26	306	1.001	1.001	1.001	1.001	5.724	1.980	1.976	**1.001**	1.004	5.724	-7.240	-6.984	**1.001**	1.011
27	318	1.001	1.001	1.001	1.001	5.762	1.986	2.002	**1.001**	1.004	5.762	-7.284	-7.098	**1.001**	1.010
28	330	1.001	1.001	1.001	1.001	5.799	2.026	2.028	**1.001**	1.003	5.799	-7.580	-7.208	**1.001**	1.009
29	342	1.000	1.000	1.000	1.000	5.835	2.057	2.052	**1.000**	1.003	5.835	-7.825	-7.314	**1.001**	1.008
30	354	1.000	1.000	1.000	1.000	5.869	2.043	2.076	**1.000**	1.002	5.869	-7.712	-7.416	**1.001**	1.007
31	366	1.000	1.000	1.000	1.000	5.903	2.094	2.099	**1.000**	1.002	5.903	-8.118	-7.514	**1.001**	1.007
32	378	1.000	1.000	1.000	1.000	5.935	2.093	2.121	**1.000**	1.001	5.935	-8.112	-7.610	**1.000**	1.006
33	390	1.000	1.000	1.000	1.000	5.966	2.131	2.143	**1.000**	1.001	5.966	-8.422	-7.703	**1.000**	1.006
34	402	1.000	1.000	1.000	1.000	5.996	2.142	2.164	**1.000**	1.001	5.996	-8.515	-7.792	**1.000**	1.005
35	414	1.000	1.000	1.000		6.026		2.184	**1.000**	1.001	6.026		-7.879	**1.000**	1.005
36	426					6.054		2.204	**1.000**	1.001	6.054		-7.964	**1.000**	1.004
37	438					6.082		2.223	**1.000**	1.001	6.082		-8.046	**1.000**	1.004
38	450					6.109		2.241	**1.000**	1.001	6.109		-8.126	**1.000**	1.004
39	462					6.136		2.259	**1.000**	1.000	6.136		-8.204	**1.000**	1.004
40	474					6.161		2.277	**1.000**	1.000	6.161		-8.280	**1.000**	1.003
41	486					6.186		2.294	**1.000**	1.000	6.186		-8.354	**1.000**	1.003
42	498					6.211		2.311	**1.000**	1.000	6.211		-8.427	**1.000**	1.003
43	510					6.234		2.327	**1.000**	1.000	6.234		-8.497	**1.000**	1.003
44	522					6.258		2.343	**1.000**	1.000	6.258		-8.566	**1.000**	1.002
45	534					6.280		2.359	**1.000**	1.000	6.280		-8.633	**1.000**	1.002
46	546					6.303		2.374	**1.000**	1.000	6.303		-8.699	**1.000**	1.002
47	558					6.324		2.389	**1.000**	1.000	6.324		-8.764	**1.000**	1.002
48	570					6.346		2.404	**1.000**	1.000	6.346		-8.827	**1.000**	1.002
49	582					6.366		2.418	**1.000**	1.000	6.366		-8.888	**1.000**	1.002
50	594					6.387		2.432	**1.000**	1.000	6.387		-8.949	**1.000**	1.001
51	606					6.407		2.446	**1.000**	1.000	6.407		-9.008	**1.000**	1.001
52	618					6.426		2.460	**1.000**	1.000	6.426		-9.066	**1.000**	1.001
53	630					6.446		2.473	**1.000**	1.000	6.446		-9.123	**1.000**	1.001
54	642					6.465		2.486	**1.000**	1.000	6.465		-9.179	**1.000**	1.001
55	654					6.483		2.499	**1.000**	1.000	6.483		-9.234	**1.000**	1.001
56	666					6.501		2.511	**1.000**	1.000	6.501		-9.288	**1.000**	1.001
57	678					6.519		2.523	**1.000**	1.000	6.519		-9.341	**1.000**	1.001
58	690					6.537		2.536	**1.000**	1.000	6.537		-9.393	**1.000**	1.001
59	702					6.554		2.547	**1.000**	1.000	6.554		-9.444	**1.000**	1.000
60	714					6.571		2.559	**1.000**	1.000	6.571		-9.494	**1.000**	1.000
61	726					6.588		2.571	**1.000**	1.000	6.588		-9.543	**1.000**	1.000
62	738					6.604		2.582	**1.000**	1.000	6.604		-9.592	**1.000**	1.000
63	750					6.620		2.593	**1.000**	1.000	6.620		-9.640	**1.000**	1.000
64	762					6.636		2.604	**1.000**	1.000	6.636		-9.687	**1.000**	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

TT, WL, LMWL, LM, TP, CO

INCREMENTAL DECAY METHOD

AGE MONTHS	AGE YEARS	PAID SELECTED FOR FIT	INCREM. DECAY FACTORS	IMPLIED ATA FACTOR	DECAY FACTOR CHECK
(1)	(2)	(3)	(4)	(5)	(6)
6	0.5	7.550	6.067		
18	1.5	1.700	1.945	2.687	1.945
30	2.5	1.320	1.342	1.553	1.342
42	3.5	1.190	0.894	1.217	0.894
54	4.5	1.130	0.829	1.132	0.829
66	5.5	1.090	0.789	1.091	0.789
78	6.5	1.060	0.797	1.066	0.797
90	7.5	1.044	0.805	1.046	0.805
102	8.5	1.034	0.810	1.034	0.810
114	9.5	1.025	0.814	1.027	0.814
126	10.5	1.021	0.818	1.020	0.818
138	11.5	1.016	0.825	1.017	0.825
150	12.5	1.013	0.832	1.013	0.832
162	13.5	1.009	0.838	1.011	0.838
174	14.5	1.007	0.845	1.008	0.845
186	15.5	1.006	0.853	1.006	0.853
198	16.5	1.005	0.860	1.005	0.860
210	17.5	1.004	0.862	1.004	0.862
222	18.5	1.003	0.861	1.003	0.861
234	19.5	1.002	0.864	1.003	0.864
246	20.5	1.002	0.865	1.002	0.865
258	21.5	1.001	0.862	1.002	0.862
270	22.5	1.001	0.867	1.001	0.867
282	23.5	1.001	0.876	1.001	0.876
294	24.5	1.001	0.881	1.001	0.881
306	25.5	1.001	0.890	1.001	0.890
318	26.5	1.001	0.898	1.001	0.898
330	27.5	1.001	0.900	1.001	0.900
342	28.5	1.000	0.903	1.000	0.903
354	29.5	1.000	0.893	1.000	0.893
366	30.5	1.000	0.864	1.000	0.864
378	31.5	1.000	0.863	1.000	0.863
390	32.5	1.000	0.883	1.000	0.883
402	33.5	1.000	0.887	1.000	0.887
414	34.5		0.909	1.000	0.909
426	35.5		0.937	1.000	0.937
438	36.5		0.930	1.000	0.930
450	37.5		0.828	1.000	0.828
462	38.5		0.846	1.000	0.846
474	39.5		0.846	1.000	0.846
486	40.5		0.865	1.000	0.865
498	41.5		0.830	1.000	0.830
510	42.5		0.894	1.000	0.894
522	43.5		0.798	1.000	0.798
534	44.5		0.675	1.000	0.675
546	45.5		-	1.000	-
558	46.5		-	1.000	-
570	47.5		-	1.000	-
582	48.5		-	1.000	-
594	49.5		-	1.000	-
606	50.5		-	1.000	-
618	51.5		-	1.000	-
630	52.5		-	1.000	-
642	53.5		-	1.000	-
654	54.5		-	1.000	-
666	55.5		-	1.000	-
678	56.5		-	1.000	-
690	57.5		-	1.000	-
702	58.5			1.000	-
714	59.5			1.000	-
726	60.5			1.000	-
738	61.5			1.000	-
750	62.5			1.000	-

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
TT, WL, LMWL, LM, TP, CO
INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366
1954																															
1955																															
1956																															
1957																															
1958																															
1959																															
1960																															
1961																															
1962																															
1963																															
1964																															
1965																															
1966																															
1967																															
1968																															
1969																															
1970																															
1971																															
1972																															
1973																															6
1974																														54	75
1975																													34	39	49
1976																												79	16	27	19
1977	5,654	28,254	26,177	16,222	12,900	12,120	11,900	12,041	12,122	11,531	10,250	8,407	6,483	4,792	3,547	2,610	2,075	1,373	771	536	363	190	174	84	88	68	80	55	73	62	51
1978	6,255	31,251	28,248	17,939	16,471	15,740	15,756	15,624	14,577	12,932	10,704	8,281	6,022	4,361	3,319	2,572	1,453	916	600	404	246	353	136	179	140	129	105	99	74	108	103
1979	6,790	33,975	32,003	22,289	20,497	20,432	21,114	20,549	18,579	15,677	12,130	9,060	7,156	5,421	4,094	2,687	1,552	1,032	775	613	437	307	217	158	238	187	116	74	75	112	134
1980	7,161	35,197	32,541	23,736	22,492	22,494	22,228	20,446	16,842	13,041	9,674	7,329	5,877	4,638	3,033	1,594	1,214	778	444	448	332	357	250	175	197	220	188	111	67	77	112
1981	7,139	35,729	34,413	25,968	25,054	23,790	21,652	18,295	14,469	10,734	7,927	6,445	5,214	3,273	2,042	1,385	1,049	641	567	444	296	286	260	232	298	239	229	185	139	132	122
1982	7,269	35,387	33,469	27,137	25,714	23,543	20,485	16,775	12,514	9,430	7,156	5,851	3,867	2,332	1,492	990	837	759	456	362	304	310	249	265	266	202	108	90	100	73	65
1983	6,944	36,553	39,908	31,632	29,844	25,701	20,400	15,659	12,131	10,002	7,511	5,147	3,109	1,849	1,291	994	916	745	487	495	359	261	281	189	185	211	167	155	125	99	
1984	9,043	47,464	52,547	41,961	37,220	30,135	22,284	17,466	14,399	11,238	7,528	4,448	2,800	1,854	1,502	1,082	1,026	957	810	784	617	417	408	336	258	139	255	201	258		
1985	10,754	56,804	63,940	50,306	42,199	32,698	24,525	19,272	15,126	9,942	6,561	4,161	3,274	2,191	2,057	1,451	1,221	1,008	1,004	773	756	593	553	466	326	333	250	344			
1986	11,102	59,428	67,485	50,076	41,149	34,487	29,477	23,336	15,683	9,860	6,411	4,147	2,791	2,548	2,016	1,606	1,311	1,145	1,003	789	759	586	390	397	347	326	313				
1987	11,884	64,005	72,609	53,150	45,473	39,532	33,515	23,970	15,746	9,735	6,233	3,866	3,310	2,057	1,814	1,782	1,287	1,131	905	577	555	510	427	484	424	445					
1988	13,194	70,283	79,174	59,724	51,003	41,663	30,519	20,025	12,744	8,635	5,196	4,431	3,391	2,505	2,271	1,896	1,703	1,505	1,408	887	831	846	603	536	442						
1989	13,942	75,081	87,547	65,358	52,983	38,117	26,069	17,989	12,129	7,499	6,334	3,845	3,088	2,699	2,121	1,698	1,607	1,443	1,304	950	934	963	750	519							
1990	14,678	78,996	81,410	63,911	45,690	31,081	21,618	15,150	9,352	7,739	5,109	4,091	3,508	2,873	2,233	1,846	1,560	1,415	1,174	1,080	990	985	803								
1991	15,010	98,081	73,731	49,533	33,862	22,661	16,115	10,976	8,375	5,647	4,412	3,605	3,255	2,746	2,239	1,832	1,266	1,233	1,014	889	792	679									
1992	14,298	94,822	62,468	38,851	26,027	18,464	12,364	9,362	6,409	4,567	3,980	3,644	3,163	2,494	2,021	1,807	1,546	1,485	1,280	1,169	878										
1993	15,557	91,146	55,525	32,956	21,917	15,129	13,163	8,287	6,070	5,628	4,250	3,468	2,726	2,549	2,153	1,756	1,435	1,437	1,361	1,137											
1994	13,608	90,599	49,687	28,611	19,683	15,944	10,859	8,146	6,465	5,220	4,349	3,783	2,893	2,340	1,888	1,832	1,531	1,415	1,364												
1995	14,649	84,130	41,178	24,877	19,505	13,362	10,525	8,336	6,794	5,487	4,830	3,811	2,859	2,421	2,026	1,704	1,504	1,313													
1996	13,813	74,064	36,160	24,492	16,807	12,628	10,177	8,400	6,980	5,903	4,815	3,671	3,038	2,798	2,311	1,848	1,528														
1997	12,617	66,866	36,284	24,043	17,615	14,251	11,980	9,686	7,704	6,339	4,856	3,676	3,203	2,689	2,101	1,724															
1998	13,226	73,030	39,735	26,333	20,050	16,001	13,704	10,404	8,092	6,278	4,520	3,633	3,378	3,129	2,498																
1999	13,856	75,547	45,386	32,845	24,844	19,918	16,482	12,731	9,541	7,720	6,256	5,467	4,744	3,939																	
2000	14,885	82,192	54,548	36,798	28,241	22,694	17,675	13,104	10,540	8,310	7,498	6,214	5,245																		
2001	13,880	82,575	53,383	37,620	28,464	21,649	16,990	13,179	10,834	9,555	8,144	6,334																			
2002	12,885	80,608	53,859	38,726	28,480	22,700	17,469	14,153	12,084	9,649	7,251																				
2003	13,799	74,518	52,065	35,069	25,897	20,587	16,182	13,560	11,448	9,142																					
2004	12,259	67,263	46,000	32,650	24,623	19,893	17,419	14,254	11,242																						
2005	10,527	61,852	43,338	32,795	26,952	22,625	18,394	14,522																							
2006	8,789	55,067	41,923	31,988	27,096	22,857	18,754																								
2007	8,533	53,908	43,174	36,608	29,286	23,513																									
2008	8,010	54,515	48,735	37,232	28,083																										
2009	7,174	47,400	38,254	27,901																											
2010	7,401	50,701	38,162																												
2011	8,173	48,412																													
2012	7,246																														

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
1954																															
1955																															
1956																															
1957																															
1958																															
1959																															
1960																															
1961																															
1962																															
1963																															
1964																															
1965																															
1966																															
1967																															
1968																															
1969																															
1970																															
1971																															
1972																															
1973																															1.126
1974																														1.391	0.432
1975																													1.168	1.248	0.540
1976																												0.196	1.727	0.704	1.455
1977	4.997	0.927	0.620	0.795	0.940	0.982	1.012	1.007	0.951	0.889	0.820	0.771	0.739	0.740	0.736	0.795	0.662	0.562	0.695	0.677	0.524	0.918	0.482	1.044	0.775	1.174	0.683	1.329	0.854	0.822	0.636
1978	4.996	0.904	0.635	0.918	0.956	1.001	0.992	0.933	0.887	0.828	0.774	0.727	0.724	0.761	0.775	0.565	0.631	0.654	0.673	0.610	1.433	0.385	1.322	0.778	0.926	0.812	0.939	0.751	1.457	0.958	0.509
1979	5.003	0.942	0.696	0.920	0.997	1.033	0.973	0.904	0.844	0.774	0.747	0.790	0.758	0.755	0.656	0.578	0.665	0.750	0.791	0.712	0.702	0.708	0.727	1.508	0.786	0.620	0.642	1.012	1.483	1.195	0.787
1980	4.915	0.925	0.729	0.948	1.000	0.988	0.920	0.824	0.774	0.742	0.758	0.802	0.789	0.654	0.526	0.761	0.641	0.571	1.009	0.741	1.074	0.700	0.702	1.123	1.118	0.855	0.589	0.606	1.144	1.452	0.595
1981	5.005	0.963	0.755	0.965	0.950	0.910	0.845	0.791	0.742	0.739	0.813	0.809	0.628	0.624	0.679	0.757	0.612	0.884	0.784	0.667	0.967	0.906	0.895	1.284	0.800	0.961	0.808	0.751	0.948	0.922	0.706
1982	4.868	0.946	0.811	0.948	0.916	0.870	0.819	0.746	0.754	0.759	0.818	0.661	0.603	0.640	0.664	0.846	0.906	0.600	0.795	0.839	1.020	0.804	1.062	1.005	0.758	0.534	0.838	1.107	0.726	0.896	
1983	5.264	1.092	0.793	0.943	0.861	0.794	0.768	0.775	0.824	0.751	0.685	0.604	0.595	0.698	0.770	0.921	0.814	0.654	1.017	0.724	0.728	1.078	0.670	0.978	1.142	0.790	0.934	0.801	0.795		
1984	5.249	1.107	0.799	0.887	0.810	0.739	0.784	0.824	0.780	0.670	0.591	0.629	0.662	0.810	0.721	0.948	0.933	0.846	0.967	0.787	0.676	0.978	0.824	0.769	0.539	1.833	0.788	1.284			
1985	5.282	1.126	0.787	0.839	0.775	0.750	0.786	0.785	0.657	0.660	0.634	0.787	0.669	0.939	0.705	0.841	0.826	0.996	0.770	0.978	0.784	0.932	0.843	0.700	1.023	0.749	1.379				
1986	5.353	1.136	0.742	0.822	0.838	0.855	0.792	0.672	0.629	0.650	0.647	0.673	0.913	0.791	0.797	0.816	0.874	0.875	0.787	0.962	0.772	0.665	1.018	0.875	0.940	0.958					
1987	5.386	1.134	0.732	0.856	0.869	0.848	0.715	0.657	0.618	0.640	0.620	0.856	0.622	0.882	0.982	0.723	0.879	0.800	0.637	0.963	0.918	0.837	1.135	0.876	1.049						
1988	5.327	1.127	0.754	0.854	0.817	0.733	0.656	0.636	0.678	0.602	0.853	0.765	0.739	0.907	0.835	0.898	0.884	0.935	0.630	0.937	1.018	0.713	0.889	0.824							
1989	5.385	1.166	0.747	0.811	0.719	0.684	0.690	0.674	0.618	0.845	0.607	0.803	0.874	0.786	0.800	0.947	0.898	0.904	0.728	0.984	1.031	0.779	0.692								
1990	5.382	1.031	0.785	0.715	0.680	0.696	0.701	0.617	0.828	0.660	0.801	0.857	0.819	0.777	0.827	0.845	0.907	0.830	0.920	0.917	0.995	0.815									
1991	6.534	0.752	0.672	0.684	0.669	0.711	0.681	0.763	0.674	0.781	0.817	0.903	0.844	0.815	0.818	0.691	0.975	0.822	0.876	0.891	0.857										
1992	6.632	0.659	0.622	0.670	0.709	0.670	0.757	0.685	0.712	0.872	0.915	0.868	0.788	0.811	0.894	0.856	0.961	0.862	0.913	0.751											
1993	5.859	0.609	0.594	0.665	0.690	0.870	0.630	0.733	0.927	0.755	0.816	0.786	0.935	0.844	0.816	0.818	1.001	0.947	0.835												
1994	6.658	0.548	0.576	0.688	0.810	0.681	0.750	0.794	0.807	0.833	0.870	0.765	0.809	0.807	0.970	0.836	0.924	0.964													
1995	5.743	0.489	0.604	0.784	0.685	0.788	0.792	0.815	0.808	0.880	0.789	0.750	0.847	0.837	0.841	0.882	0.873														
1996	5.362	0.488	0.677	0.686	0.751	0.806	0.825	0.831	0.846	0.816	0.762	0.828	0.921	0.826	0.800	0.827															
1997	5.300	0.543	0.663	0.733	0.809	0.841	0.808	0.795	0.823	0.766	0.757	0.872	0.839	0.781	0.821																
1998	5.522	0.544	0.663	0.761	0.798	0.856	0.759	0.778	0.776	0.720	0.804	0.930	0.926	0.798																	
1999	5.452	0.601	0.724	0.756	0.802	0.827	0.772	0.749	0.809	0.810	0.874	0.868	0.830																		
2000	5.522	0.664	0.675	0.767	0.804	0.779	0.741	0.804	0.788	0.902	0.829	0.844																			
2001	5.949	0.646	0.705	0.757	0.761	0.785	0.776	0.822	0.882	0.852	0.778																				
2002	6.256	0.668	0.719	0.735	0.797	0.770	0.810	0.854	0.798	0.751																					
2003	5.400	0.699	0.674	0.738	0.795	0.786	0.838	0.844	0.799																						
2004	5.487	0.684	0.710	0.754	0.808	0.876	0.818	0.789																							
2005	5.876	0.701	0.757	0.822	0.839	0.813	0.789																								
2006	6.265	0.761	0.763	0.847	0.844	0.821																									
2007	6.318	0.801	0.848	0.800	0.803																										
2008	6.806	0.894	0.764	0.754																											
2009	6.607	0.807	0.729																												
2010	6.850	0.753																													
2011	5.923																														
Latest diag	5.923	0.753	0.729	0.754	0.803	0.821	0.789	0.789	0.799	0.751	0.778	0.844	0.830	0.798	0.821	0.827	0.873	0.964	0.835	0.751	0.857	0.815	0.692	0.824	1.049	0.958	1.379	1.284	0.795	0.896	0.706
5 Yr Avg	6.501	0.803	0.772	0.795	0.818	0.813	0.806	0.823	0.815	0.807	0.808	0.868	0.873	0.810	0.849	0.844	0.947	0.885	0.855	0.896	0.964	0.762	0.915	0.809	0.938	0.973	0.949	0.910	1.019	1.085	0.647
9 Yr Avg	6.170	0.752	0.741	0.775	0.806	0.812	0.790	0.807	0.814	0.815	0.809	0.834	0.860	0.811	0.843	0.844	0.922	0.882	0.789	0.908	0.865	0.844	0.892	0.937	0.906	0.901	0.844	0.871	1.145	1.065	0.754
5 Yr Wtd	6.488	0.804	0.773	0.794	0.818	0.812	0.806	0.823	0.815	0.811	0.810	0.865	0.870	0.809	0.846	0.843	0.945	0.887	0.852	0.890	0.971	0.764	0.882	0.810	0.944	0.901	0.968	0.927	0.972	1.068	0.657
7 Yr Wtd	6.345	0.767	0.747	0.777	0.806	0.803	0.792	0.807	0.811	0.806	0.802	0.838	0.870	0.814	0.848	0.821	0.932	0.896	0.792	0.905	0.919	0.803	0.858	0.841	0.900	0.904	0.885	0.915	1.014	1.026	0.673
9 Yr Wtd	6.067	0.743	0.738	0.773	0.805	0.810	0.790	0.808	0.814	0.815	0.809	0.836	0.858	0.810	0.841	0.843	0.921	0.886	0.789	0.901	0.886	0.816	0.873	0.891	0.907	0.871	0.878	0.883	1.037	1.068	0.650
Selected	6.067	0.743	0.738	0.773	0.805	0.810	0.790	0.808	0.814	0.815	0.809	0.836	0.858	0.810	0.841	0.843	0.921	0.886	0.789	0.901	0.886	0.816	0.873	0.891	0.907	0.871	0.878	0.883	1.037	1.068	0.650
Loss $ Weight	84,665	545,833	420,731	319,488	243,882	188,924	146,295	109,471	84,018	64,462	49,519	37,366	29,258	24,039	19,093	16,220	13,440	12,210	10,453	7,897	6,593	5,471	3,921	3,080	2,540	1,987	1,497	1,049	702	684	671
Center Wtd Avg	6.067	1.170	1.036	0.764	0.775	0.794	0.805	0.806	0.804	0.814	0.821	0.823	0.828	0.838	0.849	0.852	0.857	0.867	0.877	0.856	0.847	0.875	0.869	0.863	0.884	0.888	0.901	0.917	0.898	0.895	0.904
Geometric Mean	6.067	1.945	1.342	0.894	0.829	0.789	0.797	0.805	0.810	0.814	0.818	0.825	0.832	0.838	0.845	0.853	0.860	0.862	0.861	0.864	0.865	0.862	0.867	0.876	0.881	0.890	0.898	0.900	0.903	0.893	0.864

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

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	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
1954																			0	0	0	0	0	0	0	0	0	0
1955																		0	0	0	0	0	0	0	0	0	0	
1956																	0	0	0	0	0	0	0	0	0	0		
1957																0	0	0	0	0	0	0	0	0	0			
1958															0	0	0	0	0	0	0	0	0	0				
1959														0	0	0	0	0	0	0	0	0	0					
1960													0	0	0	0	0	0	0	0	0	0						
1961												0	0	0	0	0	0	1	0	0	0							
1962											1	0	0	2	2	1	0	0	0	0								
1963										0	0	0	0	0	0	0	0	0	0									
1964									1	0	0	0	0	0	0	0	0	0										
1965								1	2	3	1	0	4	0	0	0	0											
1966							0	0	0	0	0	0	1	2	1	0												
1967						0	0	0	0	0	0	3	0	0	0													
1968					0	1	2	4	0	0	0	0	0	0														
1969				0	1	4	6	0	0	0	0	3	3															
1970			4	3	3	4	6	3	3	1	10	0																
1971		0	7	5	0	7	4	3	2	1	0																	
1972	7	8	3	5	5	10	11	1	1	1																		
1973	7	9	9	8	14	15	13	5	10																			
1974	33	9	17	15	13	19	38	11																				
1975	27	13	10	10	16	17	17																					
1976	27	14	28	6	23	6																						
1977	32	33	51	31	21																							
1978	53	65	39	60																								
1979	105	75	49																									
1980	66	52																										
1981	86																											
1982																												
1983																												
1984																												
1985																												
1986																												
1987																												
1988																												
1989																												
1990																												
1991																												
1992																												
1993																												
1994																												
1995																												
1996																												
1997																												
1998																												
1999																												
2000																												
2001																												
2002																												
2003																												
2004																												
2005																												
2006																												
2007																												
2008																												
2009																												
2010																												
2011																												
2012																												

AGE-TO-AGE DEVELOPMENT FACTORS

	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-Ult
1954																			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			
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													0.571	0.983	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	1.247	0.299	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									0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000											
1965								2.065	1.578	0.187	0.000	0.000	0.000	0.000	0.000	0.000												
1966							0.000	0.000	0.000	0.000	0.000	0.000	2.986	0.549	0.000													
1967						0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000														
1968					3.525	2.934	2.334	0.000	0.000	0.000	0.000	0.000	0.000															
1969				0.000	3.869	1.462	0.000	0.000	0.000	0.000	0.000	1.155																
1970			0.627	1.382	1.141	1.453	0.447	1.043	0.353	10.460	0.000																	
1971		55.033	0.723	0.000	0.000	0.664	0.636	0.866	0.518	0.246																		
1972	1.193	0.432	1.392	0.989	2.018	1.112	0.133	0.417	1.990																			
1973	1.314	0.940	0.977	1.603	1.134	0.831	0.412	1.975																				
1974	0.289	1.850	0.877	0.855	1.450	2.015	0.290																					
1975	0.473	0.811	0.974	1.604	1.036	1.042																						
1976	0.507	2.002	0.229	3.646	0.265																							
1977	1.005	1.579	0.608	0.680																								
1978	1.233	0.597	1.551																									
1979	0.713	0.655																										
1980	0.781																											
1981																												
1982																												
1983																												
1984																												
1985																												
1986																												
1987																												
1988																												
1989																												
1990																												
1991																												
1992																												
1993																												
1994																												
1995																												
1996																												
1997																												
1998																												
1999																												
2000																												
2001																												
2002																												
2003																												
2004																												
2005																												
2006																												
2007																												
2008																												
2009																												
2010																												
2011																												
Latest diag	0.781	0.655	1.551	0.680	0.265	1.042	0.290	1.975	1.990	0.246	0.000	1.155	0.000	0.000	0.000	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	0.848	1.129	0.848	1.678	1.181	1.133	0.384	0.860	0.572	2.141	0.000	0.231	0.597	0.110	0.060	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	0.834	7.100	0.884	1.196	1.604	1.279	0.473	0.707	0.493	1.210	0.000	0.128	0.395	0.309	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	
5 Yr Wtd	0.838	0.892	0.844	1.222	0.943	1.242	0.322	1.337	0.664	3.970	0.563	1.434	0.484	0.704	0.165	0.000		0.000					0.000					
7 Yr Wtd	0.758	0.935	0.863	1.136	1.040	1.265	0.337	1.034	0.658	1.885	0.511	1.434	0.820	0.926	0.158	0.000		0.000					0.000					
9 Yr Wtd	0.777	0.946	0.852	1.156	1.083	1.277	0.337	1.098	0.811	1.955	0.464	1.434	0.805	0.929	0.158	0.000		0.000					0.000					
Selected	0.777	0.946	0.852	1.156	1.083	1.277	0.337	1.098	0.811	1.955	0.464	1.434	0.805	0.929	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Loss $ Weight	357	225	168	83	75	75	79	17	9	6	12	6	5	4	4	1	0	1	0	0	0	0	0	0	0	0	0	
Center Wtd Avg	0.855	0.775	0.893	1.005	0.923	0.968	0.901	0.860	0.563	1.030	0.967	1.003	0.699	0.819	0.581	0.418	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Geometric Mean	0.863	0.883	0.887	0.909	0.937	0.930	0.828	0.846	0.846	0.865	0.830	0.894	0.798	0.675	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

TT, WL, LMWL, LM, TP, CO

FITTED INCURRED LOSS DEVELOPMENT FACTORS

	36-to-Ult:	**36**
Fitting for Periods:	*From:*	**1**
	To:	**33**
Cut-off		**60**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.000**	**0.945**
Inverse Power	**1.004**	**0.954**
Selected Tail	**1.000**	

		----FROM INCURRED TRIANGLE----			SELECTED	**Weibull Curve Fitting**					**Inverse Power Curve Fitting**				
						Slope=	0.673				Slope=	-2.384			
						Intercept=	-1.752				Intercept=	6.280			
PERIOD	AGE	SELECTED	3 YR WTD	7 YR WTD	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	3.850	3.666	3.829	3.850	1.792	-1.201	-0.547	**2.275**	5.995	1.792	1.047	2.009	**8.454**	18.783
2	18	1.300	1.299	1.255	1.300	2.890	0.383	0.192	**1.424**	2.635	2.890	-1.204	-0.610	**1.543**	2.222
3	30	1.155	1.145	1.151	1.155	3.401	0.697	0.536	**1.221**	1.851	3.401	-1.864	-1.827	**1.161**	1.439
4	42	1.085	1.081	1.052	1.085	3.738	0.935	0.762	**1.133**	1.516	3.738	-2.465	-2.629	**1.072**	1.240
5	54	1.047	1.047	1.033	1.047	3.989	1.133	0.931	**1.086**	1.338	3.989	-3.058	-3.228	**1.040**	1.157
6	66	1.035	1.035	1.026	1.035	4.190	1.220	1.066	**1.058**	1.232	4.190	-3.352	-3.707	**1.025**	1.112
7	78	1.023	1.021	1.023	1.023	4.357	1.334	1.179	**1.040**	1.165	4.357	-3.772	-4.105	**1.016**	1.086
8	90	1.019	1.019	1.018	1.019	4.500	1.376	1.275	**1.029**	1.120	4.500	-3.940	-4.446	**1.012**	1.068
9	102	1.012	1.012	1.011	1.012	4.625	1.483	1.359	**1.021**	1.089	4.625	-4.394	-4.744	**1.009**	1.056
10	114	1.010	1.010	1.008	1.010	4.736	1.530	1.434	**1.015**	1.066	4.736	-4.608	-5.009	**1.007**	1.047
11	126	1.008	1.008	1.004	1.008	4.836	1.583	1.501	**1.011**	1.050	4.836	-4.863	-5.248	**1.005**	1.040
12	138	1.006	1.006	1.006	1.006	4.927	1.636	1.562	**1.009**	1.038	4.927	-5.130	-5.465	**1.004**	1.034
13	150	1.006	1.006	1.007	1.006	5.011	1.632	1.619	**1.006**	1.030	5.011	-5.108	-5.664	**1.003**	1.030
14	162	1.004	1.004	1.005	1.004	5.088	1.692	1.670	**1.005**	1.023	5.088	-5.425	-5.847	**1.003**	1.026
15	174	1.003	1.003	1.000	1.003	5.159	1.777	1.718	**1.004**	1.018	5.159	-5.909	-6.017	**1.002**	1.023
16	186	1.003	1.003	1.004	1.003	5.226	1.741	1.763	**1.003**	1.014	5.226	-5.699	-6.176	**1.002**	1.021
17	198	1.003	1.003	1.002	1.003	5.288	1.759	1.805	**1.002**	1.011	5.288	-5.806	-6.325	**1.002**	1.019
18	210	1.003	1.003	1.003	1.003	5.347	1.755	1.845	**1.002**	1.009	5.347	-5.779	-6.466	**1.002**	1.017
19	222	1.002	1.002	1.000	1.002	5.403	1.868	1.882	**1.001**	1.007	5.403	-6.477	-6.598	**1.001**	1.015
20	234	1.001	1.001	1.002	1.001	5.455	1.889	1.918	**1.001**	1.006	5.455	-6.611	-6.723	**1.001**	1.014
21	246	1.002	1.002	1.002	1.002	5.505	1.872	1.951	**1.001**	1.005	5.505	-6.499	-6.843	**1.001**	1.013
22	258	1.000	1.000	1.001	1.000	5.553	2.032	1.983	**1.001**	1.004	5.553	-7.626	-6.956	**1.001**	1.012
23	270	1.001	1.001	1.000	1.001	5.598	1.997	2.014	**1.001**	1.003	5.598	-7.367	-7.065	**1.001**	1.011
24	282	1.000	1.000	1.000	1.000	5.642	2.081	2.043	**1.000**	1.002	5.642	-8.014	-7.168	**1.001**	1.010
25	294	1.001	1.001	1.001	1.001	5.684	1.962	2.071	**1.000**	1.002	5.684	-7.112	-7.268	**1.001**	1.009
26	306	1.001	1.001	1.001	1.001	5.724	2.008	2.098	**1.000**	1.002	5.724	-7.447	-7.363	**1.001**	1.008
27	318	1.001	1.001	1.000	1.001	5.762	1.986	2.124	**1.000**	1.001	5.762	-7.284	-7.455	**1.001**	1.008
28	330	1.000	1.000	1.000	1.000	5.799	2.046	2.149	**1.000**	1.001	5.799	-7.733	-7.543	**1.001**	1.007
29	342	1.000	1.000	1.000	1.000	5.835	2.152	2.173	**1.000**	1.001	5.835	-8.604	-7.628	**1.000**	1.007
30	354	1.000	1.000	1.000	1.000	5.869	2.105	2.196	**1.000**	1.001	5.869	-8.206	-7.710	**1.000**	1.006
31	366	1.000	1.000	1.000	1.000	5.903		2.219	**1.000**	1.001	5.903		-7.790	**1.000**	1.006
32	378	1.000	1.000	1.000	1.000	5.935	2.117	2.240	**1.000**	1.000	5.935	-8.306	-7.867	**1.000**	1.005
33	390	1.000	1.000	1.000	1.000	5.966	2.199	2.261	**1.000**	1.000	5.966	-9.017	-7.941	**1.000**	1.005
34	402	1.000	1.000	1.000	1.000	5.996		2.282	**1.000**	1.000	5.996		-8.013	**1.000**	1.005
35	414	1.000	1.000	1.000	1.000	6.026		2.301	**1.000**	1.000	6.026		-8.083	**1.000**	1.004
36	426					6.054		2.321	**1.000**	1.000	6.054		-8.151	**1.000**	1.004
37	438					6.082		2.339	**1.000**	1.000	6.082		-8.218	**1.000**	1.004
38	450					6.109		2.357	**1.000**	1.000	6.109		-8.282	**1.000**	1.003
39	462					6.136		2.375	**1.000**	1.000	6.136		-8.345	**1.000**	1.003
40	474					6.161		2.392	**1.000**	1.000	6.161		-8.406	**1.000**	1.003
41	486					6.186		2.409	**1.000**	1.000	6.186		-8.466	**1.000**	1.003
42	498					6.211		2.426	**1.000**	1.000	6.211		-8.524	**1.000**	1.002
43	510					6.234		2.442	**1.000**	1.000	6.234		-8.580	**1.000**	1.002
44	522					6.258		2.457	**1.000**	1.000	6.258		-8.636	**1.000**	1.002
45	534					6.280		2.473	**1.000**	1.000	6.280		-8.690	**1.000**	1.002
46	546					6.303		2.488	**1.000**	1.000	6.303		-8.743	**1.000**	1.002
47	558					6.324		2.502	**1.000**	1.000	6.324		-8.795	**1.000**	1.002
48	570					6.346		2.516	**1.000**	1.000	6.346		-8.846	**1.000**	1.001
49	582					6.366		2.531	**1.000**	1.000	6.366		-8.895	**1.000**	1.001
50	594					6.387		2.544	**1.000**	1.000	6.387		-8.944	**1.000**	1.001
51	606					6.407		2.558	**1.000**	1.000	6.407		-8.992	**1.000**	1.001
52	618					6.426		2.571	**1.000**	1.000	6.426		-9.038	**1.000**	1.001
53	630					6.446		2.584	**1.000**	1.000	6.446		-9.084	**1.000**	1.001
54	642					6.465		2.597	**1.000**	1.000	6.465		-9.129	**1.000**	1.001
55	654					6.483		2.609	**1.000**	1.000	6.483		-9.173	**1.000**	1.001
56	666					6.501		2.621	**1.000**	1.000	6.501		-9.217	**1.000**	1.000
57	678					6.519		2.633	**1.000**	1.000	6.519		-9.259	**1.000**	1.000
58	690					6.537		2.645	**1.000**	1.000	6.537		-9.301	**1.000**	1.000
59	702					6.554		2.657	**1.000**	1.000	6.554		-9.342	**1.000**	1.000
60	714					6.571		2.668	**1.000**	1.000	6.571		-9.382	**1.000**	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

TT, WL, LMWL, LM, TP, CO

FITTED INCREMENTAL DECAY LOSS DEVELOPMENT FACTORS

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

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.000**	**0.956**
Inverse Power	**1.000**	**0.949**
Selected Tail	**1.000**	

				Weibull Curve Fitting					**Inverse Power Curve Fitting**				
				Slope=	0.857				Slope=	-8.370			
		IMPLIED	SELECTED	Intercept=	-3.060				Intercept=	42.359			
PERIOD	AGE	ATA	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6			1.792		-1.524	**5.111**	95.366	1.792		27.362		
2	18	2.687	2.687	2.890	-0.765	-0.583	**2.337**	18.660	2.890	0.523	18.167		
3	30	1.553	1.553	3.401	0.032	-0.145	**1.727**	7.984	3.401	-0.593	13.892		
4	42	1.217	1.217	3.738	0.546	0.144	**1.460**	4.623	3.738	-1.529	11.076	**64594.706**	
5	54	1.132	1.132	3.989	0.764	0.359	**1.314**	3.166	3.989	-2.022	8.972	**7884.016**	
6	66	1.091	1.091	4.190	0.911	0.531	**1.223**	2.410	4.190	-2.400	7.293	**1470.869**	
7	78	1.066	1.066	4.357	1.024	0.674	**1.163**	1.970	4.357	-2.721	5.895	**364.126**	
8	90	1.046	1.046	4.500	1.142	0.797	**1.122**	1.693	4.500	-3.089	4.697	**110.623**	
9	102	1.034	1.034	4.625	1.227	0.904	**1.092**	1.509	4.625	-3.377	3.649	**39.455**	
10	114	1.027	1.027	4.736	1.294	1.000	**1.071**	1.381	4.736	-3.621	2.719	**16.159**	6057.192
11	126	1.020	1.020	4.836	1.369	1.085	**1.055**	1.290	4.836	-3.910	1.881	**7.559**	374.860
12	138	1.017	1.017	4.927	1.409	1.163	**1.042**	1.223	4.927	-4.077	1.120	**4.063**	49.588
13	150	1.013	1.013	5.011	1.472	1.235	**1.033**	1.173	5.011	-4.346	0.422	**2.524**	12.204
14	162	1.011	1.011	5.088	1.519	1.301	**1.026**	1.136	5.088	-4.556	-0.223	**1.801**	4.834
15	174	1.008	1.008	5.159	1.588	1.362	**1.021**	1.107	5.159	-4.885	-0.821	**1.440**	2.685
16	186	1.006	1.006	5.226	1.632	1.419	**1.016**	1.085	5.226	-5.106	-1.379	**1.252**	1.864
17	198	1.005	1.005	5.288	1.663	1.473	**1.013**	1.067	5.288	-5.272	-1.902	**1.149**	1.489
18	210	1.004	1.004	5.347	1.697	1.523	**1.010**	1.054	5.347	-5.452	-2.395	**1.091**	1.296
19	222	1.003	1.003	5.403	1.737	1.571	**1.008**	1.043	5.403	-5.675	-2.860	**1.057**	1.187
20	234	1.003	1.003	5.455	1.785	1.616	**1.007**	1.034	5.455	-5.958	-3.300	**1.037**	1.123
21	246	1.002	1.002	5.505	1.822	1.659	**1.005**	1.028	5.505	-6.180	-3.719	**1.024**	1.083
22	258	1.002	1.002	5.553	1.850	1.700	**1.004**	1.022	5.553	-6.359	-4.117	**1.016**	1.058
23	270	1.001	1.001	5.598	1.897	1.739	**1.003**	1.018	5.598	-6.663	-4.498	**1.011**	1.041
24	282	1.001	1.001	5.642	1.922	1.776	**1.003**	1.014	5.642	-6.835	-4.862	**1.008**	1.029
25	294	1.001	1.001	5.684	1.953	1.812	**1.002**	1.012	5.684	-7.051	-5.211	**1.005**	1.021
26	306	1.001	1.001	5.724	1.969	1.846	**1.002**	1.009	5.724	-7.165	-5.545	**1.004**	1.016
27	318	1.001	1.001	5.762	1.995	1.879	**1.001**	1.008	5.762	-7.349	-5.867	**1.003**	1.012
28	330	1.001	1.001	5.799	2.000	1.911	**1.001**	1.006	5.799	-7.391	-6.177	**1.002**	1.009
29	342	1.000	1.000	5.835	2.039	1.941	**1.001**	1.005	5.835	-7.682	-6.476	**1.002**	1.007
30	354	1.000	1.000	5.869	2.072	1.971	**1.001**	1.004	5.869	-7.938	-6.765	**1.001**	1.005
31	366	1.000	1.000	5.903	2.062	1.999	**1.001**	1.003	5.903	-7.858	-7.044	**1.001**	1.004
32	378	1.000	1.000	5.935	2.112	2.027	**1.001**	1.003	5.935	-8.266	-7.314	**1.001**	1.003
33	390	1.000	1.000	5.966	2.109	2.054	**1.000**	1.002	5.966	-8.236	-7.576	**1.001**	1.003
34	402	1.000	1.000	5.996	2.145	2.080	**1.000**	1.002	5.996	-8.542	-7.829	**1.000**	1.002
35	414	1.000	1.000	6.026	2.153	2.105	**1.000**	1.002	6.026	-8.611	-8.075	**1.000**	1.002
36	426	1.000	1.000	6.054	2.161	2.130	**1.000**	1.001	6.054	-8.676	-8.315	**1.000**	1.001
37	438	1.000	1.000	6.082	2.169	2.153	**1.000**	1.001	6.082	-8.749	-8.547	**1.000**	1.001
38	450	1.000	1.000	6.109	2.190	2.177	**1.000**	1.001	6.109	-8.938	-8.773	**1.000**	1.001
39	462	1.000	1.000	6.136	2.209	2.199	**1.000**	1.001	6.136	-9.105	-8.994	**1.000**	1.001
40	474	1.000	1.000	6.161	2.227	2.221	**1.000**	1.001	6.161	-9.272	-9.208	**1.000**	1.001
41	486	1.000	1.000	6.186	2.243	2.243	**1.000**	1.000	6.186	-9.418	-9.417	**1.000**	1.000
42	498	1.000	1.000	6.211	2.262	2.263	**1.000**	1.000	6.211	-9.605	-9.622	**1.000**	1.000
43	510	1.000	1.000	6.234	2.274	2.284	**1.000**	1.000	6.234	-9.716	-9.821	**1.000**	1.000
44	522	1.000	1.000	6.258	2.297	2.304	**1.000**	1.000	6.258	-9.942	-10.016	**1.000**	1.000
45	534	1.000	1.000	6.280	2.336	2.323	**1.000**	1.000	6.280	-10.336	-10.206	**1.000**	1.000
46	546	1.000	1.000	6.303		2.342	**1.000**	1.000	6.303		-10.392	**1.000**	1.000
47	558	1.000	1.000	6.324		2.361	**1.000**	1.000	6.324		-10.574	**1.000**	1.000
48	570	1.000	1.000	6.346		2.379	**1.000**	1.000	6.346		-10.752	**1.000**	1.000
49	582	1.000	1.000	6.366		2.397	**1.000**	1.000	6.366		-10.926	**1.000**	1.000
50	594	1.000	1.000	6.387		2.415	**1.000**	1.000	6.387		-11.097	**1.000**	1.000
51	606	1.000	1.000	6.407		2.432	**1.000**	1.000	6.407		-11.264	**1.000**	1.000
52	618	1.000	1.000	6.426		2.449	**1.000**	1.000	6.426		-11.429	**1.000**	1.000
53	630	1.000	1.000	6.446		2.465	**1.000**	1.000	6.446		-11.589	**1.000**	1.000
54	642	1.000	1.000	6.465		2.481	**1.000**	1.000	6.465		-11.747	**1.000**	1.000
55	654	1.000	1.000	6.483		2.497	**1.000**	1.000	6.483		-11.902	**1.000**	1.000
56	666	1.000	1.000	6.501		2.513	**1.000**	1.000	6.501		-12.055	**1.000**	1.000
57	678	1.000	1.000	6.519		2.528	**1.000**	1.000	6.519		-12.204	**1.000**	1.000
58	690	1.000	1.000	6.537		2.543	**1.000**	1.000	6.537		-12.351	**1.000**	1.000
59	702	1.000		6.554		2.558	**1.000**	1.000	6.554		-12.495	**1.000**	1.000
60	714	1.000		6.571		2.572	**1.000**	1.000	6.571		-12.637	**1.000**	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

TEMPORARY TOTAL
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2012	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		190	675	486	83.3%	405	
1977	23,851,125	177,851	178,050	200	82.5%	165	0.747
1978	26,143,240	200,700	200,962	262	82.0%	215	0.769
1979	28,061,666	238,793	239,150	357	81.4%	291	0.852
1980	28,979,182	234,669	235,072	402	80.8%	325	0.811
1981	30,141,508	230,432	230,892	460	80.7%	371	0.766
1982	30,058,966	220,877	221,382	505	80.2%	405	0.736
1983	30,607,324	235,841	236,488	647	80.5%	520	0.773
1984	33,121,678	289,497	290,397	900	80.0%	720	0.877
1985	35,713,654	329,734	330,921	1,187	79.9%	948	0.927
1986	38,297,697	330,838	332,229	1,391	80.1%	1,115	0.867
1987	41,065,403	332,687	334,307	1,620	80.0%	1,296	0.814
1988	44,221,964	348,624	350,636	2,012	80.0%	1,610	0.793
1989	47,110,000	354,894	357,299	2,405	79.9%	1,922	0.758
1990	49,659,895	330,294	332,979	2,685	80.0%	2,148	0.671
1991	50,856,501	300,467	303,378	2,911	80.2%	2,333	0.597
1992	52,804,448	259,413	262,459	3,046	80.7%	2,457	0.497
1993	55,132,894	235,307	238,659	3,352	81.1%	2,717	0.433
1994	57,739,505	223,413	227,292	3,879	81.4%	3,160	0.394
1995	60,949,772	204,889	209,278	4,388	82.0%	3,600	0.343
1996	63,664,000	192,560	197,656	5,097	82.5%	4,206	0.310
1997	68,077,000	184,268	190,258	5,989	82.8%	4,959	0.279
1998	71,447,000	199,036	206,942	7,906	82.9%	6,556	0.290
1999	75,244,663	225,964	237,132	11,168	83.1%	9,279	0.315
2000	79,122,396	244,429	259,785	15,356	83.6%	12,834	0.328
2001	80,396,857	239,680	258,804	19,123	83.9%	16,042	0.322
2002	81,621,352	243,829	268,676	24,847	84.2%	20,930	0.329
2003	82,433,234	225,904	254,421	28,517	84.3%	24,039	0.309
2004	84,632,753	204,093	237,228	33,134	84.5%	27,996	0.280
2005	86,912,307	189,074	229,030	39,956	84.6%	33,807	0.264
2006	90,822,757	168,999	216,506	47,507	84.8%	40,277	0.238
2007	93,702,820	160,563	222,266	61,703	85.2%	52,545	0.237
2008	93,449,349	146,017	224,676	78,660	85.4%	67,201	0.240
2009	86,530,965	104,294	188,785	84,491	85.5%	72,261	0.218
2010	86,624,485	86,217	198,445	112,228	85.6%	96,077	0.229
2011	89,983,985	53,956	209,486	155,529	85.7%	133,295	0.233
2012	46,341,752	7,148	112,379	105,231	85.7%	90,187	0.242
2013		0	0		100.0%		
TOTAL		7,955,440	8,824,978	869,538	85.0%	739,212	
EXLD PRIOR		7,955,251	8,824,303	869,052	85.0%	738,807	

(1) PROVIDED BY THE BWC; 2012 ADJUSTED TO PARTIAL YEAR
(2) SECTION 1, EXHIBIT 5A, SHEET 3A, COL. 3
(3) SECTION 1, EXHIBIT 5A, SHEET 3A, COL. 8; 2012 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 1, EXHIBIT 5, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

TEMPORARY TOTAL
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	FISCAL YEAR ENDING 2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	486	82	69	59	50	42	35	28	22	18	15	13	10	9	7	6	5	4	3	11
1977	200	30	28	23	20	17	14	12	11	9	6	5	4	4	3	2	2	2	1	6
1978	262	37	34	32	26	22	19	16	14	12	10	7	6	5	4	3	3	2	2	8
1979	357	46	43	41	38	31	27	22	19	16	14	11	8	7	6	5	4	3	3	12
1980	402	52	45	43	40	37	31	26	22	19	16	14	11	8	7	6	5	4	3	14
1981	460	65	51	44	42	39	37	30	26	22	19	16	14	11	7	7	6	5	4	17
1982	505	64	62	48	42	40	38	35	29	25	21	18	15	13	11	7	7	6	5	20
1983	647	109	68	66	52	44	43	40	37	31	26	22	19	16	14	11	8	7	6	26
1984	900	106	133	84	81	63	54	53	49	46	38	32	27	24	20	18	14	9	9	40
1985	1,187	165	119	152	95	91	72	61	60	56	52	43	37	31	27	22	20	16	11	55
1986	1,391	212	164	117	152	94	89	71	60	60	57	53	44	37	31	27	22	20	16	66
1987	1,620	235	210	162	116	152	93	87	70	60	61	57	53	44	37	31	27	23	20	83
1988	2,012	323	246	219	170	120	159	97	90	74	62	64	60	56	46	39	33	28	24	108
1989	2,405	361	329	251	222	172	122	162	98	91	75	63	65	61	57	47	40	34	29	134
1990	2,685	435	339	309	234	208	161	114	151	92	86	70	59	61	57	53	44	37	31	152
1991	2,911	473	394	307	279	213	189	147	104	138	84	78	64	54	55	52	48	40	34	167
1992	3,046	540	408	339	264	241	184	162	126	88	119	72	66	55	46	48	45	42	34	173
1993	3,352	604	488	370	308	238	218	166	144	113	78	109	64	59	49	40	43	41	38	189
1994	3,879	712	570	460	349	290	224	206	158	137	108	74	104	61	56	47	38	41	39	216
1995	4,388	849	652	521	418	319	264	204	187	145	124	98	66	96	55	50	43	34	38	235
1996	5,097	982	796	609	486	391	298	247	190	175	137	117	93	63	90	52	48	40	33	257
1997	5,989	1,147	941	762	584	463	368	283	234	179	166	131	108	87	57	88	48	43	38	278
1998	7,906	1,452	1,246	1,018	822	629	497	394	304	251	191	177	142	116	94	60	96	52	46	342
1999	11,168	2,072	1,667	1,431	1,170	946	726	574	455	351	289	221	205	162	133	108	69	110	60	445
2000	15,356	3,135	2,272	1,828	1,572	1,282	1,037	796	629	495	384	316	240	224	177	143	117	74	120	549
2001	19,123	3,800	3,119	2,263	1,823	1,567	1,280	1,036	796	630	496	385	317	241	224	177	143	117	74	667
2002	24,847	5,050	3,908	3,212	2,334	1,881	1,613	1,327	1,074	824	655	522	401	331	254	235	185	155	124	780
2003	28,517	5,372	4,722	3,651	2,998	2,177	1,753	1,505	1,234	998	766	607	482	371	307	234	217	171	141	834
2004	33,134	6,404	5,035	4,425	3,422	2,810	2,040	1,643	1,410	1,156	936	718	569	452	348	287	219	203	160	914
2005	39,956	7,684	6,240	4,906	4,311	3,334	2,738	1,988	1,601	1,374	1,126	912	699	555	440	339	280	214	198	1,047
2006	47,507	9,314	7,346	5,965	4,690	4,122	3,187	2,617	1,900	1,530	1,314	1,077	871	669	530	421	324	268	204	1,190
2007	61,703	12,960	9,551	7,533	6,117	4,809	4,226	3,268	2,684	1,948	1,569	1,347	1,104	894	686	544	431	332	274	1,430
2008	78,660	16,485	13,058	9,624	7,590	6,164	4,845	4,259	3,293	2,704	1,963	1,581	1,357	1,113	900	691	548	435	335	1,717
2009	84,491	17,581	14,025	11,109	8,188	6,458	5,244	4,122	3,623	2,802	2,301	1,670	1,345	1,155	947	766	588	466	370	1,746
2010	112,228	24,042	18,350	14,638	11,595	8,545	6,740	5,473	4,303	3,781	2,924	2,401	1,743	1,404	1,205	988	800	613	486	2,208
2011	155,529	35,221	25,767	19,666	15,688	12,427	9,159	7,223	5,866	4,611	4,053	3,134	2,574	1,868	1,505	1,292	1,059	857	657	2,888
2012	105,231	53,013	37,238	27,274	20,827	16,621	13,163	9,699	7,648	6,210	4,879	4,286	3,314	2,721	1,975	1,590	1,365	1,119	906	3,749
TOTAL	869,538	211,213	159,731	123,560	97,213	77,100	60,987	48,194	38,723	31,272	25,219	20,521	16,361	13,132	10,466	8,535	6,991	5,665	4,576	22,775

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

TEMPORARY TOTAL
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(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	28	5	3	3	3	2	2	1	1	1	1	1	1	0	0	0	0	0	0	0
1970	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1971	3	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1972	13	2	2	2	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0
1973	34	12	11	9	8	6	4	4	3	3	2	2	1	1	1	1	1	1	0	2
1974	129	20	17	15	12	11	9	6	5	4	4	3	2	2	2	1	1	1	1	3
1975	199	30	26	22	19	16	14	11	7	7	6	5	4	3	3	2	2	1	1	5
1976	79	12	10	9	7	6	5	5	4	2	2	2	2	1	1	1	1	1	0	2
TOTAL	486	82	69	59	50	42	35	28	22	18	15	13	10	9	7	6	5	4	3	11

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

TEMPORARY TOTAL
(000's)

ALLOCATION OF ULTIMATE LOSS

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	PAID LOSS	PAID LDF	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT	INDICATED ULTIMATE LOSS: BORNHUETTER FERGUSON	INITIAL ULTIMATE LOSS	BALANCED ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR			190					675
1977	23,851,125	0.747	177,851	1.001	178,050	178,050	178,050	178,050
1978	26,143,240	0.769	200,700	1.001	200,962	200,962	200,962	200,962
1979	28,061,666	0.852	238,793	1.002	239,152	239,152	239,152	239,150
1980	28,979,182	0.811	234,669	1.002	235,074	235,074	235,074	235,072
1981	30,141,508	0.766	230,432	1.002	230,887	230,887	230,887	230,892
1982	30,058,966	0.737	220,877	1.002	221,377	221,377	221,377	221,382
1983	30,607,324	0.773	235,841	1.003	236,484	236,484	236,484	236,488
1984	33,121,678	0.877	289,497	1.003	290,393	290,393	290,393	290,397
1985	35,713,654	0.927	329,734	1.004	330,921	330,921	330,921	330,921
1986	38,297,697	0.868	330,838	1.004	332,246	332,246	332,246	332,229
1987	41,065,403	0.814	332,687	1.005	334,346	334,346	334,346	334,307
1988	44,221,964	0.793	348,624	1.006	350,668	350,669	350,669	350,636
1989	47,110,000	0.759	354,894	1.007	357,320	357,320	357,320	357,299
1990	49,659,895	0.671	330,294	1.008	332,979	332,979	332,979	332,979
1991	50,856,501	0.597	300,467	1.010	303,382	303,383	303,383	303,378
1992	52,804,448	0.497	259,413	1.012	262,469	262,470	262,470	262,459
1993	55,132,894	0.433	235,307	1.014	238,681	238,681	238,681	238,659
1994	57,739,505	0.394	223,413	1.018	227,328	227,328	227,328	227,292
1995	60,949,772	0.343	204,889	1.022	209,311	209,312	209,312	209,278
1996	63,664,000	0.311	192,560	1.027	197,673	197,675	197,675	197,656
1997	68,077,000	0.280	184,268	1.033	190,284	190,285	190,285	190,258
1998	71,447,000	0.290	199,036	1.040	207,042	207,041	207,041	206,942
1999	75,244,663	0.315	225,964	1.050	237,210	237,211	237,211	237,132
2000	79,122,396	0.329	244,429	1.063	259,832	259,837	259,837	259,785
2001	80,396,857	0.322	239,680	1.080	258,825	258,834	258,834	258,804
2002	81,621,352	0.329	243,829	1.101	268,415	268,452	268,452	268,676
2003	82,433,234	0.303	225,904	1.128	254,777	254,172	254,172	254,421
2004	84,632,753	0.279	204,093	1.163	237,306	237,152	237,152	237,228
2005	86,912,307	0.261	189,074	1.212	229,076	228,638	228,638	229,030
2006	90,822,757	0.241	168,999	1.278	216,015	216,633	216,633	216,506
2007	93,702,820	0.238	160,563	1.375	220,830	221,523	221,523	222,266
2008	93,449,349	0.239	146,017	1.527	222,914	223,104	223,104	224,676
2009	86,530,965	0.223	104,294	1.782	185,808	188,825	188,825	188,785
2010	86,624,485	0.231	86,217	2.280	196,611	198,549	198,549	198,445
2011	89,983,985	0.238	53,956	3.683	198,714	209,758	209,758	209,486
2012	92,683,504	0.244	7,148	26.885	192,168	224,884	224,884	224,757
2013	95,464,009	0.244				232,932	232,932	232,932
TOTAL			7,955,440		8,885,532	9,167,540	9,167,540	9,170,289
EXLD PRIOR			7,955,251		8,885,532	9,167,540	9,167,540	9,169,614

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

TEMPORARY TOTAL
(000's)

ALLOCATION OF ULTIMATE LOSS SUPPORT

ACCIDENT YEAR	PAID LOSS	INITIAL ULTIMATE LOSS	INITIAL RESERVE	TOTAL INITIAL RESERVE	TOTAL SELECTED RESERVE	RESERVE BALANCE FACTOR	BALANCED RESERVE	BALANCED ULTIMATE LOSS & ALAE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR	190	***3 YEAR SUM***	***821***	***888***	525		486	675
1977	177,851	178,050	200	215	215	1.000	200	178,050
1978	200,700	200,962	262	281	281	1.000	262	200,962
1979	238,793	239,152	359	392	389	0.993	357	239,150
1980	234,669	235,074	405	440	437	0.994	402	235,072
1981	230,432	230,887	454	498	504	1.013	460	230,892
1982	220,877	221,377	500	548	553	1.009	505	221,382
1983	235,841	236,484	643	699	703	1.005	647	236,488
1984	289,497	290,393	896	978	982	1.004	900	290,397
1985	329,734	330,921	1,187	1,302	1,301	0.999	1,187	330,921
1986	330,838	332,246	1,408	1,634	1,614	0.988	1,391	332,229
1987	332,687	334,346	1,660	2,064	2,015	0.976	1,620	334,307
1988	348,624	350,669	2,045	2,520	2,480	0.984	2,012	350,636
1989	354,894	357,320	2,426	2,983	2,958	0.991	2,405	357,299
1990	330,294	332,979	2,685	3,257	3,257	1.000	2,685	332,979
1991	300,467	303,383	2,916	3,473	3,467	0.998	2,911	303,378
1992	259,413	262,470	3,057	3,659	3,645	0.996	3,046	262,459
1993	235,307	238,681	3,374	4,096	4,069	0.993	3,352	238,659
1994	223,413	227,328	3,915	4,687	4,644	0.991	3,879	227,292
1995	204,889	209,312	4,422	5,341	5,300	0.992	4,388	209,278
1996	192,560	197,675	5,115	6,071	6,049	0.996	5,097	197,656
1997	184,268	190,285	6,017	7,372	7,338	0.995	5,989	190,258
1998	199,036	207,041	8,005	9,862	9,740	0.988	7,906	206,942
1999	225,964	237,211	11,248	13,869	13,771	0.993	11,168	237,132
2000	244,429	259,837	15,408	19,355	19,289	0.997	15,356	259,785
2001	239,680	258,834	19,154	24,080	24,042	0.998	19,123	258,804
2002	243,829	268,452	24,623	29,897	30,169	1.009	24,847	268,676
2003	225,904	254,172	28,268	35,037	35,346	1.009	28,517	254,421
2004	204,093	237,152	33,059	41,422	41,516	1.002	33,134	237,228
2005	189,074	228,638	39,564	50,091	50,587	1.010	39,956	229,030
2006	168,999	216,633	47,634	60,988	60,827	0.997	47,507	216,506
2007	160,563	221,523	60,959	79,000	79,964	1.012	61,703	222,266
2008	146,017	223,104	77,087	101,164	103,227	1.020	78,660	224,676
2009	104,294	188,825	84,532	111,551	111,498	1.000	84,491	188,785
2010	86,217	198,549	112,332	148,032	147,896	0.999	112,228	198,445
2011	53,956	209,758	155,802	202,339	201,985	0.998	155,529	209,486
2012	7,148	224,884	217,736	269,546	269,389	0.999	217,610	224,757
2013		232,932	232,932	286,392	286,392	1.000	232,932	232,932
TOTAL	7,955,440	9,167,540	1,213,110	1,536,019	1,538,362		1,214,849	9,170,289
EXLD PRIOR	7,955,251		1,212,289	1,535,131	1,537,837		1,214,363	9,169,614

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

TEMPORARY TOTAL
(000's)

SELECTION OF ULTIMATE CLAIM COUNTS

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	IMPLIED FREQUENCY	ON-LEVEL FREQUENCY	5 YR IMPLIED FREQUENCY TREND	CUMULATIVE FREQUENCY TREND	ON-LEVEL TRENDED FREQUENCY	EXPECTED CLAIM FREQUENCY	EXPECTED ULTIMATE CLAIMS	SELECTED ULTIMATE CLAIMS	SELECTED CLAIM FREQUENCY
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1977	23,851,125	3.710	88,490,090		1.000					0.308					
1978	26,143,240	3.485	91,119,089		1.000					0.308					
1979	28,061,666	3.232	90,690,465		1.000					0.308					
1980	28,979,182	3.006	87,100,472		1.000					0.308					
1981	30,141,508	2.769	83,462,136		1.000					0.308					
1982	30,058,966	2.633	79,135,492	26,171	1.000	26,171	8.707%	3.307%		0.308	1.019%	8.707%	26,171	26,171	8.707%
1983	30,607,324	2.521	77,162,033	27,282	1.000	27,282	8.914%	3.536%		0.294	1.038%	8.914%	27,282	27,282	8.914%
1984	33,121,678	2.402	79,569,925	32,464	1.000	32,464	9.801%	4.080%		0.280	1.140%	9.801%	32,464	32,464	9.801%
1985	35,713,654	2.321	82,906,581	35,469	1.000	35,470	9.932%	4.278%		0.266	1.139%	9.932%	35,470	35,470	9.932%
1986	38,297,697	2.265	86,749,768	36,345	1.000	36,346	9.490%	4.190%	6.9%	0.254	1.062%	9.490%	36,346	36,346	9.490%
1987	41,065,403	2.192	90,001,532	38,285	1.000	38,286	9.323%	4.254%	4.0%	0.241	1.027%	9.323%	38,286	38,286	9.323%
1988	44,221,964	2.094	92,596,563	40,883	1.000	40,885	9.245%	4.415%	1.5%	0.230	1.015%	9.245%	40,885	40,885	9.245%
1989	47,110,000	2.048	96,481,507	41,724	1.000	41,727	8.857%	4.325%	0.7%	0.240	1.036%	8.857%	41,727	41,727	8.857%
1990	49,659,895	1.972	97,911,638	41,402	1.000	41,405	8.338%	4.229%	0.4%	0.250	1.055%	8.338%	41,405	41,405	8.338%
1991	50,856,501	1.910	97,123,143	38,523	1.000	38,526	7.576%	3.967%	-1.8%	0.260	1.031%	7.576%	38,526	38,526	7.575%
1992	52,804,448	1.816	95,902,063	37,198	1.000	37,203	7.045%	3.879%	-3.4%	0.271	1.050%	7.045%	37,203	37,203	7.045%
1993	55,132,894	1.783	98,278,492	36,515	1.000	36,520	6.624%	3.716%	-3.8%	0.282	1.048%	6.624%	36,520	36,520	6.624%
1994	57,739,505	1.742	100,579,286	34,688	1.000	34,694	6.009%	3.449%	-4.6%	0.294	1.013%	6.009%	34,694	34,694	6.009%
1995	60,949,772	1.692	103,140,858	31,842	1.000	31,850	5.226%	3.088%	-6.0%	0.332	1.025%	5.226%	31,850	31,850	5.226%
1996	63,664,000	1.635	104,088,085	28,349	1.000	28,359	4.454%	2.725%	-8.5%	0.375	1.022%	4.454%	28,359	28,359	4.454%
1997	68,077,000	1.563	106,370,937	25,372	1.000	25,384	3.729%	2.386%	-10.6%	0.424	1.011%	3.729%	25,384	25,384	3.729%
1998	71,447,000	1.492	106,610,635	24,690	1.001	24,706	3.458%	2.317%	-10.0%	0.449	1.039%	3.458%	24,706	24,706	3.458%
1999	75,244,663	1.444	108,677,929	24,641	1.001	24,663	3.278%	2.269%	-7.5%	0.475	1.077%	3.278%	24,663	24,663	3.278%
2000	79,122,396	1.393	110,223,863	23,936	1.001	23,965	3.029%	2.174%	-4.9%	0.502	1.092%	3.029%	23,965	23,965	3.029%
2001	80,396,857	1.364	109,675,764	21,037	1.002	21,072	2.621%	1.921%	-4.9%	0.531	1.021%	2.621%	21,072	21,072	2.621%
2002	81,621,352	1.330	108,596,907	19,677	1.002	19,722	2.416%	1.816%	-6.3%	0.562	1.021%	2.416%	19,722	19,722	2.416%
2003	82,433,234	1.295	106,712,867	18,049	1.003	18,110	2.197%	1.697%	-7.3%	0.595	1.010%	2.197%	18,110	18,110	2.197%
2004	84,632,753	1.248	105,596,397	15,704	1.005	15,783	1.865%	1.495%	-8.4%	0.684	1.022%	1.865%	15,783	15,783	1.865%
2005	86,912,307	1.218	105,836,799	13,811	1.007	13,913	1.601%	1.315%	-9.1%	0.786	1.034%	1.601%	13,913	13,913	1.601%
2006	90,822,757	1.176	106,826,594	11,581	1.010	11,702	1.288%	1.095%	-11.9%	0.904	0.990%	1.288%	11,702	11,702	1.288%
2007	93,702,820	1.137	106,579,121	10,802	1.015	10,967	1.170%	1.029%	-12.3%	0.972	1.000%	1.170%	10,967	10,967	1.170%
2008	93,449,349	1.115	104,228,254	9,961	1.023	10,193	1.091%	0.978%	-10.4%	1.045	1.022%	1.091%	10,193	10,193	1.091%
2009	86,530,965	1.117	96,636,885	7,975	1.035	8,258	0.954%	0.854%	-9.3%	1.124	0.960%	0.994%	8,601	8,269	0.956%
2010	86,624,485	1.093	94,656,914	8,416	1.066	8,969	1.035%	0.948%	-4.6%	1.060	1.004%	1.031%	8,930	8,967	1.035%
2011	89,983,985	1.061	95,464,009	7,935	1.172	9,296	1.033%	0.974%	-1.4%	1.000	0.974%	1.061%	9,546	9,333	1.037%
2012	92,683,504	1.030	95,464,009	2,069	4.109	8,502	0.917%	0.891%	-0.6%	1.000	0.891%	1.030%	9,546	9,292	1.003%
2013	95,464,009	1.000	95,464,009							1.000		1.000%	9,546	9,546	1.000%
TOTAL				772,796		782,393							793,538	792,775	

5 Year Average excluding 2012	0.992%
10 Year Average excluding 2012	1.004%
5 Year Average excluding 2010-2012	1.001%
10 Year Average excluding 2010-2012	1.017%
2006-2011 Average excluding 2009	0.998%
(16) 2013 Selected Frequency	1.000%

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

TEMPORARY TOTAL
(000's)

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	23,851,125			178,050		0.747
1978	26,143,240			200,962		0.769
1979	28,061,666			239,150		0.852
1980	28,979,182			235,072		0.811
1981	30,141,508			230,892		0.766
1982	30,058,966	26,171	8.71%	221,382	8,459	0.736
1983	30,607,324	27,282	8.91%	236,488	8,668	0.773
1984	33,121,678	32,464	9.80%	290,397	8,945	0.877
1985	35,713,654	35,470	9.93%	330,921	9,330	0.927
1986	38,297,697	36,346	9.49%	332,229	9,141	0.867
1987	41,065,403	38,286	9.32%	334,307	8,732	0.814
1988	44,221,964	40,885	9.25%	350,636	8,576	0.793
1989	47,110,000	41,727	8.86%	357,299	8,563	0.758
1990	49,659,895	41,405	8.34%	332,979	8,042	0.671
1991	50,856,501	38,526	7.58%	303,378	7,875	0.597
1992	52,804,448	37,203	7.05%	262,459	7,055	0.497
1993	55,132,894	36,520	6.62%	238,659	6,535	0.433
1994	57,739,505	34,694	6.01%	227,292	6,551	0.394
1995	60,949,772	31,850	5.23%	209,278	6,571	0.343
1996	63,664,000	28,359	4.45%	197,656	6,970	0.310
1997	68,077,000	25,384	3.73%	190,258	7,495	0.279
1998	71,447,000	24,706	3.46%	206,942	8,376	0.290
1999	75,244,663	24,663	3.28%	237,132	9,615	0.315
2000	79,122,396	23,965	3.03%	259,785	10,840	0.328
2001	80,396,857	21,072	2.62%	258,804	12,282	0.322
2002	81,621,352	19,722	2.42%	268,676	13,623	0.329
2003	82,433,234	18,110	2.20%	254,421	14,049	0.309
2004	84,632,753	15,783	1.86%	237,228	15,031	0.280
2005	86,912,307	13,913	1.60%	229,030	16,462	0.264
2006	90,822,757	11,702	1.29%	216,506	18,502	0.238
2007	93,702,820	10,967	1.17%	222,266	20,267	0.237
2008	93,449,349	10,193	1.09%	224,676	22,042	0.240
2009	86,530,965	8,269	0.96%	188,785	22,830	0.218
2010	86,624,485	8,967	1.04%	198,445	22,131	0.229
2011	89,983,985	9,333	1.04%	209,486	22,446	0.233
2012	92,683,504	9,292	1.00%	224,757	24,188	0.242
2013	95,464,009	9,546	1.00%	232,932	24,401	0.244
TOTAL		792,775		9,169,614		

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

TEMPORARY TOTAL
(000's)

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	49,659,895	1.972	97,911,638	332,979		0.250	2.860	237,659	0	100%	237,659	0.243	0.671	0.671
1991	50,856,501	1.910	97,123,143	303,382		0.260	2.934	231,341	0	100%	231,341	0.238	0.597	0.597
1992	52,804,448	1.816	95,902,063	262,469		0.271	3.009	213,828	0	100%	213,828	0.223	0.497	0.497
1993	55,132,894	1.783	98,278,492	238,681		0.282	3.086	207,744	0	100%	207,744	0.211	0.433	0.433
1994	57,739,505	1.742	100,579,286	227,328		0.294	3.165	211,392	0	100%	211,392	0.210	0.394	0.394
1995	60,949,772	1.692	103,140,858	209,311		0.332	3.246	225,569	0	100%	225,569	0.219	0.343	0.343
1996	63,664,000	1.635	104,088,085	197,673		0.375	3.330	246,880	0	100%	246,880	0.237	0.310	0.311
1997	68,077,000	1.563	106,370,937	190,284		0.424	3.027	244,121	0	100%	244,121	0.229	0.280	0.280
1998	71,447,000	1.492	106,610,635	207,042		0.449	2.752	255,528	0	100%	255,528	0.240	0.290	0.290
1999	75,244,663	1.444	108,677,929	237,210		0.475	2.502	281,635	0	100%	281,635	0.259	0.315	0.315
2000	79,122,396	1.393	110,223,863	259,832		0.502	2.274	296,771	0	100%	296,771	0.269	0.328	0.329
2001	80,396,857	1.364	109,675,764	258,825		0.531	2.067	284,389	0	100%	284,389	0.259	0.322	0.322
2002	81,621,352	1.330	108,596,907	268,415		0.562	1.879	283,719	0	100%	283,719	0.261	0.329	0.329
2003	82,433,234	1.295	106,712,867	254,777		0.595	1.709	259,070	0	100%	259,070	0.243	0.309	0.303
2004	84,632,753	1.248	105,596,397	237,306		0.684	1.553	252,146	0	100%	252,146	0.239	0.280	0.279
2005	86,912,307	1.218	105,836,799	229,076		0.786	1.412	254,339	0	100%	254,339	0.240	0.264	0.261
2006	90,822,757	1.176	106,826,594	216,015		0.904	1.284	250,613	0	100%	250,613	0.235	0.238	0.241
2007	93,702,820	1.137	106,579,121	220,830		0.972	1.167	250,439	0	100%	250,439	0.235	0.236	0.238
2008	93,449,349	1.115	104,228,254	222,914		1.045	1.061	247,120	0	100%	247,120	0.237	0.239	0.239
2009	86,530,965	1.117	96,636,885	185,808		1.124	1.061	221,488	0	100%	221,488	0.229	0.215	0.223
2010	86,624,485	1.093	94,656,914	196,611		1.060	1.061	221,100	0	100%	221,100	0.234	0.227	0.231
2011	89,983,985	1.061	95,464,009	198,714		1.000	1.061	210,816	0	100%	210,816	0.221	0.221	0.238
2012	92,683,504	1.030	95,464,009	192,168		1.000	1.030	197,933	0	100%	197,933	0.207	0.207	0.244
2013	95,464,009	1.000	95,464,009			1.000	1.000	0	0	100%	0	0.000	0.000	0.244

	5 Year Average excluding 2011-2012	0.234	0.231
	7 Year Average excluding 2011-2012	0.236	0.243
	10 Year Weighted Average excluding 2011-2012	0.241	
	10 Year Weighted Average excluding 2010-2012	0.245	
	5 Year Average excluding 2010-2012	0.235	0.238
	5 Year Average excluding 2012	0.231	0.227
	7 Year Average excluding 2012	0.233	0.234
(14)	2013 Selected Loss Rate:	0.244	

(1)	PROVIDED BY THE BWC	(8)	= (4) x (6) x (7)
(2)	BASED ON CHANGE IN SAWW	(9)	N/A
(3)	= (1) x (2)	(10)	SELECTED BY DELOITTE CONSULTING
(4)	SECTION 1, EXHIBIT 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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

TEMPORARY TOTAL

INTERPOLATED DEVELOPMENT FACTORS @ 06/30/12

ACCIDENT YEAR	AGE @ 6/30/12	AGE OF SELECTED LDF LOW	AGE OF SELECTED LDF HIGH	PAID LOSS LOW	PAID LOSS HIGH	PAID LOSS INTERP.	INCURRED LOSS LOW	INCURRED LOSS HIGH	INCURRED LOSS INTERP.	REPORTED COUNTS LOW	REPORTED COUNTS HIGH	REPORTED COUNTS INTERP.	PAID SEVERITY LOW	PAID SEVERITY HIGH	PAID SEVERITY INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Prior	714	714	726	1.000	1.000	1.000									
1954	702	702	714	1.000	1.000	1.000									
1955	690	690	702	1.000	1.000	1.000									
1956	678	678	690	1.000	1.000	1.000									
1957	666	666	678	1.000	1.000	1.000									
1958	654	654	666	1.000	1.000	1.000									
1959	642	642	654	1.000	1.000	1.000									
1960	630	630	642	1.000	1.000	1.000									
1961	618	618	630	1.000	1.000	1.000									
1962	606	606	618	1.000	1.000	1.000									
1963	594	594	606	1.000	1.000	1.000									
1964	582	582	594	1.000	1.000	1.000									
1965	570	570	582	1.000	1.000	1.000									
1966	558	558	570	1.000	1.000	1.000									
1967	546	546	558	1.000	1.000	1.000									
1968	534	534	546	1.000	1.000	1.000									
1969	522	522	534	1.000	1.000	1.000									
1970	510	510	522	1.000	1.000	1.000									
1971	498	498	510	1.000	1.000	1.000									
1972	486	486	498	1.000	1.000	1.000									
1973	474	474	486	1.001	1.000	1.001									
1974	462	462	474	1.001	1.001	1.001									
1975	450	450	462	1.001	1.001	1.001									
1976	438	438	450	1.001	1.001	1.001									
1977	426	426	438	1.001	1.001	1.001				1.000	1.000	1.000			
1978	414	414	426	1.001	1.001	1.001				1.000	1.000	1.000			
1979	402	402	414	1.002	1.001	1.002				1.000	1.000	1.000			
1980	390	390	402	1.002	1.002	1.002				1.000	1.000	1.000			
1981	378	378	390	1.002	1.002	1.002				1.000	1.000	1.000			
1982	366	366	378	1.002	1.002	1.002				1.000	1.000	1.000			
1983	354	354	366	1.003	1.002	1.003				1.000	1.000	1.000			
1984	342	342	354	1.003	1.003	1.003				1.000	1.000	1.000			
1985	330	330	342	1.004	1.003	1.004				1.000	1.000	1.000			
1986	318	318	330	1.004	1.004	1.004				1.000	1.000	1.000			
1987	306	306	318	1.005	1.004	1.005				1.000	1.000	1.000			
1988	294	294	306	1.006	1.005	1.006				1.000	1.000	1.000			
1989	282	282	294	1.007	1.006	1.007				1.000	1.000	1.000			
1990	270	270	282	1.008	1.007	1.008				1.000	1.000	1.000			
1991	258	258	270	1.010	1.008	1.010				1.000	1.000	1.000			
1992	246	246	258	1.012	1.010	1.012				1.000	1.000	1.000			
1993	234	234	246	1.014	1.012	1.014				1.000	1.000	1.000			
1994	222	222	234	1.018	1.014	1.018				1.000	1.000	1.000			
1995	210	210	222	1.022	1.018	1.022				1.000	1.000	1.000			
1996	198	198	210	1.027	1.022	1.027				1.000	1.000	1.000			
1997	186	186	198	1.033	1.027	1.033				1.000	1.000	1.000			
1998	174	174	186	1.040	1.033	1.040				1.001	1.000	1.001			
1999	162	162	174	1.050	1.040	1.050				1.001	1.001	1.001			
2000	150	150	162	1.063	1.050	1.063				1.001	1.001	1.001			
2001	138	138	150	1.080	1.063	1.080				1.002	1.001	1.002			
2002	126	126	138	1.101	1.080	1.101				1.002	1.002	1.002			
2003	114	114	126	1.128	1.101	1.128				1.003	1.002	1.003			
2004	102	102	114	1.163	1.128	1.163				1.005	1.003	1.005			
2005	90	90	102	1.212	1.163	1.212				1.007	1.005	1.007			
2006	78	78	90	1.278	1.212	1.278				1.010	1.007	1.010			
2007	66	66	78	1.375	1.278	1.375				1.015	1.010	1.015			
2008	54	54	66	1.527	1.375	1.527				1.023	1.015	1.023			
2009	42	42	54	1.782	1.527	1.782				1.035	1.023	1.035			
2010	30	30	42	2.280	1.782	2.280				1.066	1.035	1.066			
2011	18	18	30	3.683	2.280	3.683				1.172	1.066	1.172			
2012	6	6	18	26.885	3.683	26.885				4.109	1.172	4.109			

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

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977	5,645	33,555	58,659	73,703	85,505	96,537	107,303	118,310	129,670	140,631	150,410	158,320	164,254	168,444	171,328	173,361	174,983	175,968	176,467	176,778	177,035	177,169	177,285	177,336	177,388	177,428	177,486	177,537	177,607	177,666	177,699	177,731	177,762	177,806	177,830	177,851	177,851
1978	6,244	37,119	64,190	80,836	96,099	110,641	125,145	139,620	153,374	165,652	175,674	183,203	188,404	191,939	194,582	196,656	197,812	198,484	198,841	199,131	199,313	199,600	199,699	199,845	199,951	200,040	200,134	200,230	200,301	200,408	200,510	200,554	200,601	200,640	200,700		200,700
1979	6,779	40,350	71,088	91,986	111,180	130,319	149,996	169,202	186,738	201,367	212,401	220,215	225,931	230,066	233,082	234,821	235,592	236,167	236,637	237,013	237,341	237,531	237,681	237,788	237,990	238,132	238,232	238,295	238,363	238,446	238,568	238,671	238,745	238,793			238,793
1980	7,149	41,929	73,165	95,465	116,613	137,700	158,508	177,860	193,673	205,491	213,840	219,769	224,311	227,936	230,200	231,190	231,855	232,293	232,561	232,872	233,119	233,370	233,556	233,679	233,854	234,062	234,244	234,343	234,405	234,469	234,577	234,634	234,669				234,669
1981	7,127	42,422	75,478	99,954	123,569	145,980	166,487	183,655	196,830	206,138	212,630	217,717	221,753	224,173	225,460	226,316	227,032	227,397	227,806	228,186	228,432	228,663	228,888	229,102	229,375	229,583	229,785	229,969	230,107	230,238	230,357	230,432					230,432
1982	7,257	42,210	74,325	99,941	124,205	146,589	166,001	181,574	192,737	200,694	206,510	211,187	214,224	215,776	216,769	217,342	217,947	218,531	218,888	219,153	219,375	219,627	219,861	220,115	220,372	220,557	220,639	220,690	220,765	220,815	220,877						220,877
1983	6,932	43,044	81,534	111,589	140,139	164,574	183,580	197,660	208,069	216,429	222,743	226,954	229,052	230,296	231,197	231,935	232,617	233,219	233,613	234,027	234,333	234,560	234,819	234,991	235,159	235,351	235,509	235,637	235,747	235,841							235,841
1984	9,030	55,981	107,034	147,464	183,212	211,887	232,433	247,612	259,727	269,107	275,182	278,455	280,386	281,710	282,916	283,793	284,621	285,455	286,143	286,820	287,405	287,795	288,174	288,450	288,690	288,826	289,070	289,251	289,497								289,497
1985	10,741	67,087	129,444	177,891	218,365	248,969	270,822	287,368	300,312	308,471	313,395	316,200	318,596	320,218	321,902	323,055	324,073	324,913	325,730	326,412	327,106	327,643	328,148	328,580	328,863	329,168	329,405	329,734									329,734
1986	11,086	69,952	135,558	183,220	220,873	250,337	273,907	292,572	304,245	310,656	314,799	317,625	319,620	321,567	323,124	324,386	325,454	326,412	327,267	327,953	328,647	329,207	329,575	329,944	330,227	330,530	330,838										330,838
1987	11,867	75,279	145,496	194,115	232,354	262,271	286,791	301,606	309,414	313,971	317,165	319,630	322,181	323,851	325,314	326,756	327,867	328,903	329,717	330,208	330,672	331,121	331,506	331,922	332,303	332,687											332,687
1988	13,175	82,727	158,192	210,758	251,925	284,576	304,816	315,701	322,275	326,830	329,859	332,949	335,505	337,449	339,303	340,929	342,424	343,727	344,993	345,787	346,544	347,206	347,745	348,242	348,624												348,624
1989	13,923	88,015	169,338	225,299	268,792	296,053	311,287	320,915	327,338	331,810	336,478	339,435	341,891	344,168	345,931	347,442	348,896	350,161	351,329	352,183	352,990	353,795	354,432	354,894													354,894
1990	14,651	92,436	167,375	222,937	258,112	277,011	288,757	297,058	302,490	307,906	311,603	314,690	317,313	319,653	321,549	323,161	324,464	325,684	326,730	327,715	328,645	329,540	330,294														330,294
1991	14,980	111,008	178,177	219,155	242,295	255,603	264,931	271,458	277,106	281,058	284,289	287,010	289,607	291,886	293,797	295,349	296,470	297,529	298,396	299,179	299,894	300,467															300,467
1992	14,264	106,141	161,572	190,314	207,186	218,230	225,572	231,931	236,365	239,762	242,848	245,667	248,257	250,421	252,247	253,818	255,205	256,514	257,619	258,653	259,413																259,413
1993	15,418	102,247	149,371	172,921	186,477	195,087	203,523	208,800	212,909	216,991	220,204	222,982	225,219	227,370	229,180	230,664	231,901	233,150	234,300	235,307																	235,307
1994	13,532	99,520	140,364	161,206	173,796	184,102	191,222	196,994	201,615	205,627	209,044	212,150	214,500	216,443	218,050	219,645	220,986	222,168	223,413																		223,413
1995	14,462	93,221	127,504	145,532	158,916	167,357	174,176	179,804	184,613	188,533	192,178	195,149	197,463	199,474	201,153	202,577	203,812	204,889																			204,889
1996	13,606	84,402	114,309	132,251	144,147	153,003	159,961	166,110	171,360	175,874	179,803	182,918	185,493	187,796	189,755	191,287	192,560																				192,560
1997	12,503	75,303	103,330	120,794	133,418	143,259	151,766	158,970	164,833	169,757	173,546	176,425	179,036	181,155	182,823	184,268																					184,268
1998	13,041	79,526	110,155	129,279	143,302	154,760	165,253	173,406	179,889	184,891	188,558	191,496	194,226	196,887	199,036																						199,036
1999	13,630	82,485	117,651	141,687	159,648	174,724	187,072	196,465	203,461	209,517	214,519	218,888	222,703	225,964																							225,964
2000	14,655	88,243	128,241	155,098	176,052	192,861	205,539	215,084	223,118	229,434	235,274	240,166	244,429																								244,429
2001	13,511	84,081	124,919	154,094	175,476	191,080	203,397	213,049	220,956	228,232	234,493	239,680																									239,680
2002	12,564	85,381	129,614	160,079	181,300	197,878	211,013	221,851	231,060	238,261	243,829																										243,829
2003	13,576	83,117	126,749	154,108	173,754	188,807	200,558	210,392	218,944	225,904																											225,904
2004	12,145	75,265	113,705	139,025	157,164	171,591	184,555	195,509	204,093																												204,093
2005	10,377	68,029	103,846	129,026	149,006	165,271	178,476	189,074																													189,074
2006	8,680	60,218	94,308	118,429	138,081	154,779	168,999																														168,999
2007	8,438	58,707	93,569	121,215	143,066	160,563																															160,563
2008	7,936	58,859	97,418	124,938	146,017																																146,017
2009	7,090	51,099	82,052	104,294																																	104,294
2010	7,334	54,865	86,217																																		86,217
2011	8,087	53,956																																			53,956
2012	7,148																																				7,148
																																					7,955,251

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-Ult	
1977	5.944	1.748	1.256	1.160	1.129	1.112	1.103	1.096	1.085	1.070	1.053	1.037	1.026	1.017	1.012	1.009	1.006	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1978	5.944	1.729	1.259	1.189	1.151	1.131	1.116	1.099	1.080	1.060	1.043	1.028	1.019	1.014	1.011	1.006	1.003	1.002	1.001	1.001	1.001	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.001	1.001	1.000	1.000	1.000	1.000			
1979	5.952	1.762	1.294	1.209	1.172	1.151	1.128	1.104	1.078	1.055	1.037	1.026	1.018	1.013	1.007	1.003	1.002	1.002	1.002	1.001	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				
1980	5.865	1.745	1.305	1.222	1.181	1.151	1.122	1.089	1.061	1.041	1.028	1.021	1.016	1.010	1.004	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000					
1981	5.952	1.779	1.324	1.236	1.181	1.140	1.103	1.072	1.047	1.031	1.024	1.019	1.011	1.006	1.004	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000						
1982	5.817	1.761	1.345	1.243	1.180	1.132	1.094	1.061	1.041	1.029	1.023	1.014	1.007	1.005	1.003	1.003	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000							
1983	6.209	1.894	1.369	1.256	1.174	1.115	1.077	1.053	1.040	1.029	1.019	1.009	1.005	1.004	1.003	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000								
1984	6.200	1.912	1.378	1.242	1.157	1.097	1.065	1.049	1.036	1.023	1.012	1.007	1.005	1.004	1.003	1.003	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.000	1.001	1.001	1.001									
1985	6.246	1.929	1.374	1.228	1.140	1.088	1.061	1.045	1.027	1.016	1.009	1.008	1.005	1.005	1.004	1.003	1.003	1.003	1.002	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001										
1986	6.310	1.938	1.352	1.206	1.133	1.094	1.068	1.040	1.021	1.013	1.009	1.006	1.006	1.005	1.004	1.003	1.003	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001											
1987	6.344	1.933	1.334	1.197	1.129	1.093	1.052	1.026	1.015	1.010	1.008	1.008	1.005	1.005	1.004	1.003	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001												
1988	6.279	1.912	1.332	1.195	1.130	1.071	1.036	1.021	1.014	1.009	1.009	1.008	1.006	1.005	1.005	1.004	1.004	1.004	1.002	1.002	1.002	1.002	1.001	1.001													
1989	6.322	1.924	1.330	1.193	1.101	1.051	1.031	1.020	1.014	1.014	1.009	1.007	1.007	1.005	1.004	1.004	1.004	1.003	1.002	1.002	1.002	1.002	1.001														
1990	6.309	1.811	1.332	1.158	1.073	1.042	1.029	1.018	1.018	1.012	1.010	1.008	1.007	1.006	1.005	1.004	1.004	1.003	1.003	1.003	1.003	1.002															
1991	7.410	1.605	1.230	1.106	1.055	1.036	1.025	1.021	1.014	1.011	1.010	1.009	1.008	1.007	1.005	1.004	1.004	1.003	1.003	1.002	1.002																
1992	7.441	1.522	1.178	1.089	1.053	1.034	1.028	1.019	1.014	1.013	1.012	1.011	1.009	1.007	1.006	1.005	1.005	1.004	1.004	1.003																	
1993	6.632	1.461	1.158	1.078	1.046	1.043	1.026	1.020	1.019	1.015	1.013	1.010	1.010	1.008	1.006	1.005	1.005	1.005	1.004																		
1994	7.354	1.410	1.148	1.078	1.059	1.039	1.030	1.023	1.020	1.017	1.015	1.011	1.009	1.007	1.007	1.006	1.005	1.006																			
1995	6.446	1.368	1.141	1.092	1.053	1.041	1.032	1.027	1.021	1.019	1.015	1.012	1.010	1.008	1.007	1.006	1.005																				
1996	6.204	1.354	1.157	1.090	1.061	1.045	1.038	1.032	1.026	1.022	1.017	1.014	1.012	1.010	1.008	1.007																					
1997	6.023	1.372	1.169	1.105	1.074	1.059	1.047	1.037	1.030	1.022	1.017	1.015	1.012	1.009	1.008																						
1998	6.098	1.385	1.174	1.108	1.080	1.068	1.049	1.037	1.028	1.020	1.016	1.014	1.014	1.011																							
1999	6.052	1.426	1.204	1.127	1.094	1.071	1.050	1.036	1.030	1.024	1.020	1.017	1.015																								
2000	6.022	1.453	1.209	1.135	1.095	1.066	1.046	1.037	1.028	1.025	1.021	1.018																									
2001	6.223	1.486	1.234	1.139	1.089	1.064	1.047	1.037	1.033	1.027	1.022																										
2002	6.795	1.518	1.235	1.133	1.091	1.066	1.051	1.042	1.031	1.023																											
2003	6.122	1.525	1.216	1.127	1.087	1.062	1.049	1.041	1.032																												
2004	6.197	1.511	1.223	1.130	1.092	1.076	1.059	1.044																													
2005	6.556	1.527	1.242	1.155	1.109	1.080	1.059																														
2006	6.938	1.566	1.256	1.166	1.121	1.092																															
2007	6.957	1.594	1.295	1.180	1.122																																
2008	7.417	1.655	1.282	1.169																																	
2009	7.207	1.606	1.271																																		
2010	7.481	1.571																																			
2011	6.672																																				
4 Yr Avg	7.194	1.607	1.276	1.167	1.111	1.077	1.055	1.041	1.031	1.025	1.020	1.016	1.013	1.010	1.008	1.006	1.005	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
5 Yr Avg	7.147	1.598	1.269	1.160	1.106	1.075	1.053	1.040	1.031	1.024	1.019	1.016	1.013	1.009	1.007	1.006	1.005	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
7 Yr Avg	7.032	1.576	1.255	1.151	1.102	1.072	1.052	1.039	1.030	1.024	1.018	1.014	1.012	1.009	1.007	1.005	1.005	1.004	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
3 Yr Wtd	7.104	1.612	1.284	1.172	1.117	1.082	1.056	1.042	1.032	1.025	1.021	1.017	1.013	1.010	1.008	1.006	1.005	1.005	1.004	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
5 Yr Wtd	7.136	1.598	1.269	1.159	1.105	1.074	1.053	1.040	1.031	1.024	1.019	1.016	1.013	1.009	1.007	1.006	1.005	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
10 Yr Wtd	6.750	1.549	1.243	1.144	1.097	1.070	1.050	1.037	1.028	1.022	1.017	1.013	1.010	1.008	1.006	1.005	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		TAIL
Prior	7.300	1.600	1.278	1.167	1.107	1.072	1.053	1.040	1.031	1.026	1.019	1.016	1.013	1.009	1.007	1.006	1.005	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001
Selected	7.300	1.615	1.280	1.167	1.110	1.076	1.055	1.042	1.031	1.025	1.019	1.016	1.013	1.009	1.007	1.006	1.005	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Cumulative	26.885	3.683	2.280	1.782	1.527	1.375	1.278	1.212	1.163	1.128	1.101	1.080	1.063	1.050	1.040	1.033	1.027	1.022	1.018	1.014	1.012	1.010	1.008	1.007	1.006	1.005	1.004	1.004	1.003	1.003	1.002	1.002	1.002	1.002	1.001	1.001	1.001

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
TEMPORARY TOTAL

REPORTED TEMPORARY TOTAL CLAIM COUNTS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	11,495	24,978	25,468	25,676	25,826	25,952	26,029	26,069	26,103	26,120	26,130	26,140	26,145	26,151	26,154	26,160	26,162	26,165	26,166	26,167	26,169	26,169	26,169	26,169	26,169	26,169	26,171	26,171	26,171	26,171	26,171						26,171
1983	11,354	26,066	26,595	26,834	26,966	27,079	27,140	27,181	27,214	27,235	27,250	27,258	27,263	27,267	27,270	27,272	27,273	27,275	27,277	27,278	27,278	27,278	27,278	27,280	27,280	27,281	27,281	27,281	27,282	27,282							27,282
1984	14,058	31,101	31,745	32,014	32,163	32,267	32,339	32,377	32,399	32,422	32,429	32,439	32,444	32,446	32,449	32,450	32,452	32,455	32,457	32,458	32,458	32,460	32,462	32,462	32,463	32,463	32,463	32,463	32,464								32,464
1985	15,266	33,992	34,656	34,929	35,109	35,245	35,340	35,381	35,407	35,426	35,434	35,440	35,446	35,449	35,450	35,453	35,456	35,459	35,459	35,461	35,466	35,467	35,468	35,468	35,468	35,469	35,469	35,469									35,469
1986	15,745	34,809	35,549	35,820	35,991	36,114	36,197	36,234	36,256	36,278	36,295	36,305	36,314	36,320	36,328	36,334	36,337	36,339	36,340	36,341	36,343	36,343	36,343	36,344	36,344	36,345	36,345										36,345
1987	16,212	36,695	37,431	37,748	37,932	38,056	38,136	38,174	38,207	38,222	38,240	38,247	38,256	38,261	38,265	38,269	38,272	38,277	38,280	38,282	38,283	38,284	38,285	38,285	38,285	38,285											38,285
1988	17,803	39,214	40,027	40,373	40,559	40,678	40,755	40,797	40,816	40,834	40,841	40,858	40,863	40,868	40,869	40,872	40,878	40,878	40,879	40,879	40,880	40,882	40,882	40,882	40,883												40,883
1989	18,100	39,959	40,830	41,148	41,340	41,479	41,567	41,612	41,634	41,657	41,673	41,683	41,694	41,702	41,707	41,713	41,715	41,717	41,718	41,721	41,722	41,724	41,724	41,724													41,724
1990	18,297	39,752	40,592	40,920	41,084	41,183	41,242	41,291	41,315	41,336	41,356	41,367	41,376	41,379	41,383	41,385	41,390	41,395	41,396	41,396	41,398	41,399	41,402														41,402
1991	17,247	36,907	37,734	38,065	38,227	38,328	38,397	38,426	38,451	38,470	38,480	38,494	38,499	38,506	38,511	38,514	38,515	38,519	38,520	38,522	38,522	38,523															38,523
1992	16,080	35,665	36,440	36,725	36,883	36,991	37,052	37,094	37,115	37,133	37,151	37,161	37,171	37,181	37,185	37,189	37,193	37,193	37,198	37,198	37,198																37,198
1993	8,217	31,800	34,886	35,631	35,945	36,126	36,271	36,353	36,388	36,423	36,446	36,470	36,476	36,485	36,495	36,498	36,505	36,510	36,512	36,515																	36,515
1994	6,623	30,392	33,125	33,806	34,125	34,312	34,422	34,481	34,536	34,580	34,610	34,629	34,644	34,660	34,667	34,673	34,679	34,684	34,688																		34,688
1995	6,972	28,581	30,583	31,104	31,353	31,482	31,588	31,662	31,715	31,754	31,778	31,797	31,812	31,824	31,830	31,838	31,838	31,842																			31,842
1996	6,773	25,605	27,224	27,738	27,935	28,070	28,156	28,222	28,265	28,282	28,304	28,311	28,323	28,328	28,338	28,345	28,349																				28,349
1997	6,190	22,730	24,295	24,741	24,944	25,081	25,170	25,235	25,279	25,309	25,327	25,340	25,355	25,365	25,371	25,372																					25,372
1998	6,375	22,110	23,618	24,083	24,277	24,421	24,524	24,576	24,606	24,625	24,643	24,658	24,672	24,685	24,690																						24,690
1999	6,638	22,019	23,427	23,950	24,197	24,345	24,443	24,501	24,538	24,569	24,606	24,626	24,635	24,641																							24,641
2000	6,626	21,251	22,796	23,297	23,511	23,644	23,736	23,789	23,837	23,877	23,908	23,929	23,936																								23,936
2001	5,625	18,572	20,049	20,447	20,653	20,778	20,859	20,903	20,960	21,006	21,029	21,037																									21,037
2002	4,989	17,455	18,751	19,162	19,339	19,445	19,524	19,585	19,633	19,663	19,677																										19,677
2003	5,039	15,934	17,170	17,563	17,723	17,834	17,912	17,976	18,025	18,049																											18,049
2004	4,406	13,839	14,911	15,264	15,410	15,528	15,621	15,677	15,704																												15,704
2005	3,480	12,052	13,064	13,417	13,568	13,693	13,769	13,811																													13,811
2006	2,860	10,010	10,949	11,267	11,431	11,532	11,581																														11,581
2007	2,627	9,195	10,198	10,556	10,711	10,802																															10,802
2008	2,413	8,618	9,563	9,863	9,961																																9,961
2009	2,050	7,118	7,796	7,975																																	7,975
2010	2,133	7,742	8,416																																		8,416
2011	2,355	7,935																																			7,935
2012	2,069																																				2,069
																																					772,796

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-Ult	
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	2.173	1.020	1.008	1.006	1.005	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
1983	2.296	1.020	1.009	1.005	1.004	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
1984	2.212	1.021	1.008	1.005	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
1985	2.227	1.020	1.008	1.005	1.004	1.003	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
1986	2.211	1.021	1.008	1.005	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
1987	2.263	1.020	1.008	1.005	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
1988	2.203	1.021	1.009	1.005	1.003	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
1989	2.208	1.022	1.008	1.005	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000														
1990	2.173	1.021	1.008	1.004	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000															
1991	2.140	1.022	1.009	1.004	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																
1992	2.218	1.022	1.008	1.004	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																	
1993	3.870	1.097	1.021	1.009	1.005	1.004	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																		
1994	4.589	1.090	1.021	1.009	1.005	1.003	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000																			
1995	4.099	1.070	1.017	1.008	1.004	1.003	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000																				
1996	3.780	1.063	1.019	1.007	1.005	1.003	1.002	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000																					
1997	3.672	1.069	1.018	1.008	1.005	1.004	1.003	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000																						
1998	3.468	1.068	1.020	1.008	1.006	1.004	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000																							
1999	3.317	1.064	1.022	1.010	1.006	1.004	1.002	1.002	1.001	1.002	1.001	1.000	1.000																								
2000	3.207	1.073	1.022	1.009	1.006	1.004	1.002	1.002	1.002	1.001	1.001	1.000																									
2001	3.302	1.080	1.020	1.010	1.006	1.004	1.002	1.003	1.002	1.001	1.000																										
2002	3.499	1.074	1.022	1.009	1.005	1.004	1.003	1.002	1.002	1.001																											
2003	3.162	1.078	1.023	1.009	1.006	1.004	1.004	1.003	1.001																												
2004	3.141	1.077	1.024	1.010	1.008	1.006	1.004	1.002																													
2005	3.463	1.084	1.027	1.011	1.009	1.006	1.003																														
2006	3.500	1.094	1.029	1.015	1.009	1.004																															
2007	3.500	1.109	1.035	1.015	1.008																																
2008	3.571	1.110	1.031	1.010																																	
2009	3.472	1.095	1.023																																		
2010	3.630	1.087																																			
2011	3.369																																				
3 Yr Avg	3.490	1.097	1.030	1.013	1.009	1.005	1.003	1.002	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
5 Yr Avg	3.509	1.099	1.029	1.012	1.008	1.005	1.003	1.002	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
7 Yr Avg	3.501	1.094	1.027	1.011	1.007	1.005	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
3 Yr Wtd	3.487	1.098	1.030	1.013	1.009	1.005	1.003	1.002	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
5 Yr Wtd	3.507	1.099	1.029	1.012	1.008	1.005	1.003	1.002	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
10 Yr Wtd	3.397	1.086	1.025	1.010	1.007	1.004	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							TAIL
PRIOR	3.525	1.100	1.029	1.012	1.008	1.005	1.003	1.002	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							0.000
Selected	3.507	1.099	1.029	1.012	1.008	1.005	1.003	1.002	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
Cumulative	4.109	1.172	1.066	1.035	1.023	1.015	1.010	1.007	1.005	1.003	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

TEMPORARY PARTIAL & CO (<1987)
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2012	SELECTED ULTIMATE LOSS	SELECTED NOMINAL UNPAID LOSS	DISCOUNT FACTOR AT 4.0%	SELECTED DISCOUNTED UNPAID LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		10	32	22	83.3%	18	
1977	23,851,125	7,706	7,715	9	82.5%	7	0.032
1978	26,143,240	8,307	8,318	11	82.0%	9	0.032
1979	28,061,666	12,685	12,702	17	81.4%	14	0.045
1980	28,979,182	11,367	11,384	16	80.8%	13	0.039
1981	30,141,508	10,807	10,823	17	80.7%	13	0.036
1982	30,058,966	9,581	9,596	16	80.2%	12	0.032
1983	30,607,324	9,323	9,340	17	80.5%	14	0.031
1984	33,121,678	10,491	10,513	22	80.0%	18	0.032
1985	35,713,654	11,376	11,402	26	79.9%	21	0.032
1986	38,297,697	7,220	7,239	19	80.1%	15	0.019
1987	41,065,403	0	0		80.0%		-
1988	44,221,964	0	0		80.0%		-
1989	47,110,000	0	0		79.9%		-
1990	49,659,895	0	0		80.0%		-
1991	50,856,501	0	0		80.2%		-
1992	52,804,448	0	0		80.7%		-
1993	55,132,894	0	0		81.1%		-
1994	57,739,505	0	0		81.4%		-
1995	60,949,772	0	0		82.0%		-
1996	63,664,000	0	0		82.5%		-
1997	68,077,000	0	0		82.8%		-
1998	71,447,000	0	0		82.9%		-
1999	75,244,663	0	0		83.1%		-
2000	79,122,396	0	0		83.6%		-
2001	80,396,857	0	0		83.9%		-
2002	81,621,352	0	0		84.2%		-
2003	82,433,234	0	0		84.3%		-
2004	84,632,753	0	0		84.5%		-
2005	86,912,307	0	0		84.6%		-
2006	90,822,757	0	0		84.8%		-
2007	93,702,820	0	0		85.2%		-
2008	93,449,349	0	0		85.4%		-
2009	86,530,965	0	0		85.5%		-
2010	86,624,485	0	0		85.6%		-
2011	89,983,985	0	0		85.7%		-
2012	46,341,752	0	0		85.7%		-
2013		0	0		100.0%		
TOTAL		98,873	99,065	192	80.9%	155	
EXLD PRIOR		98,863	99,033	170	80.6%	137	

(1) PROVIDED BY THE BWC; 2012 ADJUSTED TO PARTIAL YEAR
(2) SECTION 1, EXHIBIT 5B, SHEET 3A, COL. 3
(3) SECTION 1, EXHIBIT 5B, SHEET 3A, COL. 8; 2012 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 1, EXHIBIT 5, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

TEMPORARY PARTIAL & CO (<1987)
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	FISCAL YEAR ENDING 2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1977	9	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
1978	11	2	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0
1979	17	1	2	2	2	2	1	1	1	1	1	1	0	0	0	0	0	0	0	1
1980	16	1	1	2	2	2	1	1	1	1	1	1	1	0	0	0	0	0	0	1
1981	17	1	1	1	2	2	2	1	1	1	1	1	1	1	0	0	0	0	0	1
1982	16	1	1	1	1	2	2	2	1	1	1	1	1	1	0	0	0	0	0	1
1983	17	2	1	1	1	1	2	2	1	1	1	1	1	1	1	0	0	0	0	1
1984	22	3	2	1	1	1	1	2	2	2	1	1	1	1	1	1	1	0	0	1
1985	26	2	3	3	1	1	1	1	2	2	2	1	1	1	1	1	1	1	0	2
1986	19	3	2	2	2	1	1	0	0	1	1	1	1	1	1	1	0	0	0	1
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
TOTAL	192	16	15	14	13	12	11	11	11	11	9	8	7	6	5	4	3	3	2	9

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

TEMPORARY PARTIAL & CO (<1987)
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1957	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1958	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1959	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1960	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1961	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1962	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1963	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1964	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1965	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1966	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1967	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1968	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1969	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1970	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1971	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1972	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1973	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1974	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1975	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1976	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
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			10					32
1977	23,851,125	0.032	7,706	1.001	7,715	7,715	7,715	7,715
1978	26,143,240	0.032	8,307	1.001	8,318	8,318	8,318	8,318
1979	28,061,666	0.045	12,685	1.001	12,702	12,702	12,702	12,702
1980	28,979,182	0.039	11,367	1.001	11,384	11,384	11,384	11,384
1981	30,141,508	0.036	10,807	1.002	10,823	10,823	10,823	10,823
1982	30,058,966	0.032	9,581	1.002	9,596	9,596	9,596	9,596
1983	30,607,324	0.031	9,323	1.002	9,340	9,340	9,340	9,340
1984	33,121,678	0.032	10,491	1.002	10,513	10,513	10,513	10,513
1985	35,713,654	0.032	11,376	1.002	11,402	11,402	11,402	11,402
1986	38,297,697	0.019	7,220	1.003	7,240	7,240	7,240	7,239
1987	41,065,403			1.003			-	-
1988	44,221,964			1.004			-	-
1989	47,110,000			1.005			-	-
1990	49,659,895			1.006			-	-
1991	50,856,501			1.007			-	-
1992	52,804,448			1.009			-	-
1993	55,132,894			1.012			-	-
1994	57,739,505			1.016			-	-
1995	60,949,772			1.023			-	-
1996	63,664,000			1.034			-	-
1997	68,077,000			1.051			-	-
1998	71,447,000			1.076			-	-
1999	75,244,663			1.115			-	-
2000	79,122,396			1.184			-	-
2001	80,396,857			1.300			-	-
2002	81,621,352			1.489			-	-
2003	82,433,234			1.791			-	-
2004	84,632,753			2.291			-	-
2005	86,912,307			3.091			-	-
2006	90,822,757			4.491			-	-
2007	93,702,820			6.969			-	-
2008	93,449,349			11.997			-	-
2009	86,530,965			28.096			-	-
2010	86,624,485			121.515			-	-
2011	89,983,985			477.153			-	-
2012	92,683,504			477.153			-	-
2013	95,464,009						-	-
TOTAL			98,873		99,033	99,033	99,033	99,065
EXLD PRIOR			98,863		99,033	99,033	99,033	99,033

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
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	10	***3 YEAR SUM***	***37***	***888***	525		22	32
1977	7,706	7,715	9	215	215	1.000	9	7,715
1978	8,307	8,318	11	281	281	1.000	11	8,318
1979	12,685	12,702	17	392	389	0.993	17	12,702
1980	11,367	11,384	16	440	437	0.994	16	11,384
1981	10,807	10,823	16	498	504	1.013	17	10,823
1982	9,581	9,596	15	548	553	1.009	16	9,596
1983	9,323	9,340	17	699	703	1.005	17	9,340
1984	10,491	10,513	22	978	982	1.004	22	10,513
1985	11,376	11,402	26	1,302	1,301	0.999	26	11,402
1986	7,220	7,240	20	1,634	1,614	0.988	19	7,239
1987		-	-	2,064	2,015	0.976	-	-
1988		-	-	2,520	2,480	0.984	-	-
1989		-	-	2,983	2,958	0.991	-	-
1990		-	-	3,257	3,257	1.000	-	-
1991		-	-	3,473	3,467	0.998	-	-
1992		-	-	3,659	3,645	0.996	-	-
1993		-	-	4,096	4,069	0.993	-	-
1994		-	-	4,687	4,644	0.991	-	-
1995		-	-	5,341	5,300	0.992	-	-
1996		-	-	6,071	6,049	0.996	-	-
1997		-	-	7,372	7,338	0.995	-	-
1998		-	-	9,862	9,740	0.988	-	-
1999		-	-	13,869	13,771	0.993	-	-
2000		-	-	19,355	19,289	0.997	-	-
2001		-	-	24,080	24,042	0.998	-	-
2002		-	-	29,897	30,169	1.009	-	-
2003		-	-	35,037	35,346	1.009	-	-
2004		-	-	41,422	41,516	1.002	-	-
2005		-	-	50,091	50,587	1.010	-	-
2006		-	-	60,988	60,827	0.997	-	-
2007		-	-	79,000	79,964	1.012	-	-
2008		-	-	101,164	103,227	1.020	-	-
2009		-	-	111,551	111,498	1.000	-	-
2010		-	-	148,032	147,896	0.999	-	-
2011		-	-	202,339	201,985	0.998	-	-
2012		-	-	269,546	269,389	0.999	-	-
2013		-	-	286,392	286,392	1.000	-	-
TOTAL	98,873	99,033	207	1,536,019	1,538,362		192	99,065
EXLD PRIOR	98,863		170	1,535,131	1,537,837		170	99,033

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

TEMPORARY PARTIAL & CO (<1987)
(000's)

SELECTION OF ULTIMATE CLAIM COUNTS

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	IMPLIED FREQUENCY	ON-LEVEL FREQUENCY	5 YR IMPLIED FREQUENCY TREND	CUMULATIVE FREQUENCY TREND	ON-LEVEL TRENDED FREQUENCY	EXPECTED CLAIM FREQUENCY	EXPECTED ULTIMATE CLAIMS	SELECTED ULTIMATE CLAIMS	SELECTED CLAIM FREQUENCY
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1977	23,851,125	3.710	88,490,090		1.000					0.308					
1978	26,143,240	3.485	91,119,089		1.000					0.308					
1979	28,061,666	3.232	90,690,465		1.000					0.308					
1980	28,979,182	3.006	87,100,472		1.000					0.308					
1981	30,141,508	2.769	83,462,136		1.000					0.308					
1982	30,058,966	2.633	79,135,492	847	1.000	847	0.282%	0.107%		0.308	0.033%	0.282%	847	847	0.282%
1983	30,607,324	2.521	77,162,033	745	1.000	745	0.243%	0.097%		0.294	0.028%	0.243%	745	745	0.243%
1984	33,121,678	2.402	79,569,925	828	1.000	828	0.250%	0.104%		0.280	0.029%	0.250%	828	828	0.250%
1985	35,713,654	2.321	82,906,581	881	1.000	881	0.247%	0.106%		0.266	0.028%	0.247%	881	881	0.247%
1986	38,297,697	2.265	86,749,768	514	1.000	514	0.134%	0.059%	-10.3%	0.254	0.015%	0.134%	514	514	0.134%
1987	41,065,403	2.192	90,001,532		1.000					0.241					
1988	44,221,964	2.094	92,596,563		1.000					0.230					
1989	47,110,000	2.048	96,481,507		1.000					0.240					
1990	49,659,895	1.972	97,911,638		1.000					0.250					
1991	50,856,501	1.910	97,123,143		1.000					0.260					
1992	52,804,448	1.816	95,902,063		1.000					0.271					
1993	55,132,894	1.783	98,278,492		1.000					0.282					
1994	57,739,505	1.742	100,579,286		1.000					0.294					
1995	60,949,772	1.692	103,140,858		1.000					0.332					
1996	63,664,000	1.635	104,088,085		1.000					0.375					
1997	68,077,000	1.563	106,370,937		1.000					0.424					
1998	71,447,000	1.492	106,610,635		1.001					0.449					
1999	75,244,663	1.444	108,677,929		1.001					0.475					
2000	79,122,396	1.393	110,223,863		1.001					0.502					
2001	80,396,857	1.364	109,675,764		1.002					0.531					
2002	81,621,352	1.330	108,596,907		1.002					0.562					
2003	82,433,234	1.295	106,712,867		1.003					0.595					
2004	84,632,753	1.248	105,596,397		1.005					0.684					
2005	86,912,307	1.218	105,836,799		1.007					0.786					
2006	90,822,757	1.176	106,826,594		1.010					0.904					
2007	93,702,820	1.137	106,579,121		1.015					0.972					
2008	93,449,349	1.115	104,228,254		1.023					1.045					
2009	86,530,965	1.117	96,636,885		1.035					1.124					
2010	86,624,485	1.093	94,656,914		1.065					1.060					
2011	89,983,985	1.061	95,464,009		1.171					1.000					
2012	92,683,504	1.030	95,464,009		4.129					1.000					
2013	95,464,009	1.000	95,464,009							1.000					
TOTAL				3,815		3,815							3,815	3,815	

5 Year Average excluding 2012
10 Year Average excluding 2012
5 Year Average excluding 2010-2012
10 Year Average excluding 2010-2012
2006-2011 Average excluding 2009

(16) 2013 Selected Frequency

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
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	23,851,125			7,715		0.032
1978	26,143,240			8,318		0.032
1979	28,061,666			12,702		0.045
1980	28,979,182			11,384		0.039
1981	30,141,508			10,823		0.036
1982	30,058,966	847	0.28%	9,596	11,330	0.032
1983	30,607,324	745	0.24%	9,340	12,537	0.031
1984	33,121,678	828	0.25%	10,513	12,697	0.032
1985	35,713,654	881	0.25%	11,402	12,943	0.032
1986	38,297,697	514	0.13%	7,239	14,084	0.019
1987	41,065,403					
1988	44,221,964					
1989	47,110,000					
1990	49,659,895					
1991	50,856,501					
1992	52,804,448					
1993	55,132,894					
1994	57,739,505					
1995	60,949,772					
1996	63,664,000					
1997	68,077,000					
1998	71,447,000					
1999	75,244,663					
2000	79,122,396					
2001	80,396,857					
2002	81,621,352					
2003	82,433,234					
2004	84,632,753					
2005	86,912,307					
2006	90,822,757					
2007	93,702,820					
2008	93,449,349					
2009	86,530,965					
2010	86,624,485					
2011	89,983,985					
2012	92,683,504					
2013	95,464,009					
TOTAL		3,815		99,033		

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

TEMPORARY PARTIAL & CO (<1987)
(000's)

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	49,659,895	1.972	97,911,638	0		0.250	2.860	0	0	100%	0	0.000	0.000	0.000
1991	50,856,501	1.910	97,123,143	0		0.260	2.934	0	0	100%	0	0.000	0.000	0.000
1992	52,804,448	1.816	95,902,063	0		0.271	3.009	0	0	100%	0	0.000	0.000	
1993	55,132,894	1.783	98,278,492	0		0.282	3.086	0	0	100%	0	0.000	0.000	
1994	57,739,505	1.742	100,579,286	0		0.294	3.165	0	0	100%	0	0.000	0.000	
1995	60,949,772	1.692	103,140,858	0		0.332	3.246	0	0	100%	0	0.000	0.000	
1996	63,664,000	1.635	104,088,085	0		0.375	3.330	0	0	100%	0	0.000	0.000	
1997	68,077,000	1.563	106,370,937	0		0.424	3.027	0	0	100%	0	0.000	0.000	
1998	71,447,000	1.492	106,610,635	0		0.449	2.752	0	0	100%	0	0.000	0.000	
1999	75,244,663	1.444	108,677,929	0		0.475	2.502	0	0	100%	0	0.000	0.000	
2000	79,122,396	1.393	110,223,863	0		0.502	2.274	0	0	100%	0	0.000	0.000	
2001	80,396,857	1.364	109,675,764	0		0.531	2.067	0	0	100%	0	0.000	0.000	
2002	81,621,352	1.330	108,596,907	0		0.562	1.879	0	0	100%	0	0.000	0.000	
2003	82,433,234	1.295	106,712,867	0		0.595	1.709	0	0	100%	0	0.000	0.000	
2004	84,632,753	1.248	105,596,397	0		0.684	1.553	0	0	100%	0	0.000	0.000	
2005	86,912,307	1.218	105,836,799	0		0.786	1.412	0	0	100%	0	0.000	0.000	
2006	90,822,757	1.176	106,826,594	0		0.904	1.284	0	0	100%	0	0.000	0.000	
2007	93,702,820	1.137	106,579,121	0		0.972	1.167	0	0	100%	0	0.000	0.000	
2008	93,449,349	1.115	104,228,254	0		1.045	1.061	0	0	100%	0	0.000	0.000	
2009	86,530,965	1.117	96,636,885	0		1.124	1.061	0	0	100%	0	0.000	0.000	
2010	86,624,485	1.093	94,656,914	0		1.060	1.061	0	0	100%	0	0.000	0.000	
2011	89,983,985	1.061	95,464,009	0		1.000	1.061	0	0	100%	0	0.000	0.000	
2012	92,683,504	1.030	95,464,009	0		1.000	1.030	0	0	100%	0	0.000	0.000	
2013	95,464,009	1.000	95,464,009			1.000	1.000	0	0	100%	0	0.000	0.000	

5 Year Average excluding 2011-2012	0.000	0.000
7 Year Average excluding 2011-2012	0.000	0.000
10 Year Weighted Average excluding 2011-2012	0.000	
10 Year Weighted Average excluding 2010-2012	0.000	
5 Year Average excluding 2010-2012	0.000	0.000
5 Year Average excluding 2012	0.000	0.000
7 Year Average excluding 2012	0.000	0.000

(14) 2013 Selected Loss Rate:

(1)	PROVIDED BY THE BWC
(2)	BASED ON CHANGE IN SAWW
(3)	= (1) x (2)
(4)	SECTION 1, 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
PRIVATE EMPLOYERS
COMPENSATION

TEMPORARY PARTIAL & CO (<1987)

INTERPOLATED DEVELOPMENT FACTORS @ 06/30/12

ACCIDENT YEAR	AGE @ 6/30/12	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	714	714	726	1.000	1.000	1.000									
1954	702	702	714	1.000	1.000	1.000									
1955	690	690	702	1.000	1.000	1.000									
1956	678	678	690	1.000	1.000	1.000									
1957	666	666	678	1.000	1.000	1.000									
1958	654	654	666	1.000	1.000	1.000									
1959	642	642	654	1.000	1.000	1.000									
1960	630	630	642	1.000	1.000	1.000									
1961	618	618	630	1.000	1.000	1.000									
1962	606	606	618	1.000	1.000	1.000									
1963	594	594	606	1.000	1.000	1.000									
1964	582	582	594	1.000	1.000	1.000									
1965	570	570	582	1.000	1.000	1.000									
1966	558	558	570	1.000	1.000	1.000									
1967	546	546	558	1.000	1.000	1.000									
1968	534	534	546	1.000	1.000	1.000									
1969	522	522	534	1.000	1.000	1.000									
1970	510	510	522	1.000	1.000	1.000									
1971	498	498	510	1.000	1.000	1.000									
1972	486	486	498	1.000	1.000	1.000									
1973	474	474	486	1.001	1.000	1.001									
1974	462	462	474	1.001	1.001	1.001									
1975	450	450	462	1.001	1.001	1.001									
1976	438	438	450	1.001	1.001	1.001									
1977	426	426	438	1.001	1.001	1.001				1.000	1.000	1.000			
1978	414	414	426	1.001	1.001	1.001				1.000	1.000	1.000			
1979	402	402	414	1.001	1.001	1.001				1.000	1.000	1.000			
1980	390	390	402	1.001	1.001	1.001				1.000	1.000	1.000			
1981	378	378	390	1.002	1.001	1.002				1.000	1.000	1.000			
1982	366	366	378	1.002	1.002	1.002				1.000	1.000	1.000			
1983	354	354	366	1.002	1.002	1.002				1.000	1.000	1.000			
1984	342	342	354	1.002	1.002	1.002				1.000	1.000	1.000			
1985	330	330	342	1.002	1.002	1.002				1.000	1.000	1.000			
1986	318	318	330	1.003	1.002	1.003				1.000	1.000	1.000			
1987	306	306	318	1.003	1.003	1.003				1.000	1.000	1.000			
1988	294	294	306	1.004	1.003	1.004				1.000	1.000	1.000			
1989	282	282	294	1.005	1.004	1.005				1.000	1.000	1.000			
1990	270	270	282	1.006	1.005	1.006				1.000	1.000	1.000			
1991	258	258	270	1.007	1.006	1.007				1.000	1.000	1.000			
1992	246	246	258	1.009	1.007	1.009				1.000	1.000	1.000			
1993	234	234	246	1.012	1.009	1.012				1.000	1.000	1.000			
1994	222	222	234	1.016	1.012	1.016				1.000	1.000	1.000			
1995	210	210	222	1.023	1.016	1.023				1.000	1.000	1.000			
1996	198	198	210	1.034	1.023	1.034				1.000	1.000	1.000			
1997	186	186	198	1.051	1.034	1.051				1.000	1.000	1.000			
1998	174	174	186	1.076	1.051	1.076				1.001	1.000	1.001			
1999	162	162	174	1.115	1.076	1.115				1.001	1.001	1.001			
2000	150	150	162	1.184	1.115	1.184				1.001	1.001	1.001			
2001	138	138	150	1.300	1.184	1.300				1.002	1.001	1.002			
2002	126	126	138	1.489	1.300	1.489				1.002	1.002	1.002			
2003	114	114	126	1.791	1.489	1.791				1.003	1.002	1.003			
2004	102	102	114	2.291	1.791	2.291				1.005	1.003	1.005			
2005	90	90	102	3.091	2.291	3.091				1.007	1.005	1.007			
2006	78	78	90	4.491	3.091	4.491				1.010	1.007	1.010			
2007	66	66	78	6.969	4.491	6.969				1.015	1.010	1.015			
2008	54	54	66	11.997	6.969	11.997				1.023	1.015	1.023			
2009	42	42	54	28.096	11.997	28.096				1.035	1.023	1.035			
2010	30	30	42	121.515	28.096	121.515				1.065	1.035	1.065			
2011	18	18	30	477.153	121.515	477.153				1.171	1.065	1.171			
2012	6	6	18	477.153	477.153	477.153				4.129	1.171	4.129			

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
TEMPORARY PARTIAL & CO (<1987)
PAID LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977	0	23	70	277	685	1,258	1,969	2,697	3,269	3,689	4,014	4,385	4,824	5,285	5,746	6,179	6,591	6,964	7,220	7,421	7,505	7,555	7,593	7,623	7,656	7,672	7,677	7,681	7,683	7,686	7,704	7,705	7,705	7,705	7,706	7,706	7,706
1978	0	25	77	306	758	1,392	2,179	2,988	3,604	4,122	4,700	5,337	5,954	6,482	6,917	7,330	7,602	7,836	8,061	8,150	8,204	8,233	8,250	8,262	8,280	8,299	8,304	8,305	8,305	8,305	8,307	8,307	8,307	8,307	8,307		8,307
1979	0	28	84	332	823	1,511	2,430	3,394	4,179	4,972	5,806	6,719	7,734	8,733	9,726	10,645	11,415	11,872	12,167	12,349	12,450	12,529	12,579	12,620	12,637	12,649	12,656	12,665	12,671	12,677	12,680	12,683	12,684	12,685			12,685
1980	0	29	87	343	849	1,616	2,525	3,276	4,039	4,976	5,952	6,905	7,832	8,664	9,374	9,947	10,473	10,803	10,960	11,078	11,146	11,226	11,281	11,315	11,332	11,342	11,348	11,353	11,358	11,361	11,364	11,365	11,367				11,367
1981	0	29	90	354	903	1,625	2,299	3,077	4,078	5,141	6,067	6,982	7,929	8,699	9,413	9,895	10,209	10,464	10,609	10,674	10,707	10,740	10,760	10,773	10,781	10,800	10,803	10,804	10,805	10,805	10,806	10,807					10,807
1982	0	30	90	397	1,010	1,567	2,178	3,031	3,942	4,808	5,639	6,580	7,321	8,013	8,489	8,889	9,114	9,274	9,364	9,431	9,484	9,515	9,530	9,540	9,550	9,562	9,568	9,572	9,576	9,578	9,581						9,581
1983	0	30	101	364	701	1,235	2,035	2,949	3,901	4,939	5,908	6,722	7,652	8,216	8,603	8,832	9,034	9,155	9,205	9,251	9,262	9,291	9,296	9,300	9,303	9,307	9,309	9,321	9,322	9,323							9,323
1984	0	62	137	361	801	1,436	2,265	3,340	4,620	6,017	7,259	8,348	9,166	9,661	9,914	10,063	10,210	10,308	10,394	10,432	10,455	10,461	10,465	10,483	10,486	10,488	10,490	10,491	10,491								10,491
1985	0	4	30	330	890	1,634	2,486	3,669	5,078	6,537	7,978	9,217	10,004	10,499	10,768	10,957	11,070	11,134	11,205	11,242	11,274	11,300	11,327	11,332	11,350	11,372	11,374	11,376									11,376
1986	0	0	37	261	607	1,028	1,745	2,572	3,452	4,555	5,522	6,130	6,480	6,735	6,927	7,030	7,092	7,121	7,148	7,161	7,181	7,189	7,200	7,207	7,214	7,217	7,220										7,220
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	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													-
1990	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															-
1992	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																	-
1994	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																			-
1996	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																					-
1998	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																						-
1999	0	0	0	0	0	0	0	0	0	0	0	0	0	0																							-
2000	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																									-
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																													-
2006	0	0	0	0	0	0	0																														-
2007	0	0	0	0	0	0																															-
2008	0	0	0	0	0																																-
2009	0	0	0	0																																	-
2010	0	0	0																																		-
2011	0	0																																			-
2012	0																																				-
																																					98,863

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-Ult	
1977		3.041	3.954	2.476	1.836	1.566	1.370	1.212	1.129	1.088	1.092	1.100	1.096	1.087	1.075	1.067	1.057	1.037	1.028	1.011	1.007	1.005	1.004	1.004	1.002	1.001	1.000	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000		
1978		3.041	3.954	2.476	1.836	1.566	1.371	1.206	1.144	1.140	1.135	1.116	1.089	1.067	1.060	1.037	1.031	1.029	1.011	1.007	1.004	1.002	1.001	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
1979		3.041	3.954	2.476	1.836	1.608	1.397	1.231	1.190	1.168	1.157	1.151	1.129	1.114	1.095	1.072	1.040	1.025	1.015	1.008	1.006	1.004	1.003	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000				
1980		3.041	3.954	2.476	1.904	1.563	1.297	1.233	1.232	1.196	1.160	1.134	1.106	1.082	1.061	1.053	1.032	1.015	1.011	1.006	1.007	1.005	1.003	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000					
1981		3.041	3.954	2.548	1.799	1.415	1.339	1.325	1.261	1.180	1.151	1.136	1.097	1.082	1.051	1.032	1.025	1.014	1.006	1.003	1.003	1.002	1.001	1.001	1.002	1.000	1.000	1.000	1.000	1.000	1.000						
1982		3.041	4.396	2.545	1.552	1.390	1.391	1.301	1.220	1.173	1.167	1.113	1.094	1.059	1.047	1.025	1.018	1.010	1.007	1.006	1.003	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000							
1983		3.317	3.596	1.927	1.761	1.648	1.449	1.323	1.266	1.196	1.138	1.138	1.074	1.047	1.027	1.023	1.013	1.005	1.005	1.001	1.003	1.001	1.000	1.000	1.000	1.000	1.001	1.000	1.000								
1984		2.190	2.638	2.221	1.793	1.577	1.475	1.383	1.302	1.206	1.150	1.098	1.054	1.026	1.015	1.015	1.010	1.008	1.004	1.002	1.001	1.000	1.002	1.000	1.000	1.000	1.000	1.000									
1985		8.044	10.927	2.700	1.836	1.521	1.476	1.384	1.287	1.220	1.155	1.085	1.049	1.026	1.018	1.010	1.006	1.006	1.003	1.003	1.002	1.002	1.000	1.002	1.002	1.000	1.000										
1986			6.961	2.326	1.695	1.696	1.474	1.342	1.319	1.212	1.110	1.057	1.039	1.029	1.015	1.009	1.004	1.004	1.002	1.003	1.001	1.001	1.001	1.001	1.000	1.000											
1987																																					
1988																																					
1989																																					
1990																																					
1991																																					
1992																																					
1993																																					
1994																																					
1995																																					
1996																																					
1997																																					
1998																																					
1999																																					
2000																																					
2001																																					
2002																																					
2003																																					
2004																																					
2005																																					
2006																																					
2007																																					
2008																																					
2009																																					
2010																																					
2011																																					
4 Yr Avg		4.148	6.031	2.293	1.771	1.611	1.469	1.358	1.294	1.209	1.138	1.095	1.054	1.032	1.019	1.014	1.008	1.006	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		
5 Yr Avg		3.927	5.704	2.344	1.727	1.567	1.453	1.347	1.279	1.202	1.144	1.098	1.062	1.037	1.024	1.016	1.010	1.007	1.004	1.003	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
7 Yr Avg		3.674	5.204	2.392	1.763	1.544	1.415	1.327	1.270	1.198	1.147	1.109	1.073	1.050	1.033	1.024	1.015	1.009	1.005	1.003	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000		
3 Yr Wtd																								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																						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		
10 Yr Wtd																	1.004	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	1.000	1.000		TAIL
Prior	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	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.001
Selected	1.000	3.927	4.325	2.342	1.721	1.552	1.453	1.349	1.279	1.203	1.145	1.098	1.062	1.037	1.024	1.016	1.010	1.007	1.004	1.003	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Cumulative	477.153	477.153	121.515	28.096	11.997	6.969	4.491	3.091	2.291	1.791	1.489	1.300	1.184	1.115	1.076	1.051	1.034	1.023	1.016	1.012	1.009	1.007	1.006	1.005	1.004	1.003	1.003	1.002	1.002	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
TEMPORARY PARTIAL & CO (<1987)

REPORTED TEMPORARY PARTIAL & CO (<1987) CLAIM COUNTS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	73	298	417	468	517	603	673	729	767	799	815	829	839	846	847	847	847	847	847	847	847	847	847	847	847	847	847	847	847	847	847						847
1983	45	193	275	331	412	525	600	658	690	712	726	740	744	744	744	745	745	745	745	745	745	745	745	745	745	745	745	745	745	745							745
1984	53	206	296	395	480	607	691	746	781	808	826	826	827	828	828	828	828	828	828	828	828	828	828	828	828	828	828	828	828								828
1985	55	223	329	417	521	635	735	793	834	867	880	881	881	881	881	881	881	881	881	881	881	881	881	881	881	881	881	881									881
1986	48	137	200	271	329	390	441	477	504	512	513	513	513	513	513	513	513	513	513	513	513	513	513	514	514	514	514										514
1987																																					
1988																																					
1989																																					
1990																																					
1991																																					
1992																																					
1993																																					
1994																																					
1995																																					
1996																																					
1997																																					
1998																																					
1999																																					
2000																																					
2001																																					
2002																																					
2003																																					
2004																																					
2005																																					
2006																																					
2007																																					
2008																																					
2009																																					
2010																																					
2011																																					
2012																																					
																																					3,815

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-Ult	
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	4.082	1.399	1.122	1.105	1.166	1.116	1.083	1.052	1.042	1.020	1.017	1.012	1.008	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
1983	4.289	1.425	1.204	1.245	1.274	1.143	1.097	1.049	1.032	1.020	1.019	1.005	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
1984	3.887	1.437	1.334	1.215	1.265	1.138	1.080	1.047	1.035	1.022	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
1985	4.055	1.475	1.267	1.249	1.219	1.157	1.079	1.052	1.040	1.015	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
1986	2.854	1.460	1.355	1.214	1.185	1.131	1.082	1.057	1.016	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.000	1.000	1.000											
1987																																					
1988																																					
1989																																					
1990																																					
1991																																					
1992																																					
1993																																					
1994																																					
1995																																					
1996																																					
1997																																					
1998																																					
1999																																					
2000																																					
2001																																					
2002																																					
2003																																					
2004																																					
2005																																					
2006																																					
2007																																					
2008																																					
2009																																					
2010																																					
2011																																					
3 Yr Avg	3.599	1.457	1.319	1.226	1.223	1.142	1.080	1.052	1.030	1.013	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
5 Yr Avg	3.833	1.439	1.257	1.206	1.222	1.137	1.084	1.051	1.033	1.016	1.008	1.004	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
7 Yr Avg	3.833	1.439	1.257	1.206	1.222	1.137	1.084	1.051	1.033	1.016	1.008	1.004	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
3 Yr Wtd	3.628	1.458	1.313	1.228	1.227	1.144	1.080	1.051	1.032	1.015	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
5 Yr Wtd	3.858	1.435	1.241	1.200	1.222	1.138	1.084	1.051	1.034	1.017	1.008	1.004	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
10 Yr Wtd	3.858	1.435	1.241	1.200	1.222	1.138	1.084	1.051	1.034	1.017	1.008	1.004	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							TAIL
PRIOR	3.525	1.100	1.029	1.012	1.008	1.005	1.003	1.002	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							0.000
Selected	3.525	1.100	1.029	1.012	1.008	1.005	1.003	1.002	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
Cumulative	4.129	1.171	1.065	1.035	1.023	1.015	1.010	1.007	1.005	1.003	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

WL, LMWL & CO (>1986)
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2012	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		83.3%		
1977	23,851,125	0	0		82.5%		-
1978	26,143,240	0	0		82.0%		-
1979	28,061,666	0	0		81.4%		-
1980	28,979,182	0	0		80.8%		-
1981	30,141,508	0	0		80.7%		-
1982	30,058,966	0	0		80.2%		-
1983	30,607,324	0	0		80.5%		-
1984	33,121,678	0	0		80.0%		-
1985	35,713,654	0	0		79.9%		-
1986	38,297,697	17,009	17,082	74	80.1%	59	0.045
1987	41,065,403	47,143	47,378	235	80.0%	188	0.115
1988	44,221,964	48,570	48,823	253	80.0%	202	0.110
1989	47,110,000	50,467	50,747	280	79.9%	224	0.108
1990	49,659,895	49,767	50,062	295	80.0%	236	0.101
1991	50,856,501	41,705	41,970	265	80.2%	212	0.083
1992	52,804,448	36,339	36,593	255	80.7%	206	0.069
1993	55,132,894	35,118	35,387	269	81.1%	218	0.064
1994	57,739,505	29,961	30,224	263	81.4%	214	0.052
1995	60,949,772	26,516	26,803	287	82.0%	235	0.044
1996	63,664,000	20,699	20,988	289	82.5%	238	0.033
1997	68,077,000	20,303	20,672	369	82.8%	306	0.030
1998	71,447,000	19,385	19,849	465	82.9%	385	0.028
1999	75,244,663	24,611	25,415	804	83.1%	668	0.034
2000	79,122,396	28,589	29,938	1,350	83.6%	1,128	0.038
2001	80,396,857	29,518	31,553	2,034	83.9%	1,706	0.039
2002	81,621,352	27,142	29,853	2,711	84.2%	2,284	0.037
2003	82,433,234	23,382	27,034	3,652	84.3%	3,079	0.033
2004	84,632,753	20,157	25,030	4,873	84.5%	4,117	0.030
2005	86,912,307	20,164	26,602	6,438	84.6%	5,447	0.031
2006	90,822,757	16,327	24,677	8,350	84.8%	7,079	0.027
2007	93,702,820	14,056	25,710	11,654	85.2%	9,924	0.027
2008	93,449,349	9,967	25,451	15,484	85.4%	13,229	0.027
2009	86,530,965	4,795	21,087	16,292	85.5%	13,934	0.024
2010	86,624,485	2,107	22,097	19,990	85.6%	17,113	0.026
2011	89,983,985	726	24,059	23,334	85.7%	19,998	0.027
2012	46,341,752	71	12,507	12,436	85.7%	10,658	0.027
2013		0	0		100.0%		
TOTAL		664,594	797,593	132,999	85.2%	113,288	
EXLD PRIOR		664,594	797,593	132,999	85.2%	113,288	

(1) PROVIDED BY THE BWC; 2012 ADJUSTED TO PARTIAL YEAR
(2) SECTION 1, EXHIBIT 5C, SHEET 3A, COL. 3
(3) SECTION 1, EXHIBIT 5C, SHEET 3A, COL. 8; 2012 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 1, EXHIBIT 5, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

WL, LMWL & CO (>1986)
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	FISCAL YEAR ENDING 2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1977		0	0																	0
1978		0	0																	0
1979		0	0																	0
1980		0	0																	0
1981		0	0																	0
1982		0	0																	0
1983		0	0																	0
1984		0	0																	0
1985		0	0																	0
1986	74	11	9	7	8	5	6	4	3	3	3	3	2	2	2	1	1	1	1	3
1987	235	33	31	23	18	21	13	15	10	8	9	8	8	6	5	4	4	3	3	12
1988	253	10	34	32	24	18	21	14	15	10	9	9	8	8	6	5	5	4	3	15
1989	280	16	10	35	33	25	19	22	14	16	11	9	9	9	8	7	6	5	4	19
1990	295	17	16	10	35	33	25	19	22	14	16	11	9	9	9	8	7	6	5	23
1991	265	19	14	13	8	29	27	21	16	18	12	13	9	7	8	7	7	5	5	23
1992	255	24	16	12	12	7	25	24	18	13	16	10	11	8	6	7	6	6	5	24
1993	269	23	23	16	12	11	7	24	22	17	13	16	10	11	7	6	6	6	6	28
1994	263	35	20	20	13	10	9	6	21	19	14	11	13	8	9	6	5	5	5	29
1995	287	56	31	17	17	12	9	8	5	18	17	13	9	12	7	8	5	4	5	30
1996	289	67	43	24	14	13	9	7	6	4	14	13	10	7	9	6	6	4	3	27
1997	369	90	65	42	23	13	13	9	6	6	4	14	12	10	7	9	5	6	4	30
1998	465	113	86	62	40	22	12	12	8	6	6	4	13	12	9	6	9	5	5	33
1999	804	207	145	110	80	52	29	16	16	11	8	7	5	17	15	12	8	11	7	49
2000	1,350	407	244	172	130	94	61	34	19	18	13	9	9	6	20	17	14	9	13	65
2001	2,034	609	428	258	181	138	100	65	36	20	20	13	10	9	6	21	18	14	10	83
2002	2,711	811	570	401	242	170	129	94	61	34	19	19	13	9	9	6	20	18	14	89
2003	3,652	1,068	774	543	382	230	162	123	89	58	32	18	18	12	9	8	5	19	17	97
2004	4,873	1,460	1,001	725	509	358	216	152	115	84	54	30	17	17	11	8	8	5	18	106
2005	6,438	1,674	1,422	975	706	496	349	210	148	112	81	53	29	16	16	11	8	8	5	121
2006	8,350	2,190	1,601	1,360	932	675	474	334	201	141	107	78	51	28	16	15	11	8	7	120
2007	11,654	3,117	2,246	1,641	1,394	956	693	486	342	206	145	110	80	52	29	16	16	11	8	131
2008	15,484	3,744	3,141	2,263	1,654	1,405	963	698	490	345	207	146	111	80	52	29	16	16	11	140
2009	16,292	3,129	3,185	2,672	1,925	1,407	1,195	819	594	417	293	176	124	94	68	45	25	14	14	128
2010	19,990	3,019	3,266	3,324	2,789	2,009	1,469	1,247	855	620	435	306	184	130	98	71	47	26	14	148
2011	23,334	1,957	3,236	3,501	3,563	2,989	2,153	1,574	1,337	917	664	466	328	197	139	105	77	50	28	174
2012	12,436	832	2,020	3,343	3,619	3,684	3,090	2,226	1,627	1,382	947	686	481	339	204	143	109	79	51	208
TOTAL	132,999	24,737	23,676	21,602	18,363	14,883	11,278	8,262	6,097	4,518	3,168	2,250	1,583	1,115	785	590	453	349	270	1,956

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

WL, LMWL & CO (>1986)
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1957	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1958	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1959	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1960	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1961	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1962	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1963	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1964	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1965	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1966	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1967	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1968	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1969	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1970	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1971	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1972	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1973	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1974	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1975	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1976	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

WL, LMWL & CO (>1986)
(000's)

ALLOCATION OF ULTIMATE LOSS

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	PAID LOSS	PAID LDF	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT	INDICATED ULTIMATE LOSS: BORNHUETTER FERGUSON	INITIAL ULTIMATE LOSS	BALANCED ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR								-
1977	23,851,125			1.001			-	-
1978	26,143,240			1.001			-	-
1979	28,061,666			1.002			-	-
1980	28,979,182			1.002			-	-
1981	30,141,508			1.002			-	-
1982	30,058,966			1.002			-	-
1983	30,607,324			1.003			-	-
1984	33,121,678			1.003			-	-
1985	35,713,654			1.004			-	-
1986	38,297,697	0.045	17,009	1.004	17,083	17,083	17,083	17,082
1987	41,065,403	0.115	47,143	1.005	47,383	47,384	47,384	47,378
1988	44,221,964	0.110	48,570	1.005	48,827	48,827	48,827	48,823
1989	47,110,000	0.108	50,467	1.006	50,749	50,749	50,749	50,747
1990	49,659,895	0.101	49,767	1.006	50,062	50,062	50,062	50,062
1991	50,856,501	0.082	41,705	1.006	41,971	41,971	41,971	41,970
1992	52,804,448	0.069	36,339	1.007	36,594	36,594	36,594	36,593
1993	55,132,894	0.064	35,118	1.008	35,389	35,389	35,389	35,387
1994	57,739,505	0.052	29,961	1.009	30,226	30,226	30,226	30,224
1995	60,949,772	0.044	26,516	1.011	26,806	26,806	26,806	26,803
1996	63,664,000	0.033	20,699	1.014	20,989	20,989	20,989	20,988
1997	68,077,000	0.030	20,303	1.018	20,674	20,674	20,674	20,672
1998	71,447,000	0.028	19,385	1.024	19,855	19,855	19,855	19,849
1999	75,244,663	0.034	24,611	1.033	25,420	25,421	25,421	25,415
2000	79,122,396	0.038	28,589	1.047	29,942	29,943	29,943	29,938
2001	80,396,857	0.039	29,518	1.069	31,552	31,556	31,556	31,553
2002	81,621,352	0.037	27,142	1.099	29,825	29,829	29,829	29,853
2003	82,433,234	0.034	23,382	1.147	26,815	27,002	27,002	27,034
2004	84,632,753	0.032	20,157	1.222	24,629	25,019	25,019	25,030
2005	86,912,307	0.030	20,164	1.330	26,821	26,539	26,539	26,602
2006	90,822,757	0.027	16,327	1.509	24,643	24,699	24,699	24,677
2007	93,702,820	0.027	14,056	1.834	25,776	25,569	25,569	25,710
2008	93,449,349	0.027	9,967	2.494	24,858	25,142	25,142	25,451
2009	86,530,965	0.025	4,795	3.941	18,896	21,095	21,095	21,087
2010	86,624,485	0.026	2,107	8.492	17,893	22,115	22,115	22,097
2011	89,983,985	0.027	726	27.854	20,218	24,100	24,100	24,059
2012	92,683,504	0.027	71	376.023	26,579	25,029	25,029	25,014
2013	95,464,009	0.027				25,775	25,775	25,775
TOTAL			664,594		800,475	835,442	835,442	835,876
EXLD PRIOR			664,594		800,475	835,442	835,442	835,876

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

WL, LMWL & CO (>1986)
(000's)

ALLOCATION OF ULTIMATE LOSS SUPPORT

ACCIDENT YEAR	PAID LOSS	INITIAL ULTIMATE LOSS	INITIAL RESERVE	TOTAL INITIAL RESERVE	TOTAL SELECTED RESERVE	RESERVE BALANCE FACTOR	BALANCED RESERVE	BALANCED ULTIMATE LOSS & ALAE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR		***3 YEAR SUM***	***0***	***888***	525		-	-
1977		-	-	215	215	1.000	-	-
1978		-	-	281	281	1.000	-	-
1979		-	-	392	389	0.993	-	-
1980		-	-	440	437	0.994	-	-
1981		-	-	498	504	1.013	-	-
1982		-	-	548	553	1.009	-	-
1983		-	-	699	703	1.005	-	-
1984		-	-	978	982	1.004	-	-
1985		-	-	1,302	1,301	0.999	-	-
1986	17,009	17,083	74	1,634	1,614	0.988	74	17,082
1987	47,143	47,384	240	2,064	2,015	0.976	235	47,378
1988	48,570	48,827	257	2,520	2,480	0.984	253	48,823
1989	50,467	50,749	282	2,983	2,958	0.991	280	50,747
1990	49,767	50,062	295	3,257	3,257	1.000	295	50,062
1991	41,705	41,971	265	3,473	3,467	0.998	265	41,970
1992	36,339	36,594	256	3,659	3,645	0.996	255	36,593
1993	35,118	35,389	270	4,096	4,069	0.993	269	35,387
1994	29,961	30,226	266	4,687	4,644	0.991	263	30,224
1995	26,516	26,806	289	5,341	5,300	0.992	287	26,803
1996	20,699	20,989	290	6,071	6,049	0.996	289	20,988
1997	20,303	20,674	371	7,372	7,338	0.995	369	20,672
1998	19,385	19,855	470	9,862	9,740	0.988	465	19,849
1999	24,611	25,421	810	13,869	13,771	0.993	804	25,415
2000	28,589	29,943	1,354	19,355	19,289	0.997	1,350	29,938
2001	29,518	31,556	2,037	24,080	24,042	0.998	2,034	31,553
2002	27,142	29,829	2,687	29,897	30,169	1.009	2,711	29,853
2003	23,382	27,002	3,620	35,037	35,346	1.009	3,652	27,034
2004	20,157	25,019	4,862	41,422	41,516	1.002	4,873	25,030
2005	20,164	26,539	6,375	50,091	50,587	1.010	6,438	26,602
2006	16,327	24,699	8,372	60,988	60,827	0.997	8,350	24,677
2007	14,056	25,569	11,513	79,000	79,964	1.012	11,654	25,710
2008	9,967	25,142	15,175	101,164	103,227	1.020	15,484	25,451
2009	4,795	21,095	16,300	111,551	111,498	1.000	16,292	21,087
2010	2,107	22,115	20,008	148,032	147,896	0.999	19,990	22,097
2011	726	24,100	23,374	202,339	201,985	0.998	23,334	24,059
2012	71	25,029	24,958	269,546	269,389	0.999	24,943	25,014
2013		25,775	25,775	286,392	286,392	1.000	25,775	25,775
TOTAL	664,594	835,442	170,848	1,536,019	1,538,362		171,282	835,876
EXLD PRIOR	664,594		170,848	1,535,131	1,537,837		171,282	835,876

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

WL, LMWL & CO (>1986)
(000's)

SELECTION OF ULTIMATE CLAIM COUNTS

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	IMPLIED FREQUENCY	ON-LEVEL FREQUENCY	5 YR IMPLIED FREQUENCY TREND	CUMULATIVE FREQUENCY TREND	ON-LEVEL TRENDED FREQUENCY	EXPECTED CLAIM FREQUENCY	EXPECTED ULTIMATE CLAIMS	SELECTED ULTIMATE CLAIMS	SELECTED CLAIM FREQUENCY
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1977	23,851,125	3.710	88,490,090		1.000					0.308					
1978	26,143,240	3.485	91,119,089		1.000					0.308					
1979	28,061,666	3.232	90,690,465		1.000					0.308					
1980	28,979,182	3.006	87,100,472		1.000					0.308					
1981	30,141,508	2.769	83,462,136		1.000					0.308					
1982	30,058,966	2.633	79,135,492		1.000					0.308					
1983	30,607,324	2.521	77,162,033		1.000					0.294					
1984	33,121,678	2.402	79,569,925		1.000					0.280					
1985	35,713,654	2.321	82,906,581		1.000					0.266					
1986	38,297,697	2.265	86,749,768	628	1.000	628	0.164%	0.072%		0.254	0.018%	0.164%	628	628	0.164%
1987	41,065,403	2.192	90,001,532	1,845	1.000	1,845	0.449%	0.205%		0.241	0.049%	0.449%	1,845	1,845	0.449%
1988	44,221,964	2.094	92,596,563	2,003	1.000	2,003	0.453%	0.216%		0.230	0.050%	0.453%	2,003	2,003	0.453%
1989	47,110,000	2.048	96,481,507	2,190	1.000	2,191	0.465%	0.227%		0.240	0.054%	0.465%	2,191	2,191	0.465%
1990	49,659,895	1.972	97,911,638	2,216	1.001	2,218	0.447%	0.226%	26.9%	0.250	0.057%	0.447%	2,218	2,218	0.447%
1991	50,856,501	1.910	97,123,143	2,074	1.001	2,076	0.408%	0.214%	1.3%	0.260	0.056%	0.408%	2,076	2,076	0.408%
1992	52,804,448	1.816	95,902,063	1,970	1.001	1,972	0.374%	0.206%	-1.6%	0.271	0.056%	0.374%	1,972	1,972	0.373%
1993	55,132,894	1.783	98,278,492	1,852	1.002	1,856	0.337%	0.189%	-4.5%	0.282	0.053%	0.337%	1,856	1,856	0.337%
1994	57,739,505	1.742	100,579,286	1,825	1.002	1,829	0.317%	0.182%	-5.5%	0.294	0.053%	0.317%	1,829	1,829	0.317%
1995	60,949,772	1.692	103,140,858	1,686	1.003	1,691	0.277%	0.164%	-6.3%	0.332	0.054%	0.277%	1,691	1,691	0.277%
1996	63,664,000	1.635	104,088,085	1,499	1.004	1,505	0.236%	0.145%	-8.1%	0.375	0.054%	0.236%	1,505	1,505	0.236%
1997	68,077,000	1.563	106,370,937	1,521	1.005	1,529	0.225%	0.144%	-7.5%	0.424	0.061%	0.225%	1,529	1,529	0.225%
1998	71,447,000	1.492	106,610,635	1,416	1.006	1,425	0.199%	0.134%	-7.2%	0.449	0.060%	0.199%	1,425	1,425	0.199%
1999	75,244,663	1.444	108,677,929	1,598	1.009	1,612	0.214%	0.148%	-2.7%	0.475	0.070%	0.214%	1,612	1,612	0.214%
2000	79,122,396	1.393	110,223,863	1,683	1.013	1,704	0.215%	0.155%	1.7%	0.502	0.078%	0.215%	1,704	1,704	0.215%
2001	80,396,857	1.364	109,675,764	1,586	1.016	1,612	0.200%	0.147%	1.9%	0.531	0.078%	0.200%	1,612	1,612	0.201%
2002	81,621,352	1.330	108,596,907	1,623	1.024	1,661	0.204%	0.153%	2.6%	0.562	0.086%	0.204%	1,661	1,661	0.204%
2003	82,433,234	1.295	106,712,867	1,428	1.032	1,474	0.179%	0.138%	-1.5%	0.595	0.082%	0.179%	1,474	1,474	0.179%
2004	84,632,753	1.248	105,596,397	1,313	1.048	1,376	0.163%	0.130%	-4.0%	0.684	0.089%	0.163%	1,376	1,376	0.163%
2005	86,912,307	1.218	105,836,799	1,214	1.066	1,295	0.149%	0.122%	-5.1%	0.786	0.096%	0.149%	1,295	1,295	0.149%
2006	90,822,757	1.176	106,826,594	1,024	1.095	1,121	0.123%	0.105%	-8.4%	0.904	0.095%	0.123%	1,121	1,121	0.123%
2007	93,702,820	1.137	106,579,121	1,003	1.142	1,146	0.122%	0.107%	-6.9%	0.972	0.104%	0.122%	1,146	1,146	0.122%
2008	93,449,349	1.115	104,228,254	907	1.231	1,116	0.119%	0.107%	-5.1%	1.045	0.112%	0.119%	1,116	1,116	0.119%
2009	86,530,965	1.117	96,636,885	638	1.406	897	0.104%	0.093%	-5.2%	1.124	0.104%	0.104%	903	899	0.104%
2010	86,624,485	1.093	94,656,914	542	1.820	986	0.114%	0.104%	-1.6%	1.060	0.110%	0.108%	938	964	0.111%
2011	89,983,985	1.061	95,464,009	329	3.065	1,008	0.112%	0.106%	-0.6%	1.000	0.106%	0.111%	1,002	1,004	0.112%
2012	92,683,504	1.030	95,464,009	41	19.739	809	0.087%	0.085%	-3.3%	1.000	0.085%	0.108%	1,002	993	0.107%
2013	95,464,009	1.000	95,464,009							1.000		0.105%	1,002	1,002	0.105%
TOTAL				37,654		40,584							41,731	41,747	

5 Year Average excluding 2012	0.107%
10 Year Average excluding 2012	0.099%
5 Year Average excluding 2010-2012	0.102%
10 Year Average excluding 2010-2012	0.092%
2006-2011 Average excluding 2009	0.105%
(16) 2013 Selected Frequency	0.105%

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

WL, LMWL & CO (>1986)
(000's)

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	23,851,125					
1978	26,143,240					
1979	28,061,666					
1980	28,979,182					
1981	30,141,508					
1982	30,058,966					
1983	30,607,324					
1984	33,121,678					
1985	35,713,654					
1986	38,297,697	628	0.16%	17,082	27,201	0.045
1987	41,065,403	1,845	0.45%	47,378	25,679	0.115
1988	44,221,964	2,003	0.45%	48,823	24,375	0.110
1989	47,110,000	2,191	0.47%	50,747	23,161	0.108
1990	49,659,895	2,218	0.45%	50,062	22,571	0.101
1991	50,856,501	2,076	0.41%	41,970	20,217	0.083
1992	52,804,448	1,972	0.37%	36,593	18,557	0.069
1993	55,132,894	1,856	0.34%	35,387	19,066	0.064
1994	57,739,505	1,829	0.32%	30,224	16,525	0.052
1995	60,949,772	1,691	0.28%	26,803	15,851	0.044
1996	63,664,000	1,505	0.24%	20,988	13,945	0.033
1997	68,077,000	1,529	0.22%	20,672	13,520	0.030
1998	71,447,000	1,425	0.20%	19,849	13,929	0.028
1999	75,244,663	1,612	0.21%	25,415	15,766	0.034
2000	79,122,396	1,704	0.22%	29,938	17,569	0.038
2001	80,396,857	1,612	0.20%	31,553	19,574	0.039
2002	81,621,352	1,661	0.20%	29,853	17,973	0.037
2003	82,433,234	1,474	0.18%	27,034	18,341	0.033
2004	84,632,753	1,376	0.16%	25,030	18,191	0.030
2005	86,912,307	1,295	0.15%	26,602	20,542	0.031
2006	90,822,757	1,121	0.12%	24,677	22,013	0.027
2007	93,702,820	1,146	0.12%	25,710	22,434	0.027
2008	93,449,349	1,116	0.12%	25,451	22,806	0.027
2009	86,530,965	899	0.10%	21,087	23,456	0.024
2010	86,624,485	964	0.11%	22,097	22,922	0.026
2011	89,983,985	1,004	0.11%	24,059	23,964	0.027
2012	92,683,504	993	0.11%	25,014	25,191	0.027
2013	95,464,009	1,002	0.10%	25,775	25,724	0.027
TOTAL		41,747		835,876		

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

WL, LMWL & CO (>1986)
(000's)

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	49,659,895	1.972	97,911,638	50,062		0.250	2.860	35,731	0	100%	35,731	0.036	0.101	0.101
1991	50,856,501	1.910	97,123,143	41,971		0.260	2.934	32,004	0	100%	32,004	0.033	0.083	0.082
1992	52,804,448	1.816	95,902,063	36,594		0.271	3.009	29,813	0	100%	29,813	0.031	0.069	0.069
1993	55,132,894	1.783	98,278,492	35,389		0.282	3.086	30,802	0	100%	30,802	0.031	0.064	0.064
1994	57,739,505	1.742	100,579,286	30,226		0.294	3.165	28,107	0	100%	28,107	0.028	0.052	0.052
1995	60,949,772	1.692	103,140,858	26,806		0.332	3.246	28,888	0	100%	28,888	0.028	0.044	0.044
1996	63,664,000	1.635	104,088,085	20,989		0.375	3.330	26,214	0	100%	26,214	0.025	0.033	0.033
1997	68,077,000	1.563	106,370,937	20,674		0.424	3.027	26,524	0	100%	26,524	0.025	0.030	0.030
1998	71,447,000	1.492	106,610,635	19,855		0.449	2.752	24,505	0	100%	24,505	0.023	0.028	0.028
1999	75,244,663	1.444	108,677,929	25,420		0.475	2.502	30,181	0	100%	30,181	0.028	0.034	0.034
2000	79,122,396	1.393	110,223,863	29,942		0.502	2.274	34,198	0	100%	34,198	0.031	0.038	0.038
2001	80,396,857	1.364	109,675,764	31,552		0.531	2.067	34,668	0	100%	34,668	0.032	0.039	0.039
2002	81,621,352	1.330	108,596,907	29,825		0.562	1.879	31,525	0	100%	31,525	0.029	0.037	0.037
2003	82,433,234	1.295	106,712,867	26,815		0.595	1.709	27,267	0	100%	27,267	0.026	0.033	0.034
2004	84,632,753	1.248	105,596,397	24,629		0.684	1.553	26,169	0	100%	26,169	0.025	0.029	0.032
2005	86,912,307	1.218	105,836,799	26,821		0.786	1.412	29,779	0	100%	29,779	0.028	0.031	0.030
2006	90,822,757	1.176	106,826,594	24,643		0.904	1.284	28,590	0	100%	28,590	0.027	0.027	0.027
2007	93,702,820	1.137	106,579,121	25,776		0.972	1.167	29,233	0	100%	29,233	0.027	0.028	0.027
2008	93,449,349	1.115	104,228,254	24,858		1.045	1.061	27,557	0	100%	27,557	0.026	0.027	0.027
2009	86,530,965	1.117	96,636,885	18,896		1.124	1.061	22,524	0	100%	22,524	0.023	0.022	0.025
2010	86,624,485	1.093	94,656,914	17,893		1.060	1.061	20,122	0	100%	20,122	0.021	0.021	0.026
2011	89,983,985	1.061	95,464,009	20,218		1.000	1.061	21,449	0	100%	21,449	0.022	0.022	0.027
2012	92,683,504	1.030	95,464,009	26,579		1.000	1.030	27,377	0	100%	27,377	0.029	0.029	0.027
2013	95,464,009	1.000	95,464,009			1.000	1.000	0	0	100%	0	0.000	0.000	0.027

	5 Year Average excluding 2011-2012	0.025	0.025
	7 Year Average excluding 2011-2012	0.025	0.026
	10 Year Weighted Average excluding 2011-2012	0.027	
	10 Year Weighted Average excluding 2010-2012	0.027	
	5 Year Average excluding 2010-2012	0.026	0.027
	5 Year Average excluding 2012	0.024	0.024
	7 Year Average excluding 2012	0.025	0.025
(14)	2013 Selected Loss Rate:	0.027	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

WL, LMWL & CO (>1986)

INTERPOLATED DEVELOPMENT FACTORS @ 06/30/12

ACCIDENT YEAR	AGE @ 6/30/12	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	714	714	726	1.000	1.000	1.000									
1954	702	702	714	1.000	1.000	1.000									
1955	690	690	702	1.000	1.000	1.000									
1956	678	678	690	1.000	1.000	1.000									
1957	666	666	678	1.000	1.000	1.000									
1958	654	654	666	1.000	1.000	1.000									
1959	642	642	654	1.000	1.000	1.000									
1960	630	630	642	1.000	1.000	1.000									
1961	618	618	630	1.000	1.000	1.000									
1962	606	606	618	1.000	1.000	1.000									
1963	594	594	606	1.000	1.000	1.000									
1964	582	582	594	1.000	1.000	1.000									
1965	570	570	582	1.000	1.000	1.000									
1966	558	558	570	1.000	1.000	1.000									
1967	546	546	558	1.000	1.000	1.000									
1968	534	534	546	1.000	1.000	1.000									
1969	522	522	534	1.000	1.000	1.000									
1970	510	510	522	1.000	1.000	1.000									
1971	498	498	510	1.000	1.000	1.000									
1972	486	486	498	1.000	1.000	1.000									
1973	474	474	486	1.001	1.000	1.001									
1974	462	462	474	1.001	1.001	1.001									
1975	450	450	462	1.001	1.001	1.001									
1976	438	438	450	1.001	1.001	1.001									
1977	426	426	438	1.001	1.001	1.001				1.000	1.000	1.000			
1978	414	414	426	1.001	1.001	1.001				1.000	1.000	1.000			
1979	402	402	414	1.002	1.001	1.002				1.000	1.000	1.000			
1980	390	390	402	1.002	1.002	1.002				1.000	1.000	1.000			
1981	378	378	390	1.002	1.002	1.002				1.000	1.000	1.000			
1982	366	366	378	1.002	1.002	1.002				1.000	1.000	1.000			
1983	354	354	366	1.003	1.002	1.003				1.000	1.000	1.000			
1984	342	342	354	1.003	1.003	1.003				1.000	1.000	1.000			
1985	330	330	342	1.004	1.003	1.004				1.000	1.000	1.000			
1986	318	318	330	1.004	1.004	1.004				1.000	1.000	1.000			
1987	306	306	318	1.005	1.004	1.005				1.000	1.000	1.000			
1988	294	294	306	1.005	1.005	1.005				1.000	1.000	1.000			
1989	282	282	294	1.006	1.005	1.006				1.000	1.000	1.000			
1990	270	270	282	1.006	1.006	1.006				1.001	1.000	1.001			
1991	258	258	270	1.006	1.006	1.006				1.001	1.001	1.001			
1992	246	246	258	1.007	1.006	1.007				1.001	1.001	1.001			
1993	234	234	246	1.008	1.007	1.008				1.002	1.001	1.002			
1994	222	222	234	1.009	1.008	1.009				1.002	1.002	1.002			
1995	210	210	222	1.011	1.009	1.011				1.003	1.002	1.003			
1996	198	198	210	1.014	1.011	1.014				1.004	1.003	1.004			
1997	186	186	198	1.018	1.014	1.018				1.005	1.004	1.005			
1998	174	174	186	1.024	1.018	1.024				1.006	1.005	1.006			
1999	162	162	174	1.033	1.024	1.033				1.009	1.006	1.009			
2000	150	150	162	1.047	1.033	1.047				1.013	1.009	1.013			
2001	138	138	150	1.069	1.047	1.069				1.016	1.013	1.016			
2002	126	126	138	1.099	1.069	1.099				1.024	1.016	1.024			
2003	114	114	126	1.147	1.099	1.147				1.032	1.024	1.032			
2004	102	102	114	1.222	1.147	1.222				1.048	1.032	1.048			
2005	90	90	102	1.330	1.222	1.330				1.066	1.048	1.066			
2006	78	78	90	1.509	1.330	1.509				1.095	1.066	1.095			
2007	66	66	78	1.834	1.509	1.834				1.142	1.095	1.142			
2008	54	54	66	2.494	1.834	2.494				1.231	1.142	1.231			
2009	42	42	54	3.941	2.494	3.941				1.406	1.231	1.406			
2010	30	30	42	8.492	3.941	8.492				1.820	1.406	1.820			
2011	18	18	30	27.854	8.492	27.854				3.065	1.820	3.065			
2012	6	6	18	376.023	27.854	376.023				19.739	3.065	19.739			

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
WL, LMWL & CO (>1986)
PAID LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
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	-
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		-
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			-
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				-
1981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					-
1982	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0								-
1985	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0									-
1986	0	0	40	393	1,428	3,493	6,603	9,364	12,108	14,218	15,340	15,947	16,288	16,530	16,677	16,766	16,839	16,898	16,944	16,986	16,999	17,002	17,004	17,004	17,009	17,009	17,009										17,009
1987	0	28	479	2,234	6,171	12,688	20,093	28,718	36,364	41,356	44,258	45,542	46,107	46,385	46,638	46,796	46,884	46,953	47,013	47,060	47,085	47,095	47,095	47,104	47,126	47,143											47,143
1988	0	22	655	3,282	9,040	15,855	25,329	34,011	39,903	43,787	45,793	46,888	47,493	47,860	48,100	48,216	48,294	48,392	48,440	48,461	48,495	48,547	48,561	48,568	48,570												48,570
1989	1	85	1,215	5,174	11,472	20,765	30,986	38,948	44,413	47,202	48,472	49,061	49,517	49,745	49,907	50,014	50,070	50,149	50,199	50,244	50,300	50,359	50,425	50,467													50,467
1990	2	146	1,671	5,924	14,407	25,369	34,510	40,843	44,409	46,390	47,487	48,182	48,660	48,959	49,178	49,352	49,519	49,616	49,700	49,741	49,751	49,757	49,767														49,767
1991	2	212	1,835	7,580	16,766	25,201	31,411	35,363	37,641	38,948	39,764	40,235	40,617	40,976	41,187	41,334	41,424	41,508	41,579	41,616	41,634	41,705															41,705
1992	1	216	2,863	10,406	18,072	24,829	29,386	31,895	33,433	34,254	34,800	35,275	35,633	35,842	35,940	36,071	36,145	36,193	36,254	36,305	36,339																36,339
1993	3	585	4,238	10,895	18,032	23,758	27,725	30,042	31,508	32,501	33,180	33,631	33,959	34,259	34,463	34,612	34,770	34,928	35,036	35,118																	35,118
1994	15	899	4,731	10,730	16,588	20,972	23,887	25,605	26,808	27,555	28,210	28,734	29,150	29,392	29,584	29,693	29,793	29,892	29,961																		29,961
1995	29	1,025	4,641	9,218	13,414	16,823	19,288	21,097	22,432	23,542	24,449	25,125	25,536	25,840	26,036	26,220	26,377	26,516																			26,516
1996	62	1,249	3,869	7,216	10,318	12,572	14,570	16,103	17,417	18,534	19,184	19,586	19,892	20,196	20,378	20,559	20,699																				20,699
1997	56	1,015	3,258	6,178	8,951	11,518	13,707	15,521	16,983	18,095	18,863	19,383	19,739	19,949	20,147	20,303																					20,303
1998	68	1,041	3,132	5,943	8,843	11,449	13,615	15,351	16,525	17,459	18,037	18,488	18,904	19,183	19,385																						19,385
1999	81	1,069	3,172	6,270	9,957	13,351	16,444	18,924	20,742	21,994	22,913	23,643	24,191	24,611																							24,611
2000	77	1,058	3,534	7,687	12,065	16,287	20,177	22,838	24,555	26,005	27,099	27,981	28,589																								28,589
2001	56	1,134	4,166	8,777	13,685	18,098	21,509	23,919	25,860	27,434	28,736	29,518																									29,518
2002	58	1,037	3,880	8,093	12,699	16,729	19,588	21,928	24,007	25,830	27,142																										27,142
2003	89	1,187	3,644	7,398	10,933	14,345	17,296	19,893	21,823	23,382																											23,382
2004	55	916	3,004	6,142	9,836	13,333	16,192	18,376	20,157																												20,157
2005	98	1,014	2,936	6,150	9,738	13,640	17,204	20,164																													20,164
2006	60	797	2,434	5,457	9,373	13,146	16,327																														16,327
2007	56	842	2,905	6,480	10,277	14,056																															14,056
2008	49	710	2,862	6,467	9,967																																9,967
2009	59	784	2,466	4,795																																	4,795
2010	54	730	2,107																																		2,107
2011	70	726																																			726
2012	71																																				71
																																					664,594

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-Ult	330-Ult	342-Ult	354-Ult	366-Ult	378-Ult	390-Ult	402-Ult	414-Ult	426-Ult	
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982																																					
1983																																					
1984																																					
1985																																					
1986			9.711	3.633	2.446	1.890	1.418	1.293	1.174	1.079	1.040	1.021	1.015	1.009	1.005	1.004	1.004	1.003	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000											
1987	126.222	17.393	4.660	2.762	2.056	1.584	1.429	1.266	1.137	1.070	1.029	1.012	1.006	1.005	1.003	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000												
1988	197.675	30.364	5.007	2.754	1.754	1.598	1.343	1.173	1.097	1.046	1.024	1.013	1.008	1.005	1.002	1.002	1.002	1.001	1.000	1.001	1.001	1.000	1.000	1.000													
1989	110.862	14.340	4.258	2.217	1.810	1.492	1.257	1.140	1.063	1.027	1.012	1.009	1.005	1.003	1.002	1.001	1.002	1.001	1.001	1.001	1.001	1.001	1.001														
1990	72.260	11.443	3.546	2.432	1.761	1.360	1.183	1.087	1.045	1.024	1.015	1.010	1.006	1.004	1.004	1.003	1.002	1.002	1.001	1.000	1.000	1.000															
1991	97.079	8.653	4.131	2.212	1.503	1.246	1.126	1.064	1.035	1.021	1.012	1.010	1.009	1.005	1.004	1.002	1.002	1.002	1.001	1.000	1.002																
1992	268.636	13.262	3.635	1.737	1.374	1.184	1.085	1.048	1.025	1.016	1.014	1.010	1.006	1.003	1.004	1.002	1.001	1.002	1.001	1.001																	
1993	181.402	7.250	2.571	1.655	1.318	1.167	1.084	1.049	1.032	1.021	1.014	1.010	1.009	1.006	1.004	1.005	1.005	1.003	1.002																		
1994	60.212	5.260	2.268	1.546	1.264	1.139	1.072	1.047	1.028	1.024	1.019	1.014	1.008	1.007	1.004	1.003	1.003	1.002																			
1995	35.049	4.526	1.986	1.455	1.254	1.147	1.094	1.063	1.049	1.039	1.028	1.016	1.012	1.008	1.007	1.006	1.005																				
1996	20.254	3.098	1.865	1.430	1.218	1.159	1.105	1.082	1.064	1.035	1.021	1.016	1.015	1.009	1.009	1.007																					
1997	18.060	3.211	1.896	1.449	1.287	1.190	1.132	1.094	1.065	1.042	1.028	1.018	1.011	1.010	1.008																						
1998	15.350	3.008	1.897	1.488	1.295	1.189	1.128	1.076	1.056	1.033	1.025	1.023	1.015	1.011																							
1999	13.163	2.968	1.977	1.588	1.341	1.232	1.151	1.096	1.060	1.042	1.032	1.023	1.017																								
2000	13.736	3.341	2.175	1.570	1.350	1.239	1.132	1.075	1.059	1.042	1.033	1.022																									
2001	20.420	3.674	2.107	1.559	1.322	1.188	1.112	1.081	1.061	1.047	1.027																										
2002	17.757	3.741	2.086	1.569	1.317	1.171	1.119	1.095	1.076	1.051																											
2003	13.333	3.070	2.030	1.478	1.312	1.206	1.150	1.097	1.071																												
2004	16.522	3.280	2.045	1.601	1.356	1.214	1.135	1.097																													
2005	10.325	2.896	2.095	1.584	1.401	1.261	1.172																														
2006	13.314	3.053	2.242	1.718	1.403	1.242																															
2007	15.094	3.448	2.231	1.586	1.368																																
2008	14.432	4.031	2.260	1.541																																	
2009	13.336	3.146	1.945																																		
2010	13.623	2.885																																			
2011	10.297																																				
4 Yr Avg	12.922	3.378	2.170	1.607	1.382	1.231	1.144	1.092	1.067	1.046	1.029	1.021	1.015	1.009	1.007	1.005	1.004	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000											
5 Yr Avg	13.356	3.313	2.155	1.606	1.368	1.219	1.138	1.089	1.066	1.043	1.029	1.020	1.014	1.009	1.006	1.005	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000											
7 Yr Avg	12.917	3.249	2.121	1.582	1.354	1.217	1.139	1.088	1.064	1.042	1.028	1.019	1.012	1.007	1.006	1.004	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000											
3 Yr Wtd	12.249	3.343	2.155	1.609	1.390	1.239	1.153	1.096	1.069	1.047	1.030	1.022	1.014	1.010	1.008	1.005	1.004	1.002	1.002	1.000	1.001	1.001	1.000	1.000	1.000	1.000											
5 Yr Wtd	13.173	3.306	2.158	1.603	1.366	1.217	1.136	1.088	1.065	1.044	1.029	1.020	1.014	1.008	1.006	1.004	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000											
10 Yr Wtd	13.476	3.322	2.119	1.575	1.345	1.213	1.133	1.085	1.058	1.037	1.023	1.015	1.010	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											TAIL
Prior	13.935	3.280	2.171	1.586	1.354	1.205	1.129	1.088	1.063	1.042	1.028	1.019	1.012	1.007	1.005	1.003	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001
Selected	13.500	3.280	2.155	1.580	1.360	1.215	1.135	1.089	1.065	1.044	1.028	1.021	1.014	1.008	1.006	1.004	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Cumulative	376.023	27.854	8.492	3.941	2.494	1.834	1.509	1.330	1.222	1.147	1.099	1.069	1.047	1.033	1.024	1.018	1.014	1.011	1.009	1.008	1.007	1.006	1.006	1.006	1.005	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
PRIVATE EMPLOYERS
COMPENSATION
WL, LMWL & CO (>1986)

REPORTED WL, LMWL & CO (>1986) CLAIM COUNTS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982																																					
1983																																					
1984																																					
1985																																					
1986	1	35	92	165	259	352	455	512	569	599	609	611	617	618	622	623	625	627	627	627	627	628	628	628	628	628	628										628
1987	32	182	363	636	887	1,183	1,451	1,664	1,747	1,788	1,811	1,820	1,825	1,829	1,835	1,838	1,839	1,841	1,841	1,842	1,842	1,842	1,842	1,843	1,845	1,845											1,845
1988	41	243	482	780	1,110	1,443	1,734	1,862	1,917	1,948	1,964	1,973	1,979	1,987	1,992	1,995	1,996	1,997	1,999	2,001	2,003	2,003	2,003	2,003	2,003												2,003
1989	57	327	623	1,017	1,386	1,779	1,986	2,075	2,122	2,140	2,146	2,157	2,160	2,167	2,169	2,169	2,173	2,177	2,180	2,183	2,188	2,189	2,189	2,190													2,190
1990	70	346	747	1,222	1,672	1,912	2,032	2,104	2,134	2,163	2,175	2,182	2,188	2,199	2,203	2,207	2,213	2,213	2,214	2,215	2,215	2,216	2,216														2,216
1991	78	365	835	1,433	1,725	1,867	1,955	1,985	2,008	2,029	2,039	2,046	2,055	2,060	2,062	2,065	2,068	2,069	2,070	2,070	2,071	2,074															2,074
1992	94	454	1,116	1,507	1,716	1,827	1,880	1,903	1,922	1,936	1,941	1,948	1,956	1,958	1,961	1,967	1,967	1,969	1,970	1,970	1,970																1,970
1993	5	228	810	1,264	1,527	1,659	1,732	1,764	1,789	1,803	1,815	1,823	1,833	1,840	1,846	1,846	1,849	1,851	1,852	1,852																	1,852
1994	18	397	953	1,327	1,537	1,634	1,696	1,737	1,763	1,778	1,795	1,814	1,815	1,815	1,816	1,819	1,822	1,825	1,825																		1,825
1995	32	474	974	1,248	1,425	1,507	1,561	1,597	1,625	1,639	1,657	1,664	1,669	1,675	1,679	1,681	1,684	1,686																			1,686
1996	49	524	922	1,157	1,271	1,329	1,393	1,432	1,454	1,466	1,471	1,476	1,482	1,488	1,494	1,498	1,499																				1,499
1997	68	588	956	1,173	1,282	1,356	1,400	1,446	1,468	1,485	1,495	1,504	1,510	1,515	1,519	1,521																					1,521
1998	53	489	856	1,055	1,195	1,266	1,316	1,352	1,368	1,378	1,391	1,399	1,404	1,412	1,416																						1,416
1999	82	583	917	1,159	1,317	1,413	1,470	1,509	1,540	1,564	1,577	1,588	1,593	1,598																							1,598
2000	81	539	950	1,233	1,396	1,507	1,564	1,603	1,630	1,648	1,659	1,678	1,683																								1,683
2001	60	513	932	1,179	1,320	1,428	1,487	1,508	1,533	1,560	1,578	1,586																									1,586
2002	59	547	986	1,246	1,395	1,467	1,514	1,561	1,587	1,614	1,623																										1,623
2003	82	554	880	1,108	1,215	1,288	1,340	1,382	1,407	1,428																											1,428
2004	62	492	794	980	1,124	1,199	1,242	1,284	1,313																												1,313
2005	76	475	741	937	1,038	1,123	1,184	1,214																													1,214
2006	42	342	589	768	874	968	1,024																														1,024
2007	55	352	590	790	929	1,003																															1,003
2008	43	320	588	790	907																																907
2009	51	326	522	638																																	638
2010	53	341	542																																		542
2011	57	329																																			329
2012	41																																				41
																																					37,654

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-Ult	330-Ult	342-Ult	354-Ult	366-Ult	378-Ult	390-Ult	402-Ult	414-Ult	426-Ult	
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982																																					
1983																																					
1984																																					
1985																																					
1986	35.000	2.629	1.793	1.570	1.359	1.293	1.125	1.111	1.053	1.017	1.003	1.010	1.002	1.006	1.002	1.003	1.003	1.000	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000											
1987	5.688	1.995	1.752	1.395	1.334	1.227	1.147	1.050	1.023	1.013	1.005	1.003	1.002	1.003	1.002	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.001	1.001	1.000												
1988	5.927	1.984	1.618	1.423	1.300	1.202	1.074	1.030	1.016	1.008	1.005	1.003	1.004	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000													
1989	5.737	1.905	1.632	1.363	1.284	1.116	1.045	1.023	1.008	1.003	1.005	1.001	1.003	1.001	1.000	1.002	1.002	1.001	1.001	1.002	1.000	1.000	1.000														
1990	4.943	2.159	1.636	1.368	1.144	1.063	1.035	1.014	1.014	1.006	1.003	1.003	1.005	1.002	1.002	1.003	1.000	1.000	1.000	1.000	1.000	1.000															
1991	4.679	2.288	1.716	1.204	1.082	1.047	1.015	1.012	1.010	1.005	1.003	1.004	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.001																
1992	4.830	2.458	1.350	1.139	1.065	1.029	1.012	1.010	1.007	1.003	1.004	1.004	1.001	1.002	1.003	1.000	1.001	1.001	1.000	1.000																	
1993	45.600	3.553	1.560	1.208	1.086	1.044	1.018	1.014	1.008	1.007	1.004	1.005	1.004	1.003	1.000	1.002	1.001	1.001	1.000																		
1994	22.056	2.401	1.392	1.158	1.063	1.038	1.024	1.015	1.009	1.010	1.011	1.001	1.000	1.001	1.002	1.002	1.002	1.000																			
1995	14.813	2.055	1.281	1.142	1.058	1.036	1.023	1.018	1.009	1.011	1.004	1.003	1.004	1.002	1.001	1.002	1.001																				
1996	10.694	1.760	1.255	1.099	1.046	1.048	1.028	1.015	1.008	1.003	1.003	1.004	1.004	1.004	1.003	1.001																					
1997	8.647	1.626	1.227	1.093	1.058	1.032	1.033	1.015	1.012	1.007	1.006	1.004	1.003	1.003	1.001																						
1998	9.226	1.751	1.232	1.133	1.059	1.039	1.027	1.012	1.007	1.009	1.006	1.004	1.006	1.003																							
1999	7.110	1.573	1.264	1.136	1.073	1.040	1.027	1.021	1.016	1.008	1.007	1.003	1.003																								
2000	6.654	1.763	1.298	1.132	1.080	1.038	1.025	1.017	1.011	1.007	1.011	1.003																									
2001	8.550	1.817	1.265	1.120	1.082	1.041	1.014	1.017	1.018	1.012	1.005																										
2002	9.271	1.803	1.264	1.120	1.052	1.032	1.031	1.017	1.017	1.006																											
2003	6.756	1.588	1.259	1.097	1.060	1.040	1.031	1.018	1.015																												
2004	7.935	1.614	1.234	1.147	1.067	1.036	1.034	1.023																													
2005	6.250	1.560	1.265	1.108	1.082	1.054	1.025																														
2006	8.143	1.722	1.304	1.138	1.108	1.058																															
2007	6.400	1.676	1.339	1.176	1.080																																
2008	7.442	1.838	1.344	1.148																																	
2009	6.392	1.601	1.222																																		
2010	6.434	1.589																																			
2011	5.772																																				
3 Yr Avg	6.199	1.676	1.302	1.154	1.090	1.049	1.030	1.019	1.017	1.008	1.008	1.003	1.004	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000											
5 Yr Avg	6.488	1.685	1.295	1.143	1.079	1.044	1.027	1.018	1.015	1.008	1.007	1.004	1.004	1.002	1.001	1.001	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000											
7 Yr Avg	6.690	1.657	1.281	1.133	1.076	1.043	1.027	1.018	1.014	1.007	1.006	1.003	1.003	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											
3 Yr Wtd	6.186	1.674	1.305	1.154	1.089	1.049	1.030	1.019	1.017	1.008	1.008	1.003	1.004	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000											
5 Yr Wtd	6.440	1.684	1.295	1.142	1.077	1.043	1.027	1.018	1.015	1.008	1.007	1.004	1.004	1.002	1.001	1.001	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000											
10 Yr Wtd	7.031	1.681	1.277	1.130	1.073	1.040	1.027	1.017	1.012	1.008	1.006	1.004	1.003	1.002	1.001	1.001	1.001	1.001	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000											TAIL
PRIOR	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
Selected	6.440	1.684	1.295	1.142	1.077	1.043	1.027	1.018	1.015	1.008	1.007	1.004	1.004	1.002	1.001	1.001	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000											
Cumulative	19.739	3.065	1.820	1.406	1.231	1.142	1.095	1.066	1.048	1.032	1.024	1.016	1.013	1.009	1.006	1.005	1.004	1.003	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LIVING MAINTENANCE
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2012	SELECTED ULTIMATE LOSS	SELECTED NOMINAL UNPAID LOSS	DISCOUNT FACTOR AT 4.0%	SELECTED DISCOUNTED UNPAID LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		10	28	18	83.3%	15	
1977	23,851,125	5,663	5,670	6	82.5%	5	0.024
1978	26,143,240	6,306	6,314	8	82.0%	7	0.024
1979	28,061,666	7,230	7,245	15	81.4%	12	0.026
1980	28,979,182	7,376	7,395	19	80.8%	15	0.026
1981	30,141,508	7,497	7,524	27	80.7%	22	0.025
1982	30,058,966	7,397	7,430	33	80.2%	26	0.025
1983	30,607,324	8,184	8,223	39	80.5%	31	0.027
1984	33,121,678	9,445	9,505	60	80.0%	48	0.029
1985	35,713,654	11,778	11,866	88	79.9%	70	0.033
1986	38,297,697	13,903	14,033	130	80.1%	104	0.037
1987	41,065,403	15,599	15,759	160	80.0%	128	0.038
1988	44,221,964	18,221	18,436	215	80.0%	172	0.042
1989	47,110,000	19,612	19,884	272	79.9%	218	0.042
1990	49,659,895	17,230	17,508	278	80.0%	222	0.035
1991	50,856,501	15,780	16,071	291	80.2%	233	0.032
1992	52,804,448	15,347	15,692	345	80.7%	278	0.030
1993	55,132,894	17,226	17,674	449	81.1%	364	0.032
1994	57,739,505	16,844	17,345	502	81.4%	409	0.030
1995	60,949,772	17,905	18,529	624	82.0%	512	0.030
1996	63,664,000	16,176	16,839	663	82.5%	547	0.026
1997	68,077,000	21,063	22,042	979	82.8%	811	0.032
1998	71,447,000	25,592	26,961	1,369	82.9%	1,135	0.038
1999	75,244,663	28,700	30,499	1,799	83.1%	1,495	0.041
2000	79,122,396	34,928	37,511	2,583	83.6%	2,159	0.047
2001	80,396,857	33,409	36,293	2,884	83.9%	2,419	0.045
2002	81,621,352	26,893	29,504	2,611	84.2%	2,200	0.036
2003	82,433,234	22,981	26,158	3,177	84.3%	2,678	0.032
2004	84,632,753	21,352	24,860	3,508	84.5%	2,964	0.029
2005	86,912,307	21,767	25,960	4,193	84.6%	3,548	0.030
2006	90,822,757	21,149	26,119	4,969	84.8%	4,213	0.029
2007	93,702,820	20,404	27,011	6,607	85.2%	5,626	0.029
2008	93,449,349	20,591	29,674	9,083	85.4%	7,760	0.032
2009	86,530,965	11,639	22,353	10,714	85.5%	9,164	0.026
2010	86,624,485	7,940	23,618	15,677	85.6%	13,421	0.027
2011	89,983,985	1,903	25,025	23,122	85.7%	19,817	0.028
2012	46,341,752	28	13,432	13,404	85.7%	11,488	0.029
2013		0	0		100.0%		
TOTAL		575,069	685,992	110,923	85.0%	94,336	
EXLD PRIOR		575,059	685,964	110,905	85.0%	94,321	

(1) PROVIDED BY THE BWC; 2012 ADJUSTED TO PARTIAL YEAR
(2) SECTION 1, EXHIBIT 5D, SHEET 3A, COL. 3
(3) SECTION 1, EXHIBIT 5D, SHEET 3A, COL. 8; 2012 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 1, EXHIBIT 5, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LIVING MAINTENANCE
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	FISCAL YEAR ENDING 2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	18	6	6	5	4	3	2	2	2	1	1	1	1	1	1	0	0	0	0	1
1977	6	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1978	8	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
1979	15	5	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0
1980	19	3	6	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0
1981	27	9	3	6	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	1
1982	33	6	9	3	6	1	1	1	1	1	1	1	1	0	0	0	0	0	0	1
1983	39	3	7	9	4	6	1	1	1	1	1	1	1	1	0	0	0	0	0	1
1984	60	15	3	8	11	4	7	2	2	2	1	1	1	1	1	1	0	0	0	1
1985	88	13	19	4	9	14	5	9	2	2	2	2	1	1	1	1	1	1	0	2
1986	130	27	15	22	4	11	16	6	10	3	2	2	2	2	1	1	1	1	1	3
1987	160	16	30	16	24	5	12	17	7	11	3	3	2	2	2	1	1	1	1	4
1988	215	28	18	35	19	28	6	14	20	8	13	3	3	3	2	2	2	1	1	6
1989	272	41	30	20	38	21	30	6	15	21	9	14	4	3	3	3	2	2	2	7
1990	278	37	37	27	17	33	18	27	6	13	19	8	12	3	3	3	2	2	2	8
1991	291	37	34	33	24	16	31	17	24	5	12	17	7	11	3	3	3	2	2	9
1992	345	62	36	33	32	24	16	29	16	24	5	12	16	7	11	3	3	2	2	10
1993	449	62	70	40	37	36	27	17	33	18	26	6	13	18	8	12	3	3	3	14
1994	502	64	61	68	39	36	35	26	17	32	18	25	6	13	18	7	12	3	3	17
1995	624	92	68	64	71	41	38	37	27	18	33	19	26	6	13	18	8	12	3	21
1996	663	98	83	61	58	64	37	34	33	25	17	30	17	24	5	12	17	7	11	22
1997	979	117	128	108	80	75	82	48	44	43	32	21	38	22	29	7	15	21	9	42
1998	1,369	182	143	156	132	97	91	99	58	53	51	38	26	46	26	35	9	19	25	62
1999	1,799	244	206	162	177	149	110	103	113	66	60	58	43	30	52	30	40	10	21	99
2000	2,583	369	301	254	199	218	184	135	127	138	81	74	71	53	36	63	36	47	12	145
2001	2,884	379	357	291	246	193	211	178	131	123	134	79	72	69	52	35	61	35	46	153
2002	2,611	343	295	278	227	192	150	165	140	103	97	107	62	57	55	41	28	50	28	161
2003	3,177	397	367	315	297	242	204	160	176	149	109	103	113	66	60	58	43	29	52	199
2004	3,508	528	372	344	295	278	227	192	150	165	139	103	96	105	62	56	55	41	28	235
2005	4,193	777	515	363	335	288	271	221	187	146	161	136	100	94	103	60	55	53	40	256
2006	4,969	961	743	492	347	321	275	259	211	178	140	154	130	96	90	98	58	52	51	283
2007	6,607	1,514	986	762	504	355	329	282	265	217	183	144	158	133	98	92	101	59	54	342
2008	9,083	2,428	1,526	993	768	508	358	331	284	267	218	184	145	159	134	99	93	101	59	399
2009	10,714	2,963	2,065	1,298	845	653	432	305	282	242	228	186	157	123	135	114	84	79	86	390
2010	15,677	4,465	3,093	2,156	1,355	882	682	451	318	294	253	238	194	164	128	141	119	88	82	497
2011	23,122	6,299	4,785	3,314	2,310	1,452	945	731	484	341	315	271	255	208	175	138	151	128	94	621
2012	13,404	2,886	6,517	4,956	3,435	2,395	1,505	980	757	501	353	326	280	263	215	181	142	156	132	741
TOTAL	110,923	25,482	22,934	16,700	11,955	8,646	6,342	4,890	3,946	3,213	2,718	2,365	2,053	1,784	1,525	1,318	1,145	1,008	852	4,756

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LIVING MAINTENANCE
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(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	18	6	6	5	4	3	2	2	2	1	1	1	1	1	1	0	0	0	0	1
1974	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1975	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1976	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	18	6	6	5	4	3	2	2	2	1	1	1	1	1	1	0	0	0	0	1

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LIVING MAINTENANCE
(000's)

ALLOCATION OF ULTIMATE LOSS

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	PAID LOSS	PAID LDF	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT	INDICATED ULTIMATE LOSS: BORNHUETTER FERGUSON	INITIAL ULTIMATE LOSS	BALANCED ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR			10					28
1977	23,851,125	0.024	5,663	1.001	5,670	5,670	5,670	5,670
1978	26,143,240	0.024	6,306	1.001	6,314	6,314	6,314	6,314
1979	28,061,666	0.026	7,230	1.002	7,245	7,245	7,245	7,245
1980	28,979,182	0.026	7,376	1.003	7,395	7,395	7,395	7,395
1981	30,141,508	0.025	7,497	1.004	7,524	7,524	7,524	7,524
1982	30,058,966	0.025	7,397	1.004	7,429	7,429	7,429	7,430
1983	30,607,324	0.027	8,184	1.005	8,223	8,223	8,223	8,223
1984	33,121,678	0.029	9,445	1.006	9,505	9,505	9,505	9,505
1985	35,713,654	0.033	11,778	1.007	11,866	11,866	11,866	11,866
1986	38,297,697	0.037	13,903	1.009	14,035	14,035	14,035	14,033
1987	41,065,403	0.038	15,599	1.011	15,763	15,763	15,763	15,759
1988	44,221,964	0.042	18,221	1.012	18,439	18,439	18,439	18,436
1989	47,110,000	0.042	19,612	1.014	19,887	19,887	19,887	19,884
1990	49,659,895	0.035	17,230	1.016	17,508	17,508	17,508	17,508
1991	50,856,501	0.032	15,780	1.018	16,071	16,071	16,071	16,071
1992	52,804,448	0.030	15,347	1.023	15,693	15,694	15,694	15,692
1993	55,132,894	0.032	17,226	1.026	17,676	17,677	17,677	17,674
1994	57,739,505	0.030	16,844	1.030	17,349	17,350	17,350	17,345
1995	60,949,772	0.030	17,905	1.035	18,534	18,534	18,534	18,529
1996	63,664,000	0.026	16,176	1.041	16,841	16,842	16,842	16,839
1997	68,077,000	0.032	21,063	1.047	22,044	22,046	22,046	22,042
1998	71,447,000	0.038	25,592	1.054	26,976	26,978	26,978	26,961
1999	75,244,663	0.041	28,700	1.063	30,509	30,511	30,511	30,499
2000	79,122,396	0.047	34,928	1.074	37,515	37,519	37,519	37,511
2001	80,396,857	0.045	33,409	1.086	36,291	36,298	36,298	36,293
2002	81,621,352	0.035	26,893	1.100	29,576	29,481	29,481	29,504
2003	82,433,234	0.037	22,981	1.116	25,647	26,130	26,130	26,158
2004	84,632,753	0.034	21,352	1.139	24,319	24,852	24,852	24,860
2005	86,912,307	0.032	21,767	1.178	25,635	25,919	25,919	25,960
2006	90,822,757	0.029	21,149	1.231	26,028	26,132	26,132	26,119
2007	93,702,820	0.029	20,404	1.317	26,869	26,932	26,932	27,011
2008	93,449,349	0.029	20,591	1.488	30,639	29,492	29,492	29,674
2009	86,530,965	0.027	11,639	1.845	21,476	22,359	22,359	22,353
2010	86,624,485	0.028	7,940	2.823	22,417	23,632	23,632	23,618
2011	89,983,985	0.029	1,903	9.231	17,567	25,066	25,066	25,025
2012	92,683,504	0.029	28	1,015.463	28,483	26,880	26,880	26,864
2013	95,464,009	0.029				27,685	27,685	27,685
TOTAL			575,069		690,958	726,883	726,883	727,108
EXLD PRIOR			575,059		690,958	726,883	726,883	727,080

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LIVING MAINTENANCE
(000's)

ALLOCATION OF ULTIMATE LOSS SUPPORT

ACCIDENT YEAR	PAID LOSS	INITIAL ULTIMATE LOSS	INITIAL RESERVE	TOTAL INITIAL RESERVE	TOTAL SELECTED RESERVE	RESERVE BALANCE FACTOR	BALANCED RESERVE	BALANCED ULTIMATE LOSS & ALAE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR	10	***3 YEAR SUM***	***30***	***888***	525		18	28
1977	5,663	5,670	6	215	215	1.000	6	5,670
1978	6,306	6,314	8	281	281	1.000	8	6,314
1979	7,230	7,245	15	392	389	0.993	15	7,245
1980	7,376	7,395	19	440	437	0.994	19	7,395
1981	7,497	7,524	27	498	504	1.013	27	7,524
1982	7,397	7,429	32	548	553	1.009	33	7,430
1983	8,184	8,223	39	699	703	1.005	39	8,223
1984	9,445	9,505	60	978	982	1.004	60	9,505
1985	11,778	11,866	88	1,302	1,301	0.999	88	11,866
1986	13,903	14,035	132	1,634	1,614	0.988	130	14,033
1987	15,599	15,763	164	2,064	2,015	0.976	160	15,759
1988	18,221	18,439	218	2,520	2,480	0.984	215	18,436
1989	19,612	19,887	275	2,983	2,958	0.991	272	19,884
1990	17,230	17,508	278	3,257	3,257	1.000	278	17,508
1991	15,780	16,071	291	3,473	3,467	0.998	291	16,071
1992	15,347	15,694	346	3,659	3,645	0.996	345	15,692
1993	17,226	17,677	451	4,096	4,069	0.993	449	17,674
1994	16,844	17,350	506	4,687	4,644	0.991	502	17,345
1995	17,905	18,534	629	5,341	5,300	0.992	624	18,529
1996	16,176	16,842	665	6,071	6,049	0.996	663	16,839
1997	21,063	22,046	984	7,372	7,338	0.995	979	22,042
1998	25,592	26,978	1,387	9,862	9,740	0.988	1,369	26,961
1999	28,700	30,511	1,812	13,869	13,771	0.993	1,799	30,499
2000	34,928	37,519	2,592	19,355	19,289	0.997	2,583	37,511
2001	33,409	36,298	2,889	24,080	24,042	0.998	2,884	36,293
2002	26,893	29,481	2,588	29,897	30,169	1.009	2,611	29,504
2003	22,981	26,130	3,149	35,037	35,346	1.009	3,177	26,158
2004	21,352	24,852	3,500	41,422	41,516	1.002	3,508	24,860
2005	21,767	25,919	4,152	50,091	50,587	1.010	4,193	25,960
2006	21,149	26,132	4,983	60,988	60,827	0.997	4,969	26,119
2007	20,404	26,932	6,528	79,000	79,964	1.012	6,607	27,011
2008	20,591	29,492	8,902	101,164	103,227	1.020	9,083	29,674
2009	11,639	22,359	10,720	111,551	111,498	1.000	10,714	22,353
2010	7,940	23,632	15,692	148,032	147,896	0.999	15,677	23,618
2011	1,903	25,066	23,163	202,339	201,985	0.998	23,122	25,025
2012	28	26,880	26,852	269,546	269,389	0.999	26,836	26,864
2013		27,685	27,685	286,392	286,392	1.000	27,685	27,685
TOTAL	575,069	726,883	151,854	1,536,019	1,538,362		152,039	727,108
EXLD PRIOR	575,059		151,824	1,535,131	1,537,837		152,022	727,080

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LIVING MAINTENANCE
(000's)

SELECTION OF ULTIMATE CLAIM COUNTS

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	IMPLIED FREQUENCY	ON-LEVEL FREQUENCY	5 YR IMPLIED FREQUENCY TREND	CUMULATIVE FREQUENCY TREND	ON-LEVEL TRENDED FREQUENCY	EXPECTED CLAIM FREQUENCY	EXPECTED ULTIMATE CLAIMS	SELECTED ULTIMATE CLAIMS	SELECTED CLAIM FREQUENCY
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1977	23,851,125	3.710	88,490,090		1.001					0.308					
1978	26,143,240	3.485	91,119,089		1.001					0.308					
1979	28,061,666	3.232	90,690,465		1.001					0.308					
1980	28,979,182	3.006	87,100,472		1.001					0.308					
1981	30,141,508	2.769	83,462,136		1.001					0.308					
1982	30,058,966	2.633	79,135,492	788	1.001	789	0.262%	0.100%		0.308	0.031%	0.262%	789	789	0.262%
1983	30,607,324	2.521	77,162,033	1,042	1.002	1,044	0.341%	0.135%		0.294	0.040%	0.341%	1,044	1,044	0.341%
1984	33,121,678	2.402	79,569,925	1,249	1.003	1,253	0.378%	0.157%		0.280	0.044%	0.378%	1,253	1,253	0.378%
1985	35,713,654	2.321	82,906,581	1,503	1.004	1,509	0.423%	0.182%		0.266	0.048%	0.423%	1,509	1,509	0.423%
1986	38,297,697	2.265	86,749,768	1,723	1.005	1,732	0.452%	0.200%	18.4%	0.254	0.051%	0.452%	1,732	1,732	0.452%
1987	41,065,403	2.192	90,001,532	1,917	1.006	1,928	0.469%	0.214%	12.3%	0.241	0.052%	0.469%	1,928	1,928	0.469%
1988	44,221,964	2.094	92,596,563	2,294	1.006	2,309	0.522%	0.249%	11.4%	0.230	0.057%	0.522%	2,309	2,309	0.522%
1989	47,110,000	2.048	96,481,507	2,641	1.007	2,661	0.565%	0.276%	11.1%	0.240	0.066%	0.565%	2,661	2,661	0.565%
1990	49,659,895	1.972	97,911,638	2,662	1.009	2,685	0.541%	0.274%	9.3%	0.250	0.068%	0.541%	2,685	2,685	0.541%
1991	50,856,501	1.910	97,123,143	2,763	1.010	2,790	0.549%	0.287%	7.1%	0.260	0.075%	0.549%	2,790	2,790	0.549%
1992	52,804,448	1.816	95,902,063	2,891	1.011	2,924	0.554%	0.305%	4.5%	0.271	0.083%	0.554%	2,924	2,924	0.554%
1993	55,132,894	1.783	98,278,492	3,029	1.013	3,067	0.556%	0.312%	3.6%	0.282	0.088%	0.556%	3,067	3,067	0.556%
1994	57,739,505	1.742	100,579,286	2,666	1.014	2,702	0.468%	0.269%	0.4%	0.294	0.079%	0.468%	2,702	2,702	0.468%
1995	60,949,772	1.692	103,140,858	2,582	1.015	2,620	0.430%	0.254%	-3.7%	0.332	0.084%	0.430%	2,620	2,620	0.430%
1996	63,664,000	1.635	104,088,085	2,284	1.017	2,322	0.365%	0.223%	-8.0%	0.375	0.084%	0.365%	2,322	2,322	0.365%
1997	68,077,000	1.563	106,370,937	2,644	1.018	2,693	0.396%	0.253%	-5.9%	0.424	0.107%	0.396%	2,693	2,693	0.396%
1998	71,447,000	1.492	106,610,635	3,263	1.020	3,329	0.466%	0.312%	3.0%	0.449	0.140%	0.466%	3,329	3,329	0.466%
1999	75,244,663	1.444	108,677,929	3,508	1.023	3,588	0.477%	0.330%	9.0%	0.475	0.157%	0.477%	3,588	3,588	0.477%
2000	79,122,396	1.393	110,223,863	3,950	1.027	4,056	0.513%	0.368%	13.5%	0.502	0.185%	0.513%	4,056	4,056	0.513%
2001	80,396,857	1.364	109,675,764	4,130	1.031	4,256	0.529%	0.388%	10.7%	0.531	0.206%	0.529%	4,256	4,256	0.529%
2002	81,621,352	1.330	108,596,907	3,268	1.035	3,384	0.415%	0.312%	1.6%	0.562	0.175%	0.415%	3,384	3,384	0.415%
2003	82,433,234	1.295	106,712,867	2,590	1.042	2,699	0.327%	0.253%	-6.8%	0.595	0.151%	0.327%	2,699	2,699	0.327%
2004	84,632,753	1.248	105,596,397	2,298	1.050	2,414	0.285%	0.229%	-12.9%	0.684	0.156%	0.285%	2,414	2,414	0.285%
2005	86,912,307	1.218	105,836,799	2,135	1.063	2,269	0.261%	0.214%	-13.9%	0.786	0.169%	0.261%	2,269	2,269	0.261%
2006	90,822,757	1.176	106,826,594	1,901	1.082	2,056	0.226%	0.192%	-10.7%	0.904	0.174%	0.226%	2,056	2,056	0.226%
2007	93,702,820	1.137	106,579,121	1,847	1.113	2,057	0.219%	0.193%	-6.9%	0.972	0.188%	0.219%	2,057	2,057	0.220%
2008	93,449,349	1.115	104,228,254	1,763	1.175	2,072	0.222%	0.199%	-3.8%	1.045	0.208%	0.222%	2,072	2,072	0.222%
2009	86,530,965	1.117	96,636,885	1,214	1.298	1,576	0.182%	0.163%	-5.0%	1.124	0.183%	0.179%	1,548	1,569	0.181%
2010	86,624,485	1.093	94,656,914	968	1.621	1,570	0.181%	0.166%	-4.6%	1.060	0.176%	0.186%	1,607	1,584	0.183%
2011	89,983,985	1.061	95,464,009	365	3.427	1,251	0.139%	0.131%	-9.1%	1.000	0.131%	0.191%	1,718	1,582	0.176%
2012	92,683,504	1.030	95,464,009	17	126.296	2,147	0.232%	0.225%	0.3%	1.000	0.225%	0.185%	1,718	1,722	0.186%
2013	95,464,009	1.000	95,464,009							1.000		0.180%	1,718	1,718	0.180%
TOTAL				67,895		73,749							75,517	75,383	

	5 Year Average excluding 2012	0.177%
	10 Year Average excluding 2012	0.171%
	5 Year Average excluding 2010-2012	0.184%
	10 Year Average excluding 2010-2012	0.179%
	2006-2011 Average excluding 2009	0.175%
(16)	2013 Selected Frequency	0.180%

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LIVING MAINTENANCE
(000's)

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	23,851,125			5,670		0.024
1978	26,143,240			6,314		0.024
1979	28,061,666			7,245		0.026
1980	28,979,182			7,395		0.026
1981	30,141,508			7,524		0.025
1982	30,058,966	789	0.26%	7,430	9,416	0.025
1983	30,607,324	1,044	0.34%	8,223	7,877	0.027
1984	33,121,678	1,253	0.38%	9,505	7,586	0.029
1985	35,713,654	1,509	0.42%	11,866	7,863	0.033
1986	38,297,697	1,732	0.45%	14,033	8,102	0.037
1987	41,065,403	1,928	0.47%	15,759	8,174	0.038
1988	44,221,964	2,309	0.52%	18,436	7,984	0.042
1989	47,110,000	2,661	0.56%	19,884	7,473	0.042
1990	49,659,895	2,685	0.54%	17,508	6,521	0.035
1991	50,856,501	2,790	0.55%	16,071	5,760	0.032
1992	52,804,448	2,924	0.55%	15,692	5,367	0.030
1993	55,132,894	3,067	0.56%	17,674	5,763	0.032
1994	57,739,505	2,702	0.47%	17,345	6,419	0.030
1995	60,949,772	2,620	0.43%	18,529	7,072	0.030
1996	63,664,000	2,322	0.36%	16,839	7,252	0.026
1997	68,077,000	2,693	0.40%	22,042	8,185	0.032
1998	71,447,000	3,329	0.47%	26,961	8,099	0.038
1999	75,244,663	3,588	0.48%	30,499	8,500	0.041
2000	79,122,396	4,056	0.51%	37,511	9,248	0.047
2001	80,396,857	4,256	0.53%	36,293	8,528	0.045
2002	81,621,352	3,384	0.41%	29,504	8,719	0.036
2003	82,433,234	2,699	0.33%	26,158	9,692	0.032
2004	84,632,753	2,414	0.29%	24,860	10,298	0.029
2005	86,912,307	2,269	0.26%	25,960	11,441	0.030
2006	90,822,757	2,056	0.23%	26,119	12,704	0.029
2007	93,702,820	2,057	0.22%	27,011	13,131	0.029
2008	93,449,349	2,072	0.22%	29,674	14,321	0.032
2009	86,530,965	1,569	0.18%	22,353	14,247	0.026
2010	86,624,485	1,584	0.18%	23,618	14,910	0.027
2011	89,983,985	1,582	0.18%	25,025	15,819	0.028
2012	92,683,504	1,722	0.19%	26,864	15,601	0.029
2013	95,464,009	1,718	0.18%	27,685	16,114	0.029
TOTAL		75,383		727,080		

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LIVING MAINTENANCE
(000's)

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	49,659,895	1.972	97,911,638	17,508		0.250	2.860	12,496	0	100%	12,496	0.013	0.035	0.035
1991	50,856,501	1.910	97,123,143	16,071		0.260	2.934	12,255	0	100%	12,255	0.013	0.032	0.032
1992	52,804,448	1.816	95,902,063	15,693		0.271	3.009	12,785	0	100%	12,785	0.013	0.030	0.030
1993	55,132,894	1.783	98,278,492	17,676		0.282	3.086	15,385	0	100%	15,385	0.016	0.032	0.032
1994	57,739,505	1.742	100,579,286	17,349		0.294	3.165	16,133	0	100%	16,133	0.016	0.030	0.030
1995	60,949,772	1.692	103,140,858	18,534		0.332	3.246	19,973	0	100%	19,973	0.019	0.030	0.030
1996	63,664,000	1.635	104,088,085	16,841		0.375	3.330	21,034	0	100%	21,034	0.020	0.026	0.026
1997	68,077,000	1.563	106,370,937	22,044		0.424	3.027	28,281	0	100%	28,281	0.027	0.032	0.032
1998	71,447,000	1.492	106,610,635	26,976		0.449	2.752	33,293	0	100%	33,293	0.031	0.038	0.038
1999	75,244,663	1.444	108,677,929	30,509		0.475	2.502	36,223	0	100%	36,223	0.033	0.041	0.041
2000	79,122,396	1.393	110,223,863	37,515		0.502	2.274	42,849	0	100%	42,849	0.039	0.047	0.047
2001	80,396,857	1.364	109,675,764	36,291		0.531	2.067	39,876	0	100%	39,876	0.036	0.045	0.045
2002	81,621,352	1.330	108,596,907	29,576		0.562	1.879	31,262	0	100%	31,262	0.029	0.036	0.035
2003	82,433,234	1.295	106,712,867	25,647		0.595	1.709	26,079	0	100%	26,079	0.024	0.031	0.037
2004	84,632,753	1.248	105,596,397	24,319		0.684	1.553	25,840	0	100%	25,840	0.024	0.029	0.034
2005	86,912,307	1.218	105,836,799	25,635		0.786	1.412	28,462	0	100%	28,462	0.027	0.029	0.032
2006	90,822,757	1.176	106,826,594	26,028		0.904	1.284	30,197	0	100%	30,197	0.028	0.029	0.029
2007	93,702,820	1.137	106,579,121	26,869		0.972	1.167	30,471	0	100%	30,471	0.029	0.029	0.029
2008	93,449,349	1.115	104,228,254	30,639		1.045	1.061	33,966	0	100%	33,966	0.033	0.033	0.029
2009	86,530,965	1.117	96,636,885	21,476		1.124	1.061	25,600	0	100%	25,600	0.026	0.025	0.027
2010	86,624,485	1.093	94,656,914	22,417		1.060	1.061	25,209	0	100%	25,209	0.027	0.026	0.028
2011	89,983,985	1.061	95,464,009	17,567		1.000	1.061	18,637	0	100%	18,637	0.020	0.020	0.029
2012	92,683,504	1.030	95,464,009	28,483		1.000	1.030	29,337	0	100%	29,337	0.031	0.031	0.029
2013	95,464,009	1.000	95,464,009			1.000	1.000	0	0	100%	0	0.000	0.000	0.029

	5 Year Average excluding 2011-2012	0.029	0.028
	7 Year Average excluding 2011-2012	0.028	0.028
	10 Year Weighted Average excluding 2011-2012	0.028	
	10 Year Weighted Average excluding 2010-2012	0.030	
	5 Year Average excluding 2010-2012	0.029	0.029
	5 Year Average excluding 2012	0.027	0.026
	7 Year Average excluding 2012	0.027	0.027
(14)	2013 Selected Loss Rate:	0.029	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LIVING MAINTENANCE

INTERPOLATED DEVELOPMENT FACTORS @ 06/30/12

ACCIDENT YEAR	AGE @ 6/30/12	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	714	714	726	1.000	1.000	1.000									
1954	702	702	714	1.000	1.000	1.000									
1955	690	690	702	1.000	1.000	1.000									
1956	678	678	690	1.000	1.000	1.000									
1957	666	666	678	1.000	1.000	1.000									
1958	654	654	666	1.000	1.000	1.000									
1959	642	642	654	1.000	1.000	1.000									
1960	630	630	642	1.000	1.000	1.000									
1961	618	618	630	1.000	1.000	1.000									
1962	606	606	618	1.000	1.000	1.000									
1963	594	594	606	1.000	1.000	1.000									
1964	582	582	594	1.000	1.000	1.000									
1965	570	570	582	1.000	1.000	1.000									
1966	558	558	570	1.000	1.000	1.000									
1967	546	546	558	1.000	1.000	1.000									
1968	534	534	546	1.000	1.000	1.000									
1969	522	522	534	1.000	1.000	1.000									
1970	510	510	522	1.000	1.000	1.000									
1971	498	498	510	1.000	1.000	1.000									
1972	486	486	498	1.000	1.000	1.000									
1973	474	474	486	1.001	1.000	1.001									
1974	462	462	474	1.001	1.001	1.001									
1975	450	450	462	1.001	1.001	1.001									
1976	438	438	450	1.001	1.001	1.001									
1977	426	426	438	1.001	1.001	1.001				1.001	1.001	1.001			
1978	414	414	426	1.001	1.001	1.001				1.001	1.001	1.001			
1979	402	402	414	1.002	1.001	1.002				1.001	1.001	1.001			
1980	390	390	402	1.003	1.002	1.003				1.001	1.001	1.001			
1981	378	378	390	1.004	1.003	1.004				1.001	1.001	1.001			
1982	366	366	378	1.004	1.004	1.004				1.001	1.001	1.001			
1983	354	354	366	1.005	1.004	1.005				1.002	1.001	1.002			
1984	342	342	354	1.006	1.005	1.006				1.003	1.002	1.003			
1985	330	330	342	1.007	1.006	1.007				1.004	1.003	1.004			
1986	318	318	330	1.009	1.007	1.009				1.005	1.004	1.005			
1987	306	306	318	1.011	1.009	1.011				1.006	1.005	1.006			
1988	294	294	306	1.012	1.011	1.012				1.006	1.006	1.006			
1989	282	282	294	1.014	1.012	1.014				1.007	1.006	1.007			
1990	270	270	282	1.016	1.014	1.016				1.009	1.007	1.009			
1991	258	258	270	1.018	1.016	1.018				1.010	1.009	1.010			
1992	246	246	258	1.023	1.018	1.023				1.011	1.010	1.011			
1993	234	234	246	1.026	1.023	1.026				1.013	1.011	1.013			
1994	222	222	234	1.030	1.026	1.030				1.014	1.013	1.014			
1995	210	210	222	1.035	1.030	1.035				1.015	1.014	1.015			
1996	198	198	210	1.041	1.035	1.041				1.017	1.015	1.017			
1997	186	186	198	1.047	1.041	1.047				1.018	1.017	1.018			
1998	174	174	186	1.054	1.047	1.054				1.020	1.018	1.020			
1999	162	162	174	1.063	1.054	1.063				1.023	1.020	1.023			
2000	150	150	162	1.074	1.063	1.074				1.027	1.023	1.027			
2001	138	138	150	1.086	1.074	1.086				1.031	1.027	1.031			
2002	126	126	138	1.100	1.086	1.100				1.035	1.031	1.035			
2003	114	114	126	1.116	1.100	1.116				1.042	1.035	1.042			
2004	102	102	114	1.139	1.116	1.139				1.050	1.042	1.050			
2005	90	90	102	1.178	1.139	1.178				1.063	1.050	1.063			
2006	78	78	90	1.231	1.178	1.231				1.082	1.063	1.082			
2007	66	66	78	1.317	1.231	1.317				1.113	1.082	1.113			
2008	54	54	66	1.488	1.317	1.488				1.175	1.113	1.175			
2009	42	42	54	1.845	1.488	1.845				1.298	1.175	1.298			
2010	30	30	42	2.823	1.845	2.823				1.621	1.298	1.621			
2011	18	18	30	9.231	2.823	9.231				3.427	1.621	3.427			
2012	6	6	18	1,015.463	9.231	1,015.463				126.296	3.427	126.296			

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
LIVING MAINTENANCE
PAID LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977	9	330	1,356	2,327	3,017	3,532	3,955	4,262	4,452	4,600	4,747	4,873	4,983	5,124	5,325	5,470	5,510	5,525	5,542	5,565	5,586	5,594	5,614	5,617	5,620	5,631	5,648	5,648	5,648	5,648	5,648	5,648	5,649	5,656	5,663	5,663	5,663
1978	10	361	1,486	2,551	3,307	3,871	4,335	4,676	4,882	5,018	5,123	5,239	5,442	5,740	5,982	6,066	6,091	6,102	6,119	6,143	6,155	6,191	6,211	6,233	6,247	6,270	6,276	6,277	6,280	6,280	6,280	6,288	6,306	6,306	6,306		6,306
1979	11	388	1,596	2,738	3,549	4,155	4,673	5,051	5,310	5,564	5,826	6,159	6,584	6,871	6,957	6,985	6,997	6,997	7,007	7,061	7,069	7,107	7,124	7,134	7,154	7,186	7,195	7,198	7,198	7,222	7,230	7,230	7,230	7,230			7,230
1980	11	401	1,648	2,828	3,665	4,305	4,816	5,159	5,426	5,711	6,061	6,508	6,916	7,097	7,156	7,188	7,211	7,220	7,239	7,258	7,275	7,301	7,311	7,328	7,333	7,335	7,335	7,342	7,342	7,353	7,353	7,362	7,376				7,376
1981	12	417	1,714	2,941	3,831	4,489	4,959	5,308	5,602	5,964	6,473	6,916	7,146	7,230	7,270	7,318	7,336	7,358	7,371	7,371	7,387	7,410	7,424	7,430	7,448	7,459	7,483	7,483	7,485	7,485	7,487	7,497					7,497
1982	12	416	1,709	2,923	3,761	4,362	4,825	5,174	5,614	6,219	6,728	6,962	7,051	7,139	7,160	7,178	7,186	7,201	7,209	7,240	7,268	7,296	7,296	7,296	7,296	7,301	7,320	7,355	7,376	7,396	7,397						7,397
1983	12	423	1,770	3,085	4,041	4,773	5,367	6,032	6,802	7,406	7,634	7,756	7,837	7,878	7,880	7,907	7,939	7,961	8,005	8,040	8,081	8,087	8,105	8,117	8,131	8,145	8,152	8,167	8,181	8,184							8,184
1984	13	463	1,883	3,190	4,221	5,046	5,954	7,166	8,171	8,631	8,843	8,928	8,978	9,013	9,056	9,112	9,162	9,187	9,223	9,292	9,300	9,322	9,347	9,389	9,404	9,404	9,414	9,433	9,445								9,445
1985	13	467	2,024	3,583	4,748	6,097	7,918	9,460	10,233	10,558	10,754	10,872	10,962	11,035	11,140	11,249	11,338	11,443	11,559	11,614	11,644	11,674	11,694	11,723	11,749	11,755	11,765	11,778									11,778
1986	16	578	2,379	4,218	6,332	8,869	10,951	12,033	12,419	12,655	12,835	12,941	13,046	13,150	13,270	13,422	13,530	13,629	13,704	13,753	13,783	13,800	13,809	13,828	13,882	13,902	13,903										13,903
1987	17	583	2,523	5,300	8,596	11,695	13,285	13,814	14,107	14,293	14,430	14,548	14,742	14,851	14,949	15,131	15,219	15,245	15,277	15,315	15,381	15,432	15,474	15,534	15,556	15,599											15,599
1988	19	728	3,803	8,334	12,413	14,610	15,416	15,873	16,152	16,347	16,509	16,755	16,985	17,179	17,356	17,510	17,640	17,745	17,838	17,911	17,950	18,081	18,132	18,163	18,221												18,221
1989	19	924	6,017	11,456	14,648	16,212	16,825	17,224	17,465	17,704	18,099	18,399	18,575	18,769	18,966	19,046	19,143	19,243	19,328	19,379	19,449	19,549	19,597	19,612													19,612
1990	25	1,092	6,039	10,134	12,166	13,386	14,116	14,633	14,987	15,329	15,644	15,953	16,360	16,594	16,711	16,772	16,862	16,960	17,004	17,057	17,107	17,192	17,230														17,230
1991	27	1,871	6,811	9,620	11,157	12,074	12,650	13,148	13,597	13,985	14,350	14,763	15,038	15,146	15,263	15,396	15,452	15,541	15,618	15,687	15,746	15,780															15,780
1992	34	2,764	7,153	9,720	11,209	11,871	12,335	12,831	13,268	13,617	13,965	14,315	14,529	14,650	14,747	14,852	14,937	15,065	15,179	15,264	15,347																15,347
1993	135	3,871	8,619	11,368	12,593	13,385	14,146	14,838	15,333	15,886	16,245	16,484	16,645	16,743	16,883	17,005	17,046	17,075	17,178	17,226																	17,226
1994	60	3,788	8,799	10,569	11,803	13,058	13,882	14,538	15,178	15,639	15,917	16,070	16,197	16,352	16,440	16,569	16,659	16,793	16,844																		16,844
1995	158	4,533	7,813	10,083	12,008	13,521	14,761	15,661	16,310	16,768	17,045	17,209	17,343	17,450	17,601	17,697	17,809	17,905																			17,905
1996	146	2,226	5,859	9,062	10,872	12,391	13,612	14,330	14,746	15,018	15,253	15,407	15,565	15,755	15,926	16,061	16,176																				16,176
1997	58	3,165	9,179	12,838	15,057	16,899	18,184	18,851	19,229	19,533	19,832	20,109	20,346	20,705	20,940	21,063																					21,063
1998	118	5,688	12,704	17,102	20,230	22,167	23,213	23,727	24,161	24,505	24,780	25,023	25,256	25,445	25,592																						25,592
1999	144	5,848	13,965	19,676	22,872	24,319	25,361	26,219	26,945	27,359	27,693	28,061	28,442	28,700																							28,700
2000	154	7,777	19,851	25,639	28,547	30,210	31,317	32,215	33,005	33,548	34,112	34,553	34,928																								34,928
2001	314	11,240	20,752	24,586	26,760	28,392	29,656	30,772	31,759	32,463	33,044	33,409																									33,409
2002	262	7,074	13,857	17,906	20,558	22,652	24,126	25,101	25,897	26,523	26,893																										26,893
2003	133	4,014	9,989	13,946	16,662	18,784	20,263	21,392	22,358	22,981																											22,981
2004	58	3,342	8,813	13,005	15,796	17,764	19,360	20,475	21,352																												21,352
2005	52	3,337	8,935	13,336	16,720	19,178	20,803	21,767																													21,767
2006	49	2,841	9,038	13,882	17,410	19,796	21,149																														21,149
2007	39	2,892	9,142	14,528	18,167	20,404																															20,404
2008	25	2,956	10,980	17,087	20,591																																20,591
2009	25	2,691	8,309	11,639																																	11,639
2010	13	2,507	7,940																																		7,940
2011	16	1,903																																			1,903
2012	28																																				28
																																					575,059

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-Ult	
1977	34.933	4.113	1.716	1.296	1.171	1.120	1.078	1.045	1.033	1.032	1.026	1.023	1.028	1.039	1.027	1.007	1.003	1.003	1.004	1.004	1.001	1.004	1.001	1.000	1.002	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.001	1.000		
1978	34.933	4.113	1.716	1.296	1.171	1.120	1.078	1.044	1.028	1.021	1.023	1.039	1.055	1.042	1.014	1.004	1.002	1.003	1.004	1.002	1.006	1.003	1.004	1.002	1.004	1.001	1.000	1.000	1.000	1.000	1.001	1.003	1.000	1.000			
1979	34.933	4.113	1.716	1.296	1.171	1.125	1.081	1.051	1.048	1.047	1.057	1.069	1.044	1.013	1.004	1.002	1.000	1.001	1.008	1.001	1.005	1.002	1.001	1.003	1.005	1.001	1.000	1.000	1.003	1.001	1.000	1.000	1.000				
1980	34.933	4.113	1.716	1.296	1.175	1.119	1.071	1.052	1.053	1.061	1.074	1.063	1.026	1.008	1.004	1.003	1.001	1.003	1.003	1.002	1.004	1.001	1.002	1.001	1.000	1.000	1.001	1.000	1.002	1.000	1.001	1.002					
1981	34.933	4.113	1.716	1.303	1.172	1.105	1.070	1.055	1.065	1.085	1.068	1.033	1.012	1.006	1.007	1.002	1.003	1.002	1.000	1.002	1.003	1.002	1.001	1.002	1.001	1.003	1.000	1.000	1.000	1.000	1.001						
1982	34.933	4.113	1.710	1.286	1.160	1.106	1.072	1.085	1.108	1.082	1.035	1.013	1.013	1.003	1.002	1.001	1.002	1.001	1.004	1.004	1.004	1.000	1.000	1.000	1.001	1.003	1.005	1.003	1.003	1.000							
1983	34.933	4.184	1.743	1.310	1.181	1.124	1.124	1.128	1.089	1.031	1.016	1.010	1.005	1.000	1.003	1.004	1.003	1.005	1.004	1.005	1.001	1.002	1.002	1.002	1.002	1.001	1.002	1.002	1.000								
1984	35.341	4.065	1.694	1.323	1.195	1.180	1.203	1.140	1.056	1.024	1.010	1.006	1.004	1.005	1.006	1.006	1.003	1.004	1.007	1.001	1.002	1.003	1.004	1.002	1.000	1.001	1.002	1.001									
1985	35.720	4.334	1.770	1.325	1.284	1.299	1.195	1.082	1.032	1.019	1.011	1.008	1.007	1.010	1.010	1.008	1.009	1.010	1.005	1.003	1.003	1.002	1.002	1.002	1.001	1.001	1.001										
1986	35.461	4.119	1.773	1.501	1.401	1.235	1.099	1.032	1.019	1.014	1.008	1.008	1.008	1.009	1.012	1.008	1.007	1.006	1.004	1.002	1.001	1.001	1.001	1.004	1.001	1.000											
1987	33.426	4.327	2.101	1.622	1.360	1.136	1.040	1.021	1.013	1.010	1.008	1.013	1.007	1.007	1.012	1.006	1.002	1.002	1.003	1.004	1.003	1.003	1.004	1.001	1.003												
1988	38.676	5.225	2.191	1.489	1.177	1.055	1.030	1.018	1.012	1.010	1.015	1.014	1.011	1.010	1.009	1.007	1.006	1.005	1.004	1.002	1.007	1.003	1.002	1.003													
1989	49.106	6.511	1.904	1.279	1.107	1.038	1.024	1.014	1.014	1.022	1.017	1.010	1.010	1.010	1.004	1.005	1.005	1.004	1.003	1.004	1.005	1.002	1.001														
1990	43.279	5.530	1.678	1.200	1.100	1.055	1.037	1.024	1.023	1.021	1.020	1.026	1.014	1.007	1.004	1.005	1.006	1.003	1.003	1.003	1.005	1.002															
1991	68.781	3.640	1.412	1.160	1.082	1.048	1.039	1.034	1.029	1.026	1.029	1.019	1.007	1.008	1.009	1.004	1.006	1.005	1.004	1.004	1.002																
1992	82.244	2.588	1.359	1.153	1.059	1.039	1.040	1.034	1.026	1.026	1.025	1.015	1.008	1.007	1.007	1.006	1.009	1.008	1.006	1.005																	
1993	28.648	2.226	1.319	1.108	1.063	1.057	1.049	1.033	1.036	1.023	1.015	1.010	1.006	1.008	1.007	1.002	1.002	1.006	1.003																		
1994	62.685	2.323	1.201	1.117	1.106	1.063	1.047	1.044	1.030	1.018	1.010	1.008	1.010	1.005	1.008	1.005	1.008	1.003																			
1995	28.668	1.724	1.291	1.191	1.126	1.092	1.061	1.041	1.028	1.017	1.010	1.008	1.006	1.009	1.005	1.006	1.005																				
1996	15.254	2.632	1.547	1.200	1.140	1.099	1.053	1.029	1.018	1.016	1.010	1.010	1.012	1.011	1.008	1.007																					
1997	54.574	2.900	1.399	1.173	1.122	1.076	1.037	1.020	1.016	1.015	1.014	1.012	1.018	1.011	1.006																						
1998	48.400	2.233	1.346	1.183	1.096	1.047	1.022	1.018	1.014	1.011	1.010	1.009	1.007	1.006																							
1999	40.498	2.388	1.409	1.162	1.063	1.043	1.034	1.028	1.015	1.012	1.013	1.014	1.009																								
2000	50.549	2.552	1.292	1.113	1.058	1.037	1.029	1.025	1.016	1.017	1.013	1.011																									
2001	35.835	1.846	1.185	1.088	1.061	1.044	1.038	1.032	1.022	1.018	1.011																										
2002	27.013	1.959	1.292	1.148	1.102	1.065	1.040	1.032	1.024	1.014																											
2003	30.067	2.489	1.396	1.195	1.127	1.079	1.056	1.045	1.028																												
2004	57.237	2.637	1.476	1.215	1.125	1.090	1.058	1.043																													
2005	64.515	2.678	1.493	1.254	1.147	1.085	1.046																														
2006	57.740	3.181	1.536	1.254	1.137	1.068																															
2007	73.667	3.161	1.589	1.250	1.123																																
2008	119.074	3.714	1.556	1.205																																	
2009	107.838	3.088	1.401																																		
2010	186.465	3.167																																			
2011	122.695																																				
4 Yr Avg	134.018	3.283	1.521	1.241	1.133	1.080	1.050	1.038	1.023	1.015	1.012	1.011	1.012	1.009	1.007	1.005	1.006	1.005	1.004	1.004	1.005	1.003	1.002	1.003	1.001	1.001	1.002	1.001	1.001	1.000	1.001	1.001	1.000	1.001	1.000		
5 Yr Avg	121.948	3.262	1.515	1.236	1.132	1.077	1.048	1.035	1.021	1.014	1.012	1.011	1.011	1.008	1.007	1.005	1.006	1.005	1.004	1.004	1.005	1.002	1.002	1.002	1.001	1.001	1.002	1.001	1.002	1.000	1.001	1.001	1.000	1.001	1.000		
7 Yr Avg	104.571	3.090	1.492	1.217	1.117	1.067	1.043	1.032	1.019	1.015	1.012	1.010	1.010	1.008	1.007	1.005	1.006	1.005	1.004	1.004	1.004	1.002	1.002	1.002	1.001	1.001	1.002	1.001	1.001	1.000	1.001	1.001	1.000	1.001	1.000		
3 Yr Wtd	131.724	3.340	1.521	1.235	1.135	1.081	1.053	1.039	1.024	1.016	1.012	1.011	1.011	1.009	1.006	1.006	1.005	1.005	1.004	1.004	1.004	1.002	1.002	1.003	1.002	1.001	1.002	1.002	1.001	1.000	1.001	1.001	1.000	1.001	1.000		
5 Yr Wtd	109.745	3.270	1.519	1.234	1.132	1.077	1.046	1.034	1.021	1.015	1.012	1.011	1.010	1.008	1.007	1.005	1.006	1.005	1.004	1.004	1.005	1.002	1.002	1.003	1.001	1.001	1.002	1.001	1.002	1.000	1.001	1.001	1.000	1.001	1.000		
10 Yr Wtd	49.885	2.512	1.383	1.176	1.098	1.060	1.040	1.031	1.021	1.016	1.013	1.011	1.010	1.008	1.007	1.005	1.005	1.005	1.004	1.003	1.004	1.002	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.000	1.001	1.001	1.000	1.001	1.000		TAIL
Prior	110.000	3.165	1.531	1.234	1.127	1.070	1.042	1.031	1.019	1.015	1.012	1.011	1.011	1.009	1.007	1.005	1.006	1.005	1.004	1.003	1.005	1.002	1.003	1.002	1.001	1.002	1.002	1.001	1.002	1.000	1.001	1.001	1.001	1.001	1.000	1.000	1.001
Selected	110.000	3.270	1.530	1.240	1.130	1.070	1.045	1.034	1.021	1.015	1.012	1.011	1.010	1.009	1.007	1.005	1.006	1.005	1.004	1.004	1.004	1.002	1.002	1.002	1.001	1.001	1.002	1.001	1.002	1.000	1.001	1.001	1.000	1.001	1.000	1.000	
Cumulative	1015.46	9.231	2.823	1.845	1.488	1.317	1.231	1.178	1.139	1.116	1.100	1.086	1.074	1.063	1.054	1.047	1.041	1.035	1.030	1.026	1.023	1.018	1.016	1.014	1.012	1.011	1.009	1.007	1.006	1.005	1.004	1.004	1.003	1.002	1.001	1.001	1.001

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
LIVING MAINTENANCE

REPORTED LIVING MAINTENANCE CLAIM COUNTS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	2	120	264	374	439	490	531	569	638	699	731	746	755	762	766	767	769	772	774	778	781	782	782	782	782	782	782	783	786	787	788						788
1983	18	276	470	594	683	753	802	862	933	968	993	999	1,012	1,017	1,019	1,023	1,026	1,030	1,033	1,034	1,035	1,036	1,036	1,037	1,037	1,040	1,040	1,041	1,042	1,042							1,042
1984	19	247	464	630	745	840	945	1,076	1,130	1,157	1,179	1,190	1,198	1,203	1,212	1,217	1,224	1,229	1,235	1,238	1,240	1,240	1,242	1,245	1,246	1,246	1,247	1,249	1,249								1,249
1985	9	243	543	743	877	1,054	1,230	1,319	1,375	1,403	1,420	1,429	1,437	1,448	1,456	1,463	1,466	1,479	1,483	1,489	1,489	1,493	1,495	1,498	1,500	1,502	1,502	1,503									1,503
1986	23	301	624	868	1,129	1,360	1,495	1,572	1,597	1,621	1,638	1,647	1,654	1,664	1,672	1,687	1,695	1,700	1,705	1,711	1,713	1,714	1,714	1,718	1,721	1,722	1,723										1,723
1987	14	272	718	1,043	1,385	1,568	1,702	1,743	1,780	1,799	1,813	1,825	1,847	1,859	1,870	1,885	1,890	1,893	1,897	1,903	1,907	1,909	1,914	1,916	1,916	1,917											1,917
1988	15	362	987	1,490	1,781	1,953	2,043	2,089	2,119	2,140	2,162	2,186	2,208	2,233	2,249	2,256	2,264	2,267	2,271	2,275	2,278	2,284	2,288	2,292	2,294												2,294
1989	14	519	1,391	1,882	2,180	2,319	2,396	2,437	2,460	2,489	2,537	2,559	2,576	2,589	2,604	2,608	2,615	2,622	2,629	2,633	2,637	2,640	2,641	2,641													2,641
1990	17	540	1,420	1,973	2,202	2,329	2,405	2,441	2,475	2,515	2,547	2,571	2,606	2,620	2,630	2,633	2,640	2,645	2,649	2,653	2,656	2,660	2,662														2,662
1991	16	764	1,774	2,174	2,377	2,463	2,508	2,563	2,603	2,641	2,673	2,699	2,717	2,728	2,734	2,744	2,746	2,749	2,752	2,755	2,760	2,763															2,763
1992	30	1,081	2,034	2,413	2,567	2,615	2,671	2,725	2,758	2,789	2,818	2,837	2,852	2,858	2,863	2,876	2,883	2,887	2,888	2,890	2,891																2,891
1993	82	1,318	2,195	2,496	2,611	2,706	2,807	2,858	2,898	2,939	2,969	2,984	2,990	2,996	3,007	3,014	3,019	3,021	3,027	3,029																	3,029
1994	49	1,139	1,829	2,016	2,185	2,333	2,405	2,481	2,534	2,575	2,599	2,611	2,620	2,634	2,641	2,648	2,654	2,664	2,666																		2,666
1995	100	1,201	1,675	1,948	2,149	2,269	2,363	2,427	2,470	2,492	2,523	2,540	2,549	2,562	2,571	2,573	2,577	2,582																			2,582
1996	89	767	1,398	1,725	1,910	2,016	2,099	2,154	2,188	2,208	2,235	2,248	2,257	2,270	2,275	2,280	2,284																				2,284
1997	42	981	1,796	2,139	2,306	2,427	2,499	2,538	2,565	2,585	2,601	2,613	2,621	2,634	2,643	2,644																					2,644
1998	81	1,536	2,355	2,720	2,959	3,067	3,126	3,155	3,191	3,210	3,227	3,240	3,249	3,259	3,263																						3,263
1999	97	1,520	2,470	2,923	3,145	3,244	3,320	3,372	3,414	3,443	3,462	3,484	3,501	3,508																							3,508
2000	100	1,817	3,033	3,431	3,603	3,691	3,756	3,819	3,857	3,877	3,911	3,937	3,950																								3,950
2001	171	2,447	3,343	3,630	3,795	3,895	3,965	4,016	4,053	4,091	4,121	4,130																									4,130
2002	155	1,671	2,435	2,773	2,952	3,080	3,153	3,196	3,229	3,253	3,268																										3,268
2003	75	974	1,726	2,073	2,261	2,395	2,449	2,510	2,565	2,590																											2,590
2004	46	779	1,496	1,863	2,039	2,134	2,211	2,272	2,298																												2,298
2005	32	739	1,396	1,721	1,902	2,027	2,108	2,135																													2,135
2006	21	607	1,273	1,563	1,748	1,847	1,901																														1,901
2007	17	553	1,196	1,557	1,760	1,847																															1,847
2008	13	570	1,278	1,639	1,763																																1,763
2009	15	494	1,015	1,214																																	1,214
2010	10	487	968																																		968
2011	12	365																																			365
2012	17																																				17
																																					67,895

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-Ult	
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	60.000	2.200	1.417	1.174	1.116	1.084	1.072	1.121	1.096	1.046	1.021	1.012	1.009	1.005	1.001	1.003	1.004	1.003	1.005	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.001	1.004	1.001	1.001							
1983	15.333	1.703	1.264	1.150	1.102	1.065	1.075	1.082	1.038	1.026	1.006	1.013	1.005	1.002	1.004	1.003	1.004	1.003	1.001	1.001	1.001	1.000	1.001	1.000	1.003	1.000	1.001	1.001	1.000								
1984	13.000	1.879	1.358	1.183	1.128	1.125	1.139	1.050	1.024	1.019	1.009	1.007	1.004	1.007	1.004	1.006	1.004	1.005	1.002	1.002	1.000	1.002	1.002	1.001	1.000	1.001	1.002	1.000									
1985	27.000	2.235	1.368	1.180	1.202	1.167	1.072	1.042	1.020	1.012	1.006	1.006	1.008	1.006	1.005	1.002	1.009	1.003	1.004	1.000	1.003	1.001	1.002	1.001	1.001	1.000	1.001										
1986	13.087	2.073	1.391	1.301	1.205	1.099	1.052	1.016	1.015	1.010	1.005	1.004	1.006	1.005	1.009	1.005	1.003	1.003	1.004	1.001	1.001	1.000	1.002	1.002	1.001	1.001											
1987	19.429	2.640	1.453	1.328	1.132	1.085	1.024	1.021	1.011	1.008	1.007	1.012	1.006	1.006	1.008	1.003	1.002	1.002	1.003	1.002	1.001	1.003	1.001	1.000	1.001												
1988	24.133	2.727	1.510	1.195	1.097	1.046	1.023	1.014	1.010	1.010	1.011	1.010	1.011	1.007	1.003	1.004	1.001	1.002	1.002	1.001	1.003	1.002	1.002	1.001													
1989	37.071	2.680	1.353	1.158	1.064	1.033	1.017	1.009	1.012	1.019	1.009	1.007	1.005	1.006	1.002	1.003	1.003	1.003	1.002	1.002	1.001	1.000	1.000														
1990	31.765	2.630	1.389	1.116	1.058	1.033	1.015	1.014	1.016	1.013	1.009	1.014	1.005	1.004	1.001	1.003	1.002	1.002	1.002	1.001	1.002	1.001															
1991	47.750	2.322	1.225	1.093	1.036	1.018	1.022	1.016	1.015	1.012	1.010	1.007	1.004	1.002	1.004	1.001	1.001	1.001	1.001	1.002	1.001																
1992	36.033	1.882	1.186	1.064	1.019	1.021	1.020	1.012	1.011	1.010	1.007	1.005	1.002	1.002	1.005	1.002	1.001	1.000	1.001	1.000																	
1993	16.073	1.665	1.137	1.046	1.036	1.037	1.018	1.014	1.014	1.010	1.005	1.002	1.002	1.004	1.002	1.002	1.001	1.002	1.001																		
1994	23.245	1.606	1.102	1.084	1.068	1.031	1.032	1.021	1.016	1.009	1.005	1.003	1.005	1.003	1.003	1.002	1.004	1.001																			
1995	12.010	1.395	1.163	1.103	1.056	1.041	1.027	1.018	1.009	1.012	1.007	1.004	1.005	1.004	1.001	1.002	1.002																				
1996	8.618	1.823	1.234	1.107	1.055	1.041	1.026	1.016	1.009	1.012	1.006	1.004	1.006	1.002	1.002	1.002																					
1997	23.357	1.831	1.191	1.078	1.052	1.030	1.016	1.011	1.008	1.006	1.005	1.003	1.005	1.003	1.000																						
1998	18.963	1.533	1.155	1.088	1.036	1.019	1.009	1.011	1.006	1.005	1.004	1.003	1.003	1.001																							
1999	15.670	1.625	1.183	1.076	1.031	1.023	1.016	1.012	1.008	1.006	1.006	1.005	1.002																								
2000	18.170	1.669	1.131	1.050	1.024	1.018	1.017	1.010	1.005	1.009	1.007	1.003																									
2001	14.310	1.366	1.086	1.045	1.026	1.018	1.013	1.009	1.009	1.007	1.002																										
2002	10.781	1.457	1.139	1.065	1.043	1.024	1.014	1.010	1.007	1.005																											
2003	12.987	1.772	1.201	1.091	1.059	1.023	1.025	1.022	1.010																												
2004	16.935	1.920	1.245	1.094	1.047	1.036	1.028	1.011																													
2005	23.094	1.889	1.233	1.105	1.066	1.040	1.013																														
2006	28.905	2.097	1.228	1.118	1.057	1.029																															
2007	32.529	2.163	1.302	1.130	1.049																																
2008	43.846	2.242	1.282	1.076																																	
2009	32.933	2.055	1.196																																		
2010	48.700	1.988																																			
2011	30.417																																				
3 Yr Avg	37.350	2.095	1.260	1.108	1.057	1.035	1.022	1.015	1.009	1.007	1.005	1.004	1.003	1.002	1.001	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.001	1.002	1.001	1.001							
5 Yr Avg	37.685	2.109	1.248	1.105	1.056	1.030	1.018	1.013	1.008	1.006	1.005	1.004	1.004	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.001	1.002	1.001	1.001							
7 Yr Avg	34.346	2.051	1.241	1.097	1.050	1.027	1.018	1.012	1.008	1.007	1.005	1.004	1.004	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.002	1.001	1.002	1.001	1.001	1.000	1.001	1.002	1.001	1.001							
3 Yr Wtd	36.378	2.103	1.264	1.108	1.057	1.035	1.022	1.014	1.009	1.007	1.005	1.004	1.003	1.002	1.001	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.001	1.001	1.001	1.001							
5 Yr Wtd	36.851	2.114	1.249	1.104	1.056	1.030	1.017	1.012	1.008	1.006	1.005	1.004	1.004	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.001	1.001	1.001	1.001							
10 Yr Wtd	18.280	1.730	1.180	1.077	1.041	1.024	1.017	1.013	1.009	1.008	1.005	1.004	1.004	1.003	1.002	1.002	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.001	1.001	1.001	1.001							TAIL
PRIOR	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
Selected	36.851	2.114	1.249	1.104	1.056	1.030	1.017	1.012	1.008	1.006	1.005	1.004	1.004	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.001	1.001	1.001	1.001							
Cumulative	126.296	3.427	1.621	1.298	1.175	1.113	1.082	1.063	1.050	1.042	1.035	1.031	1.027	1.023	1.020	1.018	1.017	1.015	1.014	1.013	1.011	1.010	1.009	1.007	1.006	1.006	1.005	1.004	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

% PERMANENT PARTIAL & PERMANENT PARTIAL
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2012	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		157	482	325	89.7%	291	
1977	23,851,125	33,611	33,647	36	88.9%	32	0.141
1978	26,143,240	33,304	33,350	46	88.5%	41	0.128
1979	28,061,666	53,632	53,728	96	87.9%	84	0.191
1980	28,979,182	49,927	50,037	110	87.2%	96	0.173
1981	30,141,508	52,005	52,144	139	86.3%	120	0.173
1982	30,058,966	53,865	54,036	171	85.3%	146	0.180
1983	30,607,324	61,265	61,496	231	84.6%	196	0.201
1984	33,121,678	74,497	74,823	326	83.6%	273	0.226
1985	35,713,654	82,226	82,635	409	82.5%	338	0.231
1986	38,297,697	81,020	81,473	452	81.4%	368	0.213
1987	41,065,403	87,548	88,095	547	80.3%	439	0.215
1988	44,221,964	87,179	87,803	623	79.9%	498	0.199
1989	47,110,000	87,722	88,455	733	79.8%	585	0.188
1990	49,659,895	95,983	96,960	977	80.5%	787	0.195
1991	50,856,501	86,328	87,389	1,060	80.9%	858	0.172
1992	52,804,448	78,136	79,268	1,132	80.9%	916	0.150
1993	55,132,894	76,457	77,777	1,320	81.0%	1,069	0.141
1994	57,739,505	83,145	84,859	1,714	81.1%	1,390	0.147
1995	60,949,772	77,268	79,164	1,896	81.1%	1,538	0.130
1996	63,664,000	74,794	77,040	2,246	81.6%	1,832	0.121
1997	68,077,000	71,118	73,738	2,620	82.0%	2,148	0.108
1998	71,447,000	73,353	76,664	3,311	82.2%	2,722	0.107
1999	75,244,663	79,152	83,552	4,400	82.5%	3,629	0.111
2000	79,122,396	85,719	91,720	6,001	83.0%	4,979	0.116
2001	80,396,857	79,082	86,057	6,975	83.3%	5,810	0.107
2002	81,621,352	80,081	89,153	9,072	83.7%	7,597	0.109
2003	82,433,234	74,465	85,364	10,899	83.9%	9,146	0.104
2004	84,632,753	72,315	85,641	13,326	83.8%	11,173	0.101
2005	86,912,307	65,216	81,018	15,802	84.1%	13,293	0.093
2006	90,822,757	57,874	77,385	19,511	84.8%	16,539	0.085
2007	93,702,820	51,532	75,517	23,985	85.1%	20,421	0.081
2008	93,449,349	46,537	75,141	28,604	85.1%	24,354	0.080
2009	86,530,965	28,405	58,440	30,035	85.2%	25,592	0.068
2010	86,624,485	18,343	59,864	41,521	86.0%	35,687	0.069
2011	89,983,985	6,150	65,551	59,400	86.4%	51,327	0.073
2012	46,341,752	321	34,483	34,162	84.6%	28,918	0.074
2013		0	0				
TOTAL		2,299,735	2,623,947	324,212	84.9%	275,230	
EXLD PRIOR		2,299,578	2,623,465	323,887	84.9%	274,939	

(1) PROVIDED BY THE BWC; 2012 ADJUSTED TO PARTIAL YEAR
(2) SECTION 1, EXHIBIT 6, SHEET 3, COL. 2
(3) SECTION 1, EXHIBIT 6, SHEET 3, COL. 12; 2012 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 1, EXHIBIT 6, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

% PERMANENT PARTIAL & PERMANENT PARTIAL
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	FISCAL YEAR ENDING 2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	325	85	62	49	40	30	22	15	10	6	3	2	1	0	0	0	0	0	0	0
1977	36	9	7	5	4	2	2	1	1	1	1	1	0	0	0	0	0	0	0	0
1978	46	11	9	7	5	3	2	2	1	1	1	1	1	0	0	0	0	0	0	0
1979	96	21	18	15	12	9	6	4	3	2	2	2	1	1	1	0	0	0	0	0
1980	110	21	20	17	14	11	8	5	4	3	2	2	1	1	1	1	0	0	0	0
1981	139	24	22	20	17	14	12	8	5	4	3	2	2	1	1	1	1	0	0	0
1982	171	27	25	23	21	18	15	12	9	6	4	3	2	2	2	1	1	1	0	0
1983	231	37	31	28	26	24	20	17	14	10	6	4	3	2	2	2	2	1	1	1
1984	326	45	45	37	34	32	29	25	20	17	12	8	5	4	3	2	2	2	1	2
1985	409	49	49	49	41	38	35	32	27	23	18	13	9	6	4	3	3	2	2	4
1986	452	49	49	49	49	41	37	35	32	27	22	18	13	8	6	4	3	3	2	6
1987	547	58	53	53	53	53	44	40	38	34	29	24	20	14	9	6	5	4	3	8
1988	623	78	57	53	52	52	52	44	40	38	34	29	24	19	14	9	6	5	4	11
1989	733	105	79	58	53	53	53	53	44	40	38	35	29	24	20	14	9	6	5	15
1990	977	173	115	87	63	58	58	58	58	48	44	41	38	32	27	22	16	10	7	22
1991	1,060	180	156	104	78	57	52	52	52	52	44	40	37	34	29	24	19	14	9	26
1992	1,132	170	163	141	94	71	52	47	47	47	47	40	36	34	31	26	22	18	13	32
1993	1,320	209	167	160	139	93	70	51	47	46	46	46	39	36	33	30	26	21	17	44
1994	1,714	274	228	182	175	151	101	76	55	51	51	51	51	42	39	36	33	28	23	66
1995	1,896	297	255	213	170	163	141	94	71	52	47	47	47	47	39	36	34	31	26	84
1996	2,246	401	289	249	207	166	159	138	92	69	50	46	46	46	46	38	35	33	30	107
1997	2,620	471	384	276	238	198	159	152	132	88	66	48	44	44	44	44	37	34	32	131
1998	3,311	587	489	399	287	247	206	165	158	137	91	69	50	46	46	46	46	38	35	169
1999	4,400	792	640	533	435	313	270	225	180	172	149	99	75	55	50	50	50	50	42	222
2000	6,001	1,171	869	702	585	477	344	296	247	197	189	164	109	82	60	55	55	55	55	290
2001	6,975	1,344	1,099	815	659	549	448	323	278	231	185	177	154	102	77	56	51	51	51	323
2002	9,072	1,843	1,393	1,139	845	683	569	464	334	288	240	192	184	159	106	80	58	53	53	389
2003	10,899	2,113	1,785	1,349	1,103	818	661	551	450	324	279	232	186	178	154	103	77	56	52	428
2004	13,326	2,414	2,116	1,787	1,351	1,104	819	662	552	450	324	279	233	186	178	154	103	77	57	480
2005	15,802	3,175	2,288	2,005	1,693	1,280	1,046	776	627	523	426	307	264	220	176	169	146	98	73	508
2006	19,511	4,410	3,034	2,186	1,916	1,618	1,223	1,000	742	599	500	408	294	253	211	168	161	140	93	556
2007	23,985	5,267	4,231	2,911	2,097	1,838	1,552	1,174	959	712	575	479	391	282	242	202	162	155	134	623
2008	28,604	5,787	5,011	4,025	2,769	1,995	1,749	1,477	1,116	912	677	547	456	372	268	231	192	154	147	720
2009	30,035	6,199	4,822	4,176	3,354	2,307	1,662	1,457	1,230	930	760	564	456	380	310	223	192	160	128	723
2010	41,521	10,348	6,434	5,005	4,334	3,481	2,395	1,725	1,512	1,277	966	789	586	473	394	322	232	199	166	883
2011	59,400	14,503	11,189	6,957	5,412	4,686	3,764	2,590	1,866	1,635	1,381	1,044	853	633	512	427	348	251	216	1,134
2012	34,162	7,167	15,010	11,581	7,201	5,601	4,850	3,896	2,680	1,931	1,693	1,429	1,081	883	655	530	441	360	259	1,397
TOTAL	324,212	69,913	62,693	47,445	35,626	28,336	22,688	17,741	13,733	10,983	9,007	7,282	5,820	4,705	3,791	3,116	2,568	2,110	1,737	9,403

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

% PERMANENT PARTIAL & PERMANENT PARTIAL
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(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	4	3	1	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-
1959	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1960	1	1	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-
1961	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1962	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1963	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1964	3	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-
1965	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1966	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1967	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1968	4	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1969	13	4	3	2	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1970	2	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1971	143	34	27	24	21	15	10	6	3	1	1	0	0	0	0	0	0	0	0	0
1972	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1973	79	19	14	11	9	8	7	5	3	2	1	0	0	0	0	0	0	0	0	0
1974	52	14	9	7	5	4	4	3	2	1	1	0	0	0	0	0	0	0	0	0
1975	23	7	4	3	2	2	1	1	1	1	0	0	0	0	0	0	0	0	0	0
1976	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	325	85	62	49	40	30	22	15	10	6	3	2	1	0	0	0	0	0	0	0

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

% PERMANENT PARTIAL & PERMANENT PARTIAL
(000's)

SELECTION OF ULTIMATE LOSS & ALAE

ACCIDENT YEAR	PAYROLL	PAID LOSS @ 6/30/12	INCURRED LOSS @ 6/30/12	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		157										482	
1977	23,851,125	33,611	33,611	33,647	33,611	33,647	33,611					33,647	0.141
1978	26,143,240	33,304	33,304	33,350	33,305	33,350	33,305					33,350	0.128
1979	28,061,666	53,632	53,632	53,728	53,637	53,728	53,637					53,728	0.191
1980	28,979,182	49,927	49,927	50,037	49,952	50,037	49,952					50,037	0.173
1981	30,141,508	52,005	52,005	52,144	52,043	52,144	52,043					52,144	0.173
1982	30,058,966	53,865	53,865	54,036	53,925	54,036	53,925	54,036	54,036	54,036		54,036	0.180
1983	30,607,324	61,265	61,265	61,496	61,367	61,496	61,367	61,538	61,473	61,539		61,496	0.201
1984	33,121,678	74,497	74,497	74,823	74,666	74,823	74,666	74,864	74,845	74,875		74,823	0.226
1985	35,713,654	82,226	82,226	82,635	82,456	82,635	82,456	82,685	82,757	82,711		82,635	0.231
1986	38,297,697	81,020	81,020	81,473	81,292	81,473	81,292	81,519	81,657	81,577		81,473	0.213
1987	41,065,403	87,548	87,548	88,095	87,902	88,095	87,903	88,146	88,259	88,259		88,095	0.215
1988	44,221,964	87,179	87,179	87,803	87,621	87,803	87,622	87,865	87,921	88,043		87,803	0.199
1989	47,110,000	87,722	87,722	88,455	88,275	88,455	88,276	88,521	88,513	88,776		88,455	0.188
1990	49,659,895	95,983	95,983	96,960	96,752	96,960	96,754	97,021	97,446	97,416		96,960	0.195
1991	50,856,501	86,328	86,328	87,389	87,219	87,384	87,217	87,462	90,643	88,026		87,389	0.172
1992	52,804,448	78,136	78,136	79,268	79,183	79,268	79,184	79,411	80,224	80,063		79,268	0.150
1993	55,132,894	76,457	76,457	77,777	77,687	77,778	77,689	77,911	78,223	78,672		77,777	0.141
1994	57,739,505	83,145	83,147	84,859	84,758	84,857	84,758	85,000	85,037	86,006		84,859	0.147
1995	60,949,772	77,268	77,269	79,164	79,059	79,163	79,060	79,286	79,584	80,309		79,164	0.130
1996	63,664,000	74,794	74,794	77,040	76,931	77,027	76,922	77,152	78,935	78,140		77,040	0.121
1997	68,077,000	71,118	71,118	73,738	73,649	73,787	73,699	73,865	75,990	74,839		73,738	0.108
1998	71,447,000	73,353	73,353	76,664	76,569	76,739	76,646	76,799	76,458	77,887		76,664	0.107
1999	75,244,663	79,152	79,160	83,552	83,420	83,501	83,377	83,673	87,463	84,685		83,552	0.111
2000	79,122,396	85,719	85,722	91,720	91,560	91,400	91,258	91,846	94,253	92,865		91,720	0.116
2001	80,396,857	79,082	79,082	86,057	85,814	86,233	86,003	86,085	89,855	86,843		86,057	0.107
2002	81,621,352	80,081	80,084	89,148	88,870	89,191	88,939	89,156	89,119	90,079		89,153	0.109
2003	82,433,234	74,465	74,466	85,218	84,821	85,948	85,576	85,122	84,682	86,084		85,364	0.104
2004	84,632,753	72,315	72,318	85,489	85,010	85,998	85,575	85,283	84,397	86,167		85,641	0.101
2005	86,912,307	65,216	65,227	80,797	80,248	81,351	80,888	80,520	79,627	80,961		81,018	0.093
2006	90,822,757	57,874	57,885	77,078	76,556	77,691	77,284	76,726	75,400	75,895		77,385	0.085
2007	93,702,820	51,532	51,553	75,701	75,136	75,395	75,012	75,087	72,910	75,092		75,517	0.081
2008	93,449,349	46,537	46,608	77,592	76,759	74,090	73,649	76,503	72,335	74,082		75,141	0.080
2009	86,530,965	28,405	28,442	57,305	56,445	58,723	58,266	56,332	54,783	55,997		58,440	0.068
2010	86,624,485	18,343	18,421	55,881	53,738	60,307	59,476	53,354	50,971	56,012		59,864	0.069
2011	89,983,985	6,150	6,212	55,272	48,114	65,551	64,420	50,735	48,902	58,823		65,551	0.073
2012	92,683,504	321	512	41,825	33,710	68,967	68,638	38,724	35,231	62,747		68,967	0.074
2013	95,464,009					71,598	71,598					71,598	0.075
TOTAL		2,299,735	2,300,079	2,617,214	2,592,058	2,730,625	2,721,943	2,382,228	2,381,929	2,427,507		2,730,029	
EXLD PRIOR		2,299,578	2,300,079	2,617,214	2,592,058	2,730,625	2,721,943	2,382,228	2,381,929	2,427,507		2,729,547	
EXLD PRIOR & 2013		2,299,578	2,300,079	2,617,214	2,592,058	2,659,027	2,650,345	2,382,228	2,381,929	2,427,507		2,657,949	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

% PERMANENT PARTIAL & PERMANENT PARTIAL
(000's)

PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/12	PAID LOSS	PAID LDF	INDICATED ULTIMATE @ 6/30/12	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	426	33,611	1.001	33,647	0.141
1978	414	33,304	1.001	33,350	0.128
1979	402	53,632	1.002	53,728	0.191
1980	390	49,927	1.002	50,037	0.173
1981	378	52,005	1.003	52,144	0.173
1982	366	53,865	1.003	54,036	0.180
1983	354	61,265	1.004	61,496	0.201
1984	342	74,497	1.004	74,823	0.226
1985	330	82,226	1.005	82,635	0.231
1986	318	81,020	1.006	81,473	0.213
1987	306	87,548	1.006	88,095	0.215
1988	294	87,179	1.007	87,803	0.199
1989	282	87,722	1.008	88,455	0.188
1990	270	95,983	1.010	96,960	0.195
1991	258	86,328	1.012	87,389	0.172
1992	246	78,136	1.014	79,268	0.150
1993	234	76,457	1.017	77,777	0.141
1994	222	83,145	1.021	84,859	0.147
1995	210	77,268	1.025	79,164	0.130
1996	198	74,794	1.030	77,040	0.121
1997	186	71,118	1.037	73,738	0.108
1998	174	73,353	1.045	76,664	0.107
1999	162	79,152	1.056	83,552	0.111
2000	150	85,719	1.070	91,720	0.116
2001	138	79,082	1.088	86,057	0.107
2002	126	80,081	1.113	89,148	0.109
2003	114	74,465	1.144	85,218	0.103
2004	102	72,315	1.182	85,489	0.101
2005	90	65,216	1.239	80,797	0.093
2006	78	57,874	1.332	77,078	0.085
2007	66	51,532	1.469	75,701	0.081
2008	54	46,537	1.667	77,592	0.083
2009	42	28,405	2.017	57,305	0.066
2010	30	18,343	3.046	55,881	0.065
2011	18	6,150	8.987	55,272	0.061
2012	6	321	130.308	41,825	0.045
2013	0				
TOTAL		2,299,578		2,617,214	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

% PERMANENT PARTIAL & PERMANENT PARTIAL
(000's)

INCURRED LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/12	INCURRED LOSS	INCURRED LDF	INDICATED ULTIMATE @ 6/30/12	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	426	33,611	1.000	33,611	0.141
1978	414	33,304	1.000	33,305	0.127
1979	402	53,632	1.000	53,637	0.191
1980	390	49,927	1.001	49,952	0.172
1981	378	52,005	1.001	52,043	0.173
1982	366	53,865	1.001	53,925	0.179
1983	354	61,265	1.002	61,367	0.200
1984	342	74,497	1.002	74,666	0.225
1985	330	82,226	1.003	82,456	0.231
1986	318	81,020	1.003	81,292	0.212
1987	306	87,548	1.004	87,902	0.214
1988	294	87,179	1.005	87,621	0.198
1989	282	87,722	1.006	88,275	0.187
1990	270	95,983	1.008	96,752	0.195
1991	258	86,328	1.010	87,219	0.171
1992	246	78,136	1.013	79,183	0.150
1993	234	76,457	1.016	77,687	0.141
1994	222	83,147	1.019	84,758	0.147
1995	210	77,269	1.023	79,059	0.130
1996	198	74,794	1.029	76,931	0.121
1997	186	71,118	1.036	73,649	0.108
1998	174	73,353	1.044	76,569	0.107
1999	162	79,160	1.054	83,420	0.111
2000	150	85,722	1.068	91,560	0.116
2001	138	79,082	1.085	85,814	0.107
2002	126	80,084	1.110	88,870	0.109
2003	114	74,466	1.139	84,821	0.103
2004	102	72,318	1.176	85,010	0.100
2005	90	65,227	1.230	80,248	0.092
2006	78	57,885	1.323	76,556	0.084
2007	66	51,553	1.457	75,136	0.080
2008	54	46,608	1.647	76,759	0.082
2009	42	28,442	1.985	56,445	0.065
2010	30	18,421	2.917	53,738	0.062
2011	18	6,212	7.745	48,114	0.053
2012	6	512	65.835	33,710	0.036
2013	0				
TOTAL		2,300,079		2,592,058	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

% PERMANENT PARTIAL & PERMANENT PARTIAL
(000's)

PAID BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	INITIAL EXPECTED DOLLARS	EXPECTED % OF PAID LOSS	EXPECTED PAID LOSS	ACTUAL PAID LOSS	EXPECTED UNPAID LOSS	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125	0.141	33,650	99.9%	33,614	33,611	36	33,647	0.141
1978	26,143,240	0.128	33,353	99.9%	33,307	33,304	46	33,350	0.128
1979	28,061,666	0.191	53,733	99.8%	53,638	53,632	96	53,728	0.191
1980	28,979,182	0.173	50,037	99.8%	49,927	49,927	110	50,037	0.173
1981	30,141,508	0.173	52,144	99.7%	52,005	52,005	139	52,144	0.173
1982	30,058,966	0.180	54,044	99.7%	53,873	53,865	171	54,036	0.180
1983	30,607,324	0.201	61,500	99.6%	61,269	61,265	231	61,496	0.201
1984	33,121,678	0.226	74,817	99.6%	74,491	74,497	326	74,823	0.226
1985	35,713,654	0.231	82,643	99.5%	82,234	82,226	409	82,635	0.231
1986	38,297,697	0.213	81,465	99.4%	81,013	81,020	452	81,473	0.213
1987	41,065,403	0.215	88,091	99.4%	87,545	87,548	547	88,095	0.215
1988	44,221,964	0.199	87,813	99.3%	87,190	87,179	623	87,803	0.199
1989	47,110,000	0.188	88,461	99.2%	87,728	87,722	733	88,455	0.188
1990	49,659,895	0.195	96,953	99.0%	95,976	95,983	977	96,960	0.195
1991	50,856,501	0.171	87,022	98.8%	85,966	86,328	1,056	87,384	0.172
1992	52,804,448	0.150	79,254	98.6%	78,122	78,136	1,132	79,268	0.150
1993	55,132,894	0.141	77,800	98.3%	76,479	76,457	1,320	77,778	0.141
1994	57,739,505	0.147	84,756	98.0%	83,044	83,145	1,712	84,857	0.147
1995	60,949,772	0.130	79,137	97.6%	77,241	77,268	1,895	79,163	0.130
1996	63,664,000	0.120	76,602	97.1%	74,369	74,794	2,233	77,027	0.121
1997	68,077,000	0.110	75,105	96.4%	72,436	71,118	2,669	73,787	0.108
1998	71,447,000	0.110	78,400	95.7%	75,014	73,353	3,386	76,739	0.107
1999	75,244,663	0.110	82,567	94.7%	78,219	79,152	4,348	83,501	0.111
2000	79,122,396	0.110	86,823	93.5%	81,142	85,719	5,681	91,400	0.116
2001	80,396,857	0.110	88,221	91.9%	81,071	79,082	7,150	86,233	0.107
2002	81,621,352	0.110	89,565	89.8%	80,455	80,081	9,110	89,191	0.109
2003	82,433,234	0.110	91,005	87.4%	79,522	74,465	11,483	85,948	0.104
2004	84,632,753	0.105	88,796	84.6%	75,113	72,315	13,683	85,998	0.102
2005	86,912,307	0.096	83,668	80.7%	67,534	65,216	16,134	81,351	0.094
2006	90,822,757	0.088	79,540	75.1%	59,723	57,874	19,818	77,691	0.086
2007	93,702,820	0.080	74,741	68.1%	50,879	51,532	23,862	75,395	0.080
2008	93,449,349	0.074	68,842	60.0%	41,289	46,537	27,553	74,090	0.079
2009	86,530,965	0.069	60,117	49.6%	29,798	28,405	30,318	58,723	0.068
2010	86,624,485	0.072	62,470	32.8%	20,506	18,343	41,963	60,307	0.070
2011	89,983,985	0.074	66,838	11.1%	7,437	6,150	59,400	65,551	0.073
2012	92,683,504	0.075	69,177	0.8%	531	321	68,646	68,967	0.074
2013	95,464,009	0.075	71,598	0.0%			71,598	71,598	0.075
TOTAL			2,740,746		2,309,699	2,299,578	431,047	2,730,625	

(1) PROVIDED BY THE BWC
(2) SECTION 1, EXHIBIT 6, SHEET 19, COL. 14
(3) = [(1) x (2)] / 100
(4) = 1 / SECTION 1, 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
PRIVATE EMPLOYERS
COMPENSATION

% PERMANENT PARTIAL & PERMANENT PARTIAL
(000's)

INCURRED BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	INITIAL EXPECTED DOLLARS	EXPECTED % OF REPORTED LOSS	EXPECTED REPORTED LOSS	ACTUAL REPORTED LOSS	EXPECTED UNREPORTED LOSS	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125	0.141	33,650	100.0%	33,650	33,611	0	33,611	0.141
1978	26,143,240	0.128	33,353	100.0%	33,351	33,304	2	33,305	0.127
1979	28,061,666	0.191	53,733	100.0%	53,729	53,632	4	53,637	0.191
1980	28,979,182	0.173	50,037	99.9%	50,012	49,927	25	49,952	0.172
1981	30,141,508	0.173	52,144	99.9%	52,106	52,005	38	52,043	0.173
1982	30,058,966	0.180	54,044	99.9%	53,984	53,865	60	53,925	0.179
1983	30,607,324	0.201	61,500	99.8%	61,398	61,265	102	61,367	0.200
1984	33,121,678	0.226	74,817	99.8%	74,647	74,497	169	74,666	0.225
1985	35,713,654	0.231	82,643	99.7%	82,413	82,226	230	82,456	0.231
1986	38,297,697	0.213	81,465	99.7%	81,193	81,020	272	81,292	0.212
1987	41,065,403	0.215	88,091	99.6%	87,737	87,548	355	87,903	0.214
1988	44,221,964	0.199	87,813	99.5%	87,370	87,179	443	87,622	0.198
1989	47,110,000	0.188	88,461	99.4%	87,907	87,722	554	88,276	0.187
1990	49,659,895	0.195	96,953	99.2%	96,182	95,983	770	96,754	0.195
1991	50,856,501	0.171	87,022	99.0%	86,133	86,328	888	87,217	0.171
1992	52,804,448	0.150	79,254	98.7%	78,205	78,136	1,049	79,184	0.150
1993	55,132,894	0.141	77,800	98.4%	76,568	76,457	1,232	77,689	0.141
1994	57,739,505	0.147	84,756	98.1%	83,146	83,147	1,610	84,758	0.147
1995	60,949,772	0.130	79,137	97.7%	77,346	77,269	1,791	79,060	0.130
1996	63,664,000	0.120	76,602	97.2%	74,474	74,794	2,128	76,922	0.121
1997	68,077,000	0.110	75,105	96.6%	72,525	71,118	2,581	73,699	0.108
1998	71,447,000	0.110	78,400	95.8%	75,108	73,353	3,292	76,646	0.107
1999	75,244,663	0.110	82,567	94.9%	78,351	79,160	4,217	83,377	0.111
2000	79,122,396	0.110	86,823	93.6%	81,287	85,722	5,536	91,258	0.115
2001	80,396,857	0.110	88,221	92.2%	81,300	79,082	6,921	86,003	0.107
2002	81,621,352	0.110	89,565	90.1%	80,710	80,084	8,855	88,939	0.109
2003	82,433,234	0.110	91,005	87.8%	79,895	74,466	11,109	85,576	0.104
2004	84,632,753	0.105	88,796	85.1%	75,539	72,318	13,257	85,575	0.101
2005	86,912,307	0.096	83,668	81.3%	68,008	65,227	15,661	80,888	0.093
2006	90,822,757	0.088	79,540	75.6%	60,141	57,885	19,399	77,284	0.085
2007	93,702,820	0.080	74,741	68.6%	51,282	51,553	23,459	75,012	0.080
2008	93,449,349	0.074	68,842	60.7%	41,801	46,608	27,042	73,649	0.079
2009	86,530,965	0.069	60,117	50.4%	30,293	28,442	29,824	58,266	0.067
2010	86,624,485	0.072	62,470	34.3%	21,414	18,421	41,056	59,476	0.069
2011	89,983,985	0.074	66,838	12.9%	8,629	6,212	58,208	64,420	0.072
2012	92,683,504	0.075	69,177	1.5%	1,051	512	68,126	68,638	0.074
2013	95,464,009	0.075	71,598	0.0%			71,598	71,598	0.075
TOTAL			2,740,746		2,318,882	2,300,079	421,864	2,721,943	

(1) PROVIDED BY THE BWC
(2) SECTION 1, EXHIBIT 6, SHEET 19, COL. 14
(3) = [(1) x (2)] / 100
(4) = 1 / SECTION 1, 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
PRIVATE EMPLOYERS
COMPENSATION

% PERMANENT PARTIAL & PERMANENT PARTIAL
(000's)

CUMULATIVE PAID FREQUENCY SEVERITY METHOD

ACCIDENT YEAR	PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	$ WHOLE PAID SEVERITY	PAID SEVERITY LDF	$ WHOLE ULTIMATE SEVERITY	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125		1.000			1.003			
1978	26,143,240		1.000			1.003			
1979	28,061,666		1.000			1.003			
1980	28,979,182		1.000			1.003			
1981	30,141,508		1.000			1.003			
1982	30,058,966	15,021	1.000	15,021	3,586	1.003	3,597	54,036	0.180
1983	30,607,324	16,054	1.000	16,054	3,816	1.004	3,833	61,538	0.201
1984	33,121,678	19,955	1.000	19,955	3,733	1.005	3,752	74,864	0.226
1985	35,713,654	22,028	1.000	22,028	3,733	1.006	3,754	82,685	0.232
1986	38,297,697	22,632	1.000	22,633	3,580	1.006	3,602	81,519	0.213
1987	41,065,403	24,515	1.000	24,518	3,571	1.007	3,595	88,146	0.215
1988	44,221,964	25,719	1.000	25,723	3,390	1.008	3,416	87,865	0.199
1989	47,110,000	26,469	1.000	26,474	3,314	1.009	3,344	88,521	0.188
1990	49,659,895	26,153	1.000	26,159	3,670	1.011	3,709	97,021	0.195
1991	50,856,501	23,371	1.000	23,378	3,694	1.013	3,741	87,462	0.172
1992	52,804,448	22,285	1.000	22,293	3,506	1.016	3,562	79,411	0.150
1993	55,132,894	21,580	1.000	21,591	3,543	1.019	3,609	77,911	0.141
1994	57,739,505	21,766	1.001	21,778	3,820	1.022	3,903	85,000	0.147
1995	60,949,772	20,340	1.001	20,356	3,799	1.025	3,895	79,286	0.130
1996	63,664,000	18,856	1.001	18,878	3,967	1.030	4,087	77,152	0.121
1997	68,077,000	17,871	1.002	17,907	3,980	1.037	4,125	73,865	0.109
1998	71,447,000	17,815	1.004	17,878	4,118	1.043	4,296	76,799	0.107
1999	75,244,663	18,641	1.006	18,746	4,246	1.051	4,464	83,673	0.111
2000	79,122,396	19,231	1.009	19,396	4,457	1.062	4,735	91,846	0.116
2001	80,396,857	17,381	1.014	17,622	4,550	1.074	4,885	86,085	0.107
2002	81,621,352	17,480	1.026	17,939	4,581	1.085	4,970	89,156	0.109
2003	82,433,234	16,780	1.041	17,463	4,438	1.098	4,874	85,122	0.103
2004	84,632,753	15,583	1.057	16,466	4,641	1.116	5,179	85,283	0.101
2005	86,912,307	13,747	1.081	14,862	4,744	1.142	5,418	80,520	0.093
2006	90,822,757	11,281	1.159	13,074	5,130	1.144	5,869	76,726	0.084
2007	93,702,820	10,469	1.243	13,012	4,922	1.172	5,771	75,087	0.080
2008	93,449,349	8,765	1.358	11,899	5,309	1.211	6,429	76,503	0.082
2009	86,530,965	5,793	1.568	9,083	4,903	1.265	6,202	56,332	0.065
2010	86,624,485	4,267	2.159	9,211	4,299	1.347	5,792	53,354	0.062
2011	89,983,985	1,125	7.664	8,622	5,467	1.076	5,885	50,735	0.056
2012	92,683,504	66	174.731	11,532	4,863	0.690	3,358	38,724	0.042
2013	95,464,009								
Total		523,039		561,551				2,382,228	

(1) PROVIDED BY THE BWC
(2) BASED ON DATA FROM THE BWC
(3) SECTION 1, EXHIBIT 6, SHEET 20, COL. 12
(4) = (2) x (3)
(5) SECTION 1, EXHIBIT 6, SHEET 30
(6) SECTION 1, EXHIBIT 6, SHEET 20, COL. 15
(7) = (5) x (6)
(8) = [(4) x (7)] / 1000
(9) = [(8) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
% PERMANENT PARTIAL & PERMANENT PARTIAL

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	TAIL	INDICATED ULTIMATE
1977																																					-	-
1978																																					-	-
1979																																					-	-
1980																																					-	-
1981																																					-	-
1982	111	897	5,843	11,978	7,407	5,266	4,457	4,204	3,498	2,427	2,299	1,598	1,023	916	624	304	201	162	92	80	81	54	35	39	34	18	24	42	36	45	69						171	54,036
1983	132	1,066	7,014	14,584	7,993	5,833	5,217	4,718	3,513	2,994	2,191	1,771	1,185	954	437	357	334	208	148	168	92	58	78	48	29	47	41	18	31	9	13						194	61,473
1984	162	1,364	9,521	16,897	9,581	7,610	6,564	5,374	5,069	3,528	2,450	1,879	1,393	754	474	337	254	246	202	105	99	91	98	92	120	118	31	28	55	44	68						237	74,845
1985	173	1,311	9,190	17,798	12,310	8,679	6,818	7,401	5,598	3,715	2,679	2,081	1,242	709	580	415	386	224	129	127	127	108	81	65	80	64	70	67	89	71	110						262	82,757
1986	150	1,247	7,068	19,365	11,825	8,013	8,173	6,542	4,713	3,746	3,274	1,920	1,132	983	592	426	247	254	208	166	203	167	214	142	104	68	79	75	100	80	123						258	81,657
1987	223	1,688	7,799	20,468	12,591	9,705	8,231	6,679	5,066	4,266	2,948	1,973	1,416	949	685	562	427	295	285	239	216	178	209	247	108	97	75	71	94	76	117						279	88,259
1988	223	1,690	7,453	18,411	13,082	11,401	8,432	7,160	5,491	3,162	2,532	2,062	1,448	1,061	669	690	418	433	276	340	163	185	153	152	93	85	66	62	83	67	102						278	87,921
1989	240	1,823	6,195	17,034	17,117	10,517	8,974	7,576	4,766	3,095	2,526	1,882	1,270	1,077	727	522	568	501	369	256	220	173	178	114	85	78	60	57	76	61	94						280	88,513
1990	420	2,976	13,819	20,096	13,481	10,347	9,605	6,589	4,638	3,361	2,270	1,733	1,302	1,068	898	889	756	397	354	286	265	190	245	210	157	144	111	105	140	113	173						308	97,446
1991	468	4,329	12,657	15,854	13,610	10,978	7,194	5,503	3,705	2,447	1,846	1,539	1,060	950	803	808	545	509	321	283	291	628	705	606	453	414	320	303	404	325	499						287	90,643
1992	434	4,003	10,779	16,750	13,681	8,094	6,127	4,874	3,262	2,091	1,863	1,266	928	788	841	622	474	387	337	331	207	247	278	239	178	163	126	119	159	128	197						254	80,224
1993	592	4,622	12,322	18,131	10,843	7,495	5,860	4,309	2,694	2,344	1,771	1,158	966	732	570	666	513	359	309	201	154	184	207	178	133	121	94	89	118	95	146						247	78,223
1994	766	6,001	15,422	17,817	11,302	7,843	6,297	4,235	3,317	2,188	1,663	1,516	1,566	773	690	566	462	484	236	190	145	174	195	168	125	115	89	84	112	90	138						269	85,037
1995	687	6,877	14,828	15,981	10,287	6,756	5,010	3,819	2,652	2,360	1,722	2,124	1,268	852	697	497	488	361	262	211	161	193	217	186	139	127	98	93	124	100	153						252	79,584
1996	1,002	6,125	14,417	16,012	9,760	6,633	5,156	3,865	2,573	1,946	2,117	1,545	974	743	724	515	687	580	420	338	258	310	347	299	223	204	158	150	199	160	246						250	78,935
1997	853	5,873	14,025	14,345	8,331	6,063	4,802	3,931	2,740	2,582	2,275	1,441	1,204	934	968	749	695	587	425	342	261	313	352	302	226	206	160	151	201	162	249						240	75,990
1998	967	7,004	15,407	13,913	9,241	6,629	4,659	4,060	3,269	2,693	1,886	1,425	722	990	489	399	370	312	226	182	139	167	187	161	120	110	85	80	107	86	132						242	76,458
1999	968	6,595	16,587	15,173	9,621	6,878	5,564	4,669	3,919	2,136	2,250	1,804	1,572	1,417	1,173	955	886	748	541	436	333	399	448	385	288	263	204	193	257	207	317						276	87,463
2000	878	6,926	18,824	16,438	10,160	7,694	7,091	6,030	4,010	2,298	2,279	1,665	1,427	1,235	1,022	832	772	652	472	380	291	348	391	336	251	229	177	168	224	180	277						298	94,253
2001	775	5,878	17,846	15,292	10,714	7,190	7,757	4,061	3,201	2,572	1,724	2,074	1,548	1,340	1,110	903	838	708	512	412	315	378	424	364	272	249	193	182	243	195	300						284	89,855
2002	602	6,990	18,032	15,696	11,996	8,401	5,524	5,208	3,291	2,555	1,785	1,446	1,079	934	773	630	584	493	357	287	220	263	296	254	190	174	134	127	169	136	209						282	89,119
2003	805	6,286	18,138	16,017	10,196	6,841	5,768	5,262	3,060	2,094	1,685	1,365	1,019	882	730	594	552	466	337	271	207	248	279	240	179	164	127	120	160	129	197						268	84,682
2004	609	7,807	18,453	15,414	9,302	6,640	6,200	4,824	3,065	2,054	1,653	1,339	999	865	716	583	541	457	331	266	204	244	274	235	176	161	124	118	157	126	194						267	84,397
2005	828	8,225	18,790	12,963	8,543	6,217	5,193	4,456	2,917	1,954	1,573	1,274	951	823	681	555	515	435	315	253	194	232	260	224	167	153	118	112	149	120	184						252	79,627
2006	857	7,135	17,894	13,284	7,825	5,602	5,278	4,139	2,709	1,815	1,461	1,183	883	764	633	515	478	404	292	235	180	215	242	208	155	142	110	104	139	111	171						238	75,400
2007	716	8,703	17,454	11,253	7,502	5,904	4,946	3,878	2,538	1,701	1,369	1,109	828	716	593	483	448	378	274	220	169	202	227	195	146	133	103	98	130	104	160						230	72,910
2008	709	10,087	16,597	11,425	7,719	5,580	4,675	3,666	2,399	1,608	1,294	1,048	782	677	561	456	424	357	259	208	159	191	214	184	138	126	97	92	123	99	152						229	72,335
2009	492	6,425	11,954	9,534	6,077	4,393	3,680	2,886	1,889	1,266	1,018	825	616	533	441	359	333	281	204	164	125	150	169	145	108	99	77	73	97	78	119						173	54,783
2010	449	5,734	12,160	8,661	5,520	3,991	3,343	2,622	1,716	1,150	925	749	559	484	401	326	303	256	185	149	114	136	153	132	98	90	70	66	88	71	108						161	50,971
2011	347	5,804	11,607	8,267	5,269	3,809	3,191	2,503	1,638	1,098	883	715	534	462	383	312	289	244	177	142	109	130	146	126	94	86	66	63	84	67	104						155	48,902
2012	321	4,173	8,345	5,944	3,788	2,739	2,294	1,799	1,178	789	635	514	384	332	275	224	208	175	127	102	78	94	105	90	68	62	48	45	60	48	74						111	35,231
Factors	13.000	2.000	0.712	0.637	0.723	0.838	0.784	0.655	0.670	0.805	0.810	0.747	0.866	0.828	0.814	0.928	0.844	0.724	0.805	0.765	1.198	1.123	0.859	0.747	0.914	0.773	0.947	1.332	0.805	1.536							Tail 1.003	

Example: AY 2007 Age 78 of 4,946 = 5,904 x 0.838 and AY 2007 Age 90 of 3,878 = 4,946 x 0.784

NOTE: FACTORS ARE FROM SECTION 1, EXHIBIT 6, SHEET 35

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

% PERMANENT PARTIAL & PERMANENT PARTIAL
(000's)

INCREMENTAL INDEX PAYMENT METHOD

ACCIDENT YEAR	PAYROLL	PAID LOSS @ 6/30/12	INCREMENTAL PAID LOSS & ALAE PER AVG. WEEKLY BENEFIT & ULTIMATE CLAIMS: AS OF 6/30/12	FUTURE DEVELOP.	IMPLIED ULTIMATE	AVERAGE WEEKLY BENEFIT	SELECTED ULTIMATE CLAIMS	IMPLIED ULTIMATE LOSS	TAIL OF 1.003 DEVELOP.	IMPLIED ULTIMATE INCLD TAIL	IMPLIED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1977	23,851,125	33,611									
1978	26,143,240	33,304									
1979	28,061,666	53,632									
1980	28,979,182	49,927									
1981	30,141,508	52,005									
1982	30,058,966	53,865	35.412	-	35.412	101.27	15,021	53,865	171	54,036	0.180
1983	30,607,324	61,265	34.884	0.045	34.930	109.40	16,054	61,345	195	61,539	0.201
1984	33,121,678	74,497	32.814	0.062	32.877	113.77	19,955	74,638	237	74,875	0.226
1985	35,713,654	82,226	31.036	0.084	31.121	120.27	22,028	82,449	261	82,711	0.232
1986	38,297,697	81,020	28.008	0.103	28.112	127.81	22,633	81,320	258	81,577	0.213
1987	41,065,403	87,548	25.267	0.125	25.392	141.32	24,518	87,980	279	88,259	0.215
1988	44,221,964	87,179	23.174	0.156	23.329	146.25	25,723	87,764	278	88,043	0.199
1989	47,110,000	87,722	21.609	0.191	21.800	153.34	26,474	88,495	281	88,776	0.188
1990	49,659,895	95,983	19.907	0.233	20.140	184.32	26,159	97,108	308	97,416	0.196
1991	50,856,501	86,328	17.463	0.287	17.751	211.45	23,378	87,748	278	88,026	0.173
1992	52,804,448	78,136	16.288	0.349	16.637	215.19	22,293	79,810	253	80,063	0.152
1993	55,132,894	76,457	15.548	0.400	15.948	227.75	21,591	78,424	249	78,672	0.143
1994	57,739,505	83,145	14.699	0.458	15.157	259.73	21,778	85,734	272	86,006	0.149
1995	60,949,772	77,268	14.426	0.520	14.947	263.12	20,356	80,055	254	80,309	0.132
1996	63,664,000	74,794	14.537	0.602	15.139	272.54	18,878	77,893	247	78,140	0.123
1997	68,077,000	71,118	14.374	0.704	15.078	276.31	17,907	74,603	237	74,839	0.110
1998	71,447,000	73,353	14.033	0.820	14.853	292.38	17,878	77,641	246	77,887	0.109
1999	75,244,663	79,152	14.381	0.957	15.338	293.61	18,746	84,418	268	84,685	0.113
2000	79,122,396	85,719	14.316	1.144	15.461	308.70	19,396	92,571	294	92,865	0.117
2001	80,396,857	79,082	14.402	1.363	15.765	311.61	17,622	86,569	275	86,843	0.108
2002	81,621,352	80,081	13.792	1.673	15.465	323.68	17,939	89,794	285	90,079	0.110
2003	82,433,234	74,465	13.303	2.027	15.330	320.54	17,463	85,812	272	86,084	0.104
2004	84,632,753	72,315	12.983	2.438	15.421	338.27	16,466	85,895	272	86,167	0.102
2005	86,912,307	65,216	12.721	3.021	15.742	344.95	14,862	80,705	256	80,961	0.093
2006	90,822,757	57,874	12.641	3.884	16.524	350.19	13,074	75,655	240	75,895	0.084
2007	93,702,820	51,532	10.906	4.936	15.842	363.14	13,012	74,855	237	75,092	0.080
2008	93,449,349	46,537	10.489	6.156	16.645	372.85	11,899	73,848	234	74,082	0.079
2009	86,530,965	28,405	8.113	7.830	15.943	380.93	9,191	55,820	177	55,997	0.065
2010	86,624,485	18,343	5.114	10.452	15.566	384.74	9,323	55,835	177	56,012	0.065
2011	89,983,985	6,150	1.650	14.082	15.732	388.59	9,592	58,638	186	58,823	0.065
2012	92,683,504	321	0.082	15.903	15.985	401.41	9,748	62,549	198	62,747	0.068
2013	95,464,009						9,737				
TOTAL		2,299,578					570,694	2,419,834	7,673	2,427,507	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

% PERMANENT PARTIAL & PERMANENT PARTIAL
(000's)

SELECTION OF ULTIMATE CLAIM COUNTS

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	IMPLIED FREQUENCY	ON-LEVEL FREQUENCY	5 YR IMPLIED FREQUENCY TREND	CUMULATIVE FREQUENCY TREND	ON-LEVEL TRENDED FREQUENCY	EXPECTED CLAIM FREQUENCY	EXPECTED ULTIMATE CLAIMS	SELECTED ULTIMATE CLAIMS	SELECTED CLAIM FREQUENCY
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1977	23,851,125	3.710	88,490,090		1.000					0.521					
1978	26,143,240	3.485	91,119,089		1.000					0.521					
1979	28,061,666	3.232	90,690,465		1.000					0.521					
1980	28,979,182	3.006	87,100,472		1.000					0.521					
1981	30,141,508	2.769	83,462,136		1.000					0.521					
1982	30,058,966	2.633	79,135,492	15,021	1.000	15,021	4.997%	1.898%		0.521	0.988%	4.997%	15,021	15,021	4.997%
1983	30,607,324	2.521	77,162,033	16,054	1.000	16,054	5.245%	2.081%		0.453	0.942%	5.245%	16,054	16,054	5.245%
1984	33,121,678	2.402	79,569,925	19,955	1.000	19,955	6.025%	2.508%		0.394	0.987%	6.025%	19,955	19,955	6.025%
1985	35,713,654	2.321	82,906,581	22,028	1.000	22,028	6.168%	2.657%		0.386	1.025%	6.168%	22,028	22,028	6.168%
1986	38,297,697	2.265	86,749,768	22,632	1.000	22,633	5.910%	2.609%	9.2%	0.378	0.987%	5.910%	22,633	22,633	5.910%
1987	41,065,403	2.192	90,001,532	24,515	1.000	24,518	5.971%	2.724%	6.0%	0.371	1.010%	5.971%	24,518	24,518	5.970%
1988	44,221,964	2.094	92,596,563	25,719	1.000	25,723	5.817%	2.778%	2.3%	0.364	1.010%	5.817%	25,723	25,723	5.817%
1989	47,110,000	2.048	96,481,507	26,469	1.000	26,474	5.620%	2.744%	1.3%	0.379	1.039%	5.620%	26,474	26,474	5.620%
1990	49,659,895	1.972	97,911,638	26,153	1.000	26,159	5.268%	2.672%	0.5%	0.395	1.054%	5.268%	26,159	26,159	5.268%
1991	50,856,501	1.910	97,123,143	23,371	1.000	23,378	4.597%	2.407%	-2.8%	0.411	0.989%	4.597%	23,378	23,378	4.597%
1992	52,804,448	1.816	95,902,063	22,285	1.000	22,293	4.222%	2.325%	-4.8%	0.428	0.995%	4.222%	22,293	22,293	4.222%
1993	55,132,894	1.783	98,278,492	21,580	1.000	21,591	3.916%	2.197%	-5.7%	0.446	0.980%	3.916%	21,591	21,591	3.916%
1994	57,739,505	1.742	100,579,286	21,766	1.001	21,778	3.772%	2.165%	-5.0%	0.465	1.006%	3.772%	21,778	21,778	3.772%
1995	60,949,772	1.692	103,140,858	20,340	1.001	20,356	3.340%	1.974%	-4.6%	0.505	0.997%	3.340%	20,356	20,356	3.340%
1996	63,664,000	1.635	104,088,085	18,856	1.001	18,878	2.965%	1.814%	-5.9%	0.549	0.996%	2.965%	18,878	18,878	2.965%
1997	68,077,000	1.563	106,370,937	17,871	1.002	17,907	2.630%	1.683%	-6.8%	0.597	1.004%	2.630%	17,907	17,907	2.630%
1998	71,447,000	1.492	106,610,635	17,815	1.004	17,878	2.502%	1.677%	-6.5%	0.597	1.000%	2.502%	17,878	17,878	2.502%
1999	75,244,663	1.444	108,677,929	18,641	1.006	18,746	2.491%	1.725%	-3.4%	0.597	1.029%	2.491%	18,746	18,746	2.491%
2000	79,122,396	1.393	110,223,863	19,231	1.009	19,396	2.451%	1.760%	-0.4%	0.597	1.050%	2.451%	19,396	19,396	2.451%
2001	80,396,857	1.364	109,675,764	17,381	1.014	17,622	2.192%	1.607%	-0.4%	0.597	0.959%	2.192%	17,622	17,622	2.192%
2002	81,621,352	1.330	108,596,907	17,480	1.026	17,939	2.198%	1.652%	-1.0%	0.597	0.986%	2.198%	17,939	17,939	2.198%
2003	82,433,234	1.295	106,712,867	16,780	1.041	17,463	2.118%	1.636%	-1.7%	0.597	0.976%	2.118%	17,463	17,463	2.118%
2004	84,632,753	1.248	105,596,397	15,583	1.057	16,466	1.946%	1.559%	-2.2%	0.656	1.022%	1.946%	16,466	16,466	1.946%
2005	86,912,307	1.218	105,836,799	13,747	1.081	14,862	1.710%	1.404%	-3.2%	0.720	1.012%	1.710%	14,862	14,862	1.710%
2006	90,822,757	1.176	106,826,594	11,281	1.159	13,074	1.439%	1.224%	-7.3%	0.792	0.969%	1.439%	13,074	13,074	1.440%
2007	93,702,820	1.137	106,579,121	10,469	1.243	13,012	1.389%	1.221%	-7.9%	0.870	1.062%	1.389%	13,012	13,012	1.389%
2008	93,449,349	1.115	104,228,254	8,765	1.358	11,899	1.273%	1.142%	-7.4%	0.956	1.091%	1.273%	11,899	11,899	1.273%
2009	86,530,965	1.117	96,636,885	5,793	1.568	9,083	1.050%	0.940%	-8.4%	1.051	0.987%	1.084%	9,382	9,191	1.062%
2010	86,624,485	1.093	94,656,914	4,267	2.159	9,211	1.063%	0.973%	-6.9%	1.025	0.997%	1.087%	9,420	9,323	1.076%
2011	89,983,985	1.061	95,464,009	1,125	7.664	8,622	0.958%	0.903%	-7.3%	1.000	0.903%	1.082%	9,737	9,592	1.066%
2012	92,683,504	1.030	95,464,009	66	174.731	11,532	1.244%	1.208%	0.7%	1.000	1.208%	1.051%	9,737	9,748	1.052%
2013	95,464,009	1.000	95,464,009							1.000		1.020%	9,737	9,737	1.020%
TOTAL				523,039		561,551							571,116	570,694	

5 Year Average excluding 2012	1.008%
10 Year Average excluding 2012	1.001%
5 Year Average excluding 2010-2012	1.024%
10 Year Average excluding 2010-2012	1.011%
2006-2011 Average excluding 2009	1.005%
(16) 2013 Selected Frequency	1.020%

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

% PERMANENT PARTIAL & PERMANENT PARTIAL
(000's)

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	23,851,125			33,647		0.141
1978	26,143,240			33,350		0.128
1979	28,061,666			53,728		0.191
1980	28,979,182			50,037		0.173
1981	30,141,508			52,144		0.173
1982	30,058,966	15,021	5.00%	54,036	3,597	0.180
1983	30,607,324	16,054	5.25%	61,496	3,831	0.201
1984	33,121,678	19,955	6.02%	74,823	3,750	0.226
1985	35,713,654	22,028	6.17%	82,635	3,751	0.231
1986	38,297,697	22,633	5.91%	81,473	3,600	0.213
1987	41,065,403	24,518	5.97%	88,095	3,593	0.215
1988	44,221,964	25,723	5.82%	87,803	3,413	0.199
1989	47,110,000	26,474	5.62%	88,455	3,341	0.188
1990	49,659,895	26,159	5.27%	96,960	3,707	0.195
1991	50,856,501	23,378	4.60%	87,389	3,738	0.172
1992	52,804,448	22,293	4.22%	79,268	3,556	0.150
1993	55,132,894	21,591	3.92%	77,777	3,602	0.141
1994	57,739,505	21,778	3.77%	84,859	3,897	0.147
1995	60,949,772	20,356	3.34%	79,164	3,889	0.130
1996	63,664,000	18,878	2.97%	77,040	4,081	0.121
1997	68,077,000	17,907	2.63%	73,738	4,118	0.108
1998	71,447,000	17,878	2.50%	76,664	4,288	0.107
1999	75,244,663	18,746	2.49%	83,552	4,457	0.111
2000	79,122,396	19,396	2.45%	91,720	4,729	0.116
2001	80,396,857	17,622	2.19%	86,057	4,884	0.107
2002	81,621,352	17,939	2.20%	89,153	4,970	0.109
2003	82,433,234	17,463	2.12%	85,364	4,888	0.104
2004	84,632,753	16,466	1.95%	85,641	5,201	0.101
2005	86,912,307	14,862	1.71%	81,018	5,451	0.093
2006	90,822,757	13,074	1.44%	77,385	5,919	0.085
2007	93,702,820	13,012	1.39%	75,517	5,804	0.081
2008	93,449,349	11,899	1.27%	75,141	6,315	0.080
2009	86,530,965	9,191	1.06%	58,440	6,358	0.068
2010	86,624,485	9,323	1.08%	59,864	6,421	0.069
2011	89,983,985	9,592	1.07%	65,551	6,834	0.073
2012	92,683,504	9,748	1.05%	68,967	7,075	0.074
2013	95,464,009	9,737	1.02%	71,598	7,353	0.075
TOTAL		570,694		2,729,547		

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

% PERMANENT PARTIAL & PERMANENT PARTIAL
(000's)

ACTUAL VERSUS EXPECTED LOSS PAYMENTS

ACCIDENT YEAR	PAID LOSS @ 6/30/12	PAID LOSS @ 6/30/11	ULTIMATE LOSS @ 6/30/11	UNPAID LOSS @ 6/30/11	AGE @ 6/30/12	AGE @ 6/30/11	PRIOR LDF @ 6/30/12	PRIOR LDF @ 6/30/11	EXPECTED % PAID	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE	ULTIMATE LOSS @ 6/30/12	ULTIMATE LOSS @ 6/30/11	CHANGE IN ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR	157	84	409	325						109	73	(36)	482	409	73
1977	33,611	33,610	33,650	40	426	414	1.001	1.001	20.7%	8	2	(6)	33,647	33,650	(3)
1978	33,304	33,303	33,352	49	414	402	1.001	1.001	18.9%	9	1	(9)	33,350	33,352	(2)
1979	53,632	53,605	53,700	95	402	390	1.001	1.002	17.0%	16	27	11	53,728	53,700	28
1980	49,927	49,913	50,014	100	390	378	1.002	1.002	11.9%	12	13	1	50,037	50,014	23
1981	52,005	51,977	52,099	122	378	366	1.002	1.002	14.6%	18	28	10	52,144	52,099	45
1982	53,865	53,796	53,946	149	366	354	1.002	1.003	15.2%	23	69	46	54,036	53,946	90
1983	61,265	61,257	61,469	212	354	342	1.003	1.003	19.7%	42	9	(33)	61,496	61,469	28
1984	74,497	74,442	74,739	297	342	330	1.003	1.004	13.1%	39	55	16	74,823	74,739	84
1985	82,226	82,159	82,524	365	330	318	1.004	1.004	10.1%	37	67	30	82,635	82,524	111
1986	81,020	80,941	81,349	408	318	306	1.004	1.005	11.9%	49	79	31	81,473	81,349	123
1987	87,548	87,451	87,975	524	306	294	1.005	1.006	15.7%	83	97	14	88,095	87,975	119
1988	87,179	87,087	87,713	627	294	282	1.006	1.007	16.6%	104	93	(11)	87,803	87,713	89
1989	87,722	87,608	88,397	789	282	270	1.007	1.009	20.0%	158	114	(44)	88,455	88,397	58
1990	95,983	95,738	96,803	1,064	270	258	1.009	1.011	18.8%	200	245	45	96,960	96,803	157
1991	86,328	85,701	86,842	1,142	258	246	1.011	1.013	16.4%	187	628	441	87,389	86,842	547
1992	78,136	77,929	79,183	1,254	246	234	1.013	1.016	17.0%	213	207	(7)	79,268	79,183	85
1993	76,457	76,256	77,764	1,508	234	222	1.016	1.020	18.3%	276	201	(75)	77,777	77,764	13
1994	83,145	82,909	84,894	1,985	222	210	1.020	1.024	17.1%	340	236	(104)	84,859	84,894	(36)
1995	77,268	76,907	79,170	2,264	210	198	1.024	1.029	18.2%	412	361	(51)	79,164	79,170	(7)
1996	74,794	74,107	76,793	2,686	198	186	1.029	1.036	18.3%	490	687	197	77,040	76,793	247
1997	71,118	70,369	73,506	3,137	186	174	1.036	1.045	18.0%	566	749	183	73,738	73,506	232
1998	73,353	72,864	76,872	4,008	174	162	1.045	1.055	18.2%	728	489	(238)	76,664	76,872	(208)
1999	79,152	77,736	83,022	5,287	162	150	1.055	1.068	18.1%	958	1,417	459	83,552	83,022	530
2000	85,719	84,293	91,556	7,263	150	138	1.068	1.086	19.7%	1,433	1,427	(6)	91,720	91,556	165
2001	79,082	77,008	85,511	8,503	138	126	1.086	1.110	20.0%	1,700	2,074	374	86,057	85,511	546
2002	80,081	78,296	89,437	11,141	126	114	1.110	1.142	20.4%	2,271	1,785	(486)	89,153	89,437	(284)
2003	74,465	72,371	85,731	13,360	114	102	1.142	1.181	18.8%	2,508	2,094	(415)	85,364	85,731	(368)
2004	72,315	69,250	86,106	16,856	102	90	1.181	1.240	20.8%	3,510	3,065	(444)	85,641	86,106	(464)
2005	65,216	60,760	81,278	20,518	90	78	1.240	1.334	22.7%	4,663	4,456	(207)	81,018	81,278	(260)
2006	57,874	52,596	77,661	25,064	78	66	1.334	1.475	22.1%	5,546	5,278	(269)	77,385	77,661	(276)
2007	51,532	45,629	76,083	30,455	66	54	1.475	1.674	20.0%	6,104	5,904	(200)	75,517	76,083	(566)
2008	46,537	38,818	76,003	37,185	54	42	1.674	2.042	21.1%	7,853	7,719	(134)	75,141	76,003	(862)
2009	28,405	18,871	61,703	42,832	42	30	2.042	3.093	24.6%	10,538	9,534	(1,004)	58,440	61,703	(3,263)
2010	18,343	6,183	65,284	59,101	30	18	3.093	9.280	24.2%	14,276	12,160	(2,116)	59,864	65,284	(5,420)
2011	6,150	347	71,439	71,092	18	6	9.280	125.277	10.1%	7,151	5,804	(1,347)	65,551	71,439	(5,889)
2012	321		76,022	76,022	6		125.277		0.8%	607	321	(286)	68,967	76,022	(7,055)
2013									0.0%		0	0			
TOTAL	2,299,735	2,232,170	2,679,999	447,828						73,235	67,564	(5,671)	2,658,431	2,679,999	(21,568)
EXLD PRIOR	2,299,578	2,232,086	2,679,589	447,503						73,126	67,492	(5,634)	2,657,949	2,679,589	(21,641)

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

% PERMANENT PARTIAL & PERMANENT PARTIAL
(000's)

ACTUAL VERSUS EXPECTED LOSS PAYMENTS

ACCIDENT YEAR	PAID LOSS @ 6/30/12	PAID LOSS @ 6/30/11	UNPAID LOSS @ 6/30/11	AGE @ 6/30/12	AGE @ 6/30/11	PRIOR LDF @ 6/30/12	PRIOR LDF @ 6/30/11	EXPECTED % PAID	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
PRIOR	0			714	702	1.000	1.000	100.0%		0	0
1954	0	0		702	690	1.000	1.000	100.0%		0	0
1955	0			690	678	1.000	1.000	100.0%		0	0
1956	0			678	666	1.000	1.000	100.0%		0	0
1957	0			666	654	1.000	1.000	100.0%		0	0
1958	6			654	642	1.000	1.000	100.0%		6	6
1959	0			642	630	1.000	1.000	100.0%		0	0
1960	7	6		630	618	1.000	1.000	100.0%		1	1
1961	0			618	606	1.000	1.000	100.0%		0	0
1962	0			606	594	1.000	1.000	81.9%		0	0
1963	0			594	582	1.000	1.000	76.6%		0	0
1964	9	7	4	582	570	1.000	1.000	72.3%	3	2	(1)
1965	1	1	1	570	558	1.000	1.000	69.7%	1	0	(1)
1966	1	1		558	546	1.000	1.000	64.3%		0	0
1967	0			546	534	1.000	1.000	60.4%		0	0
1968	5	4	13	534	522	1.000	1.000	55.2%	7	1	(6)
1969	5	2	9	522	510	1.000	1.000	49.8%	5	3	(2)
1970	3	3	13	510	498	1.000	1.000	46.7%	6	0	(6)
1971	30	4	22	498	486	1.000	1.000	43.0%	9	26	17
1972	2	2	5	486	474	1.000	1.000	38.0%	2	0	(2)
1973	27	11	38	474	462	1.000	1.000	33.7%	13	16	3
1974	34	22	160	462	450	1.000	1.001	31.2%	50	12	(38)
1975	16	11		450	438	1.001	1.001	27.1%		5	5
1976	10	10	61	438	426	1.001	1.001	23.3%	14	0	(14)
TOTAL	157	84	325						109	73	(36)

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

% PERMANENT PARTIAL & PERMANENT PARTIAL
(000's)

ACTUAL VERSUS EXPECTED REPORTED LOSSES

ACCIDENT YEAR	INCURRED LOSS @ 6/30/12	INCURRED LOSS @ 6/30/11	ULTIMATE LOSS @ 6/30/11	UNREPORTED LOSS @ 6/30/11	AGE @ 6/30/12	AGE @ 6/30/11	PRIOR LDF @ 6/30/12	PRIOR LDF @ 6/30/11	EXPECTED % REPORTED	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE	ULTIMATE LOSS @ 6/30/12	ULTIMATE LOSS @ 6/30/11	CHANGE IN ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR															
1977	33,611	33,610	33,650	40	426	414	1.000	1.000	100.0%	40	2	(38)	33,647	33,650	(3)
1978	33,304	33,303	33,352	49	414	402	1.000	1.000	100.0%	49	1	(48)	33,350	33,352	(2)
1979	53,632	53,605	53,700	95	402	390	1.000	1.000	88.8%	84	27	(57)	53,728	53,700	28
1980	49,927	49,913	50,014	100	390	378	1.000	1.001	35.3%	35	13	(22)	50,037	50,014	23
1981	52,005	51,977	52,099	122	378	366	1.001	1.001	35.7%	44	28	(15)	52,144	52,099	45
1982	53,865	53,796	53,946	149	366	354	1.001	1.001	28.8%	43	69	26	54,036	53,946	90
1983	61,265	61,257	61,469	212	354	342	1.001	1.002	35.1%	74	9	(66)	61,496	61,469	28
1984	74,497	74,442	74,739	297	342	330	1.002	1.003	19.8%	59	55	(4)	74,823	74,739	84
1985	82,226	82,159	82,524	365	330	318	1.003	1.003	14.5%	53	67	14	82,635	82,524	111
1986	81,020	80,941	81,349	408	318	306	1.003	1.004	16.6%	68	79	11	81,473	81,349	123
1987	87,548	87,451	87,975	524	306	294	1.004	1.004	20.4%	107	97	(10)	88,095	87,975	119
1988	87,179	87,087	87,713	627	294	282	1.004	1.006	20.6%	129	93	(36)	87,803	87,713	89
1989	87,722	87,608	88,397	789	282	270	1.006	1.007	23.3%	184	114	(70)	88,455	88,397	58
1990	95,983	95,738	96,803	1,064	270	258	1.007	1.009	21.3%	227	245	18	96,960	96,803	157
1991	86,328	85,702	86,842	1,140	258	246	1.009	1.011	18.1%	206	627	421	87,389	86,842	547
1992	78,136	77,929	79,183	1,254	246	234	1.011	1.014	18.7%	234	207	(28)	79,268	79,183	85
1993	76,457	76,256	77,764	1,508	234	222	1.014	1.017	19.9%	299	201	(98)	77,777	77,764	13
1994	83,147	82,909	84,894	1,985	222	210	1.017	1.022	18.5%	367	238	(129)	84,859	84,894	(36)
1995	77,269	76,907	79,170	2,264	210	198	1.022	1.027	19.2%	435	363	(72)	79,164	79,170	(7)
1996	74,794	74,107	76,793	2,686	198	186	1.027	1.033	18.9%	507	687	180	77,040	76,793	247
1997	71,118	70,369	73,506	3,137	186	174	1.033	1.041	18.4%	576	749	173	73,738	73,506	232
1998	73,353	72,868	76,872	4,004	174	162	1.041	1.051	19.1%	763	486	(277)	76,664	76,872	(208)
1999	79,160	77,738	83,022	5,284	162	150	1.051	1.064	18.4%	973	1,422	449	83,552	83,022	530
2000	85,722	84,294	91,556	7,262	150	138	1.064	1.080	19.8%	1,441	1,428	(13)	91,720	91,556	165
2001	79,082	77,015	85,511	8,496	138	126	1.080	1.104	20.9%	1,772	2,067	295	86,057	85,511	546
2002	80,084	78,324	89,437	11,113	126	114	1.104	1.136	21.3%	2,368	1,759	(609)	89,153	89,437	(284)
2003	74,466	72,380	85,731	13,351	114	102	1.136	1.174	19.4%	2,588	2,086	(502)	85,364	85,731	(368)
2004	72,318	69,254	86,106	16,852	102	90	1.174	1.232	21.3%	3,584	3,064	(520)	85,641	86,106	(464)
2005	65,227	60,791	81,278	20,487	90	78	1.232	1.327	23.5%	4,816	4,436	(380)	81,018	81,278	(260)
2006	57,885	52,625	77,661	25,036	78	66	1.327	1.465	22.4%	5,603	5,260	(342)	77,385	77,661	(276)
2007	51,553	45,692	76,083	30,391	66	54	1.465	1.659	20.1%	6,102	5,861	(241)	75,517	76,083	(566)
2008	46,608	38,922	76,003	37,081	54	42	1.659	2.009	20.9%	7,763	7,685	(78)	75,141	76,003	(862)
2009	28,442	18,990	61,703	42,713	42	30	2.009	2.944	23.9%	10,224	9,452	(771)	58,440	61,703	(3,263)
2010	18,421	6,410	65,284	58,874	30	18	2.944	7.787	24.2%	14,268	12,010	(2,257)	59,864	65,284	(5,420)
2011	6,212	421	71,439	71,018	18	6	7.787	63.855	11.5%	8,135	5,791	(2,344)	65,551	71,439	(5,889)
2012	512		76,022	76,022	6		63.855		1.6%	1,191	512	(679)	68,967	76,022	(7,055)
2013									0.0%		0	0			
TOTAL	2,300,079	2,232,789	2,679,589	446,800						75,410	67,290	(8,120)	2,657,949	2,679,589	(21,641)
EXLD PRIOR	2,300,079	2,232,789	2,679,589	446,800						75,410	67,290	(8,120)	2,657,949	2,679,589	(21,641)

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

% PERMANENT PARTIAL & PERMANENT PARTIAL
(000's)

ACTUAL VERSUS EXPECTED REPORTED CLAIM COUNTS

ACCIDENT YEAR	REPORTED COUNT @ 6/30/12	REPORTED COUNT @ 6/30/11	ULTIMATE COUNT @ 6/30/11	UNREPORTED COUNT @ 6/30/11	AGE @ 6/30/12	AGE @ 6/30/11	PRIOR LDF @ 6/30/12	PRIOR LDF @ 6/30/11	EXPECTED % REPORTED	REPORTED CLAIM EMERGENCE EXPECTED	ACTUAL	DIFFERENCE	ULTIMATE COUNT @ 6/30/12	ULTIMATE COUNT @ 6/30/11	CHANGE IN ULTIMATE COUNT
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR															
1977					426	414									
1978					414	402									
1979					402	390									
1980					390	378									
1981					378	366									
1982	15,021	15,021	15,021	0	366	354	1.000	1.000	0.0%	0	0	0	15,021	15,021	0
1983	16,054	16,054	16,054	0	354	342	1.000	1.000	0.0%	0	0	0	16,054	16,054	0
1984	19,955	19,954	19,954	0	342	330	1.000	1.000	0.0%	0	1	1	19,955	19,954	1
1985	22,028	22,026	22,026	0	330	318	1.000	1.000	0.0%	0	2	2	22,028	22,026	2
1986	22,632	22,626	22,627	1	318	306	1.000	1.000	100.0%	1	6	5	22,633	22,627	6
1987	24,515	24,513	24,517	4	306	294	1.000	1.000	61.5%	2	2	0	24,518	24,517	1
1988	25,719	25,716	25,723	7	294	282	1.000	1.000	38.1%	3	3	0	25,723	25,723	0
1989	26,469	26,467	26,477	10	282	270	1.000	1.000	27.6%	3	2	(1)	26,474	26,477	(3)
1990	26,153	26,144	26,156	12	270	258	1.000	1.000	21.6%	3	9	6	26,159	26,156	3
1991	23,371	23,365	23,378	13	258	246	1.000	1.001	17.8%	2	6	4	23,378	23,378	0
1992	22,285	22,275	22,292	17	246	234	1.001	1.001	26.2%	4	10	6	22,293	22,292	1
1993	21,580	21,576	21,597	21	234	222	1.001	1.001	20.8%	4	4	0	21,591	21,597	(6)
1994	21,766	21,752	21,783	31	222	210	1.001	1.001	32.3%	10	14	4	21,778	21,783	(5)
1995	20,340	20,323	20,364	41	210	198	1.001	1.002	29.0%	12	17	5	20,356	20,364	(8)
1996	18,856	18,839	18,894	55	198	186	1.002	1.003	31.4%	17	17	0	18,878	18,894	(16)
1997	17,871	17,838	17,917	79	186	174	1.003	1.004	34.1%	27	33	6	17,907	17,917	(10)
1998	17,815	17,784	17,900	116	174	162	1.004	1.007	31.8%	37	31	(6)	17,878	17,900	(22)
1999	18,641	18,582	18,758	176	162	150	1.007	1.009	30.6%	54	59	5	18,746	18,758	(12)
2000	19,231	19,138	19,422	284	150	138	1.009	1.015	35.9%	102	93	(9)	19,396	19,422	(26)
2001	17,381	17,167	17,633	466	138	126	1.015	1.027	44.7%	208	214	6	17,622	17,633	(11)
2002	17,480	17,331	18,059	728	126	114	1.027	1.042	34.7%	253	149	(104)	17,939	18,059	(120)
2003	16,780	16,594	17,559	965	114	102	1.042	1.058	26.6%	257	186	(71)	17,463	17,559	(96)
2004	15,583	15,276	16,542	1,266	102	90	1.058	1.083	28.1%	355	307	(48)	16,466	16,542	(76)
2005	13,747	12,847	14,907	2,060	90	78	1.083	1.160	44.5%	916	900	(16)	14,862	14,907	(45)
2006	11,281	10,646	13,249	2,603	78	66	1.160	1.246	30.0%	782	635	(147)	13,074	13,249	(175)
2007	10,469	9,661	13,112	3,451	66	54	1.246	1.360	25.5%	881	808	(73)	13,012	13,112	(100)
2008	8,765	7,713	12,063	4,350	54	42	1.360	1.572	27.2%	1,182	1,052	(130)	11,899	12,063	(164)
2009	5,793	4,244	9,310	5,066	42	30	1.572	2.161	32.3%	1,636	1,549	(87)	9,191	9,310	(119)
2010	4,267	1,184	9,408	8,224	30	18	2.161	7.673	38.2%	3,143	3,083	(60)	9,323	9,408	(85)
2011	1,125	64	9,867	9,803	18	6	7.673	176.477	12.5%	1,229	1,061	(168)	9,592	9,867	(275)
2012	66		9,858	9,858	6		176.477		0.6%	56	66	10	9,748	9,858	(110)
2013													9,737		
TOTAL	523,039	512,720	562,427	49,707						11,179	10,319	(860)	570,694	562,427	(1,470)
EXLD PRIOR	523,039	512,720	562,427	49,707						11,179	10,319	(860)	570,694	562,427	(1,470)

(1) BASED ON DATA FROM THE BWC
(2) BASED ON DATA FROM THE BWC
(3) = (2) + [1 - 1/(8)] x [SECT 1, EXH 6, SHEET 13, COL. (12) x SECT 1, EXH 6, SHEET 13, COL. (1)] / 100
(4) = (3) - (2)
(5) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(6) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(7) SECTION 1, EXHIBIT 6, SHEET 20, COL. 12
(8) SECTION 1, EXHIBIT 6, SHEET 20, COL. 10
(9) BASED ON (7) AND (8)
(10) = (4) x (9)
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 1, EXHIBIT 6, SHEET 13, COL. 14
(14) = (3)
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
% PERMANENT PARTIAL & PERMANENT PARTIAL
(000's)

DISCOUNT FACTORS

ACCIDENT YEAR AGE	PAID LOSS & ALAE DEVELOPMENT FACTOR	CUMULATIVE PERCENT PAID	INCREMENTAL PERCENT PAID	INCREMENTAL PERCENT DISCOUNTED	DISCOUNT FACTOR AT 4.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			0.8%	0.8%	83.1%
6	130.308	0.8%	10.4%	10.0%	84.6%
18	8.987	11.1%	21.7%	20.1%	86.4%
30	3.046	32.8%	16.7%	14.9%	86.0%
42	2.017	49.6%	10.4%	8.9%	85.2%
54	1.667	60.0%	8.1%	6.7%	85.1%
66	1.469	68.1%	7.0%	5.5%	85.1%
78	1.332	75.1%	5.6%	4.3%	84.8%
90	1.239	80.7%	3.9%	2.8%	84.1%
102	1.182	84.6%	2.8%	2.0%	83.8%
114	1.144	87.4%	2.4%	1.7%	83.9%
126	1.113	89.8%	2.1%	1.3%	83.7%
138	1.088	91.9%	1.6%	1.0%	83.3%
150	1.070	93.5%	1.3%	0.8%	83.0%
162	1.056	94.7%	0.9%	0.5%	82.5%
174	1.045	95.7%	0.8%	0.4%	82.2%
186	1.037	96.4%	0.6%	0.3%	82.0%
198	1.030	97.1%	0.5%	0.3%	81.6%
210	1.025	97.6%	0.4%	0.2%	81.1%
222	1.021	98.0%	0.3%	0.2%	81.1%
234	1.017	98.3%	0.3%	0.1%	81.0%
246	1.014	98.6%	0.2%	0.1%	80.9%
258	1.012	98.8%	0.2%	0.1%	80.9%
270	1.010	99.0%	0.2%	0.1%	80.5%
282	1.008	99.2%	0.1%	0.0%	79.8%
294	1.007	99.3%	0.1%	0.0%	79.9%
306	1.006	99.4%	0.1%	0.0%	80.3%
318	1.006	99.4%	0.1%	0.0%	81.4%
330	1.005	99.5%	0.1%	0.0%	82.5%
342	1.004	99.6%	0.1%	0.0%	83.6%
354	1.004	99.6%	0.1%	0.0%	84.6%
366	1.003	99.7%	0.0%	0.0%	85.3%
378	1.003	99.7%	0.0%	0.0%	86.3%
390	1.002	99.8%	0.0%	0.0%	87.2%
402	1.002	99.8%	0.0%	0.0%	87.9%
414	1.001	99.9%	0.0%	0.0%	88.5%
426	1.001	99.9%	0.0%	0.0%	88.9%
438	1.001	99.9%	0.0%	0.0%	89.1%
450	1.001	99.9%	0.0%	0.0%	89.0%
462	1.000	100.0%	0.0%	0.0%	88.7%
474	1.000	100.0%	0.0%	0.0%	88.8%
486	1.000	100.0%	0.0%	0.0%	89.3%
498	1.000	100.0%	0.0%	0.0%	89.9%
510	1.000	100.0%	0.0%	0.0%	90.9%
522	1.000	100.0%	0.0%	0.0%	92.0%
534	1.000	100.0%	0.0%	0.0%	93.0%
546	1.000	100.0%	0.0%	0.0%	93.7%
558	1.000	100.0%	0.0%	0.0%	94.3%
570	1.000	100.0%	0.0%	0.0%	94.7%
582	1.000	100.0%	0.0%	0.0%	95.0%
594	1.000	100.0%	0.0%	0.0%	95.3%
606	1.000	100.0%	0.0%	0.0%	95.7%
618	1.000	100.0%	0.0%	0.0%	96.1%
630	1.000	100.0%	0.0%	0.0%	96.4%
642	1.000	100.0%	0.0%	0.0%	96.4%
654	1.000	100.0%	0.0%	0.0%	96.1%
666	1.000	100.0%	0.0%	0.0%	96.2%
678	1.000	100.0%	0.0%	0.0%	96.3%
690	1.000	100.0%	0.0%	0.0%	96.4%
702	1.000	100.0%	0.0%	0.0%	96.5%
714	1.000	100.0%	0.0%	0.0%	96.6%
726	1.000	100.0%	0.0%	0.0%	96.8%
738	1.000	100.0%	0.0%	0.0%	97.2%
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 SECTION 1, EXHIBIT 6, SHEET 23
(3) = 1 / (2)
(4) = (3) FROM SUCCESSIVE AGE - (3) FROM CURRENT AGE
(5) NET PRESENT VALUE OF (4) ASSUMING MID-YEAR PAYMENT
(6) CUMULATIVE DISCOUNT FACTOR FOR GIVEN AGE BASED ON (4) AND (5)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

% PERMANENT PARTIAL & PERMANENT PARTIAL
(000's)

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	49,659,895	1.972	97,911,638	96,960	96,752	0.395	2.206	84,404	84,223	100%	84,404	0.086	0.195	0.195
1991	50,856,501	1.910	97,123,143	87,389	87,219	0.411	2.132	76,563	76,414	100%	76,563	0.079	0.172	0.171
1992	52,804,448	1.816	95,902,063	79,268	79,183	0.428	2.059	69,895	69,821	100%	69,895	0.073	0.150	0.150
1993	55,132,894	1.783	98,278,492	77,777	77,687	0.446	1.990	69,022	68,942	100%	69,022	0.070	0.141	0.141
1994	57,739,505	1.742	100,579,286	84,859	84,758	0.465	1.923	75,792	75,702	100%	75,792	0.075	0.147	0.147
1995	60,949,772	1.692	103,140,858	79,164	79,059	0.505	1.857	74,255	74,156	100%	74,255	0.072	0.130	0.130
1996	63,664,000	1.635	104,088,085	77,040	76,931	0.549	1.795	75,890	75,783	100%	75,890	0.073	0.121	0.120
1997	68,077,000	1.563	106,370,937	73,738	73,649	0.597	1.734	76,284	76,191	100%	76,284	0.072	0.108	0.110
1998	71,447,000	1.492	106,610,635	76,664	76,569	0.597	1.675	76,629	76,534	100%	76,629	0.072	0.107	0.110
1999	75,244,663	1.444	108,677,929	83,552	83,420	0.597	1.619	80,690	80,562	100%	80,690	0.074	0.111	0.110
2000	79,122,396	1.393	110,223,863	91,720	91,560	0.597	1.564	85,583	85,433	100%	85,583	0.078	0.116	0.110
2001	80,396,857	1.364	109,675,764	86,057	85,814	0.597	1.511	77,583	77,364	100%	77,583	0.071	0.107	0.110
2002	81,621,352	1.330	108,596,907	89,148	88,870	0.597	1.460	77,652	77,410	100%	77,652	0.072	0.109	0.110
2003	82,433,234	1.295	106,712,867	85,218	84,821	0.597	1.411	71,718	71,384	100%	71,718	0.067	0.103	0.110
2004	84,632,753	1.248	105,596,397	85,489	85,010	0.656	1.363	76,388	75,960	100%	76,388	0.072	0.101	0.105
2005	86,912,307	1.218	105,836,799	80,797	80,248	0.720	1.317	76,653	76,132	100%	76,653	0.072	0.093	0.096
2006	90,822,757	1.176	106,826,594	77,078	76,556	0.792	1.272	77,640	77,114	100%	77,640	0.073	0.085	0.088
2007	93,702,820	1.137	106,579,121	75,701	75,136	0.870	1.229	80,961	80,356	100%	80,961	0.076	0.081	0.080
2008	93,449,349	1.115	104,228,254	77,592	76,759	0.956	1.188	88,107	87,161	100%	88,107	0.085	0.083	0.074
2009	86,530,965	1.117	96,636,885	57,305	56,445	1.051	1.148	69,088	68,050	100%	69,088	0.071	0.066	0.069
2010	86,624,485	1.093	94,656,914	55,881	53,738	1.025	1.109	63,505	61,070	100%	63,505	0.067	0.065	0.072
2011	89,983,985	1.061	95,464,009	55,272	48,114	1.000	1.071	59,209	51,541	100%	59,209	0.062	0.061	0.074
2012	92,683,504	1.030	95,464,009	41,825	33,710	1.000	1.035	43,289	34,890	100%	43,289	0.045	0.045	0.075
2013	95,464,009	1.000	95,464,009			1.000	1.000	0	0	100%	0	0.000	0.000	0.075

	5 Year Average excluding 2011-2012	0.074	0.076
	7 Year Average excluding 2011-2012	0.074	0.082
	10 Year Weighted Average excluding 2011-2012	0.073	
	10 Year Weighted Average excluding 2010-2012	0.074	
	5 Year Average excluding 2010-2012	0.075	0.082
	5 Year Average excluding 2012	0.072	0.071
	7 Year Average excluding 2012	0.072	0.076
(14)	2013 Selected Loss Rate:	0.075	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

% PERMANENT PARTIAL & PERMANENT PARTIAL

INTERPOLATED DEVELOPMENT FACTORS @ 06/30/12

ACCIDENT YEAR	AGE @ 6/30/12	AGE OF SELECTED LDF LOW	AGE OF SELECTED LDF HIGH	PAID LOSS LOW	PAID LOSS HIGH	PAID LOSS INTERP.	INCURRED LOSS LOW	INCURRED LOSS HIGH	INCURRED LOSS INTERP.	REPORTED COUNTS LOW	REPORTED COUNTS HIGH	REPORTED COUNTS INTERP.	PAID SEVERITY LOW	PAID SEVERITY HIGH	PAID SEVERITY INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Prior	714	714	726	1.000	1.000	1.000									
1954	702	702	714	1.000	1.000	1.000									
1955	690	690	702	1.000	1.000	1.000									
1956	678	678	690	1.000	1.000	1.000									
1957	666	666	678	1.000	1.000	1.000									
1958	654	654	666	1.000	1.000	1.000									
1959	642	642	654	1.000	1.000	1.000									
1960	630	630	642	1.000	1.000	1.000									
1961	618	618	630	1.000	1.000	1.000									
1962	606	606	618	1.000	1.000	1.000									
1963	594	594	606	1.000	1.000	1.000									
1964	582	582	594	1.000	1.000	1.000									
1965	570	570	582	1.000	1.000	1.000									
1966	558	558	570	1.000	1.000	1.000									
1967	546	546	558	1.000	1.000	1.000									
1968	534	534	546	1.000	1.000	1.000									
1969	522	522	534	1.000	1.000	1.000									
1970	510	510	522	1.000	1.000	1.000									
1971	498	498	510	1.000	1.000	1.000									
1972	486	486	498	1.000	1.000	1.000									
1973	474	474	486	1.000	1.000	1.000									
1974	462	462	474	1.000	1.000	1.000									
1975	450	450	462	1.001	1.000	1.001									
1976	438	438	450	1.001	1.001	1.001									
1977	426	426	438	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.003	1.003	1.003
1978	414	414	426	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.003	1.003	1.003
1979	402	402	414	1.002	1.001	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.003	1.003	1.003
1980	390	390	402	1.002	1.002	1.002	1.001	1.000	1.001	1.000	1.000	1.000	1.003	1.003	1.003
1981	378	378	390	1.003	1.002	1.003	1.001	1.001	1.001	1.000	1.000	1.000	1.003	1.003	1.003
1982	366	366	378	1.003	1.003	1.003	1.001	1.001	1.001	1.000	1.000	1.000	1.003	1.003	1.003
1983	354	354	366	1.004	1.003	1.004	1.002	1.001	1.002	1.000	1.000	1.000	1.004	1.003	1.004
1984	342	342	354	1.004	1.004	1.004	1.002	1.002	1.002	1.000	1.000	1.000	1.005	1.004	1.005
1985	330	330	342	1.005	1.004	1.005	1.003	1.002	1.003	1.000	1.000	1.000	1.006	1.005	1.006
1986	318	318	330	1.006	1.005	1.006	1.003	1.003	1.003	1.000	1.000	1.000	1.006	1.006	1.006
1987	306	306	318	1.006	1.006	1.006	1.004	1.003	1.004	1.000	1.000	1.000	1.007	1.006	1.007
1988	294	294	306	1.007	1.006	1.007	1.005	1.004	1.005	1.000	1.000	1.000	1.008	1.007	1.008
1989	282	282	294	1.008	1.007	1.008	1.006	1.005	1.006	1.000	1.000	1.000	1.009	1.008	1.009
1990	270	270	282	1.010	1.008	1.010	1.008	1.006	1.008	1.000	1.000	1.000	1.011	1.009	1.011
1991	258	258	270	1.012	1.010	1.012	1.010	1.008	1.010	1.000	1.000	1.000	1.013	1.011	1.013
1992	246	246	258	1.014	1.012	1.014	1.013	1.010	1.013	1.000	1.000	1.000	1.016	1.013	1.016
1993	234	234	246	1.017	1.014	1.017	1.016	1.013	1.016	1.000	1.000	1.000	1.019	1.016	1.019
1994	222	222	234	1.021	1.017	1.021	1.019	1.016	1.019	1.001	1.000	1.001	1.022	1.019	1.022
1995	210	210	222	1.025	1.021	1.025	1.023	1.019	1.023	1.001	1.001	1.001	1.025	1.022	1.025
1996	198	198	210	1.030	1.025	1.030	1.029	1.023	1.029	1.001	1.001	1.001	1.030	1.025	1.030
1997	186	186	198	1.037	1.030	1.037	1.036	1.029	1.036	1.002	1.001	1.002	1.037	1.030	1.037
1998	174	174	186	1.045	1.037	1.045	1.044	1.036	1.044	1.004	1.002	1.004	1.043	1.037	1.043
1999	162	162	174	1.056	1.045	1.056	1.054	1.044	1.054	1.006	1.004	1.006	1.051	1.043	1.051
2000	150	150	162	1.070	1.056	1.070	1.068	1.054	1.068	1.009	1.006	1.009	1.062	1.051	1.062
2001	138	138	150	1.088	1.070	1.088	1.085	1.068	1.085	1.014	1.009	1.014	1.074	1.062	1.074
2002	126	126	138	1.113	1.088	1.113	1.110	1.085	1.110	1.026	1.014	1.026	1.085	1.074	1.085
2003	114	114	126	1.144	1.113	1.144	1.139	1.110	1.139	1.041	1.026	1.041	1.098	1.085	1.098
2004	102	102	114	1.182	1.144	1.182	1.176	1.139	1.176	1.057	1.041	1.057	1.116	1.098	1.116
2005	90	90	102	1.239	1.182	1.239	1.230	1.176	1.230	1.081	1.057	1.081	1.142	1.116	1.142
2006	78	78	90	1.332	1.239	1.332	1.323	1.230	1.323	1.159	1.081	1.159	1.144	1.142	1.144
2007	66	66	78	1.469	1.332	1.469	1.457	1.323	1.457	1.243	1.159	1.243	1.172	1.144	1.172
2008	54	54	66	1.667	1.469	1.667	1.647	1.457	1.647	1.358	1.243	1.358	1.211	1.172	1.211
2009	42	42	54	2.017	1.667	2.017	1.985	1.647	1.985	1.568	1.358	1.568	1.265	1.211	1.265
2010	30	30	42	3.046	2.017	3.046	2.917	1.985	2.917	2.159	1.568	2.159	1.347	1.265	1.347
2011	18	18	30	8.987	3.046	8.987	7.745	2.917	7.745	7.664	2.159	7.664	1.076	1.347	1.076
2012	6	6	18	130.308	8.987	130.308	65.835	7.745	65.835	174.731	7.664	174.731	0.690	1.076	0.690

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

% PERMANENT PARTIAL & PERMANENT PARTIAL

INTERPOLATED INDEX FACTORS @ 06/30/12

ACCIDENT YEAR	AGE @ 6/30/12	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	426	426	438	-	-	-
1978	414	414	426	-	-	-
1979	402	402	414	-	-	-
1980	390	390	402	-	-	-
1981	378	378	390	-	-	-
1982	366	366	378	-	-	-
1983	354	354	366	0.045	-	0.045
1984	342	342	354	0.062	0.045	0.062
1985	330	330	342	0.084	0.062	0.084
1986	318	318	330	0.103	0.084	0.103
1987	306	306	318	0.125	0.103	0.125
1988	294	294	306	0.156	0.125	0.156
1989	282	282	294	0.191	0.156	0.191
1990	270	270	282	0.233	0.191	0.233
1991	258	258	270	0.287	0.233	0.287
1992	246	246	258	0.349	0.287	0.349
1993	234	234	246	0.400	0.349	0.400
1994	222	222	234	0.458	0.400	0.458
1995	210	210	222	0.520	0.458	0.520
1996	198	198	210	0.602	0.520	0.602
1997	186	186	198	0.704	0.602	0.704
1998	174	174	186	0.820	0.704	0.820
1999	162	162	174	0.957	0.820	0.957
2000	150	150	162	1.144	0.957	1.144
2001	138	138	150	1.363	1.144	1.363
2002	126	126	138	1.673	1.363	1.673
2003	114	114	126	2.027	1.673	2.027
2004	102	102	114	2.438	2.027	2.438
2005	90	90	102	3.021	2.438	3.021
2006	78	78	90	3.884	3.021	3.884
2007	66	66	78	4.936	3.884	4.936
2008	54	54	66	6.156	4.936	6.156
2009	42	42	54	7.830	6.156	7.830
2010	30	30	42	10.452	7.830	10.452
2011	18	18	30	14.082	10.452	14.082
2012	6	6	18	15.903	14.082	15.903

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
% PERMANENT PARTIAL & PERMANENT PARTIAL

PAID LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977	117	1,002	4,629	11,247	15,256	18,226	20,852	23,238	25,174	26,770	28,171	29,377	30,346	31,123	31,710	32,298	32,616	32,807	33,050	33,131	33,186	33,281	33,332	33,376	33,392	33,407	33,443	33,507	33,538	33,566	33,583	33,585	33,597	33,608	33,610	33,611	33,611
1978	105	910	4,462	11,084	15,089	18,065	20,698	23,118	25,113	26,732	28,095	29,270	30,270	30,988	31,653	32,114	32,428	32,683	32,848	32,942	33,007	33,067	33,103	33,146	33,178	33,190	33,210	33,232	33,244	33,260	33,278	33,286	33,291	33,303	33,304		33,304
1979	173	1,496	7,285	18,051	24,564	29,402	33,647	37,526	40,743	43,417	45,694	47,645	49,183	50,504	51,322	51,922	52,444	52,771	52,965	53,095	53,163	53,267	53,334	53,365	53,398	53,416	53,441	53,457	53,491	53,563	53,574	53,596	53,605	53,632			53,632
1980	121	1,072	6,309	16,593	22,793	27,466	31,723	35,500	38,445	40,928	43,085	44,722	46,354	47,379	48,045	48,535	49,009	49,253	49,418	49,510	49,595	49,647	49,689	49,725	49,759	49,787	49,823	49,836	49,845	49,868	49,890	49,913	49,927				49,927
1981	118	1,059	6,619	17,692	24,386	29,512	33,941	37,900	41,163	43,724	45,712	47,583	48,845	49,795	50,488	50,900	51,164	51,328	51,467	51,574	51,648	51,711	51,751	51,824	51,833	51,872	51,896	51,918	51,942	51,961	51,977	52,005					52,005
1982	111	1,008	6,851	18,829	26,236	31,503	35,960	40,164	43,662	46,089	48,388	49,987	51,009	51,925	52,549	52,853	53,054	53,216	53,308	53,388	53,469	53,523	53,558	53,597	53,631	53,649	53,673	53,715	53,751	53,796	53,865						53,865
1983	132	1,198	8,212	22,796	30,789	36,622	41,838	46,556	50,069	53,062	55,253	57,024	58,209	59,163	59,600	59,957	60,291	60,499	60,647	60,814	60,906	60,965	61,043	61,091	61,119	61,166	61,207	61,225	61,257	61,265							61,265
1984	162	1,526	11,048	27,944	37,525	45,135	51,699	57,073	62,142	65,670	68,120	69,998	71,392	72,146	72,619	72,956	73,211	73,456	73,659	73,764	73,862	73,953	74,052	74,144	74,264	74,382	74,413	74,442	74,497								74,497
1985	173	1,483	10,673	28,471	40,781	49,460	56,279	63,679	69,277	72,992	75,672	77,753	78,994	79,703	80,283	80,697	81,084	81,308	81,437	81,564	81,691	81,799	81,880	81,945	82,025	82,089	82,159	82,226									82,226
1986	150	1,396	8,464	27,829	39,655	47,668	55,841	62,383	67,096	70,841	74,115	76,035	77,167	78,150	78,743	79,168	79,415	79,669	79,877	80,043	80,246	80,414	80,628	80,769	80,873	80,941	81,020										81,020
1987	223	1,911	9,710	30,178	42,769	52,473	60,705	67,384	72,449	76,715	79,663	81,636	83,052	84,000	84,685	85,247	85,674	85,969	86,254	86,493	86,709	86,887	87,096	87,343	87,451	87,548											87,548
1988	223	1,913	9,367	27,778	40,860	52,261	60,693	67,853	73,344	76,505	79,037	81,099	82,547	83,608	84,277	84,966	85,385	85,818	86,094	86,434	86,596	86,781	86,934	87,087	87,179												87,179
1989	240	2,063	8,258	25,293	42,410	52,926	61,901	69,477	74,243	77,338	79,864	81,745	83,015	84,093	84,820	85,342	85,910	86,411	86,781	87,036	87,256	87,430	87,608	87,722													87,722
1990	420	3,395	17,215	37,311	50,792	61,139	70,744	77,333	81,970	85,331	87,601	89,334	90,637	91,704	92,602	93,492	94,247	94,644	94,998	95,284	95,549	95,738	95,983														95,983
1991	468	4,798	17,454	33,308	46,918	57,896	65,090	70,593	74,298	76,746	78,592	80,130	81,190	82,141	82,943	83,751	84,296	84,805	85,126	85,410	85,701	86,328															86,328
1992	434	4,437	15,216	31,966	45,647	53,741	59,868	64,741	68,003	70,095	71,957	73,223	74,150	74,938	75,779	76,401	76,874	77,262	77,598	77,929	78,136																78,136
1993	592	5,213	17,535	35,666	46,509	54,004	59,864	64,174	66,867	69,211	70,982	72,141	73,106	73,839	74,409	75,074	75,587	75,947	76,256	76,457																	76,457
1994	766	6,767	22,189	40,006	51,308	59,151	65,449	69,684	73,001	75,188	76,852	78,367	79,933	80,707	81,396	81,963	82,425	82,909	83,145																		83,145
1995	687	7,564	22,392	38,373	48,660	55,415	60,425	64,245	66,897	69,257	70,980	73,104	74,373	75,224	75,921	76,418	76,907	77,268																			77,268
1996	1,002	7,126	21,543	37,556	47,316	53,949	59,105	62,969	65,543	67,489	69,606	71,152	72,125	72,869	73,592	74,107	74,794																				74,794
1997	853	6,726	20,751	35,096	43,427	49,490	54,292	58,223	60,963	63,546	65,821	67,262	68,467	69,401	70,369	71,118																					71,118
1998	967	7,971	23,377	37,290	46,531	53,161	57,819	61,879	65,148	67,841	69,727	71,152	71,874	72,864	73,353																						73,353
1999	968	7,563	24,150	39,323	48,944	55,821	61,386	66,054	69,973	72,110	74,360	76,164	77,736	79,152																							79,152
2000	878	7,804	26,627	43,065	53,225	60,920	68,011	74,040	78,051	80,349	82,628	84,293	85,719																								85,719
2001	775	6,653	24,499	39,791	50,505	57,694	65,451	69,512	72,713	75,285	77,008	79,082																									79,082
2002	602	7,592	25,624	41,320	53,316	61,717	67,241	72,449	75,740	78,296	80,081																										80,081
2003	805	7,091	25,229	41,245	51,441	58,281	64,049	69,311	72,371	74,465																											74,465
2004	609	8,416	26,869	42,283	51,585	58,225	64,426	69,250	72,315																												72,315
2005	828	9,053	27,844	40,807	49,350	55,567	60,760	65,216																													65,216
2006	857	7,993	25,886	39,170	46,995	52,596	57,874																														57,874
2007	716	9,419	26,873	38,127	45,629	51,532																															51,532
2008	709	10,796	27,393	38,818	46,537																																46,537
2009	492	6,917	18,871	28,405																																	28,405
2010	449	6,183	18,343																																		18,343
2011	347	6,150																																			6,150
2012	321																																				321
																																					2,299,578

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-Ult	
1977	8.564	4.620	2.430	1.356	1.195	1.144	1.114	1.083	1.063	1.052	1.043	1.033	1.026	1.019	1.019	1.010	1.006	1.007	1.002	1.002	1.003	1.002	1.001	1.000	1.000	1.001	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000		
1978	8.630	4.906	2.484	1.361	1.197	1.146	1.117	1.086	1.064	1.051	1.042	1.034	1.024	1.021	1.015	1.010	1.008	1.005	1.003	1.002	1.002	1.001	1.001	1.001	1.000	1.001	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000			
1979	8.622	4.871	2.478	1.361	1.197	1.144	1.115	1.086	1.066	1.052	1.043	1.032	1.027	1.016	1.012	1.010	1.006	1.004	1.002	1.001	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.001	1.001	1.000	1.000	1.000	1.001				
1980	8.862	5.886	2.630	1.374	1.205	1.155	1.119	1.083	1.065	1.053	1.038	1.036	1.022	1.014	1.010	1.010	1.005	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000					
1981	8.951	6.251	2.673	1.378	1.210	1.150	1.117	1.086	1.062	1.045	1.041	1.027	1.019	1.014	1.008	1.005	1.003	1.003	1.002	1.001	1.001	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.001						
1982	9.089	6.797	2.748	1.393	1.201	1.141	1.117	1.087	1.056	1.050	1.033	1.020	1.018	1.012	1.006	1.004	1.003	1.002	1.001	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.001	1.001	1.001	1.001							
1983	9.060	6.853	2.776	1.351	1.189	1.142	1.113	1.075	1.060	1.041	1.032	1.021	1.016	1.007	1.006	1.006	1.003	1.002	1.003	1.002	1.001	1.001	1.001	1.000	1.001	1.001	1.000	1.001	1.000								
1984	9.429	7.238	2.529	1.343	1.203	1.145	1.104	1.089	1.057	1.037	1.028	1.020	1.011	1.007	1.005	1.003	1.003	1.003	1.001	1.001	1.001	1.001	1.001	1.002	1.002	1.000	1.000	1.001									
1985	8.591	7.195	2.668	1.432	1.213	1.138	1.131	1.088	1.054	1.037	1.027	1.016	1.009	1.007	1.005	1.005	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001										
1986	9.334	6.061	3.288	1.425	1.202	1.171	1.117	1.076	1.056	1.046	1.026	1.015	1.013	1.008	1.005	1.003	1.003	1.003	1.002	1.003	1.002	1.003	1.002	1.001	1.001	1.001											
1987	8.555	5.081	3.108	1.417	1.227	1.157	1.110	1.075	1.059	1.038	1.025	1.017	1.011	1.008	1.007	1.005	1.003	1.003	1.003	1.002	1.002	1.002	1.003	1.001	1.001												
1988	8.572	4.896	2.966	1.471	1.279	1.161	1.118	1.081	1.043	1.033	1.026	1.018	1.013	1.008	1.008	1.005	1.005	1.003	1.004	1.002	1.002	1.002	1.002	1.001													
1989	8.600	4.003	3.063	1.677	1.248	1.170	1.122	1.069	1.042	1.033	1.024	1.016	1.013	1.009	1.006	1.007	1.006	1.004	1.003	1.003	1.002	1.002	1.001														
1990	8.092	5.070	2.167	1.361	1.204	1.157	1.093	1.060	1.041	1.027	1.020	1.015	1.012	1.010	1.010	1.008	1.004	1.004	1.003	1.003	1.002	1.003															
1991	10.246	3.638	1.908	1.409	1.234	1.124	1.085	1.052	1.033	1.024	1.020	1.013	1.012	1.010	1.010	1.007	1.006	1.004	1.003	1.003	1.007																
1992	10.216	3.429	2.101	1.428	1.177	1.114	1.081	1.050	1.031	1.027	1.018	1.013	1.011	1.011	1.008	1.006	1.005	1.004	1.004	1.003																	
1993	8.813	3.364	2.034	1.304	1.161	1.109	1.072	1.042	1.035	1.026	1.016	1.013	1.010	1.008	1.009	1.007	1.005	1.004	1.003																		
1994	8.834	3.279	1.803	1.283	1.153	1.106	1.065	1.048	1.030	1.022	1.020	1.020	1.010	1.009	1.007	1.006	1.006	1.003																			
1995	11.006	2.960	1.714	1.268	1.139	1.090	1.063	1.041	1.035	1.025	1.030	1.017	1.011	1.009	1.007	1.006	1.005																				
1996	7.116	3.023	1.743	1.260	1.140	1.096	1.065	1.041	1.030	1.031	1.022	1.014	1.010	1.010	1.007	1.009																					
1997	7.887	3.085	1.691	1.237	1.140	1.097	1.072	1.047	1.042	1.036	1.022	1.018	1.014	1.014	1.011																						
1998	8.244	2.933	1.595	1.248	1.142	1.088	1.070	1.053	1.041	1.028	1.020	1.010	1.014	1.007																							
1999	7.809	3.193	1.628	1.245	1.141	1.100	1.076	1.059	1.031	1.031	1.024	1.021	1.018																								
2000	8.886	3.412	1.617	1.236	1.145	1.116	1.089	1.054	1.029	1.028	1.020	1.017																									
2001	8.586	3.683	1.624	1.269	1.142	1.134	1.062	1.046	1.035	1.023	1.027																										
2002	12.609	3.375	1.613	1.290	1.158	1.090	1.077	1.045	1.034	1.023																											
2003	8.810	3.558	1.635	1.247	1.133	1.099	1.082	1.044	1.029																												
2004	13.821	3.192	1.574	1.220	1.129	1.106	1.075	1.044																													
2005	10.930	3.076	1.466	1.209	1.126	1.093	1.073																														
2006	9.323	3.239	1.513	1.200	1.119	1.100																															
2007	13.151	2.853	1.419	1.197	1.129																																
2008	15.228	2.537	1.417	1.199																																	
2009	14.061	2.728	1.505																																		
2010	13.775	2.967																																			
2011	17.735																																				
4 Yr Avg	15.200	2.771	1.464	1.201	1.126	1.100	1.077	1.045	1.032	1.026	1.023	1.016	1.014	1.010	1.008	1.007	1.005	1.004	1.003	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000		
5 Yr Avg	14.790	2.865	1.464	1.205	1.127	1.098	1.074	1.047	1.032	1.027	1.023	1.016	1.013	1.010	1.008	1.007	1.005	1.004	1.003	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000		
7 Yr Avg	13.457	2.942	1.504	1.223	1.134	1.106	1.076	1.049	1.035	1.029	1.024	1.017	1.012	1.010	1.008	1.007	1.005	1.004	1.003	1.003	1.003	1.002	1.001	1.001	1.001	1.001	1.000	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000		
3 Yr Wtd	14.951	2.704	1.440	1.198	1.125	1.100	1.077	1.045	1.033	1.025	1.024	1.016	1.015	1.010	1.008	1.007	1.005	1.004	1.003	1.003	1.004	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000		
5 Yr Wtd	14.548	2.841	1.461	1.205	1.127	1.098	1.074	1.047	1.032	1.027	1.023	1.016	1.014	1.010	1.008	1.007	1.005	1.004	1.003	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000		
10 Yr Wtd	12.411	3.088	1.537	1.232	1.137	1.103	1.074	1.048	1.033	1.027	1.022	1.016	1.012	1.010	1.008	1.007	1.005	1.003	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000		TAIL
Prior	13.500	3.000	1.515	1.220	1.135	1.105	1.076	1.050	1.034	1.029	1.022	1.017	1.012	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	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001
Selected	14.500	2.950	1.510	1.210	1.135	1.103	1.075	1.048	1.033	1.028	1.023	1.017	1.014	1.010	1.008	1.007	1.005	1.004	1.003	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	
Cumulative	130.308	8.987	3.046	2.017	1.667	1.469	1.332	1.239	1.182	1.144	1.113	1.088	1.070	1.056	1.045	1.037	1.030	1.025	1.021	1.017	1.014	1.012	1.010	1.008	1.007	1.006	1.006	1.005	1.004	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.001

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
% PERMANENT PARTIAL & PERMANENT PARTIAL
INCURRED LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																										33,407	33,444	33,508	33,538	33,566	33,583	33,585	33,597	33,608	33,610	33,611	33,611
1978																									33,178	33,191	33,211	33,233	33,245	33,261	33,278	33,286	33,291	33,303	33,304		33,304
1979																								53,365	53,398	53,417	53,443	53,457	53,493	53,564	53,574	53,596	53,605	53,632			53,632
1980																							49,689	49,725	49,759	49,788	49,825	49,837	49,846	49,868	49,890	49,913	49,927				49,927
1981																						51,712	51,751	51,824	51,834	51,873	51,898	51,920	51,942	51,961	51,977	52,005					52,005
1982																					53,469	53,523	53,558	53,597	53,631	53,650	53,675	53,717	53,753	53,796	53,865						53,865
1983																				60,815	60,907	60,965	61,043	61,091	61,120	61,168	61,207	61,225	61,257	61,265							61,265
1984																			73,660	73,764	73,862	73,953	74,052	74,144	74,265	74,382	74,413	74,442	74,497								74,497
1985																		81,312	81,438	81,564	81,691	81,799	81,880	81,945	82,025	82,089	82,159	82,226									82,226
1986																	79,422	79,674	79,878	80,044	80,247	80,414	80,628	80,769	80,873	80,941	81,020										81,020
1987																85,256	85,683	85,975	86,255	86,493	86,709	86,887	87,098	87,343	87,451	87,548											87,548
1988															84,279	84,975	85,392	85,825	86,095	86,434	86,597	86,781	86,934	87,087	87,179													87,179
1989														84,097	84,822	85,349	85,919	86,418	86,782	87,037	87,256	87,430	87,608	87,722														87,722
1990													90,646	91,708	92,604	93,500	94,256	94,651	94,999	95,286	95,549	95,738	95,983															95,983
1991												80,143	81,196	82,143	82,945	83,760	84,303	84,811	85,126	85,411	85,702	86,328																86,328
1992											71,973	73,233	74,156	74,941	75,781	76,407	76,880	77,262	77,598	77,929	78,136																	78,136
1993										69,229	70,994	72,150	73,113	73,841	74,410	75,081	75,589	75,950	76,256	76,457																		76,457
1994									73,028	75,203	76,863	78,376	79,941	80,709	81,398	81,963	82,425	82,909	83,147																			83,147
1995								64,292	66,922	69,272	70,991	73,115	74,378	75,227	75,922	76,420	76,907	77,269																				77,269
1996							59,166	63,016	65,564	67,501	69,617	71,161	72,130	72,869	73,596	74,107	74,794																					74,794
1997						49,569	54,349	58,268	60,983	63,559	65,831	67,269	68,475	69,417	70,369	71,118																						71,118
1998					46,664	53,230	57,874	61,920	65,172	67,857	69,736	71,153	71,876	72,868	73,353																							73,353
1999				39,611	49,066	55,895	61,440	66,103	69,998	72,122	74,368	76,167	77,738	79,160																								79,160
2000			27,059	43,344	53,359	60,999	68,074	74,090	78,073	80,364	82,641	84,294	85,722																									85,722
2001		7,945	24,864	40,042	50,624	57,770	65,517	69,550	72,733	75,291	77,015	79,082																										79,082
2002	1,489	8,874	25,988	41,565	53,444	61,791	67,298	72,491	75,767	78,324	80,084																											80,084
2003	1,745	8,278	25,553	41,486	51,555	58,345	64,092	69,355	72,380	74,466																												74,466
2004	1,484	9,534	27,173	42,509	51,689	58,283	64,443	69,254	72,318																													72,318
2005	1,635	10,144	28,126	40,997	49,389	55,591	60,791	65,227																														65,227
2006	1,560	8,972	26,151	39,317	47,075	52,625	57,885																															57,885
2007	1,410	10,409	27,222	38,284	45,692	51,553																																51,553
2008	1,397	11,659	27,830	38,922	46,608																																	46,608
2009	876	7,334	18,990	28,442																																		28,442
2010	812	6,410	18,421																																			18,421
2011	421	6,212																																				6,212
2012	512																																					512
																																						2,300,079

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-Ult	
1977																										1.001	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000		
1978																									1.000	1.001	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000			
1979																								1.001	1.000	1.000	1.000	1.001	1.001	1.000	1.000	1.000	1.001				
1980																							1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000					
1981																						1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.001						
1982																					1.001	1.001	1.001	1.001	1.000	1.000	1.001	1.001	1.001	1.001							
1983																				1.002	1.001	1.001	1.001	1.000	1.001	1.001	1.000	1.001	1.000								
1984																			1.001	1.001	1.001	1.001	1.001	1.002	1.002	1.000	1.000	1.001									
1985																		1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001										
1986																	1.003	1.003	1.002	1.003	1.002	1.003	1.002	1.001	1.001	1.001											
1987																1.005	1.003	1.003	1.003	1.002	1.002	1.002	1.003	1.001	1.001												
1988															1.008	1.005	1.005	1.003	1.004	1.002	1.002	1.002	1.002	1.001													
1989														1.009	1.006	1.007	1.006	1.004	1.003	1.003	1.002	1.002	1.001														
1990													1.012	1.010	1.010	1.008	1.004	1.004	1.003	1.003	1.002	1.003															
1991												1.013	1.012	1.010	1.010	1.006	1.006	1.004	1.003	1.003	1.007																
1992											1.017	1.013	1.011	1.011	1.008	1.006	1.005	1.004	1.004	1.003																	
1993										1.025	1.016	1.013	1.010	1.008	1.009	1.007	1.005	1.004	1.003																		
1994									1.030	1.022	1.020	1.020	1.010	1.009	1.007	1.006	1.006	1.003																			
1995								1.041	1.035	1.025	1.030	1.017	1.011	1.009	1.007	1.006	1.005																				
1996							1.065	1.040	1.030	1.031	1.022	1.014	1.010	1.010	1.007	1.009																					
1997						1.096	1.072	1.047	1.042	1.036	1.022	1.018	1.014	1.014	1.011																						
1998					1.141	1.087	1.070	1.053	1.041	1.028	1.020	1.010	1.014	1.007																							
1999				1.239	1.139	1.099	1.076	1.059	1.030	1.031	1.024	1.021	1.018																								
2000			1.602	1.231	1.143	1.116	1.088	1.054	1.029	1.028	1.020	1.017																									
2001		3.129	1.610	1.264	1.141	1.134	1.062	1.046	1.035	1.023	1.027																										
2002	5.960	2.929	1.599	1.286	1.156	1.089	1.077	1.045	1.034	1.022																											
2003	4.745	3.087	1.624	1.243	1.132	1.099	1.082	1.044	1.029																												
2004	6.423	2.850	1.564	1.216	1.128	1.106	1.075	1.044																													
2005	6.203	2.773	1.458	1.205	1.126	1.094	1.073																														
2006	5.751	2.915	1.503	1.197	1.118	1.100																															
2007	7.382	2.615	1.406	1.193	1.128																																
2008	8.345	2.387	1.399	1.197																																	
2009	8.374	2.589	1.498																																		
2010	7.896	2.874																																			
2011	14.749																																				
3 Yr Avg	10.340	2.617	1.434	1.196	1.124	1.100	1.077	1.044	1.033	1.025	1.024	1.016	1.015	1.010	1.008	1.007	1.005	1.004	1.003	1.003	1.004	1.002	1.002	1.001	1.001	1.001	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000		
5 Yr Avg	9.349	2.676	1.453	1.202	1.126	1.097	1.074	1.047	1.031	1.027	1.023	1.016	1.013	1.010	1.008	1.007	1.005	1.004	1.003	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000		
7 Yr Avg	8.386	2.715	1.493	1.220	1.133	1.105	1.076	1.049	1.034	1.029	1.024	1.017	1.012	1.010	1.008	1.007	1.005	1.004	1.003	1.003	1.003	1.002	1.001	1.001	1.001	1.001	1.000	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000		
3 Yr Wtd	9.463	2.568	1.427	1.196	1.124	1.100	1.077	1.044	1.033	1.025	1.024	1.016	1.015	1.010	1.008	1.007	1.005	1.004	1.003	1.003	1.004	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000		
7 Yr Wtd	7.538	2.698	1.491	1.220	1.133	1.105	1.076	1.049	1.034	1.028	1.024	1.017	1.012	1.010	1.008	1.007	1.005	1.004	1.003	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.000	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000		
10 Yr Wtd	6.846	2.795	1.525	1.228	1.135	1.102	1.074	1.047	1.033	1.027	1.022	1.016	1.012	1.009	1.008	1.007	1.005	1.003	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000		TAIL
Prior	8.200	2.645	1.465	1.211	1.132	1.104	1.077	1.049	1.034	1.029	1.022	1.016	1.012	1.010	1.008	1.006	1.005	1.004	1.003	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000			1.000
Selected	8.500	2.655	1.470	1.205	1.130	1.102	1.075	1.047	1.032	1.026	1.023	1.016	1.014	1.010	1.008	1.007	1.005	1.004	1.003	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000		
Cumulative	65.835	7.745	2.917	1.985	1.647	1.457	1.323	1.230	1.176	1.139	1.110	1.085	1.068	1.054	1.044	1.036	1.029	1.023	1.019	1.016	1.013	1.010	1.008	1.006	1.005	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
% PERMANENT PARTIAL & PERMANENT PARTIAL
CASE RESERVES (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																										1	1	0	0	0	0	0	0	0	0	0	-
1978																									0	1	1	0	0	0	0	0	0	0	0		-
1979																								0	0	2	2	1	1	0	0	0	(0)	0			-
1980																							0	0	0	1	2	1	1	0	0	0	0				-
1981																						0	0	0	0	2	1	2	0	0	0	0					-
1982																					0	0	0	0	0	1	2	2	2	0	0						-
1983																				0	0	0	0	0	0	2	0	0	0	0							-
1984																			1	0	0	0	0	0	1	0	0	0	0								-
1985																		4	1	0	0	0	0	0	0	0	0	0									-
1986																	7	5	1	0	0	0	0	0	0	0	0										-
1987																9	8	6	1	1	0	0	2	0	0	0											-
1988															2	9	7	7	1	1	0	0	0	0	0												-
1989														4	2	7	9	6	1	0	0	1	0	0													-
1990													9	3	2	8	9	7	1	2	0	0	0														-
1991												12	6	3	2	9	6	5	0	1	1	0															-
1992											16	10	6	2	2	6	6	0	0	(0)	0																-
1993										18	12	9	6	3	1	6	1	3	0	0																	-
1994									27	14	11	9	8	2	1	0	0	0	3																		3
1995								48	24	14	11	11	5	2	1	2	0	1																			1
1996							61	47	21	13	11	9	5	0	4	0	0																				-
1997						79	57	45	19	13	10	7	8	17	0	0																					-
1998					133	69	54	41	24	15	9	2	2	4	0																						-
1999				288	122	74	54	48	25	12	8	4	3	7																							7
2000			431	279	134	80	63	49	22	15	13	2	3																								3
2001		1,293	366	251	120	75	66	39	19	6	7	0																									-
2002	887	1,282	364	245	128	74	57	41	27	28	3																										3
2003	940	1,187	324	240	114	63	43	44	9	1																											1
2004	875	1,117	304	225	104	58	17	4	3																												3
2005	807	1,091	282	190	39	24	32	11																													11
2006	703	979	265	147	80	28	11																														11
2007	694	989	349	158	63	21																															21
2008	688	863	436	104	71																																71
2009	384	416	118	37																																	37
2010	363	227	77																																		77
2011	74	62																																			62
2012	191																																				191
																																					502

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
% PERMANENT PARTIAL & PERMANENT PARTIAL
PAID TO INCURRED LOSS RATIOS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
1995								99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																			100.0%
1996							99.9%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																				100.0%
1997						99.8%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																					100.0%
1998					99.7%	99.9%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																						100.0%
1999				99.3%	99.8%	99.9%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																							100.0%
2000			98.4%	99.4%	99.7%	99.9%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%																								100.0%
2001		83.7%	98.5%	99.4%	99.8%	99.9%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%																									100.0%
2002	40.4%	85.6%	98.6%	99.4%	99.8%	99.9%	99.9%	99.9%	100.0%	100.0%	100.0%																										100.0%
2003	46.1%	85.7%	98.7%	99.4%	99.8%	99.9%	99.9%	99.9%	100.0%	100.0%																											100.0%
2004	41.0%	88.3%	98.9%	99.5%	99.8%	99.9%	100.0%	100.0%	100.0%																												100.0%
2005	50.6%	89.2%	99.0%	99.5%	99.9%	100.0%	99.9%	100.0%																													100.0%
2006	55.0%	89.1%	99.0%	99.6%	99.8%	99.9%	100.0%																														100.0%
2007	50.8%	90.5%	98.7%	99.6%	99.9%	100.0%																															100.0%
2008	50.7%	92.6%	98.4%	99.7%	99.8%																																99.8%
2009	56.2%	94.3%	99.4%	99.9%																																	99.9%
2010	55.3%	96.5%	99.6%																																		99.6%
2011	82.3%	99.0%																																			99.0%
2012	62.7%																																				62.7%

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
% PERMANENT PARTIAL & PERMANENT PARTIAL
PAID LOSS / 100 OF PAYROLL

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	ON-LEVEL PAYROLL
1977	0.01%	0.11%	0.52%	1.27%	1.72%	2.06%	2.36%	2.63%	2.84%	3.03%	3.18%	3.32%	3.43%	3.52%	3.58%	3.65%	3.69%	3.71%	3.73%	3.74%	3.75%	3.76%	3.77%	3.77%	3.77%	3.78%	3.78%	3.79%	3.79%	3.79%	3.80%	0.04%	0.04%	0.04%	0.04%	0.04%	88,490,090
1978	0.01%	0.10%	0.49%	1.22%	1.66%	1.98%	2.27%	2.54%	2.76%	2.93%	3.08%	3.21%	3.32%	3.40%	3.47%	3.52%	3.56%	3.59%	3.60%	3.62%	3.62%	3.63%	3.63%	3.64%	3.64%	3.64%	3.64%	3.65%	3.65%	3.65%	3.65%	0.04%	0.04%	0.04%	0.04%		91,119,089
1979	0.02%	0.16%	0.80%	1.99%	2.71%	3.24%	3.71%	4.14%	4.49%	4.79%	5.04%	5.25%	5.42%	5.57%	5.66%	5.73%	5.78%	5.82%	5.84%	5.85%	5.86%	5.87%	5.88%	5.88%	5.89%	5.89%	5.89%	5.89%	5.90%	5.91%	5.91%	0.06%	0.06%	0.06%			90,690,465
1980	0.01%	0.12%	0.72%	1.91%	2.62%	3.15%	3.64%	4.08%	4.41%	4.70%	4.95%	5.13%	5.32%	5.44%	5.52%	5.57%	5.63%	5.65%	5.67%	5.68%	5.69%	5.70%	5.70%	5.71%	5.71%	5.72%	5.72%	5.72%	5.72%	5.73%	5.73%	0.06%	0.06%				87,100,472
1981	0.01%	0.13%	0.79%	2.12%	2.92%	3.54%	4.07%	4.54%	4.93%	5.24%	5.48%	5.70%	5.85%	5.97%	6.05%	6.10%	6.13%	6.15%	6.17%	6.18%	6.19%	6.20%	6.20%	6.21%	6.21%	6.21%	6.22%	6.22%	6.22%	6.23%	6.23%	0.06%					83,462,136
1982	0.01%	0.13%	0.87%	2.38%	3.32%	3.98%	4.54%	5.08%	5.52%	5.82%	6.11%	6.32%	6.45%	6.56%	6.64%	6.68%	6.70%	6.72%	6.74%	6.75%	6.76%	6.76%	6.77%	6.77%	6.78%	6.78%	6.78%	6.79%	6.79%	6.80%	6.81%						79,135,492
1983	0.02%	0.16%	1.06%	2.95%	3.99%	4.75%	5.42%	6.03%	6.49%	6.88%	7.16%	7.39%	7.54%	7.67%	7.72%	7.77%	7.81%	7.84%	7.86%	7.88%	7.89%	7.90%	7.91%	7.92%	7.92%	7.93%	7.93%	7.93%	7.94%	7.94%							77,162,033
1984	0.02%	0.19%	1.39%	3.51%	4.72%	5.67%	6.50%	7.17%	7.81%	8.25%	8.56%	8.80%	8.97%	9.07%	9.13%	9.17%	9.20%	9.23%	9.26%	9.27%	9.28%	9.29%	9.31%	9.32%	9.33%	9.35%	9.35%	9.36%	9.36%								79,569,925
1985	0.02%	0.18%	1.29%	3.43%	4.92%	5.97%	6.79%	7.68%	8.36%	8.80%	9.13%	9.38%	9.53%	9.61%	9.68%	9.73%	9.78%	9.81%	9.82%	9.84%	9.85%	9.87%	9.88%	9.88%	9.89%	9.90%	9.91%	9.92%									82,906,581
1986	0.02%	0.16%	0.98%	3.21%	4.57%	5.49%	6.44%	7.19%	7.73%	8.17%	8.54%	8.76%	8.90%	9.01%	9.08%	9.13%	9.15%	9.18%	9.21%	9.23%	9.25%	9.27%	9.29%	9.31%	9.32%	9.33%	9.34%										86,749,768
1987	0.02%	0.21%	1.08%	3.35%	4.75%	5.83%	6.74%	7.49%	8.05%	8.52%	8.85%	9.07%	9.23%	9.33%	9.41%	9.47%	9.52%	9.55%	9.58%	9.61%	9.63%	9.65%	9.68%	9.70%	9.72%	9.73%											90,001,532
1988	0.02%	0.21%	1.01%	3.00%	4.41%	5.64%	6.55%	7.33%	7.92%	8.26%	8.54%	8.76%	8.91%	9.03%	9.10%	9.18%	9.22%	9.27%	9.30%	9.33%	9.35%	9.37%	9.39%	9.40%	9.41%												92,596,563
1989	0.02%	0.21%	0.86%	2.62%	4.40%	5.49%	6.42%	7.20%	7.70%	8.02%	8.28%	8.47%	8.60%	8.72%	8.79%	8.85%	8.90%	8.96%	8.99%	9.02%	9.04%	9.06%	9.08%	9.09%													96,481,507
1990	0.04%	0.35%	1.76%	3.81%	5.19%	6.24%	7.23%	7.90%	8.37%	8.72%	8.95%	9.12%	9.26%	9.37%	9.46%	9.55%	9.63%	9.67%	9.70%	9.73%	9.76%	9.78%	9.80%														97,911,638
1991	0.05%	0.49%	1.80%	3.43%	4.83%	5.96%	6.70%	7.27%	7.65%	7.90%	8.09%	8.25%	8.36%	8.46%	8.54%	8.62%	8.68%	8.73%	8.76%	8.79%	8.82%	8.89%															97,123,143
1992	0.05%	0.46%	1.59%	3.33%	4.76%	5.60%	6.24%	6.75%	7.09%	7.31%	7.50%	7.64%	7.73%	7.81%	7.90%	7.97%	8.02%	8.06%	8.09%	8.13%	8.15%																95,902,063
1993	0.06%	0.53%	1.78%	3.63%	4.73%	5.50%	6.09%	6.53%	6.80%	7.04%	7.22%	7.34%	7.44%	7.51%	7.57%	7.64%	7.69%	7.73%	7.76%	7.78%																	98,278,492
1994	0.08%	0.67%	2.21%	3.98%	5.10%	5.88%	6.51%	6.93%	7.26%	7.48%	7.64%	7.79%	7.95%	8.02%	8.09%	8.15%	8.19%	8.24%	8.27%																		100,579,286
1995	0.07%	0.73%	2.17%	3.72%	4.72%	5.37%	5.86%	6.23%	6.49%	6.71%	6.88%	7.09%	7.21%	7.29%	7.36%	7.41%	7.46%	7.49%																			103,140,858
1996	0.10%	0.68%	2.07%	3.61%	4.55%	5.18%	5.68%	6.05%	6.30%	6.48%	6.69%	6.84%	6.93%	7.00%	7.07%	7.12%	7.19%																				104,088,085
1997	0.08%	0.63%	1.95%	3.30%	4.08%	4.65%	5.10%	5.47%	5.73%	5.97%	6.19%	6.32%	6.44%	6.52%	6.62%	6.69%																					106,370,937
1998	0.09%	0.75%	2.19%	3.50%	4.36%	4.99%	5.42%	5.80%	6.11%	6.36%	6.54%	6.67%	6.74%	6.83%	6.88%																						106,610,635
1999	0.09%	0.70%	2.22%	3.62%	4.50%	5.14%	5.65%	6.08%	6.44%	6.64%	6.84%	7.01%	7.15%	7.28%																							108,677,929
2000	0.08%	0.71%	2.42%	3.91%	4.83%	5.53%	6.17%	6.72%	7.08%	7.29%	7.50%	7.65%	7.78%																								110,223,863
2001	0.07%	0.61%	2.23%	3.63%	4.60%	5.26%	5.97%	6.34%	6.63%	6.86%	7.02%	7.21%																									109,675,764
2002	0.06%	0.70%	2.36%	3.80%	4.91%	5.68%	6.19%	6.67%	6.97%	7.21%	7.37%																										108,596,907
2003	0.08%	0.66%	2.36%	3.87%	4.82%	5.46%	6.00%	6.50%	6.78%	6.98%																											106,712,867
2004	0.06%	0.80%	2.54%	4.00%	4.89%	5.51%	6.10%	6.56%	6.85%																												105,596,397
2005	0.08%	0.86%	2.63%	3.86%	4.66%	5.25%	5.74%	6.16%																													105,836,799
2006	0.08%	0.75%	2.42%	3.67%	4.40%	4.92%	5.42%																														106,826,594
2007	0.07%	0.88%	2.52%	3.58%	4.28%	4.84%																															106,579,121
2008	0.07%	1.04%	2.63%	3.72%	4.46%																																104,228,254
2009	0.05%	0.72%	1.95%	2.94%																																	96,636,885
2010	0.05%	0.65%	1.94%																																		94,656,914
2011	0.04%	0.64%																																			95,464,009
2012	0.03%																																				92,683,504

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
% PERMANENT PARTIAL & PERMANENT PARTIAL
INCURRED LOSS / 100 OF PAYROLL

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	ON-LEVEL PAYROLL
1977																										3.78%	3.78%	3.79%	3.79%	3.79%	3.80%	0.04%	0.04%	0.04%	0.04%	0.04%	88,490,090
1978																									3.64%	3.64%	3.64%	3.65%	3.65%	3.65%	3.65%	0.04%	0.04%	0.04%	0.04%		91,119,089
1979																								5.88%	5.89%	5.89%	5.89%	5.89%	5.90%	5.91%	5.91%	0.06%	0.06%	0.06%			90,690,465
1980																							5.70%	5.71%	5.71%	5.72%	5.72%	5.72%	5.72%	5.73%	5.73%	0.06%	0.06%				87,100,472
1981																						6.20%	6.20%	6.21%	6.21%	6.22%	6.22%	6.22%	6.22%	6.23%	6.23%	0.06%					83,462,136
1982																					6.76%	6.76%	6.77%	6.77%	6.78%	6.78%	6.78%	6.79%	6.79%	6.80%	6.81%						79,135,492
1983																				7.88%	7.89%	7.90%	7.91%	7.92%	7.92%	7.93%	7.93%	7.93%	7.94%	7.94%							77,162,033
1984																			9.26%	9.27%	9.28%	9.29%	9.31%	9.32%	9.33%	9.35%	9.35%	9.36%	9.36%								79,569,925
1985																		9.81%	9.82%	9.84%	9.85%	9.87%	9.88%	9.88%	9.89%	9.90%	9.91%	9.92%									82,906,581
1986																	9.16%	9.18%	9.21%	9.23%	9.25%	9.27%	9.29%	9.31%	9.32%	9.33%	9.34%										86,749,768
1987																9.47%	9.52%	9.55%	9.58%	9.61%	9.63%	9.65%	9.68%	9.70%	9.72%	9.73%											90,001,532
1988															9.10%	9.18%	9.22%	9.27%	9.30%	9.33%	9.35%	9.37%	9.39%	9.40%	9.41%												92,596,563
1989														8.72%	8.79%	8.85%	8.91%	8.96%	8.99%	9.02%	9.04%	9.06%	9.08%	9.09%													96,481,507
1990													9.26%	9.37%	9.46%	9.55%	9.63%	9.67%	9.70%	9.73%	9.76%	9.78%	9.80%														97,911,638
1991												8.25%	8.36%	8.46%	8.54%	8.62%	8.68%	8.73%	8.76%	8.79%	8.82%	8.89%															97,123,143
1992											7.50%	7.64%	7.73%	7.81%	7.90%	7.97%	8.02%	8.06%	8.09%	8.13%	8.15%																95,902,063
1993										7.04%	7.22%	7.34%	7.44%	7.51%	7.57%	7.64%	7.69%	7.73%	7.76%	7.78%																	98,278,492
1994									7.26%	7.48%	7.64%	7.79%	7.95%	8.02%	8.09%	8.15%	8.19%	8.24%	8.27%																		100,579,286
1995								6.23%	6.49%	6.72%	6.88%	7.09%	7.21%	7.29%	7.36%	7.41%	7.46%	7.49%																			103,140,858
1996							5.68%	6.05%	6.30%	6.49%	6.69%	6.84%	6.93%	7.00%	7.07%	7.12%	7.19%																				104,088,085
1997						4.66%	5.11%	5.48%	5.73%	5.98%	6.19%	6.32%	6.44%	6.53%	6.62%	6.69%																					106,370,937
1998					4.38%	4.99%	5.43%	5.81%	6.11%	6.36%	6.54%	6.67%	6.74%	6.83%	6.88%																						106,610,635
1999				3.64%	4.51%	5.14%	5.65%	6.08%	6.44%	6.64%	6.84%	7.01%	7.15%	7.28%																							108,677,929
2000			2.45%	3.93%	4.84%	5.53%	6.18%	6.72%	7.08%	7.29%	7.50%	7.65%	7.78%																								110,223,863
2001		0.72%	2.27%	3.65%	4.62%	5.27%	5.97%	6.34%	6.63%	6.86%	7.02%	7.21%																									109,675,764
2002	0.14%	0.82%	2.39%	3.83%	4.92%	5.69%	6.20%	6.68%	6.98%	7.21%	7.37%																										108,596,907
2003	0.16%	0.78%	2.39%	3.89%	4.83%	5.47%	6.01%	6.50%	6.78%	6.98%																											106,712,867
2004	0.14%	0.90%	2.57%	4.03%	4.89%	5.52%	6.10%	6.56%	6.85%																												105,596,397
2005	0.15%	0.96%	2.66%	3.87%	4.67%	5.25%	5.74%	6.16%																													105,836,799
2006	0.15%	0.84%	2.45%	3.68%	4.41%	4.93%	5.42%																														106,826,594
2007	0.13%	0.98%	2.55%	3.59%	4.29%	4.84%																															106,579,121
2008	0.13%	1.12%	2.67%	3.73%	4.47%																																104,228,254
2009	0.09%	0.76%	1.97%	2.94%																																	96,636,885
2010	0.09%	0.68%	1.95%																																		94,656,914
2011	0.04%	0.65%																																			95,464,009
2012	0.06%																																				92,683,504

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
% PERMANENT PARTIAL & PERMANENT PARTIAL

REPORTED % PERMANENT PARTIAL & PERMANENT PARTIAL CLAIM COUNTS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	5,152	12,662	13,429	13,788	14,006	14,280	14,511	14,683	14,785	14,855	14,906	14,953	14,988	15,001	15,006	15,013	15,016	15,017	15,017	15,018	15,018	15,018	15,019	15,019	15,019	15,019	15,021	15,021	15,021	15,021	15,021						15,021
1983	4,920	13,317	14,161	14,611	14,905	15,271	15,576	15,734	15,828	15,894	15,950	16,008	16,022	16,037	16,043	16,046	16,046	16,047	16,047	16,049	16,050	16,051	16,052	16,053	16,054	16,054	16,054	16,054	16,054	16,054							16,054
1984	6,372	16,228	17,317	17,940	18,423	18,997	19,358	19,537	19,679	19,783	19,871	19,912	19,931	19,940	19,944	19,948	19,949	19,949	19,951	19,952	19,954	19,954	19,954	19,954	19,954	19,954	19,954	19,954	19,955								19,955
1985	6,813	17,438	18,800	19,575	20,280	20,988	21,303	21,568	21,742	21,892	21,962	21,991	22,001	22,008	22,011	22,016	22,021	22,021	22,023	22,023	22,024	22,024	22,024	22,026	22,026	22,026	22,026	22,028									22,028
1986	6,833	17,723	19,189	20,090	20,749	21,251	21,659	21,957	22,280	22,437	22,518	22,571	22,595	22,606	22,613	22,618	22,619	22,621	22,624	22,625	22,626	22,626	22,626	22,626	22,626	22,626	22,632										22,632
1987	7,017	18,994	20,637	21,666	22,328	22,847	23,323	23,825	24,092	24,257	24,374	24,438	24,467	24,478	24,488	24,492	24,494	24,500	24,502	24,507	24,510	24,511	24,513	24,513	24,513	24,515											24,515
1988	7,813	19,911	21,646	22,701	23,404	24,070	24,816	25,153	25,386	25,541	25,620	25,662	25,684	25,699	25,703	25,705	25,708	25,708	25,709	25,711	25,714	25,715	25,715	25,716	25,719												25,719
1989	7,859	20,367	22,268	23,403	24,265	25,187	25,682	25,992	26,190	26,311	26,382	26,408	26,429	26,440	26,450	26,462	26,464	26,465	26,465	26,467	26,467	26,467	26,467	26,469													26,469
1990	8,025	20,458	22,262	23,498	24,551	25,154	25,527	25,801	25,961	26,033	26,083	26,107	26,124	26,130	26,134	26,137	26,139	26,141	26,143	26,144	26,144	26,144	26,153														26,153
1991	7,210	18,129	20,007	21,404	22,165	22,594	22,874	23,085	23,189	23,246	23,299	23,318	23,336	23,348	23,357	23,358	23,362	23,362	23,362	23,363	23,365	23,371															23,371
1992	6,590	17,591	19,833	20,881	21,410	21,702	21,938	22,077	22,155	22,195	22,225	22,247	22,257	22,266	22,270	22,270	22,274	22,275	22,275	22,275	22,285																22,285
1993	108	597	5,027	11,928	15,444	17,574	19,056	20,079	20,601	20,871	21,111	21,271	21,383	21,455	21,489	21,524	21,549	21,565	21,576	21,580																	21,580
1994	121	703	6,197	12,460	15,590	17,584	18,999	19,974	20,517	20,866	21,074	21,269	21,552	21,638	21,687	21,721	21,744	21,752	21,766																		21,766
1995	98	859	6,658	11,735	14,656	16,376	17,633	18,538	19,047	19,378	19,575	20,034	20,168	20,227	20,274	20,304	20,323	20,340																			20,340
1996	106	791	5,821	10,875	13,614	15,194	16,357	17,257	17,695	17,967	18,334	18,597	18,725	18,779	18,820	18,839	18,856																				18,856
1997	100	775	5,949	10,396	12,692	14,236	15,389	16,182	16,646	17,089	17,494	17,649	17,739	17,806	17,838	17,871																					17,871
1998	120	929	6,274	10,484	12,800	14,320	15,334	16,155	16,765	17,191	17,425	17,673	17,751	17,784	17,815																						17,815
1999	118	923	6,567	10,800	13,214	14,683	15,868	16,943	17,589	17,882	18,252	18,487	18,582	18,641																							18,641
2000	101	1,017	7,118	11,441	13,611	15,202	16,637	17,802	18,287	18,563	18,900	19,138	19,231																								19,231
2001	92	1,088	6,619	10,242	12,420	13,989	15,558	16,280	16,658	17,018	17,167	17,381																									17,381
2002	75	1,036	6,549	10,354	12,930	14,473	15,448	16,692	17,124	17,331	17,480																										17,480
2003	98	1,039	6,550	10,523	12,681	13,849	15,035	16,294	16,594	16,780																											16,780
2004	73	1,062	6,627	10,184	11,858	13,043	14,143	15,276	15,583																												15,583
2005	88	1,066	6,453	9,286	10,905	12,098	12,847	13,747																													13,747
2006	91	1,216	5,932	8,483	9,922	10,646	11,281																														11,281
2007	75	1,822	6,453	8,590	9,661	10,469																															10,469
2008	80	1,998	5,871	7,713	8,765																																8,765
2009	55	1,358	4,244	5,793																																	5,793
2010	54	1,184	4,267																																		4,267
2011	64	1,125																																			1,125
2012	66																																				66
																																					523,039

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-Ult	
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	2.458	1.061	1.027	1.016	1.020	1.016	1.012	1.007	1.005	1.003	1.003	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
1983	2.707	1.063	1.032	1.020	1.025	1.020	1.010	1.006	1.004	1.004	1.004	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
1984	2.547	1.067	1.036	1.027	1.031	1.019	1.009	1.007	1.005	1.004	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
1985	2.560	1.078	1.041	1.036	1.035	1.015	1.012	1.008	1.007	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
1986	2.594	1.083	1.047	1.033	1.024	1.019	1.014	1.015	1.007	1.004	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
1987	2.707	1.087	1.050	1.031	1.023	1.021	1.022	1.011	1.007	1.005	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
1988	2.548	1.087	1.049	1.031	1.028	1.031	1.014	1.009	1.006	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
1989	2.592	1.093	1.051	1.037	1.038	1.020	1.012	1.008	1.005	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000														
1990	2.549	1.088	1.056	1.045	1.025	1.015	1.011	1.006	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000															
1991	2.514	1.104	1.070	1.036	1.019	1.012	1.009	1.005	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																
1992	2.669	1.127	1.053	1.025	1.014	1.011	1.006	1.004	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																	
1993	5.528	8.420	2.373	1.295	1.138	1.084	1.054	1.026	1.013	1.011	1.008	1.005	1.003	1.002	1.002	1.001	1.001	1.001	1.000																		
1994	5.810	8.815	2.011	1.251	1.128	1.080	1.051	1.027	1.017	1.010	1.009	1.013	1.004	1.002	1.002	1.001	1.000	1.001																			
1995	8.765	7.751	1.763	1.249	1.117	1.077	1.051	1.027	1.017	1.010	1.023	1.007	1.003	1.002	1.001	1.001	1.001																				
1996	7.462	7.359	1.868	1.252	1.116	1.077	1.055	1.025	1.015	1.020	1.014	1.007	1.003	1.002	1.001	1.001																					
1997	7.750	7.676	1.748	1.221	1.122	1.081	1.052	1.029	1.027	1.024	1.009	1.005	1.004	1.002	1.002																						
1998	7.742	6.753	1.671	1.221	1.119	1.071	1.054	1.038	1.025	1.014	1.014	1.004	1.002	1.002																							
1999	7.822	7.115	1.645	1.224	1.111	1.081	1.068	1.038	1.017	1.021	1.013	1.005	1.003																								
2000	10.069	6.999	1.607	1.190	1.117	1.094	1.070	1.027	1.015	1.018	1.013	1.005																									
2001	11.826	6.084	1.547	1.213	1.126	1.112	1.046	1.023	1.022	1.009	1.012																										
2002	13.813	6.321	1.581	1.249	1.119	1.067	1.081	1.026	1.012	1.009																											
2003	10.602	6.304	1.607	1.205	1.092	1.086	1.084	1.018	1.011																												
2004	14.548	6.240	1.537	1.164	1.100	1.084	1.080	1.020																													
2005	12.114	6.053	1.439	1.174	1.109	1.062	1.070																														
2006	13.363	4.878	1.430	1.170	1.073	1.060																															
2007	24.293	3.542	1.331	1.125	1.084																																
2008	24.975	2.938	1.314	1.136																																	
2009	24.691	3.125	1.365																																		
2010	21.926	3.604																																			
2011	17.578																																				
3 Yr Avg	21.398	3.223	1.337	1.144	1.089	1.069	1.078	1.021	1.015	1.012	1.013	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							
5 Yr Avg	22.693	3.618	1.376	1.154	1.092	1.072	1.072	1.023	1.015	1.014	1.012	1.005	1.003	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
7 Yr Avg	19.849	4.340	1.432	1.175	1.101	1.081	1.071	1.027	1.018	1.016	1.014	1.007	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							
3 Yr Wtd	21.197	3.168	1.334	1.144	1.089	1.069	1.078	1.022	1.015	1.012	1.013	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							
5 Yr Wtd	22.826	3.532	1.377	1.155	1.092	1.072	1.072	1.023	1.015	1.014	1.012	1.005	1.003	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
10 Yr Wtd	17.139	4.629	1.484	1.188	1.106	1.081	1.066	1.027	1.018	1.014	1.011	1.005	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							TAIL
PRIOR	23.000	3.550	1.375	1.155	1.092	1.074	1.071	1.023	1.016	1.015	1.012	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
Selected	22.800	3.550	1.377	1.155	1.092	1.072	1.072	1.023	1.015	1.014	1.012	1.005	1.003	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
Cumulative	174.731	7.664	2.159	1.568	1.358	1.243	1.159	1.081	1.057	1.041	1.026	1.014	1.009	1.006	1.004	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
% PERMANENT PARTIAL & PERMANENT PARTIAL

CUMULATIVE PAID LOSS PER REPORTED CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	22	80	510	1,366	1,873	2,206	2,478	2,735	2,953	3,103	3,246	3,343	3,403	3,461	3,502	3,520	3,533	3,544	3,550	3,555	3,560	3,564	3,566	3,569	3,571	3,572	3,573	3,576	3,578	3,581	3,586						3,586
1983	27	90	580	1,560	2,066	2,398	2,686	2,959	3,163	3,339	3,464	3,562	3,633	3,689	3,715	3,737	3,757	3,770	3,779	3,789	3,795	3,798	3,803	3,806	3,807	3,810	3,813	3,814	3,816	3,816							3,816
1984	25	94	638	1,558	2,037	2,376	2,671	2,921	3,158	3,320	3,428	3,515	3,582	3,618	3,641	3,657	3,670	3,682	3,692	3,697	3,702	3,706	3,711	3,716	3,722	3,728	3,729	3,731	3,733								3,733
1985	25	85	568	1,454	2,011	2,357	2,642	2,952	3,186	3,334	3,446	3,536	3,590	3,622	3,647	3,665	3,682	3,692	3,698	3,704	3,709	3,714	3,718	3,720	3,724	3,727	3,730	3,733									3,733
1986	22	79	441	1,385	1,911	2,243	2,578	2,841	3,011	3,157	3,291	3,369	3,415	3,457	3,482	3,500	3,511	3,522	3,531	3,538	3,547	3,554	3,563	3,570	3,574	3,577	3,580										3,580
1987	32	101	471	1,393	1,915	2,297	2,603	2,828	3,007	3,163	3,268	3,341	3,394	3,432	3,458	3,481	3,498	3,509	3,520	3,529	3,538	3,545	3,553	3,563	3,568	3,571											3,571
1988	29	96	433	1,224	1,746	2,171	2,446	2,698	2,889	2,995	3,085	3,160	3,214	3,253	3,279	3,305	3,321	3,338	3,349	3,362	3,368	3,375	3,381	3,386	3,390												3,390
1989	31	101	371	1,081	1,748	2,101	2,410	2,673	2,835	2,939	3,027	3,095	3,141	3,181	3,207	3,225	3,246	3,265	3,279	3,288	3,297	3,303	3,310	3,314													3,314
1990	52	166	773	1,588	2,069	2,431	2,771	2,997	3,157	3,278	3,359	3,422	3,469	3,510	3,543	3,577	3,606	3,621	3,634	3,645	3,655	3,662	3,670														3,670
1991	65	265	872	1,556	2,117	2,562	2,846	3,058	3,204	3,301	3,373	3,436	3,479	3,518	3,551	3,586	3,608	3,630	3,644	3,656	3,668	3,694															3,694
1992	66	252	767	1,531	2,132	2,476	2,729	2,933	3,069	3,158	3,238	3,291	3,332	3,366	3,403	3,431	3,451	3,469	3,484	3,499	3,506																3,506
1993	5,477	8,733	3,488	2,990	3,011	3,073	3,142	3,196	3,246	3,316	3,362	3,391	3,419	3,442	3,463	3,488	3,508	3,522	3,534	3,543																	3,543
1994	6,331	9,626	3,581	3,211	3,291	3,364	3,445	3,489	3,558	3,603	3,647	3,685	3,709	3,730	3,753	3,773	3,791	3,812	3,820																		3,820
1995	7,013	8,805	3,363	3,270	3,320	3,384	3,427	3,466	3,512	3,574	3,626	3,649	3,688	3,719	3,745	3,764	3,784	3,799																			3,799
1996	9,448	9,009	3,701	3,453	3,476	3,551	3,613	3,649	3,704	3,756	3,797	3,826	3,852	3,880	3,910	3,934	3,967																				3,967
1997	8,528	8,679	3,488	3,376	3,422	3,476	3,528	3,598	3,662	3,719	3,762	3,811	3,860	3,898	3,945	3,980																					3,980
1998	8,057	8,580	3,726	3,557	3,635	3,712	3,771	3,830	3,886	3,946	4,002	4,026	4,049	4,097	4,118																						4,118
1999	8,207	8,194	3,677	3,641	3,704	3,802	3,869	3,899	3,978	4,033	4,074	4,120	4,183	4,246																							4,246
2000	8,695	7,673	3,741	3,764	3,910	4,007	4,088	4,159	4,268	4,328	4,372	4,404	4,457																								4,457
2001	8,421	6,115	3,701	3,885	4,066	4,124	4,207	4,270	4,365	4,424	4,486	4,550																									4,550
2002	8,029	7,329	3,913	3,991	4,123	4,264	4,353	4,340	4,423	4,518	4,581																										4,581
2003	8,213	6,825	3,852	3,920	4,057	4,208	4,260	4,254	4,361	4,438																											4,438
2004	8,342	7,925	4,054	4,152	4,350	4,464	4,555	4,533	4,641																												4,641
2005	9,412	8,493	4,315	4,394	4,525	4,593	4,729	4,744																													4,744
2006	9,421	6,573	4,364	4,617	4,736	4,940	5,130																														5,130
2007	9,550	5,170	4,164	4,438	4,723	4,922																															4,922
2008	8,862	5,403	4,666	5,033	5,309																																5,309
2009	8,944	5,094	4,447	4,903																																	4,903
2010	8,313	5,222	4,299																																		4,299
2011	5,419	5,467																																			5,467
2012	4,863																																				4,863

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-Ult	378-Ult	390-Ult	402-Ult	414-Ult	426-Ult	
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	3.698	6.409	2.677	1.372	1.178	1.123	1.104	1.080	1.051	1.046	1.030	1.018	1.017	1.012	1.005	1.004	1.003	1.002	1.001	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.001	1.001	1.001	1.001							
1983	3.347	6.445	2.690	1.324	1.161	1.120	1.102	1.069	1.055	1.038	1.028	1.020	1.015	1.007	1.006	1.006	1.003	1.002	1.003	1.001	1.001	1.001	1.001	1.000	1.001	1.001	1.000	1.001	1.000								
1984	3.702	6.783	2.442	1.308	1.166	1.124	1.094	1.081	1.051	1.033	1.025	1.019	1.010	1.006	1.004	1.003	1.003	1.003	1.001	1.001	1.001	1.001	1.001	1.002	1.002	1.000	1.000	1.001									
1985	3.357	6.673	2.562	1.383	1.172	1.121	1.118	1.079	1.046	1.033	1.026	1.016	1.009	1.007	1.005	1.005	1.003	1.001	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001										
1986	3.599	5.598	3.141	1.380	1.174	1.149	1.102	1.060	1.048	1.042	1.023	1.014	1.012	1.007	1.005	1.003	1.003	1.002	1.002	1.002	1.002	1.003	1.002	1.001	1.001	1.001											
1987	3.160	4.676	2.960	1.375	1.199	1.133	1.087	1.063	1.052	1.033	1.022	1.016	1.011	1.008	1.006	1.005	1.003	1.003	1.003	1.002	1.002	1.002	1.003	1.001	1.001												
1988	3.364	4.503	2.828	1.427	1.244	1.126	1.103	1.071	1.037	1.030	1.024	1.017	1.012	1.008	1.008	1.005	1.005	1.003	1.004	1.002	1.002	1.002	1.002	1.001													
1989	3.319	3.661	2.914	1.617	1.202	1.147	1.109	1.061	1.037	1.030	1.023	1.015	1.013	1.008	1.006	1.007	1.006	1.004	1.003	1.003	1.002	1.002	1.001														
1990	3.174	4.659	2.053	1.303	1.175	1.140	1.082	1.053	1.038	1.025	1.019	1.014	1.012	1.010	1.009	1.008	1.004	1.004	1.003	1.003	1.002	1.002															
1991	4.075	3.297	1.784	1.360	1.211	1.110	1.075	1.048	1.030	1.022	1.019	1.012	1.011	1.009	1.010	1.006	1.006	1.004	1.003	1.003	1.007																
1992	3.827	3.042	1.995	1.393	1.161	1.102	1.075	1.047	1.029	1.025	1.017	1.012	1.010	1.011	1.008	1.006	1.005	1.004	1.004	1.002																	
1993	1.594	0.399	0.857	1.007	1.020	1.022	1.017	1.016	1.022	1.014	1.009	1.008	1.007	1.006	1.007	1.006	1.004	1.004	1.002																		
1994	1.520	0.372	0.897	1.025	1.022	1.024	1.013	1.020	1.013	1.012	1.010	1.007	1.006	1.006	1.005	1.005	1.006	1.002																			
1995	1.256	0.382	0.972	1.015	1.019	1.013	1.011	1.013	1.018	1.015	1.006	1.011	1.009	1.007	1.005	1.005	1.004																				
1996	0.954	0.411	0.933	1.006	1.022	1.018	1.010	1.015	1.014	1.011	1.008	1.007	1.007	1.008	1.006	1.008																					
1997	1.018	0.402	0.968	1.014	1.016	1.015	1.020	1.018	1.015	1.012	1.013	1.013	1.010	1.012	1.009																						
1998	1.065	0.434	0.955	1.022	1.021	1.016	1.016	1.015	1.016	1.014	1.006	1.006	1.012	1.005																							
1999	0.998	0.449	0.990	1.017	1.026	1.018	1.008	1.020	1.014	1.010	1.011	1.015	1.015																								
2000	0.883	0.488	1.006	1.039	1.025	1.020	1.017	1.026	1.014	1.010	1.007	1.012																									
2001	0.726	0.605	1.050	1.047	1.014	1.020	1.015	1.022	1.013	1.014	1.014																										
2002	0.913	0.534	1.020	1.033	1.034	1.021	0.997	1.019	1.021	1.014																											
2003	0.831	0.564	1.018	1.035	1.037	1.012	0.999	1.025	1.018																												
2004	0.950	0.512	1.024	1.048	1.026	1.020	0.995	1.024																													
2005	0.902	0.508	1.018	1.030	1.015	1.030	1.003																														
2006	0.698	0.664	1.058	1.026	1.043	1.038																															
2007	0.541	0.806	1.066	1.064	1.042																																
2008	0.610	0.864	1.079	1.055																																	
2009	0.569	0.873	1.103																																		
2010	0.628	0.823																																			
2011	1.009																																				
3 Yr Avg	0.736	0.853	1.082	1.048	1.033	1.030	0.999	1.023	1.017	1.013	1.011	1.011	1.012	1.008	1.007	1.006	1.004	1.003	1.003	1.003	1.004	1.002	1.002	1.001	1.001	1.001	1.000	1.001	1.000	1.001							
5 Yr Avg	0.672	0.806	1.065	1.044	1.033	1.024	1.002	1.023	1.016	1.012	1.010	1.011	1.011	1.008	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	1.001	1.000	1.001							
7 Yr Avg	0.708	0.721	1.052	1.042	1.030	1.023	1.005	1.022	1.016	1.012	1.009	1.010	1.009	1.008	1.007	1.006	1.005	1.004	1.003	1.002	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.001							
3 Yr Wtd	0.696	0.853	1.083	1.048	1.034	1.030	0.999	1.023	1.017	1.013	1.011	1.011	1.012	1.008	1.007	1.006	1.004	1.003	1.003	1.003	1.004	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.001							
5 Yr Wtd	0.641	0.799	1.065	1.045	1.033	1.025	1.002	1.023	1.016	1.013	1.010	1.011	1.011	1.008	1.007	1.006	1.005	1.003	1.003	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.001							
10 Yr Wtd	0.751	0.651	1.046	1.040	1.029	1.022	1.007	1.020	1.016	1.013	1.010	1.010	1.010	1.008	1.007	1.006	1.005	1.003	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.001							TAIL
Prior	3.700	2.075	1.316	1.145	1.081	1.049	1.033	1.040	1.029	1.025	1.019	1.015	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	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000		1.001
Selected	0.641	0.799	1.065	1.045	1.033	1.025	1.002	1.023	1.016	1.013	1.010	1.011	1.011	1.008	1.007	1.006	1.005	1.003	1.003	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.001							
Cumulative	0.690	1.076	1.347	1.265	1.211	1.172	1.144	1.142	1.116	1.098	1.085	1.074	1.062	1.051	1.043	1.037	1.030	1.025	1.022	1.019	1.016	1.013	1.011	1.009	1.008	1.007	1.006	1.006	1.005	1.004	1.003	1.003	1.003	1.003	1.003	1.003	1.003

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
% PERMANENT PARTIAL & PERMANENT PARTIAL

CUMULATIVE PAID LOSS / ULTIMATE CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	7	67	456	1,254	1,747	2,097	2,394	2,674	2,907	3,068	3,221	3,328	3,396	3,457	3,498	3,519	3,532	3,543	3,549	3,554	3,560	3,563	3,566	3,568	3,570	3,572	3,573	3,576	3,578	3,581	3,586						3,586
1983	8	75	512	1,420	1,918	2,281	2,606	2,900	3,119	3,305	3,442	3,552	3,626	3,685	3,712	3,735	3,756	3,768	3,778	3,788	3,794	3,797	3,802	3,805	3,807	3,810	3,813	3,814	3,816	3,816							3,816
1984	8	76	554	1,400	1,880	2,262	2,591	2,860	3,114	3,291	3,414	3,508	3,578	3,615	3,639	3,656	3,669	3,681	3,691	3,697	3,701	3,706	3,711	3,716	3,722	3,728	3,729	3,730	3,733								3,733
1985	8	67	485	1,292	1,851	2,245	2,555	2,891	3,145	3,314	3,435	3,530	3,586	3,618	3,645	3,663	3,681	3,691	3,697	3,703	3,709	3,713	3,717	3,720	3,724	3,727	3,730	3,733									3,733
1986	7	62	374	1,230	1,752	2,106	2,467	2,756	2,965	3,130	3,275	3,359	3,410	3,453	3,479	3,498	3,509	3,520	3,529	3,537	3,546	3,553	3,562	3,569	3,573	3,576	3,580										3,580
1987	9	78	396	1,231	1,744	2,140	2,476	2,748	2,955	3,129	3,249	3,330	3,387	3,426	3,454	3,477	3,494	3,506	3,518	3,528	3,537	3,544	3,552	3,562	3,567	3,571											3,571
1988	9	74	364	1,080	1,588	2,032	2,359	2,638	2,851	2,974	3,073	3,153	3,209	3,250	3,276	3,303	3,319	3,336	3,347	3,360	3,366	3,374	3,380	3,386	3,389												3,389
1989	9	78	312	955	1,602	1,999	2,338	2,624	2,804	2,921	3,017	3,088	3,136	3,176	3,204	3,224	3,245	3,264	3,278	3,288	3,296	3,302	3,309	3,314													3,314
1990	16	130	658	1,426	1,942	2,337	2,704	2,956	3,134	3,262	3,349	3,415	3,465	3,506	3,540	3,574	3,603	3,618	3,632	3,642	3,653	3,660	3,669														3,669
1991	20	205	747	1,425	2,007	2,477	2,784	3,020	3,178	3,283	3,362	3,428	3,473	3,514	3,548	3,582	3,606	3,628	3,641	3,653	3,666	3,693															3,693
1992	19	199	683	1,434	2,048	2,411	2,685	2,904	3,050	3,144	3,228	3,285	3,326	3,362	3,399	3,427	3,448	3,466	3,481	3,496	3,505																3,505
1993	27	241	812	1,652	2,154	2,501	2,773	2,972	3,097	3,206	3,288	3,341	3,386	3,420	3,446	3,477	3,501	3,518	3,532	3,541																	3,541
1994	35	311	1,019	1,837	2,356	2,716	3,005	3,200	3,352	3,452	3,529	3,598	3,670	3,706	3,738	3,764	3,785	3,807	3,818																		3,818
1995	34	372	1,100	1,885	2,390	2,722	2,968	3,156	3,286	3,402	3,487	3,591	3,654	3,695	3,730	3,754	3,778	3,796																			3,796
1996	53	377	1,141	1,989	2,506	2,858	3,131	3,336	3,472	3,575	3,687	3,769	3,821	3,860	3,898	3,926	3,962																				3,962
1997	48	376	1,159	1,960	2,425	2,764	3,032	3,251	3,404	3,549	3,676	3,756	3,823	3,876	3,930	3,972																					3,972
1998	54	446	1,308	2,086	2,603	2,974	3,234	3,461	3,644	3,795	3,900	3,980	4,020	4,076	4,103																						4,103
1999	52	403	1,288	2,098	2,611	2,978	3,275	3,524	3,733	3,847	3,967	4,063	4,147	4,222																							4,222
2000	45	402	1,373	2,220	2,744	3,141	3,506	3,817	4,024	4,143	4,260	4,346	4,419																								4,419
2001	44	378	1,390	2,258	2,866	3,274	3,714	3,945	4,126	4,272	4,370	4,488																									4,488
2002	34	423	1,428	2,303	2,972	3,440	3,748	4,039	4,222	4,365	4,464																										4,464
2003	46	406	1,445	2,362	2,946	3,337	3,668	3,969	4,144	4,264																											4,264
2004	37	511	1,632	2,568	3,133	3,536	3,913	4,206	4,392																												4,392
2005	56	609	1,873	2,746	3,321	3,739	4,088	4,388																													4,388
2006	66	611	1,980	2,996	3,595	4,023	4,427																														4,427
2007	55	724	2,065	2,930	3,507	3,960																															3,960
2008	60	907	2,302	3,262	3,911																																3,911
2009	54	753	2,053	3,091																																	3,091
2010	48	663	1,968																																		1,968
2011	36	641																																			641
2012	33																																				33

OHIO BUREAU OF WORKERS' COMPENSATION

PRIVATE EMPLOYERS

COMPENSATION

% PERMANENT PARTIAL & PERMANENT PARTIAL

INCURRED LOSS PER REPORTED CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982																					3,560	3,564	3,566	3,569	3,571	3,572	3,573	3,576	3,579	3,581	3,586						3,586
1983																				3,789	3,795	3,798	3,803	3,806	3,807	3,810	3,813	3,814	3,816	3,816							3,816
1984																			3,692	3,697	3,702	3,706	3,711	3,716	3,722	3,728	3,729	3,731	3,733								3,733
1985																		3,692	3,698	3,704	3,709	3,714	3,718	3,720	3,724	3,727	3,730	3,733									3,733
1986																	3,511	3,522	3,531	3,538	3,547	3,554	3,563	3,570	3,574	3,577	3,580										3,580
1987																3,481	3,498	3,509	3,520	3,529	3,538	3,545	3,553	3,563	3,568	3,571											3,571
1988															3,279	3,306	3,322	3,338	3,349	3,362	3,368	3,375	3,381	3,386	3,390												3,390
1989														3,181	3,207	3,225	3,247	3,265	3,279	3,289	3,297	3,303	3,310	3,314													3,314
1990													3,470	3,510	3,543	3,577	3,606	3,621	3,634	3,645	3,655	3,662	3,670														3,670
1991												3,437	3,479	3,518	3,551	3,586	3,609	3,630	3,644	3,656	3,668	3,694															3,694
1992											3,238	3,292	3,332	3,366	3,403	3,431	3,452	3,469	3,484	3,499	3,506																3,506
1993										3,317	3,363	3,392	3,419	3,442	3,463	3,488	3,508	3,522	3,534	3,543																	3,543
1994									3,559	3,604	3,647	3,685	3,709	3,730	3,753	3,773	3,791	3,812	3,820																		3,820
1995								3,468	3,513	3,575	3,627	3,650	3,688	3,719	3,745	3,764	3,784	3,799																			3,799
1996							3,617	3,652	3,705	3,757	3,797	3,826	3,852	3,880	3,911	3,934	3,967																				3,967
1997						3,482	3,532	3,601	3,663	3,719	3,763	3,812	3,860	3,899	3,945	3,980																					3,980
1998					3,646	3,717	3,774	3,833	3,887	3,947	4,002	4,026	4,049	4,097	4,118																						4,118
1999				3,668	3,713	3,807	3,872	3,901	3,980	4,033	4,075	4,120	4,184	4,247																							4,247
2000			3,801	3,788	3,920	4,013	4,092	4,162	4,269	4,329	4,373	4,405	4,458																								4,458
2001		7,303	3,757	3,910	4,076	4,130	4,211	4,272	4,366	4,424	4,486	4,550																									4,550
2002	19,852	8,566	3,968	4,014	4,133	4,269	4,356	4,343	4,425	4,519	4,581																										4,581
2003	17,801	7,967	3,901	3,942	4,066	4,213	4,263	4,256	4,362	4,438																											4,438
2004	20,334	8,977	4,100	4,174	4,359	4,469	4,557	4,533	4,641																												4,641
2005	18,583	9,516	4,359	4,415	4,529	4,595	4,732	4,745																													4,745
2006	17,144	7,378	4,408	4,635	4,744	4,943	5,131																														5,131
2007	18,799	5,713	4,219	4,457	4,730	4,924																															4,924
2008	17,464	5,835	4,740	5,046	5,317																																5,317
2009	15,922	5,400	4,474	4,910																																	4,910
2010	15,033	5,414	4,317																																		4,317
2011	6,581	5,522																																			5,522
2012	7,758																																				7,758

OHIO BUREAU OF WORKERS' COMPENSATION

PRIVATE EMPLOYERS

COMPENSATION

% PERMANENT PARTIAL & PERMANENT PARTIAL

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982																					0	0	0	0	0	0	0	0	0	0	0						-
1983																				0	0	0	0	0	0	0	0	0	0	0							-
1984																			0	0	0	0	0	0	0	0	0	0	0								-
1985																		0	0	0	0	0	0	0	0	0	0	0									-
1986																	0	0	0	0	0	0	0	0	0	0	0										-
1987																0	0	0	0	0	0	0	0	0	0	0											-
1988															0	0	0	0	0	0	0	0	0	0	0												-
1989														0	0	0	0	0	0	0	0	0	0	0													-
1990													0	0	0	0	0	0	0	0	0	0	0														-
1991												1	0	0	0	0	0	0	0	0	0	0															-
1992											1	0	0	0	0	0	0	0	0	(0)	0																-
1993										1	1	0	0	0	0	0	0	0	0	0																	-
1994									1	1	1	0	0	0	0	0	0	0	0																		0
1995								3	1	1	1	1	0	0	0	0	0	0																			0
1996							4	3	1	1	1	0	0	0	0	0	0																				-
1997						6	4	3	1	1	1	0	0	1	0	0																					-
1998					10	5	4	3	1	1	1	0	0	0	0																						-
1999				27	9	5	3	3	1	1	0	0	0	0																							0
2000			61	24	10	5	4	3	1	1	1	0	0																								0
2001		1,188	55	25	10	5	4	2	1	0	0	0																									-
2002	11,823	1,237	56	24	10	5	4	2	2	2	0																										0
2003	9,588	1,143	49	23	9	5	3	3	1	0																											0
2004	11,992	1,052	46	22	9	4	1	0	0																												0
2005	9,171	1,023	44	20	4	2	2	1																													1
2006	7,723	805	45	17	8	3	1																														1
2007	9,249	543	54	18	7	2																															2
2008	8,602	432	74	13	8																																8
2009	6,978	307	28	6																																	6
2010	6,721	192	18																																		18
2011	1,162	55																																			55
2012	2,895																																				2,895

OHIO BUREAU OF WORKERS' COMPENSATION

PRIVATE EMPLOYERS

COMPENSATION

% PERMANENT PARTIAL & PERMANENT PARTIAL

ON-LEVEL FREQUENCY (REPORTED CLAIMS / 100,000 OF PAYROLL TRENDED TO 2013 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	ON-LEVEL PAYROLL
1977																																					88,490,090
1978																																					91,119,089
1979																																					90,690,465
1980																																					87,100,472
1981																																					83,462,136
1982	0.65%	1.60%	1.70%	1.74%	1.77%	1.80%	1.83%	1.86%	1.87%	1.88%	1.88%	1.89%	1.89%	1.90%	1.90%	1.90%	1.90%	1.90%	1.90%	1.90%	1.90%	1.90%	1.90%	1.90%	1.90%	1.90%	1.90%	1.90%	1.90%	1.90%	1.90%						79,135,492
1983	0.64%	1.73%	1.84%	1.89%	1.93%	1.98%	2.02%	2.04%	2.05%	2.06%	2.07%	2.07%	2.08%	2.08%	2.08%	2.08%	2.08%	2.08%	2.08%	2.08%	2.08%	2.08%	2.08%	2.08%	2.08%	2.08%	2.08%	2.08%	2.08%	2.08%							77,162,033
1984	0.80%	2.04%	2.18%	2.25%	2.32%	2.39%	2.43%	2.46%	2.47%	2.49%	2.50%	2.50%	2.50%	2.51%	2.51%	2.51%	2.51%	2.51%	2.51%	2.51%	2.51%	2.51%	2.51%	2.51%	2.51%	2.51%	2.51%	2.51%	2.51%								79,569,925
1985	0.82%	2.10%	2.27%	2.36%	2.45%	2.53%	2.57%	2.60%	2.62%	2.64%	2.65%	2.65%	2.65%	2.65%	2.65%	2.66%	2.66%	2.66%	2.66%	2.66%	2.66%	2.66%	2.66%	2.66%	2.66%	2.66%	2.66%	2.66%									82,906,581
1986	0.79%	2.04%	2.21%	2.32%	2.39%	2.45%	2.50%	2.53%	2.57%	2.59%	2.60%	2.60%	2.60%	2.61%	2.61%	2.61%	2.61%	2.61%	2.61%	2.61%	2.61%	2.61%	2.61%	2.61%	2.61%	2.61%	2.61%										86,749,768
1987	0.78%	2.11%	2.29%	2.41%	2.48%	2.54%	2.59%	2.65%	2.68%	2.70%	2.71%	2.72%	2.72%	2.72%	2.72%	2.72%	2.72%	2.72%	2.72%	2.72%	2.72%	2.72%	2.72%	2.72%	2.72%	2.72%											90,001,532
1988	0.84%	2.15%	2.34%	2.45%	2.53%	2.60%	2.68%	2.72%	2.74%	2.76%	2.77%	2.77%	2.77%	2.78%	2.78%	2.78%	2.78%	2.78%	2.78%	2.78%	2.78%	2.78%	2.78%	2.78%	2.78%												92,596,563
1989	0.81%	2.11%	2.31%	2.43%	2.51%	2.61%	2.66%	2.69%	2.71%	2.73%	2.73%	2.74%	2.74%	2.74%	2.74%	2.74%	2.74%	2.74%	2.74%	2.74%	2.74%	2.74%	2.74%	2.74%													96,481,507
1990	0.82%	2.09%	2.27%	2.40%	2.51%	2.57%	2.61%	2.64%	2.65%	2.66%	2.66%	2.67%	2.67%	2.67%	2.67%	2.67%	2.67%	2.67%	2.67%	2.67%	2.67%	2.67%	2.67%														97,911,638
1991	0.74%	1.87%	2.06%	2.20%	2.28%	2.33%	2.36%	2.38%	2.39%	2.39%	2.40%	2.40%	2.40%	2.40%	2.40%	2.40%	2.41%	2.41%	2.41%	2.41%	2.41%	2.41%															97,123,143
1992	0.69%	1.83%	2.07%	2.18%	2.23%	2.26%	2.29%	2.30%	2.31%	2.31%	2.32%	2.32%	2.32%	2.32%	2.32%	2.32%	2.32%	2.32%	2.32%	2.32%	2.32%																95,902,063
1993	0.01%	0.06%	0.51%	1.21%	1.57%	1.79%	1.94%	2.04%	2.10%	2.12%	2.15%	2.16%	2.18%	2.18%	2.19%	2.19%	2.19%	2.19%	2.20%	2.20%																	98,278,492
1994	0.01%	0.07%	0.62%	1.24%	1.55%	1.75%	1.89%	1.99%	2.04%	2.07%	2.10%	2.11%	2.14%	2.15%	2.16%	2.16%	2.16%	2.16%	2.16%																		100,579,286
1995	0.01%	0.08%	0.65%	1.14%	1.42%	1.59%	1.71%	1.80%	1.85%	1.88%	1.90%	1.94%	1.96%	1.96%	1.97%	1.97%	1.97%	1.97%																			103,140,858
1996	0.01%	0.08%	0.56%	1.04%	1.31%	1.46%	1.57%	1.66%	1.70%	1.73%	1.76%	1.79%	1.80%	1.80%	1.81%	1.81%	1.81%																				104,088,085
1997	0.01%	0.07%	0.56%	0.98%	1.19%	1.34%	1.45%	1.52%	1.56%	1.61%	1.64%	1.66%	1.67%	1.67%	1.68%	1.68%																					106,370,937
1998	0.01%	0.09%	0.59%	0.98%	1.20%	1.34%	1.44%	1.52%	1.57%	1.61%	1.63%	1.66%	1.67%	1.67%	1.67%																						106,610,635
1999	0.01%	0.08%	0.60%	0.99%	1.22%	1.35%	1.46%	1.56%	1.62%	1.65%	1.68%	1.70%	1.71%	1.72%																							108,677,929
2000	0.01%	0.09%	0.65%	1.04%	1.23%	1.38%	1.51%	1.62%	1.66%	1.68%	1.71%	1.74%	1.74%																								110,223,863
2001	0.01%	0.10%	0.60%	0.93%	1.13%	1.28%	1.42%	1.48%	1.52%	1.55%	1.57%	1.58%																									109,675,764
2002	0.01%	0.10%	0.60%	0.95%	1.19%	1.33%	1.42%	1.54%	1.58%	1.60%	1.61%																										108,596,907
2003	0.01%	0.10%	0.61%	0.99%	1.19%	1.30%	1.41%	1.53%	1.56%	1.57%																											106,712,867
2004	0.01%	0.10%	0.63%	0.96%	1.12%	1.24%	1.34%	1.45%	1.48%																												105,596,397
2005	0.01%	0.10%	0.61%	0.88%	1.03%	1.14%	1.21%	1.30%																													105,836,799
2006	0.01%	0.11%	0.56%	0.79%	0.93%	1.00%	1.06%																														106,826,594
2007	0.01%	0.17%	0.61%	0.81%	0.91%	0.98%																															106,579,121
2008	0.01%	0.19%	0.56%	0.74%	0.84%																																104,228,254
2009	0.01%	0.14%	0.44%	0.60%																																	96,636,885
2010	0.01%	0.13%	0.45%																																		94,656,914
2011	0.01%	0.12%																																			95,464,009
2012	0.01%																																				95,464,009

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
% PERMANENT PARTIAL & PERMANENT PARTIAL

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	ULTIMATE CLAIMS
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	7	60	389	797	493	351	297	280	233	162	153	106	68	61	42	20	13	11	6	5	5	4	2	3	2	1	2	3	2	3	5						15,021
1983	8	66	437	908	498	363	325	294	219	186	136	110	74	59	27	22	21	13	9	10	6	4	5	3	2	3	3	1	2	1							16,054
1984	8	68	477	847	480	381	329	269	254	177	123	94	70	38	24	17	13	12	10	5	5	5	5	5	6	6	2	1	3								19,955
1985	8	60	417	808	559	394	310	336	254	169	122	94	56	32	26	19	18	10	6	6	6	5	4	3	4	3	3	3									22,028
1986	7	55	312	856	522	354	361	289	208	165	145	85	50	43	26	19	11	11	9	7	9	7	9	6	5	3	4										22,633
1987	9	69	318	835	514	396	336	272	207	174	120	80	58	39	28	23	17	12	12	10	9	7	9	10	4	4											24,518
1988	9	66	290	716	509	443	328	278	213	123	98	80	56	41	26	27	16	17	11	13	6	7	6	6	4												25,723
1989	9	69	234	643	647	397	339	286	180	117	95	71	48	41	27	20	21	19	14	10	8	7	7	4													26,474
1990	16	114	528	768	515	396	367	252	177	128	87	66	50	41	34	34	29	15	14	11	10	7	9														26,159
1991	20	185	541	678	582	470	308	235	158	105	79	66	45	41	34	35	23	22	14	12	12	27															23,378
1992	19	180	484	751	614	363	275	219	146	94	84	57	42	35	38	28	21	17	15	15	9																22,293
1993	27	214	571	840	502	347	271	200	125	109	82	54	45	34	26	31	24	17	14	9																	21,591
1994	35	276	708	818	519	360	289	194	152	100	76	70	72	36	32	26	21	22	11																		21,778
1995	34	338	728	785	505	332	246	188	130	116	85	104	62	42	34	24	24	18																			20,356
1996	53	324	764	848	517	351	273	205	136	103	112	82	52	39	38	27	36																				18,878
1997	48	328	783	801	465	339	268	220	153	144	127	80	67	52	54	42																					17,907
1998	54	392	862	778	517	371	261	227	183	151	105	80	40	55	27																						17,878
1999	52	352	885	809	513	367	297	249	209	114	120	96	84	76																							18,746
2000	45	357	970	847	524	397	366	311	207	118	118	86	74																								19,396
2001	44	334	1,013	868	608	408	440	230	182	146	98	118																									17,622
2002	34	390	1,005	875	669	468	308	290	183	142	100																										17,939
2003	46	360	1,039	917	584	392	330	301	175	120																											17,463
2004	37	474	1,121	936	565	403	377	293	186																												16,466
2005	56	553	1,264	872	575	418	349	300																													14,862
2006	66	546	1,369	1,016	599	428	404																														13,074
2007	55	669	1,341	865	577	454																															13,012
2008	60	848	1,395	960	649																																11,899
2009	54	699	1,301	1,037																																	9,191
2010	48	615	1,304																																		9,323
2011	36	605																																			9,592
2012	33																																				9,748
																																					570,694

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	TAIL
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	8.089	6.514	2.050	0.618	0.711	0.846	0.943	0.832	0.694	0.947	0.695	0.640	0.895	0.681	0.487	0.663	0.804	0.568	0.866	1.017	0.669	0.638	1.131	0.879	0.527	1.316	1.764	0.869	1.230	1.536							
1983	8.060	6.579	2.079	0.548	0.730	0.894	0.904	0.745	0.852	0.732	0.809	0.669	0.805	0.458	0.818	0.935	0.623	0.710	1.137	0.548	0.632	1.339	0.617	0.595	1.643	0.865	0.452	1.707	0.276								
1984	8.429	6.978	1.775	0.567	0.794	0.863	0.819	0.943	0.696	0.694	0.767	0.742	0.541	0.628	0.711	0.755	0.966	0.823	0.518	0.939	0.925	1.081	0.937	1.300	0.986	0.262	0.915	1.941									
1985	7.591	7.011	1.937	0.692	0.705	0.786	1.085	0.756	0.664	0.721	0.777	0.597	0.571	0.818	0.715	0.931	0.581	0.574	0.984	1.003	0.850	0.748	0.801	1.242	0.798	1.093	0.951										
1986	8.334	5.669	2.740	0.611	0.678	1.020	0.800	0.720	0.795	0.874	0.586	0.590	0.868	0.602	0.719	0.580	1.027	0.820	0.798	1.223	0.823	1.279	0.662	0.736	0.651	1.169											
1987	7.555	4.621	2.624	0.615	0.771	0.848	0.811	0.758	0.842	0.691	0.669	0.718	0.670	0.722	0.822	0.760	0.690	0.965	0.839	0.905	0.825	1.171	1.183	0.438	0.893												
1988	7.572	4.410	2.470	0.711	0.872	0.740	0.849	0.767	0.576	0.801	0.814	0.702	0.733	0.630	1.031	0.607	1.036	0.636	1.231	0.480	1.134	0.831	0.993	0.609													
1989	7.600	3.398	2.749	1.005	0.614	0.853	0.844	0.629	0.649	0.816	0.745	0.675	0.848	0.675	0.718	1.089	0.882	0.737	0.692	0.861	0.788	1.028	0.641														
1990	7.092	4.644	1.454	0.671	0.768	0.928	0.686	0.704	0.725	0.675	0.763	0.751	0.820	0.841	0.990	0.850	0.526	0.890	0.809	0.925	0.718	1.290															
1991	9.246	2.923	1.253	0.858	0.807	0.655	0.765	0.673	0.661	0.754	0.833	0.689	0.897	0.845	1.007	0.675	0.934	0.630	0.884	1.027	2.157																
1992	9.216	2.693	1.554	0.817	0.592	0.757	0.796	0.669	0.641	0.891	0.680	0.733	0.849	1.067	0.740	0.762	0.818	0.869	0.983	0.624																	
1993	7.813	2.666	1.471	0.598	0.691	0.782	0.735	0.625	0.870	0.756	0.654	0.834	0.758	0.778	1.168	0.770	0.701	0.861	0.650																		
1994	7.834	2.570	1.155	0.634	0.694	0.803	0.673	0.783	0.659	0.760	0.911	1.033	0.494	0.892	0.821	0.816	1.049	0.486																			
1995	10.006	2.156	1.078	0.644	0.657	0.742	0.762	0.694	0.890	0.730	1.234	0.597	0.672	0.818	0.714	0.982	0.740																				
1996	6.116	2.354	1.111	0.610	0.680	0.777	0.750	0.666	0.756	1.088	0.730	0.630	0.763	0.974	0.711	1.335																					
1997	6.887	2.388	1.023	0.581	0.728	0.792	0.819	0.697	0.942	0.881	0.633	0.836	0.776	1.036	0.774																						
1998	7.244	2.200	0.903	0.664	0.717	0.703	0.871	0.805	0.824	0.700	0.756	0.507	1.370	0.495																							
1999	6.809	2.515	0.915	0.634	0.715	0.809	0.839	0.839	0.545	1.053	0.802	0.871	0.901																								
2000	7.886	2.718	0.873	0.618	0.757	0.922	0.850	0.665	0.573	0.992	0.730	0.857																									
2001	7.586	3.036	0.857	0.701	0.671	1.079	0.524	0.788	0.803	0.670	1.203																										
2002	11.609	2.580	0.870	0.764	0.700	0.658	0.943	0.632	0.776	0.698																											
2003	7.810	2.885	0.883	0.637	0.671	0.843	0.912	0.582	0.684																												
2004	12.821	2.363	0.835	0.603	0.714	0.934	0.778	0.635																													
2005	9.930	2.285	0.690	0.659	0.728	0.835	0.858																														
2006	8.323	2.508	0.742	0.589	0.716	0.942																															
2007	12.151	2.006	0.645	0.667	0.787																																
2008	14.228	1.645	0.688	0.676																																	
2009	13.061	1.861	0.797																																		
2010	12.775	2.121																																			
2011	16.735																																				
3 Yr Avg	14.190	1.875	0.710	0.644	0.744	0.904	0.850	0.616	0.755	0.787	0.912	0.745	1.016	0.835	0.733	1.044	0.830	0.739	0.839	0.858	1.221	1.049	0.939	0.594	0.781	0.841	0.773	1.505	0.753	1.536							
5 Yr Avg	13.790	2.028	0.713	0.639	0.723	0.842	0.803	0.660	0.676	0.823	0.825	0.740	0.896	0.843	0.838	0.933	0.848	0.747	0.803	0.783	1.124	1.120	0.856	0.865	0.994	0.941	1.020	1.505	0.753	1.536							
10 Yr Avg	11.944	2.329	0.788	0.655	0.718	0.852	0.814	0.700	0.745	0.833	0.833	0.759	0.830	0.842	0.867	0.864	0.840	0.747	0.839	0.853	0.952	1.045	0.871	0.828	0.916	0.941	1.020	1.505	0.753	1.536							
3 Yr Wtd	13.925	1.850	0.709	0.642	0.743	0.904	0.847	0.616	0.756	0.774	0.894	0.756	0.956	0.815	0.739	1.050	0.821	0.715	0.841	0.839	1.317	1.051	0.958	0.567	0.778	0.696	0.769	1.332	0.805	1.536							
5 Yr Wtd	13.609	1.987	0.712	0.637	0.723	0.838	0.784	0.655	0.670	0.805	0.810	0.747	0.866	0.828	0.814	0.928	0.844	0.724	0.805	0.765	1.198	1.123	0.859	0.747	0.914	0.773	0.947	1.332	0.805	1.536							
10 Yr Wtd	11.743	2.214	0.778	0.654	0.717	0.852	0.803	0.694	0.734	0.822	0.821	0.752	0.806	0.832	0.851	0.852	0.816	0.731	0.831	0.813	1.031	1.065	0.856	0.744	0.875	0.773	0.947	1.332	0.805	1.536							
Prior	12.500	2.004	0.715	0.630	0.706	0.863	0.784	0.690	0.698	0.842	0.729	0.691	0.768	0.912	0.809	0.789	0.786	0.785	0.906	0.825	0.838	1.032	0.918	0.756	0.870	0.673	0.804	1.199	1.455	0.554	0.819	0.805	1.359	0.132			
Selected	13.000	2.000	0.712	0.637	0.723	0.838	0.784	0.655	0.670	0.805	0.810	0.747	0.866	0.828	0.814	0.928	0.844	0.724	0.805	0.765	1.198	1.123	0.859	0.747	0.914	0.773	0.947	1.332	0.805	1.536							1.003

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
% PERMANENT PARTIAL & PERMANENT PARTIAL

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	0.073	0.590	3.841	7.874	4.869	3.462	2.930	2.764	2.300	1.596	1.511	1.051	0.672	0.602	0.410	0.200	0.132	0.107	0.060	0.052	0.053	0.036	0.023	0.026	0.023	0.012	0.016	0.028	0.024	0.029	0.045						
1983	0.075	0.607	3.994	8.304	4.551	3.321	2.970	2.686	2.000	1.705	1.247	1.009	0.675	0.543	0.249	0.203	0.190	0.118	0.084	0.096	0.052	0.033	0.044	0.027	0.016	0.027	0.023	0.010	0.018	0.005							
1984	0.071	0.601	4.194	7.443	4.220	3.352	2.891	2.367	2.233	1.554	1.079	0.827	0.614	0.332	0.209	0.148	0.112	0.108	0.089	0.046	0.043	0.040	0.043	0.041	0.053	0.052	0.014	0.012	0.024								
1985	0.065	0.495	3.469	6.718	4.646	3.276	2.574	2.793	2.113	1.402	1.011	0.785	0.469	0.268	0.219	0.157	0.146	0.085	0.049	0.048	0.048	0.041	0.031	0.024	0.030	0.024	0.026	0.025									
1986	0.052	0.431	2.443	6.695	4.088	2.770	2.825	2.262	1.629	1.295	1.132	0.664	0.391	0.340	0.205	0.147	0.085	0.088	0.072	0.057	0.070	0.058	0.074	0.049	0.036	0.023	0.027										
1987	0.064	0.487	2.251	5.907	3.634	2.801	2.376	1.928	1.462	1.231	0.851	0.569	0.409	0.274	0.198	0.162	0.123	0.085	0.082	0.069	0.062	0.051	0.060	0.071	0.031	0.028											
1988	0.059	0.449	1.981	4.894	3.477	3.031	2.241	1.903	1.460	0.840	0.673	0.548	0.385	0.282	0.178	0.183	0.111	0.115	0.073	0.090	0.043	0.049	0.041	0.040	0.025												
1989	0.059	0.449	1.526	4.196	4.217	2.591	2.211	1.866	1.174	0.762	0.622	0.464	0.313	0.265	0.179	0.129	0.140	0.123	0.091	0.063	0.054	0.043	0.044	0.028													
1990	0.087	0.617	2.866	4.168	2.796	2.146	1.992	1.366	0.962	0.697	0.471	0.359	0.270	0.221	0.186	0.184	0.157	0.082	0.073	0.059	0.055	0.039	0.051														
1991	0.095	0.876	2.560	3.207	2.753	2.221	1.455	1.113	0.749	0.495	0.373	0.311	0.214	0.192	0.162	0.163	0.110	0.103	0.065	0.057	0.059	0.127															
1992	0.091	0.834	2.247	3.492	2.852	1.687	1.277	1.016	0.680	0.436	0.388	0.264	0.193	0.164	0.175	0.130	0.099	0.081	0.070	0.069	0.043																
1993	0.120	0.940	2.506	3.687	2.205	1.524	1.192	0.876	0.548	0.477	0.360	0.236	0.196	0.149	0.116	0.135	0.104	0.073	0.063	0.041																	
1994	0.135	1.061	2.726	3.150	1.998	1.387	1.113	0.749	0.586	0.387	0.294	0.268	0.277	0.137	0.122	0.100	0.082	0.086	0.042																		
1995	0.128	1.284	2.769	2.984	1.921	1.261	0.935	0.713	0.495	0.441	0.322	0.397	0.237	0.159	0.130	0.093	0.091	0.067																			
1996	0.195	1.190	2.802	3.112	1.897	1.289	1.002	0.751	0.500	0.378	0.412	0.300	0.189	0.144	0.141	0.100	0.134																				
1997	0.172	1.187	2.835	2.899	1.684	1.225	0.971	0.795	0.554	0.522	0.460	0.291	0.243	0.189	0.196	0.151																					
1998	0.185	1.340	2.947	2.662	1.768	1.268	0.891	0.777	0.625	0.515	0.361	0.273	0.138	0.189	0.094																						
1999	0.176	1.198	3.014	2.757	1.748	1.250	1.011	0.848	0.712	0.388	0.409	0.328	0.286	0.257																							
2000	0.147	1.157	3.144	2.745	1.697	1.285	1.184	1.007	0.670	0.384	0.381	0.278	0.238																								
2001	0.141	1.070	3.250	2.785	1.951	1.309	1.413	0.739	0.583	0.468	0.314	0.378																									
2002	0.104	1.204	3.105	2.703	2.066	1.447	0.951	0.897	0.567	0.440	0.307																										
2003	0.144	1.123	3.240	2.861	1.821	1.222	1.030	0.940	0.547	0.374																											
2004	0.109	1.402	3.313	2.767	1.670	1.192	1.113	0.866	0.550																												
2005	0.162	1.604	3.665	2.529	1.666	1.213	1.013	0.869																													
2006	0.187	1.558	3.908	2.901	1.709	1.223	1.153																														
2007	0.152	1.842	3.694	2.382	1.588	1.249																															
2008	0.160	2.274	3.741	2.575	1.740																																
2009	0.141	1.835	3.414	2.723																																	
2010	0.125	1.599	3.390																																		
2011	0.093	1.557																																			
2012	0.082																																				
3 Yr Avg	0.100	1.664	3.515	2.560	1.679	1.229	1.093	0.892	0.555	0.427	0.334	0.328	0.221	0.212	0.143	0.115	0.102	0.075	0.058	0.056	0.052	0.070	0.045	0.047	0.031	0.025	0.022	0.016	0.022	0.017	0.045						
5 Yr Avg	0.120	1.821	3.630	2.622	1.675	1.220	1.052	0.862	0.583	0.411	0.354	0.309	0.219	0.188	0.136	0.116	0.102	0.082	0.063	0.058	0.051	0.062	0.054	0.043	0.035	0.031	0.021	0.019	0.022	0.017	0.045						
10 Yr Avg	0.135	1.600	3.472	2.697	1.766	1.266	1.073	0.849	0.580	0.430	0.362	0.301	0.221	0.180	0.150	0.137	0.115	0.090	0.068	0.060	0.053	0.052	0.046	0.038	0.031	0.028	0.021	0.019	0.022	0.017	0.045						
Selected	0.120	1.821	3.630	2.622	1.675	1.220	1.052	0.862	0.583	0.411	0.354	0.309	0.219	0.188	0.136	0.116	0.102	0.082	0.063	0.058	0.051	0.062	0.054	0.043	0.035	0.031	0.021	0.019	0.022	0.017	0.045						
Cumulative	16.023	15.903	14.082	10.452	7.830	6.156	4.936	3.884	3.021	2.438	2.027	1.673	1.363	1.144	0.957	0.820	0.704	0.602	0.520	0.458	0.400	0.349	0.287	0.233	0.191	0.156	0.125	0.103	0.084	0.062	0.045	0.000	0.000	0.000	0.000	0.000	0.000

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

% PERMANENT PARTIAL & PERMANENT PARTIAL
(000's)

UNPAID LOSS ESTIMATE FOR ACCIDENT YEARS 1976 AND PRIOR

10 times 3 Year Average Annual Payments	523	(1)
15 times 3 Year Average Annual Payments	785	(2)
Incremental Development Method	188	(3)
'03 to '10 Exponential Curve Fit	492	(4)
'03 to '11 Exponential Curve Fit	439	(5)
'04 to '12 Exponential Curve Fit	416	(6)
'05 to '12 Exponential Curve Fit	325	(7)
Selected Unpaid Loss as of 6/30/2012	325	(8)
FY 2012 Payments	73	(9)
FY 2011 Payments	46	(10)
FY 2010 Payments	39	(11)
Unpaid Loss as of 6/30/2009	482	(12)

(1) 10 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2010 THROUGH 2012 OF $52
(2) 15 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2010 THROUGH 2012 OF $52
(3) SECTION 1, EXHIBIT 6, SHEET 41, TOTAL OF COL. 5
(4) SECTION 1, EXHIBIT 6, SHEET 40, TOTAL OF COL. 2
(5) SECTION 1, EXHIBIT 6, SHEET 40, TOTAL OF COL. 3
(6) SECTION 1, EXHIBIT 6, SHEET 40, TOTAL OF COL. 4
(7) SECTION 1, EXHIBIT 6, SHEET 40, TOTAL OF COL. 5
(8) SELECTED BY DELOITTE CONSULTING
(9)-(11) SECTION 1, EXHIBIT 6, SHEET 46
(12) = SUM (8) THROUGH (11)

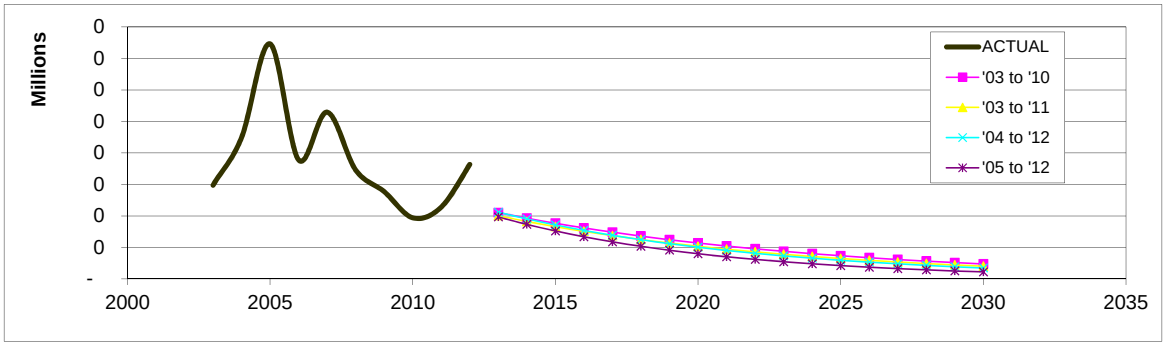
OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

% PERMANENT PARTIAL & PERMANENT PARTIAL
(000's)

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

FY ENDING	ACTUAL PAID LOSS	INCREMENTAL UNPAID LOSS '03 to '10 CURVE FIT	'03 to '11 CURVE FIT	'04 to '12 CURVE FIT	'05 to '12 CURVE FIT
	(1)	(2)	(3)	(4)	(5)
2003	59				
2004	90				
2005	149				
2006	76				
2007	106				
2008	69				
2009	55				
2010	39				
2011	46				
2012	73				
2013		42	40	42	39
2014		39	36	38	35
2015		35	33	34	30
2016		32	30	31	27
2017		30	27	28	24
2018		27	25	25	21
2019		25	23	22	18
2020		23	21	20	16
2021		21	19	18	14
2022		19	17	16	12
2023		18	16	15	11
2024		16	14	13	10
2025		15	13	12	8
2026		13	12	11	7
2027		12	11	10	6
2028		11	10	9	6
2029		10	9	8	5
2030		9	8	7	4

FY ENDING	INCREMENTAL UNPAID LOSS '03 to '10 CURVE FIT	'03 to '11 CURVE FIT	'04 to '12 CURVE FIT	'05 to '12 CURVE FIT
	(2)	(3)	(4)	(5)
2031	9	7	6	4
2032	8	7	6	3
2033	7	6	5	3
2034	7	6	5	3
2035	6	5	4	2
2036	6	5	4	2
2037	5	4	3	2
2038	5	4	3	2
2039	4	3	3	1
2040	4	3	2	1
2041	4	3	2	1
2042	3	3	2	1
2043	3	2	2	1
2044	3	2	2	1
2045	3	2	1	1
2046	2	2	1	1
2047	2	2	1	0
2048	2	1	1	0
2049	2	1	1	0
2050	2	1	1	0
2051	2	1	1	0
2052	1	1	1	0
2053	1	1	1	0
2054	1	1	1	0
2055	1	1	0	0
2056	1	1	0	0
2057	1	1	0	0
Total	492	439	416	325



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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

% PERMANENT PARTIAL & PERMANENT PARTIAL
(000's)

INCREMENTAL DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/12	INCREMENTAL DECAY	CUM. DECAY RELATIVE TO CURRENT YR PAID	FY 2012 PAYMENTS	FY 2012 UNPAID LOSS ESTIMATE	IMPLIED CUMULATIVE UNPAID LOSS
	(1)	(2)	(3)	(4)	(5)	(6)
PRIOR	714	0.884	0.88	-	-	-
1954	702	0.325	0.61	-	-	-
1955	690	0.338	0.54	-	-	-
1956	678	0.351	0.54	-	-	-
1957	666	0.364	0.56	-	-	-
1958	654	0.258	0.40	6	2	2
1959	642	0.312	0.44	-	-	2
1960	630	0.389	0.56	1	1	3
1961	618	0.461	0.72	-	-	3
1962	606	0.496	0.85	-	-	3
1963	594	0.474	0.88	-	-	3
1964	582	0.531	1.00	2	2	5
1965	570	0.596	1.19	-	-	5
1966	558	0.651	1.43	-	-	5
1967	546	0.713	1.73	-	-	5
1968	534	0.867	2.37	1	2	7
1969	522	0.882	2.97	3	7	15
1970	510	0.806	3.20	0	1	16
1971	498	0.750	3.15	26	83	99
1972	486	0.742	3.08	-	-	99
1973	474	0.693	2.83	16	46	145
1974	462	0.650	2.49	12	30	175
1975	450	0.722	2.52	5	13	188
1976	438	0.811	2.86	-	-	188
TOTAL				73	188	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) SECTION 1, EXHIBIT 6, SHEET 43, COL. 8
(3) TOTAL FROM SECTION 1, EXHIBIT 6, SHEET 42
(4) SECTION 1, EXHIBIT 6, SHEET 46
(5) = (3) x (4)
(6) = COLUMN (5) ACCUMULATED

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

% PERMANENT PARTIAL & PERMANENT PARTIAL

CUMULATIVE DECAY FACTOR APPLIED TO PAYMENTS MADE IN CURRENT CALENDER YEAR TO ESTIMATE UNPAID LOSSES AS OF 6/30/2012 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
0.884	0.287	0.097	0.034	0.012	0.003	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	0.000	0.000	0.000	0.000	0.000
	0.325	0.110	0.039	0.014	0.004	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	0.000	0.000	0.000	0.000	0.000
		0.338	0.118	0.043	0.011	0.003	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	0.000	0.000	0.000
			0.351	0.127	0.033	0.010	0.004	0.002	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	0.000	0.000
				0.364	0.094	0.029	0.011	0.005	0.003	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
					0.258	0.080	0.031	0.014	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
						0.312	0.121	0.056	0.028	0.013	0.007	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000
							0.389	0.179	0.089	0.042	0.022	0.013	0.009	0.006	0.005	0.005	0.004	0.003	0.002	0.001	0.001	0.001	0.001
								0.461	0.228	0.108	0.058	0.034	0.022	0.016	0.014	0.012	0.010	0.007	0.005	0.004	0.002	0.002	0.001
									0.496	0.235	0.125	0.074	0.048	0.035	0.030	0.026	0.021	0.016	0.012	0.008	0.005	0.004	0.003
										0.474	0.252	0.150	0.098	0.070	0.060	0.053	0.043	0.032	0.024	0.017	0.011	0.008	0.006
											0.531	0.316	0.206	0.147	0.127	0.112	0.090	0.068	0.050	0.035	0.023	0.016	0.013
												0.596	0.388	0.276	0.240	0.211	0.170	0.128	0.095	0.066	0.043	0.031	0.025
													0.651	0.464	0.402	0.355	0.286	0.214	0.159	0.110	0.072	0.052	0.042
														0.713	0.618	0.545	0.439	0.330	0.245	0.169	0.110	0.080	0.065
															0.867	0.764	0.616	0.462	0.343	0.238	0.155	0.112	0.091
																0.882	0.711	0.533	0.396	0.274	0.178	0.129	0.104
																	0.806	0.605	0.449	0.311	0.202	0.146	0.119
																		0.750	0.557	0.386	0.251	0.181	0.147
																			0.742	0.514	0.334	0.242	0.196
																				0.693	0.450	0.325	0.264
																					0.650	0.470	0.381
																						0.722	0.586
																							0.811
0.884	0.613	0.545	0.542	0.561	0.402	0.437	0.559	0.719	0.852	0.878	0.998	1.190	1.425	1.729	2.366	2.968	3.200	3.150	3.081	2.826	2.489	2.520	2.855

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 0.811 means that the expected payments from 6/30/12-13 are 0.811 times the actual paid losses from 6/30/11-12. Similarly, the decay factor of 0.586 means that the expected payments from 6/30/13-14 are 0.586 times the actual paid losses from 6/30/11-12, 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 6/30/11-12.

THE DIAGONAL (A, B, D, G, K, etc) FROM SECTION 1, EXHIBIT 6, SHEET 41, COLUMN (2)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

% PERMANENT PARTIAL & PERMANENT PARTIAL

PAID TAIL FACTOR SELECTION

		AGE TO AGE DEVELOPMENT FACTORS						CUMULATIVE DEVELOPMENT FACTORS				
AGE MONTHS	AGE YEARS	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	SELECTED FOR TAIL	SELECTED INCREM. DECAY	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	SELECTED FOR TAIL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
6	0.5	14.500	-			14.500		130.170		11.219	6,457.016	130.308
18	1.5	2.950	3.475	1.586	6.889	2.950	2.094	8.977	16.295	4.179	38.603	8.987
30	2.5	1.510	2.109	1.320	2.246	1.510	0.772	3.043	4.689	2.635	5.604	3.046
42	3.5	1.210	1.326	1.201	1.448	1.210	0.622	2.015	2.224	1.996	2.495	2.017
54	4.5	1.135	1.147	1.135	1.209	1.135	0.778	1.666	1.677	1.662	1.724	1.667
66	5.5	1.103	1.094	1.095	1.113	1.103	0.866	1.467	1.463	1.464	1.426	1.469
78	6.5	1.075	1.071	1.069	1.068	1.075	0.803	1.330	1.336	1.337	1.281	1.332
90	7.5	1.048	1.053	1.051	1.044	1.048	0.688	1.238	1.248	1.251	1.199	1.239
102	8.5	1.033	1.036	1.038	1.030	1.033	0.720	1.181	1.184	1.191	1.149	1.182
114	9.5	1.028	1.025	1.029	1.022	1.028	0.876	1.143	1.143	1.147	1.115	1.144
126	10.5	1.023	1.022	1.022	1.016	1.023	0.844	1.112	1.115	1.114	1.091	1.113
138	11.5	1.017	1.018	1.017	1.012	1.017	0.756	1.087	1.092	1.090	1.074	1.088
150	12.5	1.014	1.014	1.014	1.009	1.014	0.817	1.069	1.072	1.071	1.062	1.070
162	13.5	1.010	1.011	1.011	1.007	1.010	0.742	1.054	1.058	1.057	1.052	1.056
174	14.5	1.008	1.008	1.009	1.006	1.008	0.808	1.044	1.046	1.046	1.044	1.045
186	15.5	1.007	1.007	1.007	1.005	1.007	0.834	1.036	1.038	1.037	1.038	1.037
198	16.5	1.005	1.005	1.005	1.004	1.005	0.816	1.029	1.031	1.030	1.033	1.030
210	17.5	1.004	1.004	1.004	1.003	1.004	0.720	1.023	1.026	1.024	1.029	1.025
222	18.5	1.003	1.003	1.004	1.003	1.003	0.861	1.020	1.021	1.020	1.025	1.021
234	19.5	1.003	1.003	1.003	1.002	1.003	0.834	1.016	1.018	1.016	1.023	1.017
246	20.5	1.002	1.002	1.002	1.002	1.002	0.800	1.013	1.015	1.013	1.020	1.014
258	21.5	1.002	1.002	1.002	1.002	1.002	0.958	1.011	1.013	1.011	1.018	1.012
270	22.5	1.002	1.002	1.002	1.002	1.002	0.867	1.009	1.011	1.009	1.016	1.010
282	23.5	1.001	1.002	1.001	1.001	1.001	0.667	1.007	1.009	1.008	1.015	1.008
294	24.5	1.001	1.001	1.001	1.001	1.001	0.751	1.006	1.007	1.006	1.013	1.007
306	25.5	1.001	1.001	1.001	1.001	1.001	0.731	1.005	1.006	1.005	1.012	1.006
318	26.5	1.001	1.001	1.001	1.001	1.001	0.915	1.005	1.006	1.004	1.011	1.006
330	27.5	1.001	1.001	1.001	1.001	1.001	0.998	1.004	1.005	1.004	1.010	1.005
342	28.5	1.001	1.001	1.000	1.001	1.001	1.001	1.003	1.004	1.003	1.009	1.004
354	29.5	1.001	1.001	1.000	1.001	1.001	1.001	1.003	1.004	1.003	1.008	1.004
366	30.5	1.001	1.001	1.000	1.001	1.001	0.834	1.002	1.003	1.002	1.008	1.003
378	31.5	1.000	1.000	1.000	1.001	1.000	0.918	1.002	1.003	1.002	1.007	1.003
390	32.5	1.000	1.000	1.000	1.001	1.000	0.934	1.001	1.002	1.002	1.006	1.002
402	33.5	1.000	1.000	1.000	1.000	1.000	0.913	1.001	1.002	1.001	1.006	1.002
414	34.5	1.000	1.000	1.000	1.000	1.000	0.850	1.000	1.001	1.001	1.005	1.001
426	35.5		1.000	1.000	1.000	1.000	0.825		1.001	1.001	1.005	1.001
438	36.5		1.000	1.000	1.000	1.000	0.811		1.001	1.001	1.005	1.001
450	37.5		1.000	1.000	1.000	1.000	0.722		1.001	1.001	1.004	1.001
462	38.5		1.000	1.000	1.000	1.000	0.650		1.000	1.001	1.004	1.000
474	39.5		1.000	1.000	1.000	1.000	0.693		1.000	1.000	1.004	1.000
486	40.5		1.000	1.000	1.000	1.000	0.742		1.000	1.000	1.003	1.000
498	41.5		1.000	1.000	1.000	1.000	0.750		1.000	1.000	1.003	1.000
510	42.5		1.000	1.000	1.000	1.000	0.806		1.000	1.000	1.003	1.000
522	43.5		1.000	1.000	1.000	1.000	0.882		1.000	1.000	1.003	1.000
534	44.5		1.000	1.000	1.000	1.000	0.867		1.000	1.000	1.002	1.000
546	45.5		1.000	1.000	1.000	1.000	0.713		1.000	1.000	1.002	1.000
558	46.5		1.000	1.000	1.000	1.000	0.651		1.000	1.000	1.002	1.000
570	47.5		1.000	1.000	1.000	1.000	0.596		1.000	1.000	1.002	1.000
582	48.5		1.000	1.000	1.000	1.000	0.531		1.000	1.000	1.002	1.000
594	49.5		1.000	1.000	1.000	1.000	0.474		1.000	1.000	1.001	1.000
606	50.5		1.000	1.000	1.000	1.000	0.496		1.000	1.000	1.001	1.000
618	51.5		1.000	1.000	1.000	1.000	0.461		1.000	1.000	1.001	1.000
630	52.5		1.000	1.000	1.000	1.000	0.389		1.000	1.000	1.001	1.000
642	53.5		1.000	1.000	1.000	1.000	0.312		1.000	1.000	1.001	1.000
654	54.5		1.000	1.000	1.000	1.000	0.258		1.000	1.000	1.001	1.000
666	55.5		1.000	1.000	1.000	1.000	0.364		1.000	1.000	1.001	1.000
678	56.5		1.000	1.000	1.000	1.000	0.351		1.000	1.000	1.001	1.000
690	57.5		1.000	1.000	1.000	1.000	0.338		1.000	1.000	1.001	1.000
702	58.5		1.000	1.000	1.000	1.000	0.325		1.000	1.000	1.000	1.000
714	59.5		1.000	1.000	1.000	1.000	0.313		1.000	1.000	1.000	1.000
726	60.5		1.000	1.000	1.000	1.000	0.301		1.000	1.000	1.000	1.000
738	61.5		1.000	1.000	1.000	1.000	0.289		1.000	1.000	1.000	1.000
750	62.5		1.000	1.000	1.000	1.000	0.278		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

59.5 TAIL DECAY 0.884 (14)

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 1, EXHIBIT 6, SHEET 44
(4) SECTION 1, EXHIBIT 6, SHEET 45, COL. 5; TAIL FROM SECTION 1, EXHIBIT 6, SHEET 48
(5) SECTION 1, EXHIBIT 6, SHEET 44
(6) SECTION 1, EXHIBIT 6, SHEET 44
(7) SELECTED BY DELOITTE CONSULTING
(8) = [[(7) - 1.0] x (7) PRIOR AGE] / [(7) PRIOR AGE - 1.0]
(9) COL. 3 MULTIPLICATIVELY ACCUMULATED
(10) COL. 4 MULTIPLICATIVELY ACCUMULATED
(11) COL. 5 MULTIPLICATIVELY ACCUMULATED
(12) COL. 6 MULTIPLICATIVELY ACCUMULATED
(13) COL. 7 MULTIPLICATIVELY ACCUMULATED
(14) 58.5-TO-59.5 TAIL DECAY + (57.5-TO-58.5 DECAY x 58.5-TO-59.5 TAIL DECAY)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

% PERMANENT PARTIAL & PERMANENT PARTIAL

FITTED PAID LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**4**
	To:	**31**
Cut-off		**64**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.000**	**0.997**
Inverse Power	**1.000**	**0.973**

						Weibull Curve Fitting					**Inverse Power Curve Fitting**				
						Slope=	0.691				Slope=	-3.041			
		----FROM PAID TRIANGLE----			SELECTED	Intercept=	-2.002				Intercept=	10.562			
PERIOD	AGE	SELECTED	3 YR WTD	5 YR WTD	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	14.500	14.951	14.548	14.500	1.792	-2.639	-0.764	**2.685**	11.219	1.792	2.603	5.114	**167.267**	6457.016
2	18	2.950	2.704	2.841	2.950	2.890	-0.882	-0.004	**1.586**	4.179	2.890	0.668	1.773	**6.889**	38.603
3	30	1.510	1.440	1.461	1.510	3.401	0.082	0.349	**1.320**	2.635	3.401	-0.673	0.220	**2.246**	5.604
4	42	1.210	1.198	1.205	1.210	3.738	0.560	0.581	**1.201**	1.996	3.738	-1.561	-0.803	**1.448**	2.495
5	54	1.135	1.125	1.127	1.135	3.989	0.756	0.755	**1.135**	1.662	3.989	-2.002	-1.568	**1.209**	1.724
6	66	1.103	1.100	1.098	1.103	4.190	0.863	0.894	**1.095**	1.464	4.190	-2.273	-2.178	**1.113**	1.426
7	78	1.075	1.077	1.074	1.075	4.357	0.979	1.009	**1.069**	1.337	4.357	-2.590	-2.686	**1.068**	1.281
8	90	1.048	1.045	1.047	1.048	4.500	1.126	1.108	**1.051**	1.251	4.500	-3.037	-3.121	**1.044**	1.199
9	102	1.033	1.033	1.032	1.033	4.625	1.237	1.194	**1.038**	1.191	4.625	-3.411	-3.501	**1.030**	1.149
10	114	1.028	1.025	1.027	1.028	4.736	1.282	1.271	**1.029**	1.147	4.736	-3.576	-3.840	**1.022**	1.115
11	126	1.023	1.024	1.023	1.023	4.836	1.334	1.341	**1.022**	1.114	4.836	-3.772	-4.144	**1.016**	1.091
12	138	1.017	1.016	1.016	1.017	4.927	1.409	1.403	**1.017**	1.090	4.927	-4.075	-4.421	**1.012**	1.074
13	150	1.014	1.015	1.014	1.014	5.011	1.460	1.461	**1.014**	1.071	5.011	-4.293	-4.674	**1.009**	1.062
14	162	1.010	1.010	1.010	1.010	5.088	1.529	1.514	**1.011**	1.057	5.088	-4.605	-4.908	**1.007**	1.052
15	174	1.008	1.008	1.008	1.008	5.159	1.576	1.564	**1.009**	1.046	5.159	-4.828	-5.125	**1.006**	1.044
16	186	1.007	1.007	1.007	1.007	5.226	1.614	1.610	**1.007**	1.037	5.226	-5.018	-5.328	**1.005**	1.038
17	198	1.005	1.005	1.005	1.005	5.288	1.655	1.653	**1.005**	1.030	5.288	-5.229	-5.518	**1.004**	1.033
18	210	1.004	1.004	1.004	1.004	5.347	1.717	1.694	**1.004**	1.024	5.347	-5.562	-5.697	**1.003**	1.029
19	222	1.003	1.003	1.003	1.003	5.403	1.744	1.732	**1.004**	1.020	5.403	-5.716	-5.866	**1.003**	1.025
20	234	1.003	1.003	1.003	1.003	5.455	1.776	1.768	**1.003**	1.016	5.455	-5.901	-6.026	**1.002**	1.023
21	246	1.002	1.004	1.003	1.002	5.505	1.813	1.803	**1.002**	1.013	5.505	-6.128	-6.178	**1.002**	1.020
22	258	1.002	1.002	1.002	1.002	5.553	1.821	1.836	**1.002**	1.011	5.553	-6.173	-6.323	**1.002**	1.018
23	270	1.002	1.002	1.002	1.002	5.598	1.844	1.867	**1.002**	1.009	5.598	-6.318	-6.461	**1.002**	1.016
24	282	1.001	1.001	1.001	1.001	5.642	1.906	1.897	**1.001**	1.008	5.642	-6.725	-6.594	**1.001**	1.015
25	294	1.001	1.001	1.001	1.001	5.684	1.948	1.926	**1.001**	1.006	5.684	-7.013	-6.720	**1.001**	1.013
26	306	1.001	1.001	1.001	1.001	5.724	1.992	1.954	**1.001**	1.005	5.724	-7.327	-6.842	**1.001**	1.012
27	318	1.001	1.001	1.001	1.001	5.762	2.004	1.980	**1.001**	1.004	5.762	-7.416	-6.959	**1.001**	1.011
28	330	1.001	1.001	1.001	1.001	5.799	2.004	2.006	**1.001**	1.004	5.799	-7.419	-7.072	**1.001**	1.010
29	342	1.001	1.000	1.001	1.001	5.835	2.004	2.031	**1.000**	1.003	5.835	-7.419	-7.180	**1.001**	1.009
30	354	1.001	1.001	1.001	1.001	5.869	2.004	2.054	**1.000**	1.003	5.869	-7.419	-7.285	**1.001**	1.008
31	366	1.001	1.000	1.000	1.001	5.903	2.028	2.078	**1.000**	1.002	5.903	-7.601	-7.386	**1.001**	1.008
32	378	1.000	1.000	1.000	1.000	5.935	2.040	2.100	**1.000**	1.002	5.935	-7.687	-7.485	**1.001**	1.007
33	390	1.000	1.000	1.000	1.000	5.966	2.048	2.121	**1.000**	1.002	5.966	-7.756	-7.580	**1.001**	1.006
34	402	1.000	1.000	1.000	1.000	5.996	2.060	2.142	**1.000**	1.001	5.996	-7.847	-7.672	**1.000**	1.006
35	414	1.000	1.000	1.000	1.000	6.026	2.081	2.163	**1.000**	1.001	6.026	-8.009	-7.761	**1.000**	1.005
36	426					6.054		2.182	**1.000**	1.001	6.054		-7.848	**1.000**	1.005
37	438					6.082		2.202	**1.000**	1.001	6.082		-7.933	**1.000**	1.005
38	450					6.109		2.220	**1.000**	1.001	6.109		-8.015	**1.000**	1.004
39	462					6.136		2.239	**1.000**	1.001	6.136		-8.095	**1.000**	1.004
40	474					6.161		2.256	**1.000**	1.000	6.161		-8.173	**1.000**	1.004
41	486					6.186		2.274	**1.000**	1.000	6.186		-8.249	**1.000**	1.003
42	498					6.211		2.290	**1.000**	1.000	6.211		-8.323	**1.000**	1.003
43	510					6.234		2.307	**1.000**	1.000	6.234		-8.395	**1.000**	1.003
44	522					6.258		2.323	**1.000**	1.000	6.258		-8.466	**1.000**	1.003
45	534					6.280		2.339	**1.000**	1.000	6.280		-8.535	**1.000**	1.002
46	546					6.303		2.354	**1.000**	1.000	6.303		-8.603	**1.000**	1.002
47	558					6.324		2.369	**1.000**	1.000	6.324		-8.669	**1.000**	1.002
48	570					6.346		2.384	**1.000**	1.000	6.346		-8.734	**1.000**	1.002
49	582					6.366		2.398	**1.000**	1.000	6.366		-8.797	**1.000**	1.002
50	594					6.387		2.412	**1.000**	1.000	6.387		-8.859	**1.000**	1.001
51	606					6.407		2.426	**1.000**	1.000	6.407		-8.920	**1.000**	1.001
52	618					6.426		2.440	**1.000**	1.000	6.426		-8.979	**1.000**	1.001
53	630					6.446		2.453	**1.000**	1.000	6.446		-9.038	**1.000**	1.001
54	642					6.465		2.466	**1.000**	1.000	6.465		-9.095	**1.000**	1.001
55	654					6.483		2.479	**1.000**	1.000	6.483		-9.152	**1.000**	1.001
56	666					6.501		2.491	**1.000**	1.000	6.501		-9.207	**1.000**	1.001
57	678					6.519		2.504	**1.000**	1.000	6.519		-9.261	**1.000**	1.001
58	690					6.537		2.516	**1.000**	1.000	6.537		-9.314	**1.000**	1.001
59	702					6.554		2.528	**1.000**	1.000	6.554		-9.367	**1.000**	1.000
60	714					6.571		2.539	**1.000**	1.000	6.571		-9.418	**1.000**	1.000
61	726					6.588		2.551	**1.000**	1.000	6.588		-9.469	**1.000**	1.000
62	738					6.604		2.562	**1.000**	1.000	6.604		-9.519	**1.000**	1.000
63	750					6.620		2.573	**1.000**	1.000	6.620		-9.568	**1.000**	1.000
64	762					6.636		2.584	**1.000**	1.000	6.636		-9.616	**1.000**	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

% PERMANENT PARTIAL & PERMANENT PARTIAL

INCREMENTAL DECAY METHOD

AGE MONTHS	AGE YEARS	PAID SELECTED FOR FIT	INCREM. DECAY FACTORS	IMPLIED ATA FACTOR	DECAY FACTOR CHECK
(1)	(2)	(3)	(4)	(5)	(6)
6	0.5	14.500	11.586		
18	1.5	2.950	2.658	3.475	2.658
30	2.5	1.510	1.677	2.109	1.677
42	3.5	1.210	0.965	1.326	0.965
54	4.5	1.135	0.846	1.147	0.846
66	5.5	1.103	0.793	1.094	0.793
78	6.5	1.075	0.763	1.071	0.763
90	7.5	1.048	0.766	1.053	0.766
102	8.5	1.033	0.779	1.036	0.779
114	9.5	1.028	0.789	1.025	0.789
126	10.5	1.023	0.794	1.022	0.794
138	11.5	1.017	0.801	1.018	0.801
150	12.5	1.014	0.815	1.014	0.815
162	13.5	1.010	0.822	1.011	0.822
174	14.5	1.008	0.822	1.008	0.822
186	15.5	1.007	0.822	1.007	0.822
198	16.5	1.005	0.822	1.005	0.822
210	17.5	1.004	0.825	1.004	0.825
222	18.5	1.003	0.836	1.003	0.836
234	19.5	1.003	0.846	1.003	0.846
246	20.5	1.002	0.860	1.002	0.860
258	21.5	1.002	0.876	1.002	0.876
270	22.5	1.002	0.876	1.002	0.876
282	23.5	1.001	0.864	1.002	0.864
294	24.5	1.001	0.880	1.001	0.880
306	25.5	1.001	0.896	1.001	0.896
318	26.5	1.001	0.918	1.001	0.918
330	27.5	1.001	0.944	1.001	0.944
342	28.5	1.001	0.979	1.001	0.979
354	29.5	1.001	0.975	1.001	0.975
366	30.5	1.001	0.951	1.001	0.951
378	31.5	1.000	0.918	1.000	0.918
390	32.5	1.000	0.934	1.000	0.934
402	33.5	1.000	0.913	1.000	0.913
414	34.5	1.000	0.850	1.000	0.850
426	35.5		0.825	1.000	0.825
438	36.5		0.811	1.000	0.811
450	37.5		0.722	1.000	0.722
462	38.5		0.650	1.000	0.650
474	39.5		0.693	1.000	0.693
486	40.5		0.742	1.000	0.742
498	41.5		0.750	1.000	0.750
510	42.5		0.806	1.000	0.806
522	43.5		0.882	1.000	0.882
534	44.5		0.867	1.000	0.867
546	45.5		0.713	1.000	0.713
558	46.5		0.651	1.000	0.651
570	47.5		0.596	1.000	0.596
582	48.5		0.531	1.000	0.531
594	49.5		0.474	1.000	0.474
606	50.5		0.496	1.000	0.496
618	51.5		0.461	1.000	0.461
630	52.5		0.389	1.000	0.389
642	53.5		0.312	1.000	0.312
654	54.5		-	1.000	-
666	55.5		-	1.000	-
678	56.5		-	1.000	-
690	57.5		-	1.000	-
702	58.5			1.000	-
714	59.5			1.000	-
726	60.5			1.000	-
738	61.5			1.000	-
750	62.5			1.000	-

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

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366
1954																															
1955																															
1956																															
1957																															
1958																															
1959																															
1960																															
1961																															
1962																															
1963																															
1964																															
1965																															
1966																															
1967																															
1968																															
1969																															
1970																															
1971																															
1972																															
1973																															2
1974																														10	8
1975																													4	9	43
1976																												4	12	19	16
1977	117	885	3,627	6,618	4,009	2,970	2,627	2,386	1,936	1,596	1,401	1,206	969	777	587	588	318	191	243	81	55	95	51	44	16	15	37	64	31	28	18
1978	105	804	3,553	6,621	4,006	2,976	2,633	2,420	1,995	1,619	1,364	1,174	1,000	718	666	461	314	255	165	95	64	61	36	43	32	13	20	22	12	16	18
1979	173	1,322	5,790	10,765	6,514	4,838	4,244	3,880	3,217	2,675	2,276	1,951	1,538	1,322	818	600	522	328	193	130	68	103	67	31	33	18	25	15	35	72	11
1980	121	951	5,237	10,284	6,200	4,673	4,257	3,777	2,945	2,483	2,158	1,637	1,632	1,025	666	490	473	244	166	92	85	52	42	36	33	28	36	13	10	23	22
1981	118	941	5,560	11,073	6,694	5,126	4,429	3,959	3,263	2,561	1,988	1,871	1,263	949	693	412	264	164	139	108	74	63	40	73	9	38	25	22	24	19	16
1982	111	897	5,843	11,978	7,407	5,266	4,457	4,204	3,498	2,427	2,299	1,598	1,023	916	624	304	201	162	92	80	81	54	35	39	34	18	24	42	36	45	69
1983	132	1,066	7,014	14,584	7,993	5,833	5,217	4,718	3,513	2,994	2,191	1,771	1,185	954	437	357	334	208	148	168	92	58	78	48	29	47	41	18	31	9	
1984	162	1,364	9,521	16,897	9,581	7,610	6,564	5,374	5,069	3,528	2,450	1,879	1,393	754	474	337	254	246	202	105	99	91	98	92	120	118	31	28	55		
1985	173	1,311	9,190	17,798	12,310	8,679	6,818	7,401	5,598	3,715	2,679	2,081	1,242	709	580	415	386	224	129	127	127	108	81	65	80	64	70	67			
1986	150	1,247	7,068	19,365	11,825	8,013	8,173	6,542	4,713	3,746	3,274	1,920	1,132	983	592	426	247	254	208	166	203	167	214	142	104	68	79				
1987	223	1,688	7,799	20,468	12,591	9,705	8,231	6,679	5,066	4,266	2,948	1,973	1,416	949	685	562	427	295	285	239	216	178	209	247	108	97					
1988	223	1,690	7,453	18,411	13,082	11,401	8,432	7,160	5,491	3,162	2,532	2,062	1,448	1,061	669	690	418	433	276	340	163	185	153	152	93						
1989	240	1,823	6,195	17,034	17,117	10,517	8,974	7,576	4,766	3,095	2,526	1,882	1,270	1,077	727	522	568	501	369	256	220	173	178	114							
1990	420	2,976	13,819	20,096	13,481	10,347	9,605	6,589	4,638	3,361	2,270	1,733	1,302	1,068	898	889	756	397	354	286	265	190	245								
1991	468	4,329	12,657	15,854	13,610	10,978	7,194	5,503	3,705	2,447	1,846	1,539	1,060	950	803	808	545	509	321	283	291	628									
1992	434	4,003	10,779	16,750	13,681	8,094	6,127	4,874	3,262	2,091	1,863	1,266	928	788	841	622	474	387	337	331	207										
1993	592	4,622	12,322	18,131	10,843	7,495	5,860	4,309	2,694	2,344	1,771	1,158	966	732	570	666	513	359	309	201											
1994	766	6,001	15,422	17,817	11,302	7,843	6,297	4,235	3,317	2,188	1,663	1,516	1,566	773	690	566	462	484	236												
1995	687	6,877	14,828	15,981	10,287	6,756	5,010	3,819	2,652	2,360	1,722	2,124	1,268	852	697	497	488	361													
1996	1,002	6,125	14,417	16,012	9,760	6,633	5,156	3,865	2,573	1,946	2,117	1,545	974	743	724	515	687														
1997	853	5,873	14,025	14,345	8,331	6,063	4,802	3,931	2,740	2,582	2,275	1,441	1,204	934	968	749															
1998	967	7,004	15,407	13,913	9,241	6,629	4,659	4,060	3,269	2,693	1,886	1,425	722	990	489																
1999	968	6,595	16,587	15,173	9,621	6,878	5,564	4,669	3,919	2,136	2,250	1,804	1,572	1,417																	
2000	878	6,926	18,824	16,438	10,160	7,694	7,091	6,030	4,010	2,298	2,279	1,665	1,427																		
2001	775	5,878	17,846	15,292	10,714	7,190	7,757	4,061	3,201	2,572	1,724	2,074																			
2002	602	6,990	18,032	15,696	11,996	8,401	5,524	5,208	3,291	2,555	1,785																				
2003	805	6,286	18,138	16,017	10,196	6,841	5,768	5,262	3,060	2,094																					
2004	609	7,807	18,453	15,414	9,302	6,640	6,200	4,824	3,065																						
2005	828	8,225	18,790	12,963	8,543	6,217	5,193	4,456																							
2006	857	7,135	17,894	13,284	7,825	5,602	5,278																								
2007	716	8,703	17,454	11,253	7,502	5,904																									
2008	709	10,087	16,597	11,425	7,719																										
2009	492	6,425	11,954	9,534																											
2010	449	5,734	12,160																												
2011	347	5,804																													
2012	321																														

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
1954																															
1955																															
1956																															
1957																															
1958																															
1959																															
1960																															
1961																															
1962																															
1963																															
1964																															
1965																															
1966																															
1967																															
1968																															
1969																															
1970																															
1971																															
1972																															
1973																															2.401
1974																														0.761	2.508
1975																													2.426	4.934	0.293
1976																												2.607	1.606	0.880	0.738
1977	7.564	4.099	1.825	0.606	0.741	0.884	0.908	0.812	0.824	0.877	0.861	0.804	0.801	0.756	1.003	0.540	0.603	1.270	0.333	0.677	1.734	0.535	0.858	0.375	0.890	2.517	1.740	0.488	0.887	0.637	0.116
1978	7.630	4.418	1.864	0.605	0.743	0.885	0.919	0.825	0.811	0.842	0.861	0.851	0.718	0.927	0.692	0.681	0.812	0.649	0.573	0.679	0.944	0.590	1.194	0.746	0.396	1.550	1.128	0.553	1.313	1.090	0.469
1979	7.622	4.379	1.859	0.605	0.743	0.877	0.914	0.829	0.831	0.851	0.857	0.788	0.859	0.619	0.733	0.870	0.628	0.590	0.674	0.523	1.517	0.649	0.455	1.085	0.543	1.403	0.611	2.255	2.057	0.148	2.108
1980	7.862	5.508	1.964	0.603	0.754	0.911	0.887	0.780	0.843	0.869	0.759	0.997	0.628	0.650	0.736	0.965	0.516	0.679	0.556	0.919	0.610	0.820	0.858	0.922	0.844	1.264	0.360	0.745	2.349	0.979	1.071
1981	7.951	5.911	1.992	0.605	0.766	0.864	0.894	0.824	0.785	0.776	0.941	0.675	0.752	0.730	0.594	0.641	0.621	0.847	0.777	0.683	0.859	0.627	1.834	0.128	4.087	0.641	0.901	1.065	0.808	0.848	1.756
1982	8.089	6.514	2.050	0.618	0.711	0.846	0.943	0.832	0.694	0.947	0.695	0.640	0.895	0.681	0.487	0.663	0.804	0.568	0.866	1.017	0.669	0.638	1.131	0.879	0.527	1.316	1.764	0.869	1.230	1.536	
1983	8.060	6.579	2.079	0.548	0.730	0.894	0.904	0.745	0.852	0.732	0.809	0.669	0.805	0.458	0.818	0.935	0.623	0.710	1.137	0.548	0.632	1.339	0.617	0.595	1.643	0.865	0.452	1.707	0.276		
1984	8.429	6.978	1.775	0.567	0.794	0.863	0.819	0.943	0.696	0.694	0.767	0.742	0.541	0.628	0.711	0.755	0.966	0.823	0.518	0.939	0.925	1.081	0.937	1.300	0.986	0.262	0.915	1.941			
1985	7.591	7.011	1.937	0.692	0.705	0.786	1.085	0.756	0.664	0.721	0.777	0.597	0.571	0.818	0.715	0.931	0.581	0.574	0.984	1.003	0.850	0.748	0.801	1.242	0.798	1.093	0.951				
1986	8.334	5.669	2.740	0.611	0.678	1.020	0.800	0.720	0.795	0.874	0.586	0.590	0.868	0.602	0.719	0.580	1.027	0.820	0.798	1.223	0.823	1.279	0.662	0.736	0.651	1.169					
1987	7.555	4.621	2.624	0.615	0.771	0.848	0.811	0.758	0.842	0.691	0.669	0.718	0.670	0.722	0.822	0.760	0.690	0.965	0.839	0.905	0.825	1.171	1.183	0.438	0.893						
1988	7.572	4.410	2.470	0.711	0.872	0.740	0.849	0.767	0.576	0.801	0.814	0.702	0.733	0.630	1.031	0.607	1.036	0.636	1.231	0.480	1.134	0.831	0.993	0.609							
1989	7.600	3.398	2.749	1.005	0.614	0.853	0.844	0.629	0.649	0.816	0.745	0.675	0.848	0.675	0.718	1.089	0.882	0.737	0.692	0.861	0.788	1.028	0.641								
1990	7.092	4.644	1.454	0.671	0.768	0.928	0.686	0.704	0.725	0.675	0.763	0.751	0.820	0.841	0.990	0.850	0.526	0.890	0.809	0.925	0.718	1.290									
1991	9.246	2.923	1.253	0.858	0.807	0.655	0.765	0.673	0.661	0.754	0.833	0.689	0.897	0.845	1.007	0.675	0.934	0.630	0.884	1.027	2.157										
1992	9.216	2.693	1.554	0.817	0.592	0.757	0.796	0.669	0.641	0.891	0.680	0.733	0.849	1.067	0.740	0.762	0.818	0.869	0.983	0.624											
1993	7.813	2.666	1.471	0.598	0.691	0.782	0.735	0.625	0.870	0.756	0.654	0.834	0.758	0.778	1.168	0.770	0.701	0.861	0.650												
1994	7.834	2.570	1.155	0.634	0.694	0.803	0.673	0.783	0.659	0.760	0.911	1.033	0.494	0.892	0.821	0.816	1.049	0.486													
1995	10.006	2.156	1.078	0.644	0.657	0.742	0.762	0.694	0.890	0.730	1.234	0.597	0.672	0.818	0.714	0.982	0.740														
1996	6.116	2.354	1.111	0.610	0.680	0.777	0.750	0.666	0.756	1.088	0.730	0.630	0.763	0.974	0.711	1.335															
1997	6.887	2.388	1.023	0.581	0.728	0.792	0.819	0.697	0.942	0.881	0.633	0.836	0.776	1.036	0.774																
1998	7.244	2.200	0.903	0.664	0.717	0.703	0.871	0.805	0.824	0.700	0.756	0.507	1.370	0.495																	
1999	6.809	2.515	0.915	0.634	0.715	0.809	0.839	0.839	0.545	1.053	0.802	0.871	0.901																		
2000	7.886	2.718	0.873	0.618	0.757	0.922	0.850	0.665	0.573	0.992	0.730	0.857																			
2001	7.586	3.036	0.857	0.701	0.671	1.079	0.524	0.788	0.803	0.670	1.203																				
2002	11.609	2.580	0.870	0.764	0.700	0.658	0.943	0.632	0.776	0.698																					
2003	7.810	2.885	0.883	0.637	0.671	0.843	0.912	0.582	0.684																						
2004	12.821	2.363	0.835	0.603	0.714	0.934	0.778	0.635																							
2005	9.930	2.285	0.690	0.659	0.728	0.835	0.858																								
2006	8.323	2.508	0.742	0.589	0.716	0.942																									
2007	12.151	2.006	0.645	0.667	0.787																										
2008	14.228	1.645	0.688	0.676																											
2009	13.061	1.861	0.797																												
2010	12.775	2.121																													
2011	16.735																														
Latest diag	16.735	2.121	0.797	0.676	0.787	0.942	0.858	0.635	0.684	0.698	1.203	0.857	0.901	0.495	0.774	1.335	0.740	0.486	0.650	0.624	2.157	1.290	0.641	0.609	0.893	1.169	0.951	1.941	0.276	1.536	1.756
5 Yr Avg	13.790	2.028	0.713	0.639	0.723	0.842	0.803	0.660	0.676	0.823	0.825	0.740	0.896	0.843	0.838	0.933	0.848	0.747	0.803	0.783	1.124	1.120	0.856	0.865	0.994	0.941	0.997	1.265	1.344	0.920	1.104
9 Yr Avg	11.982	2.250	0.779	0.657	0.718	0.858	0.822	0.701	0.755	0.841	0.850	0.766	0.831	0.861	0.849	0.876	0.820	0.766	0.874	0.887	0.983	1.045	0.978	0.761	1.219	1.063	0.980	1.359	1.439	1.313	1.273
5 Yr Wtd	13.548	1.997	0.707	0.636	0.720	0.830	0.782	0.655	0.667	0.810	0.807	0.749	0.860	0.831	0.820	0.916	0.847	0.728	0.803	0.765	1.173	1.118	0.862	0.724	0.892	0.776	0.934	1.261	1.228	0.776	1.008
7 Yr Wtd	11.848	2.094	0.754	0.657	0.708	0.881	0.801	0.698	0.721	0.853	0.847	0.758	0.779	0.856	0.836	0.860	0.788	0.716	0.860	0.823	1.097	1.079	0.850	0.724	0.928	0.799	0.820	1.259	1.174	0.768	0.764
9 Yr Wtd	11.391	2.218	0.779	0.657	0.715	0.854	0.809	0.695	0.740	0.830	0.834	0.762	0.797	0.853	0.843	0.850	0.802	0.744	0.861	0.839	1.061	1.071	0.895	0.684	0.900	0.848	0.949	1.071	1.223	0.918	0.869
Selected	11.586	2.223	0.781	0.656	0.715	0.856	0.812	0.700	0.742	0.839	0.833	0.773	0.802	0.859	0.847	0.827	0.809	0.755	0.872	0.833	0.845	1.065	0.901	0.695	0.896	0.826	0.965	1.039	1.247	0.941	0.856
Loss $ Weight	5,812	67,394	155,158	127,782	85,857	62,092	52,558	41,909	28,717	21,331	17,687	13,944	10,260	7,831	6,917	5,775	4,651	3,621	2,587	2,132	1,675	1,205	1,086	894	552	412	307	229	194	239	152
Center Wtd Avg	11.586	1.482	1.094	0.942	0.749	0.730	0.767	0.796	0.777	0.761	0.793	0.821	0.818	0.813	0.828	0.828	0.823	0.815	0.814	0.844	0.888	0.869	0.886	0.896	0.840	0.832	0.951	0.972	1.009	0.967	0.996
Geometric Mean	11.586	2.658	1.677	0.965	0.846	0.793	0.763	0.766	0.779	0.789	0.794	0.801	0.815	0.822	0.822	0.822	0.822	0.825	0.836	0.846	0.860	0.876	0.876	0.864	0.880	0.896	0.918	0.944	0.979	0.975	0.951

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
% PERMANENT PARTIAL & PERMANENT PARTIAL

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	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
1954																			2	1	1	1	1	1	1	0	0	0
1955																		0	0	0	0	0	0	0	0	0	0	
1956																	0	0	0	0	0	0	0	0	0	0		
1957																0	0	0	0	0	0	0	0	0	0			
1958															3	0	0	0	0	0	0	0	0	6				
1959														0	0	0	0	0	0	1	0	0	0					
1960													1	0	0	0	0	0	0	4	3	1						
1961												2	6	22	0	0	4	0	0	0	0							
1962											0	0	0	1	6	3	1	0	0	0								
1963										2	0	0	0	0	0	1	0	0	0									
1964									0	0	0	0	0	0	18	4	3	2										
1965								3	5	6	4	1	3	3	1	0	0											
1966							3	20	2	0	1	0	0	1	0	0												
1967						11	9	27	3	9	3	0	0	0	0													
1968					1	0	0	0	0	1	0	0	4	1														
1969				3	1	0	3	10	5	0	0	2	3															
1970			0	0	1	1	3	1	0	0	3	0																
1971		5	4	5	7	5	5	2	0	4	26																	
1972	5	2	4	6	10	4	0	1	1	0																		
1973	4	0	9	22	0	12	6	5	16																			
1974	19	5	17	32	3	5	17	12																				
1975	12	9	3	3	11	0	5																					
1976	12	4	9	6	5	0																						
1977	2	12	11	1	2																							
1978	8	5	12	1																								
1979	22	9	27																									
1980	24	13																										
1981	28																											
1982																												
1983																												
1984																												
1985																												
1986																												
1987																												
1988																												
1989																												
1990																												
1991																												
1992																												
1993																												
1994																												
1995																												
1996																												
1997																												
1998																												
1999																												
2000																												
2001																												
2002																												
2003																												
2004																												
2005																												
2006																												
2007																												
2008																												
2009																												
2010																												
2011																												
2012																												

AGE-TO-AGE DEVELOPMENT FACTORS

	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-Ult
1954																			0.656	1.038	0.963	1.000	1.000	1.000	0.269	0.000	0.000	
1955																		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				
1957																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	0.662	0.374							
1961												3.196	3.718	0.000	0.000	0.000	0.000	0.000	0.000	0.000								
1962											0.000	0.000	0.000	6.207	0.419	0.519	0.000	0.000	0.000									
1963										0.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000										
1964									0.000	0.000	0.000	0.000	0.000	0.000	0.227	0.623	0.761											
1965								1.938	1.210	0.652	0.304	2.459	1.089	0.282	0.507	0.000												
1966							7.904	0.122	0.085	5.191	0.000	0.000	0.000	0.000	0.000													
1967						0.841	2.995	0.126	2.516	0.391	0.000	0.000	0.000	0.000														
1968					0.000	0.000	0.000	0.000	6.000	0.000	0.000	0.000	0.266															
1969				0.259	0.000	0.000	2.934	0.494	0.047	0.000	0.000	1.091																
1970			0.000	0.000	0.889	3.042	0.493	0.058	0.000	0.000	0.147																	
1971		0.786	1.134	1.474	0.683	1.157	0.316	0.000	0.000	6.787																		
1972	0.516	1.703	1.321	1.880	0.349	0.063	6.092	0.480	0.000																			
1973	0.000	0.000	2.418	0.000	0.000	0.505	0.848	3.264																				
1974	0.260	3.324	1.924	0.095	1.634	3.469	0.705																					
1975	0.736	0.330	1.148	3.097	0.000	0.000																						
1976	0.346	2.174	0.629	0.799	0.000																							
1977	5.734	0.944	0.132	1.231																								
1978	0.614	2.363	0.047																									
1979	0.387	3.147																										
1980	0.554																											
1981																												
1982																												
1983																												
1984																												
1985																												
1986																												
1987																												
1988																												
1989																												
1990																												
1991																												
1992																												
1993																												
1994																												
1995																												
1996																												
1997																												
1998																												
1999																												
2000																												
2001																												
2002																												
2003																												
2004																												
2005																												
2006																												
2007																												
2008																												
2009																												
2010																												
2011																												
Latest diag	0.554	3.147	0.047	1.231	0.000	0.000	0.705	3.264	0.000	6.787	0.147	1.091	0.266	0.000	0.000	0.000	0.761	0.000	0.000	0.000	0.374	0.000	0.000	0.000	0.000	0.000	0.000	
5 Yr Avg	1.527	1.792	0.776	1.044	0.397	1.039	1.691	0.859	1.209	1.436	0.029	0.710	0.271	0.056	0.231	0.229	0.152	0.000	0.000	0.132	0.075	0.000	0.200	0.250	0.090	0.000	0.000	
9 Yr Avg	1.016	1.641	0.973	0.982	0.395	1.008	2.476	0.720	1.095	1.474	0.050	0.750	0.564	0.721	0.128	0.127	0.085	0.000	0.073	0.213	0.191	0.167	0.200	0.250	0.090	0.000	0.000	
5 Yr Wtd	0.624	1.610	0.835	0.311	0.702	1.362	0.687	1.138	0.823	2.450	0.375	2.577	0.782	4.392	0.344	0.929	0.243			0.577	0.374		6.254	1.000	0.269	0.000		
7 Yr Wtd	0.568	2.016	1.090	0.498	0.703	1.548	0.907	0.551	1.162	1.895	0.349	2.577	0.927	0.913	0.344	0.929	0.243			0.577	0.562	1.000	6.254	1.000	0.269	0.000		
9 Yr Wtd	0.546	1.877	1.093	0.502	0.680	1.341	1.702	0.481	1.182	1.741	0.325	2.788	2.015	0.913	0.304	0.929	0.243		3.176	0.673	0.562	1.000	6.254	1.000	0.269	0.000		
Selected	0.524	1.714	1.126	0.539	0.690	1.485	0.818	0.212	1.162	1.000	0.361	1.000	0.829	1.500	0.319	0.450	0.668			0.577	0.498	0.500	0.500	0.000	0.000	0.000	0.000	
Loss $ Weight	109	51	69	78	38	36	46	69	17	22	12	5	14	27	28	9	8	0	2	6	4	1	1	1	1	0	0	
Center Wtd Avg	0.932	0.860	0.844	1.057	0.889	0.652	0.737	0.777	0.592	0.526	0.893	1.042	0.819	0.849	0.823	0.822	0.391	0.520	0.547	0.463	0.466	0.488	0.361	0.234	0.153	0.000	0.000	
Geometric Mean	0.918	0.934	0.913	0.850	0.825	0.811	0.722	0.650	0.693	0.742	0.750	0.806	0.882	0.867	0.713	0.651	0.596	0.531	0.474	0.496	0.461	0.389	0.312	0.000	0.000	0.000	0.000	

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

% PERMANENT PARTIAL & PERMANENT PARTIAL

FITTED INCURRED LOSS DEVELOPMENT FACTORS

	36-to-Ult:	**36**
Fitting for Periods:	*From:*	**20**
	To:	**32**
Cut-off		**60**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.001**	**0.945**
Inverse Power	**1.001**	**0.944**
Selected Tail	**1.000**	

		----FROM INCURRED TRIANGLE----			SELECTED	**Weibull Curve Fitting**					**Inverse Power Curve Fitting**				
						Slope=	0.724				Slope=	-5.012			
						Intercept=	-2.194				Intercept=	21.612			
PERIOD	AGE	SELECTED	3 YR WTD	7 YR WTD	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	8.500	9.463	7.538	8.500	1.792	-2.078	-0.897	**2.985**	15.061	1.792	2.015	12.631		
2	18	2.655	2.568	2.698	2.645	2.890	-0.745	-0.101	**1.680**	5.045	2.890	0.498	7.124	**1242.933**	
3	30	1.470	1.427	1.491	1.450	3.401	0.157	0.269	**1.370**	3.002	3.401	-0.799	4.564	**96.970**	
4	42	1.205	1.196	1.220	1.202	3.738	0.579	0.513	**1.232**	2.191	3.738	-1.599	2.878	**18.771**	1362.550
5	54	1.130	1.124	1.133	1.130	3.989	0.771	0.695	**1.156**	1.779	3.989	-2.040	1.618	**6.042**	72.590
6	66	1.102	1.100	1.105	1.100	4.190	0.875	0.840	**1.109**	1.539	4.190	-2.303	0.612	**2.844**	12.013
7	78	1.075	1.077	1.076	1.074	4.357	0.985	0.961	**1.079**	1.387	4.357	-2.608	-0.225	**1.798**	4.224
8	90	1.047	1.044	1.049	1.047	4.500	1.135	1.065	**1.058**	1.285	4.500	-3.066	-0.943	**1.390**	2.349
9	102	1.032	1.033	1.034	1.031	4.625	1.250	1.155	**1.044**	1.215	4.625	-3.458	-1.570	**1.208**	1.690
10	114	1.026	1.025	1.028	1.026	4.736	1.297	1.236	**1.033**	1.164	4.736	-3.633	-2.127	**1.119**	1.399
11	126	1.023	1.024	1.024	1.023	4.836	1.338	1.308	**1.025**	1.127	4.836	-3.787	-2.629	**1.072**	1.250
12	138	1.016	1.016	1.017	1.016	4.927	1.424	1.374	**1.020**	1.099	4.927	-4.139	-3.085	**1.046**	1.166
13	150	1.014	1.015	1.012	1.014	5.011	1.462	1.435	**1.015**	1.078	5.011	-4.301	-3.503	**1.030**	1.115
14	162	1.010	1.010	1.010	1.010	5.088	1.539	1.490	**1.012**	1.062	5.088	-4.650	-3.889	**1.020**	1.082
15	174	1.008	1.008	1.008	1.008	5.159	1.577	1.542	**1.009**	1.049	5.159	-4.832	-4.247	**1.014**	1.061
16	186	1.007	1.007	1.007	1.007	5.226	1.609	1.590	**1.007**	1.039	5.226	-4.989	-4.581	**1.010**	1.046
17	198	1.005	1.005	1.005	1.005	5.288	1.658	1.636	**1.006**	1.032	5.288	-5.241	-4.894	**1.007**	1.035
18	210	1.004	1.004	1.004	1.004	5.347	1.723	1.678	**1.005**	1.025	5.347	-5.595	-5.189	**1.006**	1.027
19	222	1.003	1.003	1.003	1.003	5.403	1.747	1.719	**1.004**	1.021	5.403	-5.736	-5.468	**1.004**	1.022
20	234	1.003	1.003	1.003	1.003	5.455	1.782	1.757	**1.003**	1.017	5.455	-5.936	-5.732	**1.003**	1.017
21	246	1.003	1.004	1.003	1.003	5.505	1.756	1.793	**1.002**	1.014	5.505	-5.788	-5.982	**1.003**	1.014
22	258	1.002	1.002	1.002	1.002	5.553	1.806	1.827	**1.002**	1.011	5.553	-6.081	-6.221	**1.002**	1.012
23	270	1.002	1.002	1.002	1.002	5.598	1.854	1.860	**1.002**	1.009	5.598	-6.381	-6.449	**1.002**	1.010
24	282	1.001	1.001	1.001	1.001	5.642	1.902	1.892	**1.001**	1.007	5.642	-6.700	-6.667	**1.001**	1.008
25	294	1.001	1.001	1.001	1.001	5.684	1.930	1.922	**1.001**	1.006	5.684	-6.885	-6.876	**1.001**	1.007
26	306	1.001	1.001	1.001	1.001	5.724	1.985	1.951	**1.001**	1.005	5.724	-7.276	-7.076	**1.001**	1.006
27	318	1.001	1.001	1.000	1.001	5.762	2.016	1.979	**1.001**	1.004	5.762	-7.505	-7.269	**1.001**	1.005
28	330	1.001	1.001	1.001	1.001	5.799	2.021	2.006	**1.001**	1.003	5.799	-7.547	-7.455	**1.001**	1.004
29	342	1.001	1.000	1.001	1.001	5.835	2.003	2.032	**1.000**	1.003	5.835	-7.413	-7.634	**1.000**	1.004
30	354	1.001	1.001	1.001	1.001	5.869	2.014	2.057	**1.000**	1.002	5.869	-7.496	-7.807	**1.000**	1.003
31	366	1.000	1.000	1.000	1.000	5.903	2.064	2.081	**1.000**	1.002	5.903	-7.874	-7.974	**1.000**	1.003
32	378	1.000	1.000	1.000	1.000	5.935	2.128	2.104	**1.000**	1.002	5.935	-8.396	-8.136	**1.000**	1.002
33	390	1.000	1.000	1.000	1.000	5.966	2.052	2.127	**1.000**	1.001	5.966	-7.783	-8.292	**1.000**	1.002
34	402	1.000	1.000	1.000	1.000	5.996	2.343	2.149	**1.000**	1.001	5.996	-10.410	-8.444	**1.000**	1.002
35	414	1.000	1.000	1.000	1.000	6.026	2.286	2.170	**1.000**	1.001	6.026	-9.839	-8.591	**1.000**	1.002
36	426					6.054		2.191	**1.000**	1.001	6.054		-8.735	**1.000**	1.001
37	438					6.082		2.211	**1.000**	1.001	6.082		-8.874	**1.000**	1.001
38	450					6.109		2.230	**1.000**	1.001	6.109		-9.009	**1.000**	1.001
39	462					6.136		2.249	**1.000**	1.000	6.136		-9.141	**1.000**	1.001
40	474					6.161		2.268	**1.000**	1.000	6.161		-9.270	**1.000**	1.001
41	486					6.186		2.286	**1.000**	1.000	6.186		-9.395	**1.000**	1.001
42	498					6.211		2.304	**1.000**	1.000	6.211		-9.517	**1.000**	1.001
43	510					6.234		2.321	**1.000**	1.000	6.234		-9.637	**1.000**	1.001
44	522					6.258		2.338	**1.000**	1.000	6.258		-9.753	**1.000**	1.000
45	534					6.280		2.354	**1.000**	1.000	6.280		-9.867	**1.000**	1.000
46	546					6.303		2.370	**1.000**	1.000	6.303		-9.979	**1.000**	1.000
47	558					6.324		2.386	**1.000**	1.000	6.324		-10.088	**1.000**	1.000
48	570					6.346		2.401	**1.000**	1.000	6.346		-10.194	**1.000**	1.000
49	582					6.366		2.417	**1.000**	1.000	6.366		-10.299	**1.000**	1.000
50	594					6.387		2.431	**1.000**	1.000	6.387		-10.401	**1.000**	1.000
51	606					6.407		2.446	**1.000**	1.000	6.407		-10.501	**1.000**	1.000
52	618					6.426		2.460	**1.000**	1.000	6.426		-10.600	**1.000**	1.000
53	630					6.446		2.474	**1.000**	1.000	6.446		-10.696	**1.000**	1.000
54	642					6.465		2.488	**1.000**	1.000	6.465		-10.790	**1.000**	1.000
55	654					6.483		2.501	**1.000**	1.000	6.483		-10.883	**1.000**	1.000
56	666					6.501		2.514	**1.000**	1.000	6.501		-10.974	**1.000**	1.000
57	678					6.519		2.527	**1.000**	1.000	6.519		-11.064	**1.000**	1.000
58	690					6.537		2.540	**1.000**	1.000	6.537		-11.152	**1.000**	1.000
59	702					6.554		2.552	**1.000**	1.000	6.554		-11.238	**1.000**	1.000
60	714					6.571		2.565	**1.000**	1.000	6.571		-11.323	**1.000**	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

% PERMANENT PARTIAL & PERMANENT PARTIAL

FITTED INCREMENTAL DECAY LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**51**
	To:	**63**
Cut-off		**100**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.000**	**0.995**
Inverse Power	**1.000**	**0.990**
Selected Tail	**1.000**	

				Weibull Curve Fitting					Inverse Power Curve Fitting				
				Slope=	3.247				Slope=	-49.844			
		IMPLIED	SELECTED	Intercept=	-18.173				Intercept=	305.476			
PERIOD	AGE	ATA	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6			1.792		-12.355			1.792		216.167		
2	18	3.475	3.475	2.890	-1.081	-8.787	**6549.886**		2.890	0.906	161.408		
3	30	2.109	2.109	3.401	-0.442	-7.128	**1247.268**		3.401	0.103	135.947		
4	42	1.326	1.326	3.738	0.339	-6.036	**418.581**		3.738	-1.121	119.176		
5	54	1.147	1.147	3.989	0.721	-5.220	**185.356**		3.989	-1.919	106.649		
6	66	1.094	1.094	4.190	0.896	-4.568	**96.846**		4.190	-2.360	96.647		
7	78	1.071	1.071	4.357	0.997	-4.025	**56.507**		4.357	-2.641	88.320		
8	90	1.053	1.053	4.500	1.092	-3.561	**35.692**		4.500	-2.929	81.188		
9	102	1.036	1.036	4.625	1.215	-3.154	**23.941**		4.625	-3.334	74.949		
10	114	1.025	1.025	4.736	1.310	-2.793	**16.837**		4.736	-3.680	69.405		
11	126	1.022	1.022	4.836	1.350	-2.468	**12.307**		4.836	-3.834	64.417		
12	138	1.018	1.018	4.927	1.395	-2.173	**9.292**		4.927	-4.017	59.882		
13	150	1.014	1.014	5.011	1.461	-1.902	**7.211**		5.011	-4.296	55.726		
14	162	1.011	1.011	5.088	1.507	-1.652	**5.734**		5.088	-4.503	51.890		
15	174	1.008	1.008	5.159	1.573	-1.420	**4.657**	24611.013	5.159	-4.811	48.328		
16	186	1.007	1.007	5.226	1.617	-1.203	**3.856**	5284.573	5.226	-5.033	45.004		
17	198	1.005	1.005	5.288	1.654	-1.000	**3.250**	1370.329	5.288	-5.221	41.888		
18	210	1.004	1.004	5.347	1.692	-0.809	**2.783**	421.653	5.347	-5.427	38.955		
19	222	1.003	1.003	5.403	1.749	-0.629	**2.420**	151.492	5.403	-5.745	36.185		
20	234	1.003	1.003	5.455	1.773	-0.458	**2.133**	62.608	5.455	-5.887	33.561		
21	246	1.002	1.002	5.505	1.801	-0.296	**1.905**	29.350	5.505	-6.055	31.068		
22	258	1.002	1.002	5.553	1.835	-0.141	**1.723**	15.405	5.553	-6.262	28.695		
23	270	1.002	1.002	5.598	1.842	0.007	**1.576**	8.942	5.598	-6.308	26.429		
24	282	1.002	1.002	5.642	1.867	0.148	**1.457**	5.675	5.642	-6.466	24.261		
25	294	1.001	1.001	5.684	1.925	0.283	**1.361**	3.895	5.684	-6.854	22.184		
26	306	1.001	1.001	5.724	1.963	0.413	**1.283**	2.862	5.724	-7.123	20.190		
27	318	1.001	1.001	5.762	2.003	0.538	**1.220**	2.231	5.762	-7.413	18.273		
28	330	1.001	1.001	5.799	2.012	0.658	**1.169**	1.829	5.799	-7.474	16.426		
29	342	1.001	1.001	5.835	2.007	0.774	**1.129**	1.564	5.835	-7.441	14.646		
30	354	1.001	1.001	5.869	2.008	0.886	**1.097**	1.385	5.869	-7.445	12.927		
31	366	1.001	1.001	5.903	2.011	0.995	**1.072**	1.263	5.903	-7.469	11.265	**78075.541**	
32	378	1.000	1.000	5.935	2.040	1.099	**1.052**	1.178	5.935	-7.687	9.657	**15638.258**	
33	390	1.000	1.000	5.966	2.048	1.201	**1.037**	1.120	5.966	-7.756	8.100	**3294.357**	
34	402	1.000	1.000	5.996	2.060	1.299	**1.026**	1.079	5.996	-7.847	6.589	**728.145**	
35	414	1.000	1.000	6.026	2.081	1.395	**1.018**	1.052	6.026	-8.009	5.123	**168.842**	
36	426	1.000	1.000	6.054	2.104	1.488	**1.012**	1.033	6.054	-8.202	3.699	**41.399**	3699.414
37	438	1.000	1.000	6.082	2.130	1.578	**1.008**	1.021	6.082	-8.412	2.314	**11.117**	89.359
38	450	1.000	1.000	6.109	2.168	1.666	**1.005**	1.013	6.109	-8.737	0.967	**3.630**	8.038
39	462	1.000	1.000	6.136	2.216	1.751	**1.003**	1.008	6.136	-9.168	-0.345	**1.708**	2.214
40	474	1.000	1.000	6.161	2.255	1.834	**1.002**	1.004	6.161	-9.535	-1.623	**1.197**	1.296
41	486	1.000	1.000	6.186	2.286	1.916	**1.001**	1.003	6.186	-9.833	-2.869	**1.057**	1.083
42	498	1.000	1.000	6.211	2.315	1.995	**1.001**	1.001	6.211	-10.121	-4.085	**1.017**	1.024
43	510	1.000	1.000	6.234	2.336	2.072	**1.000**	1.001	6.234	-10.336	-5.272	**1.005**	1.008
44	522	1.000	1.000	6.258	2.348	2.148	**1.000**	1.000	6.258	-10.462	-6.431	**1.002**	1.002
45	534	1.000	1.000	6.280	2.361	2.221	**1.000**	1.000	6.280	-10.605	-7.564	**1.001**	1.001
46	546	1.000	1.000	6.303	2.393	2.294	**1.000**	1.000	6.303	-10.943	-8.671	**1.000**	1.000
47	558	1.000	1.000	6.324	2.431	2.364	**1.000**	1.000	6.324	-11.373	-9.755	**1.000**	1.000
48	570	1.000	1.000	6.346	2.476	2.433	**1.000**	1.000	6.346	-11.891	-10.816	**1.000**	1.000
49	582	1.000	1.000	6.366	2.528	2.501	**1.000**	1.000	6.366	-12.523	-11.854	**1.000**	1.000
50	594	1.000	1.000	6.387	2.585	2.567	**1.000**	1.000	6.387	-13.270	-12.871	**1.000**	1.000
51	606	1.000	1.000	6.407	2.637	2.632	**1.000**	1.000	6.407	-13.971	-13.868	**1.000**	1.000
52	618	1.000	1.000	6.426	2.691	2.696	**1.000**	1.000	6.426	-14.746	-14.846	**1.000**	1.000
53	630	1.000	1.000	6.446	2.753	2.758	**1.000**	1.000	6.446	-15.690	-15.804	**1.000**	1.000
54	642	1.000	1.000	6.465	2.825	2.820	**1.000**	1.000	6.465	-16.855	-16.745	**1.000**	1.000
55	654	1.000	1.000	6.483		2.880	**1.000**	1.000	6.483		-17.668	**1.000**	1.000
56	666	1.000	1.000	6.501		2.939	**1.000**	1.000	6.501		-18.574	**1.000**	1.000
57	678	1.000	1.000	6.519		2.997	**1.000**	1.000	6.519		-19.464	**1.000**	1.000
58	690	1.000	1.000	6.537		3.054	**1.000**	1.000	6.537		-20.339	**1.000**	1.000
59	702	1.000		6.554		3.110	**1.000**	1.000	6.554		-21.198	**1.000**	1.000
60	714	1.000		6.571		3.165	**1.000**	1.000	6.571		-22.043	**1.000**	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

% PERMANENT PARTIAL
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2012	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		71	345	274	89.7%	246	
1977	23,851,125	27,920	27,949	29	88.9%	26	0.117
1978	26,143,240	28,335	28,375	39	88.5%	35	0.109
1979	28,061,666	45,328	45,409	81	87.9%	71	0.162
1980	28,979,182	43,994	44,089	94	87.2%	82	0.152
1981	30,141,508	46,476	46,594	117	86.3%	101	0.155
1982	30,058,966	48,413	48,558	145	85.3%	124	0.162
1983	30,607,324	54,585	54,770	185	84.6%	156	0.179
1984	33,121,678	66,941	67,196	255	83.6%	213	0.203
1985	35,713,654	73,677	73,995	317	82.5%	262	0.207
1986	38,297,697	72,403	72,753	349	81.4%	284	0.190
1987	41,065,403	74,358	74,740	383	80.3%	307	0.182
1988	44,221,964	73,652	74,085	433	79.9%	346	0.168
1989	47,110,000	73,754	74,262	508	79.8%	405	0.158
1990	49,659,895	74,224	74,782	558	80.5%	449	0.151
1991	50,856,501	64,009	64,597	589	80.9%	477	0.127
1992	52,804,448	59,940	60,608	668	80.9%	540	0.115
1993	55,132,894	57,492	58,259	768	81.0%	622	0.106
1994	57,739,505	57,358	58,287	929	81.1%	754	0.101
1995	60,949,772	54,010	55,075	1,066	81.1%	864	0.090
1996	63,664,000	52,200	53,488	1,287	81.6%	1,050	0.084
1997	68,077,000	49,451	50,983	1,532	82.0%	1,256	0.075
1998	71,447,000	50,670	52,643	1,973	82.2%	1,623	0.074
1999	75,244,663	56,572	59,267	2,695	82.5%	2,223	0.079
2000	79,122,396	60,571	64,335	3,764	83.0%	3,123	0.081
2001	80,396,857	58,273	62,794	4,520	83.3%	3,765	0.078
2002	81,621,352	57,292	63,441	6,149	83.7%	5,149	0.078
2003	82,433,234	55,462	63,044	7,582	83.9%	6,363	0.076
2004	84,632,753	50,860	60,360	9,499	83.8%	7,964	0.071
2005	86,912,307	46,199	57,475	11,275	84.1%	9,485	0.066
2006	90,822,757	38,702	53,007	14,305	84.8%	12,126	0.058
2007	93,702,820	37,076	54,876	17,800	85.1%	15,155	0.059
2008	93,449,349	31,164	52,473	21,309	85.1%	18,143	0.056
2009	86,530,965	20,355	42,764	22,409	85.2%	19,095	0.049
2010	86,624,485	13,188	44,075	30,887	86.0%	26,548	0.051
2011	89,983,985	2,523	47,342	44,819	86.4%	38,727	0.053
2012	46,341,752	0	24,458	24,458	84.6%	20,703	0.053
2013		0	0		100.0%		
TOTAL		1,777,499	2,011,551	234,053	85.0%	198,863	
EXLD PRIOR		1,777,428	2,011,206	233,779	85.0%	198,617	

(1) PROVIDED BY THE BWC; 2012 ADJUSTED TO PARTIAL YEAR
(2) SECTION 1, EXHIBIT 6A, SHEET 3A, COL. 3
(3) SECTION 1, EXHIBIT 6A, SHEET 3A, COL. 8; 2012 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 1, EXHIBIT 6, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

% PERMANENT PARTIAL
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	FISCAL YEAR ENDING 2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	274	57	43	35	28	21	15	11	7	4	2	1	1	0	0	0	0	0	0	0
1977	29	8	6	4	3	2	1	1	1	1	1	0	0	0	0	0	0	0	0	0
1978	39	9	8	6	5	3	2	2	1	1	1	1	1	0	0	0	0	0	0	0
1979	81	18	15	12	10	7	5	3	2	2	1	1	1	1	1	0	0	0	0	0
1980	94	16	17	15	12	10	7	5	3	2	2	1	1	1	1	1	0	0	0	0
1981	117	16	17	18	15	13	10	7	5	3	2	2	2	1	1	1	1	0	0	0
1982	145	22	17	18	19	16	13	11	8	5	4	3	2	2	1	1	1	1	0	0
1983	185	21	25	19	20	21	18	15	12	9	6	4	3	2	2	2	1	1	1	1
1984	255	27	27	31	24	25	26	22	18	15	11	7	5	4	3	2	2	2	1	2
1985	317	38	30	29	34	26	28	29	25	20	16	12	8	5	4	3	2	2	2	3
1986	349	38	37	29	29	33	25	27	28	24	20	16	12	8	5	4	3	2	2	5
1987	383	43	38	36	26	26	33	23	27	29	25	20	17	12	8	5	4	3	2	7
1988	433	56	42	37	35	26	25	33	23	26	29	25	20	16	12	8	5	4	3	10
1989	508	76	56	42	37	35	25	25	33	23	26	29	25	20	16	12	8	5	4	13
1990	558	81	72	53	40	35	33	22	21	31	20	24	29	25	20	17	12	8	5	17
1991	589	125	67	61	45	34	30	27	18	17	27	17	21	25	22	18	14	10	7	19
1992	668	105	117	65	58	43	33	28	26	17	17	25	16	20	24	20	17	13	10	24
1993	768	137	100	112	61	55	41	31	27	25	16	16	24	15	19	23	19	16	13	33
1994	929	169	139	100	114	58	55	40	31	26	24	15	15	24	15	18	23	20	16	47
1995	1,066	201	158	129	93	107	55	51	38	29	25	23	14	14	22	14	17	22	19	59
1996	1,287	252	195	154	126	91	104	53	50	37	28	24	22	14	13	22	13	17	21	76
1997	1,532	300	241	187	147	120	87	99	51	48	35	27	23	21	13	13	21	13	16	93
1998	1,973	379	312	250	194	153	125	90	103	53	50	36	28	24	22	14	13	22	13	113
1999	2,695	546	413	340	273	212	167	136	98	113	58	54	40	30	26	24	15	15	24	137
2000	3,764	812	599	454	373	300	233	183	150	108	124	63	59	43	33	29	26	16	16	177
2001	4,520	989	762	562	426	350	281	218	172	141	101	116	59	56	41	31	27	25	15	181
2002	6,149	1,461	1,025	789	583	441	363	291	226	178	146	105	120	61	58	42	33	28	26	203
2003	7,582	1,624	1,414	992	764	564	427	352	282	219	172	141	102	116	60	56	41	32	27	222
2004	9,499	1,906	1,626	1,416	994	765	565	428	352	282	219	172	141	102	116	60	56	41	32	249
2005	11,275	2,274	1,806	1,540	1,342	941	725	535	405	334	268	208	163	134	96	110	56	53	39	266
2006	14,305	3,518	2,173	1,726	1,472	1,282	900	693	512	387	319	256	199	156	128	92	105	54	51	291
2007	17,800	4,074	3,375	2,085	1,656	1,412	1,230	863	665	491	372	306	245	191	150	123	88	101	52	328
2008	21,309	4,377	3,876	3,210	1,983	1,575	1,343	1,170	821	633	467	353	291	233	181	143	117	84	96	361
2009	22,409	4,651	3,647	3,230	2,675	1,653	1,313	1,119	975	684	527	389	295	242	195	151	119	97	70	381
2010	30,887	7,627	4,827	3,785	3,352	2,777	1,715	1,362	1,162	1,012	710	547	404	306	252	202	157	123	101	468
2011	44,819	11,420	8,247	5,220	4,093	3,625	3,002	1,855	1,473	1,256	1,095	768	592	437	331	272	218	170	133	616
2012	24,458	2,685	11,820	8,536	5,403	4,237	3,751	3,108	1,920	1,525	1,300	1,133	795	612	452	342	282	226	175	775
TOTAL	234,053	50,159	47,390	35,330	26,564	21,094	16,811	12,970	9,770	7,810	6,264	4,941	3,792	2,975	2,342	1,873	1,518	1,225	992	5,175

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

% PERMANENT PARTIAL
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(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	9	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1969	29	4	3	2	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1970	5	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1971	65	24	19	17	15	10	7	4	2	1	1	0	0	0	0	0	0	0	0	0
1972	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1973	12	8	6	4	4	3	3	2	1	1	0	0	0	0	0	0	0	0	0	0
1974	101	13	9	7	5	4	4	3	2	1	1	0	0	0	0	0	0	0	0	0
1975	52	7	4	3	2	2	1	1	1	1	0	0	0	0	0	0	0	0	0	0
1976	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	274	57	43	35	28	21	15	11	7	4	2	1	1	0	0	0	0	0	0	0

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

% PERMANENT PARTIAL
(000's)

ALLOCATION OF ULTIMATE LOSS

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	PAID LOSS	PAID LDF	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT	INDICATED ULTIMATE LOSS: BORNHUETTER FERGUSON	INITIAL ULTIMATE LOSS	BALANCED ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR			71					345
1977	23,851,125	0.117	27,920	1.001	27,949	27,949	27,949	27,949
1978	26,143,240	0.109	28,335	1.001	28,375	28,375	28,375	28,375
1979	28,061,666	0.162	45,328	1.002	45,409	45,409	45,409	45,409
1980	28,979,182	0.152	43,994	1.002	44,092	44,092	44,092	44,089
1981	30,141,508	0.155	46,476	1.002	46,590	46,590	46,590	46,594
1982	30,058,966	0.162	48,413	1.003	48,548	48,548	48,548	48,558
1983	30,607,324	0.179	54,585	1.003	54,757	54,757	54,757	54,770
1984	33,121,678	0.203	66,941	1.004	67,178	67,178	67,178	67,196
1985	35,713,654	0.207	73,677	1.004	73,973	73,973	73,973	73,995
1986	38,297,697	0.190	72,403	1.004	72,726	72,726	72,726	72,753
1987	41,065,403	0.182	74,358	1.005	74,728	74,728	74,728	74,740
1988	44,221,964	0.167	73,652	1.006	74,072	74,072	74,072	74,085
1989	47,110,000	0.158	73,754	1.007	74,238	74,238	74,238	74,262
1990	49,659,895	0.151	74,224	1.008	74,789	74,789	74,789	74,782
1991	50,856,501	0.127	64,009	1.009	64,604	64,604	64,604	64,597
1992	52,804,448	0.115	59,940	1.011	60,595	60,595	60,595	60,608
1993	55,132,894	0.106	57,492	1.013	58,241	58,241	58,241	58,259
1994	57,739,505	0.103	57,358	1.016	58,258	58,280	58,280	58,287
1995	60,949,772	0.096	54,010	1.019	55,045	55,105	55,105	55,075
1996	63,664,000	0.088	52,200	1.024	53,436	53,495	53,495	53,488
1997	68,077,000	0.080	49,451	1.030	50,912	51,015	51,015	50,983
1998	71,447,000	0.079	50,670	1.037	52,553	52,695	52,695	52,643
1999	75,244,663	0.079	56,572	1.047	59,220	59,239	59,239	59,267
2000	79,122,396	0.079	60,571	1.059	64,159	64,072	64,072	64,335
2001	80,396,857	0.080	58,273	1.077	62,768	62,891	62,891	62,794
2002	81,621,352	0.081	57,292	1.104	63,254	63,520	63,520	63,441
2003	82,433,234	0.082	55,462	1.137	63,074	63,572	63,572	63,044
2004	84,632,753	0.074	50,860	1.178	59,923	60,333	60,333	60,360
2005	86,912,307	0.068	46,199	1.235	57,055	57,449	57,449	57,475
2006	90,822,757	0.062	38,702	1.342	51,954	53,039	53,039	53,007
2007	93,702,820	0.056	37,076	1.497	55,495	54,606	54,606	54,876
2008	93,449,349	0.052	31,164	1.714	53,410	51,427	51,427	52,473
2009	86,530,965	0.049	20,355	2.125	43,258	42,847	42,847	42,764
2010	86,624,485	0.051	13,188	3.315	43,723	44,018	44,018	44,075
2011	89,983,985	0.052	2,523	15.913	40,149	46,787	46,787	47,342
2012	92,683,504	0.053		197.323		48,637	48,637	48,915
2013	95,464,009	0.053				50,596	50,596	50,596
TOTAL			1,777,499		1,978,509	2,084,487	2,084,487	2,086,605
EXLD PRIOR			1,777,428		1,978,509	2,084,487	2,084,487	2,086,260

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

% PERMANENT PARTIAL
(000's)

ALLOCATION OF ULTIMATE LOSS SUPPORT

ACCIDENT YEAR	PAID LOSS	INITIAL ULTIMATE LOSS	INITIAL RESERVE	TOTAL INITIAL RESERVE	TOTAL SELECTED RESERVE	RESERVE BALANCE FACTOR	BALANCED RESERVE	BALANCED ULTIMATE LOSS & ALAE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR	71	***3 YEAR SUM***	***150***	***177***	325		274	345
1977	27,920	27,949	29	36	36	1.000	29	27,949
1978	28,335	28,375	39	46	46	1.000	39	28,375
1979	45,328	45,409	81	96	96	1.000	81	45,409
1980	43,994	44,092	97	114	110	0.970	94	44,089
1981	46,476	46,590	114	135	139	1.027	117	46,594
1982	48,413	48,548	135	159	171	1.072	145	48,558
1983	54,585	54,757	172	215	231	1.075	185	54,770
1984	66,941	67,178	238	304	326	1.073	255	67,196
1985	73,677	73,973	295	381	409	1.074	317	73,995
1986	72,403	72,726	323	418	452	1.082	349	72,753
1987	74,358	74,728	371	529	547	1.033	383	74,740
1988	73,652	74,072	420	604	623	1.033	433	74,085
1989	73,754	74,238	484	698	733	1.050	508	74,262
1990	74,224	74,789	565	989	977	0.988	558	74,782
1991	64,009	64,604	595	1,072	1,060	0.989	589	64,597
1992	59,940	60,595	654	1,110	1,132	1.020	668	60,608
1993	57,492	58,241	750	1,289	1,320	1.024	768	58,259
1994	57,358	58,280	922	1,701	1,714	1.008	929	58,287
1995	54,010	55,105	1,096	1,950	1,896	0.972	1,066	55,075
1996	52,200	53,495	1,295	2,259	2,246	0.994	1,287	53,488
1997	49,451	51,015	1,564	2,674	2,620	0.980	1,532	50,983
1998	50,670	52,695	2,025	3,398	3,311	0.974	1,973	52,643
1999	56,572	59,239	2,667	4,354	4,400	1.010	2,695	59,267
2000	60,571	64,072	3,501	5,582	6,001	1.075	3,764	64,335
2001	58,273	62,891	4,617	7,124	6,975	0.979	4,520	62,794
2002	57,292	63,520	6,228	9,189	9,072	0.987	6,149	63,441
2003	55,462	63,572	8,110	11,657	10,899	0.935	7,582	63,044
2004	50,860	60,333	9,472	13,288	13,326	1.003	9,499	60,360
2005	46,199	57,449	11,250	15,766	15,802	1.002	11,275	57,475
2006	38,702	53,039	14,337	19,555	19,511	0.998	14,305	53,007
2007	37,076	54,606	17,530	23,622	23,985	1.015	17,800	54,876
2008	31,164	51,427	20,263	27,199	28,604	1.052	21,309	52,473
2009	20,355	42,847	22,492	30,146	30,035	0.996	22,409	42,764
2010	13,188	44,018	30,829	41,443	41,521	1.002	30,887	44,075
2011	2,523	46,787	44,264	58,664	59,400	1.013	44,819	47,342
2012		48,637	48,637	68,256	68,646	1.006	48,915	48,915
2013		50,596	50,596	71,598	71,598	1.000	50,596	50,596
TOTAL	1,777,499	2,084,487	307,209	427,799	430,294		309,106	2,086,605
EXLD PRIOR	1,777,428		307,060	427,621	429,969		308,832	2,086,260

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

% PERMANENT PARTIAL
(000's)

SELECTION OF ULTIMATE CLAIM COUNTS

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	IMPLIED FREQUENCY	ON-LEVEL FREQUENCY	5 YR IMPLIED FREQUENCY TREND	CUMULATIVE FREQUENCY TREND	ON-LEVEL TRENDED FREQUENCY	EXPECTED CLAIM FREQUENCY	EXPECTED ULTIMATE CLAIMS	SELECTED ULTIMATE CLAIMS	SELECTED CLAIM FREQUENCY
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1977	23,851,125	3.710	88,490,090		1.000					0.521					
1978	26,143,240	3.485	91,119,089		1.000					0.521					
1979	28,061,666	3.232	90,690,465		1.000					0.521					
1980	28,979,182	3.006	87,100,472		1.000					0.521					
1981	30,141,508	2.769	83,462,136		1.000					0.521					
1982	30,058,966	2.633	79,135,492	14,738	1.000	14,738	4.903%	1.862%		0.521	0.970%	4.903%	14,738	14,738	4.903%
1983	30,607,324	2.521	77,162,033	15,789	1.000	15,790	5.159%	2.046%		0.453	0.926%	5.159%	15,790	15,790	5.159%
1984	33,121,678	2.402	79,569,925	19,624	1.000	19,625	5.925%	2.466%		0.394	0.971%	5.925%	19,625	19,625	5.925%
1985	35,713,654	2.321	82,906,581	21,721	1.000	21,723	6.083%	2.620%		0.386	1.011%	6.083%	21,723	21,723	6.083%
1986	38,297,697	2.265	86,749,768	22,345	1.000	22,348	5.835%	2.576%	9.4%	0.378	0.975%	5.835%	22,348	22,348	5.835%
1987	41,065,403	2.192	90,001,532	24,183	1.000	24,188	5.890%	2.687%	6.1%	0.371	0.997%	5.890%	24,188	24,188	5.890%
1988	44,221,964	2.094	92,596,563	25,405	1.000	25,411	5.746%	2.744%	2.4%	0.364	0.998%	5.746%	25,411	25,411	5.746%
1989	47,110,000	2.048	96,481,507	26,110	1.000	26,117	5.544%	2.707%	1.3%	0.379	1.025%	5.544%	26,117	26,117	5.544%
1990	49,659,895	1.972	97,911,638	25,783	1.000	25,790	5.193%	2.634%	0.5%	0.395	1.039%	5.193%	25,790	25,790	5.193%
1991	50,856,501	1.910	97,123,143	22,985	1.000	22,993	4.521%	2.367%	-2.9%	0.411	0.973%	4.521%	22,993	22,993	4.521%
1992	52,804,448	1.816	95,902,063	21,938	1.000	21,947	4.156%	2.289%	-4.9%	0.428	0.980%	4.156%	21,947	21,947	4.156%
1993	55,132,894	1.783	98,278,492	21,229	1.001	21,240	3.853%	2.161%	-5.7%	0.446	0.964%	3.853%	21,240	21,240	3.853%
1994	57,739,505	1.742	100,579,286	21,309	1.001	21,322	3.693%	2.120%	-5.1%	0.465	0.985%	3.693%	21,322	21,322	3.693%
1995	60,949,772	1.692	103,140,858	19,916	1.001	19,933	3.270%	1.933%	-4.7%	0.505	0.976%	3.270%	19,933	19,933	3.270%
1996	63,664,000	1.635	104,088,085	18,458	1.001	18,481	2.903%	1.776%	-6.0%	0.549	0.975%	2.903%	18,481	18,481	2.903%
1997	68,077,000	1.563	106,370,937	17,463	1.002	17,500	2.571%	1.645%	-7.0%	0.597	0.982%	2.571%	17,500	17,500	2.571%
1998	71,447,000	1.492	106,610,635	17,408	1.004	17,472	2.445%	1.639%	-6.5%	0.597	0.978%	2.445%	17,472	17,472	2.445%
1999	75,244,663	1.444	108,677,929	18,229	1.006	18,335	2.437%	1.687%	-3.5%	0.597	1.007%	2.437%	18,335	18,335	2.437%
2000	79,122,396	1.393	110,223,863	18,802	1.009	18,969	2.397%	1.721%	-0.4%	0.597	1.027%	2.397%	18,969	18,969	2.397%
2001	80,396,857	1.364	109,675,764	17,040	1.014	17,286	2.150%	1.576%	-0.4%	0.597	0.940%	2.150%	17,286	17,286	2.150%
2002	81,621,352	1.330	108,596,907	17,122	1.027	17,587	2.155%	1.619%	-0.9%	0.597	0.966%	2.155%	17,587	17,587	2.155%
2003	82,433,234	1.295	106,712,867	16,458	1.042	17,149	2.080%	1.607%	-1.6%	0.597	0.959%	2.080%	17,149	17,149	2.080%
2004	84,632,753	1.248	105,596,397	15,219	1.058	16,108	1.903%	1.525%	-2.2%	0.656	1.000%	1.903%	16,108	16,108	1.903%
2005	86,912,307	1.218	105,836,799	13,418	1.083	14,536	1.673%	1.373%	-3.3%	0.720	0.990%	1.673%	14,536	14,536	1.672%
2006	90,822,757	1.176	106,826,594	10,935	1.163	12,721	1.401%	1.191%	-7.4%	0.792	0.943%	1.401%	12,721	12,721	1.401%
2007	93,702,820	1.137	106,579,121	10,176	1.250	12,723	1.358%	1.194%	-8.1%	0.870	1.039%	1.358%	12,723	12,723	1.358%
2008	93,449,349	1.115	104,228,254	8,467	1.370	11,599	1.241%	1.113%	-7.4%	0.956	1.064%	1.241%	11,599	11,599	1.241%
2009	86,530,965	1.117	96,636,885	5,587	1.591	8,888	1.027%	0.920%	-8.3%	1.051	0.966%	1.063%	9,198	9,003	1.040%
2010	86,624,485	1.093	94,656,914	4,050	2.222	8,998	1.039%	0.951%	-6.9%	1.025	0.974%	1.066%	9,235	9,128	1.054%
2011	89,983,985	1.061	95,464,009	888	8.887	7,892	0.877%	0.827%	-8.5%	1.000	0.827%	1.061%	9,546	9,360	1.040%
2012	92,683,504	1.030	95,464,009		5,332.329					1.000		1.030%	9,546	9,546	1.030%
2013	95,464,009	1.000	95,464,009							1.000		1.000%	9,546	9,546	1.000%
TOTAL				512,795		539,410							560,704	560,214	

5 Year Average excluding 2012	0.974%
10 Year Average excluding 2012	0.973%
5 Year Average excluding 2010-2012	1.000%
10 Year Average excluding 2010-2012	0.989%
2006-2011 Average excluding 2009	0.969%
(16) 2013 Selected Frequency	1.000%

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

% PERMANENT PARTIAL
(000's)

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	23,851,125			27,949		0.117
1978	26,143,240			28,375		0.109
1979	28,061,666			45,409		0.162
1980	28,979,182			44,089		0.152
1981	30,141,508			46,594		0.155
1982	30,058,966	14,738	4.90%	48,558	3,295	0.162
1983	30,607,324	15,790	5.16%	54,770	3,469	0.179
1984	33,121,678	19,625	5.93%	67,196	3,424	0.203
1985	35,713,654	21,723	6.08%	73,995	3,406	0.207
1986	38,297,697	22,348	5.84%	72,753	3,255	0.190
1987	41,065,403	24,188	5.89%	74,740	3,090	0.182
1988	44,221,964	25,411	5.75%	74,085	2,915	0.168
1989	47,110,000	26,117	5.54%	74,262	2,843	0.158
1990	49,659,895	25,790	5.19%	74,782	2,900	0.151
1991	50,856,501	22,993	4.52%	64,597	2,809	0.127
1992	52,804,448	21,947	4.16%	60,608	2,762	0.115
1993	55,132,894	21,240	3.85%	58,259	2,743	0.106
1994	57,739,505	21,322	3.69%	58,287	2,734	0.101
1995	60,949,772	19,933	3.27%	55,075	2,763	0.090
1996	63,664,000	18,481	2.90%	53,488	2,894	0.084
1997	68,077,000	17,500	2.57%	50,983	2,913	0.075
1998	71,447,000	17,472	2.45%	52,643	3,013	0.074
1999	75,244,663	18,335	2.44%	59,267	3,232	0.079
2000	79,122,396	18,969	2.40%	64,335	3,392	0.081
2001	80,396,857	17,286	2.15%	62,794	3,633	0.078
2002	81,621,352	17,587	2.15%	63,441	3,607	0.078
2003	82,433,234	17,149	2.08%	63,044	3,676	0.076
2004	84,632,753	16,108	1.90%	60,360	3,747	0.071
2005	86,912,307	14,536	1.67%	57,475	3,954	0.066
2006	90,822,757	12,721	1.40%	53,007	4,167	0.058
2007	93,702,820	12,723	1.36%	54,876	4,313	0.059
2008	93,449,349	11,599	1.24%	52,473	4,524	0.056
2009	86,530,965	9,003	1.04%	42,764	4,750	0.049
2010	86,624,485	9,128	1.05%	44,075	4,829	0.051
2011	89,983,985	9,360	1.04%	47,342	5,058	0.053
2012	92,683,504	9,546	1.03%	48,915	5,124	0.053
2013	95,464,009	9,546	1.00%	50,596	5,300	0.053
TOTAL		560,214		2,086,260		

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

% PERMANENT PARTIAL
(000's)

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	49,659,895	1.972	97,911,638	74,789		0.395	2.206	65,105	0	100%	65,105	0.066	0.151	0.151
1991	50,856,501	1.910	97,123,143	64,604		0.411	2.132	56,600	0	100%	56,600	0.058	0.127	0.127
1992	52,804,448	1.816	95,902,063	60,595		0.428	2.059	53,430	0	100%	53,430	0.056	0.115	0.115
1993	55,132,894	1.783	98,278,492	58,241		0.446	1.990	51,686	0	100%	51,686	0.053	0.106	0.106
1994	57,739,505	1.742	100,579,286	58,258		0.465	1.923	52,033	0	100%	52,033	0.052	0.101	0.103
1995	60,949,772	1.692	103,140,858	55,045		0.505	1.857	51,631	0	100%	51,631	0.050	0.090	0.096
1996	63,664,000	1.635	104,088,085	53,436		0.549	1.795	52,639	0	100%	52,639	0.051	0.084	0.088
1997	68,077,000	1.563	106,370,937	50,912		0.597	1.734	52,670	0	100%	52,670	0.050	0.075	0.080
1998	71,447,000	1.492	106,610,635	52,553		0.597	1.675	52,529	0	100%	52,529	0.049	0.074	0.079
1999	75,244,663	1.444	108,677,929	59,220		0.597	1.619	57,191	0	100%	57,191	0.053	0.079	0.079
2000	79,122,396	1.393	110,223,863	64,159		0.597	1.564	59,865	0	100%	59,865	0.054	0.081	0.079
2001	80,396,857	1.364	109,675,764	62,768		0.597	1.511	56,587	0	100%	56,587	0.052	0.078	0.080
2002	81,621,352	1.330	108,596,907	63,254		0.597	1.460	55,097	0	100%	55,097	0.051	0.077	0.081
2003	82,433,234	1.295	106,712,867	63,074		0.597	1.411	53,082	0	100%	53,082	0.050	0.077	0.082
2004	84,632,753	1.248	105,596,397	59,923		0.656	1.363	53,544	0	100%	53,544	0.051	0.071	0.074
2005	86,912,307	1.218	105,836,799	57,055		0.720	1.317	54,129	0	100%	54,129	0.051	0.066	0.068
2006	90,822,757	1.176	106,826,594	51,954		0.792	1.272	52,333	0	100%	52,333	0.049	0.057	0.062
2007	93,702,820	1.137	106,579,121	55,495		0.870	1.229	59,351	0	100%	59,351	0.056	0.059	0.056
2008	93,449,349	1.115	104,228,254	53,410		0.956	1.188	60,648	0	100%	60,648	0.058	0.057	0.052
2009	86,530,965	1.117	96,636,885	43,258		1.051	1.148	52,153	0	100%	52,153	0.054	0.050	0.049
2010	86,624,485	1.093	94,656,914	43,723		1.025	1.109	49,688	0	100%	49,688	0.052	0.050	0.051
2011	89,983,985	1.061	95,464,009	40,149		1.000	1.071	43,008	0	100%	43,008	0.045	0.045	0.052
2012	92,683,504	1.030	95,464,009	0		1.000	1.035	0	0	100%	0	0.000	0.000	0.053
2013	95,464,009	1.000	95,464,009			1.000	1.000	0	0	100%	0	0.000	0.000	0.053

	5 Year Average excluding 2011-2012	0.054	0.055
	7 Year Average excluding 2011-2012	0.053	0.059
	10 Year Weighted Average excluding 2011-2012	0.052	
	10 Year Weighted Average excluding 2010-2012	0.052	
	5 Year Average excluding 2010-2012	0.054	0.058
	5 Year Average excluding 2012	0.053	0.052
	7 Year Average excluding 2012	0.052	0.055
(14)	2013 Selected Loss Rate:	0.053	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

% PERMANENT PARTIAL

INTERPOLATED DEVELOPMENT FACTORS @ 06/30/12

ACCIDENT YEAR	AGE @ 6/30/12	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	714	714	726	1.000	1.000	1.000									
1954	702	702	714	1.000	1.000	1.000									
1955	690	690	702	1.000	1.000	1.000									
1956	678	678	690	1.000	1.000	1.000									
1957	666	666	678	1.000	1.000	1.000									
1958	654	654	666	1.000	1.000	1.000									
1959	642	642	654	1.000	1.000	1.000									
1960	630	630	642	1.000	1.000	1.000									
1961	618	618	630	1.000	1.000	1.000									
1962	606	606	618	1.000	1.000	1.000									
1963	594	594	606	1.000	1.000	1.000									
1964	582	582	594	1.000	1.000	1.000									
1965	570	570	582	1.000	1.000	1.000									
1966	558	558	570	1.000	1.000	1.000									
1967	546	546	558	1.000	1.000	1.000									
1968	534	534	546	1.000	1.000	1.000									
1969	522	522	534	1.000	1.000	1.000									
1970	510	510	522	1.000	1.000	1.000									
1971	498	498	510	1.000	1.000	1.000									
1972	486	486	498	1.000	1.000	1.000									
1973	474	474	486	1.000	1.000	1.000									
1974	462	462	474	1.000	1.000	1.000									
1975	450	450	462	1.001	1.000	1.001									
1976	438	438	450	1.001	1.001	1.001									
1977	426	426	438	1.001	1.001	1.001				1.000	1.000	1.000			
1978	414	414	426	1.001	1.001	1.001				1.000	1.000	1.000			
1979	402	402	414	1.002	1.001	1.002				1.000	1.000	1.000			
1980	390	390	402	1.002	1.002	1.002				1.000	1.000	1.000			
1981	378	378	390	1.002	1.002	1.002				1.000	1.000	1.000			
1982	366	366	378	1.003	1.002	1.003				1.000	1.000	1.000			
1983	354	354	366	1.003	1.003	1.003				1.000	1.000	1.000			
1984	342	342	354	1.004	1.003	1.004				1.000	1.000	1.000			
1985	330	330	342	1.004	1.004	1.004				1.000	1.000	1.000			
1986	318	318	330	1.004	1.004	1.004				1.000	1.000	1.000			
1987	306	306	318	1.005	1.004	1.005				1.000	1.000	1.000			
1988	294	294	306	1.006	1.005	1.006				1.000	1.000	1.000			
1989	282	282	294	1.007	1.006	1.007				1.000	1.000	1.000			
1990	270	270	282	1.008	1.007	1.008				1.000	1.000	1.000			
1991	258	258	270	1.009	1.008	1.009				1.000	1.000	1.000			
1992	246	246	258	1.011	1.009	1.011				1.000	1.000	1.000			
1993	234	234	246	1.013	1.011	1.013				1.001	1.000	1.001			
1994	222	222	234	1.016	1.013	1.016				1.001	1.001	1.001			
1995	210	210	222	1.019	1.016	1.019				1.001	1.001	1.001			
1996	198	198	210	1.024	1.019	1.024				1.001	1.001	1.001			
1997	186	186	198	1.030	1.024	1.030				1.002	1.001	1.002			
1998	174	174	186	1.037	1.030	1.037				1.004	1.002	1.004			
1999	162	162	174	1.047	1.037	1.047				1.006	1.004	1.006			
2000	150	150	162	1.059	1.047	1.059				1.009	1.006	1.009			
2001	138	138	150	1.077	1.059	1.077				1.014	1.009	1.014			
2002	126	126	138	1.104	1.077	1.104				1.027	1.014	1.027			
2003	114	114	126	1.137	1.104	1.137				1.042	1.027	1.042			
2004	102	102	114	1.178	1.137	1.178				1.058	1.042	1.058			
2005	90	90	102	1.235	1.178	1.235				1.083	1.058	1.083			
2006	78	78	90	1.342	1.235	1.342				1.163	1.083	1.163			
2007	66	66	78	1.497	1.342	1.497				1.250	1.163	1.250			
2008	54	54	66	1.714	1.497	1.714				1.370	1.250	1.370			
2009	42	42	54	2.125	1.714	2.125				1.591	1.370	1.591			
2010	30	30	42	3.315	2.125	3.315				2.222	1.591	2.222			
2011	18	18	30	15.913	3.315	15.913				8.887	2.222	8.887			
2012	6	6	18	197.323	15.913	197.323				5,332.329	8.887	5,332.329			

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
% PERMANENT PARTIAL
PAID LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977	0	60	2,531	8,252	11,666	14,275	16,587	18,700	20,418	21,831	23,097	24,221	25,128	25,850	26,401	26,960	27,273	27,460	27,592	27,673	27,726	27,760	27,791	27,816	27,826	27,840	27,845	27,854	27,872	27,889	27,898	27,899	27,911	27,917	27,918	27,920	27,920
1978	0	61	2,572	8,385	11,854	14,506	16,856	19,026	20,845	22,334	23,604	24,685	25,594	26,260	26,886	27,308	27,593	27,840	27,993	28,080	28,134	28,177	28,212	28,233	28,257	28,264	28,275	28,291	28,298	28,315	28,320	28,329	28,334	28,335	28,335		28,335
1979	0	99	4,174	13,609	19,240	23,544	27,315	30,811	33,756	36,188	38,248	40,026	41,440	42,676	43,440	43,998	44,426	44,705	44,846	44,954	45,009	45,091	45,129	45,151	45,185	45,203	45,228	45,240	45,260	45,283	45,294	45,316	45,325	45,328			45,328
1980	0	98	4,139	13,496	19,080	23,381	27,322	30,830	33,565	35,864	37,878	39,412	40,918	41,856	42,421	42,873	43,225	43,441	43,575	43,652	43,722	43,774	43,815	43,851	43,873	43,898	43,914	43,926	43,935	43,957	43,974	43,981	43,994				43,994
1981	0	106	4,497	14,663	20,783	25,545	29,634	33,315	36,382	38,811	40,653	42,431	43,630	44,460	45,105	45,496	45,754	45,895	46,025	46,120	46,192	46,238	46,278	46,320	46,328	46,359	46,377	46,399	46,419	46,434	46,450	46,476					46,476
1982	0	115	4,862	15,983	22,802	27,740	31,912	35,870	39,182	41,440	43,600	45,132	46,100	46,811	47,349	47,627	47,789	47,919	48,011	48,089	48,143	48,190	48,224	48,242	48,277	48,295	48,316	48,343	48,375	48,392	48,413						48,413
1983	0	133	5,812	19,328	26,646	32,102	37,007	41,398	44,651	47,527	49,530	51,163	52,218	53,035	53,378	53,623	53,807	53,943	54,068	54,182	54,239	54,297	54,375	54,417	54,445	54,492	54,533	54,551	54,577	54,585							54,585
1984	0	184	8,049	23,810	32,620	39,723	45,859	50,924	55,739	59,094	61,424	63,188	64,517	65,140	65,529	65,809	66,031	66,180	66,336	66,433	66,509	66,599	66,677	66,727	66,808	66,861	66,884	66,898	66,941								66,941
1985	0	192	7,912	24,340	35,563	43,487	49,799	56,761	62,011	65,379	67,895	69,897	70,887	71,548	72,014	72,371	72,681	72,845	72,974	73,075	73,203	73,302	73,367	73,432	73,511	73,572	73,616	73,677									73,677
1986	0	136	5,530	23,642	34,541	41,954	49,715	55,893	60,215	63,570	66,535	68,289	69,219	70,009	70,546	70,912	71,134	71,369	71,541	71,669	71,834	71,946	72,123	72,216	72,280	72,332	72,403										72,403
1987	0	70	5,478	23,916	34,927	43,715	51,319	57,214	61,546	65,333	67,877	69,627	70,853	71,613	72,224	72,683	73,044	73,283	73,518	73,699	73,832	73,919	74,089	74,197	74,269	74,358											74,358
1988	0	0	4,896	21,457	33,173	43,347	50,854	57,128	62,097	64,949	67,198	68,880	70,006	70,859	71,422	71,916	72,178	72,538	72,796	73,020	73,167	73,320	73,460	73,564	73,652												73,652
1989	0	52	3,627	18,556	34,148	43,171	51,121	58,125	62,358	65,094	67,273	68,934	70,065	70,927	71,449	71,878	72,306	72,660	72,950	73,141	73,331	73,481	73,645	73,754													73,754
1990	0	0	9,990	26,118	36,953	45,775	54,158	59,674	63,406	66,226	68,238	69,615	70,607	71,421	72,087	72,537	72,958	73,311	73,562	73,754	73,920	74,067	74,224														74,224
1991	0	479	9,619	21,925	32,696	41,567	47,494	51,813	54,820	56,988	58,615	59,930	60,713	61,373	61,975	62,552	62,931	63,220	63,451	63,659	63,854	64,009															64,009
1992	0	295	7,956	21,620	33,218	39,929	44,882	49,093	51,778	53,459	55,004	56,076	56,874	57,529	58,125	58,583	58,904	59,147	59,438	59,744	59,940																59,940
1993	0	319	9,015	24,051	32,731	39,052	44,079	47,767	50,077	51,671	53,055	54,056	54,904	55,567	56,059	56,489	56,851	57,144	57,338	57,492																	57,492
1994	0	370	11,242	24,739	32,907	39,140	43,609	46,838	49,324	51,106	52,415	53,572	54,938	55,595	56,106	56,519	56,915	57,122	57,358																		57,358
1995	0	727	11,643	23,582	31,597	36,845	40,978	44,115	46,240	47,960	49,256	50,914	51,815	52,459	52,990	53,381	53,710	54,010																			54,010
1996	0	612	10,869	23,065	30,547	35,608	39,788	42,898	44,993	46,511	48,235	49,487	50,355	50,912	51,432	51,806	52,200																				52,200
1997	0	692	11,169	21,902	28,435	33,428	37,411	40,392	42,499	44,435	46,080	47,109	47,894	48,553	49,011	49,451																					49,451
1998	0	941	11,798	22,488	29,219	34,578	38,214	41,390	44,108	46,272	47,770	49,052	49,708	50,234	50,670																						50,670
1999	0	1,021	13,518	25,147	32,897	38,370	42,870	46,747	49,835	51,615	53,405	54,850	55,826	56,572																							56,572
2000	0	1,130	15,165	28,208	35,919	41,921	47,368	51,768	54,761	56,522	58,284	59,624	60,571																								60,571
2001	0	1,563	15,605	27,221	35,356	41,365	47,494	50,663	53,165	55,344	56,698	58,273																									58,273
2002	0	1,519	15,756	27,976	36,787	42,903	47,324	51,611	54,050	55,942	57,292																										57,292
2003	0	1,606	16,005	28,807	36,868	42,278	47,099	51,665	53,755	55,462																											55,462
2004	0	1,714	16,350	28,303	35,142	40,215	44,798	48,766	50,860																												50,860
2005	0	1,858	16,606	26,782	33,520	38,569	42,587	46,199																													46,199
2006	0	2,176	15,801	25,218	31,160	35,143	38,702																														38,702
2007	0	3,960	18,313	26,890	32,472	37,076																															37,076
2008	0	4,696	17,829	25,783	31,164																																31,164
2009	0	3,400	13,298	20,355																																	20,355
2010	0	2,763	13,188																																		13,188
2011	0	2,523																																			2,523
2012	0																																				-
																																					1,777,428

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-Ult	
1977		42.338	3.261	1.414	1.224	1.162	1.127	1.092	1.069	1.058	1.049	1.037	1.029	1.021	1.021	1.012	1.007	1.005	1.003	1.002	1.001	1.001	1.001	1.000	1.001	1.000	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000		
1978		42.338	3.261	1.414	1.224	1.162	1.129	1.096	1.071	1.057	1.046	1.037	1.026	1.024	1.016	1.010	1.009	1.006	1.003	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000			
1979		42.338	3.261	1.414	1.224	1.160	1.128	1.096	1.072	1.057	1.046	1.035	1.030	1.018	1.013	1.010	1.006	1.003	1.002	1.001	1.002	1.001	1.000	1.001	1.000	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000				
1980		42.338	3.261	1.414	1.225	1.169	1.128	1.089	1.068	1.056	1.040	1.038	1.023	1.014	1.011	1.008	1.005	1.003	1.002	1.002	1.001	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
1981		42.338	3.261	1.417	1.229	1.160	1.124	1.092	1.067	1.047	1.044	1.028	1.019	1.014	1.009	1.006	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.001						
1982		42.338	3.287	1.427	1.217	1.150	1.124	1.092	1.058	1.052	1.035	1.021	1.015	1.012	1.006	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.000	1.001	1.000	1.000	1.001	1.001	1.000	1.000							
1983		43.672	3.325	1.379	1.205	1.153	1.119	1.079	1.064	1.042	1.033	1.021	1.016	1.006	1.005	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000							
1984		43.721	2.958	1.370	1.218	1.154	1.110	1.095	1.060	1.039	1.029	1.021	1.010	1.006	1.004	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.001									
1985		41.277	3.076	1.461	1.223	1.145	1.140	1.092	1.054	1.038	1.029	1.014	1.009	1.007	1.005	1.004	1.002	1.002	1.001	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001										
1986		40.777	4.275	1.461	1.215	1.185	1.124	1.077	1.056	1.047	1.026	1.014	1.011	1.008	1.005	1.003	1.003	1.002	1.002	1.002	1.002	1.002	1.001	1.001	1.001	1.001											
1987		77.765	4.366	1.460	1.252	1.174	1.115	1.076	1.062	1.039	1.026	1.018	1.011	1.009	1.006	1.005	1.003	1.003	1.002	1.002	1.001	1.002	1.001	1.001	1.001												
1988			4.383	1.546	1.307	1.173	1.123	1.087	1.046	1.035	1.025	1.016	1.012	1.008	1.007	1.004	1.005	1.004	1.003	1.002	1.002	1.002	1.001	1.001													
1989		70.176	5.116	1.840	1.264	1.184	1.137	1.073	1.044	1.033	1.025	1.016	1.012	1.007	1.006	1.006	1.005	1.004	1.003	1.003	1.002	1.002	1.001														
1990			2.614	1.415	1.239	1.183	1.102	1.063	1.044	1.030	1.020	1.014	1.012	1.009	1.006	1.006	1.005	1.003	1.003	1.002	1.002	1.002															
1991		20.099	2.279	1.491	1.271	1.143	1.091	1.058	1.040	1.029	1.022	1.013	1.011	1.010	1.009	1.006	1.005	1.004	1.003	1.003	1.002																
1992		26.971	2.717	1.536	1.202	1.124	1.094	1.055	1.032	1.029	1.019	1.014	1.012	1.010	1.008	1.005	1.004	1.005	1.005	1.003																	
1993		28.271	2.668	1.361	1.193	1.129	1.084	1.048	1.032	1.027	1.019	1.016	1.012	1.009	1.008	1.006	1.005	1.003	1.003																		
1994		30.359	2.200	1.330	1.189	1.114	1.074	1.053	1.036	1.026	1.022	1.025	1.012	1.009	1.007	1.007	1.004	1.004																			
1995		16.023	2.025	1.340	1.166	1.112	1.077	1.048	1.037	1.027	1.034	1.018	1.012	1.010	1.007	1.006	1.006																				
1996		17.758	2.122	1.324	1.166	1.117	1.078	1.049	1.034	1.037	1.026	1.018	1.011	1.010	1.007	1.008																					
1997		16.148	1.961	1.298	1.176	1.119	1.080	1.052	1.046	1.037	1.022	1.017	1.014	1.009	1.009																						
1998		12.543	1.906	1.299	1.183	1.105	1.083	1.066	1.049	1.032	1.027	1.013	1.011	1.009																							
1999		13.238	1.860	1.308	1.166	1.117	1.090	1.066	1.036	1.035	1.027	1.018	1.013																								
2000		13.421	1.860	1.273	1.167	1.130	1.093	1.058	1.032	1.031	1.023	1.016																									
2001		9.986	1.744	1.299	1.170	1.148	1.067	1.049	1.041	1.024	1.028																										
2002		10.369	1.776	1.315	1.166	1.103	1.091	1.047	1.035	1.024																											
2003		9.967	1.800	1.280	1.147	1.114	1.097	1.040	1.032																												
2004		9.540	1.731	1.242	1.144	1.114	1.089	1.043																													
2005		8.936	1.613	1.252	1.151	1.104	1.085																														
2006		7.260	1.596	1.236	1.128	1.101																															
2007		4.624	1.468	1.208	1.142																																
2008		3.797	1.446	1.209																																	
2009		3.911	1.531																																		
2010		4.773																																			
2011																																					
4 Yr Avg		4.276	1.510	1.226	1.141	1.108	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	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
5 Yr Avg		4.873	1.531	1.229	1.142	1.107	1.086	1.048	1.035	1.029	1.025	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
7 Yr Avg		6.120	1.598	1.249	1.150	1.116	1.087	1.053	1.039	1.032	1.027	1.018	1.012	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
3 Yr Wtd		4.081	1.477	1.217	1.140	1.107	1.090	1.044	1.036	1.027	1.026	1.016	1.013	1.009	1.008	1.007	1.005	1.004	1.004	1.003	1.002	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		
5 Yr Wtd		4.615	1.528	1.229	1.143	1.107	1.085	1.048	1.035	1.029	1.025	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
10 Yr Wtd		6.286	1.652	1.262	1.156	1.116	1.085	1.052	1.037	1.030	1.025	1.017	1.012	1.009	1.007	1.006	1.004	1.003	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		TAIL
Prior	12.400	5.087	1.566	1.244	1.148	1.117	1.087	1.052	1.038	1.032	1.025	1.017	1.012	1.010	1.008	1.006	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	1.000	1.000	1.000	1.000	1.000	1.000	1.001
Selected	12.400	4.800	1.560	1.240	1.145	1.115	1.087	1.048	1.036	1.030	1.025	1.017	1.012	1.009	1.007	1.006	1.004	1.003	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Cumulative	197.323	15.913	3.315	2.125	1.714	1.497	1.342	1.235	1.178	1.137	1.104	1.077	1.059	1.047	1.037	1.030	1.024	1.019	1.016	1.013	1.011	1.009	1.008	1.007	1.006	1.005	1.004	1.004	1.004	1.003	1.003	1.002	1.002	1.002	1.001	1.001	1.001

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
% PERMANENT PARTIAL

REPORTED % PERMANENT PARTIAL CLAIM COUNTS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	4,987	12,372	13,144	13,505	13,726	13,998	14,233	14,404	14,508	14,577	14,626	14,672	14,707	14,722	14,727	14,732	14,735	14,735	14,735	14,736	14,736	14,736	14,737	14,737	14,737	14,737	14,737	14,737	14,737	14,737	14,738						14,738
1983	4,731	12,998	13,867	14,322	14,625	15,000	15,308	15,469	15,565	15,632	15,687	15,744	15,759	15,773	15,778	15,781	15,781	15,782	15,782	15,784	15,785	15,786	15,787	15,788	15,789	15,789	15,789	15,789	15,789	15,789							15,789
1984	6,134	15,842	16,951	17,584	18,077	18,653	19,020	19,201	19,345	19,451	19,540	19,580	19,600	19,609	19,613	19,617	19,618	19,618	19,619	19,620	19,622	19,622	19,622	19,622	19,622	19,622	19,622	19,622	19,624								19,624
1985	6,591	17,078	18,451	19,235	19,951	20,673	20,991	21,256	21,431	21,585	21,657	21,686	21,695	21,702	21,705	21,710	21,714	21,715	21,717	21,717	21,718	21,718	21,718	21,719	21,719	21,719	21,719	21,721									21,721
1986	6,632	17,373	18,862	19,781	20,450	20,966	21,371	21,666	21,985	22,145	22,226	22,280	22,307	22,319	22,326	22,330	22,331	22,333	22,336	22,337	22,338	22,338	22,338	22,339	22,339	22,339	22,345										22,345
1987	6,815	18,617	20,282	21,313	21,977	22,500	22,978	23,488	23,756	23,927	24,045	24,110	24,137	24,149	24,159	24,164	24,166	24,172	24,174	24,176	24,178	24,179	24,180	24,180	24,180	24,183											24,183
1988	7,576	19,521	21,277	22,349	23,067	23,737	24,490	24,833	25,070	25,227	25,310	25,351	25,374	25,389	25,393	25,395	25,397	25,397	25,398	25,400	25,401	25,402	25,402	25,402	25,405												25,405
1989	7,611	19,948	21,868	23,016	23,885	24,811	25,316	25,630	25,830	25,952	26,022	26,047	26,069	26,080	26,090	26,101	26,103	26,105	26,105	26,108	26,108	26,108	26,108	26,110													26,110
1990	7,774	20,018	21,850	23,097	24,155	24,771	25,145	25,425	25,587	25,659	25,712	25,734	25,751	25,758	25,762	25,765	25,769	25,771	25,773	25,774	25,774	25,774	25,783														25,783
1991	6,976	17,698	19,604	21,009	21,776	22,211	22,487	22,698	22,803	22,859	22,912	22,933	22,949	22,962	22,971	22,973	22,977	22,977	22,977	22,978	22,980	22,985															22,985
1992	6,378	17,207	19,465	20,530	21,064	21,357	21,595	21,733	21,811	21,852	21,883	21,904	21,914	21,922	21,925	21,925	21,927	21,928	21,928	21,928	21,938																21,938
1993	17	187	4,564	11,527	15,057	17,203	18,689	19,713	20,243	20,516	20,754	20,917	21,033	21,103	21,138	21,172	21,197	21,214	21,225	21,229																	21,229
1994	13	203	5,681	11,970	15,105	17,107	18,524	19,500	20,044	20,398	20,607	20,804	21,092	21,178	21,227	21,261	21,286	21,295	21,309																		21,309
1995	4	395	6,182	11,277	14,210	15,935	17,195	18,103	18,615	18,948	19,148	19,609	19,743	19,801	19,850	19,880	19,900	19,916																			19,916
1996		355	5,365	10,438	13,191	14,773	15,937	16,846	17,288	17,562	17,931	18,193	18,325	18,381	18,422	18,441	18,458																				18,458
1997		359	5,498	9,958	12,270	13,829	14,982	15,772	16,237	16,680	17,084	17,238	17,330	17,397	17,429	17,463																					17,463
1998	3	500	5,805	10,033	12,358	13,887	14,901	15,728	16,339	16,777	17,011	17,263	17,342	17,377	17,408																						17,408
1999		515	6,128	10,365	12,789	14,260	15,442	16,516	17,171	17,466	17,838	18,073	18,169	18,229																							18,229
2000		576	6,651	10,988	13,166	14,758	16,193	17,360	17,845	18,126	18,466	18,708	18,802																								18,802
2001		766	6,270	9,910	12,082	13,654	15,224	15,939	16,318	16,678	16,827	17,040																									17,040
2002		693	6,186	9,996	12,563	14,103	15,086	16,333	16,767	16,975	17,122																										17,122
2003		713	6,206	10,191	12,358	13,525	14,715	15,978	16,273	16,458																											16,458
2004		693	6,251	9,815	11,487	12,678	13,780	14,916	15,219																												15,219
2005	1	719	6,095	8,930	10,557	11,758	12,512	13,418																													13,418
2006	1	876	5,578	8,129	9,575	10,302	10,935																														10,935
2007		1,533	6,159	8,290	9,362	10,176																															10,176
2008		1,731	5,587	7,417	8,467																																8,467
2009	2	1,162	4,041	5,587																																	5,587
2010		952	4,050																																		4,050
2011	1	888																																			888
2012																																					
																																					512,795

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-Ult	
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	2.481	1.062	1.027	1.016	1.020	1.017	1.012	1.007	1.005	1.003	1.003	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
1983	2.747	1.067	1.033	1.021	1.026	1.021	1.011	1.006	1.004	1.004	1.004	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
1984	2.583	1.070	1.037	1.028	1.032	1.020	1.010	1.007	1.005	1.005	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
1985	2.591	1.080	1.042	1.037	1.036	1.015	1.013	1.008	1.007	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
1986	2.620	1.086	1.049	1.034	1.025	1.019	1.014	1.015	1.007	1.004	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
1987	2.732	1.089	1.051	1.031	1.024	1.021	1.022	1.011	1.007	1.005	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
1988	2.577	1.090	1.050	1.032	1.029	1.032	1.014	1.010	1.006	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
1989	2.621	1.096	1.052	1.038	1.039	1.020	1.012	1.008	1.005	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000														
1990	2.575	1.092	1.057	1.046	1.026	1.015	1.011	1.006	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000															
1991	2.537	1.108	1.072	1.037	1.020	1.012	1.009	1.005	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																
1992	2.698	1.131	1.055	1.026	1.014	1.011	1.006	1.004	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																	
1993	11.000	24.406	2.526	1.306	1.143	1.086	1.055	1.027	1.013	1.012	1.008	1.006	1.003	1.002	1.002	1.001	1.001	1.001	1.000																		
1994	15.615	27.985	2.107	1.262	1.133	1.083	1.053	1.028	1.018	1.010	1.010	1.014	1.004	1.002	1.002	1.001	1.000	1.001																			
1995	98.750	15.651	1.824	1.260	1.121	1.079	1.053	1.028	1.018	1.011	1.024	1.007	1.003	1.002	1.002	1.001	1.001																				
1996		15.113	1.946	1.264	1.120	1.079	1.057	1.026	1.016	1.021	1.015	1.007	1.003	1.002	1.001	1.001																					
1997		15.315	1.811	1.232	1.127	1.083	1.053	1.029	1.027	1.024	1.009	1.005	1.004	1.002	1.002																						
1998	166.667	11.610	1.728	1.232	1.124	1.073	1.055	1.039	1.027	1.014	1.015	1.005	1.002	1.002																							
1999		11.899	1.691	1.234	1.115	1.083	1.070	1.040	1.017	1.021	1.013	1.005	1.003																								
2000		11.547	1.652	1.198	1.121	1.097	1.072	1.028	1.016	1.019	1.013	1.005																									
2001		8.185	1.581	1.219	1.130	1.115	1.047	1.024	1.022	1.009	1.013																										
2002		8.926	1.616	1.257	1.123	1.070	1.083	1.027	1.012	1.009																											
2003		8.704	1.642	1.213	1.094	1.088	1.086	1.018	1.011																												
2004		9.020	1.570	1.170	1.104	1.087	1.082	1.020																													
2005	719.000	8.477	1.465	1.182	1.114	1.064	1.072																														
2006	876.000	6.368	1.457	1.178	1.076	1.061																															
2007		4.018	1.346	1.129	1.087																																
2008		3.228	1.328	1.142																																	
2009	581.000	3.478	1.383																																		
2010		4.254																																			
2011	888.000																																				
3 Yr Avg	781.667	3.653	1.352	1.150	1.092	1.071	1.080	1.022	1.015	1.012	1.013	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							
5 Yr Avg	646.133	4.269	1.396	1.160	1.095	1.074	1.074	1.023	1.016	1.014	1.013	1.006	1.003	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
7 Yr Avg	477.862	5.549	1.456	1.182	1.104	1.083	1.073	1.028	1.019	1.017	1.014	1.007	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							
3 Yr Wtd		3.557	1.349	1.150	1.093	1.072	1.081	1.022	1.015	1.012	1.013	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							
5 Yr Wtd		4.064	1.397	1.161	1.096	1.075	1.074	1.024	1.016	1.014	1.013	1.006	1.003	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
10 Yr Wtd		5.735	1.512	1.195	1.110	1.083	1.067	1.028	1.018	1.015	1.012	1.005	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							TAIL
PRIOR	600.000	4.000	1.397	1.162	1.095	1.076	1.073	1.024	1.016	1.015	1.012	1.006	1.003	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	600.000	4.000	1.397	1.161	1.096	1.075	1.074	1.024	1.016	1.014	1.013	1.006	1.003	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Cumulative	5332.329	8.887	2.222	1.591	1.370	1.250	1.163	1.083	1.058	1.042	1.027	1.014	1.009	1.006	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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

PERMANENT PARTIAL
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2012	SELECTED ULTIMATE LOSS	SELECTED NOMINAL UNPAID LOSS	DISCOUNT FACTOR AT 4.0%	SELECTED DISCOUNTED UNPAID LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		86	137	51	89.7%	46	
1977	23,851,125	5,691	5,697	6	88.9%	5	0.024
1978	26,143,240	4,968	4,975	7	88.5%	6	0.019
1979	28,061,666	8,304	8,319	15	87.9%	13	0.030
1980	28,979,182	5,932	5,948	16	87.2%	14	0.021
1981	30,141,508	5,529	5,550	21	86.3%	19	0.018
1982	30,058,966	5,452	5,478	26	85.3%	22	0.018
1983	30,607,324	6,680	6,727	47	84.6%	39	0.022
1984	33,121,678	7,556	7,627	71	83.6%	60	0.023
1985	35,713,654	8,548	8,640	92	82.5%	76	0.024
1986	38,297,697	8,617	8,720	103	81.4%	84	0.023
1987	41,065,403	13,191	13,355	164	80.3%	132	0.033
1988	44,221,964	13,528	13,717	190	79.9%	152	0.031
1989	47,110,000	13,967	14,193	225	79.8%	180	0.030
1990	49,659,895	21,759	22,178	419	80.5%	337	0.045
1991	50,856,501	22,320	22,791	472	80.9%	382	0.045
1992	52,804,448	18,196	18,660	465	80.9%	376	0.035
1993	55,132,894	18,966	19,518	552	81.0%	447	0.035
1994	57,739,505	25,787	26,572	785	81.1%	636	0.046
1995	60,949,772	23,259	24,089	830	81.1%	673	0.040
1996	63,664,000	22,594	23,552	958	81.6%	782	0.037
1997	68,077,000	21,667	22,755	1,088	82.0%	892	0.033
1998	71,447,000	22,683	24,021	1,338	82.2%	1,100	0.034
1999	75,244,663	22,581	24,285	1,705	82.5%	1,406	0.032
2000	79,122,396	25,149	27,386	2,237	83.0%	1,856	0.035
2001	80,396,857	20,809	23,263	2,455	83.3%	2,045	0.029
2002	81,621,352	22,789	25,712	2,923	83.7%	2,448	0.032
2003	82,433,234	19,003	22,319	3,316	83.9%	2,783	0.027
2004	84,632,753	21,455	25,282	3,827	83.8%	3,208	0.030
2005	86,912,307	19,017	23,544	4,527	84.1%	3,808	0.027
2006	90,822,757	19,172	24,378	5,206	84.8%	4,413	0.027
2007	93,702,820	14,456	20,641	6,185	85.1%	5,266	0.022
2008	93,449,349	15,373	22,668	7,295	85.1%	6,211	0.024
2009	86,530,965	8,050	15,675	7,626	85.2%	6,498	0.018
2010	86,624,485	5,155	15,789	10,634	86.0%	9,140	0.018
2011	89,983,985	3,627	18,209	14,581	86.4%	12,599	0.020
2012	46,341,752	321	10,026	9,705	84.6%	8,215	0.022
2013		0	0		100.0%		
TOTAL		522,236	612,396	90,160	84.7%	76,367	
EXLD PRIOR		522,150	612,259	90,109	84.7%	76,321	

(1) PROVIDED BY THE BWC; 2012 ADJUSTED TO PARTIAL YEAR
(2) SECTION 1, EXHIBIT 6B, SHEET 3A, COL. 3
(3) SECTION 1, EXHIBIT 6B, SHEET 3A, COL. 8; 2012 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 1, EXHIBIT 6, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

PERMANENT PARTIAL
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
		FISCAL YEAR ENDING																		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	51	27	19	15	12	9	7	5	3	2	1	0	0	0	0	0	0	0	0	0
1977	6	2	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1978	7	2	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1979	15	3	3	2	2	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
1980	16	5	2	2	2	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
1981	21	8	5	2	2	2	1	1	1	0	0	0	0	0	0	0	0	0	0	0
1982	26	5	8	5	2	2	1	1	1	1	0	0	0	0	0	0	0	0	0	0
1983	47	15	6	9	6	3	2	2	1	1	1	0	0	0	0	0	0	0	0	0
1984	71	18	18	6	11	7	3	3	2	2	1	1	1	0	0	0	0	0	0	0
1985	92	12	20	20	7	12	8	3	3	2	2	1	1	1	0	0	0	0	0	0
1986	103	10	12	20	20	7	12	8	3	3	2	2	1	1	1	0	0	0	0	1
1987	164	15	15	17	27	27	11	17	11	5	4	4	3	2	1	1	1	1	0	1
1988	190	22	15	15	17	27	27	11	17	11	5	5	4	3	2	1	1	1	1	2
1989	225	29	23	15	16	18	28	28	11	18	12	6	5	4	3	2	1	1	1	2
1990	419	92	43	34	23	23	25	36	37	17	24	17	9	7	6	5	4	2	2	5
1991	472	55	89	43	33	23	23	25	35	35	17	23	17	9	7	6	5	4	2	7
1992	465	65	46	77	36	28	19	19	21	30	31	14	20	14	7	6	5	4	3	7
1993	552	72	67	48	78	37	29	20	20	22	30	31	15	20	15	8	6	5	4	11
1994	785	105	90	83	60	93	46	36	24	24	26	36	36	18	24	18	10	8	7	19
1995	830	96	98	84	77	56	87	43	33	23	23	25	33	34	17	23	17	9	8	25
1996	958	149	93	95	81	75	55	84	42	32	22	22	24	32	33	17	22	16	9	31
1997	1,088	170	143	89	91	78	72	53	81	40	31	21	21	23	31	31	16	21	16	38
1998	1,338	208	177	149	93	94	81	75	55	84	42	32	22	22	24	32	32	16	22	56
1999	1,705	246	226	193	162	101	103	88	81	60	92	45	35	24	24	26	35	35	18	85
2000	2,237	359	270	248	212	178	111	113	97	89	65	101	50	38	26	26	29	38	39	113
2001	2,455	356	337	253	233	199	167	104	106	91	84	61	94	47	36	25	25	27	36	142
2002	2,923	382	369	349	262	242	206	173	108	110	94	87	64	98	48	37	26	26	28	185
2003	3,316	490	370	357	338	254	234	200	167	105	106	91	84	62	95	47	36	25	25	206
2004	3,827	508	490	371	357	339	254	234	200	168	105	107	91	84	62	95	47	36	25	231
2005	4,527	901	481	465	351	339	321	241	222	189	159	99	101	87	80	58	90	44	34	243
2006	5,206	892	861	460	444	336	324	307	230	212	181	152	95	96	83	76	56	86	42	265
2007	6,185	1,193	856	826	441	426	322	311	294	221	204	174	146	91	93	79	73	54	82	295
2008	7,295	1,410	1,135	814	786	420	405	306	295	280	210	194	165	139	87	88	75	70	51	359
2009	7,626	1,548	1,175	946	678	655	350	338	255	246	233	175	161	138	115	72	73	63	58	341
2010	10,634	2,721	1,607	1,219	982	704	679	363	350	265	255	242	182	167	143	120	75	76	65	415
2011	14,581	3,083	2,942	1,737	1,318	1,062	761	735	393	379	286	276	262	196	181	154	130	81	82	519
2012	9,705	4,482	3,191	3,045	1,798	1,365	1,099	788	760	406	392	296	286	271	203	187	160	134	84	622
TOTAL	90,160	19,754	15,303	12,115	9,061	7,242	5,876	4,771	3,963	3,174	2,743	2,341	2,028	1,730	1,449	1,244	1,050	885	745	4,227

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

PERMANENT PARTIAL
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1957	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1958	1	3	1	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-
1959	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1960	0	1	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-
1961	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1962	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1963	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1964	1	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-
1965	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1966	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1967	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1968	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1969	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1970	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1971	28	10	8	7	6	5	3	2	1	0	0	0	0	0	0	0	0	0	0	0
1972	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1973	18	12	9	6	5	5	4	3	2	1	1	0	0	0	0	0	0	0	0	0
1974	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1975	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1976	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	51	27	19	15	12	9	7	5	3	2	1	0	0	0	0	0	0	0	0	0

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

PERMANENT PARTIAL
(000's)

ALLOCATION OF ULTIMATE LOSS

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	PAID LOSS	PAID LDF	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT	INDICATED ULTIMATE LOSS: BORNHUETTER FERGUSON	INITIAL ULTIMATE LOSS	BALANCED ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR			86					137
1977	23,851,125	0.024	5,691	1.001	5,697	5,697	5,697	5,697
1978	26,143,240	0.019	4,968	1.001	4,975	4,975	4,975	4,975
1979	28,061,666	0.030	8,304	1.002	8,319	8,319	8,319	8,319
1980	28,979,182	0.021	5,932	1.003	5,949	5,949	5,949	5,948
1981	30,141,508	0.018	5,529	1.004	5,550	5,550	5,550	5,550
1982	30,058,966	0.018	5,452	1.004	5,476	5,476	5,476	5,478
1983	30,607,324	0.022	6,680	1.006	6,723	6,723	6,723	6,727
1984	33,121,678	0.023	7,556	1.009	7,622	7,622	7,622	7,627
1985	35,713,654	0.024	8,548	1.010	8,634	8,634	8,634	8,640
1986	38,297,697	0.023	8,617	1.011	8,712	8,712	8,712	8,720
1987	41,065,403	0.033	13,191	1.012	13,349	13,349	13,349	13,355
1988	44,221,964	0.031	13,528	1.014	13,711	13,711	13,711	13,717
1989	47,110,000	0.030	13,967	1.015	14,181	14,182	14,182	14,193
1990	49,659,895	0.045	21,759	1.019	22,182	22,183	22,183	22,178
1991	50,856,501	0.044	22,320	1.022	22,803	22,797	22,797	22,791
1992	52,804,448	0.035	18,196	1.025	18,650	18,651	18,651	18,660
1993	55,132,894	0.035	18,966	1.028	19,504	19,505	19,505	19,518
1994	57,739,505	0.043	25,787	1.032	26,624	26,566	26,566	26,572
1995	60,949,772	0.040	23,259	1.037	24,109	24,112	24,112	24,089
1996	63,664,000	0.037	22,594	1.043	23,571	23,558	23,558	23,552
1997	68,077,000	0.033	21,667	1.052	22,785	22,777	22,777	22,755
1998	71,447,000	0.033	22,683	1.062	24,093	24,056	24,056	24,021
1999	75,244,663	0.033	22,581	1.073	24,232	24,268	24,268	24,285
2000	79,122,396	0.033	25,149	1.087	27,338	27,230	27,230	27,386
2001	80,396,857	0.033	20,809	1.103	22,960	23,316	23,316	23,263
2002	81,621,352	0.034	22,789	1.121	25,546	25,749	25,749	25,712
2003	82,433,234	0.034	19,003	1.146	21,771	22,550	22,550	22,319
2004	84,632,753	0.031	21,455	1.172	25,146	25,271	25,271	25,282
2005	86,912,307	0.028	19,017	1.226	23,306	23,533	23,533	23,544
2006	90,822,757	0.026	19,172	1.288	24,694	24,389	24,389	24,378
2007	93,702,820	0.023	14,456	1.385	20,018	20,548	20,548	20,641
2008	93,449,349	0.022	15,373	1.523	23,417	22,310	22,310	22,668
2009	86,530,965	0.020	8,050	1.767	14,223	15,704	15,704	15,675
2010	86,624,485	0.021	5,155	2.377	12,251	15,769	15,769	15,789
2011	89,983,985	0.022	3,627	3.767	13,663	18,028	18,028	18,209
2012	92,683,504	0.022	321	30.134	9,672	19,939	19,939	20,052
2013	95,464,009	0.022				21,002	21,002	21,002
TOTAL			522,236		601,458	642,712	642,712	643,424
EXLD PRIOR			522,150		601,458	642,712	642,712	643,287

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

PERMANENT PARTIAL
(000's)

ALLOCATION OF ULTIMATE LOSS SUPPORT

ACCIDENT YEAR	PAID LOSS	INITIAL ULTIMATE LOSS	INITIAL RESERVE	TOTAL INITIAL RESERVE	TOTAL SELECTED RESERVE	RESERVE BALANCE FACTOR	BALANCED RESERVE	BALANCED ULTIMATE LOSS & ALAE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR	86	***3 YEAR SUM***	***28***	***177***	325		51	137
1977	5,691	5,697	6	36	36	1.000	6	5,697
1978	4,968	4,975	7	46	46	1.000	7	4,975
1979	8,304	8,319	15	96	96	1.000	15	8,319
1980	5,932	5,949	17	114	110	0.970	16	5,948
1981	5,529	5,550	21	135	139	1.027	21	5,550
1982	5,452	5,476	24	159	171	1.072	26	5,478
1983	6,680	6,723	43	215	231	1.075	47	6,727
1984	7,556	7,622	66	304	326	1.073	71	7,627
1985	8,548	8,634	86	381	409	1.074	92	8,640
1986	8,617	8,712	95	418	452	1.082	103	8,720
1987	13,191	13,349	159	529	547	1.033	164	13,355
1988	13,528	13,711	184	604	623	1.033	190	13,717
1989	13,967	14,182	215	698	733	1.050	225	14,193
1990	21,759	22,183	424	989	977	0.988	419	22,178
1991	22,320	22,797	477	1,072	1,060	0.989	472	22,791
1992	18,196	18,651	455	1,110	1,132	1.020	465	18,660
1993	18,966	19,505	540	1,289	1,320	1.024	552	19,518
1994	25,787	26,566	779	1,701	1,714	1.008	785	26,572
1995	23,259	24,112	854	1,950	1,896	0.972	830	24,089
1996	22,594	23,558	964	2,259	2,246	0.994	958	23,552
1997	21,667	22,777	1,110	2,674	2,620	0.980	1,088	22,755
1998	22,683	24,056	1,373	3,398	3,311	0.974	1,338	24,021
1999	22,581	24,268	1,687	4,354	4,400	1.010	1,705	24,285
2000	25,149	27,230	2,081	5,582	6,001	1.075	2,237	27,386
2001	20,809	23,316	2,507	7,124	6,975	0.979	2,455	23,263
2002	22,789	25,749	2,961	9,189	9,072	0.987	2,923	25,712
2003	19,003	22,550	3,547	11,657	10,899	0.935	3,316	22,319
2004	21,455	25,271	3,816	13,288	13,326	1.003	3,827	25,282
2005	19,017	23,533	4,516	15,766	15,802	1.002	4,527	23,544
2006	19,172	24,389	5,217	19,555	19,511	0.998	5,206	24,378
2007	14,456	20,548	6,091	23,622	23,985	1.015	6,185	20,641
2008	15,373	22,310	6,936	27,199	28,604	1.052	7,295	22,668
2009	8,050	15,704	7,654	30,146	30,035	0.996	7,626	15,675
2010	5,155	15,769	10,614	41,443	41,521	1.002	10,634	15,789
2011	3,627	18,028	14,401	58,664	59,400	1.013	14,581	18,209
2012	321	19,939	19,618	68,256	68,646	1.006	19,731	20,052
2013		21,002	21,002	71,598	71,598	1.000	21,002	21,002
TOTAL	522,236	642,712	120,589	427,799	430,294		121,188	643,424
EXLD PRIOR	522,150		120,562	427,621	429,969		121,137	643,287

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

PERMANENT PARTIAL
(000's)

SELECTION OF ULTIMATE CLAIM COUNTS

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	IMPLIED FREQUENCY	ON-LEVEL FREQUENCY	5 YR IMPLIED FREQUENCY TREND	CUMULATIVE FREQUENCY TREND	ON-LEVEL TRENDED FREQUENCY	EXPECTED CLAIM FREQUENCY	EXPECTED ULTIMATE CLAIMS	SELECTED ULTIMATE CLAIMS	SELECTED CLAIM FREQUENCY
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1977	23,851,125	3.710	88,490,090		1.000					0.521					
1978	26,143,240	3.485	91,119,089		1.000					0.521					
1979	28,061,666	3.232	90,690,465		1.000					0.521					
1980	28,979,182	3.006	87,100,472		1.000					0.521					
1981	30,141,508	2.769	83,462,136		1.000					0.521					
1982	30,058,966	2.633	79,135,492	764	1.000	764	0.254%	0.097%		0.521	0.050%	0.254%	764	764	0.254%
1983	30,607,324	2.521	77,162,033	753	1.000	753	0.246%	0.098%		0.453	0.044%	0.246%	753	753	0.246%
1984	33,121,678	2.402	79,569,925	880	1.001	881	0.266%	0.111%		0.394	0.044%	0.266%	881	881	0.266%
1985	35,713,654	2.321	82,906,581	862	1.001	863	0.242%	0.104%		0.386	0.040%	0.242%	863	863	0.242%
1986	38,297,697	2.265	86,749,768	824	1.001	825	0.215%	0.095%	0.3%	0.378	0.036%	0.215%	825	825	0.215%
1987	41,065,403	2.192	90,001,532	903	1.002	904	0.220%	0.100%	-0.9%	0.371	0.037%	0.220%	904	904	0.220%
1988	44,221,964	2.094	92,596,563	857	1.002	858	0.194%	0.093%	-3.8%	0.364	0.034%	0.194%	858	858	0.194%
1989	47,110,000	2.048	96,481,507	889	1.002	891	0.189%	0.092%	-2.6%	0.379	0.035%	0.189%	891	891	0.189%
1990	49,659,895	1.972	97,911,638	884	1.003	887	0.179%	0.091%	-1.8%	0.395	0.036%	0.179%	887	887	0.179%
1991	50,856,501	1.910	97,123,143	807	1.003	810	0.159%	0.083%	-3.9%	0.411	0.034%	0.159%	810	810	0.159%
1992	52,804,448	1.816	95,902,063	735	1.005	739	0.140%	0.077%	-4.6%	0.428	0.033%	0.140%	739	739	0.140%
1993	55,132,894	1.783	98,278,492	777	1.006	781	0.142%	0.080%	-4.5%	0.446	0.035%	0.142%	781	781	0.142%
1994	57,739,505	1.742	100,579,286	865	1.007	871	0.151%	0.087%	-1.4%	0.465	0.040%	0.151%	871	871	0.151%
1995	60,949,772	1.692	103,140,858	787	1.008	793	0.130%	0.077%	-0.4%	0.505	0.039%	0.130%	793	793	0.130%
1996	63,664,000	1.635	104,088,085	767	1.010	775	0.122%	0.074%	-1.0%	0.549	0.041%	0.122%	775	775	0.122%
1997	68,077,000	1.563	106,370,937	722	1.012	730	0.107%	0.069%	-4.3%	0.597	0.041%	0.107%	730	730	0.107%
1998	71,447,000	1.492	106,610,635	713	1.015	723	0.101%	0.068%	-5.8%	0.597	0.040%	0.101%	723	723	0.101%
1999	75,244,663	1.444	108,677,929	706	1.018	718	0.095%	0.066%	-3.9%	0.597	0.039%	0.095%	718	718	0.095%
2000	79,122,396	1.393	110,223,863	741	1.022	757	0.096%	0.069%	-2.0%	0.597	0.041%	0.096%	757	757	0.096%
2001	80,396,857	1.364	109,675,764	555	1.029	571	0.071%	0.052%	-5.3%	0.597	0.031%	0.071%	571	571	0.071%
2002	81,621,352	1.330	108,596,907	597	1.037	619	0.076%	0.057%	-5.7%	0.597	0.034%	0.076%	619	619	0.076%
2003	82,433,234	1.295	106,712,867	536	1.046	560	0.068%	0.053%	-6.3%	0.597	0.031%	0.068%	560	560	0.068%
2004	84,632,753	1.248	105,596,397	582	1.058	616	0.073%	0.058%	-3.1%	0.656	0.038%	0.073%	616	616	0.073%
2005	86,912,307	1.218	105,836,799	548	1.077	590	0.068%	0.056%	1.6%	0.720	0.040%	0.068%	590	590	0.068%
2006	90,822,757	1.176	106,826,594	525	1.096	575	0.063%	0.054%	-0.5%	0.792	0.043%	0.063%	575	575	0.063%
2007	93,702,820	1.137	106,579,121	434	1.125	488	0.052%	0.046%	-3.5%	0.870	0.040%	0.052%	488	488	0.052%
2008	93,449,349	1.115	104,228,254	439	1.165	511	0.055%	0.049%	-5.3%	0.956	0.047%	0.055%	511	511	0.055%
2009	86,530,965	1.117	96,636,885	275	1.227	337	0.039%	0.035%	-9.8%	1.051	0.037%	0.044%	377	345	0.040%
2010	86,624,485	1.093	94,656,914	283	1.367	387	0.045%	0.041%	-7.9%	1.025	0.042%	0.044%	379	385	0.044%
2011	89,983,985	1.061	95,464,009	252	1.644	414	0.046%	0.043%	-2.9%	1.000	0.043%	0.043%	391	405	0.045%
2012	92,683,504	1.030	95,464,009	66	6.580	434	0.047%	0.045%	0.7%	1.000	0.045%	0.042%	391	398	0.043%
2013	95,464,009	1.000	95,464,009							1.000		0.041%	391	391	0.041%
TOTAL				20,328		21,428							21,785	21,777	

5 Year Average excluding 2012	0.042%
10 Year Average excluding 2012	0.040%
5 Year Average excluding 2010-2012	0.041%
10 Year Average excluding 2010-2012	0.038%
2006-2011 Average excluding 2009	0.043%
(16) 2013 Selected Frequency	0.041%

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

PERMANENT PARTIAL
(000's)

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	23,851,125			5,697		0.024
1978	26,143,240			4,975		0.019
1979	28,061,666			8,319		0.030
1980	28,979,182			5,948		0.021
1981	30,141,508			5,550		0.018
1982	30,058,966	764	0.25%	5,478	7,170	0.018
1983	30,607,324	753	0.25%	6,727	8,933	0.022
1984	33,121,678	881	0.27%	7,627	8,657	0.023
1985	35,713,654	863	0.24%	8,640	10,012	0.024
1986	38,297,697	825	0.22%	8,720	10,569	0.023
1987	41,065,403	904	0.22%	13,355	14,773	0.033
1988	44,221,964	858	0.19%	13,717	15,988	0.031
1989	47,110,000	891	0.19%	14,193	15,929	0.030
1990	49,659,895	887	0.18%	22,178	25,003	0.045
1991	50,856,501	810	0.16%	22,791	28,137	0.045
1992	52,804,448	739	0.14%	18,660	25,251	0.035
1993	55,132,894	781	0.14%	19,518	24,991	0.035
1994	57,739,505	871	0.15%	26,572	30,507	0.046
1995	60,949,772	793	0.13%	24,089	30,377	0.040
1996	63,664,000	775	0.12%	23,552	30,390	0.037
1997	68,077,000	730	0.11%	22,755	31,171	0.033
1998	71,447,000	723	0.10%	24,021	33,224	0.034
1999	75,244,663	718	0.10%	24,285	33,824	0.032
2000	79,122,396	757	0.10%	27,386	36,177	0.035
2001	80,396,857	571	0.07%	23,263	40,741	0.029
2002	81,621,352	619	0.08%	25,712	41,538	0.032
2003	82,433,234	560	0.07%	22,319	39,856	0.027
2004	84,632,753	616	0.07%	25,282	41,042	0.030
2005	86,912,307	590	0.07%	23,544	39,904	0.027
2006	90,822,757	575	0.06%	24,378	42,396	0.027
2007	93,702,820	488	0.05%	20,641	42,298	0.022
2008	93,449,349	511	0.05%	22,668	44,360	0.024
2009	86,530,965	345	0.04%	15,675	45,436	0.018
2010	86,624,485	385	0.04%	15,789	41,009	0.018
2011	89,983,985	405	0.05%	18,209	44,960	0.020
2012	92,683,504	398	0.04%	20,052	50,381	0.022
2013	95,464,009	391	0.04%	21,002	53,714	0.022
TOTAL		21,777		643,287		

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

PERMANENT PARTIAL
(000's)

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	49,659,895	1.972	97,911,638	22,182		0.395	2.206	19,310	0	100%	19,310	0.020	0.045	0.045
1991	50,856,501	1.910	97,123,143	22,803		0.411	2.132	19,978	0	100%	19,978	0.021	0.045	0.044
1992	52,804,448	1.816	95,902,063	18,650		0.428	2.059	16,445	0	100%	16,445	0.017	0.035	0.035
1993	55,132,894	1.783	98,278,492	19,504		0.446	1.990	17,308	0	100%	17,308	0.018	0.035	0.035
1994	57,739,505	1.742	100,579,286	26,624		0.465	1.923	23,779	0	100%	23,779	0.024	0.046	0.043
1995	60,949,772	1.692	103,140,858	24,109		0.505	1.857	22,614	0	100%	22,614	0.022	0.040	0.040
1996	63,664,000	1.635	104,088,085	23,571		0.549	1.795	23,220	0	100%	23,220	0.022	0.037	0.037
1997	68,077,000	1.563	106,370,937	22,785		0.597	1.734	23,572	0	100%	23,572	0.022	0.033	0.033
1998	71,447,000	1.492	106,610,635	24,093		0.597	1.675	24,082	0	100%	24,082	0.023	0.034	0.033
1999	75,244,663	1.444	108,677,929	24,232		0.597	1.619	23,402	0	100%	23,402	0.022	0.032	0.033
2000	79,122,396	1.393	110,223,863	27,338		0.597	1.564	25,508	0	100%	25,508	0.023	0.035	0.033
2001	80,396,857	1.364	109,675,764	22,960		0.597	1.511	20,699	0	100%	20,699	0.019	0.029	0.033
2002	81,621,352	1.330	108,596,907	25,546		0.597	1.460	22,252	0	100%	22,252	0.020	0.031	0.034
2003	82,433,234	1.295	106,712,867	21,771		0.597	1.411	18,323	0	100%	18,323	0.017	0.026	0.034
2004	84,632,753	1.248	105,596,397	25,146		0.656	1.363	22,469	0	100%	22,469	0.021	0.030	0.031
2005	86,912,307	1.218	105,836,799	23,306		0.720	1.317	22,110	0	100%	22,110	0.021	0.027	0.028
2006	90,822,757	1.176	106,826,594	24,694		0.792	1.272	24,874	0	100%	24,874	0.023	0.027	0.026
2007	93,702,820	1.137	106,579,121	20,018		0.870	1.229	21,409	0	100%	21,409	0.020	0.021	0.023
2008	93,449,349	1.115	104,228,254	23,417		0.956	1.188	26,590	0	100%	26,590	0.026	0.025	0.022
2009	86,530,965	1.117	96,636,885	14,223		1.051	1.148	17,147	0	100%	17,147	0.018	0.016	0.020
2010	86,624,485	1.093	94,656,914	12,251		1.025	1.109	13,922	0	100%	13,922	0.015	0.014	0.021
2011	89,983,985	1.061	95,464,009	13,663		1.000	1.071	14,637	0	100%	14,637	0.015	0.015	0.022
2012	92,683,504	1.030	95,464,009	9,672		1.000	1.035	10,011	0	100%	10,011	0.010	0.010	0.022
2013	95,464,009	1.000	95,464,009			1.000	1.000	0	0	100%	0	0.000	0.000	0.022

	5 Year Average excluding 2011-2012	0.020	0.021
	7 Year Average excluding 2011-2012	0.021	0.023
	10 Year Weighted Average excluding 2011-2012	0.020	
	10 Year Weighted Average excluding 2010-2012	0.021	
	5 Year Average excluding 2010-2012	0.022	0.023
	5 Year Average excluding 2012	0.019	0.018
	7 Year Average excluding 2012	0.020	0.021
(14)	2013 Selected Loss Rate:	0.022	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

PERMANENT PARTIAL

INTERPOLATED DEVELOPMENT FACTORS @ 06/30/12

ACCIDENT YEAR	AGE @ 6/30/12	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	714	714	726	1.000	1.000	1.000									
1954	702	702	714	1.000	1.000	1.000									
1955	690	690	702	1.000	1.000	1.000									
1956	678	678	690	1.000	1.000	1.000									
1957	666	666	678	1.000	1.000	1.000									
1958	654	654	666	1.000	1.000	1.000									
1959	642	642	654	1.000	1.000	1.000									
1960	630	630	642	1.000	1.000	1.000									
1961	618	618	630	1.000	1.000	1.000									
1962	606	606	618	1.000	1.000	1.000									
1963	594	594	606	1.000	1.000	1.000									
1964	582	582	594	1.000	1.000	1.000									
1965	570	570	582	1.000	1.000	1.000									
1966	558	558	570	1.000	1.000	1.000									
1967	546	546	558	1.000	1.000	1.000									
1968	534	534	546	1.000	1.000	1.000									
1969	522	522	534	1.000	1.000	1.000									
1970	510	510	522	1.000	1.000	1.000									
1971	498	498	510	1.000	1.000	1.000									
1972	486	486	498	1.000	1.000	1.000									
1973	474	474	486	1.000	1.000	1.000									
1974	462	462	474	1.000	1.000	1.000									
1975	450	450	462	1.001	1.000	1.001									
1976	438	438	450	1.001	1.001	1.001									
1977	426	426	438	1.001	1.001	1.001				1.000	1.000	1.000			
1978	414	414	426	1.001	1.001	1.001				1.000	1.000	1.000			
1979	402	402	414	1.002	1.001	1.002				1.000	1.000	1.000			
1980	390	390	402	1.003	1.002	1.003				1.000	1.000	1.000			
1981	378	378	390	1.004	1.003	1.004				1.000	1.000	1.000			
1982	366	366	378	1.004	1.004	1.004				1.000	1.000	1.000			
1983	354	354	366	1.006	1.004	1.006				1.000	1.000	1.000			
1984	342	342	354	1.009	1.006	1.009				1.001	1.000	1.001			
1985	330	330	342	1.010	1.009	1.010				1.001	1.001	1.001			
1986	318	318	330	1.011	1.010	1.011				1.001	1.001	1.001			
1987	306	306	318	1.012	1.011	1.012				1.002	1.001	1.002			
1988	294	294	306	1.014	1.012	1.014				1.002	1.002	1.002			
1989	282	282	294	1.015	1.014	1.015				1.002	1.002	1.002			
1990	270	270	282	1.019	1.015	1.019				1.003	1.002	1.003			
1991	258	258	270	1.022	1.019	1.022				1.003	1.003	1.003			
1992	246	246	258	1.025	1.022	1.025				1.005	1.003	1.005			
1993	234	234	246	1.028	1.025	1.028				1.006	1.005	1.006			
1994	222	222	234	1.032	1.028	1.032				1.007	1.006	1.007			
1995	210	210	222	1.037	1.032	1.037				1.008	1.007	1.008			
1996	198	198	210	1.043	1.037	1.043				1.010	1.008	1.010			
1997	186	186	198	1.052	1.043	1.052				1.012	1.010	1.012			
1998	174	174	186	1.062	1.052	1.062				1.015	1.012	1.015			
1999	162	162	174	1.073	1.062	1.073				1.018	1.015	1.018			
2000	150	150	162	1.087	1.073	1.087				1.022	1.018	1.022			
2001	138	138	150	1.103	1.087	1.103				1.029	1.022	1.029			
2002	126	126	138	1.121	1.103	1.121				1.037	1.029	1.037			
2003	114	114	126	1.146	1.121	1.146				1.046	1.037	1.046			
2004	102	102	114	1.172	1.146	1.172				1.058	1.046	1.058			
2005	90	90	102	1.226	1.172	1.226				1.077	1.058	1.077			
2006	78	78	90	1.288	1.226	1.288				1.096	1.077	1.096			
2007	66	66	78	1.385	1.288	1.385				1.125	1.096	1.125			
2008	54	54	66	1.523	1.385	1.523				1.165	1.125	1.165			
2009	42	42	54	1.767	1.523	1.767				1.227	1.165	1.227			
2010	30	30	42	2.377	1.767	2.377				1.367	1.227	1.367			
2011	18	18	30	3.767	2.377	3.767				1.644	1.367	1.644			
2012	6	6	18	30.134	3.767	30.134				6.580	1.644	6.580			

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

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977	117	942	2,098	2,995	3,590	3,951	4,265	4,537	4,756	4,939	5,073	5,156	5,219	5,273	5,308	5,338	5,343	5,348	5,458	5,458	5,460	5,522	5,541	5,559	5,567	5,567	5,599	5,653	5,666	5,677	5,685	5,686	5,686	5,691	5,691	5,691	5,691
1978	105	849	1,890	2,699	3,235	3,559	3,842	4,092	4,268	4,398	4,491	4,585	4,676	4,728	4,767	4,806	4,835	4,843	4,855	4,863	4,873	4,891	4,891	4,913	4,921	4,927	4,935	4,942	4,946	4,946	4,958	4,958	4,958	4,968	4,968		4,968
1979	173	1,397	3,111	4,441	5,324	5,858	6,332	6,715	6,987	7,230	7,445	7,618	7,742	7,828	7,882	7,924	8,017	8,066	8,118	8,141	8,154	8,176	8,205	8,213	8,213	8,213	8,213	8,217	8,232	8,280	8,280	8,280	8,280	8,304			8,304
1980	121	974	2,169	3,097	3,712	4,085	4,400	4,669	4,879	5,063	5,207	5,310	5,436	5,523	5,624	5,663	5,784	5,812	5,843	5,858	5,873	5,873	5,874	5,874	5,886	5,889	5,909	5,910	5,910	5,911	5,916	5,932	5,932				5,932
1981	118	953	2,122	3,029	3,603	3,967	4,307	4,584	4,781	4,913	5,059	5,151	5,215	5,334	5,383	5,404	5,410	5,433	5,442	5,454	5,456	5,473	5,473	5,504	5,505	5,512	5,520	5,520	5,523	5,527	5,527	5,529					5,529
1982	111	893	1,989	2,846	3,435	3,763	4,048	4,294	4,479	4,649	4,789	4,855	4,909	5,114	5,200	5,225	5,265	5,297	5,297	5,298	5,326	5,333	5,333	5,354	5,354	5,354	5,357	5,372	5,376	5,404	5,452						5,452
1983	132	1,065	2,400	3,468	4,143	4,519	4,831	5,158	5,418	5,535	5,723	5,862	5,991	6,128	6,222	6,334	6,484	6,556	6,578	6,632	6,668	6,668	6,668	6,673	6,674	6,674	6,674	6,674	6,680	6,680							6,680
1984	162	1,342	2,999	4,135	4,905	5,412	5,840	6,149	6,403	6,576	6,695	6,810	6,875	7,006	7,090	7,147	7,180	7,277	7,323	7,331	7,353	7,355	7,375	7,418	7,456	7,521	7,530	7,543	7,556								7,556
1985	173	1,292	2,761	4,131	5,218	5,973	6,479	6,918	7,266	7,613	7,777	7,855	8,107	8,155	8,269	8,326	8,403	8,463	8,463	8,488	8,488	8,497	8,513	8,513	8,514	8,517	8,543	8,548									8,548
1986	150	1,261	2,934	4,187	5,113	5,714	6,126	6,490	6,881	7,271	7,580	7,746	7,948	8,142	8,196	8,256	8,282	8,300	8,337	8,375	8,413	8,468	8,505	8,553	8,594	8,609	8,617										8,617
1987	223	1,841	4,232	6,262	7,842	8,758	9,385	10,170	10,903	11,382	11,786	12,009	12,198	12,387	12,461	12,564	12,631	12,686	12,735	12,794	12,877	12,968	13,007	13,146	13,183	13,191											13,191
1988	223	1,913	4,471	6,321	7,687	8,914	9,839	10,725	11,246	11,557	11,839	12,219	12,541	12,749	12,855	13,050	13,206	13,280	13,298	13,414	13,429	13,461	13,474	13,522	13,528												13,528
1989	240	2,011	4,631	6,736	8,262	9,755	10,779	11,351	11,885	12,243	12,590	12,812	12,951	13,166	13,371	13,464	13,604	13,752	13,831	13,895	13,926	13,948	13,962	13,967													13,967
1990	420	3,395	7,225	11,193	13,839	15,364	16,586	17,659	18,564	19,105	19,363	19,719	20,030	20,283	20,515	20,954	21,289	21,333	21,436	21,530	21,629	21,671	21,759														21,759
1991	468	4,319	7,836	11,383	14,222	16,329	17,596	18,780	19,478	19,757	19,977	20,201	20,477	20,767	20,968	21,199	21,365	21,585	21,675	21,750	21,847	22,320															22,320
1992	434	4,142	7,260	10,346	12,429	13,812	14,986	15,649	16,226	16,635	16,953	17,147	17,277	17,409	17,654	17,818	17,970	18,115	18,160	18,185	18,196																18,196
1993	592	4,894	8,520	11,615	13,778	14,953	15,785	16,407	16,790	17,540	17,927	18,085	18,202	18,271	18,350	18,585	18,737	18,803	18,918	18,966																	18,966
1994	766	6,397	10,947	15,267	18,401	20,012	21,839	22,846	23,677	24,082	24,436	24,795	24,995	25,112	25,291	25,443	25,510	25,787	25,787																		25,787
1995	687	6,837	10,749	14,790	17,063	18,570	19,448	20,130	20,657	21,297	21,724	22,190	22,558	22,765	22,931	23,037	23,197	23,259																			23,259
1996	1,002	6,514	10,674	14,491	16,768	18,341	19,316	20,072	20,550	20,978	21,371	21,665	21,770	21,956	22,161	22,301	22,594																				22,594
1997	853	6,035	9,582	13,194	14,992	16,062	16,880	17,831	18,464	19,111	19,741	20,154	20,572	20,847	21,358	21,667																					21,667
1998	967	7,030	11,579	14,803	17,312	18,582	19,605	20,489	21,041	21,569	21,957	22,100	22,166	22,630	22,683																						22,683
1999	968	6,542	10,632	14,176	16,047	17,451	18,516	19,307	20,139	20,495	20,955	21,314	21,910	22,581																							22,581
2000	878	6,674	11,462	14,857	17,306	18,999	20,642	22,272	23,289	23,826	24,344	24,668	25,149																								25,149
2001	775	5,090	8,893	12,570	15,148	16,330	17,957	18,849	19,548	19,941	20,311	20,809																									20,809
2002	602	6,073	9,868	13,345	16,529	18,814	19,917	20,838	21,690	22,354	22,789																										22,789
2003	805	5,485	9,223	12,439	14,573	16,004	16,950	17,646	18,617	19,003																											19,003
2004	609	6,702	10,519	13,981	16,443	18,011	19,628	20,484	21,455																												21,455
2005	828	7,195	11,237	14,025	15,830	16,998	18,173	19,017																													19,017
2006	857	5,816	10,085	13,952	15,835	17,453	19,172																														19,172
2007	716	5,459	8,561	11,237	13,157	14,456																															14,456
2008	709	6,100	9,564	13,036	15,373																																15,373
2009	492	3,517	5,573	8,050																																	8,050
2010	449	3,420	5,155																																		5,155
2011	347	3,627																																			3,627
2012	321																																				321
																																					522,150

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-Ult	
1977	8.053	2.227	1.427	1.199	1.100	1.080	1.064	1.048	1.039	1.027	1.016	1.012	1.010	1.007	1.006	1.001	1.001	1.021	1.000	1.000	1.011	1.004	1.003	1.001	1.000	1.006	1.010	1.002	1.002	1.001	1.000	1.000	1.001	1.000	1.000		
1978	8.053	2.227	1.427	1.199	1.100	1.080	1.065	1.043	1.030	1.021	1.021	1.020	1.011	1.008	1.008	1.006	1.002	1.002	1.002	1.002	1.004	1.000	1.004	1.002	1.001	1.002	1.001	1.001	1.000	1.002	1.000	1.000	1.002	1.000			
1979	8.053	2.227	1.427	1.199	1.100	1.081	1.061	1.040	1.035	1.030	1.023	1.016	1.011	1.007	1.005	1.012	1.006	1.007	1.003	1.002	1.003	1.004	1.001	1.000	1.000	1.000	1.000	1.002	1.006	1.000	1.000	1.000	1.003				
1980	8.053	2.227	1.427	1.199	1.100	1.077	1.061	1.045	1.038	1.028	1.020	1.024	1.016	1.018	1.007	1.021	1.005	1.005	1.003	1.003	1.000	1.000	1.000	1.002	1.001	1.003	1.000	1.000	1.000	1.001	1.003	1.000					
1981	8.053	2.227	1.427	1.189	1.101	1.086	1.064	1.043	1.028	1.030	1.018	1.012	1.023	1.009	1.004	1.001	1.004	1.002	1.002	1.000	1.003	1.000	1.006	1.000	1.001	1.001	1.000	1.001	1.001	1.000	1.000						
1982	8.053	2.227	1.431	1.207	1.096	1.076	1.061	1.043	1.038	1.030	1.014	1.011	1.042	1.017	1.005	1.008	1.006	1.000	1.000	1.005	1.001	1.000	1.004	1.000	1.000	1.000	1.003	1.001	1.005	1.009							
1983	8.053	2.253	1.445	1.195	1.091	1.069	1.068	1.050	1.022	1.034	1.024	1.022	1.023	1.015	1.018	1.024	1.011	1.003	1.008	1.005	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.001	1.000								
1984	8.292	2.234	1.379	1.186	1.103	1.079	1.053	1.041	1.027	1.018	1.017	1.009	1.019	1.012	1.008	1.005	1.013	1.006	1.001	1.003	1.000	1.003	1.006	1.005	1.009	1.001	1.002	1.002									
1985	7.481	2.137	1.496	1.263	1.145	1.085	1.068	1.050	1.048	1.022	1.010	1.032	1.006	1.014	1.007	1.009	1.007	1.000	1.003	1.000	1.001	1.002	1.000	1.000	1.000	1.003	1.001										
1986	8.427	2.327	1.427	1.221	1.117	1.072	1.060	1.060	1.057	1.042	1.022	1.026	1.024	1.007	1.007	1.003	1.002	1.004	1.005	1.005	1.007	1.004	1.006	1.005	1.002	1.001											
1987	8.240	2.299	1.480	1.252	1.117	1.072	1.084	1.072	1.044	1.036	1.019	1.016	1.015	1.006	1.008	1.005	1.004	1.004	1.005	1.006	1.007	1.003	1.011	1.003	1.001												
1988	8.572	2.337	1.414	1.216	1.160	1.104	1.090	1.049	1.028	1.024	1.032	1.026	1.017	1.008	1.015	1.012	1.006	1.001	1.009	1.001	1.002	1.001	1.004	1.000													
1989	8.385	2.302	1.455	1.227	1.181	1.105	1.053	1.047	1.030	1.028	1.018	1.011	1.017	1.016	1.007	1.010	1.011	1.006	1.005	1.002	1.002	1.001	1.000														
1990	8.092	2.128	1.549	1.236	1.110	1.080	1.065	1.051	1.029	1.014	1.018	1.016	1.013	1.011	1.021	1.016	1.002	1.005	1.004	1.005	1.002	1.004															
1991	9.224	1.814	1.453	1.249	1.148	1.078	1.067	1.037	1.014	1.011	1.011	1.014	1.014	1.010	1.011	1.008	1.010	1.004	1.003	1.004	1.022																
1992	9.537	1.753	1.425	1.201	1.111	1.085	1.044	1.037	1.025	1.019	1.011	1.008	1.008	1.014	1.009	1.009	1.008	1.002	1.001	1.001																	
1993	8.274	1.741	1.363	1.186	1.085	1.056	1.039	1.023	1.045	1.022	1.009	1.007	1.004	1.004	1.013	1.008	1.004	1.006	1.003																		
1994	8.350	1.711	1.395	1.205	1.088	1.091	1.046	1.036	1.017	1.015	1.015	1.008	1.005	1.007	1.006	1.003	1.011	1.000																			
1995	9.949	1.572	1.376	1.154	1.088	1.047	1.035	1.026	1.031	1.020	1.021	1.017	1.009	1.007	1.005	1.007	1.003																				
1996	6.504	1.639	1.358	1.157	1.094	1.053	1.039	1.024	1.021	1.019	1.014	1.005	1.009	1.009	1.006	1.013																					
1997	7.076	1.588	1.377	1.136	1.071	1.051	1.056	1.036	1.035	1.033	1.021	1.021	1.013	1.024	1.014																						
1998	7.271	1.647	1.278	1.170	1.073	1.055	1.045	1.027	1.025	1.018	1.006	1.003	1.021	1.002																							
1999	6.755	1.625	1.333	1.132	1.088	1.061	1.043	1.043	1.018	1.022	1.017	1.028	1.031																								
2000	7.600	1.717	1.296	1.165	1.098	1.086	1.079	1.046	1.023	1.022	1.013	1.019																									
2001	6.570	1.747	1.413	1.205	1.078	1.100	1.050	1.037	1.020	1.019	1.025																										
2002	10.086	1.625	1.352	1.239	1.138	1.059	1.046	1.041	1.031	1.019																											
2003	6.815	1.682	1.349	1.172	1.098	1.059	1.041	1.055	1.021																												
2004	11.007	1.569	1.329	1.176	1.095	1.090	1.044	1.047																													
2005	8.687	1.562	1.248	1.129	1.074	1.069	1.046																														
2006	6.784	1.734	1.383	1.135	1.102	1.098																															
2007	7.621	1.568	1.313	1.171	1.099																																
2008	8.604	1.568	1.363	1.179																																	
2009	7.150	1.585	1.444																																		
2010	7.620	1.507																																			
2011	10.460																																				
4 Yr Avg	8.458	1.557	1.376	1.153	1.093	1.079	1.044	1.045	1.024	1.021	1.015	1.018	1.018	1.011	1.008	1.008	1.006	1.003	1.003	1.003	1.007	1.002	1.005	1.002	1.003	1.001	1.001	1.001	1.002	1.002	1.001	1.000	1.002	1.000	1.000		
5 Yr Avg	8.291	1.592	1.350	1.158	1.094	1.075	1.045	1.045	1.022	1.020	1.016	1.015	1.017	1.010	1.009	1.008	1.007	1.004	1.003	1.003	1.007	1.003	1.004	1.003	1.002	1.001	1.001	1.001	1.002	1.002	1.001	1.000	1.002	1.000	1.000		
7 Yr Avg	8.132	1.585	1.347	1.171	1.098	1.080	1.050	1.042	1.025	1.022	1.017	1.014	1.013	1.010	1.009	1.009	1.007	1.004	1.004	1.003	1.006	1.003	1.004	1.002	1.002	1.001	1.001	1.001	1.002	1.002	1.001	1.000	1.002	1.000	1.000		
3 Yr Wtd	8.205	1.556	1.364	1.161	1.091	1.086	1.044	1.047	1.024	1.020	1.018	1.017	1.022	1.012	1.008	1.007	1.006	1.003	1.003	1.003	1.009	1.002	1.005	1.002	1.001	1.002	1.001	1.001	1.002	1.003	1.001	1.000	1.002	1.000	1.000		
5 Yr Wtd	8.155	1.602	1.339	1.157	1.093	1.075	1.045	1.045	1.023	1.020	1.016	1.015	1.017	1.010	1.009	1.008	1.007	1.003	1.003	1.003	1.008	1.003	1.004	1.002	1.002	1.001	1.001	1.001	1.003	1.002	1.001	1.000	1.002	1.000	1.000		
10 Yr Wtd	8.324	1.617	1.342	1.169	1.094	1.073	1.049	1.038	1.024	1.021	1.015	1.013	1.013	1.010	1.011	1.009	1.006	1.003	1.004	1.003	1.006	1.002	1.004	1.002	1.001	1.002	1.002	1.001	1.002	1.002	1.001	1.000	1.002	1.000	1.000		TAIL
Prior	7.600	1.603	1.325	1.155	1.102	1.075	1.053	1.044	1.023	1.023	1.014	1.014	1.011	1.010	1.008	1.007	1.007	1.005	1.004	1.004	1.003	1.002	1.005	1.003	1.002	1.001	1.001	1.001	1.003	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.001
Selected	8.000	1.585	1.345	1.160	1.100	1.075	1.051	1.046	1.023	1.022	1.016	1.015	1.013	1.010	1.010	1.008	1.006	1.004	1.004	1.003	1.003	1.002	1.004	1.002	1.002	1.001	1.001	1.001	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.000	
Cumulative	30.134	3.767	2.377	1.767	1.523	1.385	1.288	1.226	1.172	1.146	1.121	1.103	1.087	1.073	1.062	1.052	1.043	1.037	1.032	1.028	1.025	1.022	1.019	1.015	1.014	1.012	1.011	1.010	1.009	1.006	1.004	1.004	1.003	1.002	1.001	1.001	1.001

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
PERMANENT PARTIAL

REPORTED PERMANENT PARTIAL CLAIM COUNTS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	229	560	644	680	699	717	726	734	737	740	744	747	750	752	756	758	758	759	759	760	760	761	761	761	761	761	763	763	763	764	764						764
1983	239	568	642	688	701	714	724	729	732	737	740	742	743	745	748	749	750	752	752	752	752	752	752	753	753	753	753	753	753	753							753
1984	317	700	766	804	826	846	852	856	859	862	865	868	868	870	871	871	873	873	874	874	875	876	878	878	879	879	880	880	880								880
1985	301	655	752	797	818	831	841	846	853	853	854	856	857	857	859	860	861	861	861	861	861	861	861	862	862	862	862	862									862
1986	268	629	703	740	755	766	783	794	801	806	809	811	813	814	815	818	819	819	821	821	822	822	822	823	824	824	824										824
1987	264	689	773	821	840	855	864	872	877	878	880	881	885	887	891	893	893	896	896	899	900	902	903	903	903	903											903
1988	309	689	751	781	796	809	823	830	836	839	839	844	846	849	850	853	854	854	854	854	856	856	856	857	857												857
1989	314	735	781	818	831	845	852	859	866	871	874	878	880	881	881	883	886	886	886	887	887	888	888	889													889
1990	326	742	782	813	833	846	856	859	862	867	869	873	874	875	876	877	878	879	881	882	883	883	884														884
1991	283	685	726	751	765	775	783	785	787	791	793	795	800	801	801	802	802	803	803	803	803	807															807
1992	259	605	644	667	684	695	703	711	713	718	721	724	724	729	730	731	733	733	734	735	735																735
1993	91	415	551	620	660	688	710	729	735	742	757	758	761	763	764	769	770	774	776	777																	777
1994	108	510	637	716	764	791	813	824	838	841	850	853	856	856	859	861	862	865	865																		865
1995	94	468	578	659	692	719	741	750	757	765	770	774	779	782	783	786	786	787																			787
1996	106	445	558	626	664	691	709	717	727	737	748	756	759	763	765	765	767																				767
1997	100	423	530	602	629	649	664	684	689	692	703	712	715	717	721	722																					722
1998	117	437	542	599	635	652	666	675	687	694	700	704	708	712	713																						713
1999	118	418	511	579	613	631	650	662	676	685	690	695	703	706																							706
2000	101	444	557	614	642	667	685	701	718	725	731	735	741																								741
2001	92	333	416	448	476	499	518	532	540	547	550	555																									555
2002	75	350	435	488	530	553	566	574	582	590	597																										597
2003	98	340	414	458	484	504	513	524	531	536																											536
2004	73	375	450	498	535	550	566	570	582																												582
2005	87	355	435	480	499	521	537	548																													548
2006	90	350	425	480	496	509	525																														525
2007	75	306	362	399	418	434																															434
2008	80	290	367	409	439																																439
2009	53	207	245	275																																	275
2010	54	246	283																																		283
2011	63	252																																			252
2012	66																																				66
																																					20,328

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-Ult	
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	2.445	1.150	1.056	1.028	1.026	1.013	1.011	1.004	1.004	1.005	1.004	1.004	1.003	1.005	1.003	1.000	1.001	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.003	1.000	1.000	1.001	1.000							
1983	2.377	1.130	1.072	1.019	1.019	1.014	1.007	1.004	1.007	1.004	1.003	1.001	1.003	1.004	1.001	1.001	1.003	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000								
1984	2.208	1.094	1.050	1.027	1.024	1.007	1.005	1.004	1.003	1.003	1.003	1.000	1.002	1.001	1.000	1.002	1.000	1.001	1.000	1.001	1.001	1.002	1.000	1.001	1.000	1.001	1.000	1.000									
1985	2.176	1.148	1.060	1.026	1.016	1.012	1.006	1.008	1.000	1.001	1.002	1.001	1.000	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000										
1986	2.347	1.118	1.053	1.020	1.015	1.022	1.014	1.009	1.006	1.004	1.002	1.002	1.001	1.001	1.004	1.001	1.000	1.002	1.000	1.001	1.000	1.000	1.001	1.001	1.000	1.000											
1987	2.610	1.122	1.062	1.023	1.018	1.011	1.009	1.006	1.001	1.002	1.001	1.005	1.002	1.005	1.002	1.000	1.003	1.000	1.003	1.001	1.002	1.001	1.000	1.000	1.000												
1988	2.230	1.090	1.040	1.019	1.016	1.017	1.009	1.007	1.004	1.000	1.006	1.002	1.004	1.001	1.004	1.001	1.000	1.000	1.000	1.002	1.000	1.000	1.001	1.000													
1989	2.341	1.063	1.047	1.016	1.017	1.008	1.008	1.008	1.006	1.003	1.005	1.002	1.001	1.000	1.002	1.003	1.000	1.000	1.001	1.000	1.001	1.000	1.001														
1990	2.276	1.054	1.040	1.025	1.016	1.012	1.004	1.003	1.006	1.002	1.005	1.001	1.001	1.001	1.001	1.001	1.001	1.002	1.001	1.001	1.000	1.001															
1991	2.420	1.060	1.034	1.019	1.013	1.010	1.003	1.003	1.005	1.003	1.003	1.006	1.001	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.005																
1992	2.336	1.064	1.036	1.025	1.016	1.012	1.011	1.003	1.007	1.004	1.004	1.000	1.007	1.001	1.001	1.003	1.000	1.001	1.001	1.000																	
1993	4.560	1.328	1.125	1.065	1.042	1.032	1.027	1.008	1.010	1.020	1.001	1.004	1.003	1.001	1.007	1.001	1.005	1.003	1.001																		
1994	4.722	1.249	1.124	1.067	1.035	1.028	1.014	1.017	1.004	1.011	1.004	1.004	1.000	1.004	1.002	1.001	1.003	1.000																			
1995	4.979	1.235	1.140	1.050	1.039	1.031	1.012	1.009	1.011	1.007	1.005	1.006	1.004	1.001	1.004	1.000	1.001																				
1996	4.198	1.254	1.122	1.061	1.041	1.026	1.011	1.014	1.014	1.015	1.011	1.004	1.005	1.003	1.000	1.003																					
1997	4.230	1.253	1.136	1.045	1.032	1.023	1.030	1.007	1.004	1.016	1.013	1.004	1.003	1.006	1.001																						
1998	3.735	1.240	1.105	1.060	1.027	1.021	1.014	1.018	1.010	1.009	1.006	1.006	1.006	1.001																							
1999	3.542	1.222	1.133	1.059	1.029	1.030	1.018	1.021	1.013	1.007	1.007	1.012	1.004																								
2000	4.396	1.255	1.102	1.046	1.039	1.027	1.023	1.024	1.010	1.008	1.005	1.008																									
2001	3.620	1.249	1.077	1.063	1.048	1.038	1.027	1.015	1.013	1.005	1.009																										
2002	4.667	1.243	1.122	1.086	1.043	1.024	1.014	1.014	1.014	1.012																											
2003	3.469	1.218	1.106	1.057	1.041	1.018	1.021	1.013	1.009																												
2004	5.137	1.200	1.107	1.074	1.028	1.029	1.007	1.021																													
2005	4.080	1.225	1.103	1.040	1.044	1.031	1.020																														
2006	3.889	1.214	1.129	1.033	1.026	1.031																															
2007	4.080	1.183	1.102	1.048	1.038																																
2008	3.625	1.266	1.114	1.073																																	
2009	3.906	1.184	1.122																																		
2010	4.556	1.150																																			
2011	4.000																																				
3 Yr Avg	4.154	1.200	1.113	1.051	1.036	1.030	1.016	1.016	1.012	1.009	1.007	1.008	1.004	1.003	1.002	1.001	1.003	1.001	1.001	1.000	1.002	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.001	1.000							
5 Yr Avg	4.033	1.199	1.114	1.054	1.036	1.027	1.018	1.018	1.012	1.008	1.008	1.007	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.002	1.000	1.001	1.000	1.000	1.001	1.000	1.000	1.001	1.000							
7 Yr Avg	4.019	1.203	1.112	1.059	1.039	1.028	1.019	1.018	1.011	1.010	1.008	1.006	1.003	1.002	1.002	1.001	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.001	1.000	1.000	1.001	1.000							
3 Yr Wtd	4.147	1.205	1.112	1.050	1.036	1.030	1.016	1.016	1.012	1.009	1.007	1.008	1.004	1.003	1.002	1.001	1.003	1.001	1.001	1.000	1.002	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.001	1.000							
5 Yr Wtd	4.003	1.202	1.114	1.053	1.035	1.027	1.018	1.018	1.012	1.008	1.008	1.007	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.002	1.000	1.001	1.000	1.000	1.001	1.000	1.000	1.001	1.000							
10 Yr Wtd	4.106	1.216	1.108	1.057	1.036	1.027	1.019	1.016	1.010	1.011	1.006	1.005	1.003	1.002	1.002	1.001	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.001	1.000	1.000	1.001	1.000							TAIL
PRIOR	4.034	1.204	1.114	1.053	1.036	1.027	1.018	1.018	1.011	1.008	1.008	1.007	1.004	1.003	1.003	1.001	1.002	1.001	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
Selected	4.003	1.202	1.114	1.053	1.035	1.027	1.018	1.018	1.012	1.008	1.008	1.007	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.002	1.000	1.001	1.000	1.000	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Cumulative	6.580	1.644	1.367	1.227	1.165	1.125	1.096	1.077	1.058	1.046	1.037	1.029	1.022	1.018	1.015	1.012	1.010	1.008	1.007	1.006	1.005	1.003	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM SETTLEMENT
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2012	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		2,482	12,482	10,000	85.5%	8,548	
1977	23,851,125	25,478	27,264	1,786	82.6%	1,475	0.114
1978	26,143,240	26,215	28,334	2,119	81.7%	1,733	0.108
1979	28,061,666	38,045	41,581	3,535	80.9%	2,861	0.148
1980	28,979,182	33,095	36,637	3,541	80.3%	2,842	0.126
1981	30,141,508	34,355	38,601	4,247	79.7%	3,385	0.128
1982	30,058,966	36,174	41,255	5,081	78.9%	4,011	0.137
1983	30,607,324	40,347	46,935	6,588	78.6%	5,179	0.153
1984	33,121,678	51,152	60,694	9,542	78.0%	7,442	0.183
1985	35,713,654	59,773	72,342	12,569	77.2%	9,702	0.203
1986	38,297,697	68,553	84,627	16,074	76.3%	12,257	0.221
1987	41,065,403	76,258	96,022	19,764	75.2%	14,868	0.234
1988	44,221,964	81,217	104,720	23,503	74.5%	17,503	0.237
1989	47,110,000	90,630	119,896	29,266	73.7%	21,579	0.255
1990	49,659,895	103,127	140,384	37,257	73.1%	27,227	0.283
1991	50,856,501	97,632	136,891	39,259	72.3%	28,401	0.269
1992	52,804,448	98,864	142,777	43,913	71.5%	31,391	0.270
1993	55,132,894	101,543	151,046	49,503	70.5%	34,919	0.274
1994	57,739,505	101,812	156,595	54,783	69.7%	38,204	0.271
1995	60,949,772	97,182	154,555	57,374	68.8%	39,496	0.254
1996	63,664,000	93,691	154,220	60,528	67.9%	41,110	0.242
1997	68,077,000	95,197	162,182	66,985	66.9%	44,837	0.238
1998	71,447,000	106,541	188,406	81,865	66.0%	54,053	0.264
1999	75,244,663	119,220	219,892	100,672	65.2%	65,687	0.292
2000	79,122,396	131,445	254,077	122,633	64.6%	79,166	0.321
2001	80,396,857	126,622	256,745	130,123	63.8%	83,045	0.319
2002	81,621,352	135,472	288,408	152,936	63.3%	96,775	0.353
2003	82,433,234	121,109	279,003	157,894	62.7%	99,027	0.338
2004	84,632,753	112,290	273,610	161,319	62.4%	100,588	0.323
2005	86,912,307	91,742	248,592	156,851	62.0%	97,209	0.286
2006	90,822,757	70,932	228,480	157,548	62.0%	97,733	0.252
2007	93,702,820	44,374	209,756	165,382	62.9%	104,048	0.224
2008	93,449,349	28,735	198,665	169,930	63.2%	107,356	0.213
2009	86,530,965	15,638	179,836	164,198	63.6%	104,425	0.208
2010	86,624,485	8,393	190,176	181,783	64.1%	116,509	0.220
2011	89,983,985	835	204,019	203,185	63.9%	129,767	0.227
2012	46,341,752	1	106,069	106,068	61.7%	65,474	0.229
2013		0	0				
TOTAL		2,566,173	5,335,776	2,769,604	65.0%	1,799,831	
EXLD PRIOR		2,563,691	5,323,294	2,759,604	64.9%	1,791,284	

(1) PROVIDED BY THE BWC; 2012 ADJUSTED TO PARTIAL YEAR
(2) SECTION 1, EXHIBIT 7, SHEET 3, COL. 2
(3) SECTION 1, EXHIBIT 7, SHEET 3, COL. 12; 2012 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 1, EXHIBIT 7, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM SETTLEMENT
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	FISCAL YEAR ENDING 2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	10,000	1,705	1,446	1,360	1,149	920	754	991	433	337	271	182	131	99	60	39	33	13	15	62
1977	1,786	234	220	204	186	165	145	127	109	92	77	62	48	36	26	18	12	7	4	12
1978	2,119	263	243	229	212	193	172	151	132	114	96	80	65	49	38	28	19	12	8	17
1979	3,535	425	387	356	336	311	283	252	221	194	167	141	118	95	73	55	40	28	18	35
1980	3,541	426	374	341	314	296	274	250	222	195	171	147	124	104	84	64	49	36	24	47
1981	4,247	515	449	395	359	331	312	288	263	234	206	180	155	131	109	88	67	51	37	75
1982	5,081	543	551	480	422	384	354	334	308	281	250	220	193	165	140	117	94	72	55	121
1983	6,588	807	617	627	546	480	436	402	379	351	320	284	250	219	188	159	133	107	82	200
1984	9,542	1,023	1,044	798	810	706	620	564	520	491	454	414	367	323	283	243	206	172	138	364
1985	12,569	1,195	1,219	1,244	951	966	842	739	673	620	585	541	493	438	385	338	290	245	205	599
1986	16,074	1,371	1,398	1,426	1,455	1,113	1,130	985	865	787	726	684	632	577	512	451	395	339	287	940
1987	19,764	1,525	1,556	1,587	1,619	1,651	1,263	1,282	1,118	981	893	823	776	718	654	581	511	448	385	1,392
1988	23,503	1,949	1,663	1,697	1,731	1,765	1,800	1,377	1,398	1,219	1,070	974	898	847	783	714	634	558	489	1,938
1989	29,266	2,356	2,232	1,904	1,942	1,981	2,021	2,061	1,577	1,601	1,396	1,226	1,115	1,028	969	896	817	726	639	2,779
1990	37,257	2,991	2,759	2,613	2,230	2,274	2,320	2,366	2,414	1,846	1,874	1,634	1,435	1,305	1,204	1,135	1,049	957	850	4,001
1991	39,259	2,929	2,916	2,690	2,548	2,174	2,218	2,262	2,307	2,354	1,800	1,827	1,593	1,399	1,273	1,174	1,107	1,023	933	4,731
1992	43,913	2,966	3,055	3,042	2,806	2,658	2,268	2,313	2,359	2,407	2,455	1,878	1,906	1,662	1,459	1,328	1,224	1,154	1,067	5,907
1993	49,503	3,046	3,138	3,232	3,218	2,969	2,811	2,399	2,447	2,496	2,546	2,597	1,987	2,016	1,758	1,544	1,404	1,295	1,221	7,378
1994	54,783	3,462	3,158	3,253	3,351	3,336	3,078	2,915	2,487	2,537	2,588	2,640	2,692	2,060	2,091	1,823	1,601	1,456	1,343	8,915
1995	57,374	3,304	3,417	3,117	3,211	3,307	3,293	3,038	2,877	2,455	2,504	2,554	2,605	2,657	2,033	2,063	1,799	1,580	1,437	10,124
1996	60,528	3,279	3,297	3,409	3,110	3,204	3,300	3,285	3,031	2,871	2,450	2,499	2,549	2,599	2,651	2,028	2,059	1,795	1,576	11,536
1997	66,985	3,332	3,449	3,467	3,585	3,271	3,369	3,470	3,455	3,187	3,019	2,576	2,628	2,680	2,734	2,788	2,133	2,165	1,888	13,789
1998	81,865	4,049	3,871	4,006	4,028	4,165	3,800	3,914	4,031	4,014	3,703	3,507	2,993	3,052	3,113	3,176	3,239	2,478	2,515	18,212
1999	100,672	5,126	4,725	4,517	4,676	4,701	4,861	4,435	4,568	4,705	4,684	4,322	4,093	3,493	3,563	3,634	3,706	3,781	2,892	24,191
2000	122,633	6,309	5,923	5,460	5,220	5,402	5,432	5,616	5,124	5,278	5,436	5,413	4,994	4,729	4,036	4,116	4,199	4,283	4,368	31,294
2001	130,123	6,319	6,370	5,980	5,512	5,270	5,454	5,484	5,670	5,173	5,328	5,488	5,464	5,041	4,774	4,074	4,156	4,239	4,324	36,003
2002	152,936	7,970	7,040	7,096	6,662	6,141	5,871	6,076	6,109	6,317	5,763	5,936	6,114	6,088	5,616	5,319	4,539	4,630	4,722	44,926
2003	157,894	7,948	7,814	6,902	6,957	6,532	6,021	5,756	5,957	5,990	6,193	5,651	5,820	5,995	5,969	5,506	5,215	4,450	4,539	48,678
2004	161,319	8,752	7,680	7,550	6,669	6,723	6,312	5,817	5,562	5,756	5,788	5,984	5,460	5,624	5,792	5,767	5,321	5,039	4,300	51,422
2005	156,851	8,317	8,059	7,071	6,952	6,141	6,190	5,811	5,356	5,121	5,300	5,329	5,510	5,027	5,178	5,333	5,310	4,899	4,640	51,305
2006	157,548	10,001	7,824	7,581	6,652	6,539	5,777	5,823	5,467	5,039	4,817	4,986	5,013	5,183	4,729	4,871	5,017	4,995	4,608	52,626
2007	165,382	14,060	9,606	7,515	7,281	6,389	6,281	5,548	5,593	5,251	4,840	4,627	4,789	4,815	4,978	4,542	4,678	4,819	4,798	54,973
2008	169,930	12,136	13,415	9,165	7,170	6,947	6,096	5,993	5,294	5,336	5,010	4,617	4,415	4,569	4,594	4,750	4,334	4,464	4,598	57,028
2009	164,198	12,545	10,831	11,972	8,179	6,399	6,200	5,440	5,348	4,724	4,762	4,471	4,121	3,940	4,078	4,100	4,239	3,868	3,984	54,998
2010	181,783	14,487	12,781	11,035	12,198	8,334	6,520	6,317	5,543	5,449	4,813	4,852	4,555	4,199	4,014	4,155	4,177	4,319	3,941	60,094
2011	203,185	12,487	15,198	13,408	11,577	12,797	8,742	6,839	6,627	5,815	5,716	5,049	5,090	4,779	4,404	4,211	4,358	4,382	4,531	67,175
2012	106,068	1,841	12,924	15,730	13,877	11,982	13,244	9,048	7,079	6,858	6,018	5,916	5,226	5,268	4,946	4,559	4,358	4,511	4,535	74,215
TOTAL	2,769,604	171,997	172,649	162,461	149,701	138,914	129,861	119,771	112,924	108,475	104,089	100,310	96,415	93,009	89,292	85,786	82,523	79,395	75,996	802,104

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM SETTLEMENT
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	43	7	5	4	27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	895	30	15	148	113	86	65	438	-	-	-	-	-	-	-	-	-	-	-	-
1957	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1958	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1959	61	11	6	3	1	1	7	5	4	3	20	-	-	-	-	-	-	-	-	-
1960	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1961	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1962	103	35	21	12	6	3	2	1	0	4	3	2	2	12	-	-	-	-	-	-
1963	31	10	7	4	2	1	1	0	0	0	1	1	0	0	2	-	-	-	-	-
1964	43	14	10	6	4	2	1	1	0	0	0	1	1	0	0	2	-	-	-	-
1965	351	110	80	55	36	22	12	6	3	2	1	0	4	3	2	2	12	-	-	-
1966	31	9	7	5	3	2	1	1	0	0	0	0	0	0	0	0	0	1	-	-
1967	450	124	95	72	53	36	24	14	8	4	2	1	1	0	3	2	2	1	8	-
1968	259	66	53	41	31	23	16	10	6	3	2	1	0	0	0	1	1	1	1	3
1969	187	44	37	29	23	17	13	9	6	3	2	1	1	0	0	0	1	0	0	2
1970	297	64	54	45	37	28	21	16	11	7	4	2	1	1	0	0	0	1	1	3
1971	378	76	65	55	46	37	28	22	16	11	7	4	2	1	1	0	0	0	1	4
1972	131	25	21	18	16	13	10	8	6	4	3	2	1	1	0	0	0	0	0	1
1973	2,483	435	383	335	288	243	203	164	125	95	70	48	31	19	11	6	3	1	1	21
1974	1,104	182	161	142	125	107	90	76	61	47	35	26	18	12	7	4	2	1	1	8
1975	1,368	209	191	169	149	131	112	95	79	64	49	37	27	19	12	7	4	2	1	9
1976	1,786	254	234	214	190	167	146	126	106	89	72	55	42	30	21	14	8	5	2	11
TOTAL	10,000	1,705	1,446	1,360	1,149	920	754	991	433	337	271	182	131	99	60	39	33	13	15	62

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM SETTLEMENT
(000's)

SELECTION OF ULTIMATE LOSS & ALAE

ACCIDENT YEAR	PAYROLL	PAID LOSS @ 6/30/12	INCURRED LOSS @ 6/30/12	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		2,482										12,482	
1977	23,851,125	25,478	25,478	27,264	27,264	27,267	27,267					27,264	0.114
1978	26,143,240	26,215	26,215	28,334	28,334	28,340	28,340					28,334	0.108
1979	28,061,666	38,045	38,045	41,581	41,581	41,585	41,585					41,581	0.148
1980	28,979,182	33,095	33,095	36,637	36,637	36,651	36,651					36,637	0.126
1981	30,141,508	34,355	34,355	38,601	38,601	38,612	38,612					38,601	0.128
1982	30,058,966	36,174	36,174	41,255	41,255	41,258	41,258	41,255	41,255	41,255		41,255	0.137
1983	30,607,324	40,347	40,347	46,935	46,935	46,907	46,907	46,935	46,525	46,405		46,935	0.153
1984	33,121,678	51,152	51,152	60,694	60,694	60,713	60,713	60,694	60,556	59,334		60,694	0.183
1985	35,713,654	59,773	59,773	72,342	72,342	72,363	72,363	72,342	69,222	69,996		72,342	0.203
1986	38,297,697	68,553	68,553	84,627	84,627	84,687	84,687	84,627	79,178	81,132		84,627	0.221
1987	41,065,403	76,258	76,258	96,022	96,022	95,972	95,972	96,022	89,591	92,385		96,022	0.234
1988	44,221,964	81,217	81,217	104,720	104,720	104,811	104,811	104,720	95,374	101,554		104,720	0.237
1989	47,110,000	90,630	90,630	119,896	119,896	119,944	119,944	120,038	108,920	116,973		119,896	0.255
1990	49,659,895	103,127	103,127	140,384	140,384	140,508	140,508	140,507	123,769	136,550		140,384	0.283
1991	50,856,501	97,632	97,632	136,891	136,891	137,015	137,015	136,624	118,424	133,782		136,891	0.269
1992	52,804,448	98,864	98,864	142,777	142,777	142,989	142,989	142,912	118,470	141,830		142,777	0.270
1993	55,132,894	101,543	101,543	151,046	151,046	151,198	151,198	151,110	123,788	151,934		151,046	0.274
1994	57,739,505	101,812	101,812	156,595	156,595	153,780	153,780	156,672	128,660	162,687		156,595	0.271
1995	60,949,772	97,182	97,182	154,555	154,555	156,587	156,587	154,626	118,779	163,431		154,555	0.254
1996	63,664,000	93,691	93,691	154,220	154,220	160,278	160,278	154,291	118,695	166,022		154,220	0.242
1997	68,077,000	95,197	95,197	162,182	162,182	170,424	170,424	162,276	122,646	174,779		162,182	0.238
1998	71,447,000	106,541	106,541	188,406	188,406	191,921	191,921	188,637	144,821	197,716		188,406	0.264
1999	75,244,663	119,220	119,220	219,892	219,892	217,931	217,931	220,715	164,868	225,889		219,892	0.292
2000	79,122,396	131,445	131,445	254,077	254,077	245,054	245,054	256,537	196,009	260,685		254,077	0.321
2001	80,396,857	126,622	126,622	256,993	256,993	254,514	254,514	261,996	190,800	263,486		256,745	0.319
2002	81,621,352	135,472	135,472	291,452	291,452	279,274	279,274	300,433	207,664	295,977		288,408	0.353
2003	82,433,234	121,109	121,109	277,488	277,488	281,275	281,275	290,777	185,285	294,184		279,003	0.338
2004	84,632,753	112,290	112,290	277,865	277,865	270,128	270,128	295,428	207,316	295,746		273,610	0.323
2005	86,912,307	91,742	91,742	247,448	247,448	249,083	249,083	270,160	193,374	273,704		248,592	0.286
2006	90,822,757	70,932	70,932	216,192	216,192	230,649	230,649	246,480	197,852	245,950		228,480	0.252
2007	93,702,820	44,374	44,374	167,030	167,030	212,005	212,005	197,740	161,262	202,487		209,756	0.224
2008	93,449,349	28,735	28,735	137,364	137,364	198,665	198,665	166,166	137,191	173,118		198,665	0.213
2009	86,530,965	15,638	15,638	108,770	108,770	179,836	179,836	125,902	99,452	151,422		179,836	0.208
2010	86,624,485	8,393	8,393	120,557	120,557	190,176	190,176	133,892	105,577	161,428		190,176	0.220
2011	89,983,985	835	835	95,927	95,927	204,019	204,019	88,887	84,164	175,162		204,019	0.227
2012	92,683,504	1	1	25,854	25,854	212,138	212,138	18,973	16,416	185,090		212,138	0.229
2013	95,464,009					219,567	219,567					219,567	0.230
TOTAL		2,566,173	2,563,691	4,882,877	4,882,877	5,648,122	5,648,122	4,888,376	3,855,904	5,242,094		5,661,413	
EXLD PRIOR		2,563,691	2,563,691	4,882,877	4,882,877	5,648,122	5,648,122	4,888,376	3,855,904	5,242,094		5,648,931	
EXLD PRIOR & 2013		2,563,691	2,563,691	4,882,877	4,882,877	5,428,555	5,428,555	4,888,376	3,855,904	5,242,094		5,429,363	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM SETTLEMENT
(000's)

PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/12	PAID LOSS	PAID LDF	INDICATED ULTIMATE @ 6/30/12	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	426	25,478	1.070	27,264	0.114
1978	414	26,215	1.081	28,334	0.108
1979	402	38,045	1.093	41,581	0.148
1980	390	33,095	1.107	36,637	0.126
1981	378	34,355	1.124	38,601	0.128
1982	366	36,174	1.140	41,255	0.137
1983	354	40,347	1.163	46,935	0.153
1984	342	51,152	1.187	60,694	0.183
1985	330	59,773	1.210	72,342	0.203
1986	318	68,553	1.234	84,627	0.221
1987	306	76,258	1.259	96,022	0.234
1988	294	81,217	1.289	104,720	0.237
1989	282	90,630	1.323	119,896	0.255
1990	270	103,127	1.361	140,384	0.283
1991	258	97,632	1.402	136,891	0.269
1992	246	98,864	1.444	142,777	0.270
1993	234	101,543	1.488	151,046	0.274
1994	222	101,812	1.538	156,595	0.271
1995	210	97,182	1.590	154,555	0.254
1996	198	93,691	1.646	154,220	0.242
1997	186	95,197	1.704	162,182	0.238
1998	174	106,541	1.768	188,406	0.264
1999	162	119,220	1.844	219,892	0.292
2000	150	131,445	1.933	254,077	0.321
2001	138	126,622	2.030	256,993	0.320
2002	126	135,472	2.151	291,452	0.357
2003	114	121,109	2.291	277,488	0.337
2004	102	112,290	2.475	277,865	0.328
2005	90	91,742	2.697	247,448	0.285
2006	78	70,932	3.048	216,192	0.238
2007	66	44,374	3.764	167,030	0.178
2008	54	28,735	4.780	137,364	0.147
2009	42	15,638	6.956	108,770	0.126
2010	30	8,393	14.363	120,557	0.139
2011	18	835	114.905	95,927	0.107
2012	6	1	43,089.484	25,854	0.028
2013	0				
TOTAL		2,563,691		4,882,877	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM SETTLEMENT
(000's)

INCURRED LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/12	INCURRED LOSS	INCURRED LDF	INDICATED ULTIMATE @ 6/30/12	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	426	25,478	1.070	27,264	0.114
1978	414	26,215	1.081	28,334	0.108
1979	402	38,045	1.093	41,581	0.148
1980	390	33,095	1.107	36,637	0.126
1981	378	34,355	1.124	38,601	0.128
1982	366	36,174	1.140	41,255	0.137
1983	354	40,347	1.163	46,935	0.153
1984	342	51,152	1.187	60,694	0.183
1985	330	59,773	1.210	72,342	0.203
1986	318	68,553	1.234	84,627	0.221
1987	306	76,258	1.259	96,022	0.234
1988	294	81,217	1.289	104,720	0.237
1989	282	90,630	1.323	119,896	0.255
1990	270	103,127	1.361	140,384	0.283
1991	258	97,632	1.402	136,891	0.269
1992	246	98,864	1.444	142,777	0.270
1993	234	101,543	1.488	151,046	0.274
1994	222	101,812	1.538	156,595	0.271
1995	210	97,182	1.590	154,555	0.254
1996	198	93,691	1.646	154,220	0.242
1997	186	95,197	1.704	162,182	0.238
1998	174	106,541	1.768	188,406	0.264
1999	162	119,220	1.844	219,892	0.292
2000	150	131,445	1.933	254,077	0.321
2001	138	126,622	2.030	256,993	0.320
2002	126	135,472	2.151	291,452	0.357
2003	114	121,109	2.291	277,488	0.337
2004	102	112,290	2.475	277,865	0.328
2005	90	91,742	2.697	247,448	0.285
2006	78	70,932	3.048	216,192	0.238
2007	66	44,374	3.764	167,030	0.178
2008	54	28,735	4.780	137,364	0.147
2009	42	15,638	6.956	108,770	0.126
2010	30	8,393	14.363	120,557	0.139
2011	18	835	114.905	95,927	0.107
2012	6	1	43,089.484	25,854	0.028
2013	0				
TOTAL		2,563,691		4,882,877	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM SETTLEMENT
(000's)

PAID BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	INITIAL EXPECTED DOLLARS	EXPECTED % OF PAID LOSS	EXPECTED PAID LOSS	ACTUAL PAID LOSS	EXPECTED UNPAID LOSS	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125	0.115	27,313	93.4%	25,524	25,478	1,789	27,267	0.114
1978	26,143,240	0.109	28,406	92.5%	26,281	26,215	2,125	28,340	0.108
1979	28,061,666	0.148	41,628	91.5%	38,088	38,045	3,539	41,585	0.148
1980	28,979,182	0.127	36,782	90.3%	33,227	33,095	3,556	36,651	0.126
1981	30,141,508	0.128	38,701	89.0%	34,443	34,355	4,258	38,612	0.128
1982	30,058,966	0.137	41,277	87.7%	36,193	36,174	5,084	41,258	0.137
1983	30,607,324	0.153	46,737	86.0%	40,177	40,347	6,560	46,907	0.153
1984	33,121,678	0.184	60,813	84.3%	51,252	51,152	9,561	60,713	0.183
1985	35,713,654	0.203	72,461	82.6%	59,871	59,773	12,589	72,363	0.203
1986	38,297,697	0.222	84,940	81.0%	68,807	68,553	16,134	84,687	0.221
1987	41,065,403	0.233	95,780	79.4%	76,066	76,258	19,714	95,972	0.234
1988	44,221,964	0.238	105,124	77.6%	81,530	81,217	23,594	104,811	0.237
1989	47,110,000	0.255	120,092	75.6%	90,779	90,630	29,314	119,944	0.255
1990	49,659,895	0.284	140,850	73.5%	103,469	103,127	37,381	140,508	0.283
1991	50,856,501	0.270	137,322	71.3%	97,939	97,632	39,383	137,015	0.269
1992	52,804,448	0.272	143,465	69.2%	99,341	98,864	44,125	142,989	0.271
1993	55,132,894	0.275	151,512	67.2%	101,856	101,543	49,655	151,198	0.274
1994	57,739,505	0.257	148,548	65.0%	96,580	101,812	51,968	153,780	0.266
1995	60,949,772	0.263	160,028	62.9%	100,623	97,182	59,405	156,587	0.257
1996	63,664,000	0.266	169,657	60.8%	103,070	93,691	66,587	160,278	0.252
1997	68,077,000	0.268	182,138	58.7%	106,910	95,197	75,227	170,424	0.250
1998	71,447,000	0.275	196,495	56.5%	111,115	106,541	85,380	191,921	0.269
1999	75,244,663	0.287	215,608	54.2%	116,897	119,220	98,711	217,931	0.290
2000	79,122,396	0.297	235,382	51.7%	121,773	131,445	113,609	245,054	0.310
2001	80,396,857	0.314	252,106	49.3%	124,214	126,622	127,892	254,514	0.317
2002	81,621,352	0.329	268,697	46.5%	124,895	135,472	143,802	279,274	0.342
2003	82,433,234	0.345	284,208	43.6%	124,042	121,109	160,166	281,275	0.341
2004	84,632,753	0.313	264,881	40.4%	107,043	112,290	157,837	270,128	0.319
2005	86,912,307	0.288	250,046	37.1%	92,705	91,742	157,341	249,083	0.287
2006	90,822,757	0.262	237,708	32.8%	77,992	70,932	159,716	230,649	0.254
2007	93,702,820	0.244	228,276	26.6%	60,645	44,374	167,631	212,005	0.226
2008	93,449,349	0.230	214,880	20.9%	44,950	28,735	169,930	198,665	0.213
2009	86,530,965	0.222	191,768	14.4%	27,571	15,638	164,198	179,836	0.208
2010	86,624,485	0.226	195,386	7.0%	13,603	8,393	181,783	190,176	0.220
2011	89,983,985	0.228	204,968	0.9%	1,784	835	203,185	204,019	0.227
2012	92,683,504	0.229	212,142	0.0%	5	1	212,137	212,138	0.229
2013	95,464,009	0.230	219,567	0.0%			219,567	219,567	0.230
TOTAL			5,705,691		2,621,259	2,563,691	3,084,432	5,648,122	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM SETTLEMENT
(000's)

INCURRED BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	INITIAL EXPECTED DOLLARS	EXPECTED % OF REPORTED LOSS	EXPECTED REPORTED LOSS	ACTUAL REPORTED LOSS	EXPECTED UNREPORTED LOSS	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125	0.115	27,313	93.4%	25,524	25,478	1,789	27,267	0.114
1978	26,143,240	0.109	28,406	92.5%	26,281	26,215	2,125	28,340	0.108
1979	28,061,666	0.148	41,628	91.5%	38,088	38,045	3,539	41,585	0.148
1980	28,979,182	0.127	36,782	90.3%	33,227	33,095	3,556	36,651	0.126
1981	30,141,508	0.128	38,701	89.0%	34,443	34,355	4,258	38,612	0.128
1982	30,058,966	0.137	41,277	87.7%	36,193	36,174	5,084	41,258	0.137
1983	30,607,324	0.153	46,737	86.0%	40,177	40,347	6,560	46,907	0.153
1984	33,121,678	0.184	60,813	84.3%	51,252	51,152	9,561	60,713	0.183
1985	35,713,654	0.203	72,461	82.6%	59,871	59,773	12,589	72,363	0.203
1986	38,297,697	0.222	84,940	81.0%	68,807	68,553	16,134	84,687	0.221
1987	41,065,403	0.233	95,780	79.4%	76,066	76,258	19,714	95,972	0.234
1988	44,221,964	0.238	105,124	77.6%	81,530	81,217	23,594	104,811	0.237
1989	47,110,000	0.255	120,092	75.6%	90,779	90,630	29,314	119,944	0.255
1990	49,659,895	0.284	140,850	73.5%	103,469	103,127	37,381	140,508	0.283
1991	50,856,501	0.270	137,322	71.3%	97,939	97,632	39,383	137,015	0.269
1992	52,804,448	0.272	143,465	69.2%	99,341	98,864	44,125	142,989	0.271
1993	55,132,894	0.275	151,512	67.2%	101,856	101,543	49,655	151,198	0.274
1994	57,739,505	0.257	148,548	65.0%	96,580	101,812	51,968	153,780	0.266
1995	60,949,772	0.263	160,028	62.9%	100,623	97,182	59,405	156,587	0.257
1996	63,664,000	0.266	169,657	60.8%	103,070	93,691	66,587	160,278	0.252
1997	68,077,000	0.268	182,138	58.7%	106,910	95,197	75,227	170,424	0.250
1998	71,447,000	0.275	196,495	56.5%	111,115	106,541	85,380	191,921	0.269
1999	75,244,663	0.287	215,608	54.2%	116,897	119,220	98,711	217,931	0.290
2000	79,122,396	0.297	235,382	51.7%	121,773	131,445	113,609	245,054	0.310
2001	80,396,857	0.314	252,106	49.3%	124,214	126,622	127,892	254,514	0.317
2002	81,621,352	0.329	268,697	46.5%	124,895	135,472	143,802	279,274	0.342
2003	82,433,234	0.345	284,208	43.6%	124,042	121,109	160,166	281,275	0.341
2004	84,632,753	0.313	264,881	40.4%	107,043	112,290	157,837	270,128	0.319
2005	86,912,307	0.288	250,046	37.1%	92,705	91,742	157,341	249,083	0.287
2006	90,822,757	0.262	237,708	32.8%	77,992	70,932	159,716	230,649	0.254
2007	93,702,820	0.244	228,276	26.6%	60,645	44,374	167,631	212,005	0.226
2008	93,449,349	0.230	214,880	20.9%	44,950	28,735	169,930	198,665	0.213
2009	86,530,965	0.222	191,768	14.4%	27,571	15,638	164,198	179,836	0.208
2010	86,624,485	0.226	195,386	7.0%	13,603	8,393	181,783	190,176	0.220
2011	89,983,985	0.228	204,968	0.9%	1,784	835	203,185	204,019	0.227
2012	92,683,504	0.229	212,142	0.0%	5	1	212,137	212,138	0.229
2013	95,464,009	0.230	219,567	0.0%			219,567	219,567	0.230
TOTAL			5,705,691		2,621,259	2,563,691	3,084,432	5,648,122	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM SETTLEMENT
(000's)

CUMULATIVE PAID FREQUENCY SEVERITY METHOD

ACCIDENT YEAR	PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	$ WHOLE PAID SEVERITY	PAID SEVERITY LDF	$ WHOLE ULTIMATE SEVERITY	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125		1.027			1.110			
1978	26,143,240		1.027			1.110			
1979	28,061,666		1.027			1.110			
1980	28,979,182		1.027			1.110			
1981	30,141,508		1.027			1.110			
1982	30,058,966	4,956	1.027	5,091	7,299	1.110	8,104	41,255	0.137
1983	30,607,324	5,476	1.031	5,643	7,368	1.129	8,317	46,935	0.153
1984	33,121,678	7,421	1.034	7,672	6,893	1.148	7,911	60,694	0.183
1985	35,713,654	8,583	1.038	8,910	6,964	1.166	8,119	72,342	0.203
1986	38,297,697	9,384	1.044	9,794	7,305	1.183	8,640	84,627	0.221
1987	41,065,403	10,786	1.051	11,335	7,070	1.198	8,471	96,022	0.234
1988	44,221,964	12,218	1.060	12,947	6,647	1.217	8,088	104,720	0.237
1989	47,110,000	13,640	1.069	14,579	6,644	1.239	8,234	120,038	0.255
1990	49,659,895	14,451	1.079	15,595	7,136	1.263	9,010	140,507	0.283
1991	50,856,501	14,064	1.092	15,358	6,942	1.281	8,896	136,624	0.269
1992	52,804,448	14,766	1.106	16,329	6,695	1.307	8,752	142,912	0.271
1993	55,132,894	15,474	1.121	17,340	6,562	1.328	8,715	151,110	0.274
1994	57,739,505	16,704	1.138	19,004	6,095	1.353	8,244	156,672	0.271
1995	60,949,772	16,451	1.156	19,013	5,907	1.377	8,133	154,626	0.254
1996	63,664,000	16,039	1.176	18,860	5,841	1.401	8,181	154,291	0.242
1997	68,077,000	16,000	1.199	19,177	5,950	1.422	8,462	162,276	0.238
1998	71,447,000	16,131	1.228	19,811	6,605	1.442	9,522	188,637	0.264
1999	75,244,663	16,461	1.266	20,841	7,243	1.462	10,591	220,715	0.293
2000	79,122,396	17,559	1.315	23,088	7,486	1.484	11,111	256,537	0.324
2001	80,396,857	16,106	1.378	22,199	7,862	1.501	11,802	261,996	0.326
2002	81,621,352	16,692	1.457	24,319	8,116	1.522	12,354	300,433	0.368
2003	82,433,234	15,776	1.550	24,450	7,677	1.549	11,893	290,777	0.353
2004	84,632,753	14,381	1.661	23,881	7,808	1.584	12,371	295,428	0.349
2005	86,912,307	12,089	1.815	21,937	7,589	1.623	12,316	270,160	0.311
2006	90,822,757	9,138	2.081	19,018	7,762	1.670	12,960	246,480	0.271
2007	93,702,820	5,741	2.562	14,710	7,729	1.739	13,442	197,740	0.211
2008	93,449,349	2,905	3.139	9,118	9,891	1.842	18,224	166,166	0.178
2009	86,530,965	1,732	3.891	6,739	9,029	2.069	18,682	125,902	0.145
2010	86,624,485	1,061	6.420	6,812	7,911	2.485	19,656	133,892	0.155
2011	89,983,985	194	28.249	5,480	4,303	3.769	16,220	88,887	0.099
2012	92,683,504	1	2,542.377	2,542	600	12.438	7,463	18,973	0.020
2013	95,464,009								
Total		342,380		461,591				4,888,376	

(1) PROVIDED BY THE BWC
(2) BASED ON DATA FROM THE BWC
(3) SECTION 1, EXHIBIT 7, SHEET 20, COL. 12
(4) = (2) x (3)
(5) SECTION 1, EXHIBIT 7, SHEET 30
(6) SECTION 1, 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
PRIVATE EMPLOYERS
COMPENSATION
LUMP SUM SETTLEMENT

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	TAIL	INDICATED ULTIMATE
1977																																					-	-
1978																																					-	-
1979																																					-	-
1980																																					-	-
1981																																					-	-
1982	0	6	82	462	629	606	578	552	471	510	813	630	1,278	2,645	3,445	3,295	3,651	2,185	2,197	2,310	1,791	1,230	812	981	1,004	1,184	1,705	616	129	80	295						5,081	41,255
1983	0	6	88	459	602	567	625	659	561	896	911	1,363	3,161	4,409	4,237	3,920	2,263	2,624	1,684	1,800	1,583	993	621	787	1,537	2,049	758	456	280	448	448						5,730	46,525
1984	0	13	154	695	878	836	824	809	1,029	1,251	1,836	4,295	5,670	5,711	5,089	2,513	2,967	2,690	2,298	1,812	615	1,107	1,204	1,692	2,495	1,171	398	336	766	973	973						7,458	60,556
1985	0	0	80	718	899	848	883	1,175	1,481	1,949	4,879	5,829	5,888	5,937	4,714	3,438	3,317	2,431	2,525	961	1,012	1,949	2,422	3,064	1,637	839	532	367	261	331	331						8,526	69,222
1986	0	11	92	513	953	1,086	1,313	1,485	1,945	5,123	7,728	6,859	6,074	4,397	3,909	3,245	3,434	2,947	1,533	1,915	1,819	3,726	3,972	1,942	1,358	671	503	248	176	224	224						9,752	79,178
1987	0	77	126	551	1,075	1,554	1,383	2,353	5,684	9,504	9,519	6,580	4,481	5,499	2,955	2,574	3,214	2,406	1,502	2,589	1,965	4,639	2,448	1,823	548	1,210	840	415	295	375	375						11,035	89,591
1988	0	8	156	680	1,508	1,472	2,656	6,567	8,911	9,636	7,662	5,708	4,115	4,153	4,084	2,945	2,301	2,199	2,327	3,620	5,243	2,197	960	1,158	952	831	577	285	203	257	257						11,747	95,374
1989	0	0	89	912	1,427	3,361	8,273	9,479	10,613	7,938	6,384	5,581	6,105	4,277	3,512	3,079	2,194	2,276	3,138	5,357	3,284	1,348	507	1,498	1,380	1,205	837	413	294	373	373						13,415	108,920
1990	0	0	169	1,014	3,286	11,902	11,803	11,235	9,252	7,981	5,894	4,613	4,193	3,933	2,753	3,264	3,201	4,715	6,200	3,565	1,968	934	1,252	1,269	1,169	1,021	708	350	249	316	316						15,244	123,769
1991	0	10	240	1,945	11,063	13,605	11,594	10,066	6,777	5,818	4,978	4,708	3,589	3,750	1,813	1,661	3,102	4,555	3,533	2,369	992	1,466	1,169	1,184	1,091	953	661	326	232	295	295						14,586	118,424
1992	0	22	479	9,191	14,691	13,741	11,625	7,300	5,851	4,358	4,301	3,787	2,637	2,854	2,350	3,250	5,334	3,575	1,800	750	967	958	764	774	713	623	432	213	152	193	193						14,592	118,470
1993	0	56	3,067	11,664	15,763	12,688	9,120	6,618	5,711	5,269	4,351	2,959	2,396	2,354	4,163	7,129	3,299	2,278	1,231	1,428	1,131	1,121	894	906	834	729	506	250	178	225	225						15,247	123,788
1994	0	373	6,720	13,832	15,437	10,632	7,552	6,217	5,127	3,926	3,613	2,228	3,592	5,031	7,743	3,473	2,940	1,367	2,009	1,864	1,477	1,464	1,167	1,183	1,089	951	660	326	232	294	294						15,847	128,660
1995	12	623	7,837	15,495	13,557	10,475	7,170	4,825	3,900	3,577	3,378	4,228	4,327	7,532	5,385	2,602	1,038	1,219	1,076	998	791	784	625	633	583	510	354	175	124	158	158						14,630	118,779
1996	0	590	8,521	12,034	12,951	9,789	6,655	5,355	3,994	3,697	4,658	5,340	8,860	4,652	3,082	1,829	1,684	1,547	1,365	1,266	1,003	994	793	803	740	646	448	221	157	200	200						14,619	118,695
1997	13	786	8,660	13,206	10,996	9,014	7,065	5,562	4,065	5,615	7,193	10,268	5,619	3,284	1,964	1,887	1,723	1,582	1,396	1,295	1,026	1,017	811	822	757	661	459	226	161	205	205						15,106	122,646
1998	1	1,132	9,519	13,720	12,606	10,143	6,550	6,399	6,501	9,202	11,555	7,692	4,687	3,677	3,158	2,711	2,475	2,272	2,005	1,860	1,474	1,461	1,165	1,180	1,087	949	659	325	231	294	294						17,837	144,821
1999	1	1,095	10,328	14,501	13,560	11,043	9,303	8,161	12,022	16,708	9,452	5,848	3,258	3,940	3,391	2,911	2,657	2,440	2,153	1,998	1,583	1,568	1,251	1,267	1,167	1,020	708	349	248	315	315						20,306	164,868
2000	2	1,308	11,513	16,259	14,201	12,827	9,763	18,241	19,441	10,216	7,723	4,235	5,714	5,439	4,682	4,019	3,668	3,368	2,972	2,758	2,185	2,165	1,726	1,750	1,612	1,407	977	482	343	436	436						24,142	196,009
2001	2	1,298	12,665	15,312	14,440	14,135	19,092	20,254	11,133	8,429	4,039	5,822	5,038	4,796	4,128	3,543	3,234	2,970	2,620	2,431	1,926	1,909	1,522	1,543	1,421	1,241	861	425	302	384	384						23,500	190,800
2002	0	1,359	11,934	19,184	17,492	21,163	27,697	16,708	8,244	5,022	6,670	5,837	5,050	4,807	4,138	3,552	3,242	2,977	2,627	2,437	1,931	1,914	1,526	1,546	1,424	1,244	863	426	303	385	385						25,577	207,664
2003	2	1,322	15,009	18,993	19,720	23,070	19,076	11,282	6,760	5,875	5,177	4,530	3,919	3,731	3,211	2,757	2,516	2,311	2,039	1,892	1,499	1,485	1,184	1,200	1,105	965	670	331	235	299	299						22,821	185,285
2004	26	1,801	16,529	23,228	20,997	13,665	16,827	9,703	9,514	8,645	7,617	6,665	5,767	5,490	4,725	4,056	3,702	3,400	2,999	2,783	2,205	2,185	1,742	1,766	1,626	1,420	986	487	346	440	440						25,534	207,316
2005	0	1,680	18,854	20,946	13,889	12,823	11,993	11,558	9,371	8,514	7,502	6,565	5,680	5,407	4,654	3,995	3,646	3,348	2,954	2,741	2,172	2,152	1,716	1,739	1,602	1,399	971	479	341	433	433						23,817	193,374
2006	6	3,251	17,830	14,105	9,741	10,440	15,560	13,262	10,753	9,770	8,608	7,532	6,517	6,204	5,340	4,584	4,184	3,842	3,390	3,145	2,492	2,469	1,969	1,996	1,838	1,605	1,114	550	391	497	497						24,369	197,852
2007	16	2,775	11,130	9,495	8,561	12,398	12,782	10,895	8,833	8,026	7,071	6,188	5,354	5,097	4,387	3,766	3,437	3,156	2,785	2,584	2,047	2,029	1,618	1,639	1,510	1,319	915	452	321	408	408						19,862	161,262
2008	1	1,062	7,340	9,799	10,532	10,374	10,695	9,116	7,391	6,715	5,917	5,178	4,480	4,265	3,671	3,151	2,876	2,641	2,330	2,162	1,713	1,697	1,354	1,372	1,264	1,103	766	378	269	341	341						16,897	137,191
2009	3	1,111	6,213	8,311	7,383	7,272	7,497	6,390	5,181	4,707	4,148	3,629	3,140	2,989	2,573	2,209	2,016	1,851	1,633	1,516	1,201	1,190	949	962	886	773	537	265	188	239	239						12,249	99,452
2010	5	1,032	7,357	8,759	7,781	7,664	7,901	6,735	5,460	4,961	4,371	3,825	3,310	3,150	2,712	2,328	2,125	1,951	1,721	1,597	1,266	1,254	1,000	1,013	933	815	566	279	199	252	252						13,004	105,577
2011	3	832	5,864	6,982	6,202	6,109	6,298	5,368	4,352	3,954	3,484	3,049	2,638	2,511	2,161	1,855	1,694	1,555	1,372	1,273	1,009	1,000	797	808	744	650	451	223	158	201	201						10,366	84,164
2012	1	162	1,144	1,362	1,210	1,191	1,228	1,047	849	771	680	595	515	490	422	362	330	303	268	248	197	195	155	158	145	127	88	43	31	39	39						2,022	16,416
Factors	270.335	7.052	1.191	0.888	0.985	1.031	0.852	0.811	0.909	0.881	0.875	0.865	0.952	0.861	0.858	0.913	0.918	0.882	0.928	0.792	0.991	0.797	1.013	0.921	0.873	0.694	0.494	0.711	1.270	1.000							Tail 1.140	

Example: AY 2007 Age 78 of 12,782 = 12,398 x 1.031 and AY 2007 Age 90 of 10,895 = 12,782 x 0.852

NOTE: FACTORS ARE FROM SECTION 1, EXHIBIT 7, SHEET 35

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM SETTLEMENT
(000's)

INCREMENTAL INDEX PAYMENT METHOD

ACCIDENT YEAR	PAYROLL	PAID LOSS @ 6/30/12	INCREMENTAL PAID LOSS & ALAE PER AVG. WEEKLY BENEFIT & ULTIMATE CLAIMS: AS OF 6/30/12	FUTURE DEVELOP.	IMPLIED ULTIMATE	AVERAGE WEEKLY BENEFIT	SELECTED ULTIMATE CLAIMS	IMPLIED ULTIMATE LOSS	TAIL OF 1.140 DEVELOP.	IMPLIED ULTIMATE INCLD TAIL	IMPLIED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1977	23,851,125	25,478									
1978	26,143,240	26,215									
1979	28,061,666	38,045									
1980	28,979,182	33,095									
1981	30,141,508	34,355									
1982	30,058,966	36,174	21.716	-	21.716	327.20	5,091	36,174	5,081	41,255	0.137
1983	30,607,324	40,347	20.925	0.177	21.103	341.69	5,643	40,689	5,715	46,405	0.152
1984	33,121,678	51,152	18.594	0.318	18.912	358.57	7,672	52,026	7,308	59,334	0.179
1985	35,713,654	59,773	18.079	0.484	18.563	371.07	8,910	61,375	8,621	69,996	0.196
1986	38,297,697	68,553	18.406	0.694	19.100	380.29	9,794	71,139	9,993	81,132	0.212
1987	41,065,403	76,258	17.117	1.066	18.183	393.04	11,335	81,007	11,379	92,385	0.225
1988	44,221,964	81,217	16.079	1.550	17.629	390.15	12,947	89,046	12,508	101,554	0.230
1989	47,110,000	90,630	15.541	2.047	17.588	400.00	14,579	102,566	14,407	116,973	0.248
1990	49,659,895	103,127	15.782	2.541	18.324	419.00	15,595	119,732	16,818	136,550	0.275
1991	50,856,501	97,632	14.853	2.993	17.846	428.00	15,358	117,304	16,477	133,782	0.263
1992	52,804,448	98,864	13.667	3.525	17.192	443.00	16,329	124,361	17,469	141,830	0.269
1993	55,132,894	101,543	12.730	3.971	16.702	460.00	17,340	133,221	18,713	151,934	0.276
1994	57,739,505	101,812	11.115	4.458	15.573	482.00	19,004	142,650	20,038	162,687	0.282
1995	60,949,772	97,182	10.368	4.920	15.288	493.00	19,013	143,302	20,129	163,431	0.268
1996	63,664,000	93,691	9.722	5.383	15.105	511.00	18,860	145,574	20,448	166,022	0.261
1997	68,077,000	95,197	9.528	5.811	15.339	521.00	19,177	153,252	21,527	174,779	0.257
1998	71,447,000	106,541	9.941	6.235	16.175	541.00	19,811	173,364	24,352	197,716	0.277
1999	75,244,663	119,220	10.089	6.672	16.761	567.00	20,841	198,067	27,822	225,889	0.300
2000	79,122,396	131,445	9.666	7.143	16.809	589.00	23,088	228,577	32,108	260,685	0.329
2001	80,396,857	126,622	9.230	7.611	16.840	618.00	22,199	231,033	32,453	263,486	0.328
2002	81,621,352	135,472	8.870	8.123	16.993	628.00	24,319	259,523	36,455	295,977	0.363
2003	82,433,234	121,109	7.692	8.691	16.382	644.00	24,450	257,950	36,234	294,184	0.357
2004	84,632,753	112,290	7.103	9.300	16.403	662.00	23,881	259,320	36,426	295,746	0.349
2005	86,912,307	91,742	6.168	9.968	16.136	678.00	21,937	239,992	33,711	273,704	0.315
2006	90,822,757	70,932	5.298	10.809	16.107	704.00	19,018	215,657	30,293	245,950	0.271
2007	93,702,820	44,374	3.944	11.837	15.781	730.00	15,412	177,547	24,940	202,487	0.216
2008	93,449,349	28,735	3.005	12.868	15.873	751.00	12,734	151,796	21,322	173,118	0.185
2009	86,530,965	15,638	1.858	13.918	15.776	767.00	10,973	132,772	18,650	151,422	0.175
2010	86,624,485	8,393	0.950	15.074	16.024	775.00	11,398	141,546	19,883	161,428	0.186
2011	89,983,985	835	0.088	16.037	16.124	783.00	12,165	153,588	21,574	175,162	0.195
2012	92,683,504	1	0.000	16.170	16.170	809.00	12,406	162,293	22,797	185,090	0.200
2013	95,464,009						12,410				
TOTAL		2,563,691					503,689	4,596,443	645,651	5,242,094	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM SETTLEMENT
(000's)

SELECTION OF ULTIMATE CLAIM COUNTS

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	IMPLIED FREQUENCY	ON-LEVEL FREQUENCY	5 YR IMPLIED FREQUENCY TREND	CUMULATIVE FREQUENCY TREND	ON-LEVEL TRENDED FREQUENCY	EXPECTED CLAIM FREQUENCY	EXPECTED ULTIMATE CLAIMS	SELECTED ULTIMATE CLAIMS	SELECTED CLAIM FREQUENCY
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1977	23,851,125	3.710	88,490,090		1.027					2.289					
1978	26,143,240	3.485	91,119,089		1.027					2.289					
1979	28,061,666	3.232	90,690,465		1.027					2.289					
1980	28,979,182	3.006	87,100,472		1.027					2.289					
1981	30,141,508	2.769	83,462,136		1.027					2.289					
1982	30,058,966	2.633	79,135,492	4,956	1.027	5,091	1.694%	0.643%		2.289	1.472%	1.694%	5,091	5,091	1.694%
1983	30,607,324	2.521	77,162,033	5,476	1.031	5,643	1.844%	0.731%		1.907	1.395%	1.844%	5,643	5,643	1.844%
1984	33,121,678	2.402	79,569,925	7,421	1.034	7,672	2.316%	0.964%		1.589	1.532%	2.316%	7,672	7,672	2.316%
1985	35,713,654	2.321	82,906,581	8,583	1.038	8,910	2.495%	1.075%		1.445	1.553%	2.495%	8,910	8,910	2.495%
1986	38,297,697	2.265	86,749,768	9,384	1.044	9,794	2.557%	1.129%	16.3%	1.313	1.483%	2.557%	9,794	9,794	2.557%
1987	41,065,403	2.192	90,001,532	10,786	1.051	11,335	2.760%	1.259%	13.3%	1.194	1.504%	2.760%	11,335	11,335	2.760%
1988	44,221,964	2.094	92,596,563	12,218	1.060	12,947	2.928%	1.398%	9.4%	1.086	1.518%	2.928%	12,947	12,947	2.928%
1989	47,110,000	2.048	96,481,507	13,640	1.069	14,579	3.095%	1.511%	9.4%	1.034	1.562%	3.095%	14,579	14,579	3.095%
1990	49,659,895	1.972	97,911,638	14,451	1.079	15,595	3.140%	1.593%	9.1%	0.985	1.568%	3.140%	15,595	15,595	3.140%
1991	50,856,501	1.910	97,123,143	14,064	1.092	15,358	3.020%	1.581%	6.0%	0.938	1.483%	3.020%	15,358	15,358	3.020%
1992	52,804,448	1.816	95,902,063	14,766	1.106	16,329	3.092%	1.703%	4.5%	0.893	1.521%	3.092%	16,329	16,329	3.092%
1993	55,132,894	1.783	98,278,492	15,474	1.121	17,340	3.145%	1.764%	3.8%	0.851	1.501%	3.145%	17,340	17,340	3.145%
1994	57,739,505	1.742	100,579,286	16,704	1.138	19,004	3.291%	1.889%	4.6%	0.810	1.531%	3.291%	19,004	19,004	3.291%
1995	60,949,772	1.692	103,140,858	16,451	1.156	19,013	3.119%	1.843%	4.2%	0.798	1.471%	3.119%	19,013	19,013	3.119%
1996	63,664,000	1.635	104,088,085	16,039	1.176	18,860	2.962%	1.812%	1.7%	0.786	1.425%	2.962%	18,860	18,860	2.962%
1997	68,077,000	1.563	106,370,937	16,000	1.199	19,177	2.817%	1.803%	0.0%	0.775	1.397%	2.817%	19,177	19,177	2.817%
1998	71,447,000	1.492	106,610,635	16,131	1.228	19,811	2.773%	1.858%	-0.6%	0.745	1.384%	2.773%	19,811	19,811	2.773%
1999	75,244,663	1.444	108,677,929	16,461	1.266	20,841	2.770%	1.918%	1.0%	0.716	1.373%	2.770%	20,841	20,841	2.770%
2000	79,122,396	1.393	110,223,863	17,559	1.315	23,088	2.918%	2.095%	3.6%	0.689	1.443%	2.918%	23,088	23,088	2.918%
2001	80,396,857	1.364	109,675,764	16,106	1.378	22,199	2.761%	2.024%	3.6%	0.662	1.340%	2.761%	22,199	22,199	2.761%
2002	81,621,352	1.330	108,596,907	16,692	1.457	24,319	2.979%	2.239%	4.4%	0.637	1.426%	2.979%	24,319	24,319	2.979%
2003	82,433,234	1.295	106,712,867	15,776	1.550	24,450	2.966%	2.291%	4.3%	0.612	1.403%	2.966%	24,450	24,450	2.966%
2004	84,632,753	1.248	105,596,397	14,381	1.661	23,881	2.822%	2.262%	2.8%	0.673	1.521%	2.822%	23,881	23,881	2.822%
2005	86,912,307	1.218	105,836,799	12,089	1.815	21,937	2.524%	2.073%	0.6%	0.739	1.532%	2.524%	21,937	21,937	2.524%
2006	90,822,757	1.176	106,826,594	9,138	2.081	19,018	2.094%	1.780%	-5.4%	0.812	1.446%	2.094%	19,018	19,018	2.094%
2007	93,702,820	1.137	106,579,121	5,741	2.562	14,710	1.570%	1.380%	-11.8%	0.874	1.206%	1.693%	15,861	15,412	1.645%
2008	93,449,349	1.115	104,228,254	2,905	3.139	9,118	0.976%	0.875%	-20.6%	0.939	0.822%	1.544%	14,425	12,734	1.363%
2009	86,530,965	1.117	96,636,885	1,732	3.891	6,739	0.779%	0.697%	-25.1%	1.010	0.704%	1.437%	12,438	10,973	1.268%
2010	86,624,485	1.093	94,656,914	1,061	6.420	6,812	0.786%	0.720%	-22.1%	1.005	0.723%	1.413%	12,244	11,398	1.316%
2011	89,983,985	1.061	95,464,009	194	28.249	5,480	0.609%	0.574%	-17.7%	1.000	0.574%	1.379%	12,410	12,165	1.352%
2012	92,683,504	1.030	95,464,009	1	2,542.377	2,542	0.274%	0.266%	-22.7%	1.000	0.266%	1.339%	12,410	12,406	1.339%
2013	95,464,009	1.000	95,464,009							1.000		1.300%	12,410	12,410	1.300%
TOTAL				342,380		461,591							508,388	503,689	

5 Year Average excluding 2012	0.806%
10 Year Average excluding 2012	1.136%
5 Year Average excluding 2008-2012	1.422%
10 Year Average excluding 2008-2012	1.407%
2006-2011 Average excluding 2009	0.954%
(16) 2013 Selected Frequency	1.300%

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

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	23,851,125			27,264		0.114
1978	26,143,240			28,334		0.108
1979	28,061,666			41,581		0.148
1980	28,979,182			36,637		0.126
1981	30,141,508			38,601		0.128
1982	30,058,966	5,091	1.69%	41,255	8,104	0.137
1983	30,607,324	5,643	1.84%	46,935	8,317	0.153
1984	33,121,678	7,672	2.32%	60,694	7,911	0.183
1985	35,713,654	8,910	2.49%	72,342	8,119	0.203
1986	38,297,697	9,794	2.56%	84,627	8,641	0.221
1987	41,065,403	11,335	2.76%	96,022	8,471	0.234
1988	44,221,964	12,947	2.93%	104,720	8,088	0.237
1989	47,110,000	14,579	3.09%	119,896	8,224	0.255
1990	49,659,895	15,595	3.14%	140,384	9,002	0.283
1991	50,856,501	15,358	3.02%	136,891	8,913	0.269
1992	52,804,448	16,329	3.09%	142,777	8,744	0.270
1993	55,132,894	17,340	3.15%	151,046	8,711	0.274
1994	57,739,505	19,004	3.29%	156,595	8,240	0.271
1995	60,949,772	19,013	3.12%	154,555	8,129	0.254
1996	63,664,000	18,860	2.96%	154,220	8,177	0.242
1997	68,077,000	19,177	2.82%	162,182	8,457	0.238
1998	71,447,000	19,811	2.77%	188,406	9,510	0.264
1999	75,244,663	20,841	2.77%	219,892	10,551	0.292
2000	79,122,396	23,088	2.92%	254,077	11,005	0.321
2001	80,396,857	22,199	2.76%	256,745	11,566	0.319
2002	81,621,352	24,319	2.98%	288,408	11,859	0.353
2003	82,433,234	24,450	2.97%	279,003	11,411	0.338
2004	84,632,753	23,881	2.82%	273,610	11,457	0.323
2005	86,912,307	21,937	2.52%	248,592	11,332	0.286
2006	90,822,757	19,018	2.09%	228,480	12,014	0.252
2007	93,702,820	15,412	1.64%	209,756	13,610	0.224
2008	93,449,349	12,734	1.36%	198,665	15,601	0.213
2009	86,530,965	10,973	1.27%	179,836	16,389	0.208
2010	86,624,485	11,398	1.32%	190,176	16,685	0.220
2011	89,983,985	12,165	1.35%	204,019	16,771	0.227
2012	92,683,504	12,406	1.34%	212,138	17,100	0.229
2013	95,464,009	12,410	1.30%	219,567	17,693	0.230
TOTAL		503,689		5,648,931		

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM SETTLEMENT
(000's)

ACTUAL VERSUS EXPECTED LOSS PAYMENTS

ACCIDENT YEAR	PAID LOSS @ 6/30/12	PAID LOSS @ 6/30/11	ULTIMATE LOSS @ 6/30/11	UNPAID LOSS @ 6/30/11	AGE @ 6/30/12	AGE @ 6/30/11	PRIOR LDF @ 6/30/12	PRIOR LDF @ 6/30/11	EXPECTED % PAID	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE	ULTIMATE LOSS @ 6/30/12	ULTIMATE LOSS @ 6/30/11	CHANGE IN ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR	2,482	1,634	16,634	15,000						2,660	848	(1,812)	12,482	16,634	(4,152)
1977	25,478	25,461	28,283	2,821	426	414	1.097	1.111	11.1%	312	17	(295)	27,264	28,283	(1,019)
1978	26,215	25,986	29,251	3,265	414	402	1.111	1.126	10.6%	347	229	(118)	28,334	29,251	(917)
1979	38,045	37,535	42,899	5,365	402	390	1.126	1.143	10.7%	576	511	(65)	41,581	42,899	(1,319)
1980	33,095	33,010	38,407	5,397	390	378	1.143	1.164	11.0%	594	85	(509)	36,637	38,407	(1,771)
1981	34,355	34,142	40,519	6,377	378	366	1.164	1.187	10.7%	683	213	(470)	38,601	40,519	(1,918)
1982	36,174	35,879	43,517	7,638	366	354	1.187	1.213	10.3%	789	295	(494)	41,255	43,517	(2,261)
1983	40,347	39,900	49,507	9,607	354	342	1.213	1.241	9.6%	918	448	(470)	46,935	49,507	(2,572)
1984	51,152	50,387	64,019	13,633	342	330	1.241	1.271	8.9%	1,209	766	(444)	60,694	64,019	(3,325)
1985	59,773	59,407	77,332	17,925	330	318	1.271	1.302	8.1%	1,458	367	(1,091)	72,342	77,332	(4,990)
1986	68,553	68,050	90,798	22,748	318	306	1.302	1.334	7.5%	1,701	503	(1,199)	84,627	90,798	(6,171)
1987	76,258	75,048	102,838	27,790	306	294	1.334	1.370	7.3%	2,026	1,210	(816)	96,022	102,838	(6,816)
1988	81,217	80,265	113,067	32,802	294	282	1.370	1.409	6.9%	2,247	952	(1,295)	104,720	113,067	(8,347)
1989	90,630	89,132	129,324	40,192	282	270	1.409	1.451	6.7%	2,674	1,498	(1,176)	119,896	129,324	(9,428)
1990	103,127	101,874	152,395	50,521	270	258	1.451	1.496	6.3%	3,158	1,252	(1,906)	140,384	152,395	(12,011)
1991	97,632	96,166	148,460	52,293	258	246	1.496	1.544	5.9%	3,077	1,466	(1,612)	136,891	148,460	(11,568)
1992	98,864	97,897	156,119	58,222	246	234	1.544	1.595	5.5%	3,231	967	(2,264)	142,777	156,119	(13,342)
1993	101,543	100,115	165,244	65,129	234	222	1.595	1.651	5.4%	3,504	1,428	(2,076)	151,046	165,244	(14,199)
1994	101,812	99,803	170,494	70,691	222	210	1.651	1.708	4.9%	3,493	2,009	(1,484)	156,595	170,494	(13,900)
1995	97,182	95,962	169,999	74,037	210	198	1.708	1.772	4.8%	3,551	1,219	(2,331)	154,555	169,999	(15,443)
1996	93,691	92,007	169,186	77,179	198	186	1.772	1.839	4.5%	3,496	1,684	(1,812)	154,220	169,186	(14,966)
1997	95,197	93,310	178,444	85,134	186	174	1.839	1.912	4.4%	3,732	1,887	(1,845)	162,182	178,444	(16,262)
1998	106,541	103,383	206,605	103,222	174	162	1.912	1.998	4.5%	4,652	3,158	(1,494)	188,406	206,605	(18,199)
1999	119,220	115,279	241,898	126,619	162	150	1.998	2.098	4.6%	5,764	3,940	(1,824)	219,892	241,898	(22,007)
2000	131,445	125,731	274,855	149,124	150	138	2.098	2.203	4.2%	6,197	5,714	(483)	254,077	274,855	(20,778)
2001	126,622	120,800	276,273	155,474	138	126	2.203	2.335	4.5%	6,985	5,822	(1,163)	256,745	276,273	(19,528)
2002	135,472	128,802	302,308	173,506	126	114	2.335	2.487	4.4%	7,583	6,670	(913)	288,408	302,308	(13,900)
2003	121,109	115,234	288,057	172,823	114	102	2.487	2.686	4.7%	8,199	5,875	(2,324)	279,003	288,057	(9,054)
2004	112,290	102,776	279,253	176,477	102	90	2.686	2.928	4.7%	8,238	9,514	1,276	273,610	279,253	(5,643)
2005	91,742	80,184	262,121	181,937	90	78	2.928	3.294	5.4%	9,914	11,558	1,644	248,592	262,121	(13,528)
2006	70,932	55,372	240,796	185,424	78	66	3.294	3.953	6.8%	12,559	15,560	3,001	228,480	240,796	(12,315)
2007	44,374	31,977	237,508	205,531	66	54	3.953	4.941	6.3%	13,038	12,398	(640)	209,756	237,508	(27,752)
2008	28,735	18,203	239,051	220,848	54	42	4.941	7.115	7.2%	15,891	10,532	(5,358)	198,665	239,051	(40,386)
2009	15,638	7,327	229,141	221,814	42	30	7.115	14.764	7.8%	17,324	8,311	(9,013)	179,836	229,141	(49,305)
2010	8,393	1,037	236,401	235,364	30	18	14.764	118.111	6.0%	14,068	7,357	(6,711)	190,176	236,401	(46,225)
2011	835	3	246,938	246,935	18	6	118.111	47,244.426	0.8%	2,086	832	(1,254)	204,019	246,938	(42,919)
2012	1		251,879	251,879	6		47,244.426		0.0%	5	1	(5)	212,138	251,879	(39,741)
2013									0.0%		0	0			
TOTAL	2,566,173	2,439,077	5,989,821	3,550,744						177,940	127,096	(50,845)	5,441,845	5,989,821	(547,976)
EXLD PRIOR	2,563,691	2,437,443	5,973,187	3,535,744						175,280	126,248	(49,032)	5,429,363	5,973,187	(543,824)

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM SETTLEMENT
(000's)

ACTUAL VERSUS EXPECTED LOSS PAYMENTS

ACCIDENT YEAR	PAID LOSS @ 6/30/12	PAID LOSS @ 6/30/11	UNPAID LOSS @ 6/30/11	AGE @ 6/30/12	AGE @ 6/30/11	PRIOR LDF @ 6/30/12	PRIOR LDF @ 6/30/11	EXPECTED % PAID	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
PRIOR	10	8		714	702	1.000	1.000	10.0%		2	2
1954	0			702	690	1.000	1.000	10.0%		0	0
1955	0			690	678	1.000	1.000	20.4%		0	0
1956	18	3	72	678	666	1.000	1.000	21.7%	16	15	(1)
1957	0			666	654	1.000	1.001	22.7%		0	0
1958	0			654	642	1.001	1.001	23.4%		0	0
1959	26	20	378	642	630	1.001	1.001	23.9%	90	6	(84)
1960	0	0		630	618	1.001	1.001	24.2%		0	0
1961	23	23	314	618	606	1.001	1.002	24.3%	76	0	(76)
1962	22	2		606	594	1.002	1.002	28.7%		20	20
1963	7	1		594	582	1.002	1.003	33.8%		6	6
1964	23	15	73	582	570	1.003	1.005	35.7%	26	8	(18)
1965	133	72	123	570	558	1.005	1.008	34.5%	43	60	18
1966	118	113	1,467	558	546	1.008	1.012	32.3%	474	5	(469)
1967	75	9		546	534	1.012	1.016	28.7%		66	66
1968	72	37	505	534	522	1.016	1.022	25.2%	127	34	(93)
1969	52	29	527	522	510	1.022	1.028	22.2%	117	23	(94)
1970	232	199	935	510	498	1.028	1.036	19.8%	185	33	(152)
1971	93	55	645	498	486	1.036	1.044	17.7%	114	38	(76)
1972	14	2	29	486	474	1.044	1.053	16.2%	5	12	7
1973	388	173	2,701	474	462	1.053	1.063	15.1%	407	215	(192)
1974	422	335	5,844	462	450	1.063	1.073	13.8%	809	87	(721)
1975	560	460	915	450	438	1.073	1.085	12.7%	117	99	(17)
1976	196	78	471	438	426	1.085	1.097	11.7%	55	118	63
TOTAL	2,482	1,634	15,000						2,660	848	(1,812)

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM SETTLEMENT
(000's)

ACTUAL VERSUS EXPECTED REPORTED LOSSES

ACCIDENT YEAR	INCURRED LOSS @ 6/30/12	INCURRED LOSS @ 6/30/11	ULTIMATE LOSS @ 6/30/11	UNREPORTED LOSS @ 6/30/11	AGE @ 6/30/12	AGE @ 6/30/11	PRIOR LDF @ 6/30/12	PRIOR LDF @ 6/30/11	EXPECTED % REPORTED	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE	ULTIMATE LOSS @ 6/30/12	ULTIMATE LOSS @ 6/30/11	CHANGE IN ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR															
1977	25,478	25,461	28,283	2,821	426	414	1.111	1.111	0.0%	0	17	17	27,264	28,283	(1,019)
1978	26,215	25,986	29,251	3,265	414	402	1.111	1.126	10.6%	347	229	(118)	28,334	29,251	(917)
1979	38,045	37,535	42,899	5,365	402	390	1.126	1.143	10.7%	576	511	(65)	41,581	42,899	(1,319)
1980	33,095	33,010	38,407	5,397	390	378	1.143	1.164	11.0%	594	85	(509)	36,637	38,407	(1,771)
1981	34,355	34,142	40,519	6,377	378	366	1.164	1.187	10.7%	683	213	(470)	38,601	40,519	(1,918)
1982	36,174	35,879	43,517	7,638	366	354	1.187	1.213	10.3%	789	295	(494)	41,255	43,517	(2,261)
1983	40,347	39,900	49,507	9,607	354	342	1.213	1.241	9.6%	918	448	(470)	46,935	49,507	(2,572)
1984	51,152	50,387	64,019	13,633	342	330	1.241	1.271	8.9%	1,209	766	(444)	60,694	64,019	(3,325)
1985	59,773	59,407	77,332	17,925	330	318	1.271	1.302	8.1%	1,458	367	(1,091)	72,342	77,332	(4,990)
1986	68,553	68,050	90,798	22,748	318	306	1.302	1.334	7.5%	1,701	503	(1,199)	84,627	90,798	(6,171)
1987	76,258	75,048	102,838	27,790	306	294	1.334	1.370	7.3%	2,026	1,210	(816)	96,022	102,838	(6,816)
1988	81,217	80,265	113,067	32,802	294	282	1.370	1.409	6.9%	2,247	952	(1,295)	104,720	113,067	(8,347)
1989	90,630	89,132	129,324	40,192	282	270	1.409	1.451	6.7%	2,674	1,498	(1,176)	119,896	129,324	(9,428)
1990	103,127	101,874	152,395	50,521	270	258	1.451	1.496	6.3%	3,158	1,252	(1,906)	140,384	152,395	(12,011)
1991	97,632	96,166	148,460	52,293	258	246	1.496	1.544	5.9%	3,077	1,466	(1,612)	136,891	148,460	(11,568)
1992	98,864	97,897	156,119	58,222	246	234	1.544	1.595	5.5%	3,231	967	(2,264)	142,777	156,119	(13,342)
1993	101,543	100,115	165,244	65,129	234	222	1.595	1.651	5.4%	3,504	1,428	(2,076)	151,046	165,244	(14,199)
1994	101,812	99,803	170,494	70,691	222	210	1.651	1.708	4.9%	3,493	2,009	(1,484)	156,595	170,494	(13,900)
1995	97,182	95,962	169,999	74,037	210	198	1.708	1.772	4.8%	3,551	1,219	(2,331)	154,555	169,999	(15,443)
1996	93,691	92,007	169,186	77,179	198	186	1.772	1.839	4.5%	3,496	1,684	(1,812)	154,220	169,186	(14,966)
1997	95,197	93,310	178,444	85,134	186	174	1.839	1.912	4.4%	3,732	1,887	(1,845)	162,182	178,444	(16,262)
1998	106,541	103,383	206,605	103,222	174	162	1.912	1.998	4.5%	4,652	3,158	(1,494)	188,406	206,605	(18,199)
1999	119,220	115,279	241,898	126,619	162	150	1.998	2.098	4.6%	5,764	3,940	(1,824)	219,892	241,898	(22,007)
2000	131,445	125,731	274,855	149,124	150	138	2.098	2.203	4.2%	6,197	5,714	(483)	254,077	274,855	(20,778)
2001	126,622	120,800	276,273	155,474	138	126	2.203	2.335	4.5%	6,985	5,822	(1,163)	256,745	276,273	(19,528)
2002	135,472	128,802	302,308	173,506	126	114	2.335	2.487	4.4%	7,583	6,670	(913)	288,408	302,308	(13,900)
2003	121,109	115,234	288,057	172,823	114	102	2.487	2.686	4.7%	8,199	5,875	(2,324)	279,003	288,057	(9,054)
2004	112,290	102,776	279,253	176,477	102	90	2.686	2.928	4.7%	8,238	9,514	1,276	273,610	279,253	(5,643)
2005	91,742	80,184	262,121	181,937	90	78	2.928	3.294	5.4%	9,914	11,558	1,644	248,592	262,121	(13,528)
2006	70,932	55,372	240,796	185,424	78	66	3.294	3.953	6.8%	12,559	15,560	3,001	228,480	240,796	(12,315)
2007	44,374	31,977	237,508	205,531	66	54	3.953	4.941	6.3%	13,038	12,398	(640)	209,756	237,508	(27,752)
2008	28,735	18,203	239,051	220,848	54	42	4.941	7.115	7.2%	15,891	10,532	(5,358)	198,665	239,051	(40,386)
2009	15,638	7,327	229,141	221,814	42	30	7.115	14.764	7.8%	17,324	8,311	(9,013)	179,836	229,141	(49,305)
2010	8,393	1,037	236,401	235,364	30	18	14.764	118.111	6.0%	14,068	7,357	(6,711)	190,176	236,401	(46,225)
2011	835	3	246,938	246,935	18	6	118.111	47,244.426	0.8%	2,086	832	(1,254)	204,019	246,938	(42,919)
2012	1		251,879	251,879	6		47,244.426		0.0%	5	1	(5)	212,138	251,879	(39,741)
2013									0.0%		0	0			
TOTAL	2,563,691	2,437,443	5,973,187	3,535,744						174,968	126,248	(48,720)	5,429,363	5,973,187	(543,824)
EXLD PRIOR	2,563,691	2,437,443	5,973,187	3,535,744						174,968	126,248	(48,720)	5,429,363	5,973,187	(543,824)

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM SETTLEMENT
(000's)

ACTUAL VERSUS EXPECTED REPORTED CLAIM COUNTS

ACCIDENT YEAR	REPORTED COUNT @ 6/30/12	REPORTED COUNT @ 6/30/11	ULTIMATE COUNT @ 6/30/11	UNREPORTED COUNT @ 6/30/11	AGE @ 6/30/12	AGE @ 6/30/11	PRIOR LDF @ 6/30/12	PRIOR LDF @ 6/30/11	EXPECTED % REPORTED	REPORTED CLAIM EMERGENCE EXPECTED	ACTUAL	DIFFERENCE	ULTIMATE COUNT @ 6/30/12	ULTIMATE COUNT @ 6/30/11	CHANGE IN ULTIMATE COUNT
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR															
1977					426	414									
1978					414	402									
1979					402	390									
1980					390	378									
1981					378	366									
1982	4,956	4,940	5,092	152	366	354	1.027	1.031	11.1%	17	16	(1)	5,091	5,092	(1)
1983	5,476	5,461	5,646	185	354	342	1.031	1.034	9.4%	17	15	(2)	5,643	5,646	(3)
1984	7,421	7,395	7,678	283	342	330	1.034	1.038	10.9%	31	26	(5)	7,672	7,678	(6)
1985	8,583	8,543	8,916	373	330	318	1.038	1.044	11.8%	44	40	(4)	8,910	8,916	(6)
1986	9,384	9,345	9,820	475	318	306	1.044	1.051	13.7%	65	39	(26)	9,794	9,820	(26)
1987	10,786	10,741	11,383	642	306	294	1.051	1.060	14.3%	92	45	(47)	11,335	11,383	(48)
1988	12,218	12,157	12,996	839	294	282	1.060	1.069	12.6%	106	61	(45)	12,947	12,996	(49)
1989	13,640	13,567	14,646	1,079	282	270	1.069	1.080	12.4%	133	73	(60)	14,579	14,646	(67)
1990	14,451	14,357	15,686	1,329	270	258	1.080	1.093	13.2%	175	94	(81)	15,595	15,686	(91)
1991	14,064	13,976	15,463	1,487	258	246	1.093	1.107	11.9%	177	88	(89)	15,358	15,463	(105)
1992	14,766	14,672	16,451	1,779	246	234	1.107	1.122	11.1%	198	94	(104)	16,329	16,451	(122)
1993	15,474	15,349	17,475	2,126	234	222	1.122	1.139	11.1%	236	125	(111)	17,340	17,475	(135)
1994	16,704	16,548	19,138	2,590	222	210	1.139	1.157	10.1%	260	156	(104)	19,004	19,138	(134)
1995	16,451	16,309	19,185	2,876	210	198	1.157	1.178	9.9%	283	142	(141)	19,013	19,185	(172)
1996	16,039	15,863	19,022	3,159	198	186	1.178	1.201	9.7%	306	176	(130)	18,860	19,022	(162)
1997	16,000	15,789	19,393	3,604	186	174	1.201	1.230	10.8%	389	211	(178)	19,177	19,393	(216)
1998	16,131	15,866	20,064	4,198	174	162	1.230	1.268	11.4%	479	265	(214)	19,811	20,064	(253)
1999	16,461	16,050	21,075	5,025	162	150	1.268	1.316	12.1%	607	411	(196)	20,841	21,075	(234)
2000	17,559	17,044	23,406	6,362	150	138	1.316	1.379	12.6%	800	515	(285)	23,088	23,406	(318)
2001	16,106	15,523	22,492	6,969	138	126	1.379	1.456	12.3%	856	583	(273)	22,199	22,492	(293)
2002	16,692	15,991	24,589	8,598	126	114	1.456	1.548	11.4%	982	701	(281)	24,319	24,589	(270)
2003	15,776	15,029	24,692	9,663	114	102	1.548	1.656	10.7%	1,030	747	(283)	24,450	24,692	(242)
2004	14,381	13,202	23,782	10,580	102	90	1.656	1.806	11.2%	1,189	1,179	(10)	23,881	23,782	99
2005	12,089	10,548	21,688	11,140	90	78	1.806	2.065	13.5%	1,500	1,541	41	21,937	21,688	249
2006	9,138	7,366	18,421	11,055	78	66	2.065	2.537	14.9%	1,647	1,772	125	19,018	18,421	597
2007	5,741	4,128	15,354	11,226	66	54	2.537	3.102	10.6%	1,189	1,613	424	15,412	15,354	58
2008	2,905	2,144	13,053	10,909	54	42	3.102	3.846	8.4%	919	761	(158)	12,734	13,053	(319)
2009	1,732	985	11,462	10,477	42	30	3.846	6.346	12.2%	1,274	747	(527)	10,973	11,462	(489)
2010	1,061	232	12,023	11,791	30	18	6.346	27.721	12.6%	1,486	829	(657)	11,398	12,023	(625)
2011	194	3	12,501	12,498	18	6	27.721	2,493.352	3.6%	446	191	(255)	12,165	12,501	(336)
2012	1		12,503	12,503	6		2,493.352		0.0%	5	1	(4)	12,406	12,503	(97)
2013													12,410		
TOTAL	342,380	329,123	495,095	165,972						16,938	13,257	(3,681)	503,689	495,095	(3,816)
EXLD PRIOR	342,380	329,123	495,095	165,972						16,938	13,257	(3,681)	503,689	495,095	(3,816)

(1) BASED ON DATA FROM THE BWC
(2) BASED ON DATA FROM THE BWC
(3) = (2) + [1 - 1/(8)] x [SECT 1, EXH 7, SHEET 13, COL. (12) x SECT 1, EXH 7, SHEET 13, COL. (1)] / 100
(4) = (3) - (2)
(5) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(6) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(7) SECTION 1, EXHIBIT 7, SHEET 20, COL. 12
(8) SECTION 1, EXHIBIT 7, SHEET 20, COL. 10
(9) BASED ON (7) AND (8)
(10) = (4) x (9)
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 1, EXHIBIT 7, SHEET 13, COL. 14
(14) = (3)
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
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%	60.5%
6	43089.484	0.0%	0.9%	0.8%	61.7%
18	114.905	0.9%	6.1%	5.6%	63.9%
30	14.363	7.0%	7.4%	6.6%	64.1%
42	6.956	14.4%	6.5%	5.6%	63.6%
54	4.780	20.9%	5.6%	4.6%	63.2%
66	3.764	26.6%	6.2%	4.9%	62.9%
78	3.048	32.8%	4.3%	3.2%	62.0%
90	2.697	37.1%	3.3%	2.4%	62.0%
102	2.475	40.4%	3.2%	2.3%	62.4%
114	2.291	43.6%	2.8%	1.9%	62.7%
126	2.151	46.5%	2.8%	1.8%	63.3%
138	2.030	49.3%	2.5%	1.5%	63.8%
150	1.933	51.7%	2.5%	1.5%	64.6%
162	1.844	54.2%	2.3%	1.3%	65.2%
174	1.768	56.5%	2.1%	1.2%	66.0%
186	1.704	58.7%	2.1%	1.1%	66.9%
198	1.646	60.8%	2.1%	1.1%	67.9%
210	1.590	62.9%	2.1%	1.1%	68.8%
222	1.538	65.0%	2.2%	1.0%	69.7%
234	1.488	67.2%	2.0%	0.9%	70.5%
246	1.444	69.2%	2.1%	0.9%	71.5%
258	1.402	71.3%	2.1%	0.9%	72.3%
270	1.361	73.5%	2.1%	0.9%	73.1%
282	1.323	75.6%	2.0%	0.8%	73.7%
294	1.289	77.6%	1.9%	0.7%	74.5%
306	1.259	79.4%	1.6%	0.6%	75.2%
318	1.234	81.0%	1.6%	0.6%	76.3%
330	1.210	82.6%	1.7%	0.6%	77.2%
342	1.187	84.3%	1.7%	0.5%	78.0%
354	1.163	86.0%	1.7%	0.5%	78.6%
366	1.140	87.7%	1.3%	0.4%	78.9%
378	1.124	89.0%	1.3%	0.4%	79.7%
390	1.107	90.3%	1.2%	0.3%	80.3%
402	1.093	91.5%	1.0%	0.3%	80.9%
414	1.081	92.5%	0.9%	0.2%	81.7%
426	1.070	93.4%	0.9%	0.2%	82.6%
438	1.060	94.3%	0.8%	0.2%	83.5%
450	1.051	95.1%	0.7%	0.2%	84.3%
462	1.043	95.9%	0.7%	0.1%	85.1%
474	1.036	96.5%	0.6%	0.1%	85.9%
486	1.029	97.1%	0.5%	0.1%	86.6%
498	1.024	97.7%	0.5%	0.1%	87.3%
510	1.019	98.1%	0.4%	0.1%	88.0%
522	1.015	98.6%	0.3%	0.1%	88.6%
534	1.011	98.9%	0.3%	0.0%	89.2%
546	1.008	99.2%	0.2%	0.0%	89.6%
558	1.006	99.4%	0.2%	0.0%	89.8%
570	1.004	99.6%	0.1%	0.0%	89.9%
582	1.003	99.7%	0.1%	0.0%	89.7%
594	1.002	99.8%	0.1%	0.0%	88.9%
606	1.001	99.9%	0.0%	0.0%	87.5%
618	1.001	99.9%	0.0%	0.0%	85.3%
630	1.001	99.9%	0.0%	0.0%	82.8%
642	1.000	100.0%	0.0%	0.0%	80.7%
654	1.000	100.0%	0.0%	0.0%	79.9%
666	1.000	100.0%	0.0%	0.0%	80.7%
678	1.000	100.0%	0.0%	0.0%	82.7%
690	1.000	100.0%	0.0%	0.0%	85.4%
702	1.000	100.0%	0.0%	0.0%	88.6%
714	1.000	100.0%	0.0%	0.0%	90.1%
726	1.000	100.0%	0.0%	0.0%	92.1%
738	1.000	100.0%	0.0%	0.0%	94.8%
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 SECTION 1, EXHIBIT 7, SHEET 23
(3) = 1 / (2)
(4) = (3) FROM SUCCESSIVE AGE - (3) FROM CURRENT AGE
(5) NET PRESENT VALUE OF (4) ASSUMING MID-YEAR PAYMENT
(6) CUMULATIVE DISCOUNT FACTOR FOR GIVEN AGE BASED ON (4) AND (5)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM 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	49,659,895	1.972	97,911,638	140,384	140,384	0.985	2.206	304,934	304,934	100%	304,934	0.311	0.283	0.284
1991	50,856,501	1.910	97,123,143	136,891	136,891	0.938	2.132	273,612	273,612	100%	273,612	0.282	0.269	0.270
1992	52,804,448	1.816	95,902,063	142,777	142,777	0.893	2.059	262,596	262,596	100%	262,596	0.274	0.270	0.272
1993	55,132,894	1.783	98,278,492	151,046	151,046	0.851	1.990	255,628	255,628	100%	255,628	0.260	0.274	0.275
1994	57,739,505	1.742	100,579,286	156,595	156,595	0.810	1.923	243,864	243,864	100%	243,864	0.242	0.271	0.257
1995	60,949,772	1.692	103,140,858	154,555	154,555	0.798	1.857	229,112	229,112	100%	229,112	0.222	0.254	0.263
1996	63,664,000	1.635	104,088,085	154,220	154,220	0.786	1.795	217,619	217,619	100%	217,619	0.209	0.242	0.266
1997	68,077,000	1.563	106,370,937	162,182	162,182	0.775	1.734	217,848	217,848	100%	217,848	0.205	0.238	0.268
1998	71,447,000	1.492	106,610,635	188,406	188,406	0.745	1.675	235,111	235,111	100%	235,111	0.221	0.264	0.275
1999	75,244,663	1.444	108,677,929	219,892	219,892	0.716	1.619	254,925	254,925	100%	254,925	0.235	0.292	0.287
2000	79,122,396	1.393	110,223,863	254,077	254,077	0.689	1.564	273,650	273,650	100%	273,650	0.248	0.321	0.297
2001	80,396,857	1.364	109,675,764	256,993	256,993	0.662	1.511	257,145	257,145	100%	257,145	0.234	0.320	0.314
2002	81,621,352	1.330	108,596,907	291,452	291,452	0.637	1.460	270,926	270,926	100%	270,926	0.249	0.357	0.329
2003	82,433,234	1.295	106,712,867	277,488	277,488	0.612	1.411	239,636	239,636	100%	239,636	0.225	0.337	0.345
2004	84,632,753	1.248	105,596,397	277,865	277,865	0.673	1.363	254,778	254,778	100%	254,778	0.241	0.328	0.313
2005	86,912,307	1.218	105,836,799	247,448	247,448	0.739	1.317	240,896	240,896	100%	240,896	0.228	0.285	0.288
2006	90,822,757	1.176	106,826,594	216,192	216,192	0.812	1.272	223,462	223,462	100%	223,462	0.209	0.238	0.262
2007	93,702,820	1.137	106,579,121	167,030	167,030	0.874	1.229	179,364	179,364	100%	179,364	0.168	0.178	0.244
2008	93,449,349	1.115	104,228,254	137,364	137,364	0.939	1.188	153,247	153,247	100%	153,247	0.147	0.147	0.230
2009	86,530,965	1.117	96,636,885	108,770	108,770	1.010	1.148	126,067	126,067	100%	126,067	0.130	0.126	0.222
2010	86,624,485	1.093	94,656,914	120,557	120,557	1.005	1.109	134,332	134,332	100%	134,332	0.142	0.139	0.226
2011	89,983,985	1.061	95,464,009	95,927	95,927	1.000	1.071	102,760	102,760	100%	102,760	0.108	0.107	0.228
2012	92,683,504	1.030	95,464,009	25,854	25,854	1.000	1.035	26,759	26,759	100%	26,759	0.028	0.028	0.229
2013	95,464,009	1.000	95,464,009			1.000	1.000	0	0	100%	0	0.000	0.000	0.230

	5 Year Average excluding 2011-2012	0.159	0.166
	7 Year Average excluding 2011-2012	0.181	0.206
	10 Year Weighted Average excluding 2008-2012	0.226	
	20 Year Weighted Average excluding 2008-2012	0.240	
	5 Year Average excluding 2010-2012	0.177	0.195
	5 Year Average excluding 2012	0.139	0.139
	7 Year Average excluding 2012	0.162	0.174
(14)	2013 Selected Loss Rate:	0.230	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM SETTLEMENT

INTERPOLATED DEVELOPMENT FACTORS @ 06/30/12

ACCIDENT YEAR	AGE @ 6/30/12	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	714	714	726	1.000	1.000	1.000									
1954	702	702	714	1.000	1.000	1.000									
1955	690	690	702	1.000	1.000	1.000									
1956	678	678	690	1.000	1.000	1.000									
1957	666	666	678	1.000	1.000	1.000									
1958	654	654	666	1.000	1.000	1.000									
1959	642	642	654	1.000	1.000	1.000									
1960	630	630	642	1.001	1.000	1.001									
1961	618	618	630	1.001	1.001	1.001									
1962	606	606	618	1.001	1.001	1.001									
1963	594	594	606	1.002	1.001	1.002									
1964	582	582	594	1.003	1.002	1.003									
1965	570	570	582	1.004	1.003	1.004									
1966	558	558	570	1.006	1.004	1.006									
1967	546	546	558	1.008	1.006	1.008									
1968	534	534	546	1.011	1.008	1.011									
1969	522	522	534	1.015	1.011	1.015									
1970	510	510	522	1.019	1.015	1.019									
1971	498	498	510	1.024	1.019	1.024									
1972	486	486	498	1.029	1.024	1.029									
1973	474	474	486	1.036	1.029	1.036									
1974	462	462	474	1.043	1.036	1.043									
1975	450	450	462	1.051	1.043	1.051									
1976	438	438	450	1.060	1.051	1.060									
1977	426	426	438	1.070	1.060	1.070	1.070	1.060	1.070	1.027	1.027	1.027	1.110	1.110	1.110
1978	414	414	426	1.081	1.070	1.081	1.081	1.070	1.081	1.027	1.027	1.027	1.110	1.110	1.110
1979	402	402	414	1.093	1.081	1.093	1.093	1.081	1.093	1.027	1.027	1.027	1.110	1.110	1.110
1980	390	390	402	1.107	1.093	1.107	1.107	1.093	1.107	1.027	1.027	1.027	1.110	1.110	1.110
1981	378	378	390	1.124	1.107	1.124	1.124	1.107	1.124	1.027	1.027	1.027	1.110	1.110	1.110
1982	366	366	378	1.140	1.124	1.140	1.140	1.124	1.140	1.027	1.027	1.027	1.110	1.110	1.110
1983	354	354	366	1.163	1.140	1.163	1.163	1.140	1.163	1.031	1.027	1.031	1.129	1.110	1.129
1984	342	342	354	1.187	1.163	1.187	1.187	1.163	1.187	1.034	1.031	1.034	1.148	1.129	1.148
1985	330	330	342	1.210	1.187	1.210	1.210	1.187	1.210	1.038	1.034	1.038	1.166	1.148	1.166
1986	318	318	330	1.234	1.210	1.234	1.234	1.210	1.234	1.044	1.038	1.044	1.183	1.166	1.183
1987	306	306	318	1.259	1.234	1.259	1.259	1.234	1.259	1.051	1.044	1.051	1.198	1.183	1.198
1988	294	294	306	1.289	1.259	1.289	1.289	1.259	1.289	1.060	1.051	1.060	1.217	1.198	1.217
1989	282	282	294	1.323	1.289	1.323	1.323	1.289	1.323	1.069	1.060	1.069	1.239	1.217	1.239
1990	270	270	282	1.361	1.323	1.361	1.361	1.323	1.361	1.079	1.069	1.079	1.263	1.239	1.263
1991	258	258	270	1.402	1.361	1.402	1.402	1.361	1.402	1.092	1.079	1.092	1.281	1.263	1.281
1992	246	246	258	1.444	1.402	1.444	1.444	1.402	1.444	1.106	1.092	1.106	1.307	1.281	1.307
1993	234	234	246	1.488	1.444	1.488	1.488	1.444	1.488	1.121	1.106	1.121	1.328	1.307	1.328
1994	222	222	234	1.538	1.488	1.538	1.538	1.488	1.538	1.138	1.121	1.138	1.353	1.328	1.353
1995	210	210	222	1.590	1.538	1.590	1.590	1.538	1.590	1.156	1.138	1.156	1.377	1.353	1.377
1996	198	198	210	1.646	1.590	1.646	1.646	1.590	1.646	1.176	1.156	1.176	1.401	1.377	1.401
1997	186	186	198	1.704	1.646	1.704	1.704	1.646	1.704	1.199	1.176	1.199	1.422	1.401	1.422
1998	174	174	186	1.768	1.704	1.768	1.768	1.704	1.768	1.228	1.199	1.228	1.442	1.422	1.442
1999	162	162	174	1.844	1.768	1.844	1.844	1.768	1.844	1.266	1.228	1.266	1.462	1.442	1.462
2000	150	150	162	1.933	1.844	1.933	1.933	1.844	1.933	1.315	1.266	1.315	1.484	1.462	1.484
2001	138	138	150	2.030	1.933	2.030	2.030	1.933	2.030	1.378	1.315	1.378	1.501	1.484	1.501
2002	126	126	138	2.151	2.030	2.151	2.151	2.030	2.151	1.457	1.378	1.457	1.522	1.501	1.522
2003	114	114	126	2.291	2.151	2.291	2.291	2.151	2.291	1.550	1.457	1.550	1.549	1.522	1.549
2004	102	102	114	2.475	2.291	2.475	2.475	2.291	2.475	1.661	1.550	1.661	1.584	1.549	1.584
2005	90	90	102	2.697	2.475	2.697	2.697	2.475	2.697	1.815	1.661	1.815	1.623	1.584	1.623
2006	78	78	90	3.048	2.697	3.048	3.048	2.697	3.048	2.081	1.815	2.081	1.670	1.623	1.670
2007	66	66	78	3.764	3.048	3.764	3.764	3.048	3.764	2.562	2.081	2.562	1.739	1.670	1.739
2008	54	54	66	4.780	3.764	4.780	4.780	3.764	4.780	3.139	2.562	3.139	1.842	1.739	1.842
2009	42	42	54	6.956	4.780	6.956	6.956	4.780	6.956	3.891	3.139	3.891	2.069	1.842	2.069
2010	30	30	42	14.363	6.956	14.363	14.363	6.956	14.363	6.420	3.891	6.420	2.485	2.069	2.485
2011	18	18	30	114.905	14.363	114.905	114.905	14.363	114.905	28.249	6.420	28.249	3.769	2.485	3.769
2012	6	6	18	43,089.484	114.905	43,089.484	43,089.484	114.905	43,089.484	2,542.377	28.249	2,542.377	12.438	3.769	12.438

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM SETTLEMENT

INTERPOLATED INDEX FACTORS @ 06/30/12

ACCIDENT YEAR	AGE @ 6/30/12	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	426	426	438	-	-	-
1978	414	414	426	-	-	-
1979	402	402	414	-	-	-
1980	390	390	402	-	-	-
1981	378	378	390	-	-	-
1982	366	366	378	-	-	-
1983	354	354	366	0.177	-	0.177
1984	342	342	354	0.318	0.177	0.318
1985	330	330	342	0.484	0.318	0.484
1986	318	318	330	0.694	0.484	0.694
1987	306	306	318	1.066	0.694	1.066
1988	294	294	306	1.550	1.066	1.550
1989	282	282	294	2.047	1.550	2.047
1990	270	270	282	2.541	2.047	2.541
1991	258	258	270	2.993	2.541	2.993
1992	246	246	258	3.525	2.993	3.525
1993	234	234	246	3.971	3.525	3.971
1994	222	222	234	4.458	3.971	4.458
1995	210	210	222	4.920	4.458	4.920
1996	198	198	210	5.383	4.920	5.383
1997	186	186	198	5.811	5.383	5.811
1998	174	174	186	6.235	5.811	6.235
1999	162	162	174	6.672	6.235	6.672
2000	150	150	162	7.143	6.672	7.143
2001	138	138	150	7.611	7.143	7.611
2002	126	126	138	8.123	7.611	8.123
2003	114	114	126	8.691	8.123	8.691
2004	102	102	114	9.300	8.691	9.300
2005	90	90	102	9.968	9.300	9.968
2006	78	78	90	10.809	9.968	10.809
2007	66	66	78	11.837	10.809	11.837
2008	54	54	66	12.868	11.837	12.868
2009	42	42	54	13.918	12.868	13.918
2010	30	30	42	15.074	13.918	15.074
2011	18	18	30	16.037	15.074	16.037
2012	6	6	18	16.170	16.037	16.170

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 1, EXHIBIT 7, SHEET 38; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 1, EXHIBIT 7, SHEET 38; SELECTED CUM. BASED ON (3)
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
LUMP SUM SETTLEMENT

PAID LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977	0	5	69	433	954	1,445	1,878	2,302	2,700	3,100	3,535	3,879	4,206	4,590	4,910	5,230	5,775	6,596	8,837	10,657	12,641	14,968	16,838	18,250	19,322	20,191	20,922	21,724	22,252	22,921	23,744	24,730	25,131	25,336	25,461	25,478	25,478
1978	0	5	74	469	1,033	1,564	2,032	2,492	2,952	3,357	3,734	4,128	4,489	4,830	5,391	6,026	6,888	8,799	10,836	13,363	16,165	17,471	18,847	19,904	21,463	22,123	22,858	23,088	23,749	24,397	25,203	25,592	25,902	25,986	26,215		26,215
1979	0	6	90	568	1,250	1,893	2,471	3,061	3,624	4,090	4,561	5,023	5,556	6,308	7,135	8,151	11,370	14,992	18,455	21,727	24,016	26,413	28,293	29,689	30,923	31,969	32,895	33,650	34,391	35,851	36,824	37,158	37,535	38,045			38,045
1980	0	6	92	579	1,276	1,930	2,523	3,104	3,654	4,158	4,583	4,941	5,663	6,567	7,610	10,370	13,231	15,942	19,341	21,198	22,523	23,928	25,476	26,776	27,389	28,314	28,679	29,978	31,258	32,189	32,792	33,010	33,095				33,095
1981	0	7	104	654	1,434	2,122	2,683	3,262	3,940	4,560	5,141	5,922	6,926	7,984	10,781	13,841	17,167	19,856	22,042	24,167	25,637	27,225	28,439	29,124	29,819	30,665	31,312	32,931	33,556	34,023	34,142	34,355					34,355
1982	0	6	88	550	1,179	1,785	2,364	2,915	3,387	3,897	4,711	5,340	6,618	9,263	12,708	16,003	19,654	21,839	24,036	26,346	28,137	29,367	30,179	31,159	32,164	33,348	35,053	35,669	35,798	35,879	36,174						36,174
1983	0	6	94	553	1,155	1,722	2,347	3,006	3,567	4,463	5,374	6,737	9,898	14,307	18,544	22,464	24,728	27,351	29,035	30,835	32,418	33,411	34,033	34,820	36,356	38,406	39,164	39,620	39,900	40,347							40,347
1984	0	13	168	862	1,740	2,576	3,401	4,209	5,238	6,489	8,325	12,620	18,290	24,001	29,090	31,603	34,570	37,260	39,558	41,370	41,984	43,092	44,295	45,988	48,482	49,653	50,051	50,387	51,152								51,152
1985	0	0	80	798	1,697	2,545	3,428	4,603	6,084	8,032	12,911	18,741	24,629	30,566	35,280	38,718	42,035	44,465	46,990	47,952	48,964	50,913	53,335	56,399	58,036	58,874	59,407	59,773									59,773
1986	0	11	103	616	1,569	2,656	3,968	5,453	7,398	12,521	20,248	27,107	33,181	37,578	41,487	44,731	48,165	51,112	52,645	54,560	56,380	60,106	64,078	66,021	67,379	68,050	68,553										68,553
1987	0	77	203	755	1,829	3,384	4,766	7,120	12,803	22,307	31,826	38,407	42,887	48,386	51,342	53,916	57,130	59,536	61,037	63,626	65,591	70,229	72,678	74,500	75,048	76,258											76,258
1988	0	8	164	844	2,352	3,824	6,481	13,048	21,958	31,594	39,256	44,963	49,078	53,231	57,316	60,260	62,561	64,760	67,087	70,708	75,951	78,148	79,107	80,265	81,217												81,217
1989	0	0	89	1,001	2,428	5,789	14,061	23,540	34,153	42,091	48,475	54,056	60,160	64,438	67,949	71,028	73,222	75,498	78,636	83,993	87,277	88,625	89,132	90,630													90,630
1990	0	0	169	1,183	4,470	16,372	28,175	39,410	48,662	56,642	62,536	67,149	71,342	75,275	78,028	81,292	84,493	89,208	95,408	98,973	100,941	101,874	103,127														103,127
1991	0	10	250	2,195	13,258	26,863	38,457	48,523	55,300	61,118	66,096	70,804	74,393	78,143	79,955	81,616	84,718	89,273	92,806	95,174	96,166	97,632															97,632
1992	0	22	501	9,692	24,383	38,124	49,749	57,049	62,900	67,258	71,559	75,346	77,984	80,838	83,188	86,438	91,772	95,347	97,148	97,897	98,864																98,864
1993	0	56	3,122	14,786	30,549	43,237	52,357	58,975	64,686	69,955	74,306	77,265	79,662	82,016	86,179	93,307	96,607	98,884	100,115	101,543																	101,543
1994	0	373	7,093	20,925	36,362	46,994	54,546	60,763	65,890	69,816	73,429	75,657	79,248	84,280	92,022	95,496	98,436	99,803	101,812																		101,812
1995	12	635	8,472	23,967	37,524	47,999	55,170	59,994	63,895	67,472	70,850	75,078	79,405	86,937	92,322	94,925	95,962	97,182																			97,182
1996	0	590	9,111	21,145	34,096	43,885	50,540	55,894	59,889	63,586	68,244	73,584	82,444	87,096	90,178	92,007	93,691																				93,691
1997	13	799	9,459	22,665	33,661	42,675	49,739	55,301	59,366	64,981	72,174	82,442	88,061	91,345	93,310	95,197																					95,197
1998	1	1,133	10,652	24,372	36,978	47,121	53,671	60,070	66,570	75,772	87,327	95,019	99,706	103,383	106,541																						106,541
1999	1	1,096	11,424	25,925	39,485	50,528	59,831	67,992	80,014	96,722	106,174	112,022	115,279	119,220																							119,220
2000	2	1,311	12,824	29,083	43,284	56,111	65,874	84,115	103,557	113,773	121,495	125,731	131,445																								131,445
2001	2	1,300	13,965	29,277	43,717	57,853	76,944	97,198	108,331	116,761	120,800	126,622																									126,622
2002	0	1,359	13,292	32,476	49,968	71,131	98,828	115,536	123,780	128,802	135,472																										135,472
2003	2	1,324	16,333	35,326	55,046	78,116	97,192	108,474	115,234	121,109																											121,109
2004	26	1,827	18,356	41,584	62,581	76,246	93,073	102,776	112,290																												112,290
2005	0	1,680	20,533	41,479	55,368	68,191	80,184	91,742																													91,742
2006	6	3,256	21,087	35,191	44,932	55,372	70,932																														70,932
2007	16	2,791	13,921	23,416	31,977	44,374																															44,374
2008	1	1,063	8,403	18,203	28,735																																28,735
2009	3	1,113	7,327	15,638																																	15,638
2010	5	1,037	8,393																																		8,393
2011	3	835																																			835
2012	1																																				1
																																					2,563,691

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-Ult	
1977		14.859	6.298	2.203	1.514	1.299	1.226	1.173	1.148	1.140	1.097	1.085	1.091	1.070	1.065	1.104	1.142	1.340	1.206	1.186	1.184	1.125	1.084	1.059	1.045	1.036	1.038	1.024	1.030	1.036	1.042	1.016	1.008	1.005	1.001		
1978		14.859	6.298	2.203	1.514	1.299	1.227	1.185	1.137	1.112	1.106	1.087	1.076	1.116	1.118	1.143	1.277	1.232	1.233	1.210	1.081	1.079	1.056	1.078	1.031	1.033	1.010	1.029	1.027	1.033	1.015	1.012	1.003	1.009			
1979		14.859	6.298	2.203	1.514	1.305	1.239	1.184	1.129	1.115	1.101	1.106	1.135	1.131	1.142	1.395	1.319	1.231	1.177	1.105	1.100	1.071	1.049	1.042	1.034	1.029	1.023	1.022	1.042	1.027	1.009	1.010	1.014				
1980		14.859	6.298	2.203	1.513	1.307	1.230	1.177	1.138	1.102	1.078	1.146	1.160	1.159	1.363	1.276	1.205	1.213	1.096	1.063	1.062	1.065	1.051	1.023	1.034	1.013	1.045	1.043	1.030	1.019	1.007	1.003					
1981		14.859	6.298	2.192	1.480	1.265	1.216	1.208	1.157	1.127	1.152	1.169	1.153	1.350	1.284	1.240	1.157	1.110	1.096	1.061	1.062	1.045	1.024	1.024	1.028	1.021	1.052	1.019	1.014	1.003	1.006						
1982		14.859	6.248	2.145	1.514	1.324	1.233	1.162	1.151	1.209	1.134	1.239	1.400	1.372	1.259	1.228	1.111	1.101	1.096	1.068	1.044	1.028	1.033	1.032	1.037	1.051	1.018	1.004	1.002	1.008							
1983		14.545	5.880	2.090	1.491	1.363	1.281	1.187	1.251	1.204	1.254	1.469	1.445	1.296	1.211	1.101	1.106	1.062	1.062	1.051	1.031	1.019	1.023	1.044	1.056	1.020	1.012	1.007	1.011								
1984		12.599	5.149	2.018	1.481	1.320	1.238	1.244	1.239	1.283	1.516	1.449	1.312	1.212	1.086	1.094	1.078	1.062	1.046	1.015	1.026	1.028	1.038	1.054	1.024	1.008	1.007	1.015									
1985			10.000	2.127	1.499	1.347	1.343	1.322	1.320	1.607	1.451	1.314	1.241	1.154	1.097	1.086	1.058	1.057	1.020	1.021	1.040	1.048	1.057	1.029	1.014	1.009	1.006										
1986		9.124	5.966	2.548	1.692	1.494	1.374	1.357	1.693	1.617	1.339	1.224	1.133	1.104	1.078	1.077	1.061	1.030	1.036	1.033	1.066	1.066	1.030	1.021	1.010	1.007											
1987		2.628	3.712	2.424	1.850	1.409	1.494	1.798	1.742	1.427	1.207	1.117	1.128	1.061	1.050	1.060	1.042	1.025	1.042	1.031	1.071	1.035	1.025	1.007	1.016												
1988		21.166	5.146	2.788	1.626	1.695	2.013	1.683	1.439	1.243	1.145	1.092	1.085	1.077	1.051	1.038	1.035	1.036	1.054	1.074	1.029	1.012	1.015	1.012													
1989			11.269	2.425	2.384	2.429	1.674	1.451	1.232	1.152	1.115	1.113	1.071	1.054	1.045	1.031	1.031	1.042	1.068	1.039	1.015	1.006	1.017														
1990			7.000	3.777	3.663	1.721	1.399	1.235	1.164	1.104	1.074	1.062	1.055	1.037	1.042	1.039	1.056	1.070	1.037	1.020	1.009	1.012															
1991		26.263	8.796	6.041	2.026	1.432	1.262	1.140	1.105	1.081	1.071	1.051	1.050	1.023	1.021	1.038	1.054	1.040	1.026	1.010	1.015																
1992		22.670	19.345	2.516	1.564	1.305	1.147	1.103	1.069	1.064	1.053	1.035	1.037	1.029	1.039	1.062	1.039	1.019	1.008	1.010																	
1993		56.168	4.736	2.066	1.415	1.211	1.126	1.097	1.081	1.062	1.040	1.031	1.030	1.051	1.083	1.035	1.024	1.012	1.014																		
1994		18.996	2.950	1.738	1.292	1.161	1.114	1.084	1.060	1.052	1.030	1.047	1.063	1.092	1.038	1.031	1.014	1.020																			
1995	52.903	13.345	2.829	1.566	1.279	1.149	1.087	1.065	1.056	1.050	1.060	1.058	1.095	1.062	1.028	1.011	1.013																				
1996		15.436	2.321	1.612	1.287	1.152	1.106	1.071	1.062	1.073	1.078	1.120	1.056	1.035	1.020	1.018																					
1997	60.534	11.837	2.396	1.485	1.268	1.166	1.112	1.074	1.095	1.111	1.142	1.068	1.037	1.022	1.020																						
1998	1887.962	9.404	2.288	1.517	1.274	1.139	1.119	1.108	1.138	1.152	1.088	1.049	1.037	1.031																							
1999	952.773	10.426	2.269	1.523	1.280	1.184	1.136	1.177	1.209	1.098	1.055	1.029	1.034																								
2000	582.492	9.785	2.268	1.488	1.296	1.174	1.277	1.231	1.099	1.068	1.035	1.045																									
2001	753.512	10.744	2.096	1.493	1.323	1.330	1.263	1.115	1.078	1.035	1.048																										
2002		9.784	2.443	1.539	1.424	1.389	1.169	1.071	1.041	1.052																											
2003	735.506	12.337	2.163	1.558	1.419	1.244	1.116	1.062	1.051																												
2004	71.637	10.048	2.265	1.505	1.218	1.221	1.104	1.093																													
2005		12.224	2.020	1.335	1.232	1.176	1.144																														
2006	577.373	6.476	1.669	1.277	1.232	1.281																															
2007	170.204	4.987	1.682	1.366	1.388																																
2008	817.746	7.905	2.166	1.579																																	
2009	445.359	6.581	2.134																																		
2010	207.322	8.097																																			
2011	256.874																																				
4 Yr Avg	431.825	6.892	1.913	1.389	1.268	1.230	1.133	1.085	1.067	1.063	1.057	1.048	1.041	1.037	1.027	1.024	1.022	1.023	1.021	1.020	1.017	1.016	1.022	1.017	1.016	1.011	1.011	1.011	1.014	1.014	1.009	1.010	1.008	1.007	1.001		
5 Yr Avg	379.501	6.809	1.934	1.412	1.298	1.262	1.159	1.114	1.095	1.081	1.074	1.062	1.052	1.048	1.038	1.031	1.029	1.032	1.031	1.028	1.026	1.029	1.025	1.024	1.019	1.019	1.019	1.018	1.020	1.018	1.016	1.010	1.008	1.007	1.001		
7 Yr Avg	363.788	8.045	2.014	1.451	1.319	1.259	1.173	1.122	1.101	1.084	1.072	1.060	1.050	1.046	1.036	1.033	1.033	1.034	1.036	1.031	1.035	1.030	1.029	1.028	1.027	1.018	1.023	1.020	1.022	1.021	1.016	1.010	1.008	1.007	1.001		
3 Yr Wtd	277.660	7.508	1.931	1.375	1.270	1.222	1.120	1.075	1.056	1.051	1.046	1.041	1.036	1.029	1.023	1.020	1.017	1.017	1.016	1.013	1.013	1.010	1.019	1.013	1.014	1.008	1.008	1.009	1.009	1.010	1.007	1.008	1.009	1.007	1.001		
5 Yr Wtd	240.396	6.385	1.879	1.399	1.290	1.261	1.156	1.108	1.087	1.074	1.067	1.058	1.050	1.047	1.037	1.031	1.028	1.031	1.029	1.028	1.025	1.023	1.026	1.022	1.021	1.016	1.016	1.016	1.019	1.017	1.014	1.010	1.009	1.007	1.001		
10 Yr Wtd	265.264	8.455	2.066	1.459	1.306	1.237	1.156	1.106	1.085	1.072	1.060	1.052	1.048	1.043	1.038	1.035	1.035	1.034	1.033	1.028	1.031	1.026	1.029	1.025	1.025	1.019	1.020	1.019	1.021	1.020	1.014	1.010	1.009	1.007	1.001		TAIL
Prior	400.000	8.000	2.075	1.440	1.250	1.200	1.125	1.090	1.080	1.065	1.060	1.050	1.050	1.045	1.040	1.038	1.037	1.035	1.035	1.033	1.032	1.031	1.030	1.028	1.027	1.025	1.025	1.024	1.023	1.022	1.020	1.018	1.015	1.013	1.012	1.011	1.097
Selected	375.000	8.000	2.065	1.455	1.270	1.235	1.130	1.090	1.080	1.065	1.060	1.050	1.048	1.043	1.038	1.035	1.035	1.034	1.034	1.030	1.030	1.030	1.029	1.026	1.024	1.020	1.020	1.020	1.020	1.020	1.015	1.015	1.013	1.011	1.010	1.009	
Cumulative	43089.5	114.905	14.363	6.956	4.780	3.764	3.048	2.697	2.475	2.291	2.151	2.030	1.933	1.844	1.768	1.704	1.646	1.590	1.538	1.488	1.444	1.402	1.361	1.323	1.289	1.259	1.234	1.210	1.187	1.163	1.140	1.124	1.107	1.093	1.081	1.070	1.060

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
LUMP SUM SETTLEMENT

INCURRED LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																										20,191	20,922	21,724	22,252	22,921	23,744	24,730	25,131	25,336	25,461	25,478	25,478
1978																									21,463	22,123	22,858	23,088	23,749	24,397	25,203	25,592	25,902	25,986	26,215		26,215
1979																								29,689	30,923	31,969	32,895	33,650	34,391	35,851	36,824	37,158	37,535	38,045			38,045
1980																							25,476	26,776	27,389	28,314	28,679	29,978	31,258	32,189	32,792	33,010	33,095				33,095
1981																						27,225	28,439	29,124	29,819	30,665	31,312	32,931	33,556	34,023	34,142	34,355					34,355
1982																					28,137	29,367	30,179	31,159	32,164	33,348	35,053	35,669	35,798	35,879	36,174						36,174
1983																				30,835	32,418	33,411	34,033	34,820	36,356	38,406	39,164	39,620	39,900	40,347							40,347
1984																			39,558	41,370	41,984	43,092	44,295	45,988	48,482	49,653	50,051	50,387	51,152								51,152
1985																		44,465	46,990	47,952	48,964	50,913	53,335	56,399	58,036	58,874	59,407	59,773									59,773
1986																	48,165	51,112	52,645	54,560	56,380	60,106	64,078	66,021	67,379	68,050	68,553										68,553
1987																53,916	57,130	59,536	61,037	63,626	65,591	70,229	72,678	74,500	75,048	76,258											76,258
1988															57,316	60,260	62,561	64,760	67,087	70,708	75,951	78,148	79,107	80,265	81,217												81,217
1989														64,438	67,949	71,028	73,222	75,498	78,636	83,993	87,277	88,625	89,132	90,630													90,630
1990													71,342	75,275	78,028	81,292	84,493	89,208	95,408	98,973	100,941	101,874	103,127														103,127
1991												70,804	74,393	78,143	79,955	81,616	84,718	89,273	92,806	95,174	96,166	97,632															97,632
1992											71,559	75,346	77,984	80,838	83,188	86,438	91,772	95,347	97,148	97,897	98,864																98,864
1993										69,955	74,306	77,265	79,662	82,016	86,179	93,307	96,607	98,884	100,115	101,543																	101,543
1994									65,890	69,816	73,429	75,657	79,248	84,280	92,022	95,496	98,436	99,803	101,812																		101,812
1995								59,994	63,895	67,472	70,850	75,078	79,405	86,937	92,322	94,925	95,962	97,182																			97,182
1996							50,540	55,894	59,889	63,586	68,244	73,584	82,444	87,096	90,178	92,007	93,691																				93,691
1997						42,675	49,739	55,301	59,366	64,981	72,174	82,442	88,061	91,345	93,310	95,197																					95,197
1998					36,978	47,121	53,671	60,070	66,570	75,772	87,327	95,019	99,706	103,383	106,541																						106,541
1999				25,925	39,485	50,528	59,831	67,992	80,014	96,722	106,174	112,022	115,279	119,220																							119,220
2000			12,824	29,083	43,284	56,111	65,874	84,115	103,557	113,773	121,495	125,731	131,445																								131,445
2001		1,300	13,965	29,277	43,717	57,853	76,944	97,198	108,331	116,761	120,800	126,622																									126,622
2002	0	1,359	13,292	32,476	49,968	71,131	98,828	115,536	123,780	128,802	135,472																										135,472
2003	2	1,324	16,333	35,326	55,046	78,116	97,192	108,474	115,234	121,109																											121,109
2004	26	1,827	18,356	41,584	62,581	76,246	93,073	102,776	112,290																												112,290
2005	0	1,680	20,533	41,479	55,368	68,191	80,184	91,742																													91,742
2006	6	3,256	21,087	35,191	44,932	55,372	70,932																														70,932
2007	16	2,791	13,921	23,416	31,977	44,374																															44,374
2008	1	1,063	8,403	18,203	28,735																																28,735
2009	3	1,113	7,327	15,638																																	15,638
2010	5	1,037	8,393																																		8,393
2011	3	835																																			835
2012	1																																				1
																																					2,563,691

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-Ult	
1977																										1.036	1.038	1.024	1.030	1.036	1.042	1.016	1.008	1.005	1.001		
1978																									1.031	1.033	1.010	1.029	1.027	1.033	1.015	1.012	1.003	1.009			
1979																								1.042	1.034	1.029	1.023	1.022	1.042	1.027	1.009	1.010	1.014				
1980																							1.051	1.023	1.034	1.013	1.045	1.043	1.030	1.019	1.007	1.003					
1981																						1.045	1.024	1.024	1.028	1.021	1.052	1.019	1.014	1.003	1.006						
1982																					1.044	1.028	1.033	1.032	1.037	1.051	1.018	1.004	1.002	1.008							
1983																				1.051	1.031	1.019	1.023	1.044	1.056	1.020	1.012	1.007	1.011								
1984																			1.046	1.015	1.026	1.028	1.038	1.054	1.024	1.008	1.007	1.015									
1985																		1.057	1.020	1.021	1.040	1.048	1.057	1.029	1.014	1.009	1.006										
1986																	1.061	1.030	1.036	1.033	1.066	1.066	1.030	1.021	1.010	1.007											
1987																1.060	1.042	1.025	1.042	1.031	1.071	1.035	1.025	1.007	1.016												
1988															1.051	1.038	1.035	1.036	1.054	1.074	1.029	1.012	1.015	1.012													
1989														1.054	1.045	1.031	1.031	1.042	1.068	1.039	1.015	1.006	1.017														
1990													1.055	1.037	1.042	1.039	1.056	1.070	1.037	1.020	1.009	1.012															
1991												1.051	1.050	1.023	1.021	1.038	1.054	1.040	1.026	1.010	1.015																
1992											1.053	1.035	1.037	1.029	1.039	1.062	1.039	1.019	1.008	1.010																	
1993										1.062	1.040	1.031	1.030	1.051	1.083	1.035	1.024	1.012	1.014																		
1994									1.060	1.052	1.030	1.047	1.063	1.092	1.038	1.031	1.014	1.020																			
1995								1.065	1.056	1.050	1.060	1.058	1.095	1.062	1.028	1.011	1.013																				
1996							1.106	1.071	1.062	1.073	1.078	1.120	1.056	1.035	1.020	1.018																					
1997						1.166	1.112	1.074	1.095	1.111	1.142	1.068	1.037	1.022	1.020																						
1998					1.274	1.139	1.119	1.108	1.138	1.152	1.088	1.049	1.037	1.031																							
1999				1.523	1.280	1.184	1.136	1.177	1.209	1.098	1.055	1.029	1.034																								
2000			2.268	1.488	1.296	1.174	1.277	1.231	1.099	1.068	1.035	1.045																									
2001		10.744	2.096	1.493	1.323	1.330	1.263	1.115	1.078	1.035	1.048																										
2002		9.784	2.443	1.539	1.424	1.389	1.169	1.071	1.041	1.052																											
2003	735.506	12.337	2.163	1.558	1.419	1.244	1.116	1.062	1.051																												
2004	71.637	10.048	2.265	1.505	1.218	1.221	1.104	1.093																													
2005		12.224	2.020	1.335	1.232	1.176	1.144																														
2006	577.373	6.476	1.669	1.277	1.232	1.281																															
2007	170.204	4.987	1.682	1.366	1.388																																
2008	817.746	7.905	2.166	1.579																																	
2009	445.359	6.581	2.134																																		
2010	207.322	8.097																																			
2011	256.874																																				
3 Yr Avg	303.185	7.527	1.994	1.407	1.284	1.226	1.121	1.075	1.056	1.051	1.046	1.041	1.036	1.029	1.023	1.020	1.017	1.017	1.016	1.013	1.013	1.010	1.019	1.013	1.014	1.008	1.008	1.009	1.009	1.010	1.007	1.016	1.008	1.007	1.001		
5 Yr Avg	379.501	6.809	1.934	1.412	1.298	1.262	1.159	1.114	1.095	1.081	1.074	1.062	1.052	1.048	1.038	1.031	1.029	1.032	1.031	1.031	1.028	1.026	1.029	1.025	1.024	1.019	1.019	1.018	1.020	1.018	1.016	1.010	1.008	1.007	1.001		
7 Yr Avg	363.788	8.045	2.014	1.451	1.319	1.259	1.173	1.122	1.101	1.084	1.072	1.060	1.050	1.046	1.036	1.033	1.033	1.034	1.036	1.031	1.035	1.030	1.029	1.028	1.027	1.018	1.023	1.020	1.022	1.021	1.016	1.010	1.008	1.007	1.001		
3 Yr Wtd	277.660	7.508	1.931	1.375	1.270	1.222	1.120	1.075	1.056	1.051	1.046	1.041	1.036	1.029	1.023	1.020	1.017	1.017	1.016	1.013	1.013	1.010	1.019	1.013	1.014	1.008	1.008	1.009	1.009	1.010	1.007	1.008	1.009	1.007	1.001		
7 Yr Wtd	345.420	7.677	1.990	1.443	1.313	1.259	1.168	1.116	1.093	1.078	1.067	1.056	1.049	1.045	1.035	1.033	1.032	1.033	1.033	1.029	1.031	1.026	1.027	1.024	1.023	1.016	1.020	1.018	1.021	1.020	1.014	1.010	1.009	1.007	1.001		
10 Yr Wtd	265.264	8.455	2.066	1.459	1.306	1.237	1.156	1.106	1.085	1.072	1.060	1.052	1.048	1.043	1.038	1.035	1.035	1.034	1.033	1.028	1.031	1.026	1.029	1.025	1.025	1.019	1.020	1.019	1.021	1.020	1.014	1.010	1.009	1.007	1.001		TAIL
Prior	400.000	8.000	2.075	1.440	1.250	1.200	1.125	1.090	1.080	1.065	1.060	1.050	1.050	1.045	1.040	1.038	1.037	1.035	1.035	1.033	1.032	1.031	1.030	1.028	1.027	1.025	1.025	1.024	1.023	1.022	1.020	1.018	1.015	1.013	1.000	1.000	1.111
Selected	375.000	8.000	2.065	1.455	1.270	1.235	1.130	1.090	1.080	1.065	1.060	1.050	1.048	1.043	1.038	1.035	1.035	1.034	1.034	1.030	1.030	1.030	1.029	1.026	1.024	1.020	1.020	1.020	1.020	1.020	1.015	1.015	1.013	1.011	1.010	1.009	
Cumulative	43089.484	114.905	14.363	6.956	4.780	3.764	3.048	2.697	2.475	2.291	2.151	2.030	1.933	1.844	1.768	1.704	1.646	1.590	1.538	1.488	1.444	1.402	1.361	1.323	1.289	1.259	1.234	1.210	1.187	1.163	1.140	1.124	1.107	1.093	1.081	1.070	1.060

OHIO BUREAU OF WORKERS' COMPENSATION

PRIVATE EMPLOYERS
COMPENSATION
LUMP SUM SETTLEMENT

CASE RESERVES (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																										0	0	0	0	0	0	0	0	0	0	0	-
1978																									0	0	0	0	0	0	0	0	0	0	0		-
1979																								0	0	0	0	0	0	0	0	0	0	0			-
1980																							0	0	0	0	0	0	0	0	0	0	0				-
1981																						0	0	0	0	0	0	0	0	0	0	0					-
1982																					0	0	0	0	0	0	0	0	0	0	0						-
1983																				0	0	0	0	0	0	0	0	0	0	0							-
1984																			0	0	0	0	0	0	0	0	0	0	0								-
1985																		0	0	0	0	0	0	0	0	0	0	0									-
1986																	0	0	0	0	0	0	0	0	0	0	0										-
1987																0	0	0	0	0	0	0	0	0	0	0											-
1988															0	0	0	0	0	0	0	0	0	0	0												-
1989														0	0	0	0	0	0	0	0	0	0	0													-
1990													0	0	0	0	0	0	0	0	0	0	0														-
1991												0	0	0	0	0	0	0	0	0	0	0															-
1992											0	0	0	0	0	0	0	0	0	0	0																-
1993										0	0	0	0	0	0	0	0	0	0	0																	-
1994									0	0	0	0	0	0	0	0	0	0	0																		-
1995								0	0	0	0	0	0	0	0	0	0	0																			-
1996							0	0	0	0	0	0	0	0	0	0	0																				-
1997						0	0	0	0	0	0	0	0	0	0	0																					-
1998					0	0	0	0	0	0	0	0	0	0	0																						-
1999				0	0	0	0	0	0	0	0	0	0	0																							-
2000			0	0	0	0	0	0	0	0	0	0	0																								-
2001		0	0	0	0	0	0	0	0	0	0	0																									-
2002	0	0	0	0	0	0	0	0	0	0	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																													-
2006	0	0	0	0	0	0	0																														-
2007	0	0	0	0	0	0																															-
2008	0	0	0	0	0																																-
2009	0	0	0	0																																	-
2010	0	0	0																																		-
2011	0	0																																			-
2012	0																																				-
																																					-

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
LUMP SUM SETTLEMENT
PAID TO INCURRED LOSS RATIOS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																									100.0%
2002		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																										100.0%
2003	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																											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%
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%
2009	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%

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
LUMP SUM SETTLEMENT
PAID LOSS / 100 OF PAYROLL

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	ON-LEVEL PAYROLL
1977	0.00%	0.00%	0.01%	0.05%	0.11%	0.16%	0.21%	0.26%	0.31%	0.35%	0.40%	0.44%	0.48%	0.52%	0.55%	0.59%	0.65%	0.75%	1.00%	1.20%	1.43%	1.69%	1.90%	2.06%	2.18%	2.28%	2.36%	2.45%	2.51%	2.59%	2.68%	0.03%	0.03%	0.03%	0.03%	0.03%	88,490,090
1978	0.00%	0.00%	0.01%	0.05%	0.11%	0.17%	0.22%	0.27%	0.32%	0.37%	0.41%	0.45%	0.49%	0.53%	0.59%	0.66%	0.76%	0.97%	1.19%	1.47%	1.77%	1.92%	2.07%	2.18%	2.36%	2.43%	2.51%	2.53%	2.61%	2.68%	2.77%	0.03%	0.03%	0.03%	0.03%		91,119,089
1979	0.00%	0.00%	0.01%	0.06%	0.14%	0.21%	0.27%	0.34%	0.40%	0.45%	0.50%	0.55%	0.61%	0.70%	0.79%	0.90%	1.25%	1.65%	2.03%	2.40%	2.65%	2.91%	3.12%	3.27%	3.41%	3.53%	3.63%	3.71%	3.79%	3.95%	4.06%	0.04%	0.04%	0.04%			90,690,465
1980	0.00%	0.00%	0.01%	0.07%	0.15%	0.22%	0.29%	0.36%	0.42%	0.48%	0.53%	0.57%	0.65%	0.75%	0.87%	1.19%	1.52%	1.83%	2.22%	2.43%	2.59%	2.75%	2.92%	3.07%	3.14%	3.25%	3.29%	3.44%	3.59%	3.70%	3.76%	0.04%	0.04%				87,100,472
1981	0.00%	0.00%	0.01%	0.08%	0.17%	0.25%	0.32%	0.39%	0.47%	0.55%	0.62%	0.71%	0.83%	0.96%	1.29%	1.66%	2.06%	2.38%	2.64%	2.90%	3.07%	3.26%	3.41%	3.49%	3.57%	3.67%	3.75%	3.95%	4.02%	4.08%	4.09%	0.04%					83,462,136
1982	0.00%	0.00%	0.01%	0.07%	0.15%	0.23%	0.30%	0.37%	0.43%	0.49%	0.60%	0.67%	0.84%	1.17%	1.61%	2.02%	2.48%	2.76%	3.04%	3.33%	3.56%	3.71%	3.81%	3.94%	4.06%	4.21%	4.43%	4.51%	4.52%	4.53%	4.57%						79,135,492
1983	0.00%	0.00%	0.01%	0.07%	0.15%	0.22%	0.30%	0.39%	0.46%	0.58%	0.70%	0.87%	1.28%	1.85%	2.40%	2.91%	3.20%	3.54%	3.76%	4.00%	4.20%	4.33%	4.41%	4.51%	4.71%	4.98%	5.08%	5.13%	5.17%	5.23%							77,162,033
1984	0.00%	0.00%	0.02%	0.11%	0.22%	0.32%	0.43%	0.53%	0.66%	0.82%	1.05%	1.59%	2.30%	3.02%	3.66%	3.97%	4.34%	4.68%	4.97%	5.20%	5.28%	5.42%	5.57%	5.78%	6.09%	6.24%	6.29%	6.33%	6.43%								79,569,925
1985	0.00%	0.00%	0.01%	0.10%	0.20%	0.31%	0.41%	0.56%	0.73%	0.97%	1.56%	2.26%	2.97%	3.69%	4.26%	4.67%	5.07%	5.36%	5.67%	5.78%	5.91%	6.14%	6.43%	6.80%	7.00%	7.10%	7.17%	7.21%									82,906,581
1986	0.00%	0.00%	0.01%	0.07%	0.18%	0.31%	0.46%	0.63%	0.85%	1.44%	2.33%	3.12%	3.82%	4.33%	4.78%	5.16%	5.55%	5.89%	6.07%	6.29%	6.50%	6.93%	7.39%	7.61%	7.77%	7.84%	7.90%										86,749,768
1987	0.00%	0.01%	0.02%	0.08%	0.20%	0.38%	0.53%	0.79%	1.42%	2.48%	3.54%	4.27%	4.77%	5.38%	5.70%	5.99%	6.35%	6.61%	6.78%	7.07%	7.29%	7.80%	8.08%	8.28%	8.34%	8.47%											90,001,532
1988	0.00%	0.00%	0.02%	0.09%	0.25%	0.41%	0.70%	1.41%	2.37%	3.41%	4.24%	4.86%	5.30%	5.75%	6.19%	6.51%	6.76%	6.99%	7.25%	7.64%	8.20%	8.44%	8.54%	8.67%	8.77%												92,596,563
1989	0.00%	0.00%	0.01%	0.10%	0.25%	0.60%	1.46%	2.44%	3.54%	4.36%	5.02%	5.60%	6.24%	6.68%	7.04%	7.36%	7.59%	7.83%	8.15%	8.71%	9.05%	9.19%	9.24%	9.39%													96,481,507
1990	0.00%	0.00%	0.02%	0.12%	0.46%	1.67%	2.88%	4.03%	4.97%	5.79%	6.39%	6.86%	7.29%	7.69%	7.97%	8.30%	8.63%	9.11%	9.74%	10.11%	10.31%	10.40%	10.53%														97,911,638
1991	0.00%	0.00%	0.03%	0.23%	1.37%	2.77%	3.96%	5.00%	5.69%	6.29%	6.81%	7.29%	7.66%	8.05%	8.23%	8.40%	8.72%	9.19%	9.56%	9.80%	9.90%	10.05%															97,123,143
1992	0.00%	0.00%	0.05%	1.01%	2.54%	3.98%	5.19%	5.95%	6.56%	7.01%	7.46%	7.86%	8.13%	8.43%	8.67%	9.01%	9.57%	9.94%	10.13%	10.21%	10.31%																95,902,063
1993	0.00%	0.01%	0.32%	1.50%	3.11%	4.40%	5.33%	6.00%	6.58%	7.12%	7.56%	7.86%	8.11%	8.35%	8.77%	9.49%	9.83%	10.06%	10.19%	10.33%																	98,278,492
1994	0.00%	0.04%	0.71%	2.08%	3.62%	4.67%	5.42%	6.04%	6.55%	6.94%	7.30%	7.52%	7.88%	8.38%	9.15%	9.49%	9.79%	9.92%	10.12%																		100,579,286
1995	0.00%	0.06%	0.82%	2.32%	3.64%	4.65%	5.35%	5.82%	6.19%	6.54%	6.87%	7.28%	7.70%	8.43%	8.95%	9.20%	9.30%	9.42%																			103,140,858
1996	0.00%	0.06%	0.88%	2.03%	3.28%	4.22%	4.86%	5.37%	5.75%	6.11%	6.56%	7.07%	7.92%	8.37%	8.66%	8.84%	9.00%																				104,088,085
1997	0.00%	0.08%	0.89%	2.13%	3.16%	4.01%	4.68%	5.20%	5.58%	6.11%	6.79%	7.75%	8.28%	8.59%	8.77%	8.95%																					106,370,937
1998	0.00%	0.11%	1.00%	2.29%	3.47%	4.42%	5.03%	5.63%	6.24%	7.11%	8.19%	8.91%	9.35%	9.70%	9.99%																						106,610,635
1999	0.00%	0.10%	1.05%	2.39%	3.63%	4.65%	5.51%	6.26%	7.36%	8.90%	9.77%	10.31%	10.61%	10.97%																							108,677,929
2000	0.00%	0.12%	1.16%	2.64%	3.93%	5.09%	5.98%	7.63%	9.40%	10.32%	11.02%	11.41%	11.93%																								110,223,863
2001	0.00%	0.12%	1.27%	2.67%	3.99%	5.27%	7.02%	8.86%	9.88%	10.65%	11.01%	11.55%																									109,675,764
2002	0.00%	0.13%	1.22%	2.99%	4.60%	6.55%	9.10%	10.64%	11.40%	11.86%	12.47%																										108,596,907
2003	0.00%	0.12%	1.53%	3.31%	5.16%	7.32%	9.11%	10.17%	10.80%	11.35%																											106,712,867
2004	0.00%	0.17%	1.74%	3.94%	5.93%	7.22%	8.81%	9.73%	10.63%																												105,596,397
2005	0.00%	0.16%	1.94%	3.92%	5.23%	6.44%	7.58%	8.67%																													105,836,799
2006	0.00%	0.30%	1.97%	3.29%	4.21%	5.18%	6.64%																														106,826,594
2007	0.00%	0.26%	1.31%	2.20%	3.00%	4.16%																															106,579,121
2008	0.00%	0.10%	0.81%	1.75%	2.76%																																104,228,254
2009	0.00%	0.12%	0.76%	1.62%																																	96,636,885
2010	0.00%	0.11%	0.89%																																		94,656,914
2011	0.00%	0.09%																																			95,464,009
2012	0.00%																																				92,683,504

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
LUMP SUM SETTLEMENT
INCURRED LOSS / 100 OF PAYROLL

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	ON-LEVEL PAYROLL
1977																										2.28%	2.36%	2.45%	2.51%	2.59%	2.68%	0.03%	0.03%	0.03%	0.03%	0.03%	88,490,090
1978																									2.36%	2.43%	2.51%	2.53%	2.61%	2.68%	2.77%	0.03%	0.03%	0.03%	0.03%		91,119,089
1979																								3.27%	3.41%	3.53%	3.63%	3.71%	3.79%	3.95%	4.06%	0.04%	0.04%	0.04%			90,690,465
1980																							2.92%	3.07%	3.14%	3.25%	3.29%	3.44%	3.59%	3.70%	3.76%	0.04%	0.04%				87,100,472
1981																						3.26%	3.41%	3.49%	3.57%	3.67%	3.75%	3.95%	4.02%	4.08%	4.09%	0.04%					83,462,136
1982																					3.56%	3.71%	3.81%	3.94%	4.06%	4.21%	4.43%	4.51%	4.52%	4.53%	4.57%						79,135,492
1983																				4.00%	4.20%	4.33%	4.41%	4.51%	4.71%	4.98%	5.08%	5.13%	5.17%	5.23%							77,162,033
1984																			4.97%	5.20%	5.28%	5.42%	5.57%	5.78%	6.09%	6.24%	6.29%	6.33%	6.43%								79,569,925
1985																		5.36%	5.67%	5.78%	5.91%	6.14%	6.43%	6.80%	7.00%	7.10%	7.17%	7.21%									82,906,581
1986																	5.55%	5.89%	6.07%	6.29%	6.50%	6.93%	7.39%	7.61%	7.77%	7.84%	7.90%										86,749,768
1987																5.99%	6.35%	6.61%	6.78%	7.07%	7.29%	7.80%	8.08%	8.28%	8.34%	8.47%											90,001,532
1988															6.19%	6.51%	6.76%	6.99%	7.25%	7.64%	8.20%	8.44%	8.54%	8.67%	8.77%												92,596,563
1989														6.68%	7.04%	7.36%	7.59%	7.83%	8.15%	8.71%	9.05%	9.19%	9.24%	9.39%													96,481,507
1990													7.29%	7.69%	7.97%	8.30%	8.63%	9.11%	9.74%	10.11%	10.31%	10.40%	10.53%														97,911,638
1991												7.29%	7.66%	8.05%	8.23%	8.40%	8.72%	9.19%	9.56%	9.80%	9.90%	10.05%															97,123,143
1992											7.46%	7.86%	8.13%	8.43%	8.67%	9.01%	9.57%	9.94%	10.13%	10.21%	10.31%																95,902,063
1993										7.12%	7.56%	7.86%	8.11%	8.35%	8.77%	9.49%	9.83%	10.06%	10.19%	10.33%																	98,278,492
1994									6.55%	6.94%	7.30%	7.52%	7.88%	8.38%	9.15%	9.49%	9.79%	9.92%	10.12%																		100,579,286
1995								5.82%	6.19%	6.54%	6.87%	7.28%	7.70%	8.43%	8.95%	9.20%	9.30%	9.42%																			103,140,858
1996							4.86%	5.37%	5.75%	6.11%	6.56%	7.07%	7.92%	8.37%	8.66%	8.84%	9.00%																				104,088,085
1997						4.01%	4.68%	5.20%	5.58%	6.11%	6.79%	7.75%	8.28%	8.59%	8.77%	8.95%																					106,370,937
1998					3.47%	4.42%	5.03%	5.63%	6.24%	7.11%	8.19%	8.91%	9.35%	9.70%	9.99%																						106,610,635
1999				2.39%	3.63%	4.65%	5.51%	6.26%	7.36%	8.90%	9.77%	10.31%	10.61%	10.97%																							108,677,929
2000			1.16%	2.64%	3.93%	5.09%	5.98%	7.63%	9.40%	10.32%	11.02%	11.41%	11.93%																								110,223,863
2001		0.12%	1.27%	2.67%	3.99%	5.27%	7.02%	8.86%	9.88%	10.65%	11.01%	11.55%																									109,675,764
2002	0.00%	0.13%	1.22%	2.99%	4.60%	6.55%	9.10%	10.64%	11.40%	11.86%	12.47%																										108,596,907
2003	0.00%	0.12%	1.53%	3.31%	5.16%	7.32%	9.11%	10.17%	10.80%	11.35%																											106,712,867
2004	0.00%	0.17%	1.74%	3.94%	5.93%	7.22%	8.81%	9.73%	10.63%																												105,596,397
2005	0.00%	0.16%	1.94%	3.92%	5.23%	6.44%	7.58%	8.67%																													105,836,799
2006	0.00%	0.30%	1.97%	3.29%	4.21%	5.18%	6.64%																														106,826,594
2007	0.00%	0.26%	1.31%	2.20%	3.00%	4.16%																															106,579,121
2008	0.00%	0.10%	0.81%	1.75%	2.76%																																104,228,254
2009	0.00%	0.12%	0.76%	1.62%																																	96,636,885
2010	0.00%	0.11%	0.89%																																		94,656,914
2011	0.00%	0.09%																																			95,464,009
2012	0.00%																																				92,683,504

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
LUMP SUM SETTLEMENT

REPORTED LUMP SUM SETTLEMENT CLAIM COUNTS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982		1	48	158	301	453	607	765	871	1,023	1,195	1,442	1,643	2,193	2,844	3,402	3,835	4,091	4,266	4,401	4,500	4,586	4,647	4,689	4,728	4,785	4,861	4,903	4,922	4,940	4,956						4,956
1983		3	47	166	313	451	609	736	899	1,092	1,396	1,658	2,256	2,991	3,646	4,123	4,396	4,621	4,771	4,901	4,988	5,059	5,116	5,165	5,223	5,341	5,403	5,433	5,461	5,476							5,476
1984		5	66	229	443	651	833	1,062	1,363	1,788	2,100	2,893	3,953	4,842	5,524	5,915	6,230	6,485	6,649	6,781	6,869	6,941	7,009	7,100	7,238	7,325	7,364	7,395	7,421								7,421
1985	1	4	84	265	473	656	928	1,240	1,719	2,080	2,966	4,111	5,211	6,079	6,674	7,068	7,357	7,581	7,744	7,871	7,960	8,052	8,169	8,345	8,458	8,517	8,543	8,583									8,583
1986	1	10	65	247	476	715	1,047	1,539	1,889	2,845	4,181	5,461	6,465	7,138	7,605	7,923	8,200	8,419	8,543	8,670	8,774	8,907	9,138	9,251	9,311	9,345	9,384										9,384
1987	1	7	54	236	514	836	1,332	1,810	2,927	4,518	5,988	7,170	7,972	8,607	8,979	9,255	9,500	9,685	9,827	9,949	10,112	10,400	10,608	10,703	10,741	10,786											10,786
1988	1	9	64	267	629	1,155	1,691	2,971	4,778	6,425	7,797	8,790	9,500	10,012	10,378	10,681	10,924	11,111	11,275	11,471	11,785	11,998	12,097	12,157	12,218												12,218
1989	3	7	78	329	783	1,383	2,815	4,811	6,657	8,253	9,357	10,222	10,918	11,433	11,851	12,146	12,342	12,510	12,750	13,125	13,365	13,493	13,567	13,640													13,640
1990	4	17	93	448	1,077	2,547	4,528	6,526	8,220	9,471	10,576	11,299	11,884	12,290	12,596	12,857	13,056	13,355	13,791	14,112	14,271	14,357	14,451														14,451
1991	2	13	147	637	2,078	3,992	5,998	7,748	8,972	9,988	10,724	11,327	11,800	12,155	12,408	12,609	12,912	13,408	13,706	13,886	13,976	14,064															14,064
1992	1	27	219	1,331	3,506	5,751	7,812	9,251	10,376	11,144	11,792	12,293	12,643	12,953	13,186	13,576	14,103	14,437	14,599	14,672	14,766																14,766
1993		31	511	2,312	4,787	7,399	9,244	10,525	11,465	12,112	12,635	13,017	13,353	13,628	14,019	14,668	15,049	15,246	15,349	15,474																	15,474
1994		79	1,219	3,538	6,395	8,777	10,500	11,588	12,373	13,005	13,539	13,927	14,252	14,694	15,641	16,184	16,413	16,548	16,704																		16,704
1995		187	1,561	4,273	6,930	9,141	10,519	11,511	12,180	12,706	13,207	13,571	14,137	15,229	15,840	16,145	16,309	16,451																			16,451
1996		160	1,903	4,559	7,178	9,183	10,390	11,259	11,838	12,348	12,792	13,411	14,655	15,373	15,675	15,863	16,039																				16,039
1997	2	249	2,255	5,092	7,523	9,176	10,293	11,055	11,675	12,137	12,841	14,232	15,160	15,544	15,789	16,000																					16,000
1998	2	391	2,814	5,621	7,671	9,212	10,191	10,957	11,536	12,446	14,006	15,059	15,556	15,866	16,131																						16,131
1999	5	414	2,788	5,434	7,556	9,151	10,226	10,980	12,033	13,804	14,977	15,602	16,050	16,461																							16,461
2000	3	527	3,175	6,056	8,264	9,841	10,860	12,373	14,479	15,769	16,485	17,044	17,559																								17,559
2001	5	422	2,989	5,527	7,401	8,897	10,577	12,988	14,336	15,014	15,523	16,106																									16,106
2002		411	3,024	5,644	7,653	9,620	12,572	14,594	15,385	15,991	16,692																										16,692
2003	4	394	3,102	5,736	7,810	10,257	12,844	14,206	15,029	15,776																											15,776
2004	2	491	3,406	6,371	8,498	10,196	11,944	13,202	14,381																												14,381
2005	2	458	3,649	6,354	7,602	8,897	10,548	12,089																													12,089
2006	2	699	3,841	5,370	6,193	7,366	9,138																														9,138
2007	7	716	2,406	3,350	4,128	5,741																															5,741
2008	2	287	1,206	2,144	2,905																																2,905
2009	4	223	985	1,732																																	1,732
2010	2	232	1,061																																		1,061
2011	3	194																																			194
2012	1																																				1
																																					342,380

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-Ult	
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982		48.000	3.292	1.905	1.505	1.340	1.260	1.139	1.175	1.168	1.207	1.139	1.335	1.297	1.196	1.127	1.067	1.043	1.032	1.022	1.019	1.013	1.009	1.008	1.012	1.016	1.009	1.004	1.004	1.003							
1983		15.667	3.532	1.886	1.441	1.350	1.209	1.221	1.215	1.278	1.188	1.361	1.326	1.219	1.131	1.066	1.051	1.032	1.027	1.018	1.014	1.011	1.010	1.011	1.023	1.012	1.006	1.005	1.003								
1984		13.200	3.470	1.934	1.470	1.280	1.275	1.283	1.312	1.174	1.378	1.366	1.225	1.141	1.071	1.053	1.041	1.025	1.020	1.013	1.010	1.010	1.013	1.019	1.012	1.005	1.004	1.004									
1985	4.000	21.000	3.155	1.785	1.387	1.415	1.336	1.386	1.210	1.426	1.386	1.268	1.167	1.098	1.059	1.041	1.030	1.022	1.016	1.011	1.012	1.015	1.022	1.014	1.007	1.003	1.005										
1986	10.000	6.500	3.800	1.927	1.502	1.464	1.470	1.227	1.506	1.470	1.306	1.184	1.104	1.065	1.042	1.035	1.027	1.015	1.015	1.012	1.015	1.026	1.012	1.006	1.004	1.004											
1987	7.000	7.714	4.370	2.178	1.626	1.593	1.359	1.617	1.544	1.325	1.197	1.112	1.080	1.043	1.031	1.026	1.019	1.015	1.012	1.016	1.028	1.020	1.009	1.004	1.004												
1988	9.000	7.111	4.172	2.356	1.836	1.464	1.757	1.608	1.345	1.214	1.127	1.081	1.054	1.037	1.029	1.023	1.017	1.015	1.017	1.027	1.018	1.008	1.005	1.005													
1989	2.333	11.143	4.218	2.380	1.766	2.035	1.709	1.384	1.240	1.134	1.092	1.068	1.047	1.037	1.025	1.016	1.014	1.019	1.029	1.018	1.010	1.005	1.005														
1990	4.250	5.471	4.817	2.404	2.365	1.778	1.441	1.260	1.152	1.117	1.068	1.052	1.034	1.025	1.021	1.015	1.023	1.033	1.023	1.011	1.006	1.007															
1991	6.500	11.308	4.333	3.262	1.921	1.503	1.292	1.158	1.113	1.074	1.056	1.042	1.030	1.021	1.016	1.024	1.038	1.022	1.013	1.006	1.006																
1992	27.000	8.111	6.078	2.634	1.640	1.358	1.184	1.122	1.074	1.058	1.042	1.028	1.025	1.018	1.030	1.039	1.024	1.011	1.005	1.006																	
1993		16.484	4.524	2.071	1.546	1.249	1.139	1.089	1.056	1.043	1.030	1.026	1.021	1.029	1.046	1.026	1.013	1.007	1.008																		
1994		15.430	2.902	1.808	1.372	1.196	1.104	1.068	1.051	1.041	1.029	1.023	1.031	1.064	1.035	1.014	1.008	1.009																			
1995		8.348	2.737	1.622	1.319	1.151	1.094	1.058	1.043	1.039	1.028	1.042	1.077	1.040	1.019	1.010	1.009																				
1996		11.894	2.396	1.574	1.279	1.131	1.084	1.051	1.043	1.036	1.048	1.093	1.049	1.020	1.012	1.011																					
1997	124.500	9.056	2.258	1.477	1.220	1.122	1.074	1.056	1.040	1.058	1.108	1.065	1.025	1.016	1.013																						
1998	195.500	7.197	1.998	1.365	1.201	1.106	1.075	1.053	1.079	1.125	1.075	1.033	1.020	1.017																							
1999	82.800	6.734	1.949	1.391	1.211	1.117	1.074	1.096	1.147	1.085	1.042	1.029	1.026																								
2000	175.667	6.025	1.907	1.365	1.191	1.104	1.139	1.170	1.089	1.045	1.034	1.030																									
2001	84.400	7.083	1.849	1.339	1.202	1.189	1.228	1.104	1.047	1.034	1.038																										
2002		7.358	1.866	1.356	1.257	1.307	1.161	1.054	1.039	1.044																											
2003	98.500	7.873	1.849	1.362	1.313	1.252	1.106	1.058	1.050																												
2004	245.500	6.937	1.871	1.334	1.200	1.171	1.105	1.089																													
2005	229.000	7.967	1.741	1.196	1.170	1.186	1.146																														
2006	349.500	5.495	1.398	1.153	1.189	1.241																															
2007	102.286	3.360	1.392	1.232	1.391																																
2008	143.500	4.202	1.778	1.355																																	
2009	55.750	4.417	1.758																																		
2010	116.000	4.573																																			
2011	64.667																																				
3 Yr Avg	78.806	4.397	1.643	1.247	1.250	1.199	1.119	1.067	1.045	1.041	1.038	1.031	1.024	1.017	1.015	1.012	1.010	1.009	1.009	1.008	1.007	1.007	1.006	1.005	1.005	1.004	1.005	1.004	1.003	1.003							
5 Yr Avg	96.440	4.410	1.614	1.254	1.253	1.231	1.149	1.095	1.075	1.067	1.059	1.050	1.039	1.031	1.025	1.020	1.018	1.016	1.016	1.014	1.014	1.013	1.011	1.010	1.010	1.008	1.006	1.004	1.003	1.003							
7 Yr Avg	151.529	5.279	1.684	1.284	1.246	1.207	1.137	1.089	1.070	1.061	1.053	1.045	1.036	1.029	1.024	1.020	1.018	1.017	1.016	1.014	1.014	1.013	1.011	1.010	1.010	1.008	1.006	1.004	1.003	1.003							
3 Yr Wtd	72.111	4.383	1.572	1.217	1.228	1.195	1.118	1.066	1.045	1.041	1.038	1.031	1.024	1.017	1.015	1.012	1.010	1.009	1.009	1.008	1.007	1.007	1.006	1.005	1.005	1.004	1.005	1.004	1.003	1.003							
5 Yr Wtd	91.778	4.404	1.568	1.243	1.240	1.231	1.147	1.093	1.071	1.064	1.057	1.048	1.039	1.031	1.025	1.019	1.017	1.016	1.015	1.013	1.013	1.012	1.010	1.009	1.008	1.007	1.005	1.004	1.003	1.003							
10 Yr Wtd		5.924	1.738	1.308	1.225	1.179	1.120	1.079	1.062	1.054	1.047	1.041	1.034	1.029	1.024	1.020	1.018	1.016	1.016	1.014	1.013	1.012	1.010	1.009	1.009	1.007	1.005	1.004	1.003	1.003							TAIL
PRIOR	89.944	4.369	1.650	1.240	1.223	1.229	1.143	1.091	1.070	1.063	1.056	1.048	1.038	1.031	1.025	1.019	1.018	1.016	1.015	1.014	1.013	1.012	1.010	1.009	1.009	1.007	1.005	1.004	1.003	1.003							1.027
Selected	90.000	4.400	1.650	1.240	1.225	1.231	1.147	1.093	1.071	1.064	1.057	1.048	1.039	1.031	1.025	1.019	1.017	1.016	1.015	1.013	1.013	1.012	1.010	1.009	1.008	1.007	1.005	1.004	1.003	1.003							
Cumulative	2542.377	28.249	6.420	3.891	3.139	2.562	2.081	1.815	1.661	1.550	1.457	1.378	1.315	1.266	1.228	1.199	1.176	1.156	1.138	1.121	1.106	1.092	1.079	1.069	1.060	1.051	1.044	1.038	1.034	1.031	1.027	1.027	1.027	1.027	1.027	1.027	1.027

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
LUMP SUM SETTLEMENT

CUMULATIVE PAID LOSS PER REPORTED CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982		5,921	1,833	3,479	3,918	3,941	3,894	3,811	3,888	3,810	3,942	3,704	4,028	4,224	4,468	4,704	5,125	5,338	5,634	5,986	6,253	6,404	6,494	6,645	6,803	6,969	7,211	7,275	7,273	7,263	7,299						7,299
1983		2,154	2,000	3,329	3,690	3,819	3,854	4,084	3,968	4,087	3,849	4,063	4,387	4,783	5,086	5,449	5,625	5,919	6,086	6,292	6,499	6,604	6,652	6,741	6,961	7,191	7,249	7,292	7,306	7,368							7,368
1984		2,659	2,538	3,766	3,928	3,958	4,082	3,963	3,843	3,629	3,964	4,362	4,627	4,957	5,266	5,343	5,549	5,746	5,949	6,101	6,112	6,208	6,320	6,477	6,698	6,779	6,797	6,814	6,893								6,893
1985	0	0	950	3,012	3,588	3,880	3,694	3,712	3,539	3,862	4,353	4,559	4,726	5,028	5,286	5,478	5,714	5,865	6,068	6,092	6,151	6,323	6,529	6,758	6,862	6,913	6,954	6,964									6,964
1986	0	1,131	1,588	2,493	3,297	3,714	3,790	3,543	3,916	4,401	4,843	4,964	5,132	5,264	5,455	5,646	5,874	6,071	6,162	6,293	6,426	6,748	7,012	7,137	7,236	7,282	7,305										7,305
1987	0	11,052	3,765	3,197	3,559	4,047	3,578	3,933	4,374	4,937	5,315	5,357	5,380	5,622	5,718	5,826	6,014	6,147	6,211	6,395	6,486	6,753	6,851	6,961	6,987	7,070											7,070
1988	0	861	2,562	3,160	3,739	3,311	3,832	4,392	4,596	4,917	5,035	5,115	5,166	5,317	5,523	5,642	5,727	5,828	5,950	6,164	6,445	6,513	6,539	6,602	6,647												6,647
1989	0	0	1,139	3,043	3,101	4,186	4,995	4,893	5,130	5,100	5,181	5,288	5,510	5,636	5,734	5,848	5,933	6,035	6,168	6,399	6,530	6,568	6,570	6,644													6,644
1990	0	0	1,818	2,641	4,150	6,428	6,222	6,039	5,920	5,981	5,913	5,943	6,003	6,125	6,195	6,323	6,472	6,680	6,918	7,013	7,073	7,096	7,136														7,136
1991	0	731	1,697	3,445	6,380	6,729	6,412	6,263	6,164	6,119	6,163	6,251	6,304	6,429	6,444	6,473	6,561	6,658	6,771	6,854	6,881	6,942															6,942
1992	0	819	2,288	7,282	6,955	6,629	6,368	6,167	6,062	6,035	6,068	6,129	6,168	6,241	6,309	6,367	6,507	6,604	6,654	6,672	6,695																6,695
1993		1,793	6,110	6,396	6,382	5,844	5,664	5,603	5,642	5,776	5,881	5,936	5,966	6,018	6,147	6,361	6,419	6,486	6,523	6,562																	6,562
1994		4,727	5,819	5,914	5,686	5,354	5,195	5,244	5,325	5,368	5,424	5,432	5,561	5,736	5,883	5,901	5,997	6,031	6,095																		6,095
1995		3,395	5,427	5,609	5,415	5,251	5,245	5,212	5,246	5,310	5,365	5,532	5,617	5,709	5,828	5,879	5,884	5,907																			5,907
1996		3,689	4,788	4,638	4,750	4,779	4,864	4,964	5,059	5,149	5,335	5,487	5,626	5,665	5,753	5,800	5,841																				5,841
1997	6,600	3,209	4,194	4,451	4,474	4,651	4,832	5,002	5,085	5,354	5,621	5,793	5,809	5,877	5,910	5,950																					5,950
1998	300	2,897	3,785	4,336	4,821	5,115	5,267	5,482	5,771	6,088	6,235	6,310	6,410	6,516	6,605																						6,605
1999	230	2,647	4,097	4,771	5,226	5,522	5,851	6,192	6,650	7,007	7,089	7,180	7,183	7,243																							7,243
2000	750	2,487	4,039	4,802	5,238	5,702	6,066	6,798	7,152	7,215	7,370	7,377	7,486																								7,486
2001	345	3,080	4,672	5,297	5,907	6,502	7,275	7,484	7,557	7,777	7,782	7,862																									7,862
2002		3,305	4,396	5,754	6,529	7,394	7,861	7,917	8,046	8,055	8,116																										8,116
2003	450	3,360	5,265	6,159	7,048	7,616	7,567	7,636	7,667	7,677																											7,677
2004	12,750	3,720	5,389	6,527	7,364	7,478	7,792	7,785	7,808																												7,808
2005	0	3,667	5,627	6,528	7,283	7,664	7,602	7,589																													7,589
2006	2,820	4,659	5,490	6,553	7,255	7,517	7,762																														7,762
2007	2,343	3,899	5,786	6,990	7,746	7,729																															7,729
2008	650	3,704	6,968	8,490	9,891																																9,891
2009	625	4,993	7,438	9,029																																	9,029
2010	2,500	4,468	7,911																																		7,911
2011	1,083	4,303																																			4,303
2012	600																																				600

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-Ult	378-Ult	390-Ult	402-Ult	414-Ult	426-Ult	
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982		0.310	1.898	1.126	1.006	0.988	0.979	1.020	0.980	1.035	0.940	1.088	1.049	1.058	1.053	1.089	1.042	1.055	1.062	1.044	1.024	1.014	1.023	1.024	1.024	1.035	1.009	1.000	0.999	1.005							
1983		0.928	1.665	1.108	1.035	1.009	1.060	0.971	1.030	0.942	1.056	1.080	1.090	1.063	1.071	1.032	1.052	1.028	1.034	1.033	1.016	1.007	1.013	1.033	1.033	1.008	1.006	1.002	1.008								
1984		0.955	1.484	1.043	1.008	1.032	0.971	0.970	0.944	1.092	1.100	1.061	1.071	1.062	1.015	1.039	1.035	1.035	1.025	1.002	1.016	1.018	1.025	1.034	1.012	1.003	1.002	1.012									
1985			3.170	1.191	1.081	0.952	1.005	0.953	1.091	1.127	1.047	1.037	1.064	1.051	1.036	1.043	1.027	1.035	1.004	1.010	1.028	1.033	1.035	1.015	1.007	1.006	1.001										
1986		1.404	1.570	1.322	1.127	1.020	0.935	1.105	1.124	1.100	1.025	1.034	1.026	1.036	1.035	1.040	1.034	1.015	1.021	1.021	1.050	1.039	1.018	1.014	1.006	1.003											
1987		0.341	0.849	1.113	1.137	0.884	1.099	1.112	1.129	1.076	1.008	1.004	1.045	1.017	1.019	1.032	1.022	1.010	1.030	1.014	1.041	1.015	1.016	1.004	1.012												
1988		2.976	1.234	1.183	0.885	1.157	1.146	1.046	1.070	1.024	1.016	1.010	1.029	1.039	1.022	1.015	1.018	1.021	1.036	1.046	1.011	1.004	1.010	1.007													
1989			2.672	1.019	1.350	1.193	0.980	1.049	0.994	1.016	1.021	1.042	1.023	1.017	1.020	1.015	1.017	1.022	1.038	1.020	1.006	1.000	1.011														
1990			1.453	1.571	1.549	0.968	0.971	0.980	1.010	0.989	1.005	1.010	1.020	1.011	1.021	1.024	1.032	1.036	1.014	1.009	1.003	1.006															
1991		2.323	2.030	1.852	1.055	0.953	0.977	0.984	0.993	1.007	1.014	1.009	1.020	1.002	1.004	1.014	1.015	1.017	1.012	1.004	1.009																
1992		2.795	3.183	0.955	0.953	0.961	0.968	0.983	0.996	1.005	1.010	1.006	1.012	1.011	1.009	1.022	1.015	1.008	1.003	1.003																	
1993		3.407	1.047	0.998	0.916	0.969	0.989	1.007	1.024	1.018	1.009	1.005	1.009	1.021	1.035	1.009	1.010	1.006	1.006																		
1994		1.231	1.016	0.961	0.942	0.970	1.009	1.016	1.008	1.010	1.002	1.024	1.031	1.026	1.003	1.016	1.006	1.011																			
1995		1.599	1.034	0.965	0.970	0.999	0.994	1.007	1.012	1.010	1.031	1.015	1.016	1.021	1.009	1.001	1.004																				
1996		1.298	0.969	1.024	1.006	1.018	1.021	1.019	1.018	1.036	1.028	1.025	1.007	1.015	1.008	1.007																					
1997	0.486	1.307	1.061	1.005	1.039	1.039	1.035	1.016	1.053	1.050	1.031	1.003	1.012	1.006	1.007																						
1998	9.657	1.307	1.145	1.112	1.061	1.030	1.041	1.053	1.055	1.024	1.012	1.016	1.017	1.014																							
1999	11.507	1.548	1.164	1.095	1.057	1.060	1.058	1.074	1.054	1.012	1.013	1.000	1.008																								
2000	3.316	1.624	1.189	1.091	1.089	1.064	1.121	1.052	1.009	1.021	1.001	1.015																									
2001	8.928	1.517	1.134	1.115	1.101	1.119	1.029	1.010	1.029	1.001	1.010																										
2002		1.330	1.309	1.135	1.132	1.063	1.007	1.016	1.001	1.008																											
2003	7.467	1.567	1.170	1.144	1.081	0.994	1.009	1.004	1.001																												
2004	0.292	1.449	1.211	1.128	1.015	1.042	0.999	1.003																													
2005		1.534	1.160	1.116	1.052	0.992	0.998																														
2006	1.652	1.178	1.194	1.107	1.036	1.033																															
2007	1.664	1.484	1.208	1.108	0.998																																
2008	5.699	1.881	1.218	1.165																																	
2009	7.988	1.490	1.214																																		
2010	1.787	1.771																																			
2011	3.972																																				
3 Yr Avg	4.583	1.714	1.213	1.127	1.029	1.022	1.002	1.008	1.010	1.010	1.008	1.010	1.012	1.012	1.008	1.008	1.007	1.008	1.007	1.005	1.006	1.003	1.012	1.008	1.009	1.004	1.003	1.004	1.004	1.005							
5 Yr Avg	4.222	1.561	1.199	1.125	1.036	1.025	1.008	1.017	1.019	1.013	1.013	1.012	1.012	1.016	1.012	1.011	1.010	1.015	1.014	1.016	1.014	1.013	1.018	1.015	1.014	1.011	1.005	1.004	1.004	1.005							
7 Yr Avg	3.293	1.541	1.196	1.129	1.059	1.044	1.032	1.030	1.029	1.022	1.018	1.014	1.014	1.016	1.011	1.013	1.014	1.017	1.020	1.017	1.021	1.016	1.018	1.019	1.016	1.011	1.005	1.004	1.004	1.005							
3 Yr Wtd	3.271	1.695	1.214	1.130	1.028	1.022	1.002	1.008	1.010	1.010	1.008	1.010	1.012	1.012	1.008	1.008	1.007	1.008	1.007	1.005	1.006	1.003	1.012	1.008	1.009	1.004	1.003	1.004	1.004	1.005							
5 Yr Wtd	2.967	1.546	1.201	1.127	1.036	1.024	1.008	1.016	1.018	1.012	1.012	1.011	1.012	1.016	1.013	1.011	1.010	1.015	1.014	1.016	1.014	1.013	1.018	1.015	1.014	1.011	1.005	1.004	1.004	1.005							
10 Yr Wtd		1.517	1.201	1.123	1.059	1.042	1.029	1.024	1.023	1.018	1.014	1.011	1.015	1.014	1.014	1.015	1.017	1.018	1.018	1.016	1.020	1.015	1.019	1.018	1.016	1.011	1.005	1.004	1.004	1.005							TAIL
Prior	100.000	6.500	1.850	1.360	1.190	1.140	1.080	1.080	1.070	1.060	1.055	1.050	1.050	1.045	1.040	1.038	1.037	1.035	1.035	1.033	1.032	1.031	1.030	1.028	1.027	1.025	1.024	1.024	1.023	1.022	1.020	1.018	1.015	1.013	1.012		1.097
Selected	3.300	1.517	1.201	1.123	1.059	1.042	1.029	1.024	1.023	1.018	1.014	1.011	1.015	1.014	1.014	1.015	1.017	1.018	1.018	1.016	1.020	1.015	1.019	1.018	1.015	1.013	1.014	1.016	1.017	1.017							
Cumulative	12.438	3.769	2.485	2.069	1.842	1.739	1.670	1.623	1.584	1.549	1.522	1.501	1.484	1.462	1.442	1.422	1.401	1.377	1.353	1.328	1.307	1.281	1.263	1.239	1.217	1.198	1.183	1.166	1.148	1.129	1.110	1.110	1.110	1.110	1.110	1.110	1.110

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
LUMP SUM SETTLEMENT

CUMULATIVE PAID LOSS / ULTIMATE CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	0	1	17	108	232	351	464	573	665	766	925	1,049	1,300	1,819	2,496	3,143	3,861	4,290	4,721	5,175	5,527	5,768	5,928	6,120	6,318	6,550	6,885	7,006	7,032	7,047	7,106						7,106
1983	0	1	17	98	205	305	416	533	632	791	952	1,194	1,754	2,535	3,286	3,981	4,382	4,847	5,145	5,464	5,745	5,921	6,031	6,170	6,443	6,806	6,940	7,021	7,071	7,150							7,150
1984	0	2	22	112	227	336	443	549	683	846	1,085	1,645	2,384	3,128	3,792	4,119	4,506	4,857	5,156	5,392	5,472	5,617	5,774	5,994	6,319	6,472	6,524	6,568	6,667								6,667
1985	0	0	9	90	190	286	385	517	683	901	1,449	2,103	2,764	3,431	3,960	4,345	4,718	4,990	5,274	5,382	5,495	5,714	5,986	6,330	6,514	6,608	6,667	6,709									6,709
1986	0	1	11	63	160	271	405	557	755	1,278	2,067	2,768	3,388	3,837	4,236	4,567	4,918	5,219	5,375	5,571	5,757	6,137	6,543	6,741	6,880	6,948	6,999										6,999
1987	0	7	18	67	161	299	421	628	1,130	1,968	2,808	3,388	3,784	4,269	4,529	4,757	5,040	5,252	5,385	5,613	5,787	6,196	6,412	6,573	6,621	6,728											6,728
1988	0	1	13	65	182	295	501	1,008	1,696	2,440	3,032	3,473	3,791	4,111	4,427	4,654	4,832	5,002	5,182	5,461	5,866	6,036	6,110	6,200	6,273												6,273
1989	0	0	6	69	167	397	964	1,615	2,343	2,887	3,325	3,708	4,127	4,420	4,661	4,872	5,022	5,179	5,394	5,761	5,987	6,079	6,114	6,216													6,216
1990	0	0	11	76	287	1,050	1,807	2,527	3,120	3,632	4,010	4,306	4,575	4,827	5,003	5,213	5,418	5,720	6,118	6,346	6,473	6,533	6,613														6,613
1991	0	1	16	143	863	1,749	2,504	3,159	3,601	3,980	4,304	4,610	4,844	5,088	5,206	5,314	5,516	5,813	6,043	6,197	6,262	6,357															6,357
1992	0	1	31	594	1,493	2,335	3,047	3,494	3,852	4,119	4,382	4,614	4,776	4,951	5,094	5,293	5,620	5,839	5,949	5,995	6,055																6,055
1993	0	3	180	853	1,762	2,493	3,019	3,401	3,730	4,034	4,285	4,456	4,594	4,730	4,970	5,381	5,571	5,703	5,774	5,856																	5,856
1994	0	20	373	1,101	1,913	2,473	2,870	3,197	3,467	3,674	3,864	3,981	4,170	4,435	4,842	5,025	5,180	5,252	5,357																		5,357
1995	1	33	446	1,261	1,974	2,525	2,902	3,155	3,361	3,549	3,726	3,949	4,176	4,573	4,856	4,993	5,047	5,111																			5,111
1996	0	31	483	1,121	1,808	2,327	2,680	2,964	3,175	3,371	3,618	3,902	4,371	4,618	4,781	4,878	4,968																				4,968
1997	1	42	493	1,182	1,755	2,225	2,594	2,884	3,096	3,388	3,764	4,299	4,592	4,763	4,866	4,964																					4,964
1998	0	57	538	1,230	1,867	2,379	2,709	3,032	3,360	3,825	4,408	4,796	5,033	5,218	5,378																						5,378
1999	0	53	548	1,244	1,895	2,424	2,871	3,262	3,839	4,641	5,094	5,375	5,531	5,720																							5,720
2000	0	57	555	1,260	1,875	2,430	2,853	3,643	4,485	4,928	5,262	5,446	5,693																								5,693
2001	0	59	629	1,319	1,969	2,606	3,466	4,378	4,880	5,260	5,442	5,704																									5,704
2002	0	56	547	1,335	2,055	2,925	4,064	4,751	5,090	5,296	5,571																										5,571
2003	0	54	668	1,445	2,251	3,195	3,975	4,437	4,713	4,953																											4,953
2004	1	76	769	1,741	2,621	3,193	3,897	4,304	4,702																												4,702
2005	0	77	936	1,891	2,524	3,108	3,655	4,182																													4,182
2006	0	171	1,109	1,850	2,363	2,912	3,730																														3,730
2007	1	181	903	1,519	2,075	2,879																															2,879
2008	0	83	660	1,429	2,257																																2,257
2009	0	101	668	1,425																																	1,425
2010	0	91	736																																		736
2011	0	69																																			69
2012	0																																				0

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
LUMP SUM SETTLEMENT

INCURRED LOSS PER REPORTED CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982																					6,253	6,404	6,494	6,645	6,803	6,969	7,211	7,275	7,273	7,263	7,299						7,299
1983																				6,292	6,499	6,604	6,652	6,741	6,961	7,191	7,249	7,292	7,306	7,368							7,368
1984																			5,949	6,101	6,112	6,208	6,320	6,477	6,698	6,779	6,797	6,814	6,893								6,893
1985																		5,865	6,068	6,092	6,151	6,323	6,529	6,758	6,862	6,913	6,954	6,964									6,964
1986																	5,874	6,071	6,162	6,293	6,426	6,748	7,012	7,137	7,236	7,282	7,305										7,305
1987																5,826	6,014	6,147	6,211	6,395	6,486	6,753	6,851	6,961	6,987	7,070											7,070
1988															5,523	5,642	5,727	5,828	5,950	6,164	6,445	6,513	6,539	6,602	6,647												6,647
1989														5,636	5,734	5,848	5,933	6,035	6,168	6,399	6,530	6,568	6,570	6,644													6,644
1990													6,003	6,125	6,195	6,323	6,472	6,680	6,918	7,013	7,073	7,096	7,136														7,136
1991												6,251	6,304	6,429	6,444	6,473	6,561	6,658	6,771	6,854	6,881	6,942															6,942
1992											6,068	6,129	6,168	6,241	6,309	6,367	6,507	6,604	6,654	6,672	6,695																6,695
1993										5,776	5,881	5,936	5,966	6,018	6,147	6,361	6,419	6,486	6,523	6,562																	6,562
1994									5,325	5,368	5,424	5,432	5,561	5,736	5,883	5,901	5,997	6,031	6,095																		6,095
1995								5,212	5,246	5,310	5,365	5,532	5,617	5,709	5,828	5,879	5,884	5,907																			5,907
1996							4,864	4,964	5,059	5,149	5,335	5,487	5,626	5,665	5,753	5,800	5,841																				5,841
1997						4,651	4,832	5,002	5,085	5,354	5,621	5,793	5,809	5,877	5,910	5,950																					5,950
1998					4,821	5,115	5,267	5,482	5,771	6,088	6,235	6,310	6,410	6,516	6,605																						6,605
1999				4,771	5,226	5,522	5,851	6,192	6,650	7,007	7,089	7,180	7,183	7,243																							7,243
2000			4,039	4,802	5,238	5,702	6,066	6,798	7,152	7,215	7,370	7,377	7,486																								7,486
2001		3,080	4,672	5,297	5,907	6,502	7,275	7,484	7,557	7,777	7,782	7,862																									7,862
2002		3,305	4,396	5,754	6,529	7,394	7,861	7,917	8,046	8,055	8,116																										8,116
2003	450	3,360	5,265	6,159	7,048	7,616	7,567	7,636	7,667	7,677																											7,677
2004	12,750	3,720	5,389	6,527	7,364	7,478	7,792	7,785	7,808																												7,808
2005	0	3,667	5,627	6,528	7,283	7,664	7,602	7,589																													7,589
2006	2,820	4,659	5,490	6,553	7,255	7,517	7,762																														7,762
2007	2,343	3,899	5,786	6,990	7,746	7,729																															7,729
2008	650	3,704	6,968	8,490	9,891																																9,891
2009	625	4,993	7,438	9,029																																	9,029
2010	2,500	4,468	7,911																																		7,911
2011	1,083	4,303																																			4,303
2012	600																																				600

OHIO BUREAU OF WORKERS' COMPENSATION

PRIVATE EMPLOYERS
COMPENSATION
LUMP SUM SETTLEMENT

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982																					0	0	0	0	0	0	0	0	0	0	0						-
1983																				0	0	0	0	0	0	0	0	0	0	0							-
1984																			0	0	0	0	0	0	0	0	0	0	0								-
1985																		0	0	0	0	0	0	0	0	0	0	0									-
1986																	0	0	0	0	0	0	0	0	0	0	0										-
1987																0	0	0	0	0	0	0	0	0	0	0											-
1988															0	0	0	0	0	0	0	0	0	0	0												-
1989														0	0	0	0	0	0	0	0	0	0	0													-
1990													0	0	0	0	0	0	0	0	0	0	0														-
1991												0	0	0	0	0	0	0	0	0	0	0															-
1992											0	0	0	0	0	0	0	0	0	0	0																-
1993										0	0	0	0	0	0	0	0	0	0	0																	-
1994									0	0	0	0	0	0	0	0	0	0	0																		-
1995								0	0	0	0	0	0	0	0	0	0	0																			-
1996							0	0	0	0	0	0	0	0	0	0	0																				-
1997						0	0	0	0	0	0	0	0	0	0	0																					-
1998					0	0	0	0	0	0	0	0	0	0	0																						-
1999				0	0	0	0	0	0	0	0	0	0	0																							-
2000			0	0	0	0	0	0	0	0	0	0	0																								-
2001		0	0	0	0	0	0	0	0	0	0	0																									-
2002		0	0	0	0	0	0	0	0	0	0																										-
2003	0	0	0	0	0	0	0	0	0	0																											-
2004	0	0	0	0	0	0	0	0	0																												-
2005	0	0	0	0	0	0	0	0																													-
2006	0	0	0	0	0	0	0																														-
2007	0	0	0	0	0	0																															-
2008	0	0	0	0	0																																-
2009	0	0	0	0																																	-
2010	0	0	0																																		-
2011	0	0																																			-
2012	0																																				-

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
LUMP SUM SETTLEMENT

ON-LEVEL FREQUENCY (REPORTED CLAIMS / 100,000 OF PAYROLL TRENDED TO 2013 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	ON-LEVEL PAYROLL
1977																																					88,490,090
1978																																					91,119,089
1979																																					90,690,465
1980																																					87,100,472
1981																																					83,462,136
1982		0.00%	0.01%	0.02%	0.04%	0.06%	0.08%	0.10%	0.11%	0.13%	0.15%	0.18%	0.21%	0.28%	0.36%	0.43%	0.48%	0.52%	0.54%	0.56%	0.57%	0.58%	0.59%	0.59%	0.60%	0.60%	0.61%	0.62%	0.62%	0.62%	0.63%						79,135,492
1983		0.00%	0.01%	0.02%	0.04%	0.06%	0.08%	0.10%	0.12%	0.14%	0.18%	0.21%	0.29%	0.39%	0.47%	0.53%	0.57%	0.60%	0.62%	0.64%	0.65%	0.66%	0.66%	0.67%	0.68%	0.69%	0.70%	0.70%	0.71%	0.71%							77,162,033
1984		0.00%	0.01%	0.03%	0.06%	0.08%	0.10%	0.13%	0.17%	0.22%	0.26%	0.36%	0.50%	0.61%	0.69%	0.74%	0.78%	0.82%	0.84%	0.85%	0.86%	0.87%	0.88%	0.89%	0.91%	0.92%	0.93%	0.93%	0.93%								79,569,925
1985	0.00%	0.00%	0.01%	0.03%	0.06%	0.08%	0.11%	0.15%	0.21%	0.25%	0.36%	0.50%	0.63%	0.73%	0.81%	0.85%	0.89%	0.91%	0.93%	0.95%	0.96%	0.97%	0.99%	1.01%	1.02%	1.03%	1.03%	1.04%									82,906,581
1986	0.00%	0.00%	0.01%	0.03%	0.05%	0.08%	0.12%	0.18%	0.22%	0.33%	0.48%	0.63%	0.75%	0.82%	0.88%	0.91%	0.95%	0.97%	0.98%	1.00%	1.01%	1.03%	1.05%	1.07%	1.07%	1.08%	1.08%										86,749,768
1987	0.00%	0.00%	0.01%	0.03%	0.06%	0.09%	0.15%	0.20%	0.33%	0.50%	0.67%	0.80%	0.89%	0.96%	1.00%	1.03%	1.06%	1.08%	1.09%	1.11%	1.12%	1.16%	1.18%	1.19%	1.19%	1.20%											90,001,532
1988	0.00%	0.00%	0.01%	0.03%	0.07%	0.12%	0.18%	0.32%	0.52%	0.69%	0.84%	0.95%	1.03%	1.08%	1.12%	1.15%	1.18%	1.20%	1.22%	1.24%	1.27%	1.30%	1.31%	1.31%	1.32%												92,596,563
1989	0.00%	0.00%	0.01%	0.03%	0.08%	0.14%	0.29%	0.50%	0.69%	0.86%	0.97%	1.06%	1.13%	1.18%	1.23%	1.26%	1.28%	1.30%	1.32%	1.36%	1.39%	1.40%	1.41%	1.41%													96,481,507
1990	0.00%	0.00%	0.01%	0.05%	0.11%	0.26%	0.46%	0.67%	0.84%	0.97%	1.08%	1.15%	1.21%	1.26%	1.29%	1.31%	1.33%	1.36%	1.41%	1.44%	1.46%	1.47%	1.48%														97,911,638
1991	0.00%	0.00%	0.02%	0.07%	0.21%	0.41%	0.62%	0.80%	0.92%	1.03%	1.10%	1.17%	1.21%	1.25%	1.28%	1.30%	1.33%	1.38%	1.41%	1.43%	1.44%	1.45%															97,123,143
1992	0.00%	0.00%	0.02%	0.14%	0.37%	0.60%	0.81%	0.96%	1.08%	1.16%	1.23%	1.28%	1.32%	1.35%	1.37%	1.42%	1.47%	1.51%	1.52%	1.53%	1.54%																95,902,063
1993		0.00%	0.05%	0.24%	0.49%	0.75%	0.94%	1.07%	1.17%	1.23%	1.29%	1.32%	1.36%	1.39%	1.43%	1.49%	1.53%	1.55%	1.56%	1.57%																	98,278,492
1994		0.01%	0.12%	0.35%	0.64%	0.87%	1.04%	1.15%	1.23%	1.29%	1.35%	1.38%	1.42%	1.46%	1.56%	1.61%	1.63%	1.65%	1.66%																		100,579,286
1995		0.02%	0.15%	0.41%	0.67%	0.89%	1.02%	1.12%	1.18%	1.23%	1.28%	1.32%	1.37%	1.48%	1.54%	1.57%	1.58%	1.60%																			103,140,858
1996		0.02%	0.18%	0.44%	0.69%	0.88%	1.00%	1.08%	1.14%	1.19%	1.23%	1.29%	1.41%	1.48%	1.51%	1.52%	1.54%																				104,088,085
1997	0.00%	0.02%	0.21%	0.48%	0.71%	0.86%	0.97%	1.04%	1.10%	1.14%	1.21%	1.34%	1.43%	1.46%	1.48%	1.50%																					106,370,937
1998	0.00%	0.04%	0.26%	0.53%	0.72%	0.86%	0.96%	1.03%	1.08%	1.17%	1.31%	1.41%	1.46%	1.49%	1.51%																						106,610,635
1999	0.00%	0.04%	0.26%	0.50%	0.70%	0.84%	0.94%	1.01%	1.11%	1.27%	1.38%	1.44%	1.48%	1.51%																							108,677,929
2000	0.00%	0.05%	0.29%	0.55%	0.75%	0.89%	0.99%	1.12%	1.31%	1.43%	1.50%	1.55%	1.59%																								110,223,863
2001	0.00%	0.04%	0.27%	0.50%	0.67%	0.81%	0.96%	1.18%	1.31%	1.37%	1.42%	1.47%																									109,675,764
2002		0.04%	0.28%	0.52%	0.70%	0.89%	1.16%	1.34%	1.42%	1.47%	1.54%																										108,596,907
2003	0.00%	0.04%	0.29%	0.54%	0.73%	0.96%	1.20%	1.33%	1.41%	1.48%																											106,712,867
2004	0.00%	0.05%	0.32%	0.60%	0.80%	0.97%	1.13%	1.25%	1.36%																												105,596,397
2005	0.00%	0.04%	0.34%	0.60%	0.72%	0.84%	1.00%	1.14%																													105,836,799
2006	0.00%	0.07%	0.36%	0.50%	0.58%	0.69%	0.86%																														106,826,594
2007	0.00%	0.07%	0.23%	0.31%	0.39%	0.54%																															106,579,121
2008	0.00%	0.03%	0.12%	0.21%	0.28%																																104,228,254
2009	0.00%	0.02%	0.10%	0.18%																																	96,636,885
2010	0.00%	0.02%	0.11%																																		94,656,914
2011	0.00%	0.02%																																			95,464,009
2012	0.00%																																				95,464,009

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
LUMP SUM SETTLEMENT

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	ULTIMATE CLAIMS
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	0	1	16	91	124	119	114	108	93	100	160	124	251	519	677	647	717	429	431	454	352	242	159	193	197	233	335	121	25	16	58						5,091
1983	0	1	16	81	107	101	111	117	99	159	161	242	560	781	751	695	401	465	298	319	281	176	110	139	272	363	134	81	50	79							5,643
1984	0	2	20	91	114	109	107	105	134	163	239	560	739	744	663	328	387	351	299	236	80	144	157	221	325	153	52	44	100								7,672
1985	0	0	9	81	101	95	99	132	166	219	548	654	661	666	529	386	372	273	283	108	114	219	272	344	184	94	60	41									8,910
1986	0	1	9	52	97	111	134	152	199	523	789	700	620	449	399	331	351	301	157	196	186	380	406	198	139	69	51										9,794
1987	0	7	11	49	95	137	122	208	501	838	840	581	395	485	261	227	284	212	132	228	173	409	216	161	48	107											11,335
1988	0	1	12	53	116	114	205	507	688	744	592	441	318	321	315	227	178	170	180	280	405	170	74	89	74												12,947
1989	0	0	6	63	98	231	567	650	728	544	438	383	419	293	241	211	150	156	215	367	225	92	35	103													14,579
1990	0	0	11	65	211	763	757	720	593	512	378	296	269	252	177	209	205	302	398	229	126	60	80														15,595
1991	0	1	16	127	720	886	755	655	441	379	324	307	234	244	118	108	202	297	230	154	65	95															15,358
1992	0	1	29	563	900	841	712	447	358	267	263	232	162	175	144	199	327	219	110	46	59																16,329
1993	0	3	177	673	909	732	526	382	329	304	251	171	138	136	240	411	190	131	71	82																	17,340
1994	0	20	354	728	812	559	397	327	270	207	190	117	189	265	407	183	155	72	106																		19,004
1995	1	33	412	815	713	551	377	254	205	188	178	222	228	396	283	137	55	64																			19,013
1996	0	31	452	638	687	519	353	284	212	196	247	283	470	247	163	97	89																				18,860
1997	1	41	452	689	573	470	368	290	212	293	375	535	293	171	102	98																					19,177
1998	0	57	481	693	636	512	331	323	328	465	583	388	237	186	159																						19,811
1999	0	53	496	696	651	530	446	392	577	802	454	281	156	189																							20,841
2000	0	57	499	704	615	556	423	790	842	442	334	183	247																								23,088
2001	0	58	571	690	650	637	860	912	502	380	182	262																									22,199
2002	0	56	491	789	719	870	1,139	687	339	206	274																										24,319
2003	0	54	614	777	807	944	780	461	276	240																											24,450
2004	1	75	692	973	879	572	705	406	398																												23,881
2005	0	77	859	955	633	585	547	527																													21,937
2006	0	171	938	742	512	549	818																														19,018
2007	1	180	722	616	555	804																															15,412
2008	0	83	576	770	827																																12,734
2009	0	101	566	757																																	10,973
2010	0	91	645																																		11,398
2011	0	68																																			12,165
2012	0																																				12,406
																																					503,689

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	TAIL
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	0.000	13.859	5.627	1.363	0.963	0.954	0.954	0.854	1.083	1.594	0.774	2.029	2.069	1.303	0.957	1.108	0.598	1.005	1.052	0.775	0.687	0.660	1.209	1.024	1.179	1.440	0.361	0.209	0.624	3.674							
1983	0.000	13.545	5.240	1.313	0.942	1.102	1.054	0.851	1.598	1.016	1.497	2.318	1.395	0.961	0.925	0.577	1.159	0.642	1.069	0.880	0.627	0.626	1.266	1.953	1.334	0.370	0.601	0.613	1.600								
1984	0.000	11.599	4.506	1.263	0.953	0.986	0.981	1.272	1.216	1.467	2.339	1.320	1.007	0.891	0.494	1.181	0.907	0.854	0.789	0.339	1.802	1.087	1.406	1.474	0.469	0.340	0.844	2.281									
1985	0.000	0.000	9.000	1.252	0.943	1.041	1.331	1.260	1.316	2.504	1.195	1.010	1.008	0.794	0.729	0.965	0.733	1.039	0.381	1.054	1.925	1.243	1.265	0.534	0.512	0.635	0.688										
1986	0.000	8.124	5.577	1.860	1.140	1.208	1.131	1.310	2.635	1.508	0.888	0.886	0.724	0.889	0.830	1.058	0.858	0.520	1.249	0.950	2.048	1.066	0.489	0.699	0.494	0.749											
1987	0.000	1.628	4.378	1.950	1.446	0.890	1.702	2.415	1.672	1.002	0.691	0.681	1.227	0.537	0.871	1.248	0.749	0.624	1.724	0.759	2.361	0.528	0.745	0.300	2.210												
1988	0.000	20.166	4.352	2.219	0.976	1.804	2.472	1.357	1.081	0.795	0.745	0.721	1.009	0.983	0.721	0.781	0.956	1.058	1.556	1.448	0.419	0.437	1.207	0.822													
1989	0.000	0.000	10.269	1.564	2.355	2.462	1.146	1.120	0.748	0.804	0.874	1.094	0.701	0.821	0.877	0.712	1.038	1.379	1.707	0.613	0.410	0.376	2.956														
1990	0.000	0.000	6.000	3.240	3.622	0.992	0.952	0.823	0.863	0.738	0.783	0.909	0.938	0.700	1.186	0.980	1.473	1.315	0.575	0.552	0.475	1.341															
1991	0.000	25.263	8.105	5.688	1.230	0.852	0.868	0.673	0.859	0.856	0.946	0.762	1.045	0.483	0.916	1.868	1.468	0.776	0.671	0.419	1.477																
1992	0.000	21.670	19.192	1.598	0.935	0.846	0.628	0.802	0.745	0.987	0.881	0.696	1.082	0.823	1.383	1.642	0.670	0.504	0.416	1.290																	
1993	0.000	55.168	3.803	1.351	0.805	0.719	0.726	0.863	0.923	0.826	0.680	0.810	0.982	1.768	1.712	0.463	0.690	0.540	1.160																		
1994	0.000	17.996	2.058	1.116	0.689	0.710	0.823	0.825	0.766	0.920	0.617	1.612	1.401	1.539	0.449	0.847	0.465	1.469																			
1995	51.903	12.582	1.977	0.875	0.773	0.685	0.673	0.808	0.917	0.944	1.252	1.023	1.741	0.715	0.483	0.399	1.175																				
1996	0.000	14.436	1.412	1.076	0.756	0.680	0.805	0.746	0.925	1.260	1.146	1.659	0.525	0.663	0.593	0.921																					
1997	59.534	11.019	1.525	0.833	0.820	0.784	0.787	0.731	1.381	1.281	1.427	0.547	0.585	0.598	0.961																						
1998	1886.962	8.408	1.441	0.919	0.805	0.646	0.977	1.016	1.416	1.256	0.666	0.609	0.784	0.859																							
1999	951.773	9.436	1.404	0.935	0.814	0.842	0.877	1.473	1.390	0.566	0.619	0.557	1.210																								
2000	581.492	8.800	1.412	0.873	0.903	0.761	1.868	1.066	0.525	0.756	0.548	1.349																									
2001	752.512	9.757	1.209	0.943	0.979	1.351	1.061	0.550	0.757	0.479	1.442																										
2002	0.000	8.784	1.608	0.912	1.210	1.309	0.603	0.493	0.609	1.328																											
2003	734.506	11.353	1.265	1.038	1.170	0.827	0.591	0.599	0.869																												
2004	70.637	9.176	1.405	0.904	0.651	1.231	0.577	0.981																													
2005	0.000	11.224	1.111	0.663	0.923	0.935	0.964																														
2006	576.373	5.485	0.791	0.691	1.072	1.490																															
2007	169.204	4.011	0.853	0.902	1.448																																
2008	816.746	6.913	1.335	1.075																																	
2009	444.359	5.593	1.338																																		
2010	206.322	7.131																																			
2011	255.874																																				
3 Yr Avg	302.185	6.546	1.175	0.889	1.148	1.219	0.711	0.691	0.745	0.854	0.870	0.839	0.859	0.707	0.679	0.722	0.777	0.838	0.749	0.754	0.787	0.718	1.636	0.607	1.072	0.574	0.711	1.034	1.112	3.674							
5 Yr Avg	378.501	5.827	1.086	0.847	1.053	1.159	0.759	0.738	0.830	0.877	0.940	0.944	0.969	0.875	0.840	0.854	0.894	0.921	0.906	0.864	1.028	0.750	1.332	0.766	1.004	0.707	0.624	1.034	1.112	3.674							
10 Yr Avg	327.402	7.943	1.233	0.894	0.997	1.018	0.911	0.846	0.956	0.962	0.928	0.963	1.029	0.897	0.928	0.986	0.954	0.922	1.023	0.830	1.223	0.818	1.318	0.972	1.033	0.707	0.624	1.034	1.112	3.674							
3 Yr Wtd	278.586	6.499	1.149	0.891	1.139	1.213	0.687	0.652	0.740	0.769	0.749	0.751	0.796	0.705	0.605	0.717	0.669	0.680	0.687	0.583	0.595	0.588	1.087	0.581	0.727	0.517	0.674	0.711	1.270	3.674							
5 Yr Wtd	249.320	5.507	1.049	0.840	1.020	1.133	0.743	0.724	0.817	0.796	0.856	0.840	0.859	0.883	0.774	0.794	0.844	0.896	0.858	0.818	0.831	0.729	0.893	0.760	0.811	0.694	0.494	0.711	1.270	3.674							
10 Yr Wtd	270.335	7.052	1.191	0.888	0.985	1.031	0.852	0.811	0.909	0.881	0.875	0.865	0.952	0.861	0.858	0.913	0.918	0.882	0.928	0.792	0.991	0.797	1.013	0.921	0.873	0.694	0.494	0.711	1.270	3.674							
Prior	450.000	7.179	1.180	0.864	0.939	0.985	0.810	0.773	0.892	0.842	0.836	0.821	0.883	0.873	0.828	0.901	0.878	0.854	0.925	0.770	0.966	0.790	0.876	0.891	0.807	0.712	0.961	0.710	1.049	0.791	0.608	0.626	0.410	0.609			
Selected	270.335	7.052	1.191	0.888	0.985	1.031	0.852	0.811	0.909	0.881	0.875	0.865	0.952	0.861	0.858	0.913	0.918	0.882	0.928	0.792	0.991	0.797	1.013	0.921	0.873	0.694	0.494	0.711	1.270	1.000							1.140

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
LUMP SUM SETTLEMENT

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	0.000	0.004	0.049	0.277	0.378	0.364	0.347	0.331	0.283	0.306	0.488	0.378	0.767	1.588	2.068	1.978	2.192	1.312	1.319	1.387	1.075	0.739	0.487	0.589	0.603	0.711	1.024	0.370	0.077	0.048	0.177						
1983	0.000	0.003	0.045	0.238	0.312	0.294	0.324	0.342	0.291	0.465	0.472	0.707	1.639	2.287	2.197	2.033	1.174	1.361	0.873	0.933	0.821	0.515	0.322	0.408	0.797	1.063	0.393	0.236	0.145	0.232							
1984	0.000	0.005	0.056	0.253	0.319	0.304	0.300	0.294	0.374	0.455	0.667	1.561	2.061	2.076	1.850	0.914	1.079	0.978	0.835	0.659	0.223	0.403	0.438	0.615	0.907	0.426	0.145	0.122	0.278								
1985	0.000	0.000	0.024	0.217	0.272	0.256	0.267	0.355	0.448	0.589	1.476	1.763	1.781	1.796	1.426	1.040	1.003	0.735	0.764	0.291	0.306	0.590	0.733	0.927	0.495	0.254	0.161	0.111									
1986	0.000	0.003	0.025	0.138	0.256	0.292	0.352	0.399	0.522	1.376	2.075	1.841	1.631	1.181	1.049	0.871	0.922	0.791	0.412	0.514	0.488	1.000	1.067	0.522	0.365	0.180	0.135										
1987	0.000	0.017	0.028	0.124	0.241	0.349	0.310	0.528	1.276	2.133	2.137	1.477	1.006	1.234	0.663	0.578	0.721	0.540	0.337	0.581	0.441	1.041	0.550	0.409	0.123	0.272											
1988	0.000	0.002	0.031	0.135	0.299	0.291	0.526	1.300	1.764	1.908	1.517	1.130	0.815	0.822	0.809	0.583	0.456	0.435	0.461	0.717	1.038	0.435	0.190	0.229	0.188												
1989	0.000	0.000	0.015	0.156	0.245	0.576	1.419	1.625	1.820	1.361	1.095	0.957	1.047	0.733	0.602	0.528	0.376	0.390	0.538	0.919	0.563	0.231	0.087	0.257													
1990	0.000	0.000	0.026	0.155	0.503	1.821	1.806	1.719	1.416	1.221	0.902	0.706	0.642	0.602	0.421	0.500	0.490	0.722	0.949	0.546	0.301	0.143	0.192														
1991	0.000	0.001	0.037	0.296	1.683	2.070	1.764	1.531	1.031	0.885	0.757	0.716	0.546	0.570	0.276	0.253	0.472	0.693	0.537	0.360	0.151	0.223															
1992	0.000	0.003	0.066	1.271	2.031	1.900	1.607	1.009	0.809	0.603	0.595	0.524	0.365	0.395	0.325	0.449	0.737	0.494	0.249	0.104	0.134																
1993	0.000	0.007	0.384	1.462	1.976	1.591	1.143	0.830	0.716	0.661	0.546	0.371	0.300	0.295	0.522	0.894	0.414	0.286	0.154	0.179																	
1994	0.000	0.041	0.734	1.510	1.685	1.161	0.825	0.679	0.560	0.429	0.394	0.243	0.392	0.549	0.845	0.379	0.321	0.149	0.219																		
1995	0.001	0.066	0.836	1.653	1.446	1.118	0.765	0.515	0.416	0.382	0.360	0.451	0.462	0.804	0.575	0.278	0.111	0.130																			
1996	0.000	0.061	0.884	1.249	1.344	1.016	0.691	0.556	0.414	0.384	0.483	0.554	0.919	0.483	0.320	0.190	0.175																				
1997	0.001	0.079	0.867	1.322	1.101	0.902	0.707	0.557	0.407	0.562	0.720	1.028	0.562	0.329	0.197	0.189																					
1998	0.000	0.106	0.888	1.280	1.176	0.946	0.611	0.597	0.607	0.859	1.078	0.718	0.437	0.343	0.295																						
1999	0.000	0.093	0.874	1.227	1.148	0.935	0.787	0.691	1.017	1.414	0.800	0.495	0.276	0.333																							
2000	0.000	0.096	0.847	1.196	1.044	0.943	0.718	1.341	1.430	0.751	0.568	0.311	0.420																								
2001	0.000	0.095	0.923	1.116	1.053	1.030	1.392	1.476	0.812	0.614	0.294	0.424																									
2002	0.000	0.089	0.781	1.256	1.145	1.386	1.814	1.094	0.540	0.329	0.437																										
2003	0.000	0.084	0.953	1.206	1.252	1.465	1.211	0.717	0.429	0.373																											
2004	0.002	0.114	1.046	1.469	1.328	0.864	1.064	0.614	0.602																												
2005	0.000	0.113	1.268	1.408	0.934	0.862	0.806	0.777																													
2006	0.000	0.243	1.332	1.053	0.728	0.780	1.162																														
2007	0.001	0.247	0.989	0.844	0.761	1.102																															
2008	0.000	0.111	0.768	1.025	1.101																																
2009	0.000	0.132	0.738	0.988																																	
2010	0.001	0.117	0.833																																		
2011	0.000	0.087																																			
2012	0.000																																				
3 Yr Avg	0.000	0.112	0.780	0.952	0.863	0.915	1.011	0.702	0.524	0.439	0.433	0.410	0.378	0.335	0.270	0.219	0.202	0.188	0.208	0.214	0.195	0.199	0.156	0.298	0.225	0.235	0.147	0.156	0.167	0.140	0.177						
5 Yr Avg	0.000	0.139	0.932	1.064	0.970	1.015	1.212	0.936	0.762	0.696	0.635	0.595	0.523	0.458	0.446	0.386	0.352	0.350	0.422	0.421	0.437	0.415	0.417	0.469	0.416	0.439	0.371	0.210	0.167	0.140	0.177						
10 Yr Avg	0.001	0.134	0.963	1.156	1.049	1.031	1.027	0.842	0.667	0.610	0.568	0.512	0.468	0.470	0.438	0.424	0.427	0.463	0.462	0.487	0.447	0.532	0.452	0.494	0.497	0.484	0.371	0.210	0.167	0.140	0.177						
Selected	0.001	0.134	0.963	1.156	1.049	1.031	1.027	0.842	0.667	0.610	0.568	0.512	0.468	0.470	0.438	0.424	0.427	0.463	0.462	0.487	0.447	0.532	0.452	0.494	0.497	0.484	0.371	0.210	0.167	0.140	0.177						
Cumulative	16.171	16.170	16.037	15.074	13.918	12.868	11.837	10.809	9.968	9.300	8.691	8.123	7.611	7.143	6.672	6.235	5.811	5.383	4.920	4.458	3.971	3.525	2.993	2.541	2.047	1.550	1.066	0.694	0.484	0.318	0.177	0.000	0.000	0.000	0.000	0.000	0.000

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM SETTLEMENT
(000's)

UNPAID LOSS ESTIMATE FOR ACCIDENT YEARS 1976 AND PRIOR

10 times 3 Year Average Annual Payments	8,273	(1)
15 times 3 Year Average Annual Payments	12,410	(2)
Incremental Development Method	4,413	(3)
'03 to '10 Exponential Curve Fit	10,347	(4)
'04 to '10 Exponential Curve Fit	12,810	(5)
'05 to '10 Exponential Curve Fit	6,142	(6)
'03 to '11 Exponential Curve Fit	4,385	(7)
Selected Unpaid Loss as of 6/30/2012	10,000	(8)
FY 2012 Payments	848	(9)
FY 2011 Payments	576	(10)
FY 2010 Payments	1,058	(11)
Unpaid Loss as of 6/30/2009	12,482	(12)

(1) 10 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2010 THROUGH 2012 OF $827
(2) 15 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2010 THROUGH 2012 OF $827
(3) SECTION 1, EXHIBIT 7, SHEET 41, TOTAL OF COL. 5
(4) SECTION 1, EXHIBIT 7, SHEET 40, TOTAL OF COL. 2
(5) SECTION 1, EXHIBIT 7, SHEET 40, TOTAL OF COL. 3
(6) SECTION 1, EXHIBIT 7, SHEET 40, TOTAL OF COL. 4
(7) SECTION 1, EXHIBIT 7, SHEET 40, TOTAL OF COL. 5
(8) SELECTED BY DELOITTE CONSULTING
(9)-(11) SECTION 1, EXHIBIT 7, SHEET 46
(12) = SUM (8) THROUGH (11)

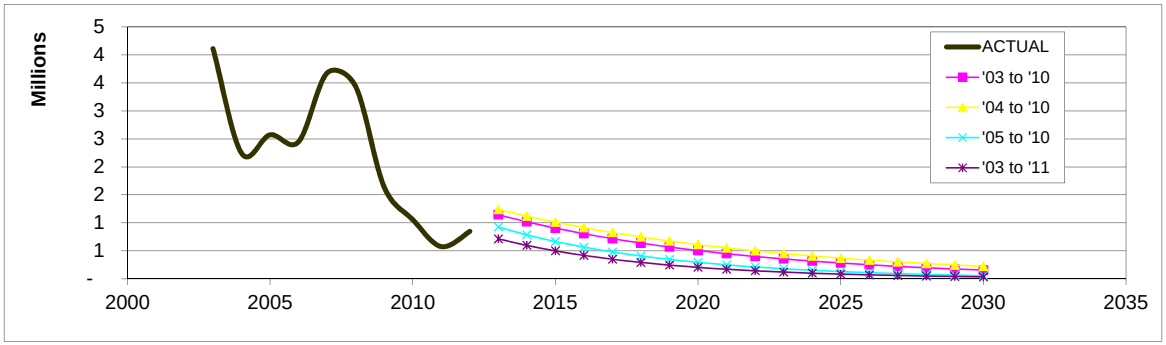
OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM SETTLEMENT
(000's)

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

FY ENDING	ACTUAL PAID LOSS	INCREMENTAL UNPAID LOSS '03 to '10 CURVE FIT	'04 to '10 CURVE FIT	'05 to '10 CURVE FIT	'03 to '11 CURVE FIT
	(1)	(2)	(3)	(4)	(5)
2003	4,112				
2004	2,245				
2005	2,573				
2006	2,450				
2007	3,679				
2008	3,437				
2009	1,638				
2010	1,058				
2011	576				
2012	848				
2013		1,145	1,240	926	715
2014		1,019	1,122	787	599
2015		907	1,014	668	501
2016		807	917	567	419
2017		718	829	482	351
2018		639	750	409	294
2019		569	678	348	246
2020		506	613	295	206
2021		450	554	251	172
2022		401	501	213	144
2023		357	453	181	121
2024		317	410	154	101
2025		282	371	130	84
2026		251	335	111	71
2027		224	303	94	59
2028		199	274	80	50
2029		177	248	68	41
2030		158	224	58	35

FY ENDING	INCREMENTAL UNPAID LOSS '03 to '10 CURVE FIT	'04 to '10 CURVE FIT	'05 to '10 CURVE FIT	'03 to '11 CURVE FIT
	(2)	(3)	(4)	(5)
2031	140	202	49	29
2032	125	183	42	24
2033	111	166	35	20
2034	99	150	30	17
2035	88	135	25	14
2036	78	122	22	12
2037	70	111	18	10
2038	62	100	16	8
2039	55	90	13	7
2040	49	82	11	6
2041	44	74	10	5
2042	39	67	8	4
2043	35	60	7	3
2044	31	55	6	3
2045	27	49	5	2
2046	24	45	4	2
2047	22	40	4	2
2048	19	37	3	1
2049	17	33	3	1
2050	15	30	2	1
2051	14	27	2	1
2052	12	24	2	1
2053	11	22	1	1
2054	10	20	1	0
2055	9	18	1	0
2056	8	16	1	0
2057	7	15	1	0
Total	10,347	12,810	6,142	4,385



(1) SECTION 1, EXHIBIT 7, SHEET 46
(2) - (5) EXPONENTIAL CURVE FIT BASED ON (1)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM SETTLEMENT
(000's)

INCREMENTAL DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/12	INCREMENTAL DECAY	CUM. DECAY RELATIVE TO CURRENT YR PAID	FY 2012 PAYMENTS	FY 2012 UNPAID LOSS ESTIMATE	IMPLIED CUMULATIVE UNPAID LOSS
	(1)	(2)	(3)	(4)	(5)	(6)
PRIOR	714	9.489	9.49	2	19	19
1954	702	9.758	102.36	-	-	19
1955	690	0.500	51.68	-	-	19
1956	678	0.500	26.34	15	395	414
1957	666	0.500	13.67	-	-	414
1958	654	0.511	7.49	-	-	414
1959	642	0.530	4.50	6	27	441
1960	630	0.561	3.08	-	-	441
1961	618	0.606	2.47	-	-	441
1962	606	0.654	2.27	20	45	486
1963	594	0.689	2.25	6	14	500
1964	582	0.731	2.38	8	19	519
1965	570	0.761	2.57	60	155	674
1966	558	0.765	2.73	5	14	687
1967	546	0.805	3.00	66	199	886
1968	534	0.836	3.35	34	114	1,000
1969	522	0.846	3.67	23	83	1,083
1970	510	0.859	4.01	33	131	1,214
1971	498	0.877	4.39	38	167	1,381
1972	486	0.880	4.75	12	58	1,439
1973	474	0.888	5.10	215	1,096	2,535
1974	462	0.912	5.57	87	487	3,022
1975	450	0.924	6.07	99	604	3,625
1976	438	0.943	6.67	118	788	4,413
TOTAL				848	4,413	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) SECTION 1, EXHIBIT 7, SHEET 43, COL. 8
(3) TOTAL FROM SECTION 1, EXHIBIT 7, SHEET 42
(4) SECTION 1, EXHIBIT 7, SHEET 46
(5) = (3) x (4)
(6) = COLUMN (5) ACCUMULATED

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM SETTLEMENT

CUMULATIVE DECAY FACTOR APPLIED TO PAYMENTS MADE IN CURRENT CALENDER YEAR TO ESTIMATE UNPAID LOSSES AS OF 6/30/2012 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
9.489	92.601	46.301	23.150	11.575	5.913	3.132	1.757	1.064	0.696	0.479	0.350	0.267	0.204	0.164	0.137	0.116	0.100	0.087	0.077	0.068	0.062	0.058	0.054
	9.758	4.879	2.440	1.220	0.623	0.330	0.185	0.112	0.073	0.050	0.037	0.028	0.021	0.017	0.014	0.012	0.010	0.009	0.008	0.007	0.007	0.006	0.006
		0.500	0.250	0.125	0.064	0.034	0.019	0.011	0.008	0.005	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001
			0.500	0.250	0.128	0.068	0.038	0.023	0.015	0.010	0.008	0.006	0.004	0.004	0.003	0.003	0.002	0.002	0.002	0.001	0.001	0.001	0.001
				0.500	0.255	0.135	0.076	0.046	0.030	0.021	0.015	0.012	0.009	0.007	0.006	0.005	0.004	0.004	0.003	0.003	0.003	0.002	0.002
					0.511	0.271	0.152	0.092	0.060	0.041	0.030	0.023	0.018	0.014	0.012	0.010	0.009	0.008	0.007	0.006	0.005	0.005	0.005
						0.530	0.297	0.180	0.118	0.081	0.059	0.045	0.034	0.028	0.023	0.020	0.017	0.015	0.013	0.012	0.011	0.010	0.009
							0.561	0.340	0.222	0.153	0.112	0.085	0.065	0.052	0.044	0.037	0.032	0.028	0.025	0.022	0.020	0.018	0.017
								0.606	0.396	0.273	0.199	0.152	0.116	0.093	0.078	0.066	0.057	0.050	0.044	0.039	0.035	0.033	0.031
									0.654	0.450	0.329	0.250	0.192	0.154	0.129	0.109	0.094	0.082	0.072	0.064	0.058	0.054	0.051
										0.689	0.504	0.383	0.293	0.236	0.197	0.167	0.143	0.126	0.110	0.098	0.089	0.083	0.078
											0.731	0.556	0.426	0.343	0.286	0.242	0.208	0.182	0.160	0.142	0.130	0.120	0.113
												0.761	0.582	0.469	0.392	0.331	0.284	0.249	0.219	0.195	0.178	0.164	0.155
													0.765	0.616	0.515	0.435	0.374	0.328	0.288	0.256	0.233	0.216	0.204
														0.805	0.673	0.569	0.488	0.428	0.377	0.335	0.305	0.282	0.266
															0.836	0.706	0.607	0.532	0.468	0.415	0.379	0.350	0.330
																0.846	0.726	0.636	0.560	0.497	0.454	0.419	0.395
																	0.859	0.753	0.662	0.588	0.536	0.496	0.468
																		0.877	0.771	0.685	0.625	0.578	0.545
																			0.880	0.782	0.713	0.659	0.621
																				0.888	0.810	0.749	0.706
																					0.912	0.843	0.795
																						0.924	0.872
																							0.943
9.489	102.360	51.680	26.340	13.670	7.494	4.499	3.084	2.474	2.271	2.252	2.379	2.570	2.732	3.005	3.346	3.675	4.013	4.395	4.747	5.104	5.567	6.071	6.668

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 0.943 means that the expected payments from 6/30/12-13 are 0.943 times the actual paid losses from 6/30/11-12. Similarly, 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 6/30/11-12, 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 6/30/11-12.

THE DIAGONAL (A, B, D, G, K, etc) FROM SECTION 1, EXHIBIT 7, SHEET 41, COLUMN (2)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM SETTLEMENT

PAID TAIL FACTOR SELECTION

		AGE TO AGE DEVELOPMENT FACTORS						CUMULATIVE DEVELOPMENT FACTORS				
AGE MONTHS	AGE YEARS	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	SELECTED FOR TAIL	SELECTED INCREM. DECAY	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	SELECTED FOR TAIL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
6	0.5	375.000	-			375.000		40,266.903		65.274	247.753	43,089.484
18	1.5	8.000	9.504	1.801	2.330	8.000	7.019	107.378	319.124	22.873	31.841	114.905
30	2.5	2.065	4.271	1.510	1.624	2.065	1.217	13.422	33.577	12.698	13.664	14.363
42	3.5	1.455	1.632	1.366	1.379	1.455	0.882	6.500	7.861	8.410	8.415	6.956
54	4.5	1.270	1.329	1.280	1.261	1.270	0.863	4.467	4.815	6.156	6.103	4.780
66	5.5	1.235	1.208	1.222	1.194	1.235	1.105	3.518	3.624	4.810	4.840	3.764
78	6.5	1.130	1.174	1.181	1.151	1.130	0.683	2.848	2.999	3.937	4.054	3.048
90	7.5	1.090	1.103	1.150	1.122	1.090	0.782	2.521	2.554	3.335	3.521	2.697
102	8.5	1.080	1.073	1.126	1.102	1.080	0.969	2.312	2.316	2.900	3.137	2.475
114	9.5	1.065	1.065	1.107	1.086	1.065	0.877	2.141	2.158	2.576	2.848	2.291
126	10.5	1.060	1.053	1.092	1.074	1.060	0.983	2.010	2.026	2.326	2.622	2.151
138	11.5	1.050	1.050	1.080	1.065	1.050	0.883	1.897	1.924	2.130	2.440	2.030
150	12.5	1.048	1.042	1.070	1.057	1.048	1.008	1.806	1.832	1.972	2.292	1.933
162	13.5	1.043	1.041	1.061	1.051	1.043	0.939	1.724	1.758	1.844	2.167	1.844
174	14.5	1.038	1.037	1.054	1.046	1.038	0.922	1.653	1.689	1.738	2.062	1.768
186	15.5	1.035	1.032	1.048	1.042	1.035	0.956	1.592	1.629	1.649	1.971	1.704
198	16.5	1.035	1.030	1.042	1.038	1.035	1.035	1.538	1.578	1.574	1.892	1.646
210	17.5	1.034	1.030	1.038	1.035	1.034	1.005	1.486	1.532	1.510	1.823	1.590
222	18.5	1.034	1.029	1.034	1.032	1.034	1.034	1.437	1.487	1.455	1.761	1.538
234	19.5	1.030	1.029	1.030	1.030	1.030	0.912	1.390	1.445	1.407	1.707	1.488
246	20.5	1.030	1.026	1.027	1.028	1.030	1.030	1.350	1.405	1.366	1.657	1.444
258	21.5	1.030	1.025	1.025	1.026	1.030	1.030	1.310	1.369	1.330	1.613	1.402
270	22.5	1.029	1.025	1.022	1.024	1.029	0.996	1.272	1.336	1.298	1.572	1.361
282	23.5	1.026	1.024	1.020	1.023	1.026	0.923	1.236	1.303	1.269	1.536	1.323
294	24.5	1.024	1.022	1.018	1.021	1.024	0.947	1.205	1.272	1.244	1.502	1.289
306	25.5	1.020	1.020	1.017	1.020	1.020	0.853	1.177	1.245	1.222	1.471	1.259
318	26.5	1.020	1.017	1.015	1.019	1.020	1.020	1.154	1.221	1.202	1.442	1.234
330	27.5	1.020	1.017	1.014	1.018	1.020	1.020	1.131	1.200	1.184	1.415	1.210
342	28.5	1.020	1.017	1.013	1.017	1.020	1.020	1.109	1.180	1.168	1.390	1.187
354	29.5	1.020	1.017	1.012	1.016	1.020	1.020	1.087	1.160	1.153	1.367	1.163
366	30.5	1.015	1.017	1.011	1.015	1.015	0.765	1.066	1.140	1.140	1.346	1.140
378	31.5	1.015	1.013	1.010	1.015	1.015	1.015	1.050	1.121	1.128	1.325	1.124
390	32.5	1.013	1.013	1.009	1.014	1.013	0.872	1.034	1.107	1.117	1.306	1.107
402	33.5	1.011	1.011	1.008	1.013	1.011	0.878	1.021	1.093	1.107	1.288	1.093
414	34.5	1.010	1.010	1.008	1.013	1.010	0.910	1.010	1.081	1.098	1.272	1.081
426	35.5		1.009	1.007	1.012	1.009	0.922		1.070	1.090	1.256	1.070
438	36.5		1.009	1.006	1.012	1.009	0.943		1.060	1.082	1.240	1.060
450	37.5		1.008	1.006	1.011	1.008	0.924		1.051	1.075	1.226	1.051
462	38.5		1.007	1.006	1.011	1.007	0.912		1.043	1.069	1.212	1.043
474	39.5		1.006	1.005	1.010	1.006	0.888		1.036	1.063	1.199	1.036
486	40.5		1.005	1.005	1.010	1.005	0.880		1.029	1.058	1.187	1.029
498	41.5		1.005	1.004	1.010	1.005	0.877		1.024	1.053	1.175	1.024
510	42.5		1.004	1.004	1.009	1.004	0.859		1.019	1.048	1.164	1.019
522	43.5		1.003	1.004	1.009	1.003	0.846		1.015	1.044	1.153	1.015
534	44.5		1.003	1.004	1.009	1.003	0.836		1.011	1.040	1.143	1.011
546	45.5		1.002	1.003	1.008	1.002	0.805		1.008	1.036	1.133	1.008
558	46.5		1.002	1.003	1.008	1.002	0.765		1.006	1.033	1.123	1.006
570	47.5		1.001	1.003	1.008	1.001	0.761		1.004	1.030	1.114	1.004
582	48.5		1.001	1.003	1.008	1.001	0.731		1.003	1.027	1.106	1.003
594	49.5		1.001	1.002	1.007	1.001	0.689		1.002	1.024	1.097	1.002
606	50.5		1.000	1.002	1.007	1.000	0.654		1.001	1.022	1.089	1.001
618	51.5		1.000	1.002	1.007	1.000	0.606		1.001	1.019	1.081	1.001
630	52.5		1.000	1.002	1.007	1.000	0.561		1.001	1.017	1.074	1.001
642	53.5		1.000	1.002	1.007	1.000	0.530		1.000	1.015	1.066	1.000
654	54.5		1.000	1.002	1.006	1.000	0.511		1.000	1.013	1.059	1.000
666	55.5		1.000	1.002	1.006	1.000	0.500		1.000	1.012	1.052	1.000
678	56.5		1.000	1.002	1.006	1.000	0.500		1.000	1.010	1.046	1.000
690	57.5		1.000	1.001	1.006	1.000	0.500		1.000	1.008	1.040	1.000
702	58.5		1.000	1.001	1.006	1.000	9.758		1.000	1.007	1.033	1.000
714	59.5		1.000	1.001	1.006	1.000	0.762		1.000	1.006	1.027	1.000
726	60.5		1.000	1.001	1.006	1.000	0.760		1.000	1.004	1.022	1.000
738	61.5		1.000	1.001	1.005	1.000	0.758		1.000	1.003	1.016	1.000
750	62.5		1.000	1.001	1.005	1.000	0.756		1.000	1.002	1.010	1.000
Tail	Tail		1.000	1.001	1.005	1.000	7.930		1.000	1.001	1.005	1.000

59.5 TAIL DECAY 9.489 (14)

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 1, EXHIBIT 7, SHEET 44
(4) SECTION 1, EXHIBIT 7, SHEET 45, COL. 5; TAIL FROM SECTION 1, EXHIBIT 7, SHEET 48
(5) SECTION 1, EXHIBIT 7, SHEET 44
(6) SECTION 1, EXHIBIT 7, SHEET 44
(7) SELECTED BY DELOITTE CONSULTING
(8) = [[(7) - 1.0] x (7) PRIOR AGE] / [(7) PRIOR AGE - 1.0]
(9) COL. 3 MULTIPLICATIVELY ACCUMULATED
(10) COL. 4 MULTIPLICATIVELY ACCUMULATED
(11) COL. 5 MULTIPLICATIVELY ACCUMULATED
(12) COL. 6 MULTIPLICATIVELY ACCUMULATED
(13) COL. 7 MULTIPLICATIVELY ACCUMULATED
(14) 58.5-TO-59.5 TAIL DECAY + (57.5-TO-58.5 DECAY x 58.5-TO-59.5 TAIL DECAY)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM SETTLEMENT

FITTED PAID LOSS DEVELOPMENT FACTORS

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

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.001**	**0.889**
Inverse Power	**1.005**	**0.965**

						Weibull Curve Fitting					Inverse Power Curve Fitting				
						Slope=	0.573				Slope=	-1.483			
		----FROM PAID TRIANGLE----			SELECTED	Intercept=	-1.868				Intercept=	4.570			
PERIOD	AGE	SELECTED	3 YR WTD	5 YR WTD	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	375.000	277.660	240.396	375.000	1.792	-5.926	-0.841	**2.854**	65.274	1.792	5.924	1.914	**7.781**	247.753
2	18	8.000	7.508	6.385	8.000	2.890	-2.013	-0.211	**1.801**	22.873	2.890	1.946	0.285	**2.330**	31.841
3	30	2.065	1.931	1.879	2.065	3.401	-0.412	0.082	**1.510**	12.698	3.401	0.063	-0.472	**1.624**	13.664
4	42	1.455	1.375	1.399	1.455	3.738	0.151	0.275	**1.366**	8.410	3.738	-0.787	-0.971	**1.379**	8.415
5	54	1.270	1.270	1.290	1.270	3.989	0.437	0.419	**1.280**	6.156	3.989	-1.309	-1.343	**1.261**	6.103
6	66	1.235	1.222	1.261	1.235	4.190	0.506	0.534	**1.222**	4.810	4.190	-1.448	-1.641	**1.194**	4.840
7	78	1.130	1.120	1.156	1.130	4.357	0.771	0.630	**1.181**	3.937	4.357	-2.040	-1.888	**1.151**	4.054
8	90	1.090	1.075	1.108	1.090	4.500	0.914	0.712	**1.150**	3.335	4.500	-2.408	-2.101	**1.122**	3.521
9	102	1.080	1.056	1.087	1.080	4.625	0.957	0.784	**1.126**	2.900	4.625	-2.526	-2.286	**1.102**	3.137
10	114	1.065	1.051	1.074	1.065	4.736	1.028	0.848	**1.107**	2.576	4.736	-2.733	-2.451	**1.086**	2.848
11	126	1.060	1.046	1.067	1.060	4.836	1.055	0.905	**1.092**	2.326	4.836	-2.813	-2.599	**1.074**	2.622
12	138	1.050	1.041	1.058	1.050	4.927	1.113	0.957	**1.080**	2.130	4.927	-2.996	-2.734	**1.065**	2.440
13	150	1.048	1.036	1.050	1.048	5.011	1.126	1.005	**1.070**	1.972	5.011	-3.037	-2.858	**1.057**	2.292
14	162	1.043	1.029	1.047	1.043	5.088	1.160	1.049	**1.061**	1.844	5.088	-3.147	-2.972	**1.051**	2.167
15	174	1.038	1.023	1.037	1.038	5.159	1.196	1.090	**1.054**	1.738	5.159	-3.270	-3.078	**1.046**	2.062
16	186	1.035	1.020	1.031	1.035	5.226	1.220	1.128	**1.048**	1.649	5.226	-3.352	-3.177	**1.042**	1.971
17	198	1.035	1.017	1.028	1.035	5.288	1.220	1.164	**1.042**	1.574	5.288	-3.352	-3.269	**1.038**	1.892
18	210	1.034	1.017	1.031	1.034	5.347	1.228	1.198	**1.038**	1.510	5.347	-3.381	-3.357	**1.035**	1.823
19	222	1.034	1.016	1.029	1.034	5.403	1.228	1.230	**1.034**	1.455	5.403	-3.381	-3.439	**1.032**	1.761
20	234	1.030	1.013	1.028	1.030	5.455	1.263	1.260	**1.030**	1.407	5.455	-3.507	-3.517	**1.030**	1.707
21	246	1.030	1.013	1.025	1.030	5.505	1.263	1.289	**1.027**	1.366	5.505	-3.507	-3.591	**1.028**	1.657
22	258	1.030	1.010	1.023	1.030	5.553	1.263	1.316	**1.025**	1.330	5.553	-3.507	-3.662	**1.026**	1.613
23	270	1.029	1.019	1.026	1.029	5.598	1.272	1.342	**1.022**	1.298	5.598	-3.540	-3.729	**1.024**	1.572
24	282	1.026	1.013	1.022	1.026	5.642	1.302	1.367	**1.020**	1.269	5.642	-3.650	-3.794	**1.023**	1.536
25	294	1.024	1.014	1.021	1.024	5.684	1.323	1.391	**1.018**	1.244	5.684	-3.730	-3.856	**1.021**	1.502
26	306	1.020	1.008	1.016	1.020	5.724	1.369	1.414	**1.017**	1.222	5.724	-3.912	-3.915	**1.020**	1.471
27	318	1.020	1.008	1.016	1.020	5.762	1.369	1.436	**1.015**	1.202	5.762	-3.912	-3.972	**1.019**	1.442
28	330	1.020	1.009	1.016	1.020	5.799	1.369	1.457	**1.014**	1.184	5.799	-3.912	-4.027	**1.018**	1.415
29	342	1.020	1.009	1.019	1.020	5.835	1.369	1.477	**1.013**	1.168	5.835	-3.912	-4.080	**1.017**	1.390
30	354	1.020	1.010	1.017	1.020	5.869	1.369	1.497	**1.012**	1.153	5.869	-3.912	-4.131	**1.016**	1.367
31	366	1.015	1.007	1.014	1.015	5.903	1.439	1.516	**1.011**	1.140	5.903	-4.200	-4.180	**1.015**	1.346
32	378	1.015	1.008	1.010	1.015	5.935	1.439	1.535	**1.010**	1.128	5.935	-4.200	-4.228	**1.015**	1.325
33	390	1.013	1.009	1.009		5.966		1.553	**1.009**	1.117	5.966		-4.274	**1.014**	1.306
34	402	1.011	1.007	1.007		5.996		1.570	**1.008**	1.107	5.996		-4.319	**1.013**	1.288
35	414	1.010	1.001	1.001		6.026		1.587	**1.008**	1.098	6.026		-4.363	**1.013**	1.272
36	426					6.054		1.603	**1.007**	1.090	6.054		-4.405	**1.012**	1.256
37	438					6.082		1.619	**1.006**	1.082	6.082		-4.447	**1.012**	1.240
38	450					6.109		1.635	**1.006**	1.075	6.109		-4.487	**1.011**	1.226
39	462					6.136		1.650	**1.006**	1.069	6.136		-4.526	**1.011**	1.212
40	474					6.161		1.665	**1.005**	1.063	6.161		-4.564	**1.010**	1.199
41	486					6.186		1.679	**1.005**	1.058	6.186		-4.601	**1.010**	1.187
42	498					6.211		1.693	**1.004**	1.053	6.211		-4.637	**1.010**	1.175
43	510					6.234		1.707	**1.004**	1.048	6.234		-4.672	**1.009**	1.164
44	522					6.258		1.720	**1.004**	1.044	6.258		-4.707	**1.009**	1.153
45	534					6.280		1.733	**1.004**	1.040	6.280		-4.740	**1.009**	1.143
46	546					6.303		1.746	**1.003**	1.036	6.303		-4.773	**1.008**	1.133
47	558					6.324		1.758	**1.003**	1.033	6.324		-4.806	**1.008**	1.123
48	570					6.346		1.770	**1.003**	1.030	6.346		-4.837	**1.008**	1.114
49	582					6.366		1.782	**1.003**	1.027	6.366		-4.868	**1.008**	1.106
50	594					6.387		1.794	**1.002**	1.024	6.387		-4.898	**1.007**	1.097
51	606					6.407		1.805	**1.002**	1.022	6.407		-4.928	**1.007**	1.089
52	618					6.426		1.817	**1.002**	1.019	6.426		-4.957	**1.007**	1.081
53	630					6.446		1.828	**1.002**	1.017	6.446		-4.985	**1.007**	1.074
54	642					6.465		1.839	**1.002**	1.015	6.465		-5.013	**1.007**	1.066
55	654					6.483		1.849	**1.002**	1.013	6.483		-5.041	**1.006**	1.059
56	666					6.501		1.860	**1.002**	1.012	6.501		-5.068	**1.006**	1.052
57	678					6.519		1.870	**1.002**	1.010	6.519		-5.094	**1.006**	1.046
58	690					6.537		1.880	**1.001**	1.008	6.537		-5.120	**1.006**	1.040
59	702					6.554		1.890	**1.001**	1.007	6.554		-5.146	**1.006**	1.033
60	714					6.571		1.900	**1.001**	1.006	6.571		-5.171	**1.006**	1.027
61	726					6.588		1.909	**1.001**	1.004	6.588		-5.196	**1.006**	1.022
62	738					6.604		1.918	**1.001**	1.003	6.604		-5.220	**1.005**	1.016
63	750					6.620		1.928	**1.001**	1.002	6.620		-5.244	**1.005**	1.010
64	762					6.636		1.937	**1.001**	1.001	6.636		-5.267	**1.005**	1.005

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM SETTLEMENT

INCREMENTAL DECAY METHOD

AGE MONTHS	AGE YEARS	PAID SELECTED FOR FIT	INCREM. DECAY FACTORS	IMPLIED ATA FACTOR	DECAY FACTOR CHECK
(1)	(2)	(3)	(4)	(5)	(6)
6	0.5	375.000	242.134		
18	1.5	8.000	8.527	9.504	8.527
30	2.5	2.065	3.739	4.271	3.739
42	3.5	1.455	1.226	1.632	1.226
54	4.5	1.270	1.051	1.329	1.051
66	5.5	1.235	0.980	1.208	0.980
78	6.5	1.130	0.916	1.174	0.916
90	7.5	1.090	0.892	1.103	0.892
102	8.5	1.080	0.886	1.073	0.886
114	9.5	1.065	0.879	1.065	0.879
126	10.5	1.060	0.876	1.053	0.876
138	11.5	1.050	0.883	1.050	0.883
150	12.5	1.048	0.890	1.042	0.890
162	13.5	1.043	0.887	1.041	0.887
174	14.5	1.038	0.888	1.037	0.888
186	15.5	1.035	0.886	1.032	0.886
198	16.5	1.035	0.889	1.030	0.889
210	17.5	1.034	0.886	1.030	0.886
222	18.5	1.034	0.888	1.029	0.888
234	19.5	1.030	0.881	1.029	0.881
246	20.5	1.030	0.883	1.026	0.883
258	21.5	1.030	0.869	1.025	0.869
270	22.5	1.029	0.867	1.025	0.867
282	23.5	1.026	0.855	1.024	0.855
294	24.5	1.024	0.858	1.022	0.858
306	25.5	1.020	0.853	1.020	0.853
318	26.5	1.020	0.867	1.017	0.867
330	27.5	1.020	0.870	1.017	0.870
342	28.5	1.020	0.886	1.017	0.886
354	29.5	1.020	0.875	1.017	0.875
366	30.5	1.015	0.872	1.017	0.872
378	31.5	1.015	0.863	1.013	0.863
390	32.5		0.872	1.013	0.872
402	33.5		0.878	1.011	0.878
414	34.5		0.910	1.010	0.910
426	35.5		0.922	1.009	0.922
438	36.5		0.943	1.009	0.943
450	37.5		0.924	1.008	0.924
462	38.5		0.912	1.007	0.912
474	39.5		0.888	1.006	0.888
486	40.5		0.880	1.005	0.880
498	41.5		0.877	1.005	0.877
510	42.5		0.859	1.004	0.859
522	43.5		0.846	1.003	0.846
534	44.5		0.836	1.003	0.836
546	45.5		0.805	1.002	0.805
558	46.5		0.765	1.002	0.765
570	47.5		0.761	1.001	0.761
582	48.5		0.731	1.001	0.731
594	49.5		0.689	1.001	0.689
606	50.5		0.654	1.000	0.654
618	51.5		0.606	1.000	0.606
630	52.5		0.561	1.000	0.561
642	53.5		0.530	1.000	0.530
654	54.5		0.511	1.000	0.511
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			1.000	-
714	59.5			1.000	-
726	60.5			1.000	-
738	61.5			1.000	-
750	62.5			1.000	-

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 1, EXHIBIT 7, SHEET 44
(4) GEOMETRIC MEAN FROM SECTION 1, EXHIBIT 7, SHEET 46
(5) 1.0 + [(3) PRIOR AGE - 1.0) x (4) / (3) PRIOR AGE]
(6) [(5) - 1.0] X [(5) PRIOR AGE] / [(5) PRIOR AGE - 1.0]

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
LUMP SUM SETTLEMENT

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366
1954																															
1955																															
1956																															
1957																															
1958																															
1959																															
1960																															
1961																															
1962																															
1963																															
1964																															
1965																															
1966																															
1967																															
1968																															
1969																															
1970																															
1971																															
1972																															
1973																															461
1974																														856	416
1975																													312	437	360
1976																												836	231	520	456
1977	0	5	64	364	521	491	432	424	398	400	435	344	328	383	320	320	545	821	2,241	1,820	1,984	2,327	1,870	1,412	1,072	870	731	802	528	669	823
1978	0	5	69	394	564	531	468	461	460	405	377	394	361	341	560	635	862	1,910	2,038	2,527	2,801	1,306	1,376	1,057	1,560	660	735	230	661	648	806
1979	0	6	84	477	683	643	577	590	563	466	471	462	533	753	826	1,016	3,219	3,622	3,463	3,272	2,289	2,398	1,880	1,396	1,234	1,046	925	755	741	1,460	974
1980	0	6	86	487	697	654	593	581	550	505	424	359	722	904	1,043	2,760	2,861	2,711	3,399	1,856	1,325	1,405	1,548	1,301	612	926	365	1,298	1,281	930	603
1981	0	7	97	550	780	688	561	579	679	620	581	781	1,004	1,058	2,797	3,060	3,326	2,689	2,187	2,124	1,471	1,588	1,214	685	695	846	648	1,619	624	468	119
1982	0	6	82	462	629	606	578	552	471	510	813	630	1,278	2,645	3,445	3,295	3,651	2,185	2,197	2,310	1,791	1,230	812	981	1,004	1,184	1,705	616	129	80	295
1983	0	6	88	459	602	567	625	659	561	896	911	1,363	3,161	4,409	4,237	3,920	2,263	2,624	1,684	1,800	1,583	993	621	787	1,537	2,049	758	456	280	448	
1984	0	13	154	695	878	836	824	809	1,029	1,251	1,836	4,295	5,670	5,711	5,089	2,513	2,967	2,690	2,298	1,812	615	1,107	1,204	1,692	2,495	1,171	398	336	766		
1985	0	0	80	718	899	848	883	1,175	1,481	1,949	4,879	5,829	5,888	5,937	4,714	3,438	3,317	2,431	2,525	961	1,012	1,949	2,422	3,064	1,637	839	532	367			
1986	0	11	92	513	953	1,086	1,313	1,485	1,945	5,123	7,728	6,859	6,074	4,397	3,909	3,245	3,434	2,947	1,533	1,915	1,819	3,726	3,972	1,942	1,358	671	503				
1987	0	77	126	551	1,075	1,554	1,383	2,353	5,684	9,504	9,519	6,580	4,481	5,499	2,955	2,574	3,214	2,406	1,502	2,589	1,965	4,639	2,448	1,823	548	1,210					
1988	0	8	156	680	1,508	1,472	2,656	6,567	8,911	9,636	7,662	5,708	4,115	4,153	4,084	2,945	2,301	2,199	2,327	3,620	5,243	2,197	960	1,158	952						
1989	0	0	89	912	1,427	3,361	8,273	9,479	10,613	7,938	6,384	5,581	6,105	4,277	3,512	3,079	2,194	2,276	3,138	5,357	3,284	1,348	507	1,498							
1990	0	0	169	1,014	3,286	11,902	11,803	11,235	9,252	7,981	5,894	4,613	4,193	3,933	2,753	3,264	3,201	4,715	6,200	3,565	1,968	934	1,252								
1991	0	10	240	1,945	11,063	13,605	11,594	10,066	6,777	5,818	4,978	4,708	3,589	3,750	1,813	1,661	3,102	4,555	3,533	2,369	992	1,466									
1992	0	22	479	9,191	14,691	13,741	11,625	7,300	5,851	4,358	4,301	3,787	2,637	2,854	2,350	3,250	5,334	3,575	1,800	750	967										
1993	0	56	3,067	11,664	15,763	12,688	9,120	6,618	5,711	5,269	4,351	2,959	2,396	2,354	4,163	7,129	3,299	2,278	1,231	1,428											
1994	0	373	6,720	13,832	15,437	10,632	7,552	6,217	5,127	3,926	3,613	2,228	3,592	5,031	7,743	3,473	2,940	1,367	2,009												
1995	12	623	7,837	15,495	13,557	10,475	7,170	4,825	3,900	3,577	3,378	4,228	4,327	7,532	5,385	2,602	1,038	1,219													
1996	0	590	8,521	12,034	12,951	9,789	6,655	5,355	3,994	3,697	4,658	5,340	8,860	4,652	3,082	1,829	1,684														
1997	13	786	8,660	13,206	10,996	9,014	7,065	5,562	4,065	5,615	7,193	10,268	5,619	3,284	1,964	1,887															
1998	1	1,132	9,519	13,720	12,606	10,143	6,550	6,399	6,501	9,202	11,555	7,692	4,687	3,677	3,158																
1999	1	1,095	10,328	14,501	13,560	11,043	9,303	8,161	12,022	16,708	9,452	5,848	3,258	3,940																	
2000	2	1,308	11,513	16,259	14,201	12,827	9,763	18,241	19,441	10,216	7,723	4,235	5,714																		
2001	2	1,298	12,665	15,312	14,440	14,135	19,092	20,254	11,133	8,429	4,039	5,822																			
2002	0	1,359	11,934	19,184	17,492	21,163	27,697	16,708	8,244	5,022	6,670																				
2003	2	1,322	15,009	18,993	19,720	23,070	19,076	11,282	6,760	5,875																					
2004	26	1,801	16,529	23,228	20,997	13,665	16,827	9,703	9,514																						
2005	0	1,680	18,854	20,946	13,889	12,823	11,993	11,558																							
2006	6	3,251	17,830	14,105	9,741	10,440	15,560																								
2007	16	2,775	11,130	9,495	8,561	12,398																									
2008	1	1,062	7,340	9,799	10,532																										
2009	3	1,111	6,213	8,311																											
2010	5	1,032	7,357																												
2011	3	832																													
2012	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	366-378
1954																															
1955																															
1956																															
1957																															
1958																															
1959																															
1960																															
1961																															
1962																															
1963																															
1964																															
1965																															
1966																															
1967																															
1968																															
1969																															
1970																															
1971																															
1972																															
1973																															0.517
1974																														0.485	0.790
1975																													1.403	0.824	0.930
1976																												0.277	2.249	0.877	1.253
1977	0.000	13.859	5.680	1.430	0.942	0.881	0.981	0.938	1.005	1.087	0.791	0.953	1.169	0.834	1.001	1.700	1.507	2.730	0.812	1.090	1.173	0.804	0.755	0.759	0.811	0.840	1.098	0.658	1.269	1.229	1.198
1978	0.000	13.859	5.680	1.430	0.942	0.881	0.985	0.999	0.880	0.931	1.045	0.915	0.946	1.643	1.134	1.357	2.216	1.067	1.240	1.109	0.466	1.054	0.768	1.476	0.423	1.114	0.313	2.876	0.980	1.243	0.483
1979	0.000	13.859	5.680	1.430	0.942	0.898	1.022	0.955	0.827	1.011	0.982	1.153	1.413	1.098	1.230	3.167	1.125	0.956	0.945	0.700	1.048	0.784	0.743	0.884	0.848	0.885	0.816	0.982	1.970	0.667	0.343
1980	0.000	13.859	5.680	1.430	0.939	0.907	0.979	0.947	0.918	0.840	0.845	2.013	1.252	1.154	2.647	1.037	0.947	1.254	0.546	0.714	1.060	1.102	0.840	0.471	1.511	0.395	3.555	0.987	0.726	0.649	0.361
1981	0.000	13.859	5.680	1.417	0.882	0.816	1.031	1.173	0.914	0.936	1.345	1.285	1.055	2.643	1.094	1.087	0.808	0.813	0.972	0.692	1.080	0.764	0.565	1.014	1.217	0.766	2.500	0.385	0.749	0.254	1.787
1982	0.000	13.859	5.627	1.363	0.963	0.954	0.954	0.854	1.083	1.594	0.774	2.029	2.069	1.303	0.957	1.108	0.598	1.005	1.052	0.775	0.687	0.660	1.209	1.024	1.179	1.440	0.361	0.209	0.624	3.674	
1983	0.000	13.545	5.240	1.313	0.942	1.102	1.054	0.851	1.598	1.016	1.497	2.318	1.395	0.961	0.925	0.577	1.159	0.642	1.069	0.880	0.627	0.626	1.266	1.953	1.334	0.370	0.601	0.613	1.600		
1984	0.000	11.599	4.506	1.263	0.953	0.986	0.981	1.272	1.216	1.467	2.339	1.320	1.007	0.891	0.494	1.181	0.907	0.854	0.789	0.339	1.802	1.087	1.406	1.474	0.469	0.340	0.844	2.281			
1985	0.000	0.000	9.000	1.252	0.943	1.041	1.331	1.260	1.316	2.504	1.195	1.010	1.008	0.794	0.729	0.965	0.733	1.039	0.381	1.054	1.925	1.243	1.265	0.534	0.512	0.635	0.688				
1986	0.000	8.124	5.577	1.860	1.140	1.208	1.131	1.310	2.635	1.508	0.888	0.886	0.724	0.889	0.830	1.058	0.858	0.520	1.249	0.950	2.048	1.066	0.489	0.699	0.494	0.749					
1987	0.000	1.628	4.378	1.950	1.446	0.890	1.702	2.415	1.672	1.002	0.691	0.681	1.227	0.537	0.871	1.248	0.749	0.624	1.724	0.759	2.361	0.528	0.745	0.300	2.210						
1988	0.000	20.166	4.352	2.219	0.976	1.804	2.472	1.357	1.081	0.795	0.745	0.721	1.009	0.983	0.721	0.781	0.956	1.058	1.556	1.448	0.419	0.437	1.207	0.822							
1989	0.000	0.000	10.269	1.564	2.355	2.462	1.146	1.120	0.748	0.804	0.874	1.094	0.701	0.821	0.877	0.712	1.038	1.379	1.707	0.613	0.410	0.376	2.956								
1990	0.000	0.000	6.000	3.240	3.622	0.992	0.952	0.823	0.863	0.738	0.783	0.909	0.938	0.700	1.186	0.980	1.473	1.315	0.575	0.552	0.475	1.341									
1991	0.000	25.263	8.105	5.688	1.230	0.852	0.868	0.673	0.859	0.856	0.946	0.762	1.045	0.483	0.916	1.868	1.468	0.776	0.671	0.419	1.477										
1992	0.000	21.670	19.192	1.598	0.935	0.846	0.628	0.802	0.745	0.987	0.881	0.696	1.082	0.823	1.383	1.642	0.670	0.504	0.416	1.290											
1993	0.000	55.168	3.803	1.351	0.805	0.719	0.726	0.863	0.923	0.826	0.680	0.810	0.982	1.768	1.712	0.463	0.690	0.540	1.160												
1994	0.000	17.996	2.058	1.116	0.689	0.710	0.823	0.825	0.766	0.920	0.617	1.612	1.401	1.539	0.449	0.847	0.465	1.469													
1995	51.903	12.582	1.977	0.875	0.773	0.685	0.673	0.808	0.917	0.944	1.252	1.023	1.741	0.715	0.483	0.399	1.175														
1996	0.000	14.436	1.412	1.076	0.756	0.680	0.805	0.746	0.925	1.260	1.146	1.659	0.525	0.663	0.593	0.921															
1997	59.534	11.019	1.525	0.833	0.820	0.784	0.787	0.731	1.381	1.281	1.427	0.547	0.585	0.598	0.961																
1998	1886.962	8.408	1.441	0.919	0.805	0.646	0.977	1.016	1.416	1.256	0.666	0.609	0.784	0.859																	
1999	951.773	9.436	1.404	0.935	0.814	0.842	0.877	1.473	1.390	0.566	0.619	0.557	1.210																		
2000	581.492	8.800	1.412	0.873	0.903	0.761	1.868	1.066	0.525	0.756	0.548	1.349																			
2001	752.512	9.757	1.209	0.943	0.979	1.351	1.061	0.550	0.757	0.479	1.442																				
2002	0.000	8.784	1.608	0.912	1.210	1.309	0.603	0.493	0.609	1.328																					
2003	734.506	11.353	1.265	1.038	1.170	0.827	0.591	0.599	0.869																						
2004	70.637	9.176	1.405	0.904	0.651	1.231	0.577	0.981																							
2005	0.000	11.224	1.111	0.663	0.923	0.935	0.964																								
2006	576.373	5.485	0.791	0.691	1.072	1.490																									
2007	169.204	4.011	0.853	0.902	1.448																										
2008	816.746	6.913	1.335	1.075																											
2009	444.359	5.593	1.338																												
2010	206.322	7.131																													
2011	255.874																														
Latest diag	255.874	7.131	1.338	1.075	1.448	1.490	0.964	0.981	0.869	1.328	1.442	1.349	1.210	0.859	0.961	0.921	1.175	1.469	1.160	1.290	1.477	1.341	2.956	0.822	2.210	0.749	0.688	2.281	1.600	3.674	1.787
5 Yr Avg	378.501	5.827	1.086	0.847	1.053	1.159	0.759	0.738	0.830	0.877	0.940	0.944	0.969	0.875	0.840	0.854	0.894	0.921	0.906	0.864	1.028	0.750	1.332	0.766	1.004	0.707	0.999	0.895	1.134	1.297	0.834
9 Yr Avg	363.780	7.741	1.213	0.889	1.019	1.044	0.923	0.850	0.977	0.977	0.933	0.985	1.039	0.905	0.951	0.957	0.965	0.909	1.049	0.825	1.283	0.818	1.234	0.921	1.086	0.744	1.197	1.030	1.286	1.100	0.851
5 Yr Wtd	239.396	5.403	1.021	0.821	0.993	1.123	0.734	0.723	0.803	0.796	0.847	0.843	0.863	0.882	0.757	0.782	0.827	0.896	0.847	0.795	0.787	0.712	0.920	0.722	0.784	0.659	0.840	0.712	1.108	0.780	0.643
7 Yr Wtd	344.420	6.707	1.129	0.872	1.027	1.110	0.843	0.811	0.896	0.871	0.905	0.905	0.931	0.948	0.824	0.888	0.947	0.965	0.997	0.805	0.998	0.803	0.986	0.833	0.859	0.639	1.022	0.844	1.108	0.853	0.736
9 Yr Wtd	242.134	7.289	1.186	0.880	0.992	1.051	0.847	0.803	0.899	0.878	0.869	0.882	0.951	0.874	0.860	0.858	0.924	0.884	0.948	0.779	0.993	0.783	0.963	0.807	0.894	0.700	0.953	0.754	1.183	0.799	0.720
Selected	242.134	7.289	1.186	0.880	0.992	1.051	0.847	0.803	0.899	0.878	0.869	0.882	0.951	0.874	0.860	0.858	0.924	0.884	0.948	0.779	0.993	0.783	0.963	0.807	0.894	0.700	0.975	0.775	1.183	0.853	0.765
Loss $ Weight	61	15,392	117,505	147,321	132,601	129,310	127,364	101,664	76,060	66,392	55,962	46,585	38,965	37,067	32,764	29,231	26,623	26,319	23,789	22,938	18,482	18,123	14,159	13,433	11,120	9,391	6,798	6,948	4,786	6,070	5,018
Center Wtd Avg	242.134	2.004	1.278	1.196	0.985	0.919	0.926	0.903	0.853	0.860	0.892	0.888	0.887	0.887	0.895	0.879	0.892	0.880	0.903	0.878	0.888	0.859	0.889	0.833	0.867	0.825	0.876	0.866	0.901	0.883	0.904
Geometric Mean	242.134	8.527	3.739	1.226	1.051	0.980	0.916	0.892	0.886	0.879	0.876	0.883	0.890	0.887	0.888	0.886	0.889	0.886	0.888	0.881	0.883	0.869	0.867	0.855	0.858	0.853	0.867	0.870	0.886	0.875	0.872

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
LUMP SUM SETTLEMENT

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	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
1954																			0	0	0	50	0	0	0	0	0	0
1955																		0	0	0	0	0	3	0	0	0	0	
1956																	0	0	0	5	0	0	0	0	3	15		
1957																3	0	0	0	5	0	0	0	0	0			
1958															0	0	8	1	7	0	10	0	0	0				
1959														0	0	0	0	10	31	0	0	20	6					
1960													68	36	7	8	42	296	10	0	0	0						
1961												120	13	53	61	29	2	0	1	22	0							
1962											23	14	6	0	23	9	0	2	0	20								
1963										51	10	34	20	17	0	43	1	0	6									
1964									120	38	91	33	100	22	22	8	7	8										
1965								100	27	113	28	339	1	43	61	11	60											
1966							73	166	14	42	6	33	56	0	113	5												
1967						58	76	72	85	140	39	42	9	0	66													
1968					143	59	213	104	444	174	83	10	28	34														
1969				157	35	28	25	245	26	24	4	25	23															
1970			290	95	116	91	211	191	55	160	39	33																
1971		157	117	223	209	199	204	73	31	24	38																	
1972	280	237	200	311	112	37	425	1	1	12																		
1973	238	181	114	227	753	75	90	84	215																			
1974	329	470	540	392	358	171	165	87																				
1975	335	413	545	106	437	23	99																					
1976	572	679	213	66	11	118																						
1977	986	401	206	125	17																							
1978	389	310	84	229																								
1979	334	376	511																									
1980	218	85																										
1981	213																											
1982																												
1983																												
1984																												
1985																												
1986																												
1987																												
1988																												
1989																												
1990																												
1991																												
1992																												
1993																												
1994																												
1995																												
1996																												
1997																												
1998																												
1999																												
2000																												
2001																												
2002																												
2003																												
2004																												
2005																												
2006																												
2007																												
2008																												
2009																												
2010																												
2011																												
2012																												

AGE-TO-AGE DEVELOPMENT FACTORS

	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-Ult
1954																			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			
1956																	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	5.000			
1957																0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
1958															0.000	0.000	0.125	7.000	0.000	0.000	0.000	0.000	0.000					
1959														0.000	0.000	0.000	0.000	3.100	0.000	0.000	0.000	0.300						
1960													0.524	0.188	1.260	4.914	7.111	0.034	0.015	0.000	0.000							
1961												0.106	4.185	1.146	0.472	0.052	0.000	0.000	37.183	0.000								
1962											0.643	0.405	0.000	0.000	0.414	0.000	0.000	0.000	0.000									
1963										0.200	3.315	0.597	0.835	0.000	0.000	0.021	0.000	0.000										
1964									0.320	2.380	0.357	3.071	0.216	1.007	0.354	0.935	1.097											
1965								0.271	4.183	0.252	11.912	0.003	39.091	1.419	0.184	5.384												
1966							2.257	0.084	3.026	0.131	5.990	1.681	0.000	0.000	0.044													
1967						1.294	0.953	1.178	1.650	0.275	1.094	0.214	0.000	0.000														
1968					0.410	3.637	0.486	4.289	0.392	0.480	0.119	2.788	1.236															
1969				0.221	0.813	0.894	9.718	0.107	0.916	0.173	6.024	0.900																
1970			0.329	1.211	0.784	2.330	0.904	0.287	2.924	0.242	0.844																	
1971		0.744	1.913	0.936	0.952	1.025	0.358	0.421	0.782	1.583																		
1972	0.845	0.845	1.551	0.361	0.334	11.349	0.003	0.800	12.198																			
1973	0.758	0.631	1.990	3.325	0.100	1.190	0.932	2.565																				
1974	1.431	1.148	0.727	0.912	0.476	0.965	0.532																					
1975	1.234	1.318	0.194	4.136	0.054	4.241																						
1976	1.188	0.313	0.312	0.171	10.440																							
1977	0.407	0.513	0.609	0.135																								
1978	0.797	0.270	2.733																									
1979	1.128	1.356																										
1980	0.391																											
1981																												
1982																												
1983																												
1984																												
1985																												
1986																												
1987																												
1988																												
1989																												
1990																												
1991																												
1992																												
1993																												
1994																												
1995																												
1996																												
1997																												
1998																												
1999																												
2000																												
2001																												
2002																												
2003																												
2004																												
2005																												
2006																												
2007																												
2008																												
2009																												
2010																												
2011																												
Latest diag	0.391	1.356	2.733	0.135	10.440	4.241	0.532	2.565	12.198	1.583	0.844	0.900	1.236	0.000	0.044	5.384	1.097	0.000	0.000	0.000	0.000	0.300	0.000	0.000	5.000	0.000	0.000	
5 Yr Avg	0.782	0.754	0.915	1.736	2.281	3.754	0.546	0.836	3.442	0.551	2.814	1.117	8.108	0.485	0.199	1.278	1.642	0.627	7.440	0.000	0.000	0.060	0.000	0.000	1.667	0.000	0.000	
9 Yr Avg	0.909	0.793	1.151	1.267	1.596	2.992	1.794	1.111	2.932	0.635	3.366	1.085	5.121	0.418	0.303	1.256	0.926	1.126	4.133	0.000	0.000	0.050	0.000	0.000	1.667	0.000	0.000	
5 Yr Wtd	0.741	0.714	0.579	1.721	0.254	1.942	0.399	0.552	0.708	0.388	0.839	0.258	0.510	3.218	0.348	0.700	5.973	0.155	0.874	0.346	2.105	0.450	0.000		5.000			
7 Yr Wtd	0.865	0.781	0.766	1.309	0.358	1.951	0.589	1.114	0.879	0.349	1.775	0.458	0.526	2.568	0.396	1.029	5.351	0.177	1.079	0.293	7.368	0.129	0.000		5.000			
9 Yr Wtd	0.857	0.784	0.769	1.203	0.369	2.033	0.690	0.868	0.907	0.441	1.744	0.392	0.680	2.070	0.396	1.073	5.351	0.177	1.079	0.293	7.368	0.129	0.000		5.000			
Selected	0.909	0.793	0.769	1.203	0.700	2.033	0.690	0.868	0.907	0.635	1.744	0.700	0.700	1.200	0.700	0.700	1.000	0.700	0.700	0.700	0.500	0.500	0.500	0.500	0.500	0.500	0.500	
Loss $ Weight	3.680	3.224	2.307	1.702	2.174	741	1.481	1.034	803	767	323	650	300	170	286	111	59	309	49	32	10	70	3	0	3	0	0	
Center Wtd Avg	0.822	0.851	0.859	0.927	0.937	0.981	0.911	0.962	0.839	0.875	0.860	0.869	0.944	0.756	0.811	0.810	0.722	0.732	0.735	0.666	0.599	0.556	0.500	0.500	0.500	0.500	0.500	
Geometric Mean	0.863	0.872	0.878	0.910	0.922	0.943	0.924	0.912	0.888	0.880	0.877	0.859	0.846	0.836	0.805	0.765	0.761	0.731	0.689	0.654	0.606	0.561	0.530	0.511	0.500	0.500	0.500	

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM SETTLEMENT

FITTED INCREMENTAL DECAY LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**33**
	To:	**56**
Cut-off		**100**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.000**	**0.913**
Inverse Power	**1.000**	**0.840**
Selected Tail	**1.000**	

				Weibull Curve Fitting					Inverse Power Curve Fitting				
				Slope=	1.594				Slope=	-10.582			
		IMPLIED	SELECTED	Intercept=	-8.149				Intercept=	59.796			
PERIOD	AGE	ATA	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6			1.792		-5.294	**199.598**		1.792		40.836		
2	18	9.504	9.504	2.890	-2.197	-3.543	**35.077**		2.890	2.141	29.211		
3	30	4.271	4.271	3.401	-1.322	-2.729	**15.824**		3.401	1.185	23.806		
4	42	1.632	1.632	3.738	-0.053	-2.193	**9.471**		3.738	-0.458	20.245		
5	54	1.329	1.329	3.989	0.334	-1.792	**6.518**		3.989	-1.113	17.586		
6	66	1.208	1.208	4.190	0.564	-1.473	**4.880**	75742.131	4.190	-1.568	15.462		
7	78	1.174	1.174	4.357	0.646	-1.206	**3.867**	15521.167	4.357	-1.747	13.694		
8	90	1.103	1.103	4.500	0.865	-0.978	**3.192**	4014.244	4.500	-2.277	12.180		
9	102	1.073	1.073	4.625	0.988	-0.779	**2.717**	1257.792	4.625	-2.615	10.856	**51831.480**	
10	114	1.065	1.065	4.736	1.028	-0.602	**2.371**	462.878	4.736	-2.732	9.679	**15975.735**	
11	126	1.053	1.053	4.836	1.092	-0.442	**2.109**	195.250	4.836	-2.929	8.620	**5540.714**	
12	138	1.050	1.050	4.927	1.114	-0.297	**1.908**	92.563	4.927	-2.996	7.657	**2116.510**	
13	150	1.042	1.042	5.011	1.164	-0.164	**1.749**	48.525	5.011	-3.161	6.775	**876.436**	
14	162	1.041	1.041	5.088	1.177	-0.042	**1.621**	27.752	5.088	-3.203	5.960	**388.739**	
15	174	1.037	1.037	5.159	1.207	0.072	**1.518**	17.116	5.159	-3.308	5.204	**183.029**	
16	186	1.032	1.032	5.226	1.241	0.178	**1.434**	11.273	5.226	-3.428	4.498	**90.878**	
17	198	1.030	1.030	5.288	1.262	0.278	**1.364**	7.862	5.288	-3.504	3.837	**47.380**	
18	210	1.030	1.030	5.347	1.263	0.372	**1.306**	5.763	5.347	-3.508	3.214	**25.884**	
19	222	1.029	1.029	5.403	1.270	0.460	**1.258**	4.411	5.403	-3.534	2.626	**14.821**	
20	234	1.029	1.029	5.455	1.272	0.544	**1.217**	3.507	5.455	-3.541	2.069	**8.918**	7096.175
21	246	1.026	1.026	5.505	1.304	0.624	**1.183**	2.881	5.505	-3.660	1.540	**5.664**	795.716
22	258	1.025	1.025	5.553	1.309	0.700	**1.154**	2.435	5.553	-3.676	1.036	**3.818**	140.480
23	270	1.025	1.025	5.598	1.309	0.772	**1.130**	2.110	5.598	-3.679	0.555	**2.742**	36.796
24	282	1.024	1.024	5.642	1.322	0.842	**1.109**	1.868	5.642	-3.726	0.095	**2.099**	13.421
25	294	1.022	1.022	5.684	1.348	0.908	**1.091**	1.684	5.684	-3.829	-0.346	**1.707**	6.393
26	306	1.020	1.020	5.724	1.369	0.972	**1.077**	1.543	5.724	-3.912	-0.770	**1.463**	3.744
27	318	1.017	1.017	5.762	1.409	1.033	**1.064**	1.433	5.762	-4.075	-1.177	**1.308**	2.559
28	330	1.017	1.017	5.799	1.408	1.092	**1.053**	1.347	5.799	-4.071	-1.569	**1.208**	1.956
29	342	1.017	1.017	5.835	1.404	1.149	**1.045**	1.279	5.835	-4.053	-1.947	**1.143**	1.619
30	354	1.017	1.017	5.869	1.407	1.204	**1.037**	1.224	5.869	-4.066	-2.311	**1.099**	1.417
31	366	1.017	1.017	5.903	1.408	1.257	**1.031**	1.180	5.903	-4.069	-2.664	**1.070**	1.289
32	378	1.013	1.013	5.935	1.476	1.308	**1.025**	1.145	5.935	-4.361	-3.006	**1.050**	1.205
33	390	1.013	1.013	5.966	1.474	1.358	**1.021**	1.117	5.966	-4.352	-3.336	**1.036**	1.148
34	402	1.011	1.011	5.996	1.505	1.407	**1.017**	1.094	5.996	-4.494	-3.657	**1.026**	1.109
35	414	1.010	1.010	6.026	1.528	1.453	**1.014**	1.076	6.026	-4.600	-3.968	**1.019**	1.081
36	426	1.009	1.009	6.054	1.548	1.499	**1.011**	1.061	6.054	-4.691	-4.271	**1.014**	1.061
37	438	1.009	1.009	6.082	1.562	1.543	**1.009**	1.049	6.082	-4.759	-4.565	**1.010**	1.046
38	450	1.008	1.008	6.109	1.580	1.586	**1.008**	1.039	6.109	-4.846	-4.851	**1.008**	1.035
39	462	1.007	1.007	6.136	1.600	1.628	**1.006**	1.031	6.136	-4.946	-5.129	**1.006**	1.027
40	474	1.006	1.006	6.161	1.625	1.669	**1.005**	1.025	6.161	-5.072	-5.400	**1.005**	1.021
41	486	1.005	1.005	6.186	1.651	1.709	**1.004**	1.020	6.186	-5.206	-5.665	**1.003**	1.017
42	498	1.005	1.005	6.211	1.677	1.748	**1.003**	1.016	6.211	-5.343	-5.923	**1.003**	1.013
43	510	1.004	1.004	6.234	1.706	1.786	**1.003**	1.012	6.234	-5.501	-6.175	**1.002**	1.010
44	522	1.003	1.003	6.258	1.736	1.823	**1.002**	1.010	6.258	-5.672	-6.421	**1.002**	1.008
45	534	1.003	1.003	6.280	1.768	1.859	**1.002**	1.008	6.280	-5.856	-6.662	**1.001**	1.007
46	546	1.002	1.002	6.303	1.805	1.894	**1.001**	1.006	6.303	-6.075	-6.897	**1.001**	1.005
47	558	1.002	1.002	6.324	1.848	1.929	**1.001**	1.005	6.324	-6.345	-7.127	**1.001**	1.004
48	570	1.001	1.001	6.346	1.890	1.963	**1.001**	1.004	6.346	-6.620	-7.352	**1.001**	1.004
49	582	1.001	1.001	6.366	1.937	1.996	**1.001**	1.003	6.366	-6.934	-7.572	**1.001**	1.003
50	594	1.001	1.001	6.387	1.989	2.029	**1.000**	1.002	6.387	-7.309	-7.788	**1.000**	1.002
51	606	1.000	1.000	6.407	2.046	2.061	**1.000**	1.002	6.407	-7.734	-8.000	**1.000**	1.002
52	618	1.000	1.000	6.426	2.109	2.092	**1.000**	1.001	6.426	-8.236	-8.208	**1.000**	1.002
53	630	1.000	1.000	6.446	2.176	2.122	**1.000**	1.001	6.446	-8.814	-8.411	**1.000**	1.001
54	642	1.000	1.000	6.465	2.246	2.153	**1.000**	1.001	6.465	-9.450	-8.611	**1.000**	1.001
55	654	1.000	1.000	6.483	2.315	2.182	**1.000**	1.001	6.483	-10.122	-8.807	**1.000**	1.001
56	666	1.000	1.000	6.501	2.381	2.211	**1.000**	1.000	6.501	-10.815	-8.999	**1.000**	1.001
57	678	1.000	1.000	6.519	2.443	2.239	**1.000**	1.000	6.519	-11.508	-9.188	**1.000**	1.001
58	690	1.000	1.000	6.537	2.502	2.267	**1.000**	1.000	6.537	-12.202	-9.374	**1.000**	1.001
59	702	1.000		6.554		2.295	**1.000**	1.000	6.554		-9.556	**1.000**	1.000
60	714	1.000		6.571		2.322	**1.000**	1.000	6.571		-9.736	**1.000**	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM ADVANCEMENTS
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2012	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		276	1,176	900	82.8%	746	
1977	23,851,125	14,957	15,229	272	82.2%	224	0.064
1978	26,143,240	15,588	15,923	335	81.9%	274	0.061
1979	28,061,666	14,845	15,222	377	81.6%	307	0.054
1980	28,979,182	12,538	12,912	374	81.3%	304	0.045
1981	30,141,508	10,273	10,632	359	81.0%	291	0.035
1982	30,058,966	10,355	10,776	421	80.6%	340	0.036
1983	30,607,324	8,826	9,236	409	80.0%	327	0.030
1984	33,121,678	9,939	10,483	544	80.0%	435	0.032
1985	35,713,654	10,117	10,757	639	79.6%	509	0.030
1986	38,297,697	10,509	11,274	765	79.2%	606	0.029
1987	41,065,403	10,062	10,924	862	79.2%	683	0.027
1988	44,221,964	9,192	10,119	927	79.2%	734	0.023
1989	47,110,000	10,738	11,999	1,260	79.0%	995	0.025
1990	49,659,895	10,240	11,705	1,465	79.5%	1,164	0.024
1991	50,856,501	8,349	9,782	1,433	79.6%	1,140	0.019
1992	52,804,448	7,379	8,949	1,569	80.1%	1,256	0.017
1993	55,132,894	6,726	8,457	1,732	80.0%	1,386	0.015
1994	57,739,505	7,158	9,451	2,293	80.2%	1,840	0.016
1995	60,949,772	7,580	10,509	2,929	79.9%	2,339	0.017
1996	63,664,000	6,860	10,033	3,174	79.3%	2,517	0.016
1997	68,077,000	7,358	11,354	3,996	78.5%	3,136	0.017
1998	71,447,000	9,794	16,171	6,377	77.9%	4,966	0.023
1999	75,244,663	10,017	18,028	8,011	77.5%	6,208	0.024
2000	79,122,396	11,229	22,047	10,819	76.7%	8,302	0.028
2001	80,396,857	9,237	20,174	10,937	75.9%	8,299	0.025
2002	81,621,352	9,596	23,399	13,803	75.1%	10,364	0.029
2003	82,433,234	7,984	22,856	14,872	74.4%	11,061	0.028
2004	84,632,753	8,711	26,931	18,220	73.3%	13,359	0.032
2005	86,912,307	7,507	27,342	19,835	72.4%	14,361	0.031
2006	90,822,757	9,382	45,830	36,448	71.6%	26,101	0.050
2007	93,702,820	5,305	46,634	41,329	70.4%	29,115	0.050
2008	93,449,349	5,741	52,898	47,157	69.2%	32,630	0.057
2009	86,530,965	5,099	54,575	49,475	67.6%	33,466	0.063
2010	86,624,485	4,500	59,270	54,771	66.2%	36,237	0.068
2011	89,983,985	7,486	69,583	62,096	64.6%	40,119	0.077
2012	46,341,752	1,969	34,714	32,745	63.0%	20,628	0.075
2013		0	0				
TOTAL		323,421	777,352	453,931	69.8%	316,768	
EXLD PRIOR		323,145	776,176	453,031	69.8%	316,023	

(1) PROVIDED BY THE BWC; 2012 ADJUSTED TO PARTIAL YEAR
(2) SECTION 1, EXHIBIT 8, SHEET 3, COL. 2
(3) SECTION 1, EXHIBIT 8, SHEET 3, COL. 12; 2012 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 1, EXHIBIT 8, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM ADVANCEMENTS
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	FISCAL YEAR ENDING 2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	900	154	131	110	91	74	59	50	40	32	25	21	16	13	11	10	8	7	6	41
1977	272	41	36	32	27	24	20	17	14	12	9	7	6	4	3	2	3	2	2	10
1978	335	50	43	38	33	28	25	21	18	15	12	10	8	6	5	3	2	3	2	13
1979	377	57	48	41	36	32	27	24	20	17	14	12	9	7	6	4	3	2	3	14
1980	374	54	48	41	35	30	27	23	20	17	14	12	10	8	6	5	4	3	2	14
1981	359	51	45	40	33	29	25	22	19	17	14	12	10	8	7	5	4	3	2	13
1982	421	57	52	45	40	34	29	25	23	19	17	14	12	10	8	7	5	4	3	16
1983	409	49	49	45	39	34	29	25	22	19	16	14	12	10	8	7	6	5	4	16
1984	544	80	55	55	51	44	39	33	28	25	22	19	16	14	12	10	8	6	5	22
1985	639	81	82	57	57	52	45	40	34	29	25	23	19	17	14	12	10	8	7	28
1986	765	95	85	86	59	60	54	48	42	35	31	27	24	20	18	15	13	10	9	37
1987	862	121	92	82	83	57	58	53	46	41	34	30	26	23	19	17	15	12	10	44
1988	927	129	112	85	76	77	53	53	49	43	38	32	27	24	21	18	16	14	11	50
1989	1,260	161	153	133	101	90	91	63	63	58	51	45	38	33	28	25	21	19	16	72
1990	1,465	236	157	149	129	98	88	89	62	62	57	49	44	37	32	28	25	21	18	86
1991	1,433	209	197	131	124	108	82	74	74	51	52	47	41	36	31	27	23	21	17	87
1992	1,569	258	191	180	120	114	99	75	67	68	47	47	43	38	33	28	24	21	19	96
1993	1,732	249	244	180	170	114	108	93	71	64	64	44	45	41	36	31	27	23	20	108
1994	2,293	358	278	273	202	190	127	120	104	79	71	72	50	50	46	40	35	30	26	143
1995	2,929	379	398	309	303	224	211	141	134	116	88	79	80	55	56	51	44	39	33	188
1996	3,174	377	362	380	295	290	214	202	135	128	111	84	76	76	53	53	48	42	37	211
1997	3,996	405	427	409	430	334	328	242	228	152	144	126	95	86	86	60	60	55	48	281
1998	6,377	686	576	608	583	612	476	467	345	325	217	206	179	136	122	123	85	85	78	468
1999	8,011	902	764	643	678	650	683	530	520	385	363	242	229	199	151	136	137	95	95	609
2000	10,819	1,022	1,103	935	786	829	795	835	649	636	470	444	296	280	244	185	166	167	116	861
2001	10,937	943	944	1,019	863	726	766	735	771	599	588	435	410	273	259	225	171	154	154	903
2002	13,803	1,167	1,089	1,091	1,177	998	839	885	849	891	692	679	502	473	316	299	260	197	177	1,221
2003	14,872	1,252	1,152	1,075	1,076	1,161	984	828	873	837	879	683	670	495	467	312	295	257	195	1,380
2004	18,220	1,243	1,429	1,315	1,227	1,228	1,325	1,124	945	997	956	1,004	780	765	566	533	356	337	293	1,798
2005	19,835	1,370	1,259	1,448	1,332	1,244	1,245	1,343	1,139	957	1,010	969	1,017	790	775	573	540	361	342	2,119
2006	36,448	2,553	2,341	2,152	2,475	2,277	2,125	2,127	2,295	1,946	1,636	1,726	1,655	1,738	1,351	1,325	979	924	616	4,205
2007	41,329	2,248	2,737	2,510	2,308	2,654	2,442	2,279	2,281	2,461	2,087	1,754	1,851	1,775	1,864	1,448	1,421	1,050	990	5,170
2008	47,157	2,268	2,442	2,973	2,727	2,506	2,882	2,652	2,475	2,478	2,673	2,266	1,905	2,010	1,928	2,024	1,573	1,543	1,141	6,690
2009	49,475	1,739	2,296	2,472	3,009	2,760	2,537	2,918	2,684	2,505	2,508	2,706	2,294	1,929	2,035	1,952	2,049	1,592	1,562	7,927
2010	54,771	1,860	1,860	2,455	2,644	3,218	2,952	2,713	3,120	2,871	2,679	2,682	2,894	2,453	2,063	2,176	2,087	2,191	1,703	10,148
2011	62,096	1,788	2,048	2,048	2,704	2,911	3,544	3,250	2,988	3,436	3,161	2,950	2,953	3,187	2,702	2,271	2,396	2,298	2,413	13,049
2012	32,745	1,637	1,895	2,171	2,171	2,866	3,086	3,756	3,445	3,167	3,642	3,351	3,127	3,130	3,378	2,864	2,407	2,540	2,436	16,390
TOTAL	453,931	26,327	27,220	27,815	28,296	28,779	28,520	27,976	26,694	25,590	24,519	22,921	21,469	20,252	18,757	16,903	15,327	14,140	12,610	74,530

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM ADVANCEMENTS
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(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	115	22	17	14	10	7	4	6	5	4	3	3	2	2	2	1	1	1	1	8
1969	20	4	3	2	2	1	1	1	1	1	1	0	0	0	0	0	0	0	0	1
1970	14	3	2	2	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	1
1971	58	11	9	7	6	5	4	3	2	1	2	1	1	1	1	1	1	0	0	3
1972	147	27	22	18	15	12	10	8	6	4	3	3	3	2	2	2	1	1	1	7
1973	15	3	2	2	2	1	1	1	1	1	0	0	0	0	0	0	0	0	0	1
1974	173	29	25	22	18	15	12	10	8	6	5	3	2	3	2	2	2	1	1	7
1975	151	25	21	18	16	13	11	9	7	6	5	3	2	1	2	2	1	1	1	6
1976	207	32	29	24	21	18	15	12	10	8	7	5	4	3	2	2	2	2	1	8
TOTAL	900	154	131	110	91	74	59	50	40	32	25	21	16	13	11	10	8	7	6	41

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM ADVANCEMENTS
(000's)

SELECTION OF ULTIMATE LOSS & ALAE

ACCIDENT YEAR	PAYROLL	PAID LOSS @ 6/30/12	INCURRED LOSS @ 6/30/12	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		276										1,176	
1977	23,851,125	14,957	14,957	15,229	15,229	15,229	15,229					15,229	0.064
1978	26,143,240	15,588	15,588	15,923	15,923	15,923	15,923					15,923	0.061
1979	28,061,666	14,845	14,845	15,222	15,222	15,222	15,222					15,222	0.054
1980	28,979,182	12,538	12,538	12,912	12,912	12,912	12,912					12,912	0.045
1981	30,141,508	10,273	10,273	10,632	10,632	10,632	10,632					10,632	0.035
1982	30,058,966	10,355	10,355	10,776	10,776	10,776	10,776	10,776	10,776	10,776		10,776	0.036
1983	30,607,324	8,826	8,826	9,236	9,236	9,236	9,236	9,234	9,218	9,241		9,236	0.030
1984	33,121,678	9,939	9,939	10,483	10,483	10,473	10,473	10,502	10,473	10,515		10,483	0.032
1985	35,713,654	10,117	10,117	10,757	10,757	10,755	10,755	10,774	10,769	10,805		10,757	0.030
1986	38,297,697	10,509	10,509	11,274	11,274	11,275	11,275	11,288	11,213	11,309		11,274	0.029
1987	41,065,403	10,062	10,062	10,924	10,924	10,924	10,924	10,952	10,723	10,956		10,924	0.027
1988	44,221,964	9,192	9,192	10,119	10,119	10,117	10,117	10,156	9,930	10,156		10,119	0.023
1989	47,110,000	10,738	10,738	11,999	11,999	11,992	11,992	12,082	12,668	12,004		11,999	0.025
1990	49,659,895	10,240	10,240	11,705	11,705	11,696	11,696	11,788	11,889	11,717		11,705	0.024
1991	50,856,501	8,349	8,349	9,782	9,782	9,786	9,786	9,922	9,760	9,846		9,782	0.019
1992	52,804,448	7,379	7,379	8,949	8,949	8,956	8,956	9,109	9,078	9,013		8,949	0.017
1993	55,132,894	6,726	6,726	8,457	8,457	8,459	8,459	8,618	9,488	8,721		8,457	0.015
1994	57,739,505	7,158	7,158	9,451	9,451	9,399	9,399	9,690	10,162	9,756		9,451	0.016
1995	60,949,772	7,580	7,580	10,509	10,509	10,298	10,298	10,766	9,665	10,613		10,509	0.017
1996	63,664,000	6,860	6,860	10,033	10,033	10,082	10,082	10,277	10,606	10,367		10,033	0.016
1997	68,077,000	7,358	7,358	11,354	11,354	11,192	11,192	11,572	11,918	11,660		11,354	0.017
1998	71,447,000	9,794	9,794	16,171	16,171	16,838	16,838	16,450	14,504	15,926		16,171	0.023
1999	75,244,663	10,017	10,017	18,028	18,028	18,376	18,376	18,214	17,913	17,437		18,028	0.024
2000	79,122,396	11,229	11,229	22,047	22,047	22,876	22,876	22,269	23,111	21,493		22,047	0.028
2001	80,396,857	9,237	9,237	19,950	19,950	22,189	22,189	20,044	14,934	19,636		20,174	0.025
2002	81,621,352	9,596	9,596	23,212	23,212	23,960	23,960	23,126	17,757	22,596		23,399	0.029
2003	82,433,234	7,984	7,984	22,211	22,211	23,824	23,824	22,373	16,486	21,271		22,856	0.028
2004	84,632,753	8,711	8,711	27,868	27,868	26,164	26,164	27,630	24,878	24,293		26,931	0.032
2005	86,912,307	7,507	7,507	28,698	28,698	26,760	26,760	28,628	27,943	24,582		27,342	0.031
2006	90,822,757	9,382	9,382	45,552	45,552	45,879	45,879	44,874	37,965	26,809		45,830	0.050
2007	93,702,820	5,305	5,305	33,098	33,098	47,347	47,347	32,356	24,350	24,572		46,634	0.050
2008	93,449,349	5,741	5,741	48,709	48,709	52,898	52,898	46,890	20,606	32,710		52,898	0.057
2009	86,530,965	5,099	5,099	59,492	59,492	54,575	54,575	53,285	28,414	32,467		54,575	0.063
2010	86,624,485	4,500	4,500	83,996	83,996	59,270	59,270	73,601	24,754	36,090		59,270	0.068
2011	89,983,985	7,486	7,486	293,470	293,470	69,583	69,583	274,295	116,707	44,794		69,583	0.077
2012	92,683,504	1,969	1,969	1,544,038	1,544,038	69,429	69,429	2,164,724	305,643	39,840		69,429	0.075
2013	95,464,009					71,598	71,598					71,598	0.075
TOTAL		323,421	323,145	2,522,265	2,522,265	886,899	886,899	3,036,265	884,302	571,974		883,664	
EXLD PRIOR		323,145	323,145	2,522,265	2,522,265	886,899	886,899	3,036,265	884,302	571,974		882,488	
EXLD PRIOR & 2013		323,145	323,145	2,522,265	2,522,265	815,301	815,301	3,036,265	884,302	571,974		810,890	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM ADVANCEMENTS
(000's)

PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/12	PAID LOSS	PAID LDF	INDICATED ULTIMATE @ 6/30/12	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	426	14,957	1.018	15,229	0.064
1978	414	15,588	1.021	15,923	0.061
1979	402	14,845	1.025	15,222	0.054
1980	390	12,538	1.030	12,912	0.045
1981	378	10,273	1.035	10,632	0.035
1982	366	10,355	1.041	10,776	0.036
1983	354	8,826	1.046	9,236	0.030
1984	342	9,939	1.055	10,483	0.032
1985	330	10,117	1.063	10,757	0.030
1986	318	10,509	1.073	11,274	0.029
1987	306	10,062	1.086	10,924	0.027
1988	294	9,192	1.101	10,119	0.023
1989	282	10,738	1.117	11,999	0.025
1990	270	10,240	1.143	11,705	0.024
1991	258	8,349	1.172	9,782	0.019
1992	246	7,379	1.213	8,949	0.017
1993	234	6,726	1.258	8,457	0.015
1994	222	7,158	1.320	9,451	0.016
1995	210	7,580	1.386	10,509	0.017
1996	198	6,860	1.463	10,033	0.016
1997	186	7,358	1.543	11,354	0.017
1998	174	9,794	1.651	16,171	0.023
1999	162	10,017	1.800	18,028	0.024
2000	150	11,229	1.963	22,047	0.028
2001	138	9,237	2.160	19,950	0.025
2002	126	9,596	2.419	23,212	0.028
2003	114	7,984	2.782	22,211	0.027
2004	102	8,711	3.199	27,868	0.033
2005	90	7,507	3.823	28,698	0.033
2006	78	9,382	4.855	45,552	0.050
2007	66	5,305	6.239	33,098	0.035
2008	54	5,741	8.485	48,709	0.052
2009	42	5,099	11.667	59,492	0.069
2010	30	4,500	18.667	83,996	0.097
2011	18	7,486	39.201	293,470	0.326
2012	6	1,969	784.012	1,544,038	1.666
2013	0				
TOTAL		323,145		2,522,265	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) BASED ON DATA FROM THE BWC
(3) SECTION 1, EXHIBIT 8, SHEET 20, COL. 6
(4) = (2) x (3)
(5) = (4) / PAYROLL x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM ADVANCEMENTS
(000's)

INCURRED LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/12	INCURRED LOSS	INCURRED LDF	INDICATED ULTIMATE @ 6/30/12	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	426	14,957	1.018	15,229	0.064
1978	414	15,588	1.021	15,923	0.061
1979	402	14,845	1.025	15,222	0.054
1980	390	12,538	1.030	12,912	0.045
1981	378	10,273	1.035	10,632	0.035
1982	366	10,355	1.041	10,776	0.036
1983	354	8,826	1.046	9,236	0.030
1984	342	9,939	1.055	10,483	0.032
1985	330	10,117	1.063	10,757	0.030
1986	318	10,509	1.073	11,274	0.029
1987	306	10,062	1.086	10,924	0.027
1988	294	9,192	1.101	10,119	0.023
1989	282	10,738	1.117	11,999	0.025
1990	270	10,240	1.143	11,705	0.024
1991	258	8,349	1.172	9,782	0.019
1992	246	7,379	1.213	8,949	0.017
1993	234	6,726	1.258	8,457	0.015
1994	222	7,158	1.320	9,451	0.016
1995	210	7,580	1.386	10,509	0.017
1996	198	6,860	1.463	10,033	0.016
1997	186	7,358	1.543	11,354	0.017
1998	174	9,794	1.651	16,171	0.023
1999	162	10,017	1.800	18,028	0.024
2000	150	11,229	1.963	22,047	0.028
2001	138	9,237	2.160	19,950	0.025
2002	126	9,596	2.419	23,212	0.028
2003	114	7,984	2.782	22,211	0.027
2004	102	8,711	3.199	27,868	0.033
2005	90	7,507	3.823	28,698	0.033
2006	78	9,382	4.855	45,552	0.050
2007	66	5,305	6.239	33,098	0.035
2008	54	5,741	8.485	48,709	0.052
2009	42	5,099	11.667	59,492	0.069
2010	30	4,500	18.667	83,996	0.097
2011	18	7,486	39.201	293,470	0.326
2012	6	1,969	784.012	1,544,038	1.666
2013	0				
TOTAL		323,145		2,522,265	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) BASED ON DATA FROM THE BWC
(3) SECTION 1, EXHIBIT 8, SHEET 20, COL. 9
(4) = (2) x (3)
(5) = (4) / PAYROLL x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM ADVANCEMENTS
(000's)

PAID BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	INITIAL EXPECTED DOLLARS	EXPECTED % OF PAID LOSS	EXPECTED PAID LOSS	ACTUAL PAID LOSS	EXPECTED UNPAID LOSS	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125	0.064	15,233	98.2%	14,961	14,957	272	15,229	0.064
1978	26,143,240	0.061	15,930	97.9%	15,596	15,588	335	15,923	0.061
1979	28,061,666	0.054	15,232	97.5%	14,855	14,845	377	15,222	0.054
1980	28,979,182	0.045	12,923	97.1%	12,549	12,538	374	12,912	0.045
1981	30,141,508	0.035	10,642	96.6%	10,282	10,273	360	10,632	0.035
1982	30,058,966	0.036	10,776	96.1%	10,355	10,355	421	10,776	0.036
1983	30,607,324	0.030	9,240	95.6%	8,830	8,826	410	9,236	0.030
1984	33,121,678	0.031	10,295	94.8%	9,760	9,939	534	10,473	0.032
1985	35,713,654	0.030	10,725	94.1%	10,087	10,117	638	10,755	0.030
1986	38,297,697	0.029	11,291	93.2%	10,525	10,509	766	11,275	0.029
1987	41,065,403	0.027	10,930	92.1%	10,068	10,062	862	10,924	0.027
1988	44,221,964	0.023	10,104	90.8%	9,179	9,192	926	10,117	0.023
1989	47,110,000	0.025	11,936	89.5%	10,683	10,738	1,254	11,992	0.025
1990	49,659,895	0.023	11,635	87.5%	10,178	10,240	1,456	11,696	0.024
1991	50,856,501	0.019	9,808	85.4%	8,371	8,349	1,437	9,786	0.019
1992	52,804,448	0.017	8,989	82.5%	7,413	7,379	1,576	8,956	0.017
1993	55,132,894	0.015	8,465	79.5%	6,731	6,726	1,733	8,459	0.015
1994	57,739,505	0.016	9,238	75.7%	6,997	7,158	2,242	9,399	0.016
1995	60,949,772	0.016	9,752	72.1%	7,034	7,580	2,718	10,298	0.017
1996	63,664,000	0.016	10,186	68.4%	6,964	6,860	3,222	10,082	0.016
1997	68,077,000	0.016	10,892	64.8%	7,059	7,358	3,834	11,192	0.016
1998	71,447,000	0.025	17,862	60.6%	10,818	9,794	7,044	16,838	0.024
1999	75,244,663	0.025	18,811	55.6%	10,452	10,017	8,359	18,376	0.024
2000	79,122,396	0.030	23,737	50.9%	12,089	11,229	11,648	22,876	0.029
2001	80,396,857	0.030	24,119	46.3%	11,167	9,237	12,952	22,189	0.028
2002	81,621,352	0.030	24,486	41.3%	10,122	9,596	14,364	23,960	0.029
2003	82,433,234	0.030	24,730	35.9%	8,890	7,984	15,840	23,824	0.029
2004	84,632,753	0.030	25,390	31.3%	7,936	8,711	17,453	26,164	0.031
2005	86,912,307	0.030	26,074	26.2%	6,820	7,507	19,253	26,760	0.031
2006	90,822,757	0.051	45,964	20.6%	9,467	9,382	36,497	45,879	0.051
2007	93,702,820	0.053	50,067	16.0%	8,025	5,305	42,042	47,347	0.051
2008	93,449,349	0.057	53,457	11.8%	6,300	5,741	47,157	52,898	0.057
2009	86,530,965	0.063	54,114	8.6%	4,638	5,099	49,475	54,575	0.063
2010	86,624,485	0.067	57,871	5.4%	3,100	4,500	54,771	59,270	0.068
2011	89,983,985	0.071	63,722	2.6%	1,626	7,486	62,096	69,583	0.077
2012	92,683,504	0.073	67,545	0.1%	86	1,969	67,459	69,429	0.075
2013	95,464,009	0.075	71,598	0.0%			71,598	71,598	0.075
TOTAL			883,768		320,013	323,145	563,754	886,899	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM ADVANCEMENTS
(000's)

INCURRED BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	INITIAL EXPECTED DOLLARS	EXPECTED % OF REPORTED LOSS	EXPECTED REPORTED LOSS	ACTUAL REPORTED LOSS	EXPECTED UNREPORTED LOSS	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125	0.064	15,233	98.2%	14,961	14,957	272	15,229	0.064
1978	26,143,240	0.061	15,930	97.9%	15,596	15,588	335	15,923	0.061
1979	28,061,666	0.054	15,232	97.5%	14,855	14,845	377	15,222	0.054
1980	28,979,182	0.045	12,923	97.1%	12,549	12,538	374	12,912	0.045
1981	30,141,508	0.035	10,642	96.6%	10,282	10,273	360	10,632	0.035
1982	30,058,966	0.036	10,776	96.1%	10,355	10,355	421	10,776	0.036
1983	30,607,324	0.030	9,240	95.6%	8,830	8,826	410	9,236	0.030
1984	33,121,678	0.031	10,295	94.8%	9,760	9,939	534	10,473	0.032
1985	35,713,654	0.030	10,725	94.1%	10,087	10,117	638	10,755	0.030
1986	38,297,697	0.029	11,291	93.2%	10,525	10,509	766	11,275	0.029
1987	41,065,403	0.027	10,930	92.1%	10,068	10,062	862	10,924	0.027
1988	44,221,964	0.023	10,104	90.8%	9,179	9,192	926	10,117	0.023
1989	47,110,000	0.025	11,936	89.5%	10,683	10,738	1,254	11,992	0.025
1990	49,659,895	0.023	11,635	87.5%	10,178	10,240	1,456	11,696	0.024
1991	50,856,501	0.019	9,808	85.4%	8,371	8,349	1,437	9,786	0.019
1992	52,804,448	0.017	8,989	82.5%	7,413	7,379	1,576	8,956	0.017
1993	55,132,894	0.015	8,465	79.5%	6,731	6,726	1,733	8,459	0.015
1994	57,739,505	0.016	9,238	75.7%	6,997	7,158	2,242	9,399	0.016
1995	60,949,772	0.016	9,752	72.1%	7,034	7,580	2,718	10,298	0.017
1996	63,664,000	0.016	10,186	68.4%	6,964	6,860	3,222	10,082	0.016
1997	68,077,000	0.016	10,892	64.8%	7,059	7,358	3,834	11,192	0.016
1998	71,447,000	0.025	17,862	60.6%	10,818	9,794	7,044	16,838	0.024
1999	75,244,663	0.025	18,811	55.6%	10,452	10,017	8,359	18,376	0.024
2000	79,122,396	0.030	23,737	50.9%	12,089	11,229	11,648	22,876	0.029
2001	80,396,857	0.030	24,119	46.3%	11,167	9,237	12,952	22,189	0.028
2002	81,621,352	0.030	24,486	41.3%	10,122	9,596	14,364	23,960	0.029
2003	82,433,234	0.030	24,730	35.9%	8,890	7,984	15,840	23,824	0.029
2004	84,632,753	0.030	25,390	31.3%	7,936	8,711	17,453	26,164	0.031
2005	86,912,307	0.030	26,074	26.2%	6,820	7,507	19,253	26,760	0.031
2006	90,822,757	0.051	45,964	20.6%	9,467	9,382	36,497	45,879	0.051
2007	93,702,820	0.053	50,067	16.0%	8,025	5,305	42,042	47,347	0.051
2008	93,449,349	0.057	53,457	11.8%	6,300	5,741	47,157	52,898	0.057
2009	86,530,965	0.063	54,114	8.6%	4,638	5,099	49,475	54,575	0.063
2010	86,624,485	0.067	57,871	5.4%	3,100	4,500	54,771	59,270	0.068
2011	89,983,985	0.071	63,722	2.6%	1,626	7,486	62,096	69,583	0.077
2012	92,683,504	0.073	67,545	0.1%	86	1,969	67,459	69,429	0.075
2013	95,464,009	0.075	71,598	0.0%			71,598	71,598	0.075
TOTAL			883,768		320,013	323,145	563,754	886,899	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM ADVANCEMENTS
(000's)

CUMULATIVE PAID FREQUENCY SEVERITY METHOD

ACCIDENT YEAR	PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	$ WHOLE PAID SEVERITY	PAID SEVERITY LDF	$ WHOLE ULTIMATE SEVERITY	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125		1.026			1.014			
1978	26,143,240		1.026			1.014			
1979	28,061,666		1.026			1.014			
1980	28,979,182		1.026			1.014			
1981	30,141,508		1.026			1.014			
1982	30,058,966	973	1.026	998	10,642	1.014	10,794	10,776	0.036
1983	30,607,324	907	1.028	932	9,731	1.018	9,902	9,234	0.030
1984	33,121,678	958	1.033	990	10,375	1.023	10,612	10,502	0.032
1985	35,713,654	986	1.038	1,023	10,261	1.026	10,528	10,774	0.030
1986	38,297,697	952	1.041	991	11,039	1.031	11,386	11,288	0.029
1987	41,065,403	854	1.050	897	11,782	1.036	12,208	10,952	0.027
1988	44,221,964	757	1.060	803	12,142	1.042	12,652	10,156	0.023
1989	47,110,000	791	1.074	850	13,576	1.047	14,220	12,082	0.026
1990	49,659,895	744	1.088	810	13,763	1.058	14,559	11,788	0.024
1991	50,856,501	593	1.113	660	14,079	1.068	15,034	9,922	0.020
1992	52,804,448	503	1.136	571	14,671	1.087	15,947	9,109	0.017
1993	55,132,894	507	1.168	592	13,265	1.097	14,551	8,618	0.016
1994	57,739,505	517	1.204	622	13,845	1.125	15,569	9,690	0.017
1995	60,949,772	496	1.245	618	15,283	1.141	17,433	10,766	0.018
1996	63,664,000	473	1.306	618	14,503	1.147	16,634	10,277	0.016
1997	68,077,000	490	1.365	669	15,017	1.152	17,304	11,572	0.017
1998	71,447,000	572	1.432	819	17,122	1.173	20,077	16,450	0.023
1999	75,244,663	564	1.512	853	17,761	1.203	21,364	18,214	0.024
2000	79,122,396	635	1.619	1,028	17,683	1.225	21,660	22,269	0.028
2001	80,396,857	529	1.749	925	17,461	1.241	21,666	20,044	0.025
2002	81,621,352	539	1.914	1,032	17,803	1.259	22,412	23,126	0.028
2003	82,433,234	427	2.165	925	18,698	1.294	24,198	22,373	0.027
2004	84,632,753	398	2.460	979	21,887	1.289	28,216	27,630	0.033
2005	86,912,307	330	2.927	966	22,748	1.303	29,638	28,628	0.033
2006	90,822,757	233	3.747	873	40,266	1.276	51,399	44,874	0.049
2007	93,702,820	174	5.023	874	30,488	1.214	37,019	32,356	0.035
2008	93,449,349	134	7.515	1,007	42,840	1.087	46,564	46,890	0.050
2009	86,530,965	68	11.347	772	74,989	0.921	69,056	53,285	0.062
2010	86,624,485	100	20.652	2,065	44,997	0.792	35,638	73,601	0.085
2011	89,983,985	146	41.305	6,030	51,277	0.887	45,485	274,295	0.305
2012	92,683,504	15	309.786	4,647	131,294	3.548	465,854	2,164,724	2.336
2013	95,464,009								
Total		16,365		36,439				3,036,265	

(1) PROVIDED BY THE BWC
(2) BASED ON DATA FROM THE BWC
(3) SECTION 1, EXHIBIT 8, SHEET 20, COL. 12
(4) = (2) x (3)
(5) SECTION 1, EXHIBIT 8, SHEET 30
(6) SECTION 1, EXHIBIT 8, SHEET 20, COL. 15
(7) = (5) x (6)
(8) = [(4) x (7)] / 1000
(9) = [(8) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
LUMP SUM ADVANCEMENTS

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	TAIL	INDICATED ULTIMATE
1977																																					-	-
1978																																					-	-
1979																																					-	-
1980																																					-	-
1981																																					-	-
1982	0	62	185	177	327	552	792	854	897	903	716	588	524	477	529	334	323	264	198	197	286	137	133	146	65	109	153	127	124	121	54						421	10,776
1983	0	44	131	125	232	391	562	748	850	720	641	591	547	488	393	398	203	246	217	141	249	150	86	151	183	43	106	88	33	70	31						360	9,218
1984	0	50	148	141	261	441	683	801	720	652	559	721	482	531	512	442	413	342	271	325	242	144	160	158	184	312	149	26	70	86	39						409	10,473
1985	0	50	151	144	266	478	776	829	692	642	677	696	701	535	575	379	545	401	277	172	192	68	141	145	210	170	119	89	83	102	46						421	10,769
1986	0	36	109	104	242	537	687	596	650	870	735	827	827	536	477	439	420	488	327	296	90	280	272	251	166	127	118	74	69	85	38						438	11,213
1987	0	28	83	109	235	329	444	479	703	722	871	820	540	574	551	455	419	360	341	314	291	444	447	198	217	87	75	47	43	54	24						419	10,723
1988	0	117	283	137	223	303	533	808	647	1,038	635	596	477	432	449	317	310	277	355	311	196	264	192	170	123	93	79	50	46	57	26						388	9,930
1989	0	83	190	137	233	380	579	719	894	827	598	737	627	633	468	416	365	553	258	347	596	383	330	385	372	281	240	151	140	173	78						495	12,668
1990	0	104	84	121	247	504	647	853	552	727	672	614	718	634	580	617	424	396	359	316	343	426	302	251	242	183	156	98	91	112	50						464	11,889
1991	0	48	154	113	289	450	621	586	591	497	520	592	467	376	543	461	220	388	347	574	267	245	209	174	168	127	108	68	63	78	35						381	9,760
1992	0	26	70	142	271	547	526	685	487	650	302	623	354	494	354	353	213	375	287	370	250	259	220	183	177	134	114	72	66	82	37						355	9,078
1993	0	20	34	110	269	427	553	428	599	352	327	473	452	358	313	436	364	374	377	458	375	388	331	275	266	201	171	108	100	123	55						371	9,488
1994	0	35	313	235	376	564	559	308	451	541	358	484	461	368	480	533	372	392	327	419	343	355	302	251	243	183	157	98	91	113	51						397	10,162
1995	0	268	435	275	295	590	609	511	641	617	444	459	518	610	482	342	265	217	191	244	199	207	176	146	141	107	91	57	53	66	29						378	9,665
1996	0	336	110	251	391	295	456	555	504	640	598	745	360	508	528	275	308	375	330	422	345	358	305	253	245	185	158	99	92	113	51						414	10,606
1997	0	273	235	435	477	466	394	392	614	444	564	914	505	513	690	443	346	422	371	475	389	403	343	285	275	208	178	112	103	128	57						466	11,918
1998	33	193	416	666	472	548	685	1,332	683	586	1,170	869	954	695	493	405	316	385	339	434	355	368	313	260	251	190	162	102	94	117	52						567	14,504
1999	8	474	263	351	738	780	872	1,176	741	935	1,514	738	666	761	765	628	491	598	526	673	551	571	486	404	390	295	252	158	146	181	81						700	17,913
2000	0	262	812	627	656	1,254	1,503	1,424	904	948	971	865	1,003	1,050	1,056	866	678	825	726	929	760	788	670	557	538	407	348	218	202	250	112						903	23,111
2001	11	604	936	521	708	870	840	1,286	1,009	701	1,215	536	428	448	451	370	289	352	310	396	324	336	286	238	230	174	148	93	86	107	48						583	14,934
2002	26	342	175	694	843	1,004	1,442	1,093	1,715	1,314	948	709	566	592	595	489	382	465	409	524	429	444	378	314	304	229	196	123	114	141	63						694	17,757
2003	0	509	954	517	899	1,095	980	1,158	1,210	661	886	662	528	553	556	456	357	435	382	489	400	415	353	294	284	214	183	115	106	131	59						644	16,486
2004	25	806	854	712	958	1,258	1,340	1,321	1,438	1,179	1,580	1,181	942	986	992	814	637	775	682	873	714	740	630	524	506	382	327	205	190	234	105						972	24,878
2005	237	604	755	1,081	1,022	1,197	932	1,680	1,672	1,371	1,837	1,373	1,095	1,147	1,153	946	740	902	793	1,015	830	860	732	609	588	444	380	239	221	273	123						1,092	27,943
2006	85	1,667	2,055	1,035	889	1,834	1,817	2,165	2,156	1,768	2,368	1,770	1,412	1,478	1,487	1,220	954	1,162	1,022	1,308	1,070	1,109	944	785	758	573	490	307	285	352	158						1,483	37,965
2007	16	1,170	762	1,016	1,219	1,122	1,137	1,355	1,349	1,106	1,482	1,107	883	925	930	763	597	727	640	819	670	694	591	491	474	358	306	192	178	220	99						951	24,350
2008	176	548	1,580	2,809	628	821	832	991	987	809	1,084	810	646	677	681	559	437	532	468	599	490	508	432	359	347	262	224	141	130	161	72						805	20,606
2009	42	1,633	2,157	1,268	949	1,241	1,258	1,498	1,492	1,224	1,639	1,225	977	1,023	1,029	844	661	804	708	906	741	768	653	543	525	396	339	213	197	243	109						1,110	28,414
2010	9	3,408	1,083	1,042	780	1,020	1,033	1,231	1,226	1,005	1,347	1,007	803	841	845	694	543	661	581	744	609	631	537	446	431	326	278	175	162	200	90						967	24,754
2011	1,458	6,029	5,563	5,352	4,006	5,239	5,309	6,326	6,299	5,166	6,920	5,172	4,126	4,320	4,344	3,565	2,789	3,396	2,987	3,823	3,127	3,241	2,758	2,294	2,216	1,674	1,431	898	832	1,027	462						4,560	116,707
2012	1,969	15,889	14,662	14,105	10,557	13,809	13,993	16,674	16,603	13,615	18,237	13,630	10,874	11,385	11,449	9,396	7,350	8,950	7,873	10,076	8,243	8,542	7,270	6,045	5,840	4,411	3,771	2,368	2,192	2,707	1,216						11,941	305,643
Factors	8.068	0.923	0.962	0.748	1.308	1.013	1.192	0.996	0.820	1.339	0.747	0.798	1.047	1.006	0.821	0.782	1.218	0.880	1.280	0.818	1.036	0.851	0.832	0.966	0.755	0.855	0.628	0.926	1.235	0.449							Tail 1.041	

Example: AY 2007 Age 78 of 1,137 = 1,122 x 1.013 and AY 2007 Age 90 of 1,355 = 1,137 x 1.192

NOTE: FACTORS ARE FROM SECTION 1, EXHIBIT 8, SHEET 35

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM ADVANCEMENTS
(000's)

INCREMENTAL INDEX PAYMENT METHOD

ACCIDENT YEAR	PAYROLL	PAID LOSS @ 6/30/12	INCREMENTAL PAID LOSS & ALAE PER AVG. WEEKLY BENEFIT & ULTIMATE CLAIMS: AS OF 6/30/12	FUTURE DEVELOP.	IMPLIED ULTIMATE	AVERAGE WEEKLY BENEFIT	SELECTED ULTIMATE CLAIMS	IMPLIED ULTIMATE LOSS	TAIL OF 1.041 DEVELOP.	IMPLIED ULTIMATE INCLD TAIL	IMPLIED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1977	23,851,125	14,957									
1978	26,143,240	15,588									
1979	28,061,666	14,845									
1980	28,979,182	12,538									
1981	30,141,508	10,273									
1982	30,058,966	10,355	56.051	-	56.051	185.11	998	10,355	421	10,776	0.036
1983	30,607,324	8,826	48.252	0.295	48.547	196.27	932	8,880	361	9,241	0.030
1984	33,121,678	9,939	48.862	0.815	49.677	205.46	990	10,105	411	10,515	0.032
1985	35,713,654	10,117	46.088	1.212	47.300	214.58	1,023	10,383	422	10,805	0.030
1986	38,297,697	10,509	48.098	1.639	49.736	220.48	991	10,867	442	11,309	0.030
1987	41,065,403	10,062	49.295	2.284	51.579	227.56	897	10,528	428	10,956	0.027
1988	44,221,964	9,192	48.522	2.994	51.516	235.91	803	9,759	397	10,156	0.023
1989	47,110,000	10,738	52.011	3.861	55.871	242.90	850	11,535	469	12,004	0.025
1990	49,659,895	10,240	49.923	4.969	54.892	253.22	810	11,259	458	11,717	0.024
1991	50,856,501	8,349	48.611	6.473	55.085	260.23	660	9,461	385	9,846	0.019
1992	52,804,448	7,379	47.559	8.260	55.820	271.74	571	8,661	352	9,013	0.017
1993	55,132,894	6,726	40.693	10.012	50.705	279.18	592	8,380	341	8,721	0.016
1994	57,739,505	7,158	39.881	12.355	52.236	288.55	622	9,375	381	9,756	0.017
1995	60,949,772	7,580	41.405	14.301	55.706	296.24	618	10,198	415	10,613	0.017
1996	63,664,000	6,860	36.180	16.363	52.542	306.80	618	9,962	405	10,367	0.016
1997	68,077,000	7,358	34.641	18.106	52.748	317.50	669	11,204	456	11,660	0.017
1998	71,447,000	9,794	36.100	20.309	56.410	331.25	819	15,304	622	15,926	0.022
1999	75,244,663	10,017	34.101	22.941	57.042	344.37	853	16,756	681	17,437	0.023
2000	79,122,396	11,229	30.567	25.657	56.223	357.34	1,028	20,653	840	21,493	0.027
2001	80,396,857	9,237	27.057	28.215	55.272	369.07	925	18,869	767	19,636	0.024
2002	81,621,352	9,596	24.550	31.003	55.553	378.74	1,032	21,713	883	22,596	0.028
2003	82,433,234	7,984	22.192	34.622	56.814	388.94	925	20,440	831	21,271	0.026
2004	84,632,753	8,711	22.160	37.225	59.385	401.53	979	23,344	949	24,293	0.029
2005	86,912,307	7,507	18.908	40.591	59.499	410.99	966	23,622	960	24,582	0.028
2006	90,822,757	9,382	25.241	44.066	69.306	425.78	873	25,761	1,047	26,809	0.030
2007	93,702,820	5,305	13.758	47.477	61.235	441.18	874	23,612	960	24,572	0.026
2008	93,449,349	5,741	11.373	50.898	62.270	448.29	1,126	31,432	1,278	32,710	0.035
2009	86,530,965	5,099	10.406	53.259	63.665	460.14	1,065	31,199	1,268	32,467	0.038
2010	86,624,485	4,500	8.427	56.518	64.945	464.74	1,149	34,680	1,410	36,090	0.042
2011	89,983,985	7,486	12.618	59.931	72.549	469.39	1,264	43,044	1,750	44,794	0.050
2012	92,683,504	1,969	3.510	64.730	68.240	484.88	1,157	38,283	1,557	39,840	0.043
2013	95,464,009						1,146				
TOTAL		323,145					28,825	549,627	22,347	571,974	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM ADVANCEMENTS
(000's)

SELECTION OF ULTIMATE CLAIM COUNTS

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	IMPLIED FREQUENCY	ON-LEVEL FREQUENCY	5 YR IMPLIED FREQUENCY TREND	CUMULATIVE FREQUENCY TREND	ON-LEVEL TRENDED FREQUENCY	EXPECTED CLAIM FREQUENCY	EXPECTED ULTIMATE CLAIMS	SELECTED ULTIMATE CLAIMS	SELECTED CLAIM FREQUENCY
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1977	23,851,125	3.710	88,490,090		1.026					0.849					
1978	26,143,240	3.485	91,119,089		1.026					0.849					
1979	28,061,666	3.232	90,690,465		1.026					0.849					
1980	28,979,182	3.006	87,100,472		1.026					0.849					
1981	30,141,508	2.769	83,462,136		1.026					0.849					
1982	30,058,966	2.633	79,135,492	973	1.026	998	0.332%	0.126%		0.849	0.107%	0.332%	998	998	0.332%
1983	30,607,324	2.521	77,162,033	907	1.028	932	0.305%	0.121%		0.913	0.110%	0.305%	932	932	0.305%
1984	33,121,678	2.402	79,569,925	958	1.033	990	0.299%	0.124%		0.981	0.122%	0.299%	990	990	0.299%
1985	35,713,654	2.321	82,906,581	986	1.038	1,023	0.287%	0.123%		1.055	0.130%	0.287%	1,023	1,023	0.286%
1986	38,297,697	2.265	86,749,768	952	1.041	991	0.259%	0.114%	-1.7%	1.135	0.130%	0.259%	991	991	0.259%
1987	41,065,403	2.192	90,001,532	854	1.050	897	0.218%	0.100%	-4.6%	1.220	0.122%	0.218%	897	897	0.218%
1988	44,221,964	2.094	92,596,563	757	1.060	803	0.182%	0.087%	-8.9%	1.312	0.114%	0.182%	803	803	0.182%
1989	47,110,000	2.048	96,481,507	791	1.074	850	0.180%	0.088%	-9.1%	1.410	0.124%	0.180%	850	850	0.180%
1990	49,659,895	1.972	97,911,638	744	1.088	810	0.163%	0.083%	-7.4%	1.517	0.125%	0.163%	810	810	0.163%
1991	50,856,501	1.910	97,123,143	593	1.113	660	0.130%	0.068%	-7.8%	1.631	0.111%	0.130%	660	660	0.130%
1992	52,804,448	1.816	95,902,063	503	1.136	571	0.108%	0.060%	-9.6%	1.754	0.104%	0.108%	571	571	0.108%
1993	55,132,894	1.783	98,278,492	507	1.168	592	0.107%	0.060%	-10.3%	1.702	0.103%	0.107%	592	592	0.107%
1994	57,739,505	1.742	100,579,286	517	1.204	622	0.108%	0.062%	-6.8%	1.653	0.102%	0.108%	622	622	0.108%
1995	60,949,772	1.692	103,140,858	496	1.245	618	0.101%	0.060%	-2.1%	1.605	0.096%	0.101%	618	618	0.101%
1996	63,664,000	1.635	104,088,085	473	1.306	618	0.097%	0.059%	-0.1%	1.558	0.092%	0.097%	618	618	0.097%
1997	68,077,000	1.563	106,370,937	490	1.365	669	0.098%	0.063%	0.4%	1.513	0.095%	0.098%	669	669	0.098%
1998	71,447,000	1.492	106,610,635	572	1.432	819	0.115%	0.077%	4.9%	1.469	0.113%	0.115%	819	819	0.115%
1999	75,244,663	1.444	108,677,929	564	1.512	853	0.113%	0.078%	8.3%	1.426	0.112%	0.113%	853	853	0.113%
2000	79,122,396	1.393	110,223,863	635	1.619	1,028	0.130%	0.093%	11.9%	1.384	0.129%	0.130%	1,028	1,028	0.130%
2001	80,396,857	1.364	109,675,764	529	1.749	925	0.115%	0.084%	8.1%	1.344	0.113%	0.115%	925	925	0.115%
2002	81,621,352	1.330	108,596,907	539	1.914	1,032	0.126%	0.095%	5.1%	1.305	0.124%	0.126%	1,032	1,032	0.126%
2003	82,433,234	1.295	106,712,867	427	2.165	925	0.112%	0.087%	2.2%	1.267	0.110%	0.112%	925	925	0.112%
2004	84,632,753	1.248	105,596,397	398	2.460	979	0.116%	0.093%	0.2%	1.230	0.114%	0.116%	979	979	0.116%
2005	86,912,307	1.218	105,836,799	330	2.927	966	0.111%	0.091%	1.3%	1.194	0.109%	0.111%	966	966	0.111%
2006	90,822,757	1.176	106,826,594	233	3.747	873	0.096%	0.082%	-2.5%	1.159	0.095%	0.096%	873	873	0.096%
2007	93,702,820	1.137	106,579,121	174	5.023	874	0.093%	0.082%	-2.3%	1.126	0.092%	0.093%	874	874	0.093%
2008	93,449,349	1.115	104,228,254	134	7.515	1,007	0.108%	0.097%	-0.2%	1.093	0.106%	0.122%	1,145	1,126	0.120%
2009	86,530,965	1.117	96,636,885	68	11.347	772	0.089%	0.080%	-1.0%	1.061	0.085%	0.126%	1,093	1,065	0.123%
2010	86,624,485	1.093	94,656,914	100	20.652	2,065	0.238%	0.218%	21.4%	1.030	0.225%	0.127%	1,103	1,149	0.133%
2011	89,983,985	1.061	95,464,009	146	41.305	6,030	0.670%	0.632%		1.000	0.632%	0.127%	1,146	1,264	0.140%
2012	92,683,504	1.030	95,464,009	15	309.786	4,647	0.501%	0.487%		1.000	0.487%	0.124%	1,146	1,157	0.125%
2013	95,464,009	1.000	95,464,009							1.000		0.120%	1,146	1,146	0.120%
TOTAL				16,365		36,439							28,695	28,825	

	5 Year Average excluding 2011-2012	0.120%
	10 Year Average excluding 2011-2012	0.117%
	5 Year Average excluding 2010-2012	0.097%
	10 Year Average excluding 2010-2012	0.108%
	2006-2011 Average excluding 2009	0.230%
(16)	2013 Selected Frequency	0.120%

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

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	23,851,125			15,229		0.064
1978	26,143,240			15,923		0.061
1979	28,061,666			15,222		0.054
1980	28,979,182			12,912		0.045
1981	30,141,508			10,632		0.035
1982	30,058,966	998	0.33%	10,776	10,797	0.036
1983	30,607,324	932	0.30%	9,236	9,910	0.030
1984	33,121,678	990	0.30%	10,483	10,589	0.032
1985	35,713,654	1,023	0.29%	10,757	10,515	0.030
1986	38,297,697	991	0.26%	11,274	11,376	0.029
1987	41,065,403	897	0.22%	10,924	12,178	0.027
1988	44,221,964	803	0.18%	10,119	12,601	0.023
1989	47,110,000	850	0.18%	11,999	14,116	0.025
1990	49,659,895	810	0.16%	11,705	14,450	0.024
1991	50,856,501	660	0.13%	9,782	14,821	0.019
1992	52,804,448	571	0.11%	8,949	15,672	0.017
1993	55,132,894	592	0.11%	8,457	14,286	0.015
1994	57,739,505	622	0.11%	9,451	15,195	0.016
1995	60,949,772	618	0.10%	10,509	17,006	0.017
1996	63,664,000	618	0.10%	10,033	16,235	0.016
1997	68,077,000	669	0.10%	11,354	16,972	0.017
1998	71,447,000	819	0.11%	16,171	19,744	0.023
1999	75,244,663	853	0.11%	18,028	21,135	0.024
2000	79,122,396	1,028	0.13%	22,047	21,447	0.028
2001	80,396,857	925	0.12%	20,174	21,810	0.025
2002	81,621,352	1,032	0.13%	23,399	22,674	0.029
2003	82,433,234	925	0.11%	22,856	24,709	0.028
2004	84,632,753	979	0.12%	26,931	27,508	0.032
2005	86,912,307	966	0.11%	27,342	28,304	0.031
2006	90,822,757	873	0.10%	45,830	52,497	0.050
2007	93,702,820	874	0.09%	46,634	53,357	0.050
2008	93,449,349	1,126	0.12%	52,898	46,978	0.057
2009	86,530,965	1,065	0.12%	54,575	51,244	0.063
2010	86,624,485	1,149	0.13%	59,270	51,584	0.068
2011	89,983,985	1,264	0.14%	69,583	55,050	0.077
2012	92,683,504	1,157	0.12%	69,429	60,007	0.075
2013	95,464,009	1,146	0.12%	71,598	62,476	0.075
TOTAL		28,825		882,488		

(1) PROVIDED BY THE BWC
(2) SECTION 1, EXHIBIT 8, SHEET 13, COL. 14
(3) = (2) / (1) x 100
(4) SECTION 1, EXHIBIT 8, SHEET 3, COL. 12
(5) = [(4) / (2)] x 1,000
(6) = [(4) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM ADVANCEMENTS
(000's)

ACTUAL VERSUS EXPECTED LOSS PAYMENTS

ACCIDENT YEAR	PAID LOSS @ 6/30/12	PAID LOSS @ 6/30/11	ULTIMATE LOSS @ 6/30/11	UNPAID LOSS @ 6/30/11	AGE @ 6/30/12	AGE @ 6/30/11	PRIOR LDF @ 6/30/12	PRIOR LDF @ 6/30/11	EXPECTED % PAID	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE	ULTIMATE LOSS @ 6/30/12	ULTIMATE LOSS @ 6/30/11	CHANGE IN ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR	276	194	1,194	1,000						256	81	(174)	1,176	1,194	(19)
1977	14,957	14,957	15,291	335	426	414	1.019	1.022	16.9%	57	0	(57)	15,229	15,291	(63)
1978	15,588	15,518	15,931	414	414	402	1.022	1.027	15.6%	65	70	6	15,923	15,931	(9)
1979	14,845	14,789	15,252	463	402	390	1.027	1.031	14.5%	67	56	(11)	15,222	15,252	(30)
1980	12,538	12,507	12,963	456	390	378	1.031	1.036	13.7%	63	31	(32)	12,912	12,963	(51)
1981	10,273	10,154	10,577	423	378	366	1.036	1.042	12.0%	51	119	68	10,632	10,577	55
1982	10,355	10,300	10,794	493	366	354	1.042	1.048	12.5%	62	54	(7)	10,776	10,794	(18)
1983	8,826	8,756	9,240	484	354	342	1.048	1.055	12.7%	61	70	9	9,236	9,240	(4)
1984	9,939	9,869	10,302	433	342	330	1.055	1.064	12.6%	55	70	15	10,483	10,302	181
1985	10,117	10,028	10,762	735	330	318	1.064	1.073	12.3%	90	89	(1)	10,757	10,762	(6)
1986	10,509	10,391	11,286	895	318	306	1.073	1.086	13.9%	125	118	(7)	11,274	11,286	(12)
1987	10,062	9,975	10,986	1,011	306	294	1.086	1.101	13.8%	140	87	(52)	10,924	10,986	(62)
1988	9,192	9,069	10,158	1,089	294	282	1.101	1.120	14.2%	154	123	(31)	10,119	10,158	(39)
1989	10,738	10,353	11,828	1,475	282	270	1.120	1.142	14.0%	207	385	178	11,999	11,828	171
1990	10,240	9,938	11,638	1,700	270	258	1.142	1.171	14.6%	248	302	53	11,705	11,638	67
1991	8,349	8,104	9,822	1,718	258	246	1.171	1.212	16.5%	284	245	(38)	9,782	9,822	(40)
1992	7,379	7,130	8,944	1,814	246	234	1.212	1.254	13.8%	250	250	0	8,949	8,944	5
1993	6,726	6,267	8,255	1,988	234	222	1.254	1.317	15.8%	313	458	145	8,457	8,255	202
1994	7,158	6,830	9,447	2,616	222	210	1.317	1.383	13.1%	342	327	(14)	9,451	9,447	5
1995	7,580	7,364	10,795	3,432	210	198	1.383	1.466	12.9%	442	217	(225)	10,509	10,795	(286)
1996	6,860	6,552	10,133	3,581	198	186	1.466	1.547	10.1%	360	308	(52)	10,033	10,133	(100)
1997	7,358	6,915	11,476	4,561	186	174	1.547	1.660	11.1%	505	443	(62)	11,354	11,476	(122)
1998	9,794	9,301	16,824	7,523	174	162	1.660	1.809	11.1%	837	493	(344)	16,171	16,824	(654)
1999	10,017	9,256	18,301	9,045	162	150	1.809	1.977	9.5%	861	761	(100)	18,028	18,301	(273)
2000	11,229	10,226	22,321	12,095	150	138	1.977	2.175	8.5%	1,029	1,003	(27)	22,047	22,321	(273)
2001	9,237	8,701	21,951	13,251	138	126	2.175	2.479	9.5%	1,254	536	(718)	20,174	21,951	(1,777)
2002	9,596	8,647	24,618	15,971	126	114	2.479	2.852	8.1%	1,297	948	(349)	23,399	24,618	(1,219)
2003	7,984	7,323	24,292	16,969	114	102	2.852	3.280	6.6%	1,116	661	(455)	22,856	24,292	(1,436)
2004	8,711	7,273	26,882	19,609	102	90	3.280	3.920	6.7%	1,310	1,438	128	26,931	26,882	48
2005	7,507	5,827	26,980	21,153	90	78	3.920	4.959	6.7%	1,416	1,680	263	27,342	26,980	361
2006	9,382	7,565	46,038	38,473	78	66	4.959	6.421	5.4%	2,094	1,817	(277)	45,830	46,038	(209)
2007	5,305	4,183	45,728	41,545	66	54	6.421	8.829	4.8%	1,990	1,122	(868)	46,634	45,728	906
2008	5,741	5,113	48,054	42,941	54	42	8.829	12.361	3.5%	1,512	628	(884)	52,898	48,054	4,844
2009	5,099	3,832	44,904	41,073	42	30	12.361	19.778	3.2%	1,312	1,268	(45)	54,575	44,904	9,670
2010	4,500	3,417	45,561	42,144	30	18	19.778	42.522	2.8%	1,167	1,083	(84)	59,270	45,561	13,709
2011	7,486	1,458	46,303	44,845	18	6	42.522	850.442	2.2%	1,003	6,029	5,026	69,583	46,303	23,280
2012	1,969		45,796	45,796	6		850.442		0.1%	54	1,969	1,916	69,429	45,796	23,632
2013									0.0%		0	0			
TOTAL	323,421	298,082	741,631	443,549						22,447	25,339	2,892	812,066	741,631	70,435
EXLD PRIOR	323,145	297,887	740,436	442,549						22,191	25,258	3,067	810,890	740,436	70,454

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM ADVANCEMENTS
(000's)

ACTUAL VERSUS EXPECTED LOSS PAYMENTS

ACCIDENT YEAR	PAID LOSS @ 6/30/12	PAID LOSS @ 6/30/11	UNPAID LOSS @ 6/30/11	AGE @ 6/30/12	AGE @ 6/30/11	PRIOR LDF @ 6/30/12	PRIOR LDF @ 6/30/11	EXPECTED % PAID	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
PRIOR	0			714	702	1.000	1.000	10.0%		0	0
1954	0			702	690	1.000	1.000	10.0%		0	0
1955	0			690	678	1.000	1.000	0.0%		0	0
1956	0			678	666	1.000	1.000	0.0%		0	0
1957	0			666	654	1.000	1.000	0.0%		0	0
1958	3	3		654	642	1.000	1.000	0.0%		0	0
1959	0			642	630	1.000	1.000	0.0%		0	0
1960	0			630	618	1.000	1.000	0.0%		0	0
1961	4	4		618	606	1.000	1.000	0.0%		0	0
1962	0			606	594	1.000	1.000	0.0%		0	0
1963	0			594	582	1.000	1.000	44.0%		0	0
1964	0			582	570	1.000	1.000	47.4%		0	0
1965	2	2	7	570	558	1.000	1.000	43.9%	3	0	(3)
1966	4	4	21	558	546	1.000	1.001	39.8%	8	0	(8)
1967	4	4	23	546	534	1.001	1.001	37.6%	9	0	(9)
1968	12			534	522	1.001	1.001	37.0%		12	12
1969	2			522	510	1.001	1.002	35.2%		2	2
1970	27	26	198	510	498	1.002	1.003	34.2%	68	1	(66)
1971	6			498	486	1.003	1.005	33.1%		6	6
1972	14			486	474	1.005	1.006	30.5%		14	14
1973	45	44	237	474	462	1.006	1.009	27.0%	64	1	(63)
1974	39	24		462	450	1.009	1.012	24.2%		15	15
1975	60	48	307	450	438	1.012	1.015	21.2%	65	13	(52)
1976	55	38	207	438	426	1.015	1.019	18.8%	39	17	(22)
TOTAL	276	194	1,000						256	81	(174)

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM ADVANCEMENTS
(000's)

ACTUAL VERSUS EXPECTED REPORTED LOSSES

ACCIDENT YEAR	INCURRED LOSS @ 6/30/12	INCURRED LOSS @ 6/30/11	ULTIMATE LOSS @ 6/30/11	UNREPORTED LOSS @ 6/30/11	AGE @ 6/30/12	AGE @ 6/30/11	PRIOR LDF @ 6/30/12	PRIOR LDF @ 6/30/11	EXPECTED % REPORTED	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE	ULTIMATE LOSS @ 6/30/12	ULTIMATE LOSS @ 6/30/11	CHANGE IN ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR															
1977	14,957	14,957	15,291	335	426	414	1.019	1.022	16.9%	57	0	(57)	15,229	15,291	(63)
1978	15,588	15,518	15,931	414	414	402	1.022	1.027	15.6%	65	70	6	15,923	15,931	(9)
1979	14,845	14,789	15,252	463	402	390	1.027	1.031	14.5%	67	56	(11)	15,222	15,252	(30)
1980	12,538	12,507	12,963	456	390	378	1.031	1.036	13.7%	63	31	(32)	12,912	12,963	(51)
1981	10,273	10,154	10,577	423	378	366	1.036	1.042	12.0%	51	119	68	10,632	10,577	55
1982	10,355	10,300	10,794	493	366	354	1.042	1.048	12.5%	62	54	(7)	10,776	10,794	(18)
1983	8,826	8,756	9,240	484	354	342	1.048	1.055	12.7%	61	70	9	9,236	9,240	(4)
1984	9,939	9,685	10,302	617	342	330	1.055	1.064	12.6%	78	254	176	10,483	10,302	181
1985	10,117	10,028	10,762	735	330	318	1.064	1.073	12.3%	90	89	(1)	10,757	10,762	(6)
1986	10,509	10,391	11,286	895	318	306	1.073	1.086	13.9%	125	118	(7)	11,274	11,286	(12)
1987	10,062	9,975	10,986	1,011	306	294	1.086	1.101	13.8%	140	87	(52)	10,924	10,986	(62)
1988	9,192	9,069	10,158	1,089	294	282	1.101	1.120	14.2%	154	123	(31)	10,119	10,158	(39)
1989	10,738	10,353	11,828	1,475	282	270	1.120	1.142	14.0%	207	385	178	11,999	11,828	171
1990	10,240	9,938	11,638	1,700	270	258	1.142	1.171	14.6%	248	302	53	11,705	11,638	67
1991	8,349	8,104	9,822	1,718	258	246	1.171	1.212	16.5%	284	245	(38)	9,782	9,822	(40)
1992	7,379	7,130	8,944	1,814	246	234	1.212	1.254	13.8%	250	250	0	8,949	8,944	5
1993	6,726	6,267	8,255	1,988	234	222	1.254	1.317	15.8%	313	458	145	8,457	8,255	202
1994	7,158	6,830	9,447	2,616	222	210	1.317	1.383	13.1%	342	327	(14)	9,451	9,447	5
1995	7,580	7,364	10,795	3,432	210	198	1.383	1.466	12.9%	442	217	(225)	10,509	10,795	(286)
1996	6,860	6,552	10,133	3,581	198	186	1.466	1.547	10.1%	360	308	(52)	10,033	10,133	(100)
1997	7,358	6,915	11,476	4,561	186	174	1.547	1.660	11.1%	505	443	(62)	11,354	11,476	(122)
1998	9,794	9,301	16,824	7,523	174	162	1.660	1.809	11.1%	837	493	(344)	16,171	16,824	(654)
1999	10,017	9,256	18,301	9,045	162	150	1.809	1.977	9.5%	861	761	(100)	18,028	18,301	(273)
2000	11,229	10,226	22,321	12,095	150	138	1.977	2.175	8.5%	1,029	1,003	(27)	22,047	22,321	(273)
2001	9,237	8,701	21,951	13,251	138	126	2.175	2.479	9.5%	1,254	536	(718)	20,174	21,951	(1,777)
2002	9,596	8,647	24,618	15,971	126	114	2.479	2.852	8.1%	1,297	948	(349)	23,399	24,618	(1,219)
2003	7,984	7,323	24,292	16,969	114	102	2.852	3.280	6.6%	1,116	661	(455)	22,856	24,292	(1,436)
2004	8,711	7,273	26,882	19,609	102	90	3.280	3.920	6.7%	1,310	1,438	128	26,931	26,882	48
2005	7,507	5,827	26,980	21,153	90	78	3.920	4.959	6.7%	1,416	1,680	263	27,342	26,980	361
2006	9,382	7,565	46,038	38,473	78	66	4.959	6.421	5.4%	2,094	1,817	(277)	45,830	46,038	(209)
2007	5,305	4,183	45,728	41,545	66	54	6.421	8.829	4.8%	1,990	1,122	(868)	46,634	45,728	906
2008	5,741	5,113	48,054	42,941	54	42	8.829	12.361	3.5%	1,512	628	(884)	52,898	48,054	4,844
2009	5,099	3,832	44,904	41,073	42	30	12.361	19.778	3.2%	1,312	1,268	(45)	54,575	44,904	9,670
2010	4,500	3,417	45,561	42,144	30	18	19.778	42.522	2.8%	1,167	1,083	(84)	59,270	45,561	13,709
2011	7,486	1,458	46,303	44,845	18	6	42.522	850.442	2.2%	1,003	6,029	5,026	69,583	46,303	23,280
2012	1,969		45,796	45,796	6		850.442		0.1%	54	1,969	1,916	69,429	45,796	23,632
2013									0.0%		0	0			
TOTAL	323,145	297,704	740,436	442,733						22,214	25,441	3,227	810,890	740,436	70,454
EXLD PRIOR	323,145	297,704	740,436	442,733						22,214	25,441	3,227	810,890	740,436	70,454

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM ADVANCEMENTS
(000's)

ACTUAL VERSUS EXPECTED REPORTED CLAIM COUNTS

ACCIDENT YEAR	REPORTED COUNT @ 6/30/12	REPORTED COUNT @ 6/30/11	ULTIMATE COUNT @ 6/30/11	UNREPORTED COUNT @ 6/30/11	AGE @ 6/30/12	AGE @ 6/30/11	PRIOR LDF @ 6/30/12	PRIOR LDF @ 6/30/11	EXPECTED % REPORTED	REPORTED CLAIM EMERGENCE EXPECTED	ACTUAL	DIFFERENCE	ULTIMATE COUNT @ 6/30/12	ULTIMATE COUNT @ 6/30/11	CHANGE IN ULTIMATE COUNT
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR															
1977					426	414									
1978					414	402									
1979					402	390									
1980					390	378									
1981					378	366									
1982	973	971	997	26	366	354	1.023	1.027	14.3%	4	2	(2)	998	997	1
1983	907	902	930	28	354	342	1.027	1.031	13.6%	4	5	1	932	930	2
1984	958	952	986	34	342	330	1.031	1.036	11.9%	4	6	2	990	986	4
1985	986	982	1,021	39	330	318	1.036	1.039	8.7%	3	4	1	1,023	1,021	2
1986	952	943	989	46	318	306	1.039	1.049	18.3%	8	9	1	991	989	2
1987	854	845	895	50	306	294	1.049	1.059	16.7%	8	9	1	897	895	2
1988	757	745	799	54	294	282	1.059	1.072	17.4%	9	12	3	803	799	4
1989	791	774	841	67	282	270	1.072	1.086	14.7%	10	17	7	850	841	9
1990	744	728	808	80	270	258	1.086	1.110	19.9%	16	16	0	810	808	2
1991	593	581	658	77	258	246	1.110	1.132	15.3%	12	12	0	660	658	2
1992	503	482	562	80	246	234	1.132	1.164	17.4%	14	21	7	571	562	9
1993	507	492	591	99	234	222	1.164	1.200	15.3%	15	15	0	592	591	1
1994	517	509	631	122	222	210	1.200	1.243	14.7%	18	8	(10)	622	631	(9)
1995	496	480	624	144	210	198	1.243	1.305	16.4%	24	16	(8)	618	624	(6)
1996	473	455	620	165	198	186	1.305	1.365	12.6%	21	18	(3)	618	620	(2)
1997	490	466	669	203	186	174	1.365	1.433	11.5%	23	24	1	669	669	0
1998	572	557	838	281	174	162	1.433	1.515	11.2%	31	15	(16)	819	838	(19)
1999	564	528	855	327	162	150	1.515	1.622	11.3%	37	36	(1)	853	855	(2)
2000	635	589	1,033	444	150	138	1.622	1.752	10.7%	47	46	(1)	1,028	1,033	(5)
2001	529	493	943	450	138	126	1.752	1.922	10.6%	47	36	(11)	925	943	(18)
2002	539	485	1,045	560	126	114	1.922	2.174	11.2%	62	54	(8)	1,032	1,045	(13)
2003	427	386	948	562	114	102	2.174	2.477	9.4%	53	41	(12)	925	948	(23)
2004	398	348	1,004	656	102	90	2.477	2.947	9.7%	64	50	(14)	979	1,004	(25)
2005	330	250	949	699	90	78	2.947	3.755	9.9%	70	80	10	966	949	17
2006	233	179	904	725	78	66	3.755	5.061	8.6%	62	54	(8)	873	904	(31)
2007	174	132	913	781	66	54	5.061	7.603	7.6%	59	42	(17)	874	913	(39)
2008	134	103	1,191	1,088	54	42	7.603	11.404	4.8%	52	31	(21)	1,126	1,191	(65)
2009	68	45	1,128	1,083	42	30	11.404	20.528	4.1%	44	23	(21)	1,065	1,128	(63)
2010	100	78	1,198	1,120	30	18	20.528	41.056	2.5%	28	22	(6)	1,149	1,198	(49)
2011	146	41	1,239	1,198	18	6	41.056	307.916	2.1%	25	105	80	1,264	1,239	25
2012	15		1,202	1,202	6		307.916		0.3%	4	15	11	1,157	1,202	(45)
2013													1,146		
TOTAL	16,365	15,521	28,011	12,490						878	844	(34)	28,825	28,011	(332)
EXLD PRIOR	16,365	15,521	28,011	12,490						878	844	(34)	28,825	28,011	(332)

(1) BASED ON DATA FROM THE BWC
(2) BASED ON DATA FROM THE BWC
(3) = (2) + [1 - 1/(8)] x [SECT 1, EXH 8, SHEET 13, COL. (12) x SECT 1, EXH 8, SHEET 13, COL. (1)] / 100
(4) = (3) - (2)
(5) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(6) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(7) SECTION 1, EXHIBIT 8, SHEET 20, COL. 12
(8) SECTION 1, EXHIBIT 8, SHEET 20, COL. 10
(9) BASED ON (7) AND (8)
(10) = (4) x (9)
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 1, EXHIBIT 8, SHEET 13, COL. 14
(14) = (3)
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
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%	61.8%
6	784.012	0.1%	2.4%	2.3%	63.0%
18	39.201	2.6%	2.8%	2.6%	64.6%
30	18.667	5.4%	3.2%	2.9%	66.2%
42	11.667	8.6%	3.2%	2.7%	67.6%
54	8.485	11.8%	4.2%	3.5%	69.2%
66	6.239	16.0%	4.6%	3.6%	70.4%
78	4.855	20.6%	5.6%	4.2%	71.6%
90	3.823	26.2%	5.1%	3.7%	72.4%
102	3.199	31.3%	4.7%	3.3%	73.3%
114	2.782	35.9%	5.4%	3.6%	74.4%
126	2.419	41.3%	5.0%	3.2%	75.1%
138	2.160	46.3%	4.6%	2.9%	75.9%
150	1.963	50.9%	4.6%	2.8%	76.7%
162	1.800	55.6%	5.0%	2.9%	77.5%
174	1.651	60.6%	4.2%	2.4%	77.9%
186	1.543	64.8%	3.6%	1.9%	78.5%
198	1.463	68.4%	3.8%	1.9%	79.3%
210	1.386	72.1%	3.6%	1.8%	79.9%
222	1.320	75.7%	3.8%	1.8%	80.2%
234	1.258	79.5%	2.9%	1.3%	80.0%
246	1.213	82.5%	2.9%	1.3%	80.1%
258	1.172	85.4%	2.1%	0.9%	79.6%
270	1.143	87.5%	2.0%	0.8%	79.5%
282	1.117	89.5%	1.3%	0.5%	79.0%
294	1.101	90.8%	1.3%	0.5%	79.2%
306	1.086	92.1%	1.1%	0.4%	79.2%
318	1.073	93.2%	0.8%	0.3%	79.2%
330	1.063	94.1%	0.8%	0.3%	79.6%
342	1.055	94.8%	0.8%	0.2%	80.0%
354	1.046	95.6%	0.5%	0.2%	80.0%
366	1.041	96.1%	0.5%	0.2%	80.6%
378	1.035	96.6%	0.5%	0.1%	81.0%
390	1.030	97.1%	0.4%	0.1%	81.3%
402	1.025	97.5%	0.4%	0.1%	81.6%
414	1.021	97.9%	0.3%	0.1%	81.9%
426	1.018	98.2%	0.3%	0.1%	82.2%
438	1.015	98.5%	0.2%	0.1%	82.5%
450	1.013	98.7%	0.2%	0.0%	82.8%
462	1.011	98.9%	0.2%	0.0%	83.0%
474	1.009	99.1%	0.2%	0.0%	83.2%
486	1.007	99.3%	0.1%	0.0%	83.3%
498	1.006	99.4%	0.1%	0.0%	83.2%
510	1.005	99.5%	0.1%	0.0%	83.0%
522	1.004	99.6%	0.1%	0.0%	82.8%
534	1.003	99.7%	0.1%	0.0%	82.4%
546	1.003	99.7%	0.0%	0.0%	81.9%
558	1.002	99.8%	0.0%	0.0%	81.3%
570	1.002	99.8%	0.0%	0.0%	80.7%
582	1.001	99.9%	0.0%	0.0%	80.2%
594	1.001	99.9%	0.0%	0.0%	80.4%
606	1.001	99.9%	0.0%	0.0%	81.5%
618	1.001	99.9%	0.0%	0.0%	81.6%
630	1.001	99.9%	0.0%	0.0%	81.8%
642	1.001	99.9%	0.0%	0.0%	82.1%
654	1.001	99.9%	0.0%	0.0%	82.6%
666	1.001	99.9%	0.0%	0.0%	83.3%
678	1.000	100.0%	0.0%	0.0%	84.2%
690	1.000	100.0%	0.0%	0.0%	85.5%
702	1.000	100.0%	0.0%	0.0%	87.1%
714	1.000	100.0%	0.0%	0.0%	89.2%
726	1.000	100.0%	0.0%	0.0%	91.7%
738	1.000	100.0%	0.0%	0.0%	94.6%
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 SECTION 1, EXHIBIT 8, SHEET 23
(3) = 1 / (2)
(4) = (3) FROM SUCCESSIVE AGE - (3) FROM CURRENT AGE
(5) NET PRESENT VALUE OF (4) ASSUMING MID-YEAR PAYMENT
(6) CUMULATIVE DISCOUNT FACTOR FOR GIVEN AGE BASED ON (4) AND (5)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM ADVANCEMENTS
(000's)

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	49,659,895	1.972	97,911,638	11,705	11,705	1.517	2.206	39,161	39,161	100%	39,161	0.040	0.024	0.023
1991	50,856,501	1.910	97,123,143	9,782	9,782	1.631	2.132	34,002	34,002	100%	34,002	0.035	0.019	0.019
1992	52,804,448	1.816	95,902,063	8,949	8,949	1.754	2.059	32,316	32,316	100%	32,316	0.034	0.017	0.017
1993	55,132,894	1.783	98,278,492	8,457	8,457	1.702	1.990	28,649	28,649	100%	28,649	0.029	0.015	0.015
1994	57,739,505	1.742	100,579,286	9,451	9,451	1.653	1.923	30,032	30,032	100%	30,032	0.030	0.016	0.016
1995	60,949,772	1.692	103,140,858	10,509	10,509	1.605	1.857	31,326	31,326	100%	31,326	0.030	0.017	0.016
1996	63,664,000	1.635	104,088,085	10,033	10,033	1.558	1.795	28,054	28,054	100%	28,054	0.027	0.016	0.016
1997	68,077,000	1.563	106,370,937	11,354	11,354	1.513	1.734	29,780	29,780	100%	29,780	0.028	0.017	0.016
1998	71,447,000	1.492	106,610,635	16,171	16,171	1.469	1.675	39,785	39,785	100%	39,785	0.037	0.023	0.025
1999	75,244,663	1.444	108,677,929	18,028	18,028	1.426	1.619	41,606	41,606	100%	41,606	0.038	0.024	0.025
2000	79,122,396	1.393	110,223,863	22,047	22,047	1.384	1.564	47,730	47,730	100%	47,730	0.043	0.028	0.030
2001	80,396,857	1.364	109,675,764	19,950	19,950	1.344	1.511	40,514	40,514	100%	40,514	0.037	0.025	0.030
2002	81,621,352	1.330	108,596,907	23,212	23,212	1.305	1.460	44,218	44,218	100%	44,218	0.041	0.028	0.030
2003	82,433,234	1.295	106,712,867	22,211	22,211	1.267	1.411	39,688	39,688	100%	39,688	0.037	0.027	0.030
2004	84,632,753	1.248	105,596,397	27,868	27,868	1.230	1.363	46,711	46,711	100%	46,711	0.044	0.033	0.030
2005	86,912,307	1.218	105,836,799	28,698	28,698	1.194	1.317	45,124	45,124	100%	45,124	0.043	0.033	0.030
2006	90,822,757	1.176	106,826,594	45,552	45,552	1.159	1.272	67,186	67,186	100%	67,186	0.063	0.050	0.051
2007	93,702,820	1.137	106,579,121	33,098	33,098	1.126	1.229	45,792	45,792	100%	45,792	0.043	0.035	0.053
2008	93,449,349	1.115	104,228,254	48,709	48,709	1.093	1.188	63,215	63,215	100%	63,215	0.061	0.052	0.057
2009	86,530,965	1.117	96,636,885	59,492	59,492	1.061	1.148	72,426	72,426	100%	72,426	0.075	0.069	0.063
2010	86,624,485	1.093	94,656,914	83,996	83,996	1.030	1.109	95,922	95,922	100%	95,922	0.101	0.097	0.067
2011	89,983,985	1.061	95,464,009	293,470	293,470	1.000	1.071	314,373	314,373	100%	314,373	0.329	0.326	0.071
2012	92,683,504	1.030	95,464,009	1,544,038	1,544,038	1.000	1.035	1,598,080	1,598,080	100%	1,598,080	1.674	1.666	0.073
2013	95,464,009	1.000	95,464,009			1.000	1.000	0	0	100%	0	0.000	0.000	0.075

	5 Year Average excluding 2011-2012	0.069	0.061
	7 Year Average excluding 2011-2012	0.061	0.053
	10 Year Weighted Average excluding 2011-2012	0.054	
	10 Year Weighted Average excluding 2010-2012	0.048	
	5 Year Average excluding 2010-2012	0.057	0.048
	5 Year Average excluding 2012	0.122	0.116
	7 Year Average excluding 2012	0.102	0.095
(14)	2013 Selected Loss Rate:	0.075	

(1)	PROVIDED BY THE BWC
(2)	BASED ON CHANGE IN SAWW
(3)	= (1) x (2)
(4)	SECTION 1, EXHIBIT 8, SHEET 4, COL. 4
(5)	SECTION 1, 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
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM ADVANCEMENTS

INTERPOLATED DEVELOPMENT FACTORS @ 06/30/12

ACCIDENT	AGE	AGE OF SELECTED LDF		PAID LOSS			INCURRED LOSS			REPORTED COUNTS			PAID SEVERITY		
YEAR	@ 6/30/12	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	714	714	726	1.000	1.000	1.000									
1954	702	702	714	1.000	1.000	1.000									
1955	690	690	702	1.000	1.000	1.000									
1956	678	678	690	1.000	1.000	1.000									
1957	666	666	678	1.001	1.000	1.001									
1958	654	654	666	1.001	1.001	1.001									
1959	642	642	654	1.001	1.001	1.001									
1960	630	630	642	1.001	1.001	1.001									
1961	618	618	630	1.001	1.001	1.001									
1962	606	606	618	1.001	1.001	1.001									
1963	594	594	606	1.001	1.001	1.001									
1964	582	582	594	1.001	1.001	1.001									
1965	570	570	582	1.002	1.001	1.002									
1966	558	558	570	1.002	1.002	1.002									
1967	546	546	558	1.003	1.002	1.003									
1968	534	534	546	1.003	1.003	1.003									
1969	522	522	534	1.004	1.003	1.004									
1970	510	510	522	1.005	1.004	1.005									
1971	498	498	510	1.006	1.005	1.006									
1972	486	486	498	1.007	1.006	1.007									
1973	474	474	486	1.009	1.007	1.009									
1974	462	462	474	1.011	1.009	1.011									
1975	450	450	462	1.013	1.011	1.013									
1976	438	438	450	1.015	1.013	1.015									
1977	426	426	438	1.018	1.015	1.018	1.018	1.015	1.018	1.026	1.026	1.026	1.014	1.014	1.014
1978	414	414	426	1.021	1.018	1.021	1.021	1.018	1.021	1.026	1.026	1.026	1.014	1.014	1.014
1979	402	402	414	1.025	1.021	1.025	1.025	1.021	1.025	1.026	1.026	1.026	1.014	1.014	1.014
1980	390	390	402	1.030	1.025	1.030	1.030	1.025	1.030	1.026	1.026	1.026	1.014	1.014	1.014
1981	378	378	390	1.035	1.030	1.035	1.035	1.030	1.035	1.026	1.026	1.026	1.014	1.014	1.014
1982	366	366	378	1.041	1.035	1.041	1.041	1.035	1.041	1.026	1.026	1.026	1.014	1.014	1.014
1983	354	354	366	1.046	1.041	1.046	1.046	1.041	1.046	1.028	1.026	1.028	1.018	1.014	1.018
1984	342	342	354	1.055	1.046	1.055	1.055	1.046	1.055	1.033	1.028	1.033	1.023	1.018	1.023
1985	330	330	342	1.063	1.055	1.063	1.063	1.055	1.063	1.038	1.033	1.038	1.026	1.023	1.026
1986	318	318	330	1.073	1.063	1.073	1.073	1.063	1.073	1.041	1.038	1.041	1.031	1.026	1.031
1987	306	306	318	1.086	1.073	1.086	1.086	1.073	1.086	1.050	1.041	1.050	1.036	1.031	1.036
1988	294	294	306	1.101	1.086	1.101	1.101	1.086	1.101	1.060	1.050	1.060	1.042	1.036	1.042
1989	282	282	294	1.117	1.101	1.117	1.117	1.101	1.117	1.074	1.060	1.074	1.047	1.042	1.047
1990	270	270	282	1.143	1.117	1.143	1.143	1.117	1.143	1.088	1.074	1.088	1.058	1.047	1.058
1991	258	258	270	1.172	1.143	1.172	1.172	1.143	1.172	1.113	1.088	1.113	1.068	1.058	1.068
1992	246	246	258	1.213	1.172	1.213	1.213	1.172	1.213	1.136	1.113	1.136	1.087	1.068	1.087
1993	234	234	246	1.258	1.213	1.258	1.258	1.213	1.258	1.168	1.136	1.168	1.097	1.087	1.097
1994	222	222	234	1.320	1.258	1.320	1.320	1.258	1.320	1.204	1.168	1.204	1.125	1.097	1.125
1995	210	210	222	1.386	1.320	1.386	1.386	1.320	1.386	1.245	1.204	1.245	1.141	1.125	1.141
1996	198	198	210	1.463	1.386	1.463	1.463	1.386	1.463	1.306	1.245	1.306	1.147	1.141	1.147
1997	186	186	198	1.543	1.463	1.543	1.543	1.463	1.543	1.365	1.306	1.365	1.152	1.147	1.152
1998	174	174	186	1.651	1.543	1.651	1.651	1.543	1.651	1.432	1.365	1.432	1.173	1.152	1.173
1999	162	162	174	1.800	1.651	1.800	1.800	1.651	1.800	1.512	1.432	1.512	1.203	1.173	1.203
2000	150	150	162	1.963	1.800	1.963	1.963	1.800	1.963	1.619	1.512	1.619	1.225	1.203	1.225
2001	138	138	150	2.160	1.963	2.160	2.160	1.963	2.160	1.749	1.619	1.749	1.241	1.225	1.241
2002	126	126	138	2.419	2.160	2.419	2.419	2.160	2.419	1.914	1.749	1.914	1.259	1.241	1.259
2003	114	114	126	2.782	2.419	2.782	2.782	2.419	2.782	2.165	1.914	2.165	1.294	1.259	1.294
2004	102	102	114	3.199	2.782	3.199	3.199	2.782	3.199	2.460	2.165	2.460	1.289	1.294	1.289
2005	90	90	102	3.823	3.199	3.823	3.823	3.199	3.823	2.927	2.460	2.927	1.303	1.289	1.303
2006	78	78	90	4.855	3.823	4.855	4.855	3.823	4.855	3.747	2.927	3.747	1.276	1.303	1.276
2007	66	66	78	6.239	4.855	6.239	6.239	4.855	6.239	5.023	3.747	5.023	1.214	1.276	1.214
2008	54	54	66	8.485	6.239	8.485	8.485	6.239	8.485	7.515	5.023	7.515	1.087	1.214	1.087
2009	42	42	54	11.667	8.485	11.667	11.667	8.485	11.667	11.347	7.515	11.347	0.921	1.087	0.921
2010	30	30	42	18.667	11.667	18.667	18.667	11.667	18.667	20.652	11.347	20.652	0.792	0.921	0.792
2011	18	18	30	39.201	18.667	39.201	39.201	18.667	39.201	41.305	20.652	41.305	0.887	0.792	0.887
2012	6	6	18	784.012	39.201	784.012	784.012	39.201	784.012	309.786	41.305	309.786	3.548	0.887	3.548

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM ADVANCEMENTS

INTERPOLATED INDEX FACTORS @ 06/30/12

ACCIDENT YEAR	AGE @ 6/30/12	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	426	426	438	-	-	-
1978	414	414	426	-	-	-
1979	402	402	414	-	-	-
1980	390	390	402	-	-	-
1981	378	378	390	-	-	-
1982	366	366	378	-	-	-
1983	354	354	366	0.295	-	0.295
1984	342	342	354	0.815	0.295	0.815
1985	330	330	342	1.212	0.815	1.212
1986	318	318	330	1.639	1.212	1.639
1987	306	306	318	2.284	1.639	2.284
1988	294	294	306	2.994	2.284	2.994
1989	282	282	294	3.861	2.994	3.861
1990	270	270	282	4.969	3.861	4.969
1991	258	258	270	6.473	4.969	6.473
1992	246	246	258	8.260	6.473	8.260
1993	234	234	246	10.012	8.260	10.012
1994	222	222	234	12.355	10.012	12.355
1995	210	210	222	14.301	12.355	14.301
1996	198	198	210	16.363	14.301	16.363
1997	186	186	198	18.106	16.363	18.106
1998	174	174	186	20.309	18.106	20.309
1999	162	162	174	22.941	20.309	22.941
2000	150	150	162	25.657	22.941	25.657
2001	138	138	150	28.215	25.657	28.215
2002	126	126	138	31.003	28.215	31.003
2003	114	114	126	34.622	31.003	34.622
2004	102	102	114	37.225	34.622	37.225
2005	90	90	102	40.591	37.225	40.591
2006	78	78	90	44.066	40.591	44.066
2007	66	66	78	47.477	44.066	47.477
2008	54	54	66	50.898	47.477	50.898
2009	42	42	54	53.259	50.898	53.259
2010	30	30	42	56.518	53.259	56.518
2011	18	18	30	59.931	56.518	59.931
2012	6	6	18	64.730	59.931	64.730

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 1, EXHIBIT 8, SHEET 38; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 1, EXHIBIT 8, SHEET 38; SELECTED CUM. BASED ON (3)
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
LUMP SUM ADVANCEMENTS
PAID LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977	0	98	391	670	1,187	2,060	3,313	4,664	5,970	7,233	8,342	9,327	10,194	10,970	11,611	12,085	12,446	12,738	13,045	13,287	13,632	13,838	13,974	14,090	14,174	14,282	14,384	14,503	14,614	14,692	14,765	14,815	14,914	14,931	14,957	14,957	14,957
1978	0	103	410	703	1,245	2,162	3,476	4,893	6,263	7,588	8,751	9,785	10,727	11,571	12,193	12,642	13,033	13,382	13,769	14,165	14,405	14,604	14,745	14,865	14,948	15,014	15,135	15,228	15,306	15,364	15,404	15,432	15,488	15,518	15,588		15,588
1979	0	90	358	615	1,089	1,889	3,038	4,276	5,474	6,632	7,649	8,605	9,455	10,177	10,758	11,224	11,811	12,287	12,770	13,063	13,282	13,439	13,697	13,880	13,979	14,103	14,223	14,358	14,426	14,480	14,565	14,648	14,789	14,845			14,845
1980	0	78	310	532	943	1,636	2,631	3,703	4,740	5,743	6,693	7,544	8,221	8,747	9,155	9,580	10,044	10,573	10,900	11,051	11,176	11,271	11,493	11,642	11,755	11,881	11,950	12,080	12,211	12,323	12,426	12,507	12,538				12,538
1981	0	56	223	382	677	1,176	1,890	2,661	3,407	4,252	5,114	5,817	6,403	6,899	7,318	7,677	8,031	8,282	8,558	8,750	8,918	9,166	9,329	9,469	9,609	9,690	9,812	9,915	10,031	10,103	10,154	10,273					10,273
1982	0	62	247	424	750	1,302	2,094	2,948	3,845	4,748	5,464	6,052	6,576	7,053	7,582	7,917	8,240	8,504	8,702	8,899	9,185	9,322	9,455	9,601	9,666	9,775	9,928	10,055	10,179	10,300	10,355						10,355
1983	0	44	175	300	532	924	1,485	2,233	3,083	3,804	4,445	5,036	5,582	6,070	6,463	6,861	7,063	7,309	7,526	7,667	7,916	8,066	8,152	8,303	8,486	8,529	8,635	8,724	8,756	8,826							8,826
1984	0	50	197	339	600	1,041	1,724	2,524	3,245	3,896	4,456	5,176	5,658	6,190	6,701	7,143	7,555	7,898	8,169	8,494	8,736	8,880	9,040	9,198	9,382	9,694	9,843	9,869	9,939								9,939
1985	0	50	201	345	611	1,088	1,865	2,693	3,385	4,027	4,703	5,399	6,100	6,635	7,210	7,589	8,134	8,534	8,812	8,983	9,175	9,243	9,384	9,529	9,739	9,909	10,028	10,117									10,117
1986	0	36	145	249	491	1,028	1,715	2,311	2,961	3,831	4,566	5,393	6,220	6,756	7,233	7,672	8,093	8,581	8,908	9,205	9,295	9,575	9,847	10,098	10,264	10,391	10,509										10,509
1987	0	28	111	220	455	784	1,228	1,707	2,411	3,133	4,004	4,824	5,364	5,938	6,489	6,943	7,362	7,722	8,063	8,377	8,668	9,113	9,560	9,758	9,975	10,062											10,062
1988	0	117	400	537	760	1,063	1,596	2,404	3,051	4,089	4,724	5,319	5,796	6,228	6,677	6,994	7,304	7,581	7,936	8,247	8,443	8,707	8,899	9,069	9,192												9,192
1989	0	83	273	410	643	1,024	1,603	2,322	3,216	4,043	4,642	5,378	6,005	6,638	7,105	7,521	7,886	8,439	8,697	9,043	9,639	10,023	10,353	10,738													10,738
1990	0	104	188	309	555	1,060	1,707	2,560	3,112	3,839	4,511	5,125	5,843	6,477	7,056	7,674	8,098	8,494	8,853	9,169	9,512	9,938	10,240														10,240
1991	0	48	203	315	605	1,055	1,675	2,262	2,853	3,350	3,870	4,461	4,928	5,304	5,846	6,308	6,528	6,916	7,263	7,837	8,104	8,349															8,349
1992	0	26	96	238	509	1,056	1,582	2,267	2,753	3,403	3,705	4,329	4,683	5,177	5,531	5,885	6,098	6,473	6,760	7,130	7,379																7,379
1993	0	20	54	163	432	859	1,412	1,841	2,439	2,792	3,119	3,592	4,045	4,403	4,715	5,152	5,516	5,890	6,267	6,726																	6,726
1994	0	35	348	583	959	1,523	2,083	2,390	2,841	3,382	3,740	4,224	4,685	5,053	5,533	6,066	6,438	6,830	7,158																		7,158
1995	0	268	703	978	1,273	1,863	2,473	2,984	3,625	4,243	4,686	5,146	5,664	6,274	6,757	7,099	7,364	7,580																			7,580
1996	0	336	446	696	1,087	1,382	1,838	2,393	2,897	3,538	4,136	4,881	5,241	5,749	6,277	6,552	6,860																				6,860
1997	0	273	508	944	1,421	1,887	2,281	2,673	3,286	3,730	4,294	5,207	5,713	6,225	6,915	7,358																					7,358
1998	33	226	642	1,308	1,779	2,328	3,012	4,344	5,027	5,612	6,783	7,651	8,606	9,301	9,794																						9,794
1999	8	482	746	1,097	1,835	2,615	3,487	4,662	5,403	6,338	7,852	8,590	9,256	10,017																							10,017
2000	0	262	1,075	1,702	2,357	3,611	5,115	6,539	7,442	8,390	9,361	10,226	11,229																								11,229
2001	11	615	1,551	2,073	2,780	3,650	4,490	5,776	6,785	7,486	8,701	9,237																									9,237
2002	26	367	542	1,236	2,079	3,083	4,525	5,618	7,333	8,647	9,596																										9,596
2003	0	509	1,463	1,980	2,879	3,974	4,954	6,113	7,323	7,984																											7,984
2004	25	831	1,684	2,396	3,354	4,612	5,952	7,273	8,711																												8,711
2005	237	841	1,595	2,677	3,699	4,896	5,827	7,507																													7,507
2006	85	1,752	3,807	4,842	5,731	7,565	9,382																														9,382
2007	16	1,186	1,947	2,964	4,183	5,305																															5,305
2008	176	724	2,304	5,113	5,741																																5,741
2009	42	1,674	3,832	5,099																																	5,099
2010	9	3,417	4,500																																		4,500
2011	1,458	7,486																																			7,486
2012	1,969																																				1,969
																																					323,145

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-Ult	
1977		3.988	1.714	1.771	1.736	1.608	1.408	1.280	1.211	1.153	1.118	1.093	1.076	1.058	1.041	1.030	1.023	1.024	1.019	1.026	1.015	1.010	1.008	1.006	1.008	1.007	1.008	1.008	1.005	1.005	1.003	1.007	1.001	1.002	1.000		
1978		3.988	1.714	1.771	1.736	1.608	1.408	1.280	1.211	1.153	1.118	1.096	1.079	1.054	1.037	1.031	1.027	1.029	1.029	1.017	1.014	1.010	1.008	1.006	1.004	1.008	1.006	1.005	1.004	1.003	1.002	1.004	1.002	1.005			
1979		3.988	1.714	1.771	1.736	1.608	1.408	1.280	1.211	1.153	1.125	1.099	1.076	1.057	1.043	1.052	1.040	1.039	1.023	1.017	1.012	1.019	1.013	1.007	1.009	1.009	1.009	1.005	1.004	1.006	1.006	1.010	1.004				
1980		3.988	1.714	1.771	1.736	1.608	1.408	1.280	1.211	1.166	1.127	1.090	1.064	1.047	1.046	1.048	1.053	1.031	1.014	1.011	1.009	1.020	1.013	1.010	1.011	1.006	1.011	1.011	1.009	1.008	1.007	1.002					
1981		3.988	1.714	1.771	1.736	1.608	1.408	1.280	1.248	1.203	1.138	1.101	1.077	1.061	1.049	1.046	1.031	1.033	1.022	1.019	1.028	1.018	1.015	1.015	1.008	1.013	1.011	1.012	1.007	1.005	1.012						
1982		3.988	1.714	1.771	1.736	1.608	1.408	1.304	1.235	1.151	1.108	1.087	1.073	1.075	1.044	1.041	1.032	1.023	1.023	1.032	1.015	1.014	1.015	1.007	1.011	1.016	1.013	1.012	1.012	1.005							
1983		3.988	1.714	1.771	1.736	1.608	1.504	1.381	1.234	1.169	1.133	1.109	1.087	1.065	1.062	1.030	1.035	1.030	1.019	1.032	1.019	1.011	1.018	1.022	1.005	1.012	1.010	1.004	1.008								
1984		3.988	1.714	1.771	1.736	1.656	1.464	1.285	1.201	1.144	1.162	1.093	1.094	1.083	1.066	1.058	1.045	1.034	1.040	1.028	1.016	1.018	1.018	1.020	1.033	1.015	1.003	1.007									
1985		3.988	1.714	1.771	1.782	1.713	1.445	1.257	1.190	1.168	1.148	1.130	1.088	1.087	1.053	1.072	1.049	1.032	1.019	1.021	1.007	1.015	1.015	1.022	1.017	1.012	1.009										
1986		3.988	1.714	1.973	2.092	1.668	1.347	1.281	1.294	1.192	1.181	1.153	1.086	1.071	1.061	1.055	1.060	1.038	1.033	1.010	1.030	1.028	1.025	1.016	1.012	1.011											
1987		3.988	1.983	2.066	1.722	1.566	1.390	1.412	1.300	1.278	1.205	1.112	1.107	1.093	1.070	1.060	1.049	1.044	1.039	1.035	1.051	1.049	1.021	1.022	1.009												
1988		3.422	1.343	1.416	1.398	1.501	1.506	1.269	1.340	1.155	1.126	1.090	1.075	1.072	1.047	1.044	1.038	1.047	1.039	1.024	1.031	1.022	1.019	1.014													
1989		3.301	1.501	1.569	1.591	1.566	1.448	1.385	1.257	1.148	1.159	1.117	1.105	1.070	1.059	1.048	1.070	1.031	1.040	1.066	1.040	1.033	1.037														
1990		1.802	1.645	1.799	1.908	1.611	1.500	1.216	1.234	1.175	1.136	1.140	1.109	1.090	1.087	1.055	1.049	1.042	1.036	1.037	1.045	1.030															
1991		4.203	1.557	1.918	1.744	1.588	1.350	1.261	1.174	1.155	1.153	1.105	1.076	1.102	1.079	1.035	1.059	1.050	1.079	1.034	1.030																
1992		3.711	2.478	2.138	2.073	1.498	1.433	1.215	1.236	1.089	1.168	1.082	1.106	1.068	1.064	1.036	1.062	1.044	1.055	1.035																	
1993		2.739	3.040	2.650	1.987	1.644	1.303	1.325	1.144	1.117	1.152	1.126	1.088	1.071	1.093	1.071	1.068	1.064	1.073																		
1994		10.040	1.676	1.646	1.588	1.367	1.148	1.189	1.190	1.106	1.130	1.109	1.079	1.095	1.096	1.061	1.061	1.048																			
1995		2.624	1.391	1.301	1.464	1.327	1.207	1.215	1.170	1.105	1.098	1.101	1.108	1.077	1.051	1.037	1.029																				
1996		1.326	1.562	1.561	1.271	1.330	1.302	1.211	1.221	1.169	1.180	1.074	1.097	1.092	1.044	1.047																					
1997		1.861	1.856	1.506	1.328	1.209	1.172	1.230	1.135	1.151	1.213	1.097	1.090	1.111	1.064																						
1998	6.851	2.838	2.038	1.361	1.308	1.294	1.442	1.157	1.117	1.209	1.128	1.125	1.081	1.053																							
1999	58.721	1.546	1.471	1.673	1.425	1.334	1.337	1.159	1.173	1.239	1.094	1.078	1.082																								
2000		4.098	1.584	1.385	1.532	1.416	1.278	1.138	1.127	1.116	1.092	1.098																									
2001	55.108	2.521	1.336	1.341	1.313	1.230	1.286	1.175	1.103	1.162	1.062																										
2002	14.388	1.477	2.281	1.682	1.483	1.468	1.242	1.305	1.179	1.110																											
2003		2.874	1.353	1.454	1.380	1.247	1.234	1.198	1.090																												
2004	33.220	2.028	1.423	1.400	1.375	1.291	1.222	1.198																													
2005	3.552	1.897	1.678	1.382	1.324	1.190	1.288																														
2006	20.637	2.173	1.272	1.184	1.320	1.240																															
2007	74.102	1.643	1.522	1.411	1.268																																
2008	4.113	3.183	2.219	1.123																																	
2009	40.125	2.288	1.331																																		
2010	369.494	1.317																																			
2011	5.136																																				
4 Yr Avg	104.717	2.108	1.586	1.275	1.322	1.242	1.246	1.219	1.125	1.157	1.094	1.099	1.087	1.083	1.064	1.054	1.055	1.052	1.061	1.043	1.037	1.034	1.026	1.019	1.018	1.013	1.009	1.009	1.009	1.006	1.006	1.006	1.002	1.003	1.000		
5 Yr Avg	98.594	2.121	1.604	1.300	1.333	1.287	1.254	1.203	1.135	1.167	1.118	1.094	1.091	1.085	1.069	1.050	1.056	1.050	1.056	1.039	1.039	1.033	1.024	1.019	1.015	1.013	1.009	1.009	1.008	1.005	1.006	1.006	1.002	1.003	1.000		
7 Yr Avg	73.880	2.076	1.543	1.376	1.352	1.297	1.270	1.190	1.132	1.165	1.124	1.097	1.089	1.081	1.070	1.049	1.057	1.047	1.052	1.034	1.034	1.028	1.022	1.018	1.014	1.012	1.009	1.008	1.007	1.005	1.006	1.006	1.002	1.003	1.000		
3 Yr Wtd	8.338	1.829	1.630	1.212	1.305	1.239	1.249	1.230	1.125	1.128	1.083	1.099	1.084	1.080	1.053	1.048	1.051	1.052	1.069	1.036	1.039	1.029	1.026	1.017	1.013	1.013	1.007	1.008	1.009	1.006	1.008	1.005	1.002	1.003	1.000		
5 Yr Wtd	8.519	1.873	1.535	1.262	1.328	1.270	1.254	1.200	1.133	1.160	1.106	1.095	1.090	1.082	1.067	1.049	1.055	1.049	1.055	1.040	1.040	1.033	1.024	1.019	1.015	1.013	1.009	1.009	1.008	1.005	1.005	1.006	1.002	1.003	1.000		
10 Yr Wtd	9.064	1.949	1.519	1.328	1.357	1.283	1.275	1.196	1.142	1.150	1.119	1.098	1.091	1.081	1.067	1.049	1.054	1.043	1.044	1.032	1.029	1.024	1.020	1.015	1.012	1.010	1.009	1.008	1.007	1.005	1.005	1.006	1.002	1.003	1.000		TAIL
Prior	20.000	2.150	1.600	1.400	1.375	1.295	1.265	1.195	1.150	1.150	1.140	1.100	1.093	1.090	1.073	1.055	1.060	1.050	1.050	1.035	1.035	1.025	1.020	1.017	1.014	1.012	1.009	1.008	1.007	1.006	1.005	1.005	1.005	1.004	1.004	1.003	1.019
Selected	20.000	2.100	1.600	1.375	1.360	1.285	1.270	1.195	1.150	1.150	1.120	1.100	1.091	1.090	1.070	1.055	1.055	1.050	1.050	1.037	1.035	1.025	1.023	1.015	1.014	1.012	1.009	1.008	1.008	1.006	1.006	1.005	1.004	1.004	1.003	1.003	
Cumulative	784.012	39.201	18.667	11.667	8.485	6.239	4.855	3.823	3.199	2.782	2.419	2.160	1.963	1.800	1.651	1.543	1.463	1.386	1.320	1.258	1.213	1.172	1.143	1.117	1.101	1.086	1.073	1.063	1.055	1.046	1.041	1.035	1.030	1.025	1.021	1.018	1.015

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
LUMP SUM ADVANCEMENTS
INCURRED LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																										14,282	14,384	14,503	14,614	14,692	14,765	14,815	14,914	14,931	14,957	14,957	14,957
1978																									14,948	15,014	15,135	15,228	15,306	15,364	15,404	15,432	15,488	15,518	15,588		15,588
1979																								13,880	13,979	14,103	14,223	14,358	14,426	14,480	14,565	14,648	14,789	14,845			14,845
1980																							11,493	11,642	11,755	11,881	11,950	12,080	12,211	12,323	12,426	12,507	12,538				12,538
1981																						9,166	9,329	9,469	9,609	9,690	9,812	9,915	10,031	10,103	10,154	10,273					10,273
1982																					9,185	9,322	9,455	9,601	9,666	9,775	9,928	10,055	10,179	10,300	10,355						10,355
1983																				7,667	7,916	8,066	8,152	8,303	8,486	8,529	8,635	8,724	8,756	8,826							8,826
1984																			8,169	8,494	8,736	8,880	9,040	9,198	9,382	9,694	9,843	9,869	9,939								9,939
1985																		8,534	8,812	8,983	9,175	9,243	9,384	9,529	9,739	9,909	10,028	10,117									10,117
1986																	8,093	8,581	8,908	9,205	9,295	9,575	9,847	10,098	10,264	10,391	10,509										10,509
1987																6,943	7,362	7,722	8,063	8,377	8,668	9,113	9,560	9,758	9,975	10,062											10,062
1988															6,677	6,994	7,304	7,581	7,936	8,247	8,443	8,707	8,899	9,069	9,192												9,192
1989														6,638	7,105	7,521	7,886	8,439	8,697	9,043	9,639	10,023	10,353	10,738													10,738
1990													5,843	6,477	7,056	7,674	8,098	8,494	8,853	9,169	9,512	9,938	10,240														10,240
1991												4,461	4,928	5,304	5,846	6,308	6,528	6,916	7,263	7,837	8,104	8,349															8,349
1992											3,705	4,329	4,683	5,177	5,531	5,885	6,098	6,473	6,760	7,130	7,379																7,379
1993										2,792	3,119	3,592	4,045	4,403	4,715	5,152	5,516	5,890	6,267	6,726																	6,726
1994									2,841	3,382	3,740	4,224	4,685	5,053	5,533	6,066	6,438	6,830	7,158																		7,158
1995								2,984	3,625	4,243	4,686	5,146	5,664	6,274	6,757	7,099	7,364	7,580																			7,580
1996							1,838	2,393	2,897	3,538	4,136	4,881	5,241	5,749	6,277	6,552	6,860																				6,860
1997						1,887	2,281	2,673	3,286	3,730	4,294	5,207	5,713	6,225	6,915	7,358																					7,358
1998					1,779	2,328	3,012	4,344	5,027	5,612	6,783	7,651	8,606	9,301	9,794																						9,794
1999				1,097	1,835	2,615	3,487	4,662	5,403	6,338	7,852	8,590	9,256	10,017																							10,017
2000			1,075	1,702	2,357	3,611	5,115	6,539	7,442	8,390	9,361	10,226	11,229																								11,229
2001		615	1,551	2,073	2,780	3,650	4,490	5,776	6,785	7,486	8,701	9,237																									9,237
2002	26	367	542	1,236	2,079	3,083	4,525	5,618	7,333	8,647	9,596																										9,596
2003	0	509	1,463	1,980	2,879	3,974	4,954	6,113	7,323	7,984																											7,984
2004	25	831	1,684	2,396	3,354	4,612	5,952	7,273	8,711																												8,711
2005	237	841	1,595	2,677	3,699	4,896	5,827	7,507																													7,507
2006	85	1,752	3,807	4,842	5,731	7,565	9,382																														9,382
2007	16	1,186	1,947	2,964	4,183	5,305																															5,305
2008	176	724	2,304	5,113	5,741																																5,741
2009	42	1,674	3,832	5,099																																	5,099
2010	9	3,417	4,500																																		4,500
2011	1,458	7,486																																			7,486
2012	1,969																																				1,969
																																					323,145

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-Ult	
1977																										1.007	1.008	1.008	1.005	1.005	1.003	1.007	1.001	1.002	1.000		
1978																									1.004	1.008	1.006	1.005	1.004	1.003	1.002	1.004	1.002	1.005			
1979																								1.007	1.009	1.009	1.009	1.005	1.004	1.006	1.006	1.010	1.004				
1980																							1.013	1.010	1.011	1.006	1.011	1.011	1.009	1.008	1.007	1.002					
1981																						1.018	1.015	1.015	1.008	1.013	1.011	1.012	1.007	1.005	1.012						
1982																					1.015	1.014	1.015	1.007	1.011	1.016	1.013	1.012	1.012	1.005							
1983																				1.032	1.019	1.011	1.018	1.022	1.005	1.012	1.010	1.004	1.008								
1984																			1.040	1.028	1.016	1.018	1.018	1.020	1.033	1.015	1.003	1.007									
1985																		1.032	1.019	1.021	1.007	1.015	1.015	1.022	1.017	1.012	1.009										
1986																	1.060	1.038	1.033	1.010	1.030	1.028	1.025	1.016	1.012	1.011											
1987																1.060	1.049	1.044	1.039	1.035	1.051	1.049	1.021	1.022	1.009												
1988															1.047	1.044	1.038	1.047	1.039	1.024	1.031	1.022	1.019	1.014													
1989														1.070	1.059	1.048	1.070	1.031	1.040	1.066	1.040	1.033	1.037														
1990													1.109	1.090	1.087	1.055	1.049	1.042	1.036	1.037	1.045	1.030															
1991												1.105	1.076	1.102	1.079	1.035	1.059	1.050	1.079	1.034	1.030																
1992											1.168	1.082	1.106	1.068	1.064	1.036	1.062	1.044	1.055	1.035																	
1993										1.117	1.152	1.126	1.088	1.071	1.093	1.071	1.068	1.064	1.073																		
1994									1.190	1.106	1.130	1.109	1.079	1.095	1.096	1.061	1.061	1.048																			
1995								1.215	1.170	1.105	1.098	1.101	1.108	1.077	1.051	1.037	1.029																				
1996							1.302	1.211	1.221	1.169	1.180	1.074	1.097	1.092	1.044	1.047																					
1997						1.209	1.172	1.230	1.135	1.151	1.213	1.097	1.090	1.111	1.064																						
1998					1.308	1.294	1.442	1.157	1.117	1.209	1.128	1.125	1.081	1.053																							
1999				1.673	1.425	1.334	1.337	1.159	1.173	1.239	1.094	1.078	1.082																								
2000			1.584	1.385	1.532	1.416	1.278	1.138	1.127	1.116	1.092	1.098																									
2001		2.521	1.336	1.341	1.313	1.230	1.286	1.175	1.103	1.162	1.062																										
2002	14.388	1.477	2.281	1.682	1.483	1.468	1.242	1.305	1.179	1.110																											
2003		2.874	1.353	1.454	1.380	1.247	1.234	1.198	1.090																												
2004	33.220	2.028	1.423	1.400	1.375	1.291	1.222	1.198																													
2005	3.552	1.897	1.678	1.382	1.324	1.190	1.288																														
2006	20.637	2.173	1.272	1.184	1.320	1.240																															
2007	74.102	1.643	1.522	1.411	1.268																																
2008	4.113	3.183	2.219	1.123																																	
2009	40.125	2.288	1.331																																		
2010	369.494	1.317																																			
2011	5.136																																				
3 Yr Avg	138.252	2.263	1.691	1.239	1.304	1.240	1.248	1.234	1.124	1.129	1.083	1.100	1.084	1.085	1.053	1.049	1.053	1.052	1.069	1.035	1.038	1.028	1.026	1.017	1.013	1.013	1.007	1.008	1.009	1.006	1.008	1.007	1.002	1.003	1.000		
5 Yr Avg	98.594	2.121	1.604	1.300	1.333	1.287	1.254	1.203	1.135	1.167	1.118	1.094	1.091	1.085	1.069	1.050	1.056	1.050	1.056	1.039	1.039	1.033	1.024	1.019	1.015	1.013	1.009	1.009	1.008	1.005	1.006	1.006	1.002	1.003	1.000		
7 Yr Avg	73.880	2.076	1.543	1.376	1.352	1.297	1.270	1.190	1.132	1.165	1.124	1.097	1.089	1.081	1.070	1.049	1.057	1.047	1.052	1.034	1.034	1.028	1.022	1.018	1.014	1.012	1.009	1.008	1.007	1.005	1.006	1.006	1.002	1.003	1.000		
3 Yr Wtd	8.338	1.829	1.630	1.212	1.305	1.239	1.249	1.230	1.125	1.128	1.083	1.099	1.084	1.080	1.053	1.048	1.051	1.052	1.069	1.036	1.039	1.029	1.026	1.017	1.013	1.013	1.007	1.008	1.009	1.006	1.008	1.005	1.002	1.003	1.000		
7 Yr Wtd	8.446	1.887	1.507	1.304	1.339	1.282	1.266	1.191	1.131	1.160	1.112	1.097	1.088	1.079	1.068	1.048	1.056	1.046	1.050	1.034	1.034	1.028	1.022	1.017	1.014	1.012	1.009	1.008	1.007	1.005	1.005	1.006	1.002	1.003	1.000		
10 Yr Wtd	9.064	1.949	1.519	1.328	1.357	1.283	1.275	1.196	1.142	1.150	1.119	1.098	1.091	1.081	1.067	1.049	1.054	1.043	1.044	1.032	1.029	1.024	1.020	1.015	1.012	1.010	1.009	1.008	1.007	1.005	1.005	1.006	1.002	1.003	1.000		TAIL
Prior	20.000	2.150	1.600	1.400	1.375	1.295	1.265	1.195	1.150	1.150	1.140	1.100	1.093	1.090	1.073	1.055	1.060	1.050	1.050	1.035	1.035	1.025	1.020	1.017	1.014	1.012	1.009	1.008	1.007	1.006	1.005	1.005	1.005	1.004	1.004		1.019
Selected	20.000	2.100	1.600	1.375	1.360	1.285	1.270	1.195	1.150	1.150	1.120	1.100	1.091	1.090	1.070	1.055	1.055	1.050	1.050	1.037	1.035	1.025	1.023	1.015	1.014	1.012	1.009	1.008	1.008	1.006	1.006	1.005	1.004	1.004	1.003	1.003	
Cumulative	784.012	39.201	18.667	11.667	8.485	6.239	4.855	3.823	3.199	2.782	2.419	2.160	1.963	1.800	1.651	1.543	1.463	1.386	1.320	1.258	1.213	1.172	1.143	1.117	1.101	1.086	1.073	1.063	1.055	1.046	1.041	1.035	1.030	1.025	1.021	1.018	1.015

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
LUMP SUM ADVANCEMENTS
CASE RESERVES (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																										0	0	0	0	0	0	0	0	0	0	0	-
1978																									0	0	0	0	0	0	0	0	0	0	0		-
1979																								0	0	0	0	0	0	0	0	0	0	0			-
1980																							0	0	0	0	0	0	0	0	0	0	0				-
1981																						0	0	0	0	0	0	0	0	0	0	0					-
1982																					0	0	0	0	0	0	0	0	0	0	0						-
1983																				0	0	0	0	0	0	0	0	0	0	0							-
1984																			0	0	0	0	0	0	0	0	0	0	0								-
1985																		0	0	0	0	0	0	0	0	0	0	0									-
1986																	0	0	0	0	0	0	0	0	0	0	0										-
1987																0	0	0	0	0	0	0	0	0	0	0											-
1988															0	0	0	0	0	0	0	0	0	0	0												-
1989														0	0	0	0	0	0	0	0	0	0	0													-
1990													0	0	0	0	0	0	0	0	0	0	0														-
1991												0	0	0	0	0	0	0	0	0	0	0															-
1992											0	0	0	0	0	0	0	0	0	0	0																-
1993										0	0	0	0	0	0	0	0	0	0	0																	-
1994									0	0	0	0	0	0	0	0	0	0	0																		-
1995								0	0	0	0	0	0	0	0	0	0	0																			-
1996							0	0	0	0	0	0	0	0	0	0	0																				-
1997						0	0	0	0	0	0	0	0	0	0	0																					-
1998					0	0	0	0	0	0	0	0	0	0	0																						-
1999				0	0	0	0	0	0	0	0	0	0	0																							-
2000			0	0	0	0	0	0	0	0	0	0	0																								-
2001		0	0	0	0	0	0	0	0	0	0	0																									-
2002	0	0	0	0	0	0	0	0	0	0	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																													-
2006	0	0	0	0	0	0	0																														-
2007	0	0	0	0	0	0																															-
2008	0	0	0	0	0																																-
2009	0	0	0	0																																	-
2010	0	0	0																																		-
2011	0	0																																			-
2012	0																																				-
																																					-

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
LUMP SUM ADVANCEMENTS
PAID TO INCURRED LOSS RATIOS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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		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%
2004	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																												100.0%
2005	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																													100.0%
2006	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																														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%
2009	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%

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
LUMP SUM ADVANCEMENTS
PAID LOSS / 100 OF PAYROLL

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	ON-LEVEL PAYROLL
1977	0.00%	0.01%	0.04%	0.08%	0.13%	0.23%	0.37%	0.53%	0.67%	0.82%	0.94%	1.05%	1.15%	1.24%	1.31%	1.37%	1.41%	1.44%	1.47%	1.50%	1.54%	1.56%	1.58%	1.59%	1.60%	1.61%	1.63%	1.64%	1.65%	1.66%	1.67%	0.02%	0.02%	0.02%	0.02%	0.02%	88,490,090
1978	0.00%	0.01%	0.05%	0.08%	0.14%	0.24%	0.38%	0.54%	0.69%	0.83%	0.96%	1.07%	1.18%	1.27%	1.34%	1.39%	1.43%	1.47%	1.51%	1.55%	1.58%	1.60%	1.62%	1.63%	1.64%	1.65%	1.66%	1.67%	1.68%	1.69%	1.69%	0.02%	0.02%	0.02%	0.02%		91,119,089
1979	0.00%	0.01%	0.04%	0.07%	0.12%	0.21%	0.33%	0.47%	0.60%	0.73%	0.84%	0.95%	1.04%	1.12%	1.19%	1.24%	1.30%	1.35%	1.41%	1.44%	1.46%	1.48%	1.51%	1.53%	1.54%	1.56%	1.57%	1.58%	1.59%	1.60%	1.61%	0.02%	0.02%	0.02%			90,690,465
1980	0.00%	0.01%	0.04%	0.06%	0.11%	0.19%	0.30%	0.43%	0.54%	0.66%	0.77%	0.87%	0.94%	1.00%	1.05%	1.10%	1.15%	1.21%	1.25%	1.27%	1.28%	1.29%	1.32%	1.34%	1.35%	1.36%	1.37%	1.39%	1.40%	1.41%	1.43%	0.01%	0.01%				87,100,472
1981	0.00%	0.01%	0.03%	0.05%	0.08%	0.14%	0.23%	0.32%	0.41%	0.51%	0.61%	0.70%	0.77%	0.83%	0.88%	0.92%	0.96%	0.99%	1.03%	1.05%	1.07%	1.10%	1.12%	1.13%	1.15%	1.16%	1.18%	1.19%	1.20%	1.21%	1.22%	0.01%					83,462,136
1982	0.00%	0.01%	0.03%	0.05%	0.09%	0.16%	0.26%	0.37%	0.49%	0.60%	0.69%	0.76%	0.83%	0.89%	0.96%	1.00%	1.04%	1.07%	1.10%	1.12%	1.16%	1.18%	1.19%	1.21%	1.22%	1.24%	1.25%	1.27%	1.29%	1.30%	1.31%						79,135,492
1983	0.00%	0.01%	0.02%	0.04%	0.07%	0.12%	0.19%	0.29%	0.40%	0.49%	0.58%	0.65%	0.72%	0.79%	0.84%	0.89%	0.92%	0.95%	0.98%	0.99%	1.03%	1.05%	1.06%	1.08%	1.10%	1.11%	1.12%	1.13%	1.13%	1.14%							77,162,033
1984	0.00%	0.01%	0.02%	0.04%	0.08%	0.13%	0.22%	0.32%	0.41%	0.49%	0.56%	0.65%	0.71%	0.78%	0.84%	0.90%	0.95%	0.99%	1.03%	1.07%	1.10%	1.12%	1.14%	1.16%	1.18%	1.22%	1.24%	1.24%	1.25%								79,569,925
1985	0.00%	0.01%	0.02%	0.04%	0.07%	0.13%	0.22%	0.32%	0.41%	0.49%	0.57%	0.65%	0.74%	0.80%	0.87%	0.92%	0.98%	1.03%	1.06%	1.08%	1.11%	1.11%	1.13%	1.15%	1.17%	1.20%	1.21%	1.22%									82,906,581
1986	0.00%	0.00%	0.02%	0.03%	0.06%	0.12%	0.20%	0.27%	0.34%	0.44%	0.53%	0.62%	0.72%	0.78%	0.83%	0.88%	0.93%	0.99%	1.03%	1.06%	1.07%	1.10%	1.14%	1.16%	1.18%	1.20%	1.21%										86,749,768
1987	0.00%	0.00%	0.01%	0.02%	0.05%	0.09%	0.14%	0.19%	0.27%	0.35%	0.44%	0.54%	0.60%	0.66%	0.72%	0.77%	0.82%	0.86%	0.90%	0.93%	0.96%	1.01%	1.06%	1.08%	1.11%	1.12%											90,001,532
1988	0.00%	0.01%	0.04%	0.06%	0.08%	0.11%	0.17%	0.26%	0.33%	0.44%	0.51%	0.57%	0.63%	0.67%	0.72%	0.76%	0.79%	0.82%	0.86%	0.89%	0.91%	0.94%	0.96%	0.98%	0.99%												92,596,563
1989	0.00%	0.01%	0.03%	0.04%	0.07%	0.11%	0.17%	0.24%	0.33%	0.42%	0.48%	0.56%	0.62%	0.69%	0.74%	0.78%	0.82%	0.87%	0.90%	0.94%	1.00%	1.04%	1.07%	1.11%													96,481,507
1990	0.00%	0.01%	0.02%	0.03%	0.06%	0.11%	0.17%	0.26%	0.32%	0.39%	0.46%	0.52%	0.60%	0.66%	0.72%	0.78%	0.83%	0.87%	0.90%	0.94%	0.97%	1.01%	1.05%														97,911,638
1991	0.00%	0.00%	0.02%	0.03%	0.06%	0.11%	0.17%	0.23%	0.29%	0.34%	0.40%	0.46%	0.51%	0.55%	0.60%	0.65%	0.67%	0.71%	0.75%	0.81%	0.83%	0.86%															97,123,143
1992	0.00%	0.00%	0.01%	0.02%	0.05%	0.11%	0.16%	0.24%	0.29%	0.35%	0.39%	0.45%	0.49%	0.54%	0.58%	0.61%	0.64%	0.67%	0.70%	0.74%	0.77%																95,902,063
1993	0.00%	0.00%	0.01%	0.02%	0.04%	0.09%	0.14%	0.19%	0.25%	0.28%	0.32%	0.37%	0.41%	0.45%	0.48%	0.52%	0.56%	0.60%	0.64%	0.68%																	98,278,492
1994	0.00%	0.00%	0.03%	0.06%	0.10%	0.15%	0.21%	0.24%	0.28%	0.34%	0.37%	0.42%	0.47%	0.50%	0.55%	0.60%	0.64%	0.68%	0.71%																		100,579,286
1995	0.00%	0.03%	0.07%	0.09%	0.12%	0.18%	0.24%	0.29%	0.35%	0.41%	0.45%	0.50%	0.55%	0.61%	0.66%	0.69%	0.71%	0.73%																			103,140,858
1996	0.00%	0.03%	0.04%	0.07%	0.10%	0.13%	0.18%	0.23%	0.28%	0.34%	0.40%	0.47%	0.50%	0.55%	0.60%	0.63%	0.66%																				104,088,085
1997	0.00%	0.03%	0.05%	0.09%	0.13%	0.18%	0.21%	0.25%	0.31%	0.35%	0.40%	0.49%	0.54%	0.59%	0.65%	0.69%																					106,370,937
1998	0.00%	0.02%	0.06%	0.12%	0.17%	0.22%	0.28%	0.41%	0.47%	0.53%	0.64%	0.72%	0.81%	0.87%	0.92%																						106,610,635
1999	0.00%	0.04%	0.07%	0.10%	0.17%	0.24%	0.32%	0.43%	0.50%	0.58%	0.72%	0.79%	0.85%	0.92%																							108,677,929
2000	0.00%	0.02%	0.10%	0.15%	0.21%	0.33%	0.46%	0.59%	0.68%	0.76%	0.85%	0.93%	1.02%																								110,223,863
2001	0.00%	0.06%	0.14%	0.19%	0.25%	0.33%	0.41%	0.53%	0.62%	0.68%	0.79%	0.84%																									109,675,764
2002	0.00%	0.03%	0.05%	0.11%	0.19%	0.28%	0.42%	0.52%	0.68%	0.80%	0.88%																										108,596,907
2003	0.00%	0.05%	0.14%	0.19%	0.27%	0.37%	0.46%	0.57%	0.69%	0.75%																											106,712,867
2004	0.00%	0.08%	0.16%	0.23%	0.32%	0.44%	0.56%	0.69%	0.82%																												105,596,397
2005	0.02%	0.08%	0.15%	0.25%	0.35%	0.46%	0.55%	0.71%																													105,836,799
2006	0.01%	0.16%	0.36%	0.45%	0.54%	0.71%	0.88%																														106,826,594
2007	0.00%	0.11%	0.18%	0.28%	0.39%	0.50%																															106,579,121
2008	0.02%	0.07%	0.22%	0.49%	0.55%																																104,228,254
2009	0.00%	0.17%	0.40%	0.53%																																	96,636,885
2010	0.00%	0.36%	0.48%																																		94,656,914
2011	0.15%	0.78%																																			95,464,009
2012	0.21%																																				92,683,504

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
LUMP SUM ADVANCEMENTS
INCURRED LOSS / 100 OF PAYROLL

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	ON-LEVEL PAYROLL
1977																										1.61%	1.63%	1.64%	1.65%	1.66%	1.67%	0.02%	0.02%	0.02%	0.02%	0.02%	88,490,090
1978																									1.64%	1.65%	1.66%	1.67%	1.68%	1.69%	1.69%	0.02%	0.02%	0.02%	0.02%		91,119,089
1979																								1.53%	1.54%	1.56%	1.57%	1.58%	1.59%	1.60%	1.61%	0.02%	0.02%	0.02%			90,690,465
1980																							1.32%	1.34%	1.35%	1.36%	1.37%	1.39%	1.40%	1.41%	1.43%	0.01%	0.01%				87,100,472
1981																						1.10%	1.12%	1.13%	1.15%	1.16%	1.18%	1.19%	1.20%	1.21%	1.22%	0.01%					83,462,136
1982																					1.16%	1.18%	1.19%	1.21%	1.22%	1.24%	1.25%	1.27%	1.29%	1.30%	1.31%						79,135,492
1983																				0.99%	1.03%	1.05%	1.06%	1.08%	1.10%	1.11%	1.12%	1.13%	1.13%	1.14%							77,162,033
1984																			1.03%	1.07%	1.10%	1.12%	1.14%	1.16%	1.18%	1.22%	1.24%	1.24%	1.25%								79,569,925
1985																		1.03%	1.06%	1.08%	1.11%	1.11%	1.13%	1.15%	1.17%	1.20%	1.21%	1.22%									82,906,581
1986																	0.93%	0.99%	1.03%	1.06%	1.07%	1.10%	1.14%	1.16%	1.18%	1.20%	1.21%										86,749,768
1987																0.77%	0.82%	0.86%	0.90%	0.93%	0.96%	1.01%	1.06%	1.08%	1.11%	1.12%											90,001,532
1988															0.72%	0.76%	0.79%	0.82%	0.86%	0.89%	0.91%	0.94%	0.96%	0.98%	0.99%												92,596,563
1989														0.69%	0.74%	0.78%	0.82%	0.87%	0.90%	0.94%	1.00%	1.04%	1.07%	1.11%													96,481,507
1990													0.60%	0.66%	0.72%	0.78%	0.83%	0.87%	0.90%	0.94%	0.97%	1.01%	1.05%														97,911,638
1991												0.46%	0.51%	0.55%	0.60%	0.65%	0.67%	0.71%	0.75%	0.81%	0.83%	0.86%															97,123,143
1992											0.39%	0.45%	0.49%	0.54%	0.58%	0.61%	0.64%	0.67%	0.70%	0.74%	0.77%																95,902,063
1993										0.28%	0.32%	0.37%	0.41%	0.45%	0.48%	0.52%	0.56%	0.60%	0.64%	0.68%																	98,278,492
1994									0.28%	0.34%	0.37%	0.42%	0.47%	0.50%	0.55%	0.60%	0.64%	0.68%	0.71%																		100,579,286
1995								0.29%	0.35%	0.41%	0.45%	0.50%	0.55%	0.61%	0.66%	0.69%	0.71%	0.73%																			103,140,858
1996							0.18%	0.23%	0.28%	0.34%	0.40%	0.47%	0.50%	0.55%	0.60%	0.63%	0.66%																				104,088,085
1997						0.18%	0.21%	0.25%	0.31%	0.35%	0.40%	0.49%	0.54%	0.59%	0.65%	0.69%																					106,370,937
1998					0.17%	0.22%	0.28%	0.41%	0.47%	0.53%	0.64%	0.72%	0.81%	0.87%	0.92%																						106,610,635
1999				0.10%	0.17%	0.24%	0.32%	0.43%	0.50%	0.58%	0.72%	0.79%	0.85%	0.92%																							108,677,929
2000			0.10%	0.15%	0.21%	0.33%	0.46%	0.59%	0.68%	0.76%	0.85%	0.93%	1.02%																								110,223,863
2001		0.06%	0.14%	0.19%	0.25%	0.33%	0.41%	0.53%	0.62%	0.68%	0.79%	0.84%																									109,675,764
2002	0.00%	0.03%	0.05%	0.11%	0.19%	0.28%	0.42%	0.52%	0.68%	0.80%	0.88%																										108,596,907
2003	0.00%	0.05%	0.14%	0.19%	0.27%	0.37%	0.46%	0.57%	0.69%	0.75%																											106,712,867
2004	0.00%	0.08%	0.16%	0.23%	0.32%	0.44%	0.56%	0.69%	0.82%																												105,596,397
2005	0.02%	0.08%	0.15%	0.25%	0.35%	0.46%	0.55%	0.71%																													105,836,799
2006	0.01%	0.16%	0.36%	0.45%	0.54%	0.71%	0.88%																														106,826,594
2007	0.00%	0.11%	0.18%	0.28%	0.39%	0.50%																															106,579,121
2008	0.02%	0.07%	0.22%	0.49%	0.55%																																104,228,254
2009	0.00%	0.17%	0.40%	0.53%																																	96,636,885
2010	0.00%	0.36%	0.48%																																		94,656,914
2011	0.15%	0.78%																																			95,464,009
2012	0.21%																																				92,683,504

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
LUMP SUM ADVANCEMENTS

REPORTED LUMP SUM ADVANCEMENTS CLAIM COUNTS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982			8	18	43	91	171	301	443	547	626	699	742	786	821	835	856	871	882	896	912	921	927	935	941	947	957	961	967	971	973						973
1983		6	14	30	50	85	179	301	411	499	580	649	709	754	765	789	802	827	842	851	863	872	878	888	890	894	898	901	902	907							907
1984		9	23	35	60	130	262	386	468	562	614	693	732	750	784	803	824	844	861	875	886	900	908	917	926	938	950	952	958								958
1985		5	17	36	77	157	294	392	499	578	665	729	746	780	814	839	868	889	903	914	926	934	946	952	967	976	982	986									986
1986	1	8	18	34	81	159	238	327	409	518	604	630	673	711	745	777	805	835	853	874	884	900	918	928	934	943	952										952
1987		6	13	31	72	121	198	274	374	461	492	540	579	619	659	687	706	729	752	773	787	800	820	830	845	854											854
1988		6	9	23	57	111	184	303	379	411	455	492	530	563	596	614	637	656	678	699	714	723	733	745	757												757
1989		5	12	21	59	117	200	287	305	367	413	471	513	560	591	621	651	675	689	708	733	750	774	791													791
1990		3	7	21	60	147	219	248	302	363	425	457	499	542	571	604	627	647	670	693	707	728	744														744
1991		8	12	25	64	116	139	188	243	289	330	369	402	439	466	494	510	532	548	566	581	593															593
1992		1	4	30	67	79	114	162	206	251	276	307	336	361	392	407	422	447	469	482	503																503
1993		2	8	21	52	99	148	190	233	270	302	335	362	381	404	422	443	472	492	507																	507
1994		4	15	38	79	117	158	193	233	285	317	354	381	408	433	462	486	509	517																		517
1995		4	13	31	58	99	151	196	241	288	318	349	378	407	440	459	480	496																			496
1996		4	11	34	72	109	152	195	241	286	318	351	381	407	437	455	473																				473
1997		10	21	45	80	127	172	215	262	304	339	386	415	446	466	490																					490
1998	1	6	27	68	109	159	210	271	330	368	430	483	521	557	572																						572
1999	2	9	31	62	95	148	215	274	319	386	450	487	528	564																							564
2000		14	41	84	144	216	311	372	432	494	548	589	635																								635
2001	1	17	35	76	132	190	248	319	397	442	493	529																									529
2002	1	16	35	86	138	199	271	352	432	485	539																										539
2003		16	39	69	117	185	260	328	386	427																											427
2004		20	52	88	138	214	281	348	398																												398
2005	4	20	43	69	119	189	250	330																													330
2006	2	28	51	85	123	179	233																														233
2007	2	18	45	83	132	174																															174
2008	2	17	40	103	134																																134
2009	3	22	45	68																																	68
2010	1	78	100																																		100
2011	41	146																																			146
2012	15																																				15
																																					16,365

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-Ult	
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982			2.250	2.389	2.116	1.879	1.760	1.472	1.235	1.144	1.117	1.062	1.059	1.045	1.017	1.025	1.018	1.013	1.016	1.018	1.010	1.007	1.009	1.006	1.006	1.011	1.004	1.006	1.004	1.002							
1983		2.333	2.143	1.667	1.700	2.106	1.682	1.365	1.214	1.162	1.119	1.092	1.063	1.015	1.031	1.016	1.031	1.018	1.011	1.014	1.010	1.007	1.011	1.002	1.004	1.004	1.003	1.001	1.006								
1984		2.556	1.522	1.714	2.167	2.015	1.473	1.212	1.201	1.093	1.129	1.056	1.025	1.045	1.024	1.026	1.024	1.020	1.016	1.013	1.016	1.009	1.010	1.010	1.013	1.013	1.002	1.006									
1985		3.400	2.118	2.139	2.039	1.873	1.333	1.273	1.158	1.151	1.096	1.023	1.046	1.044	1.031	1.035	1.024	1.016	1.012	1.013	1.009	1.013	1.006	1.016	1.009	1.006	1.004										
1986	8.000	2.250	1.889	2.382	1.963	1.497	1.374	1.251	1.267	1.166	1.043	1.068	1.056	1.048	1.043	1.036	1.037	1.022	1.025	1.011	1.018	1.020	1.011	1.006	1.010	1.010											
1987		2.167	2.385	2.323	1.681	1.636	1.384	1.365	1.233	1.067	1.098	1.072	1.069	1.065	1.042	1.028	1.033	1.032	1.028	1.018	1.017	1.025	1.012	1.018	1.011												
1988		1.500	2.556	2.478	1.947	1.658	1.647	1.251	1.084	1.107	1.081	1.077	1.062	1.059	1.030	1.037	1.030	1.034	1.031	1.021	1.013	1.014	1.016	1.016													
1989		2.400	1.750	2.810	1.983	1.709	1.435	1.063	1.203	1.125	1.140	1.089	1.092	1.055	1.051	1.048	1.037	1.021	1.028	1.035	1.023	1.032	1.022														
1990		2.333	3.000	2.857	2.450	1.490	1.132	1.218	1.202	1.171	1.075	1.092	1.086	1.054	1.058	1.038	1.032	1.036	1.034	1.020	1.030	1.022															
1991		1.500	2.083	2.560	1.813	1.198	1.353	1.293	1.189	1.142	1.118	1.089	1.092	1.062	1.060	1.032	1.043	1.030	1.033	1.027	1.021																
1992		4.000	7.500	2.233	1.179	1.443	1.421	1.272	1.218	1.100	1.112	1.094	1.074	1.086	1.038	1.037	1.059	1.049	1.028	1.044																	
1993		4.000	2.625	2.476	1.904	1.495	1.284	1.226	1.159	1.119	1.109	1.081	1.052	1.060	1.045	1.050	1.065	1.042	1.030																		
1994		3.750	2.533	2.079	1.481	1.350	1.222	1.207	1.223	1.112	1.117	1.076	1.071	1.061	1.067	1.052	1.047	1.016																			
1995		3.250	2.385	1.871	1.707	1.525	1.298	1.230	1.195	1.104	1.097	1.083	1.077	1.081	1.043	1.046	1.033																				
1996		2.750	3.091	2.118	1.514	1.394	1.283	1.236	1.187	1.112	1.104	1.085	1.068	1.074	1.041	1.040																					
1997		2.100	2.143	1.778	1.588	1.354	1.250	1.219	1.160	1.115	1.139	1.075	1.075	1.045	1.052																						
1998	6.000	4.500	2.519	1.603	1.459	1.321	1.290	1.218	1.115	1.168	1.123	1.079	1.069	1.027																							
1999	4.500	3.444	2.000	1.532	1.558	1.453	1.274	1.164	1.210	1.166	1.082	1.084	1.068																								
2000		2.929	2.049	1.714	1.500	1.440	1.196	1.161	1.144	1.109	1.075	1.078																									
2001	17.000	2.059	2.171	1.737	1.439	1.305	1.286	1.245	1.113	1.115	1.073																										
2002	16.000	2.188	2.457	1.605	1.442	1.362	1.299	1.227	1.123	1.111																											
2003		2.438	1.769	1.696	1.581	1.405	1.262	1.177	1.106																												
2004		2.600	1.692	1.568	1.551	1.313	1.238	1.144																													
2005	5.000	2.150	1.605	1.725	1.588	1.323	1.320																														
2006	14.000	1.821	1.667	1.447	1.455	1.302																															
2007	9.000	2.500	1.844	1.590	1.318																																
2008	8.500	2.353	2.575	1.301																																	
2009	7.333	2.045	1.511																																		
2010	78.000	1.282																																			
2011	3.561																																				
3 Yr Avg	29.631	1.893	1.977	1.446	1.454	1.313	1.273	1.183	1.114	1.112	1.077	1.080	1.071	1.048	1.045	1.046	1.049	1.036	1.030	1.030	1.025	1.023	1.017	1.014	1.010	1.009	1.003	1.005	1.005	1.002							
5 Yr Avg	21.279	2.000	1.840	1.526	1.499	1.341	1.281	1.191	1.139	1.134	1.098	1.080	1.071	1.058	1.049	1.045	1.050	1.035	1.031	1.029	1.021	1.023	1.014	1.013	1.009	1.009	1.003	1.005	1.005	1.002							
7 Yr Avg	17.913	2.107	1.809	1.562	1.482	1.350	1.268	1.191	1.139	1.128	1.099	1.080	1.069	1.062	1.049	1.042	1.045	1.032	1.030	1.025	1.018	1.019	1.013	1.011	1.009	1.009	1.003	1.005	1.005	1.002							
3 Yr Wtd	5.467	1.581	1.954	1.435	1.449	1.313	1.272	1.183	1.114	1.112	1.076	1.080	1.070	1.046	1.045	1.046	1.048	1.035	1.030	1.029	1.025	1.023	1.017	1.013	1.010	1.009	1.003	1.005	1.005	1.002							
5 Yr Wtd	5.735	1.724	1.821	1.509	1.496	1.341	1.280	1.190	1.136	1.131	1.095	1.080	1.071	1.055	1.050	1.045	1.049	1.034	1.031	1.029	1.020	1.023	1.013	1.013	1.009	1.009	1.003	1.005	1.005	1.002							
10 Yr Wtd		1.925	1.904	1.580	1.486	1.357	1.268	1.198	1.150	1.124	1.100	1.082	1.074	1.059	1.048	1.040	1.040	1.028	1.025	1.020	1.016	1.016	1.012	1.010	1.009	1.009	1.003	1.005	1.005	1.002							TAIL
PRIOR	7.500	2.000	1.800	1.500	1.502	1.348	1.274	1.190	1.139	1.131	1.097	1.080	1.070	1.058	1.050	1.046	1.050	1.036	1.031	1.029	1.020	1.022	1.013	1.013	1.010	1.009	1.003	1.004	1.004	1.004							1.023
Selected	7.500	2.000	1.820	1.510	1.496	1.341	1.280	1.190	1.136	1.131	1.095	1.080	1.071	1.055	1.050	1.045	1.049	1.034	1.031	1.029	1.020	1.023	1.013	1.013	1.009	1.009	1.003	1.005	1.005	1.002							
Cumulative	309.786	41.305	20.652	11.347	7.515	5.023	3.747	2.927	2.460	2.165	1.914	1.749	1.619	1.512	1.432	1.365	1.306	1.245	1.204	1.168	1.136	1.113	1.088	1.074	1.060	1.050	1.041	1.038	1.033	1.028	1.026	1.026	1.026	1.026	1.026	1.026	1.026

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
LUMP SUM ADVANCEMENTS

CUMULATIVE PAID LOSS PER REPORTED CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982			30,893	23,538	17,452	14,312	12,248	9,795	8,680	8,680	8,729	8,658	8,863	8,974	9,236	9,481	9,626	9,764	9,867	9,932	10,072	10,122	10,200	10,269	10,272	10,322	10,374	10,463	10,526	10,608	10,642						10,642
1983		7,325	12,518	10,014	10,643	10,865	8,296	7,418	7,502	7,623	7,664	7,759	7,874	8,050	8,448	8,695	8,807	8,838	8,939	9,009	9,172	9,250	9,285	9,350	9,534	9,540	9,616	9,682	9,708	9,731							9,731
1984		5,503	8,586	9,673	9,994	8,006	6,580	6,540	6,933	6,933	7,257	7,470	7,730	8,253	8,548	8,895	9,169	9,357	9,488	9,708	9,860	9,866	9,956	10,031	10,132	10,335	10,361	10,367	10,375								10,375
1985		10,088	11,831	9,578	7,932	6,933	6,342	6,871	6,784	6,966	7,072	7,406	8,178	8,507	8,857	9,045	9,371	9,600	9,758	9,829	9,908	9,896	9,920	10,010	10,072	10,153	10,211	10,261									10,261
1986	0	4,554	8,070	7,324	6,066	6,466	7,206	7,067	7,240	7,396	7,559	8,561	9,243	9,503	9,709	9,874	10,053	10,277	10,443	10,532	10,514	10,639	10,727	10,882	10,989	11,019	11,039										11,039
1987		4,646	8,550	7,109	6,323	6,481	6,202	6,231	6,445	6,796	8,137	8,933	9,264	9,592	9,846	10,107	10,428	10,593	10,722	10,837	11,014	11,391	11,658	11,757	11,805	11,782											11,782
1988		19,478	44,432	23,350	13,342	9,578	8,675	7,934	8,050	9,949	10,381	10,812	10,936	11,063	11,203	11,390	11,466	11,556	11,704	11,798	11,825	12,043	12,141	12,173	12,142												12,142
1989		16,558	22,773	19,526	10,906	8,752	8,016	8,090	10,543	11,017	11,239	11,418	11,706	11,853	12,023	12,112	12,114	12,502	12,622	12,773	13,151	13,364	13,376	13,576													13,576
1990		34,731	26,819	14,707	9,258	7,209	7,794	10,323	10,305	10,576	10,614	11,214	11,709	11,950	12,358	12,705	12,915	13,128	13,214	13,230	13,453	13,651	13,763														13,763
1991		6,024	16,882	12,618	9,452	9,094	12,054	12,031	11,739	11,592	11,726	12,090	12,259	12,082	12,546	12,769	12,799	12,999	13,254	13,846	13,948	14,079															14,079
1992		25,917	24,047	7,944	7,603	13,366	13,873	13,992	13,365	13,558	13,424	14,100	13,937	14,341	14,110	14,458	14,450	14,481	14,414	14,792	14,671																14,671
1993		9,798	6,709	7,771	8,317	8,679	9,542	9,687	10,469	10,339	10,328	10,724	11,173	11,555	11,672	12,208	12,451	12,479	12,739	13,265																	13,265
1994		8,658	23,180	15,338	12,140	13,020	13,182	12,385	12,194	11,868	11,798	11,933	12,296	12,386	12,778	13,131	13,247	13,419	13,845																		13,845
1995		67,003	54,102	31,557	21,951	18,823	16,376	15,225	15,043	14,731	14,737	14,744	14,984	15,416	15,356	15,467	15,341	15,283																			15,283
1996		84,026	40,519	20,481	15,096	12,676	12,091	12,273	12,023	12,370	13,006	13,907	13,756	14,125	14,364	14,399	14,503																				14,503
1997		27,325	24,209	20,968	17,759	14,855	13,259	12,430	12,543	12,269	12,666	13,491	13,766	13,958	14,839	15,017																					15,017
1998	33,000	37,678	23,764	19,232	16,325	14,639	14,344	16,029	15,233	15,251	15,774	15,841	16,518	16,698	17,122																						17,122
1999	4,107	53,586	24,055	17,689	19,312	17,666	16,217	17,015	16,938	16,420	17,450	17,639	17,531	17,761																							17,761
2000		18,731	26,211	20,258	16,371	16,719	16,446	17,577	17,228	16,984	17,082	17,362	17,683																								17,683
2001	11,166	36,195	44,325	27,273	21,063	19,212	18,104	18,106	17,091	16,936	17,648	17,461																									17,461
2002	25,508	22,939	15,489	14,375	15,064	15,490	16,697	15,961	16,975	17,829	17,803																										17,803
2003		31,807	37,509	28,695	24,609	21,482	19,055	18,636	18,971	18,698																											18,698
2004		41,526	32,392	27,228	24,307	21,551	21,181	20,899	21,887																												21,887
2005	59,185	42,040	37,101	38,793	31,080	25,902	23,309	22,748																													22,748
2006	42,439	62,559	74,642	56,963	46,592	42,264	40,266																														40,266
2007	8,000	65,869	43,276	35,709	31,690	30,488																															30,488
2008	87,994	42,577	57,600	49,641	42,840																																42,840
2009	13,911	76,113	85,148	74,989																																	74,989
2010	9,248	43,808	44,997																																		44,997
2011	35,550	51,277																																			51,277
2012	131,294																																				131,294

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-Ult	378-Ult	390-Ult	402-Ult	414-Ult	426-Ult	
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982			0.762	0.741	0.820	0.856	0.800	0.886	1.000	1.006	0.992	1.024	1.013	1.029	1.027	1.015	1.014	1.011	1.007	1.014	1.005	1.008	1.007	1.000	1.005	1.005	1.009	1.006	1.008	1.003							
1983		1.709	0.800	1.063	1.021	0.764	0.894	1.011	1.016	1.005	1.012	1.015	1.022	1.049	1.029	1.013	1.004	1.011	1.008	1.018	1.008	1.004	1.007	1.020	1.001	1.008	1.007	1.003	1.002								
1984		1.560	1.127	1.033	0.801	0.822	0.994	1.060	1.000	1.047	1.029	1.035	1.068	1.036	1.041	1.031	1.021	1.014	1.023	1.016	1.001	1.009	1.008	1.010	1.020	1.003	1.001	1.001									
1985		1.173	0.810	0.828	0.874	0.915	1.083	0.987	1.027	1.015	1.047	1.104	1.040	1.041	1.021	1.036	1.024	1.016	1.007	1.008	0.999	1.002	1.009	1.006	1.008	1.006	1.005										
1986		1.772	0.908	0.828	1.066	1.114	0.981	1.025	1.021	1.022	1.132	1.080	1.028	1.022	1.017	1.018	1.022	1.016	1.008	0.998	1.012	1.008	1.014	1.010	1.003	1.002											
1987		1.840	0.831	0.889	1.025	0.957	1.005	1.034	1.054	1.197	1.098	1.037	1.035	1.027	1.026	1.032	1.016	1.012	1.011	1.016	1.034	1.024	1.008	1.004	0.998												
1988		2.281	0.526	0.571	0.718	0.906	0.914	1.015	1.236	1.044	1.041	1.011	1.012	1.013	1.017	1.007	1.008	1.013	1.008	1.002	1.018	1.008	1.003	0.997													
1989		1.375	0.857	0.559	0.802	0.916	1.009	1.303	1.045	1.020	1.016	1.025	1.013	1.014	1.007	1.000	1.032	1.010	1.012	1.030	1.016	1.001	1.015														
1990		0.772	0.548	0.630	0.779	1.081	1.324	0.998	1.026	1.004	1.057	1.044	1.021	1.034	1.028	1.017	1.016	1.007	1.001	1.017	1.015	1.008															
1991		2.802	0.747	0.749	0.962	1.325	0.998	0.976	0.987	1.012	1.031	1.014	0.986	1.038	1.018	1.002	1.016	1.020	1.045	1.007	1.009																
1992		0.928	0.330	0.957	1.758	1.038	1.009	0.955	1.014	0.990	1.050	0.988	1.029	0.984	1.025	0.999	1.002	0.995	1.026	0.992																	
1993		0.685	1.158	1.070	1.043	1.099	1.015	1.081	0.988	0.999	1.038	1.042	1.034	1.010	1.046	1.020	1.002	1.021	1.041																		
1994		2.677	0.662	0.792	1.073	1.012	0.940	0.985	0.973	0.994	1.011	1.030	1.007	1.032	1.028	1.009	1.013	1.032																			
1995		0.807	0.583	0.696	0.858	0.870	0.930	0.988	0.979	1.000	1.000	1.016	1.029	0.996	1.007	0.992	0.996																				
1996		0.482	0.505	0.737	0.840	0.954	1.015	0.980	1.029	1.051	1.069	0.989	1.027	1.017	1.002	1.007																					
1997		0.886	0.866	0.847	0.836	0.893	0.937	1.009	0.978	1.032	1.065	1.020	1.014	1.063	1.012																						
1998	1.142	0.631	0.809	0.849	0.897	0.980	1.117	0.950	1.001	1.034	1.004	1.043	1.011	1.025																							
1999	13.049	0.449	0.735	1.092	0.915	0.918	1.049	0.995	0.969	1.063	1.011	0.994	1.013																								
2000		1.399	0.773	0.808	1.021	0.984	1.069	0.980	0.986	1.006	1.016	1.019																									
2001	3.242	1.225	0.615	0.772	0.912	0.942	1.000	0.944	0.991	1.042	0.989																										
2002	0.899	0.675	0.928	1.048	1.028	1.078	0.956	1.064	1.050	0.999																											
2003		1.179	0.765	0.858	0.873	0.887	0.978	1.018	0.986																												
2004		0.780	0.841	0.893	0.887	0.983	0.987	1.047																													
2005	0.710	0.883	1.046	0.801	0.833	0.900	0.976																														
2006	1.474	1.193	0.763	0.818	0.907	0.953																															
2007	8.234	0.657	0.825	0.887	0.962																																
2008	0.484	1.353	0.862	0.863																																	
2009	5.472	1.119	0.881																																		
2010	4.737	1.027																																			
2011	1.442																																				
3 Yr Avg	3.884	1.166	0.856	0.856	0.901	0.945	0.980	1.043	1.009	1.015	1.006	1.018	1.013	1.035	1.007	1.003	1.004	1.016	1.037	1.005	1.013	1.006	1.009	1.004	1.003	1.003	1.004	1.003	1.005	1.003							
5 Yr Avg	4.074	1.070	0.875	0.852	0.892	0.960	0.979	1.011	0.996	1.029	1.017	1.013	1.019	1.027	1.019	1.005	1.006	1.015	1.025	1.010	1.019	1.010	1.010	1.006	1.006	1.005	1.005	1.003	1.005	1.003							
7 Yr Avg	3.222	1.002	0.855	0.881	0.915	0.961	1.002	1.000	0.995	1.032	1.022	1.016	1.019	1.018	1.020	1.007	1.011	1.014	1.021	1.009	1.015	1.009	1.009	1.007	1.006	1.005	1.005	1.003	1.005	1.003							
3 Yr Wtd	2.916	1.155	0.862	0.851	0.902	0.945	0.980	1.042	1.008	1.015	1.005	1.017	1.013	1.034	1.007	1.002	1.003	1.015	1.037	1.005	1.013	1.006	1.009	1.004	1.003	1.003	1.004	1.003	1.005	1.003							
5 Yr Wtd	1.808	1.051	0.860	0.847	0.895	0.951	0.980	1.011	0.996	1.028	1.015	1.013	1.018	1.026	1.018	1.005	1.005	1.014	1.025	1.009	1.018	1.009	1.010	1.005	1.006	1.005	1.005	1.003	1.005	1.003							
10 Yr Wtd		1.015	0.824	0.862	0.915	0.948	1.006	0.999	0.994	1.023	1.023	1.015	1.017	1.021	1.018	1.008	1.012	1.014	1.019	1.010	1.012	1.008	1.009	1.006	1.006	1.005	1.005	1.003	1.005	1.003							TAIL
Prior	10.000	1.615	1.444	1.255	1.295	1.207	1.198	1.185	1.135	1.168	1.124	1.094	1.089	1.090	1.066	1.047	1.059	1.045	1.049	1.039	1.039	1.029	1.020	1.016	1.015	1.014	1.010	1.009	1.007	1.005	1.004	1.007	1.002	1.002	1.004		1.018
Selected	4.000	1.120	0.860	0.847	0.895	0.951	0.980	1.011	0.996	1.028	1.015	1.013	1.018	1.026	1.018	1.005	1.005	1.014	1.025	1.009	1.018	1.009	1.010	1.005	1.006	1.005	1.005	1.003	1.005	1.003							
Cumulative	3.548	0.887	0.792	0.921	1.087	1.214	1.276	1.303	1.289	1.294	1.259	1.241	1.225	1.203	1.173	1.152	1.147	1.141	1.125	1.097	1.087	1.068	1.058	1.047	1.042	1.036	1.031	1.026	1.023	1.018	1.014	1.014	1.014	1.014	1.014	1.014	1.014

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
LUMP SUM ADVANCEMENTS

CUMULATIVE PAID LOSS / ULTIMATE CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	0	62	248	425	752	1,305	2,099	2,954	3,853	4,758	5,475	6,064	6,589	7,068	7,598	7,933	8,257	8,521	8,720	8,917	9,204	9,341	9,474	9,620	9,685	9,795	9,948	10,075	10,199	10,321	10,376						10,376
1983	0	47	188	322	571	991	1,593	2,396	3,308	4,081	4,769	5,403	5,990	6,513	6,934	7,361	7,579	7,843	8,075	8,226	8,493	8,654	8,747	8,909	9,105	9,151	9,265	9,360	9,395	9,470							9,470
1984	0	50	199	342	606	1,051	1,741	2,550	3,277	3,936	4,501	5,229	5,716	6,252	6,769	7,215	7,632	7,977	8,251	8,580	8,824	8,969	9,131	9,291	9,477	9,792	9,942	9,969	10,039								10,039
1985	0	49	197	337	597	1,064	1,823	2,633	3,309	3,936	4,597	5,278	5,963	6,486	7,048	7,418	7,951	8,343	8,614	8,781	8,969	9,035	9,173	9,315	9,520	9,686	9,802	9,890									9,890
1986	0	37	147	251	496	1,037	1,731	2,332	2,988	3,866	4,607	5,442	6,277	6,818	7,299	7,742	8,166	8,659	8,989	9,288	9,379	9,662	9,937	10,190	10,357	10,485	10,605										10,605
1987	0	31	124	246	508	874	1,369	1,903	2,687	3,493	4,463	5,377	5,980	6,619	7,234	7,741	8,208	8,609	8,989	9,339	9,663	10,159	10,658	10,879	11,120	11,218											11,218
1988	0	146	498	669	947	1,324	1,988	2,994	3,799	5,092	5,882	6,624	7,218	7,757	8,315	8,709	9,096	9,440	9,882	10,270	10,514	10,843	11,082	11,294	11,447												11,447
1989	0	97	321	482	757	1,205	1,886	2,732	3,783	4,757	5,461	6,327	7,065	7,809	8,359	8,849	9,278	9,928	10,231	10,639	11,341	11,792	12,180	12,633													12,633
1990	0	129	232	381	686	1,308	2,107	3,161	3,842	4,740	5,569	6,327	7,213	7,996	8,712	9,474	9,997	10,486	10,930	11,319	11,743	12,269	12,642														12,642
1991	0	73	307	478	917	1,598	2,539	3,427	4,322	5,076	5,863	6,759	7,467	8,036	8,858	9,557	9,890	10,478	11,004	11,874	12,278	12,650															12,650
1992	0	45	168	417	892	1,849	2,770	3,970	4,822	5,960	6,489	7,581	8,201	9,066	9,687	10,306	10,679	11,336	11,839	12,486	12,924																12,924
1993	0	33	91	276	731	1,451	2,385	3,109	4,121	4,716	5,269	6,068	6,832	7,437	7,965	8,702	9,317	9,949	10,587	11,361																	11,361
1994	0	56	559	937	1,542	2,449	3,348	3,843	4,568	5,438	6,013	6,791	7,532	8,124	8,895	9,753	10,350	10,981	11,508																		11,508
1995	0	434	1,138	1,583	2,060	3,015	4,001	4,829	5,866	6,865	7,583	8,326	9,165	10,153	10,933	11,487	11,915	12,266																			12,266
1996	0	544	721	1,127	1,759	2,236	2,974	3,872	4,688	5,725	6,693	7,898	8,481	9,303	10,157	10,601	11,100																				11,100
1997	0	408	760	1,410	2,124	2,820	3,409	3,995	4,912	5,575	6,418	7,784	8,539	9,306	10,337	10,999																					10,999
1998	40	276	783	1,597	2,173	2,842	3,678	5,304	6,138	6,853	8,282	9,342	10,507	11,356	11,958																						11,958
1999	10	565	874	1,286	2,151	3,065	4,088	5,466	6,334	7,430	9,206	10,071	10,852	11,743																							11,743
2000	0	255	1,045	1,655	2,293	3,513	4,975	6,361	7,240	8,162	9,106	9,947	10,923																								10,923
2001	12	665	1,677	2,241	3,006	3,946	4,854	6,244	7,335	8,093	9,406	9,986																									9,986
2002	25	356	525	1,198	2,014	2,987	4,385	5,444	7,106	8,379	9,298																										9,298
2003	0	550	1,581	2,140	3,113	4,296	5,356	6,608	7,917	8,631																											8,631
2004	26	848	1,721	2,447	3,426	4,711	6,080	7,429	8,898																												8,898
2005	245	870	1,651	2,771	3,829	5,068	6,032	7,771																													7,771
2006	97	2,006	4,361	5,546	6,564	8,666	10,747																														10,747
2007	18	1,357	2,228	3,391	4,786	6,070																															6,070
2008	156	643	2,046	4,541	5,098																																5,098
2009	39	1,572	3,598	4,788																																	4,788
2010	8	2,974	3,916																																		3,916
2011	1,153	5,923																																			5,923
2012	1,702																																				1,702

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
LUMP SUM ADVANCEMENTS

INCURRED LOSS PER REPORTED CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982																					10,072	10,122	10,200	10,269	10,272	10,322	10,374	10,463	10,526	10,608	10,642						10,642
1983																				9,009	9,172	9,250	9,285	9,350	9,534	9,540	9,616	9,682	9,708	9,731							9,731
1984																			9,488	9,708	9,860	9,866	9,956	10,031	10,132	10,335	10,361	10,367	10,375								10,375
1985																		9,600	9,758	9,829	9,908	9,896	9,920	10,010	10,072	10,153	10,211	10,261									10,261
1986																	10,053	10,277	10,443	10,532	10,514	10,639	10,727	10,882	10,989	11,019	11,039										11,039
1987																10,107	10,428	10,593	10,722	10,837	11,014	11,391	11,658	11,757	11,805	11,782											11,782
1988															11,203	11,390	11,466	11,556	11,704	11,798	11,825	12,043	12,141	12,173	12,142												12,142
1989														11,853	12,023	12,112	12,114	12,502	12,622	12,773	13,151	13,364	13,376	13,576													13,576
1990													11,709	11,950	12,358	12,705	12,915	13,128	13,214	13,230	13,453	13,651	13,763														13,763
1991												12,090	12,259	12,082	12,546	12,769	12,799	12,999	13,254	13,846	13,948	14,079															14,079
1992											13,424	14,100	13,937	14,341	14,110	14,458	14,450	14,481	14,414	14,792	14,671																14,671
1993										10,339	10,328	10,724	11,173	11,555	11,672	12,208	12,451	12,479	12,739	13,265																	13,265
1994									12,194	11,868	11,798	11,933	12,296	12,386	12,778	13,131	13,247	13,419	13,845																		13,845
1995								15,225	15,043	14,731	14,737	14,744	14,984	15,416	15,356	15,467	15,341	15,283																			15,283
1996							12,091	12,273	12,023	12,370	13,006	13,907	13,756	14,125	14,364	14,399	14,503																				14,503
1997						14,855	13,259	12,430	12,543	12,269	12,666	13,491	13,766	13,958	14,839	15,017																					15,017
1998					16,325	14,639	14,344	16,029	15,233	15,251	15,774	15,841	16,518	16,698	17,122																						17,122
1999				17,689	19,312	17,666	16,217	17,015	16,938	16,420	17,450	17,639	17,531	17,761																							17,761
2000			26,211	20,258	16,371	16,719	16,446	17,577	17,228	16,984	17,082	17,362	17,683																								17,683
2001		36,195	44,325	27,273	21,063	19,212	18,104	18,106	17,091	16,936	17,648	17,461																									17,461
2002	25,508	22,939	15,489	14,375	15,064	15,490	16,697	15,961	16,975	17,829	17,803																										17,803
2003		31,807	37,509	28,695	24,609	21,482	19,055	18,636	18,971	18,698																											18,698
2004		41,526	32,392	27,228	24,307	21,551	21,181	20,899	21,887																												21,887
2005	59,185	42,040	37,101	38,793	31,080	25,902	23,309	22,748																													22,748
2006	42,439	62,559	74,642	56,963	46,592	42,264	40,266																														40,266
2007	8,000	65,869	43,276	35,709	31,690	30,488																															30,488
2008	87,994	42,577	57,600	49,641	42,840																																42,840
2009	13,911	76,113	85,148	74,989																																	74,989
2010	9,248	43,808	44,997																																		44,997
2011	35,550	51,277																																			51,277
2012	131,294																																				131,294

OHIO BUREAU OF WORKERS' COMPENSATION

PRIVATE EMPLOYERS

COMPENSATION

LUMP SUM ADVANCEMENTS

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982																					0	0	0	0	0	0	0	0	0	0	0						-
1983																				0	0	0	0	0	0	0	0	0	0	0							-
1984																			0	0	0	0	0	0	0	0	0	0	0								-
1985																		0	0	0	0	0	0	0	0	0	0	0									-
1986																	0	0	0	0	0	0	0	0	0	0	0										-
1987																0	0	0	0	0	0	0	0	0	0	0											-
1988															0	0	0	0	0	0	0	0	0	0	0												-
1989														0	0	0	0	0	0	0	0	0	0	0													-
1990													0	0	0	0	0	0	0	0	0	0	0														-
1991												0	0	0	0	0	0	0	0	0	0	0															-
1992											0	0	0	0	0	0	0	0	0	0	0																-
1993										0	0	0	0	0	0	0	0	0	0	0																	-
1994									0	0	0	0	0	0	0	0	0	0	0																		-
1995								0	0	0	0	0	0	0	0	0	0	0																			-
1996							0	0	0	0	0	0	0	0	0	0	0																				-
1997						0	0	0	0	0	0	0	0	0	0	0																					-
1998					0	0	0	0	0	0	0	0	0	0	0																						-
1999				0	0	0	0	0	0	0	0	0	0	0																							-
2000			0	0	0	0	0	0	0	0	0	0	0																								-
2001		0	0	0	0	0	0	0	0	0	0	0																									-
2002	0	0	0	0	0	0	0	0	0	0	0																										-
2003		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	0	0																																-
2009	0	0	0	0																																	-
2010	0	0	0																																		-
2011	0	0																																			-
2012	0																																				-

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
LUMP SUM ADVANCEMENTS

ON-LEVEL FREQUENCY (REPORTED CLAIMS / 100,000 OF PAYROLL TRENDED TO 2013 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	ON-LEVEL PAYROLL
1977																																					88,490,090
1978																																					91,119,089
1979																																					90,690,465
1980																																					87,100,472
1981																																					83,462,136
1982			0.00%	0.00%	0.01%	0.01%	0.02%	0.04%	0.06%	0.07%	0.08%	0.09%	0.09%	0.10%	0.10%	0.11%	0.11%	0.11%	0.11%	0.11%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%						79,135,492
1983		0.00%	0.00%	0.00%	0.01%	0.01%	0.02%	0.04%	0.05%	0.06%	0.08%	0.08%	0.09%	0.10%	0.10%	0.10%	0.10%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%							77,162,033
1984		0.00%	0.00%	0.00%	0.01%	0.02%	0.03%	0.05%	0.06%	0.07%	0.08%	0.09%	0.09%	0.09%	0.10%	0.10%	0.10%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%								79,569,925
1985		0.00%	0.00%	0.00%	0.01%	0.02%	0.04%	0.05%	0.06%	0.07%	0.08%	0.09%	0.09%	0.09%	0.10%	0.10%	0.10%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.12%	0.12%	0.12%	0.12%									82,906,581
1986	0.00%	0.00%	0.00%	0.00%	0.01%	0.02%	0.03%	0.04%	0.05%	0.06%	0.07%	0.07%	0.08%	0.08%	0.09%	0.09%	0.09%	0.10%	0.10%	0.10%	0.10%	0.10%	0.11%	0.11%	0.11%	0.11%	0.11%										86,749,768
1987		0.00%	0.00%	0.00%	0.01%	0.01%	0.02%	0.03%	0.04%	0.05%	0.05%	0.06%	0.06%	0.07%	0.07%	0.08%	0.08%	0.08%	0.08%	0.09%	0.09%	0.09%	0.09%	0.09%	0.09%	0.09%											90,001,532
1988		0.00%	0.00%	0.00%	0.01%	0.01%	0.02%	0.03%	0.04%	0.04%	0.05%	0.05%	0.06%	0.06%	0.06%	0.07%	0.07%	0.07%	0.07%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%												92,596,563
1989		0.00%	0.00%	0.00%	0.01%	0.01%	0.02%	0.03%	0.03%	0.04%	0.04%	0.05%	0.05%	0.06%	0.06%	0.06%	0.07%	0.07%	0.07%	0.07%	0.08%	0.08%	0.08%	0.08%													96,481,507
1990		0.00%	0.00%	0.00%	0.01%	0.02%	0.02%	0.03%	0.03%	0.04%	0.04%	0.05%	0.05%	0.06%	0.06%	0.06%	0.06%	0.07%	0.07%	0.07%	0.07%	0.07%	0.08%														97,911,638
1991		0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.02%	0.03%	0.03%	0.03%	0.04%	0.04%	0.05%	0.05%	0.05%	0.05%	0.05%	0.06%	0.06%	0.06%	0.06%															97,123,143
1992		0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.02%	0.02%	0.03%	0.03%	0.03%	0.04%	0.04%	0.04%	0.04%	0.04%	0.05%	0.05%	0.05%	0.05%																95,902,063
1993		0.00%	0.00%	0.00%	0.01%	0.01%	0.02%	0.02%	0.02%	0.03%	0.03%	0.03%	0.04%	0.04%	0.04%	0.04%	0.05%	0.05%	0.05%	0.05%																	98,278,492
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%	0.04%	0.05%	0.05%	0.05%	0.05%																		100,579,286
1995		0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.02%	0.02%	0.03%	0.03%	0.03%	0.04%	0.04%	0.04%	0.04%	0.05%	0.05%	0.05%																		103,140,858
1996		0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.02%	0.02%	0.03%	0.03%	0.03%	0.04%	0.04%	0.04%	0.04%	0.05%																				104,088,085
1997		0.00%	0.00%	0.00%	0.01%	0.01%	0.02%	0.02%	0.02%	0.03%	0.03%	0.04%	0.04%	0.04%	0.04%	0.05%																					106,370,937
1998	0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.02%	0.03%	0.03%	0.03%	0.04%	0.05%	0.05%	0.05%	0.05%																						106,610,635
1999	0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.02%	0.03%	0.03%	0.04%	0.04%	0.04%	0.05%	0.05%																							108,677,929
2000		0.00%	0.00%	0.01%	0.01%	0.02%	0.03%	0.03%	0.04%	0.04%	0.05%	0.05%	0.06%																								110,223,863
2001	0.00%	0.00%	0.00%	0.01%	0.01%	0.02%	0.02%	0.03%	0.04%	0.04%	0.04%	0.05%																									109,675,764
2002	0.00%	0.00%	0.00%	0.01%	0.01%	0.02%	0.02%	0.03%	0.04%	0.04%	0.05%																										108,596,907
2003		0.00%	0.00%	0.01%	0.01%	0.02%	0.02%	0.03%	0.04%	0.04%																											106,712,867
2004		0.00%	0.00%	0.01%	0.01%	0.02%	0.03%	0.03%	0.04%																												105,596,397
2005	0.00%	0.00%	0.00%	0.01%	0.01%	0.02%	0.02%	0.03%																													105,836,799
2006	0.00%	0.00%	0.00%	0.01%	0.01%	0.02%	0.02%																														106,826,594
2007	0.00%	0.00%	0.00%	0.01%	0.01%	0.02%																															106,579,121
2008	0.00%	0.00%	0.00%	0.01%	0.01%																																104,228,254
2009	0.00%	0.00%	0.00%	0.01%																																	96,636,885
2010	0.00%	0.01%	0.01%																																		94,656,914
2011	0.00%	0.02%																																			95,464,009
2012	0.00%																																				95,464,009

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
LUMP SUM ADVANCEMENTS

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	ULTIMATE CLAIMS
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	0	62	186	177	327	553	794	856	899	904	718	589	525	478	530	335	324	265	198	197	287	137	133	146	65	109	154	127	124	122	55						998
1983	0	47	141	134	249	420	603	802	913	773	688	634	587	523	422	427	217	264	233	151	267	161	93	162	196	47	114	95	35	75							932
1984	0	50	149	142	264	446	690	809	728	658	565	728	487	537	517	446	417	345	274	329	244	145	162	160	186	315	151	26	71								990
1985	0	49	147	140	260	467	759	810	676	627	661	680	686	523	562	370	533	392	271	168	187	67	138	141	206	166	116	87									1,023
1986	0	37	110	105	245	542	693	601	656	878	742	835	835	541	481	443	424	493	330	299	91	283	275	253	168	128	119										991
1987	0	31	93	122	262	367	495	534	784	805	971	914	602	640	615	507	467	401	380	350	324	495	499	221	242	97											897
1988	0	146	352	171	278	377	664	1,006	806	1,293	790	742	594	539	559	394	386	345	442	388	244	329	239	212	153												803
1989	0	97	224	161	275	448	681	846	1,052	974	704	867	738	744	550	489	429	650	304	408	701	451	388	453													850
1990	0	129	103	150	305	622	799	1,053	681	898	830	758	886	783	716	762	523	489	443	390	423	526	372														810
1991	0	73	234	171	439	682	940	888	895	754	787	896	707	570	822	699	333	588	526	869	405	372															660
1992	0	45	123	249	475	957	920	1,200	852	1,138	529	1,092	620	866	620	619	373	657	503	648	437																571
1993	0	33	58	185	455	721	934	724	1,012	595	553	800	764	604	528	737	615	632	637	774																	592
1994	0	56	503	378	605	907	899	494	725	870	575	779	741	592	771	858	597	631	526																		622
1995	0	434	704	445	477	955	986	827	1,038	999	718	743	839	987	781	554	428	350																			618
1996	0	544	177	406	632	477	738	899	816	1,036	968	1,206	582	822	855	444	498																				618
1997	0	408	351	650	713	696	589	586	917	663	843	1,366	756	766	1,031	662																					669
1998	40	236	507	813	576	669	836	1,626	834	715	1,429	1,061	1,165	849	602																						819
1999	10	556	309	411	865	914	1,022	1,378	869	1,096	1,775	865	781	892																							853
2000	0	255	790	610	638	1,220	1,462	1,385	879	922	944	841	975																								1,028
2001	12	653	1,012	564	765	940	908	1,390	1,091	758	1,313	580																									925
2002	25	331	170	673	816	973	1,398	1,059	1,662	1,273	919																										1,032
2003	0	550	1,031	559	972	1,184	1,060	1,252	1,308	715																											925
2004	26	823	872	727	979	1,284	1,369	1,349	1,469																												979
2005	245	625	781	1,119	1,058	1,239	965	1,739																													966
2006	97	1,909	2,354	1,186	1,018	2,101	2,081																														873
2007	18	1,338	872	1,163	1,395	1,284																															874
2008	156	487	1,403	2,495	557																																1,126
2009	39	1,533	2,026	1,190																																	1,065
2010	8	2,966	942																																		1,149
2011	1,153	4,770																																			1,264
2012	1,702																																				1,157
																																					28,825

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	TAIL
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	0.000	2.988	0.953	1.851	1.689	1.435	1.078	1.051	1.006	0.794	0.820	0.892	0.911	1.108	0.632	0.967	0.818	0.749	0.994	1.455	0.479	0.968	1.102	0.443	1.685	1.407	0.827	0.977	0.979	0.449							
1983	0.000	2.988	0.953	1.851	1.689	1.435	1.332	1.137	0.847	0.890	0.921	0.926	0.892	0.806	1.012	0.509	1.214	0.881	0.649	1.767	0.603	0.575	1.746	1.212	0.238	2.452	0.831	0.370	2.144								
1984	0.000	2.988	0.953	1.851	1.689	1.549	1.172	0.900	0.905	0.858	1.289	0.669	1.102	0.963	0.863	0.934	0.829	0.793	1.199	0.743	0.595	1.113	0.990	1.160	1.697	0.478	0.175	2.681									
1985	0.000	2.988	0.953	1.851	1.796	1.624	1.068	0.834	0.928	1.054	1.029	1.008	0.762	1.075	0.659	1.438	0.736	0.692	0.619	1.117	0.356	2.070	1.024	1.454	0.807	0.700	0.753										
1986	0.000	2.988	0.953	2.336	2.215	1.280	0.867	1.092	1.337	0.845	1.126	1.000	0.648	0.889	0.921	0.957	1.162	0.670	0.905	0.304	3.107	0.973	0.920	0.662	0.764	0.931											
1987	0.000	2.988	1.312	2.150	1.400	1.350	1.079	1.468	1.027	1.205	0.942	0.659	1.063	0.960	0.825	0.921	0.859	0.947	0.922	0.926	1.528	1.007	0.443	1.095	0.402												
1988	0.000	2.422	0.485	1.629	1.355	1.761	1.515	0.801	1.605	0.611	0.939	0.800	0.907	1.037	0.706	0.980	0.893	1.281	0.877	0.630	1.346	0.728	0.884	0.723													
1989	0.000	2.301	0.718	1.706	1.630	1.522	1.241	1.244	0.926	0.723	1.231	0.851	1.009	0.739	0.889	0.876	1.516	0.467	1.344	1.718	0.643	0.861	1.167														
1990	0.000	0.802	1.450	2.037	2.044	1.284	1.318	0.647	1.318	0.924	0.913	1.169	0.883	0.915	1.065	0.687	0.934	0.907	0.878	1.086	1.244	0.707															
1991	0.000	3.203	0.731	2.565	1.554	1.379	0.945	1.007	0.842	1.044	1.139	0.789	0.805	1.444	0.850	0.477	1.764	0.895	1.652	0.465	0.919																
1992	0.000	2.711	2.022	1.907	2.016	0.962	1.304	0.710	1.335	0.465	2.063	0.568	1.396	0.716	0.998	0.603	1.760	0.765	1.288	0.675																	
1993	0.000	1.739	3.214	2.459	1.584	1.296	0.775	1.398	0.588	0.930	1.446	0.955	0.791	0.874	1.395	0.835	1.027	1.009	1.214																		
1994	0.000	9.040	0.751	1.600	1.500	0.991	0.550	1.466	1.200	0.661	1.354	0.951	0.800	1.302	1.112	0.697	1.056	0.834																			
1995	0.000	1.624	0.632	1.072	2.002	1.032	0.839	1.254	0.963	0.719	1.035	1.129	1.177	0.791	0.710	0.773	0.819																				
1996	0.000	0.326	2.287	1.558	0.755	1.548	1.217	0.908	1.270	0.934	1.246	0.483	1.412	1.040	0.520	1.122																					
1997	0.000	0.861	1.851	1.096	0.976	0.846	0.995	1.565	0.723	1.271	1.620	0.553	1.014	1.346	0.642																						
1998	5.851	2.152	1.603	0.708	1.162	1.249	1.945	0.513	0.858	1.998	0.742	1.099	0.729	0.709																							
1999	57.721	0.556	1.332	2.103	1.057	1.118	1.348	0.630	1.262	1.620	0.487	0.903	1.142																								
2000	0.000	3.098	0.772	1.046	1.912	1.199	0.947	0.635	1.049	1.024	0.891	1.159																									
2001	54.108	1.549	0.557	1.357	1.229	0.965	1.532	0.785	0.694	1.734	0.442																										
2002	13.388	0.513	3.965	1.214	1.191	1.437	0.758	1.569	0.766	0.722																											
2003	0.000	1.874	0.542	1.739	1.218	0.895	1.182	1.045	0.546																												
2004	32.220	1.060	0.833	1.346	1.312	1.066	0.986	1.089																													
2005	2.552	1.249	1.433	0.945	1.171	0.778	1.803																														
2006	19.637	1.233	0.504	0.859	2.064	0.990																															
2007	73.102	0.651	1.334	1.199	0.920																																
2008	3.113	2.885	1.778	0.223																																	
2009	39.125	1.321	0.588																																		
2010	368.494	0.318																																			
2011	4.136																																				
3 Yr Avg	137.252	1.508	1.233	0.761	1.385	0.945	1.323	1.234	0.669	1.160	0.606	1.054	0.962	1.031	0.624	0.864	0.967	0.869	1.385	0.742	0.936	0.766	0.831	0.827	0.658	0.703	0.586	1.343	1.561	0.449							
5 Yr Avg	97.594	1.282	1.127	0.915	1.337	1.033	1.252	1.024	0.864	1.420	0.836	0.839	1.095	1.037	0.876	0.806	1.285	0.882	1.275	0.915	1.136	0.855	0.888	1.019	0.782	1.194	0.646	1.343	1.561	0.449							
10 Yr Avg	55.577	1.265	1.231	1.203	1.324	1.054	1.271	0.999	0.933	1.161	1.133	0.859	1.015	0.988	0.889	0.797	1.179	0.847	1.090	0.943	1.082	1.000	1.034	0.964	0.932	1.194	0.646	1.343	1.561	0.449							
3 Yr Wtd	7.722	0.877	1.127	0.613	1.332	0.954	1.279	1.213	0.676	1.076	0.567	1.056	0.928	1.021	0.623	0.821	0.983	0.868	1.375	0.664	0.883	0.766	0.786	0.820	0.636	0.634	0.547	0.926	1.235	0.449							
5 Yr Wtd	8.068	0.923	0.962	0.748	1.308	1.013	1.192	0.996	0.820	1.339	0.747	0.798	1.047	1.006	0.821	0.782	1.218	0.880	1.280	0.818	1.036	0.851	0.832	0.966	0.755	0.855	0.628	0.926	1.235	0.449							
10 Yr Wtd	8.674	1.022	0.909	0.953	1.300	1.042	1.224	0.926	0.892	1.124	0.967	0.822	0.986	0.960	0.860	0.767	1.144	0.827	1.124	0.831	0.935	0.886	0.907	0.938	0.812	0.855	0.628	0.926	1.235	0.449							
Prior	27.438	1.319	1.145	1.122	1.422	1.007	1.032	0.924	0.878	1.513	0.855	0.806	0.957	1.067	0.881	0.677	1.213	0.788	1.202	0.896	1.212	0.970	0.768	0.862	1.195	0.956	0.804	0.815	0.809	0.936	0.797	1.848	0.297	1.536			
Selected	8.068	0.923	0.962	0.748	1.308	1.013	1.192	0.996	0.820	1.339	0.747	0.798	1.047	1.006	0.821	0.782	1.218	0.880	1.280	0.818	1.036	0.851	0.832	0.966	0.755	0.855	0.628	0.926	1.235	0.449							1.041

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
LUMP SUM ADVANCEMENTS

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	0.000	0.335	1.002	0.956	1.769	2.988	4.287	4.622	4.857	4.886	3.878	3.180	2.837	2.583	2.863	1.810	1.750	1.431	1.072	1.065	1.550	0.742	0.718	0.791	0.350	0.590	0.830	0.687	0.671	0.657	0.295						
1983	0.000	0.240	0.718	0.684	1.267	2.140	3.070	4.089	4.649	3.939	3.505	3.229	2.989	2.665	2.148	2.175	1.108	1.345	1.185	0.770	1.360	0.821	0.472	0.824	0.998	0.237	0.581	0.483	0.179	0.383							
1984	0.000	0.243	0.727	0.694	1.284	2.168	3.359	3.936	3.541	3.204	2.749	3.543	2.370	2.612	2.516	2.171	2.028	1.682	1.334	1.599	1.188	0.707	0.787	0.779	0.903	1.533	0.734	0.128	0.343								
1985	0.000	0.230	0.686	0.654	1.211	2.176	3.535	3.776	3.151	2.923	3.082	3.171	3.195	2.436	2.619	1.726	2.482	1.826	1.263	0.781	0.873	0.311	0.643	0.659	0.958	0.773	0.541	0.407									
1986	0.000	0.167	0.498	0.475	1.109	2.457	3.144	2.726	2.977	3.981	3.363	3.786	3.786	2.453	2.182	2.010	1.923	2.235	1.498	1.356	0.412	1.282	1.247	1.148	0.760	0.581	0.541										
1987	0.000	0.137	0.408	0.535	1.151	1.611	2.175	2.347	3.446	3.539	4.265	4.017	2.646	2.812	2.701	2.227	2.052	1.763	1.670	1.539	1.425	2.177	2.192	0.971	1.063	0.427											
1988	0.000	0.617	1.494	0.724	1.179	1.598	2.814	4.263	3.415	5.480	3.351	3.145	2.517	2.283	2.368	1.671	1.637	1.462	1.873	1.643	1.035	1.393	1.014	0.897	0.648												
1989	0.000	0.401	0.923	0.662	1.130	1.843	2.805	3.481	4.329	4.008	2.898	3.567	3.037	3.064	2.265	2.015	1.766	2.677	1.250	1.680	2.887	1.857	1.599	1.866													
1990	0.000	0.508	0.407	0.590	1.203	2.458	3.156	4.160	2.690	3.545	3.277	2.993	3.499	3.091	2.827	3.010	2.067	1.931	1.751	1.539	1.672	2.079	1.471														
1991	0.000	0.281	0.899	0.657	1.686	2.620	3.613	3.414	3.440	2.896	3.025	3.444	2.718	2.189	3.159	2.686	1.280	2.259	2.022	3.340	1.554	1.429															
1992	0.000	0.167	0.453	0.916	1.747	3.522	3.387	4.416	3.136	4.187	1.947	4.018	2.282	3.185	2.282	2.278	1.374	2.418	1.850	2.383	1.609																
1993	0.000	0.119	0.206	0.663	1.629	2.582	3.346	2.592	3.623	2.131	1.981	2.864	2.736	2.165	1.893	2.640	2.204	2.264	2.283	2.772																	
1994	0.000	0.193	1.744	1.310	2.096	3.144	3.117	1.714	2.512	3.015	1.993	2.699	2.566	2.053	2.672	2.972	2.070	2.187	1.824																		
1995	0.000	1.464	2.378	1.502	1.611	3.224	3.328	2.793	3.503	3.372	2.424	2.509	2.832	3.333	2.635	1.870	1.445	1.183																			
1996	0.000	1.773	0.578	1.322	2.060	1.555	2.406	2.929	2.660	3.378	3.154	3.931	1.897	2.679	2.786	1.448	1.624																				
1997	0.000	1.286	1.107	2.049	2.246	2.193	1.855	1.845	2.889	2.088	2.655	4.302	2.380	2.413	3.247	2.085																					
1998	0.122	0.712	1.532	2.455	1.739	2.020	2.524	4.908	2.517	2.159	4.314	3.202	3.517	2.562	1.817																						
1999	0.028	1.614	0.897	1.195	2.512	2.655	2.969	4.002	2.522	3.183	5.155	2.511	2.268	2.590																							
2000	0.000	0.714	2.212	1.707	1.785	3.413	4.092	3.877	2.460	2.580	2.643	2.354	2.729																								
2001	0.033	1.770	2.742	1.527	2.073	2.548	2.460	3.767	2.956	2.053	3.558	1.571																									
2002	0.065	0.874	0.448	1.776	2.156	2.568	3.690	2.797	4.388	3.362	2.427																										
2003	0.000	1.415	2.652	1.437	2.500	3.043	2.724	3.220	3.364	1.838																											
2004	0.064	2.049	2.172	1.810	2.438	3.199	3.409	3.361	3.658																												
2005	0.596	1.521	1.901	2.724	2.574	3.015	2.347	4.230																													
2006	0.228	4.484	5.529	2.785	2.391	4.935	4.888																														
2007	0.041	3.033	1.976	2.636	3.162	2.910																															
2008	0.349	1.085	3.131	5.565	1.243																																
2009	0.085	3.332	4.402	2.587																																	
2010	0.017	6.382	2.028																																		
2011	2.457	10.161																																			
2012	3.510																																				
3 Yr Avg	1.995	6.625	3.187	3.596	2.266	3.620	3.548	3.603	3.803	2.417	2.876	2.146	2.838	2.522	2.617	1.801	1.713	1.878	1.986	2.832	1.612	1.789	1.361	1.245	0.824	0.593	0.605	0.339	0.398	0.520	0.295						
5 Yr Avg	1.284	4.799	3.413	3.259	2.362	3.420	3.412	3.475	3.365	2.603	3.619	2.788	2.558	2.716	2.632	2.203	1.744	2.062	1.946	2.343	1.751	1.787	1.505	1.108	0.866	0.710	0.645	0.426	0.398	0.520	0.295						
10 Yr Avg	0.735	3.434	2.698	2.455	2.283	3.031	3.096	3.494	3.092	2.703	3.030	2.996	2.593	2.626	2.558	2.267	1.752	2.038	1.729	1.863	1.402	1.280	1.127	0.992	0.812	0.690	0.645	0.426	0.398	0.520	0.295						
Selected	1.284	4.799	3.413	3.259	2.362	3.420	3.412	3.475	3.365	2.603	3.619	2.788	2.558	2.716	2.632	2.203	1.744	2.062	1.946	2.343	1.751	1.787	1.505	1.108	0.866	0.710	0.645	0.426	0.398	0.520	0.295						
Cumulative	66.014	64.730	59.931	56.518	53.259	50.898	47.477	44.066	40.591	37.225	34.622	31.003	28.215	25.657	22.941	20.309	18.106	16.363	14.301	12.355	10.012	8.260	6.473	4.969	3.861	2.994	2.284	1.639	1.212	0.815	0.295	0.000	0.000	0.000	0.000	0.000	0.000

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM ADVANCEMENTS
(000's)

UNPAID LOSS ESTIMATE FOR ACCIDENT YEARS 1976 AND PRIOR

10 times 3 Year Average Annual Payments	919	(1)
15 times 3 Year Average Annual Payments	1,378	(2)
Incremental Development Method	422	(3)
'03 to '10 Exponential Curve Fit	750	(4)
'03 to '11 Exponential Curve Fit	534	(5)
'04 to '10 Exponential Curve Fit	526	(6)
'05 to '10 Exponential Curve Fit	531	(7)
Selected Unpaid Loss as of 6/30/2012	900	(8)
FY 2012 Payments	81	(9)
FY 2011 Payments	86	(10)
FY 2010 Payments	108	(11)
Unpaid Loss as of 6/30/2009	1,176	(12)

(1) 10 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2010 THROUGH 2012 OF $92
(2) 15 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2010 THROUGH 2012 OF $92
(3) SECTION 1, EXHIBIT 8, SHEET 41, TOTAL OF COL. 5
(4) SECTION 1, EXHIBIT 8, SHEET 40, TOTAL OF COL. 2
(5) SECTION 1, EXHIBIT 8, SHEET 40, TOTAL OF COL. 3
(6) SECTION 1, EXHIBIT 8, SHEET 40, TOTAL OF COL. 4
(7) SECTION 1, EXHIBIT 8, SHEET 40, TOTAL OF COL. 5
(8) SELECTED BY DELOITTE CONSULTING
(9)-(11) SECTION 1, EXHIBIT 8, SHEET 46
(12) = SUM (8) THROUGH (11)

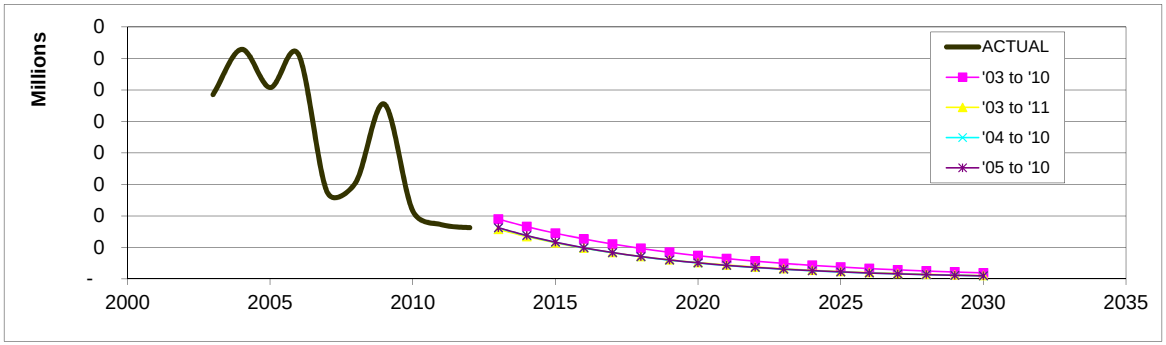
OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM ADVANCEMENTS
(000's)

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

FY ENDING	ACTUAL PAID LOSS	INCREMENTAL UNPAID LOSS '03 to '10 CURVE FIT	'03 to '11 CURVE FIT	'04 to '10 CURVE FIT	'05 to '10 CURVE FIT
	(1)	(2)	(3)	(4)	(5)
2003	293				
2004	364				
2005	304				
2006	356				
2007	138				
2008	153				
2009	278				
2010	108				
2011	86				
2012	81				
2013		95	79	81	81
2014		83	67	68	69
2015		72	57	58	58
2016		63	49	49	49
2017		55	42	42	42
2018		48	35	35	35
2019		42	30	30	30
2020		37	26	25	25
2021		32	22	21	22
2022		28	19	18	18
2023		25	16	15	15
2024		22	14	13	13
2025		19	12	11	11
2026		16	10	9	9
2027		14	8	8	8
2028		13	7	7	7
2029		11	6	6	6
2030		10	5	5	5

FY ENDING	INCREMENTAL UNPAID LOSS '03 to '10 CURVE FIT	'03 to '11 CURVE FIT	'04 to '10 CURVE FIT	'05 to '10 CURVE FIT
	(2)	(3)	(4)	(5)
2031	8	4	4	4
2032	7	4	3	3
2033	6	3	3	3
2034	6	3	2	2
2035	5	2	2	2
2036	4	2	2	2
2037	4	2	1	2
2038	3	1	1	1
2039	3	1	1	1
2040	2	1	1	1
2041	2	1	1	1
2042	2	1	1	1
2043	2	1	1	1
2044	1	1	0	0
2045	1	0	0	0
2046	1	0	0	0
2047	1	0	0	0
2048	1	0	0	0
2049	1	0	0	0
2050	1	0	0	0
2051	1	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	750	534	526	531



(1) SECTION 1, EXHIBIT 8, SHEET 46
(2) - (5) EXPONENTIAL CURVE FIT BASED ON (1)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM ADVANCEMENTS
(000's)

INCREMENTAL DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/12	INCREMENTAL DECAY	CUM. DECAY RELATIVE TO CURRENT YR PAID	FY 2012 PAYMENTS	FY 2012 UNPAID LOSS ESTIMATE	IMPLIED CUMULATIVE UNPAID LOSS
	(1)	(2)	(3)	(4)	(5)	(6)
PRIOR	714	15.758	15.76	-	-	-
1954	702	0.824	13.81	-	-	-
1955	690	0.824	12.21	-	-	-
1956	678	0.825	10.89	-	-	-
1957	666	0.825	9.81	-	-	-
1958	654	0.825	8.92	-	-	-
1959	642	0.826	8.19	-	-	-
1960	630	0.826	7.59	-	-	-
1961	618	0.826	7.10	-	-	-
1962	606	1.394	11.29	-	-	-
1963	594	0.609	7.49	-	-	-
1964	582	0.701	5.95	-	-	-
1965	570	0.754	5.24	-	-	-
1966	558	0.791	4.94	-	-	-
1967	546	0.800	4.75	-	-	-
1968	534	0.812	4.67	12	54	54
1969	522	0.830	4.71	2	9	63
1970	510	0.819	4.67	1	7	70
1971	498	0.834	4.73	6	27	97
1972	486	0.854	4.90	14	69	166
1973	474	0.878	5.18	1	7	173
1974	462	0.850	5.25	15	81	254
1975	450	0.888	5.55	13	71	325
1976	438	0.870	5.70	17	97	422
TOTAL				81	422	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) SECTION 1, EXHIBIT 8, SHEET 43, COL. 8
(3) TOTAL FROM SECTION 1, EXHIBIT 8, SHEET 42
(4) SECTION 1, EXHIBIT 8, SHEET 46
(5) = (3) x (4)
(6) = COLUMN (5) ACCUMULATED

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM ADVANCEMENTS

CUMULATIVE DECAY FACTOR APPLIED TO PAYMENTS MADE IN CURRENT CALENDER YEAR TO ESTIMATE UNPAID LOSSES AS OF 6/30/2012 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
15.758	12.985	10.704	8.827	7.282	6.010	4.962	4.099	3.387	4.722	2.878	2.016	1.521	1.203	0.963	0.782	0.649	0.532	0.443	0.379	0.332	0.283	0.251	0.218
	0.824	0.679	0.560	0.462	0.381	0.315	0.260	0.215	0.300	0.183	0.128	0.097	0.076	0.061	0.050	0.041	0.034	0.028	0.024	0.021	0.018	0.016	0.014
		0.824	0.680	0.561	0.463	0.382	0.316	0.261	0.364	0.222	0.155	0.117	0.093	0.074	0.060	0.050	0.041	0.034	0.029	0.026	0.022	0.019	0.017
			0.825	0.680	0.561	0.464	0.383	0.316	0.441	0.269	0.188	0.142	0.112	0.090	0.073	0.061	0.050	0.041	0.035	0.031	0.026	0.023	0.020
				0.825	0.681	0.562	0.464	0.384	0.535	0.326	0.228	0.172	0.136	0.109	0.089	0.074	0.060	0.050	0.043	0.038	0.032	0.028	0.025
					0.825	0.681	0.563	0.465	0.649	0.395	0.277	0.209	0.165	0.132	0.107	0.089	0.073	0.061	0.052	0.046	0.039	0.034	0.030
						0.826	0.682	0.564	0.786	0.479	0.335	0.253	0.200	0.160	0.130	0.108	0.088	0.074	0.063	0.055	0.047	0.042	0.036
							0.826	0.683	0.952	0.580	0.406	0.306	0.243	0.194	0.158	0.131	0.107	0.089	0.076	0.067	0.057	0.051	0.044
								0.826	1.152	0.702	0.492	0.371	0.294	0.235	0.191	0.158	0.130	0.108	0.092	0.081	0.069	0.061	0.053
									1.394	0.850	0.595	0.449	0.355	0.284	0.231	0.192	0.157	0.131	0.112	0.098	0.083	0.074	0.064
										0.609	0.427	0.322	0.255	0.204	0.166	0.137	0.113	0.094	0.080	0.070	0.060	0.053	0.046
											0.701	0.528	0.418	0.335	0.272	0.225	0.185	0.154	0.132	0.116	0.098	0.087	0.076
												0.754	0.597	0.477	0.388	0.322	0.264	0.220	0.188	0.165	0.140	0.124	0.108
													0.791	0.633	0.514	0.427	0.349	0.291	0.249	0.219	0.186	0.165	0.144
														0.800	0.650	0.539	0.442	0.368	0.315	0.276	0.235	0.209	0.181
															0.812	0.674	0.552	0.460	0.393	0.345	0.294	0.261	0.227
																0.830	0.680	0.567	0.484	0.425	0.361	0.321	0.279
																	0.819	0.683	0.584	0.512	0.436	0.387	0.337
																		0.834	0.713	0.625	0.532	0.472	0.411
																			0.854	0.750	0.637	0.566	0.492
																				0.878	0.746	0.662	0.576
																					0.850	0.755	0.657
																						0.888	0.773
																							0.870
15.758	13.809	12.207	10.891	9.810	8.922	8.192	7.593	7.101	11.294	7.492	5.950	5.242	4.939	4.751	4.672	4.705	4.674	4.733	4.898	5.177	5.250	5.550	5.699

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 0.870 means that the expected payments from 6/30/12-13 are 0.870 times the actual paid losses from 6/30/11-12. Similarly, the decay factor of 0.773 means that the expected payments from 6/30/13-14 are 0.773 times the actual paid losses from 6/30/11-12, 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 6/30/11-12.

THE DIAGONAL (A, B, D, G, K, etc) FROM SECTION 1, EXHIBIT 8, SHEET 41, COLUMN (2)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
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	SELECTED FOR TAIL	SELECTED INCREM. DECAY	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	SELECTED FOR TAIL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
6	0.5	20.000	-			20.000		769.998		15,711.019		784.012
18	1.5	2.100	3.460	4.759	1,409.921	2.100	1.158	38.500	76.456	1,144.527		39.201
30	2.5	1.600	1.943	3.032	171.788	1.600	1.145	18.333	22.098	240.486		18.667
42	3.5	1.375	1.451	2.311	43.542	1.375	1.000	11.458	11.372	79.326	1,114,614.654	11.667
54	4.5	1.360	1.303	1.920	16.065	1.360	1.320	8.333	7.838	34.333	25,598.367	8.485
66	5.5	1.285	1.278	1.679	7.576	1.285	1.077	6.127	6.016	17.879	1,593.455	6.239
78	6.5	1.270	1.231	1.517	4.298	1.270	1.217	4.768	4.708	10.649	210.332	4.855
90	7.5	1.195	1.215	1.403	2.826	1.195	0.917	3.755	3.823	7.019	48.937	3.823
102	8.5	1.150	1.161	1.318	2.089	1.150	0.919	3.142	3.146	5.005	17.316	3.199
114	9.5	1.150	1.126	1.255	1.688	1.150	1.150	2.732	2.709	3.796	8.289	2.782
126	10.5	1.120	1.123	1.206	1.455	1.120	0.920	2.376	2.406	3.025	4.911	2.419
138	11.5	1.100	1.099	1.167	1.312	1.100	0.933	2.121	2.142	2.509	3.376	2.160
150	12.5	1.091	1.084	1.137	1.221	1.091	1.001	1.928	1.950	2.149	2.572	1.963
162	13.5	1.090	1.077	1.112	1.161	1.090	1.079	1.768	1.798	1.891	2.106	1.800
174	14.5	1.070	1.075	1.092	1.120	1.070	0.848	1.622	1.670	1.700	1.814	1.651
186	15.5	1.055	1.060	1.076	1.091	1.055	0.841	1.516	1.553	1.556	1.620	1.543
198	16.5	1.055	1.048	1.063	1.070	1.055	1.055	1.437	1.466	1.446	1.485	1.463
210	17.5	1.050	1.048	1.052	1.055	1.050	0.959	1.362	1.398	1.360	1.387	1.386
222	18.5	1.050	1.044	1.043	1.044	1.050	1.050	1.297	1.334	1.292	1.315	1.320
234	19.5	1.037	1.044	1.036	1.035	1.037	0.777	1.235	1.278	1.239	1.259	1.258
246	20.5	1.035	1.033	1.030	1.029	1.035	0.981	1.191	1.224	1.195	1.216	1.213
258	21.5	1.025	1.031	1.025	1.024	1.025	0.739	1.151	1.185	1.161	1.183	1.172
270	22.5	1.023	1.022	1.021	1.020	1.023	0.943	1.123	1.149	1.132	1.155	1.143
282	23.5	1.015	1.020	1.017	1.016	1.015	0.667	1.097	1.124	1.109	1.133	1.117
294	24.5	1.014	1.013	1.014	1.014	1.014	0.947	1.081	1.102	1.090	1.115	1.101
306	25.5	1.012	1.012	1.012	1.012	1.012	0.869	1.066	1.088	1.075	1.100	1.086
318	26.5	1.009	1.011	1.010	1.010	1.009	0.759	1.054	1.074	1.062	1.087	1.073
330	27.5	1.008	1.008	1.008	1.009	1.008	0.899	1.044	1.063	1.051	1.077	1.063
342	28.5	1.008	1.007	1.007	1.007	1.008	1.006	1.036	1.055	1.043	1.067	1.055
354	29.5	1.006	1.007	1.006	1.006	1.006	0.693	1.028	1.047	1.035	1.060	1.046
366	30.5	1.006	1.005	1.005	1.006	1.006	1.006	1.022	1.040	1.029	1.053	1.041
378	31.5	1.005	1.005	1.004	1.005	1.005	0.914	1.016	1.035	1.024	1.047	1.035
390	32.5	1.004	1.004	1.003	1.004	1.004	0.873	1.011	1.030	1.020	1.042	1.030
402	33.5	1.004	1.004	1.003	1.004	1.004	0.882	1.007	1.025	1.017	1.038	1.025
414	34.5	1.003	1.003	1.002	1.003	1.003	0.844	1.003	1.021	1.014	1.034	1.021
426	35.5		1.003	1.002	1.003	1.003	0.864		1.018	1.012	1.030	1.018
438	36.5		1.002	1.002	1.003	1.002	0.870		1.015	1.010	1.027	1.015
450	37.5		1.002	1.001	1.002	1.002	0.888		1.013	1.008	1.025	1.013
462	38.5		1.002	1.001	1.002	1.002	0.850		1.011	1.007	1.022	1.011
474	39.5		1.002	1.001	1.002	1.002	0.878		1.009	1.006	1.020	1.009
486	40.5		1.001	1.001	1.002	1.001	0.854		1.007	1.005	1.018	1.007
498	41.5		1.001	1.001	1.002	1.001	0.834		1.006	1.004	1.016	1.006
510	42.5		1.001	1.001	1.001	1.001	0.819		1.005	1.003	1.015	1.005
522	43.5		1.001	1.000	1.001	1.001	0.830		1.004	1.003	1.013	1.004
534	44.5		1.001	1.000	1.001	1.001	0.812		1.003	1.002	1.012	1.003
546	45.5		1.000	1.000	1.001	1.000	0.800		1.003	1.002	1.011	1.003
558	46.5		1.000	1.000	1.001	1.000	0.791		1.002	1.001	1.010	1.002
570	47.5		1.000	1.000	1.001	1.000	0.754		1.002	1.001	1.009	1.002
582	48.5		1.000	1.000	1.001	1.000	0.701		1.001	1.001	1.008	1.001
594	49.5		1.000	1.000	1.001	1.000	0.609		1.001	1.001	1.007	1.001
606	50.5		1.000	1.000	1.001	1.000	1.394		1.001	1.001	1.006	1.001
618	51.5		1.000	1.000	1.001	1.000	0.826		1.001	1.001	1.006	1.001
630	52.5		1.000	1.000	1.001	1.000	0.826		1.001	1.000	1.005	1.001
642	53.5		1.000	1.000	1.001	1.000	0.826		1.001	1.000	1.004	1.001
654	54.5		1.000	1.000	1.001	1.000	0.825		1.001	1.000	1.004	1.001
666	55.5		1.000	1.000	1.000	1.000	0.825		1.001	1.000	1.003	1.001
678	56.5		1.000	1.000	1.000	1.000	0.825		1.000	1.000	1.003	1.000
690	57.5		1.000	1.000	1.000	1.000	0.824		1.000	1.000	1.002	1.000
702	58.5		1.000	1.000	1.000	1.000	0.824		1.000	1.000	1.002	1.000
714	59.5		1.000	1.000	1.000	1.000	0.824		1.000	1.000	1.002	1.000
726	60.5		1.000	1.000	1.000	1.000	0.823		1.000	1.000	1.001	1.000
738	61.5		1.000	1.000	1.000	1.000	0.823		1.000	1.000	1.001	1.000
750	62.5		1.000	1.000	1.000	1.000	0.823		1.000	1.000	1.001	1.000
Tail	Tail		1.000	1.000	1.000	1.000	11.668		1.000	1.000	1.000	1.000

59.5 TAIL DECAY 15.758 (14)

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 1, EXHIBIT 8, SHEET 44
(4) SECTION 1, EXHIBIT 8, SHEET 45, COL. 5; TAIL FROM SECTION 1, EXHIBIT 8, SHEET 48
(5) SECTION 1, EXHIBIT 8, SHEET 44
(6) SECTION 1, EXHIBIT 8, SHEET 44
(7) SELECTED BY DELOITTE CONSULTING
(8) = [[(7) - 1.0] x (7) PRIOR AGE] / [(7) PRIOR AGE - 1.0]
(9) COL. 3 MULTIPLICATIVELY ACCUMULATED
(10) COL. 4 MULTIPLICATIVELY ACCUMULATED
(11) COL. 5 MULTIPLICATIVELY ACCUMULATED
(12) COL. 6 MULTIPLICATIVELY ACCUMULATED
(13) COL. 7 MULTIPLICATIVELY ACCUMULATED
(14) 58.5-TO-59.5 TAIL DECAY + (57.5-TO-58.5 DECAY x 58.5-TO-59.5 TAIL DECAY)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM ADVANCEMENTS

FITTED PAID LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**17**
	To:	**30**
Cut-off		**64**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.000**	**0.981**
Inverse Power	**1.000**	**0.973**

						Weibull Curve Fitting					Inverse Power Curve Fitting				
						Slope=	1.035				Slope=	-4.131			
		----FROM PAID TRIANGLE----			SELECTED	Intercept=	-4.437				Intercept=	19.190			
PERIOD	AGE	SELECTED	3 YR WTD	5 YR WTD	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	20.000	8.338	8.519	20.000	1.792	-2.970	-2.582	**13.727**	15711.019	1.792	2.944	11.789		
2	18	2.100	1.829	1.873	2.100	2.890	-0.436	-1.444	**4.759**	1144.527	2.890	0.095	7.251	**1409.921**	
3	30	1.600	1.630	1.535	1.600	3.401	-0.019	-0.916	**3.032**	240.486	3.401	-0.511	5.140	**171.788**	
4	42	1.375	1.212	1.262	1.375	3.738	0.262	-0.567	**2.311**	79.326	3.738	-0.981	3.751	**43.542**	
5	54	1.360	1.305	1.328	1.360	3.989	0.285	-0.307	**1.920**	34.333	3.989	-1.022	2.712	**16.065**	25598.367
6	66	1.285	1.239	1.270	1.285	4.190	0.409	-0.099	**1.679**	17.879	4.190	-1.255	1.883	**7.576**	1593.455
7	78	1.270	1.249	1.254	1.270	4.357	0.437	0.074	**1.517**	10.649	4.357	-1.309	1.193	**4.298**	210.332
8	90	1.195	1.230	1.200	1.195	4.500	0.595	0.222	**1.403**	7.019	4.500	-1.635	0.602	**2.826**	48.937
9	102	1.150	1.125	1.133	1.150	4.625	0.711	0.351	**1.318**	5.005	4.625	-1.897	0.085	**2.089**	17.316
10	114	1.150	1.128	1.160	1.150	4.736	0.711	0.466	**1.255**	3.796	4.736	-1.897	-0.374	**1.688**	8.289
11	126	1.120	1.083	1.106	1.120	4.836	0.804	0.570	**1.206**	3.025	4.836	-2.120	-0.788	**1.455**	4.911
12	138	1.100	1.099	1.095	1.100	4.927	0.875	0.664	**1.167**	2.509	4.927	-2.303	-1.164	**1.312**	3.376
13	150	1.091	1.084	1.090	1.091	5.011	0.910	0.751	**1.137**	2.149	5.011	-2.397	-1.508	**1.221**	2.572
14	162	1.090	1.080	1.082	1.090	5.088	0.914	0.830	**1.112**	1.891	5.088	-2.408	-1.826	**1.161**	2.106
15	174	1.070	1.053	1.067	1.070	5.159	1.003	0.904	**1.092**	1.700	5.159	-2.659	-2.121	**1.120**	1.814
16	186	1.055	1.048	1.049	1.055	5.226	1.083	0.973	**1.076**	1.556	5.226	-2.900	-2.397	**1.091**	1.620
17	198	1.055	1.051	1.055	1.055	5.288	1.083	1.038	**1.063**	1.446	5.288	-2.900	-2.655	**1.070**	1.485
18	210	1.050	1.052	1.049	1.050	5.347	1.113	1.099	**1.052**	1.360	5.347	-2.996	-2.898	**1.055**	1.387
19	222	1.050	1.069	1.055	1.050	5.403	1.113	1.156	**1.043**	1.292	5.403	-2.996	-3.127	**1.044**	1.315
20	234	1.037	1.036	1.040	1.037	5.455	1.204	1.211	**1.036**	1.239	5.455	-3.297	-3.345	**1.035**	1.259
21	246	1.035	1.039	1.040	1.035	5.505	1.220	1.263	**1.030**	1.195	5.505	-3.352	-3.551	**1.029**	1.216
22	258	1.025	1.029	1.033	1.025	5.553	1.312	1.312	**1.025**	1.161	5.553	-3.689	-3.748	**1.024**	1.183
23	270	1.023	1.026	1.024	1.023	5.598	1.334	1.359	**1.021**	1.132	5.598	-3.772	-3.936	**1.020**	1.155
24	282	1.015	1.017	1.019	1.015	5.642	1.439	1.404	**1.017**	1.109	5.642	-4.200	-4.116	**1.016**	1.133
25	294	1.014	1.013	1.015	1.014	5.684	1.455	1.447	**1.014**	1.090	5.684	-4.269	-4.288	**1.014**	1.115
26	306	1.012	1.013	1.013	1.012	5.724	1.489	1.489	**1.012**	1.075	5.724	-4.423	-4.453	**1.012**	1.100
27	318	1.009	1.007	1.009	1.009	5.762	1.552	1.528	**1.010**	1.062	5.762	-4.711	-4.612	**1.010**	1.087
28	330	1.008	1.008	1.009	1.008	5.799	1.576	1.567	**1.008**	1.051	5.799	-4.826	-4.765	**1.009**	1.077
29	342	1.008	1.009	1.008	1.008	5.835	1.576	1.604	**1.007**	1.043	5.835	-4.828	-4.913	**1.007**	1.067
30	354	1.006	1.006	1.005	1.006	5.869	1.650	1.639	**1.006**	1.035	5.869	-5.203	-5.055	**1.006**	1.060
31	366	1.006	1.008	1.005	1.006	5.903	1.650	1.674	**1.005**	1.029	5.903	-5.203	-5.193	**1.006**	1.053
32	378	1.005	1.005	1.006	1.005	5.935	1.668	1.707	**1.004**	1.024	5.935	-5.298	-5.326	**1.005**	1.047
33	390	1.004	1.002	1.002		5.966		1.740	**1.003**	1.020	5.966		-5.455	**1.004**	1.042
34	402	1.004	1.003	1.003		5.996		1.771	**1.003**	1.017	5.996		-5.580	**1.004**	1.038
35	414	1.003	1.000	1.000		6.026		1.802	**1.002**	1.014	6.026		-5.702	**1.003**	1.034
36	426					6.054		1.831	**1.002**	1.012	6.054		-5.820	**1.003**	1.030
37	438					6.082		1.860	**1.002**	1.010	6.082		-5.935	**1.003**	1.027
38	450					6.109		1.888	**1.001**	1.008	6.109		-6.046	**1.002**	1.025
39	462					6.136		1.915	**1.001**	1.007	6.136		-6.155	**1.002**	1.022
40	474					6.161		1.942	**1.001**	1.006	6.161		-6.261	**1.002**	1.020
41	486					6.186		1.968	**1.001**	1.005	6.186		-6.364	**1.002**	1.018
42	498					6.211		1.993	**1.001**	1.004	6.211		-6.465	**1.002**	1.016
43	510					6.234		2.017	**1.001**	1.003	6.234		-6.563	**1.001**	1.015
44	522					6.258		2.041	**1.000**	1.003	6.258		-6.659	**1.001**	1.013
45	534					6.280		2.065	**1.000**	1.002	6.280		-6.753	**1.001**	1.012
46	546					6.303		2.088	**1.000**	1.002	6.303		-6.845	**1.001**	1.011
47	558					6.324		2.111	**1.000**	1.001	6.324		-6.935	**1.001**	1.010
48	570					6.346		2.133	**1.000**	1.001	6.346		-7.023	**1.001**	1.009
49	582					6.366		2.154	**1.000**	1.001	6.366		-7.109	**1.001**	1.008
50	594					6.387		2.175	**1.000**	1.001	6.387		-7.193	**1.001**	1.007
51	606					6.407		2.196	**1.000**	1.001	6.407		-7.276	**1.001**	1.006
52	618					6.426		2.216	**1.000**	1.001	6.426		-7.357	**1.001**	1.006
53	630					6.446		2.236	**1.000**	1.000	6.446		-7.436	**1.001**	1.005
54	642					6.465		2.256	**1.000**	1.000	6.465		-7.514	**1.001**	1.004
55	654					6.483		2.275	**1.000**	1.000	6.483		-7.591	**1.001**	1.004
56	666					6.501		2.294	**1.000**	1.000	6.501		-7.666	**1.000**	1.003
57	678					6.519		2.312	**1.000**	1.000	6.519		-7.739	**1.000**	1.003
58	690					6.537		2.330	**1.000**	1.000	6.537		-7.812	**1.000**	1.002
59	702					6.554		2.348	**1.000**	1.000	6.554		-7.883	**1.000**	1.002
60	714					6.571		2.366	**1.000**	1.000	6.571		-7.953	**1.000**	1.002
61	726					6.588		2.383	**1.000**	1.000	6.588		-8.022	**1.000**	1.001
62	738					6.604		2.400	**1.000**	1.000	6.604		-8.090	**1.000**	1.001
63	750					6.620		2.417	**1.000**	1.000	6.620		-8.156	**1.000**	1.001
64	762					6.636		2.433	**1.000**	1.000	6.636		-8.222	**1.000**	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM ADVANCEMENTS

INCREMENTAL DECAY METHOD

AGE MONTHS	AGE YEARS	PAID SELECTED FOR FIT	INCREM. DECAY FACTORS	IMPLIED ATA FACTOR	DECAY FACTOR CHECK
(1)	(2)	(3)	(4)	(5)	(6)
6	0.5	20.000	7.998		
18	1.5	2.100	2.589	3.460	2.589
30	2.5	1.600	1.801	1.943	1.801
42	3.5	1.375	1.202	1.451	1.202
54	4.5	1.360	1.110	1.303	1.110
66	5.5	1.285	1.049	1.278	1.049
78	6.5	1.270	1.044	1.231	1.044
90	7.5	1.195	1.013	1.215	1.013
102	8.5	1.150	0.987	1.161	0.987
114	9.5	1.150	0.968	1.126	0.968
126	10.5	1.120	0.942	1.123	0.942
138	11.5	1.100	0.922	1.099	0.922
150	12.5	1.091	0.926	1.084	0.926
162	13.5	1.090	0.920	1.077	0.920
174	14.5	1.070	0.911	1.075	0.911
186	15.5	1.055	0.913	1.060	0.913
198	16.5	1.055	0.925	1.048	0.925
210	17.5	1.050	0.920	1.048	0.920
222	18.5	1.050	0.926	1.044	0.926
234	19.5	1.037	0.923	1.044	0.923
246	20.5	1.035	0.925	1.033	0.925
258	21.5	1.025	0.914	1.031	0.914
270	22.5	1.023	0.911	1.022	0.911
282	23.5	1.015	0.903	1.020	0.903
294	24.5	1.014	0.898	1.013	0.898
306	25.5	1.012	0.890	1.012	0.890
318	26.5	1.009	0.887	1.011	0.887
330	27.5	1.008	0.891	1.008	0.891
342	28.5	1.008	0.890	1.007	0.890
354	29.5	1.006	0.904	1.007	0.904
366	30.5	1.006	0.903	1.005	0.903
378	31.5	1.005	0.900	1.005	0.900
390	32.5		0.873	1.004	0.873
402	33.5		0.882	1.004	0.882
414	34.5		0.844	1.003	0.844
426	35.5		0.864	1.003	0.864
438	36.5		0.870	1.002	0.870
450	37.5		0.888	1.002	0.888
462	38.5		0.850	1.002	0.850
474	39.5		0.878	1.002	0.878
486	40.5		0.854	1.001	0.854
498	41.5		0.834	1.001	0.834
510	42.5		0.819	1.001	0.819
522	43.5		0.830	1.001	0.830
534	44.5		0.812	1.001	0.812
546	45.5		0.800	1.000	0.800
558	46.5		0.791	1.000	0.791
570	47.5		0.754	1.000	0.754
582	48.5		0.701	1.000	0.701
594	49.5		0.609	1.000	0.609
606	50.5		-	1.000	-
618	51.5		-	1.000	-
630	52.5		-	1.000	-
642	53.5		-	1.000	-
654	54.5		-	1.000	-
666	55.5		-	1.000	-
678	56.5		-	1.000	-
690	57.5		-	1.000	-
702	58.5			1.000	-
714	59.5			1.000	-
726	60.5			1.000	-
738	61.5			1.000	-
750	62.5			1.000	-

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 1, EXHIBIT 8, SHEET 44
(4) GEOMETRIC MEAN FROM SECTION 1, EXHIBIT 8, SHEET 46
(5) 1.0 + [(3) PRIOR AGE - 1.0) x (4) / (3) PRIOR AGE]
(6) [(5) - 1.0] X [(5) PRIOR AGE] / [(5) PRIOR AGE - 1.0]

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
LUMP SUM ADVANCEMENTS

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366
1954																															
1955																															
1956																															
1957																															
1958																															
1959																															
1960																															
1961																															
1962																															
1963																															
1964																															
1965																															
1966																															
1967																															
1968																															
1969																															
1970																															
1971																															
1972																															
1973																															23
1974																														74	63
1975																													28	40	77
1976																												51	93	35	39
1977	0	98	293	279	517	873	1,253	1,351	1,306	1,262	1,109	986	867	776	640	474	361	292	307	242	345	206	136	116	83	108	102	119	111	79	73
1978	0	103	307	293	542	916	1,314	1,417	1,371	1,324	1,164	1,034	942	844	622	449	391	349	386	397	240	199	141	120	83	66	121	92	78	58	40
1979	0	90	269	256	474	801	1,149	1,238	1,198	1,157	1,017	957	850	722	580	467	587	476	482	293	219	158	258	183	99	124	120	135	69	53	85
1980	0	78	233	222	410	693	995	1,072	1,037	1,002	951	851	676	526	408	425	464	529	327	151	125	95	223	148	114	126	68	131	131	112	103
1981	0	56	167	159	295	498	715	771	745	846	861	703	586	496	419	359	354	251	276	192	168	248	163	139	140	81	122	103	115	72	52
1982	0	62	185	177	327	552	792	854	897	903	716	588	524	477	529	334	323	264	198	197	286	137	133	146	65	109	153	127	124	121	54
1983	0	44	131	125	232	391	562	748	850	720	641	591	547	488	393	398	203	246	217	141	249	150	86	151	183	43	106	88	33	70	
1984	0	50	148	141	261	441	683	801	720	652	559	721	482	531	512	442	413	342	271	325	242	144	160	158	184	312	149	26	70		
1985	0	50	151	144	266	478	776	829	692	642	677	696	701	535	575	379	545	401	277	172	192	68	141	145	210	170	119	89			
1986	0	36	109	104	242	537	687	596	650	870	735	827	827	536	477	439	420	488	327	296	90	280	272	251	166	127	118				
1987	0	28	83	109	235	329	444	479	703	722	871	820	540	574	551	455	419	360	341	314	291	444	447	198	217	87					
1988	0	117	283	137	223	303	533	808	647	1,038	635	596	477	432	449	317	310	277	355	311	196	264	192	170	123						
1989	0	83	190	137	233	380	579	719	894	827	598	737	627	633	468	416	365	553	258	347	596	383	330	385							
1990	0	104	84	121	247	504	647	853	552	727	672	614	718	634	580	617	424	396	359	316	343	426	302								
1991	0	48	154	113	289	450	621	586	591	497	520	592	467	376	543	461	220	388	347	574	267	245									
1992	0	26	70	142	271	547	526	685	487	650	302	623	354	494	354	353	213	375	287	370	250										
1993	0	20	34	110	269	427	553	428	599	352	327	473	452	358	313	436	364	374	377	458											
1994	0	35	313	235	376	564	559	308	451	541	358	484	461	368	480	533	372	392	327												
1995	0	268	435	275	295	590	609	511	641	617	444	459	518	610	482	342	265	217													
1996	0	336	110	251	391	295	456	555	504	640	598	745	360	508	528	275	308														
1997	0	273	235	435	477	466	394	392	614	444	564	914	505	513	690	443															
1998	33	193	416	666	472	548	685	1,332	683	586	1,170	869	954	695	493																
1999	8	474	263	351	738	780	872	1,176	741	935	1,514	738	666	761																	
2000	0	262	812	627	656	1,254	1,503	1,424	904	948	971	865	1,003																		
2001	11	604	936	521	708	870	840	1,286	1,009	701	1,215	536																			
2002	26	342	175	694	843	1,004	1,442	1,093	1,715	1,314	948																				
2003	0	509	954	517	899	1,095	980	1,158	1,210	661																					
2004	25	806	854	712	958	1,258	1,340	1,321	1,438																						
2005	237	604	755	1,081	1,022	1,197	932	1,680																							
2006	85	1,667	2,055	1,035	889	1,834	1,817																								
2007	16	1,170	762	1,016	1,219	1,122																									
2008	176	548	1,580	2,809	628																										
2009	42	1,633	2,157	1,268																											
2010	9	3,408	1,083																												
2011	1,458	6,029																													
2012	1,969																														

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
1954																															
1955																															
1956																															
1957																															
1958																															
1959																															
1960																															
1961																															
1962																															
1963																															
1964																															
1965																															
1966																															
1967																															
1968																															
1969																															
1970																															
1971																															
1972																															
1973																															1.565
1974																														0.862	1.405
1975																													1.418	1.932	0.450
1976																												1.832	0.379	1.100	0.916
1977	0.000	2.988	0.953	1.851	1.689	1.435	1.078	0.967	0.966	0.879	0.889	0.880	0.896	0.825	0.740	0.763	0.809	1.051	0.786	1.428	0.597	0.662	0.852	0.718	1.295	0.947	1.165	0.927	0.712	0.932	0.672
1978	0.000	2.988	0.953	1.851	1.689	1.435	1.078	0.967	0.966	0.879	0.889	0.911	0.896	0.737	0.722	0.872	0.892	1.105	1.027	0.605	0.831	0.709	0.847	0.693	0.801	1.824	0.761	0.850	0.737	0.697	0.701
1979	0.000	2.988	0.953	1.851	1.689	1.435	1.078	0.967	0.966	0.879	0.941	0.888	0.850	0.803	0.805	1.257	0.811	1.013	0.608	0.746	0.721	1.634	0.711	0.539	1.250	0.974	1.120	0.510	0.776	1.595	0.981
1980	0.000	2.988	0.953	1.851	1.689	1.435	1.078	0.967	0.966	0.949	0.895	0.795	0.778	0.775	1.042	1.093	1.138	0.619	0.462	0.826	0.763	2.341	0.665	0.767	1.111	0.540	1.918	1.003	0.852	0.926	0.782
1981	0.000	2.988	0.953	1.851	1.689	1.435	1.078	0.967	1.134	1.019	0.817	0.833	0.846	0.845	0.855	0.988	0.709	1.098	0.697	0.876	1.472	0.660	0.853	1.006	0.575	1.518	0.845	1.114	0.624	0.717	2.299
1982	0.000	2.988	0.953	1.851	1.689	1.435	1.078	1.051	1.006	0.794	0.820	0.892	0.911	1.108	0.632	0.967	0.818	0.749	0.994	1.455	0.479	0.968	1.102	0.443	1.685	1.407	0.827	0.977	0.979	0.449	
1983	0.000	2.988	0.953	1.851	1.689	1.435	1.332	1.137	0.847	0.890	0.921	0.926	0.892	0.806	1.012	0.509	1.214	0.881	0.649	1.767	0.603	0.575	1.746	1.212	0.238	2.452	0.831	0.370	2.144		
1984	0.000	2.988	0.953	1.851	1.689	1.549	1.172	0.900	0.905	0.858	1.289	0.669	1.102	0.963	0.863	0.934	0.829	0.793	1.199	0.743	0.595	1.113	0.990	1.160	1.697	0.478	0.175	2.681			
1985	0.000	2.988	0.953	1.851	1.796	1.624	1.068	0.834	0.928	1.054	1.029	1.008	0.762	1.075	0.659	1.438	0.736	0.692	0.619	1.117	0.356	2.070	1.024	1.454	0.807	0.700	0.753				
1986	0.000	2.988	0.953	2.336	2.215	1.280	0.867	1.092	1.337	0.845	1.126	1.000	0.648	0.889	0.921	0.957	1.162	0.670	0.905	0.304	3.107	0.973	0.920	0.662	0.764	0.931					
1987	0.000	2.988	1.312	2.150	1.400	1.350	1.079	1.468	1.027	1.205	0.942	0.659	1.063	0.960	0.825	0.921	0.859	0.947	0.922	0.926	1.528	1.007	0.443	1.095	0.402						
1988	0.000	2.422	0.485	1.629	1.355	1.761	1.515	0.801	1.605	0.611	0.939	0.800	0.907	1.037	0.706	0.980	0.893	1.281	0.877	0.630	1.346	0.728	0.884	0.723							
1989	0.000	2.301	0.718	1.706	1.630	1.522	1.241	1.244	0.926	0.723	1.231	0.851	1.009	0.739	0.889	0.876	1.516	0.467	1.344	1.718	0.643	0.861	1.167								
1990	0.000	0.802	1.450	2.037	2.044	1.284	1.318	0.647	1.318	0.924	0.913	1.169	0.883	0.915	1.065	0.687	0.934	0.907	0.878	1.086	1.244	0.707									
1991	0.000	3.203	0.731	2.565	1.554	1.379	0.945	1.007	0.842	1.044	1.139	0.789	0.805	1.444	0.850	0.477	1.764	0.895	1.652	0.465	0.919										
1992	0.000	2.711	2.022	1.907	2.016	0.962	1.304	0.710	1.335	0.465	2.063	0.568	1.396	0.716	0.998	0.603	1.760	0.765	1.288	0.675											
1993	0.000	1.739	3.214	2.459	1.584	1.296	0.775	1.398	0.588	0.930	1.446	0.955	0.791	0.874	1.395	0.835	1.027	1.009	1.214												
1994	0.000	9.040	0.751	1.600	1.500	0.991	0.550	1.466	1.200	0.661	1.354	0.951	0.800	1.302	1.112	0.697	1.056	0.834													
1995	0.000	1.624	0.632	1.072	2.002	1.032	0.839	1.254	0.963	0.719	1.035	1.129	1.177	0.791	0.710	0.773	0.819														
1996	0.000	0.326	2.287	1.558	0.755	1.548	1.217	0.908	1.270	0.934	1.246	0.483	1.412	1.040	0.520	1.122															
1997	0.000	0.861	1.851	1.096	0.976	0.846	0.995	1.565	0.723	1.271	1.620	0.553	1.014	1.346	0.642																
1998	5.851	2.152	1.603	0.708	1.162	1.249	1.945	0.513	0.858	1.998	0.742	1.099	0.729	0.709																	
1999	57.721	0.556	1.332	2.103	1.057	1.118	1.348	0.630	1.262	1.620	0.487	0.903	1.142																		
2000	0.000	3.098	0.772	1.046	1.912	1.199	0.947	0.635	1.049	1.024	0.891	1.159																			
2001	54.108	1.549	0.557	1.357	1.229	0.965	1.532	0.785	0.694	1.734	0.442																				
2002	13.388	0.513	3.965	1.214	1.191	1.437	0.758	1.569	0.766	0.722																					
2003	0.000	1.874	0.542	1.739	1.218	0.895	1.182	1.045	0.546																						
2004	32.220	1.060	0.833	1.346	1.312	1.066	0.986	1.089																							
2005	2.552	1.249	1.433	0.945	1.171	0.778	1.803																								
2006	19.637	1.233	0.504	0.859	2.064	0.990																									
2007	73.102	0.651	1.334	1.199	0.920																										
2008	3.113	2.885	1.778	0.223																											
2009	39.125	1.321	0.588																												
2010	368.494	0.318																													
2011	4.136																														
Latest diag	4.136	0.318	0.588	0.223	0.920	0.990	1.803	1.089	0.546	0.722	0.442	1.159	1.142	0.709	0.642	1.122	0.819	0.834	1.214	0.675	0.919	0.707	1.167	0.723	0.402	0.931	0.753	2.681	2.144	0.449	2.299
5 Yr Avg	97.594	1.282	1.127	0.915	1.337	1.033	1.252	1.024	0.864	1.420	0.836	0.839	1.095	1.037	0.876	0.806	1.285	0.882	1.275	0.915	1.136	0.855	0.888	1.019	0.782	1.194	0.686	1.229	1.075	0.877	1.087
9 Yr Avg	60.264	1.234	1.282	1.103	1.342	1.078	1.277	0.971	0.903	1.187	1.029	0.867	1.030	1.015	0.909	0.783	1.181	0.864	1.078	0.852	1.149	1.000	1.014	0.947	0.948	1.203	0.933	1.140	0.958	1.023	1.086
5 Yr Wtd	7.519	0.906	0.986	0.709	1.304	1.019	1.181	0.999	0.817	1.298	0.722	0.845	1.028	0.992	0.814	0.784	1.218	0.882	1.267	0.862	1.042	0.859	0.830	0.976	0.770	0.849	0.668	0.995	0.908	0.805	1.019
7 Yr Wtd	7.446	0.940	0.926	0.821	1.282	1.040	1.155	0.876	0.813	1.254	0.791	0.880	0.973	0.942	0.839	0.717	1.213	0.839	1.157	0.804	1.070	0.918	0.894	0.941	0.797	0.864	0.834	0.882	0.855	0.843	0.917
9 Yr Wtd	7.998	0.971	0.944	0.868	1.313	1.058	1.208	0.906	0.853	1.157	0.850	0.855	0.988	0.979	0.874	0.757	1.129	0.827	1.078	0.815	0.976	0.898	0.905	0.930	0.856	0.931	0.858	0.944	0.819	0.913	0.999
Selected	7.998	0.971	0.944	0.868	1.313	1.058	1.208	0.906	0.853	1.157	0.850	0.855	0.988	0.979	0.874	0.757	1.129	0.827	1.078	0.815	0.976	0.898	0.905	0.930	0.856	0.931	0.858	0.882	0.819	0.913	0.999
Loss $ Weight	2.047	10.685	10.228	9.013	7.931	9.839	8.988	9.737	8.021	6.726	7.161	6.171	4.738	4.556	4.437	3.751	2.951	3.604	2.929	3.025	2.465	2.298	1.926	1.506	1.193	1.158	1.062	872	781	643	555
Center Wtd Avg	7.998	1.585	1.369	1.020	1.069	1.062	1.064	1.032	0.994	0.920	0.935	0.964	0.901	0.894	0.939	0.906	0.916	0.909	0.958	0.913	0.936	0.898	0.920	0.904	0.899	0.895	0.872	0.882	0.885	0.923	0.887
Geometric Mean	7.998	2.589	1.801	1.202	1.110	1.049	1.044	1.013	0.987	0.968	0.942	0.922	0.926	0.920	0.911	0.913	0.925	0.920	0.926	0.923	0.925	0.914	0.911	0.903	0.898	0.890	0.887	0.891	0.890	0.904	0.903

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
LUMP SUM ADVANCEMENTS

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	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
1954																			5	0	0	0	0	0	0	0	0	0
1955																		0	0	0	0	0	0	0	0	0	0	
1956																	0	0	0	0	4	0	0	0	0	0		
1957																0	0	0	0	0	0	0	0	0	0			
1958															0	0	0	0	0	0	0	0	3	0				
1959														0	8	8	0	0	0	2	0	0	0					
1960													0	0	0	0	4	0	0	0	0	0						
1961												0	0	0	7	0	0	4	4	0	0							
1962											8	1	0	0	0	5	4	0	0	0								
1963										5	5	4	6	0	2	0	0	0	0									
1964									7	0	5	3	0	0	0	0	0	0										
1965								7	12	0	12	0	5	5	0	2	0											
1966							5	5	2	22	0	0	2	0	4	0												
1967						0	12	2	0	4	4	10	0	4	0													
1968					6	23	7	46	15	5	3	0	0	12														
1969				17	5	0	22	5	8	12	0	0	2															
1970			15	1	0	8	0	12	17	0	26	1																
1971		10	34	20	12	2	10	16	0	0	6																	
1972	34	26	18	17	15	6	17	0	0	14																		
1973	35	36	45	30	1	30	24	20	1																			
1974	89	82	16	30	13	24	0	15																				
1975	35	9	34	77	29	18	13																					
1976	35	32	65	27	11	17																						
1977	49	99	17	26	0																							
1978	28	56	30	70																								
1979	83	141	56																									
1980	81	31																										
1981	119																											
1982																												
1983																												
1984																												
1985																												
1986																												
1987																												
1988																												
1989																												
1990																												
1991																												
1992																												
1993																												
1994																												
1995																												
1996																												
1997																												
1998																												
1999																												
2000																												
2001																												
2002																												
2003																												
2004																												
2005																												
2006																												
2007																												
2008																												
2009																												
2010																												
2011																												
2012																												

AGE-TO-AGE DEVELOPMENT FACTORS

	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-Ult
1954																			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			
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	1.000	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	0.974	0.000	0.000								
1962											0.142	0.000	0.000	0.000	0.000	0.802	0.000	0.000	0.000									
1963										1.029	0.717	1.643	0.000	0.000	0.000	0.000	0.000	0.000										
1964									0.000	0.000	0.500	0.000	0.000	0.000	0.000	0.000	0.000											
1965								1.693	0.000	0.000	0.000	0.000	1.007	0.000	0.000	0.000												
1966							0.984	0.407	11.107	0.000	0.000	0.000	0.000	0.000	0.000													
1967						0.000	0.146	0.000	0.000	0.941	2.466	0.000	0.000	0.000														
1968					3.835	0.305	6.476	0.323	0.307	0.690	0.000	0.000	0.000															
1969				0.314	0.000	0.000	0.215	1.823	1.426	0.000	0.000	0.000																
1970			0.067	0.000	0.000	0.000	0.000	1.443	0.000	0.000	0.055																	
1971		3.528	0.593	0.584	0.145	5.621	1.724	0.000	0.000	0.000																		
1972	0.772	0.704	0.911	0.891	0.404	2.898	0.000	0.000	0.000																			
1973	1.026	1.251	0.658	0.020	50.242	0.798	0.818	0.071																				
1974	0.925	0.194	1.891	0.430	1.822	0.000	0.000																					
1975	0.266	3.626	2.295	0.381	0.624	0.696																						
1976	0.901	2.025	0.425	0.396	1.565																							
1977	2.014	0.169	1.536	0.000																								
1978	1.985	0.536	2.342																									
1979	1.691	0.399																										
1980	0.382																											
1981																												
1982																												
1983																												
1984																												
1985																												
1986																												
1987																												
1988																												
1989																												
1990																												
1991																												
1992																												
1993																												
1994																												
1995																												
1996																												
1997																												
1998																												
1999																												
2000																												
2001																												
2002																												
2003																												
2004																												
2005																												
2006																												
2007																												
2008																												
2009																												
2010																												
2011																												
Latest diag	0.382	0.399	2.342	0.000	1.565	0.696	0.000	0.071	0.000	0.000	0.055	0.000	0.000	0.000	0.000	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	1.394	1.351	1.698	0.245	10.931	2.003	0.508	0.668	0.347	0.326	0.504	0.000	0.201	0.000	0.000	0.160	0.000	0.195	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
9 Yr Avg	1.107	1.381	1.191	0.335	6.515	1.146	1.151	0.640	1.427	0.296	0.431	0.183	0.112	0.000	0.111	0.089	0.000	0.108	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
5 Yr Wtd	1.295	0.596	1.434	0.283	1.385	0.798	1.241	0.511	0.761	1.858	0.336	0.980	2.786	0.568	1.315	0.626	0.482	0.974	0.526	0.000	0.000		0.000					
7 Yr Wtd	1.124	0.576	1.234	0.354	1.310	0.965	1.434	0.415	1.354	1.176	0.270	0.978	1.540	1.311	0.570	0.546	0.482	0.974	0.526	1.750	0.000		0.000					
9 Yr Wtd	1.091	0.640	1.092	0.350	1.403	0.937	1.247	0.495	0.935	1.264	0.290	0.912	1.540	2.185	0.742	0.546	0.482	0.974	0.238	1.750	0.000		0.000					
Selected	1.091	0.640	1.191	0.350	1.403	0.937	1.247	0.511	0.935	1.000	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Loss $ Weight	470	492	273	245	92	112	97	112	61	48	63	17	13	9	20	15	8	4	8	2	4	0	3	0	0	0	0	
Center Wtd Avg	0.943	0.881	0.870	0.790	0.935	0.756	0.989	0.902	0.875	0.751	0.888	0.864	0.800	0.800	0.800	0.800	0.800	0.757	0.630	0.553	0.398	0.000	0.000	0.000	0.000	0.000	0.000	
Geometric Mean	0.900	0.873	0.882	0.844	0.864	0.870	0.888	0.850	0.878	0.854	0.834	0.819	0.830	0.812	0.800	0.791	0.754	0.701	0.609	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM ADVANCEMENTS

FITTED INCREMENTAL DECAY LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**33**
	To:	**56**
Cut-off		**100**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.000**	**0.977**
Inverse Power	**1.000**	**0.952**
Selected Tail	**1.000**	

				Weibull Curve Fitting					Inverse Power Curve Fitting				
				Slope=	1.113				Slope=	-7.685			
		IMPLIED	SELECTED	Intercept=	-4.971				Intercept=	40.702			
PERIOD	AGE	ATA	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6			1.792		-2.978	**20.146**		1.792		26.933		
2	18	3.460	3.460	2.890	-1.076	-1.755	**6.299**	6918.882	2.890	0.900	18.491		
3	30	1.943	1.943	3.401	-0.325	-1.187	**3.802**	1098.378	3.401	-0.058	14.565		
4	42	1.451	1.451	3.738	0.156	-0.812	**2.790**	288.890	3.738	-0.796	11.979		
5	54	1.303	1.303	3.989	0.378	-0.533	**2.252**	103.536	3.989	-1.195	10.048	**23114.088**	
6	66	1.278	1.278	4.190	0.423	-0.309	**1.923**	45.969	4.190	-1.281	8.506	**4945.641**	
7	78	1.231	1.231	4.357	0.514	-0.124	**1.704**	23.901	4.357	-1.463	7.222	**1370.634**	
8	90	1.215	1.215	4.500	0.548	0.036	**1.550**	14.024	4.500	-1.535	6.123	**457.054**	
9	102	1.161	1.161	4.625	0.681	0.175	**1.437**	9.048	4.625	-1.826	5.161	**175.299**	
10	114	1.126	1.126	4.736	0.783	0.299	**1.351**	6.299	4.736	-2.069	4.306	**75.146**	
11	126	1.123	1.123	4.836	0.794	0.410	**1.285**	4.663	4.836	-2.097	3.537	**35.361**	
12	138	1.099	1.099	4.927	0.879	0.511	**1.233**	3.629	4.927	-2.315	2.838	**18.079**	
13	150	1.084	1.084	5.011	0.938	0.604	**1.191**	2.944	5.011	-2.475	2.197	**9.999**	8120.457
14	162	1.077	1.077	5.088	0.971	0.690	**1.158**	2.472	5.088	-2.567	1.606	**5.981**	812.160
15	174	1.075	1.075	5.159	0.978	0.769	**1.131**	2.135	5.159	-2.587	1.057	**3.876**	135.788
16	186	1.060	1.060	5.226	1.057	0.843	**1.108**	1.888	5.226	-2.818	0.544	**2.723**	35.030
17	198	1.048	1.048	5.288	1.124	0.913	**1.090**	1.703	5.288	-3.031	0.064	**2.066**	12.865
18	210	1.048	1.048	5.347	1.126	0.978	**1.075**	1.562	5.347	-3.037	-0.389	**1.678**	6.228
19	222	1.044	1.044	5.403	1.152	1.040	**1.063**	1.453	5.403	-3.121	-0.816	**1.442**	3.712
20	234	1.044	1.044	5.455	1.153	1.099	**1.052**	1.367	5.455	-3.125	-1.220	**1.295**	2.573
21	246	1.033	1.033	5.505	1.237	1.154	**1.044**	1.299	5.505	-3.411	-1.605	**1.201**	1.987
22	258	1.031	1.031	5.553	1.255	1.207	**1.037**	1.245	5.553	-3.476	-1.971	**1.139**	1.654
23	270	1.022	1.022	5.598	1.342	1.258	**1.031**	1.201	5.598	-3.806	-2.320	**1.098**	1.452
24	282	1.020	1.020	5.642	1.365	1.306	**1.026**	1.165	5.642	-3.897	-2.654	**1.070**	1.322
25	294	1.013	1.013	5.684	1.467	1.353	**1.021**	1.136	5.684	-4.322	-2.974	**1.051**	1.235
26	306	1.012	1.012	5.724	1.484	1.397	**1.018**	1.113	5.724	-4.399	-3.282	**1.038**	1.175
27	318	1.011	1.011	5.762	1.519	1.440	**1.015**	1.093	5.762	-4.555	-3.577	**1.028**	1.133
28	330	1.008	1.008	5.799	1.577	1.481	**1.012**	1.077	5.799	-4.835	-3.862	**1.021**	1.102
29	342	1.007	1.007	5.835	1.601	1.521	**1.010**	1.064	5.835	-4.951	-4.136	**1.016**	1.079
30	354	1.007	1.007	5.869	1.598	1.559	**1.009**	1.053	5.869	-4.938	-4.401	**1.012**	1.062
31	366	1.005	1.005	5.903	1.671	1.597	**1.007**	1.044	5.903	-5.310	-4.658	**1.009**	1.049
32	378	1.005	1.005	5.935	1.671	1.632	**1.006**	1.036	5.935	-5.313	-4.906	**1.007**	1.039
33	390	1.004	1.004	5.966	1.694	1.667	**1.005**	1.030	5.966	-5.439	-5.146	**1.006**	1.032
34	402	1.004	1.004	5.996	1.718	1.701	**1.004**	1.025	5.996	-5.569	-5.379	**1.005**	1.026
35	414	1.003	1.003	6.026	1.748	1.734	**1.003**	1.021	6.026	-5.742	-5.605	**1.004**	1.021
36	426	1.003	1.003	6.054	1.774	1.765	**1.003**	1.017	6.054	-5.892	-5.824	**1.003**	1.017
37	438	1.002	1.002	6.082	1.798	1.796	**1.002**	1.014	6.082	-6.034	-6.038	**1.002**	1.014
38	450	1.002	1.002	6.109	1.818	1.826	**1.002**	1.012	6.109	-6.155	-6.245	**1.002**	1.012
39	462	1.002	1.002	6.136	1.844	1.856	**1.002**	1.010	6.136	-6.320	-6.448	**1.002**	1.010
40	474	1.002	1.002	6.161	1.865	1.884	**1.001**	1.008	6.161	-6.452	-6.645	**1.001**	1.008
41	486	1.001	1.001	6.186	1.889	1.912	**1.001**	1.007	6.186	-6.611	-6.837	**1.001**	1.007
42	498	1.001	1.001	6.211	1.916	1.939	**1.001**	1.006	6.211	-6.794	-7.024	**1.001**	1.006
43	510	1.001	1.001	6.234	1.945	1.966	**1.001**	1.005	6.234	-6.994	-7.207	**1.001**	1.005
44	522	1.001	1.001	6.258	1.972	1.992	**1.001**	1.004	6.258	-7.182	-7.386	**1.001**	1.004
45	534	1.001	1.001	6.280	2.000	2.017	**1.001**	1.003	6.280	-7.390	-7.561	**1.001**	1.004
46	546	1.000	1.000	6.303	2.030	2.042	**1.000**	1.003	6.303	-7.614	-7.731	**1.000**	1.003
47	558	1.000	1.000	6.324	2.060	2.066	**1.000**	1.002	6.324	-7.849	-7.899	**1.000**	1.003
48	570	1.000	1.000	6.346	2.096	2.090	**1.000**	1.002	6.346	-8.131	-8.062	**1.000**	1.002
49	582	1.000	1.000	6.366	2.139	2.113	**1.000**	1.001	6.366	-8.487	-8.222	**1.000**	1.002
50	594	1.000	1.000	6.387	2.195	2.135	**1.000**	1.001	6.387	-8.983	-8.379	**1.000**	1.002
51	606	1.000	1.000	6.407		2.158	**1.000**	1.001	6.407		-8.533	**1.000**	1.002
52	618	1.000	1.000	6.426		2.179	**1.000**	1.001	6.426		-8.683	**1.000**	1.001
53	630	1.000	1.000	6.446		2.201	**1.000**	1.001	6.446		-8.831	**1.000**	1.001
54	642	1.000	1.000	6.465		2.222	**1.000**	1.001	6.465		-8.976	**1.000**	1.001
55	654	1.000	1.000	6.483		2.242	**1.000**	1.000	6.483		-9.118	**1.000**	1.001
56	666	1.000	1.000	6.501		2.263	**1.000**	1.000	6.501		-9.258	**1.000**	1.001
57	678	1.000	1.000	6.519		2.283	**1.000**	1.000	6.519		-9.395	**1.000**	1.001
58	690	1.000	1.000	6.537		2.302	**1.000**	1.000	6.537		-9.530	**1.000**	1.001
59	702	1.000		6.554		2.321	**1.000**	1.000	6.554		-9.663	**1.000**	1.001
60	714	1.000		6.571		2.340	**1.000**	1.000	6.571		-9.793	**1.000**	1.001

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

ADDITIONAL AWARDS
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2012	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		152	702	550	83.6%	460	
1977	23,851,125	979	1,124	144	80.3%	116	0.005
1978	26,143,240	1,533	1,790	257	79.4%	204	0.007
1979	28,061,666	2,387	2,838	450	78.4%	353	0.010
1980	28,979,182	2,505	3,032	526	77.3%	407	0.010
1981	30,141,508	1,474	1,818	343	76.3%	262	0.006
1982	30,058,966	1,037	1,302	266	75.2%	200	0.004
1983	30,607,324	1,540	1,971	432	74.0%	320	0.006
1984	33,121,678	3,339	4,356	1,017	72.9%	741	0.013
1985	35,713,654	2,916	3,877	961	71.7%	689	0.011
1986	38,297,697	2,520	3,414	894	70.5%	630	0.009
1987	41,065,403	2,305	3,182	877	69.3%	608	0.008
1988	44,221,964	3,002	4,223	1,221	68.1%	831	0.010
1989	47,110,000	3,584	5,147	1,563	67.0%	1,048	0.011
1990	49,659,895	2,183	3,201	1,018	66.0%	672	0.006
1991	50,856,501	1,941	2,906	965	64.9%	626	0.006
1992	52,804,448	1,806	2,763	957	63.9%	612	0.005
1993	55,132,894	1,574	2,461	887	62.9%	558	0.004
1994	57,739,505	3,189	5,102	1,913	61.9%	1,184	0.009
1995	60,949,772	2,021	3,308	1,287	60.9%	783	0.005
1996	63,664,000	2,208	3,704	1,496	60.0%	898	0.006
1997	68,077,000	933	1,605	673	59.2%	398	0.002
1998	71,447,000	2,477	4,375	1,898	58.3%	1,106	0.006
1999	75,244,663	2,815	5,152	2,336	57.9%	1,352	0.007
2000	79,122,396	3,374	6,420	3,046	57.5%	1,752	0.008
2001	80,396,857	2,467	4,897	2,429	57.2%	1,389	0.006
2002	81,621,352	1,647	3,552	1,905	56.7%	1,080	0.004
2003	82,433,234	1,972	4,486	2,514	56.3%	1,417	0.005
2004	84,632,753	1,543	3,944	2,401	56.4%	1,354	0.005
2005	86,912,307	937	3,128	2,190	57.1%	1,250	0.004
2006	90,822,757	2,901	7,197	4,296	57.4%	2,464	0.008
2007	93,702,820	1,590	5,109	3,518	58.3%	2,050	0.005
2008	93,449,349	1,557	5,411	3,854	59.1%	2,278	0.006
2009	86,530,965	789	4,768	3,980	62.6%	2,491	0.006
2010	86,624,485	106	4,235	4,129	64.2%	2,649	0.005
2011	89,983,985	27	4,482	4,455	62.6%	2,790	0.005
2012	46,341,752	0	2,306	2,306	60.2%	1,389	0.005
2013		0	0				
TOTAL		69,333	133,288	63,955	61.6%	39,410	
EXLD PRIOR		69,181	132,586	63,405	61.4%	38,950	

(1) PROVIDED BY THE BWC; 2012 ADJUSTED TO PARTIAL YEAR
(2) SECTION 1, EXHIBIT 9, SHEET 3, COL. 2
(3) SECTION 1, EXHIBIT 9, SHEET 3, COL. 12; 2012 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 1, EXHIBIT 9, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

ADDITIONAL AWARDS
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	FISCAL YEAR ENDING 2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	550	79	72	66	60	53	47	40	34	27	21	15	10	7	4	3	3	2	2	7
1977	144	16	15	14	13	12	11	11	10	9	8	7	6	4	2	1	1	1	1	2
1978	257	27	25	24	22	20	19	18	17	16	15	13	12	9	6	4	2	1	1	5
1979	450	43	42	40	37	35	32	31	29	27	26	24	21	18	15	10	6	2	2	9
1980	526	45	46	45	43	40	37	35	33	31	29	27	25	23	20	16	11	6	3	12
1981	343	28	27	28	27	26	24	22	21	20	18	17	16	15	14	12	9	7	4	9
1982	266	20	20	19	20	19	18	17	16	15	14	13	13	12	11	10	8	7	5	9
1983	432	29	30	30	29	30	29	28	26	24	23	21	20	19	18	17	15	13	10	21
1984	1,017	63	65	66	67	65	66	65	61	57	53	50	47	44	42	40	37	33	28	68
1985	961	55	56	58	59	60	58	59	58	55	51	47	44	42	39	37	35	32	29	86
1986	894	48	49	50	51	52	53	51	52	51	48	45	42	39	37	35	33	31	29	101
1987	877	44	45	45	46	47	48	49	47	48	48	45	42	39	36	34	32	31	29	121
1988	1,221	57	58	59	60	62	63	64	65	63	64	63	59	56	52	48	45	43	41	199
1989	1,563	75	70	71	72	74	75	76	78	79	77	78	77	72	68	63	59	55	52	292
1990	1,018	46	47	43	44	45	46	47	48	48	49	48	48	48	45	42	39	37	34	214
1991	965	41	42	42	39	40	41	42	42	43	44	45	43	44	43	41	38	36	33	226
1992	957	40	39	40	40	37	38	39	39	40	41	42	43	41	42	41	39	36	34	246
1993	887	35	35	35	35	36	33	34	35	35	36	37	37	38	37	37	37	35	32	249
1994	1,913	73	72	73	72	73	75	69	70	72	73	74	76	77	79	76	77	76	72	584
1995	1,287	46	48	47	48	46	47	48	45	46	46	47	48	49	50	51	49	50	49	425
1996	1,496	55	52	53	52	53	52	53	54	50	51	52	53	54	55	56	57	55	56	532
1997	673	24	24	23	23	23	23	23	23	23	22	22	23	23	23	24	24	25	24	255
1998	1,898	65	66	65	61	63	62	63	61	63	64	59	60	61	63	64	65	66	67	759
1999	2,336	102	76	78	77	72	74	72	74	72	74	75	70	71	72	74	75	76	78	974
2000	3,046	135	127	95	97	96	90	92	90	92	90	92	94	87	88	90	92	94	95	1,310
2001	2,429	106	103	96	73	74	73	69	70	69	70	69	70	72	66	67	69	70	71	1,072
2002	1,905	77	80	77	73	55	56	55	52	53	52	53	52	53	54	50	51	52	53	861
2003	2,514	105	97	101	98	92	69	70	69	66	67	66	67	65	67	68	63	64	65	1,155
2004	2,401	121	95	88	92	89	83	63	64	63	59	61	59	61	59	61	62	57	58	1,107
2005	2,190	142	103	81	75	78	76	71	53	54	54	51	52	51	52	51	52	53	49	994
2006	4,296	249	262	190	150	138	144	140	131	99	101	99	94	96	94	96	93	95	97	1,927
2007	3,518	255	189	199	145	114	105	110	106	100	75	76	75	71	73	71	73	71	73	1,538
2008	3,854	283	259	192	202	147	116	107	111	108	101	76	78	77	72	74	72	74	72	1,634
2009	3,980	556	251	230	170	179	130	103	95	99	96	90	68	69	68	64	66	64	66	1,516
2010	4,129	435	516	233	213	158	166	121	95	88	92	89	83	63	64	63	60	61	60	1,468
2011	4,455	114	457	543	245	224	166	175	127	100	93	97	94	88	66	67	66	63	64	1,606
2012	2,306	1	118	473	562	254	232	172	181	132	104	96	100	97	91	68	70	69	65	1,729
TOTAL	63,955	3,732	3,776	3,712	3,291	2,780	2,579	2,402	2,285	2,138	2,049	1,982	1,921	1,853	1,786	1,725	1,684	1,642	1,603	23,323

(1) SECTION 1, EXHIBIT 9, SHEET 1, COL. 4
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 1, EXHIBIT 9, SHEET 23

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

ADDITIONAL AWARDS
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	> 2030
	(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	6	1	1	1	1	0	0	0	0	0	1	-	-	-	-	-	-	-	-	-
1960	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1961	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1962	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1963	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-
1964	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1965	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-
1966	4	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-
1967	4	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
1968	8	2	2	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1969	45	10	9	8	6	4	2	1	1	1	1	0	0	0	0	0	0	0	0	1
1970	12	2	2	2	2	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
1971	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1972	98	15	14	13	12	11	10	8	5	3	1	1	1	1	1	0	0	0	0	1
1973	63	9	8	8	7	7	6	5	4	3	2	1	1	1	0	0	0	0	0	1
1974	81	10	10	9	9	8	8	7	6	5	3	2	1	1	1	0	0	0	0	1
1975	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1976	226	26	24	23	21	20	19	18	17	15	13	10	7	4	2	2	1	1	1	3
TOTAL	550	79	72	66	60	53	47	40	34	27	21	15	10	7	4	3	3	2	2	7

(1) BASED ON SECTION 1, EXHIBIT 9, SHEET 39, ROW 8
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 1, EXHIBIT 9, SHEET 23

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

ADDITIONAL AWARDS
(000's)

SELECTION OF ULTIMATE LOSS & ALAE

ACCIDENT YEAR	PAYROLL	PAID LOSS @ 6/30/12	INCURRED LOSS @ 6/30/12	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		152										702	
1977	23,851,125	979	979	1,124	1,124	1,124	1,124					1,124	0.005
1978	26,143,240	1,533	1,533	1,790	1,790	1,790	1,790					1,790	0.007
1979	28,061,666	2,387	2,387	2,838	2,838	2,838	2,838					2,838	0.010
1980	28,979,182	2,505	2,505	3,032	3,032	3,032	3,032					3,032	0.010
1981	30,141,508	1,474	1,474	1,818	1,818	1,817	1,817					1,818	0.006
1982	30,058,966	1,037	1,037	1,302	1,302	1,302	1,302	1,302	1,302	1,302		1,302	0.004
1983	30,607,324	1,540	1,540	1,971	1,971	1,972	1,972	1,970	1,954	1,967		1,971	0.006
1984	33,121,678	3,339	3,339	4,356	4,356	4,358	4,358	4,333	4,367	4,283		4,356	0.013
1985	35,713,654	2,916	2,916	3,877	3,877	3,877	3,877	3,847	3,875	3,807		3,877	0.011
1986	38,297,697	2,520	2,520	3,414	3,414	3,413	3,413	3,379	3,424	3,406		3,414	0.009
1987	41,065,403	2,305	2,305	3,182	3,182	3,183	3,183	3,146	3,152	3,111		3,182	0.008
1988	44,221,964	3,002	3,002	4,223	4,223	4,226	4,226	4,167	4,010	4,051		4,223	0.010
1989	47,110,000	3,584	3,584	5,147	5,147	5,146	5,146	5,083	5,231	4,805		5,147	0.011
1990	49,659,895	2,183	2,183	3,201	3,201	3,205	3,205	3,158	2,833	3,064		3,201	0.006
1991	50,856,501	1,941	1,941	2,906	2,906	2,905	2,905	2,858	2,953	2,718		2,906	0.006
1992	52,804,448	1,806	1,806	2,763	2,763	2,764	2,764	2,707	2,684	2,751		2,763	0.005
1993	55,132,894	1,574	1,574	2,461	2,461	2,463	2,463	2,409	2,281	2,436		2,461	0.004
1994	57,739,505	3,189	3,189	5,102	5,102	5,517	5,517	4,990	4,694	4,727		5,102	0.009
1995	60,949,772	2,021	2,021	3,308	3,308	4,353	4,353	3,232	3,105	3,057		3,308	0.005
1996	63,664,000	2,208	2,208	3,704	3,704	4,510	4,510	3,623	3,594	3,472		3,704	0.006
1997	68,077,000	933	933	1,605	1,605	3,231	3,231	1,566	1,726	1,717		1,605	0.002
1998	71,447,000	2,477	2,477	4,375	4,375	4,908	4,908	4,260	3,875	3,915		4,375	0.006
1999	75,244,663	2,815	2,815	5,152	5,152	5,457	5,457	5,044	5,786	4,483		5,152	0.007
2000	79,122,396	3,374	3,374	6,420	6,420	6,232	6,232	6,285	6,893	5,437		6,420	0.008
2001	80,396,857	2,467	2,467	4,897	4,897	5,498	5,498	4,805	5,381	4,462		4,897	0.006
2002	81,621,352	1,647	1,647	3,410	3,410	4,835	4,835	3,331	3,553	3,186		3,552	0.004
2003	82,433,234	1,972	1,972	4,281	4,281	5,305	5,305	4,200	3,894	3,774		4,486	0.005
2004	84,632,753	1,543	1,543	3,572	3,572	4,814	4,814	3,510	2,505	3,544		3,944	0.005
2005	86,912,307	937	937	2,387	2,387	4,239	4,239	2,358	2,043	2,462		3,128	0.004
2006	90,822,757	2,901	2,901	8,163	8,163	6,232	6,232	8,097	6,425	6,982		7,197	0.008
2007	93,702,820	1,590	1,590	5,213	5,213	5,039	5,039	5,098	5,619	5,285		5,109	0.005
2008	93,449,349	1,557	1,557	6,229	6,229	5,061	5,061	5,911	5,932	7,017		5,411	0.006
2009	86,530,965	789	789	6,150	6,150	4,423	4,423	5,232	5,183	5,357		4,768	0.006
2010	86,624,485	106	106	4,145	4,145	4,245	4,245	2,088	2,360	4,744		4,235	0.005
2011	89,983,985	27	27	209,358	209,358	4,482	4,482	26,362	29,830	4,782		4,482	0.005
2012	92,683,504	0	0	0	0	4,612	4,612			5,126		4,612	0.005
2013	95,464,009					4,773	4,773					4,773	0.005
TOTAL		69,333	69,181	336,875	336,875	147,180	147,180	138,351	140,464	121,233		140,367	
EXLD PRIOR		69,181	69,181	336,875	336,875	147,180	147,180	138,351	140,464	121,233		139,665	
EXLD PRIOR & 2013		69,181	69,181	336,875	336,875	142,406	142,406	138,351	140,464	121,233		134,892	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

ADDITIONAL AWARDS
(000's)

PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/12	PAID LOSS	PAID LDF	INDICATED ULTIMATE @ 6/30/12	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	426	979	1.148	1,124	0.005
1978	414	1,533	1.168	1,790	0.007
1979	402	2,387	1.189	2,838	0.010
1980	390	2,505	1.210	3,032	0.010
1981	378	1,474	1.233	1,818	0.006
1982	366	1,037	1.256	1,302	0.004
1983	354	1,540	1.280	1,971	0.006
1984	342	3,339	1.305	4,356	0.013
1985	330	2,916	1.329	3,877	0.011
1986	318	2,520	1.355	3,414	0.009
1987	306	2,305	1.380	3,182	0.008
1988	294	3,002	1.407	4,223	0.010
1989	282	3,584	1.436	5,147	0.011
1990	270	2,183	1.466	3,201	0.006
1991	258	1,941	1.497	2,906	0.006
1992	246	1,806	1.530	2,763	0.005
1993	234	1,574	1.564	2,461	0.004
1994	222	3,189	1.600	5,102	0.009
1995	210	2,021	1.636	3,308	0.005
1996	198	2,208	1.677	3,704	0.006
1997	186	933	1.721	1,605	0.002
1998	174	2,477	1.766	4,375	0.006
1999	162	2,815	1.830	5,152	0.007
2000	150	3,374	1.903	6,420	0.008
2001	138	2,467	1.985	4,897	0.006
2002	126	1,647	2.070	3,410	0.004
2003	114	1,972	2.171	4,281	0.005
2004	102	1,543	2.315	3,572	0.004
2005	90	937	2.546	2,387	0.003
2006	78	2,901	2.814	8,163	0.009
2007	66	1,590	3.278	5,213	0.006
2008	54	1,557	3.999	6,229	0.007
2009	42	789	7.799	6,150	0.007
2010	30	106	38.993	4,145	0.005
2011	18	27	7,798.564	209,358	0.233
2012	6	0	77,985.643	0	-
2013	0				
TOTAL		69,181		336,875	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

ADDITIONAL AWARDS
(000's)

INCURRED LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/12	INCURRED LOSS	INCURRED LDF	INDICATED ULTIMATE @ 6/30/12	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	426	979	1.148	1,124	0.005
1978	414	1,533	1.168	1,790	0.007
1979	402	2,387	1.189	2,838	0.010
1980	390	2,505	1.210	3,032	0.010
1981	378	1,474	1.233	1,818	0.006
1982	366	1,037	1.256	1,302	0.004
1983	354	1,540	1.280	1,971	0.006
1984	342	3,339	1.305	4,356	0.013
1985	330	2,916	1.329	3,877	0.011
1986	318	2,520	1.355	3,414	0.009
1987	306	2,305	1.380	3,182	0.008
1988	294	3,002	1.407	4,223	0.010
1989	282	3,584	1.436	5,147	0.011
1990	270	2,183	1.466	3,201	0.006
1991	258	1,941	1.497	2,906	0.006
1992	246	1,806	1.530	2,763	0.005
1993	234	1,574	1.564	2,461	0.004
1994	222	3,189	1.600	5,102	0.009
1995	210	2,021	1.636	3,308	0.005
1996	198	2,208	1.677	3,704	0.006
1997	186	933	1.721	1,605	0.002
1998	174	2,477	1.766	4,375	0.006
1999	162	2,815	1.830	5,152	0.007
2000	150	3,374	1.903	6,420	0.008
2001	138	2,467	1.985	4,897	0.006
2002	126	1,647	2.070	3,410	0.004
2003	114	1,972	2.171	4,281	0.005
2004	102	1,543	2.315	3,572	0.004
2005	90	937	2.546	2,387	0.003
2006	78	2,901	2.814	8,163	0.009
2007	66	1,590	3.278	5,213	0.006
2008	54	1,557	3.999	6,229	0.007
2009	42	789	7.799	6,150	0.007
2010	30	106	38.993	4,145	0.005
2011	18	27	7,798.564	209,358	0.233
2012	6	0	77,985.643	0	-
2013	0				
TOTAL		69,181		336,875	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

ADDITIONAL AWARDS
(000's)

PAID BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	INITIAL EXPECTED DOLLARS	EXPECTED % OF PAID LOSS	EXPECTED PAID LOSS	ACTUAL PAID LOSS	EXPECTED UNPAID LOSS	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125	0.005	1,124	87.1%	979	979	145	1,124	0.005
1978	26,143,240	0.007	1,792	85.6%	1,534	1,533	257	1,790	0.007
1979	28,061,666	0.010	2,841	84.1%	2,390	2,387	451	2,838	0.010
1980	28,979,182	0.010	3,032	82.6%	2,506	2,505	526	3,032	0.010
1981	30,141,508	0.006	1,817	81.1%	1,474	1,474	343	1,817	0.006
1982	30,058,966	0.004	1,303	79.6%	1,037	1,037	266	1,302	0.004
1983	30,607,324	0.006	1,976	78.1%	1,544	1,540	433	1,972	0.006
1984	33,121,678	0.013	4,362	76.7%	3,344	3,339	1,019	4,358	0.013
1985	35,713,654	0.011	3,879	75.2%	2,918	2,916	961	3,877	0.011
1986	38,297,697	0.009	3,410	73.8%	2,517	2,520	893	3,413	0.009
1987	41,065,403	0.008	3,184	72.4%	2,306	2,305	877	3,183	0.008
1988	44,221,964	0.010	4,231	71.1%	3,008	3,002	1,223	4,226	0.010
1989	47,110,000	0.011	5,144	69.6%	3,582	3,584	1,562	5,146	0.011
1990	49,659,895	0.006	3,214	68.2%	2,192	2,183	1,022	3,205	0.006
1991	50,856,501	0.006	2,903	66.8%	1,939	1,941	964	2,905	0.006
1992	52,804,448	0.005	2,764	65.4%	1,807	1,806	958	2,764	0.005
1993	55,132,894	0.004	2,465	63.9%	1,577	1,574	889	2,463	0.004
1994	57,739,505	0.011	6,208	62.5%	3,881	3,189	2,327	5,517	0.010
1995	60,949,772	0.010	5,996	61.1%	3,664	2,021	2,332	4,353	0.007
1996	63,664,000	0.009	5,699	59.6%	3,398	2,208	2,302	4,510	0.007
1997	68,077,000	0.008	5,486	58.1%	3,187	933	2,298	3,231	0.005
1998	71,447,000	0.008	5,605	56.6%	3,174	2,477	2,431	4,908	0.007
1999	75,244,663	0.008	5,825	54.7%	3,184	2,815	2,641	5,457	0.007
2000	79,122,396	0.008	6,023	52.6%	3,165	3,374	2,858	6,232	0.008
2001	80,396,857	0.008	6,110	50.4%	3,078	2,467	3,031	5,498	0.007
2002	81,621,352	0.008	6,167	48.3%	2,979	1,647	3,188	4,835	0.006
2003	82,433,234	0.007	6,178	46.1%	2,845	1,972	3,333	5,305	0.006
2004	84,632,753	0.007	5,758	43.2%	2,487	1,543	3,271	4,814	0.006
2005	86,912,307	0.006	5,436	39.3%	2,135	937	3,301	4,239	0.005
2006	90,822,757	0.006	5,168	35.5%	1,837	2,901	3,331	6,232	0.007
2007	93,702,820	0.005	4,963	30.5%	1,514	1,590	3,449	5,039	0.005
2008	93,449,349	0.005	4,671	25.0%	1,168	1,557	3,503	5,061	0.005
2009	86,530,965	0.005	4,169	12.8%	535	789	3,634	4,423	0.005
2010	86,624,485	0.005	4,248	2.6%	109	106	4,139	4,245	0.005
2011	89,983,985	0.005	4,456	0.0%	1	27	4,455	4,482	0.005
2012	92,683,504	0.005	4,612	0.0%	0		4,612	4,612	0.005
2013	95,464,009	0.005	4,773	0.0%			4,773	4,773	0.005
TOTAL			156,991		78,993	69,181	77,999	147,180	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

ADDITIONAL AWARDS
(000's)

INCURRED BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	INITIAL EXPECTED DOLLARS	EXPECTED % OF REPORTED LOSS	EXPECTED REPORTED LOSS	ACTUAL REPORTED LOSS	EXPECTED UNREPORTED LOSS	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125	0.005	1,124	87.1%	979	979	145	1,124	0.005
1978	26,143,240	0.007	1,792	85.6%	1,534	1,533	257	1,790	0.007
1979	28,061,666	0.010	2,841	84.1%	2,390	2,387	451	2,838	0.010
1980	28,979,182	0.010	3,032	82.6%	2,506	2,505	526	3,032	0.010
1981	30,141,508	0.006	1,817	81.1%	1,474	1,474	343	1,817	0.006
1982	30,058,966	0.004	1,303	79.6%	1,037	1,037	266	1,302	0.004
1983	30,607,324	0.006	1,976	78.1%	1,544	1,540	433	1,972	0.006
1984	33,121,678	0.013	4,362	76.7%	3,344	3,339	1,019	4,358	0.013
1985	35,713,654	0.011	3,879	75.2%	2,918	2,916	961	3,877	0.011
1986	38,297,697	0.009	3,410	73.8%	2,517	2,520	893	3,413	0.009
1987	41,065,403	0.008	3,184	72.4%	2,306	2,305	877	3,183	0.008
1988	44,221,964	0.010	4,231	71.1%	3,008	3,002	1,223	4,226	0.010
1989	47,110,000	0.011	5,144	69.6%	3,582	3,584	1,562	5,146	0.011
1990	49,659,895	0.006	3,214	68.2%	2,192	2,183	1,022	3,205	0.006
1991	50,856,501	0.006	2,903	66.8%	1,939	1,941	964	2,905	0.006
1992	52,804,448	0.005	2,764	65.4%	1,807	1,806	958	2,764	0.005
1993	55,132,894	0.004	2,465	63.9%	1,577	1,574	889	2,463	0.004
1994	57,739,505	0.011	6,208	62.5%	3,881	3,189	2,327	5,517	0.010
1995	60,949,772	0.010	5,996	61.1%	3,664	2,021	2,332	4,353	0.007
1996	63,664,000	0.009	5,699	59.6%	3,398	2,208	2,302	4,510	0.007
1997	68,077,000	0.008	5,486	58.1%	3,187	933	2,298	3,231	0.005
1998	71,447,000	0.008	5,605	56.6%	3,174	2,477	2,431	4,908	0.007
1999	75,244,663	0.008	5,825	54.7%	3,184	2,815	2,641	5,457	0.007
2000	79,122,396	0.008	6,023	52.6%	3,165	3,374	2,858	6,232	0.008
2001	80,396,857	0.008	6,110	50.4%	3,078	2,467	3,031	5,498	0.007
2002	81,621,352	0.008	6,167	48.3%	2,979	1,647	3,188	4,835	0.006
2003	82,433,234	0.007	6,178	46.1%	2,845	1,972	3,333	5,305	0.006
2004	84,632,753	0.007	5,758	43.2%	2,487	1,543	3,271	4,814	0.006
2005	86,912,307	0.006	5,436	39.3%	2,135	937	3,301	4,239	0.005
2006	90,822,757	0.006	5,168	35.5%	1,837	2,901	3,331	6,232	0.007
2007	93,702,820	0.005	4,963	30.5%	1,514	1,590	3,449	5,039	0.005
2008	93,449,349	0.005	4,671	25.0%	1,168	1,557	3,503	5,061	0.005
2009	86,530,965	0.005	4,169	12.8%	535	789	3,634	4,423	0.005
2010	86,624,485	0.005	4,248	2.6%	109	106	4,139	4,245	0.005
2011	89,983,985	0.005	4,456	0.0%	1	27	4,455	4,482	0.005
2012	92,683,504	0.005	4,612	0.0%	0		4,612	4,612	0.005
2013	95,464,009	0.005	4,773	0.0%			4,773	4,773	0.005
TOTAL			156,991		78,993	69,181	77,999	147,180	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

ADDITIONAL AWARDS
(000's)

CUMULATIVE PAID FREQUENCY SEVERITY METHOD

ACCIDENT YEAR	PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	$ WHOLE PAID SEVERITY	PAID SEVERITY LDF	$ WHOLE ULTIMATE SEVERITY	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125		1.000			1.256			
1978	26,143,240		1.000			1.256			
1979	28,061,666		1.000			1.256			
1980	28,979,182		1.000			1.256			
1981	30,141,508		1.000			1.256			
1982	30,058,966	53	1.000	53	19,557	1.256	24,572	1,302	0.004
1983	30,607,324	71	1.000	71	21,685	1.279	27,743	1,970	0.006
1984	33,121,678	101	1.000	101	33,061	1.298	42,898	4,333	0.013
1985	35,713,654	99	1.000	99	29,454	1.319	38,862	3,847	0.011
1986	38,297,697	118	1.000	118	21,358	1.341	28,634	3,379	0.009
1987	41,065,403	80	1.000	80	28,818	1.364	39,320	3,146	0.008
1988	44,221,964	86	1.000	86	34,912	1.388	48,454	4,167	0.009
1989	47,110,000	73	1.000	73	49,090	1.418	69,624	5,083	0.011
1990	49,659,895	62	1.000	62	35,207	1.447	50,943	3,158	0.006
1991	50,856,501	46	1.000	46	42,197	1.472	62,120	2,858	0.006
1992	52,804,448	67	1.000	67	26,954	1.499	40,410	2,707	0.005
1993	55,132,894	54	1.000	54	29,143	1.531	44,605	2,409	0.004
1994	57,739,505	72	1.000	72	44,297	1.565	69,311	4,990	0.009
1995	60,949,772	46	1.003	46	43,942	1.594	70,034	3,232	0.005
1996	63,664,000	53	1.014	54	41,669	1.618	67,420	3,623	0.006
1997	68,077,000	37	1.021	38	25,213	1.644	41,457	1,566	0.002
1998	71,447,000	48	1.033	50	51,608	1.664	85,887	4,260	0.006
1999	75,244,663	48	1.042	50	58,656	1.720	100,880	5,044	0.007
2000	79,122,396	52	1.051	55	64,885	1.772	115,007	6,285	0.008
2001	80,396,857	49	1.074	53	50,349	1.814	91,321	4,805	0.006
2002	81,621,352	35	1.103	39	47,064	1.834	86,305	3,331	0.004
2003	82,433,234	35	1.149	40	56,335	1.853	104,405	4,200	0.005
2004	84,632,753	36	1.197	43	42,859	1.901	81,471	3,510	0.004
2005	86,912,307	22	1.299	29	42,612	1.936	82,483	2,358	0.003
2006	90,822,757	48	1.370	66	60,438	2.037	123,139	8,097	0.009
2007	93,702,820	38	1.486	56	41,849	2.157	90,253	5,098	0.005
2008	93,449,349	46	1.657	76	33,857	2.290	77,538	5,911	0.006
2009	86,530,965	22	2.776	61	35,845	2.390	85,677	5,232	0.006
2010	86,624,485	4	15.268	61	26,577	1.286	34,187	2,088	0.002
2011	89,983,985	1	15.268	15	26,846	64.317	1,726,647	26,362	0.029
2012	92,683,504		15.268			643.174			
2013	95,464,009								
Total		1,602		1,813				138,351	

(1) PROVIDED BY THE BWC
(2) BASED ON DATA FROM THE BWC
(3) SECTION 1, EXHIBIT 9, SHEET 20, COL. 12
(4) = (2) x (3)
(5) SECTION 1, EXHIBIT 9, SHEET 30
(6) SECTION 1, EXHIBIT 9, SHEET 20, COL. 15
(7) = (5) x (6)
(8) = [(4) x (7)] / 1000
(9) = [(8) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
ADDITIONAL AWARDS

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	TAIL	INDICATED ULTIMATE
1977																																					-	-
1978																																					-	-
1979																																					-	-
1980																																					-	-
1981																																					-	-
1982	0	0	2	18	76	113	80	56	66	65	34	29	24	33	23	28	27	32	27	70	27	22	25	25	21	21	19	19	19	19	19						266	1,302
1983	0	0	5	41	176	253	151	91	65	57	53	41	35	88	47	40	36	35	60	28	36	33	31	24	20	22	22	21	15	16	16						399	1,954
1984	0	0	11	96	315	276	251	283	221	225	207	108	144	146	126	100	92	97	89	57	57	59	58	58	51	47	53	47	66	68	68						891	4,367
1985	0	0	10	55	146	289	324	384	182	96	100	70	67	95	70	206	65	77	60	105	65	58	73	51	114	51	51	50	55	57	57						791	3,875
1986	0	0	0	10	68	274	398	391	175	107	78	83	146	55	51	77	55	51	51	53	55	63	58	65	58	50	49	47	52	53	53						699	3,424
1987	0	0	0	0	116	436	472	219	132	91	87	85	75	70	50	49	47	68	50	52	29	28	44	35	35	39	39	38	41	42	42						643	3,152
1988	0	0	1	9	288	758	394	221	164	194	169	117	86	74	65	63	55	56	45	42	40	40	40	40	40	31	31	29	32	33	33						818	4,010
1989	0	0	0	32	556	474	306	287	153	138	232	145	130	125	159	110	114	99	93	88	88	87	84	84	101	78	78	74	81	84	84						1,068	5,231
1990	0	0	0	194	645	186	142	196	117	69	129	136	56	44	36	37	37	38	36	32	27	16	10	9	11	8	8	8	9	9	9						578	2,833
1991	0	0	30	253	423	200	283	97	93	51	36	47	39	35	37	44	45	47	41	43	49	49	49	46	55	42	42	40	44	45	45						603	2,953
1992	0	0	90	265	269	136	248	50	46	44	52	37	50	194	50	40	38	57	57	45	37	35	36	33	39	30	30	29	32	33	33						548	2,684
1993	0	0	45	188	402	172	131	99	129	82	56	41	38	25	27	25	25	34	30	25	25	23	23	22	26	20	20	19	21	21	21						465	2,281
1994	0	1	54	528	826	371	191	194	172	149	91	90	83	92	80	55	84	70	57	52	50	48	48	44	53	41	41	39	43	44	44						958	4,694
1995	0	3	215	369	249	282	119	148	102	100	87	54	46	53	49	48	51	47	42	39	38	36	36	33	40	30	31	29	32	33	33						634	3,105
1996	0	1	109	446	451	238	206	98	84	75	90	69	99	67	59	58	58	62	55	51	49	47	47	43	52	40	40	38	42	43	43						734	3,594
1997	0	3	77	99	202	60	42	79	40	45	40	38	32	31	109	33	36	38	34	32	31	29	29	27	32	25	25	24	26	27	27						352	1,726
1998	0	33	172	533	410	198	261	149	221	117	84	74	75	84	66	42	46	49	44	40	39	37	37	34	41	32	32	30	33	34	34						791	3,875
1999	0	5	62	261	412	604	328	206	287	104	145	105	150	145	176	112	124	131	117	107	104	99	99	92	110	84	85	81	88	91	91						1,181	5,786
2000	0	1	64	343	843	473	279	165	607	159	138	136	166	158	192	122	135	143	128	117	114	108	108	100	120	92	92	88	97	99	99						1,407	6,893
2001	0	0	23	492	732	287	193	151	133	238	109	108	133	126	153	97	108	114	102	93	91	86	86	80	96	73	74	70	77	79	79						1,098	5,381
2002	0	0	7	178	675	291	154	80	69	118	75	67	81	77	94	60	66	70	62	57	56	53	53	49	59	45	45	43	47	49	49						725	3,553
2003	0	0	59	526	413	124	252	307	200	90	67	60	73	70	84	54	59	63	56	51	50	47	48	44	53	40	41	39	42	44	44						795	3,894
2004	0	0	110	529	445	65	255	80	59	33	25	22	27	26	31	20	22	23	21	19	19	18	18	16	20	15	15	14	16	16	16						511	2,505
2005	0	1	84	273	336	107	73	64	79	45	34	30	37	35	42	27	30	31	28	26	25	24	24	22	26	20	20	19	21	22	22						417	2,043
2006	0	0	740	713	618	578	253	188	234	132	99	88	107	102	124	79	87	92	82	76	74	70	70	65	77	59	60	57	62	64	64						1,311	6,425
2007	0	0	254	375	640	321	295	220	273	155	116	103	126	119	145	92	102	108	96	88	86	81	82	76	91	70	70	66	73	75	75						1,147	5,619
2008	0	0	82	737	738	317	292	217	270	153	114	102	124	118	143	91	101	107	95	87	85	80	81	75	89	69	69	66	72	74	74						1,211	5,932
2009	0	0	200	589	631	271	249	186	231	131	98	87	106	101	122	78	86	91	81	75	73	69	69	64	76	59	59	56	62	63	63						1,058	5,183
2010	0	0	106	266	285	122	113	84	104	59	44	39	48	46	55	35	39	41	37	34	33	31	31	29	35	27	27	25	28	29	29						482	2,360
2011	0	27	1,342	3,356	3,599	1,545	1,422	1,059	1,316	745	557	495	605	575	698	443	490	519	464	426	414	391	393	364	436	335	336	320	351	361	361						6,088	29,830
2012	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						-	-
Factors	-	50.000	2.500	1.072	0.429	0.920	0.744	1.243	0.566	0.747	0.889	1.222	0.951	1.213	0.635	1.106	1.059	0.894	0.917	0.972	0.946	1.005	0.926	1.198	0.768	1.003	0.953	1.098	1.027	1.000							Tail 1.256	

Example: AY 2007 Age 78 of 295 = 321 x 0.920 and AY 2007 Age 90 of 220 = 295 x 0.744

NOTE: FACTORS ARE FROM SECTION 1, EXHIBIT 9, SHEET 35

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

ADDITIONAL AWARDS
(000's)

INCREMENTAL INDEX PAYMENT METHOD

ACCIDENT YEAR	PAYROLL	PAID LOSS @ 6/30/12	INCREMENTAL PAID LOSS & ALAE PER AVG. WEEKLY BENEFIT & ULTIMATE CLAIMS: AS OF 6/30/12	FUTURE DEVELOP.	IMPLIED ULTIMATE	AVERAGE WEEKLY BENEFIT	SELECTED ULTIMATE CLAIMS	IMPLIED ULTIMATE LOSS	TAIL OF 1.256 DEVELOP.	IMPLIED ULTIMATE INCLD TAIL	IMPLIED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1977	23,851,125	979									
1978	26,143,240	1,533									
1979	28,061,666	2,387									
1980	28,979,182	2,505									
1981	30,141,508	1,474									
1982	30,058,966	1,037	59.771	-	59.771	327.20	53	1,037	266	1,302	0.004
1983	30,607,324	1,540	63.463	1.072	64.535	341.69	71	1,566	401	1,967	0.006
1984	33,121,678	3,339	92.201	1.933	94.134	358.57	101	3,409	874	4,283	0.013
1985	35,713,654	2,916	79.376	3.103	82.479	371.07	99	3,030	777	3,807	0.011
1986	38,297,697	2,520	56.162	4.250	60.412	380.29	118	2,711	695	3,406	0.009
1987	41,065,403	2,305	73.320	5.432	78.752	393.04	80	2,476	635	3,111	0.008
1988	44,221,964	3,002	89.484	6.622	96.106	390.15	86	3,225	827	4,051	0.009
1989	47,110,000	3,584	122.725	8.247	130.972	400.00	73	3,824	981	4,805	0.010
1990	49,659,895	2,183	84.027	9.857	93.884	419.00	62	2,439	625	3,064	0.006
1991	50,856,501	1,941	98.590	11.282	109.872	428.00	46	2,163	555	2,718	0.005
1992	52,804,448	1,806	60.845	12.914	73.759	443.00	67	2,189	561	2,751	0.005
1993	55,132,894	1,574	63.355	14.706	78.061	460.00	54	1,939	497	2,436	0.004
1994	57,739,505	3,189	91.902	16.503	108.406	482.00	72	3,762	965	4,727	0.008
1995	60,949,772	2,021	89.131	18.149	107.281	493.00	46	2,433	624	3,057	0.005
1996	63,664,000	2,208	80.034	20.111	100.145	511.00	54	2,763	709	3,472	0.005
1997	68,077,000	933	47.120	21.922	69.041	521.00	38	1,367	351	1,717	0.003
1998	71,447,000	2,477	91.578	23.621	115.200	541.00	50	3,116	799	3,915	0.005
1999	75,244,663	2,815	99.312	26.533	125.845	567.00	50	3,568	915	4,483	0.006
2000	79,122,396	3,374	104.152	29.434	133.586	589.00	55	4,328	1,110	5,437	0.007
2001	80,396,857	2,467	75.323	33.108	108.430	618.00	53	3,552	911	4,462	0.006
2002	81,621,352	1,647	67.256	36.281	103.537	628.00	39	2,536	650	3,186	0.004
2003	82,433,234	1,972	76.542	40.062	116.604	644.00	40	3,004	770	3,774	0.005
2004	84,632,753	1,543	54.203	44.898	99.101	662.00	43	2,821	723	3,544	0.004
2005	86,912,307	937	47.679	51.987	99.666	678.00	29	1,960	503	2,462	0.003
2006	90,822,757	2,901	62.436	57.159	119.595	704.00	66	5,557	1,425	6,982	0.008
2007	93,702,820	1,590	38.901	64.003	102.904	730.00	56	4,207	1,079	5,285	0.006
2008	93,449,349	1,557	27.287	70.567	97.853	751.00	76	5,585	1,432	7,017	0.008
2009	86,530,965	789	19.399	85.492	104.890	767.00	53	4,264	1,093	5,357	0.006
2010	86,624,485	106	2.858	98.649	101.507	775.00	48	3,776	968	4,744	0.005
2011	89,983,985	27	0.745	104.917	105.663	783.00	46	3,806	976	4,782	0.005
2012	92,683,504		-	105.067	105.067	809.00	48	4,080	1,046	5,126	0.006
2013	95,464,009						48				
TOTAL		69,181					1,920	96,490	24,743	121,233	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

ADDITIONAL AWARDS
(000's)

SELECTION OF ULTIMATE CLAIM COUNTS

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	IMPLIED FREQUENCY	ON-LEVEL FREQUENCY	5 YR IMPLIED FREQUENCY TREND	CUMULATIVE FREQUENCY TREND	ON-LEVEL TRENDED FREQUENCY	EXPECTED CLAIM FREQUENCY	EXPECTED ULTIMATE CLAIMS	SELECTED ULTIMATE CLAIMS	SELECTED CLAIM FREQUENCY
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1977	23,851,125	3.710	88,490,090		1.000					0.472					
1978	26,143,240	3.485	91,119,089		1.000					0.472					
1979	28,061,666	3.232	90,690,465		1.000					0.472					
1980	28,979,182	3.006	87,100,472		1.000					0.472					
1981	30,141,508	2.769	83,462,136		1.000					0.472					
1982	30,058,966	2.633	79,135,492	53	1.000	53	0.018%	0.007%		0.472	0.003%	0.018%	53	53	0.018%
1983	30,607,324	2.521	77,162,033	71	1.000	71	0.023%	0.009%		0.424	0.004%	0.023%	71	71	0.023%
1984	33,121,678	2.402	79,569,925	101	1.000	101	0.030%	0.013%		0.380	0.005%	0.030%	101	101	0.030%
1985	35,713,654	2.321	82,906,581	99	1.000	99	0.028%	0.012%		0.372	0.004%	0.028%	99	99	0.028%
1986	38,297,697	2.265	86,749,768	118	1.000	118	0.031%	0.014%	18.3%	0.365	0.005%	0.031%	118	118	0.031%
1987	41,065,403	2.192	90,001,532	80	1.000	80	0.019%	0.009%	0.0%	0.358	0.003%	0.019%	80	80	0.019%
1988	44,221,964	2.094	92,596,563	86	1.000	86	0.019%	0.009%	-8.8%	0.351	0.003%	0.019%	86	86	0.019%
1989	47,110,000	2.048	96,481,507	73	1.000	73	0.015%	0.008%	-12.1%	0.362	0.003%	0.015%	73	73	0.015%
1990	49,659,895	1.972	97,911,638	62	1.000	62	0.012%	0.006%	-15.6%	0.373	0.002%	0.012%	62	62	0.012%
1991	50,856,501	1.910	97,123,143	46	1.000	46	0.009%	0.005%	-15.1%	0.385	0.002%	0.009%	46	46	0.009%
1992	52,804,448	1.816	95,902,063	67	1.000	67	0.013%	0.007%	-9.9%	0.396	0.003%	0.013%	67	67	0.013%
1993	55,132,894	1.783	98,278,492	54	1.000	54	0.010%	0.005%	-5.3%	0.409	0.002%	0.010%	54	54	0.010%
1994	57,739,505	1.742	100,579,286	72	1.000	72	0.012%	0.007%	4.0%	0.421	0.003%	0.012%	72	72	0.012%
1995	60,949,772	1.692	103,140,858	46	1.003	46	0.008%	0.004%	-0.9%	0.463	0.002%	0.008%	46	46	0.008%
1996	63,664,000	1.635	104,088,085	53	1.014	54	0.008%	0.005%	-7.8%	0.509	0.003%	0.008%	54	54	0.008%
1997	68,077,000	1.563	106,370,937	37	1.021	38	0.006%	0.004%	-11.3%	0.559	0.002%	0.006%	38	38	0.006%
1998	71,447,000	1.492	106,610,635	48	1.033	50	0.007%	0.005%	-10.4%	0.568	0.003%	0.007%	50	50	0.007%
1999	75,244,663	1.444	108,677,929	48	1.042	50	0.007%	0.005%	-0.5%	0.576	0.003%	0.007%	50	50	0.007%
2000	79,122,396	1.393	110,223,863	52	1.051	55	0.007%	0.005%	1.8%	0.585	0.003%	0.007%	55	55	0.007%
2001	80,396,857	1.364	109,675,764	49	1.074	53	0.007%	0.005%	6.9%	0.594	0.003%	0.007%	53	53	0.007%
2002	81,621,352	1.330	108,596,907	35	1.103	39	0.005%	0.004%	-4.8%	0.603	0.002%	0.005%	39	39	0.005%
2003	82,433,234	1.295	106,712,867	35	1.149	40	0.005%	0.004%	-7.0%	0.612	0.002%	0.005%	40	40	0.005%
2004	84,632,753	1.248	105,596,397	36	1.197	43	0.005%	0.004%	-6.1%	0.673	0.003%	0.005%	43	43	0.005%
2005	86,912,307	1.218	105,836,799	22	1.299	29	0.003%	0.003%	-9.6%	0.739	0.002%	0.003%	29	29	0.003%
2006	90,822,757	1.176	106,826,594	48	1.370	66	0.007%	0.006%	7.9%	0.812	0.005%	0.007%	66	66	0.007%
2007	93,702,820	1.137	106,579,121	38	1.486	56	0.006%	0.005%	11.5%	0.874	0.005%	0.006%	56	56	0.006%
2008	93,449,349	1.115	104,228,254	46	1.657	76	0.008%	0.007%	20.2%	0.939	0.007%	0.008%	76	76	0.008%
2009	86,530,965	1.117	96,636,885	22	2.776	61	0.007%	0.006%	20.6%	1.010	0.006%	0.006%	48	53	0.006%
2010	86,624,485	1.093	94,656,914	4	15.268	61	0.007%	0.006%	2.7%	1.005	0.006%	0.005%	47	48	0.006%
2011	89,983,985	1.061	95,464,009	1	15.268	15	0.002%	0.002%	-22.3%	1.000	0.002%	0.005%	48	46	0.005%
2012	92,683,504	1.030	95,464,009		15.268					1.000		0.005%	48	48	0.005%
2013	95,464,009	1.000	95,464,009							1.000		0.005%	48	48	0.005%
TOTAL				1,602		1,813							1,914	1,920	

5 Year Average excluding 2012	0.005%
10 Year Average excluding 2012	0.004%
5 Year Average excluding 2010-2012	0.005%
10 Year Average excluding 2010-2012	0.004%
2006-2011 Average excluding 2009	0.005%
(16) 2013 Selected Frequency	0.005%

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
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	23,851,125			1,124		0.005
1978	26,143,240			1,790		0.007
1979	28,061,666			2,838		0.010
1980	28,979,182			3,032		0.010
1981	30,141,508			1,818		0.006
1982	30,058,966	53	0.02%	1,302	24,572	0.004
1983	30,607,324	71	0.02%	1,971	27,763	0.006
1984	33,121,678	101	0.03%	4,356	43,132	0.013
1985	35,713,654	99	0.03%	3,877	39,157	0.011
1986	38,297,697	118	0.03%	3,414	28,933	0.009
1987	41,065,403	80	0.02%	3,182	39,780	0.008
1988	44,221,964	86	0.02%	4,223	49,108	0.010
1989	47,110,000	73	0.02%	5,147	70,502	0.011
1990	49,659,895	62	0.01%	3,201	51,626	0.006
1991	50,856,501	46	0.01%	2,906	63,174	0.006
1992	52,804,448	67	0.01%	2,763	41,242	0.005
1993	55,132,894	54	0.01%	2,461	45,572	0.004
1994	57,739,505	72	0.01%	5,102	70,862	0.009
1995	60,949,772	46	0.01%	3,308	71,910	0.005
1996	63,664,000	54	0.01%	3,704	68,602	0.006
1997	68,077,000	38	0.01%	1,605	42,250	0.002
1998	71,447,000	50	0.01%	4,375	87,497	0.006
1999	75,244,663	50	0.01%	5,152	103,032	0.007
2000	79,122,396	55	0.01%	6,420	116,735	0.008
2001	80,396,857	53	0.01%	4,897	92,388	0.006
2002	81,621,352	39	0.00%	3,552	91,088	0.004
2003	82,433,234	40	0.00%	4,486	112,151	0.005
2004	84,632,753	43	0.01%	3,944	91,730	0.005
2005	86,912,307	29	0.00%	3,128	107,853	0.004
2006	90,822,757	66	0.01%	7,197	109,053	0.008
2007	93,702,820	56	0.01%	5,109	91,225	0.005
2008	93,449,349	76	0.01%	5,411	71,198	0.006
2009	86,530,965	53	0.01%	4,768	89,967	0.006
2010	86,624,485	48	0.01%	4,235	88,228	0.005
2011	89,983,985	46	0.01%	4,482	97,437	0.005
2012	92,683,504	48	0.01%	4,612	96,078	0.005
2013	95,464,009	48	0.01%	4,773	99,442	0.005
TOTAL		1,920		139,665		

(1) PROVIDED BY THE BWC
(2) SECTION 1, EXHIBIT 9, SHEET 13, COL. 14
(3) = (2) / (1) x 100
(4) SECTION 1, EXHIBIT 9, SHEET 3, COL. 12
(5) = [(4) / (2)] x 1,000
(6) = [(4) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

ADDITIONAL AWARDS
(000's)

ACTUAL VERSUS EXPECTED LOSS PAYMENTS

ACCIDENT YEAR	PAID LOSS @ 6/30/12	PAID LOSS @ 6/30/11	ULTIMATE LOSS @ 6/30/11	UNPAID LOSS @ 6/30/11	AGE @ 6/30/12	AGE @ 6/30/11	PRIOR LDF @ 6/30/12	PRIOR LDF @ 6/30/11	EXPECTED % PAID	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE	ULTIMATE LOSS @ 6/30/12	ULTIMATE LOSS @ 6/30/11	CHANGE IN ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR	152	103	703	600						81	49	(33)	702	703	(1)
1977	979	963	1,116	153	426	414	1.139	1.159	11.1%	17	16	(1)	1,124	1,116	8
1978	1,533	1,513	1,786	274	414	402	1.159	1.181	10.5%	29	20	(9)	1,790	1,786	3
1979	2,387	2,352	2,831	479	402	390	1.181	1.204	9.3%	45	35	(9)	2,838	2,831	7
1980	2,505	2,460	3,017	557	390	378	1.204	1.226	8.4%	47	45	(1)	3,032	3,017	15
1981	1,474	1,444	1,805	361	378	366	1.226	1.250	7.6%	27	30	3	1,818	1,805	13
1982	1,037	1,018	1,296	278	366	354	1.250	1.273	6.9%	19	19	(1)	1,302	1,296	6
1983	1,540	1,524	1,977	454	354	342	1.273	1.298	6.4%	29	16	(13)	1,971	1,977	(6)
1984	3,339	3,273	4,327	1,055	342	330	1.298	1.322	5.9%	62	66	4	4,356	4,327	29
1985	2,916	2,866	3,861	996	330	318	1.322	1.347	5.5%	54	50	(4)	3,877	3,861	15
1986	2,520	2,471	3,393	922	318	306	1.347	1.373	5.1%	47	49	2	3,414	3,393	22
1987	2,305	2,266	3,174	907	306	294	1.373	1.400	5.0%	45	39	(6)	3,182	3,174	9
1988	3,002	2,962	4,236	1,273	294	282	1.400	1.430	4.9%	62	40	(22)	4,223	4,236	(13)
1989	3,584	3,499	5,108	1,609	282	270	1.430	1.460	4.6%	73	84	11	5,147	5,108	38
1990	2,183	2,173	3,242	1,069	270	258	1.460	1.492	4.5%	48	10	(38)	3,201	3,242	(41)
1991	1,941	1,892	2,885	993	258	246	1.492	1.525	4.2%	42	49	8	2,906	2,885	21
1992	1,806	1,769	2,759	990	246	234	1.525	1.560	4.1%	41	37	(3)	2,763	2,759	4
1993	1,574	1,548	2,471	923	234	222	1.560	1.596	3.9%	36	25	(10)	2,461	2,471	(10)
1994	3,189	3,133	5,119	1,987	222	210	1.596	1.634	3.8%	75	57	(19)	5,102	5,119	(17)
1995	2,021	1,974	3,306	1,332	210	198	1.634	1.675	3.7%	49	47	(2)	3,308	3,306	1
1996	2,208	2,150	3,691	1,541	198	186	1.675	1.717	3.5%	54	58	5	3,704	3,691	13
1997	933	900	1,584	684	186	174	1.717	1.760	3.3%	23	33	10	1,605	1,584	22
1998	2,477	2,411	4,391	1,980	174	162	1.760	1.821	4.3%	84	66	(18)	4,375	4,391	(17)
1999	2,815	2,671	5,034	2,364	162	150	1.821	1.885	4.0%	93	145	51	5,152	5,034	117
2000	3,374	3,208	6,301	3,093	150	138	1.885	1.964	4.4%	135	166	32	6,420	6,301	120
2001	2,467	2,359	4,827	2,469	138	126	1.964	2.047	4.0%	99	108	9	4,897	4,827	69
2002	1,647	1,572	3,541	1,969	126	114	2.047	2.149	4.4%	86	75	(11)	3,552	3,541	11
2003	1,972	1,882	4,435	2,554	114	102	2.149	2.302	5.5%	139	90	(49)	4,486	4,435	51
2004	1,543	1,484	4,132	2,648	102	90	2.302	2.578	7.6%	201	59	(143)	3,944	4,132	(188)
2005	937	874	3,383	2,509	90	78	2.578	2.861	5.9%	148	64	(84)	3,128	3,383	(255)
2006	2,901	2,648	7,428	4,780	78	66	2.861	3.348	7.2%	346	253	(93)	7,197	7,428	(231)
2007	1,590	1,269	5,374	4,105	66	54	3.348	4.017	6.6%	272	321	49	5,109	5,374	(266)
2008	1,557	819	5,851	5,032	54	42	4.017	7.834	13.9%	699	738	39	5,411	5,851	(440)
2009	789	200	5,516	5,316	42	30	7.834	39.171	10.5%	557	589	32	4,768	5,516	(747)
2010	106		5,178	5,178	30	18	39.171	7,834.118	2.5%	132	106	(25)	4,235	5,178	(943)
2011	27		5,388	5,388	18	6	7,834.118	78,341.180	0.0%	1	27	26	4,482	5,388	(906)
2012	0		5,496	5,496	6		78,341.180	0.000	0.0%	0	0	(0)	4,612	5,496	(884)
2013							0.000	0.000	0.0%		0	0			
TOTAL	69,333	65,648	139,965	74,317						3,999	3,685	(314)	135,594	139,965	(4,371)
EXLD PRIOR	69,181	65,545	139,262	73,717						3,917	3,636	(281)	134,892	139,262	(4,370)

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

ADDITIONAL AWARDS
(000's)

ACTUAL VERSUS EXPECTED LOSS PAYMENTS

ACCIDENT YEAR	PAID LOSS @ 6/30/12	PAID LOSS @ 6/30/11	UNPAID LOSS @ 6/30/11	AGE @ 6/30/12	AGE @ 6/30/11	PRIOR LDF @ 6/30/12	PRIOR LDF @ 6/30/11	EXPECTED % PAID	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
PRIOR	0			714	702	1.001	1.001	10.0%		0	0
1954	0			702	690	1.001	1.001	10.0%		0	0
1955	0			690	678	1.001	1.002	19.2%		0	0
1956	0			678	666	1.002	1.002	19.1%		0	0
1957	0			666	654	1.002	1.003	18.9%		0	0
1958	0			654	642	1.003	1.003	18.8%		0	0
1959	2	1	6	642	630	1.003	1.004	18.7%	1	1	(0)
1960	0			630	618	1.004	1.005	18.5%		0	0
1961	0	0		618	606	1.005	1.006	18.4%		0	0
1962	0			606	594	1.006	1.008	18.3%		0	0
1963	1	1	2	594	582	1.008	1.009	18.1%	0	0	(0)
1964	0			582	570	1.009	1.013	25.1%		0	0
1965	2	2	4	570	558	1.013	1.017	26.6%	1	1	(1)
1966	3	2	6	558	546	1.017	1.023	25.4%	2	1	(1)
1967	3	2	8	546	534	1.023	1.030	22.7%	2	1	(1)
1968	4	3	11	534	522	1.030	1.038	20.1%	2	1	(1)
1969	18	12	56	522	510	1.038	1.047	17.8%	10	6	(4)
1970	4	3	14	510	498	1.047	1.056	16.0%	2	1	(1)
1971	0			498	486	1.056	1.067	14.6%		0	0
1972	27	18	106	486	474	1.067	1.078	13.6%	14	9	(5)
1973	18	12	71	474	462	1.078	1.091	12.9%	9	5	(4)
1974	19	13	81	462	450	1.091	1.105	12.4%	10	6	(4)
1975	0			450	438	1.105	1.121	12.0%		0	0
1976	50	34	234	438	426	1.121	1.139	11.6%	27	16	(11)
TOTAL	152	103	600						81	49	(33)

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

ADDITIONAL AWARDS
(000's)

ACTUAL VERSUS EXPECTED REPORTED LOSSES

ACCIDENT YEAR	INCURRED LOSS @ 6/30/12	INCURRED LOSS @ 6/30/11	ULTIMATE LOSS @ 6/30/11	UNREPORTED LOSS @ 6/30/11	AGE @ 6/30/12	AGE @ 6/30/11	PRIOR LDF @ 6/30/12	PRIOR LDF @ 6/30/11	EXPECTED % REPORTED	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE	ULTIMATE LOSS @ 6/30/12	ULTIMATE LOSS @ 6/30/11	CHANGE IN ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR															
1977	979	963	1,116	153	426	414	1.139	1.159	11.1%	17	16	(1)	1,124	1,116	8
1978	1,533	1,513	1,786	274	414	402	1.159	1.181	10.5%	29	20	(9)	1,790	1,786	3
1979	2,387	2,352	2,831	479	402	390	1.181	1.204	9.3%	45	35	(9)	2,838	2,831	7
1980	2,505	2,460	3,017	557	390	378	1.204	1.226	8.4%	47	45	(1)	3,032	3,017	15
1981	1,474	1,444	1,805	361	378	366	1.226	1.250	7.6%	27	30	3	1,818	1,805	13
1982	1,037	1,018	1,296	278	366	354	1.250	1.273	6.9%	19	19	(1)	1,302	1,296	6
1983	1,540	1,524	1,977	454	354	342	1.273	1.298	6.4%	29	16	(13)	1,971	1,977	(6)
1984	3,339	3,273	4,327	1,055	342	330	1.298	1.322	5.9%	62	66	4	4,356	4,327	29
1985	2,916	2,866	3,861	996	330	318	1.322	1.347	5.5%	54	50	(4)	3,877	3,861	15
1986	2,520	2,471	3,393	922	318	306	1.347	1.373	5.1%	47	49	2	3,414	3,393	22
1987	2,305	2,266	3,174	907	306	294	1.373	1.400	5.0%	45	39	(6)	3,182	3,174	9
1988	3,002	2,962	4,236	1,273	294	282	1.400	1.430	4.9%	62	40	(22)	4,223	4,236	(13)
1989	3,584	3,499	5,108	1,609	282	270	1.430	1.460	4.6%	73	84	11	5,147	5,108	38
1990	2,183	2,173	3,242	1,069	270	258	1.460	1.492	4.5%	48	10	(38)	3,201	3,242	(41)
1991	1,941	1,892	2,885	993	258	246	1.492	1.525	4.2%	42	49	8	2,906	2,885	21
1992	1,806	1,769	2,759	990	246	234	1.525	1.560	4.1%	41	37	(3)	2,763	2,759	4
1993	1,574	1,548	2,471	923	234	222	1.560	1.596	3.9%	36	25	(10)	2,461	2,471	(10)
1994	3,189	3,133	5,119	1,987	222	210	1.596	1.634	3.8%	75	57	(19)	5,102	5,119	(17)
1995	2,021	1,974	3,306	1,332	210	198	1.634	1.675	3.7%	49	47	(2)	3,308	3,306	1
1996	2,208	2,150	3,691	1,541	198	186	1.675	1.717	3.5%	54	58	5	3,704	3,691	13
1997	933	900	1,584	684	186	174	1.717	1.760	3.3%	23	33	10	1,605	1,584	22
1998	2,477	2,411	4,391	1,980	174	162	1.760	1.821	4.3%	84	66	(18)	4,375	4,391	(17)
1999	2,815	2,671	5,034	2,364	162	150	1.821	1.885	4.0%	93	145	51	5,152	5,034	117
2000	3,374	3,208	6,301	3,093	150	138	1.885	1.964	4.4%	135	166	32	6,420	6,301	120
2001	2,467	2,359	4,827	2,469	138	126	1.964	2.047	4.0%	99	108	9	4,897	4,827	69
2002	1,647	1,572	3,541	1,969	126	114	2.047	2.149	4.4%	86	75	(11)	3,552	3,541	11
2003	1,972	1,882	4,435	2,554	114	102	2.149	2.302	5.5%	139	90	(49)	4,486	4,435	51
2004	1,543	1,484	4,132	2,648	102	90	2.302	2.578	7.6%	201	59	(143)	3,944	4,132	(188)
2005	937	874	3,383	2,509	90	78	2.578	2.861	5.9%	148	64	(84)	3,128	3,383	(255)
2006	2,901	2,648	7,428	4,780	78	66	2.861	3.348	7.2%	346	253	(93)	7,197	7,428	(231)
2007	1,590	1,269	5,374	4,105	66	54	3.348	4.017	6.6%	272	321	49	5,109	5,374	(266)
2008	1,557	819	5,851	5,032	54	42	4.017	7.834	13.9%	699	738	39	5,411	5,851	(440)
2009	789	200	5,516	5,316	42	30	7.834	39.171	10.5%	557	589	32	4,768	5,516	(747)
2010	106		5,178	5,178	30	18	39.171	7,834.118	2.5%	132	106	(25)	4,235	5,178	(943)
2011	27		5,388	5,388	18	6	7,834.118	78,341.180	0.0%	1	27	26	4,482	5,388	(906)
2012	0		5,496	5,496	6		78,341.180	0.000	0.0%	0	0	(0)	4,612	5,496	(884)
2013							0.000	0.000	0.0%		0	0			
TOTAL	69,181	65,545	139,262	73,717						3,917	3,636	(281)	134,892	139,262	(4,370)
EXLD PRIOR	69,181	65,545	139,262	73,717						3,917	3,636	(281)	134,892	139,262	(4,370)

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

ADDITIONAL AWARDS
(000's)

ACTUAL VERSUS EXPECTED REPORTED CLAIM COUNTS

ACCIDENT YEAR	REPORTED COUNT @ 6/30/12	REPORTED COUNT @ 6/30/11	ULTIMATE COUNT @ 6/30/11	UNREPORTED COUNT @ 6/30/11	AGE @ 6/30/12	AGE @ 6/30/11	PRIOR LDF @ 6/30/12	PRIOR LDF @ 6/30/11	EXPECTED % REPORTED	REPORTED CLAIM EMERGENCE EXPECTED	ACTUAL	DIFFERENCE	ULTIMATE COUNT @ 6/30/12	ULTIMATE COUNT @ 6/30/11	CHANGE IN ULTIMATE COUNT
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR															
1977					426	414									
1978					414	402									
1979					402	390									
1980					390	378									
1981					378	366									
1982	53	53	53	0	366	354	1.000	1.000	100.0%	0	0	0	53	53	0
1983	71	71	71	0	354	342	1.000	1.000	100.0%	0	0	0	71	71	0
1984	101	101	101	0	342	330	1.000	1.000	100.0%	0	0	0	101	101	0
1985	99	99	99	0	330	318	1.000	1.000	100.0%	0	0	0	99	99	0
1986	118	118	118	0	318	306	1.000	1.000	100.0%	0	0	0	118	118	0
1987	80	80	80	0	306	294	1.000	1.000	100.0%	0	0	0	80	80	0
1988	86	86	86	0	294	282	1.000	1.000	100.0%	0	0	0	86	86	0
1989	73	73	73	0	282	270	1.000	1.000	100.0%	0	0	0	73	73	0
1990	62	62	62	0	270	258	1.000	1.000	100.0%	0	0	0	62	62	0
1991	46	46	46	0	258	246	1.000	1.000	100.0%	0	0	0	46	46	0
1992	67	67	67	0	246	234	1.000	1.000	100.0%	0	0	0	67	67	0
1993	54	54	54	0	234	222	1.000	1.000	100.0%	0	0	0	54	54	0
1994	72	72	72	0	222	210	1.000	1.003	100.0%	0	0	0	72	72	0
1995	46	46	47	1	210	198	1.003	1.014	76.0%	1	0	(1)	46	47	(1)
1996	53	53	54	1	198	186	1.014	1.021	33.1%	0	0	0	54	54	0
1997	37	37	38	1	186	174	1.021	1.033	35.7%	0	0	0	38	38	0
1998	48	48	50	2	174	162	1.033	1.042	19.5%	0	0	0	50	50	0
1999	48	48	50	2	162	150	1.042	1.051	17.5%	0	0	0	50	50	0
2000	52	52	56	4	150	138	1.051	1.074	29.6%	1	0	(1)	55	56	(1)
2001	49	49	54	5	138	126	1.074	1.108	29.3%	1	0	(1)	53	54	(1)
2002	35	35	40	5	126	114	1.108	1.155	27.3%	1	0	(1)	39	40	(1)
2003	35	33	40	7	114	102	1.155	1.202	20.3%	1	2	1	40	40	0
2004	36	36	47	11	102	90	1.202	1.312	29.3%	3	0	(3)	43	47	(4)
2005	22	22	30	8	90	78	1.312	1.383	14.2%	1	0	(1)	29	30	(1)
2006	48	46	69	23	78	66	1.383	1.514	18.4%	4	2	(2)	66	69	(3)
2007	38	36	60	24	66	54	1.514	1.693	17.0%	4	2	(2)	56	60	(4)
2008	46	28	80	52	54	42	1.693	2.849	36.9%	19	18	(1)	76	80	(4)
2009	22	2	47	45	42	30	2.849	15.670	30.7%	14	20	6	53	47	6
2010	4		44	44	30	18	15.670	15.670	0.0%	0	4	4	48	44	4
2011	1		45	45	18	6	15.670	15.670	0.0%	0	1	1	46	45	1
2012			48	48	6		15.670		6.4%	3	0	(3)	48	48	0
2013													48		
TOTAL	1,602	1,553	1,881	328						53	49	(4)	1,920	1,881	(9)
EXLD PRIOR	1,602	1,553	1,881	328						53	49	(4)	1,920	1,881	(9)

(1) BASED ON DATA FROM THE BWC
(2) BASED ON DATA FROM THE BWC
(3) = (2) + [1 - 1/(8)] x [SECT 1, EXH 9, SHEET 13, COL. (12) x SECT 1, EXH 9, SHEET 13, COL. (1)] / 100
(4) = (3) - (2)
(5) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(6) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(7) SECTION 1, EXHIBIT 9, SHEET 20, COL. 12
(8) SECTION 1, EXHIBIT 9, SHEET 20, COL. 10
(9) BASED ON (7) AND (8)
(10) = (4) x (9)
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 1, EXHIBIT 9, SHEET 13, COL. 14
(14) = (3)
(15) = (13) - (14)

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

DISCOUNT FACTORS

ACCIDENT YEAR AGE	PAID LOSS & ALAE DEVELOPMENT FACTOR	CUMULATIVE PERCENT PAID	INCREMENTAL PERCENT PAID	INCREMENTAL PERCENT DISCOUNTED	DISCOUNT FACTOR AT 4.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			0.0%	0.0%	59.1%
6	77985.643	0.0%	0.0%	0.0%	60.2%
18	7798.564	0.0%	2.6%	2.4%	62.6%
30	38.993	2.6%	10.3%	9.1%	64.2%
42	7.799	12.8%	12.2%	10.4%	62.6%
54	3.999	25.0%	5.5%	4.5%	59.1%
66	3.278	30.5%	5.0%	4.0%	58.3%
78	2.814	35.5%	3.7%	2.8%	57.4%
90	2.546	39.3%	3.9%	2.9%	57.1%
102	2.315	43.2%	2.9%	2.0%	56.4%
114	2.171	46.1%	2.3%	1.5%	56.3%
126	2.070	48.3%	2.1%	1.3%	56.7%
138	1.985	50.4%	2.2%	1.4%	57.2%
150	1.903	52.6%	2.1%	1.3%	57.5%
162	1.830	54.7%	2.0%	1.1%	57.9%
174	1.766	56.6%	1.5%	0.8%	58.3%
186	1.721	58.1%	1.5%	0.8%	59.2%
198	1.677	59.6%	1.5%	0.8%	60.0%
210	1.636	61.1%	1.4%	0.7%	60.9%
222	1.600	62.5%	1.4%	0.7%	61.9%
234	1.564	63.9%	1.4%	0.6%	62.9%
246	1.530	65.4%	1.4%	0.6%	63.9%
258	1.497	66.8%	1.4%	0.6%	64.9%
270	1.466	68.2%	1.4%	0.6%	66.0%
282	1.436	69.6%	1.5%	0.6%	67.0%
294	1.407	71.1%	1.4%	0.5%	68.1%
306	1.380	72.4%	1.4%	0.5%	69.3%
318	1.355	73.8%	1.4%	0.5%	70.5%
330	1.329	75.2%	1.4%	0.5%	71.7%
342	1.305	76.7%	1.5%	0.5%	72.9%
354	1.280	78.1%	1.5%	0.5%	74.0%
366	1.256	79.6%	1.5%	0.4%	75.2%
378	1.233	81.1%	1.5%	0.4%	76.3%
390	1.210	82.6%	1.5%	0.4%	77.3%
402	1.189	84.1%	1.5%	0.4%	78.4%
414	1.168	85.6%	1.5%	0.4%	79.4%
426	1.148	87.1%	1.4%	0.3%	80.3%
438	1.129	88.5%	1.3%	0.3%	81.2%
450	1.113	89.9%	1.2%	0.3%	82.2%
462	1.098	91.1%	1.1%	0.2%	83.3%
474	1.084	92.2%	1.1%	0.2%	84.3%
486	1.072	93.3%	1.0%	0.2%	85.4%
498	1.060	94.3%	1.0%	0.2%	86.4%
510	1.049	95.3%	0.9%	0.2%	87.4%
522	1.040	96.2%	0.8%	0.1%	88.3%
534	1.031	97.0%	0.8%	0.1%	89.0%
546	1.023	97.8%	0.6%	0.1%	89.3%
558	1.016	98.4%	0.5%	0.1%	89.1%
570	1.011	98.9%	0.4%	0.1%	88.2%
582	1.007	99.3%	0.2%	0.0%	86.4%
594	1.005	99.5%	0.1%	0.0%	84.6%
606	1.004	99.6%	0.1%	0.0%	85.1%
618	1.003	99.7%	0.1%	0.0%	85.0%
630	1.003	99.7%	0.1%	0.0%	85.0%
642	1.002	99.8%	0.0%	0.0%	85.1%
654	1.002	99.8%	0.0%	0.0%	85.2%
666	1.001	99.9%	0.0%	0.0%	85.5%
678	1.001	99.9%	0.0%	0.0%	86.0%
690	1.001	99.9%	0.0%	0.0%	86.8%
702	1.001	99.9%	0.0%	0.0%	88.0%
714	1.001	99.9%	0.0%	0.0%	89.7%
726	1.001	99.9%	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 SECTION 1, EXHIBIT 9, SHEET 23
(3) = 1 / (2)
(4) = (3) FROM SUCCESSIVE AGE - (3) FROM CURRENT AGE
(5) NET PRESENT VALUE OF (4) ASSUMING MID-YEAR PAYMENT
(6) CUMULATIVE DISCOUNT FACTOR FOR GIVEN AGE BASED ON (4) AND (5)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

ADDITIONAL AWARDS
(000's)

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	49,659,895	1.972	97,911,638	3,201	3,201	0.373	2.206	2,634	2,634	100%	2,634	0.003	0.006	0.006
1991	50,856,501	1.910	97,123,143	2,906	2,906	0.385	2.132	2,382	2,382	100%	2,382	0.002	0.006	0.006
1992	52,804,448	1.816	95,902,063	2,763	2,763	0.396	2.059	2,256	2,256	100%	2,256	0.002	0.005	0.005
1993	55,132,894	1.783	98,278,492	2,461	2,461	0.409	1.990	2,001	2,001	100%	2,001	0.002	0.004	0.004
1994	57,739,505	1.742	100,579,286	5,102	5,102	0.421	1.923	4,133	4,133	100%	4,133	0.004	0.009	0.011
1995	60,949,772	1.692	103,140,858	3,308	3,308	0.463	1.857	2,845	2,845	100%	2,845	0.003	0.005	0.010
1996	63,664,000	1.635	104,088,085	3,704	3,704	0.509	1.795	3,383	3,383	100%	3,383	0.003	0.006	0.009
1997	68,077,000	1.563	106,370,937	1,605	1,605	0.559	1.734	1,557	1,557	100%	1,557	0.001	0.002	0.008
1998	71,447,000	1.492	106,610,635	4,375	4,375	0.568	1.675	4,161	4,161	100%	4,161	0.004	0.006	0.008
1999	75,244,663	1.444	108,677,929	5,152	5,152	0.576	1.619	4,806	4,806	100%	4,806	0.004	0.007	0.008
2000	79,122,396	1.393	110,223,863	6,420	6,420	0.585	1.564	5,875	5,875	100%	5,875	0.005	0.008	0.008
2001	80,396,857	1.364	109,675,764	4,897	4,897	0.594	1.511	4,395	4,395	100%	4,395	0.004	0.006	0.008
2002	81,621,352	1.330	108,596,907	3,410	3,410	0.603	1.460	3,002	3,002	100%	3,002	0.003	0.004	0.008
2003	82,433,234	1.295	106,712,867	4,281	4,281	0.612	1.411	3,697	3,697	100%	3,697	0.003	0.005	0.007
2004	84,632,753	1.248	105,596,397	3,572	3,572	0.673	1.363	3,275	3,275	100%	3,275	0.003	0.004	0.007
2005	86,912,307	1.218	105,836,799	2,387	2,387	0.739	1.317	2,324	2,324	100%	2,324	0.002	0.003	0.006
2006	90,822,757	1.176	106,826,594	8,163	8,163	0.812	1.272	8,437	8,437	100%	8,437	0.008	0.009	0.006
2007	93,702,820	1.137	106,579,121	5,213	5,213	0.874	1.229	5,598	5,598	100%	5,598	0.005	0.006	0.005
2008	93,449,349	1.115	104,228,254	6,229	6,229	0.939	1.188	6,949	6,949	100%	6,949	0.007	0.007	0.005
2009	86,530,965	1.117	96,636,885	6,150	6,150	1.010	1.148	7,128	7,128	100%	7,128	0.007	0.007	0.005
2010	86,624,485	1.093	94,656,914	4,145	4,145	1.005	1.109	4,619	4,619	100%	4,619	0.005	0.005	0.005
2011	89,983,985	1.061	95,464,009	209,358	209,358	1.000	1.071	224,270	224,270	100%	224,270	0.235	0.233	0.005
2012	92,683,504	1.030	95,464,009	0	0	1.000	1.035	0	0	100%	0	0.000	0.000	0.005
2013	95,464,009	1.000	95,464,009			1.000	1.000	0	0	100%	0	0.000	0.000	0.005

	5 Year Average excluding 2011-2012	0.006	0.007
	7 Year Average excluding 2011-2012	0.005	0.006
	10 Year Weighted Average excluding 2011-2012	0.005	
	10 Year Weighted Average excluding 2010-2012	0.005	
	5 Year Average excluding 2010-2012	0.006	0.006
	5 Year Average excluding 2012	0.052	0.051
	7 Year Average excluding 2012	0.038	0.038
(14)	2013 Selected Loss Rate:	0.005	

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

ADDITIONAL AWARDS

INTERPOLATED DEVELOPMENT FACTORS @ 06/30/12

ACCIDENT	AGE	AGE OF SELECTED LDF		PAID LOSS			INCURRED LOSS			REPORTED COUNTS			PAID SEVERITY		
YEAR	@ 6/30/12	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	714	714	726	1.001	1.001	1.001									
1954	702	702	714	1.001	1.001	1.001									
1955	690	690	702	1.001	1.001	1.001									
1956	678	678	690	1.001	1.001	1.001									
1957	666	666	678	1.001	1.001	1.001									
1958	654	654	666	1.002	1.001	1.002									
1959	642	642	654	1.002	1.002	1.002									
1960	630	630	642	1.003	1.002	1.003									
1961	618	618	630	1.003	1.003	1.003									
1962	606	606	618	1.004	1.003	1.004									
1963	594	594	606	1.005	1.004	1.005									
1964	582	582	594	1.007	1.005	1.007									
1965	570	570	582	1.011	1.007	1.011									
1966	558	558	570	1.016	1.011	1.016									
1967	546	546	558	1.023	1.016	1.023									
1968	534	534	546	1.031	1.023	1.031									
1969	522	522	534	1.040	1.031	1.040									
1970	510	510	522	1.049	1.040	1.049									
1971	498	498	510	1.060	1.049	1.060									
1972	486	486	498	1.072	1.060	1.072									
1973	474	474	486	1.084	1.072	1.084									
1974	462	462	474	1.098	1.084	1.098									
1975	450	450	462	1.113	1.098	1.113									
1976	438	438	450	1.129	1.113	1.129									
1977	426	426	438	1.148	1.129	1.148	1.148	1.129	1.148	1.000	1.000	1.000	1.256	1.256	1.256
1978	414	414	426	1.168	1.148	1.168	1.168	1.148	1.168	1.000	1.000	1.000	1.256	1.256	1.256
1979	402	402	414	1.189	1.168	1.189	1.189	1.168	1.189	1.000	1.000	1.000	1.256	1.256	1.256
1980	390	390	402	1.210	1.189	1.210	1.210	1.189	1.210	1.000	1.000	1.000	1.256	1.256	1.256
1981	378	378	390	1.233	1.210	1.233	1.233	1.210	1.233	1.000	1.000	1.000	1.256	1.256	1.256
1982	366	366	378	1.256	1.233	1.256	1.256	1.233	1.256	1.000	1.000	1.000	1.256	1.256	1.256
1983	354	354	366	1.280	1.256	1.280	1.280	1.256	1.280	1.000	1.000	1.000	1.279	1.256	1.279
1984	342	342	354	1.305	1.280	1.305	1.305	1.280	1.305	1.000	1.000	1.000	1.298	1.279	1.298
1985	330	330	342	1.329	1.305	1.329	1.329	1.305	1.329	1.000	1.000	1.000	1.319	1.298	1.319
1986	318	318	330	1.355	1.329	1.355	1.355	1.329	1.355	1.000	1.000	1.000	1.341	1.319	1.341
1987	306	306	318	1.380	1.355	1.380	1.380	1.355	1.380	1.000	1.000	1.000	1.364	1.341	1.364
1988	294	294	306	1.407	1.380	1.407	1.407	1.380	1.407	1.000	1.000	1.000	1.388	1.364	1.388
1989	282	282	294	1.436	1.407	1.436	1.436	1.407	1.436	1.000	1.000	1.000	1.418	1.388	1.418
1990	270	270	282	1.466	1.436	1.466	1.466	1.436	1.466	1.000	1.000	1.000	1.447	1.418	1.447
1991	258	258	270	1.497	1.466	1.497	1.497	1.466	1.497	1.000	1.000	1.000	1.472	1.447	1.472
1992	246	246	258	1.530	1.497	1.530	1.530	1.497	1.530	1.000	1.000	1.000	1.499	1.472	1.499
1993	234	234	246	1.564	1.530	1.564	1.564	1.530	1.564	1.000	1.000	1.000	1.531	1.499	1.531
1994	222	222	234	1.600	1.564	1.600	1.600	1.564	1.600	1.000	1.000	1.000	1.565	1.531	1.565
1995	210	210	222	1.636	1.600	1.636	1.636	1.600	1.636	1.003	1.000	1.003	1.594	1.565	1.594
1996	198	198	210	1.677	1.636	1.677	1.677	1.636	1.677	1.014	1.003	1.014	1.618	1.594	1.618
1997	186	186	198	1.721	1.677	1.721	1.721	1.677	1.721	1.021	1.014	1.021	1.644	1.618	1.644
1998	174	174	186	1.766	1.721	1.766	1.766	1.721	1.766	1.033	1.021	1.033	1.664	1.644	1.664
1999	162	162	174	1.830	1.766	1.830	1.830	1.766	1.830	1.042	1.033	1.042	1.720	1.664	1.720
2000	150	150	162	1.903	1.830	1.903	1.903	1.830	1.903	1.051	1.042	1.051	1.772	1.720	1.772
2001	138	138	150	1.985	1.903	1.985	1.985	1.903	1.985	1.074	1.051	1.074	1.814	1.772	1.814
2002	126	126	138	2.070	1.985	2.070	2.070	1.985	2.070	1.103	1.074	1.103	1.834	1.814	1.834
2003	114	114	126	2.171	2.070	2.171	2.171	2.070	2.171	1.149	1.103	1.149	1.853	1.834	1.853
2004	102	102	114	2.315	2.171	2.315	2.315	2.171	2.315	1.197	1.149	1.197	1.901	1.853	1.901
2005	90	90	102	2.546	2.315	2.546	2.546	2.315	2.546	1.299	1.197	1.299	1.936	1.901	1.936
2006	78	78	90	2.814	2.546	2.814	2.814	2.546	2.814	1.370	1.299	1.370	2.037	1.936	2.037
2007	66	66	78	3.278	2.814	3.278	3.278	2.814	3.278	1.486	1.370	1.486	2.157	2.037	2.157
2008	54	54	66	3.999	3.278	3.999	3.999	3.278	3.999	1.657	1.486	1.657	2.290	2.157	2.290
2009	42	42	54	7.799	3.999	7.799	7.799	3.999	7.799	2.776	1.657	2.776	2.390	2.290	2.390
2010	30	30	42	38.993	7.799	38.993	38.993	7.799	38.993	15.268	2.776	15.268	1.286	2.390	1.286
2011	18	18	30	7,798.564	38.993	7,798.564	7,798.564	38.993	7,798.564	15.268	15.268	15.268	64.317	1.286	64.317
2012	6	6	18	77,985.643	7,798.564	77,985.643	77,985.643	7,798.564	77,985.643	15.268	15.268	15.268	643.174	64.317	643.174

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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

ADDITIONAL AWARDS

INTERPOLATED INDEX FACTORS @ 06/30/12

ACCIDENT YEAR	AGE @ 6/30/12	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	426	426	438	-	-	-
1978	414	414	426	-	-	-
1979	402	402	414	-	-	-
1980	390	390	402	-	-	-
1981	378	378	390	-	-	-
1982	366	366	378	-	-	-
1983	354	354	366	1.072	-	1.072
1984	342	342	354	1.933	1.072	1.933
1985	330	330	342	3.103	1.933	3.103
1986	318	318	330	4.250	3.103	4.250
1987	306	306	318	5.432	4.250	5.432
1988	294	294	306	6.622	5.432	6.622
1989	282	282	294	8.247	6.622	8.247
1990	270	270	282	9.857	8.247	9.857
1991	258	258	270	11.282	9.857	11.282
1992	246	246	258	12.914	11.282	12.914
1993	234	234	246	14.706	12.914	14.706
1994	222	222	234	16.503	14.706	16.503
1995	210	210	222	18.149	16.503	18.149
1996	198	198	210	20.111	18.149	20.111
1997	186	186	198	21.922	20.111	21.922
1998	174	174	186	23.621	21.922	23.621
1999	162	162	174	26.533	23.621	26.533
2000	150	150	162	29.434	26.533	29.434
2001	138	138	150	33.108	29.434	33.108
2002	126	126	138	36.281	33.108	36.281
2003	114	114	126	40.062	36.281	40.062
2004	102	102	114	44.898	40.062	44.898
2005	90	90	102	51.987	44.898	51.987
2006	78	78	90	57.159	51.987	57.159
2007	66	66	78	64.003	57.159	64.003
2008	54	54	66	70.567	64.003	70.567
2009	42	42	54	85.492	70.567	85.492
2010	30	30	42	98.649	85.492	98.649
2011	18	18	30	104.917	98.649	104.917
2012	6	6	18	105.067	104.917	105.067

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 1, EXHIBIT 9, SHEET 38; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 1, EXHIBIT 9, SHEET 38; SELECTED CUM. BASED ON (3)
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
ADDITIONAL AWARDS
PAID LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977	0	0	1	14	70	151	213	265	310	350	386	418	447	478	508	535	558	579	598	617	641	681	702	730	750	771	792	810	837	856	885	904	924	943	963	979	979
1978	0	0	3	26	127	276	389	484	566	643	711	767	820	876	931	978	1,016	1,054	1,089	1,123	1,155	1,216	1,243	1,266	1,288	1,308	1,335	1,359	1,380	1,423	1,445	1,466	1,492	1,513	1,533		1,533
1979	0	0	4	40	197	427	602	750	878	993	1,095	1,187	1,271	1,352	1,436	1,521	1,578	1,625	1,669	1,784	1,836	1,897	1,943	1,989	2,037	2,083	2,129	2,172	2,211	2,249	2,284	2,317	2,352	2,387			2,387
1980	0	0	4	44	213	463	653	832	979	1,072	1,154	1,245	1,339	1,423	1,554	1,628	1,689	1,759	1,816	1,870	1,927	1,976	2,027	2,070	2,122	2,167	2,205	2,240	2,301	2,357	2,403	2,460	2,505				2,505
1981	0	0	3	27	134	290	396	469	536	611	677	770	841	901	949	990	1,035	1,074	1,101	1,130	1,157	1,184	1,211	1,239	1,270	1,299	1,328	1,356	1,384	1,414	1,444	1,474					1,474
1982	0	0	2	20	96	209	289	345	411	476	510	539	563	596	618	646	674	705	732	802	829	852	877	902	923	944	962	981	999	1,018	1,037						1,037
1983	0	0	5	45	222	475	626	717	783	840	893	934	968	1,056	1,103	1,143	1,179	1,214	1,274	1,302	1,338	1,371	1,401	1,425	1,445	1,467	1,488	1,509	1,524	1,540							1,540
1984	0	0	11	107	422	698	949	1,232	1,452	1,677	1,884	1,992	2,135	2,281	2,408	2,507	2,599	2,696	2,785	2,843	2,900	2,959	3,017	3,075	3,126	3,173	3,226	3,273	3,339								3,339
1985	0	0	10	65	210	500	824	1,208	1,390	1,486	1,587	1,657	1,724	1,819	1,889	2,095	2,160	2,237	2,297	2,402	2,467	2,526	2,598	2,650	2,764	2,814	2,866	2,916									2,916
1986	0	0	0	10	78	352	750	1,141	1,315	1,422	1,500	1,583	1,728	1,783	1,834	1,911	1,966	2,017	2,069	2,121	2,176	2,239	2,297	2,362	2,421	2,471	2,520										2,520
1987	0	0	0	0	116	552	1,023	1,242	1,374	1,465	1,552	1,636	1,711	1,781	1,831	1,880	1,927	1,995	2,044	2,096	2,125	2,153	2,197	2,231	2,266	2,305											2,305
1988	0	0	1	10	298	1,056	1,450	1,671	1,835	2,029	2,199	2,315	2,401	2,476	2,541	2,604	2,659	2,715	2,760	2,802	2,842	2,882	2,922	2,962	3,002												3,002
1989	0	0	0	32	587	1,061	1,367	1,654	1,807	1,945	2,177	2,322	2,452	2,577	2,736	2,847	2,960	3,059	3,152	3,240	3,328	3,415	3,499	3,584													3,584
1990	0	0	0	194	839	1,025	1,167	1,363	1,480	1,549	1,678	1,814	1,870	1,914	1,950	1,987	2,024	2,062	2,098	2,131	2,157	2,173	2,183														2,183
1991	0	0	30	282	705	906	1,189	1,286	1,379	1,430	1,465	1,513	1,552	1,587	1,624	1,668	1,712	1,759	1,800	1,843	1,892	1,941															1,941
1992	0	0	90	355	624	759	1,007	1,057	1,103	1,147	1,200	1,237	1,287	1,480	1,531	1,571	1,609	1,666	1,723	1,769	1,806																1,806
1993	0	0	45	233	635	807	938	1,037	1,165	1,247	1,302	1,343	1,381	1,407	1,434	1,459	1,484	1,519	1,548	1,574																	1,574
1994	0	1	55	583	1,409	1,780	1,972	2,166	2,337	2,487	2,578	2,667	2,751	2,843	2,923	2,978	3,062	3,133	3,189																		3,189
1995	0	3	218	587	836	1,118	1,237	1,385	1,486	1,587	1,673	1,728	1,774	1,827	1,875	1,923	1,974	2,021																			2,021
1996	0	1	110	556	1,007	1,246	1,452	1,549	1,634	1,708	1,798	1,867	1,966	2,033	2,092	2,150	2,208																				2,208
1997	0	3	81	180	382	442	484	563	604	649	689	728	759	791	900	933																					933
1998	0	33	205	738	1,149	1,347	1,608	1,757	1,978	2,095	2,179	2,253	2,327	2,411	2,477																						2,477
1999	0	5	67	328	740	1,344	1,672	1,878	2,166	2,270	2,415	2,520	2,671	2,815																							2,815
2000	0	1	65	408	1,251	1,723	2,002	2,168	2,774	2,934	3,072	3,208	3,374																								3,374
2001	0	0	23	516	1,248	1,535	1,727	1,878	2,012	2,249	2,359	2,467																									2,467
2002	0	0	7	185	860	1,151	1,305	1,385	1,454	1,572	1,647																										1,647
2003	0	0	59	586	998	1,122	1,375	1,682	1,882	1,972																											1,972
2004	0	0	110	639	1,084	1,149	1,404	1,484	1,543																												1,543
2005	0	1	84	357	693	800	874	937																													937
2006	0	0	740	1,453	2,070	2,648	2,901																														2,901
2007	0	0	254	629	1,269	1,590																															1,590
2008	0	0	82	819	1,557																																1,557
2009	0	0	200	789																																	789
2010	0	0	106																																		106
2011	0	27																																			27
2012	0																																				-
																																					69,181

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-Ult	
1977			9.992	4.890	2.171	1.410	1.245	1.168	1.130	1.103	1.082	1.071	1.067	1.064	1.053	1.043	1.037	1.032	1.032	1.040	1.062	1.031	1.040	1.027	1.028	1.027	1.023	1.033	1.023	1.033	1.022	1.022	1.021	1.021	1.017		
1978			9.992	4.890	2.171	1.410	1.245	1.168	1.136	1.106	1.079	1.069	1.068	1.064	1.050	1.039	1.037	1.033	1.032	1.029	1.052	1.022	1.019	1.018	1.015	1.021	1.018	1.016	1.031	1.016	1.014	1.018	1.014	1.013			
1979			9.992	4.890	2.171	1.410	1.245	1.171	1.131	1.102	1.085	1.070	1.064	1.062	1.059	1.038	1.029	1.027	1.069	1.029	1.033	1.024	1.024	1.025	1.023	1.022	1.020	1.018	1.017	1.016	1.015	1.015	1.015				
1980			9.992	4.890	2.171	1.410	1.273	1.177	1.096	1.076	1.079	1.075	1.063	1.092	1.048	1.038	1.041	1.032	1.030	1.031	1.025	1.026	1.022	1.025	1.021	1.017	1.016	1.027	1.025	1.019	1.024	1.018					
1981			9.992	4.890	2.171	1.367	1.183	1.143	1.139	1.109	1.136	1.093	1.071	1.053	1.043	1.045	1.038	1.025	1.026	1.024	1.023	1.023	1.023	1.026	1.023	1.022	1.021	1.021	1.021	1.021	1.021						
1982			9.992	4.890	2.179	1.382	1.195	1.191	1.158	1.072	1.057	1.044	1.059	1.038	1.045	1.042	1.047	1.038	1.096	1.034	1.027	1.029	1.029	1.023	1.023	1.020	1.019	1.019	1.019	1.018							
1983			9.992	4.890	2.143	1.318	1.145	1.091	1.073	1.063	1.046	1.037	1.090	1.045	1.036	1.032	1.030	1.049	1.022	1.028	1.024	1.022	1.017	1.014	1.015	1.015	1.014	1.010	1.010								
1984			9.992	3.947	1.653	1.360	1.298	1.179	1.155	1.123	1.057	1.072	1.068	1.055	1.041	1.037	1.037	1.033	1.021	1.020	1.020	1.020	1.019	1.017	1.015	1.017	1.014	1.020									
1985			6.316	3.249	2.375	1.649	1.466	1.151	1.069	1.068	1.044	1.040	1.055	1.039	1.109	1.031	1.036	1.027	1.046	1.027	1.024	1.029	1.020	1.043	1.018	1.018	1.017										
1986				7.521	4.497	2.131	1.522	1.153	1.081	1.055	1.055	1.092	1.032	1.029	1.042	1.029	1.026	1.025	1.025	1.026	1.029	1.026	1.028	1.025	1.021	1.020											
1987					4.752	1.855	1.214	1.106	1.066	1.059	1.055	1.046	1.041	1.028	1.027	1.025	1.035	1.025	1.025	1.014	1.013	1.020	1.016	1.016	1.017											
1988			19.180	29.797	3.540	1.374	1.152	1.098	1.106	1.083	1.053	1.037	1.031	1.026	1.025	1.021	1.021	1.017	1.015	1.014	1.014	1.014	1.014	1.014													
1989				18.585	1.806	1.288	1.210	1.092	1.076	1.119	1.066	1.056	1.051	1.062	1.040	1.040	1.033	1.030	1.028	1.027	1.026	1.025	1.024														
1990				4.326	1.222	1.138	1.168	1.086	1.046	1.083	1.081	1.031	1.023	1.019	1.019	1.019	1.019	1.017	1.015	1.013	1.007	1.005															
1991			9.572	2.498	1.284	1.312	1.082	1.072	1.037	1.025	1.032	1.026	1.023	1.023	1.027	1.027	1.027	1.023	1.024	1.026	1.026																
1992			3.932	1.759	1.217	1.326	1.050	1.043	1.040	1.046	1.031	1.040	1.151	1.034	1.026	1.024	1.035	1.034	1.026	1.021																	
1993			5.216	2.723	1.271	1.162	1.106	1.124	1.070	1.045	1.031	1.028	1.018	1.019	1.018	1.017	1.023	1.020	1.016																		
1994		41.785	10.624	2.417	1.264	1.108	1.098	1.079	1.064	1.036	1.035	1.031	1.034	1.028	1.019	1.028	1.023	1.018																			
1995		79.728	2.693	1.424	1.338	1.106	1.119	1.073	1.068	1.055	1.033	1.027	1.030	1.027	1.026	1.026	1.024																				
1996		137.464	5.055	1.812	1.236	1.165	1.067	1.054	1.046	1.053	1.038	1.053	1.034	1.029	1.028	1.027																					
1997		24.985	2.229	2.124	1.157	1.095	1.164	1.072	1.075	1.062	1.056	1.043	1.041	1.138	1.036																						
1998		6.142	3.597	1.556	1.173	1.194	1.093	1.126	1.059	1.040	1.034	1.033	1.036	1.027																							
1999		14.724	4.930	2.255	1.817	1.244	1.123	1.153	1.048	1.064	1.043	1.060	1.054																								
2000		91.091	6.259	3.067	1.378	1.162	1.083	1.280	1.057	1.047	1.044	1.052																									
2001			21.993	2.420	1.230	1.125	1.088	1.071	1.118	1.049	1.046																										
2002			25.361	4.648	1.338	1.134	1.061	1.050	1.081	1.048																											
2003			9.869	1.705	1.124	1.225	1.223	1.119	1.048																												
2004		332.194	5.813	1.696	1.060	1.222	1.057	1.040																													
2005		140.256	4.242	1.942	1.154	1.091	1.073																														
2006			1.963	1.425	1.279	1.095																															
2007	1.000	537.608	2.474	2.017	1.253																																
2008			10.025	1.902																																	
2009			3.946																																		
2010																																					
2011																																					
4 Yr Avg	1.000	275.287	4.602	1.821	1.187	1.158	1.104	1.070	1.076	1.052	1.042	1.047	1.041	1.055	1.027	1.025	1.026	1.024	1.020	1.022	1.018	1.016	1.021	1.024	1.018	1.017	1.016	1.017	1.019	1.019	1.018	1.018	1.017	1.017	1.017		
5 Yr Avg	1.000	223.175	4.530	1.796	1.174	1.154	1.100	1.112	1.071	1.050	1.045	1.048	1.039	1.050	1.025	1.025	1.027	1.023	1.022	1.020	1.017	1.018	1.020	1.023	1.017	1.018	1.017	1.019	1.018	1.018	1.019	1.018	1.017	1.017	1.017		
7 Yr Avg	1.000	163.857	5.476	2.191	1.205	1.151	1.101	1.120	1.070	1.052	1.042	1.043	1.035	1.043	1.026	1.024	1.026	1.023	1.021	1.020	1.020	1.020	1.020	1.022	1.019	1.018	1.018	1.019	1.021	1.021	1.019	1.018	1.017	1.017	1.017		
3 Yr Wtd			4.174	1.688	1.249	1.126	1.124	1.072	1.083	1.048	1.044	1.049	1.045	1.045	1.029	1.027	1.023	1.023	1.022	1.020	1.021	1.016	1.019	1.018	1.019	1.018	1.016	1.017	1.016	1.020	1.020	1.017	1.016	1.016	1.017		
5 Yr Wtd	57.739	2921.257	2.975	1.713	1.195	1.144	1.102	1.124	1.069	1.050	1.043	1.049	1.040	1.037	1.024	1.025	1.026	1.022	1.023	1.020	1.018	1.018	1.020	1.022	1.017	1.018	1.017	1.020	1.019	1.018	1.019	1.018	1.016	1.016	1.017		
10 Yr Wtd	59.707	1186.740	3.926	1.989	1.268	1.158	1.099	1.115	1.065	1.049	1.039	1.041	1.042	1.036	1.026	1.026	1.027	1.023	1.024	1.021	1.021	1.021	1.021	1.023	1.019	1.019	1.017	1.020	1.021	1.019	1.019	1.018	1.016	1.016	1.017		TAIL
Prior	10.000	200.000	5.000	1.950	1.200	1.170	1.110	1.120	1.071	1.050	1.042	1.042	1.035	1.035	1.025	1.025	1.025	1.024	1.023	1.023	1.022	1.022	1.021	1.021	1.020	1.019	1.019	1.019	1.019	1.019	1.019	1.019	1.019	1.018	1.016	1.139	
Selected	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	
Cumulative	77985.6	7798.56	38.993	7.799	3.999	3.278	2.814	2.546	2.315	2.171	2.070	1.985	1.903	1.830	1.766	1.721	1.677	1.636	1.600	1.564	1.530	1.497	1.466	1.436	1.407	1.380	1.355	1.329	1.305	1.280	1.256	1.233	1.210	1.189	1.168	1.148	1.129

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
ADDITIONAL AWARDS
INCURRED LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																										771	792	810	837	856	885	904	924	943	963	979	979
1978																									1,288	1,308	1,335	1,359	1,380	1,423	1,445	1,466	1,492	1,513	1,533		1,533
1979																								1,989	2,037	2,083	2,129	2,172	2,211	2,249	2,284	2,317	2,352	2,387			2,387
1980																							2,027	2,070	2,122	2,167	2,205	2,240	2,301	2,357	2,403	2,460	2,505				2,505
1981																						1,184	1,211	1,239	1,270	1,299	1,328	1,356	1,384	1,414	1,444	1,474					1,474
1982																					829	852	877	902	923	944	962	981	999	1,018	1,037						1,037
1983																				1,302	1,338	1,371	1,401	1,425	1,445	1,467	1,488	1,509	1,524	1,540							1,540
1984																			2,785	2,843	2,900	2,959	3,017	3,075	3,126	3,173	3,226	3,273	3,339								3,339
1985																		2,237	2,297	2,402	2,467	2,526	2,598	2,650	2,764	2,814	2,866	2,916									2,916
1986																	1,966	2,017	2,069	2,121	2,176	2,239	2,297	2,362	2,421	2,471	2,520										2,520
1987																1,880	1,927	1,995	2,044	2,096	2,125	2,153	2,197	2,231	2,266	2,305											2,305
1988															2,541	2,604	2,659	2,715	2,760	2,802	2,842	2,882	2,922	2,962	3,002												3,002
1989														2,577	2,736	2,847	2,960	3,059	3,152	3,240	3,328	3,415	3,499	3,584													3,584
1990													1,870	1,914	1,950	1,987	2,024	2,062	2,098	2,131	2,157	2,173	2,183														2,183
1991												1,513	1,552	1,587	1,624	1,668	1,712	1,759	1,800	1,843	1,892	1,941															1,941
1992											1,200	1,237	1,287	1,480	1,531	1,571	1,609	1,666	1,723	1,769	1,806																1,806
1993										1,247	1,302	1,343	1,381	1,407	1,434	1,459	1,484	1,519	1,548	1,574																	1,574
1994									2,337	2,487	2,578	2,667	2,751	2,843	2,923	2,978	3,062	3,133	3,189																		3,189
1995								1,385	1,486	1,587	1,673	1,728	1,774	1,827	1,875	1,923	1,974	2,021																			2,021
1996							1,452	1,549	1,634	1,708	1,798	1,867	1,966	2,033	2,092	2,150	2,208																				2,208
1997						442	484	563	604	649	689	728	759	791	900	933																					933
1998					1,149	1,347	1,608	1,757	1,978	2,095	2,179	2,253	2,327	2,411	2,477																						2,477
1999				328	740	1,344	1,672	1,878	2,166	2,270	2,415	2,520	2,671	2,815																							2,815
2000			65	408	1,251	1,723	2,002	2,168	2,774	2,934	3,072	3,208	3,374																								3,374
2001		0	23	516	1,248	1,535	1,727	1,878	2,012	2,249	2,359	2,467																									2,467
2002	0	0	7	185	860	1,151	1,305	1,385	1,454	1,572	1,647																										1,647
2003	0	0	59	586	998	1,122	1,375	1,682	1,882	1,972																											1,972
2004	0	0	110	639	1,084	1,149	1,404	1,484	1,543																												1,543
2005	0	1	84	357	693	800	874	937																													937
2006	0	0	740	1,453	2,070	2,648	2,901																														2,901
2007	0	0	254	629	1,269	1,590																															1,590
2008	0	0	82	819	1,557																																1,557
2009	0	0	200	789																																	789
2010	0	0	106																																		106
2011	0	27																																			27
2012	0																																				-
																																					69,181

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-Ult	
1977																										1.027	1.023	1.033	1.023	1.033	1.022	1.022	1.021	1.021	1.017		
1978																									1.015	1.021	1.018	1.016	1.031	1.016	1.014	1.018	1.014	1.013			
1979																								1.025	1.023	1.022	1.020	1.018	1.017	1.016	1.015	1.015	1.015				
1980																							1.022	1.025	1.021	1.017	1.016	1.027	1.025	1.019	1.024	1.018					
1981																						1.023	1.023	1.026	1.023	1.022	1.021	1.021	1.021	1.021	1.021						
1982																					1.027	1.029	1.029	1.023	1.023	1.020	1.019	1.019	1.019	1.018							
1983																				1.028	1.024	1.022	1.017	1.014	1.015	1.015	1.014	1.010	1.010								
1984																			1.021	1.020	1.020	1.020	1.019	1.017	1.015	1.017	1.014	1.020									
1985																		1.027	1.046	1.027	1.024	1.029	1.020	1.043	1.018	1.018	1.017										
1986																	1.026	1.025	1.025	1.026	1.029	1.026	1.028	1.025	1.021	1.020											
1987																1.025	1.035	1.025	1.025	1.014	1.013	1.020	1.016	1.016	1.017												
1988															1.025	1.021	1.021	1.017	1.015	1.014	1.014	1.014	1.014	1.014														
1989														1.062	1.040	1.040	1.033	1.030	1.028	1.027	1.026	1.025	1.024															
1990													1.023	1.019	1.019	1.019	1.019	1.017	1.015	1.013	1.007	1.005																
1991												1.026	1.023	1.023	1.027	1.027	1.027	1.023	1.024	1.026	1.026																	
1992											1.031	1.040	1.151	1.034	1.026	1.024	1.035	1.034	1.026	1.021																		
1993										1.045	1.031	1.028	1.018	1.019	1.018	1.017	1.023	1.020	1.016																			
1994									1.064	1.036	1.035	1.031	1.034	1.028	1.019	1.028	1.023	1.018																				
1995								1.073	1.068	1.055	1.033	1.027	1.030	1.027	1.026	1.026	1.024																					
1996							1.067	1.054	1.046	1.053	1.038	1.053	1.034	1.029	1.028	1.027																						
1997						1.095	1.164	1.072	1.075	1.062	1.056	1.043	1.041	1.138	1.036																							
1998					1.173	1.194	1.093	1.126	1.059	1.040	1.034	1.033	1.036	1.027																								
1999				2.255	1.817	1.244	1.123	1.153	1.048	1.064	1.043	1.060	1.054																									
2000			6.259	3.067	1.378	1.162	1.083	1.280	1.057	1.047	1.044	1.052																										
2001			21.993	2.420	1.230	1.125	1.088	1.071	1.118	1.049	1.046																											
2002			25.361	4.648	1.338	1.134	1.061	1.050	1.081	1.048																												
2003			9.869	1.705	1.124	1.225	1.223	1.119	1.048																													
2004		332.194	5.813	1.696	1.060	1.222	1.057	1.040																														
2005		140.256	4.242	1.942	1.154	1.091	1.073																															
2006			1.963	1.425	1.279	1.095																																
2007	1.000	537.608	2.474	2.017	1.253																																	
2008			10.025	1.902																																		
2009			3.946																																			
2010																																						
2011																																						
3 Yr Avg	1.000	336.686	5.482	1.781	1.229	1.136	1.118	1.069	1.082	1.048	1.045	1.048	1.044	1.065	1.030	1.027	1.023	1.024	1.022	1.020	1.020	1.014	1.018	1.018	1.019	1.018	1.015	1.016	1.017	1.020	1.020	1.022	1.017	1.017	1.017		
5 Yr Avg	1.000	336.686	4.530	1.796	1.174	1.154	1.100	1.112	1.071	1.050	1.045	1.048	1.039	1.050	1.025	1.025	1.027	1.023	1.022	1.020	1.017	1.018	1.020	1.023	1.017	1.018	1.017	1.019	1.018	1.018	1.019	1.018	1.017	1.017	1.017		
7 Yr Avg	1.000	336.686	5.476	2.191	1.205	1.151	1.101	1.120	1.070	1.052	1.042	1.043	1.035	1.043	1.026	1.024	1.026	1.023	1.021	1.020	1.020	1.020	1.020	1.022	1.019	1.018	1.018	1.019	1.021	1.021	1.019	1.018	1.017	1.017	1.017		
3 Yr Wtd			4.174	1.688	1.249	1.126	1.124	1.072	1.083	1.048	1.044	1.049	1.045	1.045	1.029	1.027	1.023	1.023	1.022	1.020	1.021	1.016	1.019	1.018	1.019	1.018	1.016	1.017	1.016	1.020	1.020	1.017	1.016	1.016	1.017		
7 Yr Wtd	59.008	1122.590	3.447	1.828	1.216	1.144	1.102	1.129	1.068	1.051	1.041	1.044	1.036	1.034	1.025	1.025	1.026	1.023	1.022	1.020	1.020	1.020	1.020	1.022	1.018	1.018	1.017	1.019	1.021	1.019	1.019	1.018	1.016	1.016	1.017		
10 Yr Wtd	59.707	1186.740	3.926	1.989	1.268	1.158	1.099	1.115	1.065	1.049	1.039	1.041	1.042	1.036	1.026	1.026	1.027	1.023	1.024	1.021	1.021	1.021	1.021	1.023	1.019	1.019	1.017	1.020	1.021	1.019	1.019	1.018	1.016	1.016	1.017		TAIL
Prior	10.000	200.000	5.000	1.950	1.200	1.170	1.110	1.120	1.071	1.050	1.042	1.042	1.035	1.035	1.025	1.025	1.025	1.024	1.023	1.023	1.022	1.022	1.021	1.021	1.020	1.019	1.019	1.019	1.019	1.019	1.019	1.019	1.019	1.019	1.018		1.139
Selected	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	
Cumulative	77985.643	7798.564	38.993	7.799	3.999	3.278	2.814	2.546	2.315	2.171	2.070	1.985	1.903	1.830	1.766	1.721	1.677	1.636	1.600	1.564	1.530	1.497	1.466	1.436	1.407	1.380	1.355	1.329	1.305	1.280	1.256	1.233	1.210	1.189	1.168	1.148	1.129

OHIO BUREAU OF WORKERS' COMPENSATION

PRIVATE EMPLOYERS
COMPENSATION
ADDITIONAL AWARDS

CASE RESERVES (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																										0	0	0	0	0	0	0	0	0	0	0	-
1978																									0	0	0	0	0	0	0	0	0	0	0		-
1979																								0	0	0	0	0	0	0	0	0	0	0			-
1980																							0	0	0	0	0	0	0	0	0	0	0				-
1981																						0	0	0	0	0	0	0	0	0	0	0					-
1982																					0	0	0	0	0	0	0	0	0	0	0						-
1983																				0	0	0	0	0	0	0	0	0	0	0							-
1984																			0	0	0	0	0	0	0	0	0	0	0								-
1985																		0	0	0	0	0	0	0	0	0	0	0									-
1986																	0	0	0	0	0	0	0	0	0	0	0										-
1987																0	0	0	0	0	0	0	0	0	0	0											-
1988															0	0	0	0	0	0	0	0	0	0	0												-
1989														0	0	0	0	0	0	0	0	0	0	0													-
1990													0	0	0	0	0	0	0	0	0	0	0														-
1991												0	0	0	0	0	0	0	0	0	0	0															-
1992											0	0	0	0	0	0	0	0	0	0	0																-
1993										0	0	0	0	0	0	0	0	0	0	0																	-
1994									0	0	0	0	0	0	0	0	0	0	0																		-
1995								0	0	0	0	0	0	0	0	0	0	0																			-
1996							0	0	0	0	0	0	0	0	0	0	0																				-
1997						0	0	0	0	0	0	0	0	0	0	0																					-
1998					0	0	0	0	0	0	0	0	0	0	0																						-
1999				0	0	0	0	0	0	0	0	0	0	0																							-
2000			0	0	0	0	0	0	0	0	0	0	0																								-
2001		0	0	0	0	0	0	0	0	0	0	0																									-
2002	0	0	0	0	0	0	0	0	0	0	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																													-
2006	0	0	0	0	0	0	0																														-
2007	0	0	0	0	0	0																															-
2008	0	0	0	0	0																																-
2009	0	0	0	0																																	-
2010	0	0	0																																		-
2011	0	0																																			-
2012	0																																				-
																																					-

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
ADDITIONAL AWARDS
PAID TO INCURRED LOSS RATIOS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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			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%
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%
2006			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%
2010			100.0%																																		100.0%
2011		100.0%																																			100.0%
2012																																					

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
ADDITIONAL AWARDS
PAID LOSS / 100 OF PAYROLL

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	ON-LEVEL PAYROLL
1977	0.00%	0.00%	0.00%	0.00%	0.01%	0.02%	0.02%	0.03%	0.03%	0.04%	0.04%	0.05%	0.05%	0.05%	0.06%	0.06%	0.06%	0.07%	0.07%	0.07%	0.07%	0.08%	0.08%	0.08%	0.08%	0.09%	0.09%	0.09%	0.09%	0.10%	0.10%	0.00%	0.00%	0.00%	0.00%	0.00%	88,490,090
1978	0.00%	0.00%	0.00%	0.00%	0.01%	0.03%	0.04%	0.05%	0.06%	0.07%	0.08%	0.08%	0.09%	0.10%	0.10%	0.11%	0.11%	0.12%	0.12%	0.12%	0.13%	0.13%	0.14%	0.14%	0.14%	0.14%	0.15%	0.15%	0.15%	0.16%	0.16%	0.00%	0.00%	0.00%	0.00%		91,119,089
1979	0.00%	0.00%	0.00%	0.00%	0.02%	0.05%	0.07%	0.08%	0.10%	0.11%	0.12%	0.13%	0.14%	0.15%	0.16%	0.17%	0.17%	0.18%	0.18%	0.20%	0.20%	0.21%	0.21%	0.22%	0.22%	0.23%	0.23%	0.24%	0.24%	0.25%	0.25%	0.00%	0.00%	0.00%			90,690,465
1980	0.00%	0.00%	0.00%	0.01%	0.02%	0.05%	0.08%	0.10%	0.11%	0.12%	0.13%	0.14%	0.15%	0.16%	0.18%	0.19%	0.19%	0.20%	0.21%	0.21%	0.22%	0.23%	0.23%	0.24%	0.24%	0.25%	0.25%	0.26%	0.26%	0.27%	0.28%	0.00%	0.00%				87,100,472
1981	0.00%	0.00%	0.00%	0.00%	0.02%	0.03%	0.05%	0.06%	0.06%	0.07%	0.08%	0.09%	0.10%	0.11%	0.11%	0.12%	0.12%	0.13%	0.13%	0.14%	0.14%	0.14%	0.15%	0.15%	0.15%	0.16%	0.16%	0.16%	0.17%	0.17%	0.17%	0.00%					83,462,136
1982	0.00%	0.00%	0.00%	0.00%	0.01%	0.03%	0.04%	0.04%	0.05%	0.06%	0.06%	0.07%	0.07%	0.08%	0.08%	0.08%	0.09%	0.09%	0.09%	0.10%	0.10%	0.11%	0.11%	0.11%	0.12%	0.12%	0.12%	0.12%	0.13%	0.13%	0.13%						79,135,492
1983	0.00%	0.00%	0.00%	0.01%	0.03%	0.06%	0.08%	0.09%	0.10%	0.11%	0.12%	0.12%	0.13%	0.14%	0.14%	0.15%	0.15%	0.16%	0.17%	0.17%	0.17%	0.18%	0.18%	0.18%	0.19%	0.19%	0.19%	0.20%	0.20%	0.20%							77,162,033
1984	0.00%	0.00%	0.00%	0.01%	0.05%	0.09%	0.12%	0.15%	0.18%	0.21%	0.24%	0.25%	0.27%	0.29%	0.30%	0.32%	0.33%	0.34%	0.35%	0.36%	0.36%	0.37%	0.38%	0.39%	0.39%	0.40%	0.41%	0.41%	0.42%								79,569,925
1985	0.00%	0.00%	0.00%	0.01%	0.03%	0.06%	0.10%	0.15%	0.17%	0.18%	0.19%	0.20%	0.21%	0.22%	0.23%	0.25%	0.26%	0.27%	0.28%	0.29%	0.30%	0.30%	0.31%	0.32%	0.33%	0.34%	0.35%	0.35%									82,906,581
1986	0.00%	0.00%	0.00%	0.00%	0.01%	0.04%	0.09%	0.13%	0.15%	0.16%	0.17%	0.18%	0.20%	0.21%	0.21%	0.22%	0.23%	0.23%	0.24%	0.24%	0.25%	0.26%	0.26%	0.27%	0.28%	0.28%	0.29%										86,749,768
1987	0.00%	0.00%	0.00%	0.00%	0.01%	0.06%	0.11%	0.14%	0.15%	0.16%	0.17%	0.18%	0.19%	0.20%	0.20%	0.21%	0.21%	0.22%	0.23%	0.23%	0.24%	0.24%	0.24%	0.25%	0.25%	0.26%											90,001,532
1988	0.00%	0.00%	0.00%	0.00%	0.03%	0.11%	0.16%	0.18%	0.20%	0.22%	0.24%	0.25%	0.26%	0.27%	0.27%	0.28%	0.29%	0.29%	0.30%	0.30%	0.31%	0.31%	0.32%	0.32%	0.32%												92,596,563
1989	0.00%	0.00%	0.00%	0.00%	0.06%	0.11%	0.14%	0.17%	0.19%	0.20%	0.23%	0.24%	0.25%	0.27%	0.28%	0.30%	0.31%	0.32%	0.33%	0.34%	0.34%	0.35%	0.36%	0.37%													96,481,507
1990	0.00%	0.00%	0.00%	0.02%	0.09%	0.10%	0.12%	0.14%	0.15%	0.16%	0.17%	0.19%	0.19%	0.20%	0.20%	0.20%	0.21%	0.21%	0.21%	0.22%	0.22%	0.22%	0.22%														97,911,638
1991	0.00%	0.00%	0.00%	0.03%	0.07%	0.09%	0.12%	0.13%	0.14%	0.15%	0.15%	0.16%	0.16%	0.16%	0.17%	0.17%	0.18%	0.18%	0.19%	0.19%	0.19%	0.20%															97,123,143
1992	0.00%	0.00%	0.01%	0.04%	0.07%	0.08%	0.11%	0.11%	0.12%	0.12%	0.13%	0.13%	0.13%	0.15%	0.16%	0.16%	0.17%	0.17%	0.18%	0.18%	0.19%																95,902,063
1993	0.00%	0.00%	0.00%	0.02%	0.06%	0.08%	0.10%	0.11%	0.12%	0.13%	0.13%	0.14%	0.14%	0.14%	0.15%	0.15%	0.15%	0.15%	0.16%	0.16%																	98,278,492
1994	0.00%	0.00%	0.01%	0.06%	0.14%	0.18%	0.20%	0.22%	0.23%	0.25%	0.26%	0.27%	0.27%	0.28%	0.29%	0.30%	0.30%	0.31%	0.32%																		100,579,286
1995	0.00%	0.00%	0.02%	0.06%	0.08%	0.11%	0.12%	0.13%	0.14%	0.15%	0.16%	0.17%	0.17%	0.18%	0.18%	0.19%	0.19%	0.20%																			103,140,858
1996	0.00%	0.00%	0.01%	0.05%	0.10%	0.12%	0.14%	0.15%	0.16%	0.16%	0.17%	0.18%	0.19%	0.20%	0.20%	0.21%	0.21%																				104,088,085
1997	0.00%	0.00%	0.01%	0.02%	0.04%	0.04%	0.05%	0.05%	0.06%	0.06%	0.06%	0.07%	0.07%	0.07%	0.08%	0.09%																					106,370,937
1998	0.00%	0.00%	0.02%	0.07%	0.11%	0.13%	0.15%	0.16%	0.19%	0.20%	0.20%	0.21%	0.22%	0.23%	0.23%																						106,610,635
1999	0.00%	0.00%	0.01%	0.03%	0.07%	0.12%	0.15%	0.17%	0.20%	0.21%	0.22%	0.23%	0.25%	0.26%																							108,677,929
2000	0.00%	0.00%	0.01%	0.04%	0.11%	0.16%	0.18%	0.20%	0.25%	0.27%	0.28%	0.29%	0.31%																								110,223,863
2001	0.00%	0.00%	0.00%	0.05%	0.11%	0.14%	0.16%	0.17%	0.18%	0.21%	0.22%	0.22%																									109,675,764
2002	0.00%	0.00%	0.00%	0.02%	0.08%	0.11%	0.12%	0.13%	0.13%	0.14%	0.15%																										108,596,907
2003	0.00%	0.00%	0.01%	0.05%	0.09%	0.11%	0.13%	0.16%	0.18%	0.18%																											106,712,867
2004	0.00%	0.00%	0.01%	0.06%	0.10%	0.11%	0.13%	0.14%	0.15%																												105,596,397
2005	0.00%	0.00%	0.01%	0.03%	0.07%	0.08%	0.08%	0.09%																													105,836,799
2006	0.00%	0.00%	0.07%	0.14%	0.19%	0.25%	0.27%																														106,826,594
2007	0.00%	0.00%	0.02%	0.06%	0.12%	0.15%																															106,579,121
2008	0.00%	0.00%	0.01%	0.08%	0.15%																																104,228,254
2009	0.00%	0.00%	0.02%	0.08%																																	96,636,885
2010	0.00%	0.00%	0.01%																																		94,656,914
2011	0.00%	0.00%																																			95,464,009
2012	0.00%																																				92,683,504

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
ADDITIONAL AWARDS
INCURRED LOSS / 100 OF PAYROLL

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	ON-LEVEL PAYROLL
1977																										0.09%	0.09%	0.09%	0.09%	0.10%	0.10%	0.00%	0.00%	0.00%	0.00%	0.00%	88,490,090
1978																									0.14%	0.14%	0.15%	0.15%	0.15%	0.16%	0.16%	0.00%	0.00%	0.00%	0.00%		91,119,089
1979																								0.22%	0.22%	0.23%	0.23%	0.24%	0.24%	0.25%	0.25%	0.00%	0.00%	0.00%			90,690,465
1980																							0.23%	0.24%	0.24%	0.25%	0.25%	0.26%	0.26%	0.27%	0.28%	0.00%	0.00%				87,100,472
1981																						0.14%	0.15%	0.15%	0.15%	0.16%	0.16%	0.16%	0.17%	0.17%	0.17%	0.00%					83,462,136
1982																					0.10%	0.11%	0.11%	0.11%	0.12%	0.12%	0.12%	0.12%	0.13%	0.13%	0.13%						79,135,492
1983																				0.17%	0.17%	0.18%	0.18%	0.18%	0.19%	0.19%	0.19%	0.20%	0.20%	0.20%							77,162,033
1984																			0.35%	0.36%	0.36%	0.37%	0.38%	0.39%	0.39%	0.40%	0.41%	0.41%	0.42%								79,569,925
1985																		0.27%	0.28%	0.29%	0.30%	0.30%	0.31%	0.32%	0.33%	0.34%	0.35%	0.35%									82,906,581
1986																	0.23%	0.23%	0.24%	0.24%	0.25%	0.26%	0.26%	0.27%	0.28%	0.28%	0.29%										86,749,768
1987																0.21%	0.21%	0.22%	0.23%	0.23%	0.24%	0.24%	0.24%	0.25%	0.25%	0.26%											90,001,532
1988															0.27%	0.28%	0.29%	0.29%	0.30%	0.30%	0.31%	0.31%	0.32%	0.32%	0.32%												92,596,563
1989														0.27%	0.28%	0.30%	0.31%	0.32%	0.33%	0.34%	0.34%	0.35%	0.36%	0.37%													96,481,507
1990													0.19%	0.20%	0.20%	0.20%	0.21%	0.21%	0.21%	0.22%	0.22%	0.22%	0.22%														97,911,638
1991												0.16%	0.16%	0.16%	0.17%	0.17%	0.18%	0.18%	0.19%	0.19%	0.19%	0.20%															97,123,143
1992											0.13%	0.13%	0.13%	0.15%	0.16%	0.16%	0.17%	0.17%	0.18%	0.18%	0.19%																95,902,063
1993										0.13%	0.13%	0.14%	0.14%	0.14%	0.15%	0.15%	0.15%	0.15%	0.16%	0.16%																	98,278,492
1994									0.23%	0.25%	0.26%	0.27%	0.27%	0.28%	0.29%	0.30%	0.30%	0.31%	0.32%																		100,579,286
1995								0.13%	0.14%	0.15%	0.16%	0.17%	0.17%	0.18%	0.18%	0.19%	0.19%	0.20%																			103,140,858
1996							0.14%	0.15%	0.16%	0.16%	0.17%	0.18%	0.19%	0.20%	0.20%	0.21%	0.21%																				104,088,085
1997						0.04%	0.05%	0.05%	0.06%	0.06%	0.06%	0.07%	0.07%	0.07%	0.08%	0.09%																					106,370,937
1998					0.11%	0.13%	0.15%	0.16%	0.19%	0.20%	0.20%	0.21%	0.22%	0.23%	0.23%																						106,610,635
1999				0.03%	0.07%	0.12%	0.15%	0.17%	0.20%	0.21%	0.22%	0.23%	0.25%	0.26%																							108,677,929
2000			0.01%	0.04%	0.11%	0.16%	0.18%	0.20%	0.25%	0.27%	0.28%	0.29%	0.31%																								110,223,863
2001		0.00%	0.00%	0.05%	0.11%	0.14%	0.16%	0.17%	0.18%	0.21%	0.22%	0.22%																									109,675,764
2002	0.00%	0.00%	0.00%	0.02%	0.08%	0.11%	0.12%	0.13%	0.13%	0.14%	0.15%																										108,596,907
2003	0.00%	0.00%	0.01%	0.05%	0.09%	0.11%	0.13%	0.16%	0.18%	0.18%																											106,712,867
2004	0.00%	0.00%	0.01%	0.06%	0.10%	0.11%	0.13%	0.14%	0.15%																												105,596,397
2005	0.00%	0.00%	0.01%	0.03%	0.07%	0.08%	0.08%	0.09%																													105,836,799
2006	0.00%	0.00%	0.07%	0.14%	0.19%	0.25%	0.27%																														106,826,594
2007	0.00%	0.00%	0.02%	0.06%	0.12%	0.15%																															106,579,121
2008	0.00%	0.00%	0.01%	0.08%	0.15%																																104,228,254
2009	0.00%	0.00%	0.02%	0.08%																																	96,636,885
2010	0.00%	0.00%	0.01%																																		94,656,914
2011	0.00%	0.00%																																			95,464,009
2012	0.00%																																				92,683,504

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
ADDITIONAL AWARDS

REPORTED ADDITIONAL AWARDS CLAIM COUNTS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	32	52	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53						53
1983	30	68	68	68	68	68	68	68	68	68	68	68	68	68	69	69	69	69	70	70	70	71	71	71	71	71	71	71	71	71							71
1984	47	96	97	97	97	97	97	97	97	99	99	99	99	100	100	100	100	100	101	101	101	101	101	101	101	101	101	101	101								101
1985	37	93	93	93	93	93	93	94	96	96	96	96	96	97	97	97	97	97	98	99	99	99	99	99	99	99	99	99									99
1986	40	114	115	115	115	115	115	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118										118
1987	34	76	76	76	76	76	77	77	77	78	78	78	78	78	78	79	79	80	80	80	80	80	80	80	80	80											80
1988	43	81	82	82	82	84	84	84	84	84	84	85	85	85	86	86	86	86	86	86	86	86	86	86	86												86
1989	29	67	68	68	69	71	71	72	72	72	72	72	72	72	72	73	73	73	73	73	73	73	73	73													73
1990	29	60	60	60	60	60	60	61	61	61	61	62	62	62	62	62	62	62	62	62	62	62	62														62
1991	18	42	42	42	42	43	43	43	43	45	45	45	45	45	46	46	46	46	46	46	46	46															46
1992	30	61	61	61	62	62	62	62	62	62	62	62	67	67	67	67	67	67	67	67	67																67
1993	13	22	22	22	35	38	44	44	45	50	51	51	51	52	53	53	53	53	54	54																	54
1994	4	12	12	27	50	58	61	62	63	63	64	65	66	67	67	68	69	72	72																		72
1995		2	4	25	31	33	34	37	37	39	40	41	43	45	45	45	46	46																			46
1996			9	24	37	42	43	44	45	46	49	50	51	51	51	53	53																				53
1997			6	19	29	31	31	34	35	35	35	35	35	35	37	37																					37
1998			4	16	33	34	38	39	42	45	47	48	48	48	48																						48
1999			2	11	23	29	33	38	41	42	44	44	48	48																							48
2000		1	7	15	27	36	38	42	46	47	47	52	52																								52
2001			2	14	26	32	35	40	42	44	49	49																									49
2002			2	7	21	26	28	29	33	35	35																										35
2003			2	12	21	23	27	28	33	35																											35
2004		1	4	18	28	32	35	36	36																												36
2005		1	2	12	20	21	22	22																													22
2006			7	26	39	46	48																														48
2007			3	17	36	38																															38
2008			5	28	46																																46
2009			2	22																																	22
2010			4																																		4
2011		1																																			1
2012																																					
																																					1,602

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-Ult	
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	1.625	1.019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
1983	2.267	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.015	1.000	1.000	1.000	1.000	1.014	1.000	1.000	1.014	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
1984	2.043	1.010	1.000	1.000	1.000	1.000	1.000	1.000	1.021	1.000	1.000	1.000	1.010	1.000	1.000	1.000	1.000	1.010	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
1985	2.514	1.000	1.000	1.000	1.000	1.000	1.011	1.021	1.000	1.000	1.000	1.000	1.010	1.000	1.000	1.000	1.000	1.010	1.010	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
1986	2.850	1.009	1.000	1.000	1.000	1.000	1.026	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
1987	2.235	1.000	1.000	1.000	1.000	1.013	1.000	1.000	1.013	1.000	1.000	1.000	1.000	1.000	1.013	1.000	1.013	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
1988	1.884	1.012	1.000	1.000	1.024	1.000	1.000	1.000	1.000	1.000	1.012	1.000	1.000	1.012	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
1989	2.310	1.015	1.000	1.015	1.029	1.000	1.014	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.014	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000														
1990	2.069	1.000	1.000	1.000	1.000	1.000	1.017	1.000	1.000	1.000	1.016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000															
1991	2.333	1.000	1.000	1.000	1.024	1.000	1.000	1.000	1.047	1.000	1.000	1.000	1.000	1.022	1.000	1.000	1.000	1.000	1.000	1.000	1.000																
1992	2.033	1.000	1.000	1.016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.081	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																	
1993	1.692	1.000	1.000	1.591	1.086	1.158	1.000	1.023	1.111	1.020	1.000	1.000	1.020	1.019	1.000	1.000	1.000	1.019	1.000																		
1994	3.000	1.000	2.250	1.852	1.160	1.052	1.016	1.016	1.000	1.016	1.016	1.015	1.015	1.000	1.015	1.015	1.043	1.000																			
1995		2.000	6.250	1.240	1.065	1.030	1.088	1.000	1.054	1.026	1.025	1.049	1.047	1.000	1.000	1.022	1.000																				
1996			2.667	1.542	1.135	1.024	1.023	1.023	1.022	1.065	1.020	1.020	1.000	1.000	1.039	1.000																					
1997			3.167	1.526	1.069	1.000	1.097	1.029	1.000	1.000	1.000	1.000	1.000	1.057	1.000																						
1998			4.000	2.063	1.030	1.118	1.026	1.077	1.071	1.044	1.021	1.000	1.000	1.000																							
1999			5.500	2.091	1.261	1.138	1.152	1.079	1.024	1.048	1.000	1.091	1.000																								
2000		7.000	2.143	1.800	1.333	1.056	1.105	1.095	1.022	1.000	1.106	1.000																									
2001			7.000	1.857	1.231	1.094	1.143	1.050	1.048	1.114	1.000																										
2002			3.500	3.000	1.238	1.077	1.036	1.138	1.061	1.000																											
2003			6.000	1.750	1.095	1.174	1.037	1.179	1.061																												
2004		4.000	4.500	1.556	1.143	1.094	1.029	1.000																													
2005		2.000	6.000	1.667	1.050	1.048	1.000																														
2006			3.714	1.500	1.179	1.043																															
2007			5.667	2.118	1.056																																
2008			5.600	1.643																																	
2009			11.000																																		
2010																																					
2011																																					
3 Yr Avg	2.242	4.333	7.422	1.754	1.095	1.062	1.022	1.106	1.056	1.038	1.035	1.030	1.000	1.019	1.013	1.012	1.014	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
5 Yr Avg	2.226	3.200	6.396	1.697	1.105	1.087	1.049	1.092	1.043	1.041	1.026	1.022	1.009	1.011	1.011	1.007	1.009	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
7 Yr Avg	2.189	2.571	6.069	1.890	1.142	1.084	1.072	1.088	1.041	1.039	1.025	1.025	1.012	1.011	1.008	1.005	1.006	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
3 Yr Wtd			6.700	1.704	1.105	1.061	1.024	1.097	1.056	1.040	1.036	1.028	1.000	1.015	1.015	1.012	1.018	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							
5 Yr Wtd			5.526	1.673	1.111	1.081	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							
10 Yr Wtd			4.750	1.794	1.157	1.081	1.067	1.063	1.034	1.034	1.018	1.026	1.008	1.007	1.007	1.003	1.006	1.003	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							TAIL
PRIOR	1.000	1.000	5.500	1.683	1.118	1.095	1.054	1.091	1.041	1.042	1.032	1.022	1.009	1.008	1.012	1.007	1.011	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							1.000
Selected	1.000	1.000	5.500	1.675	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							
Cumulative	15.268	15.268	15.268	2.776	1.657	1.486	1.370	1.299	1.197	1.149	1.103	1.074	1.051	1.042	1.033	1.021	1.014	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

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
ADDITIONAL AWARDS

CUMULATIVE PAID LOSS PER REPORTED CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	0	0	37	370	1,809	3,942	5,449	6,510	7,756	8,978	9,620	10,168	10,619	11,242	11,669	12,194	12,710	13,306	13,815	15,141	15,650	16,071	16,538	17,013	17,408	17,803	18,154	18,505	18,855	19,206	19,557						19,557
1983	0	0	67	667	3,262	6,989	9,212	10,545	11,508	12,347	13,131	13,734	14,242	15,530	15,991	16,564	17,087	17,597	18,199	18,601	19,117	19,306	19,737	20,074	20,354	20,660	20,963	21,257	21,463	21,685							21,685
1984	0	0	110	1,102	4,350	7,192	9,782	12,697	14,971	16,942	19,030	20,116	21,570	22,814	24,077	25,074	25,990	26,960	27,579	28,147	28,712	29,295	29,869	30,444	30,953	31,419	31,940	32,403	33,061								33,061
1985	0	0	110	696	2,263	5,374	8,861	12,853	14,484	15,484	16,530	17,258	17,957	18,750	19,475	21,594	22,267	23,062	23,434	24,261	24,922	25,511	26,245	26,764	27,915	28,429	28,947	29,454									29,454
1986	0	0	0	90	680	3,059	6,518	9,666	11,146	12,049	12,713	13,413	14,647	15,109	15,540	16,196	16,665	17,097	17,530	17,975	18,443	18,978	19,466	20,020	20,514	20,940	21,358										21,358
1987	0	0	0	0	1,528	7,260	13,291	16,130	17,839	18,777	19,891	20,981	21,939	22,833	23,474	23,803	24,394	24,937	25,556	26,204	26,566	26,912	27,457	27,889	28,325	28,818											28,818
1988	0	0	6	122	3,638	12,572	17,268	19,897	21,851	24,158	26,174	27,237	28,252	29,127	29,545	30,278	30,917	31,565	32,093	32,579	33,044	33,510	33,975	34,446	34,912												34,912
1989	0	0	0	465	8,513	14,944	19,255	22,972	25,097	27,013	30,235	32,243	34,055	35,798	38,004	38,996	40,555	41,907	43,176	44,383	45,585	46,782	47,934	49,090													49,090
1990	0	0	0	3,232	13,982	17,090	19,450	22,344	24,260	25,388	27,503	29,256	30,161	30,865	31,450	32,052	32,651	33,264	33,844	34,365	34,797	35,048	35,207														35,207
1991	0	0	702	6,723	16,796	21,063	27,644	29,899	32,060	31,769	32,563	33,615	34,479	35,256	35,297	36,253	37,221	38,243	39,135	40,071	41,128	42,197															42,197
1992	0	0	1,479	5,816	10,063	12,249	16,245	17,052	17,794	18,506	19,352	19,945	19,202	22,097	22,849	23,449	24,017	24,867	25,721	26,396	26,954																26,954
1993	0	0	2,031	10,594	18,131	21,229	21,307	23,558	25,893	24,934	25,534	26,336	27,086	27,055	27,061	27,537	28,001	28,652	28,675	29,143																	29,143
1994	0	109	4,573	21,591	28,175	30,694	32,322	34,932	37,103	39,476	40,275	41,036	41,679	42,433	43,629	43,797	44,383	43,512	44,297																		44,297
1995		1,367	54,481	23,477	26,952	33,878	36,382	37,423	40,172	40,688	41,834	42,142	41,260	40,594	41,673	42,741	42,915	43,942																			43,942
1996			12,219	23,165	27,227	29,658	33,760	35,213	36,300	37,140	36,699	37,349	38,550	39,857	41,011	40,566	41,669																				41,669
1997			13,436	9,459	13,165	14,254	15,612	16,566	17,246	18,540	19,697	20,795	21,698	22,588	24,326	25,213																					25,213
1998			51,313	46,149	34,806	39,620	42,320	45,052	47,090	46,548	46,365	46,934	48,490	50,231	51,608																						51,608
1999			33,271	29,820	32,166	46,352	50,673	49,427	52,818	54,047	54,895	57,279	55,637	58,656																							58,656
2000		715	9,307	27,187	46,318	47,867	52,693	51,611	60,312	62,421	65,362	61,686	64,885																								64,885
2001			11,722	36,828	47,989	47,961	49,352	46,961	47,903	51,125	48,135	50,349																									50,349
2002			3,649	26,441	40,966	44,270	46,620	47,759	44,064	44,924	47,064																										47,064
2003			29,667	48,796	47,546	48,802	50,919	60,072	57,021	56,335																											56,335
2004		331	27,489	35,508	38,721	35,898	40,113	41,224	42,859																												42,859
2005		600	42,077	29,750	34,667	38,113	39,705	42,612																													42,612
2006			105,705	55,871	53,084	57,572	60,438																														60,438
2007			84,788	37,020	35,258	41,849																															41,849
2008			16,339	29,250	33,857																																33,857
2009			99,931	35,845																																	35,845
2010			26,577																																		26,577
2011		26,846																																			26,846
2012																																					

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-Ult	378-Ult	390-Ult	402-Ult	414-Ult	426-Ult	
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982			9.992	4.890	2.179	1.382	1.195	1.191	1.158	1.072	1.057	1.044	1.059	1.038	1.045	1.042	1.047	1.038	1.096	1.034	1.027	1.029	1.029	1.023	1.023	1.020	1.019	1.019	1.019	1.018							
1983			9.992	4.890	2.143	1.318	1.145	1.091	1.073	1.063	1.046	1.037	1.090	1.030	1.036	1.032	1.030	1.034	1.022	1.028	1.010	1.022	1.017	1.014	1.015	1.015	1.014	1.010	1.010								
1984			9.992	3.947	1.653	1.360	1.298	1.179	1.132	1.123	1.057	1.072	1.058	1.055	1.041	1.037	1.037	1.023	1.021	1.020	1.020	1.020	1.019	1.017	1.015	1.017	1.014	1.020									
1985			6.316	3.249	2.375	1.649	1.451	1.127	1.069	1.068	1.044	1.040	1.044	1.039	1.109	1.031	1.036	1.016	1.035	1.027	1.024	1.029	1.020	1.043	1.018	1.018	1.017										
1986				7.521	4.497	2.131	1.483	1.153	1.081	1.055	1.055	1.092	1.032	1.029	1.042	1.029	1.026	1.025	1.025	1.026	1.029	1.026	1.028	1.025	1.021	1.020											
1987					4.752	1.831	1.214	1.106	1.053	1.059	1.055	1.046	1.041	1.028	1.014	1.025	1.022	1.025	1.025	1.014	1.013	1.020	1.016	1.016	1.017												
1988			19.180	29.797	3.456	1.374	1.152	1.098	1.106	1.083	1.041	1.037	1.031	1.014	1.025	1.021	1.021	1.017	1.015	1.014	1.014	1.014	1.014	1.014													
1989				18.315	1.755	1.288	1.193	1.092	1.076	1.119	1.066	1.056	1.051	1.062	1.026	1.040	1.033	1.030	1.028	1.027	1.026	1.025	1.024														
1990				4.326	1.222	1.138	1.149	1.086	1.046	1.083	1.064	1.031	1.023	1.019	1.019	1.019	1.019	1.017	1.015	1.013	1.007	1.005															
1991			9.572	2.498	1.254	1.312	1.082	1.072	0.991	1.025	1.032	1.026	1.023	1.001	1.027	1.027	1.027	1.023	1.024	1.026	1.026																
1992			3.932	1.730	1.217	1.326	1.050	1.043	1.040	1.046	1.031	0.963	1.151	1.034	1.026	1.024	1.035	1.034	1.026	1.021																	
1993			5.216	1.711	1.171	1.004	1.106	1.099	0.963	1.024	1.031	1.028	0.999	1.000	1.018	1.017	1.023	1.001	1.016																		
1994		41.785	4.722	1.305	1.089	1.053	1.081	1.062	1.064	1.020	1.019	1.016	1.018	1.028	1.004	1.013	0.980	1.018																			
1995		39.864	0.431	1.148	1.257	1.074	1.029	1.073	1.013	1.028	1.007	0.979	0.984	1.027	1.026	1.004	1.024																				
1996			1.896	1.175	1.089	1.138	1.043	1.031	1.023	0.988	1.018	1.032	1.034	1.029	0.989	1.027																					
1997			0.704	1.392	1.083	1.095	1.061	1.041	1.075	1.062	1.056	1.043	1.041	1.077	1.036																						
1998			0.899	0.754	1.138	1.068	1.065	1.045	0.989	0.996	1.012	1.033	1.036	1.027																							
1999			0.896	1.079	1.441	1.093	0.975	1.069	1.023	1.016	1.043	0.971	1.054																								
2000		13.013	2.921	1.704	1.033	1.101	0.979	1.169	1.035	1.047	0.944	1.052																									
2001			3.142	1.303	0.999	1.029	0.952	1.020	1.067	0.942	1.046																										
2002			7.246	1.549	1.081	1.053	1.024	0.923	1.020	1.048																											
2003			1.645	0.974	1.026	1.043	1.180	0.949	0.988																												
2004		83.049	1.292	1.090	0.927	1.117	1.028	1.040																													
2005		70.128	0.707	1.165	1.099	1.042	1.073																														
2006			0.529	0.950	1.085	1.050																															
2007			0.437	0.952	1.187																																
2008			1.790	1.158																																	
2009			0.359																																		
2010																																					
2011																																					
3 Yr Avg		55.397	0.862	1.020	1.124	1.070	1.094	0.971	1.025	1.012	1.011	1.019	1.044	1.044	1.017	1.015	1.009	1.018	1.022	1.020	1.020	1.014	1.018	1.018	1.019	1.018	1.015	1.016	1.014	1.018							
5 Yr Avg		49.568	0.764	1.063	1.065	1.061	1.051	1.020	1.027	1.010	1.020	1.026	1.030	1.038	1.015	1.017	1.018	1.019	1.022	1.020	1.017	1.018	1.020	1.023	1.017	1.018	1.016	1.016	1.014	1.018							
7 Yr Avg		49.568	0.965	1.120	1.058	1.062	1.030	1.031	1.028	1.014	1.018	1.018	1.024	1.032	1.018	1.019	1.020	1.020	1.021	1.020	1.020	1.020	1.020	1.022	1.018	1.018	1.016	1.016	1.014	1.018							
3 Yr Wtd			0.508	1.000	1.118	1.066	1.101	0.966	1.023	1.013	1.005	1.019	1.045	1.038	1.014	1.015	1.007	1.017	1.022	1.020	1.021	1.015	1.019	1.017	1.019	1.018	1.015	1.017	1.014	1.018							
5 Yr Wtd			0.538	1.044	1.062	1.058	1.053	1.018	1.026	1.011	1.011	1.023	1.031	1.033	1.012	1.016	1.015	1.019	1.022	1.021	1.018	1.017	1.020	1.022	1.017	1.018	1.016	1.017	1.014	1.018							
10 Yr Wtd			0.842	1.152	1.089	1.066	1.035	1.034	1.025	1.014	1.014	1.015	1.032	1.029	1.018	1.021	1.019	1.021	1.023	1.021	1.020	1.020	1.020	1.021	1.018	1.018	1.016	1.017	1.014	1.018							TAIL
Prior	10.000	200.000	2.754	1.575	1.157	1.103	1.058	1.129	1.067	1.047	1.039	1.043	1.033	1.038	1.023	1.025	1.025	1.025	1.021	1.019	1.019	1.023	1.019	1.023	1.018	1.018	1.016	1.019	1.022	1.020	1.019	1.017	1.017	1.021	1.018		1.139
Selected	10.000	50.000	0.538	1.044	1.062	1.058	1.053	1.018	1.026	1.011	1.011	1.023	1.031	1.033	1.012	1.016	1.015	1.019	1.022	1.021	1.018	1.017	1.020	1.022	1.017	1.018	1.016	1.017	1.014	1.018							
Cumulative	643.174	64.317	1.286	2.390	2.290	2.157	2.037	1.936	1.901	1.853	1.834	1.814	1.772	1.720	1.664	1.644	1.618	1.594	1.565	1.531	1.499	1.472	1.447	1.418	1.388	1.364	1.341	1.319	1.298	1.279	1.256	1.256	1.256	1.256	1.256	1.256	1.256

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
ADDITIONAL AWARDS

CUMULATIVE PAID LOSS / ULTIMATE CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	0	0	37	370	1,809	3,942	5,449	6,510	7,756	8,978	9,620	10,168	10,619	11,242	11,669	12,194	12,710	13,306	13,815	15,141	15,650	16,071	16,538	17,013	17,408	17,803	18,154	18,505	18,855	19,206	19,557						19,557
1983	0	0	64	639	3,124	6,694	8,823	10,099	11,021	11,825	12,576	13,153	13,641	14,874	15,541	16,098	16,605	17,101	17,943	18,339	18,847	19,306	19,737	20,074	20,354	20,660	20,963	21,257	21,463	21,685							21,685
1984	0	0	106	1,059	4,178	6,907	9,395	12,194	14,378	16,607	18,653	19,718	21,143	22,588	23,838	24,826	25,732	26,693	27,579	28,147	28,712	29,295	29,869	30,444	30,953	31,419	31,940	32,403	33,061								33,061
1985	0	0	104	654	2,126	5,049	8,324	12,204	14,045	15,015	16,029	16,735	17,412	18,371	19,082	21,158	21,817	22,596	23,198	24,261	24,922	25,511	26,245	26,764	27,915	28,429	28,947	29,454									29,454
1986	0	0	0	88	663	2,981	6,352	9,666	11,146	12,049	12,713	13,413	14,647	15,109	15,540	16,196	16,665	17,097	17,530	17,975	18,443	18,978	19,466	20,020	20,514	20,940	21,358										21,358
1987	0	0	0	0	1,452	6,897	12,792	15,525	17,170	18,307	19,394	20,456	21,390	22,262	22,887	23,506	24,089	24,937	25,556	26,204	26,566	26,912	27,457	27,889	28,325	28,818											28,818
1988	0	0	6	116	3,469	12,280	16,866	19,435	21,343	23,597	25,566	26,920	27,923	28,789	29,545	30,278	30,917	31,565	32,093	32,579	33,044	33,510	33,975	34,446	34,912												34,912
1989	0	0	0	433	8,046	14,535	18,728	22,657	24,753	26,643	29,821	31,802	33,589	35,307	37,483	38,996	40,555	41,907	43,176	44,383	45,585	46,782	47,934	49,090													49,090
1990	0	0	0	3,128	13,531	16,539	18,822	21,984	23,869	24,978	27,059	29,256	30,161	30,865	31,450	32,052	32,651	33,264	33,844	34,365	34,797	35,048	35,207														35,207
1991	0	0	641	6,139	15,336	19,689	25,841	27,949	29,969	31,078	31,855	32,884	33,729	34,490	35,297	36,253	37,221	38,243	39,135	40,071	41,128	42,197															42,197
1992	0	0	1,347	5,295	9,312	11,335	15,032	15,780	16,466	17,125	17,907	18,457	19,202	22,097	22,849	23,449	24,017	24,867	25,721	26,396	26,954																26,954
1993	0	0	827	4,316	11,752	14,939	17,361	19,195	21,577	23,087	24,115	24,873	25,581	26,053	26,560	27,027	27,482	28,121	28,675	29,143																	29,143
1994	0	18	762	8,097	19,566	24,725	27,384	30,080	32,465	34,541	35,800	37,047	38,205	39,487	40,600	41,364	42,534	43,512	44,297																		44,297
1995	0	59	4,737	12,759	18,163	24,304	26,891	30,101	32,312	34,496	36,377	37,561	38,569	39,712	40,767	41,812	42,915	43,942																			43,942
1996	0	15	2,036	10,295	18,656	23,067	26,883	28,692	30,250	31,638	33,301	34,582	36,409	37,642	38,732	39,815	40,898																				40,898
1997	0	85	2,122	4,729	10,047	11,628	12,736	14,822	15,885	17,076	18,142	19,154	19,985	20,805	23,686	24,549																					24,549
1998	0	668	4,105	14,768	22,972	26,942	32,163	35,141	39,556	41,894	43,583	45,057	46,550	48,221	49,544																						49,544
1999	0	90	1,331	6,560	14,796	26,884	33,444	37,564	43,311	45,400	48,307	50,405	53,411	56,310																							56,310
2000	0	13	1,185	7,415	22,738	31,331	36,406	39,412	50,443	53,342	55,855	58,321	61,346																								61,346
2001	0	0	442	9,728	23,542	28,958	32,591	35,443	37,961	42,443	44,502	46,549																									46,549
2002	0	0	187	4,746	22,059	29,514	33,471	35,513	37,285	40,317	42,237																										42,237
2003	0	0	1,483	14,639	24,962	28,061	34,370	42,050	47,042	49,293																											49,293
2004	0	8	2,557	14,864	25,214	26,715	32,650	34,513	35,882																												35,882
2005	0	21	2,902	12,310	23,908	27,599	30,121	32,326																													32,326
2006	0	0	11,211	22,010	31,368	40,126	43,955																														43,955
2007	8	8	4,542	11,238	22,666	28,398																															28,398
2008	0	0	1,075	10,776	20,492																																20,492
2009	0	0	3,771	14,879																																	14,879
2010	0	0	2,215																																		2,215
2011	0	584																																			584
2012	0																																				-

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
ADDITIONAL AWARDS

INCURRED LOSS PER REPORTED CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982																					15,650	16,071	16,538	17,013	17,408	17,803	18,154	18,505	18,855	19,206	19,557						19,557
1983																				18,601	19,117	19,306	19,737	20,074	20,354	20,660	20,963	21,257	21,463	21,685							21,685
1984																			27,579	28,147	28,712	29,295	29,869	30,444	30,953	31,419	31,940	32,403	33,061								33,061
1985																		23,062	23,434	24,261	24,922	25,511	26,245	26,764	27,915	28,429	28,947	29,454									29,454
1986																	16,665	17,097	17,530	17,975	18,443	18,978	19,466	20,020	20,514	20,940	21,358										21,358
1987																23,803	24,394	24,937	25,556	26,204	26,566	26,912	27,457	27,889	28,325	28,818											28,818
1988															29,545	30,278	30,917	31,565	32,093	32,579	33,044	33,510	33,975	34,446	34,912												34,912
1989														35,798	38,004	38,996	40,555	41,907	43,176	44,383	45,585	46,782	47,934	49,090													49,090
1990													30,161	30,865	31,450	32,052	32,651	33,264	33,844	34,365	34,797	35,048	35,207														35,207
1991												33,615	34,479	35,256	35,297	36,253	37,221	38,243	39,135	40,071	41,128	42,197															42,197
1992											19,352	19,945	19,202	22,097	22,849	23,449	24,017	24,867	25,721	26,396	26,954																26,954
1993										24,934	25,534	26,336	27,086	27,055	27,061	27,537	28,001	28,652	28,675	29,143																	29,143
1994									37,103	39,476	40,275	41,036	41,679	42,433	43,629	43,797	44,383	43,512	44,297																		44,297
1995								37,423	40,172	40,688	41,834	42,142	41,260	40,594	41,673	42,741	42,915	43,942																			43,942
1996							33,760	35,213	36,300	37,140	36,699	37,349	38,550	39,857	41,011	40,566	41,669																				41,669
1997						14,254	15,612	16,566	17,246	18,540	19,697	20,795	21,698	22,588	24,326	25,213																					25,213
1998					34,806	39,620	42,320	45,052	47,090	46,548	46,365	46,934	48,490	50,231	51,608																						51,608
1999				29,820	32,166	46,352	50,673	49,427	52,818	54,047	54,895	57,279	55,637	58,656																							58,656
2000			9,307	27,187	46,318	47,867	52,693	51,611	60,312	62,421	65,362	61,686	64,885																								64,885
2001			11,722	36,828	47,989	47,961	49,352	46,961	47,903	51,125	48,135	50,349																									50,349
2002			3,649	26,441	40,966	44,270	46,620	47,759	44,064	44,924	47,064																										47,064
2003			29,667	48,796	47,546	48,802	50,919	60,072	57,021	56,335																											56,335
2004		331	27,489	35,508	38,721	35,898	40,113	41,224	42,859																												42,859
2005		600	42,077	29,750	34,667	38,113	39,705	42,612																													42,612
2006			105,705	55,871	53,084	57,572	60,438																														60,438
2007			84,788	37,020	35,258	41,849																															41,849
2008			16,339	29,250	33,857																																33,857
2009			99,931	35,845																																	35,845
2010			26,577																																		26,577
2011		26,846																																			26,846
2012																																					

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
ADDITIONAL AWARDS

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	AS OF 6/30/2012
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982																					0	0	0	0	0	0	0	0	0	0	0						-
1983																				0	0	0	0	0	0	0	0	0	0	0							-
1984																			0	0	0	0	0	0	0	0	0	0	0								-
1985																		0	0	0	0	0	0	0	0	0	0	0									-
1986																	0	0	0	0	0	0	0	0	0	0	0										-
1987																0	0	0	0	0	0	0	0	0	0	0											-
1988															0	0	0	0	0	0	0	0	0	0	0												-
1989														0	0	0	0	0	0	0	0	0	0	0													-
1990													0	0	0	0	0	0	0	0	0	0	0														-
1991												0	0	0	0	0	0	0	0	0	0	0															-
1992											0	0	0	0	0	0	0	0	0	0	0																-
1993										0	0	0	0	0	0	0	0	0	0	0																	-
1994									0	0	0	0	0	0	0	0	0	0	0																		-
1995								0	0	0	0	0	0	0	0	0	0	0																			-
1996							0	0	0	0	0	0	0	0	0	0	0																				-
1997						0	0	0	0	0	0	0	0	0	0	0																					-
1998					0	0	0	0	0	0	0	0	0	0	0																						-
1999				0	0	0	0	0	0	0	0	0	0	0																							-
2000			0	0	0	0	0	0	0	0	0	0	0																								-
2001			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																											-
2004		0	0	0	0	0	0	0	0																												-
2005		0	0	0	0	0	0	0																													-
2006			0	0	0	0	0																														-
2007			0	0	0	0																															-
2008			0	0	0																																-
2009			0	0																																	-
2010			0																																		-
2011		0																																			-
2012																																					

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
ADDITIONAL AWARDS

ON-LEVEL FREQUENCY (REPORTED CLAIMS / 100,000 OF PAYROLL TRENDED TO 2013 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	ON-LEVEL PAYROLL
1977																																					88,490,090
1978																																					91,119,089
1979																																					90,690,465
1980																																					87,100,472
1981																																					83,462,136
1982	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%						79,135,492
1983	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%							77,162,033
1984	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%								79,569,925
1985	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%									82,906,581
1986	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%										86,749,768
1987	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%											90,001,532
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%												92,596,563
1989	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%													96,481,507
1990	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%														97,911,638
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%															97,123,143
1992	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%																95,902,063
1993	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%																	98,278,492
1994	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%																		100,579,286
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%																			103,140,858
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%	0.01%	0.01%																				104,088,085
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%																					106,370,937
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%																						106,610,635
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%																							108,677,929
2000		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																								110,223,863
2001			0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																									109,675,764
2002			0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																										108,596,907
2003			0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																											106,712,867
2004		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																												105,596,397
2005		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																													105,836,799
2006			0.00%	0.00%	0.00%	0.00%	0.00%																														106,826,594
2007			0.00%	0.00%	0.00%	0.00%																															106,579,121
2008			0.00%	0.00%	0.00%																																104,228,254
2009			0.00%	0.00%																																	96,636,885
2010			0.00%																																		94,656,914
2011		0.00%																																			95,464,009
2012																																					95,464,009

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
ADDITIONAL AWARDS

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	ULTIMATE CLAIMS
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	0	0	37	333	1,439	2,133	1,507	1,061	1,246	1,222	642	548	450	623	428	525	516	596	509	1,325	509	421	468	475	395	395	351	351	351	351	351						53
1983	0	0	64	575	2,485	3,570	2,129	1,276	922	804	751	578	487	1,233	667	557	507	496	842	396	508	458	432	337	280	306	303	294	206	222							71
1984	0	0	106	953	3,119	2,729	2,488	2,799	2,184	2,229	2,046	1,065	1,425	1,445	1,251	987	907	961	886	568	565	583	573	576	509	466	521	462	658								101
1985	0	0	104	551	1,471	2,923	3,275	3,880	1,840	970	1,014	706	677	959	711	2,076	659	779	602	1,063	662	589	734	519	1,151	514	519	507										99
1986	0	0	0	88	575	2,319	3,371	3,314	1,480	903	664	700	1,234	462	431	656	469	432	433	445	467	536	488	554	494	426	418										118
1987	0	0	0	0	1,452	5,446	5,895	2,733	1,645	1,137	1,087	1,062	934	872	625	619	584	847	619	649	362	346	545	433	436	492											80
1988	0	0	6	110	3,352	8,811	4,586	2,569	1,908	2,254	1,969	1,355	1,003	865	757	732	639	648	529	485	466	466	466	471	466												86
1989	0	0	0	433	7,613	6,488	4,193	3,929	2,095	1,890	3,178	1,981	1,787	1,718	2,176	1,513	1,559	1,352	1,269	1,207	1,202	1,197	1,152	1,157													73
1990	0	0	0	3,128	10,403	3,007	2,284	3,161	1,885	1,110	2,081	2,197	905	704	585	602	598	613	581	521	432	251	159														62
1991	0	0	641	5,497	9,197	4,354	6,151	2,108	2,021	1,109	777	1,029	845	760	807	956	968	1,022	892	935	1,057	1,069															46
1992	0	0	1,347	3,948	4,017	2,023	3,697	747	686	659	782	549	745	2,895	752	600	568	850	854	675	559																67
1993	0	0	827	3,489	7,436	3,187	2,422	1,834	2,382	1,509	1,029	758	708	472	507	467	455	639	554	469																	54
1994	0	18	744	7,334	11,469	5,159	2,659	2,696	2,385	2,076	1,259	1,246	1,159	1,281	1,113	764	1,170	977	785																		72
1995	0	59	4,678	8,022	5,404	6,141	2,587	3,210	2,211	2,184	1,881	1,184	1,008	1,143	1,055	1,045	1,102	1,027																			46
1996	0	15	2,022	8,259	8,360	4,412	3,816	1,809	1,558	1,388	1,662	1,282	1,827	1,234	1,090	1,083	1,083																				54
1997	0	85	2,037	2,608	5,318	1,581	1,108	2,085	1,063	1,192	1,066	1,012	831	820	2,881	863																					38
1998	0	668	3,437	10,663	8,204	3,970	5,222	2,977	4,415	2,338	1,689	1,474	1,493	1,672	1,322																						50
1999	0	90	1,240	5,230	8,236	12,088	6,560	4,120	5,747	2,089	2,907	2,098	3,006	2,899																							50
2000	0	13	1,172	6,230	15,324	8,593	5,075	3,006	11,030	2,899	2,513	2,466	3,024																								55
2001	0	0	442	9,286	13,813	5,416	3,633	2,852	2,518	4,483	2,059	2,047																									53
2002	0	0	187	4,559	17,313	7,455	3,957	2,042	1,772	3,032	1,920																										39
2003	0	0	1,483	13,155	10,323	3,099	6,309	7,680	4,992	2,251																											40
2004	0	8	2,549	12,307	10,350	1,501	5,935	1,863	1,369																												43
2005	0	21	2,881	9,408	11,598	3,691	2,522	2,205																													29
2006	0	0	11,211	10,798	9,358	8,758	3,829																														66
2007	8	0	4,534	6,696	11,427	5,732																															56
2008	0	0	1,075	9,701	9,716																																76
2009	0	0	3,771	11,108																																	53
2010	0	0	2,215																																		48
2011	0	584																																			46
2012	0																																				48
																																					1,920

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
1977																																				
1978																																				
1979																																				
1980																																				
1981																																				
1982	0.000	0.000	8.992	4.322	1.483	0.707	0.704	1.175	0.980	0.525	0.854	0.821	1.385	0.686	1.227	0.983	1.156	0.855	2.602	0.384	0.827	1.111	1.016	0.831	1.000	0.889	1.000	1.000	1.000	1.000						
1983	0.000	0.000	8.992	4.322	1.437	0.596	0.600	0.723	0.871	0.934	0.769	0.843	2.531	0.541	0.835	0.911	0.977	1.698	0.471	1.282	0.902	0.941	0.781	0.830	1.093	0.991	0.970	0.702	1.074							
1984	0.000	0.000	8.992	3.274	0.875	0.911	1.125	0.780	1.021	0.918	0.521	1.338	1.014	0.866	0.789	0.918	1.060	0.922	0.642	0.995	1.031	0.984	1.004	0.885	0.915	1.119	0.887	1.423								
1985	0.000	0.000	5.316	2.672	1.987	1.120	1.185	0.474	0.527	1.045	0.696	0.960	1.415	0.742	2.920	0.317	1.183	0.772	1.767	0.622	0.890	1.248	0.706	2.220	0.447	1.009	0.977									
1986	0.000	0.000	0.000	6.521	4.034	1.454	0.983	0.447	0.610	0.735	1.055	1.762	0.374	0.933	1.522	0.715	0.922	1.001	1.030	1.050	1.147	0.910	1.135	0.893	0.861	0.983										
1987	0.000	0.000	0.000	0.000	3.752	1.082	0.464	0.602	0.692	0.955	0.977	0.879	0.933	0.717	0.990	0.943	1.452	0.731	1.048	0.558	0.955	1.577	0.794	1.008	1.129											
1988	0.000	0.000	18.180	30.381	2.628	0.521	0.560	0.743	1.181	0.874	0.688	0.740	0.863	0.874	0.968	0.873	1.014	0.816	0.919	0.959	1.000	1.000	1.011	0.989												
1989	0.000	0.000	0.000	17.585	0.852	0.646	0.937	0.533	0.902	1.681	0.623	0.902	0.962	1.266	0.695	1.030	0.868	0.939	0.951	0.996	0.995	0.962	1.004													
1990	0.000	0.000	0.000	3.326	0.289	0.759	1.384	0.596	0.589	1.875	1.056	0.412	0.778	0.831	1.029	0.993	1.025	0.947	0.897	0.829	0.581	0.635														
1991	0.000	0.000	8.572	1.673	0.473	1.413	0.343	0.959	0.549	0.700	1.324	0.822	0.899	1.062	1.185	1.012	1.057	0.873	1.048	1.130	1.011															
1992	0.000	0.000	2.932	1.017	0.504	1.828	0.202	0.918	0.961	1.187	0.702	1.358	3.883	0.260	0.797	0.947	1.496	1.004	0.790	0.828																
1993	0.000	0.000	4.216	2.131	0.429	0.760	0.757	1.299	0.634	0.681	0.737	0.935	0.666	1.075	0.921	0.974	1.405	0.867	0.846																	
1994	0.000	40.785	9.860	1.564	0.450	0.515	1.014	0.885	0.870	0.606	0.990	0.930	1.106	0.869	0.687	1.531	0.835	0.803																		
1995	0.000	78.728	1.715	0.674	1.136	0.421	1.241	0.689	0.988	0.861	0.630	0.851	1.134	0.923	0.991	1.055	0.932																			
1996	0.000	136.464	4.085	1.012	0.528	0.865	0.474	0.861	0.891	1.198	0.771	1.425	0.675	0.884	0.993	1.000																				
1997	0.000	23.985	1.281	2.039	0.297	0.701	1.882	0.510	1.121	0.894	0.950	0.822	0.986	3.514	0.300																					
1998	0.000	5.142	3.103	0.769	0.484	1.315	0.570	1.483	0.530	0.723	0.872	1.013	1.119	0.791																						
1999	0.000	13.724	4.216	1.575	1.468	0.543	0.628	1.395	0.364	1.392	0.722	1.433	0.964																							
2000	0.000	90.091	5.318	2.460	0.561	0.591	0.592	3.670	0.263	0.867	0.982	1.226																								
2001	0.000	0.000	20.993	1.488	0.392	0.671	0.785	0.883	1.780	0.459	0.994																									
2002	0.000	0.000	24.361	3.798	0.431	0.531	0.516	0.867	1.711	0.633																										
2003	0.000	0.000	8.869	0.785	0.300	2.036	1.217	0.650	0.451																											
2004	0.000	331.194	4.827	0.841	0.145	3.954	0.314	0.735																												
2005	0.000	139.256	3.265	1.233	0.318	0.683	0.874																													
2006	0.000	0.000	0.963	0.867	0.936	0.437																														
2007	0.000	0.000	1.477	1.707	0.502																															
2008	0.000	0.000	9.025	1.002																																
2009	0.000	0.000	2.946																																	
2010	0.000	0.000																																		
2011	0.000																																			
3 Yr Avg	0.000	0.000	4.483	1.192	0.585	1.691	0.802	0.751	1.314	0.653	0.899	1.224	1.023	1.730	0.761	1.195	1.057	0.892	0.895	0.929	0.862	0.866	0.936	0.963	0.812	1.037	0.945	1.042	1.037	1.000						
5 Yr Avg	0.000	0.000	3.535	1.130	0.440	1.528	0.741	1.361	0.914	0.815	0.904	1.184	0.976	1.396	0.778	1.101	1.145	0.899	0.906	0.949	0.908	1.017	0.930	1.199	0.889	0.998	0.959	1.042	1.037	1.000						
10 Yr Avg	0.000	47.045	8.204	1.575	0.554	1.146	0.785	1.174	0.897	0.831	0.835	1.081	1.221	1.147	0.857	1.036	1.100	0.875	0.994	0.925	0.934	1.041	0.931	1.093	0.907	0.998	0.959	1.042	1.037	1.000						
3 Yr Wtd			2.932	1.122	0.561	0.881	0.796	0.702	1.052	0.623	0.884	1.246	1.011	1.421	0.595	1.160	0.969	0.889	0.904	0.961	0.935	0.929	0.953	0.958	0.688	1.037	0.941	1.098	1.027	1.000						
5 Yr Wtd	69.074		2.033	1.072	0.429	0.920	0.744	1.243	0.566	0.747	0.889	1.222	0.951	1.213	0.635	1.106	1.059	0.894	0.917	0.972	0.946	1.005	0.926	1.198	0.768	1.003	0.953	1.098	1.027	1.000						
10 Yr Wtd	72.434	1069.103	3.182	1.344	0.520	0.786	0.694	1.159	0.635	0.776	0.838	1.118	1.108	0.968	0.736	1.041	1.037	0.872	0.972	0.904	0.949	1.035	0.931	1.109	0.796	1.003	0.953	1.098	1.027	1.000						
Prior	0.000	114.853	2.083	1.045	0.500	1.086	0.688	1.363	0.582	0.766	0.847	1.181	0.971	1.256	0.862	1.141	1.079	0.933	0.918	0.900	0.985	1.082	0.920	1.179	0.739	1.015	0.945	1.109	1.087	0.875	1.005	1.085	0.865	1.000		
																																				TAIL
Selected	0.000	50.000	2.500	1.072	0.429	0.920	0.744	1.243	0.566	0.747	0.889	1.222	0.951	1.213	0.635	1.106	1.059	0.894	0.917	0.972	0.946	1.005	0.926	1.198	0.768	1.003	0.953	1.098	1.027	1.000						1.256

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
ADDITIONAL AWARDS

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	0.000	0.000	0.113	1.017	4.397	6.519	4.606	3.243	3.809	3.734	1.962	1.676	1.376	1.905	1.307	1.604	1.576	1.822	1.557	4.051	1.556	1.286	1.429	1.452	1.206	1.206	1.072	1.072	1.072	1.072	1.072						
1983	0.000	0.000	0.187	1.683	7.273	10.448	6.230	3.736	2.700	2.352	2.197	1.691	1.426	3.609	1.953	1.630	1.485	1.451	2.464	1.160	1.487	1.341	1.263	0.986	0.818	0.895	0.887	0.860	0.604	0.649							
1984	0.000	0.000	0.295	2.657	8.699	7.612	6.938	7.807	6.090	6.217	5.705	2.971	3.974	4.029	3.488	2.753	2.529	2.680	2.470	1.585	1.576	1.626	1.599	1.605	1.420	1.299	1.453	1.289	1.835								
1985	0.000	0.000	0.279	1.484	3.965	7.877	8.826	10.457	4.960	2.615	2.733	1.903	1.826	2.583	1.916	5.595	1.775	2.100	1.622	2.865	1.783	1.586	1.979	1.397	3.102	1.386	1.397	1.365									
1986	0.000	0.000	0.000	0.232	1.511	6.097	8.864	8.713	3.893	2.375	1.745	1.841	3.245	1.215	1.133	1.725	1.233	1.137	1.137	1.171	1.229	1.409	1.282	1.456	1.300	1.119	1.100										
1987	0.000	0.000	0.000	0.000	3.693	13.856	14.999	6.953	4.184	2.894	2.765	2.702	2.377	2.218	1.590	1.574	1.485	2.156	1.575	1.650	0.921	0.879	1.386	1.101	1.109	1.252											
1988	0.000	0.000	0.016	0.283	8.592	22.584	11.756	6.584	4.891	5.777	5.047	3.472	2.571	2.218	1.939	1.877	1.638	1.661	1.355	1.244	1.193	1.193	1.193	1.207	1.193												
1989	0.000	0.000	0.000	1.082	19.034	16.221	10.483	9.824	5.239	4.726	7.944	4.953	4.468	4.296	5.439	3.782	3.896	3.381	3.173	3.017	3.005	2.992	2.879	2.891													
1990	0.000	0.000	0.000	7.466	24.828	7.178	5.451	7.545	4.499	2.648	4.967	5.243	2.160	1.680	1.397	1.437	1.427	1.463	1.386	1.243	1.031	0.599	0.381														
1991	0.000	0.000	1.498	12.844	21.488	10.173	14.372	4.925	4.721	2.592	1.815	2.404	1.975	1.776	1.886	2.234	2.261	2.389	2.085	2.186	2.470	2.497															
1992	0.000	0.000	3.040	8.913	9.067	4.566	8.346	1.687	1.549	1.488	1.766	1.239	1.683	6.534	1.698	1.354	1.283	1.919	1.927	1.523	1.261																
1993	0.000	0.000	1.799	7.584	16.164	6.929	5.265	3.987	5.178	3.281	2.236	1.647	1.539	1.026	1.103	1.015	0.989	1.389	1.204	1.019																	
1994	0.000	0.038	1.543	15.217	23.796	10.704	5.516	5.593	4.949	4.307	2.612	2.586	2.404	2.658	2.309	1.586	2.428	2.028	1.629																		
1995	0.000	0.121	9.489	16.271	10.962	12.456	5.247	6.512	4.485	4.430	3.815	2.401	2.045	2.318	2.140	2.120	2.236	2.083																			
1996	0.000	0.029	3.956	16.162	16.360	8.633	7.467	3.540	3.049	2.716	3.253	2.508	3.574	2.414	2.133	2.119	2.119																				
1997	0.000	0.163	3.909	5.006	10.207	3.035	2.127	4.003	2.040	2.287	2.045	1.942	1.595	1.574	5.530	1.657																					
1998	0.000	1.235	6.352	19.709	15.165	7.338	9.652	5.503	8.161	4.322	3.123	2.724	2.760	3.090	2.444																						
1999	0.000	0.159	2.188	9.223	14.525	21.319	11.569	7.267	10.135	3.684	5.128	3.700	5.302	5.112																							
2000	0.000	0.022	1.989	10.577	26.016	14.589	8.617	5.104	18.727	4.923	4.266	4.188	5.135																								
2001	0.000	0.000	0.716	15.026	22.352	8.764	5.879	4.614	4.075	7.253	3.332	3.312																									
2002	0.000	0.000	0.298	7.259	27.568	11.871	6.301	3.252	2.821	4.828	3.057																										
2003	0.000	0.000	2.303	20.428	16.029	4.813	9.797	11.925	7.752	3.495																											
2004	0.000	0.012	3.851	18.590	15.634	2.268	8.965	2.814	2.068																												
2005	0.000	0.031	4.250	13.877	17.106	5.444	3.719	3.253																													
2006	0.000	0.000	15.925	15.339	13.293	12.441	5.439																														
2007	0.012	0.000	6.211	9.173	15.654	7.852																															
2008	0.000	0.000	1.431	12.918	12.938																																
2009	0.000	0.000	4.917	14.482																																	
2010	0.000	0.000	2.858																																		
2011	0.000	0.745																																			
2012	0.000																																				
3 Yr Avg	0.000	0.248	3.069	12.191	13.961	8.579	6.041	5.997	4.214	5.192	3.552	3.733	4.399	3.259	3.369	1.965	2.261	1.833	1.587	1.576	1.587	2.029	1.484	1.733	1.201	1.252	1.317	1.172	1.170	0.860	1.072						
5 Yr Avg	0.000	0.149	6.268	13.158	14.925	6.563	6.844	5.172	7.089	4.837	3.781	3.173	3.673	2.902	2.911	1.699	1.811	1.961	1.646	1.797	1.792	1.632	1.424	1.610	1.625	1.190	1.182	1.147	1.170	0.860	1.072						
10 Yr Avg	0.001	0.079	4.276	13.767	18.111	9.670	7.207	5.128	6.331	4.225	3.287	2.625	2.801	2.818	2.608	1.918	1.976	1.960	1.709	1.750	1.596	1.541	1.488	1.512	1.450	1.193	1.182	1.147	1.170	0.860	1.072						
Selected	0.000	0.149	6.268	13.158	14.925	6.563	6.844	5.172	7.089	4.837	3.781	3.173	3.673	2.902	2.911	1.699	1.811	1.961	1.646	1.797	1.792	1.632	1.424	1.610	1.625	1.190	1.182	1.147	1.170	0.860	1.072						
Cumulative	105.067	105.067	104.917	98.649	85.492	70.567	64.003	57.159	51.987	44.898	40.062	36.281	33.108	29.434	26.533	23.621	21.922	20.111	18.149	16.503	14.706	12.914	11.282	9.857	8.247	6.622	5.432	4.250	3.103	1.933	1.072	0.000	0.000	0.000	0.000	0.000	0.000

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

ADDITIONAL AWARDS
(000's)

UNPAID LOSS ESTIMATE FOR ACCIDENT YEARS 1976 AND PRIOR

10 times 3 Year Average Annual Payments	506	(1)
15 times 3 Year Average Annual Payments	760	(2)
Incremental Development Method	319	(3)
'03 to '12 Exponential Curve Fit	720	(4)
'04 to '12 Exponential Curve Fit	603	(5)
'05 to '12 Exponential Curve Fit	642	(6)
'06 to '12 Exponential Curve Fit	646	(7)
Selected Unpaid Loss as of 6/30/2012	550	(8)
FY 2012 Payments	49	(9)
FY 2011 Payments	51	(10)
FY 2010 Payments	52	(11)
Unpaid Loss as of 6/30/2009	702	(12)

(1) 10 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2010 THROUGH 2012 OF $51
(2) 15 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2010 THROUGH 2012 OF $51
(3) SECTION 1, EXHIBIT 9, SHEET 41, TOTAL OF COL. 5
(4) SECTION 1, EXHIBIT 9, SHEET 40, TOTAL OF COL. 2
(5) SECTION 1, EXHIBIT 9, SHEET 40, TOTAL OF COL. 3
(6) SECTION 1, EXHIBIT 9, SHEET 40, TOTAL OF COL. 4
(7) SECTION 1, EXHIBIT 9, SHEET 40, TOTAL OF COL. 5
(8) SELECTED BY DELOITTE CONSULTING
(9)-(11) SECTION 1, EXHIBIT 9, SHEET 46
(12) = SUM (8) THROUGH (11)

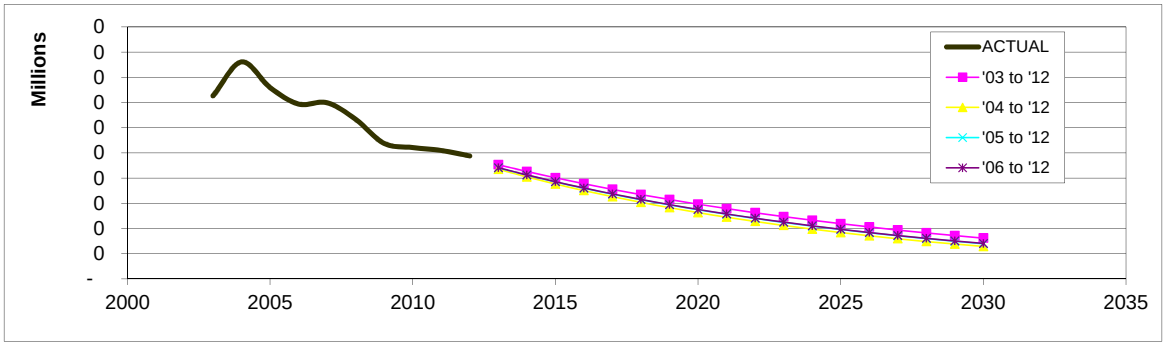
OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

ADDITIONAL AWARDS
(000's)

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

FY ENDING	ACTUAL PAID LOSS	INCREMENTAL UNPAID LOSS '03 to '12 CURVE FIT	'04 to '12 CURVE FIT	'05 to '12 CURVE FIT	'06 to '12 CURVE FIT
	(1)	(2)	(3)	(4)	(5)
2003	73				
2004	86				
2005	76				
2006	69				
2007	70				
2008	63				
2009	54				
2010	52				
2011	51				
2012	49				
2013		45	43	44	44
2014		43	40	41	41
2015		40	38	39	39
2016		38	35	36	36
2017		36	33	34	34
2018		33	30	31	32
2019		31	28	29	29
2020		30	26	27	28
2021		28	25	26	26
2022		26	23	24	24
2023		25	21	22	23
2024		23	20	21	21
2025		22	18	20	20
2026		21	17	18	18
2027		19	16	17	17
2028		18	15	16	16
2029		17	14	15	15
2030		16	13	14	14

FY ENDING	INCREMENTAL UNPAID LOSS '03 to '12 CURVE FIT	'04 to '12 CURVE FIT	'05 to '12 CURVE FIT	'06 to '12 CURVE FIT
	(2)	(3)	(4)	(5)
2031	15	12	13	13
2032	14	11	12	12
2033	13	10	11	11
2034	13	10	11	11
2035	12	9	10	10
2036	11	8	9	9
2037	11	8	9	9
2038	10	7	8	8
2039	9	7	8	8
2040	9	6	7	7
2041	8	6	7	7
2042	8	5	6	6
2043	7	5	6	6
2044	7	5	5	5
2045	7	4	5	5
2046	6	4	5	5
2047	6	4	4	4
2048	5	4	4	4
2049	5	3	4	4
2050	5	3	4	4
2051	5	3	3	3
2052	4	3	3	3
2053	4	2	3	3
2054	4	2	3	3
2055	4	2	3	3
2056	3	2	2	2
2057	3	2	2	2
Total	720	603	642	646



(1) SECTION 1, EXHIBIT 9, SHEET 46
(2) - (5) EXPONENTIAL CURVE FIT BASED ON (1)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

ADDITIONAL AWARDS
(000's)

INCREMENTAL DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/12	INCREMENTAL DECAY	CUM. DECAY RELATIVE TO CURRENT YR PAID	FY 2012 PAYMENTS	FY 2012 UNPAID LOSS ESTIMATE	IMPLIED CUMULATIVE UNPAID LOSS
	(1)	(2)	(3)	(4)	(5)	(6)
PRIOR	714	11.368	11.37	-	-	-
1954	702	0.773	9.56	-	-	-
1955	690	0.775	8.18	-	-	-
1956	678	0.777	7.14	-	-	-
1957	666	0.780	6.34	-	-	-
1958	654	0.782	5.74	-	-	-
1959	642	0.785	5.29	1	3	3
1960	630	0.787	4.95	-	-	3
1961	618	0.790	4.70	-	-	3
1962	606	0.973	5.55	-	-	3
1963	594	0.405	2.65	0	1	4
1964	582	0.578	2.11	-	-	4
1965	570	0.695	2.16	1	1	6
1966	558	0.796	2.52	1	2	8
1967	546	0.863	3.03	1	2	10
1968	534	0.897	3.62	1	5	15
1969	522	0.924	4.27	6	26	41
1970	510	0.944	4.98	1	7	47
1971	498	0.947	5.66	-	-	47
1972	486	0.942	6.27	9	57	104
1973	474	0.941	6.84	5	37	141
1974	462	0.935	7.33	6	47	188
1975	450	0.931	7.76	-	-	188
1976	438	0.934	8.18	16	131	319
TOTAL				49	319	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) SECTION 1, EXHIBIT 9, SHEET 43, COL. 8
(3) TOTAL FROM SECTION 1, EXHIBIT 9, SHEET 42
(4) SECTION 1, EXHIBIT 9, SHEET 46
(5) = (3) x (4)
(6) = COLUMN (5) ACCUMULATED

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

ADDITIONAL AWARDS

CUMULATIVE DECAY FACTOR APPLIED TO PAYMENTS MADE IN CURRENT CALENDER YEAR TO ESTIMATE UNPAID LOSSES AS OF 6/30/2012 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
11.368	8.783	6.807	5.291	4.126	3.227	2.532	1.993	1.574	1.532	0.620	0.358	0.249	0.198	0.171	0.154	0.142	0.134	0.127	0.119	0.112	0.105	0.098	0.091
	0.773	0.599	0.465	0.363	0.284	0.223	0.175	0.138	0.135	0.055	0.032	0.022	0.017	0.015	0.014	0.012	0.012	0.011	0.011	0.010	0.009	0.009	0.008
		0.775	0.602	0.470	0.367	0.288	0.227	0.179	0.174	0.071	0.041	0.028	0.023	0.019	0.017	0.016	0.015	0.014	0.014	0.013	0.012	0.011	0.010
			0.777	0.606	0.474	0.372	0.293	0.231	0.225	0.091	0.053	0.037	0.029	0.025	0.023	0.021	0.020	0.019	0.018	0.017	0.015	0.014	0.013
				0.780	0.610	0.479	0.377	0.297	0.290	0.117	0.068	0.047	0.037	0.032	0.029	0.027	0.025	0.024	0.023	0.021	0.020	0.018	0.017
					0.782	0.614	0.483	0.382	0.371	0.150	0.087	0.060	0.048	0.041	0.037	0.034	0.032	0.031	0.029	0.027	0.025	0.024	0.022
						0.785	0.618	0.488	0.475	0.192	0.111	0.077	0.061	0.053	0.048	0.044	0.042	0.039	0.037	0.035	0.033	0.030	0.028
							0.787	0.622	0.605	0.245	0.142	0.098	0.078	0.068	0.061	0.056	0.053	0.050	0.047	0.044	0.042	0.039	0.036
								0.790	0.769	0.311	0.180	0.125	0.100	0.086	0.077	0.071	0.067	0.064	0.060	0.056	0.053	0.049	0.046
									0.973	0.394	0.228	0.158	0.126	0.109	0.098	0.090	0.085	0.081	0.076	0.071	0.067	0.062	0.058
										0.405	0.234	0.163	0.129	0.112	0.100	0.093	0.087	0.083	0.078	0.073	0.069	0.064	0.060
											0.578	0.402	0.320	0.276	0.248	0.229	0.216	0.205	0.193	0.181	0.170	0.158	0.147
												0.695	0.554	0.478	0.428	0.396	0.374	0.354	0.333	0.314	0.293	0.273	0.255
													0.796	0.687	0.616	0.570	0.538	0.509	0.480	0.451	0.422	0.393	0.367
														0.863	0.774	0.715	0.675	0.639	0.602	0.567	0.530	0.493	0.461
															0.897	0.829	0.783	0.741	0.698	0.657	0.614	0.572	0.534
																0.924	0.873	0.826	0.778	0.732	0.685	0.637	0.595
																	0.944	0.894	0.842	0.792	0.741	0.690	0.644
																		0.947	0.892	0.839	0.784	0.730	0.682
																			0.942	0.887	0.829	0.772	0.721
																				0.941	0.880	0.819	0.765
																					0.935	0.870	0.813
																						0.931	0.870
																							0.934
11.368	9.556	8.181	7.136	6.344	5.745	5.292	4.953	4.701	5.550	2.650	2.110	2.162	2.518	3.035	3.620	4.270	4.975	5.656	6.271	6.843	7.330	7.758	8.177

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 6/30/12-13 are 0.934 times the actual paid losses from 6/30/11-12. Similarly, the decay factor of 0.870 means that the expected payments from 6/30/13-14 are 0.870 times the actual paid losses from 6/30/11-12, 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 6/30/11-12.

THE DIAGONAL (A, B, D, G, K, etc) FROM SECTION 1, EXHIBIT 9, SHEET 41, COLUMN (2)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

ADDITIONAL AWARDS

PAID TAIL FACTOR SELECTION

		AGE TO AGE DEVELOPMENT FACTORS						CUMULATIVE DEVELOPMENT FACTORS				
AGE MONTHS	AGE YEARS	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	SELECTED FOR TAIL	SELECTED INCREM. DECAY	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	SELECTED FOR TAIL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
6	0.5	10.000	-			10.000		67,957.532		5.690	7.848	77,985.643
18	1.5	200.000	7.317	1.138	1.199	200.000	221.111	6,795.753	301.541	4.599	5.268	7,798.564
30	2.5	5.000	4.287	1.104	1.131	5.000	4.020	33.979	41.213	4.040	4.393	38.993
42	3.5	1.950	2.025	1.085	1.099	1.950	1.188	6.796	9.613	3.659	3.885	7.799
54	4.5	1.220	1.469	1.073	1.081	1.220	0.452	3.485	4.746	3.372	3.533	3.999
66	5.5	1.165	1.160	1.064	1.069	1.165	0.915	2.857	3.230	3.144	3.269	3.278
78	6.5	1.105	1.116	1.057	1.060	1.105	0.741	2.452	2.783	2.955	3.059	2.814
90	7.5	1.100	1.077	1.052	1.053	1.100	1.052	2.219	2.494	2.796	2.886	2.546
102	8.5	1.066	1.073	1.047	1.048	1.066	0.727	2.017	2.317	2.659	2.740	2.315
114	9.5	1.049	1.053	1.043	1.044	1.049	0.789	1.892	2.159	2.539	2.614	2.171
126	10.5	1.043	1.041	1.040	1.040	1.043	0.922	1.804	2.050	2.433	2.505	2.070
138	11.5	1.043	1.038	1.038	1.038	1.043	1.043	1.730	1.969	2.339	2.407	1.985
150	12.5	1.040	1.038	1.035	1.035	1.040	0.970	1.658	1.898	2.254	2.320	1.903
162	13.5	1.036	1.036	1.033	1.033	1.036	0.937	1.594	1.828	2.177	2.242	1.830
174	14.5	1.026	1.033	1.031	1.031	1.026	0.752	1.539	1.764	2.107	2.170	1.766
186	15.5	1.026	1.024	1.030	1.029	1.026	1.020	1.500	1.707	2.043	2.105	1.721
198	16.5	1.025	1.024	1.028	1.028	1.025	0.987	1.462	1.667	1.984	2.045	1.677
210	17.5	1.023	1.023	1.027	1.027	1.023	0.943	1.426	1.628	1.929	1.989	1.636
222	18.5	1.023	1.022	1.026	1.025	1.023	1.023	1.394	1.591	1.879	1.938	1.600
234	19.5	1.022	1.022	1.025	1.024	1.022	0.979	1.363	1.558	1.831	1.890	1.564
246	20.5	1.022	1.021	1.024	1.023	1.022	1.022	1.333	1.524	1.787	1.845	1.530
258	21.5	1.021	1.021	1.023	1.022	1.021	0.976	1.305	1.493	1.746	1.803	1.497
270	22.5	1.021	1.020	1.022	1.022	1.021	1.021	1.278	1.463	1.708	1.763	1.466
282	23.5	1.021	1.020	1.021	1.021	1.021	1.021	1.252	1.434	1.671	1.726	1.436
294	24.5	1.019	1.020	1.020	1.020	1.019	0.924	1.226	1.406	1.637	1.691	1.407
306	25.5	1.019	1.018	1.019	1.020	1.019	1.019	1.203	1.378	1.605	1.657	1.380
318	26.5	1.019	1.018	1.019	1.019	1.019	1.019	1.180	1.353	1.574	1.625	1.355
330	27.5	1.019	1.019	1.018	1.018	1.019	1.019	1.158	1.329	1.545	1.595	1.329
342	28.5	1.019	1.019	1.018	1.018	1.019	1.019	1.137	1.304	1.517	1.566	1.305
354	29.5	1.019	1.018	1.017	1.017	1.019	1.019	1.116	1.281	1.491	1.539	1.280
366	30.5	1.019	1.018	1.017	1.017	1.019	1.019	1.095	1.257	1.466	1.513	1.256
378	31.5	1.019	1.018	1.016	1.016	1.019	1.019	1.074	1.235	1.442	1.488	1.233
390	32.5	1.018	1.018	1.016	1.016	1.018	0.965	1.054	1.213	1.419	1.464	1.210
402	33.5	1.018	1.017	1.015	1.016	1.018	1.018	1.036	1.191	1.398	1.440	1.189
414	34.5	1.017	1.017	1.015	1.015	1.017	0.987	1.017	1.171	1.377	1.418	1.168
426	35.5		1.017	1.014	1.015	1.016	0.942		1.152	1.357	1.397	1.148
438	36.5		1.015	1.014	1.015	1.015	0.934		1.133	1.338	1.377	1.129
450	37.5		1.014	1.014	1.014	1.014	0.931		1.116	1.319	1.357	1.113
462	38.5		1.013	1.013	1.014	1.013	0.935		1.101	1.302	1.338	1.098
474	39.5		1.012	1.013	1.014	1.012	0.941		1.087	1.285	1.319	1.084
486	40.5		1.011	1.013	1.013	1.011	0.942		1.074	1.268	1.302	1.072
498	41.5		1.010	1.012	1.013	1.010	0.947		1.062	1.252	1.284	1.060
510	42.5		1.009	1.012	1.013	1.010	0.944		1.052	1.237	1.268	1.049
522	43.5		1.008	1.012	1.013	1.009	0.924		1.042	1.222	1.252	1.040
534	44.5		1.008	1.011	1.012	1.008	0.897		1.033	1.208	1.236	1.031
546	45.5		1.007	1.011	1.012	1.007	0.863		1.026	1.195	1.221	1.023
558	46.5		1.005	1.011	1.012	1.005	0.796		1.019	1.181	1.206	1.016
570	47.5		1.004	1.011	1.012	1.004	0.695		1.013	1.169	1.192	1.011
582	48.5		1.003	1.011	1.012	1.002	0.578		1.009	1.156	1.178	1.007
594	49.5		1.002	1.010	1.011	1.001	0.405		1.006	1.144	1.165	1.005
606	50.5		1.001	1.010	1.011	1.001	0.973		1.005	1.132	1.152	1.004
618	51.5		1.000	1.010	1.011	1.001	0.790		1.004	1.121	1.139	1.003
630	52.5		1.000	1.010	1.011	1.001	0.787		1.004	1.110	1.127	1.003
642	53.5		1.001	1.009	1.011	1.000	0.785		1.004	1.100	1.115	1.002
654	54.5		1.001	1.009	1.010	1.000	0.782		1.003	1.089	1.103	1.002
666	55.5		1.001	1.009	1.010	1.000	0.780		1.003	1.079	1.091	1.001
678	56.5		1.000	1.009	1.010	1.000	0.777		1.002	1.069	1.080	1.001
690	57.5		1.000	1.009	1.010	1.000	0.775		1.002	1.060	1.069	1.001
702	58.5		1.000	1.009	1.010	1.000	0.773		1.001	1.051	1.059	1.001
714	59.5		1.000	1.008	1.010	1.000	0.770		1.001	1.042	1.048	1.001
726	60.5		1.000	1.008	1.010	1.000	0.768		1.001	1.033	1.038	1.001
738	61.5		1.000	1.008	1.009	1.000	0.766		1.001	1.024	1.028	1.000
750	62.5		1.000	1.008	1.009	1.000	0.764		1.001	1.016	1.019	1.000
Tail	Tail		1.000	1.008	1.009	1.000	10.185		1.000	1.008	1.009	1.000

59.5 TAIL DECAY 11.368 (14)

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 1, EXHIBIT 9, SHEET 44
(4) SECTION 1, EXHIBIT 9, SHEET 45, COL. 5; TAIL FROM SECTION 1, EXHIBIT 9, SHEET 48
(5) SECTION 1, EXHIBIT 9, SHEET 44
(6) SECTION 1, EXHIBIT 9, SHEET 44
(7) SELECTED BY DELOITTE CONSULTING
(8) = [[(7) - 1.0] x (7) PRIOR AGE] / [(7) PRIOR AGE - 1.0]
(9) COL. 3 MULTIPLICATIVELY ACCUMULATED
(10) COL. 4 MULTIPLICATIVELY ACCUMULATED
(11) COL. 5 MULTIPLICATIVELY ACCUMULATED
(12) COL. 6 MULTIPLICATIVELY ACCUMULATED
(13) COL. 7 MULTIPLICATIVELY ACCUMULATED
(14) 58.5-TO-59.5 TAIL DECAY + (57.5-TO-58.5 DECAY x 58.5-TO-59.5 TAIL DECAY)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

ADDITIONAL AWARDS

FITTED PAID LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**10**
	To:	**32**
Cut-off		**64**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.008**	**0.884**
Inverse Power	**1.009**	**0.897**

						Weibull Curve Fitting					Inverse Power Curve Fitting				
						Slope=	0.222				Slope=	-0.819			
		----FROM PAID TRIANGLE----			SELECTED	Intercept=	0.103				Intercept=	0.754			
PERIOD	AGE	SELECTED	3 YR WTD	5 YR WTD	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	10.000		57.739	10.000	1.792	-2.250	0.502	**1.237**	5.690	1.792	2.197	-0.714	**1.490**	7.848
2	18	200.000		2921.257	200.000	2.890	-5.296	0.746	**1.138**	4.599	2.890	5.293	-1.614	**1.199**	5.268
3	30	5.000	4.174	2.975	5.000	3.401	-1.500	0.859	**1.104**	4.040	3.401	1.386	-2.033	**1.131**	4.393
4	42	1.950	1.688	1.713	1.950	3.738	-0.330	0.934	**1.085**	3.659	3.738	-0.051	-2.308	**1.099**	3.885
5	54	1.220	1.249	1.195	1.220	3.989	0.538	0.990	**1.073**	3.372	3.989	-1.514	-2.514	**1.081**	3.533
6	66	1.165	1.126	1.144	1.160	4.190	0.684	1.035	**1.064**	3.144	4.190	-1.833	-2.679	**1.069**	3.269
7	78	1.105	1.124	1.102	1.104	4.357	0.860	1.072	**1.057**	2.955	4.357	-2.263	-2.816	**1.060**	3.059
8	90	1.100	1.072	1.124	1.100	4.500	0.875	1.104	**1.052**	2.796	4.500	-2.303	-2.933	**1.053**	2.886
9	102	1.066	1.083	1.069	1.066	4.625	1.023	1.131	**1.047**	2.659	4.625	-2.716	-3.035	**1.048**	2.740
10	114	1.049	1.048	1.050	1.049	4.736	1.120	1.156	**1.043**	2.539	4.736	-3.018	-3.126	**1.044**	2.614
11	126	1.043	1.044	1.043	1.043	4.836	1.160	1.178	**1.040**	2.433	4.836	-3.147	-3.208	**1.040**	2.505
12	138	1.043	1.049	1.049	1.043	4.927	1.160	1.199	**1.038**	2.339	4.927	-3.147	-3.283	**1.038**	2.407
13	150	1.040	1.045	1.040	1.040	5.011	1.181	1.217	**1.035**	2.254	5.011	-3.219	-3.351	**1.035**	2.320
14	162	1.036	1.045	1.037	1.036	5.088	1.211	1.234	**1.033**	2.177	5.088	-3.323	-3.414	**1.033**	2.242
15	174	1.026	1.029	1.024	1.026	5.159	1.300	1.250	**1.031**	2.107	5.159	-3.643	-3.473	**1.031**	2.170
16	186	1.026	1.027	1.025	1.026	5.226	1.302	1.265	**1.030**	2.043	5.226	-3.650	-3.528	**1.029**	2.105
17	198	1.025	1.023	1.026	1.025	5.288	1.312	1.279	**1.028**	1.984	5.288	-3.689	-3.579	**1.028**	2.045
18	210	1.023	1.023	1.022	1.023	5.347	1.334	1.292	**1.027**	1.929	5.347	-3.772	-3.627	**1.027**	1.989
19	222	1.023	1.022	1.023	1.023	5.403	1.334	1.304	**1.026**	1.879	5.403	-3.772	-3.673	**1.025**	1.938
20	234	1.022	1.020	1.020	1.022	5.455	1.345	1.316	**1.025**	1.831	5.455	-3.817	-3.716	**1.024**	1.890
21	246	1.022	1.021	1.018	1.022	5.505	1.345	1.327	**1.024**	1.787	5.505	-3.817	-3.757	**1.023**	1.845
22	258	1.021	1.016	1.018	1.021	5.553	1.357	1.338	**1.023**	1.746	5.553	-3.863	-3.796	**1.022**	1.803
23	270	1.021	1.019	1.020	1.021	5.598	1.357	1.348	**1.022**	1.708	5.598	-3.863	-3.833	**1.022**	1.763
24	282	1.021	1.018	1.022	1.021	5.642	1.357	1.358	**1.021**	1.671	5.642	-3.863	-3.869	**1.021**	1.726
25	294	1.019	1.019	1.017	1.019	5.684	1.382	1.367	**1.020**	1.637	5.684	-3.963	-3.903	**1.020**	1.691
26	306	1.019	1.018	1.018	1.019	5.724	1.382	1.376	**1.019**	1.605	5.724	-3.963	-3.936	**1.020**	1.657
27	318	1.019	1.016	1.017	1.019	5.762	1.382	1.384	**1.019**	1.574	5.762	-3.963	-3.967	**1.019**	1.625
28	330	1.019	1.017	1.020	1.019	5.799	1.382	1.392	**1.018**	1.545	5.799	-3.963	-3.997	**1.018**	1.595
29	342	1.019	1.016	1.019	1.019	5.835	1.382	1.400	**1.018**	1.517	5.835	-3.963	-4.027	**1.018**	1.566
30	354	1.019	1.020	1.018	1.019	5.869	1.382	1.408	**1.017**	1.491	5.869	-3.963	-4.055	**1.017**	1.539
31	366	1.019	1.020	1.019	1.019	5.903	1.382	1.416	**1.017**	1.466	5.903	-3.963	-4.082	**1.017**	1.513
32	378	1.019	1.017	1.018	1.019	5.935	1.382	1.423	**1.016**	1.442	5.935	-3.963	-4.109	**1.016**	1.488
33	390	1.018	1.016	1.016	1.018	5.966	1.395	1.430	**1.016**	1.419	5.966	-4.017	-4.134	**1.016**	1.464
34	402	1.018	1.016	1.016	1.018	5.996	1.395	1.436	**1.015**	1.398	5.996	-4.017	-4.159	**1.016**	1.440
35	414	1.017	1.017	1.017	1.017	6.026	1.402	1.443	**1.015**	1.377	6.026	-4.048	-4.183	**1.015**	1.418
36	426					6.054		1.449	**1.014**	1.357	6.054		-4.207	**1.015**	1.397
37	438					6.082		1.455	**1.014**	1.338	6.082		-4.229	**1.015**	1.377
38	450					6.109		1.461	**1.014**	1.319	6.109		-4.252	**1.014**	1.357
39	462					6.136		1.467	**1.013**	1.302	6.136		-4.273	**1.014**	1.338
40	474					6.161		1.473	**1.013**	1.285	6.161		-4.294	**1.014**	1.319
41	486					6.186		1.479	**1.013**	1.268	6.186		-4.315	**1.013**	1.302
42	498					6.211		1.484	**1.012**	1.252	6.211		-4.335	**1.013**	1.284
43	510					6.234		1.489	**1.012**	1.237	6.234		-4.354	**1.013**	1.268
44	522					6.258		1.494	**1.012**	1.222	6.258		-4.373	**1.013**	1.252
45	534					6.280		1.499	**1.011**	1.208	6.280		-4.392	**1.012**	1.236
46	546					6.303		1.504	**1.011**	1.195	6.303		-4.410	**1.012**	1.221
47	558					6.324		1.509	**1.011**	1.181	6.324		-4.428	**1.012**	1.206
48	570					6.346		1.514	**1.011**	1.169	6.346		-4.445	**1.012**	1.192
49	582					6.366		1.519	**1.011**	1.156	6.366		-4.462	**1.012**	1.178
50	594					6.387		1.523	**1.010**	1.144	6.387		-4.479	**1.011**	1.165
51	606					6.407		1.528	**1.010**	1.132	6.407		-4.495	**1.011**	1.152
52	618					6.426		1.532	**1.010**	1.121	6.426		-4.512	**1.011**	1.139
53	630					6.446		1.536	**1.010**	1.110	6.446		-4.527	**1.011**	1.127
54	642					6.465		1.540	**1.009**	1.100	6.465		-4.543	**1.011**	1.115
55	654					6.483		1.545	**1.009**	1.089	6.483		-4.558	**1.010**	1.103
56	666					6.501		1.549	**1.009**	1.079	6.501		-4.573	**1.010**	1.091
57	678					6.519		1.553	**1.009**	1.069	6.519		-4.587	**1.010**	1.080
58	690					6.537		1.556	**1.009**	1.060	6.537		-4.602	**1.010**	1.069
59	702					6.554		1.560	**1.009**	1.051	6.554		-4.616	**1.010**	1.059
60	714					6.571		1.564	**1.008**	1.042	6.571		-4.630	**1.010**	1.048
61	726					6.588		1.568	**1.008**	1.033	6.588		-4.643	**1.010**	1.038
62	738					6.604		1.571	**1.008**	1.024	6.604		-4.657	**1.009**	1.028
63	750					6.620		1.575	**1.008**	1.016	6.620		-4.670	**1.009**	1.019
64	762					6.636		1.579	**1.008**	1.008	6.636		-4.683	**1.009**	1.009

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

ADDITIONAL AWARDS

INCREMENTAL DECAY METHOD

AGE MONTHS	AGE YEARS	PAID SELECTED FOR FIT	INCREM. DECAY FACTORS	IMPLIED ATA FACTOR	DECAY FACTOR CHECK
(1)	(2)	(3)	(4)	(5)	(6)
6	0.5	10.000	100.000		
18	1.5	200.000	7.018	7.317	7.018
30	2.5	5.000	3.304	4.287	3.304
42	3.5	1.950	1.282	2.025	1.282
54	4.5	1.220	0.964	1.469	0.964
66	5.5	1.160	0.890	1.160	0.890
78	6.5	1.104	0.840	1.116	0.840
90	7.5	1.100	0.815	1.077	0.815
102	8.5	1.066	0.805	1.073	0.805
114	9.5	1.049	0.851	1.053	0.851
126	10.5	1.043	0.882	1.041	0.882
138	11.5	1.043	0.916	1.038	0.916
150	12.5	1.040	0.929	1.038	0.929
162	13.5	1.036	0.944	1.036	0.944
174	14.5	1.026	0.947	1.033	0.947
186	15.5	1.026	0.953	1.024	0.953
198	16.5	1.025	0.947	1.024	0.947
210	17.5	1.023	0.946	1.023	0.946
222	18.5	1.023	0.960	1.022	0.960
234	19.5	1.022	0.968	1.022	0.968
246	20.5	1.022	0.967	1.021	0.967
258	21.5	1.021	0.972	1.021	0.972
270	22.5	1.021	0.973	1.020	0.973
282	23.5	1.021	0.979	1.020	0.979
294	24.5	1.019	0.977	1.020	0.977
306	25.5	1.019	0.984	1.018	0.984
318	26.5	1.019	0.989	1.018	0.989
330	27.5	1.019	1.001	1.019	1.001
342	28.5	1.019	0.994	1.019	0.994
354	29.5	1.019	0.990	1.018	0.990
366	30.5	1.019	0.981	1.018	0.981
378	31.5	1.019	0.975	1.018	0.975
390	32.5	1.018	0.963	1.018	0.963
402	33.5	1.018	0.962	1.017	0.962
414	34.5	1.017	0.962	1.017	0.962
426	35.5		0.962	1.017	0.962
438	36.5		0.941	1.015	0.941
450	37.5		0.935	1.014	0.935
462	38.5		0.931	1.013	0.931
474	39.5		0.930	1.012	0.930
486	40.5		0.922	1.011	0.922
498	41.5		0.936	1.010	0.936
510	42.5		0.935	1.009	0.935
522	43.5		0.921	1.008	0.921
534	44.5		0.901	1.008	0.901
546	45.5		0.881	1.007	0.881
558	46.5		0.834	1.005	0.834
570	47.5		0.759	1.004	0.759
582	48.5		0.665	1.003	0.665
594	49.5		0.564	1.002	0.564
606	50.5		0.424	1.001	0.424
618	51.5		0.357	1.000	0.357
630	52.5		0.360	1.000	0.360
642	53.5		-	1.000	-
654	54.5		-	1.000	-
666	55.5		-	1.000	-
678	56.5		-	1.000	-
690	57.5		-	1.000	-
702	58.5			1.000	-
714	59.5			1.000	-
726	60.5			1.000	-
738	61.5			1.000	-
750	62.5			1.000	-

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 1, EXHIBIT 9, SHEET 44
(4) GEOMETRIC MEAN FROM SECTION 1, EXHIBIT 9, SHEET 46
(5) 1.0 + [(3) PRIOR AGE - 1.0) x (4) / (3) PRIOR AGE]
(6) [(5) - 1.0] X [(5) PRIOR AGE] / [(5) PRIOR AGE - 1.0]

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
ADDITIONAL AWARDS

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366
1954																															
1955																															
1956																															
1957																															
1958																															
1959																															
1960																															
1961																															
1962																															
1963																															
1964																															
1965																															
1966																															
1967																															
1968																															
1969																															
1970																															
1971																															
1972																															
1973																															10
1974																														7	6
1975																													3	1	1
1976																												20	21	23	22
1977	0	0	1	13	55	81	62	52	45	40	36	32	30	30	31	27	23	20	19	19	25	40	21	28	20	21	21	19	26	19	29
1978	0	0	3	23	101	149	113	95	82	77	68	56	53	56	56	46	38	38	35	34	32	60	27	24	22	20	28	24	21	42	22
1979	0	0	4	36	157	230	175	148	128	115	101	93	83	81	84	85	57	46	44	115	52	61	46	46	49	46	45	43	40	37	35
1980	0	0	4	39	170	250	190	178	147	94	82	91	94	84	131	74	61	70	57	54	57	49	51	44	51	45	38	35	61	57	45
1981	0	0	3	25	106	156	106	73	67	75	67	92	71	60	48	41	44	39	27	29	28	27	27	27	32	29	28	28	28	30	30
1982	0	0	2	18	76	113	80	56	66	65	34	29	24	33	23	28	27	32	27	70	27	22	25	25	21	21	19	19	19	19	19
1983	0	0	5	41	176	253	151	91	65	57	53	41	35	88	47	40	36	35	60	28	36	33	31	24	20	22	22	21	15	16	
1984	0	0	11	96	315	276	251	283	221	225	207	108	144	146	126	100	92	97	89	57	57	59	58	58	51	47	53	47	66		
1985	0	0	10	55	146	289	324	384	182	96	100	70	67	95	70	206	65	77	60	105	65	58	73	51	114	51	51	50			
1986	0	0	0	10	68	274	398	391	175	107	78	83	146	55	51	77	55	51	51	53	55	63	58	65	58	50	49				
1987	0	0	0	0	116	436	472	219	132	91	87	85	75	70	50	49	47	68	50	52	29	28	44	35	35	39					
1988	0	0	1	9	288	758	394	221	164	194	169	117	86	74	65	63	55	56	45	42	40	40	40	40	40						
1989	0	0	0	32	556	474	306	287	153	138	232	145	130	125	159	110	114	99	93	88	88	87	84	84							
1990	0	0	0	194	645	186	142	196	117	69	129	136	56	44	36	37	37	38	36	32	27	16	10								
1991	0	0	30	253	423	200	283	97	93	51	36	47	39	35	37	44	45	47	41	43	49	49									
1992	0	0	90	265	269	136	248	50	46	44	52	37	50	194	50	40	38	57	57	45	37										
1993	0	0	45	188	402	172	131	99	129	82	56	41	38	25	27	25	25	34	30	25											
1994	0	1	54	528	826	371	191	194	172	149	91	90	83	92	80	55	84	70	57												
1995	0	3	215	369	249	282	119	148	102	100	87	54	46	53	49	48	51	47													
1996	0	1	109	446	451	238	206	98	84	75	90	69	99	67	59	58	58														
1997	0	3	77	99	202	60	42	79	40	45	40	38	32	31	109	33															
1998	0	33	172	533	410	198	261	149	221	117	84	74	75	84	66																
1999	0	5	62	261	412	604	328	206	287	104	145	105	150	145																	
2000	0	1	64	343	843	473	279	165	607	159	138	136	166																		
2001	0	0	23	492	732	287	193	151	133	238	109	108																			
2002	0	0	7	178	675	291	154	80	69	118	75																				
2003	0	0	59	526	413	124	252	307	200	90																					
2004	0	0	110	529	445	65	255	80	59																						
2005	0	1	84	273	336	107	73	64																							
2006	0	0	740	713	618	578	253																								
2007	0	0	254	375	640	321																									
2008	0	0	82	737	738																										
2009	0	0	200	589																											
2010	0	0	106																												
2011	0	27																													
2012	0																														

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378
1954																															
1955																															
1956																															
1957																															
1958																															
1959																															
1960																															
1961																															
1962																															
1963																															
1964																															
1965																															
1966																															
1967																															
1968																															
1969																															
1970																															
1971																															
1972																															
1973																															0.685
1974																														0.983	1.038
1975																													0.404	0.920	0.722
1976																												1.039	1.102	0.947	1.224
1977	0.000	0.000	8.992	4.322	1.472	0.760	0.842	0.856	0.903	0.895	0.883	0.932	1.017	1.017	0.881	0.861	0.880	0.917	1.027	1.276	1.621	0.526	1.347	0.708	1.043	0.987	0.900	1.422	0.730	1.488	0.684
1978	0.000	0.000	8.992	4.322	1.472	0.760	0.842	0.856	0.945	0.883	0.827	0.938	1.060	0.995	0.829	0.832	0.988	0.919	0.989	0.936	1.865	0.446	0.878	0.943	0.878	1.412	0.870	0.879	2.001	0.529	0.936
1979	0.000	0.000	8.992	4.322	1.472	0.760	0.842	0.870	0.895	0.883	0.915	0.897	0.979	1.035	1.007	0.672	0.810	0.959	2.598	0.449	1.184	0.744	1.002	1.071	0.938	0.987	0.949	0.923	0.939	0.935	0.972
1980	0.000	0.000	8.992	4.322	1.472	0.760	0.939	0.823	0.637	0.874	1.107	1.037	0.895	1.558	0.564	0.833	1.139	0.815	0.940	1.064	0.860	1.036	0.860	1.176	0.878	0.832	0.933	1.744	0.928	0.801	1.254
1981	0.000	0.000	8.992	4.322	1.472	0.680	0.682	0.926	1.109	0.895	1.384	0.773	0.838	0.804	0.857	1.073	0.885	0.686	1.086	0.946	0.973	0.994	1.029	1.159	0.901	0.990	0.995	1.000	1.052	1.012	1.000
1982	0.000	0.000	8.992	4.322	1.483	0.707	0.704	1.175	0.980	0.525	0.854	0.821	1.385	0.686	1.227	0.983	1.156	0.855	2.602	0.384	0.827	1.111	1.016	0.831	1.000	0.889	1.000	1.000	1.000	1.000	
1983	0.000	0.000	8.992	4.322	1.437	0.596	0.600	0.723	0.871	0.934	0.769	0.843	2.531	0.541	0.835	0.911	0.977	1.698	0.471	1.282	0.902	0.941	0.781	0.830	1.093	0.991	0.970	0.702	1.074		
1984	0.000	0.000	8.992	3.274	0.875	0.911	1.125	0.780	1.021	0.918	0.521	1.338	1.014	0.866	0.789	0.918	1.060	0.922	0.642	0.995	1.031	0.984	1.004	0.885	0.915	1.119	0.887	1.423			
1985	0.000	0.000	5.316	2.672	1.987	1.120	1.185	0.474	0.527	1.045	0.696	0.960	1.415	0.742	2.920	0.317	1.183	0.772	1.767	0.622	0.890	1.248	0.706	2.220	0.447	1.009	0.977				
1986	0.000	0.000	0.000	6.521	4.034	1.454	0.983	0.447	0.610	0.735	1.055	1.762	0.374	0.933	1.522	0.715	0.922	1.001	1.030	1.050	1.147	0.910	1.135	0.893	0.861	0.983					
1987	0.000	0.000	0.000	0.000	3.752	1.082	0.464	0.602	0.692	0.955	0.977	0.879	0.933	0.717	0.990	0.943	1.452	0.731	1.048	0.558	0.955	1.577	0.794	1.008	1.129						
1988	0.000	0.000	18.180	30.381	2.628	0.521	0.560	0.743	1.181	0.874	0.688	0.740	0.863	0.874	0.968	0.873	1.014	0.816	0.919	0.959	1.000	1.000	1.011	0.989							
1989	0.000	0.000	0.000	17.585	0.852	0.646	0.937	0.533	0.902	1.681	0.623	0.902	0.962	1.266	0.695	1.030	0.868	0.939	0.951	0.996	0.995	0.962	1.004								
1990	0.000	0.000	0.000	3.326	0.289	0.759	1.384	0.596	0.589	1.875	1.056	0.412	0.778	0.831	1.029	0.993	1.025	0.947	0.897	0.829	0.581	0.635									
1991	0.000	0.000	8.572	1.673	0.473	1.413	0.343	0.959	0.549	0.700	1.324	0.822	0.899	1.062	1.185	1.012	1.057	0.873	1.048	1.130	1.011										
1992	0.000	0.000	2.932	1.017	0.504	1.828	0.202	0.918	0.961	1.187	0.702	1.358	3.883	0.260	0.797	0.947	1.496	1.004	0.790	0.828											
1993	0.000	0.000	4.216	2.131	0.429	0.760	0.757	1.299	0.634	0.681	0.737	0.935	0.666	1.075	0.921	0.974	1.405	0.867	0.846												
1994	0.000	40.785	9.860	1.564	0.450	0.515	1.014	0.885	0.870	0.606	0.990	0.930	1.106	0.869	0.687	1.531	0.835	0.803													
1995	0.000	78.728	1.715	0.674	1.136	0.421	1.241	0.689	0.988	0.861	0.630	0.851	1.134	0.923	0.991	1.055	0.932														
1996	0.000	136.464	4.085	1.012	0.528	0.865	0.474	0.861	0.891	1.198	0.771	1.425	0.675	0.884	0.993	1.000															
1997	0.000	23.985	1.281	2.039	0.297	0.701	1.882	0.510	1.121	0.894	0.950	0.822	0.986	3.514	0.300																
1998	0.000	5.142	3.103	0.769	0.484	1.315	0.570	1.483	0.530	0.723	0.872	1.013	1.119	0.791																	
1999	0.000	13.724	4.216	1.575	1.468	0.543	0.628	1.395	0.364	1.392	0.722	1.433	0.964																		
2000	0.000	90.091	5.318	2.460	0.561	0.591	0.592	3.670	0.263	0.867	0.982	1.226																			
2001	0.000	0.000	20.993	1.488	0.392	0.671	0.785	0.883	1.780	0.459	0.994																				
2002	0.000	0.000	24.361	3.798	0.431	0.531	0.516	0.867	1.711	0.633																					
2003	0.000	0.000	8.869	0.785	0.300	2.036	1.217	0.650	0.451																						
2004	0.000	331.194	4.827	0.841	0.145	3.954	0.314	0.735																							
2005	0.000	139.256	3.265	1.233	0.318	0.683	0.874																								
2006	0.000	0.000	0.963	0.867	0.936	0.437																									
2007	0.000	0.000	1.477	1.707	0.502																										
2008	0.000	0.000	9.025	1.002																											
2009	0.000	0.000	2.946																												
2010	0.000	0.000																													
2011	0.000																														
Latest diag	0.000	0.000	2.946	1.002	0.502	0.437	0.874	0.735	0.451	0.633	0.994	1.226	0.964	0.791	0.300	1.000	0.932	0.803	0.846	0.828	1.011	0.635	1.004	0.989	1.129	0.983	0.977	1.423	1.074	1.000	1.000
5 Yr Avg	0.000	0.000	3.535	1.130	0.440	1.528	0.741	1.361	0.914	0.815	0.904	1.184	0.976	1.396	0.778	1.101	1.145	0.899	0.906	0.949	0.908	1.017	0.930	1.199	0.889	0.998	0.966	1.174	0.998	0.855	0.969
9 Yr Avg	0.000	52.272	8.525	1.575	0.561	1.196	0.820	1.228	0.900	0.848	0.850	1.110	1.270	1.134	0.844	1.046	1.120	0.887	1.033	0.885	0.946	1.041	0.942	1.110	0.907	1.024	0.942	1.126	1.025	0.957	0.946
5 Yr Wtd	56.739		1.977	1.057	0.487	0.848	0.735	1.363	0.548	0.749	0.891	1.236	0.943	1.113	0.677	1.128	1.058	0.894	0.911	0.961	0.947	1.006	0.927	1.195	0.752	1.014	0.954	1.265	0.974	0.820	1.000
7 Yr Wtd	58.008	1691.589	2.449	1.160	0.459	0.759	0.686	1.384	0.560	0.796	0.843	1.151	0.949	0.808	0.737	1.095	1.000	0.894	0.931	0.915	0.967	1.042	0.927	1.135	0.782	0.980	0.950	1.154	1.046	0.890	1.026
9 Yr Wtd	58.707	1763.159	2.831	1.306	0.557	0.751	0.697	1.293	0.601	0.777	0.852	1.149	1.185	0.824	0.744	1.051	1.044	0.883	1.050	0.865	0.970	1.038	0.938	1.142	0.811	1.007	0.939	1.165	1.044	0.892	1.009
Selected	100.000	100.000	2.831	1.306	0.557	0.751	0.697	1.293	0.601	0.777	0.852	1.149	1.185	0.824	0.744	1.051	1.044	0.883	1.050	0.865	0.970	1.038	0.938	1.142	0.811	1.007	0.939	1.165	1.044	0.892	1.009
Loss $ Weight	0	1	1.559	4.166	5.114	2.727	1.838	1.315	1.743	1.107	840	644	612	624	607	482	495	520	462	517	446	406	438	370	432	330	304	255	233	234	201
Center Wtd Avg	100.000	2.918	1.185	1.094	1.041	0.879	0.701	0.795	0.819	0.896	0.826	0.929	0.946	0.989	0.963	0.897	0.943	0.975	0.959	0.955	0.968	0.980	0.974	0.980	0.961	0.998	0.971	1.008	1.009	1.018	0.967
Geometric Mean	100.000	7.018	3.304	1.282	0.964	0.890	0.840	0.815	0.805	0.851	0.882	0.916	0.929	0.944	0.947	0.953	0.947	0.946	0.960	0.968	0.967	0.972	0.973	0.979	0.977	0.984	0.989	1.001	0.994	0.990	0.981

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
ADDITIONAL AWARDS

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	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
1954																			0	0	0	0	0	0	0	0	0	0
1955																		0	0	0	0	0	0	0	0	0	0	
1956																	0	0	0	0	0	0	0	0	0	0		
1957																0	0	0	0	0	0	0	0	0	0			
1958															1	1	1	1	0	0	0	0	0	0				
1959														1	1	1	1	1	1	1	1	1	1					
1960													0	0	0	0	0	0	0	0	0	0						
1961												1	1	1	1	1	1	1	0	0	0							
1962											2	2	2	1	1	1	0	0	0	0								
1963										1	0	0	0	0	0	0	0	0	0									
1964									1	1	0	0	0	0	0	0	0	0										
1965								1	1	1	1	1	1	1	1	1	1											
1966							2	2	2	2	2	1	1	1	1	1												
1967						1	1	1	1	1	1	1	1	1	1													
1968					0	15	6	1	1	1	1	1	1	1														
1969				6	6	6	6	6	7	6	6	6	6															
1970			1	1	1	1	1	3	1	1	1	1																
1971		2	2	1	0	0	0	0	0	0	0																	
1972	14	17	15	16	14	13	10	9	9	9																		
1973	7	7	8	7	6	6	6	6	5																			
1974	7	7	6	6	6	6	6	6																				
1975	1	0	0	0	0	0	0																					
1976	27	20	17	17	17	16																						
1977	20	20	20	20	16																							
1978	21	27	20	20																								
1979	34	34	35																									
1980	57	45																										
1981	30																											
1982																												
1983																												
1984																												
1985																												
1986																												
1987																												
1988																												
1989																												
1990																												
1991																												
1992																												
1993																												
1994																												
1995																												
1996																												
1997																												
1998																												
1999																												
2000																												
2001																												
2002																												
2003																												
2004																												
2005																												
2006																												
2007																												
2008																												
2009																												
2010																												
2011																												
2012																												

AGE-TO-AGE DEVELOPMENT FACTORS

	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-Ult
1954																			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			
1956																	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					
1958															0.929	1.038	0.778	0.000	0.000	0.000	0.000	0.000	0.000					
1959														1.000	1.038	0.963	1.000	1.000	1.000	1.000	1.000	1.000						
1960													0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000							
1961												0.963	1.038	0.926	1.080	0.963	1.000	0.346	0.000	0.000								
1962											1.009	1.012	0.519	0.872	1.000	0.493	0.000	0.000	0.000									
1963										0.451	1.038	0.963	1.038	0.963	1.000	1.000	1.000	1.000										
1964									1.000	0.397	0.000	0.000	0.000	0.000	0.000	0.000	0.000											
1965								0.580	0.976	0.963	1.000	1.000	1.000	1.000	1.000	0.692												
1966							1.041	0.998	0.963	0.949	0.756	0.930	1.000	0.781	0.897													
1967						1.017	1.038	0.963	1.000	1.000	1.000	1.000	1.000	0.641														
1968					96.765	0.395	0.243	1.000	1.000	1.000	1.000	0.954	0.903															
1969				1.000	1.038	0.963	1.000	1.155	0.866	1.000	1.000	1.000																
1970			1.000	1.038	0.963	0.923	2.992	0.424	1.000	1.000	1.000																	
1971		1.000	0.455	0.563	0.000	0.000	0.000	0.000	0.000	0.000																		
1972	1.246	0.872	1.085	0.886	0.896	0.767	0.916	1.000	1.000																			
1973	1.038	1.132	0.939	0.852	1.000	1.000	0.907	0.925																				
1974	0.980	0.983	1.000	1.000	1.000	1.000	1.000																					
1975	0.000	0.000	0.000	0.000	0.000	0.000																						
1976	0.755	0.838	0.999	1.000	0.950																							
1977	1.000	1.000	1.000	0.830																								
1978	1.272	0.761	1.000																									
1979	1.017	1.027																										
1980	0.798																											
1981																												
1982																												
1983																												
1984																												
1985																												
1986																												
1987																												
1988																												
1989																												
1990																												
1991																												
1992																												
1993																												
1994																												
1995																												
1996																												
1997																												
1998																												
1999																												
2000																												
2001																												
2002																												
2003																												
2004																												
2005																												
2006																												
2007																												
2008																												
2009																												
2010																												
2011																												
Latest diag	0.798	1.027	1.000	0.830	0.950	0.000	1.000	0.925	1.000	0.000	1.000	1.000	0.903	0.641	0.897	0.692	0.000	1.000	0.000	0.000	0.000	1.000	0.000	0.000	0.000	0.000	0.000	
5 Yr Avg	0.968	0.725	0.800	0.736	0.769	0.553	1.163	0.701	0.773	0.800	0.951	0.977	0.781	0.677	0.779	0.630	0.400	0.469	0.200	0.200	0.200	0.200	0.000	0.000	0.000	0.000	0.000	
9 Yr Avg	0.901	0.846	0.831	0.797	11.401	0.674	1.015	0.783	0.867	0.751	0.867	0.869	0.722	0.687	0.772	0.572	0.420	0.261	0.111	0.125	0.143	0.167	0.000	0.000	0.000	0.000	0.000	
5 Yr Wtd	0.925	0.914	1.000	0.912	0.947	0.883	1.030	0.944	0.950	1.000	0.963	0.985	0.971	0.803	0.965	0.748	0.730	0.749	0.743	1.000	1.000	1.000						
7 Yr Wtd	0.924	0.931	1.009	0.902	0.938	0.900	0.894	0.948	0.954	0.990	0.931	0.984	0.860	0.831	0.985	0.792	0.805	0.562	0.743	1.000	1.000	1.000						
9 Yr Wtd	0.952	0.924	0.998	0.912	1.238	0.748	0.905	0.934	0.957	0.913	0.943	0.987	0.875	0.849	0.983	0.835	0.805	0.562	0.743	1.000	1.000	1.000						
Selected	0.952	0.924	0.998	0.912	1.238	0.748	0.905	0.934	0.957	0.913	0.943	0.987	0.875	0.849	0.983	0.835	0.805	0.562	0.743	0.000	0.000	0.600	0.000	0.000	0.000	0.000	0.000	
Loss $ Weight	186	133	89	75	52	50	39	30	24	15	15	14	7	6	5	4	3	2	1	1	1	1	0	0	0	0	0	
Center Wtd Avg	0.949	0.965	0.975	0.958	0.965	0.950	0.965	0.870	0.928	0.945	0.943	0.927	0.938	0.924	0.876	0.841	0.832	0.710	0.577	0.454	0.368	0.200	0.300	0.600	0.000	0.000	0.000	
Geometric Mean	0.975	0.963	0.962	0.962	0.962	0.941	0.935	0.931	0.930	0.922	0.936	0.935	0.921	0.901	0.881	0.834	0.759	0.665	0.564	0.424	0.357	0.360	0.000	0.000	0.000	0.000	0.000	

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

ADDITIONAL AWARDS

FITTED INCREMENTAL DECAY LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**33**
	To:	**56**
Cut-off		**100**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.001**	**0.773**
Inverse Power	**1.002**	**0.682**
Selected Tail	**1.000**	

				Weibull Curve Fitting					Inverse Power Curve Fitting				
				Slope=	1.442				Slope=	-8.276			
		IMPLIED	SELECTED	Intercept=	-7.350				Intercept=	46.264			
PERIOD	AGE	ATA	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6			1.792		-4.765	**117.877**		1.792		31.435		
2	18	7.317	7.317	2.890	-1.918	-3.181	**24.566**		2.890	1.843	22.343		
3	30	4.287	4.287	3.401	-1.326	-2.444	**12.024**		3.401	1.190	18.116		
4	42	2.025	2.025	3.738	-0.385	-1.958	**7.600**		3.738	0.025	15.331		
5	54	1.469	1.469	3.989	0.132	-1.596	**5.450**		3.989	-0.756	13.252		
6	66	1.160	1.160	4.190	0.682	-1.306	**4.216**	51273.180	4.190	-1.830	11.591		
7	78	1.116	1.116	4.357	0.818	-1.065	**3.431**	12162.829	4.357	-2.156	10.208	**27128.074**	
8	90	1.077	1.077	4.500	0.971	-0.859	**2.896**	3545.118	4.500	-2.567	9.024	**8300.977**	
9	102	1.073	1.073	4.625	0.988	-0.679	**2.513**	1224.096	4.625	-2.615	7.988	**2946.925**	
10	114	1.053	1.053	4.736	1.096	-0.518	**2.228**	487.100	4.736	-2.941	7.068	**1174.437**	
11	126	1.041	1.041	4.836	1.173	-0.374	**2.010**	218.615	4.836	-3.191	6.239	**513.560**	
12	138	1.038	1.038	4.927	1.198	-0.242	**1.839**	108.764	4.927	-3.277	5.487	**242.423**	
13	150	1.038	1.038	5.011	1.194	-0.122	**1.703**	59.139	5.011	-3.263	4.796	**122.086**	
14	162	1.036	1.036	5.088	1.209	-0.011	**1.592**	34.731	5.088	-3.315	4.160	**65.045**	
15	174	1.033	1.033	5.159	1.237	0.092	**1.502**	21.811	5.159	-3.412	3.568	**36.453**	
16	186	1.024	1.024	5.226	1.319	0.188	**1.427**	14.524	5.226	-3.717	3.016	**21.415**	
17	198	1.024	1.024	5.288	1.323	0.278	**1.364**	10.180	5.288	-3.730	2.499	**13.169**	
18	210	1.023	1.023	5.347	1.333	0.363	**1.311**	7.463	5.347	-3.770	2.012	**8.478**	22460.335
19	222	1.022	1.022	5.403	1.350	0.443	**1.267**	5.691	5.403	-3.836	1.552	**5.721**	2649.385
20	234	1.022	1.022	5.455	1.348	0.519	**1.229**	4.492	5.455	-3.828	1.116	**4.054**	463.098
21	246	1.021	1.021	5.505	1.359	0.591	**1.196**	3.656	5.505	-3.872	0.702	**3.019**	114.241
22	258	1.021	1.021	5.553	1.358	0.660	**1.169**	3.055	5.553	-3.867	0.308	**2.361**	37.844
23	270	1.020	1.020	5.598	1.369	0.726	**1.145**	2.614	5.598	-3.912	-0.068	**1.934**	16.028
24	282	1.020	1.020	5.642	1.367	0.788	**1.125**	2.283	5.642	-3.905	-0.428	**1.652**	8.286
25	294	1.020	1.020	5.684	1.368	0.849	**1.107**	2.030	5.684	-3.907	-0.773	**1.462**	5.016
26	306	1.018	1.018	5.724	1.391	0.906	**1.092**	1.834	5.724	-3.999	-1.104	**1.332**	3.431
27	318	1.018	1.018	5.762	1.389	0.962	**1.079**	1.679	5.762	-3.993	-1.422	**1.241**	2.577
28	330	1.019	1.019	5.799	1.386	1.015	**1.068**	1.557	5.799	-3.982	-1.729	**1.178**	2.076
29	342	1.019	1.019	5.835	1.388	1.067	**1.058**	1.458	5.835	-3.988	-2.024	**1.132**	1.763
30	354	1.018	1.018	5.869	1.389	1.116	**1.050**	1.378	5.869	-3.992	-2.310	**1.099**	1.557
31	366	1.018	1.018	5.903	1.391	1.165	**1.042**	1.313	5.903	-4.001	-2.586	**1.075**	1.417
32	378	1.018	1.018	5.935	1.393	1.211	**1.036**	1.260	5.935	-4.008	-2.853	**1.058**	1.317
33	390	1.018	1.018	5.966	1.396	1.256	**1.031**	1.216	5.966	-4.020	-3.111	**1.045**	1.246
34	402	1.017	1.017	5.996	1.409	1.300	**1.026**	1.180	5.996	-4.074	-3.362	**1.035**	1.192
35	414	1.017	1.017	6.026	1.409	1.342	**1.022**	1.150	6.026	-4.074	-3.605	**1.027**	1.153
36	426	1.017	1.017	6.054	1.416	1.383	**1.019**	1.125	6.054	-4.103	-3.842	**1.021**	1.122
37	438	1.015	1.015	6.082	1.434	1.424	**1.016**	1.104	6.082	-4.181	-4.072	**1.017**	1.098
38	450	1.014	1.014	6.109	1.453	1.463	**1.014**	1.087	6.109	-4.263	-4.295	**1.014**	1.080
39	462	1.013	1.013	6.136	1.473	1.501	**1.011**	1.072	6.136	-4.349	-4.513	**1.011**	1.066
40	474	1.012	1.012	6.161	1.492	1.537	**1.010**	1.060	6.161	-4.435	-4.725	**1.009**	1.054
41	486	1.011	1.011	6.186	1.513	1.574	**1.008**	1.050	6.186	-4.528	-4.932	**1.007**	1.045
42	498	1.010	1.010	6.211	1.529	1.609	**1.007**	1.041	6.211	-4.604	-5.134	**1.006**	1.037
43	510	1.009	1.009	6.234	1.546	1.643	**1.006**	1.034	6.234	-4.681	-5.331	**1.005**	1.031
44	522	1.008	1.008	6.258	1.565	1.677	**1.005**	1.028	6.258	-4.772	-5.524	**1.004**	1.026
45	534	1.008	1.008	6.280	1.588	1.709	**1.004**	1.024	6.280	-4.886	-5.712	**1.003**	1.022
46	546	1.007	1.007	6.303	1.615	1.741	**1.003**	1.019	6.303	-5.019	-5.896	**1.003**	1.019
47	558	1.005	1.005	6.324	1.651	1.773	**1.003**	1.016	6.324	-5.208	-6.076	**1.002**	1.016
48	570	1.004	1.004	6.346	1.704	1.804	**1.002**	1.013	6.346	-5.489	-6.252	**1.002**	1.014
49	582	1.003	1.003	6.366	1.776	1.834	**1.002**	1.011	6.366	-5.901	-6.424	**1.002**	1.012
50	594	1.002	1.002	6.387	1.868	1.863	**1.002**	1.009	6.387	-6.477	-6.593	**1.001**	1.010
51	606	1.001	1.001	6.407	1.993	1.892	**1.001**	1.007	6.407	-7.337	-6.759	**1.001**	1.009
52	618	1.000	1.000	6.426	2.124	1.920	**1.001**	1.006	6.426	-8.368	-6.921	**1.001**	1.007
53	630	1.000	1.000	6.446	2.240	1.948	**1.001**	1.005	6.446	-9.390	-7.080	**1.001**	1.006
54	642	1.000	1.000	6.465		1.975	**1.001**	1.004	6.465		-7.236	**1.001**	1.006
55	654	1.000	1.000	6.483		2.002	**1.001**	1.003	6.483		-7.389	**1.001**	1.005
56	666	1.000	1.000	6.501		2.028	**1.001**	1.003	6.501		-7.540	**1.001**	1.004
57	678	1.000	1.000	6.519		2.054	**1.000**	1.002	6.519		-7.688	**1.000**	1.004
58	690	1.000	1.000	6.537		2.079	**1.000**	1.002	6.537		-7.833	**1.000**	1.003
59	702	1.000		6.554		2.104	**1.000**	1.001	6.554		-7.976	**1.000**	1.003
60	714	1.000		6.571		2.128	**1.000**	1.001	6.571		-8.116	**1.000**	1.003