



# Ohio Bureau of Workers' Compensation Comprehensive Study

Financial Provisions: Loss Reserves

Report 2.1

Deloitte Consulting LLP

Group 2

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Audit • Tax • Consulting • Financial Advisory.

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# Executive Summary

## Introduction

The actuarial audit reserves (estimated losses and loss adjustment expenses for unpaid claims) and the expected future payments of losses and loss adjustment expenses are estimated by Oliver Wyman. Deloitte Consulting's objective was to review these items and to assist the BWC in establishing objective quality management principles and methods by which to review the performance of the workers' compensation system. Deloitte Consulting did not review the reserves for purposes of recording an amount in the financial statement.

To complete the loss reserve tasks, Deloitte Consulting performed a review of the June 30, 2007 Oliver Wyman Annual Actuarial Audit Report and the December 31, 2007 Oliver Wyman Quarterly Actuarial Audit Report (collectively referred to as "Actuarial Audit Report") to understand and assess Oliver Wyman's actuarial process, methodologies and underlying assumptions used to determine Oliver Wyman's discounted unpaid loss and loss adjustment expense estimate and expected future payments for each of the following Funds administered by the BWC: State Insurance Fund, Disabled Workers' Relief Fund, Coal-Workers Pneumoconiosis Fund, Public Work-Relief Employees' Compensation Fund, Marine Industry Fund, Self-Insuring Employers Guaranty Fund and Administrative Cost Fund.

For the State Insurance Fund, Deloitte Consulting also performed a comprehensive actuarial analysis to determine its own actuarial central estimate of losses for unpaid claims as of June 30, 2008 using claim data as of December 31, 2007. Deloitte Consulting's estimates were determined separately for medical only claims, medical on lost time claims and each compensation type as well as for Private Employers, Public Employers – Taxing Districts and Public Employers – State Agencies. Multiple methodologies were applied based on both incremental and cumulative to date accident year data as well as both paid losses and incurred losses.

## Findings

Deloitte Consulting was able to replicate and understand Oliver Wyman's methodology, noting that there are aspects of Oliver Wyman's Actuarial Audit Report where additional documentation would further assist a reviewing actuary understand and evaluate their analysis. As their approach focuses on a single actuarial method by type of loss, we also noted additional actuarial methods could provide greater insight on the dynamics affecting the reserves.

The BWC's recorded reserves for unpaid loss and loss adjustment expense as of June 30, 2008 appears reasonable when considering a risk margin for variability in unpaid losses or a contingency provision for the risk that future investment yields are less than anticipated. However, the BWC's recorded reserves do not include an explicit risk margin and, therefore, appear conservative. This conservatism adds some strength to the BWC's financial statements beyond that indicated by the current level of net assets.

For the State Insurance Fund, Deloitte Consulting's actuarial central estimate of the discounted losses for unpaid claims as of June 30, 2008, based on data as of December 31, 2007, is \$1.9 billion, or 13%, lower than that estimated in Oliver Wyman's December 31, 2007 Quarterly Audit Report. The majority of the difference is associated with medical on lost time claims and varies by employer groups. Deloitte Consulting's estimate is 8% lower for Private Employers, 29% lower for Public Employers – Taxing Districts, and 31% lower for Public Employers – State Agencies. On a nominal (undiscounted) basis, Deloitte Consulting's actuarial central estimate is \$5.4 billion, or 19% lower than that estimated in Oliver Wyman's December 31, 2007 Quarterly Audit Report. The percentage difference between Deloitte Consulting and Oliver Wyman is smaller on a discounted basis due to differences in the respective estimated payment patterns

Deloitte Consulting's actuarial central estimate of discounted losses for unpaid claims does not include a risk margin or contingency provision. Therefore, Deloitte Consulting cautions that the difference in the discounted unpaid loss estimates between Oliver Wyman and Deloitte Consulting should not be interpreted as indicating that the BWC's recorded reserves need to be adjusted at this time.

There are substantial uncertainties in estimating the loss and loss adjustment expenses for unpaid claims. Examples include but are not limited to the rate of inflation to assume for future medical and compensation payments, the projected development for losses as they age beyond the observable development periods (for example, beyond 30 years to 50 years or more), the impact of the transition to MIRA II on operational tactics which might affect future payments, the deviation of future investment yields from those anticipated in the discount factor, and the inherent variability in losses over time. Deloitte Consulting also noted a favorable frequency trend which, if it mitigates or reverses, could introduce more uncertainty in the ratemaking and reserving process.

In addition, there has been an increase in Lump Sum Settlement activity and related loss payments in recent years. This activity could potentially lead to a significant reduction in ultimate loss estimates and cash flow projections for open claims. Deloitte Consulting's limited analysis on the potential impact of the increased Lump Sum Settlement activity is promising, but there is significant uncertainty. Therefore, Oliver Wyman's and Deloitte Consulting's discounted unpaid claim estimates for Private Employers, Public Employers – Taxing Districts and Public Employers – State Agencies business within the State Insurance Fund do not recognize the potential cost savings from the increase in LSS activity other than what has been observed in the development data to date.

The Disabled Workers Relief Fund ("DWRP") pays benefits on permanent total disability claims for annual cost of living adjustments for claims that fall below a certain threshold. The number of claims eligible for DWRP benefits as well as the amount of the benefit increase over time as the threshold is adjusted upward based on the consumer price index. Therefore, the unpaid claim obligations of the DWRP and the future assessments needed to pay the DWRP benefits are subject to significant risk and uncertainty due to a potentially highly leverage effect of future inflation. This uncertainty may add significant stress to Ohio's workers' compensation system and state economy through potentially higher future assessments to fund DWRP benefits associated with claims that have already occurred.

The BWC does not appear to effectively review the third-party actuarial analysis to understand the performance of estimates over time or assess the appropriateness of the methodologies and reasonableness of the factors and assumptions they incorporate. Although the BWC provides incremental payment data by Fund, type of loss and accident to the third-party actuary quarterly, the BWC does not appear to own the historical claim development data incorporated in the third-party actuarial analysis;

The following comprises Deloitte Consulting's primary recommendations for the Actuarial Audit Reserves. Our recommendations are made in this context and we recognize that the BWC has many of these recommended solutions already under study and in various stages of implementation.

- **Include a Reserve Risk Margin or Contingency Provision** - The BWC's recorded reserves do not include an explicit risk margin for variability in the losses or a contingency provision for the risk that future investment yields are less than anticipated. Provisions in both areas should be included when evaluating the financial strength of the "funded" obligations managed by the BWC. A reserve risk provision could be included in recorded reserves but should be considered when evaluating the financial strength and net assets of the BWC even if the financial statements do not.

Deloitte Consulting also recommends using a discount factor that is more reflective of a risk-free rate. This would alleviate the need for a separate investment risk provision;

- **Disclose Significant Risk Provisions, Margins or Discounts** - The BWC should disclose any significant risk provisions, margins or discounts to the extent they are included in the financial statements;
- **Require an Annual Statement of Actuarial Opinion** - While there is an annual report on the actuarial audit reserves, there should be a Statement of Actuarial Opinion issued by a qualified actuary to support the amounts recorded in the BWC's financial statements. The Statement of Actuarial Opinion, as well as other actuarial work related to recorded reserves, should comply with Actuarial Standards of Practice Numbers 7, 20, 23, 36, 41 and 43 and any other applicable standards. All applicable provisions of these standards should be addressed;
- **Conduct Further In-depth Studies of Potential Savings from Lump sum settlements** - The increase in lump sum settlement activity in recent years could potentially lead to a significant reduction in ultimate losses and future cash flow projections. Deloitte Consulting's initial analysis of the impact of the increased emphasis on lump sum settlements is promising, but further in-depth study of the potential savings is recommended.



- **Conduct Further Analysis of the Risk of Inflation on the DWRF** - The DWRF pays benefits on permanent total disability claims for annual cost of living adjustments for claims that fall below a certain threshold. The number of claims eligible for DWRF benefits as well as the amount of the benefit increase over time as the threshold is adjusted upward based on the consumer price index. Therefore, the DWRF is subject to significant risk and uncertainty due to a potentially high leverage effect of inflation on the obligations of the DWRF and on the future assessments needed to pay the DWRF benefits. The BWC should conduct further analysis of the risk of inflation on this fund since future inflation is subject to significant changes over relatively short periods of time.
- **Increase Internal BWC Emphasis on Actuarial Audit Reserves** - The BWC should consider one or more approaches to test or validate the unpaid claim estimates provided in the third party actuarial audit reviews. Specifically, as the BWC builds its internal actuarial resources, more effort can be focused on internal data analysis and performing various reviews, tests and validations of the third party unpaid claim estimates. The BWC should also focus on understanding trends and sources of uncertainty on reserves;

The “Conclusion” section of this Report discusses additional findings and recommendations to those above. The Deloitte Consulting team appreciates the considerable time and effort dedicated by BWC constituents over the course of our discovery.

# The Situation

## Task Background

RFP Task Reference	RFP Task Description	Task Category
<b>Section 5.1.2 #15, page 13</b>	Evaluate the methodology and reasonability of the expected payments established by the BWC's independent actuarial consultant.	<b>Loss Reserves</b>
<b>Section 5.1.2 #21, page 14</b>	Review the actuarial audit reserves established by the BWC's independent actuarial consultant to establish objective quality management principles and methods by which to review the performance of the workers' compensation system.	<b>Loss Reserves</b>

The BWC's recorded reserves of loss and loss adjustment expense for unpaid claims, and the expected future payment of those reserves, are based on Oliver Wyman Actuarial Consulting, Inc.'s ("Oliver Wyman"; formerly Mercer Oliver Wyman) Actuarial Audit Analysis. The BWC records its reserves of loss and loss adjustment expense for unpaid claims on a discounted basis using a 5% interest rate without any explicit risk margin or contingency provision.

As part of the BWC Comprehensive Study, this report comprises Deloitte Consulting's deliverable of Section 5.1.2 Task #15 and #21 of the BWC's Request for Proposal (RFP). To accomplish these tasks, Deloitte Consulting's objective was to evaluate the actuarial audit reserves and expected payments established by Oliver Wyman and assist the BWC in establishing objective quality management principles and methods by which to review these reserves. Deloitte Consulting did not evaluate the reserves for purposes of recording an amount in the financial statements.

## Process

The process to complete Deloitte Consulting's evaluation of the actuarial audit reserves and expected payments involved the following activities:

- Interviews with the BWC and Oliver Wyman to discuss the data, processes and actuarial methodologies incorporated in Oliver Wyman's analysis;
- Review of the June 30, 2007 Oliver Wyman Annual Actuarial Audit Report and the December 31, 2007 Oliver Wyman Quarterly Actuarial Audit Report (collectively referred to as "Actuarial Audit Report") to understand and assess Oliver Wyman's actuarial process, methodologies and underlying assumptions used to determine Oliver Wyman's discounted unpaid loss and loss adjustment expense estimate and expected future payments for each of the following Funds administered by the BWC:
  - State Insurance Fund ("SIF");
  - Disabled Workers' Relief Fund ("DRWF");
  - Coal-Workers Pneumoconiosis Fund ("CWPF");
  - Public Work-Relief Employees' Compensation Fund ("PWREF");
  - Marine Industry Fund ("MIF");
  - Self-Insuring Employers Guaranty Fund ("SIEFG"); and
  - Administrative Cost Fund ("ACF").

- A comprehensive actuarial analysis of the Private Employers (“PA”), Public Employers – Taxing Districts (“PEC”) and Public Employers – State Agencies (“PES”) business within the SIF to determine Deloitte Consulting’s own actuarial central estimate of losses for unpaid claims as of June 30, 2008 and expected future payments using data as of December 31, 2007;
- An actual versus expected analysis of paid losses from January 1, 2008 through June 30, 2008 to determine if any changes in the Deloitte Consulting’s actuarial central estimate based on data as of December 31, 2007 are necessary; and
- Preparation of conclusions and recommendations.

Please refer to the “*Information & Data Gathered Section*” of this Report for a list of information and data utilized by Deloitte Consulting and the “*Review & Analysis*” Section for a description of the process and methodologies used by both Oliver Wyman and Deloitte Consulting.

## Primary Constituents

**BWC Administrator, Chief Financial Officer and Chief Actuarial Officer** - Responsible for recorded reserves in the BWC’s financial statements;

**Actuarial Committee of the BWC Board** - Responsible for reviewing and approving the recording reserves in the BWC’s financial statements;

**BWC Actuarial Department** – Responsible for collection of Data and assessing reasonableness of Oliver Wyman estimate of actuarial audit reserves and expected payments; and

**Oliver Wyman** – Third party actuary responsible to establish actuarial audit reserves and expected payments.

# Information & Data Gathered

## Interviews

Deloitte Consulting practitioners conducted initial and follow-up discussions with BWC leadership and staff as well as the BWC's third-party actuary, Oliver Wyman, to understand the unpaid loss and loss adjustment expense obligations of each BWC Fund and the derivation of each Fund's recorded reserves. The following individuals were very helpful in answering our questions and responding to requests for information and data.

### The BWC

- Chief Actuarial Officer
- Director, Actuarial Department
- Project Lead, Assistant Director – Actuarial Department
- Actuarial Supervisor, Actuarial Department
- Actuarial Supervisor, Actuarial Department
- Legal
- Assistant Legal Director, Subrogation

### Oliver Wyman

- Lead Actuary
- Supporting Actuary
- Supporting Actuary

## Information/Data

Deloitte Consulting was provided loss information and other data prepared and provided by responsible officers and employees of the BWC and Oliver Wyman. Specifically, we were provided with the following:

### Provided by the BWC

- Oliver Wyman Actuarial Consulting's December 31, 2007 Quarterly Report title "Actuarial Audit of the Workers' Compensation State Insurance Fund and Related Funds Administered by the Ohio Bureau of Workers' Compensation as of June 30, 2008" dated February 11, 2008;
- Oliver Wyman Actuarial Consulting's Annual Audit Report title "Actuarial Audit of the Workers' Compensation State Insurance Fund and Related Funds Administered by the Ohio Bureau of Workers' Compensation as of June 30, 2007" dated August 24, 2007;
- Mercer Oliver Wyman's Annual Audit Report title "Actuarial Audit of the Workers' Compensation State Insurance Fund and Related Funds Administered by the Ohio Bureau of Workers' Compensation as of June 30, 2006" dated September 12, 2006;
- Mercer Oliver Wyman's Annual Audit Report title "Actuarial Audit of the Workers' Compensation State Insurance Fund and Related Funds Administered by the Ohio Bureau of Workers' Compensation as of June 30, 2005" dated August 24, 2005;

- Mercer Oliver Wyman's Annual Audit Report title "Actuarial Audit of the Workers' Compensation State Insurance Fund and Related Funds Administered by the Ohio Bureau of Workers' Compensation as of June 30, 2004" dated September 17, 2004;
- Mercer's Annual Audit Report title "Actuarial Audit of the Workers' Compensation State Insurance Fund and Related Funds Administered by the Ohio Bureau of Workers' Compensation and the Industrial Commission of Ohio as of June 30, 2003" dated September 25, 2003;
- MMC Enterprise Risk's Annual Audit Report title "Actuarial Audit of the Workers' Compensation State Insurance Fund and Related Funds Administered by the Ohio Bureau of Workers' Compensation and the Industrial Commission of Ohio as of June 30, 2002" dated September 16, 2002;
- William M Mercer's Annual Audit Report title "Actuarial Audit of the Workers' Compensation State Insurance Fund and Related Funds Administered by the Ohio Bureau of Workers' Compensation and the Industrial Commission of Ohio as of December 31, 1992" dated February 26, 1993;
- William M Mercer's Annual Audit Report title "Actuarial Audit of the Workers' Compensation State Insurance Fund and Related Funds Administered by the Ohio Bureau of Workers' Compensation and the Industrial Commission of Ohio as of December 31, 1991" dated February 26, 1992;
- 2007 State Insurance Fund payroll separately for Private Employers, Public Employer Taxing Districts and Public Employers State Agencies;
- Database of transaction level claim data for past 20 years for the State Insurance Fund and other related Funds;
- Multiple databases of claimant level MIRA I case reserves by benefit type and Fund evaluated semi-annually (6/30 and 12/31) from 2002 through 2007; and
- Multiple databases of claimant level cumulative paid loss data by benefit type for all State Insurance Fund claims categorized as lump sum settlement as of December 31, 2007 evaluated semi-annually (6/30 and 12/31) from 1993 through 2007. Payments made prior to January 1, 1993 were not included in the cumulative paid loss data for each claim.

### **Provided by Oliver Wyman**

- Historical incremental paid loss triangles for accident years 1977 through 2007 evaluated annually from June 30, 1992 through June 30, 2007 separately for Private Employers, Public Employer Taxing Districts and Public Employers State Agencies as well as compensation benefit type and medical provider type. Incremental paid losses prior to January 1, 1992 were not included;
- Historical accident year incremental paid loss triangles evaluated annually through December 31, 2007 separately for each of the other Related Funds;
- Historical accident year cumulative lost time and permanent total disability reported claim counts evaluated annually from December 31, 1987 through December 31, 2006 separately for Private Employers, Public Employer Taxing Districts and Public Employers State Agencies of the SIF;
- Cumulative lost time and permanent total disability reported claim counts by accident year as of December 31, 2008;
- Case reserves by accident year evaluated semi-annually (6/30 and 12/31) from 2002 through 2007 combined for all compensation types other than permanent total disability and death. Provided separately for each Fund;
- Historical incremental paid loss triangles for accident years 1965 through 1995 evaluated annually through December 31, 1995 separately for Private Employers, Public Employer Taxing Districts and Public Employers State Agencies as well as compensation benefit type and medical provider type. Incremental paid losses were not included prior to January 1, 1979 for medical only claims, January 1, 1980 for permanent total

disability and death benefits, January 1, 1985 for percent permanent partial, permanent partial, temporary partial and lump sum settlement benefits, January 1, 1987 for additional award benefits, and January 1, 1989 for lump sum advancement benefits and medical on lost time claims;

- Incremental paid losses for accident years 1953 through 2007 evaluated quarterly from June 30, 1992 through December 31, 2007 separately by Fund and benefit type;
- March 31, 2008 and June 30, 2008 quarter ending incremental paid losses for accident years 1954 through 2008 separately by Fund and benefit type; and
- State Insurance Fund payroll for calendar years 1997 through 2006 separately for Private Employers, Public Employer Taxing Districts and Public Employers State Agencies.

# Review & Analysis

## BWC Recorded Reserves

The recorded loss and loss adjustment expense reserves from the BWC's June 30, 2008 fiscal year ending audited financial statements are displayed below separately for the State Insurance Fund and all other related Funds. The BWC records its loss and loss adjustment expense reserves on a discounted basis using an interest rate of 5%.

	Recorded Reserves
<b>Discounted Reserves</b>	
State Insurance Fund	15,656
Disabled Workers Relief Fund	1,895
Coal-Workers Pneumoconiosis Fund	63
Public Work-Relief Employees' Compensation Fund	4
Marine Industry Fund	3
Self-Insuring Employers Guaranty Fund	719
Administrative Cost Fund	<u>1,095</u>
<b>Total Discounted Reserves</b>	<b>19,435</b>

Included in the \$15.7 billion SIF recorded reserves are approximately \$14.8 billion for PA, PEC and PES business combined, \$0.2 billion for the Self Insured Surplus Fund and \$0.7 billion for Health Partnership Program ("HPP") administrative expenses.

Reserves recorded on a discounted basis are only sufficient to cover unpaid claims when combined with expected future income generated from the investment of assets that support the recorded reserves. The BWC's undiscounted reserves are approximately \$36.4 billion and, therefore, the future investment income inherent in the BWC's recorded reserves is approximately \$17.0 billion.

Certain unpaid claim obligations of the SIF and other related Funds are funded on a pay-as-you-go basis and do not have real assets supporting the recorded reserves. For these unfunded obligations, the BWC records an unbilled premium/assessment receivable similar to the recorded reserves. The following chart displays the unbilled premium/assessment receivable associated with the unfunded unpaid claim obligations as well as the funded unpaid claim obligations, which are supported by real assets.

### Funded and Unfunded Recorded Reserves as of June 30, 2008 (\$ Millions)

	Funded	Unfunded
State Insurance Fund	14,776	880
Disabled Workers Relief Fund	396	1,499
Coal-Workers Pneumoconiosis Fund	63	0
Public Work-Relief Employees' Compensation Fund	4	0
Marine Industry Fund	3	0
Self-Insuring Employers Guaranty Fund	46	673
Administrative Cost Fund	<u>216</u>	<u>879</u>
<b>Total Recorded Reserves</b>	<b>15,504</b>	<b>3,931</b>

The unfunded portion of the SIF is associated with PES and Self Insured business while the funded portion includes PA, PEC and HPP administrative expenses.

## Oliver Wyman Actuarial Analysis

The BWC engaged Oliver Wyman to perform an annual estimate of the unpaid loss and loss adjustment expense for the SIF and related Funds as of June 30<sup>th</sup> and quarterly evaluations as of September 30<sup>th</sup>, December 31<sup>st</sup> and March 31<sup>st</sup>. Oliver Wyman and its predecessors have been performing unpaid loss and loss adjustment expense analyses for SIF and related Funds administered by the BWC since 1990. Deloitte Consulting understands that BWC management records its fiscal year ending June 30<sup>th</sup> unpaid loss and loss adjustment expense reserves after considering Oliver Wyman's discounted unpaid loss estimate from their annual June 30<sup>th</sup> reserve audit. Further, BWC management may adjust its September 30<sup>th</sup>, December 31<sup>st</sup> and March 31<sup>st</sup> quarter-ending recorded unpaid loss and loss adjustment expense reserves based on Oliver Wyman's quarterly reviews, if deemed appropriate.

The performance of quarterly interim evaluations, as of September 30<sup>th</sup>, December 31<sup>st</sup> and March 31<sup>st</sup>, is an appropriate process that allows the BWC to understand claim data development throughout the fiscal year and monitor potential impacts on the BWC's recorded loss and loss adjustment expense reserves. However, prior to the issuance of the fiscal year-end June 30<sup>th</sup> financial statements there exists a limited time frame for the completion of the annual estimate of the unpaid loss and loss adjustment expense by the third-party actuary, Oliver Wyman. This potentially limits the third-party actuary's ability to enhance their analysis through new or revised processes or methods, if necessary. Further, the BWC may not have sufficient time to review the third-party Actuarial Audit Report in detail in order to make judgments about the findings. An evaluation date prior to June 30<sup>th</sup> for the Annual Actuarial Audit would provide more time prior to the close of the financial statements for the third-party analysis and the BWC's review of third party's findings.

### State Insurance Fund

Oliver Wyman determines separate unpaid claim estimates for PA, PEC and PES business types within the SIF. Within each business type, estimates were determined separately for medical only, medical on lost time claims by provider type, and for each compensation type (known as type of loss throughout this Report). The following table displays each compensation type and medical provider type analyzed separately by Oliver Wyman:

<b>Compensation Type</b>	<b>Medical on Lost Time Provider Type</b>
Permanent Total Disability	Hospitals
Temporary Total Disability	Physicians
Death Claims	Pharmacies
Percent Permanent Partial	Chiropractors
Permanent Partial	Rehabilitations
Temporary Partial & Change of Occupation (<1987)	Health-Other
Wage Loss, Living Maintenance Wage Loss & Change of Occupation (>1986)	
Living Maintenance	
Lump Sum Settlements	
Lump Sum Advancements	
Additional Awards	

The estimation of unpaid losses separately for each compensation type is appropriate based on the amount of claim data available for each compensation type, varying development or persistency patterns between each compensation type and changing distributions of compensation types over time. Although estimating unpaid medical losses associated with lost time claims separately by provider type is uncommon in the industry, it is a reasonable approach for the BWC given the magnitude of the claim data. However, only methodologies that rely on incremental payment relationships can be utilized since sufficient cumulative claim data is not available prior to January 1, 1989.

Separate estimates are determined for PA, PEC, and PES due to pricing and financial statement liability reporting and unbilled premium receivable requirements. Although this is a reasonable process, consideration should be



given to PA development or persistency patterns when selecting such assumptions for certain types of loss for PEC and PES as there is less claim data available.

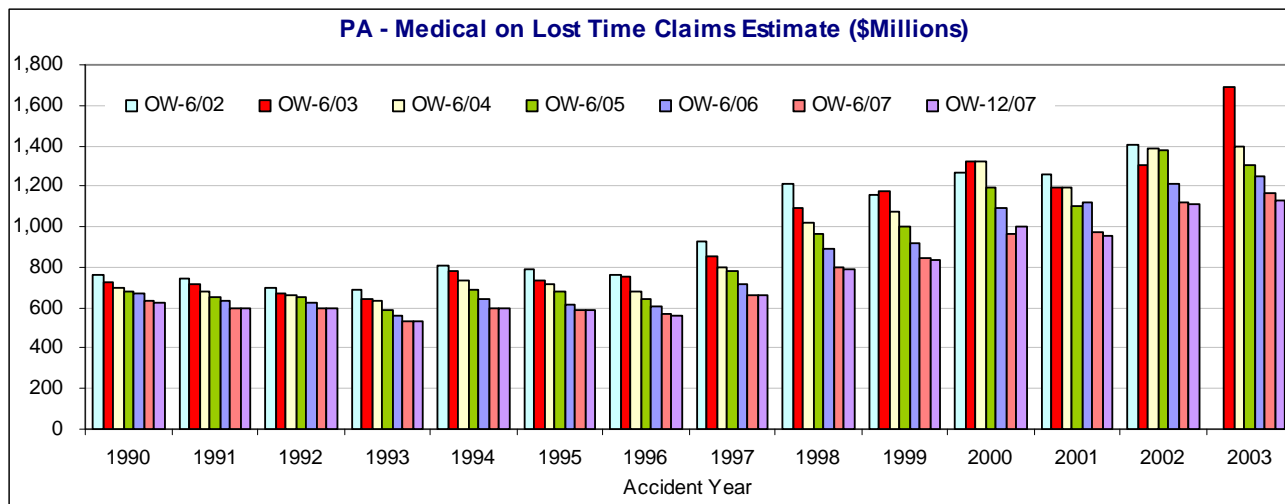
Oliver Wyman’s approach to determine their estimate of unpaid losses relies heavily on the BWC’s historical claim data organized into annual incremental payments by accident year. More common actuarial methodologies based on historical cumulative paid loss development data were not considered. Methodologies that rely on historical incurred claim data, defined as paid losses plus outstanding case reserve estimates, were not performed. It is our understanding that Oliver Wyman believes MIRA I case reserve estimates do not lend themselves to methodologies that project total unpaid losses due to a limited number of valuation points and inconsistencies. Different estimates of unpaid losses are possible using varying types of data and methods.

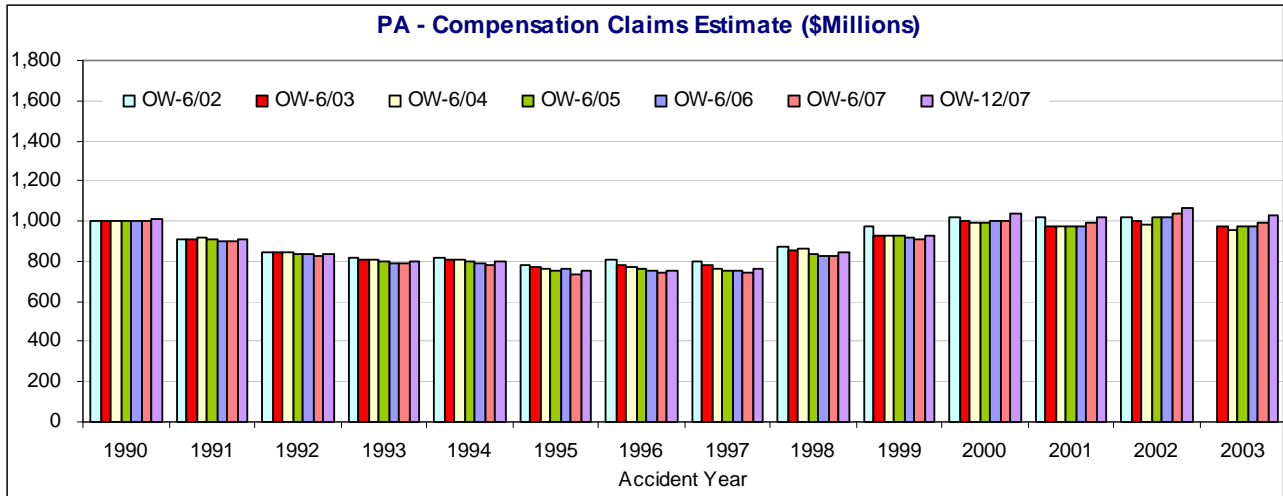
While the Actuarial Audit Report contains detailed analyses using multiple methodologies, the unpaid loss estimates within each type of loss are based on a single actuarial methodology employing incremental paid loss data. Actuarial Standard of Practice No. 43 on unpaid loss estimates indicates the need to consider the use of multiple methods, unless reliance upon a single method model is reasonable given the circumstances. Given the potential variability in unpaid loss estimates, a comparison of estimates from different methods for the same type of loss may assist the BWC in assessing reserve risk.

### State Insurance Fund - Runoff of Oliver Wyman Undiscounted Estimates

Comparing actuarial ultimate loss estimates over time may provide an understanding of the level of variability inherent in the estimates, the impact of certain changes in social, legal or workers’ compensation environments, and/or gage the performance of prior actuarial loss estimates. Although the Actuarial Audit Report includes a retrospective review and comparison of current unpaid loss estimates to prior unpaid loss estimates, it does not provide sufficient detail to allow the BWC to understand changes and trends. Specifically, the Actuarial Audit Report simply compares the current and prior unpaid loss estimates on a discounted basis for all accident years combined. The retrospective analysis should be performed on an undiscounted basis by accident year and type of loss in order to allow the BWC to develop a more thorough understanding of the changes in the unpaid loss estimates and their magnitude overtime.

Deloitte Consulting performed a comparison, or runoff, of Oliver Wyman’s undiscounted estimates from the 2002 through 2007 Annual Actuarial Audit Reports as well as the December 31, 2007 Quarterly Actuarial Audit Report. This comparison shows Oliver Wyman’s undiscounted estimates for medical have sizable year-to-year reductions while their estimates for compensation have been relatively consistent. The following two charts show the change in Oliver Wyman’s undiscounted estimates for accident years 1990 through 2003 from valuation dates June 30, 2002 through December 31, 2007 separately for PA medical on lost time claims and compensation:





Oliver Wyman's PA undiscounted estimates for accident years 1978 through 2007 have decreased by approximately \$4.8 billion from the June 30, 2002 Annual Actuarial Audit Report to the December 31, 2007 Quarterly Actuarial Audit Report of which \$4.9 billion is for medical. Deloitte Consulting also observed that the reductions in Oliver Wyman's estimates have been more sizable for both PEC and PES. The following chart displays the change in Oliver Wyman's undiscounted estimates from the June 30, 2002 Annual Actuarial Audit Report to the December 31, 2007 Quarterly Actuarial Audit Report separately for PA, PEC and PES as well as for medical and compensation.

**Change in Oliver Wyman Undiscounted Estimates From June 30, 2002 through December 31, 2007 (\$Millions)**

	Medical			Compensation			Total		
	Change from 6/02-12/07	Original Estimate <sup>^</sup>	Percent Change	Change from 6/02-12/07	Original Estimate <sup>^</sup>	Percent Change	Change from 6/02-12/07	Original Estimate <sup>^</sup>	Percent Change
PA	(4,934)	27,190	-18%	114	25,780	0%	(4,820)	52,970	-9%
PEC	(2,745)	7,231	-38%	(251)	3,824	-7%	(2,996)	11,055	-27%
PES	<u>(1,078)</u>	<u>2,594</u>	<u>-42%</u>	<u>(132)</u>	<u>1,211</u>	<u>-11%</u>	<u>(1,211)</u>	<u>3,805</u>	<u>-32%</u>
Total	(8,757)	37,015	-24%	(269)	30,816	-1%	(9,027)	67,831	-13%

<sup>^</sup> Oliver Wyman Original Estimate for Accident Years 2003-2007 and Oliver Wyman's Estimate as of June 30, 2002 for Accident Years 1978-2002

As observed in the chart above, Oliver Wyman's undiscounted estimates have decreased approximately \$3.0 billion for PEC and \$1.2 billion PES, which equate to a 27% and 32% decrease of Oliver Wyman's original undiscounted estimates, respectively. These percent decreases are sizable compared to the 9% decrease observed for PA. Oliver Wyman's original undiscounted estimates are defined as their estimates as of age 12 months for accident years 2003 through 2007 (i.e., Oliver Wyman's June 30, 2003 estimate for accident year 2003, Oliver Wyman's June 30, 2004 estimate for accident year 2004, etc.) and their estimates as of June 30, 2002 for accident years 1978 through 2002.

**State Insurance Fund – Medical Methodology**

For medical only and medical on lost time claims (all provider types), Oliver Wyman used a calendar year incremental paid severity development method. In this method, estimated payments in the following fiscal calendar year for a given accident year are determined as the current fiscal calendar year payment times a persistency factor and an implicit inflation load. This is repeated for each future fiscal calendar year within each accident year until all future fiscal calendar years are projected to ultimate. For a given accident year, all future fiscal calendar year projections are then summed together to determine the accident year's nominal (undiscounted) unpaid claim estimate.

The persistency factors were selected judgmentally by Oliver Wyman base on analyzing the relationship of historical incremental paid loss severities from one development age to the next within each fiscal calendar year (“calendar year persistency factors”). The historical incremental paid loss severity triangle was calculated by dividing the historical incremental paid loss triangle by the estimated ultimate number of lost time claims for each accident year. Oliver Wyman only included 30 years of development history in the triangle although development exists for at least 55 years. The June 30, 2007 Oliver Wyman Annual Audit Report does not provide sufficient detail on how future calendar payments were determined beyond 30 years of development. However, based on our discussions with Oliver Wyman, we understand persistency factors beyond 30 years of development were selected based on Ohio workers compensation mortality rates. To allow for more transparency within the Annual Actuarial Audit Report, Oliver Wyman should show the calculation of estimated payments beyond 30 years of development or provide a descriptive example.

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

In the June 30, 2007 Annual Actuarial Audit Report and the December 31, 2007 Quarterly Actuarial Audit Report, Oliver Wyman selected an 11% medical inflation assumption for the July 1, 2007 to June 30, 2008 calendar period and a 9% annual inflation assumption for payments beyond June 30, 2008. Although these assumptions are reasonable, they are somewhat conservative compared to countrywide multi-year average trends and those observed within the BWC’s own data by Deloitte Consulting. Specifically, the 5 year, 10 year and 20 year average medical trends observed by the NCCI are approximately 7.4%, 8.5% and 7.5%, respectively, while those observed within the BWC’s own data by Deloitte Consulting are around 6% to 7%. Oliver Wyman also notes on Page 3 of Appendix A in the June 30, 2007 Annual Actuarial Audit Report for medical payments per lost time claim that “the overall average trend for all provider types and development periods has been approximately 5 – 6%”.

This non-traditional actuarial development method was incorporated by Oliver Wyman in the mid 1990’s due to changes in the SIF medical benefits. At the time, the historical paid development history was thought to not be predictive of future medical payments. This method assumes differences in the incremental paid loss severities at the same age of development between different accident years is solely due to inflation and does not consider potential varying size of loss distributions among accident years. Therefore, this methodology becomes more appropriate as the number of claims increases reducing the potential variance between accident year size-of-loss distributions. To limit potential distortions that may occur in the unpaid claim estimate from varying size-of-loss distributions, consideration could be given to observed accident year persistency factors relative to calendar year persistency factors.

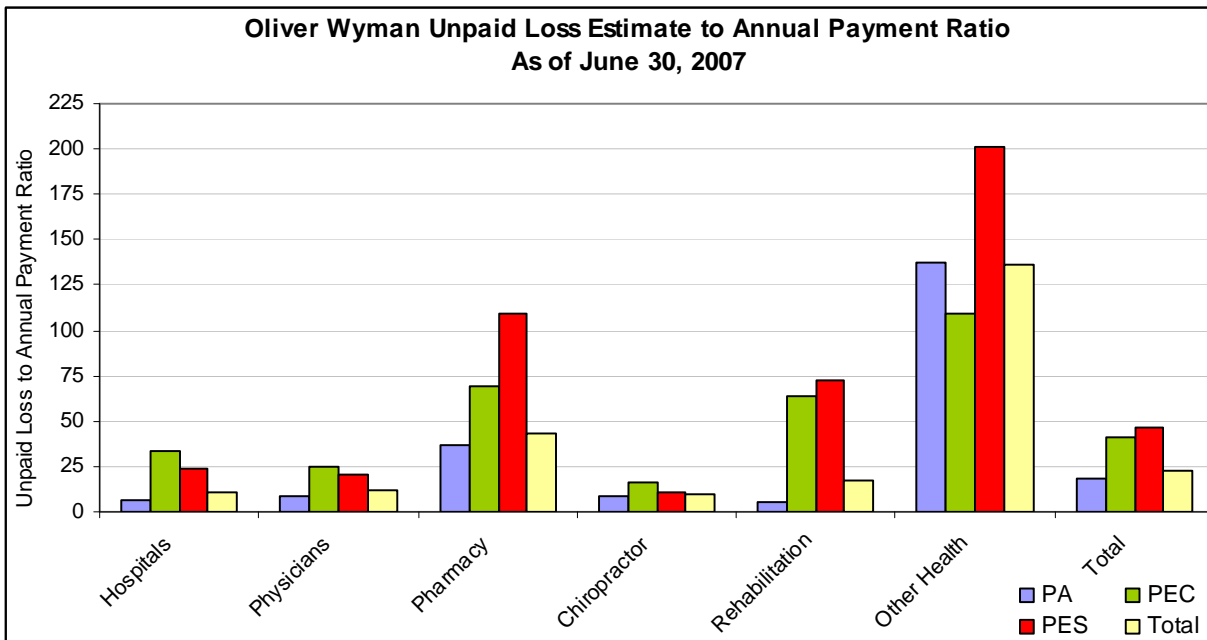
This method also assumes that the distribution of the number of claims for each provider type is consistent with the number of lost time claims. To the extent that this is not true, potential distortions may exist. To eliminate this potential distortion, the incremental paid loss severity triangle could be calculated by dividing the incremental paid loss triangle by the number of ultimate claims for given medical type under review instead of the number of ultimate lost time claims.

For segments with smaller amounts of data, unusual unpaid claim estimates are more likely using this methodology. For example, Oliver Wyman’s nominal unpaid loss estimate for the PA Other Health provider type of approximately \$3.15 billion as of June 30, 2007 is 137 times the actual annual loss payments from July 1, 2006 to June 30, 2007 of approximately \$23 million. In other words, it would take 137 years for the BWC to pay Oliver Wyman’s unpaid loss estimate at the current annual payment rate. This is not realistic unless there is a substantial medical benefit change for PA Other Health in the future. The following chart displays the implied medical on loss time claims unpaid loss to annual payment ratios by provider type for PA business as well as actual loss payments from July 1, 2006 through June 30, 2007 and Oliver Wyman’s nominal unpaid loss estimate as of June 30, 2007.

**Private Employers - Medical on Lost Time Claims (\$ Millions)**

Provider Type	7/1/06-6/30/07 Loss Payments		Oliver Wyman Nominal Unpaid Loss Estimate		Unpaid Loss to Annual Payment Ratio
	Amount	% of Total	Amount	% of Total	
Hospitals	200	37%	1,403	14%	7
Physicians	135	25%	1,177	12%	9
Pharmacy	99	18%	3,666	37%	37
Chiropractor	31	6%	251	3%	8
Rehabilitation	56	10%	333	3%	6
Other	<u>23</u>	<u>4%</u>	<u>3,146</u>	<u>32%</u>	<u>137</u>
Total	543	100%	9,976	100%	18

For PEC and PES, the Oliver Wyman unpaid loss estimates for medical on lost time claims are substantially greater than PA for each provider type relative to actual annual loss payments. The following chart displays unpaid loss estimate to annual payment ratios separately for PA, PEC and PES by provider type:



The unpaid loss estimate to annual payment ratio for all provider types combined is 18 for PA, 41 for PEC and 46 for PES. Although there may exist varying payment patterns between PA, PEC and PES, the unpaid loss to annual payment ratios between PA, PEC and PES should be more consistent. Therefore, Oliver Wyman's unpaid loss estimates for PEC and PES appear conservative relative to the unpaid loss estimate for PA. Similar to PA Other Health, all provider types within PEC and PES have a limited amount of data making the unpaid loss estimates more susceptible to unusual estimates from varying size-of-loss distributions among accident years.

Deloitte consulting also observed that the unpaid loss estimates using the calendar year persistency method for smaller provider types are susceptible to large fluctuations. For example, for PA Other Health, the Oliver Wyman ultimate loss estimate for accident year 2005 increased from approximately \$285 million in the June 30, 2007 Annual Actuarial Audit Report to approximately \$348 million in the December 31, 2007 Quarterly Actuarial Audit Report, an increase of approximately \$63 million, while actual payments were only \$0.2 million higher than expected from June 30, 2007 to December 31, 2007.

## **State Insurance Fund – Temporary Total and Living Maintenance Methodology**

For temporary total and living maintenance loss types, Oliver Wyman relied on a calendar year incremental paid severity development method similar to that used for medical except the historical incremental paid severity triangle was normalized for changes in the average weekly benefit by accident year. Unlike medical, an inflation load is not necessary since Oliver Wyman normalized for changes in the average weekly wage.

This method applied to temporary total and living maintenance is not subject to the same degree of concern as medical due to varying size-of-loss distributions between accident years. For temporary total and living maintenance, the amount of benefit paid is a function of the injured workers weekly wage capped at certain minimums/maximums as opposed to medical, which is a function of the severity of the injury and is not capped. However, the method is still subject to potential distortions to the extent that the number of temporary total claims (or living maintenance claims) relative to total lost time claims varies between accident years as well as the distribution of weekly wages relative to the state average weekly wage varies between accident years.

## **State Insurance Fund – Death Claims Methodology**

For death claims, Oliver Wyman primarily relied on an accident year incremental paid development method. In this method, estimated payments in the following fiscal calendar year for a given accident year are determined as the current fiscal calendar year payment times a persistency factor. This is repeated for each future fiscal calendar year within each accident year until all future fiscal calendar years are projected. For a given accident year, all future fiscal calendar year projections are then summed together to determine the accident year's nominal (undiscounted) unpaid claim estimate.

The persistency factors were selected judgmentally by Oliver Wyman based on analyzing the relationship of historical incremental paid losses from one development age to the next within each accident year. Similar to medical, it is our understanding that persistency factors beyond 30 years of development were selected based on Ohio workers compensation mortality rates.

## **State Insurance Fund – All Other Compensation Types Methodology**

For all other compensation types including, permanent total disability, percent permanent partial, permanent partial, temporary partial, wage loss/living maintenance wage loss, lump sum settlements, lump sum advancements and additional awards, Oliver Wyman utilized an Incremental Index Payment Method.

The nominal unpaid claim estimate for a given accident year is determined by multiplying the average remaining number of weeks per ultimate claim by the average weekly wage and the ultimate number of claims in the Incremental Index Payment Method. For a given accident year, the average remaining number of weeks per ultimate claim is the accumulation of the average number of weeks of benefit per ultimate claim for each future annual period. The average number of weeks of benefit per ultimate claim for each future annual period were selected judgmentally by Oliver Wyman based on analyzing a historical triangle of the average number of weeks of benefit per ultimate claim. The average number of weeks of benefit per ultimate claim triangle was calculated as the incremental paid loss triangle divided by the number of ultimate claims and average weekly benefit. Please note that the June 30, 2007 Oliver Wyman Annual Audit Report defines a "composite factor" as the number of ultimate claims times the average weekly benefit.

This methodology is additive in nature and not multiplicative. Therefore, the estimated remaining number of weeks of benefit for a given accident year may be distorted to the extent there have been changes to the underlying benefit structure, other than normal annual changes in maximum weekly wage, over time.

## **State Insurance Fund – Accident Year 1976 and Prior**

The June 30, 2007 Oliver Wyman Annual Audit Report does not have sufficient documentation for the unpaid loss estimate associated with accident years 1976 and prior. However, based on our discussions with Oliver Wyman, we understand that their unpaid loss estimate for accident years 1976 and prior was determined by multiplying the most recent calendar year payments (from July 1, 2006 to June 30, 2007) for accident year 1976 and prior by the ratio of Oliver Wyman's unpaid loss estimate to most recent calendar year payments for accident year 1977. This process to determine unpaid losses may not produce stable or accurate estimates as it solely relies on the relationship of the unpaid loss estimate to the most recent calendar year payments for one accident year.

Alternative methodologies that incorporate historical paid loss development data should be considered to estimate unpaid losses for accident years 1976 & prior since sufficient historical paid loss data are available for accident years back to at least 1953.

### **State Insurance Fund – Self-Insured**

The Self-Insured Surplus Fund included in the SIF provides for claims occurring prior to 1987 associated with bankrupt self-insureds, disallowed claim reimbursements and rehabilitation claims. Offsetting these liabilities is a potential recovery from remaining surety bonds.

Oliver Wyman's unpaid loss estimate for bankrupt self-insureds associated with claims occurring prior to 1987 was determined in concert with their unpaid loss estimate for claims occurring in 1987 and subsequent, which are provided for under the Self-Insuring Employers Guaranty Fund ("SIEGF").

The Oliver Wyman unpaid loss estimate for disallowed claim reimbursements and rehabilitation claims was determined by multiplying the amount of payments made during the most recent fiscal calendar year associated with disallowed claim reimbursements and rehabilitation claims by a ratio of payments made during the most recent fiscal calendar year for Private Employers to Oliver Wyman's estimated discounted unpaid loss estimate for Private Employers.

### **State Insurance Fund – Health Partnership Program Administration Expense**

The SIF is required to reimburse managed care organizations ("MCOs") for administration of the Health Partnership Program ("HPP").

Oliver Wyman relied on the common paid-to-paid methodology to determine an estimate of unpaid loss adjustment expense associated with the HPP. Specifically, a selected paid to paid ratio was applied to 50% of Oliver Wyman's SIF discounted unpaid claim estimate to determine a discounted unpaid loss adjustment expense estimate for HPP. In applying this method, Oliver Wyman assumed one-half of loss adjustment expenses are paid in the year of injury while the remainder will be paid throughout the life of the claim. Oliver Wyman also assumed that all claims occurring prior to the evaluation date have been reported. This is assumptions is aggressive based historical claim reporting patterns, which indicated lost time claims are not 100% reported as of 12 months of development.

The paid-to-paid ratio was selected judgmentally by Oliver Wyman based on the observed ratio of actual MCO payments to SIF loss payments during fiscal calendar year ending June 30, 2007. In selecting the paid to paid ratio, consideration should be given to observed paid to paid to ratios for multiple fiscal years instead of just the most recent.

### **Disabled Workers' Relief Fund**

The Disabled Workers' Relief Fund ("DWRF") provides supplementary payments for cost of living adjustments to workers whose combined permanent total disability benefit plus social security disability benefit are lower than the DWRF entitlement amount (threshold). The number of claims eligible for DWRF benefits as well as the amount of the benefit increase over time as the threshold is adjusted upward based on the consumer price index. The DWRF I provides supplementary cost of living payments on claims that occurred prior to 1987 while the DWRF II provides for claims that occurred in 1987 and after. Senate Bill 307 established DWRF II, with the apparent legislative intent of an actuarially solvent pre-funding of DWRF benefits for injuries occurring in 1987 and subsequent. This pre-funding caused the DWRF II fund to grow. However, a formal Attorney General opinion in 1993 required that DWRF II operate on a terminal funding or pay as you go basis.

Deloitte Consulting reviewed Oliver Wyman's unpaid loss estimates from their June 30, 2007 Annual Actuarial Audit Report and December 31, 2007 Quarterly Actuarial Audit Report. Based on this review, it appears Oliver Wyman's unpaid loss estimate for the DWRF as of June 30, 2008 is reasonable.

The DWRF is subject to significant risk and uncertainty due to a potentially high leverage effect of inflation on the obligations of the DWRF and on the future assessments needed to pay the DWRF benefits. The BWC should



conduct further analysis of the risk of inflation on this fund since future inflation is subject to significant changes over relatively short periods of time.

### **Coal-Workers Pneumoconiosis Fund**

The Coal-Workers Pneumoconiosis Fund (“CWPF”) provides voluntary coverage to employers who have employee exposure to coal dust. Such employers are required by federal law to provide such coverage to their workers. Employers may purchase coverage from the BWC through the CWPF, from a private insurer or self-insure. CWPF provides permanent and total disability benefits and medical payments to employees who have contracted pneumoconiosis (known as black lung disease) in the course of employment as well as death benefits for surviving spouses. The federal government sets benefit levels and determines claim eligibility for benefits. The CWPF provides voluntary coverage.

The methodology in Oliver Wyman’s June 30, 2007 Annual Actuarial Audit Report and December 31, 2007 Quarterly Audit Report appears appropriate and the factors and assumptions it incorporates appear reasonable.

### **Public Work-Relief Employees’ Compensation Fund**

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

The methodology in Oliver Wyman’s June 30, 2007 Annual Actuarial Audit Report and December 31, 2007 Quarterly Audit Report to estimate unpaid losses is appropriate based on the limited size of the liability associated with the PWRE.

### **Marine Industry Fund**

The Marine Industry Fund provides voluntary coverage to employers who have employees who work on or about navigable waters, as required by the Federal Longshoremen and Harbor Workers’ Act. Employers may purchase coverage from the BWC through the MIF, from a private insurer or self-insure.

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

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

The methodology in Oliver Wyman’s June 30, 2007 Annual Actuarial Audit Report and December 31, 2007 Quarterly Audit Report to estimate unpaid losses is appropriate based on the limited size of the liability associated with the MIF.

### **Self-Insuring Employers Guaranty Fund**

The Self-Insuring Employers Guaranty Fund (“SIEGF”) provides for medical and compensation benefits for workers injured in 1987 and subsequent associated with bankrupt self-insureds. Claims with injury dates prior to 1987 are provided for in the Self-Insured Surplus Fund included in the SIF. In 1986, Senate Bill 307 created the Surety Bond Fund to provide security to cover the cost of claims in the event of bankruptcy or default. It was replaced in 1993 by the SIEGF for claims with injury dates after 1986.

Oliver Wyman estimates unpaid losses for bankrupt self-insureds combined for claims occurring prior to 1987 and subsequent to 1986. The methodology in Oliver Wyman's June 30, 2007 Annual Actuarial Audit Report and December 31, 2007 Quarterly Audit Report is appropriate and the factors and assumptions they incorporate are reasonable.

### **Administrative Cost Fund**

The Administrative Cost Fund ("ACF") provides for administrative expenses for the BWC and Industrial Commission as well as for Rehabilitation and a portion of Safety and Hygiene services.

Oliver Wyman relied on the common paid-to-paid methodology to determine an estimate of future administrative expenses associated with all Funds expected to be paid from the ACF. Specifically, for each Fund a selected paid-to-paid was applied to 50% of Oliver Wyman's discounted unpaid claim estimate to determine a discounted unpaid administrative expense estimate. In applying this method, Oliver Wyman assumed one-half of administrative expenses are paid in the year of injury while the remainder will be paid throughout the life of the claim. Oliver Wyman also assumed that all claims occurring prior to the evaluation date have been reported. This assumption is aggressive based on historical claim reporting patterns, which indicate lost time claims are not 100% reported as of 12 months of development.

The paid-to-paid ratio was selected judgmentally by Oliver Wyman based on the observed ratio of actual loss adjustment expense payments to benefit payments for all Funds combined excluding the HPP benefits within the SIF during fiscal calendar year ending June 30, 2007. In selecting the paid to paid ratio, consideration should be given to observed paid to paid to ratios for multiple fiscal years instead of just the most recent.



# Deloitte Consulting Actuarial Analysis

## Introduction

Deloitte Consulting performed an independent actuarial analysis of the PA, PEC and PES business within the SIF to assist the BWC in establishing objective quality management principles and methods by which to review the performance of the workers' compensation system. Unpaid loss estimates as of June 30, 2008 were determined separately for medical only claims, medical on lost time claims and each compensation type using data evaluated as of December 31, 2007. Subsequent to June 30, 2008, Deloitte Consulting performed an actual versus expected analysis of paid losses from January 1, 2008 through June 30, 2008. Deloitte Consulting did not determine its own unpaid loss estimate for purposes of recording an amount in the financial statement.

Deloitte Consulting's actuarial analysis incorporated multiple methodologies based on both incremental and cumulative to date accident year data as well as both paid to date losses and incurred to date losses (paid losses plus MIRA case reserves). These methodologies are described under the "Methodology" section below.

It was necessary for Deloitte Consulting to construct cumulative paid and incurred loss triangles evaluated annually as of June 30<sup>th</sup> based on several sources of information in order to apply methodologies that rely on cumulative development data. Cumulative paid loss triangles are not maintained by Oliver Wyman as they only rely on methodologies based on incremental payment data. In addition, the BWC is not able to generate cumulative to date claim payments due to system conversions/upgrades in the early 1990's where information associated with certain historical payment transactions were not transferred. Deloitte Consulting's processes to generate cumulative paid and incurred loss triangles are described in detail along with the underlying data under the "Paid Loss Development" section below.

## Summary of Results

A Summary of Deloitte Consulting's selected nominal and discounted unpaid loss estimates for the PA, PEC and PES business within the SIF as of June 30, 2008 are displayed below as well as the unpaid loss estimates from the December 31, 2007 Oliver Wyman Quarter Actuarial Audit Report. The discounted unpaid loss estimates are based on data as of December 31, 2007 and are discounted using a 5% interest rate selected by the BWC.

### State Insurance Fund - PA, PEC and PES Unpaid Loss Estimates as of June 30, 2008

Based on Data as of December 31, 2007 (\$Millions)

	Nominal Unpaid Loss Estimates				Discounted Unpaid Loss Estimates			
	Deloitte Consulting	Oliver Wyman	Difference		Deloitte Consulting	Oliver Wyman	Difference	
			Dollars	Percent			Dollars	Percent
<b>PA</b>								
Medical	7,721	10,923	(3,202)	-29%	4,455	5,445	(990)	-18%
Compensation	<u>11,373</u>	<u>11,004</u>	<u>369</u>	<u>3%</u>	<u>6,612</u>	<u>6,633</u>	<u>(20)</u>	<u>0%</u>
Total	19,094	21,927	(2,833)	-13%	11,067	12,077	(1,010)	-8%
<b>PEC</b>								
Medical	1,210	3,031	(1,821)	-60%	699	1,367	(668)	-49%
Compensation	<u>1,670</u>	<u>1,666</u>	<u>4</u>	<u>0%</u>	<u>990</u>	<u>1,001</u>	<u>(11)</u>	<u>-1%</u>
Total	2,880	4,697	(1,817)	-39%	1,689	2,368	(679)	-29%
<b>PES</b>								
Medical	374	1,129	(755)	-67%	217	472	(255)	-54%
Compensation	<u>496</u>	<u>439</u>	<u>57</u>	<u>13%</u>	<u>297</u>	<u>273</u>	<u>24</u>	<u>9%</u>
Total	871	1,568	(698)	-44%	514	745	(231)	-31%
<b>Total</b>								
Medical	9,305	15,083	(5,778)	-38%	5,371	7,284	(1,913)	-26%
Compensation	<u>13,540</u>	<u>13,109</u>	<u>431</u>	<u>3%</u>	<u>7,899</u>	<u>7,907</u>	<u>(7)</u>	<u>0%</u>
Total	22,845	28,192	(5,347)	-19%	13,271	15,191	(1,920)	-13%

As observed in the chart above, Deloitte Consulting's nominal unpaid loss estimate of approximately \$22.8 billion for PA, PEC and PES combined is approximately \$5.4 billion or 19% lower than Oliver Wyman's estimate of \$28.2 billion. For medical, Deloitte Consulting's nominal unpaid loss estimate of \$9.3 billion is significantly below Oliver Wyman's estimate of \$15.1 billion while Deloitte Consulting's nominal unpaid loss estimate of \$13.5 billion for compensation is modestly higher than Oliver Wyman's estimate of \$13.1 billion. The differences are more pronounced for PEC and PES than for PA. Specifically, Deloitte Consulting's nominal unpaid loss estimate is 39% and 44% lower for PEC and PES, respectively, compared to 13% lower for PA. The direction of these differences is consistent with the observed changes in Oliver Wyman's estimates annually since June 30, 2002 as discussed under the "*Oliver Wyman Actuarial Analysis*" section above.

On a discounted basis, the difference between Deloitte Consulting and Oliver Wyman is \$1.9 billion or 13% compared the nominal difference of 19% for PA, PEC and PES combined. There is a smaller difference on a discounted basis than on a nominal basis as the difference between the Deloitte Consulting and Oliver Wyman expected future calendar year payments increases each year going forward, where Oliver Wyman is higher.

Deloitte Consulting also determined a discounted unpaid loss estimate using an interest rate of 4% instead of 5%. This resulted in a discounted unpaid loss estimate of \$14.5 billion for PA, PEC and PES combined, which is approximately \$0.7 billion or 4% lower than Oliver Wyman's discounted unpaid loss estimate of \$15.2 billion discounted at 5%.

The discounted unpaid loss estimates in the table above are expected to be sufficient to cover unpaid losses only when combined with the expected interest income that would be generated if those reserve balances obtained at least a 5% return from investments. According to Actuarial Standard of Practice No. 20 on discounted reserves, the actuary should be aware that a discounted reserve is an inadequate estimate of economic value unless appropriate risk margins are included to account for risk associated with the timing of the payments and the interest rate. The Oliver Wyman discounted unpaid loss estimates and the BWC recorded reserves do not appear to include an explicit risk margin, although some assumptions may reflect the risk of underestimation. As such, the Deloitte Consulting discounted unpaid loss estimates displayed in the table above also do not include a risk margin to allow for a comparison to Oliver Wyman's discounted unpaid loss estimates. Deloitte Consulting determined risk margin estimates for the funded unpaid claim liability as part of the "Net Asset Tasks".

## **2008 Actual Versus Expected Payments**

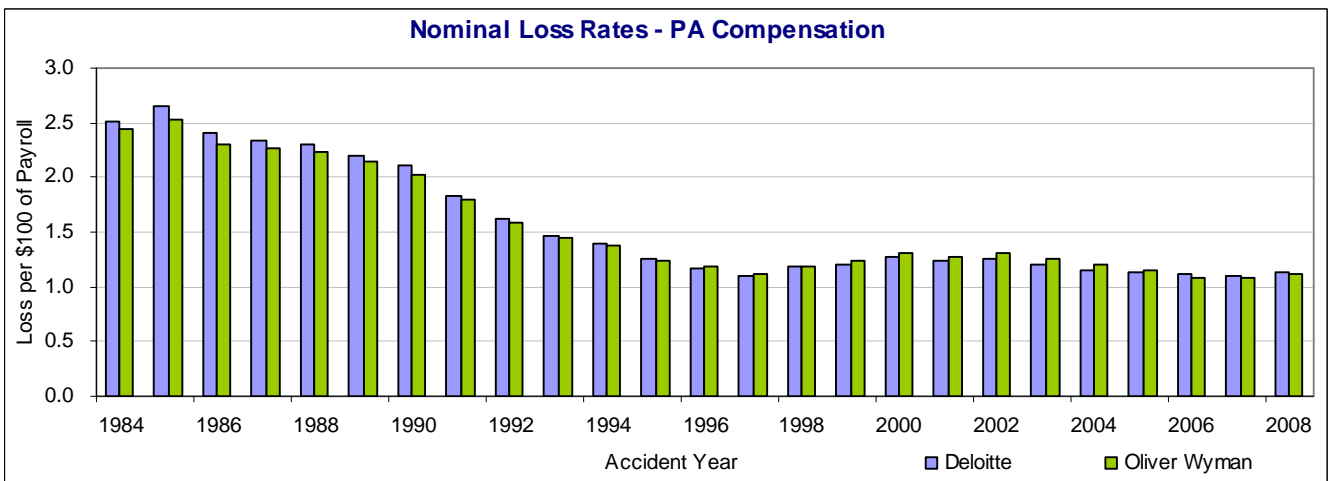
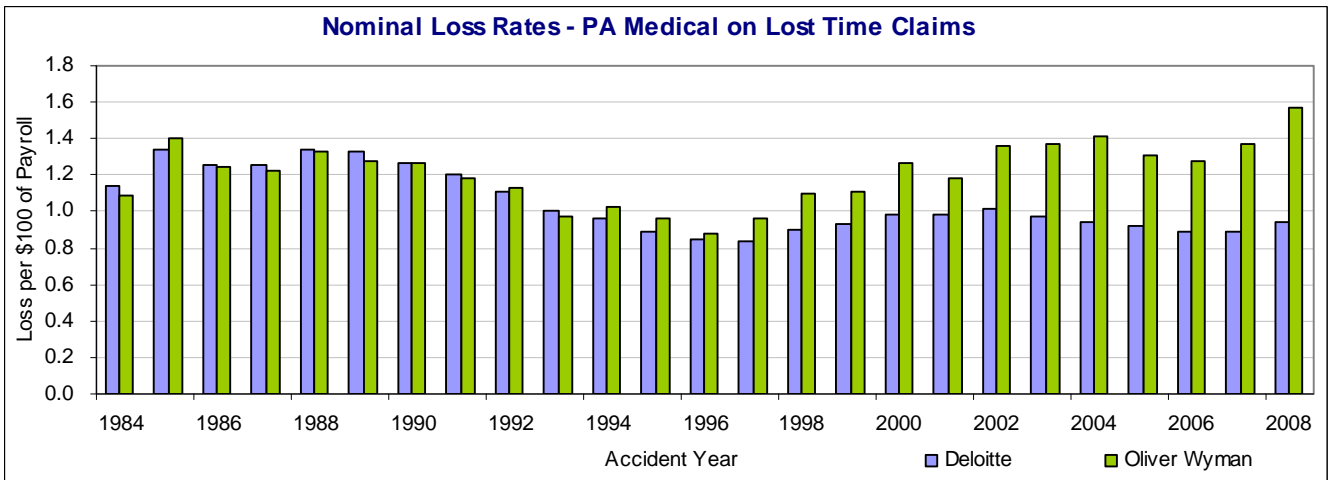
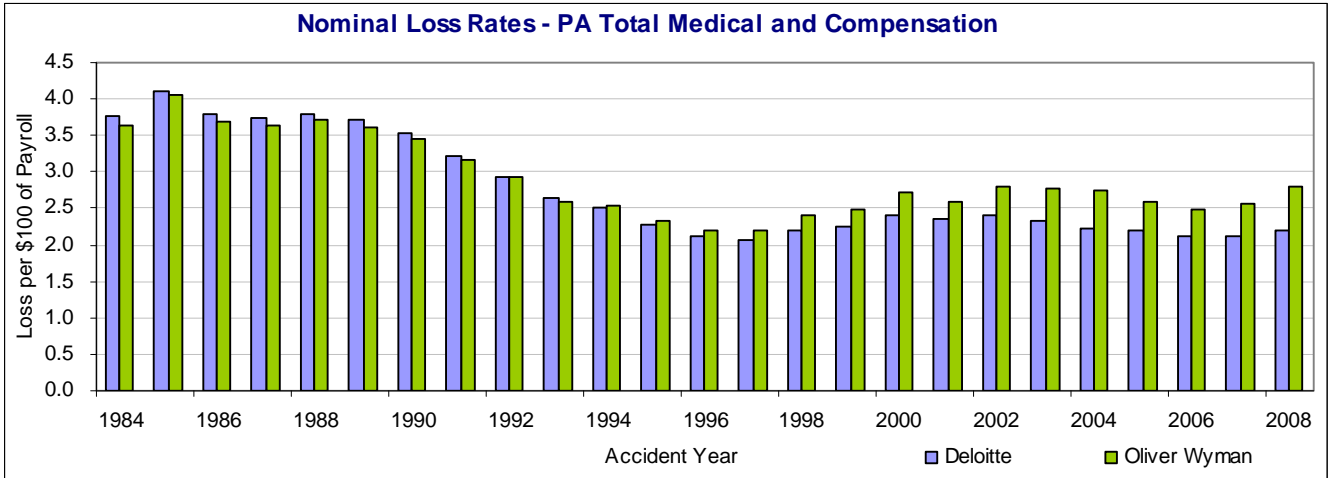
Deloitte Consulting performed an actual versus expected analysis of paid losses from January 1, 2008 through June 30, 2008 to determine the reasonableness of their June 30, 2008 unpaid loss estimate based on data evaluated as of December 31, 2007. The expected payments from January 1, 2008 through June 30, 2008 are based on the factors and assumptions selected by Deloitte Consulting in their analysis using data as of December 31, 2007.

Actual payments from January 1, 2008 through June 30, 2008 for PA, PEC and PES business combined were approximately \$955 million compared to expected payments of approximately \$965 million. The \$10 million less in actual payments than expected equates to a difference of only 1%. Actual payments were less than expected for all types of loss except LSS as the increased LSS activity continued shifting payments from non-LSS types of loss to LSS. Overall, the Deloitte Consulting unpaid loss estimate as of June 30, 2008 based on date evaluated as of December 31, 2007 is consistent with what Deloitte Consulting would expect using data evaluated as of June 30, 2008. Please see Summary 1, Exhibit 3 under Appendix A.

Please note that Oliver Wyman did adjust their June 30, 2008 unpaid loss estimate for PA, PEC and PES downward from \$15,190 million in the December 31, 2007 Quarterly Audit Report to \$14,838 million in the June 30, 2008 Annual Audit Report.

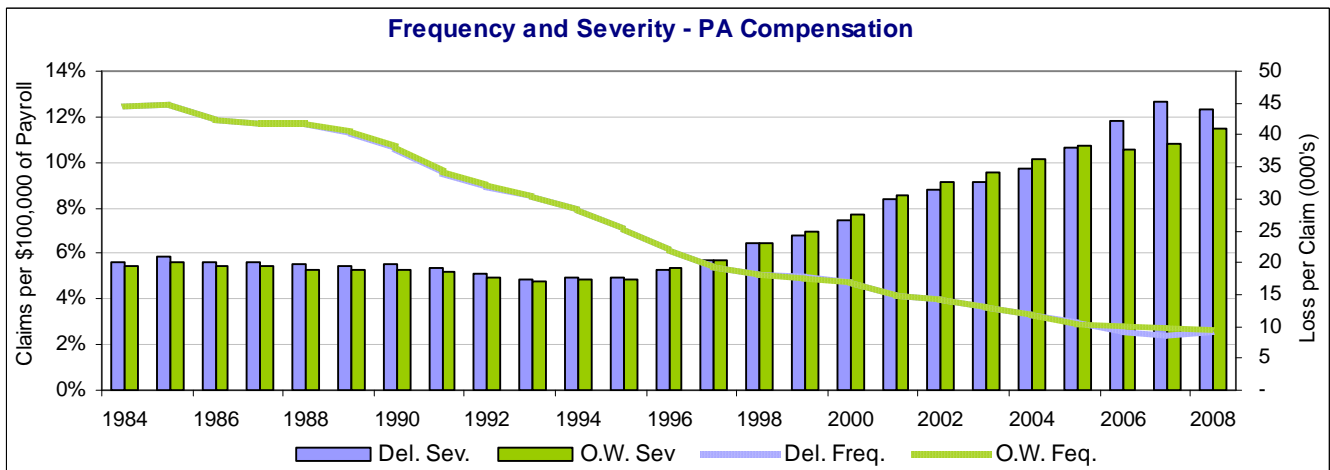
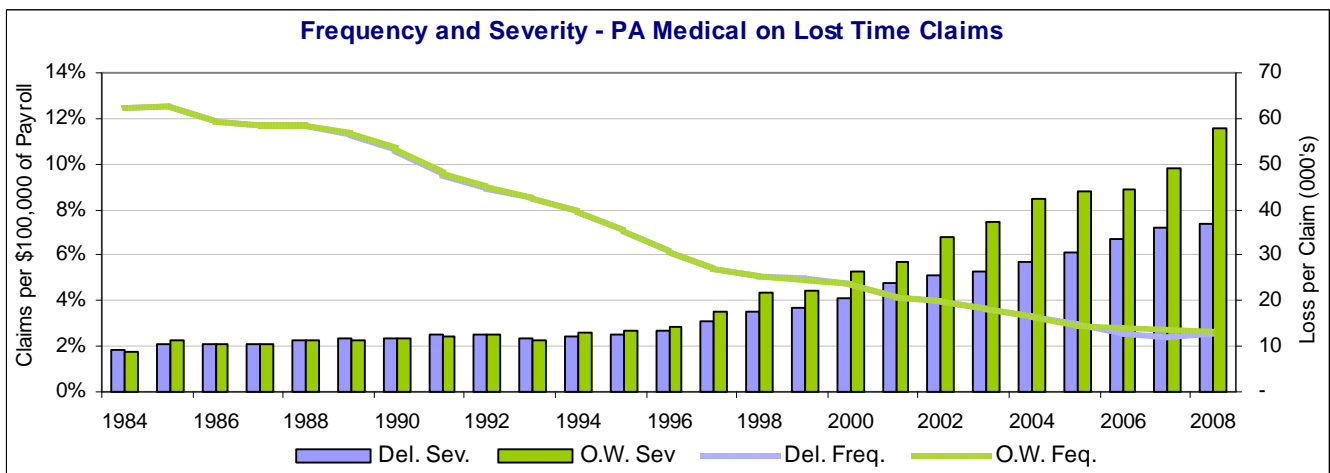
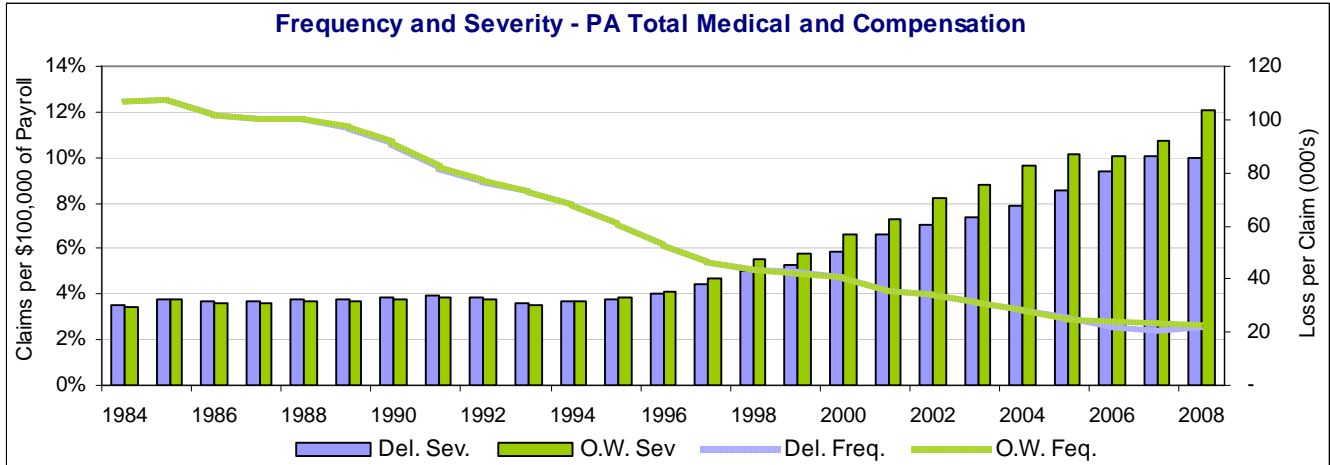
## **Diagnostics**

The following three charts shows Deloitte Consulting and Oliver Wyman nominal loss rates for PA business, defined as ultimate loss per \$100 of payroll, separately for total medical and compensation, medical on lost time claims and compensation.



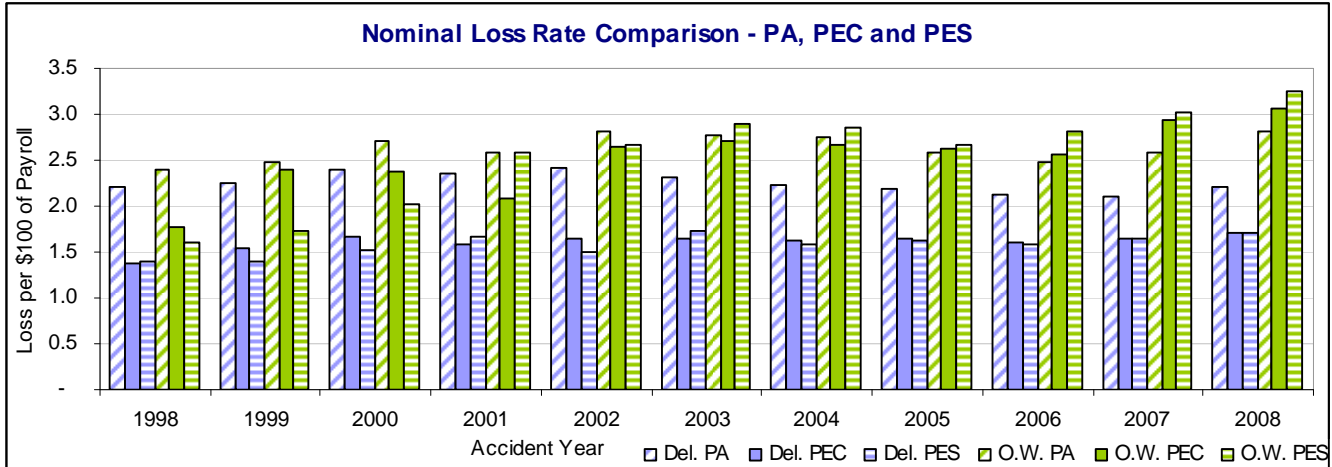
As observed in the charts above, the Oliver Wyman nominal loss rates are higher in less mature accident years while the Deloitte Consulting nominal loss rates are higher in more mature accident years. In addition, the difference in less mature accident years is driven by medical on lost time claims.

Although the nominal loss rates have remained relatively stable from the mid 1990's through 2008, the number of lost time claims has continued to decrease offsetting increasing severity over time. The following three charts display the Deloitte Consulting and Oliver Wyman ultimate frequency and nominal claim severity separately for total medical and compensation, medical on lost time claims and compensation for PA business.



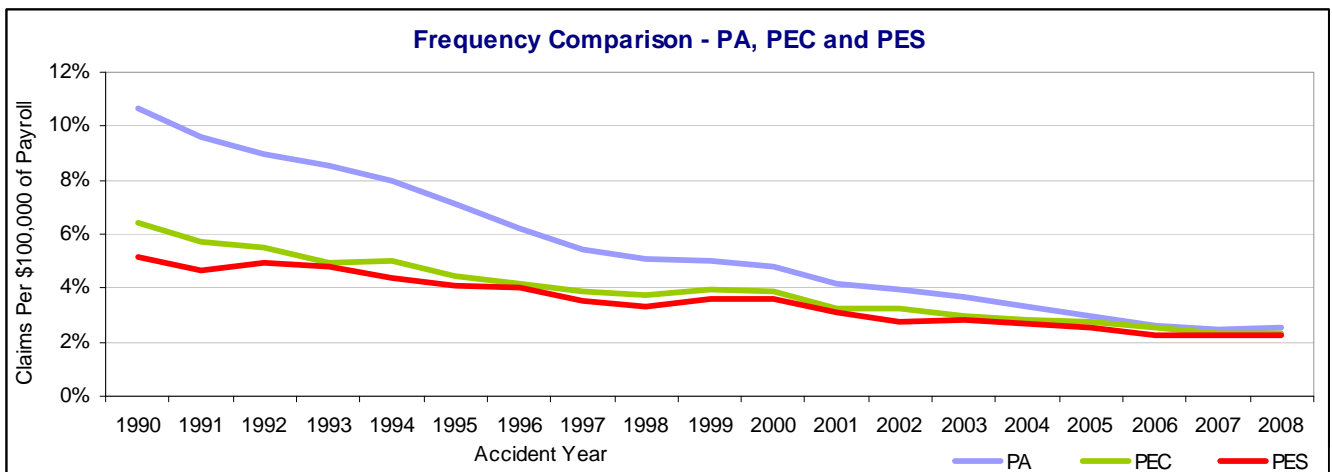
The charts above show that the higher Oliver Wyman nominal rates in less mature accidents are primarily driven by higher average severity estimates for medical on lost time claims.

The following chart compares Deloitte Consulting and Oliver Wyman PEC and PES nominal loss rates to PA for total medical and compensation.

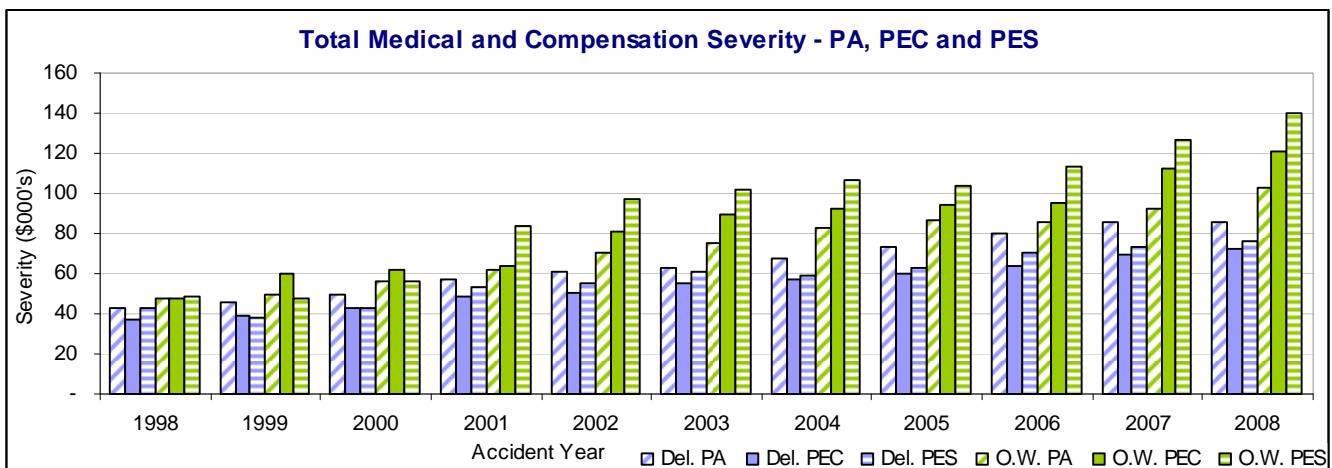


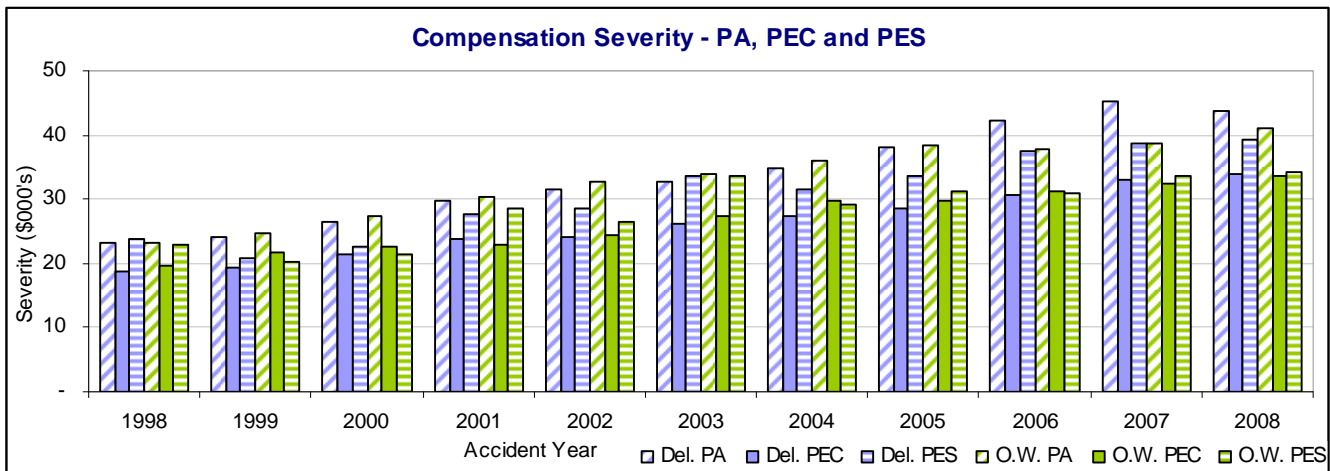
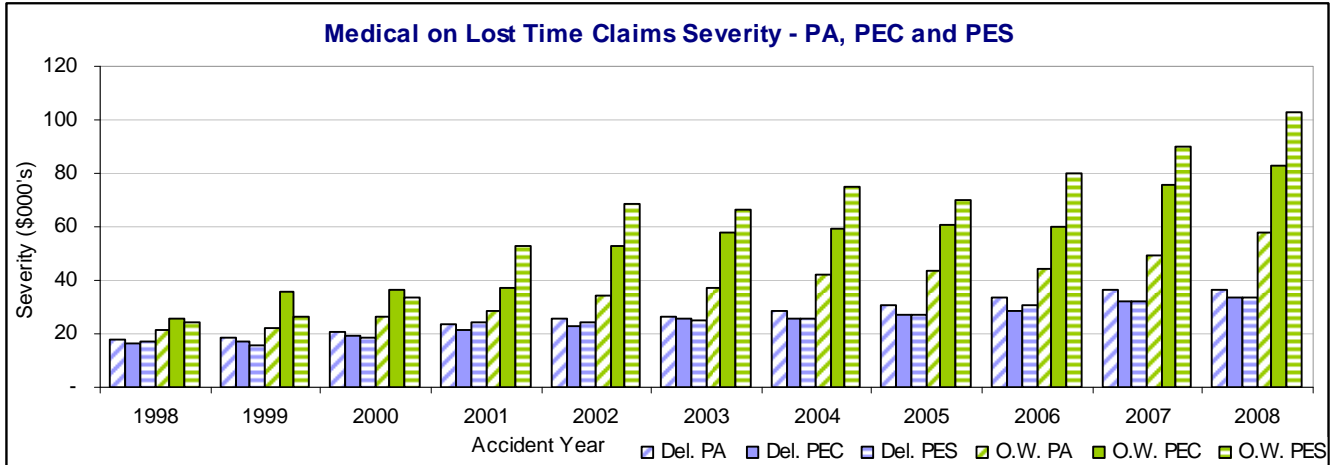
As observed in the chart above, the Deloitte Consulting PEC and PES nominal loss rates are consistent with each other and lower than PA. However, the Oliver Wyman PEC and PES nominal loss rates are lower than PA in older accident years and higher in younger accident years.

Similar to PA, there has also been a reduction in the frequency of claims over time for PEC and PES. However, the decrease in recent years is more pronounced for PA than for PEC and PES. This is likely due to fewer PA claims being filed as a result of the salary continuation program. The following chart shows the frequency of lost time claims separately for PA, PEC and PES.



The following three charts compare the Deloitte Consulting and Oliver Wyman nominal severities for PA, PEC and PES separately for total medical and compensation, medical on lost time claims and compensation.



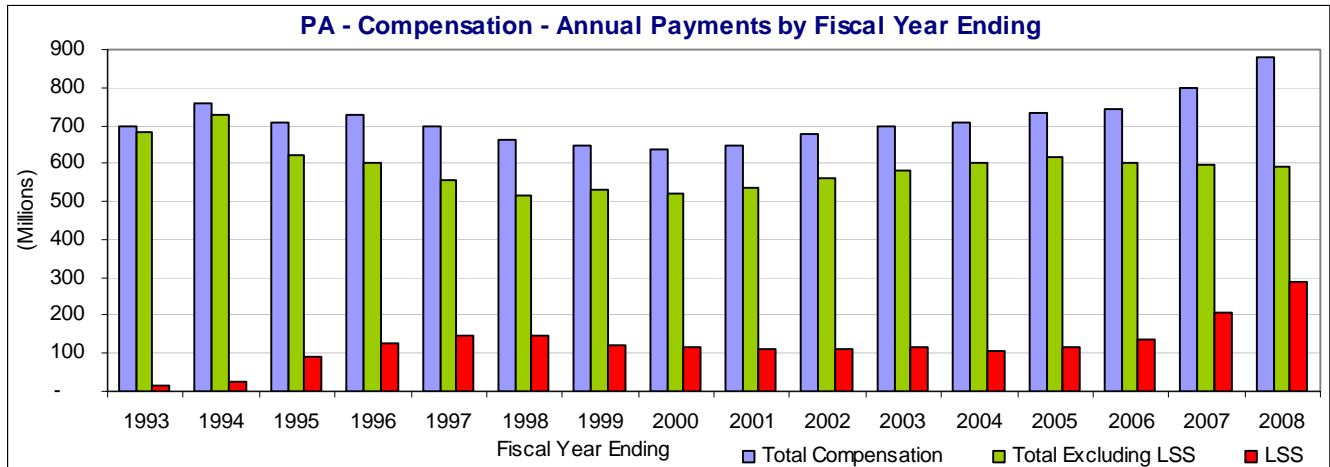


Similar to PA, the Oliver Wyman medical on lost time severities for both PEC and PES are significantly higher in less mature accident years compared to Deloitte Consulting. Further, both the Oliver Wyman PEC and PES severities are significantly higher than PA while the Deloitte Consulting PEC and PES severities are similar to PA.

### Lump Sum Settlements

Beginning in 2006, the BWC increased its emphases on closing claims through lump sum settlements (“LSS”), which has continued into 2008. It is our understanding that the amount of the lump sum settlement is agreed upon by both the claimant and the BWC. The settlement amount is typically determined based on the net present value of the future expected medical and compensation payments for the given claimant. Upon the lump sum settlement of a claim, the BWC typically has no further liability.

The BWC’s emphasis on LSS has led to an increase in LSS payments and a decrease in other compensation types in recent years. The following chart displays total compensation, LSS, and compensation excluding LSS payments by accident year.



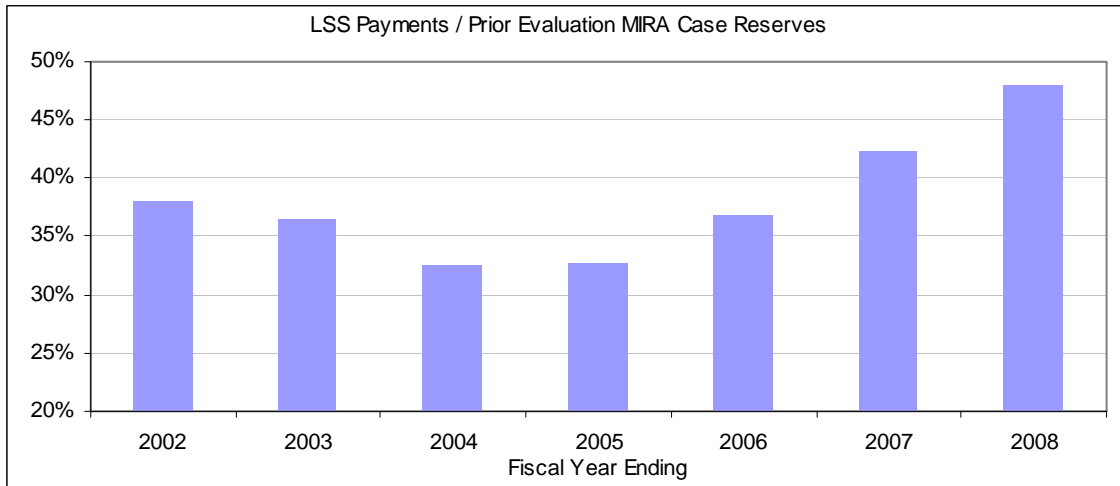
As observed in the chart above, the increase in total compensation payments in recent fiscal years is driven by LSS payments while the amount of non-LSS compensation payments has decreased slightly.

We note, increases in settlement activity generally decrease reserve levels and should reduce final total payments but requires payments to be made sooner rather than later. This leads to greater uncertainty in the unpaid loss estimate as the historical development may not be indicative of future development for certain types of loss affected by the increased emphasis of LSS. Further, more uncertainty is introduced through the discount as the timing of the payments becomes less certain.

There has been a reduction in observed paid loss development over the past two years for permanent total disability, death claims and medical on lost time claims while there has been a large increase for LSS since the increased emphasis on lump sum settlements. Please refer to Section 1, Exhibit 2, Sheet 21 of Appendix B to observe the decrease in paid loss development for medical on lost time claims, Section 1, Exhibit 3, Sheet 21 of Appendix B for permanent total disability and Section 1, Exhibit 4, Sheet 21 of Appendix B for death. In addition, please refer to Section 1, Exhibit 10, Sheet 21 of Appendix B to observe the increased development on LSS.

Although the increase in LSS activity may ultimately result in cost savings for the BWC and state employers, measurement of the cost savings benefit is difficult to assess due to limited information. The BWC internal measures to evaluate the performance of LSS are based on individual claim evaluations performed solely for the purpose of determining the LSS amount. Specifically, for a given claim the final settlement amount is compared to the BWC's estimate of the net present value of the expected future medical and compensation payments. Although this measurement may show promising evidence of future cost savings, it does not provide sufficient support by itself to confirm actual cost savings is occurring or provide support to determine the ultimate amount saved. Certain other factors that make it difficult to assess the cost savings include the following:

- A Large number of LSS claims settle for small amounts;
- Potential exists for certain LSS claims to re-open if it is determined that the settlement agreement does not comply with workers' compensation statutes. For example, during 2008 the State Supreme Court found that the settlement agreement Mr. Robert Wise signed during 1997 did not strictly adhere to all the requirements enumerated in R.C. 4123.65; and
- LSS payments have become an increasing percentage of MIRA case reserves since the increased emphasis on lump sum settlements began in 2006. The following chart displays LSS payments relative to prior evaluation MIRA case reserves for all LSS claims by fiscal year:



The BWC should consider a third-party review of current and past LSS claims to develop a better understanding of the expected cost savings and the possible impact on the recorded reserves.

Oliver Wyman's approach to determine their unpaid claim estimate is to not recognize potential cost savings of the increase in LSS activity until the benefit can be observed in the data. In Deloitte Consulting's opinion, this is an appropriate and prudent approach due to the uncertainty associated with the increase in LSS activity. Deloitte Consulting's nominal and discounted unpaid loss estimates displayed earlier are based on a similar approach.

Deloitte Consulting also determined an estimate based on analyzing historical payments excluding payments associated with all LSS claims as of December 31, 2007. This process assumes that all claims that are not currently LSS will develop similar to historical non-LSS claims. This preliminary analysis of the LSS impact indicates potentially significant savings.

### Paid Loss Development Data

The following chart displays the permanent total disability incremental paid loss triangle for PA included in the June 30, 2007 Oliver Wyman Annual Actuarial Audit Report.

AY	Private Employers - Permanent Total Disability																
	Incremental Paid Losses (in thousands) - Evaluation in Years																
	0.5	1.5	2.5	3.5	4.5	5.5	6.5	7.5	8.5	9.5	10.5	11.5	12.5	13.5	14.5	15.5	
1977																	6,981
1978																7,986	7,761
1979															9,160	9,069	9,050
1980													8,604		8,922	8,904	9,382
1981												8,181	8,391	8,835	9,309	9,317	
1982											8,077	8,304	8,719	9,429	9,586	9,540	
1983										7,293	7,197	8,376	9,129	10,152	9,314	9,323	
1984									7,024	8,156	8,720	10,415	10,581	10,430	9,916	9,969	
1985								6,904	7,751	9,206	10,470	11,417	12,036	11,508	11,323	11,123	
1986							4,005	4,939	6,115	8,559	9,926	10,230	9,876	10,233	9,975	9,668	
1987						2,313	3,351	4,354	7,214	9,280	9,247	9,285	9,306	9,238	9,351	9,074	
1988					1,351	2,289	3,558	6,911	8,488	9,513	9,169	9,579	9,455	9,517	9,482	9,346	
1989				359	1,051	1,989	4,593	7,137	8,208	8,539	9,496	9,332	9,517	9,616	9,302	9,730	
1990			191	567	1,557	3,863	6,380	7,449	7,915	8,898	9,090	9,096	9,489	9,552	10,134	10,210	
1991		22	161	499	1,897	3,544	5,295	5,910	6,170	7,025	6,913	6,898	7,133	7,322	7,587	7,309	
1992	0	1	77	764	2,245	3,478	4,084	4,880	5,425	5,827	5,938	6,431	6,435	6,812	6,779	6,571	
1993	0	5	167	872	1,880	2,915	3,847	4,199	4,779	5,000	5,475	5,835	5,958	5,692	5,939		
1994	0	17	175	814	1,869	2,765	3,749	4,099	4,680	5,152	5,489	6,124	6,053	5,994			
1995	0	36	191	1,005	2,100	2,638	3,433	3,850	4,506	5,282	5,725	5,707	5,751				
1996	1	58	330	942	1,783	2,532	3,360	3,743	4,432	4,991	5,038	5,353					
1997	0	66	274	1,163	2,043	2,821	3,629	4,277	5,129	5,554	5,705						
1998	0	95	374	1,391	2,108	3,178	4,589	5,142	5,660	6,006							
1999	0	43	402	1,101	1,848	2,938	4,316	4,809	5,697								
2000	0	35	419	1,427	2,781	4,154	5,272	6,142									
2001	8	123	512	1,422	2,571	3,697	4,582										
2002	0	143	441	1,284	2,210	3,383											
2003	0	41	453	1,601	2,344												
2004	3	88	541	1,250													
2005	16	108	414														
2006	0	136															
2007	0																



As observed in the chart above, permanent total disability paid losses prior to June 30, 1991 are not included for all accident years. This is consistent with all types of loss within the June 30, 2007 Oliver Wyman Annual Actuarial Audit Report. As a result, supplemental information was required beyond that contained within the June 30, 2007 Oliver Wyman Annual Actuarial Audit Report in order to apply actuarial methodologies that rely on cumulative to date accident year data.

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

Based on additional inquiries, Oliver Wyman was able to provide Deloitte Consulting with historical incremental paid loss triangles for accident years 1965 through 1995 evaluated annually through December 31, 1995 separately for PA, PEC and PES as well as compensation benefit type and medical provider type. For example, the following chart displays the permanent total disability December 31, 1995 incremental paid loss triangle for PA provided by Oliver Wyman.

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

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

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

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

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

accident year/development age. The incremental average paid loss per claim for the development age in question was determined by dividing the incremental average paid loss per claim in the subsequent development age by a persistency factor selected based on observed persistency factors from subsequent accident years for same age of development.

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

**Private Employers - Permanent Total Disability**

**Incremental Paid Losses (in thousands) - Evaluation in Years**

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

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

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

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

**Private Employers - Permanent Total Disability**

**Cumulative Paid Losses (in thousands) - Evaluation in Years**

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

- 3) Derive cumulative paid losses as of June 30, 1991 for accident years 1977 through 1991 and subsequently add/cumulate incremental paid losses as of subsequent annual evaluations, provided in the June 30, 2007 Oliver Wyman Annual Actuarial Audit Report, to generate a complete cumulative paid loss triangle with 30 years of development history. The cumulative paid losses as of June 30, 1991 for accident years 1977 through 1991 were interpolated based on an exponential fit of cumulative paid losses as of December 31, 1990 and December 31, 1991 from the cumulative paid loss triangle created in Step 2). This was necessary since the December 31, 1995 triangles were evaluated annually as of December 31<sup>st</sup> of each year while the June 30, 2007 Oliver Wyman Annual Audit Report triangles are evaluated annually as of June 30<sup>th</sup> of each year. The following chart displays the resulting permanent total disability cumulative paid loss triangle as of June 30, 2007 for PA used in Deloitte Consulting's analysis. The shaded diagonal represents the June 30, 1991 cumulative paid losses interpolated from the two shaded diagonals in the chart shown under Step 2) above while all subsequent diagonals are the accumulation of all incremental paid losses from the June 30, 2007 Oliver Wyman Annual Actuarial Audit Report.

**Private Employers - Permanent Total Disability**

**Cumulative Paid Losses (in thousands) - Evaluation in Years**

AY	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>
1977															38,466	45,447
1978														38,297	46,283	54,044
1979													34,862	44,023	53,091	62,142
1980												30,065	38,669	47,592	56,496	65,878
1981											23,061	31,241	39,633	48,467	57,776	67,094
1982										19,647	27,724	36,028	44,747	54,176	63,762	73,301
1983									13,142	20,435	27,632	36,008	45,137	55,290	64,603	73,926
1984								11,101	18,125	26,281	35,001	45,415	55,997	66,426	76,343	86,312
1985						8,426	15,329	23,080	32,285	42,755	54,172	66,208	77,717	89,039	100,162	
1986					3,678	7,683	12,622	18,738	27,296	37,222	47,452	57,329	67,562	77,537	87,205	
1987				1,658	3,971	7,323	11,676	18,891	28,170	37,418	46,703	56,009	65,247	74,598	83,671	
1988				1,845	4,134	7,692	14,603	23,091	32,604	41,773	51,352	60,807	70,324	79,806	89,152	
1989			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
1990		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
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
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
1993	0	5	172	1,044	2,924	5,840	9,686	13,885	18,664	23,664	29,138	34,973	40,931	46,623	52,562	
1994	0	17	192	1,006	2,875	5,640	9,389	13,489	18,169	23,321	28,810	34,933	40,987	46,981		
1995	0	36	228	1,232	3,333	5,970	9,403	13,254	17,760	23,041	28,766	34,473	40,224			
1996	1	59	389	1,331	3,114	5,646	9,005	12,749	17,181	22,172	27,210	32,563				
1997	0	66	340	1,503	3,546	6,367	9,996	14,274	19,402	24,956	30,661					
1998	0	95	469	1,860	3,968	7,145	11,734	16,876	22,536	28,542						
1999	0	43	445	1,546	3,394	6,332	10,647	15,456	21,154							
2000	0	35	454	1,882	4,662	8,816	14,088	20,230								
2001	8	132	644	2,065	4,637	8,334	12,916									
2002	0	143	583	1,867	4,078	7,461										
2003	0	41	494	2,095	4,438											
2004	3	91	632	1,882												
2005	16	124	538													
2006	0	136														
2007	0															

For longer tail loss types such as medical on lost time claims, permanent total disability, death and lump sum settlements, only a very small portion of the total payments from 1977 through 2007 were estimated. For quicker developing loss types, such as medical only, percent permanent partial, permanent partial, temporary partial, temporary total, and living maintenance, approximately 99% of ultimate losses are paid prior to the development ages effected by the accident years in which payments were estimated. Although there is more uncertainty in unpaid claim estimates for lump sum advancements and additional awards due to estimating payments relative to other types of loss, the total unpaid loss estimate for these two loss types combined are only approximately 1% of the total PA, PEC and PES unpaid loss estimate. Therefore, Deloitte Consulting believes that the estimated payment process only slightly increases the uncertainty within the unpaid loss estimates for PA, PEC and PES, and is more than offset by the information gained.

### **Incurring Loss Development Data**

Deloitte Consulting also constructed cumulative incurred loss triangles used to performed methodologies based on historical incurred loss development patterns. The cumulative incurred loss triangle for each loss type was determined by adding a historical case reserve triangle to the cumulative paid loss triangle. The historical case reserve triangle consists of case reserve estimates from MIRA I evaluated annually from June 30, 2002 through June 30, 2007. The historical case reserve triangle was constructed by Deloitte Consulting based on individual databases of claimant level MIRA I case reserves by benefit type and Fund. Each database consisted of a different evaluation date.

### **Accident Year 1976 and Prior Payments**

To evaluate development beyond 30 years of development as well as to determine estimates for accidents 1976 and prior, Deloitte consulting compiled incremental annual payments from June 30, 2002 through June 30, 2007 for all accident years back to 1953 based on payment data provided by Oliver Wyman.

### **Reported Claim Counts**

The reported loss time claim count triangles for PA, PEC and PES included in the June 30, 2007 Oliver Wyman Annual Actuarial Audit Report do not include reported claim counts subsequent to December 31, 1992 for accident years 1992 and prior due to BWC data system changes. In order to perform methodologies to project ultimate losses using claim count data, Deloitte Consulting estimated the number of reported lost time claims at annual valuation dates from December 31, 2001 through December 31, 2007 for accident years 1992 and prior based on observed historical BWC reported lost time claim count development as of December 31, 2000. This results in a full triangle of reported loss time claim counts as of December 31, 2007 as shown in Exhibit 2, Sheet 27 of Sections 1 through 3 in Appendix B. In addition, Deloitte Consulting also estimated reported claim count triangles evaluated annually as of June 30<sup>th</sup> in order to analyze claim counts at consistent evaluations with the paid and incurred loss triangles. The reported claim count triangles evaluated annually as of June 30<sup>th</sup> are shown in Sheet 28 of each Section and Exhibit of Appendix B.

## Overview of Deloitte Consulting Analysis

This section describes the approach and methodologies used to estimate Deloitte Consulting's nominal and discounted unpaid loss for the PA, PEC and PES business within the SIF as of June 30, 2008 based on data evaluated as of December 31, 2007. Estimates of unpaid losses were determined separately for medical only claims, medical on lost time claims and each compensation type within PA, PEC and PES business. The table displays the compensation types analyzed separately:

<u>Compensation Type</u>
Permanent Total Disability
Temporary Total Disability
Death Claims
Percent Permanent Partial
Permanent Partial
Temporary Partial & Change of Occupation (<1987)
Wage Loss, Living Maintenance Wage Loss & Change of Occupation (>1986)
Living Maintenance
Lump Sum Settlements
Lump Sum Advancements
Additional Awards

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

- **Ultimate Losses** – Estimate ultimate losses based on actuarial methodologies;
- **Nominal Unpaid Loss Estimate** – Calculate undiscounted unpaid losses as ultimate losses less payments as of June 30, 2008
- **Discounted Unpaid Loss Estimate** – Calculate discounted unpaid losses as undiscounted liability adjusted for future investment income

The processes and methodologies underlying each of these components are described below.

### **Ultimate Losses**

Deloitte Consulting applied multiple methodologies based on both incremental and cumulative to date accident year data as well as both paid losses and incurred losses. Specifically, the following nine actuarial methodologies were utilized:

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

### ***Paid Loss Development Method***

This is a multiplicative method, in which paid losses are projected to ultimate based on prior historical development patterns. The development patterns are analyzed to determine loss development factors, a measure of the change in paid losses from a given maturity date until all claims are settled.

The paid losses for a given accident year, multiplied by the appropriate cumulative development factor, provide an estimate of ultimate losses. The methodology assumes that historical paid loss development patterns are indicative of future development patterns. It requires, therefore, that consistent payments exist over time.

In applying this methodology, Deloitte Consulting selected paid loss development assumptions for accident year maturities from 1 year to 30 years based on analyzing the BWC's historical cumulative paid loss development triangles. To account for future development beyond 30 years of maturity, a tail factor was selected based on an analysis of incremental changes in calendar year payments from June 30, 2002 through June 30, 2007 by accident year for claims occurring in 1952 and subsequent as well as weibull and inverse power curve fits.

### ***Incurred Loss Development Method***

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

Deloitte Consulting selected incurred loss development assumptions for accident year maturities from 1 year to 30 years based on analyzing the BWC's historical cumulative incurred loss development triangles. To account for future development beyond 30 years of maturity, a tail factor was selected based on weibull and inverse power curve fits.

### ***Paid Bornhuetter-Ferguson Method***

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

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

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

### ***Incurred Bornhuetter-Ferguson Method***

The Bornhuetter-Ferguson incurred loss method is analogous to the paid method except that it is based on incurred (reported) losses instead of paid losses.

### ***Paid Cumulative Frequency/Severity Accident Year Development Method***

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

to ultimate based on historical cumulative severity patterns. Ultimate losses are then calculated as ultimate claim counts multiplied by ultimate severity.

#### ***Paid Incremental Frequency/Severity Accident Year Development Method***

In this method, estimated payments in following fiscal calendar year for a given accident year are determined as the current fiscal calendar year payment times a persistency or decay factor. This is repeated for each future fiscal calendar year within each accident year until all future fiscal calendar year payments through age 30 years are projected. For a given accident year, paid losses to date and all future fiscal calendar year paid loss projections through age 30 years are then summed together and multiplied by an age 30-to-ultimate paid loss development factor to determine an estimate of ultimate losses.

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

#### ***Paid Incremental Frequency/Severity Calendar Year Development Method***

This method is consistent with the method used by Oliver Wyman to estimate unpaid medical losses. Specifically, estimated payments in the following fiscal calendar year for a given accident year are determined as the current fiscal calendar year payment times a persistency factor (decay factor) and an implicit inflation load. This is repeated for each future fiscal calendar year within each accident year until all future fiscal calendar year payments through age 30 years are projected. For a given accident year, paid losses to date and all future fiscal calendar year paid loss projections through age 30 years are then summed together and multiplied by an age 30-to-ultimate paid loss development factor to determine an estimate of ultimate losses.

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

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

#### ***Paid Incremental Trended Frequency/Severity Method***

In this method, estimated payments in a future calendar fiscal year for a given accident year are determined by multiplying an estimated incremental paid loss severity adjusted for future inflation by the number of ultimate lost time claims. This is performed for each future fiscal calendar year within each accident year until all future fiscal calendar year payments through age 30 years are projected. For a given accident year, paid losses to date and all future fiscal calendar year paid loss projections through age 30 years are then summed together and multiplied by an age 30-to-ultimate paid loss development factor to determine an estimate of ultimate losses.

The estimated incremental paid loss severity as of June 30, 2007 for a given age was selected based on observed historical paid loss severities brought on level to June 30, 2007 for inflation. Estimated incremental paid loss severities for future fiscal calendar year evaluations were determined by multiplying the selected incremental paid loss severities as of June 30, 2007 by an implicit load for future inflation. The fiscal calendar year inflation assumptions were selected based on observed severity trends within the SIF's own historical experience as well as a review of industry medical inflation trends.

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



### ***Incremental Index Payment Method***

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

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

Ultimate losses for each accident year were selected based on indications of the various methods described above. More weight was applied to the paid Bornhuetter-Ferguson method in more recent accident years and to the paid loss development method in older accident years.

### **Nominal (Undiscounted) Unpaid Losses**

The nominal unpaid loss estimate for accident years 1977 and subsequent was calculated by subtracting an estimate of paid losses as of June 30, 2008 from the selected ultimate losses. The estimated paid losses as of June 30, 2008 were determined by adding an estimate of paid losses from January 1, 2008 through June 30, 2008 to actual paid losses as of December 31, 2007. The estimated paid losses from January 1, 2008 through June 30, 2008 were determined by applying a payment pattern to the selected ultimate losses less actual paid losses as of December 31, 2007. The payment pattern for each loss type was derived based on the development factors selected for the paid loss development method.

The unpaid loss estimate for accident years 1976 and prior was selected based on an analysis of historical incremental payments from June 30, 2002 through June 30 2007 for accident years 1952 and subsequent as well as exponential curve fits of calendar year paid losses for accident years 1976 and prior combined. Please refer to the description of Sheets 38 through 41 of the Exhibits found in Appendix B for more information.

### **Discounted Unpaid Losses**

The BWC records its liability associated with unpaid claims on a discounted basis. The discounted unpaid loss as of June 30, 2008 reflects the present value of future payments occurring with claims on June 30, 2008 and prior. The payment pattern underlying the discount calculation for each loss type was derived based on the development factors selected for the paid loss development method. The interest rate used in discounting the unpaid losses of 5% was selected by the BWC based on a review of historical 10-year treasury yields. Deloitte Consulting also determined an estimate of the discounted unpaid loss using an interest rate of 4.0%, which is more in line with 10-year treasury yields as of June 30, 2008.

Discounted unpaid losses as of June 30, 2008 are expected to be sufficient to cover the outstanding liability for claims incurred on or before June 30, 2008 only when combined with expected interest income that would be generated if those recorded reserves were invested with an annual return of 5% or better.



# Conclusions

## Findings

The funded and unfunded unpaid claim obligations of the various Funds administered by the BWC are critical to the financial strength and stability of the Ohio workers' compensation system. To the extent the recorded loss and loss adjustment expense reserves associated with funded unpaid claim obligations are conservative or aggressive, the overall financial strength of the BWC is stronger or weaker than that indicated by the level of the net assets. The financial strength and stability are also dependent on the BWC's ability to obtain adequate returns on invested balances associated with funded obligations recorded on a discounted basis and the BWC's ability to collect future assessments for unfunded unpaid claim obligations.

The BWC's recorded reserves for unpaid loss and loss adjustment expense appears reasonable when considering a risk margin for variability in unpaid losses or a contingency provision for the risk that future investment yields are less than anticipated. However, the BWC's recorded reserves do not include an explicit risk margin and, therefore, appear conservative. This conservatism adds strength to the BWC's financial statements beyond that indicated by the current level of net assets.

This conclusion is based on Deloitte Consulting's review of the June 30, 2007 Oliver Wyman Annual Actuarial Audit Report and the December 31, 2007 Oliver Wyman Quarterly Actuarial Audit Report as well as Deloitte Consulting's own comprehensive actuarial analysis of the Private Employers ("PA"), Public Employers – Taxing Districts ("PEC") and Public Employers – State Agencies ("PES") business within the State Insurance Fund ("SIF") to determine Deloitte Consulting's actuarial central estimate of losses for unpaid claims as of June 30, 2008 using data as of December 31, 2007.

For the SIF, Deloitte Consulting's actuarial central estimate of discounted losses for unpaid claims as of June 30, 2008, based on data as of December 31, 2007, is \$1.9 billion, or 13%, lower than that estimated in the December 31, 2007 Oliver Wyman Quarterly Audit Report. The majority of the difference is associated with medical on lost time claims and varies by employer groups. Deloitte Consulting's actuarial central estimate of discounted losses is 8% lower for PA, 29% lower for PEC, and 31% lower for PES. On a nominal (undiscounted) basis, Deloitte Consulting's actuarial central estimate of discounted losses is \$5.4 billion, or 19% lower than that estimated in the December 31, 2007 Oliver Wyman Quarterly Audit Report. The percentage difference between Deloitte Consulting and Oliver Wyman is smaller on a discounted basis due to differences in the respective estimated payment patterns.

Deloitte Consulting's actuarial central estimate of discounted losses for unpaid claims does not include a risk margin or contingency provision. Therefore, Deloitte Consulting cautions that the difference in the discounted unpaid loss estimates between Oliver Wyman and Deloitte Consulting should not be interpreted as indicating that the BWC's recorded reserves need to be adjusted at this time.

There are substantial uncertainties in estimating the loss and loss adjustment expenses for unpaid claims. Examples include but are not limited to the rate of inflation to assume for future medical and compensation payments, the projected development for losses as they age beyond the observable development periods (for example, beyond 30 years or more), the impact of the transition to MIRA II on operational tactics which might affect future payments, the deviation of future investment yields from those anticipated in the discount factor, and the inherent variability in losses over time. We also noted a favorable frequency trend which, if it mitigates or reverses, could introduce more uncertainty in the ratemaking and reserving process.

In addition, there has been an increase in Lump Sum Settlement ("LSS") activity and related loss payments in recent years. This activity could potentially lead to a significant reduction in ultimate loss estimates and cash flow projections for open claims. Deloitte Consulting's limited analysis on the potential impact of the increased LSS activity is promising, but there is significant uncertainty. Therefore, Oliver Wyman's and Deloitte Consulting's discounted unpaid claim estimates for PA, PEC and PES business within the SIF do not recognize the potential cost savings from the increase in LSS activity other than what has been observed in the development data to date.

The Disabled Workers Relief Fund ("DWRP") pays benefits on permanent total disability claims for annual cost of living adjustments for claims that fall below a certain threshold. The number of claims eligible for DWRP benefits as well as the amount of the benefit increase over time as the threshold is adjusted upward based on the

consumer price index. Therefore, the unpaid claim obligations of the DWRP and the future assessments needed to pay the DWRP benefits are subject to significant risk and uncertainty due to a potentially high leverage effect of future inflation. This uncertainty may add significant stress to the Ohio's workers' compensation system and state economy through potentially higher future assessments to fund DWRP benefits associated with claims that have already occurred.

Based on Deloitte Consulting's review of Oliver Wyman's analysis of the unpaid claim obligations of the DWRP as well as Deloitte Consulting's own limited analysis, it appears that the discounted unpaid claim estimate from the December 31, 2007 Oliver Wyman Quarterly Audit Report is reasonable.

The following discusses additional findings related to the BWC and Oliver Wyman's June 30, 2007 Annual Actuarial Audit and December 31, 2007 Quarterly Actuarial Audit.




- Oliver Wyman's process to estimate unpaid losses separately for each compensation type is appropriate;
- Oliver Wyman's process to estimate unpaid medical losses associated with lost time claims separately for each provider type is appropriate given the magnitude of the claim data although it is not a common practice in the industry. However, only methodologies that rely on incremental payment relationships can be utilized since sufficient cumulative claim data is not available prior to January 1, 1989 by provider type;
- Although Oliver Wyman's approach includes multiple methodologies, the unpaid loss estimate within each type of loss is based on a single actuarial methodology employing incremental paid loss data. More common actuarial methodologies based on historical cumulative paid and incurred loss development data were not considered. Actuarial Standard of Practice No. 43 on unpaid loss estimates indicates the need to consider the use of multiple methods, unless reliance upon a single method model is reasonable given the circumstances. Different estimates of unpaid losses are possible using varying types of data and methods;
- The methodologies utilized by Oliver Wyman to estimate unpaid losses for each compensation type are appropriate;
- The calendar year incremental paid severity development method utilized by Oliver Wyman to estimate unpaid medical losses is an uncommon approach. This method assumes differences in the incremental paid loss severities at the same age of development between different accident years are solely due to inflation and does not consider potential varying size of loss distributions among accident years. This methodology becomes more appropriate as the number of claims increases reducing the potential variance between accident year size-of-loss distributions. For provider types with smaller amounts of data, unusual unpaid loss estimates are more likely using this methodology. For example, Oliver Wyman's nominal unpaid loss estimate for the PA Other Health of approximately \$3.15 billion as of June 30, 2007 is 137 times the actual annual loss payments from July 1, 2006 to June 30, 2007 of approximately \$23 million. In other words, it would take 137 years for the BWC to pay Oliver Wyman's unpaid loss estimate at the current annual payment rate. This is not likely unless there is a substantial medical benefit change for PA Other Health in the future. Similarly, Oliver Wyman's unpaid loss estimates for PEC and PES based on this methodology appear overly conservative. Both PEC and PES contain numerous provider types with smaller amounts of claim data;
- Although the Actuarial Audit Report includes a retrospective review and comparison of current unpaid loss estimates to prior unpaid loss estimates, it does not provide sufficient detail to allow the BWC to understand changes and trends. Specifically, the Actuarial Audit Report simply compares the current and prior unpaid loss estimates on a discounted basis for all accident years combined.
- Oliver Wyman's PA undiscounted estimates for accident years 1978 through 2007 have decreased by approximately \$4.8 billion from the June 30, 2002 Annual Actuarial Audit Report to the December 31, 2007 Quarterly Actuarial Audit Report of which \$4.9 billion is for medical. For PEC and PES, Oliver Wyman's undiscounted estimates have decreased approximately \$3.0 billion and \$1.2 billion, respectively, which equate to a 27% and 32% decrease of Oliver Wyman's original undiscounted estimates;
- We were able to replicate and understand Oliver Wyman's methodology, noting that there are aspects of Oliver Wyman's Audit Report where additional documentation would further assist a reviewing actuary to understand and evaluate their analysis. For example, the June 30, 2007 Oliver Wyman Annual Audit Report does not provide sufficient detail on how future calendar payments were determined beyond 30 years of development and does not sufficiently support the unpaid loss estimate associated with accident years 1976 and prior;

- The performance of quarterly interim evaluations by the third-party actuary, as of September 30<sup>th</sup>, December 31<sup>st</sup> and March 31<sup>st</sup>, is an appropriate process that allows the BWC to understand loss development throughout the fiscal year and monitor potential impacts on the BWC's recorded loss and loss adjustment expense reserve;
- There is a limited time frame for the completion of the Annual Actuarial Audit based on data as of June 30<sup>th</sup> prior to the issuance of fiscal year-end financial statements. This potentially limits the third-party actuary's ability to enhance their analysis as well as limiting the time the BWC has to appropriately review the third-party Actuarial Audit Report;
- The BWC does not effectively review the third-party actuarial analysis to understand the performance of estimates over time or assess the appropriateness of the methodologies and reasonableness of the factors and assumptions they incorporate;
- Although the BWC provides incremental payment data by Fund, type of loss and accident to the third-party actuary quarterly, the BWC does not appear to own the historical claim development data incorporated in the third-party actuarial analysis; and
- Historical claim closures have not been maintained over time for the purposes of evaluating settlement rates and severity trends.

## Performance Assessment

We assessed the performance of the Ohio workers' compensation system compared to these four overarching themes: Effectiveness & Efficiency; Financial Strength & Stability; Transparency; and Ohio Economic Impact. Each broad study element (Ohio Benefit Structure; Pricing Process; Cost Controls; Financial Provisions; and Actuarial Department Functions & Resources) is reviewed with these themes in mind to develop a performance assessment of the current state. Our performance assessment is made on each element in the context of its contribution to supporting the overarching themes.

For these performance assessments, the following scoring method applies:

	Strongly supports system performance
	Supports system performance
	Some support for system performance
	Some opportunity for system performance change/enhancement
	Significant opportunity for system performance change/enhancement

Based on this scoring method, here is the performance assessment for the loss reserves:



**Industry Standards Considered**

Industry Reserving Practices, Actuarial Standards

## Recommendations

The following comprise Deloitte Consulting's recommendations for the Actuarial Audit Reserves. Our recommendations are made in this context and we recognize that the BWC has many of these recommended solutions already under study and in various stages of implementation.

- **Include a Reserve Risk Margin or Contingency Provision** - The BWC's recorded reserves do not include an explicit risk margin for variability in the losses or a contingency provision for the risk that future investment yields are less than anticipated. Provisions in both areas should be included when evaluating the financial strength of the "funded" obligations managed by the BWC.

Deloitte Consulting also recommends using a discount factor that is more reflective of a risk-free rate. This would alleviate the need for a separate investment risk provision.

A reserve risk provision could be included in recorded reserves but should be considered when evaluating the financial strength and net assets of the BWC even if the financial statements do not;

- **Disclose Significant Risk Provisions, Margins or Discounts** - The BWC should disclose any significant risk provisions, margins or discounts to the extent they are included in the financial statements;
- **Require an Annual Statement of Actuarial Opinion** - While there is an annual report on the actuarial audit reserves, there should be a Statement of Actuarial Opinion issued by a qualified actuary to support the amounts recorded in the BWC's financial statements. The Statement of Actuarial Opinion, as well as other actuarial work related to recorded reserves, should comply with Actuarial Standards of Practice Numbers 7, 20, 23, 36, 41 and 43 and any other applicable standards. All applicable provisions of these standards should be addressed;
- **Conduct Further In-depth Studies of Potential Savings from Lump Sum Settlements** - The increase in lump sum settlement activity in recent years could potentially lead to a significant reduction in ultimate losses and future cash flow projections. Deloitte Consulting's initial analysis of the impact of the increased emphasis on lump sum settlements is promising, but further in-depth study of the potential savings is recommended;
- **Conduct Further Analysis of the Risk of Inflation on the DWRF** - The DWRF pays benefits on permanent total disability claims for annual cost of living adjustments for claims that fall below a certain threshold. The number of claims eligible for DWRF benefits as well as the amount of the benefit increase over time as the

threshold is adjusted upward based on the consumer price index. Therefore, the DWRF is subject to significant risk and uncertainty due to a potentially high leverage effect of inflation on the obligations of the DWRF and on the future assessments needed to pay the DWRF benefits. The BWC should conduct further analysis of the risk of inflation on this fund since future inflation is subject to significant changes over relatively short periods of time;

➤ **Increase Internal BWC Emphasis on Actuarial Audit Reserves** - The BWC should consider one or more approaches to test or validate the unpaid claim estimates provided in the third party actuarial audit reviews. Specifically, as the BWC builds its internal actuarial resources, more effort can be focused on internal data analysis and performing various reviews, tests and validations of the third party unpaid claim estimates. The BWC should also focus on understanding trends and sources of uncertainty on reserves;

➤ **Other Recommendations**

- Additional documentation in the Annual Actuarial Audit Report would further assist a reviewing actuary evaluating the analysis and increase transparency to the BWC;
- The retrospective analysis of prior estimates in the Annual Actuarial Audit Report should be performed on an undiscounted basis by accident year and type of loss in order to allow the BWC to develop a more thorough understanding of the changes in the unpaid loss estimates and their magnitude over time;
- Additional actuarial methods in the Annual Actuarial Audit Report may provide greater insight on the dynamics and uncertainty affecting the reserves. Given the potential variability in unpaid loss estimates, a comparison of estimates from different methods for the same type of loss may assist the BWC in assessing reserve risk and could provide greater insight on the dynamics affecting the reserves;
- An evaluation date prior to June 30th for the Annual Actuarial Audit Report to provide more time prior to close of the financial statements for the analysis and the BWC's review;
- The reviewing actuary should consider supplementing PEC and PES historical development patterns with those from PA business for certain types of loss where less claim data is available;
- To limit potential distortions that may occur in the unpaid claim estimate from varying size-of-loss distributions when applying the calendar year incremental paid severity development method, consideration to observed accident year persistency factors relative to calendar year persistency factors could be given;
- To eliminate potential distortions that may exist when estimating unpaid losses for a given loss type using actuarial methodologies that rely on severity development patterns, claim counts for the given type of loss should be considered when calculating the historical severity development patterns instead of total lost time claim counts, if possible. For example, temporary total claim counts should be used to estimate unpaid losses for temporary total instead of lost time claim counts; and
- Alternative methodologies that incorporate historical paid loss development data should be considered to estimate unpaid losses for accident years 1976 & prior since sufficient historical paid loss data are available for accident years back to at least 1953.

## Impact

The impact (high, moderate, or low) of these recommendations as they relate to the overarching themes is shown in the following table:

	Effectiveness & Efficiency	Financial Strength & Stability	Transparency	Ohio Economic Impact
Include Risk Margins & Disclose Margins/Discounts				
Require Statement of Actuarial Opinion				
Further study of LSS Savings & DWRP Risk				
Use Add'l Methods, Document Better, Test Estimates, Focus on Risk & Uncertainty				

## Legend

High Impact	Moderate Impact	Low Impact	No Impact	Adverse Impact

The Deloitte Consulting team remains available to clarify or amplify any issues raised in this report. We express our appreciation for BWC process constituents' time, effort and guidance in completing this integral task of our comprehensive study.

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# Appendix A – Summary Exhibits

This section describes each of the Summary Exhibits found in Appendix A.

## *Summary 1, Exhibit 1: Unpaid Loss*

This exhibit displays a comparison between Oliver Wyman's and Deloitte Consulting's nominal and discounted unpaid loss estimates separately for PA, PEC and PES. Sheet 1 compares the unpaid loss estimate separately for medical and compensation while Sheet 2 breaks both the medical and compensation into type of loss.

## *Summary 1, Exhibit 2: Comparison of Unpaid Loss*

This exhibit is similar to Summary 1, Exhibit 1, Sheet 2 except it further breaks down the nominal and discounted unpaid loss estimates into certain accident year groupings. Sheet 1 displays the comparison for PA, PEC and PES combined while Sheets 2 through 4 individually display PA, PEC and PES separately.

## *Summary 1, Exhibit 3: Actual versus Expected Loss Payments from January 1, 2008 through June 30 2008*

This exhibit displays a comparison of actual and expected loss payments from January 1, 2008 through June 30, 2008 by business type and type of loss grouped into certain accident years.

## *Summary 2 Exhibits 1 – 45*

Included with Summary 2 are 15 Exhibits for each of PA, PEC and PES. Specifically,

- Exhibits 1 to 15 – Private Employers
- Exhibits 16 to 30 – Public Employers – Taxing Districts
- Exhibits 31 to 45 – Public Employers – State Agencies

Within each Exhibit of Summary there are 3 sheets. These Sheets display the following:

- *Exhibit 1* – This exhibit displays ultimate losses, estimated paid losses as of June 30, 2008, nominal unpaid losses and discounted unpaid losses by accident year for both Oliver Wyman and Deloitte Consulting;
- *Exhibit 2* – This exhibit shows ultimate loss rates, ultimate frequency and ultimate severities by accident year for both Oliver Wyman and Deloitte Consulting; and
- *Exhibit 3* – This exhibit displays the changes to Oliver Wyman's ultimate loss estimates by accident year over time.



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

SUMMARY 1

EXHIBIT 1

SHEET 1

**Unpaid Loss as of June 30, 2008 (\$Millions)**

	Nominal Unpaid Loss				Discounted Unpaid Loss				Amount of Discount			Discount Factors	
	Deloitte	Oliver	Difference		Deloitte	Oliver-	Difference		Deloitte	Oliver-	Difference	Deloitte	Oliver
		Wyman	Dollars	Percent		Wyman	Dollars	Percent		Wyman			Wyman
<b>Private Employers</b>													
Medical	7,721	10,923	(3,202)	-29%	4,455	5,445	(990)	-18%	3,266	5,478	(2,212)	57.7%	49.8%
Compensation	<u>11,373</u>	<u>11,004</u>	<u>369</u>	<u>3%</u>	<u>6,612</u>	<u>6,633</u>	<u>(20)</u>	<u>0%</u>	<u>4,761</u>	<u>4,371</u>	<u>390</u>	<u>58.1%</u>	<u>60.3%</u>
Total	19,094	21,927	(2,833)	-13%	11,067	12,077	(1,010)	-8%	8,027	9,850	(1,823)	58.0%	55.1%
<b>Public Employers - Taxing Districts</b>													
Medical	1,210	3,031	(1,821)	-60%	699	1,367	(668)	-49%	511	1,664	(1,153)	57.8%	45.1%
Compensation	<u>1,670</u>	<u>1,666</u>	<u>4</u>	<u>0%</u>	<u>990</u>	<u>1,001</u>	<u>(11)</u>	<u>-1%</u>	<u>680</u>	<u>665</u>	<u>15</u>	<u>59.3%</u>	<u>60.1%</u>
Total	2,880	4,697	(1,817)	-39%	1,689	2,368	(679)	-29%	1,191	2,329	(1,138)	58.7%	50.4%
<b>Public Employers - State Agencies</b>													
Medical	374	1,129	(755)	-67%	217	472	(255)	-54%	158	657	(500)	57.9%	41.8%
Compensation	<u>496</u>	<u>439</u>	<u>57</u>	<u>13%</u>	<u>297</u>	<u>273</u>	<u>24</u>	<u>9%</u>	<u>199</u>	<u>166</u>	<u>33</u>	<u>59.9%</u>	<u>62.2%</u>
Total	871	1,568	(698)	-44%	514	745	(231)	-31%	356	823	(466)	59.1%	47.5%
<b>Total</b>													
Medical	9,305	15,083	(5,778)	-38%	5,371	7,284	(1,913)	-26%	3,934	7,799	(3,865)	57.7%	48.3%
Compensation	<u>13,540</u>	<u>13,109</u>	<u>431</u>	<u>3%</u>	<u>7,899</u>	<u>7,907</u>	<u>(7)</u>	<u>0%</u>	<u>5,640</u>	<u>5,202</u>	<u>438</u>	<u>58.3%</u>	<u>60.3%</u>
Total	22,845	28,192	(5,347)	-19%	13,271	15,191	(1,920)	-13%	9,575	13,001	(3,427)	58.1%	53.9%

**Ohio Bureau of Workers' Compensation  
State Insurance Fund - PA, PEC and PES  
Unpaid Loss as of June 30, 2008 (\$Millions)**

SUMMARY 1  
EXHIBIT 1  
SHEET 2

	Normal Unpaid Loss				Discounted Unpaid Loss				Amount of Discount				Discount Factors	
	Deloitte	Oliver Wyman	Dollars	Percent	Deloitte	Oliver Wyman	Dollars	Percent	Deloitte	Wyman	Dollars	Difference	Deloitte	Oliver Wyman
<b>Private Employers</b>														
<b>Medical</b>														
Medical Only Claims	76	65	11	17%	71	60	10	17%	5	4	1		53.8%	56.4%
lost Time Claims	7,645	10,858	(3,213)	-30%	4,384	5,384	(1,000)	-19%	3,261	5,474	(2,213)		57.3%	49.6%
<b>Total</b>	<b>7,721</b>	<b>10,923</b>	<b>(3,202)</b>	<b>-29%</b>	<b>4,455</b>	<b>5,445</b>	<b>(990)</b>	<b>-18%</b>	<b>3,266</b>	<b>5,478</b>	<b>(2,212)</b>		<b>57.7%</b>	<b>49.8%</b>
<b>Compensation</b>														
Permanent Total Disability	5,137	4,825	312	6%	2,762	2,723	39	1%	2,375	2,102	273		53.8%	56.4%
Death	1,622	1,936	(314)	-16%	851	948	(97)	-10%	771	988	(217)		52.5%	49.0%
Temporary Total	792	707	85	12%	654	596	57	10%	138	111	27		82.6%	84.3%
% Permanent Partial	338	292	46	16%	243	280	37	15%	58	49	9		82.8%	83.4%
Permanent Partial	107	95	12	13%	84	77	8	10%	22	18	4		79.0%	81.1%
WL, LMWL, TP, CO	137	138	(1)	0%	115	115	(0)	0%	22	23	(1)		83.6%	83.4%
Lump Sum Settlement	2,886	2,676	210	8%	1,617	1,695	(78)	-5%	1,269	982	288		56.0%	63.3%
Living Maintenance	96	99	(3)	-3%	79	81	(2)	-3%	17	17	(0)		82.5%	82.3%
Lump Sum Advancements	196	199	(3)	-1%	136	129	7	5%	60	70	(10)		69.3%	64.8%
Additional Awards	63	38	25	65%	35	25	10	39%	28	13	15		55.5%	66.0%
<b>Total</b>	<b>11,373</b>	<b>11,004</b>	<b>369</b>	<b>3%</b>	<b>6,612</b>	<b>6,633</b>	<b>(20)</b>	<b>0%</b>	<b>4,761</b>	<b>4,371</b>	<b>390</b>		<b>58.1%</b>	<b>60.3%</b>
<b>Total</b>	<b>19,094</b>	<b>21,927</b>	<b>(2,833)</b>	<b>-13%</b>	<b>11,067</b>	<b>12,077</b>	<b>(1,010)</b>	<b>-8%</b>	<b>8,027</b>	<b>9,850</b>	<b>(1,823)</b>		<b>58.0%</b>	<b>55.1%</b>
<b>Public Employers - Taxing Districts</b>														
<b>Medical</b>														
Medical Only Claims	15	14	2	14%	14	13	2	14%	1	1	0		92.7%	93.2%
lost Time Claims	1,195	3,018	(1,823)	-60%	685	1,355	(670)	-49%	510	1,663	(1,153)		57.3%	44.9%
<b>Total</b>	<b>1,210</b>	<b>3,031</b>	<b>(1,821)</b>	<b>-60%</b>	<b>699</b>	<b>1,367</b>	<b>(668)</b>	<b>-49%</b>	<b>511</b>	<b>1,664</b>	<b>(1,153)</b>		<b>57.8%</b>	<b>45.1%</b>
<b>Compensation</b>														
Permanent Total Disability	789	712	77	11%	429	411	18	4%	361	302	59		54.3%	57.7%
Death	262	318	(67)	-21%	135	155	(20)	-13%	117	163	(46)		48.8%	48.9%
Temporary Total	121	160	(39)	-25%	99	122	(23)	-19%	22	38	(17)		82.1%	76.2%
% Permanent Partial	83	69	14	20%	69	59	11	19%	13	11	3		83.7%	84.6%
Permanent Partial	10	13	(2)	-18%	8	9	(1)	-13%	2	3	(1)		79.3%	74.2%
WL, LMWL, TP, CO	28	35	(7)	-19%	23	27	(4)	-15%	5	8	(3)		82.0%	78.0%
Lump Sum Settlement	332	311	41	13%	201	187	14	8%	151	124	26		57.1%	60.0%
Living Maintenance	12	21	(9)	-42%	10	16	(6)	-38%	2	5	(3)		82.1%	76.3%
Lump Sum Advancements	22	22	(0)	0%	15	14	1	10%	7	7	(0)		69.0%	62.2%
Additional Awards	2	5	(3)	-63%	1	2	(1)	-52%	1	3	(2)		54.7%	42.7%
<b>Total</b>	<b>1,670</b>	<b>1,666</b>	<b>4</b>	<b>0%</b>	<b>990</b>	<b>1,001</b>	<b>(11)</b>	<b>-1%</b>	<b>680</b>	<b>665</b>	<b>15</b>		<b>59.3%</b>	<b>60.1%</b>
<b>Total</b>	<b>2,880</b>	<b>4,697</b>	<b>(1,817)</b>	<b>-39%</b>	<b>1,689</b>	<b>2,368</b>	<b>(679)</b>	<b>-29%</b>	<b>1,191</b>	<b>2,329</b>	<b>(1,138)</b>		<b>58.7%</b>	<b>50.4%</b>
<b>Public Employers - State Agencies</b>														
<b>Medical</b>														
Medical Only Claims	4	3	0	7%	3	3	0	7%	0	0	0		92.2%	92.1%
lost Time Claims	371	1,126	(755)	-67%	214	469	(256)	-54%	157	657	(500)		57.6%	41.7%
<b>Total</b>	<b>374</b>	<b>1,129</b>	<b>(755)</b>	<b>-67%</b>	<b>217</b>	<b>472</b>	<b>(255)</b>	<b>-54%</b>	<b>158</b>	<b>657</b>	<b>(500)</b>		<b>57.9%</b>	<b>41.8%</b>
<b>Compensation</b>														
Permanent Total Disability	225	192	33	17%	119	110	9	8%	106	82	24		52.9%	57.3%
Death	52	56	(4)	-8%	27	27	(0)	-1%	25	29	(4)		51.7%	48.2%
Temporary Total	56	56	(0)	0%	46	46	0	0%	4	10	(6)		83.0%	82.2%
% Permanent Partial	27	23	4	15%	22	19	3	16%	4	4	0		84.0%	83.0%
Permanent Partial	1	2	(1)	-18%	1	1	(0)	-9%	0	1	(1)		79.4%	71.4%
WL, LMWL, TP, CO	11	12	(1)	-4%	9	9	0	2%	2	3	(1)		83.0%	78.1%
Lump Sum Settlement	111	81	30	36%	63	49	14	28%	48	32	16		56.4%	60.2%
Living Maintenance	5	6	(1)	-8%	5	5	(0)	-6%	1	1	(0)		82.8%	81.7%
Lump Sum Advancements	7	9	(2)	-26%	5	6	(1)	-19%	2	3	(1)		69.0%	62.3%
Additional Awards	1	1	(0)	-50%	0	1	(1)	-38%	0	1	(1)		54.3%	44.1%
<b>Total</b>	<b>496</b>	<b>439</b>	<b>57</b>	<b>13%</b>	<b>297</b>	<b>273</b>	<b>24</b>	<b>9%</b>	<b>199</b>	<b>166</b>	<b>33</b>		<b>59.9%</b>	<b>62.2%</b>
<b>Total</b>	<b>871</b>	<b>1,568</b>	<b>(698)</b>	<b>-44%</b>	<b>514</b>	<b>745</b>	<b>(231)</b>	<b>-31%</b>	<b>356</b>	<b>823</b>	<b>(466)</b>		<b>59.1%</b>	<b>47.5%</b>
<b>Private and Public Employers</b>														
<b>Medical</b>														
Medical Only Claims	95	81	13	16%	88	76	12	16%	7	5	1		93.0%	93.4%
lost Time Claims	9,211	15,002	(5,791)	-39%	5,283	7,208	(1,925)	-27%	3,928	7,794	(3,866)		57.4%	48.0%
<b>Total</b>	<b>9,305</b>	<b>15,083</b>	<b>(5,778)</b>	<b>-38%</b>	<b>5,371</b>	<b>7,284</b>	<b>(1,913)</b>	<b>-26%</b>	<b>3,934</b>	<b>7,799</b>	<b>(3,865)</b>		<b>57.7%</b>	<b>48.3%</b>
<b>Compensation</b>														
Permanent Total Disability	6,152	5,729	423	7%	3,310	3,244	66	2%	2,842	2,485	357		53.8%	56.6%
Death	1,925	2,311	(385)	-17%	1,013	1,131	(118)	-10%	913	1,180	(267)		52.6%	48.9%
Temporary Total	968	923	45	5%	799	765	35	5%	169	159	10		82.6%	82.9%
% Permanent Partial	448	384	64	17%	372	321	51	16%	76	63	13		83.0%	83.6%
Permanent Partial	119	109	9	9%	94	88	6	7%	25	22	3		79.1%	80.1%
WL, LMWL, TP, CO	176	184	(8)	-4%	147	151	(4)	-3%	29	33	(4)		83.3%	82.0%
Lump Sum Settlement	3,349	3,069	280	9%	1,880	1,930	(50)	-3%	1,468	1,139	330		56.1%	62.9%
Living Maintenance	113	125	(12)	-10%	93	102	(9)	-9%	20	23	(4)		82.5%	81.3%
Lump Sum Advancements	224	230	(6)	-2%	156	148	8	5%	69	82	(13)		69.3%	64.6%
Additional Awards	65	45	20	47%	36	28	8	30%	29	17	12		55.5%	62.6%
<b>Total</b>	<b>13,540</b>	<b>13,109</b>	<b>431</b>	<b>3%</b>	<b>7,899</b>	<b>7,907</b>	<b>(7)</b>	<b>0%</b>	<b>5,640</b>	<b>5,202</b>	<b>438</b>		<b>58.3%</b>	<b>60.3%</b>
<b>Total</b>	<b>22,845</b>	<b>28,192</b>	<b>(5,347)</b>	<b>-19%</b>	<b>13,271</b>	<b>15,191</b>	<b>(1,920)</b>	<b>-13%</b>	<b>9,575</b>	<b>13,001</b>	<b>(3,427)</b>		<b>58.1%</b>	<b>53.9%</b>

**Ohio Bureau of Workers' Compensation  
Private and Public Employers  
Comparison of Unpaid Loss as of June 30, 2008 (000's)**

SUMMARY 1  
EXHIBIT 2  
SHEET 1

Accident Year	Paid Loss @ 12/07	1/1/08-6/30/08 Estimated Payments		Estimated Paid Loss @ 6/30/2008		Ultimate Loss		Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors		
		Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver-Wyman	Difference	Deloitte	Oliver-Wyman	Difference	Deloitte	Oliver Wyman	
<b>Medical</b>																			
Medical Only Claims	Prior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
	78 - 97	1,374,787	89	111	1,374,876	1,374,898	1,374,970	1,375,354	95	456	(361)	91	407	(316)	4	49	(45)	95.7%	89.3%
	98 - 07	1,218,189	36,390	40,346	1,254,578	1,258,535	1,305,346	1,298,344	50,768	39,810	10,958	46,075	36,222	9,853	4,693	3,588	1,105	90.8%	91.0%
	2008	-	35,106	28,726	35,106	28,726	157,862	139,620	43,826	41,084	2,742	41,902	39,341	2,561	1,923	1,743	180	95.6%	95.8%
	<b>Total</b>	<b>2,592,976</b>	<b>71,584</b>	<b>69,183</b>	<b>2,664,560</b>	<b>2,662,159</b>	<b>2,838,179</b>	<b>2,813,319</b>	<b>94,688</b>	<b>81,350</b>	<b>13,339</b>	<b>88,068</b>	<b>75,970</b>	<b>12,098</b>	<b>6,620</b>	<b>5,380</b>	<b>1,241</b>	<b>93.0%</b>	<b>93.4%</b>
Lost Time Claims	Prior	10,248	-	10,248	7,946,516	7,935,626	10,902,166	11,305,942	228,959	194,019	34,940	147,976	142,372	5,604	80,983	51,647	29,336	64.6%	73.4%
	78 - 97	7,859,466	87,050	76,161	7,946,516	7,935,626	10,902,166	11,305,942	2,955,650	3,370,315	(414,665)	1,748,383	1,936,196	(187,813)	1,207,267	1,434,119	(226,852)	59.2%	57.4%
	98 - 07	3,632,590	257,063	223,901	3,889,653	3,856,490	9,396,932	14,278,139	5,507,279	10,421,648	(4,914,370)	3,059,485	4,672,468	(1,612,983)	2,447,794	5,749,180	(3,301,387)	55.6%	44.8%
	2008	-	37,516	29,026	37,516	29,026	1,112,619	2,090,326	518,794	1,016,137	(497,343)	327,210	457,099	(129,889)	191,584	559,038	(367,454)	63.1%	45.0%
	<b>Total</b>	<b>11,492,056</b>	<b>391,877</b>	<b>329,087</b>	<b>11,883,933</b>	<b>11,821,143</b>	<b>21,650,923</b>	<b>27,868,426</b>	<b>9,210,681</b>	<b>15,002,120</b>	<b>(5,791,438)</b>	<b>5,283,053</b>	<b>7,208,135</b>	<b>(1,925,082)</b>	<b>3,927,628</b>	<b>7,793,985</b>	<b>(3,866,357)</b>	<b>57.4%</b>	<b>48.0%</b>
<b>Medical Total</b>	<b>Prior</b>	<b>10,248</b>	<b>-</b>	<b>10,248</b>	<b>7,946,516</b>	<b>7,935,626</b>	<b>10,902,166</b>	<b>11,305,942</b>	<b>228,959</b>	<b>194,019</b>	<b>34,940</b>	<b>147,976</b>	<b>142,372</b>	<b>5,604</b>	<b>80,983</b>	<b>51,647</b>	<b>29,336</b>	<b>64.6%</b>	<b>73.4%</b>
	<b>78 - 97</b>	<b>9,234,253</b>	<b>87,139</b>	<b>76,272</b>	<b>9,321,392</b>	<b>9,310,525</b>	<b>12,277,136</b>	<b>12,681,296</b>	<b>2,955,744</b>	<b>3,370,771</b>	<b>(415,027)</b>	<b>1,748,473</b>	<b>1,936,603</b>	<b>(188,130)</b>	<b>1,207,271</b>	<b>1,434,168</b>	<b>(226,897)</b>	<b>59.2%</b>	<b>57.5%</b>
	<b>98 - 07</b>	<b>4,850,778</b>	<b>293,453</b>	<b>264,247</b>	<b>5,144,232</b>	<b>5,115,025</b>	<b>10,702,278</b>	<b>15,576,483</b>	<b>5,558,047</b>	<b>10,461,458</b>	<b>(4,903,411)</b>	<b>3,105,560</b>	<b>4,708,690</b>	<b>(1,603,130)</b>	<b>2,452,487</b>	<b>5,752,768</b>	<b>(3,300,281)</b>	<b>55.9%</b>	<b>45.0%</b>
	<b>2008</b>	<b>-</b>	<b>72,621</b>	<b>57,752</b>	<b>72,621</b>	<b>57,752</b>	<b>1,270,481</b>	<b>2,229,946</b>	<b>562,619</b>	<b>1,057,221</b>	<b>(494,602)</b>	<b>369,112</b>	<b>496,440</b>	<b>(127,328)</b>	<b>193,507</b>	<b>560,781</b>	<b>(367,274)</b>	<b>65.6%</b>	<b>47.0%</b>
	<b>Total</b>	<b>14,085,031</b>	<b>463,461</b>	<b>398,271</b>	<b>14,548,492</b>	<b>14,483,302</b>	<b>24,489,103</b>	<b>30,681,744</b>	<b>9,305,369</b>	<b>15,083,469</b>	<b>(5,778,100)</b>	<b>5,371,121</b>	<b>7,284,105</b>	<b>(1,912,984)</b>	<b>3,934,248</b>	<b>7,799,364</b>	<b>(3,865,116)</b>	<b>57.7%</b>	<b>48.3%</b>
<b>Compensation</b>																			
Permanent Total Disability	Prior	13,295	-	13,295	2,818,959	2,818,959	313,700	132,486	300,405	132,486	167,919	202,106	97,600	104,506	98,299	34,886	63,413	67.3%	73.7%
	78 - 97	2,735,767	83,389	83,192	2,819,156	2,818,959	5,754,581	5,083,678	2,935,424	2,264,719	670,705	1,749,615	1,494,653	254,962	1,185,810	770,066	415,744	59.6%	66.0%
	98 - 07	135,372	22,108	23,277	157,480	158,649	2,910,181	3,291,081	2,752,701	3,132,432	(379,731)	1,295,170	1,570,384	(275,214)	1,457,531	1,562,048	(104,517)	47.1%	50.1%
	2008	-	5	-	5	-	326,381	399,046	163,186	199,523	(36,337)	62,884	81,288	(18,404)	100,302	118,235	(17,933)	38.5%	40.7%
	<b>Total</b>	<b>2,871,139</b>	<b>118,797</b>	<b>106,469</b>	<b>2,989,936</b>	<b>2,977,609</b>	<b>9,304,843</b>	<b>8,906,292</b>	<b>6,151,716</b>	<b>5,729,160</b>	<b>422,556</b>	<b>3,309,775</b>	<b>3,243,925</b>	<b>65,850</b>	<b>2,841,941</b>	<b>2,485,235</b>	<b>356,706</b>	<b>53.8%</b>	<b>56.6%</b>
Death	Prior	4,294	-	4,294	114,864	114,544	110,570	114,544	110,570	114,544	(3,974)	70,999	66,136	4,863	39,571	48,408	(8,837)	64.2%	57.7%
	78 - 97	969,357	21,600	20,912	990,957	990,270	1,828,334	2,015,829	837,377	1,025,559	(188,182)	475,981	557,509	(81,528)	361,396	468,500	(106,654)	56.8%	54.4%
	98 - 07	132,029	14,473	13,623	146,502	145,652	1,064,905	1,244,854	918,403	1,099,202	(180,799)	439,585	478,659	(39,074)	478,818	620,543	(141,725)	47.9%	43.5%
	2008	-	176	123	176	123	118,539	142,642	59,093	71,198	(12,105)	26,053	28,340	(2,287)	33,041	42,858	(9,817)	44.1%	39.8%
	<b>Total</b>	<b>1,101,386</b>	<b>40,542</b>	<b>34,658</b>	<b>1,141,929</b>	<b>1,136,045</b>	<b>3,126,642</b>	<b>3,517,869</b>	<b>1,925,444</b>	<b>2,310,503</b>	<b>(385,059)</b>	<b>1,012,618</b>	<b>1,130,644</b>	<b>(118,026)</b>	<b>912,826</b>	<b>1,179,859</b>	<b>(267,033)</b>	<b>52.6%</b>	<b>48.9%</b>
Temporary Total	Prior	55	-	55	1,032	221	978	221	978	221	757	770	194	576	207	27	180	78.8%	87.8%
	78 - 97	6,002,250	9,327	10,311	6,011,577	6,012,561	6,101,157	6,091,952	89,581	79,391	10,190	69,214	66,336	2,878	20,366	13,055	7,311	77.3%	83.6%
	98 - 07	1,875,220	116,932	104,843	1,992,152	1,980,063	2,741,342	2,709,864	749,190	729,801	19,389	619,846	601,867	17,979	129,344	127,934	1,410	82.7%	82.5%
	2008	-	14,446	10,373	14,446	10,373	286,180	248,702	128,644	113,978	14,666	109,522	96,128	13,394	19,122	17,850	1,272	85.1%	84.3%
	<b>Total</b>	<b>7,877,470</b>	<b>140,760</b>	<b>125,528</b>	<b>8,018,229</b>	<b>8,002,997</b>	<b>9,129,712</b>	<b>9,050,739</b>	<b>968,393</b>	<b>923,391</b>	<b>45,002</b>	<b>799,353</b>	<b>764,525</b>	<b>34,828</b>	<b>169,040</b>	<b>158,866</b>	<b>10,174</b>	<b>82.5%</b>	<b>82.8%</b>
% Permanent Partial	Prior	46	-	46	776	184	730	184	730	184	546	575	152	423	155	32	123	78.8%	82.6%
	78 - 97	1,463,684	3,142	3,504	1,466,827	1,467,188	1,493,202	1,495,616	26,375	28,428	(2,053)	19,999	23,117	(3,118)	6,376	5,311	1,065	75.8%	81.3%
	98 - 07	466,136	41,957	37,676	508,093	503,812	873,270	814,620	365,177	310,808	54,369	306,418	261,392	45,026	58,759	49,416	9,343	83.9%	84.1%
	2008	-	312	-	312	-	111,220	89,218	55,298	44,609	10,689	44,639	36,456	8,183	10,659	8,153	2,506	80.7%	81.7%
	<b>Total</b>	<b>1,929,820</b>	<b>45,458</b>	<b>41,179</b>	<b>1,975,278</b>	<b>1,971,000</b>	<b>2,478,468</b>	<b>2,399,638</b>	<b>447,580</b>	<b>384,029</b>	<b>63,551</b>	<b>371,631</b>	<b>321,117</b>	<b>50,514</b>	<b>75,948</b>	<b>62,912</b>	<b>13,036</b>	<b>83.0%</b>	<b>83.6%</b>
Permanent Partial	Prior	25	-	25	378	368	353	368	353	368	(15)	291	303	(12)	62	65	(3)	82.4%	82.3%
	78 - 97	289,870	1,046	1,001	290,916	290,871	304,861	302,505	13,946	11,634	2,312	10,235	8,858	1,377	3,710	2,776	934	73.4%	76.1%
	98 - 07	168,526	11,680	10,949	180,206	179,475	270,292	263,691	90,086	84,216	5,870	71,547	67,609	3,938	18,538	16,607	1,931	79.4%	80.3%
	2008	-	881	688	881	688	30,330	27,330	14,284	12,977	1,307	11,746	10,734	1,012	2,538	2,243	295	82.2%	82.7%
	<b>Total</b>	<b>458,396</b>	<b>13,632</b>	<b>12,638</b>	<b>472,028</b>	<b>471,034</b>	<b>605,861</b>	<b>593,894</b>	<b>118,668</b>	<b>109,195</b>	<b>9,473</b>	<b>93,819</b>	<b>87,504</b>	<b>6,315</b>	<b>24,848</b>	<b>21,691</b>	<b>3,157</b>	<b>79.1%</b>	<b>80.1%</b>
Temporary Partial & Change of Occ. (<1987)	Prior	5	-	5	37	34	32	34	32	34	(2)	27	27	(0)	5	7	(2)	84.7%	79.4%
	78 - 97	110,988	53	58	111,041	111,045	111,537	112,134	497	1,089	(592)	419	823	(404)	78	266	(188)	84.3%	75.6%
	98 - 07	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
	2008	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
	<b>Total</b>	<b>110,988</b>	<b>58</b>	<b>58</b>	<b>111,045</b>	<b>111,045</b>	<b>111,574</b>	<b>112,168</b>	<b>529</b>	<b>1,123</b>	<b>(594)</b>	<b>446</b>	<b>850</b>	<b>(404)</b>	<b>83</b>	<b>273</b>	<b>(190)</b>	<b>84.4%</b>	<b>75.7%</b>

**Ohio Bureau of Workers' Compensation  
Private and Public Employers  
Comparison of Unpaid Loss as of June 30, 2008 (000's)**

SUMMARY 1  
EXHIBIT 2  
SHEET 1

Accident Year	Paid Loss @ 12/07	1/1/08-6/30/08 Estimated Payments		Estimated Paid Loss @ 6/30/2008		Ultimate Loss		Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors		
		Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver-Wyman	Difference	Deloitte	Oliver-Wyman	Difference	Deloitte	Oliver Wyman	
Wage Loss/LMWL & Change of Occ. (>1986)	Prior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
	78 - 97	484,775	1,011	1,860	485,787	486,636	496,363	498,546	10,577	11,910	(1,333)	8,080	9,705	(1,625)	2,497	2,205	292	76.4%	81.5%
	98 - 07	154,960	19,096	14,462	174,056	169,423	321,398	323,699	147,341	154,276	(6,935)	124,396	127,491	(3,095)	22,945	26,785	(3,840)	84.4%	82.6%
	2008	-	106	54	106	54	36,190	33,446	17,989	16,669	1,320	14,089	12,835	1,254	3,900	3,834	66	78.3%	77.0%
	<b>Total</b>	<b>639,735</b>	<b>20,214</b>	<b>16,377</b>	<b>659,949</b>	<b>656,112</b>	<b>853,951</b>	<b>855,690</b>	<b>175,907</b>	<b>182,855</b>	<b>(6,948)</b>	<b>146,566</b>	<b>150,031</b>	<b>(3,465)</b>	<b>29,342</b>	<b>32,824</b>	<b>(3,483)</b>	<b>83.3%</b>	<b>82.0%</b>
Lump Sum Settlement	Prior	-	2,624	-	2,624	-	39,619	75,499	36,995	75,499	(38,504)	29,074	50,258	(21,184)	7,921	25,241	(17,320)	78.6%	66.6%
	78 - 97	1,457,439	25,579	25,152	1,483,018	1,482,591	2,550,731	2,494,289	1,067,712	1,011,698	56,014	650,996	602,117	48,879	416,716	409,581	7,135	61.0%	59.5%
	98 - 07	676,158	64,054	80,245	740,212	756,403	2,824,286	2,593,626	2,084,074	1,837,223	246,851	1,114,599	1,186,214	(71,615)	969,475	651,009	318,466	53.5%	64.6%
	2008	-	4	17	4	17	319,630	288,492	159,811	144,229	15,582	85,519	91,517	(5,998)	74,292	52,712	21,580	53.5%	63.5%
	<b>Total</b>	<b>2,133,597</b>	<b>92,262</b>	<b>105,414</b>	<b>2,225,859</b>	<b>2,239,011</b>	<b>5,734,266</b>	<b>5,451,906</b>	<b>3,348,592</b>	<b>3,068,649</b>	<b>279,943</b>	<b>1,880,188</b>	<b>1,930,106</b>	<b>(49,918)</b>	<b>1,468,404</b>	<b>1,138,543</b>	<b>329,861</b>	<b>56.1%</b>	<b>62.9%</b>
Living Maintenance	Prior	-	16	-	16	-	214	-	198	-	198	151	-	151	47	-	47	76.3%	100.0%
	78 - 97	295,149	730	724	295,879	295,872	304,168	302,204	8,289	6,332	1,957	6,567	5,210	1,357	1,723	1,122	601	79.2%	82.3%
	98 - 07	216,370	19,601	12,064	235,971	228,434	323,532	330,886	87,561	102,452	(14,891)	72,074	83,371	(11,297)	15,487	19,081	(3,594)	82.3%	81.4%
	2008	-	119	45	119	45	34,030	33,022	16,896	16,466	430	14,380	13,233	1,147	2,516	3,233	(717)	85.1%	80.4%
	<b>Total</b>	<b>511,518</b>	<b>20,467</b>	<b>12,833</b>	<b>531,985</b>	<b>524,352</b>	<b>661,945</b>	<b>666,113</b>	<b>112,945</b>	<b>125,250</b>	<b>(12,305)</b>	<b>93,172</b>	<b>101,814</b>	<b>(8,642)</b>	<b>19,772</b>	<b>23,436</b>	<b>(3,664)</b>	<b>82.5%</b>	<b>81.3%</b>
Lump Sum Advancements	Prior	-	169	-	169	-	1,536	2,706	1,367	2,706	(1,339)	1,150	2,036	(886)	218	670	(452)	84.1%	75.2%
	78 - 97	213,607	2,706	2,840	216,312	216,447	248,711	278,905	32,399	62,458	(30,059)	25,219	41,156	(15,937)	7,180	21,302	(14,122)	77.8%	65.9%
	98 - 07	44,320	4,972	4,950	49,292	49,270	223,768	201,486	174,477	152,216	22,261	119,359	97,569	21,790	55,118	54,647	471	68.4%	64.1%
	2008	-	55	11	55	11	32,576	24,946	16,233	12,462	3,771	9,837	7,475	2,362	6,396	4,987	1,409	60.6%	60.0%
	<b>Total</b>	<b>257,926</b>	<b>7,901</b>	<b>7,802</b>	<b>265,827</b>	<b>265,728</b>	<b>506,591</b>	<b>508,043</b>	<b>224,476</b>	<b>229,842</b>	<b>(5,366)</b>	<b>155,565</b>	<b>148,236</b>	<b>7,329</b>	<b>68,911</b>	<b>81,606</b>	<b>(12,695)</b>	<b>69.3%</b>	<b>64.5%</b>
Additional Awards	Prior	-	54	-	54	-	1,248	433	1,195	433	762	916	356	560	279	77	202	76.7%	82.2%
	78 - 97	40,805	505	470	41,310	41,275	66,039	58,613	24,729	17,338	7,391	14,312	11,345	2,967	10,417	5,993	4,424	57.9%	65.4%
	98 - 07	12,341	1,171	1,240	13,512	13,581	50,260	38,387	36,748	24,806	11,942	19,582	14,978	4,604	17,166	9,828	7,338	53.3%	60.4%
	2008	-	0	-	0	-	5,526	3,858	2,763	1,929	834	1,480	1,176	304	1,284	753	531	53.5%	61.0%
	<b>Total</b>	<b>53,146</b>	<b>1,729</b>	<b>1,710</b>	<b>54,875</b>	<b>54,855</b>	<b>123,073</b>	<b>101,290</b>	<b>65,435</b>	<b>44,506</b>	<b>20,929</b>	<b>36,290</b>	<b>27,855</b>	<b>8,435</b>	<b>29,145</b>	<b>16,651</b>	<b>12,494</b>	<b>55.5%</b>	<b>62.6%</b>
<b>Compensation Total</b>	Prior	-	20,583	-	20,583	-	473,405	326,475	452,822	326,475	126,347	306,058	217,062	88,996	146,763	109,413	37,350	67.6%	66.5%
	78 - 97	14,063,690	149,089	150,024	14,212,779	14,213,714	19,259,685	18,734,270	5,046,906	4,520,556	526,350	3,030,638	2,820,829	209,809	2,016,268	1,699,727	316,541	60.0%	62.4%
	98 - 07	3,881,432	316,043	303,330	4,197,476	4,184,762	11,603,234	11,812,194	7,405,759	7,627,432	(221,674)	4,182,577	4,489,534	(306,957)	3,223,182	3,137,898	85,284	56.5%	58.9%
	2008	-	16,104	11,309	16,104	11,309	1,300,601	1,290,698	634,197	634,040	157	380,148	379,182	966	254,048	254,858	(810)	59.9%	59.8%
	<b>Total</b>	<b>17,945,122</b>	<b>501,819</b>	<b>464,663</b>	<b>18,446,941</b>	<b>18,409,785</b>	<b>32,636,925</b>	<b>32,163,638</b>	<b>13,539,683</b>	<b>13,108,503</b>	<b>431,180</b>	<b>7,899,422</b>	<b>7,906,607</b>	<b>(7,185)</b>	<b>5,640,261</b>	<b>5,201,896</b>	<b>438,365</b>	<b>58.3%</b>	<b>60.3%</b>
<b>Medical &amp; Compensation Total</b>	Prior	-	30,831	-	30,831	-	712,612	520,494	681,781	520,494	161,287	454,034	359,434	94,600	227,746	161,060	66,686	66.6%	69.1%
	78 - 97	23,297,943	236,227	226,296	23,534,170	23,524,239	31,536,821	31,415,566	8,002,650	7,891,327	111,323	4,779,112	4,757,432	21,680	3,223,539	3,133,895	89,644	59.7%	60.3%
	98 - 07	8,732,211	609,497	567,577	9,341,707	9,299,787	22,305,513	27,388,678	12,963,805	18,088,890	(5,125,085)	7,288,137	9,198,224	(1,910,087)	5,675,668	8,890,666	(3,214,998)	56.2%	50.9%
	2008	-	88,725	69,061	88,725	69,061	2,571,083	3,520,644	1,196,816	1,691,261	(494,445)	749,260	875,622	(126,362)	447,556	815,639	(368,083)	62.6%	51.8%
	<b>Total</b>	<b>32,030,154</b>	<b>965,280</b>	<b>862,934</b>	<b>32,995,434</b>	<b>32,893,087</b>	<b>57,126,027</b>	<b>62,845,382</b>	<b>22,845,052</b>	<b>28,191,972</b>	<b>(5,346,920)</b>	<b>13,270,543</b>	<b>15,190,712</b>	<b>(1,920,169)</b>	<b>9,574,509</b>	<b>13,001,260</b>	<b>(3,426,751)</b>	<b>58.1%</b>	<b>53.9%</b>

**Ohio Bureau of Workers' Compensation  
Private Employers  
Comparison of Unpaid Loss as of June 30, 2008 (000's)**

SUMMARY 1  
EXHIBIT 2  
SHEET 2

Accident Year	Paid Loss @ 12/07	1/1/08-6/30/08 Estimated Payments		Estimated Paid Loss @ 6/30/2008		Ultimate Loss		Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors		
		Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	
<b>Medical</b>																			
Medical Only Claims	Prior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
	78 - 97	1,186,299	76	89	1,186,375	1,186,388	1,186,460	1,186,735	85	347	(262)	81	310	(229)	4	37	(33)	95.5%	89.3%
	98 - 07	1,011,813	30,171	32,782	1,041,984	1,044,595	1,081,838	1,075,786	39,854	31,191	8,663	36,178	28,404	7,774	3,676	2,787	889	90.8%	91.1%
	2008	-	28,705	22,670	28,705	22,670	129,020	111,380	35,805	33,020	2,785	34,261	31,639	2,622	1,544	1,381	163	95.7%	95.8%
	<b>Total</b>	<b>2,198,112</b>	<b>58,952</b>	<b>55,542</b>	<b>2,257,064</b>	<b>2,253,653</b>	<b>2,397,317</b>	<b>2,373,901</b>	<b>75,743</b>	<b>64,558</b>	<b>11,185</b>	<b>70,520</b>	<b>60,353</b>	<b>10,167</b>	<b>5,223</b>	<b>4,205</b>	<b>1,018</b>	<b>93.1%</b>	<b>93.5%</b>
Lost Time Claims	Prior	9,149	-	9,149	213,594	173,261	204,446	173,261	204,446	173,261	31,185	132,135	127,418	4,717	72,311	45,843	26,468	64.6%	73.5%
	78 - 97	6,732,943	73,482	65,772	6,806,426	6,798,715	9,325,164	9,414,132	2,518,738	2,615,417	(96,679)	1,487,201	1,522,726	(35,525)	1,031,537	1,092,691	(61,154)	59.0%	58.2%
	98 - 07	3,044,860	210,784	192,711	3,255,644	3,237,571	7,757,029	10,579,154	4,501,385	7,341,583	(2,840,198)	2,498,877	3,393,263	(894,386)	2,002,508	3,948,320	(1,945,812)	55.5%	46.2%
	2008	-	30,943	23,500	30,943	23,500	903,137	1,503,298	420,625	728,149	(307,524)	266,622	340,919	(74,657)	154,363	387,230	(232,867)	63.3%	46.8%
	<b>Total</b>	<b>9,777,804</b>	<b>324,358</b>	<b>281,983</b>	<b>10,102,162</b>	<b>10,059,786</b>	<b>18,198,924</b>	<b>21,669,845</b>	<b>7,645,194</b>	<b>10,858,410</b>	<b>(3,213,216)</b>	<b>4,384,475</b>	<b>5,384,326</b>	<b>(999,851)</b>	<b>3,260,719</b>	<b>5,474,084</b>	<b>(2,213,365)</b>	<b>57.3%</b>	<b>49.6%</b>
<b>Medical Total</b>	<b>Prior</b>	<b>9,149</b>	<b>-</b>	<b>9,149</b>	<b>213,594</b>	<b>173,261</b>	<b>204,446</b>	<b>173,261</b>	<b>204,446</b>	<b>173,261</b>	<b>31,185</b>	<b>132,135</b>	<b>127,418</b>	<b>4,717</b>	<b>72,311</b>	<b>45,843</b>	<b>26,468</b>	<b>64.6%</b>	<b>73.5%</b>
	<b>78 - 97</b>	<b>7,919,242</b>	<b>73,558</b>	<b>65,862</b>	<b>7,992,801</b>	<b>7,985,104</b>	<b>10,511,623</b>	<b>10,600,868</b>	<b>2,518,822</b>	<b>2,615,764</b>	<b>(96,942)</b>	<b>1,487,282</b>	<b>1,523,036</b>	<b>(35,754)</b>	<b>1,031,541</b>	<b>1,092,728</b>	<b>(61,187)</b>	<b>59.0%</b>	<b>58.2%</b>
	<b>98 - 07</b>	<b>4,056,673</b>	<b>240,955</b>	<b>225,493</b>	<b>4,297,628</b>	<b>4,282,166</b>	<b>8,838,867</b>	<b>11,654,940</b>	<b>4,541,239</b>	<b>7,372,774</b>	<b>(2,831,535)</b>	<b>2,535,055</b>	<b>3,421,667</b>	<b>(886,612)</b>	<b>2,006,184</b>	<b>3,951,107</b>	<b>(1,944,923)</b>	<b>55.8%</b>	<b>46.4%</b>
	<b>2008</b>	<b>-</b>	<b>59,648</b>	<b>46,170</b>	<b>59,648</b>	<b>46,170</b>	<b>1,032,157</b>	<b>1,614,678</b>	<b>456,430</b>	<b>761,169</b>	<b>(304,739)</b>	<b>300,523</b>	<b>372,558</b>	<b>(72,035)</b>	<b>155,907</b>	<b>388,611</b>	<b>(232,704)</b>	<b>65.8%</b>	<b>48.9%</b>
	<b>Total</b>	<b>11,975,915</b>	<b>383,310</b>	<b>337,524</b>	<b>12,359,226</b>	<b>12,313,440</b>	<b>20,596,241</b>	<b>24,043,747</b>	<b>7,720,937</b>	<b>10,922,968</b>	<b>(3,202,031)</b>	<b>4,454,995</b>	<b>5,444,679</b>	<b>(989,684)</b>	<b>3,265,942</b>	<b>5,478,289</b>	<b>(2,212,347)</b>	<b>57.7%</b>	<b>49.8%</b>
<b>Compensation</b>																			
Permanent Total Disability	Prior	11,186	-	11,186	266,060	112,471	254,874	112,471	254,874	112,471	142,403	170,857	82,892	87,965	84,017	29,579	54,438	67.0%	73.7%
	78 - 97	2,261,975	69,086	69,149	2,331,061	2,331,124	4,768,695	4,252,761	2,437,634	1,921,637	515,997	1,452,283	1,263,259	189,024	985,351	658,378	326,973	59.6%	65.7%
	98 - 07	114,757	18,726	19,537	133,484	134,295	2,441,888	2,759,273	2,308,404	2,624,978	(316,574)	1,086,327	1,309,880	(223,553)	1,222,077	1,315,098	(93,021)	47.1%	49.9%
	2008	-	4	-	4	-	272,375	331,916	136,183	165,958	(29,775)	52,481	67,275	(14,794)	83,702	98,683	(14,981)	38.5%	40.5%
	<b>Total</b>	<b>2,376,732</b>	<b>99,002</b>	<b>88,687</b>	<b>2,475,734</b>	<b>2,465,419</b>	<b>7,749,018</b>	<b>7,456,421</b>	<b>5,137,096</b>	<b>4,825,044</b>	<b>312,052</b>	<b>2,761,948</b>	<b>2,723,306</b>	<b>38,642</b>	<b>2,375,148</b>	<b>2,101,738</b>	<b>273,410</b>	<b>53.8%</b>	<b>56.4%</b>
Death	Prior	3,116	-	3,116	85,220	84,134	82,104	84,134	82,104	84,134	(2,030)	52,195	48,873	3,322	29,909	35,261	(5,352)	63.6%	58.1%
	78 - 97	828,557	18,135	17,639	846,691	846,195	1,551,085	1,708,865	704,394	862,670	(158,276)	398,602	468,365	(69,763)	305,792	394,305	(88,513)	56.6%	54.3%
	98 - 07	116,207	12,693	11,948	128,900	128,155	914,040	1,057,822	785,140	929,667	(144,527)	377,777	407,220	(29,443)	407,363	522,447	(115,084)	48.1%	43.8%
	2008	-	153	96	153	96	100,349	118,850	50,021	59,329	(9,308)	22,208	23,776	(1,568)	27,813	35,553	(7,740)	44.4%	40.1%
	<b>Total</b>	<b>944,764</b>	<b>34,096</b>	<b>29,683</b>	<b>978,860</b>	<b>974,447</b>	<b>2,650,694</b>	<b>2,969,672</b>	<b>1,621,659</b>	<b>1,935,800</b>	<b>(314,141)</b>	<b>850,782</b>	<b>948,234</b>	<b>(97,452)</b>	<b>770,877</b>	<b>987,566</b>	<b>(216,689)</b>	<b>52.5%</b>	<b>49.0%</b>
Temporary Total	Prior	49	-	49	929	204	880	204	880	204	676	692	179	513	188	25	163	78.6%	87.7%
	78 - 97	5,217,036	7,841	8,368	5,224,877	5,225,404	5,301,562	5,283,343	76,685	57,939	18,746	59,012	49,309	9,703	17,673	8,630	9,043	77.0%	85.1%
	98 - 07	1,584,894	96,668	86,643	1,681,562	1,671,537	2,290,609	2,229,634	609,047	558,097	50,950	504,429	469,371	35,058	104,618	88,726	15,892	82.8%	84.1%
	2008	-	12,037	8,616	12,037	8,616	234,147	198,696	105,037	90,732	14,305	89,621	77,413	12,208	15,416	13,319	2,097	85.3%	85.3%
	<b>Total</b>	<b>6,801,930</b>	<b>116,595</b>	<b>103,627</b>	<b>6,918,525</b>	<b>6,905,557</b>	<b>7,827,247</b>	<b>7,711,877</b>	<b>791,649</b>	<b>706,972</b>	<b>84,677</b>	<b>653,754</b>	<b>596,272</b>	<b>57,482</b>	<b>137,895</b>	<b>110,700</b>	<b>27,195</b>	<b>82.6%</b>	<b>84.3%</b>
% Permanent Partial	Prior	30	-	30	720	163	690	163	690	163	527	544	134	410	146	29	117	78.8%	82.2%
	78 - 97	1,155,118	2,564	2,881	1,157,683	1,157,999	1,179,424	1,181,625	21,742	23,626	(1,884)	16,446	19,173	(2,727)	5,296	4,453	843	75.6%	81.2%
	98 - 07	349,371	30,925	27,847	380,296	377,219	655,727	612,721	275,431	235,502	39,929	230,570	197,555	33,015	44,860	37,947	6,913	83.7%	83.9%
	2008	-	202	-	202	-	81,235	65,074	40,415	32,537	7,878	32,481	26,453	6,028	7,934	6,084	1,850	80.4%	81.3%
	<b>Total</b>	<b>1,504,490</b>	<b>33,721</b>	<b>30,728</b>	<b>1,538,211</b>	<b>1,535,218</b>	<b>1,917,105</b>	<b>1,859,583</b>	<b>338,277</b>	<b>291,828</b>	<b>46,449</b>	<b>280,041</b>	<b>243,315</b>	<b>36,726</b>	<b>58,236</b>	<b>48,513</b>	<b>9,723</b>	<b>82.8%</b>	<b>83.4%</b>
Permanent Partial	Prior	25	-	25	373	367	349	367	349	367	(18)	287	302	(15)	61	65	(4)	82.4%	82.3%
	78 - 97	269,854	958	859	270,812	270,713	283,824	280,269	13,012	9,556	3,456	9,539	7,385	2,154	3,472	2,171	1,301	73.3%	77.3%
	98 - 07	157,410	10,742	10,093	168,151	167,502	248,682	240,597	80,531	73,095	7,436	63,916	59,334	4,582	16,615	13,761	2,854	79.4%	81.2%
	2008	-	842	672	842	672	27,715	24,906	13,016	11,781	1,235	10,747	9,852	895	2,269	1,929	340	82.6%	83.6%
	<b>Total</b>	<b>427,263</b>	<b>12,566</b>	<b>11,624</b>	<b>439,830</b>	<b>438,887</b>	<b>560,595</b>	<b>546,139</b>	<b>106,907</b>	<b>94,799</b>	<b>12,108</b>	<b>84,490</b>	<b>76,873</b>	<b>7,617</b>	<b>22,417</b>	<b>17,926</b>	<b>4,491</b>	<b>79.0%</b>	<b>81.1%</b>
Temporary Partial & Change of Occ. (<1987)	Prior	3	-	3	26	26	22	26	22	26	(4)	19	21	(2)	3	5	(2)	84.7%	80.8%
	78 - 97	91,022	43	39	91,065	91,061	91,483	91,907	418	846	(428)	351	632	(281)	67	214	(147)	83.9%	74.7%
	98 - 07	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
	2008	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
	<b>Total</b>	<b>91,022</b>	<b>47</b>	<b>39</b>	<b>91,068</b>	<b>91,061</b>	<b>91,509</b>	<b>91,933</b>	<b>441</b>	<b>872</b>	<b>(431)</b>	<b>370</b>	<b>653</b>	<b>(283)</b>	<b>71</b>	<b>219</b>	<b>(148)</b>	<b>83.9%</b>	<b>74.9%</b>
Wage Loss/LMWL & Change of Occ. (>1986)	Prior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
	78 - 97	418,679	743	1,437	419,422	420,116	427,986	428,372	8,564	8,256	308	6,439	6,788	(349)	2,125	1,468	657	75.2%	82.2%
	98 - 07	130,919	16,224	11,790	147,142	142,708	261,123	258,340	113,980	115,632	(1,652)	96,689	97,247						

**Ohio Bureau of Workers' Compensation  
Private Employers  
Comparison of Unpaid Loss as of June 30, 2008 (000's)**

SUMMARY 1  
EXHIBIT 2  
SHEET 2

Accident Year	Paid Loss @ 12/07	1/1/08-6/30/08 Estimated Payments		Estimated Paid Loss @ 6/30/2008		Ultimate Loss		Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors		
		Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver-Wyman	Difference	Deloitte	Oliver-Wyman	Difference	Deloitte	Oliver Wyman	
<b>Lump Sum Settlement</b>	Prior		2,287	-	2,287		34,523	67,445	32,236	67,445	(35,209)	25,335	44,897	(19,562)	6,901	22,548	(15,647)	78.6%	66.6%
	78 - 97	1,270,017	22,290	21,744	1,292,307	1,291,761	2,232,736	2,181,095	940,429	889,334	51,095	573,005	529,036	43,969	367,424	360,298	7,126	60.9%	59.5%
	98 - 07	601,678	55,482	71,869	657,160	673,547	2,434,317	2,267,445	1,777,157	1,593,898	183,259	945,316	1,040,033	(94,717)	831,841	553,865	277,976	53.2%	65.3%
	2008	-	3	17	3	17	272,375	251,028	136,184	125,497	10,687	73,059	80,577	(7,518)	63,125	44,920	18,205	53.6%	64.2%
	<b>Total</b>	<b>1,871,695</b>	<b>80,063</b>	<b>93,630</b>	<b>1,951,758</b>	<b>1,965,326</b>	<b>4,973,951</b>	<b>4,767,014</b>	<b>2,886,005</b>	<b>2,676,174</b>	<b>209,831</b>	<b>1,616,714</b>	<b>1,694,543</b>	<b>(77,829)</b>	<b>1,269,291</b>	<b>981,631</b>	<b>287,660</b>	<b>56.0%</b>	<b>63.3%</b>
<b>Living Maintenance</b>	Prior		16	-	16		214	-	197	-	197	151	-	151	47	-	47	76.3%	100.0%
	78 - 97	264,954	632	610	265,586	265,564	272,882	270,443	7,295	4,879	2,416	5,774	4,064	1,710	1,521	815	706	79.2%	83.3%
	98 - 07	188,295	17,319	10,070	205,614	198,365	279,450	281,008	73,836	82,643	(8,807)	60,812	68,010	(7,198)	13,024	14,633	(1,609)	82.4%	82.3%
	2008	-	100	37	100	37	28,671	22,436	14,235	11,181	3,054	12,130	9,158	2,972	2,105	2,023	82	85.2%	81.9%
	<b>Total</b>	<b>453,249</b>	<b>18,067</b>	<b>10,717</b>	<b>471,316</b>	<b>463,966</b>	<b>581,216</b>	<b>573,887</b>	<b>95,564</b>	<b>98,703</b>	<b>(3,139)</b>	<b>78,867</b>	<b>81,232</b>	<b>(2,365)</b>	<b>16,697</b>	<b>17,471</b>	<b>(774)</b>	<b>82.5%</b>	<b>82.3%</b>
<b>Lump Sum Advancements</b>	Prior		152	-	152		1,397	2,422	1,246	2,422	(1,176)	1,047	1,822	(775)	199	600	(401)	84.1%	75.2%
	78 - 97	186,407	2,389	2,485	188,796	188,893	217,193	242,149	28,397	53,256	(24,859)	22,111	35,245	(13,134)	6,286	18,011	(11,725)	77.9%	66.2%
	98 - 07	39,880	4,318	4,399	44,199	44,279	196,184	176,551	151,986	132,272	19,714	104,033	85,287	18,746	47,953	46,985	968	68.4%	64.5%
	2008	-	53	11	53	11	28,671	21,738	14,283	10,858	3,425	8,663	6,565	2,098	5,620	4,293	1,327	60.7%	60.5%
	<b>Total</b>	<b>226,288</b>	<b>6,911</b>	<b>6,895</b>	<b>233,199</b>	<b>233,183</b>	<b>443,445</b>	<b>442,860</b>	<b>195,911</b>	<b>198,808</b>	<b>(2,897)</b>	<b>135,854</b>	<b>128,919</b>	<b>6,935</b>	<b>60,057</b>	<b>69,889</b>	<b>(9,832)</b>	<b>69.3%</b>	<b>64.8%</b>
<b>Additional Awards</b>	Prior		53	-	53		1,245	433	1,191	433	758	914	356	558	278	77	201	76.7%	82.2%
	78 - 97	39,994	489	458	40,483	40,451	64,434	54,333	23,951	13,882	10,069	13,868	9,448	4,420	10,083	4,434	5,649	57.9%	68.1%
	98 - 07	12,236	1,115	1,236	13,351	13,472	48,376	35,336	35,024	21,864	13,160	18,659	14,092	4,567	16,365	7,772	8,593	53.3%	64.5%
	2008	-	0	-	0	-	5,256	3,530	2,628	1,765	863	1,407	1,137	270	1,221	628	593	53.5%	64.4%
	<b>Total</b>	<b>52,230</b>	<b>1,657</b>	<b>1,694</b>	<b>53,887</b>	<b>53,924</b>	<b>119,310</b>	<b>93,633</b>	<b>62,795</b>	<b>37,944</b>	<b>24,851</b>	<b>34,848</b>	<b>25,033</b>	<b>9,815</b>	<b>27,947</b>	<b>12,911</b>	<b>15,036</b>	<b>55.5%</b>	<b>66.0%</b>
<b>Compensation Total</b>	Prior		16,917	-	16,917		390,707	267,665	373,789	267,665	106,124	252,040	179,476	72,564	121,750	88,189	33,561	67.4%	67.1%
	78 - 97	12,003,612	125,171	125,669	12,128,783	12,129,282	16,391,303	15,975,163	4,262,520	3,845,881	416,639	2,557,430	2,392,704	164,726	1,705,090	1,453,177	251,913	60.0%	62.2%
	98 - 07	3,295,648	264,212	255,432	3,559,860	3,551,080	9,770,396	9,918,728	6,210,536	6,367,648	(157,112)	3,488,527	3,748,029	(259,502)	2,722,009	2,619,619	102,390	56.2%	58.9%
	2008	-	13,485	9,498	13,485	9,498	1,079,464	1,064,150	526,247	522,577	3,670	314,051	312,298	1,753	212,196	210,279	1,917	59.7%	59.8%
	<b>Total</b>	<b>15,299,260</b>	<b>419,785</b>	<b>390,600</b>	<b>15,719,045</b>	<b>15,689,860</b>	<b>27,631,869</b>	<b>27,225,706</b>	<b>11,373,092</b>	<b>11,003,771</b>	<b>369,321</b>	<b>6,612,048</b>	<b>6,632,507</b>	<b>(20,459)</b>	<b>4,761,044</b>	<b>4,371,264</b>	<b>389,780</b>	<b>58.1%</b>	<b>60.3%</b>
<b>Medical &amp; Compensation Total</b>	Prior		26,066	-	26,066		604,301	440,926	578,235	440,926	137,309	384,175	306,894	77,281	194,061	134,032	60,029	66.4%	69.6%
	78 - 97	19,922,855	198,729	191,531	20,121,584	20,114,386	26,902,926	26,576,031	6,781,342	6,461,645	319,697	4,044,711	3,915,740	128,971	2,736,631	2,545,905	190,726	59.6%	60.6%
	98 - 07	7,352,321	505,167	480,925	7,857,488	7,833,246	18,609,263	21,573,668	10,751,775	13,740,422	(2,988,647)	6,023,582	7,169,696	(1,146,114)	4,728,192	6,570,726	(1,842,534)	56.0%	52.2%
	2008	-	73,133	55,668	73,133	55,668	2,111,620	2,678,828	982,677	1,283,746	(301,069)	614,574	684,856	(70,282)	368,103	598,890	(230,787)	62.5%	53.3%
	<b>Total</b>	<b>27,275,176</b>	<b>803,095</b>	<b>728,124</b>	<b>28,078,271</b>	<b>28,003,300</b>	<b>48,228,110</b>	<b>51,269,453</b>	<b>19,094,029</b>	<b>21,926,739</b>	<b>(2,832,710)</b>	<b>11,067,043</b>	<b>12,077,186</b>	<b>(1,010,143)</b>	<b>8,026,986</b>	<b>9,849,553</b>	<b>(1,822,567)</b>	<b>58.0%</b>	<b>55.1%</b>

**Ohio Bureau of Workers' Compensation  
Public Employers - Taxing Districts  
Comparison of Unpaid Loss as of June 30, 2008 (000's)**

SUMMARY 1  
EXHIBIT 2  
SHEET 3

Accident Year	Paid Loss @ 12/07	1/1/08-6/30/08 Estimated Payments		Estimated Paid Loss @ 6/30/2008		Ultimate Loss		Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors		
		Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	
<b>Medical</b>																			
Medical Only Claims	Prior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
	78 - 97	156,427	10	156,437	156,445	156,446	156,540	9	95	(86)	9	85	(76)	0	10	(10)	97.6%	89.5%	
	98 - 07	173,460	4,762	178,222	179,678	178,222	186,543	8,798	6,866	1,933	7,985	6,245	1,740	813	621	193	90.8%	91.0%	
	2008	-	5,311	23,858	22,990	23,858	22,990	6,617	6,547	70	6,309	6,261	48	309	286	23	95.3%	95.6%	
	<b>Total</b>	<b>329,887</b>	<b>10,084</b>	<b>339,971</b>	<b>341,071</b>	<b>367,324</b>	<b>366,073</b>	<b>15,424</b>	<b>13,508</b>	<b>1,917</b>	<b>14,302</b>	<b>12,591</b>	<b>1,711</b>	<b>1,122</b>	<b>917</b>	<b>206</b>	<b>92.7%</b>	<b>93.2%</b>	
Lost Time Claims	Prior	973	-	973	870,624	22,693	18,371	21,719	18,371	3,348	14,036	13,223	813	7,683	5,148	2,535	64.6%	72.0%	
	78 - 97	860,750	10,485	871,235	870,624	1,207,316	1,428,397	336,082	557,773	(221,691)	201,650	309,515	(107,865)	134,432	248,258	(113,826)	60.0%	55.5%	
	98 - 07	446,554	34,639	481,193	477,613	1,244,945	2,714,784	763,751	2,237,171	(1,473,420)	424,131	947,279	(523,148)	339,621	1,289,892	(950,271)	55.5%	42.3%	
	2008	-	4,916	156,068	417,398	156,068	417,398	73,118	204,302	(131,184)	45,230	84,628	(39,398)	27,889	119,674	(91,785)	61.9%	41.4%	
	<b>Total</b>	<b>1,307,303</b>	<b>51,014</b>	<b>1,358,317</b>	<b>1,352,634</b>	<b>2,631,022</b>	<b>4,578,950</b>	<b>1,194,671</b>	<b>3,017,617</b>	<b>(1,822,946)</b>	<b>685,046</b>	<b>1,354,645</b>	<b>(669,599)</b>	<b>509,625</b>	<b>1,662,972</b>	<b>(1,153,347)</b>	<b>57.3%</b>	<b>44.9%</b>	
<b>Medical Total</b>	<b>Prior</b>	<b>973</b>	<b>-</b>	<b>973</b>	<b>870,624</b>	<b>22,693</b>	<b>18,371</b>	<b>21,719</b>	<b>18,371</b>	<b>3,348</b>	<b>14,036</b>	<b>13,223</b>	<b>813</b>	<b>7,683</b>	<b>5,148</b>	<b>2,535</b>	<b>64.6%</b>	<b>72.0%</b>	
	<b>78 - 97</b>	<b>1,017,177</b>	<b>10,495</b>	<b>1,027,672</b>	<b>1,027,069</b>	<b>1,363,762</b>	<b>1,584,937</b>	<b>336,091</b>	<b>557,868</b>	<b>(221,777)</b>	<b>201,658</b>	<b>309,600</b>	<b>(107,942)</b>	<b>134,432</b>	<b>248,268</b>	<b>(113,836)</b>	<b>60.0%</b>	<b>55.5%</b>	
	<b>98 - 07</b>	<b>620,014</b>	<b>39,401</b>	<b>659,415</b>	<b>657,291</b>	<b>1,431,965</b>	<b>2,901,328</b>	<b>772,550</b>	<b>2,244,037</b>	<b>(1,471,487)</b>	<b>432,116</b>	<b>953,524</b>	<b>(521,408)</b>	<b>340,434</b>	<b>1,290,513</b>	<b>(950,079)</b>	<b>55.9%</b>	<b>42.5%</b>	
	<b>2008</b>	<b>-</b>	<b>10,227</b>	<b>179,926</b>	<b>440,388</b>	<b>179,926</b>	<b>440,388</b>	<b>79,736</b>	<b>210,849</b>	<b>(131,113)</b>	<b>51,538</b>	<b>90,889</b>	<b>(39,351)</b>	<b>28,197</b>	<b>119,960</b>	<b>(91,763)</b>	<b>64.6%</b>	<b>43.1%</b>	
	<b>Total</b>	<b>1,637,191</b>	<b>61,097</b>	<b>1,698,288</b>	<b>1,693,705</b>	<b>2,998,346</b>	<b>4,945,024</b>	<b>1,210,095</b>	<b>3,031,125</b>	<b>(1,821,029)</b>	<b>699,348</b>	<b>1,367,236</b>	<b>(667,888)</b>	<b>510,747</b>	<b>1,663,889</b>	<b>(1,153,141)</b>	<b>57.8%</b>	<b>45.1%</b>	
<b>Compensation</b>																			
Permanent Total Disability	Prior	1,677	-	1,677	401,039	37,892	15,904	36,215	15,904	20,311	24,845	11,684	13,161	11,370	4,220	7,150	68.6%	73.5%	
	78 - 97	389,587	11,606	401,193	401,039	803,097	677,665	401,904	276,626	125,278	240,694	187,224	53,470	161,210	89,402	71,808	59.9%	67.7%	
	98 - 07	15,906	2,549	18,455	18,677	349,777	412,127	331,322	393,450	(62,128)	155,421	200,793	(45,372)	175,901	192,657	(16,756)	46.9%	51.0%	
	2008	-	0	0	-	39,763	52,154	19,881	26,077	(6,196)	7,645	10,823	(3,178)	12,236	15,254	(3,018)	38.5%	41.5%	
	<b>Total</b>	<b>405,493</b>	<b>15,832</b>	<b>421,325</b>	<b>419,716</b>	<b>1,230,529</b>	<b>1,157,850</b>	<b>789,322</b>	<b>712,057</b>	<b>77,265</b>	<b>428,605</b>	<b>410,524</b>	<b>18,081</b>	<b>360,717</b>	<b>301,533</b>	<b>59,184</b>	<b>54.3%</b>	<b>57.7%</b>	
Death	Prior	1,113	-	1,113	119,630	27,883	28,940	26,770	28,940	(2,170)	17,726	16,405	1,321	9,043	12,535	(3,492)	66.2%	56.7%	
	78 - 97	116,834	2,925	119,759	119,630	231,610	260,292	111,851	140,662	(28,811)	65,464	76,980	(11,516)	46,387	63,682	(17,295)	58.5%	54.7%	
	98 - 07	12,719	1,359	14,078	14,023	120,289	153,858	106,211	139,835	(33,624)	48,860	58,506	(9,646)	57,351	81,329	(23,978)	46.0%	41.8%	
	2008	-	17	17	27	13,917	18,024	6,942	8,985	(2,043)	2,899	3,404	(505)	4,043	5,581	(1,538)	41.8%	37.9%	
	<b>Total</b>	<b>129,553</b>	<b>5,414</b>	<b>134,967</b>	<b>133,679</b>	<b>393,699</b>	<b>461,113</b>	<b>251,774</b>	<b>318,422</b>	<b>(66,648)</b>	<b>134,949</b>	<b>155,295</b>	<b>(20,346)</b>	<b>116,824</b>	<b>163,127</b>	<b>(46,303)</b>	<b>53.6%</b>	<b>48.8%</b>	
Temporary Total	Prior	4	-	4	553,643	63	13	60	13	47	48	12	36	12	1	11	80.1%	92.3%	
	78 - 97	552,259	1,087	553,346	553,643	562,461	570,331	9,115	16,688	(7,573)	7,266	13,094	(5,828)	1,848	3,594	(1,746)	79.7%	78.5%	
	98 - 07	182,998	12,963	195,961	194,891	292,580	322,958	96,619	128,067	(31,448)	79,362	96,823	(17,461)	17,257	31,244	(13,987)	82.1%	75.6%	
	2008	-	1,344	32,804	967	32,804	32,944	15,058	15,505	(447)	12,556	12,185	371	2,502	3,320	(818)	83.4%	78.6%	
	<b>Total</b>	<b>735,257</b>	<b>15,398</b>	<b>750,654</b>	<b>749,500</b>	<b>887,908</b>	<b>926,245</b>	<b>120,852</b>	<b>160,273</b>	<b>(39,421)</b>	<b>99,232</b>	<b>122,114</b>	<b>(22,882)</b>	<b>21,620</b>	<b>38,159</b>	<b>(16,539)</b>	<b>82.1%</b>	<b>76.2%</b>	
% Permanent Partial	Prior	2	-	2	245,612	41	20	39	20	19	31	17	14	9	3	6	77.9%	85.0%	
	78 - 97	245,175	437	245,612	245,646	249,273	249,098	3,661	3,452	209	2,737	2,846	(109)	925	606	319	74.7%	82.4%	
	98 - 07	92,224	8,519	100,743	99,826	168,468	156,341	67,725	56,515	11,210	57,226	48,032	9,194	10,499	8,483	2,016	84.5%	85.0%	
	2008	-	91	22,864	-	18,416	-	11,341	9,208	2,133	9,297	7,664	1,633	2,044	1,544	500	82.0%	83.2%	
	<b>Total</b>	<b>337,399</b>	<b>9,048</b>	<b>346,447</b>	<b>345,472</b>	<b>440,646</b>	<b>423,875</b>	<b>82,767</b>	<b>69,195</b>	<b>13,572</b>	<b>69,290</b>	<b>58,559</b>	<b>10,731</b>	<b>13,477</b>	<b>10,636</b>	<b>2,841</b>	<b>83.7%</b>	<b>84.6%</b>	
Permanent Partial	Prior	0	-	0	16,118	3	1	3	1	2	3	1	2	1	-	1	81.0%	100.0%	
	78 - 97	16,043	74	16,118	16,159	16,871	17,922	754	1,763	(1,009)	564	1,233	(669)	190	530	(340)	74.8%	69.9%	
	98 - 07	9,856	774	10,630	10,624	19,083	20,386	8,452	9,762	(1,310)	6,752	7,321	(569)	1,700	2,441	(741)	79.9%	75.0%	
	2008	-	27	2,187	13	2,132	1,322	1,067	1,053	14	833	779	54	234	274	(40)	78.1%	74.0%	
	<b>Total</b>	<b>25,899</b>	<b>875</b>	<b>26,775</b>	<b>26,796</b>	<b>38,144</b>	<b>40,441</b>	<b>10,276</b>	<b>12,579</b>	<b>(2,303)</b>	<b>8,151</b>	<b>9,334</b>	<b>(1,183)</b>	<b>2,125</b>	<b>3,245</b>	<b>(1,120)</b>	<b>79.3%</b>	<b>74.2%</b>	
Temporary Partial & Change of Occ. (<1987)	Prior	1	-	1	14,802	6	7	5	7	(2)	4	6	(2)	1	1	(0)	84.7%	85.7%	
	78 - 97	14,794	8	14,802	14,805	14,861	14,981	59	176	(117)	51	137	(86)	7	39	(32)	87.5%	77.8%	
	98 - 07	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%	
	2008	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%	
	<b>Total</b>	<b>14,794</b>	<b>9</b>	<b>14,803</b>	<b>14,805</b>	<b>14,867</b>	<b>14,988</b>	<b>64</b>	<b>183</b>	<b>(119)</b>	<b>56</b>	<b>143</b>	<b>(87)</b>	<b>8</b>	<b>40</b>	<b>(32)</b>	<b>87.3%</b>	<b>78.1%</b>	
Wage Loss/LMWL & Change of Occ. (>1986)	Prior	-	-	-	49,278	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%	
	78 - 97	49,066	212	49,278	49,390	50,826	52,234	1,548	2,843	(1,295)	1,256	2,268	(1,012)	292	575	(283)	81.1%	79.8%	
	98 - 07	16,906	1,896	18,801	18,834	42,646	47,793	23,845	28,959	(5,113)	19,740	22,660	(2,920)	4,106	6,299	(2,193)	82.8%	78.2%	
	2008	-	8	5,169	2	5,366	2,576	2,576	2,681	(105)	1,937	1,956	(19)	640	725	(85)	75.2%	73.0%	
	<b>Total</b>	<b>65,971</b>	<b>2,116</b>	<b>68,087</b>	<b>68,226</b>	<b>98,641</b>	<b>105,392</b>	<b>27,970</b>	<b>34,483</b>	<b>(6,513)</b>	<b>22,932</b>	<b>26,884</b>	<b>(3,952)</b>	<b>5,038</b>	<b>7,599</b>	<b>(2,561)</b>	<b>82.0%</b>	<b>78.0%</b>	

**Ohio Bureau of Workers' Compensation  
Public Employers - Taxing Districts  
Comparison of Unpaid Loss as of June 30, 2008 (000's)**

SUMMARY 1  
EXHIBIT 2  
SHEET 3

Accident Year	Paid Loss @ 12/07	1/1/08-6/30/08 Estimated Payments		Estimated Paid Loss @ 6/30/2008		Ultimate Loss		Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors				
		Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver-Wyman	Difference	Deloitte	Oliver-Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman
<b>Lump Sum Settlement</b>	Prior		278	-	278		4,211	6,821	3,933	6,821	(2,888)	3,090	4,540	(1,450)	843	2,281	(1,438)	78.6%	66.6%		
	78 - 97	152,730	2,679	2,782	155,409	155,512	256,408	254,114	100,999	98,602	2,397	62,086	59,410	2,676	38,913	39,192	(279)	61.5%	60.3%		
	98 - 07	59,028	6,558	6,217	65,585	65,244	294,878	256,401	229,293	191,157	38,136	126,490	114,213	12,277	102,803	76,944	25,859	55.2%	59.7%		
	2008	-	1	-	1	-	34,792	28,882	17,395	14,441	2,954	9,238	8,368	870	8,157	6,073	2,084	53.1%	57.9%		
	<b>Total</b>	<b>211,757</b>	<b>9,516</b>	<b>8,999</b>	<b>221,273</b>	<b>220,756</b>	<b>590,289</b>	<b>546,218</b>	<b>351,620</b>	<b>311,021</b>	<b>40,599</b>	<b>200,904</b>	<b>186,531</b>	<b>14,373</b>	<b>150,716</b>	<b>124,490</b>	<b>26,226</b>	<b>57.1%</b>	<b>60.0%</b>		
<b>Living Maintenance</b>	Prior		0	-	0		1	-	1	-	1	1	-	1	0	-	0	76.2%	100.0%		
	78 - 97	19,914	70	74	19,984	19,988	20,640	21,121	657	1,133	(476)	526	879	(353)	130	254	(124)	80.2%	77.6%		
	98 - 07	18,686	1,568	1,382	20,254	20,068	29,761	34,895	9,506	14,827	(5,321)	7,779	11,289	(3,510)	1,727	3,538	(1,811)	81.8%	76.1%		
	2008	-	13	7	13	7	3,579	9,414	1,777	4,700	(2,923)	1,496	3,604	(2,108)	281	1,096	(815)	84.2%	76.7%		
	<b>Total</b>	<b>38,600</b>	<b>1,650</b>	<b>1,463</b>	<b>40,251</b>	<b>40,063</b>	<b>53,980</b>	<b>65,430</b>	<b>11,940</b>	<b>20,660</b>	<b>(8,720)</b>	<b>9,802</b>	<b>15,772</b>	<b>(5,970)</b>	<b>2,138</b>	<b>4,888</b>	<b>(2,750)</b>	<b>82.1%</b>	<b>76.3%</b>		
<b>Lump Sum Advancements</b>	Prior		16	-	16		133	259	116	259	(143)	98	195	(97)	18	64	(46)	84.1%	75.3%		
	78 - 97	20,692	230	249	20,922	20,941	23,887	27,536	2,966	6,595	(3,629)	2,302	4,161	(1,859)	663	2,434	(1,771)	77.6%	63.1%		
	98 - 07	3,327	509	390	3,836	3,717	21,049	17,601	17,213	13,884	3,329	11,736	8,606	3,130	5,477	5,278	199	68.2%	62.0%		
	2008	-	1	-	1	-	2,982	2,252	1,491	1,126	365	895	643	252	595	483	112	60.1%	57.1%		
	<b>Total</b>	<b>24,019</b>	<b>756</b>	<b>639</b>	<b>24,774</b>	<b>24,657</b>	<b>48,051</b>	<b>47,647</b>	<b>21,785</b>	<b>21,864</b>	<b>(79)</b>	<b>15,032</b>	<b>13,605</b>	<b>1,427</b>	<b>6,754</b>	<b>8,259</b>	<b>(1,505)</b>	<b>69.0%</b>	<b>62.2%</b>		
<b>Additional Awards</b>	Prior		0	-	0		3	-	3	-	3	2	-	2	1	-	1	75.4%	100.0%		
	78 - 97	595	11	9	606	604	1,152	3,356	546	2,752	(2,206)	315	1,502	(1,187)	231	1,250	(1,019)	57.6%	54.6%		
	98 - 07	65	42	3	107	68	1,392	2,353	1,285	2,285	(1,000)	687	673	14	597	1,612	(1,015)	53.5%	29.5%		
	2008	-	0	-	0	-	199	250	99	125	(26)	53	29	24	46	96	(50)	53.5%	23.2%		
	<b>Total</b>	<b>660</b>	<b>53</b>	<b>12</b>	<b>714</b>	<b>673</b>	<b>2,746</b>	<b>5,960</b>	<b>1,933</b>	<b>5,162</b>	<b>(3,229)</b>	<b>1,058</b>	<b>2,204</b>	<b>(1,146)</b>	<b>875</b>	<b>2,958</b>	<b>(2,083)</b>	<b>54.7%</b>	<b>42.7%</b>		
<b>Compensation Total</b>	Prior		3,091	-	3,091		70,236	51,965	67,145	51,965	15,180	45,847	32,860	12,987	21,298	19,105	2,193	68.3%	63.2%		
	78 - 97	1,577,688	19,340	19,667	1,597,028	1,597,356	2,231,086	2,148,648	634,059	551,292	82,766	383,262	349,734	33,528	250,797	201,558	49,239	60.4%	63.4%		
	98 - 07	411,714	36,736	34,258	448,451	445,973	1,339,922	1,424,713	891,472	978,741	(87,269)	514,053	568,916	(54,863)	377,418	409,825	(32,406)	57.7%	58.1%		
	2008	-	1,501	1,014	1,501	1,014	158,255	169,830	77,627	83,901	(6,274)	46,849	49,455	(2,606)	30,778	34,446	(3,668)	60.4%	58.9%		
	<b>Total</b>	<b>1,989,402</b>	<b>60,667</b>	<b>54,940</b>	<b>2,050,070</b>	<b>2,044,342</b>	<b>3,799,500</b>	<b>3,795,156</b>	<b>1,670,302</b>	<b>1,665,899</b>	<b>4,404</b>	<b>990,010</b>	<b>1,000,965</b>	<b>(10,955)</b>	<b>680,292</b>	<b>664,934</b>	<b>15,358</b>	<b>59.3%</b>	<b>60.1%</b>		
<b>Medical &amp; Compensation Total</b>	Prior		4,064	-	4,064		92,929	70,336	88,865	70,336	18,529	59,883	46,083	13,800	28,982	24,253	4,729	67.4%	65.5%		
	78 - 97	2,594,865	29,835	29,560	2,624,699	2,624,424	3,594,849	3,733,585	970,150	1,109,160	(139,011)	584,920	659,334	(74,414)	385,230	449,826	(64,597)	60.3%	59.4%		
	98 - 07	1,031,728	76,138	71,535	1,107,866	1,103,264	2,771,887	4,326,041	1,664,021	3,222,777	(1,558,756)	946,169	1,522,440	(576,271)	717,852	1,700,337	(982,485)	56.9%	47.2%		
	2008	-	11,728	10,359	11,728	10,359	338,181	610,218	157,363	294,750	(137,387)	98,387	140,344	(41,957)	58,976	154,406	(95,430)	62.5%	47.6%		
	<b>Total</b>	<b>3,626,593</b>	<b>121,765</b>	<b>111,454</b>	<b>3,748,358</b>	<b>3,738,047</b>	<b>6,797,846</b>	<b>8,740,180</b>	<b>2,880,398</b>	<b>4,697,023</b>	<b>(1,816,626)</b>	<b>1,689,359</b>	<b>2,368,201</b>	<b>(678,842)</b>	<b>1,191,039</b>	<b>2,328,822</b>	<b>(1,137,783)</b>	<b>58.7%</b>	<b>50.4%</b>		



**Ohio Bureau of Workers' Compensation  
Public Employers - State Agencies  
Comparison of Unpaid Loss as of June 30, 2008 (000's)**

SUMMARY 1  
EXHIBIT 2  
SHEET 4

Accident Year	Paid Loss @ 12/07	1/1/08-6/30/08		Estimated Paid Loss @ 6/30/2008		Ultimate Loss		Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors		
		Estimated Payments		Loss @ 6/30/2008		Ultimate Loss		Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors		
		Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver-Wyman	Difference	Deloitte	Oliver-Wyman	Difference	Deloitte	Oliver Wyman	
<b>Medical</b>																			
Medical Only Claims	Prior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
	78 - 97	32,061	2	4	32,064	32,065	32,079	1	14	(13)	1	12	(11)	0	2	(2)	97.6%	85.7%	
	98 - 07	32,915	1,457	1,347	34,372	34,262	36,488	36,015	2,116	1,753	363	1,912	1,573	339	204	180	24	90.4%	89.7%
	2008	-	1,089	1,108	1,089	1,108	4,985	5,250	1,403	1,517	(114)	1,332	1,441	(109)	71	76	(5)	94.9%	95.0%
	<b>Total</b>	<b>64,977</b>	<b>2,548</b>	<b>2,458</b>	<b>67,525</b>	<b>67,435</b>	<b>73,538</b>	<b>73,344</b>	<b>3,521</b>	<b>3,284</b>	<b>237</b>	<b>3,245</b>	<b>3,026</b>	<b>219</b>	<b>275</b>	<b>258</b>	<b>17</b>	<b>92.2%</b>	<b>92.1%</b>
Lost Time Claims	Prior	126	-	126	2,920	2,387	2,794	2,387	407	1,805	1,731	74	989	656	333	64.6%	72.5%		
	78 - 97	265,773	3,083	514	268,856	266,287	369,686	463,412	100,830	197,125	(96,295)	59,532	103,955	(44,423)	41,298	93,170	(51,872)	59.0%	52.7%
	98 - 07	141,176	11,640	130	152,816	141,306	394,958	984,200	242,142	842,894	(600,752)	136,477	331,926	(195,449)	105,665	510,968	(405,303)	56.4%	39.4%
	2008	-	1,657	1,129	1,657	1,129	53,414	169,630	25,050	83,686	(58,636)	15,718	31,552	(15,834)	9,332	52,134	(42,802)	62.7%	37.7%
	<b>Total</b>	<b>406,948</b>	<b>16,506</b>	<b>1,774</b>	<b>423,454</b>	<b>408,722</b>	<b>820,977</b>	<b>1,619,630</b>	<b>370,816</b>	<b>1,126,093</b>	<b>(755,276)</b>	<b>213,532</b>	<b>469,164</b>	<b>(255,632)</b>	<b>157,284</b>	<b>656,929</b>	<b>(499,645)</b>	<b>57.6%</b>	<b>41.7%</b>
<b>Medical Total</b>	<b>Prior</b>	<b>126</b>	<b>-</b>	<b>126</b>	<b>2,920</b>	<b>2,387</b>	<b>2,794</b>	<b>2,387</b>	<b>407</b>	<b>1,805</b>	<b>1,731</b>	<b>74</b>	<b>989</b>	<b>656</b>	<b>333</b>	<b>64.6%</b>	<b>72.5%</b>		
	<b>78 - 97</b>	<b>297,834</b>	<b>3,085</b>	<b>518</b>	<b>300,919</b>	<b>298,352</b>	<b>401,750</b>	<b>495,491</b>	<b>100,831</b>	<b>197,139</b>	<b>(96,308)</b>	<b>59,533</b>	<b>103,967</b>	<b>(44,434)</b>	<b>41,298</b>	<b>93,172</b>	<b>(51,874)</b>	<b>59.0%</b>	<b>52.7%</b>
	<b>98 - 07</b>	<b>174,091</b>	<b>13,097</b>	<b>1,477</b>	<b>187,188</b>	<b>175,568</b>	<b>431,447</b>	<b>1,020,216</b>	<b>244,258</b>	<b>844,647</b>	<b>(600,389)</b>	<b>138,389</b>	<b>333,499</b>	<b>(195,110)</b>	<b>105,869</b>	<b>511,148</b>	<b>(405,279)</b>	<b>56.7%</b>	<b>39.5%</b>
	<b>2008</b>	<b>-</b>	<b>2,746</b>	<b>2,237</b>	<b>2,746</b>	<b>2,237</b>	<b>58,399</b>	<b>174,880</b>	<b>26,454</b>	<b>85,203</b>	<b>(58,749)</b>	<b>17,050</b>	<b>32,993</b>	<b>(15,943)</b>	<b>9,403</b>	<b>52,210</b>	<b>(42,807)</b>	<b>64.5%</b>	<b>38.7%</b>
	<b>Total</b>	<b>471,925</b>	<b>19,054</b>	<b>4,232</b>	<b>490,979</b>	<b>476,157</b>	<b>894,515</b>	<b>1,692,974</b>	<b>374,337</b>	<b>1,129,377</b>	<b>(755,040)</b>	<b>216,778</b>	<b>472,190</b>	<b>(255,412)</b>	<b>157,559</b>	<b>657,187</b>	<b>(499,628)</b>	<b>57.9%</b>	<b>41.8%</b>
<b>Compensation</b>																			
Permanent Total Disability	Prior	433	-	433	9,749	4,111	9,316	4,111	5,205	6,404	3,024	3,380	2,912	1,087	1,825	68.7%	73.6%		
	78 - 97	84,206	2,697	2,591	86,903	86,797	182,789	153,253	95,886	66,456	29,430	56,637	44,170	12,467	39,249	22,286	16,963	59.1%	66.5%
	98 - 07	4,709	832	968	5,541	5,677	118,515	119,681	112,975	114,004	(1,029)	53,422	59,711	(6,289)	59,553	54,293	5,260	47.3%	52.4%
	2008	-	0	-	0	-	14,244	14,976	7,122	7,488	(366)	2,758	3,190	(432)	4,364	4,298	66	38.7%	42.6%
	<b>Total</b>	<b>88,915</b>	<b>3,962</b>	<b>3,559</b>	<b>92,877</b>	<b>92,474</b>	<b>325,297</b>	<b>292,021</b>	<b>225,298</b>	<b>192,059</b>	<b>33,239</b>	<b>119,221</b>	<b>110,095</b>	<b>9,126</b>	<b>106,077</b>	<b>81,964</b>	<b>24,113</b>	<b>52.9%</b>	<b>57.3%</b>
Death	Prior	64	-	64	1,760	1,470	1,696	1,470	226	1,078	858	220	618	612	6	63.6%	58.4%		
	78 - 97	23,966	540	479	24,506	24,445	45,639	46,672	21,133	22,227	(1,094)	11,915	12,164	(249)	9,218	10,063	(845)	56.4%	54.7%
	98 - 07	3,103	421	371	3,524	3,474	30,576	33,174	27,052	29,700	(2,648)	12,948	12,933	15	14,104	16,767	(2,663)	47.9%	43.5%
	2008	-	7	-	7	-	4,273	5,768	2,130	2,884	(754)	946	1,160	(214)	1,184	1,724	(540)	44.4%	40.2%
	<b>Total</b>	<b>27,069</b>	<b>1,032</b>	<b>850</b>	<b>28,102</b>	<b>27,919</b>	<b>82,249</b>	<b>87,084</b>	<b>52,011</b>	<b>56,281</b>	<b>(4,270)</b>	<b>26,886</b>	<b>27,115</b>	<b>(229)</b>	<b>25,124</b>	<b>29,166</b>	<b>(4,042)</b>	<b>51.7%</b>	<b>48.2%</b>
Temporary Total	Prior	2	-	2	40	4	38	4	34	31	3	28	7	1	6	80.4%	75.0%		
	78 - 97	232,955	399	560	233,354	233,515	237,135	238,279	3,781	4,764	(983)	2,936	3,933	(997)	845	831	14	77.6%	82.6%
	98 - 07	107,328	7,301	6,307	114,629	113,636	158,153	157,273	43,524	43,637	(113)	36,055	35,673	382	7,469	7,964	(495)	82.8%	81.7%
	2008	-	1,065	790	1,065	790	19,229	17,062	8,549	7,741	808	7,346	6,530	816	1,204	1,211	(7)	85.9%	84.4%
	<b>Total</b>	<b>340,283</b>	<b>8,767</b>	<b>7,657</b>	<b>349,050</b>	<b>347,940</b>	<b>414,557</b>	<b>412,617</b>	<b>55,893</b>	<b>56,146</b>	<b>(253)</b>	<b>46,368</b>	<b>46,139</b>	<b>229</b>	<b>9,525</b>	<b>10,007</b>	<b>(482)</b>	<b>83.0%</b>	<b>82.2%</b>
% Permanent Partial	Prior	15	-	15	15	1	-	1	(1)	-	1	(1)	-	-	-	100.0%	100.0%		
	78 - 97	63,392	141	151	63,533	63,543	64,505	64,893	972	1,350	(378)	817	1,098	(281)	156	252	(96)	84.0%	81.3%
	98 - 07	24,540	2,514	2,227	27,054	26,767	49,075	45,558	22,021	18,791	3,230	18,622	15,805	2,817	3,399	2,986	413	84.6%	84.1%
	2008	-	19	-	19	-	7,122	5,728	3,542	2,864	678	2,861	2,339	522	681	525	156	80.8%	81.7%
	<b>Total</b>	<b>87,932</b>	<b>2,688</b>	<b>2,378</b>	<b>90,620</b>	<b>90,310</b>	<b>120,717</b>	<b>116,180</b>	<b>26,536</b>	<b>23,006</b>	<b>3,530</b>	<b>22,300</b>	<b>19,243</b>	<b>3,057</b>	<b>4,236</b>	<b>3,763</b>	<b>473</b>	<b>84.0%</b>	<b>83.6%</b>
Permanent Partial	Prior	0	-	0	1	-	1	-	1	1	-	1	0	-	0	81.0%	100.0%		
	78 - 97	3,973	13	27	3,986	4,000	4,166	4,315	180	315	(135)	132	240	(108)	48	75	(27)	73.3%	76.2%
	98 - 07	1,261	164	88	1,424	1,348	2,527	2,707	1,103	1,359	(256)	879	954	(75)	223	405	(182)	79.8%	70.2%
	2008	-	13	3	13	3	427	292	201	143	58	166	103	63	35	40	(5)	82.6%	72.0%
	<b>Total</b>	<b>5,234</b>	<b>190</b>	<b>118</b>	<b>5,424</b>	<b>5,351</b>	<b>7,122</b>	<b>7,314</b>	<b>1,484</b>	<b>1,817</b>	<b>(333)</b>	<b>1,178</b>	<b>1,297</b>	<b>(119)</b>	<b>306</b>	<b>520</b>	<b>(214)</b>	<b>79.4%</b>	<b>71.4%</b>
Temporary Partial & Change of Occ. (<1987)	Prior	1	-	1	5	1	4	1	3	4	-	4	1	1	(0)	84.7%	0.0%		
	78 - 97	5,172	1	6	5,173	5,178	5,193	5,245	20	67	(47)	17	54	(37)	3	13	(10)	84.1%	80.6%
	98 - 07	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
	2008	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
	<b>Total</b>	<b>5,172</b>	<b>2</b>	<b>6</b>	<b>5,174</b>	<b>5,178</b>	<b>5,198</b>	<b>5,246</b>	<b>24</b>	<b>68</b>	<b>(44)</b>	<b>20</b>	<b>54</b>	<b>(34)</b>	<b>4</b>	<b>14</b>	<b>(10)</b>	<b>84.2%</b>	<b>79.4%</b>
Wage Loss/LMWL & Change of Occ. (>1986)	Prior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
	78 - 97	17,030	56	99	17,086	17,129	17,552	17,940	465	811	(345)	386	649	(263)	79	162	(82)	82.9%	80.1%
	98 - 07	7,136	977	744	8,113	7,880	17,629	17,566	9,516	9,686	(170)	7,967	7,584	383	1,548	2,102	(553)	83.7%	78.3%
	2008	-	7	3	7	3	2,350	2,104	1,168	1,049	119	900	787	113	268	262	6	77.1%	75.0%
	<b>Total</b>	<b>24,166</b>	<b>1,040</b>	<b>846</b>	<b>25,206</b>	<b>25,013</b>	<b>37,530</b>	<b>37,610</b>	<b>11,149</b>	<b>11,545</b>	<b>(396)</b>	<b>9,253</b>	<b>9,020</b>	<b>233</b>	<b>1,896</b>	<b>2,525</b>	<b>(630)</b>	<b>83.0%</b>	<b>78.1%</b>

**Ohio Bureau of Workers' Compensation  
Public Employers - State Agencies  
Comparison of Unpaid Loss as of June 30, 2008 (000's)**

SUMMARY 1  
EXHIBIT 2  
SHEET 4

Accident Year	Paid Loss @ 12/07	1/1/08-6/30/08 Estimated Payments		Estimated Paid Loss @ 6/30/2008		Ultimate Loss		Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors			
		Deloitte		Oliver Wyman		Deloitte		Oliver Wyman		Deloitte	Oliver Wyman	Difference	Deloitte	Oliver-Wyman	Difference	Deloitte	Oliver-Wyman	Difference	Deloitte	Oliver Wyman
		Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver-Wyman	Difference	Deloitte	Oliver-Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte
Lump Sum Settlement	Prior		59	-	59		885	1,233	826	1,233	(407)	649	821	(172)	177	412	(235)	78.6%	66.6%	
	78 - 97	34,692	610	626	35,302	35,318	61,587	59,080	26,285	23,762	2,523	15,906	13,671	2,235	10,379	10,091	288	60.5%	57.5%	
	98 - 07	15,453	2,014	2,159	17,467	17,612	95,091	69,780	77,625	52,168	25,457	42,793	31,968	10,825	34,832	20,200	14,632	55.1%	61.3%	
	2008	-	0	-	0	-	12,463	8,582	6,232	4,291	1,941	3,221	2,572	649	3,010	1,719	1,291	51.7%	59.9%	
	<b>Total</b>	<b>50,145</b>	<b>2,683</b>	<b>2,785</b>	<b>52,828</b>	<b>52,929</b>	<b>170,026</b>	<b>138,674</b>	<b>110,967</b>	<b>81,454</b>	<b>29,513</b>	<b>62,569</b>	<b>49,032</b>	<b>13,537</b>	<b>48,397</b>	<b>32,422</b>	<b>15,975</b>	<b>56.4%</b>	<b>60.2%</b>	
Living Maintenance	Prior		-	-	-		-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%	
	78 - 97	10,281	28	39	10,309	10,320	10,646	10,640	338	320	18	266	267	(1)	71	53	18	78.9%	83.4%	
	98 - 07	9,388	715	613	10,103	10,001	14,322	14,983	4,219	4,982	(763)	3,484	4,072	(588)	735	910	(175)	82.6%	81.7%	
	2008	-	6	1	6	1	1,780	1,172	884	585	299	754	471	283	130	114	16	85.2%	80.5%	
	<b>Total</b>	<b>19,669</b>	<b>749</b>	<b>653</b>	<b>20,418</b>	<b>20,322</b>	<b>26,749</b>	<b>26,795</b>	<b>5,441</b>	<b>5,887</b>	<b>(446)</b>	<b>4,504</b>	<b>4,810</b>	<b>(306)</b>	<b>937</b>	<b>1,077</b>	<b>(140)</b>	<b>82.8%</b>	<b>81.7%</b>	
Lump Sum Advancements	Prior		1	-	1		6	25	6	25	(19)	5	19	(14)	1	6	(5)	83.6%	76.0%	
	78 - 97	6,507	87	106	6,595	6,613	7,631	9,220	1,036	2,607	(1,571)	806	1,750	(944)	231	857	(626)	77.8%	67.1%	
	98 - 07	1,113	145	162	1,257	1,274	6,535	7,334	5,278	6,060	(782)	3,590	3,676	(86)	1,688	2,384	(696)	68.0%	60.7%	
	2008	-	2	-	2	-	922	956	459	478	(19)	279	267	12	181	211	(30)	60.7%	55.9%	
	<b>Total</b>	<b>7,620</b>	<b>234</b>	<b>268</b>	<b>7,854</b>	<b>7,888</b>	<b>15,095</b>	<b>17,536</b>	<b>6,779</b>	<b>9,170</b>	<b>(2,391)</b>	<b>4,679</b>	<b>5,712</b>	<b>(1,033)</b>	<b>2,100</b>	<b>3,458</b>	<b>(1,358)</b>	<b>69.0%</b>	<b>62.3%</b>	
Additional Awards	Prior		-	-	-		-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%	
	78 - 97	216	4	3	220	219	453	923	232	704	(472)	130	395	(265)	103	309	(206)	55.9%	56.1%	
	98 - 07	39	14	1	53	40	492	697	439	657	(218)	235	213	22	204	444	(240)	53.6%	32.4%	
	2008	-	0	-	0	-	71	78	36	39	(3)	19	10	9	17	29	(12)	53.5%	25.6%	
	<b>Total</b>	<b>255</b>	<b>18</b>	<b>4</b>	<b>274</b>	<b>259</b>	<b>1,016</b>	<b>1,698</b>	<b>707</b>	<b>1,400</b>	<b>(693)</b>	<b>384</b>	<b>618</b>	<b>(234)</b>	<b>323</b>	<b>782</b>	<b>(459)</b>	<b>54.3%</b>	<b>44.1%</b>	
<b>Compensation Total</b>	Prior		575	-	575		12,462	6,845	11,887	6,845	5,042	8,171	4,726	3,445	3,715	2,119	1,596	68.7%	69.0%	
	78 - 97	482,389	4,578	4,687	486,968	487,077	637,295	610,459	150,328	123,383	26,945	89,947	78,391	11,556	60,381	44,992	15,389	59.8%	63.5%	
	98 - 07	174,070	15,095	13,639	189,165	187,710	492,916	468,753	303,751	281,044	22,707	179,996	172,589	7,407	123,755	108,455	15,300	59.3%	61.4%	
	2008	-	1,118	797	1,118	797	62,882	56,718	30,323	27,562	2,761	19,249	17,429	1,820	11,074	10,133	941	63.5%	63.2%	
	<b>Total</b>	<b>656,460</b>	<b>21,367</b>	<b>19,124</b>	<b>677,826</b>	<b>675,583</b>	<b>1,205,556</b>	<b>1,142,776</b>	<b>496,288</b>	<b>438,833</b>	<b>57,455</b>	<b>297,363</b>	<b>273,135</b>	<b>24,228</b>	<b>198,925</b>	<b>165,698</b>	<b>33,226</b>	<b>59.9%</b>	<b>62.2%</b>	
<b>Medica &amp; Compensation Total</b>	Prior		701	-	701		15,382	9,232	14,681	9,232	5,449	9,976	6,457	3,519	4,704	2,775	1,929	68.0%	69.9%	
	78 - 97	780,223	7,664	5,205	787,887	785,429	1,039,046	1,105,951	251,159	320,522	(69,363)	149,480	182,358	(32,878)	101,679	138,164	(36,485)	59.5%	56.9%	
	98 - 07	348,161	28,192	15,116	376,354	363,278	924,363	1,488,969	548,009	1,125,691	(577,682)	318,385	506,088	(187,703)	229,624	619,603	(389,979)	58.1%	45.0%	
	2008	-	3,864	3,034	3,864	3,034	121,281	231,598	56,776	112,765	(55,989)	36,299	50,422	(14,123)	20,477	62,343	(41,866)	63.9%	44.7%	
	<b>Total</b>	<b>1,128,385</b>	<b>40,421</b>	<b>23,356</b>	<b>1,168,805</b>	<b>1,151,741</b>	<b>2,100,071</b>	<b>2,835,750</b>	<b>870,625</b>	<b>1,568,210</b>	<b>(697,585)</b>	<b>514,141</b>	<b>745,325</b>	<b>(231,184)</b>	<b>356,484</b>	<b>822,885</b>	<b>(466,401)</b>	<b>59.1%</b>	<b>47.5%</b>	

**Ohio Bureau of Workers' Compensation  
Private and Public Employers**

SUMMARY 1  
EXHIBIT 3

**Actual versus Expected Loss Payments from January 1, 2008 through June 30, 2008 (000's)**

Accident Year	PA			PEC			PES			TOTAL			
	Actual	Expected	Difference	Actual	Expected	Difference	Actual	Expected	Difference	Actual	Expected	Difference	
<b>Medical</b>													
Medical Only Claims	Prior	-	-	-	-	-	-	-	-	-	-	-	
	78 - 97	93	76	17	17	10	7	0	2	(2)	111	89	22
	98 - 07	30,346	30,171	175	6,883	4,762	2,121	1,422	1,457	(35)	38,651	36,390	2,261
	2008	22,967	28,705	(5,739)	5,055	5,311	(256)	962	1,089	(127)	28,983	35,106	(6,122)
	<b>Total</b>	<b>53,405</b>	<b>58,952</b>	<b>(5,547)</b>	<b>11,955</b>	<b>10,084</b>	<b>1,872</b>	<b>2,385</b>	<b>2,548</b>	<b>(164)</b>	<b>67,745</b>	<b>71,584</b>	<b>(3,839)</b>
Lost Time Claims	Prior	9,319	9,149	170	952	973	(21)	81	126	(45)	10,352	10,248	104
	78 - 97	70,673	73,482	(2,809)	9,069	10,485	(1,416)	2,891	3,083	(192)	82,633	87,050	(4,417)
	98 - 07	199,582	210,784	(11,202)	33,369	34,639	(1,271)	9,467	11,640	(2,173)	242,418	257,063	(14,646)
	2008	24,456	30,943	(6,488)	5,076	4,916	160	1,183	1,657	(474)	30,714	37,516	(6,802)
	<b>Total</b>	<b>304,030</b>	<b>324,358</b>	<b>(20,328)</b>	<b>48,465</b>	<b>51,014</b>	<b>(2,549)</b>	<b>13,622</b>	<b>16,506</b>	<b>(2,884)</b>	<b>366,117</b>	<b>391,877</b>	<b>(25,760)</b>
<b>Medical Total</b>	<b>Prior</b>	<b>9,319</b>	<b>9,149</b>	<b>170</b>	<b>952</b>	<b>973</b>	<b>(21)</b>	<b>81</b>	<b>126</b>	<b>(45)</b>	<b>10,352</b>	<b>10,248</b>	<b>104</b>
	<b>78 - 97</b>	<b>70,766</b>	<b>73,558</b>	<b>(2,792)</b>	<b>9,086</b>	<b>10,495</b>	<b>(1,409)</b>	<b>2,892</b>	<b>3,085</b>	<b>(193)</b>	<b>82,744</b>	<b>87,139</b>	<b>(4,395)</b>
	<b>98 - 07</b>	<b>229,928</b>	<b>240,955</b>	<b>(11,027)</b>	<b>40,251</b>	<b>39,401</b>	<b>850</b>	<b>10,889</b>	<b>13,097</b>	<b>(2,208)</b>	<b>281,069</b>	<b>293,453</b>	<b>(12,385)</b>
	<b>2008</b>	<b>47,422</b>	<b>59,648</b>	<b>(12,226)</b>	<b>10,131</b>	<b>10,227</b>	<b>(97)</b>	<b>2,145</b>	<b>2,746</b>	<b>(601)</b>	<b>59,698</b>	<b>72,621</b>	<b>(12,924)</b>
	<b>Total</b>	<b>357,435</b>	<b>383,310</b>	<b>(25,875)</b>	<b>48,465</b>	<b>61,097</b>	<b>(677)</b>	<b>13,622</b>	<b>19,054</b>	<b>(3,047)</b>	<b>433,862</b>	<b>463,461</b>	<b>(29,599)</b>
<b>Compensation</b>													
Permanent Total Disability	Prior	10,377	11,186	(809)	1,425	1,677	(252)	363	433	(70)	12,164	13,295	(1,131)
	78 - 97	66,034	69,086	(3,052)	10,991	11,606	(615)	2,647	2,697	(49)	79,673	83,389	(3,716)
	98 - 07	20,171	18,726	1,445	3,020	2,549	470	940	832	108	24,130	22,108	2,023
	2008	5	4	1	-	0	(0)	-	0	(0)	5	5	1
	<b>Total</b>	<b>96,587</b>	<b>99,002</b>	<b>(2,415)</b>	<b>15,436</b>	<b>15,832</b>	<b>(397)</b>	<b>3,950</b>	<b>3,962</b>	<b>(12)</b>	<b>115,973</b>	<b>118,797</b>	<b>(2,824)</b>
Death	Prior	3,302	3,116	186	1,033	1,113	(80)	60	64	(5)	4,394	4,294	101
	78 - 97	17,215	18,135	(920)	2,823	2,925	(102)	452	540	(88)	20,491	21,600	(1,109)
	98 - 07	11,929	12,693	(764)	1,410	1,359	52	285	421	(136)	13,624	14,473	(849)
	2008	102	153	(51)	31	17	14	-	7	(7)	133	176	(43)
	<b>Total</b>	<b>32,547</b>	<b>34,096</b>	<b>(1,549)</b>	<b>5,298</b>	<b>5,414</b>	<b>(116)</b>	<b>797</b>	<b>1,032</b>	<b>(235)</b>	<b>38,642</b>	<b>40,542</b>	<b>(1,900)</b>
Temporary Total	Prior	57	49	8	10	4	6	9	2	7	76	55	21
	78 - 97	8,547	7,841	706	1,213	1,087	126	506	399	107	10,266	9,327	939
	98 - 07	88,374	96,668	(8,294)	12,180	12,963	(783)	6,518	7,301	(782)	107,072	116,932	(9,860)
	2008	7,936	12,037	(4,101)	1,037	1,344	(307)	900	1,065	(165)	9,873	14,446	(4,573)
	<b>Total</b>	<b>104,914</b>	<b>116,595</b>	<b>(11,681)</b>	<b>14,440</b>	<b>15,398</b>	<b>(958)</b>	<b>7,933</b>	<b>8,767</b>	<b>(833)</b>	<b>127,287</b>	<b>140,760</b>	<b>(13,472)</b>
% Permanent Partial	Prior	12	30	(17)	1	2	(1)	-	15	(15)	13	46	(33)
	78 - 97	2,422	2,564	(142)	460	437	23	97	141	(44)	2,979	3,142	(163)
	98 - 07	26,725	30,925	(4,199)	7,683	8,519	(836)	2,079	2,514	(434)	36,487	41,957	(5,469)
	2008	-	202	(202)	-	91	(91)	-	19	(19)	-	312	(312)
	<b>Total</b>	<b>29,160</b>	<b>33,721</b>	<b>(4,562)</b>	<b>8,144</b>	<b>9,048</b>	<b>(904)</b>	<b>2,176</b>	<b>2,688</b>	<b>(512)</b>	<b>39,480</b>	<b>45,458</b>	<b>(5,978)</b>
Permanent Partial	Prior	10	25	(14)	1	0	1	-	0	(0)	11	25	(14)
	78 - 97	1,166	958	208	38	74	(36)	19	13	6	1,223	1,046	177
	98 - 07	9,113	10,742	(1,628)	553	774	(221)	300	164	136	9,966	11,680	(1,714)
	2008	709	842	(133)	10	27	(17)	-	13	(13)	719	881	(163)
	<b>Total</b>	<b>10,999</b>	<b>12,566</b>	<b>(1,567)</b>	<b>602</b>	<b>875</b>	<b>(274)</b>	<b>319</b>	<b>190</b>	<b>129</b>	<b>11,919</b>	<b>13,632</b>	<b>(1,713)</b>

**Ohio Bureau of Workers' Compensation  
Private and Public Employers**

SUMMARY 1  
EXHIBIT 3

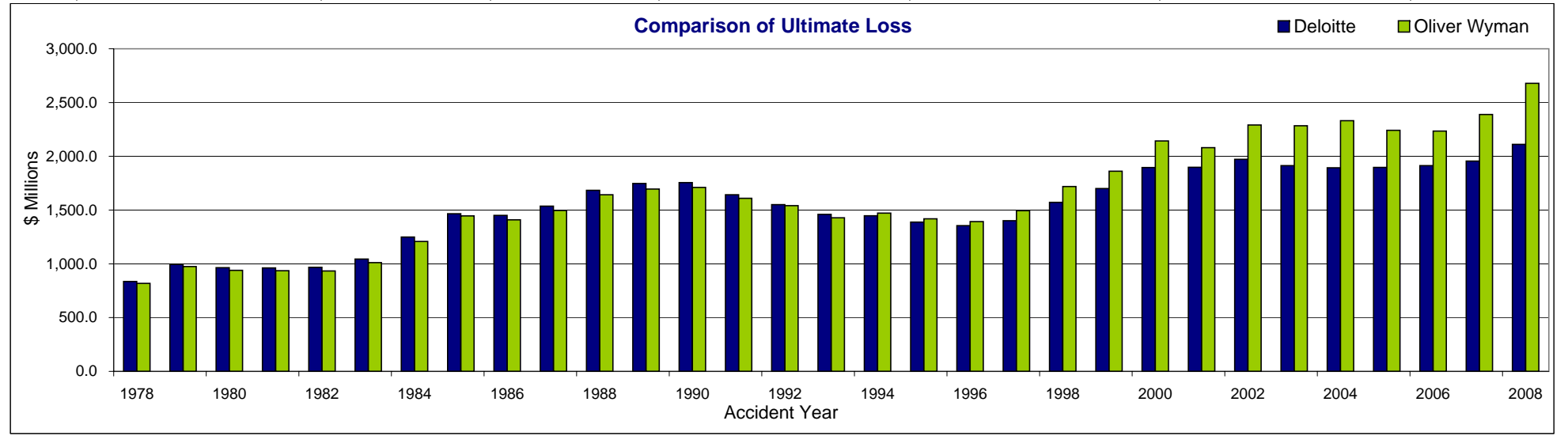
**Actual versus Expected Loss Payments from January 1, 2008 through June 30, 2008 (000's)**

Accident Year		PA			PEC			PES			TOTAL		
		Actual	Expected	Difference	Actual	Expected	Difference	Actual	Expected	Difference	Actual	Expected	Difference
Temporary Partial & Change of Occ. (<1987)	Prior	0	3	(3)	0	1	(0)	-	1	(1)	1	5	(4)
	78 - 97	18	43	(25)	3	8	(5)	2	1	1	23	53	(30)
	98 - 07	-	-	-	-	-	-	-	-	-	-	-	-
	2008	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Total</b>	<b>18</b>	<b>47</b>	<b>(28)</b>	<b>4</b>	<b>9</b>	<b>(5)</b>	<b>2</b>	<b>2</b>	<b>(0)</b>	<b>24</b>	<b>58</b>	<b>(34)</b>
Wage Loss/LMWL & Change of Occ. (>1986)	Prior	-	-	-	-	-	-	-	-	-	-	-	-
	78 - 97	821	743	78	322	212	110	90	56	34	1,233	1,011	222
	98 - 07	10,788	16,224	(5,435)	1,913	1,896	17	893	977	(84)	13,594	19,096	(5,502)
	2008	49	91	(42)	4	8	(4)	4	7	(3)	58	106	(49)
	<b>Total</b>	<b>11,659</b>	<b>17,058</b>	<b>(5,399)</b>	<b>2,239</b>	<b>2,116</b>	<b>123</b>	<b>987</b>	<b>1,040</b>	<b>(53)</b>	<b>14,885</b>	<b>20,214</b>	<b>(5,329)</b>
Lump Sum Settlement	Prior	1,939	2,287	(348)	150	278	(128)	5	59	(54)	2,094	2,624	(530)
	78 - 97	41,422	22,290	19,132	3,727	2,679	1,048	810	610	200	45,959	25,579	20,380
	98 - 07	88,009	55,482	32,526	8,609	6,558	2,052	2,342	2,014	328	98,960	64,054	34,906
	2008	1	3	(2)	4	1	4	-	0	(0)	6	4	1
	<b>Total</b>	<b>131,371</b>	<b>80,063</b>	<b>51,309</b>	<b>12,491</b>	<b>9,516</b>	<b>2,975</b>	<b>3,157</b>	<b>2,683</b>	<b>473</b>	<b>147,019</b>	<b>92,262</b>	<b>54,757</b>
Living Maintenance	Prior	-	16	(16)	-	0	(0)	-	-	-	-	16	(16)
	78 - 97	587	632	(45)	76	70	6	47	28	19	710	730	(21)
	98 - 07	11,591	17,319	(5,728)	938	1,568	(630)	542	715	(173)	13,071	19,601	(6,531)
	2008	25	100	(75)	4	13	(8)	1	6	(6)	30	119	(89)
	<b>Total</b>	<b>12,203</b>	<b>18,067</b>	<b>(5,864)</b>	<b>1,018</b>	<b>1,650</b>	<b>(633)</b>	<b>589</b>	<b>749</b>	<b>(160)</b>	<b>13,810</b>	<b>20,467</b>	<b>(6,657)</b>
Lump Sum Advancements	Prior	92	152	(59)	-	16	(16)	-	1	(1)	92	169	(77)
	78 - 97	2,646	2,389	258	182	230	(48)	-	87	(87)	2,828	2,706	122
	98 - 07	5,982	4,318	1,663	512	509	3	-	145	(145)	6,494	4,972	1,522
	2008	176	53	123	-	1	(1)	-	2	(2)	176	55	121
	<b>Total</b>	<b>8,896</b>	<b>6,911</b>	<b>1,985</b>	<b>694</b>	<b>756</b>	<b>(62)</b>	<b>-</b>	<b>234</b>	<b>(234)</b>	<b>9,590</b>	<b>7,901</b>	<b>1,689</b>
Additional Awards	Prior	40	53	(14)	-	0	(0)	-	-	-	40	54	(14)
	78 - 97	463	489	(26)	9	11	(3)	4	4	(1)	476	505	(29)
	98 - 07	1,475	1,115	360	3	42	(39)	2	14	(12)	1,480	1,171	309
	2008	-	0	(0)	-	0	(0)	-	0	(0)	-	0	(0)
	<b>Total</b>	<b>1,978</b>	<b>1,657</b>	<b>321</b>	<b>12</b>	<b>53</b>	<b>(42)</b>	<b>6</b>	<b>18</b>	<b>(13)</b>	<b>1,995</b>	<b>1,729</b>	<b>266</b>
<b>Compensation Total</b>	<b>Prior</b>	<b>15,830</b>	<b>16,917</b>	<b>(1,087)</b>	<b>2,620</b>	<b>3,091</b>	<b>(471)</b>	<b>436</b>	<b>575</b>	<b>(139)</b>	<b>18,886</b>	<b>20,583</b>	<b>(1,697)</b>
	<b>78 - 97</b>	<b>141,342</b>	<b>125,171</b>	<b>16,172</b>	<b>19,845</b>	<b>19,340</b>	<b>505</b>	<b>4,675</b>	<b>4,578</b>	<b>97</b>	<b>165,862</b>	<b>149,089</b>	<b>16,773</b>
	<b>98 - 07</b>	<b>274,157</b>	<b>264,212</b>	<b>9,945</b>	<b>36,821</b>	<b>36,736</b>	<b>85</b>	<b>13,900</b>	<b>15,095</b>	<b>(1,195)</b>	<b>324,878</b>	<b>316,043</b>	<b>8,835</b>
	<b>2008</b>	<b>9,003</b>	<b>13,485</b>	<b>(4,482)</b>	<b>1,090</b>	<b>1,501</b>	<b>(410)</b>	<b>905</b>	<b>1,118</b>	<b>(213)</b>	<b>10,998</b>	<b>16,104</b>	<b>(5,106)</b>
	<b>Total</b>	<b>440,332</b>	<b>419,785</b>	<b>20,548</b>	<b>48,465</b>	<b>60,667</b>	<b>(291)</b>	<b>13,622</b>	<b>21,367</b>	<b>(1,451)</b>	<b>520,624</b>	<b>501,819</b>	<b>18,805</b>
<b>Medical &amp; Compensation Total</b>													
	<b>Prior</b>	<b>25,149</b>	<b>26,066</b>	<b>(917)</b>	<b>3,572</b>	<b>4,064</b>	<b>(492)</b>	<b>517</b>	<b>701</b>	<b>(184)</b>	<b>29,238</b>	<b>30,831</b>	<b>(1,593)</b>
	<b>78 - 97</b>	<b>212,108</b>	<b>198,729</b>	<b>13,379</b>	<b>28,931</b>	<b>29,835</b>	<b>(904)</b>	<b>7,567</b>	<b>7,664</b>	<b>(97)</b>	<b>248,606</b>	<b>236,227</b>	<b>12,378</b>
	<b>98 - 07</b>	<b>504,085</b>	<b>505,167</b>	<b>(1,082)</b>	<b>77,073</b>	<b>76,138</b>	<b>935</b>	<b>24,789</b>	<b>28,192</b>	<b>(3,403)</b>	<b>605,947</b>	<b>609,497</b>	<b>(3,550)</b>
	<b>2008</b>	<b>56,425</b>	<b>73,133</b>	<b>(16,708)</b>	<b>11,221</b>	<b>11,728</b>	<b>(507)</b>	<b>3,050</b>	<b>3,864</b>	<b>(814)</b>	<b>70,696</b>	<b>88,725</b>	<b>(18,029)</b>
	<b>Total</b>	<b>797,767</b>	<b>803,095</b>	<b>(5,327)</b>	<b>48,465</b>	<b>121,765</b>	<b>(968)</b>	<b>13,622</b>	<b>40,421</b>	<b>(4,498)</b>	<b>954,486</b>	<b>965,280</b>	<b>(10,794)</b>

**Ohio Bureau of Workers' Compensation  
Private Employers - Medical and Compensation - Total (000's)**

SUMMARY 2  
EXHIBIT 1  
SHEET 1

Accident Year	1/1/08-6/30/08			Estimated Paid		Ultimate Loss		Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors		
	Paid Losses @ 12/07	Estimated Payments		Loss @ 6/30/2008		Oliver Wyman		Oliver Wyman		Difference	Oliver Wyman			Oliver Wyman			Deloitte	Oliver Wyman	Difference
		Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman		Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman			
Prior		26,066		26,066		604,301	440,926	578,235	440,926	137,309	384,175	306,894	77,281	194,061	134,032	60,029	66.4%	69.6%	
1978	724,089	4,714	4,198	728,803	728,288	835,882	818,121	107,078	89,833	17,245	70,483	64,040	6,443	36,596	25,793	10,803	65.8%	71.3%	
1979	853,647	5,574	5,076	859,221	858,723	994,875	974,465	135,655	115,742	19,913	89,025	81,248	7,777	46,630	34,494	12,136	65.6%	70.2%	
1980	815,576	5,718	5,148	821,294	820,724	964,417	939,945	143,123	119,221	23,902	93,296	82,945	10,351	49,827	36,276	13,551	65.2%	69.6%	
1981	802,321	5,922	5,509	808,243	807,829	961,523	936,318	153,280	128,489	24,791	99,210	88,418	10,792	54,070	40,071	13,999	64.7%	68.8%	
1982	792,174	6,256	5,398	798,430	797,572	967,515	933,222	169,085	135,650	33,435	108,731	92,658	16,073	60,354	42,992	17,362	64.3%	68.3%	
1983	842,719	6,916	6,069	849,635	848,788	1,044,338	1,011,246	194,703	162,458	32,245	124,052	108,371	15,681	70,651	54,087	16,564	63.7%	66.7%	
1984	996,740	8,295	7,506	1,005,035	1,004,247	1,249,506	1,208,088	244,471	203,841	40,630	154,473	134,284	20,189	89,999	69,557	20,442	63.2%	65.9%	
1985	1,149,818	10,053	9,672	1,159,870	1,159,490	1,466,375	1,445,692	306,504	286,202	20,302	191,944	185,364	6,580	114,561	100,838	13,723	62.6%	64.8%	
1986	1,132,605	9,824	8,976	1,142,429	1,141,581	1,450,162	1,409,243	307,733	267,662	40,071	191,361	172,484	18,877	116,372	95,178	21,194	62.2%	64.4%	
1987	1,188,058	10,354	9,849	1,198,412	1,197,907	1,536,896	1,495,990	338,484	298,083	40,401	208,393	189,094	19,299	130,091	108,989	21,102	61.6%	63.4%	
1988	1,276,035	11,951	10,736	1,287,986	1,286,772	1,683,334	1,642,255	395,347	355,483	39,864	240,751	221,917	18,834	154,596	133,566	21,030	60.9%	62.4%	
1989	1,304,109	12,367	12,117	1,316,476	1,316,226	1,747,706	1,695,009	431,229	378,783	52,446	260,233	234,999	25,234	170,996	143,784	27,212	60.3%	62.0%	
1990	1,270,564	13,313	12,554	1,283,877	1,283,119	1,755,207	1,711,117	471,330	427,998	43,332	281,441	261,477	19,964	189,888	166,521	23,367	59.7%	61.1%	
1991	1,179,363	12,529	11,739	1,191,892	1,191,102	1,642,928	1,609,506	451,036	418,404	32,632	266,387	250,285	16,102	184,649	168,119	16,530	59.1%	59.8%	
1992	1,085,223	11,960	11,796	1,097,183	1,097,019	1,550,675	1,540,645	453,492	443,626	9,866	265,016	262,673	2,343	188,476	180,953	7,523	58.4%	59.2%	
1993	998,214	11,607	11,329	1,009,821	1,009,542	1,460,167	1,428,737	450,345	419,195	31,150	260,323	247,469	12,854	190,022	171,726	18,296	57.8%	59.0%	
1994	956,777	12,351	11,996	969,128	968,773	1,447,100	1,471,417	477,972	502,644	(24,672)	273,094	285,741	(12,647)	204,878	216,903	(12,025)	57.1%	56.8%	
1995	890,931	12,111	12,486	903,042	903,416	1,388,090	1,418,256	485,048	514,840	(29,792)	274,514	291,695	(17,181)	210,535	223,145	(12,610)	56.6%	56.7%	
1996	834,999	12,582	13,747	847,581	848,745	1,355,437	1,392,577	507,857	543,832	(35,975)	283,669	305,430	(21,761)	224,188	238,402	(14,214)	55.9%	56.2%	
1997	828,893	14,333	15,629	843,226	844,522	1,400,795	1,494,181	557,570	649,659	(92,089)	308,316	355,148	(46,832)	249,254	294,511	(45,257)	55.3%	54.7%	
1998	889,205	17,534	19,247	906,739	908,452	1,571,974	1,718,506	665,236	810,054	(144,818)	364,815	431,896	(67,081)	300,421	378,158	(77,737)	54.8%	53.3%	
1999	937,976	20,542	23,785	958,517	961,761	1,700,652	1,861,128	742,134	899,367	(157,233)	405,237	484,009	(78,772)	336,897	415,358	(78,461)	54.6%	53.8%	
2000	1,003,588	25,697	28,461	1,029,285	1,032,048	1,895,686	2,142,569	866,401	1,110,521	(244,120)	471,192	583,327	(112,135)	395,209	527,194	(131,985)	54.4%	52.5%	
2001	943,250	30,279	33,181	973,529	976,431	1,897,954	2,080,137	924,425	1,103,706	(179,281)	502,626	587,833	(85,207)	421,798	515,873	(94,075)	54.4%	53.3%	
2002	921,967	35,299	40,168	957,266	962,135	1,972,026	2,291,074	1,014,760	1,328,939	(314,179)	553,290	693,066	(139,776)	461,470	635,873	(174,403)	54.5%	52.2%	
2003	804,847	40,519	42,006	845,366	846,853	1,912,822	2,283,851	1,067,456	1,436,998	(369,542)	585,278	739,489	(154,211)	482,178	697,509	(215,331)	54.8%	51.5%	
2004	699,594	46,734	43,789	746,328	743,383	1,892,852	2,331,038	1,146,524	1,587,655	(441,131)	635,253	803,847	(168,594)	511,271	783,808	(272,537)	55.4%	50.6%	
2005	566,874	62,584	52,324	629,458	619,198	1,897,314	2,241,425	1,267,855	1,622,227	(354,372)	713,728	832,059	(118,331)	554,127	790,168	(236,041)	56.3%	51.3%	
2006	398,058	87,178	73,774	485,236	471,832	1,912,806	2,234,938	1,427,570	1,763,106	(335,536)	822,381	921,953	(99,572)	605,189	841,153	(235,964)	57.6%	52.3%	
2007	186,963	138,801	124,190	325,764	311,153	1,955,177	2,389,002	1,629,413	2,077,849	(448,436)	969,782	1,092,217	(122,435)	659,631	985,632	(326,001)	59.5%	52.6%	
2008	-	73,133	55,668	73,133	55,668	2,111,620	2,678,828	982,677	1,283,746	(301,069)	614,574	684,856	(70,282)	368,103	598,890	(230,787)	62.5%	53.3%	
<b>Total</b>	<b>27,275,176</b>	<b>803,095</b>	<b>728,124</b>	<b>28,078,271</b>	<b>28,078,271</b>	<b>48,228,110</b>	<b>51,269,453</b>	<b>19,094,029</b>	<b>21,926,739</b>	<b>(2,832,710)</b>	<b>11,067,043</b>	<b>12,077,186</b>	<b>(1,010,143)</b>	<b>8,026,986</b>	<b>9,849,553</b>	<b>(1,822,567)</b>	<b>58.0%</b>	<b>55.1%</b>	
<b>Excl Prior</b>	<b>27,275,176</b>	<b>777,029</b>	<b>728,124</b>	<b>28,052,205</b>	<b>28,078,271</b>	<b>47,623,809</b>	<b>50,828,527</b>	<b>18,515,794</b>	<b>21,485,813</b>	<b>(2,970,019)</b>	<b>10,682,868</b>	<b>11,770,292</b>	<b>(1,087,424)</b>	<b>7,832,926</b>	<b>9,715,521</b>	<b>(1,882,595)</b>	<b>57.7%</b>	<b>54.8%</b>	

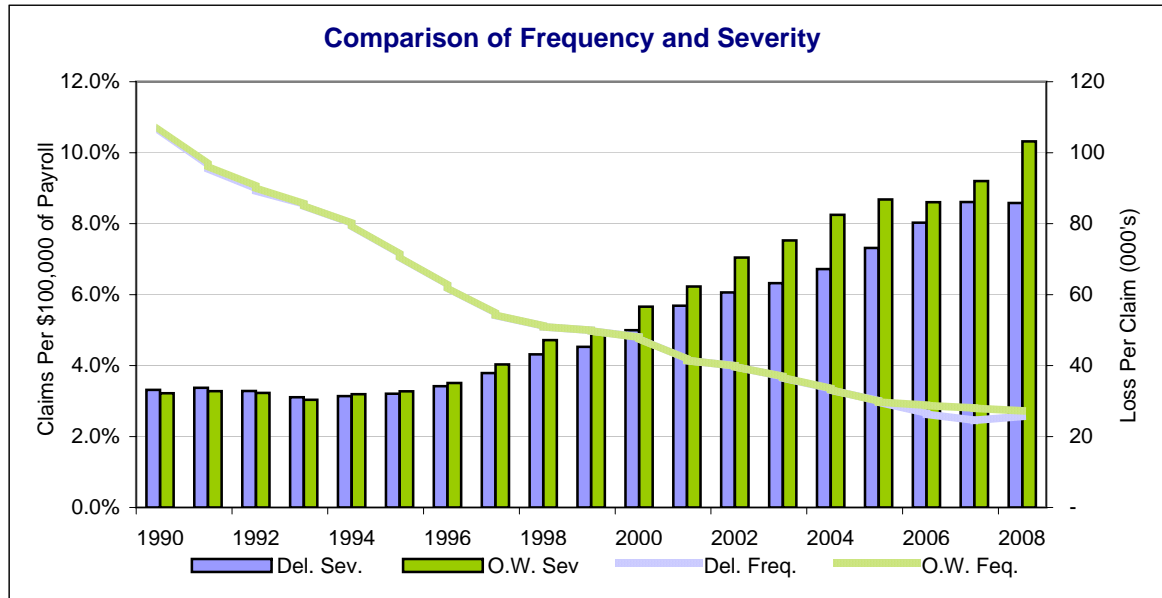
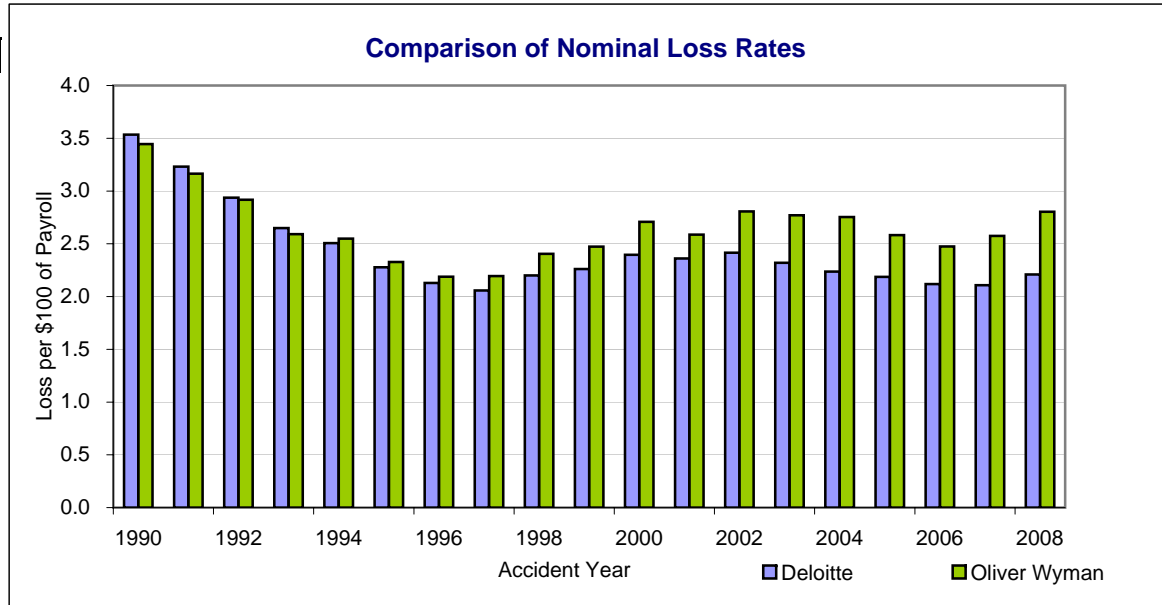


# Ohio Bureau of Workers' Compensation

## Private Employers - Medical and Compensation - Total

SUMMARY 2  
EXHIBIT 1  
SHEET 2

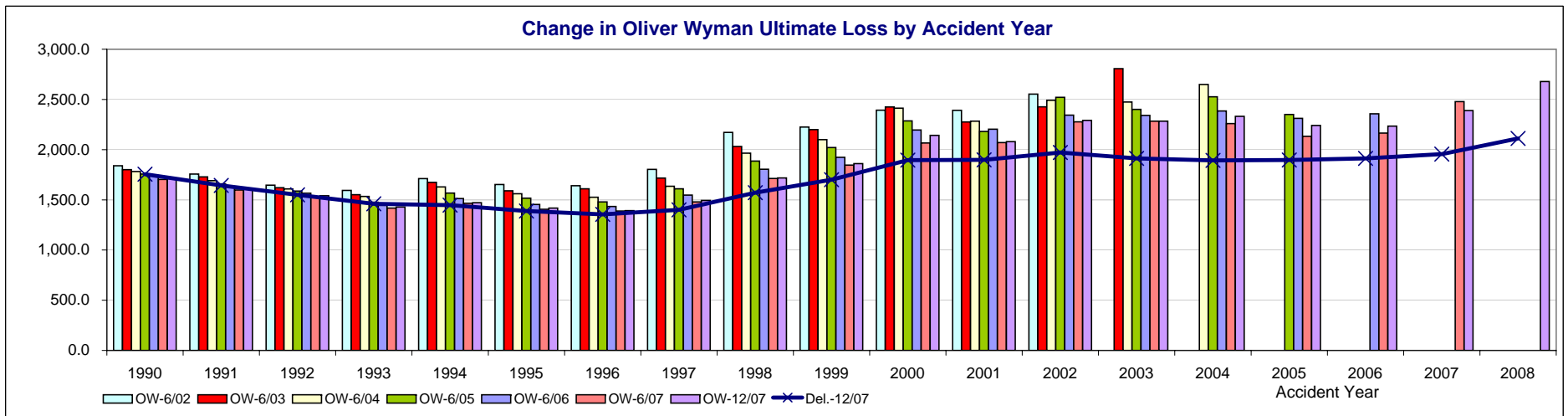
Accident Year	Ult. Loss Rates		Ult. Frequency		Ult. Severity	
	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman
Prior						
1978	3.197	3.129	16.13%	16.13%	19,827	19,400
1979	3.545	3.473	15.76%	15.76%	22,502	22,036
1980	3.328	3.244	13.45%	13.46%	24,743	24,106
1981	3.190	3.106	12.29%	12.29%	25,963	25,271
1982	3.219	3.105	11.25%	11.25%	28,622	27,594
1983	3.412	3.304	11.25%	11.26%	30,317	29,337
1984	3.772	3.647	12.51%	12.52%	30,146	29,142
1985	4.106	4.048	12.57%	12.57%	32,652	32,193
1986	3.787	3.680	11.94%	11.94%	31,718	30,815
1987	3.743	3.643	11.77%	11.77%	31,802	30,941
1988	3.807	3.714	11.70%	11.72%	32,525	31,693
1989	3.710	3.598	11.35%	11.38%	32,676	31,623
1990	3.534	3.446	10.66%	10.71%	33,141	32,178
1991	3.231	3.165	9.58%	9.65%	33,720	32,805
1992	2.937	2.918	8.95%	9.03%	32,824	32,296
1993	2.648	2.591	8.53%	8.54%	31,053	30,359
1994	2.506	2.548	7.98%	7.99%	31,409	31,914
1995	2.277	2.327	7.10%	7.11%	32,084	32,750
1996	2.129	2.187	6.23%	6.23%	34,193	35,091
1997	2.058	2.195	5.44%	5.44%	37,858	40,332
1998	2.200	2.405	5.10%	5.10%	43,162	47,159
1999	2.260	2.473	4.99%	4.99%	45,295	49,605
2000	2.396	2.708	4.79%	4.79%	49,983	56,587
2001	2.361	2.587	4.15%	4.16%	56,880	62,268
2002	2.416	2.807	3.99%	3.98%	60,620	70,462
2003	2.320	2.771	3.67%	3.68%	63,226	75,278
2004	2.237	2.754	3.33%	3.34%	67,205	82,488
2005	2.186	2.583	2.99%	2.97%	73,144	86,830
2006	2.118	2.475	2.64%	2.88%	80,251	86,065
2007	2.107	2.575	2.45%	2.80%	86,078	91,998
2008	2.210	2.803	2.58%	2.72%	85,806	103,159



**Ohio Bureau of Workers' Compensation  
Private Employers - Medical and Compensation - Total (000's)**

**Change in Oliver Wyman Ultimate Loss Estimates**

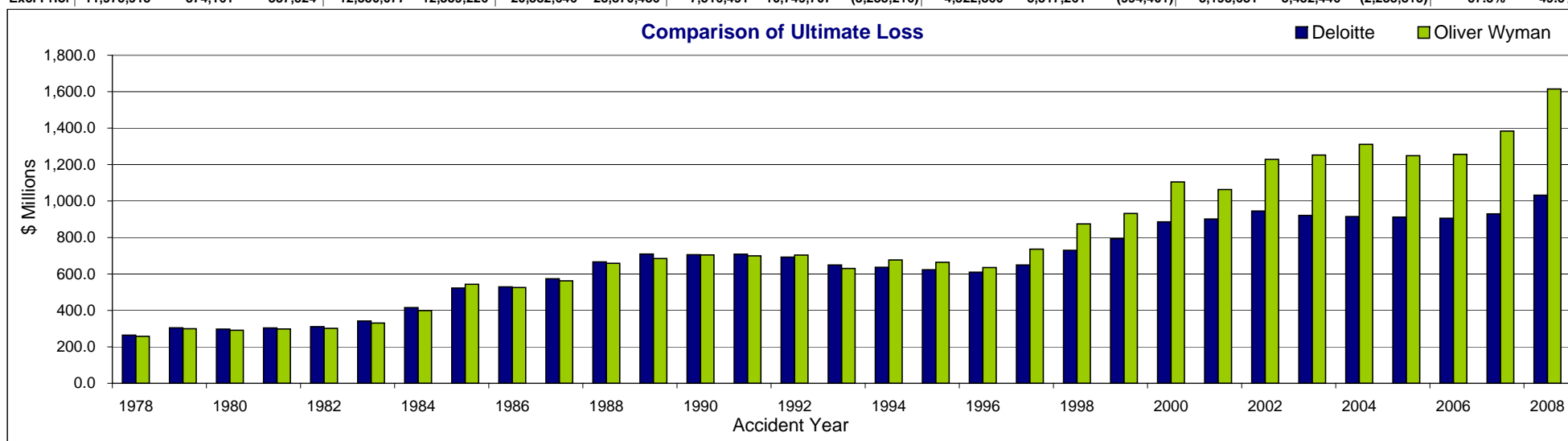
Accident Year	Oliver Wyman Ultimate Loss by Evaluation Date							Change in Oliver Wyman Ultimate Loss							Cum. Change
	6/30/2008	6/30/2007	6/30/2006	6/30/2005	6/30/2004	6/30/2003	6/30/2002	6/30/08 - 6/30/07	6/30/07 - 6/30/06	6/30/06 - 6/30/05	6/30/05 - 6/30/04	6/30/04 - 6/30/03	6/30/03 - 6/30/02		
1978	818,121	814,394	824,695	839,872	845,385	827,341	821,953	3,727	(10,302)	(15,177)	(5,513)	18,044	5,388	(3,832)	
1979	974,465	970,722	983,185	985,464	997,516	990,631	987,100	3,743	(12,463)	(2,279)	(12,052)	6,885	3,531	(12,635)	
1980	939,945	936,573	943,013	949,468	954,539	948,404	946,898	3,372	(6,439)	(6,455)	(5,071)	6,134	1,506	(6,953)	
1981	936,318	936,122	938,148	943,796	960,160	955,388	939,200	196	(2,025)	(5,648)	(16,364)	4,772	16,189	(2,881)	
1982	933,222	928,511	941,856	946,614	949,539	945,802	943,376	4,711	(13,345)	(4,758)	(2,924)	3,736	2,427	(10,154)	
1983	1,011,246	1,005,570	1,018,802	1,025,768	1,027,012	1,033,939	1,031,259	5,676	(13,232)	(6,966)	(1,244)	(6,928)	2,681	(20,013)	
1984	1,208,088	1,201,278	1,219,627	1,232,733	1,244,742	1,239,024	1,238,756	6,810	(18,349)	(13,106)	(12,009)	5,717	268	(30,669)	
1985	1,445,692	1,444,075	1,454,053	1,482,685	1,495,029	1,507,612	1,518,019	1,617	(9,978)	(28,632)	(12,344)	(12,583)	(10,408)	(72,327)	
1986	1,409,243	1,401,066	1,432,094	1,442,140	1,460,807	1,457,536	1,456,253	8,177	(31,028)	(10,046)	(18,667)	3,272	1,283	(47,009)	
1987	1,495,990	1,486,909	1,490,710	1,524,972	1,542,095	1,545,002	1,557,599	9,081	(3,801)	(34,262)	(17,122)	(2,908)	(12,597)	(61,609)	
1988	1,642,255	1,633,292	1,666,898	1,691,218	1,724,620	1,714,419	1,729,030	8,963	(33,606)	(24,319)	(33,403)	10,201	(14,611)	(86,775)	
1989	1,695,009	1,687,678	1,707,862	1,727,815	1,741,947	1,763,687	1,780,545	7,331	(20,184)	(19,953)	(14,132)	(21,740)	(16,858)	(85,536)	
1990	1,711,117	1,703,954	1,742,036	1,757,360	1,782,135	1,800,532	1,839,244	7,163	(38,083)	(15,324)	(24,775)	(18,397)	(38,712)	(128,127)	
1991	1,609,506	1,598,055	1,629,709	1,659,934	1,690,872	1,728,904	1,757,298	11,451	(31,654)	(30,225)	(30,938)	(38,032)	(28,394)	(147,792)	
1992	1,540,645	1,531,002	1,566,246	1,587,228	1,608,542	1,620,851	1,646,059	9,643	(35,244)	(20,982)	(21,314)	(12,309)	(25,208)	(105,414)	
1993	1,428,737	1,417,884	1,444,748	1,476,062	1,534,659	1,551,186	1,593,788	10,853	(26,863)	(31,314)	(58,598)	(16,527)	(42,602)	(165,051)	
1994	1,471,417	1,466,260	1,512,614	1,567,091	1,628,385	1,674,243	1,711,519	5,157	(46,354)	(54,477)	(61,294)	(45,858)	(37,276)	(240,101)	
1995	1,418,256	1,405,961	1,454,543	1,516,932	1,560,582	1,589,915	1,652,201	12,295	(48,582)	(62,389)	(43,650)	(29,333)	(62,286)	(233,945)	
1996	1,392,577	1,388,629	1,434,536	1,479,476	1,526,521	1,609,538	1,641,203	3,948	(45,907)	(44,940)	(47,045)	(83,017)	(31,665)	(248,626)	
1997	1,494,181	1,479,518	1,547,259	1,609,619	1,635,415	1,716,835	1,803,412	14,663	(67,741)	(62,360)	(25,795)	(81,420)	(86,577)	(309,231)	
1998	1,718,506	1,712,353	1,804,875	1,886,037	1,964,359	2,031,582	2,171,128	6,153	(92,522)	(81,162)	(78,322)	(67,223)	(139,546)	(452,622)	
1999	1,861,128	1,846,256	1,923,928	2,020,801	2,100,076	2,199,829	2,224,692	14,872	(77,672)	(96,874)	(79,275)	(99,753)	(24,863)	(363,565)	
2000	2,142,569	2,065,952	2,195,425	2,286,220	2,413,327	2,425,068	2,393,155	76,617	(129,473)	(90,795)	(127,107)	(11,740)	31,913	(250,585)	
2001	2,080,137	2,070,859	2,204,213	2,181,427	2,283,809	2,275,422	2,392,155	9,278	(133,354)	22,786	(102,383)	8,387	(116,733)	(312,018)	
2002	2,291,074	2,276,661	2,344,311	2,520,633	2,491,975	2,426,054	2,552,513	14,413	(67,650)	(176,322)	28,657	65,921	(126,459)	(261,439)	
2003	2,283,851	2,283,078	2,340,490	2,401,355	2,474,521	2,806,357		773	(57,412)	(60,865)	(73,166)	(331,837)		(522,506)	
2004	2,331,038	2,259,617	2,385,608	2,526,631	2,648,844			71,421	(125,991)	(141,023)	(122,213)			(317,806)	
2005	2,241,425	2,133,272	2,312,265	2,350,625				108,153	(178,993)	(38,359)				(109,199)	
2006	2,234,938	2,165,262	2,357,303					69,676	(192,041)					(122,365)	
2007	2,389,002	2,478,633						(89,632)						(89,632)	
2008	2,678,828														
78-02	36,669,445	36,409,535	37,425,387	38,341,367	39,164,048	39,578,745	40,328,355	259,910	(1,015,852)	(915,979)	(822,681)	(414,698)	(749,610)		
78-03	38,953,296	38,692,613	39,765,877	40,742,721	41,638,568	42,385,103		260,683	(1,073,264)	(976,844)	(895,847)	(746,534)			
78-04	41,284,334	40,952,230	42,151,485	43,269,352	44,287,412			332,104	(1,199,255)	(1,117,867)	(1,018,060)				
78-05	43,525,759	43,085,502	44,463,750	45,619,976				440,257	(1,378,248)	(1,156,227)					
78-06	45,760,697	45,250,764	46,821,053					509,933	(1,570,289)						
78-07	48,149,699	47,729,397						420,301						(4,820,418)	
78-08	50,828,527														



**Ohio Bureau of Workers' Compensation  
Private Employers - Medical - Total (000's)**

SUMMARY 2  
EXHIBIT 2  
SHEET 1

Accident Year	Paid Losses @ 12/07	1/1/08-6/30/08		Estimated Paid Loss @ 6/30/2008		Ultimate Loss		Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
		Estimated Payments		Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman
		Deloitte	Oliver Wyman															
Prior		9,149		9,149		213,594	173,261	204,446	173,261	31,185	132,135	127,418	4,717	72,311	45,843	26,468	64.6%	73.5%
1978	233,830	1,364	1,131	235,193	234,961	263,936	257,920	28,743	22,959	5,784	18,534	17,095	1,439	10,209	5,864	4,345	64.5%	74.5%
1979	266,214	1,631	1,376	267,845	267,591	304,256	299,847	36,411	32,256	4,155	23,503	23,377	126	12,909	8,879	4,030	64.5%	72.5%
1980	257,098	1,719	1,423	258,817	258,521	297,575	291,347	38,758	32,826	5,932	24,977	23,444	1,533	13,781	9,382	4,399	64.4%	71.4%
1981	259,377	1,843	1,678	261,221	261,055	304,079	297,896	42,858	36,841	6,017	27,569	26,031	1,538	15,289	10,810	4,479	64.3%	70.7%
1982	261,208	1,851	1,502	263,060	262,710	310,554	301,386	47,495	38,676	8,819	30,463	26,997	3,466	17,032	11,679	5,353	64.1%	69.8%
1983	283,107	2,129	1,522	285,236	284,628	341,599	330,688	56,363	46,060	10,303	35,918	31,291	4,627	20,445	14,769	5,676	63.7%	67.9%
1984	339,273	2,537	1,942	341,811	341,215	415,268	399,295	73,458	58,080	15,378	46,486	39,011	7,475	26,971	19,069	7,902	63.3%	67.2%
1985	419,192	3,357	3,397	422,549	422,589	522,457	542,914	99,908	120,325	(20,417)	62,624	77,176	(14,552)	37,284	43,149	(5,865)	62.7%	64.1%
1986	419,242	3,476	2,933	422,718	422,175	529,281	525,372	106,563	103,197	3,366	66,157	65,988	169	40,406	37,209	3,197	62.1%	63.9%
1987	448,190	3,657	3,058	451,847	451,249	573,553	562,090	121,706	110,841	10,865	74,827	69,896	4,931	46,879	40,945	5,934	61.5%	63.1%
1988	512,092	4,579	3,781	516,671	515,873	665,912	658,726	149,241	142,853	6,388	90,689	87,727	2,962	58,551	55,126	3,425	60.8%	61.4%
1989	537,532	4,726	4,122	542,258	541,654	709,154	684,608	166,896	142,954	23,942	100,421	87,676	12,745	66,475	55,278	11,197	60.2%	61.3%
1990	523,479	4,868	4,502	528,347	527,981	705,551	704,312	177,204	176,331	873	105,373	104,745	628	71,832	71,586	246	59.5%	59.4%
1991	522,565	4,885	3,997	527,450	526,562	708,773	699,075	181,322	172,513	8,809	106,555	99,616	6,939	74,768	72,897	1,871	58.8%	57.7%
1992	503,944	4,700	4,543	508,644	508,486	692,557	703,374	183,913	194,888	(10,975)	106,844	111,656	(4,812)	77,069	83,232	(6,163)	58.1%	57.3%
1993	461,732	4,644	4,152	466,376	465,884	649,075	630,481	182,699	164,597	18,102	104,840	94,626	10,214	77,860	69,971	7,889	57.4%	57.5%
1994	439,696	5,111	4,730	444,808	444,426	636,422	676,882	191,615	232,456	(40,841)	108,700	124,634	(15,934)	82,914	107,822	(24,908)	56.7%	53.6%
1995	419,933	5,017	5,128	424,950	425,061	622,852	663,784	197,902	238,723	(40,821)	111,287	127,785	(16,498)	86,614	110,938	(24,324)	56.2%	53.5%
1996	398,761	5,249	5,077	404,011	403,838	609,760	634,975	205,749	231,137	(25,388)	114,562	123,084	(8,522)	91,187	108,053	(16,866)	55.7%	53.3%
1997	412,775	6,213	5,868	418,988	418,643	649,007	735,894	230,019	317,251	(87,232)	126,953	161,181	(34,228)	103,066	156,070	(53,004)	55.2%	50.8%
1998	449,370	7,554	7,193	456,924	456,563	730,007	874,384	273,082	417,821	(144,739)	149,845	204,806	(54,961)	123,238	213,015	(89,777)	54.9%	49.0%
1999	471,780	8,697	8,928	480,477	480,708	793,052	932,109	312,575	451,401	(138,826)	170,778	224,602	(53,824)	141,797	226,799	(85,002)	54.6%	49.8%
2000	508,438	11,224	10,310	519,663	518,749	885,826	1,104,588	366,163	585,839	(219,676)	199,321	278,029	(78,708)	166,842	307,810	(140,968)	54.4%	47.5%
2001	488,933	12,354	11,449	501,287	500,382	901,384	1,062,860	400,096	562,478	(162,382)	218,004	273,089	(55,085)	182,093	289,389	(107,296)	54.5%	48.6%
2002	494,699	13,831	14,149	508,530	508,848	944,894	1,228,530	436,364	719,682	(283,318)	238,074	337,350	(99,276)	198,289	382,332	(184,043)	54.6%	46.9%
2003	452,185	15,729	14,491	467,914	466,677	921,469	1,252,520	453,554	785,843	(332,289)	248,038	357,747	(109,709)	205,516	428,096	(222,580)	54.7%	45.5%
2004	410,130	17,199	16,581	427,329	426,710	914,584	1,310,860	487,255	884,150	(396,895)	268,120	391,933	(123,813)	219,134	492,217	(273,083)	55.0%	44.3%
2005	356,847	23,331	20,905	380,178	377,752	912,170	1,248,909	531,992	871,157	(339,165)	295,800	391,853	(96,053)	236,192	479,304	(243,112)	55.6%	45.0%
2006	275,317	37,137	32,886	312,455	308,203	905,738	1,256,384	593,284	948,181	(354,897)	337,208	432,660	(95,452)	256,075	515,521	(259,446)	56.8%	45.6%
2007	148,973	93,988	88,601	242,871	237,574	929,744	1,383,796	686,873	1,146,222	(459,349)	409,867	529,598	(119,731)	277,006	616,624	(339,618)	59.7%	46.2%
2008	-	59,648	46,170	59,648	46,170	1,032,157	1,614,678	456,430	761,169	(304,739)	300,523	372,558	(72,035)	155,907	388,611	(232,704)	65.8%	48.9%
<b>Total</b>	<b>11,975,915</b>	<b>383,310</b>	<b>337,524</b>	<b>12,359,226</b>	<b>12,359,226</b>	<b>20,596,241</b>	<b>24,043,747</b>	<b>7,720,937</b>	<b>10,922,968</b>	<b>(3,202,031)</b>	<b>4,454,995</b>	<b>5,444,679</b>	<b>(989,684)</b>	<b>3,265,942</b>	<b>5,478,289</b>	<b>(2,212,347)</b>	<b>57.7%</b>	<b>49.8%</b>
<b>Excl Prior</b>	<b>11,975,915</b>	<b>374,161</b>	<b>337,524</b>	<b>12,350,077</b>	<b>12,359,226</b>	<b>20,382,646</b>	<b>23,870,486</b>	<b>7,516,491</b>	<b>10,749,707</b>	<b>(3,233,216)</b>	<b>4,322,860</b>	<b>5,317,261</b>	<b>(994,401)</b>	<b>3,193,631</b>	<b>5,432,446</b>	<b>(2,238,815)</b>	<b>57.5%</b>	<b>49.5%</b>



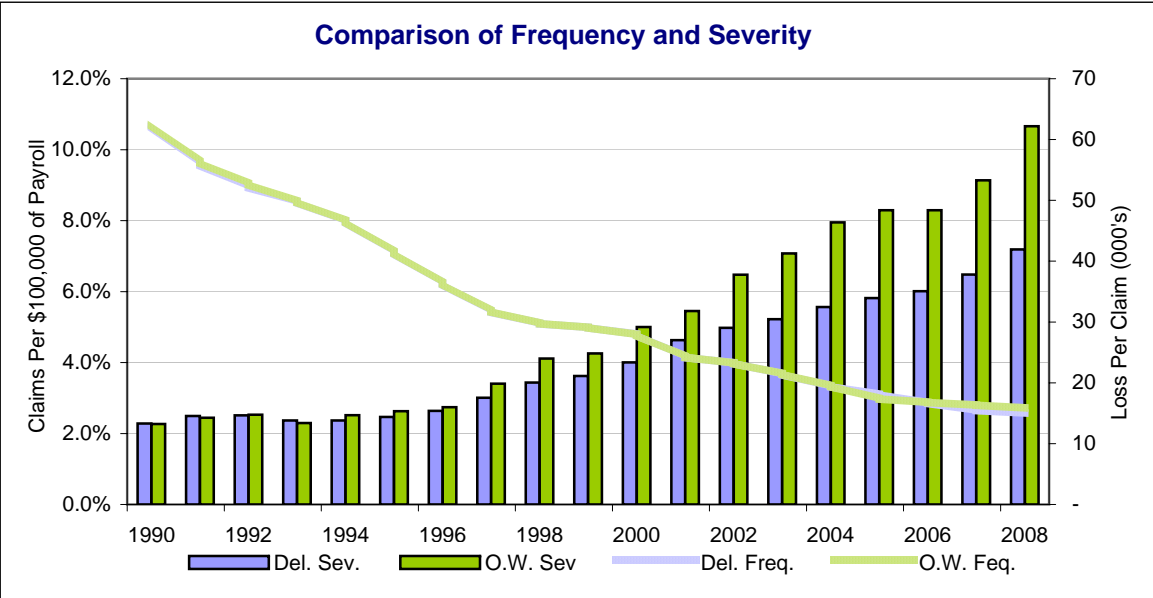
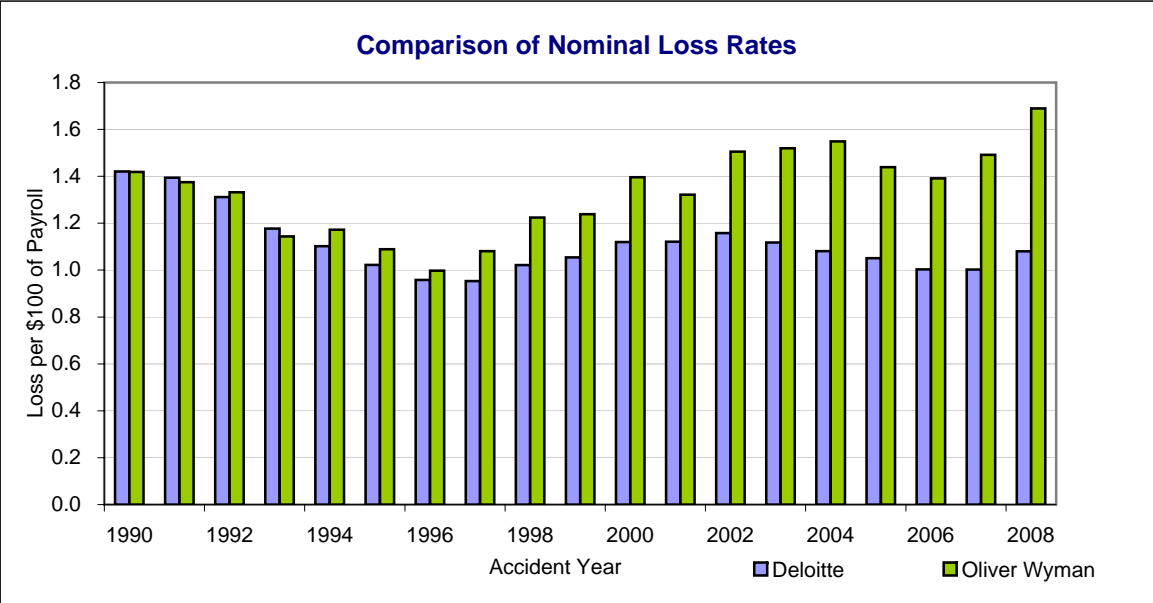


# Ohio Bureau of Workers' Compensation

## Private Employers - Medical - Total

SUMMARY 2  
EXHIBIT 2  
SHEET 2

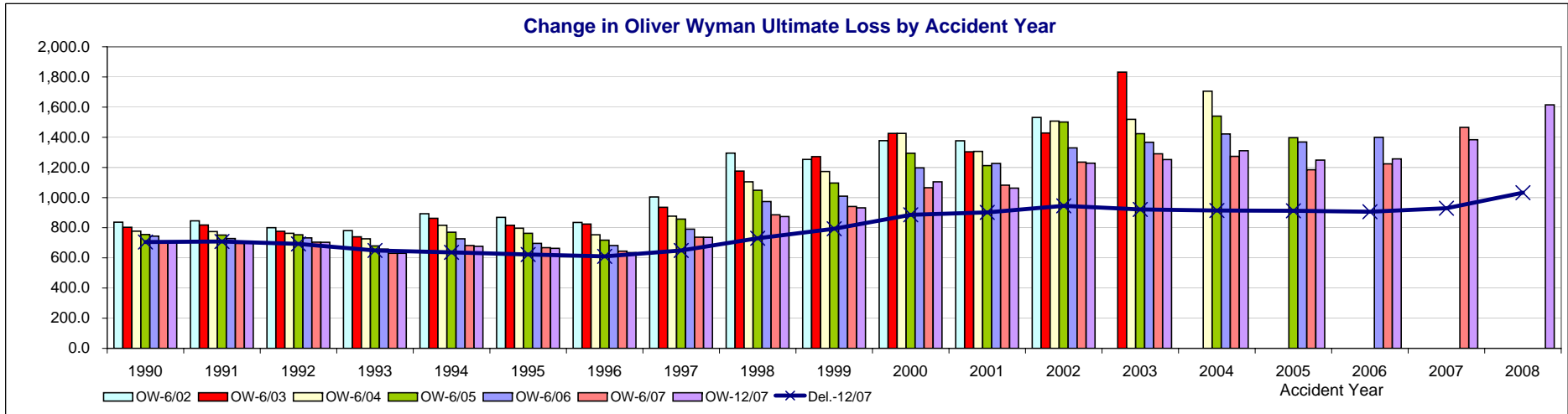
Accident Year	Ult. Loss Rates		Ult. Frequency		Ult. Severity	
	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman
Prior						
1978	1.010	0.987	16.13%	16.13%	6,261	6,116
1979	1.084	1.069	15.76%	15.76%	6,882	6,780
1980	1.027	1.005	13.45%	13.46%	7,635	7,472
1981	1.009	0.988	12.29%	12.29%	8,211	8,040
1982	1.033	1.003	11.25%	11.25%	9,187	8,911
1983	1.116	1.080	11.25%	11.26%	9,917	9,594
1984	1.254	1.206	12.51%	12.52%	10,019	9,632
1985	1.463	1.520	12.57%	12.57%	11,634	12,090
1986	1.382	1.372	11.94%	11.94%	11,576	11,488
1987	1.397	1.369	11.77%	11.77%	11,868	11,625
1988	1.506	1.490	11.70%	11.72%	12,867	12,712
1989	1.505	1.453	11.35%	11.38%	13,259	12,772
1990	1.421	1.418	10.66%	10.71%	13,322	13,245
1991	1.394	1.375	9.58%	9.65%	14,547	14,249
1992	1.312	1.332	8.95%	9.03%	14,660	14,745
1993	1.177	1.144	8.53%	8.54%	13,804	13,397
1994	1.102	1.172	7.98%	7.99%	13,813	14,681
1995	1.022	1.089	7.10%	7.11%	14,396	15,328
1996	0.958	0.997	6.23%	6.23%	15,382	16,000
1997	0.953	1.081	5.44%	5.44%	17,540	19,864
1998	1.022	1.224	5.10%	5.10%	20,044	23,995
1999	1.054	1.239	4.99%	4.99%	21,122	24,844
2000	1.120	1.396	4.79%	4.79%	23,356	29,173
2001	1.121	1.322	4.15%	4.16%	27,014	31,816
2002	1.158	1.505	3.99%	3.98%	29,046	37,783
2003	1.118	1.519	3.67%	3.68%	30,458	41,284
2004	1.081	1.549	3.33%	3.34%	32,472	46,387
2005	1.051	1.439	3.10%	2.97%	33,928	48,381
2006	1.003	1.391	2.86%	2.88%	35,067	48,382
2007	1.002	1.491	2.65%	2.80%	37,790	53,288
2008	1.080	1.690	2.58%	2.72%	41,942	62,180



**Ohio Bureau of Workers' Compensation  
Private Employers - Medical - Total (000's)**

**Change in Oliver Wyman Ultimate Loss Estimates**

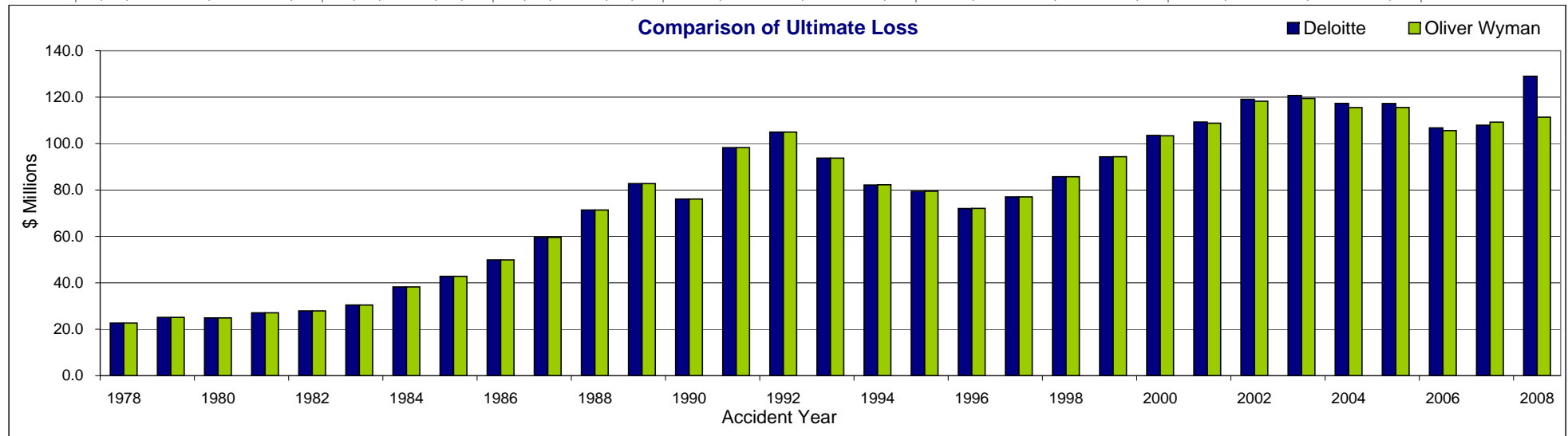
Accident Year	Oliver Wyman Ultimate Loss by Evaluation Date							Change in Oliver Wyman Ultimate Loss						
	6/30/2008	6/30/2007	6/30/2006	6/30/2005	6/30/2004	6/30/2003	6/30/2002	6/30/08 - 6/30/07	6/30/07 - 6/30/06	6/30/06 - 6/30/05	6/30/05 - 6/30/04	6/30/04 - 6/30/03	6/30/03 - 6/30/02	Cum. Change
1978	257,920	256,392	264,359	279,864	274,664	269,483	273,816	1,528	(7,967)	(15,505)	5,200	5,180	(4,332)	(15,895)
1979	299,847	298,374	309,865	313,423	318,224	321,837	324,268	1,473	(11,491)	(3,558)	(4,801)	(3,613)	(2,431)	(24,421)
1980	291,347	291,804	296,837	304,333	305,005	307,142	308,602	(457)	(5,033)	(7,496)	(672)	(2,137)	(1,460)	(17,255)
1981	297,896	300,230	301,456	307,810	313,261	320,229	307,942	(2,334)	(1,225)	(6,354)	(5,451)	(6,968)	12,287	(10,046)
1982	301,386	299,998	310,999	315,031	315,191	316,766	317,441	1,388	(11,001)	(4,032)	(160)	(1,574)	(675)	(16,054)
1983	330,688	328,179	341,487	349,054	346,867	359,307	359,923	2,509	(13,307)	(7,567)	2,187	(12,440)	(616)	(29,234)
1984	399,295	396,676	412,059	421,018	430,233	431,214	438,127	2,619	(15,382)	(8,959)	(9,215)	(981)	(6,913)	(38,831)
1985	542,914	545,235	553,395	579,366	581,148	604,445	620,594	(2,321)	(8,161)	(25,970)	(1,782)	(23,297)	(16,149)	(77,681)
1986	525,372	521,898	551,289	560,009	568,986	575,532	580,645	3,474	(29,900)	(8,721)	(8,977)	(6,546)	(5,113)	(55,273)
1987	562,090	558,458	560,566	589,457	596,017	611,585	628,010	3,632	(2,108)	(28,891)	(6,560)	(15,568)	(16,424)	(65,920)
1988	658,726	658,044	687,846	710,723	731,314	733,905	750,537	682	(29,801)	(22,878)	(20,591)	(2,591)	(16,632)	(91,811)
1989	684,608	686,345	705,689	724,118	731,315	761,725	781,602	(1,737)	(19,344)	(18,429)	(7,196)	(30,410)	(19,877)	(96,993)
1990	704,312	706,885	744,594	755,110	777,054	803,111	837,051	(2,573)	(37,709)	(10,517)	(21,944)	(26,057)	(33,940)	(132,739)
1991	699,075	695,922	728,003	751,531	774,435	817,755	845,334	3,153	(32,081)	(23,528)	(22,903)	(43,320)	(27,579)	(146,259)
1992	703,374	704,121	732,828	753,139	763,015	776,102	800,031	(747)	(28,707)	(20,310)	(9,877)	(13,087)	(23,929)	(96,656)
1993	630,481	630,737	658,200	679,279	726,989	739,851	780,993	(256)	(27,464)	(21,079)	(47,710)	(12,861)	(41,143)	(150,513)
1994	676,882	682,296	726,583	770,416	816,689	862,276	892,812	(5,414)	(44,287)	(43,833)	(46,273)	(45,587)	(30,536)	(215,930)
1995	663,784	667,693	696,343	762,973	797,184	816,641	868,617	(3,909)	(28,650)	(66,630)	(34,211)	(19,457)	(51,976)	(204,833)
1996	634,975	644,630	682,390	717,605	753,343	824,427	834,735	(9,655)	(37,760)	(35,214)	(35,738)	(71,084)	(10,308)	(199,759)
1997	735,894	736,865	790,276	857,125	876,752	935,689	1,004,111	(971)	(53,411)	(66,849)	(19,627)	(58,937)	(68,423)	(268,217)
1998	874,384	886,056	973,850	1,048,612	1,104,788	1,175,693	1,294,973	(11,672)	(87,794)	(74,762)	(56,176)	(70,905)	(119,280)	(420,590)
1999	932,109	940,987	1,009,675	1,096,302	1,173,133	1,271,874	1,253,358	(8,878)	(68,687)	(86,628)	(76,831)	(98,741)	18,515	(321,249)
2000	1,104,588	1,065,714	1,197,350	1,294,267	1,425,292	1,425,292	1,377,461	38,874	(131,637)	(96,916)	(131,091)	66	47,831	(272,873)
2001	1,062,860	1,082,489	1,226,655	1,212,096	1,306,573	1,304,012	1,376,331	(19,629)	(144,166)	14,559	(94,477)	2,561	(72,319)	(313,471)
2002	1,228,530	1,235,444	1,329,134	1,501,325	1,506,992	1,427,826	1,531,405	(6,914)	(93,690)	(172,191)	(5,667)	79,166	(103,579)	(302,875)
2003	1,252,520	1,289,993	1,367,164	1,424,103	1,519,129	1,832,037		(37,473)	(77,171)	(56,939)	(95,026)	(312,908)		(579,517)
2004	1,310,860	1,273,237	1,421,942	1,539,801	1,706,034			37,623	(148,704)	(117,859)	(166,233)			(395,173)
2005	1,248,909	1,184,848	1,368,515	1,397,484				64,061	(183,667)	(28,970)				(148,575)
2006	1,256,384	1,223,370	1,399,744					33,014	(176,374)					(143,360)
2007	1,383,796	1,465,875						(82,080)						(82,080)
2008	1,614,678													
78-02	15,803,339	15,821,474	16,791,726	17,653,986	18,314,530	18,793,717	19,388,717	(18,135)	(970,253)	(862,260)	(660,545)	(479,187)	(595,001)	
78-03	17,055,858	17,111,466	18,158,890	19,078,089	19,833,660	20,625,754		(55,608)	(1,047,424)	(919,199)	(755,571)	(792,094)		
78-04	18,366,719	18,384,704	19,580,832	20,617,890	21,539,693			(17,985)	(1,196,128)	(1,037,058)	(921,804)			
78-05	19,615,628	19,569,552	20,949,346	22,015,374				46,076	(1,379,794)	(1,066,028)				
78-06	20,872,012	20,792,922	22,349,090					79,090	(1,556,168)					
78-07	22,255,808	22,258,797						(2,990)						(4,934,084)
78-08	23,870,486													



**Ohio Bureau of Workers' Compensation  
Private Employers - Medical - Only (000's)**

SUMMARY 2  
EXHIBIT 3  
SHEET 1

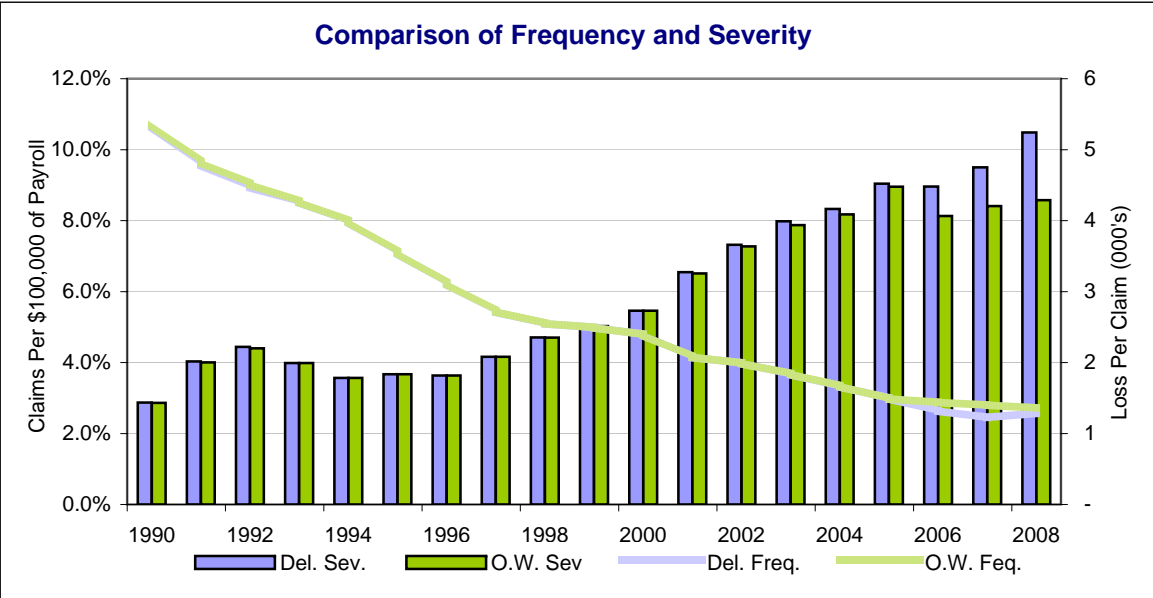
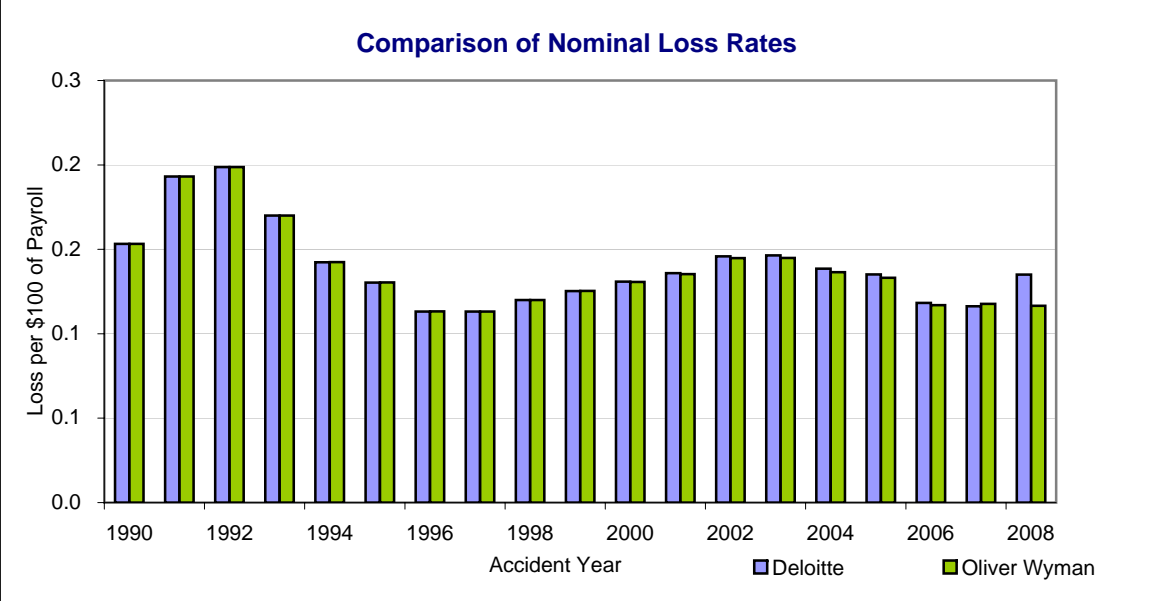
Accident Year	Paid Losses @ 12/07	1/1/08-6/30/08 Estimated Payments		Estimated Paid Loss @ 6/30/2008		Ultimate Loss		Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors			
		Deloitte		Oliver Wyman		Deloitte		Oliver Wyman		Deloitte			Oliver Wyman			Deloitte			Oliver Wyman	
		Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman		
Prior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%	
1978	22,681	-	-	22,681	22,681	22,681	22,681	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%	
1979	25,123	-	-	25,123	25,123	25,123	25,123	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%	
1980	24,877	-	-	24,877	24,877	24,877	24,877	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%	
1981	27,103	-	-	27,103	27,103	27,103	27,103	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%	
1982	27,928	0	-	27,928	27,928	27,928	27,928	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%	
1983	30,456	-	-	30,456	30,456	30,456	30,456	0	-	0	0	-	0	-	0	-	-	100.0%	100.0%	
1984	38,247	-	-	38,247	38,247	38,247	38,247	0	-	0	0	-	0	-	0	-	-	100.0%	100.0%	
1985	42,813	-	-	42,813	42,813	42,813	42,813	0	-	0	0	-	0	-	0	-	-	100.0%	100.0%	
1986	49,904	-	-	49,904	49,904	49,904	49,904	0	-	0	0	-	0	-	0	-	-	100.0%	100.0%	
1987	59,583	-	-	59,583	59,583	59,583	59,583	0	-	0	0	-	0	-	0	-	-	100.0%	100.0%	
1988	71,389	-	-	71,389	71,389	71,389	71,389	0	-	0	0	-	0	-	0	-	-	100.0%	100.0%	
1989	82,740	0	-	82,740	82,740	82,740	82,740	0	-	0	0	-	0	-	0	-	0	97.6%	100.0%	
1990	76,094	0	-	76,094	76,094	76,094	76,094	0	-	0	0	-	0	-	0	-	0	95.3%	100.0%	
1991	98,230	0	-	98,230	98,230	98,230	98,230	0	-	0	0	-	0	-	0	-	0	92.2%	100.0%	
1992	104,953	0	(0)	104,953	104,953	104,954	104,953	1	-	1	1	-	1	-	1	-	0	88.6%	100.0%	
1993	93,735	0	3	93,735	93,738	93,736	93,753	1	15	(14)	1	13	(12)	0	2	(2)	0	89.1%	86.7%	
1994	82,160	1	16	82,161	82,176	82,162	82,231	1	55	(54)	1	49	(48)	0	6	(6)	0	87.2%	89.1%	
1995	79,388	9	15	79,397	79,403	79,400	79,472	3	69	(66)	3	62	(59)	0	7	(7)	0	93.9%	89.9%	
1996	71,980	18	25	71,999	72,005	72,017	72,098	19	93	(74)	18	83	(65)	1	10	(9)	1	96.3%	89.2%	
1997	76,915	47	31	76,962	76,945	77,021	77,060	59	115	(56)	56	103	(47)	3	12	(9)	3	95.6%	89.6%	
1998	85,494	70	43	85,564	85,537	85,735	85,705	171	168	3	163	151	12	8	17	(9)	8	95.1%	89.9%	
1999	93,841	97	120	93,937	93,961	94,280	94,340	343	379	(36)	321	339	(18)	22	40	(18)	22	93.7%	89.4%	
2000	102,762	182	125	102,944	102,887	103,532	103,376	589	489	100	543	437	106	46	52	(6)	46	92.3%	89.4%	
2001	108,031	244	159	108,275	108,189	109,280	108,804	1,006	615	391	921	551	370	85	64	21	85	91.6%	89.6%	
2002	117,058	397	246	117,455	117,304	119,082	118,226	1,627	922	705	1,475	826	649	153	96	57	153	90.6%	89.6%	
2003	117,725	542	336	118,267	118,061	120,722	119,464	2,455	1,403	1,052	2,209	1,256	953	246	147	99	246	90.0%	89.5%	
2004	113,233	621	378	113,854	113,611	117,293	115,512	3,439	1,901	1,538	3,073	1,696	1,377	366	205	161	366	89.4%	89.2%	
2005	111,398	968	882	112,366	112,279	117,249	115,567	4,883	3,288	1,595	4,337	2,921	1,416	546	367	179	546	88.8%	88.8%	
2006	96,509	2,932	3,341	99,441	99,850	106,768	105,583	7,326	5,733	1,593	6,539	5,136	1,403	787	597	190	787	89.3%	89.6%	
2007	65,764	24,118	27,152	89,882	92,916	107,897	109,209	18,015	16,293	1,722	16,597	15,091	1,506	1,418	1,202	216	1,418	92.1%	92.6%	
2008		28,705	22,670	28,705	22,670	129,020	111,380	35,805	33,020	2,785	34,261	31,639	2,622	1,544	1,381	163	1,544	95.7%	95.8%	
<b>Total</b>	<b>2,198,112</b>	<b>58,952</b>	<b>55,542</b>	<b>2,257,064</b>	<b>2,257,064</b>	<b>2,397,317</b>	<b>2,373,901</b>	<b>75,743</b>	<b>64,558</b>	<b>11,185</b>	<b>70,520</b>	<b>60,353</b>	<b>10,167</b>	<b>5,223</b>	<b>4,205</b>	<b>1,018</b>	<b>5,223</b>	<b>93.1%</b>	<b>93.5%</b>	
<b>Excl Prior</b>	<b>2,198,112</b>	<b>58,952</b>	<b>55,542</b>	<b>2,257,064</b>	<b>2,257,064</b>	<b>2,397,317</b>	<b>2,373,901</b>	<b>75,743</b>	<b>64,558</b>	<b>11,185</b>	<b>70,520</b>	<b>60,353</b>	<b>10,167</b>	<b>5,223</b>	<b>4,205</b>	<b>1,018</b>	<b>5,223</b>	<b>93.1%</b>	<b>93.5%</b>	



# Ohio Bureau of Workers' Compensation

## Private Employers - Medical - Only

Accident Year	Ult. Loss Rates		Ult. Frequency		Ult. Severity	
	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman
Prior						
1978	0.087	0.087	16.13%	16.13%	538	538
1979	0.090	0.090	15.76%	15.76%	568	568
1980	0.086	0.086	13.45%	13.46%	638	638
1981	0.090	0.090	12.29%	12.29%	732	732
1982	0.093	0.093	11.25%	11.25%	826	826
1983	0.100	0.100	11.25%	11.26%	884	884
1984	0.115	0.115	12.51%	12.52%	923	923
1985	0.120	0.120	12.57%	12.57%	953	953
1986	0.130	0.130	11.94%	11.94%	1,092	1,091
1987	0.145	0.145	11.77%	11.77%	1,233	1,232
1988	0.161	0.161	11.70%	11.72%	1,379	1,378
1989	0.176	0.176	11.35%	11.38%	1,547	1,544
1990	0.153	0.153	10.66%	10.71%	1,437	1,431
1991	0.193	0.193	9.58%	9.65%	2,016	2,002
1992	0.199	0.199	8.95%	9.03%	2,222	2,200
1993	0.170	0.170	8.53%	8.54%	1,993	1,992
1994	0.142	0.142	7.98%	7.99%	1,783	1,784
1995	0.130	0.130	7.10%	7.11%	1,835	1,835
1996	0.113	0.113	6.23%	6.23%	1,817	1,817
1997	0.113	0.113	5.44%	5.44%	2,082	2,080
1998	0.120	0.120	5.10%	5.10%	2,354	2,352
1999	0.125	0.125	4.99%	4.99%	2,511	2,514
2000	0.131	0.131	4.79%	4.79%	2,730	2,730
2001	0.136	0.135	4.15%	4.16%	3,275	3,257
2002	0.146	0.145	3.99%	3.98%	3,661	3,636
2003	0.146	0.145	3.67%	3.68%	3,990	3,938
2004	0.139	0.136	3.33%	3.34%	4,164	4,088
2005	0.135	0.133	2.99%	2.97%	4,520	4,477
2006	0.118	0.117	2.64%	2.88%	4,479	4,066
2007	0.116	0.118	2.45%	2.80%	4,750	4,206
2008	0.135	0.117	2.58%	2.72%	5,243	4,289

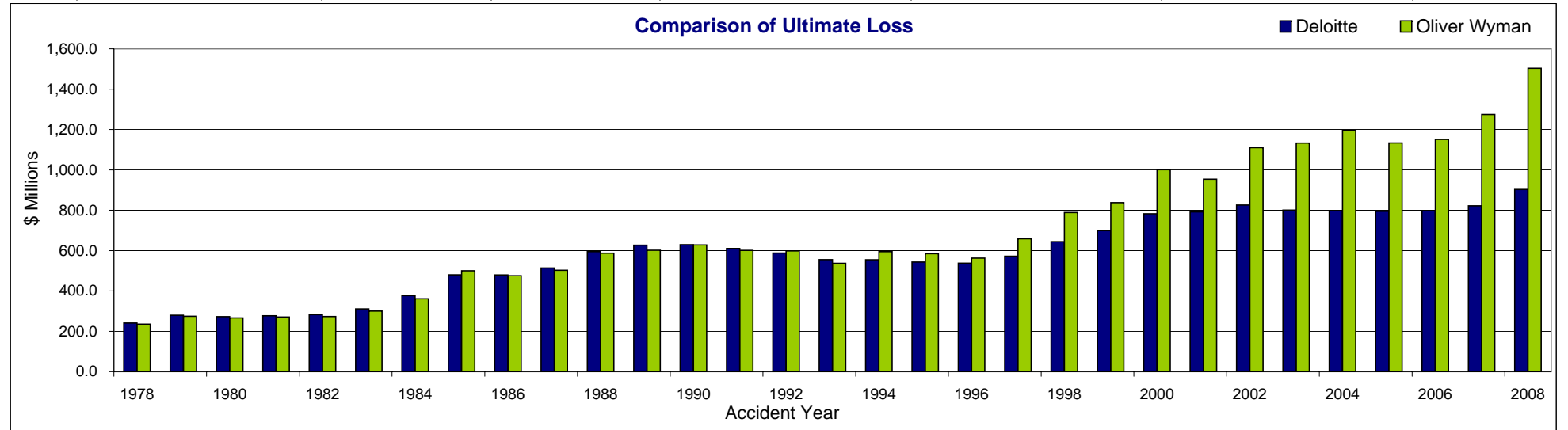




**Ohio Bureau of Workers' Compensation  
Private Employers - Medical on Lost Time - Total (000's)**

SUMMARY 2  
EXHIBIT 4  
SHEET 1

Accident Year	Paid Losses @ 12/07	1/1/08-6/30/08 Estimated Payments		Estimated Paid Loss @ 6/30/2008		Ultimate Loss		Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors			
		Deloitte		Oliver Wyman		Deloitte		Oliver Wyman		Deloitte			Oliver Wyman			Deloitte			Oliver Wyman	
		Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman		
Prior		9,149		9,149		213,594	173,261	204,446	173,261	31,185	132,135	127,418	4,717	72,311	45,843	26,468	64.6%	73.5%		
1978	211,149	1,364	1,131	212,512	212,280	241,255	235,239	28,743	22,959	5,784	18,534	17,095	1,439	10,209	5,864	4,345	64.5%	74.5%		
1979	241,091	1,631	1,376	242,722	242,468	279,133	274,724	36,411	32,256	4,155	23,503	23,377	126	12,909	8,879	4,030	64.5%	72.5%		
1980	232,221	1,719	1,423	233,940	233,644	272,698	266,470	38,758	32,826	5,932	24,977	23,444	1,533	13,781	9,382	4,399	64.4%	71.4%		
1981	232,274	1,843	1,678	234,117	233,952	276,975	270,793	42,858	36,841	6,017	27,569	26,031	1,538	15,289	10,810	4,479	64.3%	70.7%		
1982	233,280	1,851	1,502	235,132	234,782	282,626	273,458	47,495	38,676	8,819	30,463	26,997	3,466	17,032	11,679	5,353	64.1%	69.8%		
1983	252,651	2,129	1,522	254,780	254,173	311,144	300,233	56,363	46,060	10,303	35,918	31,291	4,627	20,445	14,769	5,676	63.7%	67.9%		
1984	301,026	2,537	1,942	303,563	302,968	377,021	361,048	73,457	58,080	15,377	46,486	39,011	7,475	26,971	19,069	7,902	63.3%	67.2%		
1985	376,379	3,357	3,397	379,736	379,776	479,644	500,101	99,908	120,325	(20,417)	62,624	77,176	(14,552)	37,284	43,149	(5,865)	62.7%	64.1%		
1986	369,338	3,476	2,933	372,814	372,271	479,376	475,468	106,563	103,197	3,366	66,157	65,988	169	40,406	37,209	3,197	62.1%	63.9%		
1987	388,607	3,657	3,058	392,264	391,666	513,970	502,507	121,706	110,841	10,865	74,827	69,896	4,931	46,879	40,945	5,934	61.5%	63.1%		
1988	440,703	4,579	3,781	445,283	444,485	594,523	587,338	149,241	142,853	6,388	90,689	87,727	2,962	58,551	55,126	3,425	60.8%	61.4%		
1989	454,793	4,726	4,122	459,518	458,915	626,414	601,869	166,896	142,954	23,942	100,421	87,676	12,745	66,475	55,278	11,197	60.2%	61.3%		
1990	447,386	4,868	4,502	452,253	451,887	629,457	628,218	177,204	176,331	873	105,372	104,745	627	71,832	71,586	246	59.5%	59.4%		
1991	424,335	4,885	3,997	429,220	428,332	610,542	600,845	181,322	172,513	8,809	106,554	99,616	6,938	74,768	72,897	1,871	58.8%	57.7%		
1992	398,990	4,700	4,543	403,691	403,534	587,603	598,422	183,912	194,888	(10,976)	106,844	111,656	(4,812)	77,069	83,232	(6,163)	58.1%	57.3%		
1993	367,997	4,644	4,149	372,641	372,146	555,340	536,728	182,698	164,582	18,116	104,839	94,613	10,226	77,860	69,969	7,891	57.4%	57.5%		
1994	357,536	5,110	4,714	362,646	362,250	554,260	594,651	191,614	232,401	(40,787)	108,700	124,585	(15,885)	82,914	107,816	(24,902)	56.7%	53.6%		
1995	340,545	5,008	5,112	345,554	345,657	543,452	584,311	197,898	238,654	(40,756)	111,284	127,723	(16,439)	86,614	110,931	(24,317)	56.2%	53.5%		
1996	326,781	5,231	5,052	332,012	331,833	537,743	562,877	205,731	231,044	(25,313)	114,544	123,001	(8,457)	91,187	108,043	(16,856)	55.7%	53.2%		
1997	335,861	6,166	5,837	342,026	341,698	571,986	658,834	229,960	317,136	(87,176)	126,897	161,078	(34,181)	103,064	156,058	(52,994)	55.2%	50.8%		
1998	363,876	7,484	7,149	371,360	371,026	644,272	788,679	272,911	417,653	(144,742)	149,682	204,655	(54,973)	123,229	212,998	(89,769)	54.8%	49.0%		
1999	377,939	8,601	8,808	386,540	386,747	698,772	837,769	312,232	451,022	(138,790)	170,456	224,263	(53,807)	141,775	226,759	(84,984)	54.6%	49.7%		
2000	405,677	11,042	10,185	416,719	415,862	782,293	1,001,212	365,574	585,350	(219,776)	198,778	277,592	(78,814)	166,797	307,758	(140,961)	54.4%	47.4%		
2001	380,903	12,110	11,290	393,012	392,193	792,103	954,056	399,991	561,863	(162,772)	217,083	272,538	(55,455)	182,008	289,325	(107,317)	54.4%	48.5%		
2002	377,641	13,434	13,903	391,075	391,544	825,812	1,110,304	434,736	718,760	(284,024)	236,600	336,524	(99,924)	198,137	382,236	(184,099)	54.4%	46.8%		
2003	334,460	15,187	14,155	349,647	348,615	800,747	1,133,055	451,100	784,440	(333,340)	245,829	356,491	(110,662)	205,271	427,949	(222,678)	54.5%	45.4%		
2004	296,897	16,578	16,203	313,475	313,099	797,291	1,195,348	483,816	882,249	(398,433)	265,048	390,237	(125,189)	218,768	492,012	(273,244)	54.8%	44.2%		
2005	245,449	22,363	20,023	267,812	265,473	794,922	1,133,342	527,109	867,869	(340,760)	291,463	388,932	(97,469)	235,646	478,937	(243,291)	55.3%	44.8%		
2006	178,808	34,205	29,545	213,013	208,354	798,971	1,150,802	585,957	942,448	(356,491)	330,669	427,524	(96,855)	255,288	514,924	(259,636)	56.4%	45.4%		
2007	83,209	69,781	61,449	152,990	144,658	821,847	1,274,587	668,858	1,129,929	(461,071)	393,269	514,507	(121,238)	275,588	615,422	(339,834)	58.8%	45.5%		
2008		30,943	23,500	30,943	23,500	903,137	1,503,298	420,625	728,149	(307,524)	266,262	340,919	(74,657)	154,363	387,230	(232,867)	63.3%	46.8%		
<b>Total</b>	<b>9,777,804</b>	<b>324,358</b>	<b>281,983</b>	<b>10,102,162</b>	<b>10,102,162</b>	<b>18,198,924</b>	<b>21,669,845</b>	<b>7,645,194</b>	<b>10,858,410</b>	<b>(3,213,216)</b>	<b>4,384,475</b>	<b>5,384,326</b>	<b>(999,851)</b>	<b>3,260,719</b>	<b>5,474,084</b>	<b>(2,213,365)</b>	<b>57.3%</b>	<b>49.6%</b>		
<b>Excl Prior</b>	<b>9,777,804</b>	<b>315,209</b>	<b>281,983</b>	<b>10,093,013</b>	<b>10,102,162</b>	<b>17,985,330</b>	<b>21,496,584</b>	<b>7,440,748</b>	<b>10,685,149</b>	<b>(3,244,401)</b>	<b>4,252,340</b>	<b>5,256,908</b>	<b>(1,004,568)</b>	<b>3,188,408</b>	<b>5,428,241</b>	<b>(2,239,833)</b>	<b>57.1%</b>	<b>49.2%</b>		

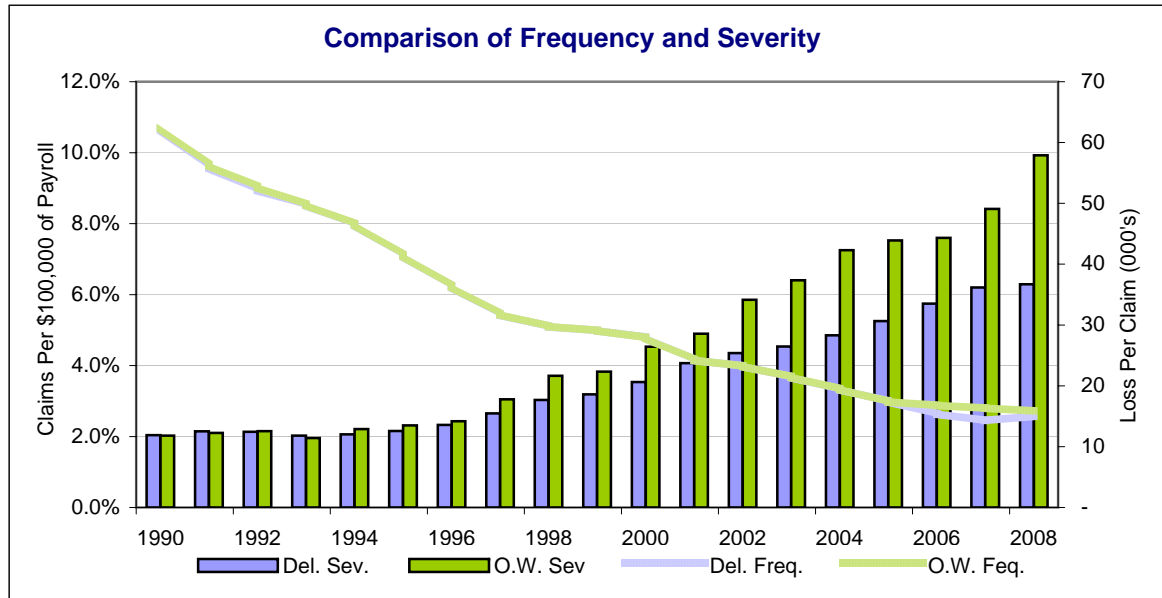
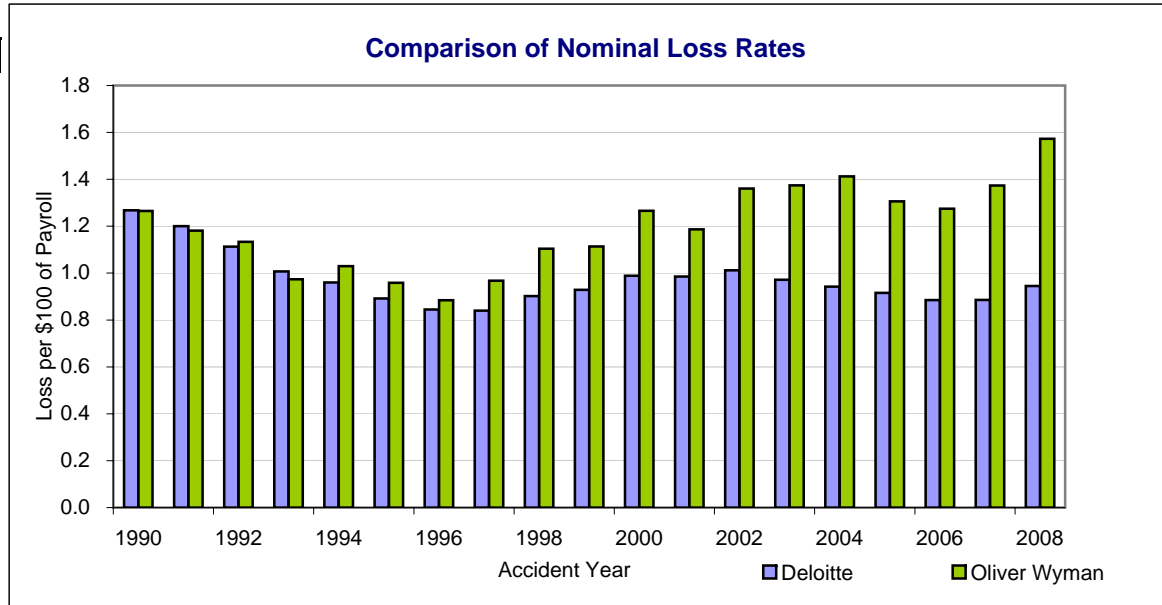


# Ohio Bureau of Workers' Compensation

## Private Employers - Medical on Lost Time - Total

SUMMARY 2  
EXHIBIT 4  
SHEET 2

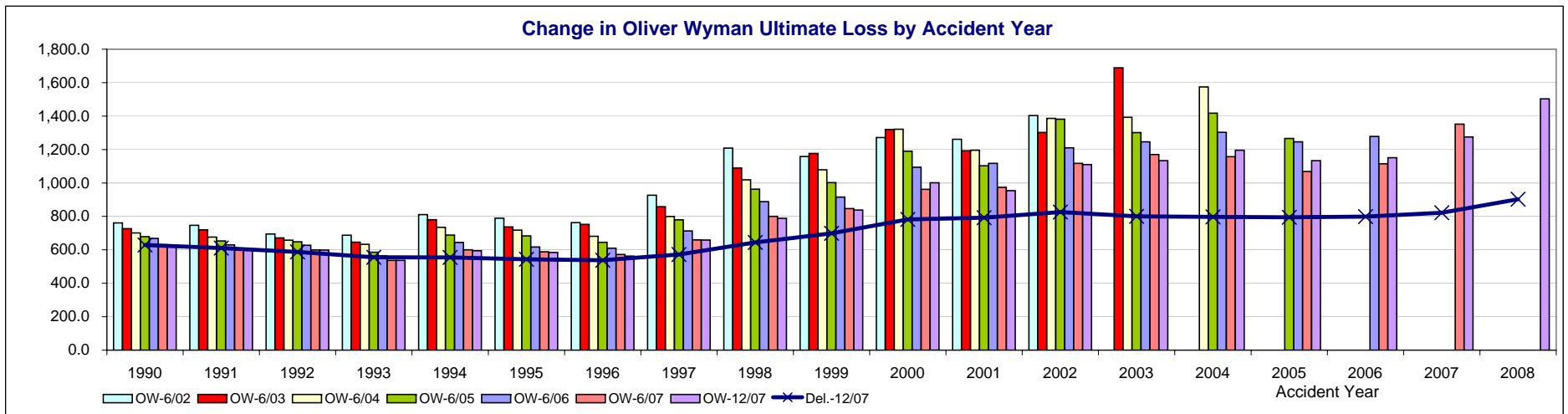
Accident Year	Ult. Loss Rates		Ult. Frequency		Ult. Severity	
	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman
Prior						
1978	0.923	0.900	16.13%	16.13%	5,723	5,578
1979	0.995	0.979	15.76%	15.76%	6,313	6,212
1980	0.941	0.920	13.45%	13.46%	6,996	6,834
1981	0.919	0.898	12.29%	12.29%	7,479	7,309
1982	0.940	0.910	11.25%	11.25%	8,361	8,086
1983	1.017	0.981	11.25%	11.26%	9,033	8,710
1984	1.138	1.090	12.51%	12.52%	9,096	8,709
1985	1.343	1.400	12.57%	12.57%	10,680	11,136
1986	1.252	1.242	11.94%	11.94%	10,485	10,397
1987	1.252	1.224	11.77%	11.77%	10,635	10,393
1988	1.344	1.328	11.70%	11.72%	11,487	11,335
1989	1.330	1.278	11.35%	11.38%	11,712	11,229
1990	1.268	1.265	10.66%	10.71%	11,885	11,814
1991	1.201	1.181	9.58%	9.65%	12,531	12,246
1992	1.113	1.133	8.95%	9.03%	12,438	12,544
1993	1.007	0.974	8.53%	8.54%	11,810	11,405
1994	0.960	1.030	7.98%	7.99%	12,030	12,898
1995	0.892	0.959	7.10%	7.11%	12,561	13,493
1996	0.845	0.884	6.23%	6.23%	13,565	14,184
1997	0.840	0.968	5.44%	5.44%	15,459	17,784
1998	0.902	1.104	5.10%	5.10%	17,690	21,643
1999	0.929	1.113	4.99%	4.99%	18,611	22,329
2000	0.989	1.265	4.79%	4.79%	20,626	26,443
2001	0.985	1.187	4.15%	4.16%	23,739	28,559
2002	1.012	1.360	3.99%	3.98%	25,385	34,147
2003	0.971	1.375	3.67%	3.68%	26,468	37,346
2004	0.942	1.412	3.33%	3.34%	28,308	42,300
2005	0.916	1.306	2.99%	2.97%	30,645	43,904
2006	0.885	1.275	2.64%	2.88%	33,521	44,316
2007	0.886	1.374	2.45%	2.80%	36,182	49,083
2008	0.945	1.573	2.58%	2.72%	36,699	57,890



**Ohio Bureau of Workers' Compensation  
Private Employers - Medical on Lost Time - Total (000's)**

**Change in Oliver Wyman Ultimate Loss Estimates**

Accident Year	Oliver Wyman Ultimate Loss by Evaluation Date							Change in Oliver Wyman Ultimate Loss						
	6/30/2008	6/30/2007	6/30/2006	6/30/2005	6/30/2004	6/30/2003	6/30/2002	6/30/08 - 6/30/07	6/30/07 - 6/30/06	6/30/06 - 6/30/05	6/30/05 - 6/30/04	6/30/04 - 6/30/03	6/30/03 - 6/30/02	Cum. Change
1978	235,239	233,711	241,678	257,183	251,983	246,802	251,134	1,528	(7,967)	(15,505)	5,200	5,180	(4,332)	(15,895)
1979	274,724	273,251	284,742	288,300	293,101	296,714	299,145	1,473	(11,491)	(3,558)	(4,801)	(3,613)	(2,431)	(24,421)
1980	266,470	266,927	271,960	279,456	280,128	282,265	283,725	(457)	(5,033)	(7,496)	(672)	(2,137)	(1,460)	(17,255)
1981	270,793	273,127	274,352	280,706	286,157	293,125	280,839	(2,334)	(1,225)	(6,354)	(5,451)	(6,968)	12,287	(10,046)
1982	273,458	272,070	283,071	287,103	287,263	288,837	289,513	1,388	(11,001)	(4,032)	(160)	(1,574)	(675)	(16,054)
1983	300,233	297,724	311,031	318,598	316,411	328,851	329,467	2,509	(13,307)	(7,567)	2,187	(12,440)	(616)	(29,234)
1984	361,048	358,429	373,811	382,770	391,986	392,966	399,879	2,619	(15,382)	(8,959)	(9,215)	(981)	(6,913)	(38,831)
1985	500,101	502,422	510,582	536,553	538,335	561,632	577,781	(2,321)	(8,161)	(25,970)	(1,782)	(23,297)	(16,149)	(77,681)
1986	475,468	471,994	501,384	510,105	519,082	525,628	530,740	3,474	(29,390)	(8,721)	(8,977)	(6,546)	(5,113)	(55,273)
1987	502,507	498,875	500,983	529,874	536,434	552,002	568,426	3,632	(2,108)	(28,891)	(6,560)	(15,568)	(16,424)	(65,920)
1988	587,338	586,655	616,458	639,336	659,926	662,516	679,148	683	(29,803)	(22,878)	(20,590)	(2,590)	(16,632)	(91,811)
1989	601,869	603,606	622,949	641,377	648,575	678,979	698,866	(1,737)	(19,344)	(18,427)	(7,198)	(30,404)	(19,887)	(96,997)
1990	628,218	630,790	668,500	679,017	700,961	727,018	760,957	(2,572)	(37,710)	(10,517)	(21,944)	(26,057)	(33,939)	(132,738)
1991	600,845	597,692	629,773	653,302	676,205	719,524	747,100	3,153	(32,080)	(23,530)	(22,902)	(43,320)	(27,576)	(146,255)
1992	598,422	599,169	627,875	648,185	658,061	671,148	695,076	(747)	(28,707)	(20,309)	(9,876)	(13,087)	(23,928)	(96,655)
1993	536,728	536,990	564,454	585,515	633,252	646,119	687,277	(262)	(27,464)	(21,061)	(47,737)	(12,867)	(41,158)	(150,550)
1994	594,651	600,057	644,376	688,097	734,373	780,083	810,745	(5,406)	(44,319)	(43,721)	(46,276)	(45,710)	(30,662)	(216,094)
1995	584,311	588,239	616,893	683,419	717,656	737,129	789,106	(3,928)	(28,653)	(66,527)	(34,237)	(19,473)	(51,977)	(204,795)
1996	562,877	572,531	610,268	645,461	681,075	752,371	762,758	(9,654)	(37,737)	(35,193)	(35,614)	(71,296)	(10,387)	(199,881)
1997	658,834	659,806	713,200	779,824	799,510	858,317	926,749	(972)	(53,394)	(66,625)	(19,685)	(58,808)	(68,431)	(267,915)
1998	788,679	800,357	888,146	962,708	1,018,735	1,089,297	1,208,719	(11,678)	(87,790)	(74,562)	(56,027)	(70,561)	(119,422)	(420,040)
1999	837,769	846,536	915,356	1,001,922	1,078,555	1,176,666	1,158,282	(8,767)	(68,819)	(86,566)	(76,633)	(98,111)	18,384	(320,513)
2000	1,001,212	962,364	1,093,842	1,190,510	1,321,195	1,320,006	1,271,786	38,848	(131,478)	(96,668)	(130,686)	1,190	48,220	(270,574)
2001	954,056	973,706	1,117,289	1,102,497	1,196,062	1,192,865	1,261,076	(19,650)	(143,584)	14,793	(93,566)	3,197	(68,211)	(307,020)
2002	1,110,304	1,117,205	1,209,798	1,381,677	1,386,155	1,302,054	1,403,035	(6,901)	(92,593)	(171,879)	(4,477)	84,100	(100,981)	(292,731)
2003	1,133,055	1,170,481	1,246,170	1,301,622	1,392,895	1,688,969		(37,426)	(75,688)	(55,452)	(91,273)	(296,074)		(555,914)
2004	1,195,348	1,157,235	1,303,126	1,417,409	1,573,933			38,113	(145,891)	(114,283)	(156,524)			(378,585)
2005	1,133,342	1,068,193	1,246,468	1,266,072				65,149	(178,275)	(19,604)				(132,730)
2006	1,150,802	1,114,918	1,278,056					35,884	(163,138)					(127,254)
2007	1,274,587	1,352,056						(77,469)						(77,469)
2008	1,503,298													
78-02	14,106,152	14,124,231	15,092,773	15,953,496	16,611,177	17,082,917	17,671,331	(18,079)	(968,541)	(860,723)	(657,681)	(471,740)	(588,414)	
78-03	15,239,208	15,294,713	16,338,942	17,255,118	18,004,072	18,771,886		(55,505)	(1,044,230)	(916,176)	(748,954)	(767,814)		
78-04	16,434,556	16,451,948	17,642,069	18,672,527	19,578,005			(17,392)	(1,190,121)	(1,030,459)	(905,478)			
78-05	17,567,898	17,520,141	18,888,537	19,938,599				47,757	(1,368,396)	(1,050,062)				
78-06	18,718,700	18,635,059	20,166,593					83,641	(1,531,534)					
78-07	19,993,286	19,987,114						6,172						(4,837,131)
78-08	21,496,584													

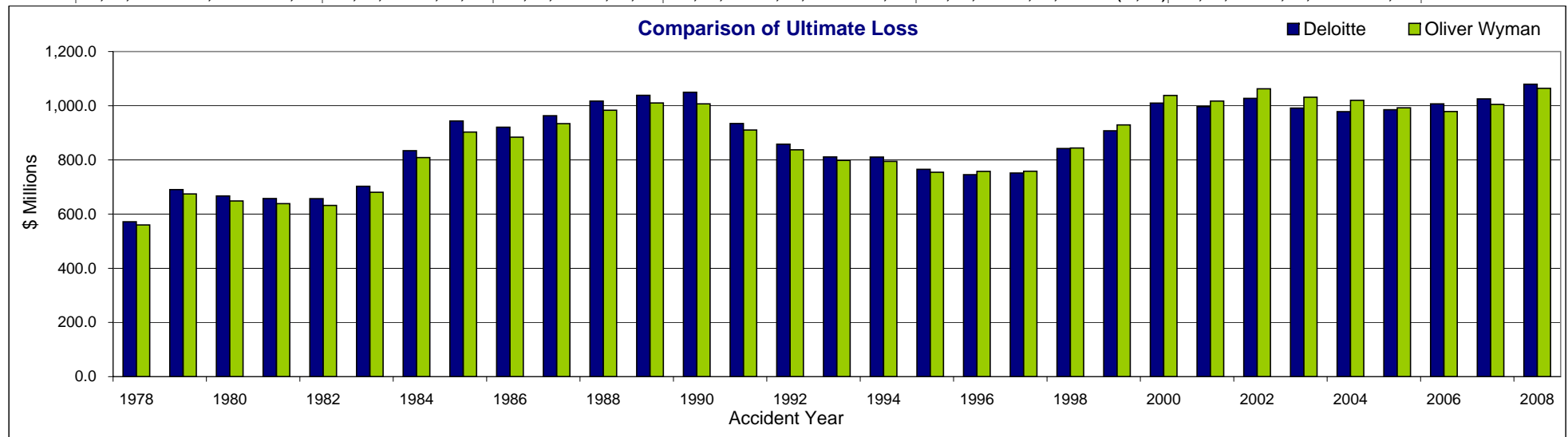




**Ohio Bureau of Workers' Compensation  
Private Employers - Compensation - Total (000's)**

SUMMARY 2  
EXHIBIT 5  
SHEET 1

Accident Year	Paid Losses @ 12/07	1/1/08-6/30/08		Estimated Paid Loss @ 6/30/2008		Ultimate Loss		Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
		Estimated Payments		Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman
		Deloitte	Oliver Wyman															
Prior		16,917		16,917		390,707	267,665	373,789	267,665	106,124	252,040	179,476	72,564	121,750	88,189	33,561	67.4%	67.1%
1978	490,260	3,350	3,067	493,610	493,326	571,945	560,200	78,336	66,874	11,462	51,948	46,945	5,003	26,387	19,929	6,458	66.3%	70.2%
1979	587,433	3,943	3,700	591,375	591,132	690,619	674,618	99,244	83,486	15,758	65,523	57,871	7,652	33,721	25,615	8,106	66.0%	69.3%
1980	558,478	3,999	3,725	562,476	562,203	666,841	648,598	104,365	86,395	17,970	68,320	59,501	8,819	36,045	26,894	9,151	65.5%	68.9%
1981	542,943	4,079	3,830	547,022	546,774	657,444	638,422	110,422	91,648	18,774	71,641	62,387	9,254	38,780	29,261	9,519	64.9%	68.1%
1982	530,965	4,405	3,896	535,370	534,861	656,960	631,835	121,591	96,974	24,617	78,268	65,661	12,607	43,322	31,313	12,009	64.4%	67.7%
1983	559,612	4,787	4,547	564,399	564,159	702,738	680,557	138,340	116,398	21,942	88,134	77,080	11,054	50,206	39,318	10,888	63.7%	66.2%
1984	657,467	5,757	5,564	663,224	663,031	834,238	808,792	171,014	145,761	25,253	107,986	95,273	12,713	63,028	50,488	12,540	63.1%	65.4%
1985	730,626	6,695	6,276	737,321	736,901	943,918	902,778	206,596	165,877	40,719	129,320	108,188	21,132	77,276	57,689	19,587	62.6%	65.2%
1986	713,363	6,348	6,043	719,711	719,406	920,881	883,871	201,170	164,465	36,705	125,204	106,496	18,708	75,966	57,969	17,997	62.2%	64.8%
1987	739,868	6,697	6,790	746,565	746,658	963,343	933,900	216,778	187,242	29,536	133,565	119,198	14,367	83,212	68,044	15,168	61.6%	63.7%
1988	763,943	7,372	6,955	771,315	770,898	1,017,421	983,528	246,106	212,630	33,476	150,062	134,190	15,872	96,045	78,440	17,605	61.0%	63.1%
1989	766,577	7,642	7,995	774,218	774,571	1,038,551	1,010,400	264,333	235,829	28,504	159,812	147,323	12,489	104,521	88,506	16,015	60.5%	62.5%
1990	747,085	8,445	8,053	755,530	755,138	1,049,655	1,006,805	294,125	251,667	42,458	176,069	156,732	19,337	118,057	94,935	23,122	59.9%	62.3%
1991	656,798	7,644	7,741	664,442	664,540	934,156	910,431	269,713	245,891	23,822	159,832	150,669	9,163	109,881	95,222	14,659	59.3%	61.3%
1992	581,279	7,259	7,253	588,539	588,532	858,118	837,270	269,579	248,738	20,841	158,172	151,017	7,155	111,407	97,721	13,686	58.7%	60.7%
1993	536,482	6,963	7,177	543,445	543,659	811,091	798,257	267,646	254,598	13,048	155,484	152,843	2,641	112,163	101,755	10,408	58.1%	60.0%
1994	517,081	7,240	7,267	524,320	524,348	810,677	794,536	286,357	270,188	16,169	164,394	161,107	3,287	121,963	109,081	12,882	57.4%	59.6%
1995	470,997	7,094	7,358	478,092	478,355	765,238	754,472	287,146	276,117	11,029	163,226	163,910	(684)	123,920	112,207	11,713	56.8%	59.4%
1996	436,237	7,333	8,670	443,570	444,907	745,677	757,602	302,107	312,695	(10,588)	169,107	182,346	(13,239)	133,001	130,349	2,652	56.0%	58.3%
1997	416,118	8,120	9,761	424,238	425,880	751,788	758,288	327,550	332,408	(4,858)	181,363	193,967	(12,604)	146,187	138,441	7,746	55.4%	58.4%
1998	439,835	9,979	12,054	449,814	451,889	841,968	844,122	392,153	392,233	(80)	214,970	227,090	(12,120)	177,183	165,143	12,040	54.8%	57.9%
1999	466,196	11,844	14,857	478,040	481,053	907,600	929,019	429,560	447,966	(18,406)	234,459	259,407	(24,948)	195,100	188,559	6,541	54.6%	57.9%
2000	495,149	14,473	18,150	509,622	513,300	1,009,860	1,037,982	500,238	524,682	(24,444)	271,871	305,298	(33,427)	228,367	219,384	8,983	54.3%	58.2%
2001	454,317	17,925	21,733	472,242	476,049	996,570	1,017,277	524,328	541,228	(16,900)	284,623	314,744	(30,121)	239,706	226,484	13,222	54.3%	58.2%
2002	427,268	21,468	26,019	448,736	453,287	1,027,132	1,062,544	578,396	609,257	(30,861)	315,215	355,716	(40,501)	263,180	253,541	9,639	54.5%	58.4%
2003	352,661	24,790	27,515	377,452	380,176	991,354	1,031,331	613,902	651,155	(37,253)	337,240	381,742	(44,502)	276,662	269,413	7,249	54.9%	58.6%
2004	289,464	29,536	27,208	318,999	316,672	978,269	1,020,177	659,269	703,505	(44,236)	367,133	411,914	(44,781)	292,137	291,591	546	55.7%	58.6%
2005	210,027	39,254	31,419	249,281	241,446	985,143	992,516	735,863	751,070	(15,207)	417,928	440,206	(22,278)	317,935	310,864	7,071	56.8%	58.6%
2006	122,741	50,040	40,888	172,781	163,629	1,007,068	978,554	834,286	814,925	19,361	485,172	489,293	(4,121)	349,114	325,632	23,482	58.2%	60.0%
2007	37,989	44,903	35,589	82,892	73,579	1,025,433	1,005,206	942,541	931,627	10,914	559,916	562,619	(2,703)	382,625	369,008	13,617	59.4%	60.4%
2008	-	13,485	9,498	13,485	9,498	1,079,464	1,064,150	526,247	522,577	3,670	314,051	312,298	1,753	212,196	210,279	1,917	59.7%	59.8%
<b>Total</b>	<b>15,299,260</b>	<b>419,785</b>	<b>390,600</b>	<b>15,719,045</b>	<b>15,719,045</b>	<b>27,631,869</b>	<b>27,225,706</b>	<b>11,373,092</b>	<b>11,003,771</b>	<b>369,321</b>	<b>6,612,048</b>	<b>6,632,507</b>	<b>(20,459)</b>	<b>4,761,044</b>	<b>4,371,264</b>	<b>389,780</b>	<b>58.1%</b>	<b>60.3%</b>
<b>Excl Prior</b>	<b>15,299,260</b>	<b>402,868</b>	<b>390,600</b>	<b>15,702,128</b>	<b>15,719,045</b>	<b>27,241,162</b>	<b>26,958,041</b>	<b>10,999,303</b>	<b>10,736,106</b>	<b>263,197</b>	<b>6,360,008</b>	<b>6,453,031</b>	<b>(93,023)</b>	<b>4,639,295</b>	<b>4,283,075</b>	<b>356,220</b>	<b>57.8%</b>	<b>60.1%</b>

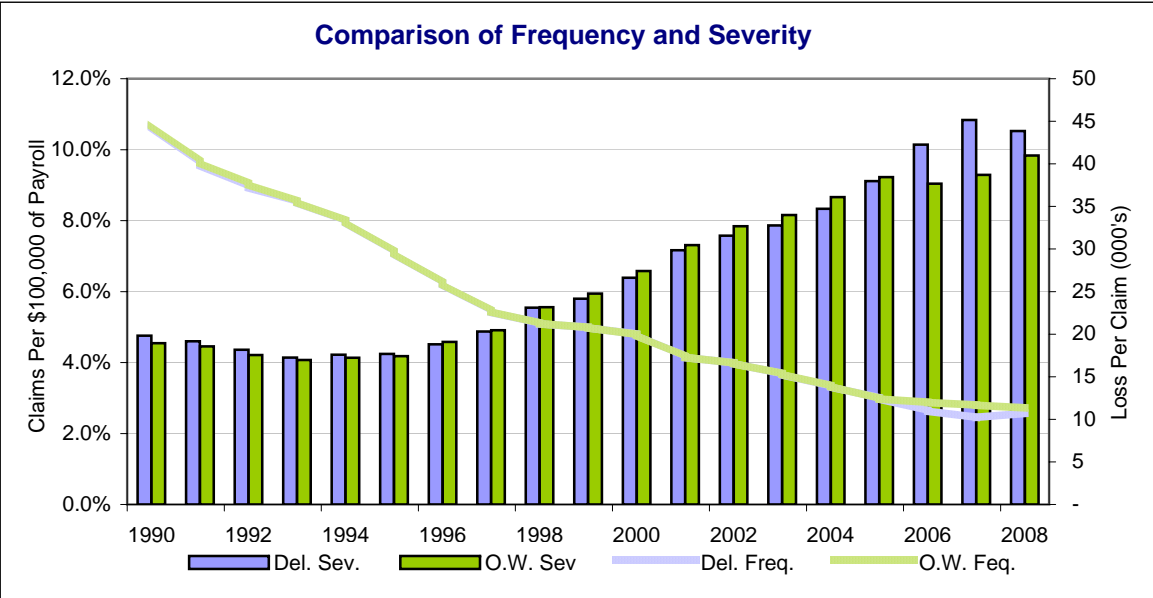
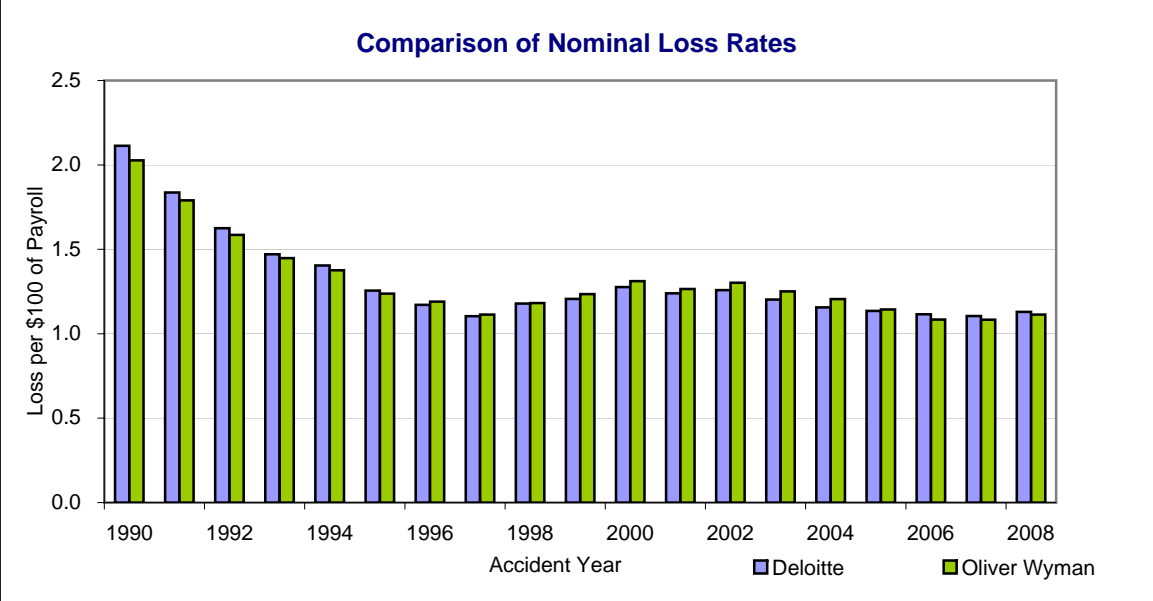


# Ohio Bureau of Workers' Compensation

## Private Employers - Compensation - Total

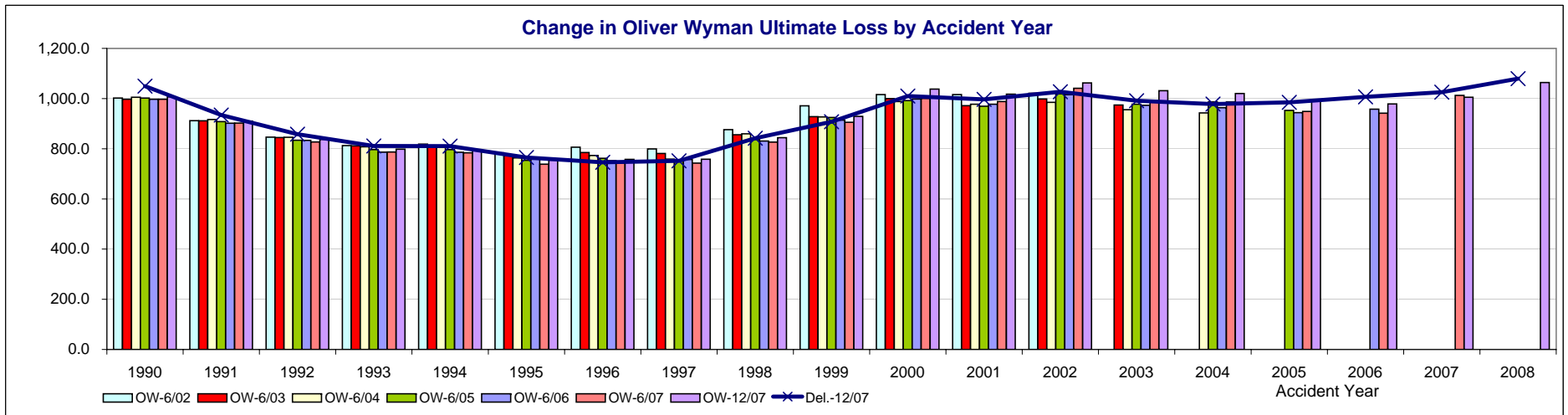
SUMMARY 2  
EXHIBIT 5  
SHEET 2

Accident Year	Ult. Loss Rates		Ult. Frequency		Ult. Severity	
	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman
Prior						
1978	2.188	2.143	16.13%	16.13%	13,567	13,284
1979	2.461	2.404	15.76%	15.76%	15,621	15,255
1980	2.301	2.238	13.45%	13.46%	17,109	16,634
1981	2.181	2.118	12.29%	12.29%	17,752	17,231
1982	2.186	2.102	11.25%	11.25%	19,435	18,682
1983	2.296	2.224	11.25%	11.26%	20,401	19,743
1984	2.519	2.442	12.51%	12.52%	20,127	19,510
1985	2.643	2.528	12.57%	12.57%	21,018	20,103
1986	2.405	2.308	11.94%	11.94%	20,141	19,327
1987	2.346	2.274	11.77%	11.77%	19,934	19,315
1988	2.301	2.224	11.70%	11.72%	19,658	18,980
1989	2.205	2.145	11.35%	11.38%	19,417	18,850
1990	2.114	2.027	10.66%	10.71%	19,819	18,933
1991	1.837	1.790	9.58%	9.65%	19,173	18,556
1992	1.625	1.586	8.95%	9.03%	18,164	17,551
1993	1.471	1.448	8.53%	8.54%	17,249	16,962
1994	1.404	1.376	7.98%	7.99%	17,596	17,233
1995	1.256	1.238	7.10%	7.11%	17,688	17,422
1996	1.171	1.190	6.23%	6.23%	18,811	19,090
1997	1.104	1.114	5.44%	5.44%	20,318	20,468
1998	1.178	1.181	5.10%	5.10%	23,118	23,164
1999	1.206	1.235	4.99%	4.99%	24,173	24,761
2000	1.276	1.312	4.79%	4.79%	26,626	27,414
2001	1.240	1.265	4.15%	4.16%	29,866	30,452
2002	1.258	1.302	3.99%	3.98%	31,574	32,679
2003	1.203	1.251	3.67%	3.68%	32,768	33,994
2004	1.156	1.205	3.33%	3.34%	34,733	36,101
2005	1.135	1.144	2.99%	2.97%	37,978	38,449
2006	1.115	1.084	2.64%	2.88%	42,251	37,683
2007	1.105	1.083	2.45%	2.80%	45,145	38,709
2008	1.130	1.113	2.58%	2.72%	43,864	40,979



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

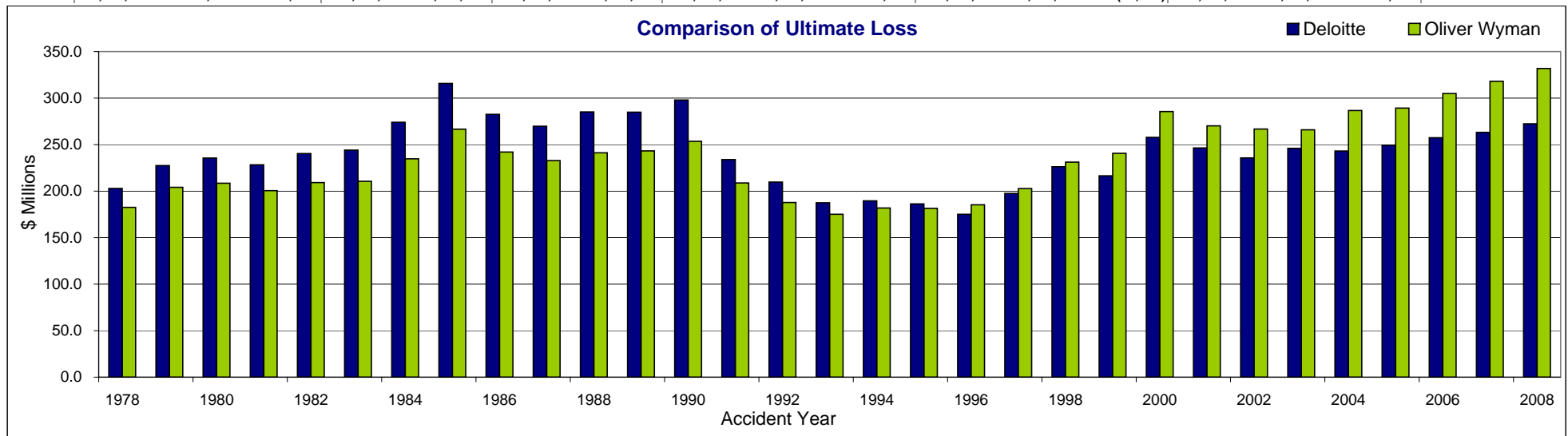
Accident Year	Oliver Wyman Ultimate Loss by Evaluation Date							Change in Oliver Wyman Ultimate Loss							Cum. Change
	6/30/2008	6/30/2007	6/30/2006	6/30/2005	6/30/2004	6/30/2003	6/30/2002	6/30/08 - 6/30/07	6/30/07 - 6/30/06	6/30/06 - 6/30/05	6/30/05 - 6/30/04	6/30/04 - 6/30/03	6/30/03 - 6/30/02		
1978	560,200	558,001	560,336	560,008	570,721	557,857	548,138	2,199	(2,335)	328	(10,713)	12,864	9,720	12,063	
1979	674,618	672,348	673,320	672,042	679,292	668,795	662,832	2,270	(972)	1,279	(7,250)	10,497	5,963	11,786	
1980	648,598	644,769	646,175	645,135	649,534	641,263	638,296	3,829	(1,406)	1,040	(4,399)	8,271	2,967	10,302	
1981	638,422	635,892	636,692	635,986	646,899	635,160	631,258	2,530	(800)	706	(10,913)	11,739	3,902	7,164	
1982	631,835	628,512	630,857	631,583	634,348	629,037	625,935	3,323	(2,344)	(726)	(2,765)	5,311	3,102	5,901	
1983	680,557	677,390	677,315	676,714	680,145	674,633	671,336	3,167	75	601	(3,431)	5,512	3,297	9,221	
1984	808,792	804,601	807,568	811,715	814,509	807,811	800,629	4,191	(2,967)	(4,147)	(2,794)	6,698	7,181	8,163	
1985	902,778	898,840	900,658	903,319	913,881	903,166	897,425	3,938	(1,817)	(2,662)	(10,561)	10,715	5,741	5,353	
1986	883,871	879,168	880,806	882,131	891,821	882,003	875,608	4,703	(1,638)	(1,325)	(9,690)	9,818	6,396	8,263	
1987	933,900	928,451	930,144	935,515	946,077	933,417	929,590	5,449	(1,693)	(5,371)	(10,562)	12,660	3,827	4,311	
1988	983,528	975,247	979,053	980,494	993,306	980,514	978,493	8,281	(3,805)	(1,442)	(12,812)	12,792	2,021	5,036	
1989	1,010,400	1,001,332	1,002,173	1,003,697	1,010,632	1,001,962	998,943	9,068	(840)	(1,524)	(6,935)	8,670	3,019	11,457	
1990	1,006,805	997,069	997,443	1,002,250	1,005,081	997,421	1,002,192	9,736	(374)	(4,807)	(2,831)	7,660	(4,771)	4,612	
1991	910,431	902,133	901,705	908,402	916,437	911,149	911,964	8,298	427	(6,697)	(8,035)	5,288	(815)	(1,533)	
1992	837,270	826,880	833,418	834,089	845,527	844,749	846,028	10,390	(6,538)	(671)	(11,437)	778	(1,279)	(8,758)	
1993	798,257	787,148	786,548	796,783	807,670	811,335	812,795	11,109	600	(10,235)	(10,887)	(3,665)	(1,460)	(14,538)	
1994	794,536	783,965	786,031	796,675	811,696	811,967	818,707	10,571	(2,067)	(10,644)	(15,020)	(271)	(6,740)	(24,171)	
1995	754,472	738,268	758,200	753,959	763,398	773,275	783,585	16,204	(19,932)	4,241	(9,439)	(9,876)	(10,310)	(29,112)	
1996	757,602	743,999	752,146	761,872	773,178	785,111	806,469	13,603	(8,147)	(9,725)	(11,306)	(11,933)	(21,358)	(48,867)	
1997	758,288	742,654	756,983	752,494	758,663	781,147	799,301	15,634	(14,330)	4,489	(6,169)	(22,483)	(18,154)	(41,013)	
1998	844,122	826,297	831,025	837,425	859,571	855,888	876,155	17,825	(4,728)	(6,400)	(22,146)	3,682	(20,266)	(32,033)	
1999	929,019	905,269	914,253	924,499	926,943	927,956	971,334	23,750	(8,985)	(10,246)	(2,444)	(1,013)	(43,378)	(42,315)	
2000	1,037,982	1,000,239	998,075	991,954	987,969	999,776	1,015,694	37,743	2,164	6,121	3,984	(11,807)	(15,918)	22,287	
2001	1,017,277	988,370	977,558	969,330	977,236	971,410	1,015,824	28,907	10,812	8,228	(7,906)	5,826	(44,414)	1,453	
2002	1,062,544	1,041,217	1,015,177	1,019,308	984,984	998,228	1,021,108	21,327	26,040	(4,131)	34,324	(13,244)	(22,880)	41,436	
2003	1,031,331	993,085	973,326	977,251	955,391	974,320		38,246	19,760	(3,926)	21,860	(18,929)		57,011	
2004	1,020,177	986,379	963,666	986,830	942,810			33,798	22,713	(23,163)	44,020			77,367	
2005	992,516	948,424	943,751	953,141				44,092	4,673	(9,390)				39,376	
2006	978,554	941,892	957,559					36,662	(15,667)					20,995	
2007	1,005,206	1,012,758						(7,552)						(7,552)	
2008	1,064,150														
78-02	20,866,107	20,588,062	20,633,661	20,687,381	20,849,517	20,785,029	20,939,638	278,045	(45,599)	(53,720)	(162,136)	64,489	(154,609)		
78-03	21,897,438	21,581,147	21,606,987	21,664,632	21,804,909	21,759,349		316,291	(25,840)	(57,646)	(140,276)	45,560			
78-04	22,917,615	22,567,526	22,570,653	22,651,462	22,747,719			350,089	(3,127)	(80,809)	(96,257)				
78-05	23,910,131	23,515,950	23,514,404	23,604,603				394,181	1,546	(90,199)					
78-06	24,888,685	24,457,842	24,471,962					430,843	(14,120)						
78-07	25,893,891	25,470,600						423,291						113,666	
78-08	26,958,041														



**Ohio Bureau of Workers' Compensation  
Private Employers - Compensation - Permanent Total Disability (000's)**

SUMMARY 2  
EXHIBIT 6  
SHEET 1

Accident Year	Paid Losses @ 12/07	1/1/08-6/30/08 Estimated Payments		Estimated Paid Loss @ 6/30/2008		Ultimate Loss		Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors			
		Deloitte		Oliver Wyman		Deloitte		Oliver Wyman		Deloitte			Oliver Wyman			Deloitte			Oliver Wyman	
		Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman		
Prior		11,186		11,186		266,060	112,471	254,874	112,471	142,403	170,857	82,892	87,965	84,017	29,579	54,438	67.0%	73.7%		
1978	146,821	2,283	1,921	149,104	148,743	202,909	182,594	53,805	33,851	19,954	35,612	25,274	10,338	18,192	8,577	9,615	66.2%	74.7%		
1979	159,425	2,604	2,479	162,029	161,905	227,463	204,178	65,434	42,273	23,161	43,016	31,241	11,775	22,418	11,032	11,386	65.7%	73.9%		
1980	159,541	2,830	2,636	162,370	162,177	235,511	208,494	73,140	46,317	26,823	47,678	33,947	13,731	25,462	12,370	13,092	65.2%	73.3%		
1981	149,072	2,863	2,615	151,935	151,687	228,334	200,579	76,399	48,892	27,507	49,379	35,496	13,883	27,019	13,396	13,623	64.6%	72.6%		
1982	150,805	3,115	2,827	153,920	153,632	240,376	209,138	86,456	55,506	30,950	55,391	39,883	15,508	31,065	15,623	15,442	64.1%	71.9%		
1983	146,728	3,229	3,017	149,956	149,745	244,063	210,566	94,107	60,821	33,286	59,734	43,241	16,493	34,372	17,580	16,792	63.5%	71.1%		
1984	157,325	3,813	3,602	161,138	160,927	274,063	234,753	112,925	73,826	39,099	70,959	51,953	19,006	41,966	21,873	20,093	62.8%	70.4%		
1985	172,420	4,485	4,171	176,905	176,591	315,827	266,555	138,922	89,964	48,958	86,455	62,700	23,755	52,467	27,264	25,203	62.2%	69.7%		
1986	146,289	3,985	4,065	150,274	150,354	282,613	241,999	132,339	91,645	40,694	81,513	63,225	18,288	50,827	28,420	22,407	61.6%	69.0%		
1987	131,841	4,014	4,177	135,854	136,017	269,802	232,848	133,948	96,831	37,117	81,537	66,095	15,442	52,412	30,736	21,676	60.9%	68.3%		
1988	130,708	4,424	4,326	135,133	135,034	285,223	241,163	150,090	106,129	43,961	90,374	71,664	18,710	59,716	34,465	25,251	60.2%	67.5%		
1989	121,637	4,479	4,554	126,117	126,191	284,845	243,244	158,729	117,053	41,676	94,581	78,171	16,410	64,148	38,882	25,266	59.8%	66.8%		
1990	117,692	4,852	4,825	122,544	122,517	297,939	253,635	175,395	131,118	44,277	103,362	86,582	16,780	72,033	44,536	27,497	58.9%	66.0%		
1991	84,758	3,843	4,196	88,602	88,954	233,942	208,782	145,340	119,828	25,512	84,731	78,159	6,572	60,609	41,669	18,940	58.3%	65.2%		
1992	69,079	3,451	3,600	72,530	72,679	209,699	187,781	137,169	115,102	22,067	79,058	74,072	4,986	58,111	41,030	17,081	57.6%	64.4%		
1993	55,600	3,060	3,345	58,659	58,945	187,432	175,175	128,773	116,230	12,543	73,319	73,621	(302)	55,454	42,609	12,845	56.9%	63.3%		
1994	50,093	3,057	3,299	53,150	53,393	189,611	181,860	136,460	128,467	7,993	76,680	79,960	(3,280)	59,780	48,507	11,273	56.2%	62.2%		
1995	43,290	2,927	3,138	46,217	46,428	186,309	181,407	140,092	134,979	5,113	77,621	82,492	(4,871)	62,472	52,487	9,985	55.4%	61.1%		
1996	35,235	2,718	3,153	37,953	38,388	175,180	185,242	137,228	146,854	(9,626)	74,880	88,060	(13,180)	62,348	58,794	3,554	54.6%	60.0%		
1997	33,615	3,056	3,202	36,671	36,816	197,555	202,767	160,884	165,951	(5,067)	86,404	97,423	(11,019)	74,480	68,528	5,952	53.7%	58.7%		
1998	31,679	3,321	3,321	35,000	35,000	226,267	231,181	191,267	196,181	(4,914)	101,081	112,601	(11,520)	90,186	83,580	6,606	52.8%	57.4%		
1999	24,121	3,007	3,246	27,129	27,368	216,454	240,597	189,325	213,229	(23,904)	98,293	119,449	(21,156)	91,032	93,780	(2,748)	51.9%	56.0%		
2000	23,729	3,269	3,472	26,998	27,201	257,863	285,517	230,865	258,316	(27,451)	117,574	141,146	(23,572)	113,291	117,170	(3,879)	50.9%	54.6%		
2001	15,591	2,686	2,842	18,277	18,433	246,364	270,236	228,087	251,803	(23,716)	113,711	134,016	(20,305)	114,376	117,787	(3,411)	49.9%	53.2%		
2002	9,518	2,216	2,542	11,733	12,060	235,656	266,694	223,922	254,634	(30,712)	108,901	131,655	(22,754)	115,022	122,979	(7,957)	48.6%	51.7%		
2003	6,116	1,747	1,797	7,864	7,913	246,081	265,970	238,218	258,057	(19,839)	112,707	129,330	(16,623)	125,511	128,727	(3,216)	47.3%	50.1%		
2004	2,828	1,248	1,203	4,075	4,031	243,091	286,713	239,015	282,682	(43,667)	109,514	136,821	(27,307)	129,501	145,861	(16,360)	45.8%	48.4%		
2005	855	845	745	1,700	1,600	249,501	289,330	247,801	287,730	(39,929)	109,392	133,899	(24,507)	138,409	153,831	(15,422)	44.1%	46.5%		
2006	289	313	292	602	581	257,451	304,914	256,849	304,333	(47,484)	108,777	135,665	(26,888)	148,072	168,668	(20,596)	42.4%	44.6%		
2007	32	74	77	106	109	263,161	318,122	263,055	318,013	(54,958)	106,378	135,298	(28,920)	156,677	182,715	(26,038)	40.4%	42.5%		
2008		4	-	4	-	272,375	331,916	136,183	165,958	(29,775)	52,481	67,275	(14,794)	83,702	98,683	(14,981)	38.5%	40.5%		
<b>Total</b>	<b>2,376,732</b>	<b>99,002</b>	<b>88,687</b>	<b>2,475,734</b>	<b>2,475,734</b>	<b>7,749,018</b>	<b>7,456,421</b>	<b>5,137,096</b>	<b>4,825,044</b>	<b>312,052</b>	<b>2,761,948</b>	<b>2,723,306</b>	<b>38,642</b>	<b>2,375,148</b>	<b>2,101,738</b>	<b>273,410</b>	<b>53.8%</b>	<b>56.4%</b>		
<b>Excl Prior</b>	<b>2,376,732</b>	<b>87,817</b>	<b>88,687</b>	<b>2,464,549</b>	<b>2,475,734</b>	<b>7,482,958</b>	<b>7,343,950</b>	<b>4,882,222</b>	<b>4,712,573</b>	<b>169,649</b>	<b>2,591,091</b>	<b>2,640,414</b>	<b>(49,323)</b>	<b>2,291,131</b>	<b>2,072,159</b>	<b>218,972</b>	<b>53.1%</b>	<b>56.0%</b>		

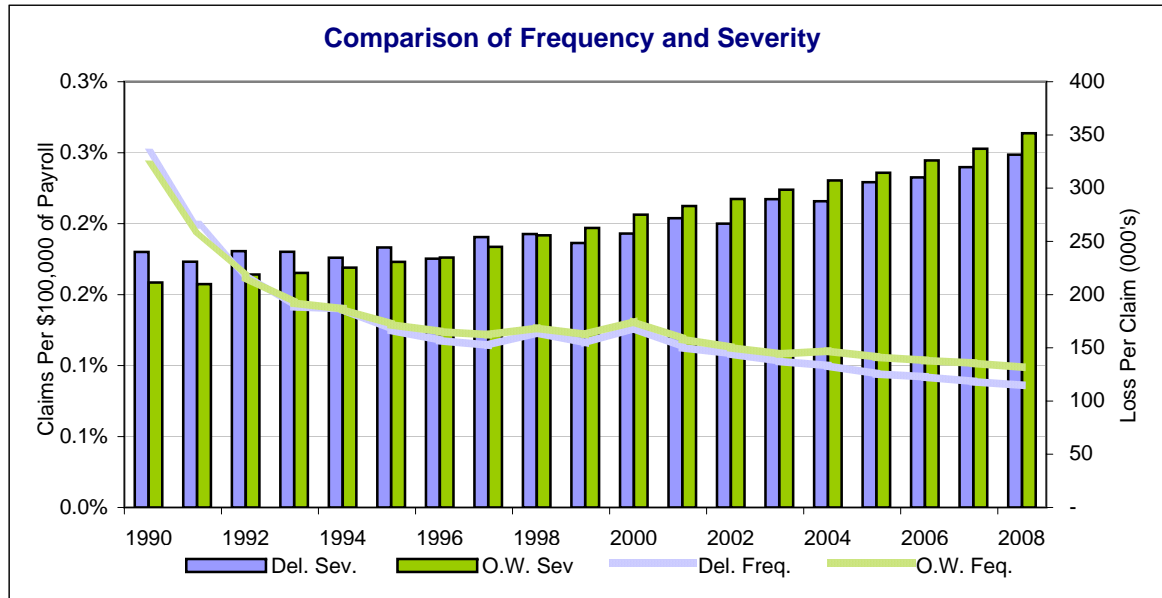
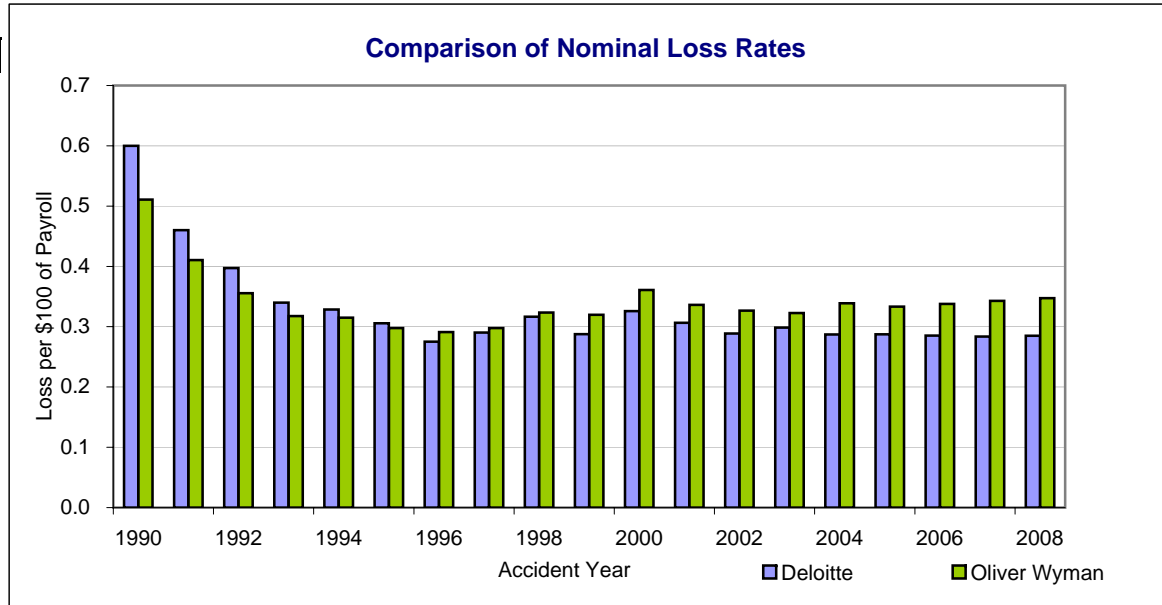


# Ohio Bureau of Workers' Compensation

## Private Employers - Compensation - Permanent Total Disability

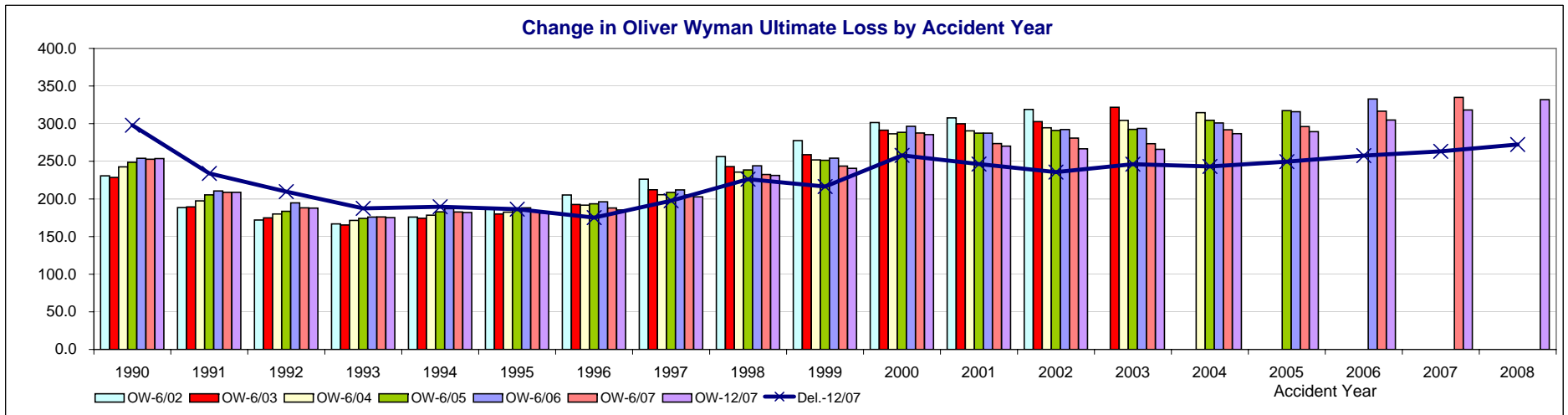
SUMMARY 2  
EXHIBIT 6  
SHEET 2

Accident Year	Ult. Loss Rates		Ult. Frequency		Ult. Severity	
	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman
Prior						
1978	0.776	0.698	0.68%	0.67%	113,606	104,578
1979	0.811	0.728	0.65%	0.63%	125,090	114,900
1980	0.813	0.719	0.57%	0.56%	142,023	128,620
1981	0.758	0.665	0.49%	0.47%	156,045	140,167
1982	0.800	0.696	0.47%	0.46%	170,861	151,990
1983	0.797	0.688	0.43%	0.42%	184,982	162,977
1984	0.827	0.709	0.42%	0.41%	196,240	171,980
1985	0.884	0.746	0.42%	0.41%	212,035	183,451
1986	0.738	0.632	0.35%	0.34%	209,540	183,333
1987	0.657	0.567	0.31%	0.30%	213,059	187,328
1988	0.645	0.545	0.28%	0.27%	230,937	198,816
1989	0.605	0.516	0.26%	0.26%	231,329	202,198
1990	0.600	0.511	0.25%	0.24%	240,030	211,363
1991	0.460	0.411	0.20%	0.20%	230,879	209,831
1992	0.397	0.356	0.16%	0.16%	240,800	218,859
1993	0.340	0.318	0.14%	0.14%	240,184	220,346
1994	0.328	0.315	0.14%	0.14%	234,596	225,353
1995	0.306	0.298	0.13%	0.13%	244,265	230,798
1996	0.275	0.291	0.12%	0.12%	233,772	234,781
1997	0.290	0.298	0.11%	0.12%	253,991	244,888
1998	0.317	0.324	0.12%	0.13%	256,856	255,731
1999	0.288	0.320	0.12%	0.12%	248,449	262,660
2000	0.326	0.361	0.13%	0.13%	257,406	275,065
2001	0.306	0.336	0.11%	0.12%	271,749	283,266
2002	0.289	0.327	0.11%	0.11%	266,607	289,884
2003	0.299	0.323	0.10%	0.11%	289,672	298,508
2004	0.287	0.339	0.10%	0.11%	287,655	307,302
2005	0.287	0.333	0.09%	0.11%	305,553	314,489
2006	0.285	0.338	0.09%	0.10%	310,054	326,111
2007	0.284	0.343	0.09%	0.10%	319,682	336,994
2008	0.285	0.347	0.09%	0.10%	331,395	351,606



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

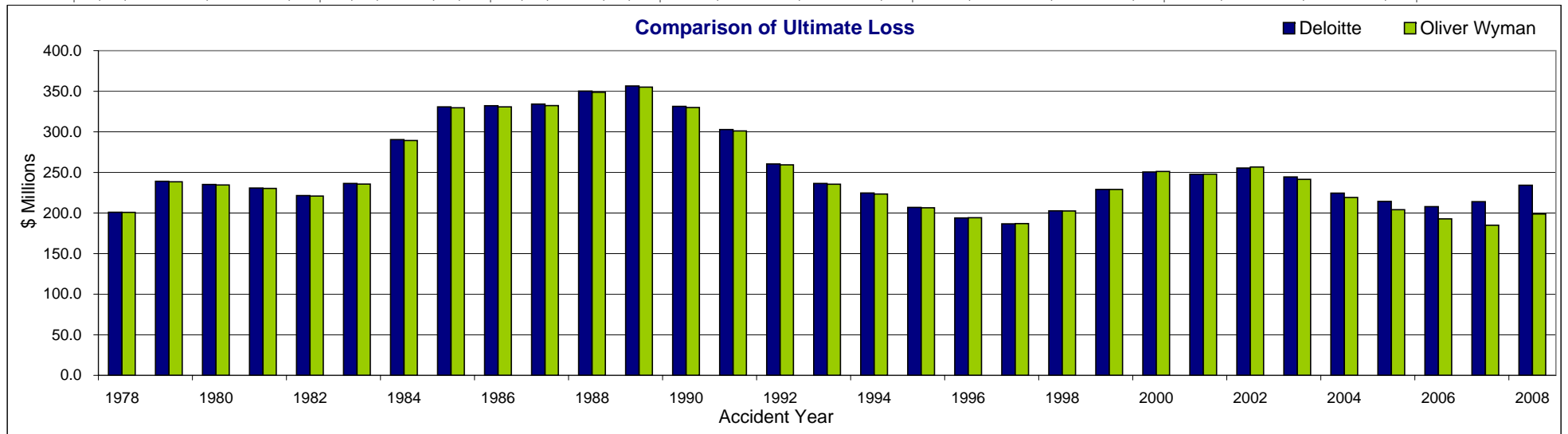
Accident Year	Oliver Wyman Ultimate Loss by Evaluation Date							Change in Oliver Wyman Ultimate Loss							Cum. Change
	6/30/2008	6/30/2007	6/30/2006	6/30/2005	6/30/2004	6/30/2003	6/30/2002	6/30/08 - 6/30/07	6/30/07 - 6/30/06	6/30/06 - 6/30/05	6/30/05 - 6/30/04	6/30/04 - 6/30/03	6/30/03 - 6/30/02		
1978	182,594	180,534	181,859	178,296	178,253	174,156	175,516	2,060	(1,325)	3,563	43	4,097	(1,360)	7,077	
1979	204,178	201,947	203,646	200,108	199,551	194,636	195,988	2,231	(1,699)	3,538	557	4,915	(1,352)	8,190	
1980	208,494	206,153	207,591	203,820	202,687	197,928	198,925	2,341	(1,438)	3,771	1,133	4,759	(997)	9,569	
1981	200,579	198,574	200,234	196,588	195,410	191,135	192,064	2,005	(1,660)	3,646	1,178	4,275	(929)	8,515	
1982	209,138	207,061	209,014	204,795	203,333	199,223	200,203	2,077	(1,953)	4,219	1,462	4,110	(980)	8,935	
1983	210,566	208,453	209,765	204,649	202,901	198,792	199,543	2,113	(1,313)	5,117	1,748	4,109	(751)	11,023	
1984	234,753	232,968	234,931	230,071	228,198	222,725	223,560	1,785	(1,963)	4,861	1,873	5,473	(835)	11,193	
1985	266,555	264,531	265,774	260,277	257,635	252,264	253,224	2,024	(1,243)	5,497	2,642	5,370	(960)	13,331	
1986	241,999	240,187	241,276	235,543	232,454	226,126	225,403	1,812	(1,089)	5,733	3,089	6,328	723	16,596	
1987	232,848	231,223	232,818	226,480	222,880	215,781	215,398	1,625	(1,595)	6,339	3,599	7,100	382	17,450	
1988	241,163	239,577	240,608	234,405	230,342	221,946	221,673	1,586	(1,031)	6,203	4,063	8,396	273	19,490	
1989	243,244	241,646	243,507	237,611	232,574	222,121	221,619	1,598	(1,861)	5,896	5,038	10,453	501	21,625	
1990	253,635	252,654	253,904	248,594	242,558	228,502	230,673	981	(1,250)	5,310	6,037	14,056	(2,171)	22,962	
1991	208,782	208,867	210,609	205,359	197,466	189,410	188,534	(85)	(1,742)	5,250	7,893	8,056	877	20,248	
1992	187,781	188,155	194,735	183,499	180,016	174,916	171,986	(374)	(6,580)	11,236	3,483	5,099	2,930	15,795	
1993	175,175	176,053	175,963	174,164	171,502	165,324	166,890	(878)	90	1,799	2,662	6,178	(1,565)	8,285	
1994	181,860	182,740	187,118	182,818	178,312	174,240	175,903	(880)	(4,378)	4,299	4,507	4,072	(1,663)	5,957	
1995	181,407	182,832	188,218	184,953	182,427	180,050	186,375	(1,425)	(5,386)	3,265	2,526	2,378	(6,325)	(4,968)	
1996	185,242	188,057	196,171	193,498	191,653	192,618	205,300	(2,815)	(8,114)	2,673	1,845	(965)	(12,683)	(20,058)	
1997	202,767	205,268	211,961	208,637	205,595	212,174	226,222	(2,501)	(6,693)	3,324	3,043	(6,580)	(14,048)	(23,455)	
1998	231,181	232,451	243,937	238,439	235,657	242,934	256,351	(1,270)	(11,486)	5,498	2,782	(7,277)	(13,416)	(25,170)	
1999	240,597	243,753	254,218	251,292	251,864	258,852	277,495	(3,156)	(10,466)	2,926	(571)	(6,988)	(18,643)	(36,898)	
2000	285,517	287,551	296,429	288,446	286,510	291,418	301,457	(2,034)	(8,878)	7,983	1,936	(4,907)	(10,040)	(15,940)	
2001	270,236	273,501	287,477	287,393	290,418	299,846	307,628	(3,265)	(13,976)	84	(3,026)	(9,427)	(7,782)	(37,392)	
2002	266,694	280,757	292,248	291,012	294,592	302,733	318,918	(14,063)	(11,491)	1,235	(3,580)	(8,140)	(16,185)	(52,224)	
2003	265,970	273,432	293,600	292,401	304,363	321,694		(7,462)	(20,167)	1,199	(11,962)	(17,331)		(55,724)	
2004	286,713	291,841	301,020	304,461	314,684			(5,128)	(9,179)	(3,441)	(10,224)			(27,972)	
2005	289,330	296,219	315,811	317,361				(6,889)	(19,592)	(1,550)				(28,031)	
2006	304,914	316,519	332,722					(11,605)	(16,203)					(27,808)	
2007	318,122	334,886						(16,764)						(16,764)	
2008	331,916														
78-02	5,546,985	5,555,493	5,664,012	5,550,747	5,494,788	5,429,849	5,536,848	(8,508)	(108,520)	113,265	55,959	64,939	(106,999)		
78-03	5,812,955	5,828,925	5,957,612	5,843,148	5,799,152	5,751,543		(15,970)	(128,687)	114,464	43,996	47,609			
78-04	6,099,668	6,120,766	6,258,632	6,147,609	6,113,836			(21,098)	(137,866)	111,023	33,773				
78-05	6,388,998	6,416,985	6,574,444	6,464,970				(27,987)	(157,459)	109,474					
78-06	6,693,912	6,733,504	6,907,166					(39,592)	(173,662)						
78-07	7,012,034	7,068,390						(56,356)						(146,161)	
78-08	7,343,950														



**Ohio Bureau of Workers' Compensation  
Private Employers - Compensation - Temporary Total (000's)**

SUMMARY 2  
EXHIBIT 7  
SHEET 1

Accident Year	Paid Losses @ 12/07	1/1/08-6/30/08 Estimated Payments		Estimated Paid Loss @ 6/30/2008		Ultimate Loss		Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors			
		Deloitte		Oliver Wyman		Deloitte		Oliver Wyman		Deloitte			Oliver Wyman			Deloitte			Oliver Wyman	
		Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman		
Prior		49		49		929	204	880	204	676	692	179	513	188	25	163	78.6%	87.7%		
1978	200,464	31	38	200,495	200,501	201,017	200,717	522	216	306	399	190	209	123	26	97	76.5%	88.0%		
1979	238,386	53	25	238,438	238,410	239,133	238,517	695	107	588	525	94	431	170	13	157	75.5%	87.9%		
1980	234,380	40	35	234,420	234,415	235,207	234,580	787	165	622	592	145	447	195	20	175	75.3%	87.9%		
1981	229,865	44	74	229,909	229,938	230,759	230,295	850	357	493	630	313	317	221	44	177	74.1%	87.7%		
1982	220,601	76	68	220,677	220,669	221,578	220,938	901	269	632	658	236	422	243	33	210	73.1%	87.7%		
1983	235,251	104	62	235,355	235,313	236,478	235,694	1,124	381	743	827	335	492	296	46	250	73.6%	87.9%		
1984	288,579	147	104	288,726	288,683	290,360	289,280	1,634	597	1,037	1,216	523	693	418	74	344	74.4%	87.6%		
1985	328,367	155	192	328,523	328,559	330,718	329,657	2,196	1,098	1,098	1,645	960	685	551	138	413	74.9%	87.4%		
1986	329,395	221	216	329,617	329,612	332,134	330,738	2,517	1,126	1,391	1,878	981	897	639	145	494	74.6%	87.1%		
1987	330,935	261	182	331,195	331,116	334,173	332,406	2,978	1,290	1,688	2,234	1,121	1,113	744	169	575	75.0%	86.9%		
1988	346,178	326	311	346,503	346,489	350,170	348,622	3,667	2,133	1,534	2,763	1,846	917	904	287	617	75.3%	86.5%		
1989	351,798	351	457	352,148	352,254	356,545	355,163	4,396	2,909	1,487	3,326	2,507	819	1,070	402	668	75.7%	86.2%		
1990	326,233	495	477	326,729	326,710	331,468	330,020	4,740	3,310	1,430	3,582	2,841	741	1,158	469	689	75.6%	85.8%		
1991	297,101	532	438	297,634	297,540	302,870	301,059	5,236	3,519	1,717	4,000	3,008	992	1,236	511	725	76.4%	85.5%		
1992	254,477	522	615	254,999	255,092	260,417	259,344	5,418	4,252	1,166	4,169	3,622	547	1,248	630	618	77.0%	85.2%		
1993	229,903	590	708	230,493	230,611	236,358	235,443	5,865	4,832	1,033	4,529	4,103	426	1,336	729	607	77.2%	84.9%		
1994	217,246	740	761	217,986	218,007	224,683	223,332	6,697	5,325	1,372	5,195	4,511	684	1,502	814	688	77.6%	84.7%		
1995	198,582	863	905	199,446	199,487	206,977	206,429	7,532	6,942	590	5,887	5,867	20	1,644	1,075	569	78.2%	84.5%		
1996	184,231	993	1,219	185,224	185,450	193,897	194,178	8,673	8,728	(55)	6,831	7,362	(531)	1,842	1,366	476	78.8%	84.3%		
1997	175,064	1,298	1,483	176,361	176,546	186,620	186,929	10,259	10,383	(124)	8,127	8,744	(617)	2,132	1,639	493	79.2%	84.2%		
1998	186,860	1,848	1,957	188,708	188,817	202,668	202,448	13,960	13,631	329	11,156	11,463	(307)	2,804	2,168	636	79.9%	84.1%		
1999	206,420	2,669	2,737	209,089	209,157	229,044	228,984	19,954	19,827	127	16,085	16,656	(571)	3,870	3,171	699	80.6%	84.0%		
2000	219,376	3,741	3,734	223,116	223,110	250,581	251,100	27,465	27,990	(525)	22,291	23,491	(1,200)	5,173	4,499	674	81.2%	83.9%		
2001	208,496	4,744	4,819	213,240	213,315	247,793	247,953	34,553	34,638	(85)	28,210	29,050	(840)	6,343	5,588	755	81.6%	83.9%		
2002	204,771	6,292	6,189	211,063	210,960	255,407	256,701	44,343	45,741	(1,398)	36,374	38,339	(1,965)	7,969	7,402	567	82.0%	83.8%		
2003	181,714	7,680	7,237	189,394	188,951	244,373	241,488	54,979	52,537	2,442	45,317	44,014	1,303	9,662	8,523	1,139	82.4%	83.8%		
2004	148,671	8,636	8,541	157,307	157,212	224,502	219,082	67,196	61,870	5,326	55,550	51,836	3,714	11,646	10,034	1,612	82.7%	83.8%		
2005	117,116	11,639	11,076	128,755	128,192	214,364	204,140	85,609	75,948	9,661	70,932	63,671	7,261	14,677	12,277	2,400	82.9%	83.8%		
2006	79,205	17,345	15,870	96,550	95,074	207,917	192,839	111,367	97,765	13,602	92,705	82,271	10,434	18,662	15,494	3,168	83.2%	84.2%		
2007	32,266	32,074	24,483	64,340	56,749	213,961	184,899	149,621	128,150	21,471	125,808	108,580	17,228	23,813	19,570	4,243	84.1%	84.7%		
2008		12,037	8,616	12,037	8,616	234,147	198,696	105,037	90,732	14,305	89,621	77,413	12,208	15,416	13,319	2,097	85.3%	85.3%		
<b>Total</b>	<b>6,801,930</b>	<b>116,595</b>	<b>103,627</b>	<b>6,918,525</b>	<b>6,918,525</b>	<b>7,827,247</b>	<b>7,711,877</b>	<b>791,649</b>	<b>706,972</b>	<b>84,677</b>	<b>653,754</b>	<b>596,272</b>	<b>57,482</b>	<b>137,895</b>	<b>110,700</b>	<b>27,195</b>	<b>82.6%</b>	<b>84.3%</b>		
<b>Excl Prior</b>	<b>6,801,930</b>	<b>116,546</b>	<b>103,627</b>	<b>6,918,476</b>	<b>6,918,525</b>	<b>7,826,318</b>	<b>7,711,673</b>	<b>790,769</b>	<b>706,768</b>	<b>84,001</b>	<b>653,062</b>	<b>596,093</b>	<b>56,969</b>	<b>137,707</b>	<b>110,675</b>	<b>27,032</b>	<b>82.6%</b>	<b>84.3%</b>		



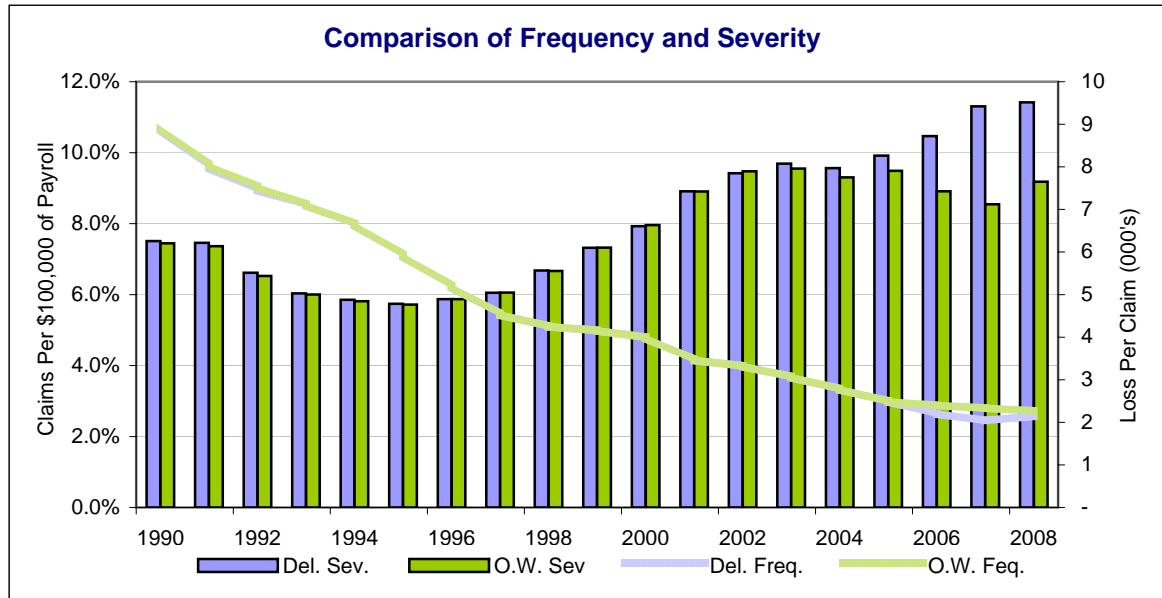
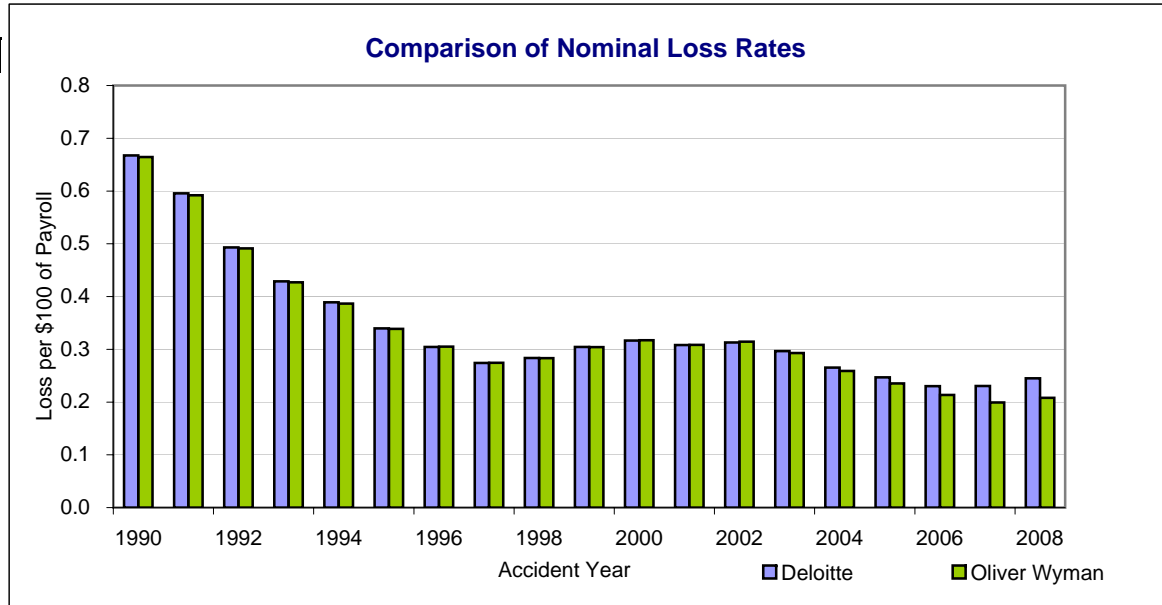


# Ohio Bureau of Workers' Compensation

## Private Employers - Compensation - Temporary Total

SUMMARY 2  
EXHIBIT 7  
SHEET 2

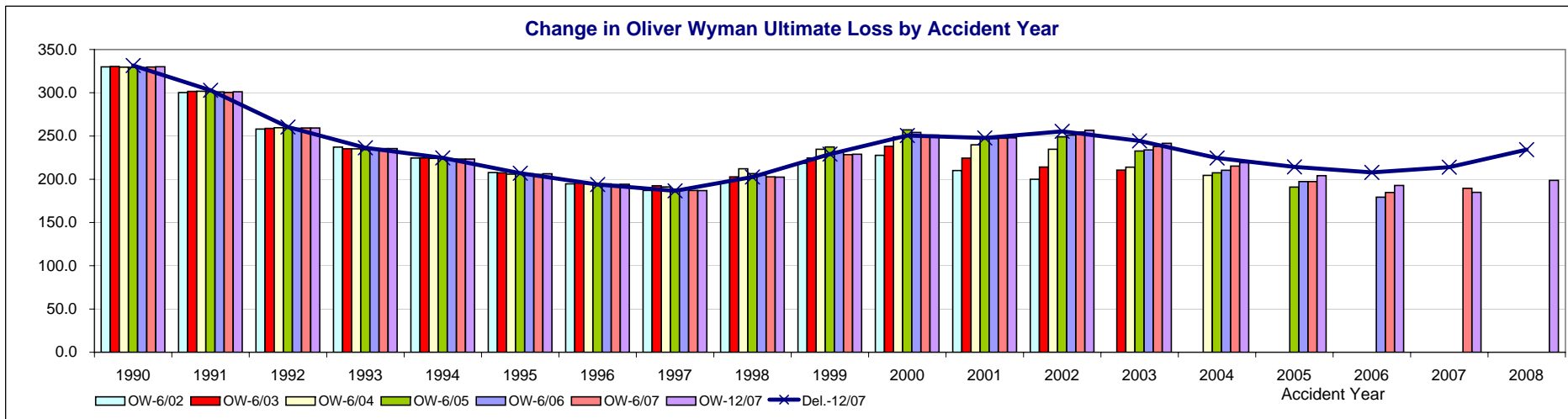
Accident Year	Ult. Loss Rates		Ult. Frequency		Ult. Severity	
	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman
Prior						
1978	0.769	0.768	16.13%	16.13%	4,768	4,760
1979	0.852	0.850	15.76%	15.76%	5,409	5,394
1980	0.812	0.809	13.45%	13.46%	6,035	6,016
1981	0.766	0.764	12.29%	12.29%	6,231	6,216
1982	0.737	0.735	11.25%	11.25%	6,555	6,533
1983	0.773	0.770	11.25%	11.26%	6,865	6,838
1984	0.877	0.873	12.51%	12.52%	7,005	6,978
1985	0.926	0.923	12.57%	12.57%	7,364	7,341
1986	0.867	0.864	11.94%	11.94%	7,264	7,232
1987	0.814	0.809	11.77%	11.77%	6,915	6,875
1988	0.792	0.788	11.70%	11.72%	6,766	6,728
1989	0.757	0.754	11.35%	11.38%	6,666	6,626
1990	0.667	0.665	10.66%	10.71%	6,259	6,206
1991	0.596	0.592	9.58%	9.65%	6,216	6,136
1992	0.493	0.491	8.95%	9.03%	5,512	5,437
1993	0.429	0.427	8.53%	8.54%	5,027	5,003
1994	0.389	0.387	7.98%	7.99%	4,877	4,844
1995	0.340	0.339	7.10%	7.11%	4,784	4,767
1996	0.305	0.305	6.23%	6.23%	4,891	4,893
1997	0.274	0.275	5.44%	5.44%	5,044	5,046
1998	0.284	0.283	5.10%	5.10%	5,565	5,555
1999	0.304	0.304	4.99%	4.99%	6,100	6,103
2000	0.317	0.317	4.79%	4.79%	6,607	6,632
2001	0.308	0.308	4.15%	4.16%	7,426	7,422
2002	0.313	0.315	3.99%	3.98%	7,851	7,895
2003	0.296	0.293	3.67%	3.68%	8,077	7,960
2004	0.265	0.259	3.33%	3.34%	7,971	7,753
2005	0.247	0.235	2.99%	2.97%	8,264	7,908
2006	0.230	0.214	2.64%	2.88%	8,723	7,426
2007	0.231	0.199	2.45%	2.80%	9,420	7,120
2008	0.245	0.208	2.58%	2.72%	9,515	7,652





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

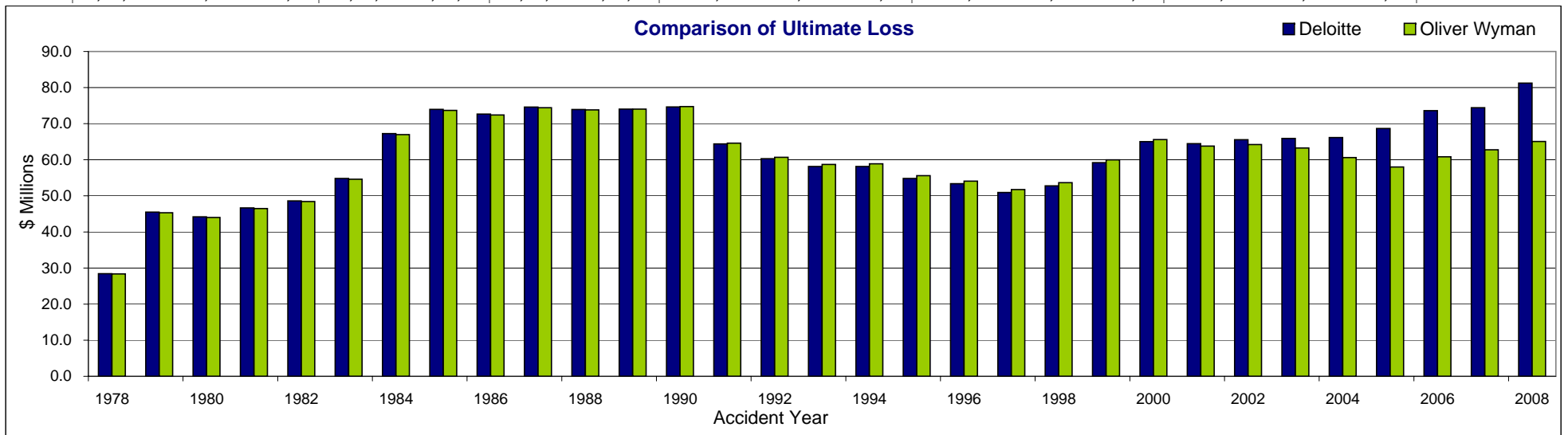
Accident Year	Oliver Wyman Ultimate Loss by Evaluation Date							Change in Oliver Wyman Ultimate Loss						
	6/30/2008	6/30/2007	6/30/2006	6/30/2005	6/30/2004	6/30/2003	6/30/2002	6/30/08 - 6/30/07	6/30/07 - 6/30/06	6/30/06 - 6/30/05	6/30/05 - 6/30/04	6/30/04 - 6/30/03	6/30/03 - 6/30/02	Cum. Change
1978	200,717	200,657	200,470	200,472	200,395	200,306	200,298	60	188	(2)	77	89	7	419
1979	238,517	238,523	238,448	238,494	238,545	238,630	238,156	(6)	76	(46)	(51)	(84)	474	361
1980	234,580	234,577	234,706	234,631	234,387	234,089	234,224	3	(129)	75	244	299	(135)	357
1981	230,295	230,277	230,131	230,154	229,782	229,679	229,539	18	146	(22)	372	103	140	757
1982	220,938	221,024	221,073	220,873	220,645	220,555	220,269	(86)	(48)	199	228	91	285	669
1983	235,694	235,597	235,484	235,627	235,358	235,525	235,760	97	113	(142)	269	(167)	(235)	(65)
1984	289,280	289,200	289,306	289,070	289,569	289,566	289,126	80	(106)	236	(500)	3	440	154
1985	329,657	329,580	329,320	329,494	329,034	329,155	328,659	77	260	(174)	461	(121)	496	998
1986	330,738	330,865	330,920	330,399	330,661	330,539	330,326	(127)	(55)	521	(263)	122	213	412
1987	332,406	332,112	331,873	332,707	333,120	332,759	333,454	294	240	(834)	(413)	361	(695)	(1,047)
1988	348,622	348,334	349,408	348,623	348,630	348,214	348,052	288	(1,074)	785	(7)	416	162	570
1989	355,163	355,175	354,669	354,460	353,813	353,948	355,043	(12)	506	209	647	(136)	(1,094)	121
1990	330,020	329,781	329,185	329,416	329,652	330,419	329,973	239	596	(231)	(236)	(767)	447	47
1991	301,059	300,293	301,043	301,298	301,728	301,666	300,257	766	(750)	(256)	(430)	62	1,409	801
1992	259,344	259,239	259,018	258,990	259,543	258,862	257,978	105	221	28	(554)	682	884	1,366
1993	235,443	235,481	235,410	234,145	235,165	235,340	237,125	(38)	70	1,265	(1,019)	(175)	(1,785)	(1,683)
1994	223,332	223,258	223,339	224,611	224,118	224,630	224,520	74	(81)	(1,272)	493	(512)	110	(1,188)
1995	206,429	205,624	206,380	206,869	205,905	207,495	207,812	805	(756)	(489)	964	(1,590)	(317)	(1,383)
1996	194,178	193,952	194,716	194,134	194,710	195,478	194,700	226	(764)	582	(576)	(769)	779	(521)
1997	186,929	187,014	188,503	188,621	191,113	192,512	186,989	(85)	(1,489)	(118)	(2,492)	(1,399)	5,522	(60)
1998	202,448	202,714	204,633	206,560	212,184	202,801	196,690	(266)	(1,920)	(1,927)	(5,624)	9,383	6,112	5,758
1999	228,984	228,446	232,384	237,378	234,651	224,572	218,506	538	(3,937)	(4,994)	2,726	10,080	6,066	10,479
2000	251,100	249,221	254,100	257,084	248,785	238,054	227,679	1,879	(4,879)	(2,983)	8,298	10,731	10,375	23,421
2001	247,953	247,504	247,034	248,055	239,786	224,446	210,106	449	470	(1,021)	8,268	15,340	14,341	37,847
2002	256,701	254,573	251,030	248,977	234,649	214,209	200,055	2,128	3,542	2,053	14,328	20,440	14,155	56,646
2003	241,488	237,728	233,872	232,709	213,978	210,625		3,760	3,856	1,163	18,732	3,353		30,863
2004	219,082	215,218	210,333	207,395	204,500			3,864	4,886	2,938	2,895			14,582
2005	204,140	197,401	197,327	191,018				6,739	74	6,309				13,122
2006	192,839	184,707	179,306					8,132	5,401					13,533
2007	184,899	189,580						(4,681)						(4,681)
2008	198,696													
78-02	6,470,528	6,463,022	6,472,584	6,481,141	6,455,930	6,393,449	6,335,295	7,506	(9,562)	(8,557)	25,211	62,481	58,154	
78-03	6,712,016	6,700,750	6,706,457	6,713,851	6,669,908	6,604,074		11,266	(5,707)	(7,394)	43,943	65,834		
78-04	6,931,098	6,915,968	6,916,789	6,921,245	6,874,407			15,130	(821)	(4,456)	46,838			
78-05	7,135,238	7,113,369	7,114,116	7,112,263				21,869	(747)	1,853				
78-06	7,328,078	7,298,077	7,293,422					30,001	4,654					
78-07	7,512,977	7,487,657						25,320						
78-08	7,711,673													202,653



**Ohio Bureau of Workers' Compensation  
Private Employers - Compensation - % Permanent Partial (000's)**

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Accident Year	1/1/08-6/30/08			Estimated Paid		Ultimate Loss		Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
	Paid Losses @ 12/07	Estimated Payments		Loss @ 6/30/2008														
		Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman
Prior		30		30		720	163	690	163	527	544	134	410	146	29	117	78.8%	82.2%
1978	28,317	5	5	28,322	28,322	28,448	28,351	127	29	98	95	24	71	31	5	26	75.3%	82.8%
1979	45,269	13	13	45,282	45,282	45,499	45,336	217	54	163	160	45	115	58	9	49	73.5%	83.3%
1980	43,934	10	10	43,944	43,944	44,181	44,017	237	73	164	173	61	112	64	12	52	73.0%	83.6%
1981	46,388	8	8	46,396	46,396	46,667	46,486	271	90	181	194	75	119	77	15	62	71.7%	83.3%
1982	48,305	9	10	48,314	48,315	48,613	48,418	298	103	195	208	84	124	90	19	71	69.9%	81.6%
1983	54,461	13	14	54,474	54,475	54,832	54,607	358	132	226	245	106	139	113	26	87	68.4%	80.3%
1984	66,755	18	15	66,773	66,771	67,243	66,971	470	200	270	316	161	155	154	39	115	67.3%	80.5%
1985	73,396	27	24	73,423	73,420	73,978	73,698	556	278	278	369	223	146	187	55	132	66.4%	80.2%
1986	72,030	37	46	72,066	72,076	72,665	72,427	598	351	247	396	281	115	202	70	132	66.3%	80.1%
1987	73,865	48	59	73,912	73,923	74,602	74,412	690	489	201	461	396	65	228	93	135	66.9%	81.0%
1988	73,097	60	84	73,157	73,181	73,936	73,837	778	656	122	528	530	(2)	251	126	125	67.8%	80.8%
1989	73,062	75	103	73,137	73,165	74,037	74,051	900	886	14	621	719	(98)	279	167	112	69.0%	81.2%
1990	73,449	131	146	73,580	73,595	74,638	74,747	1,058	1,152	(94)	743	937	(194)	315	215	100	70.3%	81.3%
1991	63,081	154	176	63,235	63,257	64,375	64,618	1,139	1,361	(222)	832	1,110	(278)	307	251	56	73.0%	81.6%
1992	58,770	174	200	58,944	58,971	60,300	60,679	1,356	1,708	(352)	1,024	1,393	(369)	332	315	17	75.5%	81.6%
1993	56,309	204	250	56,512	56,559	58,155	58,706	1,643	2,147	(504)	1,268	1,747	(479)	375	400	(25)	77.2%	81.4%
1994	55,837	252	295	56,089	56,132	58,139	58,866	2,050	2,734	(684)	1,605	2,227	(622)	445	507	(62)	78.3%	81.5%
1995	52,107	300	325	52,407	52,432	54,816	55,594	2,409	3,162	(753)	1,905	2,560	(655)	503	602	(99)	79.1%	81.0%
1996	49,983	451	482	50,435	50,466	53,364	54,071	2,929	3,605	(676)	2,337	2,903	(566)	592	702	(110)	79.8%	80.5%
1997	46,704	576	617	47,280	47,320	50,937	51,736	3,658	4,416	(758)	2,965	3,591	(626)	693	825	(132)	81.1%	81.3%
1998	47,038	741	758	47,779	47,796	52,761	53,647	4,982	5,851	(869)	4,090	4,801	(711)	892	1,050	(158)	82.1%	82.1%
1999	50,911	1,029	1,009	51,940	51,920	59,191	59,986	7,251	8,066	(815)	5,992	6,645	(653)	1,260	1,421	(161)	82.6%	82.4%
2000	53,400	1,532	1,455	54,932	54,855	65,034	65,599	10,102	10,744	(642)	8,372	8,868	(496)	1,730	1,876	(146)	82.9%	82.5%
2001	49,141	2,057	1,842	51,198	50,982	64,450	63,804	13,252	12,822	430	11,035	10,628	407	2,217	2,194	23	83.3%	82.9%
2002	45,243	2,667	2,533	47,910	47,776	65,542	64,207	17,632	16,431	1,201	14,747	13,667	1,080	2,885	2,764	121	83.6%	83.2%
2003	39,666	3,079	2,788	42,745	42,454	65,902	63,260	23,157	20,806	2,351	19,410	17,416	1,994	3,747	3,390	357	83.8%	83.7%
2004	32,038	3,935	3,187	35,974	35,226	66,159	60,627	30,185	25,401	4,784	25,222	21,227	3,995	4,963	4,174	789	83.6%	83.6%
2005	22,647	5,864	4,504	28,512	27,151	68,656	57,998	40,144	30,847	9,297	33,557	25,826	7,731	6,587	5,021	1,566	83.6%	83.7%
2006	9,066	9,176	7,973	18,242	17,038	73,624	60,809	55,381	43,771	11,610	46,558	36,964	9,594	8,824	6,807	2,017	84.1%	84.4%
2007	221	843	1,799	1,064	2,020	74,407	62,783	73,342	60,763	12,579	61,587	51,513	10,074	11,755	9,250	2,505	84.0%	84.8%
2008		202	-	202	-	81,235	65,074	40,415	32,537	7,878	32,481	26,453	6,028	7,934	6,084	1,850	80.4%	81.3%
<b>Total</b>	<b>1,504,490</b>	<b>33,721</b>	<b>30,728</b>	<b>1,538,211</b>	<b>1,538,211</b>	<b>1,917,105</b>	<b>1,859,583</b>	<b>338,277</b>	<b>291,828</b>	<b>46,449</b>	<b>280,041</b>	<b>243,315</b>	<b>36,726</b>	<b>58,236</b>	<b>48,513</b>	<b>9,723</b>	<b>82.8%</b>	<b>83.4%</b>
<b>Excl Prior</b>	<b>1,504,490</b>	<b>33,692</b>	<b>30,728</b>	<b>1,538,181</b>	<b>1,538,211</b>	<b>1,916,385</b>	<b>1,859,420</b>	<b>337,587</b>	<b>291,665</b>	<b>45,922</b>	<b>279,497</b>	<b>243,181</b>	<b>36,316</b>	<b>58,090</b>	<b>48,484</b>	<b>9,606</b>	<b>82.8%</b>	<b>83.4%</b>

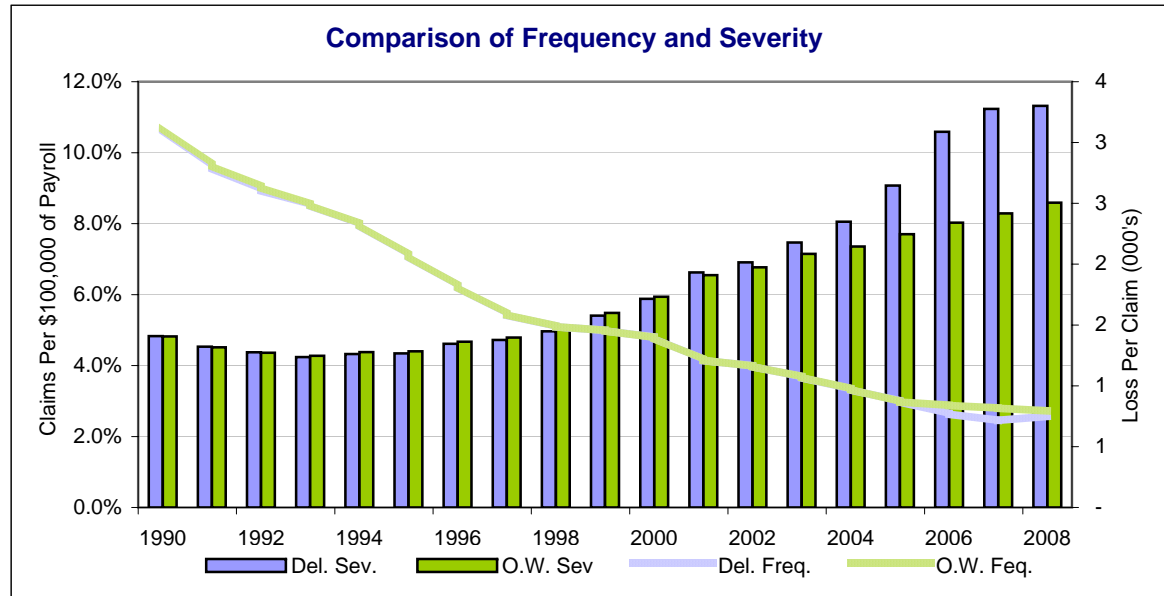
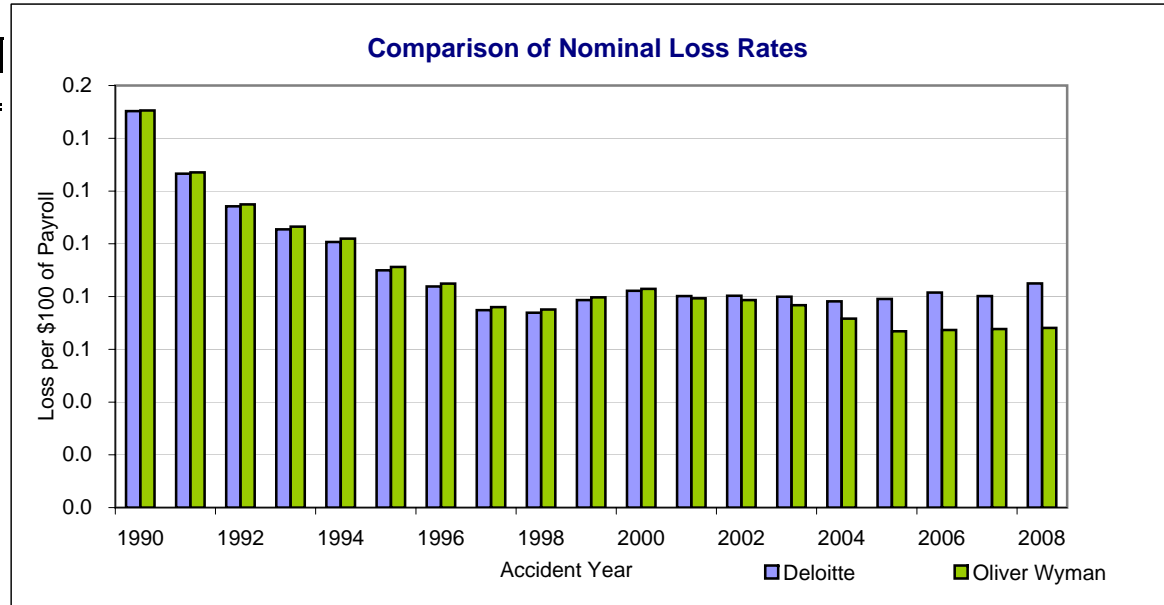


# Ohio Bureau of Workers' Compensation

## Private Employers - Compensation - % Permanent Partial

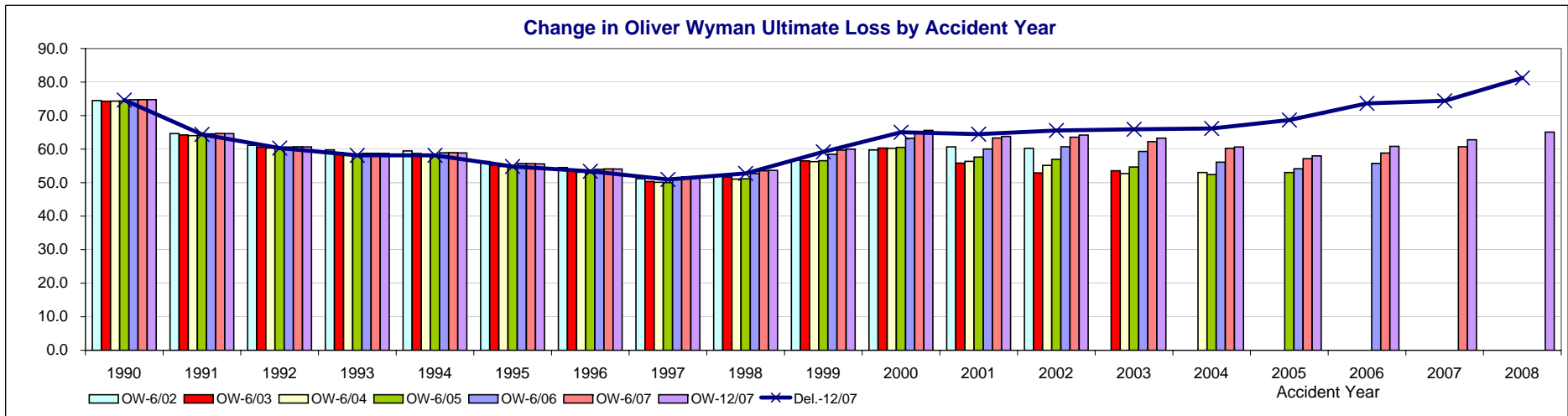
SUMMARY 2  
EXHIBIT 8  
SHEET 2

Accident Year	Ult. Loss Rates		Ult. Frequency		Ult. Severity	
	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman
Prior						
1978	0.109	0.108	16.13%	16.13%	675	672
1979	0.162	0.162	15.76%	15.76%	1,029	1,025
1980	0.152	0.152	13.45%	13.46%	1,134	1,129
1981	0.155	0.154	12.29%	12.29%	1,260	1,255
1982	0.162	0.161	11.25%	11.25%	1,438	1,432
1983	0.179	0.178	11.25%	11.26%	1,592	1,584
1984	0.203	0.202	12.51%	12.52%	1,622	1,616
1985	0.207	0.206	12.57%	12.57%	1,647	1,641
1986	0.190	0.189	11.94%	11.94%	1,589	1,584
1987	0.182	0.181	11.77%	11.77%	1,544	1,539
1988	0.167	0.167	11.70%	11.72%	1,429	1,425
1989	0.157	0.157	11.35%	11.38%	1,384	1,382
1990	0.150	0.151	10.66%	10.71%	1,409	1,406
1991	0.127	0.127	9.58%	9.65%	1,321	1,317
1992	0.114	0.115	8.95%	9.03%	1,276	1,272
1993	0.105	0.106	8.53%	8.54%	1,237	1,247
1994	0.101	0.102	7.98%	7.99%	1,262	1,277
1995	0.090	0.091	7.10%	7.11%	1,267	1,284
1996	0.084	0.085	6.23%	6.23%	1,346	1,363
1997	0.075	0.076	5.44%	5.44%	1,377	1,397
1998	0.074	0.075	5.10%	5.10%	1,449	1,472
1999	0.079	0.080	4.99%	4.99%	1,577	1,599
2000	0.082	0.083	4.79%	4.79%	1,715	1,733
2001	0.080	0.079	4.15%	4.16%	1,932	1,910
2002	0.080	0.079	3.99%	3.98%	2,015	1,975
2003	0.080	0.077	3.67%	3.68%	2,178	2,085
2004	0.078	0.072	3.33%	3.34%	2,349	2,145
2005	0.079	0.067	2.99%	2.97%	2,647	2,247
2006	0.082	0.067	2.64%	2.88%	3,089	2,342
2007	0.080	0.068	2.45%	2.80%	3,276	2,418
2008	0.085	0.068	2.58%	2.72%	3,301	2,506



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

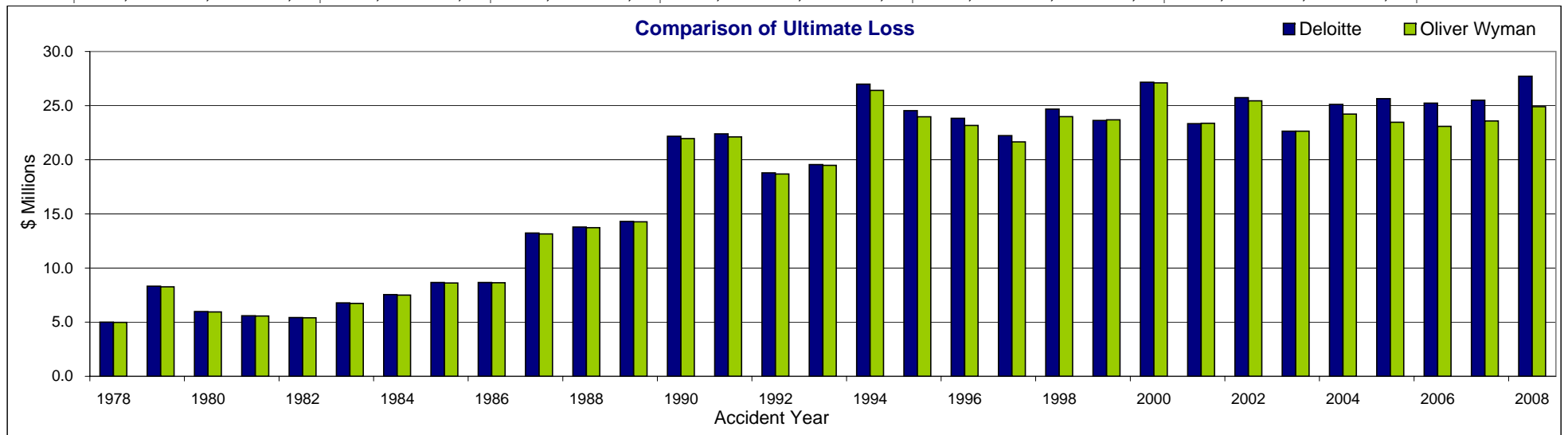
Accident Year	Oliver Wyman Ultimate Loss by Evaluation Date							Change in Oliver Wyman Ultimate Loss						
	6/30/2008	6/30/2007	6/30/2006	6/30/2005	6/30/2004	6/30/2003	6/30/2002	6/30/08 - 6/30/07	6/30/07 - 6/30/06	6/30/06 - 6/30/05	6/30/05 - 6/30/04	6/30/04 - 6/30/03	6/30/03 - 6/30/02	Cum. Change
1978	28,351	28,363	28,375	28,333	28,336	28,308	28,321	(12)	(13)	43	(3)	28	(13)	30
1979	45,336	45,357	45,372	45,306	45,306	45,270	45,273	(21)	(15)	66	0	36	(4)	62
1980	44,017	44,036	44,055	43,987	43,986	43,957	43,960	(19)	(20)	68	1	29	(3)	57
1981	46,486	46,504	46,520	46,436	46,464	46,415	46,428	(18)	(17)	84	(28)	49	(13)	57
1982	48,418	48,440	48,461	48,369	48,400	48,364	48,389	(22)	(21)	91	(31)	36	(26)	29
1983	54,607	54,631	54,642	54,549	54,532	54,482	54,523	(24)	(11)	93	17	50	(41)	84
1984	66,971	66,991	67,005	66,884	66,870	66,820	66,891	(20)	(14)	121	13	50	(71)	80
1985	73,698	73,718	73,762	73,616	73,573	73,549	73,647	(20)	(44)	146	42	25	(98)	51
1986	72,427	72,408	72,417	72,206	72,195	72,143	72,161	19	(9)	211	11	51	(18)	266
1987	74,412	74,452	74,476	74,230	74,175	74,100	74,097	(40)	(24)	246	55	75	3	315
1988	73,837	73,869	73,809	73,529	73,407	73,425	73,438	(32)	60	280	122	(18)	(12)	399
1989	74,051	74,067	74,005	73,693	73,528	73,583	73,762	(16)	62	311	165	(55)	(179)	289
1990	74,747	74,763	74,707	74,368	74,318	74,273	74,472	(16)	56	339	50	45	(199)	275
1991	64,618	64,651	64,561	64,151	64,047	64,231	64,640	(33)	90	410	104	(184)	(409)	(22)
1992	60,679	60,713	60,620	60,298	60,320	60,554	61,154	(34)	92	322	(22)	(235)	(600)	(475)
1993	58,706	58,749	58,761	58,471	58,471	58,939	59,752	(43)	(12)	290	0	(468)	(813)	(1,046)
1994	58,866	58,942	58,903	58,072	58,117	58,714	59,481	(76)	39	831	(45)	(597)	(767)	(616)
1995	55,594	55,680	55,706	54,634	54,826	55,200	56,324	(86)	(26)	1,073	(192)	(374)	(1,124)	(730)
1996	54,071	54,120	53,972	52,858	53,093	53,554	54,494	(49)	148	1,114	(235)	(461)	(941)	(423)
1997	51,736	51,725	51,205	50,037	50,094	50,342	51,181	11	520	1,168	(57)	(248)	(839)	555
1998	53,647	53,546	52,696	51,134	51,079	51,714	52,201	101	850	1,562	55	(635)	(487)	1,446
1999	59,986	59,693	58,471	56,562	56,268	56,501	56,750	293	1,221	1,909	294	(232)	(249)	3,236
2000	65,599	65,005	63,215	60,517	60,210	60,305	59,742	594	1,790	2,699	306	(94)	562	5,857
2001	63,804	63,321	60,011	57,614	56,354	55,827	60,664	483	3,311	2,396	1,260	527	(4,837)	3,141
2002	64,207	63,542	60,711	56,941	55,164	52,917	60,224	665	2,831	3,770	1,777	2,246	(7,307)	3,983
2003	63,260	62,232	59,304	54,658	52,700	53,530		1,028	2,928	4,645	1,959	(830)		9,730
2004	60,627	60,236	56,089	52,425	53,034			391	4,146	3,664	(609)			7,593
2005	57,998	57,146	54,145	53,026				852	3,001	1,119				4,972
2006	60,809	58,811	55,730					1,998	3,081					5,079
2007	62,783	60,696						2,087						2,087
2008	65,074													
78-02	1,488,869	1,487,284	1,476,438	1,456,795	1,453,134	1,453,486	1,471,969	1,585	10,846	19,644	3,661	(352)	(18,483)	
78-03	1,552,129	1,549,516	1,535,742	1,511,453	1,505,834	1,507,016		2,613	13,774	24,289	5,619	(1,183)		
78-04	1,612,755	1,609,751	1,591,831	1,563,878	1,558,868			3,004	17,920	27,953	5,010			
78-05	1,670,754	1,666,898	1,645,977	1,616,904				3,856	20,921	29,073				
78-06	1,731,563	1,725,709	1,701,707					5,854	24,002					
78-07	1,794,346	1,786,405						7,941						46,361
78-08	1,859,420													



**Ohio Bureau of Workers' Compensation  
Private Employers - Compensation - Permanent Partial (000's)**

SUMMARY 2  
EXHIBIT 9  
SHEET 1

Accident Year	Paid Losses @ 12/07	1/1/08-6/30/08 Estimated Payments		Estimated Paid Loss @ 6/30/2008		Ultimate Loss		Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors			
		Deloitte		Oliver Wyman		Deloitte		Oliver Wyman		Deloitte			Oliver Wyman			Deloitte			Oliver Wyman	
		Deloitte	Wyman	Deloitte	Wyman	Deloitte	Wyman	Deloitte	Wyman	Difference	Deloitte	Wyman	Difference	Deloitte	Wyman	Difference	Deloitte	Wyman		
Prior		25		25		373	367	349	367	(18)	287	302	(15)	61	65	(4)	82.4%	82.3%		
1978	4,958	2	2	4,960	4,960	5,010	4,977	50	17	33	40	14	26	10	3	7	79.7%	82.4%		
1979	8,232	4	5	8,236	8,237	8,327	8,262	91	25	66	71	20	51	20	5	15	77.9%	80.0%		
1980	5,910	3	6	5,913	5,916	5,984	5,949	71	33	38	54	28	26	17	5	12	76.1%	84.8%		
1981	5,520	3	2	5,522	5,522	5,594	5,564	72	42	30	54	35	19	18	7	11	74.4%	83.3%		
1982	5,354	3	6	5,357	5,360	5,432	5,403	75	43	32	55	35	20	21	8	13	72.8%	81.4%		
1983	6,674	3	2	6,677	6,676	6,778	6,734	101	58	43	72	47	25	29	11	18	71.2%	81.0%		
1984	7,425	4	1	7,428	7,426	7,548	7,502	119	76	43	83	59	24	36	17	19	69.6%	77.6%		
1985	8,513	13	14	8,526	8,527	8,671	8,619	146	92	54	99	69	30	46	23	23	68.2%	75.0%		
1986	8,487	13	7	8,500	8,494	8,671	8,645	171	151	20	119	117	2	52	34	18	69.8%	77.5%		
1987	12,915	17	13	12,932	12,929	13,232	13,149	300	220	80	212	168	44	89	52	37	70.5%	76.4%		
1988	13,420	25	27	13,445	13,447	13,793	13,733	348	286	62	244	219	25	104	67	37	70.2%	76.6%		
1989	13,856	35	38	13,890	13,894	14,303	14,265	412	371	41	291	284	7	121	87	34	70.7%	76.5%		
1990	21,367	53	30	21,420	21,397	22,166	21,963	746	566	180	534	438	96	211	128	83	71.7%	77.4%		
1991	21,466	66	47	21,531	21,513	22,393	22,111	861	598	263	619	456	163	242	142	100	71.9%	76.3%		
1992	17,864	89	103	17,953	17,967	18,786	18,691	833	724	109	603	555	48	230	169	61	72.4%	76.7%		
1993	18,414	92	130	18,506	18,544	19,558	19,489	1,052	945	107	778	742	36	274	203	71	74.0%	78.5%		
1994	25,142	138	96	25,279	25,238	26,984	26,412	1,705	1,174	531	1,269	927	342	435	247	188	74.5%	79.0%		
1995	22,615	124	68	22,738	22,683	24,539	23,975	1,800	1,292	508	1,343	1,007	336	457	285	172	74.6%	77.9%		
1996	21,728	115	105	21,843	21,833	23,832	23,176	1,989	1,343	646	1,477	1,025	452	512	318	194	74.3%	76.3%		
1997	19,995	159	158	20,154	20,153	22,223	21,653	2,069	1,500	569	1,522	1,140	382	548	360	188	73.5%	76.0%		
1998	21,768	257	266	22,025	22,033	24,675	23,988	2,650	1,955	695	1,953	1,507	446	697	448	249	73.7%	77.1%		
1999	20,328	271	321	20,598	20,649	23,629	23,695	3,030	3,046	(16)	2,262	2,383	(121)	769	663	106	74.6%	78.2%		
2000	22,827	378	377	23,204	23,204	27,166	27,102	3,962	3,898	64	2,975	3,067	(92)	986	831	155	75.1%	78.7%		
2001	18,467	517	528	18,984	18,996	23,337	23,369	4,353	4,373	(20)	3,295	3,450	(155)	1,058	923	135	75.7%	78.9%		
2002	19,375	691	647	20,066	20,022	25,738	25,448	5,673	5,426	247	4,367	4,324	43	1,305	1,102	203	77.0%	79.7%		
2003	15,366	740	762	16,106	16,128	22,641	22,638	6,534	6,510	24	5,102	5,227	(125)	1,433	1,283	150	78.1%	80.3%		
2004	15,510	1,098	974	16,608	16,484	25,119	24,223	8,512	7,739	773	6,694	6,236	458	1,818	1,503	315	78.6%	80.6%		
2005	12,677	1,711	1,277	14,388	13,954	25,645	23,467	11,257	9,513	1,744	9,026	7,774	1,252	2,231	1,739	492	80.2%	81.7%		
2006	8,280	1,784	1,769	10,063	10,048	25,227	23,083	15,163	13,035	2,128	12,365	10,757	1,608	2,799	2,278	521	81.5%	82.5%		
2007	2,813	3,295	3,171	6,108	5,984	25,506	23,584	19,397	17,600	1,797	15,878	14,609	1,269	3,519	2,991	528	81.9%	83.0%		
2008		842	672	842	672	27,715	24,906	13,016	11,781	1,235	10,747	9,852	895	2,269	1,929	340	82.6%	83.6%		
<b>Total</b>	<b>427,263</b>	<b>12,566</b>	<b>11,624</b>	<b>439,830</b>	<b>439,830</b>	<b>560,595</b>	<b>546,139</b>	<b>106,907</b>	<b>94,799</b>	<b>12,108</b>	<b>84,490</b>	<b>76,873</b>	<b>7,617</b>	<b>22,417</b>	<b>17,926</b>	<b>4,491</b>	<b>79.0%</b>	<b>81.1%</b>		
<b>Excl Prior</b>	<b>427,263</b>	<b>12,542</b>	<b>11,624</b>	<b>439,805</b>	<b>439,830</b>	<b>560,221</b>	<b>545,772</b>	<b>106,559</b>	<b>94,432</b>	<b>12,127</b>	<b>84,203</b>	<b>76,571</b>	<b>7,632</b>	<b>22,356</b>	<b>17,861</b>	<b>4,495</b>	<b>79.0%</b>	<b>81.1%</b>		

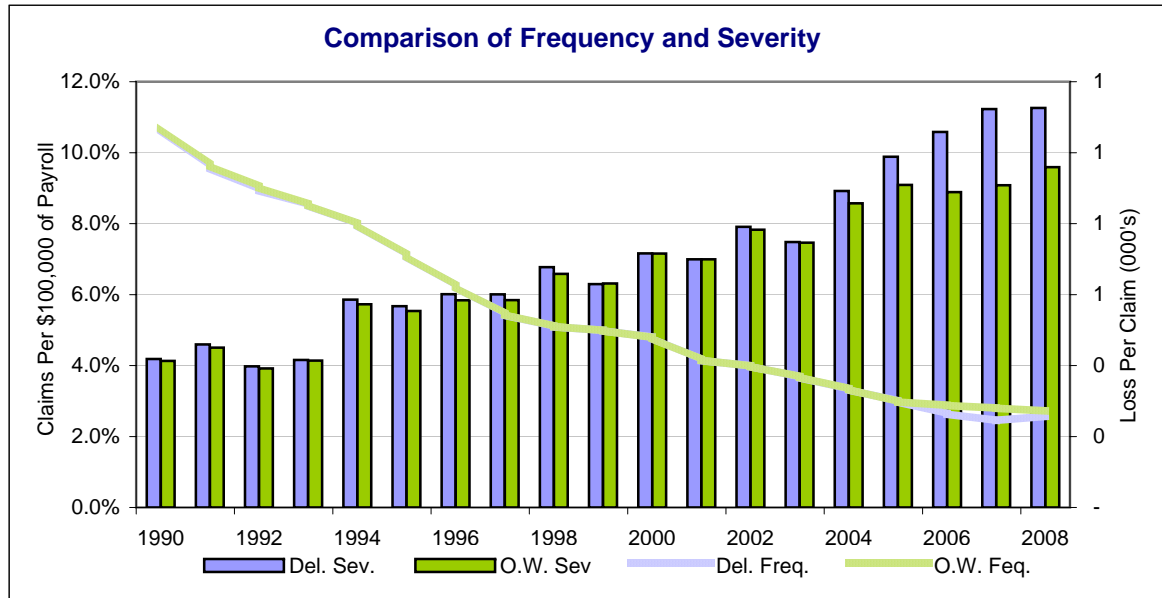
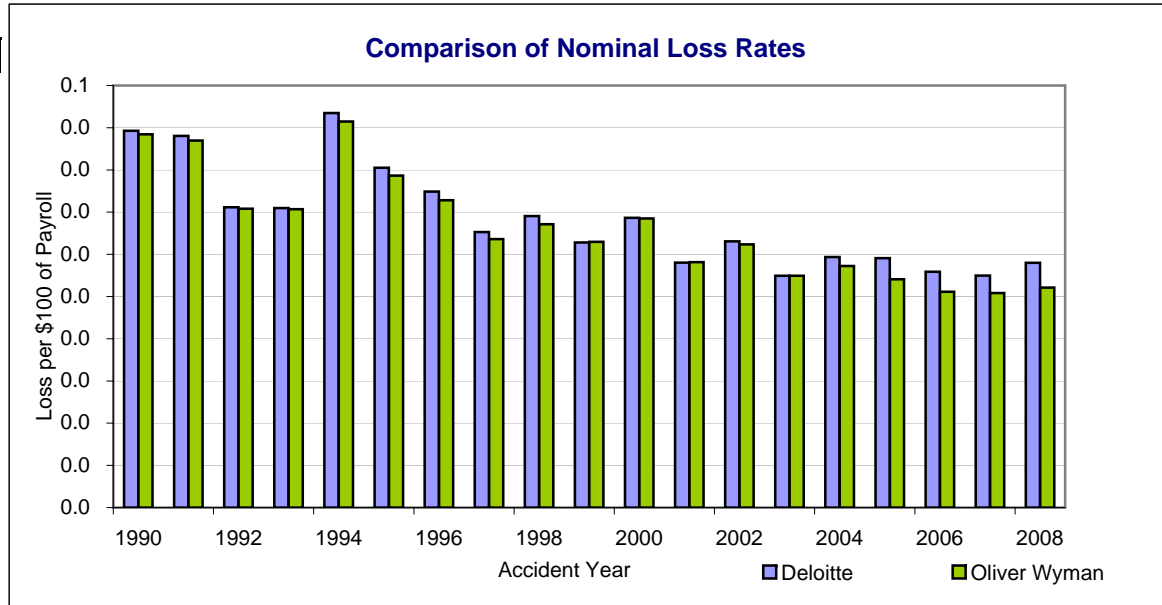


# Ohio Bureau of Workers' Compensation

## Private Employers - Compensation - Permanent Partial

SUMMARY 2  
EXHIBIT 9  
SHEET 2

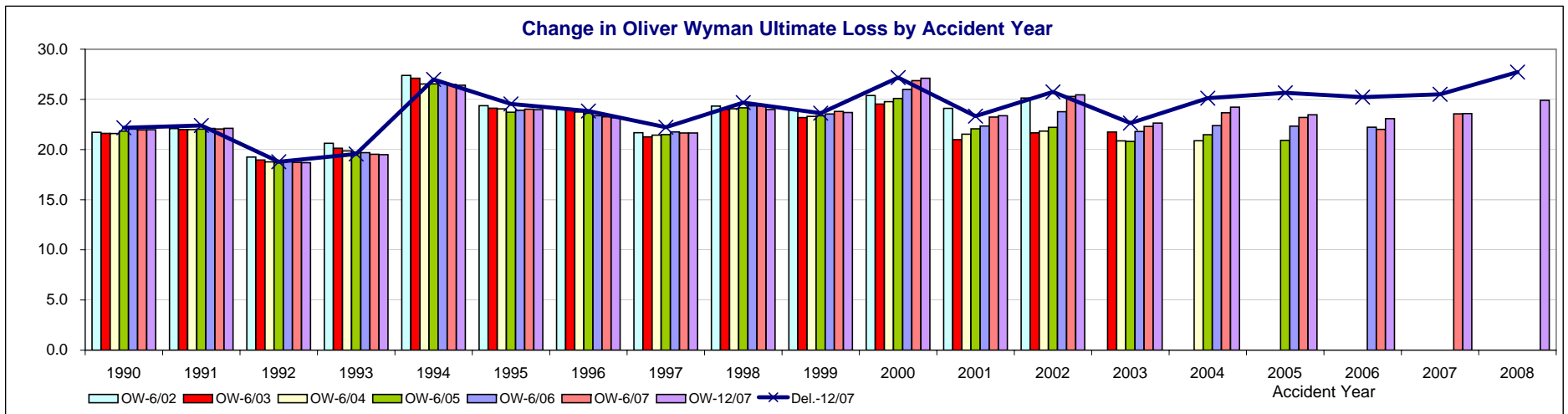
Accident Year	Ult. Loss Rates		Ult. Frequency		Ult. Severity	
	Deloitte	Oliver Wyman	Deloitte	Wyman	Deloitte	Oliver Wyman
Prior						
1978	0.019	0.019	16.13%	16.13%	119	118
1979	0.030	0.029	15.76%	15.76%	188	187
1980	0.021	0.021	13.45%	13.46%	154	153
1981	0.019	0.018	12.29%	12.29%	151	150
1982	0.018	0.018	11.25%	11.25%	161	160
1983	0.022	0.022	11.25%	11.26%	197	195
1984	0.023	0.023	12.51%	12.52%	182	181
1985	0.024	0.024	12.57%	12.57%	193	192
1986	0.023	0.023	11.94%	11.94%	190	189
1987	0.032	0.032	11.77%	11.77%	274	272
1988	0.031	0.031	11.70%	11.72%	266	265
1989	0.030	0.030	11.35%	11.38%	267	266
1990	0.045	0.044	10.66%	10.71%	419	413
1991	0.044	0.043	9.58%	9.65%	460	451
1992	0.036	0.035	8.95%	9.03%	398	392
1993	0.035	0.035	8.53%	8.54%	416	414
1994	0.047	0.046	7.98%	7.99%	586	573
1995	0.040	0.039	7.10%	7.11%	567	554
1996	0.037	0.036	6.23%	6.23%	601	584
1997	0.033	0.032	5.44%	5.44%	601	584
1998	0.035	0.034	5.10%	5.10%	678	658
1999	0.031	0.031	4.99%	4.99%	629	632
2000	0.034	0.034	4.79%	4.79%	716	716
2001	0.029	0.029	4.15%	4.16%	699	700
2002	0.032	0.031	3.99%	3.98%	791	783
2003	0.027	0.027	3.67%	3.68%	748	746
2004	0.030	0.029	3.33%	3.34%	892	857
2005	0.030	0.027	2.99%	2.97%	989	909
2006	0.028	0.026	2.64%	2.88%	1,058	889
2007	0.027	0.025	2.45%	2.80%	1,123	908
2008	0.029	0.026	2.58%	2.72%	1,126	959



**Ohio Bureau of Workers' Compensation  
Private Employers - Compensation - Permanent Partial (000's)**

**Change in Oliver Wyman Ultimate Loss Estimates**

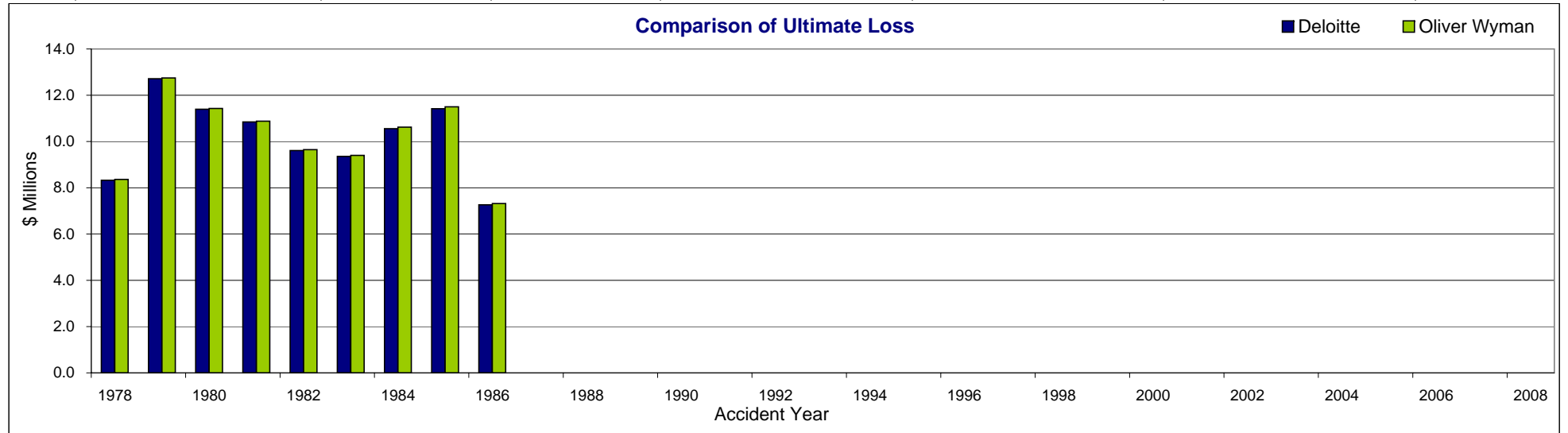
Accident Year	Oliver Wyman Ultimate Loss by Evaluation Date							Change in Oliver Wyman Ultimate Loss							Cum. Change
	6/30/2008	6/30/2007	6/30/2006	6/30/2005	6/30/2004	6/30/2003	6/30/2002	6/30/08 - 6/30/07	6/30/07 - 6/30/06	6/30/06 - 6/30/05	6/30/05 - 6/30/04	6/30/04 - 6/30/03	6/30/03 - 6/30/02		
1978	4,977	4,967	4,976	4,978	4,989	4,982	4,984	10	(9)	(2)	(12)	8	(2)	(7)	
1979	8,262	8,267	8,261	8,281	8,291	8,291	8,303	(5)	6	(20)	(10)	-	(12)	(41)	
1980	5,949	5,955	5,976	5,967	5,963	5,957	5,977	(6)	(21)	9	4	6	(20)	(28)	
1981	5,564	5,570	5,593	5,589	5,591	5,570	5,589	(6)	(24)	4	(2)	21	(19)	(26)	
1982	5,403	5,415	5,437	5,442	5,433	5,439	5,460	(12)	(22)	(5)	9	(6)	(20)	(56)	
1983	6,734	6,744	6,768	6,782	6,781	6,795	6,794	(10)	(25)	(13)	1	(14)	0	(61)	
1984	7,502	7,508	7,516	7,502	7,507	7,517	7,554	(6)	(8)	14	(5)	(10)	(37)	(52)	
1985	8,619	8,645	8,664	8,662	8,698	8,703	8,756	(26)	(20)	2	(36)	(5)	(53)	(137)	
1986	8,645	8,648	8,634	8,628	8,643	8,635	8,757	(3)	14	6	(15)	8	(122)	(112)	
1987	13,149	13,134	13,118	13,101	13,121	13,168	13,279	15	16	16	(20)	(46)	(112)	(131)	
1988	13,733	13,753	13,718	13,731	13,782	13,761	13,773	(20)	35	(13)	(52)	21	(12)	(41)	
1989	14,265	14,278	14,259	14,179	14,195	14,288	14,290	(13)	19	80	(16)	(93)	(2)	(25)	
1990	21,963	21,954	22,042	21,830	21,602	21,610	21,715	9	(88)	212	228	(8)	(105)	248	
1991	22,111	22,048	22,109	22,031	21,977	22,000	22,094	63	(61)	78	54	(23)	(94)	17	
1992	18,691	18,716	18,821	18,690	18,769	18,958	19,247	(25)	(105)	130	(78)	(189)	(290)	(556)	
1993	19,489	19,524	19,682	19,744	19,860	20,133	20,626	(35)	(159)	(62)	(115)	(273)	(493)	(1,137)	
1994	26,412	26,494	26,612	26,548	26,526	27,105	27,388	(82)	(118)	64	21	(579)	(282)	(976)	
1995	23,975	24,026	23,922	23,722	24,048	24,119	24,374	(51)	104	200	(326)	(71)	(255)	(399)	
1996	23,176	23,268	23,367	23,618	23,745	23,954	24,128	(92)	(99)	(251)	(127)	(209)	(175)	(953)	
1997	21,653	21,655	21,757	21,495	21,434	21,268	21,679	(2)	(102)	261	62	165	(410)	(26)	
1998	23,988	24,367	24,364	24,162	24,068	23,987	24,333	(379)	4	201	94	81	(345)	(344)	
1999	23,695	23,799	23,547	23,371	23,299	23,178	23,969	(104)	252	177	72	121	(791)	(274)	
2000	27,102	26,862	26,004	25,087	24,773	24,524	25,389	240	858	917	314	248	(865)	1,713	
2001	23,369	23,232	22,338	22,069	21,524	20,976	24,106	137	894	268	545	547	(3,129)	(737)	
2002	25,448	25,292	23,769	22,209	21,835	21,665	25,130	156	1,523	1,560	373	170	(3,465)	318	
2003	22,638	22,306	21,803	20,808	20,869	21,742		332	504	994	(61)	(873)		896	
2004	24,223	23,670	22,384	21,476	20,880			553	1,286	908	597			3,343	
2005	23,467	23,190	22,328	20,923				277	862	1,405				2,545	
2006	23,083	22,003	22,225					1,080	(221)					859	
2007	23,584	23,553						32						32	
2008	24,906														
78-02	403,870	404,117	401,254	397,419	396,456	396,585	407,694	(247)	2,864	3,835	963	(129)	(11,108)		
78-03	426,508	426,423	423,056	418,227	417,325	418,327		85	3,367	4,829	902	(1,002)			
78-04	450,731	450,093	445,440	439,704	438,205			638	4,653	5,736	1,499				
78-05	474,199	473,284	467,768	460,626				915	5,515	7,142					
78-06	497,282	495,287	489,993					1,995	5,294						
78-07	520,866	518,839						2,027						3,851	
78-08	545,772														



**Ohio Bureau of Workers' Compensation  
Private Employers - Compensation - Temp. Partial & Change of Occ (<1987) (000's)**

SUMMARY 2  
EXHIBIT 10  
SHEET 1

Accident Year	Paid Losses @ 12/07	1/1/08-6/30/08		Estimated Paid Loss @ 6/30/2008		Ultimate Loss		Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors			
		Estimated Payments		Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman
		Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman		
Prior		3		3		26	26	22	26	(4)	19	21	(2)	3	5	(2)	84.7%	80.8%		
1978	8,307	10	6	8,317	8,313	8,324	8,363	7	50	(43)	6	41	(35)	1	9	(8)	84.6%	82.0%		
1979	12,674	1	1	12,676	12,675	12,717	12,747	41	72	(31)	38	59	(21)	3	13	(10)	93.0%	81.9%		
1980	11,356	2	1	11,358	11,357	11,397	11,427	39	70	(31)	35	55	(20)	4	15	(11)	89.1%	78.6%		
1981	10,803	3	2	10,806	10,806	10,846	10,881	40	75	(35)	35	57	(22)	6	18	(12)	85.9%	76.0%		
1982	9,566	2	2	9,569	9,569	9,609	9,648	40	79	(39)	34	59	(25)	7	20	(13)	83.6%	74.7%		
1983	9,305	6	7	9,312	9,313	9,356	9,403	44	90	(46)	36	66	(30)	8	24	(16)	81.5%	73.3%		
1984	10,485	5	6	10,490	10,491	10,554	10,622	64	131	(67)	52	96	(44)	11	35	(24)	82.1%	73.3%		
1985	11,330	9	9	11,339	11,339	11,420	11,498	81	159	(78)	65	114	(49)	15	45	(30)	81.0%	71.7%		
1986	7,194	5	5	7,199	7,199	7,261	7,319	62	120	(58)	50	85	(35)	12	35	(23)	80.8%	70.8%		
1987	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%		
1988	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%		
1989	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%		
1990	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%		
1991	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%		
1992	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%		
1993	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%		
1994	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%		
1995	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%		
1996	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%		
1997	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%		
1998	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%		
1999	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%		
2000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%		
2001	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%		
2002	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%		
2003	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%		
2004	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%		
2005	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%		
2006	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%		
2007	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%		
2008	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%		
<b>Total</b>	<b>91,022</b>	<b>47</b>	<b>39</b>	<b>91,068</b>	<b>91,068</b>	<b>91,509</b>	<b>91,933</b>	<b>441</b>	<b>872</b>	<b>(431)</b>	<b>370</b>	<b>653</b>	<b>(283)</b>	<b>71</b>	<b>219</b>	<b>(148)</b>	<b>83.9%</b>	<b>74.9%</b>		
<b>Excl Prior</b>	<b>91,022</b>	<b>43</b>	<b>39</b>	<b>91,065</b>	<b>91,068</b>	<b>91,483</b>	<b>91,907</b>	<b>418</b>	<b>846</b>	<b>(428)</b>	<b>351</b>	<b>632</b>	<b>(281)</b>	<b>67</b>	<b>214</b>	<b>(147)</b>	<b>83.9%</b>	<b>74.7%</b>		



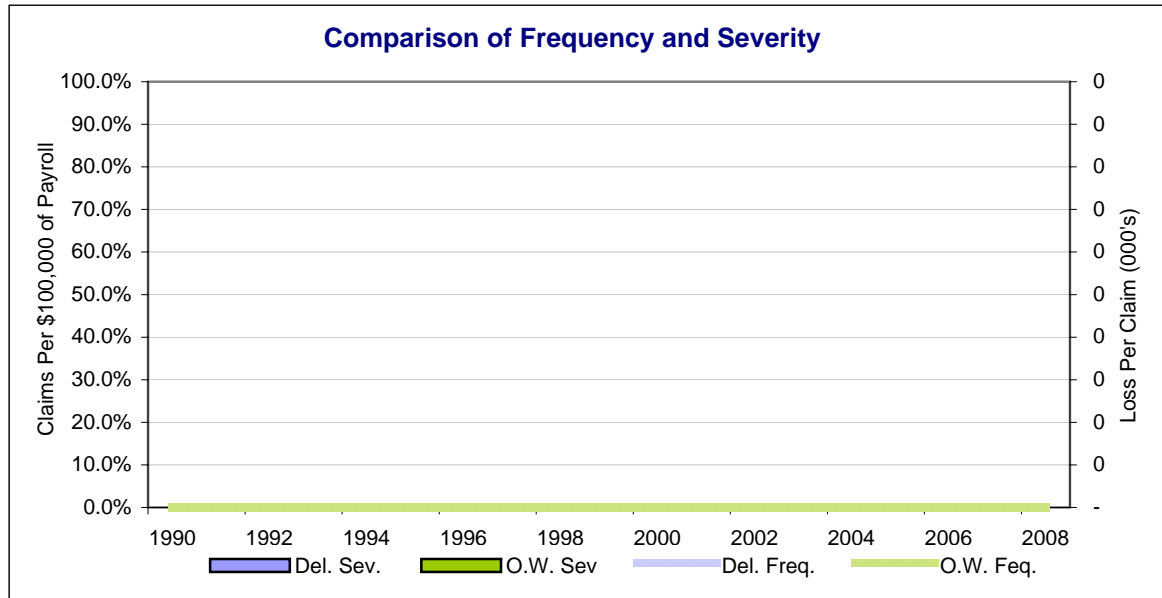
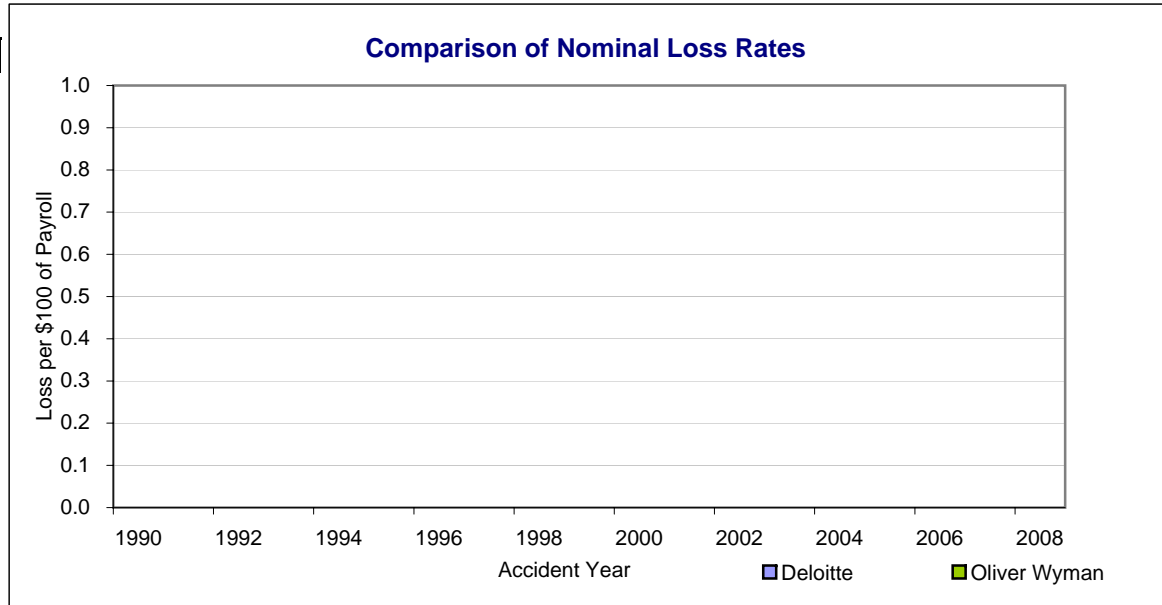


# Ohio Bureau of Workers' Compensation

## Private Employers - Compensation - Temp. Partial & Change of Occ (<1987)

SUMMARY 2  
EXHIBIT 10  
SHEET 2

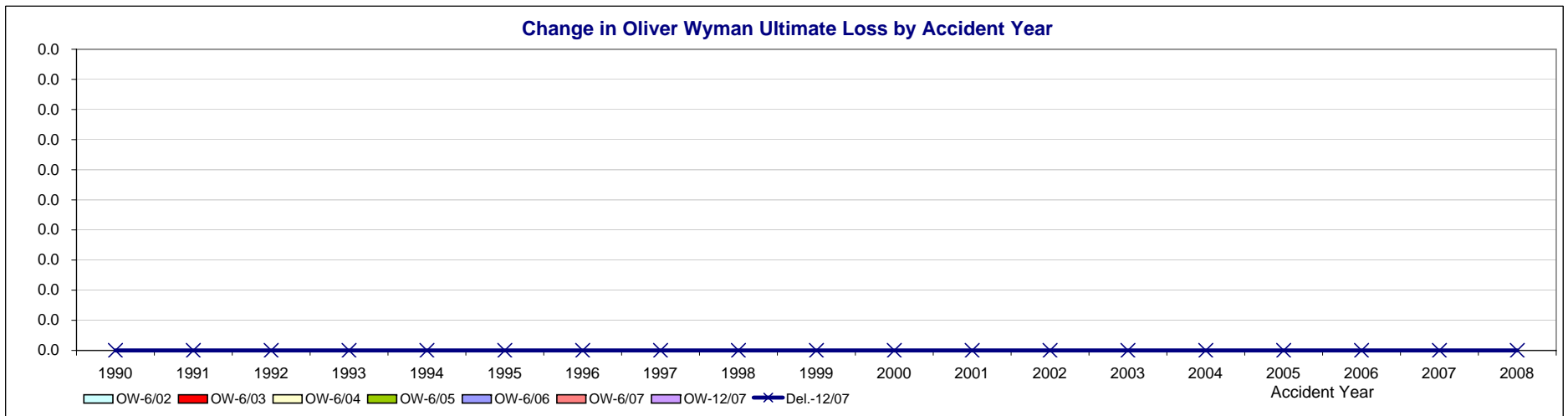
Accident Year	Ult. Loss Rates		Ult. Frequency		Ult. Severity	
	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman
Prior						
1978	0.032	0.032	16.13%	16.13%	197	198
1979	0.045	0.045	15.76%	15.76%	288	288
1980	0.039	0.039	13.45%	13.46%	292	293
1981	0.036	0.036	12.29%	12.29%	293	294
1982	0.032	0.032	11.25%	11.25%	284	285
1983	0.031	0.031	11.25%	11.26%	272	273
1984	0.032	0.032	12.51%	12.52%	255	256
1985	0.032	0.032	12.57%	12.57%	254	256
1986	0.019	0.019	11.94%	11.94%	159	160
1987						
1988						
1989						
1990						
1991						
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2005						
2006						
2007						
2008						



**Ohio Bureau of Workers' Compensation**  
**Private Employers - Compensation - Temp. Partial & Change of Occ (<1987) (000's)**  
**Change in Oliver Wyman Ultimate Loss Estimates**

SUMMARY 2  
 EXHIBIT 10  
 SHEET 3

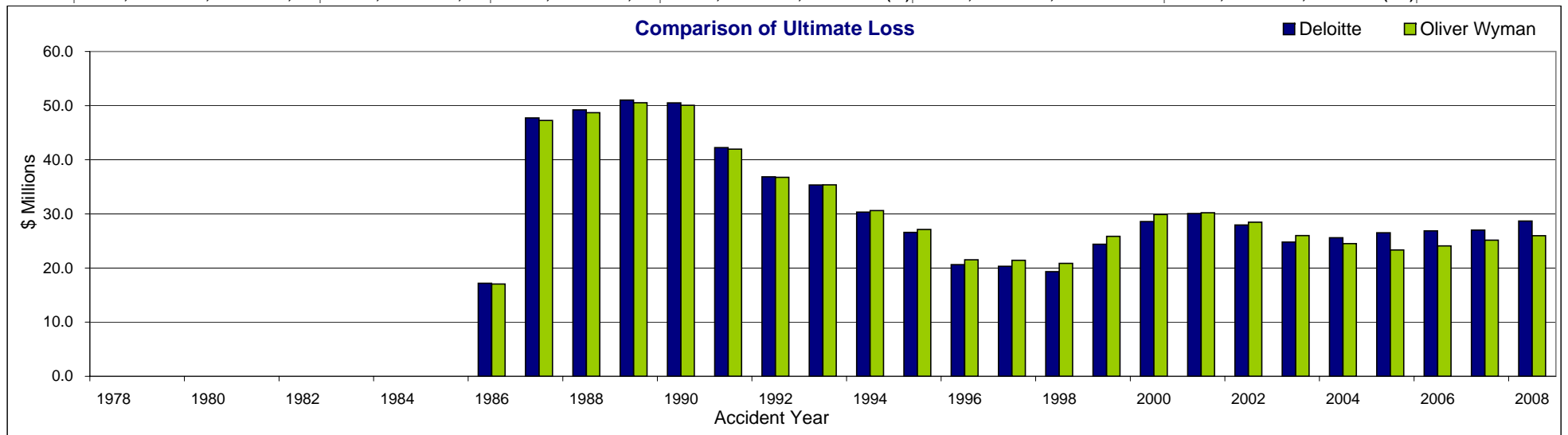
Accident Year	Oliver Wyman Ultimate Loss by Evaluation Date							Change in Oliver Wyman Ultimate Loss						
	6/30/2008	6/30/2007	6/30/2006	6/30/2005	6/30/2004	6/30/2003	6/30/2002	6/30/08 - 6/30/07	6/30/07 - 6/30/06	6/30/06 - 6/30/05	6/30/05 - 6/30/04	6/30/04 - 6/30/03	6/30/03 - 6/30/02	Cum. Change
1978	8,363	8,368	8,370	8,371	8,384	8,400	8,418	(5)	(2)	(1)	(13)	(16)	(18)	(55)
1979	12,747	12,745	12,742	12,736	12,750	12,779	12,824	2	3	6	(13)	(29)	(45)	(76)
1980	11,427	11,426	11,426	11,442	11,447	11,478	11,507	1	0	(16)	(5)	(32)	(28)	(79)
1981	10,881	10,883	10,886	10,895	10,913	10,961	11,019	(2)	(4)	(9)	(18)	(49)	(58)	(139)
1982	9,648	9,645	9,648	9,684	9,693	9,749	9,813	3	(3)	(36)	(8)	(57)	(64)	(166)
1983	9,403	9,407	9,419	9,505	9,499	9,565	9,665	(4)	(12)	(86)	6	(67)	(100)	(263)
1984	10,622	10,626	10,634	10,739	10,770	10,870	11,017	(4)	(8)	(106)	(31)	(100)	(147)	(396)
1985	11,498	11,506	11,511	11,490	11,645	11,783	11,963	(8)	(5)	21	(155)	(138)	(180)	(465)
1986	7,319	7,325	7,348	7,368	7,470	7,593	7,777	(6)	(23)	(20)	(102)	(123)	(184)	(458)
1987	-	-	207	-	-	-	-	-	(207)	207	-	-	-	-
1988	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1989	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1990	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1991	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1992	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1993	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1994	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-	-	-	-	-	-	-
78-02	91,907	91,930	92,191	92,230	92,569	93,179	94,004	(23)	(261)	(39)	(339)	(610)	(824)	
78-03	91,907	91,930	92,191	92,230	92,569	93,179		(23)	(261)	(39)	(339)	(610)		
78-04	91,907	91,930	92,191	92,230	92,569			(23)	(261)	(39)	(339)			
78-05	91,907	91,930	92,191	92,230				(23)	(261)	(39)				
78-06	91,907	91,930	92,191					(23)	(261)					
78-07	91,907	91,930						(23)						(2,096)
78-08	91,907													



**Ohio Bureau of Workers' Compensation  
Private Employers - Compensation - WL/LMWL & Change of Occ (>1986) (000's)**

SUMMARY 2  
EXHIBIT 11  
SHEET 1

Accident Year	1/1/08-6/30/08			Estimated Paid		Ultimate Loss		Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors		
	Paid Losses @ 12/07	Estimated Payments		Loss @ 6/30/2008		Oliver Wyman		Oliver Wyman			Oliver Wyman			Oliver Wyman			Oliver Wyman		
		Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	
Prior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1978	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1979	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1980	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1981	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1982	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1983	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1984	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1985	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1986	17,002	21	4	17,023	17,006	17,193	17,044	171	38	133	136	28	108	35	10	25	79.7%	73.7%	
1987	47,091	57	19	47,148	47,110	47,737	47,258	589	148	441	472	111	361	117	37	80	80.2%	75.0%	
1988	48,471	15	28	48,485	48,499	49,210	48,700	725	201	524	578	154	424	147	47	100	79.8%	76.6%	
1989	50,225	25	39	50,250	50,264	51,032	50,529	782	265	517	601	206	395	181	59	122	76.8%	77.7%	
1990	49,668	27	54	49,695	49,722	50,517	50,067	823	345	478	614	272	342	209	73	136	74.6%	78.8%	
1991	41,467	38	68	41,505	41,535	42,238	41,953	733	418	315	533	335	198	200	83	117	72.7%	80.1%	
1992	36,115	40	92	36,155	36,207	36,862	36,756	707	549	158	508	444	64	198	105	93	71.9%	80.9%	
1993	34,527	62	125	34,589	34,652	35,343	35,371	754	719	35	539	588	(49)	215	131	84	71.4%	81.8%	
1994	29,497	68	167	29,565	29,665	30,318	30,612	753	947	(194)	544	782	(238)	209	165	44	72.2%	82.6%	
1995	25,715	102	216	25,817	25,930	26,597	27,130	780	1,200	(420)	570	998	(428)	209	202	7	73.2%	83.2%	
1996	19,741	118	273	19,859	20,014	20,622	21,515	763	1,501	(738)	576	1,254	(678)	187	247	(60)	75.5%	83.5%	
1997	19,161	171	352	19,332	19,513	20,316	21,438	984	1,925	(941)	767	1,616	(849)	217	309	(92)	78.0%	83.9%	
1998	17,766	306	482	18,072	18,249	19,334	20,869	1,262	2,620	(1,358)	1,013	2,208	(1,195)	249	412	(163)	80.3%	84.3%	
1999	21,449	574	687	22,023	22,135	24,385	25,845	2,362	3,710	(1,348)	1,969	3,136	(1,167)	394	574	(180)	83.3%	84.5%	
2000	23,762	888	957	24,651	24,719	28,593	29,876	3,943	5,157	(1,214)	3,364	4,370	(1,006)	578	787	(209)	85.3%	84.7%	
2001	22,844	1,291	1,149	24,135	23,993	30,061	30,209	5,925	6,216	(291)	5,116	5,276	(160)	810	940	(130)	86.3%	84.9%	
2002	18,283	1,519	1,525	19,802	19,808	27,950	28,458	8,148	8,650	(502)	7,080	7,398	(318)	1,068	1,252	(184)	86.9%	85.5%	
2003	12,655	1,794	1,841	14,448	14,495	24,802	25,992	10,353	11,497	(1,144)	8,985	9,882	(897)	1,368	1,615	(247)	86.8%	86.0%	
2004	8,017	3,220	1,788	11,237	9,805	25,604	24,523	14,367	14,718	(351)	12,426	12,622	(196)	1,940	2,096	(156)	86.5%	85.8%	
2005	4,364	3,460	1,624	7,824	5,989	26,511	23,337	18,687	17,348	1,339	16,019	14,740	1,279	2,668	2,608	60	85.7%	85.0%	
2006	1,442	2,383	1,188	3,825	2,630	26,871	24,091	23,046	21,461	1,585	19,455	17,932	1,523	3,591	3,529	62	84.4%	83.6%	
2007	337	788	549	1,125	886	27,013	25,141	25,887	24,255	1,632	21,262	19,683	1,579	4,625	4,572	53	82.1%	81.2%	
2008		91	49	91	49	28,671	25,976	14,244	12,939	1,305	11,252	10,092	1,160	2,992	2,847	145	79.0%	78.0%	
<b>Total</b>	<b>549,598</b>	<b>17,058</b>	<b>13,275</b>	<b>566,656</b>	<b>566,656</b>	<b>717,780</b>	<b>712,688</b>	<b>136,788</b>	<b>136,827</b>	<b>(39)</b>	<b>114,380</b>	<b>114,127</b>	<b>253</b>	<b>22,408</b>	<b>22,700</b>	<b>(292)</b>	<b>83.6%</b>	<b>83.4%</b>	
<b>Excl Prior</b>	<b>549,598</b>	<b>17,058</b>	<b>13,275</b>	<b>566,656</b>	<b>566,656</b>	<b>717,780</b>	<b>712,688</b>	<b>136,788</b>	<b>136,827</b>	<b>(39)</b>	<b>114,380</b>	<b>114,127</b>	<b>253</b>	<b>22,408</b>	<b>22,700</b>	<b>(292)</b>	<b>83.6%</b>	<b>83.4%</b>	

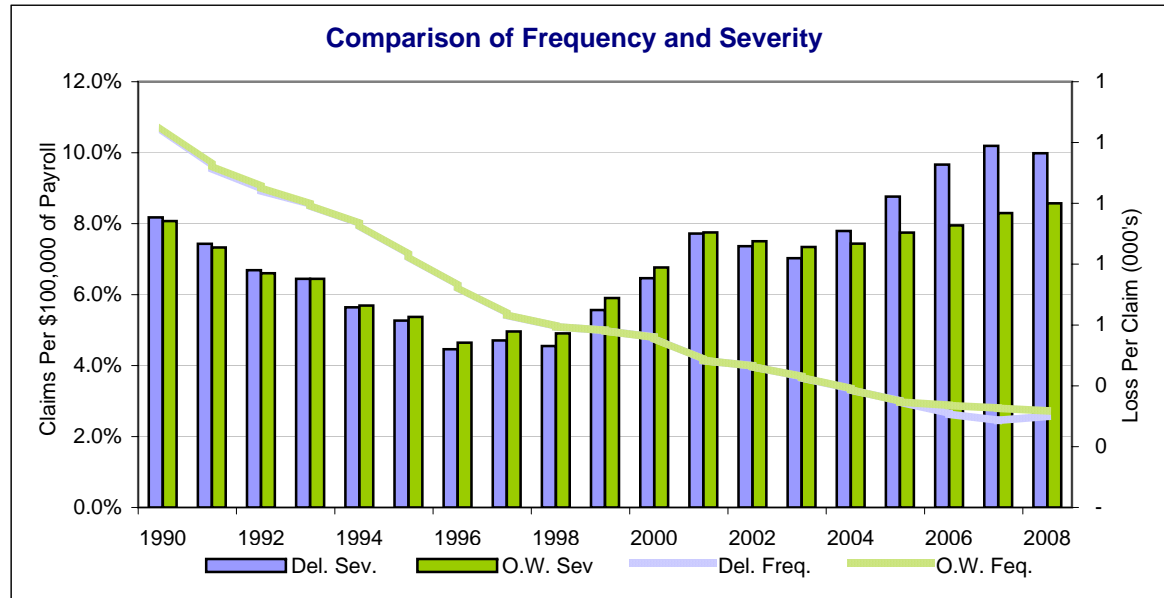
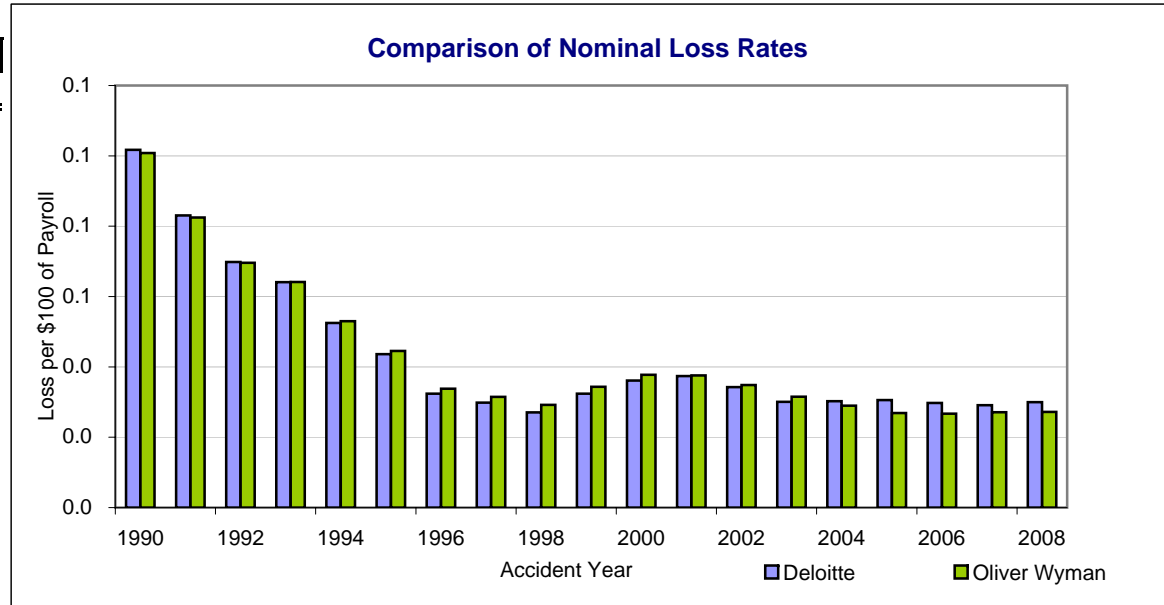


# Ohio Bureau of Workers' Compensation

## Private Employers - Compensation - WL/LMWL & Change of Occ (>1986)

SUMMARY 2  
EXHIBIT 11  
SHEET 2

Accident Year	Ult. Loss Rates		Ult. Frequency		Ult. Severity	
	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman
Prior						
1978						
1979						
1980						
1981						
1982						
1983						
1984						
1985						
1986	0.045	0.045	11.94%	11.94%	376	373
1987	0.116	0.115	11.77%	11.77%	988	977
1988	0.111	0.110	11.70%	11.72%	951	940
1989	0.108	0.107	11.35%	11.38%	954	943
1990	0.102	0.101	10.66%	10.71%	954	942
1991	0.083	0.082	9.58%	9.65%	867	855
1992	0.070	0.070	8.95%	9.03%	780	770
1993	0.064	0.064	8.53%	8.54%	752	752
1994	0.053	0.053	7.98%	7.99%	658	664
1995	0.044	0.045	7.10%	7.11%	615	626
1996	0.032	0.034	6.23%	6.23%	520	542
1997	0.030	0.031	5.44%	5.44%	549	579
1998	0.027	0.029	5.10%	5.10%	531	573
1999	0.032	0.034	4.99%	4.99%	649	689
2000	0.036	0.038	4.79%	4.79%	754	789
2001	0.037	0.038	4.15%	4.16%	901	904
2002	0.034	0.035	3.99%	3.98%	859	875
2003	0.030	0.032	3.67%	3.68%	820	857
2004	0.030	0.029	3.33%	3.34%	909	868
2005	0.031	0.027	2.99%	2.97%	1,022	904
2006	0.030	0.027	2.64%	2.88%	1,127	928
2007	0.029	0.027	2.45%	2.80%	1,189	968
2008	0.030	0.027	2.58%	2.72%	1,165	1,000

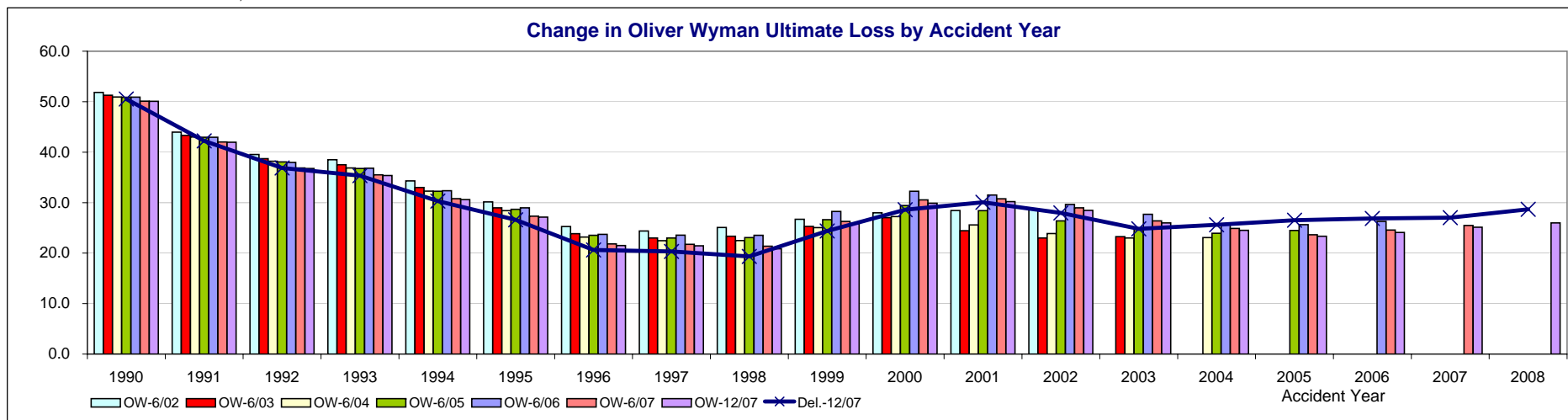


**Ohio Bureau of Workers' Compensation  
Private Employers - Compensation - WL/LMWL & Change of Occ (>1986) (000's)**

SUMMARY 2  
EXHIBIT 11  
SHEET 3

**Change in Oliver Wyman Ultimate Loss Estimates**

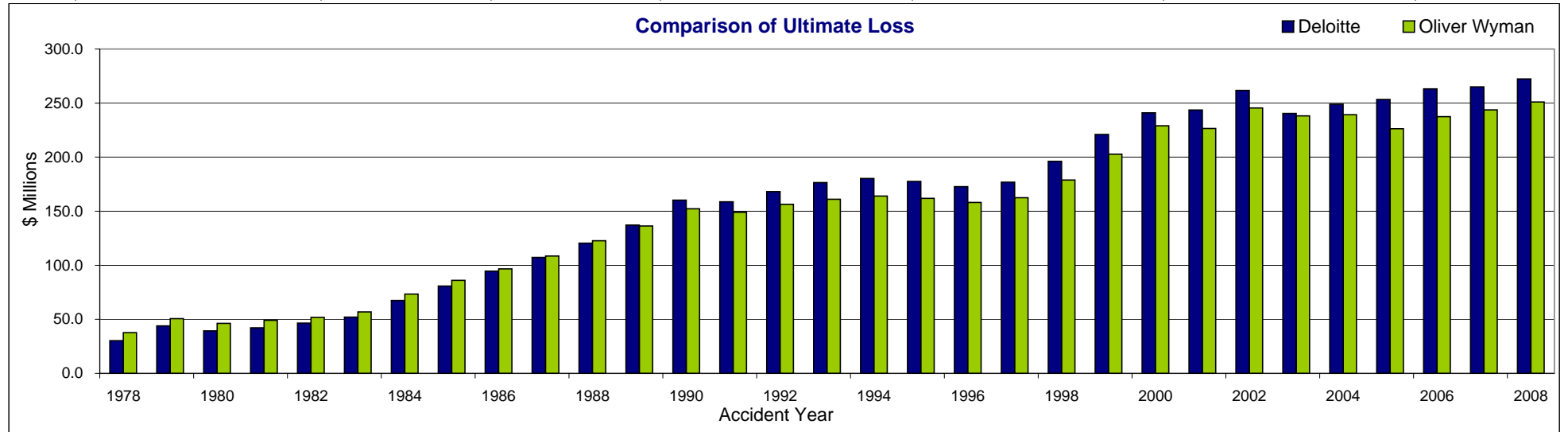
Accident Year	Oliver Wyman Ultimate Loss by Evaluation Date							Change in Oliver Wyman Ultimate Loss						
	6/30/2008	6/30/2007	6/30/2006	6/30/2005	6/30/2004	6/30/2003	6/30/2002	6/30/08 - 6/30/07	6/30/07 - 6/30/06	6/30/06 - 6/30/05	6/30/05 - 6/30/04	6/30/04 - 6/30/03	6/30/03 - 6/30/02	Cum. Change
1978														
1979														
1980														
1981														
1982														
1983														
1984														
1985														
1986	17,044	17,051	17,150	17,190	17,135	17,147	16,918	(7)	(100)	(39)	55	(13)	230	126
1987	47,258	47,281	47,664	47,680	47,717	47,886	48,156	(23)	(383)	(16)	(37)	(169)	(270)	(898)
1988	48,700	48,735	49,266	49,303	49,339	49,594	49,978	(35)	(532)	(37)	(36)	(255)	(384)	(1,278)
1989	50,529	50,568	51,227	51,260	51,380	51,715	52,219	(39)	(659)	(33)	(121)	(334)	(505)	(1,690)
1990	50,067	50,104	50,890	50,865	50,918	51,269	51,830	(37)	(786)	25	(53)	(351)	(561)	(1,763)
1991	41,953	42,023	42,942	42,961	43,017	43,336	43,974	(70)	(919)	(19)	(56)	(319)	(637)	(2,021)
1992	36,756	36,865	37,966	38,076	38,205	38,708	39,532	(109)	(1,101)	(110)	(129)	(502)	(825)	(2,776)
1993	35,371	35,517	36,811	36,775	36,876	37,522	38,496	(146)	(1,295)	36	(101)	(646)	(974)	(3,126)
1994	30,612	30,790	32,349	32,259	32,273	32,996	34,321	(178)	(1,559)	90	(14)	(724)	(1,325)	(3,709)
1995	27,130	27,316	28,965	28,678	28,417	28,970	30,137	(186)	(1,649)	287	261	(554)	(1,167)	(3,007)
1996	21,515	21,819	23,719	23,532	23,179	23,838	25,268	(304)	(1,900)	188	352	(658)	(1,431)	(3,754)
1997	21,438	21,734	23,569	23,006	22,461	23,007	24,387	(296)	(1,835)	563	545	(546)	(1,380)	(2,949)
1998	20,869	21,370	23,535	23,067	22,492	23,349	25,075	(501)	(2,166)	468	576	(857)	(1,726)	(4,206)
1999	25,845	26,287	28,245	26,620	25,048	25,298	26,710	(442)	(1,958)	1,625	1,572	(250)	(1,412)	(865)
2000	29,876	30,554	32,252	29,438	27,229	27,037	27,990	(678)	(1,698)	2,814	2,209	192	(953)	1,887
2001	30,209	30,750	31,501	28,420	25,595	24,448	28,432	(541)	(752)	3,081	2,825	1,147	(3,984)	1,777
2002	28,458	28,978	29,649	26,376	23,874	23,005	28,701	(520)	(672)	3,274	2,501	869	(5,696)	(243)
2003	25,992	26,380	27,689	24,732	23,002	23,258		(388)	(1,309)	2,957	1,730	(256)		2,734
2004	24,523	24,898	25,821	23,934	23,077			(375)	(923)	1,887	857			1,446
2005	23,337	23,649	25,630	24,496				(312)	(1,981)	1,133				(1,160)
2006	24,091	24,568	26,286					(477)	(1,718)					(2,195)
2007	25,141	25,466						(325)						(325)
2008	25,976													
78-02	563,629	567,741	587,703	575,506	565,155	569,126	592,124	(4,112)	(19,962)	12,197	10,351	(3,971)	(22,998)	
78-03	589,621	594,121	615,392	600,238	588,157	592,384		(4,500)	(21,271)	15,153	12,081	(4,227)		
78-04	614,144	619,019	641,213	624,172	611,234			(4,875)	(22,194)	17,041	12,938			
78-05	637,480	642,667	666,842	648,668				(5,187)	(24,175)	18,174				
78-06	661,572	667,236	693,128					(5,664)	(25,892)					
78-07	686,712	692,701						(5,989)						(27,995)
78-08	712,688													



**Ohio Bureau of Workers' Compensation  
Private Employers - Compensation - Lump Sum Settlement (000's)**

SUMMARY 2  
EXHIBIT 12  
SHEET 1

Accident Year	1/1/08-6/30/08			Estimated Paid		Ultimate Loss		Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
	Paid Losses @ 12/07	Estimated Payments		Loss @ 6/30/2008		Oliver Wyman		Oliver Wyman			Oliver Wyman			Oliver Wyman			Oliver Wyman	
		Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman
Prior		2,287		2,287		34,523	67,445	32,236	67,445	(35,209)	25,335	44,897	(19,562)	6,901	22,548	(15,647)	78.6%	66.6%
1978	24,896	307	469	25,204	25,365	30,258	37,710	5,054	12,345	(7,291)	3,884	8,218	(4,334)	1,171	4,127	(2,956)	76.8%	66.6%
1979	35,259	435	394	35,694	35,653	43,924	50,675	8,230	15,022	(6,792)	6,240	9,886	(3,646)	1,990	5,136	(3,146)	75.8%	65.8%
1980	30,785	380	340	31,165	31,126	39,309	46,313	8,144	15,187	(7,043)	6,079	9,850	(3,771)	2,065	5,337	(3,272)	74.6%	64.9%
1981	32,160	428	389	32,588	32,548	42,132	49,093	9,544	16,545	(7,001)	7,000	10,534	(3,534)	2,543	6,011	(3,468)	73.3%	63.7%
1982	34,473	509	329	34,983	34,803	46,449	51,747	11,466	16,944	(5,478)	8,272	10,667	(2,395)	3,194	6,277	(3,083)	72.1%	63.0%
1983	37,505	554	503	38,060	38,008	52,050	56,910	13,990	18,902	(4,912)	9,942	11,659	(1,717)	4,048	7,243	(3,195)	71.1%	61.7%
1984	47,186	697	677	47,883	47,863	67,450	73,307	19,566	25,444	(5,878)	13,672	15,564	(1,892)	5,894	9,880	(3,986)	69.9%	61.2%
1985	54,862	811	745	55,673	55,607	80,775	86,060	25,102	30,453	(5,351)	17,223	18,500	(1,277)	7,879	11,953	(4,074)	68.6%	60.7%
1986	62,209	1,070	802	63,279	63,011	94,564	96,633	31,285	33,622	(2,337)	21,056	20,182	874	10,230	13,440	(3,210)	67.3%	60.0%
1987	68,169	1,172	1,214	69,341	69,383	107,251	108,612	37,910	39,229	(1,319)	25,112	23,434	1,678	12,798	15,795	(2,997)	66.2%	59.7%
1988	73,944	1,272	951	75,216	74,896	120,409	122,674	45,193	47,778	(2,585)	29,420	28,716	704	15,774	19,062	(3,288)	65.1%	60.1%
1989	81,354	1,399	1,452	82,753	82,806	137,111	136,374	54,358	53,588	790	34,732	31,890	2,842	19,627	21,678	(2,051)	63.9%	59.5%
1990	91,878	1,580	1,316	93,458	93,194	160,268	152,200	66,810	59,006	7,804	41,856	35,009	6,847	24,954	23,997	927	62.6%	59.3%
1991	87,721	1,720	1,525	89,441	89,246	158,747	148,889	69,306	59,643	9,663	42,540	35,115	7,425	26,766	24,528	2,238	61.4%	58.9%
1992	89,328	1,752	1,442	91,079	90,770	168,121	156,360	77,042	65,590	11,452	46,462	38,692	7,770	30,580	26,898	3,682	60.3%	59.0%
1993	90,187	1,768	1,404	91,955	91,591	176,528	161,076	84,573	69,485	15,088	50,052	40,511	9,541	34,521	28,974	5,547	59.2%	58.3%
1994	88,574	1,737	1,436	90,311	90,011	180,307	164,022	89,995	74,011	15,984	52,214	42,925	9,289	37,781	31,086	6,695	58.0%	58.0%
1995	83,842	1,644	1,698	85,486	85,540	177,499	161,886	92,014	76,346	15,668	52,290	44,198	8,092	39,723	32,148	7,575	56.8%	57.9%
1996	78,446	1,538	2,052	79,984	80,497	172,718	158,128	92,735	77,631	15,104	51,581	45,017	6,564	41,153	32,614	8,539	55.6%	58.0%
1997	77,239	1,514	2,606	78,754	79,845	176,865	162,428	98,111	82,583	15,528	53,379	48,469	4,910	44,733	34,114	10,619	54.4%	58.7%
1998	82,199	1,809	3,699	84,007	85,897	196,210	178,861	112,203	92,964	19,239	59,677	55,258	4,419	52,526	37,706	14,820	53.2%	59.4%
1999	88,165	2,360	4,891	90,524	93,056	220,946	202,709	130,421	109,653	20,768	67,975	66,487	1,488	62,446	43,166	19,280	52.1%	60.6%
2000	94,286	2,591	6,285	96,877	100,571	241,041	228,947	144,164	128,376	15,788	73,974	79,570	(5,596)	70,190	48,806	21,384	51.3%	62.0%
2001	87,922	4,335	8,158	92,257	96,079	243,568	226,570	151,311	130,491	20,820	76,502	82,747	(6,245)	74,809	47,744	27,065	50.6%	63.4%
2002	85,509	5,487	9,538	90,995	95,047	261,749	245,531	170,753	150,484	20,269	86,796	98,039	(11,243)	83,958	52,445	31,513	50.8%	65.1%
2003	62,951	6,869	10,169	69,820	73,120	240,452	238,150	170,632	165,030	5,602	87,670	109,746	(22,076)	82,961	55,284	27,677	51.4%	66.5%
2004	54,230	8,801	8,370	63,032	62,600	248,852	239,230	185,821	176,630	9,191	97,665	117,840	(20,175)	88,156	58,790	29,366	52.6%	66.7%
2005	32,855	11,075	8,744	43,929	41,598	253,407	226,309	209,478	184,711	24,767	113,855	124,051	(10,196)	95,623	60,660	34,963	54.4%	67.2%
2006	12,867	10,635	10,141	23,502	23,007	263,092	237,433	239,590	214,426	25,164	133,940	144,632	(10,692)	105,650	69,794	35,856	55.9%	67.5%
2007	695	1,522	1,875	2,217	2,570	265,000	243,703	262,784	241,133	21,651	147,262	161,663	(14,401)	115,522	79,470	36,052	56.0%	67.0%
2008		3	17		3	272,375	251,028	136,184	125,497	10,687	73,059	80,577	(7,518)	63,125	44,920	18,205	53.6%	64.2%
<b>Total</b>	<b>1,871,695</b>	<b>80,063</b>	<b>93,630</b>	<b>1,951,758</b>	<b>1,951,758</b>	<b>4,973,951</b>	<b>4,767,014</b>	<b>2,886,005</b>	<b>2,676,174</b>	<b>209,831</b>	<b>1,616,714</b>	<b>1,694,543</b>	<b>(77,829)</b>	<b>1,269,291</b>	<b>981,631</b>	<b>287,660</b>	<b>56.0%</b>	<b>63.3%</b>
<b>Excl Prior</b>	<b>1,871,695</b>	<b>77,775</b>	<b>93,630</b>	<b>1,949,471</b>	<b>1,951,758</b>	<b>4,939,427</b>	<b>4,699,569</b>	<b>2,853,769</b>	<b>2,608,729</b>	<b>245,040</b>	<b>1,591,379</b>	<b>1,649,646</b>	<b>(58,267)</b>	<b>1,262,390</b>	<b>959,083</b>	<b>303,307</b>	<b>55.8%</b>	<b>63.2%</b>

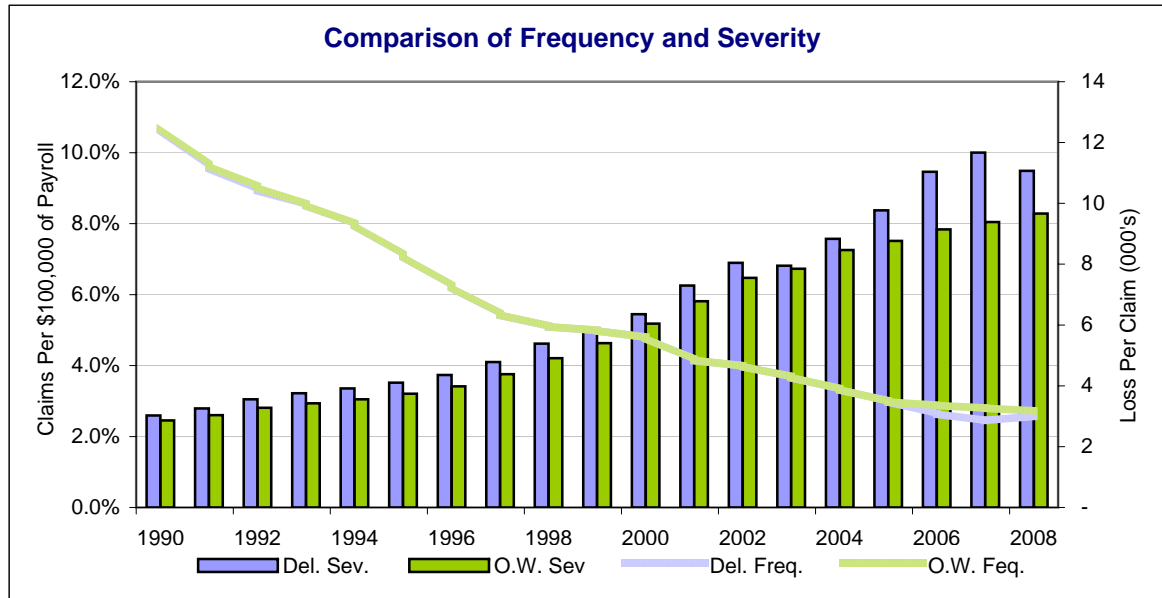
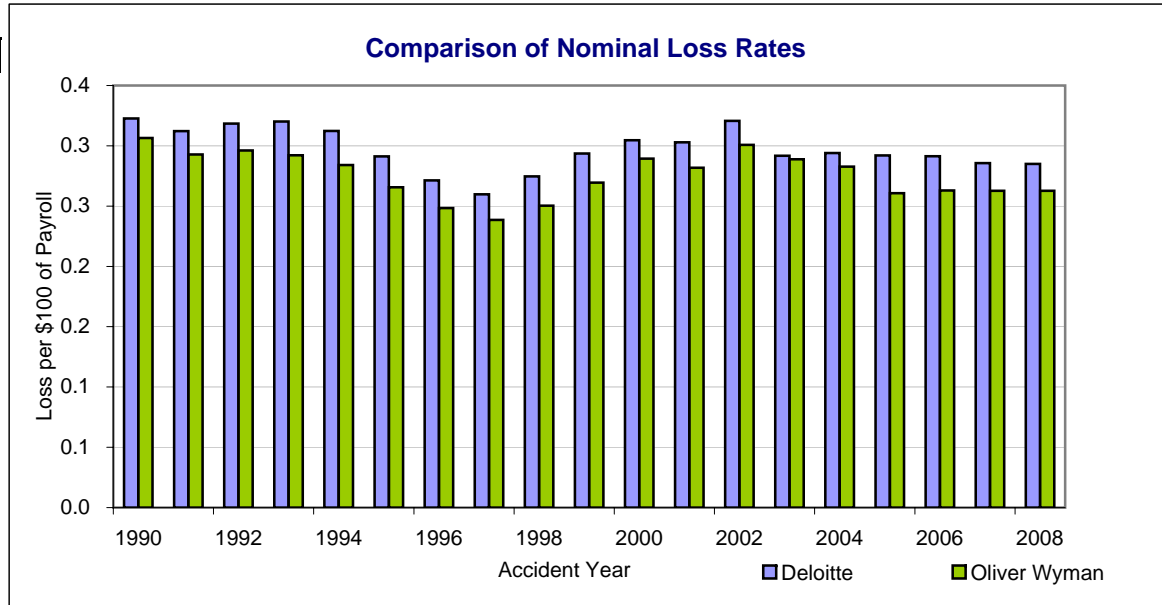


# Ohio Bureau of Workers' Compensation

## Private Employers - Compensation - Lump Sum Settlement

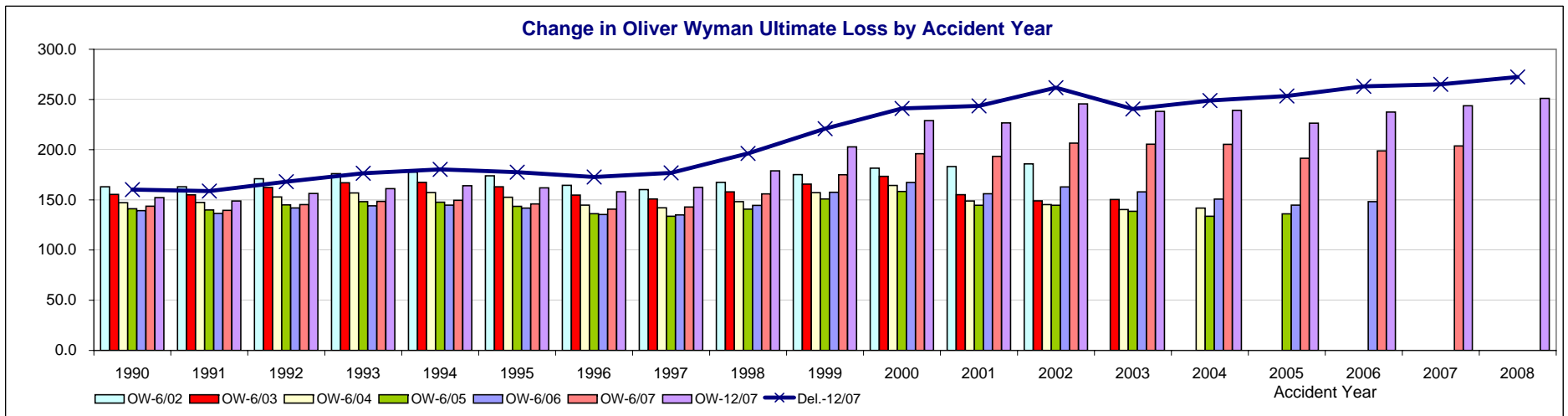
SUMMARY 2  
EXHIBIT 12  
SHEET 2

Accident Year	Ult. Loss Rates		Ult. Frequency		Ult. Severity	
	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman
Prior						
1978	0.116	0.144	16.13%	16.13%	718	894
1979	0.157	0.181	15.76%	15.76%	993	1,146
1980	0.136	0.160	13.45%	13.46%	1,009	1,188
1981	0.140	0.163	12.29%	12.29%	1,138	1,325
1982	0.155	0.172	11.25%	11.25%	1,374	1,530
1983	0.170	0.186	11.25%	11.26%	1,511	1,651
1984	0.204	0.221	12.51%	12.52%	1,627	1,768
1985	0.226	0.241	12.57%	12.57%	1,799	1,916
1986	0.247	0.252	11.94%	11.94%	2,068	2,113
1987	0.261	0.264	11.77%	11.77%	2,219	2,246
1988	0.272	0.277	11.70%	11.72%	2,327	2,367
1989	0.291	0.289	11.35%	11.38%	2,563	2,544
1990	0.323	0.306	10.66%	10.71%	3,026	2,862
1991	0.312	0.293	9.58%	9.65%	3,258	3,035
1992	0.318	0.296	8.95%	9.03%	3,559	3,278
1993	0.320	0.292	8.53%	8.54%	3,754	3,423
1994	0.312	0.284	7.98%	7.99%	3,914	3,558
1995	0.291	0.266	7.10%	7.11%	4,103	3,738
1996	0.271	0.248	6.23%	6.23%	4,357	3,985
1997	0.260	0.239	5.44%	5.44%	4,780	4,384
1998	0.275	0.250	5.10%	5.10%	5,387	4,908
1999	0.294	0.269	4.99%	4.99%	5,885	5,403
2000	0.305	0.289	4.79%	4.79%	6,355	6,047
2001	0.303	0.282	4.15%	4.16%	7,300	6,782
2002	0.321	0.301	3.99%	3.98%	8,046	7,551
2003	0.292	0.289	3.67%	3.68%	7,948	7,850
2004	0.294	0.283	3.33%	3.34%	8,835	8,466
2005	0.292	0.261	2.99%	2.97%	9,769	8,767
2006	0.291	0.263	2.64%	2.88%	11,038	9,143
2007	0.286	0.263	2.45%	2.80%	11,667	9,385
2008	0.285	0.263	2.58%	2.72%	11,068	9,667



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

Accident Year	Oliver Wyman Ultimate Loss by Evaluation Date							Change in Oliver Wyman Ultimate Loss							Cum. Change
	6/30/2008	6/30/2007	6/30/2006	6/30/2005	6/30/2004	6/30/2003	6/30/2002	6/30/08 - 6/30/07	6/30/07 - 6/30/06	6/30/06 - 6/30/05	6/30/05 - 6/30/04	6/30/04 - 6/30/03	6/30/03 - 6/30/02		
1978	37,710	37,680	37,730	37,450	38,466	39,318	40,019	30	(50)	280	(1,016)	(852)	(701)	(2,309)	
1979	50,675	50,201	50,042	49,956	50,674	51,601	52,427	474	159	86	(719)	(927)	(826)	(1,753)	
1980	46,313	45,646	44,860	45,389	46,126	47,835	48,574	667	785	(529)	(736)	(1,710)	(738)	(2,261)	
1981	49,093	48,249	48,106	48,404	49,704	51,600	52,795	844	144	(298)	(1,300)	(1,896)	(1,195)	(3,702)	
1982	51,747	50,267	49,805	49,944	51,085	53,160	54,478	1,480	462	(140)	(1,140)	(2,075)	(1,318)	(2,731)	
1983	56,910	55,370	54,540	55,114	56,999	59,300	60,693	1,540	831	(574)	(1,886)	(2,301)	(1,393)	(3,783)	
1984	73,307	71,337	70,386	71,059	73,566	77,442	80,068	1,970	950	(672)	(2,508)	(3,875)	(2,626)	(6,761)	
1985	86,600	83,243	81,494	81,961	85,273	90,165	92,910	2,817	1,749	(467)	(3,312)	(4,893)	(2,745)	(6,850)	
1986	96,633	92,925	90,012	90,603	93,826	98,936	102,026	3,708	2,913	(592)	(3,223)	(5,110)	(3,090)	(5,393)	
1987	108,612	103,881	101,987	102,578	107,183	112,703	116,782	4,731	1,894	(591)	(4,604)	(5,520)	(4,079)	(8,170)	
1988	122,674	115,551	112,412	113,782	119,357	126,619	131,875	7,123	3,138	(1,370)	(5,575)	(7,262)	(5,255)	(9,201)	
1989	136,374	128,945	126,028	128,176	134,812	141,704	148,092	7,429	2,917	(2,148)	(6,636)	(6,892)	(6,387)	(11,718)	
1990	152,200	143,645	139,274	141,066	147,114	155,461	163,007	8,555	4,371	(1,792)	(6,048)	(8,347)	(7,546)	(10,807)	
1991	148,889	139,556	136,527	139,925	147,386	155,066	163,013	9,333	3,029	(3,398)	(7,460)	(7,680)	(7,947)	(14,125)	
1992	156,360	145,317	141,951	144,951	152,887	162,279	170,983	11,043	3,366	(3,000)	(7,936)	(9,393)	(8,704)	(14,624)	
1993	161,076	148,404	144,013	148,163	156,855	166,954	176,071	12,672	4,391	(4,150)	(8,693)	(10,099)	(9,117)	(14,995)	
1994	164,022	149,536	144,677	147,651	157,240	167,437	177,728	14,486	4,858	(2,973)	(9,589)	(10,197)	(10,291)	(13,706)	
1995	161,886	145,865	141,752	143,587	152,624	162,984	173,881	16,021	4,113	(1,835)	(9,037)	(10,360)	(10,898)	(11,995)	
1996	158,128	140,694	135,449	136,250	144,729	154,694	164,473	17,434	5,245	(801)	(8,479)	(9,966)	(9,778)	(6,344)	
1997	162,428	142,884	135,008	133,700	142,034	150,814	160,249	19,544	7,876	1,308	(8,334)	(8,780)	(9,434)	2,179	
1998	178,861	155,884	144,411	140,764	148,146	158,001	167,416	22,977	11,473	3,648	(7,382)	(9,855)	(9,415)	11,445	
1999	202,709	174,964	157,552	150,811	157,109	165,710	175,205	27,745	17,412	6,741	(6,298)	(8,601)	(9,495)	27,504	
2000	228,947	195,977	167,251	158,331	164,367	173,432	181,603	32,970	28,726	8,920	(6,036)	(9,065)	(8,171)	47,344	
2001	226,570	193,317	156,050	144,593	148,822	155,086	183,153	33,253	37,268	11,456	(4,229)	(6,264)	(28,067)	43,418	
2002	245,531	206,485	162,842	144,621	145,228	148,994	185,816	39,046	43,643	18,221	(607)	(3,765)	(36,822)	59,715	
2003	238,150	205,460	157,929	138,623	140,372	150,374		32,690	47,531	19,306	(1,749)	(10,002)		87,776	
2004	239,230	205,268	150,700	133,715	141,771			33,962	54,568	16,985	(8,056)			97,459	
2005	226,309	191,368	144,715	136,006				34,941	46,654	8,709				90,303	
2006	237,433	198,767	148,209					38,666	50,558					89,224	
2007	243,703	203,705						39,999						39,999	
2008	251,028														
78-02	3,263,715	2,965,823	2,774,160	2,748,830	2,871,614	3,027,297	3,223,337	297,892	191,663	25,329	(122,784)	(155,683)	(196,041)		
78-03	3,501,865	3,171,283	2,932,089	2,887,454	3,011,986	3,177,670		330,582	239,193	44,635	(124,532)	(165,684)			
78-04	3,741,095	3,376,551	3,082,789	3,021,169	3,153,757			364,544	293,762	61,620	(132,588)				
78-05	3,967,404	3,567,919	3,227,504	3,157,175				399,485	340,415	70,329					
78-06	4,204,837	3,766,686	3,375,713					438,151	390,973						
78-07	4,448,541	3,970,391						478,150						445,139	
78-08	4,699,569														

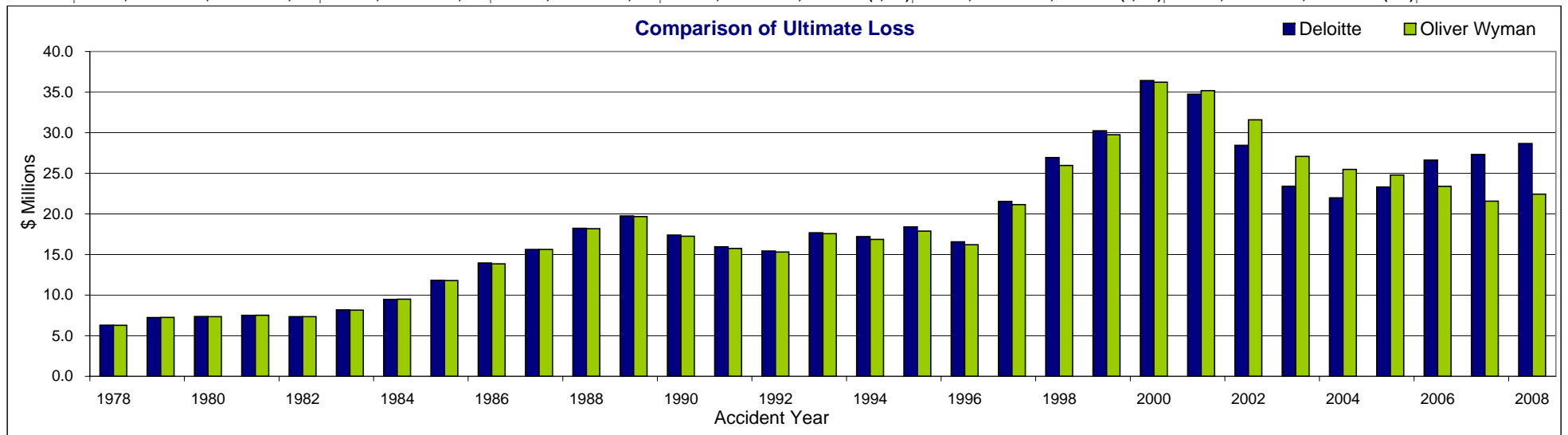




**Ohio Bureau of Workers' Compensation  
Private Employers - Compensation - Living Maintenance (000's)**

SUMMARY 2  
EXHIBIT 13  
SHEET 1

Accident Year	1/1/08-6/30/08			Estimated Paid		Ultimate Loss		Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
	Paid Losses @ 12/07	Estimated Payments		Loss @ 6/30/2008		Oliver Wyman		Oliver Wyman			Oliver Wyman			Oliver Wyman			Oliver Wyman	
		Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman
Prior		16		16		214	-	197	-	197	151	-	151	47	-	47	76.3%	100.0%
1978	6,280	-	-	6,280	6,280	6,296	6,280	16	-	16	16	-	16	-	-	-	100.0%	100.0%
1979	7,212	-	0	7,212	7,212	7,231	7,245	19	33	(14)	19	29	(10)	-	4	(4)	100.0%	87.9%
1980	7,342	1	3	7,343	7,345	7,362	7,351	19	6	13	15	6	9	4	-	4	78.1%	100.0%
1981	7,483	2	9	7,485	7,492	7,506	7,516	21	24	(3)	16	21	(5)	5	3	2	76.0%	87.5%
1982	7,310	6	2	7,316	7,312	7,340	7,342	23	30	(7)	18	26	(8)	6	4	2	75.8%	86.7%
1983	8,132	8	5	8,140	8,137	8,180	8,155	40	18	22	32	16	16	8	2	6	80.8%	88.9%
1984	9,399	7	16	9,406	9,416	9,471	9,496	65	80	(15)	54	69	(15)	11	11	0	83.1%	86.3%
1985	11,709	11	8	11,721	11,718	11,820	11,791	99	73	26	81	63	18	17	10	7	82.4%	86.3%
1986	13,802	12	6	13,815	13,809	13,958	13,839	144	30	114	118	26	92	26	4	22	82.1%	86.7%
1987	15,409	16	27	15,425	15,436	15,613	15,623	188	187	1	152	160	(8)	36	27	9	81.0%	85.6%
1988	17,939	27	30	17,966	17,969	18,221	18,175	256	206	50	205	176	29	51	30	21	80.0%	85.4%
1989	19,367	41	35	19,407	19,402	19,743	19,676	336	274	62	268	232	36	67	42	25	79.9%	84.7%
1990	16,981	44	40	17,025	17,021	17,392	17,255	367	234	133	295	197	98	72	37	35	80.3%	84.2%
1991	15,490	43	23	15,533	15,513	15,951	15,752	418	239	179	336	200	136	81	39	42	80.6%	83.7%
1992	14,899	41	44	14,940	14,942	15,427	15,301	488	359	129	392	299	93	96	60	36	80.3%	83.3%
1993	16,959	59	58	17,018	17,017	17,671	17,560	652	543	109	519	451	68	134	92	42	79.5%	83.1%
1994	16,387	62	64	16,449	16,451	17,199	16,856	750	405	345	593	335	258	157	70	87	79.1%	82.7%
1995	17,393	78	54	17,471	17,447	18,407	17,880	936	433	503	734	357	377	201	76	125	78.5%	82.4%
1996	15,497	77	63	15,574	15,560	16,556	16,198	982	638	344	766	525	241	216	113	103	78.0%	82.3%
1997	19,963	97	123	20,060	20,086	21,538	21,153	1,478	1,067	411	1,145	876	269	333	191	142	77.5%	82.1%
1998	24,642	208	140	24,850	24,783	26,942	25,959	2,092	1,176	916	1,601	963	638	491	213	278	76.5%	81.9%
1999	27,183	242	297	27,425	27,480	30,239	29,752	2,814	2,272	542	2,166	1,857	309	648	415	233	77.0%	81.7%
2000	32,608	382	368	32,991	32,976	36,429	36,218	3,438	3,242	196	2,643	2,646	(3)	795	596	199	76.9%	81.6%
2001	30,187	451	517	30,638	30,705	34,742	35,185	4,104	4,480	(376)	3,187	3,652	(465)	917	828	89	77.7%	81.5%
2002	23,486	514	859	24,000	24,345	28,446	31,586	4,446	7,241	(2,795)	3,477	5,896	(2,419)	968	1,345	(377)	78.2%	81.4%
2003	17,708	808	925	18,516	18,633	23,414	27,079	4,899	8,446	(3,547)	3,861	6,870	(3,009)	1,037	1,576	(539)	78.8%	81.3%
2004	14,592	488	1,108	15,080	15,700	21,982	25,478	6,902	9,778	(2,876)	5,567	7,947	(2,380)	1,335	1,831	(496)	80.7%	81.3%
2005	11,315	2,629	1,672	13,944	12,987	23,317	24,790	9,373	11,803	(2,430)	7,692	9,651	(1,959)	1,681	2,152	(471)	82.1%	81.8%
2006	5,891	6,810	2,283	12,701	8,174	26,619	23,397	13,918	15,223	(1,305)	11,728	12,622	(894)	2,190	2,601	(411)	84.3%	82.9%
2007	682	4,787	1,900	5,469	2,582	27,320	21,564	21,851	18,982	2,869	18,888	15,906	2,982	2,964	3,076	(112)	86.4%	83.8%
2008		100	37	100	37	28,671	22,436	14,235	11,181	3,054	12,130	9,158	2,972	2,105	2,023	82	85.2%	81.9%
<b>Total</b>	<b>453,249</b>	<b>18,067</b>	<b>10,717</b>	<b>471,316</b>	<b>471,316</b>	<b>581,216</b>	<b>573,887</b>	<b>95,564</b>	<b>98,703</b>	<b>(3,139)</b>	<b>78,867</b>	<b>81,232</b>	<b>(2,365)</b>	<b>16,697</b>	<b>17,471</b>	<b>(774)</b>	<b>82.5%</b>	<b>82.3%</b>
<b>Excl Prior</b>	<b>453,249</b>	<b>18,051</b>	<b>10,717</b>	<b>471,300</b>	<b>471,316</b>	<b>581,002</b>	<b>573,887</b>	<b>95,366</b>	<b>98,703</b>	<b>(3,337)</b>	<b>78,716</b>	<b>81,232</b>	<b>(2,516)</b>	<b>16,650</b>	<b>17,471</b>	<b>(821)</b>	<b>82.5%</b>	<b>82.3%</b>

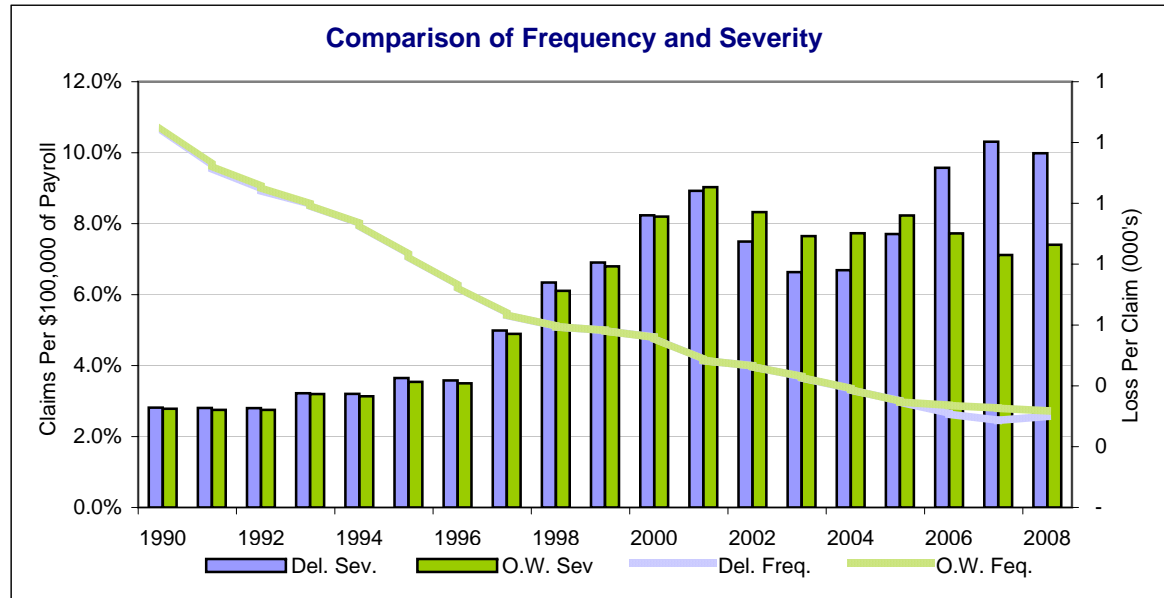
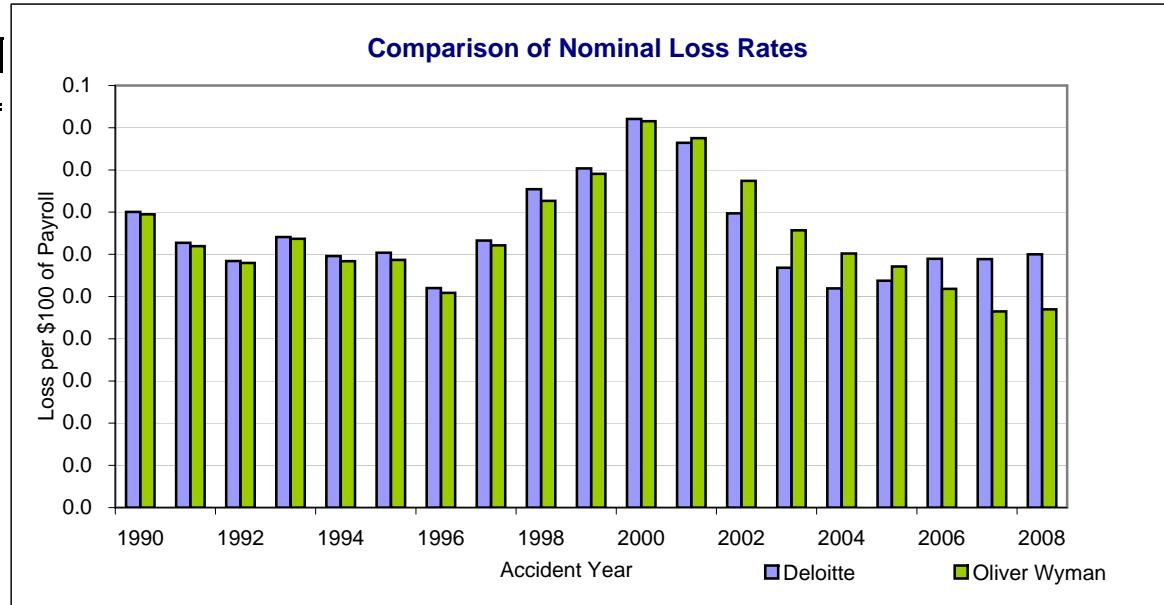


# Ohio Bureau of Workers' Compensation

## Private Employers - Compensation - Living Maintenance

SUMMARY 2  
EXHIBIT 13  
SHEET 2

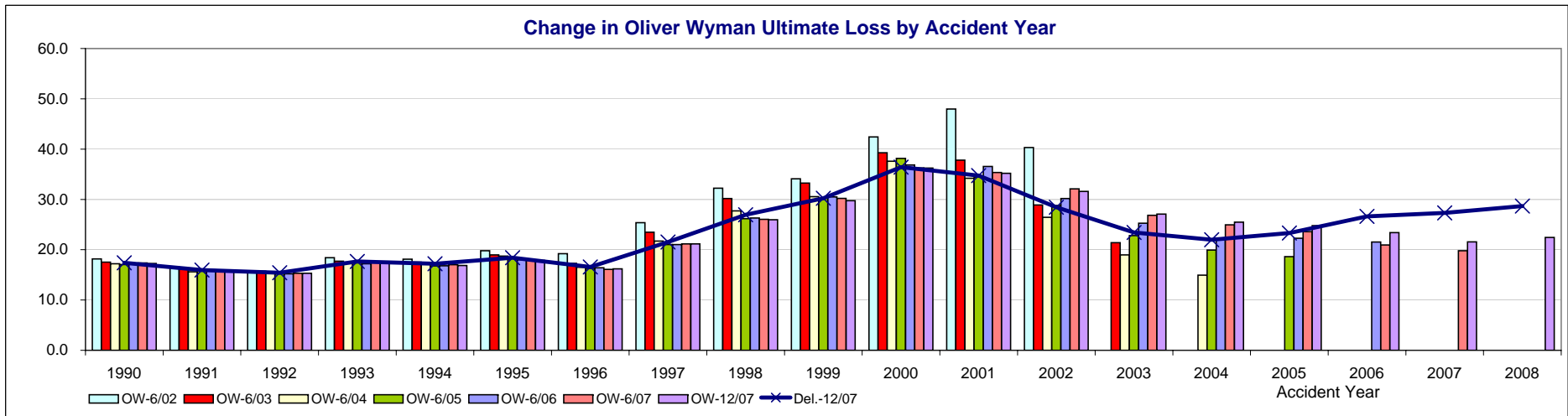
Accident Year	Ult. Loss Rates		Ult. Frequency		Ult. Severity	
	Deloitte	Oliver Wyman	Deloitte	Wyman	Deloitte	Oliver Wyman
Prior						
1978	0.024	0.024	16.13%	16.13%	149	149
1979	0.026	0.026	15.76%	15.76%	164	164
1980	0.025	0.025	13.45%	13.46%	189	189
1981	0.025	0.025	12.29%	12.29%	203	203
1982	0.024	0.024	11.25%	11.25%	217	217
1983	0.027	0.027	11.25%	11.26%	237	237
1984	0.029	0.029	12.51%	12.52%	229	229
1985	0.033	0.033	12.57%	12.57%	263	263
1986	0.036	0.036	11.94%	11.94%	305	303
1987	0.038	0.038	11.77%	11.77%	323	323
1988	0.041	0.041	11.70%	11.72%	352	351
1989	0.042	0.042	11.35%	11.38%	369	367
1990	0.035	0.035	10.66%	10.71%	328	324
1991	0.031	0.031	9.58%	9.65%	327	321
1992	0.029	0.029	8.95%	9.03%	327	321
1993	0.032	0.032	8.53%	8.54%	376	373
1994	0.030	0.029	7.98%	7.99%	373	366
1995	0.030	0.029	7.10%	7.11%	425	413
1996	0.026	0.025	6.23%	6.23%	418	408
1997	0.032	0.031	5.44%	5.44%	582	571
1998	0.038	0.036	5.10%	5.10%	740	712
1999	0.040	0.040	4.99%	4.99%	805	793
2000	0.046	0.046	4.79%	4.79%	960	957
2001	0.043	0.044	4.15%	4.16%	1,041	1,053
2002	0.035	0.039	3.99%	3.98%	874	971
2003	0.028	0.033	3.67%	3.68%	774	893
2004	0.026	0.030	3.33%	3.34%	780	902
2005	0.027	0.029	2.99%	2.97%	899	960
2006	0.029	0.026	2.64%	2.88%	1,117	901
2007	0.029	0.023	2.45%	2.80%	1,203	830
2008	0.030	0.023	2.58%	2.72%	1,165	864



**Ohio Bureau of Workers' Compensation  
Private Employers - Compensation - Living Maintenance (000's)**

**Change in Oliver Wyman Ultimate Loss Estimates**

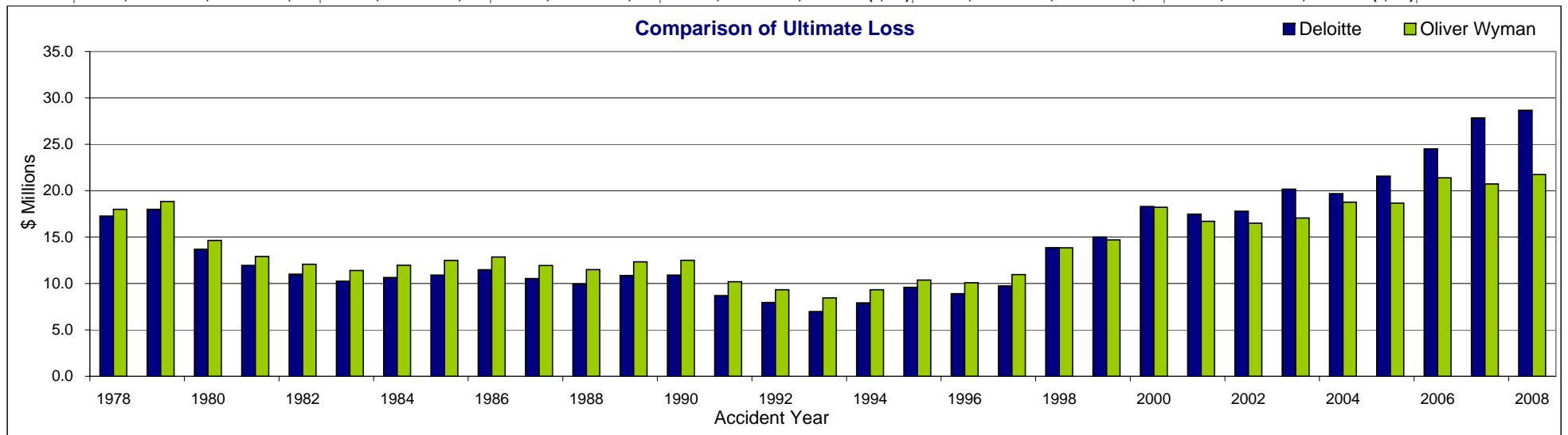
Accident Year	Oliver Wyman Ultimate Loss by Evaluation Date							Change in Oliver Wyman Ultimate Loss						
	6/30/2008	6/30/2007	6/30/2006	6/30/2005	6/30/2004	6/30/2003	6/30/2002	6/30/08 - 6/30/07	6/30/07 - 6/30/06	6/30/06 - 6/30/05	6/30/05 - 6/30/04	6/30/04 - 6/30/03	6/30/03 - 6/30/02	Cum. Change
1978	6,280	6,280	6,288	6,281	6,292	6,332	6,291	-	(8)	7	(11)	(40)	40	(11)
1979	7,245	7,200	7,206	7,219	7,279	7,210	7,167	45	(5)	(13)	(61)	70	42	78
1980	7,351	7,360	7,335	7,342	7,347	7,381	7,344	(9)	25	(7)	(5)	(34)	38	8
1981	7,516	7,552	7,492	7,503	7,449	7,468	7,494	(36)	61	(11)	53	(19)	(26)	22
1982	7,342	7,314	7,296	7,296	7,297	7,388	7,375	28	17	-	(1)	(91)	13	(34)
1983	8,155	8,173	8,159	8,166	8,106	8,224	8,180	(18)	14	(7)	60	(118)	44	(25)
1984	9,496	9,522	9,437	9,401	9,329	9,541	9,368	(26)	85	36	72	(212)	173	127
1985	11,791	11,761	11,788	11,759	11,816	11,991	11,878	30	(27)	29	(57)	(176)	113	(87)
1986	13,839	13,858	13,906	13,951	13,992	14,005	13,985	(19)	(49)	(44)	(41)	(13)	20	(146)
1987	15,623	15,625	15,477	15,409	15,348	15,560	15,917	(2)	148	69	61	(212)	(357)	(294)
1988	18,175	18,191	18,243	18,191	18,163	18,113	18,133	(16)	(52)	53	27	50	(20)	41
1989	19,676	19,668	19,685	19,571	19,372	19,745	19,630	8	(17)	113	200	(373)	114	46
1990	17,255	17,361	17,274	17,041	17,197	17,529	18,179	(106)	87	233	(157)	(331)	(650)	(924)
1991	15,752	15,682	16,013	15,792	15,596	16,149	16,620	70	(332)	221	196	(553)	(471)	(868)
1992	15,301	15,300	15,203	15,204	15,425	15,737	15,540	1	98	(1)	(221)	(312)	197	(239)
1993	17,560	17,486	17,209	17,386	17,495	17,709	18,401	74	277	(177)	(109)	(214)	(692)	(841)
1994	16,856	17,026	16,808	16,783	17,095	17,526	18,103	(170)	218	25	(312)	(431)	(577)	(1,247)
1995	17,880	17,930	18,007	18,345	18,719	18,975	19,785	(50)	(77)	(338)	(373)	(256)	(810)	(1,904)
1996	16,198	16,087	16,403	16,299	16,526	17,287	19,222	111	(316)	104	(227)	(761)	(1,934)	(3,023)
1997	21,153	21,157	21,029	21,017	21,714	23,480	25,384	(4)	128	12	(697)	(1,766)	(1,904)	(4,231)
1998	25,959	26,036	26,313	26,166	27,710	30,164	32,237	(77)	(277)	148	(1,544)	(2,454)	(2,073)	(6,278)
1999	29,752	30,192	30,486	30,315	30,555	33,252	34,108	(440)	(294)	172	(241)	(2,697)	(856)	(4,356)
2000	36,218	36,245	36,834	38,143	37,600	39,282	42,429	(27)	(589)	(1,310)	543	(1,681)	(3,147)	(6,211)
2001	35,185	35,339	36,554	34,451	34,192	37,793	47,970	(154)	(1,216)	2,103	259	(3,601)	(10,177)	(12,786)
2002	31,586	32,089	30,176	28,796	26,441	28,896	40,304	(503)	1,913	1,380	2,355	(2,455)	(11,408)	(8,718)
2003	27,079	26,842	25,265	22,816	18,974	21,409		237	1,577	2,449	3,842	(2,435)		5,670
2004	25,478	24,948	22,177	19,919	14,939			530	2,771	2,259	4,980			10,540
2005	24,790	23,580	22,275	18,615				1,210	1,306	3,659				6,175
2006	23,397	20,950	21,516					2,447	(566)					1,881
2007	21,564	19,803						1,762						1,762
2008	22,436													
78-02	429,143	430,433	430,621	427,826	428,056	446,736	481,043	(1,290)	(189)	2,796	(231)	(18,680)	(34,307)	
78-03	456,221	457,274	455,886	450,641	447,030	468,145		(1,053)	1,388	5,244	3,611	(21,115)		
78-04	481,700	482,223	478,063	470,560	461,969			(523)	4,159	7,503	8,591			
78-05	506,490	505,803	500,338	489,175				687	5,465	11,162				
78-06	529,887	526,753	521,854					3,134	4,899					
78-07	551,451	546,555						4,896						
78-08	573,887													(25,874)



**Ohio Bureau of Workers' Compensation  
Private Employers - Compensation - Lump Sum Advancements (000's)**

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Accident Year	1/1/08-6/30/08			Estimated Paid		Ultimate Loss		Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
	Paid Losses @ 12/07	Estimated Payments		Loss @ 6/30/2008		Oliver Wyman		Oliver Wyman			Oliver Wyman			Oliver Wyman			Oliver Wyman	
		Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman
Prior		152		152		1,397	2,422	1,246	2,422	(1,176)	1,047	1,822	(775)	199	600	(401)	84.1%	75.2%
1978	16,894	38	40	16,932	16,934	17,269	18,001	338	1,067	(729)	280	802	(522)	57	265	(208)	83.1%	75.2%
1979	17,523	36	40	17,559	17,562	17,989	18,836	430	1,274	(844)	355	934	(579)	75	340	(265)	82.5%	73.3%
1980	13,284	34	47	13,318	13,331	13,700	14,640	382	1,309	(927)	311	932	(621)	72	377	(305)	81.3%	71.2%
1981	11,511	43	57	11,554	11,568	11,947	12,910	392	1,342	(950)	316	939	(623)	77	403	(326)	80.4%	70.0%
1982	10,518	38	53	10,556	10,571	10,997	12,080	441	1,509	(1,068)	355	1,046	(691)	86	463	(377)	80.4%	69.3%
1983	9,736	36	51	9,772	9,787	10,254	11,397	482	1,610	(1,128)	384	1,097	(713)	98	513	(415)	79.7%	68.1%
1984	10,019	49	69	10,069	10,089	10,644	11,968	575	1,879	(1,304)	453	1,251	(798)	122	628	(506)	78.7%	66.6%
1985	10,140	71	90	10,211	10,230	10,901	12,480	690	2,250	(1,560)	540	1,482	(942)	150	768	(618)	78.3%	65.9%
1986	10,536	72	71	10,608	10,607	11,484	12,863	876	2,256	(1,380)	687	1,469	(782)	189	787	(598)	78.5%	65.1%
1987	9,523	76	80	9,599	9,603	10,535	11,943	936	2,340	(1,404)	730	1,504	(774)	206	836	(630)	78.0%	64.3%
1988	8,822	99	101	8,921	8,923	9,948	11,496	1,027	2,573	(1,546)	796	1,650	(854)	231	923	(692)	77.5%	64.1%
1989	9,368	157	150	9,525	9,518	10,862	12,339	1,337	2,821	(1,484)	1,038	1,794	(756)	299	1,027	(728)	77.6%	63.6%
1990	9,079	169	166	9,248	9,244	10,905	12,502	1,657	3,258	(1,601)	1,299	2,093	(794)	357	1,165	(808)	78.4%	64.2%
1991	6,951	153	183	7,104	7,134	8,695	10,194	1,591	3,060	(1,469)	1,250	1,975	(725)	341	1,085	(744)	78.6%	64.5%
1992	6,085	137	139	6,221	6,223	7,957	9,324	1,736	3,101	(1,365)	1,363	2,031	(668)	373	1,070	(697)	78.5%	65.5%
1993	5,053	159	187	5,212	5,240	6,973	8,443	1,761	3,203	(1,442)	1,371	2,086	(715)	390	1,117	(727)	77.9%	65.1%
1994	5,353	198	197	5,552	5,550	7,910	9,323	2,358	3,773	(1,415)	1,834	2,488	(654)	525	1,285	(760)	77.8%	65.9%
1995	5,989	258	207	6,247	6,196	9,586	10,364	3,339	4,168	(829)	2,586	2,754	(168)	753	1,414	(661)	77.4%	66.1%
1996	5,065	253	244	5,318	5,309	8,895	10,081	3,577	4,772	(1,195)	2,752	3,156	(404)	825	1,616	(791)	76.9%	66.1%
1997	4,957	313	313	5,271	5,271	9,742	10,962	4,471	5,691	(1,220)	3,411	3,762	(351)	1,060	1,929	(869)	76.3%	66.1%
1998	6,226	380	303	6,605	6,528	13,857	13,843	7,251	7,315	(64)	5,491	4,891	600	1,760	2,424	(664)	75.7%	66.9%
1999	5,897	437	343	6,334	6,240	15,015	14,693	8,681	8,453	228	6,470	5,639	831	2,211	2,814	(603)	74.5%	66.7%
2000	7,019	471	432	7,491	7,452	18,302	18,214	10,811	10,762	49	7,937	7,115	822	2,874	3,647	(773)	73.4%	66.1%
2001	5,032	615	632	5,647	5,664	17,468	16,703	11,821	11,039	782	8,528	7,235	1,293	3,294	3,804	(510)	72.1%	65.5%
2002	3,844	492	514	4,336	4,358	17,782	16,499	13,447	12,141	1,306	9,605	8,008	1,597	3,842	4,133	(291)	71.4%	66.0%
2003	3,387	529	481	3,916	3,868	20,171	17,058	16,256	13,190	3,066	11,386	8,671	2,715	4,870	4,519	351	70.0%	65.7%
2004	3,095	367	376	3,462	3,471	19,688	18,764	16,226	15,293	933	11,130	9,938	1,192	5,096	5,355	(259)	68.6%	65.0%
2005	1,983	270	306	2,253	2,289	21,563	18,660	19,310	16,371	2,939	12,893	10,467	2,426	6,417	5,904	513	66.8%	63.9%
2006	3,027	359	435	3,387	3,463	24,499	21,387	21,112	17,924	3,188	13,629	11,168	2,461	7,483	6,756	727	64.6%	62.3%
2007	370	398	576	768	946	27,839	20,730	27,071	19,784	7,287	16,964	12,155	4,809	10,107	7,629	2,478	62.7%	61.4%
2008		53	11	53	11	28,671	21,738	14,283	10,858	3,425	8,663	6,565	2,098	5,620	4,293	1,327	60.7%	60.5%
<b>Total</b>	<b>226,288</b>	<b>6,911</b>	<b>6,895</b>	<b>233,199</b>	<b>233,199</b>	<b>443,445</b>	<b>442,860</b>	<b>195,911</b>	<b>198,808</b>	<b>(2,897)</b>	<b>135,854</b>	<b>128,919</b>	<b>6,935</b>	<b>60,057</b>	<b>69,889</b>	<b>(9,832)</b>	<b>69.3%</b>	<b>64.8%</b>
<b>Excl Prior</b>	<b>226,288</b>	<b>6,760</b>	<b>6,895</b>	<b>233,047</b>	<b>233,199</b>	<b>442,048</b>	<b>440,438</b>	<b>194,665</b>	<b>196,386</b>	<b>(1,721)</b>	<b>134,807</b>	<b>127,097</b>	<b>7,710</b>	<b>59,859</b>	<b>69,289</b>	<b>(9,430)</b>	<b>69.3%</b>	<b>64.7%</b>

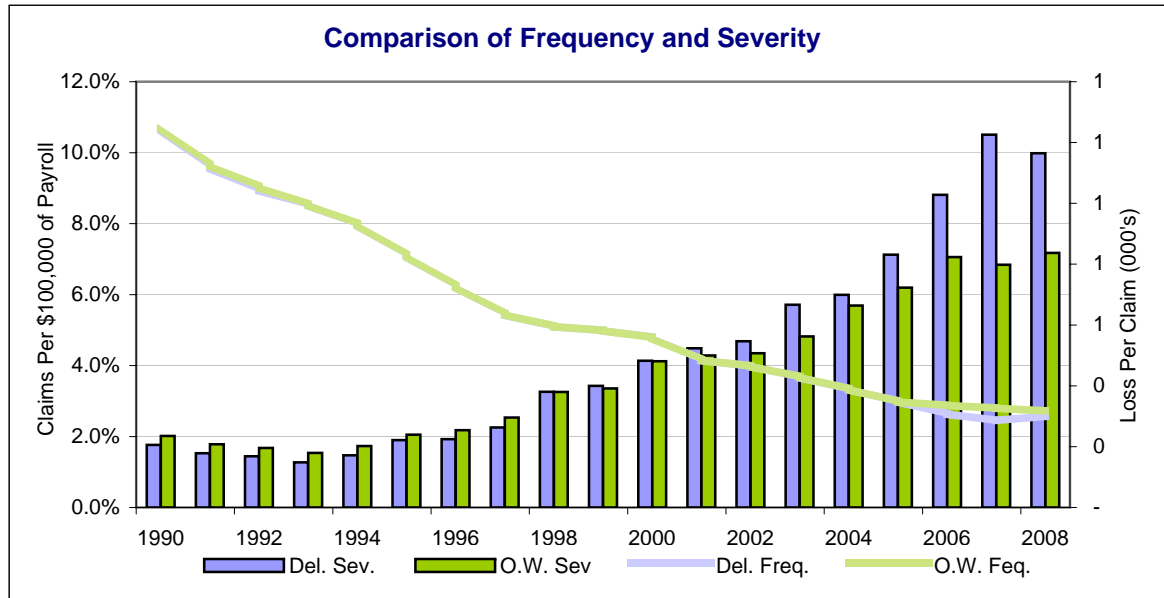
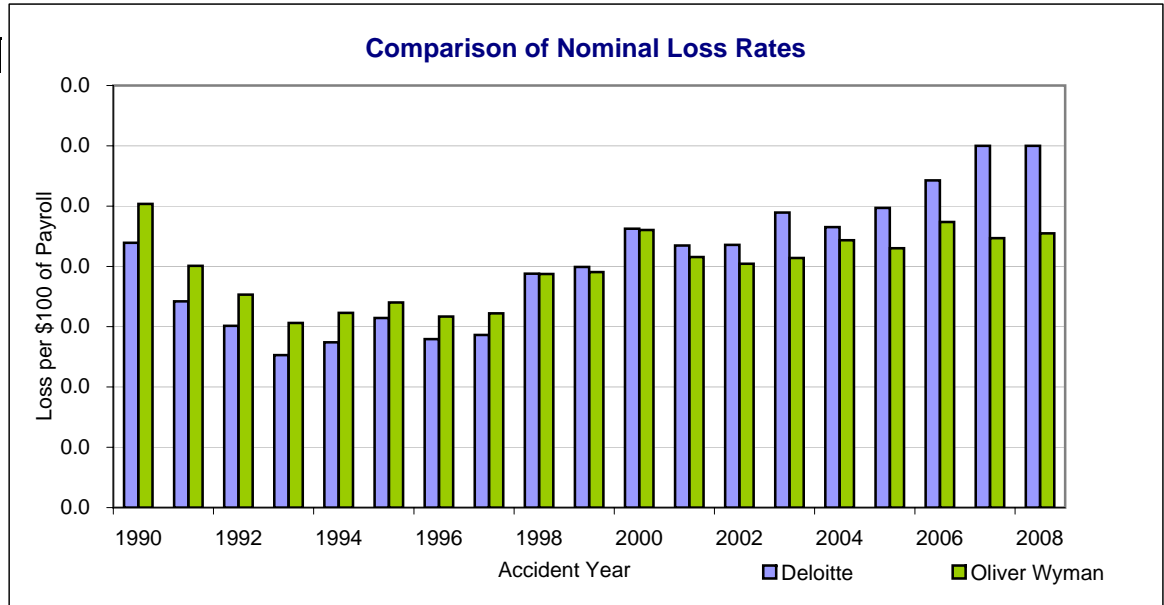


# Ohio Bureau of Workers' Compensation

## Private Employers - Compensation - Lump Sum Advancements

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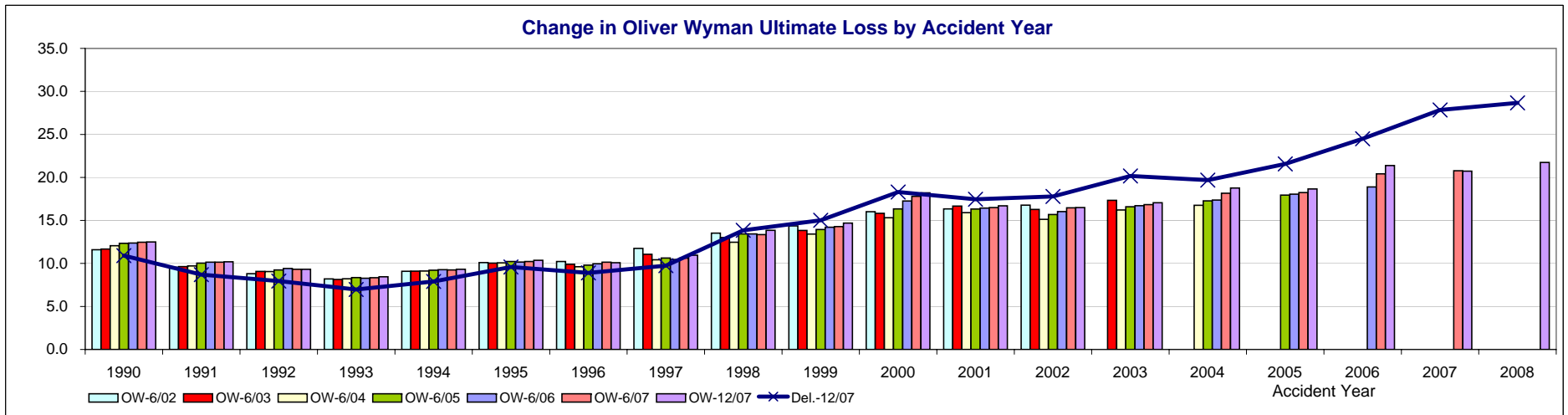
Accident Year	Ult. Loss Rates		Ult. Frequency		Ult. Severity	
	Deloitte	Oliver Wyman	Deloitte	Wyman	Deloitte	Oliver Wyman
Prior						
1978	0.066	0.069	16.13%	16.13%	410	427
1979	0.064	0.067	15.76%	15.76%	407	426
1980	0.047	0.051	13.45%	13.46%	351	375
1981	0.040	0.043	12.29%	12.29%	323	348
1982	0.037	0.040	11.25%	11.25%	325	357
1983	0.034	0.037	11.25%	11.26%	298	331
1984	0.032	0.036	12.51%	12.52%	257	289
1985	0.031	0.035	12.57%	12.57%	243	278
1986	0.030	0.034	11.94%	11.94%	251	281
1987	0.026	0.029	11.77%	11.77%	218	247
1988	0.022	0.026	11.70%	11.72%	192	222
1989	0.023	0.026	11.35%	11.38%	203	230
1990	0.022	0.025	10.66%	10.71%	206	235
1991	0.017	0.020	9.58%	9.65%	178	208
1992	0.015	0.018	8.95%	9.03%	168	195
1993	0.013	0.015	8.53%	8.54%	148	179
1994	0.014	0.016	7.98%	7.99%	172	202
1995	0.016	0.017	7.10%	7.11%	222	239
1996	0.014	0.016	6.23%	6.23%	224	254
1997	0.014	0.016	5.44%	5.44%	263	296
1998	0.019	0.019	5.10%	5.10%	380	380
1999	0.020	0.020	4.99%	4.99%	400	392
2000	0.023	0.023	4.79%	4.79%	483	481
2001	0.022	0.021	4.15%	4.16%	524	500
2002	0.022	0.020	3.99%	3.98%	547	507
2003	0.024	0.021	3.67%	3.68%	667	562
2004	0.023	0.022	3.33%	3.34%	699	664
2005	0.025	0.022	2.99%	2.97%	831	723
2006	0.027	0.024	2.64%	2.88%	1,028	824
2007	0.030	0.022	2.45%	2.80%	1,226	798
2008	0.030	0.023	2.58%	2.72%	1,165	837



**Ohio Bureau of Workers' Compensation  
Private Employers - Compensation - Lump Sum Advancements (000's)**

**Change in Oliver Wyman Ultimate Loss Estimates**

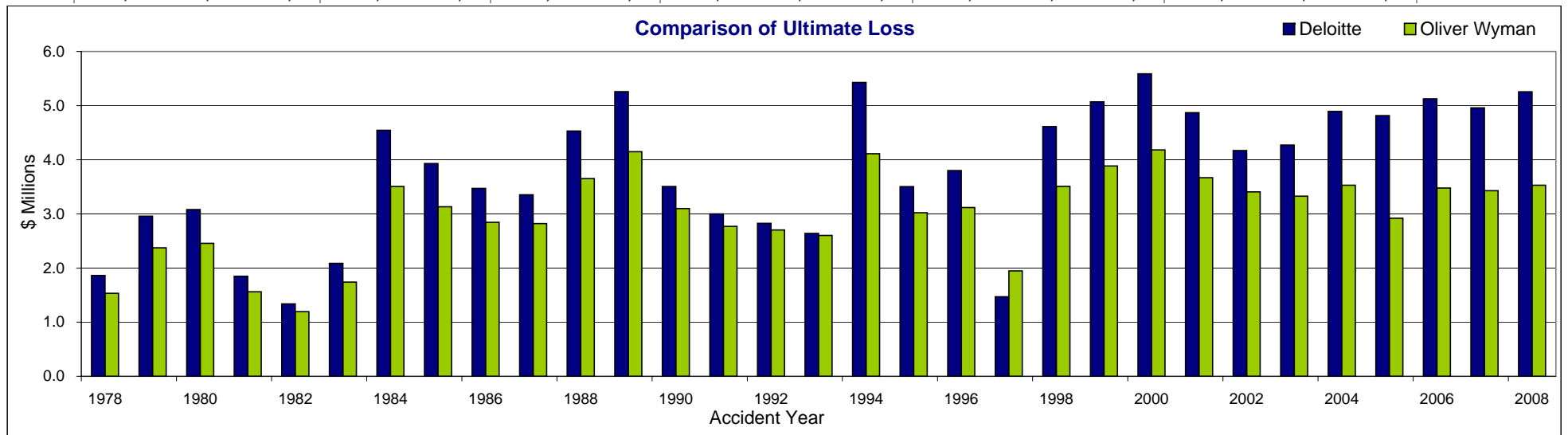
Accident Year	Oliver Wyman Ultimate Loss by Evaluation Date							Change in Oliver Wyman Ultimate Loss						
	6/30/2008	6/30/2007	6/30/2006	6/30/2005	6/30/2004	6/30/2003	6/30/2002	6/30/08 - 6/30/07	6/30/07 - 6/30/06	6/30/06 - 6/30/05	6/30/05 - 6/30/04	6/30/04 - 6/30/03	6/30/03 - 6/30/02	Cum. Change
1978	18,001	18,006	17,973	18,015	18,015	17,945	18,025	(5)	33	(42)	0	69	(80)	(24)
1979	18,836	18,859	18,853	18,842	18,845	18,765	18,837	(23)	7	11	(3)	80	(72)	(1)
1980	14,640	14,594	14,553	14,603	14,576	14,510	14,571	46	42	(50)	26	67	(61)	70
1981	12,910	12,906	12,860	12,887	12,836	12,779	12,870	4	46	(27)	51	57	(92)	40
1982	12,080	12,060	12,029	12,070	12,049	12,054	12,157	20	31	(41)	21	(5)	(103)	(78)
1983	11,397	11,444	11,336	11,319	11,389	11,364	11,383	(47)	108	18	(71)	25	(18)	15
1984	11,968	11,956	11,902	11,896	11,939	11,875	11,796	12	53	6	(43)	65	78	171
1985	12,480	12,535	12,488	12,605	12,719	12,724	12,764	(55)	47	(117)	(114)	(4)	(41)	(284)
1986	12,863	12,847	12,661	12,825	12,777	12,620	12,444	16	186	(164)	47	157	176	419
1987	11,943	11,834	11,675	11,634	11,542	11,408	11,324	109	160	40	92	135	84	620
1988	11,496	11,486	11,351	11,319	11,377	11,309	11,330	10	135	32	(58)	68	(20)	167
1989	12,339	12,256	12,227	12,058	12,028	11,797	11,749	83	29	169	30	231	49	590
1990	12,502	12,465	12,371	12,337	12,060	11,669	11,594	37	94	34	277	391	75	908
1991	10,194	10,147	10,150	10,042	9,715	9,628	9,562	47	(3)	108	327	88	66	633
1992	9,324	9,323	9,416	9,238	9,058	9,079	8,811	1	(93)	178	180	(21)	267	513
1993	8,443	8,346	8,281	8,350	8,213	8,147	8,203	97	65	(69)	137	66	(57)	240
1994	9,323	9,236	9,273	9,216	9,118	9,106	9,081	87	(37)	57	98	12	25	242
1995	10,364	10,225	10,158	10,223	10,073	10,031	10,100	139	67	(66)	151	41	(69)	264
1996	10,081	10,140	9,965	9,800	9,615	9,891	10,222	(59)	175	165	184	(276)	(331)	(141)
1997	10,962	10,610	10,452	10,635	10,433	11,063	11,745	352	158	(183)	203	(630)	(682)	(783)
1998	13,843	13,353	13,427	13,429	12,461	13,013	13,531	490	(73)	(2)	968	(551)	(519)	312
1999	14,693	14,293	14,201	13,946	13,423	13,828	14,358	400	92	256	523	(405)	(530)	335
2000	18,214	17,802	17,265	16,334	15,319	15,821	16,014	412	537	930	1,015	(501)	(193)	2,200
2001	16,703	16,494	16,431	16,327	15,899	16,667	16,335	209	63	104	429	(769)	332	368
2002	16,499	16,466	16,035	15,684	15,134	16,275	16,773	33	431	351	550	(1,141)	(498)	(274)
2003	17,058	16,838	16,712	16,597	16,214	17,338		220	126	115	383	(1,124)		(280)
2004	18,764	18,158	17,375	17,282	16,760			606	783	94	522			2,004
2005	18,660	18,246	18,057	17,949				414	190	107				711
2006	21,387	20,424	18,894					963	1,530					2,493
2007	20,730	20,774						(44)						(44)
2008	21,738													
78-02	322,100	319,685	317,332	315,636	310,615	313,367	315,578	2,415	2,353	1,696	5,021	(2,752)	(2,212)	
78-03	339,159	336,524	334,044	332,232	326,829	330,705		2,635	2,480	1,812	5,403	(3,876)		
78-04	357,923	354,682	351,419	349,514	343,589			3,241	3,262	1,905	5,925			
78-05	376,583	372,928	369,476	367,463						2,013				
78-06	397,970	393,352	388,370					4,618	4,982					
78-07	418,700	414,126						4,574						11,406
78-08	440,438													



**Ohio Bureau of Workers' Compensation  
Private Employers - Compensation - Additional Awards (000's)**

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Accident Year	Paid Losses @ 12/07	1/1/08-6/30/08 Estimated Payments		Estimated Paid Loss @ 6/30/2008		Ultimate Loss		Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors			
		Deloitte		Oliver Wyman		Deloitte		Oliver Wyman		Deloitte			Oliver Wyman			Deloitte			Oliver Wyman	
		Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman		
Prior		53		53		1,245	433	1,191	433	758	914	356	558	278	77	201	76.7%	82.2%		
1978	1,434	14	11	1,448	1,445	1,864	1,534	416	89	327	306	74	232	109	15	94	73.7%	81.8%		
1979	2,230	22	18	2,252	2,248	2,957	2,374	704	126	578	507	104	403	198	22	176	71.9%	82.5%		
1980	2,278	23	18	2,301	2,296	3,080	2,456	780	160	620	548	133	415	232	27	205	70.2%	83.1%		
1981	1,342	12	14	1,354	1,356	1,849	1,561	495	205	290	339	170	169	156	35	121	68.6%	82.9%		
1982	953	9	11	962	964	1,338	1,195	376	231	145	251	189	62	125	42	83	66.8%	81.8%		
1983	1,456	16	9	1,472	1,465	2,088	1,741	616	276	340	402	220	182	214	56	158	65.2%	79.7%		
1984	3,101	34	27	3,135	3,128	4,544	3,506	1,409	378	1,031	900	294	606	509	84	425	63.9%	77.8%		
1985	2,624	29	43	2,653	2,667	3,929	3,131	1,277	464	813	798	353	445	479	111	368	62.5%	76.1%		
1986	2,267	26	34	2,293	2,300	3,471	2,843	1,178	543	635	721	408	313	458	135	323	61.1%	75.1%		
1987	2,139	25	14	2,164	2,153	3,354	2,820	1,189	667	522	713	497	216	477	170	307	59.9%	74.5%		
1988	2,822	33	21	2,855	2,843	4,530	3,653	1,675	810	865	984	591	393	691	219	472	58.7%	73.0%		
1989	3,196	39	47	3,236	3,243	5,257	4,149	2,021	906	1,115	1,163	644	519	859	262	597	57.5%	71.1%		
1990	2,080	26	18	2,106	2,098	3,507	3,099	1,401	1,001	400	790	698	92	611	303	308	56.4%	69.7%		
1991	1,734	23	23	1,758	1,757	3,000	2,768	1,242	1,011	231	687	689	(2)	556	322	234	55.3%	68.2%		
1992	1,590	21	20	1,611	1,610	2,825	2,704	1,213	1,094	119	658	730	(72)	555	364	191	54.2%	66.7%		
1993	1,446	20	15	1,466	1,461	2,640	2,601	1,173	1,140	33	624	738	(114)	549	402	147	53.2%	64.7%		
1994	2,887	45	43	2,932	2,930	5,427	4,111	2,495	1,181	1,314	1,303	742	561	1,192	439	753	52.2%	62.8%		
1995	1,806	28	21	1,834	1,826	3,503	3,021	1,669	1,195	474	858	735	123	811	460	351	51.4%	61.5%		
1996	1,899	30	33	1,929	1,931	3,801	3,117	1,873	1,186	687	947	715	232	926	471	455	50.6%	60.3%		
1997	710	12	19	723	729	1,470	1,948	747	1,219	(472)	371	724	(353)	376	495	(119)	49.7%	59.4%		
1998	2,133	57	67	2,190	2,200	4,612	3,510	2,422	1,310	1,112	1,185	763	422	1,237	547	690	48.9%	58.2%		
1999	2,217	65	192	2,282	2,410	5,070	3,887	2,788	1,477	1,311	1,363	855	508	1,425	622	803	48.9%	57.9%		
2000	2,399	113	92	2,511	2,491	5,589	4,182	3,077	1,691	1,386	1,502	994	508	1,575	697	878	48.8%	58.8%		
2001	1,793	83	91	1,876	1,884	4,870	3,669	2,993	1,785	1,208	1,496	1,108	388	1,497	677	820	50.0%	62.1%		
2002	1,252	106	193	1,358	1,444	4,170	3,407	2,812	1,963	849	1,412	1,225	187	1,400	738	662	50.2%	62.4%		
2003	1,047	162	161	1,209	1,208	4,271	3,327	3,062	2,119	943	1,572	1,350	222	1,490	769	721	51.3%	63.7%		
2004	866	344	374	1,210	1,239	4,894	3,530	3,684	2,291	1,393	1,973	1,480	493	1,711	811	900	53.6%	64.6%		
2005	207	234	67	441	274	4,816	2,920	4,375	2,646	1,729	2,528	1,811	717	1,847	835	1,012	57.8%	68.4%		
2006	322	(50)	(0)	273	322	5,126	3,477	4,853	3,155	1,698	2,840	2,187	653	2,013	968	1,045	58.5%	69.3%		
2007	0	0	-	1	0	4,959	3,427	4,959	3,427	1,532	2,788	2,319	469	2,171	1,108	1,063	56.2%	67.7%		
2008	0	0	-	0	-	5,256	3,530	2,628	1,765	863	1,407	1,137	270	1,221	628	593	53.5%	64.4%		
<b>Total</b>	<b>52,230</b>	<b>1,657</b>	<b>1,694</b>	<b>53,887</b>	<b>53,887</b>	<b>119,310</b>	<b>93,633</b>	<b>62,795</b>	<b>37,944</b>	<b>24,851</b>	<b>34,848</b>	<b>25,033</b>	<b>9,815</b>	<b>27,947</b>	<b>12,911</b>	<b>15,036</b>	<b>55.5%</b>	<b>66.0%</b>		
<b>Excl Prior</b>	<b>52,230</b>	<b>1,604</b>	<b>1,694</b>	<b>53,834</b>	<b>53,887</b>	<b>118,066</b>	<b>93,200</b>	<b>61,603</b>	<b>37,511</b>	<b>24,092</b>	<b>33,934</b>	<b>24,677</b>	<b>9,257</b>	<b>27,669</b>	<b>12,834</b>	<b>14,835</b>	<b>55.1%</b>	<b>65.8%</b>		

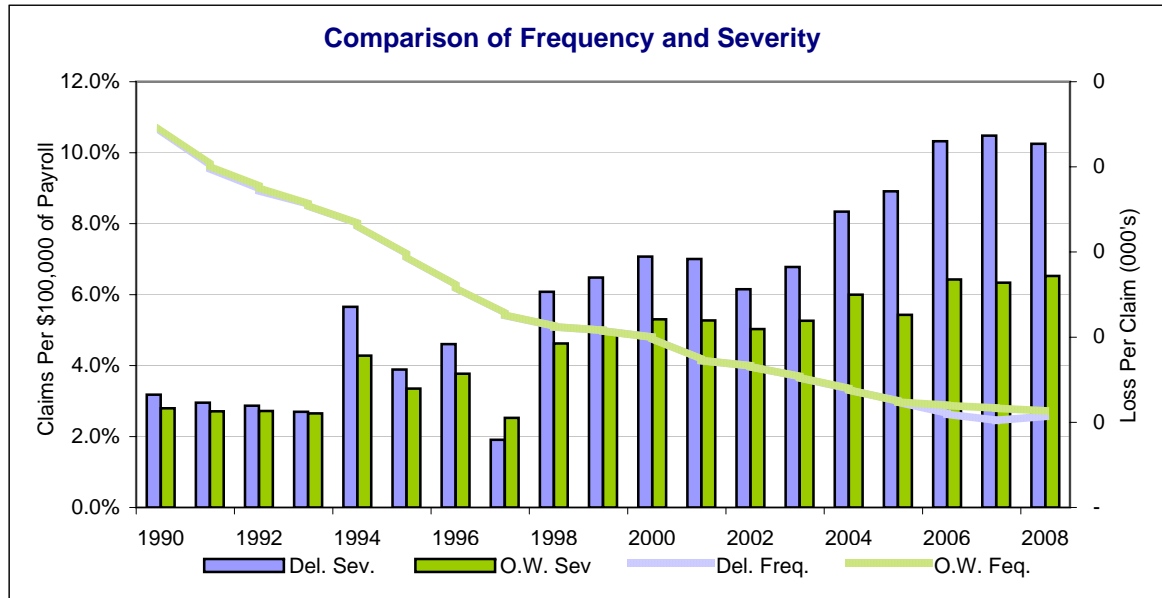
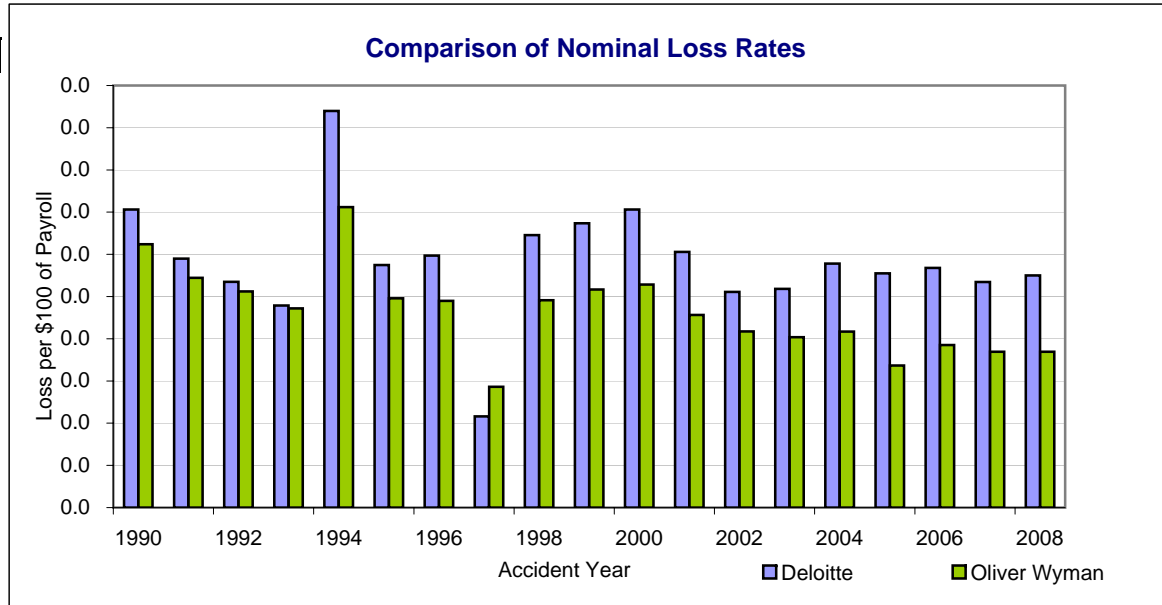


# Ohio Bureau of Workers' Compensation

## Private Employers - Compensation - Additional Awards

SUMMARY 2  
EXHIBIT 15  
SHEET 2

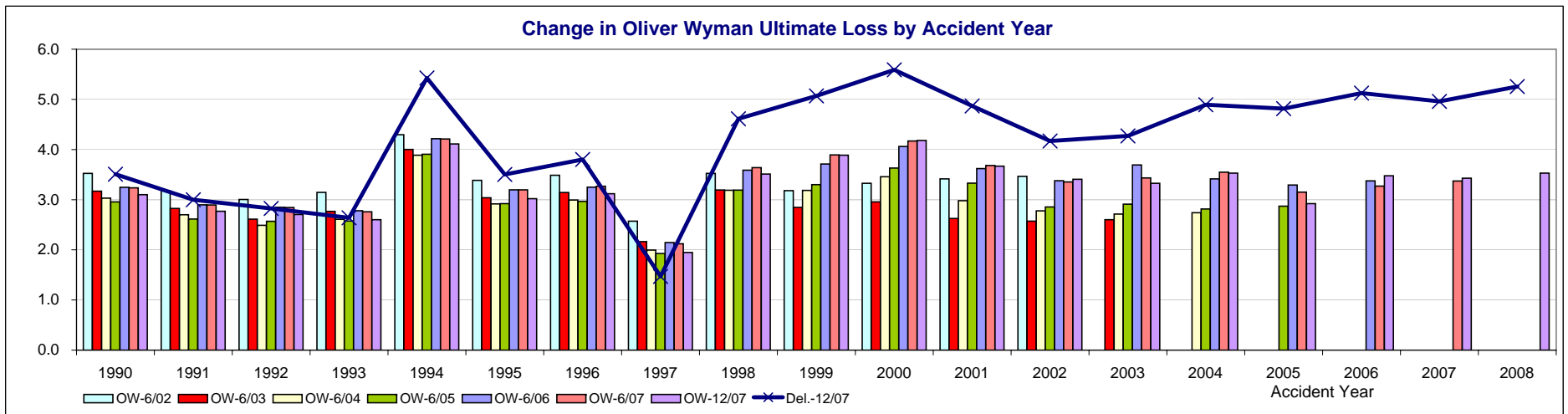
Accident Year	Ult. Loss Rates		Ult. Frequency		Ult. Severity	
	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman
Prior						
1978	0.007	0.006	16.13%	16.13%	44	36
1979	0.011	0.008	15.76%	15.76%	67	54
1980	0.011	0.008	13.45%	13.46%	79	63
1981	0.006	0.005	12.29%	12.29%	50	42
1982	0.004	0.004	11.25%	11.25%	40	35
1983	0.007	0.006	11.25%	11.26%	61	51
1984	0.014	0.011	12.51%	12.52%	110	85
1985	0.011	0.009	12.57%	12.57%	87	70
1986	0.009	0.007	11.94%	11.94%	76	62
1987	0.008	0.007	11.77%	11.77%	69	58
1988	0.010	0.008	11.70%	11.72%	88	70
1989	0.011	0.009	11.35%	11.38%	98	77
1990	0.007	0.006	10.66%	10.71%	66	58
1991	0.006	0.005	9.58%	9.65%	62	56
1992	0.005	0.005	8.95%	9.03%	60	57
1993	0.005	0.005	8.53%	8.54%	56	55
1994	0.009	0.007	7.98%	7.99%	118	89
1995	0.006	0.005	7.10%	7.11%	81	70
1996	0.006	0.005	6.23%	6.23%	96	79
1997	0.002	0.003	5.44%	5.44%	40	53
1998	0.006	0.005	5.10%	5.10%	127	96
1999	0.007	0.005	4.99%	4.99%	135	104
2000	0.007	0.005	4.79%	4.79%	147	110
2001	0.006	0.005	4.15%	4.16%	146	110
2002	0.005	0.004	3.99%	3.98%	128	105
2003	0.005	0.004	3.67%	3.68%	141	110
2004	0.006	0.004	3.33%	3.34%	174	125
2005	0.006	0.003	2.99%	2.97%	186	113
2006	0.006	0.004	2.64%	2.88%	215	134
2007	0.005	0.004	2.45%	2.80%	218	132
2008	0.006	0.004	2.58%	2.72%	214	136





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

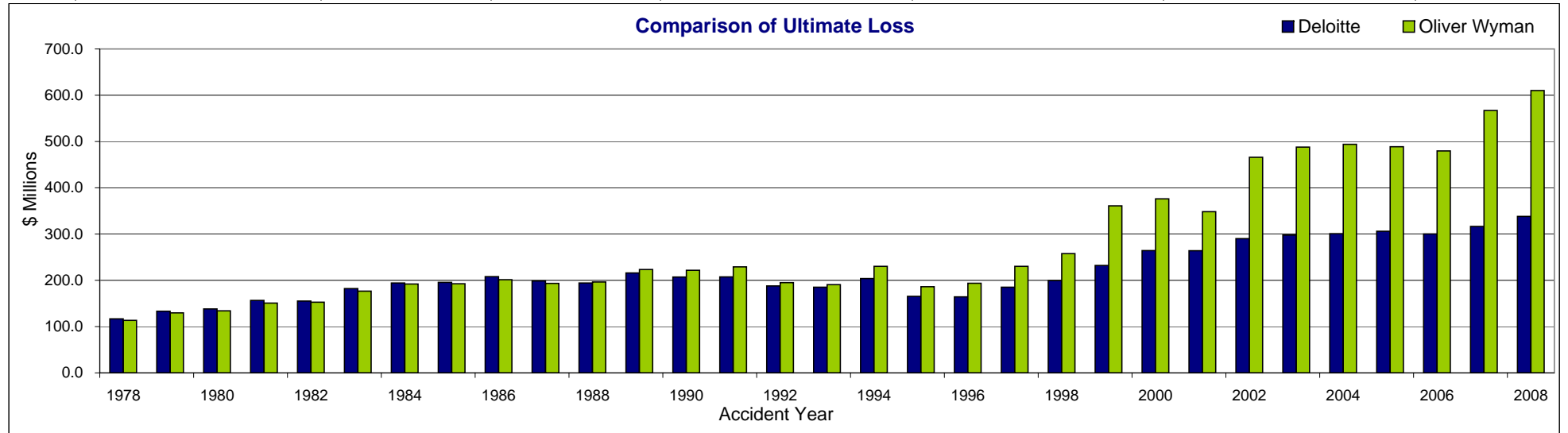
Accident Year	Oliver Wyman Ultimate Loss by Evaluation Date							Change in Oliver Wyman Ultimate Loss						
	6/30/2008	6/30/2007	6/30/2006	6/30/2005	6/30/2004	6/30/2003	6/30/2002	6/30/08 - 6/30/07	6/30/07 - 6/30/06	6/30/06 - 6/30/05	6/30/05 - 6/30/04	6/30/04 - 6/30/03	6/30/03 - 6/30/02	Cum. Change
1978	1,534	1,582	1,541	1,401	1,413	1,431	1,536	(48)	40	140	(12)	(17)	(105)	(3)
1979	2,374	2,427	2,383	2,203	2,202	2,207	2,300	(53)	45	180	0	(5)	(92)	75
1980	2,456	2,475	2,435	2,269	2,265	2,262	2,356	(19)	40	166	4	2	(93)	100
1981	1,561	1,605	1,574	1,413	1,428	1,448	1,566	(44)	30	161	(14)	(21)	(118)	(6)
1982	1,195	1,246	1,225	1,082	1,096	1,119	1,240	(51)	21	143	(14)	(23)	(122)	(46)
1983	1,741	1,799	1,783	1,626	1,640	1,656	1,778	(58)	16	157	(13)	(16)	(122)	(37)
1984	3,506	3,554	3,500	3,279	3,275	3,284	3,441	(48)	54	221	4	(9)	(158)	64
1985	3,131	3,180	3,119	2,874	2,874	2,861	3,048	(49)	62	244	0	13	(187)	83
1986	2,843	2,910	2,854	2,608	2,691	2,895	2,895	(67)	56	246	(25)	(58)	(204)	(52)
1987	2,820	2,928	2,906	2,660	2,692	2,753	2,979	(108)	22	246	(31)	(61)	(226)	(159)
1988	3,653	3,764	3,754	3,471	3,520	3,598	3,911	(111)	10	283	(49)	(78)	(313)	(258)
1989	4,149	4,227	4,167	3,827	3,819	3,862	4,089	(78)	60	340	9	(44)	(227)	59
1990	3,099	3,237	3,246	2,957	3,031	3,171	3,525	(138)	(9)	289	(74)	(140)	(354)	(426)
1991	2,768	2,894	2,898	2,616	2,700	2,827	3,176	(126)	(3)	282	(84)	(127)	(349)	(408)
1992	2,704	2,843	2,850	2,569	2,490	2,612	3,005	(139)	(7)	280	80	(122)	(393)	(301)
1993	2,601	2,758	2,781	2,573	2,608	2,767	3,145	(157)	(23)	207	(35)	(159)	(377)	(543)
1994	4,111	4,209	4,215	3,905	3,887	4,001	4,294	(98)	(6)	309	19	(114)	(294)	(183)
1995	3,021	3,196	3,197	2,922	2,915	3,037	3,387	(175)	(1)	274	8	(123)	(349)	(365)
1996	3,117	3,267	3,248	2,965	2,995	3,143	3,486	(150)	19	283	(29)	(149)	(342)	(368)
1997	1,948	2,121	2,145	1,926	1,996	2,164	2,573	(173)	(24)	219	(71)	(168)	(409)	(624)
1998	3,510	3,639	3,589	3,192	3,187	3,194	3,524	(129)	50	397	5	(7)	(330)	(14)
1999	3,887	3,892	3,712	3,299	3,184	2,846	3,180	(5)	179	413	115	338	(334)	707
2000	4,182	4,170	4,060	3,631	3,458	2,956	3,326	12	109	429	174	502	(370)	856
2001	3,669	3,681	3,621	3,329	2,981	2,625	3,414	(12)	61	292	348	355	(789)	255
2002	3,407	3,353	3,377	2,855	2,776	2,573	3,466	54	(24)	522	79	203	(893)	(59)
2003	3,327	3,434	3,693	2,910	2,713	2,600		(107)	(258)	782	197	113		727
2004	3,530	3,549	3,416	2,813	2,740			(19)	133	603	73			790
2005	2,920	3,150	3,292	2,870				(230)	(141)	422				50
2006	3,477	3,272	3,374					205	(102)					103
2007	3,427	3,371						57						57
2008	3,530													
78-02	72,987	74,957	74,180	67,455	67,062	67,089	74,641	(1,970)	778	6,725	393	(26)	(7,552)	
78-03	76,315	78,392	77,872	70,365	69,775	69,689		(2,077)	520	7,507	590	87		
78-04	79,845	81,941	81,288	73,179	72,515			(2,096)	653	8,110	663			
78-05	82,765	85,091	84,580	76,049				(2,326)	512	8,531				
78-06	86,242	88,363	87,954					(2,121)	410					
78-07	89,670	91,734						(2,064)						74
78-08	93,200													



**Ohio Bureau of Workers' Compensation  
Public Employers - Taxing Districts - Medical and Compensation - Total (000's)**

SUMMARY 2  
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SHEET 1

Accident Year	1/1/08-6/30/08			Estimated Paid		Ultimate Loss		Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
	Paid Losses @ 12/07	Estimated Payments		Loss @ 6/30/2008		Oliver Wyman		Oliver Wyman			Oliver Wyman			Oliver Wyman			Oliver Wyman	
		Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman
Prior		4,064		4,064		92,929	70,336	88,865	70,336	18,529	59,883	46,083	13,800	28,982	24,253	4,729	67.4%	65.5%
1978	98,496	762	665	99,257	99,161	116,850	113,462	17,592	14,301	3,291	11,623	9,980	1,643	5,970	4,321	1,649	66.1%	69.8%
1979	111,427	855	844	112,282	112,272	133,230	129,543	20,947	17,271	3,676	13,785	11,980	1,805	7,163	5,291	1,872	65.8%	69.4%
1980	114,769	891	780	115,660	115,549	138,058	133,980	22,398	18,431	3,967	14,644	12,702	1,942	7,755	5,729	2,026	65.4%	68.9%
1981	127,299	1,087	903	128,386	128,202	156,480	150,805	28,094	22,603	5,491	18,212	15,356	2,856	9,882	7,247	2,635	64.8%	67.9%
1982	124,421	1,126	1,095	125,547	125,516	155,151	152,697	29,604	27,181	2,423	19,053	18,222	831	10,551	8,959	1,592	64.4%	67.0%
1983	141,952	1,396	1,349	143,348	143,301	182,263	176,687	38,915	33,386	5,529	24,815	22,183	2,632	14,101	11,203	2,898	63.8%	66.4%
1984	150,650	1,504	1,566	152,154	152,216	194,145	192,148	41,992	39,932	2,060	26,627	26,458	169	15,365	13,474	1,891	63.4%	66.3%
1985	150,287	1,495	1,364	151,782	151,651	195,642	192,451	43,859	40,800	3,059	27,596	26,623	973	16,264	14,177	2,087	62.9%	65.3%
1986	155,895	1,648	1,508	157,543	157,403	207,923	201,483	50,381	44,080	6,301	31,405	28,185	3,220	18,976	15,895	3,081	62.3%	63.9%
1987	148,508	1,536	1,422	150,044	149,929	198,638	193,538	48,594	43,609	4,985	30,053	27,706	2,347	18,541	15,903	2,638	61.8%	63.5%
1988	145,094	1,484	1,436	146,578	146,529	194,218	196,502	47,640	49,973	(2,333)	29,212	31,258	(2,046)	18,428	18,715	(287)	61.3%	62.5%
1989	154,137	1,795	1,747	155,933	155,885	216,030	223,328	60,097	67,443	(7,346)	36,433	41,187	(4,754)	23,664	26,256	(2,592)	60.6%	61.1%
1990	146,797	1,728	1,841	148,526	148,638	207,110	221,678	58,584	73,040	(14,456)	35,223	43,287	(8,064)	23,361	29,753	(6,392)	60.1%	59.3%
1991	141,960	1,844	1,918	143,804	143,878	207,445	229,111	63,641	85,233	(21,592)	37,822	49,301	(11,479)	25,818	35,932	(10,113)	59.4%	57.8%
1992	128,547	1,659	1,636	130,206	130,182	188,028	195,075	57,822	64,892	(7,071)	34,135	38,115	(3,980)	23,687	26,777	(3,090)	59.0%	58.7%
1993	119,683	1,761	1,623	121,444	121,307	185,186	190,648	63,741	69,341	(5,600)	37,171	39,818	(2,647)	26,570	29,523	(2,953)	58.3%	57.4%
1994	130,012	1,870	1,958	131,882	131,970	203,769	230,351	71,887	98,381	(26,494)	41,638	54,869	(13,231)	30,249	43,512	(13,263)	57.9%	55.8%
1995	101,048	1,620	1,641	102,669	102,689	165,370	186,188	62,702	83,498	(20,797)	35,781	45,881	(10,100)	26,920	37,617	(10,697)	57.1%	54.9%
1996	99,576	1,664	1,880	101,240	101,456	164,230	193,570	62,989	92,115	(29,125)	35,741	50,528	(14,787)	27,248	41,587	(14,338)	56.7%	54.9%
1997	104,305	2,109	2,385	106,414	106,690	185,083	230,340	78,669	123,650	(44,981)	43,953	65,695	(21,742)	34,716	57,955	(23,239)	55.9%	53.1%
1998	111,451	2,437	2,570	113,888	114,021	199,443	257,658	85,554	143,637	(58,083)	47,828	74,809	(26,981)	37,726	68,828	(31,102)	55.9%	52.1%
1999	123,568	3,052	3,360	126,619	126,928	232,221	360,940	105,602	234,012	(128,411)	58,624	114,987	(56,363)	46,977	119,025	(72,048)	55.5%	49.1%
2000	135,703	3,973	4,092	139,676	139,795	264,259	376,033	124,583	236,238	(111,655)	68,939	115,776	(46,837)	55,644	120,462	(64,818)	55.3%	49.0%
2001	121,560	4,748	4,074	126,307	125,634	264,082	348,271	137,775	222,637	(84,862)	76,183	108,894	(32,711)	61,592	113,743	(52,151)	55.3%	48.9%
2002	128,976	5,164	5,415	134,139	134,391	290,181	465,955	156,042	331,564	(175,523)	87,025	156,979	(69,954)	69,016	174,585	(105,569)	55.8%	47.3%
2003	121,350	6,389	6,462	127,739	127,812	297,938	487,948	170,199	360,137	(189,938)	95,622	168,722	(73,100)	74,577	191,415	(116,838)	56.2%	46.8%
2004	105,243	6,748	5,993	111,991	111,235	300,896	493,938	188,905	382,703	(193,799)	106,411	177,206	(70,795)	82,494	205,497	(123,004)	56.3%	46.3%
2005	90,846	9,468	7,804	100,314	98,650	306,122	488,695	205,807	390,045	(184,238)	116,801	179,765	(62,964)	89,006	210,280	(121,274)	56.8%	46.1%
2006	59,963	13,468	11,192	73,431	71,154	300,229	479,599	226,798	408,445	(181,647)	131,365	188,138	(56,773)	95,433	220,307	(124,874)	57.9%	46.1%
2007	33,070	20,690	20,574	53,760	53,644	316,517	567,003	262,757	513,359	(250,601)	157,370	237,164	(79,794)	105,387	276,195	(170,808)	59.9%	46.2%
2008	-	11,728	10,359	11,728	10,359	338,181	610,218	157,363	294,750	(137,387)	98,387	140,344	(41,957)	58,976	154,406	(95,430)	62.5%	47.6%
<b>Total</b>	<b>3,626,593</b>	<b>121,765</b>	<b>111,454</b>	<b>3,748,358</b>	<b>3,748,358</b>	<b>6,797,846</b>	<b>8,740,180</b>	<b>2,880,398</b>	<b>4,697,023</b>	<b>(1,816,626)</b>	<b>1,689,359</b>	<b>2,368,201</b>	<b>(678,842)</b>	<b>1,191,039</b>	<b>2,328,822</b>	<b>(1,137,783)</b>	<b>58.7%</b>	<b>50.4%</b>
<b>Excl Prior</b>	<b>3,626,593</b>	<b>117,700</b>	<b>111,454</b>	<b>3,744,293</b>	<b>3,748,358</b>	<b>6,704,917</b>	<b>8,669,844</b>	<b>2,791,533</b>	<b>4,626,687</b>	<b>(1,835,154)</b>	<b>1,629,476</b>	<b>2,322,118</b>	<b>(692,642)</b>	<b>1,162,057</b>	<b>2,304,569</b>	<b>(1,142,512)</b>	<b>58.4%</b>	<b>50.2%</b>

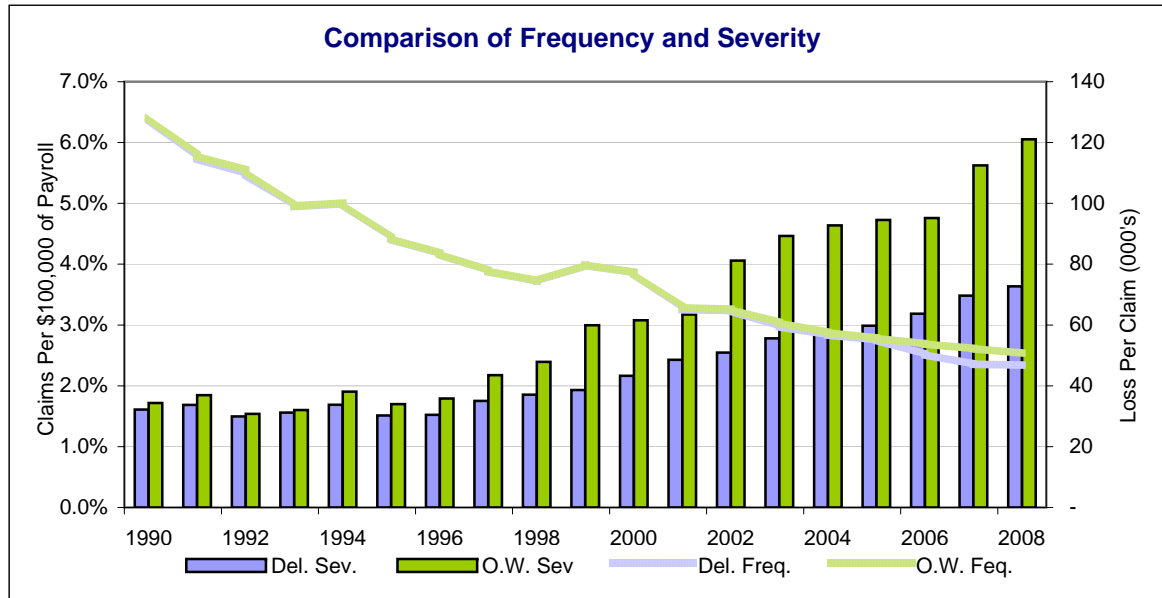
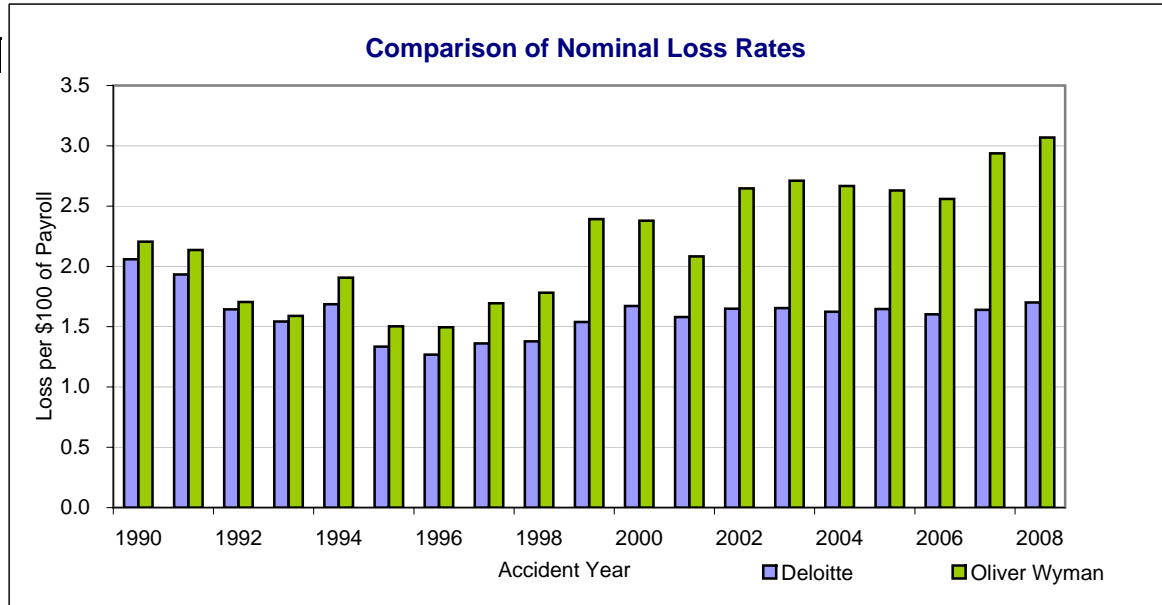


# Ohio Bureau of Workers' Compensation

## Public Employers - Taxing Districts - Medical and Compensation - Total

SUMMARY 2  
EXHIBIT 16  
SHEET 2

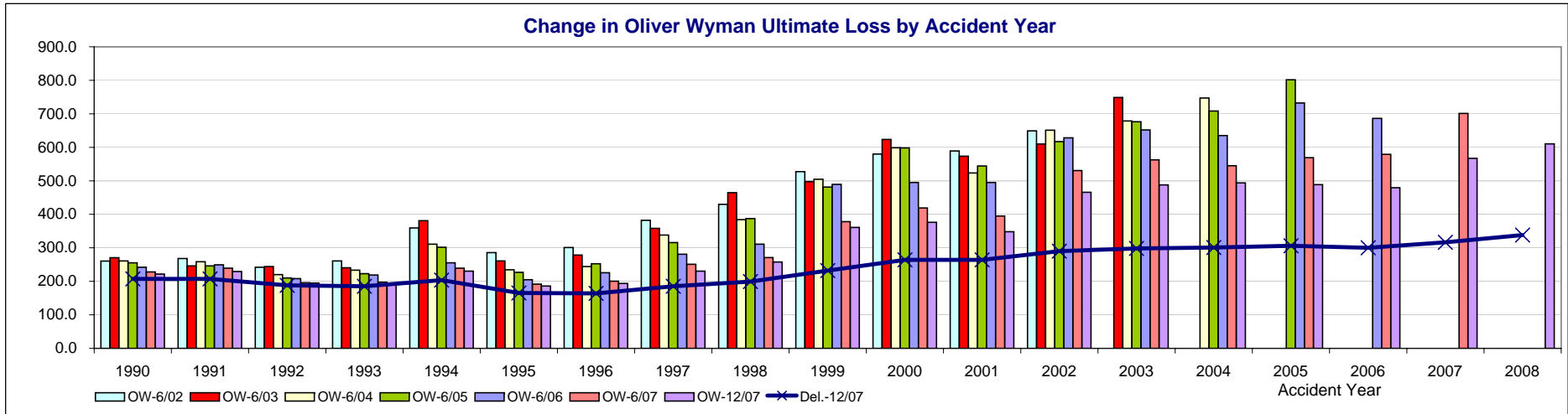
Accident Year	Ult. Loss Rates		Ult. Frequency		Ult. Severity	
	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman
Prior						
1978	2.565	2.491	9.76%	9.76%	26,273	25,520
1979	2.707	2.632	9.14%	9.14%	29,597	28,781
1980	2.507	2.433	8.73%	8.73%	28,708	27,860
1981	2.687	2.590	8.36%	8.36%	32,162	30,979
1982	2.509	2.469	8.30%	8.31%	30,205	29,708
1983	2.798	2.713	8.05%	8.05%	34,780	33,687
1984	2.827	2.798	8.21%	8.22%	34,433	34,051
1985	2.607	2.565	7.97%	7.98%	32,728	32,156
1986	2.635	2.553	7.60%	7.61%	34,683	33,547
1987	2.309	2.250	7.10%	7.12%	32,530	31,624
1988	2.181	2.207	7.19%	7.20%	30,337	30,627
1989	2.290	2.367	6.84%	6.86%	33,468	34,501
1990	2.060	2.205	6.39%	6.42%	32,220	34,347
1991	1.934	2.135	5.74%	5.78%	33,701	36,924
1992	1.643	1.705	5.49%	5.54%	29,958	30,764
1993	1.543	1.589	4.94%	4.96%	31,214	32,063
1994	1.686	1.906	5.00%	5.01%	33,759	38,081
1995	1.335	1.503	4.41%	4.42%	30,259	33,988
1996	1.268	1.495	4.17%	4.17%	30,444	35,813
1997	1.361	1.694	3.88%	3.89%	35,045	43,534
1998	1.379	1.781	3.72%	3.72%	37,110	47,865
1999	1.539	2.392	3.99%	3.99%	38,605	59,947
2000	1.672	2.379	3.86%	3.86%	43,312	61,574
2001	1.580	2.083	3.25%	3.28%	48,535	63,472
2002	1.649	2.647	3.24%	3.26%	50,916	81,191
2003	1.655	2.710	2.98%	3.04%	55,613	89,286
2004	1.624	2.667	2.84%	2.87%	57,221	92,758
2005	1.647	2.630	2.76%	2.78%	59,763	94,525
2006	1.602	2.559	2.51%	2.69%	63,730	95,159
2007	1.640	2.937	2.35%	2.61%	69,655	112,501
2008	1.701	3.069	2.34%	2.54%	72,692	121,075



**Ohio Bureau of Workers' Compensation  
Public Employers - Taxing Districts - Medical and Compensation - Total (000's)**

**Change in Oliver Wyman Ultimate Loss Estimates**

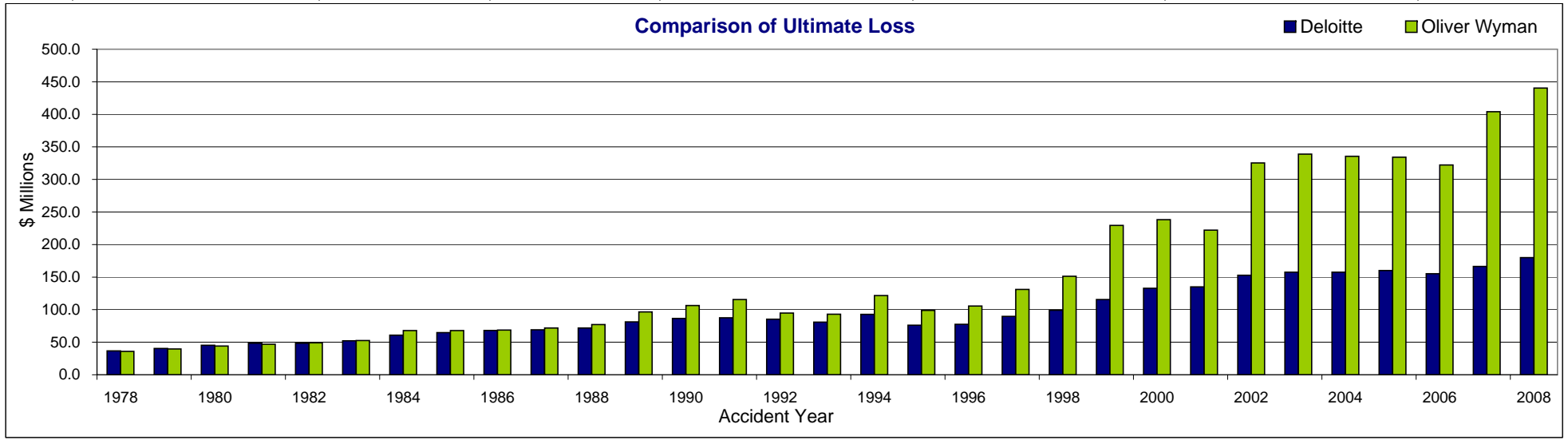
Accident Year	Oliver Wyman Ultimate Loss by Evaluation Date							Change in Oliver Wyman Ultimate Loss							Cum. Change
	6/30/2008	6/30/2007	6/30/2006	6/30/2005	6/30/2004	6/30/2003	6/30/2002	6/30/08 - 6/30/07	6/30/07 - 6/30/06	6/30/06 - 6/30/05	6/30/05 - 6/30/04	6/30/04 - 6/30/03	6/30/03 - 6/30/02		
1978	113,462	114,193	120,786	119,146	117,178	115,727	117,894	(731)	(6,593)	1,640	1,968	1,451	(2,167)	(4,432)	
1979	129,543	129,412	130,973	131,139	129,854	134,558	134,077	131	(1,562)	(166)	1,285	(4,704)	481	(4,535)	
1980	133,980	133,465	140,029	140,803	147,040	142,242	140,486	515	(6,564)	(774)	(6,238)	4,798	1,757	(6,506)	
1981	150,805	150,847	154,996	158,844	156,919	160,148	162,560	(42)	(4,149)	(3,848)	1,925	(3,229)	(2,412)	(11,755)	
1982	152,697	152,606	155,482	155,383	157,665	156,981	160,400	91	(2,876)	99	(2,282)	684	(3,419)	(7,703)	
1983	176,687	180,218	182,346	186,144	182,609	180,616	186,237	(3,531)	(2,127)	(3,799)	3,536	1,993	(5,621)	(9,550)	
1984	192,148	199,488	201,245	194,217	198,172	199,683	206,144	(7,340)	(1,757)	7,028	(3,955)	(1,510)	(6,461)	(13,996)	
1985	192,451	191,729	200,264	214,713	207,538	206,870	203,248	722	(8,535)	(14,449)	7,174	668	3,622	(10,797)	
1986	201,483	202,931	213,784	215,598	221,022	223,191	225,999	(1,448)	(10,853)	(1,814)	(5,425)	(2,169)	(2,808)	(24,516)	
1987	193,538	195,589	209,550	204,680	211,252	211,156	215,257	(2,051)	(13,961)	4,870	(6,572)	95	(4,101)	(21,719)	
1988	196,502	195,222	209,962	218,946	216,023	233,177	216,094	1,280	(14,740)	(8,984)	2,923	(17,154)	17,083	(19,592)	
1989	223,328	222,804	233,152	239,456	244,275	250,679	266,620	524	(10,348)	(6,304)	(4,819)	(6,404)	(15,941)	(43,293)	
1990	221,678	227,907	242,163	255,190	261,035	270,328	260,502	(6,229)	(14,256)	(13,027)	(5,845)	(9,292)	9,826	(38,824)	
1991	229,111	239,259	249,418	246,071	258,670	246,191	268,277	(10,148)	(10,159)	3,347	(12,599)	12,479	(22,086)	(39,166)	
1992	195,075	195,651	208,036	209,902	219,934	244,089	242,147	(576)	(12,385)	(1,865)	(10,032)	(24,155)	1,941	(47,072)	
1993	190,648	197,152	218,997	222,733	233,209	240,637	261,048	(6,504)	(21,845)	(3,736)	(10,476)	(7,428)	(20,411)	(70,400)	
1994	230,351	239,240	255,270	301,806	310,855	380,958	359,373	(8,889)	(16,030)	(46,536)	(9,049)	(70,103)	21,585	(129,022)	
1995	186,188	191,598	204,940	226,971	234,609	261,066	285,853	(5,410)	(13,342)	(22,031)	(7,638)	(26,457)	(24,787)	(99,665)	
1996	193,570	200,295	225,647	252,443	244,166	278,529	300,738	(6,725)	(25,351)	(26,796)	8,277	(34,364)	(22,209)	(107,168)	
1997	230,340	250,951	280,777	315,675	338,024	358,311	382,349	(20,611)	(29,826)	(34,899)	(22,349)	(20,287)	(24,039)	(152,009)	
1998	257,658	270,862	310,853	387,471	384,220	464,577	429,733	(13,204)	(39,990)	(76,618)	3,250	(80,357)	34,844	(172,075)	
1999	360,940	378,060	489,578	481,509	504,567	497,923	527,583	(17,120)	(111,518)	8,069	(23,058)	6,644	(29,660)	(166,642)	
2000	376,033	418,932	494,850	598,126	598,794	623,433	579,774	(42,899)	(75,918)	(103,276)	(669)	(24,639)	43,660	(203,741)	
2001	348,271	394,846	495,151	544,132	523,462	573,285	588,973	(46,575)	(100,306)	(48,980)	20,669	(49,822)	(15,688)	(240,702)	
2002	465,955	530,606	628,231	617,097	651,107	609,934	649,026	(64,651)	(97,625)	11,134	(34,010)	41,173	(39,092)	(183,071)	
2003	487,948	562,788	651,716	676,260	678,849	748,659		(74,840)	(88,928)	(24,544)	(2,589)	(69,811)		(260,711)	
2004	493,938	545,045	634,996	708,210	747,266			(51,107)	(89,951)	(73,213)	(39,056)			(253,328)	
2005	488,695	569,026	732,456	801,622				(80,331)	(163,430)	(69,166)				(312,927)	
2006	479,599	578,918	686,275					(99,319)	(107,357)					(206,676)	
2007	567,003	701,158						(134,155)						(134,155)	
2008	610,218														
78-02	5,542,442	5,803,863	6,456,478	6,838,192	6,952,200	7,264,289	7,370,393	(261,421)	(652,615)	(381,714)	(114,008)	(312,089)	(106,104)		
78-03	6,030,390	6,366,651	7,108,194	7,514,453	7,631,049	8,012,949		(336,261)	(741,543)	(406,259)	(116,597)	(381,900)			
78-04	6,524,329	6,911,697	7,743,190	8,222,662	8,378,315			(387,368)	(831,494)	(479,472)	(155,653)				
78-05	7,013,023	7,480,722	8,475,646	9,024,284				(467,699)	(994,924)	(548,638)					
78-06	7,492,623	8,059,641	9,161,921					(567,018)	(1,102,280)						
78-07	8,059,626	8,760,798						(701,173)						(2,995,747)	
78-08	8,669,844														



**Ohio Bureau of Workers' Compensation  
Public Employers - Taxing Districts - Medical - Total (000's)**

SUMMARY 2  
EXHIBIT 17  
SHEET 1

Accident Year	1/1/08-6/30/08			Estimated Paid		Ultimate Loss		Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
	Paid Losses @ 12/07	Estimated Payments		Loss @ 6/30/2008		Oliver Wyman		Oliver Wyman			Oliver Wyman			Oliver Wyman			Oliver Wyman	
		Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman
Prior		973		973	22,693	18,371	21,719	18,371	3,348	14,036	13,223	813	7,683	5,148	2,535	64.6%	72.0%	
1978	32,410	191	189	32,601	36,629	35,853	4,028	3,254	774	2,597	2,356	241	1,431	898	533	64.5%	72.4%	
1979	35,275	218	201	35,494	40,365	39,675	4,871	4,198	673	3,144	3,010	134	1,727	1,188	539	64.5%	71.7%	
1980	39,191	265	162	39,455	45,423	44,129	5,967	4,776	1,191	3,846	3,313	533	2,122	1,463	659	64.4%	69.4%	
1981	41,339	297	202	41,636	48,545	46,937	6,909	5,395	1,514	4,444	3,717	727	2,465	1,678	787	64.3%	68.9%	
1982	40,736	289	254	41,025	48,431	49,037	7,406	8,047	(641)	4,750	5,464	(714)	2,656	2,583	73	64.1%	67.9%	
1983	43,262	326	385	43,589	52,223	52,680	8,634	9,032	(398)	5,502	6,075	(573)	3,132	2,957	175	63.7%	67.3%	
1984	49,623	417	643	50,040	60,861	67,862	10,821	17,596	(6,775)	6,848	11,471	(4,623)	3,973	6,125	(2,152)	63.3%	65.2%	
1985	51,839	479	355	52,318	64,697	67,915	12,379	15,722	(3,343)	7,791	10,031	(2,240)	4,588	5,691	(1,103)	62.9%	63.8%	
1986	53,624	514	363	54,138	68,092	68,621	13,954	14,634	(680)	8,742	9,134	(392)	5,212	5,500	(288)	62.6%	62.4%	
1987	53,619	503	423	54,122	69,102	71,865	14,980	17,823	(2,843)	9,328	10,954	(1,626)	5,652	6,869	(1,217)	62.3%	61.5%	
1988	54,897	525	405	55,423	71,766	77,136	16,343	21,834	(5,491)	10,086	13,179	(3,093)	6,258	8,655	(2,397)	61.7%	60.4%	
1989	61,015	606	604	61,621	81,307	96,479	19,686	34,860	(15,174)	12,032	20,475	(8,443)	7,654	14,385	(6,731)	61.1%	58.7%	
1990	63,376	661	701	64,038	86,478	106,359	22,440	42,281	(19,841)	13,575	23,838	(10,263)	8,866	18,443	(9,577)	60.5%	56.4%	
1991	63,641	705	820	64,346	87,593	115,638	23,248	51,177	(27,929)	13,911	27,994	(14,083)	9,337	23,183	(13,846)	59.8%	54.7%	
1992	61,057	699	507	61,756	85,264	94,684	23,508	33,120	(9,612)	13,942	18,291	(4,349)	9,566	14,829	(5,263)	59.3%	55.2%	
1993	56,167	695	576	56,862	80,803	92,984	23,941	36,240	(12,299)	14,076	19,514	(5,438)	9,866	16,726	(6,860)	58.8%	53.8%	
1994	61,919	800	834	62,719	92,826	121,612	30,107	58,859	(28,752)	17,545	30,825	(13,280)	12,563	28,034	(15,471)	58.3%	52.4%	
1995	49,954	680	623	50,635	76,147	98,819	25,513	48,242	(22,729)	14,701	24,747	(10,046)	10,812	23,495	(12,683)	57.6%	51.3%	
1996	49,470	711	719	50,181	77,566	105,582	27,384	55,393	(28,009)	15,620	27,995	(12,375)	11,764	27,398	(15,634)	57.0%	50.5%	
1997	54,760	913	925	55,673	89,643	131,069	33,970	75,385	(41,415)	19,179	37,217	(18,038)	14,791	38,168	(23,377)	56.5%	49.4%	
1998	58,689	1,056	1,032	59,745	99,060	151,347	39,315	91,627	(52,312)	22,019	43,938	(21,919)	17,296	47,689	(30,393)	56.0%	48.0%	
1999	65,675	1,333	1,563	67,008	115,499	229,371	48,492	162,133	(113,641)	26,959	73,361	(46,402)	21,533	88,772	(67,239)	55.6%	45.2%	
2000	73,442	1,644	1,685	75,085	132,763	238,173	57,678	163,047	(105,369)	31,881	73,310	(41,429)	25,797	89,737	(63,940)	55.3%	45.0%	
2001	69,646	1,994	1,669	71,640	135,024	222,134	63,383	150,820	(87,437)	34,909	67,472	(32,563)	28,474	83,348	(54,874)	55.1%	44.7%	
2002	76,095	2,219	2,388	78,314	152,815	325,416	74,502	246,934	(172,432)	41,073	106,508	(65,435)	33,428	140,426	(106,998)	55.1%	43.1%	
2003	73,805	2,481	2,439	76,286	157,625	338,901	81,340	262,657	(181,317)	44,770	110,745	(65,975)	36,569	151,912	(115,343)	55.0%	42.2%	
2004	67,187	2,784	2,540	69,971	157,516	335,504	87,545	265,776	(178,231)	48,163	110,697	(62,534)	39,382	155,079	(115,697)	55.0%	41.7%	
2005	61,376	3,936	3,188	65,312	160,077	334,141	94,765	269,577	(174,812)	52,381	110,297	(57,916)	42,384	159,280	(116,896)	55.3%	40.9%	
2006	45,440	6,246	5,096	51,686	155,230	322,210	103,545	271,674	(168,130)	58,136	110,372	(52,236)	45,409	161,302	(115,893)	56.1%	40.6%	
2007	28,661	15,709	15,678	44,370	166,355	404,130	121,985	359,791	(237,806)	71,825	146,824	(74,999)	50,160	212,967	(162,807)	58.9%	40.8%	
2008	-	10,227	9,345	10,227	179,926	440,388	79,736	210,849	(131,113)	51,538	90,889	(39,351)	28,197	119,960	(91,763)	64.6%	43.1%	
<b>Total</b>	<b>1,637,191</b>	<b>61,097</b>	<b>56,514</b>	<b>1,698,288</b>	<b>2,998,346</b>	<b>4,945,024</b>	<b>1,210,095</b>	<b>3,031,125</b>	<b>(1,821,029)</b>	<b>699,348</b>	<b>1,367,236</b>	<b>(667,888)</b>	<b>510,747</b>	<b>1,663,889</b>	<b>(1,153,141)</b>	<b>57.8%</b>	<b>45.1%</b>	
<b>Excl Prior</b>	<b>1,637,191</b>	<b>60,124</b>	<b>56,514</b>	<b>1,697,314</b>	<b>2,975,653</b>	<b>4,926,653</b>	<b>1,188,376</b>	<b>3,012,754</b>	<b>(1,824,378)</b>	<b>685,312</b>	<b>1,354,013</b>	<b>(668,701)</b>	<b>503,064</b>	<b>1,658,741</b>	<b>(1,155,677)</b>	<b>57.7%</b>	<b>44.9%</b>	

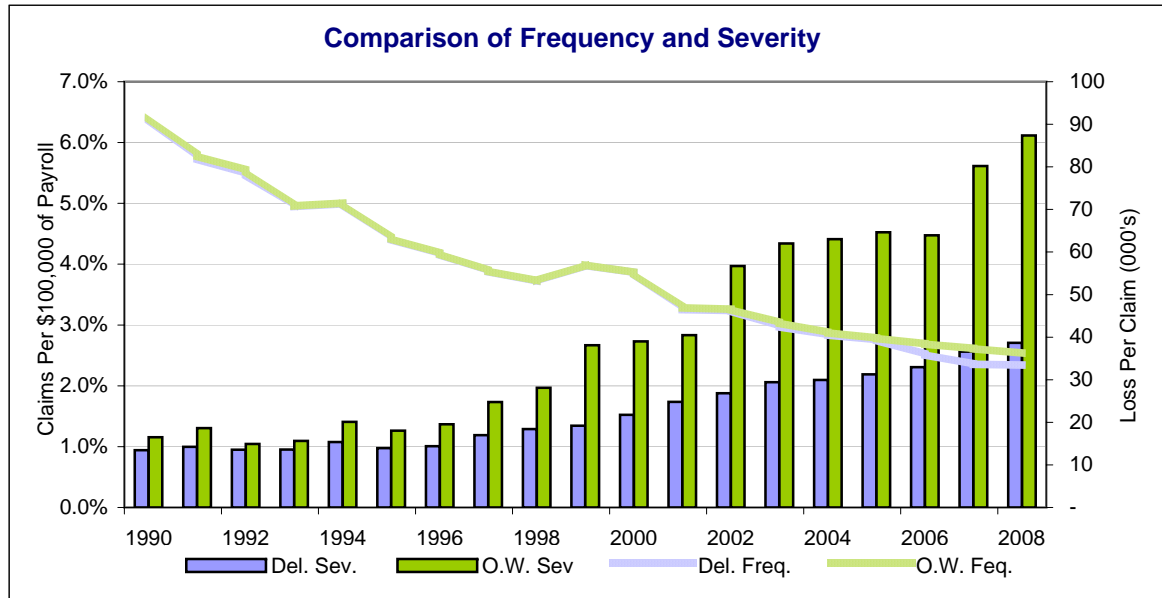
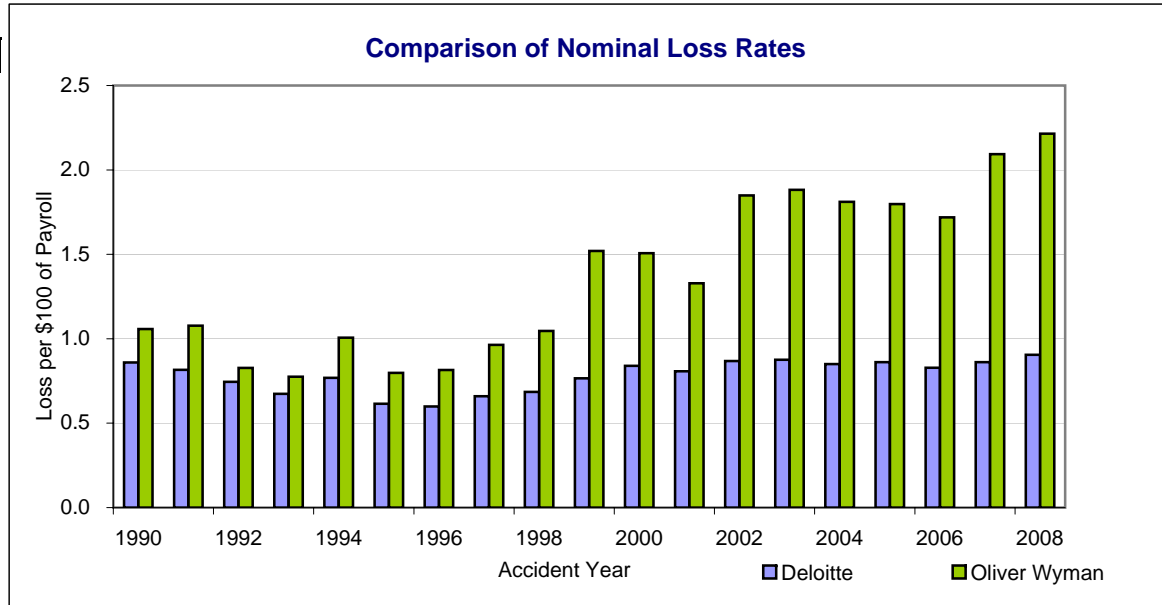


# Ohio Bureau of Workers' Compensation

## Public Employers - Taxing Districts - Medical - Total

SUMMARY 2  
EXHIBIT 17  
SHEET 2

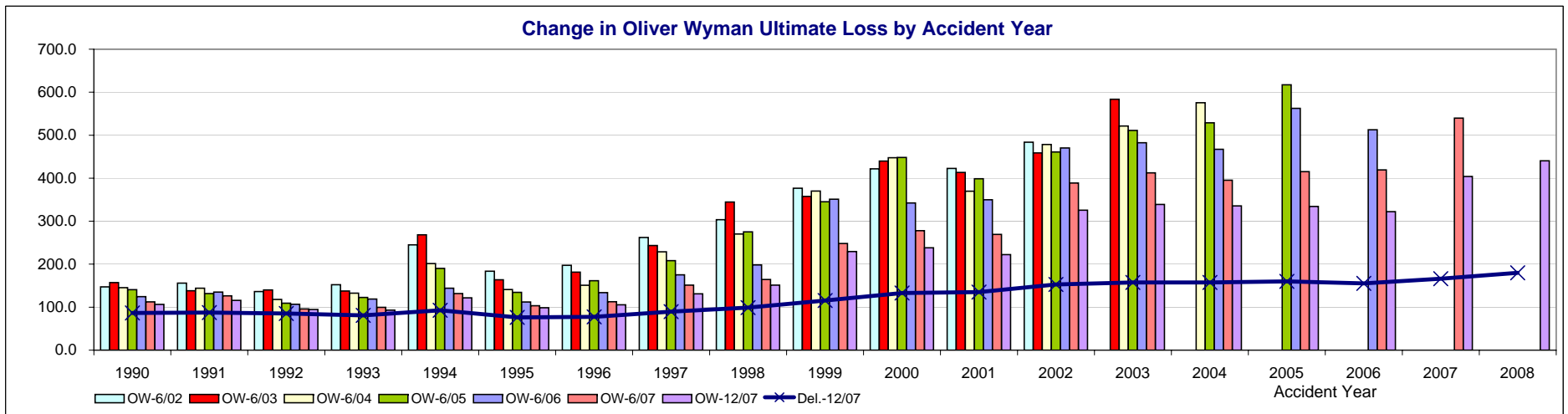
Accident Year	Ult. Loss Rates		Ult. Frequency		Ult. Severity	
	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman
Prior						
1978	0.804	0.787	9.76%	9.76%	8,236	8,064
1979	0.820	0.806	9.14%	9.14%	8,967	8,815
1980	0.825	0.801	8.73%	8.73%	9,445	9,176
1981	0.834	0.806	8.36%	8.36%	9,978	9,642
1982	0.783	0.793	8.30%	8.31%	9,429	9,540
1983	0.802	0.809	8.05%	8.05%	9,965	10,044
1984	0.886	0.988	8.21%	8.22%	10,794	12,026
1985	0.862	0.905	7.97%	7.98%	10,823	11,348
1986	0.863	0.870	7.60%	7.61%	11,358	11,425
1987	0.803	0.836	7.10%	7.12%	11,317	11,743
1988	0.806	0.866	7.19%	7.20%	11,210	12,023
1989	0.862	1.023	6.84%	6.86%	12,596	14,905
1990	0.860	1.058	6.39%	6.42%	13,453	16,480
1991	0.816	1.078	5.74%	5.78%	14,230	18,636
1992	0.745	0.828	5.49%	5.54%	13,585	14,932
1993	0.673	0.775	4.94%	4.96%	13,620	15,638
1994	0.768	1.006	5.00%	5.01%	15,379	20,104
1995	0.615	0.798	4.41%	4.42%	13,933	18,039
1996	0.599	0.815	4.17%	4.17%	14,378	19,534
1997	0.659	0.964	3.88%	3.89%	16,974	24,772
1998	0.685	1.046	3.72%	3.72%	18,432	28,116
1999	0.765	1.520	3.99%	3.99%	19,201	38,095
2000	0.840	1.507	3.86%	3.86%	21,760	39,000
2001	0.808	1.329	3.25%	3.28%	24,815	40,484
2002	0.868	1.849	3.24%	3.26%	26,813	56,703
2003	0.875	1.882	2.98%	3.04%	29,422	62,013
2004	0.850	1.811	2.84%	2.87%	29,955	63,005
2005	0.861	1.798	2.76%	2.78%	31,251	64,631
2006	0.828	1.719	2.51%	2.69%	32,951	63,931
2007	0.862	2.094	2.35%	2.61%	36,609	80,185
2008	0.905	2.215	2.34%	2.54%	38,675	87,379



**Ohio Bureau of Workers' Compensation  
Public Employers - Taxing Districts - Medical - Total (000's)**

**Change in Oliver Wyman Ultimate Loss Estimates**

Accident Year	Oliver Wyman Ultimate Loss by Evaluation Date							Change in Oliver Wyman Ultimate Loss						
	6/30/2008	6/30/2007	6/30/2006	6/30/2005	6/30/2004	6/30/2003	6/30/2002	6/30/08 - 6/30/07	6/30/07 - 6/30/06	6/30/06 - 6/30/05	6/30/05 - 6/30/04	6/30/04 - 6/30/03	6/30/03 - 6/30/02	Cum. Change
1978	35,853	36,799	41,694	41,268	38,965	38,933	40,586	(946)	(4,895)	426	2,303	32	(1,653)	(4,733)
1979	39,675	39,989	39,642	41,416	40,864	46,214	45,324	(314)	347	(1,774)	553	(5,350)	890	(5,650)
1980	44,129	43,763	47,494	50,501	51,032	52,896	51,660	366	(3,731)	(3,007)	(531)	(1,864)	1,235	(7,531)
1981	46,937	47,554	49,579	55,137	53,985	58,576	60,898	(617)	(2,025)	(5,558)	1,152	(4,591)	(2,322)	(13,961)
1982	49,037	49,121	50,059	51,688	54,703	54,079	58,228	(84)	(938)	(1,629)	(3,015)	624	(4,149)	(9,191)
1983	52,680	56,673	56,615	63,102	58,429	58,261	64,079	(3,993)	58	(6,487)	4,673	168	(5,818)	(11,399)
1984	67,862	75,722	75,547	70,384	73,168	76,725	82,657	(7,860)	176	5,163	(2,784)	(3,557)	(5,933)	(14,795)
1985	67,915	67,475	73,740	89,312	82,438	81,695	80,274	440	(6,264)	(15,573)	6,874	743	1,421	(12,359)
1986	68,621	70,660	79,303	83,003	89,660	92,281	94,286	(2,039)	(8,643)	(3,700)	(6,657)	(2,620)	(2,005)	(25,665)
1987	71,865	74,408	85,411	82,816	86,937	89,906	94,371	(2,543)	(11,003)	2,595	(4,121)	(2,969)	(4,465)	(22,506)
1988	77,136	76,326	88,771	99,483	96,674	115,034	99,613	810	(12,445)	(10,712)	2,809	(18,360)	15,422	(22,476)
1989	96,479	96,392	105,241	112,633	116,171	125,491	142,900	87	(8,848)	(7,392)	(3,539)	(9,320)	(17,409)	(46,420)
1990	106,359	112,446	124,386	140,618	145,398	157,305	147,303	(6,087)	(11,940)	(16,232)	(4,779)	(11,908)	10,002	(40,944)
1991	115,638	126,376	135,116	131,755	144,076	138,114	155,907	(10,738)	(8,740)	3,361	(12,321)	5,962	(17,793)	(40,268)
1992	94,684	95,928	106,887	109,266	118,032	140,057	136,195	(1,244)	(10,959)	(2,379)	(8,766)	(22,025)	3,862	(41,511)
1993	92,984	99,595	119,037	122,614	132,444	137,610	152,158	(6,611)	(19,442)	(3,577)	(9,830)	(5,166)	(14,548)	(59,174)
1994	121,612	131,760	144,105	190,077	201,423	268,165	245,070	(10,148)	(12,345)	(45,972)	(11,346)	(66,741)	23,095	(123,458)
1995	98,819	103,319	112,099	134,459	140,956	163,841	183,515	(4,500)	(8,780)	(22,360)	(6,497)	(22,885)	(19,674)	(84,696)
1996	105,582	112,617	133,881	161,474	150,806	181,426	197,330	(7,035)	(21,264)	(27,593)	10,668	(30,620)	(15,904)	(91,747)
1997	131,069	151,219	175,106	208,204	228,817	243,322	262,205	(20,150)	(23,887)	(33,097)	(20,613)	(14,505)	(18,882)	(131,135)
1998	151,347	164,213	198,345	275,148	270,116	344,433	303,327	(12,866)	(34,131)	(76,803)	5,032	(74,317)	41,106	(151,980)
1999	229,371	247,941	350,998	345,127	369,979	357,627	376,650	(18,570)	(103,057)	5,870	(24,852)	12,352	(19,023)	(147,279)
2000	238,173	277,848	342,332	448,237	447,610	439,741	421,789	(39,675)	(64,484)	(105,905)	627	7,869	17,952	(183,616)
2001	222,134	269,119	349,712	398,766	369,888	413,317	422,620	(46,985)	(80,592)	(49,055)	28,878	(43,429)	(9,303)	(200,486)
2002	325,416	388,877	470,415	460,986	478,494	458,885	483,603	(63,461)	(81,538)	9,429	(17,508)	19,609	(24,718)	(158,187)
2003	338,901	412,553	482,568	511,206	521,421	583,640		(73,652)	(70,014)	(28,639)	(10,215)	(62,219)		(244,739)
2004	335,504	395,135	467,164	528,748	575,346			(59,631)	(72,030)	(61,584)	(46,598)			(239,842)
2005	334,141	415,199	562,475	617,110				(81,058)	(147,276)	(54,635)				(282,970)
2006	322,210	419,371	512,745					(97,161)	(93,375)					(190,536)
2007	404,130	539,854						(135,724)						(135,724)
2008	440,388													
78-02	2,751,379	3,016,142	3,555,515	3,967,475	4,041,065	4,333,932	4,402,547	(264,763)	(539,373)	(411,960)	(73,590)	(292,868)	(68,614)	
78-03	3,090,280	3,428,695	4,038,083	4,478,681	4,562,486	4,917,572		(338,415)	(609,387)	(440,598)	(83,805)	(355,086)		
78-04	3,425,784	3,823,830	4,505,247	5,007,429	5,137,832			(398,046)	(681,417)	(502,182)	(130,403)			
78-05	3,759,925	4,239,029	5,067,722	5,624,539				(479,104)	(828,693)	(556,817)				
78-06	4,082,134	4,658,399	5,580,468					(576,265)	(922,068)					
78-07	4,486,265	5,198,254						(711,989)						(2,744,978)
78-08	4,926,653													

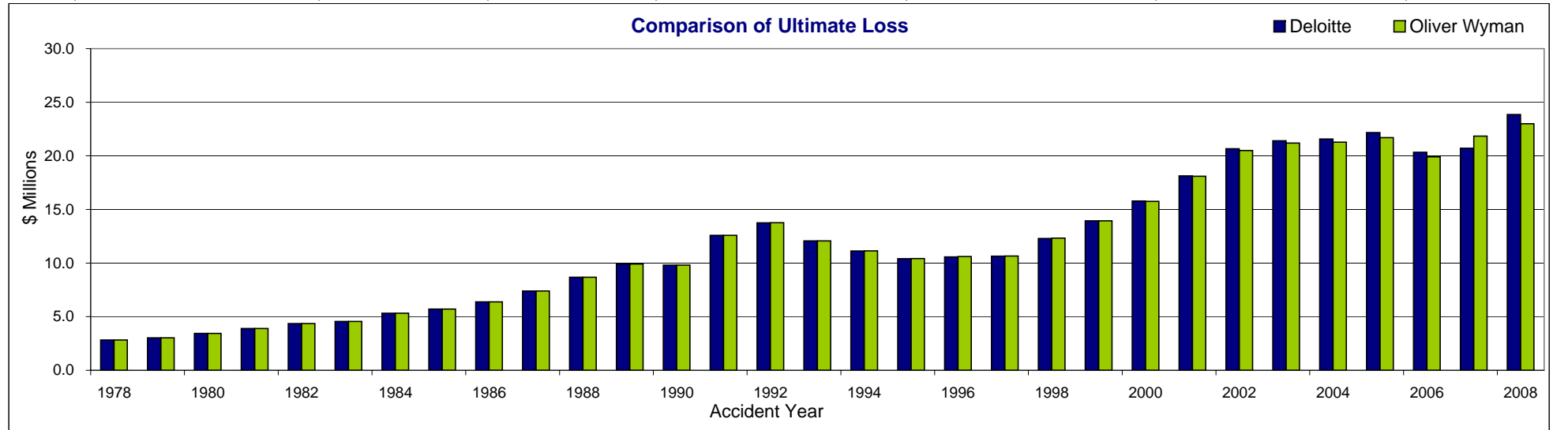




**Ohio Bureau of Workers' Compensation  
Public Employers - Taxing Districts - Medical - Only (000's)**

SUMMARY 2  
EXHIBIT 18  
SHEET 1

Accident Year	1/1/08-6/30/08			Estimated Paid		Ultimate Loss		Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
	Paid Losses @ 12/07	Estimated Payments		Loss @ 6/30/2008		Oliver Wyman		Oliver Wyman		Difference	Oliver Wyman		Difference	Oliver Wyman		Difference	Deloitte	Oliver Wyman
		Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman		Deloitte	Oliver Wyman		Deloitte	Oliver Wyman			
Prior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1978	2,821	-	-	2,821	2,821	2,821	2,821	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1979	3,022	-	-	3,022	3,022	3,022	3,022	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1980	3,436	-	-	3,436	3,436	3,436	3,436	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1981	3,897	-	-	3,897	3,897	3,897	3,897	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1982	4,358	-	-	4,358	4,358	4,358	4,358	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1983	4,558	-	-	4,558	4,558	4,558	4,558	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1984	5,324	-	-	5,324	5,324	5,324	5,324	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1985	5,709	-	-	5,709	5,709	5,709	5,709	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1986	6,377	-	-	6,377	6,377	6,377	6,377	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1987	7,395	-	-	7,395	7,395	7,395	7,395	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1988	8,679	-	-	8,679	8,679	8,679	8,679	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1989	9,909	-	-	9,909	9,909	9,909	9,909	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1990	9,810	-	-	9,810	9,810	9,810	9,810	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1991	12,588	-	-	12,588	12,588	12,588	12,588	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1992	13,755	-	0	13,755	13,755	13,755	13,766	-	11	(11)	-	10	(10)	-	1	(1)	100.0%	90.9%
1993	12,064	-	(0)	12,064	12,064	12,064	12,065	-	1	(1)	-	1	(1)	-	-	-	100.0%	100.0%
1994	11,124	-	2	11,124	11,125	11,124	11,139	-	14	(14)	-	13	(13)	-	1	(1)	100.0%	92.9%
1995	10,406	-	3	10,406	10,409	10,406	10,423	-	14	(14)	-	12	(12)	-	2	(2)	100.0%	85.7%
1996	10,570	4	5	10,575	10,576	10,575	10,605	-	29	(29)	-	26	(26)	-	3	(3)	100.0%	89.7%
1997	10,625	6	8	10,631	10,632	10,640	10,658	9	26	(17)	9	23	(14)	0	3	(3)	97.6%	88.5%
1998	12,259	12	10	12,271	12,269	12,294	12,332	24	63	(39)	23	56	(33)	1	7	(6)	95.6%	88.9%
1999	13,861	20	15	13,881	13,876	13,935	13,941	54	65	(11)	51	58	(7)	3	7	(4)	94.3%	89.2%
2000	15,650	31	23	15,681	15,673	15,787	15,753	106	80	26	99	72	27	7	8	(1)	93.1%	90.0%
2001	17,881	57	37	17,938	17,918	18,131	18,091	193	173	20	178	155	23	16	18	(2)	92.0%	89.6%
2002	20,226	92	53	20,317	20,279	20,668	20,500	351	221	130	321	198	123	30	23	7	91.3%	89.6%
2003	20,754	103	72	20,857	20,826	21,411	21,188	553	362	191	501	324	177	52	38	14	90.6%	89.5%
2004	20,740	68	90	20,808	20,830	21,573	21,279	766	449	317	684	400	284	81	49	32	89.4%	89.1%
2005	20,875	201	163	21,076	21,038	22,173	21,701	1,097	663	434	973	588	385	124	75	49	88.7%	88.7%
2006	18,035	662	630	18,696	18,665	20,336	19,915	1,639	1,250	389	1,461	1,119	342	178	131	46	89.2%	89.5%
2007	13,180	3,516	5,124	16,696	18,304	20,711	21,843	4,015	3,539	476	3,694	3,275	419	320	264	56	92.0%	92.5%
2008		5,311	4,948	5,311	4,948	23,858	22,990	6,617	6,547	70	6,309	6,261	48	309	286	23	95.3%	95.6%
<b>Total</b>	<b>329,887</b>	<b>10,084</b>	<b>11,184</b>	<b>339,971</b>	<b>339,971</b>	<b>367,324</b>	<b>366,073</b>	<b>15,424</b>	<b>13,508</b>	<b>1,917</b>	<b>14,302</b>	<b>12,591</b>	<b>1,711</b>	<b>1,122</b>	<b>917</b>	<b>206</b>	<b>92.7%</b>	<b>93.2%</b>
<b>Excl Prior</b>	<b>329,887</b>	<b>10,084</b>	<b>11,184</b>	<b>339,971</b>	<b>339,971</b>	<b>367,324</b>	<b>366,073</b>	<b>15,424</b>	<b>13,508</b>	<b>1,917</b>	<b>14,302</b>	<b>12,591</b>	<b>1,711</b>	<b>1,122</b>	<b>917</b>	<b>206</b>	<b>92.7%</b>	<b>93.2%</b>



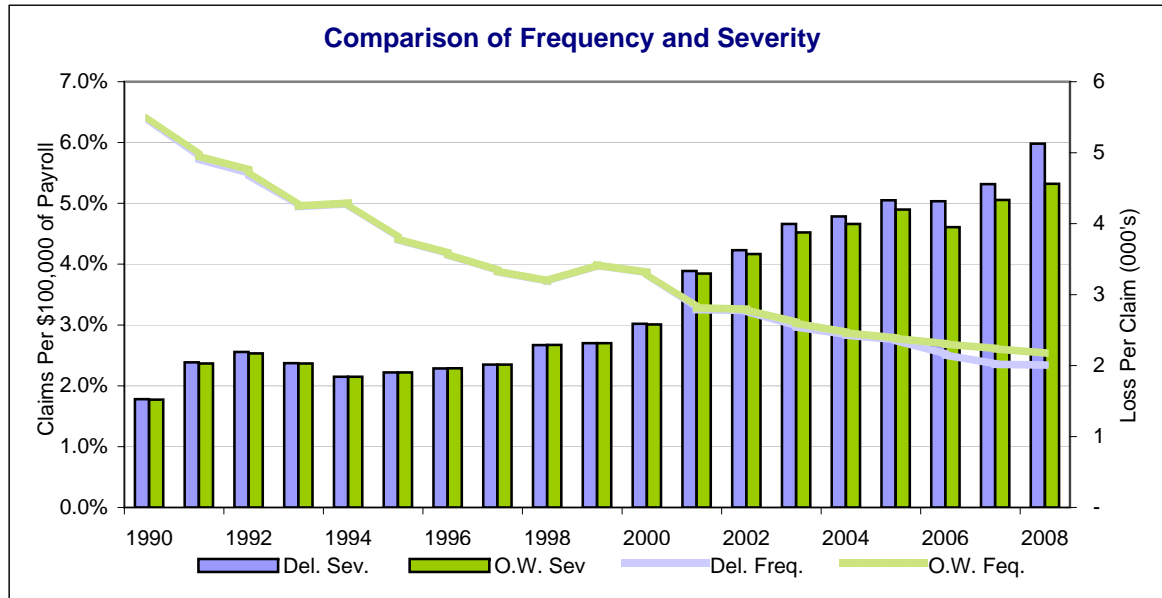
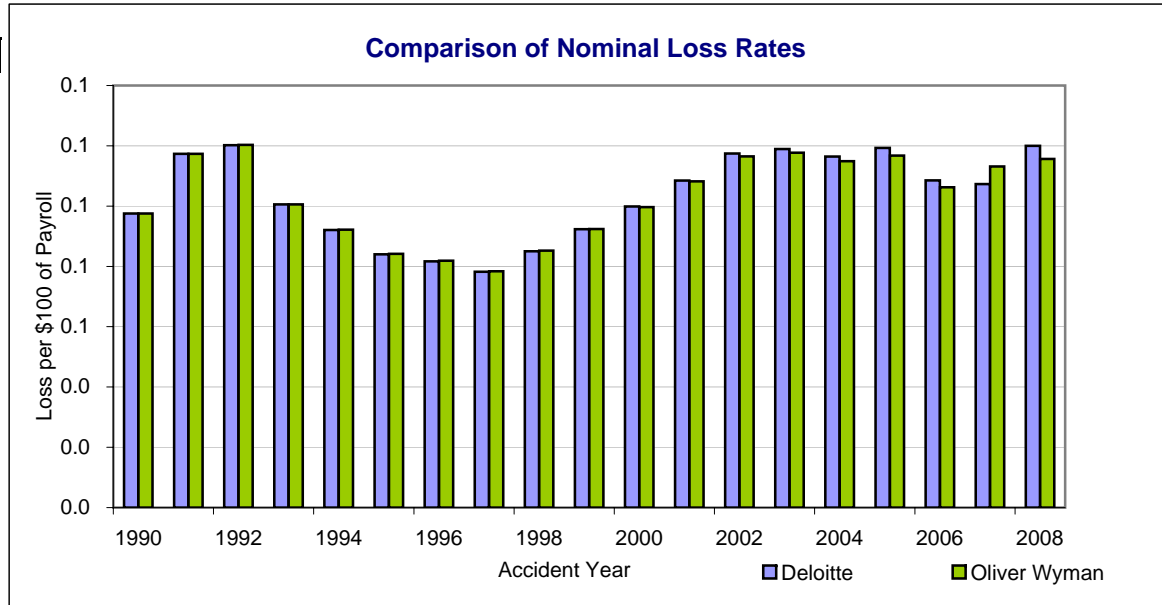


# Ohio Bureau of Workers' Compensation

## Public Employers - Taxing Districts - Medical - Only

SUMMARY 2  
EXHIBIT 18  
SHEET 2

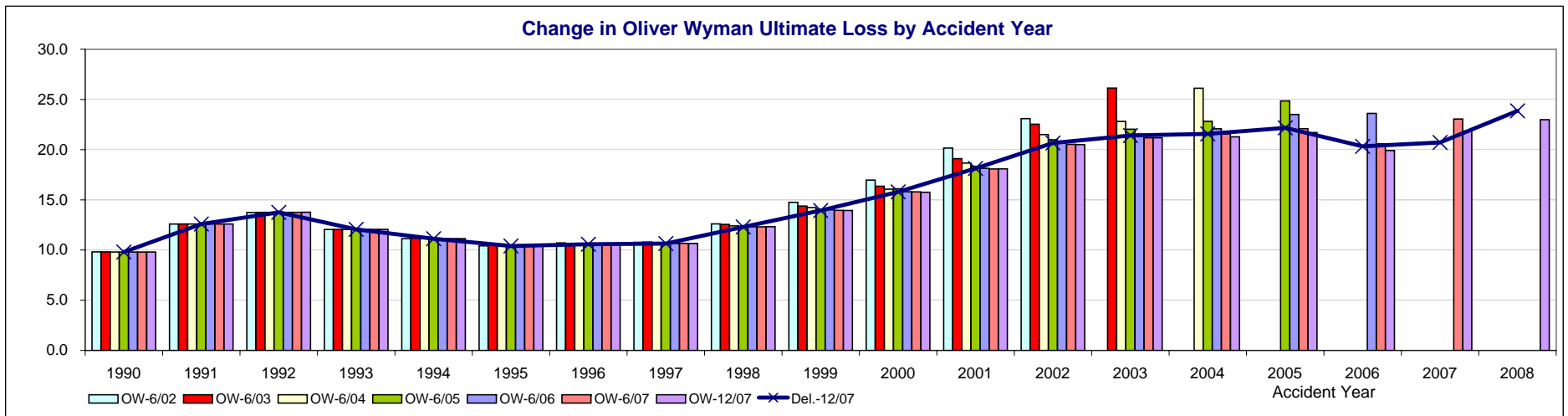
Accident Year	Ult. Loss Rates		Ult. Frequency		Ult. Severity	
	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman
Prior						
1978	0.062	0.062	9.76%	9.76%	634	634
1979	0.061	0.061	9.14%	9.14%	671	671
1980	0.062	0.062	8.73%	8.73%	715	715
1981	0.067	0.067	8.36%	8.36%	801	800
1982	0.070	0.070	8.30%	8.31%	848	848
1983	0.070	0.070	8.05%	8.05%	870	869
1984	0.078	0.078	8.21%	8.22%	944	943
1985	0.076	0.076	7.97%	7.98%	955	954
1986	0.081	0.081	7.60%	7.61%	1,064	1,062
1987	0.086	0.086	7.10%	7.12%	1,211	1,208
1988	0.097	0.097	7.19%	7.20%	1,356	1,353
1989	0.105	0.105	6.84%	6.86%	1,535	1,531
1990	0.098	0.098	6.39%	6.42%	1,526	1,520
1991	0.117	0.117	5.74%	5.78%	2,045	2,029
1992	0.120	0.120	5.49%	5.54%	2,192	2,171
1993	0.101	0.101	4.94%	4.96%	2,033	2,029
1994	0.092	0.092	5.00%	5.01%	1,843	1,842
1995	0.084	0.084	4.41%	4.42%	1,904	1,903
1996	0.082	0.082	4.17%	4.17%	1,960	1,962
1997	0.078	0.078	3.88%	3.89%	2,015	2,014
1998	0.085	0.085	3.72%	3.72%	2,288	2,291
1999	0.092	0.092	3.99%	3.99%	2,317	2,315
2000	0.100	0.100	3.86%	3.86%	2,588	2,579
2001	0.108	0.108	3.25%	3.28%	3,332	3,297
2002	0.117	0.116	3.24%	3.26%	3,627	3,572
2003	0.119	0.118	2.98%	3.04%	3,997	3,877
2004	0.116	0.115	2.84%	2.87%	4,103	3,996
2005	0.119	0.117	2.76%	2.78%	4,329	4,198
2006	0.109	0.106	2.51%	2.69%	4,317	3,951
2007	0.107	0.113	2.35%	2.61%	4,558	4,334
2008	0.120	0.116	2.34%	2.54%	5,128	4,562



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

SUMMARY 2  
EXHIBIT 18  
SHEET 3

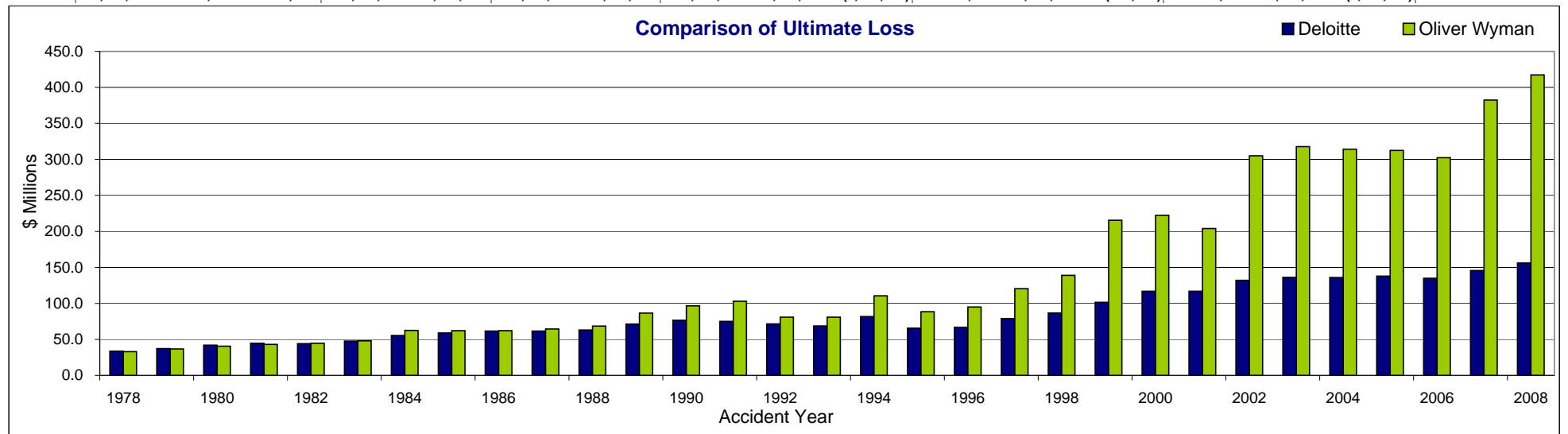
Accident Year	Oliver Wyman Ultimate Loss by Evaluation Date							Change in Oliver Wyman Ultimate Loss						
	6/30/2008	6/30/2007	6/30/2006	6/30/2005	6/30/2004	6/30/2003	6/30/2002	6/30/08 - 6/30/07	6/30/07 - 6/30/06	6/30/06 - 6/30/05	6/30/05 - 6/30/04	6/30/04 - 6/30/03	6/30/03 - 6/30/02	Cum. Change
1978	2,821	2,821	2,821	2,821	2,821	2,821	2,821	-	-	-	-	-	-	-
1979	3,022	3,022	3,022	3,022	3,022	3,022	3,022	-	-	-	-	-	-	-
1980	3,436	3,436	3,436	3,436	3,436	3,436	3,436	-	-	-	-	-	-	-
1981	3,897	3,897	3,897	3,897	3,897	3,897	3,897	-	-	-	-	-	-	-
1982	4,358	4,358	4,358	4,358	4,358	4,358	4,358	-	-	-	-	-	-	-
1983	4,558	4,558	4,558	4,558	4,558	4,558	4,558	-	-	-	-	-	-	-
1984	5,324	5,324	5,324	5,324	5,324	5,324	5,324	-	-	-	(0)	-	-	(0)
1985	5,709	5,709	5,709	5,709	5,709	5,709	5,709	-	-	-	-	-	-	-
1986	6,377	6,377	6,377	6,377	6,377	6,377	6,377	-	-	-	-	-	-	-
1987	7,395	7,395	7,395	7,395	7,395	7,395	7,395	-	-	-	-	-	-	-
1988	8,679	8,679	8,679	8,679	8,679	8,679	8,679	-	-	-	-	-	-	-
1989	9,909	9,909	9,909	9,909	9,909	9,909	9,909	-	0	-	-	-	(2)	(2)
1990	9,810	9,810	9,810	9,810	9,808	9,812	9,811	-	-	-	2	(4)	0	(2)
1991	12,588	12,588	12,588	12,588	12,588	12,590	12,587	-	-	-	0	(2)	3	1
1992	13,766	13,749	13,749	13,749	13,749	13,747	13,746	17	-	0	(8)	10	1	20
1993	12,065	12,065	12,067	12,124	12,047	12,056	12,041	-	(3)	(57)	77	(8)	14	23
1994	11,139	11,133	11,141	11,152	11,159	11,176	11,135	6	(8)	(11)	(6)	(17)	41	5
1995	10,423	10,424	10,442	10,429	10,394	10,525	10,412	(1)	(18)	14	35	(131)	114	12
1996	10,605	10,601	10,599	10,597	10,630	10,645	10,711	4	2	2	(32)	(15)	(66)	(106)
1997	10,658	10,669	10,658	10,684	10,735	10,792	10,759	(11)	11	(26)	(51)	(57)	33	(100)
1998	12,332	12,307	12,313	12,359	12,402	12,547	12,605	25	(6)	(47)	(42)	(145)	(58)	(273)
1999	13,941	13,949	14,003	14,078	14,237	14,376	14,751	(8)	(54)	(74)	(159)	(139)	(376)	(810)
2000	15,753	15,790	15,812	16,098	16,056	16,357	16,964	(37)	(22)	(286)	42	(302)	(606)	(1,211)
2001	18,091	18,079	18,143	18,338	18,655	19,096	20,162	12	(64)	(196)	(317)	(440)	(1,066)	(2,071)
2002	20,500	20,528	20,815	20,980	21,505	22,533	23,084	(28)	(287)	(165)	(524)	(1,029)	(550)	(2,583)
2003	21,188	21,182	21,538	22,032	22,811	22,811	26,129	6	(355)	(494)	(779)	(3,318)		(4,941)
2004	21,279	21,566	22,076	22,818	26,119			(287)	(510)	(742)	(3,301)			(4,840)
2005	21,701	22,084	23,502	24,854				(383)	(1,418)	(1,352)				(3,153)
2006	19,915	20,589	23,617					(674)	(3,028)					(3,702)
2007	21,843	23,049						(1,205)						(1,205)
2008	22,990													
78-02	237,157	237,178	237,626	238,472	239,457	241,736	244,254	(21)	(448)	(846)	(985)	(2,279)	(2,518)	
78-03	258,345	258,360	259,163	260,504	262,268	267,865		(15)	(803)	(1,340)	(1,764)	(5,597)		
78-04	279,624	279,926	281,239	283,322	288,387			(302)	(1,313)	(2,082)	(5,066)			
78-05	301,325	302,010	304,741	308,176				(685)	(2,731)	(3,435)				
78-06	321,240	322,599	328,358					(1,359)	(5,759)					
78-07	343,083	345,648						(2,564)						(24,938)
78-08	366,073													



**Ohio Bureau of Workers' Compensation  
Public Employers - Taxing Districts - Medical on Lost Time - Total (000's)**

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Accident Year	Paid Losses @ 12/07	1/1/08-6/30/08		Estimated Paid Loss @ 6/30/2008		Ultimate Loss		Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
		Estimated Payments		Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman
		Deloitte	Oliver Wyman															
Prior		973		973		22,693	18,371	21,719	18,371	3,348	14,036	13,223	813	7,683	5,148	2,535	64.6%	72.0%
1978	29,589	191	189	29,780	29,778	33,808	33,032	4,028	3,254	774	2,597	2,356	241	1,431	898	533	64.5%	72.4%
1979	32,253	218	201	32,471	32,454	37,342	36,652	4,871	4,198	673	3,144	3,010	134	1,727	1,188	539	64.5%	71.7%
1980	35,755	265	162	36,019	35,917	41,987	40,693	5,967	4,776	1,191	3,846	3,313	533	2,122	1,463	659	64.4%	69.4%
1981	37,443	297	202	37,740	37,645	44,649	43,040	6,909	5,395	1,514	4,444	3,717	727	2,465	1,678	787	64.3%	68.9%
1982	36,378	289	254	36,667	36,632	44,073	44,679	7,406	8,047	(641)	4,750	5,464	(714)	2,656	2,583	73	64.1%	67.9%
1983	38,704	326	385	39,030	39,090	47,665	48,122	8,634	9,032	(398)	5,502	6,075	(573)	3,132	2,957	175	63.7%	67.3%
1984	44,300	417	643	44,717	44,943	55,538	62,539	10,821	17,596	(6,775)	6,848	11,471	(4,623)	3,973	6,125	(2,152)	63.3%	65.2%
1985	46,130	479	355	46,609	46,484	58,988	62,206	12,379	15,722	(3,343)	7,791	10,031	(2,240)	4,588	5,691	(1,103)	62.9%	63.8%
1986	47,247	514	363	47,761	47,610	61,715	62,244	13,954	14,634	(680)	8,742	9,134	(392)	5,212	5,500	(288)	62.6%	62.4%
1987	46,224	503	423	46,727	46,646	61,707	64,469	14,980	17,823	(2,843)	9,328	10,954	(1,626)	5,652	6,869	(1,217)	62.3%	61.5%
1988	46,218	525	405	46,744	46,624	63,087	68,458	16,343	21,834	(5,491)	10,086	13,179	(3,093)	6,258	8,655	(2,397)	61.7%	60.4%
1989	51,106	606	604	51,712	51,710	71,398	86,570	19,686	34,860	(15,174)	12,032	20,475	(8,443)	7,654	14,385	(6,731)	61.1%	58.7%
1990	53,567	661	701	54,228	54,268	76,668	96,549	22,440	42,281	(19,841)	13,575	23,838	(10,263)	8,866	18,443	(9,577)	60.5%	56.4%
1991	51,053	705	820	51,758	51,873	75,005	103,050	23,248	51,177	(27,929)	13,911	27,994	(14,083)	9,337	23,183	(13,846)	59.8%	54.7%
1992	47,302	699	507	48,001	47,809	71,509	80,918	23,508	33,109	(9,601)	13,942	18,281	(4,339)	9,566	14,828	(5,262)	59.3%	55.2%
1993	44,103	695	577	44,798	44,680	68,739	80,919	23,941	36,239	(12,298)	14,076	19,513	(5,437)	9,866	16,726	(6,860)	58.8%	53.8%
1994	50,795	800	832	51,595	51,628	81,703	110,473	30,107	58,845	(28,738)	17,545	30,812	(13,267)	12,563	28,033	(15,470)	58.3%	52.4%
1995	39,548	680	620	40,228	40,167	65,741	88,395	25,513	48,228	(22,715)	14,701	24,735	(10,034)	10,812	23,493	(12,681)	57.6%	51.3%
1996	38,900	707	714	39,607	39,614	66,991	94,978	27,384	55,364	(27,980)	15,620	27,969	(12,349)	11,764	27,395	(15,631)	57.0%	50.5%
1997	44,135	908	917	45,042	45,052	79,004	120,411	33,961	75,359	(41,398)	19,170	37,194	(18,024)	14,791	38,165	(23,374)	56.4%	49.4%
1998	46,430	1,044	1,021	47,474	47,451	86,765	139,015	39,292	91,564	(52,272)	21,997	43,882	(21,885)	17,295	47,682	(30,387)	56.0%	47.9%
1999	51,814	1,313	1,548	53,127	53,362	101,565	215,430	48,437	162,068	(113,631)	26,908	73,303	(46,395)	21,530	88,765	(67,235)	55.6%	45.2%
2000	57,792	1,612	1,662	59,404	59,454	116,976	222,421	57,572	162,967	(105,395)	31,782	73,238	(41,456)	25,790	89,729	(63,939)	55.2%	44.9%
2001	51,765	1,937	1,631	53,702	53,397	116,892	204,044	63,190	150,647	(87,457)	34,731	67,317	(32,586)	28,459	83,330	(54,871)	55.0%	44.7%
2002	55,869	2,128	2,334	57,996	58,203	132,147	304,916	74,151	246,713	(172,562)	40,753	106,310	(65,557)	33,398	140,403	(107,005)	55.0%	43.1%
2003	53,051	2,377	2,367	55,429	55,418	136,215	317,713	80,786	262,295	(181,509)	44,269	110,421	(66,152)	36,517	151,874	(115,357)	54.8%	42.1%
2004	46,447	2,716	2,450	49,163	48,898	135,943	314,225	86,779	265,327	(178,548)	47,479	110,297	(62,818)	39,301	155,030	(115,729)	54.7%	41.6%
2005	40,501	3,735	3,025	44,235	43,526	137,904	312,440	93,668	268,914	(175,246)	51,408	109,709	(58,301)	42,260	159,205	(116,945)	54.9%	40.8%
2006	27,405	5,584	4,466	32,989	31,871	134,895	302,295	101,905	270,424	(168,519)	56,674	109,253	(52,579)	45,231	161,171	(115,940)	55.6%	40.4%
2007	15,480	12,193	10,555	27,673	26,035	145,644	382,287	117,970	356,252	(238,282)	68,130	143,549	(75,419)	49,840	212,703	(162,863)	57.8%	40.3%
2008		4,916	4,397	4,916	4,397	156,068	417,398	73,118	204,302	(131,184)	45,230	84,628	(39,398)	27,889	119,674	(91,785)	61.9%	41.4%
<b>Total</b>	<b>1,307,303</b>	<b>51,014</b>	<b>45,331</b>	<b>1,358,317</b>	<b>1,358,317</b>	<b>2,631,022</b>	<b>4,578,950</b>	<b>1,194,671</b>	<b>3,017,617</b>	<b>(1,822,946)</b>	<b>685,046</b>	<b>1,354,645</b>	<b>(669,599)</b>	<b>509,625</b>	<b>1,662,972</b>	<b>(1,153,347)</b>	<b>57.3%</b>	<b>44.9%</b>
<b>Excl Prior</b>	<b>1,307,303</b>	<b>50,040</b>	<b>45,331</b>	<b>1,357,344</b>	<b>1,358,317</b>	<b>2,608,329</b>	<b>4,560,579</b>	<b>1,172,952</b>	<b>2,999,246</b>	<b>(1,826,294)</b>	<b>671,010</b>	<b>1,341,422</b>	<b>(670,412)</b>	<b>501,942</b>	<b>1,657,824</b>	<b>(1,155,882)</b>	<b>57.2%</b>	<b>44.7%</b>

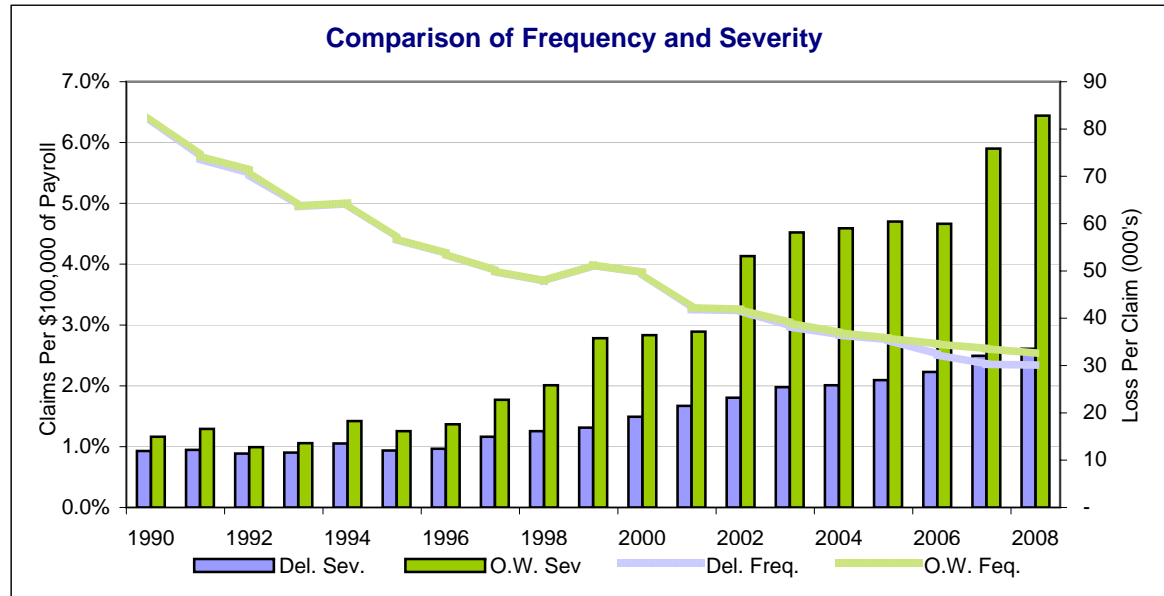
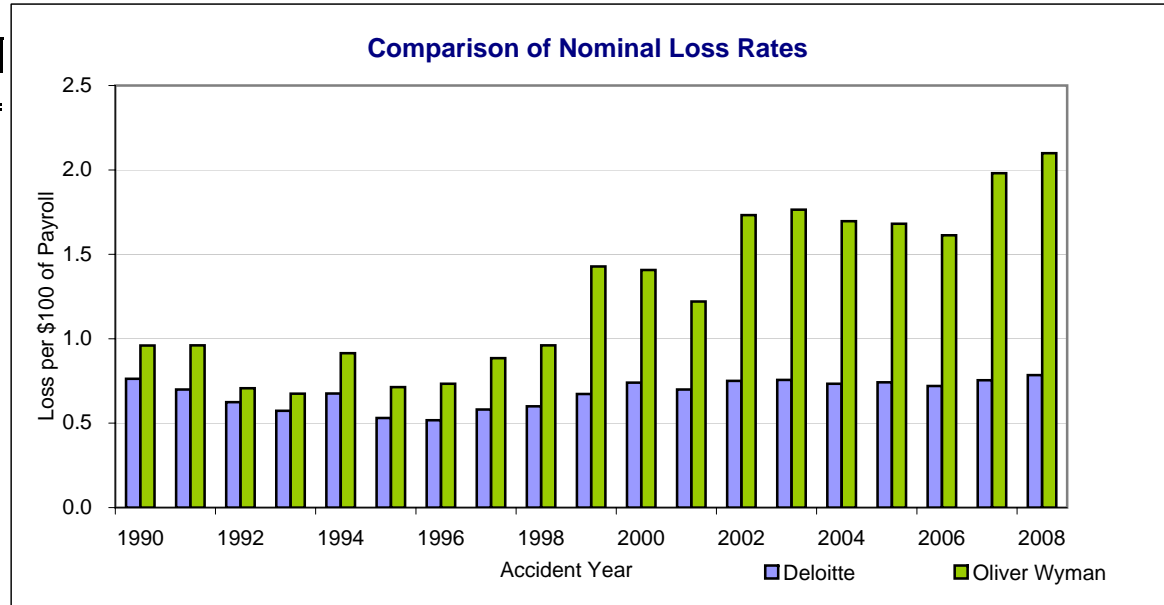


# Ohio Bureau of Workers' Compensation

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

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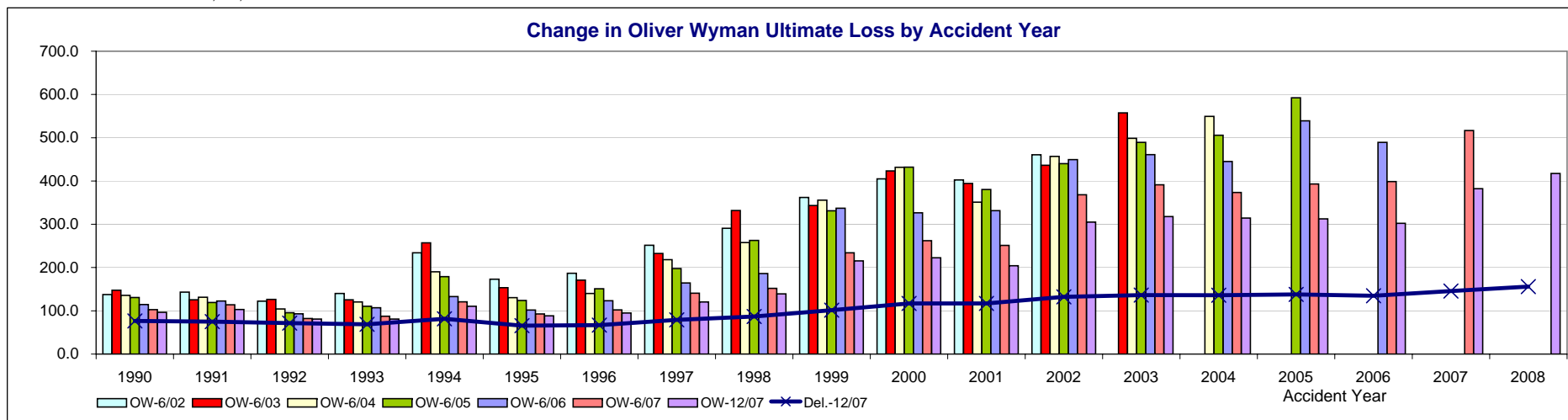
Accident Year	Ult. Loss Rates		Ult. Frequency		Ult. Severity	
	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman
Prior						
1978	0.742	0.725	9.76%	9.76%	7,602	7,430
1979	0.759	0.745	9.14%	9.14%	8,295	8,143
1980	0.763	0.739	8.73%	8.73%	8,731	8,462
1981	0.767	0.739	8.36%	8.36%	9,177	8,841
1982	0.713	0.722	8.30%	8.31%	8,580	8,692
1983	0.732	0.739	8.05%	8.05%	9,096	9,175
1984	0.809	0.911	8.21%	8.22%	9,850	11,083
1985	0.786	0.829	7.97%	7.98%	9,868	10,394
1986	0.782	0.789	7.60%	7.61%	10,295	10,364
1987	0.717	0.750	7.10%	7.12%	10,105	10,534
1988	0.708	0.769	7.19%	7.20%	9,854	10,670
1989	0.757	0.918	6.84%	6.86%	11,061	13,374
1990	0.762	0.960	6.39%	6.42%	11,927	14,960
1991	0.699	0.960	5.74%	5.78%	12,185	16,608
1992	0.625	0.707	5.49%	5.54%	11,393	12,761
1993	0.573	0.674	4.94%	4.96%	11,586	13,609
1994	0.676	0.914	5.00%	5.01%	13,536	18,263
1995	0.531	0.714	4.41%	4.42%	12,029	16,136
1996	0.517	0.733	4.17%	4.17%	12,418	17,572
1997	0.581	0.886	3.88%	3.89%	14,959	22,758
1998	0.600	0.961	3.72%	3.72%	16,144	25,825
1999	0.673	1.428	3.99%	3.99%	16,884	35,780
2000	0.740	1.407	3.86%	3.86%	19,173	36,421
2001	0.699	1.221	3.25%	3.28%	21,483	37,187
2002	0.751	1.732	3.24%	3.26%	23,187	53,131
2003	0.757	1.765	2.98%	3.04%	25,426	58,136
2004	0.734	1.696	2.84%	2.87%	25,852	59,009
2005	0.742	1.681	2.76%	2.78%	26,922	60,433
2006	0.720	1.613	2.51%	2.69%	28,634	59,979
2007	0.755	1.981	2.35%	2.61%	32,052	75,851
2008	0.785	2.099	2.34%	2.54%	33,547	82,817



**Ohio Bureau of Workers' Compensation  
Public Employers - Taxing Districts - Medical on Lost Time - Total (000's)**

**Change in Oliver Wyman Ultimate Loss Estimates**

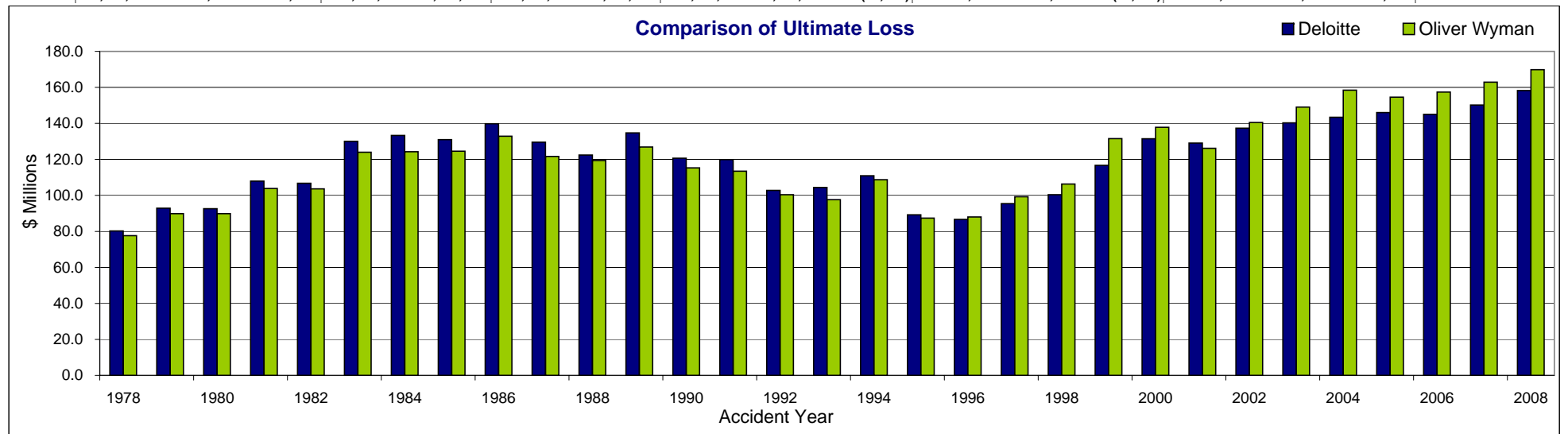
Accident Year	Oliver Wyman Ultimate Loss by Evaluation Date							Change in Oliver Wyman Ultimate Loss							Cum. Change
	6/30/2008	6/30/2007	6/30/2006	6/30/2005	6/30/2004	6/30/2003	6/30/2002	6/30/08 - 6/30/07	6/30/07 - 6/30/06	6/30/06 - 6/30/05	6/30/05 - 6/30/04	6/30/04 - 6/30/03	6/30/03 - 6/30/02		
1978	33,032	33,978	38,873	38,447	36,144	36,112	37,765	(946)	(4,895)	426	2,303	32	(1,653)	(4,733)	
1979	36,652	36,966	36,620	38,394	37,842	43,192	42,302	(314)	347	(1,774)	553	(5,350)	890	(5,650)	
1980	40,693	40,327	44,058	47,065	47,596	49,459	48,224	366	(3,731)	(3,007)	(531)	(1,864)	1,235	(7,531)	
1981	43,040	43,657	45,682	51,240	50,088	54,679	57,001	(617)	(2,025)	(5,558)	1,152	(4,591)	(2,322)	(13,961)	
1982	44,679	44,763	45,701	47,330	50,345	49,721	53,870	(84)	(938)	(1,629)	(3,015)	624	(4,149)	(9,191)	
1983	48,122	52,115	52,057	58,544	53,871	53,703	59,521	(3,993)	58	(6,487)	4,673	168	(5,818)	(11,399)	
1984	62,539	70,399	70,223	65,060	67,844	71,401	77,334	(7,860)	176	5,163	(2,784)	(3,557)	(5,933)	(14,795)	
1985	62,206	61,766	68,031	83,603	76,729	75,987	74,565	440	(6,264)	(15,573)	6,874	743	1,421	(12,359)	
1986	62,244	64,283	72,926	76,626	83,284	85,904	87,909	(2,039)	(8,643)	(3,700)	(6,657)	(2,620)	(2,005)	(25,665)	
1987	64,469	67,012	78,016	75,421	79,542	82,510	86,975	(2,543)	(11,003)	2,595	(4,121)	(2,969)	(4,465)	(22,506)	
1988	68,458	67,648	80,092	90,804	87,995	106,355	90,934	810	(12,445)	(10,712)	2,809	(18,360)	15,422	(22,476)	
1989	86,570	86,483	95,332	102,724	106,262	115,582	132,989	87	(8,849)	(7,392)	(3,539)	(9,320)	(17,407)	(46,418)	
1990	96,549	102,636	114,576	130,809	135,590	147,494	137,492	(6,087)	(11,940)	(16,232)	(4,781)	(11,904)	10,002	(40,943)	
1991	103,050	113,788	122,528	119,167	131,488	125,524	143,319	(10,738)	(8,740)	3,361	(12,321)	5,964	(17,796)	(40,269)	
1992	80,918	82,179	93,138	95,517	104,275	126,310	122,449	(1,261)	(10,959)	(2,379)	(8,758)	(22,035)	3,860	(41,532)	
1993	80,919	87,530	106,970	110,490	120,397	125,555	140,117	(6,611)	(19,440)	(3,520)	(9,907)	(5,158)	(14,562)	(59,198)	
1994	110,473	120,627	132,964	178,925	190,264	256,989	233,935	(10,154)	(12,338)	(45,961)	(11,340)	(66,725)	23,054	(123,463)	
1995	88,395	92,894	101,657	124,030	130,562	153,316	173,103	(4,499)	(8,762)	(22,373)	(6,532)	(22,754)	(19,787)	(84,707)	
1996	94,978	102,017	123,282	150,877	140,176	170,781	186,619	(7,039)	(21,266)	(27,594)	10,701	(30,605)	(15,838)	(91,641)	
1997	120,411	140,550	164,448	197,520	218,082	232,530	251,446	(20,139)	(23,899)	(33,072)	(20,562)	(14,448)	(18,916)	(131,035)	
1998	139,015	151,906	186,032	262,788	257,714	331,886	290,722	(12,891)	(34,126)	(76,756)	5,074	(74,172)	41,164	(151,707)	
1999	215,430	233,992	336,994	331,049	355,742	343,251	361,898	(18,562)	(103,002)	5,945	(24,693)	12,491	(18,648)	(146,469)	
2000	222,421	262,059	326,520	432,139	431,554	423,384	404,826	(39,638)	(64,461)	(105,619)	585	8,170	18,558	(182,405)	
2001	204,044	251,041	331,569	380,428	351,233	394,221	402,458	(46,997)	(80,528)	(48,859)	29,195	(42,988)	(8,237)	(198,415)	
2002	304,916	368,349	449,600	440,005	456,989	436,352	460,519	(63,433)	(81,251)	9,594	(16,984)	20,638	(24,168)	(155,604)	
2003	317,713	391,371	461,030	489,174	498,610	557,511		(73,658)	(69,659)	(28,144)	(9,436)	(58,901)		(239,798)	
2004	314,225	373,569	445,088	505,930	549,227			(59,344)	(71,520)	(60,842)	(43,296)			(235,002)	
2005	312,440	393,115	538,973	592,256				(80,675)	(145,858)	(53,283)				(279,816)	
2006	302,295	398,782	489,129					(96,487)	(90,347)					(186,834)	
2007	382,287	516,806						(134,519)						(134,519)	
2008	417,398														
78-02	2,514,222	2,778,964	3,317,890	3,729,003	3,801,608	4,092,197	4,158,293	(264,742)	(538,925)	(411,114)	(72,605)	(290,589)	(66,096)		
78-03	2,831,935	3,170,335	3,778,920	4,218,177	4,300,218	4,649,708		(338,400)	(608,584)	(439,258)	(82,041)	(349,490)			
78-04	3,146,160	3,543,904	4,224,008	4,724,108	4,849,445			(397,744)	(680,104)	(500,100)	(125,337)				
78-05	3,458,600	3,937,019	4,762,981	5,316,363				(478,419)	(825,962)	(553,383)					
78-06	3,760,894	4,335,800	5,252,109					(574,906)	(916,309)						
78-07	4,143,181	4,852,606						(709,425)						(2,720,039)	
78-08	4,560,579														



**Ohio Bureau of Workers' Compensation  
Public Employers - Taxing Districts - Compensation - Total (000's)**

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Accident Year	Paid Losses @ 12/07	1/1/08-6/30/08 Estimated Payments		Estimated Paid Loss @ 6/30/2008		Ultimate Loss		Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors			
		Deloitte		Oliver Wyman		Deloitte		Oliver Wyman		Deloitte			Oliver Wyman			Deloitte			Oliver Wyman	
		Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman		
Prior		3,091		3,091		70,236	51,965	67,145	51,965	15,180	45,847	32,860	12,987	21,298	19,105	2,193	68.3%	63.2%		
1978	66,085	571	476	66,656	66,562	80,220	77,609	13,564	11,047	2,517	9,025	7,624	1,401	4,539	3,423	1,116	66.5%	69.0%		
1979	76,152	637	643	76,789	76,795	92,865	89,868	16,076	13,073	3,003	10,640	8,970	1,670	5,436	4,103	1,333	66.2%	68.6%		
1980	75,579	626	617	76,204	76,196	92,635	89,851	16,431	13,655	2,776	10,798	9,389	1,409	5,633	4,266	1,367	65.7%	68.8%		
1981	85,960	790	701	86,750	86,661	107,935	103,869	21,185	17,208	3,977	13,768	11,639	2,129	7,417	5,569	1,848	65.0%	67.6%		
1982	83,685	837	841	84,522	84,526	106,720	103,660	22,198	19,134	3,064	14,303	12,758	1,545	7,895	6,376	1,519	64.4%	66.7%		
1983	98,690	1,070	963	99,760	99,653	130,040	124,007	30,281	24,354	5,927	19,312	16,108	3,204	10,969	8,246	2,723	63.8%	66.1%		
1984	101,026	1,087	923	102,113	101,950	133,284	124,286	31,171	22,336	8,835	19,779	14,987	4,792	11,392	7,349	4,043	63.5%	67.1%		
1985	98,448	1,016	1,009	99,464	99,457	130,945	124,535	31,481	25,078	6,403	19,805	16,592	3,213	11,676	8,486	3,190	62.9%	66.2%		
1986	102,271	1,133	1,145	103,404	103,416	139,831	132,862	36,427	29,446	6,981	22,663	19,051	3,612	13,764	10,395	3,369	62.2%	64.7%		
1987	94,889	1,033	999	95,922	95,888	129,536	121,674	33,614	25,786	7,828	20,725	16,752	3,973	12,889	9,034	3,855	61.7%	65.0%		
1988	90,197	959	1,030	91,155	91,227	122,452	119,366	31,297	28,139	3,158	19,126	18,079	1,047	12,170	10,060	2,110	61.1%	64.2%		
1989	93,122	1,189	1,143	94,311	94,265	134,723	126,848	40,411	32,583	7,828	24,401	20,712	3,689	16,010	11,871	4,139	60.4%	63.6%		
1990	83,421	1,067	1,139	84,488	84,560	120,632	115,319	36,144	30,759	5,385	21,648	19,449	2,199	14,495	11,310	3,185	59.9%	63.2%		
1991	78,319	1,139	1,098	79,458	79,417	119,851	113,473	40,393	34,056	6,337	23,912	21,307	2,605	16,481	12,749	3,733	59.2%	62.6%		
1992	67,490	960	1,129	68,450	68,619	102,764	100,391	34,314	31,772	2,541	20,192	19,824	368	14,122	11,948	2,173	58.8%	62.4%		
1993	63,516	1,066	1,047	64,582	64,563	104,382	97,664	39,800	33,101	6,699	23,095	20,304	2,791	16,705	12,797	3,908	58.0%	61.3%		
1994	68,094	1,070	1,124	69,164	69,217	110,943	108,739	41,780	39,522	2,258	24,093	24,044	49	17,686	15,478	2,209	57.7%	60.8%		
1995	51,094	940	1,018	52,034	52,112	89,223	87,369	37,189	35,256	1,932	21,080	21,134	(54)	16,109	14,122	1,986	56.7%	59.9%		
1996	50,105	953	1,161	51,059	51,266	86,664	87,988	35,605	36,722	(1,116)	20,121	22,533	(2,412)	15,484	14,189	1,296	56.5%	61.4%		
1997	49,545	1,196	1,460	50,741	51,005	95,439	99,271	44,698	48,265	(3,567)	24,774	28,478	(3,704)	19,925	19,787	137	55.4%	59.0%		
1998	52,763	1,381	1,538	54,144	54,301	100,383	106,311	46,239	52,010	(5,771)	25,809	30,871	(5,062)	20,430	21,139	(709)	55.8%	59.4%		
1999	57,892	1,719	1,798	59,611	59,690	116,721	131,569	57,110	71,879	(14,769)	31,665	41,626	(9,961)	25,445	30,253	(4,809)	55.4%	57.9%		
2000	62,261	2,330	2,407	64,591	64,668	131,496	137,859	66,905	73,191	(6,286)	37,058	42,466	(5,408)	29,847	30,725	(878)	55.4%	58.0%		
2001	51,914	2,753	2,406	54,667	54,320	129,059	126,136	74,392	71,817	2,575	41,274	41,422	(148)	33,117	30,395	2,723	55.5%	57.7%		
2002	52,881	2,945	3,027	55,826	55,909	137,366	140,539	81,540	84,630	(3,090)	45,952	50,471	(4,519)	35,588	34,159	1,429	56.4%	59.6%		
2003	47,545	3,909	4,023	51,453	51,568	140,313	149,047	88,859	97,480	(8,620)	50,852	57,977	(7,125)	38,008	39,503	(1,495)	57.2%	59.5%		
2004	38,055	3,964	3,452	42,020	41,508	143,380	158,435	101,360	116,927	(15,568)	58,248	66,509	(8,261)	43,111	50,418	(7,307)	57.5%	56.9%		
2005	29,470	5,533	4,615	35,003	34,086	146,045	154,554	111,042	120,468	(9,426)	64,420	69,468	(5,048)	46,622	51,000	(4,379)	58.0%	57.7%		
2006	14,523	7,222	6,096	21,745	20,619	144,999	157,390	123,253	136,771	(13,517)	73,229	77,766	(4,537)	50,024	59,005	(8,980)	59.4%	56.9%		
2007	4,409	4,981	4,896	9,390	9,305	150,162	162,873	140,772	153,568	(12,795)	85,546	90,340	(4,794)	55,227	63,228	(8,001)	60.8%	58.8%		
2008	-	1,501	1,014	1,501	1,014	158,255	169,830	77,627	83,901	(6,274)	46,849	49,455	(2,606)	30,778	34,446	(3,668)	60.4%	58.9%		
<b>Total</b>	<b>1,989,402</b>	<b>60,667</b>	<b>54,940</b>	<b>2,050,070</b>	<b>2,050,070</b>	<b>3,799,500</b>	<b>3,795,156</b>	<b>1,670,302</b>	<b>1,665,899</b>	<b>4,404</b>	<b>990,010</b>	<b>1,000,965</b>	<b>(10,955)</b>	<b>680,292</b>	<b>664,934</b>	<b>15,358</b>	<b>59.3%</b>	<b>60.1%</b>		
<b>Excl Prior</b>	<b>1,989,402</b>	<b>57,577</b>	<b>54,940</b>	<b>2,046,979</b>	<b>2,050,070</b>	<b>3,729,264</b>	<b>3,743,191</b>	<b>1,603,157</b>	<b>1,613,934</b>	<b>(10,777)</b>	<b>944,163</b>	<b>968,105</b>	<b>(23,942)</b>	<b>658,994</b>	<b>645,829</b>	<b>13,165</b>	<b>58.9%</b>	<b>60.0%</b>		

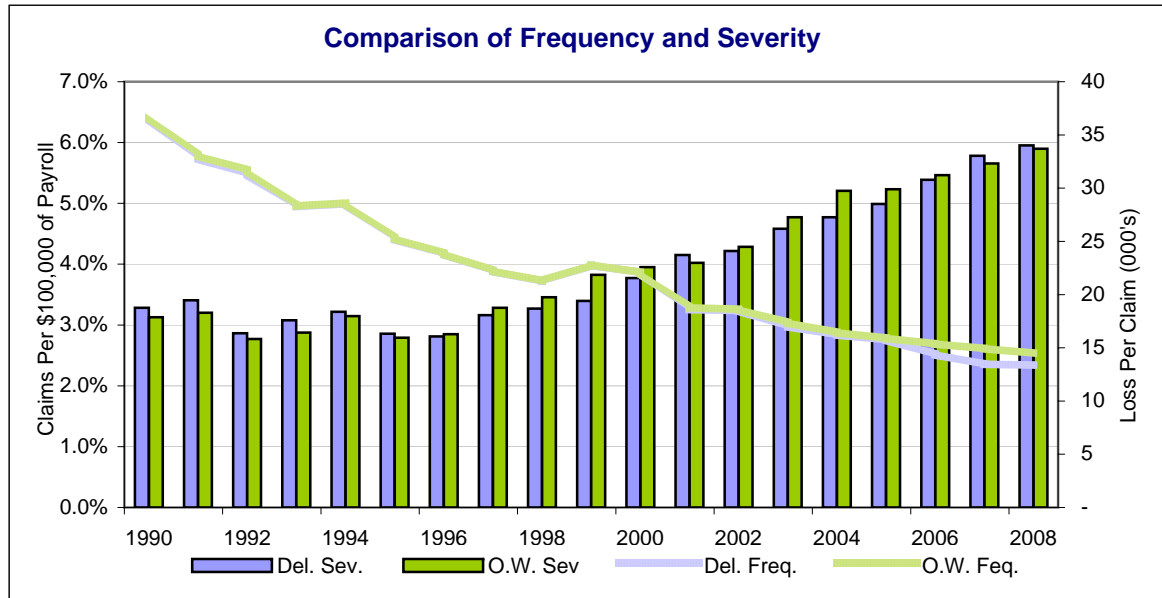
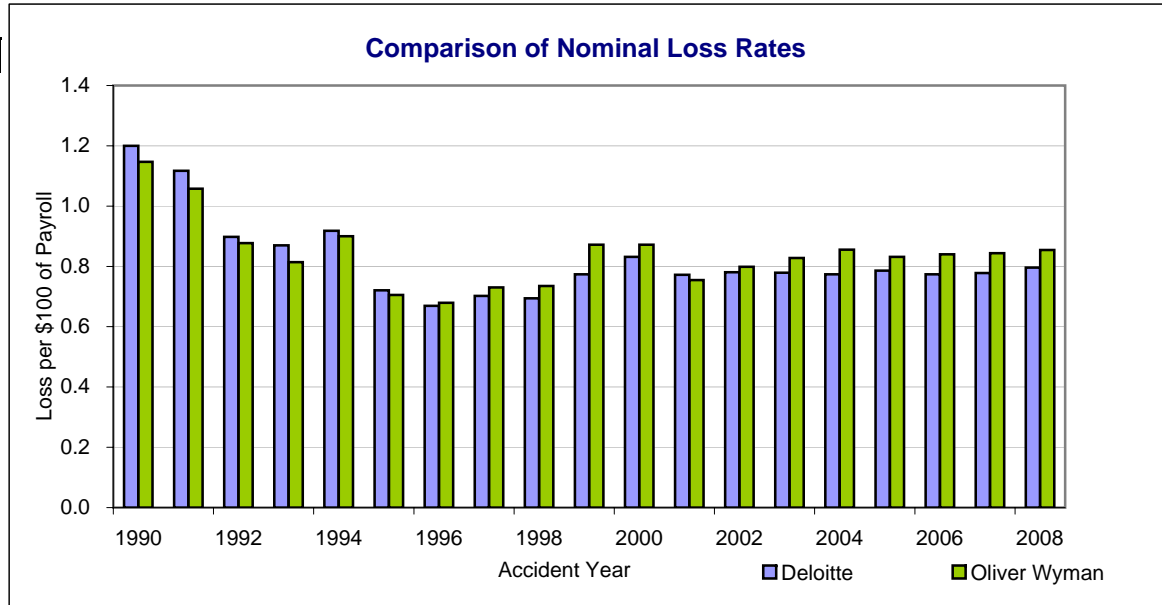


# Ohio Bureau of Workers' Compensation

## Public Employers - Taxing Districts - Compensation - Total

SUMMARY 2  
EXHIBIT 20  
SHEET 2

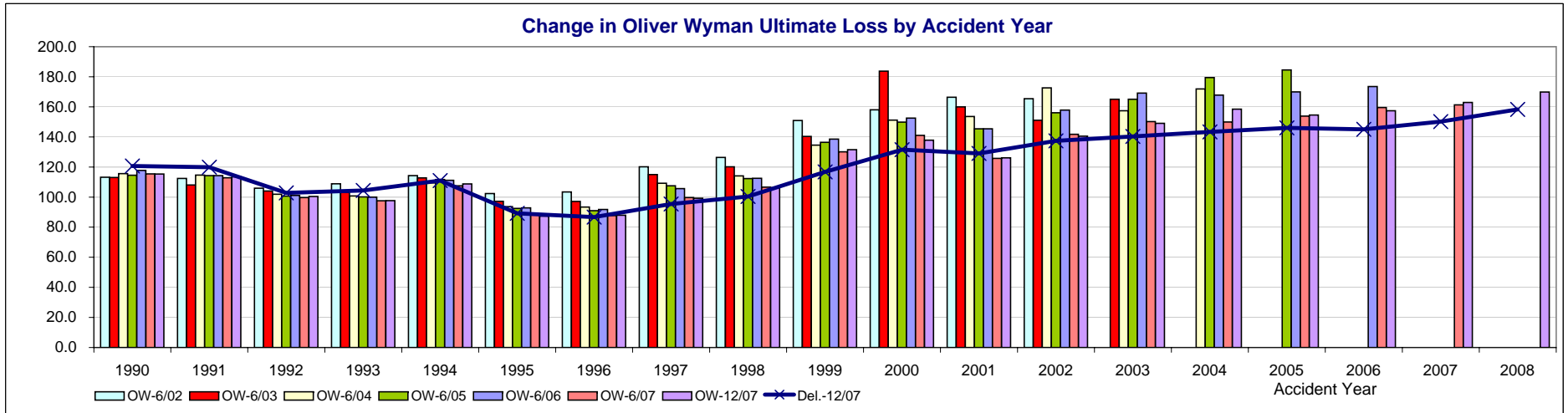
Accident Year	Ult. Loss Rates		Ult. Frequency		Ult. Severity	
	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman
Prior						
1978	1.761	1.704	9.76%	9.76%	18,037	17,456
1979	1.887	1.826	9.14%	9.14%	20,630	19,966
1980	1.682	1.632	8.73%	8.73%	19,263	18,684
1981	1.854	1.784	8.36%	8.36%	22,184	21,337
1982	1.725	1.676	8.30%	8.31%	20,777	20,167
1983	1.996	1.904	8.05%	8.05%	24,815	23,643
1984	1.941	1.810	8.21%	8.22%	23,639	22,025
1985	1.745	1.660	7.97%	7.98%	21,905	20,808
1986	1.772	1.684	7.60%	7.61%	23,325	22,122
1987	1.506	1.415	7.10%	7.12%	21,214	19,881
1988	1.375	1.340	7.19%	7.20%	19,127	18,604
1989	1.428	1.345	6.84%	6.86%	20,872	19,596
1990	1.200	1.147	6.39%	6.42%	18,767	17,868
1991	1.117	1.058	5.74%	5.78%	19,471	18,287
1992	0.898	0.877	5.49%	5.54%	16,373	15,832
1993	0.870	0.814	4.94%	4.96%	17,594	16,425
1994	0.918	0.900	5.00%	5.01%	18,380	17,976
1995	0.720	0.706	4.41%	4.42%	16,326	15,949
1996	0.669	0.679	4.17%	4.17%	16,065	16,279
1997	0.702	0.730	3.88%	3.89%	18,071	18,762
1998	0.694	0.735	3.72%	3.72%	18,678	19,749
1999	0.774	0.872	3.99%	3.99%	19,404	21,852
2000	0.832	0.872	3.86%	3.86%	21,552	22,574
2001	0.772	0.755	3.25%	3.28%	23,719	22,988
2002	0.780	0.798	3.24%	3.26%	24,103	24,488
2003	0.779	0.828	2.98%	3.04%	26,191	27,273
2004	0.774	0.855	2.84%	2.87%	27,266	29,753
2005	0.786	0.832	2.76%	2.78%	28,512	29,894
2006	0.774	0.840	2.51%	2.69%	30,779	31,228
2007	0.778	0.844	2.35%	2.61%	33,046	32,316
2008	0.796	0.854	2.34%	2.54%	34,017	33,696





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

Accident Year	Oliver Wyman Ultimate Loss by Evaluation Date							Change in Oliver Wyman Ultimate Loss						
	6/30/2008	6/30/2007	6/30/2006	6/30/2005	6/30/2004	6/30/2003	6/30/2002	6/30/08 - 6/30/07	6/30/07 - 6/30/06	6/30/06 - 6/30/05	6/30/05 - 6/30/04	6/30/04 - 6/30/03	6/30/03 - 6/30/02	Cum. Change
1978	77,609	77,394	79,092	77,878	78,213	76,794	77,308	215	(1,698)	1,214	(335)	1,419	(514)	301
1979	89,868	89,423	91,331	89,722	88,990	88,344	88,753	445	(1,908)	1,609	732	646	(409)	1,115
1980	89,851	89,702	92,535	90,302	96,008	89,347	88,825	149	(2,833)	2,233	(5,707)	6,662	521	1,025
1981	103,869	103,294	105,417	103,707	102,934	101,572	101,662	575	(2,124)	1,710	773	1,363	(91)	2,206
1982	103,660	103,485	105,423	103,695	102,962	102,901	102,172	175	(1,938)	1,728	733	60	730	1,488
1983	124,007	123,545	125,730	123,042	124,179	122,355	122,158	462	(2,185)	2,688	(1,137)	1,825	197	1,850
1984	124,286	123,766	125,698	123,833	125,004	122,958	123,486	520	(1,933)	1,865	(1,171)	2,046	(528)	799
1985	124,535	124,253	126,524	125,400	125,100	125,175	122,973	282	(2,271)	1,124	300	(75)	2,201	1,562
1986	132,862	132,271	134,481	132,594	131,362	130,910	131,713	591	(2,210)	1,886	1,232	452	(803)	1,149
1987	121,674	121,182	124,139	121,864	124,315	121,251	120,886	492	(2,957)	2,275	(2,451)	3,064	364	787
1988	119,366	118,896	121,191	119,463	119,349	118,143	116,482	470	(2,295)	1,728	114	1,206	1,661	2,884
1989	126,848	126,411	127,911	126,823	128,103	125,188	123,720	437	(1,500)	1,088	(1,281)	2,915	1,468	3,128
1990	115,319	115,461	117,777	114,571	115,638	113,022	113,199	(142)	(2,315)	3,205	(1,066)	2,615	(177)	2,120
1991	113,473	112,883	114,302	114,316	114,594	108,077	112,370	590	(1,420)	(14)	(278)	6,517	(4,293)	1,102
1992	100,391	99,723	101,149	100,635	101,902	104,032	105,952	668	(1,426)	514	(1,266)	(2,130)	(1,920)	(5,561)
1993	97,664	97,557	99,960	100,119	100,765	103,027	108,890	107	(2,403)	(159)	(646)	(2,262)	(5,863)	(11,226)
1994	108,739	107,480	111,164	111,729	109,432	112,793	114,303	1,259	(3,684)	(565)	2,297	(3,361)	(1,510)	(5,564)
1995	87,369	88,279	92,841	92,513	93,653	97,225	102,339	(910)	(4,562)	328	(1,141)	(3,572)	(5,113)	(14,970)
1996	87,988	87,678	91,765	90,969	93,360	97,104	103,409	310	(4,088)	797	(2,391)	(3,744)	(6,305)	(15,421)
1997	99,271	99,732	105,670	107,471	109,207	114,989	120,145	(461)	(5,938)	(1,801)	(1,736)	(5,781)	(5,156)	(20,874)
1998	106,311	106,649	112,508	112,323	114,104	120,144	126,406	(338)	(5,859)	185	(1,781)	(6,040)	(6,262)	(20,095)
1999	131,569	130,119	138,580	136,382	134,588	140,297	150,933	1,450	(8,461)	2,199	1,794	(5,709)	(10,637)	(19,364)
2000	137,859	141,083	152,518	149,889	151,185	183,692	157,985	(3,224)	(11,434)	2,629	(1,296)	(32,508)	25,708	(20,125)
2001	126,136	125,726	145,440	145,365	153,575	159,968	166,353	410	(19,713)	74	(8,209)	(6,394)	(6,385)	(40,217)
2002	140,539	141,729	157,816	156,111	172,613	151,049	165,423	(1,190)	(16,087)	1,705	(16,502)	21,564	(14,374)	(24,884)
2003	149,047	150,235	169,148	165,054	157,427	165,020		(1,188)	(18,913)	4,094	7,627	(7,592)		(15,973)
2004	158,435	149,911	167,832	179,462	171,921			8,524	(17,921)	(11,630)	7,541			(13,486)
2005	154,554	153,827	169,981	184,511				727	(16,154)	(14,531)				(29,957)
2006	157,390	159,548	173,530					(2,158)	(13,982)					(16,140)
2007	162,873	161,303						1,569						1,569
2008	169,830													
78-02	2,791,063	2,787,721	2,900,963	2,870,718	2,911,136	2,930,357	2,967,846	3,342	(113,242)	30,245	(40,418)	(19,221)	(37,489)	
78-03	2,940,110	2,937,956	3,070,111	3,035,772	3,068,563	3,095,377		2,154	(132,155)	34,340	(32,791)	(26,814)		
78-04	3,098,545	3,087,867	3,237,943	3,215,233	3,240,484			10,678	(150,077)	22,710	(25,250)			
78-05	3,253,099	3,241,694	3,407,924	3,399,745				11,405	(166,230)	8,179				
78-06	3,410,488	3,401,241	3,581,453					9,247	(180,212)					
78-07	3,573,361	3,562,545						10,816						(250,770)
78-08	3,743,191													

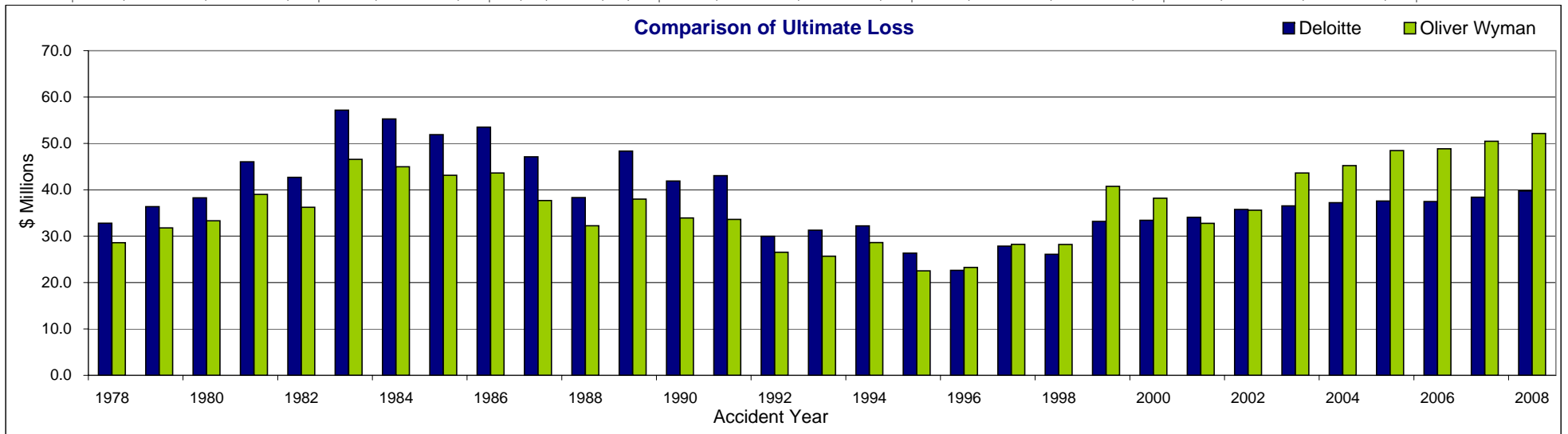




## Ohio Bureau of Workers' Compensation Public Employers - Taxing Districts - Compensation - Permanent Total Disability (000's)

SUMMARY 2  
EXHIBIT 21  
SHEET 1

Accident Year	1/1/08-6/30/08			Estimated Paid Loss @ 6/30/2008		Ultimate Loss		Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
	Paid Losses @ 12/07	Estimated Payments		Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman
		Deloitte	Oliver Wyman															
Prior		1,677		1,677		37,892	15,904	36,215	15,904	20,311	24,845	11,684	13,161	11,370	4,220	7,150	68.6%	73.5%
1978	23,739	369	271	24,108	24,010	32,808	28,611	8,700	4,601	4,099	5,758	3,435	2,323	2,941	1,166	1,775	66.2%	74.7%
1979	25,490	416	362	25,907	25,853	36,369	31,779	10,462	5,926	4,536	6,878	4,385	2,493	3,584	1,541	2,043	65.7%	74.0%
1980	25,927	460	446	26,387	26,373	38,273	33,330	11,886	6,957	4,929	7,748	5,117	2,631	4,138	1,840	2,298	65.2%	73.6%
1981	30,060	577	493	30,637	30,552	46,042	38,999	15,405	8,447	6,958	9,957	6,185	3,772	5,448	2,262	3,186	64.6%	73.2%
1982	26,783	553	519	27,336	27,302	42,690	36,240	15,354	8,938	6,416	9,837	6,494	3,343	5,517	2,444	3,073	64.1%	72.7%
1983	34,363	756	639	35,120	35,002	57,159	46,577	22,040	11,575	10,465	13,990	8,347	5,643	8,050	3,228	4,822	63.5%	72.1%
1984	31,739	759	703	32,498	32,442	55,273	44,976	22,775	12,534	10,241	14,311	8,977	5,334	8,464	3,557	4,907	62.8%	71.6%
1985	28,364	719	725	29,083	29,089	51,887	43,126	22,805	14,037	8,768	14,185	9,975	4,210	8,619	4,062	4,557	62.2%	71.1%
1986	27,741	769	752	28,510	28,493	53,510	43,619	25,000	15,126	9,874	15,379	10,666	4,713	9,621	4,460	5,161	61.5%	70.5%
1987	23,037	714	689	23,751	23,725	47,120	37,696	23,369	13,971	9,398	14,219	9,765	4,454	9,150	4,206	4,944	60.8%	69.9%
1988	17,563	594	638	18,157	18,201	38,327	32,263	20,170	14,062	6,108	12,149	9,744	2,405	8,021	4,318	3,703	60.2%	69.3%
1989	20,637	775	719	21,412	21,357	48,365	37,986	26,953	16,629	10,324	16,065	11,410	4,655	10,888	5,219	5,669	59.6%	68.6%
1990	16,517	689	718	17,206	17,236	41,896	33,936	24,690	16,700	7,990	14,563	11,344	3,219	10,127	5,356	4,771	59.0%	67.9%
1991	15,572	692	641	16,264	16,213	43,049	33,634	26,784	17,421	9,363	15,632	11,706	3,926	11,152	5,715	5,437	58.4%	67.2%
1992	9,871	497	606	10,368	10,477	29,994	26,543	19,626	16,066	3,560	11,314	10,658	656	8,312	5,408	2,904	57.6%	66.3%
1993	9,105	527	535	9,633	9,640	31,280	25,677	21,647	16,037	5,610	12,330	10,497	1,833	9,317	5,540	3,777	57.0%	65.5%
1994	8,888	508	531	9,396	9,419	32,217	28,625	22,821	19,206	3,615	12,839	12,369	470	9,982	6,837	3,145	56.3%	64.4%
1995	5,929	427	460	6,356	6,389	26,333	22,532	19,976	16,143	3,833	11,078	10,200	878	8,898	5,943	2,955	55.5%	63.2%
1996	3,745	377	516	4,122	4,261	22,645	23,270	18,522	19,009	(487)	10,123	11,796	(1,673)	8,399	7,213	1,186	54.7%	62.1%
1997	4,516	427	488	4,943	5,004	27,861	28,245	22,918	23,241	(323)	12,338	14,154	(1,816)	10,581	9,087	1,494	53.8%	60.9%
1998	3,153	385	432	3,538	3,585	26,089	28,203	22,551	24,618	(2,067)	11,937	14,633	(2,696)	10,614	9,985	629	52.9%	59.4%
1999	5,229	441	452	5,670	5,681	33,176	40,735	27,506	35,054	(7,548)	14,296	20,289	(5,993)	13,211	14,765	(1,554)	52.0%	57.9%
2000	3,619	426	539	4,045	4,158	33,439	38,177	29,395	34,019	(4,624)	14,989	19,147	(4,158)	14,406	14,872	(466)	51.0%	56.3%
2001	1,619	364	370	1,983	1,989	34,075	32,780	32,092	30,791	1,301	16,028	16,902	(874)	16,064	13,889	2,175	49.9%	54.9%
2002	1,171	323	358	1,494	1,529	35,760	35,601	34,266	34,072	194	16,679	18,171	(1,492)	17,587	15,901	1,686	48.7%	53.3%
2003	667	278	347	945	1,014	36,540	43,625	35,595	42,611	(7,016)	16,838	21,992	(5,154)	18,757	20,619	(1,862)	47.3%	51.6%
2004	250	182	160	432	409	37,231	45,223	36,799	44,814	(8,015)	16,876	22,335	(5,459)	19,923	22,479	(2,556)	45.9%	49.8%
2005	199	103	65	302	264	37,592	48,460	37,290	48,196	(10,906)	16,456	23,047	(6,591)	20,834	25,149	(4,315)	44.1%	47.8%
2006	38	36	36	38	36	37,461	48,845	37,423	48,809	(11,386)	15,823	22,295	(6,472)	21,600	26,514	(4,914)	42.3%	45.7%
2007	9	12	12	9	12	38,414	50,478	38,405	50,466	(12,061)	15,499	21,982	(6,483)	22,906	28,484	(5,578)	40.4%	43.6%
2008	0	-	-	0	-	39,763	52,154	19,881	26,077	(6,196)	7,645	10,823	(3,178)	12,236	15,254	(3,018)	38.5%	41.5%
<b>Total</b>	<b>405,493</b>	<b>15,832</b>	<b>14,223</b>	<b>421,325</b>	<b>421,325</b>	<b>1,230,529</b>	<b>1,157,850</b>	<b>789,322</b>	<b>712,057</b>	<b>77,265</b>	<b>428,605</b>	<b>410,524</b>	<b>18,081</b>	<b>360,717</b>	<b>301,533</b>	<b>59,184</b>	<b>54.3%</b>	<b>57.7%</b>
<b>Excl Prior</b>	<b>405,493</b>	<b>14,156</b>	<b>14,223</b>	<b>419,649</b>	<b>421,325</b>	<b>1,192,637</b>	<b>1,141,946</b>	<b>753,107</b>	<b>696,153</b>	<b>56,954</b>	<b>403,760</b>	<b>398,840</b>	<b>4,920</b>	<b>349,347</b>	<b>297,313</b>	<b>52,034</b>	<b>53.6%</b>	<b>57.3%</b>

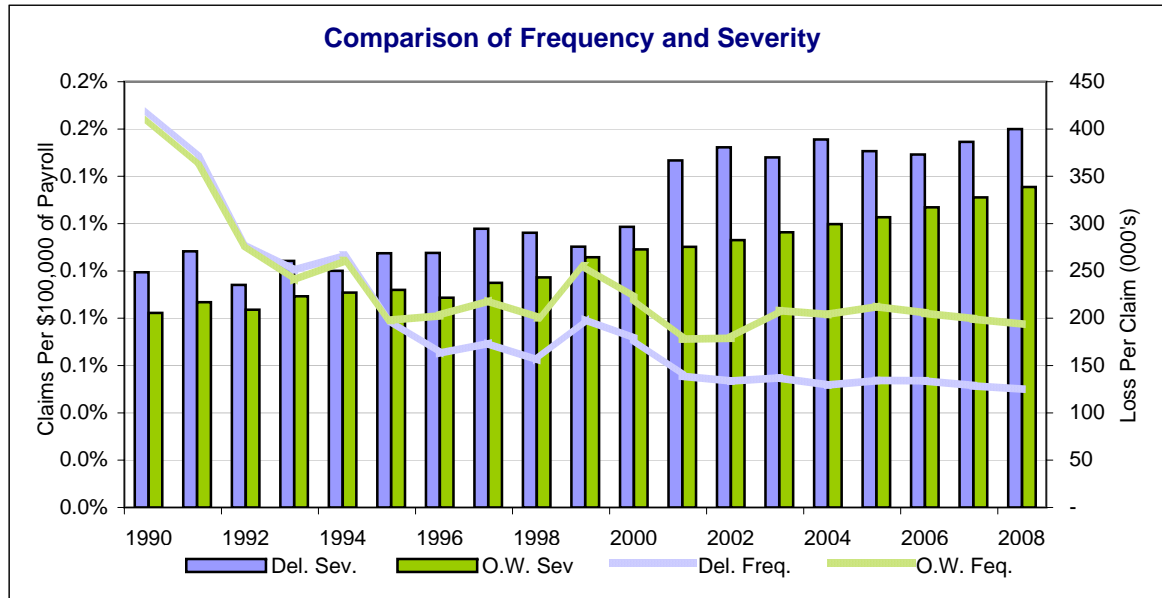
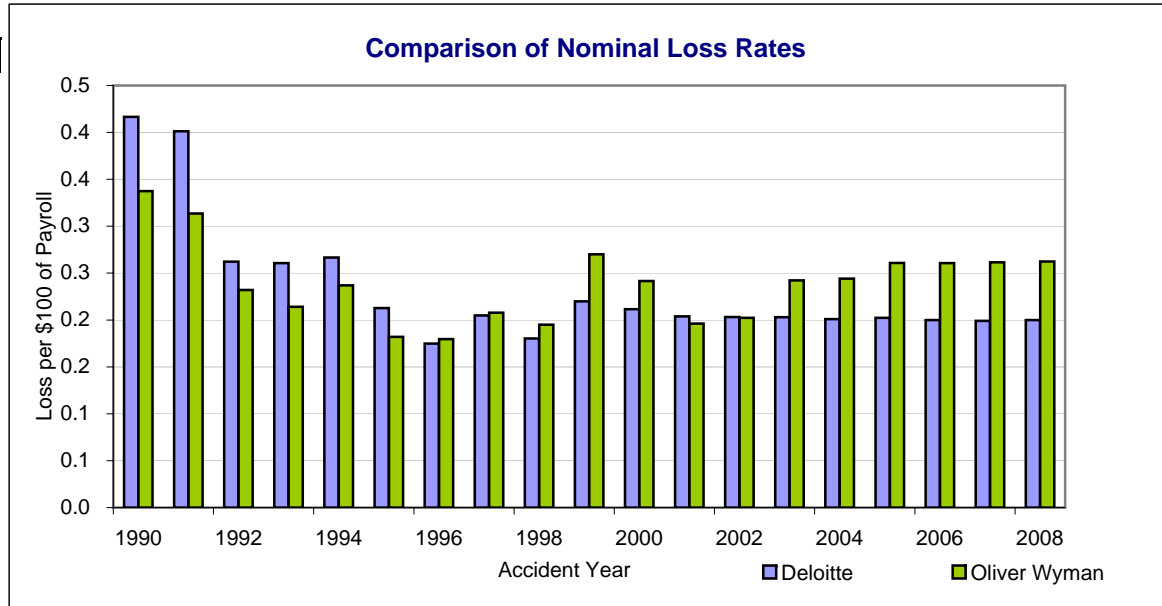


# Ohio Bureau of Workers' Compensation

## Public Employers - Taxing Districts - Compensation - Permanent Total Disability

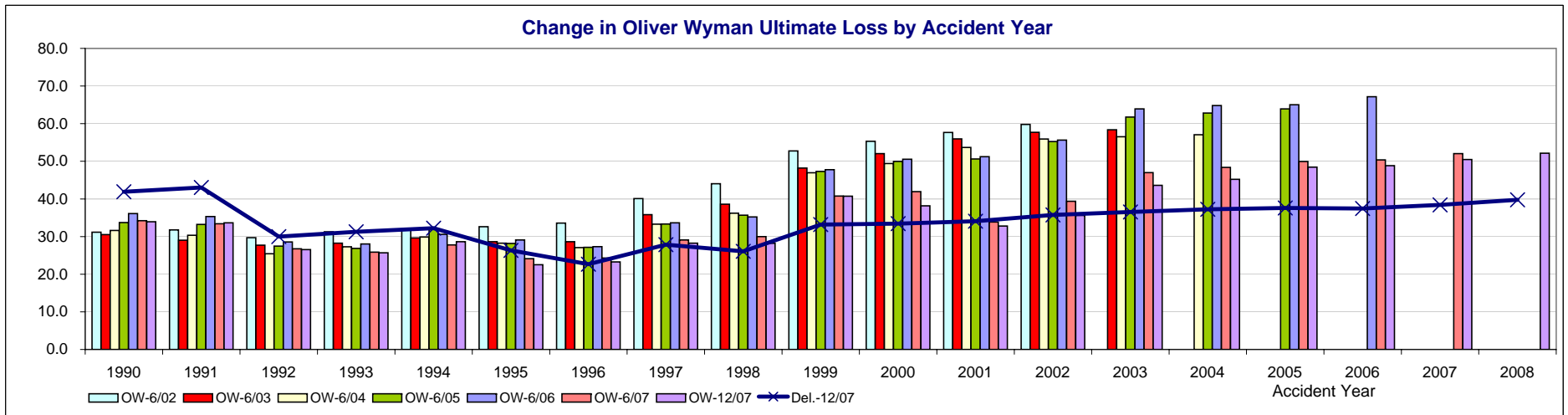
SUMMARY 2  
EXHIBIT 21  
SHEET 2

Accident Year	Ult. Loss Rates		Ult. Frequency		Ult. Severity	
	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman
Prior						
1978	0.720	0.628	0.65%	0.64%	110,220	98,320
1979	0.739	0.646	0.63%	0.62%	116,777	104,535
1980	0.695	0.605	0.55%	0.54%	126,803	112,984
1981	0.791	0.670	0.52%	0.51%	152,547	132,200
1982	0.690	0.586	0.43%	0.42%	159,288	138,321
1983	0.878	0.715	0.45%	0.44%	194,725	162,289
1984	0.805	0.655	0.40%	0.39%	202,413	169,082
1985	0.692	0.575	0.35%	0.34%	196,815	167,156
1986	0.678	0.553	0.32%	0.31%	214,453	178,037
1987	0.548	0.438	0.23%	0.23%	233,666	189,429
1988	0.430	0.362	0.20%	0.20%	215,289	182,276
1989	0.513	0.403	0.20%	0.20%	253,873	204,224
1990	0.417	0.337	0.17%	0.16%	248,606	205,671
1991	0.401	0.313	0.15%	0.14%	270,813	216,996
1992	0.262	0.232	0.11%	0.11%	235,186	209,002
1993	0.261	0.214	0.10%	0.10%	260,656	223,279
1994	0.267	0.237	0.11%	0.10%	250,156	227,180
1995	0.213	0.182	0.08%	0.08%	268,699	229,921
1996	0.175	0.180	0.06%	0.08%	269,064	221,620
1997	0.205	0.208	0.07%	0.09%	294,663	237,353
1998	0.180	0.195	0.06%	0.08%	290,391	243,125
1999	0.220	0.270	0.08%	0.10%	275,610	264,511
2000	0.212	0.241	0.07%	0.09%	296,691	272,693
2001	0.204	0.196	0.06%	0.07%	366,715	275,466
2002	0.203	0.202	0.05%	0.07%	380,666	282,547
2003	0.203	0.242	0.05%	0.08%	370,032	290,836
2004	0.201	0.244	0.05%	0.08%	388,963	299,492
2005	0.202	0.261	0.05%	0.09%	376,535	306,710
2006	0.200	0.261	0.05%	0.08%	373,079	317,175
2007	0.199	0.262	0.05%	0.08%	386,431	327,779
2008	0.200	0.262	0.05%	0.08%	400,000	338,662



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

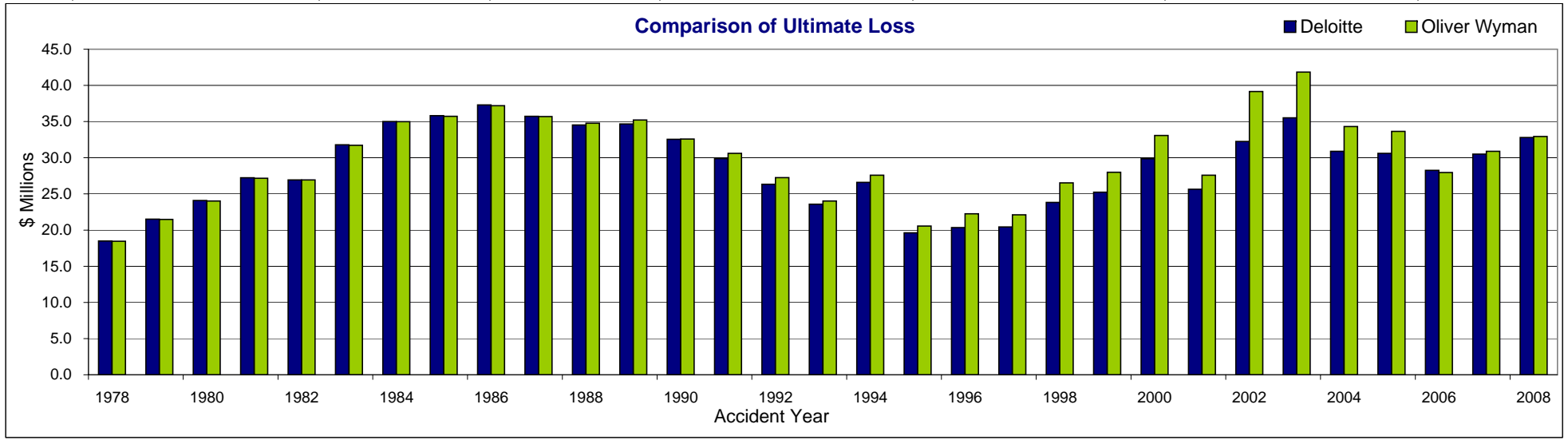
Accident Year	Oliver Wyman Ultimate Loss by Evaluation Date							Change in Oliver Wyman Ultimate Loss						
	6/30/2008	6/30/2007	6/30/2006	6/30/2005	6/30/2004	6/30/2003	6/30/2002	6/30/08 - 6/30/07	6/30/07 - 6/30/06	6/30/06 - 6/30/05	6/30/05 - 6/30/04	6/30/04 - 6/30/03	6/30/03 - 6/30/02	Cum. Change
1978	28,611	28,346	30,321	28,505	27,491	27,630	28,253	265	(1,975)	1,816	1,015	(139)	(623)	359
1979	31,779	31,402	33,741	31,674	30,503	30,872	31,576	377	(2,340)	2,068	1,170	(368)	(705)	202
1980	33,330	33,104	35,712	33,844	32,730	32,967	33,773	226	(2,608)	1,869	1,114	(238)	(806)	(443)
1981	38,999	38,492	41,055	38,798	37,275	37,192	37,933	507	(2,563)	2,256	1,523	83	(741)	1,066
1982	36,240	35,819	38,578	36,497	35,344	35,545	36,326	421	(2,759)	2,081	1,153	(202)	(781)	(86)
1983	46,577	46,155	49,067	46,520	44,790	44,790	45,319	422	(2,912)	2,546	1,730	(0)	(529)	1,258
1984	44,976	44,570	47,441	45,187	43,656	43,390	43,889	406	(2,871)	2,254	1,530	267	(499)	1,087
1985	43,126	42,872	45,840	43,737	42,147	41,836	41,858	254	(2,968)	2,103	1,590	311	(22)	1,268
1986	43,619	42,981	46,040	43,790	41,704	41,018	41,711	638	(3,059)	2,250	2,085	687	(694)	1,908
1987	37,696	37,724	40,034	38,124	36,555	36,090	36,203	(28)	(2,310)	1,911	1,569	464	(113)	1,493
1988	32,263	32,028	34,734	32,209	30,263	30,097	30,364	235	(2,706)	2,525	1,946	166	(267)	1,899
1989	37,986	37,701	39,944	37,393	35,650	35,151	34,790	285	(2,243)	2,551	1,743	499	361	3,196
1990	33,936	34,217	36,102	33,710	31,620	30,517	31,143	(281)	(1,885)	2,392	2,090	1,103	(626)	2,792
1991	33,634	33,388	35,311	33,209	30,356	29,014	31,766	246	(1,923)	2,102	2,853	1,342	(2,753)	1,868
1992	26,543	26,757	28,573	27,468	25,417	27,712	29,717	(214)	(1,815)	1,105	2,051	(2,295)	(2,005)	(3,174)
1993	25,677	25,865	28,041	26,874	27,278	28,246	31,276	(188)	(2,175)	1,167	(405)	(967)	(3,030)	(5,599)
1994	28,625	27,770	30,585	32,176	29,877	29,614	31,914	855	(2,815)	(1,591)	2,299	264	(2,300)	(3,289)
1995	22,532	24,125	29,112	28,167	28,232	28,625	32,628	(1,593)	(4,987)	945	(64)	(393)	(4,003)	(10,096)
1996	23,270	24,299	27,325	27,136	27,083	28,639	33,594	(1,029)	(3,026)	189	52	(1,555)	(4,956)	(10,324)
1997	28,245	29,112	33,651	33,331	33,298	35,807	40,105	(867)	(4,539)	320	33	(2,509)	(4,298)	(11,860)
1998	28,203	29,984	35,211	35,678	36,204	38,611	44,033	(1,781)	(5,228)	(466)	(527)	(2,407)	(5,422)	(15,831)
1999	40,735	40,775	47,767	47,305	46,966	48,192	52,736	(40)	(6,992)	462	339	(1,226)	(4,544)	(12,001)
2000	38,177	41,934	50,531	49,979	49,396	52,026	55,331	(3,757)	(8,597)	552	583	(2,629)	(3,305)	(17,154)
2001	32,780	33,853	51,219	50,618	53,665	55,966	57,666	(1,073)	(17,365)	601	(3,047)	(2,301)	(1,700)	(24,886)
2002	35,601	39,392	55,635	55,246	55,917	57,691	59,805	(3,791)	(16,243)	389	(671)	(1,774)	(2,114)	(24,204)
2003	43,625	46,975	63,935	61,745	56,517	58,384		(3,350)	(16,960)	2,191	5,228	(1,867)		(14,759)
2004	45,223	48,378	64,805	62,804	57,042			(3,155)	(16,427)	2,001	5,762			(11,819)
2005	48,460	49,946	65,035	63,915				(1,486)	(15,089)	1,120				(15,455)
2006	48,845	50,353	67,172					(1,508)	(16,819)					(18,327)
2007	50,478	52,030						(1,552)						(1,552)
2008	52,154													
78-02	853,160	862,665	971,568	937,174	913,418	927,236	973,711	(9,505)	(108,903)	34,394	23,757	(13,818)	(46,475)	
78-03	896,786	909,641	1,035,504	998,919	969,935	985,620		(12,855)	(125,863)	36,585	28,984	(15,685)		
78-04	942,009	958,019	1,100,309	1,061,723	1,026,977			(16,010)	(142,290)	38,586	34,746			
78-05	990,469	1,007,965	1,165,343	1,125,638				(17,496)	(157,378)	39,705				
78-06	1,039,314	1,058,318	1,232,515					(19,004)	(174,197)					
78-07	1,089,792	1,110,348						(20,556)						(182,462)
78-08	1,141,946													



**Ohio Bureau of Workers' Compensation  
Public Employers - Taxing Districts - Compensation - Temporary Total (000's)**

SUMMARY 2  
EXHIBIT 22  
SHEET 1

Accident Year	1/1/08-6/30/08			Estimated Paid		Ultimate Loss		Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
	Paid Losses @ 12/07	Estimated Payments		Loss @ 6/30/2008														
		Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman
Prior		4		4		63	13	60	13	47	48	12	36	12	1	11	80.1%	92.3%
1978	18,439	0	3	18,439	18,442	18,484	18,460	45	18	27	35	16	19	10	2	8	78.1%	88.9%
1979	21,457	3	4	21,460	21,460	21,513	21,483	53	23	30	40	21	19	13	2	11	74.8%	91.3%
1980	24,014	3	1	24,017	24,015	24,084	24,018	67	3	64	49	2	47	17	1	16	74.1%	66.7%
1981	27,155	3	1	27,158	27,156	27,241	27,159	83	3	80	61	2	59	22	1	21	73.0%	66.7%
1982	26,841	10	11	26,851	26,852	26,940	26,940	88	88	0	63	76	(13)	25	12	13	71.5%	86.4%
1983	31,649	13	11	31,663	31,661	31,791	31,722	129	61	68	95	52	43	34	9	25	73.7%	85.2%
1984	34,811	25	20	34,836	34,831	35,007	34,985	171	154	17	128	131	(3)	43	23	20	74.9%	85.1%
1985	35,570	16	14	35,586	35,583	35,812	35,719	226	136	90	175	115	60	51	21	30	77.3%	84.6%
1986	37,004	22	26	37,025	37,030	37,295	37,202	270	172	98	207	144	63	63	28	35	76.6%	83.7%
1987	35,405	21	24	35,427	35,429	35,726	35,686	300	257	43	229	213	16	71	44	27	76.4%	82.9%
1988	34,174	30	62	34,204	34,236	34,535	34,779	331	543	(212)	251	446	(195)	80	97	(17)	75.8%	82.1%
1989	34,235	41	86	34,276	34,322	34,670	35,213	394	891	(497)	300	725	(425)	94	166	(72)	76.2%	81.4%
1990	32,033	75	52	32,108	32,086	32,555	32,582	446	496	(50)	343	400	(57)	103	96	7	76.9%	80.6%
1991	29,255	76	119	29,331	29,374	29,879	30,612	548	1,238	(690)	435	989	(554)	113	249	(136)	79.3%	79.9%
1992	25,629	84	101	25,713	25,730	26,331	27,251	618	1,521	(903)	496	1,205	(709)	121	316	(195)	80.4%	79.2%
1993	22,779	102	111	22,881	22,890	23,585	24,015	704	1,125	(421)	571	884	(313)	133	241	(108)	81.1%	78.6%
1994	25,465	112	160	25,577	25,625	26,601	27,579	1,024	1,954	(930)	838	1,523	(685)	187	431	(244)	81.8%	77.9%
1995	18,587	120	120	18,707	18,707	19,629	20,564	921	1,857	(936)	750	1,438	(688)	171	419	(248)	81.4%	77.4%
1996	18,996	141	222	19,137	19,218	20,341	22,255	1,203	3,037	(1,834)	983	2,335	(1,352)	220	702	(482)	81.7%	76.9%
1997	18,762	186	233	18,948	18,995	20,442	22,106	1,494	3,111	(1,617)	1,218	2,377	(1,159)	275	734	(459)	81.6%	76.4%
1998	21,386	264	348	21,650	21,735	23,824	26,521	2,174	4,786	(2,612)	1,775	3,636	(1,861)	399	1,150	(751)	81.6%	76.0%
1999	21,997	378	406	22,376	22,403	25,238	27,989	2,862	5,586	(2,724)	2,337	4,221	(1,884)	526	1,365	(839)	81.6%	75.6%
2000	25,055	598	528	25,653	25,583	29,859	33,075	4,206	7,492	(3,286)	3,444	5,633	(2,189)	761	1,859	(1,098)	81.9%	75.2%
2001	19,922	638	448	20,560	20,370	25,649	27,586	5,089	7,216	(2,127)	4,190	5,402	(1,212)	899	1,814	(915)	82.3%	74.9%
2002	24,118	807	889	24,924	25,007	32,242	39,147	7,318	14,140	(6,822)	6,020	10,542	(4,522)	1,298	3,598	(2,300)	82.3%	74.6%
2003	24,293	1,243	1,349	25,536	25,642	35,523	41,839	9,987	16,197	(6,210)	8,171	12,030	(3,859)	1,816	4,167	(2,351)	81.8%	74.3%
2004	18,614	1,167	1,193	19,781	19,807	30,892	34,318	11,111	14,511	(3,400)	9,094	10,852	(1,758)	2,017	3,659	(1,642)	81.8%	74.8%
2005	15,103	1,790	1,611	16,893	16,714	30,605	33,636	13,712	16,922	(3,210)	11,211	12,760	(1,549)	2,501	4,162	(1,661)	81.8%	75.4%
2006	8,637	2,271	2,015	10,908	10,652	28,249	27,954	17,341	17,302	39	14,250	13,211	1,039	3,091	4,091	(1,000)	82.2%	76.4%
2007	3,872	3,807	3,105	7,679	6,978	30,498	30,893	22,818	23,915	(1,097)	18,870	18,536	334	3,949	5,379	(1,430)	82.7%	77.5%
2008		1,344	967	1,344	967	32,804	32,944	15,058	15,505	(447)	12,556	12,185	371	2,502	3,320	(818)	83.4%	78.6%
<b>Total</b>	<b>735,257</b>	<b>15,398</b>	<b>14,243</b>	<b>750,654</b>	<b>750,654</b>	<b>887,908</b>	<b>926,245</b>	<b>120,852</b>	<b>160,273</b>	<b>(39,421)</b>	<b>99,232</b>	<b>122,114</b>	<b>(22,882)</b>	<b>21,620</b>	<b>38,159</b>	<b>(16,539)</b>	<b>82.1%</b>	<b>76.2%</b>
<b>Excl Prior</b>	<b>735,257</b>	<b>15,394</b>	<b>14,243</b>	<b>750,651</b>	<b>750,654</b>	<b>887,845</b>	<b>926,232</b>	<b>120,792</b>	<b>160,260</b>	<b>(39,468)</b>	<b>99,184</b>	<b>122,102</b>	<b>(22,918)</b>	<b>21,608</b>	<b>38,158</b>	<b>(16,550)</b>	<b>82.1%</b>	<b>76.2%</b>

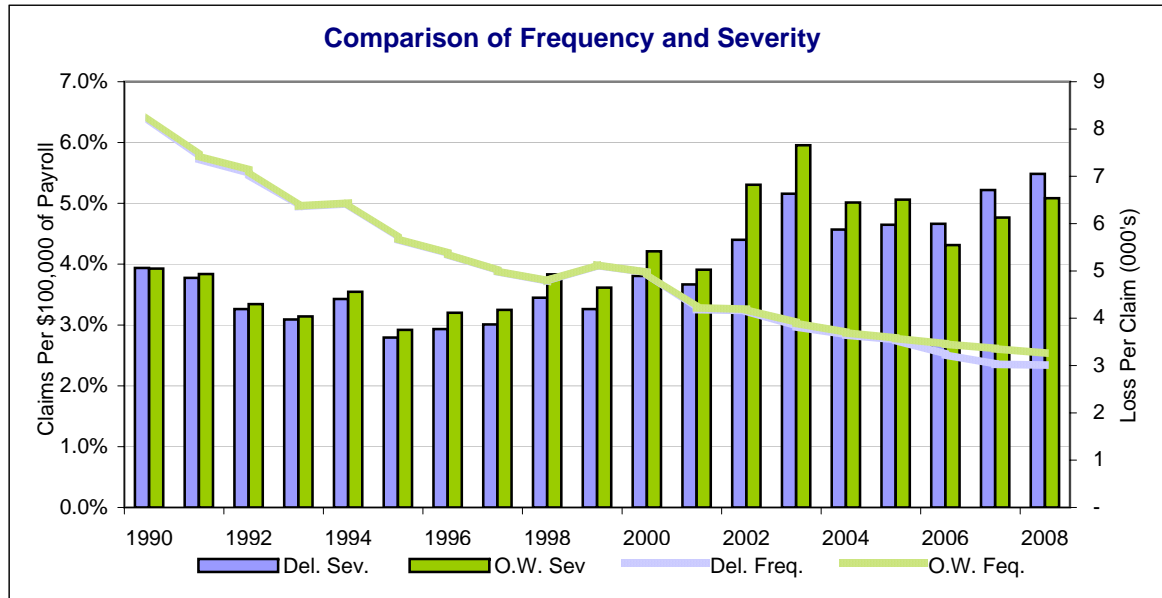
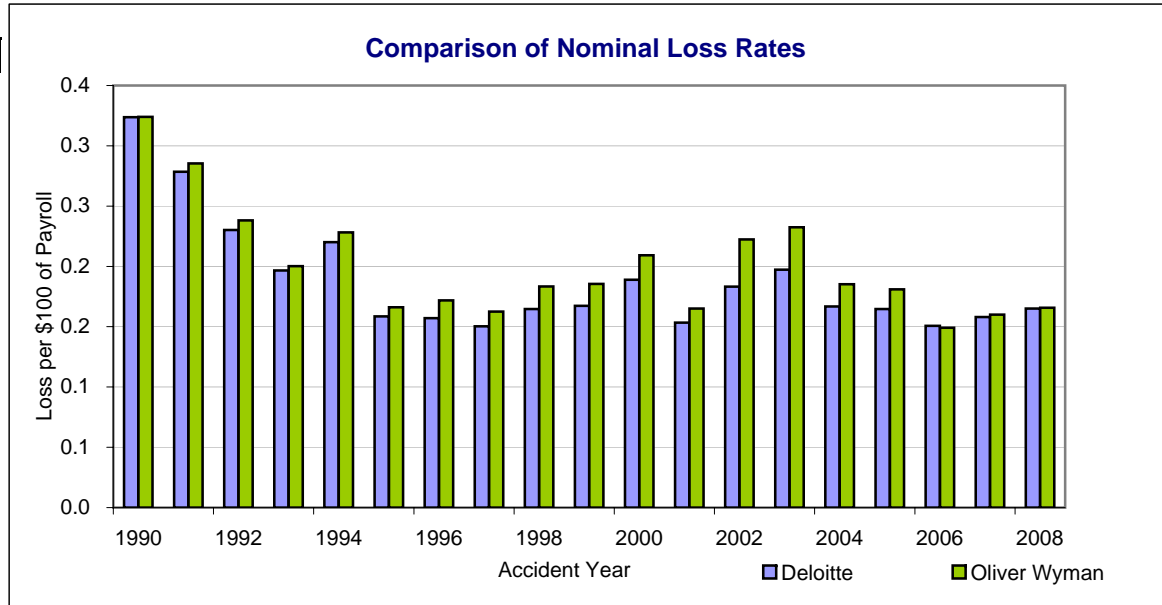


# Ohio Bureau of Workers' Compensation

## Public Employers - Taxing Districts - Compensation - Temporary Total

SUMMARY 2  
EXHIBIT 22  
SHEET 2

Accident Year	Ult. Loss Rates		Ult. Frequency		Ult. Severity	
	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman
Prior						
1978	0.406	0.405	9.76%	9.76%	4,156	4,152
1979	0.437	0.436	9.14%	9.14%	4,779	4,773
1980	0.437	0.436	8.73%	8.73%	5,008	4,994
1981	0.468	0.466	8.36%	8.36%	5,599	5,579
1982	0.436	0.436	8.30%	8.31%	5,245	5,241
1983	0.488	0.487	8.05%	8.05%	6,067	6,048
1984	0.510	0.509	8.21%	8.22%	6,209	6,200
1985	0.477	0.476	7.97%	7.98%	5,991	5,968
1986	0.473	0.471	7.60%	7.61%	6,221	6,194
1987	0.415	0.415	7.10%	7.12%	5,851	5,831
1988	0.388	0.391	7.19%	7.20%	5,394	5,421
1989	0.367	0.373	6.84%	6.86%	5,371	5,440
1990	0.324	0.324	6.39%	6.42%	5,065	5,048
1991	0.278	0.285	5.74%	5.78%	4,854	4,933
1992	0.230	0.238	5.49%	5.54%	4,195	4,298
1993	0.197	0.200	4.94%	4.96%	3,975	4,039
1994	0.220	0.228	5.00%	5.01%	4,407	4,559
1995	0.159	0.166	4.41%	4.42%	3,592	3,754
1996	0.157	0.172	4.17%	4.17%	3,771	4,117
1997	0.150	0.163	3.88%	3.89%	3,871	4,178
1998	0.165	0.183	3.72%	3.72%	4,433	4,927
1999	0.167	0.185	3.99%	3.99%	4,196	4,649
2000	0.189	0.209	3.86%	3.86%	4,894	5,416
2001	0.153	0.165	3.25%	3.28%	4,714	5,027
2002	0.183	0.222	3.24%	3.26%	5,657	6,821
2003	0.197	0.232	2.98%	3.04%	6,631	7,656
2004	0.167	0.185	2.84%	2.87%	5,875	6,445
2005	0.165	0.181	2.76%	2.78%	5,975	6,506
2006	0.151	0.149	2.51%	2.69%	5,996	5,546
2007	0.158	0.160	2.35%	2.61%	6,712	6,129
2008	0.165	0.166	2.34%	2.54%	7,051	6,537

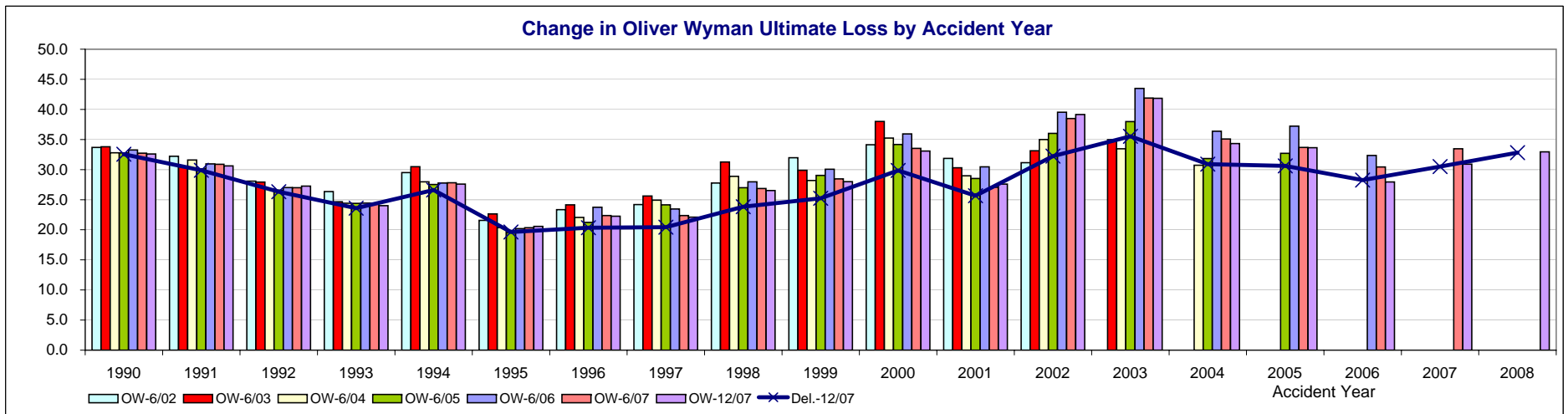


**Ohio Bureau of Workers' Compensation  
Public Employers - Taxing Districts - Compensation - Temporary Total (000's)**

SUMMARY 2  
EXHIBIT 22  
SHEET 3

**Change in Oliver Wyman Ultimate Loss Estimates**

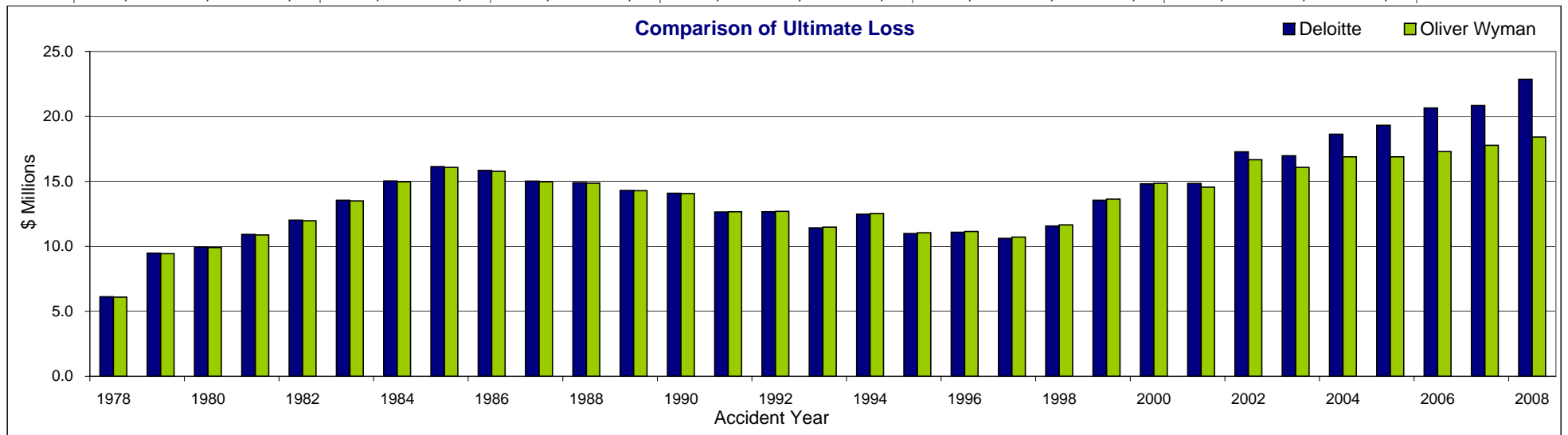
Accident Year	Oliver Wyman Ultimate Loss by Evaluation Date							Change in Oliver Wyman Ultimate Loss						
	6/30/2008	6/30/2007	6/30/2006	6/30/2005	6/30/2004	6/30/2003	6/30/2002	6/30/08 - 6/30/07	6/30/07 - 6/30/06	6/30/06 - 6/30/05	6/30/05 - 6/30/04	6/30/04 - 6/30/03	6/30/03 - 6/30/02	Cum. Change
1978	18,460	18,453	18,427	18,439	18,470	18,472	18,418	7	26	(12)	(31)	(2)	54	42
1979	21,483	21,477	21,470	21,554	21,445	21,526	21,457	6	8	(85)	109	(81)	70	27
1980	24,018	24,022	24,077	24,009	24,070	24,057	24,008	(4)	(55)	67	(61)	13	49	9
1981	27,159	27,162	27,289	27,318	27,330	27,339	27,580	(3)	(127)	(29)	(13)	(8)	(241)	(421)
1982	26,940	26,925	26,984	26,786	26,878	26,867	26,795	15	(59)	199	(92)	10	72	145
1983	31,722	31,758	31,758	31,724	31,793	32,027	32,132	(36)	(1)	34	(69)	(234)	(105)	(410)
1984	34,985	34,999	35,006	34,897	34,745	34,867	35,331	(14)	(7)	109	152	(122)	(463)	(346)
1985	35,719	35,701	35,649	36,013	36,017	35,778	36,141	18	53	(364)	(4)	239	(363)	(421)
1986	37,202	37,297	37,110	37,198	37,460	37,664	37,563	(95)	187	(88)	(263)	(204)	101	(361)
1987	35,686	35,675	35,653	35,906	36,562	36,232	35,698	11	22	(253)	(657)	331	534	(11)
1988	34,779	34,922	35,029	35,090	34,928	35,443	35,115	(143)	(107)	(61)	162	(514)	327	(336)
1989	35,213	35,322	35,095	35,185	35,781	35,951	35,132	(109)	227	(90)	(596)	(171)	820	81
1990	32,582	32,722	33,252	32,772	32,802	33,798	33,684	(140)	(531)	480	(29)	(996)	114	(1,103)
1991	30,612	30,891	30,953	30,132	31,587	30,528	32,221	(279)	(62)	821	(1,454)	1,059	(1,693)	(1,608)
1992	27,251	26,982	27,002	26,579	26,796	27,933	28,082	269	(20)	423	(217)	(1,138)	(148)	(831)
1993	24,015	24,410	24,442	24,382	24,412	24,651	26,352	(395)	(32)	60	(30)	(239)	(1,701)	(2,337)
1994	27,579	27,821	27,769	27,528	27,970	30,482	29,499	(242)	52	241	(442)	(2,512)	983	(1,920)
1995	20,564	20,334	20,180	19,558	20,355	22,634	21,573	230	154	622	(797)	(2,279)	1,062	(1,009)
1996	22,255	22,366	23,752	21,226	22,050	24,152	23,353	(111)	(1,386)	2,526	(824)	(2,101)	799	(1,098)
1997	22,106	22,374	23,453	24,136	24,933	25,604	24,195	(268)	(1,079)	(683)	(797)	(672)	1,409	(2,089)
1998	26,521	26,862	27,973	27,000	28,870	31,264	27,763	(341)	(1,111)	973	(1,870)	(2,394)	3,501	(1,242)
1999	27,989	28,459	30,057	29,041	28,197	29,872	31,981	(470)	(1,598)	1,016	844	(1,675)	(2,109)	(3,992)
2000	33,075	33,529	35,937	34,168	35,239	37,987	34,121	(454)	(2,408)	1,769	(1,072)	(2,748)	3,866	(1,046)
2001	27,586	27,063	30,463	28,531	28,968	30,300	31,865	523	(3,400)	1,932	(437)	(1,333)	(1,564)	(4,279)
2002	39,147	38,483	39,522	36,007	35,001	33,126	31,143	664	(1,039)	3,514	1,007	1,874	1,983	8,004
2003	41,839	41,895	43,479	37,968	33,461	34,973		(56)	(1,584)	5,511	4,507	(1,512)		6,866
2004	34,318	35,074	36,372	31,831	30,724			(756)	(1,298)	4,542	1,106			3,594
2005	33,636	33,673	37,216	32,705				(37)	(3,543)	4,512				932
2006	27,954	30,428	32,351					(2,474)	(1,924)					(4,398)
2007	30,893	33,467						(2,575)						(2,575)
2008	32,944													
78-02	724,648	726,009	738,302	725,179	732,658	748,555	741,200	(1,361)	(12,293)	13,123	(7,479)	(15,897)	7,355	
78-03	766,487	767,904	781,780	763,147	766,120	783,529		(1,417)	(13,876)	18,633	(2,973)	(17,409)		
78-04	800,806	802,979	818,153	794,978	796,844			(2,173)	(15,174)	23,175	(1,866)			
78-05	834,442	836,652	855,369	827,682				(2,210)	(18,717)	27,687				
78-06	862,396	867,080	887,721					(4,684)	(20,641)					
78-07	893,288	900,547						(7,259)						(12,133)
78-08	926,232													



**Ohio Bureau of Workers' Compensation  
Public Employers - Taxing Districts - Compensation - % Permanent Partial (000's)**

SUMMARY 2  
EXHIBIT 23  
SHEET 1

Accident Year	1/1/08-6/30/08			Estimated Paid		Ultimate Loss		Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
	Paid Losses @ 12/07	Estimated Payments		Loss @ 6/30/2008														
		Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman
Prior		2		2		41	20	39	20	19	31	17	14	9	3	6	77.9%	85.0%
1978	6,093	0	-	6,094	6,093	6,121	6,096	27	3	24	21	2	19	7	1	6	75.3%	66.7%
1979	9,432	1	1	9,432	9,433	9,475	9,438	43	5	38	31	4	27	12	1	11	72.1%	80.0%
1980	9,904	2	1	9,906	9,905	9,952	9,912	46	7	39	32	6	26	14	1	13	69.5%	85.7%
1981	10,866	1	1	10,867	10,867	10,921	10,877	54	10	44	37	8	29	17	2	15	68.3%	80.0%
1982	11,951	1	2	11,953	11,953	12,015	11,967	62	14	48	41	12	29	21	2	19	66.4%	85.7%
1983	13,479	1	1	13,480	13,480	13,554	13,498	74	18	56	48	15	33	26	3	23	64.7%	83.3%
1984	14,944	4	4	14,948	14,948	15,032	14,971	84	23	61	52	18	34	31	5	26	62.5%	78.3%
1985	16,042	3	3	16,045	16,045	16,144	16,079	99	34	65	62	27	35	37	7	30	63.0%	79.4%
1986	15,735	4	4	15,738	15,739	15,842	15,780	103	41	62	64	33	31	39	8	31	62.3%	80.5%
1987	14,910	8	8	14,917	14,918	15,022	14,968	105	50	55	65	39	26	40	11	29	61.8%	78.0%
1988	14,778	10	12	14,788	14,790	14,907	14,864	119	74	45	76	61	15	43	13	30	63.7%	82.4%
1989	14,157	15	17	14,172	14,175	14,306	14,282	134	107	27	88	89	(1)	45	18	27	66.1%	83.2%
1990	13,908	16	18	13,924	13,926	14,085	14,074	161	148	13	112	124	(12)	49	24	25	69.3%	83.8%
1991	12,454	22	26	12,476	12,480	12,650	12,666	174	186	(12)	124	155	(31)	50	31	19	71.2%	83.3%
1992	12,411	34	39	12,445	12,450	12,663	12,700	218	250	(32)	161	208	(47)	57	42	15	73.9%	83.2%
1993	11,137	30	35	11,167	11,171	11,425	11,481	258	310	(52)	198	259	(61)	60	51	9	76.8%	83.5%
1994	12,085	47	49	12,132	12,134	12,480	12,533	348	399	(51)	271	329	(58)	77	70	7	77.8%	82.5%
1995	10,533	62	66	10,595	10,599	10,985	11,048	389	449	(60)	308	368	(60)	81	81	0	79.1%	82.0%
1996	10,487	78	80	10,565	10,567	11,083	11,150	518	583	(65)	418	479	(61)	100	104	(4)	80.7%	82.2%
1997	9,870	98	103	9,968	9,973	10,613	10,714	645	741	(96)	527	610	(83)	118	131	(13)	81.7%	82.3%
1998	10,498	155	147	10,653	10,645	11,570	11,657	917	1,012	(95)	755	838	(83)	161	174	(13)	82.4%	82.8%
1999	11,918	193	193	12,111	12,111	13,548	13,638	1,437	1,527	(90)	1,197	1,268	(71)	240	259	(19)	83.3%	83.0%
2000	12,507	317	303	12,824	12,810	14,817	14,851	1,993	2,041	(48)	1,658	1,694	(36)	335	347	(12)	83.2%	83.0%
2001	11,685	426	385	12,110	12,069	14,844	14,565	2,734	2,496	238	2,287	2,080	207	446	416	30	83.7%	83.3%
2002	12,697	559	479	13,255	13,176	17,277	16,669	4,022	3,493	529	3,376	2,924	452	646	569	77	83.9%	83.7%
2003	10,995	799	691	11,794	11,687	16,977	16,079	5,183	4,392	791	4,342	3,678	664	841	714	127	83.8%	83.7%
2004	10,264	989	767	11,253	11,030	18,629	16,900	7,376	5,870	1,506	6,195	4,943	1,252	1,181	927	254	84.0%	84.2%
2005	7,899	1,587	1,292	9,486	9,191	19,317	16,900	9,830	7,709	2,121	8,253	6,508	1,745	1,578	1,201	377	83.9%	84.4%
2006	3,632	3,115	2,530	6,747	6,162	20,652	17,299	13,905	11,137	2,768	11,790	9,527	2,263	2,115	1,610	505	84.8%	85.5%
2007	130	378	815	508	945	20,837	17,783	20,329	16,838	3,491	17,374	14,572	2,802	2,956	2,266	690	85.5%	86.5%
2008		91	-	91	-	22,864	18,416	11,341	9,208	2,133	9,297	7,664	1,633	2,044	1,544	500	82.0%	83.2%
<b>Total</b>	<b>337,399</b>	<b>9,048</b>	<b>8,073</b>	<b>346,447</b>	<b>346,447</b>	<b>440,646</b>	<b>423,875</b>	<b>82,767</b>	<b>69,195</b>	<b>13,572</b>	<b>69,290</b>	<b>58,559</b>	<b>10,731</b>	<b>13,477</b>	<b>10,636</b>	<b>2,841</b>	<b>83.7%</b>	<b>84.6%</b>
<b>Excl Prior</b>	<b>337,399</b>	<b>9,047</b>	<b>8,073</b>	<b>346,445</b>	<b>346,447</b>	<b>440,605</b>	<b>423,855</b>	<b>82,728</b>	<b>69,175</b>	<b>13,553</b>	<b>69,259</b>	<b>58,542</b>	<b>10,717</b>	<b>13,468</b>	<b>10,633</b>	<b>2,835</b>	<b>83.7%</b>	<b>84.6%</b>



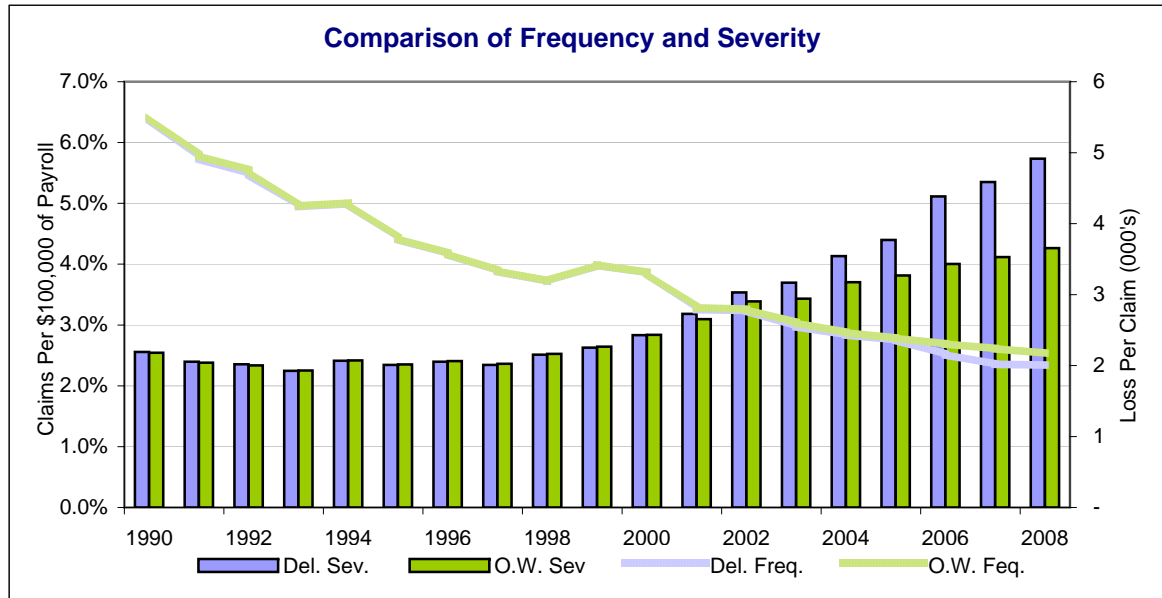
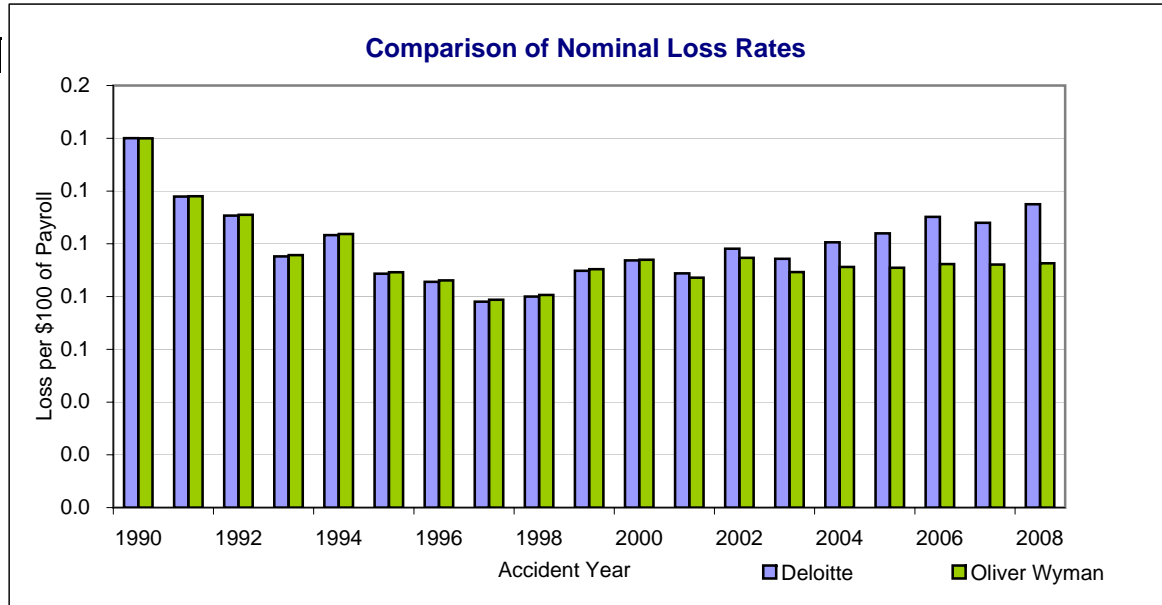


# Ohio Bureau of Workers' Compensation

## Public Employers - Taxing Districts - Compensation - % Permanent Partial

SUMMARY 2  
EXHIBIT 23  
SHEET 2

Accident Year	Ult. Loss Rates		Ult. Frequency		Ult. Severity	
	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman
Prior						
1978	0.134	0.134	9.76%	9.76%	1,376	1,371
1979	0.192	0.192	9.14%	9.14%	2,105	2,097
1980	0.181	0.180	8.73%	8.73%	2,069	2,061
1981	0.188	0.187	8.36%	8.36%	2,245	2,234
1982	0.194	0.193	8.30%	8.31%	2,339	2,328
1983	0.208	0.207	8.05%	8.05%	2,586	2,574
1984	0.219	0.218	8.21%	8.22%	2,666	2,653
1985	0.215	0.214	7.97%	7.98%	2,701	2,687
1986	0.201	0.200	7.60%	7.61%	2,643	2,627
1987	0.175	0.174	7.10%	7.12%	2,460	2,446
1988	0.167	0.167	7.19%	7.20%	2,328	2,317
1989	0.152	0.151	6.84%	6.86%	2,216	2,206
1990	0.140	0.140	6.39%	6.42%	2,191	2,181
1991	0.118	0.118	5.74%	5.78%	2,055	2,041
1992	0.111	0.111	5.49%	5.54%	2,018	2,003
1993	0.095	0.096	4.94%	4.96%	1,926	1,931
1994	0.103	0.104	5.00%	5.01%	2,068	2,072
1995	0.089	0.089	4.41%	4.42%	2,010	2,017
1996	0.086	0.086	4.17%	4.17%	2,055	2,063
1997	0.078	0.079	3.88%	3.89%	2,010	2,025
1998	0.080	0.081	3.72%	3.72%	2,153	2,165
1999	0.090	0.090	3.99%	3.99%	2,252	2,265
2000	0.094	0.094	3.86%	3.86%	2,429	2,432
2001	0.089	0.087	3.25%	3.28%	2,728	2,654
2002	0.098	0.095	3.24%	3.26%	3,032	2,905
2003	0.094	0.089	2.98%	3.04%	3,169	2,942
2004	0.101	0.091	2.84%	2.87%	3,543	3,174
2005	0.104	0.091	2.76%	2.78%	3,771	3,269
2006	0.110	0.092	2.51%	2.69%	4,384	3,432
2007	0.108	0.092	2.35%	2.61%	4,586	3,528
2008	0.115	0.093	2.34%	2.54%	4,915	3,654



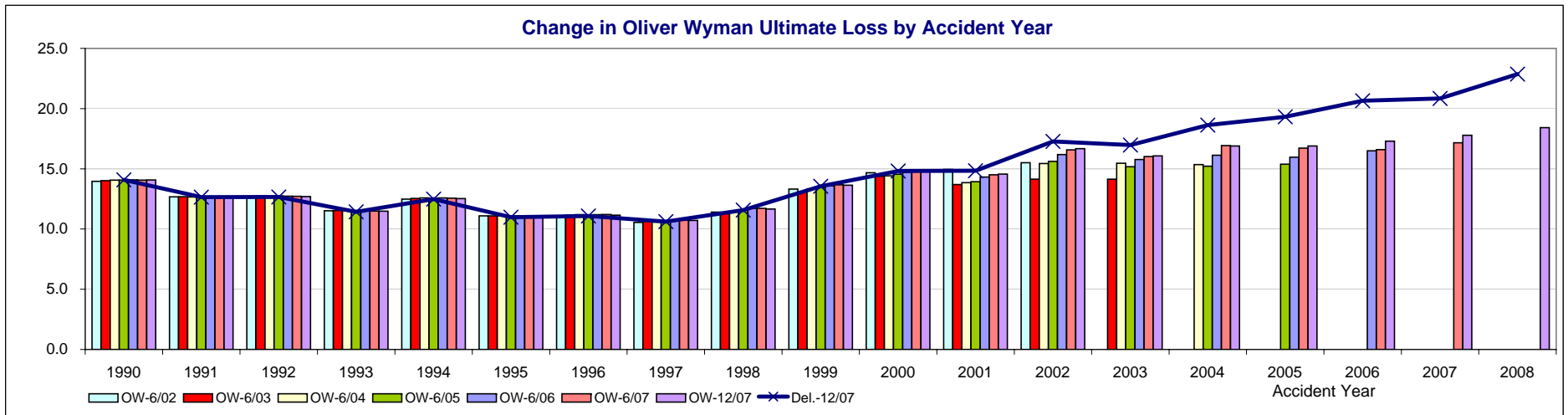


**Ohio Bureau of Workers' Compensation  
Public Employers - Taxing Districts - Compensation - % Permanent Partial (000's)**

SUMMARY 2  
EXHIBIT 23  
SHEET 3

**Change in Oliver Wyman Ultimate Loss Estimates**

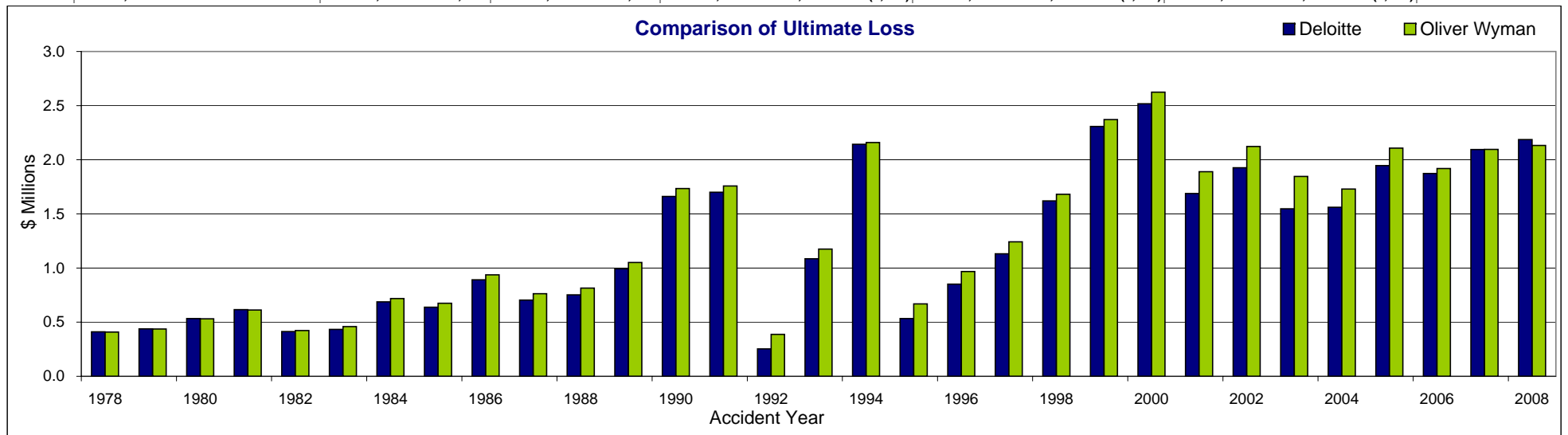
Accident Year	Oliver Wyman Ultimate Loss by Evaluation Date							Change in Oliver Wyman Ultimate Loss						
	6/30/2008	6/30/2007	6/30/2006	6/30/2005	6/30/2004	6/30/2003	6/30/2002	6/30/08 - 6/30/07	6/30/07 - 6/30/06	6/30/06 - 6/30/05	6/30/05 - 6/30/04	6/30/04 - 6/30/03	6/30/03 - 6/30/02	Cum. Change
1978	6,096	6,096	6,097	6,092	6,096	6,103	6,108	-	(1)	5	(4)	(7)	(5)	(11)
1979	9,438	9,438	9,436	9,427	9,430	9,429	9,432	-	2	9	(3)	1	(4)	5
1980	9,912	9,912	9,915	9,910	9,917	9,922	9,930	-	(3)	5	(7)	(6)	(8)	(18)
1981	10,877	10,877	10,883	10,882	10,882	10,886	10,888	-	(6)	1	(0)	(15)	8	(12)
1982	11,967	11,965	11,973	11,967	11,972	11,989	11,992	2	(8)	6	(5)	(17)	(3)	(25)
1983	13,498	13,495	13,508	13,505	13,513	13,533	13,530	3	(13)	4	(9)	(19)	3	(32)
1984	14,971	14,969	14,976	14,983	14,985	15,000	14,989	2	(7)	(6)	(3)	(14)	11	(18)
1985	16,079	16,080	16,094	16,100	16,114	16,135	16,132	(1)	(14)	(6)	(14)	(20)	3	(53)
1986	15,780	15,782	15,775	15,759	15,769	15,794	15,780	(2)	7	16	(11)	(24)	14	0
1987	14,968	14,966	14,976	14,971	14,964	14,979	14,942	2	(10)	6	7	(15)	37	26
1988	14,864	14,866	14,860	14,843	14,842	14,873	14,816	(2)	6	17	1	(31)	57	48
1989	14,282	14,292	14,290	14,279	14,261	14,281	14,230	(10)	2	11	17	(20)	51	51
1990	14,074	14,063	14,080	14,061	14,060	14,022	13,959	11	(17)	19	2	38	62	115
1991	12,666	12,659	12,667	12,674	12,664	12,679	12,676	7	(8)	(7)	10	(15)	3	(10)
1992	12,700	12,713	12,728	12,753	12,710	12,750	12,678	(13)	(15)	(25)	43	(40)	72	22
1993	11,481	11,491	11,521	11,536	11,539	11,543	11,518	(10)	(29)	(15)	(3)	(4)	25	(36)
1994	12,533	12,566	12,587	12,553	12,583	12,537	12,482	(33)	(21)	34	(30)	46	54	50
1995	11,048	11,083	11,102	11,098	11,116	11,097	11,091	(35)	(19)	4	(18)	19	6	(43)
1996	11,150	11,204	11,197	11,145	11,199	11,153	11,060	(54)	7	52	(54)	46	94	90
1997	10,714	10,731	10,726	10,628	10,581	10,636	10,548	(17)	5	98	47	(55)	88	166
1998	11,657	11,719	11,702	11,589	11,481	11,383	11,410	(62)	17	113	108	98	(27)	247
1999	13,638	13,670	13,595	13,438	13,339	13,068	13,316	(32)	75	157	99	272	(249)	321
2000	14,851	14,863	14,709	14,556	14,414	14,383	14,672	(12)	154	153	142	31	(288)	180
2001	14,565	14,507	14,318	13,928	13,849	13,699	14,952	58	189	390	79	150	(1,253)	(387)
2002	16,669	16,569	16,186	15,621	15,440	14,139	15,512	100	383	565	181	1,301	(1,373)	1,157
2003	16,079	16,014	15,776	15,175	15,464	14,144		65	237	602	(289)	1,320		1,935
2004	16,900	16,929	16,128	15,215	15,348			(29)	802	913	(133)			1,552
2005	16,900	16,714	15,959	15,380				186	755	579				1,520
2006	17,299	16,591	16,500					708	91					799
2007	17,783	17,158						625						625
2008	18,416													
78-02	320,478	320,576	319,899	318,296	317,719	316,021	318,643	(98)	676	1,603	577	1,698	(2,622)	
78-03	336,556	336,589	335,675	333,471	333,184	330,165		(33)	914	2,204	287	3,019		
78-04	353,457	353,519	351,803	348,686	348,532			(62)	1,715	3,118	154			
78-05	370,357	370,233	367,763	364,066				124	2,470	3,697				
78-06	387,656	386,824	384,263					832	2,561					
78-07	405,439	403,982						1,457						8,266
78-08	423,855													



**Ohio Bureau of Workers' Compensation  
Public Employers - Taxing Districts - Compensation - Permanent Partial (000's)**

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Accident Year	1/1/08-6/30/08		Estimated Paid Loss @ 6/30/2008		Ultimate Loss		Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors		
	Paid Losses @ 12/07	Estimated Payments		Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman
		Deloitte	Oliver Wyman															
Prior		0	-	0		3	1	3	1	2	3	1	2	1	-	1	81.0%	100.0%
1978	407	0	-	407	407	411	409	4	2	2	3	1	2	1	1	(0)	79.7%	50.0%
1979	433	0	1	433	434	438	437	5	3	2	4	2	2	1	1	0	77.9%	66.7%
1980	527	0	-	527	527	534	531	6	4	2	5	3	2	2	1	1	76.1%	75.0%
1981	607	0	-	607	607	615	612	8	5	3	6	4	2	2	1	1	74.4%	80.0%
1982	407	0	11	407	418	413	423	6	5	1	4	4	0	2	1	1	72.8%	80.0%
1983	426	0	(0)	427	426	433	459	6	33	(27)	5	31	(26)	2	2	(0)	71.2%	93.9%
1984	677	0	2	677	679	688	718	11	39	(28)	8	35	(27)	3	4	(1)	69.6%	89.7%
1985	627	1	1	628	628	639	675	11	47	(36)	7	40	(33)	3	7	(4)	68.2%	85.1%
1986	873	1	1	874	874	892	937	18	63	(45)	12	52	(40)	5	11	(6)	69.8%	82.5%
1987	687	1	-	688	687	704	763	16	76	(60)	11	60	(49)	5	16	(11)	70.5%	78.9%
1988	732	1	-	733	732	752	815	19	83	(64)	13	62	(49)	6	21	(15)	70.2%	74.7%
1989	961	2	3	963	964	992	1,051	29	87	(58)	20	62	(42)	8	25	(17)	70.7%	71.3%
1990	1,600	6	12	1,606	1,612	1,662	1,734	56	122	(66)	40	85	(45)	16	37	(21)	71.7%	69.7%
1991	1,625	6	3	1,632	1,628	1,700	1,757	69	129	(60)	50	88	(38)	18	41	(23)	73.1%	68.2%
1992	240	1	6	241	246	253	387	12	141	(129)	9	93	(84)	3	48	(45)	74.1%	66.0%
1993	1,015	7	10	1,022	1,025	1,086	1,175	64	150	(86)	48	99	(51)	16	51	(35)	75.5%	66.0%
1994	1,974	15	9	1,989	1,983	2,142	2,159	153	176	(23)	117	117	0	36	59	(23)	76.5%	66.5%
1995	485	4	9	488	494	534	669	46	175	(129)	35	115	(80)	11	60	(49)	76.9%	65.7%
1996	760	8	9	767	769	851	968	84	199	(115)	64	131	(67)	20	68	(48)	76.5%	65.8%
1997	981	19	37	1,000	1,018	1,132	1,242	132	224	(92)	101	149	(48)	31	75	(44)	76.6%	66.5%
1998	1,350	26	33	1,377	1,383	1,620	1,681	244	298	(54)	192	207	(15)	52	91	(39)	78.5%	69.5%
1999	1,832	53	70	1,885	1,902	2,308	2,371	423	469	(46)	333	336	(3)	89	133	(44)	78.9%	71.6%
2000	1,979	47	34	2,026	2,013	2,517	2,624	492	611	(119)	392	450	(58)	100	161	(61)	79.6%	73.6%
2001	1,178	41	62	1,219	1,240	1,688	1,889	469	649	(180)	372	476	(104)	97	173	(76)	79.3%	73.3%
2002	1,259	59	66	1,318	1,325	1,926	2,123	608	798	(190)	479	587	(108)	129	211	(82)	78.8%	73.6%
2003	813	93	117	906	930	1,547	1,846	641	916	(275)	504	680	(176)	136	236	(100)	78.7%	74.2%
2004	487	109	86	597	573	1,562	1,729	965	1,156	(191)	773	881	(108)	192	275	(83)	80.1%	76.2%
2005	634	115	135	749	769	1,947	2,108	1,198	1,339	(141)	960	1,019	(59)	238	320	(82)	80.2%	76.1%
2006	179	130	87	310	266	1,873	1,919	1,564	1,653	(89)	1,270	1,273	(3)	294	380	(86)	81.2%	77.0%
2007	144	100	78	244	222	2,094	2,095	1,850	1,873	(23)	1,478	1,412	66	372	461	(89)	79.9%	75.4%
2008		27	13	27	13	2,187	2,132	1,067	1,053	14	833	779	54	234	274	(40)	78.1%	74.0%
<b>Total</b>	<b>25,899</b>	<b>875</b>	<b>896</b>	<b>26,775</b>	<b>26,775</b>	<b>38,144</b>	<b>40,441</b>	<b>10,276</b>	<b>12,579</b>	<b>(2,303)</b>	<b>8,151</b>	<b>9,334</b>	<b>(1,183)</b>	<b>2,125</b>	<b>3,245</b>	<b>(1,120)</b>	<b>79.3%</b>	<b>74.2%</b>
<b>Excl Prior</b>	<b>25,899</b>	<b>875</b>	<b>896</b>	<b>26,775</b>	<b>26,775</b>	<b>38,141</b>	<b>40,440</b>	<b>10,273</b>	<b>12,578</b>	<b>(2,305)</b>	<b>8,149</b>	<b>9,333</b>	<b>(1,184)</b>	<b>2,124</b>	<b>3,245</b>	<b>(1,121)</b>	<b>79.3%</b>	<b>74.2%</b>

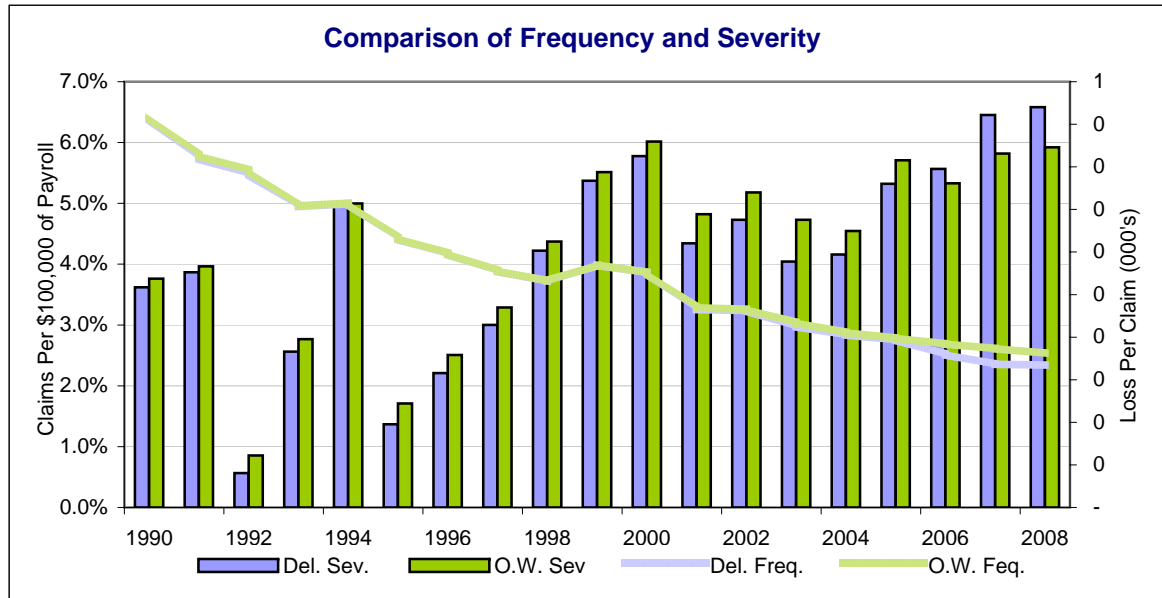
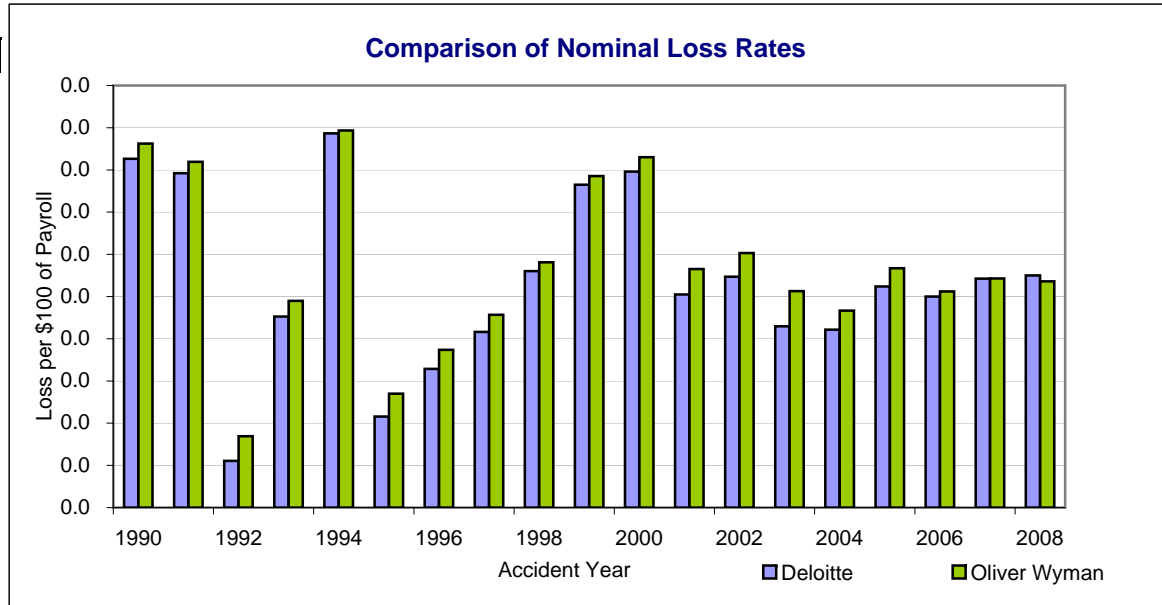


# Ohio Bureau of Workers' Compensation

## Public Employers - Taxing Districts - Compensation - Permanent Partial

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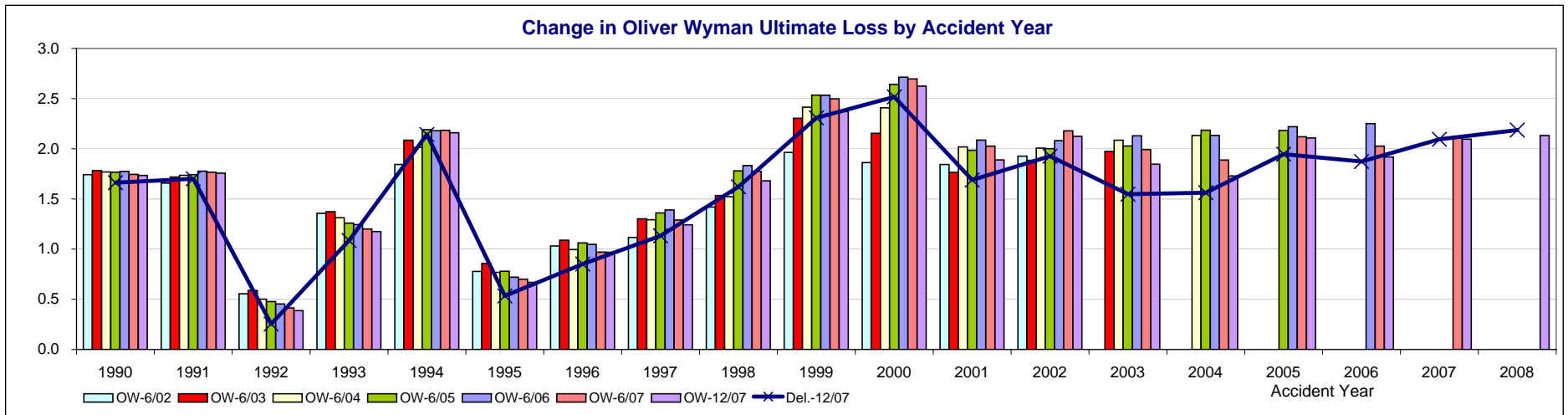
Accident Year	Ult. Loss Rates		Ult. Frequency		Ult. Severity	
	Deloitte	Oliver Wyman	Deloitte	Wyman	Deloitte	Oliver Wyman
Prior						
1978	0.009	0.009	9.76%	9.76%	92	92
1979	0.009	0.009	9.14%	9.14%	97	97
1980	0.010	0.010	8.73%	8.73%	111	110
1981	0.011	0.011	8.36%	8.36%	126	126
1982	0.007	0.007	8.30%	8.31%	80	82
1983	0.007	0.007	8.05%	8.05%	83	88
1984	0.010	0.010	8.21%	8.22%	122	127
1985	0.009	0.009	7.97%	7.98%	107	113
1986	0.011	0.012	7.60%	7.61%	149	156
1987	0.008	0.009	7.10%	7.12%	115	125
1988	0.008	0.009	7.19%	7.20%	118	127
1989	0.011	0.011	6.84%	6.86%	154	162
1990	0.017	0.017	6.39%	6.42%	259	269
1991	0.016	0.016	5.74%	5.78%	276	283
1992	0.002	0.003	5.49%	5.54%	40	61
1993	0.009	0.010	4.94%	4.96%	183	198
1994	0.018	0.018	5.00%	5.01%	355	357
1995	0.004	0.005	4.41%	4.42%	98	122
1996	0.007	0.007	4.17%	4.17%	158	179
1997	0.008	0.009	3.88%	3.89%	214	235
1998	0.011	0.012	3.72%	3.72%	302	312
1999	0.015	0.016	3.99%	3.99%	384	394
2000	0.016	0.017	3.86%	3.86%	413	430
2001	0.010	0.011	3.25%	3.28%	310	344
2002	0.011	0.012	3.24%	3.26%	338	370
2003	0.009	0.010	2.98%	3.04%	289	338
2004	0.008	0.009	2.84%	2.87%	297	325
2005	0.010	0.011	2.76%	2.78%	380	408
2006	0.010	0.010	2.51%	2.69%	398	381
2007	0.011	0.011	2.35%	2.61%	461	416
2008	0.011	0.011	2.34%	2.54%	470	423



**Ohio Bureau of Workers' Compensation  
Public Employers - Taxing Districts - Compensation - Permanent Partial (000's)**

**Change in Oliver Wyman Ultimate Loss Estimates**

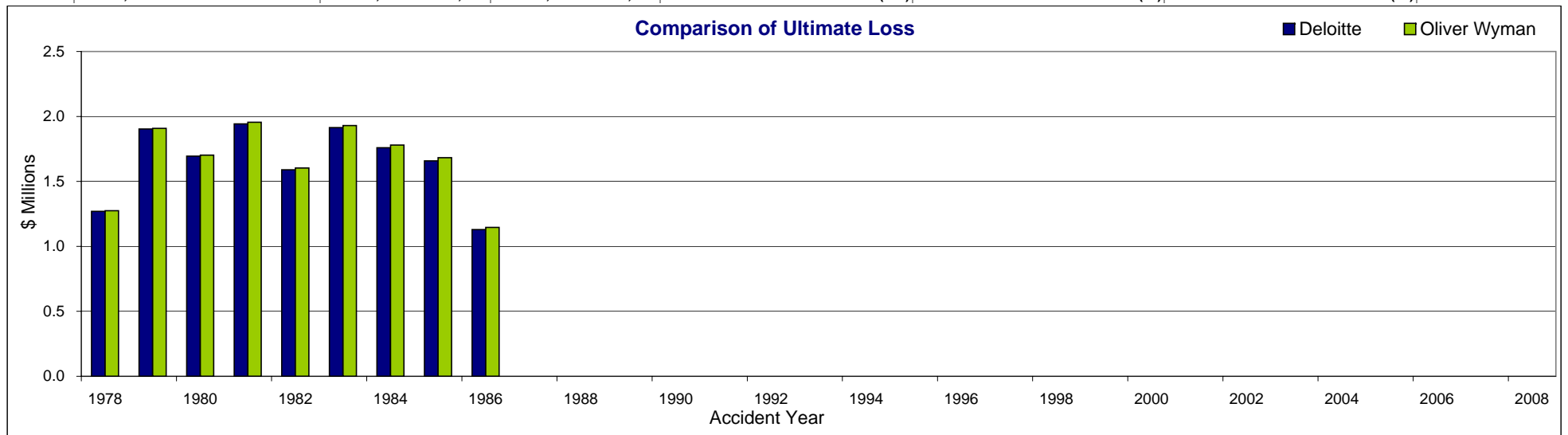
Accident Year	Oliver Wyman Ultimate Loss by Evaluation Date							Change in Oliver Wyman Ultimate Loss						
	6/30/2008	6/30/2007	6/30/2006	6/30/2005	6/30/2004	6/30/2003	6/30/2002	6/30/08 - 6/30/07	6/30/07 - 6/30/06	6/30/06 - 6/30/05	6/30/05 - 6/30/04	6/30/04 - 6/30/03	6/30/03 - 6/30/02	Cum. Change
1978	409	409	410	411	413	415	419	-	(1)	(1)	(2)	(2)	(4)	(10)
1979	437	437	437	438	442	446	449	-	-	(1)	(4)	(4)	(3)	(12)
1980	531	532	533	467	473	476	480	(1)	(1)	66	(6)	(3)	(4)	51
1981	612	612	634	617	615	607	595	-	(22)	17	2	9	11	17
1982	423	435	438	421	429	434	438	(12)	(3)	17	(8)	(5)	(4)	(15)
1983	459	453	455	438	447	453	454	6	(1)	17	(9)	(6)	(1)	6
1984	718	716	723	705	715	718	721	2	(7)	18	(10)	(3)	(3)	(3)
1985	675	673	681	660	670	673	599	2	(8)	21	(10)	(3)	74	76
1986	937	935	944	917	911	925	889	2	(9)	27	6	(14)	36	48
1987	763	762	773	746	795	836	804	1	(11)	27	(49)	(41)	32	(41)
1988	815	813	832	839	875	904	873	2	(19)	(7)	(36)	(29)	31	(58)
1989	1,051	1,046	1,076	1,089	1,110	1,141	1,108	5	(30)	(13)	(21)	(31)	34	(56)
1990	1,734	1,744	1,774	1,766	1,769	1,782	1,742	(10)	(29)	8	(3)	(13)	40	(8)
1991	1,757	1,766	1,776	1,742	1,736	1,718	1,658	(9)	(10)	34	7	18	60	99
1992	387	413	454	477	502	589	555	(26)	(41)	502	(25)	(87)	34	(168)
1993	1,175	1,201	1,245	1,259	1,313	1,373	1,356	(26)	(44)	(14)	(54)	(60)	17	(181)
1994	2,159	2,184	2,179	2,190	2,013	2,085	1,844	(25)	5	(11)	177	(72)	242	315
1995	669	701	720	780	768	857	778	(32)	(19)	(59)	11	(88)	79	(109)
1996	968	970	1,047	1,062	996	1,089	1,032	(2)	(77)	(14)	66	(93)	57	(63)
1997	1,242	1,289	1,390	1,360	1,293	1,301	1,117	(47)	(101)	30	68	(9)	184	125
1998	1,681	1,775	1,833	1,780	1,523	1,535	1,419	(94)	(59)	54	257	(12)	115	261
1999	2,371	2,497	2,533	2,534	2,414	2,303	1,964	(126)	(36)	(1)	120	110	339	407
2000	2,624	2,695	2,713	2,641	2,408	2,155	1,863	(71)	(18)	72	233	253	292	762
2001	1,889	2,026	2,086	1,985	2,019	1,764	1,844	(137)	(60)	101	(34)	255	(80)	46
2002	2,123	2,178	2,081	2,000	2,007	1,884	1,926	(55)	97	81	(6)	122	(42)	197
2003	1,846	1,991	2,129	2,027	2,085	1,973		(145)	(138)	101	(57)	112		(126)
2004	1,729	1,887	2,133	2,184	2,132			(158)	(246)	(51)	52			(403)
2005	2,108	2,120	2,220	2,182				(12)	(100)	38				(74)
2006	1,919	2,027	2,250					(108)	(223)					(331)
2007	2,095	2,124						(29)						(29)
2008	2,132													
78-02	28,611	29,264	29,767	29,323	28,653	28,462	26,926	(653)	(503)	444	670	191	1,536	
78-03	30,457	31,255	31,896	31,351	30,738	30,435		(798)	(641)	545	613	303		
78-04	32,186	33,142	34,029	33,535	32,870			(956)	(887)	494	665			
78-05	34,294	35,262	36,249	35,717				(968)	(987)	532				
78-06	36,213	37,289	38,499					(1,076)	(1,210)					
78-07	38,308	39,413						(1,105)						720
78-08	40,440													



**Ohio Bureau of Workers' Compensation  
Public Employers - Taxing Districts - Compensation - Temp. Partial & Change of Occ (<1987) (000's)**

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Accident Year	Paid Losses @ 12/07	1/1/08-6/30/08		Estimated Paid Loss @ 6/30/2008		Ultimate Loss		Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
		Estimated Payments		Loss @ 6/30/2008		Ultimate Loss		Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
		Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman
Prior		1		1		6	7	5	7	(2)	4	6	(2)	1	1	(0)	84.7%	85.7%
1978	1,269	-	1	1,269	1,270	1,270	1,275	1	5	(4)	1	4	(3)	-	1	(1)	100.0%	80.0%
1979	1,901	0	-	1,902	1,901	1,903	1,908	2	7	(5)	1	6	(5)	0	1	(1)	85.2%	85.7%
1980	1,693	0	0	1,693	1,693	1,695	1,702	2	9	(7)	2	7	(5)	0	2	(2)	84.1%	77.8%
1981	1,938	2	3	1,940	1,941	1,943	1,955	2	14	(12)	2	11	(9)	0	3	(3)	81.8%	78.6%
1982	1,582	2	3	1,584	1,585	1,590	1,603	5	18	(13)	5	14	(9)	0	4	(4)	90.7%	77.8%
1983	1,902	1	1	1,903	1,903	1,915	1,930	12	27	(15)	11	22	(11)	1	5	(4)	91.5%	81.5%
1984	1,747	1	1	1,747	1,747	1,759	1,779	12	32	(20)	11	25	(14)	1	7	(6)	88.1%	78.1%
1985	1,644	1	2	1,645	1,646	1,658	1,683	12	37	(25)	11	28	(17)	2	9	(7)	85.2%	75.7%
1986	1,118	1	1	1,119	1,119	1,129	1,146	10	27	(17)	9	20	(11)	2	7	(5)	83.9%	74.1%
1987	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1988	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1989	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1990	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1991	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1992	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1993	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1994	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1995	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1996	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1997	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1998	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1999	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2001	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2002	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2003	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2004	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2005	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2006	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2007	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2008	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
<b>Total</b>	<b>14,794</b>	<b>9</b>	<b>12</b>	<b>14,803</b>	<b>14,803</b>	<b>14,867</b>	<b>14,988</b>	<b>64</b>	<b>183</b>	<b>(119)</b>	<b>56</b>	<b>143</b>	<b>(87)</b>	<b>8</b>	<b>40</b>	<b>(32)</b>	<b>87.3%</b>	<b>78.1%</b>
<b>Excl Prior</b>	<b>14,794</b>	<b>8</b>	<b>12</b>	<b>14,802</b>	<b>14,803</b>	<b>14,861</b>	<b>14,981</b>	<b>59</b>	<b>176</b>	<b>(117)</b>	<b>51</b>	<b>137</b>	<b>(86)</b>	<b>7</b>	<b>39</b>	<b>(32)</b>	<b>87.5%</b>	<b>77.8%</b>



# Ohio Bureau of Workers' Compensation

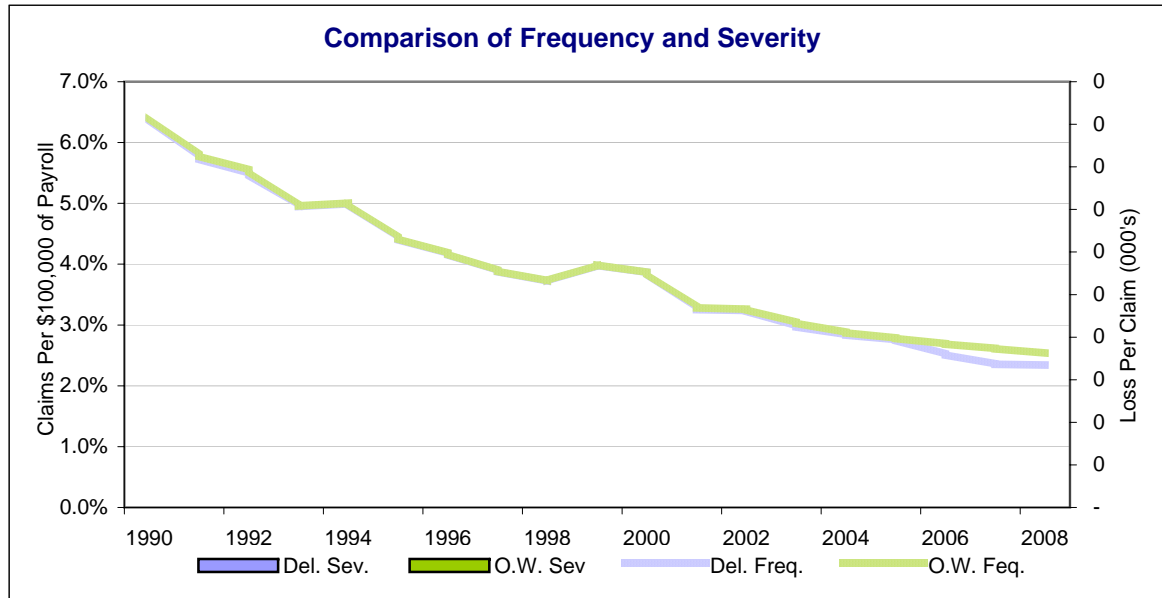
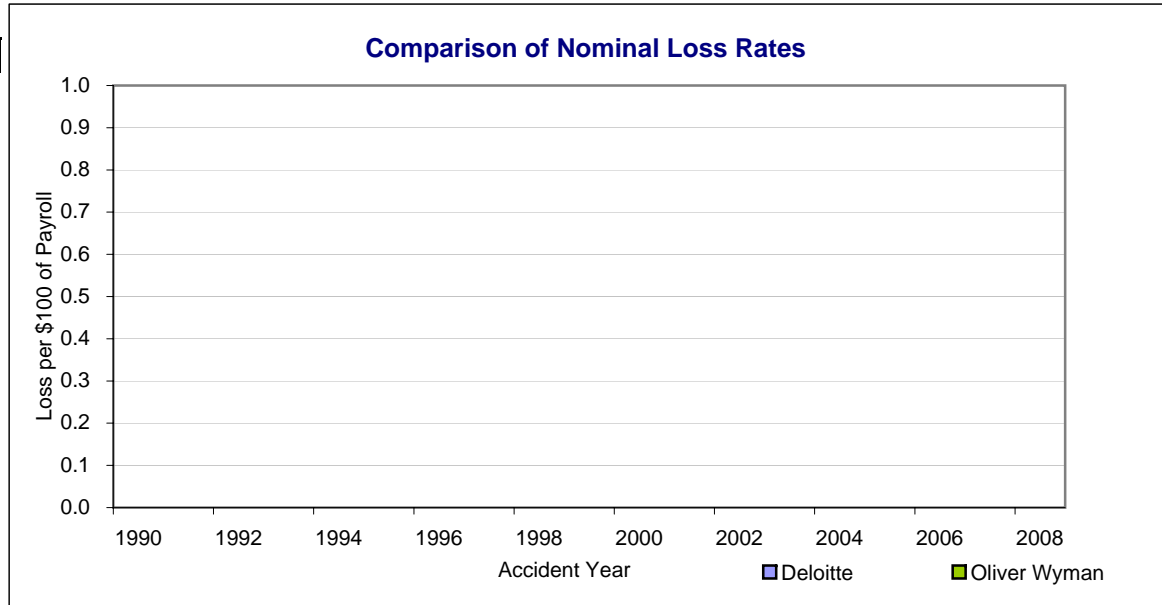
## Public Employers - Taxing Districts - Compensation - Temp. Partial & Change of Occ (<1987)

SUMMARY 2

EXHIBIT 25

SHEET 2

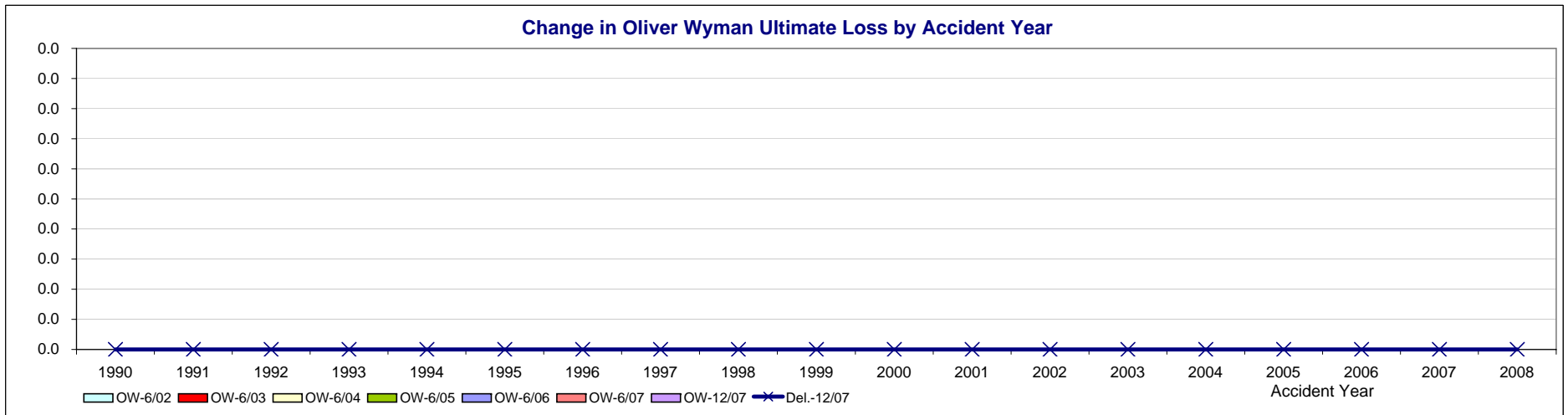
Accident Year	Ult. Loss Rates		Ult. Frequency		Ult. Severity	
	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman
Prior						
1978	0.028	0.028	9.76%	9.76%	286	287
1979	0.039	0.039	9.14%	9.14%	423	424
1980	0.031	0.031	8.73%	8.73%	352	354
1981	0.033	0.034	8.36%	8.36%	399	402
1982	0.026	0.026	8.30%	8.31%	309	312
1983	0.029	0.030	8.05%	8.05%	365	368
1984	0.026	0.026	8.21%	8.22%	312	315
1985	0.022	0.022	7.97%	7.98%	277	281
1986	0.014	0.015	7.60%	7.61%	188	191
1987	-	-	7.10%	7.12%	-	-
1988	-	-	7.19%	7.20%	-	-
1989	-	-	6.84%	6.86%	-	-
1990	-	-	6.39%	6.42%	-	-
1991	-	-	5.74%	5.78%	-	-
1992	-	-	5.49%	5.54%	-	-
1993	-	-	4.94%	4.96%	-	-
1994	-	-	5.00%	5.01%	-	-
1995	-	-	4.41%	4.42%	-	-
1996	-	-	4.17%	4.17%	-	-
1997	-	-	3.88%	3.89%	-	-
1998	-	-	3.72%	3.72%	-	-
1999	-	-	3.99%	3.99%	-	-
2000	-	-	3.86%	3.86%	-	-
2001	-	-	3.25%	3.28%	-	-
2002	-	-	3.24%	3.26%	-	-
2003	-	-	2.98%	3.04%	-	-
2004	-	-	2.84%	2.87%	-	-
2005	-	-	2.76%	2.78%	-	-
2006	-	-	2.51%	2.69%	-	-
2007	-	-	2.35%	2.61%	-	-
2008	-	-	2.34%	2.54%	-	-



**Ohio Bureau of Workers' Compensation  
Public Employers - Taxing Districts - Compensation - Temp. Partial & Change of Occ (<1987) (000's)  
Change in Oliver Wyman Ultimate Loss Estimates**

SUMMARY 2  
EXHIBIT 25  
SHEET 3

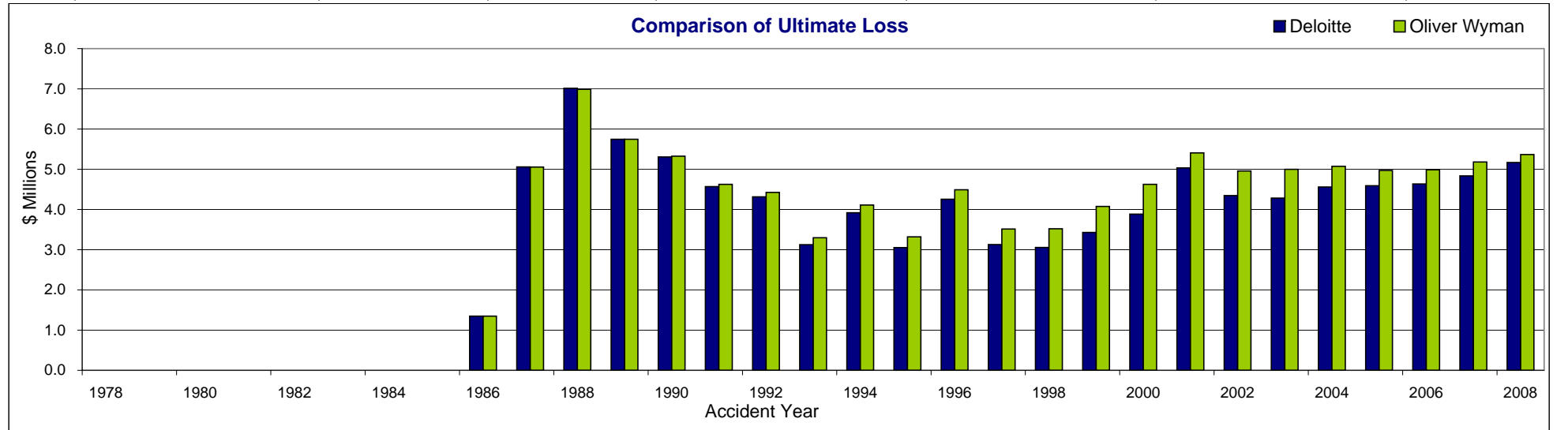
Accident Year	Oliver Wyman Ultimate Loss by Evaluation Date							Change in Oliver Wyman Ultimate Loss						
	6/30/2008	6/30/2007	6/30/2006	6/30/2005	6/30/2004	6/30/2003	6/30/2002	6/30/08 - 6/30/07	6/30/07 - 6/30/06	6/30/06 - 6/30/05	6/30/05 - 6/30/04	6/30/04 - 6/30/03	6/30/03 - 6/30/02	Cum. Change
1978	1,275	1,276	1,277	1,277	1,268	1,274	1,286	(1)	(1)	-	9	(7)	(12)	(11)
1979	1,908	1,909	1,910	1,914	1,916	1,922	1,942	(1)	(1)	(4)	(1)	(6)	(20)	(34)
1980	1,702	1,689	1,694	1,695	1,696	1,712	1,732	13	(5)	(1)	(1)	(16)	(20)	(30)
1981	1,955	1,952	1,935	1,935	1,941	1,952	1,980	3	17	1	(6)	(11)	(28)	(25)
1982	1,603	1,606	1,603	1,608	1,612	1,634	1,667	(3)	3	(5)	(5)	(22)	(33)	(64)
1983	1,930	1,930	1,929	1,937	1,955	1,980	2,012	-	1	(8)	(18)	(25)	(32)	(82)
1984	1,779	1,779	1,781	1,792	1,811	1,845	1,898	-	(1)	(11)	(20)	(34)	(52)	(118)
1985	1,683	1,683	1,678	1,689	1,712	1,752	1,822	-	5	(10)	(23)	(41)	(69)	(139)
1986	1,146	1,148	1,151	1,161	1,181	1,212	1,259	(2)	(3)	(10)	(20)	(31)	(47)	(114)
1987	-	-	37	-	-	-	-	-	(37)	37	-	-	-	-
1988	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1989	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1990	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1991	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1992	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1993	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1994	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-	-	-	-	-	-	-
78-02	14,981	14,972	14,995	15,007	15,091	15,285	15,597	9	(23)	(12)	(85)	(194)	(312)	
78-03	14,981	14,972	14,995	15,007	15,091	15,285		9	(23)	(12)	(85)	(194)		
78-04	14,981	14,972	14,995	15,007	15,091			9	(23)	(12)	(85)			
78-05	14,981	14,972	14,995	15,007				9	(23)	(12)				
78-06	14,981	14,972	14,995					9	(23)					
78-07	14,981	14,972						9						(616)
78-08	14,981													



**Ohio Bureau of Workers' Compensation  
Public Employers - Taxing Districts - Compensation - WL/LMWL & Change of Occ (>1986) (000's)**

SUMMARY 2  
EXHIBIT 26  
SHEET 1

Accident Year	1/1/08-6/30/08			Estimated Paid Loss @ 6/30/2008		Ultimate Loss		Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors		
	Paid Losses @ 12/07	Estimated Payments		Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	
		Deloitte	Oliver Wyman																
Prior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1978	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1979	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1980	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1981	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1982	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1983	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1984	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1985	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1986	1,333	2	2	1,334	1,335	1,346	1,348	12	13	(1)	10	11	(1)	2	2	(0)	83.9%	84.6%	
1987	4,994	5	6	4,999	5,000	5,057	5,053	57	53	4	48	44	4	9	9	0	83.4%	83.0%	
1988	6,908	11	8	6,919	6,917	7,014	6,990	94	73	21	78	60	18	17	13	4	82.4%	82.2%	
1989	5,639	12	11	5,651	5,650	5,746	5,745	95	95	0	78	78	0	17	17	0	82.0%	82.1%	
1990	5,188	9	15	5,196	5,202	5,307	5,325	110	123	(13)	90	102	(12)	20	21	(1)	82.1%	82.9%	
1991	4,452	8	18	4,459	4,470	4,569	4,624	110	155	(45)	89	126	(37)	21	29	(7)	80.8%	81.5%	
1992	4,187	8	24	4,195	4,211	4,313	4,423	118	212	(94)	94	168	(74)	24	44	(20)	79.5%	79.1%	
1993	3,012	14	29	3,026	3,041	3,124	3,296	98	255	(157)	77	203	(126)	21	52	(31)	78.4%	79.6%	
1994	3,741	19	38	3,759	3,779	3,917	4,111	158	332	(174)	126	267	(141)	32	65	(33)	79.8%	80.5%	
1995	2,878	21	44	2,899	2,922	3,051	3,318	152	395	(243)	122	310	(188)	30	85	(55)	80.1%	78.4%	
1996	3,934	49	56	3,983	3,991	4,255	4,488	272	498	(226)	220	396	(176)	52	102	(50)	81.0%	79.6%	
1997	2,801	55	72	2,856	2,873	3,127	3,513	271	639	(368)	224	503	(279)	47	136	(89)	82.5%	78.7%	
1998	2,613	70	95	2,682	2,707	3,055	3,520	372	813	(441)	313	667	(354)	59	146	(87)	84.1%	82.0%	
1999	2,746	108	138	2,854	2,884	3,429	4,076	575	1,191	(617)	488	970	(482)	87	221	(134)	84.9%	81.4%	
2000	2,821	166	183	2,987	3,005	3,883	4,624	896	1,619	(723)	765	1,276	(511)	131	343	(212)	85.4%	78.8%	
2001	3,286	262	212	3,547	3,497	5,032	5,405	1,484	1,908	(424)	1,272	1,479	(207)	212	429	(217)	85.7%	77.5%	
2002	2,184	299	285	2,483	2,469	4,346	4,956	1,863	2,487	(624)	1,599	1,986	(387)	265	501	(237)	85.8%	79.9%	
2003	1,533	298	305	1,831	1,839	4,283	4,999	2,452	3,161	(709)	2,098	2,428	(330)	354	733	(379)	85.6%	76.8%	
2004	1,037	280	276	1,317	1,313	4,560	5,074	3,243	3,761	(518)	2,745	2,963	(218)	498	798	(300)	84.6%	78.8%	
2005	508	228	221	736	729	4,590	4,971	3,854	4,242	(388)	3,203	3,352	(149)	651	890	(239)	83.1%	79.0%	
2006	159	131	146	290	305	4,635	4,987	4,344	4,682	(337)	3,523	3,668	(145)	821	1,014	(193)	81.1%	78.3%	
2007	19	54	66	73	85	4,834	5,180	4,761	5,095	(334)	3,733	3,871	(138)	1,028	1,224	(195)	78.4%	76.0%	
2008	8	8	2	8	2	5,169	5,366	2,576	2,681	(105)	1,937	1,956	(19)	640	725	(85)	75.2%	73.0%	
<b>Total</b>	<b>65,971</b>	<b>2,116</b>	<b>2,255</b>	<b>68,087</b>	<b>68,087</b>	<b>98,641</b>	<b>105,392</b>	<b>27,970</b>	<b>34,483</b>	<b>(6,513)</b>	<b>22,932</b>	<b>26,884</b>	<b>(3,952)</b>	<b>5,038</b>	<b>7,599</b>	<b>(2,561)</b>	<b>82.0%</b>	<b>78.0%</b>	
<b>Excl Prior</b>	<b>65,971</b>	<b>2,116</b>	<b>2,255</b>	<b>68,087</b>	<b>68,087</b>	<b>98,641</b>	<b>105,392</b>	<b>27,970</b>	<b>34,483</b>	<b>(6,513)</b>	<b>22,932</b>	<b>26,884</b>	<b>(3,952)</b>	<b>5,038</b>	<b>7,599</b>	<b>(2,561)</b>	<b>82.0%</b>	<b>78.0%</b>	





# Ohio Bureau of Workers' Compensation

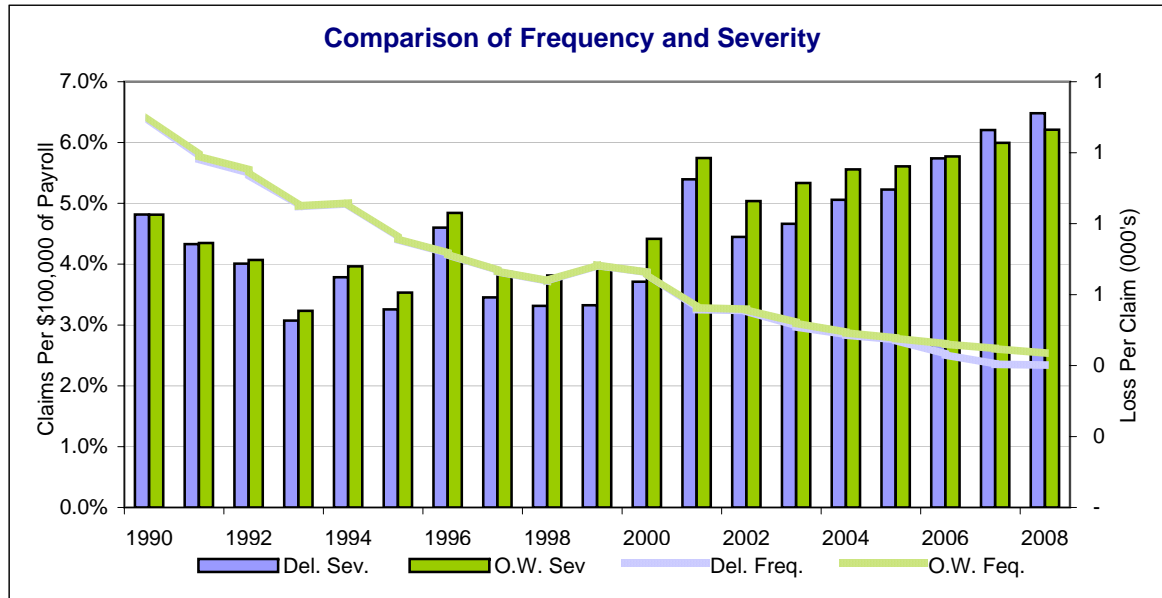
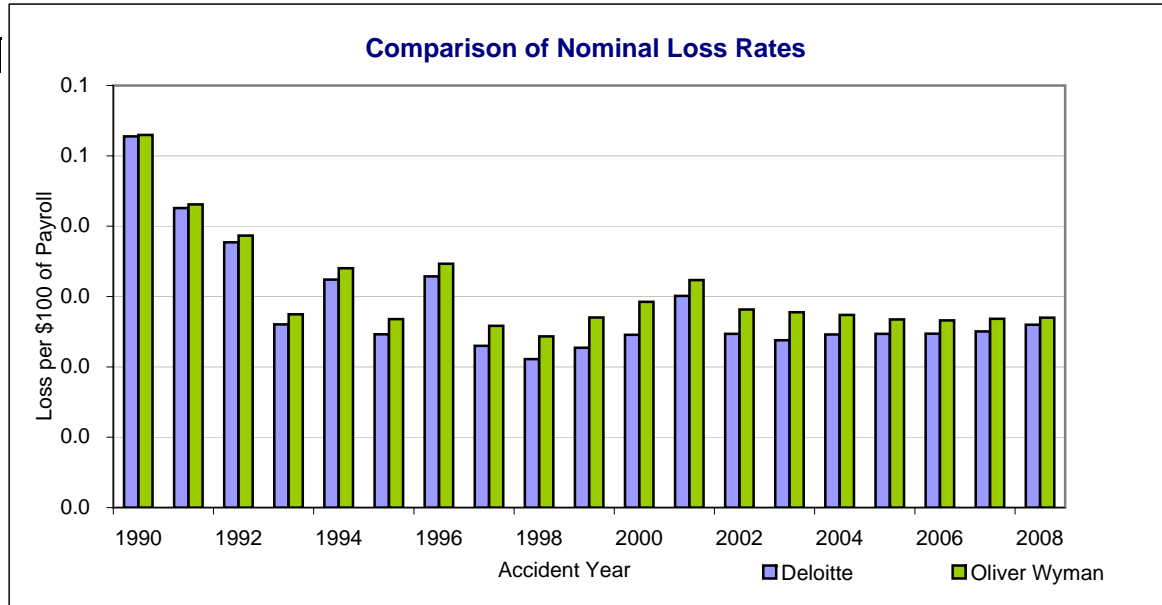
## Public Employers - Taxing Districts - Compensation - WL/LMWL & Change of Occ (>1986)

SUMMARY 2

EXHIBIT 26

SHEET 2

Accident Year	Ult. Loss Rates		Ult. Frequency		Ult. Severity	
	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman
Prior						
1978	-	-	9.76%	9.76%	-	-
1979	-	-	9.14%	9.14%	-	-
1980	-	-	8.73%	8.73%	-	-
1981	-	-	8.36%	8.36%	-	-
1982	-	-	8.30%	8.31%	-	-
1983	-	-	8.05%	8.05%	-	-
1984	-	-	8.21%	8.22%	-	-
1985	-	-	7.97%	7.98%	-	-
1986	0.017	0.017	7.60%	7.61%	225	224
1987	0.059	0.059	7.10%	7.12%	828	826
1988	0.079	0.078	7.19%	7.20%	1,096	1,089
1989	0.061	0.061	6.84%	6.86%	890	887
1990	0.053	0.053	6.39%	6.42%	826	825
1991	0.043	0.043	5.74%	5.78%	742	745
1992	0.038	0.039	5.49%	5.54%	687	698
1993	0.026	0.027	4.94%	4.96%	527	554
1994	0.032	0.034	5.00%	5.01%	649	680
1995	0.025	0.027	4.41%	4.42%	558	606
1996	0.033	0.035	4.17%	4.17%	789	830
1997	0.023	0.026	3.88%	3.89%	592	664
1998	0.021	0.024	3.72%	3.72%	568	654
1999	0.023	0.027	3.99%	3.99%	570	677
2000	0.025	0.029	3.86%	3.86%	636	757
2001	0.030	0.032	3.25%	3.28%	925	985
2002	0.025	0.028	3.24%	3.26%	763	864
2003	0.024	0.028	2.98%	3.04%	799	915
2004	0.025	0.027	2.84%	2.87%	867	953
2005	0.025	0.027	2.76%	2.78%	896	962
2006	0.025	0.027	2.51%	2.69%	984	989
2007	0.025	0.027	2.35%	2.61%	1,064	1,028
2008	0.026	0.027	2.34%	2.54%	1,111	1,065

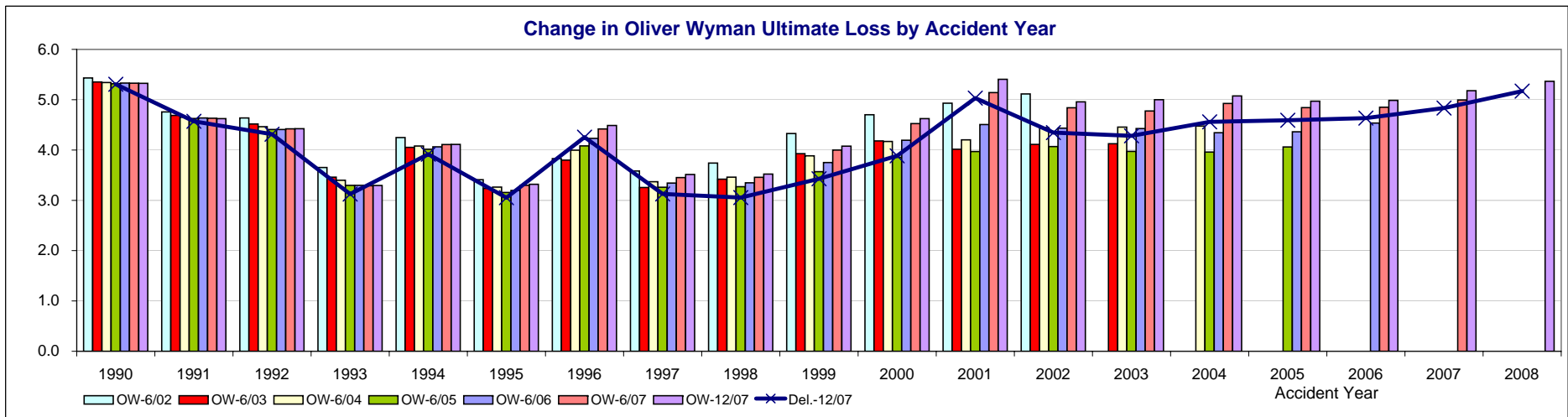


**Ohio Bureau of Workers' Compensation  
Public Employers - Taxing Districts - Compensation - WL/LMWL & Change of Occ (>1986) (000's)**

SUMMARY 2  
EXHIBIT 26  
SHEET 3

**Change in Oliver Wyman Ultimate Loss Estimates**

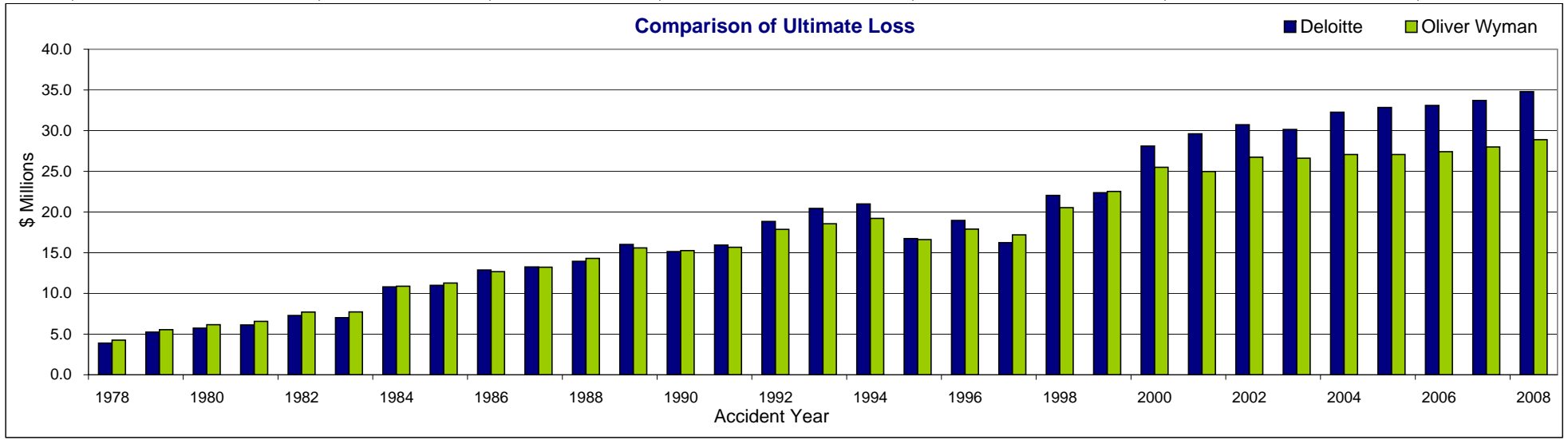
Accident Year	Oliver Wyman Ultimate Loss by Evaluation Date							Change in Oliver Wyman Ultimate Loss							Cum. Change
	6/30/2008	6/30/2007	6/30/2006	6/30/2005	6/30/2004	6/30/2003	6/30/2002	6/30/08 - 6/30/07	6/30/07 - 6/30/06	6/30/06 - 6/30/05	6/30/05 - 6/30/04	6/30/04 - 6/30/03	6/30/03 - 6/30/02		
1978															
1979															
1980															
1981															
1982															
1983															
1984															
1985															
1986	1,348	1,349	1,353	1,359	1,362	1,369	1,344	(1)	(4)	(7)	(3)	(7)	25	3	
1987	5,053	5,055	5,049	5,039	5,067	5,060	5,071	(2)	6	10	(28)	7	(10)	(17)	
1988	6,990	6,981	6,959	6,924	6,939	6,962	7,017	9	22	35	(15)	(22)	(55)	(27)	
1989	5,745	5,751	5,762	5,765	5,810	5,834	5,908	(6)	(11)	(3)	(45)	(24)	(74)	(163)	
1990	5,325	5,328	5,330	5,318	5,341	5,352	5,431	(3)	(2)	13	(23)	(11)	(79)	(106)	
1991	4,624	4,630	4,637	4,626	4,652	4,688	4,757	(6)	(7)	11	(26)	(36)	(69)	(133)	
1992	4,423	4,420	4,407	4,406	4,462	4,515	4,635	3	13	1	(56)	(53)	(120)	(212)	
1993	3,296	3,289	3,297	3,297	3,398	3,460	3,653	7	(8)	0	(102)	(61)	(193)	(357)	
1994	4,111	4,108	4,063	4,015	4,078	4,053	4,248	3	45	47	(63)	25	(195)	(138)	
1995	3,318	3,297	3,196	3,157	3,264	3,237	3,411	21	100	40	(107)	27	(174)	(93)	
1996	4,488	4,419	4,230	4,083	3,996	3,798	3,828	69	189	148	87	198	(30)	660	
1997	3,513	3,453	3,343	3,259	3,369	3,256	3,583	60	110	84	(110)	113	(327)	(71)	
1998	3,520	3,457	3,349	3,271	3,459	3,421	3,741	63	108	79	(188)	38	(320)	(221)	
1999	4,076	3,999	3,750	3,571	3,886	3,927	4,327	77	248	179	(315)	(41)	(400)	(251)	
2000	4,624	4,525	4,195	3,855	4,170	4,181	4,700	99	330	340	(315)	(12)	(519)	(77)	
2001	5,405	5,140	4,505	3,970	4,201	4,015	4,929	265	635	535	(232)	186	(914)	476	
2002	4,956	4,839	4,433	4,068	4,449	4,111	5,113	117	407	364	(380)	337	(1,002)	(157)	
2003	4,999	4,776	4,427	3,973	4,456	4,124		223	349	454	(483)	332		875	
2004	5,074	4,924	4,344	3,959	4,478			150	581	385	(519)			597	
2005	4,971	4,842	4,361	4,060				129	481	301				911	
2006	4,987	4,851	4,536					136	315					451	
2007	5,180	4,993						186						186	
2008	5,366														
78-02	74,815	74,040	71,859	69,982	71,903	71,241	75,697	775	2,181	1,877	(1,921)	662	(4,456)		
78-03	79,814	78,816	76,286	73,956	76,359	75,366		998	2,530	2,330	(2,403)	993			
78-04	84,889	83,741	80,630	77,915	80,837			1,148	3,111	2,715	(2,922)				
78-05	89,860	88,583	84,990	81,974				1,277	3,592	3,016					
78-06	94,847	93,434	89,526					1,413	3,907						
78-07	100,026	98,427						1,599						2,138	
78-08	105,392														



**Ohio Bureau of Workers' Compensation  
Public Employers - Taxing Districts - Compensation - Lump Sum Settlement (000's)**

SUMMARY 2  
EXHIBIT 27  
SHEET 1

Accident Year	Paid Losses @ 12/07	1/1/08-6/30/08 Estimated Payments		Estimated Paid Loss @ 6/30/2008		Ultimate Loss		Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors			
		Deloitte		Oliver Wyman		Deloitte		Oliver Wyman		Deloitte			Oliver Wyman			Deloitte			Oliver Wyman	
		Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman		
Prior		278		278		4,211	6,821	3,933	6,821	(2,888)	3,090	4,540	(1,450)	843	2,281	(1,438)	78.6%	66.6%		
1978	3,210	32	38	3,241	3,248	3,891	4,260	650	1,012	(362)	499	674	(175)	151	338	(187)	76.8%	66.6%		
1979	4,245	42	113	4,287	4,358	5,250	5,547	963	1,189	(226)	725	783	(58)	237	406	(169)	75.4%	65.9%		
1980	4,548	45	37	4,593	4,585	5,737	6,153	1,144	1,568	(424)	845	1,053	(208)	299	515	(216)	73.8%	67.2%		
1981	4,759	47	25	4,806	4,783	6,123	6,559	1,317	1,776	(459)	952	1,154	(202)	365	622	(257)	72.3%	65.0%		
1982	5,523	82	96	5,605	5,619	7,284	7,701	1,679	2,082	(403)	1,188	1,327	(139)	490	755	(265)	70.8%	63.7%		
1983	5,164	76	78	5,240	5,241	7,014	7,730	1,774	2,489	(715)	1,243	1,611	(368)	531	878	(347)	70.1%	64.7%		
1984	7,721	114	51	7,835	7,772	10,802	10,878	2,967	3,106	(139)	2,053	2,022	31	914	1,084	(170)	69.2%	65.1%		
1985	7,627	113	109	7,739	7,736	10,990	11,266	3,251	3,530	(279)	2,216	2,231	(15)	1,035	1,299	(264)	68.2%	63.2%		
1986	8,668	128	148	8,796	8,816	12,866	12,663	4,069	3,847	222	2,728	2,396	332	1,341	1,451	(110)	67.0%	62.3%		
1987	8,670	128	128	8,798	8,798	13,254	13,225	4,456	4,427	29	2,934	2,770	164	1,522	1,657	(135)	65.8%	62.6%		
1988	8,833	152	151	8,985	8,985	13,942	14,296	4,957	5,311	(354)	3,202	3,337	(135)	1,755	1,974	(219)	64.6%	62.8%		
1989	9,806	169	136	9,974	9,941	16,018	15,591	6,044	5,650	394	3,845	3,446	399	2,199	2,204	(5)	63.6%	61.0%		
1990	8,952	154	198	9,106	9,151	15,136	15,262	6,030	6,111	(81)	3,771	3,652	119	2,259	2,459	(200)	62.5%	59.8%		
1991	9,081	178	137	9,259	9,218	15,929	15,660	6,670	6,442	228	4,096	3,819	277	2,574	2,623	(49)	61.4%	59.3%		
1992	10,323	202	251	10,525	10,574	18,832	17,867	8,306	7,293	1,013	5,023	4,271	752	3,284	3,022	262	60.5%	58.6%		
1993	10,770	211	194	10,981	10,963	20,432	18,553	9,452	7,590	1,862	5,619	4,493	1,126	3,833	3,097	736	59.4%	59.2%		
1994	10,635	209	177	10,843	10,812	20,984	19,211	10,140	8,399	1,741	5,919	4,940	979	4,222	3,459	763	58.4%	58.8%		
1995	8,155	160	183	8,315	8,338	16,735	16,602	8,420	8,264	156	4,820	4,811	9	3,600	3,453	147	57.2%	58.2%		
1996	8,862	195	179	9,057	9,041	18,957	17,900	9,900	8,859	1,041	5,554	5,088	466	4,346	3,771	575	56.1%	57.4%		
1997	7,178	243	354	7,420	7,532	16,231	17,189	8,810	9,657	(847)	4,854	5,532	(678)	3,956	4,125	(169)	55.1%	57.3%		
1998	9,089	329	325	9,417	9,413	22,040	20,533	12,623	11,120	1,503	6,921	6,425	496	5,701	4,695	1,006	54.8%	57.8%		
1999	8,582	310	323	8,892	8,906	22,373	22,525	13,480	13,619	(139)	7,342	7,821	(479)	6,138	5,798	340	54.5%	57.4%		
2000	9,907	554	612	10,461	10,519	28,102	25,491	17,640	14,972	2,668	9,505	8,467	1,038	8,135	6,505	1,630	53.9%	56.6%		
2001	9,085	743	643	9,828	9,727	29,604	24,969	19,777	15,242	4,535	10,690	8,868	1,822	9,087	6,374	2,713	54.1%	58.2%		
2002	7,898	687	725	8,584	8,623	30,725	26,738	22,140	18,115	4,025	12,112	10,730	1,382	10,029	7,385	2,644	54.7%	59.2%		
2003	5,983	926	941	6,908	6,924	30,141	26,614	23,232	19,690	3,542	12,721	11,913	808	10,511	7,777	2,734	54.8%	60.5%		
2004	4,573	910	696	5,483	5,269	32,254	27,067	26,771	21,798	4,973	14,859	13,331	1,528	11,913	8,467	3,446	55.5%	61.2%		
2005	2,965	1,196	981	4,162	3,946	32,845	27,070	28,683	23,124	5,559	15,978	14,049	1,929	12,706	9,075	3,631	55.7%	60.8%		
2006	930	849	814	1,779	1,744	33,085	27,406	31,306	25,662	5,644	17,669	15,780	1,889	13,637	9,882	3,755	56.4%	61.5%		
2007	16	53	157	70	173	33,709	27,988	33,640	27,815	5,825	18,694	16,829	1,865	14,946	10,986	3,960	55.6%	60.5%		
2008		1	-	1	-	34,792	28,882	17,395	14,441	2,954	9,238	8,368	870	8,157	6,073	2,084	53.1%	57.9%		
<b>Total</b>	<b>211,757</b>	<b>9,516</b>	<b>8,999</b>	<b>221,273</b>	<b>221,273</b>	<b>590,289</b>	<b>546,218</b>	<b>351,620</b>	<b>311,021</b>	<b>40,599</b>	<b>200,904</b>	<b>186,531</b>	<b>14,373</b>	<b>150,716</b>	<b>124,490</b>	<b>26,226</b>	<b>57.1%</b>	<b>60.0%</b>		
<b>Excl Prior</b>	<b>211,757</b>	<b>9,238</b>	<b>8,999</b>	<b>220,995</b>	<b>221,273</b>	<b>586,078</b>	<b>539,397</b>	<b>347,687</b>	<b>304,200</b>	<b>43,487</b>	<b>197,815</b>	<b>181,991</b>	<b>15,824</b>	<b>149,873</b>	<b>122,209</b>	<b>27,664</b>	<b>56.9%</b>	<b>59.8%</b>		

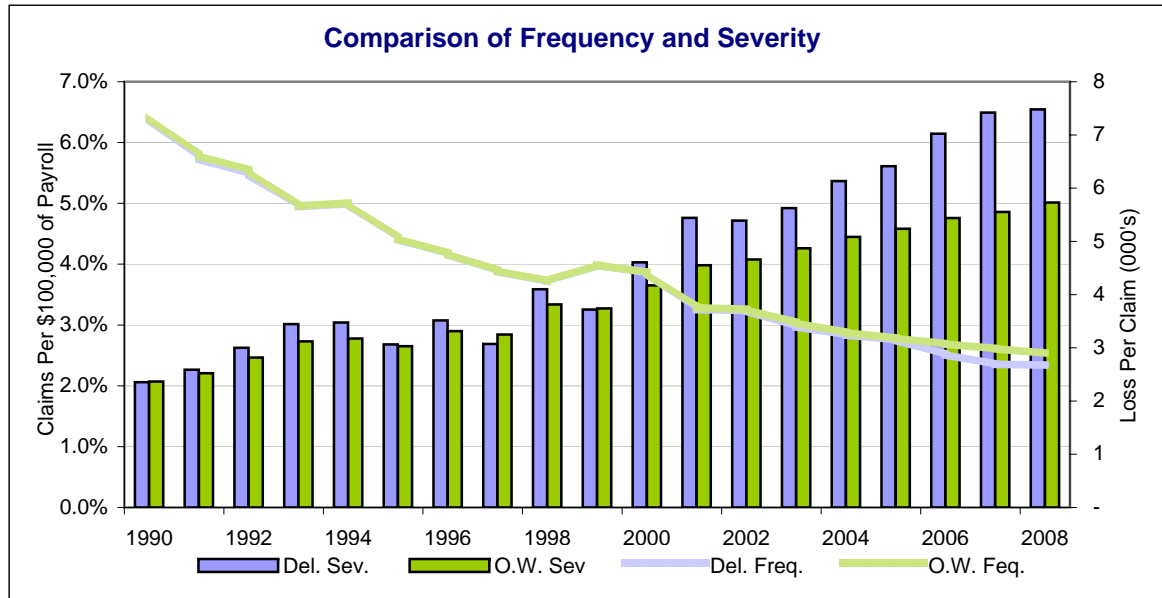
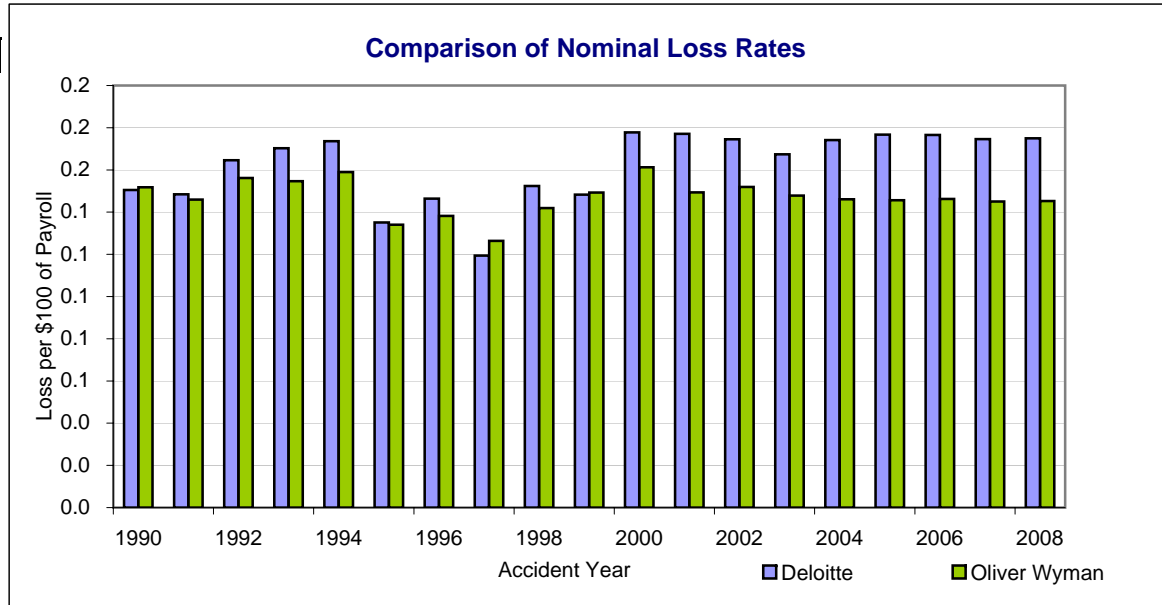


# Ohio Bureau of Workers' Compensation

## Public Employers - Taxing Districts - Compensation - Lump Sum Settlement

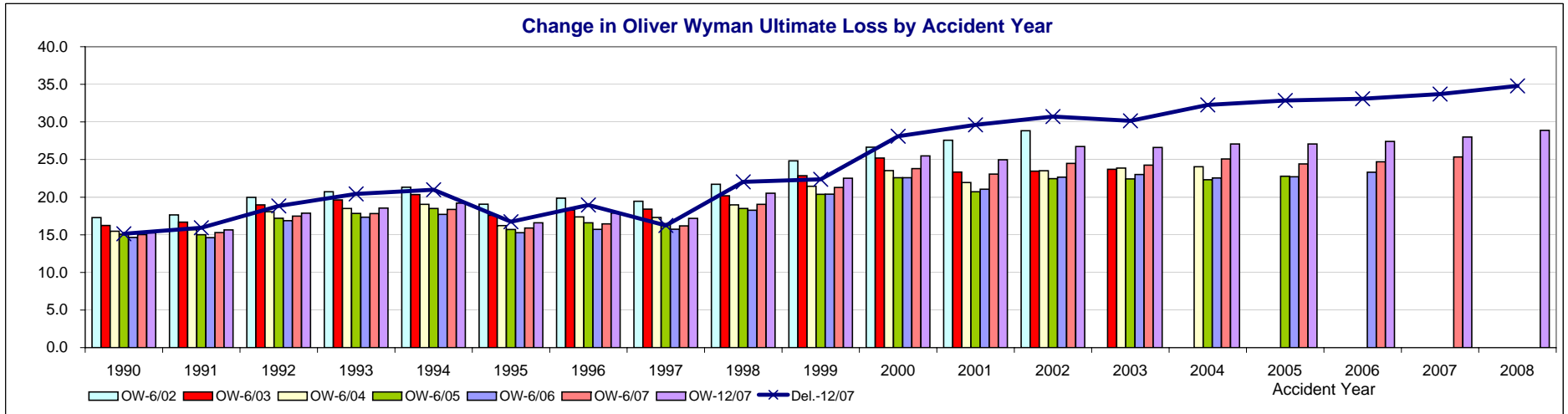
SUMMARY 2  
EXHIBIT 27  
SHEET 2

Accident Year	Ult. Loss Rates		Ult. Frequency		Ult. Severity	
	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman
Prior						
1978	0.085	0.094	9.76%	9.76%	875	958
1979	0.107	0.113	9.14%	9.14%	1,166	1,232
1980	0.104	0.112	8.73%	8.73%	1,193	1,279
1981	0.105	0.113	8.36%	8.36%	1,258	1,347
1982	0.118	0.125	8.30%	8.31%	1,418	1,498
1983	0.108	0.119	8.05%	8.05%	1,338	1,474
1984	0.157	0.158	8.21%	8.22%	1,916	1,928
1985	0.146	0.150	7.97%	7.98%	1,838	1,882
1986	0.163	0.160	7.60%	7.61%	2,146	2,108
1987	0.154	0.154	7.10%	7.12%	2,171	2,161
1988	0.157	0.161	7.19%	7.20%	2,178	2,228
1989	0.170	0.165	6.84%	6.86%	2,482	2,409
1990	0.151	0.152	6.39%	6.42%	2,355	2,365
1991	0.148	0.146	5.74%	5.78%	2,588	2,524
1992	0.165	0.156	5.49%	5.54%	3,000	2,818
1993	0.170	0.155	4.94%	4.96%	3,444	3,120
1994	0.174	0.159	5.00%	5.01%	3,476	3,176
1995	0.135	0.134	4.41%	4.42%	3,062	3,031
1996	0.146	0.138	4.17%	4.17%	3,514	3,312
1997	0.119	0.126	3.88%	3.89%	3,073	3,249
1998	0.152	0.142	3.72%	3.72%	4,101	3,814
1999	0.148	0.149	3.99%	3.99%	3,719	3,741
2000	0.178	0.161	3.86%	3.86%	4,606	4,174
2001	0.177	0.149	3.25%	3.28%	5,441	4,551
2002	0.175	0.152	3.24%	3.26%	5,391	4,659
2003	0.167	0.148	2.98%	3.04%	5,626	4,870
2004	0.174	0.146	2.84%	2.87%	6,134	5,083
2005	0.177	0.146	2.76%	2.78%	6,412	5,236
2006	0.177	0.146	2.51%	2.69%	7,023	5,438
2007	0.175	0.145	2.35%	2.61%	7,418	5,553
2008	0.175	0.145	2.34%	2.54%	7,479	5,731



**Ohio Bureau of Workers' Compensation**  
**Public Employers - Taxing Districts - Compensation - Lump Sum Settlement (000's)**  
**Change in Oliver Wyman Ultimate Loss Estimates**

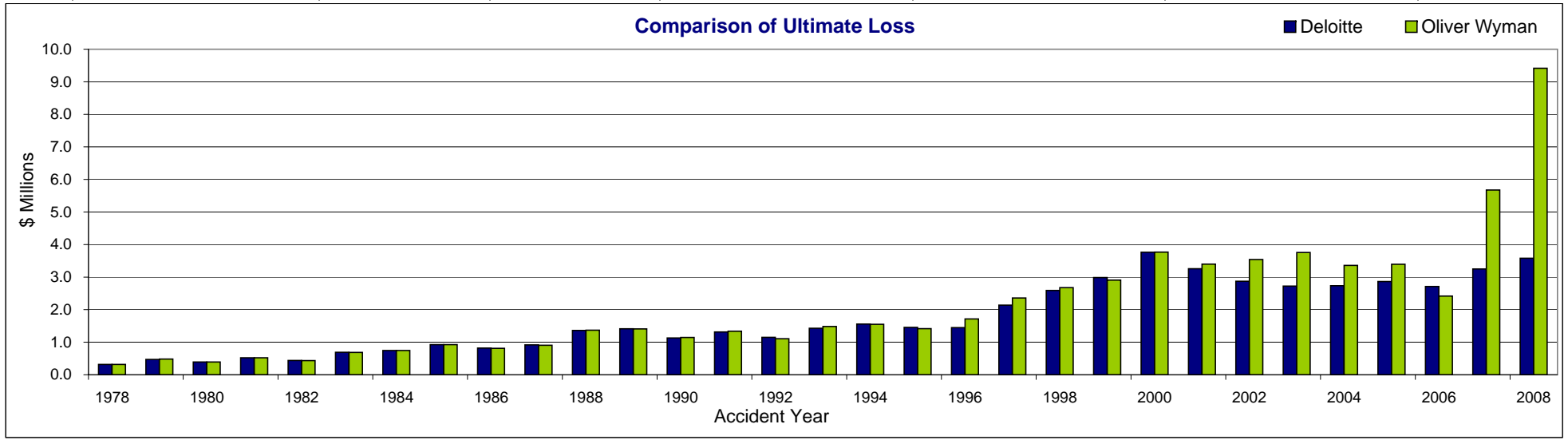
Accident Year	Oliver Wyman Ultimate Loss by Evaluation Date							Change in Oliver Wyman Ultimate Loss						
	6/30/2008	6/30/2007	6/30/2006	6/30/2005	6/30/2004	6/30/2003	6/30/2002	6/30/08 - 6/30/07	6/30/07 - 6/30/06	6/30/06 - 6/30/05	6/30/05 - 6/30/04	6/30/04 - 6/30/03	6/30/03 - 6/30/02	Cum. Change
1978	4,260	4,255	4,238	4,217	4,212	4,327	4,490	5	17	20	5	(115)	(163)	(230)
1979	5,547	5,608	5,586	5,562	5,595	5,768	5,837	(61)	22	24	(33)	(173)	(69)	(290)
1980	6,153	6,233	6,216	6,099	6,208	6,416	6,449	(80)	17	118	(109)	(208)	(33)	(297)
1981	6,559	6,455	6,216	6,229	6,311	6,461	6,778	104	239	(12)	(82)	(151)	(317)	(219)
1982	7,701	7,805	7,586	7,643	7,734	7,936	8,081	(104)	219	(56)	(92)	(202)	(145)	(380)
1983	7,730	7,637	7,637	7,696	7,713	8,183	8,429	93	(0)	(59)	(17)	(470)	(246)	(699)
1984	10,878	10,668	10,539	10,506	10,745	10,871	11,212	210	129	34	(240)	(126)	(341)	(334)
1985	11,266	11,156	10,915	11,079	11,293	11,597	11,884	110	241	(164)	(213)	(305)	(287)	(618)
1986	12,663	12,458	12,213	12,487	12,989	13,434	13,904	205	245	(275)	(502)	(445)	(470)	(1,241)
1987	13,225	12,697	12,649	12,812	13,233	13,777	14,312	528	48	(164)	(421)	(544)	(535)	(1,087)
1988	14,296	13,969	13,756	14,095	14,501	14,959	15,620	327	212	(339)	(406)	(458)	(661)	(1,324)
1989	15,591	15,305	14,982	15,494	15,898	16,494	16,977	286	323	(512)	(403)	(596)	(483)	(1,386)
1990	15,262	15,025	14,651	15,086	15,477	16,236	17,283	237	374	(435)	(391)	(759)	(1,048)	(2,022)
1991	15,660	15,298	14,618	15,013	15,685	16,684	17,648	362	680	(396)	(671)	(999)	(964)	(1,988)
1992	17,867	17,489	16,879	17,207	18,064	18,973	19,968	378	610	(328)	(857)	(908)	(996)	(2,101)
1993	18,553	17,822	17,334	17,830	18,497	19,633	20,718	731	488	(496)	(667)	(1,136)	(1,085)	(2,165)
1994	19,211	18,366	17,706	18,497	19,042	20,353	21,332	845	660	(791)	(545)	(1,311)	(979)	(2,121)
1995	16,602	15,892	15,284	15,711	16,221	17,597	19,069	710	609	(428)	(510)	(1,376)	(1,472)	(2,466)
1996	17,900	16,448	15,725	16,601	17,374	18,281	19,863	1,452	723	(876)	(773)	(907)	(1,581)	(1,962)
1997	17,189	16,184	15,741	16,492	17,311	18,408	19,453	1,005	443	(750)	(819)	(1,097)	(1,045)	(2,264)
1998	20,533	19,042	18,260	18,504	18,986	20,191	21,714	1,491	782	(244)	(482)	(1,205)	(1,523)	(1,180)
1999	22,525	21,293	20,395	20,375	21,446	22,857	24,826	1,232	897	20	(1,071)	(1,411)	(1,969)	(2,301)
2000	25,491	23,788	22,583	22,580	23,526	25,205	26,644	1,703	1,206	3	(946)	(1,679)	(1,440)	(1,153)
2001	24,969	23,065	21,050	20,719	21,946	23,343	27,574	1,904	2,015	331	(1,227)	(1,397)	(4,231)	(2,605)
2002	26,738	24,491	22,654	22,463	23,504	23,459	28,822	2,247	1,837	191	(1,041)	46	(5,363)	(2,084)
2003	26,614	24,265	23,012	22,435	23,870	23,700		2,349	1,253	577	(1,436)	170		2,914
2004	27,067	25,078	22,557	22,319	24,042			1,989	2,520	238	(1,723)			3,025
2005	27,070	24,424	22,710	22,784				2,646	1,714	(74)				4,286
2006	27,406	24,707	23,318					2,699	1,389					4,088
2007	27,988	25,336						2,652						2,652
2008	28,882													
78-02	374,370	358,450	345,413	350,998	363,509	381,441	408,887	15,920	13,037	(5,585)	(12,511)	(17,933)	(27,445)	
78-03	400,984	382,715	368,425	373,433	387,379	405,141		18,269	14,290	(5,008)	(13,947)	(17,762)		
78-04	428,051	407,793	390,982	395,752	411,421			20,258	16,811	(4,769)	(15,670)			
78-05	455,121	432,217	413,693	418,536				22,904	18,525	(4,843)				
78-06	482,527	456,924	437,011					25,603	19,913					
78-07	510,515	482,260						28,255						(17,552)
78-08	539,397													



**Ohio Bureau of Workers' Compensation  
Public Employers - Taxing Districts - Compensation - Living Maintenance (000's)**

SUMMARY 2  
EXHIBIT 28  
SHEET 1

Accident Year	1/1/08-6/30/08			Estimated Paid		Ultimate Loss		Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
	Paid Losses @ 12/07	Estimated Payments		Loss @ 6/30/2008														
		Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman
Prior		0	-	0		1	-	1	-	1	1	-	1	0	-	0	76.2%	100.0%
1978	317	-	-	317	317	318	317	1	-	1	1	-	1	-	-	-	100.0%	100.0%
1979	468	-	(0)	468	468	470	482	1	14	(13)	1	12	(11)	-	2	(2)	100.0%	85.7%
1980	391	0	-	391	391	392	391	1	-	1	1	-	1	0	-	0	78.1%	100.0%
1981	521	0	-	521	521	522	521	1	-	1	1	-	1	0	-	0	76.0%	100.0%
1982	438	0	-	438	438	439	438	1	-	1	1	-	1	0	-	0	75.8%	100.0%
1983	687	1	-	687	687	691	687	3	-	3	3	-	3	1	-	1	80.8%	100.0%
1984	739	1	(0)	740	739	745	745	5	6	(1)	4	5	(1)	1	1	(0)	83.0%	83.3%
1985	917	1	2	918	919	926	926	8	7	1	6	6	0	1	1	0	82.4%	85.7%
1986	812	1	-	813	812	821	812	8	-	8	7	-	7	2	-	2	82.1%	100.0%
1987	905	1	-	906	905	917	905	11	-	11	9	-	9	2	-	2	81.0%	100.0%
1988	1,341	2	0	1,343	1,342	1,363	1,372	19	30	(11)	15	25	(10)	4	5	(1)	80.0%	83.3%
1989	1,388	3	2	1,390	1,390	1,415	1,409	24	19	5	19	15	4	5	4	1	79.9%	78.9%
1990	1,104	3	(0)	1,107	1,104	1,130	1,146	24	42	(18)	19	34	(15)	5	8	(3)	80.3%	81.0%
1991	1,277	4	7	1,280	1,283	1,315	1,339	34	56	(22)	28	44	(16)	7	12	(5)	80.6%	78.6%
1992	1,109	3	-	1,112	1,109	1,148	1,109	36	-	36	29	-	29	7	-	7	80.3%	100.0%
1993	1,372	5	4	1,377	1,376	1,429	1,484	53	108	(55)	42	85	(43)	11	23	(12)	79.5%	78.7%
1994	1,483	9	8	1,491	1,491	1,559	1,550	68	59	9	54	46	8	14	13	1	79.1%	78.0%
1995	1,366	10	7	1,376	1,373	1,456	1,416	80	43	37	64	33	31	16	10	6	79.9%	76.7%
1996	1,337	10	18	1,347	1,356	1,447	1,716	100	360	(260)	80	277	(197)	19	83	(64)	80.5%	76.9%
1997	1,943	17	27	1,961	1,970	2,138	2,359	177	389	(212)	142	297	(155)	35	92	(57)	80.1%	76.3%
1998	2,312	23	31	2,335	2,343	2,591	2,677	256	334	(78)	205	254	(49)	52	80	(28)	79.8%	76.0%
1999	2,607	32	17	2,639	2,623	2,987	2,907	348	284	64	276	215	61	72	69	3	79.3%	75.7%
2000	3,279	34	42	3,313	3,321	3,765	3,766	452	445	7	357	335	22	95	110	(15)	78.9%	75.3%
2001	2,718	50	60	2,768	2,778	3,259	3,399	491	621	(130)	384	465	(81)	107	156	(49)	78.1%	74.9%
2002	2,253	57	72	2,310	2,325	2,873	3,539	563	1,214	(651)	441	905	(464)	122	309	(187)	78.3%	74.5%
2003	1,966	92	138	2,058	2,104	2,723	3,757	665	1,653	(988)	521	1,228	(707)	143	425	(282)	78.5%	74.3%
2004	1,645	150	133	1,795	1,778	2,734	3,361	939	1,583	(644)	748	1,183	(435)	191	400	(209)	79.7%	74.7%
2005	1,342	247	158	1,589	1,500	2,865	3,397	1,276	1,897	(621)	1,039	1,436	(397)	237	461	(224)	81.4%	75.7%
2006	471	443	173	914	644	2,713	2,416	1,799	1,772	27	1,498	1,365	133	301	407	(106)	83.2%	77.0%
2007	94	440	559	534	652	3,250	5,676	2,717	5,024	(2,307)	2,311	3,903	(1,592)	406	1,121	(715)	85.1%	77.7%
2008		13	7	13	7	3,579	9,414	1,777	4,700	(2,923)	1,496	3,604	(2,108)	281	1,096	(815)	84.2%	76.7%
<b>Total</b>	<b>38,600</b>	<b>1,650</b>	<b>1,463</b>	<b>40,251</b>	<b>40,251</b>	<b>53,980</b>	<b>65,430</b>	<b>11,940</b>	<b>20,660</b>	<b>(8,720)</b>	<b>9,802</b>	<b>15,772</b>	<b>(5,970)</b>	<b>2,138</b>	<b>4,888</b>	<b>(2,750)</b>	<b>82.1%</b>	<b>76.3%</b>
<b>Excl Prior</b>	<b>38,600</b>	<b>1,650</b>	<b>1,463</b>	<b>40,251</b>	<b>40,251</b>	<b>53,979</b>	<b>65,430</b>	<b>11,940</b>	<b>20,660</b>	<b>(8,720)</b>	<b>9,801</b>	<b>15,772</b>	<b>(5,971)</b>	<b>2,138</b>	<b>4,888</b>	<b>(2,750)</b>	<b>82.1%</b>	<b>76.3%</b>

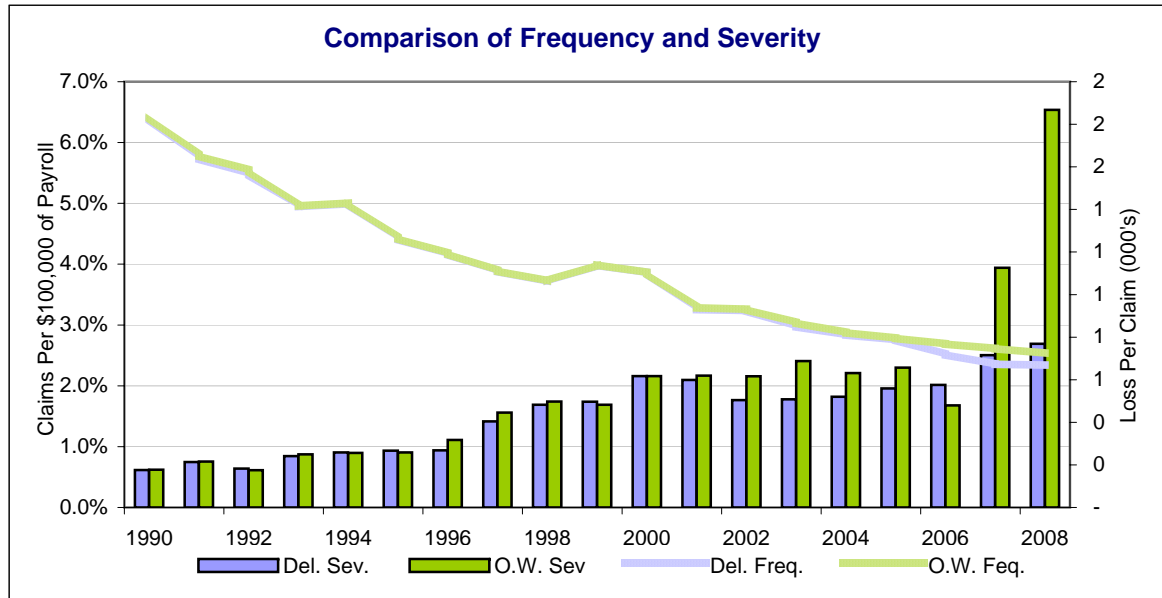
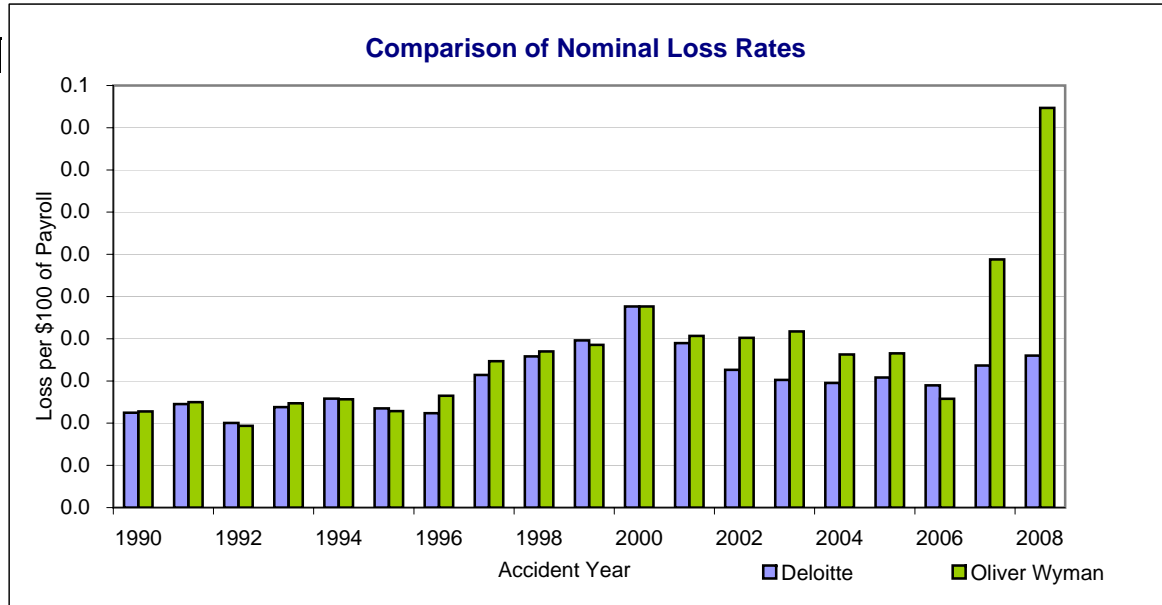


# Ohio Bureau of Workers' Compensation

## Public Employers - Taxing Districts - Compensation - Living Maintenance

SUMMARY 2  
EXHIBIT 28  
SHEET 2

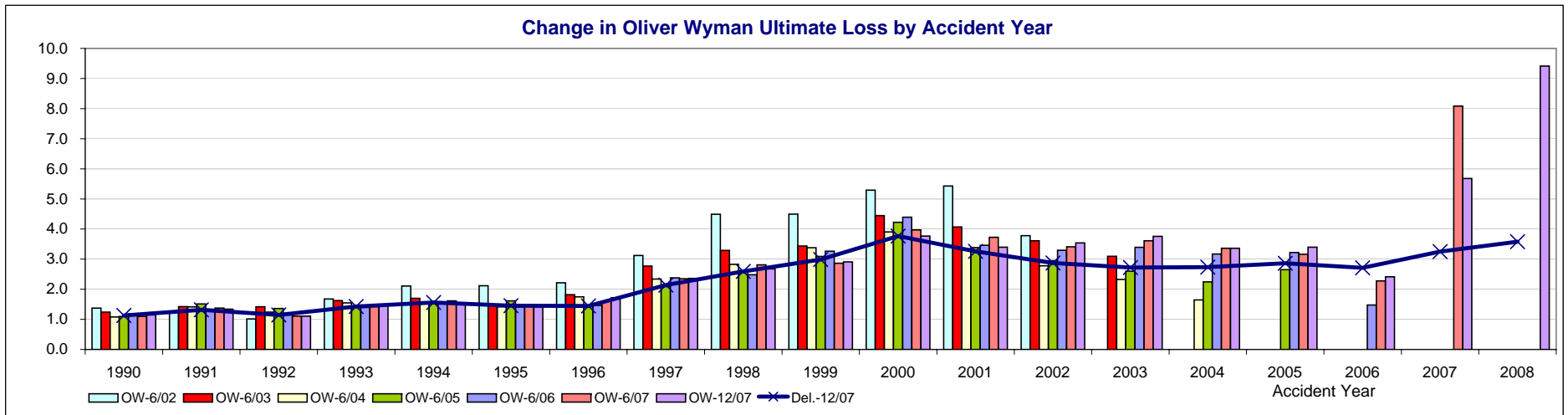
Accident Year	Ult. Loss Rates		Ult. Frequency		Ult. Severity	
	Deloitte	Oliver Wyman	Deloitte	Wyman	Deloitte	Oliver Wyman
Prior						
1978	0.007	0.007	9.76%	9.76%	71	71
1979	0.010	0.010	9.14%	9.14%	104	107
1980	0.007	0.007	8.73%	8.73%	82	81
1981	0.009	0.009	8.36%	8.36%	107	107
1982	0.007	0.007	8.30%	8.31%	86	85
1983	0.011	0.011	8.05%	8.05%	132	131
1984	0.011	0.011	8.21%	8.22%	132	132
1985	0.012	0.012	7.97%	7.98%	155	155
1986	0.010	0.010	7.60%	7.61%	137	135
1987	0.011	0.011	7.10%	7.12%	150	148
1988	0.015	0.015	7.19%	7.20%	213	214
1989	0.015	0.015	6.84%	6.86%	219	218
1990	0.011	0.011	6.39%	6.42%	176	177
1991	0.012	0.012	5.74%	5.78%	214	216
1992	0.010	0.010	5.49%	5.54%	183	175
1993	0.012	0.012	4.94%	4.96%	241	250
1994	0.013	0.013	5.00%	5.01%	258	256
1995	0.012	0.011	4.41%	4.42%	266	258
1996	0.011	0.013	4.17%	4.17%	268	317
1997	0.016	0.017	3.88%	3.89%	405	446
1998	0.018	0.019	3.72%	3.72%	482	497
1999	0.020	0.019	3.99%	3.99%	497	483
2000	0.024	0.024	3.86%	3.86%	617	617
2001	0.019	0.020	3.25%	3.28%	599	619
2002	0.016	0.020	3.24%	3.26%	504	617
2003	0.015	0.021	2.98%	3.04%	508	687
2004	0.015	0.018	2.84%	2.87%	520	631
2005	0.015	0.018	2.76%	2.78%	559	657
2006	0.014	0.013	2.51%	2.69%	576	479
2007	0.017	0.029	2.35%	2.61%	715	1,126
2008	0.018	0.047	2.34%	2.54%	769	1,868



**Ohio Bureau of Workers' Compensation  
Public Employers - Taxing Districts - Compensation - Living Maintenance (000's)**

**Change in Oliver Wyman Ultimate Loss Estimates**

Accident Year	Oliver Wyman Ultimate Loss by Evaluation Date							Change in Oliver Wyman Ultimate Loss						
	6/30/2008	6/30/2007	6/30/2006	6/30/2005	6/30/2004	6/30/2003	6/30/2002	6/30/08 - 6/30/07	6/30/07 - 6/30/06	6/30/06 - 6/30/05	6/30/05 - 6/30/04	6/30/04 - 6/30/03	6/30/03 - 6/30/02	Cum. Change
1978	317	317	317	317	317	317	317	-	-	-	-	-	-	-
1979	482	463	511	450	554	457	449	19	(48)	61	(103)	97	8	33
1980	391	391	391	404	387	387	387	-	-	(13)	17	-	-	4
1981	521	521	549	536	507	507	507	-	(28)	12	29	-	-	13
1982	438	438	464	431	431	431	431	-	(26)	32	-	-	-	6
1983	687	687	721	737	666	666	708	-	(34)	(16)	71	-	(42)	(21)
1984	745	738	755	780	724	724	786	7	(17)	(25)	56	-	(62)	(41)
1985	926	935	914	934	948	1,015	918	(9)	22	(20)	(14)	(68)	98	9
1986	812	812	812	812	812	812	899	-	-	-	-	(114)	27	(87)
1987	905	905	905	905	905	957	929	-	-	-	-	(52)	27	(25)
1988	1,372	1,336	1,341	1,426	1,323	1,318	1,397	36	(5)	(85)	103	5	(79)	(26)
1989	1,409	1,423	1,424	1,394	1,370	1,489	1,389	(14)	(1)	30	23	(119)	100	20
1990	1,146	1,100	1,182	1,096	1,081	1,241	1,372	46	(82)	86	15	(160)	(132)	(227)
1991	1,339	1,375	1,333	1,512	1,416	1,423	1,262	(36)	43	(180)	97	(8)	162	78
1992	1,109	1,109	1,149	1,361	1,241	1,421	1,015	-	(40)	(212)	120	(179)	406	94
1993	1,484	1,424	1,395	1,440	1,547	1,622	1,676	60	28	(44)	(107)	(76)	(54)	(193)
1994	1,550	1,613	1,517	1,536	1,551	1,698	2,106	(63)	96	(19)	(15)	(147)	(408)	(556)
1995	1,416	1,471	1,415	1,615	1,418	1,466	2,118	(55)	56	(200)	197	(48)	(652)	(702)
1996	1,716	1,600	1,464	1,422	1,749	1,819	2,214	116	135	43	(328)	(70)	(395)	(499)
1997	2,359	2,348	2,377	2,090	2,338	2,769	3,123	11	(29)	287	(249)	(431)	(355)	(764)
1998	2,677	2,811	2,481	2,618	2,828	3,289	4,492	(134)	330	(137)	(210)	(461)	(1,203)	(1,815)
1999	2,907	2,862	3,265	3,091	3,381	3,437	4,494	45	(403)	175	(291)	(56)	(1,056)	(1,586)
2000	3,766	3,970	4,392	4,226	3,905	4,447	5,291	(204)	(421)	166	320	(541)	(844)	(1,525)
2001	3,399	3,727	3,459	3,384	3,345	4,069	5,427	(328)	268	75	39	(724)	(1,358)	(2,028)
2002	3,539	3,411	3,293	2,948	2,780	3,610	3,781	128	118	345	168	(830)	(171)	(242)
2003	3,757	3,612	3,393	2,603	2,326	3,093		145	219	790	277	(767)		664
2004	3,361	3,363	3,170	2,245	1,646			(2)	193	925	599			1,715
2005	3,397	3,162	3,218	2,650				235	(56)	568				747
2006	2,416	2,276	1,474					140	802					942
2007	5,676	8,084						(2,408)						(2,408)
2008	9,414													
78-02	37,410	37,785	37,823	37,464	37,525	41,508	47,491	(375)	(38)	359	(61)	(3,983)	(5,983)	
78-03	41,167	41,397	41,216	40,067	39,851	44,601		(230)	181	1,149	216	(4,749)		
78-04	44,527	44,759	44,386	42,312	41,497			(232)	374	2,073	815			
78-05	47,924	47,921	47,604	44,963				3	317	2,641				
78-06	50,340	50,197	49,078					143	1,119					
78-07	56,016	58,282						(2,265)						(8,421)
78-08	65,430													

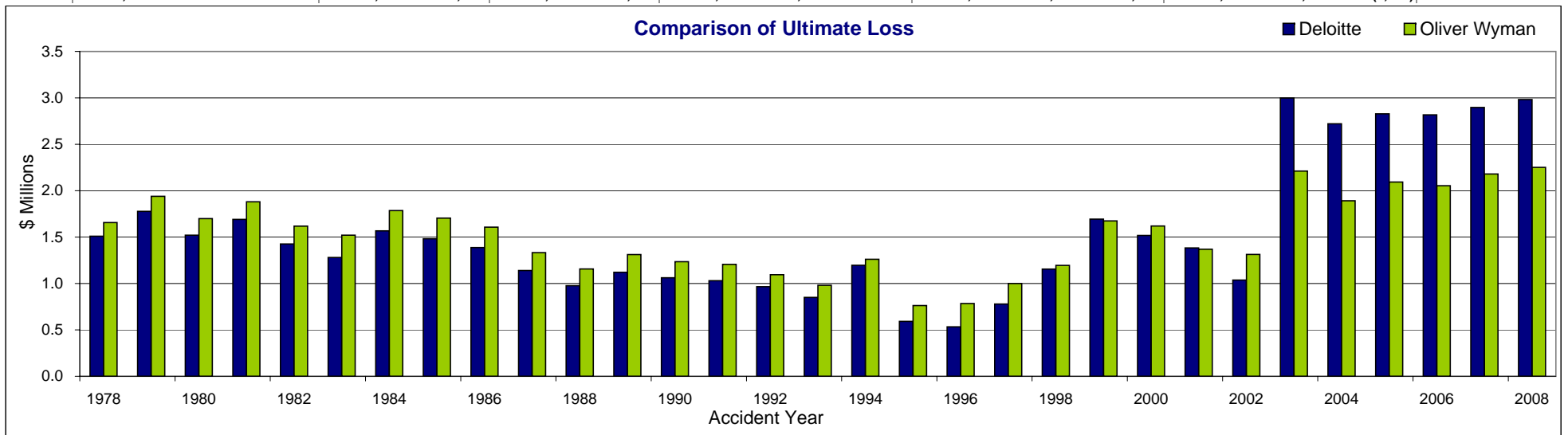




**Ohio Bureau of Workers' Compensation  
Public Employers - Taxing Districts - Compensation - Lump Sum Advancements (000's)**

SUMMARY 2  
EXHIBIT 29  
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Accident Year	1/1/08-6/30/08			Estimated Paid Loss @ 6/30/2008		Ultimate Loss		Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
	Paid Losses @ 12/07	Estimated Payments		Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman
		Deloitte	Oliver Wyman															
Prior		16		16		133	259	116	259	(143)	98	195	(97)	18	64	(46)	84.1%	75.3%
1978	1,474	5	5	1,478	1,479	1,510	1,657	32	178	(146)	26	134	(108)	5	44	(39)	83.9%	75.3%
1979	1,727	2	2	1,729	1,729	1,777	1,939	48	210	(162)	40	152	(112)	8	58	(50)	84.0%	72.4%
1980	1,475	1	1	1,475	1,476	1,520	1,699	45	223	(178)	37	155	(118)	8	68	(60)	81.4%	69.5%
1981	1,630	10	9	1,639	1,639	1,691	1,880	51	241	(190)	40	160	(120)	11	81	(70)	78.1%	66.4%
1982	1,359	7	10	1,366	1,369	1,426	1,618	59	249	(190)	48	164	(116)	11	85	(74)	80.7%	65.9%
1983	1,209	5	8	1,215	1,217	1,281	1,521	66	304	(238)	54	196	(142)	13	108	(95)	80.9%	64.5%
1984	1,464	8	8	1,473	1,472	1,567	1,785	94	313	(219)	75	199	(124)	19	114	(95)	79.9%	63.6%
1985	1,367	9	7	1,377	1,374	1,482	1,705	105	331	(226)	84	205	(121)	22	126	(104)	79.4%	61.9%
1986	1,261	11	11	1,272	1,272	1,388	1,607	116	335	(219)	92	203	(111)	24	132	(108)	78.9%	60.6%
1987	1,013	14	17	1,026	1,030	1,141	1,333	114	303	(189)	90	184	(94)	24	119	(95)	78.8%	60.7%
1988	843	13	14	855	857	977	1,156	121	299	(178)	96	181	(85)	25	118	(93)	79.4%	60.5%
1989	944	9	12	953	956	1,121	1,311	168	355	(187)	134	217	(83)	35	138	(103)	79.4%	61.1%
1990	872	14	12	886	883	1,062	1,234	176	351	(175)	137	213	(76)	39	138	(99)	77.8%	60.7%
1991	817	16	19	832	836	1,031	1,206	198	370	(172)	153	227	(74)	45	143	(98)	77.3%	61.4%
1992	735	15	12	750	747	965	1,095	215	348	(133)	165	215	(50)	50	133	(83)	76.9%	61.8%
1993	614	19	18	634	632	850	981	216	349	(133)	165	215	(50)	51	134	(83)	76.3%	61.6%
1994	809	28	23	837	832	1,196	1,261	359	429	(70)	274	265	9	85	164	(79)	76.4%	61.8%
1995	372	15	19	387	391	592	763	205	372	(167)	156	230	(74)	49	142	(93)	76.1%	61.8%
1996	303	18	29	321	332	532	785	211	453	(242)	160	281	(121)	51	172	(121)	75.7%	62.0%
1997	406	10	13	416	419	779	1,001	363	582	(219)	275	365	(90)	88	217	(129)	75.8%	62.7%
1998	546	41	28	587	574	1,155	1,195	567	621	(54)	417	382	35	150	239	(89)	73.5%	61.5%
1999	681	60	45	741	726	1,693	1,675	952	949	3	700	591	109	252	358	(106)	73.5%	62.3%
2000	599	32	26	631	625	1,518	1,619	887	994	(107)	648	627	21	238	367	(129)	73.1%	63.1%
2001	369	81	80	450	449	1,384	1,369	934	920	14	668	570	98	266	350	(84)	71.5%	62.0%
2002	117	31	46	148	163	1,037	1,313	889	1,150	(261)	644	739	(95)	245	411	(166)	72.4%	64.3%
2003	635	67	51	702	686	2,999	2,211	2,297	1,525	772	1,627	974	653	670	551	119	70.8%	63.9%
2004	173	47	30	220	203	2,722	1,892	2,502	1,689	813	1,729	1,067	662	773	622	151	69.1%	63.2%
2005	183	42	11	226	194	2,828	2,093	2,603	1,899	704	1,743	1,178	565	860	721	139	67.0%	62.0%
2006	18	104	71	122	89	2,817	2,053	2,694	1,964	730	1,742	1,178	564	953	786	167	64.6%	60.0%
2007	5	4	2	9	7	2,896	2,180	2,887	2,173	714	1,818	1,300	518	1,069	873	196	63.0%	59.8%
2008		1	-	1	-	2,982	2,252	1,491	1,126	365	895	643	252	595	483	112	60.1%	57.1%
<b>Total</b>	<b>24,019</b>	<b>756</b>	<b>639</b>	<b>24,774</b>	<b>24,774</b>	<b>48,051</b>	<b>47,647</b>	<b>21,785</b>	<b>21,864</b>	<b>(79)</b>	<b>15,032</b>	<b>13,605</b>	<b>1,427</b>	<b>6,754</b>	<b>8,259</b>	<b>(1,505)</b>	<b>69.0%</b>	<b>62.2%</b>
<b>Excl Prior</b>	<b>24,019</b>	<b>739</b>	<b>639</b>	<b>24,758</b>	<b>24,774</b>	<b>47,918</b>	<b>47,388</b>	<b>21,669</b>	<b>21,605</b>	<b>64</b>	<b>14,934</b>	<b>13,410</b>	<b>1,524</b>	<b>6,735</b>	<b>8,195</b>	<b>(1,460)</b>	<b>68.9%</b>	<b>62.1%</b>

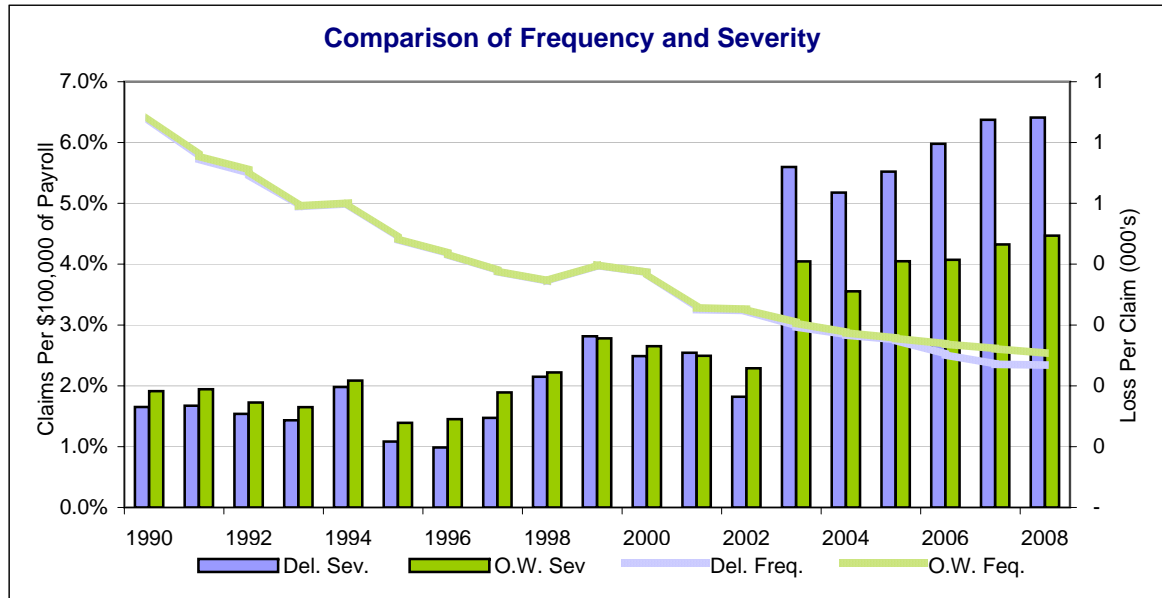
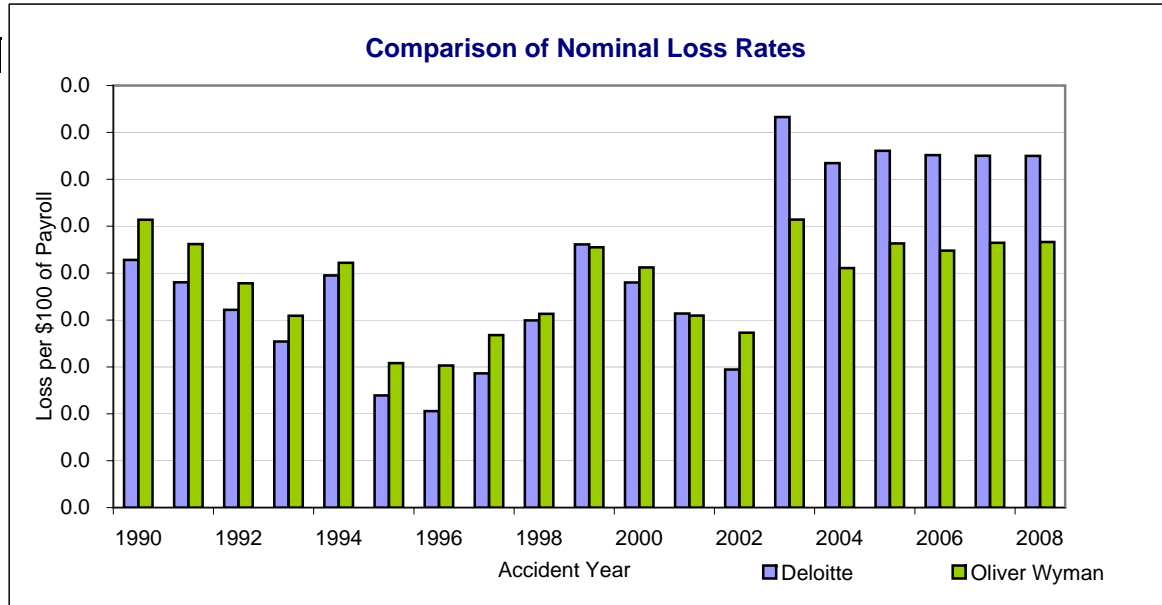


# Ohio Bureau of Workers' Compensation

## Public Employers - Taxing Districts - Compensation - Lump Sum Advancements

SUMMARY 2  
EXHIBIT 29  
SHEET 2

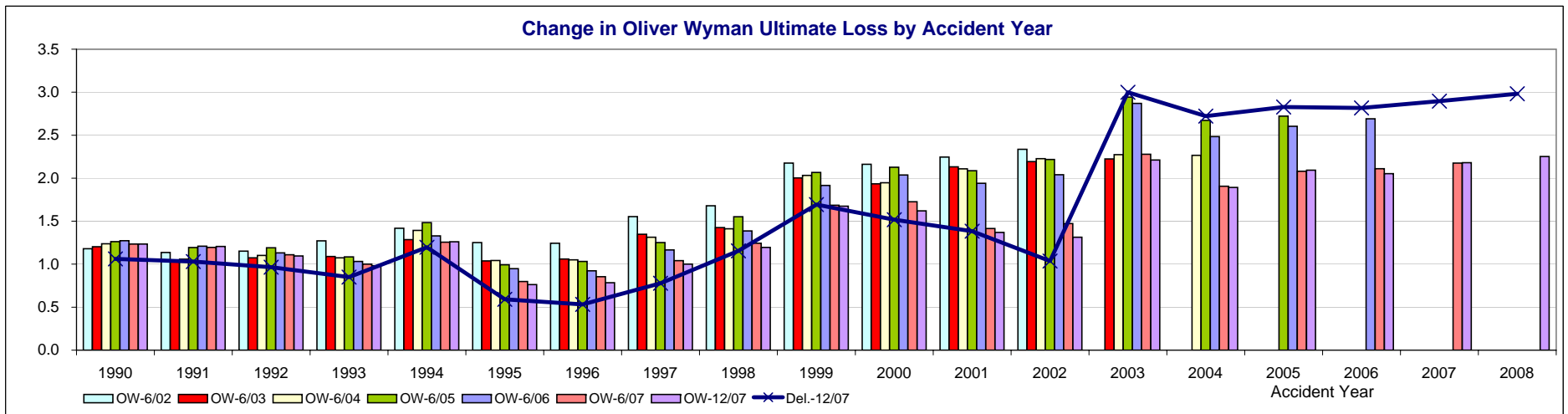
Accident Year	Ult. Loss Rates		Ult. Frequency		Ult. Severity	
	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman
Prior						
1978	0.033	0.036	9.76%	9.76%	339	373
1979	0.036	0.039	9.14%	9.14%	395	431
1980	0.028	0.031	8.73%	8.73%	316	353
1981	0.029	0.032	8.36%	8.36%	348	386
1982	0.023	0.026	8.30%	8.31%	278	315
1983	0.020	0.023	8.05%	8.05%	244	290
1984	0.023	0.026	8.21%	8.22%	278	316
1985	0.020	0.023	7.97%	7.98%	248	285
1986	0.018	0.020	7.60%	7.61%	232	267
1987	0.013	0.015	7.10%	7.12%	187	218
1988	0.011	0.013	7.19%	7.20%	153	180
1989	0.012	0.014	6.84%	6.86%	174	203
1990	0.011	0.012	6.39%	6.42%	165	191
1991	0.010	0.011	5.74%	5.78%	167	194
1992	0.008	0.010	5.49%	5.54%	154	173
1993	0.007	0.008	4.94%	4.96%	143	165
1994	0.010	0.010	5.00%	5.01%	198	208
1995	0.005	0.006	4.41%	4.42%	108	139
1996	0.004	0.006	4.17%	4.17%	99	145
1997	0.006	0.007	3.88%	3.89%	147	189
1998	0.008	0.008	3.72%	3.72%	215	222
1999	0.011	0.011	3.99%	3.99%	281	278
2000	0.010	0.010	3.86%	3.86%	249	265
2001	0.008	0.008	3.25%	3.28%	254	249
2002	0.006	0.007	3.24%	3.26%	182	229
2003	0.017	0.012	2.98%	3.04%	560	405
2004	0.015	0.010	2.84%	2.87%	518	355
2005	0.015	0.011	2.76%	2.78%	552	405
2006	0.015	0.011	2.51%	2.69%	598	407
2007	0.015	0.011	2.35%	2.61%	637	433
2008	0.015	0.011	2.34%	2.54%	641	447



**Ohio Bureau of Workers' Compensation  
Public Employers - Taxing Districts - Compensation - Lump Sum Advancements (000's)**

**Change in Oliver Wyman Ultimate Loss Estimates**

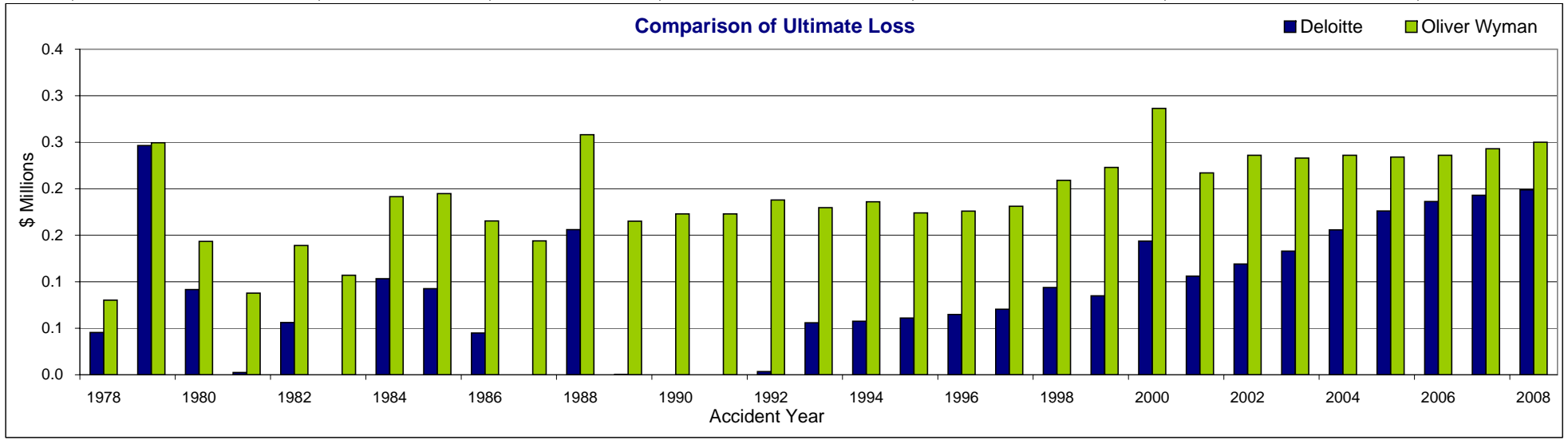
Accident Year	Oliver Wyman Ultimate Loss by Evaluation Date							Change in Oliver Wyman Ultimate Loss						
	6/30/2008	6/30/2007	6/30/2006	6/30/2005	6/30/2004	6/30/2003	6/30/2002	6/30/08 - 6/30/07	6/30/07 - 6/30/06	6/30/06 - 6/30/05	6/30/05 - 6/30/04	6/30/04 - 6/30/03	6/30/03 - 6/30/02	Cum. Change
1978	1,657	1,663	1,655	1,673	1,682	1,688	1,704	(6)	8	(18)	(9)	(6)	(17)	(48)
1979	1,939	1,937	1,936	1,916	1,871	1,888	1,922	2	1	20	45	(17)	(34)	16
1980	1,699	1,704	1,714	1,734	1,728	1,715	1,736	(5)	(10)	(21)	7	13	(21)	(37)
1981	1,880	1,894	1,910	1,909	1,910	1,902	1,974	(14)	(16)	1	(1)	8	(72)	(94)
1982	1,618	1,629	1,654	1,674	1,710	1,691	1,716	(11)	(25)	(20)	(36)	19	(25)	(98)
1983	1,521	1,521	1,553	1,575	1,654	1,667	1,694	-	(32)	(22)	(79)	(13)	(27)	(173)
1984	1,785	1,802	1,831	1,849	1,838	1,793	1,832	(17)	(29)	(18)	11	45	(39)	(47)
1985	1,705	1,727	1,782	1,793	1,818	1,812	1,829	(22)	(55)	(11)	(25)	6	(17)	(124)
1986	1,607	1,616	1,706	1,683	1,678	1,601	1,656	(9)	(90)	23	5	77	(55)	(49)
1987	1,333	1,365	1,421	1,410	1,449	1,439	1,460	(32)	(57)	11	(39)	10	(20)	(127)
1988	1,156	1,185	1,227	1,197	1,124	1,098	1,058	(29)	(42)	30	73	26	39	98
1989	1,311	1,328	1,382	1,395	1,421	1,440	1,436	(17)	(53)	(13)	(27)	(19)	5	(124)
1990	1,234	1,233	1,272	1,262	1,237	1,203	1,180	1	(39)	10	25	34	22	54
1991	1,206	1,196	1,209	1,193	1,059	1,043	1,135	10	(13)	16	134	16	(92)	70
1992	1,095	1,110	1,131	1,191	1,102	1,074	1,151	(15)	(21)	(60)	89	28	(77)	(56)
1993	981	1,000	1,033	1,085	1,074	1,089	1,271	(19)	(32)	(53)	11	(15)	(182)	(289)
1994	1,261	1,256	1,329	1,483	1,393	1,286	1,417	5	(73)	(154)	90	107	(131)	(156)
1995	763	799	948	993	1,043	1,038	1,252	(36)	(149)	(45)	(51)	5	(214)	(489)
1996	785	855	923	1,032	1,051	1,060	1,243	(70)	(68)	(109)	(19)	(10)	(183)	(458)
1997	1,001	1,041	1,166	1,251	1,314	1,347	1,554	(40)	(125)	(86)	(63)	(34)	(206)	(553)
1998	1,195	1,243	1,386	1,551	1,412	1,426	1,679	(48)	(143)	(165)	139	(14)	(253)	(484)
1999	1,675	1,686	1,915	2,067	2,032	2,002	2,176	(11)	(230)	(152)	36	29	(174)	(502)
2000	1,619	1,726	2,037	2,127	1,947	1,934	2,161	(107)	(311)	(91)	180	13	(227)	(542)
2001	1,369	1,415	1,941	2,087	2,109	2,132	2,246	(46)	(526)	(146)	(22)	(23)	(114)	(877)
2002	1,313	1,472	2,041	2,218	2,227	2,193	2,336	(159)	(569)	(177)	(9)	34	(143)	(1,023)
2003	2,211	2,278	2,870	2,943	2,273	2,224		(67)	(592)	(73)	670	49		(13)
2004	1,892	1,906	2,483	2,672	2,266			(14)	(577)	(189)	406			(374)
2005	2,093	2,081	2,604	2,722				12	(523)	(118)				(629)
2006	2,053	2,111	2,690					(58)	(579)					(637)
2007	2,180	2,176						4						4
2008	2,252													
78-02	34,707	35,402	38,100	39,348	38,881	38,561	40,818	(695)	(2,698)	(1,248)	468	320	(2,257)	
78-03	36,918	37,680	40,970	42,291	41,154	40,785		(762)	(3,290)	(1,321)	1,137	369		
78-04	38,810	39,586	43,453	44,963	43,420			(776)	(3,867)	(1,510)	1,543			
78-05	40,903	41,667	46,058	47,685				(764)	(4,390)	(1,627)				
78-06	42,956	43,778	48,748					(822)	(4,969)					
78-07	45,136	45,954						(818)						(7,759)
78-08	47,388													



**Ohio Bureau of Workers' Compensation  
Public Employers - Taxing Districts - Compensation - Additional Awards (000's)**

SUMMARY 2  
EXHIBIT 30  
SHEET 1

Accident Year	Paid Losses @ 12/07	1/1/08-6/30/08 Estimated Payments		Estimated Paid Loss @ 6/30/2008		Ultimate Loss		Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors			
		Deloitte		Oliver Wyman		Deloitte		Oliver Wyman		Deloitte			Oliver Wyman			Deloitte			Oliver Wyman	
		Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman		
Prior		0		0		3	-	3	-	3	-	2	-	2	1	-	1	75.4%	100.0%	
1978	35	0	1	35	36	46	80	10	44	(34)	7	36	(29)	3	8	(5)	73.7%	81.8%		
1979	186	2	4	188	189	246	249	59	60	(1)	42	49	(7)	16	11	5	71.9%	81.7%		
1980	68	1	2	68	69	92	143	23	74	(51)	16	59	(43)	7	15	(8)	70.2%	79.7%		
1981	2	0	-	2	2	2	88	1	86	(85)	0	66	(66)	0	20	(20)	68.6%	76.7%		
1982	40	0	-	40	40	56	139	16	99	(83)	11	74	(63)	5	25	(20)	66.8%	74.7%		
1983		-	-	-	-	-	107	-	107	(107)	-	76	(76)	-	31	(31)	100.0%	71.0%		
1984	70	1	-	71	70	103	191	32	121	(89)	20	82	(62)	12	39	(27)	63.9%	67.8%		
1985	62	1	-	63	62	93	195	30	133	(103)	19	86	(67)	11	47	(36)	62.5%	64.7%		
1986	29	0	-	30	29	45	165	15	136	(121)	9	84	(75)	6	52	(46)	61.1%	61.8%		
1987		-	-	-	-	-	144	-	144	(144)	-	84	(84)	-	60	(60)	100.0%	58.3%		
1988	97	1	3	98	100	156	258	58	158	(100)	34	88	(54)	24	70	(46)	58.7%	55.7%		
1989	0	0	-	0	0	0	165	0	165	(165)	0	88	(88)	0	77	(77)	57.5%	53.3%		
1990		-	-	-	-	-	173	-	173	(173)	-	89	(89)	-	84	(84)	100.0%	51.4%		
1991		-	-	-	-	-	173	-	173	(173)	-	86	(86)	-	87	(87)	100.0%	49.7%		
1992	2	0	-	2	2	3	188	1	186	(185)	1	88	(87)	1	98	(97)	54.2%	47.3%		
1993	2	1	-	3	2	56	180	53	178	(125)	28	80	(52)	25	98	(73)	53.2%	44.9%		
1994	1	1	-	2	1	58	186	56	185	(129)	29	80	(51)	27	105	(78)	52.2%	43.2%		
1995	1	1	-	2	1	61	174	59	173	(114)	30	71	(41)	29	102	(73)	51.4%	41.0%		
1996		1	-	1	-	65	176	64	176	(112)	32	69	(37)	32	107	(75)	50.6%	39.2%		
1997	0	1	-	1	0	70	181	69	181	(112)	34	67	(33)	35	114	(79)	49.7%	37.0%		
1998	16	2	-	18	16	94	209	76	193	(117)	37	68	(31)	39	125	(86)	48.9%	35.2%		
1999		2	-	2	-	85	223	83	223	(140)	41	75	(34)	42	148	(106)	48.9%	33.6%		
2000	49	3	3	53	52	144	286	91	234	(143)	44	75	(31)	47	159	(112)	48.8%	32.1%		
2001		3	-	3	-	106	217	103	217	(114)	52	67	(15)	52	150	(98)	50.0%	30.9%		
2002		4	-	4	-	119	236	115	236	(121)	58	71	(13)	57	165	(108)	50.2%	30.1%		
2003		7	-	7	-	133	233	126	233	(107)	65	69	(4)	61	164	(103)	51.3%	29.6%		
2004		12	-	12	-	156	236	144	236	(92)	77	66	11	67	170	(103)	53.6%	28.0%		
2005		8	-	8	-	176	234	169	234	(65)	97	63	34	71	171	(100)	57.8%	26.9%		
2006		1	-	1	-	186	236	185	236	(51)	108	60	48	77	176	(99)	58.5%	25.4%		
2007		0	-	0	-	193	243	193	243	(50)	109	59	50	85	184	(99)	56.2%	24.3%		
2008		0	-	0	-	199	250	99	125	(26)	53	29	24	46	96	(50)	53.5%	23.2%		
<b>Total</b>	<b>660</b>	<b>53</b>	<b>12</b>	<b>714</b>	<b>714</b>	<b>2,746</b>	<b>5,960</b>	<b>1,933</b>	<b>5,162</b>	<b>(3,229)</b>	<b>1,058</b>	<b>2,204</b>	<b>(1,146)</b>	<b>875</b>	<b>2,958</b>	<b>(2,083)</b>	<b>54.7%</b>	<b>42.7%</b>		
<b>Excl Prior</b>	<b>660</b>	<b>53</b>	<b>12</b>	<b>714</b>	<b>714</b>	<b>2,743</b>	<b>5,960</b>	<b>1,930</b>	<b>5,162</b>	<b>(3,232)</b>	<b>1,055</b>	<b>2,204</b>	<b>(1,149)</b>	<b>875</b>	<b>2,958</b>	<b>(2,083)</b>	<b>54.7%</b>	<b>42.7%</b>		

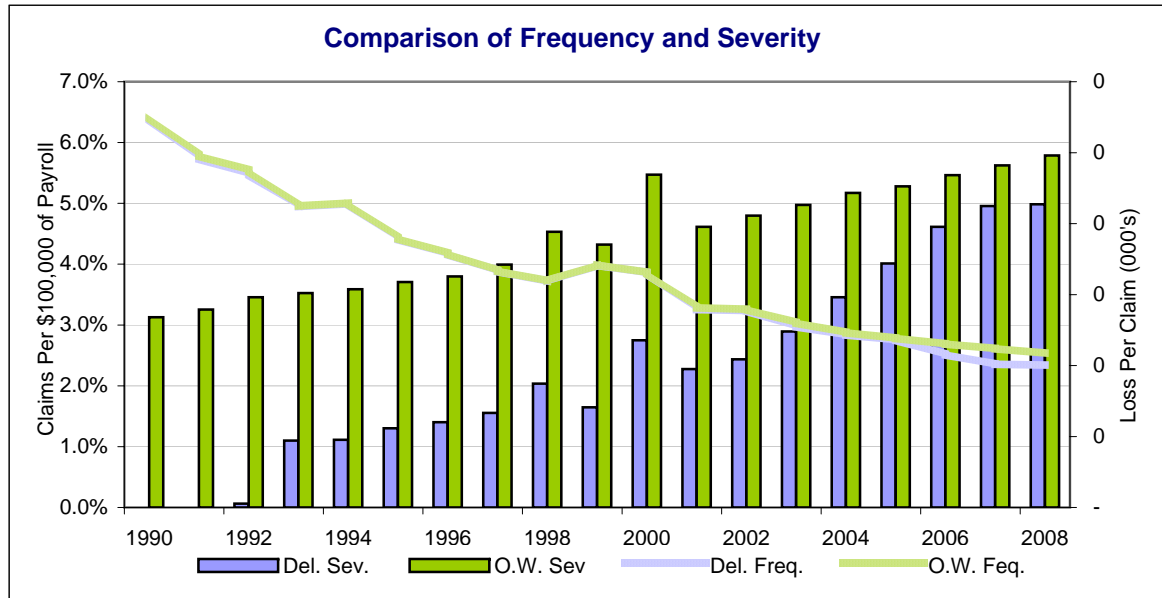
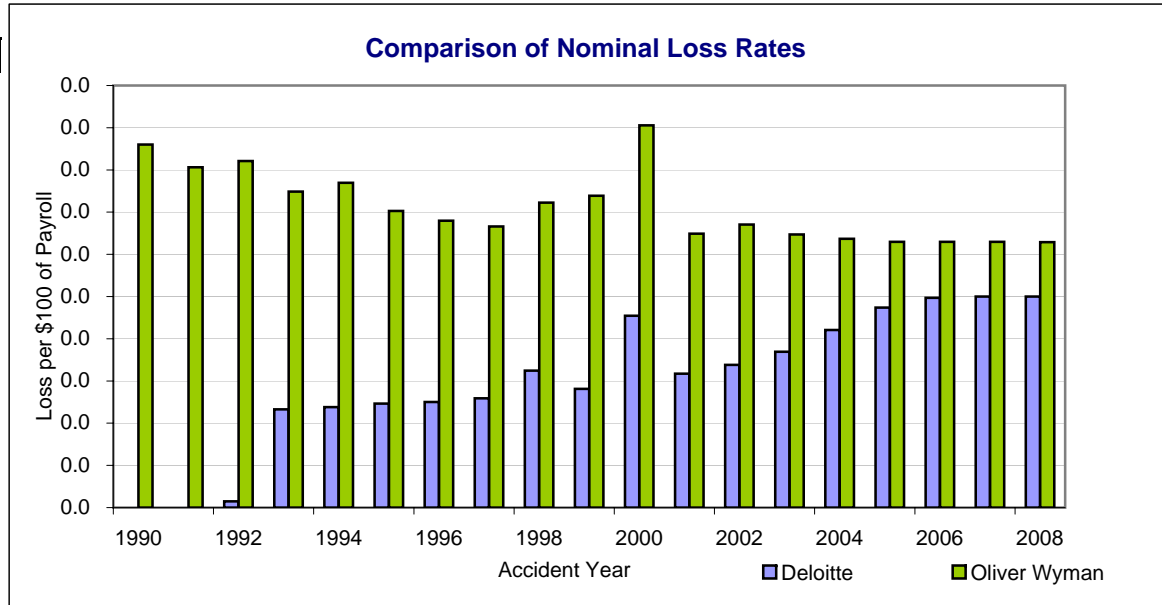


# Ohio Bureau of Workers' Compensation

## Public Employers - Taxing Districts - Compensation - Additional Awards

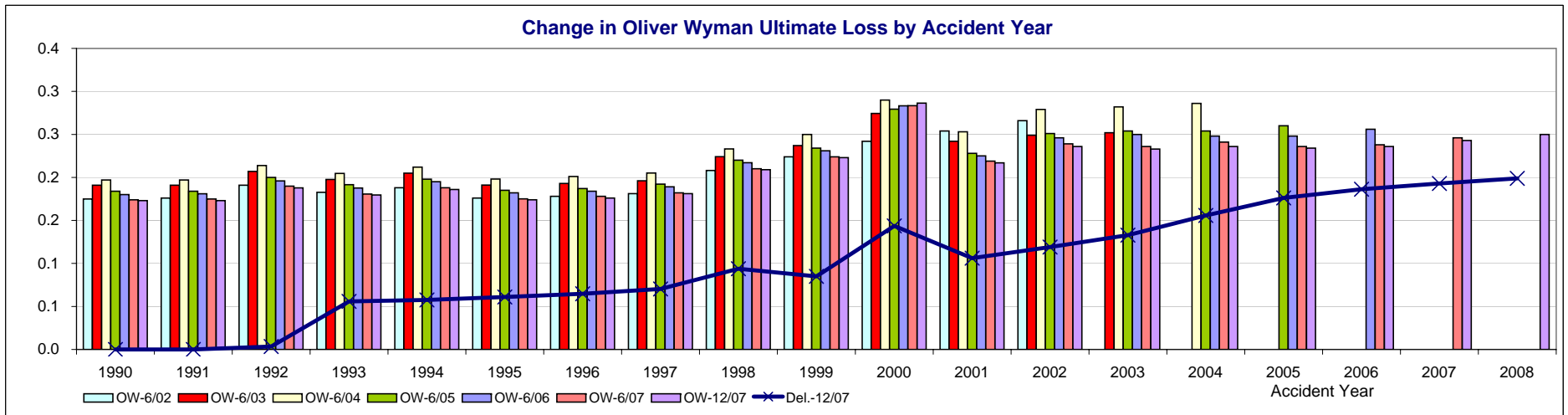
SUMMARY 2  
EXHIBIT 30  
SHEET 2

Accident Year	Ult. Loss Rates		Ult. Frequency		Ult. Severity	
	Deloitte	Oliver Wyman	Deloitte	Wyman	Deloitte	Oliver Wyman
Prior						
1978	0.001	0.002	9.76%	9.76%	10	18
1979	0.005	0.005	9.14%	9.14%	55	55
1980	0.002	0.003	8.73%	8.73%	19	30
1981	0.000	0.002	8.36%	8.36%	1	18
1982	0.001	0.002	8.30%	8.31%	11	27
1983	-	0.002	8.05%	8.05%	-	20
1984	0.002	0.003	8.21%	8.22%	18	34
1985	0.001	0.003	7.97%	7.98%	15	33
1986	0.001	0.002	7.60%	7.61%	7	28
1987	-	0.002	7.10%	7.12%	-	24
1988	0.002	0.003	7.19%	7.20%	24	40
1989	0.000	0.002	6.84%	6.86%	0	25
1990	-	0.002	6.39%	6.42%	-	27
1991	-	0.002	5.74%	5.78%	-	28
1992	0.000	0.002	5.49%	5.54%	1	30
1993	0.000	0.001	4.94%	4.96%	9	30
1994	0.000	0.002	5.00%	5.01%	10	31
1995	0.000	0.001	4.41%	4.42%	11	32
1996	0.001	0.001	4.17%	4.17%	12	33
1997	0.001	0.001	3.88%	3.89%	13	34
1998	0.001	0.001	3.72%	3.72%	17	39
1999	0.001	0.001	3.99%	3.99%	14	37
2000	0.001	0.002	3.86%	3.86%	24	47
2001	0.001	0.001	3.25%	3.28%	19	40
2002	0.001	0.001	3.24%	3.26%	21	41
2003	0.001	0.001	2.98%	3.04%	25	43
2004	0.001	0.001	2.84%	2.87%	30	44
2005	0.001	0.001	2.76%	2.78%	34	45
2006	0.001	0.001	2.51%	2.69%	40	47
2007	0.001	0.001	2.35%	2.61%	42	48
2008	0.001	0.001	2.34%	2.54%	43	50



**Ohio Bureau of Workers' Compensation  
Public Employers - Taxing Districts - Compensation - Additional Awards (000's)  
Change in Oliver Wyman Ultimate Loss Estimates**

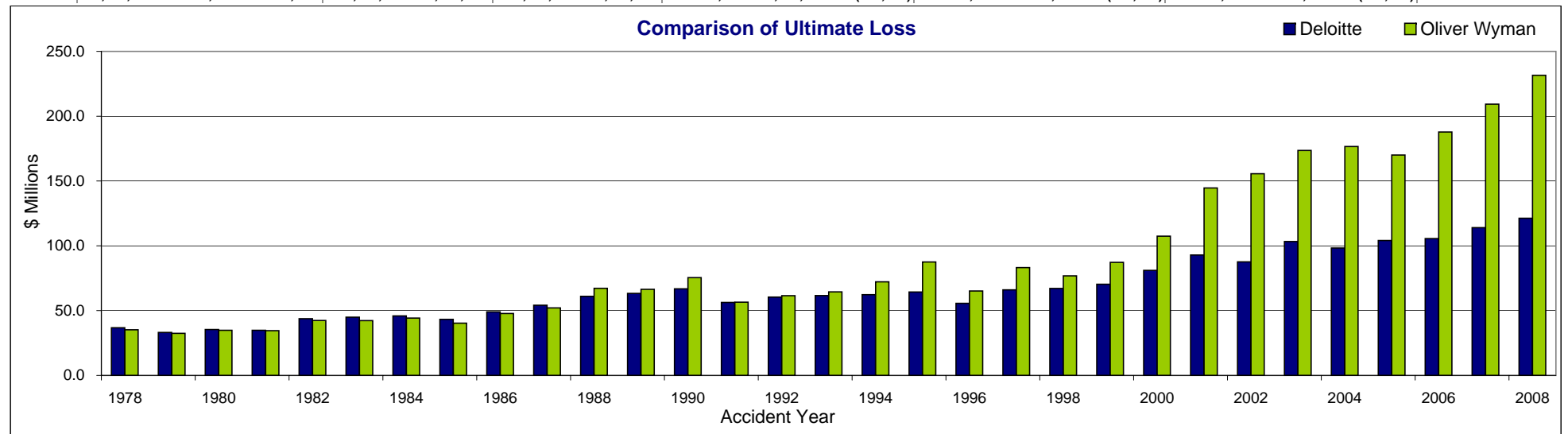
Accident Year	Oliver Wyman Ultimate Loss by Evaluation Date							Change in Oliver Wyman Ultimate Loss							Cum. Change
	6/30/2008	6/30/2007	6/30/2006	6/30/2005	6/30/2004	6/30/2003	6/30/2002	6/30/08 - 6/30/07	6/30/07 - 6/30/06	6/30/06 - 6/30/05	6/30/05 - 6/30/04	6/30/04 - 6/30/03	6/30/03 - 6/30/02		
1978	80	89	87	86	89	87	81	(9)	2	2	(3)	2	7	(1)	
1979	249	243	236	229	225	214	198	6	8	7	4	11	16	51	
1980	143	139	137	135	139	137	127	4	3	2	(4)	3	10	17	
1981	88	87	88	89	97	96	88	1	(1)	(1)	(8)	1	8	-	
1982	139	140	141	143	151	150	141	(1)	(1)	(2)	(8)	1	9	(2)	
1983	107	108	109	111	119	118	108	(1)	(1)	(2)	(8)	1	10	(1)	
1984	191	192	193	196	205	204	192	(1)	(1)	(3)	(9)	1	12	(1)	
1985	195	195	197	200	209	198	185	-	(2)	(3)	(10)	11	13	10	
1986	165	166	168	171	185	180	167	(1)	(2)	(3)	(14)	5	13	(2)	
1987	144	144	146	153	164	159	146	-	(2)	(7)	(11)	5	13	(2)	
1988	258	253	253	250	256	244	224	5	0	3	(6)	12	20	34	
1989	165	166	172	175	188	182	167	(1)	(6)	(3)	(13)	6	15	(2)	
1990	173	174	180	184	197	191	175	(1)	(6)	(4)	(13)	6	16	(2)	
1991	173	175	181	184	197	191	176	(2)	(6)	(3)	(13)	6	15	(3)	
1992	188	190	196	200	214	207	191	(2)	(6)	(4)	(14)	7	16	(3)	
1993	180	181	188	192	205	198	183	(1)	(7)	(4)	(13)	7	15	(3)	
1994	186	188	195	198	212	205	188	(2)	(7)	(3)	(14)	7	17	(2)	
1995	174	175	182	185	198	191	176	(1)	(7)	(3)	(13)	7	15	(2)	
1996	176	178	184	187	201	193	178	(2)	(6)	(3)	(14)	8	15	(2)	
1997	181	182	189	192	205	196	181	(1)	(7)	(3)	(13)	9	15	-	
1998	209	210	217	220	233	224	208	(1)	(7)	(3)	(13)	9	16	1	
1999	223	224	231	234	250	237	224	(1)	(7)	(3)	(16)	13	13	(1)	
2000	286	283	283	279	290	274	242	3	0	4	(11)	15	32	44	
2001	217	219	225	228	253	242	254	(2)	(6)	(3)	(25)	11	(12)	(37)	
2002	236	239	246	251	279	249	266	(3)	(7)	(5)	(28)	30	(17)	(30)	
2003	233	236	250	254	282	252		(3)	(14)	(4)	(28)	30		(19)	
2004	236	241	248	254	286			(5)	(7)	(6)	(32)			(50)	
2005	234	236	248	260				(2)	(12)	(12)				(26)	
2006	236	238	256					(2)	(18)					(20)	
2007	243	246						(3)						(3)	
2008	250														
78-02	4,528	4,542	4,624	4,672	4,962	4,768	4,466	(14)	(83)	(48)	(290)	194	302		
78-03	4,761	4,778	4,874	4,926	5,244	5,020		(17)	(97)	(52)	(318)	224			
78-04	4,997	5,019	5,122	5,180	5,530			(22)	(104)	(58)	(350)				
78-05	5,231	5,255	5,370	5,440				(24)	(116)	(70)					
78-06	5,467	5,493	5,626					(26)	(134)						
78-07	5,710	5,739						(29)						(56)	
78-08	5,960														



**Ohio Bureau of Workers' Compensation  
Public Employers - State Agencies - Medical and Compensation - Total (000's)**

SUMMARY 2  
EXHIBIT 31  
SHEET 1

Accident Year	1/1/08-6/30/08			Estimated Paid Loss @ 6/30/2008		Ultimate Loss		Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
	Paid Losses @ 12/07	Estimated Payments		Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman
		Deloitte	Oliver Wyman															
Prior		701		701		15,382	9,232	14,681	9,232	5,449	9,976	6,457	3,519	4,704	2,775	1,929	68.0%	69.9%
1978	31,996	200	96	32,196	32,091	36,841	35,252	4,645	3,160	1,485	3,058	2,208	850	1,587	952	635	65.8%	69.9%
1979	28,856	164	130	29,020	28,986	33,150	32,484	4,131	3,498	633	2,697	2,422	275	1,434	1,076	358	65.3%	69.2%
1980	30,542	175	171	30,718	30,713	35,397	34,787	4,679	4,074	605	3,046	2,831	215	1,633	1,243	391	65.1%	69.5%
1981	29,660	182	180	29,842	29,840	34,799	34,516	4,957	4,675	282	3,199	3,228	(29)	1,759	1,447	311	64.5%	69.0%
1982	36,800	239	142	37,039	36,942	43,779	42,360	6,741	5,418	1,322	4,310	3,624	686	2,430	1,794	636	63.9%	66.9%
1983	36,737	263	176	37,001	36,913	44,921	42,248	7,920	5,334	2,586	4,986	3,499	1,487	2,934	1,835	1,099	63.0%	65.6%
1984	37,601	269	231	37,869	37,831	45,870	44,235	8,001	6,404	1,597	5,011	4,176	835	2,990	2,228	762	62.6%	65.2%
1985	35,417	247	148	35,665	35,565	43,307	40,310	7,642	4,744	2,897	4,767	3,115	1,652	2,875	1,629	1,246	62.4%	65.7%
1986	38,518	322	271	38,840	38,789	49,025	47,826	10,184	9,037	1,148	6,250	5,789	461	3,935	3,248	687	61.4%	64.1%
1987	43,475	322	114	43,797	43,589	54,163	52,108	10,366	8,519	1,847	6,359	5,315	1,044	4,007	3,204	803	61.3%	62.4%
1988	47,730	411	201	48,142	47,932	61,062	67,242	12,920	19,310	(6,390)	7,820	11,662	(3,842)	5,100	7,648	(2,548)	60.5%	60.4%
1989	48,514	454	366	48,968	48,879	63,301	66,450	14,334	17,570	(3,237)	8,580	10,533	(1,953)	5,754	7,037	(1,284)	59.9%	59.9%
1990	49,287	552	520	49,839	49,806	66,793	75,445	16,954	25,639	(8,685)	10,085	15,091	(5,006)	6,868	10,548	(3,679)	59.5%	58.9%
1991	42,029	439	365	42,468	42,394	56,312	56,559	13,844	14,165	(321)	8,217	8,344	(127)	5,626	5,821	(195)	59.4%	58.9%
1992	43,853	481	296	44,334	44,149	60,454	61,521	16,120	17,371	(1,252)	9,476	10,022	(546)	6,644	7,349	(705)	58.8%	57.7%
1993	42,173	530	310	42,703	42,483	61,604	64,484	18,902	22,001	(3,099)	10,998	12,380	(1,382)	7,904	9,621	(1,717)	58.2%	56.3%
1994	41,541	543	329	42,084	41,871	62,295	72,169	20,211	30,298	(10,086)	11,649	16,486	(4,837)	8,562	13,812	(5,249)	57.6%	54.4%
1995	41,063	619	362	41,682	41,425	64,331	87,546	22,649	46,121	(23,472)	12,982	23,220	(10,238)	9,667	22,901	(13,234)	57.3%	50.3%
1996	35,645	539	427	36,184	36,072	55,641	65,187	19,458	29,115	(9,657)	11,107	15,615	(4,508)	8,350	13,500	(5,149)	57.1%	53.6%
1997	38,787	712	370	39,499	39,157	66,001	83,226	26,502	44,069	(17,567)	14,885	22,798	(7,913)	11,617	21,271	(9,653)	56.2%	51.7%
1998	38,835	871	595	39,705	39,430	67,081	76,850	27,375	37,420	(10,045)	15,254	19,242	(3,988)	12,122	18,178	(6,056)	55.7%	51.4%
1999	39,667	947	627	40,614	40,294	70,386	87,260	29,772	46,966	(17,194)	16,721	23,558	(6,837)	13,051	23,408	(10,357)	56.2%	50.2%
2000	43,015	1,176	558	44,191	43,573	81,063	107,422	36,872	63,849	(26,976)	20,644	31,408	(10,764)	16,228	32,441	(16,213)	56.0%	49.2%
2001	47,651	1,491	1,025	49,141	48,676	92,931	144,579	43,789	95,903	(52,114)	24,567	45,248	(20,681)	19,223	50,655	(31,433)	56.1%	47.2%
2002	40,871	1,861	880	42,732	41,751	87,620	155,577	44,888	113,826	(68,938)	25,387	50,711	(25,324)	19,501	63,115	(43,614)	56.6%	44.6%
2003	43,244	2,466	1,603	45,710	44,847	103,339	173,555	57,629	128,708	(71,079)	32,665	57,772	(25,107)	24,964	70,936	(45,973)	56.7%	44.9%
2004	34,351	3,042	1,682	37,392	36,032	98,348	176,646	60,955	140,613	(79,658)	35,075	60,493	(25,418)	25,881	80,120	(54,240)	57.5%	43.0%
2005	30,458	3,502	1,871	33,961	32,329	104,055	169,987	70,094	137,658	(67,563)	41,005	60,897	(19,892)	29,090	76,761	(47,671)	58.5%	44.2%
2006	19,810	4,569	2,365	24,379	22,175	105,568	187,768	81,189	165,593	(84,404)	48,442	71,416	(22,974)	32,748	94,177	(61,429)	59.7%	43.1%
2007	10,260	8,268	3,909	18,527	14,169	113,972	209,323	95,444	195,155	(99,710)	58,627	85,343	(26,716)	36,818	109,812	(72,994)	61.4%	43.7%
2008	-	3,864	3,034	3,864	3,034	121,281	231,598	56,776	112,765	(55,989)	36,299	50,422	(14,123)	20,477	62,343	(41,866)	63.9%	44.7%
<b>Total</b>	<b>1,128,385</b>	<b>40,421</b>	<b>23,356</b>	<b>1,168,805</b>	<b>1,168,805</b>	<b>2,100,071</b>	<b>2,835,750</b>	<b>870,625</b>	<b>1,568,210</b>	<b>(697,585)</b>	<b>514,141</b>	<b>745,325</b>	<b>(231,184)</b>	<b>356,484</b>	<b>822,885</b>	<b>(466,401)</b>	<b>59.1%</b>	<b>47.5%</b>
<b>Excl Prior</b>	<b>1,128,385</b>	<b>39,720</b>	<b>23,356</b>	<b>1,168,105</b>	<b>1,168,805</b>	<b>2,084,690</b>	<b>2,826,518</b>	<b>855,944</b>	<b>1,558,978</b>	<b>(703,034)</b>	<b>504,165</b>	<b>738,868</b>	<b>(234,703)</b>	<b>351,780</b>	<b>820,110</b>	<b>(468,330)</b>	<b>58.9%</b>	<b>47.4%</b>

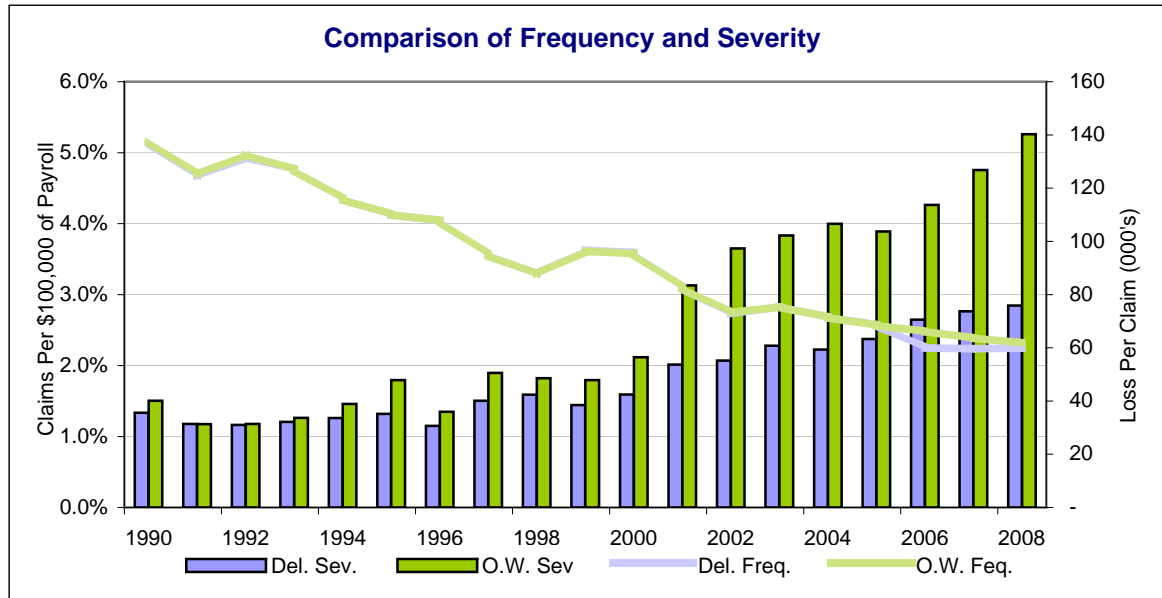
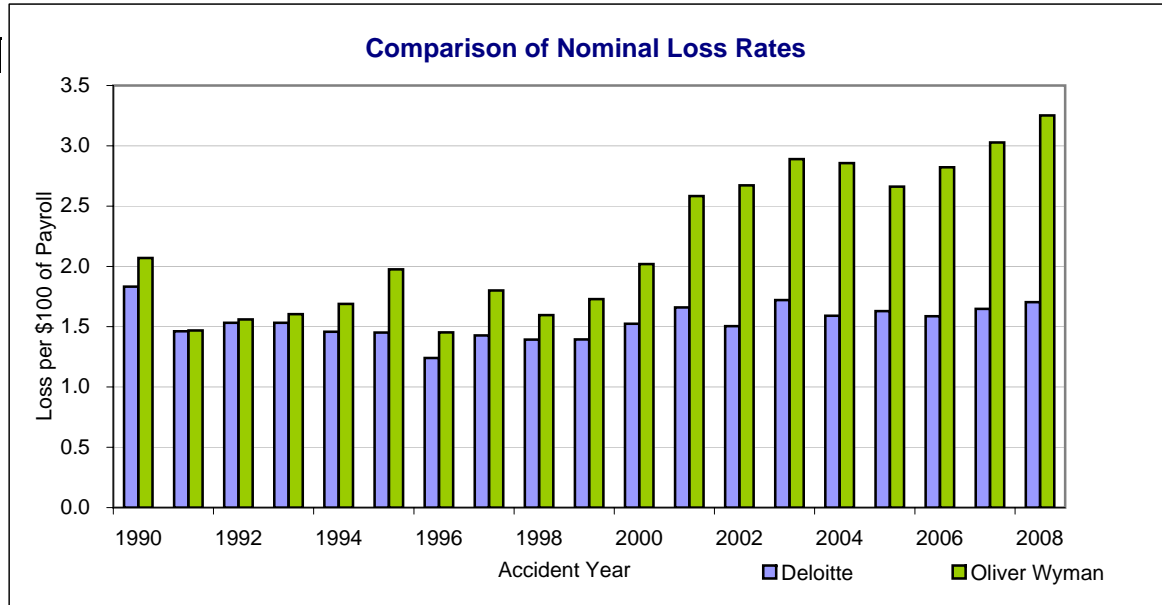


# Ohio Bureau of Workers' Compensation

## Public Employers - State Agencies - Medical and Compensation - Total

SUMMARY 2  
EXHIBIT 31  
SHEET 2

Accident Year	Ult. Loss Rates		Ult. Frequency		Ult. Severity	
	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman
Prior						
1978	2.372	2.269	6.81%	6.81%	34,822	33,319
1979	2.013	1.973	6.08%	6.08%	33,117	32,451
1980	2.028	1.993	6.78%	6.78%	29,896	29,381
1981	1.905	1.889	6.15%	6.15%	30,988	30,735
1982	2.124	2.055	6.17%	6.17%	34,445	33,302
1983	2.067	1.944	6.20%	6.20%	33,343	31,364
1984	1.982	1.911	6.20%	6.20%	31,973	30,826
1985	1.772	1.649	6.33%	6.33%	27,983	26,040
1986	1.854	1.809	6.21%	6.21%	29,872	29,144
1987	1.860	1.789	5.80%	5.81%	32,046	30,796
1988	1.913	2.107	5.93%	5.94%	32,272	35,484
1989	1.895	1.989	5.69%	5.70%	33,291	34,863
1990	1.833	2.070	5.15%	5.16%	35,619	40,088
1991	1.462	1.468	4.66%	4.69%	31,357	31,317
1992	1.533	1.560	4.94%	4.97%	31,032	31,372
1993	1.532	1.604	4.76%	4.76%	32,158	33,673
1994	1.458	1.689	4.34%	4.34%	33,585	38,884
1995	1.451	1.975	4.12%	4.13%	35,188	47,865
1996	1.240	1.453	4.04%	4.04%	30,666	35,935
1997	1.427	1.800	3.56%	3.56%	40,117	50,593
1998	1.393	1.596	3.29%	3.28%	42,392	48,609
1999	1.394	1.729	3.63%	3.61%	38,453	47,866
2000	1.524	2.020	3.59%	3.58%	42,447	56,478
2001	1.660	2.583	3.09%	3.09%	53,696	83,475
2002	1.505	2.673	2.73%	2.75%	55,206	97,358
2003	1.721	2.890	2.83%	2.83%	60,766	102,212
2004	1.590	2.857	2.68%	2.68%	59,370	106,606
2005	1.629	2.661	2.57%	2.57%	63,294	103,714
2006	1.587	2.822	2.25%	2.48%	70,604	113,730
2007	1.648	3.027	2.24%	2.39%	73,710	126,786
2008	1.703	3.252	2.25%	2.32%	75,855	140,277

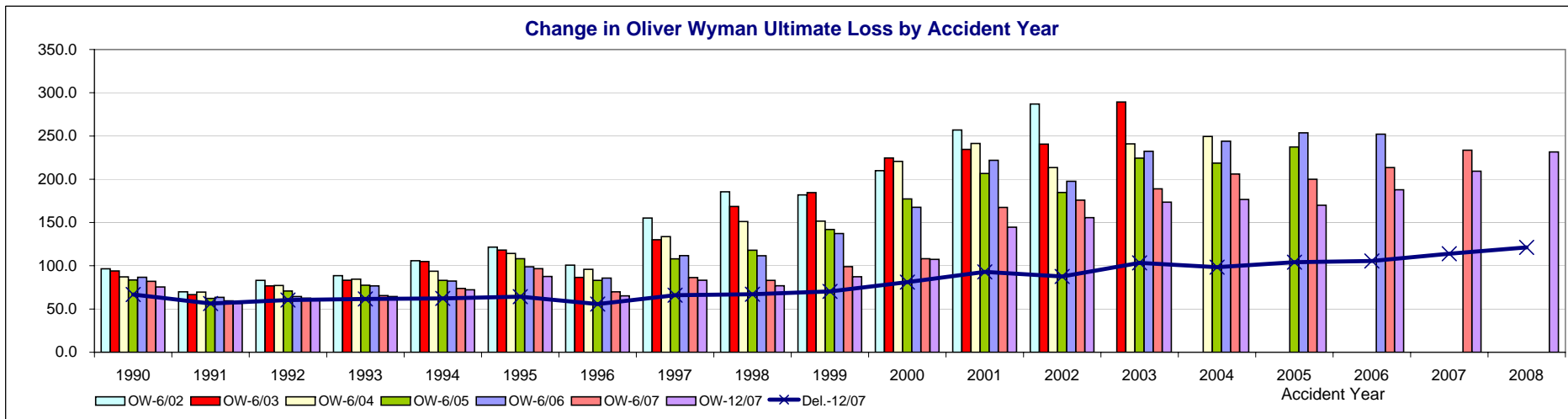




**Ohio Bureau of Workers' Compensation  
Public Employers - State Agencies - Medical and Compensation - Total (000's)**

**Change in Oliver Wyman Ultimate Loss Estimates**

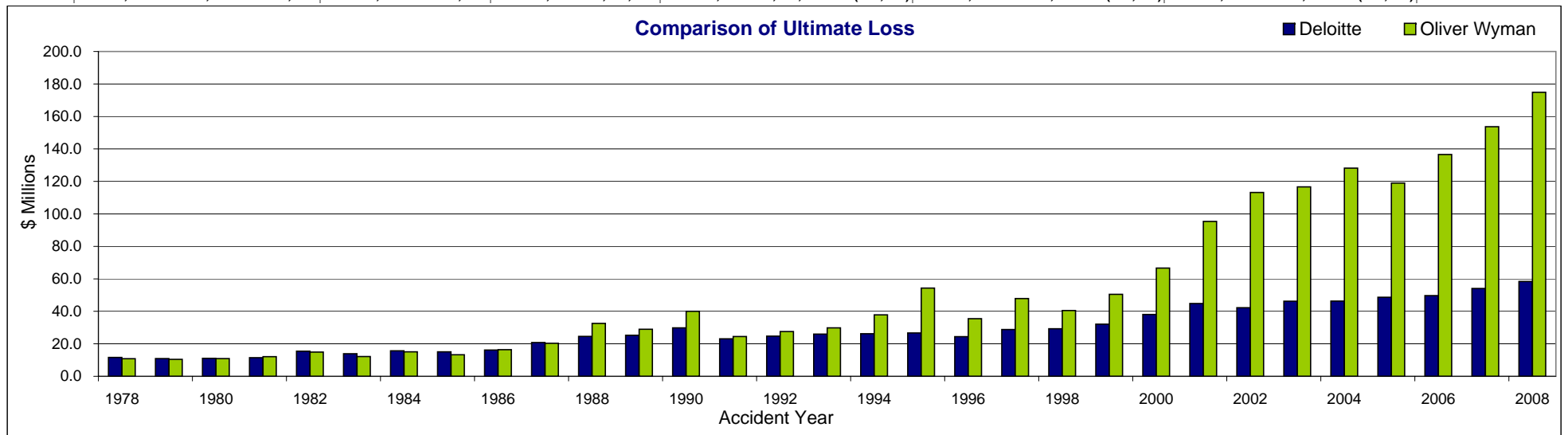
Accident Year	Oliver Wyman Ultimate Loss by Evaluation Date							Change in Oliver Wyman Ultimate Loss							Cum. Change
	6/30/2008	6/30/2007	6/30/2006	6/30/2005	6/30/2004	6/30/2003	6/30/2002	6/30/08 - 6/30/07	6/30/07 - 6/30/06	6/30/06 - 6/30/05	6/30/05 - 6/30/04	6/30/04 - 6/30/03	6/30/03 - 6/30/02		
1978	35,252	35,020	36,102	35,159	36,257	37,681	36,858	232	(1,082)	943	(1,098)	(1,424)	822	(1,607)	
1979	32,484	32,711	34,231	33,458	32,837	33,669	34,204	(227)	(1,520)	773	622	(832)	(535)	(1,720)	
1980	34,787	35,482	36,615	36,299	37,296	39,247	37,169	(695)	(1,133)	316	(998)	(1,951)	2,079	(2,382)	
1981	34,516	35,577	35,160	33,845	33,984	36,369	35,250	(1,061)	417	1,315	(139)	(2,386)	1,119	(735)	
1982	42,360	42,401	45,346	43,762	44,232	44,973	45,556	(41)	(2,945)	1,584	(470)	(741)	(583)	(3,196)	
1983	42,248	42,285	44,303	43,783	45,695	47,307	47,880	(37)	(2,018)	519	(1,912)	(1,612)	(572)	(5,632)	
1984	44,235	44,897	46,221	46,903	49,013	51,074	52,509	(662)	(1,324)	(682)	(2,111)	(2,061)	(1,435)	(8,274)	
1985	40,310	40,583	42,755	44,672	43,211	43,911	45,879	(273)	(2,172)	(1,917)	1,461	(700)	(1,968)	(5,570)	
1986	47,826	48,792	54,092	52,809	54,517	51,280	52,550	(966)	(5,301)	1,284	(1,708)	3,237	(1,269)	(4,724)	
1987	52,108	51,465	58,033	56,069	60,402	60,240	62,829	643	(6,568)	1,963	(4,333)	162	(2,588)	(10,721)	
1988	67,242	67,754	72,587	71,708	75,856	79,266	72,040	(512)	(4,832)	879	(4,148)	(3,410)	7,226	(4,798)	
1989	66,450	68,839	72,245	78,231	83,046	76,699	78,397	(2,389)	(3,407)	(5,986)	(4,814)	6,347	(1,698)	(11,947)	
1990	75,445	82,005	86,633	83,595	87,156	94,062	96,471	(6,560)	(4,628)	3,038	(3,561)	(6,906)	(2,409)	(21,025)	
1991	56,559	59,492	63,545	62,327	69,596	66,533	69,845	(2,933)	(4,053)	1,218	(7,269)	3,063	(3,312)	(13,286)	
1992	61,521	62,530	64,473	70,812	77,209	76,772	83,102	(1,009)	(1,944)	(6,339)	(6,397)	437	(6,330)	(21,582)	
1993	64,484	65,527	76,666	77,499	84,582	83,193	88,519	(1,043)	(11,139)	(834)	(7,083)	1,389	(5,326)	(24,035)	
1994	72,169	73,770	82,367	83,132	93,733	104,897	105,800	(1,601)	(8,597)	(766)	(10,600)	(11,165)	(903)	(33,632)	
1995	87,546	96,719	98,847	108,127	114,203	118,120	121,519	(9,173)	(2,128)	(9,279)	(6,076)	(3,918)	(3,399)	(33,973)	
1996	65,187	69,910	85,748	83,134	95,819	86,525	100,727	(4,723)	(15,838)	2,614	(12,685)	9,293	(14,202)	(35,540)	
1997	83,226	86,375	111,758	108,064	133,617	130,065	155,162	(3,149)	(25,383)	3,694	(25,553)	3,551	(25,096)	(71,936)	
1998	76,850	83,081	111,625	117,943	151,060	168,504	185,562	(6,231)	(28,543)	(6,318)	(33,118)	(17,444)	(17,058)	(108,712)	
1999	87,260	99,018	137,209	142,005	151,601	184,577	181,922	(11,758)	(38,191)	(4,796)	(9,596)	(32,976)	2,654	(94,662)	
2000	107,422	108,109	167,535	177,182	220,672	224,608	209,956	(687)	(59,426)	(9,647)	(43,489)	(3,936)	14,651	(102,535)	
2001	144,579	167,441	221,885	206,730	241,296	234,451	256,934	(22,862)	(54,443)	15,155	(34,567)	6,846	(22,483)	(112,354)	
2002	155,577	175,915	197,607	184,696	213,545	240,571	287,044	(20,338)	(21,691)	12,911	(28,849)	(27,026)	(46,473)	(131,467)	
2003	173,555	188,950	232,384	224,420	240,935	289,343		(15,395)	(43,433)	7,964	(16,515)	(48,408)		(115,788)	
2004	176,646	206,052	244,008	218,643	249,458			(29,406)	(37,956)	25,365	(30,816)			(72,813)	
2005	169,987	200,002	253,730	237,260				(30,015)	(53,728)	16,470				(67,273)	
2006	187,768	213,506	252,095					(25,738)	(38,589)					(64,327)	
2007	209,323	233,613						(24,289)						(24,289)	
2008	231,598														
78-02	1,677,640	1,775,695	2,083,586	2,081,943	2,330,434	2,414,596	2,543,684	(98,055)	(307,891)	1,643	(248,491)	(84,162)	(129,087)		
78-03	1,851,195	1,964,645	2,315,969	2,306,363	2,571,369	2,703,939		(113,450)	(351,324)	9,607	(265,007)	(132,570)			
78-04	2,027,841	2,170,697	2,559,977	2,525,005	2,820,828			(142,856)	(389,280)	34,972	(295,822)				
78-05	2,197,828	2,370,699	2,813,707	2,762,265				(172,871)	(443,008)	51,442					
78-06	2,385,596	2,584,205	3,065,802					(198,609)	(481,597)						
78-07	2,594,920	2,817,818						(222,898)						(1,210,533)	
78-08	2,826,518														



**Ohio Bureau of Workers' Compensation  
Public Employers - State Agencies - Medical - Total (000's)**

SUMMARY 2  
EXHIBIT 32  
SHEET 1

Accident Year	1/1/08-6/30/08			Estimated Paid Loss @ 6/30/2008		Ultimate Loss		Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
	Paid Losses @ 12/07	Estimated Payments		Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman
		Deloitte	Oliver Wyman															
Prior		126		126		2,920	2,387	2,794	2,387	407	1,805	1,731	74	989	656	333	64.6%	72.5%
1978	10,245	63	(12)	10,308	10,233	11,636	10,854	1,327	621	706	856	429	427	471	192	279	64.5%	69.1%
1979	9,467	61	25	9,528	9,492	10,886	10,454	1,358	962	396	877	670	207	482	292	190	64.5%	69.7%
1980	9,556	65	55	9,621	9,611	11,097	10,931	1,475	1,321	155	951	915	36	525	406	119	64.4%	69.3%
1981	9,706	71	87	9,777	9,794	11,423	12,064	1,646	2,270	(625)	1,058	1,561	(503)	587	709	(122)	64.3%	68.8%
1982	12,922	95	1	13,017	12,923	15,456	14,898	2,439	1,974	465	1,565	1,300	265	875	674	200	64.1%	65.8%
1983	11,486	84	13	11,570	11,499	13,931	12,176	2,361	676	1,684	1,504	445	1,059	856	231	625	63.7%	65.8%
1984	12,756	93	41	12,849	12,797	15,677	15,063	2,828	2,266	563	1,786	1,457	329	1,042	809	234	63.1%	64.3%
1985	12,094	86	17	12,180	12,111	15,036	13,250	2,857	1,139	1,717	1,784	720	1,064	1,073	419	654	62.4%	63.2%
1986	12,801	92	31	12,893	12,833	16,171	16,439	3,278	3,606	(328)	2,020	2,217	(197)	1,258	1,389	(131)	61.6%	61.5%
1987	16,203	125	(37)	16,328	16,166	20,826	20,324	4,498	4,158	340	2,733	2,488	245	1,765	1,670	95	60.8%	59.8%
1988	18,820	169	(16)	18,989	18,804	24,569	32,569	5,580	13,765	(8,185)	3,346	8,073	(4,727)	2,234	5,692	(3,458)	60.0%	58.6%
1989	19,112	184	61	19,296	19,173	25,262	28,982	5,966	9,809	(3,843)	3,545	5,678	(2,133)	2,421	4,131	(1,710)	59.4%	57.9%
1990	21,960	245	191	22,205	22,150	29,834	40,038	7,630	17,888	(10,258)	4,499	10,125	(5,626)	3,131	7,763	(4,632)	59.0%	56.6%
1991	16,923	189	76	17,112	17,000	23,075	24,484	5,962	7,484	(1,522)	3,497	4,152	(655)	2,465	3,332	(868)	58.7%	55.5%
1992	17,742	204	(10)	17,946	17,732	24,714	27,584	6,768	9,851	(3,083)	3,950	5,379	(1,429)	2,818	4,472	(1,654)	58.4%	54.6%
1993	18,040	221	(2)	18,261	18,038	25,992	29,810	7,731	11,772	(4,041)	4,481	6,191	(1,710)	3,250	5,581	(2,331)	58.0%	52.6%
1994	17,662	226	(34)	17,888	17,628	26,228	37,810	8,339	20,182	(11,843)	4,795	10,340	(5,545)	3,544	9,842	(6,297)	57.5%	51.2%
1995	17,374	255	41	17,629	17,415	26,672	54,356	9,043	36,941	(27,898)	5,151	17,516	(12,365)	3,892	19,425	(15,533)	57.0%	47.4%
1996	15,497	251	54	15,748	15,551	24,439	35,493	8,691	19,942	(11,251)	4,917	9,796	(4,879)	3,775	10,146	(6,371)	56.6%	49.1%
1997	17,466	306	(65)	17,772	17,401	28,826	47,913	11,054	30,512	(19,458)	6,219	14,515	(8,296)	4,835	15,997	(11,162)	56.3%	47.6%
1998	17,227	344	9	17,572	17,237	29,257	40,495	11,686	23,259	(11,573)	6,532	10,715	(4,183)	5,154	12,544	(7,389)	55.9%	46.1%
1999	18,203	398	102	18,600	18,305	32,104	50,502	13,504	32,197	(18,694)	7,522	14,546	(7,024)	5,982	17,651	(11,669)	55.7%	45.2%
2000	20,440	520	(105)	20,961	20,336	38,105	66,602	17,144	46,267	(29,123)	9,518	20,449	(10,931)	7,626	25,818	(18,192)	55.5%	44.2%
2001	23,141	617	70	23,757	23,211	44,806	95,351	21,049	72,140	(51,092)	11,669	30,718	(19,049)	9,380	41,422	(32,042)	55.4%	42.6%
2002	20,191	729	(37)	20,920	20,155	42,209	113,182	21,288	93,027	(71,739)	11,771	37,900	(26,129)	9,517	55,127	(45,610)	55.3%	40.7%
2003	20,811	851	25	21,662	20,836	46,251	116,611	24,589	95,775	(71,186)	13,658	38,388	(24,730)	10,931	57,387	(46,456)	55.5%	40.1%
2004	18,163	1,128	188	19,291	18,351	46,276	128,208	26,985	109,857	(82,872)	15,058	41,828	(26,770)	11,927	68,029	(56,102)	55.8%	38.1%
2005	16,583	1,374	63	17,956	16,646	48,701	119,001	30,745	102,355	(71,610)	17,358	39,232	(21,874)	13,387	63,123	(49,736)	56.5%	38.3%
2006	12,382	1,996	(131)	14,378	12,252	49,664	136,603	35,286	124,351	(89,065)	20,272	45,887	(25,615)	15,014	78,464	(63,450)	57.5%	36.9%
2007	6,951	5,139	1,291	12,090	8,242	54,073	153,660	41,983	145,419	(103,435)	25,032	53,836	(28,804)	16,951	91,583	(74,631)	59.6%	37.0%
2008	-	2,746	2,237	2,746	2,237	58,399	174,880	26,454	85,203	(58,749)	17,050	32,993	(15,943)	9,403	52,210	(42,807)	64.5%	38.7%
<b>Total</b>	<b>471,925</b>	<b>19,054</b>	<b>4,232</b>	<b>490,979</b>	<b>490,979</b>	<b>894,515</b>	<b>1,692,974</b>	<b>374,337</b>	<b>1,129,377</b>	<b>(755,040)</b>	<b>216,778</b>	<b>472,190</b>	<b>(255,412)</b>	<b>157,559</b>	<b>657,187</b>	<b>(499,628)</b>	<b>57.9%</b>	<b>41.8%</b>
<b>Excl Prior</b>	<b>471,925</b>	<b>18,928</b>	<b>4,232</b>	<b>490,853</b>	<b>490,979</b>	<b>891,596</b>	<b>1,690,587</b>	<b>371,543</b>	<b>1,126,990</b>	<b>(755,447)</b>	<b>214,973</b>	<b>470,459</b>	<b>(255,486)</b>	<b>156,570</b>	<b>656,531</b>	<b>(499,960)</b>	<b>57.9%</b>	<b>41.7%</b>

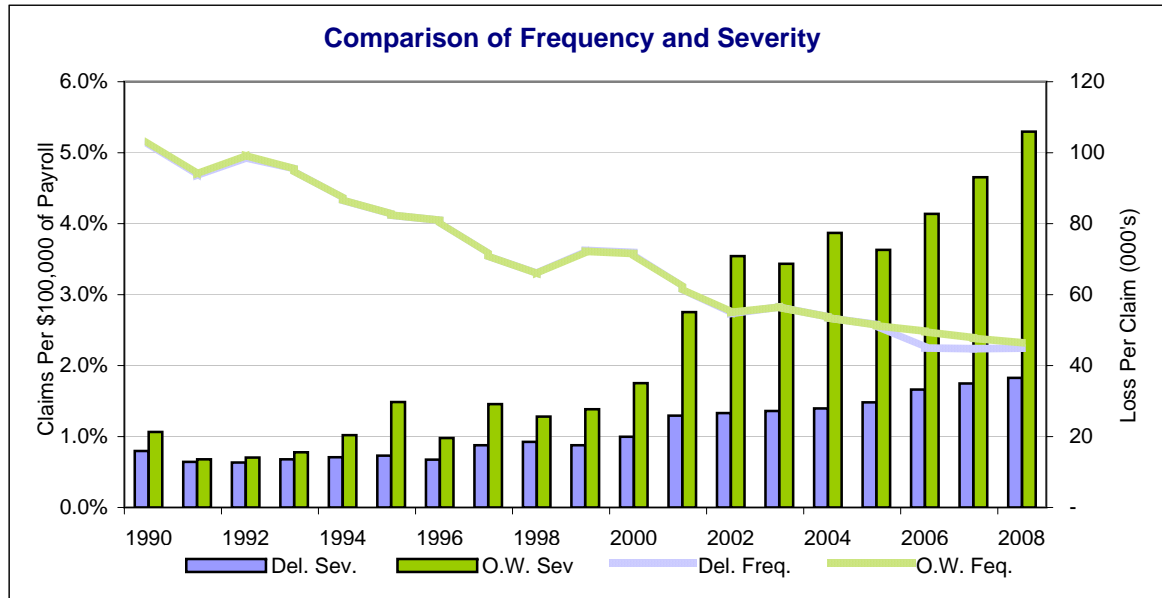
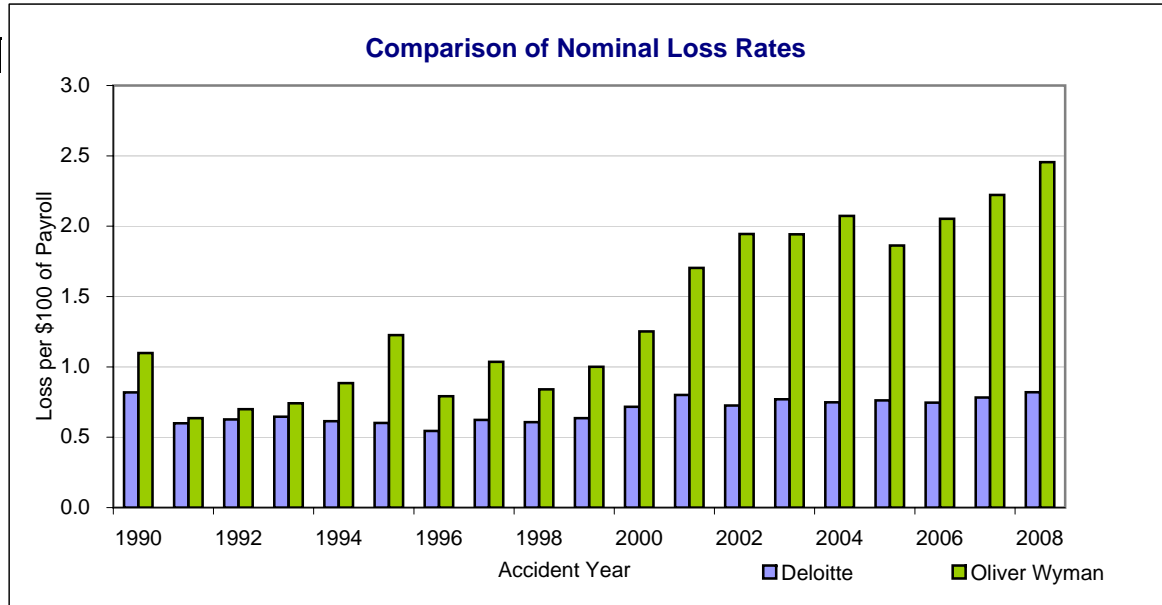


# Ohio Bureau of Workers' Compensation

## Public Employers - State Agencies - Medical - Total

SUMMARY 2  
EXHIBIT 32  
SHEET 2

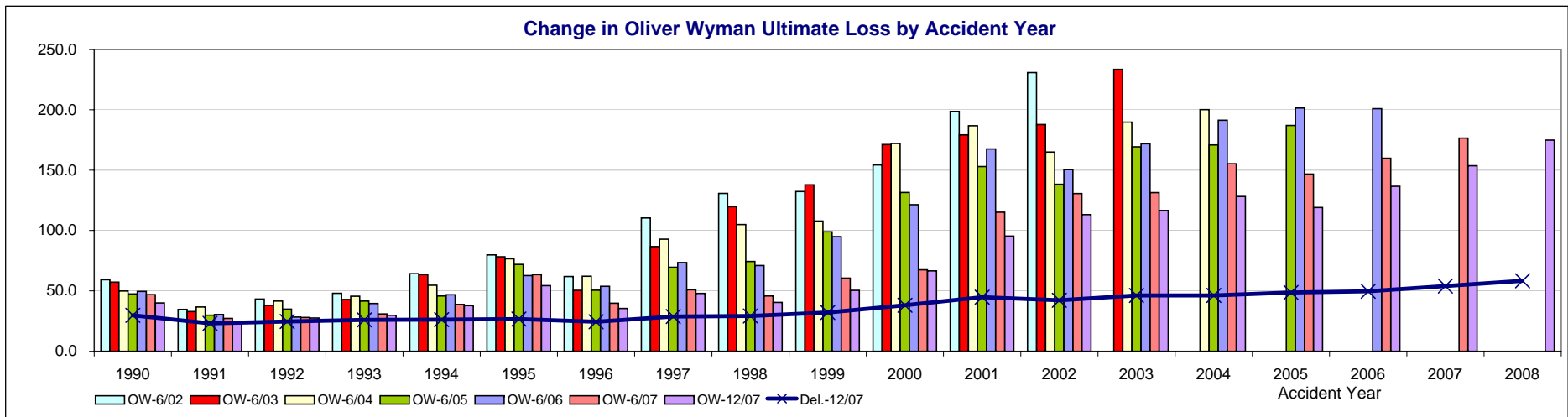
Accident Year	Ult. Loss Rates		Ult. Frequency		Ult. Severity	
	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman
Prior						
1978	0.749	0.699	6.81%	6.81%	10,998	10,259
1979	0.661	0.635	6.08%	6.08%	10,875	10,444
1980	0.636	0.626	6.78%	6.78%	9,372	9,233
1981	0.625	0.660	6.15%	6.15%	10,171	10,743
1982	0.750	0.723	6.17%	6.17%	12,161	11,712
1983	0.641	0.560	6.20%	6.20%	10,340	9,039
1984	0.677	0.651	6.20%	6.20%	10,927	10,497
1985	0.615	0.542	6.33%	6.33%	9,716	8,559
1986	0.612	0.622	6.21%	6.21%	9,854	10,017
1987	0.715	0.698	5.80%	5.81%	12,322	12,012
1988	0.770	1.021	5.93%	5.94%	12,985	17,187
1989	0.756	0.867	5.69%	5.70%	13,286	15,206
1990	0.819	1.099	5.15%	5.16%	15,910	21,274
1991	0.599	0.636	4.66%	4.69%	12,849	13,557
1992	0.627	0.699	4.94%	4.97%	12,686	14,066
1993	0.646	0.741	4.76%	4.76%	13,568	15,567
1994	0.614	0.885	4.34%	4.34%	14,140	20,372
1995	0.602	1.226	4.12%	4.13%	14,589	29,719
1996	0.545	0.791	4.04%	4.04%	13,469	19,566
1997	0.623	1.036	3.56%	3.56%	17,521	29,126
1998	0.607	0.841	3.29%	3.28%	18,490	25,614
1999	0.636	1.001	3.63%	3.61%	17,539	27,703
2000	0.716	1.252	3.59%	3.58%	19,953	35,017
2001	0.800	1.703	3.09%	3.09%	25,889	55,053
2002	0.725	1.944	2.73%	2.75%	26,594	70,827
2003	0.770	1.942	2.83%	2.83%	27,197	68,675
2004	0.748	2.073	2.68%	2.68%	27,936	77,374
2005	0.762	1.863	2.57%	2.57%	29,624	72,606
2006	0.746	2.053	2.25%	2.48%	33,215	82,739
2007	0.782	2.222	2.24%	2.39%	34,971	93,071
2008	0.820	2.456	2.25%	2.32%	36,526	105,924



**Ohio Bureau of Workers' Compensation  
Public Employers - State Agencies - Medical - Total (000's)**

**Change in Oliver Wyman Ultimate Loss Estimates**

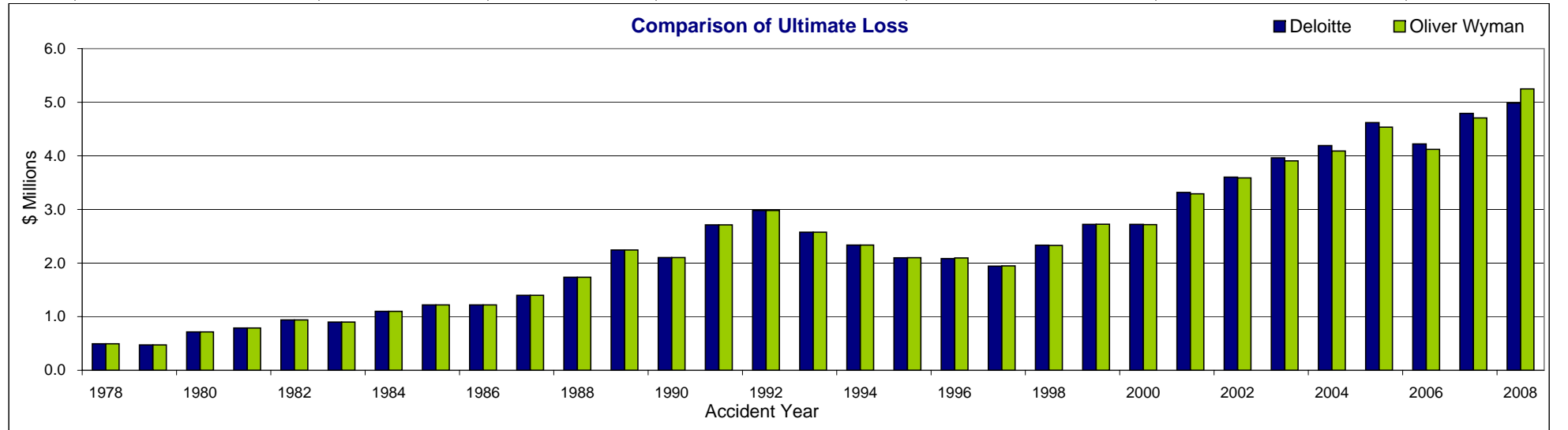
Accident Year	Oliver Wyman Ultimate Loss by Evaluation Date							Change in Oliver Wyman Ultimate Loss						
	6/30/2008	6/30/2007	6/30/2006	6/30/2005	6/30/2004	6/30/2003	6/30/2002	6/30/08 - 6/30/07	6/30/07 - 6/30/06	6/30/06 - 6/30/05	6/30/05 - 6/30/04	6/30/04 - 6/30/03	6/30/03 - 6/30/02	Cum. Change
1978	10,854	10,733	10,752	10,959	11,658	13,384	12,698	121	(19)	(207)	(699)	(1,725)	685	(1,844)
1979	10,454	10,764	11,278	11,381	10,435	11,129	11,825	(310)	(513)	(103)	946	(694)	(696)	(1,370)
1980	10,931	11,704	11,541	12,426	13,173	14,954	12,649	(773)	163	(884)	(747)	(1,781)	2,305	(1,717)
1981	12,064	13,292	11,811	11,541	11,451	13,895	12,718	(1,228)	1,481	270	90	(2,444)	1,177	(654)
1982	14,898	15,007	16,614	16,258	16,529	17,126	17,724	(109)	(1,607)	355	(270)	(597)	(598)	(2,826)
1983	12,176	12,435	12,944	13,543	15,182	16,552	16,858	(259)	(509)	(599)	(1,639)	(1,370)	(306)	(4,682)
1984	15,063	15,843	15,859	17,740	19,231	18,768	21,884	(780)	(16)	(1,881)	(1,491)	463	(3,116)	(6,821)
1985	13,250	13,714	13,854	16,759	14,796	15,313	17,316	(464)	(140)	(2,904)	1,963	(516)	(2,004)	(4,066)
1986	16,439	17,360	21,156	21,227	22,791	19,285	19,134	(921)	(3,796)	(71)	(1,564)	3,506	151	(2,695)
1987	20,324	19,841	25,046	24,084	28,106	27,226	30,082	483	(5,205)	962	(4,022)	879	(2,856)	(9,758)
1988	32,569	33,161	36,511	37,146	41,053	43,578	35,632	(592)	(3,350)	(635)	(3,907)	(2,525)	7,947	(3,063)
1989	28,982	31,368	33,587	40,364	42,242	38,182	39,250	(2,386)	(2,219)	(6,776)	(1,879)	4,060	(1,068)	(10,269)
1990	40,038	46,876	49,569	47,474	49,868	57,284	59,277	(6,838)	(2,693)	2,095	(2,394)	(7,416)	(1,994)	(19,239)
1991	24,484	27,280	30,430	29,915	36,678	32,870	34,703	(2,796)	(3,150)	515	(6,763)	3,808	(1,833)	(10,219)
1992	27,584	28,045	28,311	34,863	41,617	38,034	43,253	(461)	(266)	(6,552)	(6,754)	3,583	(5,219)	(15,670)
1993	29,810	30,871	39,561	41,578	45,595	42,881	48,060	(1,061)	(8,689)	(2,017)	(4,017)	2,713	(5,179)	(18,250)
1994	37,810	38,775	46,795	45,823	54,704	63,483	64,221	(965)	(8,020)	971	(8,880)	(8,780)	(738)	(26,412)
1995	54,356	63,494	62,733	71,915	76,613	78,264	79,857	(9,138)	761	(9,182)	(4,698)	(1,651)	(1,593)	(25,501)
1996	35,493	39,845	53,798	50,630	62,141	50,516	61,956	(4,352)	(13,952)	3,168	(11,511)	11,624	(11,439)	(26,463)
1997	47,913	50,902	73,532	69,633	92,861	86,711	110,438	(2,989)	(22,630)	3,898	(23,228)	6,150	(23,727)	(62,525)
1998	40,495	45,840	71,051	74,375	104,926	119,683	130,760	(5,345)	(25,211)	(3,324)	(30,551)	(14,757)	(11,077)	(90,264)
1999	50,502	60,637	94,884	98,891	107,838	137,872	132,227	(10,135)	(34,246)	(4,008)	(8,946)	(30,035)	5,646	(81,724)
2000	66,602	67,444	121,364	131,551	172,029	171,233	154,323	(842)	(53,920)	(10,187)	(40,478)	796	16,910	(87,720)
2001	95,351	115,211	167,474	152,948	186,801	179,160	198,622	(19,860)	(52,262)	14,525	(33,853)	7,641	(19,462)	(103,271)
2002	113,182	130,570	150,387	138,232	164,964	187,773	230,749	(17,388)	(19,817)	12,156	(26,732)	(22,809)	(42,976)	(117,568)
2003	116,611	131,419	171,894	169,329	189,760	233,407		(14,808)	(40,475)	2,566	(20,431)	(43,647)		(116,796)
2004	128,208	155,283	191,331	170,810	200,116			(27,075)	(36,048)	20,521	(29,306)			(71,908)
2005	119,001	146,777	201,372	186,955				(27,776)	(54,595)	14,417				(67,954)
2006	136,603	159,845	200,841					(23,242)	(40,997)					(64,239)
2007	153,660	176,535						(22,874)						(22,874)
2008	174,880													
78-02	861,624	951,012	1,210,840	1,221,254	1,443,281	1,495,157	1,596,215	(89,388)	(259,827)	(10,415)	(222,027)	(51,876)	(101,058)	
78-03	978,235	1,082,431	1,382,734	1,390,583	1,633,041	1,728,564		(104,196)	(300,303)	(7,849)	(242,458)	(95,524)		
78-04	1,106,443	1,237,714	1,574,065	1,561,393	1,833,157			(131,271)	(336,351)	12,672	(271,763)			
78-05	1,225,444	1,384,491	1,775,437	1,748,348				(159,047)	(390,946)	27,089				
78-06	1,362,046	1,544,335	1,976,279					(182,289)	(431,943)					
78-07	1,515,707	1,720,870						(205,163)						(1,078,363)
78-08	1,690,587													



**Ohio Bureau of Workers' Compensation  
Public Employers - State Agencies - Medical - Only (000's)**

SUMMARY 2  
EXHIBIT 33  
SHEET 1

Accident Year	Paid Losses @ 12/07	1/1/08-6/30/08 Estimated Payments		Estimated Paid Loss @ 6/30/2008		Ultimate Loss		Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors			
		Deloitte		Oliver Wyman		Deloitte		Oliver Wyman		Deloitte			Oliver Wyman			Deloitte			Oliver Wyman	
		Deloitte	Wyman	Deloitte	Wyman	Deloitte	Wyman	Deloitte	Wyman	Difference	Deloitte	Wyman	Difference	Deloitte	Wyman	Difference	Deloitte	Wyman		
Prior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%	
1978	494	-	-	494	494	494	494	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%	
1979	474	-	-	474	474	474	474	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%	
1980	716	-	-	716	716	716	716	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%	
1981	788	-	-	788	788	788	788	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%	
1982	940	-	-	940	940	940	940	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%	
1983	899	-	-	899	899	899	899	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%	
1984	1,101	-	-	1,101	1,101	1,101	1,101	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%	
1985	1,219	-	-	1,219	1,219	1,219	1,219	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%	
1986	1,219	-	-	1,219	1,219	1,219	1,219	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%	
1987	1,400	-	-	1,400	1,400	1,400	1,400	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%	
1988	1,736	-	-	1,736	1,736	1,736	1,736	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%	
1989	2,243	-	-	2,243	2,243	2,243	2,243	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%	
1990	2,104	-	-	2,104	2,104	2,104	2,104	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%	
1991	2,713	-	-	2,713	2,713	2,713	2,713	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%	
1992	2,980	-	-	2,980	2,980	2,980	2,980	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%	
1993	2,576	-	-	2,576	2,576	2,576	2,576	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%	
1994	2,336	-	(0)	2,336	2,335	2,336	2,335	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%	
1995	2,099	-	(0)	2,099	2,098	2,099	2,099	-	1	(1)	-	1	(1)	-	-	-	-	100.0%	100.0%	
1996	2,084	1	3	2,084	2,086	2,084	2,095	-	9	(9)	-	8	(8)	-	-	1	(1)	100.0%	88.9%	
1997	1,941	2	2	1,943	1,942	1,944	1,946	1	4	(3)	1	3	(2)	0	-	1	(1)	97.6%	75.0%	
1998	2,325	2	1	2,327	2,325	2,333	2,329	6	4	2	6	4	2	0	-	0	0	96.6%	100.0%	
1999	2,707	5	4	2,712	2,711	2,723	2,725	11	14	(3)	11	12	(1)	1	2	(1)	94.2%	85.7%		
2000	2,694	8	3	2,701	2,696	2,723	2,716	22	20	2	20	18	2	1	2	(1)	93.5%	90.0%		
2001	3,260	13	8	3,273	3,268	3,318	3,293	45	25	20	42	22	20	3	3	0	92.6%	88.0%		
2002	3,505	20	20	3,525	3,525	3,602	3,588	77	63	14	71	57	14	6	6	0	91.6%	90.5%		
2003	3,811	25	17	3,836	3,827	3,964	3,907	128	80	48	116	72	44	12	8	4	90.7%	90.0%		
2004	3,947	56	24	4,002	3,971	4,192	4,091	189	120	69	169	106	63	20	14	6	89.6%	88.3%		
2005	4,270	49	34	4,319	4,304	4,619	4,536	300	232	68	268	204	64	32	28	4	89.4%	87.9%		
2006	3,659	152	130	3,812	3,790	4,222	4,121	411	331	80	364	291	73	46	40	6	88.7%	87.9%		
2007	2,738	1,127	1,106	3,865	3,844	4,792	4,708	928	864	64	845	787	58	82	77	5	91.1%	91.1%		
2008	1,089	1,108	1,108	1,089	1,108	4,985	5,250	1,403	1,517	(114)	1,332	1,441	(109)	71	76	(5)	94.9%	95.0%		
<b>Total</b>	<b>64,977</b>	<b>2,548</b>	<b>2,458</b>	<b>67,525</b>	<b>67,525</b>	<b>73,538</b>	<b>73,344</b>	<b>3,521</b>	<b>3,284</b>	<b>237</b>	<b>3,245</b>	<b>3,026</b>	<b>219</b>	<b>275</b>	<b>258</b>	<b>17</b>	<b>92.2%</b>	<b>92.1%</b>		
<b>Excl Prior</b>	<b>64,977</b>	<b>2,548</b>	<b>2,458</b>	<b>67,525</b>	<b>67,525</b>	<b>73,538</b>	<b>73,344</b>	<b>3,521</b>	<b>3,284</b>	<b>237</b>	<b>3,245</b>	<b>3,026</b>	<b>219</b>	<b>275</b>	<b>258</b>	<b>17</b>	<b>92.2%</b>	<b>92.1%</b>		

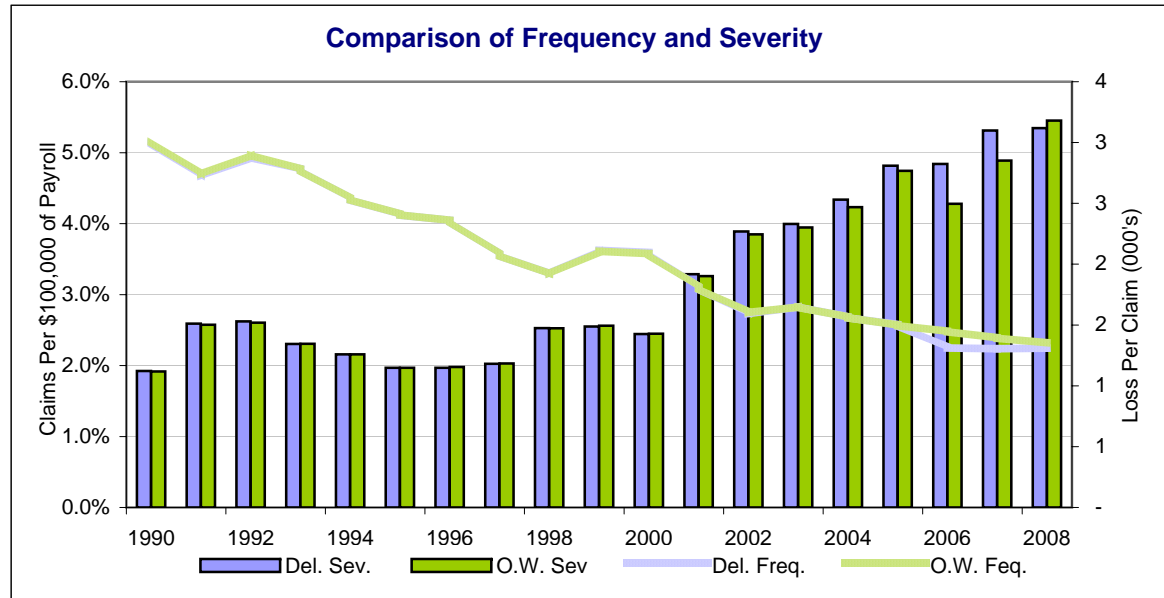
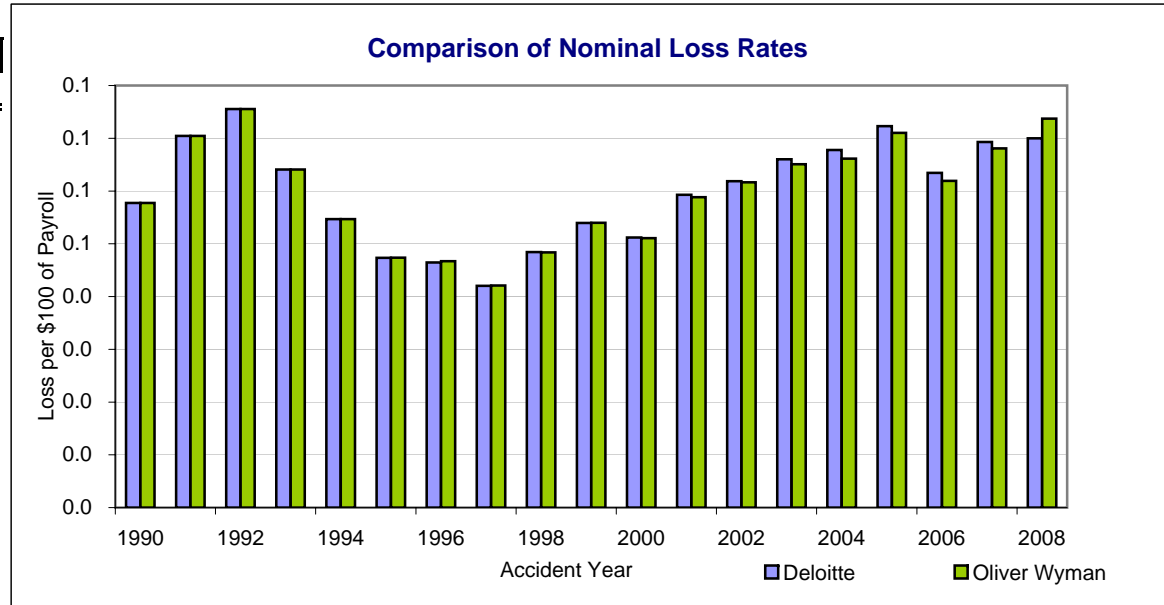


# Ohio Bureau of Workers' Compensation

## Public Employers - State Agencies - Medical - Only

SUMMARY 2  
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SHEET 2

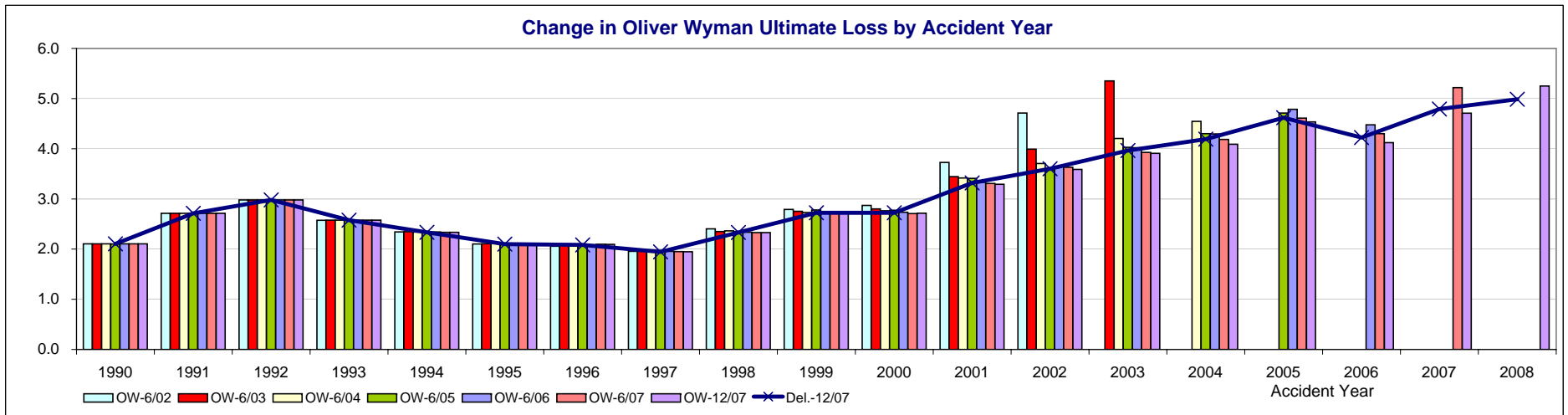
Accident Year	Ult. Loss Rates		Ult. Frequency		Ult. Severity	
	Deloitte	Oliver Wyman	Deloitte	Wyman	Deloitte	Oliver Wyman
Prior						
1978	0.032	0.032	6.81%	6.81%	467	467
1979	0.029	0.029	6.08%	6.08%	474	474
1980	0.041	0.041	6.78%	6.78%	605	605
1981	0.043	0.043	6.15%	6.15%	702	702
1982	0.046	0.046	6.17%	6.17%	740	739
1983	0.041	0.041	6.20%	6.20%	667	668
1984	0.048	0.048	6.20%	6.20%	767	767
1985	0.050	0.050	6.33%	6.33%	787	787
1986	0.046	0.046	6.21%	6.21%	743	743
1987	0.048	0.048	5.80%	5.81%	828	827
1988	0.054	0.054	5.93%	5.94%	917	916
1989	0.067	0.067	5.69%	5.70%	1,180	1,177
1990	0.058	0.058	5.15%	5.16%	1,122	1,118
1991	0.070	0.070	4.66%	4.69%	1,511	1,502
1992	0.076	0.076	4.94%	4.97%	1,530	1,520
1993	0.064	0.064	4.76%	4.76%	1,345	1,345
1994	0.055	0.055	4.34%	4.34%	1,259	1,258
1995	0.047	0.047	4.12%	4.13%	1,148	1,148
1996	0.046	0.047	4.04%	4.04%	1,149	1,155
1997	0.042	0.042	3.56%	3.56%	1,181	1,183
1998	0.048	0.048	3.29%	3.28%	1,474	1,473
1999	0.054	0.054	3.63%	3.61%	1,488	1,495
2000	0.051	0.051	3.59%	3.58%	1,426	1,428
2001	0.059	0.059	3.09%	3.09%	1,917	1,901
2002	0.062	0.062	2.73%	2.75%	2,269	2,245
2003	0.066	0.065	2.83%	2.83%	2,331	2,301
2004	0.068	0.066	2.68%	2.68%	2,530	2,469
2005	0.072	0.071	2.57%	2.57%	2,810	2,768
2006	0.063	0.062	2.25%	2.48%	2,824	2,496
2007	0.069	0.068	2.24%	2.39%	3,099	2,852
2008	0.070	0.074	2.25%	2.32%	3,118	3,180



**Ohio Bureau of Workers' Compensation  
Public Employers - State Agencies - Medical - Only (000's)**

**Change in Oliver Wyman Ultimate Loss Estimates**

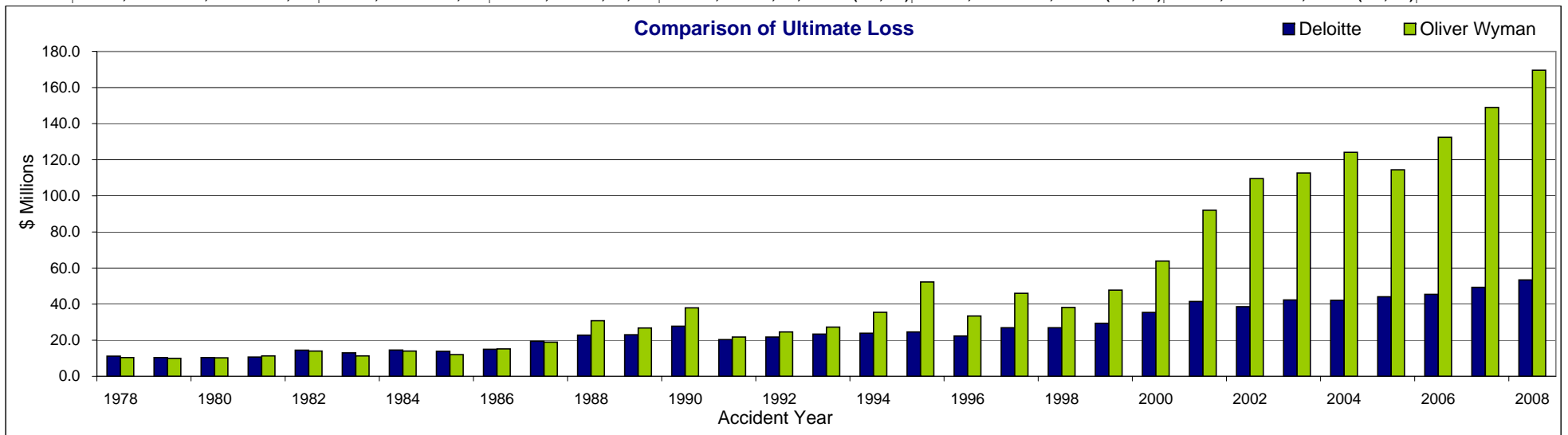
Accident Year	Oliver Wyman Ultimate Loss by Evaluation Date							Change in Oliver Wyman Ultimate Loss						
	6/30/2008	6/30/2007	6/30/2006	6/30/2005	6/30/2004	6/30/2003	6/30/2002	6/30/08 - 6/30/07	6/30/07 - 6/30/06	6/30/06 - 6/30/05	6/30/05 - 6/30/04	6/30/04 - 6/30/03	6/30/03 - 6/30/02	Cum. Change
1978	494	494	494	494	494	494	494	-	-	-	-	-	-	-
1979	474	474	474	474	474	474	474	-	-	-	-	-	-	-
1980	716	716	716	716	716	716	716	-	-	-	-	-	-	-
1981	788	788	788	788	788	788	788	-	-	-	-	-	-	-
1982	940	940	940	940	940	946	946	-	-	-	-	(6)	-	(6)
1983	899	899	899	899	899	899	899	-	-	-	-	-	-	-
1984	1,101	1,101	1,101	1,101	1,101	1,101	1,101	-	-	-	-	-	-	-
1985	1,219	1,219	1,219	1,219	1,219	1,219	1,219	-	-	-	-	-	-	-
1986	1,219	1,219	1,219	1,219	1,219	1,219	1,219	-	-	-	-	-	-	-
1987	1,400	1,400	1,400	1,400	1,400	1,400	1,400	-	-	-	-	-	-	-
1988	1,736	1,736	1,736	1,736	1,736	1,736	1,736	-	-	-	-	-	-	-
1989	2,243	2,243	2,243	2,243	2,243	2,243	2,243	-	-	-	-	-	(3)	(3)
1990	2,104	2,104	2,104	2,103	2,104	2,104	2,104	-	-	1	(1)	-	-	(0)
1991	2,713	2,713	2,713	2,713	2,713	2,713	2,713	-	-	-	-	-	-	-
1992	2,980	2,980	2,980	2,979	2,980	2,980	2,980	-	-	1	(1)	-	-	(0)
1993	2,576	2,576	2,576	2,577	2,577	2,577	2,576	-	-	(1)	0	(0)	2	0
1994	2,335	2,335	2,342	2,343	2,340	2,349	2,342	-	(7)	(1)	3	(9)	7	(7)
1995	2,099	2,099	2,104	2,105	2,117	2,108	2,103	-	(5)	(1)	(12)	8	5	(4)
1996	2,095	2,096	2,087	2,093	2,098	2,094	2,057	(1)	9	(6)	(4)	4	37	38
1997	1,946	1,951	1,955	1,971	1,953	1,956	1,955	(5)	(4)	(16)	19	(4)	1	(9)
1998	2,329	2,329	2,338	2,351	2,364	2,351	2,405	-	(9)	(13)	(13)	13	(54)	(75)
1999	2,725	2,733	2,743	2,781	2,730	2,752	2,790	(8)	(10)	(38)	50	(22)	(38)	(65)
2000	2,716	2,708	2,736	2,774	2,764	2,800	2,870	8	(27)	(38)	10	(36)	(69)	(153)
2001	3,293	3,308	3,333	3,410	3,418	3,445	3,727	(15)	(25)	(77)	(8)	(27)	(282)	(434)
2002	3,588	3,632	3,650	3,575	3,706	3,991	4,710	(44)	(18)	75	(131)	(285)	(719)	(1,122)
2003	3,907	3,928	4,020	4,028	4,204	5,353		(21)	(91)	(8)	(176)	(1,149)		(1,446)
2004	4,091	4,187	4,296	4,299	4,545			(96)	(109)	(4)	(245)			(454)
2005	4,536	4,610	4,787	4,713				(74)	(176)	74				(176)
2006	4,121	4,302	4,477					(181)	(176)					(357)
2007	4,708	5,218						(510)						(510)
2008	5,250													
78-02	46,731	46,796	46,891	47,005	47,093	47,457	48,571	(65)	(95)	(114)	(88)	(365)	(1,113)	
78-03	50,638	50,724	50,911	51,033	51,297	52,810		(86)	(187)	(122)	(264)	(1,513)		
78-04	54,729	54,911	55,206	55,332	55,842			(182)	(296)	(126)	(510)			
78-05	59,265	59,521	59,993	60,045				(256)	(472)	(52)				
78-06	63,386	63,823	64,470					(437)	(648)					
78-07	68,094	69,041						(947)						(4,782)
78-08	73,344													



**Ohio Bureau of Workers' Compensation  
Public Employers - State Agencies - Medical on Lost Time - Total (000's)**

SUMMARY 2  
EXHIBIT 34  
SHEET 1

Accident Year	Paid Losses @ 12/07	1/1/08-6/30/08		Estimated Paid Loss @ 6/30/2008		Ultimate Loss		Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
		Estimated Payments		Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman
		Deloitte	Oliver Wyman															
Prior		126		126		2,920	2,387	2,794	2,387	407	1,805	1,731	74	989	656	333	64.6%	72.5%
1978	9,751	63	(12)	9,814	9,739	11,142	10,360	1,327	621	706	856	429	427	471	192	279	64.5%	69.1%
1979	8,993	61	25	9,054	9,018	10,412	9,980	1,358	962	396	877	670	207	482	292	190	64.5%	69.7%
1980	8,840	65	55	8,905	8,895	10,381	10,215	1,475	1,321	155	951	915	36	525	406	119	64.4%	69.3%
1981	8,918	71	87	8,989	9,006	10,634	11,276	1,646	2,270	(625)	1,058	1,561	(503)	587	709	(122)	64.3%	68.8%
1982	11,982	95	1	12,077	11,983	14,516	13,957	2,439	1,974	465	1,565	1,300	265	875	674	200	64.1%	65.8%
1983	10,587	84	13	10,671	10,600	13,032	11,277	2,361	676	1,684	1,504	445	1,059	856	231	625	63.7%	65.8%
1984	11,655	93	41	11,748	11,697	14,576	13,963	2,828	2,266	563	1,786	1,457	329	1,042	809	234	63.1%	64.3%
1985	10,875	86	17	10,961	10,892	13,818	12,031	2,857	1,139	1,717	1,784	720	1,064	1,073	419	654	62.4%	63.2%
1986	11,582	92	31	11,674	11,614	14,952	15,220	3,278	3,606	(328)	2,020	2,217	(197)	1,258	1,389	(131)	61.6%	61.5%
1987	14,804	125	(37)	14,928	14,766	19,426	18,924	4,498	4,158	340	2,733	2,488	245	1,765	1,670	95	60.8%	59.8%
1988	17,084	169	(16)	17,253	17,068	22,833	30,833	5,580	13,765	(8,185)	3,346	8,073	(4,727)	2,234	5,692	(3,458)	60.0%	58.6%
1989	16,869	184	61	17,053	16,930	23,019	26,739	5,966	9,809	(3,843)	3,545	5,678	(2,133)	2,421	4,131	(1,710)	59.4%	57.9%
1990	19,856	245	191	20,101	20,046	27,730	37,934	7,630	17,888	(10,258)	4,499	10,125	(5,626)	3,131	7,763	(4,632)	59.0%	56.6%
1991	14,210	189	76	14,399	14,286	20,361	21,771	5,962	7,484	(1,522)	3,497	4,152	(655)	2,465	3,332	(868)	58.7%	55.5%
1992	14,762	204	(10)	14,966	14,752	21,734	24,604	6,768	9,851	(3,083)	3,950	5,379	(1,429)	2,818	4,472	(1,654)	58.4%	54.6%
1993	15,464	221	(2)	15,685	15,462	23,416	27,234	7,731	11,772	(4,041)	4,481	6,191	(1,710)	3,250	5,581	(2,331)	58.0%	52.6%
1994	15,326	226	(34)	15,553	15,293	23,892	35,475	8,339	20,182	(11,843)	4,795	10,340	(5,545)	3,544	9,842	(6,297)	57.5%	51.2%
1995	15,275	255	42	15,530	15,317	24,573	52,256	9,043	36,940	(27,897)	5,151	17,515	(12,364)	3,892	19,425	(15,533)	57.0%	47.4%
1996	13,414	250	51	13,664	13,465	22,355	33,398	8,691	19,933	(11,242)	4,917	9,788	(4,871)	3,775	10,145	(6,370)	56.6%	49.1%
1997	15,525	304	(66)	15,830	15,459	26,882	45,966	11,053	30,508	(19,455)	6,218	14,512	(8,294)	4,835	15,996	(11,161)	56.3%	47.6%
1998	14,903	342	9	15,245	14,911	26,925	38,166	11,680	23,255	(11,575)	6,526	10,711	(4,185)	5,154	12,544	(7,390)	55.9%	46.1%
1999	15,496	393	98	15,889	15,594	29,381	47,778	13,492	32,183	(18,691)	7,511	14,534	(7,023)	5,981	17,649	(11,668)	55.7%	45.2%
2000	17,747	513	(107)	18,259	17,639	35,382	63,886	17,123	46,247	(29,124)	9,498	20,431	(10,933)	7,625	25,816	(18,191)	55.5%	44.2%
2001	19,880	604	62	20,484	19,943	41,488	92,058	21,003	72,115	(51,112)	11,627	30,696	(19,069)	9,376	41,419	(32,043)	55.4%	42.6%
2002	16,686	710	(57)	17,396	16,629	38,607	109,594	21,211	92,964	(71,753)	11,700	37,843	(26,143)	9,511	55,121	(45,610)	55.2%	40.7%
2003	17,000	826	8	17,826	17,008	42,287	112,703	24,461	95,695	(71,234)	13,541	38,316	(24,775)	10,919	57,379	(46,460)	55.4%	40.0%
2004	14,216	1,073	164	15,288	14,380	42,085	124,117	26,796	109,737	(82,941)	14,889	41,722	(26,833)	11,908	68,015	(56,108)	55.6%	38.0%
2005	12,313	1,324	29	13,637	12,341	44,082	114,464	30,445	102,123	(71,678)	17,090	39,028	(21,938)	13,355	63,095	(49,740)	56.1%	38.2%
2006	8,723	1,844	(261)	10,566	8,462	45,442	132,482	34,875	124,020	(89,145)	19,908	45,596	(25,688)	14,967	78,424	(63,457)	57.1%	36.8%
2007	4,213	4,013	185	8,225	4,398	49,281	148,952	41,056	144,555	(103,499)	24,187	53,049	(28,862)	16,869	91,506	(74,636)	58.9%	36.7%
2008		1,657	1,129	1,657	1,129	53,414	169,630	25,050	83,686	(58,636)	15,718	31,552	(15,834)	9,332	52,134	(42,802)	62.7%	37.7%
<b>Total</b>	<b>406,948</b>	<b>16,506</b>	<b>1,774</b>	<b>423,454</b>	<b>423,454</b>	<b>820,977</b>	<b>1,619,630</b>	<b>370,816</b>	<b>1,126,093</b>	<b>(755,276)</b>	<b>213,532</b>	<b>469,164</b>	<b>(255,632)</b>	<b>157,284</b>	<b>656,929</b>	<b>(499,645)</b>	<b>57.6%</b>	<b>41.7%</b>
<b>Excl Prior</b>	<b>406,948</b>	<b>16,380</b>	<b>1,774</b>	<b>423,328</b>	<b>423,454</b>	<b>818,058</b>	<b>1,617,243</b>	<b>368,023</b>	<b>1,123,706</b>	<b>(755,683)</b>	<b>211,728</b>	<b>467,433</b>	<b>(255,705)</b>	<b>156,295</b>	<b>656,273</b>	<b>(499,978)</b>	<b>57.5%</b>	<b>41.6%</b>



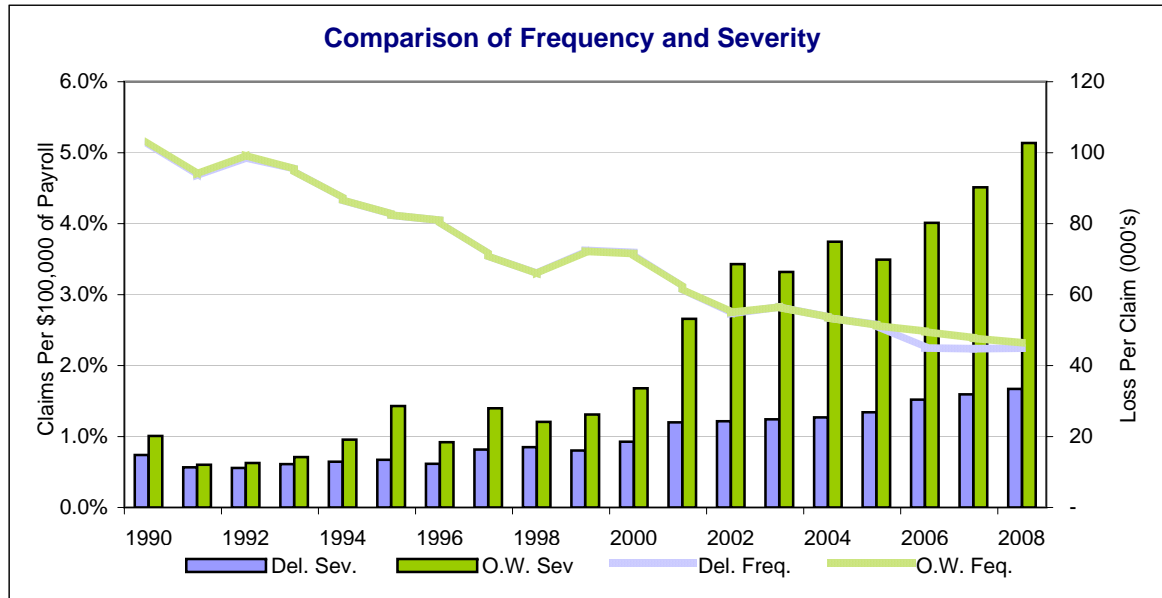
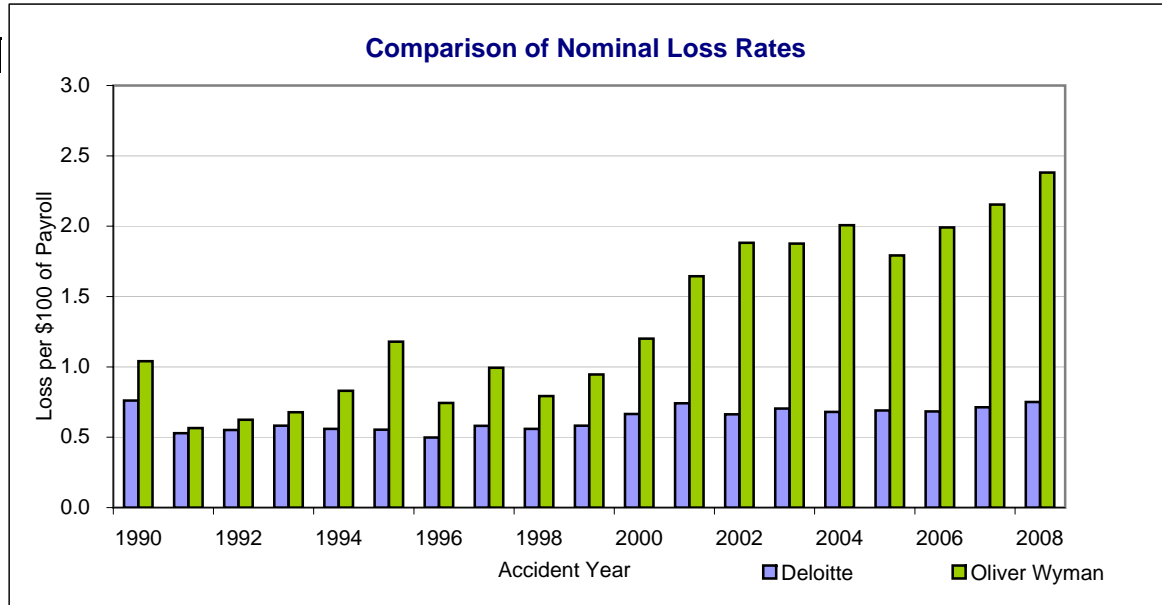


# Ohio Bureau of Workers' Compensation

## Public Employers - State Agencies - Medical on Lost Time - Total

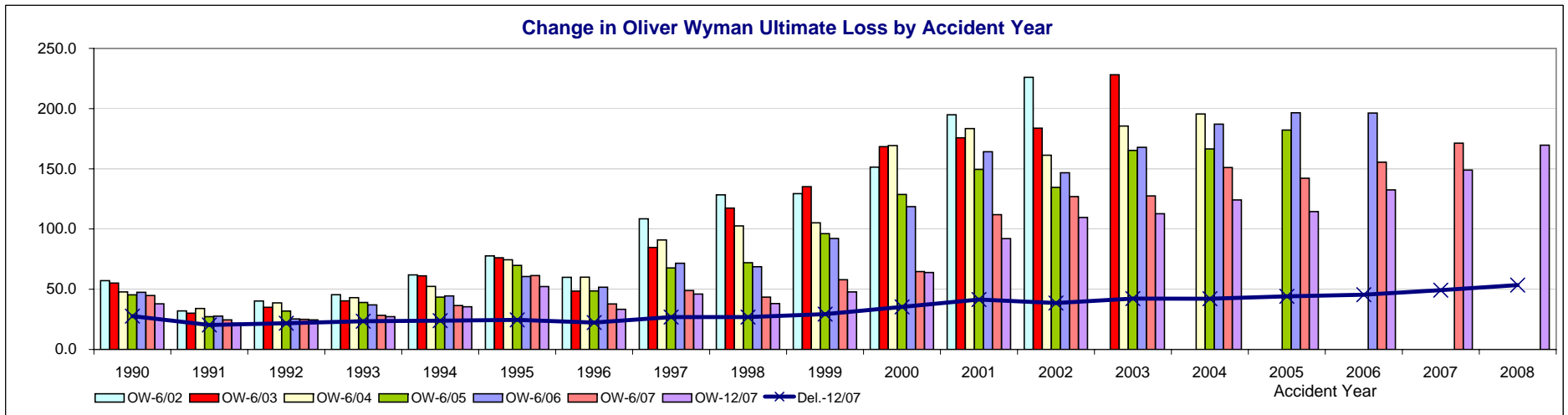
SUMMARY 2  
EXHIBIT 34  
SHEET 2

Accident Year	Ult. Loss Rates		Ult. Frequency		Ult. Severity	
	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman
Prior						
1978	0.717	0.667	6.81%	6.81%	10,531	9,792
1979	0.632	0.606	6.08%	6.08%	10,402	9,970
1980	0.595	0.585	6.78%	6.78%	8,767	8,628
1981	0.582	0.617	6.15%	6.15%	9,470	10,041
1982	0.704	0.677	6.17%	6.17%	11,421	10,973
1983	0.600	0.519	6.20%	6.20%	9,673	8,372
1984	0.630	0.603	6.20%	6.20%	10,160	9,730
1985	0.565	0.492	6.33%	6.33%	8,928	7,772
1986	0.565	0.576	6.21%	6.21%	9,111	9,275
1987	0.667	0.650	5.80%	5.81%	11,493	11,184
1988	0.716	0.966	5.93%	5.94%	12,068	16,271
1989	0.689	0.800	5.69%	5.70%	12,106	14,029
1990	0.761	1.041	5.15%	5.16%	14,788	20,156
1991	0.529	0.565	4.66%	4.69%	11,338	12,055
1992	0.551	0.624	4.94%	4.97%	11,156	12,546
1993	0.582	0.677	4.76%	4.76%	12,223	14,221
1994	0.559	0.830	4.34%	4.34%	12,881	19,113
1995	0.554	1.179	4.12%	4.13%	13,441	28,571
1996	0.498	0.744	4.04%	4.04%	12,321	18,411
1997	0.581	0.994	3.56%	3.56%	16,340	27,943
1998	0.559	0.792	3.29%	3.28%	17,015	24,140
1999	0.582	0.947	3.63%	3.61%	16,051	26,208
2000	0.665	1.201	3.59%	3.58%	18,527	33,589
2001	0.741	1.645	3.09%	3.09%	23,972	53,151
2002	0.663	1.883	2.73%	2.75%	24,325	68,582
2003	0.704	1.877	2.83%	2.83%	24,866	66,374
2004	0.681	2.007	2.68%	2.68%	25,405	74,905
2005	0.690	1.792	2.57%	2.57%	26,814	69,838
2006	0.683	1.991	2.25%	2.48%	30,392	80,243
2007	0.713	2.154	2.24%	2.39%	31,872	90,219
2008	0.750	2.382	2.25%	2.32%	33,408	102,744



**Ohio Bureau of Workers' Compensation**  
**Public Employers - State Agencies - Medical on Lost Time - Total (000's)**  
**Change in Oliver Wyman Ultimate Loss Estimates**

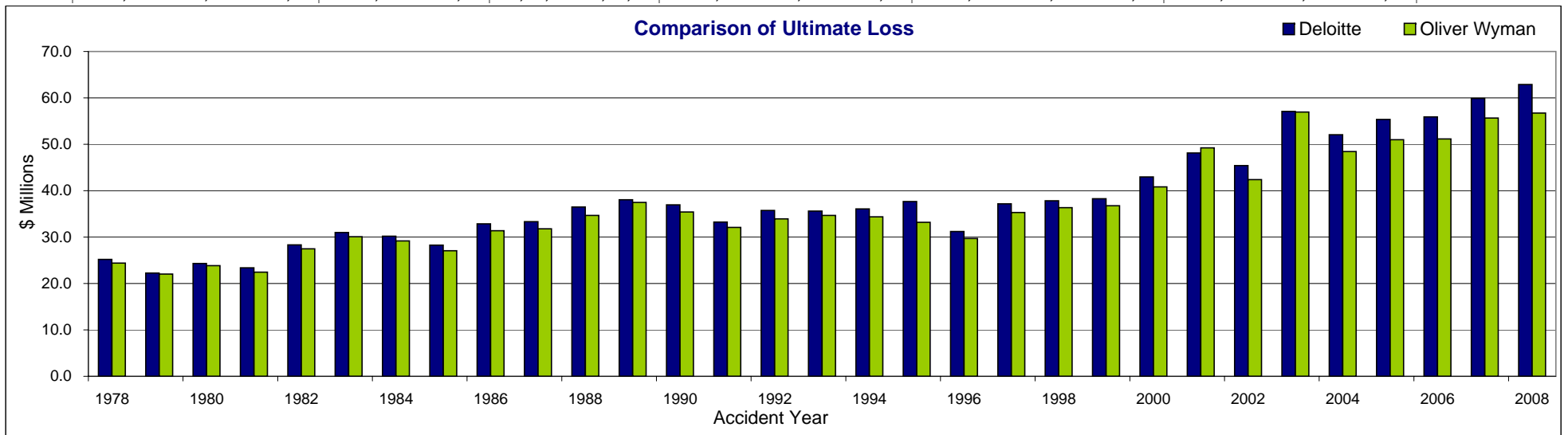
Accident Year	Oliver Wyman Ultimate Loss by Evaluation Date							Change in Oliver Wyman Ultimate Loss						
	6/30/2008	6/30/2007	6/30/2006	6/30/2005	6/30/2004	6/30/2003	6/30/2002	6/30/08 - 6/30/07	6/30/07 - 6/30/06	6/30/06 - 6/30/05	6/30/05 - 6/30/04	6/30/04 - 6/30/03	6/30/03 - 6/30/02	Cum. Change
1978	10,360	10,239	10,258	10,465	11,164	12,889	12,204	121	(19)	(207)	(699)	(1,725)	685	(1,844)
1979	9,980	10,290	10,804	10,907	9,960	10,655	11,351	(310)	(513)	(103)	946	(694)	(696)	(1,370)
1980	10,215	10,988	10,825	11,709	12,457	14,238	11,933	(773)	163	(884)	(747)	(1,781)	2,305	(1,717)
1981	11,276	12,504	11,022	10,752	10,663	13,106	11,930	(1,228)	1,481	270	90	(2,444)	1,177	(654)
1982	13,957	14,066	15,673	15,318	15,588	16,180	16,777	(109)	(1,607)	355	(270)	(591)	(598)	(2,820)
1983	11,277	11,536	12,045	12,644	14,283	15,653	15,959	(259)	(509)	(599)	(1,639)	(1,370)	(306)	(4,682)
1984	13,963	14,743	14,759	16,639	18,131	17,667	20,783	(780)	(16)	(1,881)	(1,491)	463	(3,116)	(6,821)
1985	12,031	12,495	12,636	15,540	13,577	14,094	16,098	(464)	(140)	(2,904)	1,963	(516)	(2,004)	(4,066)
1986	15,220	16,141	19,937	20,008	21,572	18,066	17,915	(921)	(3,796)	(71)	(1,564)	3,506	151	(2,695)
1987	18,924	18,441	23,646	22,684	26,706	25,826	28,682	483	(5,205)	962	(4,022)	879	(2,856)	(9,758)
1988	30,833	31,425	34,775	35,410	39,317	41,843	33,896	(592)	(3,350)	(635)	(3,907)	(2,525)	7,947	(3,063)
1989	26,739	29,125	31,344	38,121	39,999	35,939	37,004	(2,386)	(2,199)	(6,776)	(1,879)	4,060	(1,065)	(10,266)
1990	37,934	44,772	47,465	45,371	47,764	55,179	57,173	(6,838)	(2,693)	2,094	(2,393)	(7,416)	(1,994)	(19,239)
1991	21,771	24,567	27,717	27,202	33,965	30,157	31,989	(2,796)	(3,150)	515	(6,763)	3,808	(1,833)	(10,219)
1992	24,604	25,065	25,331	31,884	38,637	35,054	40,273	(461)	(266)	(6,553)	(6,752)	3,583	(5,219)	(15,669)
1993	27,234	28,295	36,985	39,000	43,018	40,304	45,484	(1,061)	(8,689)	(2,016)	(4,017)	2,714	(5,180)	(18,250)
1994	35,475	36,440	44,452	43,480	52,364	61,135	61,879	(965)	(8,013)	972	(8,884)	(8,771)	(745)	(26,405)
1995	52,256	61,394	60,629	69,810	74,496	76,156	77,754	(9,138)	765	(9,182)	(4,686)	(1,659)	(1,598)	(25,498)
1996	33,398	37,749	51,710	48,536	60,043	48,422	59,899	(4,351)	(13,961)	3,174	(11,507)	11,621	(11,477)	(26,501)
1997	45,966	48,950	71,577	67,662	90,908	84,755	108,483	(2,984)	(22,626)	3,915	(23,246)	6,153	(23,728)	(62,516)
1998	38,166	43,511	68,713	72,024	102,562	117,332	128,355	(5,345)	(25,202)	(3,311)	(30,538)	(14,770)	(11,023)	(90,189)
1999	47,778	57,905	92,141	96,111	105,107	135,120	129,437	(10,127)	(34,236)	(3,970)	(8,997)	(30,013)	5,684	(81,659)
2000	63,886	64,736	118,628	128,777	169,265	168,432	151,453	(850)	(53,892)	(10,148)	(40,488)	832	16,979	(87,567)
2001	92,058	111,903	164,141	149,538	183,383	175,716	194,896	(19,845)	(52,238)	14,602	(33,845)	7,667	(19,180)	(102,838)
2002	109,594	126,938	146,737	134,657	161,259	183,783	226,039	(17,344)	(19,800)	12,080	(26,601)	(22,524)	(42,257)	(116,446)
2003	112,703	127,490	167,875	165,301	185,555	228,054		(14,787)	(40,384)	2,574	(20,255)	(42,499)		(115,351)
2004	124,117	151,096	187,036	166,511	195,571			(26,979)	(35,939)	20,525	(29,060)			(71,454)
2005	114,464	142,166	196,585	182,242				(27,702)	(54,419)	14,343				(67,778)
2006	132,482	155,543	196,364					(23,061)	(40,821)					(63,882)
2007	148,952	171,316						(22,364)						(22,364)
2008	169,630													
78-02	814,894	904,217	1,163,949	1,174,249	1,396,188	1,447,700	1,547,645	(89,323)	(259,732)	(10,301)	(221,939)	(51,512)	(99,945)	
78-03	927,597	1,031,707	1,331,823	1,339,550	1,581,743	1,675,754		(104,110)	(300,116)	(7,727)	(242,193)	(94,011)		
78-04	1,051,714	1,182,803	1,518,859	1,506,061	1,777,315			(131,089)	(336,055)	12,798	(271,253)			
78-05	1,166,179	1,324,970	1,715,444	1,688,303				(158,791)	(390,474)	27,141				
78-06	1,298,661	1,480,513	1,911,808					(181,852)	(431,296)					
78-07	1,447,613	1,651,829						(204,216)						(1,073,580)
78-08	1,617,243													



**Ohio Bureau of Workers' Compensation  
Public Employers - State Agencies - Compensation - Total (000's)**

SUMMARY 2  
EXHIBIT 35  
SHEET 1

Accident Year	1/1/08-6/30/08			Estimated Paid		Ultimate Loss		Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
	Paid Losses @ 12/07	Estimated Payments		Loss @ 6/30/2008		Oliver Wyman		Oliver Wyman			Oliver Wyman			Oliver Wyman			Oliver Wyman	
		Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman
Prior		575		575	12,462	6,845	11,887	6,845	5,042	8,171	4,726	3,445	3,715	2,119	1,596	68.7%	69.0%	
1978	21,750	137	108	21,887	25,205	24,398	3,318	2,539	779	2,202	1,779	423	1,116	760	356	66.4%	70.1%	
1979	19,388	103	105	19,491	22,264	22,029	2,773	2,536	237	1,820	1,752	68	953	784	169	65.6%	69.1%	
1980	20,986	110	116	21,096	24,300	23,855	3,204	2,753	451	2,095	1,916	179	1,109	837	272	65.4%	69.6%	
1981	19,954	111	93	20,065	23,377	22,452	3,312	2,405	907	2,140	1,667	473	1,172	738	434	64.6%	69.3%	
1982	23,878	144	141	24,022	28,323	27,462	4,301	3,444	857	2,746	2,324	422	1,556	1,120	436	63.8%	67.5%	
1983	25,251	179	163	25,430	30,990	30,072	5,560	4,658	902	3,482	3,054	428	2,078	1,604	474	62.6%	65.6%	
1984	24,845	176	189	25,021	30,193	29,172	5,172	4,138	1,034	3,225	2,719	506	1,947	1,419	528	62.3%	65.7%	
1985	23,324	161	131	23,485	28,270	27,060	4,785	3,605	1,180	2,983	2,395	588	1,802	1,210	592	62.3%	66.4%	
1986	25,717	230	239	25,947	32,853	31,387	6,907	5,431	1,476	4,229	3,572	657	2,677	1,859	818	61.2%	65.8%	
1987	27,272	197	151	27,469	33,337	31,784	5,869	4,361	1,508	3,626	2,827	799	2,243	1,534	709	61.8%	64.8%	
1988	28,910	242	218	29,152	36,492	34,673	7,340	5,545	1,795	4,474	3,589	885	2,866	1,956	910	61.0%	64.7%	
1989	29,402	270	305	29,672	38,039	37,468	8,367	7,761	606	5,035	4,855	180	3,332	2,906	426	60.2%	62.6%	
1990	27,327	307	329	27,634	36,958	35,407	9,324	7,751	1,573	5,587	4,966	621	3,738	2,785	953	59.9%	64.1%	
1991	25,106	250	288	25,356	33,237	32,075	7,882	6,681	1,201	4,720	4,192	528	3,162	2,489	673	59.9%	62.7%	
1992	26,111	277	306	26,388	35,740	33,937	9,352	7,520	1,832	5,526	4,643	883	3,826	2,877	949	59.1%	61.7%	
1993	24,132	309	312	24,441	35,612	34,673	11,171	10,229	942	6,517	6,189	328	4,654	4,040	614	58.3%	60.5%	
1994	23,880	316	363	24,196	36,068	34,359	11,872	10,116	1,756	6,854	6,146	708	5,018	3,970	1,048	57.7%	60.8%	
1995	23,689	364	321	24,053	37,659	33,190	13,606	9,180	4,426	7,830	5,704	2,126	5,776	3,476	2,300	57.6%	62.1%	
1996	20,148	288	373	20,436	31,202	29,694	10,766	9,173	1,594	6,191	5,819	372	4,576	3,354	1,222	57.5%	63.4%	
1997	21,321	405	435	21,727	37,175	35,313	15,448	13,557	1,891	8,666	8,283	383	6,782	5,274	1,508	56.1%	61.1%	
1998	21,607	526	586	22,134	37,823	36,355	15,690	14,162	1,528	8,722	8,527	195	6,968	5,635	1,333	55.6%	60.2%	
1999	21,464	549	525	22,014	38,282	36,758	16,268	14,769	1,500	9,199	9,012	187	7,069	5,757	1,312	56.5%	61.0%	
2000	22,575	656	663	23,230	42,959	40,819	19,728	17,582	2,146	11,126	10,959	167	8,602	6,623	1,979	56.4%	62.3%	
2001	24,510	874	955	25,384	48,125	49,228	22,741	23,763	(1,022)	12,898	14,530	(1,632)	9,843	9,233	610	56.7%	61.1%	
2002	20,680	1,132	917	21,812	45,411	42,396	23,599	20,799	2,801	13,616	12,811	805	9,984	7,988	1,996	57.7%	61.6%	
2003	22,433	1,615	1,578	24,048	57,088	56,945	33,040	32,933	107	19,008	19,384	(376)	14,033	13,549	483	57.5%	58.9%	
2004	16,188	1,913	1,494	18,102	52,072	48,438	33,970	30,756	3,214	20,017	18,665	1,352	13,954	12,091	1,863	58.9%	60.7%	
2005	13,876	2,129	1,808	16,005	55,354	50,986	39,349	35,303	4,047	23,646	21,665	1,981	15,703	13,638	2,065	60.1%	61.4%	
2006	7,428	2,573	2,496	10,001	55,904	51,166	45,904	41,242	4,661	28,169	25,529	2,640	17,734	15,713	2,021	61.4%	61.9%	
2007	3,309	3,128	2,618	6,437	59,898	55,663	53,461	49,736	3,725	33,595	31,507	2,088	19,866	18,229	1,637	62.8%	63.3%	
2008	-	1,118	797	1,118	62,882	56,718	30,323	27,562	2,761	19,249	17,429	1,820	11,074	10,133	941	63.5%	63.2%	
<b>Total</b>	<b>656,460</b>	<b>21,367</b>	<b>19,124</b>	<b>677,826</b>	<b>1,205,556</b>	<b>1,142,776</b>	<b>496,288</b>	<b>438,833</b>	<b>57,455</b>	<b>297,363</b>	<b>273,135</b>	<b>24,228</b>	<b>198,925</b>	<b>165,698</b>	<b>33,226</b>	<b>59.9%</b>	<b>62.2%</b>	
<b>Excl Prior</b>	<b>656,460</b>	<b>20,792</b>	<b>19,124</b>	<b>677,251</b>	<b>1,193,094</b>	<b>1,135,931</b>	<b>484,401</b>	<b>431,988</b>	<b>52,413</b>	<b>289,192</b>	<b>268,409</b>	<b>20,783</b>	<b>195,209</b>	<b>163,579</b>	<b>31,630</b>	<b>59.7%</b>	<b>62.1%</b>	

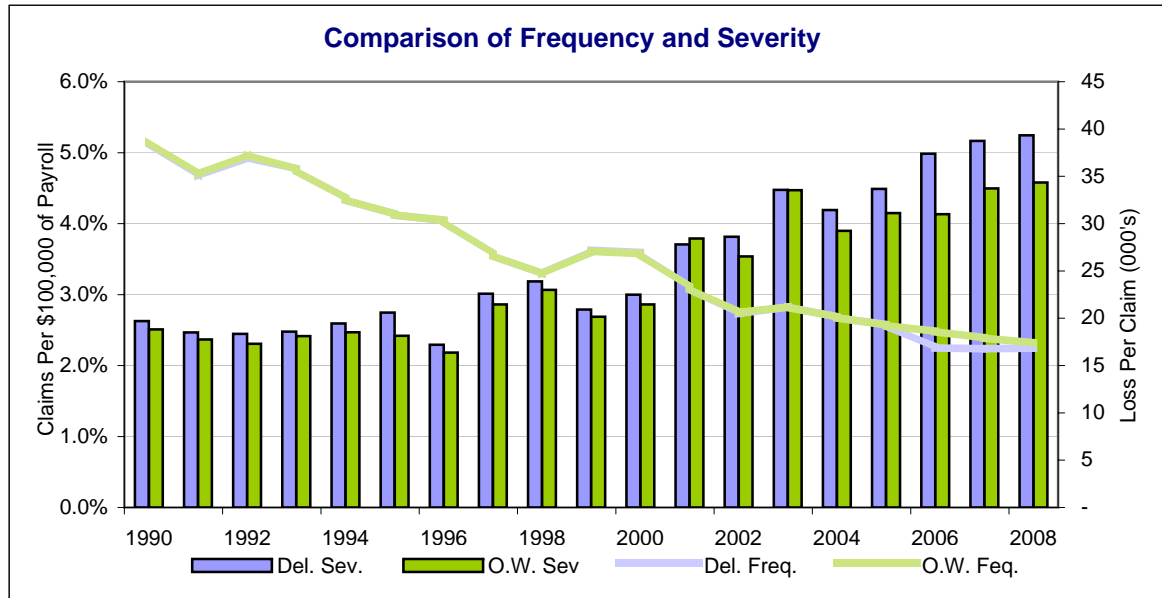
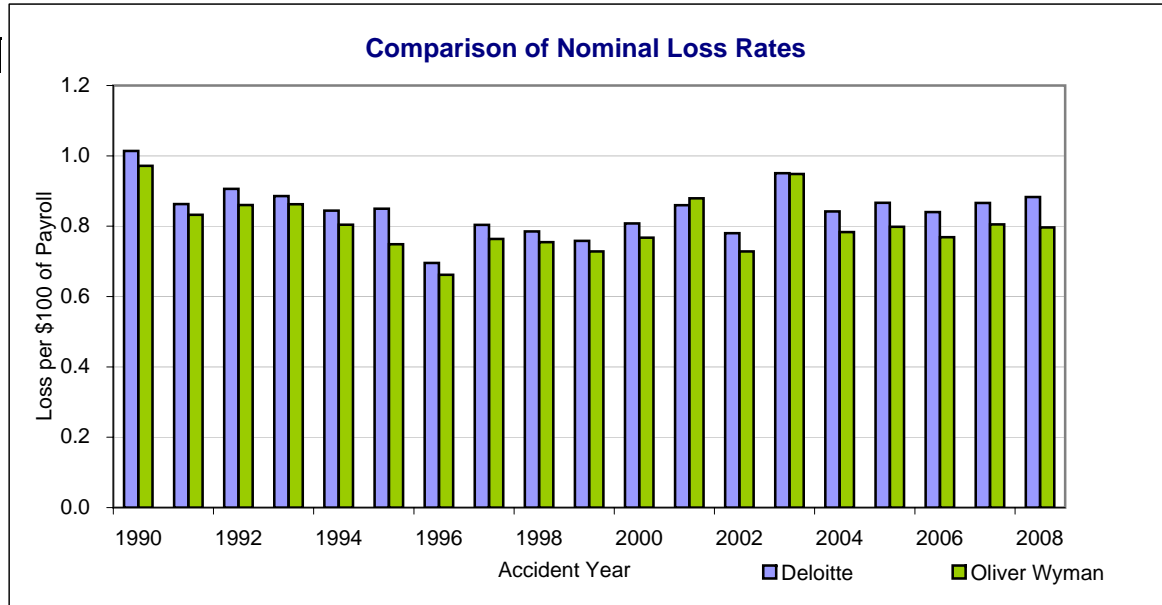


# Ohio Bureau of Workers' Compensation

## Public Employers - State Agencies - Compensation - Total

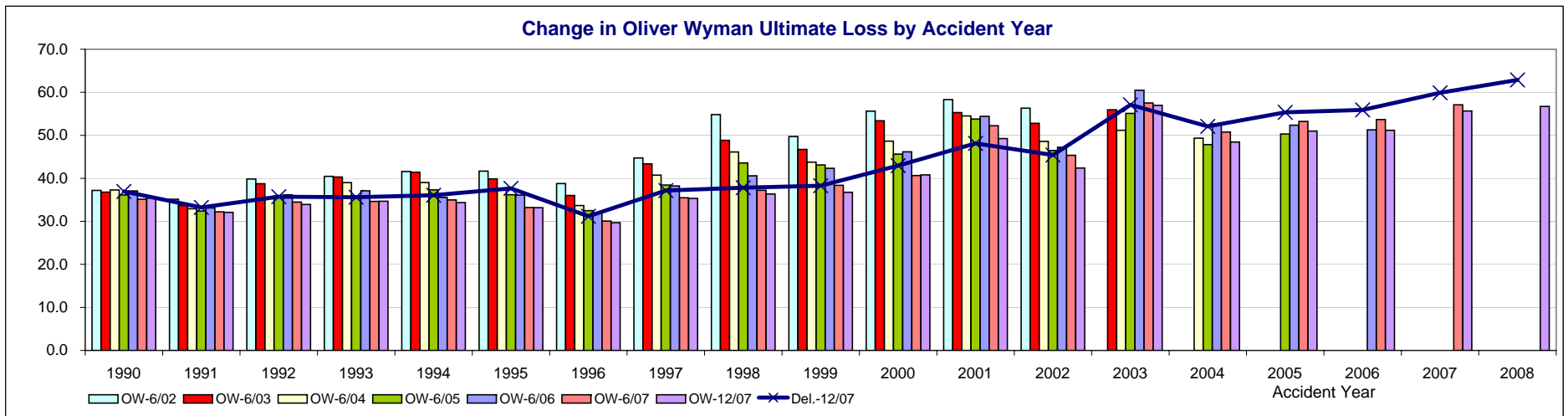
SUMMARY 2  
EXHIBIT 35  
SHEET 2

Accident Year	Ult. Loss Rates		Ult. Frequency		Ult. Severity	
	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman
Prior						
1978	1.623	1.571	6.81%	6.81%	23,824	23,060
1979	1.352	1.338	6.08%	6.08%	22,242	22,007
1980	1.392	1.367	6.78%	6.78%	20,524	20,148
1981	1.280	1.229	6.15%	6.15%	20,816	19,993
1982	1.374	1.332	6.17%	6.17%	22,284	21,590
1983	1.426	1.384	6.20%	6.20%	23,003	22,325
1984	1.305	1.260	6.20%	6.20%	21,045	20,329
1985	1.157	1.107	6.33%	6.33%	18,267	17,480
1986	1.242	1.187	6.21%	6.21%	20,019	19,127
1987	1.145	1.092	5.80%	5.81%	19,724	18,785
1988	1.144	1.087	5.93%	5.94%	19,287	18,297
1989	1.139	1.121	5.69%	5.70%	20,005	19,658
1990	1.014	0.972	5.15%	5.16%	19,709	18,814
1991	0.863	0.833	4.66%	4.69%	18,508	17,760
1992	0.906	0.860	4.94%	4.97%	18,346	17,306
1993	0.886	0.862	4.76%	4.76%	18,590	18,106
1994	0.844	0.804	4.34%	4.34%	19,445	18,512
1995	0.850	0.749	4.12%	4.13%	20,599	18,147
1996	0.695	0.662	4.04%	4.04%	17,197	16,369
1997	0.804	0.764	3.56%	3.56%	22,596	21,467
1998	0.785	0.755	3.29%	3.28%	23,903	22,995
1999	0.758	0.728	3.63%	3.61%	20,914	20,163
2000	0.808	0.768	3.59%	3.58%	22,494	21,461
2001	0.860	0.879	3.09%	3.09%	27,807	28,423
2002	0.780	0.728	2.73%	2.75%	28,612	26,530
2003	0.951	0.948	2.83%	2.83%	33,569	33,536
2004	0.842	0.783	2.68%	2.68%	31,434	29,232
2005	0.866	0.798	2.57%	2.57%	33,671	31,108
2006	0.840	0.769	2.25%	2.48%	37,389	30,991
2007	0.866	0.805	2.24%	2.39%	38,739	33,715
2008	0.883	0.796	2.25%	2.32%	39,330	34,354



**Ohio Bureau of Workers' Compensation  
Public Employers - State Agencies - Compensation - Total (000's)  
Change in Oliver Wyman Ultimate Loss Estimates**

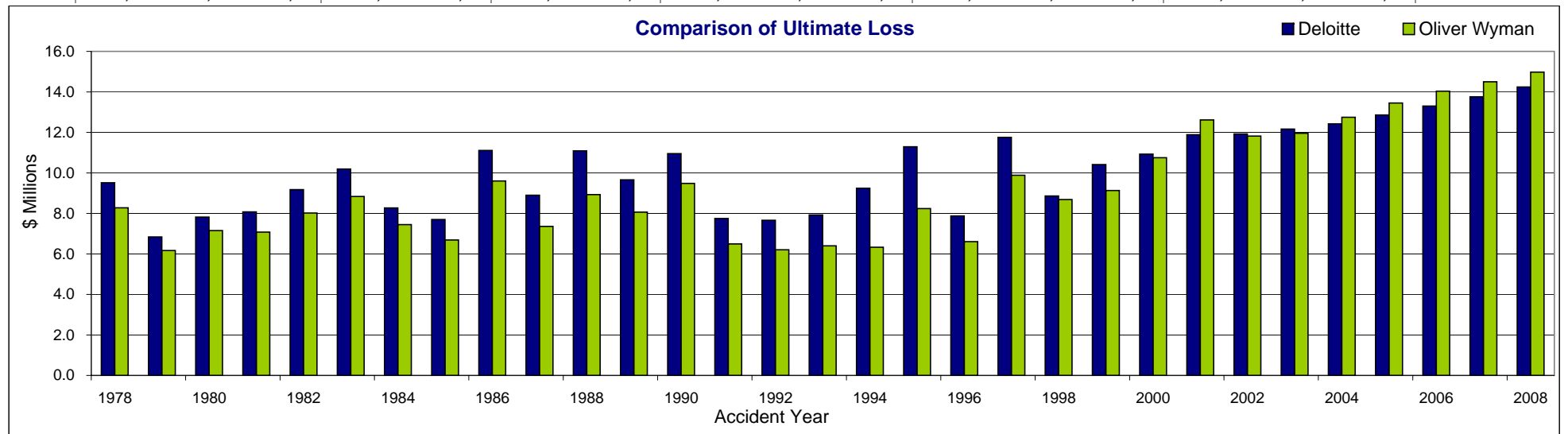
Accident Year	Oliver Wyman Ultimate Loss by Evaluation Date							Change in Oliver Wyman Ultimate Loss						
	6/30/2008	6/30/2007	6/30/2006	6/30/2005	6/30/2004	6/30/2003	6/30/2002	6/30/08 - 6/30/07	6/30/07 - 6/30/06	6/30/06 - 6/30/05	6/30/05 - 6/30/04	6/30/04 - 6/30/03	6/30/03 - 6/30/02	Cum. Change
1978	24,398	24,287	25,350	24,200	24,599	24,297	24,160	111	(1,064)	1,150	(399)	302	137	237
1979	22,029	21,946	22,953	22,077	22,402	22,540	22,379	83	(1,007)	876	(324)	(138)	160	(350)
1980	23,855	23,777	25,073	23,873	24,123	24,294	24,520	78	(1,296)	1,200	(250)	(170)	(226)	(664)
1981	22,452	22,285	23,349	22,304	22,533	22,475	22,533	167	(1,065)	1,046	(229)	58	(58)	(81)
1982	27,462	27,394	28,732	27,503	27,703	27,848	27,833	68	(1,338)	1,229	(200)	(144)	15	(371)
1983	30,072	29,850	31,359	30,240	30,513	30,756	31,022	222	(1,509)	1,119	(273)	(243)	(266)	(950)
1984	29,172	29,054	30,362	29,163	29,782	32,306	30,625	118	(1,308)	1,199	(619)	(2,524)	1,681	(1,453)
1985	27,060	26,869	28,901	27,913	28,415	28,599	28,563	191	(2,032)	987	(502)	(184)	36	(1,503)
1986	31,387	31,432	32,937	31,582	31,726	31,995	33,415	(45)	(1,505)	1,355	(144)	(269)	(1,420)	(2,029)
1987	31,784	31,624	32,987	31,986	32,296	33,014	32,747	160	(1,363)	1,001	(311)	(718)	267	(963)
1988	34,673	34,593	36,076	34,562	34,803	35,688	36,408	80	(1,482)	1,513	(241)	(885)	(721)	(1,735)
1989	37,468	37,471	38,658	37,868	40,803	38,516	39,146	(3)	(1,187)	790	(2,936)	2,287	(630)	(1,678)
1990	35,407	35,129	37,065	36,121	37,288	36,778	37,193	278	(1,935)	944	(1,167)	510	(415)	(1,786)
1991	32,075	32,212	33,114	32,412	32,917	33,663	35,142	(137)	(903)	702	(506)	(745)	(1,479)	(3,067)
1992	33,937	34,485	36,162	35,949	35,592	38,738	39,849	(548)	(1,677)	213	357	(3,146)	(1,111)	(5,912)
1993	34,673	34,655	37,105	35,921	38,987	40,312	40,459	18	(2,449)	1,183	(3,066)	(1,324)	(147)	(5,785)
1994	34,359	34,995	35,572	37,309	39,029	41,414	41,579	(636)	(578)	(1,737)	(1,720)	(2,385)	(165)	(7,220)
1995	33,190	33,225	36,115	36,212	37,590	39,856	41,663	(35)	(2,889)	(97)	(1,378)	(2,267)	(1,806)	(8,472)
1996	29,694	30,065	31,950	32,504	33,678	36,009	38,771	(371)	(1,886)	(553)	(1,174)	(2,331)	(2,762)	(9,077)
1997	35,313	35,473	38,226	38,430	40,756	43,354	44,724	(160)	(2,753)	(204)	(2,326)	(2,598)	(1,370)	(9,411)
1998	36,355	37,241	40,573	43,568	46,134	48,821	54,803	(886)	(3,332)	(2,995)	(2,567)	(2,687)	(5,981)	(18,448)
1999	36,758	38,381	42,326	43,114	43,763	46,704	49,696	(1,623)	(3,945)	(789)	(649)	(2,941)	(2,992)	(12,938)
2000	40,819	40,664	46,171	45,631	48,643	53,375	55,634	155	(5,506)	539	(3,012)	(4,732)	(2,259)	(14,814)
2001	49,228	52,230	54,411	53,782	54,495	55,290	58,311	(3,002)	(2,181)	630	(714)	(795)	(3,021)	(9,083)
2002	42,396	45,346	47,220	46,464	48,581	52,797	56,295	(2,950)	(1,874)	755	(2,117)	(4,216)	(3,497)	(13,899)
2003	56,945	57,532	60,489	55,091	51,176	55,936		(587)		5,398	3,916	(4,760)		1,009
2004	48,438	50,769	52,676	47,832	49,342			(2,331)	(1,908)	4,844	(1,510)			(905)
2005	50,986	53,225	52,358	50,305				(2,239)	867	2,053				681
2006	51,166	53,662	51,254					(2,496)	2,408					(88)
2007	55,663	57,078						(1,415)						(1,415)
2008	56,718													
78-02	816,016	824,683	872,746	860,688	887,153	919,439	947,468	(8,667)	(48,063)	12,058	(26,465)	(32,286)	(28,029)	
78-03	872,960	882,214	933,235	915,780	938,329	975,375		(9,254)	(51,021)	17,456	(22,549)	(37,046)		
78-04	921,398	932,983	985,912	963,612	987,671			(11,585)	(52,929)	22,300	(24,059)			
78-05	972,384	986,208	1,038,270	1,013,917				(13,824)	(52,062)	24,353				
78-06	1,023,550	1,039,870	1,089,524					(16,320)	(49,654)					
78-07	1,079,213	1,096,948						(17,735)						(132,171)
78-08	1,135,931													



**Ohio Bureau of Workers' Compensation  
Public Employers - State Agencies - Compensation - Permanent Total Disability (000's)**

SUMMARY 2  
EXHIBIT 36  
SHEET 1

Accident Year	1/1/08-6/30/08			Estimated Paid Loss @ 6/30/2008		Ultimate Loss		Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
	Paid Losses @ 12/07	Estimated Payments		Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman
		Deloitte	Oliver Wyman															
Prior		433		433		9,749	4,111	9,316	4,111	5,205	6,404	3,024	3,380	2,912	1,087	1,825	68.7%	73.6%
1978	6,890	102	71	6,992	6,962	9,515	8,274	2,523	1,312	1,211	1,670	980	690	853	332	521	66.2%	74.7%
1979	4,810	71	73	4,881	4,882	6,841	6,167	1,960	1,285	675	1,286	948	338	674	337	337	65.6%	73.8%
1980	5,338	79	90	5,417	5,428	7,820	7,151	2,403	1,723	680	1,559	1,259	300	844	464	380	64.9%	73.1%
1981	5,345	84	76	5,429	5,421	8,073	7,075	2,644	1,654	990	1,692	1,196	496	952	458	494	64.0%	72.3%
1982	5,878	101	93	5,979	5,971	9,176	8,017	3,197	2,046	1,151	2,018	1,457	561	1,179	589	590	63.1%	71.2%
1983	6,299	117	109	6,417	6,408	10,192	8,837	3,775	2,429	1,346	2,354	1,709	645	1,421	720	701	62.4%	70.4%
1984	4,910	108	119	5,018	5,029	8,273	7,449	3,255	2,420	835	2,006	1,686	320	1,249	734	515	61.6%	69.7%
1985	4,363	106	102	4,469	4,465	7,700	6,686	3,231	2,221	1,010	1,974	1,535	439	1,256	686	570	61.1%	69.1%
1986	5,977	163	160	6,140	6,137	11,107	9,602	4,967	3,465	1,502	3,012	2,375	637	1,955	1,090	865	60.6%	68.5%
1987	4,521	138	119	4,659	4,640	8,900	7,362	4,241	2,722	1,519	2,553	1,849	704	1,688	873	815	60.2%	67.9%
1988	5,280	181	161	5,461	5,441	11,088	8,930	5,627	3,489	2,138	3,364	2,351	1,013	2,263	1,138	1,125	59.8%	67.4%
1989	4,273	168	169	4,441	4,441	9,657	8,062	5,216	3,621	1,595	3,098	2,432	666	2,118	1,189	929	59.4%	67.2%
1990	4,452	202	218	4,654	4,670	10,949	9,483	6,295	4,813	1,482	3,718	3,223	495	2,578	1,590	988	59.1%	67.0%
1991	2,866	143	159	3,009	3,025	7,752	6,491	4,743	3,466	1,277	2,786	2,311	475	1,957	1,155	802	58.7%	66.7%
1992	2,553	138	126	2,691	2,679	7,661	6,207	4,970	3,528	1,442	2,898	2,336	562	2,072	1,192	880	58.3%	66.2%
1993	1,895	151	140	2,046	2,035	7,922	6,401	5,875	4,366	1,509	3,393	2,847	546	2,482	1,519	963	57.7%	65.2%
1994	2,256	153	111	2,409	2,367	9,245	6,330	6,836	3,963	2,873	3,902	2,544	1,358	2,934	1,419	1,515	57.1%	64.2%
1995	2,815	191	167	3,006	2,982	11,289	8,241	8,283	5,259	3,024	4,656	3,313	1,343	3,627	1,946	1,681	56.2%	63.0%
1996	1,299	125	143	1,424	1,442	7,874	6,605	6,450	5,163	1,287	3,578	3,212	366	2,871	1,951	920	55.5%	62.2%
1997	2,187	175	185	2,362	2,372	11,757	9,883	9,395	7,511	1,884	5,121	4,607	514	4,274	2,904	1,370	54.5%	61.3%
1998	1,080	141	203	1,221	1,283	8,860	8,682	7,639	7,399	240	4,091	4,467	(376)	3,548	2,932	616	53.6%	60.4%
1999	1,035	148	167	1,183	1,201	10,412	9,129	9,229	7,928	1,301	4,860	4,695	165	4,369	3,233	1,136	52.7%	59.2%
2000	882	128	115	1,010	997	10,929	10,747	9,919	9,750	169	5,121	5,643	(522)	4,798	4,107	691	51.6%	57.9%
2001	1,009	129	141	1,138	1,150	11,884	12,613	10,746	11,463	(717)	5,415	6,437	(1,022)	5,331	5,026	305	50.4%	56.2%
2002	454	123	165	577	618	11,925	11,818	11,348	11,200	148	5,578	6,116	(538)	5,770	5,084	686	49.2%	54.6%
2003	167	78	98	245	265	12,166	11,958	11,921	11,693	228	5,710	6,205	(495)	6,211	5,488	723	47.9%	53.1%
2004	75	45	55	120	129	12,423	12,750	12,304	12,621	(317)	5,694	6,471	(777)	6,609	6,150	459	46.3%	51.3%
2005	7	28	23	35	30	12,858	13,453	12,823	13,423	(600)	5,702	6,604	(902)	7,121	6,819	302	44.5%	49.2%
2006		9	3	9	3	13,299	14,033	13,289	14,030	(741)	5,659	6,588	(929)	7,630	7,442	188	42.6%	47.0%
2007		2	-	2	-	13,760	14,497	13,758	14,497	(739)	5,591	6,485	(894)	8,167	8,012	155	40.6%	44.7%
2008		0	-	0	-	14,244	14,976	7,122	7,488	(366)	2,758	3,190	(432)	4,364	4,298	66	38.7%	42.6%
<b>Total</b>	<b>88,915</b>	<b>3,962</b>	<b>3,559</b>	<b>92,877</b>	<b>92,877</b>	<b>325,297</b>	<b>292,021</b>	<b>225,298</b>	<b>192,059</b>	<b>33,239</b>	<b>119,221</b>	<b>110,095</b>	<b>9,126</b>	<b>106,077</b>	<b>81,964</b>	<b>24,113</b>	<b>52.9%</b>	<b>57.3%</b>
<b>Excl Prior</b>	<b>88,915</b>	<b>3,529</b>	<b>3,559</b>	<b>92,443</b>	<b>92,877</b>	<b>315,548</b>	<b>287,910</b>	<b>215,982</b>	<b>187,948</b>	<b>28,034</b>	<b>112,817</b>	<b>107,071</b>	<b>5,746</b>	<b>103,165</b>	<b>80,877</b>	<b>22,288</b>	<b>52.2%</b>	<b>57.0%</b>

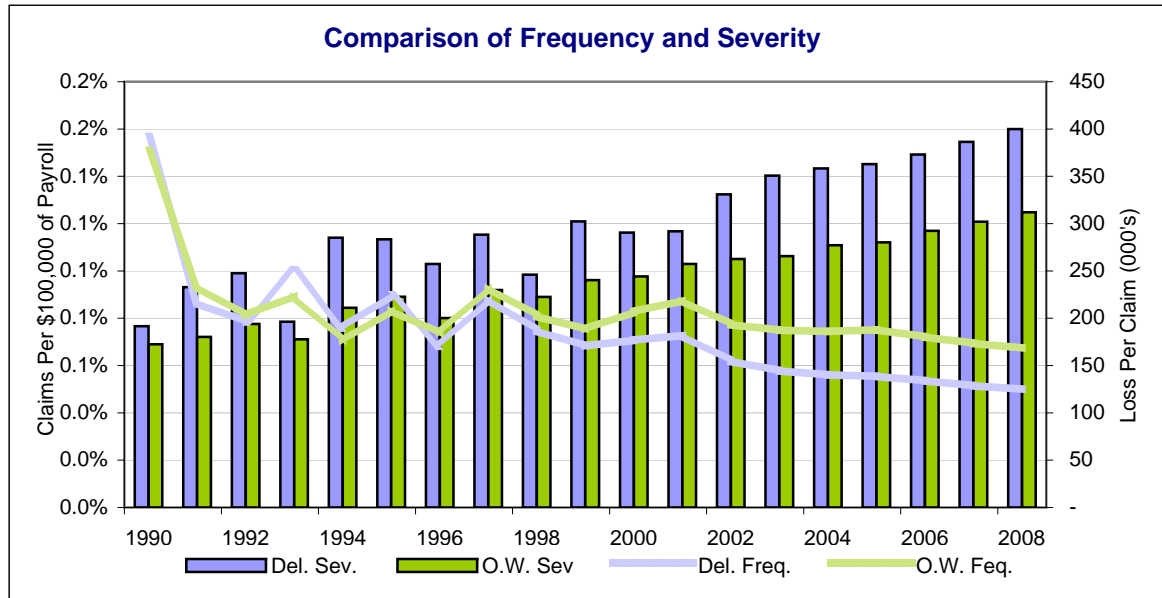
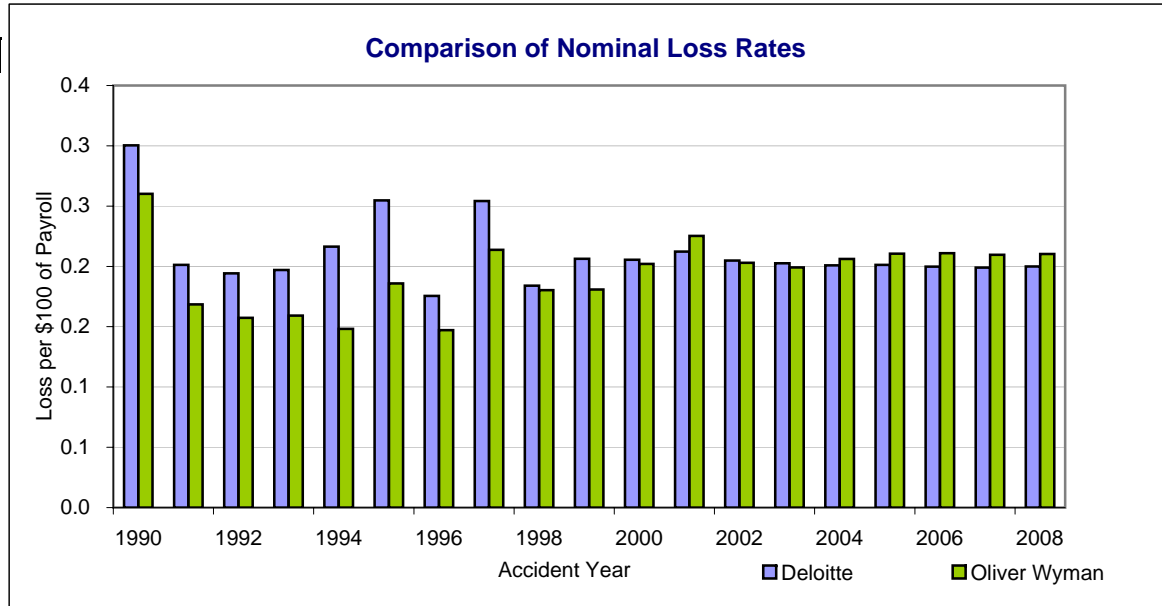


# Ohio Bureau of Workers' Compensation

## Public Employers - State Agencies - Compensation - Permanent Total Disability

SUMMARY 2  
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SHEET 2

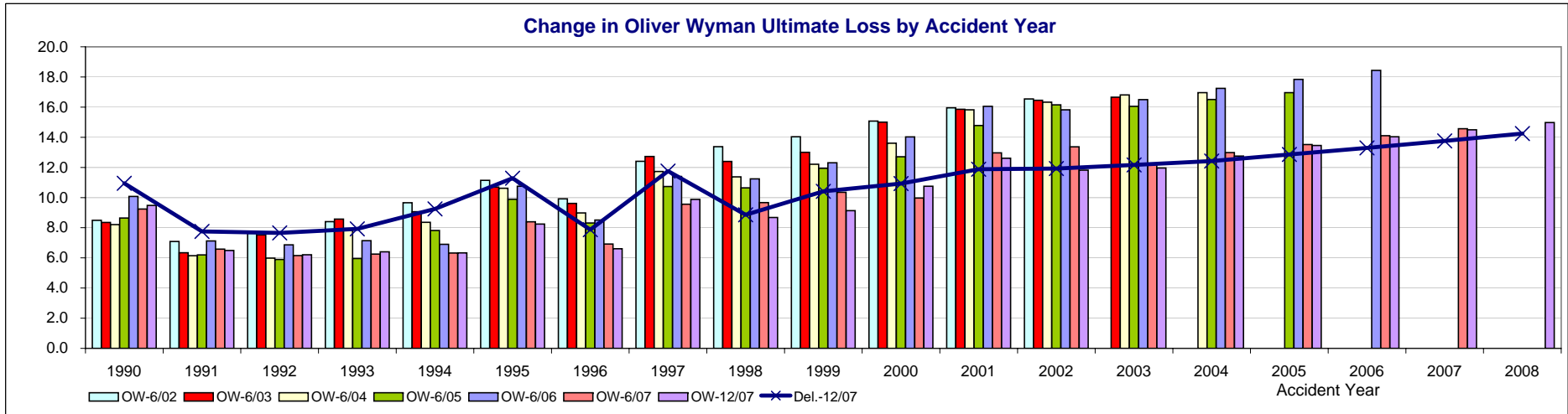
Accident Year	Ult. Loss Rates		Ult. Frequency		Ult. Severity	
	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman
Prior						
1978	0.613	0.533	0.56%	0.55%	108,517	96,207
1979	0.415	0.375	0.43%	0.42%	97,240	89,383
1980	0.448	0.410	0.45%	0.44%	99,129	92,868
1981	0.442	0.387	0.35%	0.34%	127,091	114,110
1982	0.445	0.389	0.33%	0.32%	135,707	121,475
1983	0.469	0.407	0.32%	0.31%	147,410	129,958
1984	0.357	0.322	0.26%	0.25%	137,962	126,251
1985	0.315	0.274	0.20%	0.19%	161,345	142,247
1986	0.420	0.363	0.25%	0.25%	165,059	145,485
1987	0.306	0.253	0.16%	0.16%	194,008	160,040
1988	0.347	0.280	0.17%	0.16%	209,417	171,730
1989	0.289	0.241	0.14%	0.14%	199,348	167,969
1990	0.300	0.260	0.16%	0.15%	191,575	172,417
1991	0.201	0.169	0.09%	0.09%	232,856	180,308
1992	0.194	0.157	0.08%	0.08%	247,555	193,965
1993	0.197	0.159	0.10%	0.09%	196,311	177,799
1994	0.216	0.148	0.08%	0.07%	285,142	211,004
1995	0.255	0.186	0.09%	0.08%	283,435	222,719
1996	0.175	0.147	0.07%	0.07%	257,399	200,159
1997	0.254	0.214	0.09%	0.09%	288,349	229,837
1998	0.184	0.180	0.07%	0.08%	246,053	222,611
1999	0.206	0.181	0.07%	0.08%	302,344	240,248
2000	0.205	0.202	0.07%	0.08%	290,481	244,261
2001	0.212	0.225	0.07%	0.09%	291,902	257,405
2002	0.205	0.203	0.06%	0.08%	330,896	262,632
2003	0.203	0.199	0.06%	0.07%	350,793	265,734
2004	0.201	0.206	0.06%	0.07%	358,259	277,179
2005	0.201	0.211	0.06%	0.08%	362,936	280,271
2006	0.200	0.211	0.05%	0.07%	373,020	292,354
2007	0.199	0.210	0.05%	0.07%	386,410	302,021
2008	0.200	0.210	0.05%	0.07%	400,000	312,000





**Ohio Bureau of Workers' Compensation**  
**Public Employers - State Agencies - Compensation - Permanent Total Disability (000's)**  
**Change in Oliver Wyman Ultimate Loss Estimates**

Accident Year	Oliver Wyman Ultimate Loss by Evaluation Date							Change in Oliver Wyman Ultimate Loss						
	6/30/2008	6/30/2007	6/30/2006	6/30/2005	6/30/2004	6/30/2003	6/30/2002	6/30/08 - 6/30/07	6/30/07 - 6/30/06	6/30/06 - 6/30/05	6/30/05 - 6/30/04	6/30/04 - 6/30/03	6/30/03 - 6/30/02	Cum. Change
1978	8,274	8,163	9,010	7,829	8,013	7,949	7,989	111	(847)	1,181	(184)	64	(41)	284
1979	6,167	6,095	6,886	5,920	6,145	6,137	6,236	72	(791)	966	(225)	8	(99)	(69)
1980	7,151	7,057	8,042	6,861	7,063	7,073	7,144	94	(985)	1,181	(202)	(10)	(70)	7
1981	7,075	6,927	7,718	6,662	6,818	6,790	6,849	148	(791)	1,056	(157)	28	(59)	226
1982	8,017	7,960	8,898	7,672	7,850	7,779	7,784	57	(938)	1,226	(178)	72	(5)	234
1983	8,837	8,656	9,656	8,281	8,496	8,457	8,574	181	(1,000)	1,375	(216)	39	(116)	263
1984	7,449	7,342	8,289	7,059	7,240	7,188	7,174	107	(947)	1,230	(181)	51	15	275
1985	6,686	6,555	7,370	6,290	6,508	6,389	6,416	131	(816)	1,080	(218)	119	(27)	269
1986	9,602	9,540	10,579	9,023	9,033	8,868	8,879	62	(1,039)	1,556	(10)	165	(11)	723
1987	7,362	7,287	7,967	6,841	6,834	6,794	6,748	75	(680)	1,126	7	40	46	614
1988	8,930	8,890	9,703	8,222	8,263	8,167	8,465	40	(813)	1,481	(41)	96	(299)	464
1989	8,062	7,911	8,776	7,579	7,665	7,630	7,959	151	(865)	1,197	(86)	35	(329)	103
1990	9,483	9,237	10,077	8,641	8,206	8,352	8,495	246	(840)	1,436	435	(146)	(143)	988
1991	6,491	6,585	7,120	6,202	6,146	6,337	7,089	(94)	(535)	918	56	(190)	(752)	(598)
1992	6,207	6,157	6,862	5,893	5,986	7,521	7,630	50	(705)	969	(92)	(1,535)	(109)	(1,423)
1993	6,401	6,255	7,138	5,962	7,822	8,571	8,402	146	(883)	1,176	(1,860)	(749)	169	(2,001)
1994	6,330	6,326	6,902	7,821	8,363	9,061	9,653	4	(576)	(918)	(542)	(699)	(592)	(3,323)
1995	8,241	8,394	10,754	9,893	10,614	10,694	11,143	(153)	(2,360)	861	(722)	(80)	(448)	(2,902)
1996	6,605	6,921	8,510	8,317	8,979	9,614	9,915	(316)	(1,588)	192	(662)	(635)	(301)	(3,310)
1997	9,883	9,560	11,400	10,736	11,733	12,727	12,404	323	(1,840)	664	(997)	(994)	323	(2,521)
1998	8,682	9,663	11,241	10,648	11,376	12,396	13,373	(981)	(1,578)	593	(728)	(1,020)	(977)	(4,691)
1999	9,129	10,354	12,311	11,944	12,206	13,005	14,034	(1,225)	(1,956)	366	(262)	(799)	(1,028)	(4,904)
2000	10,747	9,969	14,025	12,705	13,605	15,003	15,076	778	(4,056)	1,321	(901)	(1,398)	(73)	(4,329)
2001	12,613	12,962	16,048	14,782	15,823	15,854	15,956	(349)	(3,086)	1,267	(1,042)	(31)	(102)	(3,343)
2002	11,818	13,369	15,821	16,147	16,330	16,454	16,544	(1,551)	(2,452)	(326)	(182)	(124)	(90)	(4,726)
2003	11,958	12,254	16,499	16,056	16,807	16,654		(296)	(4,244)	443	(751)	153		(4,696)
2004	12,750	12,985	17,246	16,502	16,960			(235)	(4,261)	744	(458)			(4,210)
2005	13,453	13,515	17,839	16,956				(62)	(4,324)	883				(3,503)
2006	14,033	14,104	18,438					(71)	(4,334)					(4,405)
2007	14,497	14,568						(71)						(71)
2008	14,976													
78-02	206,243	208,136	241,105	217,930	227,118	234,810	239,932	(1,893)	(32,969)	23,175	(9,188)	(7,692)	(5,122)	
78-03	218,201	220,390	257,603	233,986	243,925	251,464		(2,189)	(37,213)	23,617	(9,939)	(7,539)		
78-04	230,951	233,375	274,850	250,488	260,885			(2,424)	(41,475)	24,362	(10,397)			
78-05	244,404	246,890	292,689	267,444				(2,486)	(45,799)	25,245				
78-06	258,437	260,994	311,127					(2,557)	(50,133)					
78-07	272,934	275,562						(2,628)						
78-08	287,910													(50,574)

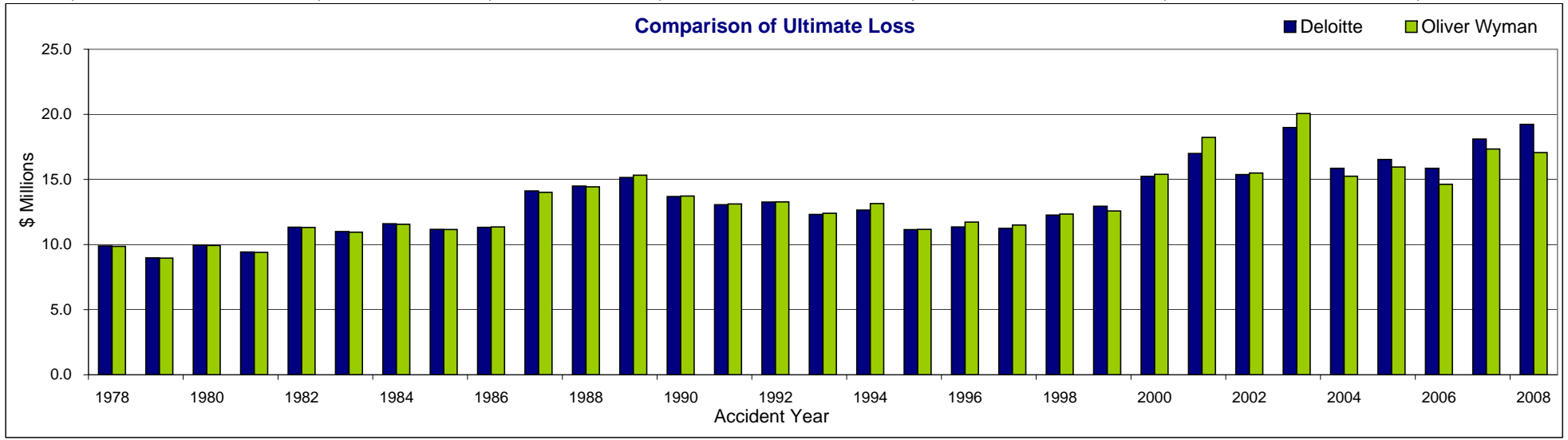




**Ohio Bureau of Workers' Compensation  
Public Employers - State Agencies - Compensation - Temporary Total (000's)**

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Accident Year	Paid Losses @ 12/07	1/1/08-6/30/08 Estimated Payments		Estimated Paid Loss @ 6/30/2008		Ultimate Loss		Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors			
		Deloitte		Oliver Wyman		Deloitte		Oliver Wyman		Deloitte			Oliver Wyman			Deloitte			Oliver Wyman	
		Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman		
Prior		2		2		40	4	38	4	34	31	3	28	7	1	6	80.4%	75.0%		
1978	9,862	2	-	9,863	9,862	9,887	9,862	24	-	24	19	-	19	5	-	5	78.1%	100.0%		
1979	8,947	2	2	8,949	8,949	8,973	8,955	25	6	19	19	5	14	6	1	5	77.0%	83.3%		
1980	9,911	2	3	9,913	9,915	9,945	9,929	32	14	18	24	13	11	7	1	6	76.7%	92.9%		
1981	9,394	2	2	9,396	9,396	9,429	9,402	33	6	27	25	5	20	8	1	7	75.4%	83.3%		
1982	11,284	4	5	11,287	11,288	11,332	11,312	44	24	20	33	21	12	11	3	8	74.3%	87.5%		
1983	10,947	5	-	10,952	10,947	11,002	10,947	50	-	50	38	-	38	13	-	13	74.8%	100.0%		
1984	11,530	6	6	11,535	11,536	11,599	11,555	63	19	44	48	17	31	16	2	14	75.5%	89.5%		
1985	11,088	5	2	11,093	11,090	11,165	11,153	72	63	9	55	55	(0)	17	8	9	75.9%	87.3%		
1986	11,227	8	22	11,234	11,248	11,318	11,351	84	103	(19)	63	88	(25)	21	15	6	75.5%	85.4%		
1987	13,988	11	(0)	13,999	13,988	14,123	14,007	124	19	105	94	16	78	30	3	27	75.8%	84.2%		
1988	14,324	13	16	14,338	14,341	14,487	14,430	149	89	60	114	76	38	36	13	23	76.0%	85.4%		
1989	14,954	15	45	14,969	14,999	15,153	15,327	184	328	(144)	141	277	(136)	44	51	(7)	76.3%	84.5%		
1990	13,477	20	25	13,498	13,502	13,691	13,723	194	221	(27)	147	185	(38)	46	36	10	76.1%	83.7%		
1991	12,812	23	31	12,835	12,843	13,058	13,115	224	272	(48)	172	227	(55)	52	45	7	76.9%	83.5%		
1992	12,966	27	44	12,992	13,009	13,266	13,276	274	267	7	212	221	(9)	62	46	16	77.4%	82.8%		
1993	11,983	31	33	12,014	12,016	12,317	12,407	304	391	(87)	236	323	(87)	68	68	0	77.6%	82.6%		
1994	12,232	42	98	12,274	12,330	12,649	13,145	375	815	(440)	292	670	(378)	83	145	(62)	77.9%	82.2%		
1995	10,694	46	39	10,740	10,733	11,144	11,166	404	433	(29)	317	354	(37)	87	79	8	78.4%	81.8%		
1996	10,789	58	86	10,847	10,875	11,353	11,721	506	846	(340)	400	690	(290)	106	156	(50)	79.0%	81.6%		
1997	10,548	78	102	10,626	10,651	11,243	11,499	616	848	(232)	489	690	(201)	127	158	(31)	79.4%	81.4%		
1998	11,311	112	90	11,423	11,401	12,266	12,342	843	941	(98)	675	764	(89)	168	177	(9)	80.1%	81.2%		
1999	11,681	139	86	11,819	11,766	12,945	12,575	1,126	809	317	909	655	254	217	154	63	80.7%	81.0%		
2000	13,434	164	186	13,599	13,621	15,235	15,391	1,636	1,770	(134)	1,325	1,430	(105)	311	340	(29)	81.0%	80.8%		
2001	14,616	243	372	14,859	14,988	16,997	18,230	2,138	3,242	(1,104)	1,722	2,615	(893)	416	627	(211)	80.5%	80.7%		
2002	12,494	363	283	12,857	12,777	15,376	15,496	2,519	2,719	(200)	2,030	2,190	(160)	489	529	(40)	80.6%	80.5%		
2003	14,488	591	614	15,078	15,101	18,985	20,067	3,907	4,966	(1,059)	3,181	3,995	(814)	727	971	(244)	81.4%	80.4%		
2004	10,595	696	506	11,291	11,101	15,852	15,250	4,561	4,149	412	3,749	3,366	383	813	783	30	82.2%	81.1%		
2005	9,454	912	797	10,366	10,251	16,536	15,958	6,171	5,707	464	5,110	4,649	461	1,060	1,058	2	82.8%	81.5%		
2006	6,098	1,301	1,112	7,399	7,210	15,852	14,627	8,453	7,417	1,036	7,058	6,091	967	1,395	1,326	69	83.5%	82.1%		
2007	3,158	2,780	2,262	5,937	5,419	18,107	17,336	12,169	11,917	252	10,297	9,918	379	1,872	1,999	(127)	84.6%	83.2%		
2008		1,065	790	1,065	790	19,229	17,062	8,549	7,741	808	7,346	6,530	816	1,204	1,211	(7)	85.9%	84.4%		
<b>Total</b>	<b>340,283</b>	<b>8,767</b>	<b>7,657</b>	<b>349,050</b>	<b>349,050</b>	<b>414,557</b>	<b>412,617</b>	<b>55,893</b>	<b>56,146</b>	<b>(253)</b>	<b>46,368</b>	<b>46,139</b>	<b>229</b>	<b>9,525</b>	<b>10,007</b>	<b>(482)</b>	<b>83.0%</b>	<b>82.2%</b>		
<b>Excl Prior</b>	<b>340,283</b>	<b>8,765</b>	<b>7,657</b>	<b>349,048</b>	<b>349,050</b>	<b>414,517</b>	<b>412,613</b>	<b>55,855</b>	<b>56,142</b>	<b>(287)</b>	<b>46,337</b>	<b>46,136</b>	<b>201</b>	<b>9,518</b>	<b>10,006</b>	<b>(488)</b>	<b>83.0%</b>	<b>82.2%</b>		

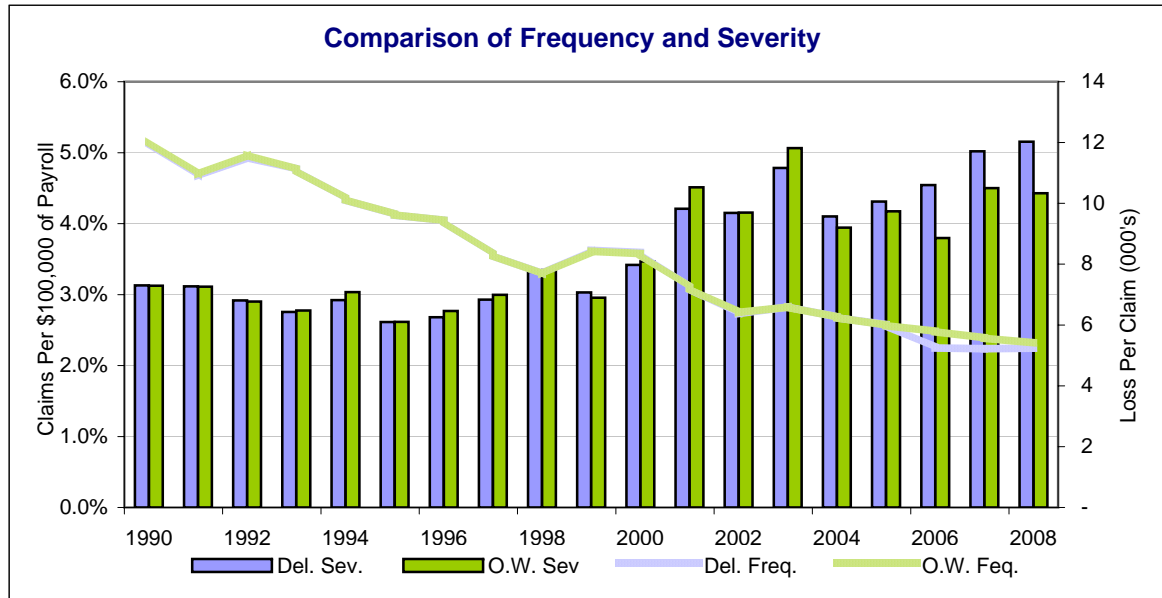
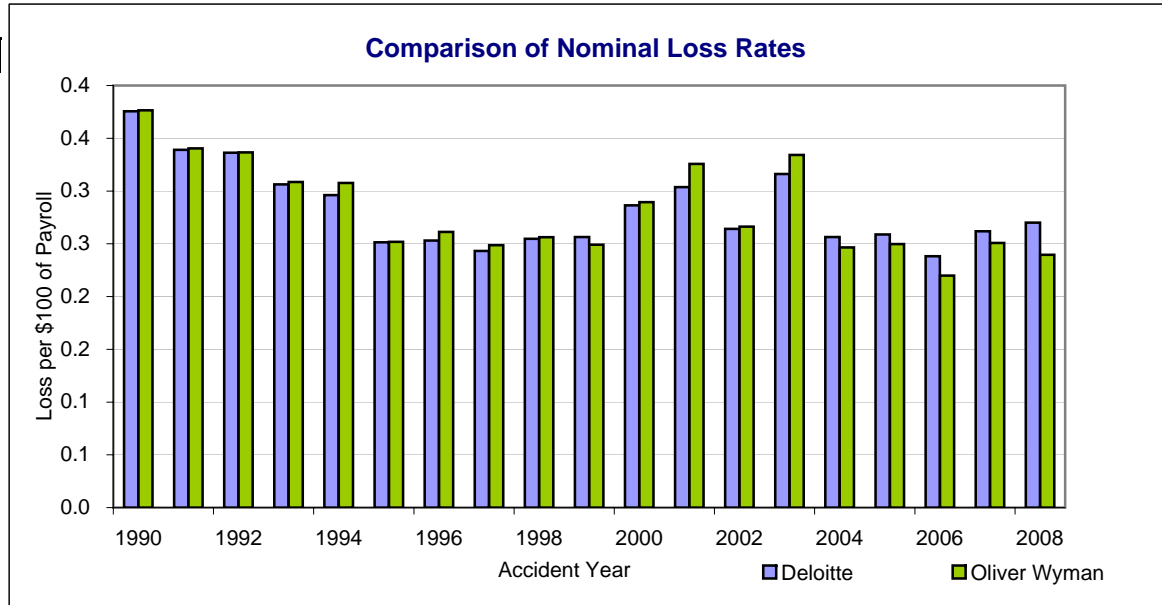


# Ohio Bureau of Workers' Compensation

## Public Employers - State Agencies - Compensation - Temporary Total

SUMMARY 2  
EXHIBIT 37  
SHEET 2

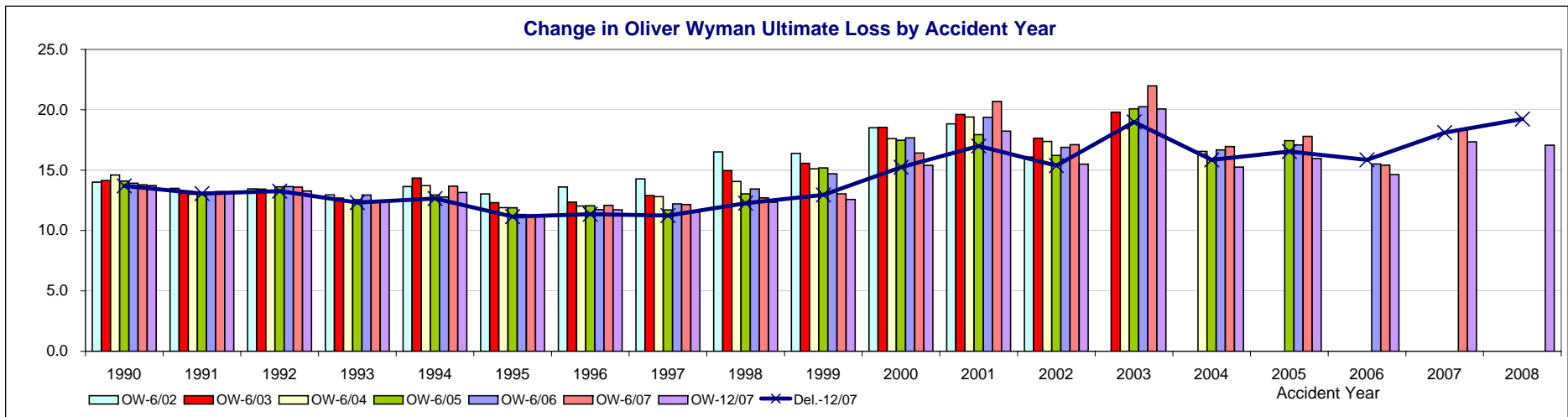
Accident Year	Ult. Loss Rates		Ult. Frequency		Ult. Severity	
	Deloitte	Oliver Wyman	Deloitte	Wyman	Deloitte	Oliver Wyman
Prior						
1978	0.636	0.635	6.81%	6.81%	9,345	9,321
1979	0.545	0.544	6.08%	6.08%	8,964	8,946
1980	0.570	0.569	6.78%	6.78%	8,399	8,386
1981	0.516	0.515	6.15%	6.15%	8,396	8,372
1982	0.550	0.549	6.17%	6.17%	8,916	8,893
1983	0.506	0.504	6.20%	6.20%	8,166	8,127
1984	0.501	0.499	6.20%	6.20%	8,085	8,052
1985	0.457	0.456	6.33%	6.33%	7,214	7,205
1986	0.428	0.429	6.21%	6.21%	6,897	6,917
1987	0.485	0.481	5.80%	5.81%	8,356	8,278
1988	0.454	0.452	5.93%	5.94%	7,657	7,615
1989	0.454	0.459	5.69%	5.70%	7,969	8,041
1990	0.376	0.377	5.15%	5.16%	7,301	7,292
1991	0.339	0.340	4.66%	4.69%	7,272	7,262
1992	0.336	0.337	4.94%	4.97%	6,810	6,770
1993	0.306	0.309	4.76%	4.76%	6,430	6,479
1994	0.296	0.308	4.34%	4.34%	6,819	7,082
1995	0.251	0.252	4.12%	4.13%	6,096	6,105
1996	0.253	0.261	4.04%	4.04%	6,257	6,461
1997	0.243	0.249	3.56%	3.56%	6,834	6,990
1998	0.255	0.256	3.29%	3.28%	7,752	7,807
1999	0.256	0.249	3.63%	3.61%	7,072	6,898
2000	0.286	0.289	3.59%	3.58%	7,977	8,092
2001	0.304	0.326	3.09%	3.09%	9,821	10,525
2002	0.264	0.266	2.73%	2.75%	9,688	9,697
2003	0.316	0.334	2.83%	2.83%	11,164	11,818
2004	0.256	0.247	2.68%	2.68%	9,570	9,203
2005	0.259	0.250	2.57%	2.57%	10,059	9,737
2006	0.238	0.220	2.25%	2.48%	10,602	8,859
2007	0.262	0.251	2.24%	2.39%	11,710	10,500
2008	0.270	0.240	2.25%	2.32%	12,027	10,334



**Ohio Bureau of Workers' Compensation  
Public Employers - State Agencies - Compensation - Temporary Total (000's)**

**Change in Oliver Wyman Ultimate Loss Estimates**

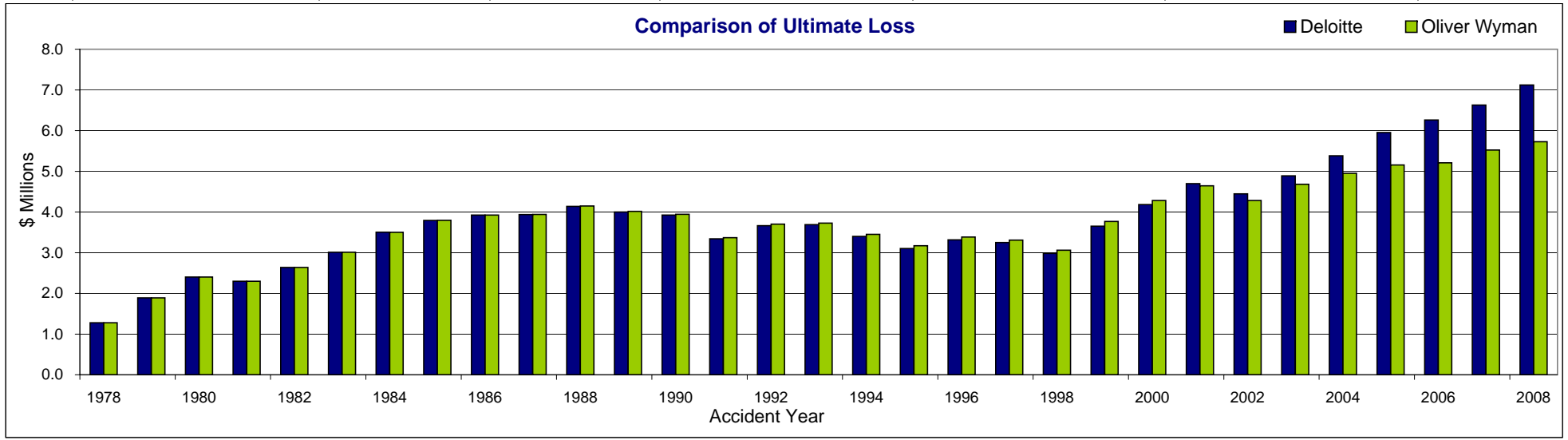
Accident Year	Oliver Wyman Ultimate Loss by Evaluation Date							Change in Oliver Wyman Ultimate Loss						Cum. Change
	6/30/2008	6/30/2007	6/30/2006	6/30/2005	6/30/2004	6/30/2003	6/30/2002	6/30/08 - 6/30/07	6/30/07 - 6/30/06	6/30/06 - 6/30/05	6/30/05 - 6/30/04	6/30/04 - 6/30/03	6/30/03 - 6/30/02	
1978	9,862	9,862	9,862	9,861	9,895	9,882	9,874	-	-	0	(34)	13	8	(13)
1979	8,955	8,964	8,960	8,951	8,949	8,955	8,962	(9)	4	9	3	(6)	(7)	(7)
1980	9,929	9,932	9,927	9,921	9,978	10,038	10,244	(3)	5	6	(57)	(60)	(206)	(315)
1981	9,402	9,410	9,395	9,420	9,390	9,385	9,376	(8)	14	(24)	29	5	9	26
1982	11,312	11,316	11,355	11,281	11,307	11,307	11,320	(4)	(39)	75	(26)	(1)	(12)	(7)
1983	10,947	10,947	10,958	10,998	10,984	11,067	10,946	-	(11)	(40)	14	(83)	121	0
1984	11,555	11,594	11,538	11,522	11,531	11,673	11,789	(39)	55	16	(8)	(142)	(116)	(234)
1985	11,153	11,087	11,227	11,115	11,090	11,006	11,047	66	(140)	112	25	84	(41)	106
1986	11,351	11,467	11,429	11,252	11,220	11,130	11,131	(116)	38	177	32	90	(0)	221
1987	14,007	13,984	14,092	14,122	14,290	14,531	13,956	23	(108)	(30)	(169)	(241)	575	51
1988	14,430	14,524	14,577	14,363	14,384	14,542	14,672	(94)	(54)	215	(21)	(158)	(131)	(243)
1989	15,327	15,514	15,123	15,239	15,489	15,308	15,467	(187)	391	(116)	(250)	181	(159)	(140)
1990	13,723	13,785	13,915	14,090	14,598	14,137	14,008	(62)	(131)	(175)	(508)	461	130	(285)
1991	13,115	13,215	13,170	13,048	13,005	13,079	13,492	(100)	45	122	43	(74)	(413)	(378)
1992	13,276	13,596	13,640	13,640	13,334	13,431	13,453	(320)	(43)	20	286	(97)	(22)	(176)
1993	12,407	12,421	12,935	12,545	12,413	12,679	12,951	(14)	(514)	390	131	(266)	(272)	(545)
1994	13,145	13,669	12,774	12,936	13,715	14,335	13,636	(524)	895	(161)	(779)	(620)	699	(491)
1995	11,166	11,260	11,329	11,886	11,896	12,304	13,030	(94)	(69)	(557)	(10)	(408)	(726)	(1,864)
1996	11,721	12,082	11,729	12,051	12,031	12,353	13,601	(361)	353	(322)	21	(322)	(1,248)	(1,880)
1997	11,499	12,147	12,203	11,704	12,810	12,892	14,275	(648)	(57)	499	(1,106)	(82)	(1,383)	(2,776)
1998	12,342	12,700	13,438	13,041	14,057	14,959	16,509	(358)	(738)	397	(1,016)	(901)	(1,551)	(4,167)
1999	12,575	13,042	14,700	15,190	15,103	15,563	16,391	(467)	(1,658)	(489)	87	(460)	(827)	(3,815)
2000	15,391	16,419	17,676	17,469	17,608	18,540	18,512	(1,028)	1,727	207	(140)	(931)	28	(3,121)
2001	18,230	20,691	19,378	17,944	19,402	19,613	18,835	(2,461)	1,313	1,434	(1,458)	(211)	778	(605)
2002	15,496	17,109	16,888	16,221	17,378	17,643	16,085	(1,613)	221	668	(1,157)	(266)	1,558	(589)
2003	20,067	21,981	20,254	20,074	18,503	19,801		(1,914)	1,727	180	1,571	(1,298)		266
2004	15,250	16,951	16,679	15,859	16,551			(1,701)	272	819	(692)			(1,301)
2005	15,958	17,795	17,085	17,441				(1,837)	710	(356)				(1,483)
2006	14,627	15,410	15,507					(783)	(98)					(881)
2007	17,336	18,350						(1,014)						(1,014)
2008	17,062													
78-02	312,313	320,734	322,219	319,789	325,857	330,351	333,560	(8,421)	(1,485)	2,430	(6,068)	(4,494)	(3,209)	
78-03	332,380	342,715	342,473	339,863	344,360	350,152		(10,335)	242	2,610	(4,497)	(5,792)		
78-04	347,630	359,666	359,152	355,722	360,911			(12,036)	515	3,430	(5,189)			
78-05	363,588	377,461	376,236	373,163				(13,873)	1,225	3,074				
78-06	378,215	392,871	391,744					(14,656)	1,127					
78-07	395,551	411,221						(15,670)						(25,660)
78-08	412,613													



**Ohio Bureau of Workers' Compensation  
Public Employers - State Agencies - Compensation - % Permanent Partial (000's)**

SUMMARY 2  
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Accident Year	Paid Losses @ 12/07	1/1/08-6/30/08 Estimated Payments		Estimated Paid Loss @ 6/30/2008		Ultimate Loss		Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors			
		Deloitte		Oliver Wyman		Deloitte		Oliver Wyman		Deloitte			Oliver Wyman			Deloitte			Oliver Wyman	
		Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman		
Prior		15		15		15	1	-	1	(1)	-	1	(1)	-	-	-	100.0%	100.0%		
1978	1,277	-	-	1,277	1,277	1,277	1,278	-	1	(1)	-	1	(1)	-	-	-	100.0%	100.0%		
1979	1,889	0	(0)	1,889	1,889	1,889	1,890	-	1	(1)	-	1	(1)	-	-	-	100.0%	100.0%		
1980	2,400	0	-	2,400	2,400	2,401	2,402	1	2	(1)	1	1	0	0	1	(1)	97.6%	50.0%		
1981	2,296	1	-	2,297	2,296	2,298	2,298	1	2	(1)	1	2	(1)	0	-	0	93.9%	100.0%		
1982	2,633	0	-	2,634	2,633	2,638	2,637	4	4	0	4	3	1	0	1	(1)	94.3%	75.0%		
1983	3,005	1	1	3,006	3,006	3,011	3,011	5	5	0	5	4	1	0	1	(1)	90.9%	80.0%		
1984	3,492	3	3	3,495	3,495	3,503	3,502	8	7	1	7	6	1	1	1	(0)	88.6%	85.7%		
1985	3,776	2	2	3,779	3,778	3,794	3,794	15	16	(1)	14	14	(0)	1	2	(1)	90.4%	87.5%		
1986	3,903	3	3	3,906	3,906	3,926	3,926	20	20	0	18	18	(0)	2	2	0	88.6%	90.0%		
1987	3,909	3	3	3,911	3,911	3,937	3,940	25	29	(4)	22	24	(2)	3	5	(2)	87.1%	82.8%		
1988	4,104	3	3	4,107	4,107	4,140	4,147	32	40	(8)	28	34	(6)	5	6	(1)	85.6%	85.0%		
1989	3,962	2	3	3,964	3,965	4,001	4,015	37	50	(13)	31	42	(11)	6	8	(2)	83.9%	84.0%		
1990	3,878	7	7	3,885	3,885	3,926	3,943	41	58	(17)	33	47	(14)	7	11	(4)	81.9%	81.0%		
1991	3,288	6	7	3,294	3,295	3,340	3,368	46	73	(27)	38	60	(22)	8	13	(5)	82.9%	82.2%		
1992	3,592	9	11	3,601	3,603	3,665	3,701	64	98	(34)	53	79	(26)	11	19	(8)	82.8%	80.6%		
1993	3,598	10	11	3,608	3,609	3,690	3,728	83	119	(36)	69	96	(27)	14	23	(9)	83.0%	80.7%		
1994	3,286	19	21	3,305	3,307	3,400	3,449	95	142	(47)	78	113	(35)	16	29	(13)	82.6%	79.6%		
1995	2,965	17	20	2,982	2,985	3,102	3,171	121	186	(65)	102	151	(49)	19	35	(16)	84.1%	81.2%		
1996	3,127	23	27	3,151	3,154	3,316	3,384	166	230	(64)	139	185	(46)	27	45	(18)	84.0%	80.4%		
1997	3,011	31	30	3,042	3,041	3,250	3,308	208	267	(59)	174	217	(43)	34	50	(16)	83.8%	81.3%		
1998	2,690	45	46	2,735	2,737	2,984	3,061	248	324	(76)	209	261	(52)	40	63	(23)	83.9%	80.6%		
1999	3,171	65	68	3,236	3,239	3,650	3,768	414	529	(115)	350	436	(86)	64	93	(29)	84.6%	82.4%		
2000	3,465	100	99	3,565	3,564	4,182	4,283	617	719	(102)	523	592	(69)	95	127	(32)	84.7%	82.3%		
2001	3,647	143	123	3,790	3,770	4,698	4,643	909	873	36	770	720	50	138	153	(15)	84.8%	82.5%		
2002	3,087	169	134	3,255	3,220	4,447	4,282	1,192	1,062	130	1,010	880	130	181	182	(1)	84.8%	82.9%		
2003	2,972	259	247	3,231	3,219	4,888	4,681	1,657	1,462	195	1,400	1,211	189	258	251	7	84.5%	82.8%		
2004	2,685	329	277	3,014	2,961	5,382	4,951	2,369	1,990	379	2,002	1,668	334	367	322	45	84.5%	83.8%		
2005	2,080	543	403	2,623	2,483	5,953	5,156	3,330	2,673	657	2,815	2,250	565	515	423	92	84.5%	84.2%		
2006	714	782	671	1,496	1,385	6,262	5,210	4,766	3,825	941	4,042	3,246	796	724	579	145	84.8%	84.9%		
2007	31	79	158	110	189	6,629	5,523	6,519	5,334	1,185	5,501	4,541	960	1,018	793	225	84.4%	85.1%		
2008		19	-	19	-	7,122	5,728	3,542	2,864	678	2,861	2,339	522	681	525	156	80.8%	81.7%		
<b>Total</b>	<b>87,932</b>	<b>2,688</b>	<b>2,378</b>	<b>90,620</b>	<b>90,620</b>	<b>120,717</b>	<b>116,180</b>	<b>26,536</b>	<b>23,006</b>	<b>3,530</b>	<b>22,300</b>	<b>19,243</b>	<b>3,057</b>	<b>4,236</b>	<b>3,763</b>	<b>473</b>	<b>84.0%</b>	<b>83.6%</b>		
<b>Excl Prior</b>	<b>87,932</b>	<b>2,673</b>	<b>2,378</b>	<b>90,605</b>	<b>90,620</b>	<b>120,702</b>	<b>116,179</b>	<b>26,536</b>	<b>23,005</b>	<b>3,531</b>	<b>22,300</b>	<b>19,242</b>	<b>3,058</b>	<b>4,236</b>	<b>3,763</b>	<b>473</b>	<b>84.0%</b>	<b>83.6%</b>		

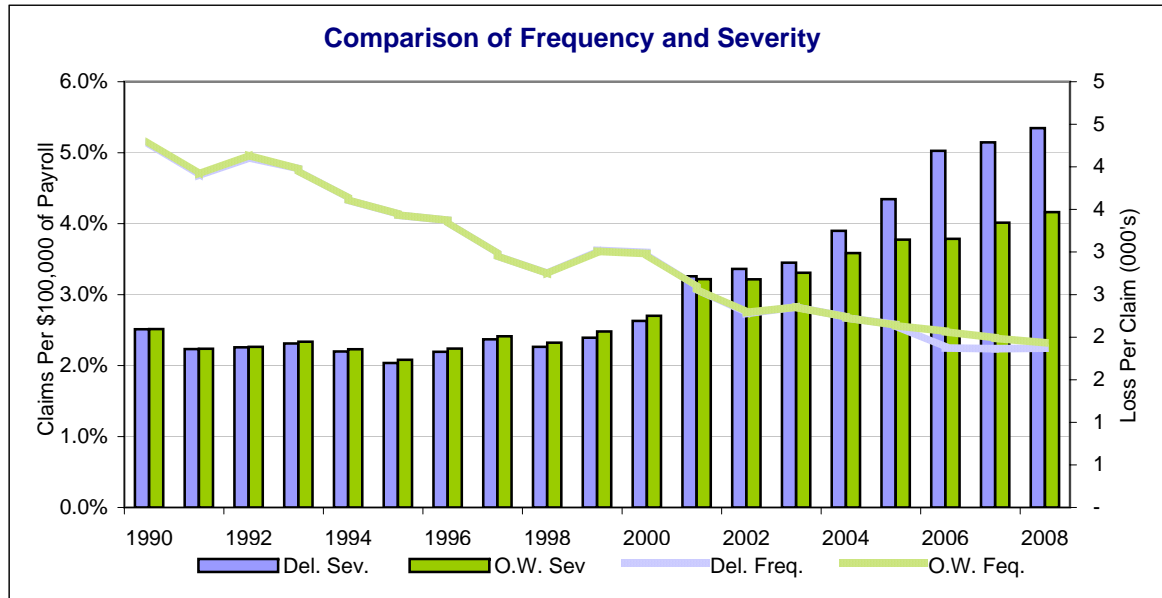
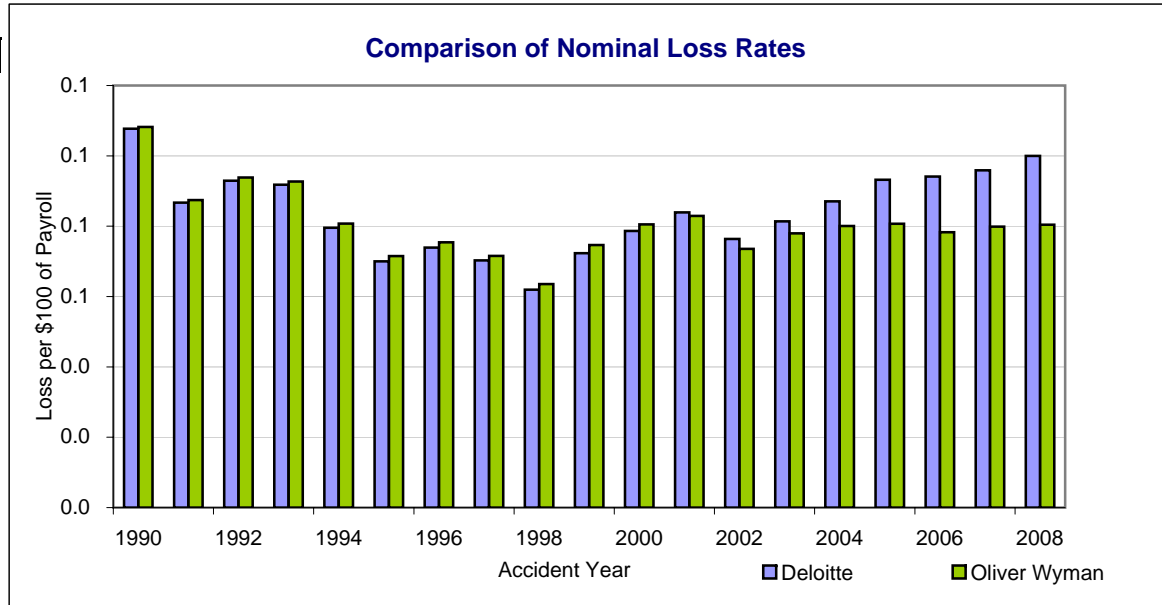


# Ohio Bureau of Workers' Compensation

## Public Employers - State Agencies - Compensation - % Permanent Partial

SUMMARY 2  
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SHEET 2

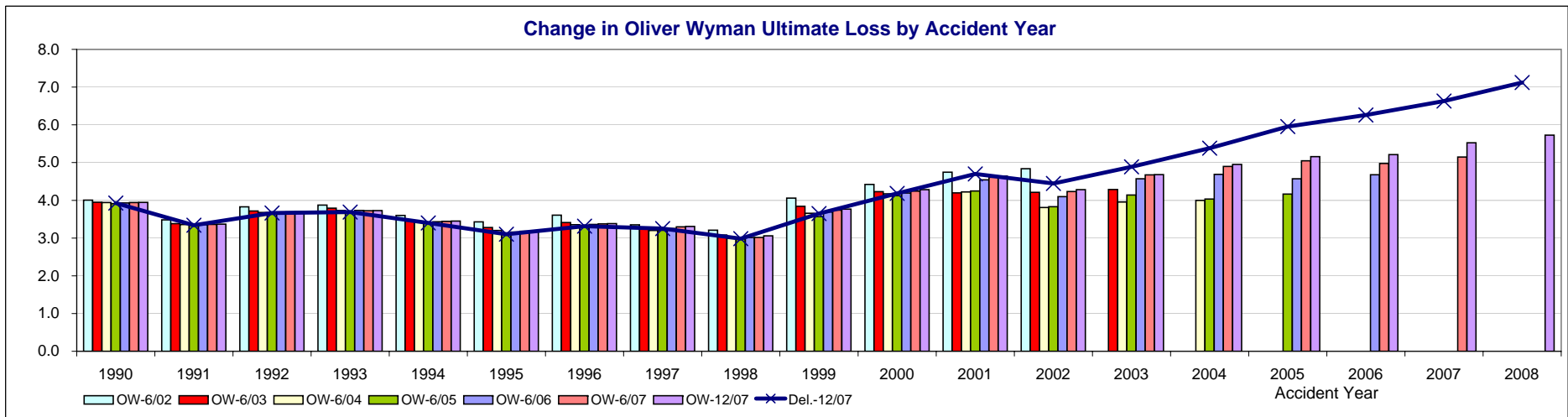
Accident Year	Ult. Loss Rates		Ult. Frequency		Ult. Severity	
	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman
Prior						
1978	0.082	0.082	6.81%	6.81%	1,207	1,208
1979	0.115	0.115	6.08%	6.08%	1,887	1,888
1980	0.138	0.138	6.78%	6.78%	2,028	2,029
1981	0.126	0.126	6.15%	6.15%	2,047	2,046
1982	0.128	0.128	6.17%	6.17%	2,075	2,073
1983	0.139	0.139	6.20%	6.20%	2,235	2,235
1984	0.151	0.151	6.20%	6.20%	2,442	2,440
1985	0.155	0.155	6.33%	6.33%	2,451	2,451
1986	0.148	0.148	6.21%	6.21%	2,392	2,392
1987	0.135	0.135	5.80%	5.81%	2,329	2,329
1988	0.130	0.130	5.93%	5.94%	2,188	2,188
1989	0.120	0.120	5.69%	5.70%	2,104	2,106
1990	0.108	0.108	5.15%	5.16%	2,094	2,095
1991	0.087	0.087	4.66%	4.69%	1,860	1,865
1992	0.093	0.094	4.94%	4.97%	1,881	1,887
1993	0.092	0.093	4.76%	4.76%	1,926	1,947
1994	0.080	0.081	4.34%	4.34%	1,833	1,859
1995	0.070	0.072	4.12%	4.13%	1,697	1,734
1996	0.074	0.075	4.04%	4.04%	1,828	1,865
1997	0.070	0.072	3.56%	3.56%	1,976	2,011
1998	0.062	0.064	3.29%	3.28%	1,886	1,936
1999	0.072	0.075	3.63%	3.61%	1,994	2,067
2000	0.079	0.081	3.59%	3.58%	2,190	2,252
2001	0.084	0.083	3.09%	3.09%	2,715	2,681
2002	0.076	0.074	2.73%	2.75%	2,802	2,680
2003	0.081	0.078	2.83%	2.83%	2,874	2,757
2004	0.087	0.080	2.68%	2.68%	3,249	2,988
2005	0.093	0.081	2.57%	2.57%	3,621	3,146
2006	0.094	0.078	2.25%	2.48%	4,188	3,156
2007	0.096	0.080	2.24%	2.39%	4,287	3,345
2008	0.100	0.080	2.25%	2.32%	4,454	3,469



**Ohio Bureau of Workers' Compensation  
Public Employers - State Agencies - Compensation - % Permanent Partial (000's)**

**Change in Oliver Wyman Ultimate Loss Estimates**

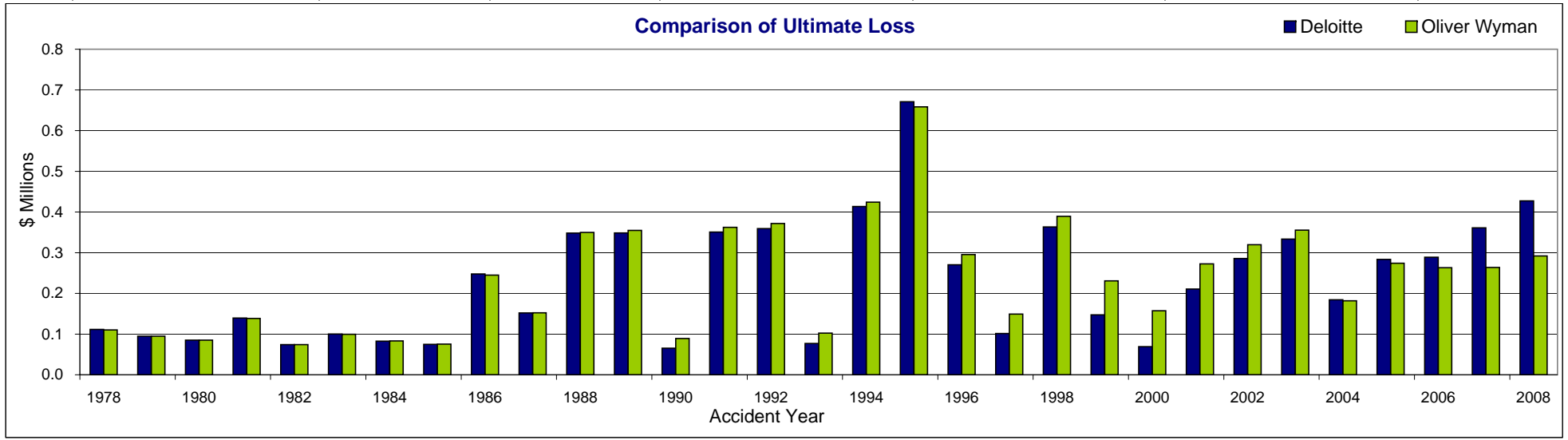
Accident Year	Oliver Wyman Ultimate Loss by Evaluation Date							Change in Oliver Wyman Ultimate Loss						
	6/30/2008	6/30/2007	6/30/2006	6/30/2005	6/30/2004	6/30/2003	6/30/2002	6/30/08 - 6/30/07	6/30/07 - 6/30/06	6/30/06 - 6/30/05	6/30/05 - 6/30/04	6/30/04 - 6/30/03	6/30/03 - 6/30/02	Cum. Change
1978	1,278	1,278	1,278	1,278	1,277	1,279	1,281	-	-	-	1	(2)	(2)	(3)
1979	1,890	1,890	1,891	1,886	1,887	1,889	1,892	-	(1)	5	(1)	(3)	(3)	(3)
1980	2,402	2,402	2,403	2,400	2,401	2,404	2,409	-	(1)	3	(1)	(2)	(5)	(7)
1981	2,298	2,299	2,300	2,296	2,297	2,302	2,306	(1)	(1)	4	(1)	(5)	(4)	(8)
1982	2,637	2,637	2,639	2,629	2,629	2,637	2,648	-	(2)	10	0	(8)	(11)	(11)
1983	3,011	3,010	3,009	3,004	3,008	3,018	3,029	1	1	4	(4)	(9)	(12)	(18)
1984	3,502	3,504	3,503	3,491	3,497	3,502	3,514	(2)	1	12	(6)	(5)	(12)	(12)
1985	3,794	3,794	3,796	3,788	3,798	3,808	3,833	-	(2)	8	(9)	(10)	(25)	(39)
1986	3,926	3,927	3,913	3,903	3,914	3,929	3,946	(1)	14	10	(11)	(16)	(17)	(20)
1987	3,940	3,940	3,931	3,916	3,927	3,936	3,963	-	9	15	(11)	(9)	(26)	(22)
1988	4,147	4,143	4,137	4,119	4,130	4,150	4,165	4	7	18	(11)	(20)	(15)	(18)
1989	4,015	4,011	3,988	3,973	3,981	3,994	4,050	4	22	15	(8)	(12)	(56)	(35)
1990	3,943	3,942	3,931	3,911	3,941	3,948	4,004	1	11	20	(30)	(7)	(56)	(61)
1991	3,368	3,362	3,355	3,351	3,360	3,384	3,483	6	7	4	(8)	(24)	(99)	(115)
1992	3,701	3,694	3,681	3,647	3,679	3,717	3,829	7	12	34	(32)	(38)	(112)	(128)
1993	3,728	3,726	3,732	3,700	3,730	3,792	3,875	2	(6)	31	(30)	(61)	(84)	(148)
1994	3,449	3,444	3,434	3,391	3,422	3,453	3,601	5	11	42	(31)	(31)	(148)	(151)
1995	3,171	3,182	3,158	3,134	3,201	3,278	3,430	(11)	24	23	(66)	(78)	(151)	(259)
1996	3,384	3,377	3,361	3,323	3,354	3,412	3,608	7	16	38	(31)	(58)	(197)	(224)
1997	3,308	3,299	3,254	3,204	3,202	3,269	3,350	9	45	50	2	(67)	(81)	(42)
1998	3,061	3,017	3,013	2,983	2,995	3,080	3,210	44	4	30	(12)	(85)	(130)	(149)
1999	3,768	3,737	3,694	3,569	3,658	3,843	4,058	31	43	124	(89)	(184)	(215)	(290)
2000	4,283	4,242	4,193	4,122	4,171	4,228	4,422	41	49	71	(49)	(57)	(193)	(138)
2001	4,643	4,609	4,542	4,247	4,222	4,199	4,745	34	67	295	25	23	(546)	(102)
2002	4,282	4,232	4,097	3,831	3,808	4,211	4,838	50	135	266	22	(403)	(627)	(556)
2003	4,681	4,673	4,571	4,139	3,955	4,288		8	102	432	183	(333)		393
2004	4,951	4,899	4,687	4,036	3,998			52	213	651	38			953
2005	5,156	5,049	4,571	4,164				107	478	407				992
2006	5,210	4,975	4,676					235	299					534
2007	5,523	5,146						377						377
2008	5,728													
78-02	84,930	84,699	84,232	83,099	83,490	84,663	87,488	231	467	1,133	(391)	(1,173)	(2,826)	
78-03	89,611	89,372	88,803	87,238	87,445	88,951		239	569	1,565	(208)	(1,505)		
78-04	94,562	94,271	93,489	91,273	91,443			291	782	2,216	(170)			
78-05	99,718	99,320	98,060	95,437				398	1,260	2,623				
78-06	104,928	104,295	102,736					633	1,559					
78-07	110,451	109,441						1,010						691
78-08	116,179													



**Ohio Bureau of Workers' Compensation  
Public Employers - State Agencies - Compensation - Permanent Partial (000's)**

SUMMARY 2  
EXHIBIT 39  
SHEET 1

Accident Year	Paid Losses @ 12/07	1/1/08-6/30/08 Estimated Payments		Estimated Paid Loss @ 6/30/2008		Ultimate Loss		Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors			
		Deloitte		Oliver Wyman		Deloitte		Oliver Wyman		Deloitte			Oliver Wyman			Deloitte			Oliver Wyman	
		Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman		
Prior		0	-	0		1	-	1	-	1	-	1	0	-	0	81.0%	100.0%			
1978	110	0	-	110	110	111	110	1	-	1	-	1	0	-	0	79.7%	100.0%			
1979	94	0	-	94	94	95	95	1	1	0	1	1	(0)	0	77.9%	100.0%				
1980	84	0	-	84	84	85	85	1	1	0	1	1	(0)	0	76.1%	100.0%				
1981	138	0	-	138	138	139	139	2	1	1	1	1	0	0	74.4%	100.0%				
1982	73	0	-	73	73	74	74	1	1	0	1	1	(0)	0	72.8%	100.0%				
1983	98	0	-	99	98	100	99	1	1	0	1	1	0	0	71.2%	100.0%				
1984	81	0	-	81	81	83	83	1	2	(1)	1	1	(0)	0	69.6%	50.0%				
1985	73	0	-	73	73	75	75	1	2	(1)	1	1	(0)	0	68.2%	50.0%				
1986	242	0	0	243	243	248	245	5	2	3	3	2	1	1	69.8%	100.0%				
1987	148	0	1	148	149	152	152	3	3	0	2	2	0	1	70.5%	66.7%				
1988	339	1	4	339	343	348	350	9	7	2	6	5	1	3	70.2%	71.4%				
1989	337	1	0	338	338	348	355	10	17	(7)	7	15	(8)	3	70.7%	88.2%				
1990	63	0	1	63	64	65	89	2	25	(23)	2	21	(19)	1	71.7%	84.0%				
1991	336	1	-	337	336	351	362	13	26	(13)	10	21	(11)	4	71.9%	80.8%				
1992	342	2	-	343	342	359	372	16	30	(14)	12	23	(11)	4	72.4%	76.7%				
1993	72	0	-	73	72	77	102	4	30	(26)	3	22	(19)	1	74.0%	73.3%				
1994	385	2	9	387	394	413	424	26	30	(4)	19	21	(2)	7	74.5%	70.0%				
1995	618	3	0	622	619	671	659	49	40	9	37	30	7	12	74.6%	75.0%				
1996	246	1	4	248	250	270	295	23	45	(22)	17	33	(16)	6	74.3%	73.3%				
1997	91	1	7	92	98	101	149	9	51	(42)	7	38	(31)	3	73.5%	74.5%				
1998	320	4	6	324	326	363	389	39	63	(24)	29	48	(19)	10	73.7%	76.2%				
1999	127	2	7	128	134	147	231	19	97	(78)	14	73	(59)	5	74.6%	75.3%				
2000	41	2	-	44	41	69	157	25	116	(91)	19	86	(67)	6	75.1%	74.1%				
2001	160	5	2	165	162	211	273	46	111	(65)	35	78	(43)	11	75.7%	70.3%				
2002	210	8	1	219	211	286	319	67	108	(41)	52	73	(21)	15	77.0%	67.6%				
2003	230	11	5	241	235	333	355	93	120	(27)	72	79	(7)	20	78.1%	65.8%				
2004	31	34	10	65	41	184	182	119	141	(22)	94	96	(2)	25	78.6%	68.1%				
2005	96	24	12	120	108	283	274	164	166	(2)	131	114	17	32	80.2%	68.7%				
2006	41	20	25	61	66	289	263	228	197	31	186	137	49	42	81.5%	69.5%				
2007	4	54	20	57	24	361	264	304	240	64	249	170	79	55	81.9%	70.8%				
2008		13	3	13	3	427	292	201	143	58	166	103	63	35	82.6%	72.0%				
<b>Total</b>	<b>5,234</b>	<b>190</b>	<b>118</b>	<b>5,424</b>	<b>5,424</b>	<b>7,122</b>	<b>7,314</b>	<b>1,484</b>	<b>1,817</b>	<b>(333)</b>	<b>1,178</b>	<b>1,297</b>	<b>(119)</b>	<b>306</b>	<b>520</b>	<b>(214)</b>	<b>79.4%</b>	<b>71.4%</b>		
<b>Excl Prior</b>	<b>5,234</b>	<b>190</b>	<b>118</b>	<b>5,424</b>	<b>5,424</b>	<b>7,121</b>	<b>7,314</b>	<b>1,483</b>	<b>1,817</b>	<b>(334)</b>	<b>1,177</b>	<b>1,297</b>	<b>(120)</b>	<b>306</b>	<b>520</b>	<b>(214)</b>	<b>79.4%</b>	<b>71.4%</b>		

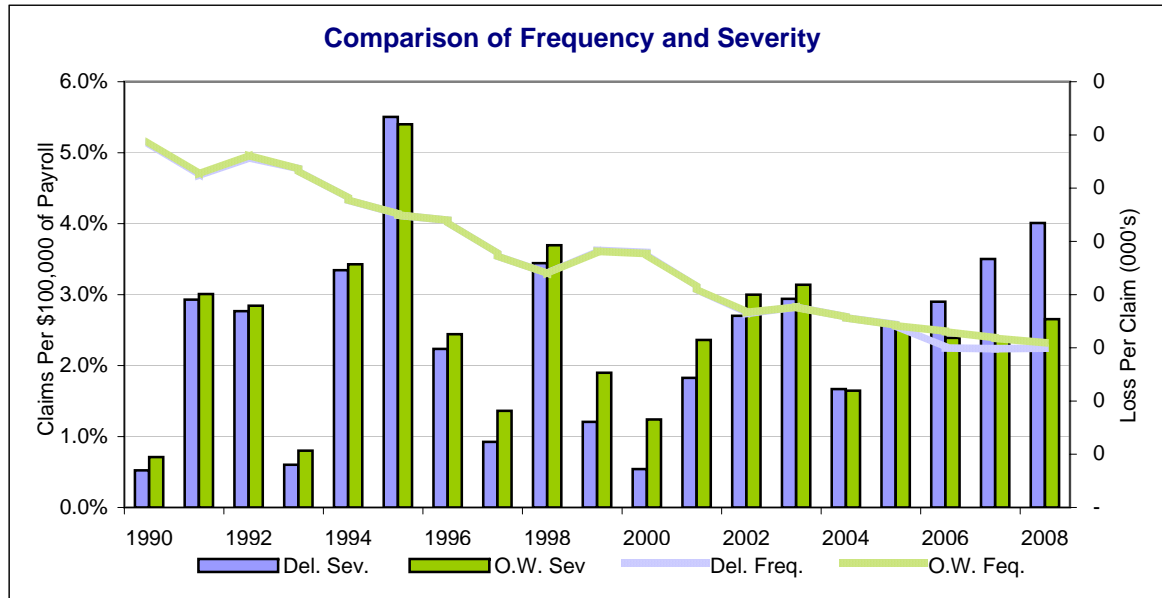
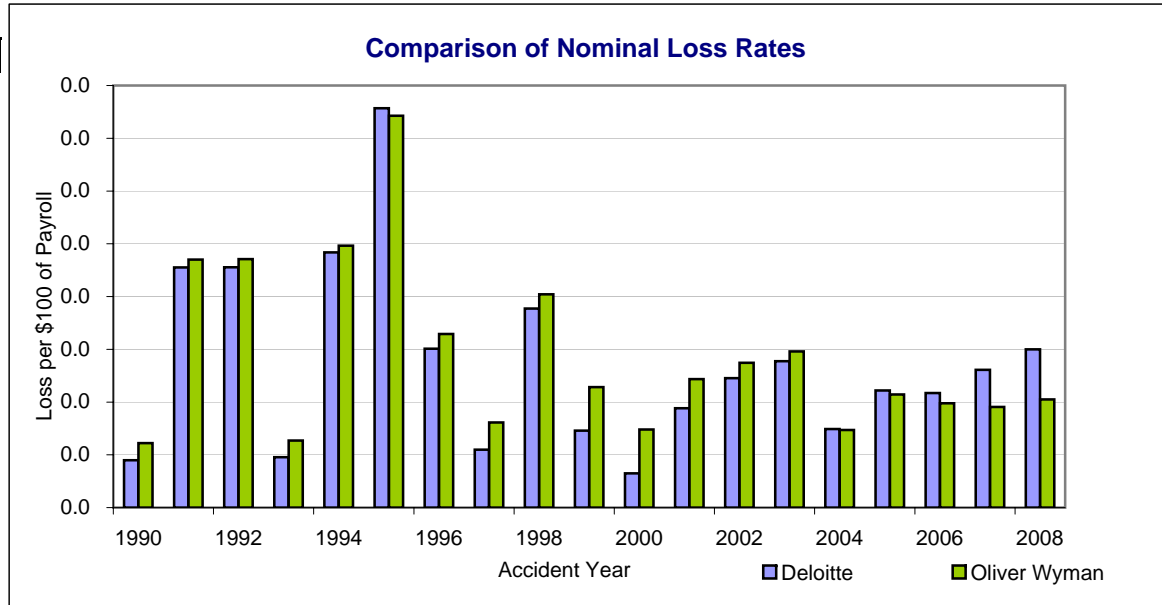


# Ohio Bureau of Workers' Compensation

## Public Employers - State Agencies - Compensation - Permanent Partial

SUMMARY 2  
EXHIBIT 39  
SHEET 2

Accident Year	Ult. Loss Rates		Ult. Frequency		Ult. Severity	
	Deloitte	Oliver Wyman	Deloitte	Wyman	Deloitte	Oliver Wyman
Prior						
1978	0.007	0.007	6.81%	6.81%	105	104
1979	0.006	0.006	6.08%	6.08%	95	95
1980	0.005	0.005	6.78%	6.78%	72	72
1981	0.008	0.008	6.15%	6.15%	124	123
1982	0.004	0.004	6.17%	6.17%	58	58
1983	0.005	0.005	6.20%	6.20%	74	74
1984	0.004	0.004	6.20%	6.20%	58	58
1985	0.003	0.003	6.33%	6.33%	48	49
1986	0.009	0.009	6.21%	6.21%	151	149
1987	0.005	0.005	5.80%	5.81%	90	90
1988	0.011	0.011	5.93%	5.94%	184	185
1989	0.010	0.011	5.69%	5.70%	183	186
1990	0.002	0.002	5.15%	5.16%	35	47
1991	0.009	0.009	4.66%	4.69%	195	201
1992	0.009	0.009	4.94%	4.97%	184	189
1993	0.002	0.003	4.76%	4.76%	40	53
1994	0.010	0.010	4.34%	4.34%	223	229
1995	0.015	0.015	4.12%	4.13%	367	360
1996	0.006	0.007	4.04%	4.04%	149	163
1997	0.002	0.003	3.56%	3.56%	62	91
1998	0.008	0.008	3.29%	3.28%	230	246
1999	0.003	0.005	3.63%	3.61%	80	127
2000	0.001	0.003	3.59%	3.58%	36	83
2001	0.004	0.005	3.09%	3.09%	122	157
2002	0.005	0.005	2.73%	2.75%	180	200
2003	0.006	0.006	2.83%	2.83%	196	209
2004	0.003	0.003	2.68%	2.68%	111	110
2005	0.004	0.004	2.57%	2.57%	172	167
2006	0.004	0.004	2.25%	2.48%	193	159
2007	0.005	0.004	2.24%	2.39%	234	160
2008	0.006	0.004	2.25%	2.32%	267	177

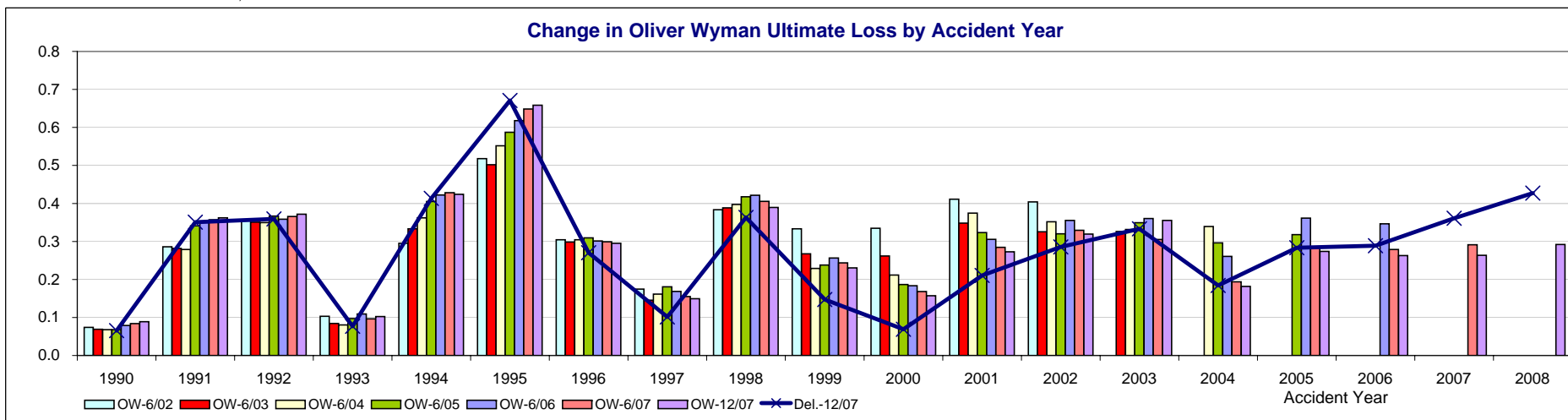




**Ohio Bureau of Workers' Compensation  
Public Employers - State Agencies - Compensation - Permanent Partial (000's)**

**Change in Oliver Wyman Ultimate Loss Estimates**

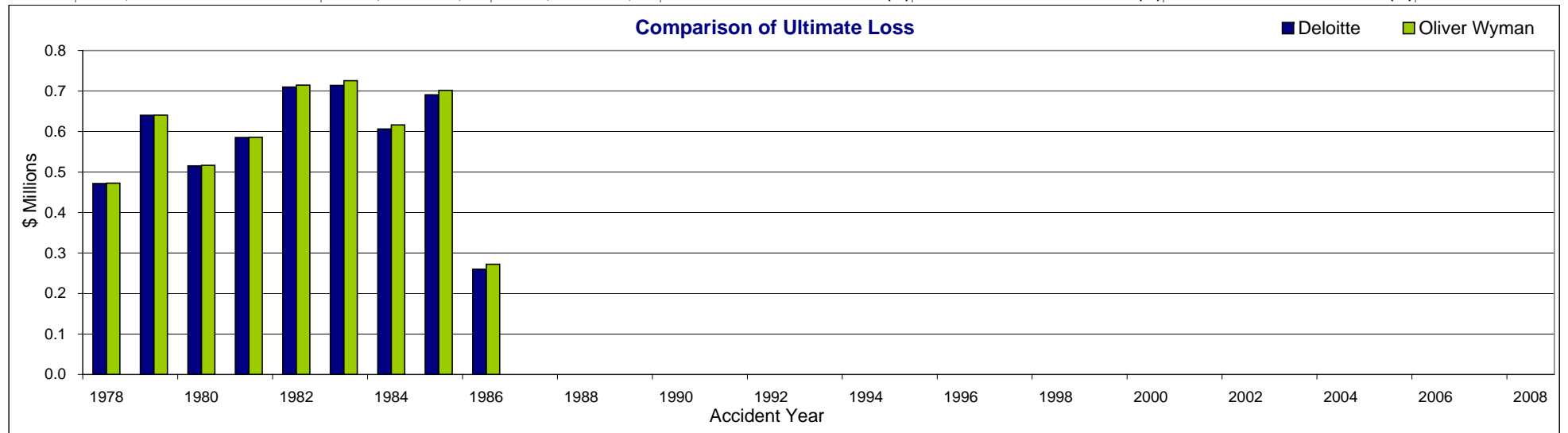
Accident Year	Oliver Wyman Ultimate Loss by Evaluation Date							Change in Oliver Wyman Ultimate Loss						
	6/30/2008	6/30/2007	6/30/2006	6/30/2005	6/30/2004	6/30/2003	6/30/2002	6/30/08 - 6/30/07	6/30/07 - 6/30/06	6/30/06 - 6/30/05	6/30/05 - 6/30/04	6/30/04 - 6/30/03	6/30/03 - 6/30/02	Cum. Change
1978	110	111	111	111	111	111	111	(1)	-	-	-	-	-	(1)
1979	95	95	95	95	95	95	95	-	-	-	-	-	-	-
1980	85	85	85	85	85	85	85	-	-	-	-	-	-	-
1981	139	139	139	139	139	139	139	-	-	-	-	-	-	-
1982	74	74	74	74	74	74	74	-	-	-	-	-	-	-
1983	99	99	99	99	99	99	99	-	-	-	-	-	-	-
1984	83	83	83	83	83	83	83	-	-	-	-	-	-	-
1985	75	75	75	75	75	75	75	-	-	-	-	-	-	-
1986	245	244	236	215	215	215	215	1	8	21	-	-	-	30
1987	152	153	158	151	151	151	151	(1)	(5)	7	-	-	-	1
1988	350	353	350	342	342	342	342	(3)	3	8	-	-	-	8
1989	355	344	336	328	328	328	329	11	7	8	-	-	(1)	25
1990	89	84	79	68	68	69	74	5	5	11	-	(1)	(5)	15
1991	362	357	351	341	279	282	286	5	6	10	62	(3)	(4)	76
1992	372	366	359	367	350	351	358	6	7	(8)	17	(1)	(7)	14
1993	102	96	109	97	80	84	103	6	(13)	12	17	(4)	(19)	(1)
1994	424	428	422	405	362	333	295	(4)	6	17	43	29	38	129
1995	659	649	618	587	552	502	518	10	31	31	35	50	(16)	141
1996	295	299	301	309	304	298	304	(4)	(2)	(8)	5	6	(6)	(9)
1997	149	155	169	181	162	146	175	(6)	(13)	(12)	19	16	(29)	(25)
1998	389	405	421	417	397	388	383	(16)	(16)	4	20	9	5	6
1999	231	244	257	238	229	268	333	(13)	(13)	19	9	(39)	(66)	(103)
2000	157	168	184	187	212	262	335	(11)	(15)	(3)	(25)	(50)	(73)	(177)
2001	273	285	306	324	375	348	411	(12)	(21)	(18)	(51)	26	(63)	(139)
2002	319	329	355	320	352	325	404	(10)	(26)	35	(32)	26	(79)	(85)
2003	355	305	360	349	332	326		50	(55)	11	18	6		29
2004	182	194	261	296	339			(12)	(67)	(35)	(43)			(158)
2005	274	283	361	318				(9)	(78)	43				(44)
2006	263	279	347					(16)	(68)					(84)
2007	264	291						(28)						(28)
2008	292													
78-02	5,684	5,721	5,773	5,640	5,520	5,454	5,779	(37)	(52)	134	120	65	(324)	
78-03	6,040	6,027	6,134	5,989	5,851	5,781		13	(107)	145	138	71		
78-04	6,222	6,221	6,395	6,285	6,191			1	(174)	109	95			
78-05	6,495	6,503	6,756	6,603				(8)	(253)	153				
78-06	6,758	6,782	7,103					(24)	(320)					
78-07	7,022	7,074						(52)						(378)
78-08	7,314													



**Ohio Bureau of Workers' Compensation  
Public Employers - State Agencies - Compensation - Temp. Partial & Change of Occ (<1987) (000's)**

SUMMARY 2  
EXHIBIT 40  
SHEET 1

Accident Year	Paid Losses @ 12/07	1/1/08-6/30/08		Estimated Paid Loss @ 6/30/2008		Ultimate Loss		Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
		Estimated Payments		Loss		Loss		Unpaid Loss			Unpaid Loss			Discount			Discount Factors	
		Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman
Prior		1	-	1		5	1	4	1	3	4	-	4	1	1	(0)	84.7%	0.0%
1978	472	-	-	472	472	472	473	-	1	(1)	-	1	(1)	-	-	-	100.0%	100.0%
1979	638	0	0	638	638	640	640	2	2	0	2	1	1	0	1	(1)	93.0%	50.0%
1980	514	0	-	514	514	515	517	2	3	(1)	2	2	(0)	0	1	(1)	89.1%	66.7%
1981	583	0	-	583	583	585	586	2	3	(1)	2	3	(1)	0	-	0	85.9%	100.0%
1982	707	0	3	707	709	710	714	3	5	(2)	2	4	(2)	0	1	(1)	83.6%	80.0%
1983	714	-	1	714	715	714	726	-	11	(11)	-	9	(9)	-	2	(2)	100.0%	81.8%
1984	602	0	1	603	603	606	616	4	13	(9)	3	11	(8)	1	2	(1)	82.1%	84.6%
1985	685	1	0	686	686	691	702	5	16	(11)	4	13	(9)	1	3	(2)	81.0%	81.3%
1986	258	0	2	258	259	260	272	2	13	(11)	2	10	(8)	0	3	(3)	80.8%	76.9%
1987	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1988	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1989	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1990	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1991	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1992	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1993	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1994	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1995	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1996	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1997	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1998	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1999	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2001	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2002	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2003	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2004	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2005	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2006	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2007	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2008	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
<b>Total</b>	<b>5,172</b>	<b>2</b>	<b>6</b>	<b>5,174</b>	<b>5,174</b>	<b>5,198</b>	<b>5,246</b>	<b>24</b>	<b>68</b>	<b>(44)</b>	<b>20</b>	<b>54</b>	<b>(34)</b>	<b>4</b>	<b>14</b>	<b>(10)</b>	<b>84.2%</b>	<b>79.4%</b>
<b>Excl Prior</b>	<b>5,172</b>	<b>1</b>	<b>6</b>	<b>5,173</b>	<b>5,174</b>	<b>5,193</b>	<b>5,245</b>	<b>20</b>	<b>67</b>	<b>(47)</b>	<b>17</b>	<b>54</b>	<b>(37)</b>	<b>3</b>	<b>13</b>	<b>(10)</b>	<b>84.1%</b>	<b>80.6%</b>



# Ohio Bureau of Workers' Compensation

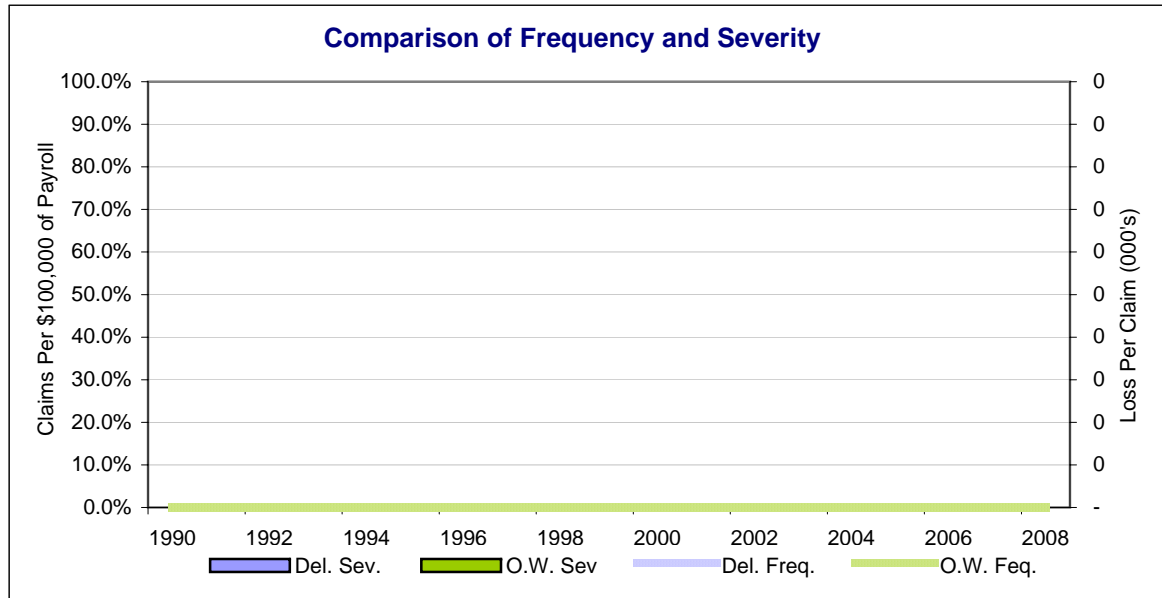
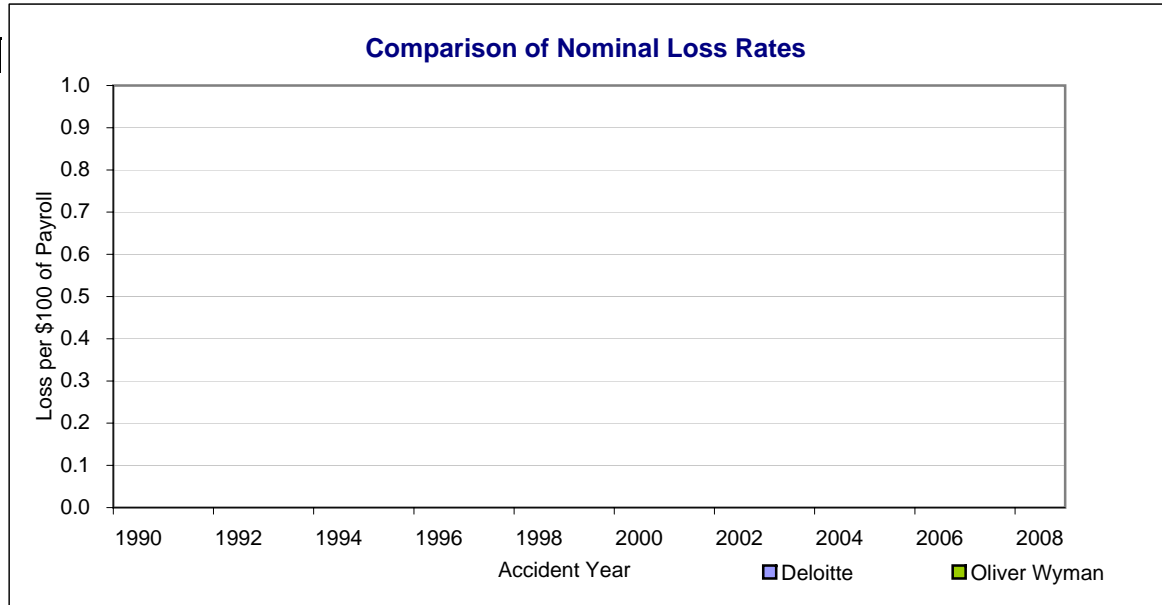
## Public Employers - State Agencies - Compensation - Temp. Partial & Change of Occ (<1987)

SUMMARY 2

EXHIBIT 40

SHEET 2

Accident Year	Ult. Loss Rates		Ult. Frequency		Ult. Severity	
	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman
Prior						
1978	0.030	0.030	6.81%	6.81%	446	447
1979	0.039	0.039	6.08%	6.08%	640	640
1980	0.030	0.030	6.78%	6.78%	435	436
1981	0.032	0.032	6.15%	6.15%	521	522
1982	0.034	0.035	6.17%	6.17%	559	562
1983	0.033	0.033	6.20%	6.20%	530	539
1984	0.026	0.027	6.20%	6.20%	423	429
1985	0.028	0.029	6.33%	6.33%	446	453
1986	0.010	0.010	6.21%	6.21%	158	166
1987						
1988						
1989						
1990						
1991						
1992						
1993						
1994						
1995						
1996						
1997						
1998						
1999						
2000						
2001						
2002						
2003						
2004						
2005						
2006						
2007						
2008						

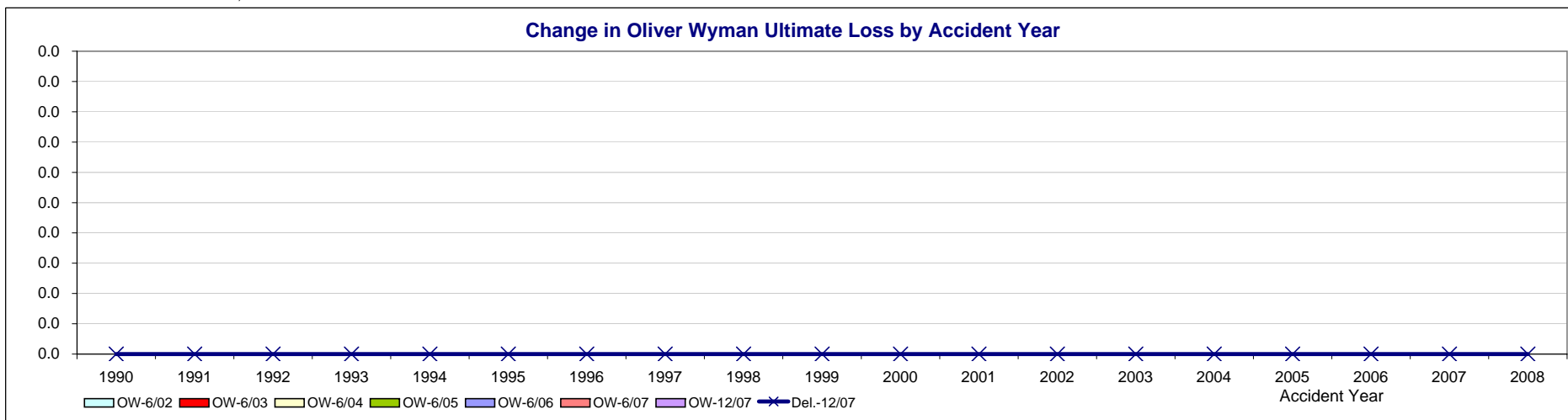


**Ohio Bureau of Workers' Compensation  
Public Employers - State Agencies - Compensation - Temp. Partial & Change of Occ (<1987) (000's)**

SUMMARY 2  
EXHIBIT 40  
SHEET 3

**Change in Oliver Wyman Ultimate Loss Estimates**

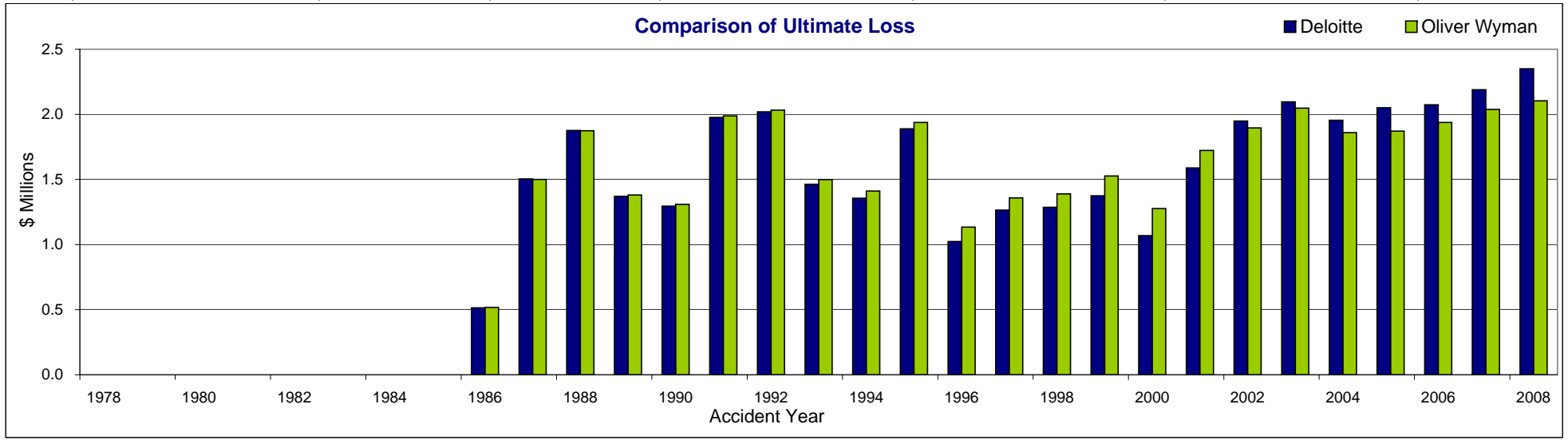
Accident Year	Oliver Wyman Ultimate Loss by Evaluation Date							Change in Oliver Wyman Ultimate Loss						
	6/30/2008	6/30/2007	6/30/2006	6/30/2005	6/30/2004	6/30/2003	6/30/2002	6/30/08 - 6/30/07	6/30/07 - 6/30/06	6/30/06 - 6/30/05	6/30/05 - 6/30/04	6/30/04 - 6/30/03	6/30/03 - 6/30/02	Cum. Change
1978	473	474	474	474	474	492	495	(1)	-	-	-	(18)	(4)	(23)
1979	640	639	638	637	636	653	657	1	1	1	0	(17)	(4)	(16)
1980	517	517	517	518	518	542	547	-	-	(1)	-	(24)	(5)	(30)
1981	586	586	575	574	576	600	606	-	11	1	(1)	(24)	(5)	(20)
1982	714	715	710	711	710	739	747	(1)	5	(1)	1	(29)	(8)	(33)
1983	726	725	719	719	714	739	746	1	6	(0)	5	(24)	(7)	(20)
1984	616	615	612	615	619	657	671	1	3	(3)	(4)	(38)	(14)	(55)
1985	702	701	696	701	700	746	766	1	5	(5)	0	(46)	(20)	(64)
1986	272	271	270	271	273	310	317	1	1	(1)	(2)	(37)	(8)	(45)
1987	-	-	16	-	-	-	-	-	(16)	16	-	-	-	-
1988	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1989	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1990	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1991	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1992	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1993	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1994	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-	-	-	-	-	-	-
78-02	5,245	5,242	5,226	5,220	5,220	5,477	5,552	3	16	7	(1)	(257)	(74)	
78-03	5,245	5,242	5,226	5,220	5,220	5,477		3	16	7	(1)	(257)		
78-04	5,245	5,242	5,226	5,220	5,220			3	16	7	(1)			
78-05	5,245	5,242	5,226	5,220				3	16	7				
78-06	5,245	5,242	5,226					3	16					
78-07	5,245	5,242						3						(306)
78-08	5,245													



**Ohio Bureau of Workers' Compensation  
Public Employers - State Agencies - Compensation - WL/LMWL & Change of Occ (>1986) (000's)**

SUMMARY 2  
EXHIBIT 41  
SHEET 1

Accident Year	1/1/08-6/30/08			Estimated Paid Loss @ 6/30/2008		Ultimate Loss		Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors			
	Paid Losses @ 12/07	Estimated Payments		Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman		
		Deloitte	Oliver Wyman																	
Prior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%	
1978	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1979	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1980	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1981	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1982	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1983	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1984	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1985	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1986	515	-	-	515	515	515	518	-	3	(3)	-	3	(3)	-	-	-	-	-	100.0%	100.0%
1987	1,484	-	2	1,484	1,486	1,504	1,500	20	14	6	20	11	9	-	3	(3)	-	-	100.0%	78.6%
1988	1,851	-	3	1,851	1,854	1,876	1,874	25	20	5	25	16	9	-	4	(4)	-	-	100.0%	80.0%
1989	1,351	2	3	1,353	1,354	1,371	1,380	18	26	(8)	15	21	(6)	3	5	(2)	-	-	83.8%	80.8%
1990	1,272	3	4	1,274	1,276	1,295	1,309	21	33	(12)	17	27	(10)	4	6	(2)	-	-	82.5%	81.8%
1991	1,933	4	5	1,937	1,938	1,976	1,988	39	50	(11)	32	33	(1)	7	17	(10)	-	-	82.3%	66.4%
1992	1,967	5	7	1,972	1,974	2,020	2,032	48	58	(10)	39	47	(8)	9	11	(2)	-	-	81.6%	81.0%
1993	1,418	4	9	1,421	1,427	1,463	1,500	42	73	(31)	34	60	(26)	8	13	(5)	-	-	81.1%	82.2%
1994	1,307	3	12	1,310	1,319	1,356	1,411	45	92	(47)	36	74	(38)	9	18	(9)	-	-	80.2%	80.4%
1995	1,808	9	14	1,817	1,822	1,889	1,938	72	116	(44)	57	94	(37)	15	22	(7)	-	-	79.0%	81.0%
1996	964	10	18	975	983	1,024	1,134	49	151	(102)	39	121	(82)	10	30	(20)	-	-	79.7%	80.2%
1997	1,162	17	21	1,179	1,183	1,264	1,358	86	175	(89)	71	142	(71)	15	33	(18)	-	-	82.3%	81.1%
1998	1,137	28	27	1,164	1,164	1,286	1,389	122	226	(104)	102	178	(76)	20	48	(28)	-	-	83.9%	78.9%
1999	1,146	39	41	1,185	1,188	1,375	1,527	190	340	(150)	162	267	(105)	28	73	(45)	-	-	85.4%	78.6%
2000	773	46	56	819	829	1,069	1,277	250	448	(198)	215	361	(146)	35	87	(52)	-	-	86.1%	80.6%
2001	1,080	75	65	1,156	1,145	1,588	1,723	432	578	(146)	373	424	(51)	60	154	(94)	-	-	86.2%	73.3%
2002	1,166	108	77	1,274	1,243	1,949	1,895	675	653	22	581	503	78	94	150	(56)	-	-	86.1%	77.1%
2003	988	152	119	1,140	1,107	2,096	2,048	956	941	15	820	704	116	136	237	(101)	-	-	85.8%	74.8%
2004	482	270	139	752	620	1,954	1,859	1,202	1,239	(37)	1,028	944	84	174	295	(121)	-	-	85.5%	76.2%
2005	247	216	120	463	367	2,050	1,872	1,587	1,505	83	1,345	1,220	125	243	285	(42)	-	-	84.7%	81.1%
2006	81	51	61	132	142	2,073	1,938	1,940	1,795	145	1,611	1,451	160	329	344	(15)	-	-	83.0%	80.8%
2007	36	(9)	40	27	76	2,189	2,038	2,161	1,962	199	1,731	1,532	199	430	430	0	-	-	80.1%	78.1%
2008	7	7	3	7	3	2,350	2,104	1,168	1,049	119	900	787	113	268	262	6	-	-	77.1%	75.0%
<b>Total</b>	<b>24,166</b>	<b>1,040</b>	<b>846</b>	<b>25,206</b>	<b>25,206</b>	<b>37,530</b>	<b>37,610</b>	<b>11,149</b>	<b>11,545</b>	<b>(396)</b>	<b>9,253</b>	<b>9,020</b>	<b>233</b>	<b>1,896</b>	<b>2,525</b>	<b>(630)</b>	-	-	<b>83.0%</b>	<b>78.1%</b>
<b>Excl Prior</b>	<b>24,166</b>	<b>1,040</b>	<b>846</b>	<b>25,206</b>	<b>25,206</b>	<b>37,530</b>	<b>37,610</b>	<b>11,149</b>	<b>11,545</b>	<b>(396)</b>	<b>9,253</b>	<b>9,020</b>	<b>233</b>	<b>1,896</b>	<b>2,525</b>	<b>(630)</b>	-	-	<b>83.0%</b>	<b>78.1%</b>



# Ohio Bureau of Workers' Compensation

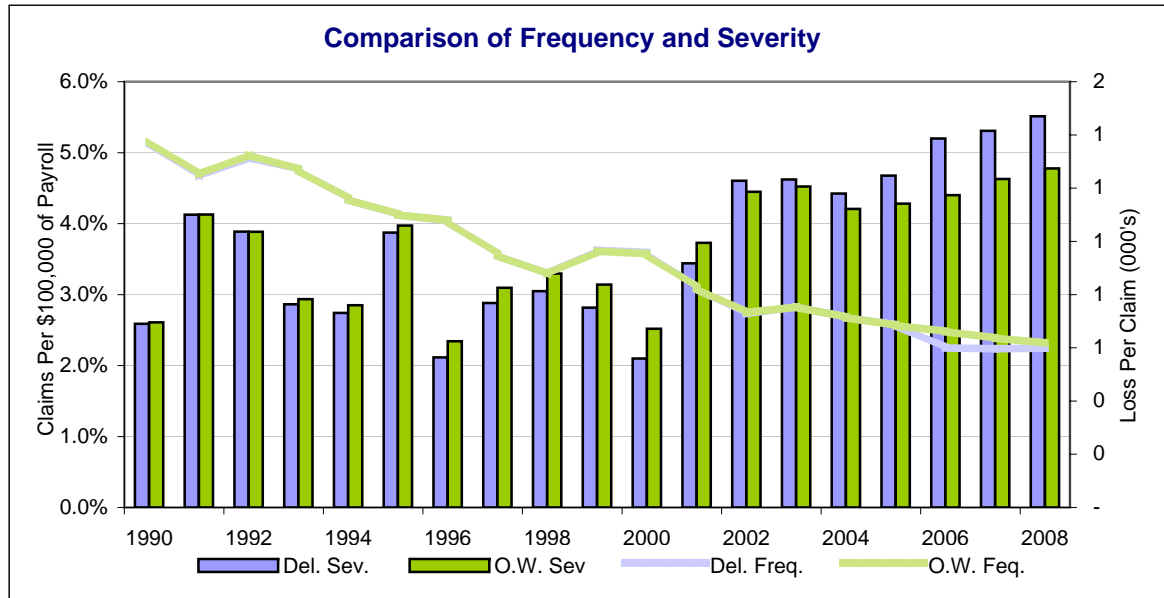
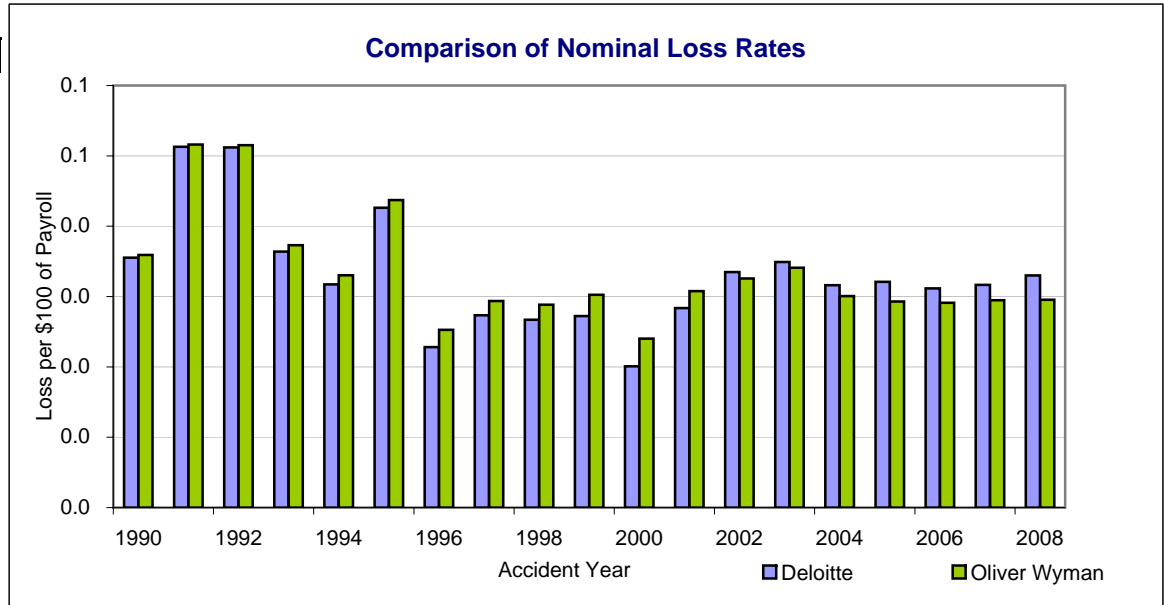
## Public Employers - State Agencies - Compensation - WL/LMWL & Change of Occ (>1986)

SUMMARY 2

EXHIBIT 41

SHEET 2

Accident Year	Ult. Loss Rates		Ult. Frequency		Ult. Severity	
	Oliver		Oliver		Oliver	
	Deloitte	Wyman	Deloitte	Wyman	Deloitte	Wyman
Prior						
1978						
1979						
1980						
1981						
1982						
1983						
1984						
1985						
1986	0.019	0.020	6.21%	6.21%	314	315
1987	0.052	0.052	5.80%	5.81%	890	886
1988	0.059	0.059	5.93%	5.94%	992	989
1989	0.041	0.041	5.69%	5.70%	721	724
1990	0.036	0.036	5.15%	5.16%	691	695
1991	0.051	0.052	4.66%	4.69%	1,100	1,101
1992	0.051	0.052	4.94%	4.97%	1,037	1,036
1993	0.036	0.037	4.76%	4.76%	764	783
1994	0.032	0.033	4.34%	4.34%	731	760
1995	0.043	0.044	4.12%	4.13%	1,033	1,059
1996	0.023	0.025	4.04%	4.04%	564	625
1997	0.027	0.029	3.56%	3.56%	769	826
1998	0.027	0.029	3.29%	3.28%	813	879
1999	0.027	0.030	3.63%	3.61%	751	838
2000	0.020	0.024	3.59%	3.58%	560	671
2001	0.028	0.031	3.09%	3.09%	918	995
2002	0.033	0.033	2.73%	2.75%	1,228	1,186
2003	0.035	0.034	2.83%	2.83%	1,233	1,206
2004	0.032	0.030	2.68%	2.68%	1,180	1,122
2005	0.032	0.029	2.57%	2.57%	1,247	1,142
2006	0.031	0.029	2.25%	2.48%	1,386	1,174
2007	0.032	0.029	2.24%	2.39%	1,416	1,234
2008	0.033	0.030	2.25%	2.32%	1,470	1,274

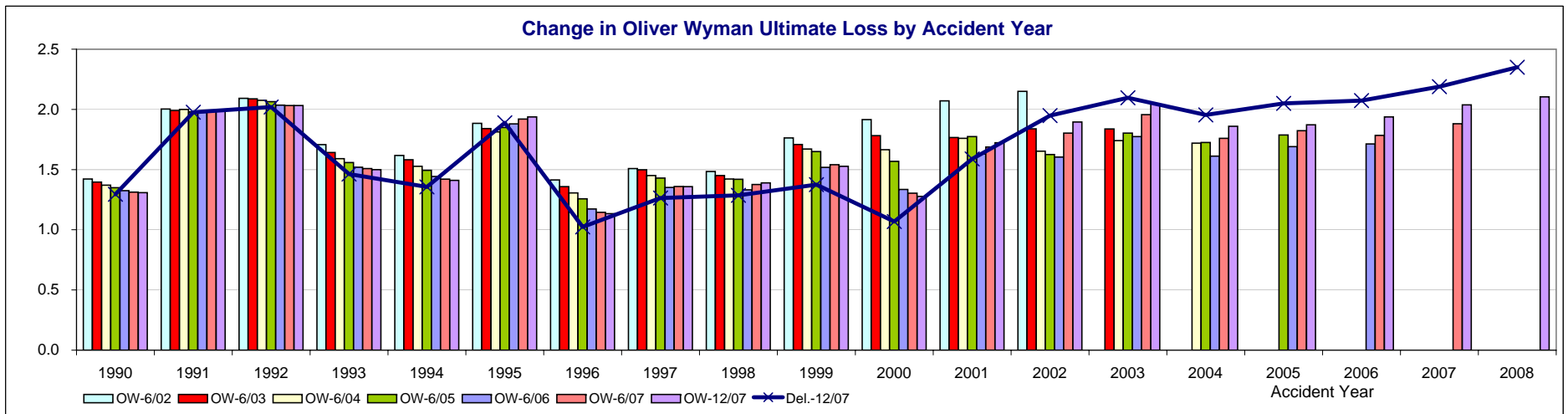


**Ohio Bureau of Workers' Compensation  
Public Employers - State Agencies - Compensation - WL/LMWL & Change of Occ (>1986) (000's)**

SUMMARY 2  
EXHIBIT 41  
SHEET 3

**Change in Oliver Wyman Ultimate Loss Estimates**

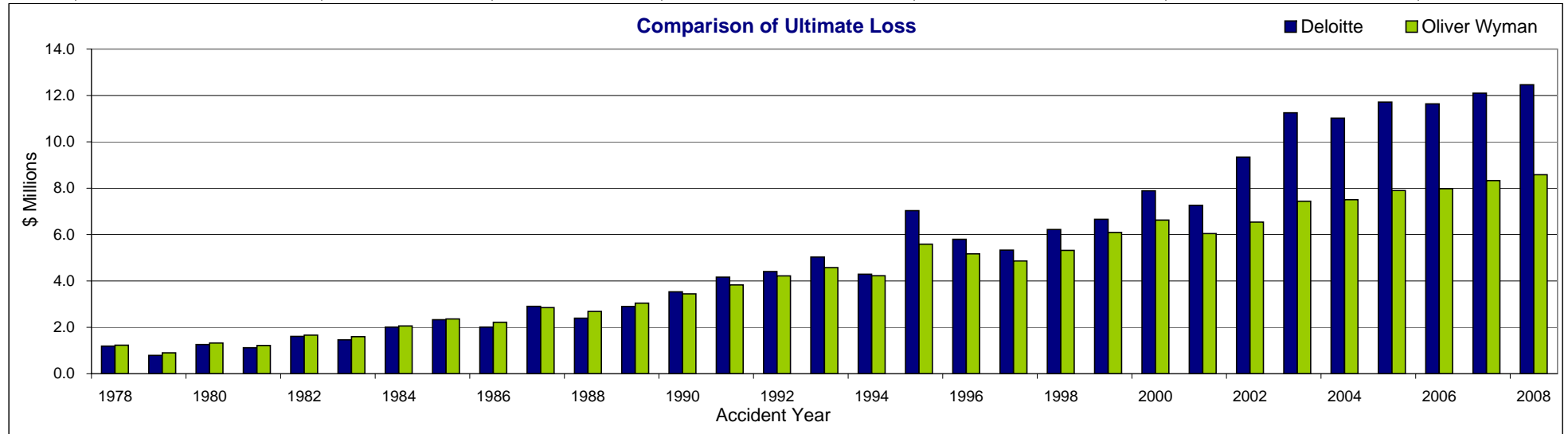
Accident Year	Oliver Wyman Ultimate Loss by Evaluation Date							Change in Oliver Wyman Ultimate Loss							Cum. Change
	6/30/2008	6/30/2007	6/30/2006	6/30/2005	6/30/2004	6/30/2003	6/30/2002	6/30/08 - 6/30/07	6/30/07 - 6/30/06	6/30/06 - 6/30/05	6/30/05 - 6/30/04	6/30/04 - 6/30/03	6/30/03 - 6/30/02		
1978															
1979															
1980															
1981															
1982															
1983															
1984															
1985															
1986	518	519	521	525	526	528	519	(1)	(2)	(4)	(1)	(2)	9	(1)	
1987	1,500	1,501	1,507	1,511	1,504	1,502	1,507	(1)	(6)	(4)	6	3	(6)	(7)	
1988	1,874	1,871	1,875	1,890	1,902	1,919	1,939	3	(5)	(15)	(12)	(17)	(20)	(65)	
1989	1,380	1,377	1,369	1,373	1,376	1,395	1,417	3	8	(5)	(3)	(19)	(21)	(36)	
1990	1,309	1,313	1,325	1,350	1,371	1,396	1,422	(4)	(12)	(25)	(21)	(25)	(26)	(113)	
1991	1,988	1,984	1,975	1,980	1,999	1,991	2,003	4	9	(4)	(20)	9	(12)	(15)	
1992	2,032	2,032	2,036	2,064	2,075	2,088	2,092	-	(4)	(29)	(11)	(13)	(4)	(60)	
1993	1,500	1,509	1,520	1,559	1,591	1,642	1,707	(9)	(11)	(39)	(32)	(51)	(65)	(207)	
1994	1,411	1,421	1,443	1,494	1,527	1,582	1,618	(10)	(22)	(51)	(33)	(55)	(36)	(207)	
1995	1,938	1,920	1,880	1,850	1,813	1,841	1,884	18	40	30	37	(28)	(43)	53	
1996	1,134	1,145	1,172	1,257	1,306	1,359	1,414	(11)	(28)	(84)	(50)	(52)	(55)	(280)	
1997	1,358	1,359	1,352	1,429	1,451	1,498	1,509	(1)	7	(78)	(21)	(48)	(11)	(151)	
1998	1,389	1,376	1,332	1,420	1,422	1,451	1,484	13	44	(88)	(2)	(28)	(34)	(95)	
1999	1,527	1,541	1,519	1,650	1,671	1,708	1,763	(14)	22	(131)	(21)	(38)	(55)	(236)	
2000	1,277	1,304	1,335	1,569	1,665	1,782	1,915	(27)	(31)	(234)	(96)	(117)	(133)	(638)	
2001	1,723	1,687	1,630	1,774	1,760	1,766	2,071	36	57	(144)	14	(6)	(305)	(348)	
2002	1,895	1,803	1,604	1,625	1,653	1,838	2,150	92	200	(22)	(28)	(185)	(312)	(255)	
2003	2,048	1,956	1,774	1,803	1,740	1,838		92	182	(28)	62	(98)		210	
2004	1,859	1,759	1,612	1,725	1,720			100	148	(113)	5			140	
2005	1,872	1,824	1,691	1,788				48	133	(97)				84	
2006	1,938	1,784	1,713					154	70					224	
2007	2,038	1,881						156						156	
2008	2,104														
78-02	25,752	25,661	25,393	26,319	26,612	27,286	28,413	91	268	(925)	(293)	(674)	(1,128)		
78-03	27,800	27,617	27,168	28,121	28,352	29,124		183	449	(954)	(231)	(771)			
78-04	29,659	29,376	28,779	29,846	30,072			283	597	(1,067)	(226)				
78-05	31,531	31,200	30,470	31,634				331	730	(1,164)					
78-06	33,468	32,983	32,183					485	800						
78-07	35,506	34,864						641						(1,847)	
78-08	37,610														



**Ohio Bureau of Workers' Compensation  
Public Employers - State Agencies - Compensation - Lump Sum Settlement (000's)**

SUMMARY 2  
EXHIBIT 42  
SHEET 1

Accident Year	1/1/08-6/30/08			Estimated Paid Loss @ 6/30/2008		Ultimate Loss		Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
	Paid Losses @ 12/07	Estimated Payments		Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman
		Deloitte	Oliver Wyman															
Prior		59		59		885	1,233	826	1,233	(407)	649	821	(172)	177	412	(235)	78.6%	66.6%
1978	979	12	9	991	988	1,190	1,229	199	241	(42)	153	160	(7)	46	81	(35)	76.8%	66.4%
1979	634	8	3	641	637	789	901	148	264	(116)	112	174	(62)	36	90	(54)	75.8%	65.9%
1980	986	12	-	998	986	1,259	1,327	261	341	(80)	195	216	(21)	66	125	(59)	74.6%	63.3%
1981	857	11	3	868	860	1,122	1,222	254	362	(108)	186	222	(36)	68	140	(72)	73.3%	61.3%
1982	1,196	18	17	1,213	1,213	1,611	1,665	398	452	(54)	287	272	15	111	180	(69)	72.1%	60.2%
1983	1,055	16	10	1,071	1,065	1,464	1,599	394	534	(140)	280	320	(40)	114	214	(100)	71.1%	59.9%
1984	1,406	21	31	1,426	1,437	2,009	2,063	583	626	(43)	407	369	38	176	257	(81)	69.9%	58.9%
1985	1,583	23	10	1,606	1,592	2,330	2,365	724	773	(49)	497	465	32	227	308	(81)	68.6%	60.2%
1986	1,324	23	25	1,346	1,349	2,012	2,220	666	871	(205)	448	511	(63)	218	360	(142)	67.3%	58.7%
1987	1,846	32	14	1,878	1,860	2,904	2,851	1,027	991	36	680	580	100	347	411	(64)	66.2%	58.5%
1988	1,473	25	13	1,498	1,486	2,398	2,687	900	1,201	(301)	586	686	(100)	314	515	(201)	65.1%	57.1%
1989	1,723	30	31	1,752	1,753	2,903	3,042	1,151	1,289	(138)	735	724	11	416	565	(149)	63.9%	56.2%
1990	2,025	35	35	2,060	2,060	3,532	3,447	1,472	1,387	85	923	771	152	550	616	(66)	62.6%	55.6%
1991	2,302	45	57	2,347	2,359	4,166	3,829	1,819	1,470	349	1,116	821	295	702	649	53	61.4%	55.9%
1992	2,343	46	80	2,389	2,423	4,409	4,219	2,021	1,796	225	1,219	1,007	212	802	789	13	60.3%	56.1%
1993	2,570	50	54	2,620	2,624	5,030	4,576	2,410	1,952	458	1,426	1,115	311	984	837	147	59.2%	57.1%
1994	2,109	41	50	2,151	2,159	4,294	4,224	2,143	2,065	78	1,243	1,180	63	900	885	15	58.0%	57.1%
1995	3,323	65	59	3,388	3,382	7,035	5,586	3,647	2,204	1,443	2,072	1,247	825	1,574	957	617	56.8%	56.6%
1996	2,634	52	82	2,685	2,715	5,799	5,168	3,113	2,453	660	1,732	1,404	328	1,382	1,049	333	55.6%	57.2%
1997	2,327	46	43	2,373	2,371	5,330	4,861	2,956	2,490	466	1,608	1,427	181	1,348	1,063	285	54.4%	57.3%
1998	2,541	121	165	2,662	2,706	6,217	5,321	3,555	2,615	940	1,891	1,475	416	1,664	1,140	524	53.2%	56.4%
1999	2,474	118	114	2,591	2,588	6,658	6,096	4,067	3,508	559	2,181	2,057	124	1,885	1,451	434	53.6%	58.6%
2000	2,399	162	173	2,561	2,572	7,888	6,628	5,326	4,056	1,270	2,857	2,373	484	2,469	1,683	786	53.6%	58.5%
2001	1,707	188	159	1,895	1,866	7,266	6,042	5,371	4,176	1,195	2,887	2,497	390	2,484	1,679	805	53.8%	59.8%
2002	2,057	314	197	2,372	2,254	9,339	6,539	6,967	4,285	2,682	3,778	2,564	1,214	3,189	1,721	1,468	54.2%	59.8%
2003	1,956	385	331	2,340	2,287	11,255	7,439	8,914	5,152	3,762	4,942	3,126	1,816	3,972	2,026	1,946	55.4%	60.7%
2004	1,219	402	354	1,620	1,573	11,020	7,505	9,399	5,932	3,467	5,297	3,717	1,580	4,102	2,215	1,887	56.4%	62.7%
2005	971	205	288	1,176	1,258	11,717	7,900	10,541	6,642	3,899	6,023	4,206	1,817	4,518	2,436	2,082	57.1%	63.3%
2006	122	108	346	230	467	11,636	7,978	11,406	7,511	3,895	6,392	4,751	1,641	5,015	2,760	2,255	56.0%	63.3%
2007	8	11	32	19	39	12,096	8,330	12,078	8,291	3,787	6,545	5,202	1,343	5,533	3,089	2,444	54.2%	62.7%
2008		0	-	0	-	12,463	8,582	6,232	4,291	1,941	3,221	2,572	649	3,010	1,719	1,291	51.7%	59.9%
<b>Total</b>	<b>50,145</b>	<b>2,683</b>	<b>2,785</b>	<b>52,828</b>	<b>52,828</b>	<b>170,026</b>	<b>138,674</b>	<b>110,967</b>	<b>81,454</b>	<b>29,513</b>	<b>62,569</b>	<b>49,032</b>	<b>13,537</b>	<b>48,397</b>	<b>32,422</b>	<b>15,975</b>	<b>56.4%</b>	<b>60.2%</b>
<b>Excl Prior</b>	<b>50,145</b>	<b>2,624</b>	<b>2,785</b>	<b>52,769</b>	<b>52,828</b>	<b>169,141</b>	<b>137,441</b>	<b>110,141</b>	<b>80,221</b>	<b>29,920</b>	<b>61,920</b>	<b>48,211</b>	<b>13,709</b>	<b>48,221</b>	<b>32,010</b>	<b>16,211</b>	<b>56.2%</b>	<b>60.1%</b>



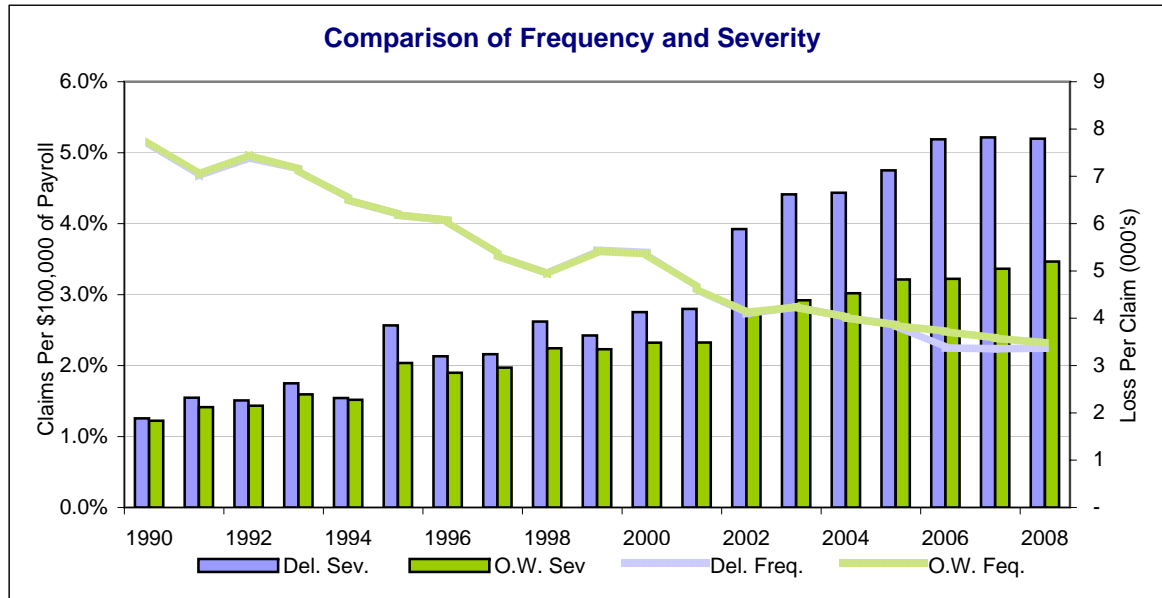
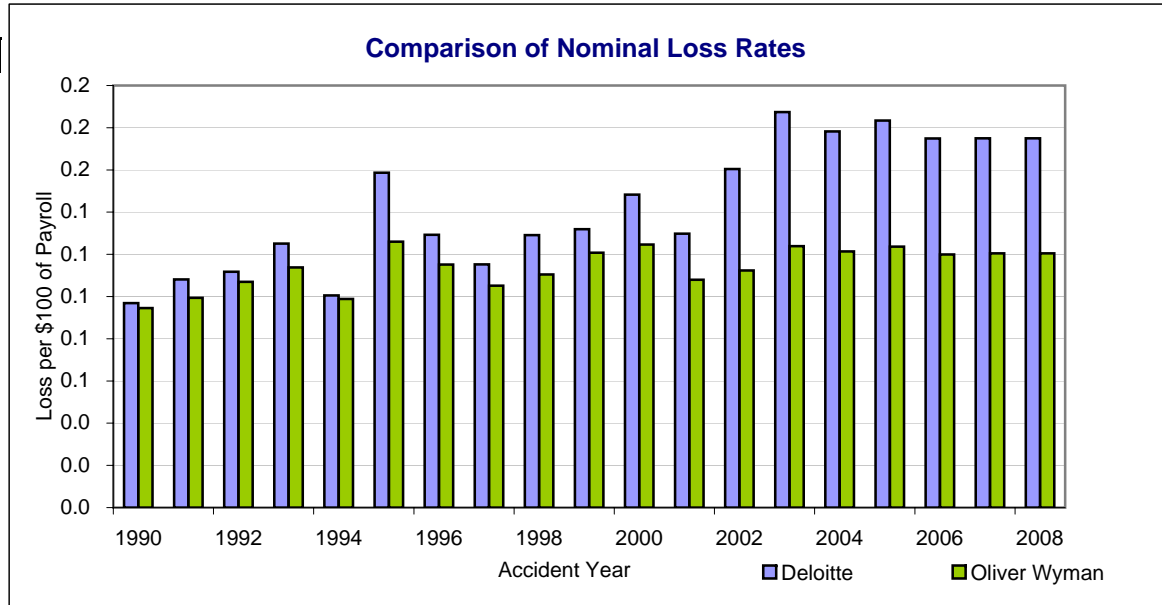


# Ohio Bureau of Workers' Compensation

## Public Employers - State Agencies - Compensation - Lump Sum Settlement

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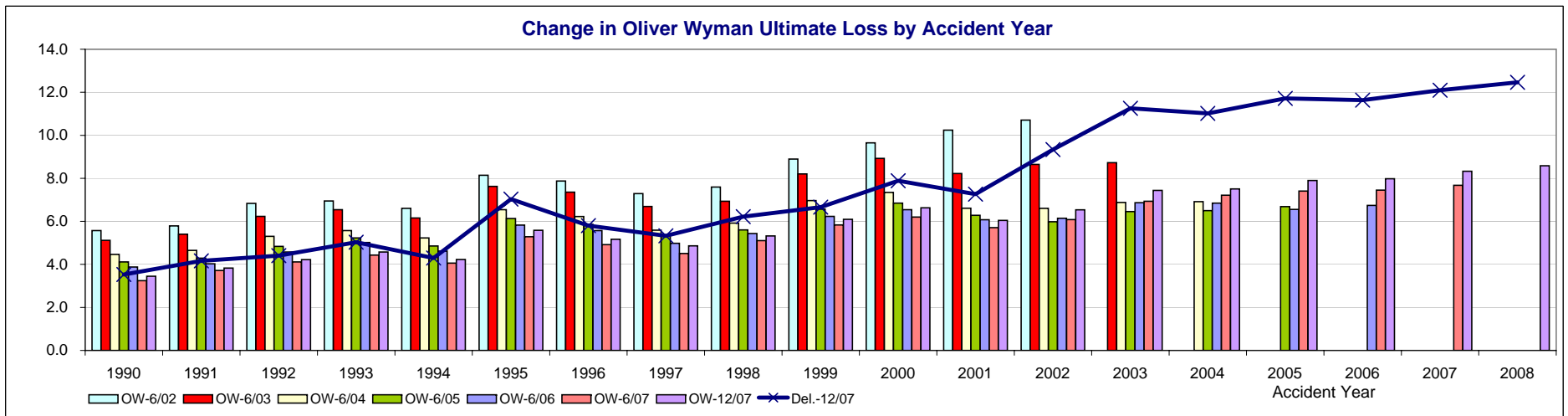
Accident Year	Ult. Loss Rates		Ult. Frequency		Ult. Severity	
	Deloitte	Oliver Wyman	Deloitte	Wyman	Deloitte	Oliver Wyman
Prior						
1978	0.077	0.079	6.81%	6.81%	1,125	1,162
1979	0.048	0.055	6.08%	6.08%	789	900
1980	0.072	0.076	6.78%	6.78%	1,063	1,121
1981	0.061	0.067	6.15%	6.15%	999	1,088
1982	0.078	0.081	6.17%	6.17%	1,267	1,309
1983	0.067	0.074	6.20%	6.20%	1,087	1,187
1984	0.087	0.089	6.20%	6.20%	1,400	1,437
1985	0.095	0.097	6.33%	6.33%	1,506	1,528
1986	0.076	0.084	6.21%	6.21%	1,226	1,353
1987	0.100	0.098	5.80%	5.81%	1,718	1,685
1988	0.075	0.084	5.93%	5.94%	1,268	1,418
1989	0.087	0.091	5.69%	5.70%	1,527	1,596
1990	0.097	0.095	5.15%	5.16%	1,884	1,832
1991	0.108	0.099	4.66%	4.69%	2,320	2,120
1992	0.112	0.107	4.94%	4.97%	2,263	2,152
1993	0.125	0.114	4.76%	4.76%	2,626	2,390
1994	0.101	0.099	4.34%	4.34%	2,315	2,276
1995	0.159	0.126	4.12%	4.13%	3,848	3,054
1996	0.129	0.115	4.04%	4.04%	3,196	2,849
1997	0.115	0.105	3.56%	3.56%	3,239	2,955
1998	0.129	0.110	3.29%	3.28%	3,929	3,365
1999	0.132	0.121	3.63%	3.61%	3,637	3,344
2000	0.148	0.125	3.59%	3.58%	4,130	3,485
2001	0.130	0.108	3.09%	3.09%	4,198	3,489
2002	0.160	0.112	2.73%	2.75%	5,884	4,092
2003	0.187	0.124	2.83%	2.83%	6,618	4,381
2004	0.178	0.121	2.68%	2.68%	6,652	4,529
2005	0.183	0.124	2.57%	2.57%	7,127	4,820
2006	0.175	0.120	2.25%	2.48%	7,782	4,832
2007	0.175	0.120	2.24%	2.39%	7,823	5,045
2008	0.175	0.121	2.25%	2.32%	7,795	5,198



**Ohio Bureau of Workers' Compensation  
Public Employers - State Agencies - Compensation - Lump Sum Settlement (000's)**

**Change in Oliver Wyman Ultimate Loss Estimates**

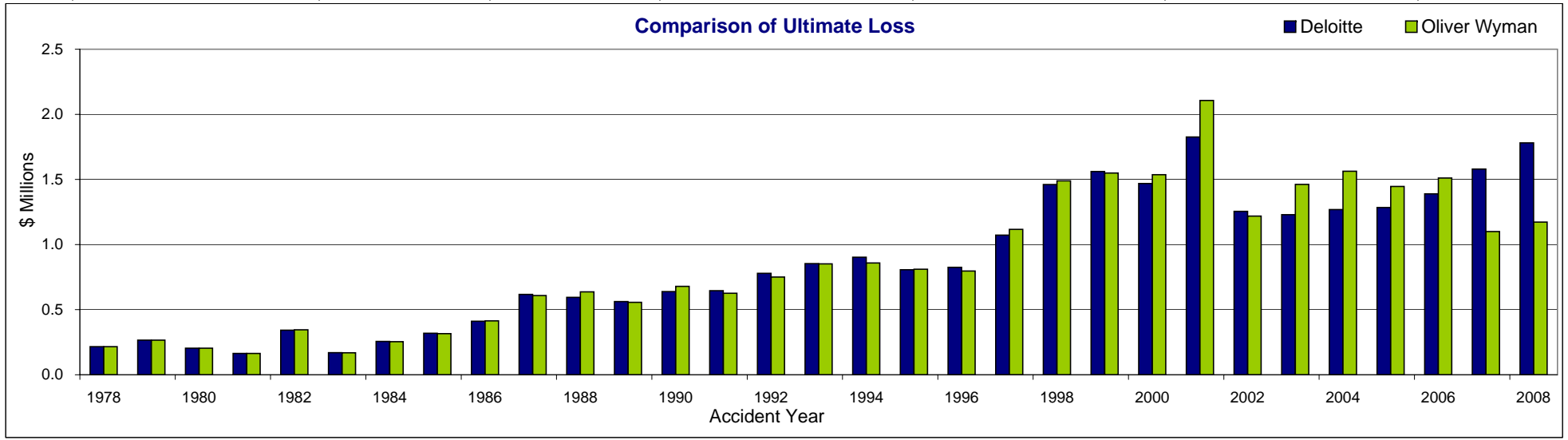
Accident Year	Oliver Wyman Ultimate Loss by Evaluation Date							Change in Oliver Wyman Ultimate Loss						
	6/30/2008	6/30/2007	6/30/2006	6/30/2005	6/30/2004	6/30/2003	6/30/2002	6/30/08 - 6/30/07	6/30/07 - 6/30/06	6/30/06 - 6/30/05	6/30/05 - 6/30/04	6/30/04 - 6/30/03	6/30/03 - 6/30/02	Cum. Change
1978	1,229	1,238	1,478	1,485	1,463	1,519	1,609	(9)	(240)	(7)	22	(56)	(90)	(380)
1979	901	904	1,151	1,160	1,172	1,272	1,344	(3)	(247)	(9)	(12)	(100)	(72)	(444)
1980	1,327	1,330	1,650	1,627	1,657	1,749	1,838	(3)	(320)	23	(30)	(93)	(88)	(511)
1981	1,222	1,218	1,523	1,503	1,517	1,634	1,770	4	(305)	20	(14)	(117)	(136)	(548)
1982	1,665	1,659	2,036	2,079	2,131	2,294	2,442	6	(377)	(43)	(52)	(163)	(148)	(778)
1983	1,599	1,587	1,924	1,952	2,072	2,285	2,473	12	(338)	(28)	(120)	(213)	(188)	(874)
1984	2,063	2,030	2,447	2,423	2,520	2,825	2,953	33	(418)	24	(96)	(305)	(128)	(891)
1985	2,365	2,315	2,835	2,867	3,028	3,359	3,566	50	(520)	(32)	(161)	(331)	(207)	(1,201)
1986	2,220	2,190	2,693	2,771	2,932	3,366	3,590	30	(503)	(78)	(162)	(434)	(224)	(1,370)
1987	2,851	2,790	3,320	3,379	3,541	4,114	4,368	61	(531)	(58)	(163)	(573)	(254)	(1,517)
1988	2,687	2,558	3,225	3,379	3,552	4,306	4,643	129	(667)	(154)	(173)	(754)	(337)	(1,956)
1989	3,042	2,931	3,486	3,622	3,942	4,678	5,057	111	(555)	(136)	(320)	(736)	(379)	(2,014)
1990	3,447	3,242	3,878	4,115	4,463	5,119	5,569	205	(636)	(237)	(347)	(656)	(450)	(2,122)
1991	3,829	3,715	4,029	4,288	4,649	5,405	5,792	114	(314)	(258)	(361)	(756)	(387)	(1,963)
1992	4,219	4,113	4,574	4,838	5,303	6,233	6,833	106	(461)	(263)	(465)	(930)	(600)	(2,614)
1993	4,576	4,429	5,019	5,231	5,569	6,545	6,945	147	(590)	(212)	(338)	(977)	(400)	(2,369)
1994	4,224	4,059	4,620	4,858	5,228	6,157	6,603	165	(561)	(238)	(370)	(929)	(446)	(2,379)
1995	5,586	5,285	5,829	6,134	6,545	7,628	8,143	301	(544)	(305)	(411)	(1,083)	(515)	(2,557)
1996	5,168	4,919	5,569	5,864	6,223	7,360	7,874	249	(650)	(295)	(359)	(1,136)	(514)	(2,705)
1997	4,861	4,504	4,977	5,342	5,587	6,693	7,292	357	(473)	(365)	(245)	(1,106)	(599)	(2,432)
1998	5,321	5,105	5,436	5,605	5,918	6,932	7,593	216	(332)	(168)	(313)	(1,014)	(661)	(2,273)
1999	6,096	5,831	6,229	6,570	6,967	8,204	8,894	265	(398)	(341)	(397)	(1,237)	(690)	(2,798)
2000	6,628	6,198	6,540	6,847	7,343	8,927	9,647	430	(307)	(341)	(496)	(1,584)	(720)	(3,019)
2001	6,042	5,705	6,076	6,279	6,613	8,224	10,241	337	(371)	(202)	(334)	(1,611)	(2,017)	(4,199)
2002	6,539	6,079	6,141	5,981	6,606	8,645	10,704	460	(62)	161	(625)	(2,039)	(2,059)	(4,165)
2003	7,439	6,934	6,868	6,457	6,882	8,726		505	67	411	(425)	(1,844)		(1,287)
2004	7,505	7,217	6,848	6,499	6,918			288	369	349	(420)			587
2005	7,900	7,405	6,554	6,688				495	851	(134)				1,212
2006	7,978	7,449	6,744					529	705					1,234
2007	8,330	7,676						654						654
2008	8,582													
78-02	89,706	85,933	96,686	100,196	106,541	125,473	137,783	3,773	(10,752)	(3,510)	(6,345)	(18,933)	(12,310)	
78-03	97,146	92,868	103,553	106,652	113,422	134,199		4,278	(10,685)	(3,099)	(6,770)	(20,777)		
78-04	104,651	100,085	110,401	113,151	120,340			4,566	(10,316)	(2,750)	(7,190)			
78-05	112,551	107,490	116,955	119,839				5,061	(9,465)	(2,884)				
78-06	120,529	114,939	123,699					5,590	(8,760)					
78-07	128,859	122,615						6,244						
78-08	137,441													(45,676)



**Ohio Bureau of Workers' Compensation  
Public Employers - State Agencies - Compensation - Living Maintenance (000's)**

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Accident Year	Paid Losses @ 12/07	1/1/08-6/30/08 Estimated Payments		Estimated Paid Loss @ 6/30/2008		Ultimate Loss		Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors			
		Deloitte		Oliver Wyman		Deloitte		Oliver Wyman		Deloitte			Oliver Wyman			Deloitte			Oliver Wyman	
		Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman		
Prior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%	
1978	216	-	-	216	216	216	216	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%	
1979	266	-	-	266	266	266	266	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%	
1980	205	-	-	205	205	205	205	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%	
1981	164	-	-	164	164	164	164	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%	
1982	341	0	1	341	342	342	346	1	4	(3)	1	4	(3)	0	-	0	75.8%	100.0%		
1983	169	0	-	169	169	170	169	1	-	1	1	-	1	0	-	0	80.8%	100.0%		
1984	255	0	-	255	255	257	255	2	-	2	1	-	1	0	-	0	83.1%	100.0%		
1985	316	0	-	316	316	319	316	3	-	3	2	-	2	0	-	0	82.4%	100.0%		
1986	407	0	2	407	409	411	414	4	5	(1)	3	5	(2)	1	-	1	82.1%	100.0%		
1987	609	1	-	610	609	617	609	7	-	7	6	-	6	1	-	1	81.0%	100.0%		
1988	584	1	4	585	588	594	637	9	49	(40)	7	42	(35)	2	7	(5)	81.1%	85.7%		
1989	551	1	(0)	552	551	563	557	10	6	4	8	5	3	2	1	1	80.6%	83.3%		
1990	622	2	9	624	631	639	679	15	48	(33)	12	41	(29)	3	7	(4)	81.2%	85.4%		
1991	626	2	-	628	626	646	626	18	-	18	15	-	15	3	-	3	81.0%	100.0%		
1992	751	2	-	753	751	779	751	26	-	26	21	-	21	5	-	5	80.5%	100.0%		
1993	818	3	5	821	822	854	851	33	29	4	26	24	2	7	5	2	79.5%	82.8%		
1994	859	3	(0)	862	858	903	858	41	-	41	32	-	32	9	-	9	79.0%	100.0%		
1995	761	3	6	764	766	807	810	42	44	(2)	33	36	(3)	9	8	1	78.3%	81.8%		
1996	771	4	3	775	775	825	797	50	22	28	39	18	21	11	4	7	77.7%	81.8%		
1997	993	5	11	997	1,003	1,073	1,116	75	113	(38)	58	92	(34)	17	21	(4)	77.2%	81.4%		
1998	1,335	10	8	1,345	1,343	1,461	1,489	116	146	(30)	88	119	(31)	28	27	1	76.2%	81.5%		
1999	1,405	10	11	1,416	1,416	1,561	1,549	145	133	12	111	108	3	34	25	9	76.3%	81.2%		
2000	1,312	15	18	1,327	1,330	1,469	1,536	142	206	(64)	108	167	(59)	34	39	(5)	75.8%	81.1%		
2001	1,601	23	51	1,624	1,652	1,826	2,107	201	455	(254)	154	367	(213)	47	88	(41)	76.5%	80.7%		
2002	1,026	24	28	1,051	1,054	1,255	1,219	204	165	39	158	133	25	46	32	14	77.5%	80.6%		
2003	931	43	63	974	994	1,229	1,462	255	468	(213)	200	376	(176)	55	92	(37)	78.4%	80.3%		
2004	816	70	111	887	927	1,269	1,563	382	636	(254)	308	516	(208)	75	120	(45)	80.5%	81.1%		
2005	607	125	114	733	721	1,284	1,446	551	725	(174)	454	593	(139)	98	132	(34)	82.3%	81.8%		
2006	313	233	147	546	460	1,389	1,511	843	1,051	(208)	712	867	(155)	132	184	(52)	84.4%	82.5%		
2007	41	160	62	201	103	1,579	1,100	1,379	997	382	1,192	826	366	186	171	15	86.5%	82.8%		
2008		6	1	6	1	1,780	1,172	884	585	299	754	471	283	130	114	16	85.2%	80.5%		
<b>Total</b>	<b>19,669</b>	<b>749</b>	<b>653</b>	<b>20,418</b>	<b>20,418</b>	<b>26,749</b>	<b>26,795</b>	<b>5,441</b>	<b>5,887</b>	<b>(446)</b>	<b>4,504</b>	<b>4,810</b>	<b>(306)</b>	<b>937</b>	<b>1,077</b>	<b>(140)</b>	<b>82.8%</b>	<b>81.7%</b>		
<b>Excl Prior</b>	<b>19,669</b>	<b>749</b>	<b>653</b>	<b>20,418</b>	<b>20,418</b>	<b>26,749</b>	<b>26,795</b>	<b>5,441</b>	<b>5,887</b>	<b>(446)</b>	<b>4,504</b>	<b>4,810</b>	<b>(306)</b>	<b>937</b>	<b>1,077</b>	<b>(140)</b>	<b>82.8%</b>	<b>81.7%</b>		

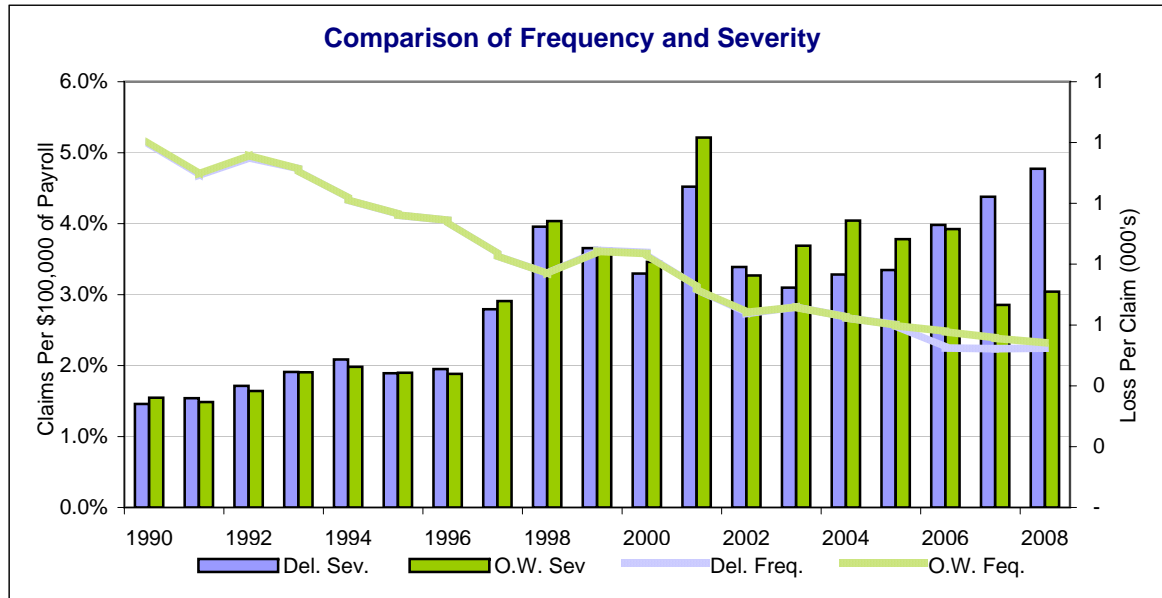
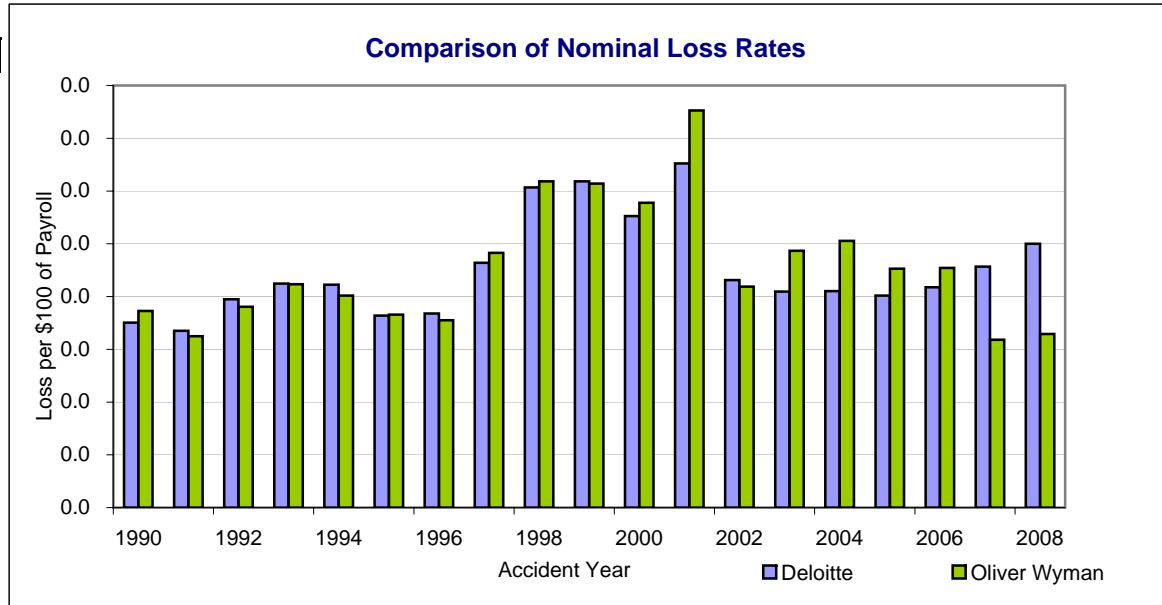


# Ohio Bureau of Workers' Compensation

## Public Employers - State Agencies - Compensation - Living Maintenance

SUMMARY 2  
EXHIBIT 43  
SHEET 2

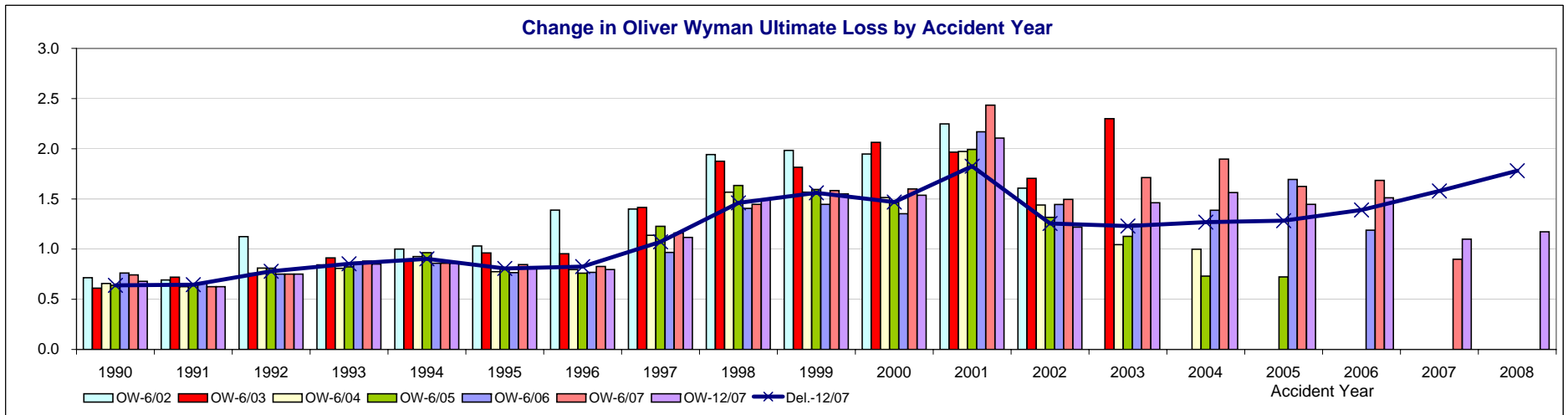
Accident Year	Ult. Loss Rates		Ult. Frequency		Ult. Severity	
	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman
Prior						
1978	0.014	0.014	6.81%	6.81%	204	204
1979	0.016	0.016	6.08%	6.08%	266	266
1980	0.012	0.012	6.78%	6.78%	173	173
1981	0.009	0.009	6.15%	6.15%	146	146
1982	0.017	0.017	6.17%	6.17%	269	272
1983	0.008	0.008	6.20%	6.20%	126	125
1984	0.011	0.011	6.20%	6.20%	179	177
1985	0.013	0.013	6.33%	6.33%	206	204
1986	0.016	0.016	6.21%	6.21%	251	252
1987	0.021	0.021	5.80%	5.81%	365	360
1988	0.019	0.020	5.93%	5.94%	314	336
1989	0.017	0.017	5.69%	5.70%	296	292
1990	0.018	0.019	5.15%	5.16%	341	361
1991	0.017	0.016	4.66%	4.69%	360	347
1992	0.020	0.019	4.94%	4.97%	400	383
1993	0.021	0.021	4.76%	4.76%	446	445
1994	0.021	0.020	4.34%	4.34%	487	463
1995	0.018	0.018	4.12%	4.13%	441	443
1996	0.018	0.018	4.04%	4.04%	455	439
1997	0.023	0.024	3.56%	3.56%	652	679
1998	0.030	0.031	3.29%	3.28%	923	942
1999	0.031	0.031	3.63%	3.61%	853	850
2000	0.028	0.029	3.59%	3.58%	769	808
2001	0.033	0.038	3.09%	3.09%	1,055	1,216
2002	0.022	0.021	2.73%	2.75%	791	763
2003	0.020	0.024	2.83%	2.83%	723	861
2004	0.021	0.025	2.68%	2.68%	766	944
2005	0.020	0.023	2.57%	2.57%	781	882
2006	0.021	0.023	2.25%	2.48%	929	915
2007	0.023	0.016	2.24%	2.39%	1,021	666
2008	0.025	0.016	2.25%	2.32%	1,114	710



**Ohio Bureau of Workers' Compensation  
Public Employers - State Agencies - Compensation - Living Maintenance (000's)**

**Change in Oliver Wyman Ultimate Loss Estimates**

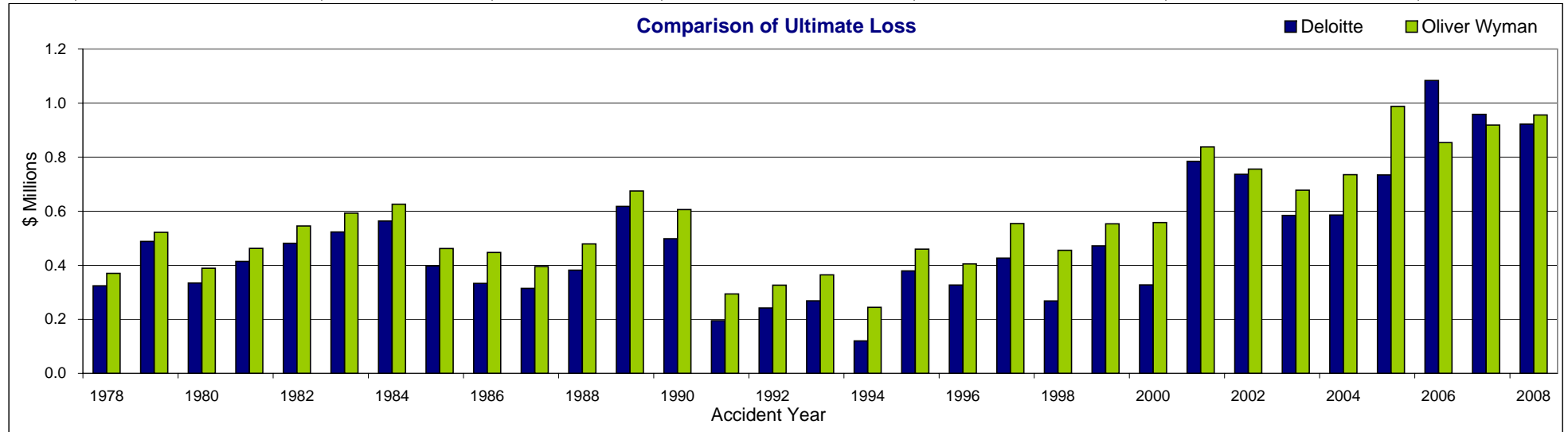
Accident Year	Oliver Wyman Ultimate Loss by Evaluation Date							Change in Oliver Wyman Ultimate Loss						
	6/30/2008	6/30/2007	6/30/2006	6/30/2005	6/30/2004	6/30/2003	6/30/2002	6/30/08 - 6/30/07	6/30/07 - 6/30/06	6/30/06 - 6/30/05	6/30/05 - 6/30/04	6/30/04 - 6/30/03	6/30/03 - 6/30/02	Cum. Change
1978	216	216	216	216	216	216	216	-	-	-	-	-	-	-
1979	266	266	266	279	262	262	262	-	-	(13)	17	-	-	4
1980	205	205	205	205	205	205	205	-	-	-	-	-	-	-
1981	164	164	164	164	164	164	179	-	-	-	-	-	(15)	(15)
1982	346	354	337	337	337	368	332	(8)	16	-	-	(31)	36	13
1983	169	169	169	169	169	169	184	-	-	-	-	-	(15)	(15)
1984	255	255	255	255	255	280	291	-	-	-	-	(25)	(12)	(37)
1985	316	316	316	333	313	313	342	-	-	(17)	20	-	(29)	(26)
1986	414	425	405	403	403	408	402	(11)	20	2	-	(5)	6	11
1987	609	609	609	651	653	608	762	-	-	(42)	(2)	45	(154)	(154)
1988	637	621	567	567	567	605	562	16	54	-	-	(38)	42	75
1989	557	550	630	669	533	529	554	7	(80)	(39)	136	4	(25)	3
1990	679	742	762	640	658	612	715	(63)	(19)	121	(17)	46	(103)	(36)
1991	626	626	661	651	626	720	692	-	(35)	10	25	(95)	28	(67)
1992	751	751	751	810	812	759	1,125	-	-	(59)	(2)	52	(365)	(374)
1993	851	880	868	823	808	912	843	(29)	13	45	15	(104)	69	8
1994	858	858	858	964	925	879	1,000	-	-	(106)	39	47	(121)	(142)
1995	810	845	766	814	775	961	1,031	(35)	79	(48)	39	(186)	(69)	(220)
1996	797	827	769	761	797	953	1,389	(30)	58	8	(36)	(157)	(436)	(592)
1997	1,116	1,160	967	1,227	1,138	1,416	1,399	(44)	194	(260)	89	(277)	17	(282)
1998	1,489	1,446	1,406	1,634	1,568	1,875	1,942	43	40	(228)	66	(308)	(67)	(453)
1999	1,549	1,583	1,447	1,594	1,567	1,816	1,983	(34)	137	(148)	27	(249)	(167)	(434)
2000	1,536	1,599	1,352	1,465	1,514	2,064	1,947	(63)	247	(113)	(49)	(550)	117	(411)
2001	2,107	2,435	2,169	1,993	1,973	1,967	2,247	(328)	266	176	19	7	(280)	(140)
2002	1,219	1,496	1,444	1,316	1,439	1,704	1,608	(277)	52	128	(123)	(266)	97	(389)
2003	1,462	1,713	1,250	1,127	1,044	2,299		(251)	462	123	82	(1,255)		(837)
2004	1,563	1,897	1,387	731	999			(334)	511	656	(268)			565
2005	1,446	1,625	1,694	722				(179)	(69)	972				724
2006	1,511	1,685	1,189					(174)	497					323
2007	1,100	899						200						200
2008	1,172													
78-02	18,541	19,397	18,355	18,938	18,673	20,763	22,212	(856)	1,041	(582)	264	(2,090)	(1,449)	
78-03	20,002	21,109	19,606	20,064	19,717	23,062		(1,107)	1,504	(459)	347	(3,345)		
78-04	21,566	23,007	20,992	20,795	20,716			(1,441)	2,014	197	79			
78-05	23,012	24,632	22,687	21,518				(1,620)	1,945	1,169				
78-06	24,523	26,317	23,875					(1,794)	2,442					
78-07	25,623	27,217						(1,594)						(2,697)
78-08	26,795													



**Ohio Bureau of Workers' Compensation  
Public Employers - State Agencies - Compensation - Lump Sum Advancements (000's)**

SUMMARY 2  
EXHIBIT 44  
SHEET 1

Accident Year	Paid Losses @ 12/07	1/1/08-6/30/08 Estimated Payments		Estimated Paid Loss @ 6/30/2008		Ultimate Loss		Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors			
		Deloitte		Oliver Wyman		Deloitte		Oliver Wyman		Deloitte			Oliver Wyman			Deloitte			Oliver Wyman	
		Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman		
Prior		1		1		6	25	6	25	(19)	5	19	(14)	1	6	(5)	83.6%	76.0%		
1978	317	1	-	318	317	324	370	6	53	(47)	5	40	(35)	1	13	(12)	83.1%	75.5%		
1979	476	1	0	477	476	488	522	12	46	(34)	10	33	(23)	2	13	(11)	82.5%	71.7%		
1980	324	1	4	325	328	334	389	9	61	(52)	8	44	(36)	2	17	(15)	81.3%	72.1%		
1981	399	2	3	401	402	414	462	14	60	(46)	11	42	(31)	3	18	(15)	80.4%	70.0%		
1982	460	2	1	462	461	481	545	19	84	(65)	16	62	(46)	4	22	(18)	80.4%	73.8%		
1983	497	2	2	499	499	523	593	25	94	(69)	20	66	(46)	5	28	(23)	79.7%	70.2%		
1984	531	3	6	533	537	564	626	30	89	(59)	24	61	(37)	6	28	(22)	78.7%	68.5%		
1985	370	3	4	373	374	398	462	25	88	(63)	20	62	(42)	5	26	(21)	78.3%	70.5%		
1986	306	2	8	308	314	333	448	25	134	(109)	20	92	(72)	5	42	(37)	78.5%	68.7%		
1987	284	2	4	287	288	314	395	28	107	(79)	22	74	(52)	6	33	(27)	78.0%	69.2%		
1988	339	4	4	343	343	382	479	39	136	(97)	31	92	(61)	9	44	(35)	77.5%	67.6%		
1989	533	9	8	542	541	618	675	76	134	(58)	59	88	(29)	17	46	(29)	77.6%	65.7%		
1990	415	8	11	423	426	498	606	76	180	(104)	59	120	(61)	16	60	(44)	78.4%	66.7%		
1991	156	3	6	159	162	195	294	36	132	(96)	28	88	(60)	8	44	(36)	78.6%	66.7%		
1992	185	4	3	189	188	242	326	53	138	(85)	41	92	(51)	11	46	(35)	78.5%	66.7%		
1993	195	6	5	201	200	269	365	68	165	(97)	53	107	(54)	15	58	(43)	77.9%	64.8%		
1994	81	3	12	84	93	120	244	36	151	(115)	28	96	(68)	8	55	(47)	77.8%	63.6%		
1995	237	10	6	247	243	379	460	132	217	(85)	102	142	(40)	30	75	(45)	77.4%	65.4%		
1996	186	9	10	195	196	327	405	131	209	(78)	101	134	(33)	30	75	(45)	76.9%	64.1%		
1997	217	14	8	231	225	427	554	196	329	(133)	149	215	(66)	46	114	(68)	76.3%	65.3%		
1998	120	7	15	128	135	268	455	140	320	(180)	106	204	(98)	34	116	(82)	75.7%	63.8%		
1999	185	14	15	199	200	472	553	273	353	(80)	203	223	(20)	69	130	(61)	74.5%	63.2%		
2000	93	10	15	102	107	327	558	225	451	(226)	165	284	(119)	60	167	(107)	73.4%	63.0%		
2001	270	25	11	295	281	784	838	489	557	(68)	353	348	5	136	209	(73)	72.1%	62.5%		
2002	177	20	33	197	210	737	756	540	546	(6)	386	332	54	154	214	(60)	71.4%	60.8%		
2003	33	17	28	50	61	584	678	534	617	(83)	374	380	(6)	160	237	(77)	70.0%	61.6%		
2004	8	13	3	21	11	586	735	565	724	(159)	387	452	(65)	177	272	(95)	68.8%	62.4%		
2005	208	8	8	216	216	734	988	519	772	(253)	346	462	(116)	172	310	(138)	66.8%	59.8%		
2006	9	18	22	27	31	1,084	854	1,057	823	234	682	477	205	374	346	28	64.6%	58.0%		
2007	10	12	12	22	22	959	919	936	897	39	587	514	73	350	383	(33)	62.7%	57.3%		
2008		2	-	2	-	922	956	459	478	(19)	279	267	12	181	211	(30)	60.7%	55.9%		
<b>Total</b>	<b>7,620</b>	<b>234</b>	<b>268</b>	<b>7,854</b>	<b>7,854</b>	<b>15,095</b>	<b>17,536</b>	<b>6,779</b>	<b>9,170</b>	<b>(2,391)</b>	<b>4,679</b>	<b>5,712</b>	<b>(1,033)</b>	<b>2,100</b>	<b>3,458</b>	<b>(1,358)</b>	<b>69.0%</b>	<b>62.3%</b>		
<b>Excl Prior</b>	<b>7,620</b>	<b>234</b>	<b>268</b>	<b>7,854</b>	<b>7,854</b>	<b>15,089</b>	<b>17,511</b>	<b>6,774</b>	<b>9,145</b>	<b>(2,371)</b>	<b>4,675</b>	<b>5,693</b>	<b>(1,018)</b>	<b>2,099</b>	<b>3,452</b>	<b>(1,353)</b>	<b>69.0%</b>	<b>62.3%</b>		

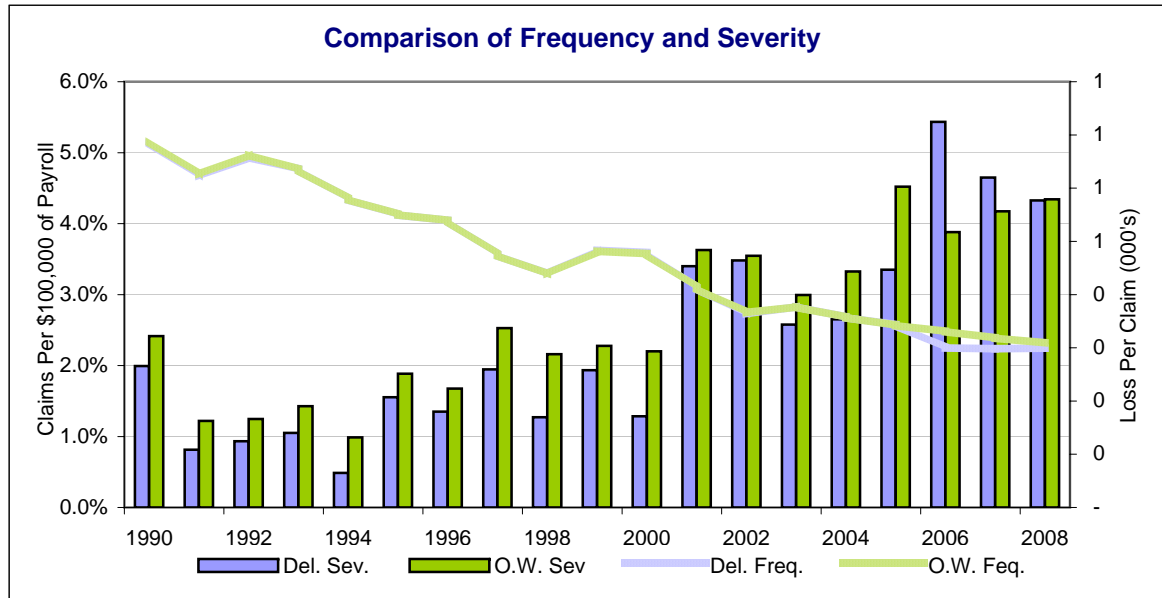
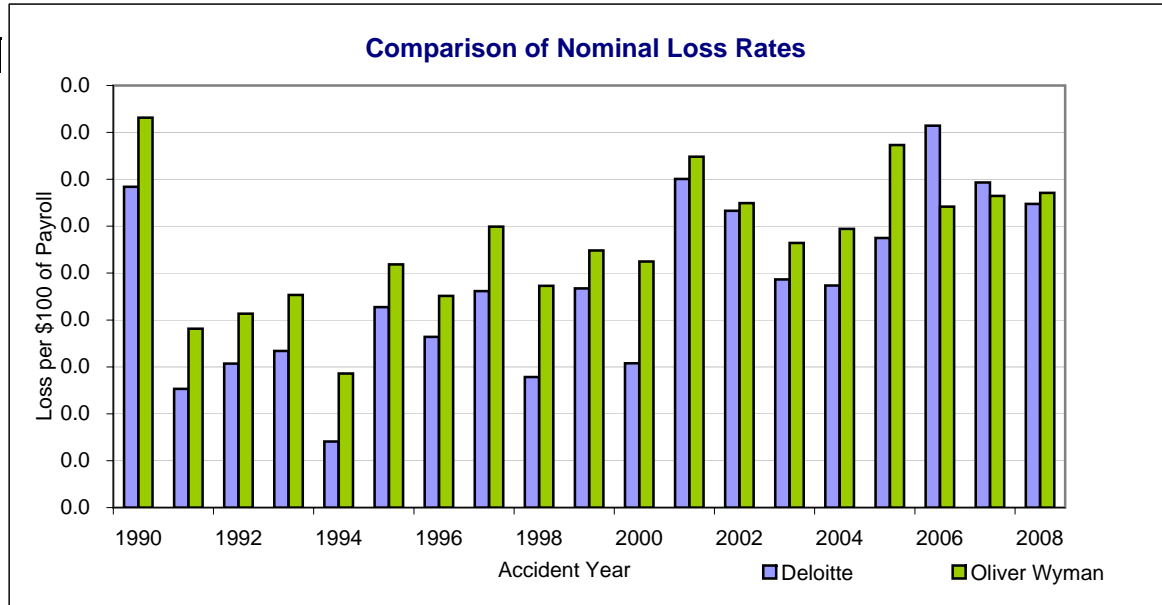


# Ohio Bureau of Workers' Compensation

## Public Employers - State Agencies - Compensation - Lump Sum Advancements

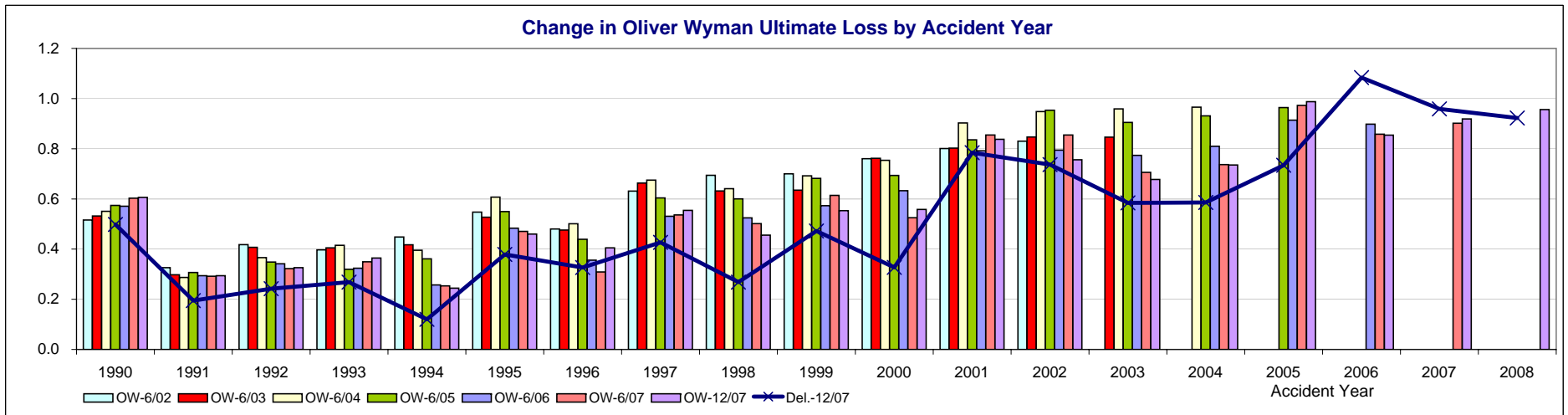
SUMMARY 2  
EXHIBIT 44  
SHEET 2

Accident Year	Ult. Loss Rates		Ult. Frequency		Ult. Severity	
	Deloitte	Oliver Wyman	Deloitte	Wyman	Deloitte	Oliver Wyman
Prior						
1978	0.021	0.024	6.81%	6.81%	306	350
1979	0.030	0.032	6.08%	6.08%	488	522
1980	0.019	0.022	6.78%	6.78%	282	329
1981	0.023	0.025	6.15%	6.15%	369	412
1982	0.023	0.026	6.17%	6.17%	379	429
1983	0.024	0.027	6.20%	6.20%	388	440
1984	0.024	0.027	6.20%	6.20%	393	436
1985	0.016	0.019	6.33%	6.33%	257	298
1986	0.013	0.017	6.21%	6.21%	203	273
1987	0.011	0.014	5.80%	5.81%	186	234
1988	0.012	0.015	5.93%	5.94%	202	253
1989	0.018	0.020	5.69%	5.70%	325	354
1990	0.014	0.017	5.15%	5.16%	266	322
1991	0.005	0.008	4.66%	4.69%	109	163
1992	0.006	0.008	4.94%	4.97%	124	166
1993	0.007	0.009	4.76%	4.76%	140	190
1994	0.003	0.006	4.34%	4.34%	65	132
1995	0.009	0.010	4.12%	4.13%	207	251
1996	0.007	0.009	4.04%	4.04%	180	223
1997	0.009	0.012	3.56%	3.56%	259	337
1998	0.006	0.009	3.29%	3.28%	169	288
1999	0.009	0.011	3.63%	3.61%	258	304
2000	0.006	0.010	3.59%	3.58%	171	293
2001	0.014	0.015	3.09%	3.09%	453	484
2002	0.013	0.013	2.73%	2.75%	464	473
2003	0.010	0.011	2.83%	2.83%	344	399
2004	0.009	0.012	2.68%	2.68%	354	444
2005	0.011	0.015	2.57%	2.57%	447	603
2006	0.016	0.013	2.25%	2.48%	725	517
2007	0.014	0.013	2.24%	2.39%	620	557
2008	0.013	0.013	2.25%	2.32%	577	579



**Ohio Bureau of Workers' Compensation**  
**Public Employers - State Agencies - Compensation - Lump Sum Advancements (000's)**  
**Change in Oliver Wyman Ultimate Loss Estimates**

Accident Year	Oliver Wyman Ultimate Loss by Evaluation Date							Change in Oliver Wyman Ultimate Loss						
	6/30/2008	6/30/2007	6/30/2006	6/30/2005	6/30/2004	6/30/2003	6/30/2002	6/30/08 - 6/30/07	6/30/07 - 6/30/06	6/30/06 - 6/30/05	6/30/05 - 6/30/04	6/30/04 - 6/30/03	6/30/03 - 6/30/02	Cum. Change
1978	370	370	371	378	380	387	393	-	(1)	(7)	(2)	(7)	(6)	(23)
1979	522	512	504	486	492	473	483	10	8	18	(6)	18	(10)	39
1980	389	387	397	395	396	378	377	2	(10)	2	(1)	18	1	12
1981	462	442	441	443	447	436	432	20	2	(2)	(5)	11	4	30
1982	545	535	544	545	531	517	515	10	(9)	(1)	14	14	2	30
1983	593	580	554	561	558	534	531	13	26	(7)	3	24	3	62
1984	626	607	610	578	567	560	552	19	(3)	33	11	7	7	74
1985	462	451	465	464	471	433	414	11	(14)	1	(7)	37	19	48
1986	448	443	454	449	434	414	397	5	(11)	5	15	19	17	50
1987	395	377	391	394	390	366	365	18	(14)	(3)	4	24	1	30
1988	479	474	483	474	476	460	488	5	(9)	9	(2)	16	(28)	(9)
1989	675	672	669	671	654	619	612	3	3	(2)	17	35	7	63
1990	606	603	571	574	551	532	516	3	32	(3)	23	19	16	90
1991	294	292	294	307	287	298	326	2	(2)	(13)	20	(11)	(28)	(32)
1992	326	322	341	348	366	407	418	4	(19)	(7)	(18)	(41)	(11)	(92)
1993	365	350	324	320	415	405	397	15	26	4	(95)	10	8	(32)
1994	244	253	257	361	395	417	448	(9)	(4)	(104)	(34)	(22)	(31)	(204)
1995	460	471	483	549	607	527	547	(11)	(13)	(66)	(58)	80	(20)	(88)
1996	405	309	356	439	501	476	480	96	(47)	(83)	(62)	25	(4)	(75)
1997	554	536	531	604	675	663	631	18	5	(73)	(71)	12	32	(77)
1998	455	501	524	600	641	632	694	(46)	(23)	(76)	(41)	9	(62)	(239)
1999	553	614	573	682	692	635	700	(61)	41	(109)	(10)	57	(65)	(147)
2000	558	525	633	694	754	762	760	33	(107)	(61)	(60)	(8)	1	(202)
2001	838	855	792	836	903	803	801	(17)	63	(44)	(67)	100	2	37
2002	756	855	794	953	948	847	830	(99)	60	(159)	5	101	17	(74)
2003	678	706	774	905	959	846		(28)	(68)	(132)	(54)	113		(168)
2004	735	737	810	931	966			(2)	(73)	(121)	(35)			(231)
2005	988	973	914	964				15	59	(50)				24
2006	854	858	898					(4)	(40)					(44)
2007	919	902						17						17
2008	956													
78-02	12,381	12,337	12,357	13,104	13,531	12,983	13,109	44	(20)	(747)	(426)	548	(127)	
78-03	13,059	13,043	13,130	14,009	14,490	13,829		16	(88)	(879)	(480)	661		
78-04	13,794	13,780	13,940	14,940	15,456			14	(161)	(1,000)	(515)			
78-05	14,782	14,753	14,854	15,904				29	(102)	(1,050)				
78-06	15,636	15,611	15,752					25	(142)					
78-07	16,555	16,513						42						(1,131)
78-08	17,511													

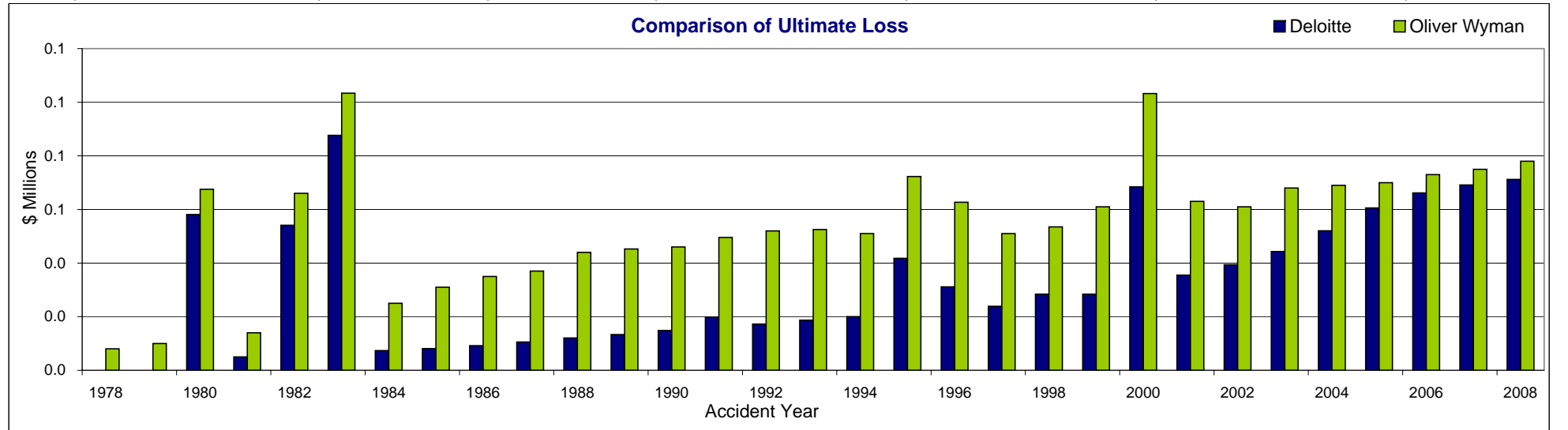




**Ohio Bureau of Workers' Compensation  
Public Employers - State Agencies - Compensation - Additional Awards (000's)**

SUMMARY 2  
EXHIBIT 45  
SHEET 1

Accident Year	1/1/08-6/30/08			Estimated Paid Loss @ 6/30/2008		Ultimate Loss		Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
	Paid Losses @ 12/07	Estimated Payments		Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman	Difference	Deloitte	Oliver Wyman
		Deloitte	Oliver Wyman															
Prior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1978	-	-	-	-	8	-	8	-	8	(8)	-	6	(6)	-	2	(2)	100.0%	75.0%
1979	-	-	-	-	10	-	10	-	10	(10)	-	8	(8)	-	2	(2)	100.0%	80.0%
1980	54	0	1	54	55	58	68	4	13	(9)	3	10	(7)	1	3	(2)	70.2%	76.9%
1981	0	0	-	0	-	5	14	5	14	(9)	3	10	(7)	2	4	(2)	68.6%	71.4%
1982	48	0	1	48	49	54	66	6	17	(11)	4	13	(9)	2	4	(2)	66.8%	76.5%
1983	81	0	1	81	82	88	103	6	21	(15)	4	15	(11)	2	6	(4)	65.2%	71.4%
1984	0	0	-	0	-	7	25	7	25	(18)	5	18	(13)	3	7	(4)	63.9%	72.0%
1985	0	0	-	0	-	8	31	8	31	(23)	5	22	(17)	3	9	(6)	62.5%	71.0%
1986	0	0	-	0	-	9	35	9	35	(26)	5	24	(19)	3	11	(8)	61.1%	68.6%
1987	0	0	-	0	-	11	37	10	37	(27)	6	24	(18)	4	13	(9)	59.9%	64.9%
1988	0	0	-	0	-	12	44	12	44	(32)	7	27	(20)	5	17	(12)	58.7%	61.4%
1989	0	0	-	1	0	13	45	13	45	(32)	7	27	(20)	5	18	(13)	57.5%	60.0%
1990	0	0	-	0	-	15	46	15	46	(31)	8	26	(18)	6	20	(14)	56.4%	56.5%
1991	4	0	-	4	4	20	50	16	46	(30)	9	24	(15)	7	22	(15)	55.3%	52.2%
1992	0	0	-	0	-	17	52	17	52	(35)	9	27	(18)	8	25	(17)	54.2%	51.9%
1993	1	0	-	1	1	19	53	18	52	(34)	10	25	(15)	8	27	(19)	53.2%	48.1%
1994	0	0	-	0	-	20	51	20	51	(31)	10	24	(14)	9	27	(18)	52.2%	47.1%
1995	20	0	-	21	20	42	72	21	52	(31)	11	23	(12)	10	29	(19)	51.4%	44.2%
1996	9	0	-	9	9	31	63	22	54	(32)	11	22	(11)	11	32	(21)	50.6%	40.7%
1997	0	0	-	0	-	24	51	24	51	(27)	12	20	(8)	12	31	(19)	49.7%	39.2%
1998	3	1	-	3	3	28	54	25	51	(26)	12	19	(7)	13	32	(19)	48.9%	37.3%
1999	1	1	-	1	-	28	61	28	61	(33)	14	22	(8)	14	39	(25)	48.9%	36.1%
2000	37	1	1	38	37	68	103	31	66	(35)	15	23	(8)	16	43	(27)	48.8%	34.8%
2001	1	-	-	1	-	36	63	35	63	(28)	17	21	(4)	17	42	(25)	50.0%	33.3%
2002	1	-	-	1	-	39	61	38	61	(23)	19	20	(1)	19	41	(22)	50.2%	32.8%
2003	2	-	-	2	-	44	68	42	68	(26)	22	23	(1)	20	45	(25)	51.3%	33.8%
2004	4	-	-	4	-	52	69	48	69	(21)	26	22	4	22	47	(25)	53.6%	31.9%
2005	3	-	-	3	-	61	70	58	70	(12)	33	21	12	24	49	(25)	57.8%	30.0%
2006	0	-	-	0	-	66	73	66	73	(7)	38	21	17	27	52	(25)	58.5%	28.8%
2007	0	-	-	0	-	69	75	69	75	(6)	39	21	18	30	54	(24)	56.2%	28.0%
2008	0	-	-	0	-	71	78	36	39	(3)	19	10	9	17	29	(12)	53.5%	25.6%
<b>Total</b>	<b>255</b>	<b>18</b>	<b>4</b>	<b>274</b>	<b>274</b>	<b>1,016</b>	<b>1,698</b>	<b>707</b>	<b>1,400</b>	<b>(693)</b>	<b>384</b>	<b>618</b>	<b>(234)</b>	<b>323</b>	<b>782</b>	<b>(459)</b>	<b>54.3%</b>	<b>44.1%</b>
<b>Excl Prior</b>	<b>255</b>	<b>18</b>	<b>4</b>	<b>274</b>	<b>274</b>	<b>1,016</b>	<b>1,698</b>	<b>707</b>	<b>1,400</b>	<b>(693)</b>	<b>384</b>	<b>618</b>	<b>(234)</b>	<b>323</b>	<b>782</b>	<b>(459)</b>	<b>54.3%</b>	<b>44.1%</b>

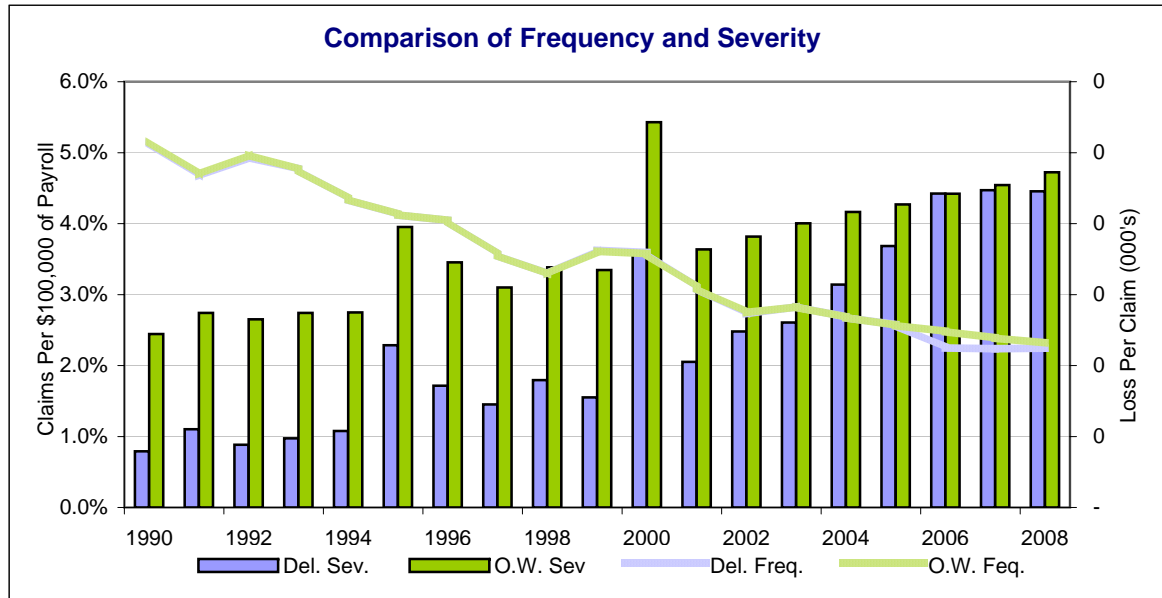
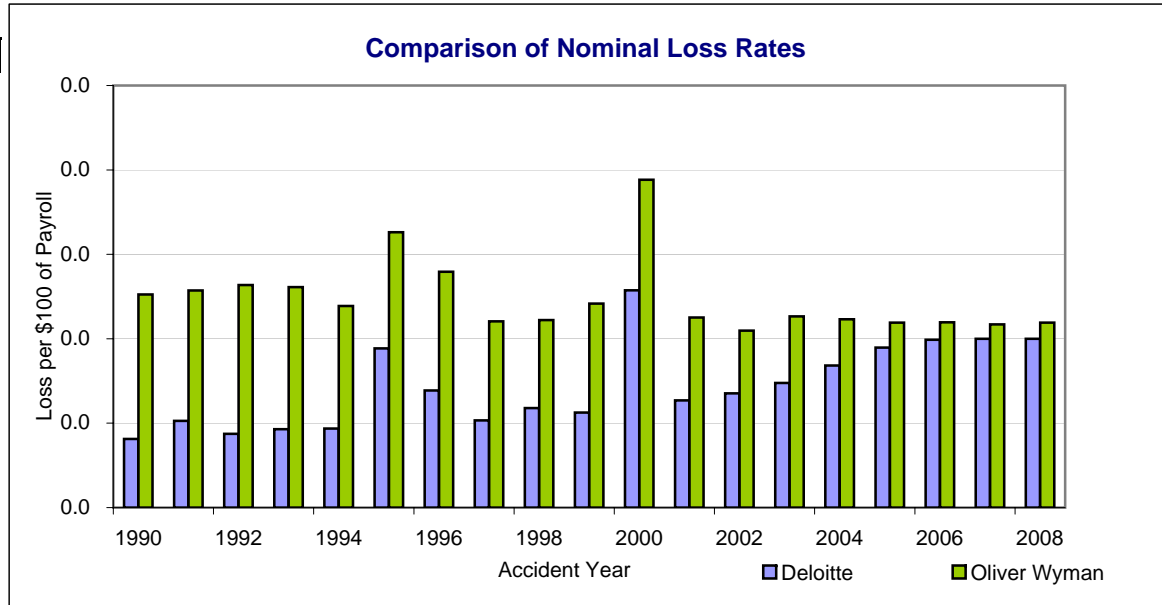


# Ohio Bureau of Workers' Compensation

## Public Employers - State Agencies - Compensation - Additional Awards

SUMMARY 2  
EXHIBIT 45  
SHEET 2

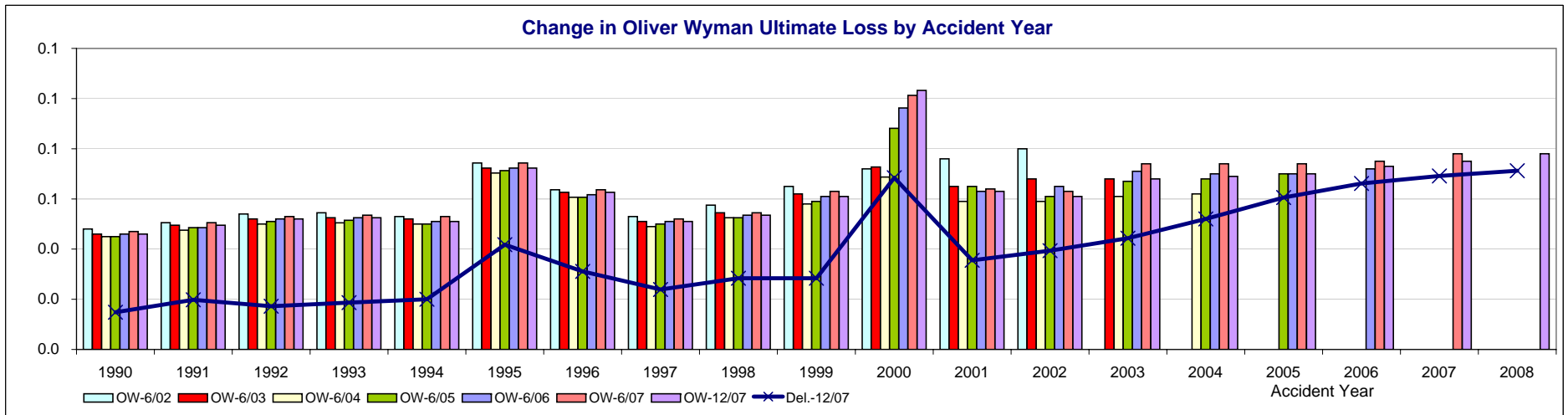
Accident Year	Ult. Loss Rates		Ult. Frequency		Ult. Severity	
	Deloitte	Oliver Wyman	Deloitte	Wyman	Deloitte	Oliver Wyman
Prior						
1978	-	0.001	6.81%	6.81%	-	8
1979	-	0.001	6.08%	6.08%	-	10
1980	0.003	0.004	6.78%	6.78%	49	57
1981	0.000	0.001	6.15%	6.15%	4	12
1982	0.003	0.003	6.17%	6.17%	43	52
1983	0.004	0.005	6.20%	6.20%	65	77
1984	0.000	0.001	6.20%	6.20%	5	17
1985	0.000	0.001	6.33%	6.33%	5	20
1986	0.000	0.001	6.21%	6.21%	6	21
1987	0.000	0.001	5.80%	5.81%	6	22
1988	0.000	0.001	5.93%	5.94%	6	23
1989	0.000	0.001	5.69%	5.70%	7	24
1990	0.000	0.001	5.15%	5.16%	8	24
1991	0.001	0.001	4.66%	4.69%	11	27
1992	0.000	0.001	4.94%	4.97%	9	27
1993	0.000	0.001	4.76%	4.76%	10	27
1994	0.000	0.001	4.34%	4.34%	11	27
1995	0.001	0.002	4.12%	4.13%	23	40
1996	0.001	0.001	4.04%	4.04%	17	35
1997	0.001	0.001	3.56%	3.56%	15	31
1998	0.001	0.001	3.29%	3.28%	18	34
1999	0.001	0.001	3.63%	3.61%	16	33
2000	0.001	0.002	3.59%	3.58%	36	54
2001	0.001	0.001	3.09%	3.09%	21	36
2002	0.001	0.001	2.73%	2.75%	25	38
2003	0.001	0.001	2.83%	2.83%	26	40
2004	0.001	0.001	2.68%	2.68%	31	42
2005	0.001	0.001	2.57%	2.57%	37	43
2006	0.001	0.001	2.25%	2.48%	44	44
2007	0.001	0.001	2.24%	2.39%	45	45
2008	0.001	0.001	2.25%	2.32%	45	47



**Ohio Bureau of Workers' Compensation  
Public Employers - State Agencies - Compensation - Additional Awards (000's)**

**Change in Oliver Wyman Ultimate Loss Estimates**

Accident Year	Oliver Wyman Ultimate Loss by Evaluation Date							Change in Oliver Wyman Ultimate Loss						
	6/30/2008	6/30/2007	6/30/2006	6/30/2005	6/30/2004	6/30/2003	6/30/2002	6/30/08 - 6/30/07	6/30/07 - 6/30/06	6/30/06 - 6/30/05	6/30/05 - 6/30/04	6/30/04 - 6/30/03	6/30/03 - 6/30/02	Cum. Change
1978	8	10	10	10	10	10	10	(2)	-	-	-	-	-	(2)
1979	10	10	10	10	10	10	10	-	-	-	-	-	-	-
1980	68	66	64	62	58	58	57	2	2	2	3	1	1	11
1981	14	14	14	14	13	13	14	-	-	-	1	-	(1)	-
1982	66	64	63	59	56	55	53	2	1	3	3	1	1	13
1983	103	100	97	93	89	87	85	3	3	4	3	2	2	19
1984	25	26	25	25	25	26	26	(1)	1	-	-	(1)	-	(1)
1985	31	32	31	30	30	31	32	(1)	1	1	-	(1)	(1)	(1)
1986	35	36	35	34	34	35	36	(1)	1	1	-	(1)	(1)	(1)
1987	37	38	37	37	36	37	39	(1)	1	-	1	(1)	(2)	(2)
1988	44	45	44	43	42	44	45	(1)	1	1	1	(2)	(1)	(1)
1989	45	46	45	44	43	45	46	(1)	1	1	1	(2)	(1)	(1)
1990	46	47	46	45	45	46	48	(1)	1	1	-	(1)	(2)	(2)
1991	50	51	49	49	48	50	51	(1)	2	-	1	(2)	(1)	(1)
1992	52	53	52	51	50	52	54	(1)	1	1	1	(2)	(2)	(2)
1993	53	54	53	52	51	53	55	(1)	1	1	1	(2)	(2)	(2)
1994	51	53	51	50	50	52	53	(2)	2	1	-	(2)	(1)	(2)
1995	72	74	72	71	70	72	74	(2)	2	1	1	(2)	(2)	(2)
1996	63	64	62	61	61	63	64	(1)	2	1	-	(2)	(1)	(1)
1997	51	52	51	50	49	51	53	(1)	1	1	1	(2)	(2)	(2)
1998	54	55	54	53	53	55	58	(1)	1	1	-	(2)	(3)	(4)
1999	61	63	61	59	58	62	65	(2)	2	2	1	(4)	(3)	(4)
2000	103	101	96	88	69	73	72	2	5	8	19	(4)	1	31
2001	63	64	63	65	59	65	76	(1)	1	(2)	6	(6)	(11)	(13)
2002	61	63	65	61	59	68	80	(2)	(2)	4	2	(9)	(12)	(19)
2003	68	74	71	67	61	68		(6)	3	4	6	(7)		-
2004	69	74	70	68	62			(5)	4	2	6			7
2005	70	74	70	70				(4)	4	-				-
2006	73	75	72					(2)	3					1
2007	75	78						(3)						(3)
2008	78													
78-02	1,265	1,280	1,248	1,214	1,167	1,211	1,254	(15)	32	34	48	(44)	(44)	
78-03	1,333	1,354	1,319	1,281	1,228	1,279		(21)	35	38	54	(51)		
78-04	1,402	1,428	1,389	1,349	1,290			(26)	39	40	60			
78-05	1,472	1,502	1,459	1,419				(30)	43	40				
78-06	1,545	1,577	1,531					(32)	46					
78-07	1,620	1,655						(35)						
78-08	1,698													16



# Appendix B – Detail Exhibits

The following documents the exhibits that display Deloitte Consulting's independent actuarial analysis of private employers ("PA"), public employers – taxing districts ("PEC"), and public employers – state agencies (PES) business of the State Insurance Fund. Section 1 contains PA, Section 2 contains PEC and Section 3 contains PES. Within each Section there exists 13 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
- Exhibit 6 – Compensation – % Permanent Partial
- Exhibit 7 – Compensation – Permanent Partial
- Exhibit 8 – Compensation – Temporary Partial & Change of Occupation (<1987)
- Exhibit 9 – Compensation – Wage Loss + Living Maintenance/Wage Loss & Change of Occupation (>1986)
- Exhibit 10 – Compensation – Lump Sum Settlements
- Exhibit 11 – Compensation – Living Maintenance
- Exhibit 12 – Compensation – Lump Sum Advancements
- Exhibit 13 – Compensation – Additional Awards

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

## *Section, Exhibit, Sheet 1: Summary of Loss & ALAE Reserves*

Sheet 1 displays the calculation of the undiscounted and discounted unpaid losses.

## *Section, Exhibit, Sheet 2: Fiscal Year Payment Projections*

Sheet 2 displays future annual loss payments for fiscal years ending 2009 and subsequent by accident year associated with claims occurring on June 30, 2008 and prior. The future annual payments are determined by applying an estimated payout pattern, based on Deloitte Consulting's selecting paid loss development factors, to the unpaid loss estimate as of June 30, 2008 for each accident year.

## *Section, Exhibit, Sheet 3: Estimated Payments from 1/1/2008 to 6/30/2008*

Sheet 3 displays the determination of estimated payments from January 1, 2008 through June 30, 2008 by applying an estimated payout pattern to the unpaid loss estimate as of December 31, 2007.

## *Section, Exhibit, Sheet 4: Ultimate Loss & ALAE*

This Sheet displays Deloitte Consulting's selected ultimate loss for each accident year based on projected ultimate losses from Sheets 5-13.

#### *Section, Exhibit, Sheets 5-13: Projected Ultimate Losses*

These sheets project limited ultimate losses using different actuarial methodologies by accident year.

- Sheet 5 – Paid Loss Development Method;
- Sheet 6 – Incurred Loss Development Method;
- Sheet 7 – Paid Bornhuetter-Ferguson Method;
- Sheet 8 – Incurred Bornhuetter-Ferguson Method;
- Sheet 9 – Cumulative Paid Frequency Severity Method;
- Sheet 9 – Cumulative Paid Frequency Severity Method;
- Sheet 10 – Paid Incremental Frequency Severity Accident Year Development Method;
- Sheet 11 – Paid Incremental Trended Frequency Severity Development Method;
- Sheet 12 – Paid Incremental Frequency Severity Calendar Year Development Method; and
- Sheet 13 – Incremental Index Payment Method.

A description of these methodologies can be found under “Overview of Analysis” under the “Deloitte Consulting Actuarial Analysis” section in the Report.

#### *Section, Exhibit, Sheet 14: Projected Ultimate Claim Counts*

This sheet projects ultimate claim counts by accident year.

#### *Section, Exhibit, Sheet 15: Diagnostic Exhibit*

This exhibit displays frequency, severity and loss rate diagnostics by accident year.

#### *Section, Exhibit, Sheet 16: Discount Factors*

This exhibit displays the calculation of the discount factor used to determine the discounted unpaid loss in Sheet 1.

#### *Section, Exhibit, Sheet 17: Initial Expected Loss Rate Selection*

This exhibit displays the selection of the initial expected loss rates used in the Bornhuetter Ferguson methods.

#### *Section, Exhibit, Sheets 18-20: Interpolated Accident Year Development Factors*

The accident year development factors selected on Sheets 21 – 37 are interpolated to the current evaluation age on these Sheets.

#### *Section, Exhibit, Sheets 21-37: Triangles and Various Diagnostics*

The remaining sheets display various diagnostic exhibits and the loss and claim count triangles supporting the projected ultimate losses from the various methodologies.

#### *Section, Exhibit, Sheet 38: 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 38 through 40.

#### *Section, Exhibit, Sheet 39: 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, Sheet 40 and 41: Incremental Development Method*

This Sheet calculates 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 45.

#### *Section, Exhibit, Sheet 42: Paid Tail Factor Selection*

This Sheet supports the age 366 month and age 378 month selected paid tail development factor used to determine ultimate loss estimates for accident years 1977 and subsequent based on various curve fits and the BWC’s own incremental data back to 1952.

*Section, Exhibit, Sheet 43: Fitted Paid Loss Development Factors*

This Sheet fits age-to-age paid loss development factors for ages 6 months to 354 months to weibull and inverse power curves to assist in the selection of the age 366 month and 378 month paid tail development factor found in Sheet 42.

*Section, Exhibit, Sheet 44: 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, 2007 for accident years back to 1953 found in Sheet 45. These tail factors are used to support the selected age 366 month and 378 month paid tail development factors found in Sheet 42.

*Section, Exhibit, Sheet 45: Incremental Paid Loss Triangle*

This Sheet displays the historical incremental paid loss development for accident years 1952 and subsequent as well as the selected incremental development factors used in Sheets 41 and 44.

*Section, Exhibit, Sheet 46: Fitted Paid Loss Development Factors*

This Sheet fits age-to-age incurred loss development factors for ages 6 months to 354 months to weibull and inverse power curves to assist in the selection of the age 378 month incurred tail development factor.

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
MEDICAL ONLY**

SECTION 1  
EXHIBIT 1  
SHEET 1

(000's)

SUMMARY OF LOSS & ALAE RESERVES

ACCIDENT YEAR	PAYROLL	EXPECTED PAID AT @ 6/30/08	SELECTED ULTIMATE LOSS & ALAE	SELECTED NOMINAL UNPAID LOSS & ALAE	DISCOUNT FACTOR AT 5.0%	SELECTED DISCOUNTED UNPAID LOSS & ALAE	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		0			100.0%		
1977	23,851,125	19,673	19,673	0	100.0%	0	0.08
1978	26,143,240	22,681	22,681	0	100.0%	0	0.09
1979	28,061,666	25,123	25,123	0	100.0%	0	0.09
1980	28,979,182	24,877	24,877	0	100.0%	0	0.09
1981	30,141,508	27,103	27,103	0	100.0%	0	0.09
1982	30,058,966	27,928	27,928	0	100.0%	0	0.09
1983	30,607,324	30,456	30,456	0	100.0%	0	0.10
1984	33,121,678	38,247	38,247	0	100.0%	0	0.12
1985	35,713,654	42,813	42,813	0	100.0%	0	0.12
1986	38,297,697	49,904	49,904	0	100.0%	0	0.13
1987	41,065,403	59,583	59,583	0	100.0%	0	0.15
1988	44,221,964	71,389	71,389	0	100.0%	0	0.16
1989	47,110,000	82,740	82,740	0	97.6%	0	0.18
1990	49,659,895	76,094	76,094	0	95.3%	0	0.15
1991	50,856,501	98,230	98,230	0	92.2%	0	0.19
1992	52,804,448	104,953	104,954	1	88.6%	1	0.20
1993	55,132,894	93,735	93,736	1	89.1%	1	0.17
1994	57,739,505	82,161	82,162	1	87.2%	1	0.14
1995	60,949,772	79,397	79,400	3	93.9%	3	0.13
1996	63,664,000	71,999	72,017	19	96.3%	18	0.11
1997	68,077,000	76,962	77,021	59	95.6%	56	0.11
1998	71,447,000	85,564	85,735	171	95.1%	163	0.12
1999	75,244,663	93,937	94,280	343	93.7%	321	0.13
2000	79,122,396	102,944	103,532	589	92.3%	543	0.13
2001	80,396,857	108,275	109,280	1,006	91.6%	921	0.14
2002	81,621,000	117,455	119,082	1,627	90.6%	1,475	0.15
2003	82,433,234	118,267	120,722	2,455	90.0%	2,209	0.15
2004	84,632,753	113,854	117,293	3,439	89.4%	3,073	0.14
2005	86,785,547	112,366	117,249	4,883	88.8%	4,337	0.14
2006	90,292,513	99,441	106,768	7,326	89.3%	6,539	0.12
2007	92,786,458	89,882	107,897	18,015	92.1%	16,597	0.12
2008	47,785,026	28,705	64,510	35,805	95.7%	34,261	0.14
TOTAL		2,276,737	2,352,480	75,743	93.1%	70,520	
EXLD PRIOR		2,276,737	2,352,480	75,743	93.1%	70,520	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 1, EXHIBIT 1, SHEET 4, COL. 2 + SECTION 1, EXHIBIT 1, SHEET 3, COL. 8  
(3) SECTION 1, EXHIBIT 1, SHEET 4, COL. 12; 2008 ADJUSTED TO PARTIAL YEAR  
(4) = (3) - (2)  
(5) SECTION 1, EXHIBIT 1, SHEET 16, COL. 6  
(6) = (4) x (5)  
(7) = [(3) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
MEDICAL ONLY**

SECTION 1  
EXHIBIT 1  
SHEET 2

(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS & ALAE @ 6/30/2008	FISCAL YEAR ENDING															
		2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	> 2023
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
PRIOR	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
1978	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
1980	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
1982	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
1984	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
1986	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
1988	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
1990	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
1992	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1993	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1994	1	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
1996	19	16	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1997	59	39	17	2	0	0	0	0	0	0	0	0	0	0	0	0	0
1998	171	106	44	18	3	0	0	0	0	0	0	0	0	0	0	0	0
1999	343	155	116	48	20	3	0	0	0	0	0	0	0	0	0	0	0
2000	589	212	170	128	53	22	3	0	0	0	0	0	0	0	0	0	0
2001	1,006	384	224	179	135	56	24	3	0	0	0	0	0	0	0	0	0
2002	1,627	531	419	244	195	147	61	26	4	0	0	0	0	0	0	0	0
2003	2,455	805	539	424	247	198	149	61	26	4	0	0	0	0	0	0	0
2004	3,439	1,054	782	523	412	240	192	145	60	25	4	0	0	0	0	0	0
2005	4,883	1,453	1,051	780	522	411	240	192	144	60	25	4	0	0	0	0	0
2006	7,326	2,630	1,398	1,011	750	502	396	231	184	139	57	24	3	0	0	0	1
2007	18,015	10,200	2,805	1,491	1,078	800	536	422	246	197	148	61	26	4	0	0	1
2008	35,805	80,948	10,965	3,015	1,603	1,159	860	576	454	264	211	159	66	28	4	0	1
TOTAL	75,743	98,536	18,532	7,866	5,020	3,540	2,460	1,656	1,119	689	447	249	96	33	5	1	4

(1) SECTION 1, EXHIBIT 1, SHEET 1, COL. 4  
(2) - (17) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 1, EXHIBIT 1, SHEET 21



**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
MEDICAL ONLY**

SECTION 1  
EXHIBIT 1  
SHEET 3

(000's)

ESTIMATED PAYMENTS FROM 1/1/2008 TO 6/30/2008

ACCIDENT YEAR	SELECTED	PAID	AGE @ 12/31/2007	AGE @ 6/30/2008	LDF @ 12/31/2007	LDF @ 6/30/2008	EXPECTED PERCENT	1/1/08 TO 6/30/08
	ULTIMATE LOSS & ALAE	LOSS & ALAE @ 12/31/07						EXPECTED PAYMENTS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR	0	0	384	390	1.000	1.000	100.0%	0
1977	19,673	19,673	372	378	1.000	1.000	100.0%	0
1978	22,681	22,681	360	366	1.000	1.000	100.0%	0
1979	25,123	25,123	348	354	1.000	1.000	100.0%	0
1980	24,877	24,877	336	342	1.000	1.000	100.0%	0
1981	27,103	27,103	324	330	1.000	1.000	100.0%	0
1982	27,928	27,928	312	318	1.000	1.000	100.0%	0
1983	30,456	30,456	300	306	1.000	1.000	0.0%	0
1984	38,247	38,247	288	294	1.000	1.000	0.0%	0
1985	42,813	42,813	276	282	1.000	1.000	0.0%	0
1986	49,904	49,904	264	270	1.000	1.000	0.0%	0
1987	59,583	59,583	252	258	1.000	1.000	0.0%	0
1988	71,389	71,389	240	246	1.000	1.000	0.0%	0
1989	82,740	82,740	228	234	1.000	1.000	34.4%	0
1990	76,094	76,094	216	222	1.000	1.000	11.5%	0
1991	98,230	98,230	204	210	1.000	1.000	4.4%	0
1992	104,954	104,953	192	198	1.000	1.000	21.9%	0
1993	93,736	93,735	180	186	1.000	1.000	9.8%	0
1994	82,162	82,160	168	174	1.000	1.000	59.4%	1
1995	79,400	79,388	156	162	1.000	1.000	72.3%	9
1996	72,017	71,980	144	150	1.001	1.000	49.8%	18
1997	77,021	76,915	132	138	1.001	1.001	44.6%	47
1998	85,735	85,494	120	126	1.003	1.002	29.1%	70
1999	94,280	93,841	108	114	1.005	1.004	22.0%	97
2000	103,532	102,762	96	102	1.008	1.006	23.6%	182
2001	109,280	108,031	84	90	1.012	1.009	19.5%	244
2002	119,082	117,058	72	78	1.017	1.014	19.6%	397
2003	120,722	117,725	60	66	1.025	1.021	18.1%	542
2004	117,293	113,233	48	54	1.036	1.030	15.3%	621
2005	117,249	111,398	36	42	1.053	1.044	16.5%	968
2006	106,768	96,509	24	30	1.100	1.070	28.6%	2,932
2007	107,897	65,764	12	18	1.541	1.177	57.2%	24,118
2008	129,020		0	6		4.495	22.2%	28,705
TOTAL	2,416,990	2,217,785						58,952
EXLD PRIOR	2,416,990	2,217,785						58,952

(1) SECTION 1, EXHIBIT 1, SHEET 4, COL. 12  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) AGE OF ACCIDENT YEAR AT 12/31/2007  
(4) AGE OF ACCIDENT YEAR AT 6/30/2008

(5) BASED ON SECTION 1, EXHIBIT 1, SHEET 21 AGE OF (5)  
(6) BASED ON SECTION 1, EXHIBIT 1, SHEET 21 AGE OF (6)  
(7)  $= [1 / (6) - 1 / (5)] / [1 - 1 / (5)]$   
(8)  $= [(1) - (2)] \times (7)$

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
MEDICAL ONLY**

SECTION 1  
EXHIBIT 1  
SHEET 4

(000's)

SELECTION OF ULTIMATE LOSS & ALAE

ACCIDENT YEAR	PAYROLL	INDICATED ULTIMATE LOSS & ALAE											SELECTED ULTIMATE LOSS & ALAE	SELECTED ULTIMATE LOSS RATE
		PAID LOSS & ALAE @ 12/31/07	INCURRED LOSS & ALAE @ 12/31/07	LOSS DEVELOPMENT		BORNHUETTETTER-FERGUSON		PAID CUM. FREQ/SEV AY DEV.	PAID INCR. FREQ/SEV AY DEV.	PAID INCR. FREQ/SEV CY DEV.	PAID INCR. TRENDED FREQ/SEV			
		(2)	(3)	PAID	INCURRED	PAID	INCURRED	(8)	(9)	(10)	(11)			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)		
PRIOR														
1977	23,851,125	19,673	19,673	19,673	19,673	19,673	19,673	19,676	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	22,685	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	25,127	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	24,881	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	27,108	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	27,933	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	30,461	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	38,254	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	42,821	42,813	42,813	42,813	42,813	0.120	
1986	38,297,697	49,904	49,904	49,904	49,904	49,904	49,904	49,913	49,904	49,904	49,904	49,904	0.130	
1987	41,065,403	59,583	59,583	59,583	59,583	59,583	59,583	59,593	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	71,401	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	82,754	82,740	82,740	82,740	82,740	0.176	
1990	49,659,895	76,094	76,094	76,094	76,094	76,094	76,094	76,107	76,094	76,094	76,094	76,094	0.153	
1991	50,856,501	98,230	98,230	98,230	98,230	98,230	98,230	98,247	98,230	98,230	98,230	98,230	0.193	
1992	52,804,448	104,953	104,953	104,954	104,953	104,954	104,953	104,972	104,953	104,953	104,954	104,954	0.199	
1993	55,132,894	93,735	93,840	93,736	93,840	93,736	93,840	93,752	93,741	93,742	93,741	93,736	0.170	
1994	57,739,505	82,160	82,828	82,162	82,828	82,162	82,828	82,177	82,220	82,231	82,152	82,162	0.142	
1995	60,949,772	79,388	79,846	79,400	79,820	79,400	79,820	79,415	79,446	79,421	79,391	79,400	0.130	
1996	63,664,000	71,980	72,565	72,017	72,483	72,017	72,483	72,033	72,054	72,046	72,023	72,017	0.113	
1997	68,077,000	76,915	77,485	77,021	77,320	77,021	77,320	77,039	77,004	77,036	77,045	77,021	0.113	
1998	71,447,000	85,494	86,319	85,735	86,048	85,735	86,049	85,750	85,660	85,720	85,748	85,735	0.120	
1999	75,244,663	93,841	95,392	94,280	94,998	94,280	95,001	94,289	94,263	94,412	94,273	94,280	0.13	
2000	79,122,396	102,762	104,570	103,532	104,035	103,532	104,037	103,532	103,223	103,466	103,536	103,532	0.131	
2001	80,396,857	108,031	109,954	109,280	109,062	109,356	109,006	109,260	108,599	108,960	109,154	109,280	0.136	
2002	81,621,000	117,058	119,605	119,082	118,404	119,017	118,079	118,949	117,854	118,410	118,812	119,082	0.146	
2003	82,433,234	117,725	120,707	120,722	118,414	120,570	118,487	120,378	118,888	119,621	120,269	120,722	0.146	
2004	84,632,753	113,233	117,653	117,293	113,969	117,214	113,936	116,812	115,003	116,115	116,932	117,293	0.139	
2005	86,785,547	111,398	119,103	117,263	111,404	117,234	111,039	116,481	115,211	116,295	116,838	117,249	0.135	
2006	90,292,513	96,509	117,299	106,191	110,090	107,344	109,517	105,299	106,284	106,872	107,464	106,768	0.118	
2007	92,786,458	65,764	65,764	101,340	104,030	107,897	109,911	130,787	103,115	106,327	111,326	107,897	0.116	
2008	95,570,052					129,020	129,020					129,020	0.135	
TOTAL		2,217,785	2,264,723	2,280,851	2,278,176	2,417,332	2,412,167	2,307,886	2,274,359	2,282,468	2,290,492	2,416,990		
EXLD PRIOR		2,217,785	2,264,723	2,280,851	2,278,176	2,417,332	2,412,167	2,307,886	2,274,359	2,282,468	2,290,492	2,416,990		
EXLD PRIOR & 2008		2,217,785	2,264,723	2,280,851	2,278,176	2,288,312	2,283,148	2,307,886	2,274,359	2,282,468	2,290,492	2,287,970		

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) BASED ON DATA FROM OLIVER WYMAN & BWC  
(4) SECTION 1, EXHIBIT 1, SHEET 5, COL. 4  
(5) SECTION 1, EXHIBIT 1, SHEET 6, COL. 4  
(6) SECTION 1, EXHIBIT 1, SHEET 7, COL. 8

(7) SECTION 1, EXHIBIT 1, SHEET 8, COL. 8  
(8) SECTION 1, EXHIBIT 1, SHEET 9, COL. 8  
(9) SECTION 1, EXHIBIT 1, SHEET 10  
(10) SECTION 1, EXHIBIT 1, SHEET 12  
(11) SECTION 1, EXHIBIT 1, SHEET 11  
(12) SELECTED BY DELOITTE CONSULTING

(13) (12) / (1) x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
MEDICAL ONLY**

SECTION 1  
EXHIBIT 1  
SHEET 5

(000's)

PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE (MONTHS)	PAID LOSS & ALAE	PAID LDF	INDICATED ULTIMATE @ 12/31/07	INDICATED ULTIMATE LOSS RATE
(1)	(2)	(2)	(3)	(4)	(5)
		0			
1977	372	19,673	1.000	19,673	0.08
1978	360	22,681	1.000	22,681	0.09
1979	348	25,123	1.000	25,123	0.09
1980	336	24,877	1.000	24,877	0.09
1981	324	27,103	1.000	27,103	0.09
1982	312	27,928	1.000	27,928	0.09
1983	300	30,456	1.000	30,456	0.10
1984	288	38,247	1.000	38,247	0.12
1985	276	42,813	1.000	42,813	0.12
1986	264	49,904	1.000	49,904	0.13
1987	252	59,583	1.000	59,583	0.15
1988	240	71,389	1.000	71,389	0.16
1989	228	82,740	1.000	82,740	0.18
1990	216	76,094	1.000	76,094	0.15
1991	204	98,230	1.000	98,230	0.19
1992	192	104,953	1.000	104,954	0.20
1993	180	93,735	1.000	93,736	0.17
1994	168	82,160	1.000	82,162	0.14
1995	156	79,388	1.000	79,400	0.13
1996	144	71,980	1.001	72,017	0.11
1997	132	76,915	1.001	77,021	0.11
1998	120	85,494	1.003	85,735	0.12
1999	108	93,841	1.005	94,280	0.13
2000	96	102,762	1.008	103,532	0.13
2001	84	108,031	1.012	109,280	0.14
2002	72	117,058	1.017	119,082	0.15
2003	60	117,725	1.025	120,722	0.15
2004	48	113,233	1.036	117,293	0.14
2005	36	111,398	1.053	117,263	0.14
2006	24	96,509	1.100	106,191	0.12
2007	12	65,764	1.541	101,340	0.11
2008	0				
TOTAL		2,217,785		2,280,851	

(1) AGE OF ACCIDENT YEAR  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 1, EXHIBIT 1, SHEET 18, COL. 6  
(4) = (2) x (3)  
(5) = (4) / PAYROLL x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
MEDICAL ONLY**

SECTION 1  
EXHIBIT 1  
SHEET 6

(000's)

INCURRED LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE (MONTHS)	INCURRED LOSS & ALAE	INCURRED LDF	INDICATED ULTIMATE @ 12/31/07	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	372	19,673	1.000	19,673	0.08
1978	360	22,681	1.000	22,681	0.09
1979	348	25,123	1.000	25,123	0.09
1980	336	24,877	1.000	24,877	0.09
1981	324	27,103	1.000	27,103	0.09
1982	312	27,928	1.000	27,928	0.09
1983	300	30,456	1.000	30,456	0.10
1984	288	38,247	1.000	38,247	0.12
1985	276	42,813	1.000	42,813	0.12
1986	264	49,904	1.000	49,904	0.13
1987	252	59,583	1.000	59,583	0.15
1988	240	71,389	1.000	71,389	0.16
1989	228	82,740	1.000	82,740	0.18
1990	216	76,094	1.000	76,094	0.15
1991	204	98,230	1.000	98,230	0.19
1992	192	104,953	1.000	104,953	0.20
1993	180	93,840	1.000	93,840	0.17
1994	168	82,828	1.000	82,828	0.14
1995	156	79,846	1.000	79,820	0.13
1996	144	72,565	0.999	72,483	0.11
1997	132	77,485	0.998	77,320	0.11
1998	120	86,319	0.997	86,048	0.12
1999	108	95,392	0.996	94,998	0.13
2000	96	104,570	0.995	104,035	0.13
2001	84	109,954	0.992	109,062	0.14
2002	72	119,605	0.987	118,042	0.14
2003	60	120,707	0.981	118,414	0.14
2004	48	117,653	0.969	113,969	0.13
2005	36	119,103	0.935	111,404	0.13
2006	24	117,299	0.939	110,090	0.12
2007	12	65,764	1.582	104,030	0.11
2008	0				
TOTAL		2,264,723		2,278,176	

(1) AGE OF ACCIDENT YEAR  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 1, EXHIBIT 1, SHEET 18, COL. 9  
(4) = (2) x (3)  
(5) = (4) / PAYROLL x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
MEDICAL ONLY**

SECTION 1  
EXHIBIT 1  
SHEET 7

(000's)

PAID BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED		EXPECTED %	EXPECTED	ACTUAL	EXPECTED	INDICATED	INDICATED
		LOSS RATE	DOLLARS	OF PAID	PAID	PAID	UNPAID	ULTIMATE	ULTIMATE
	(1)	(2)	(3)	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS RATE
				(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125	0.08	19,673	100.0%	19,673	19,673		19,673	0.08
1978	26,143,240	0.09	22,681	100.0%	22,681	22,681		22,681	0.09
1979	28,061,666	0.09	25,123	100.0%	25,123	25,123		25,123	0.09
1980	28,979,182	0.09	24,877	100.0%	24,877	24,877		24,877	0.09
1981	30,141,508	0.09	27,103	100.0%	27,103	27,103		27,103	0.09
1982	30,058,966	0.09	27,928	100.0%	27,928	27,928	0	27,928	0.09
1983	30,607,324	0.10	30,456	100.0%	30,456	30,456	0	30,456	0.10
1984	33,121,678	0.12	38,247	100.0%	38,247	38,247	0	38,247	0.12
1985	35,713,654	0.12	42,813	100.0%	42,813	42,813	0	42,813	0.12
1986	38,297,697	0.13	49,904	100.0%	49,904	49,904	0	49,904	0.13
1987	41,065,403	0.15	59,583	100.0%	59,583	59,583	0	59,583	0.15
1988	44,221,964	0.16	71,389	100.0%	71,389	71,389	0	71,389	0.16
1989	47,110,000	0.18	82,740	100.0%	82,740	82,740	0	82,740	0.18
1990	49,659,895	0.15	76,094	100.0%	76,094	76,094	0	76,094	0.15
1991	50,856,501	0.19	98,230	100.0%	98,230	98,230	1	98,230	0.19
1992	52,804,448	0.20	104,954	100.0%	104,953	104,953	1	104,954	0.20
1993	55,132,894	0.17	93,736	100.0%	93,735	93,735	1	93,736	0.17
1994	57,739,505	0.14	82,162	100.0%	82,160	82,160	2	82,162	0.14
1995	60,949,772	0.13	79,400	100.0%	79,388	79,388	12	79,400	0.13
1996	63,664,000	0.11	72,017	99.9%	71,980	71,980	37	72,017	0.11
1997	68,077,000	0.11	77,021	99.9%	76,915	76,915	106	77,021	0.11
1998	71,447,000	0.12	85,735	99.7%	85,494	85,494	242	85,735	0.12
1999	75,244,663	0.13	94,280	99.5%	93,841	93,841	440	94,280	0.13
2000	79,122,396	0.13	103,532	99.3%	102,762	102,762	771	103,532	0.13
2001	80,396,857	0.14	115,868	98.9%	114,543	108,031	1,325	109,356	0.14
2002	81,621,000	0.14	115,241	98.3%	113,282	117,058	1,959	119,017	0.15
2003	82,433,234	0.14	114,607	97.5%	111,762	117,725	2,845	120,570	0.15
2004	84,632,753	0.14	115,013	96.5%	111,032	113,233	3,981	117,214	0.14
2005	86,785,547	0.13	116,694	95.0%	110,857	111,398	5,837	117,234	0.14
2006	90,292,513	0.13	118,835	90.9%	108,000	96,509	10,835	107,344	0.12
2007	92,786,458	0.13	120,018	64.9%	77,885	65,764	42,133	107,897	0.12
2008	95,570,052	0.14	129,020	0.0%			129,020	129,020	0.14
TOTAL			2,434,977		2,235,430	2,217,785	199,547	2,417,332	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 1, EXHIBIT 1, SHEET 17, 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 OLIVER WYMAN & BWC  
(7) = (3) x [1 - (4)]  
(8) = (6) + (7)  
(9) = [(8) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
MEDICAL ONLY**

SECTION 1  
EXHIBIT 1  
SHEET 8

(000's)

INCURRED BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	INITIAL EXPECTED		EXPECTED % OF REPORTED LOSS & ALAE	EXPECTED REPORTED LOSS & ALAE	ACTUAL REPORTED LOSS & ALAE	EXPECTED UNREPORTED LOSS & ALAE	INDICATED ULTIMATE LOSS & ALAE	INDICATED ULTIMATE LOSS RATE	
	PAYROLL	LOSS RATE							DOLLARS
	(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	0.08
1978	26,143,240	0.087	22,681	100.0%	22,681	22,681	0	22,681	0.09
1979	28,061,666	0.090	25,123	100.0%	25,123	25,123	0	25,123	0.09
1980	28,979,182	0.086	24,877	100.0%	24,877	24,877	0	24,877	0.09
1981	30,141,508	0.090	27,103	100.0%	27,103	27,103	0	27,103	0.09
1982	30,058,966	0.093	27,928	100.0%	27,928	27,928	0	27,928	0.09
1983	30,607,324	0.100	30,456	100.0%	30,456	30,456	0	30,456	0.10
1984	33,121,678	0.115	38,247	100.0%	38,247	38,247	0	38,247	0.12
1985	35,713,654	0.120	42,813	100.0%	42,813	42,813	0	42,813	0.12
1986	38,297,697	0.130	49,904	100.0%	49,904	49,904	0	49,904	0.13
1987	41,065,403	0.145	59,583	100.0%	59,583	59,583	0	59,583	0.15
1988	44,221,964	0.161	71,389	100.0%	71,389	71,389	0	71,389	0.16
1989	47,110,000	0.176	82,740	100.0%	82,740	82,740	0	82,740	0.18
1990	49,659,895	0.153	76,094	100.0%	76,094	76,094	0	76,094	0.15
1991	50,856,501	0.193	98,230	100.0%	98,230	98,230	0	98,230	0.19
1992	52,804,448	0.199	104,954	100.0%	104,954	104,953	0	104,953	0.20
1993	55,132,894	0.170	93,736	100.0%	93,736	93,840	0	93,840	0.17
1994	57,739,505	0.142	82,162	100.0%	82,162	82,828	0	82,828	0.14
1995	60,949,772	0.130	79,400	100.0%	79,425	79,846	(25)	79,820	0.13
1996	63,664,000	0.113	72,017	100.1%	72,099	72,565	(82)	72,483	0.11
1997	68,077,000	0.113	77,021	100.2%	77,186	77,485	(165)	77,320	0.11
1998	71,447,000	0.120	85,735	100.3%	86,004	86,319	(269)	86,049	0.12
1999	75,244,663	0.125	94,280	100.4%	94,671	95,392	(391)	95,001	0.13
2000	79,122,396	0.131	103,532	100.5%	104,066	104,570	(533)	104,037	0.13
2001	80,396,857	0.144	115,868	100.8%	116,816	109,954	(948)	109,006	0.14
2002	81,621,000	0.141	115,241	101.3%	116,768	119,605	(1,526)	118,079	0.14
2003	82,433,234	0.139	114,607	101.9%	116,826	120,707	(2,219)	118,487	0.14
2004	84,632,753	0.136	115,013	103.2%	118,730	117,653	(3,717)	113,936	0.13
2005	86,785,547	0.134	116,694	106.9%	124,759	119,103	(8,065)	111,039	0.13
2006	90,292,513	0.132	118,835	106.5%	126,618	117,299	(7,782)	109,517	0.12
2007	92,786,458	0.129	120,018	63.2%	75,871	65,764	44,147	109,911	0.12
2008	95,570,052	0.135	129,020	0.0%	0	0	129,020	129,020	0.14
TOTAL			2,434,977		2,287,533	2,264,723	147,444	2,412,167	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 1, EXHIBIT 1, SHEET 17, COL. 14  
(3) = [(1) x (2)] / 100  
(4) = 1 / SECTION 1, EXHIBIT 1, SHEET 6, COL. 3  
(5) = (3) x (4)

(6) BASED ON DATA FROM OLIVER WYMAN & BWC  
(7) = (3) x [1 - (4)]  
(8) = (6) + (7)  
(9) = [(8) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
MEDICAL ONLY**

SECTION 1  
EXHIBIT 1  
SHEET 9

(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 & ALAE	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125	40,205	1.000	40,212	489	1.000	489	19,676	0.08
1978	26,143,240	42,149	1.000	42,157	538	1.000	538	22,685	0.09
1979	28,061,666	44,202	1.000	44,212	568	1.000	568	25,127	0.09
1980	28,979,182	38,966	1.000	38,976	638	1.000	638	24,881	0.09
1981	30,141,508	37,023	1.000	37,034	732	1.000	732	27,108	0.09
1982	30,058,966	33,790	1.000	33,803	827	1.000	826	27,933	0.09
1983	30,607,324	34,431	1.000	34,447	885	1.000	884	30,461	0.10
1984	33,121,678	41,426	1.001	41,449	923	1.000	923	38,254	0.12
1985	35,713,654	44,878	1.001	44,907	954	1.000	954	42,821	0.12
1986	38,297,697	45,688	1.001	45,721	1,092	0.999	1,092	49,913	0.13
1987	41,065,403	48,291	1.001	48,328	1,234	0.999	1,233	59,593	0.15
1988	44,221,964	51,710	1.001	51,756	1,381	0.999	1,380	71,401	0.16
1989	47,110,000	53,430	1.001	53,486	1,549	0.999	1,547	82,754	0.18
1990	49,659,895	52,896	1.001	52,964	1,439	0.999	1,437	76,107	0.15
1991	50,856,501	48,643	1.002	48,722	2,019	0.999	2,016	98,247	0.19
1992	52,804,448	47,150	1.002	47,241	2,226	0.998	2,222	104,972	0.20
1993	55,132,894	46,920	1.002	47,022	1,998	0.998	1,994	93,752	0.17
1994	57,739,505	45,960	1.003	46,077	1,788	0.998	1,783	82,177	0.14
1995	60,949,772	43,124	1.003	43,261	1,841	0.997	1,836	79,415	0.13
1996	63,664,000	39,467	1.004	39,634	1,824	0.997	1,817	72,033	0.11
1997	68,077,000	36,766	1.006	36,986	2,092	0.996	2,083	77,039	0.11
1998	71,447,000	36,080	1.009	36,394	2,370	0.994	2,356	85,750	0.12
1999	75,244,663	37,037	1.013	37,514	2,534	0.992	2,513	94,289	0.13
2000	79,122,396	37,171	1.021	37,941	2,765	0.987	2,729	103,532	0.13
2001	80,396,857	32,193	1.037	33,383	3,356	0.975	3,273	109,260	0.14
2002	81,621,000	30,334	1.066	32,347	3,859	0.953	3,677	118,949	0.15
2003	82,433,234	27,044	1.109	29,986	4,353	0.922	4,015	120,378	0.15
2004	84,632,753	24,008	1.169	28,054	4,716	0.883	4,164	116,812	0.14
2005	86,785,547	20,104	1.286	25,856	5,541	0.813	4,505	116,481	0.13
2006	90,292,513	14,381	1.587	22,819	6,711	0.688	4,615	105,299	0.12
2007	92,786,458	7,564	2.716	20,545	8,694	0.732	6,366	130,787	0.14
2008	95,570,052	-	-	-	-	-	-	-	-
Total		1,183,032		1,223,233				2,307,886	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 1, EXHIBIT 1, SHEET 18, COL. 12  
(4) = (2) x (3)  
(5) SECTION 1, EXHIBIT 1, SHEET 29

(6) SECTION 1, EXHIBIT 1, SHEET 18, COL. 15  
(7) = (5) x (6)  
(8) = [(4) x (7)] / 1000  
(9) = [(8) / (1)] x 100





**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
MEDICAL ONLY**

SECTION 1  
EXHIBIT 1  
SHEET 11

PAID INCREMENTAL TRENDED FREQUENCY/SEVERITY 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	TAIL	INDICATED ULTIMATE	
1977																19,672	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	-	19,673
1978														22,680	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	-	22,681
1979													25,122	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	25,123
1980												24,874	1	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	24,877
1981											27,094	8	0	0	0	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	27,103
1982										27,918	2	1	2	4	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	-	27,928
1983									30,440	7	3	3	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	30,456
1984								38,098	110	22	7	6	2	2	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	38,247
1985						42,148	543	74	22	10	2	4	6	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	42,813	
1986					47,729	1,639	458	51	4	2	6	13	0	1	0	0	(0)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	49,904	
1987				55,025	2,347	1,667	479	34	20	2	3	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	59,583	
1988			62,281	4,106	2,839	1,747	356	37	9	8	1	2	1	1	0	0	(0)	0	0	1	0	0	0	0	0	0	0	0	0	0	0	-	71,389	
1989		35,617	63,466	8,754	4,726	3,386	1,833	455	50	25	23	11	4	1	4	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	82,740	
1990		55,476	19,048	7,278	3,487	2,282	1,829	369	224	202	3	3	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	76,094	
1991	8,025	55,476	19,048	7,278	3,487	2,282	1,829	369	224	202	3	3	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	98,230	
1992	9,174	60,503	21,532	6,297	3,099	2,335	1,020	602	381	4	3	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	104,954	
1993	11,331	54,436	16,425	5,270	2,971	1,404	1,153	475	79	60	44	31	29	13	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	93,731	
1994	7,507	50,834	13,605	4,753	1,757	1,291	784	506	359	278	224	147	56	48	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	82,152	
1995	9,902	48,343	13,075	3,010	1,858	1,040	760	530	346	231	160	67	45	20	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	79,391	
1996	8,893	46,389	8,772	3,501	1,491	967	683	473	382	206	125	74	43	20	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	72,023	
1997	5,872	50,032	13,133	2,981	1,758	1,178	842	504	349	146	90	94	43	20	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	77,045	
1998	11,618	56,326	10,158	3,153	1,564	1,157	722	419	200	129	129	99	45	21	3	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	85,748	
1999	15,114	58,576	11,521	3,704	2,035	1,203	775	475	356	182	143	110	50	24	4	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	94,273	
2000	17,800	63,643	13,390	3,959	1,751	1,062	650	372	350	198	155	119	55	26	4	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	103,536	
2001	19,009	70,455	11,992	3,491	1,524	921	473	430	331	187	147	113	52	24	4	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	109,154	
2002	22,281	77,975	11,431	3,068	1,414	648	645	451	347	196	154	118	54	25	4	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	118,812	
2003	26,799	75,924	11,075	2,653	951	871	645	451	347	196	154	118	54	25	4	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	120,269	
2004	25,963	74,991	9,858	1,956	1,295	871	645	451	347	196	154	118	54	25	4	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	116,932	
2005	26,726	74,773	8,732	2,485	1,282	863	639	447	344	194	152	117	54	25	4	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	116,838	
2006	24,317	67,106	9,516	2,454	1,266	852	631	441	340	192	150	116	53	25	4	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	107,464	
2007	23,085	71,807	9,748	2,514	1,297	873	647	452	348	196	154	118	54	25	4	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	111,326	

NOTE: FUTURE CALENDAR YEAR PAYMENTS FOR EACH AY ARE DETERMINED BY MULTIPLYING AN ESTIMATED INCREMENTAL PAYMENT SEVERITY BY THE NUMBER OF ULTIMATE LOST TIME CLAIMS FROM SECTION 1, EXHIBIT 1, SHEET 35

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
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	TAIL	INDICATED ULTIMATE			
1977																19,672	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	-	19,673	
1978																																			-	22,681
1979																																			-	25,123
1980																																			-	24,877
1981																																			-	27,103
1982																																			-	27,928
1983																																			-	30,456
1984																																			-	38,247
1985																																			-	42,813
1986																																			-	49,904
1987																																			-	59,583
1988																																			-	71,389
1989																																			-	82,740
1990																																			-	76,094
1991	8,025	35,617	63,466	62,281	4,106	2,347	1,667	479	34	20	2	3	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	98,230		
1992	9,174	60,503	21,532	6,297	3,099	2,335	1,020	602	381	4	3	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	104,953	
1993	11,331	54,436	16,425	5,270	2,971	1,404	1,153	475	79	60	44	31	29	13	9	7	4	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	93,742	
1994	7,507	50,834	13,605	4,753	1,757	1,291	784	506	359	278	224	147	56	48	36	27	17	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	82,231	
1995	9,902	48,343	13,075	3,010	1,858	1,040	760	530	346	231	160	67	45	20	15	11	7	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	79,421	
1996	8,893	46,389	8,772	3,501	1,491	967	683	473	382	206	125	74	40	18	13	10	7	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	72,046	
1997	5,872	50,032	13,133	2,981	1,758	1,178	842	504	349	146	90	69	38	17	12	9	6	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	77,036	
1998	11,618	56,326	10,158	3,153	1,564	1,157	722	419	200	129	102	77	42	19	14	11	7	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	85,720	
1999	15,114	58,576	11,521	3,704	2,035	1,203	775	475	356	210	165	125	69	30	23	17	11	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	94,412	
2000	17,800	63,643	13,390	3,959	1,751	1,062	650	372	296	174	137	104	57	25	19	14	9	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	103,466	
2001	19,009	70,455	11,992	3,491	1,524	921	473	337	268	158	124	94	52	23	17	13	8	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	108,960	
2002	22,281	77,975	11,431	3,068	1,414	648	481	342	272	160	126	96	53	23	17	13	8	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	118,410	
2003	26,799	75,924	11,075	2,653	951	641	476	339	269	159	125	95	52	23	17	13	8	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	119,621	
2004	25,963	74,991	9,858	1,956	1,004	677	502	358	284	168	132	100	55	24	18	14	9	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	116,115	
2005	26,726	74,773	8,732	2,237	1,148	774	409	325	192	151	115	63	28	21	16	10	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	116,295	
2006	24,317	67,106	9,118	2,336	1,199	808	600	427	340	200	157	120	66	29	22	16	11	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	106,872	
2007	23,085	67,664	9,194	2,355	1,209	815	605	431	342	202	159	121	66	29	22	16	11	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	106,327	

Projected Annual Inflation Rates

Factors	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	TAIL	
		7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	1.000

Example: AY 2005 Age 54 of 1,148 = 2,237 x 0.477 x (1.0 + 7.5%) and AY 2005 Age 66 of 0,774 = 1,148 x 0.627 x (1.0 + 7.5%)

NOTE: FACTORS ARE FROM SECTION 1, EXHIBIT 1, SHEET 36

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
MEDICAL ONLY**

SECTION 1  
EXHIBIT 1  
SHEET 14

(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	3.359	80,108,470	40,205	1.000	40,212	16.860%	5.020%				16.86%	40,212	40,212	16.86%
1978	26,143,240	3.155	82,488,455	42,149	1.000	42,158	16.126%	5.111%				16.13%	42,158	42,158	16.13%
1979	28,061,666	2.926	82,100,430	44,202	1.000	44,212	15.755%	5.385%				15.76%	44,212	44,212	15.76%
1980	28,979,182	2.721	78,850,474	38,966	1.000	38,977	13.450%	4.943%				13.45%	38,977	38,977	13.45%
1981	30,141,508	2.507	75,556,755	37,023	1.000	37,035	12.287%	4.902%	-0.8%			12.29%	37,035	37,035	12.29%
1982	30,058,966	2.383	71,639,923	33,790	1.000	33,803	11.245%	4.718%	-2.5%			11.25%	33,803	33,803	11.25%
1983	30,607,324	2.282	69,853,386	34,431	1.000	34,447	11.254%	4.931%	-2.2%			11.25%	34,447	34,447	11.25%
1984	33,121,678	2.175	72,033,207	41,426	1.001	41,448	12.514%	5.754%	3.1%			12.51%	41,448	41,448	12.51%
1985	35,713,654	2.102	75,053,821	44,878	1.001	44,909	12.575%	5.984%	6.2%			12.57%	44,909	44,909	12.57%
1986	38,297,697	2.051	78,532,989	45,688	1.001	45,721	11.938%	5.822%	6.3%			11.94%	45,721	45,721	11.94%
1987	41,065,403	1.984	81,476,751	48,291	1.001	48,328	11.768%	5.931%	3.9%			11.77%	48,328	48,328	11.77%
1988	44,221,964	1.896	83,825,985	51,710	1.001	51,755	11.704%	6.174%	1.3%			11.70%	51,755	51,755	11.70%
1989	47,110,000	1.854	87,342,955	53,430	1.001	53,486	11.353%	6.124%	1.1%			11.35%	53,486	53,486	11.35%
1990	49,659,895	1.785	88,637,626	52,896	1.001	52,962	10.665%	5.975%	0.8%			10.66%	52,962	52,962	10.66%
1991	50,856,501	1.729	87,923,817	48,643	1.002	48,723	9.581%	5.542%	-1.7%			9.58%	48,723	48,723	9.58%
1992	52,804,448	1.644	86,818,395	47,150	1.002	47,242	8.947%	5.441%	-3.5%			8.95%	47,242	47,242	8.95%
1993	55,132,894	1.614	88,969,733	46,920	1.002	47,022	8.529%	5.285%	-3.8%			8.53%	47,022	47,022	8.53%
1994	57,739,505	1.577	91,052,599	45,960	1.002	46,073	7.979%	5.060%	-3.7%	0.550	2.781%	7.98%	46,073	46,073	7.98%
1995	60,949,772	1.532	93,371,544	43,124	1.003	43,264	7.098%	4.634%	-4.2%	0.575	2.667%	7.10%	43,264	43,264	7.10%
1996	63,664,000	1.480	94,229,052	39,467	1.004	39,641	6.227%	4.207%	-6.3%	0.603	2.535%	6.23%	39,641	39,641	6.23%
1997	68,077,000	1.415	96,295,676	36,766	1.006	37,001	5.435%	3.842%	-7.9%	0.631	2.425%	5.44%	37,001	37,001	5.44%
1998	71,447,000	1.351	96,512,670	36,080	1.009	36,420	5.097%	3.774%	-7.4%	0.661	2.493%	5.10%	36,420	36,420	5.10%
1999	75,244,663	1.308	98,384,154	37,037	1.014	37,546	4.990%	3.816%	-4.8%	0.692	2.640%	4.99%	37,546	37,546	4.99%
2000	79,122,396	1.261	99,783,661	37,171	1.020	37,927	4.793%	3.801%	-2.1%	0.724	2.754%	4.79%	37,927	37,927	4.79%
2001	80,396,857	1.235	99,287,476	32,193	1.036	33,368	4.150%	3.361%	-2.6%	0.759	2.549%	4.15%	33,368	33,368	4.15%
2002	81,621,000	1.195	97,550,405	30,334	1.072	32,531	3.986%	3.335%	-3.7%	0.794	2.649%	3.99%	32,531	32,531	3.99%
2003	82,433,234	1.163	95,834,764	27,044	1.119	30,254	3.157%	3.670%	-5.0%	0.832	2.626%	3.67%	30,254	30,254	3.67%
2004	84,632,753	1.123	95,005,346	24,008	1.173	28,165	3.328%	2.965%	-5.4%	0.871	2.582%	3.33%	28,165	28,165	3.33%
2005	86,785,547	1.097	95,223,302	20,104	1.277	25,677	2.959%	2.697%	-5.4%	0.912	2.459%	3.10%	26,885	25,940	2.99%
2006	90,292,513	1.061	95,791,997	14,381	1.577	22,684	2.512%	2.368%	-8.1%	0.955	2.262%	2.86%	25,829	23,835	2.64%
2007	92,786,458	1.030	95,569,648	7,564	2.603	19,687	2.122%	2.060%	-10.2%	1.000	2.060%	2.65%	24,603	22,714	2.45%
2008	95,570,052	1.000	95,570,052							1.000		2.58%	24,609	24,609	2.58%
TOTAL				1,183,032		1,222,675							1,256,553	1,251,725	

5 YR AVG EXCLD MOST RECENT 1 2.516%  
 10 YR AVG EXCLD MOST RECENT 1 2.544%  
 5 YR AVG EXCLD MOST RECENT 2 2.573%  
 10 YR AVG EXCLD MOST RECENT 2 2.571%

2008 SELECTED FREQUENCY 2.575% (16)

(1) PROVIDED BY OLIVER WYMAN & BWC  
 (2) BASED ON CHANGE IN SAWW  
 (3) = (1) x (2)  
 (4) BASED ON DATA FROM OLIVER WYMAN & BWC  
 SECTION 1, EXHIBIT 1, SHEET 19, COL. 6

(6) = (4) x (5)  
 (7) = (6) / (1) x 100  
 (8) = (6) / (3) x 100  
 (9) 5 YEAR FITTED TREND OF (8)  
 (10) Based on -4.5% Frequency Trend from 1994 to 2006

(11) = (8) x (10)  
 (12) SELECTED BASED ON (16) DETRENDED AND (7)  
 (13) = [(12) x (1)] / 100  
 (14) = (4) + [1 - 1/(5)] x (12)  
 (15) = [(14) / (1)] x 100  
 (16) SELECTED BY DELOITTE CONSULTING BASED ON (11)

**OHIO BUREAU OF WORKERS' COMPENSATION  
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MEDICAL ONLY**

SECTION 1  
EXHIBIT 1  
SHEET 15

(000's)

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS & ALAE	LSS ADJ. ULTIMATE LOSS & ALAE	WHOLE \$ SELECTED ULTIMATE SEVERITY	WHOLE \$ LSS ADJ. ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE	LSS ADJ. ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125	40,212	16.86%	19,673	19,673	489	489	0.082	0.082
1978	26,143,240	42,158	16.13%	22,681	22,681	538	538	0.087	0.087
1979	28,061,666	44,212	15.76%	25,123	25,123	568	568	0.090	0.090
1980	28,979,182	38,977	13.45%	24,877	24,877	638	638	0.086	0.086
1981	30,141,508	37,035	12.29%	27,103	27,103	732	732	0.090	0.090
1982	30,058,966	33,803	11.25%	27,928	27,928	826	826	0.093	0.093
1983	30,607,324	34,447	11.25%	30,456	30,456	884	884	0.100	0.100
1984	33,121,678	41,448	12.51%	38,247	38,247	923	923	0.115	0.115
1985	35,713,654	44,909	12.57%	42,813	42,813	953	953	0.120	0.120
1986	38,297,697	45,721	11.94%	49,904	49,904	1,092	1,092	0.130	0.130
1987	41,065,403	48,328	11.77%	59,583	59,583	1,233	1,233	0.145	0.145
1988	44,221,964	51,755	11.70%	71,389	71,389	1,379	1,379	0.161	0.161
1989	47,110,000	53,486	11.35%	82,740	82,740	1,547	1,547	0.176	0.176
1990	49,659,895	52,962	10.66%	76,094	76,094	1,437	1,437	0.153	0.153
1991	50,856,501	48,723	9.58%	98,230	98,230	2,016	2,016	0.193	0.193
1992	52,804,448	47,242	8.95%	104,954	104,954	2,222	2,222	0.199	0.199
1993	55,132,894	47,022	8.53%	93,736	93,736	1,993	1,993	0.170	0.170
1994	57,739,505	46,073	7.98%	82,162	82,162	1,783	1,783	0.142	0.142
1995	60,949,772	43,264	7.10%	79,400	79,400	1,835	1,835	0.130	0.130
1996	63,664,000	39,641	6.23%	72,017	72,017	1,817	1,817	0.113	0.113
1997	68,077,000	37,001	5.44%	77,021	77,021	2,082	2,082	0.113	0.113
1998	71,447,000	36,420	5.10%	85,735	85,735	2,354	2,354	0.120	0.120
1999	75,244,663	37,546	4.99%	94,280	94,280	2,511	2,511	0.125	0.125
2000	79,122,396	37,927	4.79%	103,532	103,532	2,730	2,730	0.131	0.131
2001	80,396,857	33,368	4.15%	109,280	109,280	3,275	3,275	0.136	0.136
2002	81,621,000	32,531	3.99%	119,082	119,082	3,661	3,661	0.146	0.146
2003	82,433,234	30,254	3.67%	120,722	120,722	3,990	3,990	0.146	0.146
2004	84,632,753	28,165	3.33%	117,293	117,293	4,164	4,164	0.139	0.139
2005	86,785,547	25,940	2.99%	117,249	117,249	4,520	4,520	0.135	0.135
2006	90,292,513	23,835	2.64%	106,768	106,768	4,479	4,479	0.118	0.118
2007	92,786,458	22,714	2.45%	107,897	107,897	4,750	4,750	0.116	0.116
2008	95,570,052	24,609	2.58%	129,020	129,020	5,243	5,243	0.135	0.135
TOTAL				2,416,990					

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 1, EXHIBIT 1, SHEET 14, COL. 14  
(3) = (2) / (1) x 100  
(4) SECTION 1, EXHIBIT 1, SHEET 4, COL. 12

(5) = [(4) / (2)] x 1,000  
(6) = [(4) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
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SECTION 1  
EXHIBIT 1  
SHEET 16

(000's)

DISCOUNT FACTORS

ACCIDENT YEAR AGE	PAID LOSS & ALAE DEVELOPMENT FACTOR	CUMULATIVE PERCENT PAID	INCREMENTAL PERCENT PAID	INCREMENTAL PERCENT DISCOUNTED	DISCOUNT FACTOR AT 5.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			22.2%	21.7%	92.6%
6	4.495	22.2%	62.7%	58.3%	95.7%
18	1.177	85.0%	8.5%	7.5%	92.1%
30	1.070	93.5%	2.3%	2.0%	89.3%
42	1.044	95.8%	1.2%	1.0%	88.8%
54	1.030	97.1%	0.9%	0.7%	89.4%
66	1.021	98.0%	0.7%	0.5%	90.0%
78	1.014	98.6%	0.4%	0.3%	90.6%
90	1.009	99.1%	0.4%	0.2%	91.6%
102	1.006	99.4%	0.2%	0.1%	92.3%
114	1.004	99.6%	0.2%	0.1%	93.7%
126	1.002	99.8%	0.1%	0.1%	95.1%
138	1.001	99.9%	0.1%	0.0%	95.6%
150	1.000	100.0%	0.0%	0.0%	96.3%
162	1.000	100.0%	0.0%	0.0%	93.9%
174	1.000	100.0%	0.0%	0.0%	87.2%
186	1.000	100.0%	0.0%	0.0%	89.1%
198	1.000	100.0%	0.0%	0.0%	88.6%
210	1.000	100.0%	0.0%	0.0%	92.2%
222	1.000	100.0%	0.0%	0.0%	95.3%
234	1.000	100.0%	0.0%	0.0%	97.6%
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%

- 
- (1) AGE OF ACCIDENT YEAR LOSS DEVELOPMENT FACTORS
  - (2) SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 1, EXHIBIT 1, SHEET 21
  - (3) = 1 / (2)
  - (4) = (3) FROM SUCCESSIVE AGE - (3) FROM CURRENT AGE
  - (5) NET PRESENT VALUE OF (4) ASSUMING MID-YEAR PAYMENT
  - (6) CUMULATIVE DISCOUNT FACTOR FOR GIVEN AGE BASED ON (4) AND (5)



**OHIO BUREAU OF WORKERS' COMPENSATION  
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MEDICAL ONLY**

SECTION 1  
EXHIBIT 1  
SHEET 18

INTERPOLATED DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED PAID LOSS & ALAE			INCURRED LOSS & ALAE			REPORTED COUNTS (6/30/XX EVALUATIONS)			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)
1977	372	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
1978	360	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
1979	348	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
1980	336	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
1981	324	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
1982	312	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
1983	300	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
1984	288	282	294	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.001	1.000	1.000	1.000
1985	276	270	282	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.001	1.001	0.999	1.000	1.000
1986	264	258	270	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.001	1.001	0.999	0.999	0.999
1987	252	246	258	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.001	1.001	0.999	0.999	0.999
1988	240	234	246	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.001	1.001	0.999	0.999	0.999
1989	228	222	234	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.001	1.001	0.999	0.999	0.999
1990	216	210	222	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.001	1.001	0.999	0.999	0.999
1991	204	198	210	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.001	1.002	0.998	0.999	0.999
1992	192	186	198	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.002	1.002	0.998	0.998	0.998
1993	180	174	186	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.002	1.002	0.998	0.998	0.998
1994	168	162	174	1.000	1.000	1.000	1.000	1.000	1.000	1.003	1.002	1.003	0.997	0.998	0.998
1995	156	150	162	1.000	1.000	1.000	0.999	1.000	1.000	1.004	1.003	1.003	0.997	0.997	0.997
1996	144	138	150	1.001	1.000	1.001	0.998	0.999	0.999	1.005	1.004	1.004	0.996	0.997	0.997
1997	132	126	138	1.002	1.001	1.001	0.997	0.998	0.998	1.007	1.005	1.006	0.995	0.996	0.996
1998	120	114	126	1.004	1.002	1.003	0.996	0.997	0.997	1.010	1.007	1.009	0.994	0.995	0.994
1999	108	102	114	1.006	1.004	1.005	0.995	0.996	0.996	1.015	1.010	1.013	0.990	0.994	0.992
2000	96	90	102	1.009	1.006	1.008	0.994	0.995	0.995	1.026	1.015	1.021	0.984	0.990	0.987
2001	84	78	90	1.014	1.009	1.012	0.989	0.994	0.992	1.048	1.026	1.037	0.967	0.984	0.975
2002	72	66	78	1.021	1.014	1.017	0.984	0.989	0.987	1.085	1.048	1.066	0.939	0.967	0.953
2003	60	54	66	1.030	1.021	1.025	0.978	0.984	0.981	1.133	1.085	1.109	0.906	0.939	0.922
2004	48	42	54	1.044	1.030	1.036	0.960	0.978	0.969	1.206	1.133	1.169	0.861	0.906	0.883
2005	36	30	42	1.070	1.044	1.053	0.912	0.960	0.935	1.378	1.206	1.286	0.770	0.861	0.813
2006	24	18	30	1.177	1.070	1.100	0.967	0.912	0.939	1.871	1.378	1.587	0.621	0.770	0.688
2007	12	6	18	4.495	1.177	1.541	4.350	0.967	1.582	4.957	1.871	2.716	0.892	0.621	0.732

- |           |   |      |   |
|-----------|---|------|---|
| (1)       | AGE   | (9)  | INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)            |
| (2) & (3) | BASED ON TRIANGLE AGES NEAREST TO (1)                           | (10) | FROM SECTION 1, EXHIBIT 1, SHEET 28; SELECTED CUM. BASED ON (2) |
| (4)       | FROM SECTION 1, EXHIBIT 1, SHEET 21; SELECTED CUM. BASED ON (2) | (11) | FROM SECTION 1, EXHIBIT 1, SHEET 28; SELECTED CUM. BASED ON (3) |
| (5)       | FROM SECTION 1, EXHIBIT 1, SHEET 21; SELECTED CUM. BASED ON (3) | (12) | INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)          |
| (6)       | INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)            | (13) | FROM SECTION 1, EXHIBIT 1, SHEET 29; SELECTED CUM. BASED ON (2) |
| (7)       | FROM SECTION 1, EXHIBIT 1, SHEET 22; SELECTED CUM. BASED ON (2) | (14) | FROM SECTION 1, EXHIBIT 1, SHEET 29; SELECTED CUM. BASED ON (3) |
| (8)       | FROM SECTION 1, EXHIBIT 1, SHEET 22; SELECTED CUM. BASED ON (3) | (15) | INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)            |

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
MEDICAL ONLY**

SECTION 1  
EXHIBIT 1  
SHEET 19

INTERPOLATED CLAIM COUNT DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		REPORTED COUNTS (12/31/XX VALUATIONS)		
		LOW (2)	HIGH (3)	LOW (4)	HIGH (5)	INTERP. (6)
1977	372	372	384	1.000	1.000	1.000
1978	360	360	372	1.000	1.000	1.000
1979	348	348	360	1.000	1.000	1.000
1980	336	336	348	1.000	1.000	1.000
1981	324	324	336	1.000	1.000	1.000
1982	312	312	324	1.000	1.000	1.000
1983	300	300	312	1.000	1.000	1.000
1984	288	288	300	1.001	1.000	1.001
1985	276	276	288	1.001	1.001	1.001
1986	264	264	276	1.001	1.001	1.001
1987	252	252	264	1.001	1.001	1.001
1988	240	240	252	1.001	1.001	1.001
1989	228	228	240	1.001	1.001	1.001
1990	216	216	228	1.001	1.001	1.001
1991	204	204	216	1.002	1.001	1.002
1992	192	192	204	1.002	1.002	1.002
1993	180	180	192	1.002	1.002	1.002
1994	168	168	180	1.002	1.002	1.002
1995	156	156	168	1.003	1.002	1.003
1996	144	144	156	1.004	1.003	1.004
1997	132	132	144	1.006	1.004	1.006
1998	120	120	132	1.009	1.006	1.009
1999	108	108	120	1.014	1.009	1.014
2000	96	96	108	1.020	1.014	1.020
2001	84	84	96	1.036	1.020	1.036
2002	72	72	84	1.072	1.036	1.072
2003	60	60	72	1.119	1.072	1.119
2004	48	48	60	1.173	1.119	1.173
2005	36	36	48	1.277	1.173	1.277
2006	24	24	36	1.577	1.277	1.577
2007	12	12	24	2.603	1.577	2.603

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(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 1, EXHIBIT 1, SHEET 27; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 1, EXHIBIT 1, SHEET 27; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)















**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
MEDICAL ONLY**

SECTION 1  
EXHIBIT 1  
SHEET 27

REPORTED LOST TIME CLAIM COUNTS (12/31/XX)

ACCIDENT YEAR	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384	AS OF 12/31/2007
1977									39,935	39,994	40,030	40,056	40,151	40,162	40,168	40,169	40,174	40,178	40,177	40,180	40,183	40,186	40,187	40,191	40,194	40,197	40,199	40,201	40,203	40,204	40,205	40,205	
1978								41,704	41,820	41,875	41,909	42,076	42,084	42,092	42,098	42,103	42,109	42,109	42,111	42,124	42,127	42,129	42,129	42,136	42,139	42,142	42,144	42,146	42,148	42,149	40,205	42,149	
1979							43,364	43,756	43,880	43,928	44,076	44,113	44,123	44,127	44,131	44,135	44,147	44,145	44,159	44,166	44,170	44,181	44,182	44,189	44,192	44,195	44,198	44,200	44,202	40,205	44,202		
1980						37,664	38,195	38,553	38,670	38,812	38,849	38,868	38,881	38,891	38,894	38,902	38,904	38,919	38,930	38,933	38,947	38,949	38,950	38,956	38,959	38,962	38,964	38,966	38,966	38,966	38,966		
1981					35,101	35,620	36,158	36,609	36,829	36,890	36,915	36,930	36,948	36,948	36,953	36,968	36,968	36,980	36,990	37,002	37,007	37,007	37,008	37,009	37,015	37,018	37,021	37,023	38,966	37,023			
1982				31,080	31,940	32,454	32,976	33,424	33,560	33,597	33,643	33,668	33,671	33,685	33,706	33,727	33,736	33,745	33,767	33,773	33,777	33,779	33,780	33,785	33,788	33,790	38,966	38,966	38,966	38,966	38,966		
1983			29,715	31,492	32,356	33,040	33,547	34,011	34,175	34,250	34,288	34,307	34,324	34,356	34,375	34,386	34,394	34,404	34,410	34,416	34,421	34,422	34,423	34,429	34,431	34,431	34,431	34,431	34,431	34,431	34,431		
1984		31,265	35,635	37,683	38,954	39,725	40,411	40,800	41,054	41,202	41,257	41,300	41,340	41,356	41,366	41,373	41,380	41,397	41,404	41,412	41,417	41,419	41,420	41,426	41,426	41,426	41,426	41,426	41,426	41,426	41,426		
1985	22,637	33,837	38,097	40,826	42,103	43,109	43,621	44,220	44,500	44,624	44,682	44,750	44,781	44,797	44,804	44,822	44,835	44,853	44,862	44,869	44,875	44,877	44,878	44,878	44,878	44,878	44,878	44,878	44,878	44,878	44,878		
1986	22,169	34,150	38,770	41,351	42,923	43,670	44,527	45,097	45,351	45,453	45,535	45,555	45,586	45,605	45,622	45,632	45,646	45,664	45,672	45,680	45,686	45,688	45,688	45,688	45,688	45,688	45,688	45,688	45,688	45,688	45,688		
1987	23,121	35,545	40,496	43,635	44,920	46,156	47,078	47,688	47,900	48,067	48,123	48,162	48,181	48,209	48,223	48,234	48,246	48,268	48,277	48,285	48,291	48,291	48,291	48,291	48,291	48,291	48,291	48,291	48,291	48,291	48,291		
1988	24,140	37,888	43,050	45,630	47,810	49,287	50,347	51,029	51,355	51,461	51,529	51,582	51,615	51,628	51,644	51,655	51,670	51,691	51,701	51,710	51,710	51,710	51,710	51,710	51,710	51,710	51,710	51,710	51,710	51,710	51,710		
1989	25,034	38,472	41,971	46,135	48,694	50,380	51,784	52,771	53,073	53,170	53,256	53,317	53,341	53,355	53,371	53,383	53,398	53,420	53,430	53,430	53,430	53,430	53,430	53,430	53,430	53,430	53,430	53,430	53,430	53,430	53,430		
1990	24,404	38,124	43,574	46,692	48,693	50,263	51,657	52,365	52,553	52,678	52,764	52,794	52,818	52,832	52,847	52,859	52,875	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896		
1991	23,719	36,296	40,344	43,193	45,140	46,991	47,711	48,205	48,373	48,493	48,541	48,569	48,591	48,603	48,618	48,629	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643		
1992	23,496	35,065	39,006	42,267	44,122	45,391	46,355	46,813	46,947	47,019	47,065	47,092	47,113	47,126	47,140	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	
1993	22,531	35,145	39,473	42,415	44,031	45,147	46,126	46,504	46,641	46,721	46,789	46,817	46,840	46,908	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	
1994	21,567	33,569	38,813	40,992	42,538	43,849	44,816	45,305	45,568	45,704	45,775	45,862	45,928	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	
1995	21,396	32,549	36,282	38,488	39,972	41,122	41,999	42,519	42,748	42,867	42,972	43,059	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	
1996	20,455	28,966	32,910	35,212	36,575	37,615	38,467	38,966	39,175	39,276	39,388	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	
1997	18,429	26,330	30,299	32,442	33,713	34,850	35,723	36,236	36,436	36,629	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	
1998	18,384	26,203	30,009	31,968	33,357	34,414	35,225	35,674	35,902	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	
1999	18,680	26,628	30,544	32,708	34,193	35,200	36,160	36,755	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	
2000	18,538	26,300	30,711	32,863	34,212	35,402	36,504	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	
2001	15,254	22,681	26,410	28,199	29,480	30,788	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	
2002	14,268	21,455	25,168	27,507	28,883	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	
2003	13,255	19,739	23,798	25,740	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	
2004	11,494	17,674	21,994	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	
2005	9,873	16,114	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	
2006	8,125	14,381	18,125	18,125	18,125	18,125	18,125	18,125	18,125	18,125	18,125	18,125	18,125	18,125	18,125	18,125	18,125	18,125	18,125	18,125	18,125	18,125	18,125	18,125	18,125	18,125	18,125	18,125	18,125	18,125	18,125	18,125	
2007	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	

AGE-TO-AGE DEVELOPMENT FACTORS

	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384	384-396	
1977									1.0015	1.0009	1.0006	1.0024	1.0003	1.0001	1.0000	1.0001	1.0001	1.0000	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001
1978								1.0028	1.0013	1.0008	1.0040	1.0002	1																				























**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
MEDICAL ON LOST TIME**

SECTION 1  
EXHIBIT 2  
SHEET 1

**TOTAL  
(000's)**

SUMMARY OF LOSS & ALAE RESERVES

ACCIDENT YEAR	PAYROLL	EXPECTED PAID AT @ 6/30/08	SELECTED ULTIMATE LOSS & ALAE	SELECTED NOMINAL UNPAID LOSS & ALAE	DISCOUNT FACTOR AT 5.0%	SELECTED DISCOUNTED UNPAID LOSS & ALAE	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		8,113	190,000	181,887	64.6%	117,580	
1977	23,851,125	184,171	206,730	22,559	64.5%	14,555	0.87
1978	26,143,240	212,512	241,255	28,743	64.5%	18,534	0.92
1979	28,061,666	242,722	279,133	36,411	64.5%	23,503	0.99
1980	28,979,182	233,940	272,698	38,758	64.4%	24,977	0.94
1981	30,141,508	234,117	276,975	42,858	64.3%	27,569	0.92
1982	30,058,966	235,132	282,626	47,495	64.1%	30,463	0.94
1983	30,607,324	254,780	311,144	56,363	63.7%	35,918	1.02
1984	33,121,678	303,563	377,021	73,457	63.3%	46,486	1.14
1985	35,713,654	379,736	479,644	99,908	62.7%	62,624	1.34
1986	38,297,697	372,814	479,376	106,563	62.1%	66,157	1.25
1987	41,065,403	392,264	513,970	121,706	61.5%	74,827	1.25
1988	44,221,964	445,283	594,523	149,241	60.8%	90,689	1.34
1989	47,110,000	459,518	626,414	166,896	60.2%	100,421	1.33
1990	49,659,895	452,253	629,457	177,204	59.5%	105,372	1.27
1991	50,856,501	429,220	610,542	181,322	58.8%	106,554	1.20
1992	52,804,448	403,691	587,603	183,912	58.1%	106,844	1.11
1993	55,132,894	372,641	555,340	182,698	57.4%	104,839	1.01
1994	57,739,505	362,646	554,260	191,614	56.7%	108,700	0.96
1995	60,949,772	345,554	543,452	197,898	56.2%	111,284	0.89
1996	63,664,000	332,012	537,743	205,731	55.7%	114,544	0.84
1997	68,077,000	342,026	571,986	229,960	55.2%	126,897	0.84
1998	71,447,000	371,360	644,272	272,911	54.8%	149,682	0.90
1999	75,244,663	386,540	698,772	312,232	54.6%	170,456	0.93
2000	79,122,396	416,719	782,293	365,574	54.4%	198,778	0.99
2001	80,396,857	393,012	792,103	399,091	54.4%	217,083	0.99
2002	81,621,000	391,075	825,812	434,736	54.4%	236,600	1.01
2003	82,433,234	349,647	800,747	451,100	54.5%	245,829	0.97
2004	84,632,753	313,475	797,291	483,816	54.8%	265,048	0.94
2005	86,785,547	267,812	794,922	527,109	55.3%	291,463	0.92
2006	90,292,513	213,013	798,971	585,957	56.4%	330,669	0.88
2007	92,786,458	152,990	821,847	668,858	58.8%	393,269	0.89
2008	47,785,026	30,943	451,568	420,625	63.3%	266,262	0.95
TOTAL		10,285,298	17,930,491	7,645,194	57.3%	4,384,475	
EXLD PRIOR		10,277,184	17,740,491	7,463,307	57.2%	4,266,895	

- (1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 1, EXHIBIT 2, SHEET 4, COL. 2 + SECTION 1, EXHIBIT 2, SHEET 3, COL. 8  
(3) SECTION 1, EXHIBIT 2, SHEET 4, COL. 12; 2008 ADJUSTED TO PARTIAL YEAR  
(4) = (3) - (2)  
(5) SECTION 1, EXHIBIT 2, SHEET 16, COL. 6  
(6) = (4) x (5)  
(7) = [(3) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
MEDICAL ON LOST TIME**

SECTION 1  
EXHIBIT 2  
SHEET 2

**TOTAL  
(000's)**

**FISCAL YEAR PAYMENT PROJECTIONS**

ACCIDENT YEAR	UNPAID LOSS & ALAE @ 6/30/2008	FISCAL YEAR ENDING															
		2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	> 2023
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
PRIOR	181,887	14,573	13,153	12,032	11,059	10,131	9,274	8,586	7,905	7,283	6,816	6,509	6,176	5,839	5,471	4,977	52,103
1977	22,559	1,848	1,659	1,498	1,370	1,259	1,154	1,056	978	900	829	776	741	703	665	623	6,500
1978	28,743	2,416	2,156	1,937	1,748	1,599	1,470	1,346	1,232	1,141	1,050	968	906	865	821	776	8,312
1979	36,411	3,155	2,796	2,495	2,241	2,022	1,850	1,700	1,558	1,426	1,320	1,215	1,120	1,048	1,001	950	10,515
1980	38,758	3,186	3,083	2,731	2,437	2,189	1,976	1,807	1,661	1,522	1,393	1,290	1,187	1,094	1,024	978	11,200
1981	42,858	3,492	3,236	3,131	2,774	2,476	2,223	2,007	1,836	1,687	1,546	1,415	1,310	1,206	1,111	1,040	12,369
1982	47,495	3,762	3,563	3,302	3,195	2,831	2,526	2,269	2,048	1,873	1,722	1,577	1,444	1,337	1,231	1,134	13,682
1983	56,363	4,076	4,142	3,923	3,636	3,517	3,116	2,781	2,498	2,254	2,062	1,895	1,736	1,589	1,471	1,355	16,311
1984	73,457	5,161	4,940	5,019	4,754	4,405	4,262	3,776	3,370	3,026	2,731	2,499	2,297	2,104	1,926	1,783	21,406
1985	99,908	6,456	6,565	6,284	6,385	6,048	5,604	5,422	4,804	4,287	3,850	3,475	3,179	2,922	2,677	2,450	29,501
1986	106,563	6,711	6,452	6,562	6,281	6,381	6,044	5,601	5,419	4,801	4,285	3,848	3,473	3,177	2,920	2,675	31,933
1987	121,706	7,453	7,195	6,918	7,035	6,734	6,842	6,480	6,005	5,810	5,148	4,594	4,126	3,724	3,406	3,131	37,106
1988	149,241	8,460	8,621	8,323	8,002	8,138	7,789	7,914	7,496	6,947	6,721	5,954	5,314	4,772	4,307	3,940	46,543
1989	166,896	9,650	8,914	9,084	8,769	8,431	8,574	8,207	8,338	7,898	7,319	7,081	6,274	5,599	5,028	4,538	53,191
1990	177,204	9,497	9,697	8,957	9,128	8,812	8,472	8,616	8,247	8,379	7,936	7,355	7,116	6,304	5,626	5,053	58,010
1991	181,322	9,443	9,212	9,405	8,688	8,853	8,547	8,217	8,357	7,999	8,127	7,698	7,134	6,902	6,115	5,457	61,168
1992	183,912	9,403	9,088	8,866	9,052	8,362	8,521	8,226	7,909	8,043	7,699	7,822	7,409	6,866	6,642	5,885	64,121
1993	182,698	8,884	8,887	8,589	8,379	8,555	7,903	8,053	7,774	7,474	7,601	7,276	7,392	7,002	6,489	6,278	66,163
1994	191,614	9,270	8,867	8,869	8,572	8,363	8,538	7,887	8,037	7,759	7,460	7,587	7,262	7,378	6,988	6,476	72,299
1995	197,898	10,021	9,090	8,694	8,696	8,405	8,200	8,372	7,734	7,881	7,608	7,314	7,439	7,120	7,234	6,852	77,240
1996	205,731	9,911	9,916	8,994	8,603	8,605	8,317	8,114	8,284	7,652	7,798	7,528	7,237	7,361	7,045	7,158	83,208
1997	229,960	11,128	10,542	10,547	9,567	9,151	9,153	8,847	8,630	8,811	8,140	8,294	8,007	7,698	7,829	7,494	96,121
1998	272,911	13,890	12,535	11,875	11,880	10,776	10,307	10,310	9,965	9,721	9,925	9,168	9,343	9,019	8,671	8,819	116,709
1999	312,232	16,235	15,065	13,595	12,879	12,885	11,688	11,179	11,182	10,807	10,543	10,765	9,944	10,133	9,782	9,405	136,146
2000	365,574	19,089	18,016	16,717	15,087	14,292	14,299	12,970	12,405	12,409	11,993	11,700	11,945	11,035	11,244	10,855	161,519
2001	399,091	22,735	19,651	18,547	17,210	15,532	14,714	14,720	13,352	12,771	12,775	12,347	12,045	12,298	11,360	11,576	177,457
2002	434,736	24,873	23,349	20,182	19,048	17,675	15,951	15,111	15,118	13,713	13,116	13,119	12,680	12,370	12,630	11,667	194,136
2003	451,100	26,257	24,307	22,818	19,723	18,614	17,272	15,588	14,767	14,774	13,401	12,817	12,821	12,391	12,088	12,342	201,119
2004	483,816	30,521	26,385	24,426	22,929	19,819	18,705	17,357	15,664	14,839	14,846	13,466	12,880	12,883	12,452	12,147	214,500
2005	527,109	36,219	30,967	26,770	24,783	23,264	20,108	18,978	17,610	15,893	15,056	15,063	13,663	13,068	13,072	12,634	229,962
2006	585,957	49,178	36,883	31,535	27,261	25,238	23,691	20,477	19,326	17,933	16,184	15,332	15,339	13,913	13,308	13,311	247,046
2007	668,858	77,070	49,667	37,250	31,849	27,533	25,489	23,927	20,681	19,519	18,112	16,345	15,485	15,492	14,052	13,440	262,948
2008	420,625	153,169	82,850	53,392	40,044	34,238	29,598	27,400	25,721	22,232	20,983	19,470	17,571	16,646	16,654	15,106	297,119
TOTAL	7,645,194	627,193	491,449	423,268	383,063	355,131	332,174	313,300	295,909	279,464	266,093	253,562	241,992	231,857	222,339	212,304	3,167,665

(1) SECTION 1, EXHIBIT 2, SHEET 1, COL. 4  
(2) - (17) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 1, EXHIBIT 2, SHEET 21

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
MEDICAL ON LOST TIME**

SECTION 1  
EXHIBIT 2  
SHEET 3

**TOTAL  
(000's)**

ESTIMATED PAYMENTS FROM 1/1/2008 TO 6/30/2008

ACCIDENT YEAR	SELECTED	PAID	AGE @ 12/31/2007	AGE @ 6/30/2008	LDF @ 12/31/2007	LDF @ 6/30/2008	EXPECTED PERCENT	1/1/08 TO 6/30/08
	ULTIMATE LOSS & ALAE	LOSS & ALAE @ 12/31/07						EXPECTED PAYMENTS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR	190,000	0	384	390	1.117	1.111	4.3%	8,113
1977	206,730	183,136	372	378	1.129	1.122	4.4%	1,035
1978	241,255	211,149	360	366	1.143	1.135	4.5%	1,364
1979	279,133	241,091	348	354	1.158	1.150	4.3%	1,631
1980	272,698	232,221	336	342	1.174	1.166	4.2%	1,719
1981	276,975	232,274	324	330	1.192	1.183	4.1%	1,843
1982	282,626	233,280	312	318	1.212	1.202	3.8%	1,851
1983	311,144	252,651	300	306	1.232	1.221	3.6%	2,129
1984	377,021	301,026	288	294	1.252	1.242	3.3%	2,537
1985	479,644	376,379	276	282	1.274	1.263	3.3%	3,357
1986	479,376	369,338	264	270	1.298	1.286	3.2%	3,476
1987	513,970	388,607	252	258	1.323	1.310	2.9%	3,657
1988	594,523	440,703	240	246	1.349	1.335	3.0%	4,579
1989	626,414	454,793	228	234	1.377	1.363	2.8%	4,726
1990	629,457	447,386	216	222	1.407	1.392	2.7%	4,868
1991	610,542	424,335	204	210	1.439	1.422	2.6%	4,885
1992	587,603	398,990	192	198	1.473	1.456	2.5%	4,700
1993	555,340	367,997	180	186	1.509	1.490	2.5%	4,644
1994	554,260	357,536	168	174	1.550	1.528	2.6%	5,110
1995	543,452	340,545	156	162	1.596	1.573	2.5%	5,008
1996	537,743	326,781	144	150	1.646	1.620	2.5%	5,231
1997	571,986	335,861	132	138	1.703	1.672	2.6%	6,166
1998	644,272	363,876	120	126	1.771	1.735	2.7%	7,484
1999	698,772	377,939	108	114	1.849	1.808	2.7%	8,601
2000	782,293	405,677	96	102	1.944	1.892	2.9%	11,042
2001	792,103	380,903	84	90	2.062	2.000	2.9%	12,110
2002	825,812	377,641	72	78	2.206	2.129	3.0%	13,434
2003	800,747	334,460	60	66	2.392	2.289	3.3%	15,187
2004	797,291	296,897	48	54	2.642	2.506	3.3%	16,578
2005	794,922	245,449	36	42	3.055	2.819	4.1%	22,363
2006	798,971	178,808	24	30	3.930	3.383	5.5%	34,205
2007	821,847	83,209	12	18	8.278	4.905	9.4%	69,781
2008	903,137	0	0	6		29.187	3.4%	30,943
TOTAL	18,382,060	9,960,940						324,358
EXLD PRIOR	18,192,060	9,960,940						316,244

(1) SECTION 1, EXHIBIT 2, SHEET 4, COL. 12  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) AGE OF ACCIDENT YEAR AT 12/31/2007  
(4) AGE OF ACCIDENT YEAR AT 6/30/2008

(5) BASED ON SECTION 1, EXHIBIT 2, SHEET 21 AGE OF (5)  
(6) BASED ON SECTION 1, EXHIBIT 2, SHEET 21 AGE OF (6)  
(7)  $= [1 / (6) - 1 / (5)] / [1 - 1 / (5)]$   
(8)  $= [(1) - (2)] \times (7)$

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
MEDICAL ON LOST TIME**

SECTION 1  
EXHIBIT 2  
SHEET 4

**TOTAL  
(000's)  
SELECTION OF ULTIMATE LOSS & ALAE**

ACCIDENT YEAR	PAYROLL	INDICATED ULTIMATE LOSS & ALAE											SELECTED ULTIMATE LOSS & ALAE	SELECTED ULTIMATE LOSS RATE
		PAID LOSS & ALAE @ 12/31/07	INCURRED LOSS & ALAE @ 12/31/07	LOSS DEVELOPMENT		BORNHUETTTER-FERGUSON		PAID CUM. FREQ/SEV AY DEV.	PAID INCR. FREQ/SEV AY DEV.	PAID INCR. FREQ/SEV CY DEV.	PAID INCR. TRENDED FREQ/SEV			
		(2)	(3)	PAID	INCURRED	PAID	INCURRED	(8)	(9)	(10)	(11)			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)		
PRIOR													190,000	
1977	23,851,125	183,136	203,802	206,730	207,878	206,730	207,855	206,693	206,532	206,532	206,532	206,730	0.867	
1978	26,143,240	211,149	232,665	241,255	236,457	241,255	236,534	241,052	240,594	241,066	241,039	241,255	0.923	
1979	28,061,666	241,091	271,943	279,133	276,118	279,133	276,164	278,771	277,295	278,425	278,617	279,133	0.995	
1980	28,979,182	232,221	264,898	272,698	269,427	272,698	269,482	272,367	270,061	271,111	272,067	272,698	0.941	
1981	30,141,508	232,274	266,422	276,975	271,791	276,975	271,893	276,739	275,074	277,800	276,554	276,975	0.919	
1982	30,058,966	233,280	273,630	282,626	281,751	282,626	281,777	282,425	277,481	280,922	280,993	282,626	0.940	
1983	30,607,324	252,651	292,300	311,144	303,531	311,144	303,813	310,600	302,119	305,776	308,751	311,144	1.017	
1984	33,121,678	301,026	356,096	377,021	371,629	377,021	371,854	375,817	365,030	371,093	375,847	377,021	1.138	
1985	35,713,654	376,379	461,674	479,644	484,170	479,644	483,960	477,405	473,435	478,625	472,645	479,644	1.343	
1986	38,297,697	369,338	454,143	479,376	480,729	479,376	480,655	476,627	464,145	474,144	477,516	479,376	1.252	
1987	41,065,403	388,607	481,236	513,970	513,401	513,970	513,437	510,825	492,723	500,756	516,349	513,970	1.252	
1988	44,221,964	440,703	551,025	594,523	592,264	594,523	592,421	590,869	570,197	596,444	598,118	594,523	1.344	
1989	47,110,000	454,793	585,966	626,414	635,568	626,414	634,853	622,383	599,568	630,175	636,190	626,414	1.330	
1990	49,659,895	447,386	596,970	629,457	652,268	629,457	650,334	624,934	604,451	639,633	646,965	629,457	1.268	
1991	50,856,501	424,335	561,306	610,542	617,356	610,542	616,738	606,009	572,628	615,102	631,509	610,542	1.201	
1992	52,804,448	398,990	545,791	587,603	603,482	587,603	601,964	583,216	562,109	617,065	620,277	587,603	1.113	
1993	55,132,894	367,997	500,102	555,340	556,930	556,930	557,236	551,136	523,554	583,695	610,232	555,340	1.007	
1994	57,739,505	357,536	507,877	554,260	571,626	555,856	570,191	549,679	531,011	613,383	621,564	554,260	0.960	
1995	60,949,772	340,545	488,695	543,452	555,622	557,814	558,790	538,596	528,993	628,634	616,397	543,452	0.892	
1996	63,664,000	326,781	478,343	537,743	548,554	556,995	553,451	532,935	517,514	605,953	609,312	537,743	0.845	
1997	68,077,000	335,861	514,496	571,986	596,398	594,879	600,661	566,811	549,032	636,629	632,024	571,986	0.840	
1998	71,447,000	363,876	573,659	644,272	674,788	647,967	671,488	638,461	618,041	713,620	692,697	644,272	0.902	
1999	75,244,663	377,939	612,764	698,772	730,950	700,487	726,351	692,520	683,570	757,982	756,914	698,772	0.93	
2000	79,122,396	405,677	647,913	788,773	788,493	775,813	783,785	781,691	754,579	830,602	838,796	782,293	0.989	
2001	80,396,857	380,903	648,031	785,521	798,613	798,685	800,964	778,510	759,517	821,832	812,538	792,103	0.985	
2002	81,621,000	377,641	671,451	833,004	827,429	818,619	823,519	825,736	821,445	871,989	853,480	825,812	1.012	
2003	82,433,234	334,460	624,877	800,130	775,801	801,364	775,801	792,471	832,281	832,536	836,345	800,747	0.971	
2004	84,632,753	296,897	585,442	784,485	734,110	797,291	748,484	778,334	827,911	826,335	830,429	797,291	0.942	
2005	86,785,547	245,449	536,888	749,837	679,958	794,922	708,764	743,807	789,467	811,422	811,826	794,922	0.916	
2006	90,292,513	178,808	477,820	702,656	467,828	798,971	460,052	699,993	787,526	792,325	791,741	798,971	0.885	
2007	92,786,458	83,209	1,030,598	688,826	1,018,682	821,847	1,020,771	786,189	730,575	818,744	815,895	821,847	0.886	
2008	95,570,052					903,137	903,137					903,137	0.945	
TOTAL		9,960,940	15,298,821	17,008,170	17,123,601	18,250,650	18,062,323	16,993,598	16,808,460	17,930,349	17,970,160	18,382,060		
EXLD PRIOR		9,960,940	15,298,821	17,008,170	17,123,601	18,250,650	18,062,323	16,993,598	16,808,460	17,930,349	17,970,160	18,192,060		
EXLD PRIOR & 2008		9,960,940	15,298,821	17,008,170	17,123,601	17,347,513	17,159,186	16,993,598	16,808,460	17,930,349	17,970,160	17,288,923		

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) BASED ON DATA FROM OLIVER WYMAN & BWC  
(4) SECTION 1, EXHIBIT 2, SHEET 5, COL. 4  
(5) SECTION 1, EXHIBIT 2, SHEET 6, COL. 4  
(6) SECTION 1, EXHIBIT 2, SHEET 7, COL. 8

(7) SECTION 1, EXHIBIT 2, SHEET 8, COL. 8  
(8) SECTION 1, EXHIBIT 2, SHEET 9, COL. 8  
(9) SECTION 1, EXHIBIT 2, SHEET 10  
(10) SECTION 1, EXHIBIT 2, SHEET 12  
(11) SECTION 1, EXHIBIT 2, SHEET 11  
(12) SELECTED BY DELOITTE CONSULTING

(13) (12) / (1) x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
MEDICAL ON LOST TIME**

SECTION 1  
EXHIBIT 2  
SHEET 5

**TOTAL  
(000's)  
PAID LOSS DEVELOPMENT METHOD**

ACCIDENT YEAR	AGE (MONTHS)	PAID LOSS & ALAE	PAID LDF	INDICATED ULTIMATE @ 12/31/07	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
		0			
1977	372	183,136	1.129	206,730	0.87
1978	360	211,149	1.143	241,255	0.92
1979	348	241,091	1.158	279,133	0.99
1980	336	232,221	1.174	272,698	0.94
1981	324	232,274	1.192	276,975	0.92
1982	312	233,280	1.212	282,626	0.94
1983	300	252,651	1.232	311,144	1.02
1984	288	301,026	1.252	377,021	1.14
1985	276	376,379	1.274	479,644	1.34
1986	264	369,338	1.298	479,376	1.25
1987	252	388,607	1.323	513,970	1.25
1988	240	440,703	1.349	594,523	1.34
1989	228	454,793	1.377	626,414	1.33
1990	216	447,386	1.407	629,457	1.27
1991	204	424,335	1.439	610,542	1.20
1992	192	398,990	1.473	587,603	1.11
1993	180	367,997	1.509	555,340	1.01
1994	168	357,536	1.550	554,260	0.96
1995	156	340,545	1.596	543,452	0.89
1996	144	326,781	1.646	537,743	0.84
1997	132	335,861	1.703	571,986	0.84
1998	120	363,876	1.771	644,272	0.90
1999	108	377,939	1.849	698,772	0.93
2000	96	405,677	1.944	788,773	1.00
2001	84	380,903	2.062	785,521	0.98
2002	72	377,641	2.206	833,004	1.02
2003	60	334,460	2.392	800,130	0.97
2004	48	296,897	2.642	784,485	0.93
2005	36	245,449	3.055	749,837	0.86
2006	24	178,808	3.930	702,656	0.78
2007	12	83,209	8.278	688,826	0.74
2008	0				
TOTAL		9,960,940		17,008,170	

(1) AGE OF ACCIDENT YEAR  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 1, EXHIBIT 2, SHEET 18, COL. 6  
(4) = (2) x (3)  
(5) = (4) / PAYROLL x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
MEDICAL ON LOST TIME**

SECTION 1  
EXHIBIT 2  
SHEET 6

**TOTAL  
(000's)**

INCURRED LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE (MONTHS)	INCURRED LOSS & ALAE	INCURRED LDF	INDICATED ULTIMATE @ 12/31/07	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	372	203,802	1.020	207,878	0.87
1978	360	232,665	1.016	236,457	0.90
1979	348	271,943	1.015	276,118	0.98
1980	336	264,898	1.017	269,427	0.93
1981	324	266,422	1.020	271,791	0.90
1982	312	273,630	1.030	281,751	0.94
1983	300	292,300	1.038	303,531	0.99
1984	288	356,096	1.044	371,629	1.12
1985	276	461,674	1.049	484,170	1.36
1986	264	454,143	1.059	480,729	1.26
1987	252	481,236	1.067	513,401	1.25
1988	240	551,025	1.075	592,264	1.34
1989	228	585,966	1.085	635,568	1.35
1990	216	596,970	1.093	652,268	1.31
1991	204	561,306	1.100	617,356	1.21
1992	192	545,791	1.106	603,482	1.14
1993	180	500,102	1.114	556,930	1.01
1994	168	507,877	1.126	571,626	0.99
1995	156	488,695	1.137	555,622	0.91
1996	144	478,343	1.147	548,554	0.86
1997	132	514,496	1.159	596,398	0.88
1998	120	573,659	1.176	674,788	0.94
1999	108	612,764	1.193	730,950	0.97
2000	96	647,913	1.217	788,493	1.00
2001	84	648,031	1.232	798,613	0.99
2002	72	671,451	1.232	827,429	1.01
2003	60	624,877	1.242	775,801	0.94
2004	48	585,442	1.254	734,110	0.87
2005	36	536,888	1.266	679,958	0.78
2006	24	477,820	0.979	467,828	0.52
2007	12	1,030,598	0.988	1,018,682	1.10
2008	0				
TOTAL		15,298,821		17,123,601	

(1) AGE OF ACCIDENT YEAR  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 1, EXHIBIT 2, SHEET 18, COL. 9  
(4) = (2) x (3)  
(5) = (4) / PAYROLL x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
MEDICAL ON LOST TIME**

SECTION 1  
EXHIBIT 2  
SHEET 7

**TOTAL  
(000's)**

PAID BORNHUETTTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED		EXPECTED %	EXPECTED	ACTUAL	EXPECTED	INDICATED	INDICATED
		LOSS RATE	DOLLARS	OF PAID LOSS & ALAE	PAID LOSS & ALAE	PAID LOSS & ALAE	UNPAID LOSS & ALAE	ULTIMATE LOSS & ALAE	ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125	0.87	206,730	88.6%	183,136	183,136	23,594	206,730	0.87
1978	26,143,240	0.92	241,255	87.5%	211,149	211,149	30,106	241,255	0.92
1979	28,061,666	0.99	279,133	86.4%	241,091	241,091	38,042	279,133	0.99
1980	28,979,182	0.94	272,698	85.2%	232,221	232,221	40,477	272,698	0.94
1981	30,141,508	0.92	276,975	83.9%	232,274	232,274	44,701	276,975	0.92
1982	30,058,966	0.94	282,626	82.5%	233,280	233,280	49,346	282,626	0.94
1983	30,607,324	1.02	311,144	81.2%	252,651	252,651	58,493	311,144	1.02
1984	33,121,678	1.14	377,021	79.8%	301,026	301,026	75,995	377,021	1.14
1985	35,713,654	1.34	479,644	78.5%	376,379	376,379	103,265	479,644	1.34
1986	38,297,697	1.25	479,376	77.0%	369,338	369,338	110,038	479,376	1.25
1987	41,065,403	1.25	513,970	75.6%	388,607	388,607	125,363	513,970	1.25
1988	44,221,964	1.34	594,523	74.1%	440,703	440,703	153,820	594,523	1.34
1989	47,110,000	1.33	626,414	72.6%	454,793	454,793	171,622	626,414	1.33
1990	49,659,895	1.27	629,457	71.1%	447,386	447,386	182,072	629,457	1.27
1991	50,856,501	1.20	610,542	69.5%	424,335	424,335	186,207	610,542	1.20
1992	52,804,448	1.11	587,603	67.9%	398,990	398,990	188,612	587,603	1.11
1993	55,132,894	1.02	559,937	66.3%	371,043	367,997	188,894	556,890	1.01
1994	57,739,505	0.97	558,758	64.5%	360,438	357,536	198,320	555,856	0.96
1995	60,949,772	0.95	581,919	62.7%	364,650	340,545	217,269	557,814	0.92
1996	63,664,000	0.92	586,816	60.8%	356,602	326,781	230,214	556,995	0.87
1997	68,077,000	0.92	627,440	58.7%	368,422	335,861	259,018	594,879	0.87
1998	71,447,000	0.91	652,763	56.5%	368,672	363,876	284,091	647,967	0.91
1999	75,244,663	0.93	702,506	54.1%	379,959	377,939	322,547	700,487	0.93
2000	79,122,396	0.96	762,089	51.4%	391,953	405,677	370,136	775,813	0.98
2001	80,396,857	1.01	811,078	48.5%	393,295	380,903	417,783	798,685	0.99
2002	81,621,000	0.99	806,689	45.3%	365,711	377,641	440,978	818,619	1.00
2003	82,433,234	0.97	802,250	41.8%	335,346	334,460	466,903	801,364	0.97
2004	84,632,753	0.95	805,089	37.8%	304,695	296,897	500,394	797,291	0.94
2005	86,785,547	0.94	816,861	32.7%	267,389	245,449	549,472	794,922	0.92
2006	90,292,513	0.92	831,847	25.4%	211,684	178,808	620,162	798,971	0.88
2007	92,786,458	0.91	840,124	12.1%	101,486	83,209	738,638	821,847	0.89
2008	95,570,052	0.95	903,137	0.0%			903,137	903,137	0.95
TOTAL			18,418,416		10,128,705	9,960,940	8,289,711	18,250,650	

(1)	PROVIDED BY OLIVER WYMAN & BWC	(6)	BASED ON DATA FROM OLIVER WYMAN & BWC
(2)	SECTION 1, EXHIBIT 2, SHEET 17, COL. 14	(7)	= (3) x [1 - (4)]
(3)	= [(1) x (2)] / 100	(8)	= (6) + (7)
(4)	= 1 / SECTION 1, EXHIBIT 2, SHEET 5, COL. 3	(9)	= [(8) / (1)] x 100
(5)	= (3) x (4)		

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
MEDICAL ON LOST TIME**

SECTION 1  
EXHIBIT 2  
SHEET 8

**TOTAL  
(000's)  
INCURRED BORNHUETTER-FERGUSON METHOD**

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED		EXPECTED % OF REPORTED LOSS & ALAE	EXPECTED REPORTED LOSS & ALAE	ACTUAL REPORTED LOSS & ALAE	EXPECTED UNREPORTED LOSS & ALAE	INDICATED ULTIMATE LOSS & ALAE	INDICATED ULTIMATE LOSS RATE
		LOSS RATE	DOLLARS						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125	0.867	206,730	98.0%	202,677	203,802	4,054	207,855	0.87
1978	26,143,240	0.923	241,255	98.4%	237,386	232,665	3,869	236,534	0.90
1979	28,061,666	0.995	279,133	98.5%	274,912	271,943	4,221	276,164	0.98
1980	28,979,182	0.941	272,698	98.3%	268,115	264,898	4,584	269,482	0.93
1981	30,141,508	0.919	276,975	98.0%	271,504	266,422	5,471	271,893	0.90
1982	30,058,966	0.940	282,626	97.1%	274,480	273,630	8,146	281,777	0.94
1983	30,607,324	1.017	311,144	96.3%	299,631	292,300	11,513	303,813	0.99
1984	33,121,678	1.138	377,021	95.8%	361,263	356,096	15,758	371,854	1.12
1985	35,713,654	1.343	479,644	95.4%	457,358	461,674	22,286	483,960	1.36
1986	38,297,697	1.252	479,376	94.5%	452,865	454,143	26,512	480,655	1.26
1987	41,065,403	1.252	513,970	93.7%	481,769	481,236	32,201	513,437	1.25
1988	44,221,964	1.344	594,523	93.0%	553,126	551,025	41,397	592,421	1.34
1989	47,110,000	1.330	626,414	92.2%	577,527	585,966	48,887	634,853	1.35
1990	49,659,895	1.268	629,457	91.5%	576,093	596,970	53,364	650,334	1.31
1991	50,856,501	1.201	610,542	90.9%	555,111	561,306	55,432	616,738	1.21
1992	52,804,448	1.113	587,603	90.4%	531,430	545,791	56,173	601,964	1.14
1993	55,132,894	1.016	559,937	89.8%	502,802	500,102	57,134	557,236	1.01
1994	57,739,505	0.968	558,758	88.8%	496,445	507,877	62,313	570,191	0.99
1995	60,949,772	0.955	581,919	88.0%	511,824	488,695	70,095	558,790	0.92
1996	63,664,000	0.922	586,816	87.2%	511,708	478,343	75,108	553,451	0.87
1997	68,077,000	0.922	627,440	86.3%	541,275	514,496	86,165	600,661	0.88
1998	71,447,000	0.914	652,763	85.0%	554,934	573,659	97,829	671,488	0.94
1999	75,244,663	0.934	702,506	83.8%	588,919	612,764	113,587	726,351	0.97
2000	79,122,396	0.963	762,089	82.2%	626,217	647,913	135,872	783,785	0.99
2001	80,396,857	1.009	811,078	81.1%	658,145	648,031	152,933	800,964	1.00
2002	81,621,000	0.988	806,689	81.1%	654,621	671,451	152,068	823,519	1.01
2003	82,433,234	0.973	802,250	80.5%	646,180	624,877	156,069	780,947	0.95
2004	84,632,753	0.951	805,089	79.7%	642,046	585,442	163,042	748,484	0.88
2005	86,785,547	0.941	816,861	79.0%	644,985	536,888	171,876	708,764	0.82
2006	90,292,513	0.921	831,847	102.1%	849,615	477,820	(17,768)	460,052	0.51
2007	92,786,458	0.905	840,124	101.2%	849,951	1,030,598	(9,828)	1,020,771	1.10
2008	95,570,052	0.945	903,137	0.0%	0	0	903,137	903,137	0.95
TOTAL			18,418,416		15,654,915	15,298,821	2,763,501	18,062,323	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 1, EXHIBIT 2, SHEET 17, COL. 14  
(3) = [(1) x (2)] / 100  
(4) = 1 / SECTION 1, EXHIBIT 2, SHEET 6, COL. 3  
(5) = (3) x (4)

(6) BASED ON DATA FROM OLIVER WYMAN & BWC  
(7) = (3) x [1 - (4)]  
(8) = (6) + (7)  
(9) = [(8) / (1)] x 100



**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
MEDICAL ON LOST TIME**

SECTION 1  
EXHIBIT 2  
SHEET 9

**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 & ALAE	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125	40,205	1.000	40,212	4,555	1.128	5,140	206,693	0.87
1978	26,143,240	42,149	1.000	42,157	5,010	1.141	5,718	241,052	0.92
1979	28,061,666	44,202	1.000	44,212	5,454	1.156	6,305	278,771	0.99
1980	28,979,182	38,966	1.000	38,976	5,960	1.173	6,988	272,367	0.94
1981	30,141,508	37,023	1.000	37,034	6,274	1.191	7,473	276,739	0.92
1982	30,058,966	33,790	1.000	33,803	6,904	1.210	8,355	282,425	0.94
1983	30,607,324	34,431	1.000	34,447	7,338	1.229	9,017	310,600	1.01
1984	33,121,678	41,426	1.001	41,449	7,267	1.248	9,067	375,817	1.13
1985	35,713,654	44,878	1.001	44,907	8,387	1.268	10,631	477,405	1.34
1986	38,297,697	45,688	1.001	45,721	8,084	1.290	10,425	476,627	1.24
1987	41,065,403	48,291	1.001	48,328	8,047	1.313	10,570	510,825	1.24
1988	44,221,964	51,710	1.001	51,756	8,523	1.340	11,416	590,869	1.34
1989	47,110,000	53,430	1.001	53,486	8,512	1.367	11,636	622,383	1.32
1990	49,659,895	52,896	1.001	52,964	8,458	1.395	11,799	624,934	1.26
1991	50,856,501	48,643	1.002	48,722	8,723	1.426	12,438	606,009	1.19
1992	52,804,448	47,150	1.002	47,241	8,462	1.459	12,346	583,216	1.10
1993	55,132,894	46,920	1.002	47,022	7,843	1.494	11,721	551,136	1.00
1994	57,739,505	45,960	1.003	46,077	7,779	1.534	11,930	549,679	0.95
1995	60,949,772	43,124	1.003	43,261	7,897	1.577	12,450	538,596	0.88
1996	63,664,000	39,467	1.004	39,634	8,280	1.624	13,446	532,935	0.84
1997	68,077,000	36,766	1.006	36,986	9,135	1.678	15,325	566,811	0.83
1998	71,447,000	36,080	1.009	36,394	10,085	1.739	17,543	638,461	0.89
1999	75,244,663	37,037	1.013	37,514	10,204	1.809	18,460	692,520	0.92
2000	79,122,396	37,171	1.021	37,941	10,914	1.888	20,603	781,691	0.99
2001	80,396,857	32,193	1.037	33,383	11,832	1.971	23,320	778,510	0.97
2002	81,621,000	30,334	1.066	32,347	12,449	2.050	25,527	825,736	1.01
2003	82,433,234	27,044	1.109	29,986	12,367	2.137	26,428	792,471	0.96
2004	84,632,753	24,008	1.169	28,054	12,367	2.244	27,745	778,334	0.92
2005	86,785,547	20,104	1.286	25,856	12,209	2.356	28,767	743,807	0.86
2006	90,292,513	14,381	1.587	22,819	12,434	2.467	30,676	699,993	0.78
2007	92,786,458	7,564	2.716	20,545	11,001	3.479	38,267	786,189	0.85
2008	95,570,052	-	-	-	-	-	-	-	-
Total		1,183,032		1,223,233				16,993,598	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 1, EXHIBIT 2, SHEET 18, COL. 12  
(4) = (2) x (3)  
(5) SECTION 1, EXHIBIT 2, SHEET 29

(6) SECTION 1, EXHIBIT 2, SHEET 18, COL. 15  
(7) = (5) x (6)  
(8) = [(4) x (7)] / 1000  
(9) = [(8) / (1)] x 100





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

SECTION 1  
EXHIBIT 2  
SHEET 12

**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	TAIL	INDICATED ULTIMATE						
1977															119,150	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	24,606	206,532						
1978														138,518	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	2,513	28,720	241,066						
1979													156,503	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	2,767	2,983	33,171	278,425						
1980													151,697	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	2,609	2,596	2,798	32,300	271,111					
1981											147,801		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	3,689	3,316	3,299	3,557	33,097	277,800					
1982										145,796	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	3,180	3,379	3,038	3,023	3,259	33,469	280,922						
1983									151,718	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	3,999	3,107	3,034	3,101	3,296	2,962	2,948	3,178	36,430	305,776					
1984									175,987	16,839	14,723	11,380	8,841	7,863	7,149	6,058	5,614	5,335	6,062	6,148	5,939	6,075	5,687	5,079	3,999	4,034	3,940	4,027	4,280	3,847	3,828	4,127	44,212	371,093					
1985								197,603	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	8,669	6,854	6,055	6,108	5,966	6,097	6,480	5,825	5,796	6,248	57,023	478,625					
1986								187,376	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	6,375	5,631	5,681	5,548	5,671	6,026	5,417	5,390	5,811	56,489	474,144				
1987								187,672	29,011	24,414	18,984	14,596	12,892	11,739	9,417	10,091	8,588	9,706	9,277	9,148	8,599	8,570	6,448	6,265	5,832	6,195	5,472	5,521	5,392	5,511	5,857	5,265	5,238	5,648	59,660	500,756			
1988								189,857	30,855	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	8,926	8,309	8,827	7,797	7,866	7,682	7,852	8,344	7,501	7,463	8,046	71,060	596,444		
1989								163,309	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	8,396	9,665	8,996	9,557	8,442	8,517	8,318	8,502	9,035	8,122	8,081	8,712	75,078	630,175		
1990								75,232	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	9,115	8,968	10,324	9,610	10,209	9,018	9,098	8,885	9,081	9,651	8,675	8,632	9,306	76,205	639,633
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	8,681	8,538	8,400	9,670	9,001	9,562	8,447	8,521	8,322	8,506	9,040	8,126	8,085	8,717	73,283	615,102						
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	9,460	9,986	9,821	9,663	11,123	10,354	10,999	9,716	9,802	9,573	9,785	10,398	9,347	9,301	10,027	73,517	617,065						
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	8,869	8,967	9,465	9,309	9,159	10,543	9,814	10,426	9,210	9,291	9,074	9,275	9,856	8,860	8,816	9,504	69,541	583,695						
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	10,138	10,441	10,556	11,143	10,959	10,783	12,412	11,554	12,274	10,842	10,938	10,683	10,919	11,604	10,431	10,379	11,189	73,078	613,383						
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	10,740	11,227	11,562	11,690	12,340	12,136	11,941	13,745	12,795	13,592	12,006	12,113	11,830	12,091	12,849	11,551	11,493	12,390	74,895	628,634						
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	9,808	9,908	9,952	10,403	10,713	10,832	11,434	11,245	11,064	12,736	11,856	12,595	11,125	11,224	10,961	11,204	11,906	10,703	10,649	11,481	72,193	605,953					
1997	10,341	99,258	57,995	30,799	25,264	22,942	20,688	18,426	17,659	14,225	12,078	10,896	10,193	10,342	10,811	11,134	11,257	11,883	11,687	11,499	13,236	12,321	13,089	11,562	11,665	11,392	11,644	12,374	11,123	11,068	11,932	75,847	636,629						
1998	14,117	109,285	57,600	37,977	30,920	26,655	23,743	22,735	18,633	14,782	13,517	12,194	11,407	11,574	12,099	12,460	12,598	13,299	13,079	12,868	14,813	13,789	14,648	12,939	13,054	12,749	13,031	13,848	12,448	12,386	13,353	85,020	713,620						
1999	18,543	108,953	64,540	46,162	36,041	28,777	26,963	20,882	18,359	15,376	14,059	12,684	11,865	12,039	12,585	12,960	13,104	13,833	13,604	13,385	15,408	14,343	15,237	13,459	13,578	13,261	13,554	14,404	12,948	12,883	13,889	90,305	757,982						
2000	19,857	124,644	81,475	51,854	38,065	32,705	25,632	21,263	19,479	16,314	14,917	13,458	12,589	12,774	13,353	13,751	13,903	14,677	14,434	14,202	16,348	15,218	16,166	14,280	14,407	14,070	14,381	15,283	13,738	13,670	14,737	98,957	830,602						
2001	21,634	134,305	79,168	46,422	36,454	28,493	23,655	21,047	19,282	16,149	14,766	13,321	12,462	12,644	13,217	13,612	13,762	14,528	14,288	14,058	16,182	15,063	16,002	14,135	14,261	13,927	14,235	15,128	13,599	13,531	14,588	97,912	821,832						
2002	24,123	144,265	78,024	52,305	36,568	29,257	25,292	22,503	20,616	17,266	15,788	14,243	13,324	13,519	14,132	14,553	14,715	15,533	15,277	15,031	17,302	16,106	17,110	15,113	15,247	14,891	15,220	16,175	14,540	14,467	15,597	103,888	871,989						
2003	30,306	135,887	74,850	46,410	32,750	27,927	24,143	21,481	19,679	16,482	15,070	13,596	12,718	12,905	13,490	13,892	14,046	14,827	14,582	14,348	16,516	15,374	16,332	14,426	14,554	14,214	14,528	15,440	13,879	13,810	14,888	99,187	832,536						
2004	29,370	136,876	69,738	43,491	32,935	28,085	24,279	21,602	19,790	16,575	15,155	13,672	12,790	12,978	13,566	13,970	14,125	14,911	14,665	14,429	16,609	15,460	16,424	14,508	14,637	14,294	14,610	15,527	13,957	13,888	14,972	98,449	826,335						
2005	27,077	130,928	64,187	43,549	32,978	28,122	24,311	21,630	19,816	16,597	15,175	13,691	12,807	12,995	13,584	13,989	14,144	14,931	14,684	14,448	16,631	15,481	16,446	14,527	14,656	14,314	14,630	15,547	13,976	13,906	14,992	96,672	811,422						
2006	23,632	119,551	63,956	43,393	32,860	28,021	24,224	21,553	19,745	16,537	15,121	13,642	12,761	12,948	13,535	13,939	14,093	14,877	14,631	14,396	16,571	15,425	16,387	14,475	14,603	14,262	14,577	15,492	13,926	13,856	14,938	94,397	792,325						
2007	23,719	123,661	66,155	44,885	33,990	28,985	25,057	22,294	20,424	17,106	15,641	14,111	13,200	13,393	14,000	14,418	14,578	15,389	15,134	14,891	17,141	15,956	16,950	14,973	15,106	14,753	15,078	16,024	14,404	14,333	15,452	97,544	818,744						

**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
	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%

Factors	4.850	0.498	0.631	0.704	0.793	0.804	0.828	0.852	0.779	0.851	0.839	0.870	0.944	0.972	0.958	0.941	0.982	0.915	0.915	1.071	0.866	0.988	0.822	0.938	
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**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
MEDICAL ON LOST TIME**

SECTION 1  
EXHIBIT 2  
SHEET 14

**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	3.359	80,108,470	40,205	1.000	40,212	16.860%	5.020%				16.86%	40,212	40,212	16.86%
1978	26,143,240	3.155	82,488,455	42,149	1.000	42,158	16.126%	5.111%				16.13%	42,158	42,158	16.13%
1979	28,061,666	2.926	82,100,430	44,202	1.000	44,212	15.755%	5.385%				15.76%	44,212	44,212	15.76%
1980	28,979,182	2.721	78,850,474	38,966	1.000	38,977	13.450%	4.943%				13.45%	38,977	38,977	13.45%
1981	30,141,508	2.507	75,556,755	37,023	1.000	37,035	12.287%	4.902%	-0.8%			12.29%	37,035	37,035	12.29%
1982	30,058,966	2.383	71,639,923	33,790	1.000	33,803	11.245%	4.718%	-2.5%			11.25%	33,803	33,803	11.25%
1983	30,607,324	2.282	69,853,386	34,431	1.000	34,447	11.254%	4.931%	-2.2%			11.25%	34,447	34,447	11.25%
1984	33,121,678	2.175	72,033,207	41,426	1.001	41,448	12.514%	5.754%	3.1%			12.51%	41,448	41,448	12.51%
1985	35,713,654	2.102	75,053,821	44,878	1.001	44,909	12.575%	5.984%	6.2%			12.57%	44,909	44,909	12.57%
1986	38,297,697	2.051	78,532,989	45,688	1.001	45,721	11.938%	5.822%	6.3%			11.94%	45,721	45,721	11.94%
1987	41,065,403	1.984	81,476,751	48,291	1.001	48,328	11.768%	5.931%	3.9%			11.77%	48,328	48,328	11.77%
1988	44,221,964	1.896	83,825,985	51,710	1.001	51,755	11.704%	6.174%	1.3%			11.70%	51,755	51,755	11.70%
1989	47,110,000	1.854	87,342,955	53,430	1.001	53,486	11.353%	6.124%	1.1%			11.35%	53,486	53,486	11.35%
1990	49,659,895	1.785	88,637,626	52,896	1.001	52,962	10.665%	5.975%	0.8%			10.66%	52,962	52,962	10.66%
1991	50,856,501	1.729	87,923,817	48,643	1.002	48,723	9.581%	5.542%	-1.7%			9.58%	48,723	48,723	9.58%
1992	52,804,448	1.644	86,818,395	47,150	1.002	47,242	8.947%	5.441%	-3.5%			8.95%	47,242	47,242	8.95%
1993	55,132,894	1.614	88,969,733	46,920	1.002	47,022	8.529%	5.285%	-3.8%			8.53%	47,022	47,022	8.53%
1994	57,739,505	1.577	91,052,599	45,960	1.002	46,073	7.979%	5.060%	-3.7%	0.550	2.781%	7.98%	46,073	46,073	7.98%
1995	60,949,772	1.532	93,371,544	43,124	1.003	43,264	7.098%	4.634%	-4.2%	0.575	2.667%	7.10%	43,264	43,264	7.10%
1996	63,664,000	1.480	94,229,052	39,467	1.004	39,641	6.227%	4.207%	-6.3%	0.603	2.535%	6.23%	39,641	39,641	6.23%
1997	68,077,000	1.415	96,295,676	36,766	1.006	37,001	5.435%	3.842%	-7.9%	0.631	2.425%	5.44%	37,001	37,001	5.44%
1998	71,447,000	1.351	96,512,670	36,080	1.009	36,420	5.097%	3.774%	-7.4%	0.661	2.493%	5.10%	36,420	36,420	5.10%
1999	75,244,663	1.308	98,384,154	37,037	1.014	37,546	4.990%	3.816%	-4.8%	0.692	2.640%	4.99%	37,546	37,546	4.99%
2000	79,122,396	1.261	99,783,661	37,171	1.020	37,927	4.793%	3.801%	-2.1%	0.724	2.754%	4.79%	37,927	37,927	4.79%
2001	80,396,857	1.235	99,287,476	32,193	1.036	33,368	4.150%	3.361%	-2.6%	0.759	2.549%	4.15%	33,368	33,368	4.15%
2002	81,621,000	1.195	97,550,405	30,334	1.072	32,531	3.986%	3.335%	-3.7%	0.794	2.649%	3.99%	32,531	32,531	3.99%
2003	82,433,234	1.163	95,834,764	27,044	1.119	30,254	3.157%	3.670%	-5.0%	0.832	2.626%	3.67%	30,254	30,254	3.67%
2004	84,632,753	1.123	95,005,346	24,008	1.173	28,165	3.328%	2.965%	-5.4%	0.871	2.582%	3.33%	28,165	28,165	3.33%
2005	86,785,547	1.097	95,223,302	20,104	1.277	25,677	2.959%	2.697%	-5.4%	0.912	2.459%	3.10%	26,885	25,940	2.99%
2006	90,292,513	1.061	95,791,997	14,381	1.577	22,684	2.512%	2.368%	-8.1%	0.955	2.262%	2.86%	25,829	23,835	2.64%
2007	92,786,458	1.030	95,569,648	7,564	2.603	19,687	2.122%	2.060%	-10.2%	1.000	2.060%	2.65%	24,603	22,714	2.45%
2008	95,570,052	1.000	95,570,052							1.000		2.58%	24,609	24,609	2.58%
TOTAL				1,183,032		1,222,675							1,256,553	1,251,725	

5 YR AVG EXCLD MOST RECENT 1 2.516%  
 10 YR AVG EXCLD MOST RECENT 1 2.544%  
 5 YR AVG EXCLD MOST RECENT 2 2.573%  
 10 YR AVG EXCLD MOST RECENT 2 2.571%

2008 SELECTED FREQUENCY 2.575% (16)

(1) PROVIDED BY OLIVER WYMAN & BWC  
 (2) BASED ON CHANGE IN SAWW  
 (3) = (1) x (2)  
 (4) BASED ON DATA FROM OLIVER WYMAN & BWC  
 SECTION 1, EXHIBIT 2, SHEET 19, COL. 6

(6) = (4) x (5)  
 (7) = (6) / (1) x 100  
 (8) = (6) / (3) x 100  
 (9) 5 YEAR FITTED TREND OF (8)  
 (10) Based on -4.5% Frequency Trend from 1994 to 2006

(11) = (8) x (10)  
 (12) SELECTED BASED ON (16) DETRENDED AND (7)  
 (13) = [(12) x (1)] / 100  
 (14) = (4) + [1 - 1/(5)] x (12)  
 (15) = [(14) / (1)] x 100  
 (16) SELECTED BY DELOITTE CONSULTING BASED ON (11)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
MEDICAL ON LOST TIME**

SECTION 1  
EXHIBIT 2  
SHEET 15

**TOTAL  
(000's)  
DIAGNOSTIC EXHIBIT**

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS & ALAE	LSS ADJ. ULTIMATE LOSS & ALAE	WHOLE \$ SELECTED ULTIMATE SEVERITY	WHOLE \$ LSS ADJ. ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE	LSS ADJ. ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
					200,000				
1977	23,851,125	40,212	16.86%	206,730	208,055	5,141	5,174	0.867	0.872
1978	26,143,240	42,158	16.13%	241,255	242,210	5,723	5,745	0.923	0.926
1979	28,061,666	44,212	15.76%	279,133	279,242	6,313	6,316	0.995	0.995
1980	28,979,182	38,977	13.45%	272,698	272,425	6,996	6,989	0.941	0.940
1981	30,141,508	37,035	12.29%	276,975	276,270	7,479	7,460	0.919	0.917
1982	30,058,966	33,803	11.25%	282,626	281,425	8,361	8,326	0.940	0.936
1983	30,607,324	34,447	11.25%	311,144	308,687	9,033	8,961	1.017	1.009
1984	33,121,678	41,448	12.51%	377,021	372,101	9,096	8,978	1.138	1.123
1985	35,713,654	44,909	12.57%	479,644	472,092	10,680	10,512	1.343	1.322
1986	38,297,697	45,721	11.94%	479,376	468,696	10,485	10,251	1.252	1.224
1987	41,065,403	48,328	11.77%	513,970	499,225	10,635	10,330	1.252	1.216
1988	44,221,964	51,755	11.70%	594,523	576,817	11,487	11,145	1.344	1.304
1989	47,110,000	53,486	11.35%	626,414	603,615	11,712	11,285	1.330	1.281
1990	49,659,895	52,962	10.66%	629,457	600,488	11,885	11,338	1.268	1.209
1991	50,856,501	48,723	9.58%	610,542	586,605	12,531	12,040	1.201	1.153
1992	52,804,448	47,242	8.95%	587,603	558,668	12,438	11,826	1.113	1.058
1993	55,132,894	47,022	8.53%	555,340	524,624	11,810	11,157	1.007	0.952
1994	57,739,505	46,073	7.98%	554,260	526,378	12,030	11,425	0.960	0.912
1995	60,949,772	43,264	7.10%	543,452	515,767	12,561	11,921	0.892	0.846
1996	63,664,000	39,641	6.23%	537,743	513,300	13,565	12,949	0.845	0.806
1997	68,077,000	37,001	5.44%	571,986	550,420	15,459	14,876	0.840	0.809
1998	71,447,000	36,420	5.10%	644,272	622,114	17,690	17,082	0.902	0.871
1999	75,244,663	37,546	4.99%	698,772	677,665	18,611	18,049	0.929	0.901
2000	79,122,396	37,927	4.79%	782,293	771,061	20,626	20,330	0.989	0.975
2001	80,396,857	33,368	4.15%	792,103	785,794	23,739	23,550	0.985	0.977
2002	81,621,000	32,531	3.99%	825,812	833,717	25,385	25,628	1.012	1.021
2003	82,433,234	30,254	3.67%	800,747	828,196	26,468	27,375	0.971	1.005
2004	84,632,753	28,165	3.33%	797,291	834,735	28,308	29,637	0.942	0.986
2005	86,785,547	25,940	2.99%	794,922	845,437	30,645	32,593	0.916	0.974
2006	90,292,513	23,835	2.64%	798,971	854,850	33,521	35,865	0.885	0.947
2007	92,786,458	22,714	2.45%	821,847	866,510	36,182	38,149	0.886	0.934
2008	95,570,052	24,609	2.58%	903,137	931,808	36,699	37,864	0.945	0.975
TOTAL				18,192,060					

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 1, EXHIBIT 2, SHEET 14, COL. 14  
(3) = (2) / (1) x 100  
(4) SECTION 1, EXHIBIT 2, SHEET 4, COL. 12

(5) = [(4) / (2)] x 1,000  
(6) = [(4) / (1)] x 100

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

SECTION 1  
EXHIBIT 2  
SHEET 16

DISCOUNT FACTORS

ACCIDENT YEAR AGE	PAID LOSS & ALAE DEVELOPMENT FACTOR	CUMULATIVE PERCENT PAID	INCREMENTAL PERCENT PAID	INCREMENTAL PERCENT DISCOUNTED	DISCOUNT FACTOR AT 5.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			3.4%	3.3%	61.6%
6	29.187	3.4%	17.0%	15.8%	63.3%
18	4.905	20.4%	9.2%	8.1%	58.8%
30	3.383	29.6%	5.9%	5.0%	56.4%
42	2.819	35.5%	4.4%	3.6%	55.3%
54	2.506	39.9%	3.8%	2.9%	54.8%
66	2.289	43.7%	3.3%	2.4%	54.5%
78	2.129	47.0%	3.0%	2.1%	54.4%
90	2.000	50.0%	2.8%	1.9%	54.4%
102	1.892	52.9%	2.5%	1.5%	54.4%
114	1.808	55.3%	2.3%	1.4%	54.6%
126	1.735	57.6%	2.2%	1.2%	54.8%
138	1.672	59.8%	1.9%	1.1%	55.2%
150	1.620	61.7%	1.8%	1.0%	55.7%
162	1.573	63.6%	1.8%	0.9%	56.2%
174	1.528	65.4%	1.7%	0.8%	56.7%
186	1.490	67.1%	1.6%	0.7%	57.4%
198	1.456	68.7%	1.6%	0.7%	58.1%
210	1.422	70.3%	1.5%	0.6%	58.8%
222	1.392	71.8%	1.5%	0.6%	59.5%
234	1.363	73.4%	1.5%	0.6%	60.2%
246	1.335	74.9%	1.4%	0.5%	60.8%
258	1.310	76.3%	1.5%	0.5%	61.5%
270	1.286	77.8%	1.4%	0.4%	62.1%
282	1.263	79.2%	1.3%	0.4%	62.7%
294	1.242	80.5%	1.4%	0.4%	63.3%
306	1.221	81.9%	1.3%	0.4%	63.7%
318	1.202	83.2%	1.3%	0.3%	64.1%
330	1.183	84.5%	1.3%	0.3%	64.3%
342	1.166	85.8%	1.2%	0.3%	64.4%
354	1.150	87.0%	1.1%	0.3%	64.5%
366	1.135	88.1%	1.0%	0.2%	64.5%
378	1.122	89.1%	0.9%	0.2%	64.5%
390	1.111	90.0%	0.8%	0.2%	64.6%
402	1.102	90.8%	0.7%	0.1%	64.9%
414	1.093	91.5%	0.7%	0.1%	65.2%
426	1.085	92.2%	0.6%	0.1%	65.6%
438	1.078	92.8%	0.6%	0.1%	66.0%
450	1.071	93.3%	0.5%	0.1%	66.5%
462	1.066	93.8%	0.5%	0.1%	67.1%
474	1.060	94.3%	0.4%	0.1%	67.8%
486	1.055	94.8%	0.4%	0.1%	68.6%
498	1.051	95.2%	0.4%	0.0%	69.5%
510	1.047	95.5%	0.4%	0.0%	70.5%
522	1.043	95.9%	0.3%	0.0%	71.6%
534	1.039	96.2%	0.3%	0.0%	72.7%
546	1.036	96.6%	0.3%	0.0%	73.9%
558	1.032	96.9%	0.3%	0.0%	75.2%
570	1.030	97.1%	0.2%	0.0%	76.7%
582	1.027	97.4%	0.2%	0.0%	78.5%
594	1.025	97.6%	0.2%	0.0%	80.6%
606	1.023	97.8%	0.2%	0.0%	83.1%
618	1.021	97.9%	0.1%	0.0%	86.0%
630	1.019	98.1%	0.1%	0.0%	89.4%
642	1.018	98.2%	0.1%	0.0%	93.2%
654	1.017	98.3%	1.7%	0.1%	97.6%

- 
- (1) AGE OF ACCIDENT YEAR LOSS DEVELOPMENT FACTORS
  - (2) SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 1, EXHIBIT 2, SHEET 21
  - (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 ON LOST TIME**

SECTION 1  
EXHIBIT 2  
SHEET 17

**TOTAL  
(000's)**

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT		FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES		PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	2008 ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
				METHOD PAID	ULTIMATES INCURRED			PAID	INCURRED					
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1988	44,221,964	1.896	83,825,985	594,523	592,264	0.417	3.205	794,523	791,504	100%	794,523	0.948	1.344	1.344
1989	47,110,000	1.854	87,342,955	626,414	635,568	0.437	3.174	867,910	880,592	100%	867,910	0.994	1.330	1.330
1990	49,659,895	1.785	88,637,626	629,457	652,268	0.457	3.142	904,179	936,946	100%	904,179	1.020	1.268	1.268
1991	50,856,501	1.729	87,923,817	610,542	617,356	0.479	3.111	909,242	919,390	100%	909,242	1.034	1.201	1.201
1992	52,804,448	1.644	86,818,395	587,603	603,482	0.501	3.080	907,241	931,758	100%	907,241	1.045	1.113	1.113
1993	55,132,894	1.614	88,969,733	555,340	556,930	0.525	3.050	888,940	891,486	100%	888,940	0.999	1.007	1.016
1994	57,739,505	1.577	91,052,599	554,260	571,626	0.550	3.020	919,820	948,639	100%	919,820	1.010	0.960	0.968
1995	60,949,772	1.532	93,371,544	543,452	555,622	0.575	2.849	890,925	910,877	100%	890,925	0.954	0.892	0.955
1996	63,664,000	1.480	94,229,052	537,743	548,554	0.603	2.687	870,854	888,362	100%	870,854	0.924	0.845	0.922
1997	68,077,000	1.415	96,295,676	571,986	596,398	0.631	2.399	866,034	902,995	100%	866,034	0.899	0.840	0.922
1998	71,447,000	1.351	96,512,670	644,272	674,788	0.661	2.142	912,005	955,203	100%	912,005	0.945	0.902	0.914
1999	75,244,663	1.308	98,384,154	698,772	730,950	0.692	1.913	924,788	967,374	100%	924,788	0.940	0.929	0.934
2000	79,122,396	1.261	99,783,661	788,773	788,493	0.724	1.708	975,972	975,625	100%	975,972	0.978	0.997	0.963
2001	80,396,857	1.235	99,287,476	785,521	798,613	0.759	1.525	908,703	923,848	100%	908,703	0.915	0.977	1.009
2002	81,621,000	1.195	97,550,405	833,004	827,429	0.794	1.439	951,923	945,552	100%	951,923	0.976	1.021	0.988
2003	82,433,234	1.163	95,834,764	800,130	775,801	0.832	1.357	903,246	875,782	100%	903,246	0.943	0.971	0.973
2004	84,632,753	1.123	95,005,346	784,485	734,110	0.871	1.280	874,824	818,648	100%	874,824	0.921	0.927	0.951
2005	86,785,547	1.097	95,223,302	749,837	679,958	0.912	1.208	826,026	749,047	100%	826,026	0.867	0.864	0.941
2006	90,292,513	1.061	95,791,997	702,656	467,828	0.955	1.140	764,646	509,100	100%	764,646	0.798	0.778	0.921
2007	92,786,458	1.030	95,569,648	688,826	1,018,682	1.000	1.075	740,488	1,095,083	100%	740,488	0.775	0.742	0.905
2008	95,570,052	1.000	95,570,052			1.000	1.000	0	0					0.945
												3 Year Average excluding 2007 and 2006	0.910	0.921
												5 Year Average excluding 2007 and 2006	0.924	0.952
												7 Year Weighted Average excluding 2007 and 2006	0.935	
												10 Year Weighted Average excluding 2007 and 2006	0.931	
												5 Year Average excluding 2007, 2006 and 2005	0.946	
												(14) 2008 Selected Loss Rate:	0.945	

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



**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
MEDICAL ON LOST TIME**

SECTION 1  
EXHIBIT 2  
SHEET 18

**TOTAL**

INTERPOLATED DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED PAID LOSS & ALAE			INCURRED LOSS & ALAE			REPORTED COUNTS (6/30/XX EVALUATIONS)			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)
1977	372	366	378	1.135	1.122	1.129	1.020	1.020	1.020	1.000	1.000	1.000	1.135	1.122	1.128
1978	360	354	366	1.150	1.135	1.143	1.013	1.020	1.016	1.000	1.000	1.000	1.148	1.135	1.141
1979	348	342	354	1.166	1.150	1.158	1.018	1.013	1.015	1.000	1.000	1.000	1.164	1.148	1.156
1980	336	330	342	1.183	1.166	1.174	1.016	1.018	1.017	1.000	1.000	1.000	1.181	1.164	1.173
1981	324	318	330	1.202	1.183	1.192	1.024	1.016	1.020	1.000	1.000	1.000	1.201	1.181	1.191
1982	312	306	318	1.221	1.202	1.212	1.035	1.024	1.030	1.000	1.000	1.000	1.220	1.201	1.210
1983	300	294	306	1.242	1.221	1.232	1.042	1.035	1.038	1.000	1.000	1.000	1.238	1.220	1.229
1984	288	282	294	1.263	1.242	1.252	1.046	1.042	1.044	1.001	1.000	1.001	1.258	1.238	1.248
1985	276	270	282	1.286	1.263	1.274	1.052	1.046	1.049	1.001	1.001	1.001	1.278	1.258	1.268
1986	264	258	270	1.310	1.286	1.298	1.065	1.052	1.059	1.001	1.001	1.001	1.302	1.278	1.290
1987	252	246	258	1.335	1.310	1.323	1.068	1.065	1.067	1.001	1.001	1.001	1.326	1.302	1.313
1988	240	234	246	1.363	1.335	1.349	1.081	1.068	1.075	1.001	1.001	1.001	1.354	1.326	1.340
1989	228	222	234	1.392	1.363	1.377	1.088	1.081	1.085	1.001	1.001	1.001	1.381	1.354	1.367
1990	216	210	222	1.422	1.392	1.407	1.097	1.088	1.093	1.001	1.001	1.001	1.410	1.381	1.395
1991	204	198	210	1.456	1.422	1.439	1.102	1.097	1.100	1.002	1.001	1.002	1.442	1.410	1.426
1992	192	186	198	1.490	1.456	1.473	1.109	1.102	1.106	1.002	1.002	1.002	1.476	1.442	1.459
1993	180	174	186	1.528	1.490	1.509	1.118	1.109	1.114	1.002	1.002	1.002	1.513	1.476	1.494
1994	168	162	174	1.573	1.528	1.550	1.133	1.118	1.126	1.003	1.002	1.003	1.554	1.513	1.534
1995	156	150	162	1.620	1.573	1.596	1.141	1.133	1.137	1.004	1.003	1.003	1.599	1.554	1.577
1996	144	138	150	1.672	1.620	1.646	1.153	1.141	1.147	1.005	1.004	1.004	1.649	1.599	1.624
1997	132	126	138	1.735	1.672	1.703	1.166	1.153	1.159	1.007	1.005	1.006	1.707	1.649	1.678
1998	120	114	126	1.808	1.735	1.771	1.187	1.166	1.176	1.010	1.007	1.009	1.773	1.707	1.739
1999	108	102	114	1.892	1.808	1.849	1.199	1.187	1.193	1.015	1.010	1.013	1.846	1.773	1.809
2000	96	90	102	2.000	1.892	1.944	1.236	1.199	1.217	1.026	1.015	1.021	1.931	1.846	1.888
2001	84	78	90	2.129	2.000	2.062	1.229	1.236	1.232	1.048	1.026	1.037	2.012	1.931	1.971
2002	72	66	78	2.289	2.129	2.206	1.235	1.229	1.232	1.085	1.048	1.066	2.090	2.012	2.050
2003	60	54	66	2.506	2.289	2.392	1.248	1.235	1.242	1.133	1.085	1.109	2.186	2.090	2.137
2004	48	42	54	2.819	2.506	2.642	1.260	1.248	1.254	1.206	1.133	1.169	2.304	2.186	2.244
2005	36	30	42	3.383	2.819	3.055	1.273	1.260	1.266	1.378	1.206	1.286	2.411	2.304	2.356
2006	24	18	30	4.905	3.383	3.930	0.796	1.273	0.979	1.871	1.378	1.587	2.526	2.411	2.467
2007	12	6	18	29.187	4.905	8.278	1.305	0.796	0.988	4.957	1.871	2.716	5.584	2.526	3.479

(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 1, EXHIBIT 2, SHEET 21; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 1, EXHIBIT 2, SHEET 21; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)  
(7) FROM SECTION 1, EXHIBIT 2, SHEET 22; SELECTED CUM. BASED ON (2)  
(8) FROM SECTION 1, EXHIBIT 2, SHEET 22; SELECTED CUM. BASED ON (3)

(9) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)  
(10) FROM SECTION 1, EXHIBIT 2, SHEET 28; SELECTED CUM. BASED ON (2)  
(11) FROM SECTION 1, EXHIBIT 2, SHEET 28; SELECTED CUM. BASED ON (3)  
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)  
(13) FROM SECTION 1, EXHIBIT 2, SHEET 29; SELECTED CUM. BASED ON (2)  
(14) FROM SECTION 1, EXHIBIT 2, SHEET 29; SELECTED CUM. BASED ON (3)  
(15) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
MEDICAL ON LOST TIME**

SECTION 1  
EXHIBIT 2  
SHEET 19

**TOTAL**

INTERPOLATED CLAIM COUNT DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		REPORTED COUNTS (12/31/XX VALUATIONS)		
		LOW (2)	HIGH (3)	LOW (4)	HIGH (5)	INTERP. (6)
1977	372	372	384	1.000	1.000	1.000
1978	360	360	372	1.000	1.000	1.000
1979	348	348	360	1.000	1.000	1.000
1980	336	336	348	1.000	1.000	1.000
1981	324	324	336	1.000	1.000	1.000
1982	312	312	324	1.000	1.000	1.000
1983	300	300	312	1.000	1.000	1.000
1984	288	288	300	1.001	1.000	1.001
1985	276	276	288	1.001	1.001	1.001
1986	264	264	276	1.001	1.001	1.001
1987	252	252	264	1.001	1.001	1.001
1988	240	240	252	1.001	1.001	1.001
1989	228	228	240	1.001	1.001	1.001
1990	216	216	228	1.001	1.001	1.001
1991	204	204	216	1.002	1.001	1.002
1992	192	192	204	1.002	1.002	1.002
1993	180	180	192	1.002	1.002	1.002
1994	168	168	180	1.002	1.002	1.002
1995	156	156	168	1.003	1.002	1.003
1996	144	144	156	1.004	1.003	1.004
1997	132	132	144	1.006	1.004	1.006
1998	120	120	132	1.009	1.006	1.009
1999	108	108	120	1.014	1.009	1.014
2000	96	96	108	1.020	1.014	1.020
2001	84	84	96	1.036	1.020	1.036
2002	72	72	84	1.072	1.036	1.072
2003	60	60	72	1.119	1.072	1.119
2004	48	48	60	1.173	1.119	1.173
2005	36	36	48	1.277	1.173	1.277
2006	24	24	36	1.577	1.277	1.577
2007	12	12	24	2.603	1.577	2.603

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(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 1, EXHIBIT 2, SHEET 27; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 1, EXHIBIT 2, SHEET 27; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)

**OHIO BUREAU OF WORKERS' COMPENSATION**  
**PRIVATE EMPLOYERS**  
**MEDICAL ON LOST TIME**  
**TOTAL**  
**PAID LOSS & ALAE (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	AS OF 12/31/2007			
1977																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	183,136			
1978														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	241,091		241,091			
1979													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	232,221				232,221		
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\*Valuation date for last diagonal is 12/31/2007

	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	378-100				
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10 Yr Wtd																																				

\*Last diagonal is not included in the average

	6-18	18-30	30-42	42-54	54-66	66-78	78-90
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**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
MEDICAL ON LOST TIME  
TOTAL  
INCURRED LOSS & ALAE (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	AS OF 12/31/2007			
1977																																			203,802	
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\*Valuation date for last diagonal is 12/31/2007

	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	378-418				
1977																																				1.007
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5 Yr Avg																																				1.007
3 Yr Wtd																																				1.007
4 Yr Wtd																																				1.007
5 Yr Wtd																																				1.007

\*Last diagonal is not included in the average

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-13
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**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
MEDICAL ON LOST TIME  
TOTAL  
REPORTED LOST TIME CLAIM COUNTS (12/31/XX)**

ACCIDENT YEAR	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384	AS OF 12/31/2007		
1977									39,935	39,994	40,030	40,056	40,151	40,162	40,168	40,168	40,168	40,174	40,178	40,177	40,180	40,183	40,186	40,187	40,191	40,194	40,197	40,197	40,201	40,203	40,204	40,205	40,205		
1978								41,704	41,820	41,875	41,909	42,076	42,084	42,092	42,098	42,103	42,109	42,109	42,111	42,124	42,127	42,129	42,136	42,136	42,136	42,139	42,142	42,144	42,146	42,148	42,149	42,149	42,149		
1979							43,364	43,756	43,880	43,928	44,076	44,113	44,123	44,127	44,131	44,135	44,147	44,145	44,159	44,166	44,170	44,181	44,182	44,189	44,192	44,195	44,198	44,200	44,202	44,203	44,204	44,205	44,205		
1980					37,664	38,195	38,553	38,670	38,812	38,849	38,868	38,881	38,891	38,894	38,902	38,904	38,919	38,930	38,933	38,947	38,949	38,950	38,956	38,959	38,962	38,964	38,964	38,966	38,966	38,966	38,966	38,966			
1981				31,080	35,101	35,620	36,158	36,609	36,829	36,890	36,915	36,930	36,948	36,948	36,953	36,968	36,968	36,980	36,990	37,002	37,007	37,008	37,009	37,015	37,018	37,021	37,021	37,023	37,023	37,023	37,023	37,023			
1982				29,715	31,940	32,454	32,976	33,424	33,560	33,597	33,643	33,668	33,671	33,685	33,706	33,727	33,736	33,745	33,767	33,773	33,777	33,779	33,780	33,785	33,788	33,790	33,790	33,790	33,790	33,790	33,790	33,790			
1983				31,492	32,356	33,040	33,547	34,011	34,175	34,250	34,288	34,307	34,324	34,356	34,375	34,386	34,394	34,404	34,410	34,416	34,421	34,422	34,423	34,429	34,429	34,431	34,431	34,431	34,431	34,431	34,431	34,431			
1984		31,265	35,635	37,883	38,954	39,725	40,411	40,800	41,054	41,202	41,257	41,300	41,340	41,356	41,366	41,373	41,380	41,387	41,404	41,412	41,417	41,419	41,420	41,426	41,426	41,426	41,426	41,426	41,426	41,426	41,426	41,426	41,426		
1985	22,637	33,637	38,097	40,826	42,103	43,109	43,621	44,220	44,500	44,624	44,682	44,750	44,781	44,797	44,804	44,822	44,835	44,853	44,862	44,869	44,875	44,877	44,878	44,878	44,878	44,878	44,878	44,878	44,878	44,878	44,878	44,878	44,878		
1986	22,169	34,150	38,770	41,351	42,923	43,670	44,527	45,097	45,351	45,453	45,535	45,555	45,586	45,605	45,622	45,632	45,646	45,664	45,672	45,680	45,686	45,688	45,688	45,688	45,688	45,688	45,688	45,688	45,688	45,688	45,688	45,688	45,688		
1987	23,121	35,545	40,496	43,635	44,920	46,156	47,078	47,688	47,908	48,067	48,123	48,162	48,181	48,209	48,223	48,234	48,248	48,268	48,277	48,285	48,291	48,291	48,291	48,291	48,291	48,291	48,291	48,291	48,291	48,291	48,291	48,291	48,291		
1988	24,140	37,888	43,050	45,630	47,810	49,287	50,347	51,029	51,355	51,461	51,529	51,582	51,615	51,628	51,644	51,655	51,670	51,691	51,701	51,710	51,710	51,710	51,710	51,710	51,710	51,710	51,710	51,710	51,710	51,710	51,710	51,710	51,710		
1989	25,034	38,472	41,971	46,135	48,694	50,380	51,784	52,771	53,073	53,170	53,256	53,317	53,341	53,355	53,371	53,383	53,398	53,420	53,430	53,430	53,430	53,430	53,430	53,430	53,430	53,430	53,430	53,430	53,430	53,430	53,430	53,430	53,430		
1990	24,404	38,124	43,574	46,692	48,693	50,263	51,657	52,365	52,553	52,678	52,764	52,794	52,818	52,832	52,847	52,859	52,875	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896	
1991	23,719	36,296	40,344	43,193	45,140	46,591	47,711	48,205	48,373	48,493	48,541	48,569	48,591	48,603	48,618	48,629	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	
1992	23,496	35,065	39,006	42,267	44,122	45,391	46,355	46,813	46,947	47,019	47,065	47,092	47,113	47,126	47,140	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	
1993	22,531	35,145	39,473	42,415	44,031	45,147	46,126	46,504	46,641	46,721	46,789	46,817	46,840	46,908	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	
1994	21,567	33,569	38,813	40,992	42,538	43,849	44,816	45,305	45,568	45,704	45,775	45,862	45,928	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	
1995	21,396	32,549	36,282	38,488	39,972	41,122	41,999	42,519	42,748	42,867	42,972	43,059	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	
1996	20,455	28,966	32,910	35,212	36,575	37,615	38,467	38,966	39,175	39,276	39,388	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	
1997	18,429	26,330	30,299	32,442	33,713	34,850	35,723	36,238	36,436	36,629	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	
1998	18,384	26,203	30,009	31,968	33,357	34,414	35,225	35,674	35,902	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	
1999	18,680	26,628	30,544	32,708	34,193	35,200	36,160	36,755	37,037	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	
2000	18,538	26,300	30,711	32,863	34,212	35,402	36,504	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	
2001	15,254	22,881	26,410	28,199	29,480	30,788	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193
2002	14,268	21,455	25,168	27,507	28,983	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334
2003	13,255	19,739	23,798	25,740	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044
2004	11,494	17,674	21,994	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008
2005	9,873	16,114	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104
2006	8,125	14,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381
2007	7,564	12,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564

**AGE-TO-AGE DEVELOPMENT FACTORS**

	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156</
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**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
MEDICAL ON LOST TIME  
TOTAL**

**CUMULATIVE PAID LOSS & ALAE 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	AS OF 12/31/2007							
1977															2,967	3,148	3,306	3,439	3,541	3,639	3,736	3,811	3,894	3,967	4,057	4,146	4,238	4,317	4,398	4,470	4,525	4,555	4,555							
1978														3,291	3,499	3,678	3,808	3,919	4,027	4,127	4,210	4,298	4,382	4,476	4,563	4,646	4,741	4,849	4,923	4,978	5,010	5,010	5,010							
1979													3,547	3,777	3,967	4,121	4,257	4,375	4,493	4,592	4,687	4,782	4,883	4,983	5,087	5,185	5,275	5,356	5,419	5,454	5,454	5,454	5,454							
1980											3,904	4,173	4,394	4,577	4,720	4,848	4,968	5,065	5,168	5,261	5,365	5,466	5,568	5,667	5,766	5,849	5,923	5,960	5,960	5,960	5,960	5,960	5,960							
1981											4,005	4,294	4,536	4,742	4,905	5,053	5,182	5,286	5,392	5,493	5,604	5,708	5,831	5,945	6,052	6,142	6,235	6,274	6,274	6,274	6,274	6,274	6,274	6,274						
1982											4,450	4,675	4,950	5,163	5,339	5,503	5,652	5,780	5,917	6,030	6,147	6,270	6,397	6,523	6,648	6,762	6,854	6,904	6,904	6,904	6,904	6,904	6,904	6,904	6,904					
1983										4,334	4,711	5,046	5,310	5,518	5,703	5,872	6,017	6,151	6,279	6,424	6,571	6,713	6,858	6,995	7,117	7,213	7,267	7,267	7,267	7,267	7,267	7,267	7,267	7,267	7,267					
1984									4,557	5,021	5,400	5,730	5,995	6,238	6,460	6,663	6,840	7,021	7,226	7,427	7,620	7,808	8,007	8,160	8,312	8,387	8,387	8,387	8,387	8,387	8,387	8,387	8,387	8,387	8,387	8,387				
1985								4,790	5,169	5,491	5,762	6,016	6,234	6,416	6,598	6,789	6,980	7,163	7,349	7,529	7,714	7,883	8,013	8,084	8,084	8,084	8,084	8,084	8,084	8,084	8,084	8,084	8,084	8,084	8,084	8,084	8,084			
1986							4,238	4,758	5,172	5,489	5,747	5,993	6,218	6,407	6,613	6,788	6,986	7,177	7,365	7,540	7,716	7,848	7,976	8,047	8,047	8,047	8,047	8,047	8,047	8,047	8,047	8,047	8,047	8,047	8,047	8,047	8,047			
1987							4,889	5,339	5,661	5,916	6,177	6,419	6,630	6,836	7,038	7,259	7,482	7,700	7,917	8,124	8,299	8,447	8,523	8,523	8,523	8,523	8,523	8,523	8,523	8,523	8,523	8,523	8,523	8,523	8,523	8,523	8,523			
1988							4,948	5,416	5,743	5,974	6,181	6,400	6,615	6,844	7,051	7,268	7,486	7,707	7,906	8,104	8,280	8,437	8,512	8,512	8,512	8,512	8,512	8,512	8,512	8,512	8,512	8,512	8,512	8,512	8,512	8,512	8,512			
1989							4,060	4,984	5,413	5,691	5,920	6,131	6,342	6,571	6,794	7,042	7,298	7,546	7,773	7,994	8,201	8,374	8,458	8,458	8,458	8,458	8,458	8,458	8,458	8,458	8,458	8,458	8,458	8,458	8,458	8,458	8,458	8,458		
1990		856	4,002	5,115	5,678	5,993	6,236	6,430	6,613	6,835	7,057	7,302	7,561	7,814	8,051	8,280	8,473	8,640	8,723	8,723	8,723	8,723	8,723	8,723	8,723	8,723	8,723	8,723	8,723	8,723	8,723	8,723	8,723	8,723	8,723	8,723	8,723			
1991		4,220	5,168	5,610	5,841	6,050	6,229	6,424	6,643	6,907	7,175	7,427	7,682	7,931	8,165	8,361	8,462	8,462	8,462	8,462	8,462	8,462	8,462	8,462	8,462	8,462	8,462	8,462	8,462	8,462	8,462	8,462	8,462	8,462	8,462	8,462	8,462	8,462		
1992		1,203	4,025	4,823	5,246	5,498	5,707	5,895	6,080	6,328	6,615	6,880	7,142	7,373	7,576	7,753	7,843	7,843	7,843	7,843	7,843	7,843	7,843	7,843	7,843	7,843	7,843	7,843	7,843	7,843	7,843	7,843	7,843	7,843	7,843	7,843	7,843	7,843		
1993		894	3,901	4,678	5,040	5,325	5,591	5,817	6,074	6,375	6,678	6,977	7,261	7,481	7,685	7,779	7,779	7,779	7,779	7,779	7,779	7,779	7,779	7,779	7,779	7,779	7,779	7,779	7,779	7,779	7,779	7,779	7,779	7,779	7,779	7,779	7,779	7,779		
1994		1,150	4,177	4,826	5,193	5,518	5,786	6,069	6,349	6,660	6,988	7,311	7,557	7,789	7,897	7,897	7,897	7,897	7,897	7,897	7,897	7,897	7,897	7,897	7,897	7,897	7,897	7,897	7,897	7,897	7,897	7,897	7,897	7,897	7,897	7,897	7,897	7,897		
1995		1,270	4,469	5,181	5,641	5,970	6,313	6,628	6,968	7,289	7,625	7,917	8,164	8,280	8,280	8,280	8,280	8,280	8,280	8,280	8,280	8,280	8,280	8,280	8,280	8,280	8,280	8,280	8,280	8,280	8,280	8,280	8,280	8,280	8,280	8,280	8,280	8,280		
1996		1,122	4,897	5,919	6,324	6,762	7,193	7,575	7,941	8,349	8,693	8,983	9,135	9,135	9,135	9,135	9,135	9,135	9,135	9,135	9,135	9,135	9,135	9,135	9,135	9,135	9,135	9,135	9,135	9,135	9,135	9,135	9,135	9,135	9,135	9,135	9,135	9,135		
1997		1,536	5,535	6,440	7,066	7,651	8,161	8,624	9,112	9,547	9,904	10,085	10,085	10,085	10,085	10,085	10,085	10,085	10,085	10,085	10,085	10,085	10,085	10,085	10,085	10,085	10,085	10,085	10,085	10,085	10,085	10,085	10,085	10,085	10,085	10,085	10,085	10,085		
1998		1,985	5,628	6,718	7,532	8,198	8,733	9,248	9,624	10,007	10,204	10,204	10,204	10,204	10,204	10,204	10,204	10,204	10,204	10,204	10,204	10,204	10,204	10,204	10,204	10,204	10,204	10,204	10,204	10,204	10,204	10,204	10,204	10,204	10,204	10,204	10,204	10,204		
1999		2,142	6,445	7,927	8,740	9,419	10,015	10,409	10,736	10,914	10,914	10,914	10,914	10,914	10,914	10,914	10,914	10,914	10,914	10,914	10,914	10,914	10,914	10,914	10,914	10,914	10,914	10,914	10,914	10,914	10,914	10,914	10,914	10,914	10,914	10,914	10,914	10,914	10,914	
2000		2,837	8,221	9,576	10,311	11,026	11,498	11,754	11,832	11,832	11,832	11,832	11,832	11,832	11,832	11,832	11,832	11,832	11,832	11,832	11,832	11,832	11,832	11,832	11,832	11,832	11,832	11,832	11,832	11,832	11,832	11,832	11,832	11,832	11,832	11,832	11,832	11,832	11,832	
2001		3,381	9,427	10,570	11,342	11,892	12,312	12,449	12,449	12,449	12,449	12,449	12,449	12,449	12,449	12,449	12,449	12,449	12,449	12,449	12,449	12,449	12,449	12,449	12,449	12,449	12,449	12,449	12,449	12,449	12,449	12,449	12,449	12,449	12,449	12,449	12,449	12,449	12,449	
2002		4,573	10,074	11,073	11,605	12,133	12,367	12,367	12,367	12,367	12,367	12,367	12,367	12,367	12,367	12,367	12,367	12,367	12,367	12,367	12,367	12,367	12,367	12,367	12,367	12,367	12,367	12,367	12,367	12,367	12,367	12,367	12,367	12,367	12,367	12,367	12,367	12,367		
2003		5,110	11,399	11,898	12,151	12,367	12,367	12,367	12,367	12,367	12,367	12,367	12,367	12,367	12,367	12,367	12,367	12,367	12,367	12,367	12,367	12,367	12,367	12,367	12,367	12,367	12,367	12,367	12,367	12,367	12,367	12,367	12,367	12,367	12,367	12,367	12,367	12,367	12,367	
2004		5,486	12,160	12,270	12,209	12,209	12,209	12,209	12,209	12,209	12,209	12,209	12,209	12,209	12,209	12,209	12,209	12,209	12,209	12,209	12,209	12,209	12,209	12,209	12,209	12,209	12,209	12,209	12,209	12,209	12,209	12,209	12,209	12,209	12,209	12,209	12,209	12,209	12,209	
2005		5,818	12,724	12,434	12,434	12,434	12,434	12,434	12,434	12,434	12,434	12,434	12,434	12,434	12,434	12,434	12,434	12,434	12,434	12,434	12,434	12,434	12,434	12,434	12,434	12,434	12,434	12,434	12,434	12,434	12,434	12,434	12,434	12,434	12,434	12,434	12,434	12,434	12,434	
2006		6,272	11,001	11,001	11,001	11,001	11,001	11,001	11,001	11,001	11,001	11,001	11,001	11,001	11,001	11,001	11,001	11,001	11,001	11,001	11,001	11,001	11,001	11,001	11,001	11,001	11,001	11,001	11,001	11,001	11,001	11,001	11,001	11,001	11,001	11,001	11,001	11,001	11,001	
2007																																								272,752

**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-UR
1977																1.061	1.050	1.040	1.030	1.028	1.027	1										



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

INCURRED LOSS & ALAE 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	AS OF 12/31/2007							
1977																																		5,069	5,069					
1978																											4,784	4,938	4,967	5,030	5,070	5,033			5,520	5,520				
1979																									5,931	6,020	6,127	6,207	6,211	6,131	6,152				6,152	6,152				
1980																								6,475	6,560	6,640	6,716	6,815	6,795	6,798					6,798	6,798				
1981																								6,797	6,932	7,062	7,099	7,174	7,203	7,196					7,196	7,196				
1982																							7,549	7,696	7,859	7,953	8,046	8,019	8,098						8,098	8,098				
1983																						8,154	8,283	8,365	8,477	8,528	8,476	8,489							8,489	8,489				
1984																						8,130	8,229	8,369	8,530	8,671	8,606	8,596								8,596	8,596			
1985																				9,667	9,797	9,996	10,169	10,200	10,244	10,287										10,287	10,287			
1986																						9,475	9,661	9,833	9,931	10,109	9,969	9,940									9,940	9,940		
1987																						9,680	9,803	9,933	9,971	9,948	9,965										9,965	9,965		
1988																						9,596	9,691	9,802	9,867	10,010	10,839	10,965									10,965	10,965		
1989																						10,448	10,758	10,888	10,867	10,953	10,965	10,967									10,967	10,967		
1990																						10,657	10,949	11,132	11,230	11,397	11,314	11,286									11,286	11,286		
1991													10,971	11,057	11,279	11,432	11,537	11,530	11,539																			11,539	11,539	
1992													10,802	10,949	11,112	11,202	11,459	11,481	11,576																			11,576	11,576	
1993													10,680	10,904	11,112	11,202	11,459	11,481	11,576																				11,576	11,576
1994													10,345	10,547	10,797	10,994	11,093	11,061	11,050																				11,050	11,050
1995													10,054	10,317	10,522	10,634	10,635	10,591	10,659																				10,659	10,659
1996													10,730	10,718	11,052	11,311	11,374	11,332	11,332																				11,332	11,332
1997													12,107	11,774	11,936	11,992	12,181	12,121	12,120																				12,120	12,120
1998													14,211	13,733	13,613	13,853	13,903	13,870	13,994																				13,994	13,994
1999													16,491	15,931	15,825	15,576	16,116	15,907	16,545																				16,545	16,545
2000													18,585	17,463	17,308	16,785	16,412	16,528	16,545																				16,545	16,545
2001													20,130	20,629	20,130	17,431																							17,431	17,431
2002													23,586	20,765	19,806	18,916	18,334	17,600	17,431																				17,431	17,431
2003													23,586	20,765	19,806	18,916	18,334	17,600	17,431																				17,431	17,431
2004													23,586	20,765	19,806	18,916	18,334	17,600	17,431																				17,431	17,431
2005													23,586	20,765	19,806	18,916	18,334	17,600	17,431																				17,431	17,431
2006													23,586	20,765	19,806	18,916	18,334	17,600	17,431																				17,431	17,431
2007													23,586	20,765	19,806	18,916	18,334	17,600	17,431																				17,431	17,431
2008													23,586	20,765	19,806	18,916	18,334	17,600	17,431																				17,431	17,431
2009													23,586	20,765	19,806	18,916	18,334	17,600	17,431																				17,431	17,431
2010													23,586	20,765	19,806	18,916	18,334	17,600	17,431																				17,431	17,431
2011													23,586	20,765	19,806	18,916	18,334	17,600	17,431																				17,431	17,431
2012													23,586	20,765	19,806	18,916	18,334	17,600	17,431																				17,431	17,431
2013													23,586	20,765	19,806	18,916	18,334	17,600	17,431																				17,431	17,431
2014													23,586	20,765	19,806	18,916	18,334	17,600	17,431																				17,431	17,431
2015													23,586	20,765	19,806	18,916	18,334	17,600	17,431																				17,431	17,431
2016													23,586	20,765	19,806	18,916	18,334	17,600	17,431																				17,431	17,431
2017													23,586	20,765	19,806	18,916	18,334	17,600	17,431																				17,431	17,431
2018													23,586	20,765	19,806	18,916	18,334	17,600	17,431																				17,431	17,431
2019													23,586	20,765	19,806	18,916	18,334	17,600	17,431																				17,431	17,431
2020													23,586	20,765	19,806	18,916	18,334	17,600	17,431																				17,431	17,431
2021													23,586	20,765	19,806	18,916	18,334	17,600	17,431																				17,431	17,431
2022													23,586	20,765	19,806	18,916	18,334	17,600	17,431																				17,431	17,431
2023													23,586	20,765	19,806	18,916	18,334	17,600	17,431																				17,431	17,431
2024													23,586	20,765	19,806	18,916	18,334	17,600	17,431																				17,431	17,431
2025													23,586	20,765	19,806	18,916	18,334	17,600	17,431																				17,431	17,431
2026													23,586	20,765	19,806	18,916	18,334	17,600	17,431																				17,431	17,431
2027													23,586	20,765	19,806	18,916	18,334	17,600	17,431																				17,431	17,431
2028													23,586	20,765	19,806	18,916	18,																							

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
MEDICAL ON 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	AS OF 12/31/2007			
1977																																		514	514	
1978																																			510	510
1979																																			698	698
1980																																			839	839
1981																																			922	922
1982																																			1,194	1,194
1983																																			1,152	1,152
1984																																			1,329	1,329
1985																																			1,901	1,901
1986																																			1,856	1,856
1987																																			1,918	1,918
1988																																			2,133	2,133
1989																																			2,455	2,455
1990																																			2,828	2,828
1991																																			2,816	2,816
1992																																			3,113	3,113
1993																																			3,271	3,271
1994																																			3,435	3,435
1995																																			3,840	3,840
1996																																			4,859	4,859
1997																																			5,814	5,814
1998																																			6,340	6,340
1999																																			6,517	6,517
2000																																			8,298	8,298
2001																																			9,686	9,686
2002																																			10,478	10,478
2003																																			12,019	12,019
2004																																			14,497	14,497
2005																																			20,792	20,792
2006																																			125,250	125,250
2007																																			124,123	124,123



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

**INCREMENTAL PAID LOSS & ALAE SEVERITY (PAID LOSS & ALAE / 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	ULTIMATE CLAIMS				
1977																		2,963	182	158	133	102	98	97	76	82	73	91	89	92	79	81	72	55	40,212	
1978															3,286	208	179	130	111	108	100	84	88	85	94	87	83	96	108	74	55		42,158			
1979													3,540	230	189	155	136	118	118	100	95	96	102	100	104	99	90	81	63			44,212				
1980												3,892	270	222	183	144	128	121	99	103	94	104	101	103	100	99	83	74				38,977				
1981											3,991	290	243	206	163	149	130	105	107	102	112	105	123	115	108	90	94						37,035			
1982										4,313	366	279	215	177	166	151	131	138	116	120	124	127	126	126	115	92							33,803			
1983								4,404			4,404	406	355	275	213	190	172	146	135	129	146	148	143	147	137	123	96						34,447			
1984								4,246			4,246	511	424	352	275	250	228	196	188	183	207	203	195	189	201	153							41,448			
1985								4,098			4,098	521	446	365	291	264	224	185	185	192	193	184	189	182	187	170	131						44,909			
1986								4,000			4,000	521	446	365	291	264	224	185	185	192	193	184	189	182	187	170	131						45,721			
1987								3,883			3,883	600	505	393	302	267	237	195	209	178	201	192	189	178	177	133	130							48,328		
1988								3,883			3,883	600	505	393	302	267	237	195	209	178	201	192	189	178	177	133	130							51,755		
1989								3,668			3,668	745	595	441	345	315	266	220	213	208	223	224	220	210	177	150								53,486		
1990								3,053			3,053	726	517	386	336	292	237	239	215	222	220	223	200	199	179	160								52,962		
1991								1,420			1,420	996	627	443	379	325	261	246	235	254	259	250	228	222	209	175								48,723		
1992								1,420			1,420	996	627	443	379	325	261	246	235	254	259	250	228	222	209	175								47,242		
1993								1,420			1,420	996	627	443	379	325	261	246	235	254	259	250	228	222	209	175								46,073		
1994								1,420			1,420	996	627	443	379	325	261	246	235	254	259	250	228	222	209	175								46,073		
1995								1,420			1,420	996	627	443	379	325	261	246	235	254	259	250	228	222	209	175								43,264		
1996								1,420			1,420	996	627	443	379	325	261	246	235	254	259	250	228	222	209	175								39,641		
1997								1,420			1,420	996	627	443	379	325	261	246	235	254	259	250	228	222	209	175								37,001		
1998								1,420			1,420	996	627	443	379	325	261	246	235	254	259	250	228	222	209	175								36,420		
1999								1,420			1,420	996	627	443	379	325	261	246	235	254	259	250	228	222	209	175								37,546		
2000								1,420			1,420	996	627	443	379	325	261	246	235	254	259	250	228	222	209	175								37,927		
2001								1,420			1,420	996	627	443	379	325	261	246	235	254	259	250	228	222	209	175								33,368		
2002								1,420			1,420	996	627	443	379	325	261	246	235	254	259	250	228	222	209	175								32,531		
2003								1,420			1,420	996	627	443	379	325	261	246	235	254	259	250	228	222	209	175								30,254		
2004								1,420			1,420	996	627	443	379	325	261	246	235	254	259	250	228	222	209	175								28,165		
2005								1,420			1,420	996	627	443	379	325	261	246	235	254	259	250	228	222	209	175								25,940		
2006								1,420			1,420	996	627	443	379	325	261	246	235	254	259	250	228	222	209	175								23,835		
2007								1,420			1,420	996	627	443	379	325	261	246	235	254	259	250	228	222	209	175								22,714		
																																				1,251,725

**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-Ult			
1977															0.061	0.867	0.840	0.768	0.963	0.992	0.777	1.089	0.888	1.240	0.985	1.032	0.851	1.030	0.891	0.768				
1978														0.063	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					
1979													0.065	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						
1980												0.069	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							
1981												0.073	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							
1982											0.078	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								
1983											0.083	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								
1984									0.096		0.892	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										
1985								0.116	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											
1986						0.127	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													
1987						0.155	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													
1988						0.203	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													
1989						0.335	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													
1990						1.289	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													
1991						1.289	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													
1992						1.289	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														
1993						1.289	0.623	0.546	0.655	0.736	0.867	0.860	1.045	1.076	0.981	0.873	0.892	0.877																
1994						1.289	0.630	0.515	0.669	0.898	0.857	0.965	1.011	0.942	0																			





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

SECTION 1  
EXHIBIT 2  
SHEET 36

**INCREMENTAL PAID LOSS & ALAE 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	ULTIMATE CLAIMS			
1977															2,963	182	158	133	102	98	97	76	82	73	91	89	92	79	81	72	55	40,212			
1978														3,286	208	179	130	111	108	100	84	88	85	94	87	83	96	108	74			42,158			
1979													3,540	230	189	155	136	118	118	100	95	96	102	100	104	99	90	81	63			44,212			
1980									3,892	270	222	183	144	128	121	99	103	94	104	101	103	100	99	83	74							38,977			
1981										3,991	290	243	206	163	149	130	105	107	102	112	105	123	115	108	90	94							37,035		
1982										4,313	366	325	279	215	177	166	151	131	138	116	120	124	127	126	126	115	92						33,803		
1983											4,404	406	355	275	213	190	172	146	135	129	146	148	143	147	143	148	126	137	113	90				34,447	
1984								4,246			406	355	275	213	190	172	146	135	129	146	148	143	147	143	148	126	137	113	90				41,448		
1985									4,400		511	424	352	275	250	228	196	188	183	207	203	195	189	201	153								44,909		
1986							4,098			521	446	365	291	264	224	185	185	192	193	184	189	182	187	170	131								45,721		
1987										505	393	302	267	237	195	209	178	201	192	189	178	177	177	133	130									48,328	
1988										595	441	345	315	266	220	213	208	223	224	220	218	210	177	133	130									51,755	
1989				3,053						1,022	726	517	386	336	292	237	239	215	222	220	223	200	199	179	160									53,486	
1990											3,668	745	595	441	345	315	266	220	213	208	223	224	220	218	210	177	133	130						52,962	
1991												745	595	441	345	315	266	220	213	208	223	224	220	218	210	177	133	130						48,723	
1992													443	379	325	261	246	235	254	259	250	228	222	209	175									47,242	
1993														208	2.256	1,831	996	627	443	379	325	261	246	235	254	259	250	228	222	209	175			47,022	
1994																																			46,073
1995																																			43,264
1996																																			39,641
1997																																			37,001
1998																																			36,420
1999																																			37,546
2000																																			37,927
2001																																			33,368
2002																																			32,531
2003																																			30,254
2004																																			28,165
2005																																			25,940
2006																																			23,835
2007																																			22,714
																																			1,251,725

**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-Ult				
1977																																			
1978															0.902	0.876	0.881	1.019	0.918	0.906	0.970	0.897	0.941	0.865	0.967	1.026	1.108	0.820	0.749	0.972	1.003				
1979														0.928	0.903	0.946	0.843	0.816	0.915	0.851	0.840	0.920	0.883	0.919	0.870	0.803	0.972	1.197	0.915	0.879					
1980														0.910	0.855	0.846	0.947	0.923	0.977	1.012	0.920	1.015	0.980	0.993	1.007	0.986	0.911	0.975	0.845						
1981														0.975	0.932	0.911	0.886	0.879	0.861	0.930	0.949	0.968	0.921	0.930	0.959	0.842	0.872	0.922	0.923	0.794					
1982														0.925	0.863	0.872	0.959	0.926	0.898	0.858	0.799	0.776	0.887	0.938	0.850	0.963	0.911	0.857	0.783	1.018					
1983														0.979	0.917	0.858	0.853	0.822	0.815	0.873	0.857	0.968	0.807	0.812	0.869	0.862	0.998	0.914	1.024	1.021					
1984														1.037	0.902	0.914	0.919	1.007	1.072	1.005	1.045	1.050	1.112	1.006	0.961	1.031	0.861	1.001	0.919	0.935					
1985														0.965	0.796	0.839	0.781	0.775	0.760	0.756	0.748	0.720	0.704	0.707	0.730	0.735	0.775	0.684	0.801	0.632					
1986														0.979	0.949	0.963	0.945	0.947	1.020	1.057	1.016	0.950	1.072	1.105	1.033	1.041	1.076	0.902	1.163						
1987														1.055	0.806	0.849	0.891	0.876	0.846	0.892	0.884	0.979	0.855	0.899	0.855	0.862	0.817	0.844	0.755	0.865					
1988														1.059	0.806	0.849	0.891	0.876	0.846	0.892	0.884	0.979	0.855	0.899	0.855	0.862	0.817	0.844	0.755	0.865					
1989														1.201	0.729	0.820	0.852	0.892	0.939	0.913	0.930	0.890	0.966	1.005	1.021	0.984	1.089	1.054	0.989	0.939					
1990														2.149	0.558	0.729	0.825	0.873	0.887	0.898	0.908	0.972	0.916	0.875	0.847	0.892	0.876	0.896	0.856	0.912					
1991														6.820	0.811	0.640	0.742	0.783	0.865	0.921	0.911	0.931	0.975	0.990	0.983	0.977	0.955	0.967	1.073	1.037					
1992														9.873	0.653	0.588	0.730	0.849	0.901	0.907	0.924	0.938	0.925	0.959	0.997	0.925	0.918	0.826	0.852						
1993														8.283	0.658	0.570	0.696	0.805	0.883	0.924	0.963	0.996	0.917	0.939	0.964	1.070	1.129	1.081							
1994														10.423	0.639	0.553	0.704	0.774	0.748	0.750	0.813	0.865	0.837	0.860	0.795	0.901	0.870								
1995														7.471	0.578	0.559	0.713	0.803	0.849	0.841	0.933	0.905	0.889	0.868	0.891	0.860									
1996														7.080	0.502	0.515	0.643	0.750	0.813	0.820	0.813	0.925	0.941	0.839	0.925										
1997														8.796	0.469	0.512	0.671	0.735	0.732	0.795	0.761	0.756	0.807	0.810											
1998														6.921	0.522	0.526	0.655	0.730	0.764	0.764	0.765	0.751	0.804												
1999																																			

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
MEDICAL ON LOST TIME**

SECTION 1  
EXHIBIT 2  
SHEET 38

**TOTAL**

**UNPAID LOSS ESTIMATE FOR ACCIDENT YEARS 1976 AND PRIOR**

10 times 3 Year Average Annual Payments	155,910	(1)
15 times 3 Year Average Annual Payments	233,865	(2)
Incremental Development Method	193,142	(3)
05 to 08 Exponential Curve Fit	153,322	(4)
04 to 08 Exponential Curve Fit	150,775	(5)
03 to 08 Exponential Curve Fit	138,744	(6)
03 to 07 Exponential Curve Fit	110,165	(7)
Selected Unpaid Loss	190,000	(8)

- 
- (1) 10 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2006 THROUGH 2008 OF 15,591  
(2) 15 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2006 THROUGH 2008 OF 15,591  
(3) SECTION 1, EXHIBIT 2, SHEET 40, COLUMN (8)  
(4) SECTION 1, EXHIBIT 2, SHEET 39, TOTAL OF COLUMN (2)  
(5) SECTION 1, EXHIBIT 2, SHEET 39, TOTAL OF COLUMN (3)  
(6) SECTION 1, EXHIBIT 2, SHEET 39, TOTAL OF COLUMN (4)  
(7) SECTION 1, EXHIBIT 2, SHEET 39, TOTAL OF COLUMN (5)  
(8) SELECTED BY DELOITTE CONSULTING

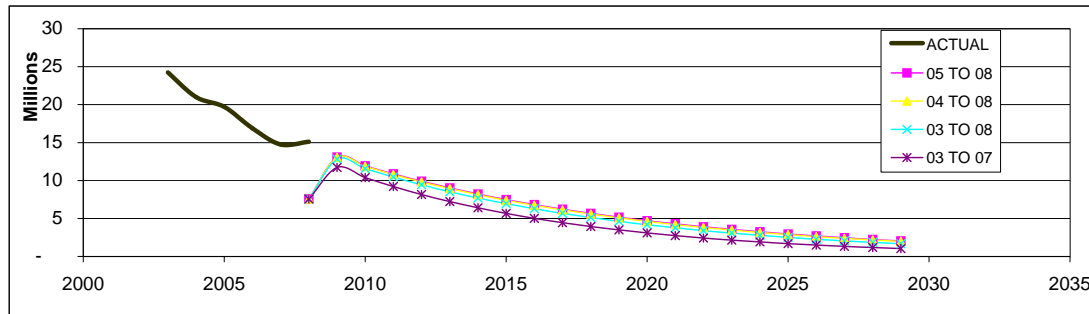
**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
MEDICAL ON LAST TIME**

SECTION 1  
EXHIBIT 2  
SHEET 39

**TOTAL**

**Exponential Curve Fit of Unpaid Loss**

FY ENDING	ACTUAL PAID LOSS (1)	Incremental Unpaid Loss				FY ENDING	Incremental Unpaid Loss			
		05 TO 08 CURVE FIT (2)	04 TO 08 CURVE FIT (3)	03 TO 08 CURVE FIT (4)	03 TO 07 CURVE FIT (5)		05 TO 08 CURVE FIT (2)	04 TO 08 CURVE FIT (3)	03 TO 08 CURVE FIT (4)	03 TO 07 CURVE FIT (5)
2003	24,251					2030	1,859	1,795	1,504	924
2004	20,990					2031	1,694	1,633	1,358	818
2005	19,717					2032	1,543	1,486	1,227	725
2006	16,884					2033	1,406	1,352	1,108	642
2007	14,763					2034	1,282	1,230	1,000	569
2008	15,126	7,563	7,563	7,563	7,563	2035	1,168	1,119	903	504
2009		13,088	13,049	12,820	11,732	2036	1,064	1,018	816	447
2010		11,927	11,873	11,577	10,395	2037	970	927	736	396
2011		10,868	10,802	10,454	9,210	2038	884	843	665	351
2012		9,903	9,829	9,440	8,160	2039	805	767	601	311
2013		9,024	8,943	8,524	7,229	2040	734	698	542	275
2014		8,223	8,137	7,697	6,405	2041	669	635	490	244
2015		7,494	7,403	6,951	5,675	2042	609	578	442	216
2016		6,828	6,736	6,276	5,028	2043	555	526	399	191
2017		6,222	6,129	5,668	4,455	2044	506	478	361	170
2018		5,670	5,576	5,118	3,947	2045	461	435	326	150
2019		5,167	5,074	4,621	3,497	2046	420	396	294	133
2020		4,708	4,616	4,173	3,098	2047	383	360	265	118
2021		4,290	4,200	3,768	2,745	2048	349	328	240	105
2022		3,910	3,822	3,403	2,432	2049	318	298	216	93
2023		3,563	3,477	3,073	2,155	2050	290	271	195	82
2024		3,246	3,164	2,775	1,909	2051	264	247	177	73
2025		2,958	2,879	2,506	1,692	2052	241	225	159	64
2026		2,696	2,619	2,262	1,499	2053	219	204	144	57
2027		2,456	2,383	2,043	1,328	2054	200	186	130	51
2028		2,238	2,168	1,845	1,176	2055	182	169	117	45
2029		2,040	1,973	1,666	1,042	2056	166	154	106	40
						Total	153,322	150,775	138,744	110,165



(1) ACTUAL PAID LOSSES  
(2) - (5) EXPONENTIAL CURVE FIT BASED ON (1)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
MEDICAL ON LOST TIME**

SECTION 1  
EXHIBIT 2  
SHEET 40

**TOTAL**

**Incremental Development Method**

AY	6/30/2007 Age	Incremental Decay	Cum Decay Relative to Current Yr Paid	7/1/2006 6/30/2007 Paid	6/30/2007 Unpaid Loss Estimate	6/30/2007 12/31/2007 Paid	12/31/2007 Unpaid Loss Estimate	Implied Cum Unpaid Loss
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1953	54.5	26.965	26.96	21	574	9	565	565
1954	53.5	0.800	22.37	33	739	10	728	1,293
1955	52.5	0.871	20.35	27	549	13	536	1,829
1956	51.5	0.878	18.76	66	1,244	26	1,217	3,047
1957	50.5	0.888	17.55	230	4,030	49	3,982	7,029
1958	49.5	0.896	16.62	36	600	14	587	7,615
1959	48.5	0.882	15.54	103	1,605	51	1,554	9,170
1960	47.5	0.885	14.65	217	3,184	92	3,092	12,262
1961	46.5	0.910	14.24	246	3,496	104	3,391	15,653
1962	45.5	0.937	14.27	510	7,280	242	7,038	22,691
1963	44.5	0.945	14.44	376	5,426	154	5,272	27,963
1964	43.5	0.949	14.65	636	9,312	221	9,091	37,054
1965	42.5	0.955	14.95	383	5,723	276	5,447	42,501
1966	41.5	0.936	14.92	603	8,993	232	8,761	51,263
1967	40.5	0.921	14.67	689	10,116	341	9,775	61,037
1968	39.5	0.921	14.43	807	11,641	413	11,228	72,265
1969	38.5	0.926	14.28	790	11,278	424	10,854	83,119
1970	37.5	0.915	13.99	914	12,791	387	12,405	95,523
1971	36.5	0.916	13.73	822	11,288	411	10,877	106,401
1972	35.5	0.919	13.54	1,182	16,001	510	15,491	121,891
1973	34.5	0.915	13.30	1,245	16,554	666	15,888	137,780
1974	33.5	0.903	12.91	1,468	18,948	1,038	17,911	155,690
1975	32.5	0.898	12.49	1,497	18,704	908	17,796	173,487
1976	31.5	0.892	12.04	1,708	20,558	903	19,656	193,142

- 
- (1) AGE @ 6/30/2007
  - (2) FROM SECTION 1, EXHIBIT 2, SHEET 42, COLUMN (8)
  - (3) TOTAL FROM SECTION 1, EXHIBIT 2, SHEET 41
  - (4) PROVIDED BY OLIVER WYMAN
  - (5) = (3) x (4)
  - (6) PROVIDED BY OLIVER WYMAN
  - (7) = (5) - (6)
  - (8) = COLUMN (7) ACCUMULATED

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
MEDICAL ON LOST TIME**

**TOTAL**

**Cumulative Decay Factor Applied to Payments Made in Current Calendar Year to Estimate Unpaid Losses as of 6/30/07 for each Accident Year**

ACCIDENT YEAR																							
1953	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970	1971	1972	1973	1974	1975	1976
26.965	21.572	18.787	16.503	14.655	13.133	11.586	10.257	9.332	8.743	8.266	7.843	7.490	7.009	6.458	5.946	5.505	5.039	4.616	4.243	3.881	3.503	3.146	2.808
	0.800	0.697	0.612	0.543	0.487	0.430	0.380	0.346	0.324	0.307	0.291	0.278	0.260	0.240	0.221	0.204	0.187	0.171	0.157	0.144	0.130	0.117	0.104
		0.871	0.765	0.679	0.609	0.537	0.476	0.433	0.405	0.383	0.364	0.347	0.325	0.299	0.276	0.255	0.234	0.214	0.197	0.180	0.162	0.146	0.130
			0.878	0.780	0.699	0.617	0.546	0.497	0.465	0.440	0.417	0.399	0.373	0.344	0.316	0.293	0.268	0.246	0.226	0.207	0.186	0.167	0.149
				0.888	0.796	0.702	0.622	0.565	0.530	0.501	0.475	0.454	0.425	0.391	0.360	0.334	0.305	0.280	0.257	0.235	0.212	0.191	0.170
					0.896	0.791	0.700	0.637	0.597	0.564	0.535	0.511	0.478	0.441	0.406	0.376	0.344	0.315	0.290	0.265	0.239	0.215	0.192
						0.882	0.781	0.711	0.666	0.629	0.597	0.570	0.534	0.492	0.453	0.419	0.384	0.351	0.323	0.296	0.267	0.240	0.214
							0.885	0.805	0.755	0.713	0.677	0.646	0.605	0.557	0.513	0.475	0.435	0.398	0.366	0.335	0.302	0.272	0.242
								0.910	0.852	0.806	0.765	0.730	0.683	0.630	0.580	0.537	0.491	0.450	0.414	0.378	0.342	0.307	0.274
									0.937	0.886	0.840	0.803	0.751	0.692	0.637	0.590	0.540	0.495	0.455	0.416	0.375	0.337	0.301
										0.945	0.897	0.857	0.802	0.739	0.680	0.630	0.576	0.528	0.485	0.444	0.401	0.360	0.321
											0.949	0.906	0.848	0.781	0.719	0.666	0.610	0.558	0.513	0.470	0.424	0.381	0.340
												0.955	0.894	0.823	0.758	0.702	0.642	0.589	0.541	0.495	0.447	0.401	0.358
													0.936	0.862	0.794	0.735	0.673	0.616	0.566	0.518	0.468	0.420	0.375
														0.921	0.848	0.785	0.719	0.659	0.605	0.554	0.500	0.449	0.401
															0.921	0.852	0.780	0.715	0.657	0.601	0.542	0.487	0.435
																0.926	0.847	0.776	0.714	0.653	0.589	0.529	0.472
																	0.915	0.839	0.771	0.705	0.636	0.571	0.510
																		0.916	0.842	0.770	0.695	0.624	0.557
																			0.919	0.841	0.759	0.682	0.608
																				0.915	0.826	0.742	0.662
																					0.903	0.811	0.723
																						0.898	0.801
																							0.892
26.965	22.372	20.355	18.758	17.546	16.620	15.544	14.647	14.235	14.274	14.441	14.651	14.945	14.923	14.671	14.427	14.284	13.990	13.732	13.540	13.302	12.908	12.491	12.040

**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  
E = D x B  
F = D x C  
J = G x F  
O = K x J  
I = G x E  
N = K x I  
M = K x H  
L = K x G  
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 1961, the decay factor of 0.910 means that the expected payments from 6/30/07-08 are 0.91 times the actual paid losses from 6/30/06-07, similarly, the decay factor of .805 means that the expected payments from 6/30/08-09 are 0.805 times the actual paid losses from 6/30/06-07, 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 6/30/06-07.

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
MEDICAL ON LOST TIME**

SECTION 1  
EXHIBIT 2  
SHEET 42

**TOTAL**

**Paid Tail Factor Selection**

Age Months (1)	Age Years (2)	Age to Age Development Factors					Selected Tail (7)	Selected Incr. Decay (8)	Cumulative Development Factors				
		Fitted Paid (3)	Incr. Data (4)	Weibull Curve (5)	Inverse Power Curve (6)	Fitted Paid (9)			Incr. Data (10)	Weibull Curve (11)	Inverse Power Curve (12)	Selected Tail (13)	
6	0.5	5.950		1.346	1.844	5.950		25.710	8.907	5.451	8.809	29.187	
18	1.5	1.450	2.400	1.183	1.276	1.450	0.541	4.321	8.907	4.050	4.777	4.905	
30	2.5	1.200	1.365	1.130	1.164	1.200	0.644	2.980	3.711	3.423	3.744	3.383	
42	3.5	1.125	1.138	1.102	1.117	1.125	0.750	2.483	2.718	3.028	3.216	2.819	
54	4.5	1.095	1.088	1.084	1.090	1.095	0.855	2.207	2.389	2.748	2.880	2.506	
66	5.5	1.075	1.067	1.071	1.074	1.075	0.864	2.016	2.196	2.535	2.642	2.289	
78	6.5	1.065	1.058	1.062	1.062	1.065	0.926	1.875	2.057	2.367	2.461	2.129	
90	7.5	1.057	1.052	1.054	1.054	1.057	0.939	1.761	1.945	2.229	2.317	2.000	
102	8.5	1.047	1.047	1.049	1.047	1.047	0.864	1.667	1.848	2.114	2.199	1.892	
114	9.5	1.042	1.040	1.044	1.042	1.042	0.944	1.592	1.765	2.016	2.099	1.808	
126	10.5	1.037	1.036	1.040	1.038	1.037	0.928	1.528	1.698	1.932	2.014	1.735	
138	11.5	1.033	1.033	1.036	1.035	1.033	0.902	1.473	1.639	1.858	1.940	1.672	
150	12.5	1.030	1.029	1.033	1.032	1.030	0.947	1.427	1.587	1.793	1.875	1.620	
162	13.5	1.029	1.026	1.031	1.030	1.029	1.000	1.385	1.543	1.735	1.817	1.573	
174	14.5	1.026	1.026	1.029	1.027	1.026	0.907	1.346	1.503	1.684	1.765	1.528	
186	15.5	1.024	1.023	1.027	1.026	1.024	0.956	1.313	1.466	1.637	1.718	1.490	
198	16.5	1.023	1.021	1.025	1.024	1.023	1.000	1.282	1.433	1.595	1.675	1.456	
210	17.5	1.022	1.021	1.023	1.023	1.022	0.967	1.253	1.403	1.556	1.636	1.422	
222	18.5	1.021	1.020	1.022	1.021	1.021	0.976	1.226	1.374	1.521	1.599	1.392	
234	19.5	1.021	1.019	1.021	1.020	1.021	1.021	1.201	1.347	1.488	1.566	1.363	
246	20.5	1.019	1.019	1.019	1.019	1.019	0.924	1.176	1.322	1.458	1.535	1.335	
258	21.5	1.019	1.017	1.018	1.018	1.019	1.019	1.154	1.298	1.430	1.506	1.310	
270	22.5	1.018	1.017	1.017	1.018	1.018	0.965	1.133	1.276	1.404	1.478	1.286	
282	23.5	1.017	1.016	1.017	1.017	1.017	0.961	1.113	1.255	1.380	1.453	1.263	
294	24.5	1.017	1.015	1.016	1.016	1.017	1.017	1.094	1.234	1.358	1.429	1.242	
306	25.5	1.016	1.015	1.015	1.015	1.016	0.957	1.076	1.216	1.337	1.406	1.221	
318	26.5	1.016	1.014	1.014	1.015	1.016	1.016	1.059	1.197	1.317	1.385	1.202	
330	27.5	1.015	1.014	1.014	1.014	1.015	0.947	1.042	1.180	1.299	1.364	1.183	
342	28.5	1.014	1.013	1.013	1.014	1.014	0.927	1.027	1.164	1.281	1.345	1.166	
354	29.5	1.013	1.012	1.012	1.013	1.013	0.967	1.013	1.149	1.265	1.327	1.150	
366	30.5		1.011	1.012	1.013	1.011	0.886	1.135	1.249	1.309	1.375	1.135	
378	31.5		1.010	1.011	1.012	1.010	0.892	1.122	1.234	1.293	1.359	1.122	
390	32.5		1.009	1.011	1.012	1.009	0.898	1.111	1.221	1.277	1.345	1.111	
402	33.5		1.008	1.011	1.012	1.008	0.903	1.102	1.207	1.262	1.328	1.102	
414	34.5		1.007	1.010	1.011	1.007	0.915	1.093	1.195	1.247	1.309	1.093	
426	35.5		1.007	1.010	1.011	1.007	0.919	1.085	1.183	1.233	1.292	1.085	
438	36.5		1.006	1.009	1.011	1.006	0.916	1.078	1.171	1.220	1.281	1.078	
450	37.5		1.005	1.009	1.010	1.005	0.915	1.071	1.160	1.207	1.270	1.071	
462	38.5		1.005	1.009	1.010	1.005	0.926	1.066	1.150	1.194	1.260	1.066	
474	39.5		1.005	1.008	1.010	1.005	0.921	1.060	1.140	1.182	1.250	1.060	
486	40.5		1.004	1.008	1.010	1.004	0.921	1.055	1.130	1.170	1.240	1.055	
498	41.5		1.004	1.008	1.009	1.004	0.936	1.051	1.121	1.159	1.230	1.051	
510	42.5		1.004	1.008	1.009	1.004	0.955	1.047	1.112	1.148	1.220	1.047	
522	43.5		1.004	1.007	1.009	1.004	0.949	1.043	1.104	1.138	1.210	1.043	
534	44.5		1.003	1.007	1.009	1.003	0.945	1.039	1.096	1.128	1.200	1.039	
546	45.5		1.003	1.007	1.009	1.003	0.937	1.036	1.088	1.118	1.190	1.036	
558	46.5		1.003	1.007	1.008	1.003	0.910	1.032	1.081	1.109	1.180	1.032	
570	47.5		1.002	1.006	1.008	1.002	0.885	1.030	1.074	1.099	1.170	1.030	
582	48.5		1.002	1.006	1.008	1.002	0.882	1.027	1.067	1.090	1.160	1.027	
594	49.5		1.002	1.006	1.008	1.002	0.896	1.025	1.060	1.082	1.150	1.025	
606	50.5		1.002	1.006	1.008	1.002	0.888	1.023	1.054	1.073	1.140	1.023	
618	51.5		1.002	1.006	1.008	1.002	0.878	1.021	1.047	1.065	1.130	1.021	
630	52.5		1.001	1.006	1.007	1.001	0.871	1.019	1.041	1.057	1.120	1.019	
642	53.5		1.001	1.005	1.007	1.001	0.800	1.018	1.036	1.049	1.110	1.018	
654	54.5		1.001	1.005	1.007	1.001	1.211	1.017	1.030	1.042	1.100	1.017	
Tail	Tail		1.016	1.025	1.034	1.016	12.195		1.016	1.025	1.034	1.016	
							14.770 (14)						
							26.965 (15)						

(1) AGE IN MONTHS  
(2) AGE IN YEARS  
(3) SECTION 1, EXHIBIT 2, SHEET 21  
(4) SECTION 1, EXHIBIT 2, SHEET 44, COLUMN (5)  
(5) SECTION 1, EXHIBIT 2, SHEET 43  
(6) SECTION 1, EXHIBIT 2, SHEET 43  
(7) SELECTED BY DELOITTE CONSULTING  
(8)  $= [(3) - 1.0] \times (7) / [(7) - 1.0]$

(9) COLUMN (3) MULTIPLICATIVELY ACCUMULATED  
(10) COLUMN (4) MULTIPLICATIVELY ACCUMULATED  
(11) COLUMN (5) MULTIPLICATIVELY ACCUMULATED  
(12) COLUMN (6) MULTIPLICATIVELY ACCUMULATED  
(13) COLUMN (7) MULTIPLICATIVELY ACCUMULATED  
(14)  $[\text{COLUMN (8) @ 54.5}] \times [\text{COLUMN (8) TAIL}]$   
(15) COLUMN (8) TAIL + (14)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
MEDICAL ON LOST TIME**

SECTION 1  
EXHIBIT 2  
SHEET 43

**TOTAL**

FITTING PAID LOSS DEVELOPMENT FACTORS

Fitting for Periods:	56-to-Ult:	56
	From:	5
	To:	30
Cut-off:		60

Summary of Curve Fitting		
Method	Tail	R <sup>2</sup>
Weibull	1.025	0.98349
Inverse Power	1.034	0.994

			Weibull Curve Fitting						Inverse Power Curve Fitting				
			Slope= 0.288 Intercept= -0.209						Slope= -1.017 Intercept= 1.653				
PERIOD	AGE	ATA	X	Y	Y*	ATA*	ATU*	X	Y	Y*	ATA*	ATU*	
1	6	5.950	1.792	-1.693	0.307	1.346	5.451	1.792	1.599	-0.170	1.844	8.809	
2	18	1.450	2.890	0.157	0.623	1.183	4.050	2.890	-0.799	-1.287	1.276	4.777	
3	30	1.200	3.401	0.583	0.770	1.130	3.423	3.401	-1.609	-1.807	1.164	3.744	
4	42	1.125	3.738	0.787	0.867	1.102	3.028	3.738	-2.079	-2.149	1.117	3.216	
5	54	1.095	3.989	0.894	0.940	1.084	2.748	3.989	-2.354	-2.405	1.090	2.880	
6	66	1.075	4.190	0.979	0.997	1.071	2.535	4.190	-2.590	-2.609	1.074	2.642	
7	78	1.065	4.357	1.030	1.045	1.062	2.367	4.357	-2.740	-2.779	1.062	2.461	
8	90	1.057	4.500	1.072	1.087	1.054	2.229	4.500	-2.866	-2.925	1.054	2.317	
9	102	1.047	4.625	1.135	1.123	1.049	2.114	4.625	-3.067	-3.052	1.047	2.199	
10	114	1.042	4.736	1.167	1.155	1.044	2.016	4.736	-3.170	-3.165	1.042	2.099	
11	126	1.037	4.836	1.201	1.184	1.040	1.932	4.836	-3.286	-3.267	1.038	2.014	
12	138	1.033	4.927	1.241	1.210	1.036	1.858	4.927	-3.425	-3.359	1.035	1.940	
13	150	1.030	5.011	1.264	1.234	1.033	1.793	5.011	-3.511	-3.444	1.032	1.875	
14	162	1.029	5.088	1.272	1.256	1.031	1.735	5.088	-3.540	-3.522	1.030	1.817	
15	174	1.026	5.159	1.306	1.277	1.029	1.684	5.159	-3.667	-3.595	1.027	1.765	
16	186	1.024	5.226	1.324	1.296	1.027	1.637	5.226	-3.736	-3.663	1.026	1.718	
17	198	1.023	5.288	1.330	1.314	1.025	1.595	5.288	-3.760	-3.727	1.024	1.675	
18	210	1.022	5.347	1.345	1.331	1.023	1.556	5.347	-3.817	-3.786	1.023	1.636	
19	222	1.021	5.403	1.357	1.347	1.022	1.521	5.403	-3.863	-3.843	1.021	1.599	
20	234	1.021	5.455	1.357	1.362	1.021	1.488	5.455	-3.863	-3.897	1.020	1.566	
21	246	1.019	5.505	1.382	1.376	1.019	1.458	5.505	-3.963	-3.947	1.019	1.535	
22	258	1.019	5.553	1.382	1.390	1.018	1.430	5.553	-3.963	-3.996	1.018	1.506	
23	270	1.018	5.598	1.395	1.403	1.017	1.404	5.598	-4.017	-4.042	1.018	1.478	
24	282	1.017	5.642	1.409	1.416	1.017	1.380	5.642	-4.075	-4.086	1.017	1.453	
25	294	1.017	5.684	1.409	1.428	1.016	1.358	5.684	-4.075	-4.129	1.016	1.429	
26	306	1.016	5.724	1.423	1.439	1.015	1.337	5.724	-4.135	-4.169	1.015	1.406	
27	318	1.016	5.762	1.423	1.450	1.014	1.317	5.762	-4.135	-4.209	1.015	1.385	
28	330	1.015	5.799	1.440	1.461	1.014	1.299	5.799	-4.205	-4.246	1.014	1.364	
29	342	1.014	5.835	1.461	1.471	1.013	1.281	5.835	-4.296	-4.283	1.014	1.345	
30	354	1.013	5.869	1.471	1.481	1.012	1.265	5.869	-4.343	-4.318	1.013	1.327	
31	366		5.903		1.491	1.012	1.249	5.903		-4.352	1.013	1.309	
32	378		5.935		1.500	1.011	1.234	5.935		-4.384	1.012	1.293	
33	390		5.966		1.509	1.011	1.221	5.966		-4.416	1.012	1.277	
34	402		5.996		1.518	1.011	1.207	5.996		-4.447	1.012	1.262	
35	414		6.026		1.526	1.010	1.195	6.026		-4.477	1.011	1.247	
36	426		6.054		1.534	1.010	1.183	6.054		-4.506	1.011	1.233	
37	438		6.082		1.542	1.009	1.171	6.082		-4.534	1.011	1.220	
38	450		6.109		1.550	1.009	1.160	6.109		-4.562	1.010	1.207	
39	462		6.136		1.558	1.009	1.150	6.136		-4.589	1.010	1.194	
40	474		6.161		1.565	1.008	1.140	6.161		-4.615	1.010	1.182	
41	486		6.186		1.572	1.008	1.130	6.186		-4.640	1.010	1.170	
42	498		6.211		1.579	1.008	1.121	6.211		-4.665	1.009	1.159	
43	510		6.234		1.586	1.008	1.112	6.234		-4.689	1.009	1.148	
44	522		6.258		1.593	1.007	1.104	6.258		-4.713	1.009	1.138	
45	534		6.280		1.600	1.007	1.096	6.280		-4.736	1.009	1.128	
46	546		6.303		1.606	1.007	1.088	6.303		-4.759	1.009	1.118	
47	558		6.324		1.612	1.007	1.081	6.324		-4.781	1.008	1.109	
48	570		6.346		1.618	1.006	1.074	6.346		-4.802	1.008	1.099	
49	582		6.366		1.624	1.006	1.067	6.366		-4.823	1.008	1.090	
50	594		6.387		1.630	1.006	1.060	6.387		-4.844	1.008	1.082	
51	606		6.407		1.636	1.006	1.054	6.407		-4.865	1.008	1.073	
52	618		6.426		1.642	1.006	1.047	6.426		-4.885	1.008	1.065	
53	630		6.446		1.647	1.006	1.041	6.446		-4.904	1.007	1.057	
54	642		6.465		1.653	1.005	1.036	6.465		-4.923	1.007	1.049	
55	654		6.483		1.658	1.005	1.030	6.483		-4.942	1.007	1.042	
56	666		6.501		1.663	1.005	1.025	6.501		-4.961	1.007	1.034	
57	678		6.519		1.668	1.005	1.019	6.519		-4.979	1.007	1.027	
58	690		6.537		1.673	1.005	1.014	6.537		-4.997	1.007	1.020	
59	702		6.554		1.678	1.005	1.009	6.554		-5.014	1.007	1.013	
60	714		6.571		1.683	1.005	1.005	6.571		-5.031	1.007	1.007	



**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
MEDICAL ON LOST TIME**

SECTION 1  
EXHIBIT 2  
SHEET 44

**TOTAL**

**Incremental Decay Method**

Age Months	Age Years	(Known) Selected Paid	Incem. Decay Factors	Implied ATU Dev. Factor	Decay Factor Check
(1)	(2)	(3)	(4)	(5)	(6)
6	0.5	5.950	4.740		
18	1.5	1.450	1.683	2.400	
30	2.5	1.200	1.177	1.365	
42	3.5	1.125	0.826	1.138	
54	4.5	1.095	0.793	1.088	
66	5.5	1.075	0.777	1.067	
78	6.5	1.065	0.827	1.058	
90	7.5	1.057	0.858	1.052	
102	8.5	1.047	0.876	1.047	
114	9.5	1.042	0.888	1.040	
126	10.5	1.037	0.894	1.036	
138	11.5	1.033	0.902	1.033	
150	12.5	1.030	0.909	1.029	
162	13.5	1.029	0.914	1.026	
174	14.5	1.026	0.915	1.026	
186	15.5	1.024	0.920	1.023	0.920
198	16.5	1.023	0.919	1.021	0.919
210	17.5	1.022	0.919	1.021	0.919
222	18.5	1.021	0.919	1.020	0.919
234	19.5	1.021	0.920	1.019	0.920
246	20.5	1.019	0.914	1.019	0.914
258	21.5	1.019	0.919	1.017	0.919
270	22.5	1.018	0.918	1.017	0.918
282	23.5	1.017	0.919	1.016	0.919
294	24.5	1.017	0.918	1.015	0.918
306	25.5	1.016	0.921	1.015	0.921
318	26.5	1.016	0.911	1.014	0.911
330	27.5	1.015	0.903	1.014	0.903
342	28.5	1.014	0.895	1.013	0.895
354	29.5	1.013	0.888	1.012	0.888
366	30.5		0.886	1.011	0.886
378	31.5		0.892	1.010	0.892
390	32.5		0.898	1.009	0.898
402	33.5		0.903	1.008	0.903
414	34.5		0.915	1.007	0.915
426	35.5		0.919	1.007	0.919
438	36.5		0.916	1.006	0.916
450	37.5		0.915	1.005	0.915
462	38.5		0.926	1.005	0.926
474	39.5		0.921	1.005	0.921
486	40.5		0.921	1.004	0.921
498	41.5		0.936	1.004	0.936
510	42.5		0.955	1.004	0.955
522	43.5		0.949	1.004	0.949
534	44.5		0.945	1.003	0.945
546	45.5		0.937	1.003	0.937
558	46.5		0.910	1.003	0.910
570	47.5		0.885	1.002	0.885
582	48.5		0.882	1.002	0.882
594	49.5		0.896	1.002	0.896
606	50.5		0.888	1.002	0.888
618	51.5		0.878	1.002	0.878
630	52.5		0.871	1.001	0.871
642	53.5		0.800	1.001	0.800

- (1) AGE IN MONTHS  
(2) AGE IN YEARS  
(3) SECTION 1, EXHIBIT 2, SHEET 21  
(4) GEOMETRIC MEAN FROM SECTION 1, EXHIBIT 2, SHEET 45  
(5)  $1.0 + [(3) - 1.0] \times (4) / (3) \text{ PRIOR AGE}$   
(6)  $[(5) - 1.0] \times [(5) \text{ PRIOR AGE}] / [(5) \text{ PRIOR AGE} - 1.0]$





**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
MEDICAL ON LOST TIME**

SECTION 1  
EXHIBIT 2  
SHEET 46

**TOTAL**

FITTING INCURRED LOSS DEVELOPMENT FACTORS

31-to-Ult:	31
From:	5
To:	30
Cut-Off	60

Summary of Curve Fitting		
Method	Tail	R <sup>2</sup>
Weibull	1.026	0.02409
Inverse Power	1.002	0.014
Selected	1.020	

			Weibull Curve Fitting					Inverse Power Curve Fitting				
			Slope= 0.175					Slope= -1.818				
			Intercept= 0.857					Intercept= 1.783				
PERIOD	AGE	ATA	X	Y	Y*	ATA*	ATU*	X	Y	Y*	ATA*	ATU*
1	6	1.671	1.792	-0.092	1.172	1.041	1.215	1.792	-0.399	-1.473	1.229	1.321
2	18	0.617	2.890	3.399	1.364	1.020	1.167	2.890	-29.934	-3.470	1.031	1.075
3	30	0.996	3.401	3.399	1.454	1.014	1.144	3.401	-29.934	-4.399	1.012	1.042
4	42	0.999	3.738	3.399	1.513	1.011	1.128	3.738	-29.934	-5.010	1.007	1.030
5	54	1.010	3.989	1.530	1.557	1.009	1.116	3.989	-4.607	-5.467	1.004	1.023
6	66	1.007	4.190	1.608	1.592	1.007	1.106	4.190	-4.987	-5.832	1.003	1.019
7	78	0.998	4.357	3.399	1.622	1.006	1.098	4.357	-29.934	-6.135	1.002	1.016
8	90	1.029	4.500	1.275	1.647	1.006	1.091	4.500	-3.551	-6.395	1.002	1.013
9	102	1.010	4.625	1.525	1.669	1.005	1.085	4.625	-4.583	-6.623	1.001	1.012
10	114	1.018	4.736	1.396	1.688	1.004	1.080	4.736	-4.021	-6.825	1.001	1.010
11	126	1.012	4.836	1.496	1.706	1.004	1.075	4.836	-4.454	-7.007	1.001	1.009
12	138	1.010	4.927	1.529	1.722	1.004	1.070	4.927	-4.603	-7.172	1.001	1.008
13	150	1.007	5.011	1.595	1.736	1.003	1.066	5.011	-4.922	-7.324	1.001	1.008
14	162	1.013	5.088	1.471	1.750	1.003	1.063	5.088	-4.342	-7.464	1.001	1.007
15	174	1.008	5.159	1.567	1.763	1.003	1.059	5.159	-4.783	-7.594	1.001	1.006
16	186	1.006	5.226	1.634	1.774	1.003	1.056	5.226	-5.118	-7.715	1.000	1.006
17	198	1.005	5.288	1.682	1.785	1.003	1.053	5.288	-5.372	-7.828	1.000	1.005
18	210	1.009	5.347	1.562	1.796	1.002	1.051	5.347	-4.760	-7.935	1.000	1.005
19	222	1.006	5.403	1.628	1.805	1.002	1.048	5.403	-5.090	-8.036	1.000	1.005
20	234	1.012	5.455	1.488	1.814	1.002	1.046	5.455	-4.417	-8.132	1.000	1.004
21	246	1.003	5.505	1.761	1.823	1.002	1.043	5.505	-5.814	-8.223	1.000	1.004
22	258	1.013	5.553	1.477	1.832	1.002	1.041	5.553	-4.368	-8.309	1.000	1.004
23	270	1.006	5.598	1.631	1.840	1.002	1.039	5.598	-5.103	-8.392	1.000	1.004
24	282	1.006	5.642	1.649	1.847	1.002	1.037	5.642	-5.196	-8.471	1.000	1.003
25	294	1.009	5.684	1.550	1.855	1.002	1.036	5.684	-4.701	-8.547	1.000	1.003
26	306	1.013	5.724	1.475	1.862	1.002	1.034	5.724	-4.357	-8.620	1.000	1.003
27	318	1.007	5.762	1.610	1.868	1.002	1.032	5.762	-4.996	-8.690	1.000	1.003
28	330	0.998	5.799	3.399	1.875	1.001	1.031	5.799	-29.934	-8.757	1.000	1.003
29	342	1.005	5.835	1.659	1.881	1.001	1.029	5.835	-5.251	-8.822	1.000	1.002
30	354	0.993	5.869	3.399	1.887	1.001	1.028	5.869	-29.934	-8.884	1.000	1.002
31	366		5.903		1.893	1.001	1.026	5.903		-8.945	1.000	1.002
32	378		5.935		1.899	1.001	1.025	5.935		-9.004	1.000	1.002
33	390		5.966		1.904	1.001	1.024	5.966		-9.060	1.000	1.002
34	402		5.996		1.909	1.001	1.022	5.996		-9.116	1.000	1.002
35	414		6.026		1.915	1.001	1.021	6.026		-9.169	1.000	1.002
36	426		6.054		1.920	1.001	1.020	6.054		-9.221	1.000	1.002
37	438		6.082		1.924	1.001	1.019	6.082		-9.271	1.000	1.001
38	450		6.109		1.929	1.001	1.018	6.109		-9.321	1.000	1.001
39	462		6.136		1.934	1.001	1.017	6.136		-9.368	1.000	1.001
40	474		6.161		1.938	1.001	1.016	6.161		-9.415	1.000	1.001
41	486		6.186		1.943	1.001	1.015	6.186		-9.460	1.000	1.001
42	498		6.211		1.947	1.001	1.014	6.211		-9.505	1.000	1.001
43	510		6.234		1.951	1.001	1.013	6.234		-9.548	1.000	1.001
44	522		6.258		1.955	1.001	1.012	6.258		-9.590	1.000	1.001
45	534		6.280		1.959	1.001	1.011	6.280		-9.632	1.000	1.001
46	546		6.303		1.963	1.001	1.010	6.303		-9.672	1.000	1.001
47	558		6.324		1.967	1.001	1.009	6.324		-9.712	1.000	1.001
48	570		6.346		1.971	1.001	1.009	6.346		-9.750	1.000	1.001
49	582		6.366		1.974	1.001	1.008	6.366		-9.788	1.000	1.001
50	594		6.387		1.978	1.001	1.007	6.387		-9.825	1.000	1.001
51	606		6.407		1.981	1.001	1.006	6.407		-9.862	1.000	1.000
52	618		6.426		1.985	1.001	1.006	6.426		-9.897	1.000	1.000
53	630		6.446		1.988	1.001	1.005	6.446		-9.932	1.000	1.000
54	642		6.465		1.992	1.001	1.004	6.465		-9.966	1.000	1.000
55	654		6.483		1.995	1.001	1.004	6.483		-10.000	1.000	1.000
56	666		6.501		1.998	1.001	1.003	6.501		-10.033	1.000	1.000
57	678		6.519		2.001	1.001	1.002	6.519		-10.066	1.000	1.000
58	690		6.537		2.004	1.001	1.002	6.537		-10.097	1.000	1.000
59	702		6.554		2.007	1.001	1.001	6.554		-10.129	1.000	1.000
60	714		6.571		2.010	1.001	1.001	6.571		-10.160	1.000	1.000

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

SECTION 1  
EXHIBIT 3  
SHEET 1

SUMMARY OF LOSS & ALAE RESERVES

ACCIDENT YEAR	PAYROLL	SEL.ULT. EXPECTED PAID AT @ 6/30/08	SELECTED ULTIMATE LOSS & ALAE	SELECTED NOMINAL UNPAID LOSS & ALAE	DISCOUNT FACTOR AT 5.0%	SELECTED DISCOUNTED UNPAID LOSS & ALAE	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		9,276	220,000	210,724	67.1%	141,433	
1977	23,851,125	136,752	180,902	44,150	66.6%	29,424	0.76
1978	26,143,240	149,104	202,909	53,805	66.2%	35,612	0.78
1979	28,061,666	162,029	227,463	65,434	65.7%	43,016	0.81
1980	28,979,182	162,370	235,511	73,140	65.2%	47,678	0.81
1981	30,141,508	151,935	228,334	76,399	64.6%	49,379	0.76
1982	30,058,966	153,920	240,376	86,456	64.1%	55,391	0.80
1983	30,607,324	149,956	244,063	94,107	63.5%	59,734	0.80
1984	33,121,678	161,138	274,063	112,925	62.8%	70,959	0.83
1985	35,713,654	176,905	315,827	138,922	62.2%	86,455	0.88
1986	38,297,697	150,274	282,613	132,339	61.6%	81,513	0.74
1987	41,065,403	135,854	269,802	133,948	60.9%	81,537	0.66
1988	44,221,964	135,133	285,223	150,090	60.2%	90,374	0.64
1989	47,110,000	126,117	284,845	158,729	59.6%	94,581	0.60
1990	49,659,895	122,544	297,939	175,395	58.9%	103,362	0.60
1991	50,856,501	88,602	233,942	145,340	58.3%	84,731	0.46
1992	52,804,448	72,530	209,699	137,169	57.6%	79,058	0.40
1993	55,132,894	58,659	187,432	128,773	56.9%	73,319	0.34
1994	57,739,505	53,150	189,611	136,460	56.2%	76,680	0.33
1995	60,949,772	46,217	186,309	140,092	55.4%	77,621	0.31
1996	63,664,000	37,953	175,180	137,228	54.6%	74,880	0.28
1997	68,077,000	36,671	197,555	160,884	53.7%	86,404	0.29
1998	71,447,000	35,000	226,267	191,267	52.8%	101,081	0.32
1999	75,244,663	27,129	216,454	189,325	51.9%	98,293	0.29
2000	79,122,396	26,998	257,863	230,865	50.9%	117,574	0.33
2001	80,396,857	18,277	246,364	228,087	49.9%	113,711	0.31
2002	81,621,000	11,733	235,656	223,922	48.6%	108,901	0.29
2003	82,433,234	7,864	246,081	238,218	47.3%	112,707	0.30
2004	84,632,753	4,075	243,091	239,015	45.8%	109,514	0.29
2005	86,785,547	1,700	249,501	247,801	44.1%	109,392	0.29
2006	90,292,513	602	257,451	256,849	42.4%	108,777	0.29
2007	92,786,458	106	263,161	263,055	40.4%	106,378	0.28
2008	47,785,026	4	136,187	136,183	38.5%	52,481	0.29
TOTAL		2,610,577	7,747,673	5,137,096	53.8%	2,761,948	
EXLD PRIOR		2,601,301	7,527,673	4,926,372	53.2%	2,620,516	

- (1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 1, EXHIBIT 3, SHEET 4, COL. 2 + SECTION 1, EXHIBIT 3, SHEET 3, COL. 8  
(3) SECTION 1, EXHIBIT 3, SHEET 4, COL. 12; 2008 ADJUSTED TO PARTIAL YEAR  
(4) = (3) - (2)  
(5) SECTION 1, EXHIBIT 3, SHEET 16, COL. 6  
(6) = (4) x (5)  
(7) = [(3) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 3  
SHEET 2

**PERMANENT TOTAL DISABILITY  
(000's)**

**FISCAL YEAR PAYMENT PROJECTIONS**

ACCIDENT YEAR	UNPAID LOSS & ALAE @ 6/30/2008	FISCAL YEAR ENDING															
		2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	> 2023
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
PRIOR	210,724	17,356	16,167	15,030	13,996	13,062	12,155	11,349	10,598	9,793	9,010	8,282	7,562	6,822	6,136	5,472	47,931
1977	44,150	3,572	3,342	3,113	2,894	2,695	2,515	2,341	2,185	2,041	1,886	1,735	1,595	1,456	1,314	1,182	10,283
1978	53,805	4,284	4,007	3,749	3,492	3,246	3,023	2,821	2,625	2,451	2,289	2,115	1,946	1,789	1,633	1,473	12,860
1979	65,434	5,118	4,802	4,492	4,202	3,914	3,639	3,389	3,163	2,943	2,748	2,566	2,371	2,182	2,005	1,831	16,068
1980	73,140	5,392	5,299	4,972	4,651	4,351	4,053	3,768	3,509	3,275	3,047	2,845	2,657	2,455	2,259	2,076	18,532
1981	76,399	5,487	5,227	5,138	4,820	4,509	4,218	3,929	3,653	3,402	3,175	2,954	2,759	2,576	2,380	2,190	19,980
1982	86,456	6,028	5,776	5,503	5,409	5,075	4,747	4,441	4,137	3,846	3,581	3,342	3,110	2,904	2,712	2,506	23,339
1983	94,107	6,325	6,120	5,865	5,587	5,492	5,152	4,820	4,509	4,200	3,905	3,636	3,393	3,158	2,949	2,753	26,242
1984	112,925	7,251	7,102	6,873	6,586	6,274	6,167	5,786	5,412	5,063	4,716	4,385	4,083	3,811	3,546	3,311	32,559
1985	138,922	8,788	8,356	8,185	7,920	7,590	7,230	7,106	6,667	6,237	5,835	5,435	5,053	4,705	4,391	4,086	41,336
1986	132,339	8,027	7,864	7,477	7,324	7,087	6,791	6,470	6,359	5,966	5,581	5,221	4,864	4,522	4,211	3,929	40,646
1987	133,948	7,608	7,663	7,507	7,138	6,992	6,766	6,484	6,177	6,071	5,696	5,328	4,985	4,643	4,317	4,020	42,555
1988	150,090	8,486	8,043	8,101	7,936	7,546	7,392	7,153	6,854	6,530	6,418	6,021	5,633	5,269	4,909	4,563	49,236
1989	158,729	8,837	8,475	8,032	8,090	7,926	7,536	7,382	7,143	6,845	6,521	6,409	6,013	5,625	5,262	4,902	53,728
1990	175,395	9,370	9,243	8,865	8,401	8,462	8,290	7,883	7,721	7,471	7,160	6,821	6,704	6,290	5,884	5,504	61,325
1991	145,340	7,620	7,357	7,258	6,961	6,597	6,645	6,510	6,190	6,063	5,867	5,622	5,356	5,264	4,939	4,620	52,475
1992	137,169	6,890	6,830	6,595	6,506	6,239	5,913	5,956	5,835	5,548	5,434	5,259	5,039	4,801	4,718	4,427	51,178
1993	128,773	6,169	6,159	6,105	5,895	5,815	5,577	5,285	5,324	5,215	4,959	4,857	4,700	4,504	4,291	4,217	49,701
1994	136,460	6,191	6,241	6,230	6,176	5,963	5,883	5,642	5,347	5,385	5,276	5,017	4,914	4,755	4,557	4,341	54,545
1995	140,092	6,008	6,083	6,132	6,122	6,068	5,859	5,780	5,543	5,254	5,292	5,184	4,929	4,828	4,672	4,477	57,860
1996	137,228	5,504	5,649	5,720	5,766	5,756	5,706	5,509	5,435	5,212	4,940	4,976	4,874	4,635	4,540	4,393	58,614
1997	160,884	6,129	6,206	6,371	6,450	6,502	6,491	6,435	6,213	6,129	5,878	5,571	5,611	5,497	5,227	5,120	71,054
1998	191,267	7,000	7,020	7,109	7,297	7,387	7,447	7,435	7,370	7,116	7,020	6,732	6,380	6,427	6,296	5,987	87,245
1999	189,325	6,354	6,696	6,716	6,800	6,980	7,067	7,124	7,112	7,050	6,807	6,715	6,440	6,104	6,148	6,023	89,188
2000	230,865	7,108	7,509	7,914	7,937	8,037	8,250	8,352	8,420	8,406	8,332	8,045	7,937	7,611	7,214	7,266	112,526
2001	228,087	6,281	6,829	7,215	7,604	7,626	7,722	7,926	8,025	8,089	8,076	8,005	7,730	7,625	7,313	6,930	115,092
2002	223,922	5,153	6,025	6,550	6,920	7,293	7,314	7,406	7,602	7,697	7,759	7,746	7,678	7,414	7,314	7,014	117,038
2003	238,218	4,623	5,375	6,285	6,833	7,219	7,608	7,630	7,726	7,931	8,029	8,094	8,081	8,010	7,734	7,630	129,410
2004	239,015	3,456	4,572	5,315	6,215	6,757	7,138	7,523	7,545	7,640	7,842	7,940	8,004	7,990	7,921	7,648	135,510
2005	247,801	2,332	3,549	4,695	5,459	6,383	6,939	7,331	7,726	7,749	7,846	8,054	8,154	8,220	8,206	8,134	147,024
2006	256,849	1,423	2,404	3,658	4,840	5,627	6,579	7,153	7,556	7,964	7,987	8,088	8,302	8,405	8,473	8,459	159,932
2007	263,055	486	1,454	2,458	3,740	4,947	5,752	6,725	7,312	7,725	8,141	8,165	8,268	8,487	8,592	8,662	172,141
2008	136,183	108	503	1,505	2,544	3,871	5,121	5,953	6,961	7,568	7,995	8,426	8,451	8,557	8,784	8,893	187,132
TOTAL	5,137,096	200,764	203,951	206,732	208,510	209,289	208,687	206,797	203,955	199,875	195,049	189,593	183,575	177,340	170,844	164,040	2,344,283

(1) SECTION 1, EXHIBIT 3, SHEET 1, COL. 4  
(2) - (17) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 1, EXHIBIT 3, SHEET 21

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

SECTION 1  
EXHIBIT 3  
SHEET 3

ESTIMATED PAYMENTS FROM 1/1/2008 TO 6/30/2008

ACCIDENT YEAR	SELECTED	PAID	AGE @ 12/31/2007	AGE @ 6/30/2008	LDF @ 12/31/2007	LDF @ 6/30/2008	EXPECTED PERCENT	1/1/08 TO 6/30/08
	ULTIMATE LOSS & ALAE	LOSS & ALAE @ 12/31/07						EXPECTED PAYMENTS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR	220,000	0	384	390	1.306	1.289	4.2%	9,276
1977	180,902	134,843	372	378	1.342	1.323	4.1%	1,910
1978	202,909	146,821	360	366	1.382	1.361	4.1%	2,283
1979	227,463	159,425	348	354	1.427	1.404	3.8%	2,604
1980	235,511	159,541	336	342	1.476	1.450	3.7%	2,830
1981	228,334	149,072	324	330	1.532	1.503	3.6%	2,863
1982	240,376	150,805	312	318	1.594	1.562	3.5%	3,115
1983	244,063	146,728	300	306	1.663	1.628	3.3%	3,229
1984	274,063	157,325	288	294	1.742	1.701	3.3%	3,813
1985	315,827	172,420	276	282	1.832	1.785	3.1%	4,485
1986	282,613	146,289	264	270	1.932	1.881	2.9%	3,985
1987	269,802	131,841	252	258	2.046	1.986	2.9%	4,014
1988	285,223	130,708	240	246	2.182	2.111	2.9%	4,424
1989	284,845	121,637	228	234	2.342	2.259	2.7%	4,479
1990	297,939	117,692	216	222	2.532	2.431	2.7%	4,852
1991	233,942	84,758	204	210	2.760	2.640	2.6%	3,843
1992	209,699	69,079	192	198	3.036	2.891	2.5%	3,451
1993	187,432	55,600	180	186	3.371	3.195	2.3%	3,060
1994	189,611	50,093	168	174	3.785	3.567	2.2%	3,057
1995	186,309	43,290	156	162	4.304	4.031	2.0%	2,927
1996	175,180	35,235	144	150	4.972	4.616	1.9%	2,718
1997	197,555	33,615	132	138	5.877	5.387	1.9%	3,056
1998	226,267	31,679	120	126	7.142	6.465	1.7%	3,321
1999	216,454	24,121	108	114	8.974	7.979	1.6%	3,007
2000	257,863	23,729	96	102	11.797	10.252	1.4%	3,269
2001	246,364	15,591	84	90	16.377	13.891	1.2%	2,686
2002	235,656	9,518	72	78	24.550	19.947	1.0%	2,216
2003	246,081	6,116	60	66	41.276	31.915	0.7%	1,747
2004	243,091	2,828	48	54	83.397	58.405	0.5%	1,248
2005	249,501	855	36	42	227.298	128.491	0.3%	845
2006	257,451	289	24	30	963.065	443.294	0.1%	313
2007	263,161	32	12	18	7,775.603	2,438.118	0.0%	74
2008	272,375	0	0	6		69,108.071	0.0%	4
TOTAL	7,883,861	2,511,575						99,002
EXLD PRIOR	7,663,861	2,511,575						89,726

(1) SECTION 1, EXHIBIT 3, SHEET 4, COL. 12  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) AGE OF ACCIDENT YEAR AT 12/31/2007  
(4) AGE OF ACCIDENT YEAR AT 6/30/2008

(5) BASED ON SECTION 1, EXHIBIT 3, SHEET 21 AGE OF (5)  
(6) BASED ON SECTION 1, EXHIBIT 3, SHEET 21 AGE OF (6)  
(7) =  $[1 / (6) - 1 / (5)] / [1 - 1 / (5)]$   
(8) =  $[(1) - (2)] \times (7)$





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

SECTION 1  
EXHIBIT 3  
SHEET 5

PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE (MONTHS)	PAID LOSS & ALAE	PAID LDF	INDICATED ULTIMATE @ 12/31/07	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
		0			
1977	372	134,843	1.342	180,902	0.76
1978	360	146,821	1.382	202,909	0.78
1979	348	159,425	1.427	227,463	0.81
1980	336	159,541	1.476	235,511	0.81
1981	324	149,072	1.532	228,334	0.76
1982	312	150,805	1.594	240,376	0.80
1983	300	146,728	1.663	244,063	0.80
1984	288	157,325	1.742	274,063	0.83
1985	276	172,420	1.832	315,827	0.88
1986	264	146,289	1.932	282,613	0.74
1987	252	131,841	2.046	269,802	0.66
1988	240	130,708	2.182	285,223	0.64
1989	228	121,637	2.342	284,845	0.60
1990	216	117,692	2.532	297,939	0.60
1991	204	84,758	2.760	233,942	0.46
1992	192	69,079	3.036	209,699	0.40
1993	180	55,600	3.371	187,432	0.34
1994	168	50,093	3.785	189,611	0.33
1995	156	43,290	4.304	186,309	0.31
1996	144	35,235	4.972	175,180	0.28
1997	132	33,615	5.877	197,555	0.29
1998	120	31,679	7.142	226,267	0.32
1999	108	24,121	8.974	216,454	0.29
2000	96	23,729	11.797	279,933	0.35
2001	84	15,591	16.377	255,327	0.32
2002	72	9,518	24.550	233,657	0.29
2003	60	6,116	41.276	252,445	0.31
2004	48	2,828	83.397	235,807	0.28
2005	36	855	227.298	194,322	0.22
2006	24	289	963.065	277,988	0.31
2007	12	32	7,775.603	248,134	0.27
2008	0				
TOTAL		2,511,575		7,369,931	

- (1) AGE OF ACCIDENT YEAR  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 1, EXHIBIT 3, SHEET 18, COL. 6  
(4) = (2) x (3)  
(5) = (4) / PAYROLL x 100

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

SECTION 1  
EXHIBIT 3  
SHEET 6

INCURRED LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE (MONTHS)	INCURRED LOSS & ALAE	INCURRED LDF	INDICATED ULTIMATE @ 12/31/07	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	372	164,326	1.120	184,045	0.77
1978	360	179,360	1.125	201,868	0.77
1979	348	198,383	1.140	226,199	0.81
1980	336	202,137	1.159	234,284	0.81
1981	324	190,480	1.178	224,420	0.74
1982	312	195,759	1.196	234,159	0.78
1983	300	198,946	1.213	241,399	0.79
1984	288	212,517	1.232	261,893	0.79
1985	276	244,339	1.255	306,592	0.86
1986	264	218,055	1.282	279,570	0.73
1987	252	204,934	1.312	268,946	0.65
1988	240	208,425	1.345	280,285	0.63
1989	228	207,243	1.382	286,491	0.61
1990	216	205,781	1.429	293,981	0.59
1991	204	155,906	1.485	231,515	0.46
1992	192	133,332	1.550	206,600	0.39
1993	180	114,891	1.626	186,817	0.34
1994	168	114,419	1.719	196,638	0.34
1995	156	105,666	1.828	193,193	0.32
1996	144	91,485	1.960	179,284	0.28
1997	132	96,613	2.136	206,367	0.30
1998	120	99,787	2.382	237,734	0.33
1999	108	86,257	2.721	234,685	0.31
2000	96	94,780	3.213	304,496	0.38
2001	84	70,291	3.919	275,453	0.34
2002	72	48,930	5.083	248,711	0.30
2003	60	36,479	7.363	268,579	0.33
2004	48	21,612	11.844	255,974	0.30
2005	36	7,507	22.574	169,455	0.20
2006	24	4,904	54.822	268,839	0.30
2007	12	1,884	154.878	291,840	0.31
2008	0				
TOTAL		4,115,428		7,480,316	

(1) AGE OF ACCIDENT YEAR  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 1, EXHIBIT 3, SHEET 18, COL. 9  
(4) = (2) x (3)  
(5) = (4) / PAYROLL x 100

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

SECTION 1  
EXHIBIT 3  
SHEET 7

PAID BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED		EXPECTED %	EXPECTED	ACTUAL	EXPECTED	INDICATED	INDICATED
		LOSS RATE	DOLLARS	OF PAID	PAID	PAID	UNPAID	ULTIMATE	ULTIMATE
	(1)	(2)	(3)	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS RATE
				(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125	0.76	180,902	74.5%	134,843	134,843	46,060	180,902	0.76
1978	26,143,240	0.78	202,909	72.4%	146,821	146,821	56,087	202,909	0.78
1979	28,061,666	0.81	227,463	70.1%	159,425	159,425	68,037	227,463	0.81
1980	28,979,182	0.81	235,511	67.7%	159,541	159,541	75,970	235,511	0.81
1981	30,141,508	0.76	228,334	65.3%	149,072	149,072	79,262	228,334	0.76
1982	30,058,966	0.80	240,376	62.7%	150,805	150,805	89,570	240,376	0.80
1983	30,607,324	0.80	244,063	60.1%	146,728	146,728	97,335	244,063	0.80
1984	33,121,678	0.83	274,063	57.4%	157,325	157,325	116,738	274,063	0.83
1985	35,713,654	0.88	315,827	54.6%	172,420	172,420	143,407	315,827	0.88
1986	38,297,697	0.74	282,613	51.8%	146,289	146,289	136,324	282,613	0.74
1987	41,065,403	0.66	269,802	48.9%	131,841	131,841	137,962	269,802	0.66
1988	44,221,964	0.64	285,223	45.8%	130,708	130,708	154,515	285,223	0.64
1989	47,110,000	0.60	284,845	42.7%	121,637	121,637	163,208	284,845	0.60
1990	49,659,895	0.60	297,939	39.5%	117,692	117,692	180,247	297,939	0.60
1991	50,856,501	0.46	233,942	36.2%	84,758	84,758	149,183	233,942	0.46
1992	52,804,448	0.40	209,699	32.9%	69,079	69,079	140,620	209,699	0.40
1993	55,132,894	0.38	210,802	29.7%	62,532	55,600	148,270	203,870	0.37
1994	57,739,505	0.35	200,959	26.4%	53,091	50,093	147,868	197,961	0.34
1995	60,949,772	0.31	191,961	23.2%	44,603	43,290	147,357	190,648	0.31
1996	63,664,000	0.31	198,499	20.1%	39,925	35,235	158,574	193,809	0.30
1997	68,077,000	0.31	207,853	17.0%	35,367	33,615	172,486	206,101	0.30
1998	71,447,000	0.30	213,456	14.0%	29,886	31,679	183,571	215,250	0.30
1999	75,244,663	0.30	222,959	11.1%	24,846	24,121	198,113	222,234	0.30
2000	79,122,396	0.29	231,705	8.5%	19,641	23,729	212,064	235,793	0.30
2001	80,396,857	0.29	236,236	6.1%	14,425	15,591	221,811	237,402	0.30
2002	81,621,000	0.29	237,824	4.1%	9,687	9,518	228,137	237,654	0.29
2003	82,433,234	0.29	239,401	2.4%	5,800	6,116	233,601	239,717	0.29
2004	84,632,753	0.29	243,179	1.2%	2,916	2,828	240,263	243,091	0.29
2005	86,785,547	0.29	249,745	0.4%	1,099	855	248,646	249,501	0.29
2006	90,292,513	0.29	257,429	0.1%	267	289	257,162	257,451	0.29
2007	92,786,458	0.28	263,163	0.0%	34	32	263,129	263,161	0.28
2008	95,570,052	0.29	272,375	0.0%			272,375	272,375	0.29
TOTAL			7,691,055		2,523,105	2,511,575	5,167,950	7,679,525	

(1)	PROVIDED BY OLIVER WYMAN & BWC	(6)	BASED ON DATA FROM OLIVER WYMAN & BWC
(2)	SECTION 1, EXHIBIT 3, SHEET 17, COL. 14	(7)	= (3) x [1 - (4)]
(3)	= [(1) x (2)] / 100	(8)	= (6) + (7)
(4)	= 1 / SECTION 1, EXHIBIT 3, SHEET 5, COL. 3	(9)	= [(8) / (1)] x 100
(5)	= (3) x (4)		

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

SECTION 1  
EXHIBIT 3  
SHEET 8

INCURRED BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	INITIAL EXPECTED		EXPECTED % OF REPORTED LOSS & ALAE	EXPECTED REPORTED LOSS & ALAE	ACTUAL REPORTED LOSS & ALAE	EXPECTED UNREPORTED LOSS & ALAE	INDICATED ULTIMATE LOSS & ALAE	INDICATED ULTIMATE LOSS RATE	
	PAYROLL	LOSS RATE							DOLLARS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125	0.758	180,902	89.3%	161,520	164,326	19,382	183,709	0.77
1978	26,143,240	0.776	202,909	88.8%	180,284	179,360	22,624	201,984	0.77
1979	28,061,666	0.811	227,463	87.7%	199,491	198,383	27,971	226,354	0.81
1980	28,979,182	0.813	235,511	86.3%	203,195	202,137	32,315	234,453	0.81
1981	30,141,508	0.758	228,334	84.9%	193,802	190,480	34,532	225,012	0.75
1982	30,058,966	0.800	240,376	83.6%	200,956	195,759	39,420	235,179	0.78
1983	30,607,324	0.797	244,063	82.4%	201,141	198,946	42,922	241,868	0.79
1984	33,121,678	0.827	274,063	81.1%	222,393	212,517	51,671	264,188	0.80
1985	35,713,654	0.884	315,827	79.7%	251,700	244,339	64,128	308,467	0.86
1986	38,297,697	0.738	282,613	78.0%	220,428	218,055	62,185	280,240	0.73
1987	41,065,403	0.657	269,802	76.2%	205,587	204,934	64,215	269,150	0.66
1988	44,221,964	0.645	285,223	74.4%	212,097	208,425	73,126	281,551	0.64
1989	47,110,000	0.605	284,845	72.3%	206,053	207,243	78,792	286,035	0.61
1990	49,659,895	0.600	297,939	70.0%	208,551	205,781	89,388	295,169	0.59
1991	50,856,501	0.460	233,942	67.3%	157,540	155,906	76,402	232,308	0.46
1992	52,804,448	0.397	209,699	64.5%	135,332	133,332	74,367	207,699	0.39
1993	55,132,894	0.382	210,802	61.5%	129,642	114,891	81,160	196,051	0.36
1994	57,739,505	0.348	200,959	58.2%	116,934	114,419	84,025	198,445	0.34
1995	60,949,772	0.315	191,961	54.7%	104,992	105,666	86,969	192,635	0.32
1996	63,664,000	0.312	198,499	51.0%	101,290	91,485	97,209	188,694	0.30
1997	68,077,000	0.305	207,853	46.8%	97,308	96,613	110,545	207,157	0.30
1998	71,447,000	0.299	213,456	42.0%	89,597	99,787	123,859	223,647	0.31
1999	75,244,663	0.296	222,959	36.8%	81,947	86,257	141,012	227,269	0.30
2000	79,122,396	0.293	231,705	31.1%	72,122	94,780	159,583	254,362	0.32
2001	80,396,857	0.294	236,236	25.5%	60,283	70,291	175,953	246,243	0.31
2002	81,621,000	0.291	237,824	19.7%	46,788	48,930	191,036	239,966	0.29
2003	82,433,234	0.290	239,401	13.6%	32,515	36,479	206,885	243,364	0.30
2004	84,632,753	0.287	243,179	8.4%	20,531	21,612	222,648	244,259	0.29
2005	86,785,547	0.288	249,745	4.4%	11,063	7,507	238,681	246,188	0.28
2006	90,292,513	0.285	257,429	1.8%	4,696	4,904	252,734	257,638	0.29
2007	92,786,458	0.284	263,163	0.6%	1,699	1,884	261,464	263,348	0.28
2008	95,570,052	0.285	272,375	0.0%	0		272,375	272,375	0.29
TOTAL			7,691,055		4,131,478	4,115,428	3,559,577	7,675,005	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 1, EXHIBIT 3, SHEET 17, COL. 14  
(3) = [(1) x (2)] / 100  
(4) = 1 / SECTION 1, EXHIBIT 3, SHEET 6, COL. 3  
(5) = (3) x (4)

(6) BASED ON DATA FROM OLIVER WYMAN & 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)**

SECTION 1  
EXHIBIT 3  
SHEET 9

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 & ALAE	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125	1,735	1.020	1,770	77,719	1.334	103,690	183,501	0.77
1978	26,143,240	1,746	1.021	1,783	84,090	1.353	113,773	202,913	0.78
1979	28,061,666	1,773	1.025	1,817	89,918	1.392	125,198	227,465	0.81
1980	28,979,182	1,611	1.028	1,656	99,032	1.436	142,185	235,491	0.81
1981	30,141,508	1,416	1.032	1,461	105,277	1.483	156,127	228,145	0.76
1982	30,058,966	1,356	1.037	1,406	111,213	1.534	170,560	239,805	0.80
1983	30,607,324	1,265	1.042	1,318	115,990	1.590	184,450	243,088	0.79
1984	33,121,678	1,335	1.047	1,398	117,846	1.654	194,948	272,583	0.82
1985	35,713,654	1,413	1.055	1,491	122,024	1.724	210,400	313,676	0.88
1986	38,297,697	1,266	1.065	1,348	115,552	1.801	208,054	280,469	0.73
1987	41,065,403	1,177	1.076	1,266	112,014	1.886	211,304	267,591	0.65
1988	44,221,964	1,135	1.089	1,236	115,161	1.986	228,723	282,653	0.64
1989	47,110,000	1,113	1.107	1,232	109,288	2.097	229,179	282,435	0.60
1990	49,659,895	1,094	1.134	1,240	107,579	2.215	238,321	295,624	0.60
1991	50,856,501	872	1.165	1,016	97,200	2.349	228,350	232,039	0.46
1992	52,804,448	725	1.201	871	95,281	2.503	238,535	207,685	0.39
1993	55,132,894	630	1.243	783	88,253	2.679	236,464	185,237	0.34
1994	57,739,505	624	1.298	810	80,277	2.878	231,035	187,123	0.32
1995	60,949,772	561	1.365	766	77,166	3.110	240,007	183,782	0.30
1996	63,664,000	520	1.449	753	67,760	3.390	229,718	173,080	0.27
1997	68,077,000	502	1.563	784	66,962	3.727	249,560	195,763	0.29
1998	71,447,000	517	1.715	887	61,275	4.135	253,366	224,653	0.31
1999	75,244,663	460	1.930	888	52,438	4.614	241,969	214,859	0.29
2000	79,122,396	495	2.261	1,119	47,938	5.176	248,143	277,720	0.35
2001	80,396,857	338	2.760	933	46,126	5.909	272,540	254,245	0.32
2002	81,621,000	256	3.582	917	37,178	6.887	256,035	234,767	0.29
2003	82,433,234	168	5.086	854	36,405	8.263	300,801	257,003	0.31
2004	84,632,753	109	8.086	881	25,941	10.204	264,697	233,310	0.28
2005	86,785,547	35	15.523	543	24,426	13.694	334,496	181,731	0.21
2006	90,292,513	19	38.229	726	15,192	22.630	343,796	249,714	0.28
2007	92,786,458	5	136.691	683	6,382	54.658	348,847	238,421	0.26
2008	95,570,052		-			-			
Total		26,271		34,640				7,286,571	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 1, EXHIBIT 3, SHEET 18, COL. 12  
(4) = (2) x (3)  
(5) SECTION 1, EXHIBIT 3, SHEET 29

(6) SECTION 1, EXHIBIT 3, SHEET 18, COL. 15  
(7) = (5) x (6)  
(8) = [(4) x (7)] / 1000  
(9) = [(8) / (1)] x 100



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COMPENSATION  
PERMANENT TOTAL DISABILITY  
(000's)**

SECTION 1  
EXHIBIT 3  
SHEET 13

INCREMENTAL INDEX PAYMENT METHOD

ACCIDENT YEAR	PAYROLL	PAID LOSS & ALAE @ 12/31/07	INCREMENTAL PAID LOSS & ALAE PER AVG. WEEKLY BENEFIT & ULTIMATE CLAIMS			AVERAGE WEEKLY BENEFIT	SELECTED ULTIMATE CLAIMS	IMPLIED ULTIMATE LOSS & ALAE	TAIL OF 1.361 DEVELOP.	IMPLIED ULTIMATE INCLD TAIL	IMPLIED ULTIMATE LOSS RATE		
			AS OF 12/31/07	FUTURE DEVELOP.	IMPLIED ULTIMATE							(1)	(2)
1977	23,851,125	132,925	592.739	-	592.739	126.72	1,770	132,925	47,966	180,892	0.76		
1978	26,143,240	144,686	591.731	9.075	600.806	136.90	1,786	146,905	53,011	199,916	0.76		
1979	28,061,666	156,931	574.504	25.873	600.376	150.22	1,818	163,998	59,179	223,177	0.80		
1980	28,979,182	156,879	587.058	45.710	632.767	161.15	1,658	169,094	61,018	230,111	0.79		
1981	30,141,508	146,511	577.631	66.154	643.785	173.34	1,463	163,291	58,924	222,214	0.74		
1982	30,058,966	148,021	568.390	87.439	655.830	185.11	1,407	170,792	61,631	232,423	0.77		
1983	30,607,324	143,568	554.409	109.989	664.398	196.27	1,319	172,050	62,085	234,135	0.76		
1984	33,121,678	153,921	536.423	134.190	670.613	205.46	1,397	192,425	69,437	261,862	0.79		
1985	35,713,654	168,283	526.513	159.855	686.368	214.58	1,490	219,376	79,162	298,538	0.84		
1986	38,297,697	142,163	478.072	186.593	664.665	220.48	1,349	197,650	71,323	268,973	0.70		
1987	41,065,403	127,802	443.504	214.375	657.880	227.56	1,266	189,578	68,410	257,987	0.63		
1988	44,221,964	126,471	434.066	243.320	677.386	235.91	1,235	197,366	71,220	268,586	0.61		
1989	47,110,000	117,057	391.374	273.466	664.841	242.90	1,231	198,849	71,755	270,604	0.57		
1990	49,659,895	113,134	359.943	304.344	664.287	253.22	1,241	208,793	75,343	284,137	0.57		
1991	50,856,501	80,961	307.040	335.615	642.655	260.23	1,013	169,457	61,149	230,605	0.45		
1992	52,804,448	65,749	277.840	366.359	644.199	271.74	871	152,445	55,010	207,455	0.39		
1993	55,132,894	52,562	241.260	396.038	637.298	279.18	780	138,844	50,102	188,946	0.34		
1994	57,739,505	46,981	201.444	424.850	626.294	288.55	808	146,063	52,707	198,771	0.34		
1995	60,949,772	40,224	178.020	452.434	630.454	296.24	763	142,452	51,404	193,857	0.32		
1996	63,664,000	32,563	141.638	479.015	620.653	306.80	749	142,691	51,490	194,182	0.31		
1997	68,077,000	30,661	124.159	504.633	628.792	317.50	778	155,282	56,034	211,316	0.31		
1998	71,447,000	28,542	97.813	528.849	626.662	331.25	881	182,861	65,986	248,847	0.35		
1999	75,244,663	21,154	70.507	551.396	621.903	344.37	871	186,584	67,329	253,914	0.34		
2000	79,122,396	20,230	56.513	572.073	628.585	357.34	1,002	225,017	81,198	306,215	0.39		
2001	80,396,857	12,916	38.601	590.424	629.025	369.07	907	210,468	75,948	286,416	0.36		
2002	81,621,000	7,461	22.285	606.045	628.330	378.74	884	210,347	75,904	286,251	0.35		
2003	82,433,234	4,438	13.433	618.656	632.089	388.94	850	208,849	75,364	284,213	0.34		
2004	84,632,753	1,882	5.546	627.694	633.239	401.53	845	214,873	77,537	292,410	0.35		
2005	86,785,547	538	1.603	633.324	634.927	410.99	817	213,079	76,890	289,969	0.33		
2006	90,292,513	136	0.384	636.087	636.471	425.78	830	225,020	81,199	306,218	0.34		
2007	92,786,458			636.948	636.948	439.79	823	230,596	83,211	313,807	0.34		
2008	95,570,052		-	637.108	637.108	454.33	822	237,906	85,849	323,755	0.34		
TOTAL		2,425,350						5,915,928	2,134,774	8,050,702			

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) = (2) / [(6) x (7)] x 1000  
(4) SECTION 1, EXHIBIT 3, SHEET 20, COL. 6  
(5) = (3) + (4)  
(6) FROM OLIVER WYMAN AUDIT REPORT

(7) SECTION 1, EXHIBIT 3, SHEET 14, COL. 14  
(8) = (5) x (6) x (7)  
(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)**

SECTION 1  
EXHIBIT 3  
SHEET 14

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	3.359	80,108,470	1,735	1.020	1,770	0.742%	0.221%		0.285	0.063%	0.74%	1,770	1,770	0.74%
1978	26,143,240	3.155	82,488,455	1,746	1.023	1,786	0.683%	0.217%		0.288	0.062%	0.68%	1,786	1,786	0.68%
1979	28,061,666	2.926	82,100,430	1,773	1.026	1,818	0.648%	0.221%		0.291	0.064%	0.65%	1,818	1,818	0.65%
1980	28,979,182	2.721	78,850,474	1,611	1.029	1,658	0.572%	0.210%		0.294	0.062%	0.57%	1,658	1,658	0.57%
1981	30,141,508	2.507	75,556,755	1,416	1.033	1,463	0.485%	0.194%	-2.9%	0.297	0.057%	0.49%	1,463	1,463	0.49%
1982	30,058,966	2.383	71,639,923	1,356	1.037	1,407	0.468%	0.196%	-3.2%	0.300	0.059%	0.47%	1,407	1,407	0.47%
1983	30,607,324	2.282	69,853,386	1,265	1.043	1,319	0.431%	0.189%	-3.8%	0.303	0.057%	0.43%	1,319	1,319	0.43%
1984	33,121,678	2.175	72,033,207	1,335	1.046	1,397	0.422%	0.194%	-1.9%	0.306	0.059%	0.42%	1,397	1,397	0.42%
1985	35,713,654	2.102	75,053,821	1,413	1.054	1,490	0.417%	0.198%	0.4%	0.309	0.061%	0.42%	1,490	1,490	0.42%
1986	38,297,697	2.051	78,532,989	1,266	1.065	1,349	0.352%	0.172%	-2.2%	0.343	0.059%	0.35%	1,349	1,349	0.35%
1987	41,065,403	1.984	81,476,751	1,177	1.076	1,266	0.308%	0.155%	-5.0%	0.382	0.059%	0.31%	1,266	1,266	0.31%
1988	44,221,964	1.896	83,825,985	1,135	1.088	1,235	0.279%	0.147%	-7.6%	0.424	0.062%	0.28%	1,235	1,235	0.28%
1989	47,110,000	1.854	87,342,955	1,113	1.106	1,231	0.261%	0.141%	-8.0%	0.471	0.066%	0.26%	1,231	1,231	0.26%
1990	49,659,895	1.785	88,637,626	1,094	1.135	1,241	0.250%	0.140%	-4.9%	0.523	0.073%	0.25%	1,241	1,241	0.25%
1991	50,856,501	1.729	87,923,817	872	1.162	1,013	0.199%	0.115%	-6.3%	0.582	0.067%	0.20%	1,013	1,013	0.20%
1992	52,804,448	1.644	86,818,395	725	1.201	871	0.165%	0.100%	-9.2%	0.646	0.065%	0.16%	871	871	0.16%
1993	55,132,894	1.614	88,969,733	630	1.239	780	0.142%	0.088%	-12.0%	0.718	0.063%	0.14%	780	780	0.14%
1994	57,739,505	1.577	91,052,599	624	1.295	808	0.140%	0.089%	-11.2%	0.798	0.071%	0.14%	808	808	0.14%
1995	60,949,772	1.532	93,371,544	561	1.360	763	0.125%	0.082%	-7.8%	0.886	0.072%	0.13%	763	763	0.13%
1996	63,664,000	1.480	94,229,052	520	1.441	749	0.118%	0.080%	-5.2%	0.895	0.071%	0.12%	749	749	0.12%
1997	68,077,000	1.415	96,295,676	502	1.549	778	0.114%	0.081%	-2.7%	0.904	0.073%	0.11%	778	778	0.11%
1998	71,447,000	1.351	96,512,670	517	1.704	881	0.123%	0.091%	0.4%	0.914	0.083%	0.12%	881	881	0.12%
1999	75,244,663	1.308	98,384,154	460	1.894	871	0.116%	0.089%	3.0%	0.923	0.082%	0.12%	871	871	0.12%
2000	79,122,396	1.261	99,783,661	495	2.224	1,101	0.139%	0.110%	7.8%	0.932	0.103%	0.12%	921	1,002	0.13%
2001	80,396,857	1.235	99,287,476	338	2.680	906	0.113%	0.091%	4.4%	0.941	0.086%	0.11%	907	907	0.11%
2002	81,621,000	1.195	97,550,405	256	3.470	888	0.109%	0.091%	0.3%	0.951	0.087%	0.11%	882	884	0.11%
2003	82,433,234	1.163	95,834,764	168	4.862	817	0.099%	0.085%	-2.7%	0.961	0.082%	0.10%	858	850	0.10%
2004	84,632,753	1.123	95,005,346	109	7.945	866	0.102%	0.091%	-4.4%	0.970	0.088%	0.10%	842	845	0.10%
2005	86,785,547	1.097	95,223,302	35	15.475	542	0.062%	0.057%	-9.0%	0.980	0.056%	0.10%	836	817	0.09%
2006	90,292,513	1.061	95,791,997	19	40.022	760	0.084%	0.079%	-6.6%	0.990	0.079%	0.09%	832	830	0.09%
2007	92,786,458	1.030	95,569,648	5	221.941	1,110	0.120%	0.116%	4.9%	1.000	0.116%	0.09%	822	823	0.09%
2008	95,570,052	1.000	95,570,052							1.000	0.09%	0.09%	822	822	0.09%
TOTAL				26,271		34,935							35,667	35,724	

5 YR AVG EXCLD MOST RECENT 1 0.078%  
10 YR AVG EXCLD MOST RECENT 1 0.082%  
5 YR AVG EXCLD MOST RECENT 2 0.080%  
10 YR AVG EXCLD MOST RECENT 2 0.081%  
2008 SELECTED FREQUENCY 0.086% (16)

(1)	PROVIDED BY OLIVER WYMAN & BWC	(6)	= (4) x (5)	(11)	= (8) x (10)
(2)	BASED ON CHANGE IN SAWW	(7)	= (6) / (1) x 100	(12)	SELECTED BASED ON (16) DETRENDED AND (7)
(3)	= (1) x (2)	(8)	= (6) / (3) x 100	(13)	= [(12) x (1)] / 100
(4)	BASED ON DATA FROM OLIVER WYMAN & BWC	(9)	5 YEAR FITTED TREND OF (8)	(14)	= (4) + [1 - 1/5] x (12)
(5)	SECTION 1, EXHIBIT 3, SHEET 19, COL. 6	(10)	Based on -1.0% Frequency Trend from 1994 to 2006	(15)	= [(14) / (1)] x 100
				(16)	SELECTED BY DELOITTE CONSULTING BASED ON (11)



**OHIO BUREAU OF WORKERS' COMPENSATION  
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SECTION 1  
EXHIBIT 3  
SHEET 15

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS & ALAE	LSS ADJ. ULTIMATE LOSS & ALAE	WHOLE \$ SELECTED ULTIMATE SEVERITY	WHOLE \$ LSS ADJ. ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE	LSS ADJ. ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
					225,000				
1977	23,851,125	1,770	0.74%	180,902	182,715	102,222	103,246	0.758	0.766
1978	26,143,240	1,786	0.68%	202,909	205,645	113,606	115,138	0.776	0.787
1979	28,061,666	1,818	0.65%	227,463	228,325	125,090	125,564	0.811	0.814
1980	28,979,182	1,658	0.57%	235,511	239,311	142,023	144,315	0.813	0.826
1981	30,141,508	1,463	0.49%	228,334	231,530	156,045	158,229	0.758	0.768
1982	30,058,966	1,407	0.47%	240,376	241,861	170,861	171,917	0.800	0.805
1983	30,607,324	1,319	0.43%	244,063	247,283	184,982	187,422	0.797	0.808
1984	33,121,678	1,397	0.42%	274,063	277,928	196,240	199,008	0.827	0.839
1985	35,713,654	1,490	0.42%	315,827	319,157	212,035	214,271	0.884	0.894
1986	38,297,697	1,349	0.35%	282,613	284,984	209,540	211,298	0.738	0.744
1987	41,065,403	1,266	0.31%	269,802	271,867	213,059	214,690	0.657	0.662
1988	44,221,964	1,235	0.28%	285,223	289,727	230,937	234,584	0.645	0.655
1989	47,110,000	1,231	0.26%	284,845	289,908	231,329	235,441	0.605	0.615
1990	49,659,895	1,241	0.25%	297,939	306,556	240,030	246,971	0.600	0.617
1991	50,856,501	1,013	0.20%	233,942	241,045	230,879	237,889	0.460	0.474
1992	52,804,448	871	0.16%	209,699	218,220	240,800	250,585	0.397	0.413
1993	55,132,894	780	0.14%	187,432	197,929	240,184	253,635	0.340	0.359
1994	57,739,505	808	0.14%	189,611	198,766	234,596	245,924	0.328	0.344
1995	60,949,772	763	0.13%	186,309	199,501	244,265	261,561	0.306	0.327
1996	63,664,000	749	0.12%	175,180	187,917	233,772	250,768	0.275	0.295
1997	68,077,000	778	0.11%	197,555	213,247	253,991	274,165	0.290	0.313
1998	71,447,000	881	0.12%	226,267	247,643	256,856	281,122	0.317	0.347
1999	75,244,663	871	0.12%	216,454	235,649	248,449	270,482	0.288	0.313
2000	79,122,396	1,002	0.13%	257,863	300,038	257,406	299,506	0.326	0.379
2001	80,396,857	907	0.11%	246,364	289,344	271,749	319,157	0.306	0.360
2002	81,621,000	884	0.11%	235,656	277,274	266,607	313,691	0.289	0.340
2003	82,433,234	850	0.10%	246,081	298,057	289,672	350,855	0.299	0.362
2004	84,632,753	845	0.10%	243,091	298,441	287,655	353,153	0.287	0.353
2005	86,785,547	817	0.09%	249,501	306,381	305,553	375,211	0.287	0.353
2006	90,292,513	830	0.09%	257,451	316,183	310,054	380,787	0.285	0.350
2007	92,786,458	823	0.09%	263,161	323,183	319,682	392,596	0.284	0.348
2008	95,570,052	822	0.09%	272,375	334,495	331,395	406,977	0.285	0.350
TOTAL				7,663,861					

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 1, EXHIBIT 3, SHEET 14, COL. 14  
(3) = (2) / (1) x 100  
(4) SECTION 1, EXHIBIT 3, SHEET 4, COL. 12

(5) SECTION 1, EXHIBIT 3, SHEET 4, COL. 12  
(6) = [(4) / (2)] x 1,000  
(7) = [(5) / (2)] x 1,000  
(8) = [(4) / (1)] x 100  
(9) = [(5) / (1)] x 100

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

SECTION 1  
EXHIBIT 3  
SHEET 16

DISCOUNT FACTORS

ACCIDENT YEAR AGE	PAID LOSS & ALAE DEVELOPMENT FACTOR	CUMULATIVE PERCENT PAID	INCREMENTAL PERCENT PAID	INCREMENTAL PERCENT DISCOUNTED	DISCOUNT FACTOR AT 5.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			0.0%	0.0%	36.7%
6	69108.071	0.0%	0.0%	0.0%	38.5%
18	2438.118	0.0%	0.2%	0.2%	40.4%
30	443.294	0.2%	0.6%	0.5%	42.4%
42	128.491	0.8%	0.9%	0.7%	44.1%
54	58.405	1.7%	1.4%	1.1%	45.8%
66	31.915	3.1%	1.9%	1.4%	47.3%
78	19.947	5.0%	2.2%	1.5%	48.6%
90	13.891	7.2%	2.6%	1.7%	49.9%
102	10.252	9.8%	2.8%	1.7%	50.9%
114	7.979	12.5%	2.9%	1.8%	51.9%
126	6.465	15.5%	3.1%	1.8%	52.8%
138	5.387	18.6%	3.1%	1.7%	53.7%
150	4.616	21.7%	3.1%	1.6%	54.6%
162	4.031	24.8%	3.2%	1.6%	55.4%
174	3.567	28.0%	3.3%	1.5%	56.2%
186	3.195	31.3%	3.3%	1.5%	56.9%
198	2.891	34.6%	3.3%	1.4%	57.6%
210	2.640	37.9%	3.3%	1.3%	58.3%
222	2.431	41.1%	3.1%	1.2%	58.9%
234	2.259	44.3%	3.1%	1.1%	59.6%
246	2.111	47.4%	3.0%	1.0%	60.2%
258	1.986	50.4%	2.8%	0.9%	60.9%
270	1.881	53.2%	2.8%	0.9%	61.6%
282	1.785	56.0%	2.8%	0.8%	62.2%
294	1.701	58.8%	2.6%	0.8%	62.8%
306	1.628	61.4%	2.6%	0.7%	63.5%
318	1.562	64.0%	2.5%	0.7%	64.1%
330	1.503	66.5%	2.4%	0.6%	64.6%
342	1.450	68.9%	2.3%	0.5%	65.2%
354	1.404	71.2%	2.3%	0.5%	65.7%
366	1.361	73.5%	2.1%	0.5%	66.2%
378	1.323	75.6%	2.0%	0.4%	66.6%
390	1.289	77.6%	1.8%	0.4%	67.1%
402	1.259	79.4%	1.7%	0.3%	67.6%
414	1.232	81.1%	1.6%	0.3%	68.1%
426	1.209	82.7%	1.5%	0.3%	68.6%
438	1.187	84.2%	1.4%	0.2%	69.2%
450	1.168	85.6%	1.3%	0.2%	69.8%
462	1.151	86.9%	1.2%	0.2%	70.4%
474	1.135	88.1%	1.1%	0.2%	71.0%
486	1.120	89.2%	1.0%	0.1%	71.6%
498	1.108	90.3%	1.0%	0.1%	72.3%
510	1.096	91.2%	0.9%	0.1%	73.0%
522	1.085	92.1%	0.8%	0.1%	73.7%
534	1.076	92.9%	0.7%	0.1%	74.6%
546	1.068	93.7%	0.7%	0.1%	75.5%
558	1.060	94.3%	0.6%	0.1%	76.6%
570	1.054	94.9%	0.5%	0.0%	78.0%
582	1.048	95.4%	0.5%	0.0%	79.5%
594	1.043	95.9%	0.4%	0.0%	81.4%
606	1.039	96.3%	0.3%	0.0%	83.7%
618	1.035	96.6%	0.3%	0.0%	86.4%
630	1.032	96.9%	0.3%	0.0%	89.6%
642	1.029	97.2%	0.2%	0.0%	93.3%
654	1.027	97.4%	2.6%	0.2%	97.6%

- 
- (1) AGE OF ACCIDENT YEAR LOSS DEVELOPMENT FACTORS
  - (2) SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 1, EXHIBIT 3, SHEET 21
  - (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**

SECTION 1  
EXHIBIT 3  
SHEET 18

**PERMANENT TOTAL DISABILITY**

INTERPOLATED DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED PAID LOSS & ALAE			INCURRED LOSS & ALAE			REPORTED COUNTS (6/30/XX EVALUATIONS)			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)	
1977	372	366	378	1.361	1.323	1.342	1.120	1.120	1.120	1.020	1.020	1.020	1.334	1.334	1.334
1978	360	354	366	1.404	1.361	1.382	1.131	1.120	1.125	1.023	1.020	1.021	1.372	1.334	1.353
1979	348	342	354	1.450	1.404	1.427	1.150	1.131	1.140	1.027	1.023	1.025	1.413	1.372	1.392
1980	336	330	342	1.503	1.450	1.476	1.169	1.150	1.159	1.030	1.027	1.028	1.459	1.413	1.436
1981	324	318	330	1.562	1.503	1.532	1.188	1.169	1.178	1.034	1.030	1.032	1.508	1.459	1.483
1982	312	306	318	1.628	1.562	1.594	1.205	1.188	1.196	1.039	1.034	1.037	1.561	1.508	1.534
1983	300	294	306	1.701	1.628	1.663	1.222	1.205	1.213	1.044	1.039	1.042	1.621	1.561	1.590
1984	288	282	294	1.785	1.701	1.742	1.243	1.222	1.232	1.051	1.044	1.047	1.689	1.621	1.654
1985	276	270	282	1.881	1.785	1.832	1.267	1.243	1.255	1.060	1.051	1.055	1.761	1.689	1.724
1986	264	258	270	1.986	1.881	1.932	1.297	1.267	1.282	1.070	1.060	1.065	1.842	1.761	1.801
1987	252	246	258	2.111	1.986	2.046	1.328	1.297	1.312	1.082	1.070	1.076	1.933	1.842	1.886
1988	240	234	246	2.259	2.111	2.182	1.362	1.328	1.345	1.096	1.082	1.089	2.042	1.933	1.986
1989	228	222	234	2.431	2.259	2.342	1.403	1.362	1.382	1.119	1.096	1.107	2.155	2.042	2.097
1990	216	210	222	2.640	2.431	2.532	1.455	1.403	1.429	1.149	1.119	1.134	2.279	2.155	2.215
1991	204	198	210	2.891	2.640	2.760	1.516	1.455	1.485	1.182	1.149	1.165	2.424	2.279	2.349
1992	192	186	198	3.195	2.891	3.036	1.584	1.516	1.550	1.220	1.182	1.201	2.588	2.424	2.503
1993	180	174	186	3.567	3.195	3.371	1.670	1.584	1.626	1.267	1.220	1.243	2.777	2.588	2.679
1994	168	162	174	4.031	3.567	3.785	1.770	1.670	1.719	1.330	1.267	1.298	2.986	2.777	2.878
1995	156	150	162	4.616	4.031	4.304	1.891	1.770	1.828	1.402	1.330	1.365	3.245	2.986	3.110
1996	144	138	150	5.387	4.616	4.972	2.034	1.891	1.960	1.500	1.402	1.449	3.549	3.245	3.390
1997	132	126	138	6.465	5.387	5.877	2.249	2.034	2.136	1.631	1.500	1.563	3.923	3.549	3.727
1998	120	114	126	7.979	6.465	7.142	2.533	2.249	2.382	1.808	1.631	1.715	4.370	3.923	4.135
1999	108	102	114	10.252	7.979	8.974	2.938	2.533	2.721	2.071	1.808	1.930	4.887	4.370	4.614
2000	96	90	102	13.891	10.252	11.797	3.543	2.938	3.213	2.490	2.071	2.261	5.502	4.887	5.176
2001	84	78	90	19.947	13.891	16.377	4.383	3.543	3.919	3.096	2.490	2.760	6.380	5.502	5.909
2002	72	66	78	31.915	19.947	24.550	6.049	4.383	5.083	4.249	3.096	3.582	7.480	6.380	6.887
2003	60	54	66	58.405	31.915	41.276	9.406	6.049	7.363	6.333	4.249	5.086	9.227	7.480	8.263
2004	48	42	54	128.491	58.405	83.397	15.990	9.406	11.844	11.184	6.333	8.086	11.412	9.227	10.204
2005	36	30	42	443.294	128.491	227.298	38.376	15.990	22.574	25.363	11.184	15.523	17.118	11.412	13.694
2006	24	18	30	2,438.118	443.294	963.065	95.939	38.376	54.822	77.581	25.363	38.229	33.379	17.118	22.630
2007	12	6	18	69,108.071	2,438.118	7,775.603	401.582	95.939	154.878	574.102	77.581	136.691	150.773	33.379	54.658

(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 1, EXHIBIT 3, SHEET 21; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 1, EXHIBIT 3, SHEET 21; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)  
(7) FROM SECTION 1, EXHIBIT 3, SHEET 22; SELECTED CUM. BASED ON (2)  
(8) FROM SECTION 1, EXHIBIT 3, SHEET 22; SELECTED CUM. BASED ON (3)

(9) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)  
(10) FROM SECTION 1, EXHIBIT 3, SHEET 28; SELECTED CUM. BASED ON (2)  
(11) FROM SECTION 1, EXHIBIT 3, SHEET 28; SELECTED CUM. BASED ON (3)  
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)  
(13) FROM SECTION 1, EXHIBIT 3, SHEET 29; SELECTED CUM. BASED ON (2)  
(14) FROM SECTION 1, EXHIBIT 3, SHEET 29; SELECTED CUM. BASED ON (3)  
(15) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 3  
SHEET 19

**PERMANENT TOTAL DISABILITY**

INTERPOLATED CLAIM COUNT DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		REPORTED COUNTS (12/31/XX VALUATIONS)		
		LOW (2)	HIGH (3)	LOW (4)	HIGH (5)	INTERP. (6)
1977	372	372	384	1.020	1.020	1.020
1978	360	360	372	1.023	1.020	1.023
1979	348	348	360	1.026	1.023	1.026
1980	336	336	348	1.029	1.026	1.029
1981	324	324	336	1.033	1.029	1.033
1982	312	312	324	1.037	1.033	1.037
1983	300	300	312	1.043	1.037	1.043
1984	288	288	300	1.046	1.043	1.046
1985	276	276	288	1.054	1.046	1.054
1986	264	264	276	1.065	1.054	1.065
1987	252	252	264	1.076	1.065	1.076
1988	240	240	252	1.088	1.076	1.088
1989	228	228	240	1.106	1.088	1.106
1990	216	216	228	1.135	1.106	1.135
1991	204	204	216	1.162	1.135	1.162
1992	192	192	204	1.201	1.162	1.201
1993	180	180	192	1.239	1.201	1.239
1994	168	168	180	1.295	1.239	1.295
1995	156	156	168	1.360	1.295	1.360
1996	144	144	156	1.441	1.360	1.441
1997	132	132	144	1.549	1.441	1.549
1998	120	120	132	1.704	1.549	1.704
1999	108	108	120	1.894	1.704	1.894
2000	96	96	108	2.224	1.894	2.224
2001	84	84	96	2.680	2.224	2.680
2002	72	72	84	3.470	2.680	3.470
2003	60	60	72	4.862	3.470	4.862
2004	48	48	60	7.945	4.862	7.945
2005	36	36	48	15.475	7.945	15.475
2006	24	24	36	40.022	15.475	40.022
2007	12	12	24	221.941	40.022	221.941

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(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 1, EXHIBIT 3, SHEET 27; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 1, EXHIBIT 3, SHEET 27; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 3  
SHEET 20

**PERMANENT TOTAL DISABILITY**

INTERPOLATED INDEX FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED INDEXED INCREMENTAL PAID LOSS & ALAE		
		LOW	HIGH	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)
1977	372	366	378	-	-	-
1978	360	354	366	18.150	-	9.075
1979	348	342	354	36.881	18.150	25.873
1980	336	330	342	56.652	36.881	45.710
1981	324	318	330	77.249	56.652	66.154
1982	312	306	318	98.974	77.249	87.439
1983	300	294	306	122.229	98.974	109.989
1984	288	282	294	147.321	122.229	134.190
1985	276	270	282	173.455	147.321	159.855
1986	264	258	270	200.726	173.455	186.593
1987	252	246	258	228.953	200.726	214.375
1988	240	234	246	258.589	228.953	243.320
1989	228	222	234	289.200	258.589	273.466
1990	216	210	222	320.282	289.200	304.344
1991	204	198	210	351.683	320.282	335.615
1992	192	186	198	381.647	351.683	366.359
1993	180	174	186	410.970	381.647	396.038
1994	168	162	174	439.198	410.970	424.850
1995	156	150	162	466.069	439.198	452.434
1996	144	138	150	492.320	466.069	479.015
1997	132	126	138	517.253	492.320	504.633
1998	120	114	126	540.704	517.253	528.849
1999	108	102	114	562.299	540.704	551.396
2000	96	90	102	582.017	562.299	572.073
2001	84	78	90	598.953	582.017	590.424
2002	72	66	78	613.221	598.953	606.045
2003	60	54	66	624.140	613.221	618.656
2004	48	42	54	631.267	624.140	627.694
2005	36	30	42	635.388	631.267	633.324
2006	24	18	30	636.787	635.388	636.087
2007	12	6	18	637.108	636.787	636.948

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(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 1, EXHIBIT 3, SHEET 37; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 1, EXHIBIT 3, SHEET 37; 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  
INCURRED LOSS & ALAE (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	AS OF 12/31/2007			
1977																																			164,326	
1978																																				179,360
1979																																				198,383
1980																																				202,137
1981																																				190,480
1982																																				195,759
1983																																				198,946
1984																																				212,517
1985																																				244,339
1986																																				218,055
1987																																				204,934
1988																																				208,425
1989																																				207,243
1990																																				205,781
1991																																				155,906
1992																																				133,332
1993																																				114,891
1994																																				91,485
1995																																				96,613
1996																																				99,787
1997																																				86,257
1998																																				94,780
1999																																				70,291
2000																																				48,930
2001																																				36,479
2002																																				7,507
2003																																				4,904
2004																																				1,884
2005																																				1,884
2006																																				1,884
2007																																				1,884

\*Valuation date for last diagonal is 12/31/2007

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-Ult				
1977																																				0.996
1978																																				1.016
1979																																				1.016
1980																																				1.016
1981																																				1.016
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2003																																				1.016
2004																																				1.016
2005																																				1.016
2006																																				1.016
2007																																				1.016
3 Yr Avg	6.540	3.147	2.507	1.803	1.555	1.393	1.246	1.206	1.165	1.129	1.114	1.088	1.075	1.074	1.060	1.048	1.049	1.044	1.036	1.032	1.026	1.027	1.025	1.017	1.017	1.018	1.016	1.017	1.017	1.017	1.017	1.010	1.010	1.010		
3 Yr Avg	6.540	3.147	2.507	1.803	1.555	1.393	1.246	1.206	1.165	1.129	1.114	1.088	1.075	1.074	1.060	1.048	1.049	1.044	1.036	1.032	1.026	1.027	1.025	1.017	1.017	1.018	1.016	1.017	1.017	1.017	1.017	1.010	1.010	1.010		
5 Yr Avg	6.540	2.865	2.527	1.812	1.592	1.385	1.247	1.218	1.174	1.128	1.117	1.082	1.072	1.065	1.060	1.047	1.048	1.041	1.030	1.030	1.023	1.024	1.020	1.017	1.014	1.014	1.016	1.017	1.017	1.017	1.010	1.010	1.010	1.010		
3 Yr Wtd	5.085	2.850	2.442	1.785	1.556	1.386	1.237	1.206	1.160	1.128	1.114	1.088	1.074	1.074	1.0																					















**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

**PERMANENT TOTAL DISABILITY**

**CUMULATIVE PAID LOSS & ALAE 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	AS OF 12/31/2007							
1977																28,368	32,005	35,473	38,437	41,637	44,856	48,263	51,726	55,060	58,605	61,800	64,478	67,083	69,856	72,380	74,569	76,703	77,719	77,719						
1978														28,180	32,479	36,516	40,468	44,178	47,906	51,512	55,309	59,252	63,184	66,885	70,034	72,874	75,571	78,188	80,622	82,962	84,090			84,090	84,090					
1979													27,194	31,648	36,092	40,616	45,122	49,340	53,672	58,177	62,486	66,469	70,101	73,568	76,849	80,232	83,175	85,900	88,612	89,918				89,918	89,918					
1980												27,258	32,441	37,444	41,911	46,295	51,295	56,795	62,505	68,421	74,387	79,465	83,822	88,182	92,375	96,480	100,155	103,615	105,277	99,032					99,032	99,032				
1981											25,369	30,993	36,194	41,144	46,295	51,295	56,795	62,505	68,421	74,387	79,465	83,822	88,182	92,375	96,480	100,155	103,615	105,277	106,515	107,277					107,277	107,277				
1982										24,620	31,081	36,951	42,697	48,544	53,853	59,594	65,386	71,131	77,381	83,053	87,657	92,465	97,062	101,888	105,655	109,402	111,213									111,213	111,213			
1983									21,473	28,500	34,114	39,921	45,501	51,432	57,120	63,839	70,558	77,410	83,675	89,113	94,331	99,420	104,487	108,934	113,582	115,990											115,990	115,990		
1984							19,648	26,772	33,564	39,460	45,736	51,468	57,964	64,752	71,927	79,096	85,263	90,848	96,240	101,434	106,586	111,204	115,469	117,846													117,846	117,846		
1985						17,021	24,332	30,938	37,717	43,672	49,936	55,684	63,390	70,835	78,436	85,391	91,276	97,186	103,275	109,343	114,517	119,519	122,024															122,024	122,024	
1986						14,712	21,461	27,145	32,306	38,123	43,231	49,636	57,157	64,284	71,994	78,990	84,652	90,355	96,036	101,818	107,522	113,008	115,552															115,552	115,552	
1987						12,660	18,384	23,470	27,734	33,613	39,180	45,190	52,534	59,967	67,824	74,747	80,920	87,207	92,859	98,295	103,719	109,326	112,014															112,014	112,014	
1988						8,504	15,901	21,529	24,812	31,269	36,135	42,843	50,572	58,688	67,264	75,052	81,769	88,444	95,211	101,587	106,939	112,419	115,161															115,161	115,161	
1989				4,953	9,848	15,682	20,019	26,499	32,052	38,424	45,433	53,673	62,292	69,532	75,486	81,317	88,052	94,287	100,172	106,319	109,288																	109,288	109,288	
1990			1,982	10,169	14,809	19,887	26,006	31,742	38,351	44,983	52,542	60,424	68,851	73,138	79,038	85,388	92,280	98,576	104,657	107,579																		107,579	107,579	
1991			7,475	14,118	15,871	23,035	27,584	33,784	39,837	45,897	53,930	60,974	66,770	72,186	77,457	82,971	88,565	94,250	97,200																			97,200	97,200	
1992			155	5,205	18,724	25,519	30,398	35,979	41,747	48,283	54,993	61,389	67,853	73,290	79,755	86,015	92,085	95,281																				95,281	95,281	
1993			1,692	13,204	20,074	25,428	30,414	35,876	41,949	48,352	54,524	60,328	65,739	72,573	79,022	85,052	88,253																					88,253	88,253	
1994			8,488	10,107	16,226	23,189	29,844	36,965	42,957	48,579	53,611	59,306	65,296	71,034	76,891	80,277																						80,277	80,277	
1995			9,090	9,901	18,671	28,006	32,805	38,224	44,032	49,060	54,730	61,466	67,860	73,941	77,166																							77,166	77,166	
1996		796	6,587	13,899	20,166	25,736	30,353	35,735	41,124	46,560	52,540	58,516	64,738	67,760																								67,760	67,760	
1997			11,001	16,203	26,366	31,944	37,019	42,178	46,953	52,157	57,903	64,011	66,962																									66,962	66,962	
1998			10,524	13,788	24,472	29,610	33,705	40,462	46,489	51,926	58,012	61,275																										61,275	61,275	
1999			6,088	14,343	21,773	27,150	31,191	37,099	42,816	49,309	52,438																											52,438	52,438	
2000			5,025	13,766	19,601	26,341	32,294	37,369	43,978	47,938																												47,938	47,938	
2001	4,059		10,963	17,394	24,587	30,306	36,876	43,196	46,126																													46,126	46,126	
2002			14,264	15,769	21,463	26,308	33,158	37,178																															37,178	37,178
2003			4,610	14,116	25,546	31,931	36,405																															36,405	36,405	
2004		3,200	8,246	15,804	22,139	25,941																																25,941	25,941	
2005		8,229	8,878	18,548	24,426																																	24,426	24,426	
2006			11,318	15,192																																		15,192	15,192	
2007			6,382																																			6,382	6,382	

**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-UR							
1977																1.128	1.108	1.084	1.083	1.077	1.076	1.072	1.064	1.064	1.055	1.043	1.040	1.041	1.036	1.030	1.029	1.013							
1978														1.153	1.124	1.108	1.092	1.084	1.075	1.074	1.071	1.066	1.059	1.047	1.041	1.037	1.035	1.031	1.029	1.014									
1979													1.164	1.140	1.125	1.111	1.093	1.088	1.084	1.074	1.064	1.055	1.049	1.045	1.041	1.037	1.033	1.032	1.015										
1980												1.190	1.154	1.119	1.105	1.098	1.093	1.091	1.085	1.076	1.068	1.053	1.050	1.049	1.043	1.035	1.032	1.014											
1981												1.222	1.168	1.137	1.125	1.108	1.107	1.101	1.095	1.087	1.068	1.055	1.052	1.048	1.044	1.038	1.035	1.016											
1982									1.262	1.189	1.156	1.137	1.109	1.107	1.097	1.088	1.088	1.073	1.055	1.055	1.050	1.048	1.039	1.035	1.031	1.017													
1983								1.327	1.197	1.170	1.140	1.130	1.111	1.118	1.105	1.097	1.081	1.065	1.059	1.054	1.051	1.043	1.043	1.021															
1984								1.363	1.254	1.176	1.159	1.125	1.126	1.117	1.111	1.100	1.078	1.065	1.059	1.054	1.051	1.044	1.038	1.021															
1985							1.429	1.272	1.219	1.158	1.121	1.138	1.138	1.117	1.107	1.089	1.069	1.065	1.063	1.059	1.047	1.044	1.021																
1986							1.459	1.265	1.190	1.180	1.134	1.148	1.152	1.120	1.097	1.072	1.067	1.063	1.060	1.056	1.051	1.023																	
1987					1.452	1.277	1.182	1.212	1.166	1.153	1.163	1.141	1.131	1.102	1.083																								





**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION  
PERMANENT TOTAL DISABILITY  
INCURRED LOSS & ALAE 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	AS OF 12/31/2007	
1977																																		94,712
1978																										89,387	88,619	89,922	91,102	93,005	93,651	94,712		94,712
1979																									96,915	96,677	97,717	98,606	100,634	101,206	102,726		102,726	
1980																									104,607	105,437	106,601	107,785	109,670	110,522	111,891		111,891	
1981																								116,418	116,774	118,600	120,133	122,577	123,630	125,473		125,473		
1982																								125,375	126,873	127,898	129,228	131,960	132,907	134,520		134,520		
1983																								134,863	135,934	137,326	139,665	142,079	142,657	144,365		144,365		
1984																								143,033	144,526	145,941	149,001	153,570	154,255	157,270		157,270		
1985																								147,777	148,407	150,318	152,797	155,799	156,041	159,189		159,189		
1986																								156,136	159,214	161,359	164,800	167,765	169,751	172,922		172,922		
1987																								155,080	158,303	160,053	162,068	167,026	168,568	172,239		172,239		
1988																								156,526	159,183	161,494	164,155	169,211	170,320	174,116		174,116		
1989																								166,173	170,851	173,182	175,188	179,699	179,685	183,634		183,634		
1990																								167,701	167,605	170,978	172,115	179,270	180,903	186,202		186,202		
1991																								166,173	170,851	173,182	175,188	179,699	179,685	183,634		183,634		
1992																								161,611	164,028	162,989	164,691	171,464	173,641	178,791		178,791		
1993																								161,611	164,028	162,989	164,691	171,464	173,641	178,791		178,791		
1994																								158,028	161,715	163,138	166,491	173,487	176,038	182,367		182,367		
1995																								161,682	169,485	165,860	169,709	177,224	177,320	183,906		183,906		
1996																								161,611	164,028	162,989	164,691	171,464	173,641	178,791		178,791		
1997																								161,611	164,028	162,989	164,691	171,464	173,641	178,791		178,791		
1998																								170,536	173,502	173,854	177,491	182,185	183,265	188,100		188,100		
1999																								167,701	167,605	170,978	172,115	179,270	180,903	186,202		186,202		
2000																								170,536	173,502	173,854	177,491	182,185	183,265	188,100		188,100		
2001																								167,701	167,605	170,978	172,115	179,270	180,903	186,202		186,202		
2002																								166,173	170,851	173,182	175,188	179,699	179,685	183,634		183,634		
2003																								161,611	164,028	162,989	164,691	171,464	173,641	178,791		178,791		
2004																								161,611	164,028	162,989	164,691	171,464	173,641	178,791		178,791		
2005																								161,611	164,028	162,989	164,691	171,464	173,641	178,791		178,791		
2006																								161,611	164,028	162,989	164,691	171,464	173,641	178,791		178,791		
2007																								161,611	164,028	162,989	164,691	171,464	173,641	178,791		178,791		





**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

**PERMANENT TOTAL DISABILITY**

**INCREMENTAL PAID LOSS & ALAE SEVERITY (PAID LOSS & ALAE / 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	ULTIMATE CLAIMS					
1977															21,736	3,944	3,985	3,934	4,233	4,040	3,889	3,693	3,467	3,275	3,029	2,894	2,813	2,803	2,652	2,424	2,300	1,770					
1978														21,442	4,471	4,345	4,566	4,528	4,582	4,346	4,024	3,960	3,628	3,545	3,300	3,074	3,091	2,919	2,676	2,510		1,786					
1979													19,172	5,038	4,987	4,977	5,256	5,124	4,767	4,620	4,304	4,042	3,866	3,717	3,539	3,716	3,378	2,968	2,829			1,818					
1980												18,130	5,189	5,381	5,369	5,658	5,829	5,595	5,244	4,979	4,761	4,792	4,417	4,274	4,205	3,991	3,452	3,338				1,658					
1981											15,760																							1,463			
1982										13,965	5,741	5,902	6,198	6,702	6,814	6,781	6,226	6,136	5,774	5,738	5,396	5,318	4,931	5,017	4,446	4,129							1,407				
1983								9,960	5,528	5,455	6,348	6,919	7,695	7,059	7,066	6,899	6,444	6,297	5,985	5,770	5,610	5,682	5,267	5,031									1,319				
1984								7,949	5,029	5,840	6,244	7,457	7,577	7,468	7,100	7,138	6,726	6,687	6,487	6,090	6,190	5,900	5,303	5,027										1,397			
1985						2,727	2,969	3,662	4,534	6,346	7,359	7,585	7,323	7,587	7,396	7,168	7,083	7,110	6,881	6,974	6,469	6,233	5,805											1,490			
1986						1,826	2,647	3,438	5,697	7,328	7,302	7,332	7,349	7,295	7,384	7,165	7,200	7,022	7,262	6,797	6,569														1,349		
1987					399	1,094	1,853	2,881	5,596	6,872	7,703	7,424	7,756	7,655	7,706	7,677	7,567	7,912	7,914	7,235	7,156														1,266		
1988					292	853	1,615	3,730	5,796	6,666	6,935	7,712	7,579	7,729	7,810	7,555	7,902	7,871	7,521	7,449															1,235		
1989			10	154	457	1,254	3,112	5,140	6,001	6,377	7,168	7,323	7,328	7,645	7,695	8,164	8,225	7,572	7,519																1,231		
1990			22	159	492	1,873	3,497	5,226	5,833	6,089	6,933	6,823	6,807	7,039	7,226	7,488	7,213	7,179																	1,013		
1991			1	89	878	2,578	3,994	4,689	5,604	6,230	6,691	6,819	7,385	7,390	7,823	7,785	7,545																		871		
1992			7	213	1,118	2,410	3,736	4,930	5,380	6,124	6,407	7,016	7,477	7,635	7,294	7,610																			780		
1993			0	21	1,007	2,313	3,421	4,638	5,072	5,791	6,374	6,791	7,576	7,490	7,416																				808		
1994			48	251	1,317	2,754	3,458	4,500	5,048	5,908	6,924	7,506	7,482	7,540																					763		
1995			1	78	440	1,257	2,380	3,378	4,483	4,995	5,914	6,661	6,723	7,144																					749		
1996			85	353	1,495	2,627	3,627	4,666	5,499	6,594	7,140	7,335																								778	
1997			108	425	1,579	2,393	3,607	5,209	5,837	6,425	6,818																									881	
1998			49	461	1,264	2,121	3,372	4,953	5,520	6,539																										871	
1999			35	418	1,425	2,776	4,146	5,262	6,131																											1,002	
2000			9	136	565	1,568	2,836	4,078	5,054																											907	
2001			161	499	1,452	2,501	3,827																													884	
2002			49	533	1,884	2,759																														850	
2003			4	104	641	1,479																														845	
2004			20	132	507																															817	
2005				164																																830	
2006																																				823	
2007																																					35,724

**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-Ult				
1977															0.181	1.010	0.987	1.076	0.955	0.963	0.950	0.939	0.944	0.925	0.956	0.972	0.997	0.946	0.914	0.949					
1978														0.263	0.209	0.972	1.051	0.992	1.012	0.948	0.926	0.984	0.916	0.977	0.931	1.006	0.944	0.917	0.938						
1979														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							
1980												0.286	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								
1981											0.355	1.026	1.053	1.054	1.001	0.979	0.936	0.964	0.940	0.971	0.946	0.968	0.965	0.978	0.886	0.937									
1982										0.411	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										
1983									0.555	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											
1984								0.633	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												
1985						0.819	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														
1986						1.089	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														
1987						1.394	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														
1988						2.740	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														
1989						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														
1990						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															
1991						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															
1992						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																
1993						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																	
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																	
1995																																			

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

SECTION 1  
EXHIBIT 3  
SHEET 37

INDEX METHOD - INCREMENTAL PAID LOSS & ALAE 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	AS OF 12/31/2007			
1977															171.529	31.128	31.448	31.047	33.402	31.884	30.692	29.143	27.362	25.841	23.901	22.842	22.198	22.121	20.926	19.126	18.150	8.549			
1978														156.626	32.662	31.740	33.355	33.073	33.467	31.743	29.390	28.929	26.502	25.894	24.108	22.457	22.580	21.319	19.550	18.337	8.734	8.734			
1979														127.626	33.535	33.199	33.133	34.988	34.110	31.734	30.757	28.654	26.906	25.735	24.744	23.559	24.740	22.488	19.761	18.835	9.132	9.132			
1980													112.507	32.198	33.389	33.320	35.110	36.173	34.718	32.540	30.899	29.543	29.738	27.409	26.521	26.093	24.766	21.422	20.713	9.961	9.961				
1981															90.918	32.253	33.084	34.831	36.702	36.734	35.978	33.661	32.439	30.496	29.615	28.022	27.128	26.189	25.625	22.693	21.263	10.097	10.097		
1982													75.442	31.015	31.886	33.482	36.205	36.809	36.631	33.633	33.150	31.193	31.000	29.148	28.731	26.637	27.102	24.019	22.308	10.691	10.691				
1983																																			
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1993																																			
1994	0.000																																		
1995																																			
1996	0.003																																		
1997																																			
1998																																			
1999																																			
2000																																			
2001	0.024																																		
2002																																			
2003																																			
2004	0.009																																		
2005	0.049																																		
2006																																			
2007																																			
2 Yr Avg	0.017	0.353	1.414	4.264	6.848	10.577	14.210	16.594	19.193	21.536	22.508	24.271	25.704	25.913	27.954	27.743	28.745	30.329	30.666	30.102	29.102	27.983	26.431	25.650	24.825	22.501	21.343	20.237	19.193	18.731	18.150	18.150			
3 Yr Avg	0.012	0.321	1.399	4.121	7.127	10.919	14.268	16.936	19.718	21.594	23.451	24.933	26.252	26.871	28.227	29.323	29.965	31.401	31.082	30.611	29.636	28.227	27.271	26.134	25.092	23.256	21.724	20.598	19.770	18.731	18.150	18.150			
10 Yr Avg	0.009	0.272	1.338	4.229	7.587	11.279	15.402	18.134	21.188	24.132	26.247	28.016	29.297	30.606	31.655	32.212	32.137	32.198	31.554	30.538	29.479	28.473	26.954	25.949	24.705	23.301	21.990	20.978	19.770	18.731	18.150	18.150			
Selected	0.012	0.321	1.399	4.121	7.127	10.919	14.268	16.936	19.718	21.594	23.451	24.933	26.252	26.871	28.227	29.323	29.965	31.401	31.082	30.611	29.636	28.227	27.271	26.134	25.092	23.256	21.724	20.598	19.770	18.731	18.150	18.150			
Cumulative	637.121	637.108	636.787	635.388	631.267	624.140	613.221	598.953	582.017	562.299	540.704	517.253	492.320	466.069	439.198	410.970	381.647	351.683	320.282	289.200	258.589	228.953	200.726	173.455	147.321	122.229	98.974	77.249	56.652	36.881	18.150	0.000			

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 3  
SHEET 38

**PERMANENT TOTAL DISABILITY**

**UNPAID LOSS ESTIMATE FOR ACCIDENT YEARS 1976 AND PRIOR**

10 times 3 Year Average Annual Payments	195,046	(1)
15 times 3 Year Average Annual Payments	292,569	(2)
Incremental Development Method	221,440	(3)
05 to 08 Exponential Curve Fit	167,466	(4)
04 to 08 Exponential Curve Fit	210,524	(5)
03 to 08 Exponential Curve Fit	228,620	(6)
03 to 07 Exponential Curve Fit	248,078	(7)
Selected Unpaid Loss	220,000	(8)

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- (1) 10 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2006 THROUGH 2008 OF 19,505  
(2) 15 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2006 THROUGH 2008 OF 19,505  
(3) SECTION 1, EXHIBIT 3, SHEET 40, COLUMN (8)  
(4) SECTION 1, EXHIBIT 3, SHEET 39, TOTAL OF COLUMN (2)  
(5) SECTION 1, EXHIBIT 3, SHEET 39, TOTAL OF COLUMN (3)  
(6) SECTION 1, EXHIBIT 3, SHEET 39, TOTAL OF COLUMN (4)  
(7) SECTION 1, EXHIBIT 3, SHEET 39, TOTAL OF COLUMN (5)  
(8) SELECTED BY DELOITTE CONSULTING

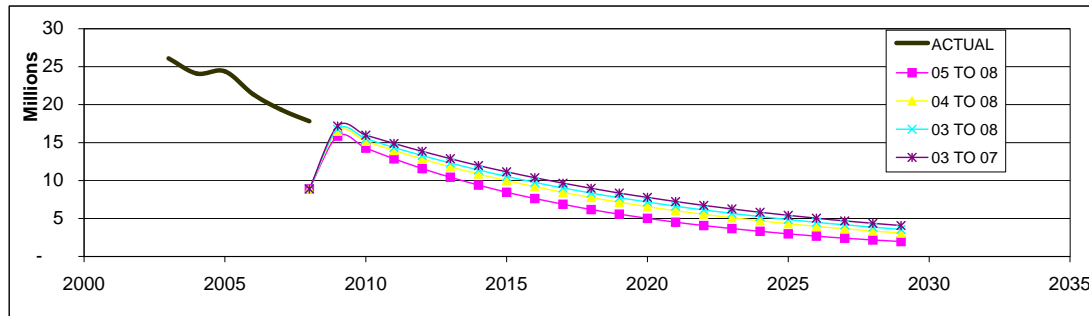
**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 3  
SHEET 39

**PERMANENT TOTAL DISABILITY**

**Exponential Curve Fit of Unpaid Loss**

FY ENDING	ACTUAL PAID LOSS (1)	Incremental Unpaid Loss				FY ENDING	Incremental Unpaid Loss			
		05 TO 08 CURVE FIT (2)	04 TO 08 CURVE FIT (3)	03 TO 08 CURVE FIT (4)	03 TO 07 CURVE FIT (5)		05 TO 08 CURVE FIT (2)	04 TO 08 CURVE FIT (3)	03 TO 08 CURVE FIT (4)	03 TO 07 CURVE FIT (5)
2003	26,108					2030	1,763	2,837	3,302	3,778
2004	24,106					2031	1,588	2,609	3,056	3,515
2005	24,396					2032	1,430	2,399	2,829	3,270
2006	21,381					2033	1,288	2,206	2,618	3,042
2007	19,327					2034	1,160	2,029	2,423	2,831
2008	17,805	8,903	8,903	8,903	8,903	2035	1,045	1,865	2,243	2,634
2009		15,848	16,518	16,770	17,185	2036	941	1,715	2,076	2,450
2010		14,275	15,189	15,521	15,989	2037	848	1,577	1,921	2,280
2011		12,857	13,966	14,365	14,876	2038	764	1,450	1,778	2,121
2012		11,581	12,843	13,296	13,841	2039	688	1,334	1,646	1,974
2013		10,431	11,809	12,306	12,878	2040	620	1,226	1,523	1,836
2014		9,395	10,859	11,389	11,981	2041	558	1,128	1,410	1,708
2015		8,462	9,985	10,541	11,147	2042	503	1,037	1,305	1,589
2016		7,622	9,182	9,756	10,372	2043	453	953	1,207	1,479
2017		6,865	8,443	9,030	9,650	2044	408	877	1,118	1,376
2018		6,184	7,764	8,357	8,978	2045	367	806	1,034	1,280
2019		5,570	7,139	7,735	8,353	2046	331	741	957	1,191
2020		5,017	6,565	7,159	7,772	2047	298	682	886	1,108
2021		4,519	6,036	6,626	7,231	2048	268	627	820	1,031
2022		4,070	5,551	6,133	6,728	2049	242	576	759	959
2023		3,666	5,104	5,676	6,259	2050	218	530	702	892
2024		3,302	4,693	5,253	5,824	2051	196	487	650	830
2025		2,974	4,316	4,862	5,418	2052	177	448	602	773
2026		2,679	3,969	4,500	5,041	2053	159	412	557	719
2027		2,413	3,649	4,165	4,690	2054	143	379	515	669
2028		2,173	3,356	3,855	4,364	2055	129	348	477	622
2029		1,957	3,086	3,568	4,060	2056	116	320	442	579
Total							167,466	210,524	228,620	248,078



(1) ACTUAL PAID LOSSES  
(2) - (5) EXPONENTIAL CURVE FIT BASED ON (1)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 3  
SHEET 40

**PERMANENT TOTAL DISABILITY**

**Incremental Development Method**

AY	6/30/2007 Age	Incremental Decay	Cum Decay Relative to Current Yr Paid	7/1/2006 6/30/2007 Paid	6/30/2007 Unpaid Loss Estimate	6/30/2007 12/31/2007 Paid	12/31/2007 Unpaid Loss Estimate	Implied Cum Unpaid Loss
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1953	54.5	20.417	20.42	34	692	15	677	677
1954	53.5	0.849	18.17	38	696	17	679	1,356
1955	52.5	0.857	16.43	47	767	20	747	2,103
1956	51.5	0.865	15.08	87	1,304	39	1,266	3,369
1957	50.5	0.871	14.00	113	1,575	52	1,523	4,892
1958	49.5	0.876	13.14	95	1,241	39	1,202	6,094
1959	48.5	0.878	12.41	162	2,014	73	1,942	8,035
1960	47.5	0.887	11.89	303	3,602	134	3,468	11,503
1961	46.5	0.892	11.50	286	3,285	132	3,154	14,657
1962	45.5	0.900	11.24	405	4,552	190	4,362	19,018
1963	44.5	0.902	11.04	400	4,413	183	4,230	23,248
1964	43.5	0.913	10.99	426	4,687	194	4,493	27,741
1965	42.5	0.919	11.03	588	6,479	270	6,209	33,950
1966	41.5	0.920	11.06	640	7,085	303	6,782	40,733
1967	40.5	0.924	11.15	632	7,046	289	6,757	47,490
1968	39.5	0.934	11.34	843	9,568	362	9,205	56,695
1969	38.5	0.934	11.53	878	10,123	409	9,714	66,410
1970	37.5	0.931	11.66	839	9,777	397	9,381	75,790
1971	36.5	0.933	11.81	959	11,326	443	10,883	86,673
1972	35.5	0.931	11.93	1,478	17,630	682	16,947	103,620
1973	34.5	0.930	12.02	1,673	20,116	774	19,341	122,961
1974	33.5	0.932	12.13	2,714	32,913	1,258	31,656	154,617
1975	32.5	0.936	12.28	2,478	30,431	1,129	29,303	183,919
1976	31.5	0.935	12.42	3,138	38,988	1,467	37,521	221,440

- 
- (1) AGE @ 6/30/2007
  - (2) FROM SECTION 1, EXHIBIT 3, SHEET 42, COLUMN (8)
  - (3) TOTAL FROM SECTION 1, EXHIBIT 3, SHEET 41
  - (4) PROVIDED BY OLIVER WYMAN
  - (5) = (3) x (4)
  - (6) PROVIDED BY OLIVER WYMAN
  - (7) = (5) - (6)
  - (8) = COLUMN (7) ACCUMULATED



**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

**PERMANENT TOTAL DISABILITY**

**Cumulative Decay Factor Applied to Payments Made in Current Calendar Year to Estimate Unpaid Losses as of 6/30/07 for each Accident Year**

ACCIDENT YEAR																							
1953	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970	1971	1972	1973	1974	1975	1976
20.417	17.325	14.846	12.842	11.182	9.794	8.601	7.625	6.799	6.116	5.517	5.037	4.630	4.260	3.936	3.676	3.432	3.194	2.981	2.776	2.581	2.404	2.249	2.104
	0.849	0.727	0.629	0.548	0.480	0.421	0.373	0.333	0.300	0.270	0.247	0.227	0.209	0.193	0.180	0.168	0.156	0.146	0.136	0.126	0.118	0.110	0.103
		0.857	0.741	0.645	0.565	0.496	0.440	0.392	0.353	0.318	0.291	0.267	0.246	0.227	0.212	0.198	0.184	0.172	0.160	0.149	0.139	0.130	0.121
			0.865	0.753	0.660	0.579	0.514	0.458	0.412	0.372	0.339	0.312	0.287	0.265	0.248	0.231	0.215	0.201	0.187	0.174	0.162	0.151	0.142
				0.871	0.763	0.670	0.594	0.529	0.476	0.430	0.392	0.361	0.332	0.307	0.286	0.267	0.249	0.232	0.216	0.201	0.187	0.175	0.164
					0.876	0.769	0.682	0.608	0.547	0.493	0.450	0.414	0.381	0.352	0.329	0.307	0.286	0.267	0.248	0.231	0.215	0.201	0.188
						0.878	0.779	0.694	0.624	0.563	0.514	0.473	0.435	0.402	0.375	0.350	0.326	0.304	0.283	0.263	0.245	0.230	0.215
							0.887	0.791	0.711	0.641	0.586	0.538	0.495	0.458	0.427	0.399	0.371	0.347	0.323	0.300	0.279	0.261	0.245
								0.892	0.802	0.724	0.661	0.607	0.559	0.516	0.482	0.450	0.419	0.391	0.364	0.338	0.315	0.295	0.276
									0.900	0.811	0.741	0.681	0.627	0.579	0.541	0.505	0.470	0.438	0.408	0.380	0.354	0.331	0.309
										0.902	0.824	0.757	0.697	0.644	0.601	0.561	0.522	0.487	0.454	0.422	0.393	0.368	0.344
											0.913	0.839	0.772	0.713	0.666	0.622	0.579	0.540	0.503	0.468	0.436	0.408	0.381
												0.919	0.846	0.781	0.730	0.681	0.634	0.592	0.551	0.512	0.477	0.446	0.418
													0.920	0.850	0.794	0.741	0.690	0.644	0.599	0.557	0.519	0.486	0.454
														0.924	0.863	0.806	0.750	0.700	0.652	0.606	0.564	0.528	0.494
															0.934	0.872	0.811	0.757	0.705	0.656	0.611	0.571	0.534
																0.934	0.869	0.811	0.755	0.702	0.654	0.612	0.572
																	0.931	0.868	0.809	0.752	0.700	0.655	0.613
																		0.933	0.869	0.808	0.753	0.704	0.659
																			0.931	0.866	0.806	0.754	0.706
																				0.930	0.866	0.810	0.758
																					0.932	0.871	0.815
																						0.936	0.875
																							0.935
20.417	18.173	16.430	15.077	13.999	13.137	12.415	11.892	11.496	11.240	11.043	10.995	11.026	11.065	11.148	11.344	11.526	11.656	11.811	11.930	12.021	12.129	12.282	12.425

**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  
E = D x B  
F = D x C  
J = G x F  
O = K x J  
I = G x E  
N = K x I  
M = K x H  
L = K x G  
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 1961, the decay factor of 0.910 means that the expected payments from 6/30/07-08 are 0.91 times the actual paid losses from 6/30/06-07, similarly, the decay factor of .805 means that the expected payments from 6/30/08-09 are 0.805 times the actual paid losses from 6/30/06-07, 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 6/30/06-07.

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 3  
SHEET 42

**PERMANENT TOTAL DISABILITY**

**Paid Tail Factor Selection**

Age Months (1)	Age Years (2)	Age to Age Development Factors					Selected Tail (7)	Selected Decay (8)	Cumulative Development Factors				
		Fitted Paid (3)	Incram. Data (4)	Weibull Curve (5)	Inverse Power Curve (6)	Inverse Power Curve (6)			Fitted Paid (9)	Incram. Data (10)	Weibull Curve (11)	Inverse Power Curve (12)	Selected Tail (13)
6	0.5	28.345			4.115	49.187	28.345		50,782.943	2,598.299	1,128.273	292,840.525	69,108.071
18	1.5	5.500	5.684	2.359	7.733	5.500	4.665	1,791.612	2,598.299	274.211	5,953.573	2,438.118	
30	2.5	3.450	3.483	1.882	3.696	3.450	2.994	325.748	457.135	116.244	769.878	443.294	
42	3.5	2.200	2.260	1.647	2.476	2.200	1.690	94.420	131.249	61.762	208.273	128.491	
54	4.5	1.830	1.792	1.505	1.941	1.830	1.522	42.918	58.068	37.498	84.124	58.405	
66	5.5	1.600	1.601	1.409	1.657	1.600	1.323	23.452	32.398	24.920	43.345	31.915	
78	6.5	1.436	1.461	1.339	1.487	1.436	1.163	14.658	20.240	17.692	26.163	19.947	
90	7.5	1.355	1.353	1.287	1.377	1.355	1.169	10.207	13.854	13.210	17.596	13.891	
102	8.5	1.285	1.292	1.246	1.301	1.285	1.087	7.533	10.236	10.266	12.781	10.252	
114	9.5	1.234	1.239	1.213	1.247	1.234	1.056	5.863	7.923	8.239	9.823	7.979	
126	10.5	1.200	1.200	1.186	1.206	1.200	1.054	4.751	6.395	6.792	7.879	6.465	
138	11.5	1.167	1.172	1.164	1.175	1.167	1.003	3.959	5.331	5.724	6.532	5.387	
150	12.5	1.145	1.146	1.146	1.151	1.145	1.013	3.392	4.547	4.917	5.558	4.616	
162	13.5	1.130	1.128	1.130	1.131	1.130	1.026	2.962	3.968	4.292	4.830	4.031	
174	14.5	1.116	1.115	1.116	1.116	1.116	1.012	2.621	3.518	3.798	4.268	3.567	
186	15.5	1.105	1.104	1.105	1.103	1.105	1.008	2.348	3.154	3.403	3.826	3.195	
198	16.5	1.095	1.094	1.094	1.092	1.095	0.998	2.125	2.858	3.081	3.470	2.891	
210	17.5	1.086	1.085	1.085	1.083	1.086	0.991	1.940	2.613	2.815	3.178	2.640	
222	18.5	1.076	1.077	1.077	1.075	1.076	0.966	1.787	2.409	2.594	2.936	2.431	
234	19.5	1.070	1.069	1.071	1.068	1.070	0.986	1.660	2.236	2.407	2.732	2.259	
246	20.5	1.063	1.063	1.064	1.062	1.063	0.959	1.551	2.092	2.249	2.558	2.111	
258	21.5	1.056	1.057	1.059	1.057	1.056	0.948	1.459	1.968	2.113	2.408	1.986	
270	22.5	1.053	1.051	1.054	1.053	1.053	1.007	1.382	1.863	1.995	2.278	1.881	
282	23.5	1.050	1.048	1.049	1.049	1.050	0.980	1.312	1.773	1.893	2.164	1.785	
294	24.5	1.045	1.045	1.045	1.045	1.045	0.951	1.250	1.691	1.804	2.063	1.701	
306	25.5	1.042	1.041	1.042	1.042	1.042	0.979	1.196	1.619	1.726	1.974	1.628	
318	26.5	1.039	1.038	1.039	1.039	1.039	0.968	1.148	1.556	1.656	1.894	1.562	
330	27.5	1.036	1.036	1.036	1.037	1.036	0.958	1.104	1.499	1.595	1.823	1.503	
342	28.5	1.033	1.033	1.033	1.034	1.033	0.953	1.066	1.448	1.540	1.758	1.450	
354	29.5	1.032	1.030	1.031	1.032	1.032	0.983	1.032	1.402	1.491	1.700	1.404	
366	30.5		1.029	1.028	1.031	1.029	0.938		1.361	1.446	1.646	1.361	
378	31.5		1.026	1.026	1.029	1.026	0.935		1.323	1.407	1.597	1.323	
390	32.5		1.024	1.024	1.027	1.024	0.936		1.289	1.371	1.553	1.289	
402	33.5		1.022	1.023	1.026	1.022	0.932		1.259	1.338	1.512	1.259	
414	34.5		1.020	1.021	1.024	1.020	0.930		1.232	1.308	1.474	1.232	
426	35.5		1.018	1.020	1.023	1.018	0.931		1.209	1.281	1.438	1.209	
438	36.5		1.017	1.018	1.022	1.017	0.933		1.187	1.257	1.406	1.187	
450	37.5		1.015	1.017	1.021	1.015	0.931		1.168	1.234	1.375	1.168	
462	38.5		1.014	1.016	1.020	1.014	0.934		1.151	1.213	1.347	1.151	
474	39.5		1.013	1.015	1.019	1.013	0.934		1.135	1.194	1.320	1.135	
486	40.5		1.012	1.014	1.018	1.012	0.924		1.120	1.177	1.295	1.120	
498	41.5		1.011	1.013	1.018	1.011	0.920		1.108	1.160	1.272	1.108	
510	42.5		1.010	1.012	1.017	1.010	0.919		1.096	1.145	1.250	1.096	
522	43.5		1.009	1.011	1.016	1.009	0.913		1.085	1.132	1.229	1.085	
534	44.5		1.008	1.011	1.016	1.008	0.902		1.076	1.119	1.210	1.076	
546	45.5		1.007	1.010	1.015	1.007	0.900		1.068	1.107	1.191	1.068	
558	46.5		1.006	1.009	1.014	1.006	0.892		1.060	1.096	1.174	1.060	
570	47.5		1.005	1.009	1.014	1.005	0.887		1.054	1.086	1.157	1.054	
582	48.5		1.005	1.008	1.013	1.005	0.878		1.048	1.076	1.141	1.048	
594	49.5		1.004	1.008	1.013	1.004	0.876		1.043	1.067	1.126	1.043	
606	50.5		1.004	1.007	1.012	1.004	0.871		1.039	1.059	1.112	1.039	
618	51.5		1.003	1.007	1.012	1.003	0.865		1.035	1.051	1.099	1.035	
630	52.5		1.003	1.007	1.012	1.003	0.857		1.032	1.044	1.086	1.032	
642	53.5		1.002	1.006	1.011	1.002	0.849		1.029	1.037	1.073	1.029	
654	54.5		1.003	1.006	1.011	1.003	1.142		1.027	1.031	1.061	1.027	
Tail	Tail		1.024	1.025	1.050	1.024	9.531		1.024	1.025	1.050	1.024	

54.5 tail decay 10.886 (14)  
20.417 (15)

- |     |  |      |   |
|-----|--|------|---|
| (1) | AGE IN MONTHS                              | (9)  | COLUMN (3) MULTIPLICATIVELY ACCUMULATED |
| (2) | AGE IN YEARS                               | (10) | COLUMN (4) MULTIPLICATIVELY ACCUMULATED |
| (3) | SECTION 1, EXHIBIT 3, SHEET 21             | (11) | COLUMN (5) MULTIPLICATIVELY ACCUMULATED |
| (4) | SECTION 1, EXHIBIT 3, SHEET 44, COLUMN (5) | (12) | COLUMN (6) MULTIPLICATIVELY ACCUMULATED |
| (5) | SECTION 1, EXHIBIT 3, SHEET 43             | (13) | COLUMN (7) MULTIPLICATIVELY ACCUMULATED |
| (6) | SECTION 1, EXHIBIT 3, SHEET 43             | (14) | [COLUMN (8) @ 54.5] X [COLUMN (8) TAIL] |
| (7) | SELECTED BY DELOITTE CONSULTING            | (15) | COLUMN (8) TAIL + (14)                  |
| (8) | = [(3) - 1.0] x (7) / [(7) - 1.0]          |      |   |

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 3  
SHEET 43

**PERMANENT TOTAL DISABILITY**

FITTING PAID LOSS DEVELOPMENT FACTORS

Fitting for Periods:  
Cut-off

56-to-Ult:	56
From:	12
To:	30
Cut-off:	60

Summary of Curve Fitting

Method	Tail	R <sup>2</sup>
Weibull	1.025	0.99901
Inverse Power	1.050	0.997

		Weibull Curve Fitting							Inverse Power Curve Fitting				
		Slope= 0.622 Intercept= -2.393							Slope= -1.791 Intercept= 7.085				
PERIOD	AGE	ATA	X	Y	Y*	ATA*	ATU*	X	Y	Y*	ATA*	ATU*	
1	6	28.345	1.792	-3.327	-1.279	4.115	1128.273	1.792	3.309	3.875	49.187	292840.525	
2	18	5.500	2.890	-1.606	-0.595	2.359	274.211	2.890	1.504	1.907	7.733	5953.573	
3	30	3.450	3.401	-1.072	-0.277	1.882	116.244	3.401	0.896	0.992	3.696	769.878	
4	42	2.200	3.738	-0.501	-0.068	1.647	61.762	3.738	0.182	0.389	2.476	208.273	
5	54	1.830	3.989	-0.235	0.088	1.505	37.498	3.989	-0.186	-0.061	1.941	84.124	
6	66	1.600	4.190	-0.019	0.213	1.409	24.920	4.190	-0.511	-0.420	1.657	43.345	
7	78	1.436	4.357	0.176	0.317	1.339	17.692	4.357	-0.830	-0.720	1.487	26.163	
8	90	1.355	4.500	0.292	0.406	1.287	13.210	4.500	-1.036	-0.976	1.377	17.596	
9	102	1.285	4.625	0.410	0.484	1.246	10.266	4.625	-1.256	-1.200	1.301	12.781	
10	114	1.234	4.736	0.508	0.553	1.213	8.239	4.736	-1.452	-1.400	1.247	9.823	
11	126	1.200	4.836	0.583	0.615	1.186	6.792	4.836	-1.609	-1.579	1.206	7.879	
12	138	1.167	4.927	0.664	0.672	1.164	5.724	4.927	-1.789	-1.742	1.175	6.532	
13	150	1.145	5.011	0.726	0.724	1.146	4.917	5.011	-1.931	-1.891	1.151	5.558	
14	162	1.130	5.088	0.771	0.772	1.130	4.292	5.088	-2.040	-2.029	1.131	4.830	
15	174	1.116	5.159	0.815	0.816	1.116	3.798	5.159	-2.150	-2.157	1.116	4.268	
16	186	1.105	5.226	0.855	0.858	1.105	3.403	5.226	-2.252	-2.277	1.103	3.826	
17	198	1.095	5.288	0.894	0.897	1.094	3.081	5.288	-2.354	-2.389	1.092	3.470	
18	210	1.086	5.347	0.931	0.933	1.085	2.815	5.347	-2.453	-2.494	1.083	3.178	
19	222	1.076	5.403	0.973	0.968	1.077	2.594	5.403	-2.571	-2.594	1.075	2.936	
20	234	1.070	5.455	1.003	1.001	1.071	2.407	5.455	-2.658	-2.688	1.068	2.732	
21	246	1.063	5.505	1.040	1.032	1.064	2.249	5.505	-2.768	-2.777	1.062	2.558	
22	258	1.056	5.553	1.077	1.061	1.059	2.113	5.553	-2.882	-2.863	1.057	2.408	
23	270	1.053	5.598	1.092	1.090	1.054	1.995	5.598	-2.930	-2.944	1.053	2.278	
24	282	1.050	5.642	1.115	1.117	1.049	1.893	5.642	-3.002	-3.022	1.049	2.164	
25	294	1.045	5.684	1.146	1.143	1.045	1.804	5.684	-3.101	-3.097	1.045	2.063	
26	306	1.042	5.724	1.165	1.167	1.042	1.726	5.724	-3.166	-3.168	1.042	1.974	
27	318	1.039	5.762	1.187	1.191	1.039	1.656	5.762	-3.240	-3.237	1.039	1.894	
28	330	1.036	5.799	1.211	1.214	1.036	1.595	5.799	-3.321	-3.304	1.037	1.823	
29	342	1.033	5.835	1.235	1.237	1.033	1.540	5.835	-3.405	-3.368	1.034	1.758	
30	354	1.032	5.869	1.249	1.258	1.031	1.491	5.869	-3.455	-3.429	1.032	1.700	
31	366		5.903		1.279	1.028	1.446	5.903		-3.489	1.031	1.646	
32	378		5.935		1.299	1.026	1.407	5.935		-3.547	1.029	1.597	
33	390		5.966		1.318	1.024	1.371	5.966		-3.603	1.027	1.553	
34	402		5.996		1.337	1.023	1.338	5.996		-3.657	1.026	1.512	
35	414		6.026		1.356	1.021	1.308	6.026		-3.710	1.024	1.474	
36	426		6.054		1.373	1.020	1.281	6.054		-3.761	1.023	1.438	
37	438		6.082		1.391	1.018	1.257	6.082		-3.811	1.022	1.406	
38	450		6.109		1.407	1.017	1.234	6.109		-3.859	1.021	1.375	
39	462		6.136		1.424	1.016	1.213	6.136		-3.906	1.020	1.347	
40	474		6.161		1.440	1.015	1.194	6.161		-3.952	1.019	1.320	
41	486		6.186		1.455	1.014	1.177	6.186		-3.997	1.018	1.295	
42	498		6.211		1.470	1.013	1.160	6.211		-4.041	1.018	1.272	
43	510		6.234		1.485	1.012	1.145	6.234		-4.083	1.017	1.250	
44	522		6.258		1.500	1.011	1.132	6.258		-4.125	1.016	1.229	
45	534		6.280		1.514	1.011	1.119	6.280		-4.166	1.016	1.210	
46	546		6.303		1.528	1.010	1.107	6.303		-4.206	1.015	1.191	
47	558		6.324		1.541	1.009	1.096	6.324		-4.245	1.014	1.174	
48	570		6.346		1.554	1.009	1.086	6.346		-4.283	1.014	1.157	
49	582		6.366		1.567	1.008	1.076	6.366		-4.320	1.013	1.141	
50	594		6.387		1.580	1.008	1.067	6.387		-4.357	1.013	1.126	
51	606		6.407		1.593	1.007	1.059	6.407		-4.392	1.012	1.112	
52	618		6.426		1.605	1.007	1.051	6.426		-4.428	1.012	1.099	
53	630		6.446		1.617	1.007	1.044	6.446		-4.462	1.012	1.086	
54	642		6.465		1.628	1.006	1.037	6.465		-4.496	1.011	1.073	
55	654		6.483		1.640	1.006	1.031	6.483		-4.529	1.011	1.061	
56	666		6.501		1.651	1.005	1.025	6.501		-4.562	1.010	1.050	
57	678		6.519		1.662	1.005	1.019	6.519		-4.594	1.010	1.039	
58	690		6.537		1.673	1.005	1.014	6.537		-4.625	1.010	1.029	
59	702		6.554		1.684	1.005	1.009	6.554		-4.656	1.010	1.019	
60	714		6.571		1.695	1.004	1.004	6.571		-4.686	1.009	1.009	

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 3  
SHEET 44

**PERMANENT TOTAL DISABILITY**

**Incremental Decay Method**

Age Months	Age Years	(Known) Selected Paid	Incem. Decay Factors	Implied ATU Dev. Factor	Decay Factor Check
(1)	(2)	(3)	(4)	(5)	(6)
6	0.5	28,345	18,956		
18	1.5	5,500	4,855	5.684	
30	2.5	3,450	3,035	3.483	
42	3.5	2,200	1,775	2.260	
54	4.5	1,830	1,453	1.792	
66	5.5	1,600	1,324	1.601	
78	6.5	1,436	1,229	1.461	
90	7.5	1,355	1,164	1,353	
102	8.5	1,285	1,114	1,292	
114	9.5	1,234	1,078	1,239	
126	10.5	1,200	1,052	1,200	
138	11.5	1,167	1,034	1,172	
150	12.5	1,145	1,020	1,146	
162	13.5	1,130	1,010	1,128	
174	14.5	1,116	1,001	1,115	
186	15.5	1,105	0,993	1,104	0.993
198	16.5	1,095	0,986	1,094	0,986
210	17.5	1,086	0,979	1,085	0,979
222	18.5	1,076	0,973	1,077	0,973
234	19.5	1,070	0,969	1,069	0,969
246	20.5	1,063	0,963	1,063	0,963
258	21.5	1,056	0,959	1,057	0,959
270	22.5	1,053	0,955	1,051	0,955
282	23.5	1,050	0,950	1,048	0,950
294	24.5	1,045	0,946	1,045	0,946
306	25.5	1,042	0,942	1,041	0,942
318	26.5	1,039	0,940	1,038	0,940
330	27.5	1,036	0,937	1,035	0,937
342	28.5	1,033	0,937	1,033	0,937
354	29.5	1,032	0,938	1,030	0,938
366	30.5		0,938	1,029	0,938
378	31.5		0,935	1,026	0,935
390	32.5		0,936	1,024	0,936
402	33.5		0,932	1,022	0,932
414	34.5		0,930	1,020	0,930
426	35.5		0,931	1,018	0,931
438	36.5		0,933	1,017	0,933
450	37.5		0,931	1,015	0,931
462	38.5		0,934	1,014	0,934
474	39.5		0,934	1,013	0,934
486	40.5		0,924	1,012	0,924
498	41.5		0,920	1,011	0,920
510	42.5		0,919	1,010	0,919
522	43.5		0,913	1,009	0,913
534	44.5		0,902	1,008	0,902
546	45.5		0,900	1,007	0,900
558	46.5		0,892	1,006	0,892
570	47.5		0,887	1,005	0,887
582	48.5		0,878	1,005	0,878
594	49.5		0,876	1,004	0,876
606	50.5		0,871	1,004	0,871
618	51.5		0,865	1,003	0,865
630	52.5		0,857	1,003	0,857
642	53.5		0,849	1,002	0,849

(1) AGE IN MONTHS  
(2) AGE IN YEARS  
(3) SECTION 1, EXHIBIT 3, SHEET 21  
(4) GEOMETRIC MEAN FROM SECTION 1, EXHIBIT 3, SHEET 45  
(5)  $1.0 + [(3) - 1.0] \times (4) / (3) \text{ PRIOR AGE}$   
(6)  $[(5) - 1.0] \times [(5) \text{ PRIOR AGE}] / [(5) \text{ PRIOR AGE} - 1.0]$





**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 3  
SHEET 46

**PERMANENT TOTAL DISABILITY**

FITTING INCURRED LOSS DEVELOPMENT FACTORS

31-to-Ult:	31
From:	11
To:	30
Cut-Off	60

Summary of Curve Fitting		
Method	Tail	R <sup>2</sup>
Weibull	1.120	0.971
Inverse Power	1.182	0.971
Selected	1.120	

			Weibull Curve Fitting					Inverse Power Curve Fitting				
			Slope= 0.586 Intercept= -1.926					Slope= -2.063 Intercept= 7.670				
PERIOD	AGE	ATA	X	Y	Y*	ATA*	ATU*	X	Y	Y*	ATA*	ATU*
1	6	4.186	1.792	-1.298	-0.876	<b>2.937</b>	66.927	1.792	1.159	3.973	<b>54.146</b>	20288.144
2	18	2.500	2.890	-0.672	-0.232	<b>1.827</b>	22.790	2.890	0.405	1.706	<b>6.508</b>	374.695
3	30	2.400	3.401	-0.618	0.067	<b>1.523</b>	12.474	3.401	0.336	0.652	<b>2.920</b>	57.571
4	42	1.700	3.738	-0.120	0.264	<b>1.373</b>	8.192	3.738	-0.357	-0.042	<b>1.959</b>	19.717
5	54	1.555	3.989	0.030	0.411	<b>1.284</b>	5.964	3.989	-0.589	-0.561	<b>1.571</b>	10.065
6	66	1.380	4.190	0.254	0.529	<b>1.224</b>	4.646	4.190	-0.968	-0.975	<b>1.377</b>	6.407
7	78	1.237	4.357	0.502	0.627	<b>1.182</b>	3.795	4.357	-1.440	-1.319	<b>1.267</b>	4.652
8	90	1.206	4.500	0.570	0.711	<b>1.150</b>	3.211	4.500	-1.581	-1.614	<b>1.199</b>	3.671
9	102	1.160	4.625	0.684	0.784	<b>1.126</b>	2.792	4.625	-1.833	-1.873	<b>1.154</b>	3.061
10	114	1.127	4.736	0.782	0.849	<b>1.107</b>	2.479	4.736	-2.067	-2.102	<b>1.122</b>	2.653
11	126	1.105	4.836	0.854	0.908	<b>1.091</b>	2.240	4.836	-2.250	-2.309	<b>1.099</b>	2.365
12	138	1.076	4.927	0.975	0.961	<b>1.079</b>	2.052	4.927	-2.577	-2.496	<b>1.082</b>	2.151
13	150	1.068	5.011	1.013	1.010	<b>1.069</b>	1.902	5.011	-2.688	-2.668	<b>1.069</b>	1.987
14	162	1.060	5.088	1.055	1.055	<b>1.060</b>	1.780	5.088	-2.813	-2.827	<b>1.059</b>	1.858
15	174	1.054	5.159	1.089	1.097	<b>1.053</b>	1.680	5.159	-2.919	-2.975	<b>1.051</b>	1.754
16	186	1.045	5.226	1.146	1.136	<b>1.046</b>	1.596	5.226	-3.101	-3.112	<b>1.044</b>	1.669
17	198	1.042	5.288	1.167	1.173	<b>1.041</b>	1.525	5.288	-3.170	-3.241	<b>1.039</b>	1.598
18	210	1.037	5.347	1.204	1.207	<b>1.037</b>	1.465	5.347	-3.297	-3.363	<b>1.035</b>	1.538
19	222	1.030	5.403	1.263	1.240	<b>1.033</b>	1.413	5.403	-3.507	-3.477	<b>1.031</b>	1.486
20	234	1.026	5.455	1.302	1.271	<b>1.029</b>	1.368	5.455	-3.650	-3.586	<b>1.028</b>	1.442
21	246	1.023	5.505	1.329	1.300	<b>1.026</b>	1.330	5.505	-3.753	-3.689	<b>1.025</b>	1.403
22	258	1.024	5.553	1.326	1.328	<b>1.024</b>	1.296	5.553	-3.741	-3.787	<b>1.023</b>	1.369
23	270	1.020	5.598	1.371	1.355	<b>1.021</b>	1.266	5.598	-3.918	-3.881	<b>1.021</b>	1.338
24	282	1.017	5.642	1.415	1.380	<b>1.019</b>	1.240	5.642	-4.100	-3.971	<b>1.019</b>	1.311
25	294	1.015	5.684	1.444	1.405	<b>1.017</b>	1.216	5.684	-4.222	-4.057	<b>1.017</b>	1.287
26	306	1.014	5.724	1.452	1.428	<b>1.016</b>	1.196	5.724	-4.259	-4.140	<b>1.016</b>	1.265
27	318	1.016	5.762	1.418	1.451	<b>1.014</b>	1.177	5.762	-4.112	-4.219	<b>1.015</b>	1.245
28	330	1.017	5.799	1.414	1.472	<b>1.013</b>	1.161	5.799	-4.095	-4.295	<b>1.014</b>	1.227
29	342	1.016	5.835	1.418	1.493	<b>1.012</b>	1.146	5.835	-4.113	-4.369	<b>1.013</b>	1.211
30	354	1.010	5.869	1.532	1.513	<b>1.011</b>	1.133	5.869	-4.620	-4.440	<b>1.012</b>	1.196
31	366		5.903		1.533	<b>1.010</b>	1.120	5.903		-4.509	<b>1.011</b>	1.182
32	378		5.935		1.552	<b>1.009</b>	1.110	5.935		-4.576	<b>1.010</b>	1.169
33	390		5.966		1.570	<b>1.008</b>	1.100	5.966		-4.640	<b>1.010</b>	1.157
34	402		5.996		1.588	<b>1.008</b>	1.091	5.996		-4.703	<b>1.009</b>	1.146
35	414		6.026		1.605	<b>1.007</b>	1.083	6.026		-4.763	<b>1.009</b>	1.136
36	426		6.054		1.622	<b>1.006</b>	1.075	6.054		-4.822	<b>1.008</b>	1.126
37	438		6.082		1.638	<b>1.006</b>	1.068	6.082		-4.879	<b>1.008</b>	1.117
38	450		6.109		1.654	<b>1.005</b>	1.062	6.109		-4.935	<b>1.007</b>	1.109
39	462		6.136		1.670	<b>1.005</b>	1.056	6.136		-4.990	<b>1.007</b>	1.101
40	474		6.161		1.685	<b>1.005</b>	1.051	6.161		-5.042	<b>1.006</b>	1.093
41	486		6.186		1.699	<b>1.004</b>	1.046	6.186		-5.094	<b>1.006</b>	1.086
42	498		6.211		1.714	<b>1.004</b>	1.042	6.211		-5.144	<b>1.006</b>	1.080
43	510		6.234		1.727	<b>1.004</b>	1.038	6.234		-5.193	<b>1.006</b>	1.073
44	522		6.258		1.741	<b>1.003</b>	1.034	6.258		-5.241	<b>1.005</b>	1.067
45	534		6.280		1.754	<b>1.003</b>	1.031	6.280		-5.288	<b>1.005</b>	1.062
46	546		6.303		1.767	<b>1.003</b>	1.028	6.303		-5.334	<b>1.005</b>	1.056
47	558		6.324		1.780	<b>1.003</b>	1.025	6.324		-5.379	<b>1.005</b>	1.051
48	570		6.346		1.793	<b>1.002</b>	1.022	6.346		-5.423	<b>1.004</b>	1.047
49	582		6.366		1.805	<b>1.002</b>	1.019	6.366		-5.466	<b>1.004</b>	1.042
50	594		6.387		1.817	<b>1.002</b>	1.017	6.387		-5.508	<b>1.004</b>	1.038
51	606		6.407		1.829	<b>1.002</b>	1.015	6.407		-5.549	<b>1.004</b>	1.033
52	618		6.426		1.840	<b>1.002</b>	1.013	6.426		-5.590	<b>1.004</b>	1.029
53	630		6.446		1.851	<b>1.002</b>	1.011	6.446		-5.629	<b>1.004</b>	1.026
54	642		6.465		1.862	<b>1.002</b>	1.009	6.465		-5.668	<b>1.003</b>	1.022
55	654		6.483		1.873	<b>1.001</b>	1.008	6.483		-5.707	<b>1.003</b>	1.018
56	666		6.501		1.884	<b>1.001</b>	1.006	6.501		-5.744	<b>1.003</b>	1.015
57	678		6.519		1.894	<b>1.001</b>	1.005	6.519		-5.781	<b>1.003</b>	1.012
58	690		6.537		1.905	<b>1.001</b>	1.003	6.537		-5.817	<b>1.003</b>	1.009
59	702		6.554		1.915	<b>1.001</b>	1.002	6.554		-5.853	<b>1.003</b>	1.006
60	714		6.571		1.925	<b>1.001</b>	1.001	6.571		-5.888	<b>1.003</b>	1.003

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 4  
SHEET 1

**DEATH  
(000's)**

SUMMARY OF LOSS & ALAE RESERVES

ACCIDENT YEAR	PAYROLL	SEL.ULT. EXPECTED PAID AT @ 6/30/08	SELECTED ULTIMATE LOSS & ALAE	SELECTED NOMINAL UNPAID LOSS & ALAE	DISCOUNT FACTOR AT 5.0%	SELECTED DISCOUNTED UNPAID LOSS & ALAE	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		2,567	70,000	67,433	63.6%	42,919	
1977	23,851,125	47,130	61,801	14,671	63.2%	9,276	0.26
1978	26,143,240	52,548	70,551	18,002	62.8%	11,310	0.27
1979	28,061,666	61,998	85,381	23,384	62.4%	14,594	0.30
1980	28,979,182	50,345	71,111	20,766	61.8%	12,835	0.25
1981	30,141,508	49,473	71,810	22,338	61.2%	13,679	0.24
1982	30,058,966	43,715	65,230	21,514	60.6%	13,028	0.22
1983	30,607,324	51,181	78,660	27,479	59.9%	16,461	0.26
1984	33,121,678	58,176	92,362	34,186	59.3%	20,281	0.28
1985	35,713,654	58,348	95,877	37,529	58.7%	22,043	0.27
1986	38,297,697	45,039	76,866	31,827	58.2%	18,529	0.20
1987	41,065,403	48,993	87,042	38,050	57.7%	21,943	0.21
1988	44,221,964	49,634	91,981	42,347	57.1%	24,171	0.21
1989	47,110,000	43,755	84,817	41,062	56.5%	23,191	0.18
1990	49,659,895	39,724	80,854	41,129	55.9%	22,993	0.16
1991	50,856,501	38,100	81,947	43,847	55.4%	24,304	0.16
1992	52,804,448	34,106	77,724	43,617	54.9%	23,935	0.15
1993	55,132,894	29,034	70,434	41,399	54.3%	22,485	0.13
1994	57,739,505	27,007	70,101	43,094	53.7%	23,158	0.12
1995	60,949,772	20,430	57,006	36,576	53.1%	19,431	0.09
1996	63,664,000	25,452	76,811	51,358	52.5%	26,959	0.12
1997	68,077,000	19,633	64,521	44,889	51.8%	23,273	0.09
1998	71,447,000	20,577	74,642	54,065	51.3%	27,725	0.10
1999	75,244,663	20,695	83,628	62,933	50.7%	31,886	0.11
2000	79,122,396	16,851	79,263	62,412	50.1%	31,238	0.10
2001	80,396,857	15,990	83,918	67,928	49.4%	33,543	0.10
2002	81,621,000	17,473	104,693	87,219	48.7%	42,456	0.13
2003	82,433,234	13,435	99,247	85,812	48.0%	41,230	0.12
2004	84,632,753	11,015	98,377	87,363	47.4%	41,391	0.12
2005	86,785,547	7,534	97,363	89,829	46.8%	42,034	0.11
2006	90,292,513	3,637	96,643	93,006	46.4%	43,174	0.11
2007	92,786,458	1,694	96,267	94,573	45.6%	43,100	0.10
2008	47,785,026	153	50,174	50,021	44.4%	22,208	0.11
TOTAL		1,025,441	2,647,100	1,621,659	52.5%	850,782	
EXLD PRIOR		1,022,874	2,577,100	1,554,226	52.0%	807,863	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 1, EXHIBIT 4, SHEET 4, COL. 2 + SECTION 1, EXHIBIT 4, SHEET 3, COL. 8  
(3) SECTION 1, EXHIBIT 4, SHEET 4, COL. 12; 2008 ADJUSTED TO PARTIAL YEAR  
(4) = (3) - (2)  
(5) SECTION 1, EXHIBIT 4, SHEET 16, COL. 6  
(6) = (4) x (5)  
(7) = [(3) / (1)] x 100



**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 4  
SHEET 2

**DEATH  
(000's)**

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS & ALAE @ 6/30/2008	FISCAL YEAR ENDING															
		2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	> 2023
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
PRIOR	67,433	4,808	4,480	4,149	3,839	3,548	3,276	3,040	2,834	2,648	2,558	2,505	2,475	2,446	2,433	2,303	20,090
1977	14,671	1,038	972	906	839	776	717	662	615	573	535	517	506	500	494	492	4,527
1978	18,002	1,255	1,185	1,110	1,034	958	886	819	756	702	654	611	590	578	571	564	5,730
1979	23,384	1,597	1,518	1,434	1,343	1,251	1,159	1,072	991	915	849	791	740	714	700	691	7,617
1980	20,766	1,290	1,330	1,265	1,194	1,118	1,042	965	893	825	762	707	659	616	595	583	6,920
1981	22,338	1,368	1,303	1,343	1,277	1,206	1,129	1,052	975	902	834	769	714	666	622	601	7,577
1982	21,514	1,223	1,242	1,184	1,220	1,160	1,095	1,026	956	885	819	757	699	649	605	565	7,428
1983	27,479	1,535	1,475	1,498	1,427	1,471	1,399	1,321	1,237	1,153	1,068	988	913	843	782	729	9,639
1984	34,186	1,920	1,803	1,732	1,759	1,676	1,728	1,643	1,551	1,453	1,354	1,254	1,160	1,072	990	919	12,174
1985	37,529	2,042	1,993	1,871	1,798	1,826	1,740	1,793	1,705	1,610	1,508	1,405	1,301	1,204	1,113	1,027	13,591
1986	31,827	1,740	1,637	1,598	1,500	1,442	1,464	1,395	1,438	1,367	1,291	1,209	1,126	1,043	965	892	11,720
1987	38,050	2,009	1,970	1,854	1,809	1,699	1,633	1,658	1,579	1,628	1,548	1,462	1,369	1,276	1,181	1,093	14,282
1988	42,347	2,139	2,123	2,082	1,959	1,912	1,795	1,725	1,752	1,669	1,721	1,636	1,545	1,447	1,348	1,248	16,247
1989	41,062	2,013	1,972	1,957	1,920	1,807	1,763	1,656	1,591	1,615	1,539	1,587	1,508	1,424	1,334	1,243	16,133
1990	41,129	1,986	1,919	1,880	1,866	1,830	1,722	1,681	1,578	1,517	1,540	1,467	1,512	1,438	1,358	1,272	16,564
1991	43,847	2,162	2,013	1,945	1,905	1,891	1,855	1,745	1,703	1,600	1,537	1,561	1,487	1,533	1,457	1,376	18,077
1992	43,617	2,030	2,050	1,909	1,844	1,807	1,794	1,759	1,656	1,616	1,517	1,458	1,480	1,410	1,454	1,382	18,450
1993	41,399	1,873	1,839	1,858	1,730	1,671	1,638	1,625	1,594	1,500	1,464	1,375	1,321	1,341	1,278	1,317	17,972
1994	43,094	1,890	1,864	1,831	1,849	1,722	1,664	1,630	1,618	1,587	1,493	1,457	1,368	1,315	1,335	1,272	19,199
1995	36,576	1,532	1,537	1,516	1,489	1,504	1,400	1,353	1,326	1,316	1,290	1,214	1,185	1,113	1,069	1,086	16,647
1996	51,358	2,075	2,065	2,071	2,043	2,006	2,026	1,887	1,823	1,786	1,773	1,739	1,636	1,597	1,499	1,441	23,893
1997	44,889	1,747	1,743	1,734	1,740	1,716	1,685	1,702	1,585	1,531	1,500	1,489	1,460	1,374	1,341	1,259	21,281
1998	54,065	2,135	2,021	2,016	2,006	2,013	1,985	1,949	1,969	1,834	1,771	1,736	1,723	1,689	1,590	1,551	26,075
1999	62,933	2,359	2,392	2,265	2,259	2,248	2,255	2,224	2,184	2,206	2,054	1,985	1,945	1,930	1,893	1,781	30,953
2000	62,412	2,275	2,254	2,286	2,164	2,159	2,148	2,155	2,125	2,087	2,108	1,963	1,896	1,858	1,844	1,809	31,280
2001	67,928	2,329	2,391	2,370	2,403	2,275	2,269	2,258	2,265	2,234	2,194	2,216	2,063	1,993	1,953	1,938	34,778
2002	87,219	2,844	2,893	2,970	2,943	2,984	2,825	2,818	2,804	2,814	2,774	2,725	2,752	2,563	2,476	2,426	45,607
2003	85,812	2,825	2,706	2,753	2,826	2,800	2,840	2,688	2,682	2,668	2,677	2,640	2,592	2,619	2,439	2,356	45,702
2004	87,363	2,730	2,787	2,669	2,715	2,787	2,762	2,801	2,651	2,645	2,631	2,640	2,603	2,557	2,583	2,405	47,397
2005	89,829	2,862	2,718	2,774	2,657	2,703	2,775	2,749	2,788	2,639	2,633	2,620	2,628	2,592	2,545	2,571	49,577
2006	93,006	3,255	2,859	2,715	2,772	2,654	2,701	2,772	2,747	2,785	2,637	2,630	2,617	2,626	2,589	2,543	52,102
2007	94,573	2,414	3,225	2,833	2,690	2,746	2,630	2,676	2,747	2,722	2,760	2,613	2,607	2,593	2,602	2,566	54,148
2008	50,021	1,839	2,510	3,354	2,946	2,798	2,856	2,735	2,783	2,857	2,831	2,870	2,718	2,711	2,697	2,706	58,983
TOTAL	1,621,659	69,140	68,792	67,732	65,768	64,166	62,655	61,036	59,500	57,887	56,224	54,595	52,902	51,330	49,737	48,010	782,359

(1) SECTION 1, EXHIBIT 4, SHEET 1, COL. 4  
(2) - (17) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 1, EXHIBIT 4, SHEET 21

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 4  
SHEET 3

**DEATH  
(000's)**

ESTIMATED PAYMENTS FROM 1/1/2008 TO 6/30/2008

ACCIDENT YEAR	SELECTED	PAID	AGE @ 12/31/2007	AGE @ 6/30/2008	LDF @ 12/31/2007	LDF @ 6/30/2008	EXPECTED PERCENT	1/1/08 TO 6/30/08
	ULTIMATE LOSS & ALAE	LOSS & ALAE @ 12/31/07						EXPECTED PAYMENTS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR	70,000	0	384	390	1.297	1.283	3.7%	2,567
1977	61,801	46,581	372	378	1.327	1.311	3.6%	550
1978	70,551	51,888	360	366	1.360	1.343	3.5%	660
1979	85,381	61,223	348	354	1.395	1.377	3.2%	775
1980	71,111	49,668	336	342	1.432	1.412	3.2%	677
1981	71,810	48,799	324	330	1.472	1.452	2.9%	673
1982	65,230	43,079	312	318	1.514	1.492	2.9%	637
1983	78,660	50,364	300	306	1.562	1.537	2.9%	818
1984	92,362	57,193	288	294	1.615	1.588	2.8%	984
1985	95,877	57,263	276	282	1.674	1.643	2.8%	1,085
1986	76,866	44,152	264	270	1.741	1.707	2.7%	887
1987	87,042	47,981	252	258	1.814	1.777	2.6%	1,012
1988	91,981	48,542	240	246	1.895	1.853	2.5%	1,091
1989	84,817	42,714	228	234	1.986	1.938	2.5%	1,042
1990	80,854	38,658	216	222	2.092	2.035	2.5%	1,067
1991	81,947	37,030	204	210	2.213	2.151	2.4%	1,070
1992	77,724	33,073	192	198	2.350	2.279	2.3%	1,033
1993	70,434	28,085	180	186	2.508	2.426	2.2%	950
1994	70,101	26,065	168	174	2.690	2.596	2.1%	942
1995	57,006	19,660	156	162	2.900	2.790	2.1%	770
1996	76,811	24,412	144	150	3.146	3.018	2.0%	1,040
1997	64,521	18,710	132	138	3.449	3.286	2.0%	923
1998	74,642	19,524	120	126	3.823	3.627	1.9%	1,053
1999	83,628	19,505	108	114	4.288	4.041	1.9%	1,190
2000	79,263	15,743	96	102	4.875	4.566	1.7%	1,108
2001	83,918	14,845	84	90	5.630	5.228	1.7%	1,145
2002	104,693	15,989	72	78	6.677	6.097	1.7%	1,485
2003	99,247	12,051	60	66	8.224	7.378	1.6%	1,384
2004	98,377	9,617	48	54	10.708	9.289	1.6%	1,397
2005	97,363	6,008	36	42	15.965	12.772	1.7%	1,526
2006	96,643	2,354	24	30	31.556	22.287	1.4%	1,283
2007	96,267	573	12	18	121.408	50.369	1.2%	1,121
2008	100,349		0	6		656.362	0.2%	153
TOTAL	2,697,274	991,345						34,096
EXLD PRIOR	2,627,274	991,345						31,530

(1) SECTION 1, EXHIBIT 4, SHEET 4, COL. 12  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) AGE OF ACCIDENT YEAR AT 12/31/2007  
(4) AGE OF ACCIDENT YEAR AT 6/30/2008

(5) BASED ON SECTION 1, EXHIBIT 4, SHEET 21 AGE OF (5)  
(6) BASED ON SECTION 1, EXHIBIT 4, SHEET 21 AGE OF (6)  
(7)  $= [1 / (6) - 1 / (5)] / [1 - 1 / (5)]$   
(8)  $= [(1) - (2)] \times (7)$

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 4  
SHEET 4

**DEATH  
(000's)**

SELECTION OF ULTIMATE LOSS & ALAE

ACCIDENT YEAR	PAYROLL	PAID	INCURRED	INDICATED ULTIMATE LOSS & ALAE								SELECTED ULTIMATE LOSS & ALAE	SELECTED ULTIMATE LOSS RATE
		LOSS & ALAE	LOSS & ALAE	LOSS DEVELOPMENT		BORNHJETTER-FERGUSON		PAID CUM.	PAID INCR.	INCR. INDEX	PAID INCR.		
		@ 12/31/07	@ 12/31/07	PAID	INCURRED	PAID	INCURRED	FREQ/SEV AY DEV.	FREQ/SEV AY DEV.	PAYMENT METHOD	TRENDED FREQ/SEV		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
PRIOR												70,000	
1977	23,851,125	46,581	59,983	61,801	63,582	61,801	63,481	62,539	61,788	61,788		61,801	0.259
1978	26,143,240	51,888	66,388	70,551	70,722	70,551	70,711	70,551	70,352	69,761		70,551	0.270
1979	28,061,666	61,223	78,745	85,381	84,723	85,381	84,770	85,383	84,800	84,086		85,381	0.304
1980	28,979,182	49,668	65,265	71,111	70,922	71,111	70,937	71,118	70,208	70,453		71,111	0.245
1981	30,141,508	48,799	64,523	71,810	70,817	71,810	70,905	71,823	70,724	71,485		71,810	0.238
1982	30,058,966	43,079	58,069	65,230	64,529	65,230	64,599	65,213	64,214	65,626		65,230	0.217
1983	30,607,324	50,364	73,542	78,660	82,949	78,660	82,463	78,514	79,506	77,692		78,660	0.257
1984	33,121,678	57,193	85,149	92,362	97,482	92,362	96,834	92,053	92,358	92,033		92,362	0.279
1985	35,713,654	57,263	83,781	95,877	97,355	95,877	97,149	95,528	93,914	97,569		95,877	0.268
1986	38,297,697	44,152	66,154	76,866	78,025	76,866	77,848	76,579	74,344	84,577		76,866	0.201
1987	41,065,403	47,981	74,358	87,042	89,016	87,042	88,691	86,720	85,820	95,347		87,042	0.212
1988	44,221,964	48,542	78,866	91,981	96,063	91,981	95,332	91,616	89,676	103,049		91,981	0.208
1989	47,110,000	42,714	74,216	84,817	92,207	84,817	90,765	84,453	84,931	100,966		84,817	0.180
1990	49,659,895	38,658	66,923	80,854	84,808	80,854	83,974	80,498	78,173	100,551		80,854	0.163
1991	50,856,501	37,030	66,243	81,947	86,854	81,947	85,690	81,601	80,768	98,807		81,947	0.161
1992	52,804,448	33,073	62,537	77,724	86,095	77,724	83,804	77,455	76,401	97,162		77,724	0.147
1993	55,132,894	28,085	53,968	70,434	78,013	69,521	75,209	70,225	70,621	94,605		70,434	0.128
1994	57,739,505	26,065	51,050	70,101	77,485	71,403	75,673	69,918	68,077	95,558		70,101	0.121
1995	60,949,772	19,660	41,181	57,006	65,630	61,586	65,022	56,906	54,559	87,517		57,006	0.094
1996	63,664,000	24,412	54,080	76,811	90,497	70,014	80,980	76,707	73,920	92,694		76,811	0.121
1997	68,077,000	18,710	42,542	64,521	74,749	69,463	73,341	64,407	62,806	85,559		64,521	0.095
1998	71,447,000	19,524	47,438	74,642	87,519	74,921	81,795	74,486	73,797	90,645		74,642	0.104
1999	75,244,663	19,505	50,787	83,628	98,382	80,085	89,009	83,467	81,835	97,896		83,628	0.111
2000	79,122,396	15,743	43,500	76,746	88,481	81,780	85,735	76,535	71,644	99,471		79,263	0.100
2001	80,396,857	14,845	45,525	83,570	97,228	84,266	90,415	83,634	79,336	93,570		83,918	0.104
2002	81,621,000	15,989	54,911	106,753	123,139	102,632	111,375	107,530	103,122	97,783		104,693	0.128
2003	82,433,234	12,051	48,677	99,101	114,618	99,393	105,882	100,305	94,121	91,675		99,247	0.120
2004	84,632,753	9,617	47,526	102,985	120,167	98,377	106,708	105,264	88,888	88,745		98,377	0.116
2005	86,785,547	6,008	40,749	95,910	118,017	97,363	104,558	100,227	86,090	82,791		97,363	0.112
2006	90,292,513	2,354	24,954	74,271	86,728	96,643	94,312	76,918	69,785	78,853		96,643	0.107
2007	92,786,458	573	19,423	69,577	117,080	96,267	99,905	71,733	62,457	78,365		96,267	0.104
2008	95,570,052					100,349	100,349			88,719		100,349	0.105
TOTAL		991,345	1,791,050	2,480,069	2,753,884	2,628,076	2,748,221	2,489,905	2,399,033	2,815,398		2,697,274	
EXLD PRIOR		991,345	1,791,050	2,480,069	2,753,884	2,628,076	2,748,221	2,489,905	2,399,033	2,815,398		2,627,274	
EXLD PRIOR & 2008		991,345	1,791,050	2,480,069	2,753,884	2,527,727	2,647,872	2,489,905	2,399,033	2,726,679		2,526,926	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) BASED ON DATA FROM OLIVER WYMAN & BWC  
(4) SECTION 1, EXHIBIT 4, SHEET 5, COL. 4  
(5) SECTION 1, EXHIBIT 4, SHEET 6, COL. 4  
(6) SECTION 1, EXHIBIT 4, SHEET 7, COL. 8

(7) SECTION 1, EXHIBIT 4, SHEET 8, COL. 8  
(8) SECTION 1, EXHIBIT 4, SHEET 9, COL. 8  
(9) SECTION 1, EXHIBIT 4, SHEET 10  
(10) SECTION 1, EXHIBIT 4, SHEET 13, COL. 10  
(11) N/A  
(12) SELECTED BY DELOITTE CONSULTING

(13) (12) / (1) x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 4  
SHEET 5

**DEATH  
(000's)**

PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE (MONTHS)	PAID LOSS & ALAE	PAID LDF	INDICATED ULTIMATE @ 12/31/07	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
		0			
1977	372	46,581	1.327	61,801	0.26
1978	360	51,888	1.360	70,551	0.27
1979	348	61,223	1.395	85,381	0.30
1980	336	49,668	1.432	71,111	0.25
1981	324	48,799	1.472	71,810	0.24
1982	312	43,079	1.514	65,230	0.22
1983	300	50,364	1.562	78,660	0.26
1984	288	57,193	1.615	92,362	0.28
1985	276	57,263	1.674	95,877	0.27
1986	264	44,152	1.741	76,866	0.20
1987	252	47,981	1.814	87,042	0.21
1988	240	48,542	1.895	91,981	0.21
1989	228	42,714	1.986	84,817	0.18
1990	216	38,658	2.092	80,854	0.16
1991	204	37,030	2.213	81,947	0.16
1992	192	33,073	2.350	77,724	0.15
1993	180	28,085	2.508	70,434	0.13
1994	168	26,065	2.690	70,101	0.12
1995	156	19,660	2.900	57,006	0.09
1996	144	24,412	3.146	76,811	0.12
1997	132	18,710	3.449	64,521	0.09
1998	120	19,524	3.823	74,642	0.10
1999	108	19,505	4.288	83,628	0.11
2000	96	15,743	4.875	76,746	0.10
2001	84	14,845	5.630	83,570	0.10
2002	72	15,989	6.677	106,753	0.13
2003	60	12,051	8.224	99,101	0.12
2004	48	9,617	10.708	102,985	0.12
2005	36	6,008	15.965	95,910	0.11
2006	24	2,354	31.556	74,271	0.08
2007	12	573	121.408	69,577	0.07
2008	0				
TOTAL		991,345		2,480,069	

(1) AGE OF ACCIDENT YEAR  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 1, EXHIBIT 4, SHEET 18, COL. 6  
(4) = (2) x (3)  
(5) = (4) / PAYROLL x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 4  
SHEET 6

**DEATH  
(000's)**

INCURRED LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE (MONTHS)	INCURRED LOSS & ALAE	INCURRED LDF	INDICATED ULTIMATE @ 12/31/07	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	372	59,983	1.060	63,582	0.27
1978	360	66,388	1.065	70,722	0.27
1979	348	78,745	1.076	84,723	0.30
1980	336	65,265	1.087	70,922	0.24
1981	324	64,523	1.098	70,817	0.23
1982	312	58,069	1.111	64,529	0.21
1983	300	73,542	1.128	82,949	0.27
1984	288	85,149	1.145	97,482	0.29
1985	276	83,781	1.162	97,355	0.27
1986	264	66,154	1.179	78,025	0.20
1987	252	74,358	1.197	89,016	0.22
1988	240	78,866	1.218	96,063	0.22
1989	228	74,216	1.242	92,207	0.20
1990	216	66,923	1.267	84,808	0.17
1991	204	66,243	1.311	86,854	0.17
1992	192	62,537	1.377	86,095	0.16
1993	180	53,968	1.446	78,013	0.14
1994	168	51,050	1.518	77,485	0.13
1995	156	41,181	1.594	65,630	0.11
1996	144	54,080	1.673	90,497	0.14
1997	132	42,542	1.757	74,749	0.11
1998	120	47,438	1.845	87,519	0.12
1999	108	50,787	1.937	98,382	0.13
2000	96	43,500	2.034	88,481	0.11
2001	84	45,525	2.136	97,228	0.12
2002	72	54,911	2.243	123,139	0.15
2003	60	48,677	2.355	114,618	0.14
2004	48	47,526	2.528	120,167	0.14
2005	36	40,749	2.896	118,017	0.14
2006	24	24,954	3.475	86,728	0.10
2007	12	19,423	6.028	117,080	0.13
2008	0				
TOTAL		1,791,050		2,753,884	

(1) AGE OF ACCIDENT YEAR  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 1, EXHIBIT 4, SHEET 18, COL. 9  
(4) = (2) x (3)  
(5) = (4) / PAYROLL x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 4  
SHEET 7

**DEATH  
(000's)**

PAID BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED		EXPECTED %	EXPECTED	ACTUAL	EXPECTED	INDICATED	INDICATED
		LOSS RATE	DOLLARS	OF PAID LOSS & ALAE	PAID LOSS & ALAE	PAID LOSS & ALAE	UNPAID LOSS & ALAE	ULTIMATE LOSS & ALAE	ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125	0.26	61,801	75.4%	46,581	46,581	15,220	61,801	0.26
1978	26,143,240	0.27	70,551	73.5%	51,888	51,888	18,662	70,551	0.27
1979	28,061,666	0.30	85,381	71.7%	61,223	61,223	24,158	85,381	0.30
1980	28,979,182	0.25	71,111	69.8%	49,668	49,668	21,443	71,111	0.25
1981	30,141,508	0.24	71,810	68.0%	48,799	48,799	23,011	71,810	0.24
1982	30,058,966	0.22	65,230	66.0%	43,079	43,079	22,151	65,230	0.22
1983	30,607,324	0.26	78,660	64.0%	50,364	50,364	28,297	78,660	0.26
1984	33,121,678	0.28	92,362	61.9%	57,193	57,193	35,169	92,362	0.28
1985	35,713,654	0.27	95,877	59.7%	57,263	57,263	38,614	95,877	0.27
1986	38,297,697	0.20	76,866	57.4%	44,152	44,152	32,714	76,866	0.20
1987	41,065,403	0.21	87,042	55.1%	47,981	47,981	39,062	87,042	0.21
1988	44,221,964	0.21	91,981	52.8%	48,542	48,542	43,439	91,981	0.21
1989	47,110,000	0.18	84,817	50.4%	42,714	42,714	42,104	84,817	0.18
1990	49,659,895	0.16	80,854	47.8%	38,658	38,658	42,196	80,854	0.16
1991	50,856,501	0.16	81,947	45.2%	37,030	37,030	44,917	81,947	0.16
1992	52,804,448	0.15	77,724	42.6%	33,073	33,073	44,651	77,724	0.15
1993	55,132,894	0.13	68,916	39.9%	27,480	28,085	41,437	69,521	0.13
1994	57,739,505	0.13	72,174	37.2%	26,836	26,065	45,339	71,403	0.12
1995	60,949,772	0.11	63,997	34.5%	22,071	19,660	41,927	61,586	0.10
1996	63,664,000	0.11	66,847	31.8%	21,246	24,412	45,602	70,014	0.11
1997	68,077,000	0.11	71,481	29.0%	20,728	18,710	50,753	69,463	0.10
1998	71,447,000	0.11	75,019	26.2%	19,623	19,524	55,396	74,921	0.10
1999	75,244,663	0.11	79,007	23.3%	18,427	19,505	60,580	80,085	0.11
2000	79,122,396	0.11	83,079	20.5%	17,042	15,743	66,037	81,780	0.10
2001	80,396,857	0.11	84,417	17.8%	14,995	14,845	69,421	84,266	0.10
2002	81,621,000	0.12	101,906	15.0%	15,263	15,989	86,644	102,632	0.13
2003	82,433,234	0.12	99,433	12.2%	12,091	12,051	87,342	99,393	0.12
2004	84,632,753	0.12	97,903	9.3%	9,143	9,617	88,760	98,377	0.12
2005	86,785,547	0.11	97,460	6.3%	6,105	6,008	91,355	97,363	0.11
2006	90,292,513	0.11	97,375	3.2%	3,086	2,354	94,289	96,643	0.11
2007	92,786,458	0.10	96,489	0.8%	795	573	95,694	96,267	0.10
2008	95,570,052	0.11	100,349	0.0%			100,349	100,349	0.11
TOTAL			2,629,866		993,134	991,345	1,636,731	2,628,076	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 1, EXHIBIT 4, SHEET 17, 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 OLIVER WYMAN & BWC  
(7) = (3) x [1 - (4)]  
(8) = (6) + (7)  
(9) = [(8) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 4  
SHEET 8

**DEATH  
(000's)**

INCURRED BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED		EXPECTED % OF REPORTED LOSS & ALAE	EXPECTED REPORTED LOSS & ALAE	ACTUAL REPORTED LOSS & ALAE	EXPECTED UNREPORTED LOSS & ALAE	INDICATED ULTIMATE LOSS & ALAE	INDICATED ULTIMATE LOSS RATE
		LOSS RATE	DOLLARS						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125	0.259	61,801	94.3%	58,303	59,983	3,498	63,481	0.27
1978	26,143,240	0.270	70,551	93.9%	66,228	66,388	4,323	70,711	0.27
1979	28,061,666	0.304	85,381	92.9%	79,356	78,745	6,025	84,770	0.30
1980	28,979,182	0.245	71,111	92.0%	65,438	65,265	5,673	70,937	0.24
1981	30,141,508	0.238	71,810	91.1%	65,428	64,523	6,383	70,905	0.24
1982	30,058,966	0.217	65,230	90.0%	58,699	58,069	6,530	64,599	0.21
1983	30,607,324	0.257	78,660	88.7%	69,739	73,542	8,921	82,463	0.27
1984	33,121,678	0.279	92,362	87.3%	80,677	85,149	11,685	96,834	0.29
1985	35,713,654	0.268	95,877	86.1%	82,510	83,781	13,367	97,149	0.27
1986	38,297,697	0.201	76,866	84.8%	65,172	66,154	11,694	77,848	0.20
1987	41,065,403	0.212	87,042	83.5%	72,709	74,358	14,333	88,691	0.22
1988	44,221,964	0.208	91,981	82.1%	75,515	78,866	16,466	95,332	0.22
1989	47,110,000	0.180	84,817	80.5%	68,268	74,216	16,549	90,765	0.19
1990	49,659,895	0.163	80,854	78.9%	63,802	66,923	17,052	83,974	0.17
1991	50,856,501	0.161	81,947	76.3%	62,500	66,243	19,447	85,690	0.17
1992	52,804,448	0.147	77,724	72.6%	56,456	62,537	21,268	83,804	0.16
1993	55,132,894	0.125	68,916	69.2%	47,675	53,968	21,241	75,209	0.14
1994	57,739,505	0.125	72,174	65.9%	47,551	51,050	24,623	75,673	0.13
1995	60,949,772	0.105	63,997	62.7%	40,156	41,181	23,841	65,022	0.11
1996	63,664,000	0.105	66,847	59.8%	39,947	54,080	26,900	80,980	0.13
1997	68,077,000	0.105	71,481	56.9%	40,682	42,542	30,799	73,341	0.11
1998	71,447,000	0.105	75,019	54.2%	40,663	47,438	34,357	81,795	0.11
1999	75,244,663	0.105	79,007	51.6%	40,785	50,787	38,222	89,009	0.12
2000	79,122,396	0.105	83,079	49.2%	40,844	43,500	42,234	85,735	0.11
2001	80,396,857	0.105	84,417	46.8%	39,526	45,525	44,891	90,415	0.11
2002	81,621,000	0.125	101,906	44.6%	45,443	54,911	56,464	111,375	0.14
2003	82,433,234	0.121	99,433	42.5%	42,229	48,677	57,205	105,882	0.13
2004	84,632,753	0.116	97,903	39.6%	38,721	47,526	59,182	106,708	0.13
2005	86,785,547	0.112	97,460	34.5%	33,651	40,749	63,809	104,558	0.12
2006	90,292,513	0.108	97,375	28.8%	28,018	24,954	69,357	94,312	0.10
2007	92,786,458	0.104	96,489	16.6%	16,007	19,423	80,481	99,905	0.11
2008	95,570,052	0.105	100,349	0.0%	0		100,349	100,349	0.11
TOTAL			2,629,866		1,672,695	1,791,050	957,171	2,748,221	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 1, EXHIBIT 4, SHEET 17, COL. 14  
(3) = [(1) x (2)] / 100  
(4) = 1 / SECTION 1, EXHIBIT 4, SHEET 6, COL. 3  
(5) = (3) x (4)

(6) BASED ON DATA FROM OLIVER WYMAN & BWC  
(7) = (3) x [1 - (4)]  
(8) = (6) + (7)  
(9) = [(8) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 4  
SHEET 9

**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 & ALAE	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125	40,205	1.000	40,212	1,159	1.342	1,555	62,539	0.26
1978	26,143,240	42,149	1.000	42,157	1,231	1.359	1,674	70,551	0.27
1979	28,061,666	44,202	1.000	44,212	1,385	1.394	1,931	85,383	0.30
1980	28,979,182	38,966	1.000	38,976	1,275	1.431	1,825	71,118	0.25
1981	30,141,508	37,023	1.000	37,034	1,318	1.471	1,939	71,823	0.24
1982	30,058,966	33,790	1.000	33,803	1,275	1.513	1,929	65,213	0.22
1983	30,607,324	34,431	1.000	34,447	1,463	1.558	2,279	78,514	0.26
1984	33,121,678	41,426	1.001	41,449	1,381	1.609	2,221	92,053	0.28
1985	35,713,654	44,878	1.001	44,907	1,276	1.667	2,127	95,528	0.27
1986	38,297,697	45,688	1.001	45,721	966	1.733	1,675	76,579	0.20
1987	41,065,403	48,291	1.001	48,328	994	1.806	1,794	86,720	0.21
1988	44,221,964	51,710	1.001	51,756	939	1.886	1,770	91,616	0.21
1989	47,110,000	53,430	1.001	53,486	799	1.975	1,579	84,453	0.18
1990	49,659,895	52,896	1.001	52,964	731	2.080	1,520	80,498	0.16
1991	50,856,501	48,643	1.002	48,722	761	2.200	1,675	81,601	0.16
1992	52,804,448	47,150	1.002	47,241	701	2.337	1,640	77,455	0.15
1993	55,132,894	46,920	1.002	47,022	599	2.495	1,493	70,225	0.13
1994	57,739,505	45,960	1.003	46,077	567	2.676	1,517	69,918	0.12
1995	60,949,772	43,124	1.003	43,261	456	2.885	1,315	56,906	0.09
1996	63,664,000	39,467	1.004	39,634	619	3.129	1,935	76,707	0.12
1997	68,077,000	36,766	1.006	36,986	509	3.422	1,741	64,407	0.09
1998	71,447,000	36,080	1.009	36,394	541	3.782	2,047	74,486	0.10
1999	75,244,663	37,037	1.013	37,514	527	4.225	2,225	83,467	0.11
2000	79,122,396	37,171	1.021	37,941	424	4.763	2,017	76,535	0.10
2001	80,396,857	32,193	1.037	33,383	461	5.433	2,505	83,634	0.10
2002	81,621,000	30,334	1.066	32,347	527	6.307	3,324	107,530	0.13
2003	82,433,234	27,044	1.109	29,986	446	7.507	3,345	100,305	0.12
2004	84,632,753	24,008	1.169	28,054	401	9.367	3,752	105,264	0.12
2005	86,785,547	20,104	1.286	25,856	299	12.972	3,876	100,227	0.12
2006	90,292,513	14,381	1.587	22,819	164	20.596	3,371	76,918	0.09
2007	92,786,458	7,564	2.716	20,545	76	46.083	3,491	71,733	0.08
2008	95,570,052	-	-	-	-	-	-	-	-
Total		1,183,032		1,223,233				2,489,905	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 1, EXHIBIT 4, SHEET 18, COL. 12  
(4) = (2) x (3)  
(5) SECTION 1, EXHIBIT 4, SHEET 29

(6) SECTION 1, EXHIBIT 4, SHEET 18, 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**

SECTION 1  
EXHIBIT 4  
SHEET 10

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	TAIL	INDICATED ULTIMATE			
1977															22,961	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	15,766	61,788			
1978														25,887	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	1,093	17,951	70,352			
1979													28,067	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	1,373	1,270	21,638	84,800			
1980												20,699	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	1,344	1,282	1,186	1,097	1,015	17,915	70,208		
1981												19,571	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	1,268	1,172	1,085	1,003	18,047	70,724		
1982											16,606	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	1,224	1,150	1,064	984	910	16,385	64,214		
1983										16,712	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	1,779	1,821	1,711	1,582	1,464	1,354	20,287	79,506		
1984										17,132	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	1,960	1,962	2,007	1,886	1,745	1,614	1,493	23,567	92,358	
1985							14,965			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	1,935	1,809	1,811	1,853	1,741	1,611	1,490	1,378	23,964	93,914	
1986							10,299			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	1,507	1,487	1,391	1,392	1,424	1,338	1,238	1,145	1,059	18,970	74,344
1987							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	1,963	1,878	1,854	1,734	1,735	1,776	1,668	1,543	1,427	1,320	21,898	85,820
1988							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	2,056	2,004	1,918	1,893	1,770	1,771	1,813	1,703	1,575	1,457	1,348	22,883	89,676
1989							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	2,176	2,076	2,024	1,936	1,911	1,787	1,788	1,830	1,719	1,591	1,471	1,361	21,672	84,931
1990							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	1,929	1,871	1,784	1,740	1,664	1,643	1,536	1,537	1,573	1,478	1,367	1,265	1,170	19,947	78,173
1991							2,451			2,697	2,217	2,298	2,236	2,107	2,282	2,191	2,402	2,197	2,073	2,126	2,103	2,067	2,005	1,912	1,864	1,783	1,760	1,646	1,647	1,686	1,584	1,465	1,355	1,254	20,609	80,768
1992							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	2,056	2,004	1,918	1,893	1,770	1,771	1,813	1,703	1,575	1,457	1,348	22,883	89,676
1993							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	2,176	2,076	2,024	1,936	1,911	1,787	1,788	1,830	1,719	1,591	1,471	1,361	21,672	84,931
1994							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	1,929	1,871	1,784	1,740	1,664	1,643	1,536	1,537	1,573	1,478	1,367	1,265	1,170	19,947	78,173
1995							2,451			2,697	2,217	2,298	2,236	2,107	2,282	2,191	2,402	2,197	2,073	2,126	2,103	2,067	2,005	1,912	1,864	1,783	1,760	1,646	1,647	1,686	1,584	1,465	1,355	1,254	20,609	80,768
1996							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	2,056	2,004	1,918	1,893	1,770	1,771	1,813	1,703	1,575	1,457	1,348	22,883	89,676
1997							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	2,176	2,076	2,024	1,936	1,911	1,787	1,788	1,830	1,719	1,591	1,471	1,361	21,672	84,931
1998							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	1,929	1,871	1,784	1,740	1,664	1,643	1,536	1,537	1,573	1,478	1,367	1,265	1,170	19,947	78,173
1999							2,451			2,697	2,217	2,298	2,236	2,107	2,282	2,191	2,402	2,197	2,073	2,126	2,103	2,067	2,005	1,912	1,864	1,783	1,760	1,646	1,647	1,686	1,584	1,465	1,355	1,254	20,609	80,768
2000							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	2,056	2,004	1,918	1,893	1,770	1,771	1,813	1,703	1,575	1,457	1,348	22,883	89,676
2001							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	2,176	2,076	2,024	1,936	1,911	1,787	1,788	1,830	1,719	1,591	1,471	1,361	21,672	84,931
2002							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	1,929	1,871	1,784	1,740	1,664	1,643	1,536	1,537	1,573	1,478	1,367	1,265	1,170	19,947	78,173
2003							2,451			2,697	2,217	2,298	2,236	2,107	2,282	2,191	2,402	2,197	2,073	2,126	2,103	2,067	2,005	1,912	1,864	1,783	1,760	1,646	1,647	1,686	1,584	1,465	1,355	1,254	20,609	80,768
2004							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	2,056	2,004	1,918	1,893	1,770	1,771	1,813	1,703	1,575	1,457	1,348	22,883	89,676
2005							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	2,176	2,076	2,024	1,936	1,911	1,787	1,788	1,830	1,719	1,591	1,471	1,361	21,672	84,931
2006							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	1,929	1,871	1,784	1,740	1,664	1,643	1,536	1,537	1,573	1,478	1,367	1,265	1,170	19,947	78,173
2007							2,451			2,697	2,217	2,298	2,236	2,107	2,282	2,191	2,402	2,197	2,073	2,126	2,103	2,067	2,005	1,912	1,864	1,783	1,760	1,646	1,647	1,686	1,584	1,465	1,355	1,254	20,609	80,768

Factors	12.146	1.362	1.308	0.857	0.952	1.017	0.944	1.002	1.035	0.994	1.006	0.949	0.995	0.980	0.992	1.005	0.989	0.983	0.970	0.954	0.975	0.957	0.987	0.935	1.001	1.023	0.940	0.925	0.925	0.925	0.925	1.343	Tail
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Example: AY 2005 Age 54 of 2,593 = 3,026 x 0.857 and AY 2005 Age 66 of 2,469 = 2,593 x 0.952

NOTE: FACTORS ARE FROM SECTION 1, EXHIBIT 4, SHEET 34

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 4  
SHEET 13

**DEATH  
(000's)**

INCREMENTAL INDEX PAYMENT METHOD

ACCIDENT YEAR	PAYROLL	PAID LOSS & ALAE @ 12/31/07	INCREMENTAL PAID LOSS & ALAE PER			AVERAGE WEEKLY BENEFIT	SELECTED ULTIMATE CLAIMS	IMPLIED ULTIMATE LOSS & ALAE	TAIL OF 1.343 DEVELOP.	IMPLIED ULTIMATE INCLD TAIL	IMPLIED ULTIMATE LOSS RATE
			AVG. WEEKLY BENEFIT & ULTIMATE CLAIMS AS OF 12/31/07	FUTURE DEVELOP.	IMPLIED ULTIMATE						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1977	23,851,125	46,022	7.673	-	7.673	149.16	40,212	46,022	15,766	61,788	0.26
1978	26,143,240	51,307	7.568	0.096	7.664	160.82	42,158	51,960	17,801	69,761	0.27
1979	28,061,666	60,518	7.773	0.271	8.045	176.09	44,212	62,630	21,456	84,086	0.30
1980	28,979,182	48,995	6.652	0.473	7.124	188.98	38,977	52,476	17,977	70,453	0.24
1981	30,141,508	48,150	6.389	0.676	7.065	203.49	37,035	53,244	18,241	71,485	0.24
1982	30,058,966	42,496	5.798	0.871	6.669	216.83	33,803	48,880	16,746	65,626	0.22
1983	30,607,324	49,507	6.269	1.059	7.328	229.25	34,447	57,868	19,825	77,692	0.25
1984	33,121,678	56,124	5.640	1.249	6.889	240.08	41,448	68,549	23,484	92,033	0.28
1985	35,713,654	56,322	5.009	1.454	6.464	250.36	44,909	72,672	24,896	97,569	0.27
1986	38,297,697	43,392	3.691	1.667	5.358	257.14	45,721	62,995	21,581	84,577	0.22
1987	41,065,403	47,022	3.665	1.870	5.536	265.45	48,328	71,017	24,329	95,347	0.23
1988	44,221,964	47,486	3.329	2.052	5.381	275.62	51,755	76,754	26,295	103,049	0.23
1989	47,110,000	41,589	2.743	2.217	4.960	283.47	53,486	75,203	25,763	100,966	0.21
1990	49,659,895	37,670	2.408	2.380	4.788	295.33	52,962	74,894	25,657	100,551	0.20
1991	50,856,501	36,027	2.434	2.538	4.973	303.75	48,723	73,595	25,212	98,807	0.19
1992	52,804,448	32,077	2.138	2.686	4.824	317.53	47,242	72,370	24,793	97,162	0.18
1993	55,132,894	27,143	1.772	2.828	4.600	325.79	47,022	70,465	24,140	94,605	0.17
1994	57,739,505	25,241	1.630	2.966	4.595	336.17	46,073	71,175	24,383	95,558	0.17
1995	60,949,772	18,895	1.265	3.099	4.364	345.28	43,264	65,186	22,332	87,517	0.14
1996	63,664,000	23,387	1.650	3.221	4.871	357.55	39,641	69,041	23,652	92,694	0.15
1997	68,077,000	17,855	1.302	3.344	4.646	370.70	37,001	63,727	21,832	85,559	0.13
1998	71,447,000	18,551	1.316	3.474	4.791	386.97	36,420	67,515	23,130	90,645	0.13
1999	75,244,663	18,401	1.219	3.613	4.832	401.90	37,546	72,916	24,980	97,896	0.13
2000	79,122,396	14,647	0.926	3.759	4.685	416.98	37,927	74,089	25,382	99,471	0.13
2001	80,396,857	13,734	0.957	3.901	4.859	429.87	33,368	69,694	23,876	93,570	0.12
2002	81,621,000	14,655	1.020	4.050	5.070	441.62	32,531	72,832	24,951	97,783	0.12
2003	82,433,234	10,496	0.765	4.211	4.976	453.60	30,254	68,282	23,393	91,675	0.11
2004	84,632,753	8,093	0.613	4.396	5.009	468.52	28,165	66,100	22,645	88,745	0.10
2005	86,785,547	4,228	0.340	4.618	4.958	479.52	25,940	61,665	21,126	82,791	0.10
2006	90,292,513	1,481	0.125	4.836	4.962	496.64	23,835	58,733	20,121	78,853	0.09
2007	92,786,458	102	0.009	5.003	5.012	512.74	22,714	58,369	19,996	78,365	0.08
2008	95,570,052	-	-	5.074	5.074	529.25	24,609	66,081	22,638	88,719	0.09
TOTAL		961,612					1,251,725	2,096,998	718,399	2,815,398	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) = (2) / [(6) x (7)] x 1000  
(4) SECTION 1, EXHIBIT 4, SHEET 20, COL. 6  
(5) = (3) + (4)  
(6) FROM OLIVER WYMAN AUDIT REPORT

(7) SECTION 1, EXHIBIT 4, SHEET 14, COL. 14  
(8) = (5) x (6) x (7)  
(9) = [TAIL - 1.0] x (8)  
(10) = (8) + (9)  
(11) = [(10) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 4  
SHEET 14

**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	3.359	80,108,470	40,205	1.000	40,212	16.860%	5.020%				16.86%	40,212	40,212	16.86%
1978	26,143,240	3.155	82,488,455	42,149	1.000	42,158	16.126%	5.111%				16.13%	42,158	42,158	16.13%
1979	28,061,666	2.926	82,100,430	44,202	1.000	44,212	15.755%	5.385%				15.76%	44,212	44,212	15.76%
1980	28,979,182	2.721	78,850,474	38,966	1.000	38,977	13.450%	4.943%				13.45%	38,977	38,977	13.45%
1981	30,141,508	2.507	75,556,755	37,023	1.000	37,035	12.287%	4.902%	-0.8%			12.29%	37,035	37,035	12.29%
1982	30,058,966	2.383	71,639,923	33,790	1.000	33,803	11.245%	4.718%	-2.5%			11.25%	33,803	33,803	11.25%
1983	30,607,324	2.282	69,853,386	34,431	1.000	34,447	11.254%	4.931%	-2.2%			11.25%	34,447	34,447	11.25%
1984	33,121,678	2.175	72,033,207	41,426	1.001	41,448	12.514%	5.754%	3.1%			12.51%	41,448	41,448	12.51%
1985	35,713,654	2.102	75,053,821	44,878	1.001	44,909	12.575%	5.984%	6.2%			12.57%	44,909	44,909	12.57%
1986	38,297,697	2.051	78,532,989	45,688	1.001	45,721	11.938%	5.822%	6.3%			11.94%	45,721	45,721	11.94%
1987	41,065,403	1.984	81,476,751	48,291	1.001	48,328	11.768%	5.931%	3.9%			11.77%	48,328	48,328	11.77%
1988	44,221,964	1.896	83,825,985	51,710	1.001	51,755	11.704%	6.174%	1.3%			11.70%	51,755	51,755	11.70%
1989	47,110,000	1.854	87,342,955	53,430	1.001	53,486	11.353%	6.124%	1.1%			11.35%	53,486	53,486	11.35%
1990	49,659,895	1.785	88,637,626	52,896	1.001	52,962	10.665%	5.975%	0.8%			10.66%	52,962	52,962	10.66%
1991	50,856,501	1.729	87,923,817	48,643	1.002	48,723	9.581%	5.542%	-1.7%			9.58%	48,723	48,723	9.58%
1992	52,804,448	1.644	86,818,395	47,150	1.002	47,242	8.947%	5.441%	-3.5%			8.95%	47,242	47,242	8.95%
1993	55,132,894	1.614	88,969,733	46,920	1.002	47,022	8.529%	5.285%	-3.8%			8.53%	47,022	47,022	8.53%
1994	57,739,505	1.577	91,052,599	45,960	1.002	46,073	7.979%	5.060%	-3.7%	0.550	2.781%	7.98%	46,073	46,073	7.98%
1995	60,949,772	1.532	93,371,544	43,124	1.003	43,264	7.098%	4.634%	-4.2%	0.575	2.667%	7.10%	43,264	43,264	7.10%
1996	63,664,000	1.480	94,229,052	39,467	1.004	39,641	6.227%	4.207%	-6.3%	0.603	2.535%	6.23%	39,641	39,641	6.23%
1997	68,077,000	1.415	96,295,676	36,766	1.006	37,001	5.435%	3.842%	-7.9%	0.631	2.425%	5.44%	37,001	37,001	5.44%
1998	71,447,000	1.351	96,512,670	36,080	1.009	36,420	5.097%	3.774%	-7.4%	0.661	2.493%	5.10%	36,420	36,420	5.10%
1999	75,244,663	1.308	98,384,154	37,037	1.014	37,546	4.990%	3.816%	-4.8%	0.692	2.640%	4.99%	37,546	37,546	4.99%
2000	79,122,396	1.261	99,783,661	37,171	1.020	37,927	4.793%	3.801%	-2.1%	0.724	2.754%	4.79%	37,927	37,927	4.79%
2001	80,396,857	1.235	99,287,476	32,193	1.036	33,368	4.150%	3.361%	-2.6%	0.759	2.549%	4.15%	33,368	33,368	4.15%
2002	81,621,000	1.195	97,550,405	30,334	1.072	32,531	3.986%	3.335%	-3.7%	0.794	2.649%	3.99%	32,531	32,531	3.99%
2003	82,433,234	1.163	95,834,764	27,044	1.119	30,254	3.157%	3.670%	-5.0%	0.832	2.626%	3.67%	30,254	30,254	3.67%
2004	84,632,753	1.123	95,005,346	24,008	1.173	28,165	3.328%	2.965%	-5.4%	0.871	2.582%	3.33%	28,165	28,165	3.33%
2005	86,785,547	1.097	95,223,302	20,104	1.277	25,677	2.959%	2.697%	-5.4%	0.912	2.459%	3.10%	26,885	25,940	2.99%
2006	90,292,513	1.061	95,791,997	14,381	1.577	22,684	2.512%	2.368%	-8.1%	0.955	2.262%	2.86%	25,829	23,835	2.64%
2007	92,786,458	1.030	95,569,648	7,564	2.603	19,687	2.122%	2.060%	-10.2%	1.000	2.060%	2.65%	24,603	22,714	2.45%
2008	95,570,052	1.000	95,570,052							1.000		2.58%	24,609	24,609	2.58%

TOTAL				1,183,032		1,222,675							1,256,553	1,251,725	
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5 YR AVG EXCLD MOST RECENT 1	2.516%
10 YR AVG EXCLD MOST RECENT 1	2.544%
5 YR AVG EXCLD MOST RECENT 2	2.573%
10 YR AVG EXCLD MOST RECENT 2	2.571%

2008 SELECTED FREQUENCY 2.575% (16)

(1)	PROVIDED BY OLIVER WYMAN & BWC	(6)	= (4) x (5)	(11)	= (8) x (10)
(2)	BASED ON CHANGE IN SAWW	(7)	= (6) / (1) x 100	(12)	SELECTED BASED ON (16) DETRENDED AND (7)
(3)	= (1) x (2)	(8)	= (6) / (3) x 100	(13)	= [(12) x (1)] / 100
(4)	BASED ON DATA FROM OLIVER WYMAN & BWC	(9)	5 YEAR FITTED TREND OF (8)	(14)	= (4) + [1 - 1/(5)] x (12)
(5)	SECTION 1, EXHIBIT 4, SHEET 19, COL. 6	(10)	Based on -4.5% Frequency Trend from 1994 to 2006	(15)	= [(14) / (1)] x 100
				(16)	SELECTED BY DELOITTE CONSULTING BASED ON (11)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 4  
SHEET 15

**DEATH  
(000's)**

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS & ALAE	LSS ADJ. ULTIMATE LOSS & ALAE	WHOLE \$ SELECTED ULTIMATE SEVERITY	WHOLE \$ LSS ADJ. ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE	LSS ADJ. ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
					70,000				
1977	23,851,125	40,212	16.86%	61,801	61,806	1,537	1,537	0.259	0.259
1978	26,143,240	42,158	16.13%	70,551	70,573	1,673	1,674	0.270	0.270
1979	28,061,666	44,212	15.76%	85,381	85,335	1,931	1,930	0.304	0.304
1980	28,979,182	38,977	13.45%	71,111	71,079	1,824	1,824	0.245	0.245
1981	30,141,508	37,035	12.29%	71,810	71,819	1,939	1,939	0.238	0.238
1982	30,058,966	33,803	11.25%	65,230	65,569	1,930	1,940	0.217	0.218
1983	30,607,324	34,447	11.25%	78,660	79,219	2,284	2,300	0.257	0.259
1984	33,121,678	41,448	12.51%	92,362	92,919	2,228	2,242	0.279	0.281
1985	35,713,654	44,909	12.57%	95,877	96,583	2,135	2,151	0.268	0.270
1986	38,297,697	45,721	11.94%	76,866	76,946	1,681	1,683	0.201	0.201
1987	41,065,403	48,328	11.77%	87,042	87,896	1,801	1,819	0.212	0.214
1988	44,221,964	51,755	11.70%	91,981	92,303	1,777	1,783	0.208	0.209
1989	47,110,000	53,486	11.35%	84,817	85,699	1,586	1,602	0.180	0.182
1990	49,659,895	52,962	10.66%	80,854	81,811	1,527	1,545	0.163	0.165
1991	50,856,501	48,723	9.58%	81,947	82,885	1,682	1,701	0.161	0.163
1992	52,804,448	47,242	8.95%	77,724	78,397	1,645	1,659	0.147	0.148
1993	55,132,894	47,022	8.53%	70,434	71,863	1,498	1,528	0.128	0.130
1994	57,739,505	46,073	7.98%	70,101	69,996	1,522	1,519	0.121	0.121
1995	60,949,772	43,264	7.10%	57,006	57,282	1,318	1,324	0.094	0.094
1996	63,664,000	39,641	6.23%	76,811	78,025	1,938	1,968	0.121	0.123
1997	68,077,000	37,001	5.44%	64,521	65,549	1,744	1,772	0.095	0.096
1998	71,447,000	36,420	5.10%	74,642	76,046	2,049	2,088	0.104	0.106
1999	75,244,663	37,546	4.99%	83,628	84,094	2,227	2,240	0.111	0.112
2000	79,122,396	37,927	4.79%	79,263	79,672	2,090	2,101	0.100	0.101
2001	80,396,857	33,368	4.15%	83,918	84,721	2,515	2,539	0.104	0.105
2002	81,621,000	32,531	3.99%	104,693	105,120	3,218	3,231	0.128	0.129
2003	82,433,234	30,254	3.67%	99,247	102,479	3,281	3,387	0.120	0.124
2004	84,632,753	28,165	3.33%	98,377	100,939	3,493	3,584	0.116	0.119
2005	86,785,547	25,940	2.99%	97,363	100,191	3,753	3,862	0.112	0.115
2006	90,292,513	23,835	2.64%	96,643	99,447	4,055	4,172	0.107	0.110
2007	92,786,458	22,714	2.45%	96,267	99,003	4,238	4,359	0.104	0.107
2008	95,570,052	24,609	2.58%	100,349	103,216	4,078	4,194	0.105	0.108
TOTAL				2,627,274					

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 1, EXHIBIT 4, SHEET 14, COL. 14  
(3) = (2) / (1) x 100  
(4) SECTION 1, EXHIBIT 4, SHEET 4, COL. 12

(5) SECTION 1, EXHIBIT 4, SHEET 4, COL. 12  
(6) = [(4) / (2)] x 1,000  
(7) = [(5) / (2)] x 1,000  
(8) = [(4) / (1)] x 100  
(9) = [(5) / (1)] x 100

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

SECTION 1  
EXHIBIT 4  
SHEET 16

DISCOUNT FACTORS

ACCIDENT YEAR AGE	PAID LOSS & ALAE DEVELOPMENT FACTOR	CUMULATIVE PERCENT PAID	INCREMENTAL PERCENT PAID	INCREMENTAL PERCENT DISCOUNTED	DISCOUNT FACTOR AT 5.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			0.2%	0.1%	42.4%
6	656.362	0.2%	1.8%	1.7%	44.4%
18	50.369	2.0%	2.5%	2.2%	45.6%
30	22.287	4.5%	3.3%	2.8%	46.4%
42	12.772	7.8%	2.9%	2.4%	46.8%
54	9.289	10.8%	2.8%	2.1%	47.4%
66	7.378	13.6%	2.8%	2.1%	48.0%
78	6.097	16.4%	2.7%	1.9%	48.7%
90	5.228	19.1%	2.8%	1.8%	49.4%
102	4.566	21.9%	2.8%	1.8%	50.1%
114	4.041	24.7%	2.8%	1.7%	50.7%
126	3.627	27.6%	2.9%	1.6%	51.3%
138	3.286	30.4%	2.7%	1.5%	51.8%
150	3.018	33.1%	2.7%	1.4%	52.5%
162	2.790	35.8%	2.7%	1.3%	53.1%
174	2.596	38.5%	2.7%	1.3%	53.7%
186	2.426	41.2%	2.7%	1.2%	54.3%
198	2.279	43.9%	2.6%	1.1%	54.9%
210	2.151	46.5%	2.6%	1.1%	55.4%
222	2.035	49.1%	2.5%	0.9%	55.9%
234	1.938	51.6%	2.4%	0.9%	56.5%
246	1.853	54.0%	2.3%	0.8%	57.1%
258	1.777	56.3%	2.3%	0.8%	57.7%
270	1.707	58.6%	2.3%	0.7%	58.2%
282	1.643	60.9%	2.1%	0.6%	58.7%
294	1.588	63.0%	2.1%	0.6%	59.3%
306	1.537	65.1%	2.0%	0.5%	59.9%
318	1.492	67.0%	1.9%	0.5%	60.6%
330	1.452	68.9%	1.9%	0.5%	61.2%
342	1.412	70.8%	1.8%	0.4%	61.8%
354	1.377	72.6%	1.9%	0.4%	62.4%
366	1.343	74.5%	1.8%	0.4%	62.8%
378	1.311	76.3%	1.7%	0.3%	63.2%
390	1.283	77.9%	1.6%	0.3%	63.6%
402	1.258	79.5%	1.5%	0.3%	64.1%
414	1.235	81.0%	1.4%	0.2%	64.6%
426	1.215	82.3%	1.3%	0.2%	65.2%
438	1.196	83.6%	1.2%	0.2%	65.8%
450	1.180	84.8%	1.1%	0.2%	66.6%
462	1.165	85.8%	1.0%	0.1%	67.4%
474	1.152	86.8%	0.9%	0.1%	68.4%
486	1.140	87.7%	0.9%	0.1%	69.5%
498	1.129	88.6%	0.8%	0.1%	70.7%
510	1.118	89.4%	0.8%	0.1%	72.0%
522	1.108	90.3%	0.8%	0.1%	73.4%
534	1.098	91.1%	0.8%	0.1%	74.7%
546	1.088	91.9%	0.8%	0.1%	76.1%
558	1.079	92.7%	0.8%	0.1%	77.5%
570	1.070	93.4%	0.7%	0.1%	78.9%
582	1.062	94.1%	0.6%	0.1%	80.5%
594	1.055	94.8%	0.6%	0.0%	82.3%
606	1.049	95.4%	0.5%	0.0%	84.4%
618	1.043	95.9%	0.5%	0.0%	87.0%
630	1.038	96.3%	0.4%	0.0%	89.9%
642	1.034	96.7%	0.4%	0.0%	93.5%
654	1.030	97.1%	2.9%	0.2%	97.6%

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- (1) AGE OF ACCIDENT YEAR LOSS DEVELOPMENT FACTORS  
(2) SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 1, EXHIBIT 4, SHEET 21  
(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**

SECTION 1  
EXHIBIT 4  
SHEET 17

**DEATH  
(000's)**

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL (1)	EXPOSURE TREND (2)	ON-LEVEL PAYROLL (3)	LOSS DEVELOPMENT METHOD ULTIMATES		FREQ. TREND (6)	SEVERITY TREND (7)	ADJUSTED ULTIMATES		PAID WEIGHT (10)	WEIGHTED ADJUSTED ULTIMATE (11)	2008 ON-LEVEL LOSS RATE (12)	UNADJUSTED LOSS RATE (13)	SELECTED LOSS RATE (14)
				PAID (4)	INCURRED (5)			PAID (8)	INCURRED (9)					
1988	44,221,964	1.896	83,825,985	91,981	96,063	0.417	2.191	84,029	87,758	100%	84,029	0.100	0.208	0.208
1989	47,110,000	1.854	87,342,955	84,817	92,207	0.437	2.107	78,015	84,812	100%	78,015	0.089	0.180	0.180
1990	49,659,895	1.785	88,637,626	80,854	84,808	0.457	2.026	74,878	78,541	100%	74,878	0.084	0.163	0.163
1991	50,856,501	1.729	87,923,817	81,947	86,854	0.479	1.948	76,410	80,986	100%	76,410	0.087	0.161	0.161
1992	52,804,448	1.644	86,818,395	77,724	86,095	0.501	1.873	72,969	80,828	100%	72,969	0.084	0.147	0.147
1993	55,132,894	1.614	88,969,733	70,434	78,013	0.525	1.801	66,577	73,742	100%	66,577	0.075	0.128	0.125
1994	57,739,505	1.577	91,052,599	70,101	77,485	0.550	1.732	66,717	73,745	100%	66,717	0.073	0.121	0.125
1995	60,949,772	1.532	93,371,544	57,006	65,630	0.575	1.665	54,625	62,890	100%	54,625	0.059	0.094	0.105
1996	63,664,000	1.480	94,229,052	76,811	90,497	0.603	1.601	74,107	87,312	100%	74,107	0.079	0.121	0.105
1997	68,077,000	1.415	96,295,676	64,521	74,749	0.631	1.539	62,676	72,612	100%	62,676	0.065	0.095	0.105
1998	71,447,000	1.351	96,512,670	74,642	87,519	0.661	1.480	73,004	85,599	100%	73,004	0.076	0.104	0.105
1999	75,244,663	1.308	98,384,154	83,628	98,382	0.692	1.423	82,353	96,882	100%	82,353	0.084	0.111	0.105
2000	79,122,396	1.261	99,783,661	76,746	88,481	0.724	1.369	76,093	87,729	100%	76,093	0.076	0.097	0.105
2001	80,396,857	1.235	99,287,476	83,570	97,228	0.759	1.316	83,426	97,061	100%	83,426	0.084	0.104	0.105
2002	81,621,000	1.195	97,550,405	106,753	123,139	0.794	1.265	107,299	123,769	100%	107,299	0.110	0.131	0.125
2003	82,433,234	1.163	95,834,764	99,101	114,618	0.832	1.217	100,290	115,993	100%	100,290	0.105	0.120	0.121
2004	84,632,753	1.123	95,005,346	102,985	120,167	0.871	1.170	104,935	122,442	100%	104,935	0.110	0.122	0.116
2005	86,785,547	1.097	95,223,302	95,910	118,017	0.912	1.125	98,395	121,075	100%	98,395	0.103	0.111	0.112
2006	90,292,513	1.061	95,791,997	74,271	86,728	0.955	1.082	76,716	89,583	100%	76,716	0.080	0.082	0.108
2007	92,786,458	1.030	95,569,648	69,577	117,080	1.000	1.040	72,360	121,763	100%	72,360	0.076	0.075	0.104
2008	95,570,052	1.000	95,570,052			1.000	1.000	0	0					0.105

	3 Year Average excluding 2007 and 2006	0.106	0.117
	5 Year Average excluding 2007 and 2006	0.102	0.117
	7 Year Weighted Average excluding 2007 and 2006	0.096	
	10 Year Weighted Average excluding 2007 and 2006	0.089	
	5 Year Average excluding 2007, 2006 and 2005	0.097	
(14)	2008 Selected Loss Rate:	0.105	

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

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 4  
SHEET 18

**DEATH**

INTERPOLATED DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED PAID LOSS & ALAE			INCURRED LOSS & ALAE			REPORTED COUNTS (6/30/XX EVALUATIONS)			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)	
1977	372	366	378	1.343	1.311	1.327	1.060	1.060	1.060	1.000	1.000	1.000	1.342	1.342	1.342
1978	360	354	366	1.377	1.343	1.360	1.071	1.060	1.065	1.000	1.000	1.000	1.377	1.342	1.359
1979	348	342	354	1.412	1.377	1.395	1.081	1.071	1.076	1.000	1.000	1.000	1.412	1.377	1.394
1980	336	330	342	1.452	1.412	1.432	1.092	1.081	1.087	1.000	1.000	1.000	1.451	1.412	1.431
1981	324	318	330	1.492	1.452	1.472	1.103	1.092	1.098	1.000	1.000	1.000	1.492	1.451	1.471
1982	312	306	318	1.537	1.492	1.514	1.120	1.103	1.111	1.000	1.000	1.000	1.535	1.492	1.513
1983	300	294	306	1.588	1.537	1.562	1.136	1.120	1.128	1.000	1.000	1.000	1.582	1.535	1.558
1984	288	282	294	1.643	1.588	1.615	1.153	1.136	1.145	1.001	1.000	1.001	1.636	1.582	1.609
1985	276	270	282	1.707	1.643	1.674	1.171	1.153	1.162	1.001	1.001	1.001	1.699	1.636	1.667
1986	264	258	270	1.777	1.707	1.741	1.188	1.171	1.179	1.001	1.001	1.001	1.769	1.699	1.733
1987	252	246	258	1.853	1.777	1.814	1.206	1.188	1.197	1.001	1.001	1.001	1.845	1.769	1.806
1988	240	234	246	1.938	1.853	1.895	1.230	1.206	1.218	1.001	1.001	1.001	1.928	1.845	1.886
1989	228	222	234	2.035	1.938	1.986	1.255	1.230	1.242	1.001	1.001	1.001	2.024	1.928	1.975
1990	216	210	222	2.151	2.035	2.092	1.280	1.255	1.267	1.001	1.001	1.001	2.138	2.024	2.080
1991	204	198	210	2.279	2.151	2.213	1.344	1.280	1.311	1.002	1.001	1.002	2.266	2.138	2.200
1992	192	186	198	2.426	2.279	2.350	1.411	1.344	1.377	1.002	1.002	1.002	2.413	2.266	2.337
1993	180	174	186	2.596	2.426	2.508	1.482	1.411	1.446	1.002	1.002	1.002	2.582	2.413	2.495
1994	168	162	174	2.790	2.596	2.690	1.556	1.482	1.518	1.003	1.002	1.003	2.776	2.582	2.676
1995	156	150	162	3.018	2.790	2.900	1.634	1.556	1.594	1.004	1.003	1.003	3.004	2.776	2.885
1996	144	138	150	3.286	3.018	3.146	1.715	1.634	1.673	1.005	1.004	1.004	3.265	3.004	3.129
1997	132	126	138	3.627	3.286	3.449	1.801	1.715	1.757	1.007	1.005	1.006	3.595	3.265	3.422
1998	120	114	126	4.041	3.627	3.823	1.891	1.801	1.845	1.010	1.007	1.009	3.990	3.595	3.782
1999	108	102	114	4.566	4.041	4.288	1.986	1.891	1.937	1.015	1.010	1.013	4.489	3.990	4.225
2000	96	90	102	5.228	4.566	4.875	2.085	1.986	2.034	1.026	1.015	1.021	5.073	4.489	4.763
2001	84	78	90	6.097	5.228	5.630	2.189	2.085	2.136	1.048	1.026	1.037	5.849	5.073	5.433
2002	72	66	78	7.378	6.097	6.677	2.299	2.189	2.243	1.085	1.048	1.066	6.843	5.849	6.307
2003	60	54	66	9.289	7.378	8.224	2.414	2.299	2.355	1.133	1.085	1.109	8.314	6.843	7.507
2004	48	42	54	12.772	9.289	10.708	2.655	2.414	2.528	1.206	1.133	1.169	10.725	8.314	9.367
2005	36	30	42	22.287	12.772	15.965	3.186	2.655	2.896	1.378	1.206	1.286	16.410	10.725	12.972
2006	24	18	30	50.369	22.287	31.556	3.823	3.186	3.475	1.871	1.378	1.587	27.650	16.410	20.596
2007	12	6	18	656.362	50.369	121.408	14.241	3.823	6.028	4.957	1.871	2.716	138.250	27.650	46.083

(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 1, EXHIBIT 4, SHEET 21; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 1, EXHIBIT 4, SHEET 21; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)  
(7) FROM SECTION 1, EXHIBIT 4, SHEET 22; SELECTED CUM. BASED ON (2)  
(8) FROM SECTION 1, EXHIBIT 4, SHEET 22; SELECTED CUM. BASED ON (3)

(9) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)  
(10) FROM SECTION 1, EXHIBIT 4, SHEET 28; SELECTED CUM. BASED ON (2)  
(11) FROM SECTION 1, EXHIBIT 4, SHEET 28; SELECTED CUM. BASED ON (3)  
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)  
(13) FROM SECTION 1, EXHIBIT 4, SHEET 29; SELECTED CUM. BASED ON (2)  
(14) FROM SECTION 1, EXHIBIT 4, SHEET 29; SELECTED CUM. BASED ON (3)  
(15) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 4  
SHEET 19

**DEATH**

INTERPOLATED CLAIM COUNT DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		REPORTED COUNTS (12/31/XX VALUATIONS)		
		LOW (2)	HIGH (3)	LOW (4)	HIGH (5)	INTERP. (6)
1977	372	372	384	1.000	1.000	1.000
1978	360	360	372	1.000	1.000	1.000
1979	348	348	360	1.000	1.000	1.000
1980	336	336	348	1.000	1.000	1.000
1981	324	324	336	1.000	1.000	1.000
1982	312	312	324	1.000	1.000	1.000
1983	300	300	312	1.000	1.000	1.000
1984	288	288	300	1.001	1.000	1.001
1985	276	276	288	1.001	1.001	1.001
1986	264	264	276	1.001	1.001	1.001
1987	252	252	264	1.001	1.001	1.001
1988	240	240	252	1.001	1.001	1.001
1989	228	228	240	1.001	1.001	1.001
1990	216	216	228	1.001	1.001	1.001
1991	204	204	216	1.002	1.001	1.002
1992	192	192	204	1.002	1.002	1.002
1993	180	180	192	1.002	1.002	1.002
1994	168	168	180	1.002	1.002	1.002
1995	156	156	168	1.003	1.002	1.003
1996	144	144	156	1.004	1.003	1.004
1997	132	132	144	1.006	1.004	1.006
1998	120	120	132	1.009	1.006	1.009
1999	108	108	120	1.014	1.009	1.014
2000	96	96	108	1.020	1.014	1.020
2001	84	84	96	1.036	1.020	1.036
2002	72	72	84	1.072	1.036	1.072
2003	60	60	72	1.119	1.072	1.119
2004	48	48	60	1.173	1.119	1.173
2005	36	36	48	1.277	1.173	1.277
2006	24	24	36	1.577	1.277	1.577
2007	12	12	24	2.603	1.577	2.603

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(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 1, EXHIBIT 4, SHEET 27; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 1, EXHIBIT 4, SHEET 27; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)



**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 4  
SHEET 20

**DEATH**

INTERPOLATED INDEX FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED INDEXED INCREMENTAL PAID LOSS & ALAE		
		LOW (2)	HIGH (3)	LOW (4)	HIGH (5)	INTERP. (6)
1977	372	366	378	-	-	-
1978	360	354	366	0.193	-	0.096
1979	348	342	354	0.382	0.193	0.271
1980	336	330	342	0.585	0.382	0.473
1981	324	318	330	0.781	0.585	0.676
1982	312	306	318	0.972	0.781	0.871
1983	300	294	306	1.153	0.972	1.059
1984	288	282	294	1.352	1.153	1.249
1985	276	270	282	1.564	1.352	1.454
1986	264	258	270	1.777	1.564	1.667
1987	252	246	258	1.968	1.777	1.870
1988	240	234	246	2.139	1.968	2.052
1989	228	222	234	2.298	2.139	2.217
1990	216	210	222	2.464	2.298	2.380
1991	204	198	210	2.615	2.464	2.538
1992	192	186	198	2.759	2.615	2.686
1993	180	174	186	2.898	2.759	2.828
1994	168	162	174	3.035	2.898	2.966
1995	156	150	162	3.164	3.035	3.099
1996	144	138	150	3.279	3.164	3.221
1997	132	126	138	3.411	3.279	3.344
1998	120	114	126	3.539	3.411	3.474
1999	108	102	114	3.688	3.539	3.613
2000	96	90	102	3.830	3.688	3.759
2001	84	78	90	3.974	3.830	3.901
2002	72	66	78	4.127	3.974	4.050
2003	60	54	66	4.297	4.127	4.211
2004	48	42	54	4.497	4.297	4.396
2005	36	30	42	4.741	4.497	4.618
2006	24	18	30	4.933	4.741	4.836
2007	12	6	18	5.074	4.933	5.003

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(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 1, EXHIBIT 4, SHEET 37; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 1, EXHIBIT 4, SHEET 37; 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 & ALAE (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	AS OF 12/31/2007				
1977																																					
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2006																																					
2007																																					

\*Valuation date for last diagonal is 12/31/2007

**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-UR						
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2007																																						
3 Yr Avg																																						
5 Yr Avg																																						
7 Yr Avg																																						
3 Yr Wtd																																						
5 Yr Wtd																																						
10 Yr Wtd																																						

\*Last diagonal is not included in the average

Selected	13.031	2.260	1.745	1.375	1.259	1.210	1.166	1.145	1.130	1.114	1.104	1.089	1.082	1.075	1.070	1.065	1.060
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**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION  
DEATH  
INCURRED LOSS & ALAE (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	AS OF 12/31/2007		
1977																																			59,983
1978																																			59,983
1979																																			66,388
1980																																			66,388
1981																																			65,265
1982																																			68,523
1983																																			73,542
1984																																			85,149
1985																																			83,781
1986																																			66,154
1987																																			74,358
1988																																			78,866
1989																																			74,216
1990																																			66,923
1991																																			66,243
1992																																			62,537
1993																																			53,968
1994																																			51,050
1995																																			41,181
1996																																			54,080
1997																																			42,542
1998																																			47,438
1999																																			50,787
2000																																			43,500
2001																																			43,500
2002																																			48,677
2003																																			48,677
2004																																			40,749
2005																																			24,954
2006																																			19,423
2007																																			19,423

\*Valuation date for last diagonal is 12/31/2007

	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	378-181			
1977																																			1.031
1978																																			1.028
1979																																			1.026
1980																																			1.026
1981																																			1.028
1982																																			1.034
1983																																			1.034
1984																																			1.033
1985																																			1.037
1986																																			1.037
1987																																			1.046
1988																																			1.043
1989																																			1.042
1990																																			1.051
1991																																			1.051
1992																																			1.076
1993																																			1.068
1994																																			1.076
1995																																			1.059
1996																																			1.057
1997																																			1.096
1998																																			1.063
1999																																			1.076
2000																																			1.095
2001																																			1.140
2002																																			1.089
2003																																			1.094
2004																																			1.094
2005																																			1.137
2006																																			1.153
2007																																			3.221
3 Yr Avg	4.277	1.213	1.195	1.085	0.984	1.096	0.993	1.082	1.032	1.016	1.039	1.030	1.003	1.037	1.030	1.004	1.039	1.009	1.014	0.980	0.984	1.026	0.986	1.014	0.996	1.016	1.003	1.019	1.011	1.011	0.990	0.990	0.990		
3 Yr Avg	4.277	1.213	1.195	1.085	0.984	1.096	0.993	1.082	1.032	1.016	1.039	1.030	1.003	1.037	1.030	1.004	1.039	1.009	1.014	0.980	0.984	1.026	0.986	1.014	0.996	1.016	1.003	1.019	1.011	1.011	0.990	0.990			
5 Yr Avg	3.724	1.250	1.240	1.115	1.034	1.114	1.052	1.084	1.068	1.067	1.080	1.065	1.046	1.072	1.052	1.049	1.079	1.048	1.049	1.026	1.018	1.042	1.015	1.035	1.017	1.032	1.020	1.019	1.011	1.011	0.990	0.990			
3 Yr Wtd	4.068	1.187	1.187	1.078	0.973	1.101	0.978	1.067	1.033	0.992	1.042	1.031	1.002	1.038	1.026	0.998	1.040	1.002	1.002	0.980	0.981	1.021	0.981	1.014	0.996	1.017	1.003	1.018	1.010	1.010	0.990	0.990			
4 Yr Wtd	3.719	1.217	1.236	1.095	1.014	1.122	1.013	1.080	1.054	1.034	1.074	1.052																							



**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION  
DEATH**

PAID TO INCURRED LOSS & ALAE 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	AS OF 12/31/2007			
1977																																		77.7%	77.7%	
1978																																			78.2%	78.2%
1979																																			77.7%	77.7%
1980																																			76.1%	76.1%
1981																																			75.6%	75.6%
1982																																			74.2%	74.2%
1983																																			68.5%	68.5%
1984																																			67.2%	67.2%
1985																																			68.3%	68.3%
1986																																			66.7%	66.7%
1987																																			64.5%	64.5%
1988																																			61.6%	61.6%
1989																																			57.6%	57.6%
1990																																			57.8%	57.8%
1991																																			55.9%	55.9%
1992																																			52.9%	52.9%
1993																																			52.0%	52.0%
1994																																			51.1%	51.1%
1995																																			47.7%	47.7%
1996																																			45.1%	45.1%
1997																																			44.0%	44.0%
1998																																			42.1%	42.1%
1999																																			38.4%	38.4%
2000																																			36.2%	36.2%
2001																																			29.1%	29.1%
2002																																			24.8%	24.8%
2003																																			20.2%	20.2%
2004																																			14.7%	14.7%
2005																																			9.4%	9.4%
2006																																			3.0%	3.0%
2007																																			1.7%	1.7%

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION  
DEATH  
PAID LOSS & ALAE / 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	ON-LEVEL PAYROLL
1977															2.87%	3.06%	3.26%	3.46%	3.65%	3.86%	4.03%	4.20%	4.37%	4.53%	4.70%	4.85%	5.04%	5.27%	5.45%	5.60%	5.74%	0.06%	80,108,470
1978															3.14%	3.37%	3.60%	3.82%	4.03%	4.23%	4.41%	4.62%	4.79%	4.97%	5.14%	5.30%	5.49%	5.74%	5.92%	6.08%	6.22%	6.29%	82,488,455
1979													3.42%	3.74%	4.03%	4.30%	4.57%	4.85%	5.17%	5.43%	5.67%	5.90%	6.14%	6.35%	6.56%	6.81%	7.01%	7.19%	7.37%	7.46%	82,100,430		
1980												2.63%	2.90%	3.16%	3.41%	3.67%	3.92%	4.16%	4.39%	4.63%	4.84%	5.07%	5.27%	5.47%	5.69%	5.88%	6.05%	6.21%	6.30%	82,850,474			
1981											2.59%	2.87%	3.15%	3.43%	3.69%	3.95%	4.18%	4.43%	4.67%	4.89%	5.12%	5.34%	5.55%	5.82%	6.02%	6.19%	6.37%	6.46%	75,556,755				
1982										2.318%	2.58%	2.84%	3.09%	3.34%	3.58%	3.81%	4.05%	4.29%	4.51%	4.73%	4.95%	5.15%	5.38%	5.59%	5.76%	5.93%	6.01%	71,539,923					
1983									2.392%	2.720%	3.04%	3.33%	3.64%	3.95%	4.23%	4.55%	4.87%	5.15%	5.45%	5.74%	6.01%	6.30%	6.58%	6.83%	7.09%	7.21%	69,853,386						
1984									2.378%	2.721%	3.097%	3.46%	3.80%	4.14%	4.46%	4.82%	5.17%	5.49%	5.83%	6.16%	6.49%	6.84%	7.20%	7.50%	7.79%	7.94%	72,033,207						
1985							1.994%		2.369%	2.802%	3.157%	3.54%	3.89%	4.24%	4.58%	4.91%	5.24%	5.68%	5.99%	6.30%	6.66%	6.97%	7.24%	7.50%	7.63%	82,100,430							
1986							1.311%		1.574%	1.875%	2.164%	2.456%	2.73%	3.00%	3.29%	3.55%	3.81%	4.08%	4.33%	4.57%	4.86%	5.11%	5.32%	5.53%	5.62%	82,100,430							
1987					1.069%		1.385%		1.714%	2.004%	2.298%	2.604%	2.90%	3.20%	3.48%	3.77%	4.06%	4.36%	4.64%	4.97%	5.27%	5.52%	5.77%	5.89%	82,100,430								
1988				0.805%	1.158%	1.517%	1.823%	2.119%	2.437%	2.716%	3.00%	3.33%	3.62%	3.91%	4.21%	4.50%	4.84%	5.13%	5.41%	5.66%	5.79%	82,100,430											
1989			0.359%	0.644%	0.959%	1.223%	1.496%	1.766%	2.042%	2.329%	2.61%	2.87%	3.14%	3.40%	3.67%	3.97%	4.24%	4.50%	4.76%	4.89%	82,100,430												
1990		0.099%	0.362%	0.678%	0.971%	1.229%	1.509%	1.771%	2.027%	2.285%	2.55%	2.79%	3.04%	3.28%	3.54%	3.79%	4.03%	4.25%	4.36%	82,100,430													
1991	0.003%	0.130%	0.402%	0.718%	0.995%	1.274%	1.581%	1.833%	2.094%	2.348%	2.59%	2.85%	3.10%	3.37%	3.62%	3.86%	4.10%	4.21%	82,100,430														
1992	0.003%	0.142%	0.383%	0.670%	0.915%	1.181%	1.472%	1.717%	1.973%	2.224%	2.48%	2.72%	2.98%	3.23%	3.46%	3.69%	3.81%	82,100,430															
1993	0.002%	0.134%	0.335%	0.576%	0.816%	1.040%	1.274%	1.497%	1.723%	1.931%	2.15%	2.39%	2.62%	2.84%	3.05%	3.16%	82,100,430																
1994	0.007%	0.165%	0.395%	0.643%	0.878%	1.090%	1.297%	1.516%	1.724%	1.931%	2.17%	2.38%	2.57%	2.77%	2.86%	82,100,430																	
1995	0.005%	0.115%	0.284%	0.470%	0.656%	0.820%	0.981%	1.145%	1.317%	1.496%	1.67%	1.87%	2.02%	2.11%	82,100,430																		
1996	0.011%	0.156%	0.386%	0.637%	0.877%	1.121%	1.357%	1.580%	1.814%	2.042%	2.26%	2.48%	2.59%	82,100,430																			
1997	0.013%	0.148%	0.312%	0.516%	0.714%	0.905%	1.089%	1.271%	1.460%	1.669%	1.85%	1.94%	82,100,430																				
1998	0.017%	0.153%	0.350%	0.610%	0.831%	1.034%	1.275%	1.494%	1.702%	1.922%	2.02%	82,100,430																					
1999	0.010%	0.147%	0.365%	0.655%	0.900%	1.147%	1.399%	1.640%	1.870%	1.982%	82,100,430																						
2000	0.012%	0.148%	0.351%	0.616%	0.848%	1.060%	1.272%	1.468%	1.578%	82,100,430																							
2001	0.007%	0.146%	0.359%	0.656%	0.905%	1.151%	1.383%	1.495%	82,100,430																								
2002	0.021%	0.218%	0.480%	0.872%	1.199%	1.502%	1.639%	82,100,430																									
2003	0.017%	0.198%	0.466%	0.798%	1.095%	1.257%	82,100,430																										
2004	0.022%	0.245%	0.526%	0.852%	1.012%	82,100,430																											
2005	0.013%	0.201%	0.444%	0.631%	82,100,430																												
2006	0.011%	0.155%	0.246%	82,100,430																													
2007	0.011%	0.060%	82,100,430																														



**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION  
DEATH  
REPORTED LOST TIME CLAIM COUNTS (12/31/XX)**

ACCIDENT YEAR	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384	AS OF 12/31/2007
1977									39,935	39,994	40,030	40,056	40,151	40,162	40,168	40,168	40,174	40,178	40,177	40,180	40,183	40,186	40,187	40,191	40,194	40,197	40,197	40,201	40,203	40,204	40,205	40,205	
1978								41,704	41,820	41,875	41,909	42,076	42,084	42,092	42,098	42,103	42,109	42,111	42,124	42,127	42,129	42,136	42,136	42,139	42,142	42,144	42,146	42,148	42,149	42,149	42,149	42,149	42,149
1979							43,364	43,756	43,880	43,928	44,076	44,113	44,123	44,127	44,131	44,135	44,147	44,145	44,159	44,166	44,170	44,181	44,182	44,189	44,192	44,195	44,198	44,200	44,202	44,203	44,204	44,205	44,205
1980					37,664	38,195	38,553	38,670	38,812	38,849	38,868	38,881	38,891	38,894	38,902	38,904	38,919	38,930	38,933	38,947	38,949	38,950	38,956	38,959	38,962	38,964	38,964	38,966	38,966	38,966	38,966	38,966	
1981				31,080	35,101	35,620	36,158	36,609	36,829	36,890	36,915	36,930	36,948	36,948	36,953	36,968	36,968	36,980	36,990	37,002	37,007	37,008	37,009	37,015	37,018	37,021	37,023	37,023	37,023	37,023	37,023	37,023	
1982			29,715	31,492	32,356	33,040	33,547	34,011	34,175	34,250	34,288	34,307	34,324	34,356	34,375	34,386	34,394	34,404	34,410	34,416	34,421	34,422	34,423	34,429	34,429	34,431	34,431	34,431	34,431	34,431	34,431	34,431	
1983	31,265	35,635	37,883	38,954	39,725	40,411	40,800	41,054	41,202	41,257	41,300	41,340	41,356	41,366	41,373	41,380	41,387	41,404	41,412	41,417	41,419	41,420	41,426	41,426	41,426	41,426	41,426	41,426	41,426	41,426	41,426	41,426	
1984	22,637	33,637	38,097	40,826	42,103	43,109	43,621	44,220	44,500	44,624	44,682	44,750	44,781	44,797	44,804	44,822	44,835	44,853	44,862	44,869	44,875	44,877	44,878	44,878	44,878	44,878	44,878	44,878	44,878	44,878	44,878	44,878	
1985	22,169	34,150	38,770	41,351	42,923	43,670	44,527	45,097	45,351	45,453	45,535	45,555	45,586	45,605	45,622	45,632	45,646	45,664	45,672	45,680	45,686	45,688	45,688	45,688	45,688	45,688	45,688	45,688	45,688	45,688	45,688	45,688	
1986	23,121	35,545	40,496	43,635	44,920	46,156	47,078	47,688	47,908	48,067	48,123	48,162	48,181	48,209	48,223	48,234	48,248	48,268	48,277	48,285	48,291	48,291	48,291	48,291	48,291	48,291	48,291	48,291	48,291	48,291	48,291	48,291	
1987	23,121	35,545	40,496	43,635	44,920	46,156	47,078	47,688	47,908	48,067	48,123	48,162	48,181	48,209	48,223	48,234	48,248	48,268	48,277	48,285	48,291	48,291	48,291	48,291	48,291	48,291	48,291	48,291	48,291	48,291	48,291	48,291	
1988	24,140	37,888	43,050	45,630	47,810	49,287	50,347	51,029	51,355	51,461	51,529	51,582	51,615	51,628	51,644	51,655	51,670	51,691	51,701	51,710	51,710	51,710	51,710	51,710	51,710	51,710	51,710	51,710	51,710	51,710	51,710	51,710	
1989	25,034	38,472	41,971	46,135	48,694	50,380	51,784	52,771	53,073	53,170	53,256	53,317	53,341	53,355	53,371	53,383	53,398	53,420	53,430	53,430	53,430	53,430	53,430	53,430	53,430	53,430	53,430	53,430	53,430	53,430	53,430	53,430	
1990	24,404	38,124	43,574	46,692	48,693	50,263	51,657	52,365	52,553	52,678	52,764	52,794	52,818	52,832	52,847	52,859	52,875	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896
1991	23,719	36,296	40,344	43,193	45,140	46,591	47,711	48,205	48,373	48,493	48,541	48,569	48,591	48,603	48,618	48,629	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643
1992	23,496	35,065	39,006	42,267	44,122	45,391	46,355	46,813	46,947	47,019	47,065	47,092	47,113	47,126	47,140	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150
1993	22,531	35,145	39,473	42,415	44,031	45,147	46,126	46,504	46,641	46,721	46,789	46,817	46,840	46,908	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920
1994	21,567	33,569	38,813	40,992	42,538	43,849	44,816	45,305	45,568	45,704	45,775	45,862	45,928	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960
1995	21,396	32,549	36,282	38,488	39,972	41,122	41,999	42,519	42,748	42,867	42,972	43,059	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124
1996	20,455	28,966	32,910	35,212	36,575	37,615	38,467	38,966	39,175	39,276	39,388	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467
1997	18,429	26,330	30,299	32,442	33,713	34,850	35,723	36,238	36,436	36,629	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766
1998	18,384	26,203	30,009	31,968	33,357	34,414	35,225	35,674	35,902	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080
1999	18,680	26,628	30,544	32,708	34,193	35,200	36,180	36,755	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037
2000	18,538	26,300	30,711	32,863	34,212	35,402	36,504	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171
2001	15,254	22,881	26,410	28,199	29,480	30,788	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193
2002	14,268	21,455	25,168	27,507	28,983	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334
2003	13,255	19,739	23,798	25,740	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044
2004	11,494	17,674	21,994	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008
2005	9,873	16,114	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104
2006	8,125	14,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381
2007	7,564	12,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564

**AGE-TO-AGE DEVELOPMENT FACTORS**

	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-Ult	384-Ult
1977																																



**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION  
DEATH**

REPORTED LOST TIME CLAIM COUNTS (ESTIMATED AT 6/30/XX FROM 12/31/XX)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	AS OF 12/31/2007		
1977										39,965	40,012	40,043	40,104	40,157	40,165	40,169	40,172	40,176	40,178	40,179	40,182	40,185	40,187	40,189	40,193	40,196	40,198	40,200	40,202	40,204	40,205	40,205			
1978									41,762	41,848	41,892	41,993	42,088	42,095	42,101	42,106	42,109	42,110	42,118	42,126	42,128	42,129	42,132	42,140	42,143	42,145	42,147	42,149	42,149	42,149	42,149	42,149	42,149		
1979								43,560	43,818	43,904	44,002	44,095	44,118	44,125	44,129	44,133	44,141	44,146	44,152	44,163	44,168	44,176	44,182	44,185	44,191	44,194	44,197	44,199	44,201	44,202	44,202	44,202	44,202		
1980							37,930	38,374	38,612	38,741	38,831	38,859	38,875	38,886	38,893	38,898	38,903	38,912	38,925	38,932	38,940	38,948	38,949	38,953	38,958	38,960	38,963	38,965	38,965	38,966	38,966	38,966			
1981						35,361	35,889	36,384	36,719	36,860	36,903	36,923	36,939	36,948	36,951	36,961	36,968	36,974	36,985	36,996	37,004	37,008	37,009	37,012	37,017	37,019	37,022	37,023	37,023	37,023	37,023	37,023			
1982					31,510	32,197	32,715	33,200	33,492	33,579	33,620	33,656	33,670	33,678	33,696	33,717	33,732	33,741	33,756	33,770	33,775	33,778	33,779	33,782	33,786	33,789	33,789	33,790	33,790	33,790	33,790	33,790			
1983			33,450	36,659	38,519	39,340	40,068	40,606	40,927	41,128	41,230	41,279	41,320	41,348	41,361	41,370	41,377	41,388	41,400	41,408	41,414	41,418	41,419	41,419	41,423	41,423	41,426	41,426	41,426	41,426	41,426	41,426			
1984		28,237	35,967	39,462	41,465	42,606	43,365	43,921	44,360	44,552	44,653	44,716	44,766	44,789	44,801	44,813	44,829	44,844	44,857	44,865	44,872	44,876	44,878	44,878	44,878	44,878	44,878	44,878	44,878	44,878	44,878	44,878			
1985	11,084	28,160	36,460	40,061	42,137	43,297	44,099	44,812	45,224	45,402	45,494	45,545	45,571	45,596	45,614	45,627	45,639	45,655	45,668	45,676	45,683	45,687	45,688	45,688	45,688	45,688	45,688	45,688	45,688	45,688	45,688	45,688			
1986	11,560	29,333	38,021	42,066	44,278	45,538	46,617	47,383	47,798	47,988	48,095	48,143	48,172	48,195	48,216	48,229	48,241	48,258	48,272	48,281	48,288	48,291	48,291	48,291	48,291	48,291	48,291	48,291	48,291	48,291	48,291	48,291	48,291		
1987	12,070	31,014	40,469	44,340	46,720	48,549	49,817	50,688	51,192	51,408	51,495	51,556	51,599	51,622	51,636	51,649	51,663	51,681	51,696	51,705	51,710	51,710	51,710	51,710	51,710	51,710	51,710	51,710	51,710	51,710	51,710	51,710	51,710		
1988	12,517	31,753	40,222	44,053	47,415	49,537	51,082	52,278	52,922	53,122	53,213	53,287	53,329	53,348	53,363	53,377	53,390	53,409	53,425	53,430	53,430	53,430	53,430	53,430	53,430	53,430	53,430	53,430	53,430	53,430	53,430	53,430	53,430		
1989	12,202	31,264	40,849	45,133	47,693	49,478	50,960	52,011	52,459	52,616	52,721	52,779	52,806	52,825	52,839	52,853	52,867	52,885	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896		
1990	11,859	30,008	38,320	41,769	44,167	45,866	47,151	47,958	48,289	48,433	48,517	48,555	48,580	48,597	48,611	48,623	48,636	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643		
1991	11,748	29,281	37,036	40,637	43,195	44,757	45,873	46,584	46,880	46,983	47,042	47,079	47,103	47,120	47,133	47,145	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150		
1992	11,265	28,838	37,309	40,944	43,223	44,589	45,637	46,315	46,573	46,681	46,755	46,803	46,829	46,874	46,914	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920		
1993	10,783	27,568	36,191	39,903	41,765	43,194	44,333	45,061	45,437	45,636	45,740	45,819	45,895	45,944	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960		
1994	10,698	26,973	34,416	37,385	39,230	40,547	41,561	42,259	42,634	42,808	42,920	43,016	43,092	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124		
1995	10,227	24,711	30,938	34,061	35,894	37,095	38,041	38,717	39,071	39,226	39,332	39,428	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467		
1996	9,214	22,380	28,315	31,371	33,078	34,282	35,287	35,981	36,337	36,533	36,698	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766		
1997	9,192	22,294	28,106	30,989	32,663	33,886	34,820	35,450	35,788	35,991	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080		
1998	9,340	22,654	28,586	31,626	33,451	34,697	35,680	36,458	36,896	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037		
1999	9,269	22,419	28,506	31,787	33,538	34,807	35,953	36,838	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171		
2000	7,627	19,968	24,946	27,905	28,840	30,134	31,491	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193		
2001	7,134	17,862	23,312	26,338	28,195	29,609	30,334	31,491	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193		
2002	6,627	16,497	21,769	24,769	26,392	27,044	28,193	29,609	30,334	31,491	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193		
2003	5,747	14,584	19,834	23,001	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008		
2004	4,936	12,994	18,109	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104		
2005	4,062	11,253	14,381	14,381	14,381	14,381	14,381	14,381	14,381	14,381	14,381	14,381	14,381	14,381	14,381	14,381	14,381	14,381	14,381	14,381	14,381	14,381	14,381	14,381	14,381	14,381	14,381	14,381	14,381	14,381	14,381	14,381	14,381		
2006	3,782	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564		
2007																																			1,183,032

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-UR	
1977										1.0012	1.0008	1.0015	1.0013	1.0002	1.0001	1.0001	1.0001	1.0000	1.0000	1.0001	1.0001	1.0005	1.0005	1.00010	1.00007	1.00005	1.00005	1.00005	1.00005	1.00005	1.00002	1.00001	1.0000

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION  
DEATH**

**CUMULATIVE PAID LOSS & ALAE 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	AS OF 12/31/2007			
1977																																			1,159	1,159
1978														615	572	610	650	689	729	769	803	837	872	903	936	968	1,005	1,051	1,086	1,116	1,145	1,159	1,231			
1979														696	750	800	851	903	961	1,010	1,054	1,097	1,140	1,180	1,219	1,265	1,302	1,336	1,369	1,385	1,385	1,385	1,385			
1980																																				1,275
1981													533	588	644	701	755	807	855	904	953	999	1,045	1,089	1,133	1,188	1,228	1,264	1,301	1,318	1,318	1,318	1,318	1,318		
1982																																				1,275
1983																																				1,463
1984																																				1,391
1985																																				1,276
1986																																				966
1987																																				994
1988																																				939
1989																																				799
1990																																				731
1991																																				761
1992																																				701
1993																																				599
1994																																				567
1995																																				456
1996																																				619
1997																																				509
1998																																				541
1999																																				527
2000																																				424
2001																																				461
2002																																				461
2003																																				446
2004																																				401
2005																																				299
2006																																				164
2007																																				76

**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-UR				
1977																																				1.012
1978																																				1.011
1979																																				1.011
1980																																				1.011
1981																																				1.011
1982																																				1.011
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2001																																				1.011
2002																																				1.011
2003																																				1.011
2004																																				1.011
2005																																				1.011
2006																																				1.011
2007																																				1.011
3 Yr Avg	5.134	1.650	1.503	1.292	1.205	1.166	1.142	1.131	1.127	1.107	1.103	1.086	1.081	1.074	1.067	1.064	1.059	1.056	1.049	1.045	1.043	1.041	1.039	1.034	1.031	1.029	1.028	1.028	1.026	1.026	1.026	1.026	1.026			
5 Yr Avg	4.868	1.708	1.545	1.296	1.209	1.173	1.143	1.134	1.126	1.111	1.102	1.088	1.082	1.076	1.070	1.066	1.061	1.057	1.051	1.047	1.044	1.041	1.040	1.035	1.033	1.034	1.033	1.028	1.028	1.026	1.026	1.026	1.026			
10 Yr Avg	5.267	1.782	1.545	1.303	1.215	1.179	1.146	1.136	1.125	1.110	1.101	1.089	1.082	1.076	1.070	1.067	1.060	1.056	1.051	1.046	1.043	1.041	1.038	1.035	1.033	1.034	1.033	1.028								

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION  
DEATH**

CUMULATIVE PAID LOSS & ALAE / 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	AS OF 12/31/2007				
1977															571	609	650	689	728	768	802	837	871	903	936	967	1,005	1,051	1,085	1,116	1,144	1,158	1,158				
1978														614	659	704	748	788	828	863	904	938	973	1,005	1,037	1,075	1,123	1,159	1,189	1,217	1,231	1,231	1,231				
1979													635	694	748	799	850	901	960	1,009	1,053	1,096	1,140	1,179	1,218	1,264	1,302	1,335	1,369	1,385	1,385	1,385					
1980												531	586	639	690	742	792	842	889	936	980	1,025	1,067	1,106	1,151	1,190	1,224	1,257	1,274	1,274	1,274	1,274					
1981											528	586	643	699	753	805	853	903	952	998	1,044	1,088	1,132	1,187	1,227	1,264	1,300	1,318	1,318	1,318	1,318	1,318					
1982										491	546	602	655	707	759	806	859	908	955	1,003	1,048	1,092	1,140	1,185	1,222	1,257	1,274	1,274	1,274	1,274	1,274	1,274					
1983							485	552	617	676	739	801	859	923	987	1,045	1,105	1,163	1,218	1,278	1,334	1,386	1,437	1,462	1,462	1,462	1,462	1,462	1,462	1,462	1,462	1,462					
1984								413	473	538	602	661	719	776	838	898	955	1,014	1,071	1,127	1,190	1,251	1,304	1,354	1,380	1,380	1,380	1,380	1,380	1,380	1,380	1,380	1,380				
1985								333	396	468	528	592	650	708	766	821	876	950	1,001	1,052	1,112	1,164	1,210	1,254	1,275	1,275	1,275	1,275	1,275	1,275	1,275	1,275	1,275				
1986						225	270	322	372	422	470	516	564	610	655	700	743	785	835	877	915	949	966	966	966	966	966	966	966	966	966	966	966				
1987					180	233	288	338	387	439	489	539	586	636	685	734	782	838	888	931	973	993	993	993	993	993	993	993	993	993	993	993	993				
1988				130	188	246	295	343	395	440	487	539	586	633	681	729	783	831	876	918	938	938	938	938	938	938	938	938	938	938	938	938	938				
1989			59	105	157	200	244	288	333	380	426	469	513	556	600	648	693	736	778	799	799	799	799	799	799	799	799	799	799	799	799	799	799				
1990		17	61	114	163	206	252	296	339	382	426	467	509	550	593	635	674	711	730	730	730	730	730	730	730	730	730	730	730	730	730	730	730				
1991	1	23	73	130	180	230	285	331	378	424	467	514	559	608	653	696	739	760	760	760	760	760	760	760	760	760	760	760	760	760	760	760	760				
1992	0	26	70	123	168	217	271	316	363	409	455	500	548	593	637	679	700	700	700	700	700	700	700	700	700	700	700	700	700	700	700	700	700				
1993	0	25	63	109	154	197	241	283	326	365	408	452	495	537	577	597	597	597	597	597	597	597	597	597	597	597	597	597	597	597	597	597	597	597			
1994	1	33	78	127	174	215	256	300	341	382	428	470	508	548	566	566	566	566	566	566	566	566	566	566	566	566	566	566	566	566	566	566	566	566			
1995	1	25	61	102	142	177	212	247	284	323	360	403	437	454	454	454	454	454	454	454	454	454	454	454	454	454	454	454	454	454	454	454	454	454			
1996	3	37	92	151	209	267	323	376	431	485	537	590	616	616	616	616	616	616	616	616	616	616	616	616	616	616	616	616	616	616	616	616	616	616			
1997	3	38	81	134	186	236	283	331	380	434	483	506	506	506	506	506	506	506	506	506	506	506	506	506	506	506	506	506	506	506	506	506	506	506			
1998	4	40	93	162	220	274	338	396	451	509	536	536	536	536	536	536	536	536	536	536	536	536	536	536	536	536	536	536	536	536	536	536	536	536			
1999	3	39	96	172	236	301	367	430	490	519	519	519	519	519	519	519	519	519	519	519	519	519	519	519	519	519	519	519	519	519	519	519	519	519			
2000	3	39	92	162	223	279	335	386	415	415	415	415	415	415	415	415	415	415	415	415	415	415	415	415	415	415	415	415	415	415	415	415	415	415			
2001	2	43	107	195	269	342	412	445	445	445	445	445	445	445	445	445	445	445	445	445	445	445	445	445	445	445	445	445	445	445	445	445	445	445			
2002	6	65	144	262	359	450	491	491	491	491	491	491	491	491	491	491	491	491	491	491	491	491	491	491	491	491	491	491	491	491	491	491	491	491			
2003	5	63	148	253	347	398	398	398	398	398	398	398	398	398	398	398	398	398	398	398	398	398	398	398	398	398	398	398	398	398	398	398	398	398			
2004	8	83	178	287	341	341	341	341	341	341	341	341	341	341	341	341	341	341	341	341	341	341	341	341	341	341	341	341	341	341	341	341	341	341			
2005	5	74	163	232	232	232	232	232	232	232	232	232	232	232	232	232	232	232	232	232	232	232	232	232	232	232	232	232	232	232	232	232	232	232			
2006	4	62	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99			
2007	4	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25			
																																					23,884

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION  
DEATH**

INCURRED LOSS & ALAE 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	AS OF 12/31/2007			
1977																																		1,492	1,492	
1978																																			1,575	1,575
1979																																			1,781	1,781
1980																																			1,675	1,675
1981																																			1,743	1,743
1982																																			1,719	1,719
1983																																			2,136	2,136
1984																																			2,055	2,055
1985																																			1,867	1,867
1986																																			1,448	1,448
1987																																			1,540	1,540
1988																																			1,525	1,525
1989																																			1,389	1,389
1990																																			1,265	1,265
1991																																			1,362	1,362
1992																																			1,265	1,265
1993																																			1,326	1,326
1994																																			1,150	1,150
1995																																			1,111	1,111
1996																																			955	955
1997																																			1,370	1,370
1998																																			1,157	1,157
1999																																			1,315	1,315
2000																																			1,170	1,170
2001																																			1,414	1,414
2002																																			1,810	1,810
2003																																			1,800	1,800
2004																																			1,980	1,980
2005																																			2,027	2,027
2006																																			1,735	1,735
2007																																			2,568	2,568

**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	AS OF 12/31/2007			
1977																																		333	333	
1978																																			344	344
1979																																			396	396
1980																																			400	400
1981																																			425	425
1982																																			444	444
1983																																			475	475
1984																																			499	499
1985																																			591	591
1986																																			482	482
1987																																			546	546
1988																																			586	586
1989																																			590	590
1990																																			534	534
1991																																			601	601
1992																																			625	625
1993																																			552	552
1994																																			544	544
1995																																			499	499
1996																																			752	752
1997																																			648	648
1998																																			774	774
1999																																			845	845
2000																																			747	747
2001																																			953	953
2002																																			1,283	1,283
2003																																			1,354	1,354
2004																																			1,579	1,579
2005																																			1,728	1,728
2006																																			1,315	1,315
2007																																			1,568	1,568





**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION  
DEATH**

SECTION 1  
EXHIBIT 4  
SHEET 37

INDEX METHOD - INCREMENTAL PAID LOSS & ALAE 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	AS OF 12/31/2007						
1977																3.828	0.257	0.272	0.262	0.262	0.270	0.226	0.233	0.230	0.213	0.220	0.211	0.251	0.309	0.232	0.204	0.193	0.093					
1978															3.818	0.281	0.280	0.270	0.254	0.248	0.218	0.250	0.214	0.219	0.200	0.195	0.235	0.302	0.221	0.188	0.174	0.086	0.086					
1979														3.605	0.277	0.276	0.265	0.256	0.237	0.244	0.240	0.228	0.224	0.219	0.214	0.269	0.199	0.179	0.179	0.086	0.091	0.090	0.090					
1980												2.810	0.292	0.280	0.271	0.273	0.265	0.261	0.248	0.253	0.231	0.239	0.222	0.208	0.239	0.202	0.182	0.174	0.091	0.091	0.091	0.091						
1981													2.597	0.285	0.277	0.276	0.265	0.256	0.237	0.244	0.240	0.228	0.224	0.219	0.214	0.269	0.199	0.179	0.179	0.086	0.091	0.091	0.091					
1982											2.266	0.252	0.260	0.241	0.242	0.240	0.219	0.241	0.229	0.217	0.219	0.209	0.202	0.224	0.204	0.171	0.163	0.080	0.080	0.086	0.091	0.091	0.091					
1983									2.116	0.290	0.287	0.256	0.273	0.270	0.253	0.280	0.278	0.253	0.265	0.253	0.239	0.262	0.245	0.223	0.225	0.107	0.107	0.080	0.080	0.086	0.091	0.091	0.091					
1984							1.722	0.248	0.272	0.264	0.249	0.240	0.237	0.261	0.248	0.237	0.247	0.236	0.236	0.259	0.255	0.219	0.211	0.107	0.107	0.107	0.107	0.080	0.080	0.086	0.091	0.091	0.091					
1985							1.331	0.251	0.289	0.237	0.255	0.234	0.231	0.230	0.223	0.217	0.295	0.206	0.204	0.240	0.208	0.184	0.174	0.084	0.084	0.084	0.084	0.080	0.080	0.086	0.091	0.091	0.091					
1986						0.876	0.175	0.201	0.194	0.195	0.186	0.180	0.188	0.176	0.174	0.178	0.165	0.165	0.192	0.165	0.146	0.134	0.065	0.065	0.065	0.065	0.065	0.065	0.065	0.065	0.065	0.065	0.065					
1987					0.679	0.200	0.209	0.184	0.186	0.195	0.187	0.190	0.177	0.185	0.187	0.185	0.181	0.211	0.188	0.162	0.157	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075				
1988				0.473	0.207	0.211	0.180	0.174	0.187	0.164	0.169	0.190	0.171	0.169	0.178	0.171	0.198	0.174	0.162	0.151	0.074	0.074	0.074	0.074	0.074	0.074	0.074	0.074	0.074	0.074	0.074	0.074	0.074	0.074				
1989			0.207	0.164	0.182	0.152	0.157	0.155	0.159	0.165	0.161	0.153	0.153	0.153	0.154	0.170	0.158	0.152	0.148	0.074	0.074	0.074	0.074	0.074	0.074	0.074	0.074	0.074	0.074	0.074	0.074	0.074	0.074	0.074				
1990		0.056	0.149	0.179	0.166	0.146	0.159	0.148	0.145	0.146	0.148	0.138	0.144	0.137	0.146	0.143	0.132	0.125	0.063	0.063	0.063	0.063	0.063	0.063	0.063	0.063	0.063	0.063	0.063	0.063	0.063	0.063	0.063	0.063	0.063			
1991	0.002	0.076	0.162	0.187	0.165	0.166	0.182	0.150	0.155	0.151	0.142	0.154	0.148	0.162	0.148	0.140	0.144	0.125	0.066	0.066	0.066	0.066	0.066	0.066	0.066	0.066	0.066	0.066	0.066	0.066	0.066	0.066	0.066	0.066	0.066			
1992	0.002	0.080	0.140	0.166	0.142	0.154	0.169	0.142	0.148	0.145	0.147	0.139	0.152	0.144	0.136	0.133	0.133	0.125	0.066	0.066	0.066	0.066	0.066	0.066	0.066	0.066	0.066	0.066	0.066	0.066	0.066	0.066	0.066	0.066	0.066	0.066		
1993	0.001	0.077	0.117	0.140	0.139	0.130	0.136	0.130	0.131	0.120	0.130	0.136	0.132	0.127	0.125	0.125	0.125	0.117	0.053	0.053	0.053	0.053	0.053	0.053	0.053	0.053	0.053	0.053	0.053	0.053	0.053	0.053	0.053	0.053	0.053	0.053		
1994	0.004	0.093	0.135	0.146	0.139	0.124	0.122	0.128	0.123	0.122	0.138	0.124	0.115	0.117	0.117	0.117	0.117	0.117	0.117	0.117	0.117	0.117	0.117	0.117	0.117	0.117	0.117	0.117	0.117	0.117	0.117	0.117	0.117	0.117	0.117	0.117		
1995	0.003	0.069	0.105	0.117	0.116	0.102	0.101	0.102	0.108	0.112	0.108	0.124	0.097	0.051	0.051	0.051	0.051	0.051	0.051	0.051	0.051	0.051	0.051	0.051	0.051	0.051	0.051	0.051	0.051	0.051	0.051	0.051	0.051	0.051	0.051	0.051		
1996	0.007	0.097	0.152	0.167	0.160	0.162	0.157	0.149	0.155	0.152	0.145	0.148	0.072	0.072	0.072	0.072	0.072	0.072	0.072	0.072	0.072	0.072	0.072	0.072	0.072	0.072	0.072	0.072	0.072	0.072	0.072	0.072	0.072	0.072	0.072	0.072	0.072	
1997	0.009	0.095	0.115	0.143	0.139	0.134	0.129	0.128	0.133	0.147	0.130	0.062	0.062	0.062	0.062	0.062	0.062	0.062	0.062	0.062	0.062	0.062	0.062	0.062	0.062	0.062	0.062	0.062	0.062	0.062	0.062	0.062	0.062	0.062	0.062	0.062	0.062	
1998	0.012	0.093	0.135	0.178	0.151	0.139	0.165	0.150	0.142	0.151	0.169	0.151	0.151	0.151	0.151	0.151	0.151	0.151	0.151	0.151	0.151	0.151	0.151	0.151	0.151	0.151	0.151	0.151	0.151	0.151	0.151	0.151	0.151	0.151	0.151	0.151	0.151	
1999	0.007	0.089	0.142	0.189	0.160	0.162	0.164	0.157	0.150	0.073	0.069	0.069	0.069	0.069	0.069	0.069	0.069	0.069	0.069	0.069	0.069	0.069	0.069	0.069	0.069	0.069	0.069	0.069	0.069	0.069	0.069	0.069	0.069	0.069	0.069	0.069	0.069	
2000	0.007	0.086	0.128	0.167	0.147	0.134	0.134	0.124	0.124	0.069	0.069	0.069	0.069	0.069	0.069	0.069	0.069	0.069	0.069	0.069	0.069	0.069	0.069	0.069	0.069	0.069	0.069	0.069	0.069	0.069	0.069	0.069	0.069	0.069	0.069	0.069	0.069	
2001	0.005	0.096	0.147	0.206	0.172	0.170	0.161	0.077	0.077	0.077	0.077	0.077	0.077	0.077	0.077	0.077	0.077	0.077	0.077	0.077	0.077	0.077	0.077	0.077	0.077	0.077	0.077	0.077	0.077	0.077	0.077	0.077	0.077	0.077	0.077	0.077	0.077	
2002	0.014	0.134	0.178	0.267	0.222	0.206	0.093	0.093	0.093	0.093	0.093	0.093	0.093	0.093	0.093	0.093	0.093	0.093	0.093	0.093	0.093	0.093	0.093	0.093	0.093	0.093	0.093	0.093	0.093	0.093	0.093	0.093	0.093	0.093	0.093	0.093	0.093	
2003	0.012	0.126	0.187	0.232	0.207	0.113	0.113	0.113	0.113	0.113	0.113	0.113	0.113	0.113	0.113	0.113	0.113	0.113	0.113	0.113	0.113	0.113	0.113	0.113	0.113	0.113	0.113	0.113	0.113	0.113	0.113	0.113	0.113	0.113	0.113	0.113	0.113	
2004	0.016	0.160	0.203	0.234	0.116	0.116	0.116	0.116	0.116	0.116	0.116	0.116	0.116	0.116	0.116	0.116	0.116	0.116	0.116	0.116	0.116	0.116	0.116	0.116	0.116	0.116	0.116	0.116	0.116	0.116	0.116	0.116	0.116	0.116	0.116	0.116	0.116	
2005	0.010	0.144	0.186	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	
2006	0.009	0.117	0.074	0.074	0.074	0.074	0.074	0.074	0.074	0.074	0.074	0.074	0.074	0.074	0.074	0.074	0.074	0.074	0.074	0.074	0.074	0.074	0.074	0.074	0.074	0.074	0.074	0.074	0.074	0.074	0.074	0.074	0.074	0.074	0.074	0.074	0.074	
2007	0.009	0.040	0.040	0.040	0.040	0.040	0.040	0.040	0.040	0.040	0.040	0.040	0.040	0.040	0.040	0.040	0.040	0.040	0.040	0.040	0.040	0.040	0.040	0.040	0.040	0.040	0.040	0.040	0.040	0.040	0.040	0.040	0.040	0.040	0.040	0.040	0.040	
2 Yr Avg	0.009	0.130	0.194	0.233	0.215	0.188	0.147	0.140	0.146	0.149	0.137	0.136	0.106	0.122	0.131	0.137	0.138	0.139	0.155	0.157	0.151	0.159	0.197	0.217	0.198	0.171	0.181	0.183	0.190	0.189	0.193	0.193	0.193	0.193	0.193	0.193	0.193	
3 Yr Avg	0.012	0.140	0.192	0.244	0.200	0.170	0.153	0.144	0.142	0.150	0.128	0.132	0.115	0.129	0.137	0.139	0.145	0.150	0.166	0.160	0.170	0.191	0.213	0.213	0.199	0.181	0.191	0.196	0.204	0.189	0.193	0.193	0.193	0.193	0.193	0.193	0.193	0.193
10 Yr Avg	0.010	0.114	0.157	0.190	0.161	0.146	0.144	0.136	0.139	0.141	0.142	0.150	0.148	0.160	0.173	0.187	0.203	0.201	0.210	0.218	0.218	0.219	0.221	0.219	0.210	0.209	0.225	0.224	0.204	0.189	0.193	0.193	0.193	0.193	0.193	0.193	0.193	



**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 4  
SHEET 38

**DEATH**

**UNPAID LOSS ESTIMATE FOR ACCIDENT YEARS 1976 AND PRIOR**

10 times 3 Year Average Annual Payments	59,604	(1)
15 times 3 Year Average Annual Payments	89,406	(2)
Incremental Development Method	83,296	(3)
05 to 08 Exponential Curve Fit	71,031	(4)
04 to 08 Exponential Curve Fit	39,647	(5)
03 to 08 Exponential Curve Fit	68,600	(6)
03 to 07 Exponential Curve Fit	66,373	(7)
Selected Unpaid Loss	70,000	(8)

- 
- (1) 10 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2006 THROUGH 2008 OF 5,960  
(2) 15 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2006 THROUGH 2008 OF 5,960  
(3) SECTION 1, EXHIBIT 4, SHEET 40, COLUMN (8)  
(4) SECTION 1, EXHIBIT 4, SHEET 39, TOTAL OF COLUMN (2)  
(5) SECTION 1, EXHIBIT 4, SHEET 39, TOTAL OF COLUMN (3)  
(6) SECTION 1, EXHIBIT 4, SHEET 39, TOTAL OF COLUMN (4)  
(7) SECTION 1, EXHIBIT 4, SHEET 39, TOTAL OF COLUMN (5)  
(8) SELECTED BY DELOITTE CONSULTING

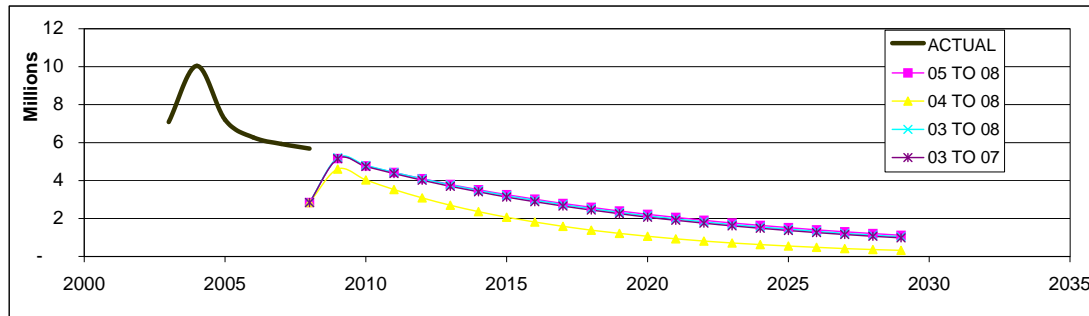
**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 4  
SHEET 39

**DEATH**

**Exponential Curve Fit of Unpaid Loss**

FY ENDING	ACTUAL PAID LOSS (1)	Incremental Unpaid Loss				FY ENDING	Incremental Unpaid Loss			
		05 TO 08 CURVE FIT (2)	04 TO 08 CURVE FIT (3)	03 TO 08 CURVE FIT (4)	03 TO 07 CURVE FIT (5)		05 TO 08 CURVE FIT (2)	04 TO 08 CURVE FIT (3)	03 TO 08 CURVE FIT (4)	03 TO 07 CURVE FIT (5)
2003	7,086					2030	1,033	280	956	903
2004	10,047					2031	957	245	882	831
2005	7,201					2032	886	214	814	765
2006	6,271					2033	821	187	751	704
2007	5,925					2034	760	164	693	648
2008	5,685	2,842	2,842	2,842	2,842	2035	704	144	639	597
2009		5,157	4,603	5,205	5,151	2036	652	126	589	549
2010		4,777	4,028	4,802	4,742	2037	604	110	544	505
2011		4,425	3,525	4,430	4,364	2038	560	96	502	465
2012		4,099	3,085	4,086	4,017	2039	519	84	463	428
2013		3,796	2,700	3,770	3,697	2040	480	74	427	394
2014		3,517	2,363	3,477	3,403	2041	445	64	394	363
2015		3,257	2,068	3,208	3,132	2042	412	56	363	334
2016		3,017	1,810	2,959	2,883	2043	382	49	335	307
2017		2,795	1,584	2,730	2,654	2044	354	43	309	283
2018		2,589	1,386	2,518	2,443	2045	328	38	285	260
2019		2,398	1,213	2,323	2,248	2046	303	33	263	240
2020		2,221	1,061	2,143	2,069	2047	281	29	243	221
2021		2,058	929	1,977	1,905	2048	260	25	224	203
2022		1,906	813	1,824	1,753	2049	241	22	206	187
2023		1,765	711	1,682	1,614	2050	223	19	190	172
2024		1,635	623	1,552	1,485	2051	207	17	176	158
2025		1,515	545	1,432	1,367	2052	192	15	162	146
2026		1,403	477	1,321	1,258	2053	178	13	150	134
2027		1,300	417	1,218	1,158	2054	164	11	138	123
2028		1,204	365	1,124	1,066	2055	152	10	127	114
2029		1,115	320	1,037	981	2056	141	9	117	105
Total							71,031	39,647	68,600	66,373



(1) ACTUAL PAID LOSSES  
(2) - (5) EXPONENTIAL CURVE FIT BASED ON (1)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 4  
SHEET 40

**DEATH**

**Incremental Development Method**

AY	6/30/2007 Age	Incremental Decay	Cum Decay Relative to Current Yr Paid	7/1/2006 6/30/2007 Paid	6/30/2007 Unpaid Loss Estimate	6/30/2007 12/31/2007 Paid	12/31/2007 Unpaid Loss Estimate	Implied Cum Unpaid Loss
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1953	54.5	14.936	14.94	50	750	23	727	727
1954	53.5	0.931	14.84	23	348	11	337	1,064
1955	52.5	0.886	14.04	71	1,001	36	966	2,030
1956	51.5	0.890	13.38	34	457	17	440	2,469
1957	50.5	0.872	12.54	67	842	30	812	3,281
1958	49.5	0.908	12.29	84	1,028	42	986	4,268
1959	48.5	0.909	12.09	129	1,562	61	1,501	5,768
1960	47.5	0.935	12.23	99	1,214	49	1,165	6,933
1961	46.5	0.947	12.52	109	1,364	53	1,312	8,245
1962	45.5	0.995	13.45	70	945	32	912	9,157
1963	44.5	0.988	14.28	125	1,785	60	1,724	10,881
1964	43.5	0.988	15.10	94	1,415	47	1,368	12,249
1965	42.5	0.979	15.77	116	1,836	58	1,778	14,026
1966	41.5	0.966	16.19	104	1,679	48	1,631	15,658
1967	40.5	0.935	16.07	160	2,578	79	2,499	18,157
1968	39.5	0.932	15.91	180	2,860	82	2,778	20,935
1969	38.5	0.928	15.70	248	3,885	112	3,773	24,708
1970	37.5	0.923	15.41	306	4,720	131	4,589	29,296
1971	36.5	0.924	15.17	319	4,841	155	4,686	33,983
1972	35.5	0.925	14.96	287	4,296	137	4,158	38,141
1973	34.5	0.926	14.78	580	8,578	272	8,306	46,447
1974	33.5	0.932	14.70	816	11,992	390	11,602	58,049
1975	32.5	0.937	14.71	798	11,746	387	11,360	69,409
1976	31.5	0.944	14.83	970	14,383	496	13,887	83,296

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- (1) AGE @ 6/30/2007
  - (2) FROM SECTION 1, EXHIBIT 4, SHEET 42, COLUMN (8)
  - (3) TOTAL FROM SECTION 1, EXHIBIT 4, SHEET 41
  - (4) PROVIDED BY OLIVER WYMAN
  - (5) = (3) x (4)
  - (6) PROVIDED BY OLIVER WYMAN
  - (7) = (5) - (6)
  - (8) = COLUMN (7) ACCUMULATED

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

**DEATH**

**Cumulative Decay Factor Applied to Payments Made in Current Calendar Year to Estimate Unpaid Losses as of 6/30/07 for each Accident Year**

ACCIDENT YEAR																							
1953	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970	1971	1972	1973	1974	1975	1976
14.936	13.913	12.326	10.967	9.563	8.680	7.894	7.378	6.983	6.948	6.865	6.783	6.644	6.416	5.997	5.590	5.188	4.789	4.426	4.096	3.793	3.534	3.310	3.126
	0.931	0.825	0.734	0.640	0.581	0.529	0.494	0.468	0.465	0.460	0.454	0.445	0.430	0.402	0.374	0.347	0.321	0.296	0.274	0.254	0.237	0.222	0.209
		0.886	0.788	0.687	0.624	0.567	0.530	0.502	0.499	0.493	0.488	0.478	0.461	0.431	0.402	0.373	0.344	0.318	0.294	0.273	0.254	0.238	0.225
			0.890	0.776	0.704	0.640	0.599	0.567	0.564	0.557	0.550	0.539	0.521	0.487	0.454	0.421	0.389	0.359	0.332	0.308	0.287	0.269	0.254
				0.872	0.791	0.720	0.673	0.637	0.634	0.626	0.619	0.606	0.585	0.547	0.510	0.473	0.437	0.404	0.373	0.346	0.322	0.302	0.285
					0.908	0.825	0.771	0.730	0.727	0.718	0.709	0.695	0.671	0.627	0.584	0.542	0.501	0.463	0.428	0.397	0.370	0.346	0.327
						0.909	0.850	0.805	0.800	0.791	0.782	0.765	0.739	0.691	0.644	0.598	0.552	0.510	0.472	0.437	0.407	0.381	0.360
							0.935	0.885	0.880	0.870	0.859	0.842	0.813	0.760	0.708	0.657	0.607	0.561	0.519	0.481	0.448	0.419	0.396
								0.947	0.942	0.931	0.919	0.901	0.870	0.813	0.758	0.703	0.649	0.600	0.555	0.514	0.479	0.449	0.424
									0.995	0.983	0.971	0.951	0.919	0.859	0.800	0.743	0.686	0.634	0.587	0.543	0.506	0.474	0.448
										0.988	0.976	0.956	0.923	0.863	0.805	0.747	0.689	0.637	0.589	0.546	0.509	0.476	0.450
											0.988	0.968	0.935	0.874	0.814	0.756	0.698	0.645	0.597	0.553	0.515	0.482	0.455
												0.979	0.946	0.884	0.824	0.765	0.706	0.652	0.604	0.559	0.521	0.488	0.461
													0.966	0.903	0.841	0.781	0.721	0.666	0.616	0.571	0.532	0.498	0.470
														0.935	0.871	0.809	0.746	0.690	0.638	0.591	0.551	0.516	0.487
															0.932	0.865	0.799	0.738	0.683	0.632	0.589	0.552	0.521
																0.928	0.857	0.792	0.733	0.679	0.632	0.592	0.559
																	0.923	0.853	0.789	0.731	0.681	0.638	0.603
																		0.924	0.855	0.792	0.738	0.691	0.653
																			0.925	0.857	0.799	0.748	0.706
																				0.926	0.863	0.808	0.763
																					0.932	0.873	0.824
																						0.937	0.884
																							0.944
14.936	14.844	14.037	13.380	12.539	12.288	12.085	12.229	12.522	13.454	14.281	15.100	15.769	16.194	16.070	15.911	15.695	15.412	15.167	14.961	14.782	14.705	14.710	14.834

**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 1961, the decay factor of 0.910 means that the expected payments from 6/30/07-08 are 0.91 times the actual paid losses from 6/30/06-07, similarly, the decay factor of .805 means that the expected payments from 6/30/08-09 are 0.805 times the actual paid losses from 6/30/06-07, 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 6/30/06-07.

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
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SECTION 1  
EXHIBIT 4  
SHEET 42

**DEATH**

**Paid Tail Factor Selection**

Age Months (1)	Age Years (2)	Age to Age Development Factors					Cumulative Development Factors					
		Fitted Paid (3)	Increm. Data (4)	Weibull Curve (5)	Inverse Power Curve (6)	Selected Tail (7)	Selected Incr. Decay (8)	Fitted Paid (9)	Increm. Data (10)	Weibull Curve (11)	Inverse Power Curve (12)	Selected Tail (13)
6	0.5	13.031		2.120	6.071	13.031		488.879	65.372	58.210	370.730	656.362
18	1.5	2.260	2.927	1.558	2.230	2.260	1.365	37.516	65.372	27.454	61.061	50.369
30	2.5	1.745	1.827	1.385	1.637	1.745	1.336	16.600	22.334	17.617	27.378	22.287
42	3.5	1.375	1.428	1.294	1.413	1.375	0.878	9.513	12.226	12.720	16.727	12.772
54	4.5	1.259	1.254	1.237	1.298	1.259	0.950	6.919	8.564	9.827	11.841	9.289
66	5.5	1.210	1.185	1.198	1.230	1.210	1.021	5.495	6.831	7.942	9.119	7.378
78	6.5	1.166	1.157	1.169	1.186	1.166	0.958	4.542	5.765	6.630	7.411	6.097
90	7.5	1.145	1.131	1.146	1.154	1.145	1.017	3.894	4.981	5.673	6.250	5.228
102	8.5	1.130	1.119	1.128	1.131	1.130	1.027	3.401	4.403	4.950	5.414	4.566
114	9.5	1.114	1.109	1.114	1.114	1.114	0.991	3.010	3.935	4.387	4.785	4.041
126	10.5	1.104	1.097	1.102	1.100	1.104	1.014	2.702	3.548	3.939	4.296	3.627
138	11.5	1.089	1.090	1.092	1.089	1.089	0.947	2.448	3.233	3.575	3.905	3.286
150	12.5	1.082	1.078	1.083	1.080	1.082	0.998	2.248	2.967	3.275	3.586	3.018
162	13.5	1.075	1.072	1.076	1.072	1.075	0.995	2.078	2.751	3.024	3.320	2.790
174	14.5	1.070	1.067	1.069	1.066	1.070	1.003	1.933	2.565	2.812	3.096	2.596
186	15.5	1.065	1.063	1.063	1.061	1.065	0.986	1.807	2.404	2.630	2.904	2.426
198	16.5	1.060	1.058	1.058	1.056	1.060	0.982	1.697	2.261	2.473	2.738	2.279
210	17.5	1.057	1.054	1.054	1.052	1.057	1.010	1.602	2.136	2.337	2.593	2.151
222	18.5	1.050	1.052	1.050	1.048	1.050	0.931	1.516	2.027	2.217	2.466	2.035
234	19.5	1.046	1.046	1.046	1.045	1.046	0.966	1.444	1.927	2.112	2.352	1.938
246	20.5	1.043	1.042	1.043	1.042	1.043	0.980	1.380	1.842	2.018	2.251	1.853
258	21.5	1.041	1.040	1.040	1.040	1.041	0.992	1.323	1.767	1.934	2.159	1.777
270	22.5	1.039	1.038	1.038	1.037	1.039	0.981	1.271	1.700	1.859	2.077	1.707
282	23.5	1.035	1.036	1.035	1.035	1.035	0.941	1.224	1.638	1.791	2.002	1.643
294	24.5	1.033	1.032	1.033	1.034	1.033	0.976	1.183	1.581	1.730	1.933	1.588
306	25.5	1.030	1.030	1.031	1.032	1.030	0.939	1.145	1.532	1.675	1.871	1.537
318	26.5	1.028	1.028	1.029	1.030	1.028	0.961	1.111	1.486	1.624	1.813	1.492
330	27.5	1.028	1.026	1.028	1.029	1.028	1.015	1.081	1.446	1.578	1.759	1.452
342	28.5	1.026	1.026	1.026	1.028	1.026	0.953	1.052	1.410	1.535	1.710	1.412
354	29.5	1.026	1.024	1.025	1.026	1.026	1.031	1.026	1.375	1.496	1.664	1.377
366	30.5		1.024	1.023	1.025	1.024	0.951		1.343	1.460	1.621	1.343
378	31.5		1.022	1.022	1.024	1.022	0.944		1.311	1.427	1.581	1.311
390	32.5		1.020	1.021	1.023	1.020	0.937		1.283	1.396	1.544	1.283
402	33.5		1.018	1.020	1.022	1.018	0.932		1.258	1.367	1.508	1.258
414	34.5		1.017	1.019	1.022	1.017	0.926		1.235	1.340	1.475	1.235
426	35.5		1.015	1.018	1.021	1.015	0.925		1.215	1.315	1.444	1.215
438	36.5		1.014	1.017	1.020	1.014	0.924		1.196	1.292	1.415	1.196
450	37.5		1.013	1.016	1.019	1.013	0.923		1.180	1.270	1.387	1.180
462	38.5		1.012	1.016	1.019	1.012	0.928		1.165	1.250	1.360	1.165
474	39.5		1.011	1.015	1.018	1.011	0.932		1.152	1.231	1.335	1.152
486	40.5		1.010	1.014	1.018	1.010	0.935		1.140	1.213	1.312	1.140
498	41.5		1.009	1.014	1.017	1.009	0.966		1.129	1.196	1.289	1.129
510	42.5		1.009	1.013	1.017	1.009	0.979		1.118	1.180	1.267	1.118
522	43.5		1.009	1.012	1.016	1.009	0.988		1.108	1.165	1.247	1.108
534	44.5		1.009	1.012	1.016	1.009	0.988		1.098	1.151	1.227	1.098
546	45.5		1.009	1.011	1.015	1.009	0.995		1.088	1.137	1.208	1.088
558	46.5		1.008	1.011	1.015	1.008	0.947		1.079	1.125	1.190	1.079
570	47.5		1.008	1.010	1.014	1.008	0.935		1.070	1.113	1.173	1.070
582	48.5		1.007	1.010	1.014	1.007	0.909		1.062	1.101	1.157	1.062
594	49.5		1.006	1.010	1.014	1.006	0.908		1.055	1.090	1.141	1.055
606	50.5		1.005	1.009	1.013	1.005	0.872		1.049	1.080	1.125	1.049
618	51.5		1.005	1.009	1.013	1.005	0.890		1.043	1.070	1.111	1.043
630	52.5		1.004	1.008	1.013	1.004	0.886		1.038	1.061	1.097	1.038
642	53.5		1.004	1.008	1.012	1.004	0.931		1.034	1.052	1.083	1.034
654	54.5		1.003	1.008	1.012	1.003	0.873		1.030	1.044	1.070	1.030
Tail	Tail		1.027	1.035	1.057	1.027	7.973		1.027	1.035	1.057	1.027

54.5 tail decay      6.963 (14)  
14.936 (15)

- |  |  |
|--|--|
| (1) AGE IN MONTHS                              | (9) COLUMN (3) MULTIPLICATIVELY ACCUMULATED  |
| (2) AGE IN YEARS                               | (10) COLUMN (4) MULTIPLICATIVELY ACCUMULATED |
| (3) SECTION 1, EXHIBIT 4, SHEET 21             | (11) COLUMN (5) MULTIPLICATIVELY ACCUMULATED |
| (4) SECTION 1, EXHIBIT 4, SHEET 44, COLUMN (5) | (12) COLUMN (6) MULTIPLICATIVELY ACCUMULATED |
| (5) SECTION 1, EXHIBIT 4, SHEET 43             | (13) COLUMN (7) MULTIPLICATIVELY ACCUMULATED |
| (6) SECTION 1, EXHIBIT 4, SHEET 43             | (14) [COLUMN (8) @ 54.5] X [COLUMN (8) TAIL] |
| (7) SELECTED BY DELOITTE CONSULTING            | (15) COLUMN (8) TAIL + (14)                  |
| (8) $= [(3) - 1.0] \times (7) / [(7) - 1.0]$   |  |

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 4  
SHEET 43

**DEATH**

FITTING PAID LOSS DEVELOPMENT FACTORS

Fitting for Periods:	56-to-Ult: <b>56</b>
	From: <b>7</b>
	To: <b>30</b>
Cut-off	<b>60</b>

Method	Tail	R <sup>2</sup>
Weibull	<b>1.035</b>	<b>0.99862</b>
Inverse Power	<b>1.057</b>	<b>0.992</b>

			Weibull Curve Fitting						Inverse Power Curve Fitting					
			Slope= 0.433		Intercept= -1.225				Slope= -1.289		Intercept= 3.934			
PERIOD	AGE	ATA	X	Y	Y*	ATA*	ATU*	X	Y	Y*	ATA*	ATU*		
1	6	13.031	1.792	-2.528	-0.449	<b>2.120</b>	58.210	1.792	2.487	1.624	<b>6.071</b>	370.730		
2	18	2.260	2.890	-0.537	0.026	<b>1.558</b>	27.454	2.890	0.231	0.207	<b>2.230</b>	61.061		
3	30	1.745	3.401	-0.161	0.247	<b>1.385</b>	17.617	3.401	-0.294	-0.451	<b>1.637</b>	27.378		
4	42	1.375	3.738	0.262	0.393	<b>1.294</b>	12.720	3.738	-0.981	-0.885	<b>1.413</b>	16.727		
5	54	1.259	3.989	0.458	0.501	<b>1.237</b>	9.827	3.989	-1.351	-1.209	<b>1.298</b>	11.841		
6	66	1.210	4.190	0.560	0.588	<b>1.198</b>	7.942	4.190	-1.561	-1.468	<b>1.230</b>	9.119		
7	78	1.166	4.357	0.667	0.661	<b>1.169</b>	6.630	4.357	-1.795	-1.683	<b>1.186</b>	7.411		
8	90	1.145	4.500	0.726	0.722	<b>1.146</b>	5.673	4.500	-1.931	-1.868	<b>1.154</b>	6.250		
9	102	1.130	4.625	0.771	0.777	<b>1.128</b>	4.950	4.625	-2.040	-2.029	<b>1.131</b>	5.414		
10	114	1.114	4.736	0.824	0.825	<b>1.114</b>	4.387	4.736	-2.172	-2.172	<b>1.114</b>	4.785		
11	126	1.104	4.836	0.861	0.868	<b>1.102</b>	3.939	4.836	-2.266	-2.302	<b>1.100</b>	4.296		
12	138	1.089	4.927	0.918	0.907	<b>1.092</b>	3.575	4.927	-2.419	-2.419	<b>1.089</b>	3.905		
13	150	1.082	5.011	0.950	0.944	<b>1.083</b>	3.275	5.011	-2.507	-2.526	<b>1.080</b>	3.586		
14	162	1.075	5.088	0.979	0.977	<b>1.076</b>	3.024	5.088	-2.590	-2.626	<b>1.072</b>	3.320		
15	174	1.070	5.159	1.003	1.008	<b>1.069</b>	2.812	5.159	-2.659	-2.718	<b>1.066</b>	3.096		
16	186	1.065	5.226	1.031	1.037	<b>1.063</b>	2.630	5.226	-2.741	-2.804	<b>1.061</b>	2.904		
17	198	1.060	5.288	1.058	1.064	<b>1.058</b>	2.473	5.288	-2.822	-2.884	<b>1.056</b>	2.738		
18	210	1.057	5.347	1.073	1.089	<b>1.054</b>	2.337	5.347	-2.869	-2.960	<b>1.052</b>	2.593		
19	222	1.050	5.403	1.113	1.113	<b>1.050</b>	2.217	5.403	-2.996	-3.032	<b>1.048</b>	2.466		
20	234	1.046	5.455	1.139	1.136	<b>1.046</b>	2.112	5.455	-3.079	-3.100	<b>1.045</b>	2.352		
21	246	1.043	5.505	1.159	1.158	<b>1.043</b>	2.018	5.505	-3.144	-3.164	<b>1.042</b>	2.251		
22	258	1.041	5.553	1.174	1.178	<b>1.040</b>	1.934	5.553	-3.194	-3.225	<b>1.040</b>	2.159		
23	270	1.039	5.598	1.191	1.198	<b>1.038</b>	1.859	5.598	-3.254	-3.284	<b>1.037</b>	2.077		
24	282	1.035	5.642	1.220	1.217	<b>1.035</b>	1.791	5.642	-3.352	-3.340	<b>1.035</b>	2.002		
25	294	1.033	5.684	1.237	1.235	<b>1.033</b>	1.730	5.684	-3.411	-3.394	<b>1.034</b>	1.933		
26	306	1.030	5.724	1.263	1.252	<b>1.031</b>	1.675	5.724	-3.507	-3.445	<b>1.032</b>	1.871		
27	318	1.028	5.762	1.282	1.269	<b>1.029</b>	1.624	5.762	-3.576	-3.495	<b>1.030</b>	1.813		
28	330	1.028	5.799	1.285	1.285	<b>1.028</b>	1.578	5.799	-3.588	-3.543	<b>1.029</b>	1.759		
29	342	1.026	5.835	1.305	1.300	<b>1.026</b>	1.535	5.835	-3.664	-3.589	<b>1.028</b>	1.710		
30	354	1.026	5.869	1.304	1.315	<b>1.025</b>	1.496	5.869	-3.659	-3.633	<b>1.026</b>	1.664		
31	366		5.903		1.330	<b>1.023</b>	1.460	5.903		-3.676	<b>1.025</b>	1.621		
32	378		5.935		1.344	<b>1.022</b>	1.427	5.935		-3.718	<b>1.024</b>	1.581		
33	390		5.966		1.357	<b>1.021</b>	1.396	5.966		-3.758	<b>1.023</b>	1.544		
34	402		5.996		1.370	<b>1.020</b>	1.367	5.996		-3.797	<b>1.022</b>	1.508		
35	414		6.026		1.383	<b>1.019</b>	1.340	6.026		-3.835	<b>1.022</b>	1.475		
36	426		6.054		1.395	<b>1.018</b>	1.315	6.054		-3.872	<b>1.021</b>	1.444		
37	438		6.082		1.407	<b>1.017</b>	1.292	6.082		-3.908	<b>1.020</b>	1.415		
38	450		6.109		1.419	<b>1.016</b>	1.270	6.109		-3.943	<b>1.019</b>	1.387		
39	462		6.136		1.430	<b>1.016</b>	1.250	6.136		-3.977	<b>1.019</b>	1.360		
40	474		6.161		1.441	<b>1.015</b>	1.231	6.161		-4.010	<b>1.018</b>	1.335		
41	486		6.186		1.452	<b>1.014</b>	1.213	6.186		-4.042	<b>1.018</b>	1.312		
42	498		6.211		1.463	<b>1.014</b>	1.196	6.211		-4.073	<b>1.017</b>	1.289		
43	510		6.234		1.473	<b>1.013</b>	1.180	6.234		-4.104	<b>1.017</b>	1.267		
44	522		6.258		1.483	<b>1.012</b>	1.165	6.258		-4.134	<b>1.016</b>	1.247		
45	534		6.280		1.493	<b>1.012</b>	1.151	6.280		-4.163	<b>1.016</b>	1.227		
46	546		6.303		1.503	<b>1.011</b>	1.137	6.303		-4.192	<b>1.015</b>	1.208		
47	558		6.324		1.512	<b>1.011</b>	1.125	6.324		-4.220	<b>1.015</b>	1.190		
48	570		6.346		1.521	<b>1.010</b>	1.113	6.346		-4.247	<b>1.014</b>	1.173		
49	582		6.366		1.530	<b>1.010</b>	1.101	6.366		-4.274	<b>1.014</b>	1.157		
50	594		6.387		1.539	<b>1.010</b>	1.090	6.387		-4.301	<b>1.014</b>	1.141		
51	606		6.407		1.548	<b>1.009</b>	1.080	6.407		-4.326	<b>1.013</b>	1.125		
52	618		6.426		1.556	<b>1.009</b>	1.070	6.426		-4.352	<b>1.013</b>	1.111		
53	630		6.446		1.565	<b>1.008</b>	1.061	6.446		-4.376	<b>1.013</b>	1.097		
54	642		6.465		1.573	<b>1.008</b>	1.052	6.465		-4.401	<b>1.012</b>	1.083		
55	654		6.483		1.581	<b>1.008</b>	1.044	6.483		-4.425	<b>1.012</b>	1.070		
56	666		6.501		1.589	<b>1.008</b>	1.035	6.501		-4.448	<b>1.012</b>	1.057		
57	678		6.519		1.596	<b>1.007</b>	1.028	6.519		-4.471	<b>1.011</b>	1.045		
58	690		6.537		1.604	<b>1.007</b>	1.020	6.537		-4.494	<b>1.011</b>	1.033		
59	702		6.554		1.611	<b>1.007</b>	1.013	6.554		-4.516	<b>1.011</b>	1.022		
60	714		6.571		1.619	<b>1.006</b>	1.006	6.571		-4.538	<b>1.011</b>	1.011		

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 4  
SHEET 44

**DEATH**

**Incremental Decay Method**

Age Months	Age Years	(Known) Selected Paid	Incem. Decay Factors	Implied ATU Dev. Factor	Decay Factor Check
(1)	(2)	(3)	(4)	(5)	(6)
6	0.5	13.031	6.209		
18	1.5	2.260	2.087	2.927	
30	2.5	1.745	1.483	1.827	
42	3.5	1.375	1.002	1.428	
54	4.5	1.259	0.930	1.254	
66	5.5	1.210	0.899	1.185	
78	6.5	1.166	0.907	1.157	
90	7.5	1.145	0.922	1.131	
102	8.5	1.130	0.940	1.119	
114	9.5	1.114	0.948	1.109	
126	10.5	1.104	0.952	1.097	
138	11.5	1.089	0.955	1.090	
150	12.5	1.082	0.960	1.078	
162	13.5	1.075	0.960	1.072	
174	14.5	1.070	0.963	1.067	
186	15.5	1.065	0.964	1.063	0.964
198	16.5	1.060	0.965	1.058	0.965
210	17.5	1.057	0.963	1.054	0.963
222	18.5	1.050	0.964	1.052	0.964
234	19.5	1.046	0.963	1.046	0.963
246	20.5	1.043	0.965	1.042	0.965
258	21.5	1.041	0.964	1.040	0.964
270	22.5	1.039	0.963	1.038	0.963
282	23.5	1.035	0.959	1.036	0.959
294	24.5	1.033	0.957	1.032	0.957
306	25.5	1.030	0.952	1.030	0.952
318	26.5	1.028	0.951	1.028	0.951
330	27.5	1.028	0.951	1.026	0.951
342	28.5	1.026	0.953	1.026	0.953
354	29.5	1.026	0.953	1.024	0.953
366	30.5		0.951	1.024	0.951
378	31.5		0.944	1.022	0.944
390	32.5		0.937	1.020	0.937
402	33.5		0.932	1.018	0.932
414	34.5		0.926	1.017	0.926
426	35.5		0.925	1.015	0.925
438	36.5		0.924	1.014	0.924
450	37.5		0.923	1.013	0.923
462	38.5		0.928	1.012	0.928
474	39.5		0.932	1.011	0.932
486	40.5		0.935	1.010	0.935
498	41.5		0.966	1.009	0.966
510	42.5		0.979	1.009	0.979
522	43.5		0.988	1.009	0.988
534	44.5		0.988	1.009	0.988
546	45.5		0.995	1.009	0.995
558	46.5		0.947	1.008	0.947
570	47.5		0.935	1.008	0.935
582	48.5		0.909	1.007	0.909
594	49.5		0.908	1.006	0.908
606	50.5		0.872	1.005	0.872
618	51.5		0.890	1.005	0.890
630	52.5		0.886	1.004	0.886
642	53.5		0.931	1.004	0.931

- (1) AGE IN MONTHS  
(2) AGE IN YEARS  
(3) SECTION 1, EXHIBIT 4, SHEET 21  
(4) GEOMETRIC MEAN FROM SECTION 1, EXHIBIT 4, SHEET 45  
(5)  $1.0 + [(3) - 1.0] \times (4) / (3) \text{ PRIOR AGE}$   
(6)  $[(5) - 1.0] \times [(5) \text{ PRIOR AGE}] / [(5) \text{ PRIOR AGE} - 1.0]$







**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 4  
SHEET 46

**DEATH**

FITTING INCURRED LOSS DEVELOPMENT FACTORS

31-to-Ult:	31
Fitting for Periods From:	1
To:	30
Cut-Off:	60

Summary of Curve Fitting		
Method	Tail	R <sup>2</sup>
Weibull	1.077	0.62205
Inverse Power	1.092	0.208
Selected	1.060	

			Weibull Curve Fitting					Inverse Power Curve Fitting				
			Slope= 0.495 Intercept= -1.286					Slope= -1.621 Intercept= 4.288				
PERIOD	AGE	ATA	X	Y	Y*	ATA*	ATU*	X	Y	Y*	ATA*	ATU*
1	6	3.532	1.792	-1.100	-0.400	2.047	13.216	1.792	0.929	1.383	4.988	25.404
2	18	1.228	2.890	0.521	0.144	1.460	6.458	2.890	-1.478	-0.398	1.672	5.093
3	30	1.227	3.401	0.524	0.397	1.292	4.423	3.401	-1.484	-1.226	1.293	3.047
4	42	1.104	3.738	0.860	0.563	1.209	3.423	3.738	-2.265	-1.772	1.170	2.356
5	54	1.021	3.989	1.355	0.687	1.159	2.831	3.989	-3.856	-2.179	1.113	2.013
6	66	1.115	4.190	0.819	0.787	1.125	2.444	4.190	-2.159	-2.505	1.082	1.809
7	78	1.033	4.357	1.240	0.869	1.101	2.172	4.357	-3.423	-2.775	1.062	1.672
8	90	1.076	4.500	0.973	0.940	1.084	1.972	4.500	-2.571	-3.008	1.049	1.574
9	102	1.061	4.625	1.049	1.002	1.070	1.819	4.625	-2.797	-3.210	1.040	1.500
10	114	1.048	4.736	1.126	1.057	1.060	1.700	4.736	-3.038	-3.391	1.034	1.442
11	126	1.080	4.836	0.957	1.106	1.051	1.604	4.836	-2.528	-3.553	1.029	1.395
12	138	1.066	4.927	1.022	1.151	1.044	1.526	4.927	-2.713	-3.701	1.025	1.356
13	150	1.045	5.011	1.149	1.193	1.038	1.462	5.011	-3.111	-3.836	1.022	1.323
14	162	1.072	5.088	0.994	1.231	1.034	1.408	5.088	-2.631	-3.961	1.019	1.295
15	174	1.049	5.159	1.118	1.266	1.030	1.362	5.159	-3.010	-4.076	1.017	1.271
16	186	1.044	5.226	1.156	1.299	1.026	1.323	5.226	-3.134	-4.185	1.015	1.250
17	198	1.075	5.288	0.978	1.330	1.023	1.289	5.288	-2.588	-4.286	1.014	1.231
18	210	1.038	5.347	1.198	1.359	1.021	1.259	5.347	-3.276	-4.381	1.013	1.214
19	222	1.039	5.403	1.188	1.387	1.019	1.234	5.403	-3.244	-4.471	1.011	1.199
20	234	1.021	5.455	1.352	1.413	1.017	1.211	5.455	-3.845	-4.557	1.010	1.186
21	246	1.009	5.505	1.548	1.437	1.015	1.191	5.505	-4.693	-4.638	1.010	1.173
22	258	1.035	5.553	1.222	1.461	1.014	1.174	5.553	-3.358	-4.715	1.009	1.162
23	270	1.007	5.598	1.604	1.483	1.012	1.158	5.598	-4.965	-4.789	1.008	1.152
24	282	1.035	5.642	1.219	1.505	1.011	1.144	5.642	-3.349	-4.859	1.008	1.142
25	294	1.017	5.684	1.412	1.526	1.010	1.131	5.684	-4.087	-4.927	1.007	1.134
26	306	1.031	5.724	1.257	1.545	1.009	1.120	5.724	-3.485	-4.992	1.007	1.125
27	318	1.017	5.762	1.416	1.564	1.008	1.109	5.762	-4.104	-5.054	1.006	1.118
28	330	1.018	5.799	1.395	1.583	1.008	1.100	5.799	-4.018	-5.114	1.006	1.111
29	342	1.010	5.835	1.523	1.600	1.007	1.092	5.835	-4.574	-5.172	1.006	1.104
30	354	1.000	5.869	3.031	1.617	1.007	1.084	5.869	-20.723	-5.228	1.005	1.098
31	366		5.903		1.634	1.006	1.077	5.903		-5.282	1.005	1.092
32	378		5.935		1.650	1.006	1.070	5.935		-5.334	1.005	1.087
33	390		5.966		1.665	1.005	1.065	5.966		-5.385	1.005	1.081
34	402		5.996		1.680	1.005	1.059	5.996		-5.434	1.004	1.076
35	414		6.026		1.695	1.004	1.054	6.026		-5.482	1.004	1.072
36	426		6.054		1.709	1.004	1.050	6.054		-5.528	1.004	1.067
37	438		6.082		1.723	1.004	1.046	6.082		-5.573	1.004	1.063
38	450		6.109		1.736	1.003	1.042	6.109		-5.617	1.004	1.059
39	462		6.136		1.749	1.003	1.038	6.136		-5.660	1.003	1.055
40	474		6.161		1.762	1.003	1.035	6.161		-5.701	1.003	1.052
41	486		6.186		1.774	1.003	1.032	6.186		-5.742	1.003	1.048
42	498		6.211		1.786	1.003	1.029	6.211		-5.781	1.003	1.045
43	510		6.234		1.798	1.002	1.026	6.234		-5.820	1.003	1.041
44	522		6.258		1.810	1.002	1.024	6.258		-5.858	1.003	1.038
45	534		6.280		1.821	1.002	1.022	6.280		-5.895	1.003	1.035
46	546		6.303		1.832	1.002	1.019	6.303		-5.931	1.003	1.033
47	558		6.324		1.843	1.002	1.017	6.324		-5.966	1.003	1.030
48	570		6.346		1.853	1.002	1.016	6.346		-6.000	1.002	1.027
49	582		6.366		1.863	1.002	1.014	6.366		-6.034	1.002	1.025
50	594		6.387		1.873	1.001	1.012	6.387		-6.067	1.002	1.022
51	606		6.407		1.883	1.001	1.011	6.407		-6.100	1.002	1.020
52	618		6.426		1.893	1.001	1.009	6.426		-6.131	1.002	1.018
53	630		6.446		1.903	1.001	1.008	6.446		-6.163	1.002	1.015
54	642		6.465		1.912	1.001	1.007	6.465		-6.193	1.002	1.013
55	654		6.483		1.921	1.001	1.006	6.483		-6.223	1.002	1.011
56	666		6.501		1.930	1.001	1.005	6.501		-6.253	1.002	1.009
57	678		6.519		1.939	1.001	1.004	6.519		-6.282	1.002	1.007
58	690		6.537		1.948	1.001	1.003	6.537		-6.310	1.002	1.005
59	702		6.554		1.956	1.001	1.002	6.554		-6.338	1.002	1.003
60	714		6.571		1.965	1.001	1.001	6.571		-6.366	1.002	1.002

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

SECTION 1  
EXHIBIT 5  
SHEET 1

SUMMARY OF LOSS & ALAE RESERVES

ACCIDENT YEAR	PAYROLL	SEL.ULT. EXPECTED PAID AT @ 6/30/08	SELECTED ULTIMATE LOSS & ALAE	SELECTED NOMINAL UNPAID LOSS & ALAE	DISCOUNT FACTOR AT 5.0%	SELECTED DISCOUNTED UNPAID LOSS & ALAE	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		25	490	465	79.4%	369	
1977	23,851,125	177,728	178,144	416	77.8%	323	0.75
1978	26,143,240	200,495	201,017	522	76.5%	399	0.77
1979	28,061,666	238,438	239,133	695	75.5%	525	0.85
1980	28,979,182	234,420	235,207	787	75.3%	592	0.81
1981	30,141,508	229,909	230,759	850	74.1%	630	0.77
1982	30,058,966	220,677	221,578	901	73.1%	658	0.74
1983	30,607,324	235,355	236,478	1,124	73.6%	827	0.77
1984	33,121,678	288,726	290,360	1,634	74.4%	1,216	0.88
1985	35,713,654	328,523	330,718	2,196	74.9%	1,645	0.93
1986	38,297,697	329,617	332,134	2,517	74.6%	1,878	0.87
1987	41,065,403	331,195	334,173	2,978	75.0%	2,234	0.81
1988	44,221,964	346,503	350,170	3,667	75.3%	2,763	0.79
1989	47,110,000	352,148	356,545	4,396	75.7%	3,326	0.76
1990	49,659,895	326,729	331,468	4,740	75.6%	3,582	0.67
1991	50,856,501	297,634	302,870	5,236	76.4%	4,000	0.60
1992	52,804,448	254,999	260,417	5,418	77.0%	4,169	0.49
1993	55,132,894	230,493	236,358	5,865	77.2%	4,529	0.43
1994	57,739,505	217,986	224,683	6,697	77.6%	5,195	0.39
1995	60,949,772	199,446	206,977	7,532	78.2%	5,887	0.34
1996	63,664,000	185,224	193,897	8,673	78.8%	6,831	0.30
1997	68,077,000	176,361	186,620	10,259	79.2%	8,127	0.27
1998	71,447,000	188,708	202,668	13,960	79.9%	11,156	0.28
1999	75,244,663	209,089	229,044	19,954	80.6%	16,085	0.30
2000	79,122,396	223,116	250,581	27,465	81.2%	22,291	0.32
2001	80,396,857	213,240	247,793	34,553	81.6%	28,210	0.31
2002	81,621,000	211,063	255,407	44,343	82.0%	36,374	0.31
2003	82,433,234	189,394	244,373	54,979	82.4%	45,317	0.30
2004	84,632,753	157,307	224,502	67,196	82.7%	55,550	0.27
2005	86,785,547	128,755	214,364	85,609	82.9%	70,932	0.25
2006	90,292,513	96,550	207,917	111,367	83.2%	92,705	0.23
2007	92,786,458	64,340	213,961	149,621	84.1%	125,808	0.23
2008	47,785,026	12,037	117,073	105,037	85.3%	89,621	0.25
TOTAL		7,096,230	7,887,879	791,649	82.6%	653,754	
EXLD PRIOR		7,096,204	7,887,389	791,184	82.6%	653,385	

- (1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 1, EXHIBIT 5, SHEET 4, COL. 2 + SECTION 1, EXHIBIT 5, SHEET 3, COL. 8  
(3) SECTION 1, EXHIBIT 5, SHEET 4, COL. 12; 2008 ADJUSTED TO PARTIAL YEAR  
(4) = (3) - (2)  
(5) SECTION 1, EXHIBIT 5, SHEET 16, COL. 6  
(6) = (4) x (5)  
(7) = [(3) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 5  
SHEET 2

**TEMPORARY TOTAL  
(000's)**

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS & ALAE @ 6/30/2008	FISCAL YEAR ENDING															
		2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	> 2023
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
PRIOR	465	48	46	47	55	59	54	46	34	19	10	6	0	0	0	0	40
1977	416	41	39	37	38	44	48	44	37	27	15	8	5	0	0	0	32
1978	522	53	46	43	42	43	50	54	49	42	31	17	10	5	0	0	37
1979	695	75	63	55	52	49	51	59	64	59	50	36	21	11	6	0	43
1980	787	103	73	62	54	51	49	50	58	63	58	49	36	20	11	6	43
1981	850	78	101	72	61	53	50	48	49	57	62	57	48	35	20	11	48
1982	901	84	75	97	69	58	51	48	46	47	55	60	54	46	34	19	57
1983	1,124	162	90	80	104	74	62	54	51	49	51	59	64	58	49	36	81
1984	1,634	254	199	110	98	128	91	76	67	63	60	62	72	78	71	61	144
1985	2,196	335	290	227	126	112	145	103	87	76	72	68	71	82	89	81	233
1986	2,517	312	336	291	228	126	112	146	104	87	76	72	69	71	82	89	315
1987	2,978	446	314	338	293	230	127	113	147	104	88	77	72	69	72	83	407
1988	3,667	546	467	329	354	307	241	133	119	154	109	92	81	76	72	75	513
1989	4,396	663	556	475	335	361	312	245	136	121	157	111	93	82	77	74	599
1990	4,740	653	616	517	442	311	335	290	228	126	112	146	103	87	76	72	625
1991	5,236	905	596	563	472	404	284	306	265	208	115	103	133	95	79	70	637
1992	5,418	916	778	513	484	406	347	245	263	228	179	99	88	114	81	68	607
1993	5,865	948	831	706	465	440	369	315	222	239	207	162	90	80	104	74	613
1994	6,697	1,122	901	790	671	442	418	350	300	211	227	197	154	85	76	99	653
1995	7,532	1,363	1,033	830	728	619	407	385	323	276	194	209	181	142	79	70	693
1996	8,673	1,617	1,276	968	777	682	579	382	361	302	258	182	196	170	133	74	715
1997	10,259	1,911	1,557	1,229	932	748	656	558	367	347	291	249	175	189	163	128	759
1998	13,960	2,819	2,075	1,691	1,334	1,012	813	712	606	399	377	316	270	190	205	177	963
1999	19,954	4,178	3,186	2,346	1,911	1,508	1,143	918	805	685	451	426	357	305	215	232	1,289
2000	27,465	5,797	4,536	3,460	2,547	2,075	1,637	1,242	997	874	743	490	462	388	332	234	1,651
2001	34,553	7,398	5,732	4,485	3,421	2,518	2,051	1,619	1,228	986	865	735	484	457	383	328	1,864
2002	44,343	9,553	7,448	5,771	4,516	3,444	2,536	2,065	1,630	1,236	993	870	740	487	460	386	2,207
2003	54,979	12,154	9,226	7,193	5,574	4,361	3,326	2,449	1,995	1,574	1,194	959	841	715	471	445	2,504
2004	67,196	14,673	11,611	8,814	6,872	5,325	4,167	3,178	2,339	1,906	1,504	1,140	916	803	683	450	2,817
2005	85,609	18,717	14,607	11,558	8,774	6,841	5,301	4,148	3,163	2,329	1,897	1,497	1,135	912	799	680	3,252
2006	111,367	25,833	18,701	14,594	11,548	8,766	6,835	5,296	4,144	3,160	2,327	1,895	1,496	1,134	911	799	3,928
2007	149,621	39,268	25,597	18,531	14,461	11,443	8,686	6,773	5,248	4,106	3,132	2,306	1,878	1,482	1,124	903	4,684
2008	105,037	66,503	40,839	26,621	19,272	15,040	11,901	9,034	7,044	5,458	4,271	3,257	2,398	1,953	1,541	1,169	5,810
TOTAL	791,649	219,525	153,842	113,443	87,109	68,079	53,235	41,485	32,574	25,619	20,230	16,012	12,794	10,424	8,501	6,990	38,860

(1) SECTION 1, EXHIBIT 5, SHEET 1, COL. 4  
(2) - (17) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 1, EXHIBIT 5, SHEET 21

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

SECTION 1  
EXHIBIT 5  
SHEET 3

ESTIMATED PAYMENTS FROM 1/1/2008 TO 6/30/2008

ACCIDENT YEAR	SELECTED	PAID	AGE @ 12/31/2007	AGE @ 6/30/2008	LDF @ 12/31/2007	LDF @ 6/30/2008	EXPECTED PERCENT	1/1/08 TO 6/30/08
	ULTIMATE LOSS & ALAE	LOSS & ALAE @ 12/31/07						EXPECTED PAYMENTS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR	490	0	384	390	1.002	1.002	5.2%	25
1977	178,144	177,705	372	378	1.002	1.002	5.3%	23
1978	201,017	200,464	360	366	1.003	1.003	5.7%	31
1979	239,133	238,386	348	354	1.003	1.003	7.0%	53
1980	235,207	234,380	336	342	1.004	1.003	4.8%	40
1981	230,759	229,865	324	330	1.004	1.004	4.9%	44
1982	221,578	220,601	312	318	1.004	1.004	7.8%	76
1983	236,478	235,251	300	306	1.005	1.005	8.4%	104
1984	290,360	288,579	288	294	1.006	1.006	8.2%	147
1985	330,718	328,367	276	282	1.007	1.007	6.6%	155
1986	332,134	329,395	264	270	1.008	1.008	8.1%	221
1987	334,173	330,935	252	258	1.010	1.009	8.0%	261
1988	350,170	346,178	240	246	1.012	1.011	8.2%	326
1989	356,545	351,798	228	234	1.013	1.012	7.4%	351
1990	331,468	326,233	216	222	1.016	1.015	9.5%	495
1991	302,870	297,101	204	210	1.019	1.018	9.2%	532
1992	260,417	254,477	192	198	1.023	1.021	8.8%	522
1993	236,358	229,903	180	186	1.028	1.025	9.1%	590
1994	224,683	217,246	168	174	1.034	1.031	9.9%	740
1995	206,977	198,582	156	162	1.042	1.038	10.3%	863
1996	193,897	184,231	144	150	1.052	1.047	10.3%	993
1997	186,620	175,064	132	138	1.066	1.058	11.2%	1,298
1998	202,668	186,860	120	126	1.085	1.074	11.7%	1,848
1999	229,044	206,420	108	114	1.110	1.095	11.8%	2,669
2000	250,581	219,376	96	102	1.143	1.124	12.0%	3,741
2001	247,793	208,496	84	90	1.190	1.163	12.1%	4,744
2002	255,407	204,771	72	78	1.257	1.218	12.4%	6,292
2003	244,373	181,714	60	66	1.355	1.299	12.3%	7,680
2004	224,502	148,671	48	54	1.497	1.417	11.4%	8,636
2005	214,364	117,116	36	42	1.747	1.604	12.0%	11,639
2006	207,917	79,205	24	30	2.307	1.961	13.5%	17,345
2007	213,961	32,266	12	18	5.182	2.981	17.7%	32,074
2008	234,147		0	6		19.453	5.1%	12,037
TOTAL	8,004,952	6,979,635						116,595
EXLD PRIOR	8,004,462	6,979,635						116,570

(1) SECTION 1, EXHIBIT 5, SHEET 4, COL. 12  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) AGE OF ACCIDENT YEAR AT 12/31/2007  
(4) AGE OF ACCIDENT YEAR AT 6/30/2008

(5) BASED ON SECTION 1, EXHIBIT 5, SHEET 21 AGE OF (5)  
(6) BASED ON SECTION 1, EXHIBIT 5, SHEET 21 AGE OF (6)  
(7)  $= [1 / (6) - 1 / (5)] / [1 - 1 / (5)]$   
(8)  $= [(1) - (2)] \times (7)$

**OHIO BUREAU OF WORKERS' COMPENSATION  
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SECTION 1  
EXHIBIT 5  
SHEET 4

SELECTION OF ULTIMATE LOSS & ALAE

ACCIDENT YEAR	PAYROLL	INDICATED ULTIMATE LOSS & ALAE											
		PAID LOSS & ALAE @ 12/31/07	INCURRED LOSS & ALAE @ 12/31/07	LOSS DEVELOPMENT		BORNHJETTER-FERGUSON		PAID CUM. FREQ/SEV AY DEV.	PAID INCR. FREQ/SEV AY DEV.	INCR. INDEX PAYMENT METHOD	PAID INCR. TRENDED FREQ/SEV	SELECTED ULTIMATE LOSS & ALAE	SELECTED ULTIMATE LOSS RATE
		(2)	(3)	PAID	INCURRED	PAID	INCURRED	(8)	(9)	(10)	(11)	(12)	(13)
PRIOR												490	
1977	23,851,125	177,705	177,773	178,144	177,773	178,144	177,773	178,142	178,192	178,161	178,144	0.747	
1978	26,143,240	200,464	200,655	201,017	200,640	201,017	200,640	200,975	201,025	200,948	201,017	0.769	
1979	28,061,666	238,386	238,710	239,133	238,736	239,133	238,736	239,069	239,151	239,061	239,133	0.852	
1980	28,979,182	234,380	235,031	235,207	235,166	235,207	235,166	235,143	235,275	235,121	235,207	0.812	
1981	30,141,508	229,865	231,062	230,759	231,125	230,759	231,125	230,697	230,952	230,640	230,759	0.766	
1982	30,058,966	220,601	221,401	221,578	221,415	221,578	221,415	221,521	221,755	221,497	221,578	0.737	
1983	30,607,324	235,251	236,730	236,478	236,734	236,478	236,734	236,418	236,402	236,355	236,478	0.773	
1984	33,121,678	288,579	290,188	290,360	290,360	290,360	290,220	290,286	290,603	290,225	290,360	0.877	
1985	35,713,654	328,367	331,312	330,718	331,408	330,718	331,408	330,633	331,483	330,493	330,718	0.926	
1986	38,297,697	329,395	332,212	332,134	332,293	332,134	332,293	332,045	333,363	332,008	332,134	0.867	
1987	41,065,403	330,935	334,430	334,173	334,561	334,173	334,560	334,080	333,960	334,191	334,173	0.814	
1988	44,221,964	346,178	351,416	350,170	351,650	350,170	351,649	350,073	351,584	350,343	350,170	0.792	
1989	47,110,000	351,798	358,863	356,545	359,302	356,545	359,299	356,442	357,897	356,912	356,545	0.757	
1990	49,659,895	326,233	334,159	331,468	335,059	331,468	335,050	331,386	332,934	332,325	331,468	0.667	
1991	50,856,501	297,101	306,340	302,870	307,638	302,870	307,618	302,833	303,488	303,920	302,870	0.596	
1992	52,804,448	254,477	266,056	260,417	267,178	260,417	267,150	260,390	262,999	262,538	260,417	0.493	
1993	55,132,894	229,903	239,481	236,358	240,500	236,358	240,458	236,360	239,543	239,437	236,358	0.429	
1994	57,739,505	217,246	229,637	224,683	230,739	225,004	230,756	224,767	227,470	228,505	224,683	0.389	
1995	60,949,772	198,582	211,259	206,977	212,351	208,265	212,487	207,135	210,853	211,013	206,977	0.340	
1996	63,664,000	184,231	202,372	193,897	203,959	196,160	204,233	194,096	199,332	197,800	193,897	0.305	
1997	68,077,000	175,064	196,321	186,620	200,009	190,103	200,799	186,913	193,323	190,413	186,620	0.274	
1998	71,447,000	186,860	197,475	202,668	204,885	205,717	206,219	203,216	211,211	205,574	202,668	0.284	
1999	75,244,663	206,420	221,819	229,044	233,821	230,597	234,384	230,017	239,364	230,171	229,044	0.30	
2000	79,122,396	219,376	240,596	250,850	256,608	250,312	255,982	252,328	260,853	249,318	250,581	0.317	
2001	80,396,857	208,496	235,825	248,151	255,256	247,435	254,374	249,977	257,853	241,854	247,793	0.308	
2002	81,621,000	204,771	244,607	257,414	268,092	253,399	265,436	259,525	268,557	246,597	255,407	0.313	
2003	82,433,234	181,714	237,987	246,236	258,606	242,509	256,486	248,364	253,359	233,394	244,373	0.296	
2004	84,632,753	148,671	228,586	222,546	239,259	224,502	238,776	225,870	230,534	213,180	224,502	0.265	
2005	86,785,547	117,116	218,257	204,619	219,052	214,364	219,082	209,511	212,507	195,108	214,364	0.247	
2006	90,292,513	79,205	169,826	182,708	195,530	207,917	199,695	191,649	188,966	176,219	207,917	0.230	
2007	92,786,458	32,266	161,413	167,209	241,427	213,961	236,029	201,931	172,045	165,510	213,961	0.231	
2008	95,570,052					234,147	234,147			207,793	234,147	0.245	
TOTAL		6,979,635	7,681,797	7,691,151	7,910,990	8,011,765	8,140,177	7,751,792	7,806,834	7,866,625	8,004,952		
EXLD PRIOR		6,979,635	7,681,797	7,691,151	7,910,990	8,011,765	8,140,177	7,751,792	7,806,834	7,866,625	8,004,462		
EXLD PRIOR & 2008		6,979,635	7,681,797	7,691,151	7,910,990	7,777,619	7,906,030	7,751,792	7,806,834	7,658,832	7,770,315		

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

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

SECTION 1  
EXHIBIT 5  
SHEET 5

PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE (MONTHS)	PAID LOSS & ALAE	PAID LDF	INDICATED ULTIMATE @ 12/31/07	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
		0			
1977	372	177,705	1.002	178,144	0.75
1978	360	200,464	1.003	201,017	0.77
1979	348	238,386	1.003	239,133	0.85
1980	336	234,380	1.004	235,207	0.81
1981	324	229,865	1.004	230,759	0.77
1982	312	220,601	1.004	221,578	0.74
1983	300	235,251	1.005	236,478	0.77
1984	288	288,579	1.006	290,360	0.88
1985	276	328,367	1.007	330,718	0.93
1986	264	329,395	1.008	332,134	0.87
1987	252	330,935	1.010	334,173	0.81
1988	240	346,178	1.012	350,170	0.79
1989	228	351,798	1.013	356,545	0.76
1990	216	326,233	1.016	331,468	0.67
1991	204	297,101	1.019	302,870	0.60
1992	192	254,477	1.023	260,417	0.49
1993	180	229,903	1.028	236,358	0.43
1994	168	217,246	1.034	224,683	0.39
1995	156	198,582	1.042	206,977	0.34
1996	144	184,231	1.052	193,897	0.30
1997	132	175,064	1.066	186,620	0.27
1998	120	186,860	1.085	202,668	0.28
1999	108	206,420	1.110	229,044	0.30
2000	96	219,376	1.143	250,850	0.32
2001	84	208,496	1.190	248,151	0.31
2002	72	204,771	1.257	257,414	0.32
2003	60	181,714	1.355	246,236	0.30
2004	48	148,671	1.497	222,546	0.26
2005	36	117,116	1.747	204,619	0.24
2006	24	79,205	2.307	182,708	0.20
2007	12	32,266	5.182	167,209	0.18
2008	0				
TOTAL		6,979,635		7,691,151	

(1) AGE OF ACCIDENT YEAR  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 1, EXHIBIT 5, SHEET 18, COL. 6  
(4) = (2) x (3)  
(5) = (4) / PAYROLL x 100

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

SECTION 1  
EXHIBIT 5  
SHEET 6

INCURRED LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE (MONTHS)	INCURRED LOSS & ALAE	INCURRED LDF	INDICATED ULTIMATE @ 12/31/07	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	372	177,773	1.000	177,773	0.75
1978	360	200,655	1.000	200,640	0.77
1979	348	238,710	1.000	238,736	0.85
1980	336	235,031	1.001	235,166	0.81
1981	324	231,062	1.000	231,125	0.77
1982	312	221,401	1.000	221,415	0.74
1983	300	236,730	1.000	236,734	0.77
1984	288	290,188	1.000	290,220	0.88
1985	276	331,312	1.000	331,408	0.93
1986	264	332,212	1.000	332,293	0.87
1987	252	334,430	1.000	334,561	0.81
1988	240	351,416	1.001	351,650	0.80
1989	228	358,863	1.001	359,302	0.76
1990	216	334,159	1.003	335,059	0.67
1991	204	306,340	1.004	307,638	0.60
1992	192	266,056	1.004	267,178	0.51
1993	180	239,481	1.004	240,500	0.44
1994	168	229,637	1.005	230,739	0.40
1995	156	211,259	1.005	212,351	0.35
1996	144	202,372	1.008	203,959	0.32
1997	132	196,321	1.019	200,009	0.29
1998	120	197,475	1.038	204,885	0.29
1999	108	221,819	1.054	233,821	0.31
2000	96	240,596	1.067	256,608	0.32
2001	84	235,825	1.082	255,256	0.32
2002	72	244,607	1.096	268,092	0.33
2003	60	237,987	1.087	258,606	0.31
2004	48	228,586	1.047	239,259	0.28
2005	36	218,257	1.004	219,052	0.25
2006	24	169,826	1.151	195,530	0.22
2007	12	161,413	1.496	241,427	0.26
2008	0				
TOTAL		7,681,797		7,910,990	

(1) AGE OF ACCIDENT YEAR  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 1, EXHIBIT 5, SHEET 18, COL. 9  
(4) = (2) x (3)  
(5) = (4) / PAYROLL x 100



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

SECTION 1  
EXHIBIT 5  
SHEET 7

PAID BORNHUETTTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED		EXPECTED %	EXPECTED	ACTUAL	EXPECTED	INDICATED	INDICATED
		LOSS RATE	DOLLARS	OF PAID LOSS & ALAE	PAID LOSS & ALAE	PAID LOSS & ALAE	UNPAID LOSS & ALAE	ULTIMATE LOSS & ALAE	ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125	0.75	178,144	99.8%	177,705	177,705	439	178,144	0.75
1978	26,143,240	0.77	201,017	99.7%	200,464	200,464	553	201,017	0.77
1979	28,061,666	0.85	239,133	99.7%	238,386	238,386	748	239,133	0.85
1980	28,979,182	0.81	235,207	99.6%	234,380	234,380	827	235,207	0.81
1981	30,141,508	0.77	230,759	99.6%	229,865	229,865	894	230,759	0.77
1982	30,058,966	0.74	221,578	99.6%	220,601	220,601	977	221,578	0.74
1983	30,607,324	0.77	236,478	99.5%	235,251	235,251	1,227	236,478	0.77
1984	33,121,678	0.88	290,360	99.4%	288,579	288,579	1,781	290,360	0.88
1985	35,713,654	0.93	330,718	99.3%	328,367	328,367	2,351	330,718	0.93
1986	38,297,697	0.87	332,134	99.2%	329,395	329,395	2,739	332,134	0.87
1987	41,065,403	0.81	334,173	99.0%	330,935	330,935	3,239	334,173	0.81
1988	44,221,964	0.79	350,170	98.9%	346,178	346,178	3,992	350,170	0.79
1989	47,110,000	0.76	356,545	98.7%	351,798	351,798	4,747	356,545	0.76
1990	49,659,895	0.67	331,468	98.4%	326,233	326,233	5,235	331,468	0.67
1991	50,856,501	0.60	302,870	98.1%	297,101	297,101	5,768	302,870	0.60
1992	52,804,448	0.49	260,417	97.7%	254,477	254,477	5,940	260,417	0.49
1993	55,132,894	0.42	230,601	97.3%	224,303	229,903	6,297	236,200	0.43
1994	57,739,505	0.41	234,395	96.7%	226,637	217,246	7,758	225,004	0.39
1995	60,949,772	0.39	238,730	95.9%	229,047	198,582	9,683	208,265	0.34
1996	63,664,000	0.38	239,284	95.0%	227,356	184,231	11,928	196,160	0.31
1997	68,077,000	0.36	242,869	93.8%	227,829	175,064	15,040	190,103	0.28
1998	71,447,000	0.34	241,761	92.2%	222,904	186,860	18,857	205,717	0.29
1999	75,244,663	0.33	244,773	90.1%	220,596	206,420	24,177	230,597	0.31
2000	79,122,396	0.31	246,567	87.5%	215,630	219,376	30,937	250,312	0.32
2001	80,396,857	0.30	243,673	84.0%	204,733	208,496	38,939	247,435	0.31
2002	81,621,000	0.29	237,782	79.5%	189,154	204,771	48,628	253,399	0.31
2003	82,433,234	0.28	232,011	73.8%	171,216	181,714	60,795	242,509	0.29
2004	84,632,753	0.27	228,439	66.8%	152,608	148,671	75,831	224,502	0.27
2005	86,785,547	0.26	227,406	57.2%	130,158	117,116	97,248	214,364	0.25
2006	90,292,513	0.25	227,209	43.4%	98,496	79,205	128,713	207,917	0.23
2007	92,786,458	0.24	225,140	19.3%	43,445	32,266	181,695	213,961	0.23
2008	95,570,052	0.25	234,147	0.0%			234,147	234,147	0.25
TOTAL			8,205,959		7,173,828	6,979,635	1,032,130	8,011,765	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 1, EXHIBIT 5, SHEET 17, 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 OLIVER WYMAN & BWC  
(7) = (3) x [1 - (4)]  
(8) = (6) + (7)  
(9) = [(8) / (1)] x 100

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

SECTION 1  
EXHIBIT 5  
SHEET 8

INCURRED BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	INITIAL EXPECTED		EXPECTED % OF REPORTED LOSS & ALAE	EXPECTED REPORTED LOSS & ALAE	ACTUAL REPORTED LOSS & ALAE	EXPECTED UNREPORTED LOSS & ALAE	INDICATED ULTIMATE LOSS & ALAE	INDICATED ULTIMATE LOSS RATE	
	PAYROLL	LOSS RATE							DOLLARS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125	0.747	178,144	100.0%	178,144	177,773	0	177,773	0.75
1978	26,143,240	0.769	201,017	100.0%	201,032	200,655	(15)	200,640	0.77
1979	28,061,666	0.852	239,133	100.0%	239,107	238,710	26	238,736	0.85
1980	28,979,182	0.812	235,207	99.9%	235,072	235,031	135	235,166	0.81
1981	30,141,508	0.766	230,759	100.0%	230,696	231,062	63	231,125	0.77
1982	30,058,966	0.737	221,578	100.0%	221,564	221,401	14	221,415	0.74
1983	30,607,324	0.773	236,478	100.0%	236,475	236,730	3	236,734	0.77
1984	33,121,678	0.877	290,360	100.0%	290,329	290,188	31	290,220	0.88
1985	35,713,654	0.926	330,718	100.0%	330,623	331,312	96	331,408	0.93
1986	38,297,697	0.867	332,134	100.0%	332,052	332,212	82	332,293	0.87
1987	41,065,403	0.814	334,173	100.0%	334,043	334,430	131	334,560	0.81
1988	44,221,964	0.792	350,170	99.9%	349,937	351,416	233	351,649	0.80
1989	47,110,000	0.757	356,545	99.9%	356,109	358,863	436	359,299	0.76
1990	49,659,895	0.667	331,468	99.7%	330,577	334,159	891	335,050	0.67
1991	50,856,501	0.596	302,870	99.6%	301,592	306,340	1,278	307,618	0.60
1992	52,804,448	0.493	260,417	99.6%	259,323	266,056	1,094	267,150	0.51
1993	55,132,894	0.418	230,601	99.6%	229,625	239,481	976	240,458	0.44
1994	57,739,505	0.406	234,395	99.5%	233,275	229,637	1,119	230,756	0.40
1995	60,949,772	0.392	238,730	99.5%	237,502	211,259	1,228	212,487	0.35
1996	63,664,000	0.376	239,284	99.2%	237,423	202,372	1,861	204,233	0.32
1997	68,077,000	0.357	242,869	98.2%	238,391	196,321	4,478	200,799	0.29
1998	71,447,000	0.338	241,761	96.4%	233,017	197,475	8,744	206,219	0.29
1999	75,244,663	0.325	244,773	94.9%	232,209	221,819	12,565	234,384	0.31
2000	79,122,396	0.312	246,567	93.8%	231,181	240,596	15,386	255,982	0.32
2001	80,396,857	0.303	243,673	92.4%	225,123	235,825	18,550	254,374	0.32
2002	81,621,000	0.291	237,782	91.2%	216,952	244,607	20,830	265,436	0.33
2003	82,433,234	0.281	232,011	92.0%	213,513	237,987	18,498	256,486	0.31
2004	84,632,753	0.270	228,439	95.5%	218,249	228,586	10,190	238,776	0.28
2005	86,785,547	0.262	227,406	99.6%	226,581	218,257	825	219,082	0.25
2006	90,292,513	0.252	227,209	86.9%	197,340	169,826	29,869	199,695	0.22
2007	92,786,458	0.243	225,140	66.9%	150,524	161,413	74,616	236,029	0.25
2008	95,570,052	0.245	234,147	0.0%	0	0	234,147	234,147	0.25
TOTAL			8,205,959		7,747,579	7,681,797	458,380	8,140,177	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 1, EXHIBIT 5, SHEET 17, COL. 14  
(3) = [(1) x (2)] / 100  
(4) = 1 / SECTION 1, EXHIBIT 5, SHEET 6, COL. 3  
(5) = (3) x (4)

(6) BASED ON DATA FROM OLIVER WYMAN & BWC  
(7) = (3) x [1 - (4)]  
(8) = (6) + (7)  
(9) = [(8) / (1)] x 100

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

SECTION 1  
EXHIBIT 5  
SHEET 9

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 & ALAE	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125	40,205	1.000	40,212	4,420	1.002	4,430	178,142	0.75
1978	26,143,240	42,149	1.000	42,157	4,756	1.002	4,767	200,975	0.77
1979	28,061,666	44,202	1.000	44,212	5,393	1.003	5,407	239,069	0.85
1980	28,979,182	38,966	1.000	38,976	6,015	1.003	6,033	235,143	0.81
1981	30,141,508	37,023	1.000	37,034	6,209	1.003	6,229	230,697	0.77
1982	30,058,966	33,790	1.000	33,803	6,529	1.004	6,553	221,521	0.74
1983	30,607,324	34,431	1.000	34,447	6,832	1.005	6,863	236,418	0.77
1984	33,121,678	41,426	1.001	41,449	6,966	1.005	7,004	290,286	0.88
1985	35,713,654	44,878	1.001	44,907	7,317	1.006	7,363	330,633	0.93
1986	38,297,697	45,688	1.001	45,721	7,210	1.007	7,262	332,045	0.87
1987	41,065,403	48,291	1.001	48,328	6,853	1.009	6,913	334,080	0.81
1988	44,221,964	51,710	1.001	51,756	6,695	1.010	6,764	350,073	0.79
1989	47,110,000	53,430	1.001	53,486	6,584	1.012	6,664	356,442	0.76
1990	49,659,895	52,896	1.001	52,964	6,167	1.014	6,257	331,386	0.67
1991	50,856,501	48,643	1.002	48,722	6,108	1.018	6,216	302,833	0.60
1992	52,804,448	47,150	1.002	47,241	5,397	1.021	5,512	260,390	0.49
1993	55,132,894	46,920	1.002	47,022	4,900	1.026	5,027	236,360	0.43
1994	57,739,505	45,960	1.003	46,077	4,727	1.032	4,878	224,767	0.39
1995	60,949,772	43,124	1.003	43,261	4,605	1.040	4,788	207,135	0.34
1996	63,664,000	39,467	1.004	39,634	4,668	1.049	4,897	194,096	0.30
1997	68,077,000	36,766	1.006	36,986	4,762	1.061	5,054	186,913	0.27
1998	71,447,000	36,080	1.009	36,394	5,179	1.078	5,584	203,216	0.28
1999	75,244,663	37,037	1.013	37,514	5,573	1.100	6,131	230,017	0.31
2000	79,122,396	37,171	1.021	37,941	5,902	1.127	6,651	252,328	0.32
2001	80,396,857	32,193	1.037	33,383	6,476	1.156	7,488	249,977	0.31
2002	81,621,000	30,334	1.066	32,347	6,751	1.189	8,023	259,525	0.32
2003	82,433,234	27,044	1.109	29,986	6,719	1.233	8,283	248,364	0.30
2004	84,632,753	24,008	1.169	28,054	6,193	1.300	8,051	225,870	0.27
2005	86,785,547	20,104	1.286	25,856	5,825	1.391	8,103	209,511	0.24
2006	90,292,513	14,381	1.587	22,819	5,508	1.525	8,399	191,649	0.21
2007	92,786,458	7,564	2.716	20,545	4,266	2.304	9,829	201,931	0.22
2008	95,570,052	-	-	-	-	-	-	-	-
Total		1,183,032		1,223,233				7,751,792	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 1, EXHIBIT 5, SHEET 18, COL. 12  
(4) = (2) x (3)  
(5) SECTION 1, EXHIBIT 5, SHEET 29

(6) SECTION 1, EXHIBIT 5, SHEET 18, COL. 15  
(7) = (5) x (6)  
(8) = [(4) x (7)] / 1000  
(9) = [(8) / (1)] x 100



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

SECTION 1  
EXHIBIT 5  
SHEET 13

INCREMENTAL INDEX PAYMENT METHOD

ACCIDENT YEAR	PAYROLL	PAID LOSS & ALAE @ 12/31/07	INCREMENTAL PAID LOSS & ALAE PER			AVERAGE WEEKLY BENEFIT	SELECTED ULTIMATE CLAIMS	IMPLIED ULTIMATE LOSS & ALAE	TAIL OF 1.003 DEVELOP.	IMPLIED ULTIMATE INCLD TAIL	IMPLIED ULTIMATE LOSS RATE
			AVG. WEEKLY BENEFIT & ULTIMATE CLAIMS AS OF 12/31/07	FUTURE DEVELOP.	IMPLIED ULTIMATE						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1977	23,851,125	177,699	31.298	-	31.298	141.19	40,212	177,699	462	178,161	0.75
1978	26,143,240	200,408	31.341	0.003	31.344	151.68	42,158	200,427	521	200,948	0.77
1979	28,061,666	238,363	32.586	0.011	32.596	165.45	44,212	238,441	620	239,061	0.85
1980	28,979,182	234,343	33.842	0.024	33.866	177.66	38,977	234,511	610	235,121	0.81
1981	30,141,508	229,785	32.371	0.036	32.407	191.67	37,035	230,042	598	230,640	0.77
1982	30,058,966	220,557	32.052	0.053	32.105	203.57	33,803	220,922	575	221,497	0.74
1983	30,607,324	235,159	31.822	0.079	31.901	214.53	34,447	235,742	613	236,355	0.77
1984	33,121,678	288,450	30.959	0.110	31.069	224.79	41,448	289,472	753	290,225	0.88
1985	35,713,654	328,148	31.234	0.142	31.376	233.94	44,909	329,635	857	330,493	0.93
1986	38,297,697	329,207	29.985	0.177	30.162	240.13	45,721	331,147	861	332,008	0.87
1987	41,065,403	330,672	27.593	0.221	27.814	247.97	48,328	333,324	867	334,191	0.81
1988	44,221,964	345,787	25.893	0.273	26.166	258.03	51,755	349,434	909	350,343	0.79
1989	47,110,000	351,329	24.792	0.329	25.120	264.95	53,486	355,986	926	356,912	0.76
1990	49,659,895	325,684	22.295	0.396	22.691	275.82	52,962	331,463	862	332,325	0.67
1991	50,856,501	296,470	21.428	0.482	21.910	283.96	48,723	303,131	789	303,920	0.60
1992	52,804,448	253,818	18.071	0.572	18.643	297.32	47,242	261,857	681	262,538	0.50
1993	55,132,894	229,180	16.007	0.673	16.680	304.48	47,022	238,815	621	239,437	0.43
1994	57,739,505	216,443	14.986	0.794	15.780	313.48	46,073	227,912	593	228,505	0.40
1995	60,949,772	197,463	14.166	0.933	15.099	322.18	43,264	210,465	547	211,013	0.35
1996	63,664,000	182,918	13.833	1.087	14.920	333.58	39,641	197,287	513	197,800	0.31
1997	68,077,000	173,546	13.529	1.276	14.805	346.69	37,001	189,919	494	190,413	0.28
1998	71,447,000	184,891	14.015	1.527	15.543	362.22	36,420	205,041	533	205,574	0.29
1999	75,244,663	203,461	14.425	1.851	16.277	375.66	37,546	229,574	597	230,171	0.31
2000	79,122,396	215,084	14.553	2.273	16.826	389.68	37,927	248,671	647	249,318	0.32
2001	80,396,857	203,397	15.213	2.829	18.043	400.68	33,368	241,226	628	241,854	0.30
2002	81,621,000	197,878	14.753	3.585	18.337	412.31	32,531	245,957	640	246,597	0.30
2003	82,433,234	173,754	13.558	4.607	18.165	423.59	30,254	232,788	606	233,394	0.28
2004	84,632,753	139,025	11.274	5.969	17.242	437.83	28,165	212,627	553	213,180	0.25
2005	86,785,547	103,846	8.935	7.808	16.743	448.07	25,940	194,602	506	195,108	0.22
2006	90,292,513	60,218	5.440	10.438	15.877	464.44	23,835	175,762	457	176,219	0.20
2007	92,786,458	8,438	0.776	14.408	15.184	478.64	22,714	165,081	429	165,510	0.18
2008	95,570,052	-	-	17.072	17.072	493.32	24,609	207,254	539	207,793	0.22
TOTAL		6,875,422					1,251,725	7,846,214	20,411	7,866,625	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) = (2) / [(6) x (7)] x 1000  
(4) SECTION 1, EXHIBIT 5, SHEET 20, COL. 6  
(5) = (3) + (4)  
(6) FROM OLIVER WYMAN AUDIT REPORT

(7) SECTION 1, EXHIBIT 5, SHEET 14, COL. 14  
(8) = (5) x (6) x (7)  
(9) = [TAIL - 1.0] x (8)  
(10) = (8) + (9)  
(11) = [(10) / (1)] x 100

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

SECTION 1  
EXHIBIT 5  
SHEET 14

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	3.359	80,108,470	40,205	1.000	40,212	16.860%	5.020%				16.86%	40,212	40,212	16.86%
1978	26,143,240	3.155	82,488,455	42,149	1.000	42,158	16.126%	5.111%				16.13%	42,158	42,158	16.13%
1979	28,061,666	2.926	82,100,430	44,202	1.000	44,212	15.755%	5.385%				15.76%	44,212	44,212	15.76%
1980	28,979,182	2.721	78,850,474	38,966	1.000	38,977	13.450%	4.943%				13.45%	38,977	38,977	13.45%
1981	30,141,508	2.507	75,556,755	37,023	1.000	37,035	12.287%	4.902%	-0.8%			12.29%	37,035	37,035	12.29%
1982	30,058,966	2.383	71,639,923	33,790	1.000	33,803	11.245%	4.718%	-2.5%			11.25%	33,803	33,803	11.25%
1983	30,607,324	2.282	69,853,386	34,431	1.000	34,447	11.254%	4.931%	-2.2%			11.25%	34,447	34,447	11.25%
1984	33,121,678	2.175	72,033,207	41,426	1.001	41,448	12.514%	5.754%	3.1%			12.51%	41,448	41,448	12.51%
1985	35,713,654	2.102	75,053,821	44,878	1.001	44,909	12.575%	5.984%	6.2%			12.57%	44,909	44,909	12.57%
1986	38,297,697	2.051	78,532,989	45,688	1.001	45,721	11.938%	5.822%	6.3%			11.94%	45,721	45,721	11.94%
1987	41,065,403	1.984	81,476,751	48,291	1.001	48,328	11.768%	5.931%	3.9%			11.77%	48,328	48,328	11.77%
1988	44,221,964	1.896	83,825,985	51,710	1.001	51,755	11.704%	6.174%	1.3%			11.70%	51,755	51,755	11.70%
1989	47,110,000	1.854	87,342,955	53,430	1.001	53,486	11.353%	6.124%	1.1%			11.35%	53,486	53,486	11.35%
1990	49,659,895	1.785	88,637,626	52,896	1.001	52,962	10.665%	5.975%	0.8%			10.66%	52,962	52,962	10.66%
1991	50,856,501	1.729	87,923,817	48,643	1.002	48,723	9.581%	5.542%	-1.7%			9.58%	48,723	48,723	9.58%
1992	52,804,448	1.644	86,818,395	47,150	1.002	47,242	8.947%	5.441%	-3.5%			8.95%	47,242	47,242	8.95%
1993	55,132,894	1.614	88,969,733	46,920	1.002	47,022	8.529%	5.285%	-3.8%			8.53%	47,022	47,022	8.53%
1994	57,739,505	1.577	91,052,599	45,960	1.002	46,073	7.979%	5.060%	-3.7%	0.550	2.781%	7.98%	46,073	46,073	7.98%
1995	60,949,772	1.532	93,371,544	43,124	1.003	43,264	7.098%	4.634%	-4.2%	0.575	2.667%	7.10%	43,264	43,264	7.10%
1996	63,664,000	1.480	94,229,052	39,467	1.004	39,641	6.227%	4.207%	-6.3%	0.603	2.535%	6.23%	39,641	39,641	6.23%
1997	68,077,000	1.415	96,295,676	36,766	1.006	37,001	5.435%	3.842%	-7.9%	0.631	2.425%	5.44%	37,001	37,001	5.44%
1998	71,447,000	1.351	96,512,670	36,080	1.009	36,420	5.097%	3.774%	-7.4%	0.661	2.493%	5.10%	36,420	36,420	5.10%
1999	75,244,663	1.308	98,384,154	37,037	1.014	37,546	4.990%	3.816%	-4.8%	0.692	2.640%	4.99%	37,546	37,546	4.99%
2000	79,122,396	1.261	99,783,661	37,171	1.020	37,927	4.793%	3.801%	-2.1%	0.724	2.754%	4.79%	37,927	37,927	4.79%
2001	80,396,857	1.235	99,287,476	32,193	1.036	33,368	4.150%	3.361%	-2.6%	0.759	2.549%	4.15%	33,368	33,368	4.15%
2002	81,621,000	1.195	97,550,405	30,334	1.072	32,531	3.986%	3.335%	-3.7%	0.794	2.649%	3.99%	32,531	32,531	3.99%
2003	82,433,234	1.163	95,834,764	27,044	1.119	30,254	3.157%	3.670%	-5.0%	0.832	2.626%	3.67%	30,254	30,254	3.67%
2004	84,632,753	1.123	95,005,346	24,008	1.173	28,165	3.328%	2.965%	-5.4%	0.871	2.582%	3.33%	28,165	28,165	3.33%
2005	86,785,547	1.097	95,223,302	20,104	1.277	25,677	2.959%	2.697%	-5.4%	0.912	2.459%	3.10%	26,885	25,940	2.99%
2006	90,292,513	1.061	95,791,997	14,381	1.577	22,684	2.512%	2.368%	-8.1%	0.955	2.262%	2.86%	25,829	23,835	2.64%
2007	92,786,458	1.030	95,569,648	7,564	2.603	19,687	2.122%	2.060%	-10.2%	1.000	2.060%	2.65%	24,603	22,714	2.45%
2008	95,570,052	1.000	95,570,052							1.000		2.58%	24,609	24,609	2.58%
TOTAL				1,183,032		1,222,675							1,256,553	1,251,725	

5 YR AVG EXCLD MOST RECENT 1      2.516%  
10 YR AVG EXCLD MOST RECENT 1      2.544%  
5 YR AVG EXCLD MOST RECENT 2      2.573%  
10 YR AVG EXCLD MOST RECENT 2      2.571%

2008 SELECTED FREQUENCY      2.575% (16)

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON CHANGE IN SAWW  
(3) = (1) x (2)  
(4) BASED ON DATA FROM OLIVER WYMAN & BWC  
(5) SECTION 1, EXHIBIT 5, SHEET 19, COL. 6

(6) = (4) x (5)  
(7) = (6) / (1) x 100  
(8) = (6) / (3) x 100  
(9) 5 YEAR FITTED TREND OF (8)  
(10) Based on -4.5% Frequency Trend from 1994 to 2006

(11) = (8) x (10)  
(12) SELECTED BASED ON (16) DETRENDED AND (7)  
(13) = [(12) x (1)] / 100  
(14) = (4) + [1 - 1/5] x (12)  
(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**

SECTION 1  
EXHIBIT 5  
SHEET 15

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS & ALAE	LSS ADJ. ULTIMATE LOSS & ALAE	WHOLE \$ SELECTED ULTIMATE SEVERITY	WHOLE \$ LSS ADJ. ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE	LSS ADJ. ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
					490				
1977	23,851,125	40,212	16.86%	178,144	178,296	4,430	4,434	0.747	0.748
1978	26,143,240	42,158	16.13%	201,017	201,157	4,768	4,772	0.769	0.769
1979	28,061,666	44,212	15.76%	239,133	239,245	5,409	5,411	0.852	0.853
1980	28,979,182	38,977	13.45%	235,207	235,298	6,035	6,037	0.812	0.812
1981	30,141,508	37,035	12.29%	230,759	230,824	6,231	6,233	0.766	0.766
1982	30,058,966	33,803	11.25%	221,578	221,598	6,555	6,556	0.737	0.737
1983	30,607,324	34,447	11.25%	236,478	236,442	6,865	6,864	0.773	0.773
1984	33,121,678	41,448	12.51%	290,360	290,236	7,005	7,002	0.877	0.876
1985	35,713,654	44,909	12.57%	330,718	330,504	7,364	7,359	0.926	0.925
1986	38,297,697	45,721	11.94%	332,134	331,790	7,264	7,257	0.867	0.866
1987	41,065,403	48,328	11.77%	334,173	333,671	6,915	6,904	0.814	0.813
1988	44,221,964	51,755	11.70%	350,170	349,481	6,766	6,753	0.792	0.790
1989	47,110,000	53,486	11.35%	356,545	355,634	6,666	6,649	0.757	0.755
1990	49,659,895	52,962	10.66%	331,468	330,409	6,259	6,239	0.667	0.665
1991	50,856,501	48,723	9.58%	302,870	302,049	6,216	6,199	0.596	0.594
1992	52,804,448	47,242	8.95%	260,417	259,582	5,512	5,495	0.493	0.492
1993	55,132,894	47,022	8.53%	236,358	235,465	5,027	5,008	0.429	0.427
1994	57,739,505	46,073	7.98%	224,683	224,025	4,877	4,862	0.389	0.388
1995	60,949,772	43,264	7.10%	206,977	206,429	4,784	4,771	0.340	0.339
1996	63,664,000	39,641	6.23%	193,897	193,418	4,891	4,879	0.305	0.304
1997	68,077,000	37,001	5.44%	186,620	186,405	5,044	5,038	0.274	0.274
1998	71,447,000	36,420	5.10%	202,668	202,526	5,565	5,561	0.284	0.283
1999	75,244,663	37,546	4.99%	229,044	229,753	6,100	6,119	0.304	0.305
2000	79,122,396	37,927	4.79%	250,581	252,839	6,607	6,666	0.317	0.320
2001	80,396,857	33,368	4.15%	247,793	251,365	7,426	7,533	0.308	0.313
2002	81,621,000	32,531	3.99%	255,407	260,624	7,851	8,012	0.313	0.319
2003	82,433,234	30,254	3.67%	244,373	253,546	8,077	8,381	0.296	0.308
2004	84,632,753	28,165	3.33%	224,502	239,506	7,971	8,504	0.265	0.283
2005	86,785,547	25,940	2.99%	214,364	233,759	8,264	9,012	0.247	0.269
2006	90,292,513	23,835	2.64%	207,917	231,321	8,723	9,705	0.230	0.256
2007	92,786,458	22,714	2.45%	213,961	233,879	9,420	10,297	0.231	0.252
2008	95,570,052	24,609	2.58%	234,147	248,482	9,515	10,097	0.245	0.260
TOTAL				8,004,462					

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 1, EXHIBIT 5, SHEET 14, COL. 14  
(3) = (2) / (1) x 100  
(4) SECTION 1, EXHIBIT 5, SHEET 4, COL. 12

(5) SECTION 1, EXHIBIT 5, SHEET 4, COL. 12  
(6) = [(4) / (2)] x 1,000  
(7) = [(5) / (2)] x 1,000  
(8) = [(4) / (1)] x 100  
(9) = [(5) / (1)] x 100

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

SECTION 1  
EXHIBIT 5  
SHEET 16

DISCOUNT FACTORS

ACCIDENT YEAR AGE	PAID LOSS & ALAE DEVELOPMENT FACTOR	CUMULATIVE PERCENT PAID	INCREMENTAL PERCENT PAID	INCREMENTAL PERCENT DISCOUNTED	DISCOUNT FACTOR AT 5.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			5.1%	5.0%	82.1%
6	19.453	5.1%	28.4%	26.4%	85.3%
18	2.981	33.5%	17.4%	15.4%	84.1%
30	1.961	51.0%	11.4%	9.6%	83.2%
42	1.604	62.4%	8.2%	6.6%	82.9%
54	1.417	70.6%	6.4%	4.9%	82.7%
66	1.299	77.0%	5.1%	3.7%	82.4%
78	1.218	82.1%	3.9%	2.7%	82.0%
90	1.163	85.9%	3.0%	2.0%	81.6%
102	1.124	89.0%	2.3%	1.5%	81.2%
114	1.095	91.3%	1.8%	1.1%	80.6%
126	1.074	93.1%	1.4%	0.8%	79.9%
138	1.058	94.5%	1.0%	0.6%	79.2%
150	1.047	95.5%	0.8%	0.4%	78.8%
162	1.038	96.4%	0.7%	0.3%	78.2%
174	1.031	97.0%	0.5%	0.2%	77.6%
186	1.025	97.5%	0.4%	0.2%	77.2%
198	1.021	97.9%	0.4%	0.1%	77.0%
210	1.018	98.3%	0.3%	0.1%	76.4%
222	1.015	98.6%	0.2%	0.1%	75.6%
234	1.012	98.8%	0.2%	0.1%	75.7%
246	1.011	99.0%	0.2%	0.1%	75.3%
258	1.009	99.1%	0.1%	0.0%	75.0%
270	1.008	99.2%	0.1%	0.0%	74.6%
282	1.007	99.3%	0.1%	0.0%	74.9%
294	1.006	99.4%	0.1%	0.0%	74.4%
306	1.005	99.5%	0.1%	0.0%	73.6%
318	1.004	99.6%	0.0%	0.0%	73.1%
330	1.004	99.6%	0.0%	0.0%	74.1%
342	1.003	99.7%	0.0%	0.0%	75.3%
354	1.003	99.7%	0.0%	0.0%	75.5%
366	1.003	99.7%	0.0%	0.0%	76.5%
378	1.002	99.8%	0.0%	0.0%	77.8%
390	1.002	99.8%	0.0%	0.0%	79.4%
402	1.002	99.8%	0.0%	0.0%	81.2%
414	1.002	99.8%	0.0%	0.0%	83.1%
426	1.001	99.9%	0.0%	0.0%	85.1%
438	1.001	99.9%	0.0%	0.0%	86.6%
450	1.001	99.9%	0.0%	0.0%	87.7%
462	1.001	99.9%	0.0%	0.0%	88.5%
474	1.000	100.0%	0.0%	0.0%	88.8%
486	1.000	100.0%	0.0%	0.0%	89.2%
498	1.000	100.0%	0.0%	0.0%	90.7%
510	1.000	100.0%	0.0%	0.0%	93.5%
522	1.000	100.0%	0.0%	0.0%	97.6%
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%

- 
- (1) AGE OF ACCIDENT YEAR LOSS DEVELOPMENT FACTORS
  - (2) SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 1, EXHIBIT 5, SHEET 21
  - (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**

SECTION 1  
EXHIBIT 5  
SHEET 17

**TEMPORARY TOTAL  
(000's)**

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL (1)	EXPOSURE TREND (2)	ON-LEVEL PAYROLL (3)	LOSS DEVELOPMENT METHOD ULTIMATES		FREQ. TREND (6)	SEVERITY TREND (7)	ADJUSTED ULTIMATES		PAID WEIGHT (10)	WEIGHTED ADJUSTED ULTIMATE (11)	2008 ON-LEVEL LOSS RATE (12)	UNADJUSTED LOSS RATE (13)	SELECTED LOSS RATE (14)	
				PAID (4)	INCURRED (5)			PAID (8)	INCURRED (9)						
1988	44,221,964	1.896	83,825,985	350,170	351,650	0.457	2.026	324,292	325,662	100%	324,292	0.387	0.792	0.792	
1989	47,110,000	1.854	87,342,955	356,545	359,302	0.457	2.026	330,196	332,750	100%	330,196	0.378	0.757	0.757	
1990	49,659,895	1.785	88,637,626	331,468	335,059	0.457	2.026	306,973	310,298	100%	306,973	0.346	0.667	0.667	
1991	50,856,501	1.729	87,923,817	302,870	307,638	0.479	1.948	282,408	286,854	100%	282,408	0.321	0.596	0.596	
1992	52,804,448	1.644	86,818,395	260,417	267,178	0.501	1.873	244,485	250,833	100%	244,485	0.282	0.493	0.493	
1993	55,132,894	1.614	88,969,733	236,358	240,500	0.525	1.801	223,417	227,333	100%	223,417	0.251	0.429	0.418	
1994	57,739,505	1.577	91,052,599	224,683	230,739	0.550	1.732	213,836	219,599	100%	213,836	0.235	0.389	0.406	
1995	60,949,772	1.532	93,371,544	206,977	212,351	0.575	1.665	198,334	203,483	100%	198,334	0.212	0.340	0.392	
1996	63,664,000	1.480	94,229,052	193,897	203,959	0.603	1.601	187,072	196,779	100%	187,072	0.199	0.305	0.376	
1997	68,077,000	1.415	96,295,676	186,620	200,009	0.631	1.539	181,284	194,289	100%	181,284	0.188	0.274	0.357	
1998	71,447,000	1.351	96,512,670	202,668	204,885	0.661	1.480	198,220	200,389	100%	198,220	0.205	0.284	0.338	
1999	75,244,663	1.308	98,384,154	229,044	233,821	0.692	1.423	225,551	230,256	100%	225,551	0.229	0.304	0.325	
2000	79,122,396	1.261	99,783,661	250,850	256,608	0.724	1.369	248,716	254,426	100%	248,716	0.249	0.317	0.312	
2001	80,396,857	1.235	99,287,476	248,151	255,256	0.759	1.316	247,724	254,818	100%	247,724	0.250	0.309	0.303	
2002	81,621,000	1.195	97,550,405	257,414	268,092	0.794	1.265	258,731	269,464	100%	258,731	0.265	0.315	0.291	
2003	82,433,234	1.163	95,834,764	246,236	258,606	0.832	1.217	249,191	261,709	100%	249,191	0.260	0.299	0.281	
2004	84,632,753	1.123	95,005,346	222,546	239,259	0.871	1.170	226,759	243,788	100%	226,759	0.239	0.263	0.270	
2005	86,785,547	1.097	95,223,302	204,619	219,052	0.912	1.125	209,920	224,726	100%	209,920	0.220	0.236	0.262	
2006	90,292,513	1.061	95,791,997	182,708	195,530	0.955	1.082	188,724	201,969	100%	188,724	0.197	0.202	0.252	
2007	92,786,458	1.030	95,569,648	167,209	241,427	1.000	1.040	173,898	251,084	100%	173,898	0.182	0.180	0.243	
2008	95,570,052	1.000	95,570,052			1.000	1.000	0	0					0.245	
												3 Year Average excluding 2007 and 2006	0.240	0.266	
												5 Year Average excluding 2007 and 2006	0.247	0.284	
												7 Year Weighted Average excluding 2007 and 2006	0.245		
												10 Year Weighted Average excluding 2007 and 2006	0.231		
												5 Year Average excluding 2007, 2006 and 2005	0.253		
												(14) 2008 Selected Loss Rate:	0.245		

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

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 5  
SHEET 18

**TEMPORARY TOTAL**

INTERPOLATED DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED PAID LOSS & ALAE			INCURRED LOSS & ALAE			REPORTED COUNTS (6/30/XX EVALUATIONS)			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)	
1977	372	366	378	1.003	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.002	1.002
1978	360	354	366	1.003	1.003	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.002	1.002
1979	348	342	354	1.003	1.003	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.003	1.002	1.003
1980	336	330	342	1.004	1.003	1.004	1.001	1.000	1.001	1.000	1.000	1.000	1.003	1.003	1.003
1981	324	318	330	1.004	1.004	1.004	1.000	1.001	1.000	1.000	1.000	1.000	1.003	1.003	1.003
1982	312	306	318	1.005	1.004	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.004	1.003	1.004
1983	300	294	306	1.006	1.005	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.005	1.004	1.005
1984	288	282	294	1.007	1.006	1.006	1.001	1.000	1.000	1.001	1.000	1.001	1.006	1.005	1.005
1985	276	270	282	1.008	1.007	1.007	1.000	1.001	1.000	1.001	1.001	1.001	1.007	1.006	1.006
1986	264	258	270	1.009	1.008	1.008	1.000	1.000	1.000	1.001	1.001	1.001	1.008	1.007	1.007
1987	252	246	258	1.011	1.009	1.010	1.000	1.000	1.000	1.001	1.001	1.001	1.009	1.008	1.009
1988	240	234	246	1.012	1.011	1.012	1.001	1.000	1.001	1.001	1.001	1.001	1.011	1.009	1.010
1989	228	222	234	1.015	1.012	1.013	1.001	1.001	1.001	1.001	1.001	1.001	1.013	1.011	1.012
1990	216	210	222	1.018	1.015	1.016	1.004	1.001	1.003	1.001	1.001	1.001	1.016	1.013	1.014
1991	204	198	210	1.021	1.018	1.019	1.005	1.004	1.004	1.002	1.001	1.002	1.019	1.016	1.018
1992	192	186	198	1.025	1.021	1.023	1.004	1.005	1.004	1.002	1.002	1.002	1.023	1.019	1.021
1993	180	174	186	1.031	1.025	1.028	1.005	1.004	1.004	1.002	1.002	1.002	1.029	1.023	1.026
1994	168	162	174	1.038	1.031	1.034	1.005	1.005	1.005	1.003	1.002	1.003	1.035	1.029	1.032
1995	156	150	162	1.047	1.038	1.042	1.005	1.005	1.005	1.004	1.003	1.003	1.044	1.035	1.040
1996	144	138	150	1.058	1.047	1.052	1.010	1.005	1.008	1.005	1.004	1.004	1.054	1.044	1.049
1997	132	126	138	1.074	1.058	1.066	1.027	1.010	1.019	1.007	1.005	1.006	1.069	1.054	1.061
1998	120	114	126	1.095	1.074	1.085	1.048	1.027	1.038	1.010	1.007	1.009	1.088	1.069	1.078
1999	108	102	114	1.124	1.095	1.110	1.060	1.048	1.054	1.015	1.010	1.013	1.113	1.088	1.100
2000	96	90	102	1.163	1.124	1.143	1.073	1.060	1.067	1.026	1.015	1.021	1.141	1.113	1.127
2001	84	78	90	1.218	1.163	1.190	1.092	1.073	1.082	1.048	1.026	1.037	1.171	1.141	1.156
2002	72	66	78	1.299	1.218	1.257	1.100	1.092	1.096	1.085	1.048	1.066	1.206	1.171	1.189
2003	60	54	66	1.417	1.299	1.355	1.074	1.100	1.087	1.133	1.085	1.109	1.260	1.206	1.233
2004	48	42	54	1.604	1.417	1.497	1.021	1.074	1.047	1.206	1.133	1.169	1.342	1.260	1.300
2005	36	30	42	1.961	1.604	1.747	0.987	1.021	1.004	1.378	1.206	1.286	1.443	1.342	1.391
2006	24	18	30	2.981	1.961	2.307	1.382	0.987	1.151	1.871	1.378	1.587	1.617	1.443	1.525
2007	12	6	18	19.453	2.981	5.182	1.630	1.382	1.496	4.957	1.871	2.716	4.009	1.617	2.304

(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 1, EXHIBIT 5, SHEET 21; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 1, EXHIBIT 5, SHEET 21; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)  
(7) FROM SECTION 1, EXHIBIT 5, SHEET 22; SELECTED CUM. BASED ON (2)  
(8) FROM SECTION 1, EXHIBIT 5, SHEET 22; SELECTED CUM. BASED ON (3)

(9) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)  
(10) FROM SECTION 1, EXHIBIT 5, SHEET 28; SELECTED CUM. BASED ON (2)  
(11) FROM SECTION 1, EXHIBIT 5, SHEET 28; SELECTED CUM. BASED ON (3)  
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)  
(13) FROM SECTION 1, EXHIBIT 5, SHEET 29; SELECTED CUM. BASED ON (2)  
(14) FROM SECTION 1, EXHIBIT 5, SHEET 29; SELECTED CUM. BASED ON (3)  
(15) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 5  
SHEET 19

**TEMPORARY TOTAL**

INTERPOLATED CLAIM COUNT DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		REPORTED COUNTS (12/31/XX VALUATIONS)		
		LOW (2)	HIGH (3)	LOW (4)	HIGH (5)	INTERP. (6)
1977	372	372	384	1.000	1.000	1.000
1978	360	360	372	1.000	1.000	1.000
1979	348	348	360	1.000	1.000	1.000
1980	336	336	348	1.000	1.000	1.000
1981	324	324	336	1.000	1.000	1.000
1982	312	312	324	1.000	1.000	1.000
1983	300	300	312	1.000	1.000	1.000
1984	288	288	300	1.001	1.000	1.001
1985	276	276	288	1.001	1.001	1.001
1986	264	264	276	1.001	1.001	1.001
1987	252	252	264	1.001	1.001	1.001
1988	240	240	252	1.001	1.001	1.001
1989	228	228	240	1.001	1.001	1.001
1990	216	216	228	1.001	1.001	1.001
1991	204	204	216	1.002	1.001	1.002
1992	192	192	204	1.002	1.002	1.002
1993	180	180	192	1.002	1.002	1.002
1994	168	168	180	1.002	1.002	1.002
1995	156	156	168	1.003	1.002	1.003
1996	144	144	156	1.004	1.003	1.004
1997	132	132	144	1.006	1.004	1.006
1998	120	120	132	1.009	1.006	1.009
1999	108	108	120	1.014	1.009	1.014
2000	96	96	108	1.020	1.014	1.020
2001	84	84	96	1.036	1.020	1.036
2002	72	72	84	1.072	1.036	1.072
2003	60	60	72	1.119	1.072	1.119
2004	48	48	60	1.173	1.119	1.173
2005	36	36	48	1.277	1.173	1.277
2006	24	24	36	1.577	1.277	1.577
2007	12	12	24	2.603	1.577	2.603

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(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 1, EXHIBIT 5, SHEET 27; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 1, EXHIBIT 5, SHEET 27; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 5  
SHEET 20

**TEMPORARY TOTAL**

INTERPOLATED INDEX FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED INDEXED INCREMENTAL PAID LOSS & ALAE		
		LOW (2)	HIGH (3)	LOW (4)	HIGH (5)	INTERP. (6)
1977	372	366	378	-	-	-
1978	360	354	366	0.006	-	0.003
1979	348	342	354	0.019	0.006	0.011
1980	336	330	342	0.030	0.019	0.024
1981	324	318	330	0.043	0.030	0.036
1982	312	306	318	0.066	0.043	0.053
1983	300	294	306	0.095	0.066	0.079
1984	288	282	294	0.127	0.095	0.110
1985	276	270	282	0.157	0.127	0.142
1986	264	258	270	0.199	0.157	0.177
1987	252	246	258	0.247	0.199	0.221
1988	240	234	246	0.303	0.247	0.273
1989	228	222	234	0.357	0.303	0.329
1990	216	210	222	0.439	0.357	0.396
1991	204	198	210	0.529	0.439	0.482
1992	192	186	198	0.620	0.529	0.572
1993	180	174	186	0.731	0.620	0.673
1994	168	162	174	0.863	0.731	0.794
1995	156	150	162	1.009	0.863	0.933
1996	144	138	150	1.170	1.009	1.087
1997	132	126	138	1.392	1.170	1.276
1998	120	114	126	1.676	1.392	1.527
1999	108	102	114	2.045	1.676	1.851
2000	96	90	102	2.526	2.045	2.273
2001	84	78	90	3.169	2.526	2.829
2002	72	66	78	4.054	3.169	3.585
2003	60	54	66	5.234	4.054	4.607
2004	48	42	54	6.806	5.234	5.969
2005	36	30	42	8.959	6.806	7.808
2006	24	18	30	12.160	8.959	10.438
2007	12	6	18	17.072	12.160	14.408

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(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 1, EXHIBIT 5, SHEET 37; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 1, EXHIBIT 5, SHEET 37; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)



**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION  
TEMPORARY TOTAL  
INCURRED LOSS & ALAE (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	AS OF 12/31/2007		
1977																																		177,773	
1978																																			177,773
1979																																			177,773
1980																																			177,773
1981																																			177,773
1982																																			177,773
1983																																			177,773
1984																																			177,773
1985																																			177,773
1986																																			177,773
1987																																			177,773
1988																																			177,773
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\*Valuation date for last diagonal is 12/31/2007

	AGE-TO-AGE DEVELOPMENT FACTORS																																		
	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-Ult			
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3 Yr Avg	1.136	1.401	0.959	0.952	0.976	1.007	1.018	1.015	1.013	1.024	1.019	1.007	1.002	1.003	1.003	1.001	1.003	1.003	0.999	1.001	1.000	1.001	0.999	1.001	0.999	1.001	0.999	1.001	0.999	1.000	1.000	1.000	1.000		
3 Yr Avg	1.136	1.401	0.959	0.952	0.976	1.007	1.018	1.015	1.013	1.024	1.019	1.007	1.002	1.003	1.003	1.001	1.003	1.003	0.999	1.001	1.000	1.001	0.999	1.001	0.999	1.001	0.999	1.001	0.999	1.000	1.000	1.000	1.000		
5 Yr Avg	1.209	1.407	0.967	0.951	0.976	1.007	1.018	1.012	1.012	1.019	1.017	1.004	1.001	1.001	1.001	0.999	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		
3 Yr Wtd	1.139	1.402	0.959	0.952	0.976	1.007	1.019	1.015	1.013	1.024	1.019	1.007	1.002	1.003	1.003	1.001	1.003	1.003	0.999	1.001	1.000	1.001	0.999	1.001	0.999	1.001	0.999	1.001	0.999	1.000	1.001	1.000	1.000		
4 Yr Wtd	1.177	1.410	0.968																																













**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION  
TEMPORARY TOTAL**

REPORTED LOST TIME CLAIM COUNTS (ESTIMATED AT 6/30/XX FROM 12/31/XX)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	AS OF 12/31/2007	
1977										39,965	40,012	40,043	40,104	40,157	40,165	40,169	40,172	40,176	40,178	40,179	40,182	40,185	40,187	40,189	40,193	40,196	40,198	40,200	40,202	40,204	40,205	40,205		
1978									41,762	41,848	41,892	41,993	42,088	42,095	42,101	42,106	42,109	42,110	42,118	42,126	42,128	42,129	42,132	42,137	42,140	42,143	42,145	42,147	42,149	42,149	42,149	42,149		
1979								43,560	43,818	43,904	44,002	44,095	44,118	44,125	44,129	44,133	44,141	44,146	44,152	44,163	44,168	44,176	44,182	44,185	44,191	44,194	44,197	44,199	44,201	44,202	44,204	44,205	44,205	
1980							37,930	38,374	38,612	38,741	38,831	38,895	38,875	38,886	38,893	38,898	38,903	38,912	38,925	38,932	38,940	38,948	38,949	38,953	38,958	38,960	38,963	38,965	38,965	38,966	38,966	38,966		
1981						35,361	35,889	36,384	36,719	36,860	36,903	36,923	36,939	36,948	36,951	36,961	36,968	36,974	36,985	36,996	37,004	37,008	37,009	37,012	37,017	37,019	37,022	37,023	37,023	37,023	37,023	37,023		
1982					31,510	32,197	32,715	33,200	33,492	33,579	33,620	33,656	33,670	33,678	33,696	33,717	33,732	33,741	33,756	33,770	33,775	33,778	33,779	33,782	33,786	33,789	33,789	33,790	33,790	33,790	33,790	33,790		
1983			33,450	36,659	38,519	39,340	40,068	40,606	40,927	41,128	41,230	41,279	41,320	41,348	41,361	41,370	41,377	41,388	41,400	41,408	41,414	41,418	41,419	41,419	41,423	41,423	41,426	41,426	41,426	41,426	41,426	41,426		
1984		28,237	35,967	39,462	41,465	42,006	43,365	43,921	44,360	44,552	44,653	44,716	44,766	44,789	44,801	44,813	44,829	44,844	44,857	44,865	44,872	44,876	44,878	44,878	44,878	44,878	44,878	44,878	44,878	44,878	44,878	44,878		
1985	11,084	28,160	36,460	40,061	42,137	43,297	44,099	44,812	45,224	45,402	45,494	45,545	45,571	45,596	45,614	45,627	45,639	45,655	45,668	45,676	45,683	45,687	45,688	45,688	45,688	45,688	45,688	45,688	45,688	45,688	45,688	45,688		
1986	11,560	29,333	38,021	42,066	44,278	45,538	46,617	47,383	47,798	47,988	48,095	48,143	48,172	48,195	48,216	48,229	48,241	48,258	48,272	48,281	48,288	48,291	48,291	48,291	48,291	48,291	48,291	48,291	48,291	48,291	48,291	48,291	48,291	
1987	12,070	31,014	40,469	44,340	46,720	48,549	49,817	50,688	51,192	51,408	51,495	51,556	51,599	51,622	51,636	51,649	51,663	51,681	51,696	51,705	51,710	51,710	51,710	51,710	51,710	51,710	51,710	51,710	51,710	51,710	51,710	51,710	51,710	
1988	12,517	31,753	40,222	44,053	47,415	49,537	51,082	52,278	52,922	53,122	53,213	53,287	53,329	53,348	53,363	53,377	53,390	53,409	53,425	53,430	53,430	53,430	53,430	53,430	53,430	53,430	53,430	53,430	53,430	53,430	53,430	53,430	53,430	
1989	12,202	31,264	40,849	45,133	47,693	49,478	50,960	52,011	52,459	52,616	52,721	52,779	52,806	52,825	52,839	52,853	52,867	52,885	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896
1990	11,859	30,008	38,320	41,769	44,167	45,866	47,151	47,958	48,289	48,433	48,517	48,555	48,580	48,597	48,611	48,623	48,636	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643
1991	11,748	29,281	37,036	40,637	43,195	44,757	45,873	46,584	46,880	46,983	47,042	47,079	47,103	47,120	47,133	47,145	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150
1992	11,265	28,838	37,309	40,944	43,223	44,589	45,637	46,315	46,573	46,681	46,755	46,803	46,829	46,874	46,914	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920
1993	10,783	27,568	36,191	39,903	41,765	43,194	44,333	45,061	45,437	45,636	45,740	45,819	45,895	45,944	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960
1994	10,698	26,973	34,416	37,385	39,230	40,547	41,561	42,259	42,634	42,808	42,920	43,016	43,092	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124
1995	10,227	24,711	30,938	34,061	35,894	37,095	38,041	38,717	39,071	39,226	39,332	39,428	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467
1996	9,214	22,380	28,315	31,371	33,078	34,282	35,287	35,981	36,337	36,533	36,698	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766
1997	9,192	22,294	28,106	30,989	32,663	33,886	34,820	35,450	35,788	35,991	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080
1998	9,340	22,654	28,586	31,626	33,451	34,697	35,680	36,458	36,896	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037
1999	9,269	22,419	28,506	31,787	33,538	34,807	35,953	36,838	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171
2000	7,627	19,968	24,546	27,305	28,840	30,134	31,491	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193
2001	7,134	17,862	23,312	26,338	28,195	29,609	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334
2002	6,627	16,497	21,769	24,769	26,392	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044
2003	5,747	14,584	19,834	23,001	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008
2004	4,936	12,994	18,109	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104
2005	4,062	11,253	14,381	14,381	14,381	14,381	14,381	14,381	14,381	14,381	14,381	14,381	14,381	14,381	14,381	14,381	14,381	14,381	14,381	14,381	14,381	14,381	14,381	14,381	14,381	14,381	14,381	14,381	14,381	14,381	14,381	14,381	14,381	14,381
2006	3,782	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564
2007	3,782	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342</
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**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION  
TEMPORARY TOTAL**

CUMULATIVE PAID LOSS & ALAE 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	AS OF 12/31/2007						
1977																																			4,420	4,420			
1978														4,560	4,622	4,671	4,698	4,714	4,722	4,728	4,731	4,738	4,740	4,743	4,745	4,747	4,749	4,751	4,752	4,755	4,756			4,756	4,756				
1979													5,121	5,214	5,282	5,321	5,337	5,350	5,360	5,367	5,374	5,377	5,380	5,382	5,385	5,388	5,390	5,391	5,393	5,393				4,420	4,420				
1980												5,656	5,770	5,862	5,919	5,943	5,960	5,970	5,975	5,982	5,987	5,992	5,996	6,003	6,008	6,012	6,014	6,014	6,015	6,015					6,015	6,015			
1981											5,762	5,897	6,003	6,067	6,102	6,123	6,141	6,150	6,159	6,168	6,173	6,179	6,185	6,190	6,196	6,202	6,207	6,207	6,209	6,209					6,209	6,209			
1982										5,977	6,142	6,275	6,362	6,407	6,433	6,446	6,461	6,477	6,484	6,490	6,495	6,502	6,509	6,516	6,523	6,527	6,527	6,529	6,529						6,529	6,529			
1983								6,103	6,326	6,500	6,617	6,675	6,706	6,728	6,746	6,764	6,780	6,790	6,801	6,808	6,814	6,822	6,826	6,826	6,826	6,826	6,826	6,826	6,826	6,826	6,826	6,826	6,826	6,826	6,826	6,826	6,826		
1984						6,098	6,245	6,543	6,770	6,922	7,018	7,071	7,117	7,149	7,185	7,209	7,229	7,245	7,262	7,275	7,290	7,301	7,312	7,317	7,317	7,317	7,317	7,317	7,317	7,317	7,317	7,317	7,317	7,317	7,317	7,317	7,317		
1985						6,211	6,529	6,728	6,842	6,920	6,974	7,014	7,053	7,084	7,110	7,131	7,150	7,166	7,180	7,194	7,206	7,210	7,210	7,210	7,210	7,210	7,210	7,210	7,210	7,210	7,210	7,210	7,210	7,210	7,210	7,210	7,210		
1986					5,782	6,211	6,529	6,728	6,842	6,920	6,974	7,014	7,053	7,084	7,110	7,131	7,150	7,166	7,180	7,194	7,206	7,210	7,210	7,210	7,210	7,210	7,210	7,210	7,210	7,210	7,210	7,210	7,210	7,210	7,210	7,210	7,210		
1987					5,248	5,782	6,211	6,529	6,728	6,842	6,920	6,974	7,014	7,053	7,084	7,110	7,131	7,150	7,166	7,180	7,194	7,206	7,210	7,210	7,210	7,210	7,210	7,210	7,210	7,210	7,210	7,210	7,210	7,210	7,210	7,210	7,210		
1988				4,753	5,248	5,782	6,211	6,529	6,728	6,842	6,920	6,974	7,014	7,053	7,084	7,110	7,131	7,150	7,166	7,180	7,194	7,206	7,210	7,210	7,210	7,210	7,210	7,210	7,210	7,210	7,210	7,210	7,210	7,210	7,210	7,210	7,210		
1989			4,210	4,753	5,248	5,782	6,211	6,529	6,728	6,842	6,920	6,974	7,014	7,053	7,084	7,110	7,131	7,150	7,166	7,180	7,194	7,206	7,210	7,210	7,210	7,210	7,210	7,210	7,210	7,210	7,210	7,210	7,210	7,210	7,210	7,210	7,210		
1990		2,957	4,097	4,940	5,412	5,999	6,666	5,711	5,766	5,852	5,910	5,962	6,009	6,051	6,085	6,114	6,137	6,158	6,167	6,167	6,167	6,167	6,167	6,167	6,167	6,167	6,167	6,167	6,167	6,167	6,167	6,167	6,167	6,167	6,167	6,167	6,167		
1991	1,263	3,699	4,650	5,247	5,486	5,573	5,619	5,660	5,739	5,803	5,860	5,911	5,961	6,006	6,044	6,074	6,096	6,108	6,108	6,108	6,108	6,108	6,108	6,108	6,108	6,108	6,108	6,108	6,108	6,108	6,108	6,108	6,108	6,108	6,108	6,108	6,108	6,108	
1992	1,214	3,625	4,363	4,683	4,797	4,876	4,917	4,979	5,042	5,103	5,162	5,218	5,271	5,315	5,352	5,384	5,397	5,397	5,397	5,397	5,397	5,397	5,397	5,397	5,397	5,397	5,397	5,397	5,397	5,397	5,397	5,397	5,397	5,397	5,397	5,397	5,397	5,397	
1993	1,369	3,546	4,004	4,223	4,314	4,375	4,460	4,508	4,572	4,648	4,710	4,764	4,809	4,851	4,885	4,900	4,900	4,900	4,900	4,900	4,900	4,900	4,900	4,900	4,900	4,900	4,900	4,900	4,900	4,900	4,900	4,900	4,900	4,900	4,900	4,900	4,900	4,900	
1994	1,255	3,610	3,878	4,040	4,161	4,262	4,313	4,372	4,437	4,506	4,570	4,630	4,674	4,711	4,727	4,727	4,727	4,727	4,727	4,727	4,727	4,727	4,727	4,727	4,727	4,727	4,727	4,727	4,727	4,727	4,727	4,727	4,727	4,727	4,727	4,727	4,727	4,727	
1995	1,352	3,456	3,705	3,893	4,051	4,127	4,191	4,255	4,330	4,404	4,478	4,537	4,582	4,605	4,605	4,605	4,605	4,605	4,605	4,605	4,605	4,605	4,605	4,605	4,605	4,605	4,605	4,605	4,605	4,605	4,605	4,605	4,605	4,605	4,605	4,605	4,605	4,605	
1996	1,330	3,416	3,695	3,883	4,016	4,125	4,205	4,290	4,386	4,484	4,571	4,639	4,729	4,762	4,762	4,762	4,762	4,762	4,762	4,762	4,762	4,762	4,762	4,762	4,762	4,762	4,762	4,762	4,762	4,762	4,762	4,762	4,762	4,762	4,762	4,762	4,762	4,762	
1997	1,357	3,365	3,649	3,850	4,033	4,179	4,301	4,418	4,536	4,647	4,729	4,762	4,762	4,762	4,762	4,762	4,762	4,762	4,762	4,762	4,762	4,762	4,762	4,762	4,762	4,762	4,762	4,762	4,762	4,762	4,762	4,762	4,762	4,762	4,762	4,762	4,762	4,762	
1998	1,419	3,567	3,919	4,172	4,387	4,567	4,746	4,892	5,027	5,137	5,179	5,179	5,179	5,179	5,179	5,179	5,179	5,179	5,179	5,179	5,179	5,179	5,179	5,179	5,179	5,179	5,179	5,179	5,179	5,179	5,179	5,179	5,179	5,179	5,179	5,179	5,179	5,179	
1999	1,459	3,641	4,116	4,480	4,773	5,036	5,243	5,389	5,514	5,573	5,573	5,573	5,573	5,573	5,573	5,573	5,573	5,573	5,573	5,573	5,573	5,573	5,573	5,573	5,573	5,573	5,573	5,573	5,573	5,573	5,573	5,573	5,573	5,573	5,573	5,573	5,573	5,573	
2000	1,581	3,936	4,499	4,879	5,249	5,541	5,717	5,839	5,914	5,914	5,914	5,914	5,914	5,914	5,914	5,914	5,914	5,914	5,914	5,914	5,914	5,914	5,914	5,914	5,914	5,914	5,914	5,914	5,914	5,914	5,914	5,914	5,914	5,914	5,914	5,914	5,914	5,914	5,914
2001	1,771	4,433	5,089	5,643	6,084	6,341	6,459	6,476	6,476	6,476	6,476	6,476	6,476	6,476	6,476	6,476	6,476	6,476	6,476	6,476	6,476	6,476	6,476	6,476	6,476	6,476	6,476	6,476	6,476	6,476	6,476	6,476	6,476	6,476	6,476	6,476	6,476	6,476	
2002	1,761	4,780	5,560	6,078	6,430	6,683	6,751	6,751	6,751	6,751	6,751	6,751	6,751	6,751	6,751	6,751	6,751	6,751	6,751	6,751	6,751	6,751	6,751	6,751	6,751	6,751	6,751	6,751	6,751	6,751	6,751	6,751	6,751	6,751	6,751	6,751	6,751	6,751	6,751
2003	2,049	5,038	5,822	6,222	6,584	6,719	6,719	6,719	6,719	6,719	6,719	6,719	6,719	6,719	6,719	6,719	6,719	6,719	6,719	6,719	6,719	6,719	6,719	6,719	6,719	6,719	6,719	6,719	6,719	6,719	6,719	6,719	6,719	6,719	6,719	6,719	6,719	6,719	6,719
2004	2,113	5,161	5,733	6,044	6,193	6,193	6,193	6,193	6,193	6,193	6,193	6,193	6,193	6,193	6,193	6,193	6,193	6,193	6,193	6,193	6,193	6,193	6,193	6,193	6,193	6,193	6,193	6,193	6,193	6,193	6,193	6,193	6,193	6,193	6,193	6,193	6,193	6,193	6,193
2005	2,102	5,235	5,735	5,825	5,825	5,825	5,825	5,825	5,825	5,825	5,825	5,825	5,825	5,825	5,825	5,825	5,825	5,825	5,825	5,825	5,825	5,825	5,825	5,825	5,825	5,825	5,825	5,825	5,825	5,825	5,825	5,825	5,825	5,825	5,825	5,825	5,825	5,825	5,825
2006	2,137	5,351	5,508	5,508	5,508	5,508	5,508	5,508	5,508	5,508	5,508	5,508	5,508	5,508	5,508	5,508	5,508	5,508	5,508	5,508	5,508	5,508	5,508	5,508	5,508	5,508	5,508	5,508	5,508	5,508	5,508	5,508	5,508	5,508	5,508	5,508	5,508	5,508	5,508
2007	2,231	4,266	4,266	4,266	4,266	4,266	4,266	4,266	4,266	4,266	4,266	4,266	4,266	4,266	4,266	4,266	4,266	4,266	4,266	4,266	4,266	4,266	4,266	4,266	4,266	4,266	4,266	4,266	4,266	4,266	4,266	4,266	4,266	4,266	4,266	4,266	4,266	4,266	

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-UR
1977																1.012	1.009	1.006	1.003	1.002	1.001	1.001	1.001	1.0								



**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION  
TEMPORARY TOTAL  
INCURRED LOSS & ALAE 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	AS OF 12/31/2007			
1977																																		4,422	4,422	
1978																																			4,422	4,761
1979																																			4,400	5,400
1980																																			6,032	6,032
1981																																			6,241	6,241
1982																																			6,552	6,552
1983																																			6,875	6,875
1984																																			7,005	7,005
1985																																			7,382	7,382
1986																																			7,271	7,271
1987																																			6,925	6,925
1988																																			6,796	6,796
1989																																			6,317	6,317
1990																																			6,298	6,298
1991																																			5,643	5,643
1992																																			5,104	5,104
1993																																			4,996	4,996
1994																																			4,899	4,899
1995																																			4,924	4,924
1996																																			5,340	5,340
1997																																			5,473	5,473
1998																																			5,989	5,989
1999																																			6,473	6,473
2000																																			7,325	7,325
2001																																			8,064	8,064
2002																																			8,800	8,800
2003																																			9,521	9,521
2004																																			10,856	10,856
2005																																			11,809	11,809
2006																																			21,340	21,340
2007																																			29,911	29,911







**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION  
TEMPORARY TOTAL**

**INCREMENTAL PAID LOSS & ALAE SEVERITY (PAID LOSS & ALAE / 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	ULTIMATE CLAIMS			
1977																																			40,212
1978																																			42,158
1979																																			44,212
1980																																			38,977
1981																																			37,035
1982																																			34,447
1983																																			33,803
1984																																			41,448
1985																																			44,909
1986																																			45,721
1987																																			48,328
1988																																			51,755
1989																																			53,486
1990																																			52,962
1991																																			48,723
1992																																			47,242
1993																																			47,022
1994																																			46,073
1995																																			43,264
1996																																			39,641
1997																																			37,001
1998																																			36,420
1999																																			37,546
2000																																			37,927
2001																																			33,368
2002																																			32,531
2003																																			30,254
2004																																			28,165
2005																																			25,940
2006																																			23,835
2007																																			22,714
																																			1,251,725

**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-Ult				
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5 Yr Avg																																			
10 Yr Avg																																			
3 Yr Wtd																																			
5 Yr Wtd																																			
10 Yr Wtd																																			
Selected																																			

TAIL

1.003

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION  
TEMPORARY TOTAL**

SECTION 1  
EXHIBIT 5  
SHEET 37

INDEX METHOD - INCREMENTAL PAID LOSS & ALAE 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	AS OF 12/31/2007	
1977															30.176	0.358	0.286	0.173	0.088	0.055	0.045	0.023	0.020	0.009	0.009	0.007	0.010	0.009	0.012	0.010	0.006	0.001	
1978														30.016	0.413	0.324	0.181	0.105	0.056	0.045	0.028	0.045	0.015	0.023	0.017	0.014	0.015	0.015	0.011	0.017	0.009	0.009	
1979													30.886	0.565	0.412	0.238	0.105	0.079	0.064	0.051	0.045	0.026	0.020	0.015	0.028	0.019	0.014	0.009	0.009	0.003	0.003	0.003	
1980												31.738	0.656	0.524	0.327	0.143	0.096	0.063	0.039	0.045	0.036	0.036	0.027	0.018	0.025	0.030	0.026	0.014	0.005	0.005	0.005	0.005	
1981											29.955	0.717	0.569	0.341	0.181	0.121	0.101	0.051	0.058	0.054	0.035	0.032	0.032	0.030	0.038	0.029	0.029	0.011	0.011	0.011	0.011	0.011	
1982										29.165	0.845	0.680	0.441	0.225	0.144	0.083	0.088	0.085	0.052	0.038	0.032	0.036	0.034	0.037	0.037	0.027	0.006	0.006	0.006	0.006	0.006	0.006	
1983										28.156	1.131	0.854	0.570	0.284	0.168	0.122	0.100	0.092	0.082	0.053	0.056	0.041	0.031	0.035	0.023	0.023	0.012	0.012	0.012	0.012	0.012	0.012	
1984										26.576	1.300	1.007	0.652	0.351	0.207	0.142	0.129	0.094	0.089	0.090	0.074	0.073	0.063	0.042	0.041	0.030	0.014	0.014	0.014	0.014	0.014	0.014	
1985									25.778	1.575	1.232	0.777	0.469	0.267	0.228	0.154	0.160	0.110	0.097	0.080	0.078	0.065	0.066	0.051	0.048	0.021	0.021	0.021	0.021	0.021	0.021	0.021	
1986									22.802	2.147	1.700	1.063	0.584	0.377	0.257	0.182	0.177	0.142	0.115	0.097	0.087	0.078	0.062	0.063	0.051	0.017	0.017	0.017	0.017	0.017	0.017	0.017	
1987									19.389	2.496	2.046	1.236	0.652	0.380	0.267	0.206	0.213	0.139	0.122	0.120	0.093	0.086	0.068	0.041	0.039	0.022	0.022	0.022	0.022	0.022	0.022	0.022	
1988									15.762	3.083	2.445	1.516	0.815	0.492	0.341	0.227	0.231	0.191	0.146	0.139	0.122	0.112	0.098	0.095	0.059	0.029	0.029	0.029	0.029	0.029	0.029	0.029	
1989									11.949	3.949	3.069	1.924	1.075	0.679	0.453	0.316	0.329	0.209	0.173	0.161	0.124	0.107	0.103	0.089	0.082	0.033	0.033	0.033	0.033	0.033	0.033	0.033	
1990									8.804	4.804	3.804	2.408	1.294	0.804	0.568	0.372	0.371	0.253	0.211	0.180	0.160	0.130	0.110	0.089	0.083	0.038	0.038	0.038	0.038	0.038	0.038	0.038	
1991	1.083	6.941	4.855	2.962	1.672	0.962	0.674	0.472	0.408	0.286	0.234	0.197	0.188	0.165	0.138	0.112	0.081	0.046	0.046	0.046	0.046	0.046	0.046	0.046	0.046	0.046	0.046	0.046	0.046	0.046	0.046	0.046	
1992	1.016	6.541	3.946	2.046	1.201	0.786	0.523	0.453	0.316	0.242	0.220	0.201	0.184	0.154	0.130	0.112	0.047	0.047	0.047	0.047	0.047	0.047	0.047	0.047	0.047	0.047	0.047	0.047	0.047	0.047	0.047	0.047	
1993	1.077	6.065	3.291	1.645	0.947	0.601	0.589	0.369	0.287	0.285	0.224	0.194	0.156	0.150	0.126	0.051	0.051	0.051	0.051	0.051	0.051	0.051	0.051	0.051	0.051	0.051	0.051	0.051	0.051	0.051	0.051	0.051	
1994	0.937	5.954	2.828	1.443	0.872	0.714	0.493	0.400	0.320	0.278	0.237	0.215	0.163	0.135	0.056	0.056	0.056	0.056	0.056	0.056	0.056	0.056	0.056	0.056	0.056	0.056	0.056	0.056	0.056	0.056	0.056	0.056	
1995	1.038	5.650	2.460	1.293	0.960	0.606	0.489	0.404	0.345	0.281	0.262	0.213	0.166	0.080	0.080	0.080	0.080	0.080	0.080	0.080	0.080	0.080	0.080	0.080	0.080	0.080	0.080	0.080	0.080	0.080	0.080	0.080	
1996	1.029	5.354	2.262	1.357	0.900	0.670	0.526	0.465	0.397	0.341	0.297	0.236	0.099	0.099	0.099	0.099	0.099	0.099	0.099	0.099	0.099	0.099	0.099	0.099	0.099	0.099	0.099	0.099	0.099	0.099	0.099	0.099	
1997	0.975	4.896	2.185	1.361	0.984	0.767	0.663	0.562	0.457	0.384	0.295	0.118	0.118	0.118	0.118	0.118	0.118	0.118	0.118	0.118	0.118	0.118	0.118	0.118	0.118	0.118	0.118	0.118	0.118	0.118	0.118	0.118	
1998	0.989	5.040	2.322	1.450	1.063	0.869	0.795	0.618	0.491	0.379	0.149	0.149	0.149	0.149	0.149	0.149	0.149	0.149	0.149	0.149	0.149	0.149	0.149	0.149	0.149	0.149	0.149	0.149	0.149	0.149	0.149	0.149	0.149
1999	0.966	4.882	2.493	1.704	1.273	1.069	0.875	0.666	0.496	0.210	0.210	0.210	0.210	0.210	0.210	0.210	0.210	0.210	0.210	0.210	0.210	0.210	0.210	0.210	0.210	0.210	0.210	0.210	0.210	0.210	0.210	0.210	0.210
2000	0.992	4.979	2.706	1.817	1.418	1.137	0.858	0.646	0.290	0.290	0.290	0.290	0.290	0.290	0.290	0.290	0.290	0.290	0.290	0.290	0.290	0.290	0.290	0.290	0.290	0.290	0.290	0.290	0.290	0.290	0.290	0.290	0.290
2001	1.011	5.278	3.055	2.182	1.599	1.167	0.921	0.381	0.381	0.381	0.381	0.381	0.381	0.381	0.381	0.381	0.381	0.381	0.381	0.381	0.381	0.381	0.381	0.381	0.381	0.381	0.381	0.381	0.381	0.381	0.381	0.381	0.381
2002	0.937	5.429	3.298	2.271	1.582	1.236	0.514	0.514	0.514	0.514	0.514	0.514	0.514	0.514	0.514	0.514	0.514	0.514	0.514	0.514	0.514	0.514	0.514	0.514	0.514	0.514	0.514	0.514	0.514	0.514	0.514	0.514	0.514
2003	1.059	5.426	3.405	2.135	1.533	0.621	0.621	0.621	0.621	0.621	0.621	0.621	0.621	0.621	0.621	0.621	0.621	0.621	0.621	0.621	0.621	0.621	0.621	0.621	0.621	0.621	0.621	0.621	0.621	0.621	0.621	0.621	0.621
2004	0.985	5.119	3.117	2.053	0.782	0.782	0.782	0.782	0.782	0.782	0.782	0.782	0.782	0.782	0.782	0.782	0.782	0.782	0.782	0.782	0.782	0.782	0.782	0.782	0.782	0.782	0.782	0.782	0.782	0.782	0.782	0.782	0.782
2005	0.893	4.960	3.082	1.142	1.142	1.142	1.142	1.142	1.142	1.142	1.142	1.142	1.142	1.142	1.142	1.142	1.142	1.142	1.142	1.142	1.142	1.142	1.142	1.142	1.142	1.142	1.142	1.142	1.142	1.142	1.142	1.142	1.142
2006	0.784	4.656	1.715	1.715	1.715	1.715	1.715	1.715	1.715	1.715	1.715	1.715	1.715	1.715	1.715	1.715	1.715	1.715	1.715	1.715	1.715	1.715	1.715	1.715	1.715	1.715	1.715	1.715	1.715	1.715	1.715	1.715	1.715
2007	0.776	2.192	2.192	2.192	2.192	2.192	2.192	2.192	2.192	2.192	2.192	2.192	2.192	2.192	2.192	2.192	2.192	2.192	2.192	2.192	2.192	2.192	2.192	2.192	2.192	2.192	2.192	2.192	2.192	2.192	2.192	2.192	2.192
2 Yr Avg	0.838	4.808	3.099	2.094	1.558	1.202	0.890	0.656	0.494	0.381	0.296	0.224	0.164	0.142	0.128	0.112	0.085	0.086	0.089	0.050	0.051	0.051	0.044	0.027	0.030	0.028	0.027	0.011	0.010	0.014	0.006	0.006	
3 Yr Avg	0.887	4.911	3.201	2.153	1.571	1.180	0.885	0.643	0.482	0.368	0.285	0.221	0.162	0.146	0.131	0.111	0.091	0.090	0.082	0.054	0.056	0.048	0.041	0.030	0.033	0.029	0.023	0.013	0.011	0.014	0.006	0.006	
10 Yr Avg	0.959	5.066	2.792	1.762	1.218	0.884	0.673	0.505	0.389	0.316	0.258	0.211	0.180	0.154	0.134	0.110	0.094	0.083	0.068	0.054	0.045	0.037	0.030	0.023	0.025	0.021	0.019	0.012	0.011	0.014	0.006	0.006	
Selected Cumulative	0.887	4.911	3.201	2.153	1.571	1.180	0.885	0.643	0.482	0.368	0.285	0.221	0.162	0.146	0.131	0.111	0.091	0.090	0.082	0.054	0.056	0.048	0.041	0.030	0.033	0.029	0.023	0.013	0.011	0.014	0.006	0.006	
	17.959	17.072	12.160	8.959	6.806	5.234	4.054	3.169	2.526	2.045	1.676	1.392	1.170	1.009	0.863	0.731	0.620	0.529	0.439	0.357	0.303	0.247	0.199	0.157	0.127	0.095	0.066	0.043	0.030	0.019	0.006	0.000	

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 5  
SHEET 38

**TEMPORARY TOTAL**

**UNPAID LOSS ESTIMATE FOR ACCIDENT YEARS 1976 AND PRIOR**

10 times 3 Year Average Annual Payments	773	(1)
15 times 3 Year Average Annual Payments	1,159	(2)
Incremental Development Method	483	(3)
05 to 08 Exponential Curve Fit	1,941	(4)
04 to 08 Exponential Curve Fit	869	(5)
03 to 08 Exponential Curve Fit	495	(6)
03 to 07 Exponential Curve Fit	266	(7)
Selected Unpaid Loss	490	(8)

- 
- (1) 10 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2006 THROUGH 2008 OF 77  
(2) 15 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2006 THROUGH 2008 OF 77  
(3) SECTION 1, EXHIBIT 5, SHEET 40, COLUMN (8)  
(4) SECTION 1, EXHIBIT 5, SHEET 39, TOTAL OF COLUMN (2)  
(5) SECTION 1, EXHIBIT 5, SHEET 39, TOTAL OF COLUMN (3)  
(6) SECTION 1, EXHIBIT 5, SHEET 39, TOTAL OF COLUMN (4)  
(7) SECTION 1, EXHIBIT 5, SHEET 39, TOTAL OF COLUMN (5)  
(8) SELECTED BY DELOITTE CONSULTING

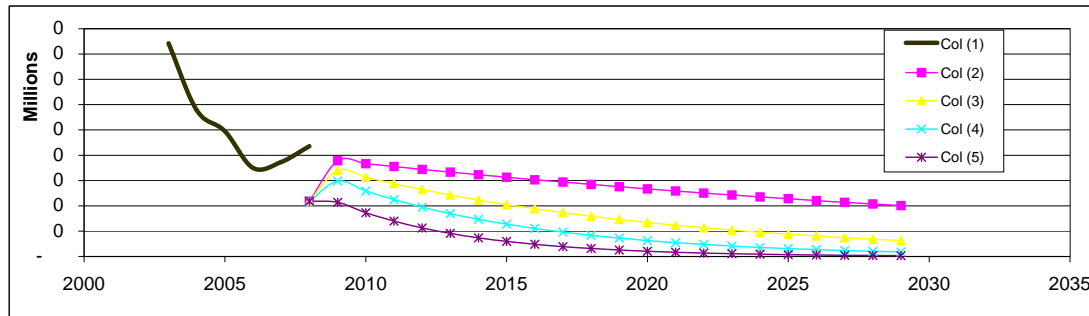
**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 5  
SHEET 39

**TEMPORARY TOTAL**

**Exponential Curve Fit of Unpaid Loss**

FY ENDING	ACTUAL PAID LOSS (1)	Incremental Unpaid Loss				FY ENDING	Incremental Unpaid Loss			
		05 TO 08 CURVE FIT (2)	04 TO 08 CURVE FIT (3)	03 TO 08 CURVE FIT (4)	03 TO 07 CURVE FIT (5)		05 TO 08 CURVE FIT (2)	04 TO 08 CURVE FIT (3)	03 TO 08 CURVE FIT (4)	03 TO 07 CURVE FIT (5)
2003	168					2030	39	12	3	0
2004	116					2031	38	11	3	0
2005	99					2032	37	10	2	0
2006	70					2033	35	9	2	0
2007	75					2034	34	8	2	0
2008	87	44	44	44	44	2035	33	8	2	0
2009		76	68	60	43	2036	32	7	1	0
2010		73	63	52	35	2037	31	6	1	0
2011		71	57	45	28	2038	30	6	1	0
2012		69	53	39	23	2039	29	5	1	0
2013		67	49	34	18	2040	28	5	1	0
2014		65	45	29	15	2041	27	5	1	0
2015		63	41	26	12	2042	27	4	1	0
2016		61	38	22	10	2043	26	4	0	0
2017		59	35	19	8	2044	25	4	0	0
2018		57	32	17	6	2045	24	3	0	0
2019		55	29	14	5	2046	23	3	0	0
2020		53	27	13	4	2047	23	3	0	0
2021		52	25	11	3	2048	22	3	0	0
2022		50	23	9	3	2049	21	2	0	0
2023		49	21	8	2	2050	21	2	0	0
2024		47	19	7	2	2051	20	2	0	0
2025		46	18	6	1	2052	19	2	0	0
2026		44	16	5	1	2053	19	2	0	0
2027		43	15	5	1	2054	18	2	0	0
2028		41	14	4	1	2055	18	1	0	0
2029		40	13	4	1	2056	17	1	0	0
Total							1,941	869	495	266



(1) ACTUAL PAID LOSSES  
(2) - (5) EXPONENTIAL CURVE FIT BASED ON (1)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 5  
SHEET 40

**TEMPORARY TOTAL**

**Incremental Development Method**

AY	6/30/2007 Age	Incremental Decay	Cum Decay Relative to Current Yr Paid	7/1/2006 6/30/2007 Paid	6/30/2007 Unpaid Loss Estimate	6/30/2007 12/31/2007 Paid	12/31/2007 Unpaid Loss Estimate	Implied Cum Unpaid Loss
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1953	54.5	-	-	-	-	-	-	-
1954	53.5	-	-	-	-	-	-	-
1955	52.5	-	-	-	-	-	-	-
1956	51.5	-	-	-	-	-	-	-
1957	50.5	-	-	-	-	-	-	-
1958	49.5	-	-	-	-	-	-	-
1959	48.5	-	-	-	-	-	-	-
1960	47.5	-	-	-	-	-	-	-
1961	46.5	-	-	-	-	-	-	-
1962	45.5	-	-	2	-	1	(1)	(1)
1963	44.5	-	-	-	-	-	-	(1)
1964	43.5	-	-	-	-	-	-	(1)
1965	42.5	0.573	0.57	-	-	4	(4)	(4)
1966	41.5	0.549	0.86	-	-	-	-	(4)
1967	40.5	0.567	1.06	-	-	-	-	(4)
1968	39.5	0.726	1.49	-	-	0	(0)	(5)
1969	38.5	0.853	2.13	-	-	-	-	(5)
1970	37.5	0.912	2.85	4	10	1	9	4
1971	36.5	1.085	4.18	7	27	2	25	29
1972	35.5	1.158	6.00	5	29	6	23	52
1973	34.5	1.036	7.25	8	61	5	56	108
1974	33.5	0.955	7.88	17	133	5	128	236
1975	32.5	0.939	8.34	13	105	9	96	332
1976	31.5	0.878	8.20	20	161	10	151	483

- 
- (1) AGE @ 6/30/2007
  - (2) FROM SECTION 1, EXHIBIT 5, SHEET 42, COLUMN (8)
  - (3) TOTAL FROM SECTION 1, EXHIBIT 5, SHEET 41
  - (4) PROVIDED BY OLIVER WYMAN
  - (5) = (3) x (4)
  - (6) PROVIDED BY OLIVER WYMAN
  - (7) = (5) - (6)
  - (8) = COLUMN (7) ACCUMULATED







**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 5  
SHEET 43

**TEMPORARY TOTAL**

FITTING PAID LOSS DEVELOPMENT FACTORS

Fitting for Periods:			56-to-Ult: 56		From: 3		To: 30		Cut-off: 60		Summary of Curve Fitting				
			Weibull Curve Fitting					Inverse Power Curve Fitting							
			Slope= 0.632 Intercept= -1.613					Slope= -2.820 Intercept= 9.019							
PERIOD	AGE	ATA	X	Y	Y*	ATA*	ATU*	X	Y	Y*	ATA*	ATU*			
1	6	6.525	1.792	-1.794	-0.481	2.169	5.981	1.792	1.709	3.966	53.785	474.450			
2	18	1.520	2.890	0.070	0.213	1.409	2.757	2.890	-0.654	0.868	3.382	8.821			
3	30	1.223	3.401	0.532	0.536	1.221	1.958	3.401	-1.501	-0.573	1.564	2.608			
4	42	1.132	3.738	0.765	0.749	1.137	1.603	3.738	-2.025	-1.522	1.218	1.668			
5	54	1.091	3.989	0.910	0.908	1.092	1.410	3.989	-2.397	-2.230	1.107	1.369			
6	66	1.066	4.190	1.023	1.034	1.064	1.291	4.190	-2.718	-2.796	1.061	1.236			
7	78	1.047	4.357	1.133	1.140	1.046	1.214	4.357	-3.058	-3.268	1.038	1.165			
8	90	1.035	4.500	1.220	1.230	1.034	1.161	4.500	-3.352	-3.671	1.025	1.122			
9	102	1.026	4.625	1.300	1.309	1.025	1.123	4.625	-3.642	-4.024	1.018	1.094			
10	114	1.020	4.736	1.369	1.380	1.019	1.095	4.736	-3.913	-4.338	1.013	1.075			
11	126	1.015	4.836	1.440	1.443	1.015	1.075	4.836	-4.204	-4.620	1.010	1.061			
12	138	1.011	4.927	1.512	1.501	1.011	1.059	4.927	-4.525	-4.877	1.008	1.051			
13	150	1.009	5.011	1.558	1.553	1.009	1.047	5.011	-4.741	-5.112	1.006	1.043			
14	162	1.007	5.088	1.608	1.602	1.007	1.038	5.088	-4.986	-5.329	1.005	1.037			
15	174	1.005	5.159	1.663	1.647	1.006	1.031	5.159	-5.270	-5.530	1.004	1.032			
16	186	1.004	5.226	1.704	1.689	1.004	1.025	5.226	-5.494	-5.718	1.003	1.028			
17	198	1.004	5.288	1.729	1.729	1.004	1.020	5.288	-5.630	-5.895	1.003	1.024			
18	210	1.003	5.347	1.758	1.766	1.003	1.017	5.347	-5.796	-6.061	1.002	1.021			
19	222	1.002	5.403	1.827	1.801	1.002	1.014	5.403	-6.216	-6.217	1.002	1.019			
20	234	1.002	5.455	1.837	1.834	1.002	1.011	5.455	-6.275	-6.366	1.002	1.017			
21	246	1.002	5.505	1.865	1.866	1.002	1.009	5.505	-6.453	-6.507	1.001	1.015			
22	258	1.0013	5.553	1.889	1.896	1.001	1.008	5.553	-6.611	-6.641	1.001	1.014			
23	270	1.0009	5.598	1.941	1.925	1.001	1.006	5.598	-6.963	-6.769	1.001	1.012			
24	282	1.0010	5.642	1.930	1.952	1.001	1.005	5.642	-6.890	-6.892	1.001	1.011			
25	294	1.0009	5.684	1.951	1.978	1.001	1.005	5.684	-7.035	-7.010	1.001	1.010			
26	306	1.0007	5.724	1.985	2.004	1.001	1.004	5.724	-7.279	-7.122	1.001	1.009			
27	318	1.0004	5.762	2.063	2.028	1.001	1.003	5.762	-7.870	-7.231	1.001	1.009			
28	330	1.0003	5.799	2.078	2.051	1.000	1.003	5.799	-7.987	-7.335	1.001	1.008			
29	342	1.0004	5.835	2.045	2.074	1.000	1.002	5.835	-7.726	-7.436	1.001	1.007			
30	354	1.0003	5.869	2.088	2.096	1.000	1.002	5.869	-8.069	-7.533	1.001	1.007			
31	366		5.903		2.117	1.000	1.002	5.903		-7.627	1.000	1.006			
32	378		5.935		2.137	1.000	1.001	5.935		-7.718	1.000	1.006			
33	390		5.966		2.157	1.000	1.001	5.966		-7.806	1.000	1.005			
34	402		5.996		2.176	1.000	1.001	5.996		-7.892	1.000	1.005			
35	414		6.026		2.195	1.000	1.001	6.026		-7.975	1.000	1.004			
36	426		6.054		2.213	1.000	1.001	6.054		-8.055	1.000	1.004			
37	438		6.082		2.230	1.000	1.001	6.082		-8.134	1.000	1.004			
38	450		6.109		2.248	1.000	1.001	6.109		-8.210	1.000	1.003			
39	462		6.136		2.264	1.000	1.000	6.136		-8.284	1.000	1.003			
40	474		6.161		2.280	1.000	1.000	6.161		-8.357	1.000	1.003			
41	486		6.186		2.296	1.000	1.000	6.186		-8.427	1.000	1.003			
42	498		6.211		2.312	1.000	1.000	6.211		-8.496	1.000	1.002			
43	510		6.234		2.327	1.000	1.000	6.234		-8.563	1.000	1.002			
44	522		6.258		2.341	1.000	1.000	6.258		-8.629	1.000	1.002			
45	534		6.280		2.356	1.000	1.000	6.280		-8.693	1.000	1.002			
46	546		6.303		2.370	1.000	1.000	6.303		-8.755	1.000	1.002			
47	558		6.324		2.383	1.000	1.000	6.324		-8.817	1.000	1.001			
48	570		6.346		2.397	1.000	1.000	6.346		-8.877	1.000	1.001			
49	582		6.366		2.410	1.000	1.000	6.366		-8.935	1.000	1.001			
50	594		6.387		2.423	1.000	1.000	6.387		-8.993	1.000	1.001			
51	606		6.407		2.436	1.000	1.000	6.407		-9.049	1.000	1.001			
52	618		6.426		2.448	1.000	1.000	6.426		-9.105	1.000	1.001			
53	630		6.446		2.460	1.000	1.000	6.446		-9.159	1.000	1.001			
54	642		6.465		2.472	1.000	1.000	6.465		-9.212	1.000	1.001			
55	654		6.483		2.484	1.000	1.000	6.483		-9.264	1.000	1.001			
56	666		6.501		2.495	1.000	1.000	6.501		-9.316	1.000	1.000			
57	678		6.519		2.507	1.000	1.000	6.519		-9.366	1.000	1.000			
58	690		6.537		2.518	1.000	1.000	6.537		-9.416	1.000	1.000			
59	702		6.554		2.529	1.000	1.000	6.554		-9.464	1.000	1.000			
60	714		6.571		2.539	1.000	1.000	6.571		-9.512	1.000	1.000			

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 5  
SHEET 44

**TEMPORARY TOTAL**

**Incremental Decay Method**

Age Months	Age Years	(Known) Selected Paid	Incem. Decay Factors	Implied ATU Dev. Factor	Decay Factor Check
(1)	(2)	(3)	(4)	(5)	(6)
6	0.5	6.525	5.401		
18	1.5	1.520	1.798	2.522	
30	2.5	1.223	1.239	1.424	
42	3.5	1.132	0.840	1.153	
54	4.5	1.091	0.789	1.092	
66	5.5	1.066	0.757	1.063	
78	6.5	1.047	0.782	1.048	
90	7.5	1.035	0.800	1.036	
102	8.5	1.026	0.813	1.027	
114	9.5	1.020	0.822	1.021	
126	10.5	1.015	0.829	1.016	
138	11.5	1.011	0.836	1.012	
150	12.5	1.009	0.844	1.009	
162	13.5	1.007	0.848	1.007	
174	14.5	1.005	0.849	1.006	
186	15.5	1.004	0.854	1.004	0.854
198	16.5	1.004	0.855	1.004	0.855
210	17.5	1.003	0.853	1.003	0.853
222	18.5	1.002	0.845	1.003	0.845
234	19.5	1.002	0.857	1.002	0.857
246	20.5	1.002	0.859	1.002	0.859
258	21.5	1.001	0.874	1.001	0.874
270	22.5	1.001	0.883	1.001	0.883
282	23.5	1.001	0.899	1.001	0.899
294	24.5	1.001	0.887	1.001	0.887
306	25.5	1.001	0.882	1.001	0.882
318	26.5	1.000	0.859	1.001	0.859
330	27.5	1.000	0.854	1.000	0.854
342	28.5	1.000	0.861	1.000	0.861
354	29.5	1.000	0.846	1.000	0.846
366	30.5		0.840	1.000	0.840
378	31.5		0.878	1.000	0.878
390	32.5		0.939	1.000	0.939
402	33.5		0.955	1.000	0.955
414	34.5		1.036	1.000	1.036
426	35.5		1.158	1.000	1.158
438	36.5		1.085	1.000	1.085
450	37.5		0.912	1.000	0.912
462	38.5		0.853	1.000	0.853
474	39.5		0.726	1.000	0.726
486	40.5		0.567	1.000	0.567
498	41.5		0.549	1.000	0.549
510	42.5		0.573	1.000	0.573
522	43.5		-	1.000	-
534	44.5		-	1.000	-
546	45.5		-	1.000	-
558	46.5		-	1.000	-
570	47.5		-	1.000	-
582	48.5		-	1.000	-
594	49.5		-	1.000	-
606	50.5		-	1.000	-
618	51.5		-	1.000	-
630	52.5		-	1.000	-
642	53.5		-	1.000	-

- (1) AGE IN MONTHS  
(2) AGE IN YEARS  
(3) SECTION 1, EXHIBIT 5, SHEET 21  
(4) GEOMETRIC MEAN FROM SECTION 1, EXHIBIT 5, SHEET 45  
(5)  $1.0 + [(3) - 1.0] \times (4) / (3) \text{ PRIOR AGE}$   
(6)  $[(5) - 1.0] \times [(5) \text{ PRIOR AGE}] / [(5) \text{ PRIOR AGE} - 1.0]$





**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION  
% PERMANENT PARTIAL  
(000's)**

SECTION 1  
EXHIBIT 6  
SHEET 1

SUMMARY OF LOSS & ALAE RESERVES

ACCIDENT YEAR	PAYROLL	SEL.ULT. EXPECTED PAID AT @ 6/30/08	SELECTED ULTIMATE LOSS & ALAE	SELECTED NOMINAL UNPAID LOSS & ALAE	DISCOUNT FACTOR AT 5.0%	SELECTED DISCOUNTED UNPAID LOSS & ALAE	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		25	600	575	79.2%	455	
1977	23,851,125	27,903	28,019	115	77.2%	89	0.12
1978	26,143,240	28,322	28,448	127	75.3%	95	0.11
1979	28,061,666	45,282	45,499	217	73.5%	160	0.16
1980	28,979,182	43,944	44,181	237	73.0%	173	0.15
1981	30,141,508	46,396	46,667	271	71.7%	194	0.15
1982	30,058,966	48,314	48,613	298	69.9%	208	0.16
1983	30,607,324	54,474	54,832	358	68.4%	245	0.18
1984	33,121,678	66,773	67,243	470	67.3%	316	0.20
1985	35,713,654	73,423	73,978	556	66.4%	369	0.21
1986	38,297,697	72,066	72,665	598	66.3%	396	0.19
1987	41,065,403	73,912	74,602	690	66.9%	461	0.18
1988	44,221,964	73,157	73,936	778	67.8%	528	0.17
1989	47,110,000	73,137	74,037	900	69.0%	621	0.16
1990	49,659,895	73,580	74,638	1,058	70.3%	743	0.15
1991	50,856,501	63,235	64,375	1,139	73.0%	832	0.13
1992	52,804,448	58,944	60,300	1,356	75.5%	1,024	0.11
1993	55,132,894	56,512	58,155	1,643	77.2%	1,268	0.11
1994	57,739,505	56,089	58,139	2,050	78.3%	1,605	0.10
1995	60,949,772	52,407	54,816	2,409	79.1%	1,905	0.09
1996	63,664,000	50,435	53,364	2,929	79.8%	2,337	0.08
1997	68,077,000	47,280	50,937	3,658	81.1%	2,965	0.07
1998	71,447,000	47,779	52,761	4,982	82.1%	4,090	0.07
1999	75,244,663	51,940	59,191	7,251	82.6%	5,992	0.08
2000	79,122,396	54,932	65,034	10,102	82.9%	8,372	0.08
2001	80,396,857	51,198	64,450	13,252	83.3%	11,035	0.08
2002	81,621,000	47,910	65,542	17,632	83.6%	14,747	0.08
2003	82,433,234	42,745	65,902	23,157	83.8%	19,410	0.08
2004	84,632,753	35,974	66,159	30,185	83.6%	25,222	0.08
2005	86,785,547	28,512	68,656	40,144	83.6%	33,557	0.08
2006	90,292,513	18,242	73,624	55,381	84.1%	46,558	0.08
2007	92,786,458	1,064	74,407	73,342	84.0%	61,587	0.08
2008	47,785,026	202	40,617	40,415	80.4%	32,481	0.09
TOTAL		1,566,109	1,904,387	338,277	82.8%	280,041	
EXLD PRIOR		1,566,084	1,903,787	337,702	82.8%	279,586	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 1, EXHIBIT 6, SHEET 4, COL. 2 + SECTION 1, EXHIBIT 6, SHEET 3, COL. 8  
(3) SECTION 1, EXHIBIT 6, SHEET 4, COL. 12; 2008 ADJUSTED TO PARTIAL YEAR  
(4) = (3) - (2)  
(5) SECTION 1, EXHIBIT 6, SHEET 16, COL. 6  
(6) = (4) x (5)  
(7) = [(3) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 6  
SHEET 2

**% PERMANENT PARTIAL  
(000's)**

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS & ALAE @ 6/30/2008	FISCAL YEAR ENDING															
		2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	> 2023
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
PRIOR	575	50	51	55	58	66	72	75	67	51	23	7	0	0	0	0	0
1977	115	9	9	9	10	11	12	13	14	12	9	4	1	0	0	0	0
1978	127	10	9	9	10	10	11	12	13	14	13	10	4	1	0	0	0
1979	217	15	15	15	15	15	17	17	20	22	22	20	15	7	2	0	0
1980	237	26	15	15	15	14	15	16	17	19	21	22	20	15	7	2	0
1981	271	21	27	15	16	15	15	16	17	18	20	22	23	21	16	7	2
1982	298	16	22	28	16	16	16	16	16	18	19	21	23	24	22	16	10
1983	358	21	18	24	32	18	19	18	18	20	21	21	24	26	27	24	29
1984	470	31	26	22	30	39	22	23	22	22	23	24	26	29	32	33	66
1985	556	39	34	29	25	33	43	24	25	24	24	25	27	28	32	35	109
1986	598	52	38	34	28	24	32	42	24	25	24	24	24	26	28	31	141
1987	690	76	54	39	35	29	25	33	43	25	25	25	24	25	27	28	177
1988	778	94	75	53	39	34	29	25	33	43	24	25	24	24	25	27	204
1989	900	121	94	75	53	39	34	29	25	33	43	24	25	24	24	25	231
1990	1,058	151	122	95	76	54	39	35	29	25	33	43	25	25	25	24	258
1991	1,139	227	130	105	82	65	46	34	30	25	21	29	37	21	22	21	244
1992	1,356	289	212	122	98	77	61	44	32	28	23	20	27	35	20	20	248
1993	1,643	335	279	205	117	95	74	59	42	30	27	22	19	26	34	19	259
1994	2,050	407	335	279	205	117	95	74	59	42	30	27	22	19	26	34	278
1995	2,409	476	384	316	263	193	111	89	70	56	40	29	26	21	18	24	294
1996	2,929	584	463	374	308	256	188	108	87	68	54	38	28	25	21	18	310
1997	3,658	862	558	442	357	294	244	179	103	83	65	52	37	27	24	20	313
1998	4,982	1,193	893	578	458	370	304	253	186	107	86	67	54	38	28	25	344
1999	7,251	1,662	1,338	1,001	648	514	415	341	284	209	119	96	76	60	43	31	414
2000	10,102	2,234	1,804	1,452	1,087	703	558	450	370	308	226	130	105	82	65	46	483
2001	13,252	3,084	2,248	1,815	1,462	1,094	708	561	453	373	310	228	131	105	82	66	532
2002	17,632	4,178	3,131	2,283	1,843	1,484	1,111	719	570	460	378	315	231	132	107	84	607
2003	23,157	5,378	4,212	3,157	2,302	1,858	1,497	1,120	725	575	464	381	317	233	134	108	697
2004	30,185	6,340	5,538	4,337	3,251	2,370	1,914	1,541	1,153	746	592	477	393	327	240	138	828
2005	40,144	8,940	6,554	5,725	4,484	3,361	2,450	1,978	1,593	1,192	771	612	493	406	338	248	998
2006	55,381	13,729	9,276	6,800	5,940	4,652	3,487	2,542	2,053	1,653	1,237	800	635	512	421	351	1,293
2007	73,342	16,355	14,127	9,545	6,998	6,112	4,787	3,588	2,616	2,112	1,701	1,273	824	653	527	434	1,692
2008	40,415	1,822	17,663	15,258	10,309	7,557	6,601	5,170	3,875	2,825	2,281	1,837	1,374	890	705	569	2,295
TOTAL	338,277	68,826	69,756	54,314	40,667	31,591	25,051	19,244	14,682	11,259	8,770	6,750	5,114	3,889	3,119	2,508	13,354

(1) SECTION 1, EXHIBIT 6, SHEET 1, COL. 4  
(2) - (17) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 1, EXHIBIT 6, SHEET 21

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION  
% PERMANENT PARTIAL  
(000's)**

SECTION 1  
EXHIBIT 6  
SHEET 3

ESTIMATED PAYMENTS FROM 1/1/2008 TO 6/30/2008

ACCIDENT YEAR	SELECTED	PAID	AGE @ 12/31/2007	AGE @ 6/30/2008	LDF @ 12/31/2007	LDF @ 6/30/2008	EXPECTED PERCENT	1/1/08 TO 6/30/08
	ULTIMATE LOSS & ALAE	LOSS & ALAE @ 12/31/07						EXPECTED PAYMENTS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR	600	0	384	390	1.004	1.004	4.2%	25
1977	28,019	27,899	372	378	1.004	1.004	3.9%	5
1978	28,448	28,317	360	366	1.005	1.004	3.6%	5
1979	45,499	45,269	348	354	1.005	1.005	5.7%	13
1980	44,181	43,934	336	342	1.006	1.005	4.0%	10
1981	46,667	46,388	324	330	1.006	1.006	2.8%	8
1982	48,613	48,305	312	318	1.006	1.006	3.0%	9
1983	54,832	54,461	300	306	1.007	1.007	3.4%	13
1984	67,243	66,755	288	294	1.007	1.007	3.6%	18
1985	73,978	73,396	276	282	1.008	1.008	4.6%	27
1986	72,665	72,030	264	270	1.009	1.008	5.8%	37
1987	74,602	73,865	252	258	1.010	1.009	6.5%	48
1988	73,936	73,097	240	246	1.011	1.011	7.2%	60
1989	74,037	73,062	228	234	1.013	1.012	7.7%	75
1990	74,638	73,449	216	222	1.016	1.014	11.1%	131
1991	64,375	63,081	204	210	1.021	1.018	11.9%	154
1992	60,300	58,770	192	198	1.026	1.023	11.4%	174
1993	58,155	56,309	180	186	1.033	1.029	11.0%	204
1994	58,139	55,837	168	174	1.041	1.037	11.0%	252
1995	54,816	52,107	156	162	1.052	1.046	11.1%	300
1996	53,364	49,983	144	150	1.068	1.058	13.4%	451
1997	50,937	46,704	132	138	1.091	1.077	13.6%	576
1998	52,761	47,038	120	126	1.122	1.104	12.9%	741
1999	59,191	50,911	108	114	1.163	1.140	12.4%	1,029
2000	65,034	53,400	96	102	1.221	1.187	13.2%	1,532
2001	64,450	49,141	84	90	1.310	1.258	13.4%	2,057
2002	65,542	45,243	72	78	1.448	1.367	13.1%	2,667
2003	65,902	39,666	60	66	1.657	1.538	11.7%	3,079
2004	66,159	32,038	48	54	2.003	1.795	11.5%	3,935
2005	68,656	22,647	36	42	2.882	2.325	12.7%	5,864
2006	73,624	9,066	24	30	8.561	4.126	14.2%	9,176
2007	74,407	221	12	18	72.959	40.128	1.1%	843
2008	81,235	0	0	6		401.276	0.2%	202
TOTAL	1,945,004	1,532,388						33,721
EXLD PRIOR	1,944,404	1,532,388						33,696

(1) SECTION 1, EXHIBIT 6, SHEET 4, COL. 12  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) AGE OF ACCIDENT YEAR AT 12/31/2007  
(4) AGE OF ACCIDENT YEAR AT 6/30/2008

(5) BASED ON SECTION 1, EXHIBIT 6, SHEET 21 AGE OF (5)  
(6) BASED ON SECTION 1, EXHIBIT 6, SHEET 21 AGE OF (6)  
(7)  $= [1 / (6) - 1 / (5)] / [1 - 1 / (5)]$   
(8)  $= [(1) - (2)] \times (7)$

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION  
% PERMANENT PARTIAL  
(000's)**

SECTION 1  
EXHIBIT 6  
SHEET 4

SELECTION OF ULTIMATE LOSS & ALAE

ACCIDENT YEAR	PAYROLL	INDICATED ULTIMATE LOSS & ALAE										SELECTED ULTIMATE LOSS & ALAE	SELECTED ULTIMATE LOSS RATE
		PAID LOSS & ALAE @ 12/31/07	INCURRED LOSS & ALAE @ 12/31/07	LOSS DEVELOPMENT		BORNHJETTER-FERGUSON		PAID CUM. FREQ/SEV AY DEV.	PAID INCR. FREQ/SEV AY DEV.	INCR. INDEX PAYMENT METHOD	PAID INCR. TRENDED FREQ/SEV		
		(2)	(3)	PAID	INCURRED	PAID	INCURRED	(8)	(9)	(10)	(11)		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
PRIOR												600	
1977	23,851,125	27,899		28,019		28,019		28,014	28,008	28,023		28,019	0.117
1978	26,143,240	28,317		28,448		28,448		28,439	28,441	28,833		28,448	0.109
1979	28,061,666	45,269		45,499		45,499		45,484	45,473	47,115		45,499	0.162
1980	28,979,182	43,934		44,181		44,181		44,166	44,128	46,823		44,181	0.152
1981	30,141,508	46,388		46,667		46,667		46,651	46,616	50,458		46,667	0.155
1982	30,058,966	48,305		48,613		48,613		48,597	48,556	53,452		48,613	0.162
1983	30,607,324	54,461		54,832		54,832		54,817	54,786	61,330		54,832	0.179
1984	33,121,678	66,755		67,243		67,243		67,225	67,182	76,894		67,243	0.203
1985	35,713,654	73,396		73,978		73,978		73,954	73,840	86,732		73,978	0.207
1986	38,297,697	72,030		72,665		72,665		72,643	72,624	87,780		72,665	0.190
1987	41,065,403	73,865		74,602		74,602		74,590	74,619	93,051		74,602	0.182
1988	44,221,964	73,097		73,936		73,936		73,939	74,412	96,265		73,936	0.167
1989	47,110,000	73,062		74,037		74,037		74,065	74,615	100,216		74,037	0.157
1990	49,659,895	73,449		74,638		74,638		74,680	75,276	104,004		74,638	0.150
1991	50,856,501	63,081		64,375		64,375		64,410	65,276	94,051		64,375	0.127
1992	52,804,448	58,770		60,300		60,300		60,333	61,314	92,107		60,300	0.114
1993	55,132,894	56,309		58,155		57,986		58,203	58,824	93,035		58,155	0.105
1994	57,739,505	55,837		58,139		57,963		58,218	59,277	95,923		58,139	0.101
1995	60,949,772	52,107		54,816		54,810		54,915	55,717	92,895		54,816	0.090
1996	63,664,000	49,983		53,364		53,364		53,504	54,852	90,718		53,364	0.084
1997	68,077,000	46,704		50,937		51,328		51,161	54,142	87,486		50,937	0.075
1998	71,447,000	47,038		52,761		53,276		53,098	57,791	90,762		52,761	0.074
1999	75,244,663	50,911		59,191		59,370		59,671	65,714	100,211		59,191	0.08
2000	79,122,396	53,400		65,212		64,857		65,844	73,086	107,072		65,034	0.082
2001	80,396,857	49,141		64,388		64,512		65,127	77,687	100,706		64,450	0.080
2002	81,621,000	45,243		65,499		65,586		66,538	76,401	97,904		65,542	0.080
2003	82,433,234	39,666		65,717		66,087		67,024	75,145	91,451		65,902	0.080
2004	84,632,753	32,038		64,163		66,159		66,374	75,095	82,572		66,159	0.078
2005	86,785,547	22,647		65,278		68,656		69,579	78,463	69,674		68,656	0.079
2006	90,292,513	9,066		77,607		73,624		76,438	97,462	54,576		73,624	0.082
2007	92,786,458	221		16,120		74,407		22,961		53,562		74,407	0.080
2008	95,570,052					81,235				61,103		81,235	0.085
TOTAL		1,532,388		1,803,379		1,945,339		1,820,657	1,894,823	2,516,782		1,945,004	
EXLD PRIOR		1,532,388		1,803,379		1,945,339		1,820,657	1,894,823	2,516,782		1,944,404	
EXLD PRIOR & 2008		1,532,388		1,803,379		1,864,104		1,820,657	1,894,823	2,455,679		1,863,169	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) BASED ON DATA FROM OLIVER WYMAN & BWC  
(4) SECTION 1, EXHIBIT 6, SHEET 5, COL. 4  
(5) N/A  
(6) SECTION 1, EXHIBIT 6, SHEET 7, COL. 8

(7) N/A  
(8) SECTION 1, EXHIBIT 6, SHEET 9, COL. 8  
(9) SECTION 1, EXHIBIT 6, SHEET 10  
(10) SECTION 1, EXHIBIT 6, SHEET 13, 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  
(000's)**

SECTION 1  
EXHIBIT 6  
SHEET 5

PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE (MONTHS)	PAID LOSS & ALAE	PAID LDF	INDICATED ULTIMATE @ 12/31/07	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
		0			
1977	372	27,899	1.004	28,019	0.12
1978	360	28,317	1.005	28,448	0.11
1979	348	45,269	1.005	45,499	0.16
1980	336	43,934	1.006	44,181	0.15
1981	324	46,388	1.006	46,667	0.15
1982	312	48,305	1.006	48,613	0.16
1983	300	54,461	1.007	54,832	0.18
1984	288	66,755	1.007	67,243	0.20
1985	276	73,396	1.008	73,978	0.21
1986	264	72,030	1.009	72,665	0.19
1987	252	73,865	1.010	74,602	0.18
1988	240	73,097	1.011	73,936	0.17
1989	228	73,062	1.013	74,037	0.16
1990	216	73,449	1.016	74,638	0.15
1991	204	63,081	1.021	64,375	0.13
1992	192	58,770	1.026	60,300	0.11
1993	180	56,309	1.033	58,155	0.11
1994	168	55,837	1.041	58,139	0.10
1995	156	52,107	1.052	54,816	0.09
1996	144	49,983	1.068	53,364	0.08
1997	132	46,704	1.091	50,937	0.07
1998	120	47,038	1.122	52,761	0.07
1999	108	50,911	1.163	59,191	0.08
2000	96	53,400	1.221	65,212	0.08
2001	84	49,141	1.310	64,388	0.08
2002	72	45,243	1.448	65,499	0.08
2003	60	39,666	1.657	65,717	0.08
2004	48	32,038	2.003	64,163	0.08
2005	36	22,647	2.882	65,278	0.08
2006	24	9,066	8.561	77,607	0.09
2007	12	221	72.959	16,120	0.02
2008	0				
TOTAL		1,532,388		1,803,379	

(1) AGE OF ACCIDENT YEAR  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 1, EXHIBIT 6, SHEET 18, COL. 6  
(4) = (2) x (3)  
(5) = (4) / PAYROLL x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION  
% PERMANENT PARTIAL  
(000's)**

SECTION 1  
EXHIBIT 6  
SHEET 7

PAID BORNHUETTTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED		EXPECTED %	EXPECTED	ACTUAL	EXPECTED	INDICATED	INDICATED
		LOSS RATE	DOLLARS	OF PAID	PAID	PAID	UNPAID	ULTIMATE	ULTIMATE
	(1)	(2)	(3)	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS RATE
				(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125	0.12	28,019	99.6%	27,899	27,899	120	28,019	0.12
1978	26,143,240	0.11	28,448	99.5%	28,317	28,317	131	28,448	0.11
1979	28,061,666	0.16	45,499	99.5%	45,269	45,269	231	45,499	0.16
1980	28,979,182	0.15	44,181	99.4%	43,934	43,934	247	44,181	0.15
1981	30,141,508	0.15	46,667	99.4%	46,388	46,388	279	46,667	0.15
1982	30,058,966	0.16	48,613	99.4%	48,305	48,305	308	48,613	0.16
1983	30,607,324	0.18	54,832	99.3%	54,461	54,461	370	54,832	0.18
1984	33,121,678	0.20	67,243	99.3%	66,755	66,755	488	67,243	0.20
1985	35,713,654	0.21	73,978	99.2%	73,396	73,396	582	73,978	0.21
1986	38,297,697	0.19	72,665	99.1%	72,030	72,030	635	72,665	0.19
1987	41,065,403	0.18	74,602	99.0%	73,865	73,865	738	74,602	0.18
1988	44,221,964	0.17	73,936	98.9%	73,097	73,097	838	73,936	0.17
1989	47,110,000	0.16	74,037	98.7%	73,062	73,062	974	74,037	0.16
1990	49,659,895	0.15	74,627	98.4%	73,438	73,449	1,189	74,638	0.15
1991	50,856,501	0.13	64,356	98.0%	63,063	63,081	1,293	64,374	0.13
1992	52,804,448	0.11	60,283	97.5%	58,753	58,770	1,530	60,300	0.11
1993	55,132,894	0.10	52,823	96.8%	51,145	56,309	1,677	57,986	0.11
1994	57,739,505	0.09	53,692	96.0%	51,565	55,837	2,126	57,963	0.10
1995	60,949,772	0.09	54,685	95.1%	51,982	52,107	2,702	54,810	0.09
1996	63,664,000	0.09	54,812	93.7%	51,339	49,983	3,472	53,456	0.08
1997	68,077,000	0.08	55,633	91.7%	51,009	46,704	4,624	51,328	0.08
1998	71,447,000	0.08	57,509	89.2%	51,271	47,038	6,238	53,276	0.07
1999	75,244,663	0.08	60,465	86.0%	52,006	50,911	8,459	59,370	0.08
2000	79,122,396	0.08	63,251	81.9%	51,794	53,400	11,457	64,857	0.08
2001	80,396,857	0.08	64,912	76.3%	49,541	49,141	15,372	64,512	0.08
2002	81,621,000	0.08	65,779	69.1%	45,436	45,243	20,343	65,586	0.08
2003	82,433,234	0.08	66,651	60.4%	40,230	39,666	26,421	66,087	0.08
2004	84,632,753	0.08	68,149	49.9%	34,029	32,038	34,120	66,159	0.08
2005	86,785,547	0.08	70,451	34.7%	24,442	22,647	46,009	68,656	0.08
2006	90,292,513	0.08	73,097	11.7%	8,539	9,066	64,558	73,624	0.08
2007	92,786,458	0.08	75,217	1.4%	1,031	221	74,186	74,407	0.08
2008	95,570,052	0.09	81,235	0.0%			81,235	81,235	0.09
TOTAL			1,950,342		1,537,391	1,532,388	412,951	1,945,339	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 1, EXHIBIT 6, SHEET 17, 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 OLIVER WYMAN & BWC  
(7) = (3) x [1 - (4)]  
(8) = (6) + (7)  
(9) = [(8) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION  
% PERMANENT PARTIAL  
(000's)**

SECTION 1  
EXHIBIT 6  
SHEET 9

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 & ALAE	INDICATED ULTIMATE LOSS RATE
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
1977	23,851,125	40,205	1.000	40,212	694	1.004	697	28,014	0.12
1978	26,143,240	42,149	1.000	42,157	672	1.004	675	28,439	0.11
1979	28,061,666	44,202	1.000	44,212	1,024	1.005	1,029	45,484	0.16
1980	28,979,182	38,966	1.000	38,976	1,127	1.005	1,133	44,166	0.15
1981	30,141,508	37,023	1.000	37,034	1,253	1.005	1,260	46,651	0.15
1982	30,058,966	33,790	1.000	33,803	1,430	1.006	1,438	48,597	0.16
1983	30,607,324	34,431	1.000	34,447	1,582	1.006	1,591	54,817	0.18
1984	33,121,678	41,426	1.001	41,449	1,611	1.006	1,622	67,225	0.20
1985	35,713,654	44,878	1.001	44,907	1,635	1.007	1,647	73,954	0.21
1986	38,297,697	45,688	1.001	45,721	1,577	1.008	1,589	72,643	0.19
1987	41,065,403	48,291	1.001	48,328	1,530	1.009	1,543	74,590	0.18
1988	44,221,964	51,710	1.001	51,756	1,414	1.011	1,429	73,939	0.17
1989	47,110,000	53,430	1.001	53,486	1,367	1.013	1,385	74,065	0.16
1990	49,659,895	52,896	1.001	52,964	1,389	1.015	1,410	74,680	0.15
1991	50,856,501	48,643	1.002	48,722	1,297	1.019	1,322	64,410	0.13
1992	52,804,448	47,150	1.002	47,241	1,246	1.025	1,277	60,333	0.11
1993	55,132,894	46,920	1.002	47,022	1,200	1.031	1,238	58,203	0.11
1994	57,739,505	45,960	1.003	46,077	1,215	1.040	1,264	58,218	0.10
1995	60,949,772	43,124	1.003	43,261	1,208	1.051	1,269	54,915	0.09
1996	63,664,000	39,467	1.004	39,634	1,266	1.066	1,350	53,504	0.08
1997	68,077,000	36,766	1.006	36,986	1,270	1.089	1,383	51,161	0.08
1998	71,447,000	36,080	1.009	36,394	1,304	1.119	1,459	53,098	0.07
1999	75,244,663	37,037	1.013	37,514	1,375	1.157	1,591	59,671	0.08
2000	79,122,396	37,171	1.021	37,941	1,437	1.208	1,735	65,844	0.08
2001	80,396,857	32,193	1.037	33,383	1,526	1.278	1,951	65,127	0.08
2002	81,621,000	30,334	1.066	32,347	1,491	1.379	2,057	66,538	0.08
2003	82,433,234	27,044	1.109	29,986	1,467	1.524	2,235	67,024	0.08
2004	84,632,753	24,008	1.169	28,054	1,334	1.773	2,366	66,374	0.08
2005	86,785,547	20,104	1.286	25,856	1,127	2.389	2,691	69,579	0.08
2006	90,292,513	14,381	1.587	22,819	630	5.314	3,350	76,438	0.08
2007	92,786,458	7,564	2.716	20,545	29	38.260	1,118	22,961	0.02
2008	95,570,052	-	-	-	-	-	-	-	-
Total		1,183,032		1,223,233				1,820,657	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 1, EXHIBIT 6, SHEET 18, COL. 12  
(4) = (2) x (3)  
(5) SECTION 1, EXHIBIT 6, SHEET 29

(6) SECTION 1, EXHIBIT 6, SHEET 18, 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**

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	TAIL	INDICATED ULTIMATE	
1977															26,401	559	312	187	132	81	53	34	31	26	9	15	5	10	17	17	9	110	28,008	
1978														26,260	627	422	284	247	154	87	54	43	35	21	24	7	11	16	8	16	15	112	28,441	
1979													41,440	1,236	764	558	428	279	141	108	55	82	38	22	33	18	25	12	20	18	17	179	45,473	
1980												39,412	1,506	938	565	452	352	216	135	77	70	52	41	36	22	25	16	11	10	10	9	174	44,128	
1981											40,653	1,778	1,198	830	644	391	258	142	130	95	72	46	40	42	8	31	17	16	15	13	12	184	46,616	
1982										41,440	2,159	1,532	968	711	538	278	162	130	92	79	54	46	34	18	34	18	17	15	14	13	12	191	48,556	
1983									44,851	2,876	2,003	1,633	1,055	817	343	245	184	136	126	114	57	58	78	42	28	26	24	22	20	18	17	216	54,786	
1984									50,924	4,816	3,355	2,330	1,763	1,329	623	389	280	222	149	156	97	76	89	78	50	35	32	29	27	25	22	21	265	67,182
1985							49,799	6,962	5,250	3,368	2,515	2,003	990	661	466	357	309	164	129	102	127	99	65	37	26	24	22	20	19	17	16	291	73,840	
1986						41,954	7,761	6,178	4,322	3,355	2,965	1,754	930	790	537	366	222	235	171	128	165	112	104	59	42	38	35	32	29	27	25	286	72,624	
1987					34,927	8,788	7,604	5,895	4,332	3,787	2,544	1,750	1,226	760	611	459	361	239	235	181	133	109	101	58	41	38	34	31	29	26	24	294	74,619	
1988				21,457	11,716	10,174	7,508	6,273	4,970	2,851	2,250	1,681	1,126	853	562	495	262	360	258	224	234	192	178	102	72	66	60	55	50	46	42	293	74,412	
1989			3,627	14,929	15,591	9,024	7,950	7,004	4,233	2,736	2,179	1,660	1,131	862	522	429	428	353	290	232	242	199	184	106	75	68	63	57	52	48	44	294	74,615	
1990			9,990	16,128	10,835	8,822	8,384	5,516	3,733	2,820	2,011	1,378	991	814	666	450	421	353	292	233	243	200	185	106	75	69	63	57	53	48	44	297	75,276	
1991	479	9,140	12,306	10,771	8,871	5,927	4,319	3,007	2,169	1,626	1,315	783	660	602	577	379	365	301	241	251	206	191	110	77	71	65	59	54	50	45	257	65,276		
1992	295	7,661	13,664	11,598	6,711	4,953	4,211	2,685	1,681	1,545	1,072	797	655	596	457	382	368	304	243	254	208	193	111	78	72	65	60	55	50	46	242	61,314		
1993	319	8,697	15,035	8,680	6,321	5,027	3,688	2,310	1,594	1,384	1,001	848	663	492	393	329	317	261	209	218	179	166	95	67	61	56	51	47	43	39	232	58,824		
1994	370	10,872	13,496	8,169	6,233	4,470	3,229	2,486	1,782	1,309	1,157	1,366	657	561	448	375	361	298	238	249	204	189	109	77	70	64	59	54	49	45	234	59,277		
1995	727	10,916	11,939	8,015	5,248	4,133	3,137	2,125	1,720	1,296	1,659	901	589	503	402	336	324	267	214	223	183	170	97	69	63	58	53	48	44	40	220	55,717		
1996	612	10,257	12,195	7,483	5,061	4,181	3,109	2,095	1,518	1,174	1,252	1,012	662	565	452	378	364	300	240	251	206	191	109	77	71	65	59	54	50	45	216	54,852		
1997	692	10,477	10,734	6,532	4,993	3,983	2,981	2,107	1,936	1,645	1,535	1,241	812	693	554	463	446	368	294	307	252	234	134	95	87	79	73	66	61	56	213	54,142		
1998	941	10,858	10,690	6,732	5,359	3,636	3,176	2,718	2,164	1,957	1,826	1,476	965	824	659	551	530	438	350	365	300	278	160	113	103	94	86	79	72	66	228	57,791		
1999	1,021	12,497	11,629	7,750	5,474	4,500	3,877	3,087	2,512	2,271	2,119	1,713	1,121	956	765	639	616	508	406	424	348	323	185	131	120	109	100	92	84	77	259	65,714		
2000	1,130	14,036	13,042	7,712	6,001	5,448	4,400	3,471	2,824	2,553	2,382	1,926	1,260	1,075	860	719	692	572	457	477	392	363	208	147	134	123	113	103	94	86	288	73,086		
2001	1,563	14,042	11,616	8,135	6,008	6,130	5,171	4,079	3,319	3,001	2,800	2,263	1,480	1,263	1,010	845	814	672	537	561	460	427	245	173	158	145	132	121	111	101	306	77,687		
2002	1,519	14,236	12,220	8,811	6,116	5,650	4,766	3,760	3,059	2,766	2,581	2,086	1,365	1,164	931	779	750	619	495	517	424	393	225	159	146	133	122	112	102	93	301	76,401		
2003	1,606	14,400	12,801	8,061	5,909	5,459	4,605	3,632	2,956	2,672	2,493	2,016	1,318	1,125	900	752	724	598	478	499	410	380	218	154	141	129	118	108	99	90	296	75,145		
2004	1,714	14,636	11,952	8,140	5,967	5,513	4,650	3,668	2,985	2,699	2,518	2,035	1,331	1,136	909	760	732	604	483	504	414	384	220	155	142	130	119	109	100	91	296	75,095		
2005	1,858	14,748	12,586	8,572	6,284	5,805	4,897	3,863	3,143	2,842	2,651	2,143	1,402	1,196	957	800	770	636	508	531	436	404	232	163	150	137	125	115	105	96	309	78,463		
2006	2,176	18,345	15,656	10,663	7,816	7,220	6,091	4,805	3,909	3,535	3,298	2,666	1,744	1,488	1,190	995	958	791	632	660	542	503	288	203	186	170	156	143	130	119	384	97,462		
2007																																		
Factors	8.429	0.853	0.681	0.733	0.924	0.844	0.789	0.814	0.904	0.933	0.808	0.654	0.853	0.800	0.836	0.963	0.826	0.799	1.045	0.821	0.927	0.573	0.706	0.915	0.915	0.915	0.915	0.915	0.915	1.004				

Example: AY 2005 Age 54 of 8,572 = 12,586 x 0.681 and AY 2005 Age 66 of 6,284 = 8,572 x 0.733

NOTE: FACTORS ARE FROM SECTION 1, EXHIBIT 6, SHEET 34

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION  
% PERMANENT PARTIAL  
(000's)**

SECTION 1  
EXHIBIT 6  
SHEET 13

INCREMENTAL INDEX PAYMENT METHOD

ACCIDENT YEAR	PAYROLL	PAID LOSS & ALAE @ 12/31/07	INCREMENTAL PAID LOSS & ALAE PER			AVERAGE WEEKLY BENEFIT	SELECTED ULTIMATE CLAIMS	IMPLIED ULTIMATE LOSS & ALAE	TAIL OF 1.004 DEVELOP.	IMPLIED ULTIMATE INCLD TAIL	IMPLIED ULTIMATE LOSS RATE
			AVG. WEEKLY BENEFIT & ULTIMATE CLAIMS AS OF 12/31/07	FUTURE DEVELOP.	IMPLIED ULTIMATE						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1977	23,851,125	27,898	12,607	-	12,607	55.03	40,212	27,898	125	28,023	0.12
1978	26,143,240	28,315	12,178	0.168	12,346	55.15	42,158	28,704	128	28,833	0.11
1979	28,061,666	45,260	13,047	0.474	13,522	78.46	44,212	46,905	210	47,115	0.17
1980	28,979,182	43,926	13,418	0.822	14,239	83.99	38,977	46,615	208	46,823	0.16
1981	30,141,508	46,377	13,970	1.162	15,132	89.64	37,035	50,234	225	50,458	0.17
1982	30,058,966	48,295	14,725	1.500	16,224	97.03	33,803	53,214	238	53,452	0.18
1983	30,607,324	54,445	15,126	1.837	16,963	104.49	34,447	61,057	273	61,330	0.20
1984	33,121,678	66,727	14,761	2.174	16,935	109.06	41,448	76,552	342	76,894	0.23
1985	35,713,654	73,367	14,187	2.510	16,697	115.15	44,909	86,346	386	86,732	0.24
1986	38,297,697	71,946	13,258	2.846	16,104	118.69	45,721	87,389	391	87,780	0.23
1987	41,065,403	73,832	12,493	3.182	15,675	122.29	48,328	92,637	414	93,051	0.23
1988	44,221,964	73,020	11,257	3.518	14,775	125.33	51,755	95,837	428	96,265	0.22
1989	47,110,000	72,950	10,481	3.853	14,334	130.13	53,486	99,770	446	100,216	0.21
1990	49,659,895	73,311	10,159	4.189	14,348	136.26	52,962	103,542	463	104,004	0.21
1991	50,856,501	62,931	9,275	4.525	13,799	139.26	48,723	93,632	419	94,051	0.18
1992	52,804,448	58,583	8,598	4.860	13,459	144.22	47,242	91,697	410	92,107	0.17
1993	55,132,894	56,059	7,967	5.196	13,162	149.65	47,022	92,621	414	93,035	0.17
1994	57,739,505	55,595	7,707	5.531	13,238	156.57	46,073	95,496	427	95,923	0.17
1995	60,949,772	51,815	7,475	5.867	13,342	160.21	43,264	92,481	413	92,895	0.15
1996	63,664,000	49,487	7,518	6.202	13,721	166.05	39,641	90,314	404	90,718	0.14
1997	68,077,000	46,080	7,345	6.538	13,883	169.55	37,001	87,096	389	87,486	0.13
1998	71,447,000	46,272	7,214	6.874	14,088	176.11	36,420	90,358	404	90,762	0.13
1999	75,244,663	49,835	7,195	7.209	14,404	184.47	37,546	99,765	446	100,211	0.13
2000	79,122,396	51,768	7,124	7.544	14,668	191.61	37,927	106,595	476	107,072	0.14
2001	80,396,857	47,494	7,093	7.880	14,973	200.67	33,368	100,257	448	100,706	0.13
2002	81,621,000	42,903	6,459	8.215	14,675	204.17	32,531	97,469	436	97,904	0.12
2003	82,433,234	36,868	5,819	8.551	14,370	209.42	30,254	91,044	407	91,451	0.11
2004	84,632,753	28,303	4,666	8.886	13,552	215.36	28,165	82,204	367	82,572	0.10
2005	86,785,547	16,606	2,903	9.222	12,124	220.55	25,940	69,364	310	69,674	0.08
2006	90,292,513	2,176	0.399	9.557	9,956	228.96	23,835	54,333	243	54,576	0.06
2007	92,786,458			9.893	9,893	237.31	22,714	53,324	238	53,562	0.06
2008	95,570,052			10.062	10,062	245.67	24,609	60,831	272	61,103	0.06
TOTAL		1,502,442					1,251,725	2,505,582	11,200	2,516,782	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) = (2) / [(6) x (7)] x 1000  
(4) SECTION 1, EXHIBIT 6, SHEET 20, COL. 6  
(5) = (3) + (4)  
(6) FROM OLIVER WYMAN AUDIT REPORT

(7) SECTION 1, EXHIBIT 6, SHEET 14, COL. 14  
(8) = (5) x (6) x (7)  
(9) = [TAIL - 1.0] x (8)  
(10) = (8) + (9)  
(11) = [(10) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION  
% PERMANENT PARTIAL  
(000's)**

SECTION 1  
EXHIBIT 6  
SHEET 14

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	3.359	80,108,470	40,205	1.000	40,212	16.860%	5.020%				16.86%	40,212	40,212	16.86%
1978	26,143,240	3.155	82,488,455	42,149	1.000	42,158	16.126%	5.111%				16.13%	42,158	42,158	16.13%
1979	28,061,666	2.926	82,100,430	44,202	1.000	44,212	15.755%	5.385%				15.76%	44,212	44,212	15.76%
1980	28,979,182	2.721	78,850,474	38,966	1.000	38,977	13.450%	4.943%				13.45%	38,977	38,977	13.45%
1981	30,141,508	2.507	75,556,755	37,023	1.000	37,035	12.287%	4.902%	-0.8%			12.29%	37,035	37,035	12.29%
1982	30,058,966	2.383	71,639,923	33,790	1.000	33,803	11.245%	4.718%	-2.5%			11.25%	33,803	33,803	11.25%
1983	30,607,324	2.282	69,853,386	34,431	1.000	34,447	11.254%	4.931%	-2.2%			11.25%	34,447	34,447	11.25%
1984	33,121,678	2.175	72,033,207	41,426	1.001	41,448	12.514%	5.754%	3.1%			12.51%	41,448	41,448	12.51%
1985	35,713,654	2.102	75,053,821	44,878	1.001	44,909	12.575%	5.984%	6.2%			12.57%	44,909	44,909	12.57%
1986	38,297,697	2.051	78,532,989	45,688	1.001	45,721	11.938%	5.822%	6.3%			11.94%	45,721	45,721	11.94%
1987	41,065,403	1.984	81,476,751	48,291	1.001	48,328	11.768%	5.931%	3.9%			11.77%	48,328	48,328	11.77%
1988	44,221,964	1.896	83,825,985	51,710	1.001	51,755	11.704%	6.174%	1.3%			11.70%	51,755	51,755	11.70%
1989	47,110,000	1.854	87,342,955	53,430	1.001	53,486	11.353%	6.124%	1.1%			11.35%	53,486	53,486	11.35%
1990	49,659,895	1.785	88,637,626	52,896	1.001	52,962	10.665%	5.975%	0.8%			10.66%	52,962	52,962	10.66%
1991	50,856,501	1.729	87,923,817	48,643	1.002	48,723	9.581%	5.542%	-1.7%			9.58%	48,723	48,723	9.58%
1992	52,804,448	1.644	86,818,395	47,150	1.002	47,242	8.947%	5.441%	-3.5%			8.95%	47,242	47,242	8.95%
1993	55,132,894	1.614	88,969,733	46,920	1.002	47,022	8.529%	5.285%	-3.8%			8.53%	47,022	47,022	8.53%
1994	57,739,505	1.577	91,052,599	45,960	1.002	46,073	7.979%	5.060%	-3.7%	0.550	2.781%	7.98%	46,073	46,073	7.98%
1995	60,949,772	1.532	93,371,544	43,124	1.003	43,264	7.098%	4.634%	-4.2%	0.575	2.667%	7.10%	43,264	43,264	7.10%
1996	63,664,000	1.480	94,229,052	39,467	1.004	39,641	6.227%	4.207%	-6.3%	0.603	2.535%	6.23%	39,641	39,641	6.23%
1997	68,077,000	1.415	96,295,676	36,766	1.006	37,001	5.435%	3.842%	-7.9%	0.631	2.425%	5.44%	37,001	37,001	5.44%
1998	71,447,000	1.351	96,512,670	36,080	1.009	36,420	5.097%	3.774%	-7.4%	0.661	2.493%	5.10%	36,420	36,420	5.10%
1999	75,244,663	1.308	98,384,154	37,037	1.014	37,546	4.990%	3.816%	-4.8%	0.692	2.640%	4.99%	37,546	37,546	4.99%
2000	79,122,396	1.261	99,783,661	37,171	1.020	37,927	4.793%	3.801%	-2.1%	0.724	2.754%	4.79%	37,927	37,927	4.79%
2001	80,396,857	1.235	99,287,476	32,193	1.036	33,368	4.150%	3.361%	-2.6%	0.759	2.549%	4.15%	33,368	33,368	4.15%
2002	81,621,000	1.195	97,550,405	30,334	1.072	32,531	3.986%	3.335%	-3.7%	0.794	2.649%	3.99%	32,531	32,531	3.99%
2003	82,433,234	1.163	95,834,764	27,044	1.119	30,254	3.157%	3.670%	-5.0%	0.832	2.626%	3.67%	30,254	30,254	3.67%
2004	84,632,753	1.123	95,005,346	24,008	1.173	28,165	3.328%	2.965%	-5.4%	0.871	2.582%	3.33%	28,165	28,165	3.33%
2005	86,785,547	1.097	95,223,302	20,104	1.277	25,677	2.959%	2.697%	-5.4%	0.912	2.459%	3.10%	26,885	25,940	2.99%
2006	90,292,513	1.061	95,791,997	14,381	1.577	22,684	2.512%	2.368%	-8.1%	0.955	2.262%	2.86%	25,829	23,835	2.64%
2007	92,786,458	1.030	95,569,648	7,564	2.603	19,687	2.122%	2.060%	-10.2%	1.000	2.060%	2.65%	24,603	22,714	2.45%
2008	95,570,052	1.000	95,570,052							1.000		2.58%	24,609	24,609	2.58%
TOTAL				1,183,032		1,222,675							1,256,553	1,251,725	

5 YR AVG EXCLD MOST RECENT 1      2.516%  
10 YR AVG EXCLD MOST RECENT 1      2.544%  
5 YR AVG EXCLD MOST RECENT 2      2.573%  
10 YR AVG EXCLD MOST RECENT 2      2.571%

2008 SELECTED FREQUENCY      2.575% (16)

(1)	PROVIDED BY OLIVER WYMAN & BWC	(6)	= (4) x (5)	(11)	= (8) x (10)
(2)	BASED ON CHANGE IN SAWW	(7)	= (6) / (1) x 100	(12)	SELECTED BASED ON (16) DETRENDED AND (7)
(3)	= (1) x (2)	(8)	= (6) / (3) x 100	(13)	= [(12) x (1)] / 100
(4)	BASED ON DATA FROM OLIVER WYMAN & BWC	(9)	5 YEAR FITTED TREND OF (8)	(14)	= (4) + [1 - 1/(5)] x (12)
(5)	SECTION 1, EXHIBIT 6, SHEET 19, COL. 6	(10)	Based on -4.5% Frequency Trend from 1994 to 2006	(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)**

SECTION 1  
EXHIBIT 6  
SHEET 15

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS & ALAE	LSS ADJ. ULTIMATE LOSS & ALAE	WHOLE \$ SELECTED ULTIMATE SEVERITY	WHOLE \$ LSS ADJ. ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE	LSS ADJ. ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
					600				
1977	23,851,125	40,212	16.86%	28,019	28,001	697	696	0.117	0.117
1978	26,143,240	42,158	16.13%	28,448	28,428	675	674	0.109	0.109
1979	28,061,666	44,212	15.76%	45,499	45,457	1,029	1,028	0.162	0.162
1980	28,979,182	38,977	13.45%	44,181	44,133	1,134	1,132	0.152	0.152
1981	30,141,508	37,035	12.29%	46,667	46,607	1,260	1,258	0.155	0.155
1982	30,058,966	33,803	11.25%	48,613	48,541	1,438	1,436	0.162	0.161
1983	30,607,324	34,447	11.25%	54,832	54,744	1,592	1,589	0.179	0.179
1984	33,121,678	41,448	12.51%	67,243	67,116	1,622	1,619	0.203	0.203
1985	35,713,654	44,909	12.57%	73,978	73,811	1,647	1,644	0.207	0.207
1986	38,297,697	45,721	11.94%	72,665	72,477	1,589	1,585	0.190	0.189
1987	41,065,403	48,328	11.77%	74,602	74,395	1,544	1,539	0.182	0.181
1988	44,221,964	51,755	11.70%	73,936	73,710	1,429	1,424	0.167	0.167
1989	47,110,000	53,486	11.35%	74,037	73,795	1,384	1,380	0.157	0.157
1990	49,659,895	52,962	10.66%	74,638	74,445	1,409	1,406	0.150	0.150
1991	50,856,501	48,723	9.58%	64,375	64,209	1,321	1,318	0.127	0.126
1992	52,804,448	47,242	8.95%	60,300	60,143	1,276	1,273	0.114	0.114
1993	55,132,894	47,022	8.53%	58,155	57,973	1,237	1,233	0.105	0.105
1994	57,739,505	46,073	7.98%	58,139	58,008	1,262	1,259	0.101	0.100
1995	60,949,772	43,264	7.10%	54,816	54,655	1,267	1,263	0.090	0.090
1996	63,664,000	39,641	6.23%	53,364	53,176	1,346	1,341	0.084	0.084
1997	68,077,000	37,001	5.44%	50,937	50,765	1,377	1,372	0.075	0.075
1998	71,447,000	36,420	5.10%	52,761	52,613	1,449	1,445	0.074	0.074
1999	75,244,663	37,546	4.99%	59,191	59,072	1,577	1,573	0.079	0.079
2000	79,122,396	37,927	4.79%	65,034	65,230	1,715	1,720	0.082	0.082
2001	80,396,857	33,368	4.15%	64,450	64,956	1,932	1,947	0.080	0.081
2002	81,621,000	32,531	3.99%	65,542	66,500	2,015	2,044	0.080	0.081
2003	82,433,234	30,254	3.67%	65,902	68,926	2,178	2,278	0.080	0.084
2004	84,632,753	28,165	3.33%	66,159	71,031	2,349	2,522	0.078	0.084
2005	86,785,547	25,940	2.99%	68,656	75,144	2,647	2,897	0.079	0.087
2006	90,292,513	23,835	2.64%	73,624	79,400	3,089	3,331	0.082	0.088
2007	92,786,458	22,714	2.45%	74,407	79,098	3,276	3,482	0.080	0.085
2008	95,570,052	24,609	2.58%	81,235	86,013	3,301	3,495	0.085	0.090
TOTAL				1,944,404					

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 1, EXHIBIT 6, SHEET 14, COL. 14  
(3) = (2) / (1) x 100  
(4) SECTION 1, EXHIBIT 6, SHEET 4, COL. 12

(5) SECTION 1, EXHIBIT 6, SHEET 4, COL. 12  
(6) = [(4) / (2)] x 1,000  
(7) = [(5) / (2)] x 1,000  
(8) = [(4) / (1)] x 100  
(9) = [(5) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION  
% PERMANENT PARTIAL  
(000's)**

SECTION 1  
EXHIBIT 6  
SHEET 16

DISCOUNT FACTORS

ACCIDENT YEAR AGE	PAID LOSS & ALAE DEVELOPMENT FACTOR	CUMULATIVE PERCENT PAID	INCREMENTAL PERCENT PAID	INCREMENTAL PERCENT DISCOUNTED	DISCOUNT FACTOR AT 5.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			0.2%	0.2%	76.6%
6	401.276	0.2%	2.2%	2.1%	80.4%
18	40.128	2.5%	21.7%	19.2%	84.0%
30	4.126	24.2%	18.8%	15.8%	84.1%
42	2.325	43.0%	12.7%	10.2%	83.6%
54	1.795	55.7%	9.3%	7.1%	83.6%
66	1.538	65.0%	8.1%	5.9%	83.8%
78	1.367	73.1%	6.4%	4.4%	83.6%
90	1.258	79.5%	4.8%	3.2%	83.3%
102	1.187	84.3%	3.5%	2.2%	82.9%
114	1.140	87.7%	2.8%	1.7%	82.6%
126	1.104	90.6%	2.3%	1.3%	82.1%
138	1.077	92.8%	1.7%	0.9%	81.1%
150	1.058	94.5%	1.1%	0.6%	79.8%
162	1.046	95.6%	0.9%	0.4%	79.1%
174	1.037	96.5%	0.7%	0.3%	78.3%
186	1.029	97.2%	0.6%	0.3%	77.2%
198	1.023	97.8%	0.5%	0.2%	75.5%
210	1.018	98.2%	0.4%	0.1%	73.0%
222	1.014	98.6%	0.2%	0.1%	70.3%
234	1.012	98.8%	0.2%	0.1%	69.0%
246	1.011	98.9%	0.1%	0.0%	67.8%
258	1.009	99.1%	0.1%	0.0%	66.9%
270	1.008	99.2%	0.1%	0.0%	66.3%
282	1.008	99.2%	0.1%	0.0%	66.4%
294	1.007	99.3%	0.0%	0.0%	67.3%
306	1.007	99.3%	0.0%	0.0%	68.4%
318	1.006	99.4%	0.0%	0.0%	69.9%
330	1.006	99.4%	0.0%	0.0%	71.7%
342	1.005	99.5%	0.1%	0.0%	73.0%
354	1.005	99.5%	0.0%	0.0%	73.5%
366	1.004	99.6%	0.0%	0.0%	75.3%
378	1.004	99.6%	0.0%	0.0%	77.2%
390	1.004	99.6%	0.0%	0.0%	79.2%
402	1.003	99.7%	0.0%	0.0%	81.3%
414	1.003	99.7%	0.0%	0.0%	83.5%
426	1.003	99.7%	0.0%	0.0%	85.7%
438	1.002	99.8%	0.0%	0.0%	88.0%
450	1.002	99.8%	0.0%	0.0%	90.2%
462	1.001	99.9%	0.0%	0.0%	92.2%
474	1.001	99.9%	0.0%	0.0%	94.0%
486	1.001	99.9%	0.0%	0.0%	95.5%
498	1.000	100.0%	0.0%	0.0%	96.6%
510	1.000	100.0%	0.0%	0.0%	97.6%
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%

- 
- (1) AGE OF ACCIDENT YEAR LOSS DEVELOPMENT FACTORS
  - (2) SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 1, EXHIBIT 6, SHEET 21
  - (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**

SECTION 1  
EXHIBIT 6  
SHEET 18

**% PERMANENT PARTIAL**

INTERPOLATED DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED PAID LOSS & ALAE			INCURRED LOSS & ALAE			REPORTED COUNTS (6/30/XX EVALUATIONS)			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)	
1977	372	366	378	1.004	1.004	1.004				1.000	1.000	1.000	1.004	1.004	1.004
1978	360	354	366	1.005	1.004	1.005				1.000	1.000	1.000	1.004	1.004	1.004
1979	348	342	354	1.005	1.005	1.005				1.000	1.000	1.000	1.005	1.004	1.005
1980	336	330	342	1.006	1.005	1.006				1.000	1.000	1.000	1.005	1.005	1.005
1981	324	318	330	1.006	1.006	1.006				1.000	1.000	1.000	1.005	1.005	1.005
1982	312	306	318	1.007	1.006	1.006				1.000	1.000	1.000	1.006	1.005	1.006
1983	300	294	306	1.007	1.007	1.007				1.000	1.000	1.000	1.006	1.006	1.006
1984	288	282	294	1.008	1.007	1.007				1.001	1.000	1.001	1.007	1.006	1.006
1985	276	270	282	1.008	1.008	1.008				1.001	1.001	1.001	1.007	1.007	1.007
1986	264	258	270	1.009	1.008	1.009				1.001	1.001	1.001	1.008	1.007	1.008
1987	252	246	258	1.011	1.009	1.010				1.001	1.001	1.001	1.010	1.008	1.009
1988	240	234	246	1.012	1.011	1.011				1.001	1.001	1.001	1.012	1.010	1.011
1989	228	222	234	1.014	1.012	1.013				1.001	1.001	1.001	1.014	1.012	1.013
1990	216	210	222	1.018	1.014	1.016				1.001	1.001	1.001	1.017	1.014	1.015
1991	204	198	210	1.023	1.018	1.021				1.002	1.001	1.002	1.022	1.017	1.019
1992	192	186	198	1.029	1.023	1.026				1.002	1.002	1.002	1.028	1.022	1.025
1993	180	174	186	1.037	1.029	1.033				1.002	1.002	1.002	1.035	1.028	1.031
1994	168	162	174	1.046	1.037	1.041				1.003	1.002	1.003	1.045	1.035	1.040
1995	156	150	162	1.058	1.046	1.052				1.004	1.003	1.003	1.056	1.045	1.051
1996	144	138	150	1.077	1.058	1.068				1.005	1.004	1.004	1.076	1.056	1.066
1997	132	126	138	1.104	1.077	1.091				1.007	1.005	1.006	1.103	1.076	1.089
1998	120	114	126	1.140	1.104	1.122				1.010	1.007	1.009	1.136	1.103	1.119
1999	108	102	114	1.187	1.140	1.163				1.015	1.010	1.013	1.179	1.136	1.157
2000	96	90	102	1.258	1.187	1.221				1.026	1.015	1.021	1.239	1.179	1.208
2001	84	78	90	1.367	1.258	1.310				1.048	1.026	1.037	1.320	1.239	1.278
2002	72	66	78	1.538	1.367	1.448				1.085	1.048	1.066	1.444	1.320	1.379
2003	60	54	66	1.795	1.538	1.657				1.133	1.085	1.109	1.614	1.444	1.524
2004	48	42	54	2.325	1.795	2.003				1.206	1.133	1.169	1.967	1.614	1.773
2005	36	30	42	4.126	2.325	2.882				1.378	1.206	1.286	3.041	1.967	2.389
2006	24	18	30	40.128	4.126	8.561				1.871	1.378	1.587	21.043	3.041	5.314
2007	12	6	18	401.276	40.128	72.959				4.957	1.871	2.716	210.433	21.043	38.260

(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 1, EXHIBIT 6, SHEET 21; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 1, EXHIBIT 6, SHEET 21; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)  
(7) FROM SECTION 1, EXHIBIT 6, SHEET 22; SELECTED CUM. BASED ON (2)  
(8) FROM SECTION 1, EXHIBIT 6, SHEET 22; SELECTED CUM. BASED ON (3)

(9) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)  
(10) FROM SECTION 1, EXHIBIT 6, SHEET 28; SELECTED CUM. BASED ON (2)  
(11) FROM SECTION 1, EXHIBIT 6, SHEET 28; SELECTED CUM. BASED ON (3)  
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)  
(13) FROM SECTION 1, EXHIBIT 6, SHEET 29; SELECTED CUM. BASED ON (2)  
(14) FROM SECTION 1, EXHIBIT 6, SHEET 29; SELECTED CUM. BASED ON (3)  
(15) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 6  
SHEET 19

**% PERMANENT PARTIAL**

INTERPOLATED CLAIM COUNT DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		REPORTED COUNTS (12/31/XX VALUATIONS)		
		LOW (2)	HIGH (3)	LOW (4)	HIGH (5)	INTERP. (6)
1977	372	372	384	1.000	1.000	1.000
1978	360	360	372	1.000	1.000	1.000
1979	348	348	360	1.000	1.000	1.000
1980	336	336	348	1.000	1.000	1.000
1981	324	324	336	1.000	1.000	1.000
1982	312	312	324	1.000	1.000	1.000
1983	300	300	312	1.000	1.000	1.000
1984	288	288	300	1.001	1.000	1.001
1985	276	276	288	1.001	1.001	1.001
1986	264	264	276	1.001	1.001	1.001
1987	252	252	264	1.001	1.001	1.001
1988	240	240	252	1.001	1.001	1.001
1989	228	228	240	1.001	1.001	1.001
1990	216	216	228	1.001	1.001	1.001
1991	204	204	216	1.002	1.001	1.002
1992	192	192	204	1.002	1.002	1.002
1993	180	180	192	1.002	1.002	1.002
1994	168	168	180	1.002	1.002	1.002
1995	156	156	168	1.003	1.002	1.003
1996	144	144	156	1.004	1.003	1.004
1997	132	132	144	1.006	1.004	1.006
1998	120	120	132	1.009	1.006	1.009
1999	108	108	120	1.014	1.009	1.014
2000	96	96	108	1.020	1.014	1.020
2001	84	84	96	1.036	1.020	1.036
2002	72	72	84	1.072	1.036	1.072
2003	60	60	72	1.119	1.072	1.119
2004	48	48	60	1.173	1.119	1.173
2005	36	36	48	1.277	1.173	1.277
2006	24	24	36	1.577	1.277	1.577
2007	12	12	24	2.603	1.577	2.603

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(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 1, EXHIBIT 6, SHEET 27; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 1, EXHIBIT 6, SHEET 27; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 6  
SHEET 20

**% PERMANENT PARTIAL**

INTERPOLATED INDEX FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED INDEXED INCREMENTAL PAID LOSS & ALAE		
		LOW (2)	HIGH (3)	LOW (4)	HIGH (5)	INTERP. (6)
1977	372	366	378	-	-	-
1978	360	354	366	0.335	-	0.168
1979	348	342	354	0.671	0.335	0.474
1980	336	330	342	1.006	0.671	0.822
1981	324	318	330	1.342	1.006	1.162
1982	312	306	318	1.677	1.342	1.500
1983	300	294	306	2.012	1.677	1.837
1984	288	282	294	2.348	2.012	2.174
1985	276	270	282	2.683	2.348	2.510
1986	264	258	270	3.019	2.683	2.846
1987	252	246	258	3.354	3.019	3.182
1988	240	234	246	3.689	3.354	3.518
1989	228	222	234	4.025	3.689	3.853
1990	216	210	222	4.360	4.025	4.189
1991	204	198	210	4.695	4.360	4.525
1992	192	186	198	5.031	4.695	4.860
1993	180	174	186	5.366	5.031	5.196
1994	168	162	174	5.702	5.366	5.531
1995	156	150	162	6.037	5.702	5.867
1996	144	138	150	6.372	6.037	6.202
1997	132	126	138	6.708	6.372	6.538
1998	120	114	126	7.043	6.708	6.874
1999	108	102	114	7.379	7.043	7.209
2000	96	90	102	7.714	7.379	7.544
2001	84	78	90	8.049	7.714	7.880
2002	72	66	78	8.385	8.049	8.215
2003	60	54	66	8.720	8.385	8.551
2004	48	42	54	9.056	8.720	8.886
2005	36	30	42	9.391	9.056	9.222
2006	24	18	30	9.726	9.391	9.557
2007	12	6	18	10.062	9.726	9.893

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(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 1, EXHIBIT 6, SHEET 37; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 1, EXHIBIT 6, SHEET 37; 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**

INDEX METHOD - INCREMENTAL PAID LOSS & ALAE 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	AS OF 12/31/2007				
1977																11.931	0.252	0.141	0.085	0.060	0.037	0.024	0.015	0.014	0.012	0.004	0.007	0.002	0.004	0.008	0.008	0.004	0.000			
1978														11.294	0.270	0.181	0.122	0.106	0.066	0.037	0.023	0.018	0.015	0.009	0.010	0.003	0.005	0.007	0.003	0.007	0.001	0.001				
1979													11.946	0.356	0.220	0.161	0.123	0.080	0.041	0.031	0.016	0.024	0.011	0.006	0.010	0.005	0.007	0.003	0.006	0.003	0.003	0.003				
1980												12.039	0.460	0.286	0.173	0.138	0.107	0.066	0.041	0.024	0.021	0.016	0.013	0.011	0.007	0.008	0.005	0.003	0.003	0.003	0.003					
1981											12.246	0.536	0.361	0.250	0.194	0.118	0.078	0.043	0.039	0.029	0.022	0.014	0.012	0.013	0.002	0.009	0.005	0.003	0.003	0.003	0.003	0.003				
1982										12.635	0.658	0.467	0.295	0.217	0.164	0.085	0.049	0.040	0.028	0.024	0.016	0.014	0.011	0.006	0.010	0.006	0.003	0.003	0.003	0.003	0.003	0.003				
1983								12.405	0.799	0.556	0.454	0.293	0.227	0.095	0.068	0.051	0.038	0.035	0.032	0.016	0.016	0.022	0.012	0.008	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004			
1984								11.265	1.065	0.742	0.515	0.390	0.294	0.138	0.086	0.062	0.049	0.033	0.035	0.021	0.017	0.020	0.017	0.011	0.006	0.006	0.004	0.004	0.004	0.004	0.004	0.004	0.004			
1985							9.630	1.346	1.015	0.651	0.486	0.387	0.191	0.128	0.090	0.069	0.060	0.032	0.025	0.020	0.025	0.019	0.013	0.006	0.006	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004			
1986						7.731	1.430	1.138	0.797	0.618	0.546	0.323	0.171	0.146	0.099	0.067	0.041	0.043	0.032	0.024	0.030	0.021	0.015	0.015	0.006	0.006	0.004	0.004	0.004	0.004	0.004	0.004	0.004			
1987					5.910	1.487	1.287	0.997	0.733	0.641	0.430	0.296	0.208	0.129	0.103	0.078	0.061	0.040	0.040	0.031	0.023	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005		
1988				3.308	1.806	1.568	1.157	0.967	0.766	0.440	0.347	0.259	0.174	0.132	0.087	0.076	0.040	0.056	0.040	0.035	0.012	0.012	0.012	0.012	0.012	0.012	0.012	0.012	0.012	0.012	0.012	0.012	0.012	0.012		
1989			0.521	2.145	2.240	1.296	1.142	1.006	0.608	0.393	0.313	0.239	0.162	0.124	0.075	0.062	0.062	0.051	0.042	0.016	0.016	0.016	0.016	0.016	0.016	0.016	0.016	0.016	0.016	0.016	0.016	0.016	0.016	0.016		
1990			1.384	2.235	1.501	1.222	1.162	0.764	0.517	0.391	0.279	0.191	0.137	0.113	0.092	0.062	0.058	0.049	0.019	0.019	0.019	0.019	0.019	0.019	0.019	0.019	0.019	0.019	0.019	0.019	0.019	0.019	0.019	0.019	0.019	
1991		0.071	1.347	1.814	1.587	1.307	0.874	0.637	0.443	0.320	0.240	0.194	0.115	0.097	0.089	0.085	0.056	0.022	0.022	0.022	0.022	0.022	0.022	0.022	0.022	0.022	0.022	0.022	0.022	0.022	0.022	0.022	0.022	0.022	0.022	
1992		0.043	1.124	2.005	1.702	0.985	0.727	0.618	0.394	0.247	0.227	0.157	0.117	0.096	0.088	0.067	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028
1993		0.045	1.236	2.137	1.233	0.898	0.714	0.524	0.328	0.227	0.197	0.142	0.121	0.094	0.070	0.035	0.035	0.035	0.035	0.035	0.035	0.035	0.035	0.035	0.035	0.035	0.035	0.035	0.035	0.035	0.035	0.035	0.035	0.035	0.035	0.035
1994		0.051	1.507	1.871	1.132	0.864	0.620	0.448	0.345	0.247	0.181	0.160	0.189	0.091	0.034	0.034	0.034	0.034	0.034	0.034	0.034	0.034	0.034	0.034	0.034	0.034	0.034	0.034	0.034	0.034	0.034	0.034	0.034	0.034	0.034	0.034
1995		0.105	1.575	1.723	1.156	0.757	0.596	0.453	0.307	0.248	0.187	0.239	0.130	0.042	0.042	0.042	0.042	0.042	0.042	0.042	0.042	0.042	0.042	0.042	0.042	0.042	0.042	0.042	0.042	0.042	0.042	0.042	0.042	0.042	0.042	0.042
1996		0.093	1.558	1.853	1.137	0.769	0.635	0.472	0.318	0.231	0.262	0.190	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075
1997		0.110	1.670	1.711	1.041	0.796	0.635	0.475	0.336	0.309	0.262	0.099	0.099	0.099	0.099	0.099	0.099	0.099	0.099	0.099	0.099	0.099	0.099	0.099	0.099	0.099	0.099	0.099	0.099	0.099	0.099	0.099	0.099	0.099	0.099	0.099
1998		0.147	1.693	1.667	1.050	0.835	0.567	0.495	0.424	0.337	0.119	0.119	0.119	0.119	0.119	0.119	0.119	0.119	0.119	0.119	0.119	0.119	0.119	0.119	0.119	0.119	0.119	0.119	0.119	0.119	0.119	0.119	0.119	0.119	0.119	0.119
1999		0.147	1.804	1.679	1.119	0.790	0.650	0.560	0.446	0.155	0.155	0.155	0.155	0.155	0.155	0.155	0.155	0.155	0.155	0.155	0.155	0.155	0.155	0.155	0.155	0.155	0.155	0.155	0.155	0.155	0.155	0.155	0.155	0.155	0.155	0.155
2000		0.155	1.931	1.795	1.061	0.826	0.750	0.605	0.225	0.225	0.225	0.225	0.225	0.225	0.225	0.225	0.225	0.225	0.225	0.225	0.225	0.225	0.225	0.225	0.225	0.225	0.225	0.225	0.225	0.225	0.225	0.225	0.225	0.225	0.225	0.225
2001		0.233	2.097	1.735	1.215	0.897	0.915	0.246	0.246	0.246	0.246	0.246	0.246	0.246	0.246	0.246	0.246	0.246	0.246	0.246	0.246	0.246	0.246	0.246	0.246	0.246	0.246	0.246	0.246	0.246	0.246	0.246	0.246	0.246	0.246	0.246
2002		0.229	2.143	1.840	1.327	0.921	0.352	0.352	0.352	0.352	0.352	0.352	0.352	0.352	0.352	0.352	0.352	0.352	0.352	0.352	0.352	0.352	0.352	0.352	0.352	0.352	0.352	0.352	0.352	0.352	0.352	0.352	0.352	0.352	0.352	0.352
2003		0.253	2.273	2.021	1.272	0.442	0.442	0.442	0.442	0.442	0.442	0.442	0.442	0.442	0.442	0.442	0.442	0.442	0.442	0.442	0.442	0.442	0.442	0.442	0.442	0.442	0.442	0.442	0.442	0.442	0.442	0.442	0.442	0.442	0.442	0.442
2004		0.283	2.413	1.971	0.616	0.616	0.616	0.616	0.616	0.616	0.616	0.616	0.616	0.616	0.616	0.616	0.616	0.616	0.616	0.616	0.616	0.616	0.616	0.616	0.616	0.616	0.616	0.616	0.616	0.616	0.616	0.616	0.616	0.616	0.616	0.616
2005		0.325	2.578	1.056	1.056	1.056	1.056	1.056	1.056	1.056	1.056	1.056	1.056	1.056	1.056	1.056	1.056	1.056	1.056	1.056	1.056	1.056	1.056	1.056	1.056	1.056	1.056	1.056	1.056	1.056	1.056	1.056	1.056	1.056	1.056	1.056
2006		0.399	1.262	1.262	1.262	1.262	1.262	1.262	1.262	1.262	1.262	1.262	1.262	1.262	1.262	1.262	1.262	1.262	1.262	1.262	1.262	1.262	1.262	1.262	1.262	1.262	1.262	1.262	1.262	1.262	1.262	1.262	1.262	1.262	1.262	1.262
2007		0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041
2 Yr Avg		0.362	2.495	1.996	1.299	0.909	0.833	0.583	0.435	0.323	0.262	0.215	0.160	0.093	0.079	0.076	0.057	0.050	0.041	0.033	0.026	0.020	0.015	0.011	0.009	0.007	0.005	0.003	0.005	0.007	0.007	0.004	0.004	0.004	0.004	
3 Yr Avg		0.335	2.421	1.944	1.271	0.881	0.772	0.553	0.402	0.292	0.237	0.197	0.147	0.094	0.082	0.072	0.059	0.052	0.040	0.030	0.026	0.020	0.017	0.009	0.007	0.008	0.006	0.005	0.006	0.006	0.007	0.004	0.004	0.004	0.004	
10 Yr Avg		0.228	2.016	1.799	1.151	0.835	0.681	0.529	0.386	0.295	0.249	0.207	0.152	0.115	0.088	0.070	0.053	0.042	0.036	0.027	0.021	0.018	0.014	0.010	0.007	0.006	0.005	0.005	0.006	0.006	0.007	0.004	0.004	0.004	0.004	
Selected Cumulative	10.062	10.062	9.726	9.391	9.056	8.720	8.385	8.049	7.714	7.379	7.043	6.708	6.372	6.037	5.702	5.366	5.031	4.695	4.360	4.025	3.689	3.354	3.019	2.683	2.348	2.012	1.677	1.342	1.006	0.671	0.335	0.335	0.335	0.000		

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 6  
SHEET 38

**% PERMANENT PARTIAL**

**UNPAID LOSS ESTIMATE FOR ACCIDENT YEARS 1976 AND PRIOR**

10 times 3 Year Average Annual Payments	325	(1)
15 times 3 Year Average Annual Payments	487	(2)
Incremental Development Method	319	(3)
05 to 08 Exponential Curve Fit	618	(4)
04 to 08 Exponential Curve Fit	390	(5)
03 to 08 Exponential Curve Fit	740	(6)
03 to 07 Exponential Curve Fit	N/A	(7)
Selected Unpaid Loss	600	(8)

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- (1) 10 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2006 THROUGH 2008 OF 32  
(2) 15 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2006 THROUGH 2008 OF 32  
(3) SECTION 1, EXHIBIT 6, SHEET 40, COLUMN (8)  
(4) SECTION 1, EXHIBIT 6, SHEET 39, TOTAL OF COLUMN (2)  
(5) SECTION 1, EXHIBIT 6, SHEET 39, TOTAL OF COLUMN (3)  
(6) SECTION 1, EXHIBIT 6, SHEET 39, TOTAL OF COLUMN (4)  
(7) SECTION 1, EXHIBIT 6, SHEET 39, TOTAL OF COLUMN (5)  
(8) SELECTED BY DELOITTE CONSULTING

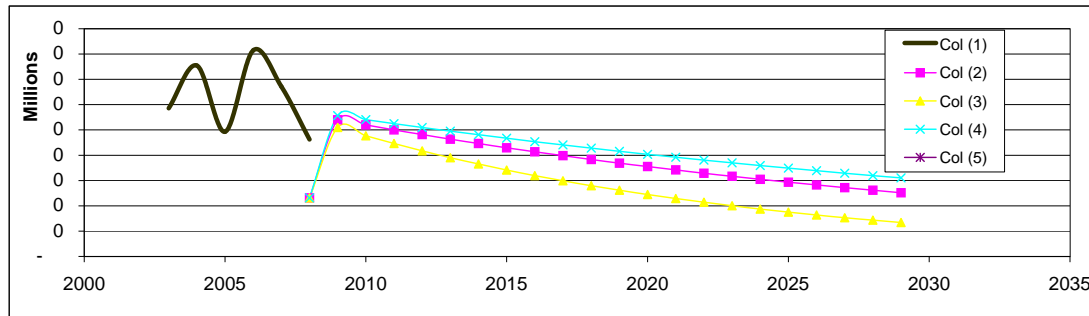
**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 6  
SHEET 39

**% PERMANENT PARTIAL**

**Exponential Curve Fit of Unpaid Loss**

FY ENDING	ACTUAL PAID LOSS (1)	Incremental Unpaid Loss				FY ENDING	Incremental Unpaid Loss			
		05 TO 08 CURVE FIT (2)	04 TO 08 CURVE FIT (3)	03 TO 08 CURVE FIT (4)	03 TO 07 CURVE FIT (5)		05 TO 08 CURVE FIT (2)	04 TO 08 CURVE FIT (3)	03 TO 08 CURVE FIT (4)	03 TO 07 CURVE FIT (5)
2003	29					2030	12	6	15	
2004	38					2031	12	6	15	
2005	25					2032	11	5	14	
2006	41					2033	11	5	14	
2007	34					2034	10	5	13	
2008	23	12	12	12		2035	10	4	13	
2009		27	26	28		2036	10	4	13	
2010		26	24	27		2037	9	4	12	
2011		25	22	26		2038	9	4	12	
2012		24	21	26		2039	9	3	12	
2013		23	20	25		2040	8	3	11	
2014		22	18	24		2041	8	3	11	
2015		21	17	23		2042	8	3	11	
2016		21	16	23		2043	7	3	10	
2017		20	15	22		2044	7	2	10	
2018		19	14	21		2045	7	2	10	
2019		18	13	21		2046	7	2	9	
2020		18	12	20		2047	6	2	9	
2021		17	11	20		2048	6	2	9	
2022		16	11	19		2049	6	2	9	
2023		16	10	18		2050	6	2	8	
2024		15	9	18		2051	5	2	8	
2025		15	9	17		2052	5	1	8	
2026		14	8	17		2053	5	1	8	
2027		14	8	16		2054	5	1	7	
2028		13	7	16		2055	5	1	7	
2029		13	7	16		2056	5	1	7	
						Total	618	390	740	-



(1) ACTUAL PAID LOSSES  
(2) - (5) EXPONENTIAL CURVE FIT BASED ON (1)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 6  
SHEET 40

**% PERMANENT PARTIAL**

**Incremental Development Method**

AY	6/30/2007 Age	Incremental Decay	Cum Decay Relative to Current Yr Paid	7/1/2006 6/30/2007 Paid	6/30/2007 Unpaid Loss Estimate	6/30/2007 12/31/2007 Paid	12/31/2007 Unpaid Loss Estimate	Implied Cum Unpaid Loss
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1953	54.5	-	-	-	-	-	-	-
1954	53.5	-	-	-	-	-	-	-
1955	52.5	-	-	-	-	-	-	-
1956	51.5	-	-	-	-	-	-	-
1957	50.5	-	-	-	-	-	-	-
1958	49.5	-	-	-	-	-	-	-
1959	48.5	-	-	-	-	-	-	-
1960	47.5	-	-	-	-	-	-	-
1961	46.5	-	-	-	-	-	-	-
1962	45.5	-	-	0	-	-	-	-
1963	44.5	0.129	0.13	-	-	-	-	-
1964	43.5	0.253	0.29	-	-	-	-	-
1965	42.5	0.372	0.48	1	0	-	0	0
1966	41.5	0.555	0.82	1	1	-	1	1
1967	40.5	0.813	1.48	2	2	2	0	1
1968	39.5	0.921	2.29	0	0	-	0	2
1969	38.5	1.040	3.42	-	-	2	(2)	(0)
1970	37.5	1.097	4.85	1	4	1	3	3
1971	36.5	1.135	6.64	-	-	1	(1)	2
1972	35.5	1.048	8.00	4	31	-	31	34
1973	34.5	1.085	9.77	2	23	-	23	56
1974	33.5	1.026	11.05	7	79	1	79	135
1975	32.5	0.992	11.95	9	110	2	107	242
1976	31.5	0.973	12.61	6	80	3	77	319

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- (1) AGE @ 6/30/2007
  - (2) FROM SECTION 1, EXHIBIT 6, SHEET 42, COLUMN (8)
  - (3) TOTAL FROM SECTION 1, EXHIBIT 6, SHEET 41
  - (4) PROVIDED BY OLIVER WYMAN
  - (5) = (3) x (4)
  - (6) PROVIDED BY OLIVER WYMAN
  - (7) = (5) - (6)
  - (8) = COLUMN (7) ACCUMULATED





**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 6  
SHEET 42

**% PERMANENT PARTIAL**

**Paid Tail Factor Selection**

Age Months (1)	Age Years (2)	Age to Age Development Factors						Selected Incr. Decay (8)	Cumulative Development Factors				
		Fitted Paid (3)	Incr. Data (4)	Weibull Curve (5)	Inverse Power Curve (6)	Selected Tail (7)	Fitted Paid (9)		Incr. Data (10)	Weibull Curve (11)	Inverse Power Curve (12)	Selected Tail (13)	
6	0.5			3.610	686.684			39.949	5.371	21.752	115,996.093	40.134	
18	1.5	9.725		1.838	15.290	9.725		39.949	5.371	6.026	168.922	40.134	
30	2.5	1.775	1.980	1.440	3.363	1.775	0.864	4.108	5.371	3.279	11.048	4.127	
42	3.5	1.295	1.449	1.268	1.722	1.295	0.676	2.314	2.713	2.277	3.285	2.325	
54	4.5	1.167	1.202	1.175	1.298	1.167	0.733	1.787	1.872	1.796	1.908	1.795	
66	5.5	1.125	1.119	1.120	1.147	1.125	0.874	1.531	1.558	1.528	1.470	1.538	
78	6.5	1.087	1.088	1.084	1.082	1.087	0.783	1.361	1.392	1.365	1.282	1.367	
90	7.5	1.060	1.064	1.060	1.049	1.060	0.749	1.252	1.280	1.259	1.185	1.258	
102	8.5	1.041	1.046	1.044	1.032	1.041	0.729	1.181	1.203	1.188	1.130	1.187	
114	9.5	1.032	1.033	1.032	1.021	1.032	0.807	1.135	1.150	1.138	1.095	1.140	
126	10.5	1.025	1.025	1.024	1.015	1.025	0.805	1.099	1.114	1.103	1.072	1.104	
138	11.5	1.018	1.020	1.018	1.011	1.018	0.748	1.073	1.086	1.077	1.056	1.078	
150	12.5	1.012	1.014	1.013	1.008	1.012	0.647	1.053	1.065	1.058	1.045	1.058	
162	13.5	1.009	1.009	1.010	1.006	1.009	0.793	1.041	1.050	1.044	1.036	1.046	
174	14.5	1.007	1.007	1.008	1.005	1.007	0.807	1.032	1.041	1.034	1.030	1.037	
186	15.5	1.006	1.006	1.006	1.004	1.006	0.823	1.024	1.033	1.026	1.025	1.029	
198	16.5	1.005	1.005	1.004	1.003	1.005	0.832	1.018	1.027	1.020	1.021	1.023	
210	17.5	1.004	1.004	1.003	1.002	1.004	0.735	1.013	1.022	1.016	1.018	1.018	
222	18.5	1.002	1.003	1.003	1.002	1.002	0.573	1.010	1.018	1.012	1.015	1.015	
234	19.5	1.002	1.002	1.002	1.002	1.002	0.806	1.008	1.015	1.009	1.013	1.012	
246	20.5	1.001	1.001	1.002	1.001	1.001	0.784	1.006	1.013	1.007	1.012	1.011	
258	21.5	1.001	1.001	1.001	1.001	1.001	0.796	1.005	1.012	1.006	1.010	1.009	
270	22.5	1.001	1.001	1.001	1.001	1.001	0.711	1.004	1.011	1.004	1.009	1.008	
282	23.5	1.001	1.001	1.001	1.001	1.001	0.726	1.003	1.010	1.004	1.008	1.008	
294	24.5	1.000	1.000	1.001	1.001	1.000	0.888	1.003	1.009	1.003	1.007	1.007	
306	25.5	1.000	1.000	1.000	1.001	1.000	0.830	1.002	1.009	1.002	1.006	1.007	
318	26.5	1.000	1.000	1.000	1.001	1.000	0.864	1.002	1.009	1.002	1.006	1.006	
330	27.5	1.000	1.000	1.000	1.001	1.000	1.328	1.001	1.008	1.001	1.005	1.006	
342	28.5	1.001	1.000	1.000	1.000	1.001	1.309	1.001	1.008	1.001	1.005	1.006	
354	29.5	1.000	1.001	1.000	1.000	1.000	0.569	1.000	1.007	1.001	1.004	1.005	
366	30.5		1.000	1.000	1.000	1.000	1.024	1.007	1.001	1.004	1.005	1.005	
378	31.5		1.000	1.000	1.000	1.000	0.973	1.006	1.001	1.003	1.004	1.004	
390	32.5		1.000	1.000	1.000	1.000	0.992	1.006	1.000	1.003	1.004	1.004	
402	33.5		1.000	1.000	1.000	1.000	1.026	1.006	1.000	1.003	1.004	1.004	
414	34.5		1.000	1.000	1.000	1.000	1.085	1.005	1.000	1.002	1.003	1.003	
426	35.5		1.000	1.000	1.000	1.000	1.048	1.005	1.000	1.002	1.003	1.003	
438	36.5		1.000	1.000	1.000	1.000	1.135	1.005	1.000	1.002	1.003	1.003	
450	37.5		1.000	1.000	1.000	1.000	1.097	1.004	1.000	1.002	1.002	1.002	
462	38.5		1.000	1.000	1.000	1.000	1.040	1.004	1.000	1.002	1.002	1.002	
474	39.5		1.000	1.000	1.000	1.000	0.921	1.003	1.000	1.002	1.001	1.001	
486	40.5		1.000	1.000	1.000	1.000	0.813	1.003	1.000	1.001	1.001	1.001	
498	41.5		1.000	1.000	1.000	1.000	0.555	1.002	1.000	1.001	1.001	1.000	
510	42.5		1.000	1.000	1.000	1.000	0.372	1.002	1.000	1.001	1.001	1.000	
522	43.5		1.000	1.000	1.000	1.000	0.253	1.002	1.000	1.001	1.001	1.000	
534	44.5		1.000	1.000	1.000	1.000	0.129	1.002	1.000	1.001	1.001	1.000	
546	45.5		1.000	1.000	1.000	1.000	-	1.002	1.000	1.001	1.001	1.000	
558	46.5		1.000	1.000	1.000	1.000	-	1.002	1.000	1.001	1.001	1.000	
570	47.5		1.000	1.000	1.000	1.000	-	1.002	1.000	1.001	1.001	1.000	
582	48.5		1.000	1.000	1.000	1.000	-	1.002	1.000	1.001	1.001	1.000	
594	49.5		1.000	1.000	1.000	1.000	-	1.002	1.000	1.001	1.001	1.000	
606	50.5		1.000	1.000	1.000	1.000	-	1.002	1.000	1.001	1.001	1.000	
618	51.5		1.000	1.000	1.000	1.000	-	1.002	1.000	1.001	1.001	1.000	
630	52.5		1.000	1.000	1.000	1.000	-	1.002	1.000	1.001	1.001	1.000	
642	53.5		1.000	1.000	1.000	1.000	-	1.002	1.000	1.001	1.001	1.000	
654	54.5		1.000	1.000	1.000	1.000	-	1.002	1.000	1.001	1.001	1.000	
Tail	Tail		1.002	1.000	1.000	1.000	-		1.002	1.000	1.000	1.000	

54.5 tail decay - (14)  
- (15)

- |     |  |      |   |
|-----|--|------|---|
| (1) | AGE IN MONTHS                              | (9)  | COLUMN (3) MULTIPLICATIVELY ACCUMULATED |
| (2) | AGE IN YEARS                               | (10) | COLUMN (4) MULTIPLICATIVELY ACCUMULATED |
| (3) | SECTION 1, EXHIBIT 6, SHEET 21             | (11) | COLUMN (5) MULTIPLICATIVELY ACCUMULATED |
| (4) | SECTION 1, EXHIBIT 6, SHEET 44, COLUMN (5) | (12) | COLUMN (6) MULTIPLICATIVELY ACCUMULATED |
| (5) | SECTION 1, EXHIBIT 6, SHEET 43             | (13) | COLUMN (7) MULTIPLICATIVELY ACCUMULATED |
| (6) | SECTION 1, EXHIBIT 6, SHEET 43             | (14) | [COLUMN (8) @ 54.5] X [COLUMN (8) TAIL] |
| (7) | SELECTED BY DELOITTE CONSULTING            | (15) | COLUMN (8) TAIL + (14)                  |
| (8) | = [(3) - 1.0] x (7) / [(7) - 1.0]          |      |   |

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 6  
SHEET 43

**% PERMANENT PARTIAL**

FITTING PAID LOSS DEVELOPMENT FACTORS

Fitting for Periods:			Weibull Curve Fitting					Inverse Power Curve Fitting				
			Slope= 0.805 Intercept= -2.568					Slope= -3.523 Intercept= 12.843				
PERIOD	AGE	ATA	X	Y	Y*	ATA*	ATU*	X	Y	Y*	ATA*	ATU*
1	6		1.792		-1.126	<b>3.610</b>	21.752	1.792		6.530	<b>686.684</b>	115996.093
2	18	9.725	2.890	-2.221	-0.241	<b>1.838</b>	6.026	2.890	2.166	2.660	<b>15.290</b>	168.922
3	30	1.775	3.401	-0.188	0.170	<b>1.440</b>	3.279	3.401	-0.255	0.860	<b>3.363</b>	11.048
4	42	1.295	3.738	0.392	0.441	<b>1.268</b>	2.277	3.738	-1.221	-0.326	<b>1.722</b>	3.285
5	54	1.167	3.989	0.665	0.643	<b>1.175</b>	1.796	3.989	-1.790	-1.211	<b>1.298</b>	1.908
6	66	1.125	4.190	0.787	0.805	<b>1.120</b>	1.528	4.190	-2.079	-1.918	<b>1.147</b>	1.470
7	78	1.087	4.357	0.926	0.939	<b>1.084</b>	1.365	4.357	-2.442	-2.507	<b>1.082</b>	1.282
8	90	1.060	4.500	1.055	1.054	<b>1.060</b>	1.259	4.500	-2.813	-3.011	<b>1.049</b>	1.185
9	102	1.041	4.625	1.172	1.155	<b>1.044</b>	1.188	4.625	-3.188	-3.452	<b>1.032</b>	1.130
10	114	1.032	4.736	1.245	1.245	<b>1.032</b>	1.138	4.736	-3.442	-3.844	<b>1.021</b>	1.095
11	126	1.025	4.836	1.312	1.325	<b>1.024</b>	1.103	4.836	-3.690	-4.197	<b>1.015</b>	1.072
12	138	1.018	4.927	1.392	1.399	<b>1.018</b>	1.077	4.927	-4.005	-4.517	<b>1.011</b>	1.056
13	150	1.012	5.011	1.497	1.466	<b>1.013</b>	1.058	5.011	-4.458	-4.811	<b>1.008</b>	1.045
14	162	1.009	5.088	1.550	1.528	<b>1.010</b>	1.044	5.088	-4.701	-5.082	<b>1.006</b>	1.036
15	174	1.007	5.159	1.596	1.585	<b>1.008</b>	1.034	5.159	-4.925	-5.334	<b>1.005</b>	1.030
16	186	1.006	5.226	1.636	1.639	<b>1.006</b>	1.026	5.226	-5.127	-5.569	<b>1.004</b>	1.025
17	198	1.005	5.288	1.672	1.689	<b>1.004</b>	1.020	5.288	-5.317	-5.789	<b>1.003</b>	1.021
18	210	1.004	5.347	1.729	1.737	<b>1.003</b>	1.016	5.347	-5.630	-5.996	<b>1.002</b>	1.018
19	222	1.002	5.403	1.823	1.781	<b>1.003</b>	1.012	5.403	-6.191	-6.192	<b>1.002</b>	1.015
20	234	1.002	5.455	1.858	1.824	<b>1.002</b>	1.009	5.455	-6.408	-6.378	<b>1.002</b>	1.013
21	246	1.001	5.505	1.895	1.864	<b>1.002</b>	1.007	5.505	-6.654	-6.554	<b>1.001</b>	1.012
22	258	1.0010	5.553	1.929	1.902	<b>1.001</b>	1.006	5.553	-6.883	-6.722	<b>1.001</b>	1.010
23	270	1.0007	5.598	1.978	1.939	<b>1.001</b>	1.004	5.598	-7.226	-6.882	<b>1.001</b>	1.009
24	282	1.0005	5.642	2.021	1.974	<b>1.001</b>	1.004	5.642	-7.547	-7.035	<b>1.001</b>	1.008
25	294	1.0005	5.684	2.037	2.008	<b>1.001</b>	1.003	5.684	-7.666	-7.182	<b>1.001</b>	1.007
26	306	1.0004	5.724	2.061	2.040	<b>1.000</b>	1.002	5.724	-7.853	-7.323	<b>1.001</b>	1.006
27	318	1.0003	5.762	2.079	2.071	<b>1.000</b>	1.002	5.762	-7.999	-7.458	<b>1.001</b>	1.006
28	330	1.0004	5.799	2.043	2.101	<b>1.000</b>	1.001	5.799	-7.716	-7.589	<b>1.001</b>	1.005
29	342	1.0006	5.835	2.008	2.129	<b>1.000</b>	1.001	5.835	-7.447	-7.715	<b>1.000</b>	1.005
30	354	1.0003	5.869	2.081	2.157	<b>1.000</b>	1.001	5.869	-8.011	-7.836	<b>1.000</b>	1.004
31	366		5.903		2.184	<b>1.000</b>	1.001	5.903		-7.954	<b>1.000</b>	1.004
32	378		5.935		2.210	<b>1.000</b>	1.001	5.935		-8.067	<b>1.000</b>	1.003
33	390		5.966		2.235	<b>1.000</b>	1.000	5.966		-8.178	<b>1.000</b>	1.003
34	402		5.996		2.259	<b>1.000</b>	1.000	5.996		-8.284	<b>1.000</b>	1.003
35	414		6.026		2.283	<b>1.000</b>	1.000	6.026		-8.388	<b>1.000</b>	1.002
36	426		6.054		2.306	<b>1.000</b>	1.000	6.054		-8.489	<b>1.000</b>	1.002
37	438		6.082		2.328	<b>1.000</b>	1.000	6.082		-8.587	<b>1.000</b>	1.002
38	450		6.109		2.350	<b>1.000</b>	1.000	6.109		-8.682	<b>1.000</b>	1.002
39	462		6.136		2.371	<b>1.000</b>	1.000	6.136		-8.774	<b>1.000</b>	1.002
40	474		6.161		2.392	<b>1.000</b>	1.000	6.161		-8.865	<b>1.000</b>	1.002
41	486		6.186		2.412	<b>1.000</b>	1.000	6.186		-8.953	<b>1.000</b>	1.001
42	498		6.211		2.432	<b>1.000</b>	1.000	6.211		-9.039	<b>1.000</b>	1.001
43	510		6.234		2.451	<b>1.000</b>	1.000	6.234		-9.123	<b>1.000</b>	1.001
44	522		6.258		2.470	<b>1.000</b>	1.000	6.258		-9.205	<b>1.000</b>	1.001
45	534		6.280		2.488	<b>1.000</b>	1.000	6.280		-9.285	<b>1.000</b>	1.001
46	546		6.303		2.506	<b>1.000</b>	1.000	6.303		-9.363	<b>1.000</b>	1.001
47	558		6.324		2.523	<b>1.000</b>	1.000	6.324		-9.440	<b>1.000</b>	1.001
48	570		6.346		2.541	<b>1.000</b>	1.000	6.346		-9.515	<b>1.000</b>	1.001
49	582		6.366		2.557	<b>1.000</b>	1.000	6.366		-9.588	<b>1.000</b>	1.001
50	594		6.387		2.574	<b>1.000</b>	1.000	6.387		-9.660	<b>1.000</b>	1.001
51	606		6.407		2.590	<b>1.000</b>	1.000	6.407		-9.730	<b>1.000</b>	1.000
52	618		6.426		2.606	<b>1.000</b>	1.000	6.426		-9.800	<b>1.000</b>	1.000
53	630		6.446		2.621	<b>1.000</b>	1.000	6.446		-9.867	<b>1.000</b>	1.000
54	642		6.465		2.636	<b>1.000</b>	1.000	6.465		-9.934	<b>1.000</b>	1.000
55	654		6.483		2.651	<b>1.000</b>	1.000	6.483		-9.999	<b>1.000</b>	1.000
56	666		6.501		2.666	<b>1.000</b>	1.000	6.501		-10.063	<b>1.000</b>	1.000
57	678		6.519		2.680	<b>1.000</b>	1.000	6.519		-10.126	<b>1.000</b>	1.000
58	690		6.537		2.694	<b>1.000</b>	1.000	6.537		-10.188	<b>1.000</b>	1.000
59	702		6.554		2.708	<b>1.000</b>	1.000	6.554		-10.249	<b>1.000</b>	1.000
60	714		6.571		2.722	<b>1.000</b>	1.000	6.571		-10.308	<b>1.000</b>	1.000

56-to-Ult:	56
From:	4
To:	30
Cut-off:	60

Summary of Curve Fitting		
Method	Tail	R <sup>2</sup>
Weibull	1.000	0.993
Inverse Power	1.000	0.964

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 6  
SHEET 44

**% PERMANENT PARTIAL**

**Incremental Decay Method**

Age Months	Age Years	(Known) Selected Paid	Increm. Decay Factors	Implied ATU Dev. Factor	Decay Factor Check
(1)	(2)	(3)	(4)	(5)	(6)
6	0.5		-		
18	1.5	9.725	1.132		
30	2.5	1.775	1.092	1.980	
42	3.5	1.295	1.028	1.449	
54	4.5	1.167	0.886	1.202	
66	5.5	1.125	0.834	1.119	
78	6.5	1.087	0.789	1.088	
90	7.5	1.060	0.797	1.064	
102	8.5	1.041	0.813	1.046	
114	9.5	1.032	0.820	1.033	
126	10.5	1.025	0.817	1.025	
138	11.5	1.018	0.810	1.020	
150	12.5	1.012	0.803	1.014	
162	13.5	1.009	0.803	1.009	
174	14.5	1.007	0.800	1.007	
186	15.5	1.006	0.803	1.006	0.803
198	16.5	1.005	0.818	1.005	0.818
210	17.5	1.004	0.831	1.004	0.831
222	18.5	1.002	0.836	1.003	0.836
234	19.5	1.002	0.845	1.002	0.845
246	20.5	1.001	0.840	1.001	0.840
258	21.5	1.001	0.826	1.001	0.826
270	22.5	1.001	0.808	1.001	0.808
282	23.5	1.001	0.810	1.001	0.810
294	24.5	1.000	0.834	1.000	0.834
306	25.5	1.000	0.869	1.000	0.869
318	26.5	1.000	0.924	1.000	0.924
330	27.5	1.000	0.991	1.000	0.991
342	28.5	1.001	1.024	1.000	1.024
354	29.5	1.000	1.011	1.001	1.011
366	30.5		1.024	1.000	1.024
378	31.5		0.973	1.000	0.973
390	32.5		0.992	1.000	0.992
402	33.5		1.026	1.000	1.026
414	34.5		1.085	1.000	1.085
426	35.5		1.048	1.000	1.048
438	36.5		1.135	1.000	1.135
450	37.5		1.097	1.000	1.097
462	38.5		1.040	1.000	1.040
474	39.5		0.921	1.000	0.921
486	40.5		0.813	1.000	0.813
498	41.5		0.555	1.000	0.555
510	42.5		0.372	1.000	0.372
522	43.5		0.253	1.000	0.253
534	44.5		0.129	1.000	-
546	45.5		-	1.000	-
558	46.5		-	1.000	-
570	47.5		-	1.000	-
582	48.5		-	1.000	-
594	49.5		-	1.000	-
606	50.5		-	1.000	-
618	51.5		-	1.000	-
630	52.5		-	1.000	-
642	53.5		-	1.000	-

(1) AGE IN MONTHS  
(2) AGE IN YEARS  
(3) SECTION 1, EXHIBIT 6, SHEET 21  
(4) GEOMETRIC MEAN FROM SECTION 1, EXHIBIT 6, SHEET 45  
(5)  $1.0 + [(3) - 1.0] \times (4) / (3) \text{ PRIOR AGE}$   
(6)  $[(5) - 1.0] \times [(5) \text{ PRIOR AGE}] / [(5) \text{ PRIOR AGE} - 1.0]$





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

SECTION 1  
EXHIBIT 7  
SHEET 1

SUMMARY OF LOSS & ALAE RESERVES

ACCIDENT YEAR	PAYROLL	SEL.ULT. EXPECTED PAID AT @ 6/30/08	SELECTED ULTIMATE LOSS & ALAE	SELECTED NOMINAL UNPAID LOSS & ALAE	DISCOUNT FACTOR AT 5.0%	SELECTED DISCOUNTED UNPAID LOSS & ALAE	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		21	320	299	82.6%	247	
1977	23,851,125	5,690	5,740	50	81.0%	40	0.02
1978	26,143,240	4,960	5,010	50	79.7%	40	0.02
1979	28,061,666	8,236	8,327	91	77.9%	71	0.03
1980	28,979,182	5,913	5,984	71	76.1%	54	0.02
1981	30,141,508	5,522	5,594	72	74.4%	54	0.02
1982	30,058,966	5,357	5,432	75	72.8%	55	0.02
1983	30,607,324	6,677	6,778	101	71.2%	72	0.02
1984	33,121,678	7,428	7,548	119	69.6%	83	0.02
1985	35,713,654	8,526	8,671	146	68.2%	99	0.02
1986	38,297,697	8,500	8,671	171	69.8%	119	0.02
1987	41,065,403	12,932	13,232	300	70.5%	212	0.03
1988	44,221,964	13,445	13,793	348	70.2%	244	0.03
1989	47,110,000	13,890	14,303	412	70.7%	291	0.03
1990	49,659,895	21,420	22,166	746	71.7%	534	0.04
1991	50,856,501	21,531	22,393	861	71.9%	619	0.04
1992	52,804,448	17,953	18,786	833	72.4%	603	0.04
1993	55,132,894	18,506	19,558	1,052	74.0%	778	0.04
1994	57,739,505	25,279	26,984	1,705	74.5%	1,269	0.05
1995	60,949,772	22,738	24,539	1,800	74.6%	1,343	0.04
1996	63,664,000	21,843	23,832	1,989	74.3%	1,477	0.04
1997	68,077,000	20,154	22,223	2,069	73.5%	1,522	0.03
1998	71,447,000	22,025	24,675	2,650	73.7%	1,953	0.03
1999	75,244,663	20,598	23,629	3,030	74.6%	2,262	0.03
2000	79,122,396	23,204	27,166	3,962	75.1%	2,975	0.03
2001	80,396,857	18,984	23,337	4,353	75.7%	3,295	0.03
2002	81,621,000	20,066	25,738	5,673	77.0%	4,367	0.03
2003	82,433,234	16,106	22,641	6,534	78.1%	5,102	0.03
2004	84,632,753	16,608	25,119	8,512	78.6%	6,694	0.03
2005	86,785,547	14,388	25,645	11,257	80.2%	9,026	0.03
2006	90,292,513	10,063	25,227	15,163	81.5%	12,365	0.03
2007	92,786,458	6,108	25,506	19,397	81.9%	15,878	0.03
2008	47,785,026	842	13,858	13,016	82.6%	10,747	0.03
TOTAL		445,516	552,423	106,907	79.0%	84,490	
EXLD PRIOR		445,495	552,103	106,608	79.0%	84,243	

- (1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 1, EXHIBIT 7, SHEET 4, COL. 2 + SECTION 1, EXHIBIT 7, SHEET 3, COL. 8  
(3) SECTION 1, EXHIBIT 7, SHEET 4, COL. 12; 2008 ADJUSTED TO PARTIAL YEAR  
(4) = (3) - (2)  
(5) SECTION 1, EXHIBIT 7, SHEET 16, COL. 6  
(6) = (4) x (5)  
(7) = [(3) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 7  
SHEET 2

**PERMANENT PARTIAL  
(000's)**

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS & ALAE @ 6/30/2008	FISCAL YEAR ENDING															
		2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	> 2023
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
PRIOR	299	43	46	46	44	37	25	13	9	6	5	5	6	5	3	2	5
1977	50	6	6	7	7	6	5	4	2	1	1	1	1	1	1	0	1
1978	50	6	5	5	6	6	6	5	3	2	1	1	1	1	1	1	1
1979	91	8	10	9	9	10	10	9	8	5	3	2	1	1	1	1	3
1980	71	6	6	7	6	6	7	7	7	6	4	2	1	1	1	1	3
1981	72	6	6	6	7	6	6	7	6	6	5	4	2	1	1	1	4
1982	75	5	5	5	5	7	6	6	6	6	6	5	3	2	1	1	4
1983	101	7	7	7	7	7	8	7	7	8	8	8	6	4	2	1	6
1984	119	7	7	7	7	7	7	9	8	8	9	9	8	7	5	2	9
1985	146	9	9	9	9	9	9	9	11	9	9	10	10	10	8	5	13
1986	171	26	9	9	9	9	9	9	9	11	9	9	10	10	10	8	18
1987	300	39	39	13	13	13	13	13	13	13	16	14	14	16	15	15	41
1988	348	35	40	41	14	14	14	14	14	14	14	17	15	15	16	16	58
1989	412	51	37	42	42	14	14	14	14	14	14	14	18	15	15	17	76
1990	746	107	79	57	65	65	22	22	22	22	22	22	22	27	24	24	145
1991	861	108	108	80	57	66	66	22	22	22	22	22	22	22	27	24	170
1992	833	111	90	91	67	48	55	55	18	18	19	19	19	19	19	23	163
1993	1,052	185	115	94	94	70	50	57	58	19	19	19	19	19	19	19	194
1994	1,705	253	255	159	130	130	96	69	79	79	27	27	27	27	27	27	294
1995	1,800	250	230	232	144	118	119	88	63	72	72	24	24	24	24	24	292
1996	1,989	240	243	223	225	140	115	115	85	61	70	70	23	23	23	24	307
1997	2,069	215	224	227	208	210	131	107	107	79	57	65	65	22	22	22	308
1998	2,650	352	239	249	252	231	233	145	119	119	88	63	72	73	24	24	366
1999	3,030	493	337	229	238	241	221	224	139	114	114	84	61	69	69	23	374
2000	3,962	600	546	374	253	264	267	246	248	154	126	127	94	67	77	77	441
2001	4,353	697	554	504	345	234	244	246	227	229	142	116	117	86	62	71	478
2002	5,673	1,089	734	583	531	364	246	257	260	239	241	150	122	123	91	65	578
2003	6,534	1,279	1,009	680	540	492	337	228	238	240	221	223	139	113	114	84	596
2004	8,512	1,572	1,359	1,071	723	574	522	358	242	253	255	235	237	148	120	121	722
2005	11,257	2,621	1,595	1,379	1,087	733	582	530	363	246	256	259	238	241	150	122	855
2006	15,163	3,700	2,669	1,624	1,404	1,107	747	593	540	370	250	261	264	243	245	152	996
2007	19,397	4,083	3,737	2,695	1,640	1,418	1,118	754	599	545	373	253	264	267	245	247	1,159
2008	13,016	6,312	4,328	3,961	2,857	1,739	1,503	1,185	799	635	578	396	268	279	283	260	1,491
TOTAL	106,907	24,521	18,684	14,724	11,046	8,394	6,812	5,425	4,344	3,626	3,058	2,535	2,193	1,980	1,746	1,507	10,171

(1) SECTION 1, EXHIBIT 7, SHEET 1, COL. 4  
(2) - (17) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 1, EXHIBIT 7, SHEET 21



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

SECTION 1  
EXHIBIT 7  
SHEET 3

ESTIMATED PAYMENTS FROM 1/1/2008 TO 6/30/2008

ACCIDENT YEAR	SELECTED	PAID	AGE @ 12/31/2007	AGE @ 6/30/2008	LDF @ 12/31/2007	LDF @ 6/30/2008	EXPECTED PERCENT	1/1/08 TO 6/30/08
	ULTIMATE LOSS & ALAE	LOSS & ALAE @ 12/31/07						EXPECTED PAYMENTS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR	320	0	384	390	1.008	1.008	6.6%	21
1977	5,740	5,686	372	378	1.009	1.009	6.6%	4
1978	5,010	4,958	360	366	1.011	1.010	4.8%	2
1979	8,327	8,232	348	354	1.012	1.011	4.3%	4
1980	5,984	5,910	336	342	1.013	1.012	4.0%	3
1981	5,594	5,520	324	330	1.014	1.013	3.7%	3
1982	5,432	5,354	312	318	1.015	1.014	3.4%	3
1983	6,778	6,674	300	306	1.016	1.015	3.2%	3
1984	7,548	7,425	288	294	1.017	1.016	3.0%	4
1985	8,671	8,513	276	282	1.019	1.017	8.0%	13
1986	8,671	8,487	264	270	1.022	1.020	6.9%	13
1987	13,232	12,915	252	258	1.025	1.023	5.3%	17
1988	13,793	13,420	240	246	1.028	1.026	6.6%	25
1989	14,303	13,856	228	234	1.032	1.030	7.7%	35
1990	22,166	21,367	216	222	1.037	1.035	6.7%	53
1991	22,393	21,466	204	210	1.043	1.040	7.1%	66
1992	18,786	17,864	192	198	1.052	1.046	9.6%	89
1993	19,558	18,414	180	186	1.062	1.057	8.0%	92
1994	26,984	25,142	168	174	1.073	1.067	7.5%	138
1995	24,539	22,615	156	162	1.085	1.079	6.4%	124
1996	23,832	21,728	144	150	1.097	1.091	5.5%	115
1997	22,223	19,995	132	138	1.111	1.103	7.1%	159
1998	24,675	21,768	120	126	1.134	1.120	8.8%	257
1999	23,629	20,328	108	114	1.162	1.147	8.2%	271
2000	27,166	22,827	96	102	1.198	1.178	8.7%	378
2001	23,337	18,467	84	90	1.252	1.220	10.6%	517
2002	25,738	19,375	72	78	1.333	1.287	10.9%	691
2003	22,641	15,366	60	66	1.446	1.383	10.2%	740
2004	25,119	15,510	48	54	1.622	1.514	11.4%	1,098
2005	25,645	12,677	36	42	2.041	1.795	13.2%	1,711
2006	25,227	8,280	24	30	2.895	2.414	10.5%	1,784
2007	25,506	2,813	12	18	7.571	3.874	14.5%	3,295
2008	27,715		0	6		32.930	3.0%	842
TOTAL	566,281	432,950						12,566
EXLD PRIOR	565,961	432,950						12,545

(1) SECTION 1, EXHIBIT 7, SHEET 4, COL. 12  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) AGE OF ACCIDENT YEAR AT 12/31/2007  
(4) AGE OF ACCIDENT YEAR AT 6/30/2008

(5) BASED ON SECTION 1, EXHIBIT 7, SHEET 21 AGE OF (5)  
(6) BASED ON SECTION 1, EXHIBIT 7, SHEET 21 AGE OF (6)  
(7) =  $[1 / (6) - 1 / (5)] / [1 - 1 / (5)]$   
(8) =  $[(1) - (2)] \times (7)$

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

SECTION 1  
EXHIBIT 7  
SHEET 4

SELECTION OF ULTIMATE LOSS & ALAE

ACCIDENT YEAR	PAYROLL	INDICATED ULTIMATE LOSS & ALAE										SELECTED ULTIMATE LOSS & ALAE	SELECTED ULTIMATE LOSS RATE
		PAID LOSS & ALAE @ 12/31/07	INCURRED LOSS & ALAE @ 12/31/07	LOSS DEVELOPMENT		BORNHJETTER-FERGUSON		PAID CUM. FREQ/SEV AY DEV.	PAID INCR. FREQ/SEV AY DEV.	INCR. INDEX PAYMENT METHOD	PAID INCR. TRENDED FREQ/SEV		
	(1)	(2)	(3)	PAID	INCURRED	PAID	INCURRED	(8)	(9)	(10)	(11)	(12)	(13)
PRIOR												320	
1977	23,851,125	5,686		5,740		5,740		5,743	5,742	5,742		5,740	0.024
1978	26,143,240	4,958		5,010		5,010		5,011	4,995	5,000		5,010	0.019
1979	28,061,666	8,232		8,327		8,327		8,331	8,331	8,329		8,327	0.030
1980	28,979,182	5,910		5,984		5,984		5,990	5,971	5,992		5,984	0.021
1981	30,141,508	5,520		5,594		5,594		5,600	5,580	5,607		5,594	0.019
1982	30,058,966	5,354		5,432		5,432		5,438	5,408	5,446		5,432	0.018
1983	30,607,324	6,674		6,778		6,778		6,785	6,743	6,789		6,778	0.022
1984	33,121,678	7,425		7,548		7,548		7,551	7,499	7,555		7,548	0.023
1985	35,713,654	8,513		8,671		8,671		8,673	8,666	8,685		8,671	0.024
1986	38,297,697	8,487		8,671		8,671		8,668	8,567	8,691		8,671	0.023
1987	41,065,403	12,915		13,232		13,232		13,218	14,714	13,209		13,232	0.032
1988	44,221,964	13,420		13,793		13,792		13,780	16,006	13,815		13,793	0.031
1989	47,110,000	13,856		14,303		14,302		14,300	15,727	14,331		14,303	0.030
1990	49,659,895	21,367		22,166		22,166		22,159	22,091	22,090		22,166	0.045
1991	50,856,501	21,466		22,393		22,391		22,363	22,511	22,175		22,393	0.044
1992	52,804,448	17,864		18,786		18,785		18,768	18,907	18,757		18,786	0.036
1993	55,132,894	18,414		19,558		19,545		19,589	19,097	19,565		19,558	0.035
1994	57,739,505	25,142		26,984		26,565		27,056	26,388	26,648		26,984	0.047
1995	60,949,772	22,615		24,539		24,493		24,513	25,339	24,165		24,539	0.040
1996	63,664,000	21,728		23,832		23,884		23,738	23,520	23,347		23,832	0.037
1997	68,077,000	19,995		22,223		22,493		22,141	23,208	21,683		22,223	0.033
1998	71,447,000	21,768		24,675		24,748		24,590	24,335	24,349		24,675	0.035
1999	75,244,663	20,328		23,629		23,738		23,546	24,657	23,747		23,629	0.03
2000	79,122,396	22,827		27,356		26,976		27,255	30,004	26,808		27,166	0.034
2001	80,396,857	18,467		23,123		23,550		23,049	26,437	23,008		23,337	0.029
2002	81,621,000	19,375		25,829		25,648		25,853	32,152	25,048		25,738	0.032
2003	82,433,234	15,366		22,217		23,065		22,428	23,686	21,945		22,641	0.027
2004	84,632,753	15,510		25,159		25,119		26,082	26,927	22,989		25,119	0.030
2005	86,785,547	12,677		25,876		25,645		27,017	27,908	22,385		25,645	0.030
2006	90,292,513	8,280		23,972		25,227		25,515	23,759	19,633		25,227	0.028
2007	92,786,458	2,813		21,295		25,506		24,451	25,466	18,718		25,506	0.027
2008	95,570,052					27,715				23,538		27,715	0.029
TOTAL		432,950		532,694		566,341		539,203	561,341	539,788		566,281	
EXLD PRIOR		432,950		532,694		566,341		539,203	561,341	539,788		565,961	
EXLD PRIOR & 2008		432,950		532,694		538,626		539,203	561,341	516,250		538,246	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) BASED ON DATA FROM OLIVER WYMAN & BWC  
(4) SECTION 1, EXHIBIT 7, SHEET 5, COL. 4  
(5) N/A  
(6) SECTION 1, EXHIBIT 7, SHEET 7, COL. 8

(7) N/A  
(8) SECTION 1, EXHIBIT 7, SHEET 9, COL. 8  
(9) SECTION 1, EXHIBIT 7, SHEET 10  
(10) SECTION 1, EXHIBIT 7, SHEET 13, COL. 10  
(11) N/A  
(12) SELECTED BY DELOITTE CONSULTING

(13) (12) / (1) x 100

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

SECTION 1  
EXHIBIT 7  
SHEET 5

PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE (MONTHS)	PAID LOSS & ALAE	PAID LDF	INDICATED ULTIMATE @ 12/31/07	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
		0			
1977	372	5,686	1.009	5,740	0.02
1978	360	4,958	1.011	5,010	0.02
1979	348	8,232	1.012	8,327	0.03
1980	336	5,910	1.013	5,984	0.02
1981	324	5,520	1.014	5,594	0.02
1982	312	5,354	1.015	5,432	0.02
1983	300	6,674	1.016	6,778	0.02
1984	288	7,425	1.017	7,548	0.02
1985	276	8,513	1.019	8,671	0.02
1986	264	8,487	1.022	8,671	0.02
1987	252	12,915	1.025	13,232	0.03
1988	240	13,420	1.028	13,793	0.03
1989	228	13,856	1.032	14,303	0.03
1990	216	21,367	1.037	22,166	0.04
1991	204	21,466	1.043	22,393	0.04
1992	192	17,864	1.052	18,786	0.04
1993	180	18,414	1.062	19,558	0.04
1994	168	25,142	1.073	26,984	0.05
1995	156	22,615	1.085	24,539	0.04
1996	144	21,728	1.097	23,832	0.04
1997	132	19,995	1.111	22,223	0.03
1998	120	21,768	1.134	24,675	0.03
1999	108	20,328	1.162	23,629	0.03
2000	96	22,827	1.198	27,356	0.03
2001	84	18,467	1.252	23,123	0.03
2002	72	19,375	1.333	25,829	0.03
2003	60	15,366	1.446	22,217	0.03
2004	48	15,510	1.622	25,159	0.03
2005	36	12,677	2.041	25,876	0.03
2006	24	8,280	2.895	23,972	0.03
2007	12	2,813	7.571	21,295	0.02
2008	0				
TOTAL		432,950		532,694	

(1) AGE OF ACCIDENT YEAR  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 1, EXHIBIT 7, SHEET 18, COL. 6  
(4) = (2) x (3)  
(5) = (4) / PAYROLL x 100

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

SECTION 1  
EXHIBIT 7  
SHEET 7

PAID BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED		EXPECTED %	EXPECTED	ACTUAL	EXPECTED	INDICATED	INDICATED
		LOSS RATE	DOLLARS	OF PAID	PAID	PAID	UNPAID	ULTIMATE	ULTIMATE
	(1)	(2)	(3)	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS RATE
				(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125	0.02	5,740	99.1%	5,686	5,686	53	5,740	0.02
1978	26,143,240	0.02	5,011	99.0%	4,959	4,958	52	5,010	0.02
1979	28,061,666	0.03	8,330	98.9%	8,236	8,232	95	8,327	0.03
1980	28,979,182	0.02	5,989	98.8%	5,915	5,910	74	5,984	0.02
1981	30,141,508	0.02	5,600	98.7%	5,525	5,520	75	5,594	0.02
1982	30,058,966	0.02	5,438	98.6%	5,360	5,354	78	5,432	0.02
1983	30,607,324	0.02	6,786	98.5%	6,682	6,674	104	6,778	0.02
1984	33,121,678	0.02	7,552	98.4%	7,428	7,425	123	7,548	0.02
1985	35,713,654	0.02	8,674	98.2%	8,516	8,513	159	8,671	0.02
1986	38,297,697	0.02	8,670	97.9%	8,486	8,487	184	8,671	0.02
1987	41,065,403	0.03	13,220	97.6%	12,904	12,915	317	13,232	0.03
1988	44,221,964	0.03	13,780	97.3%	13,408	13,420	372	13,792	0.03
1989	47,110,000	0.03	14,296	96.9%	13,850	13,856	446	14,302	0.03
1990	49,659,895	0.04	22,152	96.4%	21,353	21,367	799	22,166	0.04
1991	50,856,501	0.04	22,363	95.9%	21,437	21,466	926	22,391	0.04
1992	52,804,448	0.04	18,761	95.1%	17,841	17,864	921	18,785	0.04
1993	55,132,894	0.04	19,330	94.2%	18,199	18,414	1,131	19,545	0.04
1994	57,739,505	0.04	20,854	93.2%	19,430	25,142	1,424	26,565	0.05
1995	60,949,772	0.04	23,959	92.2%	22,081	22,615	1,879	24,493	0.04
1996	63,664,000	0.04	24,419	91.2%	22,263	21,728	2,156	23,884	0.04
1997	68,077,000	0.04	24,914	90.0%	22,416	19,995	2,498	22,493	0.03
1998	71,447,000	0.04	25,292	88.2%	22,312	21,768	2,980	24,748	0.03
1999	75,244,663	0.03	24,409	86.0%	20,999	20,328	3,410	23,738	0.03
2000	79,122,396	0.03	25,060	83.4%	20,911	22,827	4,149	26,976	0.03
2001	80,396,857	0.03	25,242	79.9%	20,159	18,467	5,083	23,550	0.03
2002	81,621,000	0.03	25,106	75.0%	18,833	19,375	6,273	25,648	0.03
2003	82,433,234	0.03	24,968	69.2%	17,269	15,366	7,698	23,065	0.03
2004	84,632,753	0.03	25,056	61.6%	15,446	15,510	9,610	25,119	0.03
2005	86,785,547	0.03	25,422	49.0%	12,455	12,677	12,968	25,645	0.03
2006	90,292,513	0.03	25,889	34.5%	8,942	8,280	16,947	25,227	0.03
2007	92,786,458	0.03	26,146	13.2%	3,454	2,813	22,693	25,506	0.03
2008	95,570,052	0.03	27,715	0.0%			27,715	27,715	0.03
TOTAL			566,145		432,753	432,950	133,391	566,341	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 1, EXHIBIT 7, SHEET 17, 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 OLIVER WYMAN & BWC  
(7) = (3) x [1 - (4)]  
(8) = (6) + (7)  
(9) = [(8) / (1)] x 100

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

SECTION 1  
EXHIBIT 7  
SHEET 9

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 & ALAE	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125	40,205	1.000	40,212	141	1.010	143	5,743	0.02
1978	26,143,240	42,149	1.000	42,157	118	1.011	119	5,011	0.02
1979	28,061,666	44,202	1.000	44,212	186	1.012	188	8,331	0.03
1980	28,979,182	38,966	1.000	38,976	152	1.013	154	5,990	0.02
1981	30,141,508	37,023	1.000	37,034	149	1.014	151	5,600	0.02
1982	30,058,966	33,790	1.000	33,803	158	1.015	161	5,438	0.02
1983	30,607,324	34,431	1.000	34,447	194	1.016	197	6,785	0.02
1984	33,121,678	41,426	1.001	41,449	179	1.017	182	7,551	0.02
1985	35,713,654	44,878	1.001	44,907	190	1.018	193	8,673	0.02
1986	38,297,697	45,688	1.001	45,721	186	1.021	190	8,668	0.02
1987	41,065,403	48,291	1.001	48,328	267	1.023	274	13,218	0.03
1988	44,221,964	51,710	1.001	51,756	260	1.026	266	13,780	0.03
1989	47,110,000	53,430	1.001	53,486	259	1.031	267	14,300	0.03
1990	49,659,895	52,896	1.001	52,964	404	1.036	418	22,159	0.04
1991	50,856,501	48,643	1.002	48,722	441	1.040	459	22,363	0.04
1992	52,804,448	47,150	1.002	47,241	379	1.049	397	18,768	0.04
1993	55,132,894	46,920	1.002	47,022	392	1.062	417	19,589	0.04
1994	57,739,505	45,960	1.003	46,077	547	1.073	587	27,056	0.05
1995	60,949,772	43,124	1.003	43,261	524	1.081	567	24,513	0.04
1996	63,664,000	39,467	1.004	39,634	551	1.088	599	23,738	0.04
1997	68,077,000	36,766	1.006	36,986	544	1.101	599	22,141	0.03
1998	71,447,000	36,080	1.009	36,394	603	1.120	676	24,590	0.03
1999	75,244,663	37,037	1.013	37,514	549	1.144	628	23,546	0.03
2000	79,122,396	37,171	1.021	37,941	614	1.170	718	27,255	0.03
2001	80,396,857	32,193	1.037	33,383	574	1.204	690	23,049	0.03
2002	81,621,000	30,334	1.066	32,347	639	1.251	799	25,853	0.03
2003	82,433,234	27,044	1.109	29,986	568	1.316	748	22,428	0.03
2004	84,632,753	24,008	1.169	28,054	646	1.439	930	26,082	0.03
2005	86,785,547	20,104	1.286	25,856	631	1.657	1,045	27,017	0.03
2006	90,292,513	14,381	1.587	22,819	576	1.942	1,118	25,515	0.03
2007	92,786,458	7,564	2.716	20,545	372	3.200	1,190	24,451	0.03
2008	95,570,052	-	-	-	-	-	-	-	-
Total		1,183,032		1,223,233				539,203	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 1, EXHIBIT 7, SHEET 18, COL. 12  
(4) = (2) x (3)  
(5) SECTION 1, EXHIBIT 7, SHEET 29

(6) SECTION 1, EXHIBIT 7, SHEET 18, 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**

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	TAIL	INDICATED ULTIMATE	
1977															5,308	30	5	4	111	0	2	61	20	18	7	0	32	54	14	11	8	57	5,742	
1978														4,728	39	39	29	8	12	8	10	18	1	22	8	6	9	6	4	0	0	49	4,995	
1979													7,742	85	54	42	93	49	53	23	13	21	30	8	0	0	4	15	9	7	83	8,331		
1980												5,310	126	87	101	38	122	28	31	15	15	0	1	0	12	3	20	1	1	0	0	59	5,971	
1981											5,059	93	64	119	49	21	6	22	9	12	2	17	0	31	1	7	7	3	1	1	1	55	5,580	
1982										4,649	140	66	55	205	85	26	40	32	0	1	27	8	0	21	0	0	0	0	0	0	0	54	5,408	
1983									5,418	118	188	139	129	137	94	112	150	72	22	54	35	0	0	6	0	0	0	0	0	0	0	67	6,743	
1984								6,149	254	173	119	115	64	131	84	57	33	97	46	8	22	2	20	43	1	1	3	1	1	0	0	74	7,499	
1985						6,479		438	348	347	164	78	252	48	114	57	77	61	0	25	0	9	15	57	2	1	4	1	1	0	0	86	8,666	
1986						5,714		365	390	391	309	166	202	194	55	60	25	18	37	38	38	55	188	700	21	17	44	17	8	5	4	95	9,567	
1987					7,842	916	627	784	734	479	404	223	189	189	73	104	66	56	49	58	83	88	301	1,118	33	27	70	27	13	8	6	146	14,714	
1988				6,321	1,365	1,228	925	886	521	310	282	381	321	208	106	195	156	73	18	116	114	121	413	1,533	45	38	96	36	18	11	8	159	16,006	
1989			4,631	2,105	1,526	1,493	1,024	572	533	359	347	221	139	215	205	93	140	148	79	79	78	83	282	1,047	31	26	65	25	12	8	6	156	15,727	
1990			3,829	3,968	2,646	1,525	1,222	1,073	905	541	259	356	311	253	232	439	335	44	23	23	23	25	83	310	9	8	19	7	4	2	2	219	22,091	
1991	468	3,851	3,517	3,548	2,839	2,107	1,267	1,184	698	279	220	224	276	290	201	231	166	70	37	37	36	39	132	491	15	12	31	12	6	4	3	223	22,511	
1992	434	3,708	3,118	3,087	2,083	1,382	1,174	833	622	383	749	387	158	118	69	78	86	72	30	16	16	16	17	57	213	6	5	13	5	3	2	1	189	19,097
1993	592	4,303	3,626	3,095	2,163	1,174	833	622	383	749	387	158	118	69	78	86	72	30	16	16	16	17	57	213	6	5	13	5	3	2	1	189	19,097	
1994	766	5,631	4,550	4,321	3,134	1,611	1,827	1,007	831	406	354	358	200	117	125	137	115	48	26	26	25	27	91	339	10	8	21	8	4	2	2	261	26,388	
1995	687	6,150	3,912	4,041	2,272	1,508	877	682	527	640	427	486	368	261	279	307	257	108	57	57	56	60	204	759	22	19	47	18	9	6	4	251	25,339	
1996	1,002	5,513	4,160	3,817	2,277	1,573	975	755	478	428	393	294	206	146	156	172	144	60	32	32	32	34	114	425	13	10	26	10	5	3	2	233	23,520	
1997	853	5,182	3,548	3,611	1,799	1,070	819	950	634	646	630	496	348	247	264	290	243	102	54	54	53	57	193	718	21	18	45	17	8	5	4	230	23,208	
1998	967	6,063	4,549	3,224	2,509	1,271	1,023	884	551	529	411	324	227	161	172	189	159	66	35	35	35	37	126	469	14	12	29	11	6	3	3	241	24,335	
1999	968	5,573	4,090	3,544	1,871	1,404	1,065	792	832	740	576	453	318	225	241	265	222	93	50	50	49	52	176	656	19	16	41	16	8	5	4	244	24,657	
2000	878	5,796	4,788	3,395	2,448	1,693	1,643	1,630	1,211	1,078	839	660	463	328	351	386	323	135	72	72	71	76	257	955	28	23	60	23	11	7	5	297	30,004	
2001	775	4,315	3,804	3,676	2,578	1,181	1,627	1,478	1,098	977	760	599	419	297	318	350	293	123	65	65	64	69	233	866	26	21	54	21	10	6	5	262	26,437	
2002	602	5,471	3,795	3,476	3,184	2,285	2,151	1,954	1,452	1,292	1,005	792	555	393	421	463	388	162	86	86	85	91	308	1,145	34	28	71	27	14	8	6	319	32,152	
2003	805	4,680	3,738	3,215	2,135	1,325	1,248	1,133	842	750	583	459	322	228	244	269	225	94	50	50	49	53	179	664	20	16	41	16	8	5	4	235	23,686	
2004	609	6,094	3,817	3,462	2,458	1,526	1,437	1,305	970	863	672	529	370	263	281	309	259	108	58	58	57	61	206	765	23	19	48	18	9	6	4	267	26,927	
2005	828	6,367	4,042	3,516	2,496	1,550	1,459	1,326	985	877	682	537	376	267	286	314	263	110	59	59	58	61	209	777	23	19	48	18	9	6	4	276	27,908	
2006	857	4,959	3,503	3,046	2,163	1,343	1,264	1,149	853	760	591	465	326	231	247	272	228	95	51	51	50	53	181	673	20	17	42	16	8	5	4	235	23,759	
2007	716	5,360	3,786	3,293	2,338	1,451	1,367	1,241	922	821	639	503	352	250	267	294	246	103	55	55	54	58	196	728	22	18	45	17	9	5	4	252	25,466	
Factors	7.483	0.706	0.870	0.710	0.621	0.942	0.908	0.743	0.890	0.778	0.787	0.701	0.709	1.070	1.100	0.837	0.419	0.532	1.000	0.983	1.066	3.401	3.717	0.030	0.829	2.537	0.382	0.496	0.614	0.764		Tail	1.010	

Example: AY 2005 Age 54 of 2,496 = 3,516 x 0.710 and AY 2005 Age 66 of 1,550 = 2,496 x 0.621

NOTE: FACTORS ARE FROM SECTION 1, EXHIBIT 7, SHEET 34

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

SECTION 1  
EXHIBIT 7  
SHEET 13

INCREMENTAL INDEX PAYMENT METHOD

ACCIDENT YEAR	PAYROLL	PAID LOSS & ALAE @ 12/31/07	INCREMENTAL PAID LOSS & ALAE PER			AVERAGE WEEKLY BENEFIT	SELECTED ULTIMATE CLAIMS	IMPLIED ULTIMATE LOSS & ALAE	TAIL OF 1.010 DEVELOP.	IMPLIED ULTIMATE INCLD TAIL	IMPLIED ULTIMATE LOSS RATE
			AVG. WEEKLY BENEFIT & ULTIMATE CLAIMS AS OF 12/31/07	FUTURE DEVELOP.	IMPLIED ULTIMATE						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1977	23,851,125	5,685	1.511	-	1.511	93.56	40,212	5,685	57	5,742	0.02
1978	26,143,240	4,946	1.156	0.001	1.157	101.50	42,158	4,951	50	5,000	0.02
1979	28,061,666	8,232	1.652	0.003	1.655	112.69	44,212	8,246	83	8,329	0.03
1980	28,979,182	5,910	1.256	0.005	1.261	120.72	38,977	5,932	59	5,992	0.02
1981	30,141,508	5,520	1.155	0.007	1.162	129.02	37,035	5,551	56	5,607	0.02
1982	30,058,966	5,354	1.138	0.008	1.146	139.17	33,803	5,392	54	5,446	0.02
1983	30,607,324	6,674	1.300	0.009	1.309	149.08	34,447	6,722	67	6,789	0.02
1984	33,121,678	7,418	1.149	0.010	1.159	155.72	41,448	7,480	75	7,555	0.02
1985	35,713,654	8,513	1.156	0.012	1.168	163.97	44,909	8,599	86	8,685	0.02
1986	38,297,697	8,468	0.907	0.015	0.922	204.23	45,721	8,605	86	8,691	0.02
1987	41,065,403	12,877	1.072	0.017	1.088	248.62	48,328	13,078	131	13,209	0.03
1988	44,221,964	13,414	1.003	0.020	1.023	258.40	51,755	13,678	137	13,815	0.03
1989	47,110,000	13,831	0.946	0.024	0.970	273.46	53,486	14,189	142	14,331	0.03
1990	49,659,895	21,333	1.164	0.029	1.193	346.16	52,962	21,871	219	22,090	0.04
1991	50,856,501	21,365	1.233	0.034	1.267	355.70	48,723	21,955	220	22,175	0.04
1992	52,804,448	17,818	1.016	0.043	1.059	371.30	47,242	18,572	186	18,757	0.04
1993	55,132,894	18,350	1.023	0.057	1.079	381.63	47,022	19,371	194	19,565	0.04
1994	57,739,505	25,112	1.382	0.070	1.452	394.52	46,073	26,384	264	26,648	0.05
1995	60,949,772	22,558	1.287	0.078	1.365	405.02	43,264	23,926	239	24,165	0.04
1996	63,664,000	21,665	1.303	0.087	1.390	419.46	39,641	23,116	231	23,347	0.04
1997	68,077,000	19,741	1.190	0.104	1.294	448.46	37,001	21,468	215	21,683	0.03
1998	71,447,000	21,569	1.095	0.129	1.224	541.00	36,420	24,107	241	24,349	0.03
1999	75,244,663	20,139	0.946	0.158	1.104	567.00	37,546	23,512	235	23,747	0.03
2000	79,122,396	22,272	0.997	0.191	1.188	589.00	37,927	26,543	266	26,808	0.03
2001	80,396,857	17,957	0.871	0.234	1.105	618.00	33,368	22,780	228	23,008	0.03
2002	81,621,000	18,814	0.921	0.293	1.214	628.00	32,531	24,800	248	25,048	0.03
2003	82,433,234	14,573	0.748	0.367	1.115	644.00	30,254	21,728	217	21,945	0.03
2004	84,632,753	13,981	0.750	0.471	1.221	662.00	28,165	22,761	228	22,989	0.03
2005	86,785,547	11,237	0.639	0.621	1.260	678.00	25,940	22,163	222	22,385	0.03
2006	90,292,513	5,816	0.347	0.812	1.158	704.00	23,835	19,438	195	19,633	0.02
2007	92,786,458	716	0.043	1.074	1.118	730.00	22,714	18,533	185	18,718	0.02
2008	95,570,052	-	-	1.251	1.251	757.00	24,609	23,305	233	23,538	0.02
TOTAL		421,856					1,251,725	534,440	5,348	539,788	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) = (2) / [(6) x (7)] x 1000  
(4) SECTION 1, EXHIBIT 7, SHEET 20, COL. 6  
(5) = (3) + (4)  
(6) FROM OLIVER WYMAN AUDIT REPORT

(7) SECTION 1, EXHIBIT 7, SHEET 14, COL. 14  
(8) = (5) x (6) x (7)  
(9) = [TAIL - 1.0] x (8)  
(10) = (8) + (9)  
(11) = [(10) / (1)] x 100

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

SECTION 1  
EXHIBIT 7  
SHEET 14

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	3.359	80,108,470	40,205	1.000	40,212	16.860%	5.020%				16.86%	40,212	40,212	16.86%
1978	26,143,240	3.155	82,488,455	42,149	1.000	42,158	16.126%	5.111%				16.13%	42,158	42,158	16.13%
1979	28,061,666	2.926	82,100,430	44,202	1.000	44,212	15.755%	5.385%				15.76%	44,212	44,212	15.76%
1980	28,979,182	2.721	78,850,474	38,966	1.000	38,977	13.450%	4.943%				13.45%	38,977	38,977	13.45%
1981	30,141,508	2.507	75,556,755	37,023	1.000	37,035	12.287%	4.902%	-0.8%			12.29%	37,035	37,035	12.29%
1982	30,058,966	2.383	71,639,923	33,790	1.000	33,803	11.245%	4.718%	-2.5%			11.25%	33,803	33,803	11.25%
1983	30,607,324	2.282	69,853,386	34,431	1.000	34,447	11.254%	4.931%	-2.2%			11.25%	34,447	34,447	11.25%
1984	33,121,678	2.175	72,033,207	41,426	1.001	41,448	12.514%	5.754%	3.1%			12.51%	41,448	41,448	12.51%
1985	35,713,654	2.102	75,053,821	44,878	1.001	44,909	12.575%	5.984%	6.2%			12.57%	44,909	44,909	12.57%
1986	38,297,697	2.051	78,532,989	45,688	1.001	45,721	11.938%	5.822%	6.3%			11.94%	45,721	45,721	11.94%
1987	41,065,403	1.984	81,476,751	48,291	1.001	48,328	11.768%	5.931%	3.9%			11.77%	48,328	48,328	11.77%
1988	44,221,964	1.896	83,825,985	51,710	1.001	51,755	11.704%	6.174%	1.3%			11.70%	51,755	51,755	11.70%
1989	47,110,000	1.854	87,342,955	53,430	1.001	53,486	11.353%	6.124%	1.1%			11.35%	53,486	53,486	11.35%
1990	49,659,895	1.785	88,637,626	52,896	1.001	52,962	10.665%	5.975%	0.8%			10.66%	52,962	52,962	10.66%
1991	50,856,501	1.729	87,923,817	48,643	1.002	48,723	9.581%	5.542%	-1.7%			9.58%	48,723	48,723	9.58%
1992	52,804,448	1.644	86,818,395	47,150	1.002	47,242	8.947%	5.441%	-3.5%			8.95%	47,242	47,242	8.95%
1993	55,132,894	1.614	88,969,733	46,920	1.002	47,022	8.529%	5.285%	-3.8%			8.53%	47,022	47,022	8.53%
1994	57,739,505	1.577	91,052,599	45,960	1.002	46,073	7.979%	5.060%	-3.7%	0.550	2.781%	7.98%	46,073	46,073	7.98%
1995	60,949,772	1.532	93,371,544	43,124	1.003	43,264	7.098%	4.634%	-4.2%	0.575	2.667%	7.10%	43,264	43,264	7.10%
1996	63,664,000	1.480	94,229,052	39,467	1.004	39,641	6.227%	4.207%	-6.3%	0.603	2.535%	6.23%	39,641	39,641	6.23%
1997	68,077,000	1.415	96,295,676	36,766	1.006	37,001	5.435%	3.842%	-7.9%	0.631	2.425%	5.44%	37,001	37,001	5.44%
1998	71,447,000	1.351	96,512,670	36,080	1.009	36,420	5.097%	3.774%	-7.4%	0.661	2.493%	5.10%	36,420	36,420	5.10%
1999	75,244,663	1.308	98,384,154	37,037	1.014	37,546	4.990%	3.816%	-4.8%	0.692	2.640%	4.99%	37,546	37,546	4.99%
2000	79,122,396	1.261	99,783,661	37,171	1.020	37,927	4.793%	3.801%	-2.1%	0.724	2.754%	4.79%	37,927	37,927	4.79%
2001	80,396,857	1.235	99,287,476	32,193	1.036	33,368	4.150%	3.361%	-2.6%	0.759	2.549%	4.15%	33,368	33,368	4.15%
2002	81,621,000	1.195	97,550,405	30,334	1.072	32,531	3.986%	3.335%	-3.7%	0.794	2.649%	3.99%	32,531	32,531	3.99%
2003	82,433,234	1.163	95,834,764	27,044	1.119	30,254	3.157%	3.670%	-5.0%	0.832	2.626%	3.67%	30,254	30,254	3.67%
2004	84,632,753	1.123	95,005,346	24,008	1.173	28,165	3.328%	2.965%	-5.4%	0.871	2.582%	3.33%	28,165	28,165	3.33%
2005	86,785,547	1.097	95,223,302	20,104	1.277	25,677	2.959%	2.697%	-5.4%	0.912	2.459%	3.10%	26,885	25,940	2.99%
2006	90,292,513	1.061	95,791,997	14,381	1.577	22,684	2.512%	2.368%	-8.1%	0.955	2.262%	2.86%	25,829	23,835	2.64%
2007	92,786,458	1.030	95,569,648	7,564	2.603	19,687	2.122%	2.060%	-10.2%	1.000	2.060%	2.65%	24,603	22,714	2.45%
2008	95,570,052	1.000	95,570,052							1.000		2.58%	24,609	24,609	2.58%
TOTAL				1,183,032		1,222,675							1,256,553	1,251,725	

5 YR AVG EXCLD MOST RECENT 1      2.516%  
10 YR AVG EXCLD MOST RECENT 1      2.544%  
5 YR AVG EXCLD MOST RECENT 2      2.573%  
10 YR AVG EXCLD MOST RECENT 2      2.571%

2008 SELECTED FREQUENCY      2.575% (16)

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON CHANGE IN SAWW  
(3) = (1) x (2)  
(4) BASED ON DATA FROM OLIVER WYMAN & BWC  
(5) SECTION 1, EXHIBIT 7, SHEET 19, COL. 6

(6) = (4) x (5)  
(7) = (6) / (1) x 100  
(8) = (6) / (3) x 100  
(9) 5 YEAR FITTED TREND OF (8)  
(10) Based on -4.5% Frequency Trend from 1994 to 2006

(11) = (8) x (10)  
(12) SELECTED BASED ON (16) DETRENDED AND (7)  
(13) = [(12) x (1)] / 100  
(14) = (4) + [1 - 1/(5)] x (12)  
(15) = [(14) / (1)] x 100  
(16) SELECTED BY DELOITTE CONSULTING BASED ON (11)



**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION  
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SECTION 1  
EXHIBIT 7  
SHEET 15

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS & ALAE	LSS ADJ. ULTIMATE LOSS & ALAE	WHOLE \$ SELECTED ULTIMATE SEVERITY	WHOLE \$ LSS ADJ. ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE	LSS ADJ. ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
					320				
1977	23,851,125	40,212	16.86%	5,740	5,740	143	143	0.024	0.024
1978	26,143,240	42,158	16.13%	5,010	5,010	119	119	0.019	0.019
1979	28,061,666	44,212	15.76%	8,327	8,328	188	188	0.030	0.030
1980	28,979,182	38,977	13.45%	5,984	5,985	154	154	0.021	0.021
1981	30,141,508	37,035	12.29%	5,594	5,596	151	151	0.019	0.019
1982	30,058,966	33,803	11.25%	5,432	5,432	161	161	0.018	0.018
1983	30,607,324	34,447	11.25%	6,778	6,775	197	197	0.022	0.022
1984	33,121,678	41,448	12.51%	7,548	7,538	182	182	0.023	0.023
1985	35,713,654	44,909	12.57%	8,671	8,655	193	193	0.024	0.024
1986	38,297,697	45,721	11.94%	8,671	8,642	190	189	0.023	0.023
1987	41,065,403	48,328	11.77%	13,232	13,174	274	273	0.032	0.032
1988	44,221,964	51,755	11.70%	13,793	13,738	266	265	0.031	0.031
1989	47,110,000	53,486	11.35%	14,303	14,238	267	266	0.030	0.030
1990	49,659,895	52,962	10.66%	22,166	22,060	419	417	0.045	0.044
1991	50,856,501	48,723	9.58%	22,393	22,239	460	456	0.044	0.044
1992	52,804,448	47,242	8.95%	18,786	18,629	398	394	0.036	0.035
1993	55,132,894	47,022	8.53%	19,558	19,404	416	413	0.035	0.035
1994	57,739,505	46,073	7.98%	26,984	26,915	586	584	0.047	0.047
1995	60,949,772	43,264	7.10%	24,539	24,353	567	563	0.040	0.040
1996	63,664,000	39,641	6.23%	23,832	23,568	601	595	0.037	0.037
1997	68,077,000	37,001	5.44%	22,223	21,979	601	594	0.033	0.032
1998	71,447,000	36,420	5.10%	24,675	24,550	678	674	0.035	0.034
1999	75,244,663	37,546	4.99%	23,629	23,411	629	624	0.031	0.031
2000	79,122,396	37,927	4.79%	27,166	27,247	716	718	0.034	0.034
2001	80,396,857	33,368	4.15%	23,337	23,735	699	711	0.029	0.030
2002	81,621,000	32,531	3.99%	25,738	26,303	791	809	0.032	0.032
2003	82,433,234	30,254	3.67%	22,641	23,712	748	784	0.027	0.029
2004	84,632,753	28,165	3.33%	25,119	26,915	892	956	0.030	0.032
2005	86,785,547	25,940	2.99%	25,645	27,974	989	1,078	0.030	0.032
2006	90,292,513	23,835	2.64%	25,227	27,857	1,058	1,169	0.028	0.031
2007	92,786,458	22,714	2.45%	25,506	28,002	1,123	1,233	0.027	0.030
2008	95,570,052	24,609	2.58%	27,715	29,627	1,126	1,204	0.029	0.031
TOTAL				565,961					

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 1, EXHIBIT 7, SHEET 14, COL. 14  
(3) = (2) / (1) x 100  
(4) SECTION 1, EXHIBIT 7, SHEET 4, COL. 12

(5) SECTION 1, EXHIBIT 7, SHEET 4, COL. 12  
(6) = [(4) / (2)] x 1,000  
(7) = [(5) / (2)] x 1,000  
(8) = [(4) / (1)] x 100  
(9) = [(5) / (1)] x 100

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

SECTION 1  
EXHIBIT 7  
SHEET 16

DISCOUNT FACTORS

ACCIDENT YEAR AGE	PAID LOSS & ALAE DEVELOPMENT FACTOR	CUMULATIVE PERCENT PAID	INCREMENTAL PERCENT PAID	INCREMENTAL PERCENT DISCOUNTED	DISCOUNT FACTOR AT 5.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			3.0%	3.0%	79.2%
6	32.930	3.0%	22.8%	21.2%	82.6%
18	3.874	25.8%	15.6%	13.8%	81.9%
30	2.414	41.4%	14.3%	12.0%	81.5%
42	1.795	55.7%	10.3%	8.3%	80.2%
54	1.514	66.0%	6.3%	4.8%	78.6%
66	1.383	72.3%	5.4%	3.9%	78.1%
78	1.287	77.7%	4.3%	3.0%	77.0%
90	1.220	82.0%	2.9%	1.9%	75.7%
102	1.178	84.9%	2.3%	1.4%	75.1%
114	1.147	87.2%	2.1%	1.2%	74.6%
126	1.120	89.3%	1.4%	0.8%	73.7%
138	1.103	90.7%	1.0%	0.5%	73.5%
150	1.091	91.7%	1.0%	0.5%	74.3%
162	1.079	92.7%	1.0%	0.5%	74.6%
174	1.067	93.7%	0.9%	0.4%	74.5%
186	1.057	94.6%	0.9%	0.4%	74.0%
198	1.046	95.6%	0.6%	0.3%	72.4%
210	1.040	96.2%	0.5%	0.2%	71.9%
222	1.035	96.6%	0.5%	0.2%	71.7%
234	1.030	97.1%	0.4%	0.1%	70.7%
246	1.026	97.5%	0.3%	0.1%	70.2%
258	1.023	97.7%	0.3%	0.1%	70.5%
270	1.020	98.0%	0.3%	0.1%	69.8%
282	1.017	98.3%	0.1%	0.0%	68.2%
294	1.016	98.4%	0.1%	0.0%	69.6%
306	1.015	98.5%	0.1%	0.0%	71.2%
318	1.014	98.6%	0.1%	0.0%	72.8%
330	1.013	98.7%	0.1%	0.0%	74.4%
342	1.012	98.8%	0.1%	0.0%	76.1%
354	1.011	98.9%	0.1%	0.0%	77.9%
366	1.010	99.0%	0.1%	0.0%	79.7%
378	1.009	99.1%	0.1%	0.0%	81.0%
390	1.008	99.2%	0.1%	0.0%	82.6%
402	1.007	99.3%	0.1%	0.0%	84.1%
414	1.005	99.5%	0.1%	0.0%	85.2%
426	1.004	99.6%	0.1%	0.0%	85.8%
438	1.003	99.7%	0.1%	0.0%	85.7%
450	1.002	99.8%	0.1%	0.0%	84.5%
462	1.002	99.8%	0.0%	0.0%	82.9%
474	1.001	99.9%	0.0%	0.0%	82.7%
486	1.001	99.9%	0.0%	0.0%	83.2%
498	1.001	99.9%	0.0%	0.0%	84.4%
510	1.001	99.9%	0.0%	0.0%	85.9%
522	1.001	99.9%	0.0%	0.0%	87.5%
534	1.000	100.0%	0.0%	0.0%	88.0%
546	1.000	100.0%	0.0%	0.0%	88.3%
558	1.000	100.0%	0.0%	0.0%	88.6%
570	1.000	100.0%	0.0%	0.0%	89.0%
582	1.000	100.0%	0.0%	0.0%	89.7%
594	1.000	100.0%	0.0%	0.0%	91.3%
606	1.000	100.0%	0.0%	0.0%	93.2%
618	1.000	100.0%	0.0%	0.0%	95.3%
630	1.000	100.0%	0.0%	0.0%	97.6%
642	1.000	100.0%	0.0%	0.0%	100.0%
654	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 7, SHEET 21
  - (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**

SECTION 1  
EXHIBIT 7  
SHEET 18

**PERMANENT PARTIAL**

INTERPOLATED DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED PAID LOSS & ALAE			INCURRED LOSS & ALAE			REPORTED COUNTS (6/30/XX EVALUATIONS)			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)
1977	372	366	378	1.010	1.009	1.009				1.000	1.000	1.000	1.010	1.010	1.010
1978	360	354	366	1.011	1.010	1.011				1.000	1.000	1.000	1.011	1.010	1.011
1979	348	342	354	1.012	1.011	1.012				1.000	1.000	1.000	1.012	1.011	1.012
1980	336	330	342	1.013	1.012	1.013				1.000	1.000	1.000	1.014	1.012	1.013
1981	324	318	330	1.014	1.013	1.014				1.000	1.000	1.000	1.015	1.014	1.014
1982	312	306	318	1.015	1.014	1.015				1.000	1.000	1.000	1.016	1.015	1.015
1983	300	294	306	1.016	1.015	1.016				1.000	1.000	1.000	1.017	1.016	1.016
1984	288	282	294	1.017	1.016	1.017				1.001	1.000	1.001	1.016	1.017	1.017
1985	276	270	282	1.020	1.017	1.019				1.001	1.001	1.001	1.020	1.016	1.018
1986	264	258	270	1.023	1.020	1.022				1.001	1.001	1.001	1.021	1.020	1.021
1987	252	246	258	1.026	1.023	1.025				1.001	1.001	1.001	1.024	1.021	1.023
1988	240	234	246	1.030	1.026	1.028				1.001	1.001	1.001	1.028	1.024	1.026
1989	228	222	234	1.035	1.030	1.032				1.001	1.001	1.001	1.034	1.028	1.031
1990	216	210	222	1.040	1.035	1.037				1.001	1.001	1.001	1.037	1.034	1.036
1991	204	198	210	1.046	1.040	1.043				1.002	1.001	1.002	1.043	1.037	1.040
1992	192	186	198	1.057	1.046	1.052				1.002	1.002	1.002	1.054	1.043	1.049
1993	180	174	186	1.067	1.057	1.062				1.002	1.002	1.002	1.069	1.054	1.062
1994	168	162	174	1.079	1.067	1.073				1.003	1.002	1.003	1.078	1.069	1.073
1995	156	150	162	1.091	1.079	1.085				1.004	1.003	1.003	1.083	1.078	1.081
1996	144	138	150	1.103	1.091	1.097				1.005	1.004	1.004	1.093	1.083	1.088
1997	132	126	138	1.120	1.103	1.111				1.007	1.005	1.006	1.109	1.093	1.101
1998	120	114	126	1.147	1.120	1.134				1.010	1.007	1.009	1.131	1.109	1.120
1999	108	102	114	1.178	1.147	1.162				1.015	1.010	1.013	1.156	1.131	1.144
2000	96	90	102	1.220	1.178	1.198				1.026	1.015	1.021	1.184	1.156	1.170
2001	84	78	90	1.287	1.220	1.252				1.048	1.026	1.037	1.224	1.184	1.204
2002	72	66	78	1.383	1.287	1.333				1.085	1.048	1.066	1.280	1.224	1.251
2003	60	54	66	1.514	1.383	1.446				1.133	1.085	1.109	1.355	1.280	1.316
2004	48	42	54	1.795	1.514	1.622				1.206	1.133	1.169	1.534	1.355	1.439
2005	36	30	42	2.414	1.795	2.041				1.378	1.206	1.286	1.801	1.534	1.657
2006	24	18	30	3.874	2.414	2.895				1.871	1.378	1.587	2.107	1.801	1.942
2007	12	6	18	32.930	3.874	7.571				4.957	1.871	2.716	6.651	2.107	3.200

(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 1, EXHIBIT 7, SHEET 21; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 1, EXHIBIT 7, SHEET 21; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)  
(7) FROM SECTION 1, EXHIBIT 7, SHEET 22; SELECTED CUM. BASED ON (2)  
(8) FROM SECTION 1, EXHIBIT 7, SHEET 22; SELECTED CUM. BASED ON (3)

(9) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)  
(10) FROM SECTION 1, EXHIBIT 7, SHEET 28; SELECTED CUM. BASED ON (2)  
(11) FROM SECTION 1, EXHIBIT 7, SHEET 28; SELECTED CUM. BASED ON (3)  
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)  
(13) FROM SECTION 1, EXHIBIT 7, SHEET 29; SELECTED CUM. BASED ON (2)  
(14) FROM SECTION 1, EXHIBIT 7, SHEET 29; SELECTED CUM. BASED ON (3)  
(15) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 7  
SHEET 19

**PERMANENT PARTIAL**

INTERPOLATED CLAIM COUNT DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		REPORTED COUNTS (12/31/XX VALUATIONS)		
		LOW (2)	HIGH (3)	LOW (4)	HIGH (5)	INTERP. (6)
1977	372	372	384	1.000	1.000	1.000
1978	360	360	372	1.000	1.000	1.000
1979	348	348	360	1.000	1.000	1.000
1980	336	336	348	1.000	1.000	1.000
1981	324	324	336	1.000	1.000	1.000
1982	312	312	324	1.000	1.000	1.000
1983	300	300	312	1.000	1.000	1.000
1984	288	288	300	1.001	1.000	1.001
1985	276	276	288	1.001	1.001	1.001
1986	264	264	276	1.001	1.001	1.001
1987	252	252	264	1.001	1.001	1.001
1988	240	240	252	1.001	1.001	1.001
1989	228	228	240	1.001	1.001	1.001
1990	216	216	228	1.001	1.001	1.001
1991	204	204	216	1.002	1.001	1.002
1992	192	192	204	1.002	1.002	1.002
1993	180	180	192	1.002	1.002	1.002
1994	168	168	180	1.002	1.002	1.002
1995	156	156	168	1.003	1.002	1.003
1996	144	144	156	1.004	1.003	1.004
1997	132	132	144	1.006	1.004	1.006
1998	120	120	132	1.009	1.006	1.009
1999	108	108	120	1.014	1.009	1.014
2000	96	96	108	1.020	1.014	1.020
2001	84	84	96	1.036	1.020	1.036
2002	72	72	84	1.072	1.036	1.072
2003	60	60	72	1.119	1.072	1.119
2004	48	48	60	1.173	1.119	1.173
2005	36	36	48	1.277	1.173	1.277
2006	24	24	36	1.577	1.277	1.577
2007	12	12	24	2.603	1.577	2.603

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(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 1, EXHIBIT 7, SHEET 27; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 1, EXHIBIT 7, SHEET 27; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 7  
SHEET 20

**PERMANENT PARTIAL**

INTERPOLATED INDEX FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED INDEXED INCREMENTAL PAID LOSS & ALAE		
		LOW (2)	HIGH (3)	LOW (4)	HIGH (5)	INTERP. (6)
1977	372	366	378	-	-	-
1978	360	354	366	0.002	-	0.001
1979	348	342	354	0.004	0.002	0.003
1980	336	330	342	0.006	0.004	0.005
1981	324	318	330	0.007	0.006	0.007
1982	312	306	318	0.009	0.007	0.008
1983	300	294	306	0.010	0.009	0.009
1984	288	282	294	0.010	0.010	0.010
1985	276	270	282	0.014	0.010	0.012
1986	264	258	270	0.016	0.014	0.015
1987	252	246	258	0.018	0.016	0.017
1988	240	234	246	0.022	0.018	0.020
1989	228	222	234	0.028	0.022	0.024
1990	216	210	222	0.031	0.028	0.029
1991	204	198	210	0.037	0.031	0.034
1992	192	186	198	0.050	0.037	0.043
1993	180	174	186	0.065	0.050	0.057
1994	168	162	174	0.075	0.065	0.070
1995	156	150	162	0.081	0.075	0.078
1996	144	138	150	0.094	0.081	0.087
1997	132	126	138	0.115	0.094	0.104
1998	120	114	126	0.144	0.115	0.129
1999	108	102	114	0.174	0.144	0.158
2000	96	90	102	0.210	0.174	0.191
2001	84	78	90	0.261	0.210	0.234
2002	72	66	78	0.329	0.261	0.293
2003	60	54	66	0.410	0.329	0.367
2004	48	42	54	0.540	0.410	0.471
2005	36	30	42	0.714	0.540	0.621
2006	24	18	30	0.923	0.714	0.812
2007	12	6	18	1.251	0.923	1.074

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(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 1, EXHIBIT 7, SHEET 37; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 1, EXHIBIT 7, SHEET 37; 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  
REPORTED LOST TIME CLAIM COUNTS (12/31/XX)**

ACCIDENT YEAR	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384	AS OF 12/31/2007	
1977									39,935	39,994	40,030	40,056	40,151	40,162	40,168	40,169	40,174	40,178	40,177	40,180	40,183	40,186	40,187	40,191	40,194	40,197	40,197	40,199	40,203	40,204	40,205	40,205		
1978								41,704	41,820	41,875	41,909	42,076	42,084	42,092	42,098	42,103	42,109	42,111	42,124	42,127	42,129	42,136	42,129	42,136	42,139	42,142	42,144	42,146	42,148	42,149	42,149	42,149		
1979							43,364	43,756	43,880	43,928	44,076	44,113	44,123	44,127	44,131	44,135	44,147	44,145	44,159	44,166	44,170	44,181	44,182	44,189	44,192	44,195	44,198	44,200	44,202	44,203	44,204	44,205		
1980					37,664	38,195	38,553	38,670	38,812	38,849	38,868	38,881	38,891	38,894	38,902	38,904	38,919	38,930	38,933	38,947	38,949	38,950	38,956	38,959	38,962	38,964	38,964	38,966	38,966	38,966	38,966			
1981				31,080	35,101	35,620	36,158	36,609	36,829	36,890	36,915	36,930	36,948	36,948	36,953	36,968	36,968	36,980	36,990	37,002	37,007	37,008	37,009	37,015	37,018	37,021	37,023	37,023	37,023	37,023	37,023			
1982				29,715	31,940	32,454	32,976	33,424	33,560	33,597	33,643	33,668	33,671	33,685	33,706	33,727	33,736	33,745	33,767	33,773	33,777	33,779	33,780	33,785	33,788	33,790	33,790	33,790	33,790	33,790	33,790			
1983				31,492	32,356	33,040	33,547	34,011	34,175	34,250	34,288	34,307	34,324	34,356	34,375	34,386	34,394	34,404	34,410	34,416	34,421	34,422	34,423	34,429	34,429	34,431	34,431	34,431	34,431	34,431	34,431			
1984		31,265	35,635	37,883	38,954	39,725	40,411	40,800	41,054	41,202	41,257	41,300	41,340	41,356	41,366	41,373	41,380	41,387	41,404	41,412	41,417	41,419	41,420	41,426	41,426	41,426	41,426	41,426	41,426	41,426	41,426	41,426		
1985	22,637	33,637	38,097	40,826	42,103	43,109	43,621	44,220	44,500	44,624	44,682	44,750	44,781	44,797	44,804	44,822	44,835	44,853	44,862	44,869	44,875	44,877	44,878	44,878	44,878	44,878	44,878	44,878	44,878	44,878	44,878	44,878		
1986	22,169	34,150	38,770	41,351	42,923	43,670	44,527	45,097	45,351	45,453	45,535	45,555	45,586	45,605	45,622	45,632	45,646	45,664	45,672	45,680	45,686	45,688	45,688	45,688	45,688	45,688	45,688	45,688	45,688	45,688	45,688	45,688		
1987	23,121	35,545	40,496	43,635	44,920	46,156	47,078	47,688	47,908	48,067	48,123	48,162	48,181	48,209	48,223	48,234	48,248	48,268	48,277	48,285	48,291	48,291	48,291	48,291	48,291	48,291	48,291	48,291	48,291	48,291	48,291	48,291		
1988	24,140	37,888	43,050	45,630	47,810	49,287	50,347	51,029	51,355	51,461	51,529	51,582	51,615	51,628	51,644	51,655	51,670	51,691	51,701	51,710	51,710	51,710	51,710	51,710	51,710	51,710	51,710	51,710	51,710	51,710	51,710	51,710		
1989	25,034	38,472	41,971	46,135	48,694	50,380	51,784	52,771	53,073	53,170	53,256	53,317	53,341	53,355	53,371	53,383	53,398	53,420	53,430	53,430	53,430	53,430	53,430	53,430	53,430	53,430	53,430	53,430	53,430	53,430	53,430	53,430		
1990	24,404	38,124	43,574	46,692	48,693	50,263	51,657	52,365	52,553	52,678	52,764	52,794	52,818	52,832	52,847	52,859	52,875	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896	
1991	23,719	36,296	40,344	43,193	45,140	46,591	47,711	48,205	48,373	48,493	48,541	48,569	48,591	48,603	48,618	48,629	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	
1992	23,496	35,065	39,006	42,267	44,122	45,391	46,355	46,813	46,947	47,019	47,065	47,092	47,113	47,126	47,140	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	
1993	22,531	35,145	39,473	42,415	44,031	45,147	46,126	46,504	46,641	46,721	46,789	46,817	46,840	46,908	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	
1994	21,567	33,569	38,813	40,992	42,538	43,849	44,816	45,305	45,568	45,704	45,775	45,862	45,928	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	
1995	21,396	32,549	36,282	38,488	39,972	41,122	41,999	42,519	42,748	42,867	42,972	43,059	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	
1996	20,455	28,966	32,910	35,212	36,575	37,615	38,467	38,966	39,175	39,276	39,388	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	
1997	18,429	26,330	30,299	32,442	33,713	34,850	35,723	36,238	36,436	36,629	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	
1998	18,384	26,203	30,009	31,968	33,357	34,414	35,225	35,674	35,902	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	
1999	18,680	26,628	30,544	32,708	34,193	35,200	36,180	36,755	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	
2000	18,538	26,300	30,711	32,863	34,212	35,402	36,504	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	
2001	15,254	22,881	26,410	28,199	29,480	30,788	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193
2002	14,268	21,455	25,168	27,507	28,983	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334
2003	13,255	19,739	23,798	25,740	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044
2004	11,494	17,674	21,994	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008
2005	9,873	16,114	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104
2006	8,125	14,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381
2007	7,564	12,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564

**AGE-TO-AGE DEVELOPMENT FACTORS**

	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-Ult	384-Ult
1977									1.0015	1.0009	1.0006	1.0024	1																			

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION  
PERMANENT PARTIAL**

REPORTED LOST TIME CLAIM COUNTS (ESTIMATED AT 6/30/XX FROM 12/31/XX)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	AS OF 12/31/2007			
1977										39,965	40,012	40,043	40,104	40,157	40,165	40,169	40,172	40,176	40,178	40,179	40,182	40,185	40,187	40,189	40,193	40,196	40,198	40,200	40,202	40,204	40,205	40,205				
1978								41,762	43,818	43,904	44,002	44,095	44,118	44,125	44,129	44,133	44,141	44,146	44,152	44,163	44,168	44,176	44,182	44,185	44,191	44,194	44,197	44,199	44,201	44,202	44,205	44,205				
1979							37,930	38,374	38,612	38,741	38,831	38,859	38,875	38,886	38,893	38,898	38,903	38,912	38,925	38,932	38,940	38,948	38,949	38,953	38,958	38,960	38,963	38,965	38,966	38,966	38,966					
1980																																				
1981						35,361	35,889	36,384	36,719	36,860	36,903	36,923	36,939	36,948	36,951	36,961	36,968	36,974	36,985	36,996	37,004	37,008	37,009	37,012	37,017	37,019	37,022	37,023	37,023	37,023	37,023	37,023				
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AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-400	
1977										1.0012	1.0008	1.0015	1.0013	1.0002	1.0001	1.0001	1.0001	1.0000	1.0000	1.0001	1.0001	1.00005	1.00005	1.00010	1.00007	1.00005	1.00005	1.00005	1.00005	1.00005	1.00002	1.00001	1.00000
1978									1.0021	1.0011	1.0024	1.0021	1.0002	1.0002	1.0001	1.0001	1.0001	1.0000	1.0002	1.0002	1.0000	1.00002	1.00007	1.00012	1.00007	1.00007	1.00005	1.00005	1.00005	1.00005	1.00001	1.00001	1.00000
1979								1.0059	1.0020	1.0022	1.0021	1.0005	1.0002	1.0001	1.0001	1.0002	1.0001	1.0001	1.0001	1.0002	1.0001	1.00002	1.00014	1.00007	1.00014	1.00007	1.00005	1.00005	1.00005	1.00002	1.00002	1.00001	1.00000
1980								1.0117	1.0062	1.0033	1.0023	1.0007	1.0004	1.0003	1.0002	1.0001	1.0001	1.0002	1.0003	1.0002	1.0002	1.0002	1.00003	1.00010	1.00013	1.00005	1.00008	1.00005	1.00002	1.00002	1.00002	1.00001	1.00000
1981								1.0149	1.0138	1.0092	1.0038	1.0012	1.0005	1.0004	1.0002	1.0001	1.0002	1.0002	1.0003	1.0003	1.0002	1.0001	1.00003	1.00008	1.00014	1.00005	1.00008	1.00002	1.00002	1.00002	1.00001	1.00000	1.00000
1982								1.0218	1.0161	1.0148	1.0088	1.0026	1.0012	1.0011	1.0004	1.0002	1.0005	1.0006	1.0004	1.0003	1.0004	1.0004	1.0001	1.0001	1.00003	1.00009	1.00012	1.00009	1.00002	1.00002	1.00001	1.00000	1.00000
1983								1.043	1.0242	1.0182	1.0146	1.0093	1.0035	1.0016	1.0008	1.0005	1.0007	1.0008	1.0004	1.0003	1.0003	1.0002	1.0002	1.0002	1.0001	1.00003	1.00009	1.00012	1.00004	1.00004	1.00001	1.00000	1.00000
1984								1.045	1.0266	1.0185	1.0134	1.0079	1.0049	1.0025	1.0012	1.0010	1.0007	1.0003	1.0002	1.0002	1.0003	1.0003	1.0002	1.0001	1.0001	1.00002	1.00010	1.00008	1.00008	1.00001	1.00000	1.00000	1.00000
1985								1.096	1.045	1.0275	1.0178	1.0128	1.0100	1.0046	1.0020	1.0014	1.0011	1.0005	1.0003	1.0003	1.0004	1.0003	1.0002	1.0002	1.0001	1.00004	1.00001	1.00003	1.00001	1.00001	1.00000	1.00000	1.00000
1986								1.274	1.097	1.051	1.0275	1.0178	1.0128	1.0100	1.0046	1.0020	1.0014	1.0011	1.0005	1.0003	1.0003	1.0004	1.0003	1.0002	1.0002	1.0001	1.00004	1.00001	1.00003	1.00001	1.00001	1.00000	1.00000
1987								1.295	1.099	1.052	1.0275	1.0185	1.0162	1.0092	1.0039	1.0020	1.0011	1.0006	1.0005	1.0004	1.0003	1.0003	1.0004	1.0003	1.0002	1.0002	1.0001	1.00004	1.00001	1.00001	1.00001	1.00000	1.00000
1988								1.296	1.106	1.053	1.0285	1.0237	1.0164	1.0088	1.0040	1.0022	1.0010	1.0006	1.0005	1.0004	1.0003	1.0002	1.0004	1.0003	1.0002	1.0001	1.00004	1.00001	1.00001	1.00001	1.00000	1.00000	1.00000
1989								1.305	1.096	1.054	1.0391	1.0261	1.0175	1.0099	1.0042	1.0017	1.0012	1.0008	1.0004	1.0003	1.0003	1.0003	1.0003	1.0003	1.0002	1.0001	1.00003	1.00002	1.00001	1.00001	1.00000	1.00000	1.00000
1990								1.267	1.095	1.076	1.0448	1.0312	1.0234	1.0123	1.0038	1.0017	1.0014	1.0008	1.0004	1.0003	1.0003	1.0002	1.0004	1.0003	1.0002	1.0001	1.00003	1.00001	1.00001	1.00001	1.00000	1.00000	1.00000
1991								1.307	1.105	1.057	1.0374	1.0300	1.0206	1.0086	1.0030	1.0020	1.0011	1.0005	1.0004	1.0003	1.0003	1.0003	1.0003	1.0002	1.0001	1.00003	1.00001	1.00001	1.00001	1.00000	1.00000	1.00000	1.00000
1992								1.277	1.090	1.057	1.0385	1.0280	1.0171	1.0069	1.0030	1.0017	1.0008	1.0005	1.0003	1.0003	1.0002	1.0003	1.0003	1.0001	1.00003	1.00001	1.00001	1.00001	1.00000	1.00000	1.00000	1.00000	1.00000
1993								1.265	1.097	1.063	1.0362	1.0249	1.0155	1.0064	1.0022	1.0013	1.0008	1.0005	1.0004	1.0003	1.0003	1.0003	1.0003	1.0001	1.00002	1.00010	1.00008	1.00001	1.00001	1.00000	1.00000	1.00000	1.00000
1994								1.294	1.097	1.056	1.0316	1.0235	1.0149	1.0056	1.0023	1.0016	1.0010	1.0006	1.0010	1.0009													



**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION  
PERMANENT PARTIAL  
CUMULATIVE PAID LOSS & ALAE / 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	AS OF 12/31/2007			
1977															132	133	133	133	136	136	136	136	137	138	138	138	138	139	141	141	141	141	141			
1978														112	113	114	115	115	115	115	116	116	116	117	117	117	117	117	117	117	118	118	118			
1979													175	177	178	179	181	182	184	184	184	184	185	186	186	186	186	186	186	186	186	186	186			
1980												136	139	142	144	145	148	149	150	150	150	151	151	151	151	151	151	151	152	152	152	152	152			
1981												137	139	141	144	145	146	146	147	147	147	147	147	148	148	149	149	149	149	149	149	149	149			
1982										138	142	144	145	151	154	155	156	157	157	157	157	157	158	158	158	158	158	158	158	158	158	158	158	158		
1983								157	161	166	170	174	178	181	184	188	190	191	193	194	194	194	194	194	194	194	194	194	194	194	194	194	194	194		
1984								148	154	159	162	164	166	169	171	172	173	176	177	177	177	177	177	177	178	179	179	179	179	179	179	179	179	179		
1985							144	154	162	170	173	175	181	182	184	185	187	188	188	189	189	189	189	190	190	190	190	190	190	190	190	190	190	190		
1986						125	134	142	150	159	166	169	174	178	179	181	182	182	183	184	185	185	186	186	186	186	186	186	186	186	186	186	186	186	186	
1987					162	181	194	210	226	236	244	248	252	256	258	260	261	263	264	265	266	267	267	267	267	267	267	267	267	267	267	267	267	267	267	
1988				122	149	172	190	207	217	223	229	236	242	246	248	252	255	257	257	257	259	259	259	259	259	259	259	259	259	259	259	259	259	259	259	
1989			87	126	154	182	202	212	222	229	235	240	242	246	250	252	254	257	259	259	259	259	259	259	259	259	259	259	259	259	259	259	259	259	259	
1990		64	136	211	261	290	313	333	351	361	366	372	378	383	387	396	402	403	403	403	403	403	403	403	403	403	403	403	403	403	403	403	403	403	403	
1991	10	89	161	234	292	335	361	385	400	405	410	415	420	426	430	435	438	441	441	441	441	441	441	441	441	441	441	441	441	441	441	441	441	441	441	
1992	9	88	154	219	263	292	317	331	343	352	359	363	366	369	374	377	378	378	378	378	378	378	378	378	378	378	378	378	378	378	378	378	378	378	378	
1993	13	104	181	247	293	318	336	349	357	373	381	385	387	389	390	392	392	392	392	392	392	392	392	392	392	392	392	392	392	392	392	392	392	392	392	392
1994	17	139	238	331	399	434	474	496	514	523	530	538	543	545	546	546	546	546	546	546	546	546	546	546	546	546	546	546	546	546	546	546	546	546	546	546
1995	16	158	248	342	394	429	450	465	477	492	502	513	521	523	523	523	523	523	523	523	523	523	523	523	523	523	523	523	523	523	523	523	523	523	523	523
1996	25	164	269	366	423	463	487	506	518	529	539	547	548	548	548	548	548	548	548	548	548	548	548	548	548	548	548	548	548	548	548	548	548	548	548	548
1997	23	163	259	357	405	434	456	482	499	516	534	547	548	548	548	548	548	548	548	548	548	548	548	548	548	548	548	548	548	548	548	548	548	548	548	548
1998	27	193	318	406	475	510	538	563	578	592	598	598	598	598	598	598	598	598	598	598	598	598	598	598	598	598	598	598	598	598	598	598	598	598	598	598
1999	26	174	283	378	427	465	493	514	536	541	541	541	541	541	541	541	541	541	541	541	541	541	541	541	541	541	541	541	541	541	541	541	541	541	541	541
2000	23	176	302	392	456	501	544	587	602	602	602	602	602	602	602	602	602	602	602	602	602	602	602	602	602	602	602	602	602	602	602	602	602	602	602	602
2001	23	153	267	377	454	489	538	553	553	553	553	553	553	553	553	553	553	553	553	553	553	553	553	553	553	553	553	553	553	553	553	553	553	553	553	553
2002	19	187	303	410	508	578	596	596	596	596	596	596	596	596	596	596	596	596	596	596	596	596	596	596	596	596	596	596	596	596	596	596	596	596	596	596
2003	27	181	305	411	482	508	508	508	508	508	508	508	508	508	508	508	508	508	508	508	508	508	508	508	508	508	508	508	508	508	508	508	508	508	508	508
2004	22	238	373	496	551	551	551	551	551	551	551	551	551	551	551	551	551	551	551	551	551	551	551	551	551	551	551	551	551	551	551	551	551	551	551	551
2005	32	277	433	489	489	489	489	489	489	489	489	489	489	489	489	489	489	489	489	489	489	489	489	489	489	489	489	489	489	489	489	489	489	489	489	489
2006	36	244	347	347	347	347	347	347	347	347	347	347	347	347	347	347	347	347	347	347	347	347	347	347	347	347	347	347	347	347	347	347	347	347	347	347
2007	32	124	124	124	124	124	124	124	124	124	124	124	124	124	124	124	124	124	124	124	124	124	124	124	124	124	124	124	124	124	124	124	124	124	124	124



**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION  
PERMANENT PARTIAL**

**INCREMENTAL PAID LOSS & ALAE SEVERITY (PAID LOSS & ALAE / 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	ULTIMATE CLAIMS		
1977																132	1	0	0	3	0	0	2	0	0	0	0	1	1	0	0	0	0	40,212
1978															112	1	1	1	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	42,158
1979													175	2	1	1	2	1	1	1	1	0	0	1	0	0	0	0	0	0	0	0	44,212	
1980												136	3	2	3	1	3	1	1	1	0	0	0	0	0	0	0	0	1	0	0	0	38,977	
1981											137	2	2	3	1	1	0	1	0	0	0	0	0	0	1	0	0	0	0	0	0	0	37,035	
1982										138	4	2	2	6	3	1	1	1	0	0	0	1	0	0	1	0	0	0	0	0	0	0	33,803	
1983								157	3	5	4	4	4	3	3	4	2	1	2	1	2	1	0	0	0	0	0	0	0	0	0	0	34,447	
1984						148	6	4	3	3	2	3	2	1	1	2	1	1	2	1	0	1	0	0	1	0	0	0	0	0	0	0	41,448	
1985						144	10	8	8	4	2	6	1	3	1	2	1	0	1	0	1	0	0	0	0	0	0	0	0	0	0	0	44,909	
1986						125	9	8	9	9	7	4	4	4	1	1	2	1	0	1	1	1	1	1	1	0	0	0	0	0	0	0	45,721	
1987				162	19	13	16	15	10	8	5	4	4	2	2	1	1	1	1	1	1	1	2	2	2	2	2	2	2	2	2	2	48,328	
1988				122	26	24	18	17	10	6	5	7	6	4	2	4	3	1	0	2	1	1	1	1	1	1	1	1	1	1	1	51,755		
1989			87	39	29	28	19	11	10	7	6	4	3	4	4	2	3	1	0	2	1	1	1	1	1	1	1	1	1	1	1	53,486		
1990		64	72	75	50	29	23	20	17	10	5	7	6	5	4	8	6	6	1	1	1	1	1	1	1	1	1	1	1	1	1	52,962		
1991	10	79	72	73	58	43	26	24	14	6	5	5	6	6	4	5	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	48,723		
1992	9	78	66	65	44	29	25	14	12	9	7	4	3	3	3	5	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	47,242		
1993	13	92	77	66	46	25	18	13	8	16	8	3	3	1	2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	47,022		
1994	17	122	99	94	68	35	40	22	18	9	8	8	4	3	1	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	46,073		
1995	16	142	90	93	53	35	20	16	12	15	10	11	8	7	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	43,264		
1996	25	139	105	96	57	40	25	19	12	11	10	10	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	39,641		
1997	23	140	96	98	49	29	22	26	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	37,001			
1998	27	166	125	98	69	35	28	24	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	36,420			
1999	26	148	109	94	50	37	28	21	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	37,546			
2000	23	153	126	90	65	45	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	37,927			
2001	23	129	114	110	77	35	49	49	49	49	49	49	49	49	49	49	49	49	49	49	49	49	49	49	49	49	49	49	49	49	49	33,368		
2002	19	168	117	107	98	70	70	70	70	70	70	70	70	70	70	70	70	70	70	70	70	70	70	70	70	70	70	70	70	70	70	32,531		
2003	27	155	124	106	71	71	71	71	71	71	71	71	71	71	71	71	71	71	71	71	71	71	71	71	71	71	71	71	71	71	71	30,254		
2004	22	216	136	123	123	123	123	123	123	123	123	123	123	123	123	123	123	123	123	123	123	123	123	123	123	123	123	123	123	123	123	28,165		
2005	32	245	156	156	156	156	156	156	156	156	156	156	156	156	156	156	156	156	156	156	156	156	156	156	156	156	156	156	156	156	156	25,940		
2006	36	208	208	208	208	208	208	208	208	208	208	208	208	208	208	208	208	208	208	208	208	208	208	208	208	208	208	208	208	208	208	23,835		
2007	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32	22,714		
																																		1,251,725

**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-Ult	
1977																0.006	0.179	0.795	26.216	0.000	0.000	31.373	0.325	0.896	0.409	0.000	0.000	1.688	0.252	0.799	0.764	
1978															0.008	0.994	0.762	0.258	1.533	0.692	1.235	1.813	0.041	29.533	0.356	0.720	1.514	0.751	0.675	0.000		
1979															0.011	0.628	0.783	2.222	0.520	1.082	0.429	0.589	1.608	1.385	0.277	0.000	0.000	0.000	4.217			
1980										0.024	0.691	1.161	0.379	3.176	0.230	1.116	0.476	1.013	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.269	6.308	0.074				
1981										0.030	0.470	0.694	1.850	0.412	0.426	0.300	3.570	0.400	1.398	0.165	8.333	0.000	0.000	0.041	5.747	0.990						
1982										0.022	1.596	0.739	0.933	1.057	0.689	1.189	1.335	0.483	0.306	2.448	0.652	0.000	0.000	0.000	0.041	5.747	0.990					
1983									0.041	0.684	0.689	0.964	0.559	2.034	0.646	0.675	0.575	2.956	0.477	0.174	2.750	0.078	11.742	2.116								
1984									0.068	0.794	0.997	0.472	0.475	3.229	0.190	2.381	0.504	1.336	0.789	0.000	0.000	0.000	1.697									
1985						0.072	0.886	1.071	1.000	0.791	0.538	1.218	0.957	2.283	1.094	0.424	0.718	2.009	1.038	1.000	1.457											
1986						0.117	0.684	1.251	0.936	0.652	0.845	0.551	0.849	0.999	0.387	1.414	0.641	0.841	0.879	1.184	1.428											
1987						0.216	0.899	0.753	0.959	0.588	0.596	0.910	1.347	0.845	0.646	0.513	1.831	0.801	0.470	0.246	6.400											
1988				0.455	0.725	0.978	0.686	0.558	0.933	0.672	0.968	0.638	0.629	1.544	0.956	0.452	1.510	1.054	0.535													
1989		1.128	1.036	0.667	0.576	0.801	0.878	0.843	0.598	0.478	1.374	0.874	0.814	0.917	1.892	0.763	0.131															
1990	8.224	0.913	1.009	0.800	0.742	0.601	0.935	0.590	0.399	0.790	1.016	1.236	1.050	0.692	1.148	0.721																
1991	8.537	0.841	0.990	0.675	0.664	0.849	0.565	0.871	0.710	0.775	0.608	0.674	1.018	1.842	0.673																	
1992	7.274	0.843	0.854	0.699	0.543	0.709	0.746	0.616	1.956	0.517	0.407	0.746	0.590	1.129																		
1993	7.350	0.808	0.950	0.725	0.514	1.135	0.551	0.826	0.488	0.872	1.013	0.559	0.582																			
1994	8.949	0.636	1.033	0.562	0.664	0.582	0.778	0.773	1.213	0.667	1.092	0.789																				
1995	5.504	0.755	0.918	0.597	0.691	0.620	0.775																									

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION  
PERMANENT PARTIAL**

INDEX METHOD - INCREMENTAL PAID LOSS & ALAE 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	AS OF 12/31/2007			
1977															1.411	0.008	0.001	0.001	0.029	0.000	0.001	0.016	0.005	0.005	0.002	0.000	0.009	0.014	0.004	0.003	0.002	0.000			
1978														1.105	0.009	0.009	0.007	0.002	0.003	0.002	0.002	0.004	0.000	0.005	0.002	0.001	0.002	0.001	0.001	0.000	0.003	0.003			
1979													1.554	0.017	0.011	0.008	0.019	0.010	0.011	0.005	0.003	0.004	0.006	0.002	0.000	0.000	0.000	0.001	0.001	0.000	0.000	0.000			
1980												1.129	0.027	0.018	0.021	0.008	0.026	0.006	0.007	0.003	0.003	0.000	0.000	0.000	0.002	0.001	0.004	0.000	0.000	0.000	0.000	0.000			
1981											1.059	0.019	0.013	0.025	0.010	0.004	0.001	0.005	0.002	0.003	0.000	0.004	0.000	0.006	0.000	0.000	0.002	0.001	0.004	0.000	0.000	0.000	0.000		
1982											0.988	0.030	0.014	0.012	0.044	0.018	0.005	0.008	0.007	0.000	0.000	0.006	0.002	0.000	0.004	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
1983										1.055	0.023	0.037	0.027	0.025	0.027	0.018	0.022	0.029	0.014	0.004	0.011	0.007	0.000	0.000	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
1984										0.953	0.039	0.027	0.019	0.018	0.010	0.020	0.013	0.009	0.005	0.015	0.007	0.001	0.003	0.000	0.003	0.007	0.001	0.000	0.000	0.000	0.000	0.000	0.000		
1985							0.880	0.060	0.047	0.047	0.022	0.011	0.034	0.007	0.015	0.008	0.010	0.008	0.000	0.003	0.000	0.001	0.002	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
1986						0.612	0.044	0.039	0.042	0.042	0.033	0.018	0.022	0.021	0.006	0.006	0.003	0.002	0.004	0.004	0.004	0.004	0.004	0.006	0.002	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
1987					0.653	0.076	0.052	0.065	0.061	0.040	0.034	0.019	0.016	0.016	0.006	0.009	0.006	0.005	0.004	0.005	0.007	0.003	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
1988				0.473	0.102	0.092	0.069	0.066	0.039	0.023	0.021	0.028	0.024	0.016	0.008	0.015	0.012	0.005	0.001	0.009	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
1989			0.317	0.144	0.104	0.102	0.070	0.039	0.036	0.025	0.024	0.015	0.010	0.015	0.014	0.006	0.010	0.010	0.005	0.001	0.002	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
1990		0.185	0.209	0.216	0.144	0.083	0.067	0.059	0.049	0.030	0.014	0.019	0.017	0.014	0.013	0.024	0.018	0.002	0.002	0.002	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
1991	0.027	0.222	0.203	0.205	0.164	0.122	0.073	0.068	0.040	0.016	0.013	0.013	0.016	0.017	0.012	0.013	0.010	0.006	0.006	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004		
1992	0.025	0.211	0.178	0.176	0.119	0.079	0.067	0.038	0.033	0.023	0.018	0.011	0.007	0.008	0.014	0.009	0.003	0.003	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	
1993	0.033	0.240	0.202	0.172	0.121	0.065	0.046	0.035	0.021	0.042	0.022	0.009	0.007	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	
1994	0.042	0.310	0.250	0.238	0.172	0.089	0.101	0.055	0.046	0.022	0.019	0.020	0.011	0.006	0.002	0.019	0.020	0.011	0.006	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	
1995	0.039	0.351	0.223	0.231	0.130	0.086	0.050	0.039	0.030	0.037	0.024	0.027	0.021	0.003	0.003	0.024	0.027	0.021	0.004	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	
1996	0.060	0.332	0.250	0.230	0.137	0.095	0.059	0.045	0.029	0.026	0.024	0.018	0.004	0.004	0.004	0.018	0.018	0.018	0.018	0.018	0.018	0.018	0.018	0.018	0.018	0.018	0.018	0.018	0.018	0.018	0.018	0.018	0.018	0.018	
1997	0.051	0.312	0.214	0.218	0.108	0.064	0.049	0.057	0.038	0.039	0.038	0.015	0.015	0.015	0.015	0.015	0.015	0.015	0.015	0.015	0.015	0.015	0.015	0.015	0.015	0.015	0.015	0.015	0.015	0.015	0.015	0.015	0.015	0.015	
1998	0.049	0.308	0.231	0.164	0.127	0.064	0.052	0.045	0.028	0.027	0.010	0.010	0.010	0.010	0.010	0.010	0.010	0.010	0.010	0.010	0.010	0.010	0.010	0.010	0.010	0.010	0.010	0.010	0.010	0.010	0.010	0.010	0.010	0.010	
1999	0.045	0.262	0.192	0.166	0.088	0.066	0.050	0.037	0.039	0.009	0.009	0.009	0.009	0.009	0.009	0.009	0.009	0.009	0.009	0.009	0.009	0.009	0.009	0.009	0.009	0.009	0.009	0.009	0.009	0.009	0.009	0.009	0.009	0.009	0.009
2000	0.039	0.259	0.214	0.152	0.110	0.076	0.074	0.073	0.025	0.025	0.025	0.025	0.025	0.025	0.025	0.025	0.025	0.025	0.025	0.025	0.025	0.025	0.025	0.025	0.025	0.025	0.025	0.025	0.025	0.025	0.025	0.025	0.025	0.025	0.025
2001	0.038	0.209	0.184	0.178	0.125	0.057	0.079	0.025	0.025	0.025	0.025	0.025	0.025	0.025	0.025	0.025	0.025	0.025	0.025	0.025	0.025	0.025	0.025	0.025	0.025	0.025	0.025	0.025	0.025	0.025	0.025	0.025	0.025	0.025	0.025
2002	0.029	0.268	0.186	0.170	0.156	0.112	0.027	0.027	0.027	0.027	0.027	0.027	0.027	0.027	0.027	0.027	0.027	0.027	0.027	0.027	0.027	0.027	0.027	0.027	0.027	0.027	0.027	0.027	0.027	0.027	0.027	0.027	0.027	0.027	0.027
2003	0.041	0.240	0.192	0.165	0.110	0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041
2004	0.033	0.327	0.205	0.186	0.082	0.082	0.082	0.082	0.082	0.082	0.082	0.082	0.082	0.082	0.082	0.082	0.082	0.082	0.082	0.082	0.082	0.082	0.082	0.082	0.082	0.082	0.082	0.082	0.082	0.082	0.082	0.082	0.082	0.082	0.082
2005	0.047	0.362	0.230	0.082	0.082	0.082	0.082	0.082	0.082	0.082	0.082	0.082	0.082	0.082	0.082	0.082	0.082	0.082	0.082	0.082	0.082	0.082	0.082	0.082	0.082	0.082	0.082	0.082	0.082	0.082	0.082	0.082	0.082	0.082	0.082
2006	0.051	0.296	0.147	0.147	0.147	0.147	0.147	0.147	0.147	0.147	0.147	0.147	0.147	0.147	0.147	0.147	0.147	0.147	0.147	0.147	0.147	0.147	0.147	0.147	0.147	0.147	0.147	0.147	0.147	0.147	0.147	0.147	0.147	0.147	0.147
2007	0.043	0.126	0.126	0.126	0.126	0.126	0.126	0.126	0.126	0.126	0.126	0.126	0.126	0.126	0.126	0.126	0.126	0.126	0.126	0.126	0.126	0.126	0.126	0.126	0.126	0.126	0.126	0.126	0.126	0.126	0.126	0.126	0.126	0.126	0.126
2 Yr Avg	0.049	0.329	0.217	0.175	0.133	0.085	0.076	0.055	0.034	0.033	0.031	0.022	0.016	0.005	0.009	0.011	0.014	0.006	0.003	0.007	0.005	0.004	0.003	0.004	0.000	0.001	0.003	0.001	0.002	0.001	0.001	0.002	0.002	0.002	
3 Yr Avg	0.044	0.328	0.209	0.174	0.130	0.082	0.067	0.052	0.035	0.031	0.029	0.021	0.013	0.006	0.010	0.016	0.012	0.006	0.004	0.006	0.004	0.002	0.002	0.004	0.000	0.001	0.002	0.001	0.003	0.001	0.001	0.002	0.002	0.002	
10 Yr Avg	0.042	0.284	0.210	0.186	0.126	0.077	0.063	0.049	0.035	0.029	0.022	0.018	0.015	0.012	0.011	0.012	0.011	0.007	0.003	0.004	0.004	0.004	0.004	0.002	0.004	0.001	0.001	0.003	0.004	0.003	0.001	0.001	0.002	0.002	
Selected	0.044	0.328	0.209	0.174	0.130	0.082	0.067	0.052	0.035	0.031	0.029	0.021	0.013	0.006	0.010	0.016	0.012	0.006	0.004	0.006	0.004	0.002	0.002	0.004	0.000	0.001	0.002	0.001	0.003	0.001	0.001	0.002	0.002	0.002	
Cumulative	1.295	1.251	0.923	0.714	0.540	0.410	0.329	0.261	0.210	0.174	0.144	0.115	0.094	0.081	0.075	0.065	0.050	0.037	0.031																

**OHIO BUREAU OF WORKERS' COMPENSATION  
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SECTION 1  
EXHIBIT 7  
SHEET 38

**PERMANENT PARTIAL**

**UNPAID LOSS ESTIMATE FOR ACCIDENT YEARS 1976 AND PRIOR**

10 times 3 Year Average Annual Payments	591	(1)
15 times 3 Year Average Annual Payments	886	(2)
Incremental Development Method	225	(3)
05 to 08 Exponential Curve Fit	558	(4)
04 to 08 Exponential Curve Fit	N/A	(5)
03 to 08 Exponential Curve Fit	N/A	(6)
03 to 07 Exponential Curve Fit	N/A	(7)
Selected Unpaid Loss	320	(8)

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- (1) 10 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2006 THROUGH 2008 OF 59  
(2) 15 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2006 THROUGH 2008 OF 59  
(3) SECTION 1, EXHIBIT 7, SHEET 40, COLUMN (8)  
(4) SECTION 1, EXHIBIT 7, SHEET 39, TOTAL OF COLUMN (2)  
(5) SECTION 1, EXHIBIT 7, SHEET 39, TOTAL OF COLUMN (3)  
(6) SECTION 1, EXHIBIT 7, SHEET 39, TOTAL OF COLUMN (4)  
(7) SECTION 1, EXHIBIT 7, SHEET 39, TOTAL OF COLUMN (5)  
(8) SELECTED BY DELOITTE CONSULTING



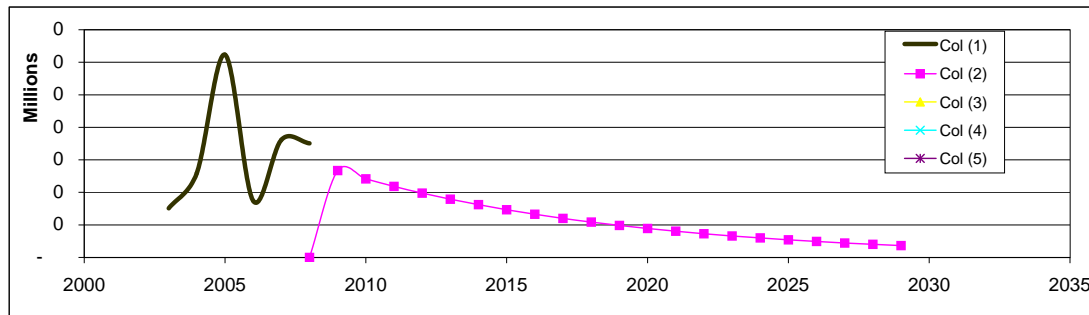
**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 7  
SHEET 39

**PERMANENT PARTIAL**

**Exponential Curve Fit of Unpaid Loss**

FY ENDING	ACTUAL PAID LOSS (1)	Incremental Unpaid Loss				FY ENDING	Incremental Unpaid Loss			
		05 TO 08 CURVE FIT (2)	04 TO 08 CURVE FIT (3)	03 TO 08 CURVE FIT (4)	03 TO 07 CURVE FIT (5)		05 TO 08 CURVE FIT (2)	04 TO 08 CURVE FIT (3)	03 TO 08 CURVE FIT (4)	03 TO 07 CURVE FIT (5)
2003	30					2030	7			
2004	52					2031	6			
2005	125					2032	5			
2006	35					2033	5			
2007	72					2034	4			
2008	70					2035	4			
2009		-				2036	4			
2010		53				2037	3			
2011		48				2038	3			
2012		44				2039	3			
2013		40				2040	2			
2014		36				2041	2			
2015		32				2042	2			
2016		29				2043	2			
2017		27				2044	2			
2018		24				2045	1			
2019		22				2046	1			
2020		20				2047	1			
2021		18				2048	1			
2022		16				2049	1			
2023		15				2050	1			
2024		13				2051	1			
2025		12				2052	1			
2026		11				2053	1			
2027		10				2054	1			
2028		9				2055	1			
2029		8				2056	0			
		7								
						Total	558	-	-	-



(1) ACTUAL PAID LOSSES  
(2) - (5) EXPONENTIAL CURVE FIT BASED ON (1)

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SECTION 1  
EXHIBIT 7  
SHEET 40

**PERMANENT PARTIAL**

**Incremental Development Method**

AY	6/30/2007 Age	Incremental Decay	Cum Decay Relative to Current Yr Paid	7/1/2006 6/30/2007 Paid	6/30/2007 Unpaid Loss Estimate	6/30/2007 12/31/2007 Paid	12/31/2007 Unpaid Loss Estimate	Implied Cum Unpaid Loss
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1953	54.5	3.857	3.86	-	-	-	-	-
1954	53.5	-	-	1	1	1	-	-
1955	52.5	0.981	0.98	-	-	-	-	-
1956	51.5	-	-	-	-	-	-	-
1957	50.5	-	-	-	-	-	-	-
1958	49.5	-	-	-	-	-	-	-
1959	48.5	-	-	-	-	-	-	-
1960	47.5	-	-	-	-	-	-	-
1961	46.5	-	-	-	-	-	-	-
1962	45.5	-	-	6	1	1	-	-
1963	44.5	0.801	0.80	-	-	-	-	-
1964	43.5	1.174	2.11	-	-	-	-	-
1965	42.5	0.958	2.99	0	2	2	-	-
1966	41.5	0.809	3.23	-	-	-	-	-
1967	40.5	0.721	3.05	7	21	-	21	21
1968	39.5	0.660	2.67	-	-	-	-	21
1969	38.5	0.525	1.93	10	19	1	18	39
1970	37.5	0.673	1.97	2	3	-	3	42
1971	36.5	0.843	2.50	5	12	2	10	52
1972	35.5	0.957	3.35	7	22	2	20	72
1973	34.5	0.983	4.28	20	85	-	85	157
1974	33.5	1.093	5.77	9	54	26	29	186
1975	32.5	1.003	6.79	-	-	-	-	186
1976	31.5	0.880	6.85	6	40	1	39	225

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- (1) AGE @ 6/30/2007
  - (2) FROM SECTION 1, EXHIBIT 7, SHEET 42, COLUMN (8)
  - (3) TOTAL FROM SECTION 1, EXHIBIT 7, SHEET 41
  - (4) PROVIDED BY OLIVER WYMAN
  - (5) = (3) x (4)
  - (6) PROVIDED BY OLIVER WYMAN
  - (7) = (5) - (6)
  - (8) = COLUMN (7) ACCUMULATED

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**PERMANENT PARTIAL**

**Cumulative Decay Factor Applied to Payments Made in Current Calendar Year to Estimate Unpaid Losses as of 6/30/07 for each Accident Year**

ACCIDENT YEAR																							
1953	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970	1971	1972	1973	1974	1975	1976
3.857	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	0.981	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
					-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
						-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
							-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
								-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
									-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
										0.801	0.940	0.901	0.730	0.526	0.347	0.182	0.123	0.103	0.099	0.097	0.106	0.107	0.094
											1.174	1.126	0.911	0.657	0.433	0.228	0.153	0.129	0.124	0.122	0.133	0.133	0.117
												0.958	0.776	0.559	0.369	0.194	0.131	0.110	0.105	0.103	0.113	0.113	0.100
													0.809	0.584	0.385	0.202	0.136	0.115	0.110	0.108	0.118	0.118	0.104
														0.721	0.476	0.250	0.168	0.142	0.136	0.133	0.146	0.146	0.129
															0.660	0.347	0.233	0.197	0.188	0.185	0.202	0.203	0.178
																0.525	0.354	0.298	0.285	0.280	0.306	0.307	0.270
																	0.673	0.567	0.543	0.533	0.583	0.585	0.514
																		0.843	0.806	0.793	0.866	0.869	0.764
																			0.957	0.941	1.028	1.031	0.907
																				0.983	1.074	1.077	0.948
																					1.093	1.096	0.964
																						1.003	0.883
																							0.880
3.857	-	0.981	-	-	-	-	-	-	-	0.801	2.115	2.985	3.226	3.047	2.671	1.929	1.971	2.504	3.352	4.279	5.767	6.788	6.853

**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 1961, the decay factor of 0.910 means that the expected payments from 6/30/07-08 are 0.91 times the actual paid losses from 6/30/06-07, similarly, the decay factor of .805 means that the expected payments from 6/30/08-09 are 0.805 times the actual paid losses from 6/30/06-07, 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 6/30/06-07.



**OHIO BUREAU OF WORKERS' COMPENSATION  
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SECTION 1  
EXHIBIT 7  
SHEET 43

**PERMANENT PARTIAL**

FITTING PAID LOSS DEVELOPMENT FACTORS

Fitting for Periods:			Weibull Curve Fitting					Inverse Power Curve Fitting				
			Slope= 0.573 Intercept= -1.371					Slope= -3.196 Intercept= 11.522				
PERIOD	AGE	ATA	X	Y	Y*	ATA*	ATU*	X	Y	Y*	ATA*	ATU*
1	6	8.600	1.792	-2.091	-0.344	1.969	5.329	1.792	2.028	5.796	329.959	35088.287
2	18	1.605	2.890	-0.025	0.285	1.359	2.706	2.890	-0.503	2.285	10.825	106.341
3	30	1.345	3.401	0.308	0.578	1.202	1.990	3.401	-1.064	0.652	2.920	9.823
4	42	1.190	3.738	0.607	0.771	1.130	1.656	3.738	-1.661	-0.423	1.655	3.364
5	54	1.095	3.989	0.894	0.915	1.090	1.465	3.989	-2.354	-1.226	1.293	2.032
6	66	1.075	4.190	0.979	1.030	1.065	1.345	4.190	-2.590	-1.867	1.155	1.571
7	78	1.055	4.357	1.083	1.126	1.048	1.263	4.357	-2.900	-2.401	1.091	1.361
8	90	1.035	4.500	1.219	1.208	1.037	1.205	4.500	-3.348	-2.859	1.057	1.248
9	102	1.027	4.625	1.292	1.280	1.028	1.163	4.625	-3.613	-3.259	1.038	1.180
10	114	1.024	4.736	1.324	1.343	1.022	1.131	4.736	-3.733	-3.614	1.027	1.136
11	126	1.016	4.836	1.423	1.401	1.018	1.106	4.836	-4.135	-3.934	1.020	1.107
12	138	1.011	4.927	1.515	1.453	1.014	1.087	4.927	-4.541	-4.225	1.015	1.085
13	150	1.010	5.011	1.529	1.501	1.011	1.072	5.011	-4.605	-4.491	1.011	1.070
14	162	1.010	5.088	1.529	1.545	1.009	1.060	5.088	-4.605	-4.737	1.009	1.058
15	174	1.010	5.159	1.529	1.586	1.008	1.050	5.159	-4.605	-4.965	1.007	1.049
16	186	1.010	5.226	1.529	1.624	1.006	1.042	5.226	-4.605	-5.178	1.006	1.041
17	198	1.006	5.288	1.628	1.660	1.005	1.036	5.288	-5.089	-5.378	1.005	1.036
18	210	1.004	5.347	1.725	1.693	1.004	1.030	5.347	-5.611	-5.566	1.004	1.031
19	222	1.006	5.403	1.635	1.725	1.004	1.026	5.403	-5.126	-5.744	1.003	1.027
20	234	1.004	5.455	1.725	1.755	1.003	1.022	5.455	-5.606	-5.912	1.003	1.024
21	246	1.003	5.505	1.782	1.784	1.003	1.019	5.505	-5.941	-6.072	1.002	1.021
22	258	1.0015	5.553	1.871	1.811	1.002	1.016	5.553	-6.490	-6.224	1.002	1.019
23	270	1.0035	5.598	1.732	1.837	1.002	1.014	5.598	-5.650	-6.369	1.002	1.017
24	282	1.0001	5.642	2.220	1.862	1.002	1.012	5.642	-9.211	-6.508	1.001	1.015
25	294	1.0006	5.684	2.001	1.886	1.001	1.010	5.684	-7.395	-6.642	1.001	1.013
26	306	1.0015	5.724	1.868	1.909	1.001	1.009	5.724	-6.472	-6.769	1.001	1.012
27	318	1.0007	5.762	1.991	1.931	1.001	1.008	5.762	-7.326	-6.892	1.001	1.011
28	330	1.0017	5.799	1.852	1.952	1.001	1.007	5.799	-6.374	-7.011	1.001	1.010
29	342	1.0010	5.835	1.938	1.973	1.001	1.006	5.835	-6.947	-7.125	1.001	1.009
30	354	1.0015	5.869	1.876	1.993	1.001	1.005	5.869	-6.525	-7.235	1.001	1.008
31	366		5.903		2.012	1.001	1.005	5.903		-7.342	1.001	1.007
32	378		5.935		2.030	1.000	1.004	5.935		-7.445	1.001	1.007
33	390		5.966		2.048	1.000	1.003	5.966		-7.545	1.001	1.006
34	402		5.996		2.066	1.000	1.003	5.996		-7.642	1.000	1.006
35	414		6.026		2.082	1.000	1.003	6.026		-7.736	1.000	1.005
36	426		6.054		2.099	1.000	1.002	6.054		-7.827	1.000	1.005
37	438		6.082		2.115	1.000	1.002	6.082		-7.916	1.000	1.004
38	450		6.109		2.130	1.000	1.002	6.109		-8.002	1.000	1.004
39	462		6.136		2.145	1.000	1.002	6.136		-8.086	1.000	1.004
40	474		6.161		2.160	1.000	1.001	6.161		-8.168	1.000	1.003
41	486		6.186		2.174	1.000	1.001	6.186		-8.248	1.000	1.003
42	498		6.211		2.188	1.000	1.001	6.211		-8.326	1.000	1.003
43	510		6.234		2.202	1.000	1.001	6.234		-8.402	1.000	1.002
44	522		6.258		2.215	1.000	1.001	6.258		-8.476	1.000	1.002
45	534		6.280		2.228	1.000	1.001	6.280		-8.549	1.000	1.002
46	546		6.303		2.241	1.000	1.001	6.303		-8.620	1.000	1.002
47	558		6.324		2.254	1.000	1.001	6.324		-8.689	1.000	1.002
48	570		6.346		2.266	1.000	1.000	6.346		-8.757	1.000	1.001
49	582		6.366		2.278	1.000	1.000	6.366		-8.824	1.000	1.001
50	594		6.387		2.289	1.000	1.000	6.387		-8.889	1.000	1.001
51	606		6.407		2.301	1.000	1.000	6.407		-8.953	1.000	1.001
52	618		6.426		2.312	1.000	1.000	6.426		-9.016	1.000	1.001
53	630		6.446		2.323	1.000	1.000	6.446		-9.077	1.000	1.001
54	642		6.465		2.334	1.000	1.000	6.465		-9.138	1.000	1.001
55	654		6.483		2.344	1.000	1.000	6.483		-9.197	1.000	1.001
56	666		6.501		2.355	1.000	1.000	6.501		-9.255	1.000	1.000
57	678		6.519		2.365	1.000	1.000	6.519		-9.312	1.000	1.000
58	690		6.537		2.375	1.000	1.000	6.537		-9.368	1.000	1.000
59	702		6.554		2.385	1.000	1.000	6.554		-9.423	1.000	1.000
60	714		6.571		2.395	1.000	1.000	6.571		-9.477	1.000	1.000

Summary of Curve Fitting

Method	Tail	R <sup>2</sup>
Weibull	1.000	0.78238
Inverse Power	1.000	0.688

56-to-Ult:	56
From:	10
To:	30
Cut-off	60

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 7  
SHEET 44

**PERMANENT PARTIAL**

**Incremental Decay Method**

Age Months	Age Years	(Known) Selected Paid	Increm. Decay Factors	Implied ATU Dev. Factor	Decay Factor Check
(1)	(2)	(3)	(4)	(5)	(6)
6	0.5	8.600	7.130		
18	1.5	1.605	2.114	2.868	
30	2.5	1.345	1.429	1.538	
42	3.5	1.190	0.917	1.235	
54	4.5	1.095	0.840	1.134	
66	5.5	1.075	0.816	1.071	
78	6.5	1.055	0.838	1.058	
90	7.5	1.035	0.839	1.044	
102	8.5	1.027	0.858	1.029	
114	9.5	1.024	0.862	1.023	
126	10.5	1.016	0.852	1.020	
138	11.5	1.011	0.852	1.013	
150	12.5	1.010	0.856	1.009	
162	13.5	1.010	0.849	1.008	
174	14.5	1.010	0.851	1.008	
186	15.5	1.010	0.832	1.008	0.832
198	16.5	1.006	0.801	1.008	0.801
210	17.5	1.004	0.833	1.005	0.833
222	18.5	1.006	0.920	1.003	0.920
234	19.5	1.004	0.926	1.005	0.926
246	20.5	1.003	0.912	1.003	0.912
258	21.5	1.002	0.958	1.003	0.958
270	22.5	1.004	0.925	1.001	0.925
282	23.5	1.000	0.823	1.003	0.823
294	24.5	1.001	0.844	1.000	0.844
306	25.5	1.002	0.925	1.001	0.925
318	26.5	1.001	0.920	1.001	0.920
330	27.5	1.002	0.898	1.001	0.898
342	28.5	1.001	0.927	1.002	0.927
354	29.5	1.001	0.929	1.001	0.929
366	30.5		0.845	1.001	0.845
378	31.5		0.880	1.001	0.880
390	32.5		1.003	1.001	1.003
402	33.5		1.093	1.001	1.093
414	34.5		0.983	1.001	0.983
426	35.5		0.957	1.001	0.957
438	36.5		0.843	1.001	0.843
450	37.5		0.673	1.001	0.673
462	38.5		0.525	1.000	0.525
474	39.5		0.660	1.000	0.660
486	40.5		0.721	1.000	0.721
498	41.5		0.809	1.000	0.809
510	42.5		0.958	1.000	0.958
522	43.5		1.174	1.000	1.174
534	44.5		0.801	1.000	0.801
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	-

- (1) AGE IN MONTHS  
(2) AGE IN YEARS  
(3) SECTION 1, EXHIBIT 7, SHEET 21  
(4) GEOMETRIC MEAN FROM SECTION 1, EXHIBIT 7, SHEET 45  
(5)  $1.0 + [(3) - 1.0] \times (4) / (3) \text{ PRIOR AGE}$   
(6)  $[(5) - 1.0] \times [(5) \text{ PRIOR AGE}] / [(5) \text{ PRIOR AGE} - 1.0]$







**OHIO BUREAU OF WORKERS' COMPENSATION**  
**PRIVATE EMPLOYERS**  
**COMPENSATION**  
**TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)**  
**(000's)**

SECTION 1  
EXHIBIT 8  
SHEET 1

SUMMARY OF LOSS & ALAE RESERVES

ACCIDENT YEAR	PAYROLL	SEL.ULT. EXPECTED PAID AT @ 6/30/08	SELECTED ULTIMATE LOSS & ALAE	SELECTED NOMINAL UNPAID LOSS & ALAE	DISCOUNT FACTOR AT 5.0%	SELECTED DISCOUNTED UNPAID LOSS & ALAE	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		3	20	17	84.7%	15	
1977	23,851,125	7,705	7,710	5	84.6%	4	0.03
1978	26,143,240	8,317	8,324	7	84.6%	6	0.03
1979	28,061,666	12,676	12,717	41	93.0%	38	0.05
1980	28,979,182	11,358	11,397	39	89.1%	35	0.04
1981	30,141,508	10,806	10,846	40	85.9%	35	0.04
1982	30,058,966	9,569	9,609	40	83.6%	34	0.03
1983	30,607,324	9,312	9,356	44	81.5%	36	0.03
1984	33,121,678	10,490	10,554	64	82.1%	52	0.03
1985	35,713,654	11,339	11,420	81	81.0%	65	0.03
1986	38,297,697	7,199	7,261	62	80.8%	50	0.02
1987	41,065,403	0			79.7%		-
1988	44,221,964	0			80.2%		-
1989	47,110,000	0			80.4%		-
1990	49,659,895	0			81.1%		-
1991	50,856,501	0			82.5%		-
1992	52,804,448	0			83.7%		-
1993	55,132,894	0			85.1%		-
1994	57,739,505	0			86.0%		-
1995	60,949,772	0			86.8%		-
1996	63,664,000	0			87.5%		-
1997	68,077,000	0			87.9%		-
1998	71,447,000	0			87.8%		-
1999	75,244,663	0			87.2%		-
2000	79,122,396	0			86.3%		-
2001	80,396,857	0			84.8%		-
2002	81,621,000	0			82.9%		-
2003	82,433,234	0			100.0%		-
2004	84,632,753	0			100.0%		-
2005	86,785,547	0			100.0%		-
2006	90,292,513	0			100.0%		-
2007	92,786,458	0			100.0%		-
2008	47,785,026	0			84.4%		-
TOTAL		98,773	99,213	441	83.9%	370	
EXLD PRIOR		98,770	99,193	423	83.9%	355	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 1, EXHIBIT 8, SHEET 4, COL. 2 + SECTION 1, EXHIBIT 8, SHEET 3, COL. 8  
(3) SECTION 1, EXHIBIT 8, SHEET 4, COL. 12; 2008 ADJUSTED TO PARTIAL YEAR  
(4) = (3) - (2)  
(5) SECTION 1, EXHIBIT 8, SHEET 16, COL. 6  
(6) = (4) x (5)  
(7) = [(3) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 8  
SHEET 2

**TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)  
(000's)**

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS & ALAE @ 6/30/2008	FISCAL YEAR ENDING															
		2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	> 2023
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
PRIOR	17	4	3	2	2	1	1	1	1	0	0	0	0	0	0	0	0
1977	5	1	1	1	1	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
1979	41	30	3	2	2	1	1	1	1	0	0	0	0	0	0	0	0
1980	39	2	27	2	2	1	1	1	1	0	0	0	0	0	0	0	0
1981	40	3	2	25	2	2	1	1	1	1	0	0	0	0	0	0	0
1982	40	5	3	2	23	2	2	1	1	1	1	0	0	0	0	0	0
1983	44	5	4	3	2	22	2	1	1	1	1	0	0	0	0	0	1
1984	64	14	5	5	3	2	25	2	2	1	1	1	1	0	0	0	1
1985	81	11	16	6	5	4	2	27	2	2	1	1	1	1	0	0	1
1986	62	11	7	10	4	3	2	1	17	1	1	1	1	1	0	0	1
1987	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
1989	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
1991	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
1993	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
1995	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	0
1998	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1999	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2001	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2002	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2003	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2004	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2005	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2006	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2007	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2008	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	441	89	72	59	45	40	38	37	26	8	6	5	4	3	2	2	5

(1) SECTION 1, EXHIBIT 8, SHEET 1, COL. 4  
(2) - (17) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 1, EXHIBIT 8, SHEET 21

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION  
TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)  
(000's)**

SECTION 1  
EXHIBIT 8  
SHEET 3

ESTIMATED PAYMENTS FROM 1/1/2008 TO 6/30/2008

ACCIDENT YEAR	SELECTED	PAID	AGE @ 12/31/2007	AGE @ 6/30/2008	LDF @ 12/31/2007	LDF @ 6/30/2008	EXPECTED PERCENT	1/1/08 TO 6/30/08
	ULTIMATE LOSS & ALAE	LOSS & ALAE @ 12/31/07						EXPECTED PAYMENTS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR	20	0	384	390	1.001	1.001	13.4%	3
1977	7,710	7,704	372	378	1.001	1.001	13.4%	1
1978	8,324	8,307	360	366	1.002	1.001	57.5%	10
1979	12,717	12,674	348	354	1.003	1.003	2.9%	1
1980	11,397	11,356	336	342	1.004	1.003	4.3%	2
1981	10,846	10,803	324	330	1.004	1.004	6.1%	3
1982	9,609	9,566	312	318	1.004	1.004	5.6%	2
1983	9,356	9,305	300	306	1.005	1.005	12.6%	6
1984	10,554	10,485	288	294	1.007	1.006	7.7%	5
1985	11,420	11,330	276	282	1.008	1.007	9.8%	9
1986	7,261	7,194	264	270	1.009	1.009	7.3%	5
1987	0		252	258	1.011	1.010	10.8%	0
1988	0		240	246	1.014	1.012	10.5%	0
1989	0		228	234	1.018	1.015	12.0%	0
1990	0		216	222	1.023	1.020	14.8%	0
1991	0		204	210	1.032	1.027	15.7%	0
1992	0		192	198	1.046	1.037	17.8%	0
1993	0		180	186	1.067	1.054	17.7%	0
1994	0		168	174	1.099	1.079	18.2%	0
1995	0		156	162	1.152	1.119	19.6%	0
1996	0		144	150	1.243	1.188	19.2%	0
1997	0		132	138	1.393	1.304	17.2%	0
1998	0		120	126	1.631	1.494	14.6%	0
1999	0		108	114	2.033	1.797	12.7%	0
2000	0		96	102	2.707	2.341	9.1%	0
2001	0		84	90	3.822	3.207	6.8%	0
2002	0		72	78	5.952	4.731	5.2%	0
2003	0		60	66	8.025	8.025	0.0%	0
2004	0		48	54	8.025	8.025	0.0%	0
2005	0		36	42	8.025	8.025	0.0%	0
2006	0		24	30	8.025	8.025	0.0%	0
2007	0		12	18	8.025	8.025	0.0%	0
2008	0		0	6		8.025	12.5%	0
TOTAL	99,213	98,726						47
EXLD PRIOR	99,193	98,726						44

(1) SECTION 1, EXHIBIT 8, SHEET 4, COL. 12  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) AGE OF ACCIDENT YEAR AT 12/31/2007  
(4) AGE OF ACCIDENT YEAR AT 6/30/2008

(5) BASED ON SECTION 1, EXHIBIT 8, SHEET 21 AGE OF (5)  
(6) BASED ON SECTION 1, EXHIBIT 8, SHEET 21 AGE OF (6)  
(7)  $= [1 / (6) - 1 / (5)] / [1 - 1 / (5)]$   
(8)  $= [(1) - (2)] \times (7)$

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION  
TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)  
(000's)**

SECTION 1  
EXHIBIT 8  
SHEET 4

SELECTION OF ULTIMATE LOSS & ALAE

ACCIDENT YEAR	INDICATED ULTIMATE LOSS & ALAE											SELECTED ULTIMATE LOSS & ALAE	SELECTED ULTIMATE LOSS RATE
	PAYROLL	PAID	INCURRED	LOSS DEVELOPMENT		BORNHJETTER-FERGUSON		PAID CUM.	PAID INCR.	INCR. INDEX	PAID INCR.		
		LOSS & ALAE @ 12/31/07	LOSS & ALAE @ 12/31/07	PAID	INCURRED	PAID	INCURRED	FREQ/SEV AY DEV.	FREQ/SEV AY DEV.	PAYMENT METHOD	TRENDED FREQ/SEV		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
PRIOR												20	
1977	23,851,125	7,704	7,710	7,710			7,711	7,711	7,711			7,710	0.032
1978	26,143,240	8,307	8,338	8,324			8,324	8,312	8,323			8,324	0.032
1979	28,061,666	12,674	12,710	12,717			12,717	12,693	12,707			12,717	0.045
1980	28,979,182	11,356	11,396	11,397			11,397	11,372	11,389			11,397	0.039
1981	30,141,508	10,803	10,900	10,846			10,846	10,817	10,842			10,846	0.036
1982	30,058,966	9,566	9,623	9,609			9,609	9,584	9,604			9,609	0.032
1983	30,607,324	9,305	9,407	9,356			9,356	9,319	9,357			9,356	0.031
1984	33,121,678	10,485	10,612	10,554			10,554	10,545	10,565			10,554	0.032
1985	35,713,654	11,330	11,549	11,420			11,419	11,477	11,431			11,420	0.032
1986	38,297,697	7,194	7,322	7,261			7,260	7,220	7,308			7,261	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	81,621,000												
2003	82,433,234												
2004	84,632,753												
2005	86,785,547												
2006	90,292,513												
2007	92,786,458												
2008	95,570,052												
TOTAL		98,726	99,567	99,193			99,193	99,051	99,236			99,213	
EXLD PRIOR		98,726	99,567	99,193			99,193	99,051	99,236			99,193	
EXLD PRIOR & 2008		98,726	99,567	99,193			99,193	99,051	99,236			99,193	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) BASED ON DATA FROM OLIVER WYMAN & BWC  
(4) SECTION 1, EXHIBIT 8, SHEET 5, COL. 4  
(5) N/A  
(6) N/A

(7) N/A  
(8) SECTION 1, EXHIBIT 8, SHEET 9, COL. 8  
(9) SECTION 1, EXHIBIT 8, SHEET 10  
(10) SECTION 1, EXHIBIT 8, SHEET 13, COL. 10  
(11) N/A  
(12) SELECTED BY DELOITTE CONSULTING

(13) (12) / (1) x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION  
TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)  
(000's)**

SECTION 1  
EXHIBIT 8  
SHEET 5

PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE (MONTHS)	PAID LOSS & ALAE	PAID LDF	INDICATED ULTIMATE @ 12/31/07	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
		0			
1977	372	7,704	1.001	7,710	0.03
1978	360	8,307	1.002	8,324	0.03
1979	348	12,674	1.003	12,717	0.05
1980	336	11,356	1.004	11,397	0.04
1981	324	10,803	1.004	10,846	0.04
1982	312	9,566	1.004	9,609	0.03
1983	300	9,305	1.005	9,356	0.03
1984	288	10,485	1.007	10,554	0.03
1985	276	11,330	1.008	11,420	0.03
1986	264	7,194	1.009	7,261	0.02
1987	252		1.011		
1988	240		1.014		
1989	228		1.018		
1990	216		1.023		
1991	204		1.032		
1992	192		1.046		
1993	180		1.067		
1994	168		1.099		
1995	156		1.152		
1996	144		1.243		
1997	132		1.393		
1998	120		1.631		
1999	108		2.033		
2000	96		2.707		
2001	84		3.822		
2002	72		5.952		
2003	60		8.025		
2004	48		8.025		
2005	36		8.025		
2006	24		8.025		
2007	12		8.025		
2008	0				
TOTAL		98,726		99,193	

(1) AGE OF ACCIDENT YEAR  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 1, EXHIBIT 8, SHEET 18, COL. 6  
(4) = (2) x (3)  
(5) = (4) / PAYROLL x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION  
TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)  
(000's)**

SECTION 1  
EXHIBIT 8  
SHEET 9

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 & ALAE	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125	40,205	1.000	40,212	192	1.001	192	7,711	0.03
1978	26,143,240	42,149	1.000	42,157	197	1.002	197	8,324	0.03
1979	28,061,666	44,202	1.000	44,212	287	1.003	288	12,717	0.05
1980	28,979,182	38,966	1.000	38,976	291	1.003	292	11,397	0.04
1981	30,141,508	37,023	1.000	37,034	292	1.004	293	10,846	0.04
1982	30,058,966	33,790	1.000	33,803	283	1.004	284	9,609	0.03
1983	30,607,324	34,431	1.000	34,447	270	1.005	272	9,356	0.03
1984	33,121,678	41,426	1.001	41,449	253	1.006	255	10,554	0.03
1985	35,713,654	44,878	1.001	44,907	252	1.007	254	11,419	0.03
1986	38,297,697	45,688	1.001	45,721	157	1.009	159	7,260	0.02
1987	41,065,403	48,291	1.001	48,328		1.010			
1988	44,221,964	51,710	1.001	51,756		1.013			
1989	47,110,000	53,430	1.001	53,486		1.017			
1990	49,659,895	52,896	1.001	52,964		1.024			
1991	50,856,501	48,643	1.002	48,722		1.035			
1992	52,804,448	47,150	1.002	47,241		1.054			
1993	55,132,894	46,920	1.002	47,022		1.081			
1994	57,739,505	45,960	1.003	46,077		1.124			
1995	60,949,772	43,124	1.003	43,261		1.191			
1996	63,664,000	39,467	1.004	39,634		1.301			
1997	68,077,000	36,766	1.006	36,986		1.470			
1998	71,447,000	36,080	1.009	36,394		1.723			
1999	75,244,663	37,037	1.013	37,514		2.124			
2000	79,122,396	37,171	1.021	37,941		2.800			
2001	80,396,857	32,193	1.037	33,383		3.938			
2002	81,621,000	30,334	1.066	32,347		4.840			
2003	82,433,234	27,044	1.109	29,986		4.840			
2004	84,632,753	24,008	1.169	28,054		4.840			
2005	86,785,547	20,104	1.286	25,856		4.840			
2006	90,292,513	14,381	1.587	22,819		4.840			
2007	92,786,458	7,564	2.716	20,545		4.840			
2008	95,570,052		-			-			
Total		1,183,032		1,223,233				99,193	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 1, EXHIBIT 8, SHEET 18, COL. 12  
(4) = (2) x (3)  
(5) SECTION 1, EXHIBIT 8, SHEET 29

(6) SECTION 1, EXHIBIT 8, SHEET 18, COL. 15  
(7) = (5) x (6)  
(8) = [(4) x (7)] / 1000  
(9) = [(8) / (1)] x 100



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

SECTION 1  
EXHIBIT 8  
SHEET 13

INCREMENTAL INDEX PAYMENT METHOD

ACCIDENT YEAR	PAYROLL	PAID LOSS & ALAE @ 12/31/07	INCREMENTAL PAID LOSS & ALAE PER			AVERAGE WEEKLY BENEFIT	SELECTED ULTIMATE CLAIMS	IMPLIED ULTIMATE LOSS & ALAE	TAIL OF 1.001 DEVELOP.	IMPLIED ULTIMATE INCLD TAIL	IMPLIED ULTIMATE LOSS RATE
			AVG. WEEKLY BENEFIT & ULTIMATE CLAIMS AS OF 12/31/07	FUTURE DEVELOP.	IMPLIED ULTIMATE						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1977	23,851,125	7,704	1.373	-	1.373	139.55	40,212	7,704	7	7,711	0.03
1978	26,143,240	8,305	1.314	0.002	1.315	149.96	42,158	8,315	7	8,323	0.03
1979	28,061,666	12,671	1.752	0.003	1.755	163.61	44,212	12,696	11	12,707	0.05
1980	28,979,182	11,353	1.658	0.004	1.662	175.67	38,977	11,379	10	11,389	0.04
1981	30,141,508	10,803	1.539	0.004	1.543	189.52	37,035	10,833	9	10,842	0.04
1982	30,058,966	9,562	1.405	0.005	1.410	201.29	33,803	9,596	8	9,604	0.03
1983	30,607,324	9,303	1.273	0.006	1.280	212.09	34,447	9,349	8	9,357	0.03
1984	33,121,678	10,483	1.138	0.008	1.146	222.25	41,448	10,556	9	10,565	0.03
1985	35,713,654	11,327	1.091	0.009	1.100	231.21	44,909	11,422	10	11,431	0.03
1986	38,297,697	7,189	0.663	0.010	0.673	237.30	45,721	7,301	6	7,308	0.02
1987	41,065,403			0.012	0.012		48,328				
1988	44,221,964			0.014	0.014		51,755				
1989	47,110,000			0.018	0.018		53,486				
1990	49,659,895			0.024	0.024		52,962				
1991	50,856,501			0.033	0.033		48,723				
1992	52,804,448			0.047	0.047		47,242				
1993	55,132,894			0.067	0.067		47,022				
1994	57,739,505			0.095	0.095		46,073				
1995	60,949,772			0.141	0.141		43,264				
1996	63,664,000			0.218	0.218		39,641				
1997	68,077,000			0.325	0.325		37,001				
1998	71,447,000			0.451	0.451		36,420				
1999	75,244,663			0.591	0.591		37,546				
2000	79,122,396			0.791	0.791		37,927				
2001	80,396,857			1.050	1.050		33,368				
2002	81,621,000			1.290	1.290		32,531				
2003	82,433,234			1.415	1.415		30,254				
2004	84,632,753			1.415	1.415		28,165				
2005	86,785,547			1.415	1.415		25,940				
2006	90,292,513			1.415	1.415		23,835				
2007	92,786,458			1.415	1.415		22,714				
2008	95,570,052			1.415	1.415		24,609				
TOTAL		98,699					1,251,725	99,150	86	99,236	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) = (2) / [(6) x (7)] x 1000  
(4) SECTION 1, EXHIBIT 8, SHEET 20, COL. 6  
(5) = (3) + (4)  
(6) FROM OLIVER WYMAN AUDIT REPORT

(7) SECTION 1, EXHIBIT 8, SHEET 14, COL. 14  
(8) = (5) x (6) x (7)  
(9) = [TAIL - 1.0] x (8)  
(10) = (8) + (9)  
(11) = [(10) / (1)] x 100



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

SECTION 1  
EXHIBIT 8  
SHEET 14

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	3.359	80,108,470	40,205	1.000	40,212	16.860%	5.020%				16.86%	40,212	40,212	16.86%
1978	26,143,240	3.155	82,488,455	42,149	1.000	42,158	16.126%	5.111%				16.13%	42,158	42,158	16.13%
1979	28,061,666	2.926	82,100,430	44,202	1.000	44,212	15.755%	5.385%				15.76%	44,212	44,212	15.76%
1980	28,979,182	2.721	78,850,474	38,966	1.000	38,977	13.450%	4.943%				13.45%	38,977	38,977	13.45%
1981	30,141,508	2.507	75,556,755	37,023	1.000	37,035	12.287%	4.902%	-0.8%			12.29%	37,035	37,035	12.29%
1982	30,058,966	2.383	71,639,923	33,790	1.000	33,803	11.245%	4.718%	-2.5%			11.25%	33,803	33,803	11.25%
1983	30,607,324	2.282	69,853,386	34,431	1.000	34,447	11.254%	4.931%	-2.2%			11.25%	34,447	34,447	11.25%
1984	33,121,678	2.175	72,033,207	41,426	1.001	41,448	12.514%	5.754%	3.1%			12.51%	41,448	41,448	12.51%
1985	35,713,654	2.102	75,053,821	44,878	1.001	44,909	12.575%	5.984%	6.2%			12.57%	44,909	44,909	12.57%
1986	38,297,697	2.051	78,532,989	45,688	1.001	45,721	11.938%	5.822%	6.3%			11.94%	45,721	45,721	11.94%
1987	41,065,403	1.984	81,476,751	48,291	1.001	48,328	11.768%	5.931%	3.9%			11.77%	48,328	48,328	11.77%
1988	44,221,964	1.896	83,825,985	51,710	1.001	51,755	11.704%	6.174%	1.3%			11.70%	51,755	51,755	11.70%
1989	47,110,000	1.854	87,342,955	53,430	1.001	53,486	11.353%	6.124%	1.1%			11.35%	53,486	53,486	11.35%
1990	49,659,895	1.785	88,637,626	52,896	1.001	52,962	10.665%	5.975%	0.8%			10.66%	52,962	52,962	10.66%
1991	50,856,501	1.729	87,923,817	48,643	1.002	48,723	9.581%	5.542%	-1.7%			9.58%	48,723	48,723	9.58%
1992	52,804,448	1.644	86,818,395	47,150	1.002	47,242	8.947%	5.441%	-3.5%			8.95%	47,242	47,242	8.95%
1993	55,132,894	1.614	88,969,733	46,920	1.002	47,022	8.529%	5.285%	-3.8%			8.53%	47,022	47,022	8.53%
1994	57,739,505	1.577	91,052,599	45,960	1.002	46,073	7.979%	5.060%	-3.7%	0.550	2.781%	7.98%	46,073	46,073	7.98%
1995	60,949,772	1.532	93,371,544	43,124	1.003	43,264	7.098%	4.634%	-4.2%	0.575	2.667%	7.10%	43,264	43,264	7.10%
1996	63,664,000	1.480	94,229,052	39,467	1.004	39,641	6.227%	4.207%	-6.3%	0.603	2.535%	6.23%	39,641	39,641	6.23%
1997	68,077,000	1.415	96,295,676	36,766	1.006	37,001	5.435%	3.842%	-7.9%	0.631	2.425%	5.44%	37,001	37,001	5.44%
1998	71,447,000	1.351	96,512,670	36,080	1.009	36,420	5.097%	3.774%	-7.4%	0.661	2.493%	5.10%	36,420	36,420	5.10%
1999	75,244,663	1.308	98,384,154	37,037	1.014	37,546	4.990%	3.816%	-4.8%	0.692	2.640%	4.99%	37,546	37,546	4.99%
2000	79,122,396	1.261	99,783,661	37,171	1.020	37,927	4.793%	3.801%	-2.1%	0.724	2.754%	4.79%	37,927	37,927	4.79%
2001	80,396,857	1.235	99,287,476	32,193	1.036	33,368	4.150%	3.361%	-2.6%	0.759	2.549%	4.15%	33,368	33,368	4.15%
2002	81,621,000	1.195	97,550,405	30,334	1.072	32,531	3.986%	3.335%	-3.7%	0.794	2.649%	3.99%	32,531	32,531	3.99%
2003	82,433,234	1.163	95,834,764	27,044	1.119	30,254	3.157%	3.670%	-5.0%	0.832	2.626%	3.67%	30,254	30,254	3.67%
2004	84,632,753	1.123	95,005,346	24,008	1.173	28,165	3.328%	2.965%	-5.4%	0.871	2.582%	3.33%	28,165	28,165	3.33%
2005	86,785,547	1.097	95,223,302	20,104	1.277	25,677	2.959%	2.697%	-5.4%	0.912	2.459%	3.10%	26,885	25,940	2.99%
2006	90,292,513	1.061	95,791,997	14,381	1.577	22,684	2.512%	2.368%	-8.1%	0.955	2.262%	2.86%	25,829	23,835	2.64%
2007	92,786,458	1.030	95,569,648	7,564	2.603	19,687	2.122%	2.060%	-10.2%	1.000	2.060%	2.65%	24,603	22,714	2.45%
2008	95,570,052	1.000	95,570,052							1.000		2.58%	24,609	24,609	2.58%
TOTAL				1,183,032		1,222,675							1,256,553	1,251,725	

5 YR AVG EXCLD MOST RECENT 1      2.516%  
10 YR AVG EXCLD MOST RECENT 1      2.544%  
5 YR AVG EXCLD MOST RECENT 2      2.573%  
10 YR AVG EXCLD MOST RECENT 2      2.571%  
  
2008 SELECTED FREQUENCY      2.575% (16)

(1)	PROVIDED BY OLIVER WYMAN & BWC	(6)	= (4) x (5)	(11)	= (8) x (10)
(2)	BASED ON CHANGE IN SAWW	(7)	= (6) / (1) x 100	(12)	SELECTED BASED ON (16) DETRENDED AND (7)
(3)	= (1) x (2)	(8)	= (6) / (3) x 100	(13)	= [(12) x (1)] / 100
(4)	BASED ON DATA FROM OLIVER WYMAN & BWC	(9)	5 YEAR FITTED TREND OF (8)	(14)	= (4) + [1 - 1/(5)] x (12)
(5)	SECTION 1, EXHIBIT 8, SHEET 19, COL. 6	(10)	Based on -4.5% Frequency Trend from 1994 to 2006	(15)	= [(14) / (1)] x 100
				(16)	SELECTED BY DELOITTE CONSULTING BASED ON (11)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION  
TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)  
(000's)**

SECTION 1  
EXHIBIT 8  
SHEET 15

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS & ALAE	LSS ADJ. ULTIMATE LOSS & ALAE	WHOLE \$ SELECTED ULTIMATE SEVERITY	WHOLE \$ LSS ADJ. ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE	LSS ADJ. ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
					20				
1977	23,851,125	40,212	16.86%	7,710	7,710	192	192	0.032	0.032
1978	26,143,240	42,158	16.13%	8,324	8,324	197	197	0.032	0.032
1979	28,061,666	44,212	15.76%	12,717	12,717	288	288	0.045	0.045
1980	28,979,182	38,977	13.45%	11,397	11,397	292	292	0.039	0.039
1981	30,141,508	37,035	12.29%	10,846	10,846	293	293	0.036	0.036
1982	30,058,966	33,803	11.25%	9,609	9,609	284	284	0.032	0.032
1983	30,607,324	34,447	11.25%	9,356	9,356	272	272	0.031	0.031
1984	33,121,678	41,448	12.51%	10,554	10,554	255	255	0.032	0.032
1985	35,713,654	44,909	12.57%	11,420	11,420	254	254	0.032	0.032
1986	38,297,697	45,721	11.94%	7,261	7,261	159	159	0.019	0.019
1987	41,065,403	48,328	11.77%						
1988	44,221,964	51,755	11.70%						
1989	47,110,000	53,486	11.35%						
1990	49,659,895	52,962	10.66%						
1991	50,856,501	48,723	9.58%						
1992	52,804,448	47,242	8.95%						
1993	55,132,894	47,022	8.53%						
1994	57,739,505	46,073	7.98%						
1995	60,949,772	43,264	7.10%						
1996	63,664,000	39,641	6.23%						
1997	68,077,000	37,001	5.44%						
1998	71,447,000	36,420	5.10%						
1999	75,244,663	37,546	4.99%						
2000	79,122,396	37,927	4.79%						
2001	80,396,857	33,368	4.15%						
2002	81,621,000	32,531	3.99%						
2003	82,433,234	30,254	3.67%						
2004	84,632,753	28,165	3.33%						
2005	86,785,547	25,940	2.99%						
2006	90,292,513	23,835	2.64%						
2007	92,786,458	22,714	2.45%						
2008	95,570,052	24,609	2.58%						
TOTAL				99,193					

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 1, EXHIBIT 8, SHEET 14, COL. 14  
(3) = (2) / (1) x 100  
(4) SECTION 1, EXHIBIT 8, SHEET 4, COL. 12

(5) SECTION 1, EXHIBIT 8, SHEET 4, COL. 12  
(6) = [(4) / (2)] x 1,000  
(7) = [(5) / (2)] x 1,000  
(8) = [(4) / (1)] x 100  
(9) = [(5) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION  
TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)  
(000's)**

SECTION 1  
EXHIBIT 8  
SHEET 16

DISCOUNT FACTORS

ACCIDENT YEAR AGE	PAID LOSS & ALAE DEVELOPMENT FACTOR	CUMULATIVE PERCENT PAID	INCREMENTAL PERCENT PAID	INCREMENTAL PERCENT DISCOUNTED	DISCOUNT FACTOR AT 5.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			12.5%	12.2%	82.6%
6	8.025	12.5%	87.5%	81.4%	84.4%
18	1.000	100.0%	0.0%	0.0%	100.0%
30	1.000	100.0%	0.0%	0.0%	100.0%
42	1.000	100.0%	0.0%	0.0%	100.0%
54	1.000	100.0%	0.0%	0.0%	100.0%
66	1.000	100.0%	-78.9%	-57.4%	100.0%
78	4.731	21.1%	10.0%	7.0%	82.9%
90	3.207	31.2%	11.5%	7.6%	84.8%
102	2.341	42.7%	12.9%	8.1%	86.3%
114	1.797	55.7%	11.3%	6.8%	87.2%
126	1.494	67.0%	9.7%	5.5%	87.8%
138	1.304	76.7%	7.5%	4.1%	87.9%
150	1.188	84.2%	5.2%	2.7%	87.5%
162	1.119	89.4%	3.3%	1.6%	86.8%
174	1.079	92.6%	2.2%	1.0%	86.0%
186	1.054	94.9%	1.6%	0.7%	85.1%
198	1.037	96.4%	1.0%	0.4%	83.7%
210	1.027	97.4%	0.7%	0.3%	82.5%
222	1.020	98.1%	0.4%	0.2%	81.1%
234	1.015	98.5%	0.3%	0.1%	80.4%
246	1.012	98.8%	0.2%	0.1%	80.2%
258	1.010	99.0%	0.1%	0.0%	79.7%
270	1.009	99.1%	0.2%	0.0%	80.8%
282	1.007	99.3%	0.1%	0.0%	81.0%
294	1.006	99.4%	0.1%	0.0%	82.1%
306	1.005	99.5%	0.0%	0.0%	81.5%
318	1.004	99.6%	0.0%	0.0%	83.6%
330	1.004	99.6%	0.0%	0.0%	85.9%
342	1.003	99.7%	0.0%	0.0%	89.1%
354	1.003	99.7%	0.2%	0.1%	93.0%
366	1.001	99.9%	0.0%	0.0%	84.6%
378	1.001	99.9%	0.0%	0.0%	84.6%
390	1.001	99.9%	0.0%	0.0%	84.7%
402	1.000	100.0%	0.0%	0.0%	84.7%
414	1.000	100.0%	0.0%	0.0%	84.7%
426	1.000	100.0%	0.0%	0.0%	84.8%
438	1.000	100.0%	0.0%	0.0%	84.9%
450	1.000	100.0%	0.0%	0.0%	85.0%
462	1.000	100.0%	0.0%	0.0%	85.1%
474	1.000	100.0%	0.0%	0.0%	85.3%
486	1.000	100.0%	0.0%	0.0%	85.5%
498	1.000	100.0%	0.0%	0.0%	85.7%
510	1.000	100.0%	0.0%	0.0%	86.0%
522	1.000	100.0%	0.0%	0.0%	86.4%
534	1.000	100.0%	0.0%	0.0%	86.9%
546	1.000	100.0%	0.0%	0.0%	87.4%
558	1.000	100.0%	0.0%	0.0%	88.1%
570	1.000	100.0%	0.0%	0.0%	88.9%
582	1.000	100.0%	0.0%	0.0%	89.8%
594	1.000	100.0%	0.0%	0.0%	91.0%
606	1.000	100.0%	0.0%	0.0%	92.3%
618	1.000	100.0%	0.0%	0.0%	93.8%
630	1.000	100.0%	0.0%	0.0%	95.6%
642	1.000	100.0%	0.0%	0.0%	97.6%
654	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 8, SHEET 21
  - (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**

SECTION 1  
EXHIBIT 8  
SHEET 18

**TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)**

INTERPOLATED DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED PAID LOSS & ALAE			INCURRED LOSS & ALAE			REPORTED COUNTS (6/30/XX EVALUATIONS)			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)	
1977	372	366	378	1.001	1.001	1.001				1.000	1.000	1.000	1.001	1.001	1.001
1978	360	354	366	1.003	1.001	1.002				1.000	1.000	1.000	1.003	1.001	1.002
1979	348	342	354	1.003	1.003	1.003				1.000	1.000	1.000	1.003	1.003	1.003
1980	336	330	342	1.004	1.003	1.004				1.000	1.000	1.000	1.003	1.003	1.003
1981	324	318	330	1.004	1.004	1.004				1.000	1.000	1.000	1.004	1.003	1.004
1982	312	306	318	1.005	1.004	1.004				1.000	1.000	1.000	1.004	1.004	1.004
1983	300	294	306	1.006	1.005	1.005				1.000	1.000	1.000	1.006	1.004	1.005
1984	288	282	294	1.007	1.006	1.007				1.001	1.000	1.001	1.006	1.006	1.006
1985	276	270	282	1.009	1.007	1.008				1.001	1.001	1.001	1.008	1.006	1.007
1986	264	258	270	1.010	1.009	1.009				1.001	1.001	1.001	1.009	1.008	1.009
1987	252	246	258	1.012	1.010	1.011				1.001	1.001	1.001	1.012	1.009	1.010
1988	240	234	246	1.015	1.012	1.014				1.001	1.001	1.001	1.015	1.012	1.013
1989	228	222	234	1.020	1.015	1.018				1.001	1.001	1.001	1.019	1.015	1.017
1990	216	210	222	1.027	1.020	1.023				1.001	1.001	1.001	1.028	1.019	1.024
1991	204	198	210	1.037	1.027	1.032				1.002	1.001	1.002	1.043	1.028	1.035
1992	192	186	198	1.054	1.037	1.046				1.002	1.002	1.002	1.065	1.043	1.054
1993	180	174	186	1.079	1.054	1.067				1.002	1.002	1.002	1.098	1.065	1.081
1994	168	162	174	1.119	1.079	1.099				1.003	1.002	1.003	1.151	1.098	1.124
1995	156	150	162	1.188	1.119	1.152				1.004	1.003	1.003	1.235	1.151	1.191
1996	144	138	150	1.304	1.188	1.243				1.005	1.004	1.004	1.374	1.235	1.301
1997	132	126	138	1.494	1.304	1.393				1.007	1.005	1.006	1.581	1.374	1.470
1998	120	114	126	1.797	1.494	1.631				1.010	1.007	1.009	1.892	1.581	1.723
1999	108	102	114	2.341	1.797	2.033				1.015	1.010	1.013	2.421	1.892	2.124
2000	96	90	102	3.207	2.341	2.707				1.026	1.015	1.021	3.320	2.421	2.800
2001	84	78	90	4.731	3.207	3.822				1.048	1.026	1.037	4.840	3.320	3.938
2002	72	66	78	8.025	4.731	5.952				1.085	1.048	1.066	4.840	4.840	4.840
2003	60	54	66	8.025	8.025	8.025				1.133	1.085	1.109	4.840	4.840	4.840
2004	48	42	54	8.025	8.025	8.025				1.206	1.133	1.169	4.840	4.840	4.840
2005	36	30	42	8.025	8.025	8.025				1.378	1.206	1.286	4.840	4.840	4.840
2006	24	18	30	8.025	8.025	8.025				1.871	1.378	1.587	4.840	4.840	4.840
2007	12	6	18	8.025	8.025	8.025				4.957	1.871	2.716	4.840	4.840	4.840

(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 1, EXHIBIT 8, SHEET 21; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 1, EXHIBIT 8, SHEET 21; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)  
(7) FROM SECTION 1, EXHIBIT 8, SHEET 22; SELECTED CUM. BASED ON (2)  
(8) FROM SECTION 1, EXHIBIT 8, SHEET 22; SELECTED CUM. BASED ON (3)

(9) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)  
(10) FROM SECTION 1, EXHIBIT 8, SHEET 28; SELECTED CUM. BASED ON (2)  
(11) FROM SECTION 1, EXHIBIT 8, SHEET 28; SELECTED CUM. BASED ON (3)  
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)  
(13) FROM SECTION 1, EXHIBIT 8, SHEET 29; SELECTED CUM. BASED ON (2)  
(14) FROM SECTION 1, EXHIBIT 8, SHEET 29; SELECTED CUM. BASED ON (3)  
(15) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 8  
SHEET 19

**TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)**

INTERPOLATED CLAIM COUNT DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		REPORTED COUNTS (12/31/XX VALUATIONS)		
		LOW (2)	HIGH (3)	LOW (4)	HIGH (5)	INTERP. (6)
1977	372	372	384	1.000	1.000	1.000
1978	360	360	372	1.000	1.000	1.000
1979	348	348	360	1.000	1.000	1.000
1980	336	336	348	1.000	1.000	1.000
1981	324	324	336	1.000	1.000	1.000
1982	312	312	324	1.000	1.000	1.000
1983	300	300	312	1.000	1.000	1.000
1984	288	288	300	1.001	1.000	1.001
1985	276	276	288	1.001	1.001	1.001
1986	264	264	276	1.001	1.001	1.001
1987	252	252	264	1.001	1.001	1.001
1988	240	240	252	1.001	1.001	1.001
1989	228	228	240	1.001	1.001	1.001
1990	216	216	228	1.001	1.001	1.001
1991	204	204	216	1.002	1.001	1.002
1992	192	192	204	1.002	1.002	1.002
1993	180	180	192	1.002	1.002	1.002
1994	168	168	180	1.002	1.002	1.002
1995	156	156	168	1.003	1.002	1.003
1996	144	144	156	1.004	1.003	1.004
1997	132	132	144	1.006	1.004	1.006
1998	120	120	132	1.009	1.006	1.009
1999	108	108	120	1.014	1.009	1.014
2000	96	96	108	1.020	1.014	1.020
2001	84	84	96	1.036	1.020	1.036
2002	72	72	84	1.072	1.036	1.072
2003	60	60	72	1.119	1.072	1.119
2004	48	48	60	1.173	1.119	1.173
2005	36	36	48	1.277	1.173	1.277
2006	24	24	36	1.577	1.277	1.577
2007	12	12	24	2.603	1.577	2.603

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(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 1, EXHIBIT 8, SHEET 27; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 1, EXHIBIT 8, SHEET 27; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 8  
SHEET 20

**TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)**

INTERPOLATED INDEX FACTORS @ 12/31/07

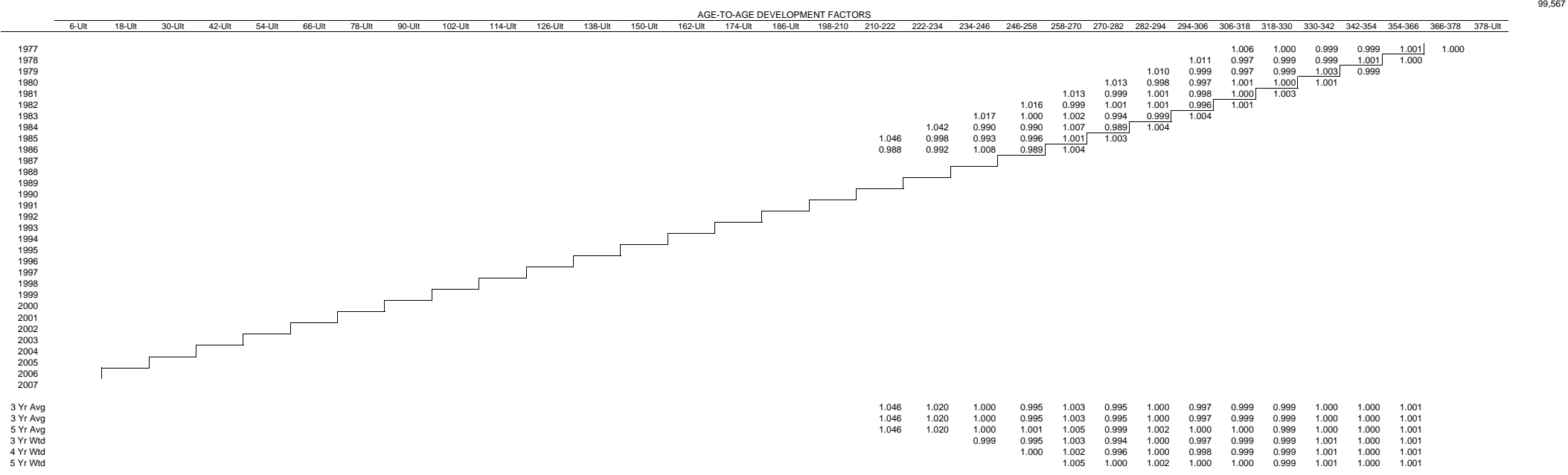
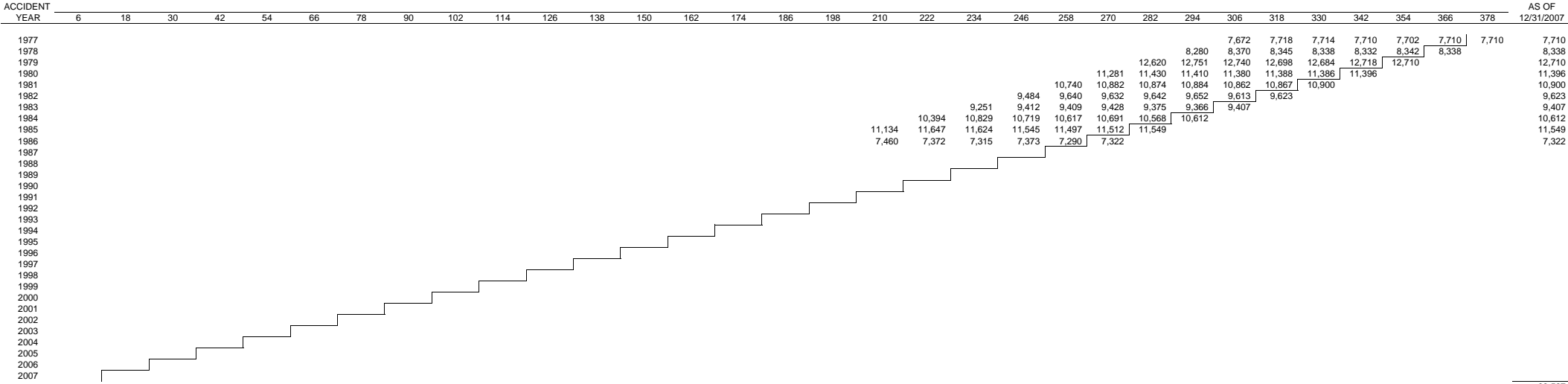
ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED INDEXED INCREMENTAL PAID LOSS & ALAE		
		LOW (2)	HIGH (3)	LOW (4)	HIGH (5)	INTERP. (6)
1977	372	366	378	-	-	-
1978	360	354	366	0.003	-	0.002
1979	348	342	354	0.004	0.003	0.003
1980	336	330	342	0.004	0.004	0.004
1981	324	318	330	0.005	0.004	0.004
1982	312	306	318	0.005	0.005	0.005
1983	300	294	306	0.007	0.005	0.006
1984	288	282	294	0.008	0.007	0.008
1985	276	270	282	0.010	0.008	0.009
1986	264	258	270	0.011	0.010	0.010
1987	252	246	258	0.013	0.011	0.012
1988	240	234	246	0.016	0.013	0.014
1989	228	222	234	0.020	0.016	0.018
1990	216	210	222	0.028	0.020	0.024
1991	204	198	210	0.039	0.028	0.033
1992	192	186	198	0.057	0.039	0.047
1993	180	174	186	0.079	0.057	0.067
1994	168	162	174	0.115	0.079	0.095
1995	156	150	162	0.174	0.115	0.141
1996	144	138	150	0.272	0.174	0.218
1997	132	126	138	0.388	0.272	0.325
1998	120	114	126	0.523	0.388	0.451
1999	108	102	114	0.668	0.523	0.591
2000	96	90	102	0.938	0.668	0.791
2001	84	78	90	1.176	0.938	1.050
2002	72	66	78	1.415	1.176	1.290
2003	60	54	66	1.415	1.415	1.415
2004	48	42	54	1.415	1.415	1.415
2005	36	30	42	1.415	1.415	1.415
2006	24	18	30	1.415	1.415	1.415
2007	12	6	18	1.415	1.415	1.415

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(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 1, EXHIBIT 8, SHEET 37; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 1, EXHIBIT 8, SHEET 37; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)



**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION  
TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)  
INCURRED LOSS & ALAE (000's)**



Selected Cumulative TAIL



**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION  
TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)  
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	AS OF 12/31/2007		
1977																																		6	
1978																																			31
1979																																			35
1980																																			40
1981																																			96
1982																																			57
1983																																			101
1984																																			127
1985																																			219
1986																																			128
1987																																			339
1988																																			224
1989																																			154
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**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION  
TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)  
REPORTED LOST TIME CLAIM COUNTS (12/31/XX)**

ACCIDENT YEAR	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384	AS OF 12/31/2007
1977									39,935	39,994	40,030	40,056	40,151	40,162	40,168	40,169	40,174	40,178	40,177	40,180	40,183	40,186	40,187	40,191	40,194	40,197	40,199	40,203	40,204	40,205	40,205		
1978								41,704	41,820	41,875	41,909	42,076	42,084	42,092	42,098	42,103	42,109	42,111	42,124	42,127	42,129	42,136	42,139	42,142	42,144	42,146	42,148	42,149				40,205	
1979							43,364	43,756	43,880	43,928	44,076	44,113	44,123	44,127	44,131	44,135	44,147	44,145	44,159	44,166	44,170	44,181	44,182	44,189	44,192	44,195	44,198	44,200	44,202			44,202	
1980					37,664	38,195	38,553	38,670	38,812	38,849	38,868	38,881	38,891	38,894	38,902	38,904	38,919	38,930	38,933	38,947	38,949	38,950	38,956	38,959	38,962	38,964	38,964	38,966			38,966		
1981				35,101	35,620	36,158	36,609	36,829	36,890	36,915	36,930	36,948	36,948	36,953	36,968	36,968	36,980	36,990	37,002	37,007	37,008	37,009	37,015	37,018	37,021	37,023					37,023		
1982				31,080	31,940	32,454	33,424	33,560	33,597	33,643	33,668	33,671	33,685	33,706	33,727	33,736	33,745	33,767	33,773	33,777	33,779	33,780	33,785	33,788	33,790						33,790		
1983			29,715	31,492	32,356	33,040	33,547	34,011	34,175	34,250	34,288	34,307	34,324	34,356	34,375	34,386	34,394	34,404	34,410	34,416	34,421	34,422	34,423	34,429	34,431						34,431		
1984		31,265	35,635	37,883	38,954	39,725	40,411	40,800	41,054	41,202	41,257	41,300	41,340	41,356	41,366	41,373	41,380	41,387	41,404	41,412	41,417	41,419	41,420	41,426							41,426		
1985	22,637	33,637	38,097	40,826	42,103	43,109	43,621	44,220	44,500	44,624	44,682	44,750	44,781	44,797	44,804	44,822	44,835	44,853	44,862	44,869	44,875	44,877	44,878								44,878		
1986	22,169	34,150	38,770	41,351	42,923	43,670	44,527	45,097	45,351	45,453	45,535	45,555	45,586	45,605	45,622	45,632	45,646	45,664	45,672	45,680	45,686	45,688										45,688	
1987	23,121	35,545	40,496	43,635	44,920	46,156	47,078	47,688	47,908	48,067	48,123	48,162	48,181	48,209	48,223	48,234	48,248	48,268	48,277	48,285	48,291											48,291	
1988	24,140	37,888	43,050	45,630	47,810	49,287	50,347	51,029	51,355	51,461	51,529	51,582	51,615	51,628	51,644	51,655	51,670	51,691	51,701	51,710												51,710	
1989	25,034	38,472	41,971	46,135	48,694	50,380	51,784	52,771	53,073	53,170	53,256	53,317	53,341	53,355	53,371	53,383	53,398	53,420	53,430													53,430	
1990	24,404	38,124	43,574	46,692	48,693	50,263	51,657	52,365	52,553	52,678	52,764	52,794	52,818	52,832	52,847	52,859	52,875	52,896														52,896	
1991	23,719	36,296	40,344	43,193	45,140	46,591	47,711	48,205	48,373	48,493	48,541	48,569	48,591	48,603	48,618	48,629	48,643															48,643	
1992	23,496	35,065	39,006	42,267	44,122	45,391	46,355	46,813	46,947	47,019	47,065	47,092	47,113	47,126	47,140	47,150																47,150	
1993	22,531	35,145	39,473	42,415	44,031	45,147	46,126	46,504	46,641	46,721	46,789	46,817	46,840	46,908	46,920																	46,920	
1994	21,567	33,569	38,813	40,992	42,538	43,849	44,816	45,305	45,568	45,704	45,775	45,862	45,928	45,960																		45,960	
1995	21,396	32,549	36,282	38,488	39,972	41,122	41,999	42,519	42,748	42,867	42,972	43,059	43,124																			43,124	
1996	20,455	28,966	32,910	35,212	36,575	37,615	38,467	38,966	39,175	39,276	39,388	39,467																				39,467	
1997	18,429	26,330	30,299	32,442	33,713	34,850	35,723	36,238	36,436	36,629	36,766																					36,766	
1998	18,384	26,203	30,009	31,968	33,357	34,414	35,225	35,674	35,902	36,080																						36,080	
1999	18,680	26,628	30,544	32,708	34,193	35,200	36,160	36,755	37,037																							37,037	
2000	18,538	26,300	30,711	32,863	34,212	35,402	36,504	37,171																								37,171	
2001	15,254	22,881	26,410	28,199	29,480	30,788	32,193																									32,193	
2002	14,268	21,455	25,168	27,507	28,983	30,334																										30,334	
2003	13,255	19,739	23,798	25,740	27,044																											27,044	
2004	11,494	17,674	21,994	24,008																												24,008	
2005	9,873	16,114	20,104																													20,104	
2006	8,125	14,381																														14,381	
2007	7,564																															7,564	

**AGE-TO-AGE DEVELOPMENT FACTORS**

	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-Ult	384-Ult	
1977									1.0015	1.0009	1.0006	1.0024	1.0003	1.0001	1.0000	1.0001	1.0001	1.0000	1.0001	1.0001	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1978								1.0028	1.0013	1.0008	1.0040	1.0002	1.0002	1.0001	1.0001	1.0001	1.0001	1.0000	1.0003	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1979							1.0090	1.0028	1.0011	1.0034	1.0008	1.0002	1.0001	1.0001	1.0001	1.0003	1.0000	1.0003	1.0002	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1980						1.0141	1.0094	1.0030	1.0037	1.0010	1.0005	1.0003	1.0003	1.0001	1.0002	1.0001	1.0004	1.0003	1.0001	1.0004	1.0001	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1981					1.0148	1.0151	1.0125	1.0080	1.0017	1.0007	1.0004	1.0005	1.0000	1.0001	1.0004	1.0000	1.0003	1.0003	1.0003	1.0001	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1982				1.028	1.0161	1.0161	1.0136	1.0041	1.0011	1.0014	1.0007	1.0001	1.0004	1.0006	1.0003	1.0003	1.0003	1.0007	1.0002	1.0001	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1983			1.060	1.027	1.0211	1.0153	1.0138	1.0048	1.0022	1.0011	1.0006	1.0005	1.0006	1.0003	1.0002	1.0003	1.0002	1.0002	1.0002	1.0001	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1984		1.140	1.057	1.034	1.0198	1.0173	1.0096	1.0062	1.0036	1.0013	1.0010	1.0010	1.0004	1.0002	1.0002	1.0004	1.0002	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001
1985	1.495	1.126	1.072	1.031	1.0239	1.0119	1.0137	1.0063	1.0028	1.0013	1.0015	1.0007	1.0004	1.0002	1.0004	1.0003	1.0004	1.0002	1.0002	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001
1986	1.540	1.135	1.067	1.038	1.0174	1.0196	1.0128	1.0056	1.0022	1.0018	1.0004	1.0007	1.0004	1.0002	1.0003	1.0004	1.0002	1.0002	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001
1987	1.537	1.139	1.078	1.0																													

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION  
TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)  
REPORTED LOST TIME CLAIM COUNTS (ESTIMATED AT 6/30/XX FROM 12/31/XX)**

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	AS OF 12/31/2007			
1977										39,965	40,012	40,043	40,104	40,157	40,165	40,169	40,172	40,176	40,178	40,179	40,182	40,185	40,187	40,189	40,193	40,196	40,198	40,200	40,202	40,204	40,205	40,205				
1978									41,762	41,848	41,892	41,993	42,088	42,095	42,101	42,106	42,109	42,110	42,118	42,126	42,128	42,129	42,132	42,140	42,143	42,145	42,147	42,149	42,149							
1979								43,560	43,818	43,904	44,002	44,095	44,118	44,125	44,129	44,133	44,141	44,146	44,152	44,163	44,168	44,176	44,182	44,185	44,191	44,194	44,197	44,199	44,201	44,202						
1980							37,930	38,374	38,612	38,741	38,831	38,895	38,875	38,886	38,893	38,898	38,903	38,912	38,925	38,932	38,940	38,948	38,949	38,953	38,958	38,960	38,963	38,965	38,966							
1981						35,361	35,889	36,384	36,719	36,860	36,903	36,923	36,939	36,948	36,951	36,961	36,968	36,974	36,985	36,996	37,004	37,008	37,009	37,012	37,017	37,019	37,022	37,023								
1982					31,510	32,197	32,715	33,200	33,492	33,579	33,620	33,656	33,670	33,678	33,696	33,717	33,732	33,741	33,756	33,770	33,775	33,778	33,779	33,782	33,786	33,789	33,790									
1983			33,450	36,659	38,519	39,340	40,068	40,606	40,927	41,128	41,230	41,279	41,320	41,348	41,361	41,370	41,377	41,388	41,400	41,408	41,414	41,418	41,419	41,423	41,423	41,426	41,426									
1984		28,237	35,967	39,462	41,465	42,606	43,365	43,921	44,360	44,552	44,653	44,716	44,766	44,789	44,801	44,813	44,829	44,844	44,857	44,865	44,872	44,876	44,878	44,878												
1985	11,084	28,160	36,460	40,061	42,137	43,297	44,099	44,812	45,224	45,402	45,494	45,545	45,571	45,596	45,614	45,627	45,639	45,655	45,668	45,676	45,683	45,687	45,688													
1986	11,560	29,333	38,021	42,066	44,278	45,538	46,617	47,383	47,798	47,988	48,095	48,143	48,172	48,195	48,216	48,229	48,241	48,258	48,272	48,281	48,288	48,291														
1987	12,070	31,014	40,469	44,340	46,720	48,549	49,817	50,688	51,192	51,408	51,495	51,556	51,599	51,622	51,636	51,649	51,663	51,681	51,696	51,705	51,710															
1988	12,517	31,753	40,222	44,053	47,415	49,537	51,082	52,278	52,922	53,122	53,213	53,287	53,329	53,348	53,363	53,377	53,390	53,409	53,425	53,430																
1989	12,202	31,264	40,849	45,133	47,693	49,478	50,960	52,011	52,459	52,616	52,721	52,779	52,806	52,825	52,839	52,853	52,867	52,885	52,896																	
1990	11,859	30,008	38,320	41,769	44,167	45,866	47,151	47,958	48,289	48,433	48,517	48,555	48,580	48,597	48,611	48,623	48,636	48,643																		
1991	11,748	29,281	37,036	40,637	43,195	44,757	45,873	46,584	46,880	46,983	47,042	47,079	47,103	47,120	47,133	47,145	47,150																			
1992	11,265	28,838	37,309	40,944	43,223	44,589	45,637	46,315	46,573	46,681	46,755	46,803	46,829	46,874	46,914																					
1993	10,783	27,568	36,191	39,903	41,765	43,194	44,333	45,061	45,437	45,636	45,740	45,819	45,895	45,944	45,960																					
1994	10,698	26,973	34,416	37,385	39,230	40,547	41,561	42,259	42,634	42,808	42,920	43,016	43,092	43,124																						
1995	10,227	24,711	30,938	34,061	35,894	37,095	38,041	38,717	39,071	39,226	39,332	39,428	39,467																							
1996	9,214	22,380	28,315	31,371	33,078	34,282	35,287	35,981	36,337	36,533	36,698	36,766																								
1997	9,192	22,294	28,106	30,989	32,663	33,886	34,820	35,450	35,788	35,991	36,080																									
1998	9,340	22,654	28,586	31,626	33,451	34,697	35,680	36,458	36,896	37,037																										
1999	9,269	22,419	28,506	31,787	33,538	34,807	35,953	36,838	37,171																											
2000	7,627	19,968	24,546	27,305	28,840	30,134	31,491	32,193																												
2001	7,134	17,862	23,312	26,338	28,195	29,609	30,334																													
2002	6,627	16,497	21,769	24,769	26,392	27,044																														
2003	5,747	14,584	19,834	23,001	24,008																															
2004	4,936	12,994	18,109	20,104																																
2005	4,062	11,253	14,381																																	
2006	3,782	7,564																																		
2007																																				

**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-UR					
1977										1.0012	1.0008	1.0015	1.0013	1.0002	1.0001	1.0001	1.0001	1.0000	1.0000	1.0001	1.0001	1.0005	1.0005	1.00010	1.00007	1.00005	1.00005	1.00005	1.00005	1.00005	1.00002	1.00001					
1978									1.0021	1.0011	1.0024	1.0021	1.0002	1.0002	1.0001	1.0001	1.0001	1.0000	1.0002	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
1979								1.0059	1.0020	1.0022	1.0021	1.0005	1.0002	1.0001	1.0001	1.0002	1.0001	1.0001	1.0001	1.0002	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001		
1980								1.0117	1.0062	1.0033	1.0023	1.0007	1.0004	1.0003	1.0002	1.0001	1.0001	1.0002	1.0003	1.0002	1.0003	1.0002	1.0002	1.0002	1.0002	1.0002	1.0002	1.0002	1.0002	1.0002	1.0002	1.0002	1.0002	1.0002	1.0002	1.0002	
1981						1.0149	1.0138	1.0092	1.0038	1.0012	1.0005	1.0004	1.0002	1.0001	1.0001	1.0002	1.0001	1.0002	1.0003	1.0003	1.0002	1.0001	1.0003	1.0003	1.0003	1.0003	1.0003	1.0003	1.0003	1.0003	1.0003	1.0003	1.0003	1.0003	1.0003	1.0003	
1982					1.0218	1.0161	1.0148	1.0088	1.0026	1.0012	1.0011	1.0004	1.0002	1.0005	1.0006	1.0004	1.0003	1.0004	1.0004	1.0004	1.0001	1.0001	1.0003	1.0003	1.0003	1.0003	1.0003	1.0003	1.0003	1.0003	1.0003	1.0003	1.0003	1.0003	1.0003	1.0003	1.0003
1983				1.043	1.0242	1.0182	1.0146	1.0093	1.0035	1.0016	1.0008	1.0005	1.0007	1.0008	1.0004	1.0003	1.0003	1.0002	1.0002	1.0002	1.0001	1.0001	1.0003	1.0003	1.0003	1.0003	1.0003	1.0003	1.0003	1.0003	1.0003	1.0003	1.0003	1.0003	1.0003	1.0003	1.0003
1984			1.096	1.045	1.0266	1.0185	1.0134	1.0079	1.0049	1.0025	1.0012	1.0010	1.0007	1.0003	1.0002	1.0002	1.0003	1.0003	1.0002	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001
1985		1.274	1.097	1.051	1.0275	1.0178	1.0128	1.0100	1.0046	1.0020	1.0014	1.0011	1.0005	1.0003	1.0003	1.0004	1.0003	1.0003	1.0002	1.0002	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001
1986	2.541	1.295	1.099	1.052	1.																																



**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION  
TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)  
CUMULATIVE PAID LOSS & ALAE / 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	AS OF 12/31/2007				
1977															143	154	164	173	180	185	187	188	189	190	190	191	191	191	191	191	192	192					
1978														154	164	174	180	186	191	193	195	195	196	196	196	197	197	197	197	197	197	197	197				
1979													175	198	220	241	258	269	275	279	282	283	285	285	286	286	286	286	286	287	287	287	287				
1980												177	201	222	241	255	269	277	281	284	286	288	289	290	291	291	291	291	291	291	291	291	291	291			
1981											164	189	214	235	254	267	276	283	286	288	289	290	291	291	291	292	292	292	292	292	292	292	292	292			
1982										142	167	195	217	237	251	263	270	274	277	279	281	281	282	282	282	283	283	283	283	283	283	283	283	283	283		
1983									113	143	172	195	222	239	250	256	262	266	267	269	269	270	270	270	270	270	270	270	270	270	270	270	270	270	270		
1984								81	111	145	175	201	221	233	239	243	246	249	251	252	252	252	252	252	253	253	253	253	253	253	253	253	253	253	253	253	
1985							55	82	113	146	178	205	223	234	240	244	247	248	250	250	251	252	252	252	252	253	253	253	253	253	253	253	253	253	253	253	
1986							22	38	56	76	100	121	134	142	147	152	154	155	156	156	157	157	157	157	157	157	157	157	157	157	157	157	157	157	157	157	
1987																																					
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**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

**TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)**

**INDEX METHOD - INCREMENTAL PAID LOSS & ALAE 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	AS OF 12/31/2007				
1977															1.024	0.077	0.073	0.066	0.046	0.036	0.015	0.009	0.007	0.005	0.006	0.003	0.001	0.001	0.000	0.001	0.003	0.000				
1978														1.025	0.069	0.065	0.043	0.037	0.036	0.014	0.008	0.005	0.003	0.002	0.003	0.003	0.001	0.000	0.000	0.000	0.000	0.000				
1979													1.069	0.138	0.137	0.127	0.106	0.063	0.041	0.025	0.014	0.011	0.007	0.006	0.002	0.002	0.001	0.001	0.001	0.000	0.000	0.000				
1980												1.008	0.135	0.122	0.104	0.084	0.077	0.048	0.023	0.017	0.010	0.012	0.008	0.005	0.002	0.001	0.001	0.001	0.001	0.000	0.000	0.000				
1981											0.864	0.130	0.135	0.110	0.102	0.069	0.045	0.036	0.021	0.009	0.005	0.005	0.003	0.002	0.001	0.003	0.000	0.000	0.000	0.000	0.000	0.000				
1982										0.707	0.122	0.138	0.109	0.102	0.070	0.059	0.033	0.024	0.013	0.010	0.008	0.005	0.002	0.002	0.001	0.002	0.001	0.001	0.001	0.000	0.001	0.001				
1983								0.534	0.142	0.133	0.111	0.127	0.077	0.053	0.031	0.028	0.017	0.007	0.006	0.002	0.004	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
1984							0.363	0.139	0.152	0.135	0.118	0.089	0.054	0.027	0.016	0.016	0.011	0.009	0.004	0.002	0.001	0.000	0.002	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
1985							0.239	0.114	0.136	0.141	0.139	0.119	0.076	0.048	0.026	0.018	0.011	0.006	0.007	0.004	0.003	0.002	0.003	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
1986						0.095	0.066	0.076	0.081	0.102	0.089	0.056	0.032	0.023	0.018	0.009	0.006	0.003	0.003	0.001	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			
1987																																				
1988																																				
1989																																				
1990																																				
1991																																				
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2001																																				
2002																																				
2003																																				
2004																																				
2005																																				
2006																																				
2007																																				
2 Yr Avg							0.239	0.238	0.137	0.146	0.137	0.119	0.082	0.051	0.027	0.017	0.013	0.008	0.008	0.004	0.003	0.002	0.001	0.001	0.001	0.001	0.002	0.001	0.001	0.000	0.000	0.000	0.003			
3 Yr Avg							0.239	0.238	0.270	0.145	0.135	0.116	0.097	0.060	0.035	0.022	0.018	0.011	0.008	0.005	0.002	0.002	0.001	0.001	0.001	0.002	0.001	0.001	0.000	0.000	0.000	0.003				
10 Yr Avg							0.239	0.238	0.270	0.285	0.279	0.271	0.249	0.209	0.179	0.061	0.048	0.034	0.022	0.014	0.007	0.006	0.004	0.003	0.002	0.002	0.001	0.001	0.000	0.000	0.000	0.003				
Selected Cumulative	1.415	1.415	1.415	1.415	1.415	1.415	1.415	1.176	0.938	0.668	0.523	0.388	0.272	0.174	0.115	0.079	0.057	0.039	0.028	0.020	0.016	0.013	0.011	0.010	0.008	0.007	0.005	0.005	0.004	0.004	0.003	0.003	0.000			

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 8  
SHEET 38

**TEMPORARY PARTIAL**

**UNPAID LOSS ESTIMATE FOR ACCIDENT YEARS 1976 AND PRIOR**

10 times 3 Year Average Annual Payments	15	(1)
15 times 3 Year Average Annual Payments	23	(2)
Incremental Development Method	3	(3)
05 to 08 Exponential Curve Fit	-	(4)
04 to 08 Exponential Curve Fit	-	(5)
03 to 08 Exponential Curve Fit	-	(6)
03 to 07 Exponential Curve Fit	-	(7)
Selected Unpaid Loss	20	(8)

- 
- (1) 10 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2006 THROUGH 2008 OF 2  
(2) 15 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2006 THROUGH 2008 OF 2  
(3) SECTION 1, EXHIBIT 8, SHEET 40, COLUMN (8)  
(4) SECTION 1, EXHIBIT 8, SHEET 39, TOTAL OF COLUMN (2)  
(5) SECTION 1, EXHIBIT 8, SHEET 39, TOTAL OF COLUMN (3)  
(6) SECTION 1, EXHIBIT 8, SHEET 39, TOTAL OF COLUMN (4)  
(7) SECTION 1, EXHIBIT 8, SHEET 39, TOTAL OF COLUMN (5)  
(8) SELECTED BY DELOITTE CONSULTING

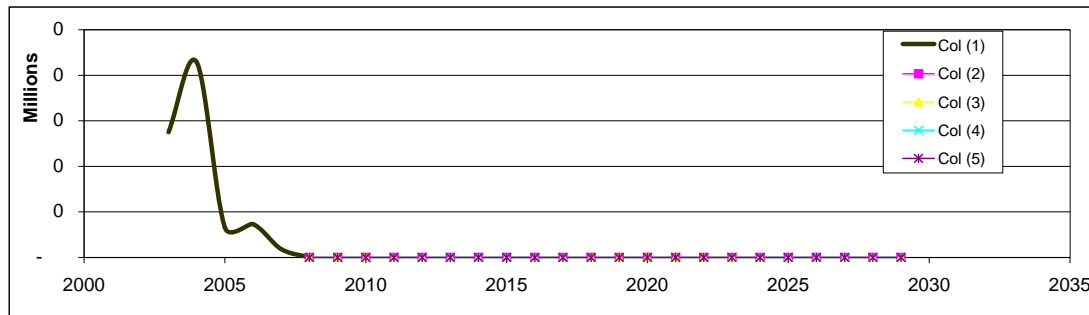
**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 8  
SHEET 39

**TEMPORARY PARTIAL**

**Exponential Curve Fit of Unpaid Loss**

FY ENDING	ACTUAL PAID LOSS (1)	Incremental Unpaid Loss				FY ENDING	Incremental Unpaid Loss			
		05 TO 08 CURVE FIT (2)	04 TO 08 CURVE FIT (3)	03 TO 08 CURVE FIT (4)	03 TO 07 CURVE FIT (5)		05 TO 08 CURVE FIT (2)	04 TO 08 CURVE FIT (3)	03 TO 08 CURVE FIT (4)	03 TO 07 CURVE FIT (5)
2003	14					2030	-	-	-	-
2004	21					2031	-	-	-	-
2005	3					2032	-	-	-	-
2006	4					2033	-	-	-	-
2007	1					2034	-	-	-	-
2008	-	-	-	-	-	2035	-	-	-	-
2009	-	-	-	-	-	2036	-	-	-	-
2010	-	-	-	-	-	2037	-	-	-	-
2011	-	-	-	-	-	2038	-	-	-	-
2012	-	-	-	-	-	2039	-	-	-	-
2013	-	-	-	-	-	2040	-	-	-	-
2014	-	-	-	-	-	2041	-	-	-	-
2015	-	-	-	-	-	2042	-	-	-	-
2016	-	-	-	-	-	2043	-	-	-	-
2017	-	-	-	-	-	2044	-	-	-	-
2018	-	-	-	-	-	2045	-	-	-	-
2019	-	-	-	-	-	2046	-	-	-	-
2020	-	-	-	-	-	2047	-	-	-	-
2021	-	-	-	-	-	2048	-	-	-	-
2022	-	-	-	-	-	2049	-	-	-	-
2023	-	-	-	-	-	2050	-	-	-	-
2024	-	-	-	-	-	2051	-	-	-	-
2025	-	-	-	-	-	2052	-	-	-	-
2026	-	-	-	-	-	2053	-	-	-	-
2027	-	-	-	-	-	2054	-	-	-	-
2028	-	-	-	-	-	2055	-	-	-	-
2029	-	-	-	-	-	2056	-	-	-	-
						Total	-	-	-	-



(1) ACTUAL PAID LOSSES  
(2) - (5) EXPONENTIAL CURVE FIT BASED ON (1)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 8  
SHEET 40

**TEMPORARY PARTIAL**

**Incremental Development Method**

AY	6/30/2007 Age	Incremental Decay	Cum Decay Relative to Current Yr Paid	7/1/2006 6/30/2007 Paid	6/30/2007 Unpaid Loss Estimate	6/30/2007 12/31/2007 Paid	12/31/2007 Unpaid Loss Estimate	Implied Cum Unpaid Loss
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1953	54.5	-	-	-	-	-	-	-
1954	53.5	0.767	0.77	-	-	-	-	-
1955	52.5	0.766	1.35	-	-	-	-	-
1956	51.5	0.766	1.80	-	-	-	-	-
1957	50.5	0.766	2.15	-	-	-	-	-
1958	49.5	0.766	2.41	-	-	-	-	-
1959	48.5	0.766	2.61	-	-	-	-	-
1960	47.5	0.766	2.77	-	-	-	-	-
1961	46.5	0.766	2.89	-	-	-	-	-
1962	45.5	0.766	2.97	-	-	-	-	-
1963	44.5	0.765	3.04	-	-	-	-	-
1964	43.5	0.765	3.09	-	-	-	-	-
1965	42.5	0.765	3.13	-	-	-	-	-
1966	41.5	0.765	3.16	-	-	-	-	-
1967	40.5	0.765	3.18	-	-	-	-	-
1968	39.5	0.765	3.20	-	-	-	-	-
1969	38.5	0.765	3.21	-	-	-	-	-
1970	37.5	0.764	3.22	0	1	-	1	1
1971	36.5	0.764	3.22	-	-	-	-	1
1972	35.5	0.764	3.23	-	-	-	-	1
1973	34.5	0.764	3.23	-	-	-	-	1
1974	33.5	0.764	3.23	1	2	-	2	3
1975	32.5	0.764	3.23	-	-	-	-	3
1976	31.5	0.763	3.23	-	-	-	-	3

- 
- (1) AGE @ 6/30/2007
  - (2) FROM SECTION 1, EXHIBIT 8, SHEET 42, COLUMN (8)
  - (3) TOTAL FROM SECTION 1, EXHIBIT 8, SHEET 41
  - (4) PROVIDED BY OLIVER WYMAN
  - (5) = (3) x (4)
  - (6) PROVIDED BY OLIVER WYMAN
  - (7) = (5) - (6)
  - (8) = COLUMN (7) ACCUMULATED

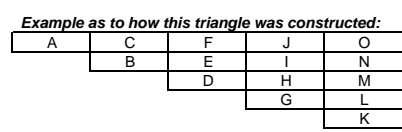


**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

**TEMPORARY PARTIAL**

**Cumulative Decay Factor Applied to Payments Made in Current Calendar Year to Estimate Unpaid Losses as of 6/30/07 for each Accident Year**

ACCIDENT YEAR																							
1953	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970	1971	1972	1973	1974	1975	1976
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.767	0.588	0.450	0.345	0.264	0.203	0.155	0.119	0.091	0.070	0.053	0.041	0.031	0.024	0.018	0.014	0.011	0.008	0.006	0.005	0.004	0.003	0.002
		0.766	0.587	0.450	0.345	0.264	0.202	0.155	0.119	0.091	0.069	0.053	0.041	0.031	0.024	0.018	0.014	0.011	0.008	0.006	0.005	0.004	0.003
			0.766	0.587	0.450	0.344	0.264	0.202	0.155	0.118	0.091	0.069	0.053	0.041	0.031	0.024	0.018	0.014	0.011	0.008	0.006	0.005	0.004
				0.766	0.587	0.450	0.344	0.264	0.202	0.155	0.118	0.091	0.069	0.053	0.041	0.031	0.024	0.018	0.014	0.011	0.008	0.006	0.005
					0.766	0.587	0.449	0.344	0.264	0.202	0.154	0.118	0.090	0.069	0.053	0.040	0.031	0.024	0.018	0.014	0.011	0.008	0.006
						0.766	0.587	0.449	0.344	0.263	0.202	0.154	0.118	0.090	0.069	0.053	0.040	0.031	0.024	0.018	0.014	0.010	0.008
							0.766	0.586	0.449	0.344	0.263	0.201	0.154	0.118	0.090	0.069	0.053	0.040	0.031	0.023	0.018	0.014	0.010
								0.766	0.586	0.449	0.343	0.263	0.201	0.154	0.117	0.090	0.069	0.053	0.040	0.031	0.023	0.018	0.014
									0.765	0.586	0.448	0.343	0.262	0.201	0.153	0.117	0.090	0.068	0.052	0.040	0.031	0.023	0.018
										0.765	0.586	0.448	0.343	0.262	0.201	0.153	0.117	0.089	0.068	0.052	0.040	0.031	0.023
											0.765	0.585	0.448	0.343	0.262	0.200	0.153	0.117	0.089	0.068	0.052	0.040	0.030
												0.765	0.585	0.448	0.342	0.262	0.200	0.153	0.117	0.089	0.068	0.052	0.040
													0.765	0.585	0.448	0.342	0.262	0.200	0.153	0.117	0.089	0.068	0.052
														0.765	0.585	0.447	0.342	0.261	0.200	0.153	0.117	0.089	0.068
															0.765	0.585	0.447	0.342	0.261	0.199	0.152	0.116	0.089
																0.765	0.585	0.447	0.342	0.261	0.199	0.152	0.116
																	0.764	0.584	0.446	0.341	0.261	0.199	0.152
																		0.764	0.584	0.446	0.341	0.260	0.199
																			0.764	0.584	0.446	0.340	0.260
																				0.764	0.584	0.446	0.340
																					0.764	0.583	0.445
																						0.764	0.583
																							0.763
	0.767	-	-	-	-	-	-	-	-	0.765	1.351	1.799	2.142	2.403	2.602	2.754	2.870	2.958	3.024	3.074	3.112	3.140	3.161



**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 1961, the decay factor of 0.910 means that the expected payments from 6/30/07-08 are 0.91 times the actual paid losses from 6/30/06-07, similarly, the decay factor of .805 means that the expected payments from 6/30/08-09 are 0.805 times the actual paid losses from 6/30/06-07, 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 6/30/06-07.

THE DIAGONAL (A, B, D, G, K, etc) FROM SECTION 1, EXHIBIT 8, SHEET 40, COLUMN (2)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 8  
SHEET 42

**TEMPORARY PARTIAL**

**Paid Tail Factor Selection**

Age Months (1)	Age Years (2)	Age to Age Development Factors						Cumulative Development Factors				
		Fitted Paid (3)	Incram. Data (4)	Weibull Curve (5)	Inverse Power Curve (6)	Selected Tail (7)	Selected Incram. Decay (8)	Fitted Paid (9)	Incram. Data (10)	Weibull Curve (11)	Inverse Power Curve (12)	Selected Tail (13)
6	0.5											
18	1.5											
30	2.5											
42	3.5											
54	4.5											
66	5.5	1.696	-	1.249	5.490	1.696	-	8.019		2.383	61.488	8.025
78	6.5	1.475	1.000	1.177	2.748	1.475	1.157	4.727	1.155	1.907	11.199	4.731
90	7.5	1.370	1.000	1.128	1.779	1.370	1.148	3.204	1.155	1.621	4.076	3.207
102	8.5	1.303	1.000	1.094	1.384	1.303	1.123	2.339	1.155	1.437	2.291	2.341
114	9.5	1.203	1.000	1.069	1.205	1.203	0.872	1.795	1.155	1.314	1.656	1.797
126	10.5	1.145	1.000	1.051	1.116	1.145	0.861	1.492	1.155	1.229	1.374	1.494
138	11.5	1.098	1.000	1.038	1.070	1.098	0.773	1.303	1.155	1.169	1.231	1.304
150	12.5	1.062	1.000	1.029	1.043	1.062	0.689	1.187	1.155	1.126	1.151	1.188
162	13.5	1.037	1.057	1.022	1.028	1.037	0.631	1.118	1.155	1.094	1.103	1.119
174	14.5	1.024	1.032	1.016	1.019	1.024	0.678	1.079	1.093	1.071	1.073	1.079
186	15.5	1.016	1.020	1.012	1.013	1.016	0.701	1.053	1.059	1.053	1.053	1.054
198	16.5	1.010	1.013	1.009	1.009	1.010	0.628	1.036	1.039	1.041	1.039	1.037
210	17.5	1.007	1.007	1.007	1.006	1.007	0.690	1.026	1.026	1.031	1.030	1.027
222	18.5	1.004	1.005	1.005	1.005	1.004	0.617	1.019	1.019	1.024	1.023	1.020
234	19.5	1.003	1.003	1.004	1.004	1.003	0.696	1.015	1.014	1.018	1.019	1.015
246	20.5	1.002	1.002	1.003	1.003	1.002	0.829	1.012	1.011	1.014	1.015	1.012
258	21.5	1.001	1.002	1.002	1.002	1.001	0.563	1.009	1.009	1.011	1.012	1.010
270	22.5	1.002	1.001	1.002	1.002	1.002	1.136	1.008	1.007	1.008	1.010	1.009
282	23.5	1.001	1.001	1.001	1.001	1.001	0.655	1.006	1.006	1.007	1.009	1.007
294	24.5	1.001	1.001	1.001	1.001	1.001	1.351	1.005	1.005	1.005	1.007	1.006
306	25.5	1.001	1.001	1.001	1.001	1.001	0.368	1.004	1.004	1.004	1.006	1.005
318	26.5	1.000	1.000	1.001	1.001	1.000	0.963	1.003	1.003	1.003	1.006	1.004
330	27.5	1.000	1.000	1.000	1.001	1.000	0.641	1.003	1.003	1.003	1.005	1.004
342	28.5	1.000	1.000	1.000	1.000	1.000	0.630	1.003	1.002	1.002	1.005	1.003
354	29.5	1.002	1.000	1.000	1.000	1.002	12.097	1.002	1.002	1.002	1.004	1.003
366	30.5	1.000	1.002	1.000	1.000	1.000	0.087	1.000	1.002	1.002	1.004	1.001
378	31.5		1.000	1.000	1.000	1.000	0.763	1.000	1.002	1.002	1.004	1.001
390	32.5		1.000	1.000	1.000	1.000	0.764	1.000	1.001	1.001	1.003	1.001
402	33.5		1.000	1.000	1.000	1.000	0.764	1.000	1.001	1.001	1.003	1.000
414	34.5		1.000	1.000	1.000	1.000	0.764	1.000	1.001	1.001	1.003	1.000
426	35.5		1.000	1.000	1.000	1.000	0.764	1.000	1.001	1.001	1.003	1.000
438	36.5		1.000	1.000	1.000	1.000	0.764	1.000	1.001	1.001	1.003	1.000
450	37.5		1.000	1.000	1.000	1.000	0.764	1.000	1.001	1.001	1.003	1.000
462	38.5		1.000	1.000	1.000	1.000	0.765	1.000	1.001	1.001	1.002	1.000
474	39.5		1.000	1.000	1.000	1.000	0.765	1.000	1.001	1.001	1.002	1.000
486	40.5		1.000	1.000	1.000	1.000	0.765	1.000	1.001	1.001	1.002	1.000
498	41.5		1.000	1.000	1.000	1.000	0.765	1.000	1.001	1.001	1.002	1.000
510	42.5		1.000	1.000	1.000	1.000	0.765	1.000	1.001	1.001	1.002	1.000
522	43.5		1.000	1.000	1.000	1.000	0.765	1.000	1.001	1.001	1.002	1.000
534	44.5		1.000	1.000	1.000	1.000	0.765	1.000	1.001	1.001	1.002	1.000
546	45.5		1.000	1.000	1.000	1.000	0.766	1.000	1.001	1.001	1.002	1.000
558	46.5		1.000	1.000	1.000	1.000	0.766	1.000	1.001	1.001	1.002	1.000
570	47.5		1.000	1.000	1.000	1.000	0.766	1.000	1.001	1.001	1.002	1.000
582	48.5		1.000	1.000	1.000	1.000	0.766	1.000	1.001	1.001	1.002	1.000
594	49.5		1.000	1.000	1.000	1.000	0.766	1.000	1.001	1.001	1.002	1.000
606	50.5		1.000	1.000	1.000	1.000	0.766	1.000	1.001	1.001	1.002	1.000
618	51.5		1.000	1.000	1.000	1.000	0.766	1.000	1.001	1.001	1.002	1.000
630	52.5		1.000	1.000	1.000	1.000	0.766	1.000	1.001	1.001	1.002	1.000
642	53.5		1.000	1.000	1.000	1.000	0.767	1.000	1.001	1.001	1.002	1.000
654	54.5		1.000	1.000	1.000	1.000	-	1.000	1.001	1.001	1.002	1.000
Tail	Tail		1.000	1.001	1.002	1.000	-		1.000	1.001	1.002	1.000

54.5 tail decay - (14)  
- (15)

- (1) AGE IN MONTHS
- (2) AGE IN YEARS
- (3) SECTION 1, EXHIBIT 8, SHEET 21
- (4) SECTION 1, EXHIBIT 8, SHEET 44, COLUMN (5)
- (5) SECTION 1, EXHIBIT 8, SHEET 43
- (6) SECTION 1, EXHIBIT 8, SHEET 43
- (7) SELECTED BY DELOITTE CONSULTING
- (8) = [(3) - 1.0] x (7) / [(7) - 1.0]

- (9) COLUMN (3) MULTIPLICATIVELY ACCUMULATED
- (10) COLUMN (4) MULTIPLICATIVELY ACCUMULATED
- (11) COLUMN (5) MULTIPLICATIVELY ACCUMULATED
- (12) COLUMN (6) MULTIPLICATIVELY ACCUMULATED
- (13) COLUMN (7) MULTIPLICATIVELY ACCUMULATED
- (14) [COLUMN (8) @ 54.5] X [COLUMN (8) TAIL]
- (15) COLUMN (8) TAIL + (14)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 8  
SHEET 43

**TEMPORARY PARTIAL**

FITTING PAID LOSS DEVELOPMENT FACTORS

Fitting for Periods:			31-to-Ult: 31		Summary of Curve Fitting							
			From: 15	To: 30	Method	Tail	R^2					
Cut-off			60		Weibull	1.001	0.836					
					Inverse Power	1.002	0.818					
			Weibull Curve Fitting				Inverse Power Curve Fitting					
			Slope= 0.970 Intercept= -3.588				Slope= -5.649 Intercept= 25.168					
PERIOD	AGE	ATA	X	Y	Y*	ATA*	ATU*	X	Y	Y*	ATA*	ATU*
1	6		1.792		-1.850	<b>6.871</b>	178.209	1.792		15.047		
2	18		2.890		-0.784	<b>2.727</b>	25.936	2.890		8.841		
3	30		3.401		-0.288	<b>1.896</b>	9.509	3.401		5.956		
4	42		3.738		0.038	<b>1.547</b>	5.016	3.738		4.055		
5	54		3.989		0.282	<b>1.361</b>	3.242	3.989		2.635	<b>14.950</b>	917.531
6	66	1.696	4.190	-0.116	0.477	<b>1.249</b>	2.381	4.190	-0.362	1.502	<b>5.490</b>	61.373
7	78	1.475	4.357	0.125	0.639	<b>1.177</b>	1.906	4.357	-0.744	0.558	<b>2.748</b>	11.178
8	90	1.370	4.500	0.270	0.778	<b>1.128</b>	1.619	4.500	-0.995	-0.250	<b>1.779</b>	4.068
9	102	1.303	4.625	0.377	0.899	<b>1.094</b>	1.436	4.625	-1.194	-0.957	<b>1.384</b>	2.287
10	114	1.203	4.736	0.577	1.007	<b>1.069</b>	1.313	4.736	-1.595	-1.585	<b>1.205</b>	1.653
11	126	1.145	4.836	0.725	1.104	<b>1.051</b>	1.228	4.836	-1.930	-2.151	<b>1.116</b>	1.372
12	138	1.098	4.927	0.882	1.193	<b>1.038</b>	1.168	4.927	-2.322	-2.665	<b>1.070</b>	1.229
13	150	1.062	5.011	1.047	1.274	<b>1.029</b>	1.125	5.011	-2.788	-3.136	<b>1.043</b>	1.149
14	162	1.037	5.088	1.207	1.348	<b>1.022</b>	1.093	5.088	-3.308	-3.570	<b>1.028</b>	1.101
15	174	1.024	5.159	1.323	1.418	<b>1.016</b>	1.070	5.159	-3.733	-3.974	<b>1.019</b>	1.071
16	186	1.016	5.226	1.418	1.482	<b>1.012</b>	1.053	5.226	-4.111	-4.351	<b>1.013</b>	1.051
17	198	1.0101	5.288	1.527	1.543	<b>1.009</b>	1.040	5.288	-4.592	-4.704	<b>1.009</b>	1.037
18	210	1.0069	5.347	1.606	1.600	<b>1.007</b>	1.030	5.347	-4.973	-5.036	<b>1.006</b>	1.028
19	222	1.0042	5.403	1.699	1.654	<b>1.005</b>	1.023	5.403	-5.463	-5.350	<b>1.005</b>	1.022
20	234	1.0029	5.455	1.763	1.705	<b>1.004</b>	1.017	5.455	-5.829	-5.648	<b>1.004</b>	1.017
21	246	1.0024	5.505	1.796	1.754	<b>1.003</b>	1.013	5.505	-6.020	-5.930	<b>1.003</b>	1.013
22	258	1.0014	5.553	1.887	1.800	<b>1.002</b>	1.010	5.553	-6.597	-6.199	<b>1.002</b>	1.010
23	270	1.0015	5.598	1.868	1.844	<b>1.002</b>	1.008	5.598	-6.471	-6.456	<b>1.002</b>	1.008
24	282	1.0010	5.642	1.931	1.886	<b>1.001</b>	1.006	5.642	-6.896	-6.702	<b>1.001</b>	1.007
25	294	1.0014	5.684	1.887	1.927	<b>1.001</b>	1.004	5.684	-6.596	-6.937	<b>1.001</b>	1.006
26	306	1.0005	5.724	2.028	1.965	<b>1.001</b>	1.003	5.724	-7.598	-7.163	<b>1.001</b>	1.005
27	318	1.0005	5.762	2.033	2.003	<b>1.001</b>	1.003	5.762	-7.636	-7.380	<b>1.001</b>	1.004
28	330	1.0003	5.799	2.090	2.039	<b>1.000</b>	1.002	5.799	-8.082	-7.589	<b>1.001</b>	1.003
29	342	1.0002	5.835	2.145	2.073	<b>1.000</b>	1.001	5.835	-8.545	-7.791	<b>1.000</b>	1.003
30	354	1.0024	5.869	1.801	2.107	<b>1.000</b>	1.001	5.869	-6.052	-7.986	<b>1.000</b>	1.002
31	366	1.0000	5.903	2.357	2.139	<b>1.000</b>	1.001	5.903	-10.559	-8.174	<b>1.000</b>	1.002
32	378		5.935		2.170	<b>1.000</b>	1.001	5.935		-8.357	<b>1.000</b>	1.002
33	390		5.966		2.201	<b>1.000</b>	1.001	5.966		-8.533	<b>1.000</b>	1.001
34	402		5.996		2.230	<b>1.000</b>	1.000	5.996		-8.704	<b>1.000</b>	1.001
35	414		6.026		2.259	<b>1.000</b>	1.000	6.026		-8.870	<b>1.000</b>	1.001
36	426		6.054		2.286	<b>1.000</b>	1.000	6.054		-9.032	<b>1.000</b>	1.001
37	438		6.082		2.313	<b>1.000</b>	1.000	6.082		-9.189	<b>1.000</b>	1.001
38	450		6.109		2.340	<b>1.000</b>	1.000	6.109		-9.341	<b>1.000</b>	1.001
39	462		6.136		2.365	<b>1.000</b>	1.000	6.136		-9.490	<b>1.000</b>	1.001
40	474		6.161		2.390	<b>1.000</b>	1.000	6.161		-9.635	<b>1.000</b>	1.001
41	486		6.186		2.414	<b>1.000</b>	1.000	6.186		-9.776	<b>1.000</b>	1.000
42	498		6.211		2.438	<b>1.000</b>	1.000	6.211		-9.914	<b>1.000</b>	1.000
43	510		6.234		2.461	<b>1.000</b>	1.000	6.234		-10.048	<b>1.000</b>	1.000
44	522		6.258		2.484	<b>1.000</b>	1.000	6.258		-10.180	<b>1.000</b>	1.000
45	534		6.280		2.506	<b>1.000</b>	1.000	6.280		-10.308	<b>1.000</b>	1.000
46	546		6.303		2.527	<b>1.000</b>	1.000	6.303		-10.434	<b>1.000</b>	1.000
47	558		6.324		2.548	<b>1.000</b>	1.000	6.324		-10.557	<b>1.000</b>	1.000
48	570		6.346		2.569	<b>1.000</b>	1.000	6.346		-10.677	<b>1.000</b>	1.000
49	582		6.366		2.589	<b>1.000</b>	1.000	6.366		-10.794	<b>1.000</b>	1.000
50	594		6.387		2.609	<b>1.000</b>	1.000	6.387		-10.910	<b>1.000</b>	1.000
51	606		6.407		2.628	<b>1.000</b>	1.000	6.407		-11.023	<b>1.000</b>	1.000
52	618		6.426		2.647	<b>1.000</b>	1.000	6.426		-11.133	<b>1.000</b>	1.000
53	630		6.446		2.666	<b>1.000</b>	1.000	6.446		-11.242	<b>1.000</b>	1.000
54	642		6.465		2.684	<b>1.000</b>	1.000	6.465		-11.349	<b>1.000</b>	1.000
55	654		6.483		2.702	<b>1.000</b>	1.000	6.483		-11.453	<b>1.000</b>	1.000
56	666		6.501		2.720	<b>1.000</b>	1.000	6.501		-11.556	<b>1.000</b>	1.000
57	678		6.519		2.737	<b>1.000</b>	1.000	6.519		-11.657	<b>1.000</b>	1.000
58	690		6.537		2.754	<b>1.000</b>	1.000	6.537		-11.756	<b>1.000</b>	1.000
59	702		6.554		2.771	<b>1.000</b>	1.000	6.554		-11.853	<b>1.000</b>	1.000
60	714		6.571		2.788	<b>1.000</b>	1.000	6.571		-11.949	<b>1.000</b>	1.000

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 8  
SHEET 44

**TEMPORARY PARTIAL**

**Incremental Decay Method**

Age Months	Age Years	(Known) Selected Paid	Incem. Decay Factors	Implied ATU Dev. Factor	Decay Factor Check
(1)	(2)	(3)	(4)	(5)	(6)
6	0.5	-	-		
18	1.5	-	-		
30	2.5	-	-		
42	3.5	-	-		
54	4.5	-	-		
66	5.5	1.696	-		
78	6.5	1.475	-	1.000	
90	7.5	1.370	-	1.000	
102	8.5	1.303	-	1.000	
114	9.5	1.203	-	1.000	
126	10.5	1.145	-	1.000	
138	11.5	1.098	-	1.000	
150	12.5	1.062	-	1.000	
162	13.5	1.037	0.988	1.057	
174	14.5	1.024	0.894	1.032	
186	15.5	1.016	0.835	1.020	0.835
198	16.5	1.010	0.784	1.013	0.784
210	17.5	1.007	0.728	1.007	0.728
222	18.5	1.004	0.687	1.005	0.687
234	19.5	1.003	0.715	1.003	0.715
246	20.5	1.002	0.725	1.002	0.725
258	21.5	1.001	0.713	1.002	0.713
270	22.5	1.002	0.723	1.001	0.723
282	23.5	1.001	0.713	1.001	0.713
294	24.5	1.001	0.702	1.001	0.702
306	25.5	1.001	0.708	1.001	0.708
318	26.5	1.000	0.760	1.000	0.760
330	27.5	1.000	0.806	1.000	0.806
342	28.5	1.000	0.898	1.000	0.898
354	29.5	1.002	1.008	1.000	1.008
366	30.5	1.000	0.760	1.002	0.760
378	31.5		0.712	1.000	0.010
390	32.5		0.674	1.000	0.674
402	33.5		0.648	1.000	0.648
414	34.5		0.595	1.000	0.595
426	35.5		0.725	1.000	0.725
438	36.5		0.715	1.000	0.715
450	37.5		0.607	1.000	0.607
462	38.5		0.498	1.000	0.498
474	39.5		0.469	1.000	0.469
486	40.5		0.532	1.000	0.532
498	41.5		0.496	1.000	0.496
510	42.5		0.581	1.000	0.581
522	43.5		0.674	1.000	0.674
534	44.5		0.651	1.000	0.651
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	-

- (1) AGE IN MONTHS  
(2) AGE IN YEARS  
(3) SECTION 1, EXHIBIT 8, SHEET 21  
(4) GEOMETRIC MEAN FROM SECTION 1, EXHIBIT 8, SHEET 45  
(5)  $1.0 + [(3) - 1.0] \times (4) / (3) \text{ PRIOR AGE}$   
(6)  $[(5) - 1.0] \times [(5) \text{ PRIOR AGE}] / [(5) \text{ PRIOR AGE} - 1.0]$





**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 9  
SHEET 1

**WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)  
(000's)**

SUMMARY OF LOSS & ALAE RESERVES

ACCIDENT YEAR	PAYROLL	SEL.ULT. EXPECTED PAID AT @ 6/30/08	SELECTED ULTIMATE LOSS & ALAE	SELECTED NOMINAL UNPAID LOSS & ALAE	DISCOUNT FACTOR AT 5.0%	SELECTED DISCOUNTED UNPAID LOSS & ALAE	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		0			84.6%		
1977	23,851,125	0			84.6%		-
1978	26,143,240	0			93.0%		-
1979	28,061,666	0			89.1%		-
1980	28,979,182	0			85.9%		-
1981	30,141,508	0			83.6%		-
1982	30,058,966	0			81.5%		-
1983	30,607,324	0			82.1%		-
1984	33,121,678	0			81.0%		-
1985	35,713,654	0			80.8%		-
1986	38,297,697	17,023	17,193	171	79.7%	136	0.04
1987	41,065,403	47,148	47,737	589	80.2%	472	0.12
1988	44,221,964	48,485	49,210	725	79.8%	578	0.11
1989	47,110,000	50,250	51,032	782	76.8%	601	0.11
1990	49,659,895	49,695	50,517	823	74.6%	614	0.10
1991	50,856,501	41,505	42,238	733	72.7%	533	0.08
1992	52,804,448	36,155	36,862	707	71.9%	508	0.07
1993	55,132,894	34,589	35,343	754	71.4%	539	0.06
1994	57,739,505	29,565	30,318	753	72.2%	544	0.05
1995	60,949,772	25,817	26,597	780	73.2%	570	0.04
1996	63,664,000	19,859	20,622	763	75.5%	576	0.03
1997	68,077,000	19,332	20,316	984	78.0%	767	0.03
1998	71,447,000	18,072	19,334	1,262	80.3%	1,013	0.03
1999	75,244,663	22,023	24,385	2,362	83.3%	1,969	0.03
2000	79,122,396	24,651	28,593	3,943	85.3%	3,364	0.04
2001	80,396,857	24,135	30,061	5,925	86.3%	5,116	0.04
2002	81,621,000	19,802	27,950	8,148	86.9%	7,080	0.03
2003	82,433,234	14,448	24,802	10,353	86.8%	8,985	0.03
2004	84,632,753	11,237	25,604	14,367	86.5%	12,426	0.03
2005	86,785,547	7,824	26,511	18,687	85.7%	16,019	0.03
2006	90,292,513	3,825	26,871	23,046	84.4%	19,455	0.03
2007	92,786,458	1,125	27,013	25,887	82.1%	21,262	0.03
2008	47,785,026	91	14,336	14,244	79.0%	11,252	0.03
TOTAL		566,656	703,444	136,788	83.6%	114,380	
EXLD PRIOR		566,656	703,444	136,788	83.6%	114,380	

- (1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 1, EXHIBIT 9, SHEET 4, COL. 2 + SECTION 1, EXHIBIT 9, SHEET 3, COL. 8  
(3) SECTION 1, EXHIBIT 9, SHEET 4, COL. 12; 2008 ADJUSTED TO PARTIAL YEAR  
(4) = (3) - (2)  
(5) SECTION 1, EXHIBIT 9, SHEET 16, COL. 6  
(6) = (4) x (5)  
(7) = [(3) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 9  
SHEET 2

**WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)  
(000's)**

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS & ALAE @ 6/30/2008	FISCAL YEAR ENDING															
		2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	> 2023
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
PRIOR	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
1978	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
1980	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
1982	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
1984	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
1986	171	23	26	17	23	9	8	5	3	40	4	3	2	2	1	1	3
1987	589	115	64	73	48	65	24	23	15	9	112	10	7	6	4	3	11
1988	725	118	118	66	75	49	67	25	24	15	10	115	10	8	6	4	15
1989	782	30	122	122	69	78	51	69	25	25	16	10	120	10	8	6	20
1990	823	49	30	121	121	68	77	51	69	25	24	16	10	118	10	8	26
1991	733	45	41	25	101	101	57	65	42	57	21	20	13	8	99	9	28
1992	707	67	39	35	22	88	88	50	57	37	50	18	18	11	7	86	32
1993	754	77	64	38	34	21	85	85	48	54	36	48	18	17	11	7	114
1994	753	106	66	55	32	29	18	73	73	41	46	30	41	15	15	9	103
1995	780	119	93	58	48	28	26	16	64	64	36	41	27	36	13	13	99
1996	763	159	92	72	45	37	22	20	12	49	49	28	32	21	28	10	87
1997	984	232	157	91	71	44	37	22	20	12	49	49	27	31	20	28	95
1998	1,262	325	221	149	87	68	42	35	21	19	11	46	46	26	30	19	117
1999	2,362	771	410	278	188	109	85	53	44	26	23	14	58	59	33	37	172
2000	3,943	1,290	866	461	313	211	123	96	59	50	29	26	16	66	66	37	235
2001	5,925	1,841	1,336	897	477	324	219	127	99	61	52	30	27	17	68	68	282
2002	8,148	2,473	1,763	1,279	859	457	310	209	122	95	59	49	29	26	16	65	335
2003	10,353	2,812	2,289	1,632	1,184	795	423	287	194	113	88	55	46	27	24	15	371
2004	14,367	3,697	2,898	2,359	1,682	1,220	819	436	296	200	116	91	56	47	28	25	397
2005	18,687	4,110	3,751	2,940	2,394	1,706	1,238	831	442	300	203	118	92	57	48	28	428
2006	23,046	4,016	4,186	3,820	2,994	2,438	1,737	1,261	847	451	306	206	120	94	58	49	465
2007	25,887	2,612	4,056	4,227	3,858	3,024	2,462	1,755	1,273	855	455	309	208	121	94	59	519
2008	14,244	1,139	2,769	4,299	4,481	4,089	3,205	2,610	1,860	1,350	906	482	327	221	128	100	612
TOTAL	136,788	26,225	25,457	23,116	19,206	15,060	11,224	8,202	5,708	3,948	2,701	1,815	1,351	1,043	816	687	4,564

(1) SECTION 1, EXHIBIT 9, SHEET 1, COL. 4  
(2) - (17) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 1, EXHIBIT 9, SHEET 21



**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 9  
SHEET 3

**WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)  
(000's)**

ESTIMATED PAYMENTS FROM 1/1/2008 TO 6/30/2008

ACCIDENT YEAR	SELECTED	PAID	AGE @ 12/31/2007	AGE @ 6/30/2008	LDF @ 12/31/2007	LDF @ 6/30/2008	EXPECTED PERCENT	1/1/08 TO 6/30/08
	ULTIMATE LOSS & ALAE	LOSS & ALAE @ 12/31/07						EXPECTED PAYMENTS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR	0	0	384	390	1.001	1.001	13.4%	0
1977	0		372	378	1.002	1.001	57.5%	0
1978	0		360	366	1.003	1.003	2.9%	0
1979	0		348	354	1.004	1.003	4.3%	0
1980	0		336	342	1.004	1.004	6.1%	0
1981	0		324	330	1.004	1.004	5.6%	0
1982	0		312	318	1.005	1.005	12.6%	0
1983	0		300	306	1.007	1.006	7.7%	0
1984	0		288	294	1.008	1.007	9.8%	0
1985	0		276	282	1.009	1.009	7.3%	0
1986	17,193	17,002	264	270	1.011	1.010	10.8%	21
1987	47,737	47,091	252	258	1.014	1.012	8.8%	57
1988	49,210	48,471	240	246	1.015	1.015	2.0%	15
1989	51,032	50,225	228	234	1.016	1.016	3.0%	25
1990	50,517	49,668	216	222	1.017	1.017	3.2%	27
1991	42,238	41,467	204	210	1.019	1.018	5.0%	38
1992	36,862	36,115	192	198	1.021	1.020	5.3%	40
1993	35,343	34,527	180	186	1.024	1.022	7.6%	62
1994	30,318	29,497	168	174	1.028	1.025	8.3%	68
1995	26,597	25,715	156	162	1.034	1.030	11.6%	102
1996	20,622	19,741	144	150	1.045	1.038	13.4%	118
1997	20,316	19,161	132	138	1.060	1.051	14.8%	171
1998	19,334	17,766	120	126	1.088	1.070	19.5%	306
1999	24,385	21,449	108	114	1.137	1.107	19.6%	574
2000	28,593	23,762	96	102	1.214	1.168	18.4%	888
2001	30,061	22,844	84	90	1.341	1.264	17.9%	1,291
2002	27,950	18,283	72	78	1.552	1.428	15.7%	1,519
2003	24,802	12,655	60	66	1.934	1.700	14.8%	1,794
2004	25,604	8,017	48	54	3.111	2.244	18.3%	3,220
2005	26,511	4,364	36	42	6.334	3.455	15.6%	3,460
2006	26,871	1,442	24	30	19.804	7.169	9.4%	2,383
2007	27,013	337	12	18	72.581	23.300	3.0%	788
2008	28,671		0	6		314.546	0.3%	91
TOTAL	717,780	549,598						17,058
EXLD PRIOR	717,780	549,598						17,058

(1) SECTION 1, EXHIBIT 9, SHEET 4, COL. 12  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) AGE OF ACCIDENT YEAR AT 12/31/2007  
(4) AGE OF ACCIDENT YEAR AT 6/30/2008

(5) BASED ON SECTION 1, EXHIBIT 9, SHEET 21 AGE OF (5)  
(6) BASED ON SECTION 1, EXHIBIT 9, SHEET 21 AGE OF (6)  
(7)  $= [1 / (6) - 1 / (5)] / [1 - 1 / (5)]$   
(8)  $= [(1) - (2)] \times (7)$

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 9  
SHEET 4

**WAGE LOSS-LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)  
(000's)**

SELECTION OF ULTIMATE LOSS & ALAE

ACCIDENT YEAR	PAYROLL	PAID	INCURRED	INDICATED ULTIMATE LOSS & ALAE										SELECTED ULTIMATE LOSS & ALAE	SELECTED ULTIMATE LOSS RATE
		LOSS & ALAE @ 12/31/07	LOSS & ALAE @ 12/31/07	LOSS DEVELOPMENT		BORNHJETTER-FERGUSON		PAID CUM. FREQ/SEV AY DEV.	PAID INCR. FREQ/SEV AY DEV.	INCR. INDEX PAYMENT METHOD	PAID INCR. TRENDED FREQ/SEV				
	(1)	(2)	(3)	PAID	INCURRED	PAID	INCURRED	(8)	(9)	(10)	(11)	(12)	(13)		
PRIOR															
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	17,002	17,124	17,193	17,124	17,193	17,124	17,227	17,173	17,057		17,193	0.045		
1987	41,065,403	47,091	47,423	47,737	47,423	47,737	47,423	47,718	47,570	47,238		47,737	0.116		
1988	44,221,964	48,471	49,038	49,210	49,003	49,210	49,003	49,134	48,963	48,625		49,210	0.111		
1989	47,110,000	50,225	50,895	51,032	50,786	51,032	50,786	50,954	50,768	50,404		51,032	0.108		
1990	49,659,895	49,668	50,506	50,517	50,377	50,517	50,376	50,441	50,259	49,874		50,517	0.102		
1991	50,856,501	41,467	42,367	42,238	42,231	42,238	42,231	42,174	42,045	41,722		42,238	0.083		
1992	52,804,448	36,115	37,200	36,862	36,982	36,862	36,983	36,806	36,744	36,453		36,862	0.070		
1993	55,132,894	34,527	35,757	35,343	35,393	35,343	35,393	35,290	35,404	34,971		35,343	0.064		
1994	57,739,505	29,497	31,230	30,318	30,713	30,318	30,720	30,273	30,249	30,052		30,318	0.053		
1995	60,949,772	25,715	27,894	26,597	27,264	26,471	27,367	26,552	26,725	26,368		26,597	0.044		
1996	63,664,000	19,741	22,004	20,622	21,332	20,737	21,270	20,597	20,700	20,649		20,622	0.032		
1997	68,077,000	19,161	23,077	20,316	22,040	20,532	21,942	20,348	20,876	20,310		20,316	0.030		
1998	71,447,000	17,766	22,634	19,334	21,224	19,750	21,009	19,441	19,823	19,566		19,334	0.027		
1999	75,244,663	21,449	28,932	24,385	26,476	24,489	26,590	24,646	25,826	23,970		24,385	0.03		
2000	79,122,396	23,762	34,398	28,852	30,137	28,335	30,732	29,357	30,321	27,624		28,593	0.036		
2001	80,396,857	22,844	35,521	30,636	30,178	29,486	30,898	31,376	31,309	27,635		30,061	0.037		
2002	81,621,000	18,283	35,143	28,378	29,539	27,522	30,216	29,450	30,132	25,552		27,950	0.034		
2003	82,433,234	12,655	32,065	24,475	26,737	25,129	26,918	25,784	24,849	22,879		24,802	0.030		
2004	84,632,753	8,017	30,639	24,936	24,579	25,604	24,249	23,103	22,171	21,570		25,604	0.030		
2005	86,785,547	4,364	31,703	27,643	23,092	26,511	21,897	21,745	20,587	21,108		26,511	0.031		
2006	90,292,513	1,442	31,355	28,551	14,689	26,871	970	17,198	17,667	20,693		26,871	0.030		
2007	92,786,458	337	212,036	24,472	33,868	27,013	69,744	18,565	15,660	20,980		27,013	0.029		
2008	95,570,052					28,671	28,671			23,827		28,671	0.030		
TOTAL		549,598	928,942	689,646	691,189	717,571	742,511	668,178	665,820	679,127		717,780			
EXLD PRIOR		549,598	928,942	689,646	691,189	717,571	742,511	668,178	665,820	679,127		717,780			
EXLD PRIOR & 2008		549,598	928,942	689,646	691,189	688,900	713,840	668,178	665,820	655,300		689,109			

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

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 9  
SHEET 5

**WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)  
(000's)**

PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE (MONTHS)	PAID LOSS & ALAE	PAID LDF	INDICATED ULTIMATE @ 12/31/07	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
		0			
1977	372		1.002		
1978	360		1.003		
1979	348		1.004		
1980	336		1.004		
1981	324		1.004		
1982	312		1.005		
1983	300		1.007		
1984	288		1.008		
1985	276		1.009		
1986	264	17,002	1.011	17,193	0.04
1987	252	47,091	1.014	47,737	0.12
1988	240	48,471	1.015	49,210	0.11
1989	228	50,225	1.016	51,032	0.11
1990	216	49,668	1.017	50,517	0.10
1991	204	41,467	1.019	42,238	0.08
1992	192	36,115	1.021	36,862	0.07
1993	180	34,527	1.024	35,343	0.06
1994	168	29,497	1.028	30,318	0.05
1995	156	25,715	1.034	26,597	0.04
1996	144	19,741	1.045	20,622	0.03
1997	132	19,161	1.060	20,316	0.03
1998	120	17,766	1.088	19,334	0.03
1999	108	21,449	1.137	24,385	0.03
2000	96	23,762	1.214	28,852	0.04
2001	84	22,844	1.341	30,636	0.04
2002	72	18,283	1.552	28,378	0.03
2003	60	12,655	1.934	24,475	0.03
2004	48	8,017	3.111	24,936	0.03
2005	36	4,364	6.334	27,643	0.03
2006	24	1,442	19.804	28,551	0.03
2007	12	337	72.581	24,472	0.03
2008	0				
TOTAL		549,598		689,646	

(1) AGE OF ACCIDENT YEAR  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 1, EXHIBIT 9, SHEET 18, COL. 6  
(4) = (2) x (3)  
(5) = (4) / PAYROLL x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 9  
SHEET 6

**WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)  
(000's)**

INCURRED LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE (MONTHS)	INCURRED LOSS & ALAE	INCURRED LDF	INDICATED ULTIMATE @ 12/31/07	INDICATED ULTIMATE LOSS RATE
(1)	(2)	(3)	(4)	(5)	
1977	372		1.000		
1978	360		1.000		
1979	348		1.000		
1980	336		1.000		
1981	324		1.000		
1982	312		1.000		
1983	300		1.000		
1984	288		1.000		
1985	276		1.000		
1986	264	17,124	1.000	17,124	0.04
1987	252	47,423	1.000	47,423	0.12
1988	240	49,038	0.999	49,003	0.11
1989	228	50,895	0.998	50,786	0.11
1990	216	50,506	0.997	50,377	0.10
1991	204	42,367	0.997	42,231	0.08
1992	192	37,200	0.994	36,982	0.07
1993	180	35,757	0.990	35,393	0.06
1994	168	31,230	0.983	30,713	0.05
1995	156	27,894	0.977	27,264	0.04
1996	144	22,004	0.969	21,332	0.03
1997	132	23,077	0.955	22,040	0.03
1998	120	22,634	0.938	21,224	0.03
1999	108	28,932	0.915	26,476	0.04
2000	96	34,398	0.876	30,137	0.04
2001	84	35,521	0.850	30,178	0.04
2002	72	35,143	0.841	29,539	0.04
2003	60	32,065	0.834	26,737	0.03
2004	48	30,639	0.802	24,579	0.03
2005	36	31,703	0.728	23,092	0.03
2006	24	31,355	0.468	14,689	0.02
2007	12	212,036	0.160	33,868	0.04
2008	0				
TOTAL		928,942		691,189	

(1) AGE OF ACCIDENT YEAR  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 1, EXHIBIT 9, SHEET 18, COL. 9  
(4) = (2) x (3)  
(5) = (4) / PAYROLL x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 9  
SHEET 7

**WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)  
(000's)**

PAID BORNHUETTTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED		EXPECTED %	EXPECTED	ACTUAL	EXPECTED	INDICATED	INDICATED
		LOSS RATE	DOLLARS	OF PAID	PAID	PAID	UNPAID	ULTIMATE	ULTIMATE
	(1)	(2)	(3)	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125			99.8%					
1978	26,143,240			99.7%					
1979	28,061,666			99.6%					
1980	28,979,182			99.6%					
1981	30,141,508			99.6%					
1982	30,058,966			99.5%					
1983	30,607,324			99.3%					
1984	33,121,678			99.2%					
1985	35,713,654			99.1%					
1986	38,297,697	0.04	17,193	98.9%	17,002	17,002	192	17,193	0.04
1987	41,065,403	0.12	47,737	98.6%	47,091	47,091	646	47,737	0.12
1988	44,221,964	0.11	49,210	98.5%	48,471	48,471	740	49,210	0.11
1989	47,110,000	0.11	51,032	98.4%	50,225	50,225	807	51,032	0.11
1990	49,659,895	0.10	50,517	98.3%	49,668	49,668	850	50,517	0.10
1991	50,856,501	0.08	42,238	98.2%	41,467	41,467	771	42,238	0.08
1992	52,804,448	0.07	36,862	98.0%	36,115	36,115	747	36,862	0.07
1993	55,132,894	0.06	35,343	97.7%	34,527	34,527	816	35,343	0.06
1994	57,739,505	0.05	30,318	97.3%	29,497	29,497	821	30,318	0.05
1995	60,949,772	0.04	22,820	96.7%	22,063	25,715	757	26,471	0.04
1996	63,664,000	0.04	23,313	95.7%	22,317	19,741	996	20,737	0.03
1997	68,077,000	0.04	24,117	94.3%	22,746	19,161	1,371	20,532	0.03
1998	71,447,000	0.03	24,469	91.9%	22,485	17,766	1,984	19,750	0.03
1999	75,244,663	0.03	25,250	88.0%	22,210	21,449	3,040	24,489	0.03
2000	79,122,396	0.03	25,924	82.4%	21,352	23,762	4,573	28,335	0.04
2001	80,396,857	0.03	26,113	74.6%	19,471	22,844	6,641	29,486	0.04
2002	81,621,000	0.03	25,972	64.4%	16,732	18,283	9,239	27,522	0.03
2003	82,433,234	0.03	25,829	51.7%	13,355	12,655	12,474	25,129	0.03
2004	84,632,753	0.03	25,920	32.1%	8,333	8,017	17,587	25,604	0.03
2005	86,785,547	0.03	26,299	15.8%	4,152	4,364	22,147	26,511	0.03
2006	90,292,513	0.03	26,782	5.0%	1,352	1,442	25,429	26,871	0.03
2007	92,786,458	0.03	27,048	1.4%	373	337	26,675	27,013	0.03
2008	95,570,052	0.03	28,671	0.0%			28,671	28,671	0.03
TOTAL			718,979		551,005	549,598	167,974	717,571	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 1, EXHIBIT 9, SHEET 17, 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 OLIVER WYMAN & BWC  
(7) = (3) x [1 - (4)]  
(8) = (6) + (7)  
(9) = [(8) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 9  
SHEET 8

**WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)  
(000's)**

INCURRED BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED		EXPECTED % OF REPORTED LOSS & ALAE	EXPECTED REPORTED LOSS & ALAE	ACTUAL REPORTED LOSS & ALAE	EXPECTED UNREPORTED LOSS & ALAE	INDICATED ULTIMATE LOSS & ALAE	INDICATED ULTIMATE LOSS RATE
		LOSS RATE	DOLLARS						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125			100.0%	0				
1978	26,143,240			100.0%	0				
1979	28,061,666			100.0%	0				
1980	28,979,182			100.0%	0				
1981	30,141,508			100.0%	0				
1982	30,058,966			100.0%	0				
1983	30,607,324			100.0%	0				
1984	33,121,678			100.0%	0				
1985	35,713,654			100.0%	0				
1986	38,297,697	0.045	17,193	100.0%	17,193	17,124	0	17,124	0.04
1987	41,065,403	0.116	47,737	100.0%	47,737	47,423	0	47,423	0.12
1988	44,221,964	0.111	49,210	100.1%	49,245	49,038	(35)	49,003	0.11
1989	47,110,000	0.108	51,032	100.2%	51,141	50,895	(109)	50,785	0.11
1990	49,659,895	0.102	50,517	100.3%	50,647	50,506	(130)	50,376	0.10
1991	50,856,501	0.083	42,238	100.3%	42,374	42,367	(136)	42,231	0.08
1992	52,804,448	0.070	36,862	100.6%	37,079	37,200	(217)	36,983	0.07
1993	55,132,894	0.064	35,343	101.0%	35,707	35,757	(363)	35,393	0.06
1994	57,739,505	0.053	30,318	101.7%	30,828	31,230	(510)	30,720	0.05
1995	60,949,772	0.037	22,820	102.3%	23,348	27,894	(527)	27,367	0.04
1996	63,664,000	0.037	23,313	103.1%	24,047	22,004	(734)	21,270	0.03
1997	68,077,000	0.035	24,117	104.7%	25,253	23,077	(1,135)	21,942	0.03
1998	71,447,000	0.034	24,469	106.6%	26,094	22,634	(1,625)	21,009	0.03
1999	75,244,663	0.034	25,250	109.3%	27,593	28,932	(2,343)	26,590	0.04
2000	79,122,396	0.033	25,924	114.1%	29,590	34,398	(3,666)	30,732	0.04
2001	80,396,857	0.032	26,113	117.7%	30,736	35,521	(4,623)	30,898	0.04
2002	81,621,000	0.032	25,972	119.0%	30,899	35,143	(4,928)	30,216	0.04
2003	82,433,234	0.031	25,829	119.9%	30,976	32,065	(5,147)	26,918	0.03
2004	84,632,753	0.031	25,920	124.7%	32,310	30,639	(6,390)	24,249	0.03
2005	86,785,547	0.030	26,299	137.3%	36,105	31,703	(9,806)	21,897	0.03
2006	90,292,513	0.030	26,782	213.5%	57,166	31,355	(30,385)	970	0.00
2007	92,786,458	0.029	27,048	626.1%	169,340	212,036	(142,292)	69,744	0.08
2008	95,570,052	0.030	28,671	0.0%	0		28,671	28,671	0.03
TOTAL			718,979		905,409	928,942	-186431	742,511	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 1, EXHIBIT 9, SHEET 17, COL. 14  
(3) = [(1) x (2)] / 100  
(4) = 1 / SECTION 1, EXHIBIT 9, SHEET 6, COL. 3  
(5) = (3) x (4)

(6) BASED ON DATA FROM OLIVER WYMAN & BWC  
(7) = (3) x [1 - (4)]  
(8) = (6) + (7)  
(9) = [(8) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 9  
SHEET 9

**WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)  
(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 & ALAE	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125	40,205	1.000	40,212		1.012			
1978	26,143,240	42,149	1.000	42,157		1.012			
1979	28,061,666	44,202	1.000	44,212		1.012			
1980	28,979,182	38,966	1.000	38,976		1.012			
1981	30,141,508	37,023	1.000	37,034		1.012			
1982	30,058,966	33,790	1.000	33,803		1.012			
1983	30,607,324	34,431	1.000	34,447		1.012			
1984	33,121,678	41,426	1.001	41,449		1.012			
1985	35,713,654	44,878	1.001	44,907		1.012			
1986	38,297,697	45,688	1.001	45,721	372	1.012	377	17,227	0.04
1987	41,065,403	48,291	1.001	48,328	975	1.013	987	47,718	0.12
1988	44,221,964	51,710	1.001	51,756	937	1.013	949	49,134	0.11
1989	47,110,000	53,430	1.001	53,486	940	1.013	953	50,954	0.11
1990	49,659,895	52,896	1.001	52,964	939	1.014	952	50,441	0.10
1991	50,856,501	48,643	1.002	48,722	852	1.015	866	42,174	0.08
1992	52,804,448	47,150	1.002	47,241	766	1.017	779	36,806	0.07
1993	55,132,894	46,920	1.002	47,022	736	1.020	750	35,290	0.06
1994	57,739,505	45,960	1.003	46,077	642	1.024	657	30,273	0.05
1995	60,949,772	43,124	1.003	43,261	596	1.029	614	26,552	0.04
1996	63,664,000	39,467	1.004	39,634	500	1.039	520	20,597	0.03
1997	68,077,000	36,766	1.006	36,986	521	1.056	550	20,348	0.03
1998	71,447,000	36,080	1.009	36,394	492	1.085	534	19,441	0.03
1999	75,244,663	37,037	1.013	37,514	579	1.134	657	24,646	0.03
2000	79,122,396	37,171	1.021	37,941	639	1.210	774	29,357	0.04
2001	80,396,857	32,193	1.037	33,383	710	1.325	940	31,376	0.04
2002	81,621,000	30,334	1.066	32,347	603	1.511	910	29,450	0.04
2003	82,433,234	27,044	1.109	29,986	468	1.838	860	25,784	0.03
2004	84,632,753	24,008	1.169	28,054	334	2.466	824	23,103	0.03
2005	86,785,547	20,104	1.286	25,856	217	3.874	841	21,745	0.03
2006	90,292,513	14,381	1.587	22,819	100	7.518	754	17,198	0.02
2007	92,786,458	7,564	2.716	20,545	45	20.273	904	18,565	0.02
2008	95,570,052		-			-			
Total		1,183,032		1,223,233				668,178	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 1, EXHIBIT 9, SHEET 18, COL. 12  
(4) = (2) x (3)  
(5) SECTION 1, EXHIBIT 9, SHEET 29

(6) SECTION 1, EXHIBIT 9, SHEET 18, COL. 15  
(7) = (5) x (6)  
(8) = [(4) x (7)] / 1000  
(9) = [(8) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 9  
SHEET 10

**WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)  
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	TAIL	INDICATED ULTIMATE		
1977																																	-	-	
1978																																		-	-
1979																																		-	-
1980																																		-	-
1981																																		-	-
1982																																		-	-
1983																																		-	-
1984																																		-	-
1985																																		-	-
1986							3,493	3,110	2,761	2,744	2,110	1,122	606	341	242	147	89	73	60	45	42	14	2	0	0	0	0	0	0	0	0	0	171	17,173	
1987				6,171	6,517	7,405	8,625	7,645	4,993	2,902	1,284	565	278	253	158	88	69	60	47	25	12	0	0	0	0	0	0	0	0	0	0	0	473	47,570	
1988			3,282	3,959	6,298	6,815	9,474	8,683	5,891	3,884	2,007	1,095	604	368	239	116	78	98	48	20	10	5	0	0	0	0	0	0	0	0	0	0	487	48,963	
1989		1,215	3,282	3,959	6,298	6,815	9,474	8,683	5,891	3,884	2,007	1,095	604	368	239	116	78	98	48	20	10	5	0	0	0	0	0	0	0	0	0	0	505	50,768	
1990		1,215	3,282	3,959	6,298	6,815	9,474	8,683	5,891	3,884	2,007	1,095	604	368	239	116	78	98	48	20	10	5	0	0	0	0	0	0	0	0	0	0	500	50,259	
1991	2	146	1,525	4,254	8,483	10,961	9,142	6,332	3,566	1,981	1,097	695	478	299	219	174	167	97	63	46	23	11	0	0	0	0	0	0	0	0	0	0	418	42,045	
1992	1	210	1,623	5,745	9,186	8,435	6,211	3,951	2,279	1,307	816	471	383	359	211	147	90	82	53	39	19	10	0	0	0	0	0	0	0	0	0	0	365	36,744	
1993	3	581	3,654	6,657	7,136	5,726	3,967	2,318	1,466	993	679	451	328	300	203	175	127	116	75	55	27	14	0	0	0	0	0	0	0	0	0	0	352	35,404	
1994	15	884	3,831	5,999	5,859	4,383	2,915	1,718	1,203	747	654	524	416	242	143	123	89	81	53	38	19	10	0	0	0	0	0	0	0	0	0	0	301	30,249	
1995	29	996	3,615	4,578	4,196	3,408	2,466	1,808	1,335	1,109	907	676	411	280	165	142	103	94	61	44	22	11	0	0	0	0	0	0	0	0	0	0	266	26,725	
1996	62	1,187	2,620	3,347	3,102	2,253	1,999	1,532	1,315	1,116	651	402	280	190	112	97	70	64	42	30	15	8	0	0	0	0	0	0	0	0	0	0	206	20,700	
1997	56	959	2,243	2,921	2,773	2,567	2,189	1,814	1,462	1,112	768	553	385	262	155	134	96	88	57	42	21	10	0	0	0	0	0	0	0	0	0	0	208	20,876	
1998	68	974	2,091	2,811	2,900	2,606	2,166	1,737	1,174	933	647	466	325	221	130	112	81	74	48	35	18	9	0	0	0	0	0	0	0	0	0	0	197	19,823	
1999	81	987	2,103	3,098	3,687	3,394	3,093	2,480	1,818	1,453	1,008	726	505	344	203	175	126	116	75	55	27	14	0	0	0	0	0	0	0	0	0	0	257	25,826	
2000	77	981	2,476	4,153	4,378	4,222	3,890	2,661	1,965	1,570	1,089	784	546	372	219	189	137	125	81	59	30	15	0	0	0	0	0	0	0	0	0	0	301	30,321	
2001	56	1,078	3,032	4,611	4,908	4,413	3,410	2,566	1,894	1,514	1,050	756	526	359	212	182	132	121	78	57	28	14	0	0	0	0	0	0	0	0	0	0	311	31,309	
2002	58	979	2,843	4,212	4,607	4,029	3,464	2,606	1,925	1,538	1,066	768	535	364	215	185	134	123	80	58	29	14	0	0	0	0	0	0	0	0	0	0	300	30,132	
2003	89	1,098	2,457	3,754	3,535	3,214	2,764	2,079	1,535	1,227	851	613	427	291	171	148	107	98	64	46	23	12	0	0	0	0	0	0	0	0	0	0	247	24,849	
2004	55	860	2,088	3,138	3,249	2,954	2,539	1,911	1,411	1,127	782	563	392	267	158	136	98	90	58	42	21	11	0	0	0	0	0	0	0	0	0	0	220	22,171	
2005	98	915	1,922	2,889	2,991	2,720	2,338	1,759	1,299	1,038	720	518	361	246	145	125	90	83	54	39	20	10	0	0	0	0	0	0	0	0	0	0	205	20,587	
2006	60	737	1,657	2,491	2,578	2,344	2,016	1,516	1,120	895	621	447	311	212	125	108	78	71	46	34	17	8	0	0	0	0	0	0	0	0	0	0	176	17,667	
2007	56	653	1,468	2,207	2,285	2,078	1,786	1,344	992	793	550	396	276	188	111	96	69	63	41	30	15	7	0	0	0	0	0	0	0	0	0	0	156	15,660	
Factors	11.709	2.247	1.503	1.035	0.909	0.860	0.752	0.738	0.799	0.693	0.720	0.696	0.681	0.590	0.862	0.722	0.916	0.650	0.726	0.500	0.500	-	-	-	-	-	-	-	-	-	-	-	1.010		

Example: AY 2005 Age 54 of 2,991 = 2,889 x 1.035 and AY 2005 Age 66 of 2,720 = 2,991 x 0.909

NOTE: FACTORS ARE FROM SECTION 1, EXHIBIT 9, SHEET 34



**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 9  
SHEET 13

**WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)  
(000's)**

INCREMENTAL INDEX PAYMENT METHOD

ACCIDENT YEAR	PAYROLL	PAID LOSS & ALAE @ 12/31/07	INCREMENTAL PAID LOSS & ALAE PER			AVERAGE WEEKLY BENEFIT	SELECTED ULTIMATE CLAIMS	IMPLIED ULTIMATE LOSS & ALAE	TAIL OF 1.003 DEVELOP.	IMPLIED ULTIMATE INCLD TAIL	IMPLIED ULTIMATE LOSS RATE
			AVG. WEEKLY BENEFIT & ULTIMATE CLAIMS AS OF 12/31/07	FUTURE DEVELOP.	IMPLIED ULTIMATE						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1977	23,851,125			-	-		40,212				
1978	26,143,240			-	-		42,158				
1979	28,061,666			-	-		44,212				
1980	28,979,182			-	-		38,977				
1981	30,141,508			-	-		37,035				
1982	30,058,966			-	-		33,803				
1983	30,607,324			-	-		34,447				
1984	33,121,678			-	-		41,448				
1985	35,713,654			-	-		44,909				
1986	38,297,697	17,002	1.567	-	1.567	237.30	45,721	17,002	55	17,057	0.04
1987	41,065,403	47,085	3.976	0.000	3.976	245.06	48,328	47,086	152	47,238	0.12
1988	44,221,964	48,461	3.670	0.001	3.671	255.10	51,755	48,469	156	48,625	0.11
1989	47,110,000	50,199	3.584	0.003	3.587	261.88	53,486	50,242	162	50,404	0.11
1990	49,659,895	49,616	3.437	0.007	3.444	272.57	52,962	49,714	160	49,874	0.10
1991	50,856,501	41,424	3.029	0.012	3.041	280.68	48,723	41,588	134	41,722	0.08
1992	52,804,448	36,071	2.597	0.019	2.616	293.96	47,242	36,336	117	36,453	0.07
1993	55,132,894	34,463	2.435	0.028	2.463	300.94	47,022	34,858	112	34,971	0.06
1994	57,739,505	29,392	2.060	0.040	2.100	309.64	46,073	29,955	97	30,052	0.05
1995	60,949,772	25,536	1.854	0.054	1.909	318.30	43,264	26,284	85	26,368	0.04
1996	63,664,000	19,586	1.499	0.076	1.576	329.55	39,641	20,583	66	20,649	0.03
1997	68,077,000	18,863	1.488	0.109	1.597	342.71	37,001	20,245	65	20,310	0.03
1998	71,447,000	17,459	1.339	0.157	1.495	358.10	36,420	19,503	63	19,566	0.03
1999	75,244,663	20,742	1.488	0.226	1.714	371.30	37,546	23,893	77	23,970	0.03
2000	79,122,396	22,838	1.563	0.322	1.885	385.14	37,927	27,535	89	27,624	0.03
2001	80,396,857	21,509	1.629	0.457	2.086	395.74	33,368	27,546	89	27,635	0.03
2002	81,621,000	16,729	1.262	0.660	1.922	407.41	32,531	25,470	82	25,552	0.03
2003	82,433,234	10,933	0.863	0.937	1.801	418.59	30,254	22,805	73	22,879	0.03
2004	84,632,753	6,142	0.504	1.260	1.764	432.73	28,165	21,500	69	21,570	0.03
2005	86,785,547	2,936	0.256	1.576	1.832	442.84	25,940	21,040	68	21,108	0.02
2006	90,292,513	797	0.073	1.815	1.888	458.44	23,835	20,626	66	20,693	0.02
2007	92,786,458	56	0.005	1.942	1.947	472.93	22,714	20,913	67	20,980	0.02
2008	95,570,052		-	1.978	1.978	487.86	24,609	23,750	77	23,827	0.02
TOTAL		537,837					1,251,725	676,945	2,182	679,127	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) = (2) / [(6) x (7)] x 1000  
(4) SECTION 1, EXHIBIT 9, SHEET 20, COL. 6  
(5) = (3) + (4)  
(6) FROM OLIVER WYMAN AUDIT REPORT

(7) SECTION 1, EXHIBIT 9, SHEET 14, COL. 14  
(8) = (5) x (6) x (7)  
(9) = [TAIL - 1.0] x (8)  
(10) = (8) + (9)  
(11) = [(10) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 9  
SHEET 14

**WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>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	3.359	80,108,470	40,205	1.000	40,212	16.860%	5.020%				16.86%	40,212	40,212	16.86%
1978	26,143,240	3.155	82,488,455	42,149	1.000	42,158	16.126%	5.111%				16.13%	42,158	42,158	16.13%
1979	28,061,666	2.926	82,100,430	44,202	1.000	44,212	15.755%	5.385%				15.76%	44,212	44,212	15.76%
1980	28,979,182	2.721	78,850,474	38,966	1.000	38,977	13.450%	4.943%				13.45%	38,977	38,977	13.45%
1981	30,141,508	2.507	75,556,755	37,023	1.000	37,035	12.287%	4.902%	-0.8%			12.29%	37,035	37,035	12.29%
1982	30,058,966	2.383	71,639,923	33,790	1.000	33,803	11.245%	4.718%	-2.5%			11.25%	33,803	33,803	11.25%
1983	30,607,324	2.282	69,853,386	34,431	1.000	34,447	11.254%	4.931%	-2.2%			11.25%	34,447	34,447	11.25%
1984	33,121,678	2.175	72,033,207	41,426	1.001	41,448	12.514%	5.754%	3.1%			12.51%	41,448	41,448	12.51%
1985	35,713,654	2.102	75,053,821	44,878	1.001	44,909	12.575%	5.984%	6.2%			12.57%	44,909	44,909	12.57%
1986	38,297,697	2.051	78,532,989	45,688	1.001	45,721	11.938%	5.822%	6.3%			11.94%	45,721	45,721	11.94%
1987	41,065,403	1.984	81,476,751	48,291	1.001	48,328	11.768%	5.931%	3.9%			11.77%	48,328	48,328	11.77%
1988	44,221,964	1.896	83,825,985	51,710	1.001	51,755	11.704%	6.174%	1.3%			11.70%	51,755	51,755	11.70%
1989	47,110,000	1.854	87,342,955	53,430	1.001	53,486	11.353%	6.124%	1.1%			11.35%	53,486	53,486	11.35%
1990	49,659,895	1.785	88,637,626	52,896	1.001	52,962	10.665%	5.975%	0.8%			10.66%	52,962	52,962	10.66%
1991	50,856,501	1.729	87,923,817	48,643	1.002	48,723	9.581%	5.542%	-1.7%			9.58%	48,723	48,723	9.58%
1992	52,804,448	1.644	86,818,395	47,150	1.002	47,242	8.947%	5.441%	-3.5%			8.95%	47,242	47,242	8.95%
1993	55,132,894	1.614	88,969,733	46,920	1.002	47,022	8.529%	5.285%	-3.8%			8.53%	47,022	47,022	8.53%
1994	57,739,505	1.577	91,052,599	45,960	1.002	46,073	7.979%	5.060%	-3.7%	0.550	2.781%	7.98%	46,073	46,073	7.98%
1995	60,949,772	1.532	93,371,544	43,124	1.003	43,264	7.098%	4.634%	-4.2%	0.575	2.667%	7.10%	43,264	43,264	7.10%
1996	63,664,000	1.480	94,229,052	39,467	1.004	39,641	6.227%	4.207%	-6.3%	0.603	2.535%	6.23%	39,641	39,641	6.23%
1997	68,077,000	1.415	96,295,676	36,766	1.006	37,001	5.435%	3.842%	-7.9%	0.631	2.425%	5.44%	37,001	37,001	5.44%
1998	71,447,000	1.351	96,512,670	36,080	1.009	36,420	5.097%	3.774%	-7.4%	0.661	2.493%	5.10%	36,420	36,420	5.10%
1999	75,244,663	1.308	98,384,154	37,037	1.014	37,546	4.990%	3.816%	-4.8%	0.692	2.640%	4.99%	37,546	37,546	4.99%
2000	79,122,396	1.261	99,783,661	37,171	1.020	37,927	4.793%	3.801%	-2.1%	0.724	2.754%	4.79%	37,927	37,927	4.79%
2001	80,396,857	1.235	99,287,476	32,193	1.036	33,368	4.150%	3.361%	-2.6%	0.759	2.549%	4.15%	33,368	33,368	4.15%
2002	81,621,000	1.195	97,550,405	30,334	1.072	32,531	3.986%	3.335%	-3.7%	0.794	2.649%	3.99%	32,531	32,531	3.99%
2003	82,433,234	1.163	95,834,764	27,044	1.119	30,254	3.157%	3.670%	-5.0%	0.832	2.626%	3.67%	30,254	30,254	3.67%
2004	84,632,753	1.123	95,005,346	24,008	1.173	28,165	3.328%	2.965%	-5.4%	0.871	2.582%	3.33%	28,165	28,165	3.33%
2005	86,785,547	1.097	95,223,302	20,104	1.277	25,677	2.959%	2.697%	-5.4%	0.912	2.459%	3.10%	26,885	25,940	2.99%
2006	90,292,513	1.061	95,791,997	14,381	1.577	22,684	2.512%	2.368%	-8.1%	0.955	2.262%	2.86%	25,829	23,835	2.64%
2007	92,786,458	1.030	95,569,648	7,564	2.603	19,687	2.122%	2.060%	-10.2%	1.000	2.060%	2.65%	24,603	22,714	2.45%
2008	95,570,052	1.000	95,570,052							1.000		2.58%	24,609	24,609	2.58%
TOTAL				1,183,032		1,222,675							1,256,553	1,251,725	

5 YR AVG EXCLD MOST RECENT 1 2.516%  
10 YR AVG EXCLD MOST RECENT 1 2.544%  
5 YR AVG EXCLD MOST RECENT 2 2.573%  
10 YR AVG EXCLD MOST RECENT 2 2.571%

2008 SELECTED FREQUENCY 2.575% (16)

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON CHANGE IN SAWW  
(3) = (1) x (2)  
(4) BASED ON DATA FROM OLIVER WYMAN & BWC  
(5) SECTION 1, EXHIBIT 9, SHEET 19, COL. 6

(6) = (4) x (5)  
(7) = (6) / (1) x 100  
(8) = (6) / (3) x 100  
(9) 5 YEAR FITTED TREND OF (8)  
(10) Based on -4.5% Frequency Trend from 1994 to 2006

(11) = (8) x (10)  
(12) SELECTED BASED ON (16) DETRENDED AND (7)  
(13) = [(12) x (1)] / 100  
(14) = (4) + [1 - 1/(5)] x (12)  
(15) = [(14) / (1)] x 100  
(16) SELECTED BY DELOITTE CONSULTING BASED ON (11)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION  
WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)  
(000's)**

SECTION 1  
EXHIBIT 9  
SHEET 15

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS & ALAE	LSS ADJ. ULTIMATE LOSS & ALAE	WHOLE \$ SELECTED ULTIMATE SEVERITY	WHOLE \$ LSS ADJ. ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE	LSS ADJ. ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125	40,212	16.86%						
1978	26,143,240	42,158	16.13%						
1979	28,061,666	44,212	15.76%						
1980	28,979,182	38,977	13.45%						
1981	30,141,508	37,035	12.29%						
1982	30,058,966	33,803	11.25%						
1983	30,607,324	34,447	11.25%						
1984	33,121,678	41,448	12.51%						
1985	35,713,654	44,909	12.57%						
1986	38,297,697	45,721	11.94%	17,193	17,128	376	375	0.045	0.045
1987	41,065,403	48,328	11.77%	47,737	47,482	988	982	0.116	0.116
1988	44,221,964	51,755	11.70%	49,210	48,870	951	944	0.111	0.111
1989	47,110,000	53,486	11.35%	51,032	50,682	954	948	0.108	0.108
1990	49,659,895	52,962	10.66%	50,517	50,163	954	947	0.102	0.101
1991	50,856,501	48,723	9.58%	42,238	41,938	867	861	0.083	0.082
1992	52,804,448	47,242	8.95%	36,862	36,573	780	774	0.070	0.069
1993	55,132,894	47,022	8.53%	35,343	35,064	752	746	0.064	0.064
1994	57,739,505	46,073	7.98%	30,318	30,069	658	653	0.053	0.052
1995	60,949,772	43,264	7.10%	26,597	26,406	615	610	0.044	0.043
1996	63,664,000	39,641	6.23%	20,622	20,490	520	517	0.032	0.032
1997	68,077,000	37,001	5.44%	20,316	20,379	549	551	0.030	0.030
1998	71,447,000	36,420	5.10%	19,334	19,340	531	531	0.027	0.027
1999	75,244,663	37,546	4.99%	24,385	24,662	649	657	0.032	0.033
2000	79,122,396	37,927	4.79%	28,593	29,526	754	778	0.036	0.037
2001	80,396,857	33,368	4.15%	30,061	31,329	901	939	0.037	0.039
2002	81,621,000	32,531	3.99%	27,950	30,075	859	925	0.034	0.037
2003	82,433,234	30,254	3.67%	24,802	27,942	820	924	0.030	0.034
2004	84,632,753	28,165	3.33%	25,604	30,569	909	1,085	0.030	0.036
2005	86,785,547	25,940	2.99%	26,511	31,767	1,022	1,225	0.031	0.037
2006	90,292,513	23,835	2.64%	26,871	32,298	1,127	1,355	0.030	0.036
2007	92,786,458	22,714	2.45%	27,013	32,457	1,189	1,429	0.029	0.035
2008	95,570,052	24,609	2.58%	28,671	34,405	1,165	1,398	0.030	0.036
TOTAL				717,780					

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 1, EXHIBIT 9, SHEET 14, COL. 14  
(3) = (2) / (1) x 100  
(4) SECTION 1, EXHIBIT 9, SHEET 4, COL. 12

(5) SECTION 1, EXHIBIT 9, SHEET 4, COL. 12  
(6) = [(4) / (2)] x 1,000  
(7) = [(5) / (2)] x 1,000  
(8) = [(4) / (1)] x 100  
(9) = [(5) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION  
WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)  
(000's)**

SECTION 1  
EXHIBIT 9  
SHEET 16

DISCOUNT FACTORS

ACCIDENT YEAR AGE	PAID LOSS & ALAE DEVELOPMENT FACTOR	CUMULATIVE PERCENT PAID	INCREMENTAL PERCENT PAID	INCREMENTAL PERCENT DISCOUNTED	DISCOUNT FACTOR AT 5.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			0.3%	0.3%	75.3%
6	314.546	0.3%	4.0%	3.7%	79.0%
18	23.300	4.3%	9.7%	8.5%	82.1%
30	7.169	13.9%	15.0%	12.6%	84.4%
42	3.455	28.9%	15.6%	12.5%	85.7%
54	2.244	44.6%	14.3%	10.9%	86.5%
66	1.700	58.8%	11.2%	8.1%	86.8%
78	1.428	70.0%	9.1%	6.3%	86.9%
90	1.264	79.1%	6.5%	4.3%	86.3%
102	1.168	85.6%	4.7%	3.0%	85.3%
114	1.107	90.3%	3.2%	1.9%	83.3%
126	1.070	93.5%	1.7%	1.0%	80.3%
138	1.051	95.2%	1.1%	0.6%	78.0%
150	1.038	96.3%	0.8%	0.4%	75.5%
162	1.030	97.1%	0.4%	0.2%	73.2%
174	1.025	97.5%	0.3%	0.2%	72.2%
186	1.022	97.9%	0.2%	0.1%	71.4%
198	1.020	98.1%	0.2%	0.1%	71.9%
210	1.018	98.3%	0.1%	0.0%	72.7%
222	1.017	98.4%	0.1%	0.0%	74.6%
234	1.016	98.5%	0.1%	0.0%	76.8%
246	1.015	98.5%	0.2%	0.1%	79.8%
258	1.012	98.8%	0.2%	0.1%	80.2%
270	1.010	99.0%	0.1%	0.0%	79.7%
282	1.009	99.1%	0.2%	0.0%	80.8%
294	1.007	99.3%	0.1%	0.0%	81.0%
306	1.006	99.4%	0.1%	0.0%	82.1%
318	1.005	99.5%	0.0%	0.0%	81.5%
330	1.004	99.6%	0.0%	0.0%	83.6%
342	1.004	99.6%	0.0%	0.0%	85.9%
354	1.003	99.7%	0.0%	0.0%	89.1%
366	1.003	99.7%	0.2%	0.1%	93.0%
378	1.001	99.9%	0.0%	0.0%	84.6%
390	1.001	99.9%	0.0%	0.0%	84.6%
402	1.001	99.9%	0.0%	0.0%	84.7%
414	1.000	100.0%	0.0%	0.0%	84.7%
426	1.000	100.0%	0.0%	0.0%	84.7%
438	1.000	100.0%	0.0%	0.0%	84.8%
450	1.000	100.0%	0.0%	0.0%	84.9%
462	1.000	100.0%	0.0%	0.0%	85.0%
474	1.000	100.0%	0.0%	0.0%	85.1%
486	1.000	100.0%	0.0%	0.0%	85.3%
498	1.000	100.0%	0.0%	0.0%	85.5%
510	1.000	100.0%	0.0%	0.0%	85.7%
522	1.000	100.0%	0.0%	0.0%	86.0%
534	1.000	100.0%	0.0%	0.0%	86.4%
546	1.000	100.0%	0.0%	0.0%	86.9%
558	1.000	100.0%	0.0%	0.0%	87.4%
570	1.000	100.0%	0.0%	0.0%	88.1%
582	1.000	100.0%	0.0%	0.0%	88.9%
594	1.000	100.0%	0.0%	0.0%	89.8%
606	1.000	100.0%	0.0%	0.0%	91.0%
618	1.000	100.0%	0.0%	0.0%	92.3%
630	1.000	100.0%	0.0%	0.0%	93.8%
642	1.000	100.0%	0.0%	0.0%	95.6%
654	1.000	100.0%	0.0%	0.0%	97.6%

- 
- (1) AGE OF ACCIDENT YEAR LOSS DEVELOPMENT FACTORS
  - (2) SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 1, EXHIBIT 9, SHEET 21
  - (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**

SECTION 1  
EXHIBIT 9  
SHEET 18

**WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)**

INTERPOLATED DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED PAID LOSS & ALAE			INCURRED LOSS & ALAE			REPORTED COUNTS (6/30/XX EVALUATIONS)			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)	
1977	372	366	378	1.003	1.001	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.012	1.012	1.012
1978	360	354	366	1.003	1.003	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.012	1.012	1.012
1979	348	342	354	1.004	1.003	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.012	1.012	1.012
1980	336	330	342	1.004	1.004	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.012	1.012	1.012
1981	324	318	330	1.005	1.004	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.012	1.012	1.012
1982	312	306	318	1.006	1.005	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.012	1.012	1.012
1983	300	294	306	1.007	1.006	1.007	1.000	1.000	1.000	1.000	1.000	1.000	1.012	1.012	1.012
1984	288	282	294	1.009	1.007	1.008	1.000	1.000	1.000	1.001	1.000	1.001	1.012	1.012	1.012
1985	276	270	282	1.010	1.009	1.009	1.000	1.000	1.000	1.001	1.001	1.001	1.012	1.012	1.012
1986	264	258	270	1.012	1.010	1.011	1.000	1.000	1.000	1.001	1.001	1.001	1.012	1.012	1.012
1987	252	246	258	1.015	1.012	1.014	1.000	1.000	1.000	1.001	1.001	1.001	1.013	1.012	1.013
1988	240	234	246	1.016	1.015	1.015	0.999	1.000	0.999	1.001	1.001	1.001	1.013	1.013	1.013
1989	228	222	234	1.017	1.016	1.016	0.997	0.999	0.998	1.001	1.001	1.001	1.014	1.013	1.013
1990	216	210	222	1.018	1.017	1.017	0.998	0.997	0.997	1.001	1.001	1.001	1.015	1.014	1.014
1991	204	198	210	1.020	1.018	1.019	0.996	0.998	0.997	1.002	1.001	1.002	1.016	1.015	1.015
1992	192	186	198	1.022	1.020	1.021	0.992	0.996	0.994	1.002	1.002	1.002	1.018	1.016	1.017
1993	180	174	186	1.025	1.022	1.024	0.987	0.992	0.990	1.002	1.002	1.002	1.022	1.018	1.020
1994	168	162	174	1.030	1.025	1.028	0.980	0.987	0.983	1.003	1.002	1.003	1.026	1.022	1.024
1995	156	150	162	1.038	1.030	1.034	0.975	0.980	0.977	1.004	1.003	1.003	1.033	1.026	1.029
1996	144	138	150	1.051	1.038	1.045	0.964	0.975	0.969	1.005	1.004	1.004	1.045	1.033	1.039
1997	132	126	138	1.070	1.051	1.060	0.946	0.964	0.955	1.007	1.005	1.006	1.066	1.045	1.056
1998	120	114	126	1.107	1.070	1.088	0.929	0.946	0.938	1.010	1.007	1.009	1.104	1.066	1.085
1999	108	102	114	1.168	1.107	1.137	0.901	0.929	0.915	1.015	1.010	1.013	1.167	1.104	1.134
2000	96	90	102	1.264	1.168	1.214	0.852	0.901	0.876	1.026	1.015	1.021	1.258	1.167	1.210
2001	84	78	90	1.428	1.264	1.341	0.847	0.852	0.850	1.048	1.026	1.037	1.399	1.258	1.325
2002	72	66	78	1.700	1.428	1.552	0.834	0.847	0.841	1.085	1.048	1.066	1.641	1.399	1.511
2003	60	54	66	2.244	1.700	1.934	0.833	0.834	0.834	1.133	1.085	1.109	2.087	1.641	1.838
2004	48	42	54	3.455	2.244	3.111	0.773	0.833	0.802	1.206	1.133	1.169	3.014	2.087	2.466
2005	36	30	42	7.169	3.455	6.334	0.688	0.773	0.728	1.378	1.206	1.286	5.421	3.014	3.874
2006	24	18	30	23.300	7.169	19.804	0.355	0.688	0.468	1.871	1.378	1.587	12.257	5.421	7.518
2007	12	6	18	314.546	23.300	72.581	0.103	0.355	0.160	4.957	1.871	2.716	58.590	12.257	20.273

(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 1, EXHIBIT 9, SHEET 21; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 1, EXHIBIT 9, SHEET 21; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)  
(7) FROM SECTION 1, EXHIBIT 9, SHEET 22; SELECTED CUM. BASED ON (2)  
(8) FROM SECTION 1, EXHIBIT 9, SHEET 22; SELECTED CUM. BASED ON (3)

(9) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)  
(10) FROM SECTION 1, EXHIBIT 9, SHEET 28; SELECTED CUM. BASED ON (2)  
(11) FROM SECTION 1, EXHIBIT 9, SHEET 28; SELECTED CUM. BASED ON (3)  
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)  
(13) FROM SECTION 1, EXHIBIT 9, SHEET 29; SELECTED CUM. BASED ON (2)  
(14) FROM SECTION 1, EXHIBIT 9, SHEET 29; SELECTED CUM. BASED ON (3)  
(15) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 9  
SHEET 19

**WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)**

INTERPOLATED CLAIM COUNT DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		REPORTED COUNTS (12/31/XX VALUATIONS)		
		LOW (2)	HIGH (3)	LOW (4)	HIGH (5)	INTERP. (6)
1977	372	372	384	1.000	1.000	1.000
1978	360	360	372	1.000	1.000	1.000
1979	348	348	360	1.000	1.000	1.000
1980	336	336	348	1.000	1.000	1.000
1981	324	324	336	1.000	1.000	1.000
1982	312	312	324	1.000	1.000	1.000
1983	300	300	312	1.000	1.000	1.000
1984	288	288	300	1.001	1.000	1.001
1985	276	276	288	1.001	1.001	1.001
1986	264	264	276	1.001	1.001	1.001
1987	252	252	264	1.001	1.001	1.001
1988	240	240	252	1.001	1.001	1.001
1989	228	228	240	1.001	1.001	1.001
1990	216	216	228	1.001	1.001	1.001
1991	204	204	216	1.002	1.001	1.002
1992	192	192	204	1.002	1.002	1.002
1993	180	180	192	1.002	1.002	1.002
1994	168	168	180	1.002	1.002	1.002
1995	156	156	168	1.003	1.002	1.003
1996	144	144	156	1.004	1.003	1.004
1997	132	132	144	1.006	1.004	1.006
1998	120	120	132	1.009	1.006	1.009
1999	108	108	120	1.014	1.009	1.014
2000	96	96	108	1.020	1.014	1.020
2001	84	84	96	1.036	1.020	1.036
2002	72	72	84	1.072	1.036	1.072
2003	60	60	72	1.119	1.072	1.119
2004	48	48	60	1.173	1.119	1.173
2005	36	36	48	1.277	1.173	1.277
2006	24	24	36	1.577	1.277	1.577
2007	12	12	24	2.603	1.577	2.603

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(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 1, EXHIBIT 9, SHEET 27; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 1, EXHIBIT 9, SHEET 27; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 9  
SHEET 20

**WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)**

INTERPOLATED INDEX FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED INDEXED INCREMENTAL PAID LOSS & ALAE		
		LOW (2)	HIGH (3)	LOW (4)	HIGH (5)	INTERP. (6)
1977	372	366	378	-	-	-
1978	360	354	366	-	-	-
1979	348	342	354	-	-	-
1980	336	330	342	-	-	-
1981	324	318	330	-	-	-
1982	312	306	318	-	-	-
1983	300	294	306	-	-	-
1984	288	282	294	-	-	-
1985	276	270	282	-	-	-
1986	264	258	270	-	-	-
1987	252	246	258	0.000	-	0.000
1988	240	234	246	0.002	0.000	0.001
1989	228	222	234	0.005	0.002	0.003
1990	216	210	222	0.009	0.005	0.007
1991	204	198	210	0.016	0.009	0.012
1992	192	186	198	0.023	0.016	0.019
1993	180	174	186	0.034	0.023	0.028
1994	168	162	174	0.046	0.034	0.040
1995	156	150	162	0.064	0.046	0.054
1996	144	138	150	0.091	0.064	0.076
1997	132	126	138	0.130	0.091	0.109
1998	120	114	126	0.189	0.130	0.157
1999	108	102	114	0.270	0.189	0.226
2000	96	90	102	0.382	0.270	0.322
2001	84	78	90	0.547	0.382	0.457
2002	72	66	78	0.796	0.547	0.660
2003	60	54	66	1.105	0.796	0.937
2004	48	42	54	1.437	1.105	1.260
2005	36	30	42	1.728	1.437	1.576
2006	24	18	30	1.906	1.728	1.815
2007	12	6	18	1.978	1.906	1.942

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(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 1, EXHIBIT 9, SHEET 37; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 1, EXHIBIT 9, SHEET 37; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)





**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION  
WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)  
INCURRED LOSS & ALAE (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	AS OF 12/31/2007				
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\*Valuation date for last diagonal is 12/31/2007

	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-Ult	282-Ult	294-Ult	306-Ult	318-Ult	330-Ult	342-Ult	354-Ult	366-Ult	378-Ult				
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3 Yr Avg	0.279	0.513	0.875	0.926	1.001	0.989	0.994	0.947	0.963	0.983	0.976	0.987	0.994	0.993	0.995	0.997	0.998	1.000	0.999	1.000	0.994															
3 Yr Avg	0.279	0.513	0.875	0.926	1.001	0.989	0.994	0.947	0.963	0.983	0.976	0.987	0.994	0.993	0.995	0.997	0.998	1.000	0.999	1.000	0.994															
5 Yr Avg	7.672	0.919	1.170	1.126	1.135	1.093	1.049	0.987	0.993	0.996	0.992	0.998	1.001	0.998	0.998	0.998	1.000	1.001	0.999	1.000	0.994															
3 Yr Wtd	0.279	0.513	0.876	0.927	1.001	0.988	0.995	0.948	0.962	0.983	0.978	0.987	0.994	0.993	0.995	0.997	0.998	1.000	0.999	0.999	0.994															
4 Yr Wtd	0.290	0.516	0.890	0.928	0.999	0.985	0.994	0.945	0.970	0.982	0.982	0.988	0.995	0.992	0.995	0.997	0.998	1.001	0.999	0.999	0.994															
5 Yr Wtd	0.378	0.620	1.021	1.024	1.073	1.051	1.0																													









**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION  
WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)  
REPORTED LOST TIME CLAIM COUNTS (12/31/XX)**

ACCIDENT YEAR	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384	AS OF 12/31/2007
1977								39,935	39,994	40,030	40,056	40,151	40,162	40,168	40,168	40,169	40,174	40,178	40,177	40,180	40,183	40,186	40,187	40,191	40,194	40,197	40,199	40,203	40,204	40,205	40,205		
1978							43,364	41,704	41,820	41,875	41,909	42,076	42,084	42,092	42,098	42,103	42,109	42,109	42,111	42,124	42,127	42,129	42,136	42,139	42,142	42,144	42,146	42,148	42,149	42,149	42,149		
1979							43,364	43,756	43,880	43,928	44,076	44,113	44,123	44,127	44,131	44,135	44,147	44,145	44,159	44,166	44,170	44,181	44,182	44,189	44,192	44,195	44,198	44,200	44,202	44,202	44,202		
1980					37,664	38,195	38,553	38,670	38,812	38,849	38,868	38,881	38,891	38,894	38,902	38,904	38,919	38,930	38,933	38,947	38,949	38,950	38,956	38,959	38,962	38,964	38,964	38,966	38,966	38,966			
1981				35,101	35,620	36,158	36,609	36,829	36,890	36,915	36,930	36,948	36,948	36,953	36,968	36,968	36,980	36,990	37,002	37,007	37,008	37,009	37,015	37,018	37,021	37,023	37,023	37,023	37,023	37,023			
1982				31,080	31,940	32,454	33,424	33,560	33,597	33,643	33,668	33,671	33,685	33,706	33,727	33,736	33,745	33,767	33,773	33,777	33,779	33,780	33,785	33,788	33,790	33,790	33,790	33,790	33,790	33,790	33,790		
1983				29,715	31,492	32,356	33,040	33,547	34,011	34,175	34,250	34,288	34,307	34,324	34,356	34,375	34,386	34,394	34,404	34,410	34,416	34,421	34,422	34,423	34,429	34,431	34,431	34,431	34,431	34,431	34,431		
1984		31,265	35,635	37,883	38,954	39,725	40,411	40,800	41,054	41,202	41,257	41,300	41,340	41,356	41,366	41,373	41,380	41,387	41,404	41,412	41,417	41,419	41,420	41,426	41,426	41,426	41,426	41,426	41,426	41,426	41,426		
1985	22,637	33,637	38,097	40,826	42,103	43,109	43,621	44,220	44,500	44,624	44,682	44,750	44,781	44,797	44,804	44,822	44,835	44,853	44,862	44,869	44,875	44,877	44,878	44,878	44,878	44,878	44,878	44,878	44,878	44,878	44,878		
1986	22,169	34,150	38,770	41,351	42,923	43,670	44,527	45,097	45,351	45,453	45,535	45,555	45,586	45,605	45,622	45,632	45,646	45,664	45,672	45,680	45,686	45,688	45,688	45,688	45,688	45,688	45,688	45,688	45,688	45,688	45,688		
1987	23,121	35,545	40,496	43,635	44,920	46,156	47,078	47,688	47,908	48,067	48,123	48,162	48,181	48,209	48,223	48,234	48,248	48,268	48,277	48,285	48,291	48,291	48,291	48,291	48,291	48,291	48,291	48,291	48,291	48,291	48,291		
1988	24,140	37,888	43,050	45,630	47,810	49,287	50,347	51,029	51,355	51,461	51,529	51,582	51,615	51,628	51,644	51,655	51,670	51,691	51,701	51,710	51,710	51,710	51,710	51,710	51,710	51,710	51,710	51,710	51,710	51,710	51,710		
1989	25,034	38,472	41,971	46,135	48,694	50,380	51,784	52,771	53,073	53,170	53,256	53,317	53,341	53,355	53,371	53,383	53,398	53,420	53,430	53,430	53,430	53,430	53,430	53,430	53,430	53,430	53,430	53,430	53,430	53,430	53,430		
1990	24,404	38,124	43,574	46,692	48,693	50,263	51,657	52,365	52,553	52,678	52,764	52,794	52,818	52,832	52,847	52,859	52,875	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896	
1991	23,719	36,296	40,344	43,193	45,140	46,591	47,711	48,205	48,373	48,493	48,541	48,569	48,591	48,603	48,618	48,629	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	
1992	23,496	35,065	39,006	42,267	44,122	45,391	46,355	46,813	46,947	47,019	47,065	47,092	47,113	47,126	47,140	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	
1993	22,531	35,145	39,473	42,415	44,031	45,147	46,126	46,504	46,641	46,721	46,789	46,817	46,840	46,908	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	
1994	21,567	33,569	38,813	40,992	42,538	43,849	44,816	45,305	45,568	45,704	45,775	45,862	45,928	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	
1995	21,396	32,549	36,282	38,488	39,972	41,122	41,999	42,519	42,748	42,867	42,972	43,059	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	
1996	20,455	28,966	32,910	35,212	36,575	37,615	38,467	38,966	39,175	39,276	39,388	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	
1997	18,429	26,330	30,299	32,442	33,713	34,850	35,723	36,238	36,436	36,629	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	
1998	18,384	26,203	30,009	31,968	33,357	34,414	35,225	35,674	35,902	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	
1999	18,680	26,628	30,544	32,708	34,193	35,200	36,180	36,755	37,037	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	
2000	18,538	26,300	30,711	32,863	34,212	35,402	36,504	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	
2001	15,254	22,881	26,410	28,199	29,480	30,788	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193
2002	14,268	21,455	25,168	27,507	28,883	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334
2003	13,255	19,739	23,798	25,740	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044
2004	11,494	17,674	21,994	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008
2005	9,873	16,114	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104
2006	8,125	14,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381
2007	7,564	12,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564

**AGE-TO-AGE DEVELOPMENT FACTORS**

	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-Ult	384-Ult	
1977								1.0015	1.0009	1.0006	1.0024	1.0003	1.0001	1.0000	1.0001	1.0001	1.0000	1.0000	1.0001	1.0001	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1978							1																										

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION  
WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)  
REPORTED LOST TIME CLAIM COUNTS (ESTIMATED AT 6/30/XX FROM 12/31/XX)**

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	AS OF 12/31/2007	
1977										39,965	40,012	40,043	40,104	40,157	40,165	40,169	40,172	40,176	40,178	40,179	40,182	40,185	40,187	40,189	40,193	40,196	40,198	40,200	40,202	40,204	40,205	40,205		
1978									41,762	41,848	41,892	41,993	42,088	42,095	42,101	42,106	42,109	42,110	42,118	42,126	42,128	42,129	42,132	42,137	42,140	42,143	42,145	42,147	42,149	42,149	42,149	42,149	42,149	
1979								43,560	43,818	43,904	44,002	44,095	44,118	44,125	44,129	44,133	44,141	44,146	44,152	44,163	44,168	44,176	44,182	44,185	44,191	44,194	44,197	44,199	44,201	44,202	44,202	44,202	44,202	
1980							37,930	38,374	38,612	38,741	38,831	38,895	38,875	38,886	38,893	38,898	38,903	38,912	38,925	38,932	38,940	38,948	38,949	38,953	38,958	38,960	38,963	38,965	38,965	38,966	38,966	38,966		
1981						35,361	35,889	36,384	36,719	36,860	36,903	36,923	36,939	36,948	36,951	36,961	36,968	36,974	36,985	36,996	37,004	37,008	37,009	37,012	37,017	37,019	37,022	37,023	37,023	37,023	37,023	37,023		
1982					31,510	32,197	32,715	33,200	33,492	33,579	33,620	33,656	33,670	33,678	33,696	33,717	33,732	33,741	33,756	33,770	33,775	33,778	33,779	33,782	33,786	33,789	33,789	33,790	33,790	33,790	33,790	33,790		
1983			33,450	36,659	38,519	39,340	40,068	40,606	40,927	41,128	41,230	41,279	41,320	41,348	41,361	41,370	41,377	41,388	41,400	41,408	41,414	41,418	41,419	41,423	41,423	41,426	41,426	41,426	41,426	41,426	41,426	41,426		
1984		28,237	35,967	39,462	41,465	42,606	43,365	43,921	44,360	44,552	44,653	44,716	44,766	44,789	44,801	44,813	44,829	44,844	44,857	44,865	44,872	44,876	44,878	44,878	44,878	44,878	44,878	44,878	44,878	44,878	44,878	44,878		
1985	11,084	28,160	36,460	40,061	42,137	43,297	44,099	44,812	45,224	45,402	45,494	45,545	45,571	45,596	45,614	45,627	45,639	45,655	45,668	45,676	45,683	45,687	45,688	45,688	45,688	45,688	45,688	45,688	45,688	45,688	45,688	45,688		
1986	11,560	29,333	38,021	42,066	44,278	45,538	46,617	47,383	47,798	47,988	48,095	48,143	48,172	48,195	48,216	48,229	48,241	48,258	48,272	48,281	48,288	48,291	48,291	48,291	48,291	48,291	48,291	48,291	48,291	48,291	48,291	48,291	48,291	
1987	12,070	31,014	40,469	44,340	46,720	48,549	49,817	50,688	51,192	51,408	51,495	51,556	51,599	51,622	51,636	51,649	51,663	51,681	51,696	51,705	51,710	51,710	51,710	51,710	51,710	51,710	51,710	51,710	51,710	51,710	51,710	51,710	51,710	
1988	12,517	31,753	40,222	44,053	47,415	49,537	51,082	52,278	52,922	53,122	53,213	53,287	53,329	53,348	53,363	53,377	53,390	53,409	53,425	53,430	53,430	53,430	53,430	53,430	53,430	53,430	53,430	53,430	53,430	53,430	53,430	53,430	53,430	
1989	12,202	31,264	40,849	45,133	47,693	49,478	50,960	52,011	52,459	52,616	52,721	52,779	52,806	52,825	52,839	52,853	52,867	52,885	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896	
1990	11,859	30,008	38,320	41,769	44,167	45,866	47,151	47,958	48,289	48,433	48,517	48,555	48,580	48,597	48,611	48,623	48,636	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643
1991	11,748	29,281	37,036	40,637	43,195	44,757	45,873	46,584	46,880	46,983	47,042	47,079	47,103	47,120	47,133	47,145	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150
1992	11,265	28,838	37,309	40,944	43,223	44,589	45,637	46,315	46,573	46,681	46,755	46,803	46,829	46,874	46,914	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920
1993	10,783	27,568	36,191	39,903	41,765	43,194	44,333	45,061	45,437	45,636	45,740	45,819	45,895	45,944	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960
1994	10,698	26,973	34,416	37,385	39,230	40,547	41,561	42,259	42,634	42,808	42,920	43,016	43,092	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124
1995	10,227	24,711	30,938	34,061	35,894	37,095	38,041	38,717	39,071	39,226	39,332	39,428	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467
1996	9,214	22,380	28,315	31,371	33,078	34,282	35,287	35,981	36,337	36,533	36,698	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766
1997	9,192	22,294	28,106	30,989	32,663	33,886	34,820	35,450	35,788	35,991	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080
1998	9,340	22,654	28,586	31,626	33,451	34,697	35,680	36,458	36,896	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037
1999	9,269	22,419	28,506	31,787	33,538	34,807	35,953	36,838	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171
2000	7,627	19,968	24,546	27,305	28,840	30,134	31,491	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193
2001	7,134	17,862	23,312	26,338	28,195	29,609	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334
2002	6,627	16,497	21,769	24,769	26,392	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044
2003	5,747	14,584	19,834	23,001	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008
2004	4,936	12,994	18,109	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104
2005	4,062	11,253	14,381	14,381	14,381	14,381	14,381	14,381	14,381	14,381	14,381	14,381	14,381	14,381	14,381	14,381	14,381	14,381	14,381	14,381	14,381	14,381	14,381	14,381	14,381	14,381	14,381	14,381	14,381	14,381	14,381	14,381	14,381	14,381
2006	3,782	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564
2007	3,782	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564	7,564

**AGE-TO-AGE DEVELOPMENT FACTORS**

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282
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**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

**WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)  
INCREMENTAL PAID LOSS & ALAE SEVERITY (PAID LOSS & ALAE / 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	ULTIMATE CLAIMS			
1977																																		40,212	
1978																																		42,158	
1979																																		44,212	
1980																																		38,977	
1981																																		37,035	
1982																																		33,803	
1983																																		34,447	
1984																																		41,448	
1985																																		44,909	
1986							76	68	60	46	25	13	7	5	3	2	2	1	1	1	0	0											45,721		
1987				128	135	153	178	158	103	60	27	12	6	5	3	2	2	1	1	1	1	0											48,328		
1988				63	111	132	183	168	114	75	39	21	12	7	5	2	2	2	1	1	0	1											51,755		
1989			23	74	118	174	191	149	102	52	24	11	9	4	3	2	1	1	1	0	1												53,486		
1990		3	29	80	160	207	173	120	67	37	21	13	9	6	4	3	3	2	2	1	1												52,962		
1991	0	4	33	118	189	173	127	81	47	27	17	10	8	7	4	3	2	2	1	1	1												48,723		
1992	0	5	56	160	162	143	96	53	33	17	12	10	8	4	2	3	3	2	1	1	1												47,242		
1993	0	12	78	142	152	122	84	49	31	21	14	10	7	6	4	3	2	2	1	1	1												47,022		
1994	0	19	83	130	127	95	63	37	26	16	14	11	9	5	4	3	3	2	2	1	1												46,073		
1995	1	23	84	106	97	79	57	42	31	26	21	16	9	5	4	3	2	2	1	1	1												43,264		
1996	2	30	66	84	78	57	50	39	33	28	16	10	9	5	4	3	2	2	1	1	1												39,641		
1997	2	26	61	79	75	69	59	49	40	30	21	10	9	5	4	3	2	2	1	1	1												37,001		
1998	2	27	57	77	80	72	59	48	32	26	16	10	9	5	4	3	2	2	1	1	1												36,420		
1999	2	26	56	83	98	90	82	66	48	32	21	10	9	5	4	3	2	2	1	1	1												37,546		
2000	2	26	65	110	115	111	103	70	48	32	21	10	9	5	4	3	2	2	1	1	1												37,927		
2001	2	32	91	138	147	132	102	70	48	32	21	10	9	5	4	3	2	2	1	1	1													33,368	
2002	2	30	87	129	142	124	102	70	48	32	21	10	9	5	4	3	2	2	1	1	1													32,531	
2003	3	36	81	124	117	102	70	48	32	21	10	9	5	4	3	2	2	1	1	1	1													30,254	
2004	2	31	74	111	102	70	48	32	21	10	9	5	4	3	2	2	1	1	1	1	1													28,165	
2005	4	35	74	111	102	70	48	32	21	10	9	5	4	3	2	2	1	1	1	1	1													25,940	
2006	3	31	74	111	102	70	48	32	21	10	9	5	4	3	2	2	1	1	1	1	1													23,835	
2007	2	31	74	111	102	70	48	32	21	10	9	5	4	3	2	2	1	1	1	1	1													22,714	
																																			1,251,725

**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-Ult	270-Ult	282-Ult	294-Ult	306-Ult	318-Ult	330-Ult	342-Ult	354-Ult	366-Ult				
1977																																			
1978																																			
1979																																			
1980																																			
1981																																			
1982																																			
1983																																			
1984																																			
1985																																			
1986						0.890	0.888	0.994	0.769	0.532	0.540	0.563	0.709	0.606	0.607	0.820	0.815	0.762	0.930	0.321	0.177														
1987					1.056	1.136	1.165	0.886	0.653	0.581	0.442	0.440	0.492	0.909	0.625	0.557	0.780	0.871	0.789	0.529															
1988				1.754	1.184	1.390	0.916	0.679	0.659	0.517	0.546	0.552	0.608	0.651	0.486	0.667	1.265	0.491	0.423																
1989			3.258	1.591	1.476	1.100	0.779	0.686	0.510	0.456	0.463	0.775	0.501	0.707	0.668	0.514	1.420	0.641																	
1990		10.443	2.790	1.994	1.292	0.834	0.693	0.563	0.556	0.554	0.633	0.688	0.626	0.731	0.797	0.955	0.584																		
1991	96.079	7.732	3.541	1.599	0.918	0.736	0.636	0.577	0.574	0.624	0.577	0.812	0.938	0.587	0.700	0.608																			
1992	267.636	12.307	2.849	1.016	0.881	0.674	0.550	0.613	0.534	0.665	0.868	0.756	0.583	0.470	0.801	0.794																			
1993	180.402	6.285	1.822	1.072	0.802	0.693	0.584	0.632	0.678	0.683	0.665	0.726	0.917	0.677																					
1994	59.212	4.332	1.566	0.977	0.748	0.665	0.589	0.700	0.621	0.876	0.801	0.794	0.581																						
1995	34.049	3.630	1.266	0.917	0.812	0.723	0.733	0.738	0.831	0.818	0.746	0.608																							
1996	19.254	2.207	1.277	0.927	0.726	0.887	0.767	0.858	0.849	0.583	0.617																								
1997	17.060	2.340	1.302	0.949	0.926	0.853	0.829	0.806	0.761	0.691																									
1998	14.350	2.148	1.344	1.032	0.899	0.831	0.802	0.676	0.795																										
1999	12.163	2.130	1.473	1.190	0.921	0.911	0.802	0.733																											
2000	12.736	2.524	1.677	1.054	0.964	0.921	0.684																												
2001	19.420	2.812	1.521	1.065	0.899	0.773																													
2002	16.757	2.905	1.482	1.094	0.875																														
2003	12.333	2.238	1.528	0.942																															



**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 9  
SHEET 42

**WAGE LOSS**

**Paid Tail Factor Selection**

Age Months (1)	Age Years (2)	Age to Age Development Factors							Cumulative Development Factors				
		Fitted Paid (3)	Incram. Data (4)	Weibull Curve (5)	Inverse Power Curve (6)	Temporary Partial Tail (7)	Selected Tail (8)	Selected Incram. Decay (9)	Fitted Paid (10)	Incram. Data (11)	Weibull Curve (12)	Inverse Power Curve (13)	Selected Tail (14)
6	0.5	13.500											
18	1.5	3.250											
30	2.5	2.075		1.635	46.220		2.075	1.553	7.064		3.998	2,941.9	7.152
42	3.5	1.540		1.359	8.319		1.540	1.042	3.404		2.446	63.650	3.447
54	4.5	1.320		1.218	2.878		1.320	0.913	2.210		1.800	7.651	2.238
66	5.5	1.190		1.138	1.634	1.696	1.190	0.784	1.675		1.477	2.658	1.696
78	6.5	1.130		1.090	1.257	1.475	1.130	0.814	1.407		1.297	1.627	1.425
90	7.5	1.082		1.059	1.118	1.370	1.082	0.713	1.245		1.191	1.295	1.261
102	8.5	1.055		1.039	1.060	1.303	1.055	0.726	1.151		1.124	1.158	1.165
114	9.5	1.035		1.026	1.033	1.203	1.035	0.671	1.091		1.082	1.092	1.105
126	10.5	1.018		1.017	1.019	1.145	1.018	0.532	1.054		1.054	1.057	1.067
138	11.5	1.012		1.012	1.012	1.098	1.012	0.679	1.035		1.036	1.037	1.048
150	12.5	1.008		1.008	1.007	1.062	1.008	0.675	1.023		1.024	1.025	1.036
162	13.5	1.005		1.005	1.005	1.037	1.005	0.581	1.015		1.016	1.018	1.028
174	14.5	1.004		1.004	1.003	1.024	1.004	0.780	1.010		1.011	1.013	1.023
186	15.5	1.002		1.002	1.002	1.016	1.002	0.621	1.007		1.007	1.009	1.019
198	16.5	1.002		1.002	1.002	1.010	1.002	0.839	1.005		1.005	1.007	1.017
210	17.5	1.001		1.001	1.001	1.007	1.001	0.588	1.003		1.003	1.005	1.015
222	18.5	1.001		1.001	1.001	1.004	1.001	0.898	1.002		1.002	1.004	1.014
234	19.5	1.001		1.000	1.001	1.003	1.001	0.616	1.001		1.001	1.003	1.013
246	20.5			1.000	1.001	1.002	1.002	4.040			1.001	1.003	1.012
258	21.5			1.000	1.000	1.001	1.001	0.563			1.001	1.002	1.010
270	22.5			1.000	1.000	1.002	1.002	1.136			1.000	1.002	1.009
282	23.5			1.000	1.000	1.001	1.001	0.655			1.000	1.001	1.007
294	24.5			1.000	1.000	1.001	1.001	1.351			1.000	1.001	1.006
306	25.5			1.000	1.000	1.001	1.001	0.368			1.000	1.001	1.005
318	26.5			1.000	1.000	1.000	1.000	0.963			1.000	1.001	1.004
330	27.5			1.000	1.000	1.000	1.000	0.641			1.000	1.001	1.004
342	28.5			1.000	1.000	1.000	1.000	0.630			1.000	1.001	1.003
354	29.5			1.000	1.000	1.002	1.002	12.097			1.000	1.000	1.003
366	30.5			1.000	1.000	1.000	1.000	0.087			1.000	1.000	1.001
378	31.5			1.000	1.000	1.000	1.000	0.763			1.000	1.000	1.001
390	32.5			1.000	1.000	1.000	1.000	0.764			1.000	1.000	1.001
402	33.5			1.000	1.000	1.000	1.000	0.764			1.000	1.000	1.000
414	34.5			1.000	1.000	1.000	1.000	0.764			1.000	1.000	1.000
426	35.5			1.000	1.000	1.000	1.000	0.764			1.000	1.000	1.000
438	36.5			1.000	1.000	1.000	1.000	0.764			1.000	1.000	1.000
450	37.5			1.000	1.000	1.000	1.000	0.764			1.000	1.000	1.000
462	38.5			1.000	1.000	1.000	1.000	0.765			1.000	1.000	1.000
474	39.5			1.000	1.000	1.000	1.000	0.765			1.000	1.000	1.000
486	40.5			1.000	1.000	1.000	1.000	0.765			1.000	1.000	1.000
498	41.5			1.000	1.000	1.000	1.000	0.765			1.000	1.000	1.000
510	42.5			1.000	1.000	1.000	1.000	0.765			1.000	1.000	1.000
522	43.5			1.000	1.000	1.000	1.000	0.765			1.000	1.000	1.000
534	44.5			1.000	1.000	1.000	1.000	0.765			1.000	1.000	1.000
546	45.5			1.000	1.000	1.000	1.000	0.766			1.000	1.000	1.000
558	46.5			1.000	1.000	1.000	1.000	0.766			1.000	1.000	1.000
570	47.5			1.000	1.000	1.000	1.000	0.766			1.000	1.000	1.000
582	48.5			1.000	1.000	1.000	1.000	0.766			1.000	1.000	1.000
594	49.5			1.000	1.000	1.000	1.000	0.766			1.000	1.000	1.000
606	50.5			1.000	1.000	1.000	1.000	0.766			1.000	1.000	1.000
618	51.5			1.000	1.000	1.000	1.000	0.766			1.000	1.000	1.000
630	52.5			1.000	1.000	1.000	1.000	0.766			1.000	1.000	1.000
642	53.5			1.000	1.000	1.000	1.000	0.767			1.000	1.000	1.000
654	54.5			1.000	1.000	1.000	1.000	-			1.000	1.000	1.000
Tail	Tail			1.000	1.000	1.000	1.000	-			1.000	1.000	1.000

54.5 tail decay - (15)  
- (16)

- (1) AGE IN MONTHS
- (2) AGE IN YEARS
- (3) SECTION 1, EXHIBIT 9, SHEET 21
- (4) N/A
- (5) SECTION 1, EXHIBIT 9, SHEET 43
- (6) SECTION 1, EXHIBIT 9, SHEET 43
- (7) TAIL FROM PA TEMPORARY PARTIAL MODEL
- (8) SELECTED BY DELOITTE CONSULTING

- (10) COLUMN (3) MULTIPLICATIVELY ACCUMULATED
- (11) N/A
- (12) COLUMN (5) MULTIPLICATIVELY ACCUMULATED
- (13) COLUMN (6) MULTIPLICATIVELY ACCUMULATED
- (14) COLUMN (7) MULTIPLICATIVELY ACCUMULATED
- (15) [COLUMN (8) @ 54.5] X [COLUMN (8) TAIL]
- (16) COLUMN (8) TAIL + (14)



**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 9  
SHEET 43

**WAGE LOSS**

FITTING PAID LOSS DEVELOPMENT FACTORS

Fitting for Periods:			21-to-Ult:		From:		To:		Cut-off		Summary of Curve Fitting									
			21	11	18	60	Method	Tail	R <sup>2</sup>											
											Weibull Curve Fitting					Inverse Power Curve Fitting				
											Slope= 1.016 Intercept= -3.510					Slope= -5.412 Intercept= 22.220				
PERIOD	AGE	ATA	X	Y	Y*	ATA*	ATU*	X	Y	Y*	ATA*	ATU*	X	Y	Y*	ATA*	ATU*			
1	6	13.500	1.792	-2.564	-1.690	<b>5.937</b>	55.136	1.792	2.526	12.522	<b>274351</b>		1.792	2.526	12.522	<b>274351</b>				
2	18	3.250	2.890	-1.000	-0.574	<b>2.323</b>	9.287	2.890	0.811	6.576	<b>718.831</b>		2.890	0.811	6.576	<b>718.831</b>				
3	30	2.075	3.401	-0.419	-0.056	<b>1.635</b>	3.998	3.401	0.072	3.812	<b>46.220</b>		3.401	0.072	3.812	<b>46.220</b>				
4	42	1.540	3.738	0.047	0.286	<b>1.359</b>	2.446	3.738	-0.616	1.990	<b>8.319</b>	63.650	3.738	-0.616	1.990	<b>8.319</b>	63.650			
5	54	1.320	3.989	0.349	0.542	<b>1.218</b>	1.800	3.989	-1.139	0.630	<b>2.878</b>	7.651	3.989	-1.139	0.630	<b>2.878</b>	7.651			
6	66	1.190	4.190	0.607	0.745	<b>1.138</b>	1.477	4.190	-1.661	-0.456	<b>1.634</b>	2.658	4.190	-1.661	-0.456	<b>1.634</b>	2.658			
7	78	1.130	4.357	0.771	0.915	<b>1.090</b>	1.297	4.357	-2.040	-1.360	<b>1.257</b>	1.627	4.357	-2.040	-1.360	<b>1.257</b>	1.627			
8	90	1.082	4.500	0.948	1.060	<b>1.059</b>	1.191	4.500	-2.501	-2.134	<b>1.118</b>	1.295	4.500	-2.501	-2.134	<b>1.118</b>	1.295			
9	102	1.055	4.625	1.083	1.188	<b>1.039</b>	1.124	4.625	-2.900	-2.812	<b>1.060</b>	1.158	4.625	-2.900	-2.812	<b>1.060</b>	1.158			
10	114	1.035	4.736	1.220	1.301	<b>1.026</b>	1.082	4.736	-3.352	-3.414	<b>1.033</b>	1.092	4.736	-3.352	-3.414	<b>1.033</b>	1.092			
11	126	1.018	4.836	1.395	1.402	<b>1.017</b>	1.054	4.836	-4.017	-3.955	<b>1.019</b>	1.057	4.836	-4.017	-3.955	<b>1.019</b>	1.057			
12	138	1.012	4.927	1.489	1.495	<b>1.012</b>	1.036	4.927	-4.423	-4.448	<b>1.012</b>	1.037	4.927	-4.423	-4.448	<b>1.012</b>	1.037			
13	150	1.008	5.011	1.576	1.579	<b>1.008</b>	1.024	5.011	-4.828	-4.899	<b>1.007</b>	1.025	5.011	-4.828	-4.899	<b>1.007</b>	1.025			
14	162	1.0046	5.088	1.683	1.657	<b>1.005</b>	1.016	5.088	-5.379	-5.316	<b>1.005</b>	1.018	5.088	-5.379	-5.316	<b>1.005</b>	1.018			
15	174	1.0036	5.159	1.729	1.730	<b>1.004</b>	1.011	5.159	-5.632	-5.702	<b>1.003</b>	1.013	5.159	-5.632	-5.702	<b>1.003</b>	1.013			
16	186	1.0022	5.226	1.811	1.798	<b>1.002</b>	1.007	5.226	-6.113	-6.063	<b>1.002</b>	1.009	5.226	-6.113	-6.063	<b>1.002</b>	1.009			
17	198	1.0019	5.288	1.839	1.861	<b>1.002</b>	1.005	5.288	-6.291	-6.402	<b>1.002</b>	1.007	5.288	-6.291	-6.402	<b>1.002</b>	1.007			
18	210	1.0011	5.347	1.920	1.921	<b>1.001</b>	1.003	5.347	-6.823	-6.720	<b>1.001</b>	1.005	5.347	-6.823	-6.720	<b>1.001</b>	1.005			
19	222	1.0010	5.403	1.936	1.978	<b>1.001</b>	1.002	5.403	-6.931	-7.021	<b>1.001</b>	1.004	5.403	-6.931	-7.021	<b>1.001</b>	1.004			
20	234	1.0006	5.455	2.004	2.031	<b>1.000</b>	1.001	5.455	-7.416	-7.306	<b>1.001</b>	1.003	5.455	-7.416	-7.306	<b>1.001</b>	1.003			
21	246		5.505		2.082	<b>1.000</b>	1.001	5.505		-7.576	<b>1.001</b>	1.003	5.505		-7.576	<b>1.001</b>	1.003			
22	258		5.553		2.130	<b>1.000</b>	1.001	5.553		-7.834	<b>1.000</b>	1.002	5.553		-7.834	<b>1.000</b>	1.002			
23	270		5.598		2.176	<b>1.000</b>	1.000	5.598		-8.080	<b>1.000</b>	1.002	5.598		-8.080	<b>1.000</b>	1.002			
24	282		5.642		2.221	<b>1.000</b>	1.000	5.642		-8.316	<b>1.000</b>	1.001	5.642		-8.316	<b>1.000</b>	1.001			
25	294		5.684		2.263	<b>1.000</b>	1.000	5.684		-8.541	<b>1.000</b>	1.001	5.684		-8.541	<b>1.000</b>	1.001			
26	306		5.724		2.303	<b>1.000</b>	1.000	5.724		-8.758	<b>1.000</b>	1.001	5.724		-8.758	<b>1.000</b>	1.001			
27	318		5.762		2.343	<b>1.000</b>	1.000	5.762		-8.966	<b>1.000</b>	1.001	5.762		-8.966	<b>1.000</b>	1.001			
28	330		5.799		2.380	<b>1.000</b>	1.000	5.799		-9.166	<b>1.000</b>	1.001	5.799		-9.166	<b>1.000</b>	1.001			
29	342		5.835		2.416	<b>1.000</b>	1.000	5.835		-9.360	<b>1.000</b>	1.001	5.835		-9.360	<b>1.000</b>	1.001			
30	354		5.869		2.451	<b>1.000</b>	1.000	5.869		-9.546	<b>1.000</b>	1.000	5.869		-9.546	<b>1.000</b>	1.000			
31	366		5.903		2.485	<b>1.000</b>	1.000	5.903		-9.727	<b>1.000</b>	1.000	5.903		-9.727	<b>1.000</b>	1.000			
32	378		5.935		2.518	<b>1.000</b>	1.000	5.935		-9.901	<b>1.000</b>	1.000	5.935		-9.901	<b>1.000</b>	1.000			
33	390		5.966		2.550	<b>1.000</b>	1.000	5.966		-10.071	<b>1.000</b>	1.000	5.966		-10.071	<b>1.000</b>	1.000			
34	402		5.996		2.581	<b>1.000</b>	1.000	5.996		-10.235	<b>1.000</b>	1.000	5.996		-10.235	<b>1.000</b>	1.000			
35	414		6.026		2.611	<b>1.000</b>	1.000	6.026		-10.394	<b>1.000</b>	1.000	6.026		-10.394	<b>1.000</b>	1.000			
36	426		6.054		2.640	<b>1.000</b>	1.000	6.054		-10.548	<b>1.000</b>	1.000	6.054		-10.548	<b>1.000</b>	1.000			
37	438		6.082		2.668	<b>1.000</b>	1.000	6.082		-10.699	<b>1.000</b>	1.000	6.082		-10.699	<b>1.000</b>	1.000			
38	450		6.109		2.695	<b>1.000</b>	1.000	6.109		-10.845	<b>1.000</b>	1.000	6.109		-10.845	<b>1.000</b>	1.000			
39	462		6.136		2.722	<b>1.000</b>	1.000	6.136		-10.987	<b>1.000</b>	1.000	6.136		-10.987	<b>1.000</b>	1.000			
40	474		6.161		2.748	<b>1.000</b>	1.000	6.161		-11.126	<b>1.000</b>	1.000	6.161		-11.126	<b>1.000</b>	1.000			
41	486		6.186		2.773	<b>1.000</b>	1.000	6.186		-11.262	<b>1.000</b>	1.000	6.186		-11.262	<b>1.000</b>	1.000			
42	498		6.211		2.798	<b>1.000</b>	1.000	6.211		-11.394	<b>1.000</b>	1.000	6.211		-11.394	<b>1.000</b>	1.000			
43	510		6.234		2.822	<b>1.000</b>	1.000	6.234		-11.522	<b>1.000</b>	1.000	6.234		-11.522	<b>1.000</b>	1.000			
44	522		6.258		2.846	<b>1.000</b>	1.000	6.258		-11.648	<b>1.000</b>	1.000	6.258		-11.648	<b>1.000</b>	1.000			
45	534		6.280		2.869	<b>1.000</b>	1.000	6.280		-11.771	<b>1.000</b>	1.000	6.280		-11.771	<b>1.000</b>	1.000			
46	546		6.303		2.892	<b>1.000</b>	1.000	6.303		-11.892	<b>1.000</b>	1.000	6.303		-11.892	<b>1.000</b>	1.000			
47	558		6.324		2.914	<b>1.000</b>	1.000	6.324		-12.009	<b>1.000</b>	1.000	6.324		-12.009	<b>1.000</b>	1.000			
48	570		6.346		2.935	<b>1.000</b>	1.000	6.346		-12.124	<b>1.000</b>	1.000	6.346		-12.124	<b>1.000</b>	1.000			
49	582		6.366		2.956	<b>1.000</b>	1.000	6.366		-12.237	<b>1.000</b>	1.000	6.366		-12.237	<b>1.000</b>	1.000			
50	594		6.387		2.977	<b>1.000</b>	1.000	6.387		-12.348	<b>1.000</b>	1.000	6.387		-12.348	<b>1.000</b>	1.000			
51	606		6.407		2.998	<b>1.000</b>	1.000	6.407		-12.456	<b>1.000</b>	1.000	6.407		-12.456	<b>1.000</b>	1.000			
52	618		6.426		3.017	<b>1.000</b>	1.000	6.426		-12.562	<b>1.000</b>	1.000	6.426		-12.562	<b>1.000</b>	1.000			
53	630		6.446		3.037	<b>1.000</b>	1.000	6.446		-12.666	<b>1.000</b>	1.000	6.446		-12.666	<b>1.000</b>	1.000			
54	642		6.465		3.056	<b>1.000</b>	1.000	6.465		-12.768	<b>1.000</b>	1.000	6.465		-12.768	<b>1.000</b>	1.000			
55	654		6.483		3.075	<b>1.000</b>	1.000	6.483		-12.868	<b>1.000</b>	1.000	6.483		-12.868	<b>1.000</b>	1.000			
56	666		6.501		3.093	<b>1.000</b>	1.000	6.501		-12.967	<b>1.000</b>	1.000	6.501		-12.967	<b>1.000</b>	1.000			
57	678		6.519		3.112	<b>1.000</b>	1.000	6.519		-13.063	<b>1.000</b>	1.000	6.519		-13.063	<b>1.000</b>	1.000			
58	690		6.537		3.129	<b>1.000</b>	1.000	6.537		-13.158	<b>1.000</b>	1.000	6.537		-13.158	<b>1.000</b>	1.000			
59	702		6.554		3.147	<b>1.000</b>	1.000	6.554		-13.252	<b>1.000</b>	1.000	6.554		-13.252	<b>1.000</b>	1.000			
60	714		6.571		3.164	<b>1.000</b>	1.000	6.571		-13.343	<b>1.000</b>	1.000	6.571		-13.343	<b>1.000</b>	1.000			

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION  
LUMP SUM SETTLEMENT  
(000's)**

SECTION 1  
EXHIBIT 10  
SHEET 1

SUMMARY OF LOSS & ALAE RESERVES

ACCIDENT YEAR	PAYROLL	SEL.ULT. EXPECTED PAID AT @ 6/30/08	SELECTED ULTIMATE LOSS & ALAE	SELECTED NOMINAL UNPAID LOSS & ALAE	DISCOUNT FACTOR AT 5.0%	SELECTED DISCOUNTED UNPAID LOSS & ALAE	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		2,007	30,000	27,993	78.7%	22,033	
1977	23,851,125	24,511	28,755	4,243	77.8%	3,301	0.12
1978	26,143,240	25,204	30,258	5,054	76.8%	3,884	0.12
1979	28,061,666	35,694	43,924	8,230	75.8%	6,240	0.16
1980	28,979,182	31,165	39,309	8,144	74.6%	6,079	0.14
1981	30,141,508	32,588	42,132	9,544	73.3%	7,000	0.14
1982	30,058,966	34,983	46,449	11,466	72.1%	8,272	0.15
1983	30,607,324	38,060	52,050	13,990	71.1%	9,942	0.17
1984	33,121,678	47,883	67,450	19,566	69.9%	13,672	0.20
1985	35,713,654	55,673	80,775	25,102	68.6%	17,223	0.23
1986	38,297,697	63,279	94,564	31,285	67.3%	21,056	0.25
1987	41,065,403	69,341	107,251	37,910	66.2%	25,112	0.26
1988	44,221,964	75,216	120,409	45,193	65.1%	29,420	0.27
1989	47,110,000	82,753	137,111	54,358	63.9%	34,732	0.29
1990	49,659,895	93,458	160,268	66,810	62.6%	41,856	0.32
1991	50,856,501	89,441	158,747	69,306	61.4%	42,540	0.31
1992	52,804,448	91,079	168,121	77,042	60.3%	46,462	0.32
1993	55,132,894	91,955	176,528	84,573	59.2%	50,052	0.32
1994	57,739,505	90,311	180,307	89,995	58.0%	52,214	0.31
1995	60,949,772	85,486	177,499	92,014	56.8%	52,290	0.29
1996	63,664,000	79,984	172,718	92,735	55.6%	51,581	0.27
1997	68,077,000	78,754	176,865	98,111	54.4%	53,379	0.26
1998	71,447,000	84,007	196,210	112,203	53.2%	59,677	0.27
1999	75,244,663	90,524	220,946	130,421	52.1%	67,975	0.29
2000	79,122,396	96,877	241,041	144,164	51.3%	73,974	0.30
2001	80,396,857	92,257	243,568	151,311	50.6%	76,502	0.30
2002	81,621,000	90,995	261,749	170,753	50.8%	86,796	0.32
2003	82,433,234	69,820	240,452	170,632	51.4%	87,670	0.29
2004	84,632,753	63,032	248,852	185,821	52.6%	97,665	0.29
2005	86,785,547	43,929	253,407	209,478	54.4%	113,855	0.29
2006	90,292,513	23,502	263,092	239,590	55.9%	133,940	0.29
2007	92,786,458	2,217	265,000	262,784	56.0%	147,262	0.29
2008	47,785,026	3	136,187	136,184	53.6%	73,059	0.29
TOTAL		1,975,989	4,861,995	2,886,005	56.0%	1,616,714	
EXLD PRIOR		1,973,982	4,831,995	2,858,013	55.8%	1,594,681	

- (1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 1, EXHIBIT 10, SHEET 4, COL. 2 + SECTION 1, EXHIBIT 10, SHEET 3, COL. 8  
(3) SECTION 1, EXHIBIT 10, SHEET 4, COL. 12; 2008 ADJUSTED TO PARTIAL YEAR  
(4) = (3) - (2)  
(5) SECTION 1, EXHIBIT 10, SHEET 16, COL. 6  
(6) = (4) x (5)  
(7) = [(3) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 10  
SHEET 2

**LUMP SUM SETTLEMENT  
(000's)**

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS & ALAE @ 6/30/2008	FISCAL YEAR ENDING															
		2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	> 2023
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
PRIOR	27,993	3,759	3,439	3,059	2,719	2,413	2,160	1,927	1,721	1,486	1,261	1,039	859	708	554	424	463
1977	4,243	532	498	456	406	361	320	286	255	228	197	167	138	114	94	73	118
1978	5,054	589	560	524	480	427	379	337	301	269	240	207	176	145	120	99	201
1979	8,230	892	855	813	761	696	620	551	489	437	390	349	301	255	210	174	435
1980	8,144	779	799	766	728	681	623	554	493	437	392	349	312	269	228	188	545
1981	9,544	815	835	856	820	780	730	668	594	528	469	420	374	334	289	245	786
1982	11,466	945	898	921	944	905	860	805	736	655	582	517	463	413	369	318	1,137
1983	13,990	1,142	1,058	1,006	1,032	1,057	1,014	963	902	825	734	653	579	518	462	413	1,631
1984	19,566	1,437	1,480	1,372	1,304	1,337	1,370	1,314	1,249	1,169	1,069	951	846	750	672	599	2,648
1985	25,102	1,670	1,720	1,772	1,643	1,562	1,601	1,641	1,573	1,495	1,400	1,281	1,139	1,013	899	805	3,889
1986	31,285	1,898	1,955	2,014	2,074	1,923	1,829	1,874	1,921	1,842	1,750	1,639	1,499	1,334	1,186	1,052	5,495
1987	37,910	2,427	2,153	2,218	2,284	2,353	2,181	2,074	2,126	2,179	2,089	1,985	1,859	1,700	1,513	1,345	7,425
1988	45,193	2,633	2,725	2,417	2,490	2,564	2,641	2,449	2,328	2,387	2,446	2,345	2,229	2,087	1,909	1,698	9,846
1989	54,358	2,896	2,998	3,103	2,752	2,835	2,920	3,008	2,788	2,651	2,718	2,786	2,670	2,538	2,376	2,174	13,145
1990	66,810	3,271	3,386	3,504	3,627	3,217	3,314	3,413	3,516	3,259	3,099	3,177	3,256	3,121	2,967	2,778	17,906
1991	69,306	3,130	3,240	3,353	3,471	3,592	3,187	3,282	3,381	3,482	3,228	3,070	3,146	3,225	3,091	2,938	20,488
1992	77,042	3,643	3,315	3,431	3,551	3,676	3,804	3,375	3,476	3,581	3,688	3,419	3,251	3,332	3,416	3,274	24,810
1993	84,573	3,678	3,825	3,481	3,603	3,729	3,860	3,995	3,544	3,650	3,760	3,872	3,590	3,414	3,499	3,586	29,488
1994	89,995	3,612	3,757	3,907	3,556	3,680	3,809	3,942	4,080	3,620	3,728	3,840	3,955	3,667	3,487	3,574	33,782
1995	92,014	3,419	3,556	3,698	3,846	3,500	3,623	3,750	3,881	4,017	3,563	3,670	3,780	3,894	3,609	3,432	36,774
1996	92,735	3,199	3,327	3,460	3,599	3,743	3,406	3,525	3,649	3,776	3,908	3,467	3,571	3,678	3,789	3,512	39,124
1997	98,111	3,150	3,276	3,407	3,543	3,685	3,833	3,488	3,610	3,736	3,867	4,002	3,551	3,657	3,767	3,880	43,659
1998	112,203	3,360	3,495	3,634	3,780	3,931	4,088	4,252	3,869	4,005	4,145	4,290	4,440	3,939	4,057	4,179	52,739
1999	130,421	4,074	3,784	3,935	4,093	4,256	4,427	4,604	4,788	4,357	4,509	4,667	4,831	5,000	4,435	4,569	64,093
2000	144,164	5,034	4,346	4,037	4,198	4,366	4,541	4,722	4,911	5,108	4,648	4,811	4,979	5,153	5,334	4,732	73,246
2001	151,311	5,249	5,101	4,403	4,090	4,253	4,423	4,600	4,784	4,976	5,175	4,709	4,874	5,044	5,221	5,404	79,004
2002	170,753	9,254	5,603	5,444	4,699	4,365	4,540	4,721	4,910	5,107	5,311	5,523	5,026	5,202	5,384	5,573	90,092
2003	170,632	10,303	8,689	5,261	5,112	4,412	4,099	4,263	4,433	4,610	4,795	4,987	5,186	4,719	4,884	5,055	89,824
2004	185,821	13,846	10,384	8,757	5,302	5,152	4,447	4,131	4,296	4,468	4,647	4,833	5,026	5,227	4,756	4,923	95,626
2005	209,478	18,930	14,198	10,648	8,980	5,437	5,283	4,560	4,236	4,405	4,582	4,765	4,955	5,154	5,360	4,877	103,107
2006	239,590	21,647	19,695	14,772	11,079	9,343	5,657	5,497	4,744	4,407	4,583	4,767	4,957	5,156	5,362	5,576	112,348
2007	262,784	16,576	22,245	20,239	15,180	11,385	9,601	5,813	5,648	4,876	4,529	4,710	4,898	5,094	5,298	5,510	121,181
2008	136,184	1,704	17,073	22,913	20,847	15,635	11,726	9,889	5,987	5,818	5,022	4,665	4,851	5,045	5,247	5,457	130,492
TOTAL	2,886,005	159,496	164,269	153,583	136,592	121,252	110,914	104,272	99,221	97,845	96,523	95,929	95,568	94,900	93,844	92,436	1,305,548

(1) SECTION 1, EXHIBIT 10, SHEET 1, COL. 4  
(2) - (17) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 1, EXHIBIT 10, SHEET 21

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION  
LUMP SUM SETTLEMENT  
(000's)**

SECTION 1  
EXHIBIT 10  
SHEET 3

ESTIMATED PAYMENTS FROM 1/1/2008 TO 6/30/2008

ACCIDENT YEAR	SELECTED	PAID	AGE @ 12/31/2007	AGE @ 6/30/2008	LDF @ 12/31/2007	LDF @ 6/30/2008	EXPECTED PERCENT	1/1/08 TO 6/30/08
	ULTIMATE LOSS & ALAE	LOSS & ALAE @ 12/31/07						EXPECTED PAYMENTS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR	30,000	0	384	390	1.161	1.148	6.7%	2,007
1977	28,755	24,231	372	378	1.187	1.173	6.2%	280
1978	30,258	24,896	360	366	1.215	1.201	5.7%	307
1979	43,924	35,259	348	354	1.246	1.231	5.0%	435
1980	39,309	30,785	336	342	1.277	1.261	4.5%	380
1981	42,132	32,160	324	330	1.310	1.293	4.3%	428
1982	46,449	34,473	312	318	1.347	1.328	4.3%	509
1983	52,050	37,505	300	306	1.388	1.368	3.8%	554
1984	67,450	47,186	288	294	1.429	1.409	3.4%	697
1985	80,775	54,862	276	282	1.472	1.451	3.1%	811
1986	94,564	62,209	264	270	1.520	1.494	3.3%	1,070
1987	107,251	68,169	252	258	1.573	1.547	3.0%	1,172
1988	120,409	73,944	240	246	1.628	1.601	2.7%	1,272
1989	137,111	81,354	228	234	1.685	1.657	2.5%	1,399
1990	160,268	91,878	216	222	1.744	1.715	2.3%	1,580
1991	158,747	87,721	204	210	1.810	1.775	2.4%	1,720
1992	168,121	89,328	192	198	1.882	1.846	2.2%	1,752
1993	176,528	90,187	180	186	1.957	1.920	2.0%	1,768
1994	180,307	88,574	168	174	2.036	1.997	1.9%	1,737
1995	177,499	83,842	156	162	2.117	2.076	1.8%	1,644
1996	172,718	78,446	144	150	2.202	2.159	1.6%	1,538
1997	176,865	77,239	132	138	2.290	2.246	1.5%	1,514
1998	196,210	82,199	120	126	2.387	2.336	1.6%	1,809
1999	220,946	88,165	108	114	2.506	2.441	1.8%	2,360
2000	241,041	94,286	96	102	2.650	2.575	1.8%	2,591
2001	243,568	87,922	84	90	2.872	2.729	2.8%	4,335
2002	261,749	85,509	72	78	3.241	3.030	3.1%	5,487
2003	240,452	62,951	60	66	3.871	3.484	3.9%	6,869
2004	248,852	54,230	48	54	5.178	4.355	4.5%	8,801
2005	253,407	32,855	36	42	9.234	6.533	5.0%	11,075
2006	263,092	12,867	24	30	36.201	14.503	4.3%	10,635
2007	265,000	695	12	18	1,944.535	159.531	0.6%	1,522
2008	272,375		0	6		79,765.673	0.0%	3
TOTAL	4,998,182	1,895,927						80,063
EXLD PRIOR	4,968,182	1,895,927						78,055

(1) SECTION 1, EXHIBIT 10, SHEET 4, COL. 12  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) AGE OF ACCIDENT YEAR AT 12/31/2007  
(4) AGE OF ACCIDENT YEAR AT 6/30/2008

(5) BASED ON SECTION 1, EXHIBIT 10, SHEET 21 AGE OF (5)  
(6) BASED ON SECTION 1, EXHIBIT 10, SHEET 21 AGE OF (6)  
(7)  $= [1 / (6) - 1 / (5)] / [1 - 1 / (5)]$   
(8)  $= [(1) - (2)] \times (7)$

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION  
LUMP SUM SETTLEMENT  
(000's)**

SECTION 1  
EXHIBIT 10  
SHEET 4

SELECTION OF ULTIMATE LOSS & ALAE

ACCIDENT YEAR	INDICATED ULTIMATE LOSS & ALAE											SELECTED ULTIMATE LOSS & ALAE (12)	SELECTED ULTIMATE LOSS RATE (13)
	PAYROLL (1)	PAID LOSS & ALAE @ 12/31/07 (2)	INCURRED LOSS & ALAE @ 12/31/07 (3)	LOSS DEVELOPMENT		BORNHJETTER-FERGUSON		PAID CUM. FREQ/SEV AY DEV. (8)	PAID INCR. FREQ/SEV AY DEV. (9)	INCR. INDEX PAYMENT METHOD (10)	PAID INCR. TRENDED FREQ/SEV (11)		
		PAID	INCURRED	PAID	INCURRED	PAID	INCURRED						
PRIOR												30,000	
1977	23,851,125	24,231	24,231	28,755		28,755		29,082	28,493	28,506		28,755	0.121
1978	26,143,240	24,896	24,896	30,258		30,258		30,250	30,054	29,841		30,258	0.116
1979	28,061,666	35,259	35,259	43,924		43,924		43,913	43,048	42,941		43,924	0.157
1980	28,979,182	30,785	30,785	39,309		39,309		39,295	40,646	38,456		39,309	0.136
1981	30,141,508	32,160	32,160	42,132		42,132		42,165	40,684	41,180		42,132	0.140
1982	30,058,966	34,473	34,473	46,449		46,449		46,444	45,529	44,415		46,449	0.155
1983	30,607,324	37,505	37,505	52,050		52,050		51,996	52,053	49,234		52,050	0.170
1984	33,121,678	47,186	47,186	67,450		67,450		67,591	66,610	64,048		67,450	0.204
1985	35,713,654	54,862	54,862	80,775		80,775		81,204	83,395	75,979		80,775	0.226
1986	38,297,697	62,209	62,209	94,564		94,564		95,130	102,501	86,738		94,564	0.247
1987	41,065,403	68,169	68,169	107,251		107,251		108,180	101,331	97,808		107,251	0.261
1988	44,221,964	73,944	73,944	120,409		120,409		121,602	120,273	109,772		120,409	0.272
1989	47,110,000	81,354	81,354	137,111		137,111		138,475	130,280	124,138		137,111	0.291
1990	49,659,895	91,878	91,878	160,268		160,268		162,474	159,871	141,564		160,268	0.323
1991	50,856,501	87,721	87,721	158,747		158,747		161,499	140,241	138,081		158,747	0.312
1992	52,804,448	89,328	89,328	168,121		168,121		171,493	150,161	144,801		168,121	0.318
1993	55,132,894	90,187	90,187	176,528		176,528		179,981	166,865	148,497		176,528	0.320
1994	57,739,505	88,574	88,574	180,307		180,307		183,540	172,104	149,801		180,307	0.312
1995	60,949,772	83,842	83,842	177,499		177,499		181,108	168,058	146,369		177,499	0.291
1996	63,664,000	78,446	78,446	172,718		172,718		177,219	177,679	140,994		172,718	0.271
1997	68,077,000	77,239	77,239	176,865		176,865		183,018	206,136	142,961		176,865	0.260
1998	71,447,000	82,199	82,199	196,210		196,210		206,837	266,122	155,434		196,210	0.275
1999	75,244,663	88,165	88,165	220,946		220,946		239,148	370,233	173,341		220,946	0.29
2000	79,122,396	94,286	94,286	249,855		249,855		279,813	544,154	192,858		241,041	0.305
2001	80,396,857	87,922	87,922	252,491		252,491		294,585	633,030	187,389		243,568	0.303
2002	81,621,000	85,509	85,509	277,141		277,141		338,524	658,656	196,772		261,749	0.321
2003	82,433,234	62,951	62,951	243,704		243,704		314,753	605,660	190,672		240,452	0.292
2004	84,632,753	54,230	54,230	280,809		280,809		383,008	677,844	190,389		248,852	0.294
2005	86,785,547	32,855	32,855	303,373		303,373		413,013	755,806	178,613		253,407	0.292
2006	90,292,513	12,867	12,867	465,786		465,786		529,753	1,316,690	171,345		263,092	0.291
2007	92,786,458	695	695	1,351,343		1,351,343		450,194	3,321,355	175,712		265,000	0.286
2008	95,570,052			272,375		272,375				197,661		272,375	0.285
TOTAL		1,895,927	1,895,927	6,103,149		6,103,149		5,745,288	11,375,560	3,996,310		4,998,182	
EXLD PRIOR		1,895,927	1,895,927	6,103,149		6,103,149		5,745,288	11,375,560	3,996,310		4,968,182	
EXLD PRIOR & 2008		1,895,927	1,895,927	6,103,149		6,103,149		5,745,288	11,375,560	3,798,649		4,695,807	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) BASED ON DATA FROM OLIVER WYMAN & BWC  
(4) SECTION 1, EXHIBIT 10, SHEET 5, COL. 4  
(5) N/A  
(6) SECTION 1, EXHIBIT 10, SHEET 7, COL. 8

(7) N/A  
(8) SECTION 1, EXHIBIT 10, SHEET 9, COL. 8  
(9) SECTION 1, EXHIBIT 10, SHEET 10  
(10) SECTION 1, EXHIBIT 10, SHEET 13, COL. 10  
(11) N/A  
(12) SELECTED BY DELOITTE CONSULTING

(13) (12) / (1) x 100

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

SECTION 1  
EXHIBIT 10  
SHEET 5

PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE (MONTHS)	PAID LOSS & ALAE	PAID LDF	INDICATED ULTIMATE @ 12/31/07	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
		0			
1977	372	24,231	1.187	28,755	0.12
1978	360	24,896	1.215	30,258	0.12
1979	348	35,259	1.246	43,924	0.16
1980	336	30,785	1.277	39,309	0.14
1981	324	32,160	1.310	42,132	0.14
1982	312	34,473	1.347	46,449	0.15
1983	300	37,505	1.388	52,050	0.17
1984	288	47,186	1.429	67,450	0.20
1985	276	54,862	1.472	80,775	0.23
1986	264	62,209	1.520	94,564	0.25
1987	252	68,169	1.573	107,251	0.26
1988	240	73,944	1.628	120,409	0.27
1989	228	81,354	1.685	137,111	0.29
1990	216	91,878	1.744	160,268	0.32
1991	204	87,721	1.810	158,747	0.31
1992	192	89,328	1.882	168,121	0.32
1993	180	90,187	1.957	176,528	0.32
1994	168	88,574	2.036	180,307	0.31
1995	156	83,842	2.117	177,499	0.29
1996	144	78,446	2.202	172,718	0.27
1997	132	77,239	2.290	176,865	0.26
1998	120	82,199	2.387	196,210	0.27
1999	108	88,165	2.506	220,946	0.29
2000	96	94,286	2.650	249,855	0.32
2001	84	87,922	2.872	252,491	0.31
2002	72	85,509	3.241	277,141	0.34
2003	60	62,951	3.871	243,704	0.30
2004	48	54,230	5.178	280,809	0.33
2005	36	32,855	9.234	303,373	0.35
2006	24	12,867	36.201	465,786	0.52
2007	12	695	1,944.535	1,351,343	1.46
2008	0				
TOTAL		1,895,927		6,103,149	

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- (1) AGE OF ACCIDENT YEAR  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 1, EXHIBIT 10, SHEET 18, COL. 6  
(4) = (2) x (3)  
(5) = (4) / PAYROLL x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION  
LUMP SUM SETTLEMENT  
(000's)**

SECTION 1  
EXHIBIT 10  
SHEET 7

PAID BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED		EXPECTED %	EXPECTED	ACTUAL	EXPECTED	INDICATED	INDICATED
		LOSS RATE	DOLLARS	OF PAID	PAID	PAID	UNPAID	ULTIMATE	ULTIMATE
	(1)	(2)	(3)	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS RATE
				(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125	0.12	28,755	84.3%	24,231	24,231	4,523	28,755	0.12
1978	26,143,240	0.12	30,258	82.3%	24,896	24,896	5,362	30,258	0.12
1979	28,061,666	0.16	43,924	80.3%	35,259	35,259	8,665	43,924	0.16
1980	28,979,182	0.14	39,309	78.3%	30,785	30,785	8,524	39,309	0.14
1981	30,141,508	0.14	42,132	76.3%	32,160	32,160	9,972	42,132	0.14
1982	30,058,966	0.15	46,449	74.2%	34,473	34,473	11,975	46,449	0.15
1983	30,607,324	0.17	52,050	72.1%	37,505	37,505	14,545	52,050	0.17
1984	33,121,678	0.20	67,450	70.0%	47,186	47,186	20,263	67,450	0.20
1985	35,713,654	0.23	80,775	67.9%	54,862	54,862	25,913	80,775	0.23
1986	38,297,697	0.25	94,564	65.8%	62,209	62,209	32,355	94,564	0.25
1987	41,065,403	0.26	107,251	63.6%	68,169	68,169	39,082	107,251	0.26
1988	44,221,964	0.27	120,409	61.4%	73,944	73,944	46,465	120,409	0.27
1989	47,110,000	0.29	137,111	59.3%	81,354	81,354	55,758	137,111	0.29
1990	49,659,895	0.32	160,268	57.3%	91,878	91,878	68,390	160,268	0.32
1991	50,856,501	0.31	158,747	55.3%	87,721	87,721	71,026	158,747	0.31
1992	52,804,448	0.32	168,121	53.1%	89,328	89,328	78,794	168,121	0.32
1993	55,132,894	0.28	154,372	51.1%	78,868	78,868	75,504	165,691	0.30
1994	57,739,505	0.28	161,671	49.1%	79,420	88,574	82,251	170,825	0.30
1995	60,949,772	0.28	170,659	47.2%	80,611	83,842	90,049	173,890	0.29
1996	63,664,000	0.28	178,259	45.4%	80,962	78,446	97,297	175,743	0.28
1997	68,077,000	0.28	190,616	43.7%	83,244	77,239	107,371	184,611	0.27
1998	71,447,000	0.28	200,052	41.9%	83,808	82,199	116,244	198,442	0.28
1999	75,244,663	0.28	210,685	39.9%	84,070	88,165	126,615	214,779	0.29
2000	79,122,396	0.28	221,543	37.7%	83,602	94,286	137,941	232,227	0.29
2001	80,396,857	0.28	225,111	34.8%	78,388	87,922	146,723	234,645	0.29
2002	81,621,000	0.29	232,620	30.9%	71,772	85,509	160,848	246,356	0.30
2003	82,433,234	0.29	234,935	25.8%	60,686	62,951	174,248	237,200	0.29
2004	84,632,753	0.29	241,203	19.3%	46,582	54,230	194,622	248,852	0.29
2005	86,785,547	0.29	247,339	10.8%	26,786	32,855	220,553	253,407	0.29
2006	90,292,513	0.29	257,334	2.8%	7,108	12,867	250,225	263,092	0.29
2007	92,786,458	0.29	264,441	0.1%	136	695	264,305	265,000	0.29
2008	95,570,052	0.29	272,375	0.0%			272,375	272,375	0.29
TOTAL			4,840,787		1,822,004	1,895,927	3,018,783	4,914,710	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 1, EXHIBIT 10, SHEET 17, COL. 14  
(3) = [(1) x (2)] / 100  
(4) = 1 / SECTION 1, EXHIBIT 10, SHEET 5, COL. 3  
(5) = (3) x (4)

(6) BASED ON DATA FROM OLIVER WYMAN & 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)**

SECTION 1  
EXHIBIT 10  
SHEET 9

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 & ALAE	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125	40,205	1.000	40,212	603	1.200	723	29,082	0.12
1978	26,143,240	42,149	1.000	42,157	591	1.215	718	30,250	0.12
1979	28,061,666	44,202	1.000	44,212	798	1.245	993	43,913	0.16
1980	28,979,182	38,966	1.000	38,976	790	1.276	1,008	39,295	0.14
1981	30,141,508	37,023	1.000	37,034	869	1.311	1,139	42,165	0.14
1982	30,058,966	33,790	1.000	33,803	1,020	1.347	1,374	46,444	0.15
1983	30,607,324	34,431	1.000	34,447	1,089	1.386	1,509	51,996	0.17
1984	33,121,678	41,426	1.001	41,449	1,139	1.432	1,631	67,591	0.20
1985	35,713,654	44,878	1.001	44,907	1,222	1.479	1,808	81,204	0.23
1986	38,297,697	45,688	1.001	45,721	1,362	1.528	2,081	95,130	0.25
1987	41,065,403	48,291	1.001	48,328	1,412	1.586	2,238	108,180	0.26
1988	44,221,964	51,710	1.001	51,756	1,430	1.643	2,350	121,602	0.27
1989	47,110,000	53,430	1.001	53,486	1,523	1.700	2,589	138,475	0.29
1990	49,659,895	52,896	1.001	52,964	1,737	1.766	3,068	162,474	0.33
1991	50,856,501	48,643	1.002	48,722	1,803	1.838	3,315	161,499	0.32
1992	52,804,448	47,150	1.002	47,241	1,895	1.916	3,630	171,493	0.32
1993	55,132,894	46,920	1.002	47,022	1,922	1.991	3,828	179,981	0.33
1994	57,739,505	45,960	1.003	46,077	1,927	2.067	3,983	183,540	0.32
1995	60,949,772	43,124	1.003	43,261	1,944	2.153	4,186	181,108	0.30
1996	63,664,000	39,467	1.004	39,634	1,988	2.250	4,471	177,219	0.28
1997	68,077,000	36,766	1.006	36,986	2,101	2.355	4,948	183,018	0.27
1998	71,447,000	36,080	1.009	36,394	2,278	2.495	5,683	206,837	0.29
1999	75,244,663	37,037	1.013	37,514	2,380	2.678	6,375	239,148	0.32
2000	79,122,396	37,171	1.021	37,941	2,537	2.907	7,375	279,813	0.35
2001	80,396,857	32,193	1.037	33,383	2,731	3.231	8,824	294,585	0.37
2002	81,621,000	30,334	1.066	32,347	2,819	3.713	10,465	338,524	0.41
2003	82,433,234	27,044	1.109	29,986	2,328	4.509	10,497	314,753	0.38
2004	84,632,753	24,008	1.169	28,054	2,259	6.044	13,653	383,008	0.45
2005	86,785,547	20,104	1.286	25,856	1,634	9.774	15,973	413,013	0.48
2006	90,292,513	14,381	1.587	22,819	895	25.948	23,215	529,753	0.59
2007	92,786,458	7,564	2.716	20,545	92	238.503	21,913	450,194	0.49
2008	95,570,052	-	-	-	-	-	-	-	-
Total		1,183,032		1,223,233				5,745,288	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 1, EXHIBIT 10, SHEET 18, COL. 12  
(4) = (2) x (3)  
(5) SECTION 1, EXHIBIT 10, SHEET 29

(6) SECTION 1, EXHIBIT 10, SHEET 18, 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  
(000's)**

SECTION 1  
EXHIBIT 10  
SHEET 13

INCREMENTAL INDEX PAYMENT METHOD

ACCIDENT YEAR	PAYROLL	PAID LOSS & ALAE @ 12/31/07	INCREMENTAL PAID LOSS & ALAE PER			AVERAGE WEEKLY BENEFIT	SELECTED ULTIMATE CLAIMS	IMPLIED ULTIMATE LOSS & ALAE	TAIL OF 1.201 DEVELOP.	IMPLIED ULTIMATE INCLD TAIL	IMPLIED ULTIMATE LOSS RATE
			AVG. WEEKLY BENEFIT & ULTIMATE CLAIMS AS OF 12/31/07	FUTURE DEVELOP.	IMPLIED ULTIMATE						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1977	23,851,125	23,744	2.543	-	2.543	232.18	40,212	23,744	4,762	28,506	0.12
1978	26,143,240	24,397	2.342	0.044	2.386	247.15	42,158	24,856	4,985	29,841	0.11
1979	28,061,666	34,391	2.918	0.117	3.035	266.54	44,212	35,768	7,173	42,941	0.15
1980	28,979,182	29,978	2.684	0.184	2.868	286.60	38,977	32,033	6,424	38,456	0.13
1981	30,141,508	31,312	2.718	0.259	2.977	311.09	37,035	34,301	6,879	41,180	0.14
1982	30,058,966	33,348	3.015	0.330	3.345	327.20	33,803	36,996	7,419	44,415	0.15
1983	30,607,324	36,356	3.089	0.395	3.484	341.69	34,447	41,010	8,224	49,234	0.16
1984	33,121,678	45,988	3.094	0.495	3.590	358.57	41,448	53,349	10,699	64,048	0.19
1985	35,713,654	53,335	3.201	0.597	3.798	371.07	44,909	63,287	12,692	75,979	0.21
1986	38,297,697	60,106	3.457	0.698	4.155	380.29	45,721	72,249	14,489	86,738	0.23
1987	41,065,403	65,591	3.453	0.836	4.289	393.04	48,328	81,470	16,338	97,808	0.24
1988	44,221,964	70,708	3.321	0.974	4.294	411.39	51,755	91,435	18,337	109,772	0.25
1989	47,110,000	78,636	3.495	1.101	4.596	420.61	53,486	103,401	20,736	124,138	0.26
1990	49,659,895	89,208	3.855	1.241	5.096	436.90	52,962	117,917	23,647	141,564	0.29
1991	50,856,501	84,718	3.855	1.379	5.233	451.06	48,723	115,015	23,066	138,081	0.27
1992	52,804,448	86,438	3.858	1.525	5.383	474.30	47,242	120,613	24,188	144,801	0.27
1993	55,132,894	86,179	3.793	1.651	5.444	483.24	47,022	123,692	24,805	148,497	0.27
1994	57,739,505	84,280	3.699	1.778	5.477	494.51	46,073	124,778	25,023	149,801	0.26
1995	60,949,772	79,405	3.606	1.930	5.536	509.04	43,264	121,919	24,450	146,369	0.24
1996	63,664,000	73,584	3.523	2.100	5.623	526.87	39,641	117,442	23,552	140,994	0.22
1997	68,077,000	72,174	3.538	2.299	5.838	551.30	37,001	119,080	23,881	142,961	0.21
1998	71,447,000	75,772	3.604	2.554	6.158	577.29	36,420	129,470	25,964	155,434	0.22
1999	75,244,663	80,014	3.573	2.875	6.448	596.41	37,546	144,386	28,956	173,341	0.23
2000	79,122,396	84,115	3.587	3.263	6.850	618.35	37,927	160,642	32,216	192,858	0.24
2001	80,396,857	76,944	3.652	3.756	7.408	631.45	33,368	156,087	31,302	187,389	0.23
2002	81,621,000	71,131	3.351	4.371	7.722	652.48	32,531	163,903	32,870	196,772	0.24
2003	82,433,234	55,046	2.713	5.114	7.826	670.77	30,254	158,821	31,850	190,672	0.23
2004	84,632,753	41,584	2.125	5.980	8.105	694.68	28,165	158,586	31,803	190,389	0.22
2005	86,785,547	20,533	1.114	6.956	8.070	710.72	25,940	148,777	29,836	178,613	0.21
2006	90,292,513	3,256	0.186	7.960	8.146	735.05	23,835	142,723	28,622	171,345	0.19
2007	92,786,458	16	0.001	8.510	8.511	757.11	22,714	146,360	29,351	175,712	0.19
2008	95,570,052		-	8.579	8.579	779.82	24,609	164,643	33,018	197,661	0.21
TOTAL		1,752,288					1,251,725	3,328,753	667,557	3,996,310	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) = (2) / [(6) x (7)] x 1000  
(4) SECTION 1, EXHIBIT 10, SHEET 20, COL. 6  
(5) = (3) + (4)  
(6) FROM OLIVER WYMAN AUDIT REPORT

(7) SECTION 1, EXHIBIT 10, SHEET 14, COL. 14  
(8) = (5) x (6) x (7)  
(9) = [TAIL - 1.0] x (8)  
(10) = (8) + (9)  
(11) = [(10) / (1)] x 100

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

SECTION 1  
EXHIBIT 10  
SHEET 14

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	3.359	80,108,470	40,205	1.000	40,212	16.860%	5.020%				16.86%	40,212	40,212	16.86%
1978	26,143,240	3.155	82,488,455	42,149	1.000	42,158	16.126%	5.111%				16.13%	42,158	42,158	16.13%
1979	28,061,666	2.926	82,100,430	44,202	1.000	44,212	15.755%	5.385%				15.76%	44,212	44,212	15.76%
1980	28,979,182	2.721	78,850,474	38,966	1.000	38,977	13.450%	4.943%				13.45%	38,977	38,977	13.45%
1981	30,141,508	2.507	75,556,755	37,023	1.000	37,035	12.287%	4.902%	-0.8%			12.29%	37,035	37,035	12.29%
1982	30,058,966	2.383	71,639,923	33,790	1.000	33,803	11.245%	4.718%	-2.5%			11.25%	33,803	33,803	11.25%
1983	30,607,324	2.282	69,853,386	34,431	1.000	34,447	11.254%	4.931%	-2.2%			11.25%	34,447	34,447	11.25%
1984	33,121,678	2.175	72,033,207	41,426	1.001	41,448	12.514%	5.754%	3.1%			12.51%	41,448	41,448	12.51%
1985	35,713,654	2.102	75,053,821	44,878	1.001	44,909	12.575%	5.984%	6.2%			12.57%	44,909	44,909	12.57%
1986	38,297,697	2.051	78,532,989	45,688	1.001	45,721	11.938%	5.822%	6.3%			11.94%	45,721	45,721	11.94%
1987	41,065,403	1.984	81,476,751	48,291	1.001	48,328	11.768%	5.931%	3.9%			11.77%	48,328	48,328	11.77%
1988	44,221,964	1.896	83,825,985	51,710	1.001	51,755	11.704%	6.174%	1.3%			11.70%	51,755	51,755	11.70%
1989	47,110,000	1.854	87,342,955	53,430	1.001	53,486	11.353%	6.124%	1.1%			11.35%	53,486	53,486	11.35%
1990	49,659,895	1.785	88,637,626	52,896	1.001	52,962	10.665%	5.975%	0.8%			10.66%	52,962	52,962	10.66%
1991	50,856,501	1.729	87,923,817	48,643	1.002	48,723	9.581%	5.542%	-1.7%			9.58%	48,723	48,723	9.58%
1992	52,804,448	1.644	86,818,395	47,150	1.002	47,242	8.947%	5.441%	-3.5%			8.95%	47,242	47,242	8.95%
1993	55,132,894	1.614	88,969,733	46,920	1.002	47,022	8.529%	5.285%	-3.8%			8.53%	47,022	47,022	8.53%
1994	57,739,505	1.577	91,052,599	45,960	1.002	46,073	7.979%	5.060%	-3.7%	0.550	2.781%	7.98%	46,073	46,073	7.98%
1995	60,949,772	1.532	93,371,544	43,124	1.003	43,264	7.098%	4.634%	-4.2%	0.575	2.667%	7.10%	43,264	43,264	7.10%
1996	63,664,000	1.480	94,229,052	39,467	1.004	39,641	6.227%	4.207%	-6.3%	0.603	2.535%	6.23%	39,641	39,641	6.23%
1997	68,077,000	1.415	96,295,676	36,766	1.006	37,001	5.435%	3.842%	-7.9%	0.631	2.425%	5.44%	37,001	37,001	5.44%
1998	71,447,000	1.351	96,512,670	36,080	1.009	36,420	5.097%	3.774%	-7.4%	0.661	2.493%	5.10%	36,420	36,420	5.10%
1999	75,244,663	1.308	98,384,154	37,037	1.014	37,546	4.990%	3.816%	-4.8%	0.692	2.640%	4.99%	37,546	37,546	4.99%
2000	79,122,396	1.261	99,783,661	37,171	1.020	37,927	4.793%	3.801%	-2.1%	0.724	2.754%	4.79%	37,927	37,927	4.79%
2001	80,396,857	1.235	99,287,476	32,193	1.036	33,368	4.150%	3.361%	-2.6%	0.759	2.549%	4.15%	33,368	33,368	4.15%
2002	81,621,000	1.195	97,550,405	30,334	1.072	32,531	3.986%	3.335%	-3.7%	0.794	2.649%	3.99%	32,531	32,531	3.99%
2003	82,433,234	1.163	95,834,764	27,044	1.119	30,254	3.157%	3.670%	-5.0%	0.832	2.626%	3.67%	30,254	30,254	3.67%
2004	84,632,753	1.123	95,005,346	24,008	1.173	28,165	3.328%	2.965%	-5.4%	0.871	2.582%	3.33%	28,165	28,165	3.33%
2005	86,785,547	1.097	95,223,302	20,104	1.277	25,677	2.959%	2.697%	-5.4%	0.912	2.459%	3.10%	26,885	25,940	2.99%
2006	90,292,513	1.061	95,791,997	14,381	1.577	22,684	2.512%	2.368%	-8.1%	0.955	2.262%	2.86%	25,829	23,835	2.64%
2007	92,786,458	1.030	95,569,648	7,564	2.603	19,687	2.122%	2.060%	-10.2%	1.000	2.060%	2.65%	24,603	22,714	2.45%
2008	95,570,052	1.000	95,570,052							1.000		2.58%	24,609	24,609	2.58%
TOTAL				1,183,032		1,222,675							1,256,553	1,251,725	

5 YR AVG EXCLD MOST RECENT 1 2.516%  
10 YR AVG EXCLD MOST RECENT 1 2.544%  
5 YR AVG EXCLD MOST RECENT 2 2.573%  
10 YR AVG EXCLD MOST RECENT 2 2.571%

2008 SELECTED FREQUENCY 2.575% (16)

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON CHANGE IN SAWW  
(3) = (1) x (2)  
(4) BASED ON DATA FROM OLIVER WYMAN & BWC  
SECTION 1, EXHIBIT 10, SHEET 19, COL. 6  
(5)

(6) = (4) x (5)  
(7) = (6) / (1) x 100  
(8) = (6) / (3) x 100  
(9) 5 YEAR FITTED TREND OF (8)  
(10) Based on -4.5% Frequency Trend from 1994 to 2006

(11) = (8) x (10)  
(12) SELECTED BASED ON (16) DETRENDED AND (7)  
(13) = [(12) x (1)] / 100  
(14) = (4) + [1 - 1/(5)] x (12)  
(15) = [(14) / (1)] x 100  
(16) SELECTED BY DELOITTE CONSULTING BASED ON (11)

**OHIO BUREAU OF WORKERS' COMPENSATION  
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SECTION 1  
EXHIBIT 10  
SHEET 15

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS & ALAE	LSS ADJ. ULTIMATE LOSS & ALAE	WHOLE \$ SELECTED ULTIMATE SEVERITY	WHOLE \$ LSS ADJ. ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE	LSS ADJ. ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125	40,212	16.86%	28,755	24,231	715	603	0.121	0.102
1978	26,143,240	42,158	16.13%	30,258	24,896	718	591	0.116	0.095
1979	28,061,666	44,212	15.76%	43,924	35,259	993	797	0.157	0.126
1980	28,979,182	38,977	13.45%	39,309	30,785	1,009	790	0.136	0.106
1981	30,141,508	37,035	12.29%	42,132	32,160	1,138	868	0.140	0.107
1982	30,058,966	33,803	11.25%	46,449	34,473	1,374	1,020	0.155	0.115
1983	30,607,324	34,447	11.25%	52,050	37,505	1,511	1,089	0.170	0.123
1984	33,121,678	41,448	12.51%	67,450	47,186	1,627	1,138	0.204	0.142
1985	35,713,654	44,909	12.57%	80,775	54,862	1,799	1,222	0.226	0.154
1986	38,297,697	45,721	11.94%	94,564	62,209	2,068	1,361	0.247	0.162
1987	41,065,403	48,328	11.77%	107,251	68,169	2,219	1,411	0.261	0.166
1988	44,221,964	51,755	11.70%	120,409	73,944	2,327	1,429	0.272	0.167
1989	47,110,000	53,486	11.35%	137,111	81,354	2,563	1,521	0.291	0.173
1990	49,659,895	52,962	10.66%	160,268	91,878	3,026	1,735	0.323	0.185
1991	50,856,501	48,723	9.58%	158,747	87,721	3,258	1,800	0.312	0.172
1992	52,804,448	47,242	8.95%	168,121	89,328	3,559	1,891	0.318	0.169
1993	55,132,894	47,022	8.53%	176,528	90,187	3,754	1,918	0.320	0.164
1994	57,739,505	46,073	7.98%	180,307	88,574	3,914	1,922	0.312	0.153
1995	60,949,772	43,264	7.10%	177,499	83,842	4,103	1,938	0.291	0.138
1996	63,664,000	39,641	6.23%	172,718	78,446	4,357	1,979	0.271	0.123
1997	68,077,000	37,001	5.44%	176,865	77,239	4,780	2,088	0.260	0.113
1998	71,447,000	36,420	5.10%	196,210	82,199	5,387	2,257	0.275	0.115
1999	75,244,663	37,546	4.99%	220,946	88,165	5,885	2,348	0.294	0.117
2000	79,122,396	37,927	4.79%	241,041	94,286	6,355	2,486	0.305	0.119
2001	80,396,857	33,368	4.15%	243,568	87,922	7,300	2,635	0.303	0.109
2002	81,621,000	32,531	3.99%	261,749	85,509	8,046	2,629	0.321	0.105
2003	82,433,234	30,254	3.67%	240,452	62,951	7,948	2,081	0.292	0.076
2004	84,632,753	28,165	3.33%	248,852	54,230	8,835	1,925	0.294	0.064
2005	86,785,547	25,940	2.99%	253,407	32,855	9,769	1,267	0.292	0.038
2006	90,292,513	23,835	2.64%	263,092	12,867	11,038	540	0.291	0.014
2007	92,786,458	22,714	2.45%	265,000	695	11,667	31	0.286	0.001
2008	95,570,052	24,609	2.58%	272,375		11,068		0.285	
TOTAL				4,968,182					

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 1, EXHIBIT 10, SHEET 14, COL. 14  
(3) = (2) / (1) x 100  
(4) SECTION 1, EXHIBIT 10, SHEET 4, COL. 12

(5) SECTION 1, EXHIBIT 10, SHEET 4, COL. 12  
(6) = [(4) / (2)] x 1,000  
(7) = [(5) / (2)] x 1,000  
(8) = [(4) / (1)] x 100  
(9) = [(5) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION  
LUMP SUM SETTLEMENT  
(000's)**

SECTION 1  
EXHIBIT 10  
SHEET 16

DISCOUNT FACTORS

ACCIDENT YEAR AGE	PAID LOSS & ALAE DEVELOPMENT FACTOR	CUMULATIVE PERCENT PAID	INCREMENTAL PERCENT PAID	INCREMENTAL PERCENT DISCOUNTED	DISCOUNT FACTOR AT 5.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			0.0%	0.0%	51.1%
6	79765.673	0.0%	0.6%	0.6%	53.6%
18	159.531	0.6%	6.3%	5.5%	56.0%
30	14.503	6.9%	8.4%	7.1%	55.9%
42	6.533	15.3%	7.7%	6.1%	54.4%
54	4.355	23.0%	5.7%	4.4%	52.6%
66	3.484	28.7%	4.3%	3.1%	51.4%
78	3.030	33.0%	3.6%	2.5%	50.8%
90	2.729	36.6%	2.2%	1.5%	50.6%
102	2.575	38.8%	2.1%	1.3%	51.3%
114	2.441	41.0%	1.8%	1.1%	52.1%
126	2.336	42.8%	1.7%	1.0%	53.2%
138	2.246	44.5%	1.8%	1.0%	54.4%
150	2.159	46.3%	1.9%	1.0%	55.6%
162	2.076	48.2%	1.9%	0.9%	56.8%
174	1.997	50.1%	2.0%	0.9%	58.0%
186	1.920	52.1%	2.1%	0.9%	59.2%
198	1.846	54.2%	2.2%	0.9%	60.3%
210	1.775	56.3%	2.0%	0.8%	61.4%
222	1.715	58.3%	2.0%	0.8%	62.6%
234	1.657	60.4%	2.1%	0.8%	63.9%
246	1.601	62.5%	2.2%	0.8%	65.1%
258	1.547	64.7%	2.3%	0.8%	66.2%
270	1.494	66.9%	2.0%	0.6%	67.3%
282	1.451	68.9%	2.1%	0.6%	68.6%
294	1.409	71.0%	2.1%	0.6%	69.9%
306	1.368	73.1%	2.2%	0.6%	71.1%
318	1.328	75.3%	2.0%	0.5%	72.1%
330	1.293	77.3%	1.9%	0.5%	73.3%
342	1.261	79.3%	2.0%	0.5%	74.6%
354	1.231	81.3%	2.0%	0.5%	75.8%
366	1.201	83.3%	1.9%	0.4%	76.8%
378	1.173	85.2%	1.9%	0.4%	77.8%
390	1.148	87.1%	1.7%	0.3%	78.7%
402	1.126	88.8%	1.6%	0.3%	79.6%
414	1.106	90.4%	1.4%	0.2%	80.4%
426	1.089	91.8%	1.3%	0.2%	81.3%
438	1.074	93.1%	1.1%	0.2%	82.3%
450	1.062	94.2%	1.0%	0.2%	83.4%
462	1.051	95.2%	0.9%	0.1%	84.4%
474	1.041	96.1%	0.8%	0.1%	85.5%
486	1.032	96.9%	0.7%	0.1%	86.6%
498	1.025	97.6%	0.6%	0.1%	87.7%
510	1.019	98.1%	0.5%	0.1%	88.8%
522	1.014	98.6%	0.4%	0.0%	90.1%
534	1.010	99.0%	0.3%	0.0%	91.5%
546	1.007	99.3%	0.3%	0.0%	92.9%
558	1.004	99.6%	0.2%	0.0%	94.4%
570	1.002	99.8%	0.1%	0.0%	96.1%
582	1.001	99.9%	0.1%	0.0%	97.6%
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%

- 
- (1) AGE OF ACCIDENT YEAR LOSS DEVELOPMENT FACTORS  
(2) SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 1, EXHIBIT 10, SHEET 21  
(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**

SECTION 1  
EXHIBIT 10  
SHEET 18

**LUMP SUM SETTLEMENT**

INTERPOLATED DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED PAID LOSS & ALAE			INCURRED LOSS & ALAE			REPORTED COUNTS (6/30/XX EVALUATIONS)			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)
1977	372	366	378	1.201	1.173	1.187				1.000	1.000	1.000	1.200	1.200	1.200
1978	360	354	366	1.231	1.201	1.215				1.000	1.000	1.000	1.230	1.200	1.215
1979	348	342	354	1.261	1.231	1.246				1.000	1.000	1.000	1.261	1.230	1.245
1980	336	330	342	1.293	1.261	1.277				1.000	1.000	1.000	1.292	1.261	1.276
1981	324	318	330	1.328	1.293	1.310				1.000	1.000	1.000	1.330	1.292	1.311
1982	312	306	318	1.368	1.328	1.347				1.000	1.000	1.000	1.364	1.330	1.347
1983	300	294	306	1.409	1.368	1.388				1.000	1.000	1.000	1.409	1.364	1.386
1984	288	282	294	1.451	1.409	1.429				1.001	1.000	1.001	1.456	1.409	1.432
1985	276	270	282	1.494	1.451	1.472				1.001	1.001	1.001	1.504	1.456	1.479
1986	264	258	270	1.547	1.494	1.520				1.001	1.001	1.001	1.554	1.504	1.528
1987	252	246	258	1.601	1.547	1.573				1.001	1.001	1.001	1.619	1.554	1.586
1988	240	234	246	1.657	1.601	1.628				1.001	1.001	1.001	1.668	1.619	1.643
1989	228	222	234	1.715	1.657	1.685				1.001	1.001	1.001	1.734	1.668	1.700
1990	216	210	222	1.775	1.715	1.744				1.001	1.001	1.001	1.799	1.734	1.766
1991	204	198	210	1.846	1.775	1.810				1.002	1.001	1.002	1.879	1.799	1.838
1992	192	186	198	1.920	1.846	1.882				1.002	1.002	1.002	1.955	1.879	1.916
1993	180	174	186	1.997	1.920	1.957				1.002	1.002	1.002	2.029	1.955	1.991
1994	168	162	174	2.076	1.997	2.036				1.003	1.002	1.003	2.106	2.029	2.067
1995	156	150	162	2.159	2.076	2.117				1.004	1.003	1.003	2.203	2.106	2.153
1996	144	138	150	2.246	2.159	2.202				1.005	1.004	1.004	2.298	2.203	2.250
1997	132	126	138	2.336	2.246	2.290				1.007	1.005	1.006	2.415	2.298	2.355
1998	120	114	126	2.441	2.336	2.387				1.010	1.007	1.009	2.579	2.415	2.495
1999	108	102	114	2.575	2.441	2.506				1.015	1.010	1.013	2.785	2.579	2.678
2000	96	90	102	2.729	2.575	2.650				1.026	1.015	1.021	3.042	2.785	2.907
2001	84	78	90	3.030	2.729	2.872				1.048	1.026	1.037	3.446	3.042	3.231
2002	72	66	78	3.484	3.030	3.241				1.085	1.048	1.066	4.024	3.446	3.713
2003	60	54	66	4.355	3.484	3.871				1.133	1.085	1.109	5.128	4.024	4.509
2004	48	42	54	6.533	4.355	5.178				1.206	1.133	1.169	7.359	5.128	6.044
2005	36	30	42	14.503	6.533	9.234				1.378	1.206	1.286	14.549	7.359	9.774
2006	24	18	30	159.531	14.503	36.201				1.871	1.378	1.587	119.848	14.549	25.948
2007	12	6	18	79,765.673	159.531	1,944.535				4.957	1.871	2.716	#####	119.848	238.503

- (1) AGE
- (2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
- (4) FROM SECTION 1, EXHIBIT 10, SHEET 21; SELECTED CUM. BASED ON (2)
- (5) FROM SECTION 1, EXHIBIT 10, SHEET 21; SELECTED CUM. BASED ON (3)
- (6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)
- (7) FROM SECTION 1, EXHIBIT 10, SHEET 22; SELECTED CUM. BASED ON (2)
- (8) FROM SECTION 1, EXHIBIT 10, SHEET 22; SELECTED CUM. BASED ON (3)

- (9) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)
- (10) FROM SECTION 1, EXHIBIT 10, SHEET 28; SELECTED CUM. BASED ON (2)
- (11) FROM SECTION 1, EXHIBIT 10, SHEET 28; SELECTED CUM. BASED ON (3)
- (12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)
- (13) FROM SECTION 1, EXHIBIT 10, SHEET 29; SELECTED CUM. BASED ON (2)
- (14) FROM SECTION 1, EXHIBIT 10, SHEET 29; SELECTED CUM. BASED ON (3)
- (15) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 10  
SHEET 19

**LUMP SUM SETTLEMENT**

INTERPOLATED CLAIM COUNT DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		REPORTED COUNTS (12/31/XX VALUATIONS)		
		LOW (2)	HIGH (3)	LOW (4)	HIGH (5)	INTERP. (6)
1977	372	372	384	1.000	1.000	1.000
1978	360	360	372	1.000	1.000	1.000
1979	348	348	360	1.000	1.000	1.000
1980	336	336	348	1.000	1.000	1.000
1981	324	324	336	1.000	1.000	1.000
1982	312	312	324	1.000	1.000	1.000
1983	300	300	312	1.000	1.000	1.000
1984	288	288	300	1.001	1.000	1.001
1985	276	276	288	1.001	1.001	1.001
1986	264	264	276	1.001	1.001	1.001
1987	252	252	264	1.001	1.001	1.001
1988	240	240	252	1.001	1.001	1.001
1989	228	228	240	1.001	1.001	1.001
1990	216	216	228	1.001	1.001	1.001
1991	204	204	216	1.002	1.001	1.002
1992	192	192	204	1.002	1.002	1.002
1993	180	180	192	1.002	1.002	1.002
1994	168	168	180	1.002	1.002	1.002
1995	156	156	168	1.003	1.002	1.003
1996	144	144	156	1.004	1.003	1.004
1997	132	132	144	1.006	1.004	1.006
1998	120	120	132	1.009	1.006	1.009
1999	108	108	120	1.014	1.009	1.014
2000	96	96	108	1.020	1.014	1.020
2001	84	84	96	1.036	1.020	1.036
2002	72	72	84	1.072	1.036	1.072
2003	60	60	72	1.119	1.072	1.119
2004	48	48	60	1.173	1.119	1.173
2005	36	36	48	1.277	1.173	1.277
2006	24	24	36	1.577	1.277	1.577
2007	12	12	24	2.603	1.577	2.603

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(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 1, EXHIBIT 10, SHEET 27; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 1, EXHIBIT 10, SHEET 27; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)



**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 10  
SHEET 20

**LUMP SUM SETTLEMENT**

INTERPOLATED INDEX FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED INDEXED INCREMENTAL PAID LOSS & ALAE		
		LOW	HIGH	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)
1977	372	366	378	-	-	-
1978	360	354	366	0.088	-	0.044
1979	348	342	354	0.155	0.088	0.117
1980	336	330	342	0.218	0.155	0.184
1981	324	318	330	0.308	0.218	0.259
1982	312	306	318	0.353	0.308	0.330
1983	300	294	306	0.443	0.353	0.395
1984	288	282	294	0.554	0.443	0.495
1985	276	270	282	0.644	0.554	0.597
1986	264	258	270	0.757	0.644	0.698
1987	252	246	258	0.923	0.757	0.836
1988	240	234	246	1.027	0.923	0.974
1989	228	222	234	1.180	1.027	1.101
1990	216	210	222	1.304	1.180	1.241
1991	204	198	210	1.457	1.304	1.379
1992	192	186	198	1.597	1.457	1.525
1993	180	174	186	1.707	1.597	1.651
1994	168	162	174	1.851	1.707	1.778
1995	156	150	162	2.013	1.851	1.930
1996	144	138	150	2.190	2.013	2.100
1997	132	126	138	2.414	2.190	2.299
1998	120	114	126	2.702	2.414	2.554
1999	108	102	114	3.058	2.702	2.875
2000	96	90	102	3.481	3.058	3.263
2001	84	78	90	4.053	3.481	3.756
2002	72	66	78	4.714	4.053	4.371
2003	60	54	66	5.548	4.714	5.114
2004	48	42	54	6.446	5.548	5.980
2005	36	30	42	7.507	6.446	6.956
2006	24	18	30	8.441	7.507	7.960
2007	12	6	18	8.579	8.441	8.510

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(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 1, EXHIBIT 10, SHEET 37; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 1, EXHIBIT 10, SHEET 37; 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  
INCURRED LOSS & ALAE 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	AS OF 12/31/2007			
1977																																	603	603		
1978																											502	520	540	553	570	591		591	591	591
1979																										672	700	723	744	761	778	798		798	798	798
1980																										654	687	703	727	736	769	790		790	790	790
1981																										736	768	787	806	828	846	869		869	869	869
1982																										869	893	922	952	987	1,020		1,020	1,020	1,020	1,020
1983																										896	942	971	989	1,011	1,056	1,089		1,089	1,089	1,089
1984																										999	1,014	1,040	1,069	1,110	1,139		1,139	1,139	1,139	1,139
1985																										1,069	1,091	1,135	1,188	1,222		1,222	1,222	1,222	1,222	1,222
1986																										1,316	1,362	1,412	1,430	1,472		1,472	1,472	1,472	1,472	1,472
1987																										1,368	1,430	1,472	1,523	1,574		1,574	1,574	1,574	1,574	1,574
1988																										1,430	1,472	1,523	1,574	1,625		1,625	1,625	1,625	1,625	1,625
1989																										1,523	1,574	1,625	1,676	1,727		1,727	1,727	1,727	1,727	1,727
1990																										1,625	1,676	1,727	1,778	1,829		1,829	1,829	1,829	1,829	1,829
1991																										1,727	1,778	1,829	1,880	1,931		1,931	1,931	1,931	1,931	1,931
1992																										1,829	1,880	1,931	1,982	2,033		2,033	2,033	2,033	2,033	2,033
1993																										1,931	1,982	2,033	2,084	2,135		2,135	2,135	2,135	2,135	2,135
1994																										2,033	2,084	2,135	2,186	2,237		2,237	2,237	2,237	2,237	2,237
1995																										2,135	2,186	2,237	2,288	2,339		2,339	2,339	2,339	2,339	2,339
1996																										2,237	2,288	2,339	2,390	2,441		2,441	2,441	2,441	2,441	2,441
1997																										2,339	2,390	2,441	2,492	2,543		2,543	2,543	2,543	2,543	2,543
1998																										2,441	2,492	2,543	2,594	2,645		2,645	2,645	2,645	2,645	2,645
1999																										2,543	2,594	2,645	2,696	2,747		2,747	2,747	2,747	2,747	2,747
2000																										2,645	2,696	2,747	2,798	2,849		2,849	2,849	2,849	2,849	2,849
2001																										2,747	2,798	2,849	2,900	2,951		2,951	2,951	2,951	2,951	2,951
2002																										2,849	2,900	2,951	3,002	3,053		3,053	3,053	3,053	3,053	3,053
2003																										2,951	3,002	3,053	3,104	3,155		3,155	3,155	3,155	3,155	3,155
2004																										3,053	3,104	3,155	3,206	3,257		3,257	3,257	3,257	3,257	3,257
2005																										3,155	3,206	3,257	3,308	3,359		3,359	3,359	3,359	3,359	3,359
2006																										3,257	3,308	3,359	3,410	3,461		3,461	3,461	3,461	3,461	3,461
2007																										3,359	3,410	3,461	3,512	3,563		3,563	3,563	3,563	3,563	3,563







**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION  
LUMP SUM SETTLEMENT**

INDEX METHOD - INCREMENTAL PAID LOSS & ALAE 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	AS OF 12/31/2007				
1977																0.526	0.034	0.058	0.088	0.240	0.195	0.213	0.249	0.200	0.151	0.115	0.093	0.078	0.086	0.057	0.072	0.088	0.052			
1978															0.464	0.054	0.061	0.083	0.183	0.196	0.243	0.269	0.125	0.132	0.101	0.150	0.063	0.071	0.022	0.063	0.062	0.048	0.048			
1979														0.471	0.068	0.087	0.092	0.243	0.086	0.273	0.307	0.294	0.278	0.194	0.203	0.159	0.118	0.105	0.089	0.079	0.064	0.063	0.074	0.074		
1980													0.442	0.065	0.081	0.093	0.247	0.256	0.243	0.304	0.166	0.119	0.126	0.139	0.116	0.055	0.083	0.033	0.116	0.072	0.072	0.072	0.072			
1981												0.446	0.068	0.087	0.092	0.243	0.266	0.289	0.233	0.190	0.184	0.128	0.138	0.105	0.059	0.060	0.073	0.056	0.074	0.074	0.074	0.074	0.074			
1982										0.352	0.074	0.057	0.116	0.239	0.311	0.298	0.330	0.198	0.199	0.209	0.162	0.111	0.073	0.089	0.091	0.107	0.102	0.102	0.102	0.102	0.102	0.102	0.102			
1983								0.303	0.076	0.077	0.116	0.289	0.375	0.360	0.333	0.192	0.223	0.143	0.153	0.135	0.084	0.053	0.067	0.114	0.081	0.098	0.098	0.098	0.098	0.098	0.098	0.098	0.098			
1984						0.283	0.069	0.084	0.124	0.289	0.381	0.384	0.342	0.169	0.200	0.181	0.155	0.122	0.041	0.075	0.081	0.114	0.081	0.092	0.092	0.092	0.092	0.092	0.092	0.092	0.092	0.092	0.092			
1985						0.153	0.075	0.085	0.112	0.295	0.444	0.394	0.349	0.253	0.225	0.187	0.197	0.169	0.088	0.110	0.105	0.214	0.121	0.121	0.121	0.121	0.121	0.121	0.121	0.121	0.121	0.121	0.121			
1986				0.096	0.082	0.073	0.124	0.299	0.500	0.501	0.346	0.236	0.289	0.156	0.136	0.169	0.127	0.079	0.136	0.103	0.136	0.103	0.136	0.103	0.136	0.103	0.136	0.103	0.136	0.103	0.136	0.103	0.136	0.103		
1987				0.071	0.069	0.125	0.308	0.418	0.453	0.360	0.268	0.193	0.195	0.192	0.138	0.108	0.103	0.103	0.103	0.103	0.103	0.103	0.103	0.103	0.103	0.103	0.103	0.103	0.103	0.103	0.103	0.103	0.103	0.103		
1988				0.041	0.063	0.149	0.368	0.421	0.472	0.353	0.284	0.248	0.271	0.190	0.156	0.137	0.098	0.101	0.109	0.170	0.152	0.121	0.121	0.121	0.121	0.121	0.121	0.121	0.121	0.121	0.121	0.121	0.121	0.121		
1989			0.004	0.041	0.063	0.149	0.368	0.421	0.472	0.353	0.284	0.248	0.271	0.190	0.156	0.137	0.098	0.101	0.109	0.170	0.152	0.121	0.121	0.121	0.121	0.121	0.121	0.121	0.121	0.121	0.121	0.121	0.121	0.121		
1990			0.007	0.044	0.142	0.514	0.510	0.486	0.400	0.345	0.255	0.199	0.181	0.170	0.119	0.141	0.138	0.204	0.115	0.115	0.115	0.115	0.115	0.115	0.115	0.115	0.115	0.115	0.115	0.115	0.115	0.115	0.115	0.115		
1991		0.000	0.011	0.089	0.503	0.619	0.528	0.458	0.308	0.265	0.227	0.214	0.163	0.171	0.082	0.076	0.141	0.137	0.137	0.137	0.137	0.137	0.137	0.137	0.137	0.137	0.137	0.137	0.137	0.137	0.137	0.137	0.137	0.137		
1992		0.001	0.021	0.410	0.656	0.613	0.519	0.326	0.261	0.195	0.192	0.169	0.118	0.127	0.105	0.145	0.129	0.129	0.129	0.129	0.129	0.129	0.129	0.129	0.129	0.129	0.129	0.129	0.129	0.129	0.129	0.129	0.129	0.129	0.129	
1993		0.002	0.135	0.513	0.694	0.558	0.401	0.291	0.251	0.232	0.191	0.130	0.105	0.104	0.183	0.176	0.176	0.176	0.176	0.176	0.176	0.176	0.176	0.176	0.176	0.176	0.176	0.176	0.176	0.176	0.176	0.176	0.176	0.176	0.176	
1994		0.016	0.295	0.607	0.678	0.467	0.331	0.273	0.225	0.172	0.159	0.098	0.158	0.221	0.188	0.188	0.188	0.188	0.188	0.188	0.188	0.188	0.188	0.188	0.188	0.188	0.188	0.188	0.188	0.188	0.188	0.188	0.188	0.188	0.188	
1995	0.001	0.028	0.356	0.704	0.616	0.476	0.326	0.219	0.177	0.162	0.153	0.192	0.196	0.201	0.188	0.188	0.188	0.188	0.188	0.188	0.188	0.188	0.188	0.188	0.188	0.188	0.188	0.188	0.188	0.188	0.188	0.188	0.188	0.188	0.188	
1996		0.028	0.408	0.576	0.620	0.469	0.319	0.256	0.191	0.177	0.223	0.256	0.233	0.233	0.233	0.233	0.233	0.233	0.233	0.233	0.233	0.233	0.233	0.233	0.233	0.233	0.233	0.233	0.233	0.233	0.233	0.233	0.233	0.233	0.233	
1997	0.001	0.039	0.425	0.647	0.539	0.442	0.346	0.273	0.199	0.275	0.353	0.248	0.248	0.248	0.248	0.248	0.248	0.248	0.248	0.248	0.248	0.248	0.248	0.248	0.248	0.248	0.248	0.248	0.248	0.248	0.248	0.248	0.248	0.248	0.248	
1998	0.000	0.054	0.453	0.653	0.600	0.482	0.312	0.304	0.309	0.438	0.306	0.306	0.306	0.306	0.306	0.306	0.306	0.306	0.306	0.306	0.306	0.306	0.306	0.306	0.306	0.306	0.306	0.306	0.306	0.306	0.306	0.306	0.306	0.306	0.306	0.306
1999	0.000	0.049	0.461	0.648	0.606	0.493	0.415	0.364	0.537	0.364	0.364	0.364	0.364	0.364	0.364	0.364	0.364	0.364	0.364	0.364	0.364	0.364	0.364	0.364	0.364	0.364	0.364	0.364	0.364	0.364	0.364	0.364	0.364	0.364	0.364	0.364
2000	0.000	0.056	0.491	0.693	0.606	0.547	0.416	0.778	0.434	0.434	0.434	0.434	0.434	0.434	0.434	0.434	0.434	0.434	0.434	0.434	0.434	0.434	0.434	0.434	0.434	0.434	0.434	0.434	0.434	0.434	0.434	0.434	0.434	0.434	0.434	0.434
2001	0.000	0.062	0.601	0.727	0.685	0.671	0.906	0.521	0.521	0.521	0.521	0.521	0.521	0.521	0.521	0.521	0.521	0.521	0.521	0.521	0.521	0.521	0.521	0.521	0.521	0.521	0.521	0.521	0.521	0.521	0.521	0.521	0.521	0.521	0.521	0.521
2002		0.064	0.562	0.904	0.824	0.997	0.677	0.677	0.677	0.677	0.677	0.677	0.677	0.677	0.677	0.677	0.677	0.677	0.677	0.677	0.677	0.677	0.677	0.677	0.677	0.677	0.677	0.677	0.677	0.677	0.677	0.677	0.677	0.677	0.677	0.677
2003	0.000	0.065	0.740	0.936	0.972	0.390	0.390	0.390	0.390	0.390	0.390	0.390	0.390	0.390	0.390	0.390	0.390	0.390	0.390	0.390	0.390	0.390	0.390	0.390	0.390	0.390	0.390	0.390	0.390	0.390	0.390	0.390	0.390	0.390	0.390	0.390
2004	0.001	0.092	0.845	1.187	0.646	0.646	0.646	0.646	0.646	0.646	0.646	0.646	0.646	0.646	0.646	0.646	0.646	0.646	0.646	0.646	0.646	0.646	0.646	0.646	0.646	0.646	0.646	0.646	0.646	0.646	0.646	0.646	0.646	0.646	0.646	0.646
2005		0.091	1.023	0.668	0.668	0.668	0.668	0.668	0.668	0.668	0.668	0.668	0.668	0.668	0.668	0.668	0.668	0.668	0.668	0.668	0.668	0.668	0.668	0.668	0.668	0.668	0.668	0.668	0.668	0.668	0.668	0.668	0.668	0.668	0.668	0.668
2006	0.000	0.186	0.549	0.549	0.549	0.549	0.549	0.549	0.549	0.549	0.549	0.549	0.549	0.549	0.549	0.549	0.549	0.549	0.549	0.549	0.549	0.549	0.549	0.549	0.549	0.549	0.549	0.549	0.549	0.549	0.549	0.549	0.549	0.549	0.549	0.549
2007	0.001	0.039	0.039	0.039	0.039	0.039	0.039	0.039	0.039	0.039	0.039	0.039	0.039	0.039	0.039	0.039	0.039	0.039	0.039	0.039	0.039	0.039	0.039	0.039	0.039	0.039	0.039	0.039	0.039	0.039	0.039	0.039	0.039	0.039	0.039	0.039
2 Yr Avg	0.001	0.138	0.934	1.062	0.898	0.834	0.661	0.571	0.423	0.356	0.288	0.224	0.177	0.162	0.144	0.110	0.140	0.152	0.124	0.153	0.104	0.166	0.113	0.090	0.111	0.090	0.044	0.090	0.063	0.067	0.067	0.067	0.067	0.067	0.067	
3 Yr Avg	0.001	0.123	0.869	1.009	0.827	0.738	0.579	0.482	0.348	0.297	0.243	0.182	0.153	0.151	0.124	0.121	0.126	0.136	0.109	0.139	0.090	0.135	0.093	0.090	0.094	0.088	0.056	0.067	0.061	0.067	0.067	0.067	0.067	0.067	0.067	
10 Yr Avg	0.000	0.076	0.601	0.767	0.674	0.560	0.429	0.354	0.286	0.261	0.240	0.212	0.197	0.208	0.184	0.167	0.177	0.169	0.156	0.159	0.132	0.144	0.121	0.102	0.101	0.085	0.063	0.072	0.061	0.067	0.067	0.067	0.067	0.067	0.067	
Selected	0.001	0.138	0.934	1.062	0.898	0.834	0.661	0.571	0.423	0.356	0.288	0.224	0.177	0.162	0.144	0.110	0.140	0.152	0.124	0.153	0.104	0.166	0.113	0.09												



**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 10  
SHEET 38

**LUMP SUM SETTLEMENT**

**UNPAID LOSS ESTIMATE FOR ACCIDENT YEARS 1976 AND PRIOR**

10 times 3 Year Average Annual Payments	33,719	(1)
15 times 3 Year Average Annual Payments	50,579	(2)
Incremental Development Method	17,958	(3)
05 to 08 Exponential Curve Fit	n/a	(4)
04 to 08 Exponential Curve Fit	n/a	(5)
03 to 06 Exponential Curve Fit	12,862	(6)
03 to 07 Exponential Curve Fit	99,808	(7)
Selected Unpaid Loss	30,000	(8)

- 
- (1) 10 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2006 THROUGH 2008 OF 3,372  
(2) 15 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2006 THROUGH 2008 OF 3,372  
(3) SECTION 1, EXHIBIT 10, SHEET 40, COLUMN (8)  
(4) SECTION 1, EXHIBIT 10, SHEET 39, TOTAL OF COLUMN (2)  
(5) SECTION 1, EXHIBIT 10, SHEET 39, TOTAL OF COLUMN (3)  
(6) SECTION 1, EXHIBIT 10, SHEET 39, TOTAL OF COLUMN (4)  
(7) SECTION 1, EXHIBIT 10, SHEET 39, TOTAL OF COLUMN (5)  
(8) SELECTED BY DELOITTE CONSULTING

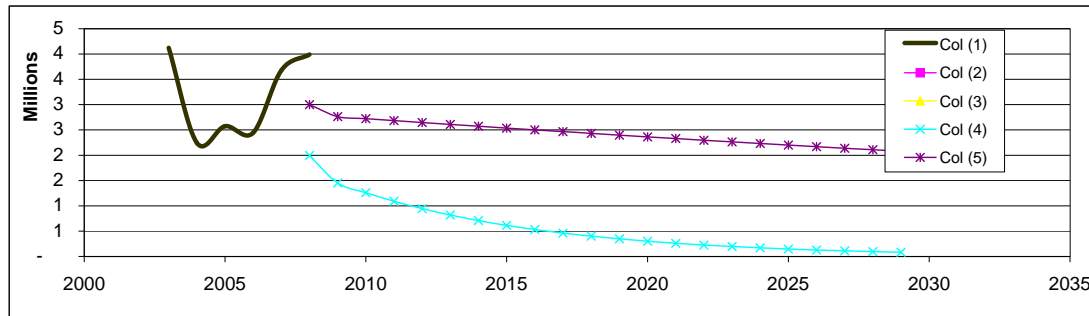
**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 10  
SHEET 39

**LUMP SUM SETTLEMENT**

**Exponential Curve Fit of Unpaid Loss**

FY ENDING	ACTUAL PAID LOSS (1)	Incremental Unpaid Loss				FY ENDING	Incremental Unpaid Loss			
		05 TO 08 CURVE FIT (2)	04 TO 08 CURVE FIT (3)	03 TO 06 CURVE FIT (4)	03 TO 07 CURVE FIT (5)		05 TO 08 CURVE FIT (2)	04 TO 08 CURVE FIT (3)	03 TO 06 CURVE FIT (4)	03 TO 07 CURVE FIT (5)
2003	4,122					2030			72	2,050
2004	2,245					2031			62	2,021
2005	2,573					2032			54	1,992
2006	2,445					2033			47	1,964
2007	3,679					2034			41	1,936
2008	3,992					2035			35	1,909
2009				1,996	3,000	2036			30	1,882
2010				1,451	2,763	2037			26	1,856
2011				1,257	2,724	2038			23	1,829
2012				1,089	2,686	2039			20	1,804
2013				944	2,648	2040			17	1,778
2014				818	2,610	2041			15	1,753
2015				709	2,574	2042			13	1,728
2016				615	2,537	2043			11	1,704
2017				533	2,501	2044			10	1,680
2018				462	2,466	2045			8	1,656
2019				400	2,431	2046			7	1,633
2020				347	2,397	2047			6	1,610
2021				300	2,363	2048			5	1,587
2022				260	2,330	2049			5	1,564
2023				226	2,297	2050			4	1,542
2024				196	2,264	2051			4	1,521
2025				170	2,232	2052			3	1,499
2026				147	2,201	2053			3	1,478
2027				127	2,170	2054			2	1,457
2028				110	2,139	2055			2	1,436
2029				96	2,109	2056			2	1,416
				83	2,079					
Total							-	-	12,862	99,808



(1) ACTUAL PAID LOSSES  
(2) - (5) EXPONENTIAL CURVE FIT BASED ON (1)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 10  
SHEET 40

**LUMP SUM SETTLEMENT**

**Incremental Development Method**

AY	6/30/2007 Age	Incremental Decay	Cum Decay Relative to Current Yr Paid	7/1/2006 6/30/2007 Paid	6/30/2007 Unpaid Loss Estimate	6/30/2007 12/31/2007 Paid	12/31/2007 Unpaid Loss Estimate	Implied Cum Unpaid Loss
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1953	54.5	-	-	-	-	-	-	-
1954	53.5	-	-	-	-	-	-	-
1955	52.5	-	-	-	-	-	-	-
1956	51.5	-	-	-	-	-	-	-
1957	50.5	-	-	5	-	-	-	-
1958	49.5	-	-	7	-	-	-	-
1959	48.5	-	-	10	-	-	-	-
1960	47.5	0.750	0.75	42	31	285	(254)	(254)
1961	46.5	0.766	1.34	29	39	2	37	(217)
1962	45.5	0.782	1.83	23	42	9	33	(184)
1963	44.5	0.825	2.33	17	39	-	39	(145)
1964	43.5	0.827	2.76	100	276	22	254	109
1965	42.5	0.824	3.10	339	1,051	-	1,051	1,160
1966	41.5	0.848	3.48	6	19	32	(12)	1,148
1967	40.5	0.863	3.86	140	541	9	532	1,680
1968	39.5	0.893	4.34	444	1,930	54	1,876	3,557
1969	38.5	0.892	4.77	245	1,166	7	1,159	4,716
1970	37.5	0.895	5.16	211	1,091	170	921	5,637
1971	36.5	0.887	5.47	199	1,088	114	974	6,610
1972	35.5	0.889	5.75	112	644	11	633	7,244
1973	34.5	0.890	6.00	227	1,361	443	918	8,161
1974	33.5	0.915	6.41	540	3,458	235	3,222	11,384
1975	32.5	0.936	6.94	413	2,868	227	2,641	14,024
1976	31.5	0.951	7.54	572	4,311	378	3,933	17,958

- 
- (1) AGE @ 6/30/2007
  - (2) FROM SECTION 1, EXHIBIT 10, SHEET 42, COLUMN (8)
  - (3) TOTAL FROM SECTION 1, EXHIBIT 10, SHEET 41
  - (4) PROVIDED BY OLIVER WYMAN
  - (5) = (3) x (4)
  - (6) PROVIDED BY OLIVER WYMAN
  - (7) = (5) - (6)
  - (8) = COLUMN (7) ACCUMULATED





**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 10  
SHEET 43

**LUMP SUM SETTLEMENT**

FITTING PAID LOSS DEVELOPMENT FACTORS

Fitting for Periods:			Weibull Curve Fitting							Inverse Power Curve Fitting				
56-to-Ult: 56			Slope= 0.571							Slope= -1.381				
From: 3			Intercept= -1.826							Intercept= 3.985				
To: 29														
Cut-off: 60														
PERIOD	AGE	ATA	X	Y	Y*	ATA*	ATU*	X	Y	Y*	ATA*	ATU*		
1	6	550.000	1.792	-6.309	-0.802	2.767	50.902	1.792	6.308	1.510	5.526	112.716		
2	18	11.000	2.890	-2.351	-0.174	1.760	18.396	2.890	2.303	-0.008	1.992	20.397		
3	30	2.243	3.401	-0.527	0.118	1.481	10.455	3.401	0.218	-0.713	1.490	10.238		
4	42	1.500	3.738	0.094	0.310	1.344	7.060	3.738	-0.693	-1.178	1.308	6.871		
5	54	1.285	3.989	0.409	0.453	1.261	5.254	3.989	-1.255	-1.525	1.218	5.253		
6	66	1.160	4.190	0.684	0.568	1.207	4.165	4.190	-1.833	-1.802	1.165	4.315		
7	78	1.115	4.357	0.821	0.664	1.168	3.452	4.357	-2.163	-2.033	1.131	3.704		
8	90	1.080	4.500	0.957	0.745	1.138	2.956	4.500	-2.526	-2.231	1.107	3.275		
9	102	1.060	4.625	1.055	0.817	1.116	2.597	4.625	-2.813	-2.404	1.090	2.957		
10	114	1.050	4.736	1.113	0.880	1.098	2.327	4.736	-2.996	-2.557	1.078	2.712		
11	126	1.040	4.836	1.181	0.938	1.084	2.118	4.836	-3.219	-2.696	1.067	2.517		
12	138	1.030	4.927	1.263	0.989	1.073	1.953	4.927	-3.507	-2.821	1.060	2.358		
13	150	1.030	5.011	1.263	1.037	1.063	1.821	5.011	-3.507	-2.937	1.053	2.226		
14	162	1.030	5.088	1.263	1.081	1.055	1.712	5.088	-3.507	-3.043	1.048	2.113		
15	174	1.030	5.159	1.263	1.122	1.049	1.622	5.159	-3.507	-3.142	1.043	2.017		
16	186	1.030	5.226	1.263	1.160	1.043	1.547	5.226	-3.507	-3.234	1.039	1.934		
17	198	1.030	5.288	1.263	1.196	1.038	1.484	5.288	-3.507	-3.320	1.036	1.860		
18	210	1.030	5.347	1.263	1.229	1.034	1.429	5.347	-3.507	-3.401	1.033	1.795		
19	222	1.030	5.403	1.263	1.261	1.030	1.382	5.403	-3.507	-3.478	1.031	1.738		
20	234	1.030	5.455	1.263	1.291	1.027	1.342	5.455	-3.507	-3.551	1.029	1.685		
21	246	1.030	5.505	1.263	1.320	1.024	1.306	5.505	-3.507	-3.620	1.027	1.638		
22	258	1.030	5.553	1.263	1.347	1.022	1.276	5.553	-3.507	-3.686	1.025	1.596		
23	270	1.030	5.598	1.263	1.373	1.020	1.248	5.598	-3.507	-3.748	1.024	1.557		
24	282	1.030	5.642	1.263	1.398	1.018	1.224	5.642	-3.507	-3.809	1.022	1.521		
25	294	1.030	5.684	1.263	1.422	1.016	1.203	5.684	-3.507	-3.866	1.021	1.488		
26	306	1.035	5.724	1.220	1.444	1.015	1.184	5.724	-3.352	-3.921	1.020	1.457		
27	318	1.025	5.762	1.312	1.466	1.013	1.167	5.762	-3.689	-3.974	1.019	1.429		
28	330	1.025	5.799	1.312	1.488	1.012	1.151	5.799	-3.689	-4.026	1.018	1.403		
29	342	1.025	5.835	1.312	1.508	1.011	1.138	5.835	-3.689	-4.075	1.017	1.378		
30	354	1.025	5.869	1.312	1.528	1.010	1.125	5.869	-3.689	-4.123	1.016	1.355		
31	366		5.903		1.547	1.009	1.114	5.903		-4.169	1.015	1.333		
32	378		5.935		1.565	1.008	1.104	5.935		-4.213	1.015	1.313		
33	390		5.966		1.583	1.008	1.094	5.966		-4.256	1.014	1.294		
34	402		5.996		1.600	1.007	1.086	5.996		-4.298	1.014	1.276		
35	414		6.026		1.617	1.007	1.078	6.026		-4.339	1.013	1.259		
36	426		6.054		1.633	1.006	1.071	6.054		-4.378	1.013	1.243		
37	438		6.082		1.649	1.006	1.065	6.082		-4.417	1.012	1.227		
38	450		6.109		1.665	1.005	1.059	6.109		-4.454	1.012	1.213		
39	462		6.136		1.680	1.005	1.054	6.136		-4.490	1.011	1.199		
40	474		6.161		1.694	1.004	1.049	6.161		-4.526	1.011	1.185		
41	486		6.186		1.709	1.004	1.044	6.186		-4.560	1.010	1.173		
42	498		6.211		1.723	1.004	1.040	6.211		-4.594	1.010	1.160		
43	510		6.234		1.736	1.003	1.036	6.234		-4.627	1.010	1.149		
44	522		6.258		1.750	1.003	1.033	6.258		-4.659	1.009	1.138		
45	534		6.280		1.763	1.003	1.029	6.280		-4.690	1.009	1.127		
46	546		6.303		1.775	1.003	1.026	6.303		-4.721	1.009	1.117		
47	558		6.324		1.788	1.003	1.024	6.324		-4.751	1.009	1.107		
48	570		6.346		1.800	1.002	1.021	6.346		-4.781	1.008	1.097		
49	582		6.366		1.812	1.002	1.019	6.366		-4.809	1.008	1.088		
50	594		6.387		1.823	1.002	1.016	6.387		-4.838	1.008	1.079		
51	606		6.407		1.835	1.002	1.014	6.407		-4.865	1.008	1.071		
52	618		6.426		1.846	1.002	1.012	6.426		-4.892	1.008	1.063		
53	630		6.446		1.857	1.002	1.011	6.446		-4.919	1.007	1.055		
54	642		6.465		1.868	1.002	1.009	6.465		-4.945	1.007	1.047		
55	654		6.483		1.878	1.001	1.007	6.483		-4.970	1.007	1.040		
56	666		6.501		1.889	1.001	1.006	6.501		-4.996	1.007	1.033		
57	678		6.519		1.899	1.001	1.005	6.519		-5.020	1.007	1.026		
58	690		6.537		1.909	1.001	1.003	6.537		-5.045	1.006	1.019		
59	702		6.554		1.919	1.001	1.002	6.554		-5.068	1.006	1.012		
60	714		6.571		1.929	1.001	1.001	6.571		-5.092	1.006	1.006		

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 10  
SHEET 44

**LUMP SUM SETTLEMENT**

**Incremental Decay Method**

Age Months	Age Years	(Known) Selected Paid	Increm. Decay Factors	Implied ATU Dev. Factor	Decay Factor Check
(1)	(2)	(3)	(4)	(5)	(6)
6	0.5	550.000	3.004		
18	1.5	11.000	3.825	4.818	
30	2.5	2.243	4.077	4.706	
42	3.5	1.500	1.356	1.752	
54	4.5	1.285	1.150	1.383	
66	5.5	1.160	1.086	1.241	
78	6.5	1.115	1.052	1.145	
90	7.5	1.080	1.050	1.108	
102	8.5	1.060	1.067	1.079	
114	9.5	1.050	1.061	1.060	
126	10.5	1.040	1.046	1.050	
138	11.5	1.030	1.027	1.040	
150	12.5	1.030	1.020	1.030	
162	13.5	1.030	0.998	1.029	
174	14.5	1.030	1.002	1.029	
186	15.5	1.030	0.998	1.029	0.998
198	16.5	1.030	1.003	1.029	1.003
210	17.5	1.030	1.002	1.029	1.002
222	18.5	1.030	1.023	1.030	1.023
234	19.5	1.030	1.026	1.030	1.026
246	20.5	1.030	1.063	1.031	1.063
258	21.5	1.030	1.054	1.031	1.054
270	22.5	1.030	1.055	1.031	1.055
282	23.5	1.030	1.035	1.030	1.035
294	24.5	1.030	1.028	1.030	1.028
306	25.5	1.035	0.986	1.029	0.986
318	26.5	1.025	0.983	1.033	0.983
330	27.5	1.025	0.970	1.024	0.970
342	28.5	1.025	0.973	1.024	0.973
354	29.5	1.025	0.959	1.023	0.959
366	30.5		0.959	1.023	0.959
378	31.5		0.951	1.022	0.951
390	32.5		0.936	1.020	0.936
402	33.5		0.915	1.018	0.915
414	34.5		0.890	1.016	0.890
426	35.5		0.889	1.014	0.889
438	36.5		0.887	1.012	0.887
450	37.5		0.895	1.011	0.895
462	38.5		0.892	1.009	0.892
474	39.5		0.893	1.008	0.893
486	40.5		0.863	1.007	0.863
498	41.5		0.848	1.006	0.848
510	42.5		0.824	1.005	0.824
522	43.5		0.827	1.004	0.827
534	44.5		0.825	1.003	0.825
546	45.5		0.782	1.003	0.782
558	46.5		0.766	1.002	0.766
570	47.5		0.638	1.001	0.638
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	-

- (1) AGE IN MONTHS  
(2) AGE IN YEARS  
(3) SECTION 1, EXHIBIT 10, SHEET 21  
(4) GEOMETRIC MEAN FROM SECTION 1, EXHIBIT 10, SHEET 45  
(5)  $1.0 + [(3) - 1.0] \times (4) / (3) \text{ PRIOR AGE}$   
(6)  $[(5) - 1.0] \times [(5) \text{ PRIOR AGE}] / [(5) \text{ PRIOR AGE} - 1.0]$







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

SECTION 1  
EXHIBIT 11  
SHEET 1

SUMMARY OF LOSS & ALAE RESERVES

ACCIDENT YEAR	PAYROLL	SEL.ULT. EXPECTED PAID AT @ 6/30/08	SELECTED ULTIMATE LOSS & ALAE	SELECTED NOMINAL UNPAID LOSS & ALAE	DISCOUNT FACTOR AT 5.0%	SELECTED DISCOUNTED UNPAID LOSS & ALAE	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		15	200	185	76.3%	141	
1977	23,851,125	5,649	5,662	13	76.2%	10	0.02
1978	26,143,240	6,280	6,296	16	100.0%	16	0.02
1979	28,061,666	7,212	7,231	19	100.0%	19	0.03
1980	28,979,182	7,343	7,362	19	78.1%	15	0.03
1981	30,141,508	7,485	7,506	21	76.0%	16	0.02
1982	30,058,966	7,316	7,340	23	75.8%	18	0.02
1983	30,607,324	8,140	8,180	40	80.8%	32	0.03
1984	33,121,678	9,406	9,471	65	83.1%	54	0.03
1985	35,713,654	11,721	11,820	99	82.4%	81	0.03
1986	38,297,697	13,815	13,958	144	82.1%	118	0.04
1987	41,065,403	15,425	15,613	188	81.0%	152	0.04
1988	44,221,964	17,966	18,221	256	80.0%	205	0.04
1989	47,110,000	19,407	19,743	336	79.9%	268	0.04
1990	49,659,895	17,025	17,392	367	80.3%	295	0.04
1991	50,856,501	15,533	15,951	418	80.6%	336	0.03
1992	52,804,448	14,940	15,427	488	80.3%	392	0.03
1993	55,132,894	17,018	17,671	652	79.5%	519	0.03
1994	57,739,505	16,449	17,199	750	79.1%	593	0.03
1995	60,949,772	17,471	18,407	936	78.5%	734	0.03
1996	63,664,000	15,574	16,556	982	78.0%	766	0.03
1997	68,077,000	20,060	21,538	1,478	77.5%	1,145	0.03
1998	71,447,000	24,850	26,942	2,092	76.5%	1,601	0.04
1999	75,244,663	27,425	30,239	2,814	77.0%	2,166	0.04
2000	79,122,396	32,991	36,429	3,438	76.9%	2,643	0.05
2001	80,396,857	30,638	34,742	4,104	77.7%	3,187	0.04
2002	81,621,000	24,000	28,446	4,446	78.2%	3,477	0.03
2003	82,433,234	18,516	23,414	4,899	78.8%	3,861	0.03
2004	84,632,753	15,080	21,982	6,902	80.7%	5,567	0.03
2005	86,785,547	13,944	23,317	9,373	82.1%	7,692	0.03
2006	90,292,513	12,701	26,619	13,918	84.3%	11,728	0.03
2007	92,786,458	5,469	27,320	21,851	86.4%	18,888	0.03
2008	47,785,026	100	14,336	14,235	85.2%	12,130	0.03
TOTAL		476,965	572,529	95,564	82.5%	78,867	
EXLD PRIOR		476,950	572,329	95,379	82.5%	78,726	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 1, EXHIBIT 11, SHEET 4, COL. 2 + SECTION 1, EXHIBIT 11, SHEET 3, COL. 8  
(3) SECTION 1, EXHIBIT 11, SHEET 4, COL. 12; 2008 ADJUSTED TO PARTIAL YEAR  
(4) = (3) - (2)  
(5) SECTION 1, EXHIBIT 11, SHEET 16, COL. 6  
(6) = (4) x (5)  
(7) = [(3) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 11  
SHEET 2

**LIVING MAINTENANCE  
(000's)**

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS & ALAE @ 6/30/2008	FISCAL YEAR ENDING															
		2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	> 2023
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
PRIOR	185	26	22	19	16	14	12	11	9	8	7	6	5	5	4	4	16
1977	13	2	2	1	1	1	1	1	1	1	0	0	0	0	0	0	1
1978	16	2	2	2	1	1	1	1	1	1	1	1	0	0	0	0	2
1979	19	0	3	2	2	2	1	1	1	1	1	1	1	1	0	0	2
1980	19	0	0	3	2	2	2	1	1	1	1	1	1	1	1	0	3
1981	21	1	0	0	3	2	2	2	1	1	1	1	1	1	1	1	3
1982	23	3	1	0	0	3	2	2	2	1	1	1	1	1	1	1	4
1983	40	14	4	2	0	0	3	3	2	2	2	1	1	1	1	1	5
1984	65	19	16	4	2	0	0	3	3	3	2	2	2	1	1	1	6
1985	99	17	24	20	5	2	0	0	4	3	3	2	2	2	1	9	
1986	144	27	21	28	23	6	3	0	5	4	4	3	3	2	2	12	
1987	188	27	30	23	32	26	7	3	0	0	6	5	4	4	3	16	
1988	256	36	32	35	27	37	30	8	4	0	7	6	5	4	4	22	
1989	336	59	39	34	38	29	40	33	8	4	0	7	6	5	5	28	
1990	367	71	52	35	30	34	26	35	29	7	3	0	6	5	5	28	
1991	418	81	66	47	32	28	31	24	32	26	7	3	0	6	5	30	
1992	488	84	78	63	46	31	27	30	23	31	26	7	3	0	6	34	
1993	652	94	96	89	73	53	35	31	34	26	36	29	8	3	0	45	
1994	750	115	91	94	87	71	51	34	30	33	25	35	28	7	3	44	
1995	936	133	123	98	100	93	76	55	37	32	36	27	37	30	8	47	
1996	982	140	120	111	88	90	84	68	49	33	29	32	24	34	27	46	
1997	1,478	201	182	156	144	114	117	109	88	64	43	37	42	32	44	69	
1998	2,092	243	251	228	195	180	143	146	136	111	80	54	47	52	40	131	
1999	2,814	466	273	282	256	218	202	160	164	153	124	90	60	53	59	208	
2000	3,438	505	486	284	294	267	228	211	167	171	160	129	94	63	55	263	
2001	4,104	747	493	474	277	287	261	222	206	163	167	156	126	91	61	317	
2002	4,446	801	663	438	421	246	255	231	197	183	145	149	138	112	81	329	
2003	4,899	919	717	594	392	377	221	228	207	177	164	130	133	124	100	343	
2004	6,902	1,712	974	760	629	416	400	234	241	219	187	174	137	141	131	441	
2005	9,373	2,370	1,737	989	771	638	422	405	237	245	223	190	176	139	143	555	
2006	13,918	4,374	2,413	1,769	1,007	785	650	429	413	241	249	227	193	179	142	701	
2007	21,851	7,795	4,417	2,437	1,786	1,017	793	656	434	417	244	252	229	195	181	855	
2008	14,235	5,408	8,263	4,682	2,583	1,893	1,078	840	696	460	442	259	267	243	207	1,058	
TOTAL	95,564	26,492	21,690	13,802	9,364	6,963	5,201	4,218	3,460	2,825	2,419	2,010	1,779	1,536	1,320	1,146	5,675

(1) SECTION 1, EXHIBIT 11, SHEET 1, COL. 4  
(2) - (17) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 1, EXHIBIT 11, SHEET 21

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

SECTION 1  
EXHIBIT 11  
SHEET 3

ESTIMATED PAYMENTS FROM 1/1/2008 TO 6/30/2008

ACCIDENT YEAR	SELECTED	PAID	AGE @ 12/31/2007	AGE @ 6/30/2008	LDF @ 12/31/2007	LDF @ 6/30/2008	EXPECTED PERCENT	1/1/08 TO 6/30/08
	ULTIMATE LOSS & ALAE	LOSS & ALAE @ 12/31/07						EXPECTED PAYMENTS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR	200	0	384	390	1.002	1.002	7.6%	15
1977	5,662	5,648	372	378	1.002	1.002	7.6%	1
1978	6,296	6,280	360	366	1.003	1.003	0.0%	0
1979	7,231	7,212	348	354	1.003	1.003	0.0%	0
1980	7,362	7,342	336	342	1.003	1.003	3.6%	1
1981	7,506	7,483	324	330	1.003	1.003	7.2%	2
1982	7,340	7,310	312	318	1.004	1.003	20.6%	6
1983	8,180	8,132	300	306	1.006	1.005	17.3%	8
1984	9,471	9,399	288	294	1.008	1.007	9.7%	7
1985	11,820	11,709	276	282	1.009	1.008	10.4%	11
1986	13,958	13,802	264	270	1.011	1.010	7.8%	12
1987	15,613	15,409	252	258	1.013	1.012	7.7%	16
1988	18,221	17,939	240	246	1.016	1.014	9.6%	27
1989	19,743	19,367	228	234	1.019	1.017	10.8%	41
1990	17,392	16,981	216	222	1.024	1.022	10.7%	44
1991	15,951	15,490	204	210	1.030	1.027	9.4%	43
1992	15,427	14,899	192	198	1.035	1.033	7.7%	41
1993	17,671	16,959	180	186	1.042	1.038	8.3%	59
1994	17,199	16,387	168	174	1.050	1.046	7.6%	62
1995	18,407	17,393	156	162	1.058	1.054	7.7%	78
1996	16,556	15,497	144	150	1.068	1.063	7.3%	77
1997	21,538	19,963	132	138	1.079	1.074	6.2%	97
1998	26,942	24,642	120	126	1.093	1.084	9.0%	208
1999	30,239	27,183	108	114	1.112	1.103	7.9%	242
2000	36,429	32,608	96	102	1.138	1.122	10.0%	382
2001	34,742	30,187	84	90	1.174	1.154	9.9%	451
2002	28,446	23,486	72	78	1.222	1.194	10.4%	514
2003	23,414	17,708	60	66	1.304	1.250	14.2%	808
2004	21,982	14,592	48	54	1.399	1.363	6.6%	488
2005	23,317	11,315	36	42	1.839	1.554	21.9%	2,629
2006	26,619	5,891	24	30	4.424	2.082	32.9%	6,810
2007	27,320	682	12	18	66.058	5.205	18.0%	4,787
2008	28,671		0	6		286.276	0.3%	100
TOTAL	586,864	458,897						18,067
EXLD PRIOR	586,664	458,897						18,052

(1) SECTION 1, EXHIBIT 11, SHEET 4, COL. 12  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) AGE OF ACCIDENT YEAR AT 12/31/2007  
(4) AGE OF ACCIDENT YEAR AT 6/30/2008

(5) BASED ON SECTION 1, EXHIBIT 11, SHEET 21 AGE OF (5)  
(6) BASED ON SECTION 1, EXHIBIT 11, SHEET 21 AGE OF (6)  
(7)  $= [1 / (6) - 1 / (5)] / [1 - 1 / (5)]$   
(8)  $= [(1) - (2)] \times (7)$

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

SECTION 1  
EXHIBIT 11  
SHEET 4

SELECTION OF ULTIMATE LOSS & ALAE

ACCIDENT YEAR	INDICATED ULTIMATE LOSS & ALAE												
	PAYROLL	PAID LOSS & ALAE	INCURRED LOSS & ALAE	LOSS DEVELOPMENT		BORNHJETTER-FERGUSON		PAID CUM. FREQ/SEV.	PAID INCR. FREQ/SEV.	INCR. INDEX PAYMENT	PAID INCR. TRENDED	SELECTED ULTIMATE	SELECTED ULTIMATE
		@ 12/31/07	@ 12/31/07	PAID	INCURRED	PAID	INCURRED	AY DEV.	AY DEV.	METHOD	FREQ/SEV	LOSS & ALAE	LOSS RATE
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
PRIOR												200	
1977	23,851,125	5,648	5,648	5,662	5,648	5,662	5,648	5,663	5,663	5,663	5,662	0.024	
1978	26,143,240	6,280	6,280	6,296	6,280	6,296	6,280	6,296	6,296	6,296	6,296	0.024	
1979	28,061,666	7,212	7,223	7,231	7,221	7,231	7,221	7,231	7,217	7,217	7,231	0.026	
1980	28,979,182	7,342	7,349	7,362	7,348	7,362	7,348	7,362	7,367	7,362	7,362	0.025	
1981	30,141,508	7,483	7,497	7,506	7,499	7,506	7,499	7,506	7,512	7,505	7,506	0.025	
1982	30,058,966	7,310	7,332	7,340	7,336	7,340	7,336	7,340	7,325	7,328	7,340	0.024	
1983	30,607,324	8,132	8,136	8,180	8,156	8,180	8,156	8,175	8,162	8,171	8,180	0.027	
1984	33,121,678	9,399	9,456	9,471	9,489	9,471	9,489	9,459	9,511	9,447	9,471	0.029	
1985	35,713,654	11,709	11,770	11,820	11,834	11,820	11,834	11,803	11,777	11,781	11,820	0.033	
1986	38,297,697	13,802	13,844	13,958	13,960	13,958	13,960	13,943	13,935	13,918	13,958	0.036	
1987	41,065,403	15,409	15,510	15,613	15,636	15,613	15,636	15,598	16,067	15,539	15,613	0.038	
1988	44,221,964	17,939	18,107	18,221	18,279	18,221	18,278	18,204	18,711	18,128	18,221	0.041	
1989	47,110,000	19,367	19,538	19,743	19,807	19,743	19,806	19,717	20,237	19,616	19,743	0.042	
1990	49,659,895	16,981	17,120	17,392	17,457	17,392	17,455	17,352	18,077	17,319	17,392	0.035	
1991	50,856,501	15,490	15,617	15,951	15,996	15,951	15,995	15,904	16,128	15,876	15,951	0.031	
1992	52,804,448	14,899	15,127	15,427	15,518	15,427	15,516	15,376	16,278	15,375	15,427	0.029	
1993	55,132,894	16,959	17,253	17,671	17,788	17,703	17,808	17,601	18,737	17,509	17,671	0.032	
1994	57,739,505	16,387	16,724	17,199	17,431	17,262	17,476	17,127	18,781	17,089	17,199	0.030	
1995	60,949,772	17,393	17,723	18,407	18,586	18,399	18,571	18,319	19,144	18,179	18,407	0.030	
1996	63,664,000	15,497	16,085	16,556	16,816	16,677	16,886	16,455	17,125	16,320	16,556	0.026	
1997	68,077,000	19,963	20,823	21,538	21,655	21,334	21,543	21,390	22,012	20,872	21,538	0.032	
1998	71,447,000	24,642	25,930	26,942	26,833	26,731	26,753	26,739	26,853	25,794	26,942	0.038	
1999	75,244,663	27,183	29,321	30,239	30,087	29,735	29,964	29,956	31,177	28,629	30,239	0.04	
2000	79,122,396	32,608	36,357	37,106	36,483	35,751	36,446	36,614	36,852	34,434	36,429	0.046	
2001	80,396,857	30,187	36,140	35,431	35,177	34,052	35,425	34,747	32,251	34,742	34,742	0.043	
2002	81,621,000	23,486	32,414	28,693	30,046	28,199	30,367	27,959	30,710	26,133	28,446	0.035	
2003	82,433,234	17,708	31,058	23,095	27,116	23,733	27,304	22,263	25,928	21,301	23,414	0.028	
2004	84,632,753	14,592	28,637	20,412	24,796	21,982	24,622	20,254	24,768	19,426	21,982	0.026	
2005	86,785,547	11,315	25,513	20,814	23,548	23,317	23,319	19,573	23,322	17,852	23,317	0.027	
2006	90,292,513	5,891	16,030	26,062	20,169	26,619	21,526	18,233	19,155	15,550	26,619	0.029	
2007	92,786,458	682	3,511	45,046	11,926	27,320	22,597	10,085	15,829	16,670	27,320	0.029	
2008	95,570,052					28,671	28,671			20,250	28,671	0.030	
TOTAL		458,897	539,071	572,383	545,922	584,656	586,736	524,246	555,827	534,800	586,864		
EXLD PRIOR		458,897	539,071	572,383	545,922	584,656	586,736	524,246	555,827	534,800	586,864		
EXLD PRIOR & 2008		458,897	539,071	572,383	545,922	555,985	558,065	524,246	555,827	514,550	557,993		

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) BASED ON DATA FROM OLIVER WYMAN & BWC  
(4) SECTION 1, EXHIBIT 11, SHEET 5, COL. 4  
(5) SECTION 1, EXHIBIT 11, SHEET 6, COL. 4  
(6) SECTION 1, EXHIBIT 11, SHEET 7, COL. 8

(7) SECTION 1, EXHIBIT 11, SHEET 8, COL. 8  
(8) SECTION 1, EXHIBIT 11, SHEET 9, COL. 8  
(9) SECTION 1, EXHIBIT 11, SHEET 10  
(10) SECTION 1, EXHIBIT 11, SHEET 13, COL. 10  
(11) N/A  
(12) SELECTED BY DELOITTE CONSULTING

(13) (12) / (1) x 100

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

SECTION 1  
EXHIBIT 11  
SHEET 5

PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE (MONTHS)	PAID LOSS & ALAE	PAID LDF	INDICATED ULTIMATE @ 12/31/07	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
		0			
1977	372	5,648	1.002	5,662	0.02
1978	360	6,280	1.003	6,296	0.02
1979	348	7,212	1.003	7,231	0.03
1980	336	7,342	1.003	7,362	0.03
1981	324	7,483	1.003	7,506	0.02
1982	312	7,310	1.004	7,340	0.02
1983	300	8,132	1.006	8,180	0.03
1984	288	9,399	1.008	9,471	0.03
1985	276	11,709	1.009	11,820	0.03
1986	264	13,802	1.011	13,958	0.04
1987	252	15,409	1.013	15,613	0.04
1988	240	17,939	1.016	18,221	0.04
1989	228	19,367	1.019	19,743	0.04
1990	216	16,981	1.024	17,392	0.04
1991	204	15,490	1.030	15,951	0.03
1992	192	14,899	1.035	15,427	0.03
1993	180	16,959	1.042	17,671	0.03
1994	168	16,387	1.050	17,199	0.03
1995	156	17,393	1.058	18,407	0.03
1996	144	15,497	1.068	16,556	0.03
1997	132	19,963	1.079	21,538	0.03
1998	120	24,642	1.093	26,942	0.04
1999	108	27,183	1.112	30,239	0.04
2000	96	32,608	1.138	37,106	0.05
2001	84	30,187	1.174	35,431	0.04
2002	72	23,486	1.222	28,693	0.04
2003	60	17,708	1.304	23,095	0.03
2004	48	14,592	1.399	20,412	0.02
2005	36	11,315	1.839	20,814	0.02
2006	24	5,891	4.424	26,062	0.03
2007	12	682	66.058	45,046	0.05
2008	0				
TOTAL		458,897		572,383	

(1) AGE OF ACCIDENT YEAR  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 1, EXHIBIT 11, SHEET 18, COL. 6  
(4) = (2) x (3)  
(5) = (4) / PAYROLL x 100

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

SECTION 1  
EXHIBIT 11  
SHEET 6

INCURRED LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE (MONTHS)	INCURRED LOSS & ALAE	INCURRED LDF	INDICATED ULTIMATE @ 12/31/07	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	372	5,648	1.000	5,648	0.02
1978	360	6,280	1.000	6,280	0.02
1979	348	7,223	1.000	7,221	0.03
1980	336	7,349	1.000	7,348	0.03
1981	324	7,497	1.000	7,499	0.02
1982	312	7,332	1.001	7,336	0.02
1983	300	8,136	1.002	8,156	0.03
1984	288	9,456	1.003	9,489	0.03
1985	276	11,770	1.005	11,834	0.03
1986	264	13,844	1.008	13,960	0.04
1987	252	15,510	1.008	15,636	0.04
1988	240	18,107	1.010	18,279	0.04
1989	228	19,538	1.014	19,807	0.04
1990	216	17,120	1.020	17,457	0.04
1991	204	15,617	1.024	15,996	0.03
1992	192	15,127	1.026	15,518	0.03
1993	180	17,253	1.031	17,788	0.03
1994	168	16,724	1.042	17,431	0.03
1995	156	17,723	1.049	18,586	0.03
1996	144	16,085	1.045	16,816	0.03
1997	132	20,823	1.040	21,655	0.03
1998	120	25,930	1.035	26,833	0.04
1999	108	29,321	1.026	30,087	0.04
2000	96	36,357	1.003	36,483	0.05
2001	84	36,140	0.973	35,177	0.04
2002	72	32,414	0.927	30,046	0.04
2003	60	31,058	0.873	27,116	0.03
2004	48	28,637	0.866	24,796	0.03
2005	36	25,513	0.923	23,548	0.03
2006	24	16,030	1.258	20,169	0.02
2007	12	3,511	3.397	11,926	0.01
2008	0				
TOTAL		539,071		545,922	

(1) AGE OF ACCIDENT YEAR  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 1, EXHIBIT 11, SHEET 18, COL. 9  
(4) = (2) x (3)  
(5) = (4) / PAYROLL x 100

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

SECTION 1  
EXHIBIT 11  
SHEET 7

PAID BORNHUETTTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED		EXPECTED %	EXPECTED	ACTUAL	EXPECTED	INDICATED	INDICATED
		LOSS RATE	DOLLARS	OF PAID	PAID	PAID	UNPAID	ULTIMATE	ULTIMATE
	(1)	(2)	(3)	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS RATE
				(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125	0.02	5,661	99.8%	5,647	5,648	14	5,662	0.02
1978	26,143,240	0.02	6,295	99.7%	6,279	6,280	16	6,296	0.02
1979	28,061,666	0.03	7,229	99.7%	7,210	7,212	19	7,231	0.03
1980	28,979,182	0.03	7,360	99.7%	7,340	7,342	20	7,362	0.03
1981	30,141,508	0.02	7,504	99.7%	7,482	7,483	22	7,506	0.02
1982	30,058,966	0.02	7,338	99.6%	7,308	7,310	30	7,340	0.02
1983	30,607,324	0.03	8,178	99.4%	8,130	8,132	48	8,180	0.03
1984	33,121,678	0.03	9,469	99.2%	9,397	9,399	72	9,471	0.03
1985	35,713,654	0.03	11,817	99.1%	11,707	11,709	110	11,820	0.03
1986	38,297,697	0.04	13,955	98.9%	13,799	13,802	156	13,958	0.04
1987	41,065,403	0.04	15,609	98.7%	15,406	15,409	204	15,613	0.04
1988	44,221,964	0.04	18,217	98.4%	17,934	17,939	283	18,221	0.04
1989	47,110,000	0.04	19,739	98.1%	19,362	19,367	376	19,743	0.04
1990	49,659,895	0.04	17,388	97.6%	16,977	16,981	411	17,392	0.04
1991	50,856,501	0.03	15,947	97.1%	15,486	15,490	461	15,951	0.03
1992	52,804,448	0.03	15,424	96.6%	14,895	14,899	529	15,427	0.03
1993	55,132,894	0.03	18,466	96.0%	17,723	16,959	744	17,703	0.03
1994	57,739,505	0.03	18,533	95.3%	17,657	16,387	875	17,262	0.03
1995	60,949,772	0.03	18,267	94.5%	17,261	17,393	1,006	18,399	0.03
1996	63,664,000	0.03	18,443	93.6%	17,263	15,497	1,180	16,677	0.03
1997	68,077,000	0.03	18,745	92.7%	17,374	19,963	1,371	21,334	0.03
1998	71,447,000	0.03	24,469	91.5%	22,381	24,642	2,088	26,731	0.04
1999	75,244,663	0.03	25,250	89.9%	22,698	27,183	2,552	29,735	0.04
2000	79,122,396	0.03	25,924	87.9%	22,782	32,608	3,143	35,751	0.05
2001	80,396,857	0.03	26,113	85.2%	22,248	30,187	3,865	34,052	0.04
2002	81,621,000	0.03	25,972	81.9%	21,259	23,486	4,713	28,199	0.03
2003	82,433,234	0.03	25,829	76.7%	19,804	17,708	6,025	23,733	0.03
2004	84,632,753	0.03	25,920	71.5%	18,530	14,592	7,390	21,982	0.03
2005	86,785,547	0.03	26,299	54.4%	14,297	11,315	12,002	23,317	0.03
2006	90,292,513	0.03	26,782	22.6%	6,054	5,891	20,728	26,619	0.03
2007	92,786,458	0.03	27,048	1.5%	409	682	26,639	27,320	0.03
2008	95,570,052	0.03	28,671	0.0%			28,671	28,671	0.03
TOTAL			567,859		442,100	458,897	125,759	584,656	

(1)	PROVIDED BY OLIVER WYMAN & BWC	(6)	BASED ON DATA FROM OLIVER WYMAN & BWC
(2)	SECTION 1, EXHIBIT 11, SHEET 17, COL. 14	(7)	= (3) x [1 - (4)]
(3)	= [(1) x (2)] / 100	(8)	= (6) + (7)
(4)	= 1 / SECTION 1, EXHIBIT 11, SHEET 5, COL. 3	(9)	= [(8) / (1)] x 100
(5)	= (3) x (4)		



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

SECTION 1  
EXHIBIT 11  
SHEET 8

INCURRED BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED		EXPECTED % OF REPORTED LOSS & ALAE	EXPECTED REPORTED LOSS & ALAE	ACTUAL REPORTED LOSS & ALAE	EXPECTED UNREPORTED LOSS & ALAE	INDICATED ULTIMATE LOSS & ALAE	INDICATED ULTIMATE LOSS RATE
		LOSS RATE	DOLLARS						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125	0.024	5,661	100.0%	5,661	5,648	0	5,648	0.02
1978	26,143,240	0.024	6,295	100.0%	6,295	6,280	0	6,280	0.02
1979	28,061,666	0.026	7,229	100.0%	7,229	7,230	(1)	7,221	0.03
1980	28,979,182	0.025	7,360	100.0%	7,361	7,349	(1)	7,348	0.03
1981	30,141,508	0.025	7,504	100.0%	7,501	7,497	3	7,499	0.02
1982	30,058,966	0.024	7,338	99.9%	7,334	7,332	4	7,336	0.02
1983	30,607,324	0.027	8,178	99.8%	8,158	8,136	20	8,156	0.03
1984	33,121,678	0.029	9,469	99.7%	9,436	9,456	33	9,489	0.03
1985	35,713,654	0.033	11,817	99.5%	11,752	11,770	64	11,834	0.03
1986	38,297,697	0.036	13,955	99.2%	13,840	13,844	115	13,960	0.04
1987	41,065,403	0.038	15,609	99.2%	15,483	15,510	126	15,636	0.04
1988	44,221,964	0.041	18,217	99.1%	18,046	18,107	172	18,278	0.04
1989	47,110,000	0.042	19,739	98.6%	19,470	19,538	268	19,806	0.04
1990	49,659,895	0.035	17,388	98.1%	17,053	17,120	335	17,455	0.04
1991	50,856,501	0.031	15,947	97.6%	15,569	15,617	378	15,995	0.03
1992	52,804,448	0.029	15,424	97.5%	15,035	15,127	389	15,516	0.03
1993	55,132,894	0.033	18,466	97.0%	17,911	17,253	555	17,808	0.03
1994	57,739,505	0.032	18,533	95.9%	17,781	16,724	751	17,476	0.03
1995	60,949,772	0.030	18,267	95.4%	17,418	17,723	849	18,571	0.03
1996	63,664,000	0.029	18,443	95.7%	17,641	16,085	801	16,886	0.03
1997	68,077,000	0.028	18,745	96.2%	18,025	20,823	720	21,543	0.03
1998	71,447,000	0.034	24,469	96.6%	23,646	25,930	823	26,753	0.04
1999	75,244,663	0.034	25,250	97.5%	24,608	29,321	643	29,964	0.04
2000	79,122,396	0.033	25,924	99.7%	25,835	36,357	90	36,446	0.05
2001	80,396,857	0.032	26,113	102.7%	26,827	36,140	(715)	35,425	0.04
2002	81,621,000	0.032	25,972	107.9%	28,018	32,414	(2,047)	30,367	0.04
2003	82,433,234	0.031	25,829	114.5%	29,583	31,058	(3,755)	27,304	0.03
2004	84,632,753	0.031	25,920	115.5%	29,935	28,637	(4,015)	24,622	0.03
2005	86,785,547	0.030	26,299	108.3%	28,493	25,513	(2,194)	23,319	0.03
2006	90,292,513	0.030	26,782	79.5%	21,286	16,030	5,496	21,526	0.02
2007	92,786,458	0.029	27,048	29.4%	7,962	3,511	19,086	22,597	0.02
2008	95,570,052	0.030	28,671	0.0%	0		28,671	28,671	0.03
TOTAL			567,859		520,194	539,071	47,665	586,736	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 1, EXHIBIT 11, SHEET 17, COL. 14  
(3) = [(1) x (2)] / 100  
(4) = 1 / SECTION 1, EXHIBIT 11, SHEET 6, COL. 3  
(5) = (3) x (4)

(6) BASED ON DATA FROM OLIVER WYMAN & BWC  
(7) = (3) x [1 - (4)]  
(8) = (6) + (7)  
(9) = [(8) / (1)] x 100

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

SECTION 1  
EXHIBIT 11  
SHEET 9

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 & ALAE	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125	40,205	1.000	40,212	140	1.002	141	5,663	0.02
1978	26,143,240	42,149	1.000	42,157	149	1.002	149	6,296	0.02
1979	28,061,666	44,202	1.000	44,212	163	1.002	164	7,231	0.03
1980	28,979,182	38,966	1.000	38,976	188	1.002	189	7,362	0.03
1981	30,141,508	37,023	1.000	37,034	202	1.003	203	7,506	0.02
1982	30,058,966	33,790	1.000	33,803	216	1.004	217	7,340	0.02
1983	30,607,324	34,431	1.000	34,447	236	1.005	237	8,175	0.03
1984	33,121,678	41,426	1.001	41,449	227	1.006	228	9,459	0.03
1985	35,713,654	44,878	1.001	44,907	261	1.007	263	11,803	0.03
1986	38,297,697	45,688	1.001	45,721	302	1.009	305	13,943	0.04
1987	41,065,403	48,291	1.001	48,328	319	1.011	323	15,598	0.04
1988	44,221,964	51,710	1.001	51,756	347	1.014	352	18,204	0.04
1989	47,110,000	53,430	1.001	53,486	362	1.017	369	19,717	0.04
1990	49,659,895	52,896	1.001	52,964	321	1.021	328	17,352	0.03
1991	50,856,501	48,643	1.002	48,722	318	1.025	326	15,904	0.03
1992	52,804,448	47,150	1.002	47,241	316	1.030	325	15,376	0.03
1993	55,132,894	46,920	1.002	47,022	361	1.036	374	17,601	0.03
1994	57,739,505	45,960	1.003	46,077	357	1.042	372	17,127	0.03
1995	60,949,772	43,124	1.003	43,261	403	1.050	423	18,319	0.03
1996	63,664,000	39,467	1.004	39,634	393	1.057	415	16,455	0.03
1997	68,077,000	36,766	1.006	36,986	543	1.065	578	21,390	0.03
1998	71,447,000	36,080	1.009	36,394	683	1.076	735	26,739	0.04
1999	75,244,663	37,037	1.013	37,514	734	1.088	799	29,956	0.04
2000	79,122,396	37,171	1.021	37,941	877	1.100	965	36,614	0.05
2001	80,396,857	32,193	1.037	33,383	938	1.110	1,041	34,747	0.04
2002	81,621,000	30,334	1.066	32,347	774	1.116	864	27,959	0.03
2003	82,433,234	27,044	1.109	29,986	655	1.134	742	22,263	0.03
2004	84,632,753	24,008	1.169	28,054	608	1.188	722	20,254	0.02
2005	86,785,547	20,104	1.286	25,856	563	1.345	757	19,573	0.02
2006	90,292,513	14,381	1.587	22,819	410	1.951	799	18,233	0.02
2007	92,786,458	7,564	2.716	20,545	90	5.445	491	10,085	0.01
2008	95,570,052	-	-	-	-	-	-	-	-
Total		1,183,032		1,223,233				524,246	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 1, EXHIBIT 11, SHEET 18, COL. 12  
(4) = (2) x (3)  
(5) SECTION 1, EXHIBIT 11, SHEET 29

(6) SECTION 1, EXHIBIT 11, SHEET 18, COL. 15  
(7) = (5) x (6)  
(8) = [(4) x (7)] / 1000  
(9) = [(8) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION  
LIVING MAINTENANCE**

SECTION 1  
EXHIBIT 11  
SHEET 10

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	TAIL	INDICATED ULTIMATE			
1977																5,325	145	40	15	16	24	21	8	20	3	3	11	17	0	0	0	0	15	5,663		
1978														5,740	241	85	24	11	18	24	12	36	20	22	14	22	6	1	3	0	0	0	16	6,296		
1979													6,584	287	86	28	12	0	10	54	8	38	17	10	19	33	8	3	1	0	0	19	7,217			
1980												6,508	407	181	59	32	23	9	19	19	17	25	10	18	5	2	0	7	5	0	0	19	7,367			
1981										6,219	6,473	443	230	84	41	48	18	22	13	0	16	23	14	6	17	11	25	5	4	0	0	19	7,512			
1982										6,802	604	509	234	88	88	22	17	8	15	8	31	28	28	0	0	4	4	1	1	0	0	19	7,325			
1983										7,166	1,005	461	211	86	50	34	43	56	51	25	36	69	8	22	25	42	55	20	17	3	3	0	21	8,162		
1984							7,918			1,542	773	325	196	118	90	74	105	109	90	105	116	54	30	30	20	16	21	7	6	1	1	0	24	9,511		
1985										2,081	1,082	386	236	180	106	105	104	120	153	107	99	75	49	31	16	27	21	28	10	9	2	1	0	30	11,777	
1986										3,099	1,591	529	293	186	137	118	194	109	98	182	88	26	32	39	66	92	152	120	159	57	48	10	8	0	41	16,067
1987										8,869	2,081	1,542	773	325	196	118	90	74	105	109	90	105	116	54	30	30	20	16	21	7	6	1	1	0	36	13,935
1988										3,099	1,591	529	293	186	137	118	194	109	98	182	88	26	32	39	66	92	152	120	159	57	48	10	8	0	41	16,067
1989										8,869	2,081	1,542	773	325	196	118	90	74	105	109	90	105	116	54	30	30	20	16	21	7	6	1	1	0	36	13,935
1990										3,099	1,591	529	293	186	137	118	194	109	98	182	88	26	32	39	66	92	152	120	159	57	48	10	8	0	41	16,067
1991										8,869	2,081	1,542	773	325	196	118	90	74	105	109	90	105	116	54	30	30	20	16	21	7	6	1	1	0	36	13,935
1992										3,099	1,591	529	293	186	137	118	194	109	98	182	88	26	32	39	66	92	152	120	159	57	48	10	8	0	41	16,067
1993										8,869	2,081	1,542	773	325	196	118	90	74	105	109	90	105	116	54	30	30	20	16	21	7	6	1	1	0	36	13,935
1994										3,099	1,591	529	293	186	137	118	194	109	98	182	88	26	32	39	66	92	152	120	159	57	48	10	8	0	41	16,067
1995										8,869	2,081	1,542	773	325	196	118	90	74	105	109	90	105	116	54	30	30	20	16	21	7	6	1	1	0	36	13,935
1996										3,099	1,591	529	293	186	137	118	194	109	98	182	88	26	32	39	66	92	152	120	159	57	48	10	8	0	41	16,067
1997										8,869	2,081	1,542	773	325	196	118	90	74	105	109	90	105	116	54	30	30	20	16	21	7	6	1	1	0	36	13,935
1998										3,099	1,591	529	293	186	137	118	194	109	98	182	88	26	32	39	66	92	152	120	159	57	48	10	8	0	41	16,067
1999										8,869	2,081	1,542	773	325	196	118	90	74	105	109	90	105	116	54	30	30	20	16	21	7	6	1	1	0	36	13,935
2000										3,099	1,591	529	293	186	137	118	194	109	98	182	88	26	32	39	66	92	152	120	159	57	48	10	8	0	41	16,067
2001										8,869	2,081	1,542	773	325	196	118	90	74	105	109	90	105	116	54	30	30	20	16	21	7	6	1	1	0	36	13,935
2002										3,099	1,591	529	293	186	137	118	194	109	98	182	88	26	32	39	66	92	152	120	159	57	48	10	8	0	41	16,067
2003										8,869	2,081	1,542	773	325	196	118	90	74	105	109	90	105	116	54	30	30	20	16	21	7	6	1	1	0	36	13,935
2004										3,099	1,591	529	293	186	137	118	194	109	98	182	88	26	32	39	66	92	152	120	159	57	48	10	8	0	41	16,067
2005										8,869	2,081	1,542	773	325	196	118	90	74	105	109	90	105	116	54	30	30	20	16	21	7	6	1	1	0	36	13,935
2006										3,099	1,591	529	293	186	137	118	194	109	98	182	88	26	32	39	66	92	152	120	159	57	48	10	8	0	41	16,067
2007										8,869	2,081	1,542	773	325	196	118	90	74	105	109	90	105	116	54	30	30	20	16	21	7	6	1	1	0	36	13,935
Factors	58.773	1.637	0.675	0.636	0.704	0.720	0.709	0.753	0.749	0.818	0.600	0.772	0.800	1.106	0.914	1.045	0.966	0.989	0.884	0.957	1.397	1.660	0.789	1.325	0.356	0.852	0.200	0.791	-	-	-	-	1.003			

Example: AY 2005 Age 54 of 2,404 = 3,779 x 0.636 and AY 2005 Age 66 of 1,693 = 2,404 x 0.704

NOTE: FACTORS ARE FROM SECTION 1, EXHIBIT 11, SHEET 34

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

SECTION 1  
EXHIBIT 11  
SHEET 13

INCREMENTAL INDEX PAYMENT METHOD

ACCIDENT YEAR	PAYROLL	PAID LOSS & ALAE @ 12/31/07	INCREMENTAL PAID LOSS & ALAE PER			AVERAGE WEEKLY BENEFIT	SELECTED ULTIMATE CLAIMS	IMPLIED ULTIMATE LOSS & ALAE	TAIL OF 1.003 DEVELOP.	IMPLIED ULTIMATE INCLD TAIL	IMPLIED ULTIMATE LOSS RATE
			AVG. WEEKLY BENEFIT & ULTIMATE CLAIMS AS OF 12/31/07	FUTURE DEVELOP.	IMPLIED ULTIMATE						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1977	23,851,125	5,648	0.605	-	0.605	232.18	40,212	5,648	15	5,663	0.02
1978	26,143,240	6,280	0.603	-	0.603	247.15	42,158	6,280	16	6,296	0.02
1979	28,061,666	7,198	0.611	-	0.611	266.54	44,212	7,198	19	7,217	0.03
1980	28,979,182	7,342	0.657	0.000	0.657	286.60	38,977	7,343	19	7,362	0.03
1981	30,141,508	7,483	0.650	0.000	0.650	311.09	37,035	7,486	19	7,505	0.02
1982	30,058,966	7,301	0.660	0.001	0.661	327.20	33,803	7,310	19	7,328	0.02
1983	30,607,324	8,131	0.691	0.002	0.692	341.69	34,447	8,150	21	8,171	0.03
1984	33,121,678	9,389	0.632	0.002	0.634	358.57	41,448	9,423	24	9,447	0.03
1985	35,713,654	11,694	0.702	0.003	0.705	371.07	44,909	11,750	30	11,781	0.03
1986	38,297,697	13,800	0.794	0.005	0.798	380.29	45,721	13,883	36	13,918	0.04
1987	41,065,403	15,381	0.810	0.006	0.816	393.04	48,328	15,499	40	15,539	0.04
1988	44,221,964	17,911	0.841	0.008	0.849	411.39	51,755	18,082	47	18,128	0.04
1989	47,110,000	19,328	0.859	0.011	0.870	420.61	53,486	19,566	50	19,616	0.04
1990	49,659,895	16,960	0.733	0.014	0.747	436.90	52,962	17,275	45	17,319	0.03
1991	50,856,501	15,452	0.703	0.017	0.721	451.06	48,723	15,835	41	15,876	0.03
1992	52,804,448	14,852	0.663	0.022	0.684	474.30	47,242	15,335	40	15,375	0.03
1993	55,132,894	16,883	0.743	0.026	0.769	483.24	47,022	17,464	45	17,509	0.03
1994	57,739,505	16,352	0.718	0.030	0.748	494.51	46,073	17,045	44	17,089	0.03
1995	60,949,772	17,343	0.788	0.036	0.823	509.04	43,264	18,132	47	18,179	0.03
1996	63,664,000	15,407	0.738	0.042	0.779	526.87	39,641	16,278	42	16,320	0.03
1997	68,077,000	19,832	0.972	0.048	1.021	551.30	37,001	20,818	54	20,872	0.03
1998	71,447,000	24,505	1.166	0.058	1.224	577.29	36,420	25,728	66	25,794	0.04
1999	75,244,663	26,945	1.203	0.072	1.275	596.41	37,546	28,556	74	28,629	0.04
2000	79,122,396	32,215	1.374	0.091	1.464	618.35	37,927	34,345	89	34,434	0.04
2001	80,396,857	29,656	1.407	0.119	1.527	631.45	33,368	32,168	83	32,251	0.04
2002	81,621,000	22,652	1.067	0.161	1.228	652.48	32,531	26,066	67	26,133	0.03
2003	82,433,234	16,662	0.821	0.226	1.047	670.77	30,254	21,246	55	21,301	0.03
2004	84,632,753	13,005	0.665	0.326	0.990	694.68	28,165	19,376	50	19,426	0.02
2005	86,785,547	8,935	0.485	0.481	0.966	710.72	25,940	17,806	46	17,852	0.02
2006	90,292,513	2,841	0.162	0.723	0.885	735.05	23,835	15,510	40	15,550	0.02
2007	92,786,458	39	0.002	0.965	0.967	757.11	22,714	16,627	43	16,670	0.02
2008	95,570,052	-	-	1.052	1.052	779.82	24,609	20,198	52	20,250	0.02
TOTAL		447,421					1,251,725	533,423	1,377	534,800	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) = (2) / [(6) x (7)] x 1000  
(4) SECTION 1, EXHIBIT 11, SHEET 20, COL. 6  
(5) = (3) + (4)  
(6) FROM OLIVER WYMAN AUDIT REPORT

(7) SECTION 1, EXHIBIT 11, SHEET 14, COL. 14  
(8) = (5) x (6) x (7)  
(9) = [TAIL - 1.0] x (8)  
(10) = (8) + (9)  
(11) = [(10) / (1)] x 100

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

SECTION 1  
EXHIBIT 11  
SHEET 14

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	3.359	80,108,470	40,205	1.000	40,212	16.860%	5.020%				16.86%	40,212	40,212	16.86%
1978	26,143,240	3.155	82,488,455	42,149	1.000	42,158	16.126%	5.111%				16.13%	42,158	42,158	16.13%
1979	28,061,666	2.926	82,100,430	44,202	1.000	44,212	15.755%	5.385%				15.76%	44,212	44,212	15.76%
1980	28,979,182	2.721	78,850,474	38,966	1.000	38,977	13.450%	4.943%				13.45%	38,977	38,977	13.45%
1981	30,141,508	2.507	75,556,755	37,023	1.000	37,035	12.287%	4.902%	-0.8%			12.29%	37,035	37,035	12.29%
1982	30,058,966	2.383	71,639,923	33,790	1.000	33,803	11.245%	4.718%	-2.5%			11.25%	33,803	33,803	11.25%
1983	30,607,324	2.282	69,853,386	34,431	1.000	34,447	11.254%	4.931%	-2.2%			11.25%	34,447	34,447	11.25%
1984	33,121,678	2.175	72,033,207	41,426	1.001	41,448	12.514%	5.754%	3.1%			12.51%	41,448	41,448	12.51%
1985	35,713,654	2.102	75,053,821	44,878	1.001	44,909	12.575%	5.984%	6.2%			12.57%	44,909	44,909	12.57%
1986	38,297,697	2.051	78,532,989	45,688	1.001	45,721	11.938%	5.822%	6.3%			11.94%	45,721	45,721	11.94%
1987	41,065,403	1.984	81,476,751	48,291	1.001	48,328	11.768%	5.931%	3.9%			11.77%	48,328	48,328	11.77%
1988	44,221,964	1.896	83,825,985	51,710	1.001	51,755	11.704%	6.174%	1.3%			11.70%	51,755	51,755	11.70%
1989	47,110,000	1.854	87,342,955	53,430	1.001	53,486	11.353%	6.124%	1.1%			11.35%	53,486	53,486	11.35%
1990	49,659,895	1.785	88,637,626	52,896	1.001	52,962	10.665%	5.975%	0.8%			10.66%	52,962	52,962	10.66%
1991	50,856,501	1.729	87,923,817	48,643	1.002	48,723	9.581%	5.542%	-1.7%			9.58%	48,723	48,723	9.58%
1992	52,804,448	1.644	86,818,395	47,150	1.002	47,242	8.947%	5.441%	-3.5%			8.95%	47,242	47,242	8.95%
1993	55,132,894	1.614	88,969,733	46,920	1.002	47,022	8.529%	5.285%	-3.8%			8.53%	47,022	47,022	8.53%
1994	57,739,505	1.577	91,052,599	45,960	1.002	46,073	7.979%	5.060%	-3.7%	0.550	2.781%	7.98%	46,073	46,073	7.98%
1995	60,949,772	1.532	93,371,544	43,124	1.003	43,264	7.098%	4.634%	-4.2%	0.575	2.667%	7.10%	43,264	43,264	7.10%
1996	63,664,000	1.480	94,229,052	39,467	1.004	39,641	6.227%	4.207%	-6.3%	0.603	2.535%	6.23%	39,641	39,641	6.23%
1997	68,077,000	1.415	96,295,676	36,766	1.006	37,001	5.435%	3.842%	-7.9%	0.631	2.425%	5.44%	37,001	37,001	5.44%
1998	71,447,000	1.351	96,512,670	36,080	1.009	36,420	5.097%	3.774%	-7.4%	0.661	2.493%	5.10%	36,420	36,420	5.10%
1999	75,244,663	1.308	98,384,154	37,037	1.014	37,546	4.990%	3.816%	-4.8%	0.692	2.640%	4.99%	37,546	37,546	4.99%
2000	79,122,396	1.261	99,783,661	37,171	1.020	37,927	4.793%	3.801%	-2.1%	0.724	2.754%	4.79%	37,927	37,927	4.79%
2001	80,396,857	1.235	99,287,476	32,193	1.036	33,368	4.150%	3.361%	-2.6%	0.759	2.549%	4.15%	33,368	33,368	4.15%
2002	81,621,000	1.195	97,550,405	30,334	1.072	32,531	3.986%	3.335%	-3.7%	0.794	2.649%	3.99%	32,531	32,531	3.99%
2003	82,433,234	1.163	95,834,764	27,044	1.119	30,254	3.157%	3.670%	-5.0%	0.832	2.626%	3.67%	30,254	30,254	3.67%
2004	84,632,753	1.123	95,005,346	24,008	1.173	28,165	3.328%	2.965%	-5.4%	0.871	2.582%	3.33%	28,165	28,165	3.33%
2005	86,785,547	1.097	95,223,302	20,104	1.277	25,677	2.959%	2.697%	-5.4%	0.912	2.459%	3.10%	26,885	25,940	2.99%
2006	90,292,513	1.061	95,791,997	14,381	1.577	22,684	2.512%	2.368%	-8.1%	0.955	2.262%	2.86%	25,829	23,835	2.64%
2007	92,786,458	1.030	95,569,648	7,564	2.603	19,687	2.122%	2.060%	-10.2%	1.000	2.060%	2.65%	24,603	22,714	2.45%
2008	95,570,052	1.000	95,570,052							1.000		2.58%	24,609	24,609	2.58%
TOTAL				1,183,032		1,222,675							1,256,553	1,251,725	
									5 YR AVG EXCLD MOST RECENT 1		2.516%				
									10 YR AVG EXCLD MOST RECENT 1		2.544%				
									5 YR AVG EXCLD MOST RECENT 2		2.573%				
									10 YR AVG EXCLD MOST RECENT 2		2.571%				
									2008 SELECTED FREQUENCY		2.575% (16)				

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON CHANGE IN SAWW  
(3) = (1) x (2)  
(4) BASED ON DATA FROM OLIVER WYMAN & BWC  
SECTION 1, EXHIBIT 11, SHEET 19, COL. 6

(6) = (4) x (5)  
(7) = (6) / (1) x 100  
(8) = (6) / (3) x 100  
(9) 5 YEAR FITTED TREND OF (8)  
(10) Based on -4.5% Frequency Trend from 1994 to 2006

(11) = (8) x (10)  
(12) SELECTED BASED ON (16) DETRENDED AND (7)  
(13) = [(12) x (1)] / 100  
(14) = (4) + [1 - 1/5] x (12)  
(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**

SECTION 1  
EXHIBIT 11  
SHEET 15

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS & ALAE	LSS ADJ. ULTIMATE LOSS & ALAE	WHOLE \$ SELECTED ULTIMATE SEVERITY	WHOLE \$ LSS ADJ. ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE	LSS ADJ. ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
					200				
1977	23,851,125	40,212	16.86%	5,662	5,660	141	141	0.024	0.024
1978	26,143,240	42,158	16.13%	6,296	6,294	149	149	0.024	0.024
1979	28,061,666	44,212	15.76%	7,231	7,227	164	163	0.026	0.026
1980	28,979,182	38,977	13.45%	7,362	7,358	189	189	0.025	0.025
1981	30,141,508	37,035	12.29%	7,506	7,502	203	203	0.025	0.025
1982	30,058,966	33,803	11.25%	7,340	7,335	217	217	0.024	0.024
1983	30,607,324	34,447	11.25%	8,180	8,166	237	237	0.027	0.027
1984	33,121,678	41,448	12.51%	9,471	9,443	229	228	0.029	0.029
1985	35,713,654	44,909	12.57%	11,820	11,778	263	262	0.033	0.033
1986	38,297,697	45,721	11.94%	13,958	13,903	305	304	0.036	0.036
1987	41,065,403	48,328	11.77%	15,613	15,540	323	322	0.038	0.038
1988	44,221,964	51,755	11.70%	18,221	18,125	352	350	0.041	0.041
1989	47,110,000	53,486	11.35%	19,743	19,620	369	367	0.042	0.042
1990	49,659,895	52,962	10.66%	17,392	17,253	328	326	0.035	0.035
1991	50,856,501	48,723	9.58%	15,951	15,827	327	325	0.031	0.031
1992	52,804,448	47,242	8.95%	15,427	15,277	327	323	0.029	0.029
1993	55,132,894	47,022	8.53%	17,671	17,482	376	372	0.032	0.032
1994	57,739,505	46,073	7.98%	17,199	17,022	373	369	0.030	0.029
1995	60,949,772	43,264	7.10%	18,407	18,257	425	422	0.030	0.030
1996	63,664,000	39,641	6.23%	16,556	16,377	418	413	0.026	0.026
1997	68,077,000	37,001	5.44%	21,538	21,266	582	575	0.032	0.031
1998	71,447,000	36,420	5.10%	26,942	26,578	740	730	0.038	0.037
1999	75,244,663	37,546	4.99%	30,239	29,805	805	794	0.040	0.040
2000	79,122,396	37,927	4.79%	36,429	36,069	960	951	0.046	0.046
2001	80,396,857	33,368	4.15%	34,742	34,456	1,041	1,033	0.043	0.043
2002	81,621,000	32,531	3.99%	28,446	28,527	874	877	0.035	0.035
2003	82,433,234	30,254	3.67%	23,414	23,998	774	793	0.028	0.029
2004	84,632,753	28,165	3.33%	21,982	24,121	780	856	0.026	0.029
2005	86,785,547	25,940	2.99%	23,317	27,011	899	1,041	0.027	0.031
2006	90,292,513	23,835	2.64%	26,619	31,315	1,117	1,314	0.029	0.035
2007	92,786,458	22,714	2.45%	27,320	31,916	1,203	1,405	0.029	0.034
2008	95,570,052	24,609	2.58%	28,671	33,450	1,165	1,359	0.030	0.035
TOTAL				586,664					

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 1, EXHIBIT 11, SHEET 14, COL. 14  
(3) = (2) / (1) x 100  
(4) SECTION 1, EXHIBIT 11, SHEET 4, COL. 12

(5) SECTION 1, EXHIBIT 11, SHEET 4, COL. 12  
(6) = [(4) / (2)] x 1,000  
(7) = [(5) / (2)] x 1,000  
(8) = [(4) / (1)] x 100  
(9) = [(5) / (1)] x 100

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

SECTION 1  
EXHIBIT 11  
SHEET 16

DISCOUNT FACTORS

ACCIDENT YEAR AGE	PAID LOSS & ALAE DEVELOPMENT FACTOR	CUMULATIVE PERCENT PAID	INCREMENTAL PERCENT PAID	INCREMENTAL PERCENT DISCOUNTED	DISCOUNT FACTOR AT 5.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			0.3%	0.3%	81.2%
6	286.276	0.3%	18.9%	17.5%	85.2%
18	5.205	19.2%	28.8%	25.5%	86.4%
30	2.082	48.0%	16.3%	13.8%	84.3%
42	1.554	64.4%	9.0%	7.2%	82.1%
54	1.363	73.4%	6.6%	5.0%	80.7%
66	1.250	80.0%	3.8%	2.7%	78.8%
78	1.194	83.7%	2.9%	2.0%	78.2%
90	1.154	86.7%	2.4%	1.6%	77.7%
102	1.122	89.1%	1.6%	1.0%	76.9%
114	1.103	90.7%	1.5%	0.9%	77.0%
126	1.084	92.2%	0.9%	0.5%	76.5%
138	1.074	93.1%	0.9%	0.5%	77.5%
150	1.063	94.1%	0.8%	0.4%	78.0%
162	1.054	94.9%	0.7%	0.4%	78.5%
174	1.046	95.6%	0.7%	0.3%	79.1%
186	1.038	96.3%	0.5%	0.2%	79.5%
198	1.033	96.8%	0.5%	0.2%	80.3%
210	1.027	97.4%	0.5%	0.2%	80.6%
222	1.022	97.9%	0.4%	0.2%	80.3%
234	1.017	98.3%	0.3%	0.1%	79.9%
246	1.014	98.6%	0.2%	0.1%	80.0%
258	1.012	98.8%	0.2%	0.1%	81.0%
270	1.010	99.0%	0.2%	0.1%	82.1%
282	1.008	99.2%	0.1%	0.0%	82.4%
294	1.007	99.3%	0.2%	0.1%	83.1%
306	1.005	99.5%	0.2%	0.0%	80.8%
318	1.003	99.7%	0.0%	0.0%	75.8%
330	1.003	99.7%	0.0%	0.0%	76.0%
342	1.003	99.7%	0.3%	0.1%	78.1%
354	1.000	100.0%	0.0%	0.0%	100.0%
366	1.000	100.0%	-0.2%	0.0%	100.0%
378	1.002	99.8%	0.0%	0.0%	76.2%
390	1.002	99.8%	0.0%	0.0%	76.3%
402	1.002	99.8%	0.0%	0.0%	76.5%
414	1.001	99.9%	0.0%	0.0%	76.7%
426	1.001	99.9%	0.0%	0.0%	77.0%
438	1.001	99.9%	0.0%	0.0%	77.3%
450	1.001	99.9%	0.0%	0.0%	77.7%
462	1.001	99.9%	0.0%	0.0%	78.1%
474	1.001	99.9%	0.0%	0.0%	78.6%
486	1.001	99.9%	0.0%	0.0%	79.2%
498	1.000	100.0%	0.0%	0.0%	79.9%
510	1.000	100.0%	0.0%	0.0%	80.6%
522	1.000	100.0%	0.0%	0.0%	81.4%
534	1.000	100.0%	0.0%	0.0%	82.3%
546	1.000	100.0%	0.0%	0.0%	83.3%
558	1.000	100.0%	0.0%	0.0%	84.4%
570	1.000	100.0%	0.0%	0.0%	85.6%
582	1.000	100.0%	0.0%	0.0%	86.9%
594	1.000	100.0%	0.0%	0.0%	88.4%
606	1.000	100.0%	0.0%	0.0%	90.0%
618	1.000	100.0%	0.0%	0.0%	91.7%
630	1.000	100.0%	0.0%	0.0%	93.6%
642	1.000	100.0%	0.0%	0.0%	95.5%
654	1.000	100.0%	0.0%	0.0%	97.6%

- 
- (1) AGE OF ACCIDENT YEAR LOSS DEVELOPMENT FACTORS
  - (2) SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 1, EXHIBIT 11, SHEET 21
  - (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**

SECTION 1  
EXHIBIT 11  
SHEET 17

**LIVING MAINTENANCE  
(000's)**

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL (1)	EXPOSURE TREND (2)	ON-LEVEL PAYROLL (3)	LOSS DEVELOPMENT METHOD ULTIMATES		FREQ. TREND (6)	SEVERITY TREND (7)	ADJUSTED ULTIMATES		PAID WEIGHT (10)	WEIGHTED ADJUSTED ULTIMATE (11)	2008 ON-LEVEL LOSS RATE (12)	UNADJUSTED LOSS RATE (13)	SELECTED LOSS RATE (14)
				PAID (4)	INCURRED (5)			PAID (8)	INCURRED (9)					
1988	44,221,964	1.896	83,825,985	18,221	18,279	0.417	3.207	24,365	24,442	100%	24,365	0.029	0.041	0.041
1989	47,110,000	1.854	87,342,955	19,743	19,807	0.437	3.026	26,079	26,163	100%	26,079	0.030	0.042	0.042
1990	49,659,895	1.785	88,637,626	17,392	17,457	0.457	2.854	22,695	22,779	100%	22,695	0.026	0.035	0.035
1991	50,856,501	1.729	87,923,817	15,951	15,996	0.479	2.693	20,561	20,619	100%	20,561	0.023	0.031	0.031
1992	52,804,448	1.644	86,818,395	15,427	15,518	0.501	2.540	19,644	19,760	100%	19,644	0.023	0.029	0.029
1993	55,132,894	1.614	88,969,733	17,671	17,788	0.525	2.397	22,227	22,375	100%	22,227	0.025	0.032	0.033
1994	57,739,505	1.577	91,052,599	17,199	17,431	0.550	2.261	21,371	21,659	100%	21,371	0.023	0.030	0.032
1995	60,949,772	1.532	93,371,544	18,407	18,586	0.575	2.133	22,594	22,814	100%	22,594	0.024	0.030	0.030
1996	63,664,000	1.480	94,229,052	16,556	16,816	0.603	2.012	20,075	20,390	100%	20,075	0.021	0.026	0.029
1997	68,077,000	1.415	96,295,676	21,538	21,655	0.631	1.898	25,799	25,939	100%	25,799	0.027	0.032	0.028
1998	71,447,000	1.351	96,512,670	26,942	26,833	0.661	1.791	31,880	31,751	100%	31,880	0.033	0.038	0.034
1999	75,244,663	1.308	98,384,154	30,239	30,087	0.692	1.689	35,347	35,169	100%	35,347	0.036	0.040	0.034
2000	79,122,396	1.261	99,783,661	37,106	36,483	0.724	1.594	42,847	42,127	100%	42,847	0.043	0.047	0.033
2001	80,396,857	1.235	99,287,476	35,431	35,177	0.759	1.504	40,416	40,126	100%	40,416	0.041	0.044	0.032
2002	81,621,000	1.195	97,550,405	28,693	30,046	0.794	1.419	32,331	33,856	100%	32,331	0.033	0.035	0.032
2003	82,433,234	1.163	95,834,764	23,095	27,116	0.832	1.338	25,708	30,184	100%	25,708	0.027	0.028	0.031
2004	84,632,753	1.123	95,005,346	20,412	24,796	0.871	1.262	22,445	27,266	100%	22,445	0.024	0.024	0.031
2005	86,785,547	1.097	95,223,302	20,814	23,548	0.912	1.191	22,609	25,579	100%	22,609	0.024	0.024	0.030
2006	90,292,513	1.061	95,791,997	26,062	20,169	0.955	1.124	27,966	21,642	100%	27,966	0.029	0.029	0.030
2007	92,786,458	1.030	95,569,648	45,046	11,926	1.000	1.060	47,748	12,642	100%	47,748	0.050	0.049	0.029
2008	95,570,052	1.000	95,570,052			1.000	1.000	0	0					0.030

3 Year Average excluding 2007 and 2006 0.025  
5 Year Average excluding 2007 and 2006 0.030  
7 Year Weighted Average excluding 2007 and 2006 0.033  
10 Year Weighted Average excluding 2007 and 2006 0.031  
5 Year Average excluding 2007, 2006 and 2005 0.033

(14) 2008 Selected Loss Rate: 0.030

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



**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 11  
SHEET 18

**LIVING MAINTENANCE**

INTERPOLATED DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED PAID LOSS & ALAE			INCURRED LOSS & ALAE			REPORTED COUNTS (6/30/XX EVALUATIONS)			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)
1977	372	366	378	1.003	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.002	1.002
1978	360	354	366	1.003	1.003	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.002	1.002
1979	348	342	354	1.003	1.003	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.002	1.002
1980	336	330	342	1.003	1.003	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.002	1.002
1981	324	318	330	1.003	1.003	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.003	1.002	1.003
1982	312	306	318	1.005	1.003	1.004	1.001	1.001	1.001	1.000	1.000	1.000	1.004	1.003	1.004
1983	300	294	306	1.007	1.005	1.006	1.004	1.001	1.002	1.000	1.000	1.000	1.005	1.004	1.005
1984	288	282	294	1.008	1.007	1.008	1.003	1.004	1.003	1.001	1.000	1.001	1.006	1.005	1.006
1985	276	270	282	1.010	1.008	1.009	1.008	1.003	1.005	1.001	1.001	1.001	1.008	1.006	1.007
1986	264	258	270	1.012	1.010	1.011	1.008	1.008	1.008	1.001	1.001	1.001	1.011	1.008	1.009
1987	252	246	258	1.014	1.012	1.013	1.008	1.008	1.008	1.001	1.001	1.001	1.012	1.011	1.011
1988	240	234	246	1.017	1.014	1.016	1.011	1.008	1.010	1.001	1.001	1.001	1.015	1.012	1.014
1989	228	222	234	1.022	1.017	1.019	1.016	1.011	1.014	1.001	1.001	1.001	1.019	1.015	1.017
1990	216	210	222	1.027	1.022	1.024	1.023	1.016	1.020	1.001	1.001	1.001	1.022	1.019	1.021
1991	204	198	210	1.033	1.027	1.030	1.026	1.023	1.024	1.002	1.001	1.002	1.028	1.022	1.025
1992	192	186	198	1.038	1.033	1.035	1.026	1.026	1.026	1.002	1.002	1.002	1.032	1.028	1.030
1993	180	174	186	1.046	1.038	1.042	1.036	1.026	1.031	1.002	1.002	1.002	1.039	1.032	1.036
1994	168	162	174	1.054	1.046	1.050	1.049	1.036	1.042	1.003	1.002	1.003	1.046	1.039	1.042
1995	156	150	162	1.063	1.054	1.058	1.049	1.049	1.049	1.004	1.003	1.003	1.054	1.046	1.050
1996	144	138	150	1.074	1.063	1.068	1.042	1.049	1.045	1.005	1.004	1.004	1.061	1.054	1.057
1997	132	126	138	1.084	1.074	1.079	1.038	1.042	1.040	1.007	1.005	1.006	1.069	1.061	1.065
1998	120	114	126	1.103	1.084	1.093	1.032	1.038	1.035	1.010	1.007	1.009	1.082	1.069	1.076
1999	108	102	114	1.122	1.103	1.112	1.020	1.032	1.026	1.015	1.010	1.013	1.094	1.082	1.088
2000	96	90	102	1.154	1.122	1.138	0.987	1.020	1.003	1.026	1.015	1.021	1.106	1.094	1.100
2001	84	78	90	1.194	1.154	1.174	0.960	0.987	0.973	1.048	1.026	1.037	1.114	1.106	1.110
2002	72	66	78	1.250	1.194	1.222	0.896	0.960	0.927	1.085	1.048	1.066	1.119	1.114	1.116
2003	60	54	66	1.363	1.250	1.304	0.851	0.896	0.873	1.133	1.085	1.109	1.149	1.119	1.134
2004	48	42	54	1.554	1.363	1.399	0.881	0.851	0.866	1.206	1.133	1.169	1.229	1.149	1.188
2005	36	30	42	2.082	1.554	1.839	0.969	0.881	0.923	1.378	1.206	1.286	1.484	1.229	1.345
2006	24	18	30	5.205	2.082	4.424	1.793	0.969	1.258	1.871	1.378	1.587	2.843	1.484	1.951
2007	12	6	18	286.276	5.205	66.058	32.273	1.793	3.397	4.957	1.871	2.716	64.103	2.843	5.445

(1)	AGE	(9)	INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)
(2) & (3)	BASED ON TRIANGLE AGES NEAREST TO (1)	(10)	FROM SECTION 1, EXHIBIT 11, SHEET 28; SELECTED CUM. BASED ON (2)
(4)	FROM SECTION 1, EXHIBIT 11, SHEET 21; SELECTED CUM. BASED ON (2)	(11)	FROM SECTION 1, EXHIBIT 11, SHEET 28; SELECTED CUM. BASED ON (3)
(5)	FROM SECTION 1, EXHIBIT 11, SHEET 21; SELECTED CUM. BASED ON (3)	(12)	INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)
(6)	INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)	(13)	FROM SECTION 1, EXHIBIT 11, SHEET 29; SELECTED CUM. BASED ON (2)
(7)	FROM SECTION 1, EXHIBIT 11, SHEET 22; SELECTED CUM. BASED ON (2)	(14)	FROM SECTION 1, EXHIBIT 11, SHEET 29; SELECTED CUM. BASED ON (3)
(8)	FROM SECTION 1, EXHIBIT 11, SHEET 22; SELECTED CUM. BASED ON (3)	(15)	INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 11  
SHEET 19

**LIVING MAINTENANCE**

INTERPOLATED CLAIM COUNT DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		REPORTED COUNTS (12/31/XX VALUATIONS)		
		LOW (2)	HIGH (3)	LOW (4)	HIGH (5)	INTERP. (6)
1977	372	372	384	1.000	1.000	1.000
1978	360	360	372	1.000	1.000	1.000
1979	348	348	360	1.000	1.000	1.000
1980	336	336	348	1.000	1.000	1.000
1981	324	324	336	1.000	1.000	1.000
1982	312	312	324	1.000	1.000	1.000
1983	300	300	312	1.000	1.000	1.000
1984	288	288	300	1.001	1.000	1.001
1985	276	276	288	1.001	1.001	1.001
1986	264	264	276	1.001	1.001	1.001
1987	252	252	264	1.001	1.001	1.001
1988	240	240	252	1.001	1.001	1.001
1989	228	228	240	1.001	1.001	1.001
1990	216	216	228	1.001	1.001	1.001
1991	204	204	216	1.002	1.001	1.002
1992	192	192	204	1.002	1.002	1.002
1993	180	180	192	1.002	1.002	1.002
1994	168	168	180	1.002	1.002	1.002
1995	156	156	168	1.003	1.002	1.003
1996	144	144	156	1.004	1.003	1.004
1997	132	132	144	1.006	1.004	1.006
1998	120	120	132	1.009	1.006	1.009
1999	108	108	120	1.014	1.009	1.014
2000	96	96	108	1.020	1.014	1.020
2001	84	84	96	1.036	1.020	1.036
2002	72	72	84	1.072	1.036	1.072
2003	60	60	72	1.119	1.072	1.119
2004	48	48	60	1.173	1.119	1.173
2005	36	36	48	1.277	1.173	1.277
2006	24	24	36	1.577	1.277	1.577
2007	12	12	24	2.603	1.577	2.603

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(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 1, EXHIBIT 11, SHEET 27; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 1, EXHIBIT 11, SHEET 27; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 11  
SHEET 20

**LIVING MAINTENANCE**

INTERPOLATED INDEX FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED INDEXED INCREMENTAL PAID LOSS & ALAE		
		LOW (2)	HIGH (3)	LOW (4)	HIGH (5)	INTERP. (6)
1977	372	366	378	-	-	-
1978	360	354	366	-	-	-
1979	348	342	354	-	-	-
1980	336	330	342	0.000	-	0.000
1981	324	318	330	0.000	0.000	0.000
1982	312	306	318	0.001	0.000	0.001
1983	300	294	306	0.002	0.001	0.002
1984	288	282	294	0.003	0.002	0.002
1985	276	270	282	0.004	0.003	0.003
1986	264	258	270	0.006	0.004	0.005
1987	252	246	258	0.007	0.006	0.006
1988	240	234	246	0.009	0.007	0.008
1989	228	222	234	0.012	0.009	0.011
1990	216	210	222	0.015	0.012	0.014
1991	204	198	210	0.020	0.015	0.017
1992	192	186	198	0.023	0.020	0.022
1993	180	174	186	0.028	0.023	0.026
1994	168	162	174	0.033	0.028	0.030
1995	156	150	162	0.039	0.033	0.036
1996	144	138	150	0.045	0.039	0.042
1997	132	126	138	0.052	0.045	0.048
1998	120	114	126	0.065	0.052	0.058
1999	108	102	114	0.080	0.065	0.072
2000	96	90	102	0.104	0.080	0.091
2001	84	78	90	0.137	0.104	0.119
2002	72	66	78	0.188	0.137	0.161
2003	60	54	66	0.271	0.188	0.226
2004	48	42	54	0.391	0.271	0.326
2005	36	30	42	0.591	0.391	0.481
2006	24	18	30	0.884	0.591	0.723
2007	12	6	18	1.052	0.884	0.965

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(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 1, EXHIBIT 11, SHEET 37; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 1, EXHIBIT 11, SHEET 37; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)







**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION  
LIVING MAINTENANCE  
PAID TO INCURRED LOSS & ALAE 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	AS OF 12/31/2007			
1977																																		100.0%	100.0%	
1978																																			100.0%	100.0%
1979																																			100.0%	100.0%
1980																																			100.0%	100.0%
1981																																			100.0%	100.0%
1982																																			100.0%	100.0%
1983																																			100.0%	100.0%
1984																																			100.0%	100.0%
1985																																			100.0%	100.0%
1986																																			100.0%	100.0%
1987																																			100.0%	100.0%
1988																																			100.0%	100.0%
1989																																			100.0%	100.0%
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1999																																			100.0%	100.0%
2000																																			100.0%	100.0%
2001																																			100.0%	100.0%
2002																																			100.0%	100.0%
2003																																			100.0%	100.0%
2004																																			100.0%	100.0%
2005																																			100.0%	100.0%
2006																																			100.0%	100.0%
2007																																			100.0%	100.0%





**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION  
LIVING MAINTENANCE  
INCURRED LOSS & ALAE / 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	ON-LEVEL PAYROLL			
1977																																		80,108,470		
1978																																			82,488,455	
1979																										0.76%	0.76%	0.71%	0.71%	0.71%	0.71%	0.71%	0.71%	0.71%	0.01%	82,100,430
1980																									0.87%	0.88%	0.88%	0.88%	0.88%	0.88%	0.88%	0.88%	0.88%		78,850,474	
1981																								0.93%	0.93%	0.93%	0.93%	0.93%	0.93%	0.93%	0.93%	0.93%		75,556,755		
1982																							0.99%	0.99%	0.99%	0.99%	0.99%	0.99%	0.99%	0.99%	0.99%		71,539,923			
1983																						1.02%	1.02%	1.02%	1.02%	1.02%	1.02%	1.02%	1.02%	1.02%	1.02%		69,853,386			
1984																						1.16%	1.17%	1.16%	1.16%	1.17%	1.16%	1.16%	1.16%	1.16%	1.16%		72,033,207			
1985																						1.55%	1.56%	1.57%	1.56%	1.57%	1.56%	1.57%	1.56%	1.57%	1.56%		75,063,821			
1986																						1.76%	1.77%	1.77%	1.77%	1.77%	1.77%	1.77%	1.77%	1.77%	1.77%		78,532,989			
1987																						1.91%	1.90%	1.88%	1.89%	1.89%	1.89%	1.89%	1.89%	1.89%	1.89%		81,476,751			
1988																						1.76%	1.77%	1.76%	1.76%	1.77%	1.76%	1.76%	1.76%	1.76%	1.76%		83,825,985			
1989																						2.21%	2.22%	2.20%	2.21%	2.22%	2.23%	2.24%	2.24%	2.24%	2.24%		87,342,955			
1990																						1.96%	1.94%	1.94%	1.91%	1.92%	1.93%	1.93%	1.93%	1.93%	1.93%		88,637,626			
1991																						1.80%	1.77%	1.76%	1.76%	1.78%	1.77%	1.78%	1.78%	1.78%	1.78%		87,923,817			
1992																						1.76%	1.74%	1.73%	1.72%	1.74%	1.75%	1.74%	1.74%	1.74%	1.74%		88,818,395			
1993																						2.00%	1.97%	1.95%	1.92%	1.91%	1.93%	1.94%	1.94%	1.94%	1.94%		88,969,733			
1994																						1.90%	1.88%	1.86%	1.83%	1.83%	1.84%	1.84%	1.84%	1.84%	1.84%		91,052,599			
1995																						2.06%	2.00%	1.94%	1.93%	1.91%	1.89%	1.90%	1.90%	1.90%	1.90%		93,371,544			
1996																						2.04%	1.86%	1.77%	1.73%	1.71%	1.71%	1.71%	1.71%	1.71%	1.71%		94,229,052			
1997																						2.46%	2.29%	2.17%	2.16%	2.16%	2.16%	2.16%	2.16%	2.16%	2.16%		96,295,676			
1998																						2.60%	2.46%	2.29%	2.17%	2.16%	2.16%	2.16%	2.16%	2.16%	2.16%		96,512,670			
1999																						3.46%	3.27%	2.93%	2.81%	2.74%	2.70%	2.69%	2.69%	2.69%	2.69%		98,384,154			
2000																						3.75%	3.58%	3.39%	3.20%	3.14%	3.02%	2.98%	2.98%	2.98%	2.98%		99,763,661			
2001																						4.72%	4.58%	4.26%	4.08%	3.81%	3.68%	3.64%	3.64%	3.64%	3.64%		99,237,476			
2002																						3.59%	3.38%	3.28%	3.14%	3.02%	2.98%	2.98%	2.98%	2.98%	2.98%		97,550,405			
2003																						4.58%	4.26%	4.12%	3.91%	3.64%	3.64%	3.64%	3.64%	3.64%	3.64%		95,834,764			
2004																						2.69%	2.69%	2.69%	2.69%	2.69%	2.69%	2.69%	2.69%	2.69%	2.69%		95,005,346			
2005																						1.44%	1.22%	1.22%	1.22%	1.22%	1.22%	1.22%	1.22%	1.22%	1.22%		95,223,302			
2006																						1.21%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%		95,791,997			
2007																						0.37%	0.37%	0.37%	0.37%	0.37%	0.37%	0.37%	0.37%	0.37%	0.37%		95,569,648			





**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION  
LIVING MAINTENANCE  
CUMULATIVE PAID LOSS & ALAE 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	AS OF 12/31/2007						
1977															133	136	137	138	138	139	139	139	140	140	140	140	141	141	140	140	140	140	140						
1978															136	142	144	145	145	146	146	147	147	148	148	148	149	149	149	149	149	149	149	149					
1979													149	156	158	158	159	158	159	160	160	161	161	161	161	162	163	163	163	163	163	163	163	163					
1980												167	178	183	184	185	185	186	186	186	187	187	187	188	188	188	188	188	188	188	188	188	188	188	188				
1981												175	187	193	196	197	198	198	199	199	200	200	201	201	201	201	201	201	201	202	202	202	202	202	202				
1982										185	200	207	209	212	212	213	213	213	214	214	214	215	215	216	216	216	216	216	216	216	216	216	216	216	216	216			
1983									200	216	223	226	228	229	229	230	231	231	233	234	235	235	235	236	236	236	236	236	236	236	236	236	236	236	236	236	236		
1984								176	200	210	214	216	217	218	219	220	221	222	223	224	225	225	226	227	227	227	227	227	227	227	227	227	227	227	227	227	227		
1985							183	215	231	237	241	243	245	246	249	251	253	255	258	259	260	261	261	261	261	261	261	261	261	261	261	261	261	261	261	261	261		
1986						205	248	269	275	279	282	284	286	288	291	294	296	299	300	301	302	302	302	302	302	302	302	302	302	302	302	302	302	302	302	302	302		
1987					194	257	285	292	295	298	300	302	306	308	310	314	315	316	316	317	319	319	319	319	319	319	319	319	319	319	319	319	319	319	319	319	319		
1988				188	266	301	309	313	316	318	321	325	329	333	336	339	341	343	345	346	347	347	347	347	347	347	347	347	347	347	347	347	347	347	347	347	347		
1989			150	260	309	327	329	329	330	333	340	345	348	352	355	357	359	360	362	362	362	362	362	362	362	362	362	362	362	362	362	362	362	362	362	362	362	362	
1990		35	148	225	255	271	277	281	286	291	297	302	310	314	316	317	319	321	321	321	321	321	321	321	321	321	321	321	321	321	321	321	321	321	321	321	321	321	
1991	2	62	178	230	253	263	268	274	282	289	296	304	310	312	314	317	318	318	318	318	318	318	318	318	318	318	318	318	318	318	318	318	318	318	318	318	318	318	
1992	3	94	193	239	260	265	269	275	283	290	297	304	308	311	313	315	316	316	316	316	316	316	316	316	316	316	316	316	316	316	316	316	316	316	316	316	316	316	
1993	12	134	231	278	291	300	310	320	329	340	347	352	355	357	360	361	361	361	361	361	361	361	361	361	361	361	361	361	361	361	361	361	361	361	361	361	361	361	361
1994	6	137	243	265	283	302	313	323	334	343	348	351	353	356	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357
1995	15	168	227	270	306	333	355	371	383	392	397	400	402	403	403	403	403	403	403	403	403	403	403	403	403	403	403	403	403	403	403	403	403	403	403	403	403	403	403
1996	14	90	189	266	303	334	358	370	377	383	388	391	393	393	393	393	393	393	393	393	393	393	393	393	393	393	393	393	393	393	393	393	393	393	393	393	393	393	393
1997	6	141	324	409	455	493	515	524	529	535	540	543	543	543	543	543	543	543	543	543	543	543	543	543	543	543	543	543	543	543	543	543	543	543	543	543	543	543	543
1998	13	255	452	552	619	654	667	669	675	681	683	683	683	683	683	683	683	683	683	683	683	683	683	683	683	683	683	683	683	683	683	683	683	683	683	683	683	683	683
1999	15	258	489	622	684	701	711	719	730	734	734	734	734	734	734	734	734	734	734	734	734	734	734	734	734	734	734	734	734	734	734	734	734	734	734	734	734	734	734
2000	17	347	696	807	851	868	871	875	877	877	877	877	877	877	877	877	877	877	877	877	877	877	877	877	877	877	877	877	877	877	877	877	877	877	877	877	877	877	877
2001	41	593	845	900	928	942	942	938	938	938	938	938	938	938	938	938	938	938	938	938	938	938	938	938	938	938	938	938	938	938	938	938	938	938	938	938	938	938	938
2002	37	396	594	680	720	765	774	774	774	774	774	774	774	774	774	774	774	774	774	774	774	774	774	774	774	774	774	774	774	774	774	774	774	774	774	774	774	774	774
2003	20	243	459	563	631	655	655	655	655	655	655	655	655	655	655	655	655	655	655	655	655	655	655	655	655	655	655	655	655	655	655	655	655	655	655	655	655	655	655
2004	10	229	444	565	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608
2005	10	257	493	563	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608
2006	12	252	410	410	410	410	410	410	410	410	410	410	410	410	410	410	410	410	410	410	410	410	410	410	410	410	410	410	410	410	410	410	410	410	410	410	410	410	410
2007	10	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90

**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-UR								
1977																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	1.000	1.000	1.000				
1978														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	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
1979													1.043	1.012	1.004	1.002	1.000	1.001	1.007	1.001	1.005	1.002	1.001	1.003	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		
1980												1.062	1.026	1.008	1.004	1.003	1.001	1.002	1.002	1.002	1.003	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	
1981												1.068	1.033	1.011	1.006	1.006	1.002	1.003	1.001	1.000	1.002	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	
1982												1.081	1.034	1.012	1.012	1.002	1.001	1.002	1.001	1.004	1.004	1.004	1.004	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
1983									1.085	1.029	1.015	1.010	1.005	1.000	1.003	1.004	1.003	1.																						

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION  
LIVING MAINTENANCE  
CUMULATIVE PAID LOSS & ALAE / 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	AS OF 12/31/2007				
1977															132	136	137	137	138	138	139	139	140	140	140	140	140	140	140	140	140	140	140				
1978														136	142	144	144	145	145	146	146	147	147	148	148	149	149	149	149	149	149	149	149				
1979													149	155	157	158	158	158	158	160	160	161	161	161	161	162	163	163	163	163	163	163	163				
1980												167	177	182	184	184	185	185	186	186	187	187	187	188	188	188	188	188	188	188	188	188	188				
1981											175	187	193	195	196	198	198	198	199	199	199	199	200	200	201	201	201	201	202	202	202	202	202				
1982										184	199	206	209	211	212	212	213	213	213	214	215	216	216	216	216	216	216	216	216	216	216	216	216	216			
1983								197	215	222	225	227	229	230	230	231	232	233	233	235	235	235	235	236	236	236	236	236	236	236	236	236	236	236			
1984								173	197	208	213	215	217	217	218	220	221	222	223	224	224	225	226	227	227	227	227	227	227	227	227	227	227	227			
1985							176	211	228	235	239	242	244	246	248	250	252	255	257	259	259	260	260	261	261	261	261	261	261	261	261	261	261	261	261		
1986						194	240	263	272	277	281	283	285	288	290	294	296	298	300	301	301	302	302	302	302	302	302	302	302	302	302	302	302	302	302		
1987					178	242	275	286	292	296	299	301	305	307	309	313	315	315	316	317	318	319	319	319	319	319	319	319	319	319	319	319	319	319	319		
1988				161	240	282	298	307	312	316	319	324	328	332	335	338	341	343	345	346	347	347	347	347	347	347	347	347	347	347	347	347	347	347	347		
1989			113	214	274	303	315	322	327	331	338	344	347	351	355	356	358	360	361	362	362	362	362	362	362	362	362	362	362	362	362	362	362	362	362	362	
1990		21	114	191	230	253	267	276	283	289	295	301	309	313	316	317	318	320	321	321	321	321	321	321	321	321	321	321	321	321	321	321	321	321	321	321	
1991	1	38	140	197	229	248	260	270	279	287	295	303	309	311	313	316	317	318	318	318	318	318	318	318	318	318	318	318	318	318	318	318	318	318	318	318	
1992	1	59	151	206	237	251	261	272	281	288	296	303	308	310	312	314	315	315	315	315	315	315	315	315	315	315	315	315	315	315	315	315	315	315	315	315	315
1993	3	82	183	242	268	285	301	316	326	338	345	351	354	356	359	361	361	361	361	361	361	361	361	361	361	361	361	361	361	361	361	361	361	361	361	361	361
1994	1	82	191	229	256	283	301	316	329	339	345	349	352	355	356	356	356	356	356	356	356	356	356	356	356	356	356	356	356	356	356	356	356	356	356	356	356
1995	4	105	181	233	278	313	341	362	377	388	394	398	401	402	402	402	402	402	402	402	402	402	402	402	402	402	402	402	402	402	402	402	402	402	402	402	402
1996	4	56	148	229	274	313	343	362	372	379	385	389	391	391	391	391	391	391	391	391	391	391	391	391	391	391	391	391	391	391	391	391	391	391	391	391	391
1997	2	86	248	347	407	457	491	509	520	528	536	540	540	540	540	540	540	540	540	540	540	540	540	540	540	540	540	540	540	540	540	540	540	540	540	540	540
1998	3	156	349	470	555	609	637	651	663	673	677	677	677	677	677	677	677	677	677	677	677	677	677	677	677	677	677	677	677	677	677	677	677	677	677	677	677
1999	4	156	372	524	609	648	675	698	718	724	724	724	724	724	724	724	724	724	724	724	724	724	724	724	724	724	724	724	724	724	724	724	724	724	724	724	724
2000	4	205	523	676	753	797	826	849	860	860	860	860	860	860	860	860	860	860	860	860	860	860	860	860	860	860	860	860	860	860	860	860	860	860	860	860	860
2001	9	337	622	737	802	851	889	905	905	905	905	905	905	905	905	905	905	905	905	905	905	905	905	905	905	905	905	905	905	905	905	905	905	905	905	905	905
2002	8	217	426	550	632	696	722	722	722	722	722	722	722	722	722	722	722	722	722	722	722	722	722	722	722	722	722	722	722	722	722	722	722	722	722	722	722
2003	4	133	330	461	551	585	585	585	585	585	585	585	585	585	585	585	585	585	585	585	585	585	585	585	585	585	585	585	585	585	585	585	585	585	585	585	585
2004	2	119	313	462	518	518	518	518	518	518	518	518	518	518	518	518	518	518	518	518	518	518	518	518	518	518	518	518	518	518	518	518	518	518	518	518	518
2005	2	129	344	436	436	436	436	436	436	436	436	436	436	436	436	436	436	436	436	436	436	436	436	436	436	436	436	436	436	436	436	436	436	436	436	436	436
2006	2	119	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247
2007	2	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30









**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION  
LIVING MAINTENANCE**

**INCREMENTAL PAID LOSS & ALAE SEVERITY (PAID LOSS & ALAE / 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	ULTIMATE CLAIMS			
1977																132	4	1	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	40,212	
1978															136	6	2	1	0	0	1	1	0	1	0	1	0	1	0	0	0	0	0	42,158	
1979														149	6	2	1	0	0	0	1	0	1	0	0	0	0	1	0	0	0	0	0	44,212	
1980													167	10	5	2	1	1	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	38,977	
1981												175	12	6	2	1	1	0	1	0	0	0	0	1	0	0	0	0	0	0	0	0	0	37,035	
1982										184	15	7	3	3	1	1	0	0	0	0	1	1	1	1	0	0	0	0	0	0	0	0	0	33,803	
1983									197	18	7	4	2	1	0	1	1	1	1	1	1	1	1	0	1	0	0	0	0	0	0	0	0	0	34,447
1984								173	24	11	5	2	1	1	1	1	1	1	1	1	2	0	1	1	1	1	1	1	1	1	1	1	1	41,448	
1985						176		34	17	7	4	3	2	2	2	2	2	2	2	3	1	1	1	1	1	1	1	1	1	1	1	1	1	44,909	
1986						194		46	24	8	5	4	2	2	2	3	3	2	2	2	2	1	1	1	0	0	0	0	0	0	0	0	0	0	45,721
1987						178		64	33	11	6	4	3	2	4	2	4	2	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	48,328
1988						178		79	42	16	9	5	4	3	5	4	4	3	3	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	51,755
1989						161		60	29	11	7	5	4	7	6	3	4	4	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	53,486
1990						113		102	60	29	11	7	5	4	7	6	3	4	4	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	52,962
1991						113		102	60	29	11	7	5	4	7	6	3	4	4	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	48,723
1992						113		102	60	29	11	7	5	4	7	6	3	4	4	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	47,242
1993						113		102	60	29	11	7	5	4	7	6	3	4	4	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	46,073
1994						113		102	60	29	11	7	5	4	7	6	3	4	4	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	46,073
1995						113		102	60	29	11	7	5	4	7	6	3	4	4	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	43,264
1996						113		102	60	29	11	7	5	4	7	6	3	4	4	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	39,641
1997						113		102	60	29	11	7	5	4	7	6	3	4	4	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	37,001
1998						113		102	60	29	11	7	5	4	7	6	3	4	4	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	36,420
1999						113		102	60	29	11	7	5	4	7	6	3	4	4	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	37,546
2000						113		102	60	29	11	7	5	4	7	6	3	4	4	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	37,927
2001						113		102	60	29	11	7	5	4	7	6	3	4	4	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	33,368
2002						113		102	60	29	11	7	5	4	7	6	3	4	4	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	32,531
2003						113		102	60	29	11	7	5	4	7	6	3	4	4	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	30,254
2004						113		102	60	29	11	7	5	4	7	6	3	4	4	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	28,165
2005						113		102	60	29	11	7	5	4	7	6	3	4	4	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	25,940
2006						113		102	60	29	11	7	5	4	7	6	3	4	4	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	23,835
2007						113		102	60	29	11	7	5	4	7	6	3	4	4	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	22,714
						113		102	60	29	11	7	5	4	7	6	3	4	4	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	1,251,725

**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-Ult	354-Ult	366-Ult		
1977															0.027	0.276	0.387	1.053	1.448	0.885	0.374	2.554	0.163	0.855	4.007	1.548	0.000	0.000	0.000	0.000	0.000		
1978														0.042	0.351	0.288	0.460	1.575	1.344	0.497	3.062	0.556	1.109	0.641	1.575	0.264	0.240	2.151	0.000	0.000	0.000		
1979														0.299	0.320	0.439	0.000	0.000	5.444	0.155	4.482	0.457	0.598	1.881	1.694	0.259	0.360	0.222					
1980												0.063	0.445	0.327	0.539	0.713	0.405	2.088	0.987	0.895	1.498	0.382	1.809	0.277	0.447	0.000	0.000						
1981											0.082	0.460	0.519	0.364	0.484	1.179	0.382	1.184	0.587	0.000	0.000	1.442	0.604	0.433	2.838	0.621	2.298						
1982										0.089	0.377	0.537	0.655	0.513	0.062	10.707	1.159	0.713	1.949	0.815	1.160	0.135	3.158	0.697	1.136								
1983									0.140	0.089	0.458	0.458	0.406	0.584	0.689	1.254	1.288	0.909	0.498	1.417	1.938	0.118	2.644	1.156	1.670								
1984									0.195	0.501	0.420	0.603	0.800	0.766	0.818	1.426	1.034	0.824	1.168	1.113	0.466	0.549	1.010	0.667									
1985						0.235	0.520	0.357	0.612	0.761	0.591	0.984	0.997	1.151	1.274	0.701	0.925	0.757	0.654	0.624	0.536												
1986						0.360	0.513	0.333	0.554	0.634	0.738	0.859	1.649	0.563	0.898	1.853	0.485	0.297	1.208	1.221	1.697												
1987						0.489	0.539	0.367	0.568	0.609	0.701	0.826	1.524	0.936	0.843	0.913	0.867	0.848	0.798	0.899	0.776												
1988						0.489	0.539	0.367	0.568	0.609	0.701	0.826	1.524	0.936	0.843	0.913	0.867	0.848	0.798	0.899	0.776												
1989						0.904	0.587	0.490	0.392	0.651	0.604	0.990	1.656	0.757	0.589	1.102	1.010	0.407	1.221	1.016	0.860												
1990						4.530	0.828	0.496	0.601	0.598	0.708	0.685	0.965	0.920	0.984	1.317	0.574	0.505	0.511	1.500	1.083												
1991						67.781	2.679	0.569	0.547	0.597	0.628	0.865	0.899	0.867	0.940	1.130	0.668	0.393	1.083	1.136	0.414												
1992						81.244	1.608	0.585	0.580	0.444	0.702	1.066	0.883	0.798	0.996	1.007	0.609	0.567	0.799	1.094													
1993						27.648	1.271	0.579	0.445	0.647	0.981	0.908	0.717	1.116	0.650	0.666	0.671	0.608	1.437														
1994						61.685	1.345	0.353	0.697	1.018	0.656	0.797	0.976	0.720	0.602	0.552	0.828	1.224															
1995						27.668	0.750	0.692	0.848	0.786	0.820	0.725	0.722	0.705	0.607	0.591	0.81																

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION  
LIVING MAINTENANCE**

INDEX METHOD - INCREMENTAL PAID LOSS & ALAE 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	AS OF 12/31/2007	
1977															0.570	0.016	0.004	0.002	0.002	0.003	0.002	0.001	0.002	0.000	0.000	0.001	0.002	0.000	0.000	0.000	0.000	0.000	
1978															0.551	0.023	0.008	0.002	0.001	0.002	0.002	0.001	0.003	0.002	0.002	0.001	0.002	0.001	0.000	0.000	0.000	0.000	
1979														0.559	0.024	0.007	0.002	0.001	0.000	0.001	0.005	0.001	0.003	0.001	0.001	0.002	0.003	0.001	0.000	0.000	0.000	0.000	
1980															0.583	0.036	0.016	0.005	0.003	0.002	0.001	0.002	0.002	0.002	0.001	0.002	0.000	0.000	0.000	0.001	0.000	0.000	
1981												0.562	0.038	0.020	0.007	0.004	0.004	0.002	0.002	0.001	0.000	0.001	0.002	0.001	0.001	0.002	0.001	0.001	0.002	0.000	0.000	0.000	
1982											0.562	0.046	0.021	0.008	0.008	0.002	0.002	0.001	0.001	0.001	0.003	0.003	0.003	0.003	0.000	0.000	0.000	0.000	0.000	0.001	0.000	0.001	
1983								0.578	0.051	0.019	0.010	0.010	0.007	0.003	0.000	0.002	0.003	0.002	0.003	0.002	0.004	0.003	0.004	0.000	0.001	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000
1984							0.482	0.068	0.031	0.014	0.006	0.003	0.002	0.003	0.004	0.003	0.002	0.002	0.002	0.005	0.001	0.001	0.002	0.003	0.001	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000
1985						0.510	0.475	0.093	0.046	0.019	0.012	0.007	0.005	0.004	0.006	0.007	0.005	0.006	0.007	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001
1986						0.120	0.062	0.022	0.014	0.010	0.006	0.006	0.006	0.006	0.007	0.009	0.006	0.006	0.004	0.003	0.002	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001
1987					0.453	0.163	0.084	0.028	0.015	0.010	0.007	0.006	0.010	0.006	0.005	0.010	0.005	0.001	0.002	0.002	0.003	0.003	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001
1988					0.192	0.103	0.038	0.021	0.013	0.009	0.008	0.012	0.011	0.009	0.008	0.007	0.006	0.005	0.004	0.003	0.002	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001
1989				0.267	0.242	0.142	0.070	0.027	0.018	0.011	0.011	0.018	0.013	0.008	0.009	0.009	0.004	0.004	0.004	0.004	0.002	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001
1990			0.047	0.214	0.177	0.088	0.053	0.032	0.022	0.015	0.015	0.014	0.013	0.018	0.010	0.005	0.003	0.004	0.004	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001
1991	0.001	0.084	0.225	0.128	0.070	0.042	0.026	0.023	0.020	0.018	0.017	0.019	0.013	0.005	0.005	0.006	0.003	0.002	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001
1992	0.001	0.122	0.196	0.115	0.066	0.030	0.021	0.022	0.020	0.016	0.016	0.016	0.010	0.005	0.004	0.006	0.005	0.002	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001
1993	0.006	0.164	0.220	0.121	0.054	0.035	0.034	0.030	0.022	0.024	0.016	0.011	0.007	0.004	0.006	0.003	0.003	0.002	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001
1994	0.003	0.164	0.220	0.078	0.054	0.055	0.036	0.029	0.028	0.020	0.012	0.007	0.006	0.007	0.002	0.002	0.002	0.002	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001
1995	0.007	0.199	0.149	0.103	0.087	0.069	0.056	0.041	0.029	0.021	0.013	0.007	0.006	0.002	0.002	0.002	0.002	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001
1996	0.007	0.100	0.174	0.153	0.087	0.073	0.058	0.034	0.020	0.013	0.011	0.007	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004
1997	0.003	0.152	0.295	0.179	0.109	0.090	0.063	0.033	0.019	0.015	0.015	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006
1998	0.006	0.265	0.334	0.209	0.149	0.092	0.050	0.024	0.021	0.016	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007
1999	0.006	0.255	0.362	0.255	0.143	0.065	0.046	0.038	0.032	0.011	0.011	0.011	0.011	0.011	0.011	0.011	0.011	0.011	0.011	0.011	0.011	0.011	0.011	0.011	0.011	0.011	0.011	0.011	0.011	0.011	0.011	0.011	0.011
2000	0.007	0.325	0.515	0.247	0.124	0.071	0.047	0.038	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
2001	0.015	0.519	0.451	0.182	0.103	0.077	0.060	0.025	0.025	0.025	0.025	0.025	0.025	0.025	0.025	0.025	0.025	0.025	0.025	0.025	0.025	0.025	0.025	0.025	0.025	0.025	0.025	0.025	0.025	0.025	0.025	0.025	0.025
2002	0.012	0.321	0.320	0.191	0.125	0.099	0.039	0.039	0.039	0.039	0.039	0.039	0.039	0.039	0.039	0.039	0.039	0.039	0.039	0.039	0.039	0.039	0.039	0.039	0.039	0.039	0.039	0.039	0.039	0.039	0.039	0.039	0.039
2003	0.007	0.191	0.294	0.195	0.134	0.052	0.052	0.052	0.052	0.052	0.052	0.052	0.052	0.052	0.052	0.052	0.052	0.052	0.052	0.052	0.052	0.052	0.052	0.052	0.052	0.052	0.052	0.052	0.052	0.052	0.052	0.052	0.052
2004	0.003	0.168	0.280	0.214	0.081	0.081	0.081	0.081	0.081	0.081	0.081	0.081	0.081	0.081	0.081	0.081	0.081	0.081	0.081	0.081	0.081	0.081	0.081	0.081	0.081	0.081	0.081	0.081	0.081	0.081	0.081	0.081	0.081
2005	0.003	0.178	0.304	0.129	0.129	0.129	0.129	0.129	0.129	0.129	0.129	0.129	0.129	0.129	0.129	0.129	0.129	0.129	0.129	0.129	0.129	0.129	0.129	0.129	0.129	0.129	0.129	0.129	0.129	0.129	0.129	0.129	0.129
2006	0.003	0.159	0.174	0.174	0.174	0.174	0.174	0.174	0.174	0.174	0.174	0.174	0.174	0.174	0.174	0.174	0.174	0.174	0.174	0.174	0.174	0.174	0.174	0.174	0.174	0.174	0.174	0.174	0.174	0.174	0.174	0.174	0.174
2007	0.002	0.037	0.037	0.037	0.037	0.037	0.037	0.037	0.037	0.037	0.037	0.037	0.037	0.037	0.037	0.037	0.037	0.037	0.037	0.037	0.037	0.037	0.037	0.037	0.037	0.037	0.037	0.037	0.037	0.037	0.037	0.037	0.037
2 Yr Avg	0.003	0.169	0.292	0.205	0.129	0.088	0.054	0.038	0.027	0.016	0.013	0.007	0.006	0.006	0.005	0.005	0.003	0.004	0.004	0.003	0.003	0.003	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001
3 Yr Avg	0.003	0.168	0.293	0.200	0.121	0.082	0.051	0.034	0.024	0.015	0.013	0.007	0.006	0.006	0.005	0.004	0.004	0.004	0.003	0.003	0.003	0.002	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001
10 Yr Avg	0.006	0.253	0.333	0.193	0.111	0.073	0.047	0.031	0.023	0.017	0.014	0.011	0.009	0.007	0.006	0.006	0.004	0.003	0.003	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001
Selected	0.003	0.168	0.293	0.200	0.121	0.082	0.051	0.034	0.024	0.015	0.013	0.007	0.006	0.006	0.005	0.004	0.004	0.004	0.003	0.003	0.002	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001
Cumulative	1.055	1.052	0.884	0.591	0.391	0.271	0.188	0.137	0.104	0.080	0.065	0.052	0.045	0.039	0.033	0.028	0.023	0.020	0.015	0.012	0.009	0.007	0.006	0.004	0.003	0.002	0.001	0.000	0.000	0.000	0.000	0.000	0.000

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 11  
SHEET 38

**LIVING MAINTENANCE**

**UNPAID LOSS ESTIMATE FOR ACCIDENT YEARS 1976 AND PRIOR**

10 times 3 Year Average Annual Payments	64	(1)
15 times 3 Year Average Annual Payments	96	(2)
Incremental Development Method	54	(3)
05 to 08 Exponential Curve Fit	N/A	(4)
04 to 08 Exponential Curve Fit	N/A	(5)
03 to 08 Exponential Curve Fit	N/A	(6)
04 to 06 Exponential Curve Fit	N/A	(7)
Selected Unpaid Loss	200	(8)

- 
- (1) 10 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2006 THROUGH 2008 OF 6  
(2) 15 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2006 THROUGH 2008 OF 6  
(3) SECTION 1, EXHIBIT 11, SHEET 40, COLUMN (8)  
(4) N/A  
(5) N/A  
(6) N/A  
(7) N/A  
(8) SELECTED BY DELOITTE CONSULTING

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 11  
SHEET 40

**LIVING MAINTENANCE**

**Incremental Development Method**

AY	6/30/2007 Age	Incremental Decay	Cum Decay Relative to Current Yr Paid	7/1/2006 6/30/2007 Paid	6/30/2007 Unpaid Loss Estimate	6/30/2007 12/31/2007 Paid	12/31/2007 Unpaid Loss Estimate	Implied Cum Unpaid Loss
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1953	54.5	-	-	-	-	-	-	-
1954	53.5	0.881	0.88	-	-	-	-	-
1955	52.5	0.880	1.66	-	-	-	-	-
1956	51.5	0.879	2.33	-	-	-	-	-
1957	50.5	0.878	2.93	-	-	-	-	-
1958	49.5	0.877	3.45	-	-	-	-	-
1959	48.5	0.876	3.90	-	-	-	-	-
1960	47.5	0.876	4.29	-	-	-	-	-
1961	46.5	0.875	4.62	-	-	-	-	-
1962	45.5	0.874	4.91	-	-	-	-	-
1963	44.5	0.872	5.16	-	-	-	-	-
1964	43.5	0.871	5.37	-	-	-	-	-
1965	42.5	0.870	5.54	-	-	-	-	-
1966	41.5	0.869	5.69	-	-	-	-	-
1967	40.5	0.868	5.80	-	-	-	-	-
1968	39.5	0.867	5.90	-	-	-	-	-
1969	38.5	0.866	5.97	-	-	-	-	-
1970	37.5	0.864	6.02	1	7	-	7	7
1971	36.5	0.863	6.06	-	-	-	-	7
1972	35.5	0.861	6.08	-	-	-	-	7
1973	34.5	0.860	6.09	-	-	-	-	7
1974	33.5	0.859	6.09	-	-	-	-	7
1975	32.5	0.857	6.07	-	-	-	-	7
1976	31.5	0.855	6.05	8	47	-	47	54

- 
- (1) AGE @ 6/30/2007
  - (2) FROM SECTION 1, EXHIBIT 11, SHEET 42, COLUMN (8)
  - (3) TOTAL FROM SECTION 1, EXHIBIT 11, SHEET 41
  - (4) PROVIDED BY OLIVER WYMAN
  - (5) = (3) x (4)
  - (6) PROVIDED BY OLIVER WYMAN
  - (7) = (5) - (6)
  - (8) = COLUMN (7) ACCUMULATED

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

**LIVING MAINTENANCE**

**Cumulative Decay Factor Applied to Payments Made in Current Calendar Year to Estimate Unpaid Losses as of 6/30/07 for each Accident Year**

ACCIDENT YEAR																							
1953	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970	1971	1972	1973	1974	1975	1976
-	0.881	0.775	0.682	0.599	0.525	0.460	0.403	0.353	0.308	0.269	0.234	0.204	0.177	0.154	0.133	0.115	0.100	0.086	0.074	0.064	0.055	0.047	0.040
		0.880	0.774	0.680	0.596	0.523	0.458	0.400	0.350	0.305	0.266	0.231	0.201	0.175	0.151	0.131	0.113	0.098	0.084	0.072	0.062	0.053	0.046
			0.879	0.772	0.678	0.594	0.520	0.455	0.397	0.347	0.302	0.263	0.228	0.198	0.172	0.149	0.129	0.111	0.096	0.082	0.071	0.060	0.052
				0.878	0.771	0.675	0.591	0.517	0.452	0.394	0.344	0.299	0.260	0.226	0.195	0.169	0.146	0.126	0.109	0.093	0.080	0.069	0.059
					0.877	0.769	0.673	0.589	0.514	0.449	0.391	0.340	0.296	0.257	0.223	0.193	0.166	0.144	0.124	0.106	0.091	0.078	0.067
						0.876	0.767	0.671	0.586	0.512	0.446	0.388	0.337	0.293	0.254	0.220	0.190	0.164	0.141	0.121	0.104	0.089	0.076
							0.876	0.766	0.669	0.584	0.509	0.443	0.385	0.334	0.289	0.251	0.216	0.187	0.161	0.138	0.119	0.102	0.087
								0.875	0.764	0.667	0.581	0.506	0.439	0.381	0.331	0.286	0.247	0.213	0.184	0.158	0.136	0.116	0.099
									0.874	0.762	0.664	0.578	0.502	0.436	0.378	0.327	0.283	0.244	0.210	0.181	0.155	0.133	0.114
										0.872	0.760	0.662	0.575	0.499	0.433	0.375	0.324	0.279	0.241	0.207	0.178	0.152	0.130
											0.871	0.758	0.659	0.572	0.496	0.429	0.371	0.320	0.276	0.237	0.204	0.174	0.149
												0.870	0.756	0.657	0.569	0.493	0.426	0.367	0.316	0.272	0.234	0.200	0.171
													0.869	0.754	0.654	0.566	0.489	0.422	0.364	0.313	0.268	0.230	0.197
														0.868	0.752	0.651	0.563	0.486	0.418	0.360	0.309	0.265	0.226
															0.867	0.750	0.648	0.559	0.482	0.414	0.356	0.305	0.261
																0.866	0.748	0.645	0.556	0.478	0.411	0.352	0.301
																	0.864	0.746	0.642	0.552	0.474	0.406	0.348
																		0.863	0.743	0.639	0.549	0.470	0.402
																			0.861	0.741	0.636	0.545	0.466
																				0.860	0.738	0.633	0.541
																					0.859	0.736	0.629
																						0.857	0.733
																							0.855
-	0.881	1.655	2.335	2.929	3.447	3.898	4.288	4.625	4.914	5.160	5.368	5.542	5.686	5.803	5.897	5.969	6.023	6.060	6.082	6.091	6.087	6.074	6.050

**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 1961, the decay factor of 0.910 means that the expected payments from 6/30/07-08 are 0.91 times the actual paid losses from 6/30/06-07, similarly, the decay factor of .805 means that the expected payments from 6/30/08-09 are 0.805 times the actual paid losses from 6/30/06-07, 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 6/30/06-07.

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 11  
SHEET 42

**LIVING MAINTENANCE**

**Paid Tail Factor Selection**

Age Months (1)	Age Years (2)	Age to Age Development Factors					Cumulative Development Factors					
		Fitted Paid (3)	Increm. Data (4)	Weibull Curve (5)	Inverse Power Curve (6)	Selected Tail (7)	Selected Decay (8)	Fitted Paid (9)	Increm. Data (10)	Weibull Curve (11)	Inverse Power Curve (12)	Selected Tail (13)
6	0.5	55.000		2.086	24.187	55.000		285.539	15.803	5.740	137.940	286.276
18	1.5	2.500	4.630	1.389	2.483	2.500	1.528	5.192	15.803	2.752	5.703	5.205
30	2.5	1.340	2.127	1.214	1.413	1.340	0.567	2.077	3.413	1.981	2.297	2.082
42	3.5	1.140	1.203	1.135	1.178	1.140	0.552	1.550	1.605	1.631	1.626	1.554
54	4.5	1.090	1.087	1.092	1.095	1.090	0.733	1.359	1.334	1.437	1.381	1.363
66	5.5	1.047	1.055	1.065	1.057	1.047	0.569	1.247	1.227	1.316	1.261	1.250
78	6.5	1.035	1.029	1.047	1.038	1.035	0.780	1.191	1.163	1.236	1.193	1.194
90	7.5	1.028	1.023	1.035	1.026	1.028	0.828	1.151	1.130	1.180	1.149	1.154
102	8.5	1.018	1.019	1.027	1.019	1.018	0.661	1.120	1.105	1.140	1.120	1.122
114	9.5	1.017	1.012	1.021	1.015	1.017	0.961	1.100	1.085	1.110	1.098	1.103
126	10.5	1.010	1.012	1.016	1.011	1.010	0.585	1.081	1.072	1.088	1.083	1.084
138	11.5	1.010	1.007	1.013	1.009	1.010	1.033	1.071	1.059	1.071	1.070	1.074
150	12.5	1.009	1.007	1.010	1.007	1.009	0.909	1.060	1.052	1.057	1.061	1.063
162	13.5	1.008	1.007	1.008	1.006	1.008	0.853	1.051	1.045	1.047	1.053	1.054
174	14.5	1.007	1.006	1.007	1.005	1.007	0.927	1.043	1.038	1.038	1.047	1.046
186	15.5	1.006	1.005	1.005	1.004	1.006	0.792	1.036	1.032	1.032	1.041	1.038
198	16.5	1.006	1.004	1.004	1.004	1.006	1.025	1.030	1.027	1.026	1.037	1.033
210	17.5	1.005	1.004	1.004	1.003	1.005	0.931	1.024	1.022	1.022	1.033	1.027
222	18.5	1.004	1.004	1.003	1.003	1.004	0.811	1.019	1.018	1.018	1.030	1.022
234	19.5	1.003	1.003	1.002	1.002	1.003	0.724	1.015	1.014	1.015	1.027	1.017
246	20.5	1.002	1.002	1.002	1.002	1.002	0.671	1.012	1.011	1.013	1.025	1.014
258	21.5	1.002	1.002	1.002	1.002	1.002	0.872	1.010	1.009	1.011	1.022	1.012
270	22.5	1.002	1.001	1.001	1.002	1.002	1.119	1.008	1.007	1.009	1.021	1.010
282	23.5	1.001	1.002	1.001	1.002	1.001	0.758	1.006	1.006	1.008	1.019	1.008
294	24.5	1.002	1.001	1.001	1.001	1.002	1.375	1.004	1.004	1.007	1.017	1.007
306	25.5	1.002	1.001	1.001	1.001	1.002	0.817	1.002	1.003	1.006	1.016	1.005
318	26.5	1.000	1.001	1.001	1.001	1.000	0.259	1.001	1.001	1.005	1.015	1.003
330	27.5	1.000	1.000	1.001	1.001	1.000	0.453	1.000	1.000	1.004	1.014	1.003
342	28.5	1.000	1.000	1.001	1.001	1.000	-	1.000	1.000	1.004	1.012	1.003
354	29.5	1.000	1.000	1.000	1.001	1.000	-	1.000	1.000	1.003	1.012	1.003
366	30.5		1.000	1.000	1.001	1.000	-		1.000	1.003	1.011	1.003
378	31.5		1.000	1.000	1.001	1.000	0.855		1.000	1.002	1.010	1.002
390	32.5		1.000	1.000	1.001	1.000	0.857		1.000	1.002	1.009	1.002
402	33.5		1.000	1.000	1.001	1.000	0.859		1.000	1.002	1.008	1.002
414	34.5		1.000	1.000	1.001	1.000	0.860		1.000	1.001	1.008	1.001
426	35.5		1.000	1.000	1.001	1.000	0.861		1.000	1.001	1.007	1.001
438	36.5		1.000	1.000	1.001	1.000	0.863		1.000	1.001	1.007	1.001
450	37.5		1.000	1.000	1.000	1.000	0.864		1.000	1.001	1.006	1.001
462	38.5		1.000	1.000	1.000	1.000	0.866		1.000	1.001	1.006	1.001
474	39.5		1.000	1.000	1.000	1.000	0.867		1.000	1.001	1.005	1.001
486	40.5		1.000	1.000	1.000	1.000	0.868		1.000	1.001	1.005	1.001
498	41.5		1.000	1.000	1.000	1.000	0.869		1.000	1.001	1.004	1.000
510	42.5		1.000	1.000	1.000	1.000	0.870		1.000	1.000	1.004	1.000
522	43.5		1.000	1.000	1.000	1.000	0.871		1.000	1.000	1.004	1.000
534	44.5		1.000	1.000	1.000	1.000	0.872		1.000	1.000	1.003	1.000
546	45.5		1.000	1.000	1.000	1.000	0.874		1.000	1.000	1.003	1.000
558	46.5		1.000	1.000	1.000	1.000	0.875		1.000	1.000	1.003	1.000
570	47.5		1.000	1.000	1.000	1.000	0.876		1.000	1.000	1.003	1.000
582	48.5		1.000	1.000	1.000	1.000	0.876		1.000	1.000	1.002	1.000
594	49.5		1.000	1.000	1.000	1.000	0.877		1.000	1.000	1.002	1.000
606	50.5		1.000	1.000	1.000	1.000	0.878		1.000	1.000	1.002	1.000
618	51.5		1.000	1.000	1.000	1.000	0.879		1.000	1.000	1.002	1.000
630	52.5		1.000	1.000	1.000	1.000	0.880		1.000	1.000	1.001	1.000
642	53.5		1.000	1.000	1.000	1.000	0.881		1.000	1.000	1.001	1.000
654	54.5		1.000	1.000	1.000	1.000	0.882		1.000	1.000	1.001	1.000
Tail	Tail		1.000	1.000	1.001	1.000	-		1.000	1.000	1.001	1.000

54.5 tail decay - (14)  
- (15)

- |     |   |      |   |
|-----|---|------|---|
| (1) | AGE IN MONTHS                               | (9)  | COLUMN (3) MULTIPLICATIVELY ACCUMULATED |
| (2) | AGE IN YEARS                                | (10) | COLUMN (4) MULTIPLICATIVELY ACCUMULATED |
| (3) | SECTION 1, EXHIBIT 11, SHEET 21             | (11) | COLUMN (5) MULTIPLICATIVELY ACCUMULATED |
| (4) | SECTION 1, EXHIBIT 11, SHEET 44, COLUMN (5) | (12) | COLUMN (6) MULTIPLICATIVELY ACCUMULATED |
| (5) | SECTION 1, EXHIBIT 11, SHEET 43             | (13) | COLUMN (7) MULTIPLICATIVELY ACCUMULATED |
| (6) | SECTION 1, EXHIBIT 11, SHEET 43             | (14) | [COLUMN (8) @ 54.5] X [COLUMN (8) TAIL] |
| (7) | SELECTED BY DELOITTE CONSULTING             | (15) | COLUMN (8) TAIL + (14)                  |
| (8) | = [(3) - 1.0] x (7) / [(7) - 1.0]           |      |   |

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 11  
SHEET 43

**LIVING MAINTENANCE**

FITTING PAID LOSS DEVELOPMENT FACTORS

Fitting for Periods:			Weibull Curve Fitting					Inverse Power Curve Fitting				
			Slope= 0.607 Intercept= -1.514					Slope= -2.503 Intercept= 7.628				
PERIOD	AGE	ATA	X	Y	Y*	ATA*	ATU*	X	Y	Y*	ATA*	ATU*
1	6	55.000	1.792	-3.998	-0.426	<b>2.086</b>	5.740	1.792	3.989	3.144	<b>24.187</b>	137.940
2	18	2.500	2.890	-0.672	0.241	<b>1.389</b>	2.752	2.890	0.405	0.394	<b>2.483</b>	5.703
3	30	1.340	3.401	0.316	0.551	<b>1.214</b>	1.981	3.401	-1.079	-0.885	<b>1.413</b>	2.297
4	42	1.140	3.738	0.741	0.755	<b>1.135</b>	1.631	3.738	-1.966	-1.727	<b>1.178</b>	1.626
5	54	1.090	3.989	0.914	0.907	<b>1.092</b>	1.437	3.989	-2.408	-2.356	<b>1.095</b>	1.381
6	66	1.047	4.190	1.133	1.029	<b>1.065</b>	1.316	4.190	-3.058	-2.858	<b>1.057</b>	1.261
7	78	1.035	4.357	1.220	1.131	<b>1.047</b>	1.236	4.357	-3.352	-3.276	<b>1.038</b>	1.193
8	90	1.028	4.500	1.282	1.218	<b>1.035</b>	1.180	4.500	-3.576	-3.635	<b>1.026</b>	1.149
9	102	1.018	4.625	1.395	1.294	<b>1.027</b>	1.140	4.625	-4.017	-3.948	<b>1.019</b>	1.120
10	114	1.017	4.736	1.409	1.361	<b>1.021</b>	1.110	4.736	-4.075	-4.226	<b>1.015</b>	1.098
11	126	1.010	4.836	1.534	1.422	<b>1.016</b>	1.088	4.836	-4.628	-4.477	<b>1.011</b>	1.083
12	138	1.010	4.927	1.529	1.477	<b>1.013</b>	1.071	4.927	-4.605	-4.704	<b>1.009</b>	1.070
13	150	1.009	5.011	1.552	1.528	<b>1.010</b>	1.057	5.011	-4.711	-4.913	<b>1.007</b>	1.061
14	162	1.008	5.088	1.586	1.574	<b>1.008</b>	1.047	5.088	-4.878	-5.106	<b>1.006</b>	1.053
15	174	1.007	5.159	1.603	1.618	<b>1.007</b>	1.038	5.159	-4.962	-5.285	<b>1.005</b>	1.047
16	186	1.006	5.226	1.650	1.658	<b>1.005</b>	1.032	5.226	-5.202	-5.452	<b>1.004</b>	1.041
17	198	1.006	5.288	1.646	1.696	<b>1.004</b>	1.026	5.288	-5.182	-5.608	<b>1.004</b>	1.037
18	210	1.005	5.347	1.661	1.732	<b>1.004</b>	1.022	5.347	-5.259	-5.755	<b>1.003</b>	1.033
19	222	1.004	5.403	1.701	1.766	<b>1.003</b>	1.018	5.403	-5.474	-5.894	<b>1.003</b>	1.030
20	234	1.003	5.455	1.759	1.798	<b>1.002</b>	1.015	5.455	-5.801	-6.026	<b>1.002</b>	1.027
21	246	1.002	5.505	1.825	1.828	<b>1.002</b>	1.013	5.505	-6.203	-6.151	<b>1.002</b>	1.025
22	258	1.0018	5.553	1.847	1.857	<b>1.002</b>	1.011	5.553	-6.342	-6.271	<b>1.002</b>	1.022
23	270	1.0020	5.598	1.830	1.884	<b>1.001</b>	1.009	5.598	-6.232	-6.384	<b>1.002</b>	1.021
24	282	1.0015	5.642	1.874	1.911	<b>1.001</b>	1.008	5.642	-6.511	-6.493	<b>1.002</b>	1.019
25	294	1.0020	5.684	1.824	1.936	<b>1.001</b>	1.007	5.684	-6.195	-6.597	<b>1.001</b>	1.017
26	306	1.0017	5.724	1.856	1.960	<b>1.001</b>	1.006	5.724	-6.399	-6.698	<b>1.001</b>	1.016
27	318	1.0004	5.762	2.048	1.984	<b>1.001</b>	1.005	5.762	-7.749	-6.794	<b>1.001</b>	1.015
28	330	1.0002	5.799	2.145	2.006	<b>1.001</b>	1.004	5.799	-8.543	-6.887	<b>1.001</b>	1.014
29	342	1.0000	5.835		2.028	<b>1.001</b>	1.004	5.835		-6.976	<b>1.001</b>	1.012
30	354	1.0000	5.869		2.049	<b>1.000</b>	1.003	5.869		-7.062	<b>1.001</b>	1.012
31	366		5.903		2.069	<b>1.000</b>	1.003	5.903		-7.146	<b>1.001</b>	1.011
32	378		5.935		2.089	<b>1.000</b>	1.002	5.935		-7.226	<b>1.001</b>	1.010
33	390		5.966		2.108	<b>1.000</b>	1.002	5.966		-7.305	<b>1.001</b>	1.009
34	402		5.996		2.126	<b>1.000</b>	1.002	5.996		-7.381	<b>1.001</b>	1.008
35	414		6.026		2.144	<b>1.000</b>	1.001	6.026		-7.454	<b>1.001</b>	1.008
36	426		6.054		2.161	<b>1.000</b>	1.001	6.054		-7.526	<b>1.001</b>	1.007
37	438		6.082		2.178	<b>1.000</b>	1.001	6.082		-7.595	<b>1.001</b>	1.007
38	450		6.109		2.195	<b>1.000</b>	1.001	6.109		-7.663	<b>1.000</b>	1.006
39	462		6.136		2.210	<b>1.000</b>	1.001	6.136		-7.729	<b>1.000</b>	1.006
40	474		6.161		2.226	<b>1.000</b>	1.001	6.161		-7.793	<b>1.000</b>	1.005
41	486		6.186		2.241	<b>1.000</b>	1.001	6.186		-7.856	<b>1.000</b>	1.005
42	498		6.211		2.256	<b>1.000</b>	1.001	6.211		-7.917	<b>1.000</b>	1.004
43	510		6.234		2.270	<b>1.000</b>	1.000	6.234		-7.976	<b>1.000</b>	1.004
44	522		6.258		2.285	<b>1.000</b>	1.000	6.258		-8.034	<b>1.000</b>	1.004
45	534		6.280		2.298	<b>1.000</b>	1.000	6.280		-8.091	<b>1.000</b>	1.003
46	546		6.303		2.312	<b>1.000</b>	1.000	6.303		-8.147	<b>1.000</b>	1.003
47	558		6.324		2.325	<b>1.000</b>	1.000	6.324		-8.201	<b>1.000</b>	1.003
48	570		6.346		2.338	<b>1.000</b>	1.000	6.346		-8.255	<b>1.000</b>	1.003
49	582		6.366		2.351	<b>1.000</b>	1.000	6.366		-8.307	<b>1.000</b>	1.002
50	594		6.387		2.363	<b>1.000</b>	1.000	6.387		-8.358	<b>1.000</b>	1.002
51	606		6.407		2.375	<b>1.000</b>	1.000	6.407		-8.408	<b>1.000</b>	1.002
52	618		6.426		2.387	<b>1.000</b>	1.000	6.426		-8.457	<b>1.000</b>	1.002
53	630		6.446		2.399	<b>1.000</b>	1.000	6.446		-8.505	<b>1.000</b>	1.001
54	642		6.465		2.410	<b>1.000</b>	1.000	6.465		-8.552	<b>1.000</b>	1.001
55	654		6.483		2.421	<b>1.000</b>	1.000	6.483		-8.599	<b>1.000</b>	1.001
56	666		6.501		2.432	<b>1.000</b>	1.000	6.501		-8.644	<b>1.000</b>	1.001
57	678		6.519		2.443	<b>1.000</b>	1.000	6.519		-8.689	<b>1.000</b>	1.001
58	690		6.537		2.454	<b>1.000</b>	1.000	6.537		-8.733	<b>1.000</b>	1.000
59	702		6.554		2.464	<b>1.000</b>	1.000	6.554		-8.776	<b>1.000</b>	1.000
60	714		6.571		2.475	<b>1.000</b>	1.000	6.571		-8.818	<b>1.000</b>	1.000

Summary of Curve Fitting		
Method	Tail	R <sup>2</sup>
Weibull	1.000	0.959
Inverse Power	1.001	0.931

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 11  
SHEET 44

**LIVING MAINTENANCE**

**Incremental Decay Method**

Age Months	Age Years	(Known) Selected Paid	Incem. Decay Factors	Implied ATU Dev. Factor	Decay Factor Check
(1)	(2)	(3)	(4)	(5)	(6)
6	0.5	55.000	45.220		
18	1.5	2.500	3.697	4.630	
30	2.5	1.340	1.879	2.127	
42	3.5	1.140	0.799	1.203	
54	4.5	1.090	0.711	1.087	
66	5.5	1.047	0.665	1.055	
78	6.5	1.035	0.651	1.029	
90	7.5	1.028	0.671	1.023	
102	8.5	1.018	0.684	1.019	
114	9.5	1.017	0.692	1.012	
126	10.5	1.010	0.692	1.012	
138	11.5	1.010	0.701	1.007	
150	12.5	1.009	0.710	1.007	
162	13.5	1.008	0.734	1.007	
174	14.5	1.007	0.753	1.006	
186	15.5	1.006	0.775	1.005	0.775
198	16.5	1.006	0.780	1.004	0.780
210	17.5	1.005	0.776	1.004	0.776
222	18.5	1.004	0.751	1.004	0.751
234	19.5	1.003	0.740	1.003	0.740
246	20.5	1.002	0.751	1.002	0.751
258	21.5	1.002	0.770	1.002	0.770
270	22.5	1.002	0.788	1.001	0.788
282	23.5	1.001	0.804	1.002	0.804
294	24.5	1.002	0.800	1.001	0.800
306	25.5	1.002	0.728	1.001	0.728
318	26.5	1.000	0.643	1.001	0.643
330	27.5	1.000	0.624	1.000	0.624
342	28.5	1.000	0.605	1.000	0.605
354	29.5	1.000	0.648	1.000	
366	30.5		0.736	1.000	
378	31.5		0.860	1.000	
390	32.5		0.921	1.000	
402	33.5		-	1.000	
414	34.5		-	1.000	
426	35.5		-	1.000	
438	36.5		-	1.000	
450	37.5		-	1.000	
462	38.5		-	1.000	
474	39.5		-	1.000	
486	40.5		-	1.000	
498	41.5		-	1.000	
510	42.5		-	1.000	
522	43.5		-	1.000	
534	44.5		-	1.000	
546	45.5		-	1.000	
558	46.5		-	1.000	
570	47.5		-	1.000	
582	48.5		-	1.000	
594	49.5		-	1.000	
606	50.5		-	1.000	
618	51.5		-	1.000	
630	52.5		-	1.000	
642	53.5		-	1.000	

(1) AGE IN MONTHS  
(2) AGE IN YEARS  
(3) SECTION 1, EXHIBIT 11, SHEET 21  
(4) GEOMETRIC MEAN FROM SECTION 1, EXHIBIT 11, SHEET 45  
(5)  $1.0 + [(3) - 1.0] \times (4) / (3) \text{ PRIOR AGE}$   
(6)  $[(5) - 1.0] \times [(5) \text{ PRIOR AGE}] / [(5) \text{ PRIOR AGE} - 1.0]$







**OHIO BUREAU OF WORKERS' COMPENSATION**  
**PRIVATE EMPLOYERS**  
**COMPENSATION**  
**LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)**  
**(000's)**

SECTION 1  
EXHIBIT 12  
SHEET 1

SUMMARY OF LOSS & ALAE RESERVES

ACCIDENT YEAR	PAYROLL	SEL.ULT. EXPECTED PAID AT @ 6/30/08	SELECTED ULTIMATE LOSS & ALAE	SELECTED NOMINAL UNPAID LOSS & ALAE	DISCOUNT FACTOR AT 5.0%	SELECTED DISCOUNTED UNPAID LOSS & ALAE	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		120	1,100	980	84.2%	825	
1977	23,851,125	16,558	16,824	266	83.6%	222	0.07
1978	26,143,240	16,932	17,269	338	83.1%	280	0.07
1979	28,061,666	17,559	17,989	430	82.5%	355	0.06
1980	28,979,182	13,318	13,700	382	81.3%	311	0.05
1981	30,141,508	11,554	11,947	392	80.4%	316	0.04
1982	30,058,966	10,556	10,997	441	80.4%	355	0.04
1983	30,607,324	9,772	10,254	482	79.7%	384	0.03
1984	33,121,678	10,069	10,644	575	78.7%	453	0.03
1985	35,713,654	10,211	10,901	690	78.3%	540	0.03
1986	38,297,697	10,608	11,484	876	78.5%	687	0.03
1987	41,065,403	9,599	10,535	936	78.0%	730	0.03
1988	44,221,964	8,921	9,948	1,027	77.5%	796	0.02
1989	47,110,000	9,525	10,862	1,337	77.6%	1,038	0.02
1990	49,659,895	9,248	10,905	1,657	78.4%	1,299	0.02
1991	50,856,501	7,104	8,695	1,591	78.6%	1,250	0.02
1992	52,804,448	6,221	7,957	1,736	78.5%	1,363	0.02
1993	55,132,894	5,212	6,973	1,761	77.9%	1,371	0.01
1994	57,739,505	5,552	7,910	2,358	77.8%	1,834	0.01
1995	60,949,772	6,247	9,586	3,339	77.4%	2,586	0.02
1996	63,664,000	5,318	8,895	3,577	76.9%	2,752	0.01
1997	68,077,000	5,271	9,742	4,471	76.3%	3,411	0.01
1998	71,447,000	6,605	13,857	7,251	75.7%	5,491	0.02
1999	75,244,663	6,334	15,015	8,681	74.5%	6,470	0.02
2000	79,122,396	7,491	18,302	10,811	73.4%	7,937	0.02
2001	80,396,857	5,647	17,468	11,821	72.1%	8,528	0.02
2002	81,621,000	4,336	17,782	13,447	71.4%	9,605	0.02
2003	82,433,234	3,916	20,171	16,256	70.0%	11,386	0.02
2004	84,632,753	3,462	19,688	16,226	68.6%	11,130	0.02
2005	86,785,547	2,253	21,563	19,310	66.8%	12,893	0.02
2006	90,292,513	3,387	24,499	21,112	64.6%	13,629	0.03
2007	92,786,458	768	27,839	27,071	62.7%	16,964	0.03
2008	47,785,026	53	14,336	14,283	60.7%	8,663	0.03
TOTAL		249,725	445,636	195,911	69.3%	135,854	
EXLD PRIOR		249,605	444,536	194,931	69.3%	135,029	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 1, EXHIBIT 12, SHEET 4, COL. 2 + SECTION 1, EXHIBIT 12, SHEET 3, COL. 8  
(3) SECTION 1, EXHIBIT 12, SHEET 4, COL. 12; 2008 ADJUSTED TO PARTIAL YEAR  
(4) = (3) - (2)  
(5) SECTION 1, EXHIBIT 12, SHEET 16, COL. 6  
(6) = (4) x (5)  
(7) = [(3) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 12  
SHEET 2

**LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)  
(000's)**

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS & ALAE @ 6/30/2008	FISCAL YEAR ENDING															
		2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	> 2023
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
PRIOR	980	193	156	126	108	96	87	73	58	40	23	12	6	3	1	0	0
1977	266	52	42	34	27	23	21	19	16	13	9	5	3	1	1	0	0
1978	338	65	54	43	35	28	24	22	19	16	13	9	5	3	1	1	0
1979	430	78	68	56	45	36	29	25	22	20	17	14	9	5	3	1	1
1980	382	55	60	52	43	34	28	22	19	17	15	13	10	7	4	2	2
1981	392	59	48	52	45	37	30	24	19	17	15	13	11	9	6	4	3
1982	441	80	54	44	48	41	34	27	22	18	15	14	12	10	8	6	6
1983	482	71	74	51	41	45	39	32	26	21	17	14	13	11	10	8	11
1984	575	75	73	77	53	43	46	40	33	27	21	17	15	13	12	10	20
1985	690	101	77	75	79	54	44	47	41	34	27	22	18	15	14	12	30
1986	876	149	107	81	79	83	57	46	50	43	36	29	23	19	16	14	45
1987	936	132	137	98	74	72	76	52	42	46	40	33	26	21	17	15	54
1988	1,027	143	125	129	92	70	68	72	49	40	43	37	31	25	20	16	65
1989	1,337	216	156	136	141	101	77	75	79	54	43	47	41	34	27	22	89
1990	1,657	314	217	157	137	142	101	77	75	79	54	44	47	41	34	27	111
1991	1,591	270	251	173	125	109	113	81	61	60	63	43	35	38	33	27	110
1992	1,736	280	247	229	158	115	100	103	74	56	55	58	39	32	35	30	126
1993	1,761	240	245	216	201	139	100	87	91	65	49	48	51	34	28	30	136
1994	2,358	361	272	278	246	228	157	114	99	103	73	56	54	57	39	32	189
1995	3,339	481	437	330	337	298	276	190	138	120	124	89	68	66	70	47	267
1996	3,577	479	446	406	306	313	276	256	177	128	112	116	82	63	61	65	292
1997	4,471	553	524	489	444	335	343	302	281	194	140	122	126	90	69	67	391
1998	7,251	892	787	746	695	632	476	488	430	400	275	200	174	180	129	98	651
1999	8,681	823	966	853	808	753	685	516	528	466	433	298	216	188	195	139	811
2000	10,811	989	932	1,093	965	914	852	775	584	598	527	490	337	245	213	221	1,075
2001	11,821	948	994	937	1,100	971	919	857	780	588	601	531	493	339	246	214	1,304
2002	13,447	1,268	977	1,024	965	1,133	1,000	947	883	605	619	547	508	350	254	1,564	
2003	16,256	1,108	1,428	1,100	1,154	1,088	1,276	1,127	1,067	995	905	682	698	616	572	394	2,047
2004	16,226	991	1,039	1,339	1,031	1,081	1,019	1,196	1,056	1,000	933	848	639	654	577	536	2,288
2005	19,310	864	1,127	1,181	1,522	1,172	1,229	1,159	1,360	1,200	1,137	1,060	964	726	743	656	3,210
2006	21,112	600	918	1,197	1,254	1,617	1,245	1,306	1,231	1,444	1,275	1,208	1,126	1,024	772	790	4,107
2007	27,071	887	744	1,138	1,484	1,556	2,005	1,544	1,620	1,527	1,791	1,581	1,498	1,397	1,270	957	6,073
2008	14,283	735	914	766	1,172	1,529	1,602	2,065	1,590	1,668	1,572	1,845	1,629	1,543	1,439	1,308	7,241
TOTAL	195,911	14,552	14,694	14,705	15,014	14,887	14,436	13,768	12,621	11,897	11,060	10,215	9,046	8,017	7,012	6,002	32,320

(1) SECTION 1, EXHIBIT 12, SHEET 1, COL. 4  
(2) - (17) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 1, EXHIBIT 12, SHEET 21

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 12  
SHEET 3

**LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)  
(000's)**

ESTIMATED PAYMENTS FROM 1/1/2008 TO 6/30/2008

ACCIDENT YEAR	SELECTED	PAID	AGE @ 12/31/2007	AGE @ 6/30/2008	LDF @ 12/31/2007	LDF @ 6/30/2008	EXPECTED PERCENT	1/1/08 TO 6/30/08
	ULTIMATE LOSS & ALAE	LOSS & ALAE @ 12/31/07						EXPECTED PAYMENTS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR	1,100	0	384	390	1.014	1.013	10.9%	120
1977	16,824	16,526	372	378	1.018	1.016	10.6%	32
1978	17,269	16,894	360	366	1.022	1.020	10.0%	38
1979	17,989	17,523	348	354	1.027	1.024	7.7%	36
1980	13,700	13,284	336	342	1.031	1.029	8.1%	34
1981	11,947	11,511	324	330	1.038	1.034	9.9%	43
1982	10,997	10,518	312	318	1.046	1.042	7.9%	38
1983	10,254	9,736	300	306	1.053	1.049	7.0%	36
1984	10,644	10,019	288	294	1.062	1.057	7.9%	49
1985	10,901	10,140	276	282	1.075	1.068	9.3%	71
1986	11,484	10,536	264	270	1.090	1.083	7.6%	72
1987	10,535	9,523	252	258	1.106	1.097	7.5%	76
1988	9,948	8,822	240	246	1.128	1.115	8.8%	99
1989	10,862	9,368	228	234	1.159	1.140	10.5%	157
1990	10,905	9,079	216	222	1.201	1.179	9.3%	169
1991	8,695	6,951	204	210	1.251	1.224	8.8%	153
1992	7,957	6,085	192	198	1.308	1.279	7.3%	137
1993	6,973	5,053	180	186	1.380	1.338	8.3%	159
1994	7,910	5,353	168	174	1.478	1.425	7.8%	198
1995	9,586	5,989	156	162	1.601	1.535	7.2%	258
1996	8,895	5,065	144	150	1.756	1.673	6.6%	253
1997	9,742	4,957	132	138	1.965	1.848	6.6%	313
1998	13,857	6,226	120	126	2.226	2.098	5.0%	380
1999	15,015	5,897	108	114	2.546	2.371	4.8%	437
2000	18,302	7,019	96	102	2.977	2.750	4.2%	471
2001	17,468	5,032	84	90	3.674	3.245	4.9%	615
2002	17,782	3,844	72	78	4.803	4.234	3.5%	492
2003	20,171	3,387	60	66	6.510	5.547	3.1%	529
2004	19,688	3,095	48	54	9.328	7.877	2.2%	367
2005	21,563	1,983	36	42	13.643	11.618	1.4%	270
2006	24,499	3,027	24	30	23.072	16.847	1.7%	359
2007	27,839	370	12	18	75.849	36.389	1.4%	398
2008	28,671		0	6		545.830	0.2%	53
TOTAL	459,972	242,814						6,911
EXLD PRIOR	458,872	242,814						6,791

(1) SECTION 1, EXHIBIT 12, SHEET 4, COL. 12  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) AGE OF ACCIDENT YEAR AT 12/31/2007  
(4) AGE OF ACCIDENT YEAR AT 6/30/2008

(5) BASED ON SECTION 1, EXHIBIT 12, SHEET 21 AGE OF (5)  
(6) BASED ON SECTION 1, EXHIBIT 12, SHEET 21 AGE OF (6)  
(7) =  $[1 / (6) - 1 / (5)] / [1 - 1 / (5)]$   
(8) =  $[(1) - (2)] \times (7)$

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION  
LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)  
(000's)**

SECTION 1  
EXHIBIT 12  
SHEET 4

SELECTION OF ULTIMATE LOSS & ALAE

ACCIDENT YEAR	PAYROLL	INDICATED ULTIMATE LOSS & ALAE											
		PAID LOSS & ALAE @ 12/31/07	INCURRED LOSS & ALAE @ 12/31/07	LOSS DEVELOPMENT		BORNHJETTER-FERGUSON		PAID CUM. FREQ/SEV AY DEV.	PAID INCR. FREQ/SEV AY DEV.	INCR. INDEX PAYMENT METHOD	PAID INCR. TRENDED FREQ/SEV	SELECTED ULTIMATE LOSS & ALAE	SELECTED ULTIMATE LOSS RATE
		(2)	(3)	PAID (4)	INCURRED (5)	PAID (6)	INCURRED (7)	(8)	(9)	(10)	(11)	(12)	(13)
PRIOR												1,100	
1977	23,851,125	16,526	16,526	16,824		16,824		16,860	16,828	16,826		16,824	0.071
1978	26,143,240	16,894	16,894	17,269		17,269		17,273	17,253	17,238		17,269	0.066
1979	28,061,666	17,523	17,523	17,989		17,989		17,993	17,948	17,982		17,989	0.064
1980	28,979,182	13,284	13,284	13,700		13,700		13,704	13,674	13,650		13,700	0.047
1981	30,141,508	11,511	11,511	11,947		11,947		11,951	12,076	12,000		11,947	0.040
1982	30,058,966	10,518	10,518	10,997		10,997		11,003	11,107	11,095		10,997	0.037
1983	30,607,324	9,736	9,736	10,254		10,254		10,271	10,873	10,517		10,254	0.034
1984	33,121,678	10,019	10,019	10,644		10,644		10,684	10,989	11,021		10,644	0.032
1985	35,713,654	10,140	10,140	10,901		10,901		10,964	11,413	11,517		10,901	0.031
1986	38,297,697	10,536	10,536	11,484		11,484		11,555	13,176	12,105		11,484	0.030
1987	41,065,403	9,523	9,523	10,535		10,535		10,600	12,213	11,294		10,535	0.026
1988	44,221,964	8,822	8,822	9,948		9,948		9,997	11,266	11,127		9,948	0.022
1989	47,110,000	9,368	9,368	10,862		10,862		10,900	11,332	11,991		10,862	0.023
1990	49,659,895	9,079	9,079	10,905		10,905		10,942	11,886	12,193		10,905	0.022
1991	50,856,501	6,951	6,951	8,695		8,695		8,742	8,848	10,180		8,695	0.017
1992	52,804,448	6,085	6,085	7,957		7,957		8,012	8,460	9,821		7,957	0.015
1993	55,132,894	5,053	5,053	6,973		6,973		7,046	7,205	9,097		6,973	0.013
1994	57,739,505	5,353	5,353	7,910		7,787		8,037	8,275	9,955		7,910	0.014
1995	60,949,772	5,989	5,989	9,586		8,741		9,747	10,433	10,761		9,586	0.016
1996	63,664,000	5,065	5,065	8,895		8,284		9,030	12,528	10,127		8,895	0.014
1997	68,077,000	4,957	4,957	9,742		8,815		9,862	11,963	9,836		9,742	0.014
1998	71,447,000	6,226	6,226	13,857		11,107		14,033	13,833	11,873		13,857	0.019
1999	75,244,663	5,897	5,897	15,015		12,568		15,155	15,646	12,696		15,015	0.02
2000	79,122,396	7,019	7,019	20,896		15,708		20,925	21,361	14,901		18,302	0.023
2001	80,396,857	5,032	5,032	18,487		16,450		18,304	16,867	13,032		17,468	0.022
2002	81,621,000	3,844	3,844	18,461		17,104		17,975	20,453	12,770		17,782	0.022
2003	82,433,234	3,387	3,387	22,048		18,295		20,942	25,889	13,113		20,171	0.024
2004	84,632,753	3,095	3,095	28,871		19,688		26,649	29,293	13,088		19,688	0.023
2005	86,785,547	1,983	1,983	27,061		21,563		24,966	29,328	12,326		21,563	0.025
2006	90,292,513	3,027	3,027	69,844		24,499		63,994	85,022	12,642		24,499	0.027
2007	92,786,458	370	370	28,060		27,839		26,238	7,333	11,580		27,839	0.030
2008	95,570,052					28,671				13,510		28,671	0.030
TOTAL		242,814	242,814	496,615		445,235		484,354	514,770	391,865		459,972	
EXLD PRIOR		242,814	242,814	496,615		445,235		484,354	514,770	391,865		458,872	
EXLD PRIOR & 2008		242,814	242,814	496,615		416,564		484,354	514,770	378,356		430,201	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) BASED ON DATA FROM OLIVER WYMAN & BWC  
(4) SECTION 1, EXHIBIT 12, SHEET 5, COL. 4  
(5) N/A  
(6) SECTION 1, EXHIBIT 12, SHEET 7, COL. 8

(7) N/A  
(8) SECTION 1, EXHIBIT 12, SHEET 9, COL. 8  
(9) SECTION 1, EXHIBIT 12, SHEET 10  
(10) SECTION 1, EXHIBIT 12, SHEET 13, 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 - EXPOSURE (PTD COUNTS)  
(000's)**

SECTION 1  
EXHIBIT 12  
SHEET 5

PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE (MONTHS)	PAID LOSS & ALAE	PAID LDF	INDICATED ULTIMATE @ 12/31/07	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
		0			
1977	372	16,526	1.018	16,824	0.07
1978	360	16,894	1.022	17,269	0.07
1979	348	17,523	1.027	17,989	0.06
1980	336	13,284	1.031	13,700	0.05
1981	324	11,511	1.038	11,947	0.04
1982	312	10,518	1.046	10,997	0.04
1983	300	9,736	1.053	10,254	0.03
1984	288	10,019	1.062	10,644	0.03
1985	276	10,140	1.075	10,901	0.03
1986	264	10,536	1.090	11,484	0.03
1987	252	9,523	1.106	10,535	0.03
1988	240	8,822	1.128	9,948	0.02
1989	228	9,368	1.159	10,862	0.02
1990	216	9,079	1.201	10,905	0.02
1991	204	6,951	1.251	8,695	0.02
1992	192	6,085	1.308	7,957	0.02
1993	180	5,053	1.380	6,973	0.01
1994	168	5,353	1.478	7,910	0.01
1995	156	5,989	1.601	9,586	0.02
1996	144	5,065	1.756	8,895	0.01
1997	132	4,957	1.965	9,742	0.01
1998	120	6,226	2.226	13,857	0.02
1999	108	5,897	2.546	15,015	0.02
2000	96	7,019	2.977	20,896	0.03
2001	84	5,032	3.674	18,487	0.02
2002	72	3,844	4.803	18,461	0.02
2003	60	3,387	6.510	22,048	0.03
2004	48	3,095	9.328	28,871	0.03
2005	36	1,983	13.643	27,061	0.03
2006	24	3,027	23.072	69,844	0.08
2007	12	370	75.849	28,060	0.03
2008	0				
TOTAL		242,814		496,615	

(1) AGE OF ACCIDENT YEAR  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 1, EXHIBIT 12, SHEET 18, COL. 6  
(4) = (2) x (3)  
(5) = (4) / PAYROLL x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION  
LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)  
(000's)**

SECTION 1  
EXHIBIT 12  
SHEET 7

PAID BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED		EXPECTED %	EXPECTED	ACTUAL	EXPECTED	INDICATED	INDICATED
		LOSS RATE	DOLLARS	OF PAID	PAID	PAID	UNPAID	ULTIMATE	ULTIMATE
	(1)	(2)	(3)	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS RATE
				(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125	0.07	16,824	98.2%	16,526	16,526	297	16,824	0.07
1978	26,143,240	0.07	17,269	97.8%	16,894	16,894	375	17,269	0.07
1979	28,061,666	0.06	17,989	97.4%	17,523	17,523	466	17,989	0.06
1980	28,979,182	0.05	13,700	97.0%	13,284	13,284	416	13,700	0.05
1981	30,141,508	0.04	11,947	96.4%	11,511	11,511	436	11,947	0.04
1982	30,058,966	0.04	10,997	95.6%	10,518	10,518	479	10,997	0.04
1983	30,607,324	0.03	10,254	94.9%	9,736	9,736	518	10,254	0.03
1984	33,121,678	0.03	10,644	94.1%	10,019	10,019	624	10,644	0.03
1985	35,713,654	0.03	10,901	93.0%	10,140	10,140	761	10,901	0.03
1986	38,297,697	0.03	11,484	91.7%	10,536	10,536	948	11,484	0.03
1987	41,065,403	0.03	10,535	90.4%	9,523	9,523	1,012	10,535	0.03
1988	44,221,964	0.02	9,948	88.7%	8,822	8,822	1,126	9,948	0.02
1989	47,110,000	0.02	10,862	86.2%	9,368	9,368	1,494	10,862	0.02
1990	49,659,895	0.02	10,905	83.3%	9,079	9,079	1,826	10,905	0.02
1991	50,856,501	0.02	8,695	79.9%	6,951	6,951	1,744	8,695	0.02
1992	52,804,448	0.02	7,957	76.5%	6,085	6,085	1,873	7,957	0.02
1993	55,132,894	0.01	7,824	72.5%	5,669	5,669	2,154	7,207	0.01
1994	57,739,505	0.01	7,530	67.7%	5,096	5,353	2,434	7,787	0.01
1995	60,949,772	0.01	7,334	62.5%	4,582	5,989	2,752	8,741	0.01
1996	63,664,000	0.01	7,475	56.9%	4,257	5,065	3,218	8,284	0.01
1997	68,077,000	0.01	7,855	50.9%	3,997	4,957	3,858	8,815	0.01
1998	71,447,000	0.01	8,863	44.9%	3,982	6,226	4,881	11,107	0.02
1999	75,244,663	0.01	10,986	39.3%	4,315	5,897	6,671	12,568	0.02
2000	79,122,396	0.02	13,083	33.6%	4,395	7,019	8,688	15,708	0.02
2001	80,396,857	0.02	15,688	27.2%	4,270	5,032	11,418	16,450	0.02
2002	81,621,000	0.02	16,747	20.8%	3,487	3,844	13,260	17,104	0.02
2003	82,433,234	0.02	17,614	15.4%	2,706	3,387	14,908	18,295	0.02
2004	84,632,753	0.02	18,586	10.7%	1,992	3,095	16,593	19,688	0.02
2005	86,785,547	0.02	21,129	7.3%	1,549	1,983	19,580	21,563	0.02
2006	90,292,513	0.02	22,444	4.3%	973	3,027	21,472	24,499	0.03
2007	92,786,458	0.03	27,836	1.3%	367	370	27,469	27,839	0.03
2008	95,570,052	0.03	28,671	0.0%			28,671	28,671	0.03
TOTAL			430,574		228,152	242,814	202,422	445,235	

(1)	PROVIDED BY OLIVER WYMAN & BWC	(6)	BASED ON DATA FROM OLIVER WYMAN & BWC
(2)	SECTION 1, EXHIBIT 12, SHEET 17, COL. 14	(7)	= (3) x [1 - (4)]
(3)	= [(1) x (2)] / 100	(8)	= (6) + (7)
(4)	= 1 / SECTION 1, EXHIBIT 12, SHEET 5, COL. 3	(9)	= [(8) / (1)] x 100
(5)	= (3) x (4)		



**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION  
LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)  
(000's)**

SECTION 1  
EXHIBIT 12  
SHEET 9

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 & ALAE	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125	40,205	1.000	40,212	411	1.020	419	16,860	0.07
1978	26,143,240	42,149	1.000	42,157	401	1.022	410	17,273	0.07
1979	28,061,666	44,202	1.000	44,212	396	1.027	407	17,993	0.06
1980	28,979,182	38,966	1.000	38,976	341	1.031	352	13,704	0.05
1981	30,141,508	37,023	1.000	37,034	311	1.038	323	11,951	0.04
1982	30,058,966	33,790	1.000	33,803	311	1.046	326	11,003	0.04
1983	30,607,324	34,431	1.000	34,447	283	1.054	298	10,271	0.03
1984	33,121,678	41,426	1.001	41,449	242	1.066	258	10,684	0.03
1985	35,713,654	44,878	1.001	44,907	226	1.081	244	10,964	0.03
1986	38,297,697	45,688	1.001	45,721	231	1.096	253	11,555	0.03
1987	41,065,403	48,291	1.001	48,328	197	1.112	219	10,600	0.03
1988	44,221,964	51,710	1.001	51,756	171	1.132	193	9,997	0.02
1989	47,110,000	53,430	1.001	53,486	175	1.162	204	10,900	0.02
1990	49,659,895	52,896	1.001	52,964	172	1.204	207	10,942	0.02
1991	50,856,501	48,643	1.002	48,722	143	1.256	179	8,742	0.02
1992	52,804,448	47,150	1.002	47,241	129	1.314	170	8,012	0.02
1993	55,132,894	46,920	1.002	47,022	108	1.391	150	7,046	0.01
1994	57,739,505	45,960	1.003	46,077	116	1.497	174	8,037	0.01
1995	60,949,772	43,124	1.003	43,261	139	1.622	225	9,747	0.02
1996	63,664,000	39,467	1.004	39,634	128	1.775	228	9,030	0.01
1997	68,077,000	36,766	1.006	36,986	135	1.978	267	9,862	0.01
1998	71,447,000	36,080	1.009	36,394	173	2.235	386	14,033	0.02
1999	75,244,663	37,037	1.013	37,514	159	2.537	404	15,155	0.02
2000	79,122,396	37,171	1.021	37,941	189	2.921	552	20,925	0.03
2001	80,396,857	32,193	1.037	33,383	156	3.508	548	18,304	0.02
2002	81,621,000	30,334	1.066	32,347	127	4.385	556	17,975	0.02
2003	82,433,234	27,044	1.109	29,986	125	5.577	698	20,942	0.03
2004	84,632,753	24,008	1.169	28,054	129	7.368	950	26,649	0.03
2005	86,785,547	20,104	1.286	25,856	99	9.787	966	24,966	0.03
2006	90,292,513	14,381	1.587	22,819	211	13.322	2,804	63,994	0.07
2007	92,786,458	7,564	2.716	20,545	49	26.112	1,277	26,238	0.03
2008	95,570,052	-	-	-	-	-	-	-	-
Total		1,183,032		1,223,233				484,354	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 1, EXHIBIT 12, SHEET 18, COL. 12  
(4) = (2) x (3)  
(5) SECTION 1, EXHIBIT 12, SHEET 29

(6) SECTION 1, EXHIBIT 12, SHEET 18, 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 - EXPOSURE (PTD COUNTS)  
(000's)**

SECTION 1  
EXHIBIT 12  
SHEET 13

INCREMENTAL INDEX PAYMENT METHOD

ACCIDENT YEAR	PAYROLL	PAID LOSS & ALAE @ 12/31/07	INCREMENTAL PAID LOSS & ALAE PER			AVERAGE WEEKLY BENEFIT	SELECTED ULTIMATE CLAIMS	IMPLIED ULTIMATE LOSS & ALAE	TAIL OF 1.020 DEVELOP.	IMPLIED ULTIMATE INCLD TAIL	IMPLIED ULTIMATE LOSS RATE
			AVG. WEEKLY BENEFIT & ULTIMATE CLAIMS AS OF 12/31/07	FUTURE DEVELOP.	IMPLIED ULTIMATE						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1977	23,851,125	16,497	3.238	-	3.238	126.72	40,212	16,497	329	16,826	0.07
1978	26,143,240	16,860	2.921	0.007	2.928	136.90	42,158	16,901	337	17,238	0.07
1979	28,061,666	17,499	2.635	0.020	2.655	150.22	44,212	17,630	352	17,982	0.06
1980	28,979,182	13,170	2.097	0.034	2.131	161.15	38,977	13,383	267	13,650	0.05
1981	30,141,508	11,438	1.782	0.051	1.833	173.34	37,035	11,765	235	12,000	0.04
1982	30,058,966	10,448	1.670	0.069	1.739	185.11	33,803	10,878	217	11,095	0.04
1983	30,607,324	9,735	1.440	0.085	1.525	196.27	34,447	10,312	206	10,517	0.03
1984	33,121,678	9,925	1.165	0.103	1.269	205.46	41,448	10,805	215	11,021	0.03
1985	35,713,654	10,097	1.048	0.124	1.172	214.58	44,909	11,292	225	11,517	0.03
1986	38,297,697	10,430	1.035	0.143	1.177	220.48	45,721	11,868	237	12,105	0.03
1987	41,065,403	9,325	0.848	0.159	1.007	227.56	48,328	11,074	221	11,294	0.03
1988	44,221,964	8,751	0.717	0.177	0.894	235.91	51,755	10,910	218	11,127	0.03
1989	47,110,000	9,163	0.705	0.200	0.905	242.90	53,486	11,757	234	11,991	0.03
1990	49,659,895	8,910	0.664	0.227	0.891	253.22	52,962	11,955	238	12,193	0.02
1991	50,856,501	6,735	0.531	0.256	0.787	260.23	48,723	9,981	199	10,180	0.02
1992	52,804,448	5,972	0.465	0.285	0.750	271.74	47,242	9,629	192	9,821	0.02
1993	55,132,894	4,774	0.364	0.316	0.679	279.18	47,022	8,919	178	9,097	0.02
1994	57,739,505	5,107	0.384	0.350	0.734	288.55	46,073	9,760	195	9,955	0.02
1995	60,949,772	5,664	0.442	0.381	0.823	296.24	43,264	10,551	210	10,761	0.02
1996	63,664,000	4,881	0.401	0.415	0.816	306.80	39,641	9,929	198	10,127	0.02
1997	68,077,000	4,294	0.365	0.455	0.821	317.50	37,001	9,644	192	9,836	0.01
1998	71,447,000	5,612	0.465	0.500	0.965	331.25	36,420	11,641	232	11,873	0.02
1999	75,244,663	5,403	0.418	0.545	0.963	344.37	37,546	12,447	248	12,696	0.02
2000	79,122,396	6,539	0.482	0.596	1.078	357.34	37,927	14,610	291	14,901	0.02
2001	80,396,857	4,490	0.365	0.673	1.038	369.07	33,368	12,778	255	13,032	0.02
2002	81,621,000	3,083	0.250	0.766	1.016	378.74	32,531	12,520	250	12,770	0.02
2003	82,433,234	2,879	0.245	0.848	1.093	388.94	30,254	12,857	256	13,113	0.02
2004	84,632,753	2,396	0.212	0.923	1.135	401.53	28,165	12,832	256	13,088	0.02
2005	86,785,547	1,595	0.150	0.984	1.134	410.99	25,940	12,085	241	12,326	0.01
2006	90,292,513	1,752	0.173	1.049	1.221	425.78	23,835	12,395	247	12,642	0.01
2007	92,786,458	16	0.002	1.135	1.137	439.79	22,714	11,354	226	11,580	0.01
2008	95,570,052		-	1.185	1.185	454.33	24,609	13,246	264	13,510	0.01
TOTAL		233,443					1,251,725	384,204	7,661	391,865	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) = (2) / [(6) x (7)] x 1000  
(4) SECTION 1, EXHIBIT 12, SHEET 20, COL. 6  
(5) = (3) + (4)  
(6) FROM OLIVER WYMAN AUDIT REPORT

(7) SECTION 1, EXHIBIT 12, SHEET 14, COL. 14  
(8) = (5) x (6) x (7)  
(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 - EXPOSURE (PTD COUNTS)  
(000's)**

SECTION 1  
EXHIBIT 12  
SHEET 14

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	3.359	80,108,470	40,205	1.000	40,212	16.860%	5.020%				16.86%	40,212	40,212	16.86%
1978	26,143,240	3.155	82,488,455	42,149	1.000	42,158	16.126%	5.111%				16.13%	42,158	42,158	16.13%
1979	28,061,666	2.926	82,100,430	44,202	1.000	44,212	15.755%	5.385%				15.76%	44,212	44,212	15.76%
1980	28,979,182	2.721	78,850,474	38,966	1.000	38,977	13.450%	4.943%				13.45%	38,977	38,977	13.45%
1981	30,141,508	2.507	75,556,755	37,023	1.000	37,035	12.287%	4.902%	-0.8%			12.29%	37,035	37,035	12.29%
1982	30,058,966	2.383	71,639,923	33,790	1.000	33,803	11.245%	4.718%	-2.5%			11.25%	33,803	33,803	11.25%
1983	30,607,324	2.282	69,853,386	34,431	1.000	34,447	11.254%	4.931%	-2.2%			11.25%	34,447	34,447	11.25%
1984	33,121,678	2.175	72,033,207	41,426	1.001	41,448	12.514%	5.754%	3.1%			12.51%	41,448	41,448	12.51%
1985	35,713,654	2.102	75,053,821	44,878	1.001	44,909	12.575%	5.984%	6.2%			12.57%	44,909	44,909	12.57%
1986	38,297,697	2.051	78,532,989	45,688	1.001	45,721	11.938%	5.822%	6.3%			11.94%	45,721	45,721	11.94%
1987	41,065,403	1.984	81,476,751	48,291	1.001	48,328	11.768%	5.931%	3.9%			11.77%	48,328	48,328	11.77%
1988	44,221,964	1.896	83,825,985	51,710	1.001	51,755	11.704%	6.174%	1.3%			11.70%	51,755	51,755	11.70%
1989	47,110,000	1.854	87,342,955	53,430	1.001	53,486	11.353%	6.124%	1.1%			11.35%	53,486	53,486	11.35%
1990	49,659,895	1.785	88,637,626	52,896	1.001	52,962	10.665%	5.975%	0.8%			10.66%	52,962	52,962	10.66%
1991	50,856,501	1.729	87,923,817	48,643	1.002	48,723	9.581%	5.542%	-1.7%			9.58%	48,723	48,723	9.58%
1992	52,804,448	1.644	86,818,395	47,150	1.002	47,242	8.947%	5.441%	-3.5%			8.95%	47,242	47,242	8.95%
1993	55,132,894	1.614	88,969,733	46,920	1.002	47,022	8.529%	5.285%	-3.8%			8.53%	47,022	47,022	8.53%
1994	57,739,505	1.577	91,052,599	45,960	1.002	46,073	7.979%	5.060%	-3.7%	0.550	2.781%	7.98%	46,073	46,073	7.98%
1995	60,949,772	1.532	93,371,544	43,124	1.003	43,264	7.098%	4.634%	-4.2%	0.575	2.667%	7.10%	43,264	43,264	7.10%
1996	63,664,000	1.480	94,229,052	39,467	1.004	39,641	6.227%	4.207%	-6.3%	0.603	2.535%	6.23%	39,641	39,641	6.23%
1997	68,077,000	1.415	96,295,676	36,766	1.006	37,001	5.435%	3.842%	-7.9%	0.631	2.425%	5.44%	37,001	37,001	5.44%
1998	71,447,000	1.351	96,512,670	36,080	1.009	36,420	5.097%	3.774%	-7.4%	0.661	2.493%	5.10%	36,420	36,420	5.10%
1999	75,244,663	1.308	98,384,154	37,037	1.014	37,546	4.990%	3.816%	-4.8%	0.692	2.640%	4.99%	37,546	37,546	4.99%
2000	79,122,396	1.261	99,783,661	37,171	1.020	37,927	4.793%	3.801%	-2.1%	0.724	2.754%	4.79%	37,927	37,927	4.79%
2001	80,396,857	1.235	99,287,476	32,193	1.036	33,368	4.150%	3.361%	-2.6%	0.759	2.549%	4.15%	33,368	33,368	4.15%
2002	81,621,000	1.195	97,550,405	30,334	1.072	32,531	3.986%	3.335%	-3.7%	0.794	2.649%	3.99%	32,531	32,531	3.99%
2003	82,433,234	1.163	95,834,764	27,044	1.119	30,254	3.157%	3.670%	-5.0%	0.832	2.626%	3.67%	30,254	30,254	3.67%
2004	84,632,753	1.123	95,005,346	24,008	1.173	28,165	3.328%	2.965%	-5.4%	0.871	2.582%	3.33%	28,165	28,165	3.33%
2005	86,785,547	1.097	95,223,302	20,104	1.277	25,677	2.959%	2.697%	-5.4%	0.912	2.459%	3.10%	26,885	25,940	2.99%
2006	90,292,513	1.061	95,791,997	14,381	1.577	22,684	2.512%	2.368%	-8.1%	0.955	2.262%	2.86%	25,829	23,835	2.64%
2007	92,786,458	1.030	95,569,648	7,564	2.603	19,687	2.122%	2.060%	-10.2%	1.000	2.060%	2.65%	24,603	22,714	2.45%
2008	95,570,052	1.000	95,570,052							1.000		2.58%	24,609	24,609	2.58%
TOTAL				1,183,032		1,222,675							1,256,553	1,251,725	

5 YR AVG EXCLD MOST RECENT 1      2.516%  
10 YR AVG EXCLD MOST RECENT 1      2.544%  
5 YR AVG EXCLD MOST RECENT 2      2.573%  
10 YR AVG EXCLD MOST RECENT 2      2.571%

2008 SELECTED FREQUENCY      2.575% (16)

(1)	PROVIDED BY OLIVER WYMAN & BWC	(6)	= (4) x (5)	(11)	= (8) x (10)
(2)	BASED ON CHANGE IN SAWW	(7)	= (6) / (1) x 100	(12)	SELECTED BASED ON (16) DETRENDED AND (7)
(3)	= (1) x (2)	(8)	= (6) / (3) x 100	(13)	= [(12) x (1)] / 100
(4)	BASED ON DATA FROM OLIVER WYMAN & BWC	(9)	5 YEAR FITTED TREND OF (8)	(14)	= (4) + [1 - 1/(5)] x (12)
(5)	SECTION 1, EXHIBIT 12, SHEET 19, COL. 6	(10)	Based on -4.5% Frequency Trend from 1994 to 2006	(15)	= [(14) / (1)] x 100
				(16)	SELECTED BY DELOITTE CONSULTING BASED ON (11)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION  
LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)  
(000's)**

SECTION 1  
EXHIBIT 12  
SHEET 15

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS & ALAE	LSS ADJ. ULTIMATE LOSS & ALAE	WHOLE \$ SELECTED ULTIMATE SEVERITY	WHOLE \$ LSS ADJ. ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE	LSS ADJ. ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
					1,100				
1977	23,851,125	40,212	16.86%	16,824	16,837	418	419	0.071	0.071
1978	26,143,240	42,158	16.13%	17,269	17,271	410	410	0.066	0.066
1979	28,061,666	44,212	15.76%	17,989	17,962	407	406	0.064	0.064
1980	28,979,182	38,977	13.45%	13,700	13,665	351	351	0.047	0.047
1981	30,141,508	37,035	12.29%	11,947	11,897	323	321	0.040	0.039
1982	30,058,966	33,803	11.25%	10,997	10,936	325	324	0.037	0.036
1983	30,607,324	34,447	11.25%	10,254	10,188	298	296	0.034	0.033
1984	33,121,678	41,448	12.51%	10,644	10,590	257	256	0.032	0.032
1985	35,713,654	44,909	12.57%	10,901	10,851	243	242	0.031	0.030
1986	38,297,697	45,721	11.94%	11,484	11,421	251	250	0.030	0.030
1987	41,065,403	48,328	11.77%	10,535	10,463	218	217	0.026	0.025
1988	44,221,964	51,755	11.70%	9,948	9,879	192	191	0.022	0.022
1989	47,110,000	53,486	11.35%	10,862	10,794	203	202	0.023	0.023
1990	49,659,895	52,962	10.66%	10,905	10,745	206	203	0.022	0.022
1991	50,856,501	48,723	9.58%	8,695	8,483	178	174	0.017	0.017
1992	52,804,448	47,242	8.95%	7,957	7,869	168	167	0.015	0.015
1993	55,132,894	47,022	8.53%	6,973	6,898	148	147	0.013	0.013
1994	57,739,505	46,073	7.98%	7,910	7,918	172	172	0.014	0.014
1995	60,949,772	43,264	7.10%	9,586	9,351	222	216	0.016	0.015
1996	63,664,000	39,641	6.23%	8,895	8,830	224	223	0.014	0.014
1997	68,077,000	37,001	5.44%	9,742	10,043	263	271	0.014	0.015
1998	71,447,000	36,420	5.10%	13,857	14,215	380	390	0.019	0.020
1999	75,244,663	37,546	4.99%	15,015	14,847	400	395	0.020	0.020
2000	79,122,396	37,927	4.79%	18,302	21,037	483	555	0.023	0.027
2001	80,396,857	33,368	4.15%	17,468	20,402	524	611	0.022	0.025
2002	81,621,000	32,531	3.99%	17,782	20,340	547	625	0.022	0.025
2003	82,433,234	30,254	3.67%	20,171	24,984	667	826	0.024	0.030
2004	84,632,753	28,165	3.33%	19,688	29,841	699	1,059	0.023	0.035
2005	86,785,547	25,940	2.99%	21,563	30,553	831	1,178	0.025	0.035
2006	90,292,513	23,835	2.64%	24,499	33,296	1,028	1,397	0.027	0.037
2007	92,786,458	22,714	2.45%	27,839	32,668	1,226	1,438	0.030	0.035
2008	95,570,052	24,609	2.58%	28,671	33,450	1,165	1,359	0.030	0.035
TOTAL				458,872					

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 1, EXHIBIT 12, SHEET 14, COL. 14  
(3) = (2) / (1) x 100  
(4) SECTION 1, EXHIBIT 12, SHEET 4, COL. 12

(5) SECTION 1, EXHIBIT 12, SHEET 4, COL. 12  
(6) = [(4) / (2)] x 1,000  
(7) = [(5) / (2)] x 1,000  
(8) = [(4) / (1)] x 100  
(9) = [(5) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION  
LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)  
(000's)**

SECTION 1  
EXHIBIT 12  
SHEET 16

DISCOUNT FACTORS

ACCIDENT YEAR AGE	PAID LOSS & ALAE DEVELOPMENT FACTOR	CUMULATIVE PERCENT PAID	INCREMENTAL PERCENT PAID	INCREMENTAL PERCENT DISCOUNTED	DISCOUNT FACTOR AT 5.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			0.2%	0.2%	57.8%
6	545.830	0.2%	2.6%	2.4%	60.7%
18	36.389	2.7%	3.2%	2.8%	62.7%
30	16.847	5.9%	2.7%	2.3%	64.6%
42	11.618	8.6%	4.1%	3.3%	66.8%
54	7.877	12.7%	5.3%	4.1%	68.6%
66	5.547	18.0%	5.6%	4.1%	70.0%
78	4.234	23.6%	7.2%	5.0%	71.4%
90	3.245	30.8%	5.5%	3.7%	72.1%
102	2.750	36.4%	5.8%	3.7%	73.4%
114	2.371	42.2%	5.5%	3.3%	74.5%
126	2.098	47.7%	6.4%	3.7%	75.7%
138	1.848	54.1%	5.7%	3.1%	76.3%
150	1.673	59.8%	5.4%	2.8%	76.9%
162	1.535	65.2%	5.0%	2.5%	77.4%
174	1.425	70.2%	4.6%	2.1%	77.8%
186	1.338	74.7%	3.4%	1.5%	77.9%
198	1.279	78.2%	3.5%	1.5%	78.5%
210	1.224	81.7%	3.1%	1.3%	78.6%
222	1.179	84.8%	2.9%	1.1%	78.4%
234	1.140	87.7%	2.0%	0.7%	77.6%
246	1.115	89.7%	1.4%	0.5%	77.5%
258	1.097	91.1%	1.3%	0.4%	78.0%
270	1.083	92.4%	1.3%	0.4%	78.5%
282	1.068	93.7%	0.9%	0.3%	78.3%
294	1.057	94.6%	0.7%	0.2%	78.7%
306	1.049	95.3%	0.7%	0.2%	79.7%
318	1.042	96.0%	0.7%	0.2%	80.4%
330	1.034	96.7%	0.5%	0.1%	80.4%
342	1.029	97.2%	0.4%	0.1%	81.3%
354	1.024	97.6%	0.4%	0.1%	82.5%
366	1.020	98.0%	0.4%	0.1%	83.1%
378	1.016	98.4%	0.3%	0.1%	83.6%
390	1.013	98.7%	0.2%	0.0%	84.2%
402	1.010	99.0%	0.2%	0.0%	84.9%
414	1.008	99.2%	0.2%	0.0%	85.9%
426	1.007	99.3%	0.1%	0.0%	87.2%
438	1.005	99.5%	0.1%	0.0%	88.6%
450	1.004	99.6%	0.1%	0.0%	90.0%
462	1.003	99.7%	0.1%	0.0%	91.2%
474	1.002	99.8%	0.1%	0.0%	92.4%
486	1.001	99.9%	0.1%	0.0%	93.2%
498	1.001	99.9%	0.0%	0.0%	93.8%
510	1.000	100.0%	0.0%	0.0%	94.2%
522	1.000	100.0%	0.0%	0.0%	94.7%
534	1.000	100.0%	0.0%	0.0%	95.3%
546	1.000	100.0%	0.0%	0.0%	96.2%
558	1.000	100.0%	0.0%	0.0%	97.6%
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%

- 
- (1) AGE OF ACCIDENT YEAR LOSS DEVELOPMENT FACTORS
  - (2) SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 1, EXHIBIT 12, SHEET 21
  - (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**

SECTION 1  
EXHIBIT 12  
SHEET 17

**LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)  
(000's)**

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL (1)	EXPOSURE TREND (2)	ON-LEVEL PAYROLL (3)	LOSS DEVELOPMENT METHOD ULTIMATES		FREQ. TREND (6)	SEVERITY TREND (7)	ADJUSTED ULTIMATES		PAID WEIGHT (10)	WEIGHTED ADJUSTED ULTIMATE (11)	2008 ON-LEVEL LOSS RATE (12)	UNADJUSTED LOSS RATE (13)	SELECTED LOSS RATE (14)	
				PAID (4)	INCURRED (5)			PAID (8)	INCURRED (9)						
1988	44,221,964	1.896	83,825,985	9,948		0.417	3.207	13,302	0	100%	13,302	0.016	0.022	0.022	
1989	47,110,000	1.854	87,342,955	10,862		0.437	3.026	14,347	0	100%	14,347	0.016	0.023	0.023	
1990	49,659,895	1.785	88,637,626	10,905		0.457	2.854	14,229	0	100%	14,229	0.016	0.022	0.022	
1991	50,856,501	1.729	87,923,817	8,695		0.479	2.693	11,208	0	100%	11,208	0.013	0.017	0.017	
1992	52,804,448	1.644	86,818,395	7,957		0.501	2.540	10,132	0	100%	10,132	0.012	0.015	0.015	
1993	55,132,894	1.614	88,969,733	6,973		0.525	2.397	8,771	0	100%	8,771	0.010	0.013	0.014	
1994	57,739,505	1.577	91,052,599	7,910		0.550	2.261	9,829	0	100%	9,829	0.011	0.014	0.013	
1995	60,949,772	1.532	93,371,544	9,586		0.575	2.133	11,766	0	100%	11,766	0.013	0.016	0.012	
1996	63,664,000	1.480	94,229,052	8,895		0.603	2.012	10,786	0	100%	10,786	0.011	0.014	0.012	
1997	68,077,000	1.415	96,295,676	9,742		0.631	1.898	11,669	0	100%	11,669	0.012	0.014	0.012	
1998	71,447,000	1.351	96,512,670	13,857		0.661	1.791	16,397	0	100%	16,397	0.017	0.019	0.012	
1999	75,244,663	1.308	98,384,154	15,015		0.692	1.689	17,551	0	100%	17,551	0.018	0.020	0.015	
2000	79,122,396	1.261	99,783,661	20,896		0.724	1.594	24,128	0	100%	24,128	0.024	0.026	0.017	
2001	80,396,857	1.235	99,287,476	18,487		0.759	1.504	21,087	0	100%	21,087	0.021	0.023	0.020	
2002	81,621,000	1.195	97,550,405	18,461		0.794	1.419	20,802	0	100%	20,802	0.021	0.023	0.021	
2003	82,433,234	1.163	95,834,764	22,048		0.832	1.338	24,542	0	100%	24,542	0.026	0.027	0.021	
2004	84,632,753	1.123	95,005,346	28,871		0.871	1.262	31,747	0	100%	31,747	0.033	0.034	0.022	
2005	86,785,547	1.097	95,223,302	27,061		0.912	1.191	29,394	0	100%	29,394	0.031	0.031	0.024	
2006	90,292,513	1.061	95,791,997	69,844		0.955	1.124	74,945	0	100%	74,945	0.078	0.077	0.025	
2007	92,786,458	1.030	95,569,648	28,060		1.000	1.060	29,744	0	100%	29,744	0.031	0.030	0.030	
2008	95,570,052	1.000	95,570,052			1.000	1.000	0	0					0.030	
												3 Year Average excluding 2007 and 2006	0.030	0.031	
												5 Year Average excluding 2007 and 2006	0.026	0.028	
												7 Year Weighted Average excluding 2007 and 2006	0.025		
												10 Year Weighted Average excluding 2007 and 2006	0.021		
												5 Year Average excluding 2007, 2006 and 2005	0.025		
												(14) 2008 Selected Loss Rate:		0.030	

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

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 12  
SHEET 18

**LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)**

INTERPOLATED DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED PAID LOSS & ALAE			INCURRED LOSS & ALAE			REPORTED COUNTS (6/30/XX EVALUATIONS)			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)
1977	372	366	378	1.020	1.016	1.018				1.000	1.000	1.000	1.020	1.020	1.020
1978	360	354	366	1.024	1.020	1.022				1.000	1.000	1.000	1.025	1.020	1.022
1979	348	342	354	1.029	1.024	1.027				1.000	1.000	1.000	1.029	1.025	1.027
1980	336	330	342	1.034	1.029	1.031				1.000	1.000	1.000	1.034	1.029	1.031
1981	324	318	330	1.042	1.034	1.038				1.000	1.000	1.000	1.042	1.034	1.038
1982	312	306	318	1.049	1.042	1.046				1.000	1.000	1.000	1.050	1.042	1.046
1983	300	294	306	1.057	1.049	1.053				1.000	1.000	1.000	1.059	1.050	1.054
1984	288	282	294	1.068	1.057	1.062				1.001	1.000	1.001	1.072	1.059	1.066
1985	276	270	282	1.083	1.068	1.075				1.001	1.001	1.001	1.089	1.072	1.081
1986	264	258	270	1.097	1.083	1.090				1.001	1.001	1.001	1.103	1.089	1.096
1987	252	246	258	1.115	1.097	1.106				1.001	1.001	1.001	1.121	1.103	1.112
1988	240	234	246	1.140	1.115	1.128				1.001	1.001	1.001	1.143	1.121	1.132
1989	228	222	234	1.179	1.140	1.159				1.001	1.001	1.001	1.182	1.143	1.162
1990	216	210	222	1.224	1.179	1.201				1.001	1.001	1.001	1.226	1.182	1.204
1991	204	198	210	1.279	1.224	1.251				1.002	1.001	1.002	1.287	1.226	1.256
1992	192	186	198	1.338	1.279	1.308				1.002	1.002	1.002	1.343	1.287	1.314
1993	180	174	186	1.425	1.338	1.380				1.002	1.002	1.002	1.443	1.343	1.391
1994	168	162	174	1.535	1.425	1.478				1.003	1.002	1.003	1.556	1.443	1.497
1995	156	150	162	1.673	1.535	1.601				1.004	1.003	1.003	1.694	1.556	1.622
1996	144	138	150	1.848	1.673	1.756				1.005	1.004	1.004	1.864	1.694	1.775
1997	132	126	138	2.098	1.848	1.965				1.007	1.005	1.006	2.106	1.864	1.978
1998	120	114	126	2.371	2.098	2.226				1.010	1.007	1.009	2.380	2.106	2.235
1999	108	102	114	2.750	2.371	2.546				1.015	1.010	1.013	2.717	2.380	2.537
2000	96	90	102	3.245	2.750	2.977				1.026	1.015	1.021	3.157	2.717	2.921
2001	84	78	90	4.234	3.245	3.674				1.048	1.026	1.037	3.947	3.157	3.508
2002	72	66	78	5.547	4.234	4.803				1.085	1.048	1.066	4.933	3.947	4.385
2003	60	54	66	7.877	5.547	6.510				1.133	1.085	1.109	6.413	4.933	5.577
2004	48	42	54	11.618	7.877	9.328				1.206	1.133	1.169	8.658	6.413	7.368
2005	36	30	42	16.847	11.618	13.643				1.378	1.206	1.286	11.255	8.658	9.787
2006	24	18	30	36.389	16.847	23.072				1.871	1.378	1.587	16.320	11.255	13.322
2007	12	6	18	545.830	36.389	75.849				4.957	1.871	2.716	65.280	16.320	26.112

(1)	AGE	(9)	INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)
(2) & (3)	BASED ON TRIANGLE AGES NEAREST TO (1)	(10)	FROM SECTION 1, EXHIBIT 12, SHEET 28; SELECTED CUM. BASED ON (2)
(4)	FROM SECTION 1, EXHIBIT 12, SHEET 21; SELECTED CUM. BASED ON (2)	(11)	FROM SECTION 1, EXHIBIT 12, SHEET 28; SELECTED CUM. BASED ON (3)
(5)	FROM SECTION 1, EXHIBIT 12, SHEET 21; SELECTED CUM. BASED ON (3)	(12)	INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)
(6)	INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)	(13)	FROM SECTION 1, EXHIBIT 12, SHEET 29; SELECTED CUM. BASED ON (2)
(7)	FROM SECTION 1, EXHIBIT 12, SHEET 22; SELECTED CUM. BASED ON (2)	(14)	FROM SECTION 1, EXHIBIT 12, SHEET 29; SELECTED CUM. BASED ON (3)
(8)	FROM SECTION 1, EXHIBIT 12, SHEET 22; SELECTED CUM. BASED ON (3)	(15)	INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)



**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 12  
SHEET 19

**LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)**

INTERPOLATED CLAIM COUNT DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		REPORTED COUNTS (12/31/XX VALUATIONS)		
		LOW (2)	HIGH (3)	LOW (4)	HIGH (5)	INTERP. (6)
1977	372	372	384	1.000	1.000	1.000
1978	360	360	372	1.000	1.000	1.000
1979	348	348	360	1.000	1.000	1.000
1980	336	336	348	1.000	1.000	1.000
1981	324	324	336	1.000	1.000	1.000
1982	312	312	324	1.000	1.000	1.000
1983	300	300	312	1.000	1.000	1.000
1984	288	288	300	1.001	1.000	1.001
1985	276	276	288	1.001	1.001	1.001
1986	264	264	276	1.001	1.001	1.001
1987	252	252	264	1.001	1.001	1.001
1988	240	240	252	1.001	1.001	1.001
1989	228	228	240	1.001	1.001	1.001
1990	216	216	228	1.001	1.001	1.001
1991	204	204	216	1.002	1.001	1.002
1992	192	192	204	1.002	1.002	1.002
1993	180	180	192	1.002	1.002	1.002
1994	168	168	180	1.002	1.002	1.002
1995	156	156	168	1.003	1.002	1.003
1996	144	144	156	1.004	1.003	1.004
1997	132	132	144	1.006	1.004	1.006
1998	120	120	132	1.009	1.006	1.009
1999	108	108	120	1.014	1.009	1.014
2000	96	96	108	1.020	1.014	1.020
2001	84	84	96	1.036	1.020	1.036
2002	72	72	84	1.072	1.036	1.072
2003	60	60	72	1.119	1.072	1.119
2004	48	48	60	1.173	1.119	1.173
2005	36	36	48	1.277	1.173	1.277
2006	24	24	36	1.577	1.277	1.577
2007	12	12	24	2.603	1.577	2.603

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(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 1, EXHIBIT 12, SHEET 27; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 1, EXHIBIT 12, SHEET 27; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 12  
SHEET 20

**LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)**

INTERPOLATED INDEX FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED INDEXED INCREMENTAL PAID LOSS & ALAE		
		LOW (2)	HIGH (3)	LOW (4)	HIGH (5)	INTERP. (6)
1977	372	366	378	-	-	-
1978	360	354	366	0.014	-	0.007
1979	348	342	354	0.027	0.014	0.020
1980	336	330	342	0.042	0.027	0.034
1981	324	318	330	0.061	0.042	0.051
1982	312	306	318	0.077	0.061	0.069
1983	300	294	306	0.094	0.077	0.085
1984	288	282	294	0.114	0.094	0.103
1985	276	270	282	0.135	0.114	0.124
1986	264	258	270	0.151	0.135	0.143
1987	252	246	258	0.168	0.151	0.159
1988	240	234	246	0.186	0.168	0.177
1989	228	222	234	0.214	0.186	0.200
1990	216	210	222	0.241	0.214	0.227
1991	204	198	210	0.272	0.241	0.256
1992	192	186	198	0.298	0.272	0.285
1993	180	174	186	0.335	0.298	0.316
1994	168	162	174	0.366	0.335	0.350
1995	156	150	162	0.397	0.366	0.381
1996	144	138	150	0.434	0.397	0.415
1997	132	126	138	0.478	0.434	0.455
1998	120	114	126	0.522	0.478	0.500
1999	108	102	114	0.568	0.522	0.545
2000	96	90	102	0.624	0.568	0.596
2001	84	78	90	0.726	0.624	0.673
2002	72	66	78	0.808	0.726	0.766
2003	60	54	66	0.890	0.808	0.848
2004	48	42	54	0.957	0.890	0.923
2005	36	30	42	1.012	0.957	0.984
2006	24	18	30	1.087	1.012	1.049
2007	12	6	18	1.185	1.087	1.135

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(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 1, EXHIBIT 12, SHEET 37; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 1, EXHIBIT 12, SHEET 37; 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 - EXPOSURE (PTD COUNTS)  
INCURRED LOSS & ALAE (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	AS OF 12/31/2007		
1977																																		16,526	
1978																																			16,894
1979																																			17,523
1980																																			13,284
1981																																			11,511
1982																																			10,518
1983																																			9,736
1984																																			10,019
1985																																			10,140
1986																																			10,536
1987																																			9,368
1988																																			8,822
1989																																			9,079
1990																																			6,951
1991																																			6,085
1992																																			5,053
1993																																			5,053
1994																																			5,353
1995																																			5,989
1996																																			5,065
1997																																			6,226
1998																																			5,897
1999																																			7,019
2000																																			5,032
2001																																			3,844
2002																																			3,387
2003																																			3,095
2004																																			1,983
2005																																			3,027
2006																																			370
2007																																			370

\*Valuation date for last diagonal is 12/31/2007

	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-UR			
1977																																		1.002	
1978																																			1.002
1979																																			1.002
1980																																			1.002
1981																																			1.002
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2001																																			1.002
2002																																			1.002
2003																																			1.002
2004																																			1.002
2005																																			1.002
2006																																			1.002
2007																																			1.002
3 Yr Avg	19.136	2.267	1.686	1.492	1.443	1.327	1.353	1.182	1.158	1.142	1.135	1.111	1.090	1.079	1.074	1.044	1.049	1.038	1.034	1.020	1.017	1.013	1.016	1.013	1.009	1.008	1.008	1.008	1.005	1.004	1.004	1.004			
3 Yr Avg	19.136	2.267	1.686	1.492	1.443	1.327	1.353	1.182	1.158	1.142	1.135	1.111	1.090	1.079	1.074	1.044	1.049	1.038	1.034	1.020	1.017	1.013	1.016	1.013	1.009	1.008	1.008	1.008	1.005	1.004	1.004	1.004			
5 Yr Avg	17.949	2.160	1.595	1.507	1.412	1.297	1.306	1.194	1.166	1.129	1.144	1.102	1.089	1.077	1.064	1.046	1.050	1.036	1.032	1.023	1.016	1.014	1.014	1.011	1.008	1.007	1.008	1.005	1.004	1.004	1.004				
3 Yr Wtd	9.875	2.175	1.521	1.463	1.433	1.326	1.339	1.174	1.149	1.140	1.134	1.109	1.090	1.079	1.075	1.045	1.050	1.038	1.034	1.020	1.017	1.013	1.016	1.013	1.009	1.007	1.008	1.005	1.004	1.004	1.004				
4 Yr Wtd		2.075	1.466	1.444	1.432	1.320	1.311	1.181	1.154	1.131	1.137</																								





























**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

**LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)**

INDEX METHOD - INCREMENTAL PAID LOSS & ALAE 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	AS OF 12/31/2007	
1977																			2.840	0.060	0.047	0.068	0.040	0.027	0.023	0.016	0.021	0.020	0.023	0.022	0.015	0.014	0.006
1978																	2.517	0.061	0.067	0.069	0.042	0.035	0.024	0.021	0.014	0.012	0.021	0.016	0.014	0.010	0.006	0.006	
1979																2.153	0.088	0.072	0.073	0.044	0.033	0.024	0.039	0.028	0.015	0.019	0.018	0.020	0.010	0.004	0.004	0.004	
1980																1.631	0.068	0.074	0.084	0.052	0.024	0.020	0.015	0.035	0.024	0.018	0.020	0.011	0.021	0.018	0.018	0.018	
1981																1.328	0.065	0.056	0.055	0.039	0.043	0.030	0.026	0.039	0.025	0.022	0.022	0.013	0.019	0.011	0.011	0.011	
1982													1.158	0.076	0.085	0.053	0.052	0.042	0.032	0.031	0.046	0.022	0.021	0.023	0.010	0.017	0.011	0.011	0.011	0.011	0.011		
1983												0.930	0.081	0.072	0.058	0.059	0.030	0.036	0.032	0.021	0.037	0.022	0.013	0.022	0.013	0.027	0.000	0.000	0.000	0.000	0.000	0.000	
1984											0.609	0.085	0.057	0.062	0.060	0.052	0.048	0.040	0.032	0.038	0.028	0.017	0.019	0.019	0.011	0.011	0.011	0.011	0.011	0.011	0.011	0.011	
1985										0.492	0.070	0.072	0.073	0.055	0.060	0.039	0.057	0.042	0.029	0.018	0.020	0.007	0.015	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	
1986									0.379	0.086	0.073	0.082	0.082	0.053	0.047	0.044	0.042	0.048	0.032	0.029	0.009	0.028	0.011	0.011	0.011	0.011	0.011	0.011	0.011	0.011	0.011	0.011	0.011
1987								0.215	0.064	0.066	0.079	0.075	0.049	0.052	0.050	0.041	0.038	0.033	0.031	0.029	0.026	0.018	0.018	0.018	0.018	0.018	0.018	0.018	0.018	0.018	0.018	0.018	0.018
1988						0.172	0.066	0.053	0.085	0.052	0.049	0.039	0.035	0.037	0.026	0.025	0.023	0.029	0.025	0.023	0.029	0.025	0.025	0.025	0.025	0.025	0.025	0.025	0.025	0.025	0.025	0.025	0.025
1989					0.115	0.045	0.055	0.069	0.064	0.046	0.057	0.048	0.049	0.036	0.032	0.028	0.043	0.020	0.043	0.020	0.016	0.016	0.016	0.016	0.016	0.016	0.016	0.016	0.016	0.016	0.016	0.016	0.016
1990				0.072	0.038	0.048	0.064	0.041	0.054	0.050	0.046	0.054	0.047	0.043	0.046	0.032	0.030	0.013	0.013	0.013	0.013	0.013	0.013	0.013	0.013	0.013	0.013	0.013	0.013	0.013	0.013	0.013	0.013
1991			0.041	0.023	0.035	0.049	0.046	0.047	0.039	0.041	0.047	0.037	0.030	0.043	0.036	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
1992		0.004	0.011	0.021	0.043	0.041	0.053	0.038	0.051	0.024	0.049	0.028	0.038	0.028	0.028	0.028	0.009	0.009	0.009	0.009	0.009	0.009	0.009	0.009	0.009	0.009	0.009	0.009	0.009	0.009	0.009	0.009	0.009
1993		0.006	0.003	0.008	0.021	0.033	0.042	0.023	0.034	0.041	0.027	0.036	0.034	0.027	0.024	0.021	0.021	0.021	0.021	0.021	0.021	0.021	0.021	0.021	0.021	0.021	0.021	0.021	0.021	0.021	0.021	0.021	0.021
1994		0.003	0.024	0.018	0.028	0.042	0.042	0.023	0.034	0.041	0.027	0.036	0.034	0.027	0.024	0.021	0.021	0.021	0.021	0.021	0.021	0.021	0.021	0.021	0.021	0.021	0.021	0.021	0.021	0.021	0.021	0.021	0.021
1995		0.021	0.034	0.021	0.023	0.046	0.048	0.040	0.050	0.048	0.035	0.036	0.040	0.025	0.018	0.018	0.018	0.018	0.018	0.018	0.018	0.018	0.018	0.018	0.018	0.018	0.018	0.018	0.018	0.018	0.018	0.018	0.018
1996		0.028	0.009	0.021	0.032	0.024	0.038	0.046	0.041	0.053	0.049	0.061	0.015	0.015	0.015	0.015	0.015	0.015	0.015	0.015	0.015	0.015	0.015	0.015	0.015	0.015	0.015	0.015	0.015	0.015	0.015	0.015	0.015
1997		0.023	0.020	0.037	0.041	0.040	0.034	0.033	0.052	0.038	0.048	0.056	0.056	0.056	0.056	0.056	0.056	0.056	0.056	0.056	0.056	0.056	0.056	0.056	0.056	0.056	0.056	0.056	0.056	0.056	0.056	0.056	0.056
1998	0.003	0.016	0.034	0.055	0.039	0.045	0.057	0.110	0.057	0.049	0.051	0.051	0.051	0.051	0.051	0.051	0.051	0.051	0.051	0.051	0.051	0.051	0.051	0.051	0.051	0.051	0.051	0.051	0.051	0.051	0.051	0.051	0.051
1999	0.001	0.037	0.020	0.027	0.057	0.060	0.067	0.091	0.057	0.038	0.038	0.038	0.038	0.038	0.038	0.038	0.038	0.038	0.038	0.038	0.038	0.038	0.038	0.038	0.038	0.038	0.038	0.038	0.038	0.038	0.038	0.038	0.038
2000		0.019	0.060	0.046	0.048	0.093	0.111	0.105	0.035	0.035	0.035	0.035	0.035	0.035	0.035	0.035	0.035	0.035	0.035	0.035	0.035	0.035	0.035	0.035	0.035	0.035	0.035	0.035	0.035	0.035	0.035	0.035	0.035
2001	0.001	0.049	0.076	0.042	0.057	0.071	0.068	0.044	0.044	0.044	0.044	0.044	0.044	0.044	0.044	0.044	0.044	0.044	0.044	0.044	0.044	0.044	0.044	0.044	0.044	0.044	0.044	0.044	0.044	0.044	0.044	0.044	0.044
2002	0.002	0.028	0.014	0.056	0.068	0.081	0.062	0.062	0.062	0.062	0.062	0.062	0.062	0.062	0.062	0.062	0.062	0.062	0.062	0.062	0.062	0.062	0.062	0.062	0.062	0.062	0.062	0.062	0.062	0.062	0.062	0.062	0.062
2003		0.043	0.081	0.044	0.076	0.043	0.043	0.043	0.043	0.043	0.043	0.043	0.043	0.043	0.043	0.043	0.043	0.043	0.043	0.043	0.043	0.043	0.043	0.043	0.043	0.043	0.043	0.043	0.043	0.043	0.043	0.043	0.043
2004	0.002	0.071	0.076	0.063	0.062	0.062	0.062	0.062	0.062	0.062	0.062	0.062	0.062	0.062	0.062	0.062	0.062	0.062	0.062	0.062	0.062	0.062	0.062	0.062	0.062	0.062	0.062	0.062	0.062	0.062	0.062	0.062	0.062
2005	0.022	0.057	0.071	0.036	0.036	0.036	0.036	0.036	0.036	0.036	0.036	0.036	0.036	0.036	0.036	0.036	0.036	0.036	0.036	0.036	0.036	0.036	0.036	0.036	0.036	0.036	0.036	0.036	0.036	0.036	0.036	0.036	0.036
2006	0.008	0.164	0.126	0.126	0.126	0.126	0.126	0.126	0.126	0.126	0.126	0.126	0.126	0.126	0.126	0.126	0.126	0.126	0.126	0.126	0.126	0.126	0.126	0.126	0.126	0.126	0.126	0.126	0.126	0.126	0.126	0.126	0.126
2007	0.002	0.035	0.035	0.035	0.035	0.035	0.035	0.035	0.035	0.035	0.035	0.035	0.035	0.035	0.035	0.035	0.035	0.035	0.035	0.035	0.035	0.035	0.035	0.035	0.035	0.035	0.035	0.035	0.035	0.035	0.035	0.035	0.035
2 Yr Avg	0.015	0.110	0.073	0.053	0.072	0.076	0.090	0.098	0.057	0.043	0.049	0.049	0.038	0.027	0.026	0.032	0.024	0.036	0.024	0.024	0.027	0.018	0.017	0.017	0.020	0.019	0.015	0.015	0.021	0.012	0.013	0.014	0.014
3 Yr Avg	0.011	0.097	0.076	0.054	0.067	0.082	0.082	0.102	0.055	0.046	0.044	0.045	0.037	0.031	0.031	0.037	0.026	0.032	0.027	0.027	0.028	0.018	0.017	0.015	0.021	0.020	0.017	0.016	0.019	0.015	0.013	0.014	0.014
10 Yr Avg	0.005	0.051	0.046	0.041	0.047	0.054	0.055	0.058	0.046	0.046	0.040	0.049	0.045	0.042	0.043	0.040	0.037	0.038	0.033	0.029	0.029	0.029	0.025	0.024	0.023	0.018	0.017	0.018	0.020	0.015	0.013	0.014	0.014
Selected	0.011	0.097	0.076	0.054	0.067	0.082	0.082	0.102	0.055	0.046	0.044	0.045	0.037	0.031	0.031	0.037	0.026	0.032	0.027	0.028	0.018	0.017	0.015	0.021	0.020	0.017	0.016	0.019	0.015	0.013	0.014	0.014	
Cumulative	1.196	1.185	1.087	1.012	0.957	0.890	0.808	0.726	0.624	0.568	0.522	0.478	0.434	0.397	0.366	0.335	0.298	0.272	0.241	0.214	0.186	0.168	0.151	0.135	0.114	0.094	0.077	0.061	0.042	0.027	0.014	0.000	

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 12  
SHEET 38

**LUMP SUM ADVANCEMENTS**

**UNPAID LOSS ESTIMATE FOR ACCIDENT YEARS 1976 AND PRIOR**

10 times 3 Year Average Annual Payments	2,186	(1)
15 times 3 Year Average Annual Payments	3,280	(2)
Incremental Development Method	414	(3)
05 to 08 Exponential Curve Fit	522	(4)
04 to 08 Exponential Curve Fit	635	(5)
03 to 08 Exponential Curve Fit	1,026	(6)
03 to 07 Exponential Curve Fit	1,140	(7)
Selected Unpaid Loss	1,100	(8)

- 
- (1) 10 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2006 THROUGH 2008 OF 219  
(2) 15 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2006 THROUGH 2008 OF 219  
(3) SECTION 1, EXHIBIT 12, SHEET 40, COLUMN (8)  
(4) SECTION 1, EXHIBIT 12, SHEET 39, TOTAL OF COLUMN (2)  
(5) SECTION 1, EXHIBIT 12, SHEET 39, TOTAL OF COLUMN (3)  
(6) SECTION 1, EXHIBIT 12, SHEET 39, TOTAL OF COLUMN (4)  
(7) SECTION 1, EXHIBIT 12, SHEET 39, TOTAL OF COLUMN (5)  
(8) SELECTED BY DELOITTE CONSULTING

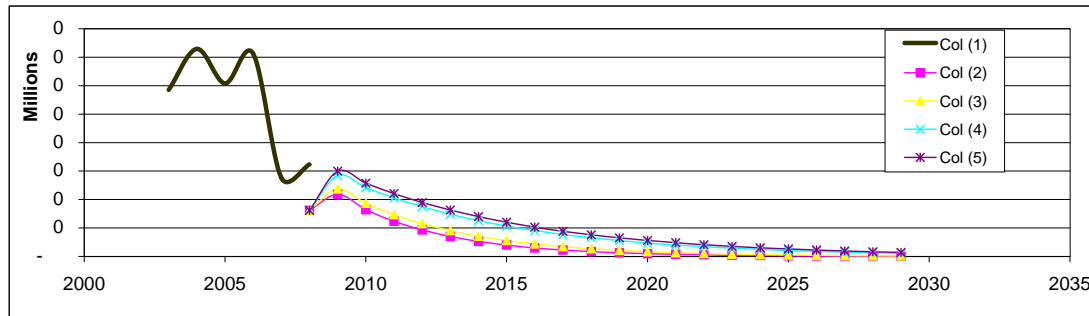
**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 12  
SHEET 39

**LUMP SUM ADVANCEMENTS**

**Exponential Curve Fit of Unpaid Loss**

FY ENDING	ACTUAL PAID LOSS (1)	Incremental Unpaid Loss				FY ENDING	Incremental Unpaid Loss			
		05 TO 08 CURVE FIT (2)	04 TO 08 CURVE FIT (3)	03 TO 08 CURVE FIT (4)	03 TO 07 CURVE FIT (5)		05 TO 08 CURVE FIT (2)	04 TO 08 CURVE FIT (3)	03 TO 08 CURVE FIT (4)	03 TO 07 CURVE FIT (5)
2003	293					2030	0	1	5	6
2004	364					2031	0	1	4	5
2005	304					2032	0	0	3	4
2006	356					2033	0	0	3	4
2007	138					2034	0	0	2	3
2008	162	81	81	81	81	2035	0	0	2	3
2009		109	119	142	150	2036	0	0	2	2
2010		82	93	121	129	2037	0	0	1	2
2011		62	73	103	110	2038	0	0	1	2
2012		47	58	87	95	2039	0	0	1	2
2013		35	45	74	81	2040	0	0	1	1
2014		26	36	63	70	2041	0	0	1	1
2015		20	28	53	60	2042	0	0	1	1
2016		15	22	45	52	2043	0	0	1	1
2017		11	17	39	44	2044	0	0	0	1
2018		8	14	33	38	2045	0	0	0	1
2019		6	11	28	33	2046	0	0	0	1
2020		5	8	24	28	2047	0	0	0	0
2021		4	7	20	24	2048	0	0	0	0
2022		3	5	17	21	2049	0	0	0	0
2023		2	4	14	18	2050	0	0	0	0
2024		2	3	12	15	2051	0	0	0	0
2025		1	3	10	13	2052	0	0	0	0
2026		1	2	9	11	2053	0	0	0	0
2027		1	2	8	10	2054	0	0	0	0
2028		0	1	6	8	2055	0	0	0	0
2029		0	1	5	7	2056	0	0	0	0
Total							522	635	1,026	1,140



(1) ACTUAL PAID LOSSES  
(2) - (5) EXPONENTIAL CURVE FIT BASED ON (1)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 12  
SHEET 40

**LUMP SUM ADVANCEMENTS**

**Incremental Development Method**

AY	6/30/2007 Age	Incremental Decay	Cum Decay Relative to Current Yr Paid	7/1/2006 6/30/2007 Paid	6/30/2007 Unpaid Loss Estimate	6/30/2007 12/31/2007 Paid	12/31/2007 Unpaid Loss Estimate	Implied Cum Unpaid Loss
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1953	54.5	-	-	-	-	-	-	-
1954	53.5	-	-	-	-	-	-	-
1955	52.5	-	-	-	-	-	-	-
1956	51.5	-	-	4	-	-	-	-
1957	50.5	-	-	-	-	-	-	-
1958	49.5	-	-	-	-	-	-	-
1959	48.5	-	-	-	-	-	-	-
1960	47.5	-	-	4	-	-	-	-
1961	46.5	0.424	0.42	-	-	-	-	-
1962	45.5	0.440	0.63	-	5	5	-	-
1963	44.5	0.453	0.74	-	2	2	-	-
1964	43.5	0.478	0.83	-	-	-	-	-
1965	42.5	0.520	0.95	-	3	3	-	-
1966	41.5	0.569	1.11	-	-	-	-	-
1967	40.5	0.689	1.45	4	6	-	6	6
1968	39.5	0.796	1.95	15	29	-	29	35
1969	38.5	0.842	2.48	5	11	6	6	41
1970	37.5	0.899	3.13	-	-	9	(9)	32
1971	36.5	0.897	3.70	2	6	-	6	38
1972	35.5	0.855	4.02	15	60	-	60	98
1973	34.5	0.809	4.06	30	121	1	121	218
1974	33.5	0.806	4.08	16	65	2	63	282
1975	32.5	0.804	4.08	9	38	25	12	294
1976	31.5	0.821	4.17	35	148	28	120	414

- 
- (1) AGE @ 6/30/2007  
(2) FROM SECTION 1, EXHIBIT 12, SHEET 42, COLUMN (8)  
(3) TOTAL FROM SECTION 1, EXHIBIT 12, SHEET 41  
(4) PROVIDED BY OLIVER WYMAN  
(5) = (3) x (4)  
(6) PROVIDED BY OLIVER WYMAN  
(7) = (5) - (6)  
(8) = COLUMN (7) ACCUMULATED



**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 12  
SHEET 42

**LUMP SUM ADVANCEMENTS**

**Paid Tail Factor Selection**

Age Months (1)	Age Years (2)	Age to Age Development Factors					Cumulative Development Factors					
		Fitted Paid (3)	Increm. Data (4)	Weibull Curve (5)	Inverse Power Curve (6)	Selected Tail (7)	Selected Decay (8)	Fitted Paid (9)	Increm. Data (10)	Weibull Curve (11)	Inverse Power Curve (12)	Selected Tail (13)
6	0.5	15.000		4.266	28.783	15.000		537.212	62.211	157.875	2,178.025	545.842
18	1.5	2.160	2.761	2.241	4.197	2.160	1.243	35.814	62.211	37.005	75.672	36.389
30	2.5	1.450	2.076	1.740	2.170	1.450	0.838	16.581	22.532	16.516	18.032	16.847
42	3.5	1.475	1.400	1.506	1.603	1.475	1.531	11.435	10.854	9.495	8.311	11.619
54	4.5	1.420	1.384	1.370	1.368	1.420	1.304	7.752	7.755	6.306	5.184	7.877
66	5.5	1.310	1.327	1.283	1.248	1.310	1.048	5.459	5.604	4.602	3.790	5.547
78	6.5	1.305	1.254	1.222	1.178	1.305	1.289	4.168	4.224	3.588	3.038	4.234
90	7.5	1.180	1.238	1.177	1.135	1.180	0.770	3.194	3.368	2.937	2.578	3.245
102	8.5	1.160	1.150	1.144	1.105	1.160	1.049	2.706	2.721	2.495	2.272	2.750
114	9.5	1.130	1.133	1.118	1.085	1.130	0.943	2.333	2.365	2.181	2.056	2.371
126	10.5	1.135	1.111	1.098	1.069	1.135	1.173	2.065	2.087	1.950	1.896	2.098
138	11.5	1.105	1.112	1.082	1.058	1.105	0.883	1.819	1.879	1.776	1.773	1.848
150	12.5	1.090	1.090	1.069	1.049	1.090	0.947	1.646	1.690	1.641	1.675	1.673
162	13.5	1.077	1.077	1.058	1.042	1.077	0.933	1.510	1.551	1.535	1.597	1.535
174	14.5	1.065	1.065	1.050	1.037	1.065	0.909	1.402	1.441	1.450	1.532	1.425
186	15.5	1.046	1.053	1.042	1.032	1.046	0.754	1.317	1.353	1.382	1.478	1.338
198	16.5	1.045	1.038	1.036	1.029	1.045	1.023	1.259	1.284	1.325	1.432	1.279
210	17.5	1.038	1.036	1.031	1.025	1.038	0.882	1.205	1.237	1.279	1.392	1.224
222	18.5	1.034	1.031	1.027	1.023	1.034	0.929	1.161	1.194	1.240	1.357	1.179
234	19.5	1.023	1.028	1.023	1.021	1.023	0.689	1.122	1.158	1.207	1.327	1.140
246	20.5	1.016	1.019	1.020	1.019	1.016	0.725	1.098	1.127	1.180	1.301	1.115
258	21.5	1.014	1.014	1.018	1.017	1.014	0.871	1.080	1.105	1.156	1.277	1.098
270	22.5	1.014	1.013	1.015	1.015	1.014	1.035	1.065	1.090	1.136	1.256	1.083
282	23.5	1.010	1.014	1.013	1.014	1.010	0.714	1.051	1.076	1.119	1.236	1.068
294	24.5	1.007	1.010	1.012	1.013	1.007	0.760	1.040	1.061	1.104	1.219	1.057
306	25.5	1.007	1.007	1.010	1.012	1.007	0.977	1.033	1.051	1.091	1.203	1.049
318	26.5	1.008	1.007	1.009	1.011	1.008	1.054	1.025	1.043	1.080	1.189	1.042
330	27.5	1.005	1.007	1.008	1.010	1.005	0.681	1.018	1.036	1.071	1.176	1.034
342	28.5	1.004	1.005	1.007	1.010	1.004	0.809	1.012	1.029	1.062	1.164	1.029
354	29.5	1.004	1.004	1.006	1.009	1.004	1.089	1.008	1.024	1.055	1.152	1.025
366	30.5	1.004	1.004	1.005	1.009	1.004	0.869	1.004	1.020	1.048	1.142	1.020
378	31.5	1.003	1.003	1.005	1.008	1.003	0.821	1.004	1.016	1.043	1.132	1.016
390	32.5	1.003	1.004	1.008	1.003	1.003	0.804	1.004	1.013	1.038	1.123	1.013
402	33.5	1.002	1.004	1.007	1.002	1.002	0.806	1.004	1.010	1.033	1.115	1.010
414	34.5	1.002	1.003	1.007	1.002	1.002	0.809	1.004	1.008	1.030	1.107	1.008
426	35.5	1.001	1.003	1.006	1.001	1.001	0.855	1.004	1.007	1.026	1.100	1.007
438	36.5	1.001	1.003	1.006	1.001	1.001	0.897	1.004	1.005	1.023	1.093	1.005
450	37.5	1.001	1.002	1.006	1.001	1.001	0.899	1.004	1.004	1.020	1.086	1.004
462	38.5	1.001	1.002	1.005	1.001	1.001	0.842	1.004	1.003	1.018	1.080	1.003
474	39.5	1.001	1.002	1.005	1.001	1.001	0.796	1.004	1.002	1.016	1.075	1.002
486	40.5	1.001	1.002	1.005	1.001	1.001	0.689	1.004	1.001	1.014	1.069	1.001
498	41.5	1.000	1.001	1.005	1.000	1.000	0.569	1.004	1.001	1.012	1.064	1.001
510	42.5	1.000	1.001	1.004	1.000	1.000	0.520	1.004	1.000	1.011	1.059	1.000
522	43.5	1.000	1.001	1.004	1.000	1.000	0.478	1.004	1.000	1.010	1.054	1.000
534	44.5	1.000	1.001	1.004	1.000	1.000	0.453	1.004	1.000	1.008	1.050	1.000
546	45.5	1.000	1.001	1.004	1.000	1.000	0.440	1.004	1.000	1.007	1.046	1.000
558	46.5	1.000	1.001	1.004	1.000	1.000	0.424	1.004	1.000	1.006	1.042	1.000
570	47.5	1.000	1.001	1.004	1.000	1.000	-	1.004	1.000	1.006	1.038	1.000
582	48.5	1.000	1.001	1.003	1.000	1.000	-	1.004	1.000	1.005	1.034	1.000
594	49.5	1.000	1.001	1.003	1.000	1.000	-	1.004	1.000	1.004	1.031	1.000
606	50.5	1.000	1.001	1.003	1.000	1.000	-	1.004	1.000	1.004	1.027	1.000
618	51.5	1.000	1.000	1.003	1.000	1.000	-	1.004	1.000	1.003	1.024	1.000
630	52.5	1.000	1.000	1.003	1.000	1.000	-	1.004	1.000	1.002	1.021	1.000
642	53.5	1.000	1.000	1.003	1.000	1.000	-	1.004	1.000	1.002	1.018	1.000
654	54.5	1.000	1.000	1.003	1.000	1.000	-	1.004	1.000	1.002	1.015	1.000
Tail	Tail			1.001	1.012	1.000	-			1.001	1.012	1.000

54.5 tail decay - (14)  
- (15)

- |     |   |      |   |
|-----|---|------|---|
| (1) | AGE IN MONTHS                               | (9)  | COLUMN (3) MULTIPLICATIVELY ACCUMULATED |
| (2) | AGE IN YEARS                                | (10) | COLUMN (4) MULTIPLICATIVELY ACCUMULATED |
| (3) | SECTION 1, EXHIBIT 12, SHEET 21             | (11) | COLUMN (5) MULTIPLICATIVELY ACCUMULATED |
| (4) | SECTION 1, EXHIBIT 12, SHEET 44, COLUMN (5) | (12) | COLUMN (6) MULTIPLICATIVELY ACCUMULATED |
| (5) | SECTION 1, EXHIBIT 12, SHEET 43             | (13) | COLUMN (7) MULTIPLICATIVELY ACCUMULATED |
| (6) | SECTION 1, EXHIBIT 12, SHEET 43             | (14) | [COLUMN (8) @ 54.5] X [COLUMN (8) TAIL] |
| (7) | SELECTED BY DELOITTE CONSULTING             | (15) | COLUMN (8) TAIL + (14)                  |
| (8) | = [(3) - 1.0] x (7) / [(7) - 1.0]           |      |   |

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 12  
SHEET 43

**LUMP SUM ADVANCEMENTS**

FITTING PAID LOSS DEVELOPMENT FACTORS

Fitting for Periods:			Weibull Curve Fitting						Inverse Power Curve Fitting				
			Slope= 0.723 Intercept= -2.616						Slope= -1.968 Intercept= 6.851				
PERIOD	AGE	ATA	X	Y	Y*	ATA*	ATU*	X	Y	Y*	ATA*	ATU*	
1	6	15.000	1.792	-2.674	-1.320	<b>4.266</b>	157.875	1.792	2.639	3.324	<b>28.783</b>	2178.025	
2	18	2.160	2.890	-0.475	-0.526	<b>2.241</b>	37.005	2.890	0.148	1.162	<b>4.197</b>	75.672	
3	30	1.450	3.401	0.157	-0.156	<b>1.740</b>	16.516	3.401	-0.799	0.157	<b>2.170</b>	18.032	
4	42	1.475	3.738	0.125	0.087	<b>1.506</b>	9.495	3.738	-0.744	-0.506	<b>1.603</b>	8.311	
5	54	1.420	3.989	0.197	0.269	<b>1.370</b>	6.306	3.989	-0.868	-1.000	<b>1.368</b>	5.184	
6	66	1.310	4.190	0.365	0.414	<b>1.283</b>	4.602	4.190	-1.171	-1.395	<b>1.248</b>	3.790	
7	78	1.305	4.357	0.374	0.535	<b>1.222</b>	3.588	4.357	-1.187	-1.724	<b>1.178</b>	3.038	
8	90	1.180	4.500	0.631	0.638	<b>1.177</b>	2.937	4.500	-1.715	-2.006	<b>1.135</b>	2.578	
9	102	1.160	4.625	0.684	0.729	<b>1.144</b>	2.495	4.625	-1.833	-2.252	<b>1.105</b>	2.272	
10	114	1.130	4.736	0.771	0.809	<b>1.118</b>	2.181	4.736	-2.040	-2.471	<b>1.085</b>	2.056	
11	126	1.135	4.836	0.756	0.882	<b>1.098</b>	1.950	4.836	-2.002	-2.668	<b>1.069</b>	1.896	
12	138	1.105	4.927	0.856	0.947	<b>1.082</b>	1.776	4.927	-2.254	-2.847	<b>1.058</b>	1.773	
13	150	1.090	5.011	0.914	1.008	<b>1.069</b>	1.641	5.011	-2.408	-3.011	<b>1.049</b>	1.675	
14	162	1.077	5.088	0.970	1.063	<b>1.058</b>	1.535	5.088	-2.564	-3.163	<b>1.042</b>	1.597	
15	174	1.065	5.159	1.028	1.115	<b>1.050</b>	1.450	5.159	-2.733	-3.303	<b>1.037</b>	1.532	
16	186	1.046	5.226	1.139	1.163	<b>1.042</b>	1.382	5.226	-3.079	-3.435	<b>1.032</b>	1.478	
17	198	1.045	5.288	1.146	1.209	<b>1.036</b>	1.325	5.288	-3.101	-3.558	<b>1.029</b>	1.432	
18	210	1.038	5.347	1.196	1.251	<b>1.031</b>	1.279	5.347	-3.270	-3.673	<b>1.025</b>	1.392	
19	222	1.034	5.403	1.228	1.291	<b>1.027</b>	1.240	5.403	-3.381	-3.783	<b>1.023</b>	1.357	
20	234	1.023	5.455	1.338	1.329	<b>1.023</b>	1.207	5.455	-3.787	-3.886	<b>1.021</b>	1.327	
21	246	1.016	5.505	1.422	1.366	<b>1.020</b>	1.180	5.505	-4.131	-3.985	<b>1.019</b>	1.301	
22	258	1.0138	5.553	1.458	1.400	<b>1.018</b>	1.156	5.553	-4.286	-4.079	<b>1.017</b>	1.277	
23	270	1.0141	5.598	1.454	1.433	<b>1.015</b>	1.136	5.598	-4.265	-4.168	<b>1.015</b>	1.256	
24	282	1.0099	5.642	1.531	1.464	<b>1.013</b>	1.119	5.642	-4.615	-4.254	<b>1.014</b>	1.236	
25	294	1.0074	5.684	1.591	1.494	<b>1.012</b>	1.104	5.684	-4.900	-4.336	<b>1.013</b>	1.219	
26	306	1.0072	5.724	1.597	1.523	<b>1.010</b>	1.091	5.724	-4.931	-4.414	<b>1.012</b>	1.203	
27	318	1.0076	5.762	1.588	1.551	<b>1.009</b>	1.080	5.762	-4.885	-4.490	<b>1.011</b>	1.189	
28	330	1.0051	5.799	1.664	1.578	<b>1.008</b>	1.071	5.799	-5.277	-4.563	<b>1.010</b>	1.176	
29	342	1.0041	5.835	1.704	1.604	<b>1.007</b>	1.062	5.835	-5.493	-4.633	<b>1.010</b>	1.164	
30	354	1.0045	5.869	1.690	1.629	<b>1.006</b>	1.055	5.869	-5.412	-4.701	<b>1.009</b>	1.152	
31	366	1.0038	5.903	1.717	1.653	<b>1.005</b>	1.048	5.903	-5.563	-4.767	<b>1.009</b>	1.142	
32	378		5.935		1.676	<b>1.005</b>	1.043	5.935		-4.830	<b>1.008</b>	1.132	
33	390		5.966		1.699	<b>1.004</b>	1.038	5.966		-4.892	<b>1.008</b>	1.123	
34	402		5.996		1.721	<b>1.004</b>	1.033	5.996		-4.951	<b>1.007</b>	1.115	
35	414		6.026		1.742	<b>1.003</b>	1.030	6.026		-5.009	<b>1.007</b>	1.107	
36	426		6.054		1.763	<b>1.003</b>	1.026	6.054		-5.066	<b>1.006</b>	1.100	
37	438		6.082		1.783	<b>1.003</b>	1.023	6.082		-5.120	<b>1.006</b>	1.093	
38	450		6.109		1.802	<b>1.002</b>	1.020	6.109		-5.173	<b>1.006</b>	1.086	
39	462		6.136		1.821	<b>1.002</b>	1.018	6.136		-5.225	<b>1.005</b>	1.080	
40	474		6.161		1.840	<b>1.002</b>	1.016	6.161		-5.276	<b>1.005</b>	1.075	
41	486		6.186		1.858	<b>1.002</b>	1.014	6.186		-5.325	<b>1.005</b>	1.069	
42	498		6.211		1.876	<b>1.001</b>	1.012	6.211		-5.373	<b>1.005</b>	1.064	
43	510		6.234		1.893	<b>1.001</b>	1.011	6.234		-5.420	<b>1.004</b>	1.059	
44	522		6.258		1.910	<b>1.001</b>	1.010	6.258		-5.466	<b>1.004</b>	1.054	
45	534		6.280		1.926	<b>1.001</b>	1.008	6.280		-5.510	<b>1.004</b>	1.050	
46	546		6.303		1.942	<b>1.001</b>	1.007	6.303		-5.554	<b>1.004</b>	1.046	
47	558		6.324		1.958	<b>1.001</b>	1.006	6.324		-5.597	<b>1.004</b>	1.042	
48	570		6.346		1.973	<b>1.001</b>	1.006	6.346		-5.639	<b>1.004</b>	1.038	
49	582		6.366		1.988	<b>1.001</b>	1.005	6.366		-5.680	<b>1.003</b>	1.034	
50	594		6.387		2.003	<b>1.001</b>	1.004	6.387		-5.720	<b>1.003</b>	1.031	
51	606		6.407		2.018	<b>1.001</b>	1.004	6.407		-5.759	<b>1.003</b>	1.027	
52	618		6.426		2.032	<b>1.000</b>	1.003	6.426		-5.798	<b>1.003</b>	1.024	
53	630		6.446		2.046	<b>1.000</b>	1.002	6.446		-5.836	<b>1.003</b>	1.021	
54	642		6.465		2.059	<b>1.000</b>	1.002	6.465		-5.873	<b>1.003</b>	1.018	
55	654		6.483		2.073	<b>1.000</b>	1.002	6.483		-5.909	<b>1.003</b>	1.015	
56	666		6.501		2.086	<b>1.000</b>	1.001	6.501		-5.945	<b>1.003</b>	1.012	
57	678		6.519		2.099	<b>1.000</b>	1.001	6.519		-5.980	<b>1.003</b>	1.010	
58	690		6.537		2.111	<b>1.000</b>	1.001	6.537		-6.015	<b>1.002</b>	1.007	
59	702		6.554		2.124	<b>1.000</b>	1.000	6.554		-6.049	<b>1.002</b>	1.005	
60	714		6.571		2.136	<b>1.000</b>	1.000	6.571		-6.082	<b>1.002</b>	1.002	

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 12  
SHEET 44

**LUMP SUM ADVANCEMENTS**

**Incremental Decay Method**

Age Months	Age Years	(Known) Selected Paid	Increm. Decay Factors	Implied ATU Dev. Factor	Decay Factor Check
(1)	(2)	(3)	(4)	(5)	(6)
6	0.5	15.000	1.596		
18	1.5	2.160	1.887	2.761	
30	2.5	1.450	2.003	2.076	
42	3.5	1.475	1.288	1.400	
54	4.5	1.420	1.192	1.384	
66	5.5	1.310	1.105	1.327	
78	6.5	1.305	1.073	1.254	
90	7.5	1.180	1.019	1.238	
102	8.5	1.160	0.985	1.150	
114	9.5	1.130	0.965	1.133	
126	10.5	1.135	0.962	1.111	
138	11.5	1.105	0.940	1.112	
150	12.5	1.090	0.944	1.090	
162	13.5	1.077	0.929	1.077	
174	14.5	1.065	0.908	1.065	
186	15.5	1.046	0.875	1.053	0.875
198	16.5	1.045	0.867	1.038	0.867
210	17.5	1.038	0.847	1.036	0.847
222	18.5	1.034	0.843	1.031	0.843
234	19.5	1.023	0.845	1.028	0.845
246	20.5	1.016	0.872	1.019	0.872
258	21.5	1.014	0.904	1.014	0.904
270	22.5	1.014	0.950	1.013	0.950
282	23.5	1.010	0.976	1.014	0.976
294	24.5	1.007	1.000	1.010	1.000
306	25.5	1.007	1.006	1.007	1.006
318	26.5	1.008	0.994	1.007	0.994
330	27.5	1.005	0.961	1.007	0.961
342	28.5	1.004	0.931	1.005	0.931
354	29.5	1.004	0.910	1.004	0.910
366	30.5	1.004	0.869	1.004	0.869
378	31.5		0.826	1.003	0.821
390	32.5		0.804	1.003	0.804
402	33.5		0.806	1.002	0.806
414	34.5		0.809	1.002	0.809
426	35.5		0.855	1.001	0.855
438	36.5		0.897	1.001	0.897
450	37.5		0.899	1.001	0.899
462	38.5		0.842	1.001	0.842
474	39.5		0.796	1.001	0.796
486	40.5		0.689	1.001	0.689
498	41.5		0.569	1.000	0.569
510	42.5		0.520	1.000	0.520
522	43.5		0.478	1.000	0.478
534	44.5		0.453	1.000	0.453
546	45.5		0.440	1.000	0.440
558	46.5		0.424	1.000	0.424
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	-

- (1) AGE IN MONTHS  
(2) AGE IN YEARS  
(3) SECTION 1, EXHIBIT 12, SHEET 21  
(4) GEOMETRIC MEAN FROM SECTION 1, EXHIBIT 12, SHEET 45  
(5)  $1.0 + [(3) - 1.0] \times (4) / (3) \text{ PRIOR AGE}$   
(6)  $[(5) - 1.0] \times [(5) \text{ PRIOR AGE}] / [(5) \text{ PRIOR AGE} - 1.0]$







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

SECTION 1  
EXHIBIT 13  
SHEET 1

SUMMARY OF LOSS & ALAE RESERVES

ACCIDENT YEAR	PAYROLL	SEL.ULT. EXPECTED PAID AT @ 6/30/08	SELECTED ULTIMATE LOSS & ALAE	SELECTED NOMINAL UNPAID LOSS & ALAE	DISCOUNT FACTOR AT 5.0%	SELECTED DISCOUNTED UNPAID LOSS & ALAE	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		44	1,000	956	77.0%	736	
1977	23,851,125	904	1,139	236	75.4%	178	0.00
1978	26,143,240	1,448	1,864	416	73.7%	306	0.01
1979	28,061,666	2,252	2,957	704	71.9%	507	0.01
1980	28,979,182	2,301	3,080	780	70.2%	548	0.01
1981	30,141,508	1,354	1,849	495	68.6%	339	0.01
1982	30,058,966	962	1,338	376	66.8%	251	0.00
1983	30,607,324	1,472	2,088	616	65.2%	402	0.01
1984	33,121,678	3,135	4,544	1,409	63.9%	900	0.01
1985	35,713,654	2,653	3,929	1,277	62.5%	798	0.01
1986	38,297,697	2,293	3,471	1,178	61.1%	721	0.01
1987	41,065,403	2,164	3,354	1,189	59.9%	713	0.01
1988	44,221,964	2,855	4,530	1,675	58.7%	984	0.01
1989	47,110,000	3,236	5,257	2,021	57.5%	1,163	0.01
1990	49,659,895	2,106	3,507	1,401	56.4%	790	0.01
1991	50,856,501	1,758	3,000	1,242	55.3%	687	0.01
1992	52,804,448	1,611	2,825	1,213	54.2%	658	0.01
1993	55,132,894	1,466	2,640	1,173	53.2%	624	0.00
1994	57,739,505	2,932	5,427	2,495	52.2%	1,303	0.01
1995	60,949,772	1,834	3,503	1,669	51.4%	858	0.01
1996	63,664,000	1,929	3,801	1,873	50.6%	947	0.01
1997	68,077,000	723	1,470	747	49.7%	371	0.00
1998	71,447,000	2,190	4,612	2,422	48.9%	1,185	0.01
1999	75,244,663	2,282	5,070	2,788	48.9%	1,363	0.01
2000	79,122,396	2,511	5,589	3,077	48.8%	1,502	0.01
2001	80,396,857	1,876	4,870	2,993	50.0%	1,496	0.01
2002	81,621,000	1,358	4,170	2,812	50.2%	1,412	0.01
2003	82,433,234	1,209	4,271	3,062	51.3%	1,572	0.01
2004	84,632,753	1,210	4,894	3,684	53.6%	1,973	0.01
2005	86,785,547	441	4,816	4,375	57.8%	2,528	0.01
2006	90,292,513	273	5,126	4,853	58.5%	2,840	0.01
2007	92,786,458	1	4,959	4,959	56.2%	2,788	0.01
2008	47,785,026	0	2,628	2,628	53.5%	1,407	0.01
TOTAL		54,782	117,577	62,795	55.5%	34,848	
EXLD PRIOR		54,738	116,577	61,839	55.2%	34,112	

- (1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 1, EXHIBIT 13, SHEET 4, COL. 2 + SECTION 1, EXHIBIT 13, SHEET 3, COL. 8  
(3) SECTION 1, EXHIBIT 13, SHEET 4, COL. 12; 2008 ADJUSTED TO PARTIAL YEAR  
(4) = (3) - (2)  
(5) SECTION 1, EXHIBIT 13, SHEET 16, COL. 6  
(6) = (4) x (5)  
(7) = [(3) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 13  
SHEET 2

**ADDITIONAL AWARDS  
(000's)**

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS & ALAE @ 6/30/2008	FISCAL YEAR ENDING															
		2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	> 2023
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
PRIOR	956	94	97	99	101	94	83	72	61	50	42	37	33	29	26	22	18
1977	236	20	21	22	22	23	21	19	16	14	11	10	8	7	6	6	9
1978	416	30	33	35	36	37	37	35	31	27	22	18	16	14	12	11	24
1979	704	45	48	52	55	57	58	59	55	49	42	36	29	25	22	19	55
1980	780	46	47	50	54	57	59	60	61	57	51	44	37	30	26	23	77
1981	495	27	28	28	30	32	34	36	36	37	34	30	26	22	18	15	60
1982	376	17	20	20	20	22	23	25	26	26	27	25	22	19	16	13	55
1983	616	30	27	31	31	32	34	37	39	40	41	42	39	34	30	25	106
1984	1,409	69	64	59	67	68	69	74	80	85	88	89	91	84	75	65	285
1985	1,277	58	60	56	51	58	59	60	64	69	73	76	77	78	73	65	302
1986	1,178	50	52	53	49	45	51	52	53	56	61	65	67	68	69	64	324
1987	1,189	51	49	50	51	47	43	49	50	51	54	59	62	65	66	67	375
1988	1,675	68	69	66	67	69	64	59	67	68	69	73	79	84	87	89	597
1989	2,021	78	79	80	76	78	80	74	68	77	79	80	85	92	98	101	796
1990	1,401	53	52	53	53	51	52	53	50	45	52	52	53	57	61	65	599
1991	1,242	44	45	44	45	46	44	45	45	42	39	44	45	46	49	53	568
1992	1,213	44	41	42	42	43	43	41	42	43	40	37	42	42	43	46	584
1993	1,173	40	41	39	40	39	40	40	38	39	40	37	34	39	39	40	589
1994	2,495	82	81	84	79	81	80	82	82	79	81	82	77	70	80	81	1,293
1995	1,669	59	53	53	54	51	53	52	53	53	51	52	53	50	45	51	887
1996	1,873	62	64	58	57	59	56	57	56	57	58	55	56	58	54	49	1,018
1997	747	23	24	25	22	22	23	22	22	22	22	22	21	22	22	21	413
1998	2,422	77	73	75	77	70	69	71	68	69	68	70	70	67	68	70	1,360
1999	2,788	125	85	80	82	85	77	76	78	74	76	75	76	77	74	75	1,572
2000	3,077	136	132	90	84	87	90	81	80	82	78	80	79	81	81	78	1,738
2001	2,993	204	124	120	81	76	79	81	73	73	75	71	73	72	73	74	1,646
2002	2,812	148	182	110	107	72	68	70	72	65	65	66	63	65	64	65	1,530
2003	3,062	215	150	184	111	108	73	69	71	73	66	66	67	64	66	65	1,615
2004	3,684	352	234	163	200	121	118	80	75	77	80	72	71	73	70	71	1,827
2005	4,375	637	358	238	165	203	123	119	81	76	78	81	73	72	74	71	1,926
2006	4,853	398	648	364	242	168	207	125	121	82	77	80	82	74	74	76	2,034
2007	4,959	57	402	655	368	245	170	209	126	123	83	78	81	83	75	74	2,130
2008	2,628	0	61	426	694	390	259	180	221	134	130	88	83	85	88	80	2,337
TOTAL	62,795	3,440	3,541	3,599	3,316	2,734	2,437	2,261	2,161	2,014	1,952	1,891	1,871	1,848	1,823	1,788	28,746

(1) SECTION 1, EXHIBIT 13, SHEET 1, COL. 4  
(2) - (17) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 1, EXHIBIT 13, SHEET 21

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

SECTION 1  
EXHIBIT 13  
SHEET 3

ESTIMATED PAYMENTS FROM 1/1/2008 TO 6/30/2008

ACCIDENT YEAR	SELECTED	PAID	AGE @ 12/31/2007	AGE @ 6/30/2008	LDF @ 12/31/2007	LDF @ 6/30/2008	EXPECTED PERCENT	1/1/08 TO 6/30/08
	ULTIMATE LOSS & ALAE	LOSS & ALAE @ 12/31/07						EXPECTED PAYMENTS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR	1,000	0	384	390	1.247	1.233	4.4%	44
1977	1,139	894	372	378	1.274	1.261	3.8%	9
1978	1,864	1,434	360	366	1.300	1.287	3.3%	14
1979	2,957	2,230	348	354	1.326	1.313	3.0%	22
1980	3,080	2,278	336	342	1.352	1.339	2.8%	23
1981	1,849	1,342	324	330	1.378	1.366	2.4%	12
1982	1,338	953	312	318	1.404	1.390	2.5%	9
1983	2,088	1,456	300	306	1.434	1.418	2.5%	16
1984	4,544	3,101	288	294	1.465	1.449	2.3%	34
1985	3,929	2,624	276	282	1.497	1.481	2.2%	29
1986	3,471	2,267	264	270	1.532	1.514	2.2%	26
1987	3,354	2,139	252	258	1.568	1.550	2.1%	25
1988	4,530	2,822	240	246	1.605	1.587	2.0%	33
1989	5,257	3,196	228	234	1.645	1.625	1.9%	39
1990	3,507	2,080	216	222	1.686	1.665	1.8%	26
1991	3,000	1,734	204	210	1.730	1.707	1.8%	23
1992	2,825	1,590	192	198	1.776	1.753	1.7%	21
1993	2,640	1,446	180	186	1.825	1.800	1.7%	20
1994	5,427	2,887	168	174	1.880	1.851	1.8%	45
1995	3,503	1,806	156	162	1.940	1.910	1.7%	28
1996	3,801	1,899	144	150	2.002	1.971	1.6%	30
1997	1,470	710	132	138	2.069	2.034	1.6%	12
1998	4,612	2,133	120	126	2.162	2.106	2.3%	57
1999	5,070	2,217	108	114	2.286	2.222	2.3%	65
2000	5,589	2,399	96	102	2.478	2.355	3.5%	113
2001	4,870	1,793	84	90	2.737	2.614	2.7%	83
2002	4,170	1,252	72	78	3.090	2.871	3.6%	106
2003	4,271	1,047	60	66	3.819	3.345	5.0%	162
2004	4,894	866	48	54	6.565	4.449	8.5%	344
2005	4,816	207	36	42	22.684	10.789	5.1%	234
2006	5,126	322	24	30	46.097	86.315	-1.0%	(50)
2007	4,959	0	12	18	172,630.108	17,263.011	0.0%	0
2008	5,256	0	0	6		172,630.108	0.0%	0
TOTAL	120,205	53,125						1,657
EXLD PRIOR	119,205	53,125						1,613

(1) SECTION 1, EXHIBIT 13, SHEET 4, COL. 12  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) AGE OF ACCIDENT YEAR AT 12/31/2007  
(4) AGE OF ACCIDENT YEAR AT 6/30/2008

(5) BASED ON SECTION 1, EXHIBIT 13, SHEET 21 AGE OF (5)  
(6) BASED ON SECTION 1, EXHIBIT 13, SHEET 21 AGE OF (6)  
(7) =  $[1 / (6) - 1 / (5)] / [1 - 1 / (5)]$   
(8) =  $[(1) - (2)] \times (7)$



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

SECTION 1  
EXHIBIT 13  
SHEET 5

PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE (MONTHS)	PAID LOSS & ALAE	PAID LDF	INDICATED ULTIMATE @ 12/31/07	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
		0			
1977	372	894	1.274	1,139	0.00
1978	360	1,434	1.300	1,864	0.01
1979	348	2,230	1.326	2,957	0.01
1980	336	2,278	1.352	3,080	0.01
1981	324	1,342	1.378	1,849	0.01
1982	312	953	1.404	1,338	0.00
1983	300	1,456	1.434	2,088	0.01
1984	288	3,101	1.465	4,544	0.01
1985	276	2,624	1.497	3,929	0.01
1986	264	2,267	1.532	3,471	0.01
1987	252	2,139	1.568	3,354	0.01
1988	240	2,822	1.605	4,530	0.01
1989	228	3,196	1.645	5,257	0.01
1990	216	2,080	1.686	3,507	0.01
1991	204	1,734	1.730	3,000	0.01
1992	192	1,590	1.776	2,825	0.01
1993	180	1,446	1.825	2,640	0.00
1994	168	2,887	1.880	5,427	0.01
1995	156	1,806	1.940	3,503	0.01
1996	144	1,899	2.002	3,801	0.01
1997	132	710	2.069	1,470	0.00
1998	120	2,133	2.162	4,612	0.01
1999	108	2,217	2.286	5,070	0.01
2000	96	2,399	2.478	5,944	0.01
2001	84	1,793	2.737	4,908	0.01
2002	72	1,252	3.090	3,868	0.00
2003	60	1,047	3.819	4,000	0.00
2004	48	866	6.565	5,683	0.01
2005	36	207	22.684	4,690	0.01
2006	24	322	46.097	14,856	0.02
2007	12	0	172,630.108	81,678	0.09
2008	0				
TOTAL		53,125		200,881	

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- (1) AGE OF ACCIDENT YEAR  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 1, EXHIBIT 13, SHEET 18, COL. 6  
(4) = (2) x (3)  
(5) = (4) / PAYROLL x 100

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

SECTION 1  
EXHIBIT 13  
SHEET 7

PAID BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED		EXPECTED %	EXPECTED	ACTUAL	EXPECTED	INDICATED	INDICATED
		LOSS RATE	DOLLARS	OF PAID LOSS & ALAE	PAID LOSS & ALAE	PAID LOSS & ALAE	UNPAID LOSS & ALAE	ULTIMATE LOSS & ALAE	ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125	0.00	1,139	78.5%	894	894	245	1,139	0.00
1978	26,143,240	0.01	1,864	76.9%	1,434	1,434	430	1,864	0.01
1979	28,061,666	0.01	2,957	75.4%	2,230	2,230	726	2,957	0.01
1980	28,979,182	0.01	3,080	73.9%	2,278	2,278	802	3,080	0.01
1981	30,141,508	0.01	1,849	72.6%	1,342	1,342	507	1,849	0.01
1982	30,058,966	0.00	1,338	71.2%	953	953	385	1,338	0.00
1983	30,607,324	0.01	2,088	69.7%	1,456	1,456	632	2,088	0.01
1984	33,121,678	0.01	4,544	68.2%	3,101	3,101	1,443	4,544	0.01
1985	35,713,654	0.01	3,929	66.8%	2,624	2,624	1,305	3,929	0.01
1986	38,297,697	0.01	3,471	65.3%	2,267	2,267	1,205	3,471	0.01
1987	41,065,403	0.01	3,354	63.8%	2,139	2,139	1,215	3,354	0.01
1988	44,221,964	0.01	4,530	62.3%	2,822	2,822	1,708	4,530	0.01
1989	47,110,000	0.01	5,257	60.8%	3,196	3,196	2,061	5,257	0.01
1990	49,659,895	0.01	3,507	59.3%	2,080	2,080	1,427	3,507	0.01
1991	50,856,501	0.01	3,000	57.8%	1,734	1,734	1,266	3,000	0.01
1992	52,804,448	0.01	2,825	56.3%	1,590	1,590	1,235	2,825	0.01
1993	55,132,894	0.01	4,086	54.8%	2,238	1,446	1,847	3,293	0.01
1994	57,739,505	0.01	3,720	53.2%	1,979	2,887	1,741	4,628	0.01
1995	60,949,772	0.01	3,779	51.5%	1,948	1,806	1,831	3,637	0.01
1996	63,664,000	0.01	3,774	49.9%	1,885	1,899	1,889	3,788	0.01
1997	68,077,000	0.01	3,984	48.3%	1,925	710	2,059	2,769	0.00
1998	71,447,000	0.01	4,486	46.2%	2,075	2,133	2,411	4,544	0.01
1999	75,244,663	0.01	4,629	43.7%	2,025	2,217	2,605	4,822	0.01
2000	79,122,396	0.01	4,753	40.4%	1,918	2,399	2,835	5,234	0.01
2001	80,396,857	0.01	4,787	36.5%	1,749	1,793	3,038	4,831	0.01
2002	81,621,000	0.01	4,761	32.4%	1,541	1,252	3,221	4,472	0.01
2003	82,433,234	0.01	4,735	26.2%	1,240	1,047	3,495	4,543	0.01
2004	84,632,753	0.01	4,752	15.2%	724	866	4,028	4,894	0.01
2005	86,785,547	0.01	4,821	4.4%	213	207	4,609	4,816	0.01
2006	90,292,513	0.01	4,910	2.2%	107	322	4,803	5,126	0.01
2007	92,786,458	0.01	4,959	0.0%	0	0	4,959	4,959	0.01
2008	95,570,052	0.01	5,256	0.0%			5,256	5,256	0.01
TOTAL			120,926		53,706	53,125	67,219	120,344	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 1, EXHIBIT 13, SHEET 17, COL. 14  
(3) = [(1) x (2)] / 100  
(4) = 1 / SECTION 1, EXHIBIT 13, SHEET 5, COL. 3  
(5) = (3) x (4)

(6) BASED ON DATA FROM OLIVER WYMAN & 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)**

SECTION 1  
EXHIBIT 13  
SHEET 9

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 & ALAE	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125	40,205	1.000	40,212	22	1.287	29	1,151	0.00
1978	26,143,240	42,149	1.000	42,157	34	1.300	44	1,864	0.01
1979	28,061,666	44,202	1.000	44,212	50	1.326	67	2,957	0.01
1980	28,979,182	38,966	1.000	38,976	58	1.352	79	3,081	0.01
1981	30,141,508	37,023	1.000	37,034	36	1.378	50	1,850	0.01
1982	30,058,966	33,790	1.000	33,803	28	1.404	40	1,338	0.00
1983	30,607,324	34,431	1.000	34,447	42	1.433	61	2,088	0.01
1984	33,121,678	41,426	1.001	41,449	75	1.464	110	4,541	0.01
1985	35,713,654	44,878	1.001	44,907	58	1.493	87	3,921	0.01
1986	38,297,697	45,688	1.001	45,721	50	1.526	76	3,461	0.01
1987	41,065,403	48,291	1.001	48,328	44	1.562	69	3,343	0.01
1988	44,221,964	51,710	1.001	51,756	55	1.598	87	4,512	0.01
1989	47,110,000	53,430	1.001	53,486	60	1.633	98	5,225	0.01
1990	49,659,895	52,896	1.001	52,964	39	1.670	66	3,478	0.01
1991	50,856,501	48,643	1.002	48,722	36	1.710	61	2,971	0.01
1992	52,804,448	47,150	1.002	47,241	34	1.757	59	2,799	0.01
1993	55,132,894	46,920	1.002	47,022	31	1.804	56	2,614	0.00
1994	57,739,505	45,960	1.003	46,077	63	1.848	116	5,347	0.01
1995	60,949,772	43,124	1.003	43,261	42	1.922	80	3,482	0.01
1996	63,664,000	39,467	1.004	39,634	48	2.003	96	3,820	0.01
1997	68,077,000	36,766	1.006	36,986	19	2.064	40	1,475	0.00
1998	71,447,000	36,080	1.009	36,394	59	2.152	127	4,629	0.01
1999	75,244,663	37,037	1.013	37,514	60	2.263	135	5,082	0.01
2000	79,122,396	37,171	1.021	37,941	65	2.451	158	6,000	0.01
2001	80,396,857	32,193	1.037	33,383	56	2.690	150	5,002	0.01
2002	81,621,000	30,334	1.066	32,347	41	2.962	122	3,954	0.00
2003	82,433,234	27,044	1.109	29,986	39	3.513	136	4,079	0.00
2004	84,632,753	24,008	1.169	28,054	36	5.484	198	5,547	0.01
2005	86,785,547	20,104	1.286	25,856	10	15.552	160	4,136	0.00
2006	90,292,513	14,381	1.587	22,819	22	60.738	1,361	31,061	0.03
2007	92,786,458	7,564	2.716	20,545	0	60.738	4	78	0.00
2008	95,570,052	-	-	-	-	-	-	-	-
Total		1,183,032		1,223,233				134,885	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 1, EXHIBIT 13, SHEET 18, COL. 12  
(4) = (2) x (3)  
(5) SECTION 1, EXHIBIT 13, SHEET 29

(6) SECTION 1, EXHIBIT 13, SHEET 18, 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  
(000's)**

SECTION 1  
EXHIBIT 13  
SHEET 13

INCREMENTAL INDEX PAYMENT METHOD

ACCIDENT YEAR	PAYROLL	PAID LOSS & ALAE @ 12/31/07	INCREMENTAL PAID LOSS & ALAE PER			AVERAGE WEEKLY BENEFIT	SELECTED ULTIMATE CLAIMS	IMPLIED ULTIMATE LOSS & ALAE	TAIL OF 1.287 DEVELOP.	IMPLIED ULTIMATE INCLD TAIL	IMPLIED ULTIMATE LOSS RATE
			AVG. WEEKLY BENEFIT & ULTIMATE CLAIMS AS OF 12/31/07	FUTURE DEVELOP.	IMPLIED ULTIMATE						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1977	23,851,125	885	0.095	-	0.095	232.18	40,212	885	254	1,139	0.00
1978	26,143,240	1,423	0.137	0.002	0.138	247.15	42,158	1,439	413	1,851	0.01
1979	28,061,666	2,211	0.188	0.004	0.192	266.54	44,212	2,262	649	2,912	0.01
1980	28,979,182	2,240	0.200	0.007	0.208	286.60	38,977	2,322	666	2,988	0.01
1981	30,141,508	1,328	0.115	0.010	0.125	311.09	37,035	1,446	415	1,861	0.01
1982	30,058,966	944	0.085	0.013	0.099	327.20	33,803	1,092	313	1,405	0.00
1983	30,607,324	1,445	0.123	0.016	0.139	341.69	34,447	1,639	470	2,109	0.01
1984	33,121,678	3,075	0.207	0.019	0.226	358.57	41,448	3,356	963	4,320	0.01
1985	35,713,654	2,598	0.156	0.021	0.177	371.07	44,909	2,954	848	3,802	0.01
1986	38,297,697	2,239	0.129	0.025	0.153	380.29	45,721	2,666	765	3,431	0.01
1987	41,065,403	2,125	0.112	0.028	0.140	393.04	48,328	2,661	764	3,424	0.01
1988	44,221,964	2,802	0.132	0.031	0.163	411.39	51,755	3,472	997	4,469	0.01
1989	47,110,000	3,152	0.140	0.034	0.174	420.61	53,486	3,922	1,126	5,047	0.01
1990	49,659,895	2,062	0.089	0.037	0.126	436.90	52,962	2,918	837	3,756	0.01
1991	50,856,501	1,712	0.078	0.040	0.118	451.06	48,723	2,589	743	3,332	0.01
1992	52,804,448	1,571	0.070	0.043	0.113	474.30	47,242	2,530	726	3,256	0.01
1993	55,132,894	1,434	0.063	0.045	0.108	483.24	47,022	2,461	706	3,167	0.01
1994	57,739,505	2,843	0.125	0.047	0.172	494.51	46,073	3,912	1,123	5,035	0.01
1995	60,949,772	1,774	0.081	0.050	0.131	509.04	43,264	2,876	825	3,702	0.01
1996	63,664,000	1,867	0.089	0.054	0.143	526.87	39,641	2,987	857	3,845	0.01
1997	68,077,000	689	0.034	0.056	0.090	551.30	37,001	1,842	528	2,370	0.00
1998	71,447,000	2,095	0.100	0.060	0.159	577.29	36,420	3,352	962	4,314	0.01
1999	75,244,663	2,166	0.097	0.063	0.160	596.41	37,546	3,585	1,029	4,614	0.01
2000	79,122,396	2,168	0.092	0.069	0.162	618.35	37,927	3,795	1,089	4,885	0.01
2001	80,396,857	1,727	0.082	0.078	0.160	631.45	33,368	3,361	965	4,326	0.01
2002	81,621,000	1,151	0.054	0.087	0.142	652.48	32,531	3,004	862	3,866	0.00
2003	82,433,234	998	0.049	0.101	0.150	670.77	30,254	3,049	875	3,924	0.00
2004	84,632,753	639	0.033	0.123	0.156	694.68	28,165	3,044	873	3,917	0.00
2005	86,785,547	84	0.005	0.148	0.153	710.72	25,940	2,814	808	3,622	0.00
2006	90,292,513			0.161	0.161	735.05	23,835	2,818	809	3,626	0.00
2007	92,786,458	0	0.000	0.163	0.163	757.11	22,714	2,804	805	3,609	0.00
2008	95,570,052			0.163	0.163	779.82	24,609	3,129	898	4,027	0.00
TOTAL		51,448					1,251,725	86,986	24,963	111,949	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) = (2) / [(6) x (7)] x 1000  
(4) SECTION 1, EXHIBIT 13, SHEET 20, COL. 6  
(5) = (3) + (4)  
(6) FROM OLIVER WYMAN AUDIT REPORT

(7) SECTION 1, EXHIBIT 13, SHEET 14, COL. 14  
(8) = (5) x (6) x (7)  
(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)**

SECTION 1  
EXHIBIT 13  
SHEET 14

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	3.359	80,108,470	40,205	1.000	40,212	16.860%	5.020%				16.86%	40,212	40,212	16.86%
1978	26,143,240	3.155	82,488,455	42,149	1.000	42,158	16.126%	5.111%				16.13%	42,158	42,158	16.13%
1979	28,061,666	2.926	82,100,430	44,202	1.000	44,212	15.755%	5.385%				15.76%	44,212	44,212	15.76%
1980	28,979,182	2.721	78,850,474	38,966	1.000	38,977	13.450%	4.943%				13.45%	38,977	38,977	13.45%
1981	30,141,508	2.507	75,556,755	37,023	1.000	37,035	12.287%	4.902%	-0.8%			12.29%	37,035	37,035	12.29%
1982	30,058,966	2.383	71,639,923	33,790	1.000	33,803	11.245%	4.718%	-2.5%			11.25%	33,803	33,803	11.25%
1983	30,607,324	2.282	69,853,386	34,431	1.000	34,447	11.254%	4.931%	-2.2%			11.25%	34,447	34,447	11.25%
1984	33,121,678	2.175	72,033,207	41,426	1.001	41,448	12.514%	5.754%	3.1%			12.51%	41,448	41,448	12.51%
1985	35,713,654	2.102	75,053,821	44,878	1.001	44,909	12.575%	5.984%	6.2%			12.57%	44,909	44,909	12.57%
1986	38,297,697	2.051	78,532,989	45,688	1.001	45,721	11.938%	5.822%	6.3%			11.94%	45,721	45,721	11.94%
1987	41,065,403	1.984	81,476,751	48,291	1.001	48,328	11.768%	5.931%	3.9%			11.77%	48,328	48,328	11.77%
1988	44,221,964	1.896	83,825,985	51,710	1.001	51,755	11.704%	6.174%	1.3%			11.70%	51,755	51,755	11.70%
1989	47,110,000	1.854	87,342,955	53,430	1.001	53,486	11.353%	6.124%	1.1%			11.35%	53,486	53,486	11.35%
1990	49,659,895	1.785	88,637,626	52,896	1.001	52,962	10.665%	5.975%	0.8%			10.66%	52,962	52,962	10.66%
1991	50,856,501	1.729	87,923,817	48,643	1.002	48,723	9.581%	5.542%	-1.7%			9.58%	48,723	48,723	9.58%
1992	52,804,448	1.644	86,818,395	47,150	1.002	47,242	8.947%	5.441%	-3.5%			8.95%	47,242	47,242	8.95%
1993	55,132,894	1.614	88,969,733	46,920	1.002	47,022	8.529%	5.285%	-3.8%			8.53%	47,022	47,022	8.53%
1994	57,739,505	1.577	91,052,599	45,960	1.002	46,073	7.979%	5.060%	-3.7%	0.550	2.781%	7.98%	46,073	46,073	7.98%
1995	60,949,772	1.532	93,371,544	43,124	1.003	43,264	7.098%	4.634%	-4.2%	0.575	2.667%	7.10%	43,264	43,264	7.10%
1996	63,664,000	1.480	94,229,052	39,467	1.004	39,641	6.227%	4.207%	-6.3%	0.603	2.535%	6.23%	39,641	39,641	6.23%
1997	68,077,000	1.415	96,295,676	36,766	1.006	37,001	5.435%	3.842%	-7.9%	0.631	2.425%	5.44%	37,001	37,001	5.44%
1998	71,447,000	1.351	96,512,670	36,080	1.009	36,420	5.097%	3.774%	-7.4%	0.661	2.493%	5.10%	36,420	36,420	5.10%
1999	75,244,663	1.308	98,384,154	37,037	1.014	37,546	4.990%	3.816%	-4.8%	0.692	2.640%	4.99%	37,546	37,546	4.99%
2000	79,122,396	1.261	99,783,661	37,171	1.020	37,927	4.793%	3.801%	-2.1%	0.724	2.754%	4.79%	37,927	37,927	4.79%
2001	80,396,857	1.235	99,287,476	32,193	1.036	33,368	4.150%	3.361%	-2.6%	0.759	2.549%	4.15%	33,368	33,368	4.15%
2002	81,621,000	1.195	97,550,405	30,334	1.072	32,531	3.986%	3.335%	-3.7%	0.794	2.649%	3.99%	32,531	32,531	3.99%
2003	82,433,234	1.163	95,834,764	27,044	1.119	30,254	3.157%	3.670%	-5.0%	0.832	2.626%	3.67%	30,254	30,254	3.67%
2004	84,632,753	1.123	95,005,346	24,008	1.173	28,165	3.328%	2.965%	-5.4%	0.871	2.582%	3.33%	28,165	28,165	3.33%
2005	86,785,547	1.097	95,223,302	20,104	1.277	25,677	2.959%	2.697%	-5.4%	0.912	2.459%	3.10%	26,885	25,940	2.99%
2006	90,292,513	1.061	95,791,997	14,381	1.577	22,684	2.512%	2.368%	-8.1%	0.955	2.262%	2.86%	25,829	23,835	2.64%
2007	92,786,458	1.030	95,569,648	7,564	2.603	19,687	2.122%	2.060%	-10.2%	1.000	2.060%	2.65%	24,603	22,714	2.45%
2008	95,570,052	1.000	95,570,052							1.000		2.58%	24,609	24,609	2.58%
TOTAL				1,183,032		1,222,675							1,256,553	1,251,725	

5 YR AVG EXCLD MOST RECENT 1      2.516%  
10 YR AVG EXCLD MOST RECENT 1      2.544%  
5 YR AVG EXCLD MOST RECENT 2      2.573%  
10 YR AVG EXCLD MOST RECENT 2      2.571%  
  
2008 SELECTED FREQUENCY      2.575% (16)

(1)	PROVIDED BY OLIVER WYMAN & BWC	(6)	= (4) x (5)	(11)	= (8) x (10)
(2)	BASED ON CHANGE IN SAWW	(7)	= (6) / (1) x 100	(12)	SELECTED BASED ON (16) DETRENDED AND (7)
(3)	= (1) x (2)	(8)	= (6) / (3) x 100	(13)	= [(12) x (1)] / 100
(4)	BASED ON DATA FROM OLIVER WYMAN & BWC	(9)	5 YEAR FITTED TREND OF (8)	(14)	= (4) + [1 - 1/(5)] x (12)
(5)	SECTION 1, EXHIBIT 13, SHEET 19, COL. 6	(10)	Based on -4.5% Frequency Trend from 1994 to 2006	(15)	= [(14) / (1)] x 100
				(16)	SELECTED BY DELOITTE CONSULTING BASED ON (11)

**OHIO BUREAU OF WORKERS' COMPENSATION  
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SECTION 1  
EXHIBIT 13  
SHEET 15

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS & ALAE	LSS ADJ. ULTIMATE LOSS & ALAE	WHOLE \$ SELECTED ULTIMATE SEVERITY	WHOLE \$ LSS ADJ. ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE	LSS ADJ. ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
					1,000				
1977	23,851,125	40,212	16.86%	1,139	1,139	28	28	0.005	0.005
1978	26,143,240	42,158	16.13%	1,864	1,864	44	44	0.007	0.007
1979	28,061,666	44,212	15.76%	2,957	2,957	67	67	0.011	0.011
1980	28,979,182	38,977	13.45%	3,080	3,080	79	79	0.011	0.011
1981	30,141,508	37,035	12.29%	1,849	1,849	50	50	0.006	0.006
1982	30,058,966	33,803	11.25%	1,338	1,338	40	40	0.004	0.004
1983	30,607,324	34,447	11.25%	2,088	2,088	61	61	0.007	0.007
1984	33,121,678	41,448	12.51%	4,544	4,544	110	110	0.014	0.014
1985	35,713,654	44,909	12.57%	3,929	3,929	87	87	0.011	0.011
1986	38,297,697	45,721	11.94%	3,471	3,471	76	76	0.009	0.009
1987	41,065,403	48,328	11.77%	3,354	3,354	69	69	0.008	0.008
1988	44,221,964	51,755	11.70%	4,530	4,530	88	88	0.010	0.010
1989	47,110,000	53,486	11.35%	5,257	5,257	98	98	0.011	0.011
1990	49,659,895	52,962	10.66%	3,507	3,507	66	66	0.007	0.007
1991	50,856,501	48,723	9.58%	3,000	3,000	62	62	0.006	0.006
1992	52,804,448	47,242	8.95%	2,825	2,825	60	60	0.005	0.005
1993	55,132,894	47,022	8.53%	2,640	2,640	56	56	0.005	0.005
1994	57,739,505	46,073	7.98%	5,427	5,427	118	118	0.009	0.009
1995	60,949,772	43,264	7.10%	3,503	3,503	81	81	0.006	0.006
1996	63,664,000	39,641	6.23%	3,801	3,801	96	96	0.006	0.006
1997	68,077,000	37,001	5.44%	1,470	1,470	40	40	0.002	0.002
1998	71,447,000	36,420	5.10%	4,612	4,612	127	127	0.006	0.006
1999	75,244,663	37,546	4.99%	5,070	5,070	135	135	0.007	0.007
2000	79,122,396	37,927	4.79%	5,589	5,589	147	147	0.007	0.007
2001	80,396,857	33,368	4.15%	4,870	4,870	146	146	0.006	0.006
2002	81,621,000	32,531	3.99%	4,170	4,170	128	128	0.005	0.005
2003	82,433,234	30,254	3.67%	4,271	4,271	141	141	0.005	0.005
2004	84,632,753	28,165	3.33%	4,894	4,894	174	174	0.006	0.006
2005	86,785,547	25,940	2.99%	4,816	4,816	186	186	0.006	0.006
2006	90,292,513	23,835	2.64%	5,126	5,126	215	215	0.006	0.006
2007	92,786,458	22,714	2.45%	4,959	4,959	218	218	0.005	0.005
2008	95,570,052	24,609	2.58%	5,256	5,256	214	214	0.006	0.006
TOTAL				119,205					

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 1, EXHIBIT 13, SHEET 14, COL. 14  
(3) = (2) / (1) x 100  
(4) SECTION 1, EXHIBIT 13, SHEET 4, COL. 12

(5) SECTION 1, EXHIBIT 13, SHEET 4, COL. 12  
(6) = [(4) / (2)] x 1,000  
(7) = [(5) / (2)] x 1,000  
(8) = [(4) / (1)] x 100  
(9) = [(5) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
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SECTION 1  
EXHIBIT 13  
SHEET 16

DISCOUNT FACTORS

ACCIDENT YEAR AGE	PAID LOSS & ALAE DEVELOPMENT FACTOR	CUMULATIVE PERCENT PAID	INCREMENTAL PERCENT PAID	INCREMENTAL PERCENT DISCOUNTED	DISCOUNT FACTOR AT 5.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			0.0%	0.0%	51.0%
6	172630.108	0.0%	0.0%	0.0%	53.5%
18	17263.011	0.0%	1.2%	1.0%	56.2%
30	86.315	1.2%	8.1%	6.8%	58.5%
42	10.789	9.3%	13.2%	10.6%	57.8%
54	4.449	22.5%	7.4%	5.7%	53.6%
66	3.345	29.9%	4.9%	3.6%	51.3%
78	2.871	34.8%	3.4%	2.4%	50.2%
90	2.614	38.3%	4.2%	2.8%	50.0%
102	2.355	42.5%	2.5%	1.6%	48.8%
114	2.222	45.0%	2.5%	1.5%	48.9%
126	2.106	47.5%	1.7%	1.0%	48.9%
138	2.034	49.2%	1.6%	0.9%	49.7%
150	1.971	50.7%	1.6%	0.8%	50.6%
162	1.910	52.4%	1.7%	0.8%	51.4%
174	1.851	54.0%	1.5%	0.7%	52.2%
186	1.800	55.5%	1.5%	0.7%	53.2%
198	1.753	57.0%	1.5%	0.7%	54.2%
210	1.707	58.6%	1.5%	0.6%	55.3%
222	1.665	60.0%	1.5%	0.6%	56.4%
234	1.625	61.5%	1.5%	0.5%	57.5%
246	1.587	63.0%	1.5%	0.5%	58.7%
258	1.550	64.5%	1.5%	0.5%	59.9%
270	1.514	66.1%	1.5%	0.5%	61.1%
282	1.481	67.5%	1.5%	0.4%	62.5%
294	1.449	69.0%	1.5%	0.4%	63.9%
306	1.418	70.5%	1.4%	0.4%	65.2%
318	1.390	71.9%	1.3%	0.3%	66.6%
330	1.366	73.2%	1.5%	0.4%	68.6%
342	1.339	74.7%	1.5%	0.4%	70.2%
354	1.313	76.2%	1.5%	0.3%	71.9%
366	1.287	77.7%	1.6%	0.3%	73.7%
378	1.261	79.3%	1.8%	0.4%	75.4%
390	1.233	81.1%	1.9%	0.4%	77.0%
402	1.206	82.9%	1.9%	0.4%	78.5%
414	1.178	84.9%	2.0%	0.3%	79.9%
426	1.152	86.8%	2.0%	0.3%	81.1%
438	1.126	88.8%	1.9%	0.3%	82.1%
450	1.103	90.7%	1.6%	0.3%	82.9%
462	1.083	92.3%	1.4%	0.2%	83.8%
474	1.067	93.7%	1.2%	0.2%	84.7%
486	1.053	94.9%	1.0%	0.1%	85.7%
498	1.043	95.9%	0.8%	0.1%	86.9%
510	1.033	96.8%	0.7%	0.1%	88.4%
522	1.026	97.5%	0.6%	0.1%	90.0%
534	1.019	98.1%	0.6%	0.1%	91.7%
546	1.013	98.7%	0.5%	0.1%	93.6%
558	1.008	99.2%	0.4%	0.0%	95.5%
570	1.004	99.6%	0.4%	0.0%	97.6%
582	1.000	100.0%	0.0%	0.0%	97.6%
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%

- 
- (1) AGE OF ACCIDENT YEAR LOSS DEVELOPMENT FACTORS
  - (2) SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 1, EXHIBIT 13, SHEET 21
  - (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**

SECTION 1  
EXHIBIT 13  
SHEET 18

**ADDITIONAL AWARDS**

INTERPOLATED DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED PAID LOSS & ALAE			INCURRED LOSS & ALAE			REPORTED COUNTS (6/30/XX EVALUATIONS)			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)	
1977	372	366	378	1.287	1.261	1.274				1.000	1.000	1.000	1.287	1.287	1.287
1978	360	354	366	1.313	1.287	1.300				1.000	1.000	1.000	1.313	1.287	1.300
1979	348	342	354	1.339	1.313	1.326				1.000	1.000	1.000	1.339	1.313	1.326
1980	336	330	342	1.366	1.339	1.352				1.000	1.000	1.000	1.366	1.339	1.352
1981	324	318	330	1.390	1.366	1.378				1.000	1.000	1.000	1.390	1.366	1.378
1982	312	306	318	1.418	1.390	1.404				1.000	1.000	1.000	1.418	1.390	1.404
1983	300	294	306	1.449	1.418	1.434				1.000	1.000	1.000	1.449	1.418	1.433
1984	288	282	294	1.481	1.449	1.465				1.001	1.000	1.001	1.478	1.449	1.464
1985	276	270	282	1.514	1.481	1.497				1.001	1.001	1.001	1.508	1.478	1.493
1986	264	258	270	1.550	1.514	1.532				1.001	1.001	1.001	1.543	1.508	1.526
1987	252	246	258	1.587	1.550	1.568				1.001	1.001	1.001	1.580	1.543	1.562
1988	240	234	246	1.625	1.587	1.605				1.001	1.001	1.001	1.616	1.580	1.598
1989	228	222	234	1.665	1.625	1.645				1.001	1.001	1.001	1.650	1.616	1.633
1990	216	210	222	1.707	1.665	1.686				1.001	1.001	1.001	1.690	1.650	1.670
1991	204	198	210	1.753	1.707	1.730				1.002	1.001	1.002	1.731	1.690	1.710
1992	192	186	198	1.800	1.753	1.776				1.002	1.002	1.002	1.783	1.731	1.757
1993	180	174	186	1.851	1.800	1.825				1.002	1.002	1.002	1.825	1.783	1.804
1994	168	162	174	1.910	1.851	1.880				1.003	1.002	1.003	1.871	1.825	1.848
1995	156	150	162	1.971	1.910	1.940				1.004	1.003	1.003	1.976	1.871	1.922
1996	144	138	150	2.034	1.971	2.002				1.005	1.004	1.004	2.031	1.976	2.003
1997	132	126	138	2.106	2.034	2.069				1.007	1.005	1.006	2.099	2.031	2.064
1998	120	114	126	2.222	2.106	2.162				1.010	1.007	1.009	2.207	2.099	2.152
1999	108	102	114	2.355	2.222	2.286				1.015	1.010	1.013	2.321	2.207	2.263
2000	96	90	102	2.614	2.355	2.478				1.026	1.015	1.021	2.596	2.321	2.451
2001	84	78	90	2.871	2.614	2.737				1.048	1.026	1.037	2.791	2.596	2.690
2002	72	66	78	3.345	2.871	3.090				1.085	1.048	1.066	3.156	2.791	2.962
2003	60	54	66	4.449	3.345	3.819				1.133	1.085	1.109	3.959	3.156	3.513
2004	48	42	54	10.789	4.449	6.565				1.206	1.133	1.169	8.918	3.959	5.484
2005	36	30	42	86.315	10.789	22.684				1.378	1.206	1.286	60.738	8.918	15.552
2006	24	18	30	17,263.011	86.315	46.097				1.871	1.378	1.587	60.738	60.738	60.738
2007	12	6	18	172,630.108	17,263.011	172,630.108				4.957	1.871	2.716	60.738	60.738	60.738

- (1) AGE
- (2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
- (4) FROM SECTION 1, EXHIBIT 13, SHEET 21; SELECTED CUM. BASED ON (2)
- (5) FROM SECTION 1, EXHIBIT 13, SHEET 21; SELECTED CUM. BASED ON (3)
- (6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)
- (7) FROM SECTION 1, EXHIBIT 13, SHEET 22; SELECTED CUM. BASED ON (2)
- (8) FROM SECTION 1, EXHIBIT 13, SHEET 22; SELECTED CUM. BASED ON (3)

- (9) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)
- (10) FROM SECTION 1, EXHIBIT 13, SHEET 28; SELECTED CUM. BASED ON (2)
- (11) FROM SECTION 1, EXHIBIT 13, SHEET 28; SELECTED CUM. BASED ON (3)
- (12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)
- (13) FROM SECTION 1, EXHIBIT 13, SHEET 29; SELECTED CUM. BASED ON (2)
- (14) FROM SECTION 1, EXHIBIT 13, SHEET 29; SELECTED CUM. BASED ON (3)
- (15) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)



**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 13  
SHEET 19

**ADDITIONAL AWARDS**

INTERPOLATED CLAIM COUNT DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		REPORTED COUNTS (12/31/XX VALUATIONS)		
		LOW (2)	HIGH (3)	LOW (4)	HIGH (5)	INTERP. (6)
1977	372	372	384	1.000	1.000	1.000
1978	360	360	372	1.000	1.000	1.000
1979	348	348	360	1.000	1.000	1.000
1980	336	336	348	1.000	1.000	1.000
1981	324	324	336	1.000	1.000	1.000
1982	312	312	324	1.000	1.000	1.000
1983	300	300	312	1.000	1.000	1.000
1984	288	288	300	1.001	1.000	1.001
1985	276	276	288	1.001	1.001	1.001
1986	264	264	276	1.001	1.001	1.001
1987	252	252	264	1.001	1.001	1.001
1988	240	240	252	1.001	1.001	1.001
1989	228	228	240	1.001	1.001	1.001
1990	216	216	228	1.001	1.001	1.001
1991	204	204	216	1.002	1.001	1.002
1992	192	192	204	1.002	1.002	1.002
1993	180	180	192	1.002	1.002	1.002
1994	168	168	180	1.002	1.002	1.002
1995	156	156	168	1.003	1.002	1.003
1996	144	144	156	1.004	1.003	1.004
1997	132	132	144	1.006	1.004	1.006
1998	120	120	132	1.009	1.006	1.009
1999	108	108	120	1.014	1.009	1.014
2000	96	96	108	1.020	1.014	1.020
2001	84	84	96	1.036	1.020	1.036
2002	72	72	84	1.072	1.036	1.072
2003	60	60	72	1.119	1.072	1.119
2004	48	48	60	1.173	1.119	1.173
2005	36	36	48	1.277	1.173	1.277
2006	24	24	36	1.577	1.277	1.577
2007	12	12	24	2.603	1.577	2.603

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(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 1, EXHIBIT 13, SHEET 27; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 1, EXHIBIT 13, SHEET 27; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 13  
SHEET 20

**ADDITIONAL AWARDS**

INTERPOLATED INDEX FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED INDEXED INCREMENTAL PAID LOSS & ALAE		
		LOW (2)	HIGH (3)	LOW (4)	HIGH (5)	INTERP. (6)
1977	372	366	378	-	-	-
1978	360	354	366	0.003	-	0.002
1979	348	342	354	0.006	0.003	0.004
1980	336	330	342	0.009	0.006	0.007
1981	324	318	330	0.012	0.009	0.010
1982	312	306	318	0.015	0.012	0.013
1983	300	294	306	0.018	0.015	0.016
1984	288	282	294	0.020	0.018	0.019
1985	276	270	282	0.023	0.020	0.021
1986	264	258	270	0.026	0.023	0.025
1987	252	246	258	0.030	0.026	0.028
1988	240	234	246	0.033	0.030	0.031
1989	228	222	234	0.036	0.033	0.034
1990	216	210	222	0.038	0.036	0.037
1991	204	198	210	0.041	0.038	0.040
1992	192	186	198	0.044	0.041	0.043
1993	180	174	186	0.046	0.044	0.045
1994	168	162	174	0.048	0.046	0.047
1995	156	150	162	0.052	0.048	0.050
1996	144	138	150	0.055	0.052	0.054
1997	132	126	138	0.058	0.055	0.056
1998	120	114	126	0.062	0.058	0.060
1999	108	102	114	0.065	0.062	0.063
2000	96	90	102	0.074	0.065	0.069
2001	84	78	90	0.082	0.074	0.078
2002	72	66	78	0.093	0.082	0.087
2003	60	54	66	0.109	0.093	0.101
2004	48	42	54	0.138	0.109	0.123
2005	36	30	42	0.159	0.138	0.148
2006	24	18	30	0.163	0.159	0.161
2007	12	6	18	0.163	0.163	0.163

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(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 1, EXHIBIT 13, SHEET 37; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 1, EXHIBIT 13, SHEET 37; 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  
INCURRED LOSS & ALAE (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	AS OF 12/31/2007			
1977																																		894	894	
1978																																			894	1,434
1979																																			894	2,230
1980																																			894	2,278
1981																																			894	2,139
1982																																			894	1,456
1983																																			894	3,101
1984																																			894	2,624
1985																																			894	2,267
1986																																			894	2,139
1987																																			894	2,822
1988																																			894	3,196
1989																																			894	2,080
1990																																			894	1,734
1991																																			894	2,887
1992																																			894	1,734
1993																																			894	2,887
1994																																			894	1,806
1995																																			894	1,806
1996																																			894	1,899
1997																																			894	710
1998																																			894	2,133
1999																																			894	2,217
2000																																			894	2,399
2001																																			894	1,793
2002																																			894	1,252
2003																																			894	1,047
2004																																			894	866
2005																																			894	207
2006																																			894	322
2007																																			894	0

\*Valuation date for last diagonal is 12/31/2007

	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-UI									
1977																																			1.027	1.023	1.033	1.023	1.033	1.011	
1978																																				1.023	1.021	1.018	1.016	1.031	1.008
1979																																				1.025	1.021	1.017	1.016	1.017	1.011
1980																																				1.023	1.023	1.026	1.023	1.022	1.010
1981																																				1.023	1.023	1.026	1.023	1.022	1.011
1982																																				1.023	1.023	1.026	1.023	1.022	1.010
1983																																				1.023	1.023	1.026	1.023	1.022	1.010
1984																																				1.023	1.023	1.026	1.023	1.022	1.010
1985																																				1.023	1.023	1.026	1.023	1.022	1.010
1986																																				1.023	1.023	1.026	1.023	1.022	1.010
1987																																				1.023	1.023	1.026	1.023	1.022	1.010
1988																																				1.023	1.023	1.026	1.023	1.022	1.010
1989																																				1.023	1.023	1.026	1.023	1.022	1.010
1990																																				1.023	1.023	1.026	1.023	1.022	1.010
1991																																				1.023	1.023	1.026	1.023	1.022	1.010
1992																																				1.023	1.023	1.026	1.023	1.022	1.010
1993																																				1.023	1.023	1.026	1.023	1.022	1.010
1994																																				1.023	1.023	1.026	1.023	1.022	1.010
1995																																				1.023	1.023	1.026	1.023	1.022	1.010
1996																																				1.023	1.023	1.026	1.023	1.022	1.010
1997																																				1.023	1.023	1.026	1.023	1.022	1.010
1998																																				1.023	1.023	1.026	1.023	1.022	1.010
1999																																				1.023	1.023	1.026	1.023	1.022	1.010
2000																																				1.023	1.023	1.026	1.023	1.022	1.010
2001																																				1.023	1.023	1.026	1.023	1.022	1.010
2002																																				1.023	1.023	1.026	1.023	1.022	1.010
2003																																				1.023	1.023	1.026	1.023	1.022	1.010
2004																																				1.023	1.023	1.026	1.023	1.022	1.010
2005																																				1.023	1.023	1.026	1.023	1.022	1.010











**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION  
ADDITIONAL AWARDS  
REPORTED LOST TIME CLAIM COUNTS (12/31/XX)**

ACCIDENT YEAR	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384	AS OF 12/31/2007	
1977									39,935	39,994	40,030	40,056	40,151	40,162	40,168	40,169	40,174	40,178	40,177	40,180	40,183	40,186	40,187	40,191	40,194	40,197	40,197	40,203	40,204	40,205	40,205			
1978								41,704	41,820	41,875	41,909	42,076	42,084	42,092	42,098	42,103	42,109	42,111	42,124	42,127	42,129	42,136	42,139	42,142	42,144	42,146	42,148	42,149	42,149	42,149	42,149	42,149		
1979							43,364	43,756	43,880	43,928	44,076	44,113	44,123	44,127	44,131	44,135	44,147	44,145	44,159	44,166	44,170	44,181	44,182	44,189	44,192	44,195	44,198	44,200	44,202	44,203	44,204	44,205		
1980					37,664	38,195	38,553	38,670	38,812	38,849	38,868	38,881	38,891	38,894	38,902	38,904	38,919	38,930	38,933	38,947	38,949	38,950	38,956	38,959	38,962	38,964	38,964	38,966	38,966	38,966	38,966			
1981				31,080	35,101	35,620	36,158	36,609	36,829	36,890	36,915	36,930	36,948	36,948	36,953	36,968	36,968	36,980	36,990	37,002	37,007	37,008	37,009	37,015	37,018	37,021	37,023	37,023	37,023	37,023	37,023			
1982				31,940	32,454	32,976	33,424	33,560	33,597	33,643	33,668	33,671	33,685	33,706	33,727	33,736	33,745	33,767	33,773	33,777	33,779	33,780	33,785	33,788	33,790	33,790	33,790	33,790	33,790	33,790	33,790	33,790		
1983				31,492	32,356	33,040	33,547	34,011	34,175	34,250	34,288	34,307	34,324	34,356	34,375	34,386	34,394	34,404	34,410	34,416	34,421	34,422	34,423	34,429	34,429	34,431	34,431	34,431	34,431	34,431	34,431	34,431		
1984		31,265	35,635	37,883	38,954	39,725	40,411	40,800	41,054	41,202	41,257	41,300	41,340	41,356	41,366	41,373	41,380	41,387	41,404	41,412	41,417	41,419	41,420	41,426	41,426	41,426	41,426	41,426	41,426	41,426	41,426	41,426		
1985	22,637	33,637	38,097	40,826	42,103	43,109	43,621	44,220	44,500	44,624	44,682	44,750	44,781	44,797	44,804	44,822	44,835	44,853	44,862	44,869	44,875	44,877	44,878	44,878	44,878	44,878	44,878	44,878	44,878	44,878	44,878	44,878		
1986	22,169	34,150	38,770	41,351	42,923	43,670	44,527	45,097	45,351	45,453	45,535	45,555	45,586	45,605	45,622	45,632	45,646	45,664	45,672	45,680	45,686	45,688	45,688	45,688	45,688	45,688	45,688	45,688	45,688	45,688	45,688	45,688		
1987	23,121	35,545	40,496	43,635	44,920	46,156	47,078	47,688	47,908	48,067	48,123	48,162	48,181	48,209	48,223	48,234	48,248	48,268	48,277	48,285	48,291	48,291	48,291	48,291	48,291	48,291	48,291	48,291	48,291	48,291	48,291	48,291		
1988	24,140	37,888	43,050	45,630	47,810	49,287	50,347	51,029	51,355	51,461	51,529	51,582	51,615	51,628	51,644	51,655	51,670	51,691	51,701	51,710	51,710	51,710	51,710	51,710	51,710	51,710	51,710	51,710	51,710	51,710	51,710	51,710		
1989	25,034	38,472	41,971	46,135	48,694	50,380	51,784	52,771	53,073	53,170	53,256	53,317	53,341	53,355	53,371	53,383	53,398	53,420	53,430	53,430	53,430	53,430	53,430	53,430	53,430	53,430	53,430	53,430	53,430	53,430	53,430	53,430		
1990	24,404	38,124	43,574	46,692	48,693	50,263	51,657	52,365	52,553	52,678	52,764	52,794	52,818	52,832	52,847	52,859	52,875	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896	52,896	
1991	23,719	36,296	40,344	43,193	45,140	46,591	47,711	48,205	48,373	48,493	48,541	48,569	48,591	48,603	48,618	48,629	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	48,643	
1992	23,496	35,065	39,006	42,267	44,122	45,391	46,355	46,813	46,947	47,019	47,065	47,092	47,113	47,126	47,140	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	47,150	
1993	22,531	35,145	39,473	42,415	44,031	45,147	46,126	46,504	46,641	46,721	46,789	46,817	46,840	46,908	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	46,920	
1994	21,567	33,569	38,813	40,992	42,538	43,849	44,816	45,305	45,568	45,704	45,775	45,862	45,928	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	45,960	
1995	21,396	32,549	36,282	38,488	39,972	41,122	41,999	42,519	42,748	42,867	42,972	43,059	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	43,124	
1996	20,455	28,966	32,910	35,212	36,575	37,615	38,467	38,966	39,175	39,276	39,388	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	39,467	
1997	18,429	26,330	30,299	32,442	33,713	34,850	35,723	36,238	36,436	36,629	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	36,766	
1998	18,384	26,203	30,009	31,968	33,357	34,414	35,225	35,674	35,902	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	36,080	
1999	18,680	26,628	30,544	32,708	34,193	35,200	36,180	36,755	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	37,037	
2000	18,538	26,300	30,711	32,863	34,212	35,402	36,504	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	37,171	
2001	15,254	22,881	26,410	28,199	29,480	30,788	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193	32,193
2002	14,268	21,455	25,168	27,507	28,983	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334	30,334
2003	13,255	19,739	23,798	25,740	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044	27,044
2004	11,494	17,674	21,994	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008
2005	9,873	16,114	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104	20,104
2006	8,125	14,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381	18,381
2007	7,564	12,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564

**AGE-TO-AGE DEVELOPMENT FACTORS**

	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-Ult	384-Ult
1977		</																														



**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION  
ADDITIONAL AWARDS**

CUMULATIVE PAID LOSS & ALAE 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	AS OF 12/31/2007				
1977															13	13	14	14	15	15	16	17	17	18	19	19	20	20	21	21	22	22					
1978															21	22	23	24	25	26	27	29	29	30	31	31	32	32	33	34	34						
1979													29	31	33	34	36	37	38	40	42	43	44	45	46	47	48	49	50	50							
1980												32	34	37	40	42	43	45	47	48	49	51	52	53	54	56	57	57	58								
1981											18	21	23	24	26	27	28	29	30	31	31	32	33	33	34	35	36	36									
1982										14	15	16	17	18	18	19	20	21	22	24	25	25	26	27	28	28											
1983								30	23	25	26	27	28	31	32	33	34	35	37	38	39	40	41	41	41	42	42										
1984								28	31	33	36	37	39	41	42	47	48	50	51	54	55	57	69	70	71	73	74	75									
1985							19	28	31	33	36	37	39	41	42	47	48	50	51	54	55	58	58	58	58	58	58										
1986							8	17	25	29	31	33	35	38	39	40	42	43	44	45	46	48	49	49	50	50											
1987					3	12	22	26	29	31	32	34	36	37	38	39	40	41	42	43	44	44	44	44	44												
1988				0	6	22	29	33	36	39	43	45	47	48	49	50	51	53	53	53	53	54	55	55	55												
1989				1	12	21	27	32	34	37	41	44	46	48	51	53	55	57	59	60	60	60	60	60	60												
1990				4	18	21	23	26	28	29	32	34	35	36	37	38	38	39	39	39	39	39	40	41	41	41											
1991			1	7	16	20	25	27	29	30	31	32	33	33	33	33	34	35	36	36	36	36	36	36	36												
1992			2	9	14	17	22	23	24	24	26	26	27	31	32	33	33	34	35	36	36	36	36	36	36												
1993			1	6	15	18	21	22	25	27	28	29	29	30	31	31	31	31	31	31	31	31	31	31	31												
1994		0	2	15	34	41	44	48	51	54	56	58	60	62	63	63	63	63	63	63	63	63	63	63	63												
1995		0	6	16	21	28	30	33	35	37	39	40	41	41	42	42	42	42	42	42	42	42	42	42	42												
1996		0	4	16	28	34	38	40	42	44	46	47	48	48	48	48	48	48	48	48	48	48	48	48	48												
1997		0	3	6	12	13	14	16	17	18	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19												
1998		1	7	24	35	40	46	50	55	58	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59												
1999		0	2	10	22	39	47	52	59	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60												
2000		0	2	13	37	50	56	59	65	65	65	65	65	65	65	65	65	65	65	65	65	65	65	65	65												
2001		1	43	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51												
2002		0	7	31	39	39	39	39	39	39	39	39	39	39	39	39	39	39	39	39	39	39	39	39	39												
2003		3	24	38	39	39	39	39	39	39	39	39	39	39	39	39	39	39	39	39	39	39	39	39	39												
2004		0	6	28	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36												
2005		0	5	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10												
2006		0	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22												
2007		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0											

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-UR							
1977																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	1.032	1.023	1.033	1.033	1.011						
1978																1.063	1.049	1.039	1.037	1.033	1.031	1.029	1.052	1.022	1.019	1.017	1.015	1.021	1.018	1.015	1.030	1.008							
1979																1.062	1.059	1.037	1.029	1.027	1.069	1.029	1.033	1.024	1.023	1.024	1.022	1.022	1.020	1.018	1.020	1.018	1.008						
1980																1.075	1.062	1.053	1.043	1.038	1.041	1.032	1.029	1.030	1.025	1.026	1.021	1.025	1.021	1.017	1.016	1.017							
1981																1.092	1.071	1.053	1.043	1.044	1.038	1.025	1.026	1.024	1.023	1.023	1.026	1.023	1.022	1.022	1.011	1.011							
1982																1.096	1.079	1.062	1.053	1.044	1.038	1.025	1.026	1.024	1.023	1.026	1.023	1.022	1.022	1.010	1.010								
1983																1.062	1.045	1.036	1.030	1.044	1.035	1.031	1.030	1.049	1.022	1.028	1.024	1.022	1.017	1.014	1.023	1.007							
1984																1.149	1.120	1.056	1.071	1.068	1.055	1.041	1.036	1.037	1.033	1.020	1.020	1.020	1.019	1.008	1.008								
1985																1.448	1.139	1.064	1.065	1.043	1.039	1.055	1.038	1.109	1.031	1.035	1.026	1.046	1.027	1.024	1.029	1.010							
1986																2.092	1.497	1.143	1.077	1.053	1.054	1.091	1.031	1.028	1.042	1.029	1.026	1.025	1.026	1.029	1.012								
1987																4.620	1.812	1.194	1.096	1.062	1.057	1.054	1.045	1.040	1.028	1.027	1.025	1.035	1.025	1.025	1.014	1.006							
1988																28.279	3.407	1.339	1.132	1.087	1.101	1.082	1.052	1.036	1.031	1.026	1.025	1.021	1.021	1.016	1.015	1.007							
1989																17.267	1.729	1.250	1.182	1.079	1.072	1.117	1.065	1.055	1.051	1.061	1.040	1.040	1.033	1.030	1.014								
1990																4.093	1.178	1.105	1.144	1.076	1.043	1.081	1.080	1.030	1.023	1.019	1.019	1.018	1.018	1.009									
1991																8.782	2.363	1.236	1.277	1.063	1.065	1.034	1.023	1.031	1.025	1.022	1.023	1.027	1.026	1.013									
1992																3.584	1.654	1.175	1.294	1.034	1.037	1.038	1.044	1.030	1.040	1.150	1.034	1.026	1.012										
1993																4.753	2.579	1.232	1.135	1.089	1.118	1.067	1.043	1.030	1.028	1.017	1.019	1.008											
1994																31.829	9.635	2.309	1.222																				









**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION  
ADDITIONAL AWARDS**

**INCREMENTAL PAID LOSS & ALAE SEVERITY (PAID LOSS & ALAE / 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	ULTIMATE CLAIMS			
1977																13	1	1	1	0	0	1	1	1	1	0	1	1	0	1	0	1	40,212		
1978															21	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	0	1	42,158		
1979														29	2	2	1	1	1	1	3	1	1	1	1	1	1	1	1	1	1	1	44,212		
1980													32	2	2	3	2	2	2	2	1	1	1	1	1	1	1	1	1	1	1	1	38,977		
1981												18	2	2	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	37,035		
1982										14	1	1	1	1	1	1	1	1	1	1	2	1	1	1	1	1	1	1	1	1	1	1	33,803		
1983									23	2	2	1	1	3	1	1	1	1	1	2	1	1	1	1	1	1	1	1	1	1	1	1	34,447		
1984								30	5	5	5	3	3	4	3	2	2	2	2	2	2	1	1	1	1	1	1	1	1	1	1	1	41,448		
1985							18	9	4	2	2	2	1	2	2	5	1	2	2	1	2	1	1	1	1	1	1	1	1	1	1	1	44,909		
1986							9	9	4	2	2	2	3	1	1	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	45,721		
1987				2			9	10	5	3	2	2	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	48,328		
1988				0			15	8	4	3	4	3	2	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	51,755		
1989				1			10	9	6	5	3	3	4	3	2	2	3	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	53,486		
1990				4			12	4	3	4	2	1	2	3	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	52,962		
1991				1			5	9	4	6	2	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	48,723		
1992				2			6	6	3	5	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	47,242		
1993				1			4	9	4	3	2	3	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	47,022		
1994		0		1			11	18	8	4	4	3	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	46,073		
1995		0		5			9	6	7	3	3	2	2	2	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	43,264		
1996		0		3			11	11	6	7	5	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	39,641		
1997		0		2			3	5	2	1	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	37,001		
1998		1		5			15	11	5	7	4	6	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	36,420		
1999		0		2			7	11	16	9	5	8	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	37,546		
2000		0		2			9	22	12	7	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	37,927		
2001				1			15	22	9	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	33,368		
2002				0			5	21	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	32,531		
2003				2			17	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	30,254		
2004		0		4			19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	28,165		
2005		0		3			3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	25,940		
2006				0			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	23,835		
2007				0			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	22,714	
																																			1,251,725

**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-Ult		
1977															0.053	0.861	0.880	0.917	1.027	1.276	1.621	0.526	1.347	0.708	1.043	0.987	0.900	1.422	0.730	1.488			
1978														0.064	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				
1979													0.075	0.895	1.558	0.564	0.833	1.139	0.815	2.598	0.449	1.184	0.744	1.002	1.071	0.938	0.987	0.949	0.923				
1980															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						
1981										0.072	0.136	0.773	0.838	0.804	0.686	1.227	0.983	1.156	0.855	2.602	0.384	0.827	1.111	1.016	0.831	1.000							
1982									0.179	0.073	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								
1983											0.1021	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								
1984												0.466	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						
1985						1.131	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												
1986					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													
1987						28.797	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												
1988						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													
1989						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														
1990				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																
1991				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																	
1992				4.216	2.131	0.429	0.760	0.757	1.299	0.634	0.681	0.737	0.935	0.666	1.075																		
1993				40.785	9.860	1.564	0.450	0.515	1.014	0.885	0.870	0.606	0.990	0.930	1.106																		
1994				78.728	1.715	0.674	1.136	0.421	1.241	0.689	0.988	0.861	0.630	0.851																			
1995				136.464	4.085	1.012	0.528	0.865	0.474	0.861	0.891	1.198	0.771																				
1996				23.985	1.281	2.039	0.297	0.701	1.882	0.510	1.121	0.894																					
1997				5.142	3.103	0.769	0.484	1.315	0.570	1.483	0.530																						
1998				13.724	4.216	1.575																											



**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION  
ADDITIONAL AWARDS**

INDEX METHOD - INCREMENTAL PAID LOSS & ALAE 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	AS OF 12/31/2007						
1977															0.054	0.003	0.002	0.002	0.002	0.002	0.003	0.004	0.002	0.003	0.002	0.002	0.002	0.002	0.003	0.002	0.003	0.001						
1978															0.084	0.005	0.004	0.004	0.004	0.003	0.003	0.006	0.003	0.002	0.002	0.002	0.002	0.002	0.003	0.002	0.004	0.001						
1979													0.108	0.008	0.007	0.007	0.005	0.004	0.004	0.010	0.004	0.005	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.003	0.002	0.002						
1980												0.111	0.008	0.008	0.012	0.007	0.006	0.006	0.006	0.005	0.005	0.004	0.005	0.004	0.005	0.004	0.005	0.003	0.003	0.002	0.002	0.003						
1981												0.059	0.008	0.006	0.005	0.004	0.004	0.004	0.003	0.002	0.003	0.002	0.002	0.002	0.002	0.002	0.003	0.002	0.002	0.003	0.003	0.001						
1982												0.043	0.003	0.003	0.002	0.003	0.002	0.003	0.002	0.003	0.002	0.006	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.001						
1983										0.066	0.005	0.005	0.003	0.003	0.007	0.004	0.003	0.003	0.003	0.005	0.002	0.003	0.003	0.003	0.002	0.002	0.002	0.002	0.002	0.002	0.001	0.001						
1984										0.083	0.015	0.015	0.014	0.007	0.010	0.010	0.008	0.007	0.006	0.006	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.002						
1985							0.049	0.023	0.023	0.011	0.006	0.006	0.004	0.004	0.006	0.004	0.012	0.004	0.005	0.004	0.006	0.004	0.003	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.002						
1986							0.020	0.023	0.022	0.010	0.006	0.005	0.005	0.008	0.003	0.003	0.004	0.003	0.003	0.003	0.003	0.003	0.003	0.003	0.003	0.004	0.004	0.002	0.002	0.002	0.002	0.002	0.002					
1987							0.006	0.023	0.025	0.012	0.007	0.005	0.005	0.004	0.004	0.004	0.003	0.003	0.002	0.004	0.003	0.003	0.003	0.003	0.003	0.004	0.004	0.002	0.001	0.001	0.001	0.001	0.001					
1988							0.000	0.014	0.036	0.019	0.010	0.008	0.009	0.008	0.005	0.004	0.003	0.003	0.003	0.003	0.003	0.003	0.003	0.003	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.001	0.001					
1989							0.001	0.025	0.021	0.014	0.013	0.007	0.006	0.010	0.006	0.006	0.006	0.007	0.005	0.005	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004					
1990							0.008	0.028	0.008	0.006	0.008	0.005	0.003	0.006	0.006	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002					
1991							0.001	0.012	0.019	0.009	0.013	0.004	0.004	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002					
1992							0.004	0.012	0.012	0.006	0.011	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002					
1993							0.002	0.008	0.018	0.008	0.006	0.004	0.006	0.004	0.002	0.002	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001					
1994							0.000	0.002	0.023	0.036	0.016	0.008	0.009	0.008	0.007	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004					
1995							0.000	0.010	0.017	0.011	0.013	0.005	0.007	0.005	0.005	0.004	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001					
1996							0.000	0.005	0.021	0.022	0.011	0.010	0.005	0.004	0.004	0.004	0.004	0.004	0.004	0.003	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001					
1997							0.000	0.004	0.005	0.010	0.003	0.002	0.004	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002					
1998							0.002	0.008	0.025	0.020	0.009	0.012	0.007	0.010	0.006	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002					
1999							0.000	0.003	0.012	0.018	0.027	0.015	0.009	0.013	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002					
2000							0.000	0.003	0.015	0.036	0.020	0.012	0.007	0.010	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002					
2001							0.001	0.023	0.035	0.014	0.009	0.003	0.008	0.032	0.014	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005					
2002							0.000	0.008	0.032	0.014	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005					
2003							0.003	0.026	0.020	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002					
2004							0.000	0.006	0.027	0.012	0.012	0.012	0.012	0.012	0.012	0.012	0.012	0.012	0.012	0.012	0.012	0.012	0.012	0.012	0.012	0.012	0.012	0.012	0.012	0.012	0.012	0.012	0.012					
2005							0.000	0.005	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007					
2006							0.000	0.005	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007					
2007							0.000	0.000	0.018	0.018	0.018	0.018	0.018	0.018	0.018	0.018	0.018	0.018	0.018	0.018	0.018	0.018	0.018	0.018	0.018	0.018	0.018	0.018	0.018	0.018	0.018	0.018	0.018					
2 Yr Avg							0.000	0.005	0.026	0.026	0.014	0.011	0.008	0.012	0.004	0.003	0.003	0.003	0.003	0.002	0.002	0.002	0.002	0.003	0.003	0.002	0.002	0.004	0.004	0.003	0.002	0.002	0.003					
3 Yr Avg							0.000	0.004	0.020	0.029	0.016	0.012	0.008	0.008	0.004	0.003	0.003	0.002	0.005	0.002	0.002	0.002	0.003	0.003	0.003	0.003	0.004	0.004	0.003	0.002	0.003	0.003	0.003					
10 Yr Avg							0.000	0.004	0.018	0.024	0.013	0.009	0.006	0.006	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.003	0.003	0.004	0.003	0.003	0.003	0.003	0.003					
Selected Cumulative							0.000	0.000	0.004	0.020	0.029	0.016	0.012	0.008	0.008	0.004	0.003	0.003	0.003	0.002	0.005	0.002	0.002	0.002	0.003	0.003	0.003	0.003	0.003	0.003	0.003	0.003	0.003					
							0.163	0.163	0.163	0.159	0.138	0.109	0.093	0.082	0.074	0.065	0.062	0.058	0.055	0.052	0.048	0.046	0.044	0.041	0.038	0.036	0.033	0.030	0.026	0.023	0.020	0.018	0.015	0.012	0.009	0.006	0.003	0.000

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 13  
SHEET 38

**ADDITIONAL AWARDS**

**UNPAID LOSS ESTIMATE FOR ACCIDENT YEARS 1976 AND PRIOR**

10 times 3 Year Average Annual Payments	686	(1)
15 times 3 Year Average Annual Payments	1,029	(2)
Incremental Development Method	582	(3)
05 to 08 Exponential Curve Fit	1,436	(4)
04 to 08 Exponential Curve Fit	1,022	(5)
03 to 08 Exponential Curve Fit	1,617	(6)
03 to 07 Exponential Curve Fit	1,759	(7)
Selected Unpaid Loss	1,000	(8)

- 
- (1) 10 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2006 THROUGH 2008 OF 69  
(2) 15 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2006 THROUGH 2008 OF 69  
(3) SECTION 1, EXHIBIT 13, SHEET 40, COLUMN (8)  
(4) SECTION 1, EXHIBIT 13, SHEET 39, TOTAL OF COLUMN (2)  
(5) SECTION 1, EXHIBIT 13, SHEET 39, TOTAL OF COLUMN (3)  
(6) SECTION 1, EXHIBIT 13, SHEET 39, TOTAL OF COLUMN (4)  
(7) SECTION 1, EXHIBIT 13, SHEET 39, TOTAL OF COLUMN (5)  
(8) SELECTED BY DELOITTE CONSULTING

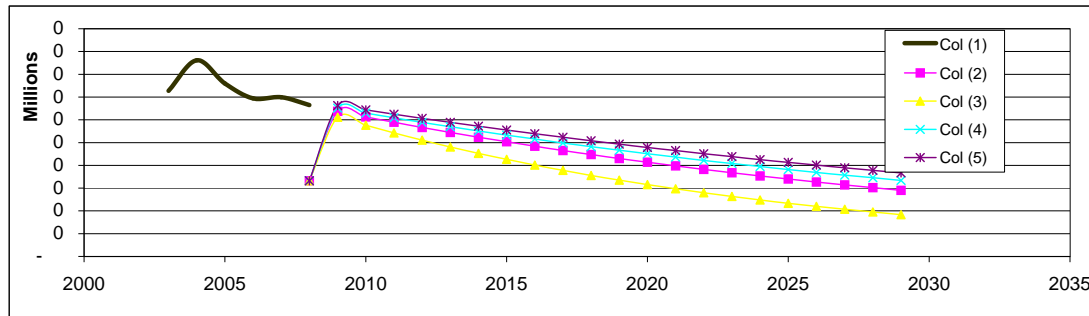
**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 13  
SHEET 39

**ADDITIONAL AWARDS**

**Exponential Curve Fit of Unpaid Loss**

FY ENDING	ACTUAL PAID LOSS (1)	Incremental Unpaid Loss				FY ENDING	Incremental Unpaid Loss			
		05 TO 08 CURVE FIT (2)	04 TO 08 CURVE FIT (3)	03 TO 08 CURVE FIT (4)	03 TO 07 CURVE FIT (5)		05 TO 08 CURVE FIT (2)	04 TO 08 CURVE FIT (3)	03 TO 08 CURVE FIT (4)	03 TO 07 CURVE FIT (5)
2003	73					2030	28	17	32	36
2004	86					2031	27	16	31	35
2005	76					2032	26	15	30	34
2006	69					2033	25	14	29	33
2007	70					2034	24	14	28	32
2008	66	33	33	33	33	2035	23	13	27	31
2009		64	61	65	66	2036	22	12	26	30
2010		61	58	63	64	2037	21	11	26	29
2011		59	54	61	62	2038	20	11	25	28
2012		57	51	59	61	2039	20	10	24	27
2013		54	48	57	59	2040	19	9	23	27
2014		52	45	55	57	2041	18	9	22	26
2015		50	43	53	56	2042	17	8	22	25
2016		48	40	52	54	2043	17	8	21	24
2017		47	38	50	52	2044	16	7	20	24
2018		45	36	48	51	2045	15	7	20	23
2019		43	34	47	49	2046	15	7	19	22
2020		41	32	45	48	2047	14	6	18	22
2021		40	30	44	46	2048	14	6	18	21
2022		38	28	42	45	2049	13	6	17	20
2023		37	26	41	44	2050	13	5	17	20
2024		35	25	39	43	2051	12	5	16	19
2025		34	23	38	41	2052	12	5	16	19
2026		33	22	37	40	2053	11	4	15	18
2027		31	21	36	39	2054	11	4	15	18
2028		30	20	35	38	2055	10	4	14	17
2029		29	18	33	37	2056	10	4	14	17
						Total	1,436	1,022	1,617	1,759



(1) ACTUAL PAID LOSSES  
(2) - (5) EXPONENTIAL CURVE FIT BASED ON (1)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 13  
SHEET 40

**ADDITIONAL AWARDS**

**Incremental Development Method**

AY	6/30/2007 Age	Incremental Decay	Cum Decay Relative to Current Yr Paid	7/1/2006 6/30/2007 Paid	6/30/2007 Unpaid Loss Estimate	6/30/2007 12/31/2007 Paid	12/31/2007 Unpaid Loss Estimate	Implied Cum Unpaid Loss
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1953	54.5	-	-	-	-	-	-	-
1954	53.5	-	-	-	-	-	-	-
1955	52.5	-	-	-	-	-	-	-
1956	51.5	-	-	-	-	-	-	-
1957	50.5	-	-	-	-	-	-	-
1958	49.5	-	-	-	-	-	-	-
1959	48.5	-	-	1	-	0	(0)	(0)
1960	47.5	0.804	0.80	-	-	-	-	(0)
1961	46.5	0.867	1.56	1	1	0	1	0
1962	45.5	0.890	2.28	1	2	0	1	2
1963	44.5	0.882	2.89	0	1	0	1	3
1964	43.5	0.877	3.41	-	-	-	-	3
1965	42.5	0.876	3.87	1	3	0	3	5
1966	41.5	0.853	4.15	2	8	1	7	12
1967	40.5	0.815	4.20	1	5	1	4	16
1968	39.5	0.846	4.40	1	6	1	6	22
1969	38.5	0.868	4.68	6	29	4	25	47
1970	37.5	0.886	5.04	1	5	-	5	52
1971	36.5	0.929	5.61	-	-	-	-	52
1972	35.5	1.017	6.72	14	97	8	89	141
1973	34.5	1.018	7.86	7	59	3	56	197
1974	33.5	1.036	9.18	6	59	3	56	253
1975	32.5	1.062	10.81	-	-	-	-	253
1976	31.5	1.080	12.75	27	341	12	330	582

- 
- (1) AGE @ 6/30/2007
  - (2) FROM SECTION 1, EXHIBIT 13, SHEET 42, COLUMN (8)
  - (3) TOTAL FROM SECTION 1, EXHIBIT 13, SHEET 41
  - (4) PROVIDED BY OLIVER WYMAN
  - (5) = (3) x (4)
  - (6) PROVIDED BY OLIVER WYMAN
  - (7) = (5) - (6)
  - (8) = COLUMN (7) ACCUMULATED





**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 13  
SHEET 43

**ADDITIONAL AWARDS**

FITTING PAID LOSS DEVELOPMENT FACTORS

Fitting for Periods:			Summary of Curve Fitting											
			56-to-Ult: <b>56</b>		Method		Tail		R <sup>2</sup>					
			From: <b>10</b>		Weibull		<b>1.053</b>		<b>0.86048</b>					
			To: <b>30</b>		Inverse Power		<b>1.059</b>		<b>0.885</b>					
Cut-off			<b>60</b>											
			Weibull Curve Fitting						Inverse Power Curve Fitting					
			Slope= 0.190 Intercept= 0.278						Slope= -0.699 Intercept= 0.106					
PERIOD	AGE	ATA	X	Y	Y*	ATA*	ATU*	X	Y	Y*	ATA*	ATU*		
1	6		1.792		0.619	<b>1.185</b>	5.067	1.792		-1.147	<b>1.318</b>	6.141		
2	18	95.000	2.890	-4.549	0.828	<b>1.113</b>	4.276	2.890	4.543	-1.914	<b>1.147</b>	4.660		
3	30	8.000	3.401	-2.013	0.925	<b>1.087</b>	3.842	3.401	1.946	-2.271	<b>1.103</b>	4.061		
4	42	2.425	3.738	-0.632	0.989	<b>1.073</b>	3.533	3.738	0.354	-2.507	<b>1.082</b>	3.681		
5	54	1.330	3.989	0.332	1.036	<b>1.063</b>	3.293	3.989	-1.109	-2.682	<b>1.068</b>	3.404		
6	66	1.165	4.190	0.670	1.075	<b>1.056</b>	3.096	4.190	-1.802	-2.823	<b>1.059</b>	3.186		
7	78	1.098	4.357	0.880	1.106	<b>1.051</b>	2.931	4.357	-2.318	-2.939	<b>1.053</b>	3.007		
8	90	1.110	4.500	0.838	1.133	<b>1.047</b>	2.788	4.500	-2.207	-3.039	<b>1.048</b>	2.856		
9	102	1.060	4.625	1.055	1.157	<b>1.043</b>	2.663	4.625	-2.813	-3.127	<b>1.044</b>	2.726		
10	114	1.055	4.736	1.083	1.178	<b>1.040</b>	2.553	4.736	-2.901	-3.205	<b>1.041</b>	2.611		
11	126	1.035	4.836	1.218	1.197	<b>1.038</b>	2.454	4.836	-3.344	-3.275	<b>1.038</b>	2.509		
12	138	1.032	4.927	1.245	1.215	<b>1.036</b>	2.364	4.927	-3.442	-3.338	<b>1.036</b>	2.418		
13	150	1.032	5.011	1.245	1.231	<b>1.034</b>	2.283	5.011	-3.442	-3.396	<b>1.033</b>	2.335		
14	162	1.032	5.088	1.245	1.245	<b>1.032</b>	2.208	5.088	-3.442	-3.450	<b>1.032</b>	2.259		
15	174	1.028	5.159	1.282	1.259	<b>1.030</b>	2.140	5.159	-3.576	-3.500	<b>1.030</b>	2.190		
16	186	1.027	5.226	1.292	1.271	<b>1.029</b>	2.077	5.226	-3.612	-3.547	<b>1.029</b>	2.126		
17	198	1.027	5.288	1.292	1.283	<b>1.028</b>	2.018	5.288	-3.612	-3.590	<b>1.028</b>	2.066		
18	210	1.025	5.347	1.312	1.295	<b>1.027</b>	1.963	5.347	-3.689	-3.632	<b>1.026</b>	2.011		
19	222	1.025	5.403	1.312	1.305	<b>1.026</b>	1.912	5.403	-3.689	-3.670	<b>1.025</b>	1.959		
20	234	1.024	5.455	1.323	1.315	<b>1.025</b>	1.864	5.455	-3.730	-3.707	<b>1.025</b>	1.910		
21	246	1.024	5.505	1.324	1.325	<b>1.024</b>	1.819	5.505	-3.733	-3.742	<b>1.024</b>	1.864		
22	258	1.0235	5.553	1.328	1.334	<b>1.023</b>	1.777	5.553	-3.750	-3.775	<b>1.023</b>	1.821		
23	270	1.0220	5.598	1.345	1.342	<b>1.022</b>	1.737	5.598	-3.817	-3.807	<b>1.022</b>	1.780		
24	282	1.0220	5.642	1.345	1.351	<b>1.022</b>	1.699	5.642	-3.817	-3.838	<b>1.022</b>	1.742		
25	294	1.0220	5.684	1.345	1.358	<b>1.021</b>	1.664	5.684	-3.818	-3.867	<b>1.021</b>	1.705		
26	306	1.0201	5.724	1.368	1.366	<b>1.020</b>	1.629	5.724	-3.909	-3.895	<b>1.020</b>	1.670		
27	318	1.0180	5.762	1.395	1.373	<b>1.020</b>	1.597	5.762	-4.017	-3.922	<b>1.020</b>	1.637		
28	330	1.0201	5.799	1.368	1.380	<b>1.019</b>	1.566	5.799	-3.909	-3.947	<b>1.019</b>	1.605		
29	342	1.0200	5.835	1.369	1.387	<b>1.019</b>	1.537	5.835	-3.912	-3.972	<b>1.019</b>	1.574		
30	354	1.0200	5.869	1.369	1.394	<b>1.018</b>	1.509	5.869	-3.912	-3.997	<b>1.018</b>	1.545		
31	366		5.903		1.400	<b>1.018</b>	1.482	5.903		-4.020	<b>1.018</b>	1.517		
32	378		5.935		1.406	<b>1.017</b>	1.456	5.935		-4.042	<b>1.018</b>	1.491		
33	390		5.966		1.412	<b>1.017</b>	1.432	5.966		-4.064	<b>1.017</b>	1.465		
34	402		5.996		1.418	<b>1.016</b>	1.408	5.996		-4.085	<b>1.017</b>	1.440		
35	414		6.026		1.424	<b>1.016</b>	1.386	6.026		-4.106	<b>1.016</b>	1.416		
36	426		6.054		1.429	<b>1.016</b>	1.364	6.054		-4.126	<b>1.016</b>	1.393		
37	438		6.082		1.434	<b>1.015</b>	1.343	6.082		-4.145	<b>1.016</b>	1.371		
38	450		6.109		1.439	<b>1.015</b>	1.323	6.109		-4.164	<b>1.016</b>	1.350		
39	462		6.136		1.444	<b>1.015</b>	1.303	6.136		-4.183	<b>1.015</b>	1.329		
40	474		6.161		1.449	<b>1.014</b>	1.284	6.161		-4.201	<b>1.015</b>	1.309		
41	486		6.186		1.454	<b>1.014</b>	1.266	6.186		-4.218	<b>1.015</b>	1.290		
42	498		6.211		1.459	<b>1.014</b>	1.249	6.211		-4.235	<b>1.014</b>	1.271		
43	510		6.234		1.463	<b>1.013</b>	1.232	6.234		-4.252	<b>1.014</b>	1.253		
44	522		6.258		1.468	<b>1.013</b>	1.215	6.258		-4.268	<b>1.014</b>	1.236		
45	534		6.280		1.472	<b>1.013</b>	1.199	6.280		-4.284	<b>1.014</b>	1.218		
46	546		6.303		1.476	<b>1.013</b>	1.184	6.303		-4.299	<b>1.014</b>	1.202		
47	558		6.324		1.480	<b>1.013</b>	1.169	6.324		-4.315	<b>1.013</b>	1.186		
48	570		6.346		1.484	<b>1.012</b>	1.155	6.346		-4.330	<b>1.013</b>	1.170		
49	582		6.366		1.488	<b>1.012</b>	1.141	6.366		-4.344	<b>1.013</b>	1.155		
50	594		6.387		1.492	<b>1.012</b>	1.127	6.387		-4.358	<b>1.013</b>	1.140		
51	606		6.407		1.496	<b>1.012</b>	1.114	6.407		-4.372	<b>1.013</b>	1.126		
52	618		6.426		1.500	<b>1.011</b>	1.101	6.426		-4.386	<b>1.012</b>	1.112		
53	630		6.446		1.503	<b>1.011</b>	1.089	6.446		-4.399	<b>1.012</b>	1.098		
54	642		6.465		1.507	<b>1.011</b>	1.076	6.465		-4.413	<b>1.012</b>	1.085		
55	654		6.483		1.510	<b>1.011</b>	1.065	6.483		-4.426	<b>1.012</b>	1.072		
56	666		6.501		1.514	<b>1.011</b>	1.053	6.501		-4.438	<b>1.012</b>	1.059		
57	678		6.519		1.517	<b>1.011</b>	1.042	6.519		-4.451	<b>1.012</b>	1.047		
58	690		6.537		1.521	<b>1.010</b>	1.031	6.537		-4.463	<b>1.012</b>	1.035		
59	702		6.554		1.524	<b>1.010</b>	1.020	6.554		-4.475	<b>1.011</b>	1.023		
60	714		6.571		1.527	<b>1.010</b>	1.010	6.571		-4.487	<b>1.011</b>	1.011		

**OHIO BUREAU OF WORKERS' COMPENSATION  
PRIVATE EMPLOYERS  
COMPENSATION**

SECTION 1  
EXHIBIT 13  
SHEET 44

**ADDITIONAL AWARDS**

**Incremental Decay Method**

Age Months	Age Years	(Known) Selected Paid	Incem. Decay Factors	Implied ATU Dev. Factor	Decay Factor Check
(1)	(2)	(3)	(4)	(5)	(6)
6	0.5		-		
18	1.5	95,000	1.699		
30	2.5	8,000	1.813	2.794	
42	3.5	2,425	1.782	2.560	
54	4.5	1,330	1.050	1.617	
66	5.5	1,165	0.927	1.230	
78	6.5	1,098	0.855	1.121	
90	7.5	1,110	0.823	1.074	
102	8.5	1,060	0.825	1.082	
114	9.5	1,055	0.867	1.049	
126	10.5	1,035	0.895	1.047	
138	11.5	1,032	0.919	1.031	
150	12.5	1,032	0.926	1.029	
162	13.5	1,032	0.905	1.028	
174	14.5	1,028	0.919	1.029	
186	15.5	1,027	0.932	1.025	0.932
198	16.5	1,027	0.936	1.025	0.936
210	17.5	1,025	0.938	1.025	0.938
222	18.5	1,025	0.972	1.024	0.972
234	19.5	1,024	0.967	1.024	0.967
246	20.5	1,024	0.974	1.023	0.974
258	21.5	1,024	0.981	1.023	0.981
270	22.5	1,022	0.980	1.023	0.980
282	23.5	1,022	0.976	1.021	0.976
294	24.5	1,022	0.985	1.021	0.985
306	25.5	1,020	0.991	1.021	0.991
318	26.5	1,018	0.999	1.020	0.999
330	27.5	1,020	1.026	1.018	1.026
342	28.5	1,020	1.054	1.021	1.054
354	29.5	1,020	1.069	1.021	1.069
366	30.5		1.065	1.021	1.065
378	31.5		1.080	1.022	1.080
390	32.5		1.062	1.023	1.062
402	33.5		1.036	1.023	1.036
414	34.5		1.018	1.023	1.018
426	35.5		1.017	1.023	1.017
438	36.5		0.929	1.021	0.929
450	37.5		0.886	1.018	0.886
462	38.5		0.868	1.015	0.868
474	39.5		0.846	1.013	0.846
486	40.5		0.815	1.010	0.815
498	41.5		0.853	1.009	0.853
510	42.5		0.876	1.008	0.876
522	43.5		0.714	1.005	0.714
534	44.5		0.926	1.005	0.926
546	45.5		1.011	1.005	1.011
558	46.5		1.001	1.005	1.001
570	47.5		0.883	1.004	0.883
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	-

- (1) AGE IN MONTHS  
(2) AGE IN YEARS  
(3) SECTION 1, EXHIBIT 13, SHEET 21  
(4) GEOMETRIC MEAN FROM SECTION 1, EXHIBIT 13, SHEET 45  
(5)  $1.0 + [(3) - 1.0] \times (4) / (3) \text{ PRIOR AGE}$   
(6)  $[(5) - 1.0] \times [(5) \text{ PRIOR AGE}] / [(5) \text{ PRIOR AGE} - 1.0]$







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

SECTION 2  
EXHIBIT 1  
SHEET 1

(000's)

SUMMARY OF LOSS & ALAE RESERVES

ACCIDENT YEAR	PAYROLL	EXPECTED PAID AT @ 6/30/08	SELECTED ULTIMATE LOSS & ALAE	SELECTED NOMINAL UNPAID LOSS & ALAE	DISCOUNT FACTOR AT 5.0%	SELECTED DISCOUNTED UNPAID LOSS & ALAE	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		0					
1977	4,296,958	2,606	2,606	0	100.0%	0	0.06
1978	4,554,775	2,821	2,821	0	100.0%	0	0.06
1979	4,922,518	3,022	3,022	0	100.0%	0	0.06
1980	5,505,913	3,436	3,436	0	100.0%	0	0.06
1981	5,822,523	3,897	3,897	0	100.0%	0	0.07
1982	6,184,882	4,358	4,358	0	100.0%	0	0.07
1983	6,513,795	4,558	4,558	0	100.0%	0	0.07
1984	6,868,217	5,324	5,324	0	100.0%	0	0.08
1985	7,503,185	5,709	5,709	0	100.0%	0	0.08
1986	7,891,199	6,377	6,377	0	100.0%	0	0.08
1987	8,601,063	7,395	7,395	0	100.0%	0	0.09
1988	8,905,267	8,679	8,679	0	100.0%	0	0.10
1989	9,434,400	9,909	9,909	0	100.0%	0	0.11
1990	10,055,399	9,810	9,810	0	100.0%	0	0.10
1991	10,728,872	12,588	12,588	0	100.0%	0	0.12
1992	11,441,482	13,755	13,755	0	100.0%	0	0.12
1993	11,998,508	12,064	12,064	0	100.0%	0	0.10
1994	12,083,591	11,124	11,124	0	100.0%	0	0.09
1995	12,383,967	10,406	10,406	0	100.0%	0	0.08
1996	12,949,088	10,575	10,575	0	100.0%	0	0.08
1997	13,596,753	10,631	10,640	9	97.6%	9	0.08
1998	14,465,333	12,271	12,294	24	95.6%	23	0.08
1999	15,088,873	13,881	13,935	54	94.3%	51	0.09
2000	15,809,043	15,681	15,787	106	93.1%	99	0.10
2001	16,717,000	17,938	18,131	193	92.0%	178	0.11
2002	17,601,171	20,317	20,668	351	91.3%	321	0.12
2003	18,004,352	20,857	21,411	553	90.6%	501	0.12
2004	18,523,800	20,808	21,573	766	89.4%	684	0.12
2005	18,584,736	21,076	22,173	1,097	88.7%	973	0.12
2006	18,740,062	18,696	20,336	1,639	89.2%	1,461	0.11
2007	19,302,264	16,696	20,711	4,015	92.0%	3,694	0.11
2008	9,940,666	5,311	11,929	6,617	95.3%	6,309	0.12
TOTAL		342,576	358,001	15,424	92.7%	14,302	
EXLD PRIOR		342,576	358,001	15,424	92.7%	14,302	

- (1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 2, EXHIBIT 1, SHEET 4, COL. 2 + SECTION 2, EXHIBIT 1, SHEET 3, COL. 8  
(3) SECTION 2, EXHIBIT 1, SHEET 4, COL. 12; 2008 ADJUSTED TO PARTIAL YEAR  
(4) = (3) - (2)  
(5) SECTION 2, EXHIBIT 1, SHEET 16, COL. 6  
(6) = (4) x (5)  
(7) = [(3) / (1)] x 100

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

SECTION 2  
EXHIBIT 1  
SHEET 2

(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS & ALAE @ 6/30/2008	FISCAL YEAR ENDING															
		2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	> 2023
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
PRIOR	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
1978	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
1980	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
1982	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
1984	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
1986	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
1988	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
1990	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
1992	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
1994	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
1996	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1997	9	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1998	24	13	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1999	54	28	15	12	0	0	0	0	0	0	0	0	0	0	0	0	0
2000	106	44	31	17	13	0	0	0	0	0	0	0	0	0	0	0	0
2001	193	72	51	36	19	15	0	0	0	0	0	0	0	0	0	0	0
2002	351	131	82	58	41	22	17	0	0	0	0	0	0	0	0	0	0
2003	553	190	135	85	60	42	23	18	0	0	0	0	0	0	0	0	0
2004	766	208	191	136	85	61	43	23	18	0	0	0	0	0	0	0	0
2005	1,097	314	213	195	139	87	62	44	24	19	0	0	0	0	0	0	0
2006	1,639	586	302	204	187	134	84	60	42	23	18	0	0	0	0	0	0
2007	4,015	2,251	630	325	220	202	144	90	64	45	24	19	0	0	0	0	0
2008	6,617	14,341	2,358	660	340	230	211	151	94	67	47	26	20	0	0	0	0
TOTAL	15,424	18,187	4,019	1,728	1,106	793	584	385	242	154	89	45	20	0	0	0	0

(1) SECTION 2, EXHIBIT 1, SHEET 1, COL. 4  
(2) - (17) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 2, EXHIBIT 1, SHEET 21

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

SECTION 2  
EXHIBIT 1  
SHEET 3

(000's)

ESTIMATED PAYMENTS FROM 1/1/2008 TO 6/30/2008

ACCIDENT YEAR	SELECTED	PAID	AGE @ 12/31/2007	AGE @ 6/30/2008	LDF @ 12/31/2007	LDF @ 6/30/2008	EXPECTED PERCENT	1/1/08 TO 6/30/08
	ULTIMATE LOSS & ALAE	LOSS & ALAE @ 12/31/07						EXPECTED PAYMENTS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR	0	0	384	390	1.000	1.000	100.0%	0
1977	2,606	2,606	372	378	1.000	1.000	100.0%	0
1978	2,821	2,821	360	366	1.000	1.000	100.0%	0
1979	3,022	3,022	348	354	1.000	1.000	100.0%	0
1980	3,436	3,436	336	342	1.000	1.000	100.0%	0
1981	3,897	3,897	324	330	1.000	1.000	100.0%	0
1982	4,358	4,358	312	318	1.000	1.000	100.0%	0
1983	4,558	4,558	300	306	1.000	1.000	100.0%	0
1984	5,324	5,324	288	294	1.000	1.000	100.0%	0
1985	5,709	5,709	276	282	1.000	1.000	100.0%	0
1986	6,377	6,377	264	270	1.000	1.000	100.0%	0
1987	7,395	7,395	252	258	1.000	1.000	100.0%	0
1988	8,679	8,679	240	246	1.000	1.000	100.0%	0
1989	9,909	9,909	228	234	1.000	1.000	100.0%	0
1990	9,810	9,810	216	222	1.000	1.000	100.0%	0
1991	12,588	12,588	204	210	1.000	1.000	100.0%	0
1992	13,755	13,755	192	198	1.000	1.000	100.0%	0
1993	12,064	12,064	180	186	1.000	1.000	100.0%	0
1994	11,124	11,124	168	174	1.000	1.000	100.0%	0
1995	10,406	10,406	156	162	1.000	1.000	100.0%	0
1996	10,575	10,570	144	150	1.000	1.000	100.0%	4
1997	10,640	10,625	132	138	1.001	1.001	39.0%	6
1998	12,294	12,259	120	126	1.003	1.002	34.0%	12
1999	13,935	13,861	108	114	1.005	1.004	26.6%	20
2000	15,787	15,650	96	102	1.009	1.007	22.8%	31
2001	18,131	17,881	84	90	1.014	1.011	22.9%	57
2002	20,668	20,226	72	78	1.022	1.017	20.7%	92
2003	21,411	20,754	60	66	1.032	1.027	15.7%	103
2004	21,573	20,740	48	54	1.040	1.037	8.2%	68
2005	22,173	20,875	36	42	1.063	1.052	15.5%	201
2006	20,336	18,035	24	30	1.122	1.084	28.8%	662
2007	20,711	13,180	12	18	1.494	1.214	46.7%	3,516
2008	23,858		0	6		4.492	22.3%	5,311
TOTAL	369,930	332,493						10,084
EXLD PRIOR	369,930	332,493						10,084

(1) SECTION 2, EXHIBIT 1, SHEET 4, COL. 12  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) AGE OF ACCIDENT YEAR AT 12/31/2007  
(4) AGE OF ACCIDENT YEAR AT 6/30/2008

(5) BASED ON SECTION 2, EXHIBIT 1, SHEET 21 AGE OF (5)  
(6) BASED ON SECTION 2, EXHIBIT 1, SHEET 21 AGE OF (6)  
(7)  $= [1 / (6) - 1 / (5)] / [1 - 1 / (5)]$   
(8)  $= [(1) - (2)] \times (7)$

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

SECTION 2  
EXHIBIT 1  
SHEET 4

(000's)

SELECTION OF ULTIMATE LOSS & ALAE

ACCIDENT YEAR	PAYROLL	INDICATED ULTIMATE LOSS & ALAE											SELECTED ULTIMATE LOSS & ALAE	SELECTED ULTIMATE LOSS RATE
		PAID LOSS & ALAE @ 12/31/07	INCURRED LOSS & ALAE @ 12/31/07	LOSS DEVELOPMENT		BORNHJETTER-FERGUSON		PAID CUM. FREQ/SEV AY DEV.	PAID INCR. FREQ/SEV AY DEV.	PAID INCR. FREQ/SEV CY DEV.	PAID INCR. TRENDED FREQ/SEV			
		(2)	(3)	PAID	INCURRED	PAID	INCURRED	(8)	(9)	(10)	(11)			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)		
PRIOR													0	
1977	4,296,958	2,606	2,606	2,606	2,606	2,606	2,606	2,606	2,606	2,606	2,606	2,606	2,606	0.061
1978	4,554,775	2,821	2,821	2,821	2,821	2,821	2,821	2,821	2,821	2,821	2,821	2,821	2,821	0.062
1979	4,922,518	3,022	3,022	3,022	3,022	3,022	3,022	3,023	3,022	3,022	3,022	3,022	3,022	0.061
1980	5,505,913	3,436	3,436	3,436	3,436	3,436	3,436	3,437	3,436	3,436	3,436	3,436	3,436	0.062
1981	5,822,523	3,897	3,897	3,897	3,897	3,897	3,897	3,897	3,897	3,897	3,897	3,897	3,897	0.067
1982	6,184,882	4,358	4,358	4,358	4,358	4,358	4,358	4,358	4,358	4,358	4,358	4,358	4,358	0.070
1983	6,513,795	4,558	4,558	4,558	4,558	4,558	4,558	4,558	4,558	4,558	4,558	4,558	4,558	0.070
1984	6,868,217	5,324	5,324	5,324	5,324	5,324	5,324	5,324	5,324	5,324	5,324	5,324	5,324	0.078
1985	7,503,185	5,709	5,709	5,709	5,709	5,709	5,709	5,709	5,709	5,709	5,709	5,709	5,709	0.076
1986	7,891,199	6,377	6,377	6,377	6,377	6,377	6,377	6,377	6,377	6,377	6,377	6,377	6,377	0.081
1987	8,601,063	7,395	7,395	7,395	7,395	7,395	7,395	7,396	7,395	7,395	7,395	7,395	7,395	0.086
1988	8,905,267	8,679	8,679	8,679	8,679	8,679	8,679	8,679	8,679	8,679	8,679	8,679	8,679	0.097
1989	9,434,400	9,909	9,909	9,909	9,909	9,909	9,909	9,910	9,909	9,909	9,909	9,909	9,909	0.105
1990	10,055,399	9,810	9,810	9,810	9,810	9,810	9,810	9,811	9,810	9,810	9,810	9,810	9,810	0.098
1991	10,728,872	12,588	12,588	12,588	12,588	12,588	12,588	12,590	12,588	12,588	12,588	12,588	12,588	0.117
1992	11,441,482	13,755	13,770	13,755	13,770	13,755	13,770	13,756	13,749	13,749	13,749	13,749	13,755	0.120
1993	11,998,508	12,064	12,082	12,064	12,082	12,064	12,082	12,066	12,064	12,064	12,064	12,064	12,064	0.101
1994	12,083,591	11,124	11,235	11,124	11,235	11,124	11,235	11,125	11,120	11,119	11,119	11,119	11,124	0.092
1995	12,383,967	10,406	10,526	10,406	10,522	10,406	10,522	10,409	10,405	10,405	10,407	10,406	10,406	0.084
1996	12,949,088	10,570	10,716	10,570	10,705	10,570	10,705	10,580	10,581	10,578	10,576	10,575	10,575	0.082
1997	13,596,753	10,625	10,805	10,640	10,783	10,640	10,784	10,649	10,653	10,657	10,653	10,640	10,640	0.078
1998	14,465,333	12,259	12,538	12,294	12,500	12,294	12,500	12,309	12,303	12,304	12,298	12,294	12,294	0.085
1999	15,088,873	13,861	14,124	13,935	14,066	13,935	14,067	13,951	13,925	13,945	13,949	13,935	13,935	0.09
2000	15,809,043	15,650	16,037	15,787	15,924	15,787	15,925	15,814	15,729	15,773	15,797	15,787	15,787	0.100
2001	16,717,000	17,881	18,498	18,131	18,248	18,131	18,249	18,167	18,062	18,062	18,058	18,131	18,131	0.108
2002	17,601,171	20,226	20,700	20,668	20,231	20,668	20,221	20,691	20,366	20,502	20,533	20,668	20,668	0.117
2003	18,004,352	20,754	21,468	21,411	20,747	21,411	20,723	21,439	20,948	21,141	21,141	21,180	21,180	0.119
2004	18,523,800	20,740	21,863	21,573	20,807	21,573	20,768	21,740	21,121	21,454	21,440	21,573	21,573	0.116
2005	18,584,736	20,875	22,617	22,181	20,782	22,166	20,681	22,213	21,497	21,939	22,006	22,173	22,173	0.119
2006	18,740,062	18,035	22,971	20,234	21,179	20,438	21,100	19,885	19,645	20,272	20,159	20,336	20,336	0.109
2007	19,302,264	13,180	13,180	19,691	20,482	20,711	21,300	26,628	20,409	21,623	21,377	20,711	20,711	0.107
2008	19,881,332					23,858	23,858			0	0	23,858	23,858	0.120
TOTAL		332,493	343,619	344,957	344,553	370,024	368,980	351,917	342,982	346,074	345,852	369,930	369,930	
EXLD PRIOR		332,493	343,619	344,957	344,553	370,024	368,980	351,917	342,982	346,074	345,852	369,930	369,930	
EXLD PRIOR & 2008		332,493	343,619	344,957	344,553	346,167	345,123	351,917	342,982	346,074	345,852	346,072	346,072	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) BASED ON DATA FROM OLIVER WYMAN & BWC  
(4) SECTION 2, EXHIBIT 1, SHEET 5, COL. 4  
(5) SECTION 2, EXHIBIT 1, SHEET 6, COL. 4  
(6) SECTION 2, EXHIBIT 1, SHEET 7, COL. 8

(7) SECTION 2, EXHIBIT 1, SHEET 8, COL. 8  
(8) SECTION 2, EXHIBIT 1, SHEET 9, COL. 8  
(9) SECTION 2, EXHIBIT 1, SHEET 10  
(10) SECTION 2, EXHIBIT 1, SHEET 12  
(11) SECTION 2, EXHIBIT 1, SHEET 11  
(12) SELECTED BY DELOITTE CONSULTING

(13) (12) / (1) x 100

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

SECTION 2  
EXHIBIT 1  
SHEET 5

(000's)

PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE (MONTHS)	PAID LOSS & ALAE	PAID LDF	INDICATED ULTIMATE @ 12/31/07	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
		0			
1977	372	2,606	1.000	2,606	0.06
1978	360	2,821	1.000	2,821	0.06
1979	348	3,022	1.000	3,022	0.06
1980	336	3,436	1.000	3,436	0.06
1981	324	3,897	1.000	3,897	0.07
1982	312	4,358	1.000	4,358	0.07
1983	300	4,558	1.000	4,558	0.07
1984	288	5,324	1.000	5,324	0.08
1985	276	5,709	1.000	5,709	0.08
1986	264	6,377	1.000	6,377	0.08
1987	252	7,395	1.000	7,395	0.09
1988	240	8,679	1.000	8,679	0.10
1989	228	9,909	1.000	9,909	0.11
1990	216	9,810	1.000	9,810	0.10
1991	204	12,588	1.000	12,588	0.12
1992	192	13,755	1.000	13,755	0.12
1993	180	12,064	1.000	12,064	0.10
1994	168	11,124	1.000	11,124	0.09
1995	156	10,406	1.000	10,406	0.08
1996	144	10,570	1.000	10,575	0.08
1997	132	10,625	1.001	10,640	0.08
1998	120	12,259	1.003	12,294	0.08
1999	108	13,861	1.005	13,935	0.09
2000	96	15,650	1.009	15,787	0.10
2001	84	17,881	1.014	18,131	0.11
2002	72	20,226	1.022	20,668	0.12
2003	60	20,754	1.032	21,411	0.12
2004	48	20,740	1.040	21,573	0.12
2005	36	20,875	1.063	22,181	0.12
2006	24	18,035	1.122	20,234	0.11
2007	12	13,180	1.494	19,691	0.10
2008	0				
TOTAL		332,493		344,957	

(1) AGE OF ACCIDENT YEAR  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 2, EXHIBIT 1, SHEET 18, COL. 6  
(4) = (2) x (3)  
(5) = (4) / PAYROLL x 100

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

SECTION 2  
EXHIBIT 1  
SHEET 6

(000's)

INCURRED LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE (MONTHS)	INCURRED LOSS & ALAE	INCURRED LDF	INDICATED ULTIMATE @ 12/31/07	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	372	2,606	1.000	2,606	0.06
1978	360	2,821	1.000	2,821	0.06
1979	348	3,022	1.000	3,022	0.06
1980	336	3,436	1.000	3,436	0.06
1981	324	3,897	1.000	3,897	0.07
1982	312	4,358	1.000	4,358	0.07
1983	300	4,558	1.000	4,558	0.07
1984	288	5,324	1.000	5,324	0.08
1985	276	5,709	1.000	5,709	0.08
1986	264	6,377	1.000	6,377	0.08
1987	252	7,395	1.000	7,395	0.09
1988	240	8,679	1.000	8,679	0.10
1989	228	9,909	1.000	9,909	0.11
1990	216	9,810	1.000	9,810	0.10
1991	204	12,588	1.000	12,588	0.12
1992	192	13,770	1.000	13,770	0.12
1993	180	12,082	1.000	12,082	0.10
1994	168	11,235	1.000	11,235	0.09
1995	156	10,526	1.000	10,522	0.08
1996	144	10,716	0.999	10,705	0.08
1997	132	10,805	0.998	10,783	0.08
1998	120	12,538	0.997	12,500	0.09
1999	108	14,124	0.996	14,066	0.09
2000	96	16,037	0.993	15,924	0.10
2001	84	18,498	0.986	18,248	0.11
2002	72	20,700	0.977	20,231	0.11
2003	60	21,468	0.966	20,747	0.12
2004	48	21,863	0.952	20,807	0.11
2005	36	22,617	0.919	20,782	0.11
2006	24	22,971	0.922	21,179	0.11
2007	12	13,180	1.554	20,482	0.11
2008	0				
TOTAL		343,619		344,553	

(1) AGE OF ACCIDENT YEAR  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 2, EXHIBIT 1, SHEET 18, COL. 9  
(4) = (2) x (3)  
(5) = (4) / PAYROLL x 100



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

SECTION 2  
EXHIBIT 1  
SHEET 7

(000's)

PAID BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED		EXPECTED %	EXPECTED	ACTUAL	EXPECTED	INDICATED	INDICATED
		LOSS RATE	DOLLARS	OF PAID	PAID	PAID	UNPAID	ULTIMATE	ULTIMATE
	(1)	(2)	(3)	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS RATE
				(4)	(5)	(6)	(7)	(8)	(9)
1977	4,296,958	0.06	2,606	100.0%	2,606	2,606		2,606	0.06
1978	4,554,775	0.06	2,821	100.0%	2,821	2,821		2,821	0.06
1979	4,922,518	0.06	3,022	100.0%	3,022	3,022		3,022	0.06
1980	5,505,913	0.06	3,436	100.0%	3,436	3,436		3,436	0.06
1981	5,822,523	0.07	3,897	100.0%	3,897	3,897		3,897	0.07
1982	6,184,882	0.07	4,358	100.0%	4,358	4,358		4,358	0.07
1983	6,513,795	0.07	4,558	100.0%	4,558	4,558		4,558	0.07
1984	6,868,217	0.08	5,324	100.0%	5,324	5,324		5,324	0.08
1985	7,503,185	0.08	5,709	100.0%	5,709	5,709		5,709	0.08
1986	7,891,199	0.08	6,377	100.0%	6,377	6,377		6,377	0.08
1987	8,601,063	0.09	7,395	100.0%	7,395	7,395		7,395	0.09
1988	8,905,267	0.10	8,679	100.0%	8,679	8,679		8,679	0.10
1989	9,434,400	0.11	9,909	100.0%	9,909	9,909		9,909	0.11
1990	10,055,399	0.10	9,810	100.0%	9,810	9,810		9,810	0.10
1991	10,728,872	0.11	11,727	100.0%	11,727	12,588		12,588	0.12
1992	11,441,482	0.12	13,755	100.0%	13,755	13,755		13,755	0.12
1993	11,998,508	0.10	12,064	100.0%	12,064	12,064		12,064	0.10
1994	12,083,591	0.09	11,124	100.0%	11,124	11,124		11,124	0.09
1995	12,383,967	0.08	10,406	100.0%	10,406	10,406		10,406	0.08
1996	12,949,088	0.08	10,575	100.0%	10,570	10,570	4	10,575	0.08
1997	13,596,753	0.08	10,640	99.9%	10,625	10,625	15	10,640	0.08
1998	14,465,333	0.08	12,294	99.7%	12,259	12,259	36	12,294	0.08
1999	15,088,873	0.09	13,935	99.5%	13,861	13,861	74	13,935	0.09
2000	15,809,043	0.10	15,787	99.1%	15,650	15,650	137	15,787	0.10
2001	16,717,000	0.11	18,131	98.6%	17,881	17,881	251	18,131	0.11
2002	17,601,171	0.12	20,668	97.9%	20,226	20,226	443	20,668	0.12
2003	18,004,352	0.12	21,411	96.9%	20,754	20,754	657	21,411	0.12
2004	18,523,800	0.12	21,573	96.1%	20,740	20,740	834	21,573	0.12
2005	18,584,736	0.12	21,930	94.1%	20,639	20,875	1,291	22,166	0.12
2006	18,740,062	0.12	22,113	89.1%	19,710	18,035	2,403	20,438	0.11
2007	19,302,264	0.12	22,777	66.9%	15,246	13,180	7,531	20,711	0.11
2008	19,881,332	0.12	23,858	0.0%			23,858	23,858	0.12
TOTAL			372,668		335,136	332,493	37,532	370,024	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 2, EXHIBIT 1, SHEET 17, COL. 14  
(3) = [(1) x (2)] / 100  
(4) = 1 / SECTION 2, EXHIBIT 1, SHEET 5, COL. 3  
(5) = (3) x (4)

(6) BASED ON DATA FROM OLIVER WYMAN & BWC  
(7) = (3) x [1 - (4)]  
(8) = (6) + (7)  
(9) = [(8) / (1)] x 100

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

SECTION 2  
EXHIBIT 1  
SHEET 8

(000's)

INCURRED BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED		EXPECTED % OF REPORTED LOSS & ALAE	EXPECTED REPORTED LOSS & ALAE	ACTUAL REPORTED LOSS & ALAE	EXPECTED UNREPORTED LOSS & ALAE	INDICATED ULTIMATE LOSS & ALAE	INDICATED ULTIMATE LOSS RATE
		LOSS RATE	DOLLARS						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	4,296,958	0.061	2,606	100.0%	2,606	2,606	0	2,606	0.06
1978	4,554,775	0.062	2,821	100.0%	2,821	2,821	0	2,821	0.06
1979	4,922,518	0.061	3,022	100.0%	3,022	3,022	0	3,022	0.06
1980	5,505,913	0.062	3,436	100.0%	3,436	3,436	0	3,436	0.06
1981	5,822,523	0.067	3,897	100.0%	3,897	3,897	0	3,897	0.07
1982	6,184,882	0.070	4,358	100.0%	4,358	4,358	0	4,358	0.07
1983	6,513,795	0.070	4,558	100.0%	4,558	4,558	0	4,558	0.07
1984	6,868,217	0.078	5,324	100.0%	5,324	5,324	0	5,324	0.08
1985	7,503,185	0.076	5,709	100.0%	5,709	5,709	0	5,709	0.08
1986	7,891,199	0.081	6,377	100.0%	6,377	6,377	0	6,377	0.08
1987	8,601,063	0.086	7,395	100.0%	7,395	7,395	0	7,395	0.09
1988	8,905,267	0.097	8,679	100.0%	8,679	8,679	0	8,679	0.10
1989	9,434,400	0.105	9,909	100.0%	9,909	9,909	0	9,909	0.11
1990	10,055,399	0.098	9,810	100.0%	9,810	9,810	0	9,810	0.10
1991	10,728,872	0.109	11,727	100.0%	11,727	12,588	0	12,588	0.12
1992	11,441,482	0.120	13,755	100.0%	13,755	13,770	0	13,770	0.12
1993	11,998,508	0.101	12,064	100.0%	12,064	12,082	0	12,082	0.10
1994	12,083,591	0.092	11,124	100.0%	11,124	11,235	0	11,235	0.09
1995	12,383,967	0.084	10,406	100.0%	10,410	10,526	(4)	10,522	0.08
1996	12,949,088	0.082	10,575	100.1%	10,586	10,716	(11)	10,705	0.08
1997	13,596,753	0.078	10,640	100.2%	10,661	10,805	(21)	10,784	0.08
1998	14,465,333	0.085	12,294	100.3%	12,332	12,538	(38)	12,500	0.09
1999	15,088,873	0.092	13,935	100.4%	13,992	14,124	(57)	14,067	0.09
2000	15,809,043	0.100	15,787	100.7%	15,899	16,037	(112)	15,925	0.10
2001	16,717,000	0.108	18,131	101.4%	18,380	18,498	(248)	18,249	0.11
2002	17,601,171	0.117	20,668	102.3%	21,147	20,700	(479)	20,221	0.11
2003	18,004,352	0.119	21,411	103.5%	22,155	21,468	(745)	20,723	0.12
2004	18,523,800	0.116	21,573	105.1%	22,668	21,863	(1,094)	20,768	0.11
2005	18,584,736	0.118	21,930	108.8%	23,867	22,617	(1,937)	20,681	0.11
2006	18,740,062	0.118	22,113	108.5%	23,985	22,971	(1,871)	21,100	0.11
2007	19,302,264	0.118	22,777	64.4%	14,657	13,180	8,119	21,300	0.11
2008	19,881,332	0.120	23,858	0.0%	0	0	23,858	23,858	0.12
TOTAL			372,668		347,307	343,619	25,361	368,980	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 2, EXHIBIT 1, SHEET 17, COL. 14  
(3) = [(1) x (2)] / 100  
(4) = 1 / SECTION 2, EXHIBIT 1, SHEET 6, COL. 3  
(5) = (3) x (4)

(6) BASED ON DATA FROM OLIVER WYMAN & BWC  
(7) = (3) x [1 - (4)]  
(8) = (6) + (7)  
(9) = [(8) / (1)] x 100

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

SECTION 2  
EXHIBIT 1  
SHEET 9

(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 & ALAE	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	4,296,958	4,256	1.000	4,256	612	1.000	612	2,606	0.06
1978	4,554,775	4,447	1.000	4,447	634	1.000	634	2,821	0.06
1979	4,922,518	4,501	1.000	4,501	671	1.000	671	3,023	0.06
1980	5,505,913	4,808	1.000	4,809	715	1.000	715	3,437	0.06
1981	5,822,523	4,864	1.000	4,865	801	1.000	801	3,897	0.07
1982	6,184,882	5,135	1.000	5,136	849	1.000	849	4,358	0.07
1983	6,513,795	5,239	1.000	5,240	870	1.000	870	4,558	0.07
1984	6,868,217	5,636	1.000	5,638	944	1.000	944	5,324	0.08
1985	7,503,185	5,976	1.000	5,977	955	1.000	955	5,709	0.08
1986	7,891,199	5,993	1.000	5,995	1,064	1.000	1,064	6,377	0.08
1987	8,601,063	6,104	1.000	6,106	1,212	1.000	1,211	7,396	0.09
1988	8,905,267	6,399	1.000	6,402	1,356	1.000	1,356	8,679	0.10
1989	9,434,400	6,450	1.001	6,455	1,536	0.999	1,535	9,910	0.11
1990	10,055,399	6,420	1.001	6,428	1,528	0.999	1,526	9,811	0.10
1991	10,728,872	6,144	1.002	6,155	2,049	0.998	2,045	12,590	0.12
1992	11,441,482	6,262	1.002	6,276	2,197	0.998	2,192	13,756	0.12
1993	11,998,508	5,916	1.003	5,933	2,039	0.997	2,034	12,066	0.10
1994	12,083,591	6,015	1.004	6,038	1,849	0.996	1,843	11,125	0.09
1995	12,383,967	5,440	1.005	5,467	1,913	0.995	1,904	10,409	0.08
1996	12,949,088	5,361	1.007	5,397	1,972	0.994	1,960	10,580	0.08
1997	13,596,753	5,235	1.010	5,286	2,030	0.993	2,015	10,649	0.08
1998	14,465,333	5,297	1.015	5,375	2,314	0.990	2,290	12,309	0.09
1999	15,088,873	5,895	1.022	6,025	2,351	0.985	2,316	13,951	0.09
2000	15,809,043	5,910	1.035	6,116	2,648	0.977	2,586	15,814	0.10
2001	16,717,000	5,171	1.058	5,470	3,458	0.960	3,321	18,167	0.11
2002	17,601,171	5,208	1.096	5,706	3,884	0.934	3,626	20,691	0.12
2003	18,004,352	4,660	1.150	5,360	4,454	0.898	4,000	21,439	0.12
2004	18,523,800	4,285	1.234	5,290	4,840	0.849	4,110	21,740	0.12
2005	18,584,736	3,714	1.433	5,324	5,621	0.742	4,173	22,213	0.12
2006	18,740,062	2,342	2.028	4,751	7,701	0.544	4,186	19,885	0.11
2007	19,302,264	846	4.249	3,595	15,580	0.475	7,408	26,628	0.14
2008	19,881,332		-			-			
Total		159,930		169,817				351,917	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 2, EXHIBIT 1, SHEET 18, COL. 12  
(4) = (2) x (3)  
(5) SECTION 2, EXHIBIT 1, SHEET 29

(6) SECTION 2, EXHIBIT 1, SHEET 18, COL. 15  
(7) = (5) x (6)  
(8) = [(4) x (7)] / 1000  
(9) = [(8) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
MEDICAL 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	TAIL	INDICATED ULTIMATE	
1977																																		2,606
1978																																		2,821
1979																																		3,022
1980																																		3,434
1981																																		3,893
1982																																		4,354
1983																																		4,553
1984																																		5,299
1985																																		5,601
1986																																		5,991
1987																																		6,574
1988																																		7,176
1989																																		7,991
1990																																		8,616
1991																																		9,221
1992																																		9,909
1993																																		10,588
1994																																		11,220
1995																																		11,919
1996																																		12,649
1997																																		13,405
1998																																		14,181
1999																																		15,000
2000																																		15,879
2001																																		16,810
2002																																		17,799
2003																																		18,848
2004																																		19,959
2005																																		21,131
2006																																		22,365
2007																																		23,664
Factors	2.667	0.154	0.239	0.410	0.575	0.595	0.596	0.524	0.573	0.892	0.742	0.998	0.200	0.200	0.200	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Tail 1.000	

Example: AY 2005 Age 54 of 0,177 = 0,433 x 0,410 and AY 2005 Age 66 of 0,102 = 0,177 x 0,575

NOTE: FACTORS ARE FROM SECTION 2, EXHIBIT 1, SHEET 34

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

SECTION 2  
EXHIBIT 1  
SHEET 11

PAID INCREMENTAL TRENDED FREQUENCY/SEVERITY 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	TAIL	INDICATED ULTIMATE		
1977																2,606	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,606	
1978																2,821	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,821
1979																3,022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,022
1980																																			3,436
1981																																			3,897
1982																																			4,358
1983																																			4,558
1984																																			5,324
1985																																			5,709
1986																																			6,377
1987																																			7,395
1988																																			8,679
1989																																			9,909
1990																																			9,810
1991																																			12,588
1992																																			13,749
1993																																			12,064
1994																																			11,119
1995																																			10,407
1996																																			10,576
1997																																			10,653
1998																																			12,298
1999																																			13,949
2000																																			15,797
2001																																			18,058
2002																																			20,533
2003																																			21,180
2004																																			21,440
2005																																			22,006
2006																																			20,159
2007																																			21,377

NOTE: FUTURE CALENDAR YEAR PAYMENTS FOR EACH AY ARE DETERMINED BY MULTIPLYING AN ESTIMATED INCREMENTAL PAYMENT SEVERITY BY THE NUMBER OF ULTIMATE LOST TIME CLAIMS FROM SECTION 2, EXHIBIT 1, SHEET 35



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

SECTION 2  
EXHIBIT 1  
SHEET 14

(000's)

SELECTION OF ULTIMATE CLAIM COUNTS

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	IMPLIED FREQUENCY	ON-LEVEL FREQUENCY	5 YR IMPLIED FREQUENCY TREND	CUMULATIVE FREQUENCY TREND	ON-LEVEL TRENDED FREQUENCY	EXPECTED CLAIM FREQUENCY	EXPECTED ULTIMATE CLAIMS	SELECTED ULTIMATE CLAIMS	SELECTED CLAIM FREQUENCY
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1977	4,296,958	3.359	14,432,137	4,256	1.000	4,256	9.906%	2.949%				9.91%	4,256	4,256	9.91%
1978	4,554,775	3.155	14,371,454	4,447	1.000	4,448	9.764%	3.095%				9.76%	4,448	4,448	9.76%
1979	4,922,518	2.926	14,401,884	4,501	1.000	4,502	9.145%	3.126%				9.14%	4,502	4,502	9.14%
1980	5,505,913	2.721	14,981,232	4,808	1.000	4,809	8.734%	3.210%				8.73%	4,809	4,809	8.73%
1981	5,822,523	2.507	14,595,519	4,864	1.000	4,865	8.356%	3.333%	2.9%			8.36%	4,865	4,865	8.36%
1982	6,184,882	2.383	14,740,510	5,135	1.000	5,137	8.305%	3.485%	3.1%			8.30%	5,137	5,137	8.30%
1983	6,513,795	2.282	14,866,069	5,239	1.000	5,240	8.045%	3.525%	3.3%			8.05%	5,240	5,240	8.05%
1984	6,868,217	2.175	14,937,037	5,636	1.000	5,638	8.209%	3.775%	3.9%			8.21%	5,638	5,638	8.21%
1985	7,503,185	2.102	15,768,276	5,976	1.000	5,978	7.967%	3.791%	3.4%			7.97%	5,978	5,978	7.97%
1986	7,891,199	2.051	16,181,637	5,993	1.000	5,995	7.597%	3.705%	2.0%			7.60%	5,995	5,995	7.60%
1987	8,601,063	1.984	17,065,135	6,104	1.000	6,106	7.099%	3.578%	0.1%			7.10%	6,106	6,106	7.10%
1988	8,905,267	1.896	16,880,588	6,399	1.000	6,402	7.189%	3.793%	-0.5%			7.19%	6,402	6,402	7.19%
1989	9,434,400	1.854	17,491,582	6,450	1.001	6,455	6.842%	3.690%	-0.3%			6.84%	6,455	6,455	6.84%
1990	10,055,399	1.785	17,947,817	6,420	1.001	6,428	6.393%	3.581%	-0.4%			6.39%	6,428	6,428	6.39%
1991	10,728,872	1.729	18,548,727	6,144	1.002	6,155	5.737%	3.318%	-2.1%			5.74%	6,155	6,155	5.74%
1992	11,441,482	1.644	18,811,505	6,262	1.002	6,276	5.486%	3.336%	-3.6%			5.49%	6,276	6,276	5.49%
1993	11,998,508	1.614	19,362,381	5,916	1.003	5,933	4.945%	3.064%	-4.3%			4.94%	5,933	5,933	4.94%
1994	12,083,591	1.577	19,055,279	6,015	1.004	6,036	4.995%	3.168%	-3.2%	0.720	2.279%	5.00%	6,036	6,036	5.00%
1995	12,383,967	1.532	18,971,525	5,440	1.005	5,465	4.413%	2.881%	-3.3%	0.738	2.126%	4.41%	5,465	5,465	4.41%
1996	12,949,088	1.480	19,165,938	5,361	1.006	5,395	4.166%	2.815%	-3.9%	0.757	2.130%	4.17%	5,395	5,395	4.17%
1997	13,596,753	1.415	19,232,759	5,235	1.009	5,281	3.884%	2.746%	-3.3%	0.776	2.132%	3.88%	5,281	5,281	3.88%
1998	14,465,333	1.351	19,540,190	5,297	1.015	5,374	3.715%	2.750%	-3.2%	0.796	2.190%	3.72%	5,374	5,374	3.72%
1999	15,088,873	1.308	19,729,053	5,895	1.020	6,015	3.987%	3.049%	0.9%	0.817	2.490%	3.99%	6,015	6,015	3.99%
2000	15,809,043	1.261	19,937,265	5,910	1.032	6,101	3.859%	3.060%	2.8%	0.838	2.563%	3.86%	6,101	6,101	3.86%
2001	16,717,000	1.235	20,644,946	5,171	1.052	5,441	3.255%	2.636%	0.2%	0.859	2.264%	3.25%	5,441	5,441	3.25%
2002	17,601,171	1.195	21,036,269	5,208	1.094	5,699	3.238%	2.709%	-1.7%	0.881	2.387%	3.24%	5,699	5,699	3.24%
2003	18,004,352	1.163	20,931,398	4,660	1.150	5,357	2.976%	2.559%	-4.6%	0.904	2.313%	2.98%	5,357	5,357	2.98%
2004	18,523,800	1.123	20,794,077	4,285	1.227	5,258	2.839%	2.529%	-4.0%	0.927	2.344%	2.84%	5,258	5,258	2.84%
2005	18,584,736	1.097	20,391,643	3,714	1.379	5,122	2.756%	2.512%	-1.6%	0.951	2.388%	2.76%	5,122	5,122	2.76%
2006	18,740,062	1.061	19,881,471	2,342	1.986	4,651	2.482%	2.339%	-3.1%	0.975	2.281%	2.55%	4,772	4,711	2.51%
2007	19,302,264	1.030	19,881,248	846	4.876	4,125	2.137%	2.075%	-4.9%	1.000	2.075%	2.41%	4,652	4,544	2.35%
2008	19,881,332	1.000	19,881,332							1.000		2.34%	4,652	4,544	2.34%

TOTAL				159,930		169,946							175,246	175,077	
									5 YR AVG EXCLD MOST RECENT 1		2.343%				
									20 YR AVG EXCLD MOST RECENT 1		2.299%				
									10 YR AVG EXCLD MOST RECENT 5		2.285%				
									20 YR AVG EXCLD MOST RECENT 5		2.285%				
									2008 SELECTED FREQUENCY		2.340% (16)				

(1)	PROVIDED BY OLIVER WYMAN & BWC	(6)	= (4) x (5)	(11)	= (8) x (10)
(2)	BASED ON CHANGE IN SAWW	(7)	= (6) / (1) x 100	(12)	SELECTED BASED ON (16) DETRENDED AND (7)
(3)	= (1) x (2)	(8)	= (6) / (3) x 100	(13)	= [(12) x (1)] / 100
(4)	BASED ON DATA FROM OLIVER WYMAN & BWC	(9)	5 YEAR FITTED TREND OF (8)	(14)	= (4) + [1 - 1/(5)] x (12)
(5)	SECTION 2, EXHIBIT 1, SHEET 19, COL. 6	(10)	Based on -2.5% Frequency Trend from 1994 to 2006	(15)	= [(14) / (1)] x 100
				(16)	SELECTED BY DELOITTE CONSULTING BASED ON (11)

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

SECTION 2  
EXHIBIT 1  
SHEET 15

(000's)

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS & ALAE	LSS ADJ. ULTIMATE LOSS & ALAE	WHOLE \$ SELECTED ULTIMATE SEVERITY	WHOLE \$ LSS ADJ. ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE	LSS ADJ. ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	4,296,958	4,256	9.91%	2,606	2,606	612	612	0.061	0.061
1978	4,554,775	4,448	9.76%	2,821	2,821	634	634	0.062	0.062
1979	4,922,518	4,502	9.14%	3,022	3,022	671	671	0.061	0.061
1980	5,505,913	4,809	8.73%	3,436	3,436	715	715	0.062	0.062
1981	5,822,523	4,865	8.36%	3,897	3,897	801	801	0.067	0.067
1982	6,184,882	5,137	8.30%	4,358	4,358	848	848	0.070	0.070
1983	6,513,795	5,240	8.05%	4,558	4,558	870	870	0.070	0.070
1984	6,868,217	5,638	8.21%	5,324	5,324	944	944	0.078	0.078
1985	7,503,185	5,978	7.97%	5,709	5,709	955	955	0.076	0.076
1986	7,891,199	5,995	7.60%	6,377	6,377	1,064	1,064	0.081	0.081
1987	8,601,063	6,106	7.10%	7,395	7,395	1,211	1,211	0.086	0.086
1988	8,905,267	6,402	7.19%	8,679	8,679	1,356	1,356	0.097	0.097
1989	9,434,400	6,455	6.84%	9,909	9,909	1,535	1,535	0.105	0.105
1990	10,055,399	6,428	6.39%	9,810	9,810	1,526	1,526	0.098	0.098
1991	10,728,872	6,155	5.74%	12,588	12,588	2,045	2,045	0.117	0.117
1992	11,441,482	6,276	5.49%	13,755	13,755	2,192	2,192	0.120	0.120
1993	11,998,508	5,933	4.94%	12,064	12,064	2,033	2,033	0.101	0.101
1994	12,083,591	6,036	5.00%	11,124	11,124	1,843	1,843	0.092	0.092
1995	12,383,967	5,465	4.41%	10,406	10,406	1,904	1,904	0.084	0.084
1996	12,949,088	5,395	4.17%	10,575	10,575	1,960	1,960	0.082	0.082
1997	13,596,753	5,281	3.88%	10,640	10,640	2,015	2,015	0.078	0.078
1998	14,465,333	5,374	3.72%	12,294	12,294	2,288	2,288	0.085	0.085
1999	15,088,873	6,015	3.99%	13,935	13,935	2,317	2,317	0.092	0.092
2000	15,809,043	6,101	3.86%	15,787	15,787	2,588	2,588	0.100	0.100
2001	16,717,000	5,441	3.25%	18,131	18,131	3,332	3,332	0.108	0.108
2002	17,601,171	5,699	3.24%	20,668	20,668	3,627	3,627	0.117	0.117
2003	18,004,352	5,357	2.98%	21,411	21,411	3,997	3,997	0.119	0.119
2004	18,523,800	5,258	2.84%	21,573	21,573	4,103	4,103	0.116	0.116
2005	18,584,736	5,122	2.76%	22,173	22,173	4,329	4,329	0.119	0.119
2006	18,740,062	4,711	2.51%	20,336	20,336	4,317	4,317	0.109	0.109
2007	19,302,264	4,544	2.35%	20,711	20,711	4,558	4,558	0.107	0.107
2008	19,881,332	4,652	2.34%	23,858	23,858	5,128	5,128	0.120	0.120
TOTAL				369,930					

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 2, EXHIBIT 1, SHEET 14, COL. 14  
(3) = (2) / (1) x 100  
(4) SECTION 2, EXHIBIT 1, SHEET 4, COL. 12

(5) = [(4) / (2)] x 1,000  
(6) = [(4) / (1)] x 100



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

SECTION 2  
EXHIBIT 1  
SHEET 16

(000's)

DISCOUNT FACTORS

ACCIDENT YEAR AGE	PAID LOSS & ALAE DEVELOPMENT FACTOR	CUMULATIVE PERCENT PAID	INCREMENTAL PERCENT PAID	INCREMENTAL PERCENT DISCOUNTED	DISCOUNT FACTOR AT 5.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			22.3%	21.7%	92.3%
6	4.492	22.3%	60.1%	55.9%	95.3%
18	1.214	82.4%	9.9%	8.7%	92.0%
30	1.084	92.3%	2.8%	2.3%	89.2%
42	1.052	95.0%	1.4%	1.1%	88.7%
54	1.037	96.5%	1.0%	0.7%	89.4%
66	1.027	97.4%	0.9%	0.6%	90.6%
78	1.017	98.3%	0.6%	0.4%	91.3%
90	1.011	98.9%	0.4%	0.3%	92.0%
102	1.007	99.3%	0.3%	0.2%	93.1%
114	1.004	99.6%	0.2%	0.1%	94.3%
126	1.002	99.8%	0.1%	0.1%	95.6%
138	1.001	99.9%	0.1%	0.0%	97.6%
150	1.000	100.0%	0.0%	0.0%	100.0%
162	1.000	100.0%	0.0%	0.0%	100.0%
174	1.000	100.0%	0.0%	0.0%	100.0%
186	1.000	100.0%	0.0%	0.0%	100.0%
198	1.000	100.0%	0.0%	0.0%	100.0%
210	1.000	100.0%	0.0%	0.0%	100.0%
222	1.000	100.0%	0.0%	0.0%	100.0%
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%

- 
- (1) AGE OF ACCIDENT YEAR LOSS DEVELOPMENT FACTORS
  - (2) SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 2, EXHIBIT 1, SHEET 21
  - (3) = 1 / (2)
  - (4) = (3) FROM SUCCESSIVE AGE - (3) FROM CURRENT AGE
  - (5) NET PRESENT VALUE OF (4) ASSUMING MID-YEAR PAYMENT
  - (6) CUMULATIVE DISCOUNT FACTOR FOR GIVEN AGE BASED ON (4) AND (5)



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

SECTION 2  
EXHIBIT 1  
SHEET 18

INTERPOLATED DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED PAID LOSS & ALAE			INCURRED LOSS & ALAE			REPORTED COUNTS (6/30/XX EVALUATIONS)			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)	
1977	372	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
1978	360	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
1979	348	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
1980	336	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
1981	324	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
1982	312	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
1983	300	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
1984	288	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
1985	276	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
1986	264	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
1987	252	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
1988	240	234	246	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	0.999	1.000	1.000
1989	228	222	234	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.001	1.001	0.999	0.999	0.999
1990	216	210	222	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.001	1.001	0.999	0.999	0.999
1991	204	198	210	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.002	1.002	0.998	0.999	0.998
1992	192	186	198	1.000	1.000	1.000	1.000	1.000	1.000	1.003	1.002	1.002	0.998	0.998	0.998
1993	180	174	186	1.000	1.000	1.000	1.000	1.000	1.000	1.003	1.003	1.003	0.997	0.998	0.997
1994	168	162	174	1.000	1.000	1.000	1.000	1.000	1.000	1.004	1.003	1.004	0.996	0.997	0.996
1995	156	150	162	1.000	1.000	1.000	0.999	1.000	1.000	1.006	1.004	1.005	0.995	0.996	0.995
1996	144	138	150	1.001	1.000	1.000	0.999	0.999	0.999	1.008	1.006	1.007	0.994	0.995	0.994
1997	132	126	138	1.002	1.001	1.001	0.997	0.999	0.998	1.012	1.008	1.010	0.991	0.994	0.993
1998	120	114	126	1.004	1.002	1.003	0.996	0.997	0.997	1.018	1.012	1.015	0.988	0.991	0.990
1999	108	102	114	1.007	1.004	1.005	0.995	0.996	0.996	1.026	1.018	1.022	0.982	0.988	0.985
2000	96	90	102	1.011	1.007	1.009	0.990	0.995	0.993	1.043	1.026	1.035	0.971	0.982	0.977
2001	84	78	90	1.017	1.011	1.014	0.983	0.990	0.986	1.073	1.043	1.058	0.950	0.971	0.960
2002	72	66	78	1.027	1.017	1.022	0.972	0.983	0.977	1.120	1.073	1.096	0.918	0.950	0.934
2003	60	54	66	1.037	1.027	1.032	0.961	0.972	0.966	1.183	1.120	1.150	0.879	0.918	0.898
2004	48	42	54	1.052	1.037	1.040	0.943	0.961	0.952	1.291	1.183	1.234	0.821	0.879	0.849
2005	36	30	42	1.084	1.052	1.063	0.896	0.943	0.919	1.611	1.291	1.433	0.677	0.821	0.742
2006	24	18	30	1.214	1.084	1.122	0.950	0.896	0.922	2.738	1.611	2.028	0.454	0.677	0.544
2007	12	6	18	4.492	1.214	1.494	4.273	0.950	1.554	9.475	2.738	4.249	0.499	0.454	0.475

(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 2, EXHIBIT 1, SHEET 21; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 2, EXHIBIT 1, SHEET 21; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)  
(7) FROM SECTION 2, EXHIBIT 1, SHEET 22; SELECTED CUM. BASED ON (2)  
(8) FROM SECTION 2, EXHIBIT 1, SHEET 22; SELECTED CUM. BASED ON (3)

(9) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)  
(10) FROM SECTION 2, EXHIBIT 1, SHEET 28; SELECTED CUM. BASED ON (2)  
(11) FROM SECTION 2, EXHIBIT 1, SHEET 28; SELECTED CUM. BASED ON (3)  
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)  
(13) FROM SECTION 2, EXHIBIT 1, SHEET 29; SELECTED CUM. BASED ON (2)  
(14) FROM SECTION 2, EXHIBIT 1, SHEET 29; SELECTED CUM. BASED ON (3)  
(15) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)

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

SECTION 2  
EXHIBIT 1  
SHEET 19

INTERPOLATED CLAIM COUNT DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		REPORTED COUNTS (12/31/XX VALUATIONS)		
		LOW (2)	HIGH (3)	LOW (4)	HIGH (5)	INTERP. (6)
1977	372	372	384	1.000	1.000	1.000
1978	360	360	372	1.000	1.000	1.000
1979	348	348	360	1.000	1.000	1.000
1980	336	336	348	1.000	1.000	1.000
1981	324	324	336	1.000	1.000	1.000
1982	312	312	324	1.000	1.000	1.000
1983	300	300	312	1.000	1.000	1.000
1984	288	288	300	1.000	1.000	1.000
1985	276	276	288	1.000	1.000	1.000
1986	264	264	276	1.000	1.000	1.000
1987	252	252	264	1.000	1.000	1.000
1988	240	240	252	1.000	1.000	1.000
1989	228	228	240	1.001	1.000	1.001
1990	216	216	228	1.001	1.001	1.001
1991	204	204	216	1.002	1.001	1.002
1992	192	192	204	1.002	1.002	1.002
1993	180	180	192	1.003	1.002	1.003
1994	168	168	180	1.004	1.003	1.004
1995	156	156	168	1.005	1.004	1.005
1996	144	144	156	1.006	1.005	1.006
1997	132	132	144	1.009	1.006	1.009
1998	120	120	132	1.015	1.009	1.015
1999	108	108	120	1.020	1.015	1.020
2000	96	96	108	1.032	1.020	1.032
2001	84	84	96	1.052	1.032	1.052
2002	72	72	84	1.094	1.052	1.094
2003	60	60	72	1.150	1.094	1.150
2004	48	48	60	1.227	1.150	1.227
2005	36	36	48	1.379	1.227	1.379
2006	24	24	36	1.986	1.379	1.986
2007	12	12	24	4.876	1.986	4.876

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(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 2, EXHIBIT 1, SHEET 27; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 2, EXHIBIT 1, SHEET 27; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)















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

REPORTED LOST TIME CLAIM COUNTS (12/31/XX)

ACCIDENT YEAR	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384	AS OF 12/31/2007		
1977											4,211	4,222	4,239	4,243	4,247	4,248	4,250	4,252	4,254	4,257	4,257	4,257	4,257	4,255	4,255	4,255	4,256	4,256	4,256	4,256	4,256	4,256	4,256	4,256	
1978										4,378	4,388	4,411	4,421	4,430	4,433	4,437	4,433	4,435	4,439	4,442	4,443	4,445	4,446	4,446	4,446	4,446	4,447	4,447	4,447	4,447	4,447	4,447	4,447	4,447	
1979									4,424	4,441	4,459	4,478	4,488	4,495	4,499	4,496	4,499	4,503	4,507	4,504	4,501	4,500	4,500	4,500	4,500	4,500	4,501	4,501	4,501	4,501	4,501	4,501	4,501	4,501	
1980								4,659	4,706	4,735	4,759	4,768	4,779	4,788	4,782	4,783	4,787	4,793	4,797	4,802	4,807	4,807	4,807	4,807	4,807	4,808	4,808	4,808	4,808	4,808	4,808	4,808	4,808	4,808	
1981						4,584	4,701	4,755	4,781	4,796	4,809	4,818	4,823	4,828	4,838	4,850	4,853	4,857	4,863	4,863	4,863	4,863	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	
1982						4,697	4,851	4,962	5,017	5,048	5,075	5,100	5,108	5,114	5,121	5,125	5,130	5,132	5,133	5,134	5,134	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	
1983					4,574	4,798	4,957	5,095	5,152	5,182	5,207	5,209	5,219	5,221	5,225	5,228	5,232	5,234	5,237	5,238	5,238	5,239	5,239	5,239	5,239	5,239	5,239	5,239	5,239	5,239	5,239	5,239	5,239	5,239	
1984				4,657	4,969	5,183	5,359	5,439	5,515	5,563	5,587	5,609	5,618	5,616	5,623	5,629	5,628	5,631	5,635	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	
1985			4,202	4,960	5,292	5,501	5,619	5,772	5,848	5,887	5,917	5,941	5,945	5,953	5,959	5,964	5,967	5,970	5,974	5,975	5,975	5,975	5,975	5,975	5,975	5,975	5,975	5,975	5,975	5,975	5,975	5,975	5,975	5,975	
1986		2,659	4,230	4,892	5,343	5,525	5,716	5,843	5,897	5,922	5,949	5,958	5,962	5,970	5,978	5,981	5,984	5,988	5,991	5,992	5,992	5,992	5,992	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	
1987	1,438	2,578	4,206	5,051	5,316	5,604	5,796	5,948	6,006	6,031	6,049	6,061	6,079	6,084	6,089	6,092	6,095	6,099	6,102	6,103	6,104	6,104	6,104	6,104	6,104	6,104	6,104	6,104	6,104	6,104	6,104	6,104	6,104	6,104	
1988	1,461	2,744	4,312	5,033	5,568	5,884	6,098	6,239	6,302	6,319	6,337	6,366	6,371	6,379	6,384	6,387	6,390	6,394	6,398	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	
1989	1,443	2,616	3,495	4,830	5,477	5,852	6,125	6,286	6,323	6,370	6,400	6,416	6,424	6,431	6,437	6,440	6,443	6,447	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	
1990	1,462	2,743	4,277	5,065	5,524	5,860	6,108	6,264	6,314	6,361	6,380	6,389	6,397	6,405	6,410	6,413	6,416	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	
1991	1,569	3,045	4,087	4,892	5,400	5,688	5,904	6,013	6,061	6,091	6,109	6,118	6,126	6,133	6,138	6,141	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	
1992	1,670	2,877	4,194	5,133	5,556	5,832	6,044	6,150	6,189	6,211	6,230	6,239	6,246	6,253	6,259	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	
1993	1,610	2,920	4,203	4,929	5,246	5,490	5,690	5,784	5,816	5,850	5,880	5,896	5,905	5,914	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	
1994	1,549	2,915	4,362	4,945	5,297	5,553	5,753	5,858	5,914	5,954	5,982	5,999	6,011	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	
1995	1,450	2,909	3,978	4,518	4,804	5,011	5,198	5,293	5,355	5,391	5,421	5,433	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	
1996	1,438	2,735	3,882	4,431	4,742	4,947	5,128	5,223	5,280	5,317	5,347	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	
1997	1,451	2,730	3,784	4,278	4,591	4,801	4,988	5,127	5,181	5,204	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	
1998	1,599	2,887	3,917	4,392	4,666	4,919	5,093	5,200	5,267	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	
1999	1,848	3,290	4,519	4,975	5,287	5,510	5,720	5,827	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	
2000	1,911	3,381	4,598	5,060	5,346	5,593	5,804	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	
2001	1,349	2,841	3,969	4,395	4,692	4,950	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	
2002	1,439	3,000	4,162	4,656	4,955	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	
2003	1,278	2,734	3,847	4,352	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	
2004	1,126	2,573	3,819	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	
2005	1,092	2,603	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	
2006	869	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	
2007	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846

AGE-TO-AGE DEVELOPMENT FACTORS

	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-Ult	384-Ult	159,930	
1977											1.0026	1.0040	1.0009	1.0009	1.0002	1.0005	1.0005	1.0005	1.0007	1.0000	1.0000	0.99953	1.00005	1.00004	1.00004	1.00004	1.00003	1.00003	1.00002	1.00002	1.00002	1.00002	1.00002	
1978										1.0023	1.0052	1.0023	1.0020	1.0007	1.0009	0.9991	1.0005	1.0009	1.0007	1.0002	1.0005	1.00022	1.00000	1.00005	1.00004	1.00004	1.00003	1.00003	1.00002	1.00002	1.00002	1.00002	1.00002	1.00002
1979									1.0038	1.0041																								

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

REPORTED LOST TIME CLAIM COUNTS (ESTIMATED AT 6/30/XX FROM 12/31/XX)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	AS OF 12/31/2007				
1977													4,217	4,231	4,241	4,245	4,248	4,249	4,251	4,253	4,256	4,257	4,257	4,257	4,256	4,255	4,255	4,256	4,256	4,256	4,256	4,256	4,256	4,256			
1978											4,383	4,400	4,416	4,426	4,432	4,435	4,435	4,434	4,437	4,441	4,443	4,444	4,444	4,446	4,446	4,446	4,447	4,447	4,447	4,447	4,447	4,447	4,447	4,447	4,256		
1979										4,433	4,450	4,469	4,483	4,492	4,497	4,498	4,498	4,501	4,505	4,506	4,503	4,501	4,500	4,500	4,500	4,500	4,501	4,501	4,501	4,501	4,501	4,501	4,501	4,501	4,447		
1980										4,683	4,721	4,747	4,764	4,774	4,784	4,785	4,783	4,785	4,790	4,795	4,800	4,805	4,807	4,807	4,807	4,807	4,807	4,808	4,808	4,808	4,808	4,808	4,808	4,808	4,808	4,501	
1981								4,643	4,728	4,768	4,789	4,803	4,814	4,821	4,826	4,833	4,844	4,852	4,855	4,860	4,863	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,808	
1982							4,774	4,907	4,990	5,033	5,062	5,088	5,104	5,111	5,118	5,123	5,128	5,131	5,133	5,134	5,134	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	4,808	
1983						4,686	4,778	5,026	5,124	5,167	5,195	5,208	5,214	5,220	5,223	5,227	5,230	5,233	5,235	5,237	5,238	5,238	5,238	5,238	5,238	5,239	5,239	5,239	5,239	5,239	5,239	5,239	5,239	5,239	5,239	5,135	
1984					4,813	5,076	5,271	5,399	5,477	5,539	5,575	5,598	5,614	5,617	5,620	5,626	5,629	5,630	5,633	5,635	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,239	
1985				4,581	5,126	5,397	5,560	5,696	5,810	5,868	5,902	5,929	5,943	5,949	5,956	5,962	5,965	5,969	5,972	5,974	5,975	5,975	5,975	5,975	5,975	5,975	5,975	5,975	5,975	5,975	5,975	5,975	5,975	5,975	5,975	5,975	5,975
1986			3,445	4,611	5,168	5,434	5,621	5,780	5,870	5,910	5,936	5,954	5,960	5,966	5,974	5,980	5,983	5,986	5,989	5,991	5,992	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993
1987	719	2,008	3,392	4,629	5,184	5,460	5,700	5,872	5,977	6,019	6,040	6,055	6,070	6,082	6,087	6,091	6,094	6,097	6,100	6,103	6,104	6,104	6,104	6,104	6,104	6,104	6,104	6,104	6,104	6,104	6,104	6,104	6,104	6,104	6,104	6,104	6,104
1988	730	2,103	3,528	4,673	5,301	5,726	5,991	6,169	6,271	6,311	6,328	6,352	6,369	6,375	6,381	6,386	6,389	6,392	6,396	6,398	6,398	6,398	6,398	6,398	6,398	6,398	6,398	6,398	6,398	6,398	6,398	6,398	6,398	6,398	6,398	6,398	6,398
1989	721	2,030	3,056	4,163	5,154	5,665	5,989	6,206	6,305	6,347	6,385	6,408	6,420	6,427	6,434	6,438	6,441	6,445	6,449	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450
1990	731	2,103	3,510	4,671	5,295	5,692	5,984	6,186	6,289	6,338	6,371	6,385	6,393	6,401	6,407	6,412	6,415	6,418	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420
1991	784	2,307	3,566	4,490	5,146	5,544	5,796	5,959	6,037	6,076	6,100	6,114	6,122	6,129	6,135	6,140	6,143	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144
1992	835	2,274	3,536	4,464	5,345	5,694	5,938	6,097	6,170	6,200	6,220	6,234	6,242	6,250	6,256	6,260	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262
1993	805	2,265	3,562	4,566	5,088	5,368	5,590	5,737	5,800	5,833	5,865	5,888	5,901	5,910	5,915	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916
1994	774	2,232	3,639	4,654	5,121	5,425	5,653	5,806	5,886	5,934	5,968	5,991	6,005	6,013	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015
1995	725	2,180	3,444	4,248	4,661	4,908	5,105	5,246	5,324	5,373	5,406	5,427	5,437	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440
1996	719	2,087	3,309	4,157	4,587	4,845	5,038	5,176	5,252	5,299	5,332	5,354	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361
1997	725	2,091	3,257	4,031	4,435	4,696	4,900	5,063	5,154	5,193	5,220	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235
1998	799	2,243	3,402	4,155	4,529	4,793	5,006	5,147	5,234	5,282	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297
1999	924	2,569	3,905	4,747	5,131	5,399	5,615	5,774	5,861	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895
2000	955	2,646	3,990	4,829	5,203	5,470	5,699	5,857	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910
2001	674	2,095	3,405	4,182	4,544	4,821	5,061	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171
2002	719	2,220	3,581	4,409	4,806	5,082	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208
2003	639	2,006	3,291	4,100	4,506	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660
2004	563	1,850	3,196	4,052	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285
2005	546	1,848	3,159	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714
2006	434	1,605	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342
2007	423	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846

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-UII
1977													1.0033	1.0024	1.0009	1.0007	1.0002	1														



















**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
MEDICAL ON LOST TIME**

SECTION 2  
EXHIBIT 2  
SHEET 1

**TOTAL  
(000's)**

SUMMARY OF LOSS & ALAE RESERVES

ACCIDENT YEAR	PAYROLL	EXPECTED PAID AT @ 6/30/08	SELECTED ULTIMATE LOSS & ALAE	SELECTED NOMINAL UNPAID LOSS & ALAE	DISCOUNT FACTOR AT 5.0%	SELECTED DISCOUNTED UNPAID LOSS & ALAE	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		811	19,000	18,189	64.6%	11,758	
1977	4,296,958	28,825	32,356	3,531	64.5%	2,278	0.75
1978	4,554,775	29,780	33,808	4,028	64.5%	2,597	0.74
1979	4,922,518	32,471	37,342	4,871	64.5%	3,144	0.76
1980	5,505,913	36,019	41,987	5,967	64.4%	3,846	0.76
1981	5,822,523	37,740	44,649	6,909	64.3%	4,444	0.77
1982	6,184,882	36,667	44,073	7,406	64.1%	4,750	0.71
1983	6,513,795	39,030	47,665	8,634	63.7%	5,502	0.73
1984	6,868,217	44,717	55,538	10,821	63.3%	6,848	0.81
1985	7,503,185	46,609	58,988	12,379	62.9%	7,791	0.79
1986	7,891,199	47,761	61,715	13,954	62.6%	8,742	0.78
1987	8,601,063	46,727	61,707	14,980	62.3%	9,328	0.72
1988	8,905,267	46,744	63,087	16,343	61.7%	10,086	0.71
1989	9,434,400	51,712	71,398	19,686	61.1%	12,032	0.76
1990	10,055,399	54,228	76,668	22,440	60.5%	13,575	0.76
1991	10,728,872	51,758	75,005	23,248	59.8%	13,911	0.70
1992	11,441,482	48,001	71,509	23,508	59.3%	13,942	0.62
1993	11,998,508	44,798	68,739	23,941	58.8%	14,076	0.57
1994	12,083,591	51,595	81,703	30,107	58.3%	17,545	0.68
1995	12,383,967	40,228	65,741	25,513	57.6%	14,701	0.53
1996	12,949,088	39,607	66,991	27,384	57.0%	15,620	0.52
1997	13,596,753	45,042	79,004	33,961	56.4%	19,170	0.58
1998	14,465,333	47,474	86,765	39,292	56.0%	21,997	0.60
1999	15,088,873	53,127	101,565	48,437	55.6%	26,908	0.67
2000	15,809,043	59,404	116,976	57,572	55.2%	31,782	0.74
2001	16,717,000	53,702	116,892	63,190	55.0%	34,731	0.70
2002	17,601,171	57,996	132,147	74,151	55.0%	40,753	0.75
2003	18,004,352	55,429	136,215	80,786	54.8%	44,269	0.76
2004	18,523,800	49,163	135,943	86,779	54.7%	47,479	0.73
2005	18,584,736	44,235	137,904	93,668	54.9%	51,408	0.74
2006	18,740,062	32,989	134,895	101,905	55.6%	56,674	0.72
2007	19,302,264	27,673	145,644	117,970	57.8%	68,130	0.75
2008	9,940,666	4,916	78,034	73,118	61.9%	45,230	0.79
TOTAL		1,386,980	2,581,651	1,194,671	57.3%	685,046	
EXLD PRIOR		1,386,168	2,562,651	1,176,482	57.2%	673,288	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 2, EXHIBIT 2, SHEET 4, COL. 2 + SECTION 2, EXHIBIT 2, SHEET 3, COL. 8  
(3) SECTION 2, EXHIBIT 2, SHEET 4, COL. 12; 2008 ADJUSTED TO PARTIAL YEAR  
(4) = (3) - (2)  
(5) SECTION 2, EXHIBIT 2, SHEET 16, COL. 6  
(6) = (4) x (5)  
(7) = [(3) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
MEDICAL ON LOST TIME**

SECTION 2  
EXHIBIT 2  
SHEET 2

**TOTAL  
(000's)**

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS & ALAE @ 6/30/2008	FISCAL YEAR ENDING															
		2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	> 2023
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
PRIOR	18,189	1,457	1,315	1,203	1,106	1,013	927	859	790	728	682	651	618	584	547	498	5,210
1977	3,531	289	260	234	214	197	181	165	153	141	130	121	116	110	104	97	1,017
1978	4,028	339	302	271	245	224	206	189	173	160	147	136	127	121	115	109	1,165
1979	4,871	422	374	334	300	271	247	227	208	191	177	163	150	140	134	127	1,407
1980	5,967	491	475	421	375	337	304	278	256	234	214	199	183	168	158	151	1,724
1981	6,909	563	522	505	447	399	358	323	296	272	249	228	211	194	179	168	1,994
1982	7,406	587	556	515	498	441	394	354	319	292	268	246	225	208	192	177	2,134
1983	8,634	624	634	601	557	539	477	426	383	345	316	290	266	243	225	208	2,499
1984	10,821	760	728	739	700	649	628	556	496	446	402	368	338	310	284	263	3,153
1985	12,379	886	807	773	785	744	689	667	591	527	473	427	391	359	329	301	3,628
1986	13,954	1,003	927	845	809	822	778	721	698	618	552	495	447	409	376	344	4,111
1987	14,980	1,028	1,003	926	845	808	821	778	721	698	618	552	495	447	409	376	4,455
1988	16,343	1,028	1,051	1,025	947	864	827	840	795	737	713	632	564	506	457	418	4,939
1989	19,686	1,189	1,164	1,189	1,160	1,072	977	935	950	900	834	807	715	638	573	517	6,063
1990	22,440	1,301	1,277	1,250	1,277	1,246	1,151	1,049	1,004	1,021	967	896	867	768	685	615	7,066
1991	23,248	1,294	1,273	1,249	1,223	1,250	1,219	1,126	1,027	983	998	946	876	848	751	670	7,514
1992	23,508	1,344	1,234	1,214	1,191	1,166	1,191	1,162	1,074	979	937	952	902	836	808	716	7,803
1993	23,941	1,344	1,292	1,186	1,167	1,145	1,120	1,145	1,117	1,032	941	901	915	867	803	777	8,190
1994	30,107	1,651	1,597	1,536	1,409	1,387	1,361	1,332	1,361	1,328	1,227	1,118	1,070	1,088	1,030	955	10,658
1995	25,513	1,287	1,328	1,285	1,236	1,134	1,116	1,095	1,072	1,095	1,068	987	900	861	875	829	9,344
1996	27,384	1,386	1,312	1,354	1,310	1,259	1,156	1,137	1,116	1,092	1,116	1,089	1,006	917	878	892	10,366
1997	33,961	1,667	1,635	1,547	1,597	1,545	1,485	1,363	1,341	1,316	1,288	1,316	1,284	1,186	1,081	1,035	13,276
1998	39,292	1,994	1,830	1,795	1,699	1,753	1,696	1,631	1,497	1,473	1,445	1,414	1,445	1,410	1,303	1,188	15,717
1999	48,437	2,444	2,334	2,142	2,102	1,989	2,052	1,986	1,909	1,752	1,724	1,692	1,656	1,692	1,651	1,525	19,789
2000	57,572	2,961	2,755	2,631	2,416	2,370	2,242	2,314	2,239	2,152	1,975	1,944	1,908	1,867	1,908	1,861	24,030
2001	63,190	3,352	3,077	2,864	2,735	2,511	2,463	2,331	2,405	2,327	2,237	2,053	2,020	1,983	1,940	1,983	26,910
2002	74,151	4,284	3,706	3,403	3,166	3,024	2,776	2,723	2,577	2,659	2,573	2,473	2,270	2,234	2,192	2,145	31,946
2003	80,786	4,384	4,414	3,818	3,506	3,263	3,116	2,860	2,806	2,655	2,740	2,651	2,548	2,339	2,302	2,259	35,126
2004	86,779	4,823	4,448	4,478	3,874	3,557	3,310	3,161	2,902	2,846	2,693	2,780	2,689	2,585	2,373	2,335	37,926
2005	93,668	5,718	4,889	4,508	4,538	3,926	3,605	3,354	3,204	2,941	2,885	2,730	2,817	2,726	2,620	2,405	40,804
2006	101,905	7,521	5,761	4,926	4,542	4,573	3,956	3,632	3,380	3,228	2,963	2,907	2,751	2,839	2,746	2,640	43,540
2007	117,970	12,652	7,773	5,954	5,091	4,694	4,726	4,088	3,754	3,493	3,336	3,063	3,004	2,843	2,934	2,838	47,726
2008	73,118	24,334	13,601	8,356	6,401	5,473	5,046	5,080	4,395	4,035	3,755	3,586	3,292	3,230	3,056	3,154	54,358
TOTAL	1,194,671	96,407	75,653	65,078	59,467	55,641	52,603	49,889	47,008	44,697	42,646	40,812	39,067	37,556	36,019	34,575	495,587

(1) SECTION 2, EXHIBIT 2, SHEET 1, COL. 4  
(2) - (17) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 2, EXHIBIT 2, SHEET 21

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
MEDICAL ON LOST TIME**

SECTION 2  
EXHIBIT 2  
SHEET 3

**TOTAL  
(000's)**

ESTIMATED PAYMENTS FROM 1/1/2008 TO 6/30/2008

ACCIDENT YEAR	SELECTED	PAID	AGE @ 12/31/2007	AGE @ 6/30/2008	LDF @ 12/31/2007	LDF @ 6/30/2008	EXPECTED PERCENT	1/1/08 TO 6/30/08
	ULTIMATE LOSS & ALAE	LOSS & ALAE @ 12/31/07						EXPECTED PAYMENTS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR	19,000	0	384	390	1.117	1.111	4.3%	811
1977	32,356	28,663	372	378	1.129	1.122	4.4%	162
1978	33,808	29,589	360	366	1.143	1.135	4.5%	191
1979	37,342	32,253	348	354	1.158	1.150	4.3%	218
1980	41,987	35,755	336	342	1.174	1.166	4.2%	265
1981	44,649	37,443	324	330	1.192	1.183	4.1%	297
1982	44,073	36,378	312	318	1.212	1.202	3.8%	289
1983	47,665	38,704	300	306	1.232	1.221	3.6%	326
1984	55,538	44,300	288	294	1.254	1.242	3.7%	417
1985	58,988	46,130	276	282	1.279	1.266	3.7%	479
1986	61,715	47,247	264	270	1.306	1.292	3.6%	514
1987	61,707	46,224	252	258	1.335	1.321	3.2%	503
1988	63,087	46,218	240	246	1.365	1.350	3.1%	525
1989	71,398	51,106	228	234	1.397	1.381	3.0%	606
1990	76,668	53,567	216	222	1.431	1.414	2.9%	661
1991	75,005	51,053	204	210	1.469	1.449	2.9%	705
1992	71,509	47,302	192	198	1.512	1.490	2.9%	699
1993	68,739	44,103	180	186	1.559	1.534	2.8%	695
1994	81,703	50,795	168	174	1.608	1.584	2.6%	800
1995	65,741	39,548	156	162	1.662	1.634	2.6%	680
1996	66,991	38,900	144	150	1.722	1.691	2.5%	707
1997	79,004	44,135	132	138	1.790	1.754	2.6%	908
1998	86,765	46,430	120	126	1.869	1.828	2.6%	1,044
1999	101,565	51,814	108	114	1.960	1.912	2.6%	1,313
2000	116,976	57,792	96	102	2.070	2.011	2.7%	1,612
2001	116,892	51,765	84	90	2.208	2.132	3.0%	1,937
2002	132,147	55,869	72	78	2.379	2.291	2.8%	2,128
2003	136,215	53,051	60	66	2.586	2.474	2.9%	2,377
2004	135,943	46,447	48	54	2.862	2.709	3.0%	2,716
2005	137,904	40,501	36	42	3.319	3.048	3.8%	3,735
2006	134,895	27,405	24	30	4.259	3.642	5.2%	5,584
2007	145,644	15,480	12	18	9.668	5.336	9.4%	12,193
2008	156,068	0	0	6		31.747	3.1%	4,916
TOTAL	2,659,685	1,335,966						51,014
EXLD PRIOR	2,640,685	1,335,966						50,202

(1) SECTION 2, EXHIBIT 2, SHEET 4, COL. 12  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) AGE OF ACCIDENT YEAR AT 12/31/2007  
(4) AGE OF ACCIDENT YEAR AT 6/30/2008

(5) BASED ON SECTION 2, EXHIBIT 2, SHEET 21 AGE OF (5)  
(6) BASED ON SECTION 2, EXHIBIT 2, SHEET 21 AGE OF (6)  
(7)  $= [1 / (6) - 1 / (5)] / [1 - 1 / (5)]$   
(8)  $= [(1) - (2)] \times (7)$

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
MEDICAL ON LOST TIME**

SECTION 2  
EXHIBIT 2  
SHEET 4

**TOTAL  
(000's)  
SELECTION OF ULTIMATE LOSS & ALAE**

ACCIDENT YEAR	PAYROLL	INDICATED ULTIMATE LOSS & ALAE											SELECTED ULTIMATE LOSS & ALAE	SELECTED ULTIMATE LOSS RATE
		PAID LOSS & ALAE @ 12/31/07	INCURRED LOSS & ALAE @ 12/31/07	LOSS DEVELOPMENT		BORNHUETTTER-FERGUSON		PAID CUM.	PAID INCR.	PAID INCR.	PAID INCR.			
				PAID	INCURRED	PAID	INCURRED	FREQ/SEV AY DEV.	FREQ/SEV AY DEV.	FREQ/SEV CY DEV.	TRENDED FREQ/SEV			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)		
PRIOR													19,000	
1977	4,296,958	28,663	30,476	32,356	31,085	32,356	31,110	32,539	32,442	32,442	32,442	32,442	32,356	0.753
1978	4,554,775	29,589	32,279	33,808	32,371	33,808	32,375	33,786	33,910	33,880	33,876	33,808	33,808	0.742
1979	4,922,518	32,253	35,373	37,342	34,821	37,342	34,781	37,270	37,019	37,118	37,323	37,342	37,342	0.759
1980	5,505,913	35,755	40,771	41,987	40,450	41,987	40,438	41,906	41,061	41,658	42,125	41,987	41,987	0.763
1981	5,822,523	37,443	42,197	44,649	42,503	44,649	42,518	44,560	43,711	44,651	44,631	44,649	44,649	0.767
1982	6,184,882	36,378	41,611	44,073	42,185	44,073	42,211	43,886	43,137	44,302	44,229	44,073	44,073	0.713
1983	6,513,795	38,704	43,974	47,665	44,381	47,665	44,411	47,350	47,016	48,887	47,921	47,665	47,665	0.732
1984	6,868,217	44,300	52,995	55,538	53,248	55,538	53,259	55,105	56,930	59,919	55,634	55,538	55,538	0.809
1985	7,503,185	46,130	56,905	58,988	57,055	58,988	57,060	58,516	56,191	58,725	59,608	58,988	58,988	0.786
1986	7,891,199	47,247	56,408	61,715	56,694	61,715	56,720	61,235	58,892	62,351	62,782	61,715	61,715	0.782
1987	8,601,063	46,224	56,932	61,707	57,578	61,707	57,624	61,177	58,144	62,318	63,457	61,707	61,707	0.717
1988	8,905,267	46,218	59,817	63,087	61,379	63,087	61,422	62,493	58,220	64,036	65,887	63,087	63,087	0.708
1989	9,434,400	51,106	68,688	71,398	71,585	71,398	71,577	70,778	67,220	76,334	73,599	71,398	71,398	0.757
1990	10,055,399	53,567	72,903	76,668	76,434	76,668	76,445	76,077	72,074	81,239	78,987	76,668	76,668	0.762
1991	10,728,872	51,053	71,726	75,005	75,691	75,005	75,655	74,468	72,593	81,778	78,212	75,005	75,005	0.699
1992	11,441,482	47,302	61,646	71,509	65,565	71,509	65,920	71,032	62,763	70,649	78,020	71,509	71,509	0.625
1993	11,998,508	44,103	60,434	68,739	65,011	69,564	65,436	68,282	62,203	72,273	76,388	68,739	68,739	0.573
1994	12,083,591	50,795	73,325	81,703	79,688	76,839	78,822	81,217	74,375	89,217	87,577	81,703	81,703	0.676
1995	12,383,967	39,548	57,621	65,741	63,300	67,772	63,977	65,458	57,796	70,211	75,824	65,741	65,741	0.531
1996	12,949,088	38,900	57,923	66,991	64,332	69,914	65,292	66,756	63,766	73,766	78,604	66,991	66,991	0.517
1997	13,596,753	44,135	70,231	79,004	78,788	79,907	79,034	78,815	69,375	94,640	87,825	79,004	79,004	0.581
1998	14,465,333	46,430	73,148	86,765	83,293	88,232	84,100	86,734	71,668	95,489	95,978	86,765	86,765	0.600
1999	15,088,873	51,814	88,822	101,565	103,413	100,378	102,811	101,871	88,179	118,429	113,389	101,565	101,565	0.67
2000	15,809,043	57,792	93,451	119,614	110,438	114,338	110,280	120,401	93,812	123,900	128,732	116,976	116,976	0.740
2001	16,717,000	51,765	90,019	114,324	106,914	119,461	109,569	115,313	88,968	117,824	123,348	116,892	116,892	0.699
2002	17,601,171	55,869	103,268	132,909	123,268	131,385	124,406	134,195	104,469	142,005	139,615	132,147	132,147	0.751
2003	18,004,352	53,051	103,033	137,206	123,914	135,223	125,609	138,787	104,394	143,166	141,963	136,215	136,215	0.757
2004	18,523,800	46,447	98,326	132,944	119,435	135,943	122,637	135,313	98,545	137,405	144,691	135,943	135,943	0.734
2005	18,584,736	40,501	96,548	134,413	116,067	137,904	119,993	137,274	95,577	137,078	150,132	137,904	137,904	0.742
2006	18,740,062	27,405	81,061	116,709	116,709	134,895	56,300	120,846	86,011	131,536	144,297	134,895	134,895	0.720
2007	19,302,264	15,480	197,434	149,669	161,135	145,644	164,729	167,308	94,193	150,496	151,551	145,644	145,644	0.755
2008	19,881,332					156,068	156,068		0	0	156,068	156,068	156,068	0.785
TOTAL		1,335,966	2,169,345	2,465,789	2,310,935	2,640,961	2,472,587	2,490,746	2,088,551	2,597,723	2,638,648	2,659,685	2,659,685	
EXLD PRIOR		1,335,966	2,169,345	2,465,789	2,310,935	2,640,961	2,472,587	2,490,746	2,088,551	2,597,723	2,638,648	2,640,685	2,640,685	
EXLD PRIOR & 2008		1,335,966	2,169,345	2,465,789	2,310,935	2,484,893	2,316,518	2,490,746	2,088,551	2,597,723	2,638,648	2,484,617	2,484,617	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) BASED ON DATA FROM OLIVER WYMAN & BWC  
(4) SECTION 2, EXHIBIT 2, SHEET 5, COL. 4  
(5) SECTION 2, EXHIBIT 2, SHEET 6, COL. 4  
(6) SECTION 2, EXHIBIT 2, SHEET 7, COL. 8

(7) SECTION 2, EXHIBIT 2, SHEET 8, COL. 8  
(8) SECTION 2, EXHIBIT 2, SHEET 9, COL. 8  
(9) SECTION 2, EXHIBIT 2, SHEET 10  
(10) SECTION 2, EXHIBIT 2, SHEET 12  
(11) SECTION 2, EXHIBIT 2, SHEET 11  
(12) SELECTED BY DELOITTE CONSULTING

(13) (12) / (1) x 100



**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
MEDICAL ON LOST TIME**

SECTION 2  
EXHIBIT 2  
SHEET 5

**TOTAL  
(000's)  
PAID LOSS DEVELOPMENT METHOD**

ACCIDENT YEAR	AGE (MONTHS)	PAID LOSS & ALAE	PAID LDF	INDICATED ULTIMATE @ 12/31/07	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
		0			
1977	372	28,663	1.129	32,356	0.75
1978	360	29,589	1.143	33,808	0.74
1979	348	32,253	1.158	37,342	0.76
1980	336	35,755	1.174	41,987	0.76
1981	324	37,443	1.192	44,649	0.77
1982	312	36,378	1.212	44,073	0.71
1983	300	38,704	1.232	47,665	0.73
1984	288	44,300	1.254	55,538	0.81
1985	276	46,130	1.279	58,988	0.79
1986	264	47,247	1.306	61,715	0.78
1987	252	46,224	1.335	61,707	0.72
1988	240	46,218	1.365	63,087	0.71
1989	228	51,106	1.397	71,398	0.76
1990	216	53,567	1.431	76,668	0.76
1991	204	51,053	1.469	75,005	0.70
1992	192	47,302	1.512	71,509	0.62
1993	180	44,103	1.559	68,739	0.57
1994	168	50,795	1.608	81,703	0.68
1995	156	39,548	1.662	65,741	0.53
1996	144	38,900	1.722	66,991	0.52
1997	132	44,135	1.790	79,004	0.58
1998	120	46,430	1.869	86,765	0.60
1999	108	51,814	1.960	101,565	0.67
2000	96	57,792	2.070	119,614	0.76
2001	84	51,765	2.208	114,324	0.68
2002	72	55,869	2.379	132,909	0.76
2003	60	53,051	2.586	137,206	0.76
2004	48	46,447	2.862	132,944	0.72
2005	36	40,501	3.319	134,413	0.72
2006	24	27,405	4.259	116,709	0.62
2007	12	15,480	9.668	149,669	0.78
2008	0				
TOTAL		1,335,966		2,465,789	

(1) AGE OF ACCIDENT YEAR  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 2, EXHIBIT 2, SHEET 18, COL. 6  
(4) = (2) x (3)  
(5) = (4) / PAYROLL x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
MEDICAL ON LOST TIME**

SECTION 2  
EXHIBIT 2  
SHEET 6

**TOTAL  
(000's)**

INCURRED LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE (MONTHS)	INCURRED LOSS & ALAE	INCURRED LDF	INDICATED ULTIMATE @ 12/31/07	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	372	30,476	1.020	31,085	0.72
1978	360	32,279	1.003	32,371	0.71
1979	348	35,373	0.984	34,821	0.71
1980	336	40,771	0.992	40,450	0.73
1981	324	42,197	1.007	42,503	0.73
1982	312	41,611	1.014	42,185	0.68
1983	300	43,974	1.009	44,381	0.68
1984	288	52,995	1.005	53,248	0.78
1985	276	56,905	1.003	57,055	0.76
1986	264	56,408	1.005	56,694	0.72
1987	252	56,932	1.011	57,578	0.67
1988	240	59,817	1.026	61,379	0.69
1989	228	68,688	1.042	71,585	0.76
1990	216	72,903	1.048	76,434	0.76
1991	204	71,726	1.055	75,691	0.71
1992	192	61,646	1.064	65,565	0.57
1993	180	60,434	1.076	65,011	0.54
1994	168	73,325	1.087	79,688	0.66
1995	156	57,621	1.099	63,300	0.51
1996	144	57,923	1.111	64,332	0.50
1997	132	70,231	1.122	78,788	0.58
1998	120	73,148	1.139	83,293	0.58
1999	108	88,822	1.164	103,413	0.69
2000	96	93,451	1.182	110,438	0.70
2001	84	90,019	1.188	106,914	0.64
2002	72	103,268	1.194	123,268	0.70
2003	60	103,033	1.203	123,914	0.69
2004	48	98,326	1.215	119,435	0.64
2005	36	96,548	1.202	116,067	0.62
2006	24	81,061	0.850	68,914	0.37
2007	12	197,434	0.816	161,135	0.83
2008	0				
TOTAL		2,169,345		2,310,935	

(1) AGE OF ACCIDENT YEAR  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 2, EXHIBIT 2, SHEET 18, COL. 9  
(4) = (2) x (3)  
(5) = (4) / PAYROLL x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
MEDICAL ON LOST TIME**

SECTION 2  
EXHIBIT 2  
SHEET 7

**TOTAL  
(000's)**

PAID BORNHUETTTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED		EXPECTED %	EXPECTED	ACTUAL	EXPECTED	INDICATED	INDICATED
		LOSS RATE	DOLLARS	OF PAID	PAID	PAID	UNPAID	ULTIMATE	ULTIMATE
	(1)	(2)	(3)	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS RATE
				(4)	(5)	(6)	(7)	(8)	(9)
1977	4,296,958	0.75	32,356	88.6%	28,663	28,663	3,693	32,356	0.75
1978	4,554,775	0.74	33,808	87.5%	29,589	29,589	4,219	33,808	0.74
1979	4,922,518	0.76	37,342	86.4%	32,253	32,253	5,089	37,342	0.76
1980	5,505,913	0.76	41,987	85.2%	35,755	35,755	6,232	41,987	0.76
1981	5,822,523	0.77	44,649	83.9%	37,443	37,443	7,206	44,649	0.77
1982	6,184,882	0.71	44,073	82.5%	36,378	36,378	7,695	44,073	0.71
1983	6,513,795	0.73	47,665	81.2%	38,704	38,704	8,961	47,665	0.73
1984	6,868,217	0.81	55,538	79.8%	44,300	44,300	11,238	55,538	0.81
1985	7,503,185	0.79	58,988	78.2%	46,130	46,130	12,858	58,988	0.79
1986	7,891,199	0.78	61,715	76.6%	47,247	47,247	14,468	61,715	0.78
1987	8,601,063	0.72	61,707	74.9%	46,224	46,224	15,483	61,707	0.72
1988	8,905,267	0.71	63,087	73.3%	46,218	46,218	16,869	63,087	0.71
1989	9,434,400	0.76	71,398	71.6%	51,106	51,106	20,292	71,398	0.76
1990	10,055,399	0.76	76,668	69.9%	53,567	53,567	23,102	76,668	0.76
1991	10,728,872	0.70	75,005	68.1%	51,053	51,053	23,953	75,005	0.70
1992	11,441,482	0.62	71,509	66.1%	47,302	47,302	24,207	71,509	0.62
1993	11,998,508	0.59	71,039	64.2%	45,579	44,103	25,460	69,564	0.58
1994	12,083,591	0.57	68,846	62.2%	42,802	50,795	26,044	76,839	0.64
1995	12,383,967	0.57	70,840	60.2%	42,615	39,548	28,225	67,772	0.55
1996	12,949,088	0.57	73,963	58.1%	42,949	38,900	31,014	69,914	0.54
1997	13,596,753	0.60	81,049	55.9%	45,277	44,135	35,772	79,907	0.59
1998	14,465,333	0.62	89,921	53.5%	48,118	46,430	41,802	88,232	0.61
1999	15,088,873	0.66	99,142	51.0%	50,578	51,814	48,564	100,378	0.67
2000	15,809,043	0.69	109,406	48.3%	52,860	57,792	56,546	114,338	0.72
2001	16,717,000	0.74	123,712	45.3%	56,016	51,765	67,696	119,461	0.71
2002	17,601,171	0.74	130,280	42.0%	54,764	55,869	75,516	131,385	0.75
2003	18,004,352	0.74	133,973	38.7%	51,801	53,051	82,172	135,223	0.75
2004	18,523,800	0.74	137,553	34.9%	48,058	46,447	89,495	135,943	0.73
2005	18,584,736	0.75	139,410	30.1%	42,006	40,501	97,403	137,904	0.74
2006	18,740,062	0.75	140,475	23.5%	32,985	27,405	107,490	134,895	0.72
2007	19,302,264	0.75	145,179	10.3%	15,016	15,480	130,164	145,644	0.75
2008	19,881,332	0.79	156,068	0.0%			156,068	156,068	0.79
TOTAL			2,648,351		1,343,356	1,335,966	1,304,995	2,640,961	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 2, EXHIBIT 2, SHEET 17, COL. 14  
(3) = [(1) x (2)] / 100  
(4) = 1 / SECTION 2, EXHIBIT 2, SHEET 5, COL. 3  
(5) = (3) x (4)

(6) BASED ON DATA FROM OLIVER WYMAN & BWC  
(7) = (3) x [1 - (4)]  
(8) = (6) + (7)  
(9) = [(8) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
MEDICAL ON LOST TIME**

SECTION 2  
EXHIBIT 2  
SHEET 8

**TOTAL  
(000's)**

INCURRED BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED		EXPECTED % OF REPORTED LOSS & ALAE	EXPECTED REPORTED LOSS & ALAE	ACTUAL REPORTED LOSS & ALAE	EXPECTED UNREPORTED LOSS & ALAE	INDICATED ULTIMATE LOSS & ALAE	INDICATED ULTIMATE LOSS RATE
		LOSS RATE	DOLLARS						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	4,296,958	0.753	32,356	98.0%	31,721	30,476	634	31,110	0.72
1978	4,554,775	0.742	33,808	99.7%	33,713	32,279	96	32,375	0.71
1979	4,922,518	0.759	37,342	101.6%	37,935	35,373	(593)	34,781	0.71
1980	5,505,913	0.763	41,987	100.8%	42,320	40,771	(333)	40,438	0.73
1981	5,822,523	0.767	44,649	99.3%	44,327	42,197	321	42,518	0.73
1982	6,184,882	0.713	44,073	98.6%	43,473	41,611	600	42,211	0.68
1983	6,513,795	0.732	47,665	99.1%	47,228	43,974	437	44,411	0.68
1984	6,868,217	0.809	55,538	99.5%	55,273	52,995	264	53,259	0.78
1985	7,503,185	0.786	58,988	99.7%	58,833	56,905	155	57,060	0.76
1986	7,891,199	0.782	61,715	99.5%	61,404	56,408	312	56,720	0.72
1987	8,601,063	0.717	61,707	98.9%	61,014	56,932	693	57,624	0.67
1988	8,905,267	0.708	63,087	97.5%	61,482	59,817	1,606	61,422	0.69
1989	9,434,400	0.757	71,398	96.0%	68,508	68,688	2,889	71,577	0.76
1990	10,055,399	0.762	76,668	95.4%	73,127	72,903	3,541	76,445	0.76
1991	10,728,872	0.699	75,005	94.8%	71,077	71,726	3,929	75,655	0.71
1992	11,441,482	0.625	71,509	94.0%	67,235	61,646	4,274	65,920	0.58
1993	11,998,508	0.592	71,039	93.0%	66,037	60,434	5,002	65,436	0.55
1994	12,083,591	0.570	68,846	92.0%	63,349	73,325	5,497	78,822	0.65
1995	12,383,967	0.572	70,840	91.0%	64,484	57,621	6,355	63,977	0.52
1996	12,949,088	0.571	73,963	90.0%	66,595	57,923	7,368	65,292	0.50
1997	13,596,753	0.596	81,049	89.1%	72,247	70,231	8,802	79,034	0.58
1998	14,465,333	0.622	89,921	87.8%	78,968	73,148	10,952	84,100	0.58
1999	15,088,873	0.657	99,142	85.9%	85,153	88,822	13,989	102,811	0.68
2000	15,809,043	0.692	109,406	84.6%	92,578	93,451	16,828	110,280	0.70
2001	16,717,000	0.740	123,712	84.2%	104,163	90,019	19,549	109,569	0.66
2002	17,601,171	0.740	130,280	83.8%	109,142	103,268	21,138	124,406	0.71
2003	18,004,352	0.744	133,973	83.1%	111,397	103,033	22,576	125,609	0.70
2004	18,523,800	0.743	137,553	82.3%	113,241	98,326	24,312	122,637	0.66
2005	18,584,736	0.750	139,410	83.2%	115,965	96,548	23,445	119,993	0.65
2006	18,740,062	0.750	140,475	117.6%	165,235	81,061	(24,760)	56,300	0.30
2007	19,302,264	0.752	145,179	122.5%	177,884	197,434	(32,705)	164,729	0.85
2008	19,881,332	0.785	156,068	0.0%	0	0	156,068	156,068	0.79
TOTAL			2,648,351		2,345,109	2,169,345	303,242	2,472,587	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 2, EXHIBIT 2, SHEET 17, COL. 14  
(3) = [(1) x (2)] / 100  
(4) = 1 / SECTION 2, EXHIBIT 2, SHEET 6, COL. 3  
(5) = (3) x (4)

(6) BASED ON DATA FROM OLIVER WYMAN & BWC  
(7) = (3) x [1 - (4)]  
(8) = (6) + (7)  
(9) = [(8) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
MEDICAL ON LOST TIME**

SECTION 2  
EXHIBIT 2  
SHEET 9

**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 & ALAE	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	4,296,958	4,256	1.000	4,256	6,735	1.135	7,645	32,539	0.76
1978	4,554,775	4,447	1.000	4,447	6,654	1.142	7,597	33,786	0.74
1979	4,922,518	4,501	1.000	4,501	7,166	1.155	8,280	37,270	0.76
1980	5,505,913	4,808	1.000	4,809	7,436	1.172	8,715	41,906	0.76
1981	5,822,523	4,864	1.000	4,865	7,697	1.190	9,159	44,560	0.77
1982	6,184,882	5,135	1.000	5,136	7,084	1.206	8,545	43,886	0.71
1983	6,513,795	5,239	1.000	5,240	7,388	1.223	9,036	47,350	0.73
1984	6,868,217	5,636	1.000	5,638	7,859	1.244	9,774	55,105	0.80
1985	7,503,185	5,976	1.000	5,977	7,719	1.268	9,790	58,516	0.78
1986	7,891,199	5,993	1.000	5,995	7,884	1.296	10,215	61,235	0.78
1987	8,601,063	6,104	1.000	6,106	7,573	1.323	10,019	61,177	0.71
1988	8,905,267	6,399	1.000	6,402	7,223	1.351	9,761	62,493	0.70
1989	9,434,400	6,450	1.001	6,455	7,923	1.384	10,964	70,778	0.75
1990	10,055,399	6,420	1.001	6,428	8,344	1.418	11,835	76,077	0.76
1991	10,728,872	6,144	1.002	6,155	8,309	1.456	12,099	74,468	0.69
1992	11,441,482	6,262	1.002	6,276	7,554	1.498	11,318	71,032	0.62
1993	11,998,508	5,916	1.003	5,933	7,455	1.544	11,509	68,282	0.57
1994	12,083,591	6,015	1.004	6,038	8,445	1.593	13,452	81,217	0.67
1995	12,383,967	5,440	1.005	5,467	7,270	1.647	11,974	65,458	0.53
1996	12,949,088	5,361	1.007	5,397	7,256	1.705	12,370	66,756	0.52
1997	13,596,753	5,235	1.010	5,286	8,431	1.769	14,910	78,815	0.58
1998	14,465,333	5,297	1.015	5,375	8,765	1.841	16,137	86,734	0.60
1999	15,088,873	5,895	1.022	6,025	8,790	1.924	16,909	101,871	0.68
2000	15,809,043	5,910	1.035	6,116	9,779	2.013	19,687	120,401	0.76
2001	16,717,000	5,171	1.058	5,470	10,011	2.106	21,081	115,313	0.69
2002	17,601,171	5,208	1.096	5,706	10,727	2.192	23,519	134,195	0.76
2003	18,004,352	4,660	1.150	5,360	11,384	2.275	25,894	138,787	0.77
2004	18,523,800	4,285	1.234	5,290	10,840	2.360	25,580	135,313	0.73
2005	18,584,736	3,714	1.433	5,324	10,905	2.365	25,786	137,274	0.74
2006	18,740,062	2,342	2.028	4,751	11,701	2.174	25,437	120,846	0.64
2007	19,302,264	846	4.249	3,595	18,298	2.544	46,545	167,308	0.87
2008	19,881,332		-			-			
Total		159,930		169,817				2,490,746	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 2, EXHIBIT 2, SHEET 18, COL. 12  
(4) = (2) x (3)  
(5) SECTION 2, EXHIBIT 2, SHEET 29

(6) SECTION 2, EXHIBIT 2, SHEET 18, COL. 15  
(7) = (5) x (6)  
(8) = [(4) x (7)] / 1000  
(9) = [(8) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
MEDICAL ON LOST TIME  
TOTAL**

SECTION 2  
EXHIBIT 2  
SHEET 10

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	TAIL	INDICATED ULTIMATE			
1977															18,285	1,367	1,156	1,049	654	637	643	598	621	407	462	506	456	700	388	319	330	3,865	32,442			
1978														18,323	1,454	988	989	743	665	694	550	559	626	551	541	504	537	709	655	384	397	4,040	33,910			
1979													20,921	1,406	1,409	1,197	1,012	757	699	547	435	471	447	586	660	390	426	332	386	261	270	4,410	37,019			
1980												22,585	1,617	1,578	1,245	837	803	784	672	700	609	700	595	719	651	654	509	310	252	171	177	4,892	41,061			
1981											22,023	1,966	1,502	1,168	1,062	1,064	924	786	821	832	1,136	851	845	686	748	469	389	419	342	231	239	5,208	43,711			
1982									21,957	21,987	2,163	1,549	1,329	1,041	1,001	938	695	644	584	542	728	642	701	578	504	490	452	487	397	269	278	5,139	43,137			
1983												2,330	1,903	1,309	1,168	1,016	979	873	874	721	904	832	666	695	919	656	738	594	547	591	481	325	337	5,601	47,016	
1984																	871	698	789	1,045	1,125	1,038	964	896	1,105	1,221	1,251	1,007	928	1,001	816	552	571	6,783	56,930	
1985								23,313	23,969	2,674	2,145	1,664	1,308	1,318	1,189	1,010	1,008	1,104	901	1,030	1,106	1,425	868	680	629	644	519	478	516	420	284	294	6,695	56,191		
1986							21,287	3,125	2,993	2,655	1,988	1,725	1,442	1,324	1,141	1,011	1,168	1,186	1,250	1,134	1,019	916	695	750	694	711	572	528	569	464	314	325	7,016	58,892		
1987					19,569	3,328	3,254	2,596	1,869	1,754	1,576	1,496	1,522	1,271	1,298	1,126	1,157	1,121	1,020	1,102	811	661	714	660	676	544	502	541	441	298	309	6,927	58,144			
1988				18,382	4,102	3,369	2,426	1,903	1,775	1,639	1,418	1,262	1,174	1,195	1,147	1,520	1,181	1,377	1,079	781	731	596	644	595	610	491	453	488	398	269	279	6,936	58,220			
1989			15,454	5,760	4,071	3,095	2,286	2,332	1,984	1,638	1,748	1,548	1,641	1,861	1,580	1,524	1,477	1,254	1,156	1,086	1,016	828	894	827	847	682	629	679	553	374	387	8,009	67,220			
1990																																				
1991	858	11,544	8,261	4,663	3,334	2,564	2,068	1,845	1,884	1,752	1,730	1,724	1,608	1,792	1,582	1,611	1,558	1,520	1,399	1,313	1,229	1,002	1,081	1,000	1,025	825	761	821	669	452	468	8,649	72,593			
1992	945	12,538	8,486	4,515	3,095	2,507	1,933	1,807	1,612	1,582	1,445	1,701	1,339	1,155	1,114	977	879	858	789	741	693	565	610	564	578	466	429	463	377	255	264	7,478	62,763			
1993	1,704	11,195	7,353	3,990	2,820	2,164	2,115	1,622	1,695	1,713	1,635	1,607	1,469	1,398	1,106	1,151	1,036	1,011	930	873	817	666	719	665	681	549	506	546	445	301	311	7,411	62,203			
1994	1,147	11,807	7,782	4,489	2,988	2,931	2,395	2,735	2,609	3,247	2,338	2,349	1,605	1,593	1,393	1,449	1,304	1,272	1,171	1,099	1,028	839	905	837	858	691	637	687	560	378	392	8,861	74,375			
1995	1,537	10,929	6,235	3,563	2,747	2,167	2,196	1,954	1,853	1,695	1,607	1,214	1,192	1,121	980	1,019	918	895	823	773	723	590	637	589	603	486	448	483	394	266	276	6,886	57,796			
1996	1,529	10,634	6,160	3,956	2,729	2,340	2,128	2,077	1,771	1,948	1,551	1,370	1,136	1,069	934	972	875	853	785	737	690	562	607	561	575	463	427	461	375	254	263	6,870	57,660			
1997	1,254	12,807	7,636	3,783	3,197	2,855	2,669	2,587	2,509	2,053	1,955	1,746	1,448	1,362	1,190	1,238	1,115	1,087	1,000	939	879	717	774	716	733	590	544	587	478	323	335	8,265	69,375			
1998	2,045	13,482	7,140	4,757	3,932	3,686	3,044	3,111	2,198	1,959	1,759	1,571	1,303	1,225	1,071	1,114	1,003	978	900	845	791	645	696	644	660	531	489	528	430	291	301	8,538	71,668			
1999	2,529	13,911	8,417	6,165	4,480	4,041	3,899	3,825	2,964	2,724	2,446	2,185	1,812	1,704	1,489	1,549	1,395	1,360	1,252	1,175	1,099	897	968	895	917	738	681	734	598	405	419	10,506	88,179			
2000	2,909	18,227	10,992	7,345	5,247	4,738	3,602	3,185	2,572	2,364	2,123	1,896	1,572	1,479	1,293	1,345	1,210	1,181	1,086	1,020	954	778	840	777	796	641	591	637	519	351	364	11,177	93,812			
2001	3,339	19,534	10,558	5,840	4,407	3,580	3,132	3,013	2,434	2,237	2,009	1,794	1,487	1,399	1,223	1,272	1,145	1,117	1,028	965	903	736	795	735	753	606	559	603	491	332	344	10,600	88,968			
2002	4,178	20,737	11,872	7,008	5,452	4,476	3,855	3,709	2,996	2,754	2,473	2,208	1,831	1,722	1,505	1,566	1,410	1,375	1,265	1,188	1,111	906	978	905	927	746	688	742	605	409	423	12,446	104,469			
2003	4,867	21,300	12,260	7,303	5,093	4,304	3,707	3,567	2,881	2,648	2,378	2,123	1,761	1,656	1,448	1,506	1,356	1,322	1,217	1,142	1,069	872	941	870	891	718	662	714	582	393	407	12,437	104,394			
2004	4,685	21,266	11,246	6,419	4,758	4,021	3,463	3,332	2,691	2,474	2,221	1,984	1,645	1,547	1,352	1,407	1,267	1,235	1,137	1,067	998	814	879	813	833	671	618	667	543	367	380	11,741	98,545			
2005	5,106	21,673	10,388	6,085	4,510	3,812	3,283	3,159	2,551	2,345	2,106	1,881	1,559	1,467	1,282	1,334	1,201	1,171	1,077	1,011	946	772	833	771	790	636	586	632	515	348	361	11,387	95,577			
2006	3,943	18,359	9,673	5,666	4,200	3,550	3,057	2,941	2,376	2,184	1,961	1,751	1,452	1,366	1,194	1,242	1,118	1,090	1,003	942	881	719	776	718	735	592	546	589	480	324	336	10,247	86,011			
2007	4,491	20,061	10,570	6,192	4,590	3,879	3,341	3,214	2,596	2,386	2,143	1,914	1,587	1,492	1,305	1,357	1,222	1,192	1,096	1,029	963	785	848	784	803	647	596	643	524	354	367	11,222	94,193			
Factors	4.467	0.527	0.586	0.741	0.845	0.861	0.962	0.808	0.919	0.898	0.893	0.829	0.941	0.874	1.040	0.900	0.975	0.920	0.939	0.936	0.816	1.079	0.925	1.025	0.805	0.922	1.079	0.815	0.676	1.035	1.135					

Example: AY 2005 Age 54 of 4,510 = 6,085 x 0.741 and AY 2005 Age 66 of 3,812 = 4,510 x 0.845

NOTE: FACTORS ARE FROM SECTION 2, EXHIBIT 2, SHEET 34

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
MEDICAL ON LOST TIME**

SECTION 2  
EXHIBIT 2  
SHEET 11

**TOTAL  
PAID INCREMENTAL TRENDED FREQUENCY/SEVERITY 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	TAIL	INDICATED ULTIMATE			
1977																18,285	1,367	1,156	1,049	654	637	643	598	621	407	462	506	456	700	388	319	330	3,865	32,442		
1978														18,323	1,406	1,454	988	989	743	665	694	550	559	626	551	541	504	537	709	655	384	367	4,036	33,876		
1979													20,921	1,406	1,409	1,197	757	699	547	435	471	447	586	660	390	426	332	386	398	400	4,447	37,323				
1980												22,585	1,617	1,578	1,245	837	803	784	672	700	609	700	595	719	651	654	509	310	621	457	459	5,019	42,125			
1981											21,987	1,966	1,502	1,168	1,062	1,064	924	786	821	832	1,136	851	845	686	748	469	389	370	676	497	499	5,317	44,631			
1982									21,957	2,163	1,549	1,329	1,041	1,001	938	695	644	584	542	728	642	701	578	504	490	527	420	767	564	566	5,269	44,229				
1983									2,330	1,903	1,309	1,168	1,016	979	873	874	721	904	832	666	695	919	656	738	553	578	461	841	619	621	5,709	47,921				
1984						23,969			2,674	2,145	1,664	1,308	1,318	1,189	871	698	789	1,045	1,125	1,038	964	896	1,105	1,221	736	639	668	533	973	716	718	6,628	55,634			
1985						2,993			2,655	1,988	1,725	1,442	1,324	1,141	1,010	1,008	1,104	901	1,030	1,106	1,425	868	680	1,114	839	729	762	608	1,108	816	819	7,102	59,608			
1986						3,125			2,386	2,096	2,152	1,715	1,554	1,387	1,011	1,168	1,186	1,250	1,134	1,019	916	695	1,029	1,200	905	785	821	655	1,195	879	883	7,480	62,782			
1987						2,868			1,869	1,754	1,576	1,496	1,522	1,271	1,298	1,126	1,157	1,121	1,020	1,102	811	880	1,127	1,314	991	860	899	717	1,308	963	967	7,560	63,457			
1988						3,328			2,328	2,426	1,903	1,775	1,639	1,418	1,262	1,174	1,195	1,147	1,520	1,181	1,377	1,079	781	1,007	992	1,270	1,481	1,117	969	1,013	808	1,475	1,085	1,089	7,850	65,887
1989						3,254			2,596	2,286	2,332	1,984	1,638	1,748	1,548	1,641	1,861	1,580	1,524	1,477	1,254	1,156	1,080	1,092	1,075	1,377	1,606	1,210	1,051	1,098	876	1,598	1,176	1,181	8,768	73,599
1990						2,820			1,869	1,713	1,635	1,607	1,469	1,398	1,106	1,372	1,706	1,514	1,408	1,326	1,340	1,319	1,690	1,971	1,486	1,290	1,348	1,075	1,962	1,444	1,449	9,101	76,388			
1991						2,926			1,749	1,600	1,704	1,591	1,572	1,989	1,786	1,872	1,505	1,335	1,228	1,156	1,169	1,151	1,474	1,719	1,296	1,125	1,176	938	1,711	1,259	1,264	9,410	78,987			
1992						2,820			1,749	1,600	1,704	1,591	1,572	1,989	1,786	1,872	1,505	1,335	1,228	1,156	1,169	1,151	1,474	1,719	1,296	1,125	1,176	938	1,711	1,259	1,264	9,410	78,987			
1993						2,820			1,749	1,600	1,704	1,591	1,572	1,989	1,786	1,872	1,505	1,335	1,228	1,156	1,169	1,151	1,474	1,719	1,296	1,125	1,176	938	1,711	1,259	1,264	9,410	78,987			
1994						2,820			1,749	1,600	1,704	1,591	1,572	1,989	1,786	1,872	1,505	1,335	1,228	1,156	1,169	1,151	1,474	1,719	1,296	1,125	1,176	938	1,711	1,259	1,264	9,410	78,987			
1995						2,820			1,749	1,600	1,704	1,591	1,572	1,989	1,786	1,872	1,505	1,335	1,228	1,156	1,169	1,151	1,474	1,719	1,296	1,125	1,176	938	1,711	1,259	1,264	9,410	78,987			
1996						2,820			1,749	1,600	1,704	1,591	1,572	1,989	1,786	1,872	1,505	1,335	1,228	1,156	1,169	1,151	1,474	1,719	1,296	1,125	1,176	938	1,711	1,259	1,264	9,410	78,987			
1997						2,820			1,749	1,600	1,704	1,591	1,572	1,989	1,786	1,872	1,505	1,335	1,228	1,156	1,169	1,151	1,474	1,719	1,296	1,125	1,176	938	1,711	1,259	1,264	9,410	78,987			
1998						2,820			1,749	1,600	1,704	1,591	1,572	1,989	1,786	1,872	1,505	1,335	1,228	1,156	1,169	1,151	1,474	1,719	1,296	1,125	1,176	938	1,711	1,259	1,264	9,410	78,987			
1999						2,820			1,749	1,600	1,704	1,591	1,572	1,989	1,786	1,872	1,505	1,335	1,228	1,156	1,169	1,151	1,474	1,719	1,296	1,125	1,176	938	1,711	1,259	1,264	9,410	78,987			
2000						2,820			1,749	1,600	1,704	1,591	1,572	1,989	1,786	1,872	1,505	1,335	1,228	1,156	1,169	1,151	1,474	1,719	1,296	1,125	1,176	938	1,711	1,259	1,264	9,410	78,987			
2001						2,820			1,749	1,600	1,704	1,591	1,572	1,989	1,786	1,872	1,505	1,335	1,228	1,156	1,169	1,151	1,474	1,719	1,296	1,125	1,176	938	1,711	1,259	1,264	9,410	78,987			
2002						2,820			1,749	1,600	1,704	1,591	1,572	1,989	1,786	1,872	1,505	1,335	1,228	1,156	1,169	1,151	1,474	1,719	1,296	1,125	1,176	938	1,711	1,259	1,264	9,410	78,987			
2003						2,820			1,749	1,600	1,704	1,591	1,572	1,989	1,786	1,872	1,505	1,335	1,228	1,156	1,169	1,151	1,474	1,719	1,296	1,125	1,176	938	1,711	1,259	1,264	9,410	78,987			
2004						2,820			1,749	1,600	1,704	1,591	1,572	1,989	1,786	1,872	1,505	1,335	1,228	1,156	1,169	1,151	1,474	1,719	1,296	1,125	1,176	938	1,711	1,259	1,264	9,410	78,987			
2005						2,820			1,749	1,600	1,704	1,591	1,572	1,989	1,786	1,872	1,505	1,335	1,228	1,156	1,169	1,151	1,474	1,719	1,296	1,125	1,176	938	1,711	1,259	1,264	9,410	78,987			
2006						2,820			1,749	1,600	1,704	1,591	1,572	1,989	1,786	1,872	1,505	1,335	1,228	1,156	1,169	1,151	1,474	1,719	1,296	1,125	1,176	938	1,711	1,259	1,264	9,410	78,987			
2007						2,820			1,749	1,600	1,704	1,591	1,572	1,989	1,786	1,872	1,505	1,335	1,228	1,156	1,169	1,151	1,474	1,719	1,296	1,125	1,176	938	1,711	1,259	1,264	9,410	78,987			

NOTE: FUTURE CALENDAR YEAR PAYMENTS FOR EACH AY ARE DETERMINED BY MULTIPLYING AN ESTIMATED INCREMENTAL PAYMENT SEVERITY BY THE NUMBER OF ULTIMATE LOST TIME CLAIMS FROM SECTION 2, EXHIBIT 2, SHEET 35

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
MEDICAL ON 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	TAIL	INDICATED ULTIMATE				
1977																18,285	1,367	1,156	1,049	654	637	643	598	621	407	462	506	456	700	388	319	330	3,865	32,442			
1978														18,323	1,454	988	989	743	665	694	550	559	626	551	541	504	537	709	655	384	371	4,036	33,880				
1979													20,921	1,406	1,409	1,197	1,012	757	699	547	435	471	447	586	660	390	426	332	386	314	303	4,422	37,118				
1980												22,585	1,617	1,578	1,245	837	803	784	672	700	609	700	595	719	651	654	509	310	433	353	341	4,963	41,658				
1981											22,023	1,966	1,502	1,168	1,062	1,064	924	786	821	832	1,136	851	845	686	748	469	389	444	621	506	488	5,320	44,651				
1982									21,957	21,987	2,163	1,549	1,329	1,041	1,001	938	695	644	584	542	728	642	701	578	504	490	462	528	738	601	580	5,278	44,302				
1983													23,969	2,330	1,903	1,309	1,168	1,016	979	873	874	721	904	832	666	695	919	656	738	652	702	981	800	772	5,824	48,887	
1984																																				7,139	59,919
1985																																				6,996	58,725
1986																																				7,428	62,351
1987																																				7,424	62,318
1988																																				7,629	64,036
1989																																				9,094	76,334
1990																																				9,679	81,239
1991																																				9,743	81,778
1992																																				8,417	70,649
1993																																				8,611	72,273
1994																																				10,629	89,217
1995																																				8,365	70,211
1996																																				8,788	73,766
1997																																				11,275	94,640
1998																																				11,376	95,489
1999																																				14,110	118,429
2000																																				14,761	123,900
2001																																				14,037	117,824
2002																																				16,918	142,005
2003																																				17,057	143,166
2004																																				16,370	137,405
2005																																				16,331	137,078
2006																																				15,671	131,536
2007																																				17,930	150,496

**Projected Annual Inflation Rates**

Factors	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	Tail			
		7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	1.135

Example: AY 2005 Age 54 of 4,890 = 6,400 x 0.711 x (1.0 + 7.5%) and AY 2005 Age 66 of 4,267 = 4,890 x 0.812 x (1.0 + 7.5%)

NOTE: FACTORS ARE FROM SECTION 2, EXHIBIT 2, SHEET 36



**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
MEDICAL ON LOST TIME**

SECTION 2  
EXHIBIT 2  
SHEET 14

**TOTAL  
(000's)**

SELECTION OF ULTIMATE CLAIM COUNTS

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	IMPLIED FREQUENCY	ON-LEVEL FREQUENCY	5 YR IMPLIED FREQUENCY TREND	CUMULATIVE FREQUENCY TREND	ON-LEVEL TRENDED FREQUENCY	EXPECTED CLAIM FREQUENCY	EXPECTED ULTIMATE CLAIMS	SELECTED ULTIMATE CLAIMS	SELECTED CLAIM FREQUENCY
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1977	4,296,958	3.359	14,432,137	4,256	1.000	4,256	9.906%	2.949%				9.91%	4,256	4,256	9.91%
1978	4,554,775	3.155	14,371,454	4,447	1.000	4,448	9.764%	3.095%				9.76%	4,448	4,448	9.76%
1979	4,922,518	2.926	14,401,884	4,501	1.000	4,502	9.145%	3.126%				9.14%	4,502	4,502	9.14%
1980	5,505,913	2.721	14,981,232	4,808	1.000	4,809	8.734%	3.210%				8.73%	4,809	4,809	8.73%
1981	5,822,523	2.507	14,595,519	4,864	1.000	4,865	8.356%	3.333%	2.9%			8.36%	4,865	4,865	8.36%
1982	6,184,882	2.383	14,740,510	5,135	1.000	5,137	8.305%	3.485%	3.1%			8.30%	5,137	5,137	8.30%
1983	6,513,795	2.282	14,866,069	5,239	1.000	5,240	8.045%	3.525%	3.3%			8.05%	5,240	5,240	8.05%
1984	6,868,217	2.175	14,937,037	5,636	1.000	5,638	8.209%	3.775%	3.9%			8.21%	5,638	5,638	8.21%
1985	7,503,185	2.102	15,768,276	5,976	1.000	5,978	7.967%	3.791%	3.4%			7.97%	5,978	5,978	7.97%
1986	7,891,199	2.051	16,181,637	5,993	1.000	5,995	7.597%	3.705%	2.0%			7.60%	5,995	5,995	7.60%
1987	8,601,063	1.984	17,065,135	6,104	1.000	6,106	7.099%	3.578%	0.1%			7.10%	6,106	6,106	7.10%
1988	8,905,267	1.896	16,880,588	6,399	1.000	6,402	7.189%	3.793%	-0.5%			7.19%	6,402	6,402	7.19%
1989	9,434,400	1.854	17,491,582	6,450	1.001	6,455	6.842%	3.690%	-0.3%			6.84%	6,455	6,455	6.84%
1990	10,055,399	1.785	17,947,817	6,420	1.001	6,428	6.393%	3.581%	-0.4%			6.39%	6,428	6,428	6.39%
1991	10,728,872	1.729	18,548,727	6,144	1.002	6,155	5.737%	3.318%	-2.1%			5.74%	6,155	6,155	5.74%
1992	11,441,482	1.644	18,811,505	6,262	1.002	6,276	5.486%	3.336%	-3.6%			5.49%	6,276	6,276	5.49%
1993	11,998,508	1.614	19,362,381	5,916	1.003	5,933	4.945%	3.064%	-4.3%			4.94%	5,933	5,933	4.94%
1994	12,083,591	1.577	19,055,279	6,015	1.004	6,036	4.995%	3.168%	-3.2%	0.720	2.279%	5.00%	6,036	6,036	5.00%
1995	12,383,967	1.532	18,971,525	5,440	1.005	5,465	4.413%	2.881%	-3.3%	0.738	2.126%	4.41%	5,465	5,465	4.41%
1996	12,949,088	1.480	19,165,938	5,361	1.006	5,395	4.166%	2.815%	-3.9%	0.757	2.130%	4.17%	5,395	5,395	4.17%
1997	13,596,753	1.415	19,232,759	5,235	1.009	5,281	3.884%	2.746%	-3.3%	0.776	2.132%	3.88%	5,281	5,281	3.88%
1998	14,465,333	1.351	19,540,190	5,297	1.015	5,374	3.715%	2.750%	-3.2%	0.796	2.190%	3.72%	5,374	5,374	3.72%
1999	15,088,873	1.308	19,729,053	5,895	1.020	6,015	3.987%	3.049%	0.9%	0.817	2.490%	3.99%	6,015	6,015	3.99%
2000	15,809,043	1.261	19,937,265	5,910	1.032	6,101	3.859%	3.060%	2.8%	0.838	2.563%	3.86%	6,101	6,101	3.86%
2001	16,717,000	1.235	20,644,946	5,171	1.052	5,441	3.255%	2.636%	0.2%	0.859	2.264%	3.25%	5,441	5,441	3.25%
2002	17,601,171	1.195	21,036,269	5,208	1.094	5,699	3.238%	2.709%	-1.7%	0.881	2.387%	3.24%	5,699	5,699	3.24%
2003	18,004,352	1.163	20,931,398	4,660	1.150	5,357	2.976%	2.559%	-4.6%	0.904	2.313%	2.98%	5,357	5,357	2.98%
2004	18,523,800	1.123	20,794,077	4,285	1.227	5,258	2.839%	2.529%	-4.0%	0.927	2.344%	2.84%	5,258	5,258	2.84%
2005	18,584,736	1.097	20,391,643	3,714	1.379	5,122	2.756%	2.512%	-1.6%	0.951	2.388%	2.76%	5,122	5,122	2.76%
2006	18,740,062	1.061	19,881,471	2,342	1.986	4,651	2.482%	2.339%	-3.1%	0.975	2.281%	2.55%	4,772	4,711	2.51%
2007	19,302,264	1.030	19,881,248	846	4.876	4,125	2.137%	2.075%	-4.9%	1.000	2.075%	2.41%	4,652	4,544	2.35%
2008	19,881,332	1.000	19,881,332							1.000		2.34%	4,652	4,544	2.34%

TOTAL				159,930		169,946							175,246	175,077	
									5 YR AVG EXCLD MOST RECENT 1		2.343%				
									20 YR AVG EXCLD MOST RECENT 1		2.299%				
									10 YR AVG EXCLD MOST RECENT 5		2.285%				
									20 YR AVG EXCLD MOST RECENT 5		2.285%				
									2008 SELECTED FREQUENCY		2.340% (16)				

(1)	PROVIDED BY OLIVER WYMAN & BWC	(6)	= (4) x (5)	(11)	= (8) x (10)
(2)	BASED ON CHANGE IN SAWW	(7)	= (6) / (1) x 100	(12)	SELECTED BASED ON (16) DETRENDED AND (7)
(3)	= (1) x (2)	(8)	= (6) / (3) x 100	(13)	= [(12) x (1)] / 100
(4)	BASED ON DATA FROM OLIVER WYMAN & BWC	(9)	5 YEAR FITTED TREND OF (8)	(14)	= (4) + [1 - 1/5] x (12)
(5)	SECTION 2, EXHIBIT 2, SHEET 19, COL. 6	(10)	Based on -2.5% Frequency Trend from 1994 to 2006	(15)	= [(14) / (1)] x 100
				(16)	SELECTED BY DELOITTE CONSULTING BASED ON (11)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
MEDICAL ON LOST TIME**

SECTION 2  
EXHIBIT 2  
SHEET 15

TOTAL  
(000's)

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS & ALAE	LSS ADJ. ULTIMATE LOSS & ALAE	WHOLE \$ SELECTED ULTIMATE SEVERITY	WHOLE \$ LSS ADJ. ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE	LSS ADJ. ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
					21,000				
1977	4,296,958	4,256	9.91%	32,356	32,343	7,602	7,599	0.753	0.753
1978	4,554,775	4,448	9.76%	33,808	33,908	7,602	7,624	0.742	0.744
1979	4,922,518	4,502	9.14%	37,342	37,360	8,295	8,299	0.759	0.759
1980	5,505,913	4,809	8.73%	41,987	41,992	8,731	8,732	0.763	0.763
1981	5,822,523	4,865	8.36%	44,649	44,711	9,177	9,190	0.767	0.768
1982	6,184,882	5,137	8.30%	44,073	44,030	8,580	8,572	0.713	0.712
1983	6,513,795	5,240	8.05%	47,665	47,472	9,096	9,059	0.732	0.729
1984	6,868,217	5,638	8.21%	55,538	54,896	9,850	9,736	0.809	0.799
1985	7,503,185	5,978	7.97%	58,988	58,403	9,868	9,770	0.786	0.778
1986	7,891,199	5,995	7.60%	61,715	61,092	10,295	10,191	0.782	0.774
1987	8,601,063	6,106	7.10%	61,707	60,364	10,105	9,885	0.717	0.702
1988	8,905,267	6,402	7.19%	63,087	61,747	9,854	9,645	0.708	0.693
1989	9,434,400	6,455	6.84%	71,398	69,645	11,061	10,790	0.757	0.738
1990	10,055,399	6,428	6.39%	76,668	74,524	11,927	11,594	0.762	0.741
1991	10,728,872	6,155	5.74%	75,005	73,077	12,185	11,872	0.699	0.681
1992	11,441,482	6,276	5.49%	71,509	68,514	11,393	10,916	0.625	0.599
1993	11,998,508	5,933	4.94%	68,739	66,275	11,586	11,171	0.573	0.552
1994	12,083,591	6,036	5.00%	81,703	80,121	13,536	13,274	0.676	0.663
1995	12,383,967	5,465	4.41%	65,741	64,341	12,029	11,773	0.531	0.520
1996	12,949,088	5,395	4.17%	66,991	65,207	12,418	12,088	0.517	0.504
1997	13,596,753	5,281	3.88%	79,004	79,188	14,959	14,994	0.581	0.582
1998	14,465,333	5,374	3.72%	86,765	85,631	16,144	15,933	0.600	0.592
1999	15,088,873	6,015	3.99%	101,565	103,893	16,884	17,271	0.673	0.689
2000	15,809,043	6,101	3.86%	116,976	120,249	19,173	19,709	0.740	0.761
2001	16,717,000	5,441	3.25%	116,892	120,566	21,483	22,158	0.699	0.721
2002	17,601,171	5,699	3.24%	132,147	137,781	23,187	24,175	0.751	0.783
2003	18,004,352	5,357	2.98%	136,215	145,153	25,426	27,094	0.757	0.806
2004	18,523,800	5,258	2.84%	135,943	146,919	25,852	27,939	0.734	0.793
2005	18,584,736	5,122	2.76%	137,904	149,998	26,922	29,283	0.742	0.807
2006	18,740,062	4,711	2.51%	134,895	147,221	28,634	31,251	0.720	0.786
2007	19,302,264	4,544	2.35%	145,644	156,678	32,052	34,480	0.755	0.812
2008	19,881,332	4,652	2.34%	156,068	166,009	33,547	35,684	0.785	0.835
TOTAL				2,640,685					

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 2, EXHIBIT 2, SHEET 14, COL. 14  
(3) = (2) / (1) x 100  
(4) SECTION 2, EXHIBIT 2, SHEET 4, COL. 12

(5) = [(4) / (2)] x 1,000  
(6) = [(4) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
MEDICAL ON LOST TIME  
TOTAL  
(000's)**

SECTION 2  
EXHIBIT 2  
SHEET 16

DISCOUNT FACTORS

ACCIDENT YEAR AGE	PAID LOSS & ALAE DEVELOPMENT FACTOR	CUMULATIVE PERCENT PAID	INCREMENTAL PERCENT PAID	INCREMENTAL PERCENT DISCOUNTED	DISCOUNT FACTOR AT 5.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			3.1%	3.1%	60.1%
6	31.747	3.1%	15.6%	14.5%	61.9%
18	5.336	18.7%	8.7%	7.7%	57.8%
30	3.642	27.5%	5.4%	4.5%	55.6%
42	3.048	32.8%	4.1%	3.3%	54.9%
54	2.709	36.9%	3.5%	2.7%	54.7%
66	2.474	40.4%	3.2%	2.4%	54.8%
78	2.291	43.7%	3.3%	2.3%	55.0%
90	2.132	46.9%	2.8%	1.9%	55.0%
102	2.011	49.7%	2.6%	1.6%	55.2%
114	1.912	52.3%	2.4%	1.4%	55.6%
126	1.828	54.7%	2.3%	1.3%	56.0%
138	1.754	57.0%	2.1%	1.1%	56.4%
150	1.691	59.1%	2.1%	1.1%	57.0%
162	1.634	61.2%	2.0%	1.0%	57.6%
174	1.584	63.1%	2.0%	0.9%	58.3%
186	1.534	65.2%	2.0%	0.9%	58.8%
198	1.490	67.1%	1.9%	0.8%	59.3%
210	1.449	69.0%	1.7%	0.7%	59.8%
222	1.414	70.7%	1.7%	0.7%	60.5%
234	1.381	72.4%	1.7%	0.6%	61.1%
246	1.350	74.1%	1.6%	0.6%	61.7%
258	1.321	75.7%	1.7%	0.6%	62.3%
270	1.292	77.4%	1.6%	0.5%	62.6%
282	1.266	79.0%	1.5%	0.5%	62.9%
294	1.242	80.5%	1.4%	0.4%	63.3%
306	1.221	81.9%	1.3%	0.4%	63.7%
318	1.202	83.2%	1.3%	0.3%	64.1%
330	1.183	84.5%	1.3%	0.3%	64.3%
342	1.166	85.8%	1.2%	0.3%	64.4%
354	1.150	87.0%	1.1%	0.3%	64.5%
366	1.135	88.1%	1.0%	0.2%	64.5%
378	1.122	89.1%	0.9%	0.2%	64.5%
390	1.111	90.0%	0.8%	0.2%	64.6%
402	1.102	90.8%	0.7%	0.1%	64.9%
414	1.093	91.5%	0.7%	0.1%	65.2%
426	1.085	92.2%	0.6%	0.1%	65.6%
438	1.078	92.8%	0.6%	0.1%	66.0%
450	1.071	93.3%	0.5%	0.1%	66.5%
462	1.066	93.8%	0.5%	0.1%	67.1%
474	1.060	94.3%	0.4%	0.1%	67.8%
486	1.055	94.8%	0.4%	0.1%	68.6%
498	1.051	95.2%	0.4%	0.0%	69.5%
510	1.047	95.5%	0.4%	0.0%	70.5%
522	1.043	95.9%	0.3%	0.0%	71.6%
534	1.039	96.2%	0.3%	0.0%	72.7%
546	1.036	96.6%	0.3%	0.0%	73.9%
558	1.032	96.9%	0.3%	0.0%	75.2%
570	1.030	97.1%	0.2%	0.0%	76.7%
582	1.027	97.4%	0.2%	0.0%	78.5%
594	1.025	97.6%	0.2%	0.0%	80.6%
606	1.023	97.8%	0.2%	0.0%	83.1%
618	1.021	97.9%	0.1%	0.0%	86.0%
630	1.019	98.1%	0.1%	0.0%	89.4%
642	1.018	98.2%	0.1%	0.0%	93.2%
654	1.017	98.3%	1.7%	0.1%	97.6%

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- (1) AGE OF ACCIDENT YEAR LOSS DEVELOPMENT FACTORS
  - (2) SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 2, EXHIBIT 2, SHEET 21
  - (3) = 1 / (2)
  - (4) = (3) FROM SUCCESSIVE AGE - (3) FROM CURRENT AGE
  - (5) NET PRESENT VALUE OF (4) ASSUMING MID-YEAR PAYMENT
  - (6) CUMULATIVE DISCOUNT FACTOR FOR GIVEN AGE BASED ON (4) AND (5)



**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
MEDICAL ON LOST TIME**

SECTION 2  
EXHIBIT 2  
SHEET 18

**TOTAL**

INTERPOLATED DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED PAID LOSS & ALAE			INCURRED LOSS & ALAE			REPORTED COUNTS (6/30/XX EVALUATIONS)			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)	
1977	372	366	378	1.135	1.122	1.129	1.020	1.020	1.020	1.000	1.000	1.000	1.135	1.135	1.135
1978	360	354	366	1.150	1.135	1.143	0.986	1.020	1.003	1.000	1.000	1.000	1.148	1.135	1.142
1979	348	342	354	1.166	1.150	1.158	0.983	0.986	0.984	1.000	1.000	1.000	1.163	1.148	1.155
1980	336	330	342	1.183	1.166	1.174	1.002	0.983	0.992	1.000	1.000	1.000	1.181	1.163	1.172
1981	324	318	330	1.202	1.183	1.192	1.013	1.002	1.007	1.000	1.000	1.000	1.199	1.181	1.190
1982	312	306	318	1.221	1.202	1.212	1.015	1.013	1.014	1.000	1.000	1.000	1.214	1.199	1.206
1983	300	294	306	1.242	1.221	1.232	1.004	1.015	1.009	1.000	1.000	1.000	1.232	1.214	1.223
1984	288	282	294	1.266	1.242	1.254	1.006	1.004	1.005	1.000	1.000	1.000	1.255	1.232	1.244
1985	276	270	282	1.292	1.266	1.279	0.999	1.006	1.003	1.000	1.000	1.000	1.282	1.255	1.268
1986	264	258	270	1.321	1.292	1.306	1.011	0.999	1.005	1.000	1.000	1.000	1.310	1.282	1.296
1987	252	246	258	1.350	1.321	1.335	1.012	1.011	1.011	1.000	1.000	1.000	1.336	1.310	1.323
1988	240	234	246	1.381	1.350	1.365	1.041	1.012	1.026	1.001	1.000	1.000	1.367	1.336	1.351
1989	228	222	234	1.414	1.381	1.397	1.044	1.041	1.042	1.001	1.001	1.001	1.401	1.367	1.384
1990	216	210	222	1.449	1.414	1.431	1.053	1.044	1.048	1.002	1.001	1.001	1.436	1.401	1.418
1991	204	198	210	1.490	1.449	1.469	1.057	1.053	1.055	1.002	1.002	1.002	1.476	1.436	1.456
1992	192	186	198	1.534	1.490	1.512	1.070	1.057	1.064	1.003	1.002	1.002	1.521	1.476	1.498
1993	180	174	186	1.584	1.534	1.559	1.082	1.070	1.076	1.003	1.003	1.003	1.567	1.521	1.544
1994	168	162	174	1.634	1.584	1.608	1.092	1.082	1.087	1.004	1.003	1.004	1.619	1.567	1.593
1995	156	150	162	1.691	1.634	1.662	1.105	1.092	1.099	1.006	1.004	1.005	1.676	1.619	1.647
1996	144	138	150	1.754	1.691	1.722	1.116	1.105	1.111	1.008	1.006	1.007	1.735	1.676	1.705
1997	132	126	138	1.828	1.754	1.790	1.128	1.116	1.122	1.012	1.008	1.010	1.804	1.735	1.769
1998	120	114	126	1.912	1.828	1.869	1.150	1.128	1.139	1.018	1.012	1.015	1.880	1.804	1.841
1999	108	102	114	2.011	1.912	1.960	1.179	1.150	1.164	1.026	1.018	1.022	1.970	1.880	1.924
2000	96	90	102	2.132	2.011	2.070	1.185	1.179	1.182	1.043	1.026	1.035	2.059	1.970	2.013
2001	84	78	90	2.291	2.132	2.208	1.191	1.185	1.188	1.073	1.043	1.058	2.155	2.059	2.106
2002	72	66	78	2.474	2.291	2.379	1.197	1.191	1.194	1.120	1.073	1.096	2.231	2.155	2.192
2003	60	54	66	2.709	2.474	2.586	1.209	1.197	1.203	1.183	1.120	1.150	2.320	2.231	2.275
2004	48	42	54	3.048	2.709	2.862	1.221	1.209	1.215	1.291	1.183	1.234	2.401	2.320	2.360
2005	36	30	42	3.642	3.048	3.319	1.184	1.221	1.202	1.611	1.291	1.433	2.329	2.401	2.365
2006	24	18	30	5.336	3.642	4.259	0.663	1.184	0.850	2.738	1.611	2.028	2.038	2.329	2.174
2007	12	6	18	31.747	5.336	9.668	1.061	0.663	0.816	9.475	2.738	4.249	3.383	2.038	2.544

(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 2, EXHIBIT 2, SHEET 21; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 2, EXHIBIT 2, SHEET 21; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)  
(7) FROM SECTION 2, EXHIBIT 2, SHEET 22; SELECTED CUM. BASED ON (2)  
(8) FROM SECTION 2, EXHIBIT 2, SHEET 22; SELECTED CUM. BASED ON (3)

(9) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)  
(10) FROM SECTION 2, EXHIBIT 2, SHEET 28; SELECTED CUM. BASED ON (2)  
(11) FROM SECTION 2, EXHIBIT 2, SHEET 28; SELECTED CUM. BASED ON (3)  
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)  
(13) FROM SECTION 2, EXHIBIT 2, SHEET 29; SELECTED CUM. BASED ON (2)  
(14) FROM SECTION 2, EXHIBIT 2, SHEET 29; SELECTED CUM. BASED ON (3)  
(15) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
MEDICAL ON LOST TIME**

SECTION 2  
EXHIBIT 2  
SHEET 19

**TOTAL**

INTERPOLATED CLAIM COUNT DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		REPORTED COUNTS (12/31/XX VALUATIONS)		
		LOW (2)	HIGH (3)	LOW (4)	HIGH (5)	INTERP. (6)
1977	372	372	384	1.000	1.000	1.000
1978	360	360	372	1.000	1.000	1.000
1979	348	348	360	1.000	1.000	1.000
1980	336	336	348	1.000	1.000	1.000
1981	324	324	336	1.000	1.000	1.000
1982	312	312	324	1.000	1.000	1.000
1983	300	300	312	1.000	1.000	1.000
1984	288	288	300	1.000	1.000	1.000
1985	276	276	288	1.000	1.000	1.000
1986	264	264	276	1.000	1.000	1.000
1987	252	252	264	1.000	1.000	1.000
1988	240	240	252	1.000	1.000	1.000
1989	228	228	240	1.001	1.000	1.001
1990	216	216	228	1.001	1.001	1.001
1991	204	204	216	1.002	1.001	1.002
1992	192	192	204	1.002	1.002	1.002
1993	180	180	192	1.003	1.002	1.003
1994	168	168	180	1.004	1.003	1.004
1995	156	156	168	1.005	1.004	1.005
1996	144	144	156	1.006	1.005	1.006
1997	132	132	144	1.009	1.006	1.009
1998	120	120	132	1.015	1.009	1.015
1999	108	108	120	1.020	1.015	1.020
2000	96	96	108	1.032	1.020	1.032
2001	84	84	96	1.052	1.032	1.052
2002	72	72	84	1.094	1.052	1.094
2003	60	60	72	1.150	1.094	1.150
2004	48	48	60	1.227	1.150	1.227
2005	36	36	48	1.379	1.227	1.379
2006	24	24	36	1.986	1.379	1.986
2007	12	12	24	4.876	1.986	4.876

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(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 2, EXHIBIT 2, SHEET 27; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 2, EXHIBIT 2, SHEET 27; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)



**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
MEDICAL ON LOST TIME  
TOTAL  
INCURRED LOSS & ALAE (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	AS OF 12/31/2007				
1977																																			30,476	30,476	
1978																																				32,279	32,279
1979																																				35,373	35,373
1980																																				40,771	40,771
1981																																				42,197	42,197
1982																																				43,974	43,974
1983																																				43,974	43,974
1984																																				56,905	56,905
1985																																				56,408	56,408
1986																																				56,332	56,332
1987																																				68,688	68,688
1988																																				72,903	72,903
1989																																				71,726	71,726
1990																																				61,646	61,646
1991																																				60,434	60,434
1992																																				57,621	57,621
1993																																				57,923	57,923
1994																																				56,230	56,230
1995																																				56,230	56,230
1996																																				56,230	56,230
1997																																				56,230	56,230
1998																																				56,230	56,230
1999																																				56,230	56,230
2000																																				56,230	56,230
2001																																				56,230	56,230
2002																																				56,230	56,230
2003																																				56,230	56,230
2004																																				56,230	56,230
2005																																				56,230	56,230
2006																																				56,230	56,230
2007																																				56,230	56,230

\*Valuation date for last diagonal is 12/31/2007

	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-UI				
1977																																				1.001
1978																																				1.001
1979																																				1.001
1980																																				1.001
1981																																				1.001
1982																																				1.001
1983																																				1.001
1984																																				1.001
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1999																																				1.001
2000																																				1.001
2001																																				1.001
2002																																				1.001
2003																																				1.001
2004																																				1.001
2005																																				1.001
2006																																				1.001
2007																																				1.001
3 Yr Avg	1.435	0.551	0.940	0.977	1.000	1.003	1.003	1.013	1.023	1.019	1.001	1.010	1.009	0.995	1.006	1.012	1.002	1.006	0.996	1.027	0.997	1.012	0.992	1.001	0.990	1.000	1.007	1.021	0.996	0.967				1.001		
3 Yr Avg	1.435	0.551	0.940	0.977	1.000	1.003	1.003	1.013	1.023	1.019	1.001	1.010	1.009	0.995	1.006	1.012	1.002	1.006	0.996	1.027	0.997	1.012	0.992	1.001	0.990	1.000	1.007	1.021	0.996	0.967				1.001		
5 Yr Avg	1.527	0.559	0.939	0.978	1.004	1.001	1.000	1.003	1.034	1.006	1.016	1.010	1.006	1.007	1.016	1.007	1.003	1.009	1.010	1.023																



**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
MEDICAL ON 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	AS OF 12/31/2007				
1977																																		1,813	1,813		
1978																																				2,690	2,690
1979																																				3,120	3,120
1980																																				5,017	5,017
1981																																				4,754	4,754
1982																																				5,233	5,233
1983																																				5,270	5,270
1984																																				8,695	8,695
1985																																				10,775	10,775
1986																																				9,161	9,161
1987																																				10,708	10,708
1988																																				13,598	13,598
1989																																				17,582	17,582
1990																																				19,336	19,336
1991																																				20,673	20,673
1992																																				14,344	14,344
1993																																				16,330	16,330
1994																																				22,530	22,530
1995																																				18,073	18,073
1996																																				19,023	19,023
1997																																				26,097	26,097
1998																																				26,718	26,718
1999																																				37,007	37,007
2000																																				35,660	35,660
2001																																				38,254	38,254
2002																																				47,400	47,400
2003																																				49,982	49,982
2004																																				51,878	51,878
2005																																				56,048	56,048
2006																																				53,656	53,656
2007																																				181,954	181,954
																																				833,378	833,378

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
MEDICAL ON LOST TIME  
TOTAL  
PAID TO INCURRED LOSS & ALAE 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	AS OF 12/31/2007			
1977																																		94.1%	94.1%	
1978																																			91.7%	91.7%
1979																																			91.2%	91.2%
1980																																			87.7%	87.7%
1981																																			88.7%	88.7%
1982																																			87.4%	87.4%
1983																																			86.0%	86.0%
1984																																			83.6%	83.6%
1985																																			81.1%	81.1%
1986																																			83.8%	83.8%
1987																																			81.2%	81.2%
1988																																			77.3%	77.3%
1989																																			74.4%	74.4%
1990																																			73.5%	73.5%
1991																																			76.7%	76.7%
1992																																			73.0%	73.0%
1993																																			69.3%	69.3%
1994																																			61.8%	61.8%
1995																																			57.5%	57.5%
1996																																			54.1%	54.1%
1997																																			51.5%	51.5%
1998																																			47.2%	47.2%
1999																																			41.9%	41.9%
2000																																			33.8%	33.8%
2001																																			13.9%	13.9%
2002																																			7.8%	7.8%
2003																																			3.7%	3.7%
2004																																			3.7%	3.7%
2005																																			3.7%	3.7%
2006																																			3.7%	3.7%
2007																																			3.7%	3.7%

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
MEDICAL ON LOST TIME  
TOTAL**

PAID LOSS & ALAE / 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	ON-LEVEL PAYROLL
1977															12.67%	13.62%	14.42%	15.14%	15.60%	16.04%	16.49%	16.90%	17.33%	17.61%	17.93%	18.28%	18.60%	19.08%	19.35%	19.57%	19.80%	0.20%	14,432,137
1978														12.75%	13.76%	14.45%	15.14%	15.65%	16.12%	16.60%	16.98%	17.37%	17.81%	18.19%	18.57%	18.92%	19.29%	19.79%	20.24%	20.51%	20.59%	14,371,454	
1979												14.53%	15.50%	16.48%	17.31%	18.01%	18.54%	19.03%	19.41%	19.71%	20.03%	20.34%	20.75%	21.21%	21.48%	21.78%	22.01%	22.27%	22.40%	14,401,884			
1980												15.08%	16.16%	17.21%	18.04%	18.60%	19.13%	19.66%	20.11%	20.57%	20.98%	21.45%	21.84%	22.32%	22.76%	23.20%	23.54%	23.74%	23.87%	14,981,232			
1981											15.09%	16.44%	17.46%	18.27%	18.99%	19.72%	20.35%	20.89%	21.46%	22.03%	22.80%	23.39%	23.97%	24.44%	24.95%	25.27%	25.54%	25.74%	25.87%	14,595,519			
1982										14.916%	16.38%	17.43%	18.34%	19.04%	19.72%	20.36%	20.83%	21.27%	21.66%	22.03%	22.52%	22.96%	23.43%	23.83%	24.17%	24.50%	24.68%	25.65%	14,740,510				
1983								14.770%	16.337%	17.62%	18.50%	19.28%	19.97%	20.63%	21.21%	21.80%	22.29%	22.89%	23.45%	23.90%	24.37%	24.99%	25.43%	25.92%	26.04%	14,866,069							
1984						16.047%	17.837%	19.273%	20.39%	21.26%	22.15%	22.94%	23.53%	23.99%	24.52%	25.22%	25.97%	26.67%	27.31%	27.91%	28.65%	29.47%	29.66%	14,937,037									
1985					14.785%	16.683%	18.365%	19.627%	20.72%	21.64%	22.48%	23.20%	23.84%	24.48%	25.19%	25.75%	26.40%	27.10%	28.01%	28.56%	28.99%	29.25%	29.66%	15,768,276									
1986					13.155%	15.086%	16.859%	18.334%	19.629%	20.96%	22.02%	22.98%	23.84%	24.66%	25.18%	25.92%	26.69%	27.39%	28.02%	28.58%	29.01%	29.20%	16,181,637										
1987				11.468%	13.418%	15.325%	16.846%	17.941%	18.969%	19.89%	20.77%	21.68%	22.41%	23.17%	23.83%	24.50%	25.16%	25.76%	26.40%	26.88%	27.09%	17,065,135											
1988			10.890%	13.320%	15.315%	16.753%	17.880%	18.931%	19.902%	20.74%	21.49%	22.19%	22.89%	23.57%	24.47%	25.17%	25.99%	26.63%	27.09%	27.38%	16,880,588												
1989		8.835%	12.128%	14.455%	16.225%	17.532%	18.865%	19.999%	20.935%	21.93%	22.82%	23.76%	24.82%	25.73%	26.60%	27.44%	28.16%	28.82%	29.22%	17,491,582													
1990		4.063%	10.328%	13.716%	15.924%	17.554%	18.939%	20.175%	21.149%	22.040%	22.99%	23.88%	24.75%	25.86%	26.86%	27.90%	28.74%	29.48%	29.85%	17,947,817													
1991	0.463%	6.686%	11.140%	13.654%	15.452%	16.834%	17.949%	18.944%	19.959%	20.904%	21.84%	22.77%	23.63%	24.60%	25.45%	26.32%	27.16%	27.52%	18,548,727														
1992	0.502%	7.167%	11.678%	14.078%	15.723%	17.056%	18.084%	19.045%	19.902%	20.743%	21.51%	22.42%	23.13%	23.74%	24.33%	24.85%	25.15%	19,055,279															
1993	0.880%	6.662%	10.459%	12.520%	13.977%	15.094%	16.187%	17.025%	17.900%	18.785%	19.63%	20.46%	21.22%	21.94%	22.51%	22.78%	19,362,381																
1994	0.602%	6.798%	10.882%	13.238%	14.806%	16.344%	17.600%	19.036%	20.405%	22.109%	23.34%	24.57%	25.41%	26.25%	26.66%	19,952,275																	
1995	0.810%	6.571%	9.857%	11.735%	13.183%	14.325%	15.482%	16.513%	17.489%	18.383%	19.23%	19.87%	20.50%	20.85%	18,971,525																		
1996	0.798%	6.346%	9.560%	11.624%	13.048%	14.269%	15.379%	16.463%	17.387%	18.403%	19.21%	19.93%	20.30%	19,165,938																			
1997	0.652%	7.311%	11.282%	13.249%	14.911%	16.395%	17.783%	19.128%	20.433%	21.501%	22.52%	22.95%	19,232,759																				
1998	1.046%	7.946%	11.600%	14.034%	16.047%	17.933%	19.491%	21.083%	22.208%	23.210%	23.76%	19,540,190																					
1999	1.262%	8.333%	12.599%	15.724%	17.995%	20.044%	22.020%	23.959%	25.461%	26.263%	19,729,053																						
2000	1.459%	10.601%	16.115%	19.799%	22.431%	24.807%	26.614%	28.211%	28.987%	19,937,265																							
2001	1.617%	11.079%	16.193%	19.022%	21.157%	22.891%	24.408%	25.074%	20,644,946																								
2002	1.986%	11.844%	17.487%	20.818%	23.410%	25.538%	26.558%	20,036,269																									
2003	2.325%	12.501%	18.359%	21.848%	24.281%	25.345%	20,931,398																										
2004	2.253%	12.480%	17.888%	20.976%	22.337%	20,794,077																											
2005	2.504%	13.132%	18.226%	19.861%	20,391,643																												
2006	1.983%	11.217%	13.784%	20,981,471																													
2007	2.259%	7.786%	19,881,248																														



**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
MEDICAL ON LOST TIME  
TOTAL  
REPORTED LOST TIME CLAIM COUNTS (12/31/XX)**

ACCIDENT YEAR	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384	AS OF 12/31/2007				
1977											4,211	4,222	4,239	4,243	4,247	4,248	4,250	4,252	4,254	4,257	4,257	4,257	4,257	4,255	4,255	4,255	4,256	4,256	4,256	4,256	4,256	4,256	4,256				
1978										4,378	4,388	4,411	4,421	4,430	4,433	4,437	4,433	4,435	4,439	4,442	4,443	4,445	4,446	4,446	4,446	4,446	4,447	4,447	4,447	4,447	4,447	4,447	4,447				
1979										4,424	4,441	4,459	4,478	4,488	4,495	4,499	4,496	4,499	4,503	4,507	4,504	4,501	4,500	4,500	4,500	4,500	4,500	4,501	4,501	4,501	4,501	4,501	4,501				
1980								4,659	4,706	4,735	4,759	4,768	4,779	4,788	4,782	4,783	4,787	4,793	4,797	4,802	4,807	4,807	4,807	4,807	4,807	4,808	4,808	4,808	4,808	4,808	4,808	4,808	4,808				
1981								4,584	4,701	4,755	4,781	4,796	4,809	4,818	4,823	4,828	4,838	4,850	4,853	4,857	4,863	4,863	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864				
1982								4,851	4,962	5,017	5,048	5,075	5,100	5,108	5,114	5,121	5,125	5,130	5,132	5,133	5,134	5,134	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135			
1983				4,657	4,574	4,798	4,957	5,095	5,152	5,162	5,207	5,209	5,219	5,221	5,225	5,228	5,232	5,234	5,237	5,238	5,238	5,238	5,239	5,239	5,239	5,239	5,239	5,239	5,239	5,239	5,239	5,239	5,239	5,239			
1984				4,960	4,969	5,183	5,359	5,515	5,563	5,587	5,587	5,609	5,618	5,616	5,623	5,629	5,628	5,631	5,635	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636		
1985			4,202	4,922	5,343	5,525	5,716	5,843	5,897	5,922	5,949	5,958	5,962	5,970	5,978	5,981	5,984	5,988	5,991	5,992	5,992	5,993															
1986		2,659	4,230	4,922	5,343	5,525	5,716	5,843	5,897	5,922	5,949	5,958	5,962	5,970	5,978	5,981	5,984	5,988	5,991	5,992	5,993																
1987	1,438	2,578	4,206	5,051	5,316	5,604	5,796	5,948	6,006	6,031	6,049	6,061	6,079	6,084	6,089	6,092	6,095	6,099	6,102	6,103	6,104																
1988	1,461	2,744	4,312	5,033	5,568	5,884	6,098	6,239	6,302	6,319	6,337	6,366	6,371	6,379	6,384	6,387	6,390	6,394	6,398	6,399																	
1989	1,443	2,616	3,495	4,830	5,477	5,852	6,125	6,286	6,323	6,370	6,400	6,416	6,424	6,431	6,437	6,440	6,443	6,447	6,450																		
1990	1,462	2,743	4,277	5,065	5,524	5,860	6,108	6,264	6,314	6,361	6,380	6,389	6,397	6,405	6,410	6,413	6,416	6,420																			
1991	1,569	3,045	4,087	4,892	5,400	5,688	5,904	6,013	6,061	6,091	6,109	6,118	6,126	6,133	6,138	6,141	6,144																				
1992	1,670	2,877	4,194	5,133	5,556	5,832	6,044	6,150	6,189	6,211	6,230	6,239	6,246	6,253	6,259	6,262																					
1993	1,610	2,920	4,203	4,929	5,246	5,490	5,690	5,784	5,816	5,850	5,880	5,896	5,905	5,914	5,916																						
1994	1,549	2,915	4,362	4,945	5,297	5,553	5,753	5,858	5,914	5,954	5,982	5,999	6,011	6,015																							
1995	1,450	2,909	3,978	4,518	4,804	5,011	5,198	5,293	5,355	5,391	5,421	5,433	5,440																								
1996	1,438	2,735	3,882	4,431	4,742	4,947	5,128	5,223	5,280	5,317	5,347	5,361																									
1997	1,451	2,730	3,784	4,278	4,591	4,801	4,998	5,127	5,181	5,204	5,235																										
1998	1,599	2,887	3,917	4,392	4,666	4,919	5,093	5,200	5,267	5,297																											
1999	1,848	3,290	4,519	4,975	5,287	5,510	5,720	5,827	5,895																												
2000	1,911	3,381	4,598	5,060	5,346	5,593	5,804	5,910																													
2001	1,349	2,841	3,969	4,395	4,692	4,950	5,171																														
2002	1,439	3,000	4,162	4,656	4,955	5,208																															
2003	1,278	2,734	3,847	4,352	4,660																																
2004	1,126	2,573	3,819	4,285																																	
2005	1,092	2,603	3,714																																		
2006	869	2,342																																			
2007	846																																				

**AGE-TO-AGE DEVELOPMENT FACTORS**

	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-Ult	384-Ult					
1977											1.0026	1.0040	1.0009	1.0009	1.0002	1.0005	1.0005	1.0005	1.0007	1.0000	1.0000	1.0000	0.99953	1.00005	1.00004	1.00004	1.00003	1.00003	1.00002	1.00002	1.00002	1.00002	1.00002	1.00002			
1978									1.0038	1.0041	1.0043	1.0022	1.0016	1.0009	0.9993	1.0007	1.0009	1.0009	1.0007	1.0002	1.0005	1.00022	1.00000	1.00005	1.00004	1.00004	1.00003	1.00003	1.00003	1.00002	1.00002	1.00002	1.00002	1.00002			
1979								1.0101	1.0062	1.0051	1.0019	1.0023	1.0019	0.9987	1.0002	1.0008	1.0013	1.0008	1.0010	1.0010	1.0001	1.0001	1.00000	1.00000	1.00005	1.00004	1.00004	1.00003	1.00003	1.00003	1.00003	1.00003	1.00003	1.00003			
1980								1.0255	1.0115	1.0055	1.0031	1.0027	1.0019	1.0010	1.0010	1.0021	1.0025	1.0006	1.0008	1.0012	1.0001	1.0001	1.00000	1.00000	1.00005	1.00004	1.00004	1.00003	1.00003	1.00003	1.00003	1.00003	1.00003	1.00003	1.00003		
1981								1.0328	1.0229	1.0111	1.0062	1.0053	1.0049	1.0016	1.0012	1.0014	1.0008	1.0010	1.0004	1.0002	1.0002	1.0001	1.0001	1.00000	1.00000	1.00005	1.00004	1.00004	1.00003	1.00003	1.00003	1.00003	1.00003	1.00003	1.00003	1.00003	
1982				1.0490	1.0331	1.0278	1.0112	1.0058	1.0048	1.0004	1.0019	1.0004	1.0008	1.0006	1.0006	1.0004	1.0005	1.0002	1.0001	1.0001	1.0000	1.0000	1.00000	1.00000	1.00005	1.00004	1.00004	1.00003	1.00003	1.00003	1.00003	1.00003	1.00003	1.00003	1.00003	1.00003	
1983				1.0431	1.0340	1.0149	1.0140	1.0087	1.0043	1.0039	1.0016	0.9996	1.0012	1.0011	0.9998	1.0006	1.0005	1.0002	1.0001	1.0001	1.0001	1.0000	1.00000	1.00000	1.00005	1.00004	1.00004	1.00003	1.00003	1.00003	1.00003	1.00003	1.00003	1.00003	1.00003	1.00003	1.00003
1984				1.067	1.0395	1.0215	1.0272	1.0132	1.0067	1.0051	1.0041	1.0007	1.0013	1.0010	1.0008	1.0005	1.0006	1.0005	1.0002	1.0001	1.0001	1.0000	1.00000	1.00000	1.00005	1.00004	1.00004	1.00003	1.00003	1.00003	1.00003	1.00003	1.00003	1.00003	1.00003	1.00003	1.00003
1985			1.180	1.067	1.0395	1.0215	1.0272	1.0132	1.0067	1.0051	1.0041	1.0007	1.0013	1.0010	1.0008	1.0005	1.0006	1.0005	1.0002	1.0001	1.0001	1.0000	1.00000	1.00000	1.00005	1.00004	1.00004	1.00003	1.00003	1.00003	1.00003	1.00003	1.00003	1.00003	1.00003	1.00003	1.00003
1986		1.591	1.180	1.070	1.0341	1.0346	1.0222	1.0092	1.0042	1.0046	1.0015	1.0007	1.0013	1.0013	1.0005	1.0005	1.0006	1.0005	1.0002	1.0001	1.0001	1.0000	1.00000	1													



**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
MEDICAL ON LOST TIME  
TOTAL**

**CUMULATIVE PAID LOSS & ALAE 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	AS OF 12/31/2007							
1977															4,308	4,626	4,897	5,142	5,293	5,439	5,589	5,729	5,875	5,972	6,082	6,201	6,308	6,471	6,562	6,637	6,715	6,735	6,735							
1978													4,667	4,140	4,462	4,682	4,905	5,074	5,220	5,372	5,493	5,618	5,756	5,880	6,002	6,115	6,235	6,394	6,541	6,628	6,654	6,654	6,654							
1979												4,741	4,667	4,970	5,278	5,543	5,768	5,932	6,082	6,202	6,303	6,410	6,511	6,641	6,788	6,875	6,968	7,041	7,127	7,166	7,166	7,166	7,166							
1980												4,599	4,741	5,070	5,389	5,648	5,825	5,991	6,148	6,282	6,421	6,541	6,684	6,808	6,957	7,093	7,228	7,333	7,398	7,436	7,436	7,436	7,436							
1981											4,599	4,771	4,995	5,295	5,530	5,744	5,956	6,133	6,285	6,450	6,615	6,844	7,018	7,192	7,333	7,486	7,583	7,663	7,697	7,697	7,697	7,697	7,697							
1982											4,285	4,700	5,041	5,280	5,498	5,686	5,870	6,033	6,197	6,331	6,501	6,658	6,783	6,916	7,090	7,216	7,356	7,388	7,084	7,084	7,084	7,084	7,084							
1983									4,193	4,440	4,865	5,197	5,462	5,674	5,832	6,101	6,253	6,370	6,507	6,691	6,898	7,069	7,239	7,398	7,594	7,811	7,859	7,859	7,859	7,859	7,859	7,859	7,859	7,859						
1984									4,343	4,720	5,054	5,374	5,713	5,984	6,239	6,465	6,626	6,814	7,009	7,214	7,400	7,568	7,719	7,834	7,884	7,719	7,719	7,719	7,719	7,719	7,719	7,719	7,719	7,719						
1985									4,588	4,896	5,122	5,378	5,620	5,853	6,090	6,287	6,495	6,675	6,862	7,042	7,206	7,383	7,515	7,573	7,573	7,573	7,573	7,573	7,573	7,573	7,573	7,573	7,573	7,573	7,573					
1986									3,917	4,343	4,720	5,054	5,374	5,713	5,984	6,239	6,465	6,626	6,814	7,009	7,214	7,400	7,568	7,719	7,834	7,884	7,719	7,719	7,719	7,719	7,719	7,719	7,719	7,719	7,719					
1987									4,194	4,588	4,896	5,122	5,378	5,620	5,853	6,090	6,287	6,495	6,675	6,862	7,042	7,206	7,383	7,515	7,573	7,573	7,573	7,573	7,573	7,573	7,573	7,573	7,573	7,573	7,573	7,573				
1988									4,415	4,720	4,893	5,096	5,323	5,533	5,711	5,880	6,062	6,236	6,469	6,651	6,863	7,028	7,147	7,223	7,223	7,223	7,223	7,223	7,223	7,223	7,223	7,223	7,223	7,223	7,223	7,223				
1989									5,010	5,120	5,317	5,548	5,770	6,009	6,229	6,473	6,756	6,994	7,226	7,452	7,642	7,817	7,923	7,923	7,923	7,923	7,923	7,923	7,923	7,923	7,923	7,923	7,923	7,923	7,923	7,923				
1990									5,281	5,270	5,398	5,535	5,680	5,853	6,036	6,241	6,476	6,711	6,949	7,251	7,523	7,809	8,040	8,244	8,344	8,344	8,344	8,344	8,344	8,344	8,344	8,344	8,344	8,344	8,344	8,344				
1991									5,376	5,795	5,641	5,570	5,632	5,744	5,897	6,133	6,382	6,640	6,907	7,161	7,445	7,695	7,959	8,201	8,309	8,309	8,309	8,309	8,309	8,309	8,309	8,309	8,309	8,309	8,309	8,309	8,309			
1992									6,213	5,678	5,534	5,635	5,729	5,876	6,068	6,294	6,506	6,764	6,970	7,146	7,317	7,468	7,554	7,554	7,554	7,554	7,554	7,554	7,554	7,554	7,554	7,554	7,554	7,554	7,554	7,554	7,554			
1993									5,695	5,686	5,309	5,319	5,445	5,607	5,746	5,976	6,236	6,480	6,728	6,962	7,188	7,369	7,455	7,455	7,455	7,455	7,455	7,455	7,455	7,455	7,455	7,455	7,455	7,455	7,455	7,455	7,455	7,455		
1994									5,804	5,698	5,420	5,509	5,741	5,933	6,248	6,606	7,100	7,451	7,815	8,064	8,318	8,445	8,445	8,445	8,445	8,445	8,445	8,445	8,445	8,445	8,445	8,445	8,445	8,445	8,445	8,445	8,445	8,445		
1995									5,718	5,430	5,241	5,366	5,537	5,754	5,972	6,491	6,748	6,946	7,152	7,270	7,270	7,270	7,270	7,270	7,270	7,270	7,270	7,270	7,270	7,270	7,270	7,270	7,270	7,270	7,270	7,270	7,270	7,270		
1996									5,828	5,537	5,359	5,452	5,644	5,851	6,096	6,345	6,656	6,906	7,133	7,256	7,256	7,256	7,256	7,256	7,256	7,256	7,256	7,256	7,256	7,256	7,256	7,256	7,256	7,256	7,256	7,256	7,256	7,256		
1997									6,725	6,662	6,321	6,466	6,715	6,963	7,266	7,625	7,963	8,296	8,431	8,431	8,431	8,431	8,431	8,431	8,431	8,431	8,431	8,431	8,431	8,431	8,431	8,431	8,431	8,431	8,431	8,431	8,431	8,431		
1998									6,922	6,663	6,600	6,923	7,311	7,608	8,004	8,291	8,586	8,765	8,765	8,765	8,765	8,765	8,765	8,765	8,765	8,765	8,765	8,765	8,765	8,765	8,765	8,765	8,765	8,765	8,765	8,765	8,765	8,765		
1999									6,399	6,366	6,535	6,919	7,324	7,737	8,186	8,571	8,790	8,790	8,790	8,790	8,790	8,790	8,790	8,790	8,790	8,790	8,790	8,790	8,790	8,790	8,790	8,790	8,790	8,790	8,790	8,790	8,790	8,790		
2000									7,988	8,052	8,174	8,595	9,042	9,311	9,603	9,956	10,011	10,011	10,011	10,011	10,011	10,011	10,011	10,011	10,011	10,011	10,011	10,011	10,011	10,011	10,011	10,011	10,011	10,011	10,011	10,011	10,011	10,011	10,011	
2001									10,918	9,818	9,390	9,612	9,803	9,803	9,803	9,803	9,803	9,803	9,803	9,803	9,803	9,803	9,803	9,803	9,803	9,803	9,803	9,803	9,803	9,803	9,803	9,803	9,803	9,803	9,803	9,803	9,803	9,803	9,803	
2002									11,223	10,273	9,933	10,247	10,571	10,571	10,571	10,571	10,571	10,571	10,571	10,571	10,571	10,571	10,571	10,571	10,571	10,571	10,571	10,571	10,571	10,571	10,571	10,571	10,571	10,571	10,571	10,571	10,571	10,571	10,571	
2003									13,044	11,676	11,154	11,279	11,384	11,384	11,384	11,384	11,384	11,384	11,384	11,384	11,384	11,384	11,384	11,384	11,384	11,384	11,384	11,384	11,384	11,384	11,384	11,384	11,384	11,384	11,384	11,384	11,384	11,384	11,384	
2004									14,028	11,639	10,764	10,840	10,840	10,840	10,840	10,840	10,840	10,840	10,840	10,840	10,840	10,840	10,840	10,840	10,840	10,840	10,840	10,840	10,840	10,840	10,840	10,840	10,840	10,840	10,840	10,840	10,840	10,840	10,840	
2005									14,491	11,765	10,905	10,905	10,905	10,905	10,905	10,905	10,905	10,905	10,905	10,905	10,905	10,905	10,905	10,905	10,905	10,905	10,905	10,905	10,905	10,905	10,905	10,905	10,905	10,905	10,905	10,905	10,905	10,905	10,905	10,905
2006									13,887	11,701	11,701	11,701	11,701	11,701	11,701	11,701	11,701	11,701	11,701	11,701	11,701	11,701	11,701	11,701	11,701	11,701	11,701	11,701	11,701	11,701	11,701	11,701	11,701	11,701	11,701	11,701	11,701	11,701	11,701	
2007									18,298	18,298	18,298	18,298	18,298	18,298	18,298	18,298	18,298	18,298	18,298	18,298	18,298	18,298	18,298	18,298	18,298	18,298	18,298	18,298	18,298	18,298	18,298	18,298	18,298	18,298	18,298	18,298	18,298	18,298	18,298	

**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-UR		
1977															1.074	1.059	1.050	1.029	1.028	1.028	1.025	1.025	1.016	1.018	1.020	1.017	1.026	1.014	1.011	1.012	1.004	1.003	1.003	1.003
1978														1.078	1.049	1.048	1.034	1.029	1.029	1.023	1.023	1.025	1.022	1.021	1.019	1.020	1.026	1.023	1.013	1.013	1.004	1.004	1.004	1.004
1979														1.065	1.062	1.041	1.028	1.025	1.020	1.016	1.016	1.016	1.020	1.022	1.019	1.014	1.011	1.012	1.013	1.005	1.005	1.005	1.005	1.005
1980														1.086	1.060	1.044	1.039	1.037	1.030	1.025	1.026	1.026	1.035	1.025	1.									





**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
MEDICAL ON LOST TIME  
TOTAL**

INCURRED LOSS & ALAE 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	AS OF 12/31/2007					
1977																																			7,161	7,161		
1978																											6,944	6,927	7,111	7,432	7,401	7,156				7,259	7,259	
1979																										7,648	7,916	7,795	7,909	7,845	7,901	7,859				7,859	7,859	
1980																										8,379	8,499	8,544	8,352	8,434	8,460	8,480				8,480	8,480	
1981																										8,859	9,091	9,098	9,111	8,984	8,763	8,675				8,675	8,675	
1982																										7,792	7,889	7,975	7,986	7,977	8,028	8,103				8,103	8,103	
1983																											8,171	8,159	8,308	8,410	8,343	8,375	8,394				8,394	8,394
1984																											8,685	8,782	8,719	8,932	9,414	9,490	9,530				9,523	9,523
1985																																					9,412	9,412
1986																																					9,412	9,412
1987																																					9,327	9,327
1988																																					9,348	9,348
1989																																					9,348	9,348
1990																																					10,649	10,649
1991																																					11,355	11,355
1992																																					11,674	11,674
1993																																					11,674	11,674
1994																																					9,845	9,845
1995																																					10,215	10,215
1996																																					10,215	10,215
1997																																					12,190	12,190
1998																																					13,416	13,416
1999																																					13,809	13,809
2000																																					15,067	15,067
2001																																					15,812	15,812
2002																																					17,408	17,408
2003																																					19,829	19,829
2004																																					22,110	22,110
2005																																					25,996	25,996
2006																																					34,612	34,612
2007																																					233,374	233,374







**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
MEDICAL ON LOST TIME**

SECTION 2  
EXHIBIT 2  
SHEET 36

**TOTAL**

**INCREMENTAL PAID LOSS & ALAE 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	ULTIMATE CLAIMS		
1977															4,296	321	272	246	154	150	151	140	146	96	108	119	107	165	91	75	78	4,256		
1978														4,120	327	222	222	167	150	156	124	126	141	124	122	113	121	159	147			4,448		
1979													4,648	312	313	266	225	168	155	122	97	105	99	130	147	87	95	74	86			4,502		
1980											4,696		4,040	336	328	259	174	167	163	140	146	127	145	124	150	135	136	106	64			4,809		
1981												4,526		4,040	309	240	218	190	162	169	171	233	175	174	141	154	96	80				4,865		
1982													4,281	421	302	259	203	195	183	135	125	114	105	142	125	136	113	98	95			5,137		
1983													4,190	445	363	250	223	194	187	167	138	173	159	127	133	175	125	141				5,240		
1984													4,251	474	380	295	232	234	211	155	124	140	185	200	184	171	159	196	216			5,638		
1985													3,900	501	444	333	289	241	222	191	169	169	185	151	172	185	238	145	114			5,978		
1986													521	478	398	350	359	286	259	231	169	195	198	209	189	170	153	116				5,995		
1987													533	425	306	287	258	245	249	208	213	184	189	184	167	180	133					6,106		
1988													379	297	277	256	221	197	183	187	179	237	184	215	169	122						6,402		
1989													892	641	526	379	297	277	256	221	197	183	187	179	237	184	215	169	122				6,455	
1990													2,394	892	641	526	379	297	277	256	221	197	183	187	179	237	184	215	169	122			6,428	
1991													1,134	1,749	946	616	455	387	345	272	249	265	247	245	309	278	291	234	208				6,155	
1992													1,875	1,342	758	542	417	336	300	306	285	281	280	261	291	257	262	253					6,276	
1993													1,998	1,352	719	493	399	308	288	257	252	230	271	213	184	177	156						5,933	
1994													1,887	1,239	673	475	365	357	273	286	289	276	271	248	236	186							6,036	
1995													1,956	1,289	744	495	486	397	453	432	538	387	389	286	264								5,465	
1996													2,000	1,141	652	503	396	402	358	339	310	294	222	218									5,281	
1997													1,971	1,142	733	506	434	394	385	328	361	287	254										5,395	
1998													2,425	1,446	716	605	541	505	490	475	389	370												5,374
1999													2,509	1,328	885	732	686	566	579	409	365													6,015
2000													2,313	1,399	1,025	745	672	648	636	493														6,101
2001													2,987	1,802	1,204	860	777	590	522															5,441
2002													3,590	1,940	1,073	810	658	576																5,699
2003													3,639	2,083	1,230	957	785																	5,357
2004													3,976	2,288	1,363	951																		5,258
2005													4,044	2,139	1,221																			5,122
2006													4,231	2,028																				4,711
2007													837	3,897																				4,544
													988																					175,077

**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-Ult			
1977																																		
1978															1.043	0.982	1.223	1.108	0.919	1.001	0.967	1.136	1.162	0.679	0.875	0.977	0.945	1.362	0.571	0.508	0.898			
1979															0.886	1.047	0.710	0.836	0.744	0.889	1.006	1.017	1.301	1.347	1.247	0.935	0.773	1.394	1.686	1.999	1.008			
1980															0.990	0.928	1.027	1.292	1.008	0.952	0.870	0.664	0.825	0.683	1.052	0.979	0.640	0.695	0.696	1.329				
1981															1.038	0.832	1.063	1.078	0.797	0.763	0.859	0.865	0.862	0.741	0.623	0.707	0.861	0.961	0.884	1.098	0.806			
1982															1.057	0.959	1.024	0.928	1.077	1.122	1.040	1.193	1.346	1.505	2.213	1.235	1.390	1.033	1.366	0.982	0.837			
1983															1.022	0.947	0.830	1.036	0.909	1.005	0.977	0.813	0.752	0.826	0.611	0.892	0.984	1.028	0.642	0.784	0.678			
1984															0.986	0.938	0.955	0.846	0.960	0.829	0.886	1.078	1.347	0.983	0.931	0.796	0.690	0.776	1.104	0.639	0.650			
1985															1.090	0.947	0.857	0.888	0.804	0.969	0.952	0.810	0.733	0.830	1.004	1.324	1.069	0.925	0.666	1.350	1.904			
1986															0.960	0.928	0.835	0.826	0.672	0.774	0.736	0.730	1.001	0.948	0.762	0.826	0.978	1.403	0.951	0.981				
1987															1.108	0.956	0.898	0.936	1.142	1.250	1.109	1.058	0.928	0.810	0.917	1.073	1.101	1.030	1.018	0.846	0.873			
1988															0.851	1.013	1.122	1.030	1.036	1.008	1.106	1.265	1.135	1.139	1.030	0.798	0.995	0.777	1.071	1.088				
1989															1.199	0.718	0.834	0.790	0.839	0.768	0.833	0.873	0.728	0.765	0.734	0.621	0.969	0.781	0.940	0.867	0.681			
1990															2.110	0.510	0.667	0.778	0.778	0.934	0.891	0.932	1.088	0.905	1.027	1.179	0.791	0.850	0.786	0.830	0.863			
1991															8.137	0.933	0.705	0.814	0.840	0.928	1.027	0.908	0.813	0.931	0.880	0.874	1.184	0.955	1.133	0.895	0.820			
1992															12.460	0.672	0.560	0.753	0.845	0.841	0.973	1.063	1.108	1.115	1.216	0.964	1.365	1.396	1.475	1.627				
1993															6.954	0.716	0.580	0.733	0.840	0.845	0.808	0.939	0.883	0.797	0.984	0.787	0.744	0.753	0.835					
1994															9.930	0.634	0.522	0.639	0.737	0.734	0.689	0.630	0.668	0.512	0.699	0.636	0.886	0.706						
1995															6.955	0.645	0.652	0.759	0.966	1.001	1.128	1.209	1.587	1.249	1.323	1.198	1.211							
1996															7.056	0.579	0.571	0.685	0.784	0.926	0.907	0.880	0.945	0.815	0.773	0.859								
1997															8.302	0.471	0.507	0.706	0.716	0.730	0.762	0.670	0.760	0.739	0.686</									

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
MEDICAL ON LOST TIME**

SECTION 2  
EXHIBIT 2  
SHEET 38

**TOTAL**

**UNPAID LOSS ESTIMATE FOR ACCIDENT YEARS 1976 AND PRIOR**

10 times 3 Year Average Annual Payments	17,131	(1)
15 times 3 Year Average Annual Payments	25,697	(2)
Incremental Development Method	19,054	(3)
05 to 08 Exponential Curve Fit	5,812	(4)
04 to 08 Exponential Curve Fit	7,093	(5)
03 to 08 Exponential Curve Fit	8,905	(6)
03 to 07 Exponential Curve Fit	10,160	(7)
Selected Unpaid Loss	19,000	(8)

- 
- (1) 10 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2006 THROUGH 2008 OF 1,713  
(2) 15 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2006 THROUGH 2008 OF 1,713  
(3) SECTION 2, EXHIBIT 2, SHEET 40, COLUMN (8)  
(4) SECTION 2, EXHIBIT 2, SHEET 39, TOTAL OF COLUMN (2)  
(5) SECTION 2, EXHIBIT 2, SHEET 39, TOTAL OF COLUMN (3)  
(6) SECTION 2, EXHIBIT 2, SHEET 39, TOTAL OF COLUMN (4)  
(7) SECTION 2, EXHIBIT 2, SHEET 39, TOTAL OF COLUMN (5)  
(8) SELECTED BY DELOITTE CONSULTING

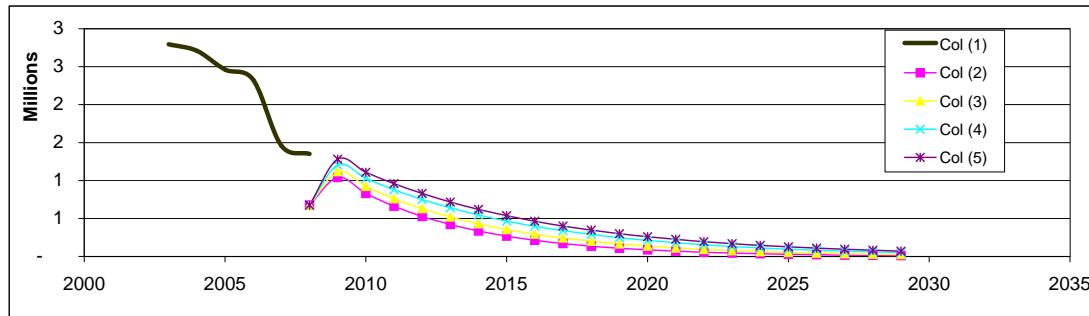
**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
MEDICAL ON LOST TIME**

SECTION 2  
EXHIBIT 2  
SHEET 39

**TOTAL**

**Exponential Curve Fit of Unpaid Loss**

FY ENDING	ACTUAL PAID LOSS (1)	Incremental Unpaid Loss				FY ENDING	Incremental Unpaid Loss			
		05 TO 08 CURVE FIT (2)	04 TO 08 CURVE FIT (3)	03 TO 08 CURVE FIT (4)	03 TO 07 CURVE FIT (5)		05 TO 08 CURVE FIT (2)	04 TO 08 CURVE FIT (3)	03 TO 08 CURVE FIT (4)	03 TO 07 CURVE FIT (5)
2003	2,796					2030	9	20	43	61
2004	2,708					2031	7	17	37	53
2005	2,462					2032	6	14	32	46
2006	2,328					2033	5	11	27	39
2007	1,459					2034	4	9	23	34
2008	1,352	676	676	676	676	2035	3	8	20	29
2009		1,041	1,117	1,206	1,283	2036	2	6	17	25
2010		830	923	1,029	1,109	2037	2	5	14	22
2011		662	762	879	960	2038	1	4	12	19
2012		528	629	750	830	2039	1	4	10	16
2013		421	520	640	718	2040	1	3	9	14
2014		335	429	546	621	2041	1	2	8	12
2015		267	355	466	537	2042	1	2	6	11
2016		213	293	398	464	2043	0	2	6	9
2017		170	242	340	402	2044	0	1	5	8
2018		136	200	290	347	2045	0	1	4	7
2019		108	165	247	300	2046	0	1	3	6
2020		86	136	211	260	2047	0	1	3	5
2021		69	113	180	225	2048	0	1	3	4
2022		55	93	154	194	2049	0	1	2	4
2023		44	77	131	168	2050	0	0	2	3
2024		35	63	112	145	2051	0	0	2	3
2025		28	52	96	126	2052	0	0	1	2
2026		22	43	82	109	2053	0	0	1	2
2027		18	36	70	94	2054	0	0	1	2
2028		14	30	59	81	2055	0	0	1	2
2029		11	24	51	70	2056	0	0	1	1
Total							5,812	7,093	8,905	10,160



(1) ACTUAL PAID LOSSES  
(2) - (5) EXPONENTIAL CURVE FIT BASED ON (1)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
MEDICAL ON LOST TIME**

SECTION 2  
EXHIBIT 2  
SHEET 40

**TOTAL**

**Incremental Development Method**

AY	6/30/2007 Age	Incremental Decay	Cum Decay Relative to Current Yr Paid	7/1/2006 6/30/2007 Paid	6/30/2007 Unpaid Loss Estimate	6/30/2007 12/31/2007 Paid	12/31/2007 Unpaid Loss Estimate	Implied Cum Unpaid Loss
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1953	54.5	26.965	26.96	-	-	-	-	-
1954	53.5	0.800	22.37	12	270	7	263	263
1955	52.5	0.871	20.35	-	-	-	-	263
1956	51.5	0.878	18.76	0	7	0	7	270
1957	50.5	0.888	17.55	3	52	11	41	311
1958	49.5	0.896	16.62	5	85	2	83	394
1959	48.5	0.882	15.54	1	15	0	15	408
1960	47.5	0.885	14.65	4	51	5	47	455
1961	46.5	0.910	14.24	58	832	2	830	1,285
1962	45.5	0.937	14.27	6	87	2	84	1,370
1963	44.5	0.945	14.44	13	185	14	171	1,541
1964	43.5	0.949	14.65	12	170	6	164	1,705
1965	42.5	0.955	14.95	114	1,697	129	1,569	3,273
1966	41.5	0.936	14.92	13	189	8	181	3,454
1967	40.5	0.921	14.67	37	546	51	495	3,949
1968	39.5	0.921	14.43	33	483	10	473	4,422
1969	38.5	0.926	14.28	50	711	24	687	5,108
1970	37.5	0.915	13.99	37	519	17	502	5,611
1971	36.5	0.916	13.73	349	4,799	29	4,770	10,380
1972	35.5	0.919	13.54	73	990	39	951	11,332
1973	34.5	0.915	13.30	120	1,598	77	1,522	12,854
1974	33.5	0.903	12.91	102	1,311	82	1,229	14,083
1975	32.5	0.898	12.49	250	3,122	79	3,042	17,125
1976	31.5	0.892	12.04	167	2,010	81	1,929	19,054

- 
- (1) AGE @ 6/30/2007
  - (2) FROM SECTION 2, EXHIBIT 2, SHEET 42, COLUMN (8)
  - (3) TOTAL FROM SECTION 2, EXHIBIT 2, SHEET 41
  - (4) PROVIDED BY OLIVER WYMAN
  - (5) = (3) x (4)
  - (6) PROVIDED BY OLIVER WYMAN
  - (7) = (5) - (6)
  - (8) = COLUMN (7) ACCUMULATED



**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
MEDICAL ON LOST TIME**

**TOTAL**

**Cumulative Decay Factor Applied to Payments Made in Current Calendar Year to Estimate Unpaid Losses as of 6/30/07 for each Accident Year**

ACCIDENT YEAR																							
1953	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970	1971	1972	1973	1974	1975	1976
26.965	21.572	18.787	16.503	14.655	13.133	11.586	10.257	9.332	8.743	8.266	7.843	7.490	7.009	6.458	5.946	5.505	5.039	4.616	4.243	3.881	3.503	3.146	2.808
	0.800	0.697	0.612	0.543	0.487	0.430	0.380	0.346	0.324	0.307	0.291	0.278	0.260	0.240	0.221	0.204	0.187	0.171	0.157	0.144	0.130	0.117	0.104
		0.871	0.765	0.679	0.609	0.537	0.476	0.433	0.405	0.383	0.364	0.347	0.325	0.299	0.276	0.255	0.234	0.214	0.197	0.180	0.162	0.146	0.130
			0.878	0.780	0.699	0.617	0.546	0.497	0.465	0.440	0.417	0.399	0.373	0.344	0.316	0.293	0.268	0.246	0.226	0.207	0.186	0.167	0.149
				0.888	0.796	0.702	0.622	0.565	0.530	0.501	0.475	0.454	0.425	0.391	0.360	0.334	0.305	0.280	0.257	0.235	0.212	0.191	0.170
					0.896	0.791	0.700	0.637	0.597	0.564	0.535	0.511	0.478	0.441	0.406	0.376	0.344	0.315	0.290	0.265	0.239	0.215	0.192
						0.882	0.781	0.711	0.666	0.629	0.597	0.570	0.534	0.492	0.453	0.419	0.384	0.351	0.323	0.296	0.267	0.240	0.214
							0.885	0.805	0.755	0.713	0.677	0.646	0.605	0.557	0.513	0.475	0.435	0.398	0.366	0.335	0.302	0.272	0.242
								0.910	0.852	0.806	0.765	0.730	0.683	0.630	0.580	0.537	0.491	0.450	0.414	0.378	0.342	0.307	0.274
									0.937	0.886	0.840	0.803	0.751	0.692	0.637	0.590	0.540	0.495	0.455	0.416	0.375	0.337	0.301
										0.945	0.897	0.857	0.802	0.739	0.680	0.630	0.576	0.528	0.485	0.444	0.401	0.360	0.321
											0.949	0.906	0.848	0.781	0.719	0.666	0.610	0.558	0.513	0.470	0.424	0.381	0.340
												0.955	0.894	0.823	0.758	0.702	0.642	0.589	0.541	0.495	0.447	0.401	0.358
													0.936	0.862	0.794	0.735	0.673	0.616	0.566	0.518	0.468	0.420	0.375
														0.921	0.848	0.785	0.719	0.659	0.605	0.554	0.500	0.449	0.401
															0.921	0.852	0.780	0.715	0.657	0.601	0.542	0.487	0.435
																0.926	0.847	0.776	0.714	0.653	0.589	0.529	0.472
																	0.915	0.839	0.771	0.705	0.636	0.571	0.510
																		0.916	0.842	0.770	0.695	0.624	0.557
																			0.919	0.841	0.759	0.682	0.608
																				0.915	0.826	0.742	0.662
																					0.903	0.811	0.723
																						0.898	0.801
																							0.892
26.965	22.372	20.355	18.758	17.546	16.620	15.544	14.647	14.235	14.274	14.441	14.651	14.945	14.923	14.671	14.427	14.284	13.990	13.732	13.540	13.302	12.908	12.491	12.040

**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  
E = D x B  
F = D x C  
J = G x F  
O = K x J  
I = G x E  
N = K x I  
M = K x H  
L = K x G  
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 1961, the decay factor of 0.910 means that the expected payments from 6/30/07-08 are 0.91 times the actual paid losses from 6/30/06-07, similarly, the decay factor of .805 means that the expected payments from 6/30/08-09 are 0.805 times the actual paid losses from 6/30/06-07, 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 6/30/06-07.

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
MEDICAL ON LOST TIME**

SECTION 2  
EXHIBIT 2  
SHEET 42

**TOTAL**

**Paid Tail Factor Selection**

Age Months (1)	Age Years (2)	Age to Age Development Factors							Cumulative Development Factors				
		Fitted Paid (3)	Incram. Data (4)	Weibull Curve (5)	Inverse Power Curve (6)	PA Tail (7)	Selected Tail (8)	Selected Incram. Decay (9)	Fitted Paid (10)	Incram. Data (11)	Weibull Curve (12)	Inverse Power Curve (13)	Selected Tail (14)
6	0.5	5.950		1.384	1.997	5.950	5.950		28.082	8.218	6.445	11.328	31.880
18	1.5	1.465	2.124	1.204	1.319	1.450	1.465	0.559	4.720	8.218	4.656	5.672	5.358
30	2.5	1.200	1.368	1.145	1.188	1.200	1.200	0.630	3.222	3.870	3.868	4.300	3.657
42	3.5	1.125	1.138	1.113	1.132	1.125	1.125	0.750	2.685	2.829	3.379	3.621	3.048
54	4.5	1.095	1.089	1.093	1.102	1.095	1.095	0.855	2.386	2.485	3.036	3.198	2.709
66	5.5	1.080	1.068	1.079	1.083	1.075	1.080	0.922	2.179	2.282	2.777	2.902	2.474
78	6.5	1.075	1.062	1.068	1.070	1.065	1.075	1.007	2.018	2.137	2.574	2.680	2.291
90	7.5	1.060	1.060	1.060	1.060	1.057	1.060	0.865	1.878	2.012	2.409	2.506	2.132
102	8.5	1.052	1.050	1.054	1.053	1.047	1.052	0.918	1.772	1.898	2.272	2.364	2.011
114	9.5	1.046	1.043	1.048	1.047	1.042	1.046	0.931	1.684	1.808	2.156	2.246	1.912
126	10.5	1.042	1.039	1.044	1.042	1.037	1.042	0.955	1.610	1.732	2.057	2.145	1.828
138	11.5	1.037	1.036	1.040	1.038	1.033	1.037	0.918	1.545	1.668	1.970	2.058	1.754
150	12.5	1.035	1.032	1.037	1.035	1.030	1.035	0.981	1.490	1.610	1.895	1.982	1.691
162	13.5	1.032	1.031	1.034	1.033	1.029	1.032	0.946	1.440	1.559	1.827	1.914	1.634
174	14.5	1.032	1.029	1.032	1.030	1.026	1.032	1.032	1.395	1.513	1.767	1.854	1.584
186	15.5	1.030	1.029	1.029	1.028	1.024	1.030	0.968	1.352	1.471	1.713	1.799	1.534
198	16.5	1.028	1.027	1.027	1.026	1.023	1.028	0.961	1.312	1.430	1.664	1.750	1.490
210	17.5	1.025	1.025	1.026	1.025	1.022	1.025	0.918	1.277	1.393	1.620	1.705	1.449
222	18.5	1.024	1.022	1.024	1.024	1.021	1.024	0.984	1.245	1.359	1.580	1.663	1.414
234	19.5	1.023	1.022	1.023	1.022	1.021	1.023	0.981	1.216	1.329	1.543	1.625	1.381
246	20.5	1.022	1.021	1.021	1.021	1.019	1.022	0.979	1.189	1.301	1.508	1.590	1.350
258	21.5	1.022	1.020	1.020	1.020	1.019	1.022	1.022	1.163	1.274	1.477	1.557	1.321
270	22.5	1.021	1.020	1.019	1.019	1.018	1.021	0.976	1.138	1.249	1.448	1.526	1.292
282	23.5	1.019	1.019	1.018	1.018	1.017	1.019	0.924	1.115	1.225	1.420	1.497	1.266
294	24.5	1.017	1.017	1.017	1.018	1.017	1.017	0.912	1.094	1.202	1.395	1.470	1.242
306	25.5	1.016	1.015	1.016	1.017	1.016	1.016	0.957	1.076	1.182	1.371	1.445	1.221
318	26.5	1.016	1.014	1.016	1.016	1.016	1.016	1.016	1.059	1.164	1.349	1.421	1.202
330	27.5	1.015	1.014	1.015	1.016	1.015	1.015	0.947	1.042	1.148	1.329	1.398	1.183
342	28.5	1.014	1.013	1.014	1.015	1.014	1.014	0.927	1.027	1.132	1.309	1.377	1.166
354	29.5	1.013	1.012	1.014	1.014	1.013	1.013	0.967	1.013	1.118	1.291	1.357	1.150
366	30.5		1.011	1.013	1.014	1.011	1.011	0.886		1.105	1.273	1.337	1.135
378	31.5		1.010	1.013	1.014	1.010	1.010	0.892		1.093	1.257	1.319	1.122
390	32.5		1.009	1.012	1.013	1.009	1.009	0.898		1.082	1.241	1.301	1.111
402	33.5		1.009	1.012	1.013	1.008	1.008	0.903		1.072	1.227	1.284	1.102
414	34.5		1.008	1.011	1.012	1.007	1.007	0.915		1.063	1.213	1.268	1.093
426	35.5		1.008	1.011	1.012	1.007	1.007	0.919		1.054	1.199	1.253	1.085
438	36.5		1.007	1.010	1.012	1.006	1.006	0.916		1.046	1.187	1.238	1.078
450	37.5		1.007	1.010	1.011	1.005	1.005	0.915		1.038	1.175	1.224	1.071
462	38.5		1.006	1.010	1.011	1.005	1.005	0.926		1.031	1.163	1.210	1.066
474	39.5		1.005	1.009	1.011	1.005	1.005	0.921		1.026	1.152	1.197	1.060
486	40.5		1.004	1.009	1.010	1.004	1.004	0.921		1.021	1.142	1.184	1.055
498	41.5		1.003	1.009	1.010	1.004	1.004	0.936		1.016	1.132	1.172	1.051
510	42.5		1.002	1.008	1.010	1.004	1.004	0.955		1.013	1.122	1.160	1.047
522	43.5		1.002	1.008	1.010	1.004	1.004	0.949		1.011	1.113	1.149	1.043
534	44.5		1.001	1.008	1.009	1.003	1.003	0.945		1.009	1.104	1.138	1.039
546	45.5		1.001	1.007	1.009	1.003	1.003	0.937		1.008	1.096	1.127	1.036
558	46.5		1.000	1.007	1.009	1.003	1.003	0.910		1.007	1.088	1.117	1.032
570	47.5		1.000	1.007	1.009	1.002	1.002	0.885		1.007	1.080	1.107	1.030
582	48.5		1.000	1.007	1.009	1.002	1.002	0.882		1.006	1.072	1.097	1.027
594	49.5		1.000	1.007	1.008	1.002	1.002	0.896		1.006	1.065	1.088	1.025
606	50.5		1.000	1.006	1.008	1.002	1.002	0.888		1.006	1.058	1.079	1.023
618	51.5		1.000	1.006	1.008	1.002	1.002	0.878		1.006	1.051	1.070	1.021
630	52.5		1.000	1.006	1.008	1.001	1.001	0.871		1.006	1.045	1.061	1.019
642	53.5		1.000	1.006	1.008	1.001	1.001	0.800		1.006	1.038	1.053	1.018
654	54.5		1.001	1.006	1.008	1.001	1.001	1.211		1.006	1.032	1.045	1.017
Tail	Tail		1.005	1.027	1.037	1.016	1.016	12.195		1.005	1.027	1.037	1.016

54.5 tail decay      14.770 (15)  
26.965 (16)

- (1) AGE IN MONTHS
- (2) AGE IN YEARS
- (3) SECTION 2, EXHIBIT 2, SHEET 21
- (4) SECTION 2, EXHIBIT 2, SHEET 44, COLUMN (5)
- (5) SECTION 2, EXHIBIT 2, SHEET 43
- (6) SECTION 2, EXHIBIT 2, SHEET 43
- (7) PA TAIL
- (8) SELECTED BY DELOITTE CONSULTING

- (10) COLUMN (3) MULTIPLICATIVELY ACCUMULATED
- (11) COLUMN (4) MULTIPLICATIVELY ACCUMULATED
- (12) COLUMN (5) MULTIPLICATIVELY ACCUMULATED
- (13) COLUMN (6) MULTIPLICATIVELY ACCUMULATED
- (14) COLUMN (7) MULTIPLICATIVELY ACCUMULATED
- (15) [COLUMN (8) @ 54.5] X [COLUMN (8) TAIL]
- (16) COLUMN (8) TAIL + (14)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
MEDICAL ON LAST TIME**

SECTION 2  
EXHIBIT 2  
SHEET 43

**TOTAL**

FITTING PAID LOSS DEVELOPMENT FACTORS

Fitting for Periods:	56-to-Ult:	56
	From:	5
	To:	30
Cut-off		60

Method	Tail	R <sup>2</sup>
Weibull	1.027	0.99354
Inverse Power	1.037	0.991

			Weibull Curve Fitting					Inverse Power Curve Fitting				
			Slope= 0.297					Slope= -1.038				
			Intercept= -0.285					Intercept= 1.857				
PERIOD	AGE	ATA	X	Y	Y*	ATA*	ATU*	X	Y	Y*	ATA*	ATU*
1	6	5.950	1.792	-1.693	0.248	1.384	6.445	1.792	1.599	-0.003	1.997	11.328
2	18	1.465	2.890	0.138	0.575	1.204	4.656	2.890	-0.766	-1.143	1.319	5.672
3	30	1.200	3.401	0.583	0.727	1.145	3.868	3.401	-1.609	-1.673	1.188	4.300
4	42	1.125	3.738	0.787	0.827	1.113	3.379	3.738	-2.079	-2.022	1.132	3.621
5	54	1.095	3.989	0.894	0.902	1.093	3.036	3.989	-2.354	-2.283	1.102	3.198
6	66	1.080	4.190	0.957	0.961	1.079	2.777	4.190	-2.526	-2.492	1.083	2.902
7	78	1.075	4.357	0.981	1.011	1.068	2.574	4.357	-2.596	-2.665	1.070	2.680
8	90	1.060	4.500	1.055	1.053	1.060	2.409	4.500	-2.813	-2.813	1.060	2.506
9	102	1.052	4.625	1.101	1.091	1.054	2.272	4.625	-2.957	-2.943	1.053	2.364
10	114	1.046	4.736	1.139	1.124	1.048	2.156	4.736	-3.079	-3.059	1.047	2.246
11	126	1.042	4.836	1.167	1.154	1.044	2.057	4.836	-3.170	-3.163	1.042	2.145
12	138	1.037	4.927	1.204	1.181	1.040	1.970	4.927	-3.297	-3.257	1.038	2.058
13	150	1.035	5.011	1.220	1.205	1.037	1.895	5.011	-3.352	-3.344	1.035	1.982
14	162	1.032	5.088	1.245	1.228	1.034	1.827	5.088	-3.442	-3.424	1.033	1.914
15	174	1.032	5.159	1.245	1.250	1.032	1.767	5.159	-3.442	-3.498	1.030	1.854
16	186	1.030	5.226	1.263	1.269	1.029	1.713	5.226	-3.507	-3.567	1.028	1.799
17	198	1.028	5.288	1.282	1.288	1.027	1.664	5.288	-3.576	-3.632	1.026	1.750
18	210	1.025	5.347	1.312	1.305	1.026	1.620	5.347	-3.689	-3.693	1.025	1.705
19	222	1.024	5.403	1.323	1.322	1.024	1.580	5.403	-3.730	-3.751	1.024	1.663
20	234	1.023	5.455	1.334	1.338	1.023	1.543	5.455	-3.772	-3.805	1.022	1.625
21	246	1.022	5.505	1.345	1.353	1.021	1.508	5.505	-3.817	-3.857	1.021	1.590
22	258	1.022	5.553	1.345	1.367	1.020	1.477	5.553	-3.817	-3.907	1.020	1.557
23	270	1.021	5.598	1.357	1.380	1.019	1.448	5.598	-3.863	-3.954	1.019	1.526
24	282	1.019	5.642	1.382	1.393	1.018	1.420	5.642	-3.963	-3.999	1.018	1.497
25	294	1.017	5.684	1.409	1.406	1.017	1.395	5.684	-4.075	-4.042	1.018	1.470
26	306	1.016	5.724	1.423	1.417	1.016	1.371	5.724	-4.135	-4.084	1.017	1.445
27	318	1.016	5.762	1.423	1.429	1.016	1.349	5.762	-4.135	-4.124	1.016	1.421
28	330	1.015	5.799	1.440	1.440	1.015	1.329	5.799	-4.205	-4.162	1.016	1.398
29	342	1.014	5.835	1.461	1.451	1.014	1.309	5.835	-4.296	-4.199	1.015	1.377
30	354	1.013	5.869	1.471	1.461	1.014	1.291	5.869	-4.343	-4.235	1.014	1.357
31	366		5.903		1.471	1.013	1.273	5.903		-4.269	1.014	1.337
32	378		5.935		1.480	1.013	1.257	5.935		-4.303	1.014	1.319
33	390		5.966		1.490	1.012	1.241	5.966		-4.335	1.013	1.301
34	402		5.996		1.499	1.012	1.227	5.996		-4.367	1.013	1.284
35	414		6.026		1.507	1.011	1.213	6.026		-4.397	1.012	1.268
36	426		6.054		1.516	1.011	1.199	6.054		-4.427	1.012	1.253
37	438		6.082		1.524	1.010	1.187	6.082		-4.456	1.012	1.238
38	450		6.109		1.532	1.010	1.175	6.109		-4.484	1.011	1.224
39	462		6.136		1.540	1.010	1.163	6.136		-4.511	1.011	1.210
40	474		6.161		1.548	1.009	1.152	6.161		-4.538	1.011	1.197
41	486		6.186		1.555	1.009	1.142	6.186		-4.564	1.010	1.184
42	498		6.211		1.562	1.009	1.132	6.211		-4.589	1.010	1.172
43	510		6.234		1.569	1.008	1.122	6.234		-4.614	1.010	1.160
44	522		6.258		1.576	1.008	1.113	6.258		-4.638	1.010	1.149
45	534		6.280		1.583	1.008	1.104	6.280		-4.662	1.009	1.138
46	546		6.303		1.590	1.007	1.096	6.303		-4.685	1.009	1.127
47	558		6.324		1.596	1.007	1.088	6.324		-4.707	1.009	1.117
48	570		6.346		1.602	1.007	1.080	6.346		-4.729	1.009	1.107
49	582		6.366		1.609	1.007	1.072	6.366		-4.751	1.009	1.097
50	594		6.387		1.615	1.007	1.065	6.387		-4.772	1.008	1.088
51	606		6.407		1.621	1.006	1.058	6.407		-4.793	1.008	1.079
52	618		6.426		1.626	1.006	1.051	6.426		-4.813	1.008	1.070
53	630		6.446		1.632	1.006	1.045	6.446		-4.833	1.008	1.061
54	642		6.465		1.638	1.006	1.038	6.465		-4.853	1.008	1.053
55	654		6.483		1.643	1.006	1.032	6.483		-4.872	1.008	1.045
56	666		6.501		1.649	1.006	1.027	6.501		-4.891	1.008	1.037
57	678		6.519		1.654	1.005	1.021	6.519		-4.909	1.007	1.029
58	690		6.537		1.659	1.005	1.015	6.537		-4.928	1.007	1.022
59	702		6.554		1.664	1.005	1.010	6.554		-4.945	1.007	1.014
60	714		6.571		1.669	1.005	1.005	6.571		-4.963	1.007	1.007

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
MEDICAL ON LOST TIME**

SECTION 2  
EXHIBIT 2  
SHEET 44

**TOTAL**

**Incremental Decay Method**

Age Months	Age Years	(Known) Selected Paid	Incem. Decay Factors	Implied ATU Dev. Factor	Decay Factor Check
(1)	(2)	(3)	(4)	(5)	(6)
6	0.5	5.950	-		
18	1.5	1.465	1.351	2.124	
30	2.5	1.200	1.160	1.368	
42	3.5	1.125	0.829	1.138	
54	4.5	1.095	0.802	1.089	
66	5.5	1.080	0.784	1.068	
78	6.5	1.075	0.839	1.062	
90	7.5	1.060	0.865	1.060	
102	8.5	1.052	0.878	1.050	
114	9.5	1.046	0.879	1.043	
126	10.5	1.042	0.886	1.039	
138	11.5	1.037	0.889	1.036	
150	12.5	1.035	0.905	1.032	
162	13.5	1.032	0.911	1.031	
174	14.5	1.032	0.920	1.029	
186	15.5	1.030	0.921	1.029	0.921
198	16.5	1.028	0.921	1.027	0.921
210	17.5	1.025	0.919	1.025	0.919
222	18.5	1.024	0.922	1.022	0.922
234	19.5	1.023	0.924	1.022	0.924
246	20.5	1.022	0.922	1.021	0.922
258	21.5	1.022	0.928	1.020	0.928
270	22.5	1.021	0.926	1.020	0.926
282	23.5	1.019	0.926	1.019	0.926
294	24.5	1.017	0.909	1.017	0.909
306	25.5	1.016	0.906	1.015	0.906
318	26.5	1.016	0.895	1.014	0.895
330	27.5	1.015	0.881	1.014	0.881
342	28.5	1.014	0.855	1.013	0.855
354	29.5	1.013	0.866	1.012	0.866
366	30.5		0.891	1.011	0.891
378	31.5		0.901	1.010	-
390	32.5		0.915	1.009	-
402	33.5		0.954	1.009	-
414	34.5		0.982	1.008	-
426	35.5		0.926	1.008	-
438	36.5		0.926	1.007	-
450	37.5		0.923	1.007	-
462	38.5		0.892	1.006	-
474	39.5		0.837	1.005	-
486	40.5		0.846	1.004	-
498	41.5		0.791	1.003	-
510	42.5		0.747	1.002	-
522	43.5		0.717	1.002	-
534	44.5		0.680	1.001	-
546	45.5		0.589	1.001	-
558	46.5		0.604	1.000	-
570	47.5		0.634	1.000	-
582	48.5		0.668	1.000	-
594	49.5		0.741	1.000	-
606	50.5		0.895	1.000	-
618	51.5		0.872	1.000	-
630	52.5		0.827	1.000	-
642	53.5		-	1.000	-

(1) AGE IN MONTHS  
(2) AGE IN YEARS  
(3) SECTION 2, EXHIBIT 2, SHEET 21  
(4) GEOMETRIC MEAN FROM SECTION 2, EXHIBIT 2, SHEET 45  
(5)  $1.0 + [(3) - 1.0] \times (4) / (3) \text{ PRIOR AGE}$   
(6)  $[(5) - 1.0] \times [(5) \text{ PRIOR AGE}] / [(5) \text{ PRIOR AGE} - 1.0]$





**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
MEDICAL ON LOST TIME**

SECTION 2  
EXHIBIT 2  
SHEET 46

**TOTAL**

FITTING INCURRED LOSS DEVELOPMENT FACTORS

31-to-Ult:	31
Fitting for Periods:	From: 5
	To: 28
Cut-Off:	60

Summary of Curve Fitting		
Method	Tail	R^2
Weibull	1.027	0.03388
Inverse Power	1.001	0.063
Selected	1.020	

			Weibull Curve Fitting					Inverse Power Curve Fitting				
			Slope= 0.192					Slope= -3.417				
			Intercept= 0.751					Intercept= 10.529				
PERIOD	AGE	ATA	X	Y	Y*	ATA*	ATU*	X	Y	Y*	ATA*	ATU*
1	6	1.521	1.792	0.069	1.094	1.053	1.260	1.792	-0.651	4.407	82.990	398.540
2	18	0.559	2.890	3.399	1.305	1.026	1.197	2.890	-29.934	0.652	2.920	4.802
3	30	0.938	3.401	3.399	1.403	1.017	1.167	3.401	-29.934	-1.093	1.335	1.644
4	42	0.979	3.738	3.399	1.467	1.013	1.147	3.738	-29.934	-2.243	1.106	1.232
5	54	1.004	3.989	1.720	1.515	1.011	1.132	3.989	-5.581	-3.102	1.045	1.113
6	66	1.002	4.190	1.814	1.554	1.009	1.120	4.190	-6.133	-3.787	1.023	1.066
7	78	1.000	4.357	2.043	1.586	1.008	1.110	4.357	-7.711	-4.358	1.013	1.042
8	90	1.006	4.500	1.633	1.613	1.007	1.102	4.500	-5.113	-4.847	1.008	1.029
9	102	1.036	4.625	1.210	1.637	1.006	1.094	4.625	-3.318	-5.275	1.005	1.021
10	114	1.005	4.736	1.679	1.658	1.005	1.088	4.736	-5.354	-5.655	1.003	1.016
11	126	1.015	4.836	1.441	1.678	1.005	1.082	4.836	-4.210	-5.997	1.002	1.012
12	138	1.010	4.927	1.523	1.695	1.004	1.077	4.927	-4.576	-6.308	1.002	1.010
13	150	1.016	5.011	1.419	1.711	1.004	1.072	5.011	-4.115	-6.593	1.001	1.008
14	162	1.008	5.088	1.583	1.726	1.004	1.068	5.088	-4.863	-6.856	1.001	1.006
15	174	1.015	5.159	1.441	1.739	1.003	1.064	5.159	-4.211	-7.100	1.001	1.005
16	186	1.008	5.226	1.587	1.752	1.003	1.061	5.226	-4.882	-7.328	1.001	1.004
17	198	1.003	5.288	1.773	1.764	1.003	1.057	5.288	-5.884	-7.542	1.001	1.004
18	210	1.009	5.347	1.563	1.775	1.003	1.054	5.347	-4.762	-7.743	1.000	1.003
19	222	1.009	5.403	1.554	1.786	1.003	1.051	5.403	-4.724	-7.933	1.000	1.003
20	234	1.024	5.455	1.325	1.796	1.002	1.049	5.455	-3.740	-8.112	1.000	1.002
21	246	1.003	5.505	1.773	1.806	1.002	1.046	5.505	-5.883	-8.283	1.000	1.002
22	258	1.014	5.553	1.451	1.815	1.002	1.044	5.553	-4.252	-8.446	1.000	1.002
23	270	0.997	5.598	3.399	1.824	1.002	1.042	5.598	-29.934	-8.601	1.000	1.002
24	282	1.008	5.642	1.579	1.832	1.002	1.039	5.642	-4.844	-8.750	1.000	1.001
25	294	0.990	5.684	3.399	1.840	1.002	1.037	5.684	-29.934	-8.892	1.000	1.001
26	306	1.002	5.724	1.872	1.848	1.002	1.036	5.724	-6.501	-9.029	1.000	1.001
27	318	1.011	5.762	1.514	1.855	1.002	1.034	5.762	-4.535	-9.161	1.000	1.001
28	330	1.020	5.799	1.373	1.862	1.002	1.032	5.799	-3.926	-9.287	1.000	1.001
29	342	0.996	5.835	3.399	1.869	1.002	1.030	5.835	-29.934	-9.409	1.000	1.001
30	354	0.967	5.869	3.399	1.876	1.001	1.029	5.869	-29.934	-9.527	1.000	1.001
31	366		5.903		1.882	1.001	1.027	5.903		-9.641	1.000	1.001
32	378		5.935		1.888	1.001	1.026	5.935		-9.751	1.000	1.001
33	390		5.966		1.894	1.001	1.024	5.966		-9.858	1.000	1.001
34	402		5.996		1.900	1.001	1.023	5.996		-9.962	1.000	1.001
35	414		6.026		1.906	1.001	1.022	6.026		-10.062	1.000	1.000
36	426		6.054		1.911	1.001	1.021	6.054		-10.160	1.000	1.000
37	438		6.082		1.916	1.001	1.019	6.082		-10.255	1.000	1.000
38	450		6.109		1.921	1.001	1.018	6.109		-10.347	1.000	1.000
39	462		6.136		1.927	1.001	1.017	6.136		-10.437	1.000	1.000
40	474		6.161		1.931	1.001	1.016	6.161		-10.525	1.000	1.000
41	486		6.186		1.936	1.001	1.015	6.186		-10.610	1.000	1.000
42	498		6.211		1.941	1.001	1.014	6.211		-10.693	1.000	1.000
43	510		6.234		1.945	1.001	1.013	6.234		-10.775	1.000	1.000
44	522		6.258		1.950	1.001	1.012	6.258		-10.854	1.000	1.000
45	534		6.280		1.954	1.001	1.011	6.280		-10.932	1.000	1.000
46	546		6.303		1.959	1.001	1.010	6.303		-11.008	1.000	1.000
47	558		6.324		1.963	1.001	1.010	6.324		-11.082	1.000	1.000
48	570		6.346		1.967	1.001	1.009	6.346		-11.155	1.000	1.000
49	582		6.366		1.971	1.001	1.008	6.366		-11.226	1.000	1.000
50	594		6.387		1.975	1.001	1.007	6.387		-11.296	1.000	1.000
51	606		6.407		1.979	1.001	1.006	6.407		-11.364	1.000	1.000
52	618		6.426		1.982	1.001	1.006	6.426		-11.431	1.000	1.000
53	630		6.446		1.986	1.001	1.005	6.446		-11.497	1.000	1.000
54	642		6.465		1.990	1.001	1.004	6.465		-11.561	1.000	1.000
55	654		6.483		1.993	1.001	1.004	6.483		-11.625	1.000	1.000
56	666		6.501		1.997	1.001	1.003	6.501		-11.687	1.000	1.000
57	678		6.519		2.000	1.001	1.002	6.519		-11.748	1.000	1.000
58	690		6.537		2.003	1.001	1.002	6.537		-11.808	1.000	1.000
59	702		6.554		2.007	1.001	1.001	6.554		-11.867	1.000	1.000
60	714		6.571		2.010	1.001	1.001	6.571		-11.924	1.000	1.000

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

SECTION 2  
EXHIBIT 3  
SHEET 1

**PERMANENT TOTAL DISABILITY  
(000's)**

SUMMARY OF LOSS & ALAE RESERVES

ACCIDENT YEAR	PAYROLL	SEL.ULT. EXPECTED PAID AT @ 6/30/08	SELECTED ULTIMATE LOSS & ALAE	SELECTED NOMINAL UNPAID LOSS & ALAE	DISCOUNT FACTOR AT 5.0%	SELECTED DISCOUNTED UNPAID LOSS & ALAE	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		1,308	29,000	27,692	69.2%	19,165	---
1977	4,296,958	26,399	34,922	8,523	66.6%	5,680	0.81
1978	4,554,775	24,108	32,808	8,700	66.2%	5,758	0.72
1979	4,922,518	25,907	36,369	10,462	65.7%	6,878	0.74
1980	5,505,913	26,387	38,273	11,886	65.2%	7,748	0.70
1981	5,822,523	30,637	46,042	15,405	64.6%	9,957	0.79
1982	6,184,882	27,336	42,690	15,354	64.1%	9,837	0.69
1983	6,513,795	35,120	57,159	22,040	63.5%	13,990	0.88
1984	6,868,217	32,498	55,273	22,775	62.8%	14,311	0.80
1985	7,503,185	29,083	51,887	22,805	62.2%	14,185	0.69
1986	7,891,199	28,510	53,510	25,000	61.5%	15,379	0.68
1987	8,601,063	23,751	47,120	23,369	60.8%	14,219	0.55
1988	8,905,267	18,157	38,327	20,170	60.2%	12,149	0.43
1989	9,434,400	21,412	48,365	26,953	59.6%	16,065	0.51
1990	10,055,399	17,206	41,896	24,690	59.0%	14,563	0.42
1991	10,728,872	16,264	43,049	26,784	58.4%	15,632	0.40
1992	11,441,482	10,368	29,994	19,626	57.6%	11,314	0.26
1993	11,998,508	9,633	31,280	21,647	57.0%	12,330	0.26
1994	12,083,591	9,396	32,217	22,821	56.3%	12,839	0.27
1995	12,383,967	6,356	26,333	19,976	55.5%	11,078	0.21
1996	12,949,088	4,122	22,645	18,522	54.7%	10,123	0.17
1997	13,596,753	4,943	27,861	22,918	53.8%	12,338	0.20
1998	14,465,333	3,538	26,089	22,551	52.9%	11,937	0.18
1999	15,088,873	5,670	33,176	27,506	52.0%	14,296	0.22
2000	15,809,043	4,045	33,439	29,395	51.0%	14,989	0.21
2001	16,717,000	1,983	34,075	32,092	49.9%	16,028	0.20
2002	17,601,171	1,494	35,760	34,266	48.7%	16,679	0.20
2003	18,004,352	945	36,540	35,595	47.3%	16,838	0.20
2004	18,523,800	432	37,231	36,799	45.9%	16,876	0.20
2005	18,584,736	302	37,592	37,290	44.1%	16,456	0.20
2006	18,740,062	38	37,461	37,423	42.3%	15,823	0.20
2007	19,302,264	9	38,414	38,405	40.4%	15,499	0.20
2008	9,940,666	0	19,881	19,881	38.5%	7,645	0.20
TOTAL		447,356	1,236,678	789,322	54.3%	428,605	
EXLD PRIOR		446,048	1,207,678	761,630	53.8%	409,441	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 2, EXHIBIT 3, SHEET 4, COL. 2 + SECTION 2, EXHIBIT 3, SHEET 3, COL. 8  
(3) SECTION 2, EXHIBIT 3, SHEET 4, COL. 12; 2008 ADJUSTED TO PARTIAL YEAR  
(4) = (3) - (2)  
(5) SECTION 2, EXHIBIT 3, SHEET 16, COL. 6  
(6) = (4) x (5)  
(7) = [(3) / (1)] x 100



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

**PERMANENT TOTAL DISABILITY  
(000's)**

**FISCAL YEAR PAYMENT PROJECTIONS**

ACCIDENT YEAR	UNPAID LOSS & ALAE @ 6/30/2008	FISCAL YEAR ENDING															
		2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	> 2023
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
PRIOR	27,692	2,441	2,272	2,121	1,981	1,830	1,684	1,548	1,413	1,275	1,147	1,023	907	796	697	607	5,951
1977	8,523	690	645	601	559	520	486	452	422	394	364	335	308	281	254	228	1,985
1978	8,700	693	648	606	565	525	489	456	425	396	370	342	315	289	264	238	2,079
1979	10,462	818	768	718	672	626	582	542	506	471	439	410	379	349	321	293	2,569
1980	11,886	876	861	808	756	707	659	612	570	532	495	462	432	399	367	337	3,012
1981	15,405	1,106	1,054	1,036	972	909	851	792	737	686	640	596	556	519	480	442	4,029
1982	15,354	1,071	1,026	977	961	901	843	789	735	683	636	594	552	516	482	445	4,145
1983	22,040	1,481	1,433	1,374	1,309	1,286	1,207	1,129	1,056	984	914	852	795	740	691	645	6,146
1984	22,775	1,462	1,432	1,386	1,328	1,265	1,244	1,167	1,092	1,021	951	884	823	769	715	668	6,566
1985	22,805	1,425	1,373	1,345	1,301	1,247	1,188	1,168	1,095	1,025	959	893	830	773	721	671	6,791
1986	25,000	1,482	1,470	1,416	1,387	1,342	1,286	1,225	1,204	1,130	1,057	989	921	856	797	744	7,696
1987	23,369	1,354	1,305	1,294	1,247	1,221	1,182	1,132	1,079	1,060	995	931	871	811	754	702	7,432
1988	20,170	1,162	1,101	1,062	1,053	1,014	993	961	921	877	862	809	757	708	660	613	6,616
1989	26,953	1,500	1,466	1,390	1,340	1,328	1,280	1,253	1,213	1,162	1,107	1,088	1,021	955	894	832	9,123
1990	24,690	1,342	1,300	1,270	1,204	1,161	1,151	1,108	1,086	1,051	1,007	959	943	884	827	774	8,623
1991	26,784	1,415	1,379	1,335	1,305	1,237	1,193	1,182	1,139	1,116	1,080	1,034	986	969	909	850	9,656
1992	19,626	964	986	961	930	909	862	831	824	794	777	752	721	687	675	633	7,320
1993	21,647	1,043	1,012	1,035	1,009	977	955	905	872	865	833	816	790	757	721	709	8,350
1994	22,821	1,060	1,049	1,018	1,040	1,014	982	960	909	877	869	838	820	794	761	725	9,106
1995	19,976	852	888	879	853	872	850	823	804	762	735	729	702	687	665	637	8,238
1996	18,522	760	757	790	781	758	775	756	732	715	678	653	648	624	611	592	7,892
1997	22,918	897	903	900	939	929	902	922	898	870	850	806	777	770	742	727	10,086
1998	22,551	810	851	857	854	891	881	855	874	852	825	807	764	737	731	704	10,257
1999	27,506	909	956	1,003	1,011	1,007	1,051	1,039	1,009	1,031	1,005	973	951	901	869	862	12,928
2000	29,395	913	941	990	1,039	1,046	1,043	1,088	1,076	1,044	1,068	1,041	1,008	985	933	900	14,279
2001	32,092	904	968	999	1,050	1,102	1,110	1,107	1,154	1,142	1,108	1,133	1,104	1,069	1,045	990	16,105
2002	34,266	760	944	1,011	1,043	1,096	1,151	1,159	1,155	1,205	1,192	1,157	1,183	1,153	1,116	1,091	17,849
2003	35,595	659	775	962	1,031	1,063	1,118	1,174	1,182	1,178	1,229	1,216	1,180	1,206	1,175	1,138	19,310
2004	36,799	566	671	789	979	1,049	1,082	1,138	1,195	1,203	1,199	1,251	1,237	1,201	1,228	1,196	20,815
2005	37,290	314	569	674	793	984	1,054	1,088	1,143	1,200	1,209	1,205	1,257	1,243	1,207	1,234	22,118
2006	37,423	170	313	568	673	792	983	1,053	1,087	1,142	1,199	1,208	1,204	1,256	1,242	1,205	23,328
2007	38,405	59	174	321	582	690	811	1,007	1,079	1,113	1,170	1,229	1,237	1,233	1,286	1,273	25,138
2008	19,881	13	61	180	332	602	714	840	1,043	1,117	1,152	1,211	1,272	1,281	1,277	1,332	27,335
TOTAL	789,322	31,972	32,352	32,675	32,877	32,904	32,639	32,260	31,728	30,974	30,123	29,223	28,249	27,198	26,116	25,037	352,874

(1) SECTION 2, EXHIBIT 3, SHEET 1, COL. 4  
(2) - (17) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 2, EXHIBIT 3, SHEET 21

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

SECTION 2  
EXHIBIT 3  
SHEET 3

**PERMANENT TOTAL DISABILITY  
(000's)**

ESTIMATED PAYMENTS FROM 1/1/2008 TO 6/30/2008

ACCIDENT YEAR	SELECTED	PAID	AGE @ 12/31/2007	AGE @ 6/30/2008	LDF @ 12/31/2007	LDF @ 6/30/2008	EXPECTED PERCENT	1/1/08 TO 6/30/08
	ULTIMATE LOSS & ALAE	LOSS & ALAE @ 12/31/07						EXPECTED PAYMENTS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR	29,000	0	432	438	1.198	1.187	4.5%	1,308
1977	34,922	26,031	372	378	1.342	1.323	4.1%	369
1978	32,808	23,739	360	366	1.382	1.361	4.1%	369
1979	36,369	25,490	348	354	1.427	1.404	3.8%	416
1980	38,273	25,927	336	342	1.476	1.450	3.7%	460
1981	46,042	30,060	324	330	1.532	1.503	3.6%	577
1982	42,690	26,783	312	318	1.594	1.562	3.5%	553
1983	57,159	34,363	300	306	1.663	1.628	3.3%	756
1984	55,273	31,739	288	294	1.741	1.701	3.2%	759
1985	51,887	28,364	276	282	1.829	1.784	3.1%	719
1986	53,510	27,741	264	270	1.929	1.877	3.0%	769
1987	47,120	23,037	252	258	2.045	1.984	3.0%	714
1988	38,327	17,563	240	246	2.182	2.111	2.9%	594
1989	48,365	20,637	228	234	2.344	2.259	2.8%	775
1990	41,896	16,517	216	222	2.536	2.435	2.7%	689
1991	43,049	15,572	204	210	2.764	2.647	2.5%	692
1992	29,994	9,871	192	198	3.039	2.893	2.5%	497
1993	31,280	9,105	180	186	3.381	3.200	2.4%	527
1994	32,217	8,888	168	174	3.802	3.584	2.2%	508
1995	26,333	5,929	156	162	4.332	4.049	2.1%	427
1996	22,645	3,745	144	150	5.032	4.657	2.0%	377
1997	27,861	4,516	132	138	5.969	5.472	1.8%	427
1998	26,089	3,153	120	126	7.257	6.566	1.7%	385
1999	33,176	5,229	108	114	9.152	8.109	1.6%	441
2000	33,439	3,619	96	102	12.178	10.501	1.4%	426
2001	34,075	1,619	84	90	17.110	14.492	1.1%	364
2002	35,760	1,171	72	78	25.702	20.883	0.9%	323
2003	36,540	667	60	66	44.735	33.413	0.8%	278
2004	37,231	250	48	54	101.005	67.661	0.5%	182
2005	37,592	199	36	42	271.299	155.620	0.3%	103
2006	37,461		24	30	1,149.499	529.109	0.1%	38
2007	38,414		12	18	9,167.921	2,910.097	0.0%	9
2008	39,763		0	6		81,482.726	0.0%	0
TOTAL	1,256,559	431,523						15,832
EXLD PRIOR	1,227,559	431,523						14,525

(1) SECTION 2, EXHIBIT 3, SHEET 4, COL. 12  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) AGE OF ACCIDENT YEAR AT 12/31/2007  
(4) AGE OF ACCIDENT YEAR AT 6/30/2008

(5) BASED ON SECTION 2, EXHIBIT 3, SHEET 21 AGE OF (5)  
(6) BASED ON SECTION 2, EXHIBIT 3, SHEET 21 AGE OF (6)  
(7) =  $[1 / (6) - 1 / (5)] / [1 - 1 / (5)]$   
(8) =  $[(1) - (2)] \times (7)$

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
PERMANENT TOTAL DISABILITY  
(000's)**

SECTION 2  
EXHIBIT 3  
SHEET 4

SELECTION OF ULTIMATE LOSS & ALAE

ACCIDENT YEAR	PAYROLL	INDICATED ULTIMATE LOSS & ALAE												
		PAID LOSS & ALAE @ 12/31/07	INCURRED LOSS & ALAE @ 12/31/07	LOSS DEVELOPMENT		BORNHUEJTER-FERGUSON		PAID CUM. FREQ/SEV AY DEV.	PAID INCR. FREQ/SEV AY DEV.	INCR. INDEX PAYMENT METHOD	PAID INCR. TRENDED FREQ/SEV	SELECTED ULTIMATE LOSS & ALAE	SELECTED ULTIMATE LOSS RATE	
		(2)	(3)	PAID (4)	INCURRED (5)	PAID (6)	INCURRED (7)	(8)	(9)	(10)	(11)	(12)	(13)	
PRIOR													29,000	
1977	4,296,958	26,031	29,977	34,922	33,574	34,922	33,719	35,424	35,067	35,063	35,067	34,922	0.813	
1978	4,554,775	23,739	28,461	32,808	31,916	32,808	32,013	32,666	32,769	32,199	32,810	32,808	0.720	
1979	4,922,518	25,490	31,742	36,369	35,696	36,369	35,771	35,978	36,411	35,301	36,190	36,369	0.739	
1980	5,505,913	25,927	31,780	38,273	36,031	38,273	36,296	37,768	37,670	37,153	37,936	38,273	0.695	
1981	5,822,523	30,060	38,874	46,042	44,643	46,042	44,824	45,371	45,832	44,026	44,573	46,042	0.791	
1982	6,184,882	26,783	34,750	42,690	40,368	42,690	40,692	42,020	41,958	40,825	40,986	42,690	0.690	
1983	6,513,795	34,363	44,993	57,159	52,940	57,159	53,573	56,230	55,565	53,435	53,170	57,159	0.878	
1984	6,868,217	31,739	42,801	55,273	51,280	55,273	51,940	54,346	53,195	51,474	50,802	55,273	0.805	
1985	7,503,185	28,364	40,753	51,887	49,799	51,887	50,179	50,936	50,558	48,815	47,667	51,887	0.692	
1986	7,891,199	27,741	41,037	53,510	51,049	53,510	51,532	52,445	52,020	49,546	48,093	53,510	0.678	
1987	8,601,063	23,037	35,538	47,120	45,296	47,120	45,689	46,155	45,724	42,908	41,318	47,120	0.548	
1988	8,905,267	17,563	28,556	38,327	37,455	38,327	37,662	37,547	37,690	36,219	34,339	38,327	0.430	
1989	9,434,400	20,637	34,643	48,365	46,881	48,365	47,268	47,442	46,273	43,468	40,934	48,365	0.513	
1990	10,055,399	16,517	28,474	41,896	40,172	41,896	40,674	41,162	39,969	38,651	35,641	41,896	0.417	
1991	10,728,872	15,572	28,938	43,049	42,562	43,049	42,718	42,346	41,718	38,629	35,220	43,049	0.401	
1992	11,441,482	9,871	18,469	29,994	28,232	29,994	28,841	29,518	27,682	29,751	26,211	29,994	0.262	
1993	11,998,508	9,105	17,640	30,783	28,276	31,777	29,750	30,314	27,176	29,656	25,699	31,280	0.261	
1994	12,083,591	8,888	21,027	33,795	35,844	30,639	33,227	33,286	33,027	32,649	27,597	32,217	0.267	
1995	12,383,967	5,929	14,345	25,684	26,321	26,981	26,799	25,228	24,444	25,371	20,980	26,333	0.213	
1996	12,949,088	3,745	9,641	18,842	19,235	26,447	23,773	18,561	17,903	21,651	17,169	22,645	0.175	
1997	13,596,753	4,516	13,323	26,955	29,077	28,768	29,107	26,924	25,548	26,550	20,634	27,861	0.205	
1998	14,465,333	3,153	10,938	22,877	26,150	29,301	28,580	23,272	21,774	25,650	18,964	26,089	0.180	
1999	15,088,873	5,229	18,354	47,855	49,953	33,176	38,201	49,319	41,324	38,130	27,771	33,176	0.22	
2000	15,809,043	3,619	15,048	44,069	48,359	33,439	37,427	45,729	38,059	36,352	25,193	33,439	0.212	
2001	16,717,000	1,619	6,918	27,706	26,654	34,075	32,442	29,067	21,881	30,474	20,014	34,075	0.204	
2002	17,601,171	1,171	7,128	30,089	35,507	35,760	35,893	31,522	36,531	32,018	20,375	35,760	0.203	
2003	18,004,352	667	3,993	29,833	29,808	36,540	35,771	32,577	27,812	34,771	21,300	36,540	0.203	
2004	18,523,800	250	2,108	25,208	28,319	37,231	36,679	27,396	7,372	34,855	20,471	37,231	0.201	
2005	18,584,736	199	1,276	53,978	34,285	37,592	37,410	57,570	56,489	37,628	21,711	37,592	0.202	
2006	18,740,062					37,461	36,843			39,112	0	37,461	0.200	
2007	19,302,264					38,414	38,180			40,038	0	38,414	0.199	
2008	19,881,332					39,763	39,763			41,377	0	39,763	0.200	
TOTAL		431,523	681,525	1,115,356	1,085,683	1,235,048	1,213,233	1,118,120	1,059,440	1,183,745	928,837	1,256,559		
EXLD PRIOR		431,523	681,525	1,115,356	1,085,683	1,235,048	1,213,233	1,118,120	1,059,440	1,183,745	928,837	1,227,559		
EXLD PRIOR & 2008		431,523	681,525	1,115,356	1,085,683	1,195,285	1,173,471	1,118,120	1,059,440	1,142,368	928,837	1,187,797		

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) BASED ON DATA FROM OLIVER WYMAN & BWC  
(4) SECTION 2, EXHIBIT 3, SHEET 5, COL. 4  
(5) SECTION 2, EXHIBIT 3, SHEET 6, COL. 4  
(6) SECTION 2, EXHIBIT 3, SHEET 7, COL. 8

(7) SECTION 2, EXHIBIT 3, SHEET 8, COL. 8  
(8) SECTION 2, EXHIBIT 3, SHEET 9, COL. 8  
(9) SECTION 2, EXHIBIT 3, SHEET 10  
(10) SECTION 2, EXHIBIT 3, SHEET 13, COL. 10  
(11) SECTION 2, EXHIBIT 3, SHEET 11  
(12) SELECTED BY DELOITTE CONSULTING

(13) (12) / (1) x 100

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

SECTION 2  
EXHIBIT 3  
SHEET 5

**PERMANENT TOTAL DISABILITY  
(000's)**

PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE (MONTHS)	PAID LOSS & ALAE	PAID LDF	INDICATED ULTIMATE @ 12/31/07	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
		0			
1977	372	26,031	1.342	34,922	0.81
1978	360	23,739	1.382	32,808	0.72
1979	348	25,490	1.427	36,369	0.74
1980	336	25,927	1.476	38,273	0.70
1981	324	30,060	1.532	46,042	0.79
1982	312	26,783	1.594	42,690	0.69
1983	300	34,363	1.663	57,159	0.88
1984	288	31,739	1.741	55,273	0.80
1985	276	28,364	1.829	51,887	0.69
1986	264	27,741	1.929	53,510	0.68
1987	252	23,037	2.045	47,120	0.55
1988	240	17,563	2.182	38,327	0.43
1989	228	20,637	2.344	48,365	0.51
1990	216	16,517	2.536	41,896	0.42
1991	204	15,572	2.764	43,049	0.40
1992	192	9,871	3.039	29,994	0.26
1993	180	9,105	3.381	30,783	0.26
1994	168	8,888	3.802	33,795	0.28
1995	156	5,929	4.332	25,684	0.21
1996	144	3,745	5.032	18,842	0.15
1997	132	4,516	5.969	26,955	0.20
1998	120	3,153	7.257	22,877	0.16
1999	108	5,229	9.152	47,855	0.32
2000	96	3,619	12.178	44,069	0.28
2001	84	1,619	17.110	27,706	0.17
2002	72	1,171	25.702	30,089	0.17
2003	60	667	44.735	29,833	0.17
2004	48	250	101.005	25,208	0.14
2005	36	199	271.299	53,978	0.29
2006	24		1,149.499		
2007	12		9,167.921		
2008	0				
<b>TOTAL</b>		431,523		1,115,356	

(1) AGE OF ACCIDENT YEAR  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 2, EXHIBIT 3, SHEET 18, COL. 6  
(4) = (2) x (3)  
(5) = (4) / PAYROLL x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
PERMANENT TOTAL DISABILITY  
(000's)**

SECTION 2  
EXHIBIT 3  
SHEET 6

INCURRED LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE (MONTHS)	INCURRED LOSS & ALAE	INCURRED LDF	INDICATED ULTIMATE @ 12/31/07	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	372	29,977	1.120	33,574	0.78
1978	360	28,461	1.121	31,916	0.70
1979	348	31,742	1.125	35,696	0.73
1980	336	31,780	1.134	36,031	0.65
1981	324	38,874	1.148	44,643	0.77
1982	312	34,750	1.162	40,368	0.65
1983	300	44,993	1.177	52,940	0.81
1984	288	42,801	1.198	51,280	0.75
1985	276	40,753	1.222	49,799	0.66
1986	264	41,037	1.244	51,049	0.65
1987	252	35,538	1.275	45,296	0.53
1988	240	28,556	1.312	37,455	0.42
1989	228	34,643	1.353	46,881	0.50
1990	216	28,474	1.411	40,172	0.40
1991	204	28,938	1.471	42,562	0.40
1992	192	18,469	1.529	28,232	0.25
1993	180	17,640	1.603	28,276	0.24
1994	168	21,027	1.705	35,844	0.30
1995	156	14,345	1.835	26,321	0.21
1996	144	9,641	1.995	19,235	0.15
1997	132	13,323	2.182	29,077	0.21
1998	120	10,938	2.391	26,150	0.18
1999	108	18,354	2.722	49,953	0.33
2000	96	15,048	3.214	48,359	0.31
2001	84	6,918	3.853	26,654	0.16
2002	72	7,128	4.982	35,507	0.20
2003	60	3,993	7.465	29,808	0.17
2004	48	2,108	13.437	28,319	0.15
2005	36	1,276	26.874	34,285	0.18
2006	24		57.587		
2007	12		161.244		
2008	0				
TOTAL		681,525		1,085,683	

(1) AGE OF ACCIDENT YEAR  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 2, EXHIBIT 3, SHEET 18, COL. 9  
(4) = (2) x (3)  
(5) = (4) / PAYROLL x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
PERMANENT TOTAL DISABILITY  
(000's)**

SECTION 2  
EXHIBIT 3  
SHEET 7

PAID BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED		EXPECTED %	EXPECTED	ACTUAL	EXPECTED	INDICATED	INDICATED
		LOSS RATE	DOLLARS	OF PAID	PAID	PAID	UNPAID	ULTIMATE	ULTIMATE
	(1)	(2)	(3)	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS RATE
				(4)	(5)	(6)	(7)	(8)	(9)
1977	4,296,958	0.81	34,922	74.5%	26,031	26,031	8,892	34,922	0.81
1978	4,554,775	0.72	32,808	72.4%	23,739	23,739	9,069	32,808	0.72
1979	4,922,518	0.74	36,369	70.1%	25,490	25,490	10,878	36,369	0.74
1980	5,505,913	0.70	38,273	67.7%	25,927	25,927	12,346	38,273	0.70
1981	5,822,523	0.79	46,042	65.3%	30,060	30,060	15,983	46,042	0.79
1982	6,184,882	0.69	42,690	62.7%	26,783	26,783	15,908	42,690	0.69
1983	6,513,795	0.88	57,159	60.1%	34,363	34,363	22,796	57,159	0.88
1984	6,868,217	0.80	55,273	57.4%	31,739	31,739	23,534	55,273	0.80
1985	7,503,185	0.69	51,887	54.7%	28,364	28,364	23,524	51,887	0.69
1986	7,891,199	0.68	53,510	51.8%	27,741	27,741	25,769	53,510	0.68
1987	8,601,063	0.55	47,120	48.9%	23,037	23,037	24,083	47,120	0.55
1988	8,905,267	0.43	38,327	45.8%	17,563	17,563	20,765	38,327	0.43
1989	9,434,400	0.51	48,365	42.7%	20,637	20,637	27,727	48,365	0.51
1990	10,055,399	0.42	41,896	39.4%	16,517	16,517	25,378	41,896	0.42
1991	10,728,872	0.40	43,049	36.2%	15,572	15,572	27,476	43,049	0.40
1992	11,441,482	0.26	29,994	32.9%	9,871	9,871	20,123	29,994	0.26
1993	11,998,508	0.27	32,194	29.6%	9,523	9,105	22,671	31,777	0.26
1994	12,083,591	0.24	29,513	26.3%	7,762	8,888	21,751	30,639	0.25
1995	12,383,967	0.22	27,371	23.1%	6,318	5,929	21,052	26,981	0.22
1996	12,949,088	0.22	28,333	19.9%	5,631	3,745	22,702	26,447	0.20
1997	13,596,753	0.21	29,132	16.8%	4,880	4,516	24,252	28,768	0.21
1998	14,465,333	0.21	30,328	13.8%	4,179	3,153	26,148	29,301	0.20
1999	15,088,873	0.21	31,376	10.9%	3,428	5,229	27,947	33,176	0.22
2000	15,809,043	0.21	32,488	8.2%	2,668	3,619	29,820	33,439	0.21
2001	16,717,000	0.21	34,471	5.8%	2,015	1,619	32,456	34,075	0.20
2002	17,601,171	0.20	35,990	3.9%	1,400	1,171	34,590	35,760	0.20
2003	18,004,352	0.20	36,693	2.2%	820	667	35,873	36,540	0.20
2004	18,523,800	0.20	37,351	1.0%	370	250	36,981	37,231	0.20
2005	18,584,736	0.20	37,531	0.4%	138	199	37,393	37,592	0.20
2006	18,740,062	0.20	37,494	0.1%	33		37,461	37,461	0.20
2007	19,302,264	0.20	38,418	0.0%	4		38,414	38,414	0.20
2008	19,881,332	0.20	39,763	0.0%			39,763	39,763	0.20
TOTAL			1,236,129		432,605	431,523	803,524	1,235,048	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 2, EXHIBIT 3, SHEET 17, COL. 14  
(3) = [(1) x (2)] / 100  
(4) = 1 / SECTION 2, EXHIBIT 3, SHEET 5, COL. 3  
(5) = (3) x (4)

(6) BASED ON DATA FROM OLIVER WYMAN & BWC  
(7) = (3) x [1 - (4)]  
(8) = (6) + (7)  
(9) = [(8) / (1)] x 100

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

SECTION 2  
EXHIBIT 3  
SHEET 8

**PERMANENT TOTAL DISABILITY  
(000's)**

INCURRED BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED		EXPECTED % OF REPORTED LOSS & ALAE	EXPECTED REPORTED LOSS & ALAE	ACTUAL REPORTED LOSS & ALAE	EXPECTED UNREPORTED LOSS & ALAE	INDICATED ULTIMATE LOSS & ALAE	INDICATED ULTIMATE LOSS RATE
		LOSS RATE	DOLLARS						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	4,296,958	0.813	34,922	89.3%	31,181	29,977	3,742	33,719	0.78
1978	4,554,775	0.720	32,808	89.2%	29,256	28,461	3,552	32,013	0.70
1979	4,922,518	0.739	36,369	88.9%	32,340	31,742	4,029	35,771	0.73
1980	5,505,913	0.695	38,273	88.2%	33,757	31,780	4,516	36,296	0.66
1981	5,822,523	0.791	46,042	87.1%	40,092	38,874	5,950	44,824	0.77
1982	6,184,882	0.690	42,690	86.1%	36,748	34,750	5,942	40,692	0.66
1983	6,513,795	0.878	57,159	85.0%	48,579	44,993	8,581	53,573	0.82
1984	6,868,217	0.805	55,273	83.5%	46,134	42,801	9,138	51,940	0.76
1985	7,503,185	0.692	51,887	81.8%	42,462	40,753	9,426	50,179	0.67
1986	7,891,199	0.678	53,510	80.4%	43,015	41,037	10,495	51,532	0.65
1987	8,601,063	0.548	47,120	78.5%	36,970	35,538	10,150	45,689	0.53
1988	8,905,267	0.430	38,327	76.2%	29,221	28,556	9,106	37,662	0.42
1989	9,434,400	0.513	48,365	73.9%	35,740	34,643	12,625	47,268	0.50
1990	10,055,399	0.417	41,896	70.9%	29,696	28,474	12,199	40,674	0.40
1991	10,728,872	0.401	43,049	68.0%	29,269	28,938	13,780	42,718	0.40
1992	11,441,482	0.262	29,994	65.4%	19,621	18,469	10,373	28,841	0.25
1993	11,998,508	0.268	32,194	62.4%	20,084	17,640	12,110	29,750	0.25
1994	12,083,591	0.244	29,513	58.7%	17,314	21,027	12,200	33,227	0.27
1995	12,383,967	0.221	27,371	54.5%	14,917	14,345	12,454	26,799	0.22
1996	12,949,088	0.219	28,333	50.1%	14,200	9,641	14,132	23,773	0.18
1997	13,596,753	0.214	29,132	45.8%	13,348	13,323	15,784	29,107	0.21
1998	14,465,333	0.210	30,328	41.8%	12,685	10,938	17,643	28,580	0.20
1999	15,088,873	0.208	31,376	36.7%	11,529	18,354	19,847	38,201	0.25
2000	15,809,043	0.206	32,488	31.1%	10,109	15,048	22,379	37,427	0.24
2001	16,717,000	0.206	34,471	26.0%	8,947	6,918	25,523	32,442	0.19
2002	17,601,171	0.204	35,990	20.1%	7,225	7,128	28,765	35,893	0.20
2003	18,004,352	0.204	36,693	13.4%	4,915	3,993	31,778	35,771	0.20
2004	18,523,800	0.202	37,351	7.4%	2,780	2,108	34,571	36,679	0.20
2005	18,584,736	0.202	37,531	3.7%	1,397	1,276	36,134	37,410	0.20
2006	18,740,062	0.200	37,494	1.7%	651		36,843	36,843	0.20
2007	19,302,264	0.199	38,418	0.6%	238		38,180	38,180	0.20
2008	19,881,332	0.200	39,763	0.0%	0		39,763	39,763	0.20
TOTAL			1,236,129		704,421	681,525	531,709	1,213,233	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 2, EXHIBIT 3, SHEET 17, COL. 14  
(3) = [(1) x (2)] / 100  
(4) = 1 / SECTION 2, EXHIBIT 3, SHEET 6, COL. 3  
(5) = (3) x (4)

(6) BASED ON DATA FROM OLIVER WYMAN & BWC  
(7) = (3) x [1 - (4)]  
(8) = (6) + (7)  
(9) = [(8) / (1)] x 100

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

SECTION 2  
EXHIBIT 3  
SHEET 9

**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 & ALAE	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	4,296,958	355	1.020	362	73,326	1.334	97,829	35,424	0.82
1978	4,554,775	291	1.021	297	81,578	1.347	109,898	32,666	0.72
1979	4,922,518	304	1.024	311	83,850	1.379	115,613	35,978	0.73
1980	5,505,913	294	1.026	302	88,188	1.420	125,196	37,768	0.69
1981	5,822,523	293	1.029	301	102,592	1.467	150,502	45,371	0.78
1982	6,184,882	259	1.032	267	103,409	1.520	157,151	42,020	0.68
1983	6,513,795	283	1.036	293	121,426	1.580	191,800	56,230	0.86
1984	6,868,217	262	1.040	272	121,142	1.647	199,509	54,346	0.79
1985	7,503,185	252	1.045	263	112,555	1.719	193,459	50,936	0.68
1986	7,891,199	237	1.051	249	117,050	1.798	210,463	52,445	0.66
1987	8,601,063	190	1.062	202	121,247	1.887	228,769	46,155	0.54
1988	8,905,267	166	1.077	179	105,799	1.985	209,984	37,547	0.42
1989	9,434,400	174	1.096	191	118,605	2.097	248,663	47,442	0.50
1990	10,055,399	151	1.123	170	109,387	2.219	242,697	41,162	0.41
1991	10,728,872	138	1.156	159	112,844	2.353	265,544	42,346	0.39
1992	11,441,482	109	1.185	129	90,559	2.523	228,519	29,518	0.26
1993	11,998,508	96	1.224	118	94,847	2.720	257,987	30,314	0.25
1994	12,083,591	104	1.288	134	85,462	2.908	248,551	33,286	0.28
1995	12,383,967	71	1.376	98	83,507	3.092	258,179	25,228	0.20
1996	12,949,088	51	1.486	76	73,429	3.336	244,972	18,561	0.14
1997	13,596,753	57	1.607	92	79,221	3.711	293,981	26,924	0.20
1998	14,465,333	48	1.756	84	65,679	4.203	276,076	23,272	0.16
1999	15,088,873	72	1.968	142	72,627	4.793	348,133	49,319	0.33
2000	15,809,043	58	2.250	130	62,391	5.616	350,414	45,729	0.29
2001	16,717,000	29	2.675	78	55,837	6.711	374,746	29,067	0.17
2002	17,601,171	22	3.379	74	53,212	7.968	423,987	31,522	0.18
2003	18,004,352	17	4.802	82	39,229	10.174	399,104	32,577	0.18
2004	18,523,800	4	8.231	33	62,393	13.336	832,060	27,396	0.15
2005	18,584,736	3	16.850	51	66,321	17.172	1,138,831	57,570	0.31
2006	18,740,062		42.859			27.242			
2007	19,302,264		153.247			65.796			
2008	19,881,332		-			-			
Total		4,390		5,139				1,118,120	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 2, EXHIBIT 3, SHEET 18, COL. 12  
(4) = (2) x (3)  
(5) SECTION 2, EXHIBIT 3, SHEET 29

(6) SECTION 2, EXHIBIT 3, SHEET 18, COL. 15  
(7) = (5) x (6)  
(8) = [(4) x (7)] / 1000  
(9) = [(8) / (1)] x 100



**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
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	TAIL	INDICATED ULTIMATE			
1977															7,770	1,556	1,430	1,400	1,439	1,405	1,335	1,233	1,143	1,156	999	1,121	950	853	759	648	568	9,301	35,067			
1978														6,453	1,312	1,304	1,233	1,287	1,232	1,159	1,136	1,114	1,041	975	950	942	941	848	780	703	668	8,692	32,769			
1979													5,697	1,467	1,443	1,378	1,349	1,458	1,441	1,395	1,261	1,239	1,236	1,146	1,085	1,059	994	1,032	930	909	864	821	9,658	36,411		
1980												4,949	5,242	1,467	1,443	1,519	1,533	1,519	1,448	1,376	1,321	1,253	1,355	1,214	1,102	1,053	1,018	895	787	748	710	675	9,992	37,670		
1981											3,438	1,454	1,480	1,598	1,730	1,772	1,693	1,558	1,443	1,404	1,372	1,345	1,337	1,239	1,211	1,134	1,061	1,008	957	910	864	821	11,129	41,958		
1982									3,801	1,951	1,951	1,980	2,157	1,960	2,131	2,022	1,989	1,900	1,861	1,781	1,838	1,719	1,719	1,502	1,419	1,348	1,281	1,217	1,156	1,098	1,043	1,008	972	12,157	45,832	
1983									1,580	1,563	1,840	1,908	2,038	2,203	2,057	2,012	1,920	1,815	1,741	1,634	1,619	1,656	1,476	1,399	1,329	1,263	1,199	1,139	1,082	1,028	977	14,110	53,195			
1984						1,320	2,607	1,173	1,282	1,362	1,813	1,761	1,603	1,923	1,729	1,931	1,708	1,682	1,817	1,739	1,707	1,560	1,521	1,414	1,343	1,276	1,212	1,151	1,094	1,039	987	13,410	50,558			
1985						671	860	1,085	1,488	1,773	1,823	1,993	1,985	1,822	1,718	1,756	1,647	1,607	1,724	1,753	1,610	1,628	1,420	1,356	1,260	1,197	1,137	1,081	1,026	975	926	880	12,128	45,724		
1986					218	450	686	801	1,307	1,620	1,561	1,540	1,632	1,587	1,635	1,619	1,618	1,546	1,593	1,476	1,447	1,223	1,200	1,146	1,065	1,012	961	913	867	824	783	744	9,997	37,690		
1987				47	203	267	445	981	1,026	1,230	1,255	1,264	1,255	1,245	1,202	1,309	1,312	1,310	1,329	1,274	1,223	1,200	1,146	1,065	1,012	961	913	867	824	783	744	9,997	37,690			
1988				78	173	475	843	1,033	1,217	1,457	1,635	1,715	1,659	1,587	1,638	1,636	1,619	1,521	1,553	1,499	1,439	1,412	1,348	1,253	1,190	1,131	1,074	1,020	969	921	875	12,274	46,273			
1989			31	72	235	533	825	991	1,214	1,260	1,152	1,283	1,342	1,357	1,384	1,555	1,374	1,306	1,335	1,288	1,237	1,214	1,159	1,077	1,023	972	923	877	833	792	752	10,602	39,969			
1990			2	291	740	927	998	1,079	1,295	1,283	1,229	1,240	1,360	1,542	1,401	1,446	1,391	1,421	1,372	1,317	1,292	1,234	1,147	1,089	1,035	983	934	887	843	801	11,066	41,718				
1991				75	291	740	927	998	1,079	1,295	1,283	1,229	1,240	1,360	1,542	1,401	1,446	1,391	1,421	1,372	1,317	1,292	1,234	1,147	1,089	1,035	983	934	887	843	801	11,066	41,718			
1992		0	53	93	290	619	599	643	855	887	829	875	866	982	895	949	917	882	901	870	835	820	783	727	691	656	624	592	563	535	508	7,343	27,682			
1993		0		105	399	579	760	779	746	873	805	830	1,033	865	886	905	875	841	860	830	797	782	747	694	659	626	595	565	537	510	485	7,208	27,176			
1994		8	51	115	267	388	667	730	802	874	943	1,121	1,162	1,132	1,163	1,188	1,149	1,105	1,129	1,090	1,046	1,027	980	911	865	822	781	742	705	670	636	8,760	33,027			
1995		1	0	64	208	231	390	775	642	744	757	842	849	823	845	864	835	803	821	792	760	746	713	662	629	598	568	539	512	487	462	6,484	24,444			
1996			24	76	98	257	365	374	456	573	658	569	619	600	616	630	609	585	598	577	554	544	520	483	459	436	414	393	374	355	337	4,749	17,903			
1997		10	48	86	189	329	593	543	828	734	777	811	882	855	878	897	867	834	852	823	790	775	740	688	653	621	590	560	532	506	480	6,777	25,548			
1998		9	43	35	204	205	397	651	632	620	666	695	756	732	752	768	743	714	730	705	676	664	634	589	560	532	505	480	456	433	411	5,775	21,774			
1999			112	293	486	751	913	925	1,137	1,155	1,240	1,295	1,407	1,364	1,401	1,431	1,384	1,331	1,360	1,313	1,260	1,237	1,181	1,097	1,043	990	941	894	849	807	766	10,961	41,324			
2000			21	77	151	344	701	806	870	1,057	1,074	1,153	1,204	1,308	1,268	1,302	1,331	1,287	1,237	1,264	1,220	1,172	1,150	1,098	1,020	969	921	875	831	790	750	713	10,095	38,059		
2001				37	136	270	469	414	496	603	612	658	686	746	723	743	759	734	706	721	696	668	656	626	582	553	525	499	474	450	428	406	5,804	21,881		
2002		4	18	27	91	239	544	707	848	1,030	1,047	1,124	1,173	1,275	1,236	1,269	1,297	1,254	1,206	1,232	1,190	1,142	1,121	1,070	995	945	898	853	810	770	731	695	9,690	36,531		
2003				59	181	228	410	533	640	777	790	848	885	962	933	958	979	947	910	930	898	862	846	808	751	713	677	643	611	581	552	524	7,377	27,812		
2004				18	33	61	109	142	170	207	210	225	235	256	248	254	260	251	242	247	238	229	225	215	199	189	180	171	162	154	147	139	1,955	7,372		
2005		3	58	87	256	464	835	1,086	1,303	1,582	1,607	1,726	1,802	1,959	1,898	1,949	1,992	1,926	1,852	1,893	1,827	1,754	1,721	1,644	1,527	1,451	1,378	1,310	1,244	1,182	1,123	1,067	14,983	56,489		
2006																																		-	-	
2007																																			-	-
Factors	#VALUE!	2.930	1.810	1.800	1.300	1.200	1.214	1.016	1.074	1.044	1.087	0.969	1.027	1.022	0.967	0.962	1.022	0.965	0.960	0.982	0.955	0.929	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	1.361			

Example: AY 2005 Age 54 of 0,464 = 0,256 x 1.810 and AY 2005 Age 66 of 0,835 = 0,464 x 1.800

NOTE: FACTORS ARE FROM SECTION 2, EXHIBIT 3, SHEET 34

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

SECTION 2  
EXHIBIT 3  
SHEET 13

**PERMANENT TOTAL DISABILITY  
(000's)**

INCREMENTAL INDEX PAYMENT METHOD

ACCIDENT YEAR	PAYROLL	PAID LOSS & ALAE @ 12/31/07	INCREMENTAL PAID LOSS & ALAE PER			AVERAGE WEEKLY BENEFIT	SELECTED ULTIMATE CLAIMS	IMPLIED ULTIMATE LOSS & ALAE	TAIL OF 1.361 DEVELOP.	IMPLIED ULTIMATE INCLD TAIL	IMPLIED ULTIMATE LOSS RATE
			AVG. WEEKLY BENEFIT & ULTIMATE CLAIMS AS OF 12/31/07	FUTURE DEVELOP.	IMPLIED ULTIMATE						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1977	4,296,958	25,766	561.523	-	561.523	126.72	362	25,766	9,298	35,063	0.82
1978	4,554,775	23,409	574.465	6.185	580.650	136.90	298	23,661	8,538	32,199	0.71
1979	4,922,518	25,069	535.833	18.633	554.466	150.22	311	25,940	9,361	35,301	0.72
1980	5,505,913	25,545	525.190	36.101	561.291	161.15	302	27,301	9,852	37,153	0.67
1981	5,822,523	29,469	563.267	55.105	618.371	173.34	302	32,352	11,674	44,026	0.76
1982	6,184,882	26,269	529.505	75.197	604.702	185.11	268	30,000	10,825	40,825	0.66
1983	6,513,795	33,683	584.645	96.905	681.550	196.27	294	39,266	14,169	53,435	0.82
1984	6,868,217	31,067	553.728	120.458	674.186	205.46	273	37,825	13,649	51,474	0.75
1985	7,503,185	27,631	488.437	145.654	634.090	214.58	264	35,871	12,944	48,815	0.65
1986	7,891,199	26,943	489.751	172.053	661.804	220.48	250	36,408	13,138	49,546	0.63
1987	8,601,063	22,335	486.730	200.379	687.109	227.56	202	31,530	11,378	42,908	0.50
1988	8,905,267	16,955	403.706	230.010	633.716	235.91	178	26,615	9,604	36,219	0.41
1989	9,434,400	19,868	429.345	260.924	690.269	242.90	191	31,942	11,526	43,468	0.46
1990	10,055,399	15,886	372.262	293.303	665.565	253.22	169	28,402	10,249	38,651	0.38
1991	10,728,872	14,907	360.372	325.825	686.197	260.23	159	28,386	10,243	38,629	0.36
1992	11,441,482	9,434	272.230	358.605	630.835	271.74	128	21,862	7,889	29,751	0.26
1993	11,998,508	8,660	258.490	391.973	650.463	279.18	120	21,792	7,864	29,656	0.25
1994	12,083,591	8,260	222.263	423.338	645.601	288.55	129	23,992	8,657	32,649	0.27
1995	12,383,967	5,501	189.492	452.681	642.173	296.24	98	18,643	6,727	25,371	0.20
1996	12,949,088	3,451	133.658	482.516	616.174	306.80	84	15,910	5,741	21,651	0.17
1997	13,596,753	4,137	137.808	512.069	649.877	317.50	95	19,510	7,040	26,550	0.20
1998	14,465,333	2,797	93.971	539.394	633.364	331.25	90	18,849	6,802	25,650	0.18
1999	15,088,873	4,617	111.371	564.560	675.931	344.37	120	28,020	10,111	38,130	0.25
2000	15,809,043	2,969	73.718	589.534	663.252	357.34	113	26,712	9,639	36,352	0.23
2001	16,717,000	1,325	38.649	614.320	652.969	369.07	93	22,393	8,081	30,474	0.18
2002	17,601,171	923	25.940	635.331	661.270	378.74	94	23,528	8,490	32,018	0.18
2003	18,004,352	467	12.169	653.091	665.260	388.94	99	25,551	9,220	34,771	0.19
2004	18,523,800	51	1.336	665.083	666.420	401.53	96	25,613	9,243	34,855	0.19
2005	18,584,736	148	3.610	670.269	673.879	410.99	100	27,650	9,978	37,628	0.20
2006	18,740,062			672.249	672.249	425.78	100	28,741	10,371	39,112	0.21
2007	19,302,264			672.988	672.988	439.79	99	29,422	10,617	40,038	0.21
2008	19,881,332			673.226	673.226	454.33	99	30,405	10,972	41,377	0.21
TOTAL		417,543					5,577	869,856	313,889	1,183,745	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) = (2) / [(6) x (7)] x 1000  
(4) SECTION 2, EXHIBIT 3, SHEET 20, COL. 6  
(5) = (3) + (4)  
(6) FROM OLIVER WYMAN AUDIT REPORT

(7) SECTION 2, EXHIBIT 3, SHEET 14, COL. 14  
(8) = (5) x (6) x (7)  
(9) = [TAIL - 1.0] x (8)  
(10) = (8) + (9)  
(11) = [(10) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
PERMANENT TOTAL DISABILITY  
(000's)**

SECTION 2  
EXHIBIT 3  
SHEET 14

SELECTION OF ULTIMATE CLAIM COUNTS

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	IMPLIED FREQUENCY	ON-LEVEL FREQUENCY	5 YR IMPLIED FREQUENCY TREND	CUMULATIVE FREQUENCY TREND	ON-LEVEL TRENDED FREQUENCY	EXPECTED CLAIM FREQUENCY	EXPECTED ULTIMATE CLAIMS	SELECTED ULTIMATE CLAIMS	SELECTED CLAIM FREQUENCY
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1977	4,296,958	3.359	14,432,137	355	1.020	362	0.843%	0.251%		0.205	0.051%	0.84%	362	362	0.84%
1978	4,554,775	3.155	14,371,454	291	1.023	298	0.654%	0.207%		0.216	0.045%	0.65%	298	298	0.65%
1979	4,922,518	2.926	14,401,884	304	1.024	311	0.633%	0.216%		0.227	0.049%	0.63%	311	311	0.63%
1980	5,505,913	2.721	14,981,232	294	1.027	302	0.548%	0.201%		0.239	0.048%	0.55%	302	302	0.55%
1981	5,822,523	2.507	14,595,519	293	1.030	302	0.518%	0.207%	-4.1%	0.252	0.052%	0.52%	302	302	0.52%
1982	6,184,882	2.383	14,740,510	259	1.035	268	0.433%	0.182%	-3.0%	0.265	0.048%	0.43%	268	268	0.43%
1983	6,513,795	2.282	14,866,069	283	1.037	294	0.451%	0.197%	-2.8%	0.279	0.055%	0.45%	294	294	0.45%
1984	6,868,217	2.175	14,937,037	262	1.042	273	0.398%	0.183%	-2.4%	0.294	0.054%	0.40%	273	273	0.40%
1985	7,503,185	2.102	15,768,276	252	1.046	264	0.351%	0.167%	-4.1%	0.309	0.052%	0.35%	264	264	0.35%
1986	7,891,199	2.051	16,181,637	237	1.053	250	0.316%	0.154%	-4.8%	0.343	0.053%	0.32%	250	250	0.32%
1987	8,601,063	1.984	17,065,135	190	1.061	202	0.234%	0.118%	-11.3%	0.382	0.045%	0.23%	202	202	0.23%
1988	8,905,267	1.896	16,880,588	166	1.072	178	0.200%	0.105%	-13.5%	0.424	0.045%	0.20%	178	178	0.20%
1989	9,434,400	1.854	17,491,582	174	1.095	191	0.202%	0.109%	-11.6%	0.471	0.051%	0.20%	191	191	0.20%
1990	10,055,399	1.785	17,947,817	151	1.116	169	0.168%	0.094%	-10.2%	0.523	0.049%	0.17%	169	169	0.17%
1991	10,728,872	1.729	18,548,727	138	1.152	159	0.148%	0.086%	-7.3%	0.582	0.050%	0.15%	159	159	0.15%
1992	11,441,482	1.644	18,811,505	109	1.170	128	0.111%	0.068%	-10.6%	0.646	0.044%	0.11%	128	128	0.11%
1993	11,998,508	1.614	19,362,381	96	1.217	117	0.097%	0.060%	-14.0%	0.718	0.043%	0.11%	135	120	0.10%
1994	12,083,591	1.577	19,055,279	104	1.262	131	0.109%	0.069%	-9.3%	0.798	0.055%	0.10%	119	129	0.11%
1995	12,383,967	1.532	18,971,525	71	1.337	95	0.077%	0.050%	-10.1%	0.886	0.044%	0.09%	107	98	0.08%
1996	12,949,088	1.480	19,165,938	51	1.449	74	0.057%	0.039%	-12.3%	0.895	0.035%	0.08%	107	84	0.06%
1997	13,596,753	1.415	19,232,759	57	1.546	88	0.065%	0.046%	-10.7%	0.904	0.041%	0.08%	106	95	0.07%
1998	14,465,333	1.351	19,540,190	48	1.643	79	0.055%	0.040%	-10.9%	0.914	0.037%	0.07%	107	90	0.06%
1999	15,088,873	1.308	19,729,053	72	1.826	132	0.087%	0.067%	6.4%	0.923	0.062%	0.07%	107	120	0.08%
2000	15,809,043	1.261	19,937,265	58	2.047	119	0.075%	0.060%	13.3%	0.932	0.056%	0.07%	107	113	0.07%
2001	16,717,000	1.235	20,644,946	29	2.398	70	0.042%	0.034%	-2.2%	0.941	0.032%	0.07%	110	93	0.06%
2002	17,601,171	1.195	21,036,269	22	2.861	63	0.036%	0.030%	-12.0%	0.951	0.028%	0.06%	111	94	0.05%
2003	18,004,352	1.163	20,931,398	17	4.005	68	0.038%	0.033%	-19.1%	0.961	0.031%	0.06%	109	99	0.05%
2004	18,523,800	1.123	20,794,077	4	6.942	28	0.015%	0.013%	-26.1%	0.970	0.013%	0.06%	107	96	0.05%
2005	18,584,736	1.097	20,391,643	3	14.463	43	0.023%	0.021%	-15.8%	0.980	0.021%	0.06%	104	100	0.05%
2006	18,740,062	1.061	19,881,471		37.402					0.990		0.05%	100	100	0.05%
2007	19,302,264	1.030	19,881,248		207.393					1.000		0.05%	99	99	0.05%
2008	19,881,332	1.000	19,881,332							1.000		0.05%	99	99	0.05%
TOTAL				4,390		5,054							5,683	5,577	

5 YR AVG EXCLD MOST RECENT 1      0.023%  
20 YR AVG EXCLD MOST RECENT 1      0.041%  
10 YR AVG EXCLD MOST RECENT 5      0.043%  
20 YR AVG EXCLD MOST RECENT 5      0.046%  
  
2008 SELECTED FREQUENCY              0.050% (16)

(1)	PROVIDED BY OLIVER WYMAN & BWC	(6)	= (4) x (5)	(11)	= (8) x (10)
(2)	BASED ON CHANGE IN SAWW	(7)	= (6) / (1) x 100	(12)	SELECTED BASED ON (16) DETRENDED AND (7)
(3)	= (1) x (2)	(8)	= (6) / (3) x 100	(13)	= [(12) x (1)] / 100
(4)	BASED ON DATA FROM OLIVER WYMAN & BWC	(9)	5 YEAR FITTED TREND OF (8)	(14)	= (4) + [1 - 1/(5)] x (12)
(5)	SECTION 2, EXHIBIT 3, SHEET 19, COL. 6	(10)	Based on -1.0% Frequency Trend from 1994 to 2006	(15)	= [(14) / (1)] x 100
				(16)	SELECTED BY DELOITTE CONSULTING BASED ON (11)

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

SECTION 2  
EXHIBIT 3  
SHEET 15

**PERMANENT TOTAL DISABILITY  
(000's)**

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS & ALAE	LSS ADJ. ULTIMATE LOSS & ALAE	WHOLE \$ SELECTED ULTIMATE SEVERITY	WHOLE \$ LSS ADJ. ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE	LSS ADJ. ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
					31,000				
1977	4,296,958	362	0.84%	34,922	35,204	96,444	97,221	0.813	0.819
1978	4,554,775	298	0.65%	32,808	33,309	110,220	111,904	0.720	0.731
1979	4,922,518	311	0.63%	36,369	36,719	116,777	117,901	0.739	0.746
1980	5,505,913	302	0.55%	38,273	38,444	126,803	127,370	0.695	0.698
1981	5,822,523	302	0.52%	46,042	46,356	152,547	153,586	0.791	0.796
1982	6,184,882	268	0.43%	42,690	42,166	159,288	157,333	0.690	0.682
1983	6,513,795	294	0.45%	57,159	57,824	194,725	196,989	0.878	0.888
1984	6,868,217	273	0.40%	55,273	54,719	202,413	200,384	0.805	0.797
1985	7,503,185	264	0.35%	51,887	52,065	196,815	197,487	0.692	0.694
1986	7,891,199	250	0.32%	53,510	53,898	214,453	216,007	0.678	0.683
1987	8,601,063	202	0.23%	47,120	48,403	233,666	240,028	0.548	0.563
1988	8,905,267	178	0.20%	38,327	39,096	215,289	219,606	0.430	0.439
1989	9,434,400	191	0.20%	48,365	50,196	253,873	263,485	0.513	0.532
1990	10,055,399	169	0.17%	41,896	42,447	248,606	251,879	0.417	0.422
1991	10,728,872	159	0.15%	43,049	44,450	270,813	279,628	0.401	0.414
1992	11,441,482	128	0.11%	29,994	30,837	235,186	241,796	0.262	0.270
1993	11,998,508	120	0.10%	31,280	34,212	260,656	285,091	0.261	0.285
1994	12,083,591	129	0.11%	32,217	36,220	250,156	281,241	0.267	0.300
1995	12,383,967	98	0.08%	26,333	29,384	268,699	299,840	0.213	0.237
1996	12,949,088	84	0.06%	22,645	25,472	269,064	302,656	0.175	0.197
1997	13,596,753	95	0.07%	27,861	32,053	294,663	338,996	0.205	0.236
1998	14,465,333	90	0.06%	26,089	30,502	290,391	339,509	0.180	0.211
1999	15,088,873	120	0.08%	33,176	39,318	275,610	326,630	0.220	0.261
2000	15,809,043	113	0.07%	33,439	39,743	296,691	352,621	0.212	0.251
2001	16,717,000	93	0.06%	34,075	40,859	366,715	439,722	0.204	0.244
2002	17,601,171	94	0.05%	35,760	42,956	380,666	457,266	0.203	0.244
2003	18,004,352	99	0.05%	36,540	43,883	370,032	444,391	0.203	0.244
2004	18,523,800	96	0.05%	37,231	44,715	388,963	467,151	0.201	0.241
2005	18,584,736	100	0.05%	37,592	45,104	376,535	451,786	0.202	0.243
2006	18,740,062	100	0.05%	37,461	44,962	373,079	447,775	0.200	0.240
2007	19,302,264	99	0.05%	38,414	46,097	386,431	463,728	0.199	0.239
2008	19,881,332	99	0.05%	39,763	47,715	400,000	480,000	0.200	0.240
TOTAL					1,227,559				

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 2, EXHIBIT 3, SHEET 14, COL. 14  
(3) = (2) / (1) x 100  
(4) SECTION 2, EXHIBIT 3, SHEET 4, COL. 12

(5) SECTION 2, EXHIBIT 3, SHEET 4, COL. 12  
(6) = [(4) / (2)] x 1,000  
(7) = [(5) / (2)] x 1,000  
(8) = [(4) / (1)] x 100  
(9) = [(5) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
PERMANENT TOTAL DISABILITY  
(000's)**

SECTION 2  
EXHIBIT 3  
SHEET 16

DISCOUNT FACTORS

ACCIDENT YEAR AGE	PAID LOSS & ALAE DEVELOPMENT FACTOR	CUMULATIVE PERCENT PAID	INCREMENTAL PERCENT PAID	INCREMENTAL PERCENT DISCOUNTED	DISCOUNT FACTOR AT 5.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			0.0%	0.0%	36.6%
6	81482.726	0.0%	0.0%	0.0%	38.5%
18	2910.097	0.0%	0.2%	0.1%	40.4%
30	529.109	0.2%	0.5%	0.4%	42.3%
42	155.620	0.6%	0.8%	0.7%	44.1%
54	67.661	1.5%	1.5%	1.2%	45.9%
66	33.413	3.0%	1.8%	1.3%	47.3%
78	20.883	4.8%	2.1%	1.5%	48.7%
90	14.492	6.9%	2.6%	1.7%	49.9%
102	10.501	9.5%	2.8%	1.8%	51.0%
114	8.109	12.3%	2.9%	1.7%	52.0%
126	6.566	15.2%	3.0%	1.7%	52.9%
138	5.472	18.3%	3.2%	1.7%	53.8%
150	4.657	21.5%	3.2%	1.7%	54.7%
162	4.049	24.7%	3.2%	1.6%	55.5%
174	3.584	27.9%	3.3%	1.6%	56.3%
186	3.200	31.3%	3.3%	1.5%	57.0%
198	2.893	34.6%	3.2%	1.4%	57.6%
210	2.647	37.8%	3.3%	1.3%	58.4%
222	2.435	41.1%	3.2%	1.2%	59.0%
234	2.259	44.3%	3.1%	1.1%	59.6%
246	2.111	47.4%	3.0%	1.1%	60.2%
258	1.984	50.4%	2.9%	1.0%	60.8%
270	1.877	53.3%	2.8%	0.9%	61.5%
282	1.784	56.0%	2.7%	0.8%	62.2%
294	1.701	58.8%	2.6%	0.8%	62.8%
306	1.628	61.4%	2.6%	0.7%	63.5%
318	1.562	64.0%	2.5%	0.7%	64.1%
330	1.503	66.5%	2.4%	0.6%	64.6%
342	1.450	68.9%	2.3%	0.5%	65.2%
354	1.404	71.2%	2.3%	0.5%	65.7%
366	1.361	73.5%	2.1%	0.5%	66.2%
378	1.323	75.6%	2.0%	0.4%	66.6%
390	1.289	77.6%	1.8%	0.4%	67.1%
402	1.259	79.4%	1.7%	0.3%	67.6%
414	1.232	81.1%	1.6%	0.3%	68.1%
426	1.209	82.7%	1.5%	0.3%	68.6%
438	1.187	84.2%	1.4%	0.2%	69.2%
450	1.168	85.6%	1.3%	0.2%	69.8%
462	1.151	86.9%	1.2%	0.2%	70.4%
474	1.135	88.1%	1.1%	0.2%	71.0%
486	1.120	89.2%	1.0%	0.1%	71.6%
498	1.108	90.3%	1.0%	0.1%	72.3%
510	1.096	91.2%	0.9%	0.1%	73.0%
522	1.085	92.1%	0.8%	0.1%	73.7%
534	1.076	92.9%	0.7%	0.1%	74.6%
546	1.068	93.7%	0.7%	0.1%	75.5%
558	1.060	94.3%	0.6%	0.1%	76.6%
570	1.054	94.9%	0.5%	0.0%	78.0%
582	1.048	95.4%	0.5%	0.0%	79.5%
594	1.043	95.9%	0.4%	0.0%	81.4%
606	1.039	96.3%	0.3%	0.0%	83.7%
618	1.035	96.6%	0.3%	0.0%	86.4%
630	1.032	96.9%	0.3%	0.0%	89.6%
642	1.029	97.2%	0.2%	0.0%	93.3%
654	1.027	97.4%	2.6%	0.2%	97.6%

- 
- (1) AGE OF ACCIDENT YEAR LOSS DEVELOPMENT FACTORS
  - (2) SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 2, EXHIBIT 3, SHEET 21
  - (3) = 1 / (2)
  - (4) = (3) FROM SUCCESSIVE AGE - (3) FROM CURRENT AGE
  - (5) NET PRESENT VALUE OF (4) ASSUMING MID-YEAR PAYMENT
  - (6) CUMULATIVE DISCOUNT FACTOR FOR GIVEN AGE BASED ON (4) AND (5)



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

SECTION 2  
EXHIBIT 3  
SHEET 18

**PERMANENT TOTAL DISABILITY**

INTERPOLATED DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED PAID LOSS & ALAE			INCURRED LOSS & ALAE			REPORTED COUNTS (6/30/XX EVALUATIONS)			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)	
1977	372	366	378	1.361	1.323	1.342	1.120	1.120	1.120	1.020	1.020	1.020	1.334	1.334	1.334
1978	360	354	366	1.404	1.361	1.382	1.123	1.120	1.121	1.023	1.020	1.021	1.360	1.334	1.347
1979	348	342	354	1.450	1.404	1.427	1.126	1.123	1.125	1.024	1.023	1.024	1.398	1.360	1.379
1980	336	330	342	1.503	1.450	1.476	1.141	1.126	1.134	1.028	1.024	1.026	1.442	1.398	1.420
1981	324	318	330	1.562	1.503	1.532	1.156	1.141	1.148	1.030	1.028	1.029	1.493	1.442	1.467
1982	312	306	318	1.628	1.562	1.594	1.168	1.156	1.162	1.035	1.030	1.032	1.548	1.493	1.520
1983	300	294	306	1.701	1.628	1.663	1.186	1.168	1.177	1.037	1.035	1.036	1.613	1.548	1.580
1984	288	282	294	1.784	1.701	1.741	1.211	1.186	1.198	1.042	1.037	1.040	1.683	1.613	1.647
1985	276	270	282	1.877	1.784	1.829	1.233	1.211	1.222	1.047	1.042	1.045	1.756	1.683	1.719
1986	264	258	270	1.984	1.877	1.929	1.255	1.233	1.244	1.055	1.047	1.051	1.842	1.756	1.798
1987	252	246	258	2.111	1.984	2.045	1.295	1.255	1.275	1.068	1.055	1.062	1.934	1.842	1.887
1988	240	234	246	2.259	2.111	2.182	1.329	1.295	1.312	1.086	1.068	1.077	2.038	1.934	1.985
1989	228	222	234	2.435	2.259	2.344	1.379	1.329	1.353	1.107	1.086	1.096	2.159	2.038	2.097
1990	216	210	222	2.647	2.435	2.536	1.445	1.379	1.411	1.140	1.107	1.123	2.282	2.159	2.219
1991	204	198	210	2.893	2.647	2.764	1.498	1.445	1.471	1.172	1.140	1.156	2.429	2.282	2.353
1992	192	186	198	3.200	2.893	3.039	1.561	1.498	1.529	1.199	1.172	1.185	2.626	2.429	2.523
1993	180	174	186	3.584	3.200	3.381	1.648	1.561	1.603	1.250	1.199	1.224	2.821	2.626	2.720
1994	168	162	174	4.049	3.584	3.802	1.766	1.648	1.705	1.327	1.250	1.288	3.001	2.821	2.908
1995	156	150	162	4.657	4.049	4.332	1.910	1.766	1.835	1.429	1.327	1.376	3.188	3.001	3.092
1996	144	138	150	5.472	4.657	5.032	2.089	1.910	1.995	1.547	1.429	1.486	3.499	3.188	3.336
1997	132	126	138	6.566	5.472	5.969	2.285	2.089	2.182	1.672	1.547	1.607	3.951	3.499	3.711
1998	120	114	126	8.109	6.566	7.257	2.507	2.285	2.391	1.850	1.672	1.756	4.491	3.951	4.203
1999	108	102	114	10.501	8.109	9.152	2.976	2.507	2.722	2.101	1.850	1.968	5.140	4.491	4.793
2000	96	90	102	14.492	10.501	12.178	3.492	2.976	3.214	2.421	2.101	2.250	6.190	5.140	5.616
2001	84	78	90	20.883	14.492	17.110	4.296	3.492	3.853	2.987	2.421	2.675	7.329	6.190	6.711
2002	72	66	78	33.413	20.883	25.702	5.928	4.296	4.982	3.890	2.987	3.379	8.730	7.329	7.968
2003	60	54	66	67.661	33.413	44.735	10.078	5.928	7.465	6.271	3.890	4.802	12.191	8.730	10.174
2004	48	42	54	155.620	67.661	101.005	20.155	10.078	13.437	11.973	6.271	8.231	14.718	12.191	13.336
2005	36	30	42	529.109	155.620	271.299	40.311	20.155	26.874	28.435	11.973	16.850	20.606	14.718	17.172
2006	24	18	30	2,910.097	529.109	1,149.499	100.777	40.311	57.587	86.978	28.435	42.859	40.182	20.606	27.242
2007	12	6	18	81,482.726	2,910.097	9,167.921	403.110	100.777	161.244	643.639	86.978	153.247	181.498	40.182	65.796

(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 2, EXHIBIT 3, SHEET 21; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 2, EXHIBIT 3, SHEET 21; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)  
(7) FROM SECTION 2, EXHIBIT 3, SHEET 22; SELECTED CUM. BASED ON (2)  
(8) FROM SECTION 2, EXHIBIT 3, SHEET 22; SELECTED CUM. BASED ON (3)

(9) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)  
(10) FROM SECTION 2, EXHIBIT 3, SHEET 28; SELECTED CUM. BASED ON (2)  
(11) FROM SECTION 2, EXHIBIT 3, SHEET 28; SELECTED CUM. BASED ON (3)  
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)  
(13) FROM SECTION 2, EXHIBIT 3, SHEET 29; SELECTED CUM. BASED ON (2)  
(14) FROM SECTION 2, EXHIBIT 3, SHEET 29; SELECTED CUM. BASED ON (3)  
(15) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)

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

SECTION 2  
EXHIBIT 3  
SHEET 19

**PERMANENT TOTAL DISABILITY**

INTERPOLATED CLAIM COUNT DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		REPORTED COUNTS (12/31/XX VALUATIONS)		
		LOW	HIGH	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)
1977	372	372	384	1.020	1.020	1.020
1978	360	360	372	1.023	1.020	1.023
1979	348	348	360	1.024	1.023	1.024
1980	336	336	348	1.027	1.024	1.027
1981	324	324	336	1.030	1.027	1.030
1982	312	312	324	1.035	1.030	1.035
1983	300	300	312	1.037	1.035	1.037
1984	288	288	300	1.042	1.037	1.042
1985	276	276	288	1.046	1.042	1.046
1986	264	264	276	1.053	1.046	1.053
1987	252	252	264	1.061	1.053	1.061
1988	240	240	252	1.072	1.061	1.072
1989	228	228	240	1.095	1.072	1.095
1990	216	216	228	1.116	1.095	1.116
1991	204	204	216	1.152	1.116	1.152
1992	192	192	204	1.170	1.152	1.170
1993	180	180	192	1.217	1.170	1.217
1994	168	168	180	1.262	1.217	1.262
1995	156	156	168	1.337	1.262	1.337
1996	144	144	156	1.449	1.337	1.449
1997	132	132	144	1.546	1.449	1.546
1998	120	120	132	1.643	1.546	1.643
1999	108	108	120	1.826	1.643	1.826
2000	96	96	108	2.047	1.826	2.047
2001	84	84	96	2.398	2.047	2.398
2002	72	72	84	2.861	2.398	2.861
2003	60	60	72	4.005	2.861	4.005
2004	48	48	60	6.942	4.005	6.942
2005	36	36	48	14.463	6.942	14.463
2006	24	24	36	37.402	14.463	37.402
2007	12	12	24	207.393	37.402	207.393

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(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 2, EXHIBIT 3, SHEET 27; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 2, EXHIBIT 3, SHEET 27; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)



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

SECTION 2  
EXHIBIT 3  
SHEET 20

**PERMANENT TOTAL DISABILITY**

INTERPOLATED INDEX FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED INDEXED INCREMENTAL PAID LOSS & ALAE		
		LOW	HIGH	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)
1977	372	366	378	-	-	-
1978	360	354	366	12.371	-	6.185
1979	348	342	354	28.065	12.371	18.633
1980	336	330	342	46.438	28.065	36.101
1981	324	318	330	65.388	46.438	55.105
1982	312	306	318	86.478	65.388	75.197
1983	300	294	306	108.590	86.478	96.905
1984	288	282	294	133.623	108.590	120.458
1985	276	270	282	158.767	133.623	145.654
1986	264	258	270	186.450	158.767	172.053
1987	252	246	258	215.348	186.450	200.379
1988	240	234	246	245.671	215.348	230.010
1989	228	222	234	277.123	245.671	260.924
1990	216	210	222	310.428	277.123	293.303
1991	204	198	210	341.986	310.428	325.825
1992	192	186	198	376.031	341.986	358.605
1993	180	174	186	408.591	376.031	391.973
1994	168	162	174	438.616	408.591	423.338
1995	156	150	162	467.197	438.616	452.681
1996	144	138	150	498.338	467.197	482.516
1997	132	126	138	526.178	498.338	512.069
1998	120	114	126	552.942	526.178	539.394
1999	108	102	114	576.423	552.942	564.560
2000	96	90	102	602.943	576.423	589.534
2001	84	78	90	625.912	602.943	614.320
2002	72	66	78	644.891	625.912	635.331
2003	60	54	66	661.394	644.891	653.091
2004	48	42	54	668.793	661.394	665.083
2005	36	30	42	671.748	668.793	670.269
2006	24	18	30	672.751	671.748	672.249
2007	12	6	18	673.226	672.751	672.988

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(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 2, EXHIBIT 3, SHEET 37; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 2, EXHIBIT 3, SHEET 37; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)



**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
PERMANENT TOTAL DISABILITY  
INCURRED LOSS & ALAE (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	AS OF 12/31/2007			
1977																																		29,977		
1978																																			29,977	
1979																																			28,461	
1980																																			31,742	
1981																																			31,780	
1982																																			38,874	
1983																																			34,750	
1984																																			44,993	
1985																																			42,801	
1986																																			41,037	
1987																																			35,538	
1988																																			28,556	
1989																																			34,643	
1990																																			28,474	
1991																																			28,938	
1992																																				18,469
1993																																				17,640
1994																																				21,027
1995																																				14,345
1996																																				9,641
1997																																				13,323
1998																																				10,938
1999																																				15,706
2000																																				18,354
2001																																				15,048
2002																																				6,918
2003																																				3,993
2004																																				2,108
2005																																				1,276
2006																																				872
2007																																				227

\*Valuation date for last diagonal is 12/31/2007

	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	378-411				
1977																																			1.000	
1978																																				0.997
1979																																				1.007
1980																																				1.004
1981																																				1.002
1982																																				1.016
1983																																				1.018
1984																																				1.018
1985																																				1.012
1986																																				1.016
1987																																				1.012
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2002																																				1.012
2003																																				1.012
2004																																				1.012
2005																																				1.012
2006																																				1.012
2007																																				1.012
3 Yr Avg	1.072	1.698	1.906	2.148	1.769	1.245	1.262	1.189	1.212	1.099	1.100	1.128	1.090	1.080	1.052	1.045	1.042	1.045	1.037	1.027	1.034	1.017	1.020	1.025	1.018	1.012	1.018	1.013	1.003	1.002	1.003	1.002	1.002	1.002		
3 Yr Avg	1.072	1.698	1.906	2.148	1.769	1.245	1.262	1.189	1.212	1.099	1.100	1.128	1.090	1.080	1.052	1.045	1.042	1.045	1.037	1.027	1.034	1.017	1.020	1.025	1.018	1.012	1.018	1.013	1.003	1.002	1.003	1.002	1.002	1.002		
5 Yr Avg	1.072	1.698	1.938	2.110	1.694	1.482	1.256	1.177	1.198	1.103	1.091	1.096	1.084	1.071	1.054	1.042	1.037	1.049	1.037	1.026	1.032	1.018	1.021	1.018	1.021	1.014	1.011	1.013	1.003	1.002	1.003	1.002	1.002	1.002		
3 Yr Wtd	1.072	1.956	2.064	1.758	1.268	1.226	1.178	1.199	1.088	1.106	1.131	1.088	1.083																							

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
PERMANENT TOTAL DISABILITY  
CASE RESERVES (000's)**

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	AS OF 12/31/2007				
1977																																		3,946	3,946		
1978																											6,951	7,330	6,376	5,442	4,885	4,362	3,868	3,946	4,722	4,722	
1979																									8,423	7,819	7,051	6,674	6,594	6,082	6,252	4,722	4,722	6,252	6,252		
1980																								8,901	8,158	7,582	6,931	6,259	5,687	5,852	4,722	4,722	5,852	5,852	5,852		
1981																								10,068	9,632	9,578	8,561	7,779	8,655	8,815	5,852	5,852	8,815	8,815	8,815		
1982																							10,838	11,369	11,019	10,068	9,632	9,578	8,561	7,779	8,655	8,815	7,967	7,967	7,967		
1983																							10,838	10,473	9,358	8,603	8,561	7,779	8,655	8,815	7,967	7,967	7,967	7,967	7,967		
1984																							14,161	13,571	13,240	12,299	11,514	11,469	10,607	11,062	10,629	10,629	10,629	10,629	10,629		
1985																							14,354	14,354	13,990	12,723	12,999	11,894	12,399	11,062	10,629	10,629	10,629	10,629	10,629	10,629	
1986																							14,429	13,589	13,595	13,406	13,422	12,949	13,296	12,501	12,501	12,501	12,501	12,501	12,501	12,501	
1987																							14,194	13,799	12,986	12,767	12,137	12,501	12,501	12,501	12,501	12,501	12,501	12,501	12,501	12,501	
1988																							14,609	14,194	13,799	12,986	12,767	12,137	12,501	12,501	12,501	12,501	12,501	12,501	12,501	12,501	12,501
1989																							14,220	13,451	13,940	13,392	14,006	10,993	10,993	10,993	10,993	10,993	10,993	10,993	10,993	10,993	
1990																							14,220	13,451	13,940	13,392	14,006	10,993	10,993	10,993	10,993	10,993	10,993	10,993	10,993	10,993	10,993
1991																							14,220	13,451	13,940	13,392	14,006	10,993	10,993	10,993	10,993	10,993	10,993	10,993	10,993	10,993	10,993
1992																							14,220	13,451	13,940	13,392	14,006	10,993	10,993	10,993	10,993	10,993	10,993	10,993	10,993	10,993	10,993
1993																							14,220	13,451	13,940	13,392	14,006	10,993	10,993	10,993	10,993	10,993	10,993	10,993	10,993	10,993	10,993
1994																							14,220	13,451	13,940	13,392	14,006	10,993	10,993	10,993	10,993	10,993	10,993	10,993	10,993	10,993	10,993
1995																							14,220	13,451	13,940	13,392	14,006	10,993	10,993	10,993	10,993	10,993	10,993	10,993	10,993	10,993	10,993
1996																							14,220	13,451	13,940	13,392	14,006	10,993	10,993	10,993	10,993	10,993	10,993	10,993	10,993	10,993	10,993
1997																							14,220	13,451	13,940	13,392	14,006	10,993	10,993	10,993	10,993	10,993	10,993	10,993	10,993	10,993	10,993
1998																							14,220	13,451	13,940	13,392	14,006	10,993	10,993	10,993	10,993	10,993	10,993	10,993	10,993	10,993	10,993
1999																							14,220	13,451	13,940	13,392	14,006	10,993	10,993	10,993	10,993	10,993	10,993	10,993	10,993	10,993	10,993
2000																							14,220	13,451	13,940	13,392	14,006	10,993	10,993	10,993	10,993	10,993	10,993	10,993	10,993	10,993	10,993
2001																							14,220	13,451	13,940	13,392	14,006	10,993	10,993	10,993	10,993	10,993	10,993	10,993	10,993	10,993	10,993
2002																							14,220	13,451	13,940	13,392	14,006	10,993	10,993	10,993	10,993	10,993	10,993	10,993	10,993	10,993	10,993
2003																							14,220	13,451	13,940	13,392	14,006	10,993	10,993	10,993	10,993	10,993	10,993	10,993	10,993	10,993	10,993
2004																							14,220	13,451	13,940	13,392	14,006	10,993	10,993	10,993	10,993	10,993	10,993	10,993	10,993	10,993	10,993
2005																							14,220	13,451	13,940	13,392	14,006	10,993	10,993	10,993	10,993	10,993	10,993	10,993	10,993	10,993	10,993
2006																							14,220	13,451	13,940	13,392	14,006	10,993	10,993	10,993	10,993	10,993	10,993	10,993	10,993	10,993	10,993
2007																							14,220	13,451	13,940	13,392	14,006	10,993	10,993	10,993	10,993	10,993	10,993	10,993	10,993	10,993	10,993

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
PERMANENT TOTAL DISABILITY  
PAID TO INCURRED LOSS & ALAE 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	AS OF 12/31/2007			
1977																																		86.8%	86.8%	
1978																																			83.4%	83.4%
1979																																			80.3%	80.3%
1980																																			81.6%	81.6%
1981																																			77.3%	77.3%
1982																																			77.1%	77.1%
1983																																			76.4%	76.4%
1984																																			74.2%	74.2%
1985																																			69.8%	69.8%
1986																																			67.6%	67.6%
1987																																			64.8%	64.8%
1988																																			61.5%	61.5%
1989																																			59.6%	59.6%
1990																																			58.0%	58.0%
1991																																			53.8%	53.8%
1992																																			51.6%	51.6%
1993																																			48.0%	48.0%
1994																																			42.3%	42.3%
1995																																			38.8%	38.8%
1996																																			33.9%	33.9%
1997																																			28.8%	28.8%
1998																																			24.0%	24.0%
1999																																			23.4%	23.4%
2000																																			19.8%	19.8%
2001																																			16.4%	16.4%
2002																																			15.8%	15.8%
2003																																			15.7%	15.7%
2004																																			15.6%	15.6%
2005																																			15.6%	15.6%
2006																																			15.6%	15.6%
2007																																			15.6%	15.6%











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

**PERMANENT TOTAL DISABILITY**

**CUMULATIVE PAID LOSS & ALAE 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	AS OF 12/31/2007		
1977																26,252	29,701	33,199	36,615	40,103	43,480	47,078	50,776	53,925	56,927	59,618	62,641	65,163	67,586	69,546	71,181	72,579	73,326		
1978														25,549	28,552	32,761	36,566	40,085	43,897	47,662	51,777	55,779	59,234	62,125	64,471	66,883	69,680	72,685	75,348	78,027	80,444	81,578			
1979													25,549	30,200	30,200	34,277	37,871	41,700	45,818	49,924	53,608	57,312	60,930	64,173	67,599	70,915	73,991	77,175	79,997	82,462	83,850	85,578			
1980													25,569	30,495	34,543	38,529	42,761	47,120	51,717	56,531	61,114	65,417	69,064	72,091	75,146	78,239	81,446	84,212	86,889	88,188	89,578				
1981													26,751	32,490	37,624	44,224	49,066	51,869	56,573	61,416	66,317	71,095	75,485	80,022	84,470	88,492	93,167	97,502	100,922	102,592	103,409				
1982													24,208	29,465	34,253	39,255	44,086	49,231	54,397	59,605	65,183	71,419	76,686	80,821	84,798	88,960	93,674	97,707	101,425	102,592	103,409				
1983													24,843	31,776	38,513	45,248	51,931	57,741	63,981	69,588	75,829	82,427	88,449	94,042	99,720	105,226	110,652	115,228	119,443	121,426	121,426				
1984													21,543	28,673	35,486	43,895	50,247	54,152	59,215	66,367	74,197	81,517	88,649	95,031	100,066	104,882	109,695	114,107	118,576	121,142	121,142				
1985													25,440	30,690	35,184	40,403	46,329	52,088	58,831	64,656	71,285	76,875	82,423	87,932	92,482	98,199	104,023	109,648	112,555	112,555	112,555				
1986													18,078	23,065	28,065	35,997	42,896	48,734	54,151	60,507	67,839	74,595	80,826	87,419	93,647	99,779	104,889	108,648	113,684	117,050	117,050				
1987													15,608	21,541	29,432	37,629	44,576	51,095	58,032	65,870	72,165	78,064	84,714	91,424	97,375	103,812	110,521	117,555	121,247	121,247					
1988													23,197	30,856	35,784	42,429	48,709	54,188	61,339	68,800	74,344	80,342	86,945	91,415	96,204	102,138	105,799	108,605	111,605	114,842	118,605	118,605			
1989													20,882	29,083	34,021	37,600	45,280	53,591	60,352	67,094	74,202	81,514	86,791	93,674	102,403	109,018	114,842	112,844	112,844	112,844	112,844				
1990													7,881	10,568	18,166	27,156	34,027	39,095	47,225	56,397	62,844	70,728	77,481	80,843	85,669	92,350	98,511	105,904	109,387	109,387	109,387	109,387			
1991													10,291	15,507	20,105	29,083	34,021	37,600	45,280	53,591	60,352	67,094	74,202	81,514	86,791	93,674	102,403	109,018	114,842	112,844	112,844	112,844			
1992													2,034	10,568	18,166	27,156	34,027	39,095	47,225	56,397	62,844	70,728	77,481	80,843	85,669	92,350	98,511	105,904	109,387	109,387	109,387	109,387			
1993													9,377	21,507	31,595	37,647	45,924	54,083	62,855	69,673	77,620	84,793	89,135	93,491	100,456	108,813	112,844	112,844	112,844	112,844	112,844	112,844			
1994													15	26,296	29,027	29,032	35,162	39,368	44,169	47,751	52,545	59,363	66,777	71,832	76,675	81,592	87,354	90,559	90,559	90,559	90,559	90,559			
1995													4,158	11,908	14,556	22,082	29,635	39,395	47,385	55,067	60,045	62,928	70,188	75,826	80,977	85,462	89,779	94,847	94,847	94,847	94,847	94,847			
1996													581	290	12,975	20,956	23,971	28,825	42,778	50,212	55,521	61,458	70,487	79,728	83,507	83,507	83,507	83,507	83,507	83,507	83,507	83,507	83,507		
1997													8,016	19,300	17,952	22,175	28,785	41,822	46,093	55,863	63,392	72,580	79,221	79,221	79,221	79,221	79,221	79,221	79,221	79,221	79,221	79,221	79,221		
1998													9,177	26,024	21,875	36,430	33,091	34,362	41,745	50,616	59,500	65,679	65,679	65,679	65,679	65,679	65,679	65,679	65,679	65,679	65,679	65,679	65,679		
1999													22,304	31,153	38,732	44,367	50,099	56,129	66,908	72,627	72,627	72,627	72,627	72,627	72,627	72,627	72,627	72,627	72,627	72,627	72,627	72,627	72,627	72,627	
2000													20,890	16,289	20,734	26,925	34,945	44,654	54,981	62,391	62,391	62,391	62,391	62,391	62,391	62,391	62,391	62,391	62,391	62,391	62,391	62,391	62,391	62,391	
2001													18,578	28,905	31,655	41,446	49,090	55,837	55,837	55,837	55,837	55,837	55,837	55,837	55,837	55,837	55,837	55,837	55,837	55,837	55,837	55,837	55,837	55,837	
2002													21,768	16,257	23,334	29,166	46,146	53,212	53,212	53,212	53,212	53,212	53,212	53,212	53,212	53,212	53,212	53,212	53,212	53,212	53,212	53,212	53,212	53,212	
2003													17,910	17,120	17,120	17,120	17,120	17,120	17,120	17,120	17,120	17,120	17,120	17,120	17,120	17,120	17,120	17,120	17,120	17,120	17,120	17,120	17,120	17,120	
2004													2,590	30,342	49,379	66,321	62,393	62,393	62,393	62,393	62,393	62,393	62,393	62,393	62,393	62,393	62,393	62,393	62,393	62,393	62,393	62,393	62,393	62,393	
2005																																			
2006																																			
2007																																			

**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-UR		
1977																	1.131	1.118	1.103	1.095	1.084	1.083	1.079	1.062	1.056	1.047	1.051	1.040	1.037	1.029	1.024	1.020	1.010	
1978																	1.147	1.116	1.096	1.095	1.086	1.077	1.062	1.049	1.038	1.037	1.042	1.043	1.037	1.036	1.031	1.014		
1979																	1.135	1.105	1.101	1.099	1.090	1.074	1.069	1.063	1.053	1.049	1.043	1.043	1.037	1.031	1.017	1.014		
1980																	1.193	1.133	1.115	1.110	1.102	1.098	1.093	1.081	1.070	1.056	1.044	1.042	1.041	1.034	1.032	1.015		
1981																	1.158	1.175	1.110	1.057	1.091	1.086	1.080	1.072	1.062	1.060	1.056	1.048	1.053	1.047	1.035	1.017		
1982																	1.163	1.146	1.123	1.117	1.105	1.096	1.094	1.074	1.054	1.049	1.049	1.053	1.043	1.038	1.020	1.010		
1983																	1.279	1.212	1.175	1.148	1.112	1.108	1.088	1.090	1.087	1.073	1.063	1.060	1.055	1.052	1.041	1.039	1.017	
1984																	1.238	1.236	1.145	1.078	1.093	1.121	1.118	1.099	1.087	1.072	1.053	1.048	1.040	1.039	1.022	1.017		
1985																	1.407	1.206	1.146	1.148	1.147	1.124	1.129	1.099	1.103	1.078	1.072	1.067	1.052	1.069	1.054	1.027	1.010	
1986																	1.486	1.253	1.239	1.192	1.136	1.111	1.117	1.121	1.100	1.084	1.082	1.071	1.065	1.051	1.036	1.046	1.030	1.010
1987																	1.366	1.093	1.170	1.185	1.146	1.136	1.135	1.096	1.082	1.085	1.079	1.065	1.066	1.065	1.064	1.031	1.010	
1988																	1.078	1.043	1.314	1.160	1.186	1												









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

**PERMANENT TOTAL DISABILITY**

**INCREMENTAL PAID LOSS & ALAE SEVERITY (PAID LOSS & ALAE / 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	ULTIMATE CLAIMS	
1977																21,460	4,296	3,950	3,866	3,974	3,881	3,688	3,404	3,158	3,192	2,758	3,095	2,625	2,355	2,097	1,790	1,568	362
1978														21,678	4,407	4,380	4,144	4,324	4,140	3,893	3,817	3,743	3,496	3,275	3,192	3,165	3,161	2,847	2,619	2,363		298	
1979													18,294	4,688	4,423	4,333	4,682	4,626	4,480	4,048	3,977	3,968	3,679	3,484	3,401	3,191	3,315	2,985	2,920		311		
1980											17,366	4,861	4,782	5,031	5,078	5,033	4,797	4,558	4,378	4,152	4,491	4,022	3,652	3,490	3,372	2,964	2,608				302		
1981											16,397	5,347	5,182	5,309	5,806	5,782	5,661	5,457	5,483	5,060	4,794	4,754	4,730	4,971	4,785	4,165	3,954				302		
1982										12,826	5,424	5,522	5,962	6,455	6,611	6,318	5,815	5,384	5,238	5,121	5,017	4,990	4,624	4,520	4,232	3,958					268		
1983								12,949		6,645	6,647	6,747	7,349	6,676	7,260	6,890	6,777	6,474	6,340	6,068	6,261	5,856	5,857	5,118	4,835						294		
1984						9,546		5,784	5,722	6,738	6,987	7,462	8,069	7,535	7,368	7,030	6,645	6,375	5,983	5,928	6,065	5,406	5,123								273		
1985						5,006		4,451	4,862	5,166	6,875	6,678	6,082	7,296	6,558	7,325	6,478	6,382	6,892	6,597	6,474	5,917	5,771								264		
1986						3,446	4,348	5,963	7,106	7,307	7,988	7,954	7,303	6,884	7,037	6,600	6,442	6,908	7,027	6,453	6,525										250		
1987				1,082	2,229	3,402	3,972	6,482	8,032	7,739	7,638	8,093	7,872	8,106	8,027	8,023	7,668	7,901	7,317	7,176											202		
1988			266	1,142	1,500	2,499	5,513	5,764	6,911	7,050	7,099	7,048	6,994	6,750	7,353	7,369	7,361	7,465	7,155												178		
1989			162	408	908	2,492	4,424	5,423	6,387	7,646	8,583	9,001	8,708	8,330	8,600	8,586	8,498	7,984	8,150												191		
1990			12	427	1,394	3,163	4,898	5,881	7,204	7,475	6,837	7,616	7,966	8,051	8,213	9,227	8,151	7,750													169		
1991				472	1,828	4,656	5,832	6,278	6,790	8,148	8,071	7,730	7,803	8,557	9,703	8,812	9,098														159		
1992		0	412	726	2,277	4,857	4,694	5,044	6,702	6,959	6,499	6,862	6,788	7,702	7,016	7,439															128		
1993		0	0	875	3,325	4,825	6,334	6,649	6,220	7,277	6,706	6,914	8,612	7,206	7,379																120		
1994		65	398	894	2,073	3,014	5,181	5,669	6,224	6,788	7,319	8,701	9,020	8,790																	129		
1995		6	0	656	2,118	2,357	3,981	7,904	6,547	7,591	7,722	8,589	8,664																		98		
1996			286	900	1,168	3,056	4,337	4,446	5,415	6,814	7,818	6,767																			84		
1997		105	507	907	1,999	3,484	6,267	5,743	8,756	7,765	8,220																				95		
1998		102	477	395	2,270	2,281	4,419	7,248	7,034	6,902																					90		
1999			926	2,438	4,036	6,237	7,589	7,684	9,443																							120	
2000			682	1,340	3,048	6,216	7,149	7,721																								113	
2001			400	1,467	2,903	5,044	4,451																									93	
2002		37	194	287	971	2,546	5,788																									94	
2003			596	1,829	2,308																											99	
2004			187	349																												96	
2005		26	582	876																												100	
2006																																100	
2007																																99	
																																	5,577

**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-Ult
1977															0.200	0.919	0.979	1.028	0.977	0.950	0.923	0.928	1.011	0.864	1.122	0.848	0.897	0.890	0.854	0.876	
1978														0.203	0.994	0.946	1.043	0.957	0.940	0.980	0.981	0.934	0.937	0.975	0.991	0.999	0.901	0.920	0.902		
1979													0.256	0.944	0.980	1.081	0.988	0.968	0.904	0.982	0.998	0.927	0.947	0.976	0.938	1.039	0.900	0.978			
1980											0.280	0.984	1.052	1.009	0.991	0.953	0.950	0.960	0.948	1.082	0.896	0.908	0.956	0.966	0.879	0.880					
1981											0.326	0.969	1.025	1.094	0.996	0.979	0.964	1.005	0.923	0.947	0.992	0.995	1.051	0.963	0.870	0.949					
1982									0.423	1.018	1.080	1.083	1.024	0.956	0.920	0.926	0.973	0.978	0.980	0.995	0.927	0.978	0.936	0.935							
1983								0.513	1.000	1.015	1.089	0.908	1.088	0.949	0.984	0.955	0.979	0.957	1.032	0.935	1.000	0.874	0.945								
1984							0.606	1.092	1.063	1.331	0.971	1.200	0.899	1.117	0.884	0.985	1.080	0.957	0.981	0.914	0.975										
1985						0.889	1.092	1.063	1.331	0.971	1.200	0.899	1.117	0.884	0.985	1.080	0.957	0.981	0.914	0.975											
1986						1.281	1.262	1.372	1.192	1.028	1.093	0.996	0.918	0.943	1.022	0.938	0.976	1.072	1.017	0.918	1.011										
1987					2,059	1,526	1,167	1,632	1,239	0,964	0,987	1,060	0,973	1,030	0,990	0,999	0,956	1,030	0,926	0,981											
1988				4,299	1,314	1,666	2,206	1,046	1,199	1,020	1,007	0,993	0,992	0,965	1,089	1,002	0,999	1,014	0,958												
1989				2,226	2,745	1,775	1,226	1,178	1,197	1,122	1,049	0,967	0,957	1,032	0,998	0,990	0,939	1,021													
1990			35,364	3,264	2,270	1,549	1,201	1,225	1,038	0,915	1,114	1,046	1,011	1,020	1,124	0,883	0,951														
1991				3,874	2,547	1,253	1,076	1,081	1,200	0,991	0,958	1,010	1,097	1,134	0,908	1,032															
1992		3436,401	1,760	3,137	2,133	0,967	1,075	1,329	1,038	0,934	1,056	0,989	1,135	0,911	1,060																
1993		0,000	0,000	3,801	1,451	1,313	1,025	0,958	1,170	0,922	1,031	1,245	0,837	1,024																	
1994		6,160	2,248	2,319	1,454	1,719	1,094	1,098	1,091	1,078	1,189	1,037	0,975																		
1995		0,000	0,000	3,228	1,113	1,689	1,985	0,828	1,160	1,017	1,112	1,009																			
1996			3,150	1,298	2,616	1,419	1,025	1,218	1,258	1,147	0,866																				
1997		4,809	1,788	2,205	1,743	1,799	0,916	1,525	0,887	1,059																					
1998		4,671	0,827	5,753	1,005	1,938	1,640	0,970	0,981																						
1999			2,632	1,656	1,545	1,217	1,013	1,229																							
2000			3,679	1,966	2,274	2,039	1,150	1,080																							
2001				3,668	1,979	1,737	0,883																								
2002		5,200	1,479	3,379	2,621	2,274																									
2003				3,071	1,262																										
2004				1,868																											
2005		22,426	1,505																												
2006																															
3 Yr Avg	13.813	2.221	2.772	1.954	2.017	1.083	1.244	1.241	1.042	1.074	1.056	1.097	0.982	1.023	1.031	0.968	0.963	1.022	0.967	0.960	0.983	0.956	0.933	0.948	0.924	0.956	0.894	0.930	0.878	0.876	
5 Yr Avg	13.813	3.229</																													

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

**PERMANENT TOTAL DISABILITY**

**INDEX METHOD - INCREMENTAL PAID LOSS & ALAE 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	AS OF 12/31/2007			
1977																169.346	33.903	31.168	30.508	31.359	30.629	29.105	26.861	24.918	25.187	21.764	24.424	20.714	18.588	16.550	14.128	12.371	5.777		
1978															158.351	32.189	31.997	30.269	31.584	30.239	28.438	27.882	27.340	25.536	23.921	23.316	23.118	23.093	20.798	19.132	17.261	8.103	8.103		
1979														121.780																					9.017
1980																																			7.852
1981																																			11.286
1982																																			10.354
1983																																			11.811
1984																																			11.984
1985																																			12.950
1986																																			14.502
1987																																			15.286
1988																																			14.468
1989																																			16.632
1990																																			14.803
1991																																			16.080
1992																																			12.602
1993																																			13.290
1994																																			16.909
1995																																			14.733
1996																																			11.378
1997																																			12.609
1998																																			11.964
1999																																			14.775
2000																																			16.132
2001																																			8.568
2002																																			6.963
2003																																			5.195
2004																																			5.157
2005																																			1.239
2006																																			0.870
2007																																			2.131
2 Yr Avg	0.099	0.516	0.999	2.787	6.328	14.474	16.034	21.961	24.327	22.646	25.686	25.524	30.254	28.136	26.125	30.619	33.575	31.736	32.597	31.242	30.399	28.586	26.604	25.506	23.748	22.706	20.602	18.025	19.285	15.695	12.371				
3 Yr Avg	0.099	0.447	0.919	2.712	6.841	15.448	18.035	21.934	25.411	22.501	25.813	27.067	30.451	28.205	29.846	32.559	34.045	31.558	33.304	31.452	30.323	28.898	27.683	25.144	25.034	22.112	21.090	18.949	18.373	15.695	12.371				
10 Yr Avg	0.099	0.240	1.241	3.214	7.206	12.795	17.268	21.065	23.904	26.064	27.397	29.171	31.514	31.495	32.006	33.649	32.891	31.322	31.490	29.611	28.660	27.940	26.135	24.885	23.497	22.520	21.415	18.859	18.373	15.695	12.371				
Selected Cumulative	0.107	0.475	1.002	2.956	7.399	16.503	18.980	22.969	26.520	23.481	26.764	27.839	31.142	28.580	30.025	32.559	34.045	31.558	33.304	31.452	30.323	28.898	27.683	25.144	25.034	22.112	21.090	18.949	18.373	15.695	12.371	0.000			



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

SECTION 2  
EXHIBIT 3  
SHEET 38

**PERMANENT TOTAL DISABILITY**

**UNPAID LOSS ESTIMATE FOR ACCIDENT YEARS 1976 AND PRIOR**

10 times 3 Year Average Annual Payments	25,710	(1)
15 times 3 Year Average Annual Payments	38,565	(2)
Incremental Development Method	29,251	(3)
05 to 08 Exponential Curve Fit	24,654	(4)
04 to 08 Exponential Curve Fit	26,950	(5)
03 to 08 Exponential Curve Fit	28,946	(6)
03 to 07 Exponential Curve Fit	28,556	(7)
Selected Unpaid Loss	29,000	(8)

- 
- (1) 10 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2006 THROUGH 2008 OF 2,571  
(2) 15 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2006 THROUGH 2008 OF 2,571  
(3) SECTION 2, EXHIBIT 3, SHEET 40, COLUMN (8)  
(4) SECTION 2, EXHIBIT 3, SHEET 39, TOTAL OF COLUMN (2)  
(5) SECTION 2, EXHIBIT 3, SHEET 39, TOTAL OF COLUMN (3)  
(6) SECTION 2, EXHIBIT 3, SHEET 39, TOTAL OF COLUMN (4)  
(7) SECTION 2, EXHIBIT 3, SHEET 39, TOTAL OF COLUMN (5)  
(8) SELECTED BY DELOITTE CONSULTING

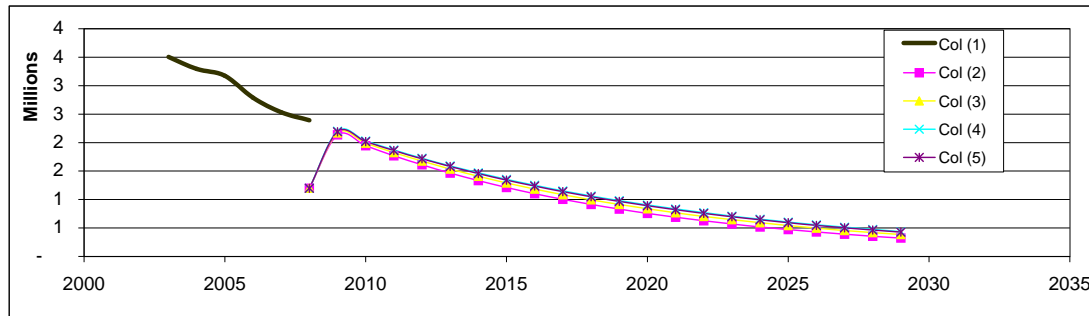
**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION**

SECTION 2  
EXHIBIT 3  
SHEET 39

**PERMANENT TOTAL DISABILITY**

**Exponential Curve Fit of Unpaid Loss**

FY ENDING	ACTUAL PAID LOSS (1)	Incremental Unpaid Loss				FY ENDING	Incremental Unpaid Loss			
		05 TO 08 CURVE FIT (2)	04 TO 08 CURVE FIT (3)	03 TO 08 CURVE FIT (4)	03 TO 07 CURVE FIT (5)		05 TO 08 CURVE FIT (2)	04 TO 08 CURVE FIT (3)	03 TO 08 CURVE FIT (4)	03 TO 07 CURVE FIT (5)
2003	3,505					2030	294	352	403	394
2004	3,295					2031	268	323	372	363
2005	3,175					2032	243	296	343	334
2006	2,788					2033	222	272	316	308
2007	2,533					2034	202	249	292	284
2008	2,393	1,196	1,196	1,196	1,196	2035	183	228	269	262
2009		2,137	2,171	2,200	2,191	2036	167	209	248	241
2010		1,944	1,991	2,029	2,019	2037	152	192	229	222
2011		1,769	1,826	1,872	1,860	2038	138	176	211	205
2012		1,610	1,674	1,726	1,714	2039	126	161	195	189
2013		1,465	1,535	1,592	1,580	2040	114	148	180	174
2014		1,333	1,408	1,469	1,456	2041	104	136	166	160
2015		1,213	1,291	1,355	1,342	2042	95	125	153	148
2016		1,103	1,184	1,249	1,236	2043	86	114	141	136
2017		1,004	1,086	1,152	1,139	2044	78	105	130	125
2018		913	996	1,063	1,050	2045	71	96	120	115
2019		831	913	980	967	2046	65	88	111	106
2020		756	837	904	891	2047	59	81	102	98
2021		688	768	834	821	2048	54	74	94	90
2022		626	704	769	757	2049	49	68	87	83
2023		570	646	710	698	2050	44	62	80	77
2024		518	592	654	643	2051	40	57	74	71
2025		472	543	604	592	2052	37	52	68	65
2026		429	498	557	546	2053	33	48	63	60
2027		390	457	514	503	2054	30	44	58	55
2028		355	419	474	464	2055	28	40	53	51
2029		323	384	437	427	2056	25	37	49	47
Total							24,654	26,950	28,946	28,556



(1) ACTUAL PAID LOSSES  
(2) - (5) EXPONENTIAL CURVE FIT BASED ON (1)

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

SECTION 2  
EXHIBIT 3  
SHEET 40

**PERMANENT TOTAL DISABILITY**

**Incremental Development Method**

AY	6/30/2007 Age	Incremental Decay	Cum Decay Relative to Current Yr Paid	7/1/2006 6/30/2007 Paid	6/30/2007 Unpaid Loss Estimate	6/30/2007 12/31/2007 Paid	12/31/2007 Unpaid Loss Estimate	Implied Cum Unpaid Loss
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1953	54.5	20.417	20.42	1	27	1	26	26
1954	53.5	0.849	18.17	5	85	2	82	109
1955	52.5	0.857	16.43	1	14	0	13	122
1956	51.5	0.865	15.08	4	58	2	56	178
1957	50.5	0.871	14.00	6	81	3	78	256
1958	49.5	0.876	13.14	7	97	4	93	349
1959	48.5	0.878	12.41	3	39	2	37	387
1960	47.5	0.887	11.89	48	565	23	542	928
1961	46.5	0.892	11.50	38	435	18	417	1,346
1962	45.5	0.900	11.24	34	388	13	375	1,720
1963	44.5	0.902	11.04	31	347	14	333	2,053
1964	43.5	0.913	10.99	26	289	12	277	2,330
1965	42.5	0.919	11.03	72	793	35	757	3,088
1966	41.5	0.920	11.06	45	497	21	475	3,563
1967	40.5	0.924	11.15	70	784	28	756	4,319
1968	39.5	0.934	11.34	64	727	32	695	5,015
1969	38.5	0.934	11.53	106	1,221	50	1,171	6,186
1970	37.5	0.931	11.66	92	1,073	43	1,030	7,216
1971	36.5	0.933	11.81	136	1,604	64	1,541	8,757
1972	35.5	0.931	11.93	184	2,192	85	2,107	10,864
1973	34.5	0.930	12.02	212	2,554	92	2,462	13,325
1974	33.5	0.932	12.13	291	3,524	136	3,388	16,713
1975	32.5	0.936	12.28	359	4,415	175	4,240	20,953
1976	31.5	0.935	12.42	695	8,639	342	8,298	29,251

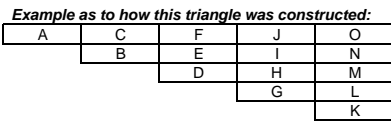
- 
- (1) AGE @ 6/30/2007
  - (2) FROM SECTION 2, EXHIBIT 3, SHEET 42, COLUMN (8)
  - (3) TOTAL FROM SECTION 2, EXHIBIT 3, SHEET 41
  - (4) PROVIDED BY OLIVER WYMAN
  - (5) = (3) x (4)
  - (6) PROVIDED BY OLIVER WYMAN
  - (7) = (5) - (6)
  - (8) = COLUMN (7) ACCUMULATED

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

**PERMANENT TOTAL DISABILITY**

**Cumulative Decay Factor Applied to Payments Made in Current Calendar Year to Estimate Unpaid Losses as of 6/30/07 for each Accident Year**

ACCIDENT YEAR																							
1953	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970	1971	1972	1973	1974	1975	1976
20.417	17.325	14.846	12.842	11.182	9.794	8.601	7.625	6.799	6.116	5.517	5.037	4.630	4.260	3.936	3.676	3.432	3.194	2.981	2.776	2.581	2.404	2.249	2.104
	0.849	0.727	0.629	0.548	0.480	0.421	0.373	0.333	0.300	0.270	0.247	0.227	0.209	0.193	0.180	0.168	0.156	0.146	0.136	0.126	0.118	0.110	0.103
		0.857	0.741	0.645	0.565	0.496	0.440	0.392	0.353	0.318	0.291	0.267	0.246	0.227	0.212	0.198	0.184	0.172	0.160	0.149	0.139	0.130	0.121
			0.865	0.753	0.660	0.579	0.514	0.458	0.412	0.372	0.339	0.312	0.287	0.265	0.248	0.231	0.215	0.201	0.187	0.174	0.162	0.151	0.142
				0.871	0.763	0.670	0.594	0.529	0.476	0.430	0.392	0.361	0.332	0.307	0.286	0.267	0.249	0.232	0.216	0.201	0.187	0.175	0.164
					0.876	0.769	0.682	0.608	0.547	0.493	0.450	0.414	0.381	0.352	0.329	0.307	0.286	0.267	0.248	0.231	0.215	0.201	0.188
						0.878	0.779	0.694	0.624	0.563	0.514	0.473	0.435	0.402	0.375	0.350	0.326	0.304	0.283	0.263	0.245	0.230	0.215
							0.887	0.791	0.711	0.641	0.586	0.538	0.495	0.458	0.427	0.399	0.371	0.347	0.323	0.300	0.279	0.261	0.245
								0.892	0.802	0.724	0.661	0.607	0.559	0.516	0.482	0.450	0.419	0.391	0.364	0.338	0.315	0.295	0.276
									0.900	0.811	0.741	0.681	0.627	0.579	0.541	0.505	0.470	0.438	0.408	0.380	0.354	0.331	0.309
										0.902	0.824	0.757	0.697	0.644	0.601	0.561	0.522	0.487	0.454	0.422	0.393	0.368	0.344
											0.913	0.839	0.772	0.713	0.666	0.622	0.579	0.540	0.503	0.468	0.436	0.408	0.381
												0.919	0.846	0.781	0.730	0.681	0.634	0.592	0.551	0.512	0.477	0.446	0.418
													0.920	0.850	0.794	0.741	0.690	0.644	0.599	0.557	0.519	0.486	0.454
														0.924	0.863	0.806	0.750	0.700	0.652	0.606	0.564	0.528	0.494
															0.934	0.872	0.811	0.757	0.705	0.656	0.611	0.571	0.534
																0.934	0.869	0.811	0.755	0.702	0.654	0.612	0.572
																	0.931	0.868	0.809	0.752	0.700	0.655	0.613
																		0.933	0.869	0.808	0.753	0.704	0.659
																			0.931	0.866	0.806	0.754	0.706
																				0.930	0.866	0.810	0.758
																					0.932	0.871	0.815
																						0.936	0.875
																							0.935
20.417	18.173	16.430	15.077	13.999	13.137	12.415	11.892	11.496	11.240	11.043	10.995	11.026	11.065	11.148	11.344	11.526	11.656	11.811	11.930	12.021	12.129	12.282	12.425



**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 1961, the decay factor of 0.910 means that the expected payments from 6/30/07-08 are 0.91 times the actual paid losses from 6/30/06-07, similarly, the decay factor of .805 means that the expected payments from 6/30/08-09 are 0.805 times the actual paid losses from 6/30/06-07, 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 6/30/06-07.



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

SECTION 2  
EXHIBIT 3  
SHEET 43

**PERMANENT TOTAL DISABILITY**

FITTING PAID LOSS DEVELOPMENT FACTORS

Fitting for Periods:			Weibull Curve Fitting					Inverse Power Curve Fitting				
			Slope= 0.637 Intercept= -2.478					Slope= -1.827 Intercept= 7.286				
PERIOD	AGE	ATA	X	Y	Y*	ATA*	ATU*	X	Y	Y*	ATA*	ATU*
1	6	28.000	1.792	-3.314	-1.336	4.327	1352.749	1.792	3.296	4.013	56.292	447372.143
2	18	5.500	2.890	-1.606	-0.636	2.434	312.635	2.890	1.504	2.005	8.429	7947.390
3	30	3.400	3.401	-1.055	-0.311	1.925	128.466	3.401	0.875	1.072	3.922	942.852
4	42	2.300	3.738	-0.561	-0.097	1.676	66.726	3.738	0.262	0.457	2.580	240.431
5	54	2.025	3.989	-0.384	0.063	1.526	39.810	3.989	0.025	-0.002	1.998	93.194
6	66	1.600	4.190	-0.019	0.191	1.424	26.094	4.190	-0.511	-0.368	1.692	46.639
7	78	1.441	4.357	0.169	0.298	1.351	18.320	4.357	-0.819	-0.674	1.510	27.568
8	90	1.380	4.500	0.254	0.389	1.296	13.555	4.500	-0.968	-0.935	1.393	18.259
9	102	1.295	4.625	0.392	0.469	1.254	10.455	4.625	-1.221	-1.164	1.312	13.112
10	114	1.235	4.736	0.506	0.540	1.219	8.340	4.736	-1.448	-1.367	1.255	9.992
11	126	1.200	4.836	0.583	0.603	1.191	6.839	4.836	-1.609	-1.550	1.212	7.962
12	138	1.175	4.927	0.644	0.661	1.168	5.740	4.927	-1.743	-1.716	1.180	6.568
13	150	1.150	5.011	0.711	0.714	1.149	4.913	5.011	-1.897	-1.868	1.154	5.567
14	162	1.130	5.088	0.771	0.763	1.133	4.276	5.088	-2.040	-2.009	1.134	4.823
15	174	1.120	5.159	0.804	0.809	1.118	3.776	5.159	-2.120	-2.140	1.118	4.252
16	186	1.106	5.226	0.852	0.851	1.106	3.376	5.226	-2.244	-2.261	1.104	3.805
17	198	1.093	5.288	0.902	0.891	1.096	3.052	5.288	-2.375	-2.376	1.093	3.446
18	210	1.087	5.347	0.926	0.929	1.086	2.785	5.347	-2.442	-2.483	1.083	3.153
19	222	1.078	5.403	0.966	0.964	1.078	2.564	5.403	-2.551	-2.585	1.075	2.910
20	234	1.070	5.455	1.003	0.998	1.071	2.377	5.455	-2.658	-2.681	1.069	2.706
21	246	1.064	5.505	1.034	1.030	1.065	2.220	5.505	-2.749	-2.772	1.063	2.532
22	258	1.057	5.553	1.072	1.060	1.059	2.085	5.553	-2.865	-2.859	1.057	2.383
23	270	1.052	5.598	1.101	1.089	1.054	1.968	5.598	-2.957	-2.942	1.053	2.254
24	282	1.049	5.642	1.120	1.117	1.049	1.867	5.642	-3.016	-3.022	1.049	2.141
25	294	1.045	5.684	1.146	1.143	1.045	1.779	5.684	-3.101	-3.098	1.045	2.042
26	306	1.042	5.724	1.165	1.169	1.042	1.702	5.724	-3.166	-3.171	1.042	1.953
27	318	1.039	5.762	1.187	1.193	1.038	1.634	5.762	-3.240	-3.241	1.039	1.875
28	330	1.036	5.799	1.211	1.217	1.035	1.573	5.799	-3.321	-3.309	1.037	1.804
29	342	1.033	5.835	1.235	1.239	1.033	1.520	5.835	-3.405	-3.374	1.034	1.741
30	354	1.032	5.869	1.249	1.261	1.030	1.472	5.869	-3.455	-3.437	1.032	1.683
31	366		5.903		1.283	1.028	1.428	5.903		-3.498	1.030	1.630
32	378		5.935		1.303	1.026	1.390	5.935		-3.557	1.029	1.583
33	390		5.966		1.323	1.024	1.355	5.966		-3.614	1.027	1.539
34	402		5.996		1.342	1.022	1.323	5.996		-3.670	1.025	1.498
35	414		6.026		1.361	1.021	1.294	6.026		-3.723	1.024	1.461
36	426		6.054		1.379	1.019	1.268	6.054		-3.776	1.023	1.427
37	438		6.082		1.397	1.018	1.244	6.082		-3.826	1.022	1.395
38	450		6.109		1.414	1.017	1.222	6.109		-3.876	1.021	1.365
39	462		6.136		1.431	1.015	1.202	6.136		-3.924	1.020	1.337
40	474		6.161		1.447	1.014	1.184	6.161		-3.971	1.019	1.311
41	486		6.186		1.463	1.013	1.167	6.186		-4.016	1.018	1.287
42	498		6.211		1.479	1.013	1.152	6.211		-4.061	1.017	1.264
43	510		6.234		1.494	1.012	1.137	6.234		-4.104	1.017	1.243
44	522		6.258		1.509	1.011	1.124	6.258		-4.147	1.016	1.223
45	534		6.280		1.523	1.010	1.112	6.280		-4.188	1.015	1.204
46	546		6.303		1.537	1.010	1.101	6.303		-4.229	1.015	1.186
47	558		6.324		1.551	1.009	1.090	6.324		-4.269	1.014	1.169
48	570		6.346		1.565	1.008	1.080	6.346		-4.308	1.013	1.152
49	582		6.366		1.578	1.008	1.071	6.366		-4.346	1.013	1.137
50	594		6.387		1.591	1.007	1.063	6.387		-4.383	1.012	1.123
51	606		6.407		1.604	1.007	1.055	6.407		-4.419	1.012	1.109
52	618		6.426		1.616	1.007	1.048	6.426		-4.455	1.012	1.096
53	630		6.446		1.629	1.006	1.041	6.446		-4.490	1.011	1.083
54	642		6.465		1.641	1.006	1.034	6.465		-4.525	1.011	1.071
55	654		6.483		1.652	1.005	1.029	6.483		-4.559	1.010	1.059
56	666		6.501		1.664	1.005	1.023	6.501		-4.592	1.010	1.048
57	678		6.519		1.675	1.005	1.018	6.519		-4.625	1.010	1.038
58	690		6.537		1.687	1.005	1.013	6.537		-4.657	1.009	1.028
59	702		6.554		1.698	1.004	1.008	6.554		-4.688	1.009	1.018
60	714		6.571		1.708	1.004	1.004	6.571		-4.719	1.009	1.009

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

SECTION 2  
EXHIBIT 3  
SHEET 44

**PERMANENT TOTAL DISABILITY**

**Incremental Decay Method**

Age Months	Age Years	(Known) Selected Paid	Increm. Decay Factors	Implied ATU Dev. Factor	Decay Factor Check
(1)	(2)	(3)	(4)	(5)	(6)
6	0.5	28,000	-		
18	1.5	5,500	2,690	3.594	
30	2.5	3,400	3,147	3.574	
42	3.5	2,300	1,784	2.259	
54	4.5	2,025	1,477	1.835	
66	5.5	1,600	1,315	1.666	
78	6.5	1,441	1,223	1.459	
90	7.5	1,380	1,166	1.357	
102	8.5	1,295	1,115	1.307	
114	9.5	1,235	1,080	1.246	
126	10.5	1,200	1,063	1.202	
138	11.5	1,175	1,046	1.174	
150	12.5	1,150	1,027	1.153	
162	13.5	1,130	1,018	1.133	
174	14.5	1,120	1,007	1.116	1.007
186	15.5	1,106	0.996	1.107	0.996
198	16.5	1,093	0.989	1.095	0.989
210	17.5	1,087	0.985	1.084	0.985
222	18.5	1,078	0.977	1.078	0.977
234	19.5	1,070	0.971	1.070	0.971
246	20.5	1,064	0.966	1.063	0.966
258	21.5	1,057	0.960	1.058	0.960
270	22.5	1,052	0.952	1.051	0.952
282	23.5	1,049	0.947	1.047	0.947
294	24.5	1,045	0.940	1.044	0.940
306	25.5	1,042	0.934	1.040	0.934
318	26.5	1,039	0.925	1.037	0.925
330	27.5	1,036	0.919	1.035	0.919
342	28.5	1,033	0.913	1.032	0.913
354	29.5	1,032	0.909	1.029	0.909
366	30.5		0.908	1.028	0.908
378	31.5		0.908	1.025	-
390	32.5		0.908	1.022	-
402	33.5		0.911	1.019	-
414	34.5		0.916	1.017	-
426	35.5		0.929	1.016	-
438	36.5		0.944	1.015	-
450	37.5		0.964	1.014	-
462	38.5		0.981	1.014	-
474	39.5		1.001	1.013	-
486	40.5		0.998	1.013	-
498	41.5		1.005	1.013	-
510	42.5		0.998	1.013	-
522	43.5		0.992	1.013	-
534	44.5		0.980	1.012	-
546	45.5		0.953	1.012	-
558	46.5		0.903	1.010	-
570	47.5		0.876	1.009	-
582	48.5		0.847	1.007	-
594	49.5		0.825	1.006	-
606	50.5		0.816	1.005	-
618	51.5		0.819	1.004	-
630	52.5		-	1.000	-
642	53.5		-	1.000	-

- (1) AGE IN MONTHS  
(2) AGE IN YEARS  
(3) SECTION 2, EXHIBIT 3, SHEET 21  
(4) GEOMETRIC MEAN FROM SECTION 2, EXHIBIT 3, SHEET 45  
(5)  $1.0 + [(3) - 1.0] \times (4) / (3) \text{ PRIOR AGE}$   
(6)  $[(5) - 1.0] \times [(5) \text{ PRIOR AGE}] / [(5) \text{ PRIOR AGE} - 1.0]$







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

SECTION 2  
EXHIBIT 3  
SHEET 46

**PERMANENT TOTAL DISABILITY**

FITTING INCURRED LOSS DEVELOPMENT FACTORS

31-to-Ult:	31
Fitting for Periods:	From: 11
	To: 30
Cut-Off:	60

Summary of Curve Fitting		
Method	Tail	R <sup>2</sup>
Weibull	1.120	0.97061
Inverse Power	1.182	0.971
Selected	1.120	

			Weibull Curve Fitting					Inverse Power Curve Fitting				
			Slope= 0.586 Intercept=-1.926					Slope= -2.063 Intercept= 7.670				
PERIOD	AGE	ATA	X	Y	Y*	ATA*	ATU*	X	Y	Y*	ATA*	ATU*
1	6	4.186	1.792	-1.298	-0.876	2.937	66.927	1.792	1.159	3.973	54.146	20288.144
2	18	2.500	2.890	-0.672	-0.232	1.827	22.790	2.890	0.405	1.706	6.508	374.695
3	30	2.400	3.401	-0.618	0.067	1.523	12.474	3.401	0.336	0.652	2.920	57.571
4	42	1.700	3.738	-0.120	0.264	1.373	8.192	3.738	-0.357	-0.042	1.959	19.717
5	54	1.555	3.989	0.030	0.411	1.284	5.964	3.989	-0.589	-0.561	1.571	10.065
6	66	1.380	4.190	0.254	0.529	1.224	4.646	4.190	-0.968	-0.975	1.377	6.407
7	78	1.237	4.357	0.502	0.627	1.182	3.795	4.357	-1.440	-1.319	1.267	4.652
8	90	1.206	4.500	0.570	0.711	1.150	3.211	4.500	-1.581	-1.614	1.199	3.671
9	102	1.160	4.625	0.684	0.784	1.126	2.792	4.625	-1.833	-1.873	1.154	3.061
10	114	1.127	4.736	0.782	0.849	1.107	2.479	4.736	-2.067	-2.102	1.122	2.653
11	126	1.105	4.836	0.854	0.908	1.091	2.240	4.836	-2.250	-2.309	1.099	2.365
12	138	1.076	4.927	0.975	0.961	1.079	2.052	4.927	-2.577	-2.496	1.082	2.151
13	150	1.068	5.011	1.013	1.010	1.069	1.902	5.011	-2.688	-2.668	1.069	1.987
14	162	1.060	5.088	1.055	1.055	1.060	1.780	5.088	-2.813	-2.827	1.059	1.858
15	174	1.054	5.159	1.089	1.097	1.053	1.680	5.159	-2.919	-2.975	1.051	1.754
16	186	1.045	5.226	1.146	1.136	1.046	1.596	5.226	-3.101	-3.112	1.044	1.669
17	198	1.042	5.288	1.167	1.173	1.041	1.525	5.288	-3.170	-3.241	1.039	1.598
18	210	1.037	5.347	1.204	1.207	1.037	1.465	5.347	-3.297	-3.363	1.035	1.538
19	222	1.030	5.403	1.263	1.240	1.033	1.413	5.403	-3.507	-3.477	1.031	1.486
20	234	1.026	5.455	1.302	1.271	1.029	1.368	5.455	-3.650	-3.586	1.028	1.442
21	246	1.023	5.505	1.329	1.300	1.026	1.330	5.505	-3.753	-3.689	1.025	1.403
22	258	1.024	5.553	1.326	1.328	1.024	1.296	5.553	-3.741	-3.787	1.023	1.369
23	270	1.020	5.598	1.371	1.355	1.021	1.266	5.598	-3.918	-3.881	1.021	1.338
24	282	1.017	5.642	1.415	1.380	1.019	1.240	5.642	-4.100	-3.971	1.019	1.311
25	294	1.015	5.684	1.444	1.405	1.017	1.216	5.684	-4.222	-4.057	1.017	1.287
26	306	1.014	5.724	1.452	1.428	1.016	1.196	5.724	-4.259	-4.140	1.016	1.265
27	318	1.016	5.762	1.418	1.451	1.014	1.177	5.762	-4.112	-4.219	1.015	1.245
28	330	1.017	5.799	1.414	1.472	1.013	1.161	5.799	-4.095	-4.295	1.014	1.227
29	342	1.016	5.835	1.418	1.493	1.012	1.146	5.835	-4.113	-4.369	1.013	1.211
30	354	1.010	5.869	1.532	1.513	1.011	1.133	5.869	-4.620	-4.440	1.012	1.196
31	366		5.903		1.533	1.010	1.120	5.903		-4.509	1.011	1.182
32	378		5.935		1.552	1.009	1.110	5.935		-4.576	1.010	1.169
33	390		5.966		1.570	1.008	1.100	5.966		-4.640	1.010	1.157
34	402		5.996		1.588	1.008	1.091	5.996		-4.703	1.009	1.146
35	414		6.026		1.605	1.007	1.083	6.026		-4.763	1.009	1.136
36	426		6.054		1.622	1.006	1.075	6.054		-4.822	1.008	1.126
37	438		6.082		1.638	1.006	1.068	6.082		-4.879	1.008	1.117
38	450		6.109		1.654	1.005	1.062	6.109		-4.935	1.007	1.109
39	462		6.136		1.670	1.005	1.056	6.136		-4.990	1.007	1.101
40	474		6.161		1.685	1.005	1.051	6.161		-5.042	1.006	1.093
41	486		6.186		1.699	1.004	1.046	6.186		-5.094	1.006	1.086
42	498		6.211		1.714	1.004	1.042	6.211		-5.144	1.006	1.080
43	510		6.234		1.727	1.004	1.038	6.234		-5.193	1.006	1.073
44	522		6.258		1.741	1.003	1.034	6.258		-5.241	1.005	1.067
45	534		6.280		1.754	1.003	1.031	6.280		-5.288	1.005	1.062
46	546		6.303		1.767	1.003	1.028	6.303		-5.334	1.005	1.056
47	558		6.324		1.780	1.003	1.025	6.324		-5.379	1.005	1.051
48	570		6.346		1.793	1.002	1.022	6.346		-5.423	1.004	1.047
49	582		6.366		1.805	1.002	1.019	6.366		-5.466	1.004	1.042
50	594		6.387		1.817	1.002	1.017	6.387		-5.508	1.004	1.038
51	606		6.407		1.829	1.002	1.015	6.407		-5.549	1.004	1.033
52	618		6.426		1.840	1.002	1.013	6.426		-5.590	1.004	1.029
53	630		6.446		1.851	1.002	1.011	6.446		-5.629	1.004	1.026
54	642		6.465		1.862	1.002	1.009	6.465		-5.668	1.003	1.022
55	654		6.483		1.873	1.001	1.008	6.483		-5.707	1.003	1.018
56	666		6.501		1.884	1.001	1.006	6.501		-5.744	1.003	1.015
57	678		6.519		1.894	1.001	1.005	6.519		-5.781	1.003	1.012
58	690		6.537		1.905	1.001	1.003	6.537		-5.817	1.003	1.009
59	702		6.554		1.915	1.001	1.002	6.554		-5.853	1.003	1.006
60	714		6.571		1.925	1.001	1.001	6.571		-5.888	1.003	1.003

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

SECTION 2  
EXHIBIT 4  
SHEET 1

**DEATH  
(000's)**

SUMMARY OF LOSS & ALAE RESERVES

ACCIDENT YEAR	PAYROLL	SEL.ULT. EXPECTED PAID AT @ 6/30/08	SELECTED ULTIMATE LOSS & ALAE	SELECTED NOMINAL UNPAID LOSS & ALAE	DISCOUNT FACTOR AT 5.0%	SELECTED DISCOUNTED UNPAID LOSS & ALAE	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		1,000	25,000	24,000	66.3%	15,905	
1977	4,296,958	8,471	11,241	2,770	65.8%	1,822	0.26
1978	4,554,775	11,267	15,361	4,095	65.3%	2,673	0.34
1979	4,922,518	10,983	15,424	4,441	64.8%	2,878	0.31
1980	5,505,913	7,146	10,357	3,211	64.3%	2,063	0.19
1981	5,822,523	8,572	12,834	4,261	63.6%	2,711	0.22
1982	6,184,882	8,941	13,867	4,926	63.0%	3,104	0.22
1983	6,513,795	10,026	16,203	6,177	62.6%	3,865	0.25
1984	6,868,217	7,288	12,308	5,021	62.1%	3,116	0.18
1985	7,503,185	6,380	11,314	4,934	61.6%	3,040	0.15
1986	7,891,199	7,893	14,698	6,804	60.9%	4,146	0.19
1987	8,601,063	5,409	10,596	5,187	60.2%	3,121	0.12
1988	8,905,267	5,071	10,479	5,408	59.4%	3,212	0.12
1989	9,434,400	5,519	12,091	6,571	58.6%	3,852	0.13
1990	10,055,399	3,349	7,799	4,450	57.8%	2,573	0.08
1991	10,728,872	3,923	9,730	5,806	56.9%	3,305	0.09
1992	11,441,482	3,099	8,261	5,162	56.2%	2,900	0.07
1993	11,998,508	3,861	11,116	7,255	55.4%	4,017	0.09
1994	12,083,591	3,136	9,788	6,652	54.5%	3,626	0.08
1995	12,383,967	2,908	9,848	6,940	53.5%	3,716	0.08
1996	12,949,088	1,758	6,488	4,730	52.6%	2,486	0.05
1997	13,596,753	3,228	13,047	9,819	51.5%	5,060	0.10
1998	14,465,333	1,886	8,345	6,459	50.4%	3,257	0.06
1999	15,088,873	2,441	11,885	9,443	49.3%	4,656	0.08
2000	15,809,043	2,597	13,452	10,855	48.4%	5,256	0.09
2001	16,717,000	2,199	13,418	11,219	47.5%	5,332	0.08
2002	17,601,171	1,306	11,060	9,754	46.6%	4,544	0.06
2003	18,004,352	766	9,448	8,682	45.7%	3,964	0.05
2004	18,523,800	1,132	12,641	11,509	44.8%	5,153	0.07
2005	18,584,736	852	13,279	12,427	44.1%	5,481	0.07
2006	18,740,062	635	13,326	12,691	43.8%	5,556	0.07
2007	19,302,264	264	13,436	13,172	43.0%	5,662	0.07
2008	9,940,666	17	6,958	6,942	41.8%	2,899	0.07
TOTAL		143,325	395,099	251,774	53.6%	134,949	
EXLD PRIOR		142,325	370,099	227,774	52.3%	119,045	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 2, EXHIBIT 4, SHEET 4, COL. 2 + SECTION 2, EXHIBIT 4, SHEET 3, COL. 8  
(3) SECTION 2, EXHIBIT 4, SHEET 4, COL. 12; 2008 ADJUSTED TO PARTIAL YEAR  
(4) = (3) - (2)  
(5) SECTION 2, EXHIBIT 4, SHEET 16, COL. 6  
(6) = (4) x (5)  
(7) = [(3) / (1)] x 100

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

**DEATH  
(000's)**

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS & ALAE @ 6/30/2008	FISCAL YEAR ENDING															
		2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	> 2023
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
PRIOR	24,000	1,880	1,786	1,739	1,679	1,600	1,496	1,340	1,134	927	786	692	637	620	636	625	6,421
1977	2,770	213	200	190	185	179	170	159	143	121	99	84	74	68	66	68	751
1978	4,095	310	291	274	260	253	244	233	218	195	165	135	114	101	93	90	1,118
1979	4,441	329	311	292	275	261	254	245	234	219	196	166	136	115	101	93	1,214
1980	3,211	229	221	209	196	185	175	171	165	157	147	132	111	91	77	68	877
1981	4,261	283	283	274	259	243	229	217	212	204	195	182	163	138	113	96	1,172
1982	4,926	322	306	306	296	279	263	247	235	229	221	210	197	176	149	122	1,369
1983	6,177	421	376	357	358	346	327	307	289	274	267	258	246	230	206	174	1,742
1984	5,021	328	320	286	271	272	263	248	233	219	208	203	196	187	175	156	1,456
1985	4,934	319	301	294	263	249	250	242	228	214	202	191	186	180	172	160	1,482
1986	6,804	395	414	392	382	341	324	325	314	296	279	262	249	242	234	223	2,133
1987	5,187	281	285	299	282	275	246	234	234	226	214	201	189	179	175	169	1,699
1988	5,408	279	278	281	295	279	272	243	231	231	224	211	199	187	177	173	1,847
1989	6,571	331	322	321	325	341	322	314	281	267	267	258	244	229	215	205	2,330
1990	4,450	211	214	208	207	209	220	208	203	181	172	172	167	157	148	139	1,635
1991	5,806	255	263	266	259	258	261	274	259	253	226	214	215	208	196	184	2,213
1992	5,162	232	217	224	226	220	219	222	233	220	215	192	182	176	166	166	2,036
1993	7,255	309	313	291	301	304	296	295	298	313	296	289	258	245	245	237	2,963
1994	6,652	263	272	275	257	265	268	261	260	263	276	261	254	227	216	216	2,818
1995	6,940	247	265	274	277	258	266	270	262	261	264	278	262	256	229	217	3,053
1996	4,730	158	163	175	180	183	170	176	178	173	172	174	183	173	169	151	2,154
1997	9,819	307	318	327	351	363	367	342	353	357	347	346	350	368	348	339	4,635
1998	6,459	179	196	203	209	225	232	235	219	226	229	222	222	224	235	222	3,182
1999	9,443	244	255	279	290	298	320	330	334	312	322	326	316	315	319	335	4,848
2000	10,855	314	273	285	312	323	333	357	369	373	348	359	363	353	352	356	5,785
2001	11,219	307	315	286	274	313	325	335	359	371	375	350	361	365	355	354	6,174
2002	9,754	247	260	267	232	243	266	276	284	304	314	318	296	306	310	301	5,532
2003	8,682	210	215	226	232	202	211	231	239	246	264	273	276	257	266	269	5,066
2004	11,509	274	271	278	292	300	261	273	299	310	319	342	353	357	333	344	6,903
2005	12,427	332	288	285	292	307	315	274	287	314	325	335	359	371	376	350	7,616
2006	12,691	405	328	285	282	289	304	312	271	283	310	322	331	355	367	371	7,875
2007	13,172	304	411	333	289	286	293	308	316	275	287	315	326	336	360	372	8,362
2008	6,942	201	316	427	346	301	297	305	320	329	286	299	327	339	349	375	9,083
TOTAL	251,774	10,919	10,847	10,697	10,448	10,251	10,061	9,807	9,491	9,144	8,816	8,570	8,342	8,139	7,936	7,720	117,544

(1) SECTION 2, EXHIBIT 4, SHEET 1, COL. 4  
(2) - (17) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 2, EXHIBIT 4, SHEET 21

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

SECTION 2  
EXHIBIT 4  
SHEET 3

**DEATH  
(000's)**

ESTIMATED PAYMENTS FROM 1/1/2008 TO 6/30/2008

ACCIDENT YEAR	SELECTED	PAID	AGE @ 12/31/2007	AGE @ 6/30/2008	LDF @ 12/31/2007	LDF @ 6/30/2008	EXPECTED PERCENT	1/1/08 TO 6/30/08
	ULTIMATE LOSS & ALAE	LOSS & ALAE @ 12/31/07						EXPECTED PAYMENTS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR	25,000	0	384	390	1.311	1.294	4.0%	1,000
1977	11,241	8,358	372	378	1.345	1.327	3.9%	113
1978	15,361	11,103	360	366	1.384	1.363	3.9%	164
1979	15,424	10,813	348	354	1.426	1.404	3.7%	170
1980	10,357	7,032	336	342	1.473	1.449	3.4%	114
1981	12,834	8,424	324	330	1.524	1.497	3.4%	149
1982	13,867	8,761	312	318	1.583	1.551	3.5%	180
1983	16,203	9,810	300	306	1.652	1.616	3.4%	216
1984	12,308	7,114	288	294	1.730	1.689	3.3%	174
1985	11,314	6,228	276	282	1.817	1.773	3.0%	152
1986	14,698	7,698	264	270	1.909	1.862	2.8%	195
1987	10,596	5,268	252	258	2.011	1.959	2.6%	141
1988	10,479	4,927	240	246	2.127	2.067	2.6%	144
1989	12,091	5,356	228	234	2.257	2.191	2.4%	164
1990	7,799	3,247	216	222	2.402	2.329	2.2%	102
1991	9,730	3,786	204	210	2.570	2.480	2.3%	137
1992	8,261	2,984	192	198	2.768	2.666	2.2%	115
1993	11,116	3,711	180	186	2.995	2.879	2.0%	150
1994	9,788	3,013	168	174	3.248	3.121	1.8%	123
1995	9,848	2,788	156	162	3.532	3.386	1.7%	120
1996	6,488	1,682	144	150	3.858	3.691	1.6%	76
1997	13,047	3,088	132	138	4.225	4.042	1.4%	140
1998	8,345	1,800	120	126	4.636	4.426	1.3%	86
1999	11,885	2,301	108	114	5.165	4.868	1.5%	140
2000	13,452	2,445	96	102	5.873	5.501	1.4%	153
2001	13,418	2,053	84	90	6.765	6.299	1.3%	146
2002	11,060	1,185	72	78	7.925	7.307	1.2%	121
2003	9,448	660	60	66	9.551	8.658	1.2%	106
2004	12,641	1,013	48	54	11.820	10.650	1.0%	118
2005	13,279	637	36	42	18.902	14.484	1.7%	215
2006	13,326	496	24	30	35.954	26.071	1.1%	139
2007	13,436	129	12	18	178.461	63.873	1.0%	135
2008	13,917	0	0	6		832.333	0.1%	17
TOTAL	402,057	137,911						5,414
EXLD PRIOR	377,057	137,911						4,413

(1) SECTION 2, EXHIBIT 4, SHEET 4, COL. 12  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) AGE OF ACCIDENT YEAR AT 12/31/2007  
(4) AGE OF ACCIDENT YEAR AT 6/30/2008

(5) BASED ON SECTION 2, EXHIBIT 4, SHEET 21 AGE OF (5)  
(6) BASED ON SECTION 2, EXHIBIT 4, SHEET 21 AGE OF (6)  
(7) =  $[1 / (6) - 1 / (5)] / [1 - 1 / (5)]$   
(8) =  $[(1) - (2)] \times (7)$

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

SECTION 2  
EXHIBIT 4  
SHEET 4

**DEATH  
(000's)**

SELECTION OF ULTIMATE LOSS & ALAE

ACCIDENT YEAR	INDICATED ULTIMATE LOSS & ALAE												
	PAYROLL	PAID	INCURRED	LOSS DEVELOPMENT		BORNHJETTER-FERGUSON		PAID CUM.	PAID INCR.	INCR. INDEX	PAID INCR.	SELECTED ULTIMATE LOSS & ALAE	SELECTED ULTIMATE LOSS RATE
		LOSS & ALAE @ 12/31/07	LOSS & ALAE @ 12/31/07	PAID	INCURRED	PAID	INCURRED	FREQ/SEV AY DEV.	FREQ/SEV AY DEV.	PAYMENT METHOD	TRENDED FREQ/SEV		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
PRIOR												25,000	
1977	4,296,958	8,358	11,389	11,241	12,072	11,241	12,025	11,395	11,226	11,226	11,241	0.262	
1978	4,554,775	11,103	14,549	15,361	15,422	15,361	15,419	15,376	15,290	15,123	15,361	0.337	
1979	4,922,518	10,813	14,870	15,424	15,847	15,424	15,821	15,467	15,348	15,156	15,424	0.313	
1980	5,505,913	7,032	10,315	10,357	11,194	10,357	11,128	10,392	10,400	10,713	10,357	0.188	
1981	5,822,523	8,424	12,866	12,834	14,332	12,834	14,178	12,865	12,818	13,235	12,834	0.220	
1982	6,184,882	8,761	13,563	13,867	15,521	13,867	15,312	13,883	14,058	14,505	13,867	0.224	
1983	6,513,795	9,810	15,457	16,203	17,912	16,203	17,678	16,221	15,899	16,677	16,203	0.249	
1984	6,868,217	7,114	10,739	12,308	12,920	12,308	12,817	12,335	11,468	14,238	12,308	0.179	
1985	7,503,185	6,228	10,619	11,314	13,576	11,314	13,083	11,342	10,656	14,217	11,314	0.151	
1986	7,891,199	7,698	12,842	14,698	16,657	14,698	16,209	14,713	14,229	16,930	14,698	0.186	
1987	8,601,063	5,268	8,798	10,596	11,110	10,596	11,003	10,574	9,877	14,577	10,596	0.123	
1988	8,905,267	4,927	8,860	10,479	11,513	10,479	11,274	10,428	11,018	15,279	10,479	0.118	
1989	9,434,400	5,356	9,613	12,091	13,475	12,091	13,078	12,021	11,403	16,678	12,091	0.128	
1990	10,055,399	3,247	6,349	7,799	9,421	7,799	8,892	7,751	7,849	14,693	7,799	0.078	
1991	10,728,872	3,786	7,506	9,730	11,750	9,730	11,020	9,651	9,136	15,639	9,730	0.091	
1992	11,441,482	2,984	5,729	8,261	9,233	8,261	8,864	8,186	7,380	15,709	8,261	0.072	
1993	11,998,508	3,711	7,085	11,116	12,042	11,021	11,602	10,990	9,378	16,676	11,116	0.093	
1994	12,083,591	3,013	6,854	9,788	12,672	10,349	11,720	9,649	9,509	16,621	9,788	0.081	
1995	12,383,967	2,788	5,784	9,848	11,397	9,831	10,623	9,673	9,135	15,761	9,848	0.080	
1996	12,949,088	1,682	3,293	6,488	6,691	9,291	8,509	6,360	5,177	14,918	6,488	0.050	
1997	13,596,753	3,088	6,631	13,047	14,413	10,400	11,803	12,805	12,172	17,219	13,047	0.096	
1998	14,465,333	1,800	4,884	8,345	10,846	10,185	10,761	8,179	8,530	16,579	8,345	0.058	
1999	15,088,873	2,301	7,054	11,885	15,939	11,882	13,677	11,561	12,414	19,833	11,885	0.08	
2000	15,809,043	2,445	5,915	14,358	14,880	12,547	13,250	13,890	12,222	21,365	13,452	0.085	
2001	16,717,000	2,053	6,148	13,889	15,665	12,947	13,915	13,477	13,269	19,719	13,418	0.080	
2002	17,601,171	1,185	4,400	9,393	11,397	12,727	12,509	9,121	9,873	20,267	11,060	0.063	
2003	18,004,352	660	3,320	6,304	9,599	12,591	12,037	6,079	6,904	19,304	9,448	0.052	
2004	18,523,800	1,013	5,071	11,979	16,744	13,302	14,430	11,953	8,742	19,998	12,641	0.068	
2005	18,584,736	637	4,293	12,037	14,516	13,279	13,694	11,208	12,799	20,008	13,279	0.071	
2006	18,740,062	496	4,516	17,837	17,805	13,326	14,366	17,035	19,166	19,143	13,326	0.071	
2007	19,302,264	129	4,276	23,025	32,947	13,436	15,921	16,714	13,160	18,975	13,436	0.070	
2008	19,881,332					13,917	13,917		20,154		13,917	0.070	
TOTAL		137,911	253,590	371,903	429,509	383,595	410,537	361,293	349,504	531,136	402,057		
EXLD PRIOR		137,911	253,590	371,903	429,509	383,595	410,537	361,293	349,504	531,136	377,057		
EXLD PRIOR & 2008		137,911	253,590	371,903	429,509	369,678	396,620	361,293	349,504	510,981	363,140		

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) BASED ON DATA FROM OLIVER WYMAN & BWC  
(4) SECTION 2, EXHIBIT 4, SHEET 5, COL. 4  
(5) SECTION 2, EXHIBIT 4, SHEET 6, COL. 4  
(6) SECTION 2, EXHIBIT 4, SHEET 7, COL. 8

(7) SECTION 2, EXHIBIT 4, SHEET 8, COL. 8  
(8) SECTION 2, EXHIBIT 4, SHEET 9, COL. 8  
(9) SECTION 2, EXHIBIT 4, SHEET 10  
(10) SECTION 2, EXHIBIT 4, SHEET 13, COL. 10  
(11) N/A  
(12) SELECTED BY DELOITTE CONSULTING

(13) (12) / (1) x 100

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

SECTION 2  
EXHIBIT 4  
SHEET 5

**DEATH  
(000's)**

PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE (MONTHS)	PAID LOSS & ALAE	PAID LDF	INDICATED ULTIMATE @ 12/31/07	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
		0			
1977	372	8,358	1.345	11,241	0.26
1978	360	11,103	1.384	15,361	0.34
1979	348	10,813	1.426	15,424	0.31
1980	336	7,032	1.473	10,357	0.19
1981	324	8,424	1.524	12,834	0.22
1982	312	8,761	1.583	13,867	0.22
1983	300	9,810	1.652	16,203	0.25
1984	288	7,114	1.730	12,308	0.18
1985	276	6,228	1.817	11,314	0.15
1986	264	7,698	1.909	14,698	0.19
1987	252	5,268	2.011	10,596	0.12
1988	240	4,927	2.127	10,479	0.12
1989	228	5,356	2.257	12,091	0.13
1990	216	3,247	2.402	7,799	0.08
1991	204	3,786	2.570	9,730	0.09
1992	192	2,984	2.768	8,261	0.07
1993	180	3,711	2.995	11,116	0.09
1994	168	3,013	3.248	9,788	0.08
1995	156	2,788	3.532	9,848	0.08
1996	144	1,682	3.858	6,488	0.05
1997	132	3,088	4.225	13,047	0.10
1998	120	1,800	4.636	8,345	0.06
1999	108	2,301	5.165	11,885	0.08
2000	96	2,445	5.873	14,358	0.09
2001	84	2,053	6.765	13,889	0.08
2002	72	1,185	7.925	9,393	0.05
2003	60	660	9.551	6,304	0.04
2004	48	1,013	11.820	11,979	0.06
2005	36	637	18.902	12,037	0.06
2006	24	496	35.954	17,837	0.10
2007	12	129	178.461	23,025	0.12
2008	0				
TOTAL		137,911		371,903	

(1) AGE OF ACCIDENT YEAR  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 2, EXHIBIT 4, SHEET 18, COL. 6  
(4) = (2) x (3)  
(5) = (4) / PAYROLL x 100

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

SECTION 2  
EXHIBIT 4  
SHEET 6

**DEATH  
(000's)**

INCURRED LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE (MONTHS)	INCURRED LOSS & ALAE	INCURRED LDF	INDICATED ULTIMATE @ 12/31/07	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	372	11,389	1.060	12,072	0.28
1978	360	14,549	1.060	15,422	0.34
1979	348	14,870	1.066	15,847	0.32
1980	336	10,315	1.085	11,194	0.20
1981	324	12,866	1.114	14,332	0.25
1982	312	13,563	1.144	15,521	0.25
1983	300	15,457	1.159	17,912	0.27
1984	288	10,739	1.203	12,920	0.19
1985	276	10,619	1.278	13,576	0.18
1986	264	12,842	1.297	16,657	0.21
1987	252	8,798	1.263	11,110	0.13
1988	240	8,860	1.299	11,513	0.13
1989	228	9,613	1.402	13,475	0.14
1990	216	6,349	1.484	9,421	0.09
1991	204	7,506	1.565	11,750	0.11
1992	192	5,729	1.612	9,233	0.08
1993	180	7,085	1.700	12,042	0.10
1994	168	6,854	1.849	12,672	0.10
1995	156	5,784	1.970	11,397	0.09
1996	144	3,293	2.031	6,691	0.05
1997	132	6,631	2.174	14,413	0.11
1998	120	4,884	2.221	10,846	0.07
1999	108	7,054	2.260	15,939	0.11
2000	96	5,915	2.516	14,880	0.09
2001	84	6,148	2.548	15,665	0.09
2002	72	4,400	2.590	11,397	0.06
2003	60	3,320	2.892	9,599	0.05
2004	48	5,071	3.302	16,744	0.09
2005	36	4,293	3.381	14,516	0.08
2006	24	4,516	3.942	17,805	0.10
2007	12	4,276	7.704	32,947	0.17
2008	0				
TOTAL		253,590		429,509	

(1) AGE OF ACCIDENT YEAR  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 2, EXHIBIT 4, SHEET 18, COL. 9  
(4) = (2) x (3)  
(5) = (4) / PAYROLL x 100



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

SECTION 2  
EXHIBIT 4  
SHEET 7

**DEATH  
(000's)**

PAID BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED		EXPECTED %	EXPECTED	ACTUAL	EXPECTED	INDICATED	INDICATED
		LOSS RATE	DOLLARS	OF PAID	PAID	PAID	UNPAID	ULTIMATE	ULTIMATE
	(1)	(2)	(3)	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS RATE
				(4)	(5)	(6)	(7)	(8)	(9)
1977	4,296,958	0.26	11,241	74.4%	8,358	8,358	2,883	11,241	0.26
1978	4,554,775	0.34	15,361	72.3%	11,103	11,103	4,259	15,361	0.34
1979	4,922,518	0.31	15,424	70.1%	10,813	10,813	4,611	15,424	0.31
1980	5,505,913	0.19	10,357	67.9%	7,032	7,032	3,325	10,357	0.19
1981	5,822,523	0.22	12,834	65.6%	8,424	8,424	4,410	12,834	0.22
1982	6,184,882	0.22	13,867	63.2%	8,761	8,761	5,107	13,867	0.22
1983	6,513,795	0.25	16,203	60.5%	9,810	9,810	6,393	16,203	0.25
1984	6,868,217	0.18	12,308	57.8%	7,114	7,114	5,194	12,308	0.18
1985	7,503,185	0.15	11,314	55.0%	6,228	6,228	5,086	11,314	0.15
1986	7,891,199	0.19	14,698	52.4%	7,698	7,698	6,999	14,698	0.19
1987	8,601,063	0.12	10,596	49.7%	5,268	5,268	5,328	10,596	0.12
1988	8,905,267	0.12	10,479	47.0%	4,927	4,927	5,552	10,479	0.12
1989	9,434,400	0.13	12,091	44.3%	5,356	5,356	6,735	12,091	0.13
1990	10,055,399	0.08	7,799	41.6%	3,247	3,247	4,552	7,799	0.08
1991	10,728,872	0.09	9,730	38.9%	3,786	3,786	5,943	9,730	0.09
1992	11,441,482	0.07	8,261	36.1%	2,984	2,984	5,277	8,261	0.07
1993	11,998,508	0.09	10,974	33.4%	3,664	3,711	7,310	11,021	0.09
1994	12,083,591	0.09	10,598	30.8%	3,263	3,013	7,336	10,349	0.09
1995	12,383,967	0.08	9,825	28.3%	2,782	2,788	7,043	9,831	0.08
1996	12,949,088	0.08	10,272	25.9%	2,662	1,682	7,609	9,291	0.07
1997	13,596,753	0.07	9,579	23.7%	2,267	3,088	7,312	10,400	0.08
1998	14,465,333	0.07	10,691	21.6%	2,306	1,800	8,385	10,185	0.07
1999	15,088,873	0.08	11,881	19.4%	2,300	2,301	9,581	11,882	0.08
2000	15,809,043	0.08	12,175	17.0%	2,073	2,445	10,102	12,547	0.08
2001	16,717,000	0.08	12,784	14.8%	1,890	2,053	10,894	12,947	0.08
2002	17,601,171	0.08	13,208	12.6%	1,667	1,185	11,542	12,727	0.07
2003	18,004,352	0.07	13,326	10.5%	1,395	660	11,931	12,591	0.07
2004	18,523,800	0.07	13,424	8.5%	1,136	1,013	12,289	13,302	0.07
2005	18,584,736	0.07	13,349	5.3%	706	637	12,643	13,279	0.07
2006	18,740,062	0.07	13,197	2.8%	367	496	12,830	13,326	0.07
2007	19,302,264	0.07	13,382	0.6%	75	129	13,307	13,436	0.07
2008	19,881,332	0.07	13,917	0.0%			13,917	13,917	0.07
TOTAL			385,146		139,462	137,911	245,684	383,595	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 2, EXHIBIT 4, SHEET 17, COL. 14  
(3) = [(1) x (2)] / 100  
(4) = 1 / SECTION 2, EXHIBIT 4, SHEET 5, COL. 3  
(5) = (3) x (4)

(6) BASED ON DATA FROM OLIVER WYMAN & BWC  
(7) = (3) x [1 - (4)]  
(8) = (6) + (7)  
(9) = [(8) / (1)] x 100

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

SECTION 2  
EXHIBIT 4  
SHEET 8

**DEATH  
(000's)**

INCURRED BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED		EXPECTED % OF REPORTED LOSS & ALAE	EXPECTED REPORTED LOSS & ALAE	ACTUAL REPORTED LOSS & ALAE	EXPECTED UNREPORTED LOSS & ALAE	INDICATED ULTIMATE LOSS & ALAE	INDICATED ULTIMATE LOSS RATE
		LOSS RATE	DOLLARS						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	4,296,958	0.262	11,241	94.3%	10,605	11,389	636	12,025	0.28
1978	4,554,775	0.337	15,361	94.3%	14,492	14,549	870	15,419	0.34
1979	4,922,518	0.313	15,424	93.8%	14,473	14,870	951	15,821	0.32
1980	5,505,913	0.188	10,357	92.1%	9,543	10,315	814	11,128	0.20
1981	5,822,523	0.220	12,834	89.8%	11,521	12,866	1,313	14,178	0.24
1982	6,184,882	0.224	13,867	87.4%	12,119	13,563	1,749	15,312	0.25
1983	6,513,795	0.249	16,203	86.3%	13,982	15,457	2,221	17,678	0.27
1984	6,868,217	0.179	12,308	83.1%	10,230	10,739	2,078	12,817	0.19
1985	7,503,185	0.151	11,314	78.2%	8,850	10,619	2,464	13,083	0.17
1986	7,891,199	0.186	14,698	77.1%	11,331	12,842	3,366	16,209	0.21
1987	8,601,063	0.123	10,596	79.2%	8,391	8,798	2,205	11,003	0.13
1988	8,905,267	0.118	10,479	77.0%	8,065	8,860	2,415	11,274	0.13
1989	9,434,400	0.128	12,091	71.3%	8,625	9,613	3,465	13,078	0.14
1990	10,055,399	0.078	7,799	67.4%	5,256	6,349	2,543	8,892	0.09
1991	10,728,872	0.091	9,730	63.9%	6,215	7,506	3,514	11,020	0.10
1992	11,441,482	0.072	8,261	62.0%	5,126	5,729	3,135	8,864	0.08
1993	11,998,508	0.091	10,974	58.8%	6,457	7,085	4,518	11,602	0.10
1994	12,083,591	0.088	10,598	54.1%	5,732	6,854	4,866	11,720	0.10
1995	12,383,967	0.079	9,825	50.8%	4,987	5,784	4,838	10,623	0.09
1996	12,949,088	0.079	10,272	49.2%	5,056	3,293	5,215	8,509	0.07
1997	13,596,753	0.070	9,579	46.0%	4,407	6,631	5,172	11,803	0.09
1998	14,465,333	0.074	10,691	45.0%	4,814	4,884	5,877	10,761	0.07
1999	15,088,873	0.079	11,881	44.3%	5,258	7,054	6,623	13,677	0.09
2000	15,809,043	0.077	12,175	39.8%	4,840	5,915	7,335	13,250	0.08
2001	16,717,000	0.076	12,784	39.2%	5,017	6,148	7,766	13,915	0.08
2002	17,601,171	0.075	13,208	38.6%	5,099	4,400	8,109	12,509	0.07
2003	18,004,352	0.074	13,326	34.6%	4,609	3,320	8,718	12,037	0.07
2004	18,523,800	0.072	13,424	30.3%	4,066	5,071	9,359	14,430	0.08
2005	18,584,736	0.072	13,349	29.6%	3,948	4,293	9,401	13,694	0.07
2006	18,740,062	0.070	13,197	25.4%	3,348	4,516	9,849	14,366	0.08
2007	19,302,264	0.069	13,382	13.0%	1,737	4,276	11,645	15,921	0.08
2008	19,881,332	0.070	13,917	0.0%	0		13,917	13,917	0.07
TOTAL			385,146		228,200	253,590	156,946	410,537	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 2, EXHIBIT 4, SHEET 17, COL. 14  
(3) = [(1) x (2)] / 100  
(4) = 1 / SECTION 2, EXHIBIT 4, SHEET 6, COL. 3  
(5) = (3) x (4)

(6) BASED ON DATA FROM OLIVER WYMAN & BWC  
(7) = (3) x [1 - (4)]  
(8) = (6) + (7)  
(9) = [(8) / (1)] x 100

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

SECTION 2  
EXHIBIT 4  
SHEET 9

**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 & ALAE	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	4,296,958	4,256	1.000	4,256	1,964	1.363	2,677	11,395	0.27
1978	4,554,775	4,447	1.000	4,447	2,497	1.385	3,457	15,376	0.34
1979	4,922,518	4,501	1.000	4,501	2,402	1.430	3,436	15,467	0.31
1980	5,505,913	4,808	1.000	4,809	1,463	1.478	2,161	10,392	0.19
1981	5,822,523	4,864	1.000	4,865	1,732	1.527	2,645	12,865	0.22
1982	6,184,882	5,135	1.000	5,136	1,706	1.584	2,703	13,883	0.22
1983	6,513,795	5,239	1.000	5,240	1,872	1.653	3,096	16,221	0.25
1984	6,868,217	5,636	1.000	5,638	1,262	1.733	2,188	12,335	0.18
1985	7,503,185	5,976	1.000	5,977	1,042	1.821	1,898	11,342	0.15
1986	7,891,199	5,993	1.000	5,995	1,285	1.911	2,454	14,713	0.19
1987	8,601,063	6,104	1.000	6,106	863	2.006	1,732	10,574	0.12
1988	8,905,267	6,399	1.000	6,402	770	2.115	1,629	10,428	0.12
1989	9,434,400	6,450	1.001	6,455	830	2.243	1,862	12,021	0.13
1990	10,055,399	6,420	1.001	6,428	506	2.384	1,206	7,751	0.08
1991	10,728,872	6,144	1.002	6,155	616	2.544	1,568	9,651	0.09
1992	11,441,482	6,262	1.002	6,276	477	2.737	1,304	8,186	0.07
1993	11,998,508	5,916	1.003	5,933	627	2.953	1,852	10,990	0.09
1994	12,083,591	6,015	1.004	6,038	501	3.190	1,598	9,649	0.08
1995	12,383,967	5,440	1.005	5,467	513	3.452	1,769	9,673	0.08
1996	12,949,088	5,361	1.007	5,397	314	3.757	1,179	6,360	0.05
1997	13,596,753	5,235	1.010	5,286	590	4.107	2,423	12,805	0.09
1998	14,465,333	5,297	1.015	5,375	340	4.478	1,522	8,179	0.06
1999	15,088,873	5,895	1.022	6,025	390	4.916	1,919	11,561	0.08
2000	15,809,043	5,910	1.035	6,116	414	5.490	2,271	13,890	0.09
2001	16,717,000	5,171	1.058	5,470	397	6.206	2,464	13,477	0.08
2002	17,601,171	5,208	1.096	5,706	228	7.024	1,598	9,121	0.05
2003	18,004,352	4,660	1.150	5,360	142	8.007	1,134	6,079	0.03
2004	18,523,800	4,285	1.234	5,290	237	9.554	2,260	11,953	0.06
2005	18,584,736	3,714	1.433	5,324	171	12.279	2,105	11,208	0.06
2006	18,740,062	2,342	2.028	4,751	212	16.928	3,586	17,035	0.09
2007	19,302,264	846	4.249	3,595	153	30.489	4,650	16,714	0.09
2008	19,881,332	-	-	-	-	-	-	-	-
Total		159,930		169,817				361,293	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 2, EXHIBIT 4, SHEET 18, COL. 12  
(4) = (2) x (3)  
(5) SECTION 2, EXHIBIT 4, SHEET 29

(6) SECTION 2, EXHIBIT 4, SHEET 18, COL. 15  
(7) = (5) x (6)  
(8) = [(4) x (7)] / 1000  
(9) = [(8) / (1)] x 100

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

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	TAIL	INDICATED ULTIMATE			
1977																3,893	294	270	269	251	267	213	244	293	292	293	256	290	279	274	301	255	2,992	11,226		
1978														4,656	436	430	408	401	414	426	440	377	396	345	443	353	433	356	318	315	328	267	4,076	15,290		
1979													4,524	377	421	462	379	382	341	406	379	369	564	384	319	372	344	312	315	328	278	4,091	15,348			
1980															2,220	248	255	242	251	230	242	310	307	295	284	281	285	617	287	290	259	248	258	219	2,772	10,400
1981											2,742		301	312	319	315	321	331	387	347	355	320	362	351	415	384	353	339	302	289	301	255	3,417	12,818		
1982												2,659	327	336	313	306	328	358	414	397	399	378	393	390	415	407	382	377	395	352	337	351	297	3,747	14,058	
1983											2,542		349	372	358	375	361	399	415	577	434	531	491	453	563	452	461	452	371	389	346	331	346	293	4,238	15,899
1984								2,201		297	291	280	275	281	313	311	322	312	315	313	296	378	274	256	269	255	210	220	196	187	195	165	3,057	11,468		
1985							1,121	268	349	253	279	250	245	405	376	317	341	296	348	344	309	295	290	274	260	214	224	199	191	199	168	2,840	10,656			
1986						1,463	311	346	328	376	380	289	363	418	420	382	437	380	402	404	406	399	422	398	378	310	325	289	277	289	244	3,793	14,229			
1987					828	277	228	228	223	267	313	284	273	234	275	287	258	358	263	291	254	252	266	251	238	196	205	183	175	182	154	2,633	9,877			
1988				536	374	264	201	199	326	199	239	238	255	242	238	277	346	292	281	281	276	274	289	273	259	213	223	199	190	198	168	2,670	10,018			
1989			216	359	354	364	250	259	290	266	328	274	299	304	285	395	336	310	310	313	307	305	322	304	288	237	248	221	211	221	187	3,040	11,403			
1990				140	160	158	196	156	136	257	200	167	168	188	291	212	235	227	234	236	232	230	243	229	218	179	188	167	160	166	141	2,092	7,849			
1991	5		31	285	213	200	173	201	201	196	204	208	211	359	331	263	257	243	251	253	248	247	260	246	233	191	201	179	171	178	151	2,435	9,136			
1992		116	154	217	279	177	228	170	186	211	175	178	249	187	180	179	196	186	192	193	190	188	199	188	178	146	153	136	131	136	115	1,967	7,380			
1993	15	135	226	317	404	345	293	261	229	232	214	226	250	234	221	217	237	225	232	234	229	228	241	227	216	177	186	165	158	165	140	2,500	9,378			
1994		83	209	357	226	203	198	199	200	206	216	242	292	255	258	253	277	263	271	273	268	267	281	266	252	207	217	193	185	193	163	2,535	9,509			
1995	27	144	182	309	246	235	244	217	199	216	226	216	217	236	239	234	257	243	251	253	248	247	260	246	233	192	201	179	171	178	151	2,435	9,135			
1996		110	201	208	188	160	145	127	146	136	110	100	111	120	122	120	131	124	128	129	127	126	133	126	119	98	103	91	87	91	77	1,380	5,177			
1997	16	207	317	406	304	338	291	273	282	262	264	292	317	322	316	346	328	338	341	334	332	351	331	314	258	271	241	230	240	203	3,245	12,172				
1998	22	143	206	188	202	160	169	194	198	198	193	194	214	233	236	232	254	241	248	250	245	244	258	243	231	189	199	177	169	176	149	2,274	8,530			
1999	18	187	248	299	261	232	279	292	305	289	282	284	314	341	346	339	372	352	363	366	359	357	377	356	338	277	291	259	248	258	219	3,309	12,414			
2000	20	211	229	747	281	278	277	269	278	264	257	259	286	311	316	310	339	321	332	334	328	326	344	325	308	253	265	236	226	236	199	3,258	12,222			
2001	34	270	245	417	362	295	291	304	314	298	290	293	323	351	356	350	383	363	375	377	370	368	388	367	348	286	300	267	255	266	225	3,537	13,269			
2002	15	96	273	274	211	211	221	231	238	227	221	222	246	267	271	266	291	276	285	287	281	280	295	279	264	217	228	203	194	202	171	2,632	9,873			
2003	3	91	145	177	162	148	155	163	168	160	155	156	173	188	191	187	205	194	200	202	198	197	208	196	186	153	160	143	137	142	120	1,840	6,904			
2004	9	184	213	237	201	184	193	202	208	198	193	194	215	233	237	232	254	241	249	251	246	244	258	243	231	190	199	177	169	177	150	2,330	8,742			
2005	40	120	294	353	299	274	287	300	310	295	287	289	319	347	352	345	378	358	370	373	366	363	384	362	344	282	296	263	252	263	222	3,412	12,799			
2006	18	265	439	527	447	408	428	448	463	440	428	431	477	518	525	515	565	535	552	556	546	543	573	541	513	421	442	393	376	392	332	5,109	19,166			
2007	21	182	301	361	307	280	294	307	317	302	294	296	327	355	360	354	387	367	379	382	374	372	393	371	352	289	303	270	258	269	228	3,508	13,160			
Factors	8.586	1.657	1.200	0.849	0.914	1.049	1.045	1.033	0.951	0.973	1.007	1.105	1.087	1.014	0.981	1.096	0.947	1.032	1.008	0.981	0.994	1.056	0.944	0.949	0.821	1.049	0.889	0.957	1.043	0.847			Tail 1.363			

Example: AY 2005 Age 54 of 0,299 = 0,353 x 0,849 and AY 2005 Age 66 of 0,274 = 0,299 x 0,914

NOTE: FACTORS ARE FROM SECTION 2, EXHIBIT 4, SHEET 34

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

SECTION 2  
EXHIBIT 4  
SHEET 13

**DEATH  
(000's)**

INCREMENTAL INDEX PAYMENT METHOD

ACCIDENT YEAR	PAYROLL	PAID LOSS & ALAE @ 12/31/07	INCREMENTAL PAID LOSS & ALAE PER			AVERAGE WEEKLY BENEFIT	SELECTED ULTIMATE CLAIMS	IMPLIED ULTIMATE LOSS & ALAE	TAIL OF 1.363 DEVELOP.	IMPLIED ULTIMATE INCLD TAIL	IMPLIED ULTIMATE LOSS RATE
			AVG. WEEKLY BENEFIT & ULTIMATE CLAIMS AS OF 12/31/07	FUTURE DEVELOP.	IMPLIED ULTIMATE						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1977	4,296,958	8,233	12,968	-	12,968	149.16	4,256	8,233	2,992	11,226	0.26
1978	4,554,775	10,948	15,306	0.201	15,507	160.82	4,448	11,091	4,031	15,123	0.33
1979	4,922,518	10,650	13,436	0.588	14,024	176.09	4,502	11,116	4,040	15,156	0.31
1980	5,505,913	6,903	7,596	1.050	8,646	188.98	4,809	7,857	2,856	10,713	0.19
1981	5,822,523	8,255	8,338	1.467	9,805	203.49	4,865	9,707	3,528	13,235	0.23
1982	6,184,882	8,578	7,702	1.849	9,552	216.83	5,137	10,638	3,866	14,505	0.23
1983	6,513,795	9,585	7,978	2.203	10,181	229.25	5,240	12,232	4,446	16,677	0.26
1984	6,868,217	6,983	5,159	2.556	7,714	240.08	5,638	10,443	3,795	14,238	0.21
1985	7,503,185	6,086	4,067	2.901	6,967	250.36	5,978	10,427	3,790	14,217	0.19
1986	7,891,199	7,504	4,868	3.187	8,055	257.14	5,995	12,417	4,513	16,930	0.21
1987	8,601,063	5,141	3,172	3.424	6,596	265.45	6,106	10,691	3,886	14,577	0.17
1988	8,905,267	4,786	2,712	3.639	6,351	275.62	6,402	11,206	4,073	15,279	0.17
1989	9,434,400	5,200	2,842	3.843	6,685	283.47	6,455	12,232	4,446	16,678	0.18
1990	10,055,399	3,134	1,651	4.026	5,677	295.33	6,428	10,776	3,917	14,693	0.15
1991	10,728,872	3,648	1,951	4.184	6,135	303.75	6,155	11,470	4,169	15,639	0.15
1992	11,441,482	2,886	1,448	4.333	5,781	317.53	6,276	11,522	4,188	15,709	0.14
1993	11,998,508	3,601	1,863	4.465	6,328	325.79	5,933	12,231	4,445	16,676	0.14
1994	12,083,591	2,886	1,422	4.585	6,008	336.17	6,036	12,190	4,431	16,621	0.14
1995	12,383,967	2,680	1,420	4.706	6,126	345.28	5,465	11,560	4,201	15,761	0.13
1996	12,949,088	1,631	0,846	4.827	5,673	357.55	5,395	10,941	3,977	14,918	0.12
1997	13,596,753	2,959	1,511	4.939	6,451	370.70	5,281	12,629	4,590	17,219	0.13
1998	14,465,333	1,681	0,808	5.039	5,847	386.97	5,374	12,160	4,419	16,579	0.11
1999	15,088,873	2,119	0,876	5.140	6,017	401.90	6,015	14,546	5,287	19,833	0.13
2000	15,809,043	2,311	0,908	5.251	6,159	416.98	6,101	15,670	5,695	21,365	0.14
2001	16,717,000	1,913	0,818	5.365	6,183	429.87	5,441	14,463	5,256	19,719	0.12
2002	17,601,171	1,080	0,429	5.477	5,906	441.62	5,699	14,865	5,403	20,267	0.12
2003	18,004,352	579	0,238	5.588	5,826	453.60	5,357	14,158	5,146	19,304	0.11
2004	18,523,800	643	0,261	5.692	5,953	468.52	5,258	14,667	5,331	19,998	0.11
2005	18,584,736	454	0,185	5.789	5,974	479.52	5,122	14,675	5,333	20,008	0.11
2006	18,740,062	283	0,121	5.880	6,001	496.64	4,711	14,040	5,103	19,143	0.10
2007	19,302,264	21	0,009	5.964	5,973	512.74	4,544	13,917	5,058	18,975	0.10
2008	19,881,332	-	6,004	6.004	6,004	529.25	4,652	14,782	5,372	20,154	0.10
TOTAL		133,362					175,077	389,554	141,582	531,136	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) = (2) / [(6) x (7)] x 1000  
(4) SECTION 2, EXHIBIT 4, SHEET 20, COL. 6  
(5) = (3) + (4)  
(6) FROM OLIVER WYMAN AUDIT REPORT

(7) SECTION 2, EXHIBIT 4, SHEET 14, COL. 14  
(8) = (5) x (6) x (7)  
(9) = [TAIL - 1.0] x (8)  
(10) = (8) + (9)  
(11) = [(10) / (1)] x 100

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

SECTION 2  
EXHIBIT 4  
SHEET 14

**DEATH  
(000's)**

SELECTION OF ULTIMATE CLAIM COUNTS

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	IMPLIED FREQUENCY	ON-LEVEL FREQUENCY	5 YR IMPLIED FREQUENCY TREND	CUMULATIVE FREQUENCY TREND	ON-LEVEL TRENDED FREQUENCY	EXPECTED CLAIM FREQUENCY	EXPECTED ULTIMATE CLAIMS	SELECTED ULTIMATE CLAIMS	SELECTED CLAIM FREQUENCY
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1977	4,296,958	3.359	14,432,137	4,256	1.000	4,256	9.906%	2.949%				9.91%	4,256	4,256	9.91%
1978	4,554,775	3.155	14,371,454	4,447	1.000	4,448	9.764%	3.095%				9.76%	4,448	4,448	9.76%
1979	4,922,518	2.926	14,401,884	4,501	1.000	4,502	9.145%	3.126%				9.14%	4,502	4,502	9.14%
1980	5,505,913	2.721	14,981,232	4,808	1.000	4,809	8.734%	3.210%				8.73%	4,809	4,809	8.73%
1981	5,822,523	2.507	14,595,519	4,864	1.000	4,865	8.356%	3.333%	2.9%			8.36%	4,865	4,865	8.36%
1982	6,184,882	2.383	14,740,510	5,135	1.000	5,137	8.305%	3.485%	3.1%			8.30%	5,137	5,137	8.30%
1983	6,513,795	2.282	14,866,069	5,239	1.000	5,240	8.045%	3.525%	3.3%			8.05%	5,240	5,240	8.05%
1984	6,868,217	2.175	14,937,037	5,636	1.000	5,638	8.209%	3.775%	3.9%			8.21%	5,638	5,638	8.21%
1985	7,503,185	2.102	15,768,276	5,976	1.000	5,978	7.967%	3.791%	3.4%			7.97%	5,978	5,978	7.97%
1986	7,891,199	2.051	16,181,637	5,993	1.000	5,995	7.597%	3.705%	2.0%			7.60%	5,995	5,995	7.60%
1987	8,601,063	1.984	17,065,135	6,104	1.000	6,106	7.099%	3.578%	0.1%			7.10%	6,106	6,106	7.10%
1988	8,905,267	1.896	16,880,588	6,399	1.000	6,402	7.189%	3.793%	-0.5%			7.19%	6,402	6,402	7.19%
1989	9,434,400	1.854	17,491,582	6,450	1.001	6,455	6.842%	3.690%	-0.3%			6.84%	6,455	6,455	6.84%
1990	10,055,399	1.785	17,947,817	6,420	1.001	6,428	6.393%	3.581%	-0.4%			6.39%	6,428	6,428	6.39%
1991	10,728,872	1.729	18,548,727	6,144	1.002	6,155	5.737%	3.318%	-2.1%			5.74%	6,155	6,155	5.74%
1992	11,441,482	1.644	18,811,505	6,262	1.002	6,276	5.486%	3.336%	-3.6%			5.49%	6,276	6,276	5.49%
1993	11,998,508	1.614	19,362,381	5,916	1.003	5,933	4.945%	3.064%	-4.3%			4.94%	5,933	5,933	4.94%
1994	12,083,591	1.577	19,055,279	6,015	1.004	6,036	4.995%	3.168%	-3.2%	0.720	2.279%	5.00%	6,036	6,036	5.00%
1995	12,383,967	1.532	18,971,525	5,440	1.005	5,465	4.413%	2.881%	-3.3%	0.738	2.126%	4.41%	5,465	5,465	4.41%
1996	12,949,088	1.480	19,165,938	5,361	1.006	5,395	4.166%	2.815%	-3.9%	0.757	2.130%	4.17%	5,395	5,395	4.17%
1997	13,596,753	1.415	19,232,759	5,235	1.009	5,281	3.884%	2.746%	-3.3%	0.776	2.132%	3.88%	5,281	5,281	3.88%
1998	14,465,333	1.351	19,540,190	5,297	1.015	5,374	3.715%	2.750%	-3.2%	0.796	2.190%	3.72%	5,374	5,374	3.72%
1999	15,088,873	1.308	19,729,053	5,895	1.020	6,015	3.987%	3.049%	0.9%	0.817	2.490%	3.99%	6,015	6,015	3.99%
2000	15,809,043	1.261	19,937,265	5,910	1.032	6,101	3.859%	3.060%	2.8%	0.838	2.563%	3.86%	6,101	6,101	3.86%
2001	16,717,000	1.235	20,644,946	5,171	1.052	5,441	3.255%	2.636%	0.2%	0.859	2.264%	3.25%	5,441	5,441	3.25%
2002	17,601,171	1.195	21,036,269	5,208	1.094	5,699	3.238%	2.709%	-1.7%	0.881	2.387%	3.24%	5,699	5,699	3.24%
2003	18,004,352	1.163	20,931,398	4,660	1.150	5,357	2.976%	2.559%	-4.6%	0.904	2.313%	2.98%	5,357	5,357	2.98%
2004	18,523,800	1.123	20,794,077	4,285	1.227	5,258	2.839%	2.529%	-4.0%	0.927	2.344%	2.84%	5,258	5,258	2.84%
2005	18,584,736	1.097	20,391,643	3,714	1.379	5,122	2.756%	2.512%	-1.6%	0.951	2.388%	2.76%	5,122	5,122	2.76%
2006	18,740,062	1.061	19,881,471	2,342	1.986	4,651	2.482%	2.339%	-3.1%	0.975	2.281%	2.55%	4,772	4,711	2.51%
2007	19,302,264	1.030	19,881,248	846	4.876	4,125	2.137%	2.075%	-4.9%	1.000	2.075%	2.41%	4,652	4,544	2.35%
2008	19,881,332	1.000	19,881,332							1.000		2.34%	4,652	4,544	2.34%

TOTAL				159,930		169,946							175,246	175,077	
									5 YR AVG EXCLD MOST RECENT 1		2.343%				
									20 YR AVG EXCLD MOST RECENT 1		2.299%				
									10 YR AVG EXCLD MOST RECENT 5		2.285%				
									20 YR AVG EXCLD MOST RECENT 5		2.285%				
									2008 SELECTED FREQUENCY		2.340% (16)				

(1)	PROVIDED BY OLIVER WYMAN & BWC	(6)	= (4) x (5)	(11)	= (8) x (10)
(2)	BASED ON CHANGE IN SAWW	(7)	= (6) / (1) x 100	(12)	SELECTED BASED ON (16) DETRENDED AND (7)
(3)	= (1) x (2)	(8)	= (6) / (3) x 100	(13)	= [(12) x (1)] / 100
(4)	BASED ON DATA FROM OLIVER WYMAN & BWC	(9)	5 YEAR FITTED TREND OF (8)	(14)	= (4) + [1 - 1/(5)] x (12)
(5)	SECTION 2, EXHIBIT 4, SHEET 19, COL. 6	(10)	Based on -2.5% Frequency Trend from 1994 to 2006	(15)	= [(14) / (1)] x 100
				(16)	SELECTED BY DELOITTE CONSULTING BASED ON (11)

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

SECTION 2  
EXHIBIT 4  
SHEET 15

**DEATH  
(000's)**

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS & ALAE	LSS ADJ. ULTIMATE LOSS & ALAE	WHOLE \$ SELECTED ULTIMATE SEVERITY	WHOLE \$ LSS ADJ. ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE	LSS ADJ. ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
					25,000				
1977	4,296,958	4,256	9.91%	11,241	11,229	2,641	2,638	0.262	0.261
1978	4,554,775	4,448	9.76%	15,361	15,350	3,454	3,451	0.337	0.337
1979	4,922,518	4,502	9.14%	15,424	15,418	3,426	3,425	0.313	0.313
1980	5,505,913	4,809	8.73%	10,357	10,383	2,154	2,159	0.188	0.189
1981	5,822,523	4,865	8.36%	12,834	12,855	2,638	2,642	0.220	0.221
1982	6,184,882	5,137	8.30%	13,867	13,868	2,700	2,700	0.224	0.224
1983	6,513,795	5,240	8.05%	16,203	16,251	3,092	3,101	0.249	0.249
1984	6,868,217	5,638	8.21%	12,308	12,331	2,183	2,187	0.179	0.180
1985	7,503,185	5,978	7.97%	11,314	11,351	1,893	1,899	0.151	0.151
1986	7,891,199	5,995	7.60%	14,698	14,401	2,452	2,402	0.186	0.182
1987	8,601,063	6,106	7.10%	10,596	10,560	1,735	1,729	0.123	0.123
1988	8,905,267	6,402	7.19%	10,479	10,493	1,637	1,639	0.118	0.118
1989	9,434,400	6,455	6.84%	12,091	12,022	1,873	1,863	0.128	0.127
1990	10,055,399	6,428	6.39%	7,799	7,830	1,213	1,218	0.078	0.078
1991	10,728,872	6,155	5.74%	9,730	9,846	1,581	1,600	0.091	0.092
1992	11,441,482	6,276	5.49%	8,261	8,372	1,316	1,334	0.072	0.073
1993	11,998,508	5,933	4.94%	11,116	11,128	1,874	1,876	0.093	0.093
1994	12,083,591	6,036	5.00%	9,788	9,946	1,622	1,648	0.081	0.082
1995	12,383,967	5,465	4.41%	9,848	9,894	1,802	1,810	0.080	0.080
1996	12,949,088	5,395	4.17%	6,488	6,626	1,203	1,228	0.050	0.051
1997	13,596,753	5,281	3.88%	13,047	12,965	2,470	2,455	0.096	0.095
1998	14,465,333	5,374	3.72%	8,345	8,397	1,553	1,562	0.058	0.058
1999	15,088,873	6,015	3.99%	11,885	11,883	1,976	1,975	0.079	0.079
2000	15,809,043	6,101	3.86%	13,452	13,688	2,205	2,243	0.085	0.087
2001	16,717,000	5,441	3.25%	13,418	13,398	2,466	2,462	0.080	0.080
2002	17,601,171	5,699	3.24%	11,060	11,075	1,941	1,943	0.063	0.063
2003	18,004,352	5,357	2.98%	9,448	9,593	1,763	1,791	0.052	0.053
2004	18,523,800	5,258	2.84%	12,641	12,433	2,404	2,364	0.068	0.067
2005	18,584,736	5,122	2.76%	13,279	13,310	2,592	2,598	0.071	0.072
2006	18,740,062	4,711	2.51%	13,326	13,342	2,829	2,832	0.071	0.071
2007	19,302,264	4,544	2.35%	13,436	13,439	2,957	2,957	0.070	0.070
2008	19,881,332	4,652	2.34%	13,917	13,917	2,991	2,991	0.070	0.070
TOTAL					377,057				

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 2, EXHIBIT 4, SHEET 14, COL. 14  
(3) = (2) / (1) x 100  
(4) SECTION 2, EXHIBIT 4, SHEET 4, COL. 12

(5) SECTION 2, EXHIBIT 4, SHEET 4, COL. 12  
(6) = [(4) / (2)] x 1,000  
(7) = [(5) / (2)] x 1,000  
(8) = [(4) / (1)] x 100  
(9) = [(5) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
DEATH  
(000's)**

SECTION 2  
EXHIBIT 4  
SHEET 16

DISCOUNT FACTORS

ACCIDENT YEAR AGE	PAID LOSS & ALAE DEVELOPMENT FACTOR	CUMULATIVE PERCENT PAID	INCREMENTAL PERCENT PAID	INCREMENTAL PERCENT DISCOUNTED	DISCOUNT FACTOR AT 5.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			0.1%	0.1%	39.8%
6	832.333	0.1%	1.4%	1.3%	41.8%
18	63.873	1.6%	2.3%	2.0%	43.0%
30	26.071	3.8%	3.1%	2.6%	43.8%
42	14.484	6.9%	2.5%	2.0%	44.1%
54	10.650	9.4%	2.2%	1.7%	44.8%
66	8.658	11.5%	2.1%	1.6%	45.7%
78	7.307	13.7%	2.2%	1.5%	46.6%
90	6.299	15.9%	2.3%	1.5%	47.5%
102	5.501	18.2%	2.4%	1.5%	48.4%
114	4.868	20.5%	2.1%	1.2%	49.3%
126	4.426	22.6%	2.1%	1.2%	50.4%
138	4.042	24.7%	2.4%	1.3%	51.5%
150	3.691	27.1%	2.4%	1.3%	52.6%
162	3.386	29.5%	2.5%	1.2%	53.5%
174	3.121	32.0%	2.7%	1.3%	54.5%
186	2.879	34.7%	2.8%	1.2%	55.4%
198	2.666	37.5%	2.8%	1.2%	56.2%
210	2.480	40.3%	2.6%	1.1%	56.9%
222	2.329	42.9%	2.7%	1.0%	57.8%
234	2.191	45.7%	2.7%	1.0%	58.6%
246	2.067	48.4%	2.7%	0.9%	59.4%
258	1.959	51.1%	2.7%	0.9%	60.2%
270	1.862	53.7%	2.7%	0.9%	60.9%
282	1.773	56.4%	2.8%	0.9%	61.6%
294	1.689	59.2%	2.7%	0.8%	62.1%
306	1.616	61.9%	2.6%	0.7%	62.6%
318	1.551	64.5%	2.3%	0.6%	63.0%
330	1.497	66.8%	2.2%	0.5%	63.6%
342	1.449	69.0%	2.2%	0.5%	64.3%
354	1.404	71.2%	2.1%	0.5%	64.8%
366	1.363	73.3%	2.0%	0.4%	65.3%
378	1.327	75.4%	1.9%	0.4%	65.8%
390	1.294	77.3%	1.8%	0.3%	66.3%
402	1.265	79.0%	1.7%	0.3%	66.8%
414	1.239	80.7%	1.6%	0.3%	67.3%
426	1.214	82.4%	1.6%	0.3%	67.7%
438	1.191	84.0%	1.5%	0.2%	67.9%
450	1.170	85.5%	1.4%	0.2%	68.1%
462	1.151	86.9%	1.3%	0.2%	68.1%
474	1.134	88.2%	1.1%	0.1%	68.2%
486	1.120	89.2%	0.9%	0.1%	68.6%
498	1.110	90.1%	0.7%	0.1%	69.3%
510	1.100	90.9%	0.7%	0.1%	70.3%
522	1.093	91.5%	0.6%	0.1%	71.6%
534	1.085	92.1%	0.6%	0.1%	73.1%
546	1.079	92.7%	0.6%	0.1%	74.7%
558	1.072	93.3%	0.6%	0.1%	76.2%
570	1.065	93.9%	0.5%	0.1%	77.8%
582	1.059	94.5%	0.5%	0.0%	79.7%
594	1.053	95.0%	0.5%	0.0%	81.8%
606	1.048	95.4%	0.4%	0.0%	84.2%
618	1.043	95.9%	0.4%	0.0%	86.9%
630	1.039	96.3%	0.4%	0.0%	90.0%
642	1.034	96.7%	0.4%	0.0%	93.5%
654	1.030	97.1%	2.9%	0.2%	97.6%

- 
- (1) AGE OF ACCIDENT YEAR LOSS DEVELOPMENT FACTORS  
(2) SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 2, EXHIBIT 4, SHEET 21  
(3) = 1 / (2)  
(4) = (3) FROM SUCCESSIVE AGE - (3) FROM CURRENT AGE  
(5) NET PRESENT VALUE OF (4) ASSUMING MID-YEAR PAYMENT  
(6) CUMULATIVE DISCOUNT FACTOR FOR GIVEN AGE BASED ON (4) AND (5)





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

SECTION 2  
EXHIBIT 4  
SHEET 18

**DEATH**

INTERPOLATED DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED PAID LOSS & ALAE			INCURRED LOSS & ALAE			REPORTED COUNTS (6/30/XX EVALUATIONS)			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)	
1977	372	366	378	1.363	1.327	1.345	1.060	1.060	1.060	1.000	1.000	1.000	1.363	1.363	1.363
1978	360	354	366	1.404	1.363	1.384	1.060	1.060	1.060	1.000	1.000	1.000	1.407	1.363	1.385
1979	348	342	354	1.449	1.404	1.426	1.071	1.060	1.066	1.000	1.000	1.000	1.454	1.407	1.430
1980	336	330	342	1.497	1.449	1.473	1.099	1.071	1.085	1.000	1.000	1.000	1.501	1.454	1.478
1981	324	318	330	1.551	1.497	1.524	1.129	1.099	1.114	1.000	1.000	1.000	1.554	1.501	1.527
1982	312	306	318	1.616	1.551	1.583	1.160	1.129	1.144	1.000	1.000	1.000	1.616	1.554	1.584
1983	300	294	306	1.689	1.616	1.652	1.158	1.160	1.159	1.000	1.000	1.000	1.692	1.616	1.653
1984	288	282	294	1.773	1.689	1.730	1.252	1.158	1.203	1.000	1.000	1.000	1.777	1.692	1.733
1985	276	270	282	1.862	1.773	1.817	1.306	1.252	1.278	1.000	1.000	1.000	1.866	1.777	1.821
1986	264	258	270	1.959	1.862	1.909	1.289	1.306	1.297	1.000	1.000	1.000	1.957	1.866	1.911
1987	252	246	258	2.067	1.959	2.011	1.238	1.289	1.263	1.000	1.000	1.000	2.058	1.957	2.006
1988	240	234	246	2.191	2.067	2.127	1.367	1.238	1.299	1.001	1.000	1.000	2.176	2.058	2.115
1989	228	222	234	2.329	2.191	2.257	1.438	1.367	1.402	1.001	1.001	1.001	2.313	2.176	2.243
1990	216	210	222	2.480	2.329	2.402	1.533	1.438	1.484	1.002	1.001	1.001	2.459	2.313	2.384
1991	204	198	210	2.666	2.480	2.570	1.600	1.533	1.565	1.002	1.002	1.002	2.636	2.459	2.544
1992	192	186	198	2.879	2.666	2.768	1.624	1.600	1.612	1.003	1.002	1.002	2.846	2.636	2.737
1993	180	174	186	3.121	2.879	2.995	1.783	1.624	1.700	1.003	1.003	1.003	3.068	2.846	2.953
1994	168	162	174	3.386	3.121	3.248	1.920	1.783	1.849	1.004	1.003	1.004	3.322	3.068	3.190
1995	156	150	162	3.691	3.386	3.532	2.023	1.920	1.970	1.006	1.004	1.005	3.593	3.322	3.452
1996	144	138	150	4.042	3.691	3.858	2.040	2.023	2.031	1.008	1.006	1.007	3.937	3.593	3.757
1997	132	126	138	4.426	4.042	4.225	2.326	2.040	2.174	1.012	1.008	1.010	4.291	3.937	4.107
1998	120	114	126	4.868	4.426	4.636	2.124	2.326	2.221	1.018	1.012	1.015	4.682	4.291	4.478
1999	108	102	114	5.501	4.868	5.165	2.413	2.124	2.260	1.026	1.018	1.022	5.175	4.682	4.916
2000	96	90	102	6.299	5.501	5.873	2.627	2.413	2.516	1.043	1.026	1.035	5.846	5.175	5.490
2001	84	78	90	7.307	6.299	6.765	2.473	2.627	2.548	1.073	1.043	1.058	6.613	5.846	6.206
2002	72	66	78	8.658	7.307	7.925	2.719	2.473	2.590	1.120	1.073	1.096	7.489	6.613	7.024
2003	60	54	66	10.650	8.658	9.551	3.087	2.719	2.892	1.183	1.120	1.150	8.603	7.489	8.007
2004	48	42	54	14.484	10.650	11.820	3.548	3.087	3.302	1.291	1.183	1.234	10.741	8.603	9.554
2005	36	30	42	26.071	14.484	18.902	3.229	3.548	3.381	1.611	1.291	1.433	14.329	10.741	12.279
2006	24	18	30	63.873	26.071	35.954	5.061	3.229	3.942	2.738	1.611	2.028	20.678	14.329	16.928
2007	12	6	18	832.333	63.873	178.461	16.133	5.061	7.704	9.475	2.738	4.249	58.020	20.678	30.489

(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 2, EXHIBIT 4, SHEET 21; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 2, EXHIBIT 4, SHEET 21; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)  
(7) FROM SECTION 2, EXHIBIT 4, SHEET 22; SELECTED CUM. BASED ON (2)  
(8) FROM SECTION 2, EXHIBIT 4, SHEET 22; SELECTED CUM. BASED ON (3)

(9) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)  
(10) FROM SECTION 2, EXHIBIT 4, SHEET 28; SELECTED CUM. BASED ON (2)  
(11) FROM SECTION 2, EXHIBIT 4, SHEET 28; SELECTED CUM. BASED ON (3)  
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)  
(13) FROM SECTION 2, EXHIBIT 4, SHEET 29; SELECTED CUM. BASED ON (2)  
(14) FROM SECTION 2, EXHIBIT 4, SHEET 29; SELECTED CUM. BASED ON (3)  
(15) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)

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

SECTION 2  
EXHIBIT 4  
SHEET 19

**DEATH**

INTERPOLATED CLAIM COUNT DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		REPORTED COUNTS (12/31/XX VALUATIONS)		
		LOW (2)	HIGH (3)	LOW (4)	HIGH (5)	INTERP. (6)
1977	372	372	384	1.000	1.000	1.000
1978	360	360	372	1.000	1.000	1.000
1979	348	348	360	1.000	1.000	1.000
1980	336	336	348	1.000	1.000	1.000
1981	324	324	336	1.000	1.000	1.000
1982	312	312	324	1.000	1.000	1.000
1983	300	300	312	1.000	1.000	1.000
1984	288	288	300	1.000	1.000	1.000
1985	276	276	288	1.000	1.000	1.000
1986	264	264	276	1.000	1.000	1.000
1987	252	252	264	1.000	1.000	1.000
1988	240	240	252	1.000	1.000	1.000
1989	228	228	240	1.001	1.000	1.001
1990	216	216	228	1.001	1.001	1.001
1991	204	204	216	1.002	1.001	1.002
1992	192	192	204	1.002	1.002	1.002
1993	180	180	192	1.003	1.002	1.003
1994	168	168	180	1.004	1.003	1.004
1995	156	156	168	1.005	1.004	1.005
1996	144	144	156	1.006	1.005	1.006
1997	132	132	144	1.009	1.006	1.009
1998	120	120	132	1.015	1.009	1.015
1999	108	108	120	1.020	1.015	1.020
2000	96	96	108	1.032	1.020	1.032
2001	84	84	96	1.052	1.032	1.052
2002	72	72	84	1.094	1.052	1.094
2003	60	60	72	1.150	1.094	1.150
2004	48	48	60	1.227	1.150	1.227
2005	36	36	48	1.379	1.227	1.379
2006	24	24	36	1.986	1.379	1.986
2007	12	12	24	4.876	1.986	4.876

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(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 2, EXHIBIT 4, SHEET 27; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 2, EXHIBIT 4, SHEET 27; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)

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

SECTION 2  
EXHIBIT 4  
SHEET 20

**DEATH**

INTERPOLATED INDEX FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED INDEXED INCREMENTAL PAID LOSS & ALAE		
		LOW	HIGH	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)
1977	372	366	378	-	-	-
1978	360	354	366	0.402	-	0.201
1979	348	342	354	0.859	0.402	0.588
1980	336	330	342	1.284	0.859	1.050
1981	324	318	330	1.676	1.284	1.467
1982	312	306	318	2.041	1.676	1.849
1983	300	294	306	2.378	2.041	2.203
1984	288	282	294	2.747	2.378	2.556
1985	276	270	282	3.063	2.747	2.901
1986	264	258	270	3.316	3.063	3.187
1987	252	246	258	3.536	3.316	3.424
1988	240	234	246	3.745	3.536	3.639
1989	228	222	234	3.945	3.745	3.843
1990	216	210	222	4.108	3.945	4.026
1991	204	198	210	4.260	4.108	4.184
1992	192	186	198	4.408	4.260	4.333
1993	180	174	186	4.522	4.408	4.465
1994	168	162	174	4.649	4.522	4.585
1995	156	150	162	4.763	4.649	4.706
1996	144	138	150	4.892	4.763	4.827
1997	132	126	138	4.987	4.892	4.939
1998	120	114	126	5.091	4.987	5.039
1999	108	102	114	5.191	5.091	5.140
2000	96	90	102	5.312	5.191	5.251
2001	84	78	90	5.419	5.312	5.365
2002	72	66	78	5.535	5.419	5.477
2003	60	54	66	5.641	5.535	5.588
2004	48	42	54	5.743	5.641	5.692
2005	36	30	42	5.836	5.743	5.789
2006	24	18	30	5.925	5.836	5.880
2007	12	6	18	6.004	5.925	5.964

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(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 2, EXHIBIT 4, SHEET 37; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 2, EXHIBIT 4, SHEET 37; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)





**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
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	AS OF 12/31/2007				
1977																																			3,031	3,031	
1978																																				3,446	3,446
1979																																				4,057	4,057
1980																																				3,283	3,283
1981																																				4,442	4,442
1982																																				4,803	4,803
1983																																				5,647	5,647
1984																																				3,625	3,625
1985																																				4,391	4,391
1986																																				5,144	5,144
1987																																				3,530	3,530
1988																																				3,933	3,933
1989																																				4,257	4,257
1990																																				3,102	3,102
1991																																				3,720	3,720
1992																																				2,745	2,745
1993																																				3,374	3,374
1994																																				3,840	3,840
1995																																				2,996	2,996
1996																																				1,612	1,612
1997																																				3,543	3,543
1998																																				3,084	3,084
1999																																				4,753	4,753
2000																																				3,470	3,470
2001																																				4,096	4,096
2002																																				3,214	3,214
2003																																				2,660	2,660
2004																																				4,058	4,058
2005																																				3,657	3,657
2006																																				4,020	4,020
2007																																				1,384	115,679

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

**PAID TO INCURRED LOSS & ALAE 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	AS OF 12/31/2007			
1977																																		73.4%	73.4%	
1978																																			76.3%	76.3%
1979																																			72.7%	72.7%
1980																																			68.2%	68.2%
1981																																			65.5%	65.5%
1982																																			64.6%	64.6%
1983																																			63.5%	63.5%
1984																																			66.2%	66.2%
1985																																			58.7%	58.7%
1986																																			59.9%	59.9%
1987																																			59.9%	59.9%
1988																																			55.6%	55.6%
1989																																			55.7%	55.7%
1990																																			51.1%	51.1%
1991																																			50.4%	50.4%
1992																																			52.1%	52.1%
1993																																			52.4%	52.4%
1994																																			48.2%	48.2%
1995																																			44.0%	44.0%
1996																																			45.4%	45.4%
1997																																			49.9%	49.9%
1998																																			48.1%	48.1%
1999																																			36.9%	36.9%
2000																																			32.6%	32.6%
2001																																			33.4%	33.4%
2002																																			26.9%	26.9%
2003																																			19.9%	19.9%
2004																																			20.0%	20.0%
2005																																			14.8%	14.8%
2006																																			11.0%	11.0%
2007																																			3.0%	3.0%

















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

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

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	AS OF 12/31/2007			
1977																																		712	712	
1978																																			775	775
1979																																			901	901
1980																																			901	901
1981																																			913	913
1982																																			935	935
1983																																			1,078	1,078
1984																																			643	643
1985																																			735	735
1986																																			578	578
1987																																			660	660
1988																																			615	615
1989																																			605	605
1990																																			483	483
1991																																			605	605
1992																																			438	438
1993																																			570	570
1994																																			638	638
1995																																			551	551
1996																																			301	301
1997																																			677	677
1998																																			582	582
1999																																			806	806
2000																																			587	587
2001																																			792	792
2002																																			617	617
2003																																			571	571
2004																																			947	947
2005																																			985	985
2006																																			1,717	1,717
2007																																			4,902	4,902





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

**DEATH**

**INCREMENTAL PAID LOSS & ALAE SEVERITY (PAID LOSS & ALAE / 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	ULTIMATE CLAIMS	
1977																915	69	63	63	59	63	50	57	69	69	69	60	68	65	64	71	60	4,256
1978														1,047	98	97	92	90	93	96	99	85	89	78	100	79	97	80	71	71	4,448		
1979														1,005	84	93	103	84	85	76	90	84	82	125	85	71	83	76	69	70	4,502		
1980														462	52	53	50	52	48	50	64	61	59	58	59	128	60	60	54	4,809			
1981												564	62	64	66	65	66	68	80	71	73	66	74	72	85	79	73	70	70	4,865			
1982										518	64	65	61	60	64	70	81	77	78	74	76	76	81	79	74	73	70	70	4,885				
1983										485	67	71	68	72	69	76	79	110	83	107	94	87	107	86	88	86	86	86	71	5,240			
1984									390	53	52	50	49	50	55	55	57	55	56	53	67	49	45	48	48	48	48	48	48	48	5,638		
1985								188	45	58	42	47	42	41	68	63	53	57	56	58	57	52	49	49	49	49	49	49	49	49	5,978		
1986								244	52	58	55	63	63	48	61	70	64	73	63	67	67	68	67	67	67	67	67	67	67	67	5,995		
1987					136	45	37	37	36	44	51	47	45	38	45	47	42	59	43	48	42	42	42	42	42	42	42	42	42	42	6,106		
1988				84	58	41	31	31	51	31	37	37	40	38	37	43	54	46	44	44	44	44	44	44	44	44	44	44	44	44	6,402		
1989				33	56	55	56	39	40	45	41	51	43	46	47	44	61	52	48	48	48	48	48	48	48	48	48	48	48	48	6,455		
1990			5	33	22	25	25	30	24	21	40	31	26	26	29	45	33	37	35	35	35	35	35	35	35	35	35	35	35	35	6,428		
1991	1	6	49	46	35	32	28	33	33	32	33	34	34	58	54	43	42	42	42	42	42	42	42	42	42	42	42	42	42	42	6,155		
1992		18	24	35	45	28	36	27	30	34	28	28	40	30	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29	6,276		
1993	2	23	38	53	68	58	49	44	39	39	36	38	42	39	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	5,933		
1994		14	35	59	37	34	33	33	33	34	36	40	48	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42	6,036		
1995	5	26	33	57	45	43	45	40	36	40	41	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	5,465		
1996		20	37	38	35	30	27	24	27	25	20	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	5,395		
1997	3	39	60	77	58	64	55	52	53	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	5,281		
1998	4	27	38	35	38	30	32	36	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	5,374		
1999	3	31	41	50	43	39	46	49	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	6,015		
2000	3	35	37	122	46	46	45	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	6,101		
2001	6	50	45	77	67	54	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53	5,441		
2002	3	17	48	48	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	5,699		
2003	1	17	27	33	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	5,357		
2004	2	35	41	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	5,258		
2005	8	24	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	5,122		
2006	4	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56	4,711		
2007	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	4,544		
																																175,077	

**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-Ult
1977															0.075	0.918	0.998	0.932	1.064	0.799	1.146	1.197	0.997	1.004	0.872	1.136	0.960	0.983	1.100	0.847	
1978														0.083	1.117	1.099	0.819	1.010	0.891	1.192	0.935	0.971	1.530	0.682	0.831	1.166	0.924	0.907	1.009		
1979														0.112	1.026	0.951	1.034	0.917	1.055	1.277	0.991	0.962	0.963	0.989	1.015	2.163	0.465	1.009	0.893		
1980											0.110	1.037	1.022	0.989	1.018	1.032	1.168	0.897	1.022	0.902	1.132	0.968	1.184	0.925	0.919	0.961					
1981										0.123	1.066	0.964	1.046	0.962	1.106	1.040	1.392	0.751	1.225	0.924	0.923	1.242	0.803	1.019	0.981						
1982										0.135	0.959	0.983	1.021	1.114	0.994	1.036	0.967	1.010	0.996	0.945	1.275	0.726	0.934	1.050							
1983										0.239	1.299	0.727	1.100	0.897	0.980	1.654	0.929	0.841	1.077	0.869	1.174	0.988	0.900	0.955	0.983						
1984										0.213	1.111	0.949	1.147	1.010	0.760	1.256	1.150	1.005	0.910	1.144	0.869	1.058	1.005	1.006	0.983						
1985										0.334	0.824	0.998	0.978	1.200	1.171	0.908	0.959	0.858	1.178	1.042	0.900	1.388	0.733	1.108	0.871						
1986										0.697	0.706	0.761	0.992	1.635	0.612	1.202	0.993	1.072	0.950	0.985	1.160	1.249	0.843	0.963	0.983						
1987										1.664	0.986	1.030	0.686	1.037	1.119	0.917	1.235	0.836	1.089	1.019	0.935	1.389	0.850	0.923	1.001						
1988										6.696	0.668	1.141	0.989	1.236	0.800	0.870	1.888	0.779	0.833	1.007	1.120	1.548	0.729	1.107	0.966						
1989										7.687	7.546	0.948	0.746	0.938	0.868	1.163	0.996	0.979	1.036	1.023	1.014	1.703	0.920	0.794	0.977						
1990										1.325	1.413	1.287	0.635	1.284	0.746	1.097	1.130	0.830	1.016	1.402	0.749	0.963	0.995								
1991										9.240	1.675	1.401	1.274	0.855	0.849	0.892	0.878	1.013	0.922	1.055	1.106	0.935	0.946								
1992										2.517	1.709	0.633	0.897	0.979	1.002	1.004	1.032	1.048	1.119	1.206	0.872										
1993										5.331	1.264	1.693	0.795	0.959	1.038	0.888	0.918	1.085	1.044	0.958	1.002										
1994										1.818	1.034	0.904	0.852	0.906	0.878	1.151	0.927	0.811	0.911												
1995										12.766	1.533	1.281	0.750	1.112	0.861	0.939	1.034	0.929	0.999												
1996										6.405	1.439	0.911	1.079	0.789	1.060	1.148															

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

**DEATH**

**INDEX METHOD - INCREMENTAL PAID LOSS & ALAE 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	AS OF 12/31/2007	
1977															6.131	0.463	0.425	0.424	0.395	0.420	0.336	0.385	0.461	0.459	0.462	0.403	0.457	0.439	0.431	0.475	0.402	0.196	
1978														6.509	0.610	0.601	0.570	0.561	0.579	0.596	0.616	0.526	0.554	0.483	0.620	0.494	0.605	0.498	0.444	0.440	0.216	0.216	
1979													5.707	0.475	0.531	0.583	0.478	0.482	0.430	0.512	0.479	0.465	0.711	0.485	0.403	0.470	0.434	0.394	0.397	0.205	0.205	0.205	
1980												2.442	0.273	0.280	0.267	0.276	0.253	0.267	0.341	0.338	0.325	0.313	0.309	0.314	0.679	0.316	0.319	0.285	0.142	0.142	0.142		
1981											2.769	0.304	0.315	0.322	0.319	0.324	0.335	0.391	0.351	0.358	0.323	0.366	0.354	0.419	0.388	0.356	0.343	0.170	0.170	0.170	0.170		
1982										2.387	0.293	0.302	0.281	0.275	0.294	0.321	0.371	0.356	0.358	0.339	0.353	0.350	0.372	0.365	0.343	0.338	0.164	0.164	0.164	0.164	0.164		
1983								2.116	0.290	0.310	0.298	0.312	0.300	0.332	0.345	0.481	0.361	0.442	0.409	0.377	0.469	0.376	0.384	0.376	0.384	0.376	0.187	0.187	0.187	0.187	0.187		
1984							1.626	0.219	0.215	0.207	0.203	0.207	0.231	0.230	0.238	0.230	0.232	0.231	0.219	0.279	0.203	0.189	0.199	0.199	0.097	0.097	0.097	0.097	0.097	0.097	0.097	0.097	
1985						0.949	0.202	0.224	0.213	0.244	0.247	0.188	0.236	0.271	0.272	0.248	0.283	0.246	0.261	0.262	0.263	0.259	0.126	0.126	0.079	0.079	0.079	0.079	0.079	0.079	0.079	0.079	
1986					0.511	0.171	0.141	0.141	0.137	0.165	0.193	0.175	0.168	0.144	0.170	0.177	0.159	0.221	0.162	0.180	0.156	0.080	0.080	0.079	0.079	0.079	0.079	0.079	0.079	0.079	0.079	0.079	
1987				0.304	0.212	0.150	0.114	0.113	0.185	0.113	0.136	0.135	0.144	0.137	0.135	0.157	0.196	0.165	0.159	0.159	0.159	0.080	0.080	0.079	0.079	0.079	0.079	0.079	0.079	0.079	0.079	0.079	
1988			0.118	0.196	0.193	0.199	0.137	0.142	0.159	0.145	0.180	0.150	0.163	0.166	0.156	0.216	0.184	0.169	0.170	0.170	0.085	0.085	0.085	0.085	0.085	0.085	0.085	0.085	0.085	0.085	0.085	0.085	
1989		0.017	0.111	0.074	0.084	0.083	0.103	0.082	0.072	0.135	0.105	0.088	0.088	0.099	0.153	0.112	0.124	0.120	0.120	0.060	0.060	0.060	0.060	0.060	0.060	0.060	0.060	0.060	0.060	0.060	0.060	0.060	
1990	0.003	0.021	0.161	0.153	0.114	0.107	0.093	0.108	0.107	0.105	0.109	0.111	0.113	0.192	0.177	0.141	0.137	0.074	0.074	0.074	0.074	0.074	0.074	0.074	0.074	0.074	0.074	0.074	0.074	0.074	0.074	0.074	
1991		0.058	0.077	0.109	0.140	0.089	0.114	0.085	0.094	0.106	0.088	0.089	0.125	0.094	0.090	0.090	0.090	0.090	0.090	0.090	0.090	0.090	0.090	0.090	0.090	0.090	0.090	0.090	0.090	0.090	0.090	0.090	0.090
1992		0.008	0.070	0.117	0.164	0.209	0.178	0.151	0.135	0.119	0.120	0.111	0.117	0.129	0.121	0.114	0.057	0.057	0.057	0.057	0.057	0.057	0.057	0.057	0.057	0.057	0.057	0.057	0.057	0.057	0.057	0.057	0.057
1993		0.041	0.103	0.176	0.111	0.100	0.098	0.098	0.098	0.098	0.102	0.107	0.119	0.144	0.125	0.063	0.063	0.063	0.063	0.063	0.063	0.063	0.063	0.063	0.063	0.063	0.063	0.063	0.063	0.063	0.063	0.063	0.063
1994		0.014	0.077	0.097	0.164	0.130	0.125	0.130	0.115	0.106	0.115	0.120	0.115	0.115	0.057	0.057	0.057	0.057	0.057	0.057	0.057	0.057	0.057	0.057	0.057	0.057	0.057	0.057	0.057	0.057	0.057	0.057	0.057
1995		0.057	0.104	0.108	0.097	0.083	0.075	0.066	0.076	0.070	0.057	0.052	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026
1996		0.008	0.106	0.162	0.207	0.155	0.173	0.149	0.140	0.144	0.134	0.134	0.066	0.066	0.066	0.066	0.066	0.066	0.066	0.066	0.066	0.066	0.066	0.066	0.066	0.066	0.066	0.066	0.066	0.066	0.066	0.066	0.066
1997		0.011	0.069	0.099	0.090	0.097	0.077	0.081	0.093	0.093	0.093	0.093	0.093	0.093	0.093	0.093	0.093	0.093	0.093	0.093	0.093	0.093	0.093	0.093	0.093	0.093	0.093	0.093	0.093	0.093	0.093	0.093	0.093
1998		0.007	0.077	0.103	0.124	0.108	0.096	0.115	0.121	0.126	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075
1999		0.008	0.083	0.090	0.294	0.110	0.109	0.109	0.109	0.109	0.109	0.109	0.109	0.109	0.109	0.109	0.109	0.109	0.109	0.109	0.109	0.109	0.109	0.109	0.109	0.109	0.109	0.109	0.109	0.109	0.109	0.109	0.109
2000		0.015	0.115	0.105	0.178	0.155	0.126	0.124	0.060	0.060	0.060	0.060	0.060	0.060	0.060	0.060	0.060	0.060	0.060	0.060	0.060	0.060	0.060	0.060	0.060	0.060	0.060	0.060	0.060	0.060	0.060	0.060	0.060
2001		0.006	0.038	0.109	0.109	0.084	0.084	0.042	0.042	0.042	0.042	0.042	0.042	0.042	0.042	0.042	0.042	0.042	0.042	0.042	0.042	0.042	0.042	0.042	0.042	0.042	0.042	0.042	0.042	0.042	0.042	0.042	0.042
2002		0.001	0.037	0.060	0.073	0.067	0.033	0.033	0.033	0.033	0.033	0.033	0.033	0.033	0.033	0.033	0.033	0.033	0.033	0.033	0.033	0.033	0.033	0.033	0.033	0.033	0.033	0.033	0.033	0.033	0.033	0.033	0.033
2003		0.004	0.075	0.087	0.096	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150
2004		0.016	0.049	0.120	0.074	0.074	0.074	0.074	0.074	0.074	0.074	0.074	0.074	0.074	0.074	0.074	0.074	0.074	0.074	0.074	0.074	0.074	0.074	0.074	0.074	0.074	0.074	0.074	0.074	0.074	0.074	0.074	0.074
2005		0.008	0.113	0.091	0.091	0.091	0.091	0.091	0.091	0.091	0.091	0.091	0.091	0.091	0.091	0.091	0.091	0.091	0.091	0.091	0.091	0.091	0.091	0.091	0.091	0.091	0.091	0.091	0.091	0.091	0.091	0.091	0.091
2006		0.009	0.046	0.046	0.046	0.046	0.046	0.046	0.046	0.046	0.046	0.046	0.046	0.046	0.046	0.046	0.046	0.046	0.046	0.046	0.046	0.046	0.046	0.046	0.046	0.046	0.046	0.046	0.046	0.046	0.046	0.046	0.046
2007		0.009	0.046	0.046	0.046	0.046	0.046	0.046	0.046	0.046	0.046	0.046	0.046	0.046	0.046	0.046	0.046	0.046	0.046	0.046	0.046	0.046	0.046	0.046	0.046	0.046	0.046	0.046	0.046	0.046	0.046	0.046	0.046
2 Yr Avg	0.012	0.081	0.103	0.085	0.075	0.105	0.116	0.113	0.111	0.115	0.095	0.083	0.129	0.123	0.102	0.115	0.131	0.145	0.164	0.169	0.210	0.228	0.192	0.291	0.360	0.347	0.331	0.339	0.421	0.457	0.402	0.402	
3 Yr Avg	0.009	0.079	0.089	0.093	0.102	0.106	0.116	0.107	0.122	0.100	0.104	0.095	0.129	0.113	0.127	0.114	0.148	0.151	0.164	0.200	0.209	0.220	0.253	0.316	0.369	0.337	0.365	0.392	0.424	0.457	0.402	0.402	
10 Yr Avg	0.008	0.076	0.104	0.144	0.112	0.115	0.115	0.107	0.104	0.113	0.115	0.115	0.143	0.162	0.175	0.193	0.239	0.246	0.271	0.300	0.338	0.353	0.391	0.388	0.467	0.396	0.431	0.404	0.424	0.457	0.402	0.402	
Selected	0.009	0.079	0.089	0.093	0.102	0.106	0.116	0.107	0.122	0.100	0.104	0.095	0.129	0.113	0.127	0.114	0.148	0.151	0.164	0.200	0.209	0.220	0.253	0.316	0.369	0.337	0.365	0.392	0.424	0.457	0.402	0.402	
Cumulative	6.013	6.004	5.925	5.836	5.743	5.641	5.535	5.419	5.312	5.191	5.091	4.987	4.892	4.763	4.649	4.522	4.408	4.260	4.108	3.945	3.745	3.536	3.316	3.063	2.747	2.378	2.041	1.676	1.284	0.859	0.402	0.000	

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

SECTION 2  
EXHIBIT 4  
SHEET 38

**DEATH**

**UNPAID LOSS ESTIMATE FOR ACCIDENT YEARS 1976 AND PRIOR**

10 times 3 Year Average Annual Payments	19,645	(1)
15 times 3 Year Average Annual Payments	29,468	(2)
Incremental Development Method	25,027	(3)
05 to 08 Exponential Curve Fit	29,790	(4)
04 to 08 Exponential Curve Fit	13,976	(5)
03 to 08 Exponential Curve Fit	27,845	(6)
03 to 07 Exponential Curve Fit	28,699	(7)
Selected Unpaid Loss	25,000	(8)

- 
- (1) 10 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2006 THROUGH 2008 OF 1,965  
(2) 15 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2006 THROUGH 2008 OF 1,965  
(3) SECTION 2, EXHIBIT 4, SHEET 40, COLUMN (8)  
(4) SECTION 2, EXHIBIT 4, SHEET 39, TOTAL OF COLUMN (2)  
(5) SECTION 2, EXHIBIT 4, SHEET 39, TOTAL OF COLUMN (3)  
(6) SECTION 2, EXHIBIT 4, SHEET 39, TOTAL OF COLUMN (4)  
(7) SECTION 2, EXHIBIT 4, SHEET 39, TOTAL OF COLUMN (5)  
(8) SELECTED BY DELOITTE CONSULTING

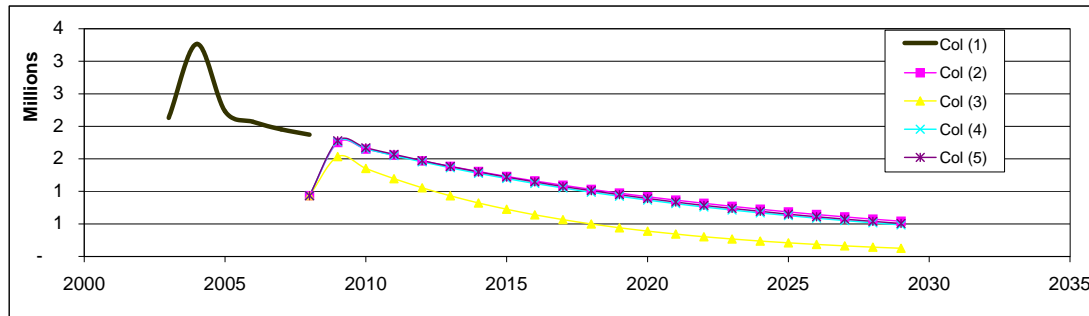
**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION**

SECTION 2  
EXHIBIT 4  
SHEET 39

**DEATH**

**Exponential Curve Fit of Unpaid Loss**

FY ENDING	ACTUAL PAID LOSS (1)	Incremental Unpaid Loss				FY ENDING	Incremental Unpaid Loss			
		05 TO 08 CURVE FIT (2)	04 TO 08 CURVE FIT (3)	03 TO 08 CURVE FIT (4)	03 TO 07 CURVE FIT (5)		05 TO 08 CURVE FIT (2)	04 TO 08 CURVE FIT (3)	03 TO 08 CURVE FIT (4)	03 TO 07 CURVE FIT (5)
2003	2,129					2030	510	112	454	475
2004	3,266					2031	481	99	425	446
2005	2,232					2032	453	87	399	419
2006	2,070					2033	428	77	374	393
2007	1,953					2034	403	68	350	369
2008	1,871	936	936	936	936	2035	380	60	328	347
2009		1,750	1,534	1,764	1,779	2036	358	53	308	326
2010		1,650	1,354	1,654	1,671	2037	338	47	288	306
2011		1,556	1,195	1,550	1,569	2038	319	41	270	287
2012		1,467	1,055	1,453	1,473	2039	301	36	253	270
2013		1,384	931	1,362	1,383	2040	283	32	238	253
2014		1,305	822	1,277	1,299	2041	267	28	223	238
2015		1,230	725	1,197	1,220	2042	252	25	209	223
2016		1,160	640	1,122	1,146	2043	238	22	196	210
2017		1,094	565	1,052	1,076	2044	224	19	183	197
2018		1,032	499	986	1,010	2045	211	17	172	185
2019		973	440	924	949	2046	199	15	161	174
2020		917	389	866	891	2047	188	13	151	163
2021		865	343	812	837	2048	177	12	142	153
2022		816	303	761	786	2049	167	10	133	144
2023		769	267	713	738	2050	158	9	124	135
2024		725	236	669	693	2051	149	8	117	127
2025		684	208	627	650	2052	140	7	109	119
2026		645	184	588	611	2053	132	6	102	112
2027		608	162	551	574	2054	125	6	96	105
2028		573	143	516	539	2055	117	5	90	99
2029		541	126	484	506	2056	111	4	84	93
Total							29,790	13,976	27,845	28,699



(1) ACTUAL PAID LOSSES  
(2) - (5) EXPONENTIAL CURVE FIT BASED ON (1)

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

SECTION 2  
EXHIBIT 4  
SHEET 40

**DEATH**

**Incremental Development Method**

AY	6/30/2007 Age	Incremental Decay	Cum Decay Relative to Current Yr Paid	7/1/2006 6/30/2007 Paid	6/30/2007 Unpaid Loss Estimate	6/30/2007 12/31/2007 Paid	12/31/2007 Unpaid Loss Estimate	Implied Cum Unpaid Loss
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1953	54.5	14.790	14.79	6	83	3	80	80
1954	53.5	1.000	15.79	-	-	-	-	80
1955	52.5	1.000	16.79	-	-	-	-	80
1956	51.5	0.951	16.92	-	-	-	-	80
1957	50.5	0.926	16.60	-	-	-	-	80
1958	49.5	0.924	16.26	16	261	8	253	333
1959	48.5	0.923	15.93	48	757	24	733	1,066
1960	47.5	0.925	15.66	10	153	5	149	1,215
1961	46.5	0.983	16.38	5	74	2	72	1,287
1962	45.5	1.025	17.82	-	-	-	-	1,287
1963	44.5	0.974	18.33	-	-	-	-	1,287
1964	43.5	0.920	17.78	4	76	2	74	1,361
1965	42.5	0.880	16.53	5	80	2	78	1,438
1966	41.5	0.848	14.87	19	288	10	278	1,716
1967	40.5	0.818	12.98	43	554	19	535	2,251
1968	39.5	0.846	11.83	73	865	37	829	3,080
1969	38.5	0.895	11.49	76	871	39	832	3,912
1970	37.5	0.935	11.68	88	1,032	44	987	4,900
1971	36.5	0.953	12.08	190	2,300	78	2,221	7,121
1972	35.5	0.966	12.63	98	1,235	48	1,187	8,308
1973	34.5	0.974	13.27	206	2,740	98	2,642	10,950
1974	33.5	0.950	13.56	323	4,377	153	4,223	15,173
1975	32.5	0.940	13.68	378	5,170	191	4,979	20,153
1976	31.5	0.941	13.81	365	5,047	172	4,874	25,027

- 
- (1) AGE @ 6/30/2007
  - (2) FROM SECTION 2, EXHIBIT 4, SHEET 42, COLUMN (8)
  - (3) TOTAL FROM SECTION 2, EXHIBIT 4, SHEET 41
  - (4) PROVIDED BY OLIVER WYMAN
  - (5) = (3) x (4)
  - (6) PROVIDED BY OLIVER WYMAN
  - (7) = (5) - (6)
  - (8) = COLUMN (7) ACCUMULATED

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

**DEATH**

**Cumulative Decay Factor Applied to Payments Made in Current Calendar Year to Estimate Unpaid Losses as of 6/30/07 for each Accident Year**

ACCIDENT YEAR																							
1953	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970	1971	1972	1973	1974	1975	1976
14.790	14.790	14.790	14.069	13.032	12.035	11.112	10.279	10.104	10.359	10.090	9.279	8.170	6.929	5.668	4.795	4.294	4.016	3.826	3.694	3.598	3.418	3.212	3.022
	1.000	1.000	0.951	0.881	0.814	0.751	0.695	0.683	0.700	0.682	0.627	0.552	0.469	0.383	0.324	0.290	0.272	0.259	0.250	0.243	0.231	0.217	0.204
		1.000	0.951	0.881	0.814	0.751	0.695	0.683	0.700	0.682	0.627	0.552	0.469	0.383	0.324	0.290	0.272	0.259	0.250	0.243	0.231	0.217	0.204
			0.951	0.881	0.814	0.751	0.695	0.683	0.700	0.682	0.627	0.552	0.469	0.383	0.324	0.290	0.272	0.259	0.250	0.243	0.231	0.217	0.204
				0.926	0.855	0.790	0.731	0.718	0.736	0.717	0.660	0.581	0.493	0.403	0.341	0.305	0.285	0.272	0.263	0.256	0.243	0.228	0.215
					0.924	0.853	0.789	0.775	0.795	0.774	0.712	0.627	0.532	0.435	0.368	0.329	0.308	0.294	0.283	0.276	0.262	0.247	0.232
						0.923	0.854	0.840	0.861	0.838	0.771	0.679	0.576	0.471	0.398	0.357	0.334	0.318	0.307	0.299	0.284	0.267	0.251
							0.925	0.909	0.932	0.908	0.835	0.735	0.624	0.510	0.432	0.386	0.361	0.344	0.332	0.324	0.308	0.289	0.272
								0.983	1.008	0.982	0.903	0.795	0.674	0.551	0.466	0.418	0.391	0.372	0.359	0.350	0.333	0.313	0.294
									1.025	0.999	0.918	0.809	0.686	0.561	0.475	0.425	0.397	0.379	0.366	0.356	0.338	0.318	0.299
										0.974	0.896	0.789	0.669	0.547	0.463	0.415	0.388	0.369	0.357	0.347	0.330	0.310	0.292
											0.920	0.810	0.687	0.562	0.475	0.426	0.398	0.379	0.366	0.357	0.339	0.318	0.299
												0.880	0.747	0.611	0.517	0.463	0.433	0.412	0.398	0.388	0.368	0.346	0.326
													0.848	0.694	0.587	0.526	0.492	0.468	0.452	0.440	0.418	0.393	0.370
														0.818	0.692	0.620	0.580	0.552	0.533	0.519	0.493	0.464	0.436
															0.846	0.758	0.709	0.675	0.652	0.635	0.603	0.567	0.533
																0.895	0.837	0.798	0.770	0.750	0.713	0.670	0.630
																	0.891	0.860	0.838	0.816	0.796	0.748	0.704
																		0.953	0.920	0.896	0.851	0.800	0.752
																			0.966	0.940	0.893	0.840	0.790
																				0.974	0.925	0.870	0.818
																					0.950	0.893	0.840
																						0.884	0.840
																							0.941
14.790	15.790	16.790	16.922	16.601	16.256	15.932	15.662	16.379	17.817	18.328	17.776	16.531	14.869	12.979	11.827	11.487	11.677	12.079	12.628	13.273	13.559	13.683	13.811

**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 1961, the decay factor of 0.910 means that the expected payments from 6/30/07-08 are 0.91 times the actual paid losses from 6/30/06-07, similarly, the decay factor of .805 means that the expected payments from 6/30/08-09 are 0.805 times the actual paid losses from 6/30/06-07, 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 6/30/06-07.

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

SECTION 2  
EXHIBIT 4  
SHEET 42

**DEATH**

**Paid Tail Factor Selection**

Age Months (1)	Age Years (2)	Age to Age Development Factors						Cumulative Development Factors						
		Fitted Paid (3)	Incram. Data (4)	Weibull Curve (5)	Inverse Power Curve (6)	PA Selected Tail (7)	Selected Tail (8)	Selected Incr. Decay (9)	Fitted Paid (10)	Incram. Data (11)	Weibull Curve (12)	Inverse Power Curve (13)	PA Selected Tail (14)	Selected Tail (15)
6	0.5	13.031		2.373	12.402	13.031	13.031		610.463	118.694	138.324	4,136.642	656.362	832.333
18	1.5	2.450	3.501	1.684	3.344	2.260	2.450	1.571	46.847	118.694	58.294	333.552	50.369	63.873
30	2.5	1.800	2.061	1.473	2.124	1.745	1.800	1.352	19.121	33.905	34.620	99.737	22.287	26.071
42	3.5	1.360	1.498	1.363	1.692	1.375	1.360	0.810	10.623	16.453	23.507	46.967	12.772	14.484
54	4.5	1.230	1.262	1.293	1.482	1.259	1.230	0.869	7.811	10.984	17.252	27.755	9.289	10.650
66	5.5	1.185	1.181	1.245	1.361	1.210	1.185	0.989	6.350	8.707	13.340	18.728	7.378	8.658
78	6.5	1.160	1.151	1.209	1.284	1.166	1.160	1.025	5.359	7.373	10.714	13.760	6.097	7.307
90	7.5	1.145	1.137	1.182	1.231	1.145	1.145	1.051	4.620	6.404	8.859	10.718	5.228	6.299
102	8.5	1.130	1.130	1.160	1.193	1.130	1.130	1.027	4.035	5.633	7.495	8.706	4.566	5.501
114	9.5	1.100	1.119	1.142	1.164	1.114	1.100	0.869	3.571	4.987	6.461	7.298	4.041	4.868
126	10.5	1.095	1.095	1.127	1.142	1.104	1.095	1.045	3.246	4.456	5.656	6.268	3.627	4.426
138	11.5	1.095	1.091	1.115	1.125	1.089	1.095	1.095	2.964	4.071	5.017	5.487	3.286	4.042
150	12.5	1.090	1.090	1.104	1.111	1.082	1.090	1.037	2.707	3.733	4.500	4.878	3.018	3.691
162	13.5	1.085	1.085	1.095	1.099	1.075	1.085	1.029	2.484	3.423	4.075	4.392	2.790	3.386
174	14.5	1.084	1.080	1.087	1.089	1.070	1.084	1.072	2.289	3.155	3.721	3.996	2.596	3.121
186	15.5	1.080	1.078	1.080	1.081	1.065	1.080	1.032	2.112	2.922	3.423	3.668	2.426	2.879
198	16.5	1.075	1.074	1.074	1.074	1.060	1.075	1.013	1.955	2.710	3.169	3.392	2.279	2.666
210	17.5	1.065	1.069	1.068	1.068	1.057	1.065	0.932	1.819	2.523	2.951	3.158	2.151	2.480
222	18.5	1.063	1.061	1.063	1.063	1.050	1.063	1.032	1.708	2.360	2.762	2.956	2.035	2.329
234	19.5	1.060	1.059	1.059	1.058	1.046	1.060	1.012	1.607	2.226	2.597	2.781	1.938	2.191
246	20.5	1.055	1.056	1.055	1.054	1.043	1.055	0.972	1.516	2.101	2.453	2.628	1.853	2.067
258	21.5	1.052	1.052	1.051	1.051	1.041	1.052	0.997	1.437	1.989	2.325	2.492	1.777	1.959
270	22.5	1.050	1.049	1.048	1.047	1.039	1.050	1.012	1.366	1.890	2.211	2.372	1.707	1.862
282	23.5	1.050	1.048	1.045	1.045	1.035	1.050	1.050	1.301	1.801	2.110	2.265	1.643	1.773
294	24.5	1.045	1.048	1.042	1.042	1.033	1.045	0.945	1.239	1.719	2.019	2.168	1.588	1.689
306	25.5	1.042	1.043	1.040	1.040	1.030	1.042	0.975	1.185	1.641	1.937	2.080	1.537	1.616
318	26.5	1.036	1.040	1.038	1.038	1.028	1.036	0.893	1.138	1.573	1.862	2.001	1.492	1.551
330	27.5	1.033	1.035	1.035	1.036	1.028	1.033	0.950	1.098	1.512	1.795	1.929	1.452	1.497
342	28.5	1.032	1.031	1.033	1.034	1.026	1.032	1.002	1.063	1.461	1.734	1.862	1.412	1.449
354	29.5	1.030	1.030	1.032	1.032	1.026	1.030	0.968	1.030	1.416	1.677	1.801	1.377	1.404
366	30.5		1.027	1.030	1.031	1.024	1.027	0.943		1.376	1.626	1.745	1.343	1.363
378	31.5		1.025	1.028	1.029	1.022	1.025	0.941		1.339	1.579	1.693	1.311	1.327
390	32.5		1.023	1.027	1.028	1.020	1.023	0.940		1.306	1.535	1.645	1.283	1.294
402	33.5		1.021	1.026	1.027	1.018	1.021	0.950		1.276	1.495	1.601	1.258	1.265
414	34.5		1.020	1.024	1.026	1.017	1.020	0.974		1.250	1.458	1.559	1.235	1.239
426	35.5		1.019	1.023	1.025	1.015	1.019	0.966		1.225	1.423	1.520	1.215	1.214
438	36.5		1.018	1.022	1.024	1.014	1.018	0.953		1.201	1.391	1.483	1.196	1.191
450	37.5		1.017	1.021	1.023	1.013	1.017	0.935		1.180	1.361	1.449	1.180	1.170
462	38.5		1.015	1.020	1.022	1.012	1.015	0.895		1.161	1.333	1.417	1.165	1.151
474	39.5		1.012	1.019	1.021	1.011	1.012	0.846		1.144	1.307	1.386	1.152	1.134
486	40.5		1.010	1.018	1.020	1.010	1.010	0.818		1.130	1.282	1.358	1.140	1.120
498	41.5		1.008	1.017	1.020	1.009	1.008	0.848		1.119	1.260	1.331	1.129	1.110
510	42.5		1.007	1.017	1.019	1.009	1.007	0.880		1.110	1.238	1.305	1.118	1.100
522	43.5		1.007	1.016	1.018	1.009	1.007	0.920		1.102	1.218	1.280	1.108	1.093
534	44.5		1.006	1.015	1.018	1.009	1.006	0.974		1.095	1.199	1.257	1.098	1.085
546	45.5		1.006	1.015	1.017	1.009	1.006	1.025		1.088	1.181	1.235	1.088	1.079
558	46.5		1.006	1.014	1.017	1.008	1.006	0.983		1.081	1.164	1.214	1.079	1.072
570	47.5		1.006	1.013	1.016	1.008	1.006	0.925		1.074	1.148	1.195	1.070	1.065
582	48.5		1.005	1.013	1.016	1.007	1.005	0.923		1.068	1.133	1.175	1.062	1.059
594	49.5		1.005	1.012	1.015	1.006	1.005	0.924		1.062	1.118	1.157	1.055	1.053
606	50.5		1.005	1.012	1.015	1.005	1.005	0.926		1.057	1.105	1.140	1.049	1.048
618	51.5		1.004	1.011	1.014	1.005	1.004	0.951		1.052	1.092	1.123	1.043	1.043
630	52.5		1.004	1.011	1.014	1.004	1.004	1.000		1.048	1.079	1.107	1.038	1.039
642	53.5		1.004	1.011	1.014	1.004	1.004	1.000		1.043	1.068	1.092	1.034	1.034
654	54.5		1.003	1.010	1.013	1.003	1.003	0.741		1.039	1.057	1.077	1.030	1.030
Tail	Tail		1.036	1.046	1.063	1.027	1.027	8.496		1.036	1.046	1.063	1.027	1.027

54.5 tail decay      6.295 (16)  
14.790 (17)

- (1) AGE IN MONTHS
- (2) AGE IN YEARS
- (3) SECTION 2, EXHIBIT 4, SHEET 21
- (4) SECTION 2, EXHIBIT 4, SHEET 44, COLUMN (5)
- (5) SECTION 2, EXHIBIT 4, SHEET 43
- (6) SECTION 2, EXHIBIT 4, SHEET 43
- (7) PA TAIL
- (8) SELECTED BY DELOITTE CONSULTING

- (10) COLUMN (3) MULTIPLICATIVELY ACCUMULATED
- (11) COLUMN (4) MULTIPLICATIVELY ACCUMULATED
- (12) COLUMN (5) MULTIPLICATIVELY ACCUMULATED
- (13) COLUMN (6) MULTIPLICATIVELY ACCUMULATED
- (14) COLUMN (7) MULTIPLICATIVELY ACCUMULATED
- (15) COLUMN (8) MULTIPLICATIVELY ACCUMULATED
- (16) [COLUMN (8) @ 54.5] X [COLUMN (8) TAIL]
- (17) COLUMN (8) TAIL + (14)



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

SECTION 2  
EXHIBIT 4  
SHEET 43

**DEATH**

FITTING PAID LOSS DEVELOPMENT FACTORS

Fitting for Periods:	56-to-Ult:	56
	From:	15
	To:	30
Cut-off		60

Method	Tail	R <sup>2</sup>
Weibull	1.046	0.97976
Inverse Power	1.063	0.971

			Weibull Curve Fitting						Inverse Power Curve Fitting					
			Slope= 0.454						Slope= -1.440					
			Intercept= -1.416						Intercept= 5.014					
PERIOD	AGE	ATA	X	Y	Y*	ATA*	ATU*	X	Y	Y*	ATA*	ATU*		
1	6	13.031	1.792	-2.528	-0.603	2.373	138.324	1.792	2.487	2.434	12.402	4136.642		
2	18	2.450	2.890	-0.645	-0.104	1.684	58.294	2.890	0.372	0.852	3.344	333.552		
3	30	1.800	3.401	-0.210	0.128	1.473	34.620	3.401	-0.223	0.117	2.124	99.737		
4	42	1.360	3.738	0.285	0.281	1.363	23.507	3.738	-1.022	-0.368	1.692	46.967		
5	54	1.230	3.989	0.517	0.395	1.293	17.252	3.989	-1.470	-0.730	1.482	27.755		
6	66	1.185	4.190	0.619	0.486	1.245	13.340	4.190	-1.687	-1.019	1.361	18.728		
7	78	1.160	4.357	0.684	0.562	1.209	10.714	4.357	-1.833	-1.259	1.284	13.760		
8	90	1.145	4.500	0.726	0.627	1.182	8.859	4.500	-1.931	-1.465	1.231	10.718		
9	102	1.130	4.625	0.771	0.683	1.160	7.495	4.625	-2.040	-1.645	1.193	8.706		
10	114	1.100	4.736	0.875	0.734	1.142	6.461	4.736	-2.303	-1.806	1.164	7.298		
11	126	1.095	4.836	0.894	0.779	1.127	5.656	4.836	-2.354	-1.950	1.142	6.268		
12	138	1.095	4.927	0.894	0.821	1.115	5.017	4.927	-2.354	-2.081	1.125	5.487		
13	150	1.090	5.011	0.914	0.859	1.104	4.500	5.011	-2.408	-2.201	1.111	4.878		
14	162	1.085	5.088	0.935	0.893	1.095	4.075	5.088	-2.465	-2.312	1.099	4.392		
15	174	1.084	5.159	0.939	0.926	1.087	3.721	5.159	-2.477	-2.414	1.089	3.996		
16	186	1.080	5.226	0.957	0.956	1.080	3.423	5.226	-2.526	-2.510	1.081	3.668		
17	198	1.075	5.288	0.979	0.985	1.074	3.169	5.288	-2.590	-2.600	1.074	3.392		
18	210	1.065	5.347	1.028	1.011	1.068	2.951	5.347	-2.733	-2.685	1.068	3.158		
19	222	1.063	5.403	1.039	1.037	1.063	2.762	5.403	-2.765	-2.765	1.063	2.956		
20	234	1.060	5.455	1.055	1.060	1.059	2.597	5.455	-2.813	-2.841	1.058	2.781		
21	246	1.055	5.505	1.083	1.083	1.055	2.453	5.505	-2.900	-2.913	1.054	2.628		
22	258	1.052	5.553	1.101	1.105	1.051	2.325	5.553	-2.957	-2.982	1.051	2.492		
23	270	1.050	5.598	1.113	1.125	1.048	2.211	5.598	-2.996	-3.047	1.047	2.372		
24	282	1.050	5.642	1.113	1.145	1.045	2.110	5.642	-2.996	-3.110	1.045	2.265		
25	294	1.045	5.684	1.146	1.164	1.042	2.019	5.684	-3.101	-3.170	1.042	2.168		
26	306	1.042	5.724	1.167	1.182	1.040	1.937	5.724	-3.170	-3.227	1.040	2.080		
27	318	1.036	5.762	1.212	1.200	1.038	1.862	5.762	-3.324	-3.283	1.038	2.001		
28	330	1.033	5.799	1.237	1.216	1.035	1.795	5.799	-3.411	-3.336	1.036	1.929		
29	342	1.032	5.835	1.245	1.233	1.033	1.734	5.835	-3.442	-3.387	1.034	1.862		
30	354	1.030	5.869	1.263	1.248	1.032	1.677	5.869	-3.507	-3.437	1.032	1.801		
31	366		5.903		1.264	1.030	1.626	5.903		-3.485	1.031	1.745		
32	378		5.935		1.278	1.028	1.579	5.935		-3.531	1.029	1.693		
33	390		5.966		1.292	1.027	1.535	5.966		-3.576	1.028	1.645		
34	402		5.996		1.306	1.026	1.495	5.996		-3.620	1.027	1.601		
35	414		6.026		1.319	1.024	1.458	6.026		-3.662	1.026	1.559		
36	426		6.054		1.332	1.023	1.423	6.054		-3.704	1.025	1.520		
37	438		6.082		1.345	1.022	1.391	6.082		-3.744	1.024	1.483		
38	450		6.109		1.357	1.021	1.361	6.109		-3.783	1.023	1.449		
39	462		6.136		1.369	1.020	1.333	6.136		-3.820	1.022	1.417		
40	474		6.161		1.381	1.019	1.307	6.161		-3.857	1.021	1.386		
41	486		6.186		1.392	1.018	1.282	6.186		-3.893	1.020	1.358		
42	498		6.211		1.403	1.017	1.260	6.211		-3.928	1.020	1.331		
43	510		6.234		1.414	1.017	1.238	6.234		-3.963	1.019	1.305		
44	522		6.258		1.425	1.016	1.218	6.258		-3.996	1.018	1.280		
45	534		6.280		1.435	1.015	1.199	6.280		-4.029	1.018	1.257		
46	546		6.303		1.445	1.015	1.181	6.303		-4.061	1.017	1.235		
47	558		6.324		1.455	1.014	1.164	6.324		-4.092	1.017	1.214		
48	570		6.346		1.465	1.013	1.148	6.346		-4.123	1.016	1.195		
49	582		6.366		1.474	1.013	1.133	6.366		-4.153	1.016	1.175		
50	594		6.387		1.483	1.012	1.118	6.387		-4.182	1.015	1.157		
51	606		6.407		1.492	1.012	1.105	6.407		-4.211	1.015	1.140		
52	618		6.426		1.501	1.011	1.092	6.426		-4.239	1.014	1.123		
53	630		6.446		1.510	1.011	1.079	6.446		-4.267	1.014	1.107		
54	642		6.465		1.519	1.011	1.068	6.465		-4.294	1.014	1.092		
55	654		6.483		1.527	1.010	1.057	6.483		-4.321	1.013	1.077		
56	666		6.501		1.535	1.010	1.046	6.501		-4.347	1.013	1.063		
57	678		6.519		1.543	1.009	1.036	6.519		-4.373	1.013	1.050		
58	690		6.537		1.551	1.009	1.026	6.537		-4.398	1.012	1.036		
59	702		6.554		1.559	1.009	1.017	6.554		-4.423	1.012	1.024		
60	714		6.571		1.567	1.008	1.008	6.571		-4.447	1.012	1.012		

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

SECTION 2  
EXHIBIT 4  
SHEET 44

**DEATH**

**Incremental Decay Method**

Age Months	Age Years	(Known) Selected Paid	Incem. Decay Factors	Implied ATU Dev. Factor	Decay Factor Check
(1)	(2)	(3)	(4)	(5)	(6)
6	0.5	13.031	9.370		
18	1.5	2.450	2.709	3.501	
30	2.5	1.800	1.792	2.061	
42	3.5	1.360	1.120	1.498	
54	4.5	1.230	0.988	1.262	
66	5.5	1.185	0.967	1.181	
78	6.5	1.160	0.969	1.151	
90	7.5	1.145	0.993	1.137	
102	8.5	1.130	1.023	1.130	
114	9.5	1.100	1.035	1.119	
126	10.5	1.095	1.040	1.095	
138	11.5	1.095	1.046	1.091	
150	12.5	1.090	1.040	1.090	
162	13.5	1.085	1.031	1.085	
174	14.5	1.084	1.018	1.080	
186	15.5	1.080	1.009	1.078	1.009
198	16.5	1.075	0.999	1.074	0.999
210	17.5	1.065	0.991	1.069	0.991
222	18.5	1.063	0.991	1.061	0.991
234	19.5	1.060	0.999	1.059	0.999
246	20.5	1.055	0.997	1.056	0.997
258	21.5	1.052	0.998	1.052	0.998
270	22.5	1.050	1.000	1.049	1.000
282	23.5	1.050	1.004	1.048	1.004
294	24.5	1.045	1.002	1.048	1.002
306	25.5	1.042	1.006	1.043	1.006
318	26.5	1.036	1.002	1.040	1.002
330	27.5	1.033	1.001	1.035	1.001
342	28.5	1.032	0.985	1.031	0.985
354	29.5	1.030	0.956	1.030	0.956
366	30.5		0.943	1.027	0.943
378	31.5		0.941	1.025	0.941
390	32.5		0.940	1.023	0.940
402	33.5		0.950	1.021	0.950
414	34.5		0.974	1.020	0.974
426	35.5		0.966	1.019	0.966
438	36.5		0.953	1.018	0.953
450	37.5		0.935	1.017	0.935
462	38.5		0.895	1.015	0.895
474	39.5		0.846	1.012	0.846
486	40.5		0.818	1.010	0.818
498	41.5		0.848	1.008	0.848
510	42.5		0.880	1.007	0.880
522	43.5		0.920	1.007	0.920
534	44.5		0.974	1.006	0.974
546	45.5		1.025	1.006	1.025
558	46.5		0.983	1.006	0.983
570	47.5		0.925	1.006	0.925
582	48.5		0.923	1.005	0.923
594	49.5		0.924	1.005	0.924
606	50.5		0.926	1.005	0.926
618	51.5		0.951	1.004	0.951
630	52.5		1.000	1.004	1.000
642	53.5		1.000	1.004	1.000

(1) AGE IN MONTHS  
(2) AGE IN YEARS  
(3) SECTION 2, EXHIBIT 4, SHEET 21  
(4) GEOMETRIC MEAN FROM SECTION 2, EXHIBIT 4, SHEET 45  
(5)  $1.0 + [(3) - 1.0] \times (4) / (3) \text{ PRIOR AGE}$   
(6)  $[(5) - 1.0] \times [(5) \text{ PRIOR AGE}] / [(5) \text{ PRIOR AGE} - 1.0]$





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

SECTION 2  
EXHIBIT 4  
SHEET 46

**DEATH**

FITTING INCURRED LOSS DEVELOPMENT FACTORS

31-to-Ult:	31
Fitting for Periods From:	11
To:	30
Cut-Off	60

Summary of Curve Fitting		
Method	Tail	R <sup>2</sup>
Weibull	1.056	0.30793
Inverse Power	1.020	0.209
Selected	1.060	

Weibull Curve Fitting						Inverse Power Curve Fitting						
		Slope= 0.807 Intercept= -3.150				Slope= -4.516 Intercept= 20.614						
PERIOD	AGE	ATA	X	Y	Y*	ATA*	ATU*	X	Y	Y*	ATA*	ATU*
1	6	3.295	1.792	-1.017	-1.704	<b>6.012</b>	702.409	1.792	0.831	12.522		
2	18	1.567	2.890	0.016	-0.818	<b>2.802</b>	116.842	2.890	-0.567	7.560		
3	30	0.980	3.401		-0.406	<b>2.056</b>	41.696	3.401		5.254		
4	42	1.138	3.738	0.747	-0.134	<b>1.716</b>	20.284	3.738	-1.982	3.734	<b>42.845</b>	222544.584
5	54	1.137	3.989	0.749	0.068	<b>1.521</b>	11.823	3.989	-1.987	2.599	<b>14.451</b>	5194.120
6	66	1.098	4.190	0.883	0.230	<b>1.397</b>	7.771	4.190	-2.324	1.693	<b>6.435</b>	359.436
7	78	1.050	4.357	1.113	0.365	<b>1.310</b>	5.564	4.357	-2.996	0.938	<b>3.556</b>	55.860
8	90	1.089	4.500	0.920	0.481	<b>1.248</b>	4.247	4.500	-2.424	0.292	<b>2.339</b>	15.709
9	102	1.132	4.625	0.765	0.581	<b>1.201</b>	3.404	4.625	-2.025	-0.273	<b>1.761</b>	6.716
10	114	0.955	4.736		0.671	<b>1.165</b>	2.835	4.736		-0.775	<b>1.461</b>	3.813
11	126	1.132	4.836	0.763	0.752	<b>1.136</b>	2.434	4.836	-2.021	-1.227	<b>1.293</b>	2.611
12	138	1.029	4.927	1.272	0.825	<b>1.114</b>	2.142	4.927	-3.538	-1.638	<b>1.194</b>	2.019
13	150	1.070	5.011	1.005	0.893	<b>1.095</b>	1.924	5.011	-2.664	-2.015	<b>1.133</b>	1.691
14	162	1.100	5.088	0.873	0.955	<b>1.080</b>	1.756	5.088	-2.298	-2.362	<b>1.094</b>	1.492
15	174	1.110	5.159	0.838	1.012	<b>1.068</b>	1.626	5.159	-2.207	-2.685	<b>1.068</b>	1.363
16	186	1.036	5.226	1.209	1.066	<b>1.058</b>	1.522	5.226	-3.315	-2.986	<b>1.050</b>	1.276
17	198	1.051	5.288	1.110	1.117	<b>1.049</b>	1.438	5.288	-2.985	-3.269	<b>1.038</b>	1.215
18	210	1.083	5.347	0.944	1.164	<b>1.042</b>	1.371	5.347	-2.491	-3.534	<b>1.029</b>	1.170
19	222	1.064	5.403	1.035	1.209	<b>1.036</b>	1.315	5.403	-2.753	-3.785	<b>1.023</b>	1.137
20	234	1.108	5.455	0.844	1.251	<b>1.031</b>	1.269	5.455	-2.222	-4.023	<b>1.018</b>	1.112
21	246	0.980	5.505		1.292	<b>1.027</b>	1.230	5.505		-4.249	<b>1.014</b>	1.092
22	258	1.001	5.553	1.930	1.330	<b>1.023</b>	1.198	5.553	-6.888	-4.464	<b>1.012</b>	1.077
23	270	1.054	5.598	1.086	1.367	<b>1.020</b>	1.171	5.598	-2.910	-4.669	<b>1.009</b>	1.065
24	282	1.080	5.642	0.955	1.402	<b>1.018</b>	1.147	5.642	-2.523	-4.866	<b>1.008</b>	1.055
25	294	1.016	5.684	1.419	1.435	<b>1.015</b>	1.128	5.684	-4.115	-5.054	<b>1.006</b>	1.047
26	306	1.033	5.724	1.236	1.468	<b>1.013</b>	1.111	5.724	-3.409	-5.235	<b>1.005</b>	1.040
27	318	1.027	5.762	1.293	1.499	<b>1.012</b>	1.096	5.762	-3.618	-5.408	<b>1.004</b>	1.035
28	330	1.026	5.799	1.301	1.529	<b>1.010</b>	1.084	5.799	-3.648	-5.576	<b>1.004</b>	1.030
29	342	1.011	5.835	1.512	1.557	<b>1.009</b>	1.073	5.835	-4.525	-5.737	<b>1.003</b>	1.026
30	354	1.000	5.869	2.791	1.585	<b>1.008</b>	1.064	5.869	-16.296	-5.893	<b>1.003</b>	1.023
31	366		5.903		1.612	<b>1.007</b>	1.056	5.903		-6.043	<b>1.002</b>	1.020
32	378		5.935		1.638	<b>1.006</b>	1.049	5.935		-6.189	<b>1.002</b>	1.018
33	390		5.966		1.663	<b>1.005</b>	1.043	5.966		-6.330	<b>1.002</b>	1.016
34	402		5.996		1.688	<b>1.005</b>	1.037	5.996		-6.467	<b>1.002</b>	1.014
35	414		6.026		1.712	<b>1.004</b>	1.033	6.026		-6.600	<b>1.001</b>	1.012
36	426		6.054		1.735	<b>1.003</b>	1.029	6.054		-6.729	<b>1.001</b>	1.011
37	438		6.082		1.757	<b>1.003</b>	1.025	6.082		-6.854	<b>1.001</b>	1.010
38	450		6.109		1.779	<b>1.003</b>	1.022	6.109		-6.976	<b>1.001</b>	1.009
39	462		6.136		1.800	<b>1.002</b>	1.019	6.136		-7.095	<b>1.001</b>	1.008
40	474		6.161		1.821	<b>1.002</b>	1.017	6.161		-7.211	<b>1.001</b>	1.007
41	486		6.186		1.841	<b>1.002</b>	1.015	6.186		-7.324	<b>1.001</b>	1.006
42	498		6.211		1.861	<b>1.002</b>	1.013	6.211		-7.434	<b>1.001</b>	1.005
43	510		6.234		1.880	<b>1.001</b>	1.011	6.234		-7.541	<b>1.001</b>	1.005
44	522		6.258		1.899	<b>1.001</b>	1.010	6.258		-7.646	<b>1.000</b>	1.004
45	534		6.280		1.917	<b>1.001</b>	1.008	6.280		-7.749	<b>1.000</b>	1.004
46	546		6.303		1.935	<b>1.001</b>	1.007	6.303		-7.849	<b>1.000</b>	1.003
47	558		6.324		1.952	<b>1.001</b>	1.006	6.324		-7.948	<b>1.000</b>	1.003
48	570		6.346		1.970	<b>1.001</b>	1.005	6.346		-8.044	<b>1.000</b>	1.003
49	582		6.366		1.986	<b>1.001</b>	1.005	6.366		-8.138	<b>1.000</b>	1.002
50	594		6.387		2.003	<b>1.001</b>	1.004	6.387		-8.230	<b>1.000</b>	1.002
51	606		6.407		2.019	<b>1.001</b>	1.003	6.407		-8.320	<b>1.000</b>	1.002
52	618		6.426		2.035	<b>1.000</b>	1.003	6.426		-8.409	<b>1.000</b>	1.001
53	630		6.446		2.050	<b>1.000</b>	1.002	6.446		-8.496	<b>1.000</b>	1.001
54	642		6.465		2.066	<b>1.000</b>	1.002	6.465		-8.581	<b>1.000</b>	1.001
55	654		6.483		2.080	<b>1.000</b>	1.002	6.483		-8.665	<b>1.000</b>	1.001
56	666		6.501		2.095	<b>1.000</b>	1.001	6.501		-8.747	<b>1.000</b>	1.001
57	678		6.519		2.110	<b>1.000</b>	1.001	6.519		-8.827	<b>1.000</b>	1.001
58	690		6.537		2.124	<b>1.000</b>	1.001	6.537		-8.907	<b>1.000</b>	1.000
59	702		6.554		2.138	<b>1.000</b>	1.000	6.554		-8.984	<b>1.000</b>	1.000
60	714		6.571		2.151	<b>1.000</b>	1.000	6.571		-9.061	<b>1.000</b>	1.000

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
TEMPORARY TOTAL  
(000's)**

SECTION 2  
EXHIBIT 5  
SHEET 1

SUMMARY OF LOSS & ALAE RESERVES

ACCIDENT YEAR	PAYROLL	SEL.ULT. EXPECTED PAID AT @ 6/30/08	SELECTED ULTIMATE LOSS & ALAE	SELECTED NOMINAL UNPAID LOSS & ALAE	DISCOUNT FACTOR AT 5.0%	SELECTED DISCOUNTED UNPAID LOSS & ALAE	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		1	20	19	81.3%	15	---
1977	4,296,958	18,775	18,816	41	79.6%	32	0.44
1978	4,554,775	18,439	18,484	45	78.1%	35	0.41
1979	4,922,518	21,460	21,513	53	74.8%	40	0.44
1980	5,505,913	24,017	24,084	67	74.1%	49	0.44
1981	5,822,523	27,158	27,241	83	73.0%	61	0.47
1982	6,184,882	26,851	26,940	88	71.5%	63	0.44
1983	6,513,795	31,663	31,791	129	73.7%	95	0.49
1984	6,868,217	34,836	35,007	171	74.9%	128	0.51
1985	7,503,185	35,586	35,812	226	77.3%	175	0.48
1986	7,891,199	37,025	37,295	270	76.6%	207	0.47
1987	8,601,063	35,427	35,726	300	76.4%	229	0.42
1988	8,905,267	34,204	34,535	331	75.8%	251	0.39
1989	9,434,400	34,276	34,670	394	76.2%	300	0.37
1990	10,055,399	32,108	32,555	446	76.9%	343	0.32
1991	10,728,872	29,331	29,879	548	79.3%	435	0.28
1992	11,441,482	25,713	26,331	618	80.4%	496	0.23
1993	11,998,508	22,881	23,585	704	81.1%	571	0.20
1994	12,083,591	25,577	26,601	1,024	81.8%	838	0.22
1995	12,383,967	18,707	19,629	921	81.4%	750	0.16
1996	12,949,088	19,137	20,341	1,203	81.7%	983	0.16
1997	13,596,753	18,948	20,442	1,494	81.6%	1,218	0.15
1998	14,465,333	21,650	23,824	2,174	81.6%	1,775	0.16
1999	15,088,873	22,376	25,238	2,862	81.6%	2,337	0.17
2000	15,809,043	25,653	29,859	4,206	81.9%	3,444	0.19
2001	16,717,000	20,560	25,649	5,089	82.3%	4,190	0.15
2002	17,601,171	24,924	32,242	7,318	82.3%	6,020	0.18
2003	18,004,352	25,536	35,523	9,987	81.8%	8,171	0.20
2004	18,523,800	19,781	30,892	11,111	81.8%	9,094	0.17
2005	18,584,736	16,893	30,605	13,712	81.8%	11,211	0.16
2006	18,740,062	10,908	28,249	17,341	82.2%	14,250	0.15
2007	19,302,264	7,679	30,498	22,818	82.7%	18,870	0.16
2008	9,940,666	1,344	16,402	15,058	83.4%	12,556	0.17
TOTAL		769,427	890,278	120,852	82.1%	99,232	
EXLD PRIOR		769,426	890,258	120,833	82.1%	99,216	

- (1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 2, EXHIBIT 5, SHEET 4, COL. 2 + SECTION 2, EXHIBIT 5, SHEET 3, COL. 8  
(3) SECTION 2, EXHIBIT 5, SHEET 4, COL. 12; 2008 ADJUSTED TO PARTIAL YEAR  
(4) = (3) - (2)  
(5) SECTION 2, EXHIBIT 5, SHEET 16, COL. 6  
(6) = (4) x (5)  
(7) = [(3) / (1)] x 100

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

**TEMPORARY TOTAL  
(000's)**

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS & ALAE @ 6/30/2008	FISCAL YEAR ENDING															
		2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	> 2023
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
PRIOR	19	2	2	2	2	3	2	2	1	1	0	0	0	0	0	0	0
1977	41	4	4	4	4	5	5	5	4	3	2	1	1	0	0	0	0
1978	45	5	4	4	4	4	5	5	5	4	3	2	1	1	0	0	0
1979	53	1	6	5	5	4	5	5	6	5	5	3	2	1	1	0	0
1980	67	7	1	6	6	5	5	5	6	6	6	5	4	2	1	1	0
1981	83	8	8	1	7	6	6	6	6	7	7	7	6	4	2	1	1
1982	88	6	8	8	1	7	6	6	6	6	7	7	7	6	4	2	2
1983	129	24	7	9	9	1	8	7	7	7	7	8	9	8	7	5	6
1984	171	29	27	8	10	10	1	9	8	8	7	7	9	9	9	7	12
1985	226	51	30	27	8	10	11	2	9	8	8	7	8	9	10	9	19
1986	270	34	54	31	28	9	11	11	2	10	9	8	8	8	9	10	29
1987	300	41	33	51	30	27	8	10	11	2	9	8	8	7	8	9	38
1988	331	41	40	32	50	29	26	8	10	10	1	9	8	7	7	7	45
1989	394	61	42	40	32	50	29	26	8	10	10	1	9	8	7	7	53
1990	446	77	57	39	38	30	47	27	25	7	9	10	1	9	7	7	56
1991	548	138	70	53	36	35	27	43	25	23	7	8	9	1	8	7	58
1992	618	135	122	62	46	32	30	24	38	22	20	6	7	8	1	7	57
1993	704	151	121	109	56	42	28	27	22	34	20	18	5	7	7	1	57
1994	1,024	230	170	136	123	63	47	32	31	24	38	22	20	6	8	8	66
1995	921	166	170	126	100	91	46	35	24	23	18	28	16	15	4	6	54
1996	1,203	249	172	176	130	104	94	48	36	24	23	19	29	17	15	5	62
1997	1,494	284	250	172	177	131	105	94	48	36	25	24	19	29	17	16	67
1998	2,174	433	331	291	201	206	152	122	110	56	42	29	28	22	34	20	96
1999	2,862	559	459	351	309	213	218	161	129	117	60	44	30	29	23	36	123
2000	4,206	879	650	533	408	359	247	254	188	150	136	69	52	35	34	27	185
2001	5,089	1,127	828	612	502	384	338	233	177	141	128	65	49	33	32	20	200
2002	7,318	1,467	1,296	952	704	577	442	389	268	275	203	163	147	75	56	38	267
2003	9,987	1,804	1,640	1,449	1,065	787	646	494	434	300	307	227	182	164	84	63	341
2004	11,111	2,215	1,607	1,461	1,291	949	701	575	440	387	267	274	202	162	146	75	359
2005	13,712	2,663	2,203	1,598	1,453	1,283	943	697	572	437	385	265	272	201	161	145	431
2006	17,341	3,786	2,633	2,178	1,580	1,436	1,269	933	689	565	433	380	262	269	199	159	570
2007	22,818	5,234	3,839	2,670	2,208	1,602	1,457	1,287	946	699	573	439	386	266	273	202	740
2008	15,058	7,729	5,444	3,992	2,776	2,297	1,666	1,515	1,338	984	727	596	456	401	277	284	979
TOTAL	120,852	29,642	22,326	17,190	13,399	10,790	8,632	7,097	5,688	4,426	3,515	2,824	2,267	1,836	1,453	1,195	4,976

(1) SECTION 2, EXHIBIT 5, SHEET 1, COL. 4  
(2) - (17) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 2, EXHIBIT 5, SHEET 21

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
TEMPORARY TOTAL  
(000's)**

SECTION 2  
EXHIBIT 5  
SHEET 3

ESTIMATED PAYMENTS FROM 1/1/2008 TO 6/30/2008

ACCIDENT YEAR	SELECTED	PAID	AGE @ 12/31/2007	AGE @ 6/30/2008	LDF @ 12/31/2007	LDF @ 6/30/2008	EXPECTED PERCENT	1/1/08 TO 6/30/08
	ULTIMATE LOSS & ALAE	LOSS & ALAE @ 12/31/07						EXPECTED PAYMENTS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR	20	0	384	390	1.002	1.002	5.6%	1
1977	18,816	18,772	372	378	1.002	1.002	5.7%	2
1978	18,484	18,439	360	366	1.002	1.002	0.9%	0
1979	21,513	21,457	348	354	1.003	1.002	5.7%	3
1980	24,084	24,014	336	342	1.003	1.003	4.9%	3
1981	27,241	27,155	324	330	1.003	1.003	3.6%	3
1982	26,940	26,841	312	318	1.004	1.003	10.4%	10
1983	31,791	31,649	300	306	1.004	1.004	9.4%	13
1984	35,007	34,811	288	294	1.006	1.005	12.8%	25
1985	35,812	35,570	276	282	1.007	1.006	6.8%	16
1986	37,295	37,004	264	270	1.008	1.007	7.4%	22
1987	35,726	35,405	252	258	1.009	1.008	6.7%	21
1988	34,535	34,174	240	246	1.011	1.010	8.4%	30
1989	34,670	34,235	228	234	1.013	1.011	9.4%	41
1990	32,555	32,033	216	222	1.016	1.014	14.4%	75
1991	29,879	29,255	204	210	1.021	1.019	12.3%	76
1992	26,331	25,629	192	198	1.027	1.024	12.0%	84
1993	23,585	22,779	180	186	1.035	1.031	12.7%	102
1994	26,601	25,465	168	174	1.045	1.040	9.9%	112
1995	19,629	18,587	156	162	1.056	1.049	11.5%	120
1996	20,341	18,996	144	150	1.071	1.063	10.5%	141
1997	20,442	18,762	132	138	1.090	1.079	11.1%	186
1998	23,824	21,386	120	126	1.114	1.100	10.8%	264
1999	25,238	21,997	108	114	1.147	1.128	11.7%	378
2000	29,859	25,055	96	102	1.196	1.167	12.5%	598
2001	25,649	19,922	84	90	1.261	1.226	11.1%	638
2002	32,242	24,118	72	78	1.344	1.299	9.9%	807
2003	35,523	24,293	60	66	1.462	1.391	11.1%	1,243
2004	30,892	18,614	48	54	1.634	1.541	9.5%	1,167
2005	30,605	15,103	36	42	1.971	1.772	11.5%	1,790
2006	28,249	8,637	24	30	2.706	2.260	11.6%	2,271
2007	30,498	3,872	12	18	6.416	3.616	14.3%	3,807
2008	32,804		0	6		24.405	4.1%	1,344
TOTAL	906,680	754,029						15,398
EXLD PRIOR	906,660	754,029						15,396

(1) SECTION 2, EXHIBIT 5, SHEET 4, COL. 12  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) AGE OF ACCIDENT YEAR AT 12/31/2007  
(4) AGE OF ACCIDENT YEAR AT 6/30/2008

(5) BASED ON SECTION 2, EXHIBIT 5, SHEET 21 AGE OF (5)  
(6) BASED ON SECTION 2, EXHIBIT 5, SHEET 21 AGE OF (6)  
(7)  $= [1 / (6) - 1 / (5)] / [1 - 1 / (5)]$   
(8)  $= [(1) - (2)] \times (7)$



**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
TEMPORARY TOTAL  
(000's)**

SECTION 2  
EXHIBIT 5  
SHEET 4

SELECTION OF ULTIMATE LOSS & ALAE

ACCIDENT YEAR	PAYROLL	INDICATED ULTIMATE LOSS & ALAE											
		PAID LOSS & ALAE @ 12/31/07	INCURRED LOSS & ALAE @ 12/31/07	LOSS DEVELOPMENT		BORNHJETTER-FERGUSON		PAID CUM. FREQ/SEV AY DEV.	PAID INCR. FREQ/SEV AY DEV.	INCR. INDEX PAYMENT METHOD	PAID INCR. TRENDED FREQ/SEV	SELECTED ULTIMATE LOSS & ALAE	SELECTED ULTIMATE LOSS RATE
		(2)	(3)	PAID (4)	INCURRED (5)	PAID (6)	INCURRED (7)	(8)	(9)	(10)	(11)	(12)	(13)
PRIOR												20	
1977	4,296,958	18,772	18,779	18,816	18,779	18,816	18,779	18,818	18,816	18,818		18,816	0.438
1978	4,554,775	18,439	18,472	18,484	18,471	18,484	18,471	18,484	18,479	18,480		18,484	0.406
1979	4,922,518	21,457	21,609	21,513	21,610	21,513	21,610	21,513	21,516	21,506		21,513	0.437
1980	5,505,913	24,014	24,014	24,084	23,997	24,084	23,996	24,084	24,074	24,084		24,084	0.437
1981	5,822,523	27,155	27,189	27,241	27,241	27,241	27,143	27,241	27,220	27,241		27,241	0.468
1982	6,184,882	26,841	26,934	26,940	26,901	26,940	26,901	26,940	26,936	26,928		26,940	0.436
1983	6,513,795	31,649	31,667	31,791	31,572	31,791	31,572	31,792	31,763	31,788		31,791	0.488
1984	6,868,217	34,811	35,142	35,007	34,979	35,007	34,979	35,007	35,028	34,990		35,007	0.510
1985	7,503,185	35,570	35,734	35,812	35,549	35,812	35,547	35,813	35,739	35,811		35,812	0.477
1986	7,891,199	37,004	37,235	37,295	37,013	37,295	37,011	37,296	37,342	37,300		37,295	0.473
1987	8,601,063	35,405	35,660	35,726	35,445	35,726	35,444	35,727	35,713	35,740		35,726	0.415
1988	8,905,267	34,174	34,769	34,535	34,574	34,535	34,574	34,536	34,887	34,577		34,535	0.388
1989	9,434,400	34,235	35,744	34,670	35,515	34,670	35,520	34,670	34,981	34,702		34,670	0.367
1990	10,055,399	32,033	32,852	32,555	32,589	32,555	32,589	32,554	32,508	32,685		32,555	0.324
1991	10,728,872	29,255	30,913	29,879	30,619	29,879	30,626	29,878	30,258	30,013		29,879	0.278
1992	11,441,482	25,629	27,213	26,331	27,040	26,331	27,044	26,344	26,508	26,594		26,331	0.230
1993	11,998,508	22,779	24,220	23,585	24,357	23,585	24,353	23,603	24,143	24,031		23,585	0.197
1994	12,083,591	25,465	28,006	26,601	28,270	26,601	28,255	26,629	27,198	26,967		26,601	0.220
1995	12,383,967	18,587	19,486	19,629	19,664	19,638	19,665	19,654	19,911	20,207		19,629	0.159
1996	12,949,088	18,996	21,763	20,341	22,114	20,366	22,092	20,367	21,664	20,894		20,341	0.157
1997	13,596,753	18,762	21,067	20,442	21,582	20,550	21,586	20,479	21,468	21,076		20,442	0.150
1998	14,465,333	21,386	23,211	23,824	24,372	23,755	24,313	23,917	25,861	24,233		23,824	0.165
1999	15,088,873	21,997	23,570	25,238	25,375	25,097	25,287	25,419	26,660	26,032		25,238	0.17
2000	15,809,043	25,055	27,701	29,963	30,339	29,756	30,196	30,264	31,234	30,203		29,859	0.189
2001	16,717,000	19,922	22,125	25,130	24,921	26,167	25,506	25,403	24,858	25,691		25,649	0.153
2002	17,601,171	24,118	28,692	32,405	33,053	32,080	32,800	32,706	35,851	31,198		32,242	0.183
2003	18,004,352	24,293	33,407	35,523	38,993	34,224	37,907	35,844	39,438	32,322		35,523	0.197
2004	18,523,800	18,614	28,899	30,416	33,904	30,892	33,570	31,023	33,765	29,113		30,892	0.167
2005	18,584,736	15,103	26,461	29,770	31,444	30,605	31,447	30,423	32,604	28,361		30,605	0.165
2006	18,740,062	8,637	15,442	23,373	20,652	28,249	23,290	24,378	27,016	25,452		28,249	0.151
2007	19,302,264	3,872	32,232	24,842	43,195	30,498	40,237	29,687	27,240	25,422		30,498	0.158
2008	19,881,332					32,804	32,804			29,339		32,804	0.165
TOTAL		754,029	850,210	861,760	894,030	905,545	925,116	870,494	890,679	891,798		906,680	
EXLD PRIOR		754,029	850,210	861,760	894,030	905,545	925,116	870,494	890,679	891,798		906,660	
EXLD PRIOR & 2008		754,029	850,210	861,760	894,030	872,741	892,312	870,494	890,679	862,459		873,856	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) BASED ON DATA FROM OLIVER WYMAN & BWC  
(4) SECTION 2, EXHIBIT 5, SHEET 5, COL. 4  
(5) SECTION 2, EXHIBIT 5, SHEET 6, COL. 4  
(6) SECTION 2, EXHIBIT 5, SHEET 7, COL. 8

(7) SECTION 2, EXHIBIT 5, SHEET 8, COL. 8  
(8) SECTION 2, EXHIBIT 5, SHEET 9, COL. 8  
(9) SECTION 2, EXHIBIT 5, SHEET 10  
(10) SECTION 2, EXHIBIT 5, SHEET 13, COL. 10  
(11) N/A  
(12) SELECTED BY DELOITTE CONSULTING

(13) (12) / (1) x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
TEMPORARY TOTAL  
(000's)**

SECTION 2  
EXHIBIT 5  
SHEET 5

PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE (MONTHS)	PAID LOSS & ALAE	PAID LDF	INDICATED ULTIMATE @ 12/31/07	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
		0			
1977	372	18,772	1.002	18,816	0.44
1978	360	18,439	1.002	18,484	0.41
1979	348	21,457	1.003	21,513	0.44
1980	336	24,014	1.003	24,084	0.44
1981	324	27,155	1.003	27,241	0.47
1982	312	26,841	1.004	26,940	0.44
1983	300	31,649	1.004	31,791	0.49
1984	288	34,811	1.006	35,007	0.51
1985	276	35,570	1.007	35,812	0.48
1986	264	37,004	1.008	37,295	0.47
1987	252	35,405	1.009	35,726	0.42
1988	240	34,174	1.011	34,535	0.39
1989	228	34,235	1.013	34,670	0.37
1990	216	32,033	1.016	32,555	0.32
1991	204	29,255	1.021	29,879	0.28
1992	192	25,629	1.027	26,331	0.23
1993	180	22,779	1.035	23,585	0.20
1994	168	25,465	1.045	26,601	0.22
1995	156	18,587	1.056	19,629	0.16
1996	144	18,996	1.071	20,341	0.16
1997	132	18,762	1.090	20,442	0.15
1998	120	21,386	1.114	23,824	0.16
1999	108	21,997	1.147	25,238	0.17
2000	96	25,055	1.196	29,963	0.19
2001	84	19,922	1.261	25,130	0.15
2002	72	24,118	1.344	32,405	0.18
2003	60	24,293	1.462	35,523	0.20
2004	48	18,614	1.634	30,416	0.16
2005	36	15,103	1.971	29,770	0.16
2006	24	8,637	2.706	23,373	0.12
2007	12	3,872	6.416	24,842	0.13
2008	0				
TOTAL		754,029		861,760	

(1) AGE OF ACCIDENT YEAR  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 2, EXHIBIT 5, SHEET 18, COL. 6  
(4) = (2) x (3)  
(5) = (4) / PAYROLL x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
TEMPORARY TOTAL  
(000's)**

SECTION 2  
EXHIBIT 5  
SHEET 6

INCURRED LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE (MONTHS)	INCURRED LOSS & ALAE	INCURRED LDF	INDICATED ULTIMATE @ 12/31/07	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	372	18,779	1.000	18,779	0.44
1978	360	18,472	1.000	18,471	0.41
1979	348	21,609	1.000	21,610	0.44
1980	336	24,014	0.999	23,997	0.44
1981	324	27,189	0.998	27,143	0.47
1982	312	26,934	0.999	26,901	0.43
1983	300	31,667	0.997	31,572	0.48
1984	288	35,142	0.995	34,979	0.51
1985	276	35,734	0.995	35,549	0.47
1986	264	37,235	0.994	37,013	0.47
1987	252	35,660	0.994	35,445	0.41
1988	240	34,769	0.994	34,574	0.39
1989	228	35,744	0.994	35,515	0.38
1990	216	32,852	0.992	32,589	0.32
1991	204	30,913	0.990	30,619	0.29
1992	192	27,213	0.994	27,040	0.24
1993	180	24,220	1.006	24,357	0.20
1994	168	28,006	1.009	28,270	0.23
1995	156	19,486	1.009	19,664	0.16
1996	144	21,763	1.016	22,114	0.17
1997	132	21,067	1.024	21,582	0.16
1998	120	23,211	1.050	24,372	0.17
1999	108	23,570	1.077	25,375	0.17
2000	96	27,701	1.095	30,339	0.19
2001	84	22,125	1.126	24,921	0.15
2002	72	28,692	1.152	33,053	0.19
2003	60	33,407	1.167	38,993	0.22
2004	48	28,899	1.173	33,904	0.18
2005	36	26,461	1.188	31,444	0.17
2006	24	15,442	1.337	20,652	0.11
2007	12	32,232	1.340	43,195	0.22
2008	0				
TOTAL		850,210		894,030	

(1) AGE OF ACCIDENT YEAR  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 2, EXHIBIT 5, SHEET 18, COL. 9  
(4) = (2) x (3)  
(5) = (4) / PAYROLL x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
TEMPORARY TOTAL  
(000's)**

SECTION 2  
EXHIBIT 5  
SHEET 7

PAID BORNHUETTTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED		EXPECTED %	EXPECTED	ACTUAL	EXPECTED	INDICATED	INDICATED
		LOSS RATE	DOLLARS	OF PAID	PAID	PAID	UNPAID	ULTIMATE	ULTIMATE
	(1)	(2)	(3)	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS RATE
				(4)	(5)	(6)	(7)	(8)	(9)
1977	4,296,958	0.44	18,816	99.8%	18,772	18,772	43	18,816	0.44
1978	4,554,775	0.41	18,484	99.8%	18,439	18,439	45	18,484	0.41
1979	4,922,518	0.44	21,513	99.7%	21,457	21,457	56	21,513	0.44
1980	5,505,913	0.44	24,084	99.7%	24,014	24,014	70	24,084	0.44
1981	5,822,523	0.47	27,241	99.7%	27,155	27,155	86	27,241	0.47
1982	6,184,882	0.44	26,940	99.6%	26,841	26,841	99	26,940	0.44
1983	6,513,795	0.49	31,791	99.6%	31,649	31,649	142	31,791	0.49
1984	6,868,217	0.51	35,007	99.4%	34,811	34,811	196	35,007	0.51
1985	7,503,185	0.48	35,812	99.3%	35,570	35,570	243	35,812	0.48
1986	7,891,199	0.47	37,295	99.2%	37,004	37,004	291	37,295	0.47
1987	8,601,063	0.42	35,726	99.1%	35,405	35,405	321	35,726	0.42
1988	8,905,267	0.39	34,535	99.0%	34,174	34,174	362	34,535	0.39
1989	9,434,400	0.37	34,670	98.7%	34,235	34,235	434	34,670	0.37
1990	10,055,399	0.32	32,555	98.4%	32,033	32,033	522	32,555	0.32
1991	10,728,872	0.28	29,879	97.9%	29,255	29,255	624	29,879	0.28
1992	11,441,482	0.23	26,331	97.3%	25,629	25,629	702	26,331	0.23
1993	11,998,508	0.20	23,585	96.6%	22,779	22,779	806	23,585	0.20
1994	12,083,591	0.22	26,601	95.7%	25,465	25,465	1,136	26,601	0.22
1995	12,383,967	0.16	19,814	94.7%	18,763	18,587	1,051	19,638	0.16
1996	12,949,088	0.16	20,719	93.4%	19,349	18,996	1,370	20,366	0.16
1997	13,596,753	0.16	21,755	91.8%	19,968	18,762	1,787	20,550	0.15
1998	14,465,333	0.16	23,145	89.8%	20,776	21,386	2,368	23,755	0.16
1999	15,088,873	0.16	24,142	87.2%	21,042	21,997	3,100	25,097	0.17
2000	15,809,043	0.18	28,698	83.6%	23,998	25,055	4,700	29,756	0.19
2001	16,717,000	0.18	30,133	79.3%	23,887	19,922	6,246	26,167	0.16
2002	17,601,171	0.18	31,134	74.4%	23,171	24,118	7,962	32,080	0.18
2003	18,004,352	0.17	31,412	68.4%	21,481	24,293	9,931	34,224	0.19
2004	18,523,800	0.17	31,643	61.2%	19,365	18,614	12,278	30,892	0.17
2005	18,584,736	0.17	31,465	50.7%	15,963	15,103	15,501	30,605	0.16
2006	18,740,062	0.17	31,107	37.0%	11,495	8,637	19,612	28,249	0.15
2007	19,302,264	0.16	31,542	15.6%	4,917	3,872	26,626	30,498	0.16
2008	19,881,332	0.17	32,804	0.0%			32,804	32,804	0.17
TOTAL			910,378		758,861	754,029	151,516	905,545	

(1)	PROVIDED BY OLIVER WYMAN & BWC	(6)	BASED ON DATA FROM OLIVER WYMAN & BWC
(2)	SECTION 2, EXHIBIT 5, SHEET 17, COL. 14	(7)	= (3) x [1 - (4)]
(3)	= [(1) x (2)] / 100	(8)	= (6) + (7)
(4)	= 1 / SECTION 2, EXHIBIT 5, SHEET 5, COL. 3	(9)	= [(8) / (1)] x 100
(5)	= (3) x (4)		

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
TEMPORARY TOTAL  
(000's)**

SECTION 2  
EXHIBIT 5  
SHEET 8

INCURRED BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED		EXPECTED % OF REPORTED LOSS & ALAE	EXPECTED REPORTED LOSS & ALAE	ACTUAL REPORTED LOSS & ALAE	EXPECTED UNREPORTED LOSS & ALAE	INDICATED ULTIMATE LOSS & ALAE	INDICATED ULTIMATE LOSS RATE
		LOSS RATE	DOLLARS						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	4,296,958	0.438	18,816	100.0%	18,816	18,779	0	18,779	0.44
1978	4,554,775	0.406	18,484	100.0%	18,486	18,472	(2)	18,471	0.41
1979	4,922,518	0.437	21,513	100.0%	21,512	21,609	1	21,610	0.44
1980	5,505,913	0.437	24,084	100.1%	24,101	24,014	(17)	23,996	0.44
1981	5,822,523	0.468	27,241	100.2%	27,287	27,189	(46)	27,143	0.47
1982	6,184,882	0.436	26,940	100.1%	26,973	26,934	(34)	26,901	0.43
1983	6,513,795	0.488	31,791	100.3%	31,887	31,667	(95)	31,572	0.48
1984	6,868,217	0.510	35,007	100.5%	35,170	35,142	(164)	34,979	0.51
1985	7,503,185	0.477	35,812	100.5%	35,999	35,734	(187)	35,547	0.47
1986	7,891,199	0.473	37,295	100.6%	37,519	37,235	(224)	37,011	0.47
1987	8,601,063	0.415	35,726	100.6%	35,943	35,660	(217)	35,444	0.41
1988	8,905,267	0.388	34,535	100.6%	34,730	34,769	(195)	34,574	0.39
1989	9,434,400	0.367	34,670	100.6%	34,893	35,744	(224)	35,520	0.38
1990	10,055,399	0.324	32,555	100.8%	32,817	32,852	(263)	32,589	0.32
1991	10,728,872	0.278	29,879	101.0%	30,166	30,913	(287)	30,626	0.29
1992	11,441,482	0.230	26,331	100.6%	26,499	27,213	(168)	27,044	0.24
1993	11,998,508	0.197	23,585	99.4%	23,452	24,220	133	24,353	0.20
1994	12,083,591	0.220	26,601	99.1%	26,352	28,006	249	28,255	0.23
1995	12,383,967	0.160	19,814	99.1%	19,635	19,486	179	19,665	0.16
1996	12,949,088	0.160	20,719	98.4%	20,390	21,763	329	22,092	0.17
1997	13,596,753	0.160	21,755	97.6%	21,236	21,067	519	21,586	0.16
1998	14,465,333	0.160	23,145	95.2%	22,043	23,211	1,102	24,313	0.17
1999	15,088,873	0.160	24,142	92.9%	22,425	23,570	1,717	25,287	0.17
2000	15,809,043	0.182	28,698	91.3%	26,202	27,701	2,496	30,196	0.19
2001	16,717,000	0.180	30,133	88.8%	26,752	22,125	3,380	25,506	0.15
2002	17,601,171	0.177	31,134	86.8%	27,026	28,692	4,107	32,800	0.19
2003	18,004,352	0.174	31,412	85.7%	26,913	33,407	4,500	37,907	0.21
2004	18,523,800	0.171	31,643	85.2%	26,971	28,899	4,672	33,570	0.18
2005	18,584,736	0.169	31,465	84.2%	26,479	26,461	4,986	31,447	0.17
2006	18,740,062	0.166	31,107	74.8%	23,259	15,442	7,848	23,290	0.12
2007	19,302,264	0.163	31,542	74.6%	23,537	32,232	8,006	40,237	0.21
2008	19,881,332	0.165	32,804	0.0%	0	0	32,804	32,804	0.17
TOTAL			910,378		835,472	850,210	74,906	925,116	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 2, EXHIBIT 5, SHEET 17, COL. 14  
(3) = [(1) x (2)] / 100  
(4) = 1 / SECTION 2, EXHIBIT 5, SHEET 6, COL. 3  
(5) = (3) x (4)

(6) BASED ON DATA FROM OLIVER WYMAN & BWC  
(7) = (3) x [1 - (4)]  
(8) = (6) + (7)  
(9) = [(8) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
TEMPORARY TOTAL  
(000's)**

SECTION 2  
EXHIBIT 5  
SHEET 9

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 & ALAE	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	4,296,958	4,256	1.000	4,256	4,411	1.002	4,421	18,818	0.44
1978	4,554,775	4,447	1.000	4,447	4,146	1.002	4,156	18,484	0.41
1979	4,922,518	4,501	1.000	4,501	4,767	1.003	4,779	21,513	0.44
1980	5,505,913	4,808	1.000	4,809	4,994	1.003	5,008	24,084	0.44
1981	5,822,523	4,864	1.000	4,865	5,582	1.003	5,600	27,241	0.47
1982	6,184,882	5,135	1.000	5,136	5,227	1.004	5,245	26,940	0.44
1983	6,513,795	5,239	1.000	5,240	6,041	1.004	6,067	31,792	0.49
1984	6,868,217	5,636	1.000	5,638	6,176	1.005	6,209	35,007	0.51
1985	7,503,185	5,976	1.000	5,977	5,952	1.007	5,992	35,813	0.48
1986	7,891,199	5,993	1.000	5,995	6,175	1.008	6,222	37,296	0.47
1987	8,601,063	6,104	1.000	6,106	5,801	1.009	5,851	35,727	0.42
1988	8,905,267	6,399	1.000	6,402	5,341	1.010	5,395	34,536	0.39
1989	9,434,400	6,450	1.001	6,455	5,308	1.012	5,371	34,670	0.37
1990	10,055,399	6,420	1.001	6,428	4,989	1.015	5,064	32,554	0.32
1991	10,728,872	6,144	1.002	6,155	4,761	1.019	4,854	29,878	0.28
1992	11,441,482	6,262	1.002	6,276	4,093	1.026	4,197	26,344	0.23
1993	11,998,508	5,916	1.003	5,933	3,850	1.033	3,978	23,603	0.20
1994	12,083,591	6,015	1.004	6,038	4,234	1.042	4,411	26,629	0.22
1995	12,383,967	5,440	1.005	5,467	3,417	1.052	3,595	19,654	0.16
1996	12,949,088	5,361	1.007	5,397	3,543	1.065	3,774	20,367	0.16
1997	13,596,753	5,235	1.010	5,286	3,584	1.081	3,874	20,479	0.15
1998	14,465,333	5,297	1.015	5,375	4,037	1.102	4,450	23,917	0.17
1999	15,088,873	5,895	1.022	6,025	3,732	1.131	4,219	25,419	0.17
2000	15,809,043	5,910	1.035	6,116	4,239	1.167	4,948	30,264	0.19
2001	16,717,000	5,171	1.058	5,470	3,853	1.205	4,644	25,403	0.15
2002	17,601,171	5,208	1.096	5,706	4,631	1.238	5,732	32,706	0.19
2003	18,004,352	4,660	1.150	5,360	5,213	1.283	6,687	35,844	0.20
2004	18,523,800	4,285	1.234	5,290	4,344	1.350	5,865	31,023	0.17
2005	18,584,736	3,714	1.433	5,324	4,067	1.405	5,715	30,423	0.16
2006	18,740,062	2,342	2.028	4,751	3,688	1.391	5,131	24,378	0.13
2007	19,302,264	846	4.249	3,595	4,577	1.804	8,259	29,687	0.15
2008	19,881,332		-			-			
Total		159,930		169,817				870,494	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 2, EXHIBIT 5, SHEET 18, COL. 12  
(4) = (2) x (3)  
(5) SECTION 2, EXHIBIT 5, SHEET 29

(6) SECTION 2, EXHIBIT 5, SHEET 18, COL. 15  
(7) = (5) x (6)  
(8) = [(4) x (7)] / 1000  
(9) = [(8) / (1)] x 100

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

SECTION 2  
EXHIBIT 5  
SHEET 10

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	TAIL	INDICATED ULTIMATE						
1977															17,970	251	220	169	79	15	8	5	3	13	2	2	11	11	8	4	1	44	18,816						
1978														17,422	335	237	169	92	46	12	14	35	18	12	5	14	13	4	0	7	1	43	18,479						
1979													19,709	521	486	276	99	65	55	39	40	30	21	19	29	12	35	8	9	12	2	50	21,516						
1980												21,913	641	558	359	161	81	85	32	69	31	13	10	17	19	4	18	2	0	2	0	56	24,074						
1981											24,127	881	604	418	224	109	157	87	62	114	63	105	58	58	51	35	2	0	2	0	0	63	27,220						
1982										23,778	934	814	461	220	119	105	86	82	57	27	15	23	26	7	45	26	29	6	5	6	1	63	26,936						
1983									27,055	1,427	1,011	678	315	252	151	139	123	91	87	102	78	45	31	32	27	16	17	4	3	4	1	74	31,763						
1984								29,107	1,833	1,578	967	436	156	156	102	77	50	32	101	34	18	44	55	47	59	34	38	8	6	8	2	82	35,028						
1985						27,803		2,192	1,645	1,356	743	446	271	179	188	158	120	120	65	105	103	26	32	24	31	17	19	4	3	4	1	83	35,739						
1986						25,851		3,318	2,797	1,712	916	782	386	234	289	116	111	116	98	56	33	60	62	47	59	34	38	8	6	8	2	87	37,342						
1987						3,318		3,196	1,916	1,091	625	508	459	418	319	163	110	156	216	116	58	55	47	48	37	46	26	29	7	5	6	1	83	35,713					
1988						22,346		3,624	3,196	1,091	625	508	459	418	319	163	110	156	216	116	58	55	47	48	37	46	26	29	7	5	6	1	83	35,713					
1989						18,033		4,533	3,638	2,267	1,543	745	646	487	372	466	209	226	235	196	222	174	139	121	104	106	80	101	58	64	14	10	14	3	81	34,887			
1990						13,455		6,131	4,640	2,855	1,656	1,258	819	552	505	478	327	247	303	318	237	182	195	127	111	94	96	73	92	53	59	13	9	13	3	82	34,981		
1991						7,067		7,413	5,855	3,961	2,043	1,469	928	644	595	363	412	288	268	182	182	213	116	90	59	51	44	45	34	43	24	27	6	4	6	1	76	32,508	
1992						7,542		6,089	4,468	2,743	1,613	986	771	907	597	349	488	274	438	249	310	268	216	168	109	95	81	83	63	80	45	51	11	8	11	2	71	30,258	
1993						7,223		5,679	3,767	1,708	1,319	752	860	500	317	411	351	270	249	257	226	200	162	126	82	71	61	62	47	60	34	38	8	6	8	2	62	26,508	
1994						7,280		4,632	2,639	1,756	1,039	1,031	666	459	525	312	334	342	284	249	261	231	186	145	94	82	70	72	54	69	39	44	10	7	9	2	56	24,143	
1995						7,988		4,887	3,181	1,793	1,611	821	780	653	665	491	452	395	359	278	291	258	208	162	105	92	78	80	61	77	44	49	11	8	10	2	63	27,198	
1996						6,552		3,476	1,809	1,535	918	816	471	509	343	254	280	269	238	185	193	171	138	107	70	61	52	53	40	51	29	32	7	5	7	1	46	19,911	
1997						6,001		3,220	1,970	1,560	1,064	748	729	630	553	748	498	448	397	308	322	286	230	179	116	102	87	89	67	85	48	54	12	9	12	2	51	21,664	
1998						5,752		3,081	1,802	1,397	1,162	953	1,059	1,012	731	522	428	386	341	265	277	246	198	154	100	87	75	76	58	73	42	46	10	7	10	2	50	21,468	
1999						6,089		3,583	2,306	1,859	1,851	1,304	1,138	1,025	782	731	599	539	478	371	388	344	277	215	140	122	104	107	81	102	58	65	14	10	14	3	60	25,861	
2000						6,746		3,939	2,709	1,804	1,485	1,393	1,232	910	705	659	540	486	431	334	350	310	250	194	126	110	94	96	73	92	53	59	13	9	13	3	62	26,660	
2001						7,427		4,574	3,443	2,623	2,106	1,642	1,184	1,024	793	741	608	547	484	376	393	349	281	218	142	124	106	108	82	104	59	66	15	10	14	3	73	31,234	
2002						6,867		3,889	2,692	2,029	1,555	1,004	824	713	552	516	423	381	337	262	274	243	196	152	99	86	74	75	57	72	41	46	10	7	10	2	58	24,858	
2003						7,496		5,201	3,883	2,684	2,538	1,981	1,627	1,407	1,090	1,019	835	752	666	517	541	479	386	300	195	171	146	149	113	142	81	91	20	14	19	4	84	35,851	
2004						7,715		6,031	4,310	3,259	2,754	2,150	1,765	1,527	1,182	1,105	906	816	722	560	586	520	419	326	212	185	158	161	122	155	88	98	22	16	21	4	92	39,438	
2005						7,130		5,016	3,722	2,729	2,306	1,800	1,478	1,278	990	925	759	683	605	469	491	435	351	273	177	155	132	135	102	129	74	82	18	13	18	4	79	33,765	
2006						6,962		4,852	3,557	2,609	2,204	1,720	1,413	1,222	946	884	725	653	578	449	469	416	335	261	169	148	126	129	98	124	71	79	18	12	17	3	76	32,604	
2007						929		5,601	4,080	2,991	2,194	1,853	1,447	1,188	1,027	796	744	610	549	486	377	395	350	282	219	142	125	106	109	82	104	59	66	15	10	14	3	63	27,016
						977		5,639	4,108	3,011	2,208	1,866	1,456	1,196	1,034	801	749	614	553	489	380	397	352	284	221	143	125	107	109	83	105	60	67	15	11	14	3	64	27,240
Factors	5.774	0.728	0.733	0.733	0.845	0.781	0.821	0.865	0.774	0.935	0.820	0.900	0.885	0.776	1.046	0.887	0.806	0.777	0.650	0.874	0.854	1.021	0.758	1.264	0.570	1.115	0.223	0.710	1.361	0.202							Tail 1.002		

Example: AY 2005 Age 54 of 2,609 = 3,557 x 0.733 and AY 2005 Age 66 of 2,204 = 2,609 x 0.845

NOTE: FACTORS ARE FROM SECTION 2, EXHIBIT 5, SHEET 34

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

SECTION 2  
EXHIBIT 5  
SHEET 13

**TEMPORARY TOTAL  
(000's)**

INCREMENTAL INDEX PAYMENT METHOD

ACCIDENT YEAR	PAYROLL	PAID LOSS & ALAE @ 12/31/07	INCREMENTAL PAID LOSS & ALAE PER			AVERAGE WEEKLY BENEFIT	SELECTED ULTIMATE CLAIMS	IMPLIED ULTIMATE LOSS & ALAE	TAIL OF 1.002 DEVELOP.	IMPLIED ULTIMATE INCLD TAIL	IMPLIED ULTIMATE LOSS RATE
			AVG. WEEKLY BENEFIT & ULTIMATE CLAIMS AS OF 12/31/07	FUTURE DEVELOP.	IMPLIED ULTIMATE						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1977	4,296,958	18,772	31,237	-	31,237	141.19	4,256	18,772	46	18,818	0.44
1978	4,554,775	18,434	27,326	0.001	27,327	151.68	4,448	18,435	45	18,480	0.41
1979	4,922,518	21,451	28,802	0.004	28,806	165.45	4,502	21,454	52	21,506	0.44
1980	5,505,913	24,014	28,107	0.013	28,121	177.66	4,809	24,025	59	24,084	0.44
1981	5,822,523	27,155	29,119	0.021	29,141	191.67	4,865	27,175	66	27,241	0.47
1982	6,184,882	26,826	25,655	0.035	25,690	203.57	5,137	26,862	65	26,928	0.44
1983	6,513,795	31,645	28,148	0.059	28,207	214.53	5,240	31,711	77	31,788	0.49
1984	6,868,217	34,792	27,450	0.089	27,539	224.79	5,638	34,905	85	34,990	0.51
1985	7,503,185	35,551	25,422	0.123	25,545	233.94	5,978	35,724	87	35,811	0.48
1986	7,891,199	36,992	25,697	0.151	25,847	240.13	5,995	37,209	91	37,300	0.47
1987	8,601,063	35,376	23,364	0.182	23,546	247.97	6,106	35,653	87	35,740	0.42
1988	8,905,267	34,130	20,661	0.220	20,881	258.03	6,402	34,493	84	34,577	0.39
1989	9,434,400	34,158	19,973	0.269	20,242	264.95	6,455	34,617	84	34,702	0.37
1990	10,055,399	31,998	18,047	0.343	18,390	275.82	6,428	32,606	79	32,685	0.33
1991	10,728,872	29,164	16,685	0.444	17,129	283.96	6,155	29,940	73	30,013	0.28
1992	11,441,482	25,480	13,654	0.563	14,217	297.32	6,276	26,529	65	26,594	0.23
1993	11,998,508	22,710	12,572	0.699	13,271	304.48	5,933	23,973	58	24,031	0.20
1994	12,083,591	25,320	13,381	0.836	14,217	313.48	6,036	26,901	66	26,967	0.22
1995	12,383,967	18,423	10,463	0.985	11,448	322.18	5,465	20,158	49	20,207	0.16
1996	12,949,088	18,762	10,426	1.157	11,582	333.58	5,395	20,843	51	20,894	0.16
1997	13,596,753	18,535	10,123	1.360	11,483	346.69	5,281	21,025	51	21,076	0.16
1998	14,465,333	21,037	10,806	1.611	12,418	362.22	5,374	24,174	59	24,233	0.17
1999	15,088,873	21,598	9,558	1.934	11,492	375.66	6,015	25,969	63	26,032	0.17
2000	15,809,043	24,514	10,311	2.362	12,673	389.68	6,101	30,130	73	30,203	0.19
2001	16,717,000	19,349	8,875	2.880	11,755	400.68	5,441	25,629	62	25,691	0.15
2002	17,601,171	23,023	9,798	3.446	13,244	412.31	5,699	31,122	76	31,198	0.18
2003	18,004,352	22,766	10,032	4.176	14,209	423.59	5,357	32,244	79	32,322	0.18
2004	18,523,800	17,072	7,415	5.199	12,614	437.83	5,258	29,042	71	29,113	0.16
2005	18,584,736	13,093	5,705	6.622	12,327	448.07	5,122	28,292	69	28,361	0.15
2006	18,740,062	6,530	2,984	8.620	11,605	464.44	4,711	25,391	62	25,452	0.14
2007	19,302,264	977	0,449	11,211	11,660	478.64	4,544	25,360	62	25,422	0.13
2008	19,881,332		-	12,753	12,753	493.32	4,652	29,268	71	29,339	0.15
TOTAL		739,648					#VALUE!	889,630	2,168	891,798	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) = (2) / [(6) x (7)] x 1000  
(4) SECTION 2, EXHIBIT 5, SHEET 20, COL. 6  
(5) = (3) + (4)  
(6) FROM OLIVER WYMAN AUDIT REPORT

(7) SECTION 2, EXHIBIT 5, SHEET 14, COL. 14  
(8) = (5) x (6) x (7)  
(9) = [TAIL - 1.0] x (8)  
(10) = (8) + (9)  
(11) = [(10) / (1)] x 100



**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
TEMPORARY TOTAL  
(000's)**

SECTION 2  
EXHIBIT 5  
SHEET 14

SELECTION OF ULTIMATE CLAIM COUNTS

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	IMPLIED FREQUENCY	ON-LEVEL FREQUENCY	5 YR IMPLIED FREQUENCY TREND	CUMULATIVE FREQUENCY TREND	ON-LEVEL TRENDED FREQUENCY	EXPECTED CLAIM FREQUENCY	EXPECTED ULTIMATE CLAIMS	SELECTED ULTIMATE CLAIMS	SELECTED CLAIM FREQUENCY
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1977	4,296,958	3.359	14,432,137	4,256	1.000	4,256	9.906%	2.949%				9.91%	4,256	4,256	9.91%
1978	4,554,775	3.155	14,371,454	4,447	1.000	4,448	9.764%	3.095%				9.76%	4,448	4,448	9.76%
1979	4,922,518	2.926	14,401,884	4,501	1.000	4,502	9.145%	3.126%				9.14%	4,502	4,502	9.14%
1980	5,505,913	2.721	14,981,232	4,808	1.000	4,809	8.734%	3.210%				8.73%	4,809	4,809	8.73%
1981	5,822,523	2.507	14,595,519	4,864	1.000	4,865	8.356%	3.333%	2.9%			8.36%	4,865	4,865	8.36%
1982	6,184,882	2.383	14,740,510	5,135	1.000	5,137	8.305%	3.485%	3.1%			8.30%	5,137	5,137	8.30%
1983	6,513,795	2.282	14,866,069	5,239	1.000	5,240	8.045%	3.525%	3.3%			8.05%	5,240	5,240	8.05%
1984	6,868,217	2.175	14,937,037	5,636	1.000	5,638	8.209%	3.775%	3.9%			8.21%	5,638	5,638	8.21%
1985	7,503,185	2.102	15,768,276	5,976	1.000	5,978	7.967%	3.791%	3.4%			7.97%	5,978	5,978	7.97%
1986	7,891,199	2.051	16,181,637	5,993	1.000	5,995	7.597%	3.705%	2.0%			7.60%	5,995	5,995	7.60%
1987	8,601,063	1.984	17,065,135	6,104	1.000	6,106	7.099%	3.578%	0.1%			7.10%	6,106	6,106	7.10%
1988	8,905,267	1.896	16,880,588	6,399	1.000	6,402	7.189%	3.793%	-0.5%			7.19%	6,402	6,402	7.19%
1989	9,434,400	1.854	17,491,582	6,450	1.001	6,455	6.842%	3.690%	-0.3%			6.84%	6,455	6,455	6.84%
1990	10,055,399	1.785	17,947,817	6,420	1.001	6,428	6.393%	3.581%	-0.4%			6.39%	6,428	6,428	6.39%
1991	10,728,872	1.729	18,548,727	6,144	1.002	6,155	5.737%	3.318%	-2.1%			5.74%	6,155	6,155	5.74%
1992	11,441,482	1.644	18,811,505	6,262	1.002	6,276	5.486%	3.336%	-3.6%			5.49%	6,276	6,276	5.49%
1993	11,998,508	1.614	19,362,381	5,916	1.003	5,933	4.945%	3.064%	-4.3%			4.94%	5,933	5,933	4.94%
1994	12,083,591	1.577	19,055,279	6,015	1.004	6,036	4.995%	3.168%	-3.2%	0.720	2.279%	5.00%	6,036	6,036	5.00%
1995	12,383,967	1.532	18,971,525	5,440	1.005	5,465	4.413%	2.881%	-3.3%	0.738	2.126%	4.41%	5,465	5,465	4.41%
1996	12,949,088	1.480	19,165,938	5,361	1.006	5,395	4.166%	2.815%	-3.9%	0.757	2.130%	4.17%	5,395	5,395	4.17%
1997	13,596,753	1.415	19,232,759	5,235	1.009	5,281	3.884%	2.746%	-3.3%	0.776	2.132%	3.88%	5,281	5,281	3.88%
1998	14,465,333	1.351	19,540,190	5,297	1.015	5,374	3.715%	2.750%	-3.2%	0.796	2.190%	3.72%	5,374	5,374	3.72%
1999	15,088,873	1.308	19,729,053	5,895	1.020	6,015	3.987%	3.049%	0.9%	0.817	2.490%	3.99%	6,015	6,015	3.99%
2000	15,809,043	1.261	19,937,265	5,910	1.032	6,101	3.859%	3.060%	2.8%	0.838	2.563%	3.86%	6,101	6,101	3.86%
2001	16,717,000	1.235	20,644,946	5,171	1.052	5,441	3.255%	2.636%	0.2%	0.859	2.264%	3.25%	5,441	5,441	3.25%
2002	17,601,171	1.195	21,036,269	5,208	1.094	5,699	3.238%	2.709%	-1.7%	0.881	2.387%	3.24%	5,699	5,699	3.24%
2003	18,004,352	1.163	20,931,398	4,660	1.150	5,357	2.976%	2.559%	-4.6%	0.904	2.313%	2.98%	5,357	5,357	2.98%
2004	18,523,800	1.123	20,794,077	4,285	1.227	5,258	2.839%	2.529%	-4.0%	0.927	2.344%	2.84%	5,258	5,258	2.84%
2005	18,584,736	1.097	20,391,643	3,714	1.379	5,122	2.756%	2.512%	-1.6%	0.951	2.388%	2.76%	5,122	5,122	2.76%
2006	18,740,062	1.061	19,881,471	2,342	1.986	4,651	2.482%	2.339%	-3.1%	0.975	2.281%	2.55%	4,772	4,711	2.51%
2007	19,302,264	1.030	19,881,248	846	4.876	4,125	2.137%	2.075%	-4.9%	1.000	2.075%	2.41%	4,652	4,544	2.35%
2008	19,881,332	1.000	19,881,332							1.000		2.34%	4,652	4,544	2.34%

TOTAL				159,930		169,946							175,246	#VALUE!	
									5 YR AVG EXCLD MOST RECENT 1		2.343%				
									20 YR AVG EXCLD MOST RECENT 1		2.299%				
									10 YR AVG EXCLD MOST RECENT 5		2.285%				
									20 YR AVG EXCLD MOST RECENT 5		2.285%				
									2008 SELECTED FREQUENCY		2.340% (16)				

(1)	PROVIDED BY OLIVER WYMAN & BWC	(6)	= (4) x (5)	(11)	= (8) x (10)
(2)	BASED ON CHANGE IN SAWW	(7)	= (6) / (1) x 100	(12)	SELECTED BASED ON (16) DETRENDED AND (7)
(3)	= (1) x (2)	(8)	= (6) / (3) x 100	(13)	= [(12) x (1)] / 100
(4)	BASED ON DATA FROM OLIVER WYMAN & BWC	(9)	5 YEAR FITTED TREND OF (8)	(14)	= (4) + [1 - 1/(5)] x (12)
(5)	SECTION 2, EXHIBIT 5, SHEET 19, COL. 6	(10)	Based on -2.5% Frequency Trend from 1994 to 2006	(15)	= [(14) / (1)] x 100
				(16)	SELECTED BY DELOITTE CONSULTING BASED ON (11)

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

SECTION 2  
EXHIBIT 5  
SHEET 15

**TEMPORARY TOTAL  
(000's)**

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS & ALAE	LSS ADJ. ULTIMATE LOSS & ALAE	WHOLE \$ SELECTED ULTIMATE SEVERITY	WHOLE \$ LSS ADJ. ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE	LSS ADJ. ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
					20				
1977	4,296,958	4,256	9.91%	18,816	18,830	4,421	4,424	0.438	0.438
1978	4,554,775	4,448	9.76%	18,484	18,498	4,156	4,159	0.406	0.406
1979	4,922,518	4,502	9.14%	21,513	21,526	4,779	4,782	0.437	0.437
1980	5,505,913	4,809	8.73%	24,084	24,095	5,008	5,010	0.437	0.438
1981	5,822,523	4,865	8.36%	27,241	27,255	5,599	5,602	0.468	0.468
1982	6,184,882	5,137	8.30%	26,940	26,950	5,245	5,247	0.436	0.436
1983	6,513,795	5,240	8.05%	31,791	31,797	6,067	6,068	0.488	0.488
1984	6,868,217	5,638	8.21%	35,007	34,993	6,209	6,206	0.510	0.509
1985	7,503,185	5,978	7.97%	35,812	35,802	5,991	5,989	0.477	0.477
1986	7,891,199	5,995	7.60%	37,295	37,268	6,221	6,217	0.473	0.472
1987	8,601,063	6,106	7.10%	35,726	35,684	5,851	5,844	0.415	0.415
1988	8,905,267	6,402	7.19%	34,535	34,483	5,394	5,386	0.388	0.387
1989	9,434,400	6,455	6.84%	34,670	34,608	5,371	5,362	0.367	0.367
1990	10,055,399	6,428	6.39%	32,555	32,474	5,065	5,052	0.324	0.323
1991	10,728,872	6,155	5.74%	29,879	29,825	4,854	4,845	0.278	0.278
1992	11,441,482	6,276	5.49%	26,331	26,275	4,195	4,186	0.230	0.230
1993	11,998,508	5,933	4.94%	23,585	23,522	3,975	3,965	0.197	0.196
1994	12,083,591	6,036	5.00%	26,601	26,628	4,407	4,411	0.220	0.220
1995	12,383,967	5,465	4.41%	19,629	19,672	3,592	3,599	0.159	0.159
1996	12,949,088	5,395	4.17%	20,341	20,387	3,771	3,779	0.157	0.157
1997	13,596,753	5,281	3.88%	20,442	20,640	3,871	3,908	0.150	0.152
1998	14,465,333	5,374	3.72%	23,824	23,895	4,433	4,446	0.165	0.165
1999	15,088,873	6,015	3.99%	25,238	25,687	4,196	4,270	0.167	0.170
2000	15,809,043	6,101	3.86%	29,859	30,589	4,894	5,014	0.189	0.193
2001	16,717,000	5,441	3.25%	25,649	26,544	4,714	4,878	0.153	0.159
2002	17,601,171	5,699	3.24%	32,242	33,699	5,657	5,913	0.183	0.191
2003	18,004,352	5,357	2.98%	35,523	37,763	6,631	7,049	0.197	0.210
2004	18,523,800	5,258	2.84%	30,892	33,999	5,875	6,465	0.167	0.184
2005	18,584,736	5,122	2.76%	30,605	34,455	5,975	6,726	0.165	0.185
2006	18,740,062	4,711	2.51%	28,249	32,229	5,996	6,841	0.151	0.172
2007	19,302,264	4,544	2.35%	30,498	34,164	6,712	7,518	0.158	0.177
2008	19,881,332	4,652	2.34%	32,804	35,786	7,051	7,692	0.165	0.180
TOTAL				906,660					

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 2, EXHIBIT 5, SHEET 14, COL. 14  
(3) = (2) / (1) x 100  
(4) SECTION 2, EXHIBIT 5, SHEET 4, COL. 12

(5) SECTION 2, EXHIBIT 5, SHEET 4, COL. 12  
(6) = [(4) / (2)] x 1,000  
(7) = [(5) / (2)] x 1,000  
(8) = [(4) / (1)] x 100  
(9) = [(5) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
TEMPORARY TOTAL  
(000's)**

SECTION 2  
EXHIBIT 5  
SHEET 16

DISCOUNT FACTORS

ACCIDENT YEAR AGE	PAID LOSS & ALAE DEVELOPMENT FACTOR	CUMULATIVE PERCENT PAID	INCREMENTAL PERCENT PAID	INCREMENTAL PERCENT DISCOUNTED	DISCOUNT FACTOR AT 5.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			4.1%	4.0%	80.2%
6	24.405	4.1%	23.6%	21.9%	83.4%
18	3.616	27.7%	16.6%	14.7%	82.7%
30	2.260	44.3%	12.2%	10.3%	82.2%
42	1.772	56.4%	8.5%	6.8%	81.8%
54	1.541	64.9%	7.0%	5.4%	81.8%
66	1.391	71.9%	5.1%	3.7%	81.8%
78	1.299	77.0%	4.6%	3.2%	82.3%
90	1.226	81.6%	4.1%	2.7%	82.3%
102	1.167	85.7%	3.0%	1.9%	81.9%
114	1.128	88.7%	2.2%	1.3%	81.6%
126	1.100	90.9%	1.8%	1.0%	81.6%
138	1.079	92.7%	1.4%	0.8%	81.6%
150	1.063	94.1%	1.2%	0.6%	81.7%
162	1.049	95.3%	0.8%	0.4%	81.4%
174	1.040	96.1%	0.9%	0.4%	81.8%
186	1.031	97.0%	0.6%	0.3%	81.1%
198	1.024	97.7%	0.5%	0.2%	80.4%
210	1.019	98.2%	0.5%	0.2%	79.3%
222	1.014	98.6%	0.2%	0.1%	76.9%
234	1.011	98.9%	0.2%	0.1%	76.2%
246	1.010	99.0%	0.1%	0.0%	75.8%
258	1.008	99.2%	0.1%	0.0%	76.4%
270	1.007	99.3%	0.1%	0.0%	76.6%
282	1.006	99.4%	0.1%	0.0%	77.3%
294	1.005	99.5%	0.1%	0.0%	74.9%
306	1.004	99.6%	0.1%	0.0%	73.7%
318	1.003	99.7%	0.0%	0.0%	71.5%
330	1.003	99.7%	0.0%	0.0%	73.0%
342	1.003	99.7%	0.0%	0.0%	74.1%
354	1.002	99.8%	0.0%	0.0%	74.8%
366	1.002	99.8%	0.0%	0.0%	78.1%
378	1.002	99.8%	0.0%	0.0%	79.6%
390	1.002	99.8%	0.0%	0.0%	81.3%
402	1.002	99.8%	0.0%	0.0%	83.2%
414	1.002	99.8%	0.0%	0.0%	85.3%
426	1.001	99.9%	0.0%	0.0%	87.4%
438	1.001	99.9%	0.0%	0.0%	89.3%
450	1.001	99.9%	0.0%	0.0%	90.8%
462	1.001	99.9%	0.0%	0.0%	92.1%
474	1.000	100.0%	0.0%	0.0%	93.0%
486	1.000	100.0%	0.0%	0.0%	93.6%
498	1.000	100.0%	0.0%	0.0%	94.5%
510	1.000	100.0%	0.0%	0.0%	95.7%
522	1.000	100.0%	0.0%	0.0%	97.6%
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%

- 
- (1) AGE OF ACCIDENT YEAR LOSS DEVELOPMENT FACTORS
  - (2) SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 2, EXHIBIT 5, SHEET 21
  - (3) = 1 / (2)
  - (4) = (3) FROM SUCCESSIVE AGE - (3) FROM CURRENT AGE
  - (5) NET PRESENT VALUE OF (4) ASSUMING MID-YEAR PAYMENT
  - (6) CUMULATIVE DISCOUNT FACTOR FOR GIVEN AGE BASED ON (4) AND (5)



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

SECTION 2  
EXHIBIT 5  
SHEET 18

**TEMPORARY TOTAL**

INTERPOLATED DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED PAID LOSS & ALAE			INCURRED LOSS & ALAE			REPORTED COUNTS (6/30/XX EVALUATIONS)			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)
1977	372	366	378	1.002	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.002	1.002
1978	360	354	366	1.002	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.002	1.002
1979	348	342	354	1.003	1.002	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.003	1.002	1.003
1980	336	330	342	1.003	1.003	1.003	0.998	1.000	0.999	1.000	1.000	1.000	1.003	1.003	1.003
1981	324	318	330	1.003	1.003	1.003	0.998	0.998	0.998	1.000	1.000	1.000	1.003	1.003	1.003
1982	312	306	318	1.004	1.003	1.004	0.999	0.998	0.999	1.000	1.000	1.000	1.004	1.003	1.004
1983	300	294	306	1.005	1.004	1.004	0.995	0.999	0.997	1.000	1.000	1.000	1.005	1.004	1.004
1984	288	282	294	1.006	1.005	1.006	0.996	0.995	0.995	1.000	1.000	1.000	1.006	1.005	1.005
1985	276	270	282	1.007	1.006	1.007	0.994	0.996	0.995	1.000	1.000	1.000	1.007	1.006	1.007
1986	264	258	270	1.008	1.007	1.008	0.994	0.994	0.994	1.000	1.000	1.000	1.008	1.007	1.008
1987	252	246	258	1.010	1.008	1.009	0.994	0.994	0.994	1.000	1.000	1.000	1.009	1.008	1.009
1988	240	234	246	1.011	1.010	1.011	0.995	0.994	0.994	1.001	1.000	1.000	1.011	1.009	1.010
1989	228	222	234	1.014	1.011	1.013	0.992	0.995	0.994	1.001	1.001	1.001	1.013	1.011	1.012
1990	216	210	222	1.019	1.014	1.016	0.992	0.992	0.992	1.002	1.001	1.001	1.017	1.013	1.015
1991	204	198	210	1.024	1.019	1.021	0.989	0.992	0.990	1.002	1.002	1.002	1.022	1.017	1.019
1992	192	186	198	1.031	1.024	1.027	0.998	0.989	0.994	1.003	1.002	1.002	1.029	1.022	1.026
1993	180	174	186	1.040	1.031	1.035	1.013	0.998	1.006	1.003	1.003	1.003	1.037	1.029	1.033
1994	168	162	174	1.049	1.040	1.045	1.006	1.013	1.009	1.004	1.003	1.004	1.046	1.037	1.042
1995	156	150	162	1.063	1.049	1.056	1.013	1.006	1.009	1.006	1.004	1.005	1.058	1.046	1.052
1996	144	138	150	1.079	1.063	1.071	1.020	1.013	1.016	1.008	1.006	1.007	1.072	1.058	1.065
1997	132	126	138	1.100	1.079	1.090	1.029	1.020	1.024	1.012	1.008	1.010	1.090	1.072	1.081
1998	120	114	126	1.128	1.100	1.114	1.072	1.029	1.050	1.018	1.012	1.015	1.115	1.090	1.102
1999	108	102	114	1.167	1.128	1.147	1.081	1.072	1.077	1.026	1.018	1.022	1.147	1.115	1.131
2000	96	90	102	1.226	1.167	1.196	1.109	1.081	1.095	1.043	1.026	1.035	1.188	1.147	1.167
2001	84	78	90	1.299	1.226	1.261	1.144	1.109	1.126	1.073	1.043	1.058	1.223	1.188	1.205
2002	72	66	78	1.391	1.299	1.344	1.160	1.144	1.152	1.120	1.073	1.096	1.253	1.223	1.238
2003	60	54	66	1.541	1.391	1.462	1.174	1.160	1.167	1.183	1.120	1.150	1.315	1.253	1.283
2004	48	42	54	1.772	1.541	1.634	1.172	1.174	1.173	1.291	1.183	1.234	1.388	1.315	1.350
2005	36	30	42	2.260	1.772	1.971	1.205	1.172	1.188	1.611	1.291	1.433	1.423	1.388	1.405
2006	24	18	30	3.616	2.260	2.706	1.503	1.205	1.337	2.738	1.611	2.028	1.361	1.423	1.391
2007	12	6	18	24.405	3.616	6.416	1.209	1.503	1.340	9.475	2.738	4.249	2.677	1.361	1.804

(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 2, EXHIBIT 5, SHEET 21; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 2, EXHIBIT 5, SHEET 21; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)  
(7) FROM SECTION 2, EXHIBIT 5, SHEET 22; SELECTED CUM. BASED ON (2)  
(8) FROM SECTION 2, EXHIBIT 5, SHEET 22; SELECTED CUM. BASED ON (3)

(9) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)  
(10) FROM SECTION 2, EXHIBIT 5, SHEET 28; SELECTED CUM. BASED ON (2)  
(11) FROM SECTION 2, EXHIBIT 5, SHEET 28; SELECTED CUM. BASED ON (3)  
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)  
(13) FROM SECTION 2, EXHIBIT 5, SHEET 29; SELECTED CUM. BASED ON (2)  
(14) FROM SECTION 2, EXHIBIT 5, SHEET 29; SELECTED CUM. BASED ON (3)  
(15) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)

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

SECTION 2  
EXHIBIT 5  
SHEET 19

**TEMPORARY TOTAL**

INTERPOLATED CLAIM COUNT DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		REPORTED COUNTS (12/31/XX VALUATIONS)		
		LOW (2)	HIGH (3)	LOW (4)	HIGH (5)	INTERP. (6)
1977	372	372	384	1.000	1.000	1.000
1978	360	360	372	1.000	1.000	1.000
1979	348	348	360	1.000	1.000	1.000
1980	336	336	348	1.000	1.000	1.000
1981	324	324	336	1.000	1.000	1.000
1982	312	312	324	1.000	1.000	1.000
1983	300	300	312	1.000	1.000	1.000
1984	288	288	300	1.000	1.000	1.000
1985	276	276	288	1.000	1.000	1.000
1986	264	264	276	1.000	1.000	1.000
1987	252	252	264	1.000	1.000	1.000
1988	240	240	252	1.000	1.000	1.000
1989	228	228	240	1.001	1.000	1.001
1990	216	216	228	1.001	1.001	1.001
1991	204	204	216	1.002	1.001	1.002
1992	192	192	204	1.002	1.002	1.002
1993	180	180	192	1.003	1.002	1.003
1994	168	168	180	1.004	1.003	1.004
1995	156	156	168	1.005	1.004	1.005
1996	144	144	156	1.006	1.005	1.006
1997	132	132	144	1.009	1.006	1.009
1998	120	120	132	1.015	1.009	1.015
1999	108	108	120	1.020	1.015	1.020
2000	96	96	108	1.032	1.020	1.032
2001	84	84	96	1.052	1.032	1.052
2002	72	72	84	1.094	1.052	1.094
2003	60	60	72	1.150	1.094	1.150
2004	48	48	60	1.227	1.150	1.227
2005	36	36	48	1.379	1.227	1.379
2006	24	24	36	1.986	1.379	1.986
2007	12	12	24	4.876	1.986	4.876

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(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 2, EXHIBIT 5, SHEET 27; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 2, EXHIBIT 5, SHEET 27; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)

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

SECTION 2  
EXHIBIT 5  
SHEET 20

**TEMPORARY TOTAL**

INTERPOLATED INDEX FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED INDEXED INCREMENTAL PAID LOSS & ALAE		
		LOW	HIGH	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)
1977	372	366	378	-	-	-
1978	360	354	366	0.001	-	0.001
1979	348	342	354	0.010	0.001	0.004
1980	336	330	342	0.018	0.010	0.013
1981	324	318	330	0.025	0.018	0.021
1982	312	306	318	0.048	0.025	0.035
1983	300	294	306	0.071	0.048	0.059
1984	288	282	294	0.112	0.071	0.089
1985	276	270	282	0.136	0.112	0.123
1986	264	258	270	0.167	0.136	0.151
1987	252	246	258	0.199	0.167	0.182
1988	240	234	246	0.243	0.199	0.220
1989	228	222	234	0.297	0.243	0.269
1990	216	210	222	0.396	0.297	0.343
1991	204	198	210	0.498	0.396	0.444
1992	192	186	198	0.635	0.498	0.563
1993	180	174	186	0.769	0.635	0.699
1994	168	162	174	0.908	0.769	0.836
1995	156	150	162	1.068	0.908	0.985
1996	144	138	150	1.252	1.068	1.157
1997	132	126	138	1.477	1.252	1.360
1998	120	114	126	1.758	1.477	1.611
1999	108	102	114	2.128	1.758	1.934
2000	96	90	102	2.622	2.128	2.362
2001	84	78	90	3.164	2.622	2.880
2002	72	66	78	3.754	3.164	3.446
2003	60	54	66	4.647	3.754	4.176
2004	48	42	54	5.817	4.647	5.199
2005	36	30	42	7.539	5.817	6.622
2006	24	18	30	9.856	7.539	8.620
2007	12	6	18	12.753	9.856	11.211

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(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 2, EXHIBIT 5, SHEET 37; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 2, EXHIBIT 5, SHEET 37; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)









**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
TEMPORARY TOTAL  
PAID TO INCURRED LOSS & ALAE 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	AS OF 12/31/2007			
1977																																		100.0%	100.0%	
1978																																			100.0%	99.8%
1979																																			99.8%	99.3%
1980																																			99.3%	100.0%
1981																																			99.9%	100.0%
1982																																			99.9%	99.7%
1983																																			99.9%	99.9%
1984																																			99.8%	99.9%
1985																																			99.8%	99.9%
1986																																			99.8%	99.9%
1987																																			99.8%	99.9%
1988																																			99.8%	99.9%
1989																																			99.8%	99.9%
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2003																																			99.8%	99.9%
2004																																			99.8%	99.9%
2005																																			99.8%	99.9%
2006																																			99.8%	99.9%
2007																																			99.8%	99.9%





**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
TEMPORARY TOTAL  
REPORTED LOST TIME CLAIM COUNTS (12/31/XX)**

ACCIDENT YEAR	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384	AS OF 12/31/2007						
1977											4,211	4,222	4,239	4,243	4,247	4,248	4,250	4,252	4,254	4,257	4,257	4,257	4,257	4,255	4,255	4,255	4,256	4,256	4,256	4,256	4,256	4,256	4,256						
1978										4,378	4,388	4,411	4,421	4,430	4,433	4,437	4,433	4,435	4,439	4,442	4,443	4,445	4,446	4,446	4,446	4,446	4,447	4,447	4,447	4,447	4,447	4,447	4,447						
1979										4,424	4,441	4,459	4,478	4,488	4,495	4,499	4,496	4,503	4,507	4,504	4,501	4,500	4,500	4,500	4,500	4,500	4,500	4,501	4,501	4,501	4,501	4,501	4,501						
1980								4,659	4,706	4,735	4,759	4,768	4,779	4,788	4,782	4,783	4,787	4,793	4,797	4,802	4,807	4,807	4,807	4,807	4,807	4,808	4,808	4,808	4,808	4,808	4,808	4,808	4,808						
1981								4,584	4,701	4,755	4,781	4,796	4,809	4,818	4,823	4,828	4,838	4,850	4,853	4,857	4,863	4,863	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864						
1982								4,851	4,962	5,017	5,048	5,075	5,100	5,108	5,114	5,121	5,125	5,130	5,132	5,133	5,134	5,134	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135					
1983				4,657	4,574	4,798	4,957	5,095	5,152	5,162	5,207	5,209	5,219	5,221	5,225	5,228	5,232	5,234	5,237	5,238	5,238	5,238	5,239	5,239	5,239	5,239	5,239	5,239	5,239	5,239	5,239	5,239	5,239	5,239					
1984				4,960	4,969	5,183	5,359	5,515	5,563	5,587	5,609	5,618	5,616	5,623	5,628	5,628	5,631	5,635	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636					
1985			4,202	4,922	5,343	5,525	5,716	5,843	5,897	5,922	5,949	5,958	5,962	5,970	5,978	5,981	5,984	5,988	5,991	5,992	5,992	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993				
1986		2,659	4,230	4,922	5,343	5,525	5,716	5,843	5,897	5,922	5,949	5,958	5,962	5,970	5,978	5,981	5,984	5,988	5,991	5,992	5,992	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993				
1987	1,438	2,578	4,206	5,051	5,316	5,604	5,796	5,948	6,006	6,031	6,049	6,061	6,079	6,084	6,089	6,092	6,095	6,099	6,102	6,103	6,104	6,104	6,104	6,104	6,104	6,104	6,104	6,104	6,104	6,104	6,104	6,104	6,104	6,104	6,104				
1988	1,461	2,744	4,312	5,033	5,568	5,884	6,098	6,239	6,302	6,319	6,337	6,366	6,371	6,379	6,384	6,387	6,390	6,394	6,398	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399				
1989	1,443	2,616	3,495	4,830	5,477	5,852	6,125	6,286	6,323	6,370	6,400	6,416	6,424	6,431	6,437	6,440	6,443	6,447	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450			
1990	1,462	2,743	4,277	5,065	5,524	5,860	6,108	6,264	6,314	6,361	6,380	6,389	6,397	6,405	6,410	6,413	6,416	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420			
1991	1,569	3,045	4,087	4,892	5,400	5,688	5,904	6,013	6,061	6,091	6,109	6,118	6,126	6,133	6,138	6,141	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144		
1992	1,670	2,877	4,194	5,133	5,556	5,832	6,044	6,150	6,189	6,211	6,230	6,239	6,246	6,253	6,259	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262		
1993	1,610	2,920	4,203	4,929	5,246	5,490	5,690	5,784	5,816	5,850	5,880	5,896	5,905	5,914	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916		
1994	1,549	2,915	4,362	4,945	5,297	5,553	5,753	5,858	5,914	5,954	5,982	5,999	6,011	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015		
1995	1,450	2,909	3,978	4,518	4,804	5,011	5,198	5,293	5,355	5,391	5,421	5,433	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440		
1996	1,438	2,735	3,882	4,431	4,742	4,947	5,128	5,223	5,280	5,317	5,347	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361		
1997	1,451	2,730	3,784	4,278	4,591	4,801	4,998	5,127	5,181	5,204	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235		
1998	1,599	2,887	3,917	4,392	4,666	4,919	5,093	5,200	5,267	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297		
1999	1,848	3,290	4,519	4,975	5,287	5,510	5,720	5,827	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895		
2000	1,911	3,381	4,598	5,060	5,346	5,593	5,804	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	
2001	1,349	2,841	3,969	4,396	4,692	4,950	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	
2002	1,439	3,000	4,162	4,656	4,955	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	
2003	1,278	2,734	3,847	4,352	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	
2004	1,126	2,573	3,819	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	
2005	1,092	2,603	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	
2006	869	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	
2007	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846

**AGE-TO-AGE DEVELOPMENT FACTORS**

	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-Ult	384-Ult
1977											1.0026	1.0040	1.0009	1.0009	1.0002	1.0005	1.0005	1.0005	1.0007	1.0000	1.0000	1.0000	0.99953	1.00005	1.00004	1.00004	1.000					

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
TEMPORARY TOTAL  
REPORTED LOST TIME CLAIM COUNTS (ESTIMATED AT 6/30/XX FROM 12/31/XX)**

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	AS OF 12/31/2007																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																				
1977													4,217	4,231	4,241	4,245	4,248	4,249	4,251	4,253	4,256	4,257	4,257	4,257	4,256	4,255	4,255	4,256	4,256	4,256	4,256	4,256	4,256																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																				
1978											4,383	4,400	4,416	4,426	4,432	4,435	4,435	4,435	4,434	4,437	4,441	4,443	4,444	4,444	4,446	4,446	4,447	4,447	4,447	4,447	4,447	4,447	4,447	4,447																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																			
1979										4,433	4,450	4,469	4,483	4,492	4,497	4,498	4,498	4,501	4,505	4,506	4,503	4,501	4,500	4,500	4,500	4,500	4,501	4,501	4,501	4,501	4,501	4,501	4,501	4,501	4,501																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																		
1980										4,683	4,721	4,747	4,774	4,784	4,785	4,783	4,785	4,790	4,795	4,800	4,805	4,807	4,807	4,807	4,807	4,807	4,807	4,807	4,807	4,807	4,807	4,807	4,807	4,807	4,807	4,807																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	
1981										4,643	4,728	4,768	4,789	4,803	4,814	4,821	4,826	4,833	4,844	4,852	4,855	4,860	4,863	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	
1982										4,907	4,990	5,033	5,062	5,088	5,104	5,111	5,118	5,128	5,131	5,133	5,134	5,134	5,134	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															
1983										4,686	4,878	5,026	5,124	5,167	5,195	5,208	5,214	5,220	5,223	5,227	5,230	5,233	5,235	5,237	5,238	5,238	5,238	5,239	5,239	5,239	5,239	5,239	5,239	5,239	5,239	5,239	5,239	5,239																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															
1984										5,076	5,271	5,399	5,477	5,539	5,575	5,598	5,614	5,617	5,620	5,626	5,629	5,630	5,633	5,635	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																														
1985										5,397	5,560	5,696	5,810	5,888	5,902	5,929	5,943	5,949	5,956	5,962	5,965	5,969	5,972	5,974	5,975	5,976	5,976	5,976	5,976	5,976	5,976	5,976	5,976	5,976	5,976	5,976	5,976	5,976	5,976	5,976																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																													
1986										4,581	4,611	4,588	4,534	4,621	4,780	4,910	5,036	5,164	5,290	5,416	5,542	5,668	5,794	5,920	6,046	6,172	6,298	6,424	6,550	6,676	6,802	6,928	7,054	7,180	7,306	7,432	7,558	7,684	7,810	7,936	8,062	8,188	8,314	8,440	8,566	8,692	8,818	8,944	9,070	9,196	9,322	9,448	9,574	9,700	9,826	9,952	10,078	10,204	10,330	10,456	10,582	10,708	10,834	10,960	11,086	11,212	11,338	11,464	11,590	11,716	11,842	11,968	12,094	12,220	12,346	12,472	12,598	12,724	12,850	12,976	13,102	13,228	13,354	13,480	13,606	13,732	13,858	13,984	14,110	14,236	14,362	14,488	14,614	14,740	14,866	14,992	15,118	15,244	15,370	15,496	15,622	15,748	15,874	15,999	16,125	16,251	16,377	16,503	16,629	16,755	16,881	17,007	17,133	17,259	17,385	17,511	17,637	17,763	17,889	18,015	18,141	18,267	18,393	18,519	18,645	18,771	18,897	19,023	19,149	19,275	19,401	19,527	19,653	19,779	19,905	20,031	20,157	20,283	20,409	20,535	20,661	20,787	20,913	21,039	21,165	21,291	21,417	21,543	21,669	21,795	21,921	22,047	22,173	22,299	22,425	22,551	22,677	22,803	22,929	23,055	23,181	23,307	23,433	23,559	23,685	23,811	23,937	24,063	24,189	24,315	24,441	24,567	24,693	24,819	24,945	25,071	25,197	25,323	25,449	25,575	25,701	25,827	25,953	26,079	26,205	26,331	26,457	26,583	26,709	26,835	26,961	27,087	27,213	27,339	27,465	27,591	27,717	27,843	27,969	28,095	28,221	28,347	28,473	28,599	28,725	28,851	28,977	29,103	29,229	29,355	29,481	29,607	29,733	29,859	29,985	30,111	30,237	30,363	30,489	30,615	30,741	30,867	30,993	31,119	31,245	31,371	31,497	31,623	31,749	31,875	32,001	32,127	32,253	32,379	32,505	32,631	32,757	32,883	33,009	33,135	33,261	33,387	33,513	33,639	33,765	33,891	34,017	34,143	34,269	34,395	34,521	34,647	34,773	34,899	35,025	35,151	35,277	35,403	35,529	35,655	35,781	35,907	36,033	36,159	36,285	36,411	36,537	36,663	36,789	36,915	37,041	37,167	37,293	37,419	37,545	37,671	37,797	37,923	38,049	38,175	38,301	38,427	38,553	38,679	38,805	38,931	39,057	39,183	39,309	39,435	39,561	39,687	39,813	39,939	40,065	40,191	40,317	40,443	40,569	40,695	40,821	40,947	41,073	41,199	41,325	41,451	41,577	41,703	41,829	41,955	42,081	42,207	42,333	42,459	42,585	42,711	42,837	42,963	43,089	43,215	43,341	43,467	43,593	43,719	43,845	43,971	44,097	44,223	44,349	44,475	44,601	44,727	44,853	44,979	45,105	45,231	45,357	45,483	45,609	45,735	45,861	45,987	46,113	46,239	46,365	46,491	46,617	46,743	46,869	46,995	47,121	47,247	47,373	47,499	47,625	47,751	47,877	48,003	48,129	48,255	48,381	48,507	48,633	48,759	48,885	49,011	49,137	49,263	49,389	49,515	49,641	49,767	49,893	50,019	50,145	50,271	50,397	50,523	50,649	50,775	50,901	51,027	51,153	51,279	51,405	51,531	51,657	51,783	51,909	52,035	52,161	52,287	52,413	52,539	52,665	52,791	52,917	53,043	53,169	53,295	53,421	53,547	53,673	53,799	53,925	54,051	54,177	54,303	54,429	54,555	54,681	54,807	54,933	55,059	55,185	55,311	55,437	55,563	55,689	55,815	55,941	56,067	56,193	56,319	56,445	56,571	56,697	56,823	56,949	57,075	57,201	57,327	57,453	57,579	57,705	57,831	57,957	58,083	58,209	58,335	58,461	58,587	58,713	58,839	58,965	59,091	59,217	59,343	59,469	59,595	59,721	59,847	59,973	60,099	60,225	60,351	60,477	60,603	60,729	60,855	60,981	61,107	61,233	61,359	61,485	61,611	61,737	61,863	61,989	62,115	62,241	62,367	62,493	62,619	62,745	62,871	62,997	63,123	63,249	63,375	63,501	63,627	63,753	63,879	64,005	64,131	64,257	64,383	64,509	64,635	64,761	64,887	65,013	65,139	65,265	65,391	65,517	65,643	65,769	65,895	66,021	66,147	66,273	66,399	66,525	66,651	66,777	66,903	67,029	67,155	67,281	67,407	67,533	67,659	67,785	67,911	68,037	68,163	68,289	68,415	68,541	68,667	68,793	68,919	69,045	69,171	69,297	69,423	69,549	69,675	69,801	69,927	70,053	70,179	70,305	70,431	70,557	70,683	70,809	70,935	71,061	71,187	71,313	71,439	71,565	71,691	71,817	71,943	72,069	72,195	72,321	72,447	72,573	72,699	72,825	72,951	73,077	73,203	73,329	73,455	73,581	73,707	73,833	73,959	74,085	74,211	74,337	74,463	74,589	74,715	74,841	74,967	75,093	75,219	75,345	75,471	75,597	75,723	75,849	75,975	76,101	76,227	76,353	76,479	76,605	76,731	76,857	76,983	77,109	77,235	77,361	77,487	77,613	77,739	77,865	77,991	78,117	78,243	78,369	78,495	78,621	78,747	78,873	78,999	79,125	79,251	79,377	79,503	79,629	79,755	79,881	80,007	80,133	80,259	80,385	80,511	80,637	80,763	80,889	81,015	81,141	81,267	81,393	81,519	81,645	81,771	81,897	82,023	82,149	82,275	82,401	82,527	82,653	82,779	82,905	83,031	83,157	83,283	83,409	83,535	83,661	83,787	83,913	84,039	84,165	84,291	84,417	84,543	84,669	84,795	84,921	85,047	85,173	85,299	85,425	85,551	85,677	85,803	85,929	86,055	86,181	86,307	86,433	86,559	86,685	86,811	86,937	87,063	87,189	87,315	87,441	87,567	87,693	87,819	87,945	88,071	88,197	88,323	88,449	88,575	88,701	88,827	88,953	89,079	89,205	89,331	89,457	89,583	89,709	89,835	89,961	90,087	90,213	90,339	90,465	90,591	90,717	90,843	90,969	91,095	91,221	91,347	91,473	91,599	91,725	91,851	91,977	92,103	92,229	92,355	92,481	92,607	92,733	92,859	92,985	93,111	93,237	93,363	93,489	93,615	93,741	93,867	93,993	94,119	94,245	94,371	94,497	94,623	94,749	94,875	95,001	95,127	95,253	95,379	95,505	95,631	95,757	95,883	96,009	96,135	96,261	96,387	96,513	96,639	96,765	96,891	97,017	97,143	97,269	97,395	97,521	97,647	97,773	97,899	98,025	98,151	98,277	98,403	98,529	98,655	98,781	98,907	99,033	99,159	99,285	99,411	99,537	99,663	99,789	99,915	100,041	100,167	100,293	100,419	100,545	100,671	100,797	100,923	101,049	101,175	101,301	101,427	101,553	101,679	101,805	101,931	102,057	102,183	102,309	102,435	102,561	102,687	102,813	102,939	103,065	103,191	103,317	103,443	103,569	103,695	103,821	103,947	104,073	104,199	104,325	104,451	104,577	104,703	104,829	104,955	105,081	105,207	105,333	105,459	105,585	105,711	105,837	105,963	106,089	106,215	106,34









**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
TEMPORARY 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	AS OF 12/31/2007			
1977																																		2	2	
1978																																			7	7
1979																																			34	34
1980																																			-	-
1981																																			7	7
1982																																			18	18
1983																																			3	3
1984																																			59	59
1985																																			28	28
1986																																			39	39
1987																																			42	42
1988																																			93	93
1989																																			234	234
1990																																			128	128
1991																																			270	270
1992																																			253	253
1993																																			244	244
1994																																			422	422
1995																																			165	165
1996																																			516	516
1997																																			440	440
1998																																			345	345
1999																																			267	267
2000																																			448	448
2001																																			426	426
2002	30,343	5,057	2,984	1,587	829	531	373	286	261	213	267																							878	878	
2003	35,472	6,625	4,080	2,499	1,575	1,956																													1,956	1,956
2004	42,347	6,359	3,574	2,103	2,400																														2,400	2,400
2005	43,079	6,276	3,559	3,058																															3,058	3,058
2006	52,131	5,951	2,906																																1,956	1,956
2007	58,015	33,522																																	33,522	33,522



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

**INCREMENTAL PAID LOSS & ALAE SEVERITY (PAID LOSS & ALAE / 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	ULTIMATE CLAIMS	
1977																4,222	59	52	40	19	4	2	1	1	3	1	0	2	3	2	1	0	4,256
1978															3,917	75	53	38	21	10	3	3	8	4	3	1	3	3	1	0	2	4,448	
1979													4,378	116	108	61	22	14	12	9	9	7	5	4	6	3	8	2	0	2	4,502		
1980												4,557	133	116	75	33	17	18	7	14	7	3	2	3	4	1	4	0	2	2	4,809		
1981											4,959	181	124	86	46	22	32	18	13	23	13	22	12	12	11	7	0	0	2	1	4,865		
1982										4,629	182	158	90	43	23	21	17	16	11	5	3	5	5	1	9	5	5	0	2	2	5,137		
1983									5,163	272	193	129	60	48	29	26	23	17	17	19	15	9	6	6	5	5	0	2	2	5,240			
1984								5,162	325	280	171	77	28	28	18	14	9	6	18	6	3	8	10	8	8	5	0	2	2	5,638			
1985						4,651		367	275	227	124	75	45	30	31	26	20	11	17	17	4									5,978			
1986						4,312		553	466	286	153	130	64	39	48	19	19	19	16	9	5	10	5							5,995			
1987						3,660		593	523	314	179	102	83	75	68	52	27	18	26	35	19	10	9							6,106			
1988						2,817		708	568	354	241	116	101	76	58	73	33	35	37	31	35	27	22							6,402			
1989						2,084		950	719	442	257	195	127	85	78	74	51	38	47	49	37	28	30							6,455			
1990						1,099		911	616	318	229	144	100	92	57	64	45	42	28	28	33	18								6,428			
1991						1,225		989	726	446	262	160	125	147	97	57	79	45	71	40	50	44								6,155			
1992						1,231		905	600	272	210	120	137	80	51	65	56	43	40	41	36									6,276			
1993						1,227		781	445	296	175	174	112	77	88	53	56	58	48	42										5,933			
1994						1,323		810	527	297	267	136	129	108	110	81	75	65	58	59										6,036			
1995						1,199		636	331	281	168	149	86	93	63	46	51	49												5,465			
1996						1,112		597	365	289	197	139	135	117	103	139	92													5,395			
1997						1,089		583	341	265	220	180	201	192	138	99														5,281			
1998						1,133		667	429	346	344	243	212	191	145															5,374			
1999						1,121		655	450	300	247	232	205	151																6,015			
2000						1,217		750	564	430	345	269	194																	6,101			
2001						1,262		715	495	373	286	184																		5,441			
2002						1,315		913	681	471	445																			5,699			
2003						1,440		1,126	804	608																				5,357			
2004						1,356		954	708																					5,258			
2005						1,359		947																						5,122			
2006						1,189																								4,711			
2007						215																								4,544			

**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-Ult	
1977															0.014	0.876	0.769	0.468	0.196	0.507	0.662	0.603	4.115	0.176	0.889	5.268	1.050	0.712	0.494	0.202		
1978														0.026	0.933	0.568	0.360	0.657	0.848	0.699	1.025	0.750	0.697	0.921	1.512	0.404	3.022	0.237	1.048			
1979												0.029		0.872	0.643	0.448	0.506	1.042	0.383	2.133	0.452	0.422	0.758	1.654	1.145	0.233	4.130	0.130				
1980												0.037		0.685	0.692	0.537	0.485	1.447	0.553	0.712	1.843	0.553	1.664	0.551	0.996	0.899	0.691	0.058				
1981												0.039		0.567	0.476	0.544	0.883	0.813	0.952	0.703	0.474	0.548	1.577	1.114	0.275	6.223	0.576					
1982									0.053		0.709		0.670	0.464	0.799	0.602	0.916	0.886	0.742	0.959	1.162	0.766	0.582	0.692	1.022	0.857						
1983									0.063		0.861		0.613	0.451	0.359	0.999	0.656	0.749	0.654	0.635	3.165	0.333	0.522	2.502	1.262	0.848						
1984									0.079		0.751		0.824	0.548	0.600	0.609	0.660	1.051	0.837	0.762	0.997	0.544	1.607	0.988	0.247	1.248						
1985							0.128		0.843		0.612		0.535	0.854	0.493	0.607	1.233	0.404	0.953	1.048	0.993	0.851	0.575	0.583	1.832							
1986							0.882		0.600		0.569		0.573	0.813	0.903	0.910	0.763	0.512	0.677	1.413	1.382	0.539	0.501	0.951								
1987						0.251			0.623		0.681		0.483	0.868	0.754	0.763	1.253	0.449	1.077	1.043	0.832	1.134	0.782	0.800								
1988						0.456			0.757		0.615		0.580	0.760	0.651	0.674	0.916	0.947	0.684	0.756	1.223	1.051	0.746	0.767	1.070							
1989						0.790			0.677		0.516		0.719	0.632	0.694	0.923	0.611	1.134	0.700	0.929	0.679	1.000	1.172	0.546								
1990						1,049			0.807		0.734		0.614	0.588	0.611	0.782	1.177	0.658	0.584	1.400	0.562	1.599	0.567	1.247	0.864							
1991						0.087			0.735		0.663		0.454	0.772	0.571	1.143	0.582	0.634	1.294	0.855	0.770	0.923	1.029	0.881								
1992						0.265			0.636		0.570		0.666	0.591	0.993	0.646	0.690	1.143	0.594	1.070	1.024	0.832	0.877									
1993						6,419			0.612		0.651		0.563	0.899	0.510	0.949	0.837	1.018	0.739	0.921	0.874	0.907										
1994						5,498			0.530		0.521		0.848	0.598	0.889	0.578	1.080	0.674	0.740	1.104	0.959											
1995						5,765			0.537		0.612		0.792	0.682	0.704	0.974	0.864	0.878	1.352	0.666												
1996						5,415			0.536		0.585		0.775	0.831	0.820	1.112	0.955	0.723	0.714													
1997						5,539			0.588		0.644		0.806	0.996	0.705	0.872	0.901	0.763														
1998						4,867			0.584		0.688		0.666	0.823	0.938	0.884	0.739															
1999						4,909			0.616		0.753		0.762	0.803	0.780	0.721																
2000						5,230			0.566		0.692		0.754	0.766	0.645																	
2001						6,146			0.694		0.746		0.691	0.946																		
2002						5,314			0.782		0.715		0.756																			
2003						5,916			0.704		0.74																					

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

SECTION 2  
EXHIBIT 5  
SHEET 37

INDEX METHOD - INCREMENTAL PAID LOSS & ALAE 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	AS OF 12/31/2007								
1977																		29.902	0.417	0.366	0.281	0.132	0.026	0.013	0.009	0.005	0.021	0.004	0.003	0.018	0.019	0.013	0.007	0.001	0.000					
1978														25.826	0.497	0.351	0.250	0.136	0.068	0.018	0.020	0.053	0.026	0.018	0.007	0.021	0.019	0.006	0.000	0.011	0.007	0.007	0.007	0.007						
1979														26.463	0.699	0.652	0.370	0.133	0.088	0.074	0.052	0.053	0.040	0.028	0.026	0.039	0.016	0.047	0.011	0.012	0.007	0.007	0.007	0.007						
1980													25.648	0.750	0.654	0.420	0.188	0.095	0.099	0.038	0.081	0.037	0.015	0.012	0.019	0.022	0.005	0.021	0.003	0.000	0.000	0.000	0.000	0.000						
1981												25.872	0.945	0.648	0.448	0.241	0.117	0.169	0.093	0.066	0.122	0.068	0.113	0.062	0.062	0.055	0.038	0.002	0.000	0.000	0.000	0.000	0.000	0.000	0.000					
1982											22.740	0.894	0.779	0.441	0.210	0.114	0.101	0.082	0.078	0.055	0.026	0.014	0.022	0.025	0.007	0.043	0.025	0.014	0.014	0.014	0.014	0.014	0.014	0.014	0.014					
1983										24.065	1.269	0.900	0.603	0.280	0.224	0.135	0.123	0.109	0.081	0.078	0.090	0.069	0.040	0.028	0.028	0.028	0.024	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004				
1984										22.965	1.446	1.245	0.763	0.344	0.123	0.123	0.081	0.061	0.040	0.025	0.079	0.026	0.014	0.035	0.044	0.037	0.015	0.015	0.015	0.015	0.015	0.015	0.015	0.015	0.015	0.015				
1985									19.882	1.567	1.176	0.969	0.531	0.319	0.194	0.128	0.135	0.113	0.086	0.086	0.047	0.075	0.074	0.018	0.023	0.013	0.013	0.013	0.013	0.013	0.013	0.013	0.013	0.013	0.013	0.013	0.013			
1986									17.958	2.305	1.943	1.189	0.637	0.543	0.268	0.163	0.201	0.081	0.077	0.081	0.080	0.068	0.039	0.023	0.042	0.008	0.008	0.008	0.008	0.008	0.008	0.008	0.008	0.008	0.008	0.008	0.008			
1987									14.758	2.393	2.111	1.265	0.720	0.413	0.336	0.303	0.276	0.210	0.108	0.073	0.103	0.142	0.077	0.039	0.037	0.019	0.019	0.019	0.019	0.019	0.019	0.019	0.019	0.019	0.019	0.019	0.019	0.019		
1988									10.916	2.744	2.202	1.372	0.934	0.451	0.391	0.295	0.225	0.282	0.127	0.137	0.142	0.119	0.134	0.105	0.084	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026		
1989									7.867	3.585	2.713	1.669	0.968	0.736	0.479	0.323	0.295	0.280	0.191	0.145	0.177	0.186	0.139	0.106	0.114	0.045	0.045	0.045	0.045	0.045	0.045	0.045	0.045	0.045	0.045	0.045	0.045	0.045		
1990									3.986	4.181	3.302	2.234	1.152	0.828	0.523	0.363	0.335	0.205	0.232	0.163	0.151	0.102	0.102	0.120	0.066	0.020	0.020	0.020	0.020	0.020	0.020	0.020	0.020	0.020	0.020	0.020	0.020	0.020	0.020	
1991									0.614	4.315	3.484	2.556	1.569	0.923	0.564	0.441	0.519	0.341	0.199	0.279	0.157	0.251	0.142	0.177	0.153	0.052	0.052	0.052	0.052	0.052	0.052	0.052	0.052	0.052	0.052	0.052	0.052	0.052	0.052	
1992									0.584	4.139	3.043	2.018	0.916	0.707	0.403	0.461	0.268	0.170	0.220	0.188	0.145	0.134	0.137	0.121	0.080	0.080	0.080	0.080	0.080	0.080	0.080	0.080	0.080	0.080	0.080	0.080	0.080	0.080	0.080	
1993									0.643	4.030	2.564	1.461	0.972	0.575	0.571	0.369	0.254	0.291	0.173	0.185	0.189	0.157	0.138	0.038	0.038	0.038	0.038	0.038	0.038	0.038	0.038	0.038	0.038	0.038	0.038	0.038	0.038	0.038	0.038	
1994									0.658	4.222	2.583	1.681	0.947	0.852	0.434	0.412	0.345	0.351	0.259	0.239	0.209	0.189	0.077	0.077	0.077	0.077	0.077	0.077	0.077	0.077	0.077	0.077	0.077	0.077	0.077	0.077	0.077	0.077	0.077	
1995									0.677	3.721	1.974	1.028	0.872	0.521	0.463	0.268	0.289	0.195	0.144	0.159	0.153	0.093	0.093	0.093	0.093	0.093	0.093	0.093	0.093	0.093	0.093	0.093	0.093	0.093	0.093	0.093	0.093	0.093	0.093	
1996									0.578	3.335	1.789	1.095	0.867	0.591	0.416	0.405	0.350	0.307	0.415	0.277	0.130	0.130	0.130	0.130	0.130	0.130	0.130	0.130	0.130	0.130	0.130	0.130	0.130	0.130	0.130	0.130	0.130	0.130	0.130	
1997									0.580	3.142	1.683	0.984	0.763	0.634	0.520	0.579	0.553	0.399	0.285	0.124	0.124	0.124	0.124	0.124	0.124	0.124	0.124	0.124	0.124	0.124	0.124	0.124	0.124	0.124	0.124	0.124	0.124	0.124	0.124	
1998									0.565	3.128	1.840	1.185	0.955	0.951	0.670	0.584	0.527	0.402	0.180	0.180	0.180	0.180	0.180	0.180	0.180	0.180	0.180	0.180	0.180	0.180	0.180	0.180	0.180	0.180	0.180	0.180	0.180	0.180	0.180	
1999									0.611	2.985	1.743	1.199	0.798	0.657	0.616	0.545	0.403	0.177	0.177	0.177	0.177	0.177	0.177	0.177	0.177	0.177	0.177	0.177	0.177	0.177	0.177	0.177	0.177	0.177	0.177	0.177	0.177	0.177	0.177	
2000									0.636	3.124	1.924	1.448	1.103	0.886	0.691	0.498	0.228	0.228	0.228	0.228	0.228	0.228	0.228	0.228	0.228	0.228	0.228	0.228	0.228	0.228	0.228	0.228	0.228	0.228	0.228	0.228	0.228	0.228	0.228	
2001									0.602	3.150	1.784	1.235	0.931	0.713	0.460	0.263	0.263	0.263	0.263	0.263	0.263	0.263	0.263	0.263	0.263	0.263	0.263	0.263	0.263	0.263	0.263	0.263	0.263	0.263	0.263	0.263	0.263	0.263	0.263	
2002									0.519	3.190	2.214	1.652	1.142	1.080	0.466	0.466	0.466	0.466	0.466	0.466	0.466	0.466	0.466	0.466	0.466	0.466	0.466	0.466	0.466	0.466	0.466	0.466	0.466	0.466	0.466	0.466	0.466	0.466	0.466	
2003									0.640	3.400	2.657	1.899	1.436	0.673	0.673	0.673	0.673	0.673	0.673	0.673	0.673	0.673	0.673	0.673	0.673	0.673	0.673	0.673	0.673	0.673	0.673	0.673	0.673	0.673	0.673	0.673	0.673	0.673	0.673	
2004									0.523	3.097	2.179	1.617	0.670	0.670	0.670	0.670	0.670	0.670	0.670	0.670	0.670	0.670	0.670	0.670	0.670	0.670	0.670	0.670	0.670	0.670	0.670	0.670	0.670	0.670	0.670	0.670	0.670	0.670	0.670	
2005									0.557	3.033	2.114	0.876	0.876	0.876	0.876	0.876	0.876	0.876	0.876	0.876	0.876	0.876	0.876	0.876	0.876	0.876	0.876	0.876	0.876	0.876	0.876	0.876	0.876	0.876	0.876	0.876	0.876	0.876	0.876	
2006									0.424	2.560	0.963	0.963	0.963	0.963	0.963	0.963	0.963	0.963	0.963	0.963	0.963	0.963	0.963	0.963	0.963	0.963	0.963	0.963	0.963	0.963	0.963	0.963	0.963	0.963	0.963	0.963	0.963	0.963	0.963	
2007									0.449	1.331	1.331	1.331	1.331	1.331	1.331	1.331	1.331	1.331	1.331	1.331	1.331	1.331	1.331	1.331	1.331	1.331	1.331	1.331	1.331	1.331	1.331	1.331	1.331	1.331	1.331	1.331	1.331	1.331	1.331	
2 Yr Avg									0.491	2.797	2.146	1.758	1.289	0.897	0.576	0.521	0.465	0.401	0.350	0.218	0.181	0.173	0.138	0.149	0.137	0.086	0.109	0.061	0.030	0.030	0.033	0.033	0.034	0.031	0.012	0.007	0.006	0.009	0.001	
3 Yr Avg									0.502	2.897	2.317	1.723	1.170	0.893	0.589	0.542	0.494	0.369	0.282	0.225	0.184	0.160	0.139	0.134	0.137	0.102	0.099	0.054	0.044	0.032	0.031	0.024	0.041	0.023	0.024	0.007	0.008	0.009	0.001	0.001
10 Yr Avg									0.566	3.081	1.993	1.334	0.982	0.746	0.525	0.456	0.387	0.311	0.249	0.237	0.193	0.169	0.124	0.118	0.103	0.089	0.073	0.063	0.041	0.039	0.028	0.027	0.028	0.018	0.022	0.010	0.008	0.009	0.001	0.001
Selected Cumulative									0.502	2.897	2.317	1.723	1.170	0.893	0.589	0.542	0.494	0.369	0.282	0.225	0.184	0.160	0.139	0.134	0.137	0.102	0.099	0.054	0.044	0.032	0.031									

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

SECTION 2  
EXHIBIT 5  
SHEET 38

**TEMPORARY TOTAL**

**UNPAID LOSS ESTIMATE FOR ACCIDENT YEARS 1976 AND PRIOR**

10 times 3 Year Average Annual Payments	81	(1)
15 times 3 Year Average Annual Payments	121	(2)
Incremental Development Method	47	(3)
05 to 08 Exponential Curve Fit	-	(4)
04 to 08 Exponential Curve Fit	-	(5)
03 to 08 Exponential Curve Fit	20	(6)
03 to 07 Exponential Curve Fit	62	(7)
Selected Unpaid Loss	20	(8)

- 
- (1) 10 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2006 THROUGH 2008 OF 8  
(2) 15 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2006 THROUGH 2008 OF 8  
(3) SECTION 2, EXHIBIT 5, SHEET 40, COLUMN (8)  
(4) SECTION 2, EXHIBIT 5, SHEET 39, TOTAL OF COLUMN (2)  
(5) SECTION 2, EXHIBIT 5, SHEET 39, TOTAL OF COLUMN (3)  
(6) SECTION 2, EXHIBIT 5, SHEET 39, TOTAL OF COLUMN (4)  
(7) SECTION 2, EXHIBIT 5, SHEET 39, TOTAL OF COLUMN (5)  
(8) SELECTED BY DELOITTE CONSULTING

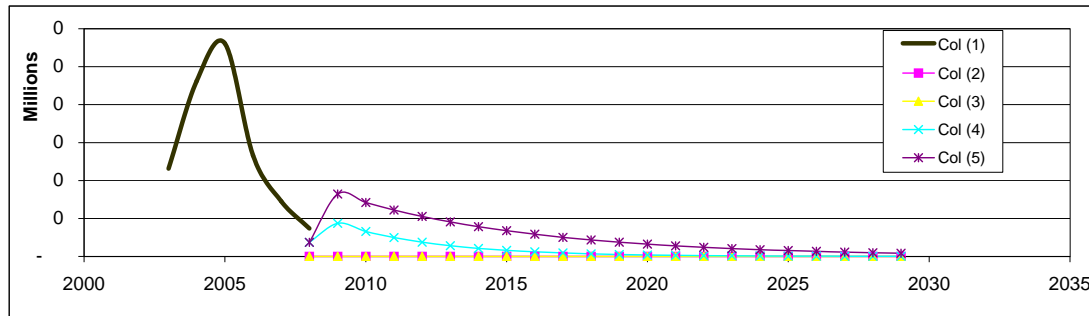
**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION**

SECTION 2  
EXHIBIT 5  
SHEET 39

**TEMPORARY TOTAL**

**Exponential Curve Fit of Unpaid Loss**

FY ENDING	ACTUAL PAID LOSS (1)	Incremental Unpaid Loss				FY ENDING	Incremental Unpaid Loss			
		05 TO 08 CURVE FIT (2)	04 TO 08 CURVE FIT (3)	03 TO 08 CURVE FIT (4)	03 TO 07 CURVE FIT (5)		05 TO 08 CURVE FIT (2)	04 TO 08 CURVE FIT (3)	03 TO 08 CURVE FIT (4)	03 TO 07 CURVE FIT (5)
2003	12					2030			0	0
2004	23					2031			0	0
2005	28					2032			0	0
2006	13					2033			0	0
2007	7					2034			0	0
2008	4			2	2	2035			0	0
2009				4	8	2036			0	0
2010				3	7	2037			0	0
2011				2	6	2038			0	0
2012				2	5	2039			0	0
2013				1	5	2040			0	0
2014				1	4	2041			0	0
2015				1	3	2042			0	0
2016				1	3	2043			0	0
2017				0	3	2044			0	0
2018				0	2	2045			0	0
2019				0	2	2046			0	0
2020				0	2	2047			0	0
2021				0	1	2048			0	0
2022				0	1	2049			0	0
2023				0	1	2050			0	0
2024				0	1	2051			0	0
2025				0	1	2052			0	0
2026				0	1	2053			0	0
2027				0	1	2054			0	0
2028				0	0	2055			0	0
2029				0	0	2056			0	0
						Total	-	-	20	62



(1) ACTUAL PAID LOSSES  
(2) - (5) EXPONENTIAL CURVE FIT BASED ON (1)



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

SECTION 2  
EXHIBIT 5  
SHEET 40

**TEMPORARY TOTAL**

**Incremental Development Method**

AY	6/30/2007 Age	Incremental Decay	Cum Decay Relative to Current Yr Paid	7/1/2006 6/30/2007 Paid	6/30/2007 Unpaid Loss Estimate	6/30/2007 12/31/2007 Paid	12/31/2007 Unpaid Loss Estimate	Implied Cum Unpaid Loss
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1953	54.5	-	-	-	-	-	-	-
1954	53.5	-	-	-	-	-	-	-
1955	52.5	-	-	-	-	-	-	-
1956	51.5	-	-	-	-	-	-	-
1957	50.5	-	-	-	-	-	-	-
1958	49.5	-	-	-	-	-	-	-
1959	48.5	-	-	-	-	-	-	-
1960	47.5	-	-	-	-	-	-	-
1961	46.5	-	-	-	-	-	-	-
1962	45.5	-	-	-	-	-	-	-
1963	44.5	-	-	-	-	-	-	-
1964	43.5	-	-	-	-	-	-	-
1965	42.5	0.573	0.57	-	-	-	-	-
1966	41.5	0.549	0.86	-	-	-	-	-
1967	40.5	0.567	1.06	-	-	-	-	-
1968	39.5	0.726	1.49	-	-	-	-	-
1969	38.5	0.853	2.13	1	2	-	2	2
1970	37.5	0.912	2.85	-	-	-	-	2
1971	36.5	1.085	4.18	-	-	-	-	2
1972	35.5	1.158	6.00	-	-	-	-	2
1973	34.5	1.036	7.25	6	43	2	41	43
1974	33.5	0.955	7.88	-	-	-	-	43
1975	32.5	0.939	8.34	-	-	-	-	43
1976	31.5	0.878	8.20	1	4	-	4	47

- 
- (1) AGE @ 6/30/2007
  - (2) FROM SECTION 2, EXHIBIT 5, SHEET 42, COLUMN (8)
  - (3) TOTAL FROM SECTION 2, EXHIBIT 5, SHEET 41
  - (4) PROVIDED BY OLIVER WYMAN
  - (5) = (3) x (4)
  - (6) PROVIDED BY OLIVER WYMAN
  - (7) = (5) - (6)
  - (8) = COLUMN (7) ACCUMULATED



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

SECTION 2  
EXHIBIT 5  
SHEET 42

**TEMPORARY TOTAL**

**Paid Tail Factor Selection**

Age Months (1)	Age Years (2)	Age to Age Development Factors							Cumulative Development Factors					
		Fitted Paid (3)	Incram. Data (4)	Weibull Curve (5)	Inverse Power Curve (6)	PA Selected Tail (7)	Selected Tail (8)	Selected Incrim. Decay (9)	Fitted Paid (10)	Incram. Data (11)	Weibull Curve (12)	Inverse Power Curve (13)	PA Selected Tail (14)	Selected Tail (15)
6	0.5	6.736		2.584	54.171	6.525	6.736		23.487	7.090	9.149	476.637	19.449	23.544
18	1.5	1.586	2.617	1.538	3.385	1.520	1.586	0.688	3.487	7.090	3.540	8.799	2.981	3.495
30	2.5	1.265	1.485	1.288	1.563	1.223	1.265	0.718	2.198	2.709	2.302	2.600	1.961	2.204
42	3.5	1.148	1.186	1.177	1.218	1.132	1.148	0.706	1.737	1.824	1.787	1.663	1.603	1.742
54	4.5	1.108	1.107	1.117	1.107	1.091	1.108	0.837	1.513	1.538	1.518	1.366	1.417	1.517
66	5.5	1.071	1.077	1.081	1.061	1.066	1.071	0.725	1.366	1.389	1.359	1.234	1.298	1.369
78	6.5	1.058	1.053	1.057	1.038	1.047	1.058	0.883	1.276	1.290	1.258	1.163	1.218	1.279
90	7.5	1.046	1.045	1.042	1.025	1.035	1.046	0.831	1.206	1.225	1.189	1.121	1.163	1.209
102	8.5	1.032	1.037	1.031	1.018	1.026	1.032	0.742	1.153	1.172	1.142	1.093	1.124	1.156
114	9.5	1.024	1.027	1.023	1.013	1.020	1.024	0.756	1.117	1.130	1.107	1.074	1.095	1.119
126	10.5	1.018	1.020	1.017	1.010	1.015	1.018	0.779	1.091	1.101	1.082	1.061	1.074	1.093
138	11.5	1.013	1.016	1.013	1.008	1.011	1.013	0.748	1.071	1.079	1.064	1.050	1.058	1.074
150	12.5	1.012	1.012	1.010	1.006	1.009	1.012	0.932	1.057	1.062	1.050	1.042	1.047	1.060
162	13.5	1.009	1.011	1.008	1.005	1.007	1.009	0.733	1.045	1.050	1.039	1.036	1.038	1.047
174	14.5	1.008	1.008	1.006	1.004	1.005	1.008	0.955	1.035	1.038	1.031	1.031	1.031	1.038
186	15.5	1.007	1.007	1.005	1.003	1.004	1.007	0.794	1.027	1.030	1.025	1.027	1.025	1.029
198	16.5	1.005	1.006	1.004	1.003	1.004	1.005	0.761	1.020	1.023	1.020	1.024	1.021	1.023
210	17.5	1.004	1.004	1.003	1.002	1.003	1.004	0.747	1.015	1.017	1.016	1.021	1.017	1.018
222	18.5	1.002	1.003	1.002	1.002	1.002	1.002	0.603	1.011	1.013	1.013	1.019	1.014	1.014
234	19.5	1.002	1.002	1.002	1.002	1.002	1.002	0.744	1.009	1.009	1.010	1.017	1.012	1.012
246	20.5	1.001	1.001	1.002	1.001	1.002	1.001	0.728	1.007	1.008	1.008	1.015	1.010	1.010
258	21.5	1.001	1.001	1.001	1.001	1.001	1.001	1.087	1.006	1.006	1.007	1.014	1.009	1.009
270	22.5	1.001	1.001	1.001	1.001	1.001	1.001	0.855	1.005	1.005	1.005	1.012	1.007	1.007
282	23.5	1.001	1.001	1.001	1.001	1.001	1.001	1.178	1.004	1.004	1.004	1.011	1.007	1.006
294	24.5	1.001	1.001	1.001	1.001	1.001	1.001	0.593	1.002	1.003	1.004	1.010	1.005	1.005
306	25.5	1.001	1.001	1.001	1.001	1.001	1.001	0.929	1.002	1.002	1.003	1.009	1.005	1.004
318	26.5	1.000	1.001	1.000	1.001	1.000	1.000	0.434	1.001	1.001	1.002	1.008	1.004	1.003
330	27.5	1.000	1.000	1.000	1.001	1.000	1.000	0.911	1.001	1.001	1.002	1.008	1.004	1.003
342	28.5	1.000	1.000	1.000	1.001	1.000	1.000	1.050	1.000	1.001	1.002	1.007	1.003	1.003
354	29.5	1.000	1.000	1.000	1.001	1.000	1.000	0.141	1.000	1.000	1.001	1.006	1.003	1.002
366	30.5		1.000	1.000	1.000	1.000	1.000	6.231		1.000	1.001	1.006	1.002	1.002
378	31.5		1.000	1.000	1.000	1.000	1.000	0.878		1.000	1.001	1.005	1.002	1.002
390	32.5		1.000	1.000	1.000	1.000	1.000	0.939		1.000	1.001	1.005	1.002	1.002
402	33.5		1.000	1.000	1.000	1.000	1.000	0.955		1.000	1.001	1.005	1.002	1.002
414	34.5		1.000	1.000	1.000	1.000	1.000	1.036		1.000	1.001	1.004	1.002	1.002
426	35.5		1.000	1.000	1.000	1.000	1.000	1.158		1.000	1.000	1.004	1.001	1.001
438	36.5		1.000	1.000	1.000	1.000	1.000	1.085		1.000	1.000	1.004	1.001	1.001
450	37.5		1.000	1.000	1.000	1.000	1.000	0.912		1.000	1.000	1.003	1.001	1.001
462	38.5		1.000	1.000	1.000	1.000	1.000	0.853		1.000	1.000	1.003	1.001	1.001
474	39.5		1.000	1.000	1.000	1.000	1.000	0.726		1.000	1.000	1.003	1.000	1.000
486	40.5		1.000	1.000	1.000	1.000	1.000	0.567		1.000	1.000	1.003	1.000	1.000
498	41.5		1.000	1.000	1.000	1.000	1.000	0.549		1.000	1.000	1.002	1.000	1.000
510	42.5		1.000	1.000	1.000	1.000	1.000	0.573		1.000	1.000	1.002	1.000	1.000
522	43.5		1.000	1.000	1.000	1.000	1.000	-		1.000	1.000	1.002	1.000	1.000
534	44.5		1.000	1.000	1.000	1.000	1.000	-		1.000	1.000	1.002	1.000	1.000
546	45.5		1.000	1.000	1.000	1.000	1.000	-		1.000	1.000	1.002	1.000	1.000
558	46.5		1.000	1.000	1.000	1.000	1.000	-		1.000	1.000	1.001	1.000	1.000
570	47.5		1.000	1.000	1.000	1.000	1.000	-		1.000	1.000	1.001	1.000	1.000
582	48.5		1.000	1.000	1.000	1.000	1.000	-		1.000	1.000	1.001	1.000	1.000
594	49.5		1.000	1.000	1.000	1.000	1.000	-		1.000	1.000	1.001	1.000	1.000
606	50.5		1.000	1.000	1.000	1.000	1.000	-		1.000	1.000	1.001	1.000	1.000
618	51.5		1.000	1.000	1.000	1.000	1.000	-		1.000	1.000	1.001	1.000	1.000
630	52.5		1.000	1.000	1.000	1.000	1.000	-		1.000	1.000	1.001	1.000	1.000
642	53.5		1.000	1.000	1.000	1.000	1.000	-		1.000	1.000	1.001	1.000	1.000
654	54.5		1.000	1.000	1.000	1.000	1.000	-		1.000	1.000	1.000	1.000	1.000
Tail	Tail		1.000	1.000	1.000	1.000	1.000	-		1.000	1.000	1.000	1.000	1.000

54.5 tail decay - (16)  
- (17)

(1)	AGE IN MONTHS	(10)	COLUMN (3) MULTIPLICATIVELY ACCUMULATED
(2)	AGE IN YEARS	(11)	COLUMN (4) MULTIPLICATIVELY ACCUMULATED
(3)	SECTION 2, EXHIBIT 5, SHEET 21	(12)	COLUMN (5) MULTIPLICATIVELY ACCUMULATED
(4)	SECTION 2, EXHIBIT 5, SHEET 44, COLUMN (5)	(13)	COLUMN (6) MULTIPLICATIVELY ACCUMULATED
(5)	SECTION 2, EXHIBIT 5, SHEET 43	(14)	COLUMN (7) MULTIPLICATIVELY ACCUMULATED
(6)	SECTION 2, EXHIBIT 5, SHEET 43	(15)	COLUMN (8) MULTIPLICATIVELY ACCUMULATED
(7)	PA TAIL	(16)	[COLUMN (8) @ 54.5] X [COLUMN (8) TAIL]
(8)	SELECTED BY DELOITTE CONSULTING	(17)	COLUMN (8) TAIL + (14)

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

SECTION 2  
EXHIBIT 5  
SHEET 43

**TEMPORARY TOTAL**

FITTING PAID LOSS DEVELOPMENT FACTORS

			Weibull Curve Fitting						Inverse Power Curve Fitting					
Fitting for Periods:			Slope= 0.695 Intercept= -1.961						Slope= -2.826 Intercept= 9.037					
PERIOD	AGE	ATA	X	Y	Y*	ATA*	ATU*	X	Y	Y*	ATA*	ATU*		
1	6	6.736	1.792	-1.828	-0.715	2.584	9.149	1.792	1.747	3.974	54.171	476.637		
2	18	1.586	2.890	-0.004	0.049	1.538	3.540	2.890	-0.534	0.869	3.385	8.799		
3	30	1.265	3.401	0.446	0.404	1.288	2.302	3.401	-1.327	-0.574	1.563	2.600		
4	42	1.148	3.738	0.717	0.638	1.177	1.787	3.738	-1.911	-1.525	1.218	1.663		
5	54	1.108	3.989	0.845	0.813	1.117	1.518	3.989	-2.227	-2.235	1.107	1.366		
6	66	1.071	4.190	1.000	0.953	1.081	1.359	4.190	-2.650	-2.802	1.061	1.234		
7	78	1.058	4.357	1.065	1.069	1.057	1.258	4.357	-2.843	-3.274	1.038	1.163		
8	90	1.046	4.500	1.141	1.168	1.042	1.189	4.500	-3.084	-3.679	1.025	1.121		
9	102	1.032	4.625	1.241	1.256	1.031	1.142	4.625	-3.428	-4.032	1.018	1.093		
10	114	1.024	4.736	1.325	1.333	1.023	1.107	4.736	-3.740	-4.347	1.013	1.074		
11	126	1.018	4.836	1.394	1.402	1.017	1.082	4.836	-4.013	-4.630	1.010	1.061		
12	138	1.013	4.927	1.467	1.466	1.013	1.064	4.927	-4.321	-4.887	1.008	1.050		
13	150	1.012	5.011	1.485	1.524	1.010	1.050	5.011	-4.405	-5.122	1.006	1.042		
14	162	1.009	5.088	1.555	1.577	1.008	1.039	5.088	-4.728	-5.340	1.005	1.036		
15	174	1.008	5.159	1.567	1.627	1.006	1.031	5.159	-4.782	-5.542	1.004	1.031		
16	186	1.007	5.226	1.615	1.673	1.005	1.025	5.226	-5.022	-5.730	1.003	1.027		
17	198	1.005	5.288	1.669	1.717	1.004	1.020	5.288	-5.301	-5.907	1.003	1.024		
18	210	1.004	5.347	1.723	1.758	1.003	1.016	5.347	-5.598	-6.073	1.002	1.021		
19	222	1.002	5.403	1.810	1.796	1.002	1.013	5.403	-6.107	-6.230	1.002	1.019		
20	234	1.002	5.455	1.857	1.833	1.002	1.010	5.455	-6.405	-6.379	1.002	1.017		
21	246	1.001	5.505	1.906	1.868	1.002	1.008	5.505	-6.725	-6.520	1.001	1.015		
22	258	1.001	5.553	1.894	1.901	1.001	1.007	5.553	-6.643	-6.655	1.001	1.014		
23	270	1.001	5.598	1.917	1.933	1.001	1.005	5.598	-6.801	-6.783	1.001	1.012		
24	282	1.001	5.642	1.893	1.963	1.001	1.004	5.642	-6.638	-6.906	1.001	1.011		
25	294	1.001	5.684	1.969	1.992	1.001	1.004	5.684	-7.162	-7.024	1.001	1.010		
26	306	1.001	5.724	1.979	2.020	1.001	1.003	5.724	-7.236	-7.137	1.001	1.009		
27	318	1.000	5.762	2.088	2.046	1.000	1.002	5.762	-8.072	-7.246	1.001	1.008		
28	330	1.000	5.799	2.100	2.072	1.000	1.002	5.799	-8.166	-7.350	1.001	1.008		
29	342	1.000	5.835	2.094	2.097	1.000	1.002	5.835	-8.117	-7.451	1.001	1.007		
30	354	1.000	5.869	2.310	2.121	1.000	1.001	5.869	-10.073	-7.549	1.001	1.006		
31	366		5.903		2.144	1.000	1.001	5.903		-7.643	1.000	1.006		
32	378		5.935		2.167	1.000	1.001	5.935		-7.734	1.000	1.005		
33	390		5.966		2.188	1.000	1.001	5.966		-7.822	1.000	1.005		
34	402		5.996		2.209	1.000	1.001	5.996		-7.908	1.000	1.005		
35	414		6.026		2.230	1.000	1.001	6.026		-7.991	1.000	1.004		
36	426		6.054		2.250	1.000	1.000	6.054		-8.072	1.000	1.004		
37	438		6.082		2.269	1.000	1.000	6.082		-8.150	1.000	1.004		
38	450		6.109		2.288	1.000	1.000	6.109		-8.227	1.000	1.003		
39	462		6.136		2.306	1.000	1.000	6.136		-8.301	1.000	1.003		
40	474		6.161		2.324	1.000	1.000	6.161		-8.373	1.000	1.003		
41	486		6.186		2.341	1.000	1.000	6.186		-8.444	1.000	1.003		
42	498		6.211		2.358	1.000	1.000	6.211		-8.513	1.000	1.002		
43	510		6.234		2.375	1.000	1.000	6.234		-8.580	1.000	1.002		
44	522		6.258		2.391	1.000	1.000	6.258		-8.646	1.000	1.002		
45	534		6.280		2.407	1.000	1.000	6.280		-8.710	1.000	1.002		
46	546		6.303		2.422	1.000	1.000	6.303		-8.773	1.000	1.002		
47	558		6.324		2.437	1.000	1.000	6.324		-8.834	1.000	1.001		
48	570		6.346		2.452	1.000	1.000	6.346		-8.895	1.000	1.001		
49	582		6.366		2.467	1.000	1.000	6.366		-8.953	1.000	1.001		
50	594		6.387		2.481	1.000	1.000	6.387		-9.011	1.000	1.001		
51	606		6.407		2.495	1.000	1.000	6.407		-9.068	1.000	1.001		
52	618		6.426		2.508	1.000	1.000	6.426		-9.123	1.000	1.001		
53	630		6.446		2.522	1.000	1.000	6.446		-9.177	1.000	1.001		
54	642		6.465		2.535	1.000	1.000	6.465		-9.231	1.000	1.001		
55	654		6.483		2.548	1.000	1.000	6.483		-9.283	1.000	1.000		
56	666		6.501		2.560	1.000	1.000	6.501		-9.334	1.000	1.000		
57	678		6.519		2.573	1.000	1.000	6.519		-9.385	1.000	1.000		
58	690		6.537		2.585	1.000	1.000	6.537		-9.434	1.000	1.000		
59	702		6.554		2.597	1.000	1.000	6.554		-9.483	1.000	1.000		
60	714		6.571		2.609	1.000	1.000	6.571		-9.531	1.000	1.000		

56-to-Ult:	56
From:	2
To:	30
Cut-off:	60

Summary of Curve Fitting		
Method	Tail	R <sup>2</sup>
Weibull	1.000	0.991
Inverse Power	1.000	0.896

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

SECTION 2  
EXHIBIT 5  
SHEET 44

**TEMPORARY TOTAL**

**Incremental Decay Method**

Age Months	Age Years	(Known) Selected Paid	Incem. Decay Factors	Implied ATU Dev. Factor	Decay Factor Check
(1)	(2)	(3)	(4)	(5)	(6)
6	0.5	6.736	5.634		
18	1.5	1.586	1.899	2.617	
30	2.5	1.265	1.313	1.485	
42	3.5	1.148	0.888	1.186	
54	4.5	1.108	0.828	1.107	
66	5.5	1.071	0.789	1.077	
78	6.5	1.058	0.810	1.053	
90	7.5	1.046	0.826	1.045	
102	8.5	1.032	0.839	1.037	
114	9.5	1.024	0.852	1.027	
126	10.5	1.018	0.870	1.020	
138	11.5	1.013	0.884	1.016	
150	12.5	1.012	0.901	1.012	
162	13.5	1.009	0.903	1.011	
174	14.5	1.008	0.906	1.008	
186	15.5	1.007	0.894	1.007	0.894
198	16.5	1.005	0.876	1.006	0.876
210	17.5	1.004	0.854	1.004	0.854
222	18.5	1.002	0.844	1.003	0.844
234	19.5	1.002	0.844	1.002	0.844
246	20.5	1.001	0.845	1.001	0.845
258	21.5	1.001	0.860	1.001	0.860
270	22.5	1.001	0.858	1.001	0.858
282	23.5	1.001	0.856	1.001	0.856
294	24.5	1.001	0.807	1.001	0.807
306	25.5	1.001	0.784	1.001	0.784
318	26.5	1.000	0.740	1.001	0.740
330	27.5	1.000	0.766	1.000	0.766
342	28.5	1.000	0.758	1.000	0.758
354	29.5	1.000	0.770	1.000	0.770
366	30.5		0.796	1.000	0.796
378	31.5		0.774	1.000	0.774
390	32.5		0.712	1.000	0.712
402	33.5		0.716	1.000	0.716
414	34.5		0.671	1.000	0.671
426	35.5		0.494	1.000	0.494
438	36.5		0.460	1.000	0.460
450	37.5		0.423	1.000	0.423
462	38.5		-	1.000	-
474	39.5		-	1.000	-
486	40.5		-	1.000	-
498	41.5		-	1.000	-
510	42.5		-	1.000	-
522	43.5		-	1.000	-
534	44.5		-	1.000	-
546	45.5		-	1.000	-
558	46.5		-	1.000	-
570	47.5		-	1.000	-
582	48.5		-	1.000	-
594	49.5		-	1.000	-
606	50.5		-	1.000	-
618	51.5		-	1.000	-
630	52.5		-	1.000	-
642	53.5		-	1.000	-

- (1) AGE IN MONTHS  
(2) AGE IN YEARS  
(3) SECTION 2, EXHIBIT 5, SHEET 21  
(4) GEOMETRIC MEAN FROM SECTION 2, EXHIBIT 5, SHEET 45  
(5)  $1.0 + [(3) - 1.0] \times (4) / (3) \text{ PRIOR AGE}$   
(6)  $[(5) - 1.0] \times [(5) \text{ PRIOR AGE}] / [(5) \text{ PRIOR AGE} - 1.0]$





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

SECTION 2  
EXHIBIT 6  
SHEET 1

**% PERMANENT PARTIAL  
(000's)**

SUMMARY OF LOSS & ALAE RESERVES

ACCIDENT YEAR	PAYROLL	SEL.ULT. EXPECTED PAID AT @ 6/30/08	SELECTED ULTIMATE LOSS & ALAE	SELECTED NOMINAL UNPAID LOSS & ALAE	DISCOUNT FACTOR AT 5.0%	SELECTED DISCOUNTED UNPAID LOSS & ALAE	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		1	15	14	79.2%	11	
1977	4,296,958	6,053	6,078	25	77.2%	19	0.14
1978	4,554,775	6,094	6,121	27	75.3%	21	0.13
1979	4,922,518	9,432	9,475	43	72.1%	31	0.19
1980	5,505,913	9,906	9,952	46	69.5%	32	0.18
1981	5,822,523	10,867	10,921	54	68.3%	37	0.19
1982	6,184,882	11,953	12,015	62	66.4%	41	0.19
1983	6,513,795	13,480	13,554	74	64.7%	48	0.21
1984	6,868,217	14,948	15,032	84	62.5%	52	0.22
1985	7,503,185	16,045	16,144	99	63.0%	62	0.22
1986	7,891,199	15,738	15,842	103	62.3%	64	0.20
1987	8,601,063	14,917	15,022	105	61.8%	65	0.17
1988	8,905,267	14,788	14,907	119	63.7%	76	0.17
1989	9,434,400	14,172	14,306	134	66.1%	88	0.15
1990	10,055,399	13,924	14,085	161	69.3%	112	0.14
1991	10,728,872	12,476	12,650	174	71.2%	124	0.12
1992	11,441,482	12,445	12,663	218	73.9%	161	0.11
1993	11,998,508	11,167	11,425	258	76.8%	198	0.10
1994	12,083,591	12,132	12,480	348	77.8%	271	0.10
1995	12,383,967	10,595	10,985	389	79.1%	308	0.09
1996	12,949,088	10,565	11,083	518	80.7%	418	0.09
1997	13,596,753	9,968	10,613	645	81.7%	527	0.08
1998	14,465,333	10,653	11,570	917	82.4%	755	0.08
1999	15,088,873	12,111	13,548	1,437	83.3%	1,197	0.09
2000	15,809,043	12,824	14,817	1,993	83.2%	1,658	0.09
2001	16,717,000	12,110	14,844	2,734	83.7%	2,287	0.09
2002	17,601,171	13,255	17,277	4,022	83.9%	3,376	0.10
2003	18,004,352	11,794	16,977	5,183	83.8%	4,342	0.09
2004	18,523,800	11,253	18,629	7,376	84.0%	6,195	0.10
2005	18,584,736	9,486	19,317	9,830	83.9%	8,253	0.10
2006	18,740,062	6,747	20,652	13,905	84.8%	11,790	0.11
2007	19,302,264	508	20,837	20,329	85.5%	17,374	0.11
2008	9,940,666	91	11,432	11,341	82.0%	9,297	0.12
TOTAL		352,499	435,266	82,767	83.7%	69,290	
EXLD PRIOR		352,498	435,251	82,753	83.7%	69,279	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 2, EXHIBIT 6, SHEET 4, COL. 2 + SECTION 2, EXHIBIT 6, SHEET 3, COL. 8  
(3) SECTION 2, EXHIBIT 6, SHEET 4, COL. 12; 2008 ADJUSTED TO PARTIAL YEAR  
(4) = (3) - (2)  
(5) SECTION 2, EXHIBIT 6, SHEET 16, COL. 6  
(6) = (4) x (5)  
(7) = [(3) / (1)] x 100



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

SECTION 2  
EXHIBIT 6  
SHEET 2

% PERMANENT PARTIAL  
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS & ALAE @ 6/30/2008	FISCAL YEAR ENDING															
		2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	> 2023
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
PRIOR	14	1	1	1	1	2	2	2	2	1	1	0	0	0	0	0	0
1977	25	2	2	2	2	2	3	3	3	3	2	1	0	0	0	0	0
1978	27	2	2	2	2	2	2	3	3	3	3	2	1	0	0	0	0
1979	43	1	3	3	3	3	3	4	4	4	5	4	3	1	0	0	0
1980	46	1	1	3	3	3	3	4	4	4	5	5	4	3	2	0	0
1981	54	4	2	1	4	4	4	4	4	4	5	5	5	5	4	2	0
1982	62	3	4	2	1	4	4	4	4	4	5	5	6	6	5	4	2
1983	74	3	3	5	2	1	5	4	4	5	5	5	6	6	7	6	7
1984	84	2	3	3	5	2	1	5	5	5	5	5	6	7	7	7	15
1985	99	9	2	4	3	5	2	1	5	5	5	5	6	6	7	8	24
1986	103	6	9	2	4	3	5	2	1	5	5	5	5	6	6	7	31
1987	105	7	6	9	2	3	3	5	2	1	5	5	5	5	5	6	36
1988	119	15	7	6	8	2	3	3	5	2	1	5	5	5	5	5	41
1989	134	20	14	6	6	8	2	3	3	5	2	1	5	5	5	5	45
1990	161	30	19	14	6	6	8	2	3	3	5	2	1	5	5	5	49
1991	174	29	27	17	13	6	5	7	2	3	3	4	2	1	4	4	48
1992	218	45	29	27	17	13	6	5	7	2	3	3	4	2	1	4	52
1993	258	61	40	26	24	16	11	5	5	7	2	3	2	4	2	1	51
1994	348	66	67	44	28	26	17	12	6	5	7	2	3	3	4	2	56
1995	389	83	58	59	39	25	23	15	11	5	4	6	1	3	2	4	51
1996	518	125	84	59	59	39	25	23	15	11	5	4	6	1	3	2	55
1997	645	150	120	80	56	57	37	24	22	15	11	5	4	6	1	2	55
1998	917	213	163	131	88	61	62	41	26	24	16	12	5	5	7	2	63
1999	1,437	363	249	191	153	103	72	72	48	31	29	19	14	6	5	8	75
2000	1,993	423	397	273	209	167	112	78	79	52	34	31	20	15	7	6	91
2001	2,734	659	440	413	284	217	174	117	82	82	54	35	32	21	15	7	101
2002	4,022	955	740	494	464	318	244	195	131	92	92	61	39	36	24	17	120
2003	5,183	1,127	963	746	498	468	321	246	197	132	92	93	61	40	37	24	139
2004	7,376	1,738	1,226	1,048	811	542	509	349	267	214	144	100	101	67	43	40	177
2005	9,830	2,214	1,795	1,266	1,082	838	559	525	361	276	221	148	104	105	69	44	224
2006	13,905	3,813	2,273	1,843	1,300	1,111	860	574	539	370	283	227	152	107	108	71	276
2007	20,329	5,687	4,015	2,393	1,940	1,369	1,170	906	605	568	390	298	239	160	112	113	365
2008	11,341	817	6,142	4,336	2,585	2,096	1,478	1,263	978	653	613	421	322	258	173	121	516
TOTAL	82,767	18,673	18,906	13,507	9,702	7,520	5,735	4,507	3,432	2,596	2,059	1,528	1,172	898	674	527	2,765

(1) SECTION 2, EXHIBIT 6, SHEET 1, COL. 4  
(2) - (17) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 2, EXHIBIT 6, SHEET 21

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

SECTION 2  
EXHIBIT 6  
SHEET 3

**% PERMANENT PARTIAL  
(000's)**

ESTIMATED PAYMENTS FROM 1/1/2008 TO 6/30/2008

ACCIDENT YEAR	SELECTED	PAID	AGE @ 12/31/2007	AGE @ 6/30/2008	LDF @ 12/31/2007	LDF @ 6/30/2008	EXPECTED PERCENT	1/1/08 TO 6/30/08
	ULTIMATE LOSS & ALAE	LOSS & ALAE @ 12/31/07						EXPECTED PAYMENTS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR	15	0	384	390	1.004	1.004	4.2%	1
1977	6,078	6,052	372	378	1.004	1.004	3.9%	1
1978	6,121	6,093	360	366	1.004	1.004	0.6%	0
1979	9,475	9,432	348	354	1.005	1.005	1.5%	1
1980	9,952	9,904	336	342	1.005	1.005	3.5%	2
1981	10,921	10,866	324	330	1.005	1.005	2.1%	1
1982	12,015	11,951	312	318	1.005	1.005	2.2%	1
1983	13,554	13,479	300	306	1.006	1.005	1.2%	1
1984	15,032	14,944	288	294	1.006	1.006	4.9%	4
1985	16,144	16,042	276	282	1.006	1.006	3.2%	3
1986	15,842	15,735	264	270	1.007	1.007	3.3%	4
1987	15,022	14,910	252	258	1.008	1.007	6.7%	8
1988	14,907	14,778	240	246	1.009	1.008	7.9%	10
1989	14,306	14,157	228	234	1.011	1.009	10.1%	15
1990	14,085	13,908	216	222	1.013	1.012	9.0%	16
1991	12,650	12,454	204	210	1.016	1.014	11.4%	22
1992	12,663	12,411	192	198	1.020	1.018	13.4%	34
1993	11,425	11,137	180	186	1.026	1.023	10.5%	30
1994	12,480	12,085	168	174	1.033	1.029	11.9%	47
1995	10,985	10,533	156	162	1.043	1.037	13.7%	62
1996	11,083	10,487	144	150	1.057	1.049	13.1%	78
1997	10,613	9,870	132	138	1.075	1.065	13.1%	98
1998	11,570	10,498	120	126	1.102	1.086	14.5%	155
1999	13,548	11,918	108	114	1.137	1.119	11.9%	193
2000	14,817	12,507	96	102	1.185	1.156	13.7%	317
2001	14,844	11,685	84	90	1.258	1.216	13.5%	426
2002	17,277	12,697	72	78	1.360	1.303	12.2%	559
2003	16,977	10,995	60	66	1.522	1.423	13.4%	799
2004	18,629	10,264	48	54	1.789	1.637	11.8%	989
2005	19,317	7,899	36	42	2.398	2.008	13.9%	1,587
2006	20,652	3,632	24	30	6.518	3.243	18.3%	3,115
2007	20,837	130	12	18	45.784	25.181	1.8%	378
2008	22,864	0	0	6		251.813	0.4%	91
TOTAL	446,698	343,451						9,048
EXLD PRIOR	446,683	343,451						9,048

(1) SECTION 2, EXHIBIT 6, SHEET 4, COL. 12  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) AGE OF ACCIDENT YEAR AT 12/31/2007  
(4) AGE OF ACCIDENT YEAR AT 6/30/2008

(5) BASED ON SECTION 2, EXHIBIT 6, SHEET 21 AGE OF (5)  
(6) BASED ON SECTION 2, EXHIBIT 6, SHEET 21 AGE OF (6)  
(7)  $= [1 / (6) - 1 / (5)] / [1 - 1 / (5)]$   
(8)  $= [(1) - (2)] \times (7)$

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
% PERMANENT PARTIAL  
(000's)**

SECTION 2  
EXHIBIT 6  
SHEET 4

SELECTION OF ULTIMATE LOSS & ALAE

ACCIDENT YEAR	INDICATED ULTIMATE LOSS & ALAE												
	PAYROLL	PAID	INCURRED	LOSS DEVELOPMENT		BORNHJETTER-FERGUSON		PAID CUM.	PAID INCR.	INCR. INDEX	PAID INCR.	SELECTED ULTIMATE LOSS & ALAE	SELECTED ULTIMATE LOSS RATE
		LOSS & ALAE @ 12/31/07	LOSS & ALAE @ 12/31/07	PAID	INCURRED	PAID	INCURRED	FREQ/SEV AY DEV.	FREQ/SEV AY DEV.	PAYMENT METHOD	TRENDED FREQ/SEV		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
PRIOR												15	
1977	4,296,958	6,052		6,078		6,078		6,079	6,077	6,077		6,078	0.141
1978	4,554,775	6,093		6,121		6,121		6,121	6,121	6,121		6,121	0.134
1979	4,922,518	9,432		9,475		9,475		9,475	9,479	9,475		9,475	0.192
1980	5,505,913	9,904		9,952		9,952		9,952	9,952	9,952		9,952	0.181
1981	5,822,523	10,866		10,921		10,921		10,921	10,914	10,921		10,921	0.188
1982	6,184,882	11,951		12,015		12,015		12,015	12,006	12,013		12,015	0.194
1983	6,513,795	13,479		13,554		13,554		13,554	13,539	13,551		13,554	0.208
1984	6,868,217	14,944		15,032		15,032		15,032	15,033	15,027		15,032	0.219
1985	7,503,185	16,042		16,144		16,144		16,144	16,130	16,143		16,144	0.215
1986	7,891,199	15,735		15,842		15,842		15,842	15,904	15,843		15,842	0.201
1987	8,601,063	14,910		15,022		15,022		15,022	15,027	15,018		15,022	0.175
1988	8,905,267	14,778		14,907		14,907		14,907	14,988	14,913		14,907	0.167
1989	9,434,400	14,157		14,306		14,306		14,306	14,403	14,330		14,306	0.152
1990	10,055,399	13,908		14,085		14,085		14,085	14,098	14,099		14,085	0.140
1991	10,728,872	12,454		12,650		12,650		12,650	12,723	12,680		12,650	0.118
1992	11,441,482	12,411		12,663		12,663		12,663	12,729	12,719		12,663	0.111
1993	11,998,508	11,137		11,425		11,425		11,425	11,465	11,499		11,425	0.095
1994	12,083,591	12,085		12,480		12,452		12,480	12,578	12,563		12,480	0.103
1995	12,383,967	10,533		10,985		11,015		10,984	11,089	11,057		10,985	0.089
1996	12,949,088	10,487		11,083		11,133		11,081	11,312	11,165		11,083	0.086
1997	13,596,753	9,870		10,613		10,726		10,607	10,819	10,665		10,613	0.078
1998	14,465,333	10,498		11,570		11,709		11,552	11,866	11,612		11,570	0.080
1999	15,088,873	11,918		13,548		13,590		13,516	13,988	13,521		13,548	0.09
2000	15,809,043	12,507		14,819		14,815		14,787	15,462	14,592		14,817	0.094
2001	16,717,000	11,685		14,698		14,991		14,678	15,247	14,124		14,844	0.089
2002	17,601,171	12,697		17,273		17,281		17,255	18,025	16,090		17,277	0.098
2003	18,004,352	10,995		16,738		17,215		16,687	17,609	15,234		16,977	0.094
2004	18,523,800	10,264		18,364		18,629		18,430	19,314	15,838		18,629	0.101
2005	18,584,736	7,899		18,945		19,317		19,663	19,762	15,000		19,317	0.104
2006	18,740,062	3,632		23,676		20,652		23,294	20,243	13,310		20,652	0.110
2007	19,302,264	130		5,934		20,837		7,791		15,314		20,837	0.108
2008	19,881,332					22,864				16,692		22,864	0.115
TOTAL		343,451		410,917		447,420		412,996	407,902	417,155		446,698	
EXLD PRIOR		343,451		410,917		447,420		412,996	407,902	417,155		446,683	
EXLD PRIOR & 2008		343,451		410,917		424,557		412,996	407,902	400,463		423,819	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) BASED ON DATA FROM OLIVER WYMAN & BWC  
(4) SECTION 2, EXHIBIT 6, SHEET 5, COL. 4  
(5) N/A  
(6) SECTION 2, EXHIBIT 6, SHEET 7, COL. 8

(7) N/A  
(8) SECTION 2, EXHIBIT 6, SHEET 9, COL. 8  
(9) SECTION 2, EXHIBIT 6, SHEET 10  
(10) SECTION 2, EXHIBIT 6, SHEET 13, COL. 10  
(11) N/A  
(12) SELECTED BY DELOITTE CONSULTING

(13) (12) / (1) x 100

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

SECTION 2  
EXHIBIT 6  
SHEET 5

**% PERMANENT PARTIAL  
(000's)**

PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE (MONTHS)	PAID LOSS & ALAE	PAID LDF	INDICATED ULTIMATE @ 12/31/07	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
		0			
1977	372	6,052	1.004	6,078	0.14
1978	360	6,093	1.004	6,121	0.13
1979	348	9,432	1.005	9,475	0.19
1980	336	9,904	1.005	9,952	0.18
1981	324	10,866	1.005	10,921	0.19
1982	312	11,951	1.005	12,015	0.19
1983	300	13,479	1.006	13,554	0.21
1984	288	14,944	1.006	15,032	0.22
1985	276	16,042	1.006	16,144	0.22
1986	264	15,735	1.007	15,842	0.20
1987	252	14,910	1.008	15,022	0.17
1988	240	14,778	1.009	14,907	0.17
1989	228	14,157	1.011	14,306	0.15
1990	216	13,908	1.013	14,085	0.14
1991	204	12,454	1.016	12,650	0.12
1992	192	12,411	1.020	12,663	0.11
1993	180	11,137	1.026	11,425	0.10
1994	168	12,085	1.033	12,480	0.10
1995	156	10,533	1.043	10,985	0.09
1996	144	10,487	1.057	11,083	0.09
1997	132	9,870	1.075	10,613	0.08
1998	120	10,498	1.102	11,570	0.08
1999	108	11,918	1.137	13,548	0.09
2000	96	12,507	1.185	14,819	0.09
2001	84	11,685	1.258	14,698	0.09
2002	72	12,697	1.360	17,273	0.10
2003	60	10,995	1.522	16,738	0.09
2004	48	10,264	1.789	18,364	0.10
2005	36	7,899	2.398	18,945	0.10
2006	24	3,632	6.518	23,676	0.13
2007	12	130	45.784	5,934	0.03
2008	0				
TOTAL		343,451		410,917	

(1) AGE OF ACCIDENT YEAR  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 2, EXHIBIT 6, SHEET 18, COL. 6  
(4) = (2) x (3)  
(5) = (4) / PAYROLL x 100

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

SECTION 2  
EXHIBIT 6  
SHEET 7

**% PERMANENT PARTIAL  
(000's)**

PAID BORNHUETTTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED		EXPECTED %	EXPECTED	ACTUAL	EXPECTED	INDICATED	INDICATED
		LOSS RATE	DOLLARS	OF PAID	PAID	PAID	UNPAID	ULTIMATE	ULTIMATE
	(1)	(2)	(3)	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS RATE
				(4)	(5)	(6)	(7)	(8)	(9)
1977	4,296,958	0.14	6,078	99.6%	6,052	6,052	26	6,078	0.14
1978	4,554,775	0.13	6,121	99.6%	6,093	6,093	27	6,121	0.13
1979	4,922,518	0.19	9,475	99.5%	9,432	9,432	43	9,475	0.19
1980	5,505,913	0.18	9,952	99.5%	9,904	9,904	48	9,952	0.18
1981	5,822,523	0.19	10,921	99.5%	10,866	10,866	56	10,921	0.19
1982	6,184,882	0.19	12,015	99.5%	11,951	11,951	64	12,015	0.19
1983	6,513,795	0.21	13,554	99.5%	13,479	13,479	74	13,554	0.21
1984	6,868,217	0.22	15,032	99.4%	14,944	14,944	88	15,032	0.22
1985	7,503,185	0.22	16,144	99.4%	16,042	16,042	102	16,144	0.22
1986	7,891,199	0.20	15,842	99.3%	15,735	15,735	107	15,842	0.20
1987	8,601,063	0.17	15,022	99.3%	14,910	14,910	112	15,022	0.17
1988	8,905,267	0.17	14,907	99.1%	14,778	14,778	129	14,907	0.17
1989	9,434,400	0.15	14,306	99.0%	14,157	14,157	149	14,306	0.15
1990	10,055,399	0.14	14,085	98.7%	13,908	13,908	177	14,085	0.14
1991	10,728,872	0.12	12,650	98.5%	12,454	12,454	196	12,650	0.12
1992	11,441,482	0.11	12,663	98.0%	12,411	12,411	252	12,663	0.11
1993	11,998,508	0.10	11,636	97.5%	11,342	11,342	294	11,430	0.10
1994	12,083,591	0.10	11,612	96.8%	11,244	12,085	368	12,452	0.10
1995	12,383,967	0.09	11,722	95.9%	11,241	10,533	482	11,015	0.09
1996	12,949,088	0.09	12,008	94.6%	11,363	10,487	646	11,133	0.09
1997	13,596,753	0.09	12,219	93.0%	11,363	9,870	856	10,726	0.08
1998	14,465,333	0.09	13,072	90.7%	11,861	10,498	1,211	11,709	0.08
1999	15,088,873	0.09	13,898	88.0%	12,226	11,918	1,672	13,590	0.09
2000	15,809,043	0.09	14,789	84.4%	12,482	12,507	2,307	14,815	0.09
2001	16,717,000	0.10	16,126	79.5%	12,820	11,685	3,306	14,991	0.09
2002	17,601,171	0.10	17,302	73.5%	12,718	12,697	4,584	17,281	0.10
2003	18,004,352	0.10	18,128	65.7%	11,908	10,995	6,220	17,215	0.10
2004	18,523,800	0.10	18,964	55.9%	10,599	10,264	8,365	18,629	0.10
2005	18,584,736	0.11	19,583	41.7%	8,165	7,899	11,417	19,317	0.10
2006	18,740,062	0.11	20,105	15.3%	3,084	3,632	17,020	20,652	0.11
2007	19,302,264	0.11	21,170	2.2%	462	130	20,707	20,837	0.11
2008	19,881,332	0.12	22,864	0.0%			22,864	22,864	0.12
TOTAL			453,962		349,992	343,451	103,970	447,420	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 2, EXHIBIT 6, SHEET 17, COL. 14  
(3) = [(1) x (2)] / 100  
(4) = 1 / SECTION 2, EXHIBIT 6, SHEET 5, COL. 3  
(5) = (3) x (4)

(6) BASED ON DATA FROM OLIVER WYMAN & BWC  
(7) = (3) x [1 - (4)]  
(8) = (6) + (7)  
(9) = [(8) / (1)] x 100

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

SECTION 2  
EXHIBIT 6  
SHEET 9

**% 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 & ALAE	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	4,296,958	4,256	1.000	4,256	1,422	1.004	1,428	6,079	0.14
1978	4,554,775	4,447	1.000	4,447	1,370	1.004	1,376	6,121	0.13
1979	4,922,518	4,501	1.000	4,501	2,096	1.004	2,105	9,475	0.19
1980	5,505,913	4,808	1.000	4,809	2,060	1.005	2,070	9,952	0.18
1981	5,822,523	4,864	1.000	4,865	2,234	1.005	2,245	10,921	0.19
1982	6,184,882	5,135	1.000	5,136	2,327	1.005	2,339	12,015	0.19
1983	6,513,795	5,239	1.000	5,240	2,573	1.005	2,587	13,554	0.21
1984	6,868,217	5,636	1.000	5,638	2,651	1.006	2,666	15,032	0.22
1985	7,503,185	5,976	1.000	5,977	2,684	1.006	2,701	16,144	0.22
1986	7,891,199	5,993	1.000	5,995	2,626	1.007	2,643	15,842	0.20
1987	8,601,063	6,104	1.000	6,106	2,443	1.007	2,460	15,022	0.17
1988	8,905,267	6,399	1.000	6,402	2,309	1.008	2,328	14,907	0.17
1989	9,434,400	6,450	1.001	6,455	2,195	1.010	2,216	14,306	0.15
1990	10,055,399	6,420	1.001	6,428	2,166	1.011	2,191	14,085	0.14
1991	10,728,872	6,144	1.002	6,155	2,027	1.014	2,055	12,650	0.12
1992	11,441,482	6,262	1.002	6,276	1,982	1.018	2,018	12,663	0.11
1993	11,998,508	5,916	1.003	5,933	1,882	1.023	1,926	11,425	0.10
1994	12,083,591	6,015	1.004	6,038	2,009	1.029	2,067	12,480	0.10
1995	12,383,967	5,440	1.005	5,467	1,936	1.038	2,009	10,984	0.09
1996	12,949,088	5,361	1.007	5,397	1,956	1.050	2,053	11,081	0.09
1997	13,596,753	5,235	1.010	5,286	1,885	1.064	2,007	10,607	0.08
1998	14,465,333	5,297	1.015	5,375	1,982	1.084	2,149	11,552	0.08
1999	15,088,873	5,895	1.022	6,025	2,022	1.110	2,243	13,516	0.09
2000	15,809,043	5,910	1.035	6,116	2,116	1.142	2,418	14,787	0.09
2001	16,717,000	5,171	1.058	5,470	2,260	1.187	2,683	14,678	0.09
2002	17,601,171	5,208	1.096	5,706	2,438	1.240	3,024	17,255	0.10
2003	18,004,352	4,660	1.150	5,360	2,359	1.319	3,113	16,687	0.09
2004	18,523,800	4,285	1.234	5,290	2,395	1.455	3,484	18,430	0.10
2005	18,584,736	3,714	1.433	5,324	2,127	1.737	3,694	19,663	0.11
2006	18,740,062	2,342	2.028	4,751	1,551	3.162	4,903	23,294	0.12
2007	19,302,264	846	4.249	3,595	153	14.148	2,167	7,791	0.04
2008	19,881,332		-			-			
Total		159,930		169,817				412,996	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 2, EXHIBIT 6, SHEET 18, COL. 12  
(4) = (2) x (3)  
(5) SECTION 2, EXHIBIT 6, SHEET 29

(6) SECTION 2, EXHIBIT 6, SHEET 18, COL. 15  
(7) = (5) x (6)  
(8) = [(4) x (7)] / 1000  
(9) = [(8) / (1)] x 100



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

SECTION 2  
EXHIBIT 6  
SHEET 13

**% PERMANENT PARTIAL  
(000's)**

INCREMENTAL INDEX PAYMENT METHOD

ACCIDENT YEAR	PAYROLL	PAID LOSS & ALAE @ 12/31/07	INCREMENTAL PAID LOSS & ALAE PER			AVERAGE WEEKLY BENEFIT	SELECTED ULTIMATE CLAIMS	IMPLIED ULTIMATE LOSS & ALAE	TAIL OF 1.004 DEVELOP.	IMPLIED ULTIMATE INCLD TAIL	IMPLIED ULTIMATE LOSS RATE
			AVG. WEEKLY BENEFIT & ULTIMATE CLAIMS AS OF 12/31/07	FUTURE DEVELOP.	IMPLIED ULTIMATE						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1977	4,296,958	6,050	25.829	-	25.829	55.03	4,256	6,050	27	6,077	0.14
1978	4,554,775	6,093	24.843	0.001	24.843	55.15	4,448	6,094	27	6,121	0.13
1979	4,922,518	9,432	26.704	0.003	26.707	78.46	4,502	9,433	42	9,475	0.19
1980	5,505,913	9,904	24.521	0.008	24.529	83.99	4,809	9,907	44	9,952	0.18
1981	5,822,523	10,866	24.913	0.015	24.929	89.64	4,865	10,872	49	10,921	0.19
1982	6,184,882	11,949	23.975	0.021	23.996	97.03	5,137	11,959	53	12,013	0.19
1983	6,513,795	13,476	24.611	0.026	24.637	104.49	5,240	13,491	60	13,551	0.21
1984	6,868,217	14,939	24.294	0.034	24.328	109.06	5,638	14,960	67	15,027	0.22
1985	7,503,185	16,039	23.301	0.047	23.347	115.15	5,978	16,071	72	16,143	0.22
1986	7,891,199	15,732	22.110	0.057	22.166	118.69	5,995	15,772	71	15,843	0.20
1987	8,601,063	14,897	19.949	0.073	20.022	122.29	6,106	14,951	67	15,018	0.17
1988	8,905,267	14,767	18.404	0.099	18.504	125.33	6,402	14,847	66	14,913	0.17
1989	9,434,400	14,153	16.849	0.135	16.984	130.13	6,455	14,266	64	14,330	0.15
1990	10,055,399	13,881	15.848	0.177	16.026	136.26	6,428	14,037	63	14,099	0.14
1991	10,728,872	12,428	14.499	0.228	14.727	139.26	6,155	12,624	56	12,680	0.12
1992	11,441,482	12,391	13.689	0.300	13.989	144.22	6,276	12,663	57	12,719	0.11
1993	11,998,508	11,107	12.511	0.383	12.894	149.65	5,933	11,448	51	11,499	0.10
1994	12,083,591	12,059	12.760	0.475	13.234	156.57	6,036	12,507	56	12,563	0.10
1995	12,383,967	10,481	11.970	0.601	12.572	160.21	5,465	11,007	49	11,057	0.09
1996	12,949,088	10,430	11.644	0.765	12.409	166.05	5,395	11,115	50	11,165	0.09
1997	13,596,753	9,752	10.891	0.967	11.857	169.55	5,281	10,617	47	10,665	0.08
1998	14,465,333	10,393	10.980	1.233	12.213	176.11	5,374	11,560	52	11,612	0.08
1999	15,088,873	11,728	10.569	1.562	12.131	184.47	6,015	13,461	60	13,521	0.09
2000	15,809,043	12,203	10.439	1.987	12.426	191.61	6,101	14,527	65	14,592	0.09
2001	16,717,000	11,235	10.290	2.588	12.878	200.67	5,441	14,061	63	14,124	0.08
2002	17,601,171	12,126	10.421	3.345	13.766	204.17	5,699	16,018	72	16,090	0.09
2003	18,004,352	10,293	9.174	4.344	13.518	209.42	5,357	15,166	68	15,234	0.08
2004	18,523,800	9,257	8.175	5.749	13.923	215.36	5,258	15,768	70	15,838	0.09
2005	18,584,736	5,973	5.287	7.932	13.219	220.55	5,122	14,934	67	15,000	0.08
2006	18,740,062	920	0.853	11.432	12.285	228.96	4,711	13,251	59	13,310	0.07
2007	19,302,264			14.138	14.138	237.31	4,544	15,245	68	15,314	0.08
2008	19,881,332		-	14.540	14.540	245.67	4,652	16,618	74	16,692	0.08
TOTAL		334,954					175,077	415,299	1,856	417,155	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) = (2) / [(6) x (7)] x 1000  
(4) SECTION 2, EXHIBIT 6, SHEET 20, COL. 6  
(5) = (3) + (4)  
(6) FROM OLIVER WYMAN AUDIT REPORT

(7) SECTION 2, EXHIBIT 6, SHEET 14, COL. 14  
(8) = (5) x (6) x (7)  
(9) = [TAIL - 1.0] x (8)  
(10) = (8) + (9)  
(11) = [(10) / (1)] x 100



**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
% PERMANENT PARTIAL  
(000's)**

SECTION 2  
EXHIBIT 6  
SHEET 14

SELECTION OF ULTIMATE CLAIM COUNTS

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	IMPLIED FREQUENCY	ON-LEVEL FREQUENCY	5 YR IMPLIED FREQUENCY TREND	CUMULATIVE FREQUENCY TREND	ON-LEVEL TRENDED FREQUENCY	EXPECTED CLAIM FREQUENCY	EXPECTED ULTIMATE CLAIMS	SELECTED ULTIMATE CLAIMS	SELECTED CLAIM FREQUENCY
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
1977	4,296,958	3.359	14,432,137	4,256	1.000	4,256	9.906%	2.949%				9.91%	4,256	4,256	9.91%
1978	4,554,775	3.155	14,371,454	4,447	1.000	4,448	9.764%	3.095%				9.76%	4,448	4,448	9.76%
1979	4,922,518	2.926	14,401,884	4,501	1.000	4,502	9.145%	3.126%				9.14%	4,502	4,502	9.14%
1980	5,505,913	2.721	14,981,232	4,808	1.000	4,809	8.734%	3.210%				8.73%	4,809	4,809	8.73%
1981	5,822,523	2.507	14,595,519	4,864	1.000	4,865	8.356%	3.333%	2.9%			8.36%	4,865	4,865	8.36%
1982	6,184,882	2.383	14,740,510	5,135	1.000	5,137	8.305%	3.485%	3.1%			8.30%	5,137	5,137	8.30%
1983	6,513,795	2.282	14,866,069	5,239	1.000	5,240	8.045%	3.525%	3.3%			8.05%	5,240	5,240	8.05%
1984	6,868,217	2.175	14,937,037	5,636	1.000	5,638	8.209%	3.775%	3.9%			8.21%	5,638	5,638	8.21%
1985	7,503,185	2.102	15,768,276	5,976	1.000	5,978	7.967%	3.791%	3.4%			7.97%	5,978	5,978	7.97%
1986	7,891,199	2.051	16,181,637	5,993	1.000	5,995	7.597%	3.705%	2.0%			7.60%	5,995	5,995	7.60%
1987	8,601,063	1.984	17,065,135	6,104	1.000	6,106	7.099%	3.578%	0.1%			7.10%	6,106	6,106	7.10%
1988	8,905,267	1.896	16,880,588	6,399	1.000	6,402	7.189%	3.793%	-0.5%			7.19%	6,402	6,402	7.19%
1989	9,434,400	1.854	17,491,582	6,450	1.001	6,455	6.842%	3.690%	-0.3%			6.84%	6,455	6,455	6.84%
1990	10,055,399	1.785	17,947,817	6,420	1.001	6,428	6.393%	3.581%	-0.4%			6.39%	6,428	6,428	6.39%
1991	10,728,872	1.729	18,548,727	6,144	1.002	6,155	5.737%	3.318%	-2.1%			5.74%	6,155	6,155	5.74%
1992	11,441,482	1.644	18,811,505	6,262	1.002	6,276	5.486%	3.336%	-3.6%			5.49%	6,276	6,276	5.49%
1993	11,998,508	1.614	19,362,381	5,916	1.003	5,933	4.945%	3.064%	-4.3%			4.94%	5,933	5,933	4.94%
1994	12,083,591	1.577	19,055,279	6,015	1.004	6,036	4.995%	3.168%	-3.2%	0.720	2.279%	5.00%	6,036	6,036	5.00%
1995	12,383,967	1.532	18,971,525	5,440	1.005	5,465	4.413%	2.881%	-3.3%	0.738	2.126%	4.41%	5,465	5,465	4.41%
1996	12,949,088	1.480	19,165,938	5,361	1.006	5,395	4.166%	2.815%	-3.9%	0.757	2.130%	4.17%	5,395	5,395	4.17%
1997	13,596,753	1.415	19,232,759	5,235	1.009	5,281	3.884%	2.746%	-3.3%	0.776	2.132%	3.88%	5,281	5,281	3.88%
1998	14,465,333	1.351	19,540,190	5,297	1.015	5,374	3.715%	2.750%	-3.2%	0.796	2.190%	3.72%	5,374	5,374	3.72%
1999	15,088,873	1.308	19,729,053	5,895	1.020	6,015	3.987%	3.049%	0.9%	0.817	2.490%	3.99%	6,015	6,015	3.99%
2000	15,809,043	1.261	19,937,265	5,910	1.032	6,101	3.859%	3.060%	2.8%	0.838	2.563%	3.86%	6,101	6,101	3.86%
2001	16,717,000	1.235	20,644,946	5,171	1.052	5,441	3.255%	2.636%	0.2%	0.859	2.264%	3.25%	5,441	5,441	3.25%
2002	17,601,171	1.195	21,036,269	5,208	1.094	5,699	3.238%	2.709%	-1.7%	0.881	2.387%	3.24%	5,699	5,699	3.24%
2003	18,004,352	1.163	20,931,398	4,660	1.150	5,357	2.976%	2.559%	-4.6%	0.904	2.313%	2.98%	5,357	5,357	2.98%
2004	18,523,800	1.123	20,794,077	4,285	1.227	5,258	2.839%	2.529%	-4.0%	0.927	2.344%	2.84%	5,258	5,258	2.84%
2005	18,584,736	1.097	20,391,643	3,714	1.379	5,122	2.756%	2.512%	-1.6%	0.951	2.388%	2.76%	5,122	5,122	2.76%
2006	18,740,062	1.061	19,881,471	2,342	1.986	4,651	2.482%	2.339%	-3.1%	0.975	2.281%	2.55%	4,772	4,711	2.51%
2007	19,302,264	1.030	19,881,248	846	4.876	4,125	2.137%	2.075%	-4.9%	1.000	2.075%	2.41%	4,652	4,544	2.35%
2008	19,881,332	1.000	19,881,332							1.000		2.34%	4,652	4,544	2.34%

TOTAL				159,930		169,946							175,246	175,077	
									5 YR AVG EXCLD MOST RECENT 1		2.343%				
									20 YR AVG EXCLD MOST RECENT 1		2.299%				
									10 YR AVG EXCLD MOST RECENT 5		2.285%				
									20 YR AVG EXCLD MOST RECENT 5		2.285%				
									2008 SELECTED FREQUENCY		2.340% (16)				

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON CHANGE IN SAWW  
(3) = (1) x (2)  
(4) BASED ON DATA FROM OLIVER WYMAN & BWC SECTION 2, EXHIBIT 6, SHEET 19, COL. 6  
(5)  
(6) = (4) x (5)  
(7) = (6) / (1) x 100  
(8) = (6) / (3) x 100  
(9) 5 YEAR FITTED TREND OF (8)  
(10) Based on -2.5% Frequency Trend from 1994 to 2006  
(11) = (8) x (10)  
(12) SELECTED BASED ON (16) DETRENDED AND (7)  
(13) = [(12) x (1)] / 100  
(14) = (4) + [1 - 1/5] x (12)  
(15) = [(14) / (1)] x 100  
(16) SELECTED BY DELOITTE CONSULTING BASED ON (11)

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

SECTION 2  
EXHIBIT 6  
SHEET 15

**% PERMANENT PARTIAL  
(000's)**

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS & ALAE	LSS ADJ. ULTIMATE LOSS & ALAE	WHOLE \$ SELECTED ULTIMATE SEVERITY	WHOLE \$ LSS ADJ. ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE	LSS ADJ. ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
					15				
1977	4,296,958	4,256	9.91%	6,078	6,074	1,428	1,427	0.141	0.141
1978	4,554,775	4,448	9.76%	6,121	6,116	1,376	1,375	0.134	0.134
1979	4,922,518	4,502	9.14%	9,475	9,467	2,105	2,103	0.192	0.192
1980	5,505,913	4,809	8.73%	9,952	9,943	2,069	2,068	0.181	0.181
1981	5,822,523	4,865	8.36%	10,921	10,911	2,245	2,243	0.188	0.187
1982	6,184,882	5,137	8.30%	12,015	12,003	2,339	2,337	0.194	0.194
1983	6,513,795	5,240	8.05%	13,554	13,540	2,586	2,584	0.208	0.208
1984	6,868,217	5,638	8.21%	15,032	15,012	2,666	2,662	0.219	0.219
1985	7,503,185	5,978	7.97%	16,144	16,123	2,701	2,697	0.215	0.215
1986	7,891,199	5,995	7.60%	15,842	15,819	2,643	2,639	0.201	0.200
1987	8,601,063	6,106	7.10%	15,022	14,998	2,460	2,456	0.175	0.174
1988	8,905,267	6,402	7.19%	14,907	14,878	2,328	2,324	0.167	0.167
1989	9,434,400	6,455	6.84%	14,306	14,270	2,216	2,211	0.152	0.151
1990	10,055,399	6,428	6.39%	14,085	14,056	2,191	2,187	0.140	0.140
1991	10,728,872	6,155	5.74%	12,650	12,615	2,055	2,049	0.118	0.118
1992	11,441,482	6,276	5.49%	12,663	12,626	2,018	2,012	0.111	0.110
1993	11,998,508	5,933	4.94%	11,425	11,390	1,926	1,920	0.095	0.095
1994	12,083,591	6,036	5.00%	12,480	12,442	2,068	2,061	0.103	0.103
1995	12,383,967	5,465	4.41%	10,985	10,944	2,010	2,003	0.089	0.088
1996	12,949,088	5,395	4.17%	11,083	11,040	2,055	2,046	0.086	0.085
1997	13,596,753	5,281	3.88%	10,613	10,588	2,010	2,005	0.078	0.078
1998	14,465,333	5,374	3.72%	11,570	11,521	2,153	2,144	0.080	0.080
1999	15,088,873	6,015	3.99%	13,548	13,506	2,252	2,245	0.090	0.090
2000	15,809,043	6,101	3.86%	14,817	14,850	2,429	2,434	0.094	0.094
2001	16,717,000	5,441	3.25%	14,844	14,895	2,728	2,738	0.089	0.089
2002	17,601,171	5,699	3.24%	17,277	17,417	3,032	3,056	0.098	0.099
2003	18,004,352	5,357	2.98%	16,977	17,278	3,169	3,225	0.094	0.096
2004	18,523,800	5,258	2.84%	18,629	19,284	3,543	3,667	0.101	0.104
2005	18,584,736	5,122	2.76%	19,317	20,265	3,771	3,956	0.104	0.109
2006	18,740,062	4,711	2.51%	20,652	21,108	4,384	4,481	0.110	0.113
2007	19,302,264	4,544	2.35%	20,837	21,383	4,586	4,706	0.108	0.111
2008	19,881,332	4,652	2.34%	22,864	23,460	4,915	5,043	0.115	0.118
TOTAL				446,683					

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 2, EXHIBIT 6, SHEET 14, COL. 14  
(3) = (2) / (1) x 100  
(4) SECTION 2, EXHIBIT 6, SHEET 4, COL. 12

(5) SECTION 2, EXHIBIT 6, SHEET 4, COL. 12  
(6) = [(4) / (2)] x 1,000  
(7) = [(5) / (2)] x 1,000  
(8) = [(4) / (1)] x 100  
(9) = [(5) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
% PERMANENT PARTIAL  
(000's)**

SECTION 2  
EXHIBIT 6  
SHEET 16

DISCOUNT FACTORS

ACCIDENT YEAR AGE	PAID LOSS & ALAE DEVELOPMENT FACTOR	CUMULATIVE PERCENT PAID	INCREMENTAL PERCENT PAID	INCREMENTAL PERCENT DISCOUNTED	DISCOUNT FACTOR AT 5.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			0.4%	0.4%	78.1%
6	251.813	0.4%	3.6%	3.3%	82.0%
18	25.181	4.0%	26.9%	23.8%	85.5%
30	3.243	30.8%	19.0%	16.0%	84.8%
42	2.008	49.8%	11.3%	9.1%	83.9%
54	1.637	61.1%	9.2%	7.0%	84.0%
66	1.423	70.3%	6.5%	4.7%	83.8%
78	1.303	76.7%	5.5%	3.8%	83.9%
90	1.216	82.3%	4.3%	2.8%	83.7%
102	1.156	86.5%	2.9%	1.8%	83.2%
114	1.119	89.4%	2.7%	1.6%	83.3%
126	1.086	92.1%	1.8%	1.1%	82.4%
138	1.065	93.9%	1.4%	0.8%	81.7%
150	1.049	95.3%	1.1%	0.6%	80.7%
162	1.037	96.5%	0.8%	0.4%	79.1%
174	1.029	97.2%	0.5%	0.2%	77.8%
186	1.023	97.7%	0.5%	0.2%	76.8%
198	1.018	98.3%	0.4%	0.1%	73.9%
210	1.014	98.6%	0.2%	0.1%	71.2%
222	1.012	98.9%	0.2%	0.1%	69.3%
234	1.009	99.1%	0.1%	0.1%	66.1%
246	1.008	99.2%	0.1%	0.0%	63.7%
258	1.007	99.3%	0.0%	0.0%	61.8%
270	1.007	99.3%	0.0%	0.0%	62.3%
282	1.006	99.4%	0.1%	0.0%	63.0%
294	1.006	99.4%	0.0%	0.0%	62.5%
306	1.005	99.5%	0.0%	0.0%	64.7%
318	1.005	99.5%	0.0%	0.0%	66.4%
330	1.005	99.5%	0.0%	0.0%	68.3%
342	1.005	99.5%	0.0%	0.0%	69.5%
354	1.005	99.5%	0.0%	0.0%	72.1%
366	1.004	99.6%	0.0%	0.0%	75.3%
378	1.004	99.6%	0.0%	0.0%	77.2%
390	1.004	99.6%	0.0%	0.0%	79.2%
402	1.003	99.7%	0.0%	0.0%	81.3%
414	1.003	99.7%	0.0%	0.0%	83.5%
426	1.003	99.7%	0.0%	0.0%	85.7%
438	1.002	99.8%	0.0%	0.0%	88.0%
450	1.002	99.8%	0.0%	0.0%	90.2%
462	1.001	99.9%	0.0%	0.0%	92.2%
474	1.001	99.9%	0.0%	0.0%	94.0%
486	1.001	99.9%	0.0%	0.0%	95.5%
498	1.000	100.0%	0.0%	0.0%	96.6%
510	1.000	100.0%	0.0%	0.0%	97.6%
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%

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- (1) AGE OF ACCIDENT YEAR LOSS DEVELOPMENT FACTORS
  - (2) SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 2, EXHIBIT 6, SHEET 21
  - (3) = 1 / (2)
  - (4) = (3) FROM SUCCESSIVE AGE - (3) FROM CURRENT AGE
  - (5) NET PRESENT VALUE OF (4) ASSUMING MID-YEAR PAYMENT
  - (6) CUMULATIVE DISCOUNT FACTOR FOR GIVEN AGE BASED ON (4) AND (5)



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

SECTION 2  
EXHIBIT 6  
SHEET 18

% PERMANENT PARTIAL

INTERPOLATED DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED PAID LOSS & ALAE			INCURRED LOSS & ALAE			REPORTED COUNTS (6/30/XX EVALUATIONS)			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)
1977	372	366	378	1.004	1.004	1.004				1.000	1.000	1.000	1.004	1.004	1.004
1978	360	354	366	1.005	1.004	1.004				1.000	1.000	1.000	1.004	1.004	1.004
1979	348	342	354	1.005	1.005	1.005				1.000	1.000	1.000	1.005	1.004	1.004
1980	336	330	342	1.005	1.005	1.005				1.000	1.000	1.000	1.005	1.005	1.005
1981	324	318	330	1.005	1.005	1.005				1.000	1.000	1.000	1.005	1.005	1.005
1982	312	306	318	1.005	1.005	1.005				1.000	1.000	1.000	1.005	1.005	1.005
1983	300	294	306	1.006	1.005	1.006				1.000	1.000	1.000	1.005	1.005	1.005
1984	288	282	294	1.006	1.006	1.006				1.000	1.000	1.000	1.006	1.005	1.006
1985	276	270	282	1.007	1.006	1.006				1.000	1.000	1.000	1.006	1.006	1.006
1986	264	258	270	1.007	1.007	1.007				1.000	1.000	1.000	1.007	1.006	1.007
1987	252	246	258	1.008	1.007	1.008				1.000	1.000	1.000	1.008	1.007	1.007
1988	240	234	246	1.009	1.008	1.009				1.001	1.000	1.000	1.009	1.008	1.008
1989	228	222	234	1.012	1.009	1.011				1.001	1.001	1.001	1.011	1.009	1.010
1990	216	210	222	1.014	1.012	1.013				1.002	1.001	1.001	1.012	1.011	1.011
1991	204	198	210	1.018	1.014	1.016				1.002	1.002	1.002	1.015	1.012	1.014
1992	192	186	198	1.023	1.018	1.020				1.003	1.002	1.002	1.020	1.015	1.018
1993	180	174	186	1.029	1.023	1.026				1.003	1.003	1.003	1.025	1.020	1.023
1994	168	162	174	1.037	1.029	1.033				1.004	1.003	1.004	1.032	1.025	1.029
1995	156	150	162	1.049	1.037	1.043				1.006	1.004	1.005	1.043	1.032	1.038
1996	144	138	150	1.065	1.049	1.057				1.008	1.006	1.007	1.056	1.043	1.050
1997	132	126	138	1.086	1.065	1.075				1.012	1.008	1.010	1.073	1.056	1.064
1998	120	114	126	1.119	1.086	1.102				1.018	1.012	1.015	1.097	1.073	1.084
1999	108	102	114	1.156	1.119	1.137				1.026	1.018	1.022	1.123	1.097	1.110
2000	96	90	102	1.216	1.156	1.185				1.043	1.026	1.035	1.162	1.123	1.142
2001	84	78	90	1.303	1.216	1.258				1.073	1.043	1.058	1.214	1.162	1.187
2002	72	66	78	1.423	1.303	1.360				1.120	1.073	1.096	1.268	1.214	1.240
2003	60	54	66	1.637	1.423	1.522				1.183	1.120	1.150	1.375	1.268	1.319
2004	48	42	54	2.008	1.637	1.789				1.291	1.183	1.234	1.544	1.375	1.455
2005	36	30	42	3.243	2.008	2.398				1.611	1.291	1.433	1.984	1.544	1.737
2006	24	18	30	25.181	3.243	6.518				2.738	1.611	2.028	7.781	1.984	3.162
2007	12	6	18	251.813	25.181	45.784				9.475	2.738	4.249	77.813	7.781	14.148

(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 2, EXHIBIT 6, SHEET 21; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 2, EXHIBIT 6, SHEET 21; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)  
(7) FROM SECTION 2, EXHIBIT 6, SHEET 22; SELECTED CUM. BASED ON (2)  
(8) FROM SECTION 2, EXHIBIT 6, SHEET 22; SELECTED CUM. BASED ON (3)

(9) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)  
(10) FROM SECTION 2, EXHIBIT 6, SHEET 28; SELECTED CUM. BASED ON (2)  
(11) FROM SECTION 2, EXHIBIT 6, SHEET 28; SELECTED CUM. BASED ON (3)  
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)  
(13) FROM SECTION 2, EXHIBIT 6, SHEET 29; SELECTED CUM. BASED ON (2)  
(14) FROM SECTION 2, EXHIBIT 6, SHEET 29; SELECTED CUM. BASED ON (3)  
(15) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)

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

SECTION 2  
EXHIBIT 6  
SHEET 19

**% PERMANENT PARTIAL**

INTERPOLATED CLAIM COUNT DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		REPORTED COUNTS (12/31/XX VALUATIONS)		
		LOW (2)	HIGH (3)	LOW (4)	HIGH (5)	INTERP. (6)
1977	372	372	384	1.000	1.000	1.000
1978	360	360	372	1.000	1.000	1.000
1979	348	348	360	1.000	1.000	1.000
1980	336	336	348	1.000	1.000	1.000
1981	324	324	336	1.000	1.000	1.000
1982	312	312	324	1.000	1.000	1.000
1983	300	300	312	1.000	1.000	1.000
1984	288	288	300	1.000	1.000	1.000
1985	276	276	288	1.000	1.000	1.000
1986	264	264	276	1.000	1.000	1.000
1987	252	252	264	1.000	1.000	1.000
1988	240	240	252	1.000	1.000	1.000
1989	228	228	240	1.001	1.000	1.001
1990	216	216	228	1.001	1.001	1.001
1991	204	204	216	1.002	1.001	1.002
1992	192	192	204	1.002	1.002	1.002
1993	180	180	192	1.003	1.002	1.003
1994	168	168	180	1.004	1.003	1.004
1995	156	156	168	1.005	1.004	1.005
1996	144	144	156	1.006	1.005	1.006
1997	132	132	144	1.009	1.006	1.009
1998	120	120	132	1.015	1.009	1.015
1999	108	108	120	1.020	1.015	1.020
2000	96	96	108	1.032	1.020	1.032
2001	84	84	96	1.052	1.032	1.052
2002	72	72	84	1.094	1.052	1.094
2003	60	60	72	1.150	1.094	1.150
2004	48	48	60	1.227	1.150	1.227
2005	36	36	48	1.379	1.227	1.379
2006	24	24	36	1.986	1.379	1.986
2007	12	12	24	4.876	1.986	4.876

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(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 2, EXHIBIT 6, SHEET 27; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 2, EXHIBIT 6, SHEET 27; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)

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

SECTION 2  
EXHIBIT 6  
SHEET 20

**% PERMANENT PARTIAL**

INTERPOLATED INDEX FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED INDEXED INCREMENTAL PAID LOSS & ALAE		
		LOW	HIGH	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)
1977	372	366	378	-	-	-
1978	360	354	366	0.001	-	0.001
1979	348	342	354	0.005	0.001	0.003
1980	336	330	342	0.013	0.005	0.008
1981	324	318	330	0.018	0.013	0.015
1982	312	306	318	0.024	0.018	0.021
1983	300	294	306	0.028	0.024	0.026
1984	288	282	294	0.042	0.028	0.034
1985	276	270	282	0.052	0.042	0.047
1986	264	258	270	0.063	0.052	0.057
1987	252	246	258	0.086	0.063	0.073
1988	240	234	246	0.116	0.086	0.099
1989	228	222	234	0.158	0.116	0.135
1990	216	210	222	0.200	0.158	0.177
1991	204	198	210	0.260	0.200	0.228
1992	192	186	198	0.346	0.260	0.300
1993	180	174	186	0.425	0.346	0.383
1994	168	162	174	0.530	0.425	0.475
1995	156	150	162	0.681	0.530	0.601
1996	144	138	150	0.859	0.681	0.765
1997	132	126	138	1.088	0.859	0.967
1998	120	114	126	1.398	1.088	1.233
1999	108	102	114	1.746	1.398	1.562
2000	96	90	102	2.263	1.746	1.987
2001	84	78	90	2.960	2.263	2.588
2002	72	66	78	3.779	2.960	3.345
2003	60	54	66	4.994	3.779	4.344
2004	48	42	54	6.618	4.994	5.749
2005	36	30	42	9.506	6.618	7.932
2006	24	18	30	13.747	9.506	11.432
2007	12	6	18	14.540	13.747	14.138

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(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 2, EXHIBIT 6, SHEET 37; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 2, EXHIBIT 6, SHEET 37; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)







**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
% PERMANENT PARTIAL  
REPORTED LOST TIME CLAIM COUNTS (12/31/XX)**

ACCIDENT YEAR	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384	AS OF 12/31/2007							
1977											4,211	4,222	4,239	4,243	4,247	4,248	4,250	4,252	4,254	4,257	4,257	4,257	4,257	4,255	4,255	4,255	4,256	4,256	4,256	4,256	4,256	4,256	4,256							
1978										4,378	4,388	4,411	4,421	4,430	4,433	4,437	4,433	4,435	4,439	4,442	4,443	4,445	4,446	4,446	4,446	4,446	4,447	4,447	4,447	4,447	4,447	4,447	4,447							
1979										4,424	4,441	4,459	4,478	4,488	4,495	4,499	4,496	4,499	4,503	4,507	4,504	4,501	4,500	4,500	4,500	4,500	4,500	4,501	4,501	4,501	4,501	4,501	4,501							
1980								4,659	4,706	4,735	4,759	4,768	4,779	4,788	4,782	4,783	4,787	4,793	4,797	4,802	4,807	4,807	4,807	4,807	4,807	4,808	4,808	4,808	4,808	4,808	4,808	4,808	4,808							
1981								4,584	4,701	4,755	4,781	4,796	4,809	4,818	4,823	4,828	4,838	4,850	4,853	4,857	4,863	4,863	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864							
1982								4,851	4,962	5,017	5,048	5,075	5,100	5,108	5,114	5,121	5,125	5,130	5,132	5,133	5,134	5,134	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135						
1983				4,657	4,574	4,798	4,957	5,095	5,152	5,162	5,207	5,209	5,219	5,221	5,225	5,228	5,232	5,234	5,237	5,238	5,238	5,238	5,239	5,239	5,239	5,239	5,239	5,239	5,239	5,239	5,239	5,239	5,239	5,239						
1984				4,960	5,183	5,359	5,515	5,563	5,587	5,609	5,618	5,616	5,623	5,628	5,628	5,628	5,631	5,635	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636					
1985			4,202	4,922	5,343	5,525	5,716	5,843	5,897	5,922	5,949	5,958	5,962	5,970	5,978	5,981	5,984	5,988	5,991	5,992	5,992	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993				
1986		2,659	4,230	4,922	5,343	5,525	5,716	5,843	5,897	5,922	5,949	5,958	5,962	5,970	5,978	5,981	5,984	5,988	5,991	5,992	5,992	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993				
1987	1,438	2,578	4,206	5,051	5,316	5,604	5,796	5,948	6,006	6,031	6,049	6,061	6,079	6,084	6,089	6,092	6,095	6,099	6,102	6,103	6,104	6,104	6,104	6,104	6,104	6,104	6,104	6,104	6,104	6,104	6,104	6,104	6,104	6,104	6,104	6,104				
1988	1,461	2,744	4,312	5,033	5,568	5,884	6,098	6,239	6,302	6,319	6,337	6,366	6,371	6,379	6,384	6,387	6,390	6,394	6,398	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399				
1989	1,443	2,616	3,495	4,830	5,477	5,852	6,125	6,286	6,323	6,370	6,400	6,416	6,424	6,431	6,437	6,440	6,443	6,447	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450			
1990	1,462	2,743	4,277	5,065	5,524	5,860	6,108	6,264	6,314	6,361	6,380	6,389	6,397	6,405	6,410	6,413	6,416	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420			
1991	1,569	3,045	4,087	4,892	5,400	5,688	5,904	6,013	6,061	6,091	6,109	6,118	6,126	6,133	6,138	6,141	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144		
1992	1,670	2,877	4,194	5,133	5,556	5,832	6,044	6,150	6,189	6,211	6,230	6,239	6,246	6,253	6,259	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262		
1993	1,610	2,920	4,203	4,929	5,246	5,490	5,690	5,784	5,816	5,850	5,880	5,896	5,905	5,914	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916		
1994	1,549	2,915	4,362	4,945	5,297	5,553	5,753	5,858	5,914	5,954	5,982	5,999	6,011	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015		
1995	1,450	2,909	3,978	4,518	4,804	5,011	5,198	5,293	5,355	5,391	5,421	5,433	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440		
1996	1,438	2,735	3,882	4,431	4,742	4,947	5,128	5,223	5,280	5,317	5,347	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361		
1997	1,451	2,730	3,784	4,278	4,591	4,801	4,998	5,127	5,181	5,204	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235		
1998	1,599	2,887	3,917	4,392	4,666	4,919	5,093	5,200	5,267	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297		
1999	1,848	3,290	4,519	4,975	5,287	5,510	5,720	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895		
2000	1,911	3,381	4,598	5,060	5,346	5,593	5,804	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	
2001	1,349	2,841	3,969	4,395	4,692	4,950	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	
2002	1,439	3,000	4,162	4,656	4,955	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	
2003	1,278	2,734	3,847	4,352	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	
2004	1,126	2,573	3,819	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	
2005	1,092	2,603	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	
2006	869	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	
2007	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846

**AGE-TO-AGE DEVELOPMENT FACTORS**

	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-Ult	384-Ult
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**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
% PERMANENT PARTIAL  
REPORTED LOST TIME CLAIM COUNTS (ESTIMATED AT 6/30/XX FROM 12/31/XX)**

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	AS OF 12/31/2007										
1977												4,217	4,231	4,241	4,245	4,248	4,249	4,251	4,253	4,256	4,257	4,257	4,257	4,256	4,255	4,255	4,256	4,256	4,256	4,256	4,256	4,256	4,256										
1978											4,383	4,400	4,416	4,426	4,432	4,435	4,435	4,434	4,434	4,437	4,441	4,443	4,444	4,444	4,446	4,446	4,447	4,447	4,447	4,447	4,447	4,447	4,447	4,447									
1979										4,433	4,450	4,469	4,483	4,492	4,497	4,498	4,498	4,501	4,505	4,506	4,503	4,501	4,500	4,500	4,500	4,500	4,501	4,501	4,501	4,501	4,501	4,501	4,501	4,501									
1980										4,683	4,721	4,747	4,774	4,784	4,785	4,783	4,785	4,790	4,795	4,800	4,805	4,807	4,807	4,807	4,807	4,807	4,807	4,807	4,807	4,807	4,807	4,807	4,807	4,807	4,807								
1981										4,643	4,728	4,768	4,789	4,803	4,814	4,821	4,826	4,833	4,844	4,852	4,855	4,860	4,863	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864								
1982										4,907	4,990	5,033	5,062	5,088	5,104	5,111	5,118	5,128	5,131	5,133	5,134	5,134	5,134	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135							
1983										4,686	4,878	5,026	5,124	5,167	5,195	5,208	5,214	5,220	5,223	5,227	5,230	5,233	5,235	5,237	5,238	5,238	5,238	5,239	5,239	5,239	5,239	5,239	5,239	5,239	5,239	5,239							
1984										5,076	5,271	5,399	5,477	5,539	5,575	5,598	5,614	5,617	5,620	5,626	5,629	5,630	5,633	5,635	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636							
1985										5,397	5,560	5,696	5,810	5,888	5,902	5,929	5,943	5,949	5,956	5,962	5,965	5,969	5,972	5,974	5,975	5,976	5,976	5,976	5,976	5,976	5,976	5,976	5,976	5,976	5,976	5,976	5,976						
1986										4,581	4,611	4,588	4,534	4,621	4,780	4,910	5,036	5,164	5,296	5,432	5,568	5,704	5,840	5,976	6,112	6,248	6,384	6,520	6,656	6,792	6,928	7,064	7,200	7,336	7,472	7,608	7,744	7,880					
1987	719	2,008	3,445	4,611	5,168	5,434	5,621	5,780	5,910	5,936	5,964	5,960	5,966	5,974	5,980	5,983	5,986	5,989	5,991	5,992	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993						
1988	730	2,103	3,528	4,673	5,301	5,726	5,991	6,169	6,271	6,311	6,328	6,352	6,369	6,375	6,381	6,386	6,389	6,392	6,396	6,398	6,398	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399					
1989	721	2,030	3,056	4,163	5,154	5,665	5,989	6,206	6,305	6,347	6,385	6,408	6,420	6,427	6,434	6,438	6,441	6,445	6,449	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450				
1990	731	2,103	3,510	4,671	5,295	5,692	5,984	6,186	6,289	6,338	6,371	6,385	6,393	6,401	6,407	6,412	6,415	6,418	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420				
1991	784	2,307	3,566	4,490	5,146	5,544	5,796	5,959	6,076	6,100	6,114	6,122	6,129	6,135	6,140	6,143	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144			
1992	835	2,274	3,536	4,664	5,345	5,694	5,938	6,097	6,170	6,200	6,220	6,234	6,242	6,250	6,256	6,260	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262			
1993	805	2,265	3,562	4,566	5,088	5,588	5,950	6,206	6,305	6,347	6,385	6,408	6,420	6,427	6,434	6,438	6,441	6,445	6,449	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450			
1994	774	2,232	3,639	4,654	5,121	5,425	5,653	5,806	5,886	5,934	5,968	5,991	6,005	6,013	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015			
1995	725	2,180	3,444	4,248	4,661	4,908	5,105	5,246	5,324	5,373	5,406	5,427	5,437	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440			
1996	719	2,087	3,309	4,157	4,587	4,845	5,038	5,176	5,252	5,299	5,332	5,354	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361			
1997	725	2,091	3,257	4,031	4,435	4,696	4,904	5,063	5,154	5,193	5,220	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235			
1998	799	2,243	3,402	4,155	4,529	4,793	5,006	5,147	5,234	5,282	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297			
1999	924	2,569	3,905	4,747	5,131	5,399	5,615	5,774	5,861	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895			
2000	955	2,646	3,990	4,829	5,203	5,470	5,689	5,857	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910		
2001	674	2,095	3,405	4,182	4,544	4,821	5,061	5,261	5,421	5,541	5,621	5,681	5,721	5,751	5,771	5,781	5,781	5,781	5,781	5,781	5,781	5,781	5,781	5,781	5,781	5,781	5,781	5,781	5,781	5,781	5,781	5,781	5,781	5,781	5,781	5,781	5,781	5,781	5,781	5,781	5,781		
2002	719	2,220	3,581	4,409	4,806	5,082	5,268	5,418	5,518	5,588	5,638	5,678	5,708	5,728	5,748	5,758	5,758	5,758	5,758	5,758	5,758	5,758	5,758	5,758	5,758	5,758	5,758	5,758	5,758	5,758	5,758	5,758	5,758	5,758	5,758	5,758	5,758	5,758	5,758	5,758	5,758		
2003	639	2,006	3,291	4,100	4,506	4,660	4,785	4,885	4,955	4,995	5,015	5,025	5,035	5,045	5,055	5,065	5,075	5,085	5,095	5,105	5,115	5,125	5,135	5,145	5,155	5,165	5,175	5,185	5,195	5,205	5,215	5,225	5,235	5,245	5,255	5,265	5,275	5,285	5,295	5,305	5,315		
2004	563	1,850	3,196	4,052	4,285	4,425	4,535	4,615	4,675	4,715	4,745	4,765	4,775	4,785	4,795	4,805	4,815	4,825	4,835	4,845	4,855	4,865	4,875	4,885	4,895	4,905	4,915	4,925	4,935	4,945	4,955	4,965	4,975	4,985	4,995	5,005	5,015	5,025	5,035	5,045	5,055		
2005	546	1,848	3,159	3,714	4,285	4,425	4,535	4,615	4,675	4,715	4,745	4,765	4,775	4,785	4,795	4,805	4,815	4,825	4,835	4,845	4,855	4,865	4,875	4,885	4,895	4,905	4,915	4,925	4,935	4,945	4,955	4,965	4,975	4,985	4,995	5,005	5,015	5,025	5,035	5,045	5,055	5,065	
2006	434	1,606	2,342	3,714	4,285	4,425	4,535	4,615	4,675	4,715	4,745	4,765	4,775	4,785	4,795	4,805	4,815	4,825	4,835	4,845	4,855	4,865	4,875	4,885	4,895	4,905	4,915	4,925	4,935	4,945	4,955	4,965	4,975	4,985	4,995	5,005	5,015	5,025	5,035	5,045	5,055	5,065	
2007	423	846	1,606	2,342	3,714	4,285	4,425	4,535	4,615	4,675	4,715	4,745	4,765	4,775	4,785	4,795	4,805	4,815	4,825	4,835	4,845	4,855	4,865	4,875	4,885	4,895	4,905	4,915	4,925	4,935	4,945	4,955	4,965	4,975	4,985	4,995	5,005	5,015	5,025	5,035	5,045	5,055	5,065

**AGE-TO-AGE DEVELOPMENT FACTORS**

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

**% PERMANENT PARTIAL**

**CUMULATIVE PAID LOSS & ALAE 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	AS OF 12/31/2007							
1977																1,367	1,388	1,399	1,406	1,413	1,414	1,416	1,418	1,419	1,419	1,420	1,421	1,421	1,421	1,421	1,422	1,422								
1978															1,300	1,327	1,340	1,351	1,358	1,360	1,363	1,363	1,364	1,365	1,369	1,369	1,369	1,369	1,370	1,370	1,370	1,370	1,370							
1979													1,968	2,009	2,038	2,054	2,062	2,070	2,076	2,081	2,085	2,087	2,089	2,089	2,090	2,093	2,094	2,094	2,095	2,096	2,096	2,096	2,096							
1980												1,933	1,980	2,004	2,024	2,041	2,052	2,055	2,056	2,055	2,054	2,056	2,057	2,058	2,059	2,059	2,060	2,060	2,060	2,060	2,060	2,060	2,060							
1981											2,044	2,116	2,150	2,176	2,196	2,212	2,218	2,219	2,225	2,226	2,226	2,226	2,227	2,231	2,232	2,234	2,234	2,234	2,234	2,234	2,234	2,234	2,234	2,234						
1982										2,113	2,187	2,229	2,251	2,280	2,295	2,308	2,310	2,315	2,317	2,319	2,321	2,321	2,321	2,321	2,321	2,321	2,321	2,321	2,321	2,321	2,321	2,321	2,321	2,321	2,321					
1983									2,271	2,276	2,276	2,276	2,276	2,276	2,276	2,276	2,276	2,276	2,276	2,276	2,276	2,276	2,276	2,276	2,276	2,276	2,276	2,276	2,276	2,276	2,276	2,276	2,276	2,276	2,276	2,276				
1984								2,271	2,276	2,276	2,276	2,276	2,276	2,276	2,276	2,276	2,276	2,276	2,276	2,276	2,276	2,276	2,276	2,276	2,276	2,276	2,276	2,276	2,276	2,276	2,276	2,276	2,276	2,276	2,276	2,276				
1985							2,212	2,212	2,212	2,212	2,212	2,212	2,212	2,212	2,212	2,212	2,212	2,212	2,212	2,212	2,212	2,212	2,212	2,212	2,212	2,212	2,212	2,212	2,212	2,212	2,212	2,212	2,212	2,212	2,212	2,212	2,212			
1986						2,023	2,183	2,321	2,400	2,474	2,525	2,545	2,568	2,587	2,595	2,598	2,605	2,612	2,612	2,612	2,615	2,620	2,625	2,626	2,626	2,626	2,626	2,626	2,626	2,626	2,626	2,626	2,626	2,626	2,626	2,626	2,626			
1987					1,699	1,898	2,048	2,138	2,213	2,281	2,326	2,357	2,383	2,397	2,403	2,413	2,424	2,430	2,434	2,438	2,440	2,440	2,443	2,443	2,443	2,443	2,443	2,443	2,443	2,443	2,443	2,443	2,443	2,443	2,443	2,443	2,443			
1988				1,315	1,592	1,807	1,915	2,019	2,107	2,158	2,192	2,229	2,246	2,261	2,272	2,285	2,290	2,298	2,298	2,302	2,308	2,308	2,309	2,309	2,309	2,309	2,309	2,309	2,309	2,309	2,309	2,309	2,309	2,309	2,309	2,309	2,309	2,309		
1989			321	1,153	1,565	1,707	1,848	1,943	1,992	2,040	2,086	2,110	2,135	2,150	2,163	2,172	2,183	2,191	2,195	2,195	2,195	2,195	2,195	2,195	2,195	2,195	2,195	2,195	2,195	2,195	2,195	2,195	2,195	2,195	2,195	2,195	2,195	2,195		
1990		35	776	1,369	1,568	1,732	1,857	1,926	1,973	2,015	2,046	2,068	2,097	2,118	2,135	2,146	2,158	2,163	2,166	2,166	2,166	2,166	2,166	2,166	2,166	2,166	2,166	2,166	2,166	2,166	2,166	2,166	2,166	2,166	2,166	2,166	2,166	2,166		
1991		92	811	1,254	1,505	1,665	1,746	1,816	1,861	1,898	1,926	1,955	1,976	1,989	2,004	2,014	2,023	2,027	2,027	2,027	2,027	2,027	2,027	2,027	2,027	2,027	2,027	2,027	2,027	2,027	2,027	2,027	2,027	2,027	2,027	2,027	2,027	2,027	2,027	
1992		34	581	1,215	1,508	1,628	1,698	1,768	1,806	1,848	1,883	1,916	1,936	1,958	1,972	1,979	1,982	1,982	1,982	1,982	1,982	1,982	1,982	1,982	1,982	1,982	1,982	1,982	1,982	1,982	1,982	1,982	1,982	1,982	1,982	1,982	1,982	1,982	1,982	
1993		54	701	1,274	1,442	1,547	1,636	1,685	1,733	1,771	1,800	1,828	1,847	1,866	1,878	1,882	1,882	1,882	1,882	1,882	1,882	1,882	1,882	1,882	1,882	1,882	1,882	1,882	1,882	1,882	1,882	1,882	1,882	1,882	1,882	1,882	1,882	1,882	1,882	
1994		66	844	1,340	1,533	1,654	1,749	1,805	1,853	1,894	1,932	1,957	1,986	2,005	2,009	2,009	2,009	2,009	2,009	2,009	2,009	2,009	2,009	2,009	2,009	2,009	2,009	2,009	2,009	2,009	2,009	2,009	2,009	2,009	2,009	2,009	2,009	2,009	2,009	
1995		117	919	1,326	1,521	1,628	1,711	1,765	1,804	1,841	1,874	1,905	1,928	1,936	1,936	1,936	1,936	1,936	1,936	1,936	1,936	1,936	1,936	1,936	1,936	1,936	1,936	1,936	1,936	1,936	1,936	1,936	1,936	1,936	1,936	1,936	1,936	1,936	1,936	
1996		112	1,028	1,390	1,575	1,684	1,716	1,788	1,838	1,870	1,916	1,948	1,956	1,956	1,956	1,956	1,956	1,956	1,956	1,956	1,956	1,956	1,956	1,956	1,956	1,956	1,956	1,956	1,956	1,956	1,956	1,956	1,956	1,956	1,956	1,956	1,956	1,956	1,956	
1997		101	962	1,318	1,508	1,589	1,672	1,710	1,767	1,824	1,868	1,885	1,885	1,885	1,885	1,885	1,885	1,885	1,885	1,885	1,885	1,885	1,885	1,885	1,885	1,885	1,885	1,885	1,885	1,885	1,885	1,885	1,885	1,885	1,885	1,885	1,885	1,885	1,885	
1998		152	1,034	1,416	1,596	1,696	1,777	1,859	1,921	1,968	1,982	1,982	1,982	1,982	1,982	1,982	1,982	1,982	1,982	1,982	1,982	1,982	1,982	1,982	1,982	1,982	1,982	1,982	1,982	1,982	1,982	1,982	1,982	1,982	1,982	1,982	1,982	1,982	1,982	
1999		129	979	1,428	1,609	1,766	1,850	1,929	2,001	2,022	2,022	2,022	2,022	2,022	2,022	2,022	2,022	2,022	2,022	2,022	2,022	2,022	2,022	2,022	2,022	2,022	2,022	2,022	2,022	2,022	2,022	2,022	2,022	2,022	2,022	2,022	2,022	2,022	2,022	2,022
2000		193	1,152	1,570	1,776	1,903	1,995	2,084	2,116	2,116	2,116	2,116	2,116	2,116	2,116	2,116	2,116	2,116	2,116	2,116	2,116	2,116	2,116	2,116	2,116	2,116	2,116	2,116	2,116	2,116	2,116	2,116	2,116	2,116	2,116	2,116	2,116	2,116	2,116	2,116
2001		109	1,308	1,746	1,954	2,136	2,260	2,260	2,260	2,260	2,260	2,260	2,260	2,260	2,260	2,260	2,260	2,260	2,260	2,260	2,260	2,260	2,260	2,260	2,260	2,260	2,260	2,260	2,260	2,260	2,260	2,260	2,260	2,260	2,260	2,260	2,260	2,260	2,260	2,260
2002		303	1,507	1,949	2,197	2,386	2,438	2,438	2,438	2,438	2,438	2,438	2,438	2,438	2,438	2,438	2,438	2,438	2,438	2,438	2,438	2,438	2,438	2,438	2,438	2,438	2,438	2,438	2,438	2,438	2,438	2,438	2,438	2,438	2,438	2,438	2,438	2,438	2,438	2,438
2003		409	1,575	2,041	2,284	2,359	2,359	2,359	2,359	2,359	2,359	2,359	2,359	2,359	2,359	2,359	2,359	2,359	2,359	2,359	2,359	2,359	2,359	2,359	2,359	2,359	2,359	2,359	2,359	2,359	2,359	2,359	2,359	2,359	2,359	2,359	2,359	2,359	2,359	2,359
2004		441	1,797	2,285	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395
2005		492	1,891	2,127	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395
2006		573	1,551	2,127	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395
2007		153	1,551	2,127	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395

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

**% PERMANENT PARTIAL**

**INDEX METHOD - INCREMENTAL PAID LOSS & ALAE 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	AS OF 12/31/2007
1977															24.780	0.386	0.214	0.138	0.130	0.045	0.034	0.035	0.011	0.006	0.004	0.015	0.018	0.007	0.001	0.002	0.001	0.008
1978														23.467	0.520	0.240	0.210	0.119	0.047	0.068	0.026	0.015	0.037	0.060	0.016	0.000	0.005	0.000	0.009	0.005	0.000	0.000
1979													24.985	0.437	0.323	0.244	0.211	0.117	0.056	0.077	0.038	0.016	0.018	0.044	0.010	0.023	0.000	0.000	0.000	0.000	0.000	0.000
1980												22.798	0.601	0.338	0.241	0.188	0.148	0.052	0.038	0.012	0.023	0.025	0.011	0.016	0.013	0.006	0.007	0.003	0.000	0.000	0.000	0.000
1981											22.440	0.859	0.437	0.323	0.244	0.211	0.117	0.056	0.077	0.038	0.016	0.018	0.044	0.010	0.023	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1982										21.336	0.874	0.542	0.304	0.328	0.187	0.149	0.042	0.073	0.025	0.031	0.022	0.017	0.019	0.010	0.012	0.004	0.004	0.000	0.000	0.000	0.000	0.000
1983									21.302	1.103	0.625	0.494	0.378	0.260	0.100	0.098	0.066	0.067	0.024	0.023	0.030	0.011	0.019	0.003	0.009	0.005	0.000	0.000	0.000	0.000	0.000	0.000
1984								19.939	1.426	0.985	0.552	0.497	0.382	0.126	0.097	0.086	0.035	0.027	0.021	0.053	0.028	0.018	0.004	0.015	0.008	0.005	0.000	0.000	0.000	0.000	0.000	0.000
1985						17.868	1.792	1.266	0.643	0.456	0.444	0.248	0.140	0.163	0.080	0.049	0.063	0.026	0.032	0.013	0.008	0.010	0.004	0.004	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1986					15.447	1.795	1.616	0.945	0.744	0.518	0.231	0.215	0.181	0.095	0.046	0.069	0.069	0.017	0.030	0.051	0.043	0.004	0.004	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1987				11.796	2.084	1.755	1.180	0.894	0.679	0.429	0.293	0.263	0.151	0.067	0.092	0.096	0.061	0.038	0.044	0.026	0.017	0.017	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1988				7.656	2.864	2.372	1.406	1.224	0.949	0.500	0.319	0.360	0.180	0.135	0.101	0.121	0.049	0.068	0.048	0.053	0.014	0.014	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1989			1.168	4.546	3.886	1.910	1.663	1.181	0.599	0.460	0.440	0.242	0.222	0.137	0.112	0.080	0.092	0.073	0.039	0.005	0.005	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1990		0.085	3.024	4.191	2.182	1.772	1.432	0.915	0.569	0.415	0.300	0.188	0.234	0.171	0.143	0.092	0.094	0.042	0.030	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1991		0.247	3.128	3.192	2.467	1.732	1.039	0.820	0.482	0.344	0.256	0.237	0.168	0.111	0.122	0.083	0.070	0.030	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1992		0.085	2.183	3.992	2.645	1.337	0.896	0.773	0.398	0.346	0.283	0.257	0.153	0.173	0.104	0.063	0.022	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1993		0.138	2.674	3.740	1.709	1.092	0.945	0.593	0.431	0.311	0.258	0.232	0.156	0.143	0.090	0.033	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1994		0.156	3.094	3.350	1.704	1.190	0.968	0.630	0.451	0.347	0.311	0.208	0.213	0.138	0.027	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1995		0.292	3.322	2.820	1.660	1.030	0.853	0.599	0.393	0.329	0.270	0.240	0.163	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	0.000	0.000	0.000	0.000	0.000	0.000
1996		0.260	3.537	2.653	1.615	1.042	0.544	0.677	0.449	0.281	0.344	0.240	0.064	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1997		0.236	3.263	2.433	1.535	0.866	0.814	0.522	0.499	0.408	0.315	0.132	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1998		0.360	3.357	2.500	1.421	0.950	0.811	0.708	0.517	0.356	0.111	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1999		0.298	3.147	2.665	1.331	1.149	0.772	0.673	0.533	0.171	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2000		0.438	3.495	2.554	1.417	0.999	0.824	0.712	0.260	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2001		0.209	3.869	2.611	1.445	1.296	0.860	0.412	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2002		0.577	4.060	2.725	1.710	1.349	0.490	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2003		0.731	3.888	2.838	1.717	0.626	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2004		0.721	4.351	3.103	0.888	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2005		0.804	4.483	1.705	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2006		0.853	2.514	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2007		0.120	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2 Yr Avg		0.829	4.417	2.970	1.714	1.322	0.842	0.693	0.525	0.382	0.329	0.240	0.188	0.140	0.097	0.073	0.082	0.057	0.044	0.048	0.038	0.025	0.007	0.009	0.010	0.002	0.003	0.007	0.011	0.003	0.001	0.001
3 Yr Avg		0.793	4.241	2.888	1.624	1.215	0.819	0.698	0.517	0.348	0.310	0.229	0.177	0.151	0.105	0.079	0.085	0.061	0.042	0.042	0.030	0.023	0.011	0.010	0.015	0.003	0.006	0.005	0.008	0.003	0.001	0.001
10 Yr Avg		0.523	3.745	2.690	1.555	1.096	0.829	0.671	0.472	0.360	0.310	0.250	0.197	0.148	0.109	0.084	0.066	0.060	0.035	0.039	0.027	0.021	0.018	0.017	0.013	0.010	0.008	0.005	0.008	0.003	0.001	0.001
Selected Cumulative	14.540	14.540	13.747	9.506	6.618	4.994	3.779	2.960	2.263	1.746	1.398	1.088	0.859	0.681	0.530	0.425	0.346	0.260	0.200	0.158	0.116	0.086	0.063	0.052	0.042	0.028	0.024	0.018	0.013	0.005	0.001	0.000



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

SECTION 2  
EXHIBIT 6  
SHEET 38

**% PERMANENT PARTIAL**

**UNPAID LOSS ESTIMATE FOR ACCIDENT YEARS 1976 AND PRIOR**

10 times 3 Year Average Annual Payments	35	(1)
15 times 3 Year Average Annual Payments	52	(2)
Incremental Development Method	33	(3)
05 to 08 Exponential Curve Fit	10	(4)
04 to 08 Exponential Curve Fit	17	(5)
03 to 08 Exponential Curve Fit	16	(6)
03 to 07 Exponential Curve Fit	N/A	(7)
Selected Unpaid Loss	15	(8)

- 
- (1) 10 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2006 THROUGH 2008 OF 3  
(2) 15 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2006 THROUGH 2008 OF 3  
(3) SECTION 2, EXHIBIT 6, SHEET 40, COLUMN (8)  
(4) SECTION 2, EXHIBIT 6, SHEET 39, TOTAL OF COLUMN (2)  
(5) SECTION 2, EXHIBIT 6, SHEET 39, TOTAL OF COLUMN (3)  
(6) SECTION 2, EXHIBIT 6, SHEET 39, TOTAL OF COLUMN (4)  
(7) N/A  
(8) SELECTED BY DELOITTE CONSULTING

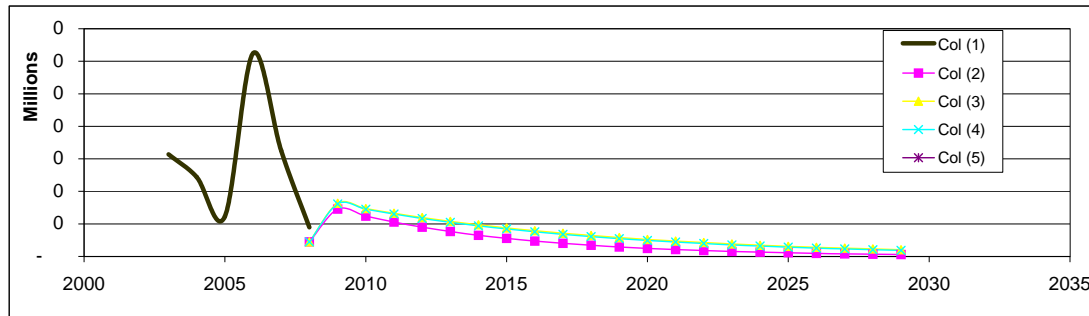
**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION**

SECTION 2  
EXHIBIT 6  
SHEET 39

**% PERMANENT PARTIAL**

**Exponential Curve Fit of Unpaid Loss**

FY ENDING	ACTUAL PAID LOSS (1)	Incremental Unpaid Loss				FY ENDING	Incremental Unpaid Loss			
		05 TO 08 CURVE FIT (2)	04 TO 08 CURVE FIT (3)	03 TO 08 CURVE FIT (4)	03 TO 07 CURVE FIT (5)		05 TO 08 CURVE FIT (2)	04 TO 08 CURVE FIT (3)	03 TO 08 CURVE FIT (4)	03 TO 07 CURVE FIT (5)
2003	3					2030	0	0	0	
2004	2					2031	0	0	0	
2005	1					2032	0	0	0	
2006	6					2033	0	0	0	
2007	3					2034	0	0	0	
2008	1	0	0	0		2035	0	0	0	
2009		1	2	2		2036	0	0	0	
2010		1	1	1		2037	0	0	0	
2011		1	1	1		2038	0	0	0	
2012		1	1	1		2039	0	0	0	
2013		1	1	1		2040	0	0	0	
2014		1	1	1		2041	0	0	0	
2015		1	1	1		2042	0	0	0	
2016		0	1	1		2043	0	0	0	
2017		0	1	1		2044	0	0	0	
2018		0	1	1		2045	0	0	0	
2019		0	1	1		2046	0	0	0	
2020		0	1	0		2047	0	0	0	
2021		0	0	0		2048	0	0	0	
2022		0	0	0		2049	0	0	0	
2023		0	0	0		2050	0	0	0	
2024		0	0	0		2051	0	0	0	
2025		0	0	0		2052	0	0	0	
2026		0	0	0		2053	0	0	0	
2027		0	0	0		2054	0	0	0	
2028		0	0	0		2055	0	0	0	
2029		0	0	0		2056	0	0	0	
						Total	10	17	16	-



(1) ACTUAL PAID LOSSES  
(2) - (5) EXPONENTIAL CURVE FIT BASED ON (1)

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

SECTION 2  
EXHIBIT 6  
SHEET 40

**% PERMANENT PARTIAL**

**Incremental Development Method**

AY	6/30/2007 Age	Incremental Decay	Cum Decay Relative to Current Yr Paid	7/1/2006 6/30/2007 Paid	6/30/2007 Unpaid Loss Estimate	6/30/2007 12/31/2007 Paid	12/31/2007 Unpaid Loss Estimate	Implied Cum Unpaid Loss
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1953	54.5	-	-	-	-	-	-	-
1954	53.5	-	-	-	-	-	-	-
1955	52.5	-	-	-	-	-	-	-
1956	51.5	-	-	-	-	-	-	-
1957	50.5	-	-	-	-	-	-	-
1958	49.5	-	-	-	-	-	-	-
1959	48.5	-	-	-	-	-	-	-
1960	47.5	-	-	-	-	-	-	-
1961	46.5	-	-	-	-	-	-	-
1962	45.5	-	-	-	-	-	-	-
1963	44.5	-	-	-	-	-	-	-
1964	43.5	-	-	-	-	-	-	-
1965	42.5	0.282	0.28	-	-	-	-	-
1966	41.5	0.452	0.58	-	-	-	-	-
1967	40.5	0.761	1.20	0	0	-	0	0
1968	39.5	0.899	1.98	-	-	-	-	0
1969	38.5	1.040	3.10	0	1	-	1	1
1970	37.5	1.097	4.50	-	-	-	-	1
1971	36.5	1.135	6.24	-	-	-	-	1
1972	35.5	1.048	7.59	-	-	-	-	1
1973	34.5	1.085	9.32	-	-	0	(0)	1
1974	33.5	1.026	10.58	0	2	-	2	3
1975	32.5	0.992	11.49	1	9	-	9	12
1976	31.5	0.973	12.16	2	20	-	20	33

- 
- (1) AGE @ 6/30/2007
  - (2) FROM SECTION 2, EXHIBIT 6, SHEET 42, COLUMN (8)
  - (3) TOTAL FROM SECTION 2, EXHIBIT 6, SHEET 41
  - (4) PROVIDED BY OLIVER WYMAN
  - (5) = (3) x (4)
  - (6) PROVIDED BY OLIVER WYMAN
  - (7) = (5) - (6)
  - (8) = COLUMN (7) ACCUMULATED





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

SECTION 2  
EXHIBIT 6  
SHEET 43

**% PERMANENT PARTIAL**

FITTING PAID LOSS DEVELOPMENT FACTORS

Fitting for Periods:			Weibull Curve Fitting						Inverse Power Curve Fitting				
			Slope= 0.858			Slope= -6.063			Summary of Curve Fitting				
			Intercept= -2.794			Intercept= 26.344			Method				
56-to-Ult: 56									Tail				
From: 15									R^2				
To: 30									Weibull 1.000 0.93841				
Cut-off 60									Inverse Power 1.000 0.924				
PERIOD	AGE	ATA	X	Y	Y*	ATA*	ATU*	X	Y	Y*	ATA*	ATU*	
1	6	10.000	1.792	-2.250	-1.256	4.034	25.748	1.792	2.197	15.481			
2	18	7.765	2.890	-1.981	-0.313	1.927	6.383	2.890	1.912	8.820			
3	30	1.615	3.401	-0.035	0.126	1.474	3.312	3.401	-0.486	5.723			
4	42	1.227	3.738	0.523	0.415	1.282	2.246	3.738	-1.483	3.683	40.785	5587.062	
5	54	1.150	3.989	0.711	0.631	1.180	1.752	3.989	-1.897	2.160	9.670	136.988	
6	66	1.092	4.190	0.906	0.803	1.120	1.484	4.190	-2.386	0.943	3.568	14.167	
7	78	1.072	4.357	0.993	0.946	1.082	1.325	4.357	-2.631	-0.070	1.933	3.970	
8	90	1.052	4.500	1.101	1.069	1.057	1.224	4.500	-2.957	-0.937	1.392	2.054	
9	102	1.033	4.625	1.237	1.176	1.041	1.158	4.625	-3.411	-1.696	1.183	1.476	
10	114	1.030	4.736	1.263	1.272	1.029	1.113	4.736	-3.507	-2.370	1.093	1.247	
11	126	1.020	4.836	1.369	1.358	1.021	1.081	4.836	-3.912	-2.977	1.051	1.141	
12	138	1.015	4.927	1.439	1.436	1.015	1.059	4.927	-4.200	-3.529	1.029	1.085	
13	150	1.012	5.011	1.493	1.508	1.011	1.043	5.011	-4.437	-4.034	1.018	1.054	
14	162	1.008	5.088	1.580	1.574	1.008	1.032	5.088	-4.848	-4.501	1.011	1.036	
15	174	1.005	5.159	1.652	1.635	1.006	1.023	5.159	-5.212	-4.934	1.007	1.025	
16	186	1.005	5.226	1.651	1.692	1.004	1.017	5.226	-5.208	-5.338	1.005	1.017	
17	198	1.004	5.288	1.729	1.746	1.003	1.013	5.288	-5.632	-5.717	1.003	1.013	
18	210	1.002	5.347	1.804	1.796	1.002	1.010	5.347	-6.074	-6.074	1.002	1.009	
19	222	1.002	5.403	1.817	1.844	1.002	1.007	5.403	-6.153	-6.411	1.002	1.007	
20	234	1.001	5.455	1.884	1.889	1.001	1.005	5.455	-6.581	-6.730	1.001	1.005	
21	246	1.001	5.505	1.932	1.932	1.001	1.004	5.505	-6.900	-7.033	1.001	1.004	
22	258	1.000	5.553	2.043	1.973	1.001	1.003	5.553	-7.712	-7.322	1.001	1.003	
23	270	1.000	5.598	2.057	2.012	1.001	1.002	5.598	-7.820	-7.598	1.001	1.002	
24	282	1.001	5.642	2.010	2.049	1.000	1.002	5.642	-7.466	-7.861	1.000	1.002	
25	294	1.000	5.684	2.189	2.085	1.000	1.001	5.684	-8.928	-8.114	1.000	1.002	
26	306	1.000	5.724	2.124	2.120	1.000	1.001	5.724	-8.361	-8.357	1.000	1.001	
27	318	1.000	5.762	2.133	2.153	1.000	1.001	5.762	-8.443	-8.590	1.000	1.001	
28	330	1.000	5.799	2.078	2.184	1.000	1.001	5.799	-7.991	-8.814	1.000	1.001	
29	342	1.000	5.835	2.184	2.215	1.000	1.000	5.835	-8.886	-9.031	1.000	1.001	
30	354	1.000	5.869	2.282	2.245	1.000	1.000	5.869	-9.798	-9.240	1.000	1.001	
31	366		5.903		2.273	1.000	1.000	5.903		-9.442	1.000	1.001	
32	378		5.935		2.301	1.000	1.000	5.935		-9.638	1.000	1.000	
33	390		5.966		2.328	1.000	1.000	5.966		-9.827	1.000	1.000	
34	402		5.996		2.354	1.000	1.000	5.996		-10.011	1.000	1.000	
35	414		6.026		2.379	1.000	1.000	6.026		-10.189	1.000	1.000	
36	426		6.054		2.404	1.000	1.000	6.054		-10.363	1.000	1.000	
37	438		6.082		2.427	1.000	1.000	6.082		-10.531	1.000	1.000	
38	450		6.109		2.451	1.000	1.000	6.109		-10.695	1.000	1.000	
39	462		6.136		2.473	1.000	1.000	6.136		-10.854	1.000	1.000	
40	474		6.161		2.495	1.000	1.000	6.161		-11.010	1.000	1.000	
41	486		6.186		2.517	1.000	1.000	6.186		-11.161	1.000	1.000	
42	498		6.211		2.538	1.000	1.000	6.211		-11.309	1.000	1.000	
43	510		6.234		2.558	1.000	1.000	6.234		-11.454	1.000	1.000	
44	522		6.258		2.578	1.000	1.000	6.258		-11.595	1.000	1.000	
45	534		6.280		2.598	1.000	1.000	6.280		-11.732	1.000	1.000	
46	546		6.303		2.617	1.000	1.000	6.303		-11.867	1.000	1.000	
47	558		6.324		2.635	1.000	1.000	6.324		-11.999	1.000	1.000	
48	570		6.346		2.654	1.000	1.000	6.346		-12.128	1.000	1.000	
49	582		6.366		2.671	1.000	1.000	6.366		-12.254	1.000	1.000	
50	594		6.387		2.689	1.000	1.000	6.387		-12.378	1.000	1.000	
51	606		6.407		2.706	1.000	1.000	6.407		-12.499	1.000	1.000	
52	618		6.426		2.723	1.000	1.000	6.426		-12.618	1.000	1.000	
53	630		6.446		2.740	1.000	1.000	6.446		-12.735	1.000	1.000	
54	642		6.465		2.756	1.000	1.000	6.465		-12.849	1.000	1.000	
55	654		6.483		2.772	1.000	1.000	6.483		-12.961	1.000	1.000	
56	666		6.501		2.787	1.000	1.000	6.501		-13.072	1.000	1.000	
57	678		6.519		2.803	1.000	1.000	6.519		-13.180	1.000	1.000	
58	690		6.537		2.818	1.000	1.000	6.537		-13.286	1.000	1.000	
59	702		6.554		2.832	1.000	1.000	6.554		-13.391	1.000	1.000	
60	714		6.571		2.847	1.000	1.000	6.571		-13.494	1.000	1.000	

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

SECTION 2  
EXHIBIT 6  
SHEET 44

**% PERMANENT PARTIAL**

**Incremental Decay Method**

Age Months	Age Years	(Known) Selected Paid	Incem. Decay Factors	Implied ATU Dev. Factor	Decay Factor Check
(1)	(2)	(3)	(4)	(5)	(6)
6	0.5	10.000	-		
18	1.5	7.765	1.103	1.992	
30	2.5	1.615	1.038	1.905	
42	3.5	1.227	0.968	1.369	
54	4.5	1.150	0.852	1.158	
66	5.5	1.092	0.796	1.104	
78	6.5	1.072	0.752	1.063	
90	7.5	1.052	0.770	1.052	
102	8.5	1.033	0.788	1.039	
114	9.5	1.030	0.794	1.025	
126	10.5	1.020	0.789	1.023	
138	11.5	1.015	0.780	1.015	
150	12.5	1.012	0.776	1.011	
162	13.5	1.008	0.761	1.009	
174	14.5	1.005	0.746	1.006	
186	15.5	1.005	0.748	1.004	0.748
198	16.5	1.004	0.744	1.004	0.744
210	17.5	1.002	0.741	1.003	0.741
222	18.5	1.002	0.767	1.002	0.767
234	19.5	1.001	0.772	1.002	0.772
246	20.5	1.001	0.767	1.001	0.767
258	21.5	1.000	0.775	1.001	0.775
270	22.5	1.000	0.766	1.000	0.766
282	23.5	1.001	0.770	1.000	0.770
294	24.5	1.000	0.752	1.000	0.752
306	25.5	1.000	0.740	1.000	0.740
318	26.5	1.000	0.767	1.000	0.767
330	27.5	1.000	0.850	1.000	0.850
342	28.5	1.000	0.870	1.000	0.870
354	29.5	1.000	0.930	1.000	0.930
366	30.5		1.008	1.000	1.008
378	31.5		0.918	1.000	-
390	32.5		0.705	1.000	-
402	33.5		-	1.000	-
414	34.5		-	1.000	-
426	35.5		-	1.000	-
438	36.5		-	1.000	-
450	37.5		-	1.000	-
462	38.5		-	1.000	-
474	39.5		-	1.000	-
486	40.5		-	1.000	-
498	41.5		-	1.000	-
510	42.5		-	1.000	-
522	43.5		-	1.000	-
534	44.5		-	1.000	-
546	45.5		-	1.000	-
558	46.5		-	1.000	-
570	47.5		-	1.000	-
582	48.5		-	1.000	-
594	49.5		-	1.000	-
606	50.5		-	1.000	-
618	51.5		-	1.000	-
630	52.5		-	1.000	-
642	53.5		-	1.000	-

(1) AGE IN MONTHS  
(2) AGE IN YEARS  
(3) SECTION 2, EXHIBIT 6, SHEET 21  
(4) GEOMETRIC MEAN FROM SECTION 2, EXHIBIT 6, SHEET 45  
(5)  $1.0 + [(3) - 1.0] \times (4) / (3) \text{ PRIOR AGE}$   
(6)  $[(5) - 1.0] \times [(5) \text{ PRIOR AGE}] / [(5) \text{ PRIOR AGE} - 1.0]$







**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
PERMANENT PARTIAL  
(000's)**

SECTION 2  
EXHIBIT 7  
SHEET 1

SUMMARY OF LOSS & ALAE RESERVES

ACCIDENT YEAR	PAYROLL	SEL.ULT. EXPECTED PAID AT @ 6/30/08	SELECTED ULTIMATE LOSS & ALAE	SELECTED NOMINAL UNPAID LOSS & ALAE	DISCOUNT FACTOR AT 5.0%	SELECTED DISCOUNTED UNPAID LOSS & ALAE	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		0			82.6%		
1977	4,296,958	364	367	3	81.0%	3	0.01
1978	4,554,775	407	411	4	79.7%	3	0.01
1979	4,922,518	433	438	5	77.9%	4	0.01
1980	5,505,913	527	534	6	76.1%	5	0.01
1981	5,822,523	607	615	8	74.4%	6	0.01
1982	6,184,882	407	413	6	72.8%	4	0.01
1983	6,513,795	427	433	6	71.2%	5	0.01
1984	6,868,217	677	688	11	69.6%	8	0.01
1985	7,503,185	628	639	11	68.2%	7	0.01
1986	7,891,199	874	892	18	69.8%	12	0.01
1987	8,601,063	688	704	16	70.5%	11	0.01
1988	8,905,267	733	752	19	70.2%	13	0.01
1989	9,434,400	963	992	29	70.7%	20	0.01
1990	10,055,399	1,606	1,662	56	71.7%	40	0.02
1991	10,728,872	1,632	1,700	69	73.1%	50	0.02
1992	11,441,482	241	253	12	74.1%	9	0.00
1993	11,998,508	1,022	1,086	64	75.5%	48	0.01
1994	12,083,591	1,989	2,142	153	76.5%	117	0.02
1995	12,383,967	488	534	46	76.9%	35	0.00
1996	12,949,088	767	851	84	76.5%	64	0.01
1997	13,596,753	1,000	1,132	132	76.6%	101	0.01
1998	14,465,333	1,377	1,620	244	78.5%	192	0.01
1999	15,088,873	1,885	2,308	423	78.9%	333	0.02
2000	15,809,043	2,026	2,517	492	79.6%	392	0.02
2001	16,717,000	1,219	1,688	469	79.3%	372	0.01
2002	17,601,171	1,318	1,926	608	78.8%	479	0.01
2003	18,004,352	906	1,547	641	78.7%	504	0.01
2004	18,523,800	597	1,562	965	80.1%	773	0.01
2005	18,584,736	749	1,947	1,198	80.2%	960	0.01
2006	18,740,062	310	1,873	1,564	81.2%	1,270	0.01
2007	19,302,264	244	2,094	1,850	79.9%	1,478	0.01
2008	9,940,666	27	1,093	1,067	78.1%	833	0.01
TOTAL		27,138	37,414	10,276	79.3%	8,151	
EXLD PRIOR		27,138	37,414	10,276	79.3%	8,151	

- (1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 2, EXHIBIT 7, SHEET 4, COL. 2 + SECTION 2, EXHIBIT 7, SHEET 3, COL. 8  
(3) SECTION 2, EXHIBIT 7, SHEET 4, COL. 12; 2008 ADJUSTED TO PARTIAL YEAR  
(4) = (3) - (2)  
(5) SECTION 2, EXHIBIT 7, SHEET 16, COL. 6  
(6) = (4) x (5)  
(7) = [(3) / (1)] x 100

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

SECTION 2  
EXHIBIT 7  
SHEET 2

**PERMANENT PARTIAL  
(000's)**

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS & ALAE @ 6/30/2008	FISCAL YEAR ENDING															
		2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	> 2023
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
PRIOR	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1977	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1978	4	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1979	5	0	1	0	0	1	1	0	0	0	0	0	0	0	0	0	0
1980	6	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0
1981	8	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0
1982	6	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0
1983	6	0	0	0	0	0	1	0	0	1	0	0	0	0	0	0	0
1984	11	1	1	1	1	1	1	1	1	1	1	1	1	1	0	0	1
1985	11	1	1	1	1	1	1	1	1	1	1	1	1	1	1	0	1
1986	18	3	1	1	1	1	1	1	1	1	1	1	1	1	1	1	2
1987	16	2	2	1	1	1	1	1	1	1	1	1	1	1	1	1	2
1988	19	2	2	2	1	1	1	1	1	1	1	1	1	1	1	1	3
1989	29	4	3	3	3	1	1	1	1	1	1	1	1	1	1	1	5
1990	56	8	6	4	5	5	2	2	2	2	2	2	2	2	2	2	11
1991	69	11	8	6	4	5	5	2	2	2	2	2	2	2	2	2	13
1992	12	2	2	1	1	1	1	0	0	0	0	0	0	0	0	0	2
1993	64	12	8	7	5	4	3	3	3	1	1	1	1	1	1	1	11
1994	153	28	23	16	14	10	8	5	6	6	2	2	2	2	2	2	23
1995	46	7	7	6	4	4	3	2	1	2	2	1	1	1	1	1	6
1996	84	12	12	11	9	6	6	4	3	2	2	3	1	1	1	1	11
1997	132	20	15	16	15	12	9	8	5	4	3	3	1	1	1	1	16
1998	244	55	29	22	22	21	17	12	11	8	6	4	5	2	2	2	24
1999	423	75	78	41	31	32	30	25	18	16	11	8	6	7	7	2	37
2000	492	99	70	73	38	29	28	23	16	14	10	8	5	6	6	6	36
2001	469	75	79	56	58	30	23	24	22	18	13	12	8	6	4	5	34
2002	608	90	83	88	62	64	34	26	26	24	20	14	13	9	7	5	43
2003	641	103	80	73	77	55	57	30	23	23	22	18	13	11	8	6	42
2004	965	218	121	93	85	90	64	66	35	26	27	25	21	15	13	9	56
2005	1,198	219	221	122	94	86	92	65	67	35	27	27	26	21	15	13	67
2006	1,564	357	221	222	123	95	87	92	65	68	35	27	27	26	21	15	81
2007	1,850	234	369	228	230	127	98	90	95	67	70	36	28	28	27	22	99
2008	1,067	199	248	391	242	244	135	104	95	101	71	74	39	30	30	28	128
TOTAL	10,276	1,840	1,692	1,488	1,132	929	709	596	511	430	338	277	211	179	155	129	756

(1) SECTION 2, EXHIBIT 7, SHEET 1, COL. 4  
(2) - (17) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 2, EXHIBIT 7, SHEET 21

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
PERMANENT PARTIAL  
(000's)**

SECTION 2  
EXHIBIT 7  
SHEET 3

ESTIMATED PAYMENTS FROM 1/1/2008 TO 6/30/2008

ACCIDENT YEAR	SELECTED	PAID	AGE @ 12/31/2007	AGE @ 6/30/2008	LDF @ 12/31/2007	LDF @ 6/30/2008	EXPECTED PERCENT	1/1/08 TO 6/30/08
	ULTIMATE LOSS & ALAE	LOSS & ALAE @ 12/31/07						EXPECTED PAYMENTS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR	0	0	384	390	1.008	1.008	6.6%	0
1977	367	364	372	378	1.009	1.009	6.6%	0
1978	411	407	360	366	1.011	1.010	4.8%	0
1979	438	433	348	354	1.012	1.011	4.3%	0
1980	534	527	336	342	1.013	1.012	4.0%	0
1981	615	607	324	330	1.014	1.013	3.7%	0
1982	413	407	312	318	1.015	1.014	3.4%	0
1983	433	426	300	306	1.016	1.015	3.2%	0
1984	688	677	288	294	1.017	1.016	3.0%	0
1985	639	627	276	282	1.019	1.017	8.0%	1
1986	892	873	264	270	1.022	1.020	6.9%	1
1987	704	687	252	258	1.025	1.023	5.3%	1
1988	752	732	240	246	1.028	1.026	6.6%	1
1989	992	961	228	234	1.032	1.030	7.7%	2
1990	1,662	1,600	216	222	1.038	1.035	9.1%	6
1991	1,700	1,625	204	210	1.046	1.042	8.6%	6
1992	253	240	192	198	1.056	1.050	10.1%	1
1993	1,086	1,015	180	186	1.070	1.062	9.9%	7
1994	2,142	1,974	168	174	1.085	1.077	8.7%	15
1995	534	485	156	162	1.101	1.093	7.3%	4
1996	851	760	144	150	1.121	1.110	8.2%	8
1997	1,132	981	132	138	1.154	1.132	12.7%	19
1998	1,620	1,350	120	126	1.200	1.177	9.8%	26
1999	2,308	1,832	108	114	1.260	1.224	11.2%	53
2000	2,517	1,979	96	102	1.336	1.298	8.7%	47
2001	1,688	1,178	84	90	1.422	1.376	8.0%	41
2002	1,926	1,259	72	78	1.542	1.472	8.8%	59
2003	1,547	813	60	66	1.780	1.619	12.7%	93
2004	1,562	487	48	54	2.220	1.975	10.2%	109
2005	1,947	634	36	42	2.965	2.528	8.8%	115
2006	1,873	179	24	30	6.607	4.614	7.7%	130
2007	2,094	144	12	18	18.287	9.690	5.1%	100
2008	2,187		0	6		82.364	1.2%	27
TOTAL	38,508	26,263						875
EXLD PRIOR	38,508	26,263						875

(1) SECTION 2, EXHIBIT 7, SHEET 4, COL. 12  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) AGE OF ACCIDENT YEAR AT 12/31/2007  
(4) AGE OF ACCIDENT YEAR AT 6/30/2008

(5) BASED ON SECTION 2, EXHIBIT 7, SHEET 21 AGE OF (5)  
(6) BASED ON SECTION 2, EXHIBIT 7, SHEET 21 AGE OF (6)  
(7) =  $[1 / (6) - 1 / (5)] / [1 - 1 / (5)]$   
(8) =  $[(1) - (2)] \times (7)$

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
PERMANENT PARTIAL  
(000's)**

SECTION 2  
EXHIBIT 7  
SHEET 4

SELECTION OF ULTIMATE LOSS & ALAE

ACCIDENT YEAR	PAYROLL	INDICATED ULTIMATE LOSS & ALAE										SELECTED ULTIMATE LOSS & ALAE	SELECTED ULTIMATE LOSS RATE
		PAID LOSS & ALAE @ 12/31/07	INCURRED LOSS & ALAE @ 12/31/07	LOSS DEVELOPMENT		BORNHJETTER-FERGUSON		PAID CUM. FREQ/SEV AY DEV.	PAID INCR. FREQ/SEV AY DEV.	INCR. INDEX PAYMENT METHOD	PAID INCR. TRENDED FREQ/SEV		
		(2)	(3)	PAID (4)	INCURRED (5)	PAID (6)	INCURRED (7)	(8)	(9)	(10)	(11)		
PRIOR												0	
1977	4,296,958	364		367		367		367	367	367	365	367	0.009
1978	4,554,775	407		411		411		411	411	411	410	411	0.009
1979	4,922,518	433		438		438		437	437	438	436	438	0.009
1980	5,505,913	527		534		534		533	532	535	533	534	0.010
1981	5,822,523	607		615		615		614	613	617	616	615	0.011
1982	6,184,882	407		413		413		421	411	417	417	413	0.007
1983	6,513,795	426		433		433		450	469	435	433	433	0.007
1984	6,868,217	677		688		688		718	683	693	690	688	0.010
1985	7,503,185	627		639		639		668	633	646	644	639	0.009
1986	7,891,199	873		892		892		930	881	901	892	892	0.011
1987	8,601,063	687		704		704		732	694	720	708	704	0.008
1988	8,905,267	732		752		752		780	739	773	760	752	0.008
1989	9,434,400	961		992		992		1,028	978	1,008	991	992	0.011
1990	10,055,399	1,600		1,662		1,662		1,720	1,633	1,681	1,645	1,662	0.017
1991	10,728,872	1,625		1,700		1,700		1,749	1,855	1,705	1,669	1,700	0.016
1992	11,441,482	240		253		253		260	242	339	311	253	0.002
1993	11,998,508	1,015		1,086		1,086		1,116	1,025	1,149	1,116	1,086	0.009
1994	12,083,591	1,974		2,142		2,075		2,209	2,299	2,152	2,106	2,142	0.018
1995	12,383,967	485		534		607		551	812	660	623	534	0.004
1996	12,949,088	760		851		909		876	819	936	898	851	0.007
1997	13,596,753	981		1,132		1,173		1,192	1,118	1,221	1,173	1,132	0.008
1998	14,465,333	1,350		1,620		1,602		1,793	1,650	1,707	1,603	1,620	0.011
1999	15,088,873	1,832		2,308		2,156		2,680	2,184	2,378	2,234	2,308	0.02
2000	15,809,043	1,979		2,643		2,392		3,142	2,458	2,616	2,442	2,517	0.016
2001	16,717,000	1,178		1,676		1,700		2,008	1,617	1,958	1,799	1,688	0.010
2002	17,601,171	1,259		1,942		1,910		2,333	2,300	2,183	2,017	1,926	0.011
2003	18,004,352	813		1,447		1,647		1,740	1,358	1,995	1,840	1,547	0.009
2004	18,523,800	487		1,082		1,562		1,291	775	2,035	1,936	1,562	0.008
2005	18,584,736	634		1,879		1,947		2,461	1,675	2,542	2,524	1,947	0.010
2006	18,740,062	179		1,184		1,873		1,284	1,114	2,808	2,782	1,873	0.010
2007	19,302,264	144		2,636		2,094		3,495	805	3,560	3,602	2,094	0.011
2008	19,881,332					2,187				4,395	0	2,187	0.011
TOTAL		26,263		35,655		38,424		39,985	33,588	45,979	40,213	38,508	
EXLD PRIOR		26,263		35,655		38,424		39,985	33,588	45,979	40,213	38,508	
EXLD PRIOR & 2008		26,263		35,655		36,237		39,985	33,588	41,585	40,213	36,321	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) BASED ON DATA FROM OLIVER WYMAN & BWC  
(4) SECTION 2, EXHIBIT 7, SHEET 5, COL. 4  
(5) N/A  
(6) SECTION 2, EXHIBIT 7, SHEET 7, COL. 8

(7) N/A  
(8) SECTION 2, EXHIBIT 7, SHEET 9, COL. 8  
(9) SECTION 2, EXHIBIT 7, SHEET 10  
(10) SECTION 2, EXHIBIT 7, SHEET 13, COL. 10  
(11) SECTION 2, EXHIBIT 7, SHEET 11  
(12) SELECTED BY DELOITTE CONSULTING

(13) (12) / (1) x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
PERMANENT PARTIAL  
(000's)**

SECTION 2  
EXHIBIT 7  
SHEET 5

PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE (MONTHS)	PAID LOSS & ALAE	PAID LDF	INDICATED ULTIMATE @ 12/31/07	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
		0			
1977	372	364	1.009	367	0.01
1978	360	407	1.011	411	0.01
1979	348	433	1.012	438	0.01
1980	336	527	1.013	534	0.01
1981	324	607	1.014	615	0.01
1982	312	407	1.015	413	0.01
1983	300	426	1.016	433	0.01
1984	288	677	1.017	688	0.01
1985	276	627	1.019	639	0.01
1986	264	873	1.022	892	0.01
1987	252	687	1.025	704	0.01
1988	240	732	1.028	752	0.01
1989	228	961	1.032	992	0.01
1990	216	1,600	1.038	1,662	0.02
1991	204	1,625	1.046	1,700	0.02
1992	192	240	1.056	253	0.00
1993	180	1,015	1.070	1,086	0.01
1994	168	1,974	1.085	2,142	0.02
1995	156	485	1.101	534	0.00
1996	144	760	1.121	851	0.01
1997	132	981	1.154	1,132	0.01
1998	120	1,350	1.200	1,620	0.01
1999	108	1,832	1.260	2,308	0.02
2000	96	1,979	1.336	2,643	0.02
2001	84	1,178	1.422	1,676	0.01
2002	72	1,259	1.542	1,942	0.01
2003	60	813	1.780	1,447	0.01
2004	48	487	2.220	1,082	0.01
2005	36	634	2.965	1,879	0.01
2006	24	179	6.607	1,184	0.01
2007	12	144	18.287	2,636	0.01
2008	0				
TOTAL		26,263		35,655	

(1) AGE OF ACCIDENT YEAR  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 2, EXHIBIT 7, SHEET 18, COL. 6  
(4) = (2) x (3)  
(5) = (4) / PAYROLL x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
PERMANENT PARTIAL  
(000's)**

SECTION 2  
EXHIBIT 7  
SHEET 7

PAID BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED		EXPECTED %	EXPECTED	ACTUAL	EXPECTED	INDICATED	INDICATED
		LOSS RATE	DOLLARS	OF PAID	PAID	PAID	UNPAID	ULTIMATE	ULTIMATE
	(1)	(2)	(3)	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	4,296,958	0.01	367	99.1%	364	364	3	367	0.01
1978	4,554,775	0.01	411	99.0%	407	407	4	411	0.01
1979	4,922,518	0.01	438	98.9%	433	433	5	438	0.01
1980	5,505,913	0.01	534	98.8%	527	527	7	534	0.01
1981	5,822,523	0.01	615	98.7%	607	607	8	615	0.01
1982	6,184,882	0.01	413	98.6%	407	407	6	413	0.01
1983	6,513,795	0.01	433	98.5%	426	426	7	433	0.01
1984	6,868,217	0.01	688	98.4%	677	677	11	688	0.01
1985	7,503,185	0.01	639	98.2%	627	627	12	639	0.01
1986	7,891,199	0.01	892	97.9%	873	873	19	892	0.01
1987	8,601,063	0.01	704	97.6%	687	687	17	704	0.01
1988	8,905,267	0.01	752	97.3%	732	732	20	752	0.01
1989	9,434,400	0.01	992	96.9%	961	961	31	992	0.01
1990	10,055,399	0.02	1,662	96.3%	1,600	1,600	61	1,662	0.02
1991	10,728,872	0.02	1,700	95.6%	1,625	1,625	75	1,700	0.02
1992	11,441,482	0.00	253	94.7%	240	240	14	253	0.00
1993	11,998,508	0.01	1,267	93.5%	1,184	1,015	83	1,098	0.01
1994	12,083,591	0.01	1,288	92.2%	1,187	1,974	101	2,075	0.02
1995	12,383,967	0.01	1,326	90.8%	1,204	485	122	607	0.00
1996	12,949,088	0.01	1,384	89.2%	1,235	760	149	909	0.01
1997	13,596,753	0.01	1,436	86.6%	1,244	981	192	1,173	0.01
1998	14,465,333	0.01	1,507	83.3%	1,256	1,350	252	1,602	0.01
1999	15,088,873	0.01	1,573	79.4%	1,248	1,832	325	2,156	0.01
2000	15,809,043	0.01	1,643	74.9%	1,230	1,979	413	2,392	0.02
2001	16,717,000	0.01	1,758	70.3%	1,236	1,178	522	1,700	0.01
2002	17,601,171	0.01	1,851	64.9%	1,201	1,259	651	1,910	0.01
2003	18,004,352	0.01	1,904	56.2%	1,070	813	834	1,647	0.01
2004	18,523,800	0.01	1,955	45.0%	880	487	1,074	1,562	0.01
2005	18,584,736	0.01	1,981	33.7%	668	634	1,313	1,947	0.01
2006	18,740,062	0.01	1,996	15.1%	302	179	1,694	1,873	0.01
2007	19,302,264	0.01	2,063	5.5%	113	144	1,950	2,094	0.01
2008	19,881,332	0.01	2,187	0.0%			2,187	2,187	0.01
TOTAL			38,612		26,451	26,263	12,161	38,424	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 2, EXHIBIT 7, SHEET 17, COL. 14  
(3) = [(1) x (2)] / 100  
(4) = 1 / SECTION 2, EXHIBIT 7, SHEET 5, COL. 3  
(5) = (3) x (4)

(6) BASED ON DATA FROM OLIVER WYMAN & BWC  
(7) = (3) x [1 - (4)]  
(8) = (6) + (7)  
(9) = [(8) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
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SECTION 2  
EXHIBIT 7  
SHEET 9

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 & ALAE	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	4,296,958	4,256	1.000	4,256	85	1.010	86	367	0.01
1978	4,554,775	4,447	1.000	4,447	91	1.010	92	411	0.01
1979	4,922,518	4,501	1.000	4,501	96	1.010	97	437	0.01
1980	5,505,913	4,808	1.000	4,809	110	1.010	111	533	0.01
1981	5,822,523	4,864	1.000	4,865	125	1.011	126	614	0.01
1982	6,184,882	5,135	1.000	5,136	79	1.033	82	421	0.01
1983	6,513,795	5,239	1.000	5,240	81	1.056	86	450	0.01
1984	6,868,217	5,636	1.000	5,638	120	1.060	127	718	0.01
1985	7,503,185	5,976	1.000	5,977	105	1.065	112	668	0.01
1986	7,891,199	5,993	1.000	5,995	146	1.065	155	930	0.01
1987	8,601,063	6,104	1.000	6,106	113	1.065	120	732	0.01
1988	8,905,267	6,399	1.000	6,402	114	1.065	122	780	0.01
1989	9,434,400	6,450	1.001	6,455	149	1.068	159	1,028	0.01
1990	10,055,399	6,420	1.001	6,428	249	1.073	268	1,720	0.02
1991	10,728,872	6,144	1.002	6,155	264	1.074	284	1,749	0.02
1992	11,441,482	6,262	1.002	6,276	38	1.080	41	260	0.00
1993	11,998,508	5,916	1.003	5,933	172	1.096	188	1,116	0.01
1994	12,083,591	6,015	1.004	6,038	328	1.115	366	2,209	0.02
1995	12,383,967	5,440	1.005	5,467	89	1.131	101	551	0.00
1996	12,949,088	5,361	1.007	5,397	142	1.146	162	876	0.01
1997	13,596,753	5,235	1.010	5,286	187	1.203	225	1,192	0.01
1998	14,465,333	5,297	1.015	5,375	255	1.309	334	1,793	0.01
1999	15,088,873	5,895	1.022	6,025	311	1.432	445	2,680	0.02
2000	15,809,043	5,910	1.035	6,116	335	1.534	514	3,142	0.02
2001	16,717,000	5,171	1.058	5,470	228	1.611	367	2,008	0.01
2002	17,601,171	5,208	1.096	5,706	242	1.691	409	2,333	0.01
2003	18,004,352	4,660	1.150	5,360	174	1.861	325	1,740	0.01
2004	18,523,800	4,285	1.234	5,290	114	2.146	244	1,291	0.01
2005	18,584,736	3,714	1.433	5,324	171	2.709	462	2,461	0.01
2006	18,740,062	2,342	2.028	4,751	77	3.530	270	1,284	0.01
2007	19,302,264	846	4.249	3,595	170	5.707	972	3,495	0.02
2008	19,881,332		-			-			
Total		159,930		169,817				39,985	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 2, EXHIBIT 7, SHEET 18, COL. 12  
(4) = (2) x (3)  
(5) SECTION 2, EXHIBIT 7, SHEET 29

(6) SECTION 2, EXHIBIT 7, SHEET 18, COL. 15  
(7) = (5) x (6)  
(8) = [(4) x (7)] / 1000  
(9) = [(8) / (1)] x 100



**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
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	TAIL	INDICATED ULTIMATE				
1977																308	6	5	12	20	0	0	0	0	0	1	5	3	3	1	0	0	4	367			
1978														407	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4	411		
1979													376	13	13	7	6	0	0	0	18	0	0	0	0	0	0	0	0	0	0	0	0	4	437		
1980												396	8	1	3	7	46	0	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	532	
1981											431	8	6	16	7	85	1	1	0	0	0	7	11	14	13	8	0	0	0	0	0	0	0	0	6	613	
1982											396	10	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4	411
1983										359	12	35	8	4	0	0	0	0	0	0	0	0	0	0	0	5	3	37	2	1	0	0	0	0	5	469	
1984								461	18	12	17	9	10	9	39	21	10	66	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7	683
1985							426	31	21	33	18	9	9	1	0	0	0	0	79	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6	633
1986							317	15	70	87	3	0	204	21	23	20	19	19	38	19	17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9	881
1987					435		21	72	57	32	52	0	0	0	0	16	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7	694
1988				421	68	44	181	8	0	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7	739
1989			192	203	106	89	69	125	29	35	0	10	80	0	10	0	0	0	0	5	2	0	1	1	1	1	1	1	1	1	1	1	1	1	10	978	
1990		173	201	256	309	162	128	91	65	36	22	11	63	0	38	23	22	2	5	2	0	0	1	1	1	1	0	6	0	0	0	0	0	0	16	1,633	
1991	3	108	163	232	306	150	76	102	63	74	66	45	64	54	43	47	22	21	56	22	4	10	9	9	9	6	70	3	1	0	0	0	0	18	1,855		
1992		62	84	80	3	11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	242	
1993		138	212	230	86	59	128	65	42	26	24	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10	1,025	
1994	7	233	384	248	157	125	59	71	125	210	55	224	25	49	39	34	21	20	54	21	4	10	9	8	8	6	67	3	1	0	0	0	0	23	2,299		
1995	14	99	127	48	19	0	12	0	35	26	57	27	23	5	10	35	31	19	18	48	19	4	9	8	7	7	5	60	2	1	0	0	0	8	812		
1996	16	42	96	162	44	76	77	0	102	89	27	5	10	8	7	4	4	11	4	1	2	2	2	2	2	2	1	14	1	0	0	0	0	8	819		
1997	40	104	106	113	80	113	153	54	53	125	27	35	7	13	11	9	6	5	15	6	1	3	2	2	2	2	18	1	0	0	0	0	0	11	1,118		
1998	50	101	197	242	163	70	111	227	93	73	50	65	13	25	20	17	11	10	27	11	2	5	5	4	4	3	34	1	1	0	0	0	0	16	1,650		
1999	13	109	544	412	304	227	108	72	43	64	43	57	11	22	17	15	9	9	24	9	2	4	4	4	4	2	29	1	0	0	0	0	0	22	2,184		
2000	10	275	352	358	426	225	167	109	58	88	59	78	15	29	23	20	13	12	32	13	3	6	5	5	5	3	40	2	1	0	0	0	0	24	2,458		
2001	30	167	165	447	75	220	69	76	40	60	41	54	10	20	16	14	9	8	22	9	2	4	4	4	3	3	28	1	0	0	0	0	0	16	1,617		
2002	50	71	213	234	257	314	158	173	92	138	94	123	24	47	37	32	20	19	51	20	4	9	9	8	8	5	64	3	1	0	0	0	0	23	2,300		
2003	21	89	150	356	126	130	66	72	38	57	39	51	10	19	15	13	8	8	21	8	2	4	4	3	3	2	26	1	0	0	0	0	0	13	1,358		
2004	10	186	90	137	60	61	31	34	18	27	18	24	5	9	7	6	4	4	10	4	1	2	2	2	2	1	12	1	0	0	0	0	0	8	775		
2005	27	169	219	355	154	159	80	88	47	70	47	62	12	24	19	16	10	10	26	10	2	5	4	4	4	3	32	1	1	0	0	0	0	17	1,675		
2006		140	144	234	102	105	53	58	31	46	31	41	8	16	12	11	7	6	17	7	1	3	3	3	3	2	21	1	0	0	0	0	0	11	1,114		
2007	13	99	102	166	72	74	37	41	22	33	22	29	6	11	9	8	5	4	12	5	1	2	2	2	2	1	15	1	0	0	0	0	0	8	805		

Factors	7.500	1.032	1.621	0.435	1.029	0.504	1.093	0.533	1.500	0.677	1.309	0.193	1.962	0.791	0.877	0.626	0.934	2.703	0.395	0.202	2.244	0.944	0.898	1.017	0.668	12.094	0.041	0.390	-	-	-	-	-	-	Tail			
																																						1.010

Example: AY 2005 Age 54 of 0,154 = 0,355 x 0.435 and AY 2005 Age 66 of 0,159 = 0,154 x 1.029

NOTE: FACTORS ARE FROM SECTION 2, EXHIBIT 7, SHEET 34

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

SECTION 2  
EXHIBIT 7  
SHEET 13

**PERMANENT PARTIAL  
(000's)**

INCREMENTAL INDEX PAYMENT METHOD

ACCIDENT YEAR	PAYROLL	PAID LOSS & ALAE @ 12/31/07	INCREMENTAL PAID LOSS & ALAE PER			AVERAGE WEEKLY BENEFIT	SELECTED ULTIMATE CLAIMS	IMPLIED ULTIMATE LOSS & ALAE	TAIL OF 1.010 DEVELOP.	IMPLIED ULTIMATE INCLD TAIL	IMPLIED ULTIMATE LOSS RATE
			AVG. WEEKLY BENEFIT & ULTIMATE CLAIMS AS OF 12/31/07	FUTURE DEVELOP.	IMPLIED ULTIMATE						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1977	4,296,958	364	0.913	-	0.913	93.56	4,256	364	4	367	0.01
1978	4,554,775	407	0.901	0.001	0.901	101.50	4,448	407	4	411	0.01
1979	4,922,518	433	0.853	0.002	0.855	112.69	4,502	434	4	438	0.01
1980	5,505,913	527	0.908	0.004	0.912	120.72	4,809	529	5	535	0.01
1981	5,822,523	607	0.967	0.006	0.973	129.02	4,865	611	6	617	0.01
1982	6,184,882	407	0.569	0.008	0.578	139.17	5,137	413	4	417	0.01
1983	6,513,795	422	0.541	0.010	0.551	149.08	5,240	430	4	435	0.01
1984	6,868,217	677	0.771	0.011	0.782	155.72	5,638	686	7	693	0.01
1985	7,503,185	627	0.640	0.013	0.652	163.97	5,978	640	6	646	0.01
1986	7,891,199	873	0.713	0.016	0.728	204.23	5,995	892	9	901	0.01
1987	8,601,063	687	0.453	0.017	0.470	248.62	6,106	713	7	720	0.01
1988	8,905,267	732	0.443	0.020	0.463	258.40	6,402	765	8	773	0.01
1989	9,434,400	954	0.541	0.024	0.565	273.46	6,455	998	10	1,008	0.01
1990	10,055,399	1,600	0.719	0.029	0.748	346.16	6,428	1,664	17	1,681	0.02
1991	10,728,872	1,616	0.738	0.033	0.771	355.70	6,155	1,688	17	1,705	0.02
1992	11,441,482	240	0.103	0.041	0.144	371.30	6,276	336	3	339	0.00
1993	11,998,508	1,015	0.448	0.054	0.502	381.63	5,933	1,138	11	1,149	0.01
1994	12,083,591	1,971	0.828	0.067	0.895	394.52	6,036	2,130	21	2,152	0.02
1995	12,383,967	485	0.219	0.076	0.295	405.02	5,465	653	7	660	0.01
1996	12,949,088	731	0.323	0.086	0.409	419.46	5,395	926	9	936	0.01
1997	13,596,753	967	0.408	0.102	0.510	448.46	5,281	1,209	12	1,221	0.01
1998	14,465,333	1,328	0.457	0.125	0.581	541.00	5,374	1,690	17	1,707	0.01
1999	15,088,873	1,832	0.537	0.153	0.690	567.00	6,015	2,355	24	2,378	0.02
2000	15,809,043	1,923	0.535	0.185	0.721	589.00	6,101	2,590	26	2,616	0.02
2001	16,717,000	1,173	0.349	0.228	0.577	618.00	5,441	1,939	19	1,958	0.01
2002	17,601,171	1,139	0.318	0.285	0.604	628.00	5,699	2,161	22	2,183	0.01
2003	18,004,352	743	0.215	0.357	0.572	644.00	5,357	1,975	20	1,995	0.01
2004	18,523,800	423	0.122	0.457	0.579	662.00	5,258	2,015	20	2,035	0.01
2005	18,584,736	415	0.119	0.605	0.725	678.00	5,122	2,517	25	2,542	0.01
2006	18,740,062	140	0.042	0.796	0.838	704.00	4,711	2,780	28	2,808	0.01
2007	19,302,264	13	0.004	1.059	1.063	730.00	4,544	3,525	35	3,560	0.02
2008	19,881,332		-	1.236	1.236	757.00	4,652	4,351	44	4,395	0.02
TOTAL		25,472					175,077	45,524	456	45,979	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) = (2) / [(6) x (7)] x 1000  
(4) SECTION 2, EXHIBIT 7, SHEET 20, COL. 6  
(5) = (3) + (4)  
(6) FROM OLIVER WYMAN AUDIT REPORT

(7) SECTION 2, EXHIBIT 7, SHEET 14, COL. 14  
(8) = (5) x (6) x (7)  
(9) = [TAIL - 1.0] x (8)  
(10) = (8) + (9)  
(11) = [(10) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
PERMANENT PARTIAL  
(000's)**

SECTION 2  
EXHIBIT 7  
SHEET 14

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	CUMULATIVE FREQUENCY	ON-LEVEL TRENDED FREQUENCY	EXPECTED CLAIM FREQUENCY	EXPECTED ULTIMATE CLAIMS	SELECTED ULTIMATE CLAIMS	SELECTED CLAIM FREQUENCY
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1977	4,296,958	3.359	14,432,137	4,256	1.000	4,256	9.906%	2.949%				9.91%	4,256	4,256	9.91%
1978	4,554,775	3.155	14,371,454	4,447	1.000	4,448	9.764%	3.095%				9.76%	4,448	4,448	9.76%
1979	4,922,518	2.926	14,401,884	4,501	1.000	4,502	9.145%	3.126%				9.14%	4,502	4,502	9.14%
1980	5,505,913	2.721	14,981,232	4,808	1.000	4,809	8.734%	3.210%				8.73%	4,809	4,809	8.73%
1981	5,822,523	2.507	14,595,519	4,864	1.000	4,865	8.356%	3.333%	2.9%			8.36%	4,865	4,865	8.36%
1982	6,184,882	2.383	14,740,510	5,135	1.000	5,137	8.305%	3.485%	3.1%			8.30%	5,137	5,137	8.30%
1983	6,513,795	2.282	14,866,069	5,239	1.000	5,240	8.045%	3.525%	3.3%			8.05%	5,240	5,240	8.05%
1984	6,868,217	2.175	14,937,037	5,636	1.000	5,638	8.209%	3.775%	3.9%			8.21%	5,638	5,638	8.21%
1985	7,503,185	2.102	15,768,276	5,976	1.000	5,978	7.967%	3.791%	3.4%			7.97%	5,978	5,978	7.97%
1986	7,891,199	2.051	16,181,637	5,993	1.000	5,995	7.597%	3.705%	2.0%			7.60%	5,995	5,995	7.60%
1987	8,601,063	1.984	17,065,135	6,104	1.000	6,106	7.099%	3.578%	0.1%			7.10%	6,106	6,106	7.10%
1988	8,905,267	1.896	16,880,588	6,399	1.000	6,402	7.189%	3.793%	-0.5%			7.19%	6,402	6,402	7.19%
1989	9,434,400	1.854	17,491,582	6,450	1.001	6,455	6.842%	3.690%	-0.3%			6.84%	6,455	6,455	6.84%
1990	10,055,399	1.785	17,947,817	6,420	1.001	6,428	6.393%	3.581%	-0.4%			6.39%	6,428	6,428	6.39%
1991	10,728,872	1.729	18,548,727	6,144	1.002	6,155	5.737%	3.318%	-2.1%			5.74%	6,155	6,155	5.74%
1992	11,441,482	1.644	18,811,505	6,262	1.002	6,276	5.486%	3.336%	-3.6%			5.49%	6,276	6,276	5.49%
1993	11,998,508	1.614	19,362,381	5,916	1.003	5,933	4.945%	3.064%	-4.3%			4.94%	5,933	5,933	4.94%
1994	12,083,591	1.577	19,055,279	6,015	1.004	6,036	4.995%	3.168%	-3.2%	0.720	2.279%	5.00%	6,036	6,036	5.00%
1995	12,383,967	1.532	18,971,525	5,440	1.005	5,465	4.413%	2.881%	-3.3%	0.738	2.126%	4.41%	5,465	5,465	4.41%
1996	12,949,088	1.480	19,165,938	5,361	1.006	5,395	4.166%	2.815%	-3.9%	0.757	2.130%	4.17%	5,395	5,395	4.17%
1997	13,596,753	1.415	19,232,759	5,235	1.009	5,281	3.884%	2.746%	-3.3%	0.776	2.132%	3.88%	5,281	5,281	3.88%
1998	14,465,333	1.351	19,540,190	5,297	1.015	5,374	3.715%	2.750%	-3.2%	0.796	2.190%	3.72%	5,374	5,374	3.72%
1999	15,088,873	1.308	19,729,053	5,895	1.020	6,015	3.987%	3.049%	0.9%	0.817	2.490%	3.99%	6,015	6,015	3.99%
2000	15,809,043	1.261	19,937,265	5,910	1.032	6,101	3.859%	3.060%	2.8%	0.838	2.563%	3.86%	6,101	6,101	3.86%
2001	16,717,000	1.235	20,644,946	5,171	1.052	5,441	3.255%	2.636%	0.2%	0.859	2.264%	3.25%	5,441	5,441	3.25%
2002	17,601,171	1.195	21,036,269	5,208	1.094	5,699	3.238%	2.709%	-1.7%	0.881	2.387%	3.24%	5,699	5,699	3.24%
2003	18,004,352	1.163	20,931,398	4,660	1.150	5,357	2.976%	2.559%	-4.6%	0.904	2.313%	2.98%	5,357	5,357	2.98%
2004	18,523,800	1.123	20,794,077	4,285	1.227	5,258	2.839%	2.529%	-4.0%	0.927	2.344%	2.84%	5,258	5,258	2.84%
2005	18,584,736	1.097	20,391,643	3,714	1.379	5,122	2.756%	2.512%	-1.6%	0.951	2.388%	2.76%	5,122	5,122	2.76%
2006	18,740,062	1.061	19,881,471	2,342	1.986	4,651	2.482%	2.339%	-3.1%	0.975	2.281%	2.55%	4,772	4,711	2.51%
2007	19,302,264	1.030	19,881,248	846	4.876	4,125	2.137%	2.075%	-4.9%	1.000	2.075%	2.41%	4,652	4,544	2.35%
2008	19,881,332	1.000	19,881,332							1.000		2.34%	4,652	4,544	2.34%

TOTAL				159,930		169,946							175,246	175,077	
									5 YR AVG EXCLD MOST RECENT 1		2.343%				
									20 YR AVG EXCLD MOST RECENT 1		2.299%				
									10 YR AVG EXCLD MOST RECENT 5		2.285%				
									20 YR AVG EXCLD MOST RECENT 5		2.285%				
									2008 SELECTED FREQUENCY		2.340% (16)				

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON CHANGE IN SAWW  
(3) = (1) x (2)  
(4) BASED ON DATA FROM OLIVER WYMAN & BWC SECTION 2, EXHIBIT 7, SHEET 19, COL. 6  
(5)  
(6) = (4) x (5)  
(7) = (6) / (1) x 100  
(8) = (6) / (3) x 100  
(9) 5 YEAR FITTED TREND OF (8)  
(10) Based on -2.5% Frequency Trend from 1994 to 2006  
(11) = (8) x (10)  
(12) SELECTED BASED ON (16) DETRENDED AND (7)  
(13) = [(12) x (1)] / 100  
(14) = (4) + [1 - 1/(5)] x (12)  
(15) = [(14) / (1)] x 100  
(16) SELECTED BY DELOITTE CONSULTING BASED ON (11)

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

SECTION 2  
EXHIBIT 7  
SHEET 15

**PERMANENT PARTIAL  
(000's)**

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS & ALAE	LSS ADJ. ULTIMATE LOSS & ALAE	WHOLE \$ SELECTED ULTIMATE SEVERITY	WHOLE \$ LSS ADJ. ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE	LSS ADJ. ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	4,296,958	4,256	9.91%	367	367	86	86	0.009	0.009
1978	4,554,775	4,448	9.76%	411	410	92	92	0.009	0.009
1979	4,922,518	4,502	9.14%	438	436	97	97	0.009	0.009
1980	5,505,913	4,809	8.73%	534	532	111	111	0.010	0.010
1981	5,822,523	4,865	8.36%	615	612	126	126	0.011	0.011
1982	6,184,882	5,137	8.30%	413	411	80	80	0.007	0.007
1983	6,513,795	5,240	8.05%	433	431	83	82	0.007	0.007
1984	6,868,217	5,638	8.21%	688	685	122	122	0.010	0.010
1985	7,503,185	5,978	7.97%	639	639	107	107	0.009	0.009
1986	7,891,199	5,995	7.60%	892	890	149	148	0.011	0.011
1987	8,601,063	6,106	7.10%	704	700	115	115	0.008	0.008
1988	8,905,267	6,402	7.19%	752	744	118	116	0.008	0.008
1989	9,434,400	6,455	6.84%	992	979	154	152	0.011	0.010
1990	10,055,399	6,428	6.39%	1,662	1,640	259	255	0.017	0.016
1991	10,728,872	6,155	5.74%	1,700	1,674	276	272	0.016	0.016
1992	11,441,482	6,276	5.49%	253	246	40	39	0.002	0.002
1993	11,998,508	5,933	4.94%	1,086	1,064	183	179	0.009	0.009
1994	12,083,591	6,036	5.00%	2,142	2,102	355	348	0.018	0.017
1995	12,383,967	5,465	4.41%	534	519	98	95	0.004	0.004
1996	12,949,088	5,395	4.17%	851	849	158	157	0.007	0.007
1997	13,596,753	5,281	3.88%	1,132	1,166	214	221	0.008	0.009
1998	14,465,333	5,374	3.72%	1,620	1,768	302	329	0.011	0.012
1999	15,088,873	6,015	3.99%	2,308	2,658	384	442	0.015	0.018
2000	15,809,043	6,101	3.86%	2,517	2,762	413	453	0.016	0.017
2001	16,717,000	5,441	3.25%	1,688	1,929	310	355	0.010	0.012
2002	17,601,171	5,699	3.24%	1,926	2,269	338	398	0.011	0.013
2003	18,004,352	5,357	2.98%	1,547	1,829	289	341	0.009	0.010
2004	18,523,800	5,258	2.84%	1,562	1,863	297	354	0.008	0.010
2005	18,584,736	5,122	2.76%	1,947	2,317	380	452	0.010	0.012
2006	18,740,062	4,711	2.51%	1,873	2,232	398	474	0.010	0.012
2007	19,302,264	4,544	2.35%	2,094	2,466	461	543	0.011	0.013
2008	19,881,332	4,652	2.34%	2,187	2,585	470	556	0.011	0.013
TOTAL				38,508					

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 2, EXHIBIT 7, SHEET 14, COL. 14  
(3) = (2) / (1) x 100  
(4) SECTION 2, EXHIBIT 7, SHEET 4, COL. 12

(5) SECTION 2, EXHIBIT 7, SHEET 4, COL. 12  
(6) = [(4) / (2)] x 1,000  
(7) = [(5) / (2)] x 1,000  
(8) = [(4) / (1)] x 100  
(9) = [(5) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
PERMANENT PARTIAL  
(000's)**

SECTION 2  
EXHIBIT 7  
SHEET 16

DISCOUNT FACTORS

ACCIDENT YEAR AGE	PAID LOSS & ALAE DEVELOPMENT FACTOR	CUMULATIVE PERCENT PAID	INCREMENTAL PERCENT PAID	INCREMENTAL PERCENT DISCOUNTED	DISCOUNT FACTOR AT 5.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			1.2%	1.2%	74.6%
6	82.364	1.2%	9.1%	8.5%	78.1%
18	9.690	10.3%	11.4%	10.0%	79.9%
30	4.614	21.7%	17.9%	15.1%	81.2%
42	2.528	39.6%	11.1%	8.9%	80.2%
54	1.975	50.6%	11.1%	8.5%	80.1%
66	1.619	61.8%	6.2%	4.5%	78.7%
78	1.472	67.9%	4.8%	3.3%	78.8%
90	1.376	72.7%	4.4%	2.9%	79.3%
102	1.298	77.1%	4.6%	2.9%	79.6%
114	1.224	81.7%	3.3%	2.0%	78.9%
126	1.177	84.9%	3.4%	1.9%	78.5%
138	1.132	88.3%	1.8%	1.0%	76.6%
150	1.110	90.1%	1.4%	0.7%	76.5%
162	1.093	91.5%	1.4%	0.7%	76.9%
174	1.077	92.8%	1.3%	0.6%	76.5%
186	1.062	94.1%	1.1%	0.5%	75.5%
198	1.050	95.2%	0.8%	0.3%	74.1%
210	1.042	96.0%	0.7%	0.3%	73.1%
222	1.035	96.6%	0.5%	0.2%	71.7%
234	1.030	97.1%	0.4%	0.1%	70.7%
246	1.026	97.5%	0.3%	0.1%	70.2%
258	1.023	97.7%	0.3%	0.1%	70.5%
270	1.020	98.0%	0.3%	0.1%	69.8%
282	1.017	98.3%	0.1%	0.0%	68.2%
294	1.016	98.4%	0.1%	0.0%	69.6%
306	1.015	98.5%	0.1%	0.0%	71.2%
318	1.014	98.6%	0.1%	0.0%	72.8%
330	1.013	98.7%	0.1%	0.0%	74.4%
342	1.012	98.8%	0.1%	0.0%	76.1%
354	1.011	98.9%	0.1%	0.0%	77.9%
366	1.010	99.0%	0.1%	0.0%	79.7%
378	1.009	99.1%	0.1%	0.0%	81.0%
390	1.008	99.2%	0.1%	0.0%	82.6%
402	1.007	99.3%	0.1%	0.0%	84.1%
414	1.005	99.5%	0.1%	0.0%	85.2%
426	1.004	99.6%	0.1%	0.0%	85.8%
438	1.003	99.7%	0.1%	0.0%	85.7%
450	1.002	99.8%	0.1%	0.0%	84.5%
462	1.002	99.8%	0.0%	0.0%	82.9%
474	1.001	99.9%	0.0%	0.0%	82.7%
486	1.001	99.9%	0.0%	0.0%	83.2%
498	1.001	99.9%	0.0%	0.0%	84.4%
510	1.001	99.9%	0.0%	0.0%	85.9%
522	1.001	99.9%	0.0%	0.0%	87.5%
534	1.000	100.0%	0.0%	0.0%	88.0%
546	1.000	100.0%	0.0%	0.0%	88.3%
558	1.000	100.0%	0.0%	0.0%	88.6%
570	1.000	100.0%	0.0%	0.0%	89.0%
582	1.000	100.0%	0.0%	0.0%	89.7%
594	1.000	100.0%	0.0%	0.0%	91.3%
606	1.000	100.0%	0.0%	0.0%	93.2%
618	1.000	100.0%	0.0%	0.0%	95.3%
630	1.000	100.0%	0.0%	0.0%	97.6%
642	1.000	100.0%	0.0%	0.0%	100.0%
654	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 2, EXHIBIT 7, SHEET 21
  - (3) = 1 / (2)
  - (4) = (3) FROM SUCCESSIVE AGE - (3) FROM CURRENT AGE
  - (5) NET PRESENT VALUE OF (4) ASSUMING MID-YEAR PAYMENT
  - (6) CUMULATIVE DISCOUNT FACTOR FOR GIVEN AGE BASED ON (4) AND (5)



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

SECTION 2  
EXHIBIT 7  
SHEET 18

**PERMANENT PARTIAL**

INTERPOLATED DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED PAID LOSS & ALAE			INCURRED LOSS & ALAE			REPORTED COUNTS (6/30/XX EVALUATIONS)			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)
1977	372	366	378	1.010	1.009	1.009				1.000	1.000	1.000	1.010	1.010	1.010
1978	360	354	366	1.011	1.010	1.011				1.000	1.000	1.000	1.010	1.010	1.010
1979	348	342	354	1.012	1.011	1.012				1.000	1.000	1.000	1.010	1.010	1.010
1980	336	330	342	1.013	1.012	1.013				1.000	1.000	1.000	1.011	1.010	1.010
1981	324	318	330	1.014	1.013	1.014				1.000	1.000	1.000	1.011	1.011	1.011
1982	312	306	318	1.015	1.014	1.015				1.000	1.000	1.000	1.056	1.011	1.033
1983	300	294	306	1.016	1.015	1.016				1.000	1.000	1.000	1.056	1.056	1.056
1984	288	282	294	1.017	1.016	1.017				1.000	1.000	1.000	1.065	1.056	1.060
1985	276	270	282	1.020	1.017	1.019				1.000	1.000	1.000	1.065	1.065	1.065
1986	264	258	270	1.023	1.020	1.022				1.000	1.000	1.000	1.065	1.065	1.065
1987	252	246	258	1.026	1.023	1.025				1.000	1.000	1.000	1.065	1.065	1.065
1988	240	234	246	1.030	1.026	1.028				1.001	1.000	1.000	1.065	1.065	1.065
1989	228	222	234	1.035	1.030	1.032				1.001	1.001	1.001	1.072	1.065	1.068
1990	216	210	222	1.042	1.035	1.038				1.002	1.001	1.001	1.074	1.072	1.073
1991	204	198	210	1.050	1.042	1.046				1.002	1.002	1.002	1.074	1.074	1.074
1992	192	186	198	1.062	1.050	1.056				1.003	1.002	1.002	1.085	1.074	1.080
1993	180	174	186	1.077	1.062	1.070				1.003	1.003	1.003	1.107	1.085	1.096
1994	168	162	174	1.093	1.077	1.085				1.004	1.003	1.004	1.123	1.107	1.115
1995	156	150	162	1.110	1.093	1.101				1.006	1.004	1.005	1.139	1.123	1.131
1996	144	138	150	1.132	1.110	1.121				1.008	1.006	1.007	1.153	1.139	1.146
1997	132	126	138	1.177	1.132	1.154				1.012	1.008	1.010	1.259	1.153	1.203
1998	120	114	126	1.224	1.177	1.200				1.018	1.012	1.015	1.362	1.259	1.309
1999	108	102	114	1.298	1.224	1.260				1.026	1.018	1.022	1.508	1.362	1.432
2000	96	90	102	1.376	1.298	1.336				1.043	1.026	1.035	1.561	1.508	1.534
2001	84	78	90	1.472	1.376	1.422				1.073	1.043	1.058	1.664	1.561	1.611
2002	72	66	78	1.619	1.472	1.542				1.120	1.073	1.096	1.720	1.664	1.691
2003	60	54	66	1.975	1.619	1.780				1.183	1.120	1.150	2.028	1.720	1.861
2004	48	42	54	2.528	1.975	2.220				1.291	1.183	1.234	2.279	2.028	2.146
2005	36	30	42	4.614	2.528	2.965				1.611	1.291	1.433	3.337	2.279	2.709
2006	24	18	30	9.690	4.614	6.607				2.738	1.611	2.028	3.745	3.337	3.530
2007	12	6	18	82.364	9.690	18.287				9.475	2.738	4.249	11.984	3.745	5.707

(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 2, EXHIBIT 7, SHEET 21; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 2, EXHIBIT 7, SHEET 21; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)  
(7) FROM SECTION 2, EXHIBIT 7, SHEET 22; SELECTED CUM. BASED ON (2)  
(8) FROM SECTION 2, EXHIBIT 7, SHEET 22; SELECTED CUM. BASED ON (3)

(9) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)  
(10) FROM SECTION 2, EXHIBIT 7, SHEET 28; SELECTED CUM. BASED ON (2)  
(11) FROM SECTION 2, EXHIBIT 7, SHEET 28; SELECTED CUM. BASED ON (3)  
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)  
(13) FROM SECTION 2, EXHIBIT 7, SHEET 29; SELECTED CUM. BASED ON (2)  
(14) FROM SECTION 2, EXHIBIT 7, SHEET 29; SELECTED CUM. BASED ON (3)  
(15) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)

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

SECTION 2  
EXHIBIT 7  
SHEET 19

**PERMANENT PARTIAL**

INTERPOLATED CLAIM COUNT DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		REPORTED COUNTS (12/31/XX VALUATIONS)		
		LOW (2)	HIGH (3)	LOW (4)	HIGH (5)	INTERP. (6)
1977	372	372	384	1.000	1.000	1.000
1978	360	360	372	1.000	1.000	1.000
1979	348	348	360	1.000	1.000	1.000
1980	336	336	348	1.000	1.000	1.000
1981	324	324	336	1.000	1.000	1.000
1982	312	312	324	1.000	1.000	1.000
1983	300	300	312	1.000	1.000	1.000
1984	288	288	300	1.000	1.000	1.000
1985	276	276	288	1.000	1.000	1.000
1986	264	264	276	1.000	1.000	1.000
1987	252	252	264	1.000	1.000	1.000
1988	240	240	252	1.000	1.000	1.000
1989	228	228	240	1.001	1.000	1.001
1990	216	216	228	1.001	1.001	1.001
1991	204	204	216	1.002	1.001	1.002
1992	192	192	204	1.002	1.002	1.002
1993	180	180	192	1.003	1.002	1.003
1994	168	168	180	1.004	1.003	1.004
1995	156	156	168	1.005	1.004	1.005
1996	144	144	156	1.006	1.005	1.006
1997	132	132	144	1.009	1.006	1.009
1998	120	120	132	1.015	1.009	1.015
1999	108	108	120	1.020	1.015	1.020
2000	96	96	108	1.032	1.020	1.032
2001	84	84	96	1.052	1.032	1.052
2002	72	72	84	1.094	1.052	1.094
2003	60	60	72	1.150	1.094	1.150
2004	48	48	60	1.227	1.150	1.227
2005	36	36	48	1.379	1.227	1.379
2006	24	24	36	1.986	1.379	1.986
2007	12	12	24	4.876	1.986	4.876

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(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 2, EXHIBIT 7, SHEET 27; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 2, EXHIBIT 7, SHEET 27; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)



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

SECTION 2  
EXHIBIT 7  
SHEET 20

**PERMANENT PARTIAL**

INTERPOLATED INDEX FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED INDEXED INCREMENTAL PAID LOSS & ALAE		
		LOW (2)	HIGH (3)	LOW (4)	HIGH (5)	INTERP. (6)
1977	372	366	378	-	-	-
1978	360	354	366	0.001	-	0.001
1979	348	342	354	0.003	0.001	0.002
1980	336	330	342	0.006	0.003	0.004
1981	324	318	330	0.007	0.006	0.006
1982	312	306	318	0.010	0.007	0.008
1983	300	294	306	0.011	0.010	0.010
1984	288	282	294	0.011	0.011	0.011
1985	276	270	282	0.015	0.011	0.013
1986	264	258	270	0.016	0.015	0.016
1987	252	246	258	0.018	0.016	0.017
1988	240	234	246	0.022	0.018	0.020
1989	228	222	234	0.027	0.022	0.024
1990	216	210	222	0.030	0.027	0.029
1991	204	198	210	0.036	0.030	0.033
1992	192	186	198	0.047	0.036	0.041
1993	180	174	186	0.062	0.047	0.054
1994	168	162	174	0.072	0.062	0.067
1995	156	150	162	0.080	0.072	0.076
1996	144	138	150	0.093	0.080	0.086
1997	132	126	138	0.112	0.093	0.102
1998	120	114	126	0.139	0.112	0.125
1999	108	102	114	0.169	0.139	0.153
2000	96	90	102	0.203	0.169	0.185
2001	84	78	90	0.255	0.203	0.228
2002	72	66	78	0.320	0.255	0.285
2003	60	54	66	0.399	0.320	0.357
2004	48	42	54	0.524	0.399	0.457
2005	36	30	42	0.699	0.524	0.605
2006	24	18	30	0.907	0.699	0.796
2007	12	6	18	1.236	0.907	1.059

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(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 2, EXHIBIT 7, SHEET 37; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 2, EXHIBIT 7, SHEET 37; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)





**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
PERMANENT PARTIAL  
REPORTED LOST TIME CLAIM COUNTS (12/31/XX)**

ACCIDENT YEAR	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384	AS OF 12/31/2007							
1977											4,211	4,222	4,239	4,243	4,247	4,248	4,250	4,252	4,254	4,257	4,257	4,257	4,257	4,255	4,255	4,255	4,256	4,256	4,256	4,256	4,256	4,256	4,256							
1978										4,378	4,388	4,411	4,421	4,430	4,433	4,437	4,433	4,435	4,439	4,442	4,443	4,445	4,446	4,446	4,446	4,446	4,447	4,447	4,447	4,447	4,447	4,447	4,447							
1979										4,424	4,441	4,459	4,478	4,488	4,495	4,499	4,496	4,499	4,503	4,507	4,504	4,501	4,500	4,500	4,500	4,500	4,500	4,501	4,501	4,501	4,501	4,501	4,501							
1980								4,659	4,706	4,735	4,759	4,768	4,779	4,788	4,782	4,783	4,787	4,793	4,797	4,802	4,807	4,807	4,807	4,807	4,807	4,808	4,808	4,808	4,808	4,808	4,808	4,808	4,808							
1981								4,584	4,701	4,755	4,781	4,796	4,809	4,818	4,823	4,828	4,838	4,850	4,853	4,857	4,863	4,863	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864							
1982								4,851	4,962	5,017	5,048	5,075	5,100	5,108	5,114	5,121	5,125	5,130	5,132	5,133	5,134	5,134	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135						
1983				4,657	4,574	4,798	4,957	5,095	5,152	5,162	5,207	5,209	5,219	5,221	5,225	5,228	5,232	5,234	5,237	5,238	5,238	5,238	5,239	5,239	5,239	5,239	5,239	5,239	5,239	5,239	5,239	5,239	5,239	5,239						
1984				4,960	4,969	5,183	5,359	5,515	5,563	5,587	5,609	5,618	5,616	5,623	5,628	5,628	5,631	5,635	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636					
1985			4,202	4,922	5,343	5,525	5,716	5,843	5,897	5,922	5,949	5,958	5,962	5,970	5,978	5,981	5,984	5,988	5,991	5,992	5,992	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993				
1986		2,659	4,230	4,922	5,343	5,525	5,716	5,843	5,897	5,922	5,949	5,958	5,962	5,970	5,978	5,981	5,984	5,988	5,991	5,992	5,992	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993				
1987	1,438	2,578	4,206	5,051	5,316	5,604	5,796	5,948	6,006	6,031	6,049	6,061	6,079	6,084	6,089	6,092	6,095	6,099	6,102	6,103	6,104	6,104	6,104	6,104	6,104	6,104	6,104	6,104	6,104	6,104	6,104	6,104	6,104	6,104	6,104	6,104	6,104			
1988	1,461	2,744	4,312	5,033	5,568	5,884	6,098	6,239	6,302	6,319	6,337	6,366	6,371	6,379	6,384	6,387	6,390	6,394	6,398	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399			
1989	1,443	2,616	3,495	4,830	5,477	5,852	6,125	6,286	6,323	6,370	6,400	6,416	6,424	6,431	6,437	6,440	6,443	6,447	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450		
1990	1,462	2,743	4,277	5,065	5,524	5,860	6,108	6,264	6,314	6,361	6,380	6,389	6,397	6,405	6,410	6,413	6,416	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420		
1991	1,569	3,045	4,087	4,892	5,400	5,688	5,904	6,013	6,061	6,091	6,109	6,118	6,126	6,133	6,138	6,141	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	
1992	1,670	2,877	4,194	5,133	5,556	5,832	6,044	6,150	6,189	6,211	6,230	6,239	6,246	6,253	6,259	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	
1993	1,610	2,920	4,203	4,929	5,246	5,490	5,690	5,784	5,816	5,850	5,880	5,896	5,905	5,914	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	
1994	1,549	2,915	4,362	4,945	5,297	5,553	5,753	5,858	5,914	5,954	5,982	5,999	6,011	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	
1995	1,450	2,909	3,978	4,518	4,804	5,011	5,198	5,293	5,355	5,391	5,421	5,433	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	
1996	1,438	2,735	3,882	4,431	4,742	4,947	5,128	5,223	5,280	5,317	5,347	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	
1997	1,451	2,730	3,784	4,278	4,591	4,801	4,998	5,127	5,180	5,204	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	
1998	1,599	2,887	3,917	4,392	4,666	4,919	5,093	5,200	5,267	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	
1999	1,848	3,290	4,519	4,975	5,287	5,510	5,720	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	
2000	1,911	3,381	4,598	5,060	5,346	5,593	5,804	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	
2001	1,349	2,841	3,969	4,396	4,692	4,950	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	
2002	1,439	3,000	4,162	4,656	4,955	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	
2003	1,278	2,734	3,847	4,352	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	
2004	1,126	2,573	3,819	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	
2005	1,092	2,603	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	
2006	869	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	
2007	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846

**AGE-TO-AGE DEVELOPMENT FACTORS**

	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276
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**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
PERMANENT PARTIAL  
REPORTED LOST TIME CLAIM COUNTS (ESTIMATED AT 6/30/XX FROM 12/31/XX)**

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	AS OF 12/31/2007																																																																	
1977												4,217	4,231	4,241	4,245	4,248	4,249	4,251	4,253	4,256	4,257	4,257	4,257	4,256	4,255	4,255	4,256	4,256	4,256	4,256	4,256	4,256	4,256																																																																	
1978											4,383	4,400	4,416	4,426	4,432	4,435	4,435	4,434	4,434	4,437	4,441	4,443	4,444	4,444	4,446	4,446	4,447	4,447	4,447	4,447	4,447	4,447	4,447	4,447																																																																
1979										4,433	4,450	4,469	4,483	4,492	4,497	4,498	4,498	4,501	4,505	4,506	4,503	4,501	4,500	4,500	4,500	4,500	4,501	4,501	4,501	4,501	4,501	4,501	4,501	4,501																																																																
1980										4,683	4,721	4,747	4,764	4,774	4,784	4,785	4,783	4,785	4,790	4,795	4,800	4,805	4,807	4,807	4,807	4,807	4,807	4,807	4,807	4,807	4,807	4,807	4,807	4,807	4,807																																																															
1981										4,643	4,728	4,768	4,789	4,803	4,814	4,821	4,826	4,833	4,844	4,852	4,855	4,860	4,863	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864																																																															
1982										4,774	4,907	5,033	5,062	5,088	5,104	5,111	5,118	5,128	5,131	5,133	5,134	5,134	5,134	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135																																																														
1983										4,813	4,686	4,878	5,026	5,124	5,167	5,195	5,208	5,214	5,220	5,223	5,227	5,230	5,233	5,235	5,237	5,238	5,238	5,239	5,239	5,239	5,239	5,239	5,239	5,239	5,239	5,239																																																														
1984										5,126	5,076	5,271	5,399	5,477	5,539	5,575	5,598	5,614	5,617	5,620	5,626	5,629	5,630	5,633	5,635	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636																																																														
1985										5,397	5,560	5,696	5,810	5,888	5,902	5,929	5,943	5,949	5,956	5,962	5,965	5,969	5,972	5,974	5,975	5,976	5,976	5,976	5,976	5,976	5,976	5,976	5,976	5,976	5,976	5,976	5,976																																																													
1986										4,581	4,611	4,588	4,534	4,621	4,780	4,910	5,036	5,064	5,060	5,066	5,074	5,080	5,083	5,086	5,089	5,091	5,092	5,093	5,093	5,093	5,093	5,093	5,093	5,093	5,093	5,093	5,093																																																													
1987	719	2,008	3,445	4,611	5,168	5,434	5,621	5,780	5,910	5,936	5,964	5,960	5,966	5,974	5,980	5,983	5,986	5,989	5,991	5,992	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993																																																														
1988	730	2,103	3,528	4,673	5,301	5,726	5,991	6,169	6,271	6,311	6,328	6,352	6,369	6,375	6,381	6,386	6,389	6,392	6,396	6,398	6,398	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399																																																													
1989	721	2,030	3,056	4,163	5,154	5,665	5,989	6,206	6,305	6,347	6,385	6,408	6,420	6,427	6,434	6,438	6,441	6,445	6,449	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450																																																												
1990	731	2,103	3,510	4,671	5,295	5,692	5,984	6,186	6,289	6,338	6,371	6,385	6,393	6,401	6,407	6,412	6,415	6,418	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420																																																												
1991	784	2,307	3,566	4,490	5,146	5,544	5,796	5,959	6,037	6,076	6,100	6,114	6,122	6,129	6,135	6,140	6,143	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144																																																											
1992	835	2,274	3,536	4,664	5,345	5,694	5,938	6,097	6,170	6,200	6,220	6,234	6,242	6,250	6,256	6,260	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262																																																											
1993	805	2,265	3,562	4,566	5,088	5,368	5,590	5,737	5,800	5,833	5,865	5,888	5,901	5,910	5,915	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916																																																											
1994	774	2,232	3,639	4,654	5,121	5,425	5,653	5,806	5,886	5,934	5,968	5,991	6,005	6,013	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015																																																											
1995	725	2,180	3,444	4,248	4,661	4,908	5,105	5,246	5,324	5,373	5,406	5,427	5,437	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440																																																											
1996	719	2,087	3,309	4,157	4,587	4,845	5,038	5,176	5,252	5,299	5,332	5,354	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361																																																											
1997	725	2,091	3,257	4,031	4,435	4,696	4,904	5,063	5,154	5,193	5,220	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235																																																											
1998	799	2,243	3,402	4,155	4,529	4,793	5,006	5,147	5,234	5,282	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297																																																											
1999	924	2,569	3,905	4,747	5,131	5,399	5,615	5,774	5,861	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895																																																											
2000	955	2,646	3,990	4,829	5,203	5,470	5,689	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857																																																										
2001	674	2,095	3,405	4,182	4,544	4,821	5,061	5,261	5,421	5,541	5,621	5,681	5,721	5,751	5,771	5,781	5,791	5,791	5,791	5,791	5,791	5,791	5,791	5,791	5,791	5,791	5,791	5,791	5,791	5,791	5,791	5,791	5,791	5,791	5,791	5,791	5,791	5,791	5,791	5,791																																																										
2002	719	2,220	3,581	4,409	4,806	5,082	5,268	5,428	5,568	5,688	5,788	5,868	5,928	5,978	6,018	6,058	6,098	6,138	6,178	6,218	6,258	6,298	6,338	6,378	6,418	6,458	6,498	6,538	6,578	6,618	6,658	6,698	6,738	6,778	6,818	6,858	6,898	6,938	6,978	7,018																																																										
2003	639	2,006	3,291	4,100	4,506	4,660	4,825	4,990	5,155	5,320	5,485	5,650	5,815	5,980	6,145	6,310	6,475	6,640	6,805	6,970	7,135	7,300	7,465	7,630	7,795	7,960	8,125	8,290	8,455	8,620	8,785	8,950	9,115	9,280	9,445	9,610	9,775	9,940	10,105	10,270																																																										
2004	563	1,850	3,196	4,052	4,285	4,450	4,615	4,780	4,945	5,110	5,275	5,440	5,605	5,770	5,935	6,100	6,265	6,430	6,595	6,760	6,925	7,090	7,255	7,420	7,585	7,750	7,915	8,080	8,245	8,410	8,575	8,740	8,905	9,070	9,235	9,400	9,565	9,730	9,895	10,060	10,225																																																									
2005	546	1,848	3,159	3,714	4,285	4,856	5,427	6,000	6,571	7,142	7,713	8,284	8,855	9,426	10,000	10,571	11,142	11,713	12,284	12,855	13,426	14,000	14,571	15,142	15,713	16,284	16,855	17,426	18,000	18,571	19,142	19,713	20,284	20,855	21,426	22,000	22,571	23,142	23,713	24,284	24,855	25,426	26,000																																																							
2006	434	1,606	2,342	3,114	3,915	4,716	5,517	6,318	7,119	7,920	8,721	9,522	10,323	11,124	11,925	12,726	13,527	14,328	15,129	15,930	16,731	17,532	18,333	19,134	19,935	20,736	21,537	22,338	23,139	23,940	24,741	25,542	26,343	27,144	27,945	28,746	29,547	30,348	31,149	31,950	32,751	33,552	34,353	35,154	35,955	36,756	37,557	38,358	39,159	39,960	40,761	41,562	42,363	43,164	43,965	44,766	45,567	46,368	47,169	47,970	48,771	49,572	50,373	51,174	51,975	52,776	53,577	54,378	55,179	55,980	56,781	57,582	58,383	59,184	59,985	60,786	61,587	62,388	63,189	63,990	64,791	65,592	66,393	67,194	67,995	68,796	69,597	70,398	71,199	71,999	72,800	73,601	74,402	75,203	76,004	76,805	77,606	78,407











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

INDEX METHOD - INCREMENTAL PAID LOSS & ALAE 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	AS OF 12/31/2007		
1977															0.774	0.016	0.013	0.029	0.050	0.000	0.000	0.000	0.000	0.000	0.000	0.003	0.013	0.006	0.006	0.003	0.000	0.000	0.000	
1978														0.901	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1979													0.741	0.025	0.025	0.013	0.012	0.001	0.000	0.036	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1980													0.681	0.002	0.005	0.012	0.079	0.000	0.006	0.000	0.000	0.000	0.006	0.000	0.000	0.000	0.000	0.000	0.117	0.000	0.000	0.000	0.000	
1981												0.686	0.012	0.009	0.025	0.011	0.136	0.002	0.002	0.000	0.000	0.011	0.018	0.023	0.020	0.012	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1982											0.554	0.015	0.000	0.000	0.000	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	
1983								0.459	0.015	0.045	0.011	0.005	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.006	0.005	0.000	0.000	0.000	0.000	0.000	
1984							0.526	0.021	0.013	0.020	0.010	0.011	0.010	0.044	0.024	0.011	0.075	0.007	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1985						0.259	0.012	0.057	0.071	0.003	0.000	0.167	0.017	0.019	0.016	0.016	0.016	0.031	0.016	0.014	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1986						0.286	0.014	0.048	0.038	0.021	0.034	0.000	0.000	0.000	0.000	0.010	0.000	0.002	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1987						0.255	0.041	0.027	0.109	0.005	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1988						0.109	0.115	0.060	0.051	0.039	0.071	0.017	0.020	0.000	0.006	0.045	0.000	0.005	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1989						0.078	0.090	0.115	0.139	0.073	0.057	0.041	0.029	0.016	0.010	0.005	0.028	0.000	0.017	0.010	0.010	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1990						0.050	0.074	0.106	0.140	0.068	0.035	0.046	0.029	0.034	0.030	0.021	0.029	0.025	0.019	0.022	0.010	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1991	0.001					0.027	0.036	0.034	0.001	0.005	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1992						0.061	0.093	0.102	0.038	0.026	0.056	0.029	0.019	0.011	0.011	0.002	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1993						0.098	0.161	0.104	0.066	0.053	0.025	0.030	0.053	0.088	0.023	0.094	0.011	0.021	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
1994	0.003					0.045	0.057	0.022	0.009	0.000	0.005	0.000	0.016	0.012	0.026	0.012	0.010	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1995						0.019	0.043	0.071	0.020	0.034	0.034	0.000	0.000	0.045	0.039	0.012	0.013	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1996						0.017	0.044	0.045	0.048	0.034	0.048	0.065	0.023	0.022	0.053	0.011	0.006	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1997						0.017	0.035	0.068	0.083	0.056	0.024	0.038	0.078	0.032	0.025	0.008	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1998						0.004	0.032	0.159	0.121	0.089	0.067	0.032	0.021	0.013	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1999						0.003	0.077	0.098	0.100	0.119	0.063	0.046	0.030	0.015	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2000						0.009	0.050	0.049	0.133	0.022	0.065	0.021	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	0.000	0.000	0.000	0.000
2001						0.014	0.020	0.060	0.065	0.072	0.088	0.033	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2002						0.006	0.026	0.043	0.103	0.037	0.020	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2003						0.003	0.054	0.026	0.039	0.018	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2004						0.008	0.049	0.063	0.063	0.018	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2005						0.042	0.039	0.012	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2006						0.004	0.039	0.012	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2007						0.005	0.045	0.044	0.071	0.054	0.077	0.033	0.026	0.022	0.039	0.025	0.012	0.010	0.010	0.000	0.011	0.010	0.000	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2 Yr Avg	0.005	0.045	0.044	0.071	0.054	0.077	0.033	0.026	0.022	0.039	0.025	0.012	0.010	0.010	0.000	0.011	0.010	0.000	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	
3 Yr Avg	0.006	0.048	0.044	0.069	0.044	0.072	0.033	0.043	0.022	0.041	0.025	0.039	0.007	0.007	0.006	0.011	0.007	0.000	0.001	0.005	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
10 Yr Avg	0.009	0.043	0.065	0.079	0.052	0.047	0.032	0.026	0.021	0.030	0.015	0.015	0.014	0.006	0.011	0.007	0.005	0.011	0.011	0.005	0.001	0.002	0.003	0.003	0.003	0.003	0.002	0.025	0.002	0.001	0.000	0.000	0.000	
Selected	0.045	0.328	0.208	0.174	0.126	0.079	0.065	0.052	0.034	0.030	0.027	0.019	0.013	0.008	0.011	0.014	0.012	0.005	0.003	0.005	0.004	0.002	0.001	0.004	0.000	0.001	0.003	0.001	0.003	0.001	0.003	0.002	0.001	
Cumulative	1.281	1.236	0.907	0.699	0.524	0.399	0.320	0.255	0.203	0.169	0.139	0.112	0.093	0.080	0.072	0.062	0.047	0.036	0.030	0.027	0.022	0.018	0.016	0.015	0.011	0.011	0.010	0.007	0.006	0.003	0.001	0.001	0.000	

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

SECTION 2  
EXHIBIT 7  
SHEET 38

**PERMANENT PARTIAL**

**UNPAID LOSS ESTIMATE FOR ACCIDENT YEARS 1976 AND PRIOR**

10 times 3 Year Average Annual Payments	-	(1)
15 times 3 Year Average Annual Payments	-	(2)
Incremental Development Method	-	(3)
05 to 08 Exponential Curve Fit	-	(4)
04 to 08 Exponential Curve Fit	-	(5)
03 to 08 Exponential Curve Fit	-	(6)
03 to 07 Exponential Curve Fit	-	(7)
Selected Unpaid Loss	-	(8)

- 
- (1) 10 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2006 THROUGH 2008 OF  
(2) 15 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2006 THROUGH 2008 OF  
(3) SECTION 2, EXHIBIT 7, SHEET 40, COLUMN (8)  
(4) SECTION 2, EXHIBIT 7, SHEET 39, TOTAL OF COLUMN (2)  
(5) SECTION 2, EXHIBIT 7, SHEET 39, TOTAL OF COLUMN (3)  
(6) SECTION 2, EXHIBIT 7, SHEET 39, TOTAL OF COLUMN (4)  
(7) SECTION 2, EXHIBIT 7, SHEET 39, TOTAL OF COLUMN (5)  
(8) SELECTED BY DELOITTE CONSULTING

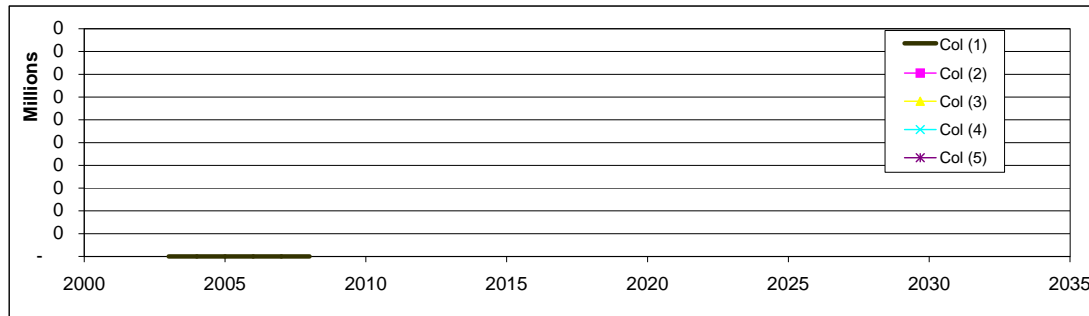
**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION**

SECTION 2  
EXHIBIT 7  
SHEET 39

**PERMANENT PARTIAL**

**Exponential Curve Fit of Unpaid Loss**

FY ENDING	ACTUAL PAID LOSS (1)	Incremental Unpaid Loss				FY ENDING	Incremental Unpaid Loss			
		05 TO 08 CURVE FIT (2)	04 TO 08 CURVE FIT (3)	03 TO 08 CURVE FIT (4)	03 TO 07 CURVE FIT (5)		05 TO 08 CURVE FIT (2)	04 TO 08 CURVE FIT (3)	03 TO 08 CURVE FIT (4)	03 TO 07 CURVE FIT (5)
2003	-					2030				
2004	-					2031				
2005	-					2032				
2006	-					2033				
2007	-					2034				
2008	-					2035				
2009						2036				
2010						2037				
2011						2038				
2012						2039				
2013						2040				
2014						2041				
2015						2042				
2016						2043				
2017						2044				
2018						2045				
2019						2046				
2020						2047				
2021						2048				
2022						2049				
2023						2050				
2024						2051				
2025						2052				
2026						2053				
2027						2054				
2028						2055				
2029						2056				
						Total	#NUM!	#NUM!	#NUM!	#NUM!



(1) ACTUAL PAID LOSSES  
(2) - (5) EXPONENTIAL CURVE FIT BASED ON (1)

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

SECTION 2  
EXHIBIT 7  
SHEET 40

**PERMANENT PARTIAL**

**Incremental Development Method**

AY	6/30/2007 Age	Incremental Decay	Cum Decay Relative to Current Yr Paid	7/1/2006 6/30/2007 Paid	6/30/2007 Unpaid Loss Estimate	6/30/2007 12/31/2007 Paid	12/31/2007 Unpaid Loss Estimate	Implied Cum Unpaid Loss
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1953	54.5	-	-	-	-	-	-	-
1954	53.5	-	-	-	-	-	-	-
1955	52.5	0.981	0.98	-	-	-	-	-
1956	51.5	0.916	1.81	-	-	-	-	-
1957	50.5	0.881	2.48	-	-	-	-	-
1958	49.5	0.813	2.83	-	-	-	-	-
1959	48.5	0.641	2.45	-	-	-	-	-
1960	47.5	0.669	2.31	-	-	-	-	-
1961	46.5	0.707	2.34	-	-	-	-	-
1962	45.5	0.743	2.48	-	-	-	-	-
1963	44.5	0.801	2.79	-	-	-	-	-
1964	43.5	1.174	4.45	-	-	-	-	-
1965	42.5	0.958	5.22	-	-	-	-	-
1966	41.5	0.809	5.04	-	-	-	-	-
1967	40.5	0.721	4.35	-	-	-	-	-
1968	39.5	0.660	3.53	-	-	-	-	-
1969	38.5	0.525	2.38	-	-	-	-	-
1970	37.5	0.673	2.28	-	-	-	-	-
1971	36.5	0.843	2.76	-	-	-	-	-
1972	35.5	0.957	3.60	-	-	-	-	-
1973	34.5	0.983	4.52	-	-	-	-	-
1974	33.5	1.093	6.03	-	-	-	-	-
1975	32.5	1.003	7.05	-	-	-	-	-
1976	31.5	0.880	7.09	-	-	-	-	-

- 
- (1) AGE @ 6/30/2007
  - (2) FROM SECTION 2, EXHIBIT 7, SHEET 42, COLUMN (8)
  - (3) TOTAL FROM SECTION 2, EXHIBIT 7, SHEET 41
  - (4) PROVIDED BY OLIVER WYMAN
  - (5) = (3) x (4)
  - (6) PROVIDED BY OLIVER WYMAN
  - (7) = (5) - (6)
  - (8) = COLUMN (7) ACCUMULATED

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

**PERMANENT PARTIAL**

**Cumulative Decay Factor Applied to Payments Made in Current Calendar Year to Estimate Unpaid Losses as of 6/30/07 for each Accident Year**

ACCIDENT YEAR																							
1953	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970	1971	1972	1973	1974	1975	1976
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		0.981	0.899	0.791	0.643	0.412	0.276	0.195	0.145	0.116	0.136	0.130	0.106	0.076	0.050	0.026	0.018	0.015	0.014	0.014	0.015	0.015	0.014
			0.916	0.807	0.655	0.420	0.281	0.199	0.148	0.118	0.139	0.133	0.108	0.078	0.051	0.027	0.018	0.015	0.015	0.014	0.016	0.016	0.016
				0.881	0.715	0.459	0.307	0.217	0.161	0.129	0.151	0.145	0.118	0.085	0.056	0.029	0.020	0.017	0.016	0.016	0.017	0.017	0.015
					0.813	0.521	0.349	0.246	0.183	0.146	0.172	0.165	0.133	0.096	0.063	0.033	0.022	0.019	0.018	0.018	0.019	0.020	0.017
						0.641	0.429	0.303	0.225	0.180	0.212	0.203	0.164	0.118	0.078	0.041	0.028	0.023	0.022	0.022	0.024	0.024	0.021
							0.669	0.473	0.351	0.281	0.330	0.317	0.256	0.185	0.122	0.064	0.043	0.036	0.035	0.034	0.037	0.037	0.033
								0.707	0.525	0.420	0.493	0.473	0.383	0.276	0.182	0.096	0.064	0.054	0.052	0.051	0.056	0.056	0.049
									0.743	0.595	0.698	0.669	0.542	0.391	0.258	0.135	0.091	0.077	0.073	0.072	0.079	0.079	0.070
										0.801	0.940	0.901	0.730	0.526	0.347	0.182	0.123	0.103	0.099	0.097	0.106	0.107	0.094
											1.174	1.126	0.911	0.657	0.433	0.228	0.153	0.129	0.124	0.122	0.133	0.133	0.117
												0.958	0.776	0.559	0.369	0.194	0.131	0.110	0.105	0.103	0.113	0.113	0.100
													0.809	0.584	0.385	0.202	0.136	0.115	0.110	0.108	0.118	0.118	0.104
														0.721	0.476	0.250	0.168	0.142	0.136	0.133	0.146	0.146	0.129
															0.660	0.347	0.233	0.197	0.188	0.185	0.202	0.203	0.178
																0.525	0.354	0.298	0.285	0.280	0.306	0.307	0.270
																	0.673	0.567	0.543	0.533	0.583	0.585	0.514
																		0.843	0.806	0.793	0.866	0.869	0.764
																			0.957	0.941	1.028	1.031	0.907
																				0.983	1.074	1.077	0.948
																					1.093	1.096	0.964
																						1.003	0.883
																							0.880
-	-	0.981	1.815	2.479	2.826	2.453	2.311	2.339	2.480	2.787	4.447	5.220	5.035	4.351	3.532	2.381	2.276	2.760	3.597	4.520	6.031	7.052	7.086

**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 1961, the decay factor of 0.910 means that the expected payments from 6/30/07-08 are 0.91 times the actual paid losses from 6/30/06-07, similarly, the decay factor of .805 means that the expected payments from 6/30/08-09 are 0.805 times the actual paid losses from 6/30/06-07, 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 6/30/06-07.

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

SECTION 2  
EXHIBIT 7  
SHEET 42

**PERMANENT PARTIAL**

**Paid Tail Factor Selection**

Age Months	Age Years	Age to Age Development Factors						Cumulative Development Factors						
		Fitted Paid	Increm. Data	Weibull Curve	Inverse Power Curve	PA Selected Tail	Selected Tail	Selected Decay	Fitted Paid	Increm. Data	Weibull Curve	Inverse Power Curve	PA Selected Tail	Selected Tail
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
6	0.5	8.500		3.940	63.962	8.600	8.500		81.548		34.675	1,255.772	33.348	82.364
18	1.5	2.100	2.667	1.971	4.393	1.605	2.100	1.247	9.594		8.802	19.633	3.878	9.690
30	2.5	1.825	1.963	1.524	1.873	1.345	1.825	1.575	4.568		4.465	4.469	2.416	4.614
42	3.5	1.280	1.492	1.328	1.357	1.190	1.280	0.619	2.503		2.929	2.386	1.796	2.528
54	4.5	1.220	1.199	1.220	1.183	1.095	1.220	1.006	1.956		2.206	1.759	1.509	1.975
66	5.5	1.100	1.149	1.155	1.107	1.075	1.100	0.555	1.603		1.807	1.487	1.379	1.619
78	6.5	1.070	1.073	1.111	1.069	1.055	1.070	0.770	1.457		1.565	1.343	1.282	1.472
90	7.5	1.060	1.050	1.082	1.047	1.035	1.060	0.917	1.362		1.408	1.256	1.215	1.376
102	8.5	1.060	1.045	1.061	1.034	1.027	1.060	1.060	1.285		1.301	1.200	1.174	1.298
114	9.5	1.040	1.043	1.046	1.025	1.024	1.040	0.707	1.212		1.226	1.161	1.143	1.224
126	10.5	1.040	1.030	1.035	1.019	1.016	1.040	1.040	1.166		1.172	1.133	1.117	1.177
138	11.5	1.020	1.028	1.027	1.015	1.011	1.020	0.520	1.121		1.132	1.111	1.099	1.132
150	12.5	1.015	1.015	1.021	1.012	1.010	1.015	0.765	1.099		1.102	1.095	1.087	1.110
162	13.5	1.015	1.011	1.016	1.010	1.010	1.015	1.015	1.082		1.080	1.082	1.077	1.093
174	14.5	1.014	1.010	1.013	1.008	1.010	1.014	0.941	1.066		1.063	1.071	1.066	1.077
186	15.5	1.011	1.008	1.010	1.007	1.010	1.011	0.832	1.052		1.049	1.062	1.055	1.062
198	16.5	1.008	1.006	1.008	1.006	1.006	1.008	0.709	1.040		1.039	1.055	1.045	1.050
210	17.5	1.007	1.003	1.006	1.005	1.004	1.007	0.882	1.032		1.031	1.049	1.039	1.042
222	18.5	1.005	1.002	1.005	1.004	1.006	1.005	0.719	1.025		1.025	1.044	1.035	1.035
234	19.5	1.004	1.002	1.004	1.004	1.004	1.004	0.739	1.019		1.020	1.039	1.029	1.030
246	20.5	1.003	1.001	1.003	1.003	1.003	1.003	0.718	1.016		1.016	1.036	1.025	1.026
258	21.5	1.003	1.001	1.002	1.003	1.002	1.003	1.144	1.013		1.013	1.032	1.022	1.023
270	22.5	1.003	1.001	1.002	1.003	1.004	1.003	1.003	1.010		1.010	1.029	1.021	1.020
282	23.5	1.001	1.001	1.002	1.002	1.000	1.001	0.334	1.007		1.008	1.027	1.017	1.017
294	24.5	1.001	1.000	1.001	1.002	1.001	1.001	1.001	1.006		1.007	1.024	1.017	1.016
306	25.5	1.001	1.000	1.001	1.002	1.002	1.001	1.001	1.005		1.005	1.022	1.016	1.015
318	26.5	1.001	1.000	1.001	1.002	1.001	1.001	1.001	1.004		1.004	1.020	1.015	1.014
330	27.5	1.001	1.000	1.001	1.001	1.002	1.001	1.001	1.003		1.004	1.019	1.014	1.013
342	28.5	1.001	1.000	1.001	1.001	1.001	1.001	1.001	1.002		1.003	1.017	1.012	1.012
354	29.5	1.001	1.000	1.000	1.001	1.001	1.001	1.001	1.001		1.002	1.016	1.011	1.011
366	30.5		1.000	1.000	1.001	1.001	1.001	1.239			1.002	1.015	1.010	1.010
378	31.5		1.000	1.000	1.001	1.001	1.001	0.880			1.002	1.014	1.009	1.009
390	32.5		1.000	1.000	1.001	1.001	1.001	1.003			1.001	1.012	1.008	1.008
402	33.5		1.000	1.000	1.001	1.001	1.001	1.093			1.001	1.012	1.007	1.007
414	34.5		1.000	1.000	1.001	1.001	1.001	0.983			1.001	1.011	1.005	1.005
426	35.5		1.000	1.000	1.001	1.001	1.001	0.957			1.001	1.010	1.004	1.004
438	36.5		1.000	1.000	1.001	1.001	1.001	0.843			1.001	1.009	1.003	1.003
450	37.5		1.000	1.000	1.001	1.001	1.001	0.673			1.000	1.008	1.002	1.002
462	38.5		1.000	1.000	1.001	1.000	1.000	0.525			1.000	1.008	1.002	1.002
474	39.5		1.000	1.000	1.001	1.000	1.000	0.660			1.000	1.007	1.001	1.001
486	40.5		1.000	1.000	1.001	1.000	1.000	0.721			1.000	1.007	1.001	1.001
498	41.5		1.000	1.000	1.000	1.000	1.000	0.809			1.000	1.006	1.001	1.001
510	42.5		1.000	1.000	1.000	1.000	1.000	0.958			1.000	1.005	1.001	1.001
522	43.5		1.000	1.000	1.000	1.000	1.000	1.174			1.000	1.005	1.001	1.001
534	44.5		1.000	1.000	1.000	1.000	1.000	0.801			1.000	1.005	1.000	1.000
546	45.5		1.000	1.000	1.000	1.000	1.000	0.743			1.000	1.004	1.000	1.000
558	46.5		1.000	1.000	1.000	1.000	1.000	0.707			1.000	1.004	1.000	1.000
570	47.5		1.000	1.000	1.000	1.000	1.000	0.669			1.000	1.003	1.000	1.000
582	48.5		1.000	1.000	1.000	1.000	1.000	0.641			1.000	1.003	1.000	1.000
594	49.5		1.000	1.000	1.000	1.000	1.000	0.813			1.000	1.003	1.000	1.000
606	50.5		1.000	1.000	1.000	1.000	1.000	0.881			1.000	1.002	1.000	1.000
618	51.5		1.000	1.000	1.000	1.000	1.000	0.916			1.000	1.002	1.000	1.000
630	52.5		1.000	1.000	1.000	1.000	1.000	0.981			1.000	1.002	1.000	1.000
642	53.5		1.000	1.000	1.000	1.000	1.000	-			1.000	1.002	1.000	1.000
654	54.5			1.000	1.000	1.000	1.000	-			1.000	1.001	1.000	1.000
Tail	Tail		-	1.000	1.001	1.000	1.000	-			1.000	1.001	1.000	1.000

54.5 tail decay - (16)  
- (17)

- (1) AGE IN MONTHS
- (2) AGE IN YEARS
- (3) SECTION 2, EXHIBIT 7, SHEET 21
- (4) SECTION 2, EXHIBIT 7, SHEET 44, COLUMN (5)
- (5) SECTION 2, EXHIBIT 7, SHEET 43
- (6) SECTION 2, EXHIBIT 7, SHEET 43
- (7) PA TAIL
- (8) SELECTED BY DELOITTE CONSULTING

- (10) COLUMN (3) MULTIPLICATIVELY ACCUMULATED
- (11) COLUMN (4) MULTIPLICATIVELY ACCUMULATED
- (12) COLUMN (5) MULTIPLICATIVELY ACCUMULATED
- (13) COLUMN (6) MULTIPLICATIVELY ACCUMULATED
- (14) COLUMN (7) MULTIPLICATIVELY ACCUMULATED
- (15) COLUMN (8) MULTIPLICATIVELY ACCUMULATED
- (16) [COLUMN (8) @ 54.5] X [COLUMN (8) TAIL]
- (17) COLUMN (8) TAIL + (14)

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

SECTION 2  
EXHIBIT 7  
SHEET 43

**PERMANENT PARTIAL**

FITTING PAID LOSS DEVELOPMENT FACTORS

Fitting for Periods:			56-to-Ult: 56		From: 2		To: 30		Cut-off: 60		Summary of Curve Fitting				
			Weibull Curve Fitting					Inverse Power Curve Fitting							
			Slope= 0.803 Intercept= -2.668					Slope= -2.659 Intercept= 8.906							
PERIOD	AGE	ATA	X	Y	Y*	ATA*	ATU*	X	Y	Y*	ATA*	ATU*			
1	6	8.500	1.792	-2.078	-1.228	<b>3.940</b>	34.675	1.792	2.015	4.143	<b>63.962</b>	1255.772			
2	18	2.100	2.890	-0.436	-0.346	<b>1.971</b>	8.802	2.890	0.095	1.222	<b>4.393</b>	19.633			
3	30	1.825	3.401	-0.231	0.065	<b>1.524</b>	4.465	3.401	-0.192	-0.136	<b>1.873</b>	4.469			
4	42	1.280	3.738	0.419	0.335	<b>1.328</b>	2.929	3.738	-1.273	-1.031	<b>1.357</b>	2.386			
5	54	1.220	3.989	0.538	0.537	<b>1.220</b>	2.206	3.989	-1.514	-1.699	<b>1.183</b>	1.759			
6	66	1.100	4.190	0.875	0.698	<b>1.155</b>	1.807	4.190	-2.303	-2.232	<b>1.107</b>	1.487			
7	78	1.070	4.357	1.003	0.833	<b>1.111</b>	1.565	4.357	-2.659	-2.677	<b>1.069</b>	1.343			
8	90	1.060	4.500	1.055	0.948	<b>1.082</b>	1.408	4.500	-2.813	-3.057	<b>1.047</b>	1.256			
9	102	1.060	4.625	1.055	1.048	<b>1.061</b>	1.301	4.625	-2.813	-3.390	<b>1.034</b>	1.200			
10	114	1.040	4.736	1.181	1.138	<b>1.046</b>	1.226	4.736	-3.219	-3.685	<b>1.025</b>	1.161			
11	126	1.040	4.836	1.181	1.218	<b>1.035</b>	1.172	4.836	-3.219	-3.952	<b>1.019</b>	1.133			
12	138	1.020	4.927	1.369	1.291	<b>1.027</b>	1.132	4.927	-3.912	-4.193	<b>1.015</b>	1.111			
13	150	1.015	5.011	1.439	1.358	<b>1.021</b>	1.102	5.011	-4.200	-4.415	<b>1.012</b>	1.095			
14	162	1.015	5.088	1.439	1.420	<b>1.016</b>	1.080	5.088	-4.200	-4.620	<b>1.010</b>	1.082			
15	174	1.014	5.159	1.456	1.477	<b>1.013</b>	1.063	5.159	-4.276	-4.810	<b>1.008</b>	1.071			
16	186	1.011	5.226	1.501	1.531	<b>1.010</b>	1.049	5.226	-4.473	-4.987	<b>1.007</b>	1.062			
17	198	1.008	5.288	1.576	1.581	<b>1.008</b>	1.039	5.288	-4.828	-5.153	<b>1.006</b>	1.055			
18	210	1.007	5.347	1.603	1.628	<b>1.006</b>	1.031	5.347	-4.962	-5.310	<b>1.005</b>	1.049			
19	222	1.005	5.403	1.668	1.673	<b>1.005</b>	1.025	5.403	-5.298	-5.457	<b>1.004</b>	1.044			
20	234	1.004	5.455	1.725	1.715	<b>1.004</b>	1.020	5.455	-5.606	-5.597	<b>1.004</b>	1.039			
21	246	1.003	5.505	1.782	1.756	<b>1.003</b>	1.016	5.505	-5.941	-5.730	<b>1.003</b>	1.036			
22	258	1.003	5.553	1.760	1.794	<b>1.002</b>	1.013	5.553	-5.809	-5.857	<b>1.003</b>	1.032			
23	270	1.003	5.598	1.760	1.830	<b>1.002</b>	1.010	5.598	-5.809	-5.978	<b>1.003</b>	1.029			
24	282	1.001	5.642	1.933	1.865	<b>1.002</b>	1.008	5.642	-6.908	-6.093	<b>1.002</b>	1.027			
25	294	1.001	5.684	1.933	1.899	<b>1.001</b>	1.007	5.684	-6.908	-6.204	<b>1.002</b>	1.024			
26	306	1.001	5.724	1.933	1.931	<b>1.001</b>	1.005	5.724	-6.908	-6.310	<b>1.002</b>	1.022			
27	318	1.001	5.762	1.933	1.962	<b>1.001</b>	1.004	5.762	-6.908	-6.413	<b>1.002</b>	1.020			
28	330	1.001	5.799	1.933	1.992	<b>1.001</b>	1.004	5.799	-6.908	-6.511	<b>1.001</b>	1.019			
29	342	1.001	5.835	1.933	2.020	<b>1.001</b>	1.003	5.835	-6.908	-6.606	<b>1.001</b>	1.017			
30	354	1.001	5.869	1.933	2.048	<b>1.000</b>	1.002	5.869	-6.908	-6.698	<b>1.001</b>	1.016			
31	366		5.903		2.075	<b>1.000</b>	1.002	5.903		-6.786	<b>1.001</b>	1.015			
32	378		5.935		2.101	<b>1.000</b>	1.002	5.935		-6.872	<b>1.001</b>	1.014			
33	390		5.966		2.126	<b>1.000</b>	1.001	5.966		-6.955	<b>1.001</b>	1.012			
34	402		5.996		2.150	<b>1.000</b>	1.001	5.996		-7.036	<b>1.001</b>	1.012			
35	414		6.026		2.174	<b>1.000</b>	1.001	6.026		-7.114	<b>1.001</b>	1.011			
36	426		6.054		2.197	<b>1.000</b>	1.001	6.054		-7.190	<b>1.001</b>	1.010			
37	438		6.082		2.219	<b>1.000</b>	1.001	6.082		-7.264	<b>1.001</b>	1.009			
38	450		6.109		2.241	<b>1.000</b>	1.000	6.109		-7.336	<b>1.001</b>	1.008			
39	462		6.136		2.262	<b>1.000</b>	1.000	6.136		-7.406	<b>1.001</b>	1.008			
40	474		6.161		2.283	<b>1.000</b>	1.000	6.161		-7.474	<b>1.001</b>	1.007			
41	486		6.186		2.303	<b>1.000</b>	1.000	6.186		-7.540	<b>1.001</b>	1.007			
42	498		6.211		2.322	<b>1.000</b>	1.000	6.211		-7.605	<b>1.000</b>	1.006			
43	510		6.234		2.341	<b>1.000</b>	1.000	6.234		-7.669	<b>1.000</b>	1.005			
44	522		6.258		2.360	<b>1.000</b>	1.000	6.258		-7.730	<b>1.000</b>	1.005			
45	534		6.280		2.378	<b>1.000</b>	1.000	6.280		-7.791	<b>1.000</b>	1.005			
46	546		6.303		2.396	<b>1.000</b>	1.000	6.303		-7.850	<b>1.000</b>	1.004			
47	558		6.324		2.414	<b>1.000</b>	1.000	6.324		-7.908	<b>1.000</b>	1.004			
48	570		6.346		2.431	<b>1.000</b>	1.000	6.346		-7.964	<b>1.000</b>	1.003			
49	582		6.366		2.448	<b>1.000</b>	1.000	6.366		-8.020	<b>1.000</b>	1.003			
50	594		6.387		2.464	<b>1.000</b>	1.000	6.387		-8.074	<b>1.000</b>	1.003			
51	606		6.407		2.480	<b>1.000</b>	1.000	6.407		-8.127	<b>1.000</b>	1.002			
52	618		6.426		2.496	<b>1.000</b>	1.000	6.426		-8.179	<b>1.000</b>	1.002			
53	630		6.446		2.511	<b>1.000</b>	1.000	6.446		-8.230	<b>1.000</b>	1.002			
54	642		6.465		2.526	<b>1.000</b>	1.000	6.465		-8.280	<b>1.000</b>	1.002			
55	654		6.483		2.541	<b>1.000</b>	1.000	6.483		-8.330	<b>1.000</b>	1.001			
56	666		6.501		2.556	<b>1.000</b>	1.000	6.501		-8.378	<b>1.000</b>	1.001			
57	678		6.519		2.570	<b>1.000</b>	1.000	6.519		-8.426	<b>1.000</b>	1.001			
58	690		6.537		2.584	<b>1.000</b>	1.000	6.537		-8.472	<b>1.000</b>	1.001			
59	702		6.554		2.598	<b>1.000</b>	1.000	6.554		-8.518	<b>1.000</b>	1.000			
60	714		6.571		2.612	<b>1.000</b>	1.000	6.571		-8.563	<b>1.000</b>	1.000			



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

SECTION 2  
EXHIBIT 7  
SHEET 44

**PERMANENT PARTIAL**

**Incremental Decay Method**

Age Months	Age Years	(Known) Selected Paid	Incem. Decay Factors	Implied ATU Dev. Factor	Decay Factor Check
(1)	(2)	(3)	(4)	(5)	(6)
6	0.5	8.500	-		-
18	1.5	2.100	1.889	2.667	1.889
30	2.5	1.825	1.839	1.963	1.839
42	3.5	1.280	1.089	1.492	1.089
54	4.5	1.220	0.912	1.199	0.912
66	5.5	1.100	0.828	1.149	0.828
78	6.5	1.070	0.807	1.073	0.807
90	7.5	1.060	0.772	1.050	0.772
102	8.5	1.060	0.789	1.045	0.789
114	9.5	1.040	0.757	1.043	0.757
126	10.5	1.040	0.775	1.030	0.775
138	11.5	1.020	0.728	1.028	0.728
150	12.5	1.015	0.762	1.015	0.762
162	13.5	1.015	0.759	1.011	0.759
174	14.5	1.014	0.710	1.010	0.710
186	15.5	1.011	0.600	1.008	0.600
198	16.5	1.008	0.498	1.006	0.498
210	17.5	1.007	0.390	1.003	0.390
222	18.5	1.005	0.305	1.002	0.305
234	19.5	1.004	0.314	1.002	0.314
246	20.5	1.003	0.362	1.001	0.362
258	21.5	1.003	0.450	1.001	0.450
270	22.5	1.003	0.447	1.001	0.447
282	23.5	1.001	0.420	1.001	0.420
294	24.5	1.001	0.252	1.000	0.252
306	25.5	1.001	0.147	1.000	0.147
318	26.5	1.001	0.085	1.000	0.085
330	27.5	1.001	0.086	1.000	0.086
342	28.5	1.001	-	1.000	-
354	29.5	1.001	-	1.000	-
366	30.5	-	-	1.000	-
378	31.5	-	-	1.000	-
390	32.5	-	-	1.000	-
402	33.5	-	-	1.000	-
414	34.5	-	-	1.000	-
426	35.5	-	-	1.000	-
438	36.5	-	-	1.000	-
450	37.5	-	-	1.000	-
462	38.5	-	-	1.000	-
474	39.5	-	-	1.000	-
486	40.5	-	-	1.000	-
498	41.5	-	-	1.000	-
510	42.5	-	-	1.000	-
522	43.5	-	-	1.000	-
534	44.5	-	-	1.000	-
546	45.5	-	-	1.000	-
558	46.5	-	-	1.000	-
570	47.5	-	-	1.000	-
582	48.5	-	-	1.000	-
594	49.5	-	-	1.000	-
606	50.5	-	-	1.000	-
618	51.5	-	-	1.000	-
630	52.5	-	-	1.000	-
642	53.5	-	-	1.000	-

(1) AGE IN MONTHS  
(2) AGE IN YEARS  
(3) SECTION 2, EXHIBIT 7, SHEET 21  
(4) GEOMETRIC MEAN FROM SECTION 2, EXHIBIT 7, SHEET 45  
(5)  $1.0 + [(3) - 1.0] \times (4) / (3) \text{ PRIOR AGE}$   
(6)  $[(5) - 1.0] \times [(5) \text{ PRIOR AGE}] / [(5) \text{ PRIOR AGE} - 1.0]$



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

PERMANENT PARTIAL  
INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	342	354	366	378	390	402	414	426	438	450	462	474	486	498	510	522	534	546	558	570	582	594	606	618	630	642	654	666		
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Decay Factors

ACCIDENT YEAR	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-438	438-450	450-462	462-474	474-486	486-498	498-510	510-522	522-534	534-546	546-558	558-570	570-582	582-594	594-606	606-618	618-630	630-642	642-654	654-666			
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**OHIO BUREAU OF WORKERS' COMPENSATION**  
**PUBLIC EMPLOYERS - TAXING DISTRICTS**  
**COMPENSATION**  
**TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)**  
**(000's)**

SECTION 2  
EXHIBIT 8  
SHEET 1

SUMMARY OF LOSS & ALAE RESERVES

ACCIDENT YEAR	PAYROLL	SEL.ULT. EXPECTED PAID AT @ 6/30/08	SELECTED ULTIMATE LOSS & ALAE	SELECTED NOMINAL UNPAID LOSS & ALAE	DISCOUNT FACTOR AT 5.0%	SELECTED DISCOUNTED UNPAID LOSS & ALAE	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		1	5	4	84.7%	4	
1977	4,296,958	1,136	1,137	1	84.6%	1	0.03
1978	4,554,775	1,269	1,270	1	100.0%	1	0.03
1979	4,922,518	1,902	1,903	2	85.2%	1	0.04
1980	5,505,913	1,693	1,695	2	84.1%	2	0.03
1981	5,822,523	1,940	1,943	2	81.8%	2	0.03
1982	6,184,882	1,584	1,590	5	90.7%	5	0.03
1983	6,513,795	1,903	1,915	12	91.5%	11	0.03
1984	6,868,217	1,747	1,759	12	88.1%	11	0.03
1985	7,503,185	1,645	1,658	12	85.2%	11	0.02
1986	7,891,199	1,119	1,129	10	83.9%	9	0.01
1987	8,601,063	0			83.4%		-
1988	8,905,267	0			82.4%		-
1989	9,434,400	0			82.4%		-
1990	10,055,399	0			83.6%		-
1991	10,728,872	0			85.1%		-
1992	11,441,482	0			84.1%		-
1993	11,998,508	0			85.6%		-
1994	12,083,591	0			86.3%		-
1995	12,383,967	0			87.4%		-
1996	12,949,088	0			88.2%		-
1997	13,596,753	0			88.3%		-
1998	14,465,333	0			87.5%		-
1999	15,088,873	0			86.3%		-
2000	15,809,043	0			84.9%		-
2001	16,717,000	0			83.5%		-
2002	17,601,171	0			100.0%		-
2003	18,004,352	0			100.0%		-
2004	18,523,800	0			100.0%		-
2005	18,584,736	0			100.0%		-
2006	18,740,062	0			100.0%		-
2007	19,302,264	0			100.0%		-
2008	9,940,666	0			85.7%		-
TOTAL		15,939	16,003	64	87.3%	56	
EXLD PRIOR		15,938	15,998	59	87.4%	52	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 2, EXHIBIT 8, SHEET 4, COL. 2 + SECTION 2, EXHIBIT 8, SHEET 3, COL. 8  
(3) SECTION 2, EXHIBIT 8, SHEET 4, COL. 12; 2008 ADJUSTED TO PARTIAL YEAR  
(4) = (3) - (2)  
(5) SECTION 2, EXHIBIT 8, SHEET 16, COL. 6  
(6) = (4) x (5)  
(7) = [(3) / (1)] x 100

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

SECTION 2  
EXHIBIT 8  
SHEET 2

**TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)  
(000's)**

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS & ALAE @ 6/30/2008	FISCAL YEAR ENDING															
	(1)	2009 (2)	2010 (3)	2011 (4)	2012 (5)	2013 (6)	2014 (7)	2015 (8)	2016 (9)	2017 (10)	2018 (11)	2019 (12)	2020 (13)	2021 (14)	2022 (15)	2023 (16)	> 2023 (17)
PRIOR	4	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
1977	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1978	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1979	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1980	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1981	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1982	5	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1983	12	5	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1984	12	1	5	4	0	0	0	0	0	0	0	0	0	0	0	0	0
1985	12	1	1	5	4	0	0	0	0	0	0	0	0	0	0	0	0
1986	10	2	1	1	3	2	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
1988	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
1990	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
1992	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
1994	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
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	0
1998	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1999	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2001	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2002	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2003	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2004	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2005	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2006	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2007	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2008	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	64	15	13	11	9	4	2	2	2	1	1	1	1	0	0	0	1

(1) SECTION 2, EXHIBIT 8, SHEET 1, COL. 4  
(2) - (17) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 2, EXHIBIT 8, SHEET 21

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)  
(000's)**

SECTION 2  
EXHIBIT 8  
SHEET 3

ESTIMATED PAYMENTS FROM 1/1/2008 TO 6/30/2008

ACCIDENT YEAR	SELECTED	PAID	AGE @ 12/31/2007	AGE @ 6/30/2008	LDF @ 12/31/2007	LDF @ 6/30/2008	EXPECTED PERCENT	1/1/08 TO 6/30/08
	ULTIMATE LOSS & ALAE	LOSS & ALAE @ 12/31/07						EXPECTED PAYMENTS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR	5	0	384	390	1.001	1.001	13.4%	1
1977	1,137	1,136	372	378	1.001	1.001	13.4%	0
1978	1,270	1,269	360	366	1.001	1.001	0.0%	0
1979	1,903	1,901	348	354	1.001	1.001	9.9%	0
1980	1,695	1,693	336	342	1.001	1.001	5.1%	0
1981	1,943	1,938	324	330	1.002	1.001	48.2%	2
1982	1,590	1,582	312	318	1.005	1.003	29.8%	2
1983	1,915	1,902	300	306	1.007	1.006	4.7%	1
1984	1,759	1,747	288	294	1.007	1.007	5.1%	1
1985	1,658	1,644	276	282	1.008	1.008	9.2%	1
1986	1,129	1,118	264	270	1.010	1.009	11.0%	1
1987	0		252	258	1.013	1.011	8.7%	0
1988	0		240	246	1.015	1.014	11.5%	0
1989	0		228	234	1.020	1.017	15.4%	0
1990	0		216	222	1.029	1.024	18.1%	0
1991	0		204	210	1.039	1.035	10.3%	0
1992	0		192	198	1.053	1.043	18.7%	0
1993	0		180	186	1.078	1.064	17.5%	0
1994	0		168	174	1.120	1.093	20.2%	0
1995	0		156	162	1.194	1.147	20.8%	0
1996	0		144	150	1.318	1.244	18.8%	0
1997	0		132	138	1.505	1.402	14.4%	0
1998	0		120	126	1.765	1.623	11.5%	0
1999	0		108	114	2.148	1.935	9.6%	0
2000	0		96	102	2.799	2.413	8.9%	0
2001	0		84	90	3.955	3.330	6.4%	0
2002	0		72	78	4.870	4.870	0.0%	0
2003	0		60	66	4.870	4.870	0.0%	0
2004	0		48	54	4.870	4.870	0.0%	0
2005	0		36	42	4.870	4.870	0.0%	0
2006	0		24	30	4.870	4.870	0.0%	0
2007	0		12	18	4.870	4.870	0.0%	0
2008	0		0	6		4.870	20.5%	0
TOTAL	16,003	15,930						9
EXLD PRIOR	15,998	15,930						9

(1) SECTION 2, EXHIBIT 8, SHEET 4, COL. 12  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) AGE OF ACCIDENT YEAR AT 12/31/2007  
(4) AGE OF ACCIDENT YEAR AT 6/30/2008

(5) BASED ON SECTION 2, EXHIBIT 8, SHEET 21 AGE OF (5)  
(6) BASED ON SECTION 2, EXHIBIT 8, SHEET 21 AGE OF (6)  
(7) =  $[1 / (6) - 1 / (5)] / [1 - 1 / (5)]$   
(8) =  $[(1) - (2)] \times (7)$

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)  
(000's)**

SECTION 2  
EXHIBIT 8  
SHEET 4

SELECTION OF ULTIMATE LOSS & ALAE

ACCIDENT YEAR	PAYROLL	INDICATED ULTIMATE LOSS & ALAE											
		PAID LOSS & ALAE @ 12/31/07	INCURRED LOSS & ALAE @ 12/31/07	LOSS DEVELOPMENT		BORNHJETTER-FERGUSON		PAID CUM. FREQ/SEV AY DEV.	PAID INCR. FREQ/SEV AY DEV.	INCR. INDEX PAYMENT METHOD	PAID INCR. TRENDED FREQ/SEV	SELECTED ULTIMATE LOSS & ALAE	SELECTED ULTIMATE LOSS RATE
		(2)	(3)	PAID (4)	INCURRED (5)	PAID (6)	INCURRED (7)	(8)	(9)	(10)	(11)	(12)	(13)
PRIOR												5	
1977	4,296,958	1,136	1,142	1,137				1,137	1,137	1,137		1,137	0.026
1978	4,554,775	1,269	1,269	1,270				1,270	1,270	1,270		1,270	0.028
1979	4,922,518	1,901	1,905	1,903				1,903	1,903	1,903		1,903	0.039
1980	5,505,913	1,693	1,693	1,695				1,695	1,681	1,682		1,695	0.031
1981	5,822,523	1,938	1,938	1,943				1,943	2,041	1,941		1,943	0.033
1982	6,184,882	1,582	1,604	1,590				1,590	1,593	1,594		1,590	0.026
1983	6,513,795	1,902	1,913	1,915				1,915	1,904	1,921		1,915	0.029
1984	6,868,217	1,747	1,789	1,759				1,759	1,750	1,769		1,759	0.026
1985	7,503,185	1,644	1,693	1,658				1,658	1,661	1,670		1,658	0.022
1986	7,891,199	1,118	1,131	1,129				1,129	1,119	1,148		1,129	0.014
1987	8,601,063												
1988	8,905,267												
1989	9,434,400												
1990	10,055,399												
1991	10,728,872												
1992	11,441,482												
1993	11,998,508												
1994	12,083,591												
1995	12,383,967												
1996	12,949,088												
1997	13,596,753												
1998	14,465,333												
1999	15,088,873												
2000	15,809,043												
2001	16,717,000												
2002	17,601,171												
2003	18,004,352												
2004	18,523,800												
2005	18,584,736												
2006	18,740,062												
2007	19,302,264												
2008	19,881,332												
TOTAL		15,930	16,076	15,998				15,998	16,058	16,034		16,003	
EXLD PRIOR		15,930	16,076	15,998				15,998	16,058	16,034		15,998	
EXLD PRIOR & 2008		15,930	16,076	15,998				15,998	16,058	16,034		15,998	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) BASED ON DATA FROM OLIVER WYMAN & BWC  
(4) SECTION 2, EXHIBIT 8, SHEET 5, COL. 4  
(5) N/A  
(6) N/A

(7) N/A  
(8) SECTION 2, EXHIBIT 8, SHEET 9, COL. 8  
(9) SECTION 2, EXHIBIT 8, SHEET 10  
(10) SECTION 2, EXHIBIT 8, SHEET 13, COL. 10  
(11) N/A  
(12) SELECTED BY DELOITTE CONSULTING

(13) (12) / (1) x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)  
(000's)**

SECTION 2  
EXHIBIT 8  
SHEET 5

PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE (MONTHS)	PAID LOSS & ALAE	PAID LDF	INDICATED ULTIMATE @ 12/31/07	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
		0			
1977	372	1,136	1.001	1,137	0.03
1978	360	1,269	1.001	1,270	0.03
1979	348	1,901	1.001	1,903	0.04
1980	336	1,693	1.001	1,695	0.03
1981	324	1,938	1.002	1,943	0.03
1982	312	1,582	1.005	1,590	0.03
1983	300	1,902	1.007	1,915	0.03
1984	288	1,747	1.007	1,759	0.03
1985	276	1,644	1.008	1,658	0.02
1986	264	1,118	1.010	1,129	0.01
1987	252		1.013		
1988	240		1.015		
1989	228		1.020		
1990	216		1.029		
1991	204		1.039		
1992	192		1.053		
1993	180		1.078		
1994	168		1.120		
1995	156		1.194		
1996	144		1.318		
1997	132		1.505		
1998	120		1.765		
1999	108		2.148		
2000	96		2.799		
2001	84		3.955		
2002	72		4.870		
2003	60		4.870		
2004	48		4.870		
2005	36		4.870		
2006	24		4.870		
2007	12		4.870		
2008	0				
TOTAL		15,930		15,998	

(1) AGE OF ACCIDENT YEAR  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 2, EXHIBIT 8, SHEET 18, COL. 6  
(4) = (2) x (3)  
(5) = (4) / PAYROLL x 100



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

SECTION 2  
EXHIBIT 8  
SHEET 9

**TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)  
(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 & ALAE	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	4,296,958	4,256	1.000	4,256	267	1.001	267	1,137	0.03
1978	4,554,775	4,447	1.000	4,447	285	1.001	286	1,270	0.03
1979	4,922,518	4,501	1.000	4,501	422	1.001	423	1,903	0.04
1980	5,505,913	4,808	1.000	4,809	352	1.001	352	1,695	0.03
1981	5,822,523	4,864	1.000	4,865	398	1.002	399	1,943	0.03
1982	6,184,882	5,135	1.000	5,136	308	1.005	309	1,590	0.03
1983	6,513,795	5,239	1.000	5,240	363	1.006	365	1,915	0.03
1984	6,868,217	5,636	1.000	5,638	310	1.007	312	1,759	0.03
1985	7,503,185	5,976	1.000	5,977	275	1.008	277	1,658	0.02
1986	7,891,199	5,993	1.000	5,995	186	1.010	188	1,129	0.01
1987	8,601,063	6,104	1.000	6,106		1.012			
1988	8,905,267	6,399	1.000	6,402		1.015			
1989	9,434,400	6,450	1.001	6,455		1.020			
1990	10,055,399	6,420	1.001	6,428		1.028			
1991	10,728,872	6,144	1.002	6,155		1.038			
1992	11,441,482	6,262	1.002	6,276		1.052			
1993	11,998,508	5,916	1.003	5,933		1.077			
1994	12,083,591	6,015	1.004	6,038		1.119			
1995	12,383,967	5,440	1.005	5,467		1.194			
1996	12,949,088	5,361	1.007	5,397		1.320			
1997	13,596,753	5,235	1.010	5,286		1.504			
1998	14,465,333	5,297	1.015	5,375		1.758			
1999	15,088,873	5,895	1.022	6,025		2.123			
2000	15,809,043	5,910	1.035	6,116		2.731			
2001	16,717,000	5,171	1.058	5,470		3.784			
2002	17,601,171	5,208	1.096	5,706		4.593			
2003	18,004,352	4,660	1.150	5,360		4.593			
2004	18,523,800	4,285	1.234	5,290		4.593			
2005	18,584,736	3,714	1.433	5,324		4.593			
2006	18,740,062	2,342	2.028	4,751		4.593			
2007	19,302,264	846	4.249	3,595		4.593			
2008	19,881,332		-			-			
Total		159,930		169,817				15,998	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 2, EXHIBIT 8, SHEET 18, COL. 12  
(4) = (2) x (3)  
(5) SECTION 2, EXHIBIT 8, SHEET 29

(6) SECTION 2, EXHIBIT 8, SHEET 18, COL. 15  
(7) = (5) x (6)  
(8) = [(4) x (7)] / 1000  
(9) = [(8) / (1)] x 100

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

**TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)**

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	TAIL	INDICATED ULTIMATE																				
1977															826	63	85	35	40	27	26	11	6	3	11	1	1	1	0	0	0	1	1,137																				
1978														828	109	70	59	54	48	19	19	18	16	5	13	0	0	11	0	0	0	0	1	1,270																			
1979													1,055	151	145	146	127	99	99	25	24	13	11	5	1	1	1	0	0	0	0	0	2	1,903																			
1980												963	123	144	134	118	97	38	32	5	5	4	13	2	1	1	1	1	0	0	0	0	1	1,681																			
1981											886	174	205	140	180	126	73	27	46	27	9	8	6	5	3	3	20	94	4	4	0	0	2	2,041																			
1982										762	135	141	181	156	85	23	31	11	21	13	5	5	4	5	2	0	0	2	8	0	0	0	0	1	1,593																		
1983									821	246	209	162	187	105	62	39	27	12	12	7	12	2	0	0	0	0	0	0	0	0	0	0	0	0	2	1,904																	
1984								525	220	171	233	237	153	121	31	13	22	7	6	4	2	1	1	1	0	0	0	0	1	0	0	0	0	2	1,750																		
1985							459	212	229	192	155	143	79	75	25	23	14	11	6	4	3	3	9	5	2	0	2	8	0	0	0	0	1	1,661																			
1986						144	103	111	198	178	147	86	40	42	10	27	25	4	3	1	1	0	0	0	0	0	0	0	0	0	0	0	0	1	1,119																		
1987																																			-	-																	
1988																																				-	-																
1989																																					-	-															
1990																																						-	-														
1991																																							-	-													
1992																																								-	-												
1993																																									-	-											
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2001																																																	-	-			
2002																																																	-	-			
2003																																																		-	-		
2004																																																		-	-		
2005																																																		-	-		
2006																																																			-	-	
2007																																																				-	-

Factors	0.710	0.772	1.095	0.703	0.805	0.757	0.772	0.775	0.583	0.574	0.951	0.376	1.083	0.618	0.781	0.483	0.992	0.542	0.370	0.254	3.686	4.737	0.042	0.934	-	Tail		
																											1.001	

Example: AY 2005 Age 54 of = x and AY 2005 Age 66 of = x NOTE: FACTORS ARE FROM SECTION 2, EXHIBIT 8, SHEET 34

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)  
(000's)**

SECTION 2  
EXHIBIT 8  
SHEET 13

INCREMENTAL INDEX PAYMENT METHOD

ACCIDENT YEAR	PAYROLL	PAID LOSS & ALAE @ 12/31/07	INCREMENTAL PAID LOSS & ALAE PER			AVERAGE WEEKLY BENEFIT	SELECTED ULTIMATE CLAIMS	IMPLIED ULTIMATE LOSS & ALAE	TAIL OF 1.001 DEVELOP.	IMPLIED ULTIMATE INCLD TAIL	IMPLIED ULTIMATE LOSS RATE
			AVG. WEEKLY BENEFIT & ULTIMATE CLAIMS AS OF 12/31/07	FUTURE DEVELOP.	IMPLIED ULTIMATE						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1977	4,296,958	1,136	1.912	-	1.912	139.55	4,256	1,136	1	1,137	0.03
1978	4,554,775	1,269	1.903	-	1.903	149.96	4,448	1,269	1	1,270	0.03
1979	4,922,518	1,901	2.582	0.000	2.582	163.61	4,502	1,902	2	1,903	0.04
1980	5,505,913	1,680	1.989	0.001	1.989	175.67	4,809	1,680	1	1,682	0.03
1981	5,822,523	1,937	2.101	0.002	2.103	189.52	4,865	1,939	2	1,941	0.03
1982	6,184,882	1,582	1.530	0.010	1.540	201.29	5,137	1,592	1	1,594	0.03
1983	6,513,795	1,902	1.711	0.015	1.727	212.09	5,240	1,919	2	1,921	0.03
1984	6,868,217	1,746	1.394	0.017	1.410	222.25	5,638	1,767	2	1,769	0.03
1985	7,503,185	1,643	1.189	0.019	1.207	231.21	5,978	1,669	1	1,670	0.02
1986	7,891,199	1,118	0.786	0.021	0.806	237.30	5,995	1,147	1	1,148	0.01
1987	8,601,063			0.023	0.023		6,106				
1988	8,905,267			0.026	0.026		6,402				
1989	9,434,400			0.030	0.030		6,455				
1990	10,055,399			0.036	0.036		6,428				
1991	10,728,872			0.043	0.043		6,155				
1992	11,441,482			0.055	0.055		6,276				
1993	11,998,508			0.074	0.074		5,933				
1994	12,083,591			0.100	0.100		6,036				
1995	12,383,967			0.154	0.154		5,465				
1996	12,949,088			0.251	0.251		5,395				
1997	13,596,753			0.382	0.382		5,281				
1998	14,465,333			0.537	0.537		5,374				
1999	15,088,873			0.702	0.702		6,015				
2000	15,809,043			0.952	0.952		6,101				
2001	16,717,000			1.284	1.284		5,441				
2002	17,601,171			1.593	1.593		5,699				
2003	18,004,352			1.768	1.768		5,357				
2004	18,523,800			1.768	1.768		5,258				
2005	18,584,736			1.768	1.768		5,122				
2006	18,740,062			1.768	1.768		4,711				
2007	19,302,264			1.768	1.768		4,544				
2008	19,881,332			1.768	1.768		4,652				
TOTAL		15,914					175,077	16,020	14	16,034	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) = (2) / [(6) x (7)] x 1000  
(4) SECTION 2, EXHIBIT 8, SHEET 20, COL. 6  
(5) = (3) + (4)  
(6) FROM OLIVER WYMAN AUDIT REPORT

(7) SECTION 2, EXHIBIT 8, SHEET 14, COL. 14  
(8) = (5) x (6) x (7)  
(9) = [TAIL - 1.0] x (8)  
(10) = (8) + (9)  
(11) = [(10) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)  
(000's)**

SECTION 2  
EXHIBIT 8  
SHEET 14

SELECTION OF ULTIMATE CLAIM COUNTS

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	IMPLIED FREQUENCY	ON-LEVEL FREQUENCY	5 YR IMPLIED FREQUENCY TREND	CUMULATIVE FREQUENCY TREND	ON-LEVEL TRENDED FREQUENCY	EXPECTED CLAIM FREQUENCY	EXPECTED ULTIMATE CLAIMS	SELECTED ULTIMATE CLAIMS	SELECTED CLAIM FREQUENCY
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1977	4,296,958	3.359	14,432,137	4,256	1.000	4,256	9.906%	2.949%				9.91%	4,256	4,256	9.91%
1978	4,554,775	3.155	14,371,454	4,447	1.000	4,448	9.764%	3.095%				9.76%	4,448	4,448	9.76%
1979	4,922,518	2.926	14,401,884	4,501	1.000	4,502	9.145%	3.126%				9.14%	4,502	4,502	9.14%
1980	5,505,913	2.721	14,981,232	4,808	1.000	4,809	8.734%	3.210%				8.73%	4,809	4,809	8.73%
1981	5,822,523	2.507	14,595,519	4,864	1.000	4,865	8.356%	3.333%	2.9%			8.36%	4,865	4,865	8.36%
1982	6,184,882	2.383	14,740,510	5,135	1.000	5,137	8.305%	3.485%	3.1%			8.30%	5,137	5,137	8.30%
1983	6,513,795	2.282	14,866,069	5,239	1.000	5,240	8.045%	3.525%	3.3%			8.05%	5,240	5,240	8.05%
1984	6,868,217	2.175	14,937,037	5,636	1.000	5,638	8.209%	3.775%	3.9%			8.21%	5,638	5,638	8.21%
1985	7,503,185	2.102	15,768,276	5,976	1.000	5,978	7.967%	3.791%	3.4%			7.97%	5,978	5,978	7.97%
1986	7,891,199	2.051	16,181,637	5,993	1.000	5,995	7.597%	3.705%	2.0%			7.60%	5,995	5,995	7.60%
1987	8,601,063	1.984	17,065,135	6,104	1.000	6,106	7.099%	3.578%	0.1%			7.10%	6,106	6,106	7.10%
1988	8,905,267	1.896	16,880,588	6,399	1.000	6,402	7.189%	3.793%	-0.5%			7.19%	6,402	6,402	7.19%
1989	9,434,400	1.854	17,491,582	6,450	1.001	6,455	6.842%	3.690%	-0.3%			6.84%	6,455	6,455	6.84%
1990	10,055,399	1.785	17,947,817	6,420	1.001	6,428	6.393%	3.581%	-0.4%			6.39%	6,428	6,428	6.39%
1991	10,728,872	1.729	18,548,727	6,144	1.002	6,155	5.737%	3.318%	-2.1%			5.74%	6,155	6,155	5.74%
1992	11,441,482	1.644	18,811,505	6,262	1.002	6,276	5.486%	3.336%	-3.6%			5.49%	6,276	6,276	5.49%
1993	11,998,508	1.614	19,362,381	5,916	1.003	5,933	4.945%	3.064%	-4.3%			4.94%	5,933	5,933	4.94%
1994	12,083,591	1.577	19,055,279	6,015	1.004	6,036	4.995%	3.168%	-3.2%	0.720	2.279%	5.00%	6,036	6,036	5.00%
1995	12,383,967	1.532	18,971,525	5,440	1.005	5,465	4.413%	2.881%	-3.3%	0.738	2.126%	4.41%	5,465	5,465	4.41%
1996	12,949,088	1.480	19,165,938	5,361	1.006	5,395	4.166%	2.815%	-3.9%	0.757	2.130%	4.17%	5,395	5,395	4.17%
1997	13,596,753	1.415	19,232,759	5,235	1.009	5,281	3.884%	2.746%	-3.3%	0.776	2.132%	3.88%	5,281	5,281	3.88%
1998	14,465,333	1.351	19,540,190	5,297	1.015	5,374	3.715%	2.750%	-3.2%	0.796	2.190%	3.72%	5,374	5,374	3.72%
1999	15,088,873	1.308	19,729,053	5,895	1.020	6,015	3.987%	3.049%	0.9%	0.817	2.490%	3.99%	6,015	6,015	3.99%
2000	15,809,043	1.261	19,937,265	5,910	1.032	6,101	3.859%	3.060%	2.8%	0.838	2.563%	3.86%	6,101	6,101	3.86%
2001	16,717,000	1.235	20,644,946	5,171	1.052	5,441	3.255%	2.636%	0.2%	0.859	2.264%	3.25%	5,441	5,441	3.25%
2002	17,601,171	1.195	21,036,269	5,208	1.094	5,699	3.238%	2.709%	-1.7%	0.881	2.387%	3.24%	5,699	5,699	3.24%
2003	18,004,352	1.163	20,931,398	4,660	1.150	5,357	2.976%	2.559%	-4.6%	0.904	2.313%	2.98%	5,357	5,357	2.98%
2004	18,523,800	1.123	20,794,077	4,285	1.227	5,258	2.839%	2.529%	-4.0%	0.927	2.344%	2.84%	5,258	5,258	2.84%
2005	18,584,736	1.097	20,391,643	3,714	1.379	5,122	2.756%	2.512%	-1.6%	0.951	2.388%	2.76%	5,122	5,122	2.76%
2006	18,740,062	1.061	19,881,471	2,342	1.986	4,651	2.482%	2.339%	-3.1%	0.975	2.281%	2.55%	4,772	4,711	2.51%
2007	19,302,264	1.030	19,881,248	846	4.876	4,125	2.137%	2.075%	-4.9%	1.000	2.075%	2.41%	4,652	4,544	2.35%
2008	19,881,332	1.000	19,881,332							1.000		2.34%	4,652	4,544	2.34%

TOTAL				159,930		169,946							175,246	175,077	
									5 YR AVG EXCLD MOST RECENT 1		2.343%				
									20 YR AVG EXCLD MOST RECENT 1		2.299%				
									10 YR AVG EXCLD MOST RECENT 5		2.285%				
									20 YR AVG EXCLD MOST RECENT 5		2.285%				
									2008 SELECTED FREQUENCY		2.340% (16)				

(1)	PROVIDED BY OLIVER WYMAN & BWC	(6)	= (4) x (5)	(11)	= (8) x (10)
(2)	BASED ON CHANGE IN SAWW	(7)	= (6) / (1) x 100	(12)	SELECTED BASED ON (16) DETRENDED AND (7)
(3)	= (1) x (2)	(8)	= (6) / (3) x 100	(13)	= [(12) x (1)] / 100
(4)	BASED ON DATA FROM OLIVER WYMAN & BWC	(9)	5 YEAR FITTED TREND OF (8)	(14)	= (4) + [1 - 1/5] x (12)
(5)	SECTION 2, EXHIBIT 8, SHEET 19, COL. 6	(10)	Based on -2.5% Frequency Trend from 1994 to 2006	(15)	= [(14) / (1)] x 100
				(16)	SELECTED BY DELOITTE CONSULTING BASED ON (11)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)  
(000's)**

SECTION 2  
EXHIBIT 8  
SHEET 15

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS & ALAE	LSS ADJ. ULTIMATE LOSS & ALAE	WHOLE \$ SELECTED ULTIMATE SEVERITY	WHOLE \$ LSS ADJ. ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE	LSS ADJ. ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
					5				
1977	4,296,958	4,256	9.91%	1,137	1,137	267	267	0.026	0.026
1978	4,554,775	4,448	9.76%	1,270	1,270	286	286	0.028	0.028
1979	4,922,518	4,502	9.14%	1,903	1,903	423	423	0.039	0.039
1980	5,505,913	4,809	8.73%	1,695	1,695	352	352	0.031	0.031
1981	5,822,523	4,865	8.36%	1,943	1,943	399	399	0.033	0.033
1982	6,184,882	5,137	8.30%	1,590	1,590	309	309	0.026	0.026
1983	6,513,795	5,240	8.05%	1,915	1,915	365	365	0.029	0.029
1984	6,868,217	5,638	8.21%	1,759	1,759	312	312	0.026	0.026
1985	7,503,185	5,978	7.97%	1,658	1,658	277	277	0.022	0.022
1986	7,891,199	5,995	7.60%	1,129	1,129	188	188	0.014	0.014
1987	8,601,063	6,106	7.10%						
1988	8,905,267	6,402	7.19%						
1989	9,434,400	6,455	6.84%						
1990	10,055,399	6,428	6.39%						
1991	10,728,872	6,155	5.74%						
1992	11,441,482	6,276	5.49%						
1993	11,998,508	5,933	4.94%						
1994	12,083,591	6,036	5.00%						
1995	12,383,967	5,465	4.41%						
1996	12,949,088	5,395	4.17%						
1997	13,596,753	5,281	3.88%						
1998	14,465,333	5,374	3.72%						
1999	15,088,873	6,015	3.99%						
2000	15,809,043	6,101	3.86%						
2001	16,717,000	5,441	3.25%						
2002	17,601,171	5,699	3.24%						
2003	18,004,352	5,357	2.98%						
2004	18,523,800	5,258	2.84%						
2005	18,584,736	5,122	2.76%						
2006	18,740,062	4,711	2.51%						
2007	19,302,264	4,544	2.35%						
2008	19,881,332	4,652	2.34%						
TOTAL					15,998				

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 2, EXHIBIT 8, SHEET 14, COL. 14  
(3) = (2) / (1) x 100  
(4) SECTION 2, EXHIBIT 8, SHEET 4, COL. 12

(5) SECTION 2, EXHIBIT 8, SHEET 4, COL. 12  
(6) = [(4) / (2)] x 1,000  
(7) = [(5) / (2)] x 1,000  
(8) = [(4) / (1)] x 100  
(9) = [(5) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)  
(000's)**

SECTION 2  
EXHIBIT 8  
SHEET 16

DISCOUNT FACTORS

ACCIDENT YEAR AGE	PAID LOSS & ALAE DEVELOPMENT FACTOR	CUMULATIVE PERCENT PAID	INCREMENTAL PERCENT PAID	INCREMENTAL PERCENT DISCOUNTED	DISCOUNT FACTOR AT 5.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			20.5%	20.0%	84.9%
6	4.870	20.5%	79.5%	73.9%	85.7%
18	1.000	100.0%	0.0%	0.0%	100.0%
30	1.000	100.0%	0.0%	0.0%	100.0%
42	1.000	100.0%	0.0%	0.0%	100.0%
54	1.000	100.0%	0.0%	0.0%	100.0%
66	1.000	100.0%	0.0%	0.0%	100.0%
78	1.000	100.0%	-70.0%	-48.5%	100.0%
90	3.330	30.0%	11.4%	7.5%	83.5%
102	2.413	41.4%	10.2%	6.4%	84.9%
114	1.935	51.7%	9.9%	6.0%	86.3%
126	1.623	61.6%	9.7%	5.5%	87.5%
138	1.402	71.3%	9.1%	4.9%	88.3%
150	1.244	80.4%	6.7%	3.5%	88.2%
162	1.147	87.2%	4.3%	2.1%	87.4%
174	1.093	91.5%	2.5%	1.2%	86.3%
186	1.064	94.0%	1.9%	0.8%	85.6%
198	1.043	95.9%	0.8%	0.3%	84.1%
210	1.035	96.7%	1.0%	0.4%	85.1%
222	1.024	97.7%	0.6%	0.2%	83.6%
234	1.017	98.3%	0.3%	0.1%	82.4%
246	1.014	98.7%	0.2%	0.1%	82.4%
258	1.011	98.9%	0.2%	0.1%	83.4%
270	1.009	99.1%	0.2%	0.0%	83.9%
282	1.008	99.2%	0.1%	0.0%	85.2%
294	1.007	99.3%	0.1%	0.0%	88.1%
306	1.006	99.4%	0.3%	0.1%	91.5%
318	1.003	99.7%	0.2%	0.1%	90.7%
330	1.001	99.9%	0.0%	0.0%	81.8%
342	1.001	99.9%	0.0%	0.0%	84.1%
354	1.001	99.9%	0.1%	0.0%	85.2%
366	1.000	100.0%	-0.1%	0.0%	100.0%
378	1.001	99.9%	0.0%	0.0%	84.6%
390	1.001	99.9%	0.0%	0.0%	84.7%
402	1.000	100.0%	0.0%	0.0%	84.7%
414	1.000	100.0%	0.0%	0.0%	84.7%
426	1.000	100.0%	0.0%	0.0%	84.8%
438	1.000	100.0%	0.0%	0.0%	84.9%
450	1.000	100.0%	0.0%	0.0%	85.0%
462	1.000	100.0%	0.0%	0.0%	85.1%
474	1.000	100.0%	0.0%	0.0%	85.3%
486	1.000	100.0%	0.0%	0.0%	85.5%
498	1.000	100.0%	0.0%	0.0%	85.7%
510	1.000	100.0%	0.0%	0.0%	86.0%
522	1.000	100.0%	0.0%	0.0%	86.4%
534	1.000	100.0%	0.0%	0.0%	86.9%
546	1.000	100.0%	0.0%	0.0%	87.4%
558	1.000	100.0%	0.0%	0.0%	88.1%
570	1.000	100.0%	0.0%	0.0%	88.9%
582	1.000	100.0%	0.0%	0.0%	89.8%
594	1.000	100.0%	0.0%	0.0%	91.0%
606	1.000	100.0%	0.0%	0.0%	92.3%
618	1.000	100.0%	0.0%	0.0%	93.8%
630	1.000	100.0%	0.0%	0.0%	95.6%
642	1.000	100.0%	0.0%	0.0%	97.6%
654	1.000	100.0%	0.0%	0.0%	100.0%

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- (1) AGE OF ACCIDENT YEAR LOSS DEVELOPMENT FACTORS
  - (2) SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 2, EXHIBIT 8, SHEET 21
  - (3) = 1 / (2)
  - (4) = (3) FROM SUCCESSIVE AGE - (3) FROM CURRENT AGE
  - (5) NET PRESENT VALUE OF (4) ASSUMING MID-YEAR PAYMENT
  - (6) CUMULATIVE DISCOUNT FACTOR FOR GIVEN AGE BASED ON (4) AND (5)

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

SECTION 2  
EXHIBIT 8  
SHEET 18

**TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)**

INTERPOLATED DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED PAID LOSS & ALAE			INCURRED LOSS & ALAE			REPORTED COUNTS (6/30/XX EVALUATIONS)			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)
1977	372	366	378	1.001	1.001	1.001				1.000	1.000	1.000	1.001	1.001	1.001
1978	360	354	366	1.001	1.001	1.001				1.000	1.000	1.000	1.001	1.001	1.001
1979	348	342	354	1.001	1.001	1.001				1.000	1.000	1.000	1.001	1.001	1.001
1980	336	330	342	1.001	1.001	1.001				1.000	1.000	1.000	1.001	1.001	1.001
1981	324	318	330	1.003	1.001	1.002				1.000	1.000	1.000	1.003	1.001	1.002
1982	312	306	318	1.006	1.003	1.005				1.000	1.000	1.000	1.006	1.003	1.005
1983	300	294	306	1.007	1.006	1.007				1.000	1.000	1.000	1.007	1.006	1.006
1984	288	282	294	1.008	1.007	1.007				1.000	1.000	1.000	1.007	1.007	1.007
1985	276	270	282	1.009	1.008	1.008				1.000	1.000	1.000	1.009	1.007	1.008
1986	264	258	270	1.011	1.009	1.010				1.000	1.000	1.000	1.011	1.009	1.010
1987	252	246	258	1.014	1.011	1.013				1.000	1.000	1.000	1.013	1.011	1.012
1988	240	234	246	1.017	1.014	1.015				1.001	1.000	1.000	1.017	1.013	1.015
1989	228	222	234	1.024	1.017	1.020				1.001	1.001	1.001	1.023	1.017	1.020
1990	216	210	222	1.035	1.024	1.029				1.002	1.001	1.001	1.034	1.023	1.028
1991	204	198	210	1.043	1.035	1.039				1.002	1.002	1.002	1.042	1.034	1.038
1992	192	186	198	1.064	1.043	1.053				1.003	1.002	1.002	1.062	1.042	1.052
1993	180	174	186	1.093	1.064	1.078				1.003	1.003	1.003	1.092	1.062	1.077
1994	168	162	174	1.147	1.093	1.120				1.004	1.003	1.004	1.148	1.092	1.119
1995	156	150	162	1.244	1.147	1.194				1.006	1.004	1.005	1.244	1.148	1.194
1996	144	138	150	1.402	1.244	1.318				1.008	1.006	1.007	1.404	1.244	1.320
1997	132	126	138	1.623	1.402	1.505				1.012	1.008	1.010	1.620	1.404	1.504
1998	120	114	126	1.935	1.623	1.765				1.018	1.012	1.015	1.921	1.620	1.758
1999	108	102	114	2.413	1.935	2.148				1.026	1.018	1.022	2.372	1.921	2.123
2000	96	90	102	3.330	2.413	2.799				1.043	1.026	1.035	3.218	2.372	2.731
2001	84	78	90	4.870	3.330	3.955				1.073	1.043	1.058	4.593	3.218	3.784
2002	72	66	78	4.870	4.870	4.870				1.120	1.073	1.096	4.593	4.593	4.593
2003	60	54	66	4.870	4.870	4.870				1.183	1.120	1.150	4.593	4.593	4.593
2004	48	42	54	4.870	4.870	4.870				1.291	1.183	1.234	4.593	4.593	4.593
2005	36	30	42	4.870	4.870	4.870				1.611	1.291	1.433	4.593	4.593	4.593
2006	24	18	30	4.870	4.870	4.870				2.738	1.611	2.028	4.593	4.593	4.593
2007	12	6	18	4.870	4.870	4.870				9.475	2.738	4.249	4.593	4.593	4.593

(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 2, EXHIBIT 8, SHEET 21; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 2, EXHIBIT 8, SHEET 21; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)  
(7) FROM SECTION 2, EXHIBIT 8, SHEET 22; SELECTED CUM. BASED ON (2)  
(8) FROM SECTION 2, EXHIBIT 8, SHEET 22; SELECTED CUM. BASED ON (3)

(9) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)  
(10) FROM SECTION 2, EXHIBIT 8, SHEET 28; SELECTED CUM. BASED ON (2)  
(11) FROM SECTION 2, EXHIBIT 8, SHEET 28; SELECTED CUM. BASED ON (3)  
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)  
(13) FROM SECTION 2, EXHIBIT 8, SHEET 29; SELECTED CUM. BASED ON (2)  
(14) FROM SECTION 2, EXHIBIT 8, SHEET 29; SELECTED CUM. BASED ON (3)  
(15) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)

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

SECTION 2  
EXHIBIT 8  
SHEET 19

**TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)**

INTERPOLATED CLAIM COUNT DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		REPORTED COUNTS (12/31/XX VALUATIONS)		
		LOW (2)	HIGH (3)	LOW (4)	HIGH (5)	INTERP. (6)
1977	372	372	384	1.000	1.000	1.000
1978	360	360	372	1.000	1.000	1.000
1979	348	348	360	1.000	1.000	1.000
1980	336	336	348	1.000	1.000	1.000
1981	324	324	336	1.000	1.000	1.000
1982	312	312	324	1.000	1.000	1.000
1983	300	300	312	1.000	1.000	1.000
1984	288	288	300	1.000	1.000	1.000
1985	276	276	288	1.000	1.000	1.000
1986	264	264	276	1.000	1.000	1.000
1987	252	252	264	1.000	1.000	1.000
1988	240	240	252	1.000	1.000	1.000
1989	228	228	240	1.001	1.000	1.001
1990	216	216	228	1.001	1.001	1.001
1991	204	204	216	1.002	1.001	1.002
1992	192	192	204	1.002	1.002	1.002
1993	180	180	192	1.003	1.002	1.003
1994	168	168	180	1.004	1.003	1.004
1995	156	156	168	1.005	1.004	1.005
1996	144	144	156	1.006	1.005	1.006
1997	132	132	144	1.009	1.006	1.009
1998	120	120	132	1.015	1.009	1.015
1999	108	108	120	1.020	1.015	1.020
2000	96	96	108	1.032	1.020	1.032
2001	84	84	96	1.052	1.032	1.052
2002	72	72	84	1.094	1.052	1.094
2003	60	60	72	1.150	1.094	1.150
2004	48	48	60	1.227	1.150	1.227
2005	36	36	48	1.379	1.227	1.379
2006	24	24	36	1.986	1.379	1.986
2007	12	12	24	4.876	1.986	4.876

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(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 2, EXHIBIT 8, SHEET 27; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 2, EXHIBIT 8, SHEET 27; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)



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

SECTION 2  
EXHIBIT 8  
SHEET 20

**TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)**

INTERPOLATED INDEX FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED INDEXED INCREMENTAL PAID LOSS & ALAE		
		LOW	HIGH	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)
1977	372	366	378	-	-	-
1978	360	354	366	-	-	-
1979	348	342	354	0.000	-	0.000
1980	336	330	342	0.001	0.000	0.001
1981	324	318	330	0.007	0.001	0.002
1982	312	306	318	0.015	0.007	0.010
1983	300	294	306	0.016	0.015	0.015
1984	288	282	294	0.018	0.016	0.017
1985	276	270	282	0.020	0.018	0.019
1986	264	258	270	0.022	0.020	0.021
1987	252	246	258	0.024	0.022	0.023
1988	240	234	246	0.028	0.024	0.026
1989	228	222	234	0.033	0.028	0.030
1990	216	210	222	0.039	0.033	0.036
1991	204	198	210	0.047	0.039	0.043
1992	192	186	198	0.064	0.047	0.055
1993	180	174	186	0.085	0.064	0.074
1994	168	162	174	0.118	0.085	0.100
1995	156	150	162	0.200	0.118	0.154
1996	144	138	150	0.316	0.200	0.251
1997	132	126	138	0.462	0.316	0.382
1998	120	114	126	0.624	0.462	0.537
1999	108	102	114	0.789	0.624	0.702
2000	96	90	102	1.149	0.789	0.952
2001	84	78	90	1.435	1.149	1.284
2002	72	66	78	1.768	1.435	1.593
2003	60	54	66	1.768	1.768	1.768
2004	48	42	54	1.768	1.768	1.768
2005	36	30	42	1.768	1.768	1.768
2006	24	18	30	1.768	1.768	1.768
2007	12	6	18	1.768	1.768	1.768

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(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 2, EXHIBIT 8, SHEET 37; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 2, EXHIBIT 8, SHEET 37; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)





**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)  
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	AS OF 12/31/2007			
1977																																			6	
1978																																				-
1979																																				4
1980																																				-
1981																																				-
1982																																				22
1983																																				11
1984																																				42
1985																																				49
1986																																				13
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2007																																				







**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)  
REPORTED LOST TIME CLAIM COUNTS (12/31/XX)**

ACCIDENT YEAR	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384	AS OF 12/31/2007			
1977											4,211	4,222	4,239	4,243	4,247	4,248	4,250	4,252	4,254	4,257	4,257	4,257	4,257	4,255	4,255	4,255	4,256	4,256	4,256	4,256	4,256	4,256	4,256			
1978										4,378	4,388	4,411	4,421	4,430	4,433	4,437	4,433	4,435	4,439	4,442	4,443	4,445	4,446	4,446	4,446	4,446	4,447	4,447	4,447	4,447	4,447	4,447	4,447			
1979										4,424	4,441	4,459	4,478	4,488	4,495	4,499	4,496	4,499	4,503	4,507	4,504	4,501	4,500	4,500	4,500	4,500	4,500	4,501	4,501	4,501	4,501	4,501	4,501			
1980								4,659	4,706	4,735	4,759	4,768	4,779	4,788	4,782	4,783	4,787	4,793	4,797	4,802	4,807	4,807	4,807	4,807	4,807	4,808	4,808	4,808	4,808	4,808	4,808	4,808	4,808			
1981								4,584	4,701	4,755	4,781	4,796	4,809	4,818	4,823	4,828	4,838	4,850	4,853	4,857	4,863	4,863	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864			
1982								4,851	4,962	5,017	5,048	5,075	5,100	5,108	5,114	5,121	5,125	5,130	5,132	5,133	5,134	5,134	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135		
1983					4,657	4,574	4,798	4,957	5,095	5,152	5,162	5,207	5,209	5,219	5,221	5,225	5,228	5,232	5,234	5,237	5,238	5,238	5,238	5,239	5,239	5,239	5,239	5,239	5,239	5,239	5,239	5,239	5,239			
1984				4,960	4,969	5,183	5,359	5,515	5,563	5,587	5,587	5,609	5,618	5,616	5,623	5,628	5,628	5,631	5,635	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636		
1985			4,202	4,922	5,292	5,501	5,619	5,772	5,848	5,887	5,917	5,941	5,945	5,953	5,959	5,964	5,967	5,970	5,974	5,975	5,976	5,976	5,976	5,976	5,976	5,976	5,976	5,976	5,976	5,976	5,976	5,976	5,976	5,976		
1986		2,659	4,230	4,922	5,343	5,525	5,716	5,843	5,897	5,922	5,949	5,958	5,962	5,970	5,978	5,981	5,984	5,988	5,991	5,992	5,992	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993		
1987	1,438	2,578	4,206	5,051	5,316	5,604	5,796	5,948	6,006	6,031	6,049	6,061	6,079	6,084	6,089	6,092	6,095	6,099	6,102	6,103	6,104	6,104	6,104	6,104	6,104	6,104	6,104	6,104	6,104	6,104	6,104	6,104	6,104	6,104		
1988	1,461	2,744	4,312	5,033	5,568	5,884	6,098	6,239	6,302	6,319	6,337	6,366	6,371	6,379	6,384	6,387	6,390	6,394	6,398	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399		
1989	1,443	2,616	3,495	4,830	5,477	5,852	6,125	6,286	6,323	6,370	6,400	6,416	6,424	6,431	6,437	6,440	6,443	6,447	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450		
1990	1,462	2,743	4,277	5,065	5,524	5,860	6,108	6,264	6,314	6,361	6,380	6,389	6,397	6,405	6,410	6,413	6,416	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420		
1991	1,569	3,045	4,087	4,892	5,400	5,688	5,904	6,013	6,061	6,091	6,109	6,118	6,126	6,133	6,138	6,141	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	
1992	1,670	2,877	4,194	5,133	5,556	5,832	6,044	6,150	6,189	6,211	6,230	6,239	6,246	6,253	6,259	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	
1993	1,610	2,920	4,203	4,929	5,246	5,490	5,690	5,784	5,816	5,850	5,880	5,896	5,905	5,914	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	
1994	1,549	2,915	4,362	4,945	5,297	5,553	5,753	5,858	5,914	5,954	5,982	5,999	6,011	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	
1995	1,450	2,909	3,978	4,518	4,804	5,011	5,198	5,293	5,355	5,391	5,421	5,433	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	
1996	1,438	2,735	3,882	4,431	4,742	4,947	5,128	5,223	5,280	5,317	5,347	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	
1997	1,451	2,730	3,784	4,278	4,591	4,801	4,998	5,127	5,181	5,204	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	
1998	1,599	2,887	3,917	4,392	4,666	4,919	5,093	5,200	5,267	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	
1999	1,848	3,290	4,519	4,975	5,287	5,510	5,720	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	
2000	1,911	3,381	4,598	5,060	5,346	5,593	5,804	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	
2001	1,349	2,841	3,969	4,395	4,692	4,950	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	
2002	1,439	3,000	4,162	4,656	4,955	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	
2003	1,278	2,734	3,847	4,352	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	
2004	1,126	2,573	3,819	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	
2005	1,092	2,603	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	
2006	869	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	
2007	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846

**AGE-TO-AGE DEVELOPMENT FACTORS**

	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-Ult	384-Ult		
1977											1.0026	1.0040	1.0009	1.0009	1.0002	1.0005	1.0005	1.0005	1.0007	1.0000	1.0000	1.0000	0.99953	1.00005	1.00004	1.00004	1.00003	1.00003	1.00002	1.00002	1.00002	1.00002	1.00002	
1978									1.0038	1.0041	1.0043	1.0022	1.0016	1.0009	0.9993	1.0007	1.0009	1.0009	1.0007	1.0002	1.0005	1.0002	1.0000	1.00005	1.00005	1.00004	1.00004	1.00003	1.00003	1.00002	1.00002	1.00002	1.00002	1.00002
1979</																																		



**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)  
REPORTED LOST TIME CLAIM COUNTS (ESTIMATED AT 6/30/XX FROM 12/31/XX)**

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	AS OF 12/31/2007								
1977												4,217	4,231	4,241	4,245	4,248	4,249	4,251	4,253	4,256	4,257	4,257	4,257	4,256	4,255	4,255	4,256	4,256	4,256	4,256	4,256	4,256	4,256								
1978											4,383	4,400	4,416	4,426	4,432	4,435	4,435	4,434	4,434	4,437	4,441	4,443	4,444	4,446	4,446	4,446	4,447	4,447	4,447	4,447	4,447	4,447	4,447	4,447							
1979										4,433	4,450	4,469	4,483	4,492	4,497	4,498	4,498	4,501	4,505	4,506	4,503	4,501	4,500	4,500	4,500	4,500	4,501	4,501	4,501	4,501	4,501	4,501	4,501	4,501							
1980									4,683	4,721	4,747	4,764	4,774	4,784	4,785	4,783	4,785	4,790	4,795	4,800	4,805	4,807	4,807	4,807	4,807	4,807	4,807	4,807	4,807	4,807	4,807	4,807	4,807	4,807	4,807						
1981									4,643	4,728	4,768	4,789	4,804	4,814	4,821	4,826	4,833	4,844	4,852	4,855	4,860	4,863	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864						
1982							4,774	4,907	4,990	5,033	5,062	5,088	5,104	5,111	5,118	5,128	5,128	5,131	5,133	5,134	5,134	5,134	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135					
1983					4,813	4,686	4,878	5,026	5,124	5,167	5,195	5,208	5,214	5,220	5,223	5,227	5,230	5,233	5,235	5,237	5,238	5,238	5,238	5,239	5,239	5,239	5,239	5,239	5,239	5,239	5,239	5,239	5,239	5,239	5,239	5,239					
1984					5,126	5,076	5,271	5,399	5,477	5,539	5,575	5,598	5,614	5,617	5,620	5,626	5,629	5,630	5,635	5,635	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636				
1985				4,581	5,126	5,397	5,560	5,696	5,810	5,888	5,902	5,943	5,949	5,956	5,962	5,965	5,969	5,972	5,974	5,975	5,976	5,976	5,976	5,976	5,976	5,976	5,976	5,976	5,976	5,976	5,976	5,976	5,976	5,976	5,976	5,976	5,976				
1986			3,445	4,611	5,168	5,434	5,621	5,780	5,910	5,936	5,964	5,960	5,966	5,974	5,980	5,983	5,986	5,989	5,991	5,992	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993			
1987	719	2,008	3,392	4,629	5,184	5,460	5,700	5,872	5,977	6,019	6,040	6,055	6,070	6,082	6,087	6,091	6,094	6,097	6,100	6,103	6,104	6,104	6,104	6,104	6,104	6,104	6,104	6,104	6,104	6,104	6,104	6,104	6,104	6,104	6,104	6,104	6,104	6,104			
1988	730	2,103	3,528	4,673	5,301	5,726	5,991	6,169	6,271	6,311	6,328	6,352	6,369	6,375	6,381	6,386	6,389	6,392	6,396	6,398	6,398	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399			
1989	721	2,030	3,056	4,163	5,154	5,665	5,989	6,206	6,305	6,347	6,385	6,408	6,420	6,427	6,434	6,438	6,441	6,445	6,449	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450		
1990	731	2,103	3,510	4,671	5,295	5,692	5,984	6,186	6,289	6,338	6,371	6,385	6,393	6,401	6,407	6,412	6,415	6,418	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420		
1991	784	2,307	3,566	4,490	5,146	5,544	5,796	5,959	6,037	6,076	6,100	6,114	6,122	6,129	6,135	6,140	6,143	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144		
1992	835	2,274	3,536	4,664	5,345	5,694	5,938	6,097	6,170	6,200	6,220	6,234	6,242	6,250	6,256	6,260	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262		
1993	805	2,265	3,562	4,566	5,088	5,368	5,580	5,737	5,800	5,833	5,865	5,888	5,901	5,910	5,915	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916		
1994	774	2,232	3,639	4,654	5,121	5,425	5,653	5,806	5,886	5,934	5,968	5,991	6,005	6,013	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015		
1995	725	2,180	3,444	4,248	4,661	4,908	5,105	5,246	5,324	5,373	5,406	5,427	5,437	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440		
1996	719	2,087	3,309	4,157	4,587	4,845	5,038	5,176	5,252	5,299	5,332	5,354	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361		
1997	725	2,091	3,257	4,031	4,435	4,696	4,904	5,063	5,154	5,193	5,220	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235		
1998	799	2,243	3,402	4,155	4,529	4,793	5,006	5,147	5,234	5,282	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297		
1999	924	2,569	3,905	4,747	5,131	5,399	5,615	5,774	5,861	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895		
2000	955	2,646	3,990	4,829	5,203	5,470	5,689	5,857	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	
2001	674	2,095	3,405	4,182	4,544	4,821	5,061	5,261	5,421	5,541	5,621	5,681	5,721	5,751	5,771	5,781	5,781	5,781	5,781	5,781	5,781	5,781	5,781	5,781	5,781	5,781	5,781	5,781	5,781	5,781	5,781	5,781	5,781	5,781	5,781	5,781	5,781	5,781	5,781	5,781	
2002	719	2,220	3,581	4,409	4,806	5,082	5,268	5,428	5,568	5,688	5,768	5,828	5,878	5,918	5,948	5,968	5,978	5,988	5,998	5,998	5,998	5,998	5,998	5,998	5,998	5,998	5,998	5,998	5,998	5,998	5,998	5,998	5,998	5,998	5,998	5,998	5,998	5,998	5,998	5,998	5,998
2003	639	2,006	3,291	4,100	4,506	4,660	4,825	4,985	5,125	5,245	5,345	5,425	5,485	5,525	5,555	5,575	5,585	5,585	5,585	5,585	5,585	5,585	5,585	5,585	5,585	5,585	5,585	5,585	5,585	5,585	5,585	5,585	5,585	5,585	5,585	5,585	5,585	5,585	5,585	5,585	
2004	563	1,850	3,196	4,052	4,285	4,445	4,585	4,705	4,805	4,885	4,945	4,985	4,995	4,995	4,995	4,995	4,995	4,995	4,995	4,995	4,995	4,995	4,995	4,995	4,995	4,995	4,995	4,995	4,995	4,995	4,995	4,995	4,995	4,995	4,995	4,995	4,995	4,995	4,995	4,995	
2005	546	1,848	3,159	3,714	4,285	4,445	4,585	4,705	4,805	4,885	4,945	4,985	4,995	4,995	4,995	4,995	4,995	4,995	4,995	4,995	4,995	4,995	4,995	4,995	4,995	4,995	4,995	4,995	4,995	4,995	4,995	4,995	4,995	4,995	4,995	4,995	4,995	4,995	4,995	4,995	
2006	434	1,606	2,342	3,144	3,714	4,285	4,445	4,585	4,705	4,805	4,885	4,945	4,985	4,995	4,995	4,995	4,995	4,995	4,995	4,995	4,995	4,995	4,995	4,995	4,995	4,995	4,995	4,995	4,995	4,995	4,995	4,995	4,995	4,995	4,995	4,995	4,995	4,995	4,995	4,995	
2007	423	846	1,248	1,644	2,040	2,436	2,832	3,228	3,624	4,020	4,416	4,812	5,208	5,604	5,999	6,395	6,791	7,187	7,583	7,979	8,375	8,771	9,167	9,563	9,959	10,355	10,751	11,147	11,543	11,939	12,335	12,731	13,127	13,523	13,919	14,315	14,711	15,107	15,503	15,899	16,295



**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)  
CUMULATIVE PAID LOSS & ALAE / 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	AS OF 12/31/2007				
1977															194	209	229	237	247	253	259	261	263	263	266	266	266	267	267	267	267	267	267				
1978														186	211	226	240	252	263	267	271	275	279	280	283	283	283	285	285	285	285	285	285	285			
1979													234	268	300	333	361	383	405	410	415	418	421	422	422	422	422	422	422	422	422	422	422	422	422		
1980												200	226	256	284	308	328	336	343	344	345	345	348	349	349	349	349	349	349	349	349	349	349	349	349		
1981												182	218	260	289	326	352	367	372	382	387	389	391	392	393	394	394	394	398	398	398	398	398	398	398		
1982										148	175	202	238	268	285	289	295	297	301	304	305	306	306	306	308	308	308	308	308	308	308	308	308	308	308	308	
1983								157	203	243	274	310	330	342	349	354	357	359	360	363	363	363	363	363	363	363	363	363	363	363	363	363	363	363	363	363	
1984							93	132	162	204	246	273	294	300	302	306	307	308	309	309	309	309	309	310	310	310	310	310	310	310	310	310	310	310	310	310	
1985						77	112	151	183	209	233	246	259	263	267	269	271	272	272	273	273	273	273	275	275	275	275	275	275	275	275	275	275	275	275	275	
1986						24	41	60	93	122	147	161	168	175	176	181	185	186	186	186	186	186	186	186	186	186	186	186	186	186	186	186	186	186	186	186	
1987																																					
1988																																					
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**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION**

**TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)**

INDEX METHOD - INCREMENTAL PAID LOSS & ALAE 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	AS OF 12/31/2007					
1977																1.391	0.105	0.143	0.059	0.068	0.045	0.043	0.018	0.009	0.005	0.018	0.002	0.002	0.001	0.001	0.001	0.000	0.000				
1978														1.241	0.164	0.104	0.089	0.082	0.073	0.028	0.029	0.026	0.024	0.007	0.019	0.001	0.001	0.000	0.017	0.000	0.000	0.000	0.000				
1979														1.433	0.206	0.197	0.198	0.172	0.134	0.134	0.034	0.032	0.017	0.015	0.007	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000				
1980													1.140	0.146	0.170	0.158	0.139	0.115	0.045	0.038	0.006	0.005	0.004	0.015	0.003	0.001	0.001	0.001	0.001	0.015	0.000	0.000	0.000	0.015			
1981											0.961	0.189	0.222	0.152	0.195	0.137	0.080	0.030	0.050	0.029	0.010	0.009	0.006	0.005	0.003	0.003	0.003	0.022	0.001	0.001	0.001	0.001	0.001	0.001			
1982											0.737	0.131	0.137	0.175	0.151	0.082	0.022	0.030	0.011	0.020	0.012	0.005	0.005	0.004	0.005	0.002	0.002	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
1983							0.738	0.221	0.188	0.145	0.169	0.095	0.056	0.035	0.024	0.010	0.011	0.007	0.011	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		
1984							0.419	0.175	0.136	0.186	0.189	0.122	0.096	0.024	0.011	0.018	0.005	0.005	0.003	0.002	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
1985							0.332	0.154	0.166	0.139	0.112	0.104	0.057	0.054	0.018	0.017	0.010	0.008	0.004	0.003	0.002	0.002	0.002	0.006	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.000	
1986						0.102	0.072	0.078	0.139	0.125	0.103	0.060	0.028	0.029	0.007	0.019	0.017	0.003	0.002	0.001	0.000	0.000	0.000	0.000	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1987																																					
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2 Yr Avg							0.332	0.286	0.171	0.138	0.149	0.146	0.090	0.075	0.021	0.014	0.014	0.007	0.004	0.003	0.002	0.002	0.002	0.003	0.000	0.001	0.002	0.011	0.001	0.000	0.000	0.000	0.000	0.000	0.000		
3 Yr Avg							0.332	0.286	0.360	0.165	0.162	0.146	0.116	0.082	0.033	0.021	0.017	0.008	0.006	0.004	0.005	0.002	0.002	0.002	0.002	0.001	0.008	0.006	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
10 Yr Avg							0.332	0.286	0.360	0.308	0.315	0.317	0.332	0.271	0.254	0.085	0.076	0.043	0.045	0.018	0.015	0.009	0.009	0.004	0.006	0.001	0.005	0.005	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
Selected Cumulative	1.768	1.768	1.768	1.768	1.768	1.768	1.768	1.435	1.149	0.789	0.624	0.462	0.316	0.200	0.118	0.085	0.064	0.047	0.039	0.033	0.028	0.024	0.022	0.020	0.018	0.016	0.015	0.007	0.001	0.000	0.000	0.000	0.000	0.000	0.000		



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

SECTION 2  
EXHIBIT 8  
SHEET 38

**TEMPORARY PARTIAL**

**UNPAID LOSS ESTIMATE FOR ACCIDENT YEARS 1976 AND PRIOR**

10 times 3 Year Average Annual Payments	12	(1)
15 times 3 Year Average Annual Payments	17	(2)
Incremental Development Method	4	(3)
05 to 08 Exponential Curve Fit	3	(4)
04 to 08 Exponential Curve Fit	2	(5)
03 to 08 Exponential Curve Fit	3	(6)
03 to 07 Exponential Curve Fit	6	(7)
Selected Unpaid Loss	5	(8)

- 
- (1) 10 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2006 THROUGH 2008 OF 1  
(2) 15 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2006 THROUGH 2008 OF 1  
(3) SECTION 2, EXHIBIT 8, SHEET 40, COLUMN (8)  
(4) SECTION 2, EXHIBIT 8, SHEET 39, TOTAL OF COLUMN (2)  
(5) SECTION 2, EXHIBIT 8, SHEET 39, TOTAL OF COLUMN (3)  
(6) SECTION 2, EXHIBIT 8, SHEET 39, TOTAL OF COLUMN (4)  
(7) SECTION 2, EXHIBIT 8, SHEET 39, TOTAL OF COLUMN (5)  
(8) SELECTED BY DELOITTE CONSULTING

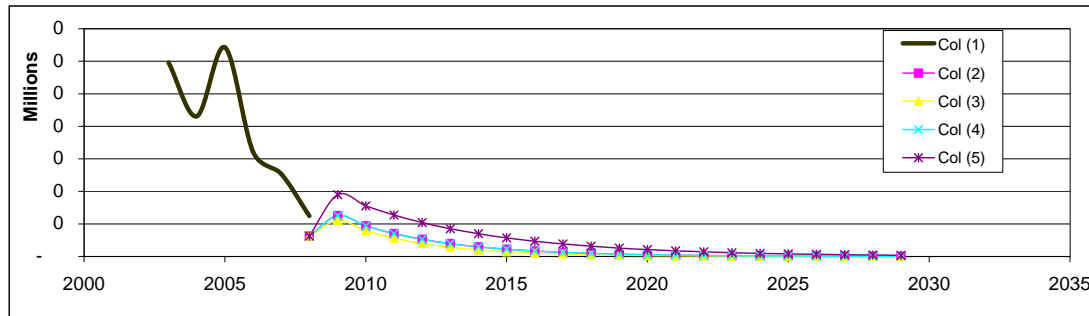
**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION**

SECTION 2  
EXHIBIT 8  
SHEET 39

**TEMPORARY PARTIAL**

**Exponential Curve Fit of Unpaid Loss**

FY ENDING	ACTUAL PAID LOSS (1)	Incremental Unpaid Loss				FY ENDING	Incremental Unpaid Loss			
		05 TO 08 CURVE FIT (2)	04 TO 08 CURVE FIT (3)	03 TO 08 CURVE FIT (4)	03 TO 07 CURVE FIT (5)		05 TO 08 CURVE FIT (2)	04 TO 08 CURVE FIT (3)	03 TO 08 CURVE FIT (4)	03 TO 07 CURVE FIT (5)
2003	3					2030	0	0	0	0
2004	2					2031	0	0	0	0
2005	3					2032	0	0	0	0
2006	2					2033	0	0	0	0
2007	1					2034	0	0	0	0
2008	1	0	0	0	0	2035	0	0	0	0
2009		1	1	1	1	2036	0	0	0	0
2010		0	0	0	1	2037	0	0	0	0
2011		0	0	0	1	2038	0	0	0	0
2012		0	0	0	1	2039	0	0	0	0
2013		0	0	0	0	2040	0	0	0	0
2014		0	0	0	0	2041	0	0	0	0
2015		0	0	0	0	2042	0	0	0	0
2016		0	0	0	0	2043	0	0	0	0
2017		0	0	0	0	2044	0	0	0	0
2018		0	0	0	0	2045	0	0	0	0
2019		0	0	0	0	2046	0	0	0	0
2020		0	0	0	0	2047	0	0	0	0
2021		0	0	0	0	2048	0	0	0	0
2022		0	0	0	0	2049	0	0	0	0
2023		0	0	0	0	2050	0	0	0	0
2024		0	0	0	0	2051	0	0	0	0
2025		0	0	0	0	2052	0	0	0	0
2026		0	0	0	0	2053	0	0	0	0
2027		0	0	0	0	2054	0	0	0	0
2028		0	0	0	0	2055	0	0	0	0
2029		0	0	0	0	2056	0	0	0	0
Total							3	2	3	6



(1) ACTUAL PAID LOSSES  
(2) - (5) EXPONENTIAL CURVE FIT BASED ON (1)

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

SECTION 2  
EXHIBIT 8  
SHEET 40

**TEMPORARY PARTIAL**

**Incremental Development Method**

AY	6/30/2007 Age	Incremental Decay	Cum Decay Relative to Current Yr Paid	7/1/2006 6/30/2007 Paid	6/30/2007 Unpaid Loss Estimate	6/30/2007 12/31/2007 Paid	12/31/2007 Unpaid Loss Estimate	Implied Cum Unpaid Loss
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1953	54.5	-	-	-	-	-	-	-
1954	53.5	0.767	0.77	-	-	-	-	-
1955	52.5	0.766	1.35	-	-	-	-	-
1956	51.5	0.766	1.80	-	-	-	-	-
1957	50.5	0.766	2.15	-	-	-	-	-
1958	49.5	0.766	2.41	-	-	-	-	-
1959	48.5	0.766	2.61	-	-	-	-	-
1960	47.5	0.766	2.77	-	-	-	-	-
1961	46.5	0.766	2.89	-	-	-	-	-
1962	45.5	0.766	2.97	-	-	-	-	-
1963	44.5	0.765	3.04	-	-	-	-	-
1964	43.5	0.765	3.09	-	-	-	-	-
1965	42.5	0.765	3.13	-	-	-	-	-
1966	41.5	0.765	3.16	-	-	-	-	-
1967	40.5	0.765	3.18	-	-	-	-	-
1968	39.5	0.765	3.20	-	-	-	-	-
1969	38.5	0.765	3.21	-	-	-	-	-
1970	37.5	0.764	3.22	-	-	-	-	-
1971	36.5	0.764	3.22	-	-	-	-	-
1972	35.5	0.764	3.23	1	2	0	2	2
1973	34.5	0.764	3.23	-	-	-	-	2
1974	33.5	0.764	3.23	-	-	-	-	2
1975	32.5	0.764	3.23	0	1	-	1	3
1976	31.5	0.763	3.23	0	1	-	1	4

- 
- (1) AGE @ 6/30/2007
  - (2) FROM SECTION 2, EXHIBIT 8, SHEET 42, COLUMN (8)
  - (3) TOTAL FROM SECTION 2, EXHIBIT 8, SHEET 40
  - (4) PROVIDED BY OLIVER WYMAN
  - (5) = (3) x (4)
  - (6) PROVIDED BY OLIVER WYMAN
  - (7) = (5) - (6)
  - (8) = COLUMN (7) ACCUMULATED

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

**TEMPORARY PARTIAL**

**Cumulative Decay Factor Applied to Payments Made in Current Calendar Year to Estimate Unpaid Losses as of 6/30/07 for each Accident Year**

ACCIDENT YEAR																							
1953	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970	1971	1972	1973	1974	1975	1976
-																							
	0.767	0.588	0.450	0.345	0.264	0.203	0.155	0.119	0.091	0.070	0.053	0.041	0.031	0.024	0.018	0.014	0.011	0.008	0.006	0.005	0.004	0.003	0.002
		0.766	0.587	0.450	0.345	0.264	0.202	0.155	0.119	0.091	0.069	0.053	0.041	0.031	0.024	0.018	0.014	0.011	0.008	0.006	0.005	0.004	0.003
			0.766	0.587	0.450	0.345	0.264	0.202	0.155	0.118	0.091	0.069	0.053	0.041	0.031	0.024	0.018	0.014	0.011	0.008	0.006	0.005	0.004
				0.766	0.587	0.450	0.344	0.264	0.202	0.155	0.118	0.091	0.069	0.053	0.041	0.031	0.024	0.018	0.014	0.011	0.008	0.006	0.005
					0.766	0.587	0.449	0.344	0.264	0.202	0.154	0.118	0.090	0.069	0.053	0.040	0.031	0.024	0.018	0.014	0.011	0.008	0.006
						0.766	0.587	0.449	0.344	0.263	0.202	0.154	0.118	0.090	0.069	0.053	0.040	0.031	0.024	0.018	0.014	0.010	0.008
							0.766	0.586	0.449	0.344	0.263	0.201	0.154	0.118	0.090	0.069	0.053	0.040	0.031	0.023	0.018	0.014	0.010
								0.766	0.586	0.449	0.343	0.263	0.201	0.154	0.118	0.090	0.069	0.053	0.040	0.031	0.023	0.018	0.014
									0.766	0.586	0.449	0.343	0.263	0.201	0.154	0.117	0.090	0.069	0.052	0.040	0.031	0.023	0.018
										0.765	0.586	0.448	0.343	0.262	0.201	0.153	0.117	0.090	0.068	0.052	0.040	0.031	0.023
											0.765	0.586	0.448	0.343	0.262	0.200	0.153	0.117	0.089	0.068	0.052	0.040	0.030
												0.765	0.585	0.448	0.342	0.262	0.200	0.153	0.117	0.089	0.068	0.052	0.040
													0.765	0.585	0.448	0.342	0.262	0.200	0.153	0.117	0.089	0.068	0.052
														0.765	0.585	0.447	0.342	0.262	0.200	0.153	0.117	0.089	0.068
															0.765	0.585	0.447	0.342	0.261	0.200	0.153	0.117	0.089
																0.765	0.585	0.447	0.342	0.261	0.199	0.152	0.116
																	0.764	0.585	0.447	0.341	0.261	0.199	0.152
																		0.764	0.584	0.446	0.341	0.261	0.199
																			0.764	0.584	0.446	0.341	0.260
																				0.764	0.584	0.446	0.340
																					0.764	0.583	0.445
																						0.764	0.583
																							0.763
	0.767	1.354	1.804	2.149	2.412	2.614	2.768	2.885	2.975	3.042	3.094	3.133	3.162	3.183	3.199	3.211	3.219	3.224	3.228	3.230	3.231	3.231	3.230

**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 1961, the decay factor of 0.910 means that the expected payments from 6/30/07-08 are 0.91 times the actual paid losses from 6/30/06-07, similarly, the decay factor of .805 means that the expected payments from 6/30/08-09 are 0.805 times the actual paid losses from 6/30/06-07, 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 6/30/06-07.

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

SECTION 2  
EXHIBIT 8  
SHEET 42

**TEMPORARY PARTIAL**

**Paid Tail Factor Selection**

Age Months (1)	Age Years (2)	Age to Age Development Factors							Cumulative Development Factors						
		Fitted Paid (3)	Increm. Data (4)	Weibull Curve (5)	Inverse Power Curve (6)	PA Selected Tail (7)	Selected Tail (8)	Selected Decay (9)	Fitted Paid (10)	Increm. Data (11)	Weibull Curve (12)	Inverse Power Curve (13)	PA Selected Tail (14)	Selected Tail (15)	
6	0.5														
18	1.5														
30	2.5														
42	3.5														
54	4.5														
66	5.5														
78	6.5	1.462		1.268	6.414	1.475	1.462		4.865	1.186			8.025	4.870	
90	7.5	1.380	1.000	1.192	3.114	1.370	1.380	1.202	4.865	1.186	2.499	94.720	4.731	4.870	
102	8.5	1.247	1.000	1.139	1.929	1.303	1.247	0.898	3.327	1.186	1.970	14.767	3.207	3.330	
114	9.5	1.192	1.000	1.101	1.447	1.203	1.192	0.970	2.411	1.186	1.653	4.742	2.341	2.413	
126	10.5	1.157	1.000	1.074	1.232	1.145	1.157	0.974	1.933	1.186	1.451	2.458	1.797	1.935	
138	11.5	1.128	1.000	1.055	1.127	1.098	1.128	0.940	1.621	1.186	1.318	1.698	1.494	1.623	
150	12.5	1.084	1.000	1.040	1.074	1.062	1.084	0.742	1.401	1.186	1.226	1.379	1.304	1.402	
162	13.5	1.049	1.071	1.030	1.044	1.037	1.049	0.639	1.243	1.186	1.163	1.223	1.188	1.244	
174	14.5	1.028	1.039	1.022	1.028	1.024	1.028	0.589	1.146	1.186	1.118	1.139	1.119	1.147	
186	15.5	1.020	1.020	1.016	1.018	1.016	1.020	0.745	1.092	1.108	1.085	1.090	1.079	1.093	
198	16.5	1.008	1.013	1.012	1.012	1.010	1.008	0.405	1.063	1.066	1.062	1.061	1.054	1.064	
210	17.5	1.011	1.005	1.009	1.008	1.007	1.011	1.340	1.042	1.045	1.045	1.042	1.037	1.043	
222	18.5	1.006	1.007	1.006	1.006	1.004	1.006	0.603	1.034	1.031	1.033	1.030	1.027	1.035	
234	19.5	1.004	1.004	1.005	1.004	1.003	1.004	0.566	1.023	1.026	1.024	1.022	1.020	1.024	
246	20.5	1.002	1.002	1.003	1.003	1.002	1.002	0.619	1.016	1.020	1.017	1.016	1.015	1.017	
258	21.5	1.002	1.002	1.003	1.002	1.001	1.002	1.037	1.013	1.016	1.013	1.012	1.012	1.014	
270	22.5	1.002	1.002	1.002	1.002	1.002	1.002	0.678	1.011	1.013	1.009	1.009	1.010	1.011	
282	23.5	1.001	1.002	1.001	1.001	1.001	1.001	0.478	1.008	1.011	1.007	1.007	1.009	1.009	
294	24.5	1.001	1.001	1.001	1.001	1.001	1.001	0.834	1.007	1.009	1.005	1.006	1.007	1.008	
306	25.5	1.003	1.001	1.001	1.001	1.001	1.003	4.705	1.006	1.008	1.003	1.004	1.006	1.007	
318	26.5	1.002	1.004	1.001	1.001	1.000	1.002	0.764	1.005	1.007	1.003	1.003	1.005	1.006	
330	27.5	1.000	1.002	1.000	1.000	1.000	1.000	0.052	1.002	1.006	1.002	1.003	1.004	1.003	
342	28.5	1.000	1.000	1.000	1.000	1.000	1.000	1.672	1.000	1.002	1.001	1.002	1.004	1.001	
354	29.5	1.000	1.000	1.000	1.000	1.002	1.000	-	1.000	1.000	1.001	1.002	1.003	1.001	
366	30.5		1.000	1.000	1.000	1.000	1.000	-	1.000	1.000	1.001	1.001	1.003	1.001	
378	31.5		1.000	1.000	1.000	1.000	1.000	0.763	1.000	1.000	1.001	1.001	1.001	1.001	
390	32.5		1.000	1.000	1.000	1.000	1.000	0.764	1.000	1.000	1.001	1.001	1.001	1.001	
402	33.5		1.000	1.000	1.000	1.000	1.000	0.764	1.000	1.000	1.001	1.001	1.000	1.000	
414	34.5		1.000	1.000	1.000	1.000	1.000	0.764	1.000	1.000	1.001	1.001	1.000	1.000	
426	35.5		1.000	1.000	1.000	1.000	1.000	0.764	1.000	1.000	1.001	1.001	1.000	1.000	
438	36.5		1.000	1.000	1.000	1.000	1.000	0.764	1.000	1.000	1.000	1.000	1.000	1.000	
450	37.5		1.000	1.000	1.000	1.000	1.000	0.764	1.000	1.000	1.000	1.000	1.000	1.000	
462	38.5		1.000	1.000	1.000	1.000	1.000	0.765	1.000	1.000	1.000	1.000	1.000	1.000	
474	39.5		1.000	1.000	1.000	1.000	1.000	0.765	1.000	1.000	1.000	1.000	1.000	1.000	
486	40.5		1.000	1.000	1.000	1.000	1.000	0.765	1.000	1.000	1.000	1.000	1.000	1.000	
498	41.5		1.000	1.000	1.000	1.000	1.000	0.765	1.000	1.000	1.000	1.000	1.000	1.000	
510	42.5		1.000	1.000	1.000	1.000	1.000	0.765	1.000	1.000	1.000	1.000	1.000	1.000	
522	43.5		1.000	1.000	1.000	1.000	1.000	0.765	1.000	1.000	1.000	1.000	1.000	1.000	
534	44.5		1.000	1.000	1.000	1.000	1.000	0.765	1.000	1.000	1.000	1.000	1.000	1.000	
546	45.5		1.000	1.000	1.000	1.000	1.000	0.766	1.000	1.000	1.000	1.000	1.000	1.000	
558	46.5		1.000	1.000	1.000	1.000	1.000	0.766	1.000	1.000	1.000	1.000	1.000	1.000	
570	47.5		1.000	1.000	1.000	1.000	1.000	0.766	1.000	1.000	1.000	1.000	1.000	1.000	
582	48.5		1.000	1.000	1.000	1.000	1.000	0.766	1.000	1.000	1.000	1.000	1.000	1.000	
594	49.5		1.000	1.000	1.000	1.000	1.000	0.766	1.000	1.000	1.000	1.000	1.000	1.000	
606	50.5		1.000	1.000	1.000	1.000	1.000	0.766	1.000	1.000	1.000	1.000	1.000	1.000	
618	51.5		1.000	1.000	1.000	1.000	1.000	0.766	1.000	1.000	1.000	1.000	1.000	1.000	
630	52.5		1.000	1.000	1.000	1.000	1.000	0.766	1.000	1.000	1.000	1.000	1.000	1.000	
642	53.5		1.000	1.000	1.000	1.000	1.000	0.767	1.000	1.000	1.000	1.000	1.000	1.000	
654	54.5			1.000	1.000	1.000	1.000	-	1.000	1.000	1.000	1.000	1.000	1.000	
Tail	Tail			1.000	1.000	1.000	1.000	-	1.000	1.000	1.000	1.000	1.000	1.000	

54.5 tail decay - (16)  
- (17)

- (1) AGE IN MONTHS
- (2) AGE IN YEARS
- (3) SECTION 2, EXHIBIT 8, SHEET 21
- (4) SECTION 2, EXHIBIT 8, SHEET 44, COLUMN (5)
- (5) SECTION 2, EXHIBIT 8, SHEET 43
- (6) SECTION 2, EXHIBIT 8, SHEET 43
- (7) PA TAIL
- (8) SELECTED BY DELOITTE CONSULTING

- (10) COLUMN (3) MULTIPLICATIVELY ACCUMULATED
- (11) COLUMN (4) MULTIPLICATIVELY ACCUMULATED
- (12) COLUMN (5) MULTIPLICATIVELY ACCUMULATED
- (13) COLUMN (6) MULTIPLICATIVELY ACCUMULATED
- (14) COLUMN (7) MULTIPLICATIVELY ACCUMULATED
- (15) COLUMN (8) MULTIPLICATIVELY ACCUMULATED
- (16) [COLUMN (8) @ 54.5] X [COLUMN (8) TAIL]
- (17) COLUMN (8) TAIL + (14)

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

SECTION 2  
EXHIBIT 8  
SHEET 43

**TEMPORARY PARTIAL**

FITTING PAID LOSS DEVELOPMENT FACTORS

Fitting for Periods:	56-to-Ult: <b>56</b>
	From: <b>15</b>
	To: <b>30</b>
Cut-off	<b>60</b>

Summary of Curve Fitting		
Method	Tail	R^2
Weibull	<b>1.000</b>	<b>0.84593</b>
Inverse Power	<b>1.000</b>	<b>0.804</b>

		Weibull Curve Fitting					Inverse Power Curve Fitting					
		Slope= 1.128 Intercept= -4.473					Slope= -6.571 Intercept= 30.315					
PERIOD	AGE	ATA	X	Y	Y*	ATA*	ATU*	X	Y	Y*	ATA*	ATU*
1	6		1.792		-2.452			1.792		18.542		
2	18		2.890		-1.213			2.890		11.324		
3	30		3.401		-0.637			3.401		7.967		
4	42		3.738		-0.257			3.738		5.757		
5	54		3.989		0.026			3.989		4.105		
6	66		4.190		0.252			4.190		2.787		
7	78	1.462	4.357	0.141	0.441	<b>1.268</b>	2.499	4.357	-0.772	1.689	<b>6.414</b>	94.720
8	90	1.380	4.500	0.255	0.602	<b>1.192</b>	1.970	4.500	-0.968	0.749	<b>3.114</b>	14.767
9	102	1.247	4.625	0.481	0.744	<b>1.139</b>	1.653	4.625	-1.397	-0.074	<b>1.929</b>	4.742
10	114	1.192	4.736	0.601	0.869	<b>1.101</b>	1.451	4.736	-1.648	-0.804	<b>1.447</b>	2.458
11	126	1.157	4.836	0.691	0.982	<b>1.074</b>	1.318	4.836	-1.851	-1.462	<b>1.232</b>	1.698
12	138	1.128	4.927	0.779	1.084	<b>1.055</b>	1.226	4.927	-2.059	-2.060	<b>1.127</b>	1.379
13	150	1.084	5.011	0.939	1.179	<b>1.040</b>	1.163	5.011	-2.478	-2.608	<b>1.074</b>	1.223
14	162	1.049	5.088	1.117	1.265	<b>1.030</b>	1.118	5.088	-3.007	-3.113	<b>1.044</b>	1.139
15	174	1.028	5.159	1.284	1.346	<b>1.022</b>	1.085	5.159	-3.585	-3.583	<b>1.028</b>	1.090
16	186	1.020	5.226	1.368	1.421	<b>1.016</b>	1.062	5.226	-3.906	-4.021	<b>1.018</b>	1.061
17	198	1.008	5.288	1.577	1.492	<b>1.012</b>	1.045	5.288	-4.831	-4.432	<b>1.012</b>	1.042
18	210	1.011	5.347	1.517	1.558	<b>1.009</b>	1.033	5.347	-4.546	-4.819	<b>1.008</b>	1.030
19	222	1.006	5.403	1.623	1.621	<b>1.006</b>	1.024	5.403	-5.063	-5.184	<b>1.006</b>	1.022
20	234	1.004	5.455	1.730	1.680	<b>1.005</b>	1.017	5.455	-5.639	-5.530	<b>1.004</b>	1.016
21	246	1.002	5.505	1.812	1.737	<b>1.003</b>	1.013	5.505	-6.122	-5.858	<b>1.003</b>	1.012
22	258	1.002	5.553	1.807	1.790	<b>1.003</b>	1.009	5.553	-6.088	-6.171	<b>1.002</b>	1.009
23	270	1.002	5.598	1.869	1.842	<b>1.002</b>	1.007	5.598	-6.479	-6.470	<b>1.002</b>	1.007
24	282	1.001	5.642	1.977	1.891	<b>1.001</b>	1.005	5.642	-7.219	-6.756	<b>1.001</b>	1.006
25	294	1.001	5.684	2.002	1.938	<b>1.001</b>	1.003	5.684	-7.402	-7.029	<b>1.001</b>	1.004
26	306	1.003	5.724	1.768	1.983	<b>1.001</b>	1.003	5.724	-5.854	-7.292	<b>1.001</b>	1.003
27	318	1.002	5.762	1.813	2.026	<b>1.001</b>	1.002	5.762	-6.125	-7.545	<b>1.001</b>	1.003
28	330	1.000	5.799	2.206	2.068	<b>1.000</b>	1.001	5.799	-9.078	-7.788	<b>1.000</b>	1.002
29	342	1.000	5.835	2.148	2.108	<b>1.000</b>	1.001	5.835	-8.564	-8.023	<b>1.000</b>	1.002
30	354	1.000	5.869		2.147	<b>1.000</b>	1.001	5.869		-8.250	<b>1.000</b>	1.001
31	366		5.903		2.185	<b>1.000</b>	1.000	5.903		-8.469	<b>1.000</b>	1.001
32	378		5.935		2.221	<b>1.000</b>	1.000	5.935		-8.681	<b>1.000</b>	1.001
33	390		5.966		2.256	<b>1.000</b>	1.000	5.966		-8.886	<b>1.000</b>	1.001
34	402		5.996		2.290	<b>1.000</b>	1.000	5.996		-9.085	<b>1.000</b>	1.001
35	414		6.026		2.324	<b>1.000</b>	1.000	6.026		-9.278	<b>1.000</b>	1.001
36	426		6.054		2.356	<b>1.000</b>	1.000	6.054		-9.466	<b>1.000</b>	1.001
37	438		6.082		2.387	<b>1.000</b>	1.000	6.082		-9.649	<b>1.000</b>	1.000
38	450		6.109		2.418	<b>1.000</b>	1.000	6.109		-9.826	<b>1.000</b>	1.000
39	462		6.136		2.447	<b>1.000</b>	1.000	6.136		-9.999	<b>1.000</b>	1.000
40	474		6.161		2.476	<b>1.000</b>	1.000	6.161		-10.168	<b>1.000</b>	1.000
41	486		6.186		2.505	<b>1.000</b>	1.000	6.186		-10.332	<b>1.000</b>	1.000
42	498		6.211		2.532	<b>1.000</b>	1.000	6.211		-10.492	<b>1.000</b>	1.000
43	510		6.234		2.559	<b>1.000</b>	1.000	6.234		-10.649	<b>1.000</b>	1.000
44	522		6.258		2.585	<b>1.000</b>	1.000	6.258		-10.801	<b>1.000</b>	1.000
45	534		6.280		2.611	<b>1.000</b>	1.000	6.280		-10.951	<b>1.000</b>	1.000
46	546		6.303		2.636	<b>1.000</b>	1.000	6.303		-11.097	<b>1.000</b>	1.000
47	558		6.324		2.660	<b>1.000</b>	1.000	6.324		-11.240	<b>1.000</b>	1.000
48	570		6.346		2.684	<b>1.000</b>	1.000	6.346		-11.379	<b>1.000</b>	1.000
49	582		6.366		2.708	<b>1.000</b>	1.000	6.366		-11.516	<b>1.000</b>	1.000
50	594		6.387		2.731	<b>1.000</b>	1.000	6.387		-11.650	<b>1.000</b>	1.000
51	606		6.407		2.753	<b>1.000</b>	1.000	6.407		-11.782	<b>1.000</b>	1.000
52	618		6.426		2.776	<b>1.000</b>	1.000	6.426		-11.911	<b>1.000</b>	1.000
53	630		6.446		2.797	<b>1.000</b>	1.000	6.446		-12.037	<b>1.000</b>	1.000
54	642		6.465		2.819	<b>1.000</b>	1.000	6.465		-12.161	<b>1.000</b>	1.000
55	654		6.483		2.839	<b>1.000</b>	1.000	6.483		-12.283	<b>1.000</b>	1.000
56	666		6.501		2.860	<b>1.000</b>	1.000	6.501		-12.402	<b>1.000</b>	1.000
57	678		6.519		2.880	<b>1.000</b>	1.000	6.519		-12.520	<b>1.000</b>	1.000
58	690		6.537		2.900	<b>1.000</b>	1.000	6.537		-12.635	<b>1.000</b>	1.000
59	702		6.554		2.919	<b>1.000</b>	1.000	6.554		-12.748	<b>1.000</b>	1.000
60	714		6.571		2.938	<b>1.000</b>	1.000	6.571		-12.859	<b>1.000</b>	1.000

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

SECTION 2  
EXHIBIT 8  
SHEET 44

**TEMPORARY PARTIAL**

**Incremental Decay Method**

Age Months	Age Years	(Known) Selected Paid	Incem. Decay Factors	Implied ATU Dev. Factor	Decay Factor Check
(1)	(2)	(3)	(4)	(5)	(6)
6	0.5	-	-		
18	1.5	-	-		
30	2.5	-	-		
42	3.5	-	-		
54	4.5	-	-		
66	5.5	-	-		
78	6.5	1.462	-		
90	7.5	1.380	-	1.000	
102	8.5	1.247	-	1.000	
114	9.5	1.192	-	1.000	
126	10.5	1.157	-	1.000	
138	11.5	1.128	-	1.000	
150	12.5	1.084	-	1.000	
162	13.5	1.049	0.913	1.071	
174	14.5	1.028	0.832	1.039	
186	15.5	1.020	0.757	1.020	0.757
198	16.5	1.008	0.658	1.013	0.658
210	17.5	1.011	0.606	1.005	0.606
222	18.5	1.006	0.623	1.007	0.623
234	19.5	1.004	0.633	1.004	0.633
246	20.5	1.002	0.647	1.002	0.647
258	21.5	1.002	0.776	1.002	0.776
270	22.5	1.002	0.909	1.002	0.909
282	23.5	1.001	0.997	1.002	0.997
294	24.5	1.001	1.166	1.001	1.166
306	25.5	1.003	1.394	1.001	1.394
318	26.5	1.002	1.302	1.004	1.302
330	27.5	1.000	0.978	1.002	0.978
342	28.5	1.000	0.910	1.000	0.910
354	29.5	1.000	0.794	1.000	0.794
366	30.5		0.647	1.000	-
378	31.5		0.634	1.000	-
390	32.5		0.756	1.000	-
402	33.5		0.787	1.000	-
414	34.5		0.832	1.000	-
426	35.5		0.919	1.000	-
438	36.5		0.963	1.000	-
450	37.5		0.996	1.000	-
462	38.5		1.000	1.000	-
474	39.5		-	1.000	-
486	40.5		-	1.000	-
498	41.5		-	1.000	-
510	42.5		-	1.000	-
522	43.5		-	1.000	-
534	44.5		-	1.000	-
546	45.5		-	1.000	-
558	46.5		-	1.000	-
570	47.5		-	1.000	-
582	48.5		-	1.000	-
594	49.5		-	1.000	-
606	50.5		-	1.000	-
618	51.5		-	1.000	-
630	52.5		-	1.000	-
642	53.5		-	1.000	-

(1) AGE IN MONTHS  
(2) AGE IN YEARS  
(3) SECTION 2, EXHIBIT 8, SHEET 21  
(4) GEOMETRIC MEAN FROM SECTION 2, EXHIBIT 8, SHEET 45  
(5)  $1.0 + [(3) - 1.0] \times (4) / (3) \text{ PRIOR AGE}$   
(6)  $[(5) - 1.0] \times [(5) \text{ PRIOR AGE}] / [(5) \text{ PRIOR AGE} - 1.0]$







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

SECTION 2  
EXHIBIT 9  
SHEET 1

**WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)  
(000's)**

SUMMARY OF LOSS & ALAE RESERVES

ACCIDENT YEAR	PAYROLL	SEL.ULT. EXPECTED PAID AT @ 6/30/08	SELECTED ULTIMATE LOSS & ALAE	SELECTED NOMINAL UNPAID LOSS & ALAE	DISCOUNT FACTOR AT 5.0%	SELECTED DISCOUNTED UNPAID LOSS & ALAE	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		0			84.7%		
1977	4,296,958	0			84.6%		-
1978	4,554,775	0			100.0%		-
1979	4,922,518	0			85.2%		-
1980	5,505,913	0			84.1%		-
1981	5,822,523	0			81.8%		-
1982	6,184,882	0			90.7%		-
1983	6,513,795	0			91.5%		-
1984	6,868,217	0			88.1%		-
1985	7,503,185	0			85.2%		-
1986	7,891,199	1,334	1,346	12	83.9%	10	0.02
1987	8,601,063	4,999	5,057	57	83.4%	48	0.06
1988	8,905,267	6,919	7,014	94	82.4%	78	0.08
1989	9,434,400	5,651	5,746	95	82.0%	78	0.06
1990	10,055,399	5,196	5,307	110	82.1%	90	0.05
1991	10,728,872	4,459	4,569	110	80.8%	89	0.04
1992	11,441,482	4,195	4,313	118	79.5%	94	0.04
1993	11,998,508	3,026	3,124	98	78.4%	77	0.03
1994	12,083,591	3,759	3,917	158	79.8%	126	0.03
1995	12,383,967	2,899	3,051	152	80.1%	122	0.02
1996	12,949,088	3,983	4,255	272	81.0%	220	0.03
1997	13,596,753	2,856	3,127	271	82.5%	224	0.02
1998	14,465,333	2,682	3,055	372	84.1%	313	0.02
1999	15,088,873	2,854	3,429	575	84.9%	488	0.02
2000	15,809,043	2,987	3,883	896	85.4%	765	0.02
2001	16,717,000	3,547	5,032	1,484	85.7%	1,272	0.03
2002	17,601,171	2,483	4,346	1,863	85.8%	1,599	0.02
2003	18,004,352	1,831	4,283	2,452	85.6%	2,098	0.02
2004	18,523,800	1,317	4,560	3,243	84.6%	2,745	0.02
2005	18,584,736	736	4,590	3,854	83.1%	3,203	0.02
2006	18,740,062	290	4,635	4,344	81.1%	3,523	0.02
2007	19,302,264	73	4,834	4,761	78.4%	3,733	0.03
2008	9,940,666	8	2,585	2,576	75.2%	1,937	0.03
TOTAL		68,087	96,057	27,970	82.0%	22,932	
EXLD PRIOR		68,087	96,057	27,970	82.0%	22,932	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 2, EXHIBIT 9, SHEET 4, COL. 2 + SECTION 2, EXHIBIT 9, SHEET 3, COL. 8  
(3) SECTION 2, EXHIBIT 9, SHEET 4, COL. 12; 2008 ADJUSTED TO PARTIAL YEAR  
(4) = (3) - (2)  
(5) SECTION 2, EXHIBIT 9, SHEET 16, COL. 6  
(6) = (4) x (5)  
(7) = [(3) / (1)] x 100

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

SECTION 2  
EXHIBIT 9  
SHEET 2

**WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)  
(000's)**

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS & ALAE @ 6/30/2008	FISCAL YEAR ENDING															
		2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	> 2023
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
PRIOR	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
1978	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
1980	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
1982	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
1984	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
1986	12	2	1	1	4	3	0	0	0	0	0	0	0	0	0	0	0
1987	57	11	8	4	3	14	11	1	1	0	1	1	1	0	0	0	1
1988	94	15	16	11	5	4	20	15	1	1	0	1	1	1	1	0	2
1989	95	18	12	13	9	4	3	16	13	1	1	0	1	1	1	1	2
1990	110	22	16	11	12	8	4	3	15	12	1	1	0	1	1	1	2
1991	110	15	19	14	10	10	7	3	3	13	10	1	1	0	1	1	2
1992	118	15	14	18	13	9	10	7	3	3	12	9	0	1	0	1	3
1993	98	12	11	10	13	10	7	7	5	2	2	9	7	0	1	0	3
1994	158	35	15	13	13	16	12	8	9	6	3	2	11	9	0	1	3
1995	152	29	28	12	10	10	13	9	7	7	5	2	2	9	7	0	3
1996	272	60	40	38	17	15	14	18	13	9	10	6	3	3	12	9	5
1997	271	71	44	30	28	12	11	10	13	10	7	7	5	2	2	9	10
1998	372	107	70	43	29	28	12	10	10	13	9	7	7	5	2	2	19
1999	575	157	120	78	48	33	31	13	12	11	14	11	7	8	5	2	23
2000	896	245	178	136	89	55	37	35	15	13	13	16	12	8	9	6	29
2001	1,484	401	296	215	165	107	66	45	42	18	16	15	20	15	10	11	43
2002	1,863	486	372	275	199	153	99	61	41	39	17	15	14	18	13	9	49
2003	2,452	595	484	371	274	199	152	99	61	41	39	17	15	14	18	13	58
2004	3,243	633	633	516	395	291	212	162	105	65	44	42	18	16	15	19	77
2005	3,854	567	642	642	523	400	295	214	164	107	66	44	42	18	16	15	97
2006	4,344	460	572	647	647	527	403	298	216	166	108	66	45	43	18	16	113
2007	4,761	271	476	591	669	668	544	417	308	223	171	111	68	46	44	19	134
2008	2,576	114	288	504	626	709	709	577	442	326	237	182	118	73	49	47	162
TOTAL	27,970	4,344	4,356	4,193	3,800	3,285	2,672	2,030	1,499	1,086	785	566	399	290	226	183	841

(1) SECTION 2, EXHIBIT 9, SHEET 1, COL. 4  
(2) - (17) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 2, EXHIBIT 9, SHEET 21

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

SECTION 2  
EXHIBIT 9  
SHEET 3

**WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)  
(000's)**

ESTIMATED PAYMENTS FROM 1/1/2008 TO 6/30/2008

ACCIDENT YEAR	SELECTED	PAID	AGE @ 12/31/2007	AGE @ 6/30/2008	LDF @ 12/31/2007	LDF @ 6/30/2008	EXPECTED PERCENT	1/1/08 TO 6/30/08
	ULTIMATE LOSS & ALAE	LOSS & ALAE @ 12/31/07						EXPECTED PAYMENTS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR	0	0	384	390	1.001	1.001	13.4%	0
1977	0		372	378	1.001	1.001	13.4%	0
1978	0		360	366	1.001	1.001	0.0%	0
1979	0		348	354	1.001	1.001	9.9%	0
1980	0		336	342	1.001	1.001	5.1%	0
1981	0		324	330	1.002	1.001	48.2%	0
1982	0		312	318	1.005	1.003	29.8%	0
1983	0		300	306	1.007	1.006	4.7%	0
1984	0		288	294	1.007	1.007	5.1%	0
1985	0		276	282	1.008	1.008	9.2%	0
1986	1,346	1,333	264	270	1.010	1.009	11.0%	2
1987	5,057	4,994	252	258	1.013	1.011	8.7%	5
1988	7,014	6,908	240	246	1.015	1.014	10.3%	11
1989	5,746	5,639	228	234	1.019	1.017	11.3%	12
1990	5,307	5,188	216	222	1.023	1.021	7.2%	9
1991	4,569	4,452	204	210	1.026	1.025	6.7%	8
1992	4,313	4,187	192	198	1.030	1.028	6.6%	8
1993	3,124	3,012	180	186	1.037	1.032	12.6%	14
1994	3,917	3,741	168	174	1.047	1.042	10.5%	19
1995	3,051	2,878	156	162	1.060	1.052	12.3%	21
1996	4,255	3,934	144	150	1.081	1.068	15.2%	49
1997	3,127	2,801	132	138	1.116	1.095	16.8%	55
1998	3,055	2,613	120	126	1.169	1.139	15.8%	70
1999	3,429	2,746	108	114	1.249	1.201	15.8%	108
2000	3,883	2,821	96	102	1.376	1.300	15.6%	166
2001	5,032	3,286	84	90	1.592	1.462	15.0%	262
2002	4,346	2,184	72	78	1.985	1.748	13.8%	299
2003	4,283	1,533	60	66	2.728	2.298	10.8%	298
2004	4,560	1,037	48	54	4.211	3.355	7.9%	280
2005	4,590	508	36	42	7.806	5.653	5.6%	228
2006	4,635	159	24	30	19.418	12.607	2.9%	131
2007	4,834	19	12	18	79.188	42.233	1.1%	54
2008	5,169		0	6		633.502	0.2%	8
TOTAL	98,641	65,971						2,116
EXLD PRIOR	98,641	65,971						2,116

(1) SECTION 2, EXHIBIT 9, SHEET 4, COL. 12  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) AGE OF ACCIDENT YEAR AT 12/31/2007  
(4) AGE OF ACCIDENT YEAR AT 6/30/2008

(5) BASED ON SECTION 2, EXHIBIT 9, SHEET 21 AGE OF (5)  
(6) BASED ON SECTION 2, EXHIBIT 9, SHEET 21 AGE OF (6)  
(7)  $= [1 / (6) - 1 / (5)] / [1 - 1 / (5)]$   
(8)  $= [(1) - (2)] \times (7)$

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

SECTION 2  
EXHIBIT 9  
SHEET 4

**WAGE LOSS-LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)  
(000's)**

SELECTION OF ULTIMATE LOSS & ALAE

ACCIDENT YEAR	PAYROLL	INDICATED ULTIMATE LOSS & ALAE											SELECTED ULTIMATE LOSS & ALAE	SELECTED ULTIMATE LOSS RATE
		PAID LOSS & ALAE @ 12/31/07	INCURRED LOSS & ALAE @ 12/31/07	LOSS DEVELOPMENT		BORNHJETTER-FERGUSON		PAID CUM. FREQ/SEV AY DEV.	PAID INCR. FREQ/SEV AY DEV.	INCR. INDEX PAYMENT METHOD	PAID INCR. TRENDED FREQ/SEV			
		(2)	(3)	PAID	INCURRED	PAID	INCURRED	(8)	(9)	(10)	(11)			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)		
PRIOR														
1977	4,296,958													
1978	4,554,775													
1979	4,922,518													
1980	5,505,913													
1981	5,822,523													
1982	6,184,882													
1983	6,513,795													
1984	6,868,217													
1985	7,503,185													
1986	7,891,199	1,333	1,348	1,346	1,348	1,346	1,348	1,348	1,348	1,334		1,346	0.017	
1987	8,601,063	4,994	5,038	5,057	5,076	5,057	5,076	5,051	5,050	4,997		5,057	0.059	
1988	8,905,267	6,908	7,017	7,014	7,120	7,014	7,118	6,998	7,011	6,906		7,014	0.079	
1989	9,434,400	5,639	5,805	5,746	5,876	5,746	5,875	5,733	5,716	5,662		5,746	0.061	
1990	10,055,399	5,188	5,341	5,307	5,380	5,307	5,380	5,294	5,290	5,229		5,307	0.053	
1991	10,728,872	4,452	4,735	4,569	4,734	4,569	4,734	4,558	4,549	4,516		4,569	0.043	
1992	11,441,482	4,187	4,465	4,313	4,443	4,313	4,443	4,303	4,341	4,273		4,313	0.038	
1993	11,998,508	3,012	3,289	3,124	3,283	3,119	3,283	3,116	3,096	3,118		3,124	0.026	
1994	12,083,591	3,741	4,154	3,917	4,083	3,878	4,101	3,910	4,033	3,897		3,917	0.032	
1995	12,383,967	2,878	3,241	3,051	3,114	3,056	3,113	3,051	3,320	3,061		3,051	0.025	
1996	12,949,088	3,934	4,735	4,255	4,479	4,181	4,548	4,275	4,857	4,144		4,255	0.033	
1997	13,596,753	2,801	3,487	3,127	3,237	3,155	3,225	3,168	3,474	3,155		3,127	0.023	
1998	14,465,333	2,613	3,472	3,055	3,188	3,128	3,155	3,117	3,253	3,130		3,055	0.021	
1999	15,088,873	2,746	3,797	3,429	3,426	3,486	3,394	3,532	4,086	3,595		3,429	0.02	
2000	15,809,043	2,821	4,303	3,883	3,808	3,883	3,799	4,024	4,570	4,050		3,883	0.025	
2001	16,717,000	3,286	5,149	5,232	4,554	4,831	4,606	5,398	6,316	4,588		5,032	0.030	
2002	17,601,171	2,184	4,510	4,336	4,078	4,356	4,046	4,464	4,785	4,167		4,346	0.025	
2003	18,004,352	1,533	4,205	4,182	4,045	4,383	4,027	4,346	4,544	4,091		4,283	0.024	
2004	18,523,800	1,037	3,871	4,366	3,931	4,560	3,942	4,593	5,435	4,246		4,560	0.025	
2005	18,584,736	508	3,447	3,963	3,276	4,590	3,203	4,232	6,072	4,315		4,590	0.025	
2006	18,740,062	159	2,833	3,090	1,620	4,635	(702)	3,446	5,142	4,170		4,635	0.025	
2007	19,302,264	19	37,615	1,533	5,646	4,834	10,006	2,048	1,985	4,202		4,834	0.025	
2008	19,881,332					5,169	5,169			4,486		5,169	0.026	
TOTAL		65,971	125,859	87,894	89,745	98,597	96,888	90,007	98,272	95,333		98,641		
EXLD PRIOR		65,971	125,859	87,894	89,745	98,597	96,888	90,007	98,272	95,333		98,641		
EXLD PRIOR & 2008		65,971	125,859	87,894	89,745	93,428	91,719	90,007	98,272	90,846		93,472		

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) BASED ON DATA FROM OLIVER WYMAN & BWC  
(4) SECTION 2, EXHIBIT 9, SHEET 5, COL. 4  
(5) SECTION 2, EXHIBIT 9, SHEET 6, COL. 4  
(6) SECTION 2, EXHIBIT 9, SHEET 7, COL. 8

(7) SECTION 2, EXHIBIT 9, SHEET 8, COL. 8  
(8) SECTION 2, EXHIBIT 9, SHEET 9, COL. 8  
(9) SECTION 2, EXHIBIT 9, SHEET 10  
(10) SECTION 2, EXHIBIT 9, SHEET 13, COL. 10  
(11) N/A  
(12) SELECTED BY DELOITTE CONSULTING

(13) (12) / (1) x 100

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

SECTION 2  
EXHIBIT 9  
SHEET 5

**WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)  
(000's)**

PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE (MONTHS)	PAID LOSS & ALAE	PAID LDF	INDICATED ULTIMATE @ 12/31/07	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
		0			
1977	372		1.001		
1978	360		1.001		
1979	348		1.001		
1980	336		1.001		
1981	324		1.002		
1982	312		1.005		
1983	300		1.007		
1984	288		1.007		
1985	276		1.008		
1986	264	1,333	1.010	1,346	0.02
1987	252	4,994	1.013	5,057	0.06
1988	240	6,908	1.015	7,014	0.08
1989	228	5,639	1.019	5,746	0.06
1990	216	5,188	1.023	5,307	0.05
1991	204	4,452	1.026	4,569	0.04
1992	192	4,187	1.030	4,313	0.04
1993	180	3,012	1.037	3,124	0.03
1994	168	3,741	1.047	3,917	0.03
1995	156	2,878	1.060	3,051	0.02
1996	144	3,934	1.081	4,255	0.03
1997	132	2,801	1.116	3,127	0.02
1998	120	2,613	1.169	3,055	0.02
1999	108	2,746	1.249	3,429	0.02
2000	96	2,821	1.376	3,883	0.02
2001	84	3,286	1.592	5,232	0.03
2002	72	2,184	1.985	4,336	0.02
2003	60	1,533	2.728	4,182	0.02
2004	48	1,037	4.211	4,366	0.02
2005	36	508	7.806	3,963	0.02
2006	24	159	19.418	3,090	0.02
2007	12	19	79.188	1,533	0.01
2008	0				
TOTAL		65,971		87,894	

(1) AGE OF ACCIDENT YEAR  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 2, EXHIBIT 9, SHEET 18, COL. 6  
(4) = (2) x (3)  
(5) = (4) / PAYROLL x 100

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

SECTION 2  
EXHIBIT 9  
SHEET 6

**WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)  
(000's)**

INCURRED LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE (MONTHS)	INCURRED LOSS & ALAE	INCURRED LDF	INDICATED ULTIMATE @ 12/31/07	INDICATED ULTIMATE LOSS RATE
(1)	(2)	(3)	(4)	(5)	
1977	372		1.000		
1978	360		1.000		
1979	348		1.000		
1980	336		1.000		
1981	324		1.000		
1982	312		1.000		
1983	300		1.000		
1984	288		1.000		
1985	276		1.000		
1986	264	1,348	1.000	1,348	0.02
1987	252	5,038	1.007	5,076	0.06
1988	240	7,017	1.015	7,120	0.08
1989	228	5,805	1.012	5,876	0.06
1990	216	5,341	1.007	5,380	0.05
1991	204	4,735	1.000	4,734	0.04
1992	192	4,465	0.995	4,443	0.04
1993	180	3,289	0.998	3,283	0.03
1994	168	4,154	0.983	4,083	0.03
1995	156	3,241	0.961	3,114	0.03
1996	144	4,735	0.946	4,479	0.03
1997	132	3,487	0.928	3,237	0.02
1998	120	3,472	0.918	3,188	0.02
1999	108	3,797	0.902	3,426	0.02
2000	96	4,303	0.885	3,808	0.02
2001	84	5,149	0.884	4,554	0.03
2002	72	4,510	0.904	4,078	0.02
2003	60	4,205	0.962	4,045	0.02
2004	48	3,871	1.015	3,931	0.02
2005	36	3,447	0.950	3,276	0.02
2006	24	2,833	0.572	1,620	0.01
2007	12	37,615	0.150	5,646	0.03
2008	0				
TOTAL		125,859		89,745	

(1) AGE OF ACCIDENT YEAR  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 2, EXHIBIT 9, SHEET 18, COL. 9  
(4) = (2) x (3)  
(5) = (4) / PAYROLL x 100

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

SECTION 2  
EXHIBIT 9  
SHEET 7

**WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)  
(000's)**

PAID BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED		EXPECTED %	EXPECTED	ACTUAL	EXPECTED	INDICATED	INDICATED
		LOSS RATE	DOLLARS	OF PAID LOSS & ALAE	PAID LOSS & ALAE	PAID LOSS & ALAE	UNPAID LOSS & ALAE	ULTIMATE LOSS & ALAE	ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	4,296,958			99.9%					
1978	4,554,775			99.9%					
1979	4,922,518			99.9%					
1980	5,505,913			99.9%					
1981	5,822,523			99.8%					
1982	6,184,882			99.5%					
1983	6,513,795			99.3%					
1984	6,868,217			99.3%					
1985	7,503,185			99.2%					
1986	7,891,199	0.02	1,346	99.0%	1,333	1,333	14	1,346	0.02
1987	8,601,063	0.06	5,057	98.8%	4,994	4,994	63	5,057	0.06
1988	8,905,267	0.08	7,014	98.5%	6,908	6,908	105	7,014	0.08
1989	9,434,400	0.06	5,746	98.1%	5,639	5,639	107	5,746	0.06
1990	10,055,399	0.05	5,307	97.8%	5,188	5,188	119	5,307	0.05
1991	10,728,872	0.04	4,569	97.4%	4,452	4,452	117	4,569	0.04
1992	11,441,482	0.04	4,313	97.1%	4,187	4,187	127	4,313	0.04
1993	11,998,508	0.02	2,994	96.4%	2,887	3,012	107	3,119	0.03
1994	12,083,591	0.03	3,045	95.5%	2,908	3,741	137	3,878	0.03
1995	12,383,967	0.03	3,134	94.3%	2,955	2,878	178	3,056	0.02
1996	12,949,088	0.03	3,272	92.5%	3,025	3,934	246	4,181	0.03
1997	13,596,753	0.02	3,393	89.6%	3,039	2,801	354	3,155	0.02
1998	14,465,333	0.02	3,563	85.5%	3,047	2,613	516	3,128	0.02
1999	15,088,873	0.02	3,718	80.1%	2,977	2,746	740	3,486	0.02
2000	15,809,043	0.02	3,883	72.7%	2,821	2,821	1,062	3,883	0.02
2001	16,717,000	0.02	4,155	62.8%	2,610	3,286	1,546	4,831	0.03
2002	17,601,171	0.02	4,376	50.4%	2,204	2,184	2,172	4,356	0.02
2003	18,004,352	0.02	4,500	36.7%	1,650	1,533	2,850	4,383	0.02
2004	18,523,800	0.02	4,620	23.7%	1,097	1,037	3,523	4,560	0.02
2005	18,584,736	0.03	4,683	12.8%	600	508	4,083	4,590	0.02
2006	18,740,062	0.03	4,719	5.1%	243	159	4,476	4,635	0.02
2007	19,302,264	0.03	4,877	1.3%	62	19	4,815	4,834	0.03
2008	19,881,332	0.03	5,169	0.0%			5,169	5,169	0.03
TOTAL			97,452		64,826	65,971	32,626	98,597	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 2, EXHIBIT 9, SHEET 17, COL. 14  
(3) = [(1) x (2)] / 100  
(4) = 1 / SECTION 2, EXHIBIT 9, SHEET 5, COL. 3  
(5) = (3) x (4)

(6) BASED ON DATA FROM OLIVER WYMAN & BWC  
(7) = (3) x [1 - (4)]  
(8) = (6) + (7)  
(9) = [(8) / (1)] x 100



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

SECTION 2  
EXHIBIT 9  
SHEET 8

**WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)  
(000's)**

INCURRED BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED		EXPECTED % OF REPORTED LOSS & ALAE	EXPECTED REPORTED LOSS & ALAE	ACTUAL REPORTED LOSS & ALAE	EXPECTED UNREPORTED LOSS & ALAE	INDICATED ULTIMATE LOSS & ALAE	INDICATED ULTIMATE LOSS RATE
		LOSS RATE	DOLLARS						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	4,296,958			100.0%	0				
1978	4,554,775			100.0%	0				
1979	4,922,518			100.0%	0				
1980	5,505,913			100.0%	0				
1981	5,822,523			100.0%	0				
1982	6,184,882			100.0%	0				
1983	6,513,795			100.0%	0				
1984	6,868,217			100.0%	0				
1985	7,503,185			100.0%	0				
1986	7,891,199	0.017	1,346	100.0%	1,346	1,348	0	1,348	0.02
1987	8,601,063	0.059	5,057	99.3%	5,019	5,038	38	5,076	0.06
1988	8,905,267	0.079	7,014	98.6%	6,913	7,017	101	7,118	0.08
1989	9,434,400	0.061	5,746	98.8%	5,676	5,805	70	5,875	0.06
1990	10,055,399	0.053	5,307	99.3%	5,268	5,341	39	5,380	0.05
1991	10,728,872	0.043	4,569	100.0%	4,571	4,735	(2)	4,734	0.04
1992	11,441,482	0.038	4,313	100.5%	4,335	4,465	(21)	4,443	0.04
1993	11,998,508	0.025	2,994	100.2%	3,000	3,289	(6)	3,283	0.03
1994	12,083,591	0.025	3,045	101.7%	3,099	4,154	(53)	4,101	0.03
1995	12,383,967	0.025	3,134	104.1%	3,262	3,241	(128)	3,113	0.03
1996	12,949,088	0.025	3,272	105.7%	3,459	4,735	(187)	4,548	0.04
1997	13,596,753	0.025	3,393	107.7%	3,655	3,487	(262)	3,225	0.02
1998	14,465,333	0.025	3,563	108.9%	3,880	3,472	(317)	3,155	0.02
1999	15,088,873	0.025	3,718	110.8%	4,121	3,797	(403)	3,394	0.02
2000	15,809,043	0.025	3,883	113.0%	4,388	4,303	(505)	3,799	0.02
2001	16,717,000	0.025	4,155	113.1%	4,698	5,149	(543)	4,606	0.03
2002	17,601,171	0.025	4,376	110.6%	4,841	4,510	(465)	4,046	0.02
2003	18,004,352	0.025	4,500	103.9%	4,678	4,205	(178)	4,027	0.02
2004	18,523,800	0.025	4,620	98.5%	4,550	3,871	70	3,942	0.02
2005	18,584,736	0.025	4,683	105.2%	4,927	3,447	(244)	3,203	0.02
2006	18,740,062	0.025	4,719	174.9%	8,254	2,833	(3,536)	(702)	(0.00)
2007	19,302,264	0.025	4,877	666.2%	32,486	37,615	(27,609)	10,006	0.05
2008	19,881,332	0.026	5,169	0.0%	0		5,169	5,169	0.03
TOTAL			97,452		126,424	125,859	-28971	96,888	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 2, EXHIBIT 9, SHEET 17, COL. 14  
(3) = [(1) x (2)] / 100  
(4) = 1 / SECTION 2, EXHIBIT 9, SHEET 6, COL. 3  
(5) = (3) x (4)

(6) BASED ON DATA FROM OLIVER WYMAN & BWC  
(7) = (3) x [1 - (4)]  
(8) = (6) + (7)  
(9) = [(8) / (1)] x 100

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

SECTION 2  
EXHIBIT 9  
SHEET 9

**WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)  
(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 & ALAE	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	4,296,958	4,256	1.000	4,256		1.011			
1978	4,554,775	4,447	1.000	4,447		1.011			
1979	4,922,518	4,501	1.000	4,501		1.011			
1980	5,505,913	4,808	1.000	4,809		1.011			
1981	5,822,523	4,864	1.000	4,865		1.011			
1982	6,184,882	5,135	1.000	5,136		1.011			
1983	6,513,795	5,239	1.000	5,240		1.011			
1984	6,868,217	5,636	1.000	5,638		1.011			
1985	7,503,185	5,976	1.000	5,977		1.011			
1986	7,891,199	5,993	1.000	5,995	222	1.011	225	1,348	0.02
1987	8,601,063	6,104	1.000	6,106	818	1.011	827	5,051	0.06
1988	8,905,267	6,399	1.000	6,402	1,080	1.012	1,093	6,998	0.08
1989	9,434,400	6,450	1.001	6,455	874	1.016	888	5,733	0.06
1990	10,055,399	6,420	1.001	6,428	808	1.019	824	5,294	0.05
1991	10,728,872	6,144	1.002	6,155	725	1.022	741	4,558	0.04
1992	11,441,482	6,262	1.002	6,276	669	1.026	686	4,303	0.04
1993	11,998,508	5,916	1.003	5,933	509	1.032	525	3,116	0.03
1994	12,083,591	6,015	1.004	6,038	622	1.041	648	3,910	0.03
1995	12,383,967	5,440	1.005	5,467	529	1.055	558	3,051	0.02
1996	12,949,088	5,361	1.007	5,397	734	1.080	792	4,275	0.03
1997	13,596,753	5,235	1.010	5,286	535	1.120	599	3,168	0.02
1998	14,465,333	5,297	1.015	5,375	493	1.176	580	3,117	0.02
1999	15,088,873	5,895	1.022	6,025	466	1.258	586	3,532	0.02
2000	15,809,043	5,910	1.035	6,116	477	1.378	658	4,024	0.03
2001	16,717,000	5,171	1.058	5,470	635	1.553	987	5,398	0.03
2002	17,601,171	5,208	1.096	5,706	419	1.866	782	4,464	0.03
2003	18,004,352	4,660	1.150	5,360	329	2.465	811	4,346	0.02
2004	18,523,800	4,285	1.234	5,290	242	3.589	868	4,593	0.02
2005	18,584,736	3,714	1.433	5,324	137	5.817	795	4,232	0.02
2006	18,740,062	2,342	2.028	4,751	68	10.675	725	3,446	0.02
2007	19,302,264	846	4.249	3,595	23	24.896	570	2,048	0.01
2008	19,881,332		-			-			
Total		159,930		169,817				90,007	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 2, EXHIBIT 9, SHEET 18, COL. 12  
(4) = (2) x (3)  
(5) SECTION 2, EXHIBIT 9, SHEET 29

(6) SECTION 2, EXHIBIT 9, SHEET 18, COL. 15  
(7) = (5) x (6)  
(8) = [(4) x (7)] / 1000  
(9) = [(8) / (1)] x 100

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

SECTION 2  
EXHIBIT 9  
SHEET 10

**WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)  
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	TAIL	INDICATED ULTIMATE		
1977																																	-	-	
1978																																		-	-
1979																																		-	-
1980																																		-	-
1981																																		-	-
1982																																		-	-
1983																																		-	-
1984																																		-	-
1985																																		-	-
1986																																		15	1,348
1987					638	690	712	716	627	522	385	252	136	105	46	44	47	31	4	20	19	0	0	0	0	0	0	0	0	0	0	0	57	5,050	
1988				366	533	954	1,298	1,290	895	648	294	163	142	110	54	23	11	29	48	37	36	0	0	0	0	0	0	0	0	0	0	0	0	79	7,011
1989			57	369	618	810	1,023	928	730	476	209	200	99	42	27	19	12	14	6	6	6	0	0	0	0	0	0	0	0	0	0	0	0	65	5,716
1990			59	218	805	1,062	965	653	381	318	226	195	101	53	45	51	34	19	15	16	16	0	0	0	0	0	0	0	0	0	0	0	0	60	5,290
1991		17	112	263	954	892	792	525	265	206	124	56	93	33	66	37	15	14	10	12	12	0	0	0	0	0	0	0	0	0	0	0	0	51	4,549
1992		3	196	536	634	711	554	481	420	198	170	96	39	66	36	40	27	24	19	21	21	0	0	0	0	0	0	0	0	0	0	0	0	49	4,341
1993		34	246	547	697	461	327	236	131	91	69	49	46	42	22	16	11	10	8	8	8	0	0	0	0	0	0	0	0	0	0	0	0	35	3,096
1994	3	82	353	626	520	501	525	294	193	145	171	130	102	82	68	51	35	31	24	26	26	0	0	0	0	0	0	0	0	0	0	0	0	46	4,033
1995	8	64	241	464	560	288	294	155	224	193	119	103	141	102	85	63	43	39	30	33	33	0	0	0	0	0	0	0	0	0	0	0	0	38	3,320
1996	1	121	205	316	462	549	470	481	408	376	227	239	235	170	142	106	72	64	50	55	54	0	0	0	0	0	0	0	0	0	0	0	0	55	4,857
1997	1	76	201	382	328	460	312	369	253	185	170	140	138	100	84	62	42	38	29	32	32	0	0	0	0	0	0	0	0	0	0	0	0	39	3,474
1998	7	95	180	308	416	446	373	291	209	183	139	115	113	82	68	51	35	31	24	26	26	0	0	0	0	0	0	0	0	0	0	0	0	37	3,253
1999	10	85	198	357	454	422	381	361	347	292	221	183	180	131	109	81	55	49	38	42	42	0	0	0	0	0	0	0	0	0	0	0	0	46	4,086
2000	7	81	203	372	483	518	578	455	357	300	228	188	185	134	112	83	57	51	39	43	43	0	0	0	0	0	0	0	0	0	0	0	0	52	4,570
2001	3	97	288	477	576	805	776	644	506	425	322	267	262	190	159	118	80	72	55	61	61	0	0	0	0	0	0	0	0	0	0	0	0	71	6,316
2002	4	143	298	373	585	591	532	441	346	291	221	182	180	130	109	81	55	49	38	42	42	0	0	0	0	0	0	0	0	0	0	0	0	54	4,785
2003	5	141	210	474	552	552	497	412	324	272	206	171	168	122	101	75	51	46	35	39	39	0	0	0	0	0	0	0	0	0	0	0	0	51	4,544
2004	5	88	260	526	677	677	610	506	397	334	253	209	206	149	125	93	63	57	44	48	48	0	0	0	0	0	0	0	0	0	0	0	0	61	5,435
2005	6	100	329	583	751	751	676	561	440	370	281	232	228	166	138	103	70	63	48	53	53	0	0	0	0	0	0	0	0	0	0	0	0	69	6,072
2006	14	113	277	490	631	631	568	471	370	311	236	195	192	139	116	86	59	53	41	45	45	0	0	0	0	0	0	0	0	0	0	0	0	58	5,142
2007	3	44	107	189	244	244	220	182	143	120	91	75	74	54	45	33	23	20	16	17	17	0	0	0	0	0	0	0	0	0	0	0	22	1,985	
Factors	16.846	2.449	1.772	1.288	1.000	0.900	0.829	0.785	0.841	0.758	0.827	0.984	0.725	0.833	0.743	0.682	0.895	0.770	1.099	0.999	-	-	-	-	-	-	-	-	-	-	-	-	-	1.011	

Example: AY 2005 Age 54 of 0,751 = 0,583 x 1.288 and AY 2005 Age 66 of 0,751 = 0,751 x 1.000

NOTE: FACTORS ARE FROM SECTION 2, EXHIBIT 9, SHEET 34

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

SECTION 2  
EXHIBIT 9  
SHEET 13

**WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)  
(000's)**

INCREMENTAL INDEX PAYMENT METHOD

ACCIDENT YEAR	PAYROLL	PAID LOSS & ALAE @ 12/31/07	INCREMENTAL PAID LOSS & ALAE PER			AVERAGE WEEKLY BENEFIT	SELECTED ULTIMATE CLAIMS	IMPLIED ULTIMATE LOSS & ALAE	TAIL OF 1.001 DEVELOP.	IMPLIED ULTIMATE INCLD TAIL	IMPLIED ULTIMATE LOSS RATE
			AVG. WEEKLY BENEFIT & ULTIMATE CLAIMS AS OF 12/31/07	FUTURE DEVELOP.	IMPLIED ULTIMATE						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1977	4,296,958			-	-		4,256				
1978	4,554,775			-	-		4,448				
1979	4,922,518			-	-		4,502				
1980	5,505,913			-	-		4,809				
1981	5,822,523			-	-		4,865				
1982	6,184,882			-	-		5,137				
1983	6,513,795			-	-		5,240				
1984	6,868,217			-	-		5,638				
1985	7,503,185			-	-		5,978				
1986	7,891,199	1,333	0.937	-	0.937	237.30	5,995	1,333	1	1,334	0.02
1987	8,601,063	4,992	3.336	-	3.336	245.06	6,106	4,992	4	4,997	0.06
1988	8,905,267	6,895	4.222	0.003	4.225	255.10	6,402	6,900	6	6,906	0.08
1989	9,434,400	5,639	3.336	0.011	3.347	261.88	6,455	5,657	5	5,662	0.06
1990	10,055,399	5,183	2.958	0.024	2.982	272.57	6,428	5,225	5	5,229	0.05
1991	10,728,872	4,450	2.576	0.036	2.612	280.68	6,155	4,512	4	4,516	0.04
1992	11,441,482	4,180	2.266	0.048	2.314	293.96	6,276	4,269	4	4,273	0.04
1993	11,998,508	2,999	1.680	0.065	1.745	300.94	5,933	3,116	3	3,118	0.03
1994	12,083,591	3,727	1.994	0.089	2.083	309.64	6,036	3,894	3	3,897	0.03
1995	12,383,967	2,854	1.640	0.118	1.758	318.30	5,465	3,058	3	3,061	0.02
1996	12,949,088	3,854	2.168	0.161	2.329	329.55	5,395	4,140	4	4,144	0.03
1997	13,596,753	2,737	1.512	0.230	1.742	342.71	5,281	3,153	3	3,155	0.02
1998	14,465,333	2,506	1.302	0.323	1.625	358.10	5,374	3,127	3	3,130	0.02
1999	15,088,873	2,616	1.171	0.437	1.608	371.30	6,015	3,592	3	3,595	0.02
2000	15,809,043	2,698	1.148	0.574	1.722	385.14	6,101	4,046	4	4,050	0.03
2001	16,717,000	3,023	1.404	0.725	2.129	395.74	5,441	4,584	4	4,588	0.03
2002	17,601,171	1,993	0.859	0.935	1.793	407.41	5,699	4,164	4	4,167	0.02
2003	18,004,352	1,382	0.616	1.206	1.823	418.59	5,357	4,087	4	4,091	0.02
2004	18,523,800	878	0.386	1.478	1.864	432.73	5,258	4,242	4	4,246	0.02
2005	18,584,736	435	0.192	1.709	1.901	442.84	5,122	4,311	4	4,315	0.02
2006	18,740,062	127	0.059	1.870	1.929	458.44	4,711	4,166	4	4,170	0.02
2007	19,302,264	3	0.001	1.952	1.954	472.93	4,544	4,198	4	4,202	0.02
2008	19,881,332		-	1.975	1.975	487.86	4,652	4,483	4	4,486	0.02
TOTAL		64,504					175,077	95,250	83	95,333	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) = (2) / [(6) x (7)] x 1000  
(4) SECTION 2, EXHIBIT 9, SHEET 20, COL. 6  
(5) = (3) + (4)  
(6) FROM OLIVER WYMAN AUDIT REPORT

(7) SECTION 2, EXHIBIT 9, SHEET 14, COL. 14  
(8) = (5) x (6) x (7)  
(9) = [TAIL - 1.0] x (8)  
(10) = (8) + (9)  
(11) = [(10) / (1)] x 100

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

SECTION 2  
EXHIBIT 9  
SHEET 14

**WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>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	4,296,958	3.359	14,432,137	4,256	1.000	4,256	9.906%	2.949%				9.91%	4,256	4,256	9.91%
1978	4,554,775	3.155	14,371,454	4,447	1.000	4,448	9.764%	3.095%				9.76%	4,448	4,448	9.76%
1979	4,922,518	2.926	14,401,884	4,501	1.000	4,502	9.145%	3.126%				9.14%	4,502	4,502	9.14%
1980	5,505,913	2.721	14,981,232	4,808	1.000	4,809	8.734%	3.210%				8.73%	4,809	4,809	8.73%
1981	5,822,523	2.507	14,595,519	4,864	1.000	4,865	8.356%	3.333%	2.9%			8.36%	4,865	4,865	8.36%
1982	6,184,882	2.383	14,740,510	5,135	1.000	5,137	8.305%	3.485%	3.1%			8.30%	5,137	5,137	8.30%
1983	6,513,795	2.282	14,866,069	5,239	1.000	5,240	8.045%	3.525%	3.3%			8.05%	5,240	5,240	8.05%
1984	6,868,217	2.175	14,937,037	5,636	1.000	5,638	8.209%	3.775%	3.9%			8.21%	5,638	5,638	8.21%
1985	7,503,185	2.102	15,768,276	5,976	1.000	5,978	7.967%	3.791%	3.4%			7.97%	5,978	5,978	7.97%
1986	7,891,199	2.051	16,181,637	5,993	1.000	5,995	7.597%	3.705%	2.0%			7.60%	5,995	5,995	7.60%
1987	8,601,063	1.984	17,065,135	6,104	1.000	6,106	7.099%	3.578%	0.1%			7.10%	6,106	6,106	7.10%
1988	8,905,267	1.896	16,880,588	6,399	1.000	6,402	7.189%	3.793%	-0.5%			7.19%	6,402	6,402	7.19%
1989	9,434,400	1.854	17,491,582	6,450	1.001	6,455	6.842%	3.690%	-0.3%			6.84%	6,455	6,455	6.84%
1990	10,055,399	1.785	17,947,817	6,420	1.001	6,428	6.393%	3.581%	-0.4%			6.39%	6,428	6,428	6.39%
1991	10,728,872	1.729	18,548,727	6,144	1.002	6,155	5.737%	3.318%	-2.1%			5.74%	6,155	6,155	5.74%
1992	11,441,482	1.644	18,811,505	6,262	1.002	6,276	5.486%	3.336%	-3.6%			5.49%	6,276	6,276	5.49%
1993	11,998,508	1.614	19,362,381	5,916	1.003	5,933	4.945%	3.064%	-4.3%			4.94%	5,933	5,933	4.94%
1994	12,083,591	1.577	19,055,279	6,015	1.004	6,036	4.995%	3.168%	-3.2%	0.720	2.279%	5.00%	6,036	6,036	5.00%
1995	12,383,967	1.532	18,971,525	5,440	1.005	5,465	4.413%	2.881%	-3.3%	0.738	2.126%	4.41%	5,465	5,465	4.41%
1996	12,949,088	1.480	19,165,938	5,361	1.006	5,395	4.166%	2.815%	-3.9%	0.757	2.130%	4.17%	5,395	5,395	4.17%
1997	13,596,753	1.415	19,232,759	5,235	1.009	5,281	3.884%	2.746%	-3.3%	0.776	2.132%	3.88%	5,281	5,281	3.88%
1998	14,465,333	1.351	19,540,190	5,297	1.015	5,374	3.715%	2.750%	-3.2%	0.796	2.190%	3.72%	5,374	5,374	3.72%
1999	15,088,873	1.308	19,729,053	5,895	1.020	6,015	3.987%	3.049%	0.9%	0.817	2.490%	3.99%	6,015	6,015	3.99%
2000	15,809,043	1.261	19,937,265	5,910	1.032	6,101	3.859%	3.060%	2.8%	0.838	2.563%	3.86%	6,101	6,101	3.86%
2001	16,717,000	1.235	20,644,946	5,171	1.052	5,441	3.255%	2.636%	0.2%	0.859	2.264%	3.25%	5,441	5,441	3.25%
2002	17,601,171	1.195	21,036,269	5,208	1.094	5,699	3.238%	2.709%	-1.7%	0.881	2.387%	3.24%	5,699	5,699	3.24%
2003	18,004,352	1.163	20,931,398	4,660	1.150	5,357	2.976%	2.559%	-4.6%	0.904	2.313%	2.98%	5,357	5,357	2.98%
2004	18,523,800	1.123	20,794,077	4,285	1.227	5,258	2.839%	2.529%	-4.0%	0.927	2.344%	2.84%	5,258	5,258	2.84%
2005	18,584,736	1.097	20,391,643	3,714	1.379	5,122	2.756%	2.512%	-1.6%	0.951	2.388%	2.76%	5,122	5,122	2.76%
2006	18,740,062	1.061	19,881,471	2,342	1.986	4,651	2.482%	2.339%	-3.1%	0.975	2.281%	2.55%	4,772	4,711	2.51%
2007	19,302,264	1.030	19,881,248	846	4.876	4,125	2.137%	2.075%	-4.9%	1.000	2.075%	2.41%	4,652	4,544	2.35%
2008	19,881,332	1.000	19,881,332							1.000		2.34%	4,652	4,544	2.34%

TOTAL

159,930

169,946

175,246

175,077

5 YR AVG EXCLD MOST RECENT 1 2.343%  
20 YR AVG EXCLD MOST RECENT 1 2.299%  
10 YR AVG EXCLD MOST RECENT 5 2.285%  
20 YR AVG EXCLD MOST RECENT 5 2.285%

2008 SELECTED FREQUENCY 2.340% (16)

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON CHANGE IN SAWW  
(3) = (1) x (2)  
(4) BASED ON DATA FROM OLIVER WYMAN & BWC  
(5) SECTION 2, EXHIBIT 9, SHEET 19, COL. 6

(6) = (4) x (5)  
(7) = (6) / (1) x 100  
(8) = (6) / (3) x 100  
(9) 5 YEAR FITTED TREND OF (8)  
(10) Based on -2.5% Frequency Trend from 1994 to 2006

(11) = (8) x (10)  
(12) SELECTED BASED ON (16) DETRENDED AND (7)  
(13) = [(12) x (1)] / 100  
(14) = (4) + [1 - 1/5] x (12)  
(15) = [(14) / (1)] x 100  
(16) SELECTED BY DELOITTE CONSULTING BASED ON (11)

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

SECTION 2  
EXHIBIT 9  
SHEET 15

**WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)  
(000's)**

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS & ALAE	LSS ADJ. ULTIMATE LOSS & ALAE	WHOLE \$ SELECTED ULTIMATE SEVERITY	WHOLE \$ LSS ADJ. ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE	LSS ADJ. ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	4,296,958	4,256	9.91%						
1978	4,554,775	4,448	9.76%						
1979	4,922,518	4,502	9.14%						
1980	5,505,913	4,809	8.73%						
1981	5,822,523	4,865	8.36%						
1982	6,184,882	5,137	8.30%						
1983	6,513,795	5,240	8.05%						
1984	6,868,217	5,638	8.21%						
1985	7,503,185	5,978	7.97%						
1986	7,891,199	5,995	7.60%	1,346	1,337	225	223	0.017	0.017
1987	8,601,063	6,106	7.10%	5,057	5,017	828	822	0.059	0.058
1988	8,905,267	6,402	7.19%	7,014	6,949	1,096	1,086	0.079	0.078
1989	9,434,400	6,455	6.84%	5,746	5,687	890	881	0.061	0.060
1990	10,055,399	6,428	6.39%	5,307	5,253	826	817	0.053	0.052
1991	10,728,872	6,155	5.74%	4,569	4,519	742	734	0.043	0.042
1992	11,441,482	6,276	5.49%	4,313	4,263	687	679	0.038	0.037
1993	11,998,508	5,933	4.94%	3,124	3,081	527	519	0.026	0.026
1994	12,083,591	6,036	5.00%	3,917	3,899	649	646	0.032	0.032
1995	12,383,967	5,465	4.41%	3,051	3,036	558	556	0.025	0.025
1996	12,949,088	5,395	4.17%	4,255	4,289	789	795	0.033	0.033
1997	13,596,753	5,281	3.88%	3,127	3,223	592	610	0.023	0.024
1998	14,465,333	5,374	3.72%	3,055	3,170	568	590	0.021	0.022
1999	15,088,873	6,015	3.99%	3,429	3,592	570	597	0.023	0.024
2000	15,809,043	6,101	3.86%	3,883	4,307	636	706	0.025	0.027
2001	16,717,000	5,441	3.25%	5,032	5,605	925	1,030	0.030	0.034
2002	17,601,171	5,699	3.24%	4,346	5,000	763	877	0.025	0.028
2003	18,004,352	5,357	2.98%	4,283	5,044	799	942	0.024	0.028
2004	18,523,800	5,258	2.84%	4,560	5,366	867	1,020	0.025	0.029
2005	18,584,736	5,122	2.76%	4,590	5,346	896	1,044	0.025	0.029
2006	18,740,062	4,711	2.51%	4,635	5,393	984	1,145	0.025	0.029
2007	19,302,264	4,544	2.35%	4,834	5,594	1,064	1,231	0.025	0.029
2008	19,881,332	4,652	2.34%	5,169	5,964	1,111	1,282	0.026	0.030
TOTAL				98,641					

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 2, EXHIBIT 9, SHEET 14, COL. 14  
(3) = (2) / (1) x 100  
(4) SECTION 2, EXHIBIT 9, SHEET 4, COL. 12

(5) SECTION 2, EXHIBIT 9, SHEET 4, COL. 12  
(6) = [(4) / (2)] x 1,000  
(7) = [(5) / (2)] x 1,000  
(8) = [(4) / (1)] x 100  
(9) = [(5) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)  
(000's)**

SECTION 2  
EXHIBIT 9  
SHEET 16

DISCOUNT FACTORS

ACCIDENT YEAR AGE	PAID LOSS & ALAE DEVELOPMENT FACTOR	CUMULATIVE PERCENT PAID	INCREMENTAL PERCENT PAID	INCREMENTAL PERCENT DISCOUNTED	DISCOUNT FACTOR AT 5.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			0.2%	0.2%	71.6%
6	633.502	0.2%	2.2%	2.1%	75.2%
18	42.233	2.4%	5.6%	4.9%	78.4%
30	12.607	7.9%	9.8%	8.2%	81.1%
42	5.653	17.7%	12.1%	9.7%	83.1%
54	3.355	29.8%	13.7%	10.5%	84.6%
66	2.298	43.5%	13.7%	10.0%	85.6%
78	1.748	57.2%	11.2%	7.7%	85.8%
90	1.462	68.4%	8.5%	5.6%	85.7%
102	1.300	76.9%	6.3%	4.0%	85.4%
114	1.201	83.2%	4.6%	2.7%	84.9%
126	1.139	87.8%	3.5%	2.0%	84.1%
138	1.095	91.3%	2.3%	1.2%	82.5%
150	1.068	93.6%	1.4%	0.7%	81.0%
162	1.052	95.0%	1.0%	0.5%	80.1%
174	1.042	96.0%	0.9%	0.4%	79.8%
186	1.032	96.9%	0.4%	0.2%	78.4%
198	1.028	97.3%	0.3%	0.1%	79.5%
210	1.025	97.6%	0.3%	0.1%	80.8%
222	1.021	97.9%	0.4%	0.2%	82.1%
234	1.017	98.3%	0.3%	0.1%	82.0%
246	1.014	98.7%	0.2%	0.1%	82.4%
258	1.011	98.9%	0.2%	0.1%	83.4%
270	1.009	99.1%	0.2%	0.0%	83.9%
282	1.008	99.2%	0.1%	0.0%	85.2%
294	1.007	99.3%	0.1%	0.0%	88.1%
306	1.006	99.4%	0.3%	0.1%	91.5%
318	1.003	99.7%	0.2%	0.1%	90.7%
330	1.001	99.9%	0.0%	0.0%	81.8%
342	1.001	99.9%	0.0%	0.0%	84.1%
354	1.001	99.9%	0.1%	0.0%	85.2%
366	1.000	100.0%	-0.1%	0.0%	100.0%
378	1.001	99.9%	0.0%	0.0%	84.6%
390	1.001	99.9%	0.0%	0.0%	84.7%
402	1.000	100.0%	0.0%	0.0%	84.7%
414	1.000	100.0%	0.0%	0.0%	84.7%
426	1.000	100.0%	0.0%	0.0%	84.8%
438	1.000	100.0%	0.0%	0.0%	84.9%
450	1.000	100.0%	0.0%	0.0%	85.0%
462	1.000	100.0%	0.0%	0.0%	85.1%
474	1.000	100.0%	0.0%	0.0%	85.3%
486	1.000	100.0%	0.0%	0.0%	85.5%
498	1.000	100.0%	0.0%	0.0%	85.7%
510	1.000	100.0%	0.0%	0.0%	86.0%
522	1.000	100.0%	0.0%	0.0%	86.4%
534	1.000	100.0%	0.0%	0.0%	86.9%
546	1.000	100.0%	0.0%	0.0%	87.4%
558	1.000	100.0%	0.0%	0.0%	88.1%
570	1.000	100.0%	0.0%	0.0%	88.9%
582	1.000	100.0%	0.0%	0.0%	89.8%
594	1.000	100.0%	0.0%	0.0%	91.0%
606	1.000	100.0%	0.0%	0.0%	92.3%
618	1.000	100.0%	0.0%	0.0%	93.8%
630	1.000	100.0%	0.0%	0.0%	95.6%
642	1.000	100.0%	0.0%	0.0%	97.6%
654	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 2, EXHIBIT 9, SHEET 21
  - (3) = 1 / (2)
  - (4) = (3) FROM SUCCESSIVE AGE - (3) FROM CURRENT AGE
  - (5) NET PRESENT VALUE OF (4) ASSUMING MID-YEAR PAYMENT
  - (6) CUMULATIVE DISCOUNT FACTOR FOR GIVEN AGE BASED ON (4) AND (5)





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

SECTION 2  
EXHIBIT 9  
SHEET 18

**WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)**

INTERPOLATED DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED PAID LOSS & ALAE			INCURRED LOSS & ALAE			REPORTED COUNTS (6/30/XX EVALUATIONS)			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)	
1977	372	366	378	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.011	1.011	1.011
1978	360	354	366	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.011	1.011	1.011
1979	348	342	354	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.011	1.011	1.011
1980	336	330	342	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.011	1.011	1.011
1981	324	318	330	1.003	1.001	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.011	1.011	1.011
1982	312	306	318	1.006	1.003	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.011	1.011	1.011
1983	300	294	306	1.007	1.006	1.007	1.000	1.000	1.000	1.000	1.000	1.000	1.011	1.011	1.011
1984	288	282	294	1.008	1.007	1.007	1.000	1.000	1.000	1.000	1.000	1.000	1.011	1.011	1.011
1985	276	270	282	1.009	1.008	1.008	1.000	1.000	1.000	1.000	1.000	1.000	1.011	1.011	1.011
1986	264	258	270	1.011	1.009	1.010	1.000	1.000	1.000	1.000	1.000	1.000	1.011	1.011	1.011
1987	252	246	258	1.014	1.011	1.013	1.015	1.000	1.007	1.000	1.000	1.000	1.011	1.011	1.011
1988	240	234	246	1.017	1.014	1.015	1.014	1.015	1.015	1.001	1.000	1.000	1.014	1.011	1.012
1989	228	222	234	1.021	1.017	1.019	1.010	1.014	1.012	1.001	1.001	1.001	1.018	1.014	1.016
1990	216	210	222	1.025	1.021	1.023	1.004	1.010	1.007	1.002	1.001	1.001	1.021	1.018	1.019
1991	204	198	210	1.028	1.025	1.026	0.995	1.004	1.000	1.002	1.002	1.002	1.024	1.021	1.022
1992	192	186	198	1.032	1.028	1.030	0.995	0.995	0.995	1.003	1.002	1.002	1.027	1.024	1.026
1993	180	174	186	1.042	1.032	1.037	1.001	0.995	0.998	1.003	1.003	1.003	1.036	1.027	1.032
1994	168	162	174	1.052	1.042	1.047	0.965	1.001	0.983	1.004	1.003	1.004	1.046	1.036	1.041
1995	156	150	162	1.068	1.052	1.060	0.956	0.965	0.961	1.006	1.004	1.005	1.064	1.046	1.055
1996	144	138	150	1.095	1.068	1.081	0.936	0.956	0.946	1.008	1.006	1.007	1.096	1.064	1.080
1997	132	126	138	1.139	1.095	1.116	0.921	0.936	0.928	1.012	1.008	1.010	1.145	1.096	1.120
1998	120	114	126	1.201	1.139	1.169	0.916	0.921	0.918	1.018	1.012	1.015	1.208	1.145	1.176
1999	108	102	114	1.300	1.201	1.249	0.889	0.916	0.902	1.026	1.018	1.022	1.313	1.208	1.258
2000	96	90	102	1.462	1.300	1.376	0.881	0.889	0.885	1.043	1.026	1.035	1.451	1.313	1.378
2001	84	78	90	1.748	1.462	1.592	0.888	0.881	0.884	1.073	1.043	1.058	1.671	1.451	1.553
2002	72	66	78	2.298	1.748	1.985	0.921	0.888	0.904	1.120	1.073	1.096	2.112	1.671	1.866
2003	60	54	66	3.355	2.298	2.728	1.007	0.921	0.962	1.183	1.120	1.150	2.959	2.112	2.465
2004	48	42	54	5.653	3.355	4.211	1.024	1.007	1.015	1.291	1.183	1.234	4.557	2.959	3.589
2005	36	30	42	12.607	5.653	7.806	0.887	1.024	0.950	1.611	1.291	1.433	8.038	4.557	5.817
2006	24	18	30	42.233	12.607	19.418	0.422	0.887	0.572	2.738	1.611	2.028	15.883	8.038	10.675
2007	12	6	18	633.502	42.233	79.188	0.091	0.422	0.150	9.475	2.738	4.249	57.557	15.883	24.896

(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 2, EXHIBIT 9, SHEET 21; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 2, EXHIBIT 9, SHEET 21; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)  
(7) FROM SECTION 2, EXHIBIT 9, SHEET 22; SELECTED CUM. BASED ON (2)  
(8) FROM SECTION 2, EXHIBIT 9, SHEET 22; SELECTED CUM. BASED ON (3)

(9) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)  
(10) FROM SECTION 2, EXHIBIT 9, SHEET 28; SELECTED CUM. BASED ON (2)  
(11) FROM SECTION 2, EXHIBIT 9, SHEET 28; SELECTED CUM. BASED ON (3)  
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)  
(13) FROM SECTION 2, EXHIBIT 9, SHEET 29; SELECTED CUM. BASED ON (2)  
(14) FROM SECTION 2, EXHIBIT 9, SHEET 29; SELECTED CUM. BASED ON (3)  
(15) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)

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

SECTION 2  
EXHIBIT 9  
SHEET 19

**WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)**

INTERPOLATED CLAIM COUNT DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		REPORTED COUNTS (12/31/XX VALUATIONS)		
		LOW (2)	HIGH (3)	LOW (4)	HIGH (5)	INTERP. (6)
1977	372	372	384	1.000	1.000	1.000
1978	360	360	372	1.000	1.000	1.000
1979	348	348	360	1.000	1.000	1.000
1980	336	336	348	1.000	1.000	1.000
1981	324	324	336	1.000	1.000	1.000
1982	312	312	324	1.000	1.000	1.000
1983	300	300	312	1.000	1.000	1.000
1984	288	288	300	1.000	1.000	1.000
1985	276	276	288	1.000	1.000	1.000
1986	264	264	276	1.000	1.000	1.000
1987	252	252	264	1.000	1.000	1.000
1988	240	240	252	1.000	1.000	1.000
1989	228	228	240	1.001	1.000	1.001
1990	216	216	228	1.001	1.001	1.001
1991	204	204	216	1.002	1.001	1.002
1992	192	192	204	1.002	1.002	1.002
1993	180	180	192	1.003	1.002	1.003
1994	168	168	180	1.004	1.003	1.004
1995	156	156	168	1.005	1.004	1.005
1996	144	144	156	1.006	1.005	1.006
1997	132	132	144	1.009	1.006	1.009
1998	120	120	132	1.015	1.009	1.015
1999	108	108	120	1.020	1.015	1.020
2000	96	96	108	1.032	1.020	1.032
2001	84	84	96	1.052	1.032	1.052
2002	72	72	84	1.094	1.052	1.094
2003	60	60	72	1.150	1.094	1.150
2004	48	48	60	1.227	1.150	1.227
2005	36	36	48	1.379	1.227	1.379
2006	24	24	36	1.986	1.379	1.986
2007	12	12	24	4.876	1.986	4.876

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(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 2, EXHIBIT 9, SHEET 27; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 2, EXHIBIT 9, SHEET 27; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)

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

SECTION 2  
EXHIBIT 9  
SHEET 20

**WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)**

INTERPOLATED INDEX FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED INDEXED INCREMENTAL PAID LOSS & ALAE		
		LOW (2)	HIGH (3)	LOW (4)	HIGH (5)	INTERP. (6)
1977	372	366	378	-	-	-
1978	360	354	366	-	-	-
1979	348	342	354	-	-	-
1980	336	330	342	-	-	-
1981	324	318	330	-	-	-
1982	312	306	318	-	-	-
1983	300	294	306	-	-	-
1984	288	282	294	-	-	-
1985	276	270	282	-	-	-
1986	264	258	270	-	-	-
1987	252	246	258	-	-	-
1988	240	234	246	0.007	-	0.003
1989	228	222	234	0.019	0.007	0.011
1990	216	210	222	0.030	0.019	0.024
1991	204	198	210	0.043	0.030	0.036
1992	192	186	198	0.054	0.043	0.048
1993	180	174	186	0.078	0.054	0.065
1994	168	162	174	0.102	0.078	0.089
1995	156	150	162	0.136	0.102	0.118
1996	144	138	150	0.190	0.136	0.161
1997	132	126	138	0.278	0.190	0.230
1998	120	114	126	0.374	0.278	0.323
1999	108	102	114	0.511	0.374	0.437
2000	96	90	102	0.645	0.511	0.574
2001	84	78	90	0.814	0.645	0.725
2002	72	66	78	1.073	0.814	0.935
2003	60	54	66	1.356	1.073	1.206
2004	48	42	54	1.611	1.356	1.478
2005	36	30	42	1.812	1.611	1.709
2006	24	18	30	1.930	1.812	1.870
2007	12	6	18	1.975	1.930	1.952

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(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 2, EXHIBIT 9, SHEET 37; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 2, EXHIBIT 9, SHEET 37; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)  
PAID LOSS & ALAE (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	AS OF 12/31/2007							
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\*Valuation date for last diagonal is 12/31/2007

	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-UIT	282-UIT	294-UIT	306-UIT	318-UIT	330-UIT	342-UIT	354-UIT	366-UIT	378-UIT	TAIL							
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3 Yr Avg	15.432	3.448	2.220	1.682	1.477	1.314	1.184	1.124	1.094	1.060	1.048	1.032	1.018	1.010	1.009	1.004	1.003	1.003	1.003	1.003	1.002	1.000																		
5 Yr Avg	22.979	3.453	2.233	1.695	1.451	1.283	1.198	1.127	1.082	1.052	1.037	1.026	1.014	1.009	1.007	1.005	1.003	1.002	1.003	1.002	1.003	1.002	1.000																	
7 Yr Avg	22.702	3.378	2.212	1.668	1.460	1.269	1.169	1.108	1.072	1.048	1.																													















**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)  
REPORTED LOST TIME CLAIM COUNTS (ESTIMATED AT 6/30/XX FROM 12/31/XX)**

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	AS OF 12/31/2007						
1977												4,217	4,231	4,241	4,245	4,248	4,249	4,251	4,253	4,256	4,257	4,257	4,257	4,256	4,255	4,255	4,256	4,256	4,256	4,256	4,256	4,256	4,256						
1978											4,383	4,400	4,416	4,426	4,432	4,435	4,435	4,434	4,434	4,437	4,441	4,443	4,444	4,446	4,446	4,446	4,447	4,447	4,447	4,447	4,447	4,447	4,447	4,447					
1979										4,433	4,450	4,469	4,483	4,492	4,497	4,498	4,498	4,501	4,505	4,506	4,503	4,501	4,500	4,500	4,500	4,500	4,501	4,501	4,501	4,501	4,501	4,501	4,501	4,501					
1980										4,683	4,721	4,747	4,774	4,784	4,785	4,783	4,785	4,790	4,795	4,800	4,805	4,807	4,807	4,807	4,807	4,807	4,807	4,807	4,807	4,807	4,807	4,807	4,807	4,807	4,807				
1981										4,643	4,728	4,768	4,789	4,803	4,814	4,821	4,826	4,833	4,844	4,852	4,855	4,860	4,863	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864				
1982										4,907	4,990	5,033	5,062	5,088	5,104	5,111	5,118	5,128	5,131	5,133	5,134	5,134	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135			
1983										4,686	4,878	5,026	5,124	5,167	5,195	5,208	5,214	5,220	5,223	5,227	5,230	5,233	5,235	5,237	5,238	5,238	5,238	5,239	5,239	5,239	5,239	5,239	5,239	5,239	5,239	5,239			
1984										5,076	5,271	5,399	5,477	5,539	5,575	5,598	5,614	5,617	5,620	5,626	5,629	5,630	5,635	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636			
1985										5,397	5,560	5,696	5,810	5,888	5,902	5,929	5,943	5,949	5,956	5,962	5,965	5,969	5,972	5,974	5,975	5,976	5,976	5,976	5,976	5,976	5,976	5,976	5,976	5,976	5,976	5,976			
1986										4,581	4,611	4,588	4,534	4,621	4,780	4,910	5,036	5,164	5,296	5,432	5,568	5,704	5,840	5,976	6,112	6,248	6,384	6,520	6,656	6,792	6,928	7,064	7,200	7,336	7,472	7,608	7,744		
1987	719	2,008	3,445	4,611	5,168	5,434	5,621	5,780	5,910	5,936	5,964	5,960	5,966	5,974	5,980	5,983	5,986	5,989	5,991	5,992	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993			
1988	730	2,103	3,528	4,673	5,301	5,726	5,991	6,169	6,271	6,311	6,328	6,352	6,369	6,375	6,381	6,386	6,389	6,392	6,396	6,398	6,398	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399			
1989	721	2,030	3,056	4,163	5,154	5,665	5,989	6,206	6,305	6,347	6,385	6,408	6,420	6,427	6,434	6,438	6,441	6,445	6,449	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450		
1990	731	2,103	3,510	4,671	5,295	5,692	5,984	6,186	6,289	6,338	6,371	6,385	6,393	6,401	6,407	6,412	6,415	6,418	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420		
1991	784	2,307	3,566	4,490	5,146	5,544	5,796	5,959	6,076	6,100	6,114	6,122	6,129	6,135	6,140	6,143	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	
1992	835	2,274	3,536	4,664	5,345	5,694	5,938	6,097	6,170	6,200	6,220	6,234	6,242	6,250	6,256	6,260	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	
1993	805	2,265	3,562	4,566	5,088	5,368	5,580	5,737	5,800	5,833	5,865	5,888	5,901	5,910	5,915	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	
1994	774	2,232	3,639	4,654	5,121	5,425	5,653	5,806	5,886	5,934	5,968	5,991	6,005	6,013	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	
1995	725	2,180	3,444	4,248	4,661	4,908	5,105	5,246	5,324	5,373	5,406	5,427	5,437	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	
1996	719	2,087	3,309	4,157	4,587	4,845	5,038	5,176	5,252	5,299	5,332	5,354	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	
1997	725	2,091	3,257	4,031	4,435	4,696	4,904	5,063	5,154	5,193	5,220	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	
1998	799	2,243	3,402	4,155	4,529	4,793	5,006	5,147	5,234	5,282	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	
1999	924	2,569	3,905	4,747	5,131	5,399	5,615	5,774	5,861	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	
2000	955	2,646	3,990	4,829	5,203	5,470	5,689	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857	
2001	674	2,095	3,405	4,182	4,544	4,821	5,061	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	
2002	719	2,220	3,581	4,409	4,806	5,082	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	
2003	639	2,006	3,291	4,100	4,506	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	
2004	563	1,850	3,196	4,052	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	
2005	546	1,848	3,159	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	
2006	434	1,606	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	
2007	423	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846

**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-UR
1977												1.0033	1.0024	1.0009	1.0007	1.0002	1.0005	1.0005	1.0007	1.0002	1.0000	1.0										

















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

SECTION 2  
EXHIBIT 9  
SHEET 42

**WAGE LOSS**

**Paid Tail Factor Selection**

Age Months (1)	Age Years (2)	Age to Age Development Factors							Cumulative Development Factors				
		Fitted Paid (3)	Incram. Data (4)	Weibull Curve (5)	Inverse Power Curve (6)	TP Tail (7)	Selected Tail (8)	Selected Incr. Decay (9)	Fitted Paid (10)	Incram. Data (11)	Weibull Curve (12)	Inverse Power Curve (13)	Selected Tail (14)
6	0.5	15.000		5.596	-		15.000		624.971		64.218		633.502
18	1.5	3.350		2.325	-	3.350	2.518	41.665	11.476				42.233
30	2.5	2.230		1.667	44.278	2.230	1.753	12.437	4.935	5,561.466			12.607
42	3.5	1.685		1.394	9.205	1.685	1.242	5.577	2.960	125.604			5.653
54	4.5	1.460		1.251	3.369	1.460	1.132	3.310	2.123	13.646			3.355
66	5.5	1.315		1.167	1.879	1.315	1.000	2.267	1.697	4.050			2.298
78	6.5	1.195		1.114	1.385	1.195	0.814	1.724	1.454	2.155			1.748
90	7.5	1.125		1.079	1.190	1.125	0.766	1.443	1.306	1.556			1.462
102	8.5	1.082		1.055	1.102	1.247	0.738	1.282	1.210	1.308			1.300
114	9.5	1.055		1.039	1.059	1.192	0.726	1.185	1.147	1.187			1.201
126	10.5	1.040		1.028	1.036	1.157	0.767	1.123	1.104	1.121			1.139
138	11.5	1.025		1.020	1.023	1.128	0.850	1.080	1.074	1.082			1.095
150	12.5	1.015		1.014	1.015	1.084	0.815	1.054	1.053	1.058			1.068
162	13.5	1.010		1.010	1.010	1.049	0.877	1.038	1.038	1.042			1.052
174	14.5	1.009		1.007	1.007	1.028	0.950	1.028	1.027	1.031			1.042
186	15.5	1.004		1.005	1.005	1.020	0.431	1.018	1.020	1.024			1.032
198	16.5	1.004		1.004	1.004	1.008	0.883	1.014	1.014	1.018			1.028
210	17.5	1.003		1.003	1.003	1.011	0.943	1.011	1.011	1.014			1.025
222	18.5	1.004		1.002	1.002	1.006	1.004	1.007	1.008	1.011			1.021
234	19.5	1.003		1.001	1.002	1.004	1.003	1.003	1.004	1.009			1.017
246	20.5			1.001	1.001	1.002	1.002	1.002	1.004	1.007			1.014
258	21.5			1.001	1.001	1.002	1.002	1.002	1.003	1.006			1.011
270	22.5			1.001	1.001	1.002	1.002	1.002	1.002	1.005			1.009
282	23.5			1.000	1.001	1.001	1.001	1.002	1.002	1.004			1.008
294	24.5			1.000	1.001	1.001	1.001	1.001	1.001	1.004			1.007
306	25.5			1.000	1.000	1.003	1.003	1.003	1.001	1.003			1.006
318	26.5			1.000	1.000	1.002	1.002	1.002	1.001	1.003			1.003
330	27.5			1.000	1.000	1.000	1.000	1.000	1.000	1.002			1.001
342	28.5			1.000	1.000	1.000	1.000	1.672	1.000	1.002			1.001
354	29.5			1.000	1.000	1.000	1.000	-	1.000	1.002			1.001
366	30.5			1.000	1.000	1.000	1.000	-	1.000	1.001			1.001
378	31.5			1.000	1.000	1.000	1.000	0.763	1.000	1.001			1.001
390	32.5			1.000	1.000	1.000	1.000	0.764	1.000	1.001			1.001
402	33.5			1.000	1.000	1.000	1.000	0.764	1.000	1.001			1.001
414	34.5			1.000	1.000	1.000	1.000	0.764	1.000	1.001			1.000
426	35.5			1.000	1.000	1.000	1.000	0.764	1.000	1.001			1.000
438	36.5			1.000	1.000	1.000	1.000	0.764	1.000	1.001			1.000
450	37.5			1.000	1.000	1.000	1.000	0.764	1.000	1.001			1.000
462	38.5			1.000	1.000	1.000	1.000	0.765	1.000	1.000			1.000
474	39.5			1.000	1.000	1.000	1.000	0.765	1.000	1.000			1.000
486	40.5			1.000	1.000	1.000	1.000	0.765	1.000	1.000			1.000
498	41.5			1.000	1.000	1.000	1.000	0.765	1.000	1.000			1.000
510	42.5			1.000	1.000	1.000	1.000	0.765	1.000	1.000			1.000
522	43.5			1.000	1.000	1.000	1.000	0.765	1.000	1.000			1.000
534	44.5			1.000	1.000	1.000	1.000	0.765	1.000	1.000			1.000
546	45.5			1.000	1.000	1.000	1.000	0.766	1.000	1.000			1.000
558	46.5			1.000	1.000	1.000	1.000	0.766	1.000	1.000			1.000
570	47.5			1.000	1.000	1.000	1.000	0.766	1.000	1.000			1.000
582	48.5			1.000	1.000	1.000	1.000	0.766	1.000	1.000			1.000
594	49.5			1.000	1.000	1.000	1.000	0.766	1.000	1.000			1.000
606	50.5			1.000	1.000	1.000	1.000	0.766	1.000	1.000			1.000
618	51.5			1.000	1.000	1.000	1.000	0.766	1.000	1.000			1.000
630	52.5			1.000	1.000	1.000	1.000	0.766	1.000	1.000			1.000
642	53.5			1.000	1.000	1.000	1.000	0.767	1.000	1.000			1.000
654	54.5			1.000	1.000	1.000	1.000	-	1.000	1.000			1.000
Tail	Tail			1.000	1.000	1.000	1.000	-	1.000	1.000			1.000

54.5 tail decay - (15)  
- (16)

- |                                     |  |
|-------------------------------------|--|
| (1) AGE IN MONTHS                   | (9) = [ (3) - 1.0 ] x (7) ] / [ (7) - 1.0 ]  |
| (2) AGE IN YEARS                    | (10) COLUMN (3) MULTIPLICATIVELY ACCUMULATED |
| (3) SECTION 2, EXHIBIT 9, SHEET 21  | (11) COLUMN (4) MULTIPLICATIVELY ACCUMULATED |
| (4) N/A                             | (12) COLUMN (5) MULTIPLICATIVELY ACCUMULATED |
| (5) SECTION 2, EXHIBIT 9, SHEET 43  | (13) COLUMN (6) MULTIPLICATIVELY ACCUMULATED |
| (6) SECTION 2, EXHIBIT 9, SHEET 43  | (14) COLUMN (7) MULTIPLICATIVELY ACCUMULATED |
| (7) TEMPORARY PARTIAL TAIL          | (15) [COLUMN (8) @ 54.5] X [COLUMN (8) TAIL] |
| (8) SELECTED BY DELOITTE CONSULTING | (16) COLUMN (8) TAIL + (14)                  |

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

SECTION 2  
EXHIBIT 9  
SHEET 43

**WAGE LOSS**

FITTING PAID LOSS DEVELOPMENT FACTORS

Fitting for Periods:			21-to-Ult:		From:		To:		Cut-off		Summary of Curve Fitting									
			21	14	18	60	Method	Tail	R^2											
											Weibull	1.004	0.85716							
											Inverse Power	1.007	0.862							
											Weibull Curve Fitting					Inverse Power Curve Fitting				
			Slope= 0.955					Slope= -4.942												
			Intercept= -3.337					Intercept= 20.577												
PERIOD	AGE	ATA	X	Y	Y*	ATA*	ATU*	X	Y	Y*	ATA*	ATU*								
1	6	15.000	1.792	-2.674	-1.625	<b>5.596</b>	64.218	1.792	2.639	11.722										
2	18	3.350	2.890	-1.037	-0.576	<b>2.325</b>	11.476	2.890	0.854	6.292										
3	30	2.230	3.401	-0.519	-0.088	<b>1.667</b>	4.935	3.401	0.207	3.768	<b>44.278</b>	5561.692								
4	42	1.685	3.738	-0.105	0.234	<b>1.394</b>	2.960	3.738	-0.378	2.105	<b>9.205</b>	125.609								
5	54	1.460	3.989	0.144	0.474	<b>1.251</b>	2.123	3.989	-0.777	0.863	<b>3.369</b>	13.646								
6	66	1.315	4.190	0.357	0.665	<b>1.167</b>	1.697	4.190	-1.155	-0.129	<b>1.879</b>	4.050								
7	78	1.195	4.357	0.595	0.825	<b>1.114</b>	1.454	4.357	-1.635	-0.955	<b>1.385</b>	2.156								
8	90	1.125	4.500	0.787	0.962	<b>1.079</b>	1.306	4.500	-2.079	-1.662	<b>1.190</b>	1.556								
9	102	1.082	4.625	0.948	1.081	<b>1.055</b>	1.210	4.625	-2.501	-2.281	<b>1.102</b>	1.308								
10	114	1.055	4.736	1.083	1.187	<b>1.039</b>	1.147	4.736	-2.900	-2.830	<b>1.059</b>	1.187								
11	126	1.040	4.836	1.181	1.283	<b>1.028</b>	1.104	4.836	-3.219	-3.325	<b>1.036</b>	1.121								
12	138	1.025	4.927	1.312	1.370	<b>1.020</b>	1.074	4.927	-3.689	-3.775	<b>1.023</b>	1.082								
13	150	1.015	5.011	1.439	1.449	<b>1.014</b>	1.053	5.011	-4.200	-4.187	<b>1.015</b>	1.058								
14	162	1.0100	5.088	1.529	1.523	<b>1.010</b>	1.038	5.088	-4.605	-4.567	<b>1.010</b>	1.042								
15	174	1.0094	5.159	1.542	1.591	<b>1.007</b>	1.027	5.159	-4.667	-4.920	<b>1.007</b>	1.031								
16	186	1.0040	5.226	1.709	1.655	<b>1.005</b>	1.020	5.226	-5.518	-5.250	<b>1.005</b>	1.024								
17	198	1.0035	5.288	1.732	1.715	<b>1.004</b>	1.014	5.288	-5.646	-5.559	<b>1.004</b>	1.018								
18	210	1.0033	5.347	1.743	1.771	<b>1.003</b>	1.010	5.347	-5.709	-5.850	<b>1.003</b>	1.014								
19	222	1.0043	5.403	1.697	1.824	<b>1.002</b>	1.008	5.403	-5.451	-6.124	<b>1.002</b>	1.011								
20	234	1.0031	5.455	1.752	1.874	<b>1.001</b>	1.005	5.455	-5.762	-6.384	<b>1.002</b>	1.009								
21	246		5.505		1.922	<b>1.001</b>	1.004	5.505		-6.632	<b>1.001</b>	1.007								
22	258		5.553		1.968	<b>1.001</b>	1.003	5.553		-6.867	<b>1.001</b>	1.006								
23	270		5.598		2.011	<b>1.001</b>	1.002	5.598		-7.092	<b>1.001</b>	1.005								
24	282		5.642		2.052	<b>1.000</b>	1.002	5.642		-7.306	<b>1.001</b>	1.004								
25	294		5.684		2.092	<b>1.000</b>	1.001	5.684		-7.512	<b>1.001</b>	1.004								
26	306		5.724		2.130	<b>1.000</b>	1.001	5.724		-7.710	<b>1.000</b>	1.003								
27	318		5.762		2.167	<b>1.000</b>	1.001	5.762		-7.900	<b>1.000</b>	1.003								
28	330		5.799		2.203	<b>1.000</b>	1.000	5.799		-8.083	<b>1.000</b>	1.002								
29	342		5.835		2.237	<b>1.000</b>	1.000	5.835		-8.260	<b>1.000</b>	1.002								
30	354		5.869		2.270	<b>1.000</b>	1.000	5.869		-8.430	<b>1.000</b>	1.002								
31	366		5.903		2.302	<b>1.000</b>	1.000	5.903		-8.595	<b>1.000</b>	1.001								
32	378		5.935		2.332	<b>1.000</b>	1.000	5.935		-8.755	<b>1.000</b>	1.001								
33	390		5.966		2.362	<b>1.000</b>	1.000	5.966		-8.909	<b>1.000</b>	1.001								
34	402		5.996		2.391	<b>1.000</b>	1.000	5.996		-9.059	<b>1.000</b>	1.001								
35	414		6.026		2.419	<b>1.000</b>	1.000	6.026		-9.204	<b>1.000</b>	1.001								
36	426		6.054		2.447	<b>1.000</b>	1.000	6.054		-9.345	<b>1.000</b>	1.001								
37	438		6.082		2.473	<b>1.000</b>	1.000	6.082		-9.483	<b>1.000</b>	1.001								
38	450		6.109		2.499	<b>1.000</b>	1.000	6.109		-9.616	<b>1.000</b>	1.001								
39	462		6.136		2.524	<b>1.000</b>	1.000	6.136		-9.746	<b>1.000</b>	1.001								
40	474		6.161		2.549	<b>1.000</b>	1.000	6.161		-9.873	<b>1.000</b>	1.000								
41	486		6.186		2.572	<b>1.000</b>	1.000	6.186		-9.997	<b>1.000</b>	1.000								
42	498		6.211		2.596	<b>1.000</b>	1.000	6.211		-10.117	<b>1.000</b>	1.000								
43	510		6.234		2.618	<b>1.000</b>	1.000	6.234		-10.235	<b>1.000</b>	1.000								
44	522		6.258		2.641	<b>1.000</b>	1.000	6.258		-10.350	<b>1.000</b>	1.000								
45	534		6.280		2.662	<b>1.000</b>	1.000	6.280		-10.462	<b>1.000</b>	1.000								
46	546		6.303		2.684	<b>1.000</b>	1.000	6.303		-10.572	<b>1.000</b>	1.000								
47	558		6.324		2.704	<b>1.000</b>	1.000	6.324		-10.679	<b>1.000</b>	1.000								
48	570		6.346		2.725	<b>1.000</b>	1.000	6.346		-10.785	<b>1.000</b>	1.000								
49	582		6.366		2.745	<b>1.000</b>	1.000	6.366		-10.887	<b>1.000</b>	1.000								
50	594		6.387		2.764	<b>1.000</b>	1.000	6.387		-10.988	<b>1.000</b>	1.000								
51	606		6.407		2.783	<b>1.000</b>	1.000	6.407		-11.087	<b>1.000</b>	1.000								
52	618		6.426		2.802	<b>1.000</b>	1.000	6.426		-11.184	<b>1.000</b>	1.000								
53	630		6.446		2.820	<b>1.000</b>	1.000	6.446		-11.279	<b>1.000</b>	1.000								
54	642		6.465		2.838	<b>1.000</b>	1.000	6.465		-11.372	<b>1.000</b>	1.000								
55	654		6.483		2.856	<b>1.000</b>	1.000	6.483		-11.464	<b>1.000</b>	1.000								
56	666		6.501		2.873	<b>1.000</b>	1.000	6.501		-11.554	<b>1.000</b>	1.000								
57	678		6.519		2.890	<b>1.000</b>	1.000	6.519		-11.642	<b>1.000</b>	1.000								
58	690		6.537		2.907	<b>1.000</b>	1.000	6.537		-11.729	<b>1.000</b>	1.000								
59	702		6.554		2.924	<b>1.000</b>	1.000	6.554		-11.814	<b>1.000</b>	1.000								
60	714		6.571		2.940	<b>1.000</b>	1.000	6.571		-11.898	<b>1.000</b>	1.000								

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

SECTION 2  
EXHIBIT 10  
SHEET 1

**LUMP SUM SETTLEMENT  
(000's)**

SUMMARY OF LOSS & ALAE RESERVES

ACCIDENT YEAR	PAYROLL	SEL.ULT. EXPECTED PAID AT @ 6/30/08	SELECTED ULTIMATE LOSS & ALAE	SELECTED NOMINAL UNPAID LOSS & ALAE	DISCOUNT FACTOR AT 5.0%	SELECTED DISCOUNTED UNPAID LOSS & ALAE	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		234	3,500	3,266	78.7%	2,571	
1977	4,296,958	3,853	4,520	667	77.8%	519	0.11
1978	4,554,775	3,241	3,891	650	76.8%	499	0.09
1979	4,922,518	4,287	5,250	963	75.4%	725	0.11
1980	5,505,913	4,593	5,737	1,144	73.8%	845	0.10
1981	5,822,523	4,806	6,123	1,317	72.3%	952	0.11
1982	6,184,882	5,605	7,284	1,679	70.8%	1,188	0.12
1983	6,513,795	5,240	7,014	1,774	70.1%	1,243	0.11
1984	6,868,217	7,835	10,802	2,967	69.2%	2,053	0.16
1985	7,503,185	7,739	10,990	3,251	68.2%	2,216	0.15
1986	7,891,199	8,796	12,866	4,069	67.0%	2,728	0.16
1987	8,601,063	8,798	13,254	4,456	65.8%	2,934	0.15
1988	8,905,267	8,985	13,942	4,957	64.6%	3,202	0.16
1989	9,434,400	9,974	16,018	6,044	63.6%	3,845	0.17
1990	10,055,399	9,106	15,136	6,030	62.5%	3,771	0.15
1991	10,728,872	9,259	15,929	6,670	61.4%	4,096	0.15
1992	11,441,482	10,525	18,832	8,306	60.5%	5,023	0.16
1993	11,998,508	10,981	20,432	9,452	59.4%	5,619	0.17
1994	12,083,591	10,843	20,984	10,140	58.4%	5,919	0.17
1995	12,383,967	8,315	16,735	8,420	57.2%	4,820	0.14
1996	12,949,088	9,057	18,957	9,900	56.1%	5,554	0.15
1997	13,596,753	7,420	16,231	8,810	55.1%	4,854	0.12
1998	14,465,333	9,417	22,040	12,623	54.8%	6,921	0.15
1999	15,088,873	8,892	22,373	13,480	54.5%	7,342	0.15
2000	15,809,043	10,461	28,102	17,640	53.9%	9,505	0.18
2001	16,717,000	9,828	29,604	19,777	54.1%	10,690	0.18
2002	17,601,171	8,584	30,725	22,140	54.7%	12,112	0.17
2003	18,004,352	6,908	30,141	23,232	54.8%	12,721	0.17
2004	18,523,800	5,483	32,254	26,771	55.5%	14,859	0.17
2005	18,584,736	4,162	32,845	28,683	55.7%	15,978	0.18
2006	18,740,062	1,779	33,085	31,306	56.4%	17,669	0.18
2007	19,302,264	70	33,709	33,640	55.6%	18,694	0.17
2008	9,940,666	1	17,396	17,395	53.1%	9,238	0.18
TOTAL		225,082	576,702	351,620	57.1%	200,904	
EXLD PRIOR		224,848	573,202	348,354	56.9%	198,334	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 2, EXHIBIT 10, SHEET 4, COL. 2 + SECTION 2, EXHIBIT 10, SHEET 3, COL. 8  
(3) SECTION 2, EXHIBIT 10, SHEET 4, COL. 12; 2008 ADJUSTED TO PARTIAL YEAR  
(4) = (3) - (2)  
(5) SECTION 2, EXHIBIT 10, SHEET 16, COL. 6  
(6) = (4) x (5)  
(7) = [(3) / (1)] x 100

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

**LUMP SUM SETTLEMENT  
(000's)**

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS & ALAE @ 6/30/2008	FISCAL YEAR ENDING															
		2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	> 2023
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
PRIOR	3,266	439	401	357	317	281	252	225	201	173	147	121	100	83	65	50	54
1977	667	84	78	72	64	57	50	45	40	36	31	26	22	18	15	12	18
1978	650	76	72	67	62	55	49	43	39	35	31	27	23	19	15	13	26
1979	963	86	102	97	91	83	74	66	58	52	47	42	36	31	25	21	52
1980	1,144	92	94	112	106	99	91	81	72	64	57	51	46	39	33	27	80
1981	1,317	96	98	100	119	113	106	97	86	77	68	61	54	49	42	36	114
1982	1,679	112	114	117	119	142	135	126	115	103	91	81	73	65	58	50	178
1983	1,774	157	108	110	112	115	137	130	122	111	99	88	78	70	62	56	220
1984	2,967	235	242	166	170	173	176	210	200	187	171	152	135	120	108	96	424
1985	3,251	232	239	246	169	173	176	179	214	203	190	174	155	138	122	109	529
1986	4,069	264	272	280	288	198	202	206	210	251	238	223	204	181	161	143	748
1987	4,456	264	272	280	288	297	204	208	212	216	258	245	230	210	187	166	918
1988	4,957	270	278	286	295	303	312	215	219	223	228	272	258	242	221	197	1,140
1989	6,044	349	310	319	329	338	349	359	247	251	256	262	312	297	278	254	1,536
1990	6,030	319	330	293	301	310	320	329	339	233	238	242	247	295	280	262	1,691
1991	6,670	324	335	347	308	317	327	337	347	357	245	250	255	260	310	295	2,056
1992	8,306	421	383	397	410	364	375	386	398	410	422	290	296	302	308	367	2,779
1993	9,452	439	457	416	430	445	395	407	419	432	445	458	314	321	327	334	3,413
1994	10,140	434	451	469	427	442	457	406	418	430	443	457	470	323	329	336	3,848
1995	8,420	333	346	360	374	340	352	365	324	333	343	354	364	375	258	263	3,337
1996	9,900	362	377	392	408	424	386	399	413	367	378	389	400	413	425	292	4,077
1997	8,810	334	310	323	335	349	363	330	342	354	314	323	333	343	353	364	3,741
1998	12,623	659	453	421	438	456	474	493	448	464	480	426	439	452	466	480	5,574
1999	13,480	667	669	460	428	445	462	481	500	455	471	488	433	446	459	473	6,145
2000	17,640	776	834	837	576	535	556	579	602	626	569	589	610	541	557	574	8,278
2001	19,777	1,170	819	880	883	607	564	587	610	635	660	601	622	643	571	588	9,338
2002	22,140	1,548	1,218	852	916	919	632	587	611	635	661	687	625	647	670	594	10,335
2003	23,232	1,357	1,530	1,203	842	905	908	625	580	604	628	653	679	618	640	662	10,799
2004	26,771	1,976	1,448	1,632	1,284	899	966	970	667	619	644	670	697	725	659	683	12,232
2005	28,683	1,824	1,982	1,453	1,638	1,288	902	970	973	669	622	646	672	699	727	662	12,957
2006	31,306	2,383	1,839	1,999	1,465	1,651	1,299	909	978	981	675	627	652	678	705	733	13,732
2007	33,640	1,394	2,454	1,894	2,059	1,509	1,701	1,338	937	1,007	1,010	695	646	671	698	726	14,899
2008	17,395	143	1,436	2,528	1,951	2,121	1,554	1,752	1,378	965	1,037	1,041	716	665	691	719	16,094
TOTAL	351,620	19,617	20,352	19,765	18,003	16,756	15,308	14,439	13,318	12,558	12,198	11,710	11,195	10,976	10,826	10,634	151,361

(1) SECTION 2, EXHIBIT 10, SHEET 1, COL. 4  
(2) - (17) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 2, EXHIBIT 10, SHEET 21

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
LUMP SUM SETTLEMENT  
(000's)**

SECTION 2  
EXHIBIT 10  
SHEET 3

ESTIMATED PAYMENTS FROM 1/1/2008 TO 6/30/2008

ACCIDENT YEAR	SELECTED ULTIMATE LOSS & ALAE (1)	PAID LOSS & ALAE @ 12/31/07 (2)	AGE @ 12/31/2007 (3)	AGE @ 6/30/2008 (4)	LDF @ 12/31/2007 (5)	LDF @ 6/30/2008 (6)	EXPECTED PERCENT (7)	1/1/08 TO 6/30/08 EXPECTED PAYMENTS (8)
PRIOR	3,500	0	384	390	1.161	1.148	6.7%	234
1977	4,520	3,809	372	378	1.187	1.173	6.2%	44
1978	3,891	3,210	360	366	1.212	1.201	4.7%	32
1979	5,250	4,245	348	354	1.237	1.225	4.2%	42
1980	5,737	4,548	336	342	1.261	1.249	3.8%	45
1981	6,123	4,759	324	330	1.287	1.274	3.5%	47
1982	7,284	5,523	312	318	1.319	1.300	4.6%	82
1983	7,014	5,164	300	306	1.358	1.338	4.1%	76
1984	10,802	7,721	288	294	1.399	1.379	3.7%	114
1985	10,990	7,627	276	282	1.441	1.420	3.4%	113
1986	12,866	8,668	264	270	1.484	1.463	3.1%	128
1987	13,254	8,670	252	258	1.529	1.506	2.8%	128
1988	13,942	8,833	240	246	1.578	1.552	3.0%	152
1989	16,018	9,806	228	234	1.634	1.606	2.7%	169
1990	15,136	8,952	216	222	1.691	1.662	2.5%	154
1991	15,929	9,081	204	210	1.754	1.720	2.6%	178
1992	18,832	10,323	192	198	1.824	1.789	2.4%	202
1993	20,432	10,770	180	186	1.897	1.861	2.2%	211
1994	20,984	10,635	168	174	1.973	1.935	2.0%	209
1995	16,735	8,155	156	162	2.052	2.013	1.9%	160
1996	18,957	8,862	144	150	2.139	2.093	1.9%	195
1997	16,231	7,178	132	138	2.261	2.187	2.7%	243
1998	22,040	9,089	120	126	2.425	2.340	2.5%	329
1999	22,373	8,582	108	114	2.607	2.516	2.2%	310
2000	28,102	9,907	96	102	2.858	2.705	3.0%	554
2001	29,604	9,085	84	90	3.279	3.029	3.6%	743
2002	30,725	7,898	72	78	3.885	3.574	3.0%	687
2003	30,141	5,983	60	66	4.887	4.254	3.8%	926
2004	32,254	4,573	48	54	6.846	5.742	3.3%	910
2005	32,845	2,965	36	42	12.304	8.470	4.0%	1,196
2006	33,085	930	24	30	51.253	22.022	2.6%	849
2007	33,709	16	12	18	391.859	242.240	0.2%	53
2008	34,792	0	0	6		48,447.925	0.0%	1
TOTAL	594,098	215,566						9,516
EXLD PRIOR	590,598	215,566						9,282

(1) SECTION 2, EXHIBIT 10, SHEET 4, COL. 12  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) AGE OF ACCIDENT YEAR AT 12/31/2007  
(4) AGE OF ACCIDENT YEAR AT 6/30/2008

(5) BASED ON SECTION 2, EXHIBIT 10, SHEET 21 AGE OF (5)  
(6) BASED ON SECTION 2, EXHIBIT 10, SHEET 21 AGE OF (6)  
(7)  $= [1 / (6) - 1 / (5)] / [1 - 1 / (5)]$   
(8)  $= [(1) - (2)] \times (7)$

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
LUMP SUM SETTLEMENT  
(000's)**

SECTION 2  
EXHIBIT 10  
SHEET 4

SELECTION OF ULTIMATE LOSS & ALAE

ACCIDENT YEAR	INDICATED ULTIMATE LOSS & ALAE											SELECTED ULTIMATE LOSS & ALAE	SELECTED ULTIMATE LOSS RATE
	PAYROLL	PAID	INCURRED	LOSS DEVELOPMENT		BORNHJETTER-FERGUSON		PAID CUM.	PAID INCR.	INCR. INDEX	PAID INCR.		
		LOSS & ALAE @ 12/31/07	LOSS & ALAE @ 12/31/07	PAID	INCURRED	PAID	INCURRED	FREQ/SEV AY DEV.	FREQ/SEV AY DEV.	PAYMENT METHOD	TRENDED FREQ/SEV		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
PRIOR												3,500	
1977	4,296,958	3,809	3,809	4,520				4,573	4,457	4,457		4,520	0.105
1978	4,554,775	3,210	3,210	3,891				3,887	3,986	3,843		3,891	0.085
1979	4,922,518	4,245	4,245	4,245				5,238	5,165	5,219		5,250	0.107
1980	5,505,913	4,548	4,548	5,737				5,714	5,641	5,904		5,737	0.104
1981	5,822,523	4,759	4,759	6,123				6,061	6,445	6,035		6,123	0.105
1982	6,184,882	5,523	5,523	7,284				7,195	7,916	7,388		7,284	0.118
1983	6,513,795	5,164	5,164	7,014				6,944	6,221	7,107		7,014	0.108
1984	6,868,217	7,721	7,721	10,802				10,639	10,338	10,518		10,802	0.157
1985	7,503,185	7,627	7,627	10,990				10,782	11,468	10,778		10,990	0.146
1986	7,891,199	8,668	8,668	12,866				12,664	12,154	12,196		12,866	0.163
1987	8,601,063	8,670	8,670	13,254				13,093	10,758	12,337		13,254	0.154
1988	8,905,267	8,833	8,833	13,942		13,942		13,800	12,600	13,468		13,942	0.157
1989	9,434,400	9,806	9,806	16,018		16,018		15,827	14,520	14,876		16,018	0.170
1990	10,055,399	8,952	8,952	15,136		15,136		14,983	14,088	14,231		15,136	0.151
1991	10,728,872	9,081	9,081	15,929		15,929		15,783	17,120	14,593		15,929	0.148
1992	11,441,482	10,323	10,323	18,832		18,832		18,722	19,217	16,796		18,832	0.165
1993	11,998,508	10,770	10,770	20,432		20,432		20,504	17,719	17,493		20,432	0.170
1994	12,083,591	10,635	10,635	20,984		20,984		21,130	20,193	18,012		20,984	0.174
1995	12,383,967	8,155	8,155	16,735		16,735		16,924	17,787	15,273		16,735	0.135
1996	12,949,088	8,862	8,862	18,957		18,957		19,235	20,583	15,858		18,957	0.146
1997	13,596,753	7,178	7,178	16,231		16,231		16,493	13,851	15,208		16,231	0.119
1998	14,465,333	9,089	9,089	22,040		22,040		22,555	20,278	18,397		22,040	0.152
1999	15,088,873	8,582	8,582	22,373		22,373		23,105	27,930	20,432		22,373	0.15
2000	15,809,043	9,907	9,907	28,312		27,892		29,238	31,688	22,610		28,102	0.178
2001	16,717,000	9,085	9,085	29,791		29,791		30,584	39,862	21,883		29,604	0.177
2002	17,601,171	7,898	7,898	30,679		30,770		32,073	39,037	23,061		30,725	0.175
2003	18,004,352	5,983	5,983	29,238		31,043		31,447	33,881	22,327		30,141	0.167
2004	18,523,800	4,573	4,573	31,306		32,254		33,949	42,870	23,111		32,254	0.174
2005	18,584,736	2,965	2,965	36,484		32,845		40,539	37,997	22,456		32,845	0.177
2006	18,740,062	930	930	47,665		33,085		48,902	105,267	21,972		33,085	0.177
2007	19,302,264	16	16	6,438		33,709		15,540		22,352		33,709	0.175
2008	19,881,332					34,792				23,685		34,792	0.175
TOTAL		215,566	215,566	545,253		504,333		568,122	631,039	483,875		594,098	
EXLD PRIOR		215,566	215,566	545,253		504,333		568,122	631,039	483,875		590,598	
EXLD PRIOR & 2008		215,566	215,566	545,253		469,541		568,122	631,039	460,190		555,806	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) BASED ON DATA FROM OLIVER WYMAN & BWC  
(4) SECTION 2, EXHIBIT 10, SHEET 5, COL. 4  
(5) N/A  
(6) SECTION 2, EXHIBIT 10, SHEET 7, COL. 8

(7) N/A  
(8) SECTION 2, EXHIBIT 10, SHEET 9, COL. 8  
(9) SECTION 2, EXHIBIT 10, SHEET 10  
(10) SECTION 2, EXHIBIT 10, SHEET 13, COL. 10  
(11) N/A  
(12) SELECTED BY DELOITTE CONSULTING

(13) (12) / (1) x 100



**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
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(000's)**

SECTION 2  
EXHIBIT 10  
SHEET 5

PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE (MONTHS)	PAID LOSS & ALAE	PAID LDF	INDICATED ULTIMATE @ 12/31/07	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
		0			
1977	372	3,809	1.187	4,520	0.11
1978	360	3,210	1.212	3,891	0.09
1979	348	4,245	1.237	5,250	0.11
1980	336	4,548	1.261	5,737	0.10
1981	324	4,759	1.287	6,123	0.11
1982	312	5,523	1.319	7,284	0.12
1983	300	5,164	1.358	7,014	0.11
1984	288	7,721	1.399	10,802	0.16
1985	276	7,627	1.441	10,990	0.15
1986	264	8,668	1.484	12,866	0.16
1987	252	8,670	1.529	13,254	0.15
1988	240	8,833	1.578	13,942	0.16
1989	228	9,806	1.634	16,018	0.17
1990	216	8,952	1.691	15,136	0.15
1991	204	9,081	1.754	15,929	0.15
1992	192	10,323	1.824	18,832	0.16
1993	180	10,770	1.897	20,432	0.17
1994	168	10,635	1.973	20,984	0.17
1995	156	8,155	2.052	16,735	0.14
1996	144	8,862	2.139	18,957	0.15
1997	132	7,178	2.261	16,231	0.12
1998	120	9,089	2.425	22,040	0.15
1999	108	8,582	2.607	22,373	0.15
2000	96	9,907	2.858	28,312	0.18
2001	84	9,085	3.279	29,791	0.18
2002	72	7,898	3.885	30,679	0.17
2003	60	5,983	4.887	29,238	0.16
2004	48	4,573	6.846	31,306	0.17
2005	36	2,965	12.304	36,484	0.20
2006	24	930	51.253	47,665	0.25
2007	12	16	391.859	6,438	0.03
2008	0				
TOTAL		215,566		545,253	

(1) AGE OF ACCIDENT YEAR  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 2, EXHIBIT 10, SHEET 18, COL. 6  
(4) = (2) x (3)  
(5) = (4) / PAYROLL x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
LUMP SUM SETTLEMENT  
(000's)**

SECTION 2  
EXHIBIT 10  
SHEET 7

PAID BORNHUETTTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED		EXPECTED %	EXPECTED	ACTUAL	EXPECTED	INDICATED	INDICATED
		LOSS RATE	DOLLARS	OF PAID	PAID	PAID	UNPAID	ULTIMATE	ULTIMATE
	(1)	(2)	(3)	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	4,296,958			84.3%		3,809			
1978	4,554,775			82.5%		3,210			
1979	4,922,518			80.9%		4,245			
1980	5,505,913			79.3%		4,548			
1981	5,822,523			77.7%		4,759			
1982	6,184,882			75.8%		5,523			
1983	6,513,795			73.6%		5,164			
1984	6,868,217			71.5%		7,721			
1985	7,503,185			69.4%		7,627			
1986	7,891,199			67.4%		8,668			
1987	8,601,063			65.4%		8,670			
1988	8,905,267	0.16	13,942	63.4%	8,833	8,833	5,109	13,942	0.16
1989	9,434,400	0.17	16,018	61.2%	9,806	9,806	6,213	16,018	0.17
1990	10,055,399	0.15	15,136	59.1%	8,952	8,952	6,184	15,136	0.15
1991	10,728,872	0.15	15,929	57.0%	9,081	9,081	6,848	15,929	0.15
1992	11,441,482	0.16	18,832	54.8%	10,323	10,323	8,509	18,832	0.16
1993	11,998,508	0.15	17,998	52.7%	9,486	10,770	8,511	19,281	0.16
1994	12,083,591	0.15	18,125	50.7%	9,186	10,635	8,939	19,574	0.16
1995	12,383,967	0.15	18,576	48.7%	9,052	8,155	9,524	17,679	0.14
1996	12,949,088	0.15	19,424	46.7%	9,080	8,862	10,344	19,205	0.15
1997	13,596,753	0.15	20,395	44.2%	9,019	7,178	11,376	18,553	0.14
1998	14,465,333	0.15	21,698	41.2%	8,948	9,089	12,750	21,839	0.15
1999	15,088,873	0.15	22,633	38.4%	8,682	8,582	13,951	22,533	0.15
2000	15,809,043	0.18	27,666	35.0%	9,681	9,907	17,985	27,892	0.18
2001	16,717,000	0.18	29,255	30.5%	8,921	9,085	20,334	29,418	0.18
2002	17,601,171	0.18	30,802	25.7%	7,929	7,898	22,873	30,770	0.17
2003	18,004,352	0.18	31,508	20.5%	6,447	5,983	25,060	31,043	0.17
2004	18,523,800	0.18	32,417	14.6%	4,735	4,573	27,681	32,254	0.17
2005	18,584,736	0.18	32,523	8.1%	2,643	2,965	29,880	32,845	0.18
2006	18,740,062	0.18	32,795	2.0%	640	930	32,155	33,085	0.18
2007	19,302,264	0.18	33,779	0.3%	86	16	33,693	33,709	0.17
2008	19,881,332	0.18	34,792	0.0%			34,792	34,792	0.18
TOTAL			504,244		151,533	215,566	352,711	504,333	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 2, EXHIBIT 10, SHEET 17, COL. 14  
(3) = [(1) x (2)] / 100  
(4) = 1 / SECTION 2, EXHIBIT 10, SHEET 5, COL. 3  
(5) = (3) x (4)

(6) BASED ON DATA FROM OLIVER WYMAN & BWC  
(7) = (3) x [1 - (4)]  
(8) = (6) + (7)  
(9) = [(8) / (1)] x 100

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

SECTION 2  
EXHIBIT 10  
SHEET 9

**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 & ALAE	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	4,296,958	4,256	1.000	4,256	895	1.201	1,074	4,573	0.11
1978	4,554,775	4,447	1.000	4,447	722	1.211	874	3,887	0.09
1979	4,922,518	4,501	1.000	4,501	943	1.234	1,164	5,238	0.11
1980	5,505,913	4,808	1.000	4,809	946	1.256	1,188	5,714	0.10
1981	5,822,523	4,864	1.000	4,865	978	1.274	1,246	6,061	0.10
1982	6,184,882	5,135	1.000	5,136	1,076	1.302	1,401	7,195	0.12
1983	6,513,795	5,239	1.000	5,240	986	1.344	1,325	6,944	0.11
1984	6,868,217	5,636	1.000	5,638	1,370	1.378	1,887	10,639	0.15
1985	7,503,185	5,976	1.000	5,977	1,276	1.413	1,804	10,782	0.14
1986	7,891,199	5,993	1.000	5,995	1,446	1.461	2,113	12,664	0.16
1987	8,601,063	6,104	1.000	6,106	1,420	1.510	2,144	13,093	0.15
1988	8,905,267	6,399	1.000	6,402	1,380	1.562	2,156	13,800	0.15
1989	9,434,400	6,450	1.001	6,455	1,520	1.613	2,452	15,827	0.17
1990	10,055,399	6,420	1.001	6,428	1,394	1.672	2,331	14,983	0.15
1991	10,728,872	6,144	1.002	6,155	1,478	1.735	2,564	15,783	0.15
1992	11,441,482	6,262	1.002	6,276	1,649	1.809	2,983	18,722	0.16
1993	11,998,508	5,916	1.003	5,933	1,820	1.898	3,456	20,504	0.17
1994	12,083,591	6,015	1.004	6,038	1,768	1.980	3,500	21,130	0.17
1995	12,383,967	5,440	1.005	5,467	1,499	2.065	3,096	16,924	0.14
1996	12,949,088	5,361	1.007	5,397	1,653	2.156	3,564	19,235	0.15
1997	13,596,753	5,235	1.010	5,286	1,371	2.276	3,120	16,493	0.12
1998	14,465,333	5,297	1.015	5,375	1,716	2.446	4,196	22,555	0.16
1999	15,088,873	5,895	1.022	6,025	1,456	2.634	3,835	23,105	0.15
2000	15,809,043	5,910	1.035	6,116	1,676	2.852	4,781	29,238	0.18
2001	16,717,000	5,171	1.058	5,470	1,757	3.183	5,591	30,584	0.18
2002	17,601,171	5,208	1.096	5,706	1,516	3.707	5,621	32,073	0.18
2003	18,004,352	4,660	1.150	5,360	1,284	4.570	5,867	31,447	0.17
2004	18,523,800	4,285	1.234	5,290	1,067	6.014	6,418	33,949	0.18
2005	18,584,736	3,714	1.433	5,324	798	9.538	7,615	40,539	0.22
2006	18,740,062	2,342	2.028	4,751	397	25.922	10,294	48,902	0.26
2007	19,302,264	846	4.249	3,595	19	222.625	4,323	15,540	0.08
2008	19,881,332		-			-			
Total		159,930		169,817				568,122	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 2, EXHIBIT 10, SHEET 18, COL. 12  
(4) = (2) x (3)  
(5) SECTION 2, EXHIBIT 10, SHEET 29

(6) SECTION 2, EXHIBIT 10, SHEET 18, COL. 15  
(7) = (5) x (6)  
(8) = [(4) x (7)] / 1000  
(9) = [(8) / (1)] x 100

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

SECTION 2  
EXHIBIT 10  
SHEET 10

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	TAIL	INDICATED ULTIMATE				
1977															679	49	56	45	395	477	403	411	283	136	108	210	45	46	89	216	64	745	4,457				
1978														742	48	122	120	514	279	298	196	124	130	35	146	74	78	17	172	155	666	3,986					
1979														78	122	153	442	414	607	455	185	445	132	61	133	123	67	4	63	57	51	863	5,165				
1980																																			942	5,641	
1981												632																							1,077	6,445	
1982																																				1,322	7,916
1983																																				1,039	6,221
1984																																				1,727	10,338
1985																																				1,916	11,468
1986																																				2,030	12,154
1987																																				1,797	10,758
1988																																				2,105	12,600
1989																																				2,425	14,520
1990																																				2,353	14,088
1991																																				2,860	17,120
1992																																				3,210	19,217
1993																																				2,960	17,719
1994																																				3,373	20,193
1995																																				2,971	17,787
1996																																				3,438	20,583
1997																																				2,314	13,851
1998																																				3,387	20,278
1999																																				4,666	27,930
2000																																				5,293	31,688
2001																																				6,659	39,862
2002																																				6,521	39,037
2003																																				5,660	33,881
2004																																				7,161	42,870
2005																																				6,347	37,997
2006																																				17,584	105,267
2007																																				-	-
Factors	187.128	12.736	1.650	0.798	1.083	0.946	0.984	0.822	0.929	1.181	0.797	0.733	1.099	0.920	0.992	1.374	0.746	1.260	0.736	1.033	0.808	0.970	1.027	0.664	1.109	1.160	0.505	1.419	0.900	0.900			1.201				

Example: AY 2005 Age 54 of 1,784 = 2,236 x 0.798 and AY 2005 Age 66 of 1,932 = 1,784 x 1.083

NOTE: FACTORS ARE FROM SECTION 2, EXHIBIT 10, SHEET 34

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

SECTION 2  
EXHIBIT 10  
SHEET 13

**LUMP SUM SETTLEMENT  
(000's)**

INCREMENTAL INDEX PAYMENT METHOD

ACCIDENT YEAR	PAYROLL (1)	PAID LOSS & ALAE @ 12/31/07 (2)	INCREMENTAL PAID LOSS & ALAE PER			AVERAGE WEEKLY BENEFIT (6)	SELECTED ULTIMATE CLAIMS (7)	IMPLIED ULTIMATE LOSS & ALAE (8)	TAIL OF 1.201 DEVELOP. (9)	IMPLIED ULTIMATE INCLD TAIL (10)	IMPLIED ULTIMATE LOSS RATE (11)
			AVG. WEEKLY BENEFIT & ULTIMATE CLAIMS AS OF 12/31/07 (3)	FUTURE DEVELOP. (4)	IMPLIED ULTIMATE (5)						
1977	4,296,958	3,713	3.757	-	3.757	232.18	4,256	3,713	745	4,457	0.10
1978	4,554,775	3,166	2.880	0.032	2.912	247.15	4,448	3,201	642	3,843	0.08
1979	4,922,518	4,194	3.495	0.128	3.623	266.54	4,502	4,347	872	5,219	0.11
1980	5,505,913	4,535	3.290	0.278	3.568	286.60	4,809	4,918	986	5,904	0.11
1981	5,822,523	4,540	3.000	0.322	3.321	311.09	4,865	5,027	1,008	6,035	0.10
1982	6,184,882	5,487	3.265	0.397	3.662	327.20	5,137	6,154	1,234	7,388	0.12
1983	6,513,795	5,011	2.799	0.507	3.306	341.69	5,240	5,920	1,187	7,107	0.11
1984	6,868,217	7,602	3.760	0.573	4.333	358.57	5,638	8,761	1,757	10,518	0.15
1985	7,503,185	7,571	3.413	0.634	4.047	371.07	5,978	8,977	1,800	10,778	0.14
1986	7,891,199	8,475	3.717	0.739	4.456	380.29	5,995	10,159	2,037	12,196	0.15
1987	8,601,063	8,247	3.436	0.845	4.282	393.04	6,106	10,276	2,061	12,337	0.14
1988	8,905,267	8,785	3.335	0.924	4.260	411.39	6,402	11,218	2,250	13,468	0.15
1989	9,434,400	9,688	3.568	0.996	4.564	420.61	6,455	12,391	2,485	14,876	0.16
1990	10,055,399	8,809	3.137	1.084	4.221	436.90	6,428	11,854	2,377	14,231	0.14
1991	10,728,872	8,858	3.190	1.188	4.378	451.06	6,155	12,155	2,438	14,593	0.14
1992	11,441,482	10,067	3.382	1.318	4.700	474.30	6,276	13,990	2,806	16,796	0.15
1993	11,998,508	10,339	3.606	1.476	5.082	483.24	5,933	14,571	2,922	17,493	0.15
1994	12,083,591	10,222	3.425	1.602	5.026	494.51	6,036	15,003	3,009	18,012	0.15
1995	12,383,967	7,936	2.853	1.720	4.573	509.04	5,465	12,721	2,551	15,273	0.12
1996	12,949,088	7,967	2.803	1.844	4.647	526.87	5,395	13,209	2,649	15,858	0.12
1997	13,596,753	6,792	2.333	2.018	4.351	551.30	5,281	12,667	2,540	15,208	0.11
1998	14,465,333	8,390	2.704	2.235	4.939	577.29	5,374	15,324	3,073	18,397	0.13
1999	15,088,873	8,325	2.320	2.423	4.744	596.41	6,015	17,019	3,413	20,432	0.14
2000	15,809,043	8,877	2.353	2.639	4.992	618.35	6,101	18,833	3,777	22,610	0.14
2001	16,717,000	8,100	2.358	2.948	5.305	631.45	5,441	18,228	3,655	21,883	0.13
2002	17,601,171	6,850	1.842	3.324	5.166	652.48	5,699	19,209	3,852	23,061	0.13
2003	18,004,352	5,114	1.423	3.752	5.175	670.77	5,357	18,597	3,730	22,327	0.12
2004	18,523,800	3,894	1.066	4.204	5.270	694.68	5,258	19,251	3,861	23,111	0.12
2005	18,584,736	1,548	0.425	4.713	5.138	710.72	5,122	18,705	3,751	22,456	0.12
2006	18,740,062	296	0.085	5.200	5.285	735.05	4,711	18,302	3,670	21,972	0.12
2007	19,302,264			5.412	5.412	757.11	4,544	18,618	3,734	22,352	0.12
2008	19,881,332		-	5.438	5.438	779.82	4,652	19,728	3,956	23,685	0.12
TOTAL		203,398					175,077	403,047	80,828	483,875	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) = (2) / [(6) x (7)] x 1000  
(4) SECTION 2, EXHIBIT 10, SHEET 20, COL. 6  
(5) = (3) + (4)  
(6) FROM OLIVER WYMAN AUDIT REPORT

(7) SECTION 2, EXHIBIT 10, SHEET 14, COL. 14  
(8) = (5) x (6) x (7)  
(9) = [TAIL - 1.0] x (8)  
(10) = (8) + (9)  
(11) = [(10) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
LUMP SUM SETTLEMENT  
(000's)**

SECTION 2  
EXHIBIT 10  
SHEET 14

SELECTION OF ULTIMATE CLAIM COUNTS

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	IMPLIED FREQUENCY	ON-LEVEL FREQUENCY	5 YR IMPLIED FREQUENCY TREND	CUMULATIVE FREQUENCY TREND	ON-LEVEL TRENDED FREQUENCY	EXPECTED CLAIM FREQUENCY	EXPECTED ULTIMATE CLAIMS	SELECTED ULTIMATE CLAIMS	SELECTED CLAIM FREQUENCY
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1977	4,296,958	3.359	14,432,137	4,256	1.000	4,256	9.906%	2.949%				9.91%	4,256	4,256	9.91%
1978	4,554,775	3.155	14,371,454	4,447	1.000	4,448	9.764%	3.095%				9.76%	4,448	4,448	9.76%
1979	4,922,518	2.926	14,401,884	4,501	1.000	4,502	9.145%	3.126%				9.14%	4,502	4,502	9.14%
1980	5,505,913	2.721	14,981,232	4,808	1.000	4,809	8.734%	3.210%				8.73%	4,809	4,809	8.73%
1981	5,822,523	2.507	14,595,519	4,864	1.000	4,865	8.356%	3.333%	2.9%			8.36%	4,865	4,865	8.36%
1982	6,184,882	2.383	14,740,510	5,135	1.000	5,137	8.305%	3.485%	3.1%			8.30%	5,137	5,137	8.30%
1983	6,513,795	2.282	14,866,069	5,239	1.000	5,240	8.045%	3.525%	3.3%			8.05%	5,240	5,240	8.05%
1984	6,868,217	2.175	14,937,037	5,636	1.000	5,638	8.209%	3.775%	3.9%			8.21%	5,638	5,638	8.21%
1985	7,503,185	2.102	15,768,276	5,976	1.000	5,978	7.967%	3.791%	3.4%			7.97%	5,978	5,978	7.97%
1986	7,891,199	2.051	16,181,637	5,993	1.000	5,995	7.597%	3.705%	2.0%			7.60%	5,995	5,995	7.60%
1987	8,601,063	1.984	17,065,135	6,104	1.000	6,106	7.099%	3.578%	0.1%			7.10%	6,106	6,106	7.10%
1988	8,905,267	1.896	16,880,588	6,399	1.000	6,402	7.189%	3.793%	-0.5%			7.19%	6,402	6,402	7.19%
1989	9,434,400	1.854	17,491,582	6,450	1.001	6,455	6.842%	3.690%	-0.3%			6.84%	6,455	6,455	6.84%
1990	10,055,399	1.785	17,947,817	6,420	1.001	6,428	6.393%	3.581%	-0.4%			6.39%	6,428	6,428	6.39%
1991	10,728,872	1.729	18,548,727	6,144	1.002	6,155	5.737%	3.318%	-2.1%			5.74%	6,155	6,155	5.74%
1992	11,441,482	1.644	18,811,505	6,262	1.002	6,276	5.486%	3.336%	-3.6%			5.49%	6,276	6,276	5.49%
1993	11,998,508	1.614	19,362,381	5,916	1.003	5,933	4.945%	3.064%	-4.3%			4.94%	5,933	5,933	4.94%
1994	12,083,591	1.577	19,055,279	6,015	1.004	6,036	4.995%	3.168%	-3.2%	0.720	2.279%	5.00%	6,036	6,036	5.00%
1995	12,383,967	1.532	18,971,525	5,440	1.005	5,465	4.413%	2.881%	-3.3%	0.738	2.126%	4.41%	5,465	5,465	4.41%
1996	12,949,088	1.480	19,165,938	5,361	1.006	5,395	4.166%	2.815%	-3.9%	0.757	2.130%	4.17%	5,395	5,395	4.17%
1997	13,596,753	1.415	19,232,759	5,235	1.009	5,281	3.884%	2.746%	-3.3%	0.776	2.132%	3.88%	5,281	5,281	3.88%
1998	14,465,333	1.351	19,540,190	5,297	1.015	5,374	3.715%	2.750%	-3.2%	0.796	2.190%	3.72%	5,374	5,374	3.72%
1999	15,088,873	1.308	19,729,053	5,895	1.020	6,015	3.987%	3.049%	0.9%	0.817	2.490%	3.99%	6,015	6,015	3.99%
2000	15,809,043	1.261	19,937,265	5,910	1.032	6,101	3.859%	3.060%	2.8%	0.838	2.563%	3.86%	6,101	6,101	3.86%
2001	16,717,000	1.235	20,644,946	5,171	1.052	5,441	3.255%	2.636%	0.2%	0.859	2.264%	3.25%	5,441	5,441	3.25%
2002	17,601,171	1.195	21,036,269	5,208	1.094	5,699	3.238%	2.709%	-1.7%	0.881	2.387%	3.24%	5,699	5,699	3.24%
2003	18,004,352	1.163	20,931,398	4,660	1.150	5,357	2.976%	2.559%	-4.6%	0.904	2.313%	2.98%	5,357	5,357	2.98%
2004	18,523,800	1.123	20,794,077	4,285	1.227	5,258	2.839%	2.529%	-4.0%	0.927	2.344%	2.84%	5,258	5,258	2.84%
2005	18,584,736	1.097	20,391,643	3,714	1.379	5,122	2.756%	2.512%	-1.6%	0.951	2.388%	2.76%	5,122	5,122	2.76%
2006	18,740,062	1.061	19,881,471	2,342	1.986	4,651	2.482%	2.339%	-3.1%	0.975	2.281%	2.55%	4,772	4,711	2.51%
2007	19,302,264	1.030	19,881,248	846	4.876	4,125	2.137%	2.075%	-4.9%	1.000	2.075%	2.41%	4,652	4,544	2.35%
2008	19,881,332	1.000	19,881,332							1.000		2.34%	4,652	4,544	2.34%

TOTAL				159,930		169,946							175,246	175,077	
									5 YR AVG EXCLD MOST RECENT 1		2.343%				
									20 YR AVG EXCLD MOST RECENT 1		2.299%				
									10 YR AVG EXCLD MOST RECENT 5		2.285%				
									20 YR AVG EXCLD MOST RECENT 5		2.285%				
									2008 SELECTED FREQUENCY		2.340% (16)				

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON CHANGE IN SAWW  
(3) = (1) x (2)  
(4) BASED ON DATA FROM OLIVER WYMAN & BWC SECTION 2, EXHIBIT 10, SHEET 19, COL. 6  
(5)  
(6) = (4) x (5)  
(7) = (6) / (1) x 100  
(8) = (6) / (3) x 100  
(9) 5 YEAR FITTED TREND OF (8)  
(10) Based on -2.5% Frequency Trend from 1994 to 2006  
(11) = (8) x (10)  
(12) SELECTED BASED ON (16) DETRENDED AND (7)  
(13) = [(12) x (1)] / 100  
(14) = (4) + [1 - 1/(5)] x (12)  
(15) = [(14) / (1)] x 100  
(16) SELECTED BY DELOITTE CONSULTING BASED ON (11)

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

SECTION 2  
EXHIBIT 10  
SHEET 15

**LUMP SUM SETTLEMENT  
(000's)**

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS & ALAE	LSS ADJ. ULTIMATE LOSS & ALAE	WHOLE \$ SELECTED ULTIMATE SEVERITY	WHOLE \$ LSS ADJ. ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE	LSS ADJ. ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	4,296,958	4,256	9.91%	4,520	3,809	1,062	895	0.105	0.089
1978	4,554,775	4,448	9.76%	3,891	3,210	875	722	0.085	0.070
1979	4,922,518	4,502	9.14%	5,250	4,245	1,166	943	0.107	0.086
1980	5,505,913	4,809	8.73%	5,737	4,548	1,193	946	0.104	0.083
1981	5,822,523	4,865	8.36%	6,123	4,759	1,258	978	0.105	0.082
1982	6,184,882	5,137	8.30%	7,284	5,523	1,418	1,075	0.118	0.089
1983	6,513,795	5,240	8.05%	7,014	5,164	1,338	985	0.108	0.079
1984	6,868,217	5,638	8.21%	10,802	7,721	1,916	1,369	0.157	0.112
1985	7,503,185	5,978	7.97%	10,990	7,627	1,838	1,276	0.146	0.102
1986	7,891,199	5,995	7.60%	12,866	8,668	2,146	1,446	0.163	0.110
1987	8,601,063	6,106	7.10%	13,254	8,670	2,171	1,420	0.154	0.101
1988	8,905,267	6,402	7.19%	13,942	8,833	2,178	1,380	0.157	0.099
1989	9,434,400	6,455	6.84%	16,018	9,806	2,482	1,519	0.170	0.104
1990	10,055,399	6,428	6.39%	15,136	8,952	2,355	1,393	0.151	0.089
1991	10,728,872	6,155	5.74%	15,929	9,081	2,588	1,475	0.148	0.085
1992	11,441,482	6,276	5.49%	18,832	10,323	3,000	1,645	0.165	0.090
1993	11,998,508	5,933	4.94%	20,432	10,770	3,444	1,815	0.170	0.090
1994	12,083,591	6,036	5.00%	20,984	10,635	3,476	1,762	0.174	0.088
1995	12,383,967	5,465	4.41%	16,735	8,155	3,062	1,492	0.135	0.066
1996	12,949,088	5,395	4.17%	18,957	8,862	3,514	1,643	0.146	0.068
1997	13,596,753	5,281	3.88%	16,231	7,178	3,073	1,359	0.119	0.053
1998	14,465,333	5,374	3.72%	22,040	9,089	4,101	1,691	0.152	0.063
1999	15,088,873	6,015	3.99%	22,373	8,582	3,719	1,427	0.148	0.057
2000	15,809,043	6,101	3.86%	28,102	9,907	4,606	1,624	0.178	0.063
2001	16,717,000	5,441	3.25%	29,604	9,085	5,441	1,670	0.177	0.054
2002	17,601,171	5,699	3.24%	30,725	7,898	5,391	1,386	0.175	0.045
2003	18,004,352	5,357	2.98%	30,141	5,983	5,626	1,117	0.167	0.033
2004	18,523,800	5,258	2.84%	32,254	4,573	6,134	870	0.174	0.025
2005	18,584,736	5,122	2.76%	32,845	2,965	6,412	579	0.177	0.016
2006	18,740,062	4,711	2.51%	33,085	930	7,023	197	0.177	0.005
2007	19,302,264	4,544	2.35%	33,709	16	7,418	4	0.175	0.000
2008	19,881,332	4,652	2.34%	34,792		7,479		0.175	
TOTAL				590,598					

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 2, EXHIBIT 10, SHEET 14, COL. 14  
(3) = (2) / (1) x 100  
(4) SECTION 2, EXHIBIT 10, SHEET 4, COL. 12

(5) SECTION 2, EXHIBIT 10, SHEET 4, COL. 12  
(6) = [(4) / (2)] x 1,000  
(7) = [(5) / (2)] x 1,000  
(8) = [(4) / (1)] x 100  
(9) = [(5) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
LUMP SUM SETTLEMENT  
(000's)**

SECTION 2  
EXHIBIT 10  
SHEET 16

DISCOUNT FACTORS

ACCIDENT YEAR AGE	PAID LOSS & ALAE DEVELOPMENT FACTOR	CUMULATIVE PERCENT PAID	INCREMENTAL PERCENT PAID	INCREMENTAL PERCENT DISCOUNTED	DISCOUNT FACTOR AT 5.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			0.0%	0.0%	50.6%
6	48447.925	0.0%	0.4%	0.4%	53.1%
18	242.240	0.4%	4.1%	3.7%	55.6%
30	22.022	4.5%	7.3%	6.1%	56.4%
42	8.470	11.8%	5.6%	4.5%	55.7%
54	5.742	17.4%	6.1%	4.7%	55.5%
66	4.254	23.5%	4.5%	3.3%	54.8%
78	3.574	28.0%	5.0%	3.5%	54.7%
90	3.029	33.0%	4.0%	2.6%	54.1%
102	2.705	37.0%	2.8%	1.7%	53.9%
114	2.516	39.7%	3.0%	1.8%	54.5%
126	2.340	42.7%	3.0%	1.7%	54.8%
138	2.187	45.7%	2.1%	1.1%	55.1%
150	2.093	47.8%	1.9%	1.0%	56.1%
162	2.013	49.7%	2.0%	1.0%	57.2%
174	1.935	51.7%	2.1%	1.0%	58.4%
186	1.861	53.7%	2.1%	1.0%	59.4%
198	1.789	55.9%	2.2%	1.0%	60.5%
210	1.720	58.1%	2.0%	0.8%	61.4%
222	1.662	60.2%	2.1%	0.8%	62.5%
234	1.606	62.3%	2.2%	0.8%	63.6%
246	1.552	64.4%	1.9%	0.7%	64.6%
258	1.506	66.4%	2.0%	0.7%	65.8%
270	1.463	68.4%	2.1%	0.7%	67.0%
282	1.420	70.4%	2.1%	0.6%	68.2%
294	1.379	72.5%	2.2%	0.6%	69.2%
306	1.338	74.7%	2.2%	0.6%	70.1%
318	1.300	77.0%	1.5%	0.4%	70.8%
330	1.274	78.5%	1.6%	0.4%	72.3%
342	1.249	80.1%	1.6%	0.4%	73.8%
354	1.225	81.7%	1.6%	0.4%	75.4%
366	1.201	83.3%	1.9%	0.4%	76.8%
378	1.173	85.2%	1.9%	0.4%	77.8%
390	1.148	87.1%	1.7%	0.3%	78.7%
402	1.126	88.8%	1.6%	0.3%	79.6%
414	1.106	90.4%	1.4%	0.2%	80.4%
426	1.089	91.8%	1.3%	0.2%	81.3%
438	1.074	93.1%	1.1%	0.2%	82.3%
450	1.062	94.2%	1.0%	0.2%	83.4%
462	1.051	95.2%	0.9%	0.1%	84.4%
474	1.041	96.1%	0.8%	0.1%	85.5%
486	1.032	96.9%	0.7%	0.1%	86.6%
498	1.025	97.6%	0.6%	0.1%	87.7%
510	1.019	98.1%	0.5%	0.1%	88.8%
522	1.014	98.6%	0.4%	0.0%	90.1%
534	1.010	99.0%	0.3%	0.0%	91.5%
546	1.007	99.3%	0.3%	0.0%	92.9%
558	1.004	99.6%	0.2%	0.0%	94.4%
570	1.002	99.8%	0.1%	0.0%	96.1%
582	1.001	99.9%	0.1%	0.0%	97.6%
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%

- 
- (1) AGE OF ACCIDENT YEAR LOSS DEVELOPMENT FACTORS  
(2) SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 2, EXHIBIT 10, SHEET 21  
(3) = 1 / (2)  
(4) = (3) FROM SUCCESSIVE AGE - (3) FROM CURRENT AGE  
(5) NET PRESENT VALUE OF (4) ASSUMING MID-YEAR PAYMENT  
(6) CUMULATIVE DISCOUNT FACTOR FOR GIVEN AGE BASED ON (4) AND (5)





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

SECTION 2  
EXHIBIT 10  
SHEET 18

**LUMP SUM SETTLEMENT**

INTERPOLATED DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED PAID LOSS & ALAE			INCURRED LOSS & ALAE			REPORTED COUNTS (6/30/XX EVALUATIONS)			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)	
1977	372	366	378	1.201	1.173	1.187				1.000	1.000	1.000	1.201	1.201	1.201
1978	360	354	366	1.225	1.201	1.212				1.000	1.000	1.000	1.222	1.201	1.211
1979	348	342	354	1.249	1.225	1.237				1.000	1.000	1.000	1.246	1.222	1.234
1980	336	330	342	1.274	1.249	1.261				1.000	1.000	1.000	1.267	1.246	1.256
1981	324	318	330	1.300	1.274	1.287				1.000	1.000	1.000	1.281	1.267	1.274
1982	312	306	318	1.338	1.300	1.319				1.000	1.000	1.000	1.325	1.281	1.302
1983	300	294	306	1.379	1.338	1.358				1.000	1.000	1.000	1.364	1.325	1.344
1984	288	282	294	1.420	1.379	1.399				1.000	1.000	1.000	1.391	1.364	1.378
1985	276	270	282	1.463	1.420	1.441				1.000	1.000	1.000	1.437	1.391	1.413
1986	264	258	270	1.506	1.463	1.484				1.000	1.000	1.000	1.485	1.437	1.461
1987	252	246	258	1.552	1.506	1.529				1.000	1.000	1.000	1.535	1.485	1.510
1988	240	234	246	1.606	1.552	1.578				1.001	1.000	1.000	1.589	1.535	1.562
1989	228	222	234	1.662	1.606	1.634				1.001	1.001	1.001	1.637	1.589	1.613
1990	216	210	222	1.720	1.662	1.691				1.002	1.001	1.001	1.708	1.637	1.672
1991	204	198	210	1.789	1.720	1.754				1.002	1.002	1.002	1.763	1.708	1.735
1992	192	186	198	1.861	1.789	1.824				1.003	1.002	1.002	1.859	1.763	1.809
1993	180	174	186	1.935	1.861	1.897				1.003	1.003	1.003	1.940	1.859	1.898
1994	168	162	174	2.013	1.935	1.973				1.004	1.003	1.004	2.021	1.940	1.980
1995	156	150	162	2.093	2.013	2.052				1.006	1.004	1.005	2.111	2.021	2.065
1996	144	138	150	2.187	2.093	2.139				1.008	1.006	1.007	2.203	2.111	2.156
1997	132	126	138	2.340	2.187	2.261				1.012	1.008	1.010	2.353	2.203	2.276
1998	120	114	126	2.516	2.340	2.425				1.018	1.012	1.015	2.546	2.353	2.446
1999	108	102	114	2.705	2.516	2.607				1.026	1.018	1.022	2.729	2.546	2.634
2000	96	90	102	3.029	2.705	2.858				1.043	1.026	1.035	2.986	2.729	2.852
2001	84	78	90	3.574	3.029	3.279				1.073	1.043	1.058	3.407	2.986	3.183
2002	72	66	78	4.254	3.574	3.885				1.120	1.073	1.096	4.064	3.407	3.707
2003	60	54	66	5.742	4.254	4.887				1.183	1.120	1.150	5.219	4.064	4.570
2004	48	42	54	8.470	5.742	6.846				1.291	1.183	1.234	7.094	5.219	6.014
2005	36	30	42	22.022	8.470	12.304				1.611	1.291	1.433	14.549	7.094	9.538
2006	24	18	30	242.240	22.022	51.253				2.738	1.611	2.028	118.734	14.549	25.922
2007	12	6	18	48,447.925	242.240	391.859				9.475	2.738	4.249	1,781.003	118.734	222.625

- (1) AGE
- (2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
- (4) FROM SECTION 2, EXHIBIT 10, SHEET 21; SELECTED CUM. BASED ON (2)
- (5) FROM SECTION 2, EXHIBIT 10, SHEET 21; SELECTED CUM. BASED ON (3)
- (6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)
- (7) FROM SECTION 2, EXHIBIT 10, SHEET 22; SELECTED CUM. BASED ON (2)
- (8) FROM SECTION 2, EXHIBIT 10, SHEET 22; SELECTED CUM. BASED ON (3)

- (9) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)
- (10) FROM SECTION 2, EXHIBIT 10, SHEET 28; SELECTED CUM. BASED ON (2)
- (11) FROM SECTION 2, EXHIBIT 10, SHEET 28; SELECTED CUM. BASED ON (3)
- (12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)
- (13) FROM SECTION 2, EXHIBIT 10, SHEET 29; SELECTED CUM. BASED ON (2)
- (14) FROM SECTION 2, EXHIBIT 10, SHEET 29; SELECTED CUM. BASED ON (3)
- (15) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)

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

SECTION 2  
EXHIBIT 10  
SHEET 19

**LUMP SUM SETTLEMENT**

INTERPOLATED CLAIM COUNT DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		REPORTED COUNTS (12/31/XX VALUATIONS)		
		LOW (2)	HIGH (3)	LOW (4)	HIGH (5)	INTERP. (6)
1977	372	372	384	1.000	1.000	1.000
1978	360	360	372	1.000	1.000	1.000
1979	348	348	360	1.000	1.000	1.000
1980	336	336	348	1.000	1.000	1.000
1981	324	324	336	1.000	1.000	1.000
1982	312	312	324	1.000	1.000	1.000
1983	300	300	312	1.000	1.000	1.000
1984	288	288	300	1.000	1.000	1.000
1985	276	276	288	1.000	1.000	1.000
1986	264	264	276	1.000	1.000	1.000
1987	252	252	264	1.000	1.000	1.000
1988	240	240	252	1.000	1.000	1.000
1989	228	228	240	1.001	1.000	1.001
1990	216	216	228	1.001	1.001	1.001
1991	204	204	216	1.002	1.001	1.002
1992	192	192	204	1.002	1.002	1.002
1993	180	180	192	1.003	1.002	1.003
1994	168	168	180	1.004	1.003	1.004
1995	156	156	168	1.005	1.004	1.005
1996	144	144	156	1.006	1.005	1.006
1997	132	132	144	1.009	1.006	1.009
1998	120	120	132	1.015	1.009	1.015
1999	108	108	120	1.020	1.015	1.020
2000	96	96	108	1.032	1.020	1.032
2001	84	84	96	1.052	1.032	1.052
2002	72	72	84	1.094	1.052	1.094
2003	60	60	72	1.150	1.094	1.150
2004	48	48	60	1.227	1.150	1.227
2005	36	36	48	1.379	1.227	1.379
2006	24	24	36	1.986	1.379	1.986
2007	12	12	24	4.876	1.986	4.876

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(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 2, EXHIBIT 10, SHEET 27; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 2, EXHIBIT 10, SHEET 27; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)

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

SECTION 2  
EXHIBIT 10  
SHEET 20

**LUMP SUM SETTLEMENT**

INTERPOLATED INDEX FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED INDEXED INCREMENTAL PAID LOSS & ALAE		
		LOW	HIGH	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)
1977	372	366	378	-	-	-
1978	360	354	366	0.065	-	0.032
1979	348	342	354	0.253	0.065	0.128
1980	336	330	342	0.306	0.253	0.278
1981	324	318	330	0.338	0.306	0.322
1982	312	306	318	0.465	0.338	0.397
1983	300	294	306	0.553	0.465	0.507
1984	288	282	294	0.594	0.553	0.573
1985	276	270	282	0.677	0.594	0.634
1986	264	258	270	0.806	0.677	0.739
1987	252	246	258	0.886	0.806	0.845
1988	240	234	246	0.964	0.886	0.924
1989	228	222	234	1.029	0.964	0.996
1990	216	210	222	1.143	1.029	1.084
1991	204	198	210	1.234	1.143	1.188
1992	192	186	198	1.407	1.234	1.318
1993	180	174	186	1.548	1.407	1.476
1994	168	162	174	1.658	1.548	1.602
1995	156	150	162	1.785	1.658	1.720
1996	144	138	150	1.906	1.785	1.844
1997	132	126	138	2.136	1.906	2.018
1998	120	114	126	2.337	2.136	2.235
1999	108	102	114	2.513	2.337	2.423
2000	96	90	102	2.771	2.513	2.639
2001	84	78	90	3.135	2.771	2.948
2002	72	66	78	3.524	3.135	3.324
2003	60	54	66	3.995	3.524	3.752
2004	48	42	54	4.424	3.995	4.204
2005	36	30	42	5.021	4.424	4.713
2006	24	18	30	5.385	5.021	5.200
2007	12	6	18	5.438	5.385	5.412

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(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 2, EXHIBIT 10, SHEET 37; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 2, EXHIBIT 10, SHEET 37; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)















**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
LUMP SUM SETTLEMENT  
REPORTED LOST TIME CLAIM COUNTS (12/31/XX)**

ACCIDENT YEAR	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384	AS OF 12/31/2007		
1977											4,211	4,222	4,239	4,243	4,247	4,248	4,250	4,252	4,254	4,257	4,257	4,257	4,257	4,255	4,255	4,255	4,256	4,256	4,256	4,256	4,256	4,256	4,256		
1978										4,378	4,388	4,411	4,421	4,430	4,433	4,437	4,433	4,435	4,439	4,442	4,443	4,445	4,446	4,446	4,446	4,446	4,447	4,447	4,447	4,447	4,447	4,447	4,447		
1979										4,424	4,441	4,459	4,478	4,488	4,495	4,499	4,496	4,499	4,503	4,507	4,504	4,501	4,500	4,500	4,500	4,500	4,500	4,501	4,501	4,501	4,501	4,501	4,501		
1980								4,659	4,706	4,735	4,759	4,768	4,779	4,788	4,782	4,783	4,787	4,793	4,797	4,802	4,807	4,807	4,807	4,807	4,807	4,808	4,808	4,808	4,808	4,808	4,808	4,808	4,808		
1981								4,584	4,701	4,755	4,781	4,796	4,809	4,818	4,823	4,828	4,838	4,850	4,853	4,857	4,863	4,863	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864		
1982								4,851	4,962	5,017	5,048	5,075	5,100	5,108	5,114	5,121	5,125	5,130	5,132	5,133	5,134	5,134	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	
1983				4,657	4,574	4,798	4,957	5,095	5,152	5,162	5,207	5,209	5,219	5,221	5,225	5,228	5,232	5,234	5,237	5,238	5,238	5,238	5,239	5,239	5,239	5,239	5,239	5,239	5,239	5,239	5,239	5,239	5,239		
1984				4,960	5,183	5,359	5,515	5,563	5,587	5,609	5,618	5,616	5,623	5,628	5,628	5,631	5,635	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	
1985			4,202	4,922	5,343	5,525	5,716	5,843	5,897	5,922	5,949	5,958	5,962	5,970	5,978	5,981	5,984	5,988	5,991	5,992	5,992	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	
1986		2,659	4,230	4,922	5,343	5,525	5,716	5,843	5,897	5,922	5,949	5,958	5,962	5,970	5,978	5,981	5,984	5,988	5,991	5,992	5,992	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	
1987	1,438	2,578	4,206	5,051	5,316	5,604	5,796	5,948	6,006	6,031	6,049	6,061	6,079	6,084	6,089	6,092	6,095	6,099	6,102	6,103	6,104	6,104	6,104	6,104	6,104	6,104	6,104	6,104	6,104	6,104	6,104	6,104	6,104	6,104	
1988	1,461	2,744	4,312	5,033	5,568	5,884	6,098	6,239	6,302	6,319	6,337	6,366	6,371	6,379	6,384	6,387	6,390	6,394	6,398	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	
1989	1,443	2,616	3,495	4,830	5,477	5,852	6,125	6,286	6,323	6,370	6,400	6,416	6,424	6,431	6,437	6,440	6,443	6,447	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	
1990	1,462	2,743	4,277	5,065	5,524	5,860	6,108	6,264	6,314	6,361	6,380	6,389	6,397	6,405	6,410	6,413	6,416	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	
1991	1,569	3,045	4,087	4,892	5,400	5,688	5,904	6,013	6,061	6,091	6,109	6,118	6,126	6,133	6,138	6,141	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	
1992	1,670	2,877	4,194	5,133	5,556	5,832	6,044	6,150	6,189	6,211	6,230	6,239	6,246	6,253	6,259	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	
1993	1,610	2,920	4,203	4,929	5,246	5,490	5,684	5,784	5,816	5,850	5,880	5,896	5,905	5,914	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	
1994	1,549	2,915	4,362	4,945	5,297	5,553	5,753	5,858	5,914	5,954	5,982	5,999	6,011	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	
1995	1,450	2,909	3,978	4,518	4,804	5,011	5,198	5,293	5,355	5,391	5,421	5,433	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	
1996	1,438	2,735	3,882	4,431	4,742	4,947	5,128	5,223	5,280	5,317	5,347	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	
1997	1,451	2,730	3,784	4,278	4,591	4,801	4,998	5,127	5,181	5,204	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	
1998	1,599	2,887	3,917	4,392	4,666	4,919	5,093	5,200	5,267	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	
1999	1,848	3,290	4,519	4,975	5,287	5,510	5,720	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	
2000	1,911	3,381	4,598	5,060	5,346	5,593	5,804	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	
2001	1,349	2,841	3,969	4,396	4,692	4,950	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	
2002	1,439	3,000	4,162	4,656	4,955	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	
2003	1,278	2,734	3,847	4,352	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	
2004	1,126	2,573	3,819	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	
2005	1,092	2,603	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	
2006	869	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	
2007	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846

**AGE-TO-AGE DEVELOPMENT FACTORS**

	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-Ult	384-Ult
1977											1.0026	1.0040	1.0009	1.0009	1.0002	1.0005	1.0005	1.0005	1.0007	1.0000	1.0000	1.0000	0.99953	1.00005	1.00004	1.00004	1.00003	1.00003	1.00002	1.00002	1.00002	1.00002
1978										1.0023	1.0052	1.0023	1.0020	1.0007	1.0009	0.9991	1.0005	1.0009	1.0007	1.0002	1.0002	1.0005	1.00022	1.00000	1.00005	1.00004	1.00004	1.00003	1.00003	1.00002	1.00002	1.00002
1979									1.0038	1.0041	1.0043	1.0022	1.0016	1.0009	0.9993	1.0007	1.0009	1.0009	0.9993	0.9993	0.9998	1.00000	1.00000	1.00005	1.00004	1.00004	1.00003	1.00003	1.00002	1.000		

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
LUMP SUM SETTLEMENT  
REPORTED LOST TIME CLAIM COUNTS (ESTIMATED AT 6/30/XX FROM 12/31/XX)**

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	AS OF 12/31/2007										
1977												4,217	4,231	4,241	4,245	4,248	4,249	4,251	4,253	4,256	4,257	4,257	4,257	4,256	4,255	4,255	4,256	4,256	4,256	4,256	4,256	4,256	4,256										
1978											4,383	4,400	4,416	4,426	4,432	4,435	4,435	4,434	4,434	4,437	4,441	4,443	4,444	4,444	4,446	4,446	4,447	4,447	4,447	4,447	4,447	4,447	4,447	4,447									
1979										4,433	4,450	4,469	4,483	4,492	4,497	4,498	4,498	4,501	4,505	4,506	4,503	4,501	4,500	4,500	4,500	4,500	4,501	4,501	4,501	4,501	4,501	4,501	4,501	4,501									
1980										4,683	4,721	4,747	4,774	4,784	4,785	4,783	4,785	4,790	4,795	4,800	4,805	4,807	4,807	4,807	4,807	4,807	4,807	4,807	4,807	4,807	4,807	4,807	4,807	4,807	4,807								
1981										4,643	4,728	4,768	4,789	4,803	4,814	4,821	4,826	4,833	4,844	4,852	4,855	4,860	4,863	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864								
1982										4,774	4,907	4,990	5,033	5,062	5,088	5,104	5,111	5,118	5,128	5,131	5,133	5,134	5,134	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135							
1983										4,813	4,686	4,878	5,026	5,124	5,167	5,195	5,208	5,214	5,220	5,223	5,227	5,230	5,233	5,235	5,237	5,238	5,238	5,239	5,239	5,239	5,239	5,239	5,239	5,239	5,239	5,239							
1984										5,126	5,076	5,271	5,399	5,477	5,539	5,575	5,598	5,614	5,617	5,620	5,626	5,629	5,630	5,633	5,635	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636							
1985										5,397	5,560	5,696	5,810	5,888	5,902	5,929	5,943	5,949	5,956	5,962	5,965	5,969	5,972	5,974	5,975	5,976	5,976	5,976	5,976	5,976	5,976	5,976	5,976	5,976	5,976	5,976	5,976						
1986										4,581	4,611	4,583	4,621	4,634	4,638	4,640	4,642	4,643	4,644	4,645	4,645	4,645	4,645	4,645	4,645	4,645	4,645	4,645	4,645	4,645	4,645	4,645	4,645	4,645	4,645	4,645	4,645	4,645					
1987	719	2,008	3,445	4,611	5,168	5,434	5,621	5,780	5,910	5,936	5,954	5,960	5,966	5,974	5,980	5,983	5,986	5,989	5,991	5,992	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993						
1988	730	2,103	3,528	4,673	5,301	5,726	5,991	6,169	6,271	6,311	6,328	6,352	6,369	6,375	6,381	6,386	6,389	6,392	6,396	6,398	6,398	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399					
1989	721	2,030	3,056	4,163	5,154	5,665	5,989	6,206	6,305	6,347	6,385	6,408	6,420	6,427	6,434	6,438	6,441	6,445	6,449	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450				
1990	731	2,103	3,510	4,671	5,295	5,692	5,984	6,186	6,289	6,338	6,371	6,385	6,393	6,401	6,407	6,412	6,415	6,418	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420				
1991	784	2,307	3,566	4,490	5,146	5,544	5,796	5,959	6,076	6,100	6,114	6,122	6,129	6,135	6,140	6,143	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144			
1992	835	2,274	3,536	4,664	5,345	5,694	5,938	6,097	6,170	6,200	6,220	6,234	6,242	6,250	6,256	6,260	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262			
1993	805	2,265	3,562	4,566	5,088	5,588	5,950	5,737	5,800	5,833	5,865	5,888	5,901	5,910	5,915	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916			
1994	774	2,232	3,639	4,654	5,121	5,425	5,653	5,806	5,886	5,934	5,968	5,991	6,005	6,013	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015			
1995	725	2,180	3,444	4,248	4,661	4,908	5,105	5,246	5,324	5,373	5,406	5,427	5,437	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440			
1996	719	2,087	3,309	4,157	4,587	4,845	5,038	5,176	5,252	5,299	5,332	5,354	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361			
1997	725	2,091	3,257	4,031	4,435	4,696	4,904	5,063	5,154	5,193	5,220	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235			
1998	799	2,243	3,402	4,155	4,529	4,793	5,006	5,147	5,234	5,282	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297			
1999	924	2,569	3,905	4,747	5,131	5,399	5,615	5,774	5,861	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895			
2000	955	2,646	3,990	4,829	5,203	5,470	5,689	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857	5,857		
2001	674	2,095	3,405	4,182	4,544	4,821	5,061	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171			
2002	719	2,220	3,581	4,409	4,806	5,082	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208		
2003	639	2,006	3,291	4,100	4,506	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660		
2004	563	1,850	3,196	4,052	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285		
2005	546	1,848	3,159	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714		
2006	434	1,606	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342		
2007	423	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846

**AGE-TO-AGE DEVELOPMENT FACTORS**

	6-18	18-30	30-42	42-54	54-66	66-78	78-90</
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**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION**

**LUMP SUM SETTLEMENT**

**INCREMENTAL PAID LOSS & ALAE SEVERITY (PAID LOSS & ALAE / 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	ULTIMATE CLAIMS	
1977																160	12	13	11	93	112	95	97	67	32	25	49	10	11	21	51	15	4,256
1978															167	11	27	27	116	63	67	44	28	29	8	33	17	17	16	4	39		4,448
1979														158	17	27	34	98	92	135	101	41	99	29	14	30	27	15	1	14		4,502	
1980													147	28	29	39	92	108	110	88	43	62	39	42	39	19	19	29	9			4,809	
1981											130		12	36	29	135	53	114	83	103	50	8	38	1	34	27	10	70				4,865	
1982										111		19	24	22	81	91	145	116	93	79	47	40	78	33	29	6	54					5,137	
1983										94		21	26	28	90	183	132	50	62	47	43	51	47	18	43	16	6					5,240	
1984										82		21	33	41	172	160	172	157	98	66	61	43	60	73	32	36	41					5,638	
1985								90		20		23	26	110	191	156	145	90	58	37	58	91	50	50	13	60						5,978	
1986								51		40		40	35	132	246	168	105	249	56	58	60	61	44	7	18	44						5,995	
1987								22		38		38	157	144	177	229	112	141	34	46	56	36	45	33	20							6,106	
1988								22		28		29	135	234	198	175	82	61	96	61	52	60	50	33	38							6,402	
1989								14		26		29	135	234	198	175	82	61	96	61	52	60	50	33	38							6,455	
1990								2		11		34	61	128	210	156	209	119	121	93	84	94	43	60	14	62						6,428	
1991								5		5		38	168	227	172	151	101	125	42	62	80	40	60	48	52							6,155	
1992								1		3		16	121	222	175	138	84	133	149	87	61	54	25	49	120							6,276	
1993								1		108		240	171	203	124	119	121	155	96	74	39	70	83									5,933	
1994								9		38		170	283	301	159	205	112	103	144	42	69	57	61									6,036	
1995								2		48		284	248	235	140	169	103	146	95	101	26	89											5,465
1996								1		77		226	267	185	131	115	43	52	163	103	87												5,395
1997								86		233		241	217	166	108	124	91	62	149														5,281
1998								9		86		140	236	210	231	127	77	78	91														5,374
1999								3		147		290	218	237	161	201	180	123															6,015
2000								7		135		258	240	191	160	200	193																6,101
2001								15		138		405	225	235	185	252																	5,699
2002								0		10		288	246	262	305	378																	5,357
2003								9		209		343	281	360																			5,258
2004								28		251		380	295																				5,122
2005								13		242		485																					4,711
2006								0		38		265																					4,544
2007								63																									1,750,777

**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-Ult	
1977															0.073	1.130	0.810	8.719	1.208	0.845	1.021	0.688	0.479	0.796	1.947	0.212	1.031	1.947	2.420	0.296		
1978														0.110	0.065	1.551	1.256	2.891	0.938	1.465	0.749	0.406	2.413	0.296	0.465	2.173	0.926	0.542	0.061	15.415		
1979													0.190	1.052	1.334	2.350	1.178	1.017	0.804	0.490	1.440	0.628	1.059	0.944	0.477	1.020	1.532	0.303				
1980											0.095	2.869	0.805	4.729	0.393	2.149	0.731	1.228	0.487	0.167	4.570	0.033	26.917	0.799	0.353	7.254						
1981										0.173		1.260	1.075	3.186	2.035	0.719	0.384	1.230	0.750	0.916	1.190	0.926	0.372	2.466	0.364	0.374						
1982								0.255		1.576		1.227	4.241	0.934	1.073	0.913	0.624	0.674	0.917	0.706	1.395	1.227	0.443	1.096	1.158							
1983								0.221		1.141		1.143	4.233	1.745	0.816	0.931	0.621	0.645	0.629	1.588	1.571	0.550	0.995	2.544	4.771							
1984								0.983		0.876		3.781	1.865	0.683	0.623	2.382	0.226	1.029	1.027	1.020	0.721	0.164	2.488	0.252								
1985								1.013		1.756		0.983	4.162	0.919	1.225	1.294	0.489	1.254	0.245	1.342	1.212	0.634	1.259	0.748	0.593							
1986								1.952		1.051		1.030	4.715	1.732	0.847	0.882	0.470	0.742	1.583	0.635	0.857	1.148	0.834	0.658	1.137							
1987								5.619		3.154		1.789	2.106	1.639	0.745	1.340	0.570	1.010	0.767	0.912	1.109	0.462	1.398	0.228	4.530							
1988								7.849		4.437		1.350	0.759	0.876	0.669	1.235	0.339	1.459	1.296	0.497	1.504	0.807	1.075									
1989								2.144		5.595		7.737	1.844	0.788	0.786	0.611	1.575	1.128	0.581	0.702	0.892	0.469	1.940	2.433								
1990								136.003		2.213		0.713	1.188	0.609	0.957	1.021	1.277	0.624	0.764	0.534	1.780	1.184										
1991								4.482		1.666		1.065	0.529	1.287	0.545	0.918	1.402	0.295	1.615	0.825	1.069											
1992								5.442		5.895		0.874	0.949	0.597	1.200	0.609	1.425	0.647	1.069	0.256	3.451											
1993								49.695		2.929		1.181	0.692	0.706	0.881	0.377	1.203	3.127	0.634	0.836												
1994								69.241		2.720		1.037	0.898	0.764	0.852	1.147	0.732	0.681	2.418													
1995								9.775		1.624		1.680	0.891	1.100	0.549	0.608	1.009	1.166														
1996								53.638		1.973		0.751	1.087	0.677	1.253	0.895	0.683															
1997								18.399		1.914		0.929	0.794	0.837	1.251	0.966																
1998								9.264		2.926		0.556	1.042	0.789	1.359																	
1999								181.933		28.696		0.855	1.064	1.165	1.239																	
2000								22.976		1.645		0.819	1.283																			
2001								8.875		1.516		0.775																				
2002								17.907		2																						

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

**LUMP SUM SETTLEMENT**

**INDEX METHOD - INCREMENTAL PAID LOSS & ALAE 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	AS OF 12/31/2007			
1977																																		0.098	
1978																																			0.040
1979																																			0.043
1980																																			0.010
1981																																			0.144
1982																																			0.022
1983																																			0.085
1984																																			0.059
1985																																			0.025
1986																																			0.085
1987																																			0.176
1988																																			0.018
1989																																			0.043
1990																																			0.051
1991																																			0.080
1992																																			0.086
1993																																			0.150
1994																																			0.138
1995																																			0.079
1996																																			0.315
1997																																			0.132
1998																																			0.225
1999																																			0.072
2000																																			0.273
2001																																			0.286
2002																																			0.282
2003																																			0.242
2004																																			0.186
2005																																			0.389
2006																																			0.183
2007																																			0.005
2 Yr Avg	0.000	0.069	0.360	0.633	0.435	0.518	0.449	0.371	0.318	0.177	0.141	0.243	0.111	0.149	0.137	0.142	0.188	0.076	0.114	0.088	0.049	0.075	0.131	0.080	0.018	0.098	0.163	0.017	0.034	0.188	0.065	0.065			
3 Yr Avg	0.000	0.053	0.365	0.597	0.428	0.472	0.389	0.364	0.259	0.176	0.201	0.230	0.121	0.127	0.110	0.140	0.173	0.091	0.114	0.065	0.077	0.080	0.130	0.083	0.041	0.087	0.127	0.033	0.053	0.188	0.065	0.065			
10 Yr Avg	0.000	0.029	0.289	0.491	0.434	0.440	0.348	0.308	0.232	0.242	0.274	0.234	0.172	0.252	0.171	0.150	0.178	0.154	0.183	0.148	0.127	0.169	0.128	0.089	0.077	0.107	0.099	0.036	0.053	0.188	0.065	0.065			
Selected Cumulative	0.000	0.053	0.365	0.597	0.428	0.472	0.389	0.364	0.259	0.176	0.201	0.230	0.121	0.127	0.110	0.140	0.173	0.091	0.114	0.065	0.077	0.080	0.130	0.083	0.041	0.087	0.127	0.033	0.053	0.188	0.065	0.065	0.000		

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

SECTION 2  
EXHIBIT 10  
SHEET 38

**LUMP SUM SETTLEMENT**

**UNPAID LOSS ESTIMATE FOR ACCIDENT YEARS 1976 AND PRIOR**

10 times 3 Year Average Annual Payments	2,857	(1)
15 times 3 Year Average Annual Payments	4,285	(2)
Incremental Development Method	2,067	(3)
05 to 08 Exponential Curve Fit	N/A	(4)
04 to 08 Exponential Curve Fit	N/A	(5)
03 to 08 Exponential Curve Fit	N/A	(6)
03 to 07 Exponential Curve Fit	N/A	(7)
Selected Unpaid Loss	3,500	(8)

- 
- (1) 10 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2006 THROUGH 2008 OF 286  
(2) 15 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2006 THROUGH 2008 OF 286  
(3) SECTION 2, EXHIBIT 10, SHEET 40, COLUMN (8)  
(4) N/A  
(5) N/A  
(6) N/A  
(7) N/A  
(8) SELECTED BY DELOITTE CONSULTING

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

SECTION 2  
EXHIBIT 10  
SHEET 40

**LUMP SUM SETTLEMENT**

**Incremental Development Method**

AY	6/30/2007 Age	Incremental Decay	Cum Decay Relative to Current Yr Paid	7/1/2006 6/30/2007 Paid	6/30/2007 Unpaid Loss Estimate	6/30/2007 12/31/2007 Paid	12/31/2007 Unpaid Loss Estimate	Implied Cum Unpaid Loss
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1953	54.5	-	-	-	-	-	-	-
1954	53.5	-	-	-	-	-	-	-
1955	52.5	-	-	-	-	-	-	-
1956	51.5	-	-	-	-	-	-	-
1957	50.5	-	-	-	3	3	-	-
1958	49.5	-	-	-	-	-	-	-
1959	48.5	-	-	1	-	-	-	-
1960	47.5	0.750	0.75	-	-	-	-	-
1961	46.5	0.766	1.34	10	13	-	13	13
1962	45.5	0.782	1.83	14	26	-	26	39
1963	44.5	0.825	2.33	-	-	-	-	39
1964	43.5	0.827	2.76	45	124	-	124	163
1965	42.5	0.824	3.10	-	-	-	-	163
1966	41.5	0.848	3.48	-	-	-	-	163
1967	40.5	0.863	3.86	-	-	40	(40)	123
1968	39.5	0.893	4.34	2	9	-	9	132
1969	38.5	0.892	4.77	-	-	-	-	132
1970	37.5	0.895	5.16	22	115	4	111	243
1971	36.5	0.887	5.47	1	7	2	5	248
1972	35.5	0.889	5.75	64	368	-	368	616
1973	34.5	0.890	6.00	9	51	92	(41)	574
1974	33.5	0.915	6.41	93	596	-	596	1,171
1975	32.5	0.936	6.94	46	318	4	314	1,484
1976	31.5	0.951	7.54	79	593	11	583	2,067

- 
- (1) AGE @ 6/30/2007
  - (2) FROM SECTION 2, EXHIBIT 10, SHEET 42, COLUMN (8)
  - (3) TOTAL FROM SECTION 2, EXHIBIT 10, SHEET 41
  - (4) PROVIDED BY OLIVER WYMAN
  - (5) = (3) x (4)
  - (6) PROVIDED BY OLIVER WYMAN
  - (7) = (5) - (6)
  - (8) = COLUMN (7) ACCUMULATED



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

SECTION 2  
EXHIBIT 10  
SHEET 42

**LUMP SUM SETTLEMENT**

**Paid Tail Factor Selection**

Age Months (1)	Age Years (2)	Age to Age Development Factors							Cumulative Development Factors					
		Fitted Paid (3)	Incram. Data (4)	Weibull Curve (5)	Inverse Power Curve (6)	PA Selected Tail (7)	Selected Tail (8)	Selected Incrim. Decay (9)	Fitted Paid (10)	Incram. Data (11)	Weibull Curve (12)	Inverse Power Curve (13)	PA Selected Tail (14)	Selected Tail (15)
6	0.5	200.000		1.417	2.484	550.000	200.000		40,355.022	362.080	11.147	30.286	87,740.2	48,447.925
18	1.5	11.000	5.653	1.232	1.472	11.000	11.000	10.050	201.775	362.080	7.866	12.190	159.528	242.240
30	2.5	2.600	5.448	1.170	1.277	2.243	2.600	1.760	18.343	64.054	6.384	8.279	14.503	22.022
42	3.5	1.475	1.798	1.136	1.195	1.500	1.475	0.772	7.055	11.758	5.457	6.481	6.466	8.470
54	4.5	1.350	1.350	1.114	1.150	1.285	1.350	1.087	4.783	6.540	4.803	5.422	4.310	5.742
66	5.5	1.190	1.264	1.099	1.122	1.160	1.190	0.733	3.543	4.844	4.311	4.714	3.354	4.254
78	6.5	1.180	1.155	1.087	1.102	1.115	1.180	1.127	2.977	3.833	3.924	4.201	2.892	3.574
90	7.5	1.120	1.143	1.077	1.088	1.080	1.120	0.787	2.523	3.319	3.611	3.811	2.594	3.029
102	8.5	1.075	1.100	1.070	1.077	1.060	1.075	0.700	2.253	2.903	3.351	3.502	2.401	2.705
114	9.5	1.075	1.064	1.064	1.069	1.050	1.075	1.075	2.096	2.640	3.132	3.250	2.265	2.516
126	10.5	1.070	1.063	1.058	1.062	1.040	1.070	1.003	1.949	2.481	2.944	3.040	2.158	2.340
138	11.5	1.045	1.059	1.054	1.057	1.030	1.045	0.688	1.822	2.334	2.782	2.862	2.075	2.187
150	12.5	1.040	1.040	1.050	1.052	1.030	1.040	0.929	1.743	2.203	2.639	2.709	2.014	2.093
162	13.5	1.040	1.037	1.047	1.048	1.030	1.040	1.040	1.676	2.119	2.513	2.576	1.956	2.013
174	14.5	1.040	1.037	1.044	1.044	1.030	1.040	1.040	1.612	2.044	2.401	2.458	1.899	1.935
186	15.5	1.040	1.038	1.041	1.041	1.030	1.040	1.040	1.550	1.971	2.300	2.353	1.843	1.861
198	16.5	1.040	1.036	1.039	1.039	1.030	1.040	1.040	1.490	1.900	2.210	2.260	1.790	1.789
210	17.5	1.035	1.035	1.037	1.037	1.030	1.035	0.910	1.433	1.834	2.127	2.175	1.737	1.720
222	18.5	1.035	1.030	1.035	1.034	1.030	1.035	1.035	1.385	1.771	2.052	2.099	1.687	1.662
234	19.5	1.035	1.030	1.033	1.033	1.030	1.035	1.035	1.385	1.719	1.984	2.029	1.638	1.606
246	20.5	1.030	1.029	1.031	1.031	1.030	1.030	0.887	1.292	1.670	1.921	1.965	1.590	1.552
258	21.5	1.030	1.027	1.030	1.029	1.030	1.030	1.030	1.255	1.623	1.863	1.906	1.544	1.506
270	22.5	1.030	1.028	1.028	1.028	1.030	1.030	1.030	1.218	1.580	1.809	1.851	1.499	1.463
282	23.5	1.030	1.029	1.027	1.027	1.030	1.030	1.030	1.183	1.538	1.759	1.801	1.455	1.420
294	24.5	1.030	1.031	1.026	1.026	1.030	1.030	1.030	1.148	1.495	1.713	1.754	1.413	1.379
306	25.5	1.030	1.033	1.025	1.025	1.035	1.030	1.030	1.115	1.450	1.670	1.710	1.372	1.338
318	26.5	1.020	1.032	1.024	1.024	1.025	1.020	0.687	1.082	1.403	1.630	1.669	1.325	1.300
330	27.5	1.020	1.023	1.023	1.023	1.025	1.020	1.020	1.061	1.359	1.592	1.630	1.293	1.274
342	28.5	1.020	1.023	1.022	1.022	1.025	1.020	1.020	1.040	1.329	1.556	1.594	1.261	1.249
354	29.5	1.020	1.021	1.021	1.021	1.025	1.020	1.020	1.020	1.299	1.523	1.559	1.231	1.225
366	30.5		1.022	1.020	1.020	1.023	1.023	1.192	1.272	1.491	1.527	1.527	1.201	1.201
378	31.5		1.024	1.020	1.020	1.022	1.022	0.951	1.245	1.462	1.496	1.496	1.173	1.173
390	32.5		1.026	1.019	1.019	1.020	1.020	0.936	1.216	1.434	1.467	1.467	1.148	1.148
402	33.5		1.030	1.018	1.018	1.018	1.018	0.915	1.185	1.407	1.440	1.440	1.126	1.126
414	34.5		1.034	1.018	1.018	1.016	1.016	0.890	1.151	1.382	1.414	1.414	1.106	1.106
426	35.5		1.029	1.017	1.017	1.014	1.014	0.889	1.112	1.358	1.389	1.389	1.089	1.089
438	36.5		1.026	1.017	1.017	1.012	1.012	0.867	1.081	1.335	1.365	1.365	1.074	1.074
450	37.5		1.020	1.016	1.016	1.011	1.011	0.895	1.054	1.313	1.342	1.342	1.062	1.062
462	38.5		1.013	1.015	1.016	1.009	1.009	0.892	1.034	1.293	1.320	1.320	1.051	1.051
474	39.5		1.008	1.015	1.016	1.008	1.008	0.893	1.021	1.273	1.299	1.299	1.041	1.041
486	40.5		1.006	1.015	1.015	1.007	1.007	0.863	1.012	1.254	1.279	1.279	1.032	1.032
498	41.5		1.004	1.014	1.015	1.006	1.006	0.848	1.006	1.236	1.260	1.260	1.025	1.025
510	42.5		1.002	1.014	1.014	1.005	1.005	0.824	1.003	1.219	1.242	1.242	1.019	1.019
522	43.5		1.001	1.013	1.014	1.004	1.004	0.827	1.001	1.202	1.224	1.224	1.014	1.014
534	44.5		1.000	1.013	1.014	1.003	1.003	0.825	1.000	1.186	1.207	1.207	1.010	1.010
546	45.5		1.000	1.013	1.013	1.003	1.003	0.782	1.000	1.171	1.191	1.191	1.007	1.007
558	46.5		1.000	1.012	1.013	1.002	1.002	0.766	1.000	1.157	1.175	1.175	1.004	1.004
570	47.5		1.000	1.012	1.013	1.001	1.001	0.750	1.000	1.143	1.160	1.160	1.002	1.002
582	48.5		1.000	1.012	1.013	1.000	1.000	-	1.000	1.129	1.145	1.145	1.001	1.001
594	49.5		1.000	1.011	1.012	1.000	1.000	-	1.000	1.116	1.130	1.130	1.001	1.001
606	50.5		1.000	1.011	1.012	1.000	1.000	-	1.000	1.104	1.117	1.117	1.001	1.001
618	51.5		1.000	1.011	1.012	1.000	1.000	-	1.000	1.092	1.103	1.103	1.001	1.001
630	52.5		1.000	1.011	1.012	1.000	1.000	-	1.000	1.080	1.090	1.090	1.001	1.001
642	53.5		1.000	1.010	1.011	1.000	1.000	-	1.000	1.069	1.078	1.078	1.001	1.001
654	54.5		1.000	1.010	1.011	1.001	1.001	-	1.000	1.058	1.066	1.066	1.001	1.001
Tail	Tail		1.000	1.047	1.054	1.000	1.000	-	1.000	1.047	1.054	1.000	1.000	1.000

54.5 tail decay - (16)  
- (17)

- (1) AGE IN MONTHS
- (2) AGE IN YEARS
- (3) SECTION 2, EXHIBIT 10, SHEET 21
- (4) SECTION 2, EXHIBIT 10, SHEET 44, COLUMN (5)
- (5) SECTION 2, EXHIBIT 10, SHEET 43
- (6) SECTION 2, EXHIBIT 10, SHEET 43
- (7) PA TAIL
- (8) SELECTED BY DELOITTE CONSULTING

- (10) COLUMN (3) MULTIPLICATIVELY ACCUMULATED
- (11) COLUMN (4) MULTIPLICATIVELY ACCUMULATED
- (12) COLUMN (5) MULTIPLICATIVELY ACCUMULATED
- (13) COLUMN (6) MULTIPLICATIVELY ACCUMULATED
- (14) COLUMN (7) MULTIPLICATIVELY ACCUMULATED
- (15) COLUMN (8) MULTIPLICATIVELY ACCUMULATED
- (16) [COLUMN (8) @ 54.5] X [COLUMN (8) TAIL]
- (17) COLUMN (8) TAIL + (14)

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

SECTION 2  
EXHIBIT 10  
SHEET 43

**LUMP SUM SETTLEMENT**

FITTING PAID LOSS DEVELOPMENT FACTORS

Fitting for Periods:			Weibull Curve Fitting							Inverse Power Curve Fitting				
			Slope= 0.283							Slope= -1.042				
			Intercept= -0.306							Intercept= 2.262				
PERIOD	AGE	ATA	X	Y	Y*	ATA*	ATU*	X	Y	Y*	ATA*	ATU*		
1	6	200.000	1.792	-5.296	0.201	1.417	11.147	1.792	5.293	0.395	2.484	30.286		
2	18	11.000	2.890	-2.351	0.512	1.232	7.866	2.890	2.303	-0.750	1.472	12.190		
3	30	2.600	3.401	-0.723	0.657	1.170	6.384	3.401	0.470	-1.282	1.277	8.279		
4	42	1.475	3.738	0.125	0.752	1.136	5.457	3.738	-0.744	-1.633	1.195	6.481		
5	54	1.350	3.989	0.300	0.823	1.114	4.803	3.989	-1.050	-1.895	1.150	5.422		
6	66	1.190	4.190	0.607	0.880	1.099	4.311	4.190	-1.661	-2.104	1.122	4.714		
7	78	1.180	4.357	0.631	0.927	1.087	3.924	4.357	-1.715	-2.278	1.102	4.201		
8	90	1.120	4.500	0.804	0.968	1.077	3.611	4.500	-2.120	-2.427	1.088	3.811		
9	102	1.075	4.625	0.979	1.003	1.070	3.351	4.625	-2.590	-2.558	1.077	3.502		
10	114	1.075	4.736	0.979	1.035	1.064	3.132	4.736	-2.590	-2.674	1.069	3.250		
11	126	1.070	4.836	1.003	1.063	1.058	2.944	4.836	-2.659	-2.778	1.062	3.040		
12	138	1.045	4.927	1.146	1.089	1.054	2.782	4.927	-3.101	-2.873	1.057	2.862		
13	150	1.040	5.011	1.181	1.113	1.050	2.639	5.011	-3.219	-2.960	1.052	2.709		
14	162	1.040	5.088	1.181	1.134	1.047	2.513	5.088	-3.219	-3.040	1.048	2.576		
15	174	1.040	5.159	1.181	1.155	1.044	2.401	5.159	-3.219	-3.114	1.044	2.458		
16	186	1.040	5.226	1.181	1.173	1.041	2.300	5.226	-3.219	-3.184	1.041	2.353		
17	198	1.040	5.288	1.181	1.191	1.039	2.210	5.288	-3.219	-3.249	1.039	2.260		
18	210	1.035	5.347	1.220	1.208	1.037	2.127	5.347	-3.352	-3.310	1.037	2.175		
19	222	1.035	5.403	1.220	1.224	1.035	2.052	5.403	-3.352	-3.368	1.034	2.099		
20	234	1.035	5.455	1.220	1.238	1.033	1.984	5.455	-3.352	-3.423	1.033	2.029		
21	246	1.030	5.505	1.263	1.253	1.031	1.921	5.505	-3.507	-3.475	1.031	1.965		
22	258	1.030	5.553	1.263	1.266	1.030	1.863	5.553	-3.507	-3.525	1.029	1.906		
23	270	1.030	5.598	1.263	1.279	1.028	1.809	5.598	-3.507	-3.572	1.028	1.851		
24	282	1.030	5.642	1.263	1.291	1.027	1.759	5.642	-3.507	-3.618	1.027	1.801		
25	294	1.030	5.684	1.263	1.303	1.026	1.713	5.684	-3.507	-3.661	1.026	1.754		
26	306	1.030	5.724	1.263	1.314	1.025	1.670	5.724	-3.507	-3.703	1.025	1.710		
27	318	1.020	5.762	1.369	1.325	1.024	1.630	5.762	-3.912	-3.743	1.024	1.669		
28	330	1.020	5.799	1.369	1.336	1.023	1.592	5.799	-3.912	-3.781	1.023	1.630		
29	342	1.020	5.835	1.369	1.346	1.022	1.556	5.835	-3.912	-3.819	1.022	1.594		
30	354	1.020	5.869	1.369	1.356	1.021	1.523	5.869	-3.912	-3.855	1.021	1.559		
31	366		5.903		1.365	1.020	1.491	5.903		-3.889	1.020	1.527		
32	378		5.935		1.374	1.020	1.462	5.935		-3.923	1.020	1.496		
33	390		5.966		1.383	1.019	1.434	5.966		-3.956	1.019	1.467		
34	402		5.996		1.392	1.018	1.407	5.996		-3.987	1.019	1.440		
35	414		6.026		1.400	1.018	1.382	6.026		-4.018	1.018	1.414		
36	426		6.054		1.408	1.017	1.358	6.054		-4.048	1.017	1.389		
37	438		6.082		1.416	1.017	1.335	6.082		-4.077	1.017	1.365		
38	450		6.109		1.424	1.016	1.313	6.109		-4.105	1.016	1.342		
39	462		6.136		1.431	1.015	1.293	6.136		-4.132	1.016	1.320		
40	474		6.161		1.438	1.015	1.273	6.161		-4.159	1.016	1.299		
41	486		6.186		1.445	1.015	1.254	6.186		-4.185	1.015	1.279		
42	498		6.211		1.452	1.014	1.236	6.211		-4.210	1.015	1.260		
43	510		6.234		1.459	1.014	1.219	6.234		-4.235	1.014	1.242		
44	522		6.258		1.466	1.013	1.202	6.258		-4.259	1.014	1.224		
45	534		6.280		1.472	1.013	1.186	6.280		-4.283	1.014	1.207		
46	546		6.303		1.478	1.013	1.171	6.303		-4.306	1.013	1.191		
47	558		6.324		1.484	1.012	1.157	6.324		-4.329	1.013	1.175		
48	570		6.346		1.490	1.012	1.143	6.346		-4.351	1.013	1.160		
49	582		6.366		1.496	1.012	1.129	6.366		-4.373	1.013	1.145		
50	594		6.387		1.502	1.011	1.116	6.387		-4.394	1.012	1.130		
51	606		6.407		1.508	1.011	1.104	6.407		-4.415	1.012	1.117		
52	618		6.426		1.513	1.011	1.092	6.426		-4.435	1.012	1.103		
53	630		6.446		1.519	1.011	1.080	6.446		-4.455	1.012	1.090		
54	642		6.465		1.524	1.010	1.069	6.465		-4.475	1.011	1.078		
55	654		6.483		1.529	1.010	1.058	6.483		-4.494	1.011	1.066		
56	666		6.501		1.535	1.010	1.047	6.501		-4.513	1.011	1.054		
57	678		6.519		1.540	1.010	1.037	6.519		-4.532	1.011	1.043		
58	690		6.537		1.545	1.009	1.028	6.537		-4.550	1.011	1.031		
59	702		6.554		1.549	1.009	1.018	6.554		-4.568	1.010	1.021		
60	714		6.571		1.554	1.009	1.009	6.571		-4.586	1.010	1.010		

Summary of Curve Fitting		
Method	Tail	R <sup>2</sup>
Weibull	1.047	0.85073
Inverse Power	1.054	0.837



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

SECTION 2  
EXHIBIT 10  
SHEET 44

**LUMP SUM SETTLEMENT**

**Incremental Decay Method**

Age Months	Age Years	(Known) Selected Paid	Incem. Decay Factors	Implied ATU Dev. Factor	Decay Factor Check
(1)	(2)	(3)	(4)	(5)	(6)
6	0.5	200.000	-		
18	1.5	11.000	4.676	5.653	
30	2.5	2.600	4.892	5.448	
42	3.5	1.475	1.297	1.798	
54	4.5	1.350	1.087	1.350	
66	5.5	1.190	1.017	1.264	
78	6.5	1.180	0.970	1.155	
90	7.5	1.120	0.939	1.143	
102	8.5	1.075	0.931	1.100	
114	9.5	1.075	0.917	1.064	
126	10.5	1.070	0.902	1.063	
138	11.5	1.045	0.907	1.059	
150	12.5	1.040	0.928	1.040	
162	13.5	1.040	0.950	1.037	
174	14.5	1.040	0.962	1.037	
186	15.5	1.040	0.979	1.038	0.979
198	16.5	1.040	0.936	1.036	0.936
210	17.5	1.035	0.917	1.035	0.917
222	18.5	1.035	0.888	1.030	0.888
234	19.5	1.035	0.873	1.030	0.873
246	20.5	1.030	0.860	1.029	0.860
258	21.5	1.030	0.926	1.027	0.926
270	22.5	1.030	0.947	1.028	0.947
282	23.5	1.030	0.984	1.029	0.984
294	24.5	1.030	1.075	1.031	1.075
306	25.5	1.030	1.144	1.033	1.144
318	26.5	1.020	1.114	1.032	1.114
330	27.5	1.020	1.153	1.023	1.153
342	28.5	1.020	1.168	1.023	1.168
354	29.5	1.020	1.074	1.021	1.074
366	30.5		1.103	1.022	1.103
378	31.5		1.133	1.024	-
390	32.5		1.131	1.026	-
402	33.5		1.153	1.030	-
414	34.5		1.186	1.034	-
426	35.5		0.877	1.029	-
438	36.5		0.903	1.026	-
450	37.5		0.789	1.020	-
462	38.5		0.678	1.013	-
474	39.5		0.636	1.008	-
486	40.5		0.734	1.006	-
498	41.5		0.596	1.004	-
510	42.5		0.486	1.002	-
522	43.5		0.400	1.001	-
534	44.5		0.331	1.000	-
546	45.5		0.236	1.000	-
558	46.5		0.179	1.000	-
570	47.5		0.218	1.000	-
582	48.5		0.265	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	-

(1) AGE IN MONTHS  
(2) AGE IN YEARS  
(3) SECTION 2, EXHIBIT 10, SHEET 21  
(4) GEOMETRIC MEAN FROM SECTION 2, EXHIBIT 10, SHEET 45  
(5)  $1.0 + [(3) - 1.0] \times (4) / (3) \text{ PRIOR AGE}$   
(6)  $[(5) - 1.0] \times [(5) \text{ PRIOR AGE}] / [(5) \text{ PRIOR AGE} - 1.0]$





**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
LIVING MAINTENANCE  
(000's)**

SECTION 2  
EXHIBIT 11  
SHEET 1

SUMMARY OF LOSS & ALAE RESERVES

ACCIDENT YEAR	PAYROLL	SEL.ULT. PAID AT @ 6/30/08	SELECTED ULTIMATE LOSS & ALAE	SELECTED NOMINAL UNPAID LOSS & ALAE	DISCOUNT FACTOR AT 5.0%	SELECTED DISCOUNTED UNPAID LOSS & ALAE	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		0			76.3%		
1977	4,296,958	328	329	1	76.2%	1	0.01
1978	4,554,775	317	318	1	100.0%	1	0.01
1979	4,922,518	468	470	1	100.0%	1	0.01
1980	5,505,913	391	392	1	78.1%	1	0.01
1981	5,822,523	521	522	1	76.0%	1	0.01
1982	6,184,882	438	439	1	75.8%	1	0.01
1983	6,513,795	687	691	3	80.8%	3	0.01
1984	6,868,217	740	745	5	83.0%	4	0.01
1985	7,503,185	918	926	8	82.4%	6	0.01
1986	7,891,199	813	821	8	82.1%	7	0.01
1987	8,601,063	906	917	11	81.0%	9	0.01
1988	8,905,267	1,343	1,363	19	80.0%	15	0.02
1989	9,434,400	1,390	1,415	24	79.9%	19	0.01
1990	10,055,399	1,107	1,130	24	80.3%	19	0.01
1991	10,728,872	1,280	1,315	34	80.6%	28	0.01
1992	11,441,482	1,112	1,148	36	80.3%	29	0.01
1993	11,998,508	1,377	1,429	53	79.5%	42	0.01
1994	12,083,591	1,491	1,559	68	79.1%	54	0.01
1995	12,383,967	1,376	1,456	80	79.9%	64	0.01
1996	12,949,088	1,347	1,447	100	80.5%	80	0.01
1997	13,596,753	1,961	2,138	177	80.1%	142	0.02
1998	14,465,333	2,335	2,591	256	79.8%	205	0.02
1999	15,088,873	2,639	2,987	348	79.3%	276	0.02
2000	15,809,043	3,313	3,765	452	78.9%	357	0.02
2001	16,717,000	2,768	3,259	491	78.1%	384	0.02
2002	17,601,171	2,310	2,873	563	78.3%	441	0.02
2003	18,004,352	2,058	2,723	665	78.5%	521	0.02
2004	18,523,800	1,795	2,734	939	79.7%	748	0.01
2005	18,584,736	1,589	2,865	1,276	81.4%	1,039	0.02
2006	18,740,062	914	2,713	1,799	83.2%	1,498	0.01
2007	19,302,264	534	3,250	2,717	85.1%	2,311	0.02
2008	9,940,666	13	1,789	1,777	84.2%	1,496	0.02
TOTAL		40,579	52,519	11,940	82.1%	9,802	
EXLD PRIOR		40,579	52,519	11,940	82.1%	9,802	

- (1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 2, EXHIBIT 11, SHEET 4, COL. 2 + SECTION 2, EXHIBIT 11, SHEET 3, COL. 8  
(3) SECTION 2, EXHIBIT 11, SHEET 4, COL. 12; 2008 ADJUSTED TO PARTIAL YEAR  
(4) = (3) - (2)  
(5) SECTION 2, EXHIBIT 11, SHEET 16, COL. 6  
(6) = (4) x (5)  
(7) = [(3) / (1)] x 100

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

SECTION 2  
EXHIBIT 11  
SHEET 2

**LIVING MAINTENANCE  
(000's)**

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS & ALAE @ 6/30/2008	FISCAL YEAR ENDING															
		2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	> 2023
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
PRIOR	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1977	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1978	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1979	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1980	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1981	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1982	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1983	3	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1984	5	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1985	8	1	2	2	0	0	0	0	0	0	0	0	0	0	0	0	1
1986	8	2	1	2	1	0	0	0	0	0	0	0	0	0	0	0	1
1987	11	2	2	1	2	2	0	0	0	0	0	0	0	0	0	0	1
1988	19	3	2	3	2	3	2	1	0	0	0	0	0	0	0	0	2
1989	24	4	3	2	3	2	3	2	1	0	0	0	1	0	0	0	2
1990	24	5	3	2	2	2	2	2	2	0	0	0	0	0	0	0	2
1991	34	7	5	4	3	2	3	2	3	2	1	0	0	0	0	0	2
1992	36	6	6	5	3	2	2	2	2	2	2	0	0	0	0	0	3
1993	53	8	8	7	6	4	3	2	3	2	3	2	1	0	0	0	4
1994	68	10	8	8	8	6	5	3	3	3	2	3	3	1	0	0	4
1995	80	17	10	8	8	7	6	4	3	3	3	2	3	2	1	0	4
1996	100	20	16	10	8	8	7	6	4	3	3	3	2	3	2	1	4
1997	177	29	30	24	14	11	12	11	9	6	4	4	4	3	4	4	7
1998	256	42	36	36	29	17	14	14	13	11	8	5	5	5	4	5	13
1999	348	53	48	41	42	34	20	16	16	15	12	9	6	5	6	4	21
2000	452	70	58	53	45	46	37	22	17	18	17	13	10	7	6	6	27
2001	491	65	66	55	50	42	43	35	21	16	17	16	13	9	6	5	32
2002	563	95	62	63	52	48	40	41	33	20	16	16	15	12	9	6	35
2003	665	111	93	61	62	51	47	40	40	33	19	15	16	15	12	9	41
2004	939	203	123	103	67	69	57	52	44	45	36	21	17	17	16	13	54
2005	1,276	324	206	125	105	68	70	57	53	45	45	37	22	17	18	16	68
2006	1,799	514	327	208	126	106	69	70	58	53	45	46	37	22	17	18	86
2007	2,717	857	531	338	215	130	109	71	73	60	55	46	47	38	23	18	107
2008	1,777	686	909	563	358	228	138	116	75	77	63	58	49	50	41	24	132
TOTAL	11,940	3,137	2,558	1,724	1,212	890	688	571	473	415	352	299	250	209	166	132	652

(1) SECTION 2, EXHIBIT 11, SHEET 1, COL. 4  
(2) - (17) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 2, EXHIBIT 11, SHEET 21

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
LIVING MAINTENANCE  
(000's)**

SECTION 2  
EXHIBIT 11  
SHEET 3

ESTIMATED PAYMENTS FROM 1/1/2008 TO 6/30/2008

ACCIDENT YEAR	SELECTED	PAID	AGE @ 12/31/2007	AGE @ 6/30/2008	LDF @ 12/31/2007	LDF @ 6/30/2008	EXPECTED PERCENT	1/1/08 TO 6/30/08
	ULTIMATE LOSS & ALAE	LOSS & ALAE @ 12/31/07						EXPECTED PAYMENTS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR	0	0	384	390	1.002	1.002	7.6%	0
1977	329	328	372	378	1.002	1.002	7.6%	0
1978	318	317	360	366	1.003	1.003	0.0%	0
1979	470	468	348	354	1.003	1.003	0.0%	0
1980	392	391	336	342	1.003	1.003	3.6%	0
1981	522	521	324	330	1.003	1.003	7.2%	0
1982	439	438	312	318	1.004	1.003	20.6%	0
1983	691	687	300	306	1.006	1.005	17.3%	1
1984	745	739	288	294	1.008	1.007	9.7%	1
1985	926	917	276	282	1.009	1.008	10.4%	1
1986	821	812	264	270	1.011	1.010	7.8%	1
1987	917	905	252	258	1.013	1.012	7.7%	1
1988	1,363	1,341	240	246	1.016	1.014	9.6%	2
1989	1,415	1,388	228	234	1.019	1.017	10.8%	3
1990	1,130	1,104	216	222	1.024	1.022	10.7%	3
1991	1,315	1,277	204	210	1.030	1.027	9.4%	4
1992	1,148	1,109	192	198	1.035	1.033	7.7%	3
1993	1,429	1,372	180	186	1.042	1.038	8.3%	5
1994	1,559	1,483	168	174	1.052	1.046	11.5%	9
1995	1,456	1,366	156	162	1.066	1.058	11.3%	10
1996	1,447	1,337	144	150	1.082	1.074	9.1%	10
1997	2,138	1,943	132	138	1.100	1.090	8.9%	17
1998	2,591	2,312	120	126	1.121	1.110	8.2%	23
1999	2,987	2,607	108	114	1.146	1.132	8.5%	32
2000	3,765	3,279	96	102	1.175	1.160	7.1%	34
2001	3,259	2,718	84	90	1.213	1.189	9.2%	50
2002	2,873	2,253	72	78	1.267	1.237	9.1%	57
2003	2,723	1,966	60	66	1.355	1.299	12.1%	92
2004	2,734	1,645	48	54	1.516	1.416	13.8%	150
2005	2,865	1,342	36	42	1.887	1.649	16.2%	247
2006	2,713	471	24	30	3.188	2.226	19.7%	443
2007	3,250	94	12	18	15.400	5.120	13.9%	440
2008	3,579		0	6		281.627	0.4%	13
TOTAL	54,308	38,928						1,650
EXLD PRIOR	54,308	38,928						1,650

(1) SECTION 2, EXHIBIT 11, SHEET 4, COL. 12  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) AGE OF ACCIDENT YEAR AT 12/31/2007  
(4) AGE OF ACCIDENT YEAR AT 6/30/2008

(5) BASED ON SECTION 2, EXHIBIT 11, SHEET 21 AGE OF (5)  
(6) BASED ON SECTION 2, EXHIBIT 11, SHEET 21 AGE OF (6)  
(7) =  $[1 / (6) - 1 / (5)] / [1 - 1 / (5)]$   
(8) =  $[(1) - (2)] \times (7)$

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
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(000's)**

SECTION 2  
EXHIBIT 11  
SHEET 4

SELECTION OF ULTIMATE LOSS & ALAE

ACCIDENT YEAR	INDICATED ULTIMATE LOSS & ALAE												
	PAYROLL	PAID	INCURRED	LOSS DEVELOPMENT		BORNHJETTER-FERGUSON		PAID CUM.	PAID INCR.	INCR. INDEX	PAID INCR.	SELECTED ULTIMATE LOSS & ALAE	SELECTED ULTIMATE LOSS RATE
		LOSS & ALAE @ 12/31/07	LOSS & ALAE @ 12/31/07	PAID	INCURRED	PAID	INCURRED	FREQ/SEV AY DEV.	FREQ/SEV AY DEV.	PAYMENT METHOD	TRENDED FREQ/SEV		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
PRIOR												0	
1977	4,296,958	328	328	329	328	329	328	329	329	329		329	0.008
1978	4,554,775	317	317	318	317	318	317	318	318	318		318	0.007
1979	4,922,518	468	468	470	468	470	468	470	464	464		470	0.010
1980	5,505,913	391	391	392	390	392	390	392	392	392		392	0.007
1981	5,822,523	521	521	522	523	522	523	526	522	522		522	0.009
1982	6,184,882	438	438	439	437	439	437	445	439	446		439	0.007
1983	6,513,795	687	687	691	691	691	691	701	688	698		691	0.011
1984	6,868,217	739	739	745	745	745	745	771	740	756		745	0.011
1985	7,503,185	917	922	926	951	926	950	949	929	942		926	0.012
1986	7,891,199	812	812	821	840	821	839	846	814	842		821	0.010
1987	8,601,063	905	905	917	942	917	941	949	907	943		917	0.011
1988	8,905,267	1,341	1,351	1,363	1,407	1,363	1,405	1,411	1,339	1,382		1,363	0.015
1989	9,434,400	1,388	1,399	1,415	1,457	1,415	1,455	1,460	1,390	1,435		1,415	0.015
1990	10,055,399	1,104	1,112	1,130	1,150	1,130	1,149	1,163	1,100	1,147		1,130	0.011
1991	10,728,872	1,277	1,303	1,315	1,342	1,315	1,341	1,350	1,305	1,330		1,315	0.012
1992	11,441,482	1,109	1,122	1,148	1,167	1,148	1,166	1,181	1,111	1,178		1,148	0.010
1993	11,998,508	1,372	1,397	1,429	1,461	1,429	1,459	1,471	1,382	1,434		1,429	0.012
1994	12,083,591	1,483	1,524	1,559	1,597	1,559	1,595	1,605	1,531	1,572		1,559	0.013
1995	12,383,967	1,366	1,460	1,456	1,553	1,456	1,548	1,503	1,441	1,470		1,456	0.012
1996	12,949,088	1,337	1,447	1,447	1,540	1,447	1,535	1,491	1,489	1,425		1,447	0.011
1997	13,596,753	1,943	2,209	2,138	2,309	2,157	2,310	2,193	2,162	2,057		2,138	0.016
1998	14,465,333	2,312	2,411	2,591	2,540	2,578	2,536	2,668	2,699	2,483		2,591	0.018
1999	15,088,873	2,607	2,794	2,987	2,957	2,935	2,936	3,100	2,878	2,861		2,987	0.02
2000	15,809,043	3,279	3,759	3,852	3,809	3,679	3,794	3,998	3,685	3,611		3,765	0.024
2001	16,717,000	2,718	3,375	3,295	3,167	3,222	3,186	3,397	3,247	3,072		3,259	0.019
2002	17,601,171	2,253	3,224	2,855	2,861	2,891	2,840	2,930	2,929	2,676		2,873	0.016
2003	18,004,352	1,966	3,847	2,663	3,364	2,782	3,400	2,736	3,113	2,486		2,723	0.015
2004	18,523,800	1,645	3,347	2,494	2,991	2,734	2,966	2,579	3,068	2,384		2,734	0.015
2005	18,584,736	1,342	2,883	2,531	2,689	2,865	2,649	2,638	2,965	2,320		2,865	0.015
2006	18,740,062	471	1,334	1,502	1,505	2,713	1,705	1,586	1,761	1,931		2,713	0.014
2007	19,302,264	94	496	1,442	1,306	3,250	2,590	1,504	3,040	2,137		3,250	0.017
2008	19,881,332					3,579	3,579			2,444		3,579	0.018
TOTAL		38,928	48,333	47,181	48,830	54,216	53,800	48,648	50,176	49,490		54,308	
EXLD PRIOR		38,928	48,333	47,181	48,830	54,216	53,800	48,648	50,176	49,490		54,308	
EXLD PRIOR & 2008		38,928	48,333	47,181	48,830	50,637	50,221	48,648	50,176	47,046		50,730	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) BASED ON DATA FROM OLIVER WYMAN & BWC  
(4) SECTION 2, EXHIBIT 11, SHEET 5, COL. 4  
(5) SECTION 2, EXHIBIT 11, SHEET 6, COL. 4  
(6) SECTION 2, EXHIBIT 11, SHEET 7, COL. 8

(7) SECTION 2, EXHIBIT 11, SHEET 8, COL. 8  
(8) SECTION 2, EXHIBIT 11, SHEET 9, COL. 8  
(9) SECTION 2, EXHIBIT 11, SHEET 10  
(10) SECTION 2, EXHIBIT 11, SHEET 13, COL. 10  
(11) N/A  
(12) SELECTED BY DELOITTE CONSULTING

(13) (12) / (1) x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
LIVING MAINTENANCE  
(000's)**

SECTION 2  
EXHIBIT 11  
SHEET 5

PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE (MONTHS)	PAID LOSS & ALAE	PAID LDF	INDICATED ULTIMATE @ 12/31/07	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
		0			
1977	372	328	1.002	329	0.01
1978	360	317	1.003	318	0.01
1979	348	468	1.003	470	0.01
1980	336	391	1.003	392	0.01
1981	324	521	1.003	522	0.01
1982	312	438	1.004	439	0.01
1983	300	687	1.006	691	0.01
1984	288	739	1.008	745	0.01
1985	276	917	1.009	926	0.01
1986	264	812	1.011	821	0.01
1987	252	905	1.013	917	0.01
1988	240	1,341	1.016	1,363	0.02
1989	228	1,388	1.019	1,415	0.01
1990	216	1,104	1.024	1,130	0.01
1991	204	1,277	1.030	1,315	0.01
1992	192	1,109	1.035	1,148	0.01
1993	180	1,372	1.042	1,429	0.01
1994	168	1,483	1.052	1,559	0.01
1995	156	1,366	1.066	1,456	0.01
1996	144	1,337	1.082	1,447	0.01
1997	132	1,943	1.100	2,138	0.02
1998	120	2,312	1.121	2,591	0.02
1999	108	2,607	1.146	2,987	0.02
2000	96	3,279	1.175	3,852	0.02
2001	84	2,718	1.213	3,295	0.02
2002	72	2,253	1.267	2,855	0.02
2003	60	1,966	1.355	2,663	0.01
2004	48	1,645	1.516	2,494	0.01
2005	36	1,342	1.887	2,531	0.01
2006	24	471	3.188	1,502	0.01
2007	12	94	15.400	1,442	0.01
2008	0				
TOTAL		38,928		47,181	

(1) AGE OF ACCIDENT YEAR  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 2, EXHIBIT 11, SHEET 18, COL. 6  
(4) = (2) x (3)  
(5) = (4) / PAYROLL x 100



**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
LIVING MAINTENANCE  
(000's)**

SECTION 2  
EXHIBIT 11  
SHEET 6

INCURRED LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE (MONTHS)	INCURRED LOSS & ALAE	INCURRED LDF	INDICATED ULTIMATE @ 12/31/07	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	372	328	1.000	328	0.01
1978	360	317	1.000	317	0.01
1979	348	468	1.000	468	0.01
1980	336	391	0.999	390	0.01
1981	324	521	1.003	523	0.01
1982	312	438	0.999	437	0.01
1983	300	687	1.006	691	0.01
1984	288	750	1.028	772	0.01
1985	276	922	1.031	951	0.01
1986	264	812	1.034	840	0.01
1987	252	905	1.041	942	0.01
1988	240	1,351	1.042	1,407	0.02
1989	228	1,399	1.041	1,457	0.02
1990	216	1,112	1.034	1,150	0.01
1991	204	1,303	1.030	1,342	0.01
1992	192	1,122	1.040	1,167	0.01
1993	180	1,397	1.045	1,461	0.01
1994	168	1,524	1.048	1,597	0.01
1995	156	1,460	1.064	1,553	0.01
1996	144	1,447	1.064	1,540	0.01
1997	132	2,209	1.045	2,309	0.02
1998	120	2,411	1.053	2,540	0.02
1999	108	2,794	1.058	2,957	0.02
2000	96	3,759	1.013	3,809	0.02
2001	84	3,375	0.938	3,167	0.02
2002	72	3,224	0.887	2,861	0.02
2003	60	3,847	0.874	3,364	0.02
2004	48	3,347	0.894	2,991	0.02
2005	36	2,883	0.933	2,689	0.01
2006	24	1,334	1.128	1,505	0.01
2007	12	496	2.634	1,306	0.01
2008	0				
TOTAL		48,333		48,830	

(1) AGE OF ACCIDENT YEAR  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 2, EXHIBIT 11, SHEET 18, COL. 9  
(4) = (2) x (3)  
(5) = (4) / PAYROLL x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
LIVING MAINTENANCE  
(000's)**

SECTION 2  
EXHIBIT 11  
SHEET 7

PAID BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED		EXPECTED %	EXPECTED	ACTUAL	EXPECTED	INDICATED	INDICATED
		LOSS RATE	DOLLARS	OF PAID	PAID	PAID	UNPAID	ULTIMATE	ULTIMATE
	(1)	(2)	(3)	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	4,296,958	0.01	329	99.8%	328	328	1	329	0.01
1978	4,554,775	0.01	318	99.7%	317	317	1	318	0.01
1979	4,922,518	0.01	470	99.7%	468	468	1	470	0.01
1980	5,505,913	0.01	392	99.7%	391	391	1	392	0.01
1981	5,822,523	0.01	522	99.7%	521	521	2	522	0.01
1982	6,184,882	0.01	439	99.6%	438	438	2	439	0.01
1983	6,513,795	0.01	691	99.4%	687	687	4	691	0.01
1984	6,868,217	0.01	745	99.2%	739	739	6	745	0.01
1985	7,503,185	0.01	926	99.1%	917	917	9	926	0.01
1986	7,891,199	0.01	821	98.9%	812	812	9	821	0.01
1987	8,601,063	0.01	917	98.7%	905	905	12	917	0.01
1988	8,905,267	0.02	1,363	98.4%	1,341	1,341	21	1,363	0.02
1989	9,434,400	0.01	1,415	98.1%	1,388	1,388	27	1,415	0.01
1990	10,055,399	0.01	1,130	97.6%	1,104	1,104	27	1,130	0.01
1991	10,728,872	0.01	1,315	97.1%	1,277	1,277	38	1,315	0.01
1992	11,441,482	0.01	1,148	96.6%	1,109	1,109	39	1,148	0.01
1993	11,998,508	0.01	1,429	96.0%	1,372	1,372	58	1,429	0.01
1994	12,083,591	0.01	1,559	95.1%	1,483	1,483	77	1,559	0.01
1995	12,383,967	0.01	1,456	93.8%	1,366	1,366	90	1,456	0.01
1996	12,949,088	0.01	1,447	92.4%	1,337	1,337	110	1,447	0.01
1997	13,596,753	0.02	2,349	90.9%	2,136	1,943	213	2,157	0.02
1998	14,465,333	0.02	2,467	89.2%	2,201	2,312	266	2,578	0.02
1999	15,088,873	0.02	2,574	87.3%	2,246	2,607	328	2,935	0.02
2000	15,809,043	0.02	2,688	85.1%	2,289	3,279	400	3,679	0.02
2001	16,717,000	0.02	2,877	82.5%	2,373	2,718	504	3,222	0.02
2002	17,601,171	0.02	3,030	78.9%	2,391	2,253	638	2,891	0.02
2003	18,004,352	0.02	3,115	73.8%	2,300	1,966	816	2,782	0.02
2004	18,523,800	0.02	3,199	66.0%	2,110	1,645	1,089	2,734	0.01
2005	18,584,736	0.02	3,242	53.0%	1,718	1,342	1,524	2,865	0.02
2006	18,740,062	0.02	3,267	31.4%	1,025	471	2,242	2,713	0.01
2007	19,302,264	0.02	3,376	6.5%	219	94	3,157	3,250	0.02
2008	19,881,332	0.02	3,579	0.0%			3,579	3,579	0.02
TOTAL			54,593		39,306	38,928	15,288	54,216	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 2, EXHIBIT 11, SHEET 17, COL. 14  
(3) = [(1) x (2)] / 100  
(4) = 1 / SECTION 2, EXHIBIT 11, SHEET 5, COL. 3  
(5) = (3) x (4)

(6) BASED ON DATA FROM OLIVER WYMAN & BWC  
(7) = (3) x [1 - (4)]  
(8) = (6) + (7)  
(9) = [(8) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
LIVING MAINTENANCE  
(000's)**

SECTION 2  
EXHIBIT 11  
SHEET 8

INCURRED BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED		EXPECTED % OF REPORTED LOSS & ALAE	EXPECTED REPORTED LOSS & ALAE	ACTUAL REPORTED LOSS & ALAE	EXPECTED UNREPORTED LOSS & ALAE	INDICATED ULTIMATE LOSS & ALAE	INDICATED ULTIMATE LOSS RATE
		LOSS RATE	DOLLARS						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	4,296,958	0.008	329	100.0%	329	328	0	328	0.01
1978	4,554,775	0.007	318	100.0%	318	317	0	317	0.01
1979	4,922,518	0.010	470	100.0%	470	468	0	468	0.01
1980	5,505,913	0.007	392	100.1%	392	391	(0)	390	0.01
1981	5,822,523	0.009	522	99.7%	521	521	2	523	0.01
1982	6,184,882	0.007	439	100.1%	440	438	(0)	437	0.01
1983	6,513,795	0.011	691	99.4%	686	687	4	691	0.01
1984	6,868,217	0.011	745	97.2%	724	750	21	771	0.01
1985	7,503,185	0.012	926	97.0%	898	922	28	950	0.01
1986	7,891,199	0.010	821	96.7%	794	812	27	839	0.01
1987	8,601,063	0.011	917	96.0%	880	905	36	941	0.01
1988	8,905,267	0.015	1,363	96.0%	1,308	1,351	55	1,405	0.02
1989	9,434,400	0.015	1,415	96.0%	1,358	1,399	56	1,455	0.02
1990	10,055,399	0.011	1,130	96.7%	1,093	1,112	37	1,149	0.01
1991	10,728,872	0.012	1,315	97.1%	1,277	1,303	38	1,341	0.01
1992	11,441,482	0.010	1,148	96.2%	1,104	1,122	44	1,166	0.01
1993	11,998,508	0.012	1,429	95.7%	1,368	1,397	62	1,459	0.01
1994	12,083,591	0.013	1,559	95.4%	1,488	1,524	71	1,595	0.01
1995	12,383,967	0.012	1,456	94.0%	1,369	1,460	87	1,548	0.01
1996	12,949,088	0.011	1,447	93.9%	1,359	1,447	88	1,535	0.01
1997	13,596,753	0.017	2,349	95.7%	2,248	2,209	101	2,310	0.02
1998	14,465,333	0.017	2,467	94.9%	2,342	2,411	125	2,536	0.02
1999	15,088,873	0.017	2,574	94.5%	2,432	2,794	142	2,936	0.02
2000	15,809,043	0.017	2,688	98.7%	2,653	3,759	36	3,794	0.02
2001	16,717,000	0.017	2,877	106.6%	3,066	3,375	(189)	3,186	0.02
2002	17,601,171	0.017	3,030	112.7%	3,414	3,224	(384)	2,840	0.02
2003	18,004,352	0.017	3,115	114.4%	3,563	3,847	(448)	3,400	0.02
2004	18,523,800	0.017	3,199	111.9%	3,579	3,347	(381)	2,966	0.02
2005	18,584,736	0.017	3,242	107.2%	3,476	2,883	(234)	2,649	0.01
2006	18,740,062	0.017	3,267	88.7%	2,896	1,334	371	1,705	0.01
2007	19,302,264	0.017	3,376	38.0%	1,282	496	2,094	2,590	0.01
2008	19,881,332	0.018	3,579	0.0%	0		3,579	3,579	0.02
TOTAL			54,593		49,126	48,333	5,467	53,800	

(1)	PROVIDED BY OLIVER WYMAN & BWC	(6)	BASED ON DATA FROM OLIVER WYMAN & BWC
(2)	SECTION 2, EXHIBIT 11, SHEET 17, COL. 14	(7)	= (3) x [1 - (4)]
(3)	= [(1) x (2)] / 100	(8)	= (6) + (7)
(4)	= 1 / SECTION 2, EXHIBIT 11, SHEET 6, COL. 3	(9)	= [(8) / (1)] x 100
(5)	= (3) x (4)		

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
LIVING MAINTENANCE  
(000's)**

SECTION 2  
EXHIBIT 11  
SHEET 9

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 & ALAE	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	4,296,958	4,256	1.000	4,256	77	1.003	77	329	0.01
1978	4,554,775	4,447	1.000	4,447	71	1.003	71	318	0.01
1979	4,922,518	4,501	1.000	4,501	104	1.003	104	470	0.01
1980	5,505,913	4,808	1.000	4,809	81	1.003	82	392	0.01
1981	5,822,523	4,864	1.000	4,865	107	1.009	108	526	0.01
1982	6,184,882	5,135	1.000	5,136	85	1.016	87	445	0.01
1983	6,513,795	5,239	1.000	5,240	131	1.020	134	701	0.01
1984	6,868,217	5,636	1.000	5,638	131	1.028	135	760	0.01
1985	7,503,185	5,976	1.000	5,977	154	1.034	159	949	0.01
1986	7,891,199	5,993	1.000	5,995	135	1.041	141	846	0.01
1987	8,601,063	6,104	1.000	6,106	148	1.048	155	949	0.01
1988	8,905,267	6,399	1.000	6,402	210	1.051	220	1,411	0.02
1989	9,434,400	6,450	1.001	6,455	215	1.052	226	1,460	0.02
1990	10,055,399	6,420	1.001	6,428	172	1.052	181	1,163	0.01
1991	10,728,872	6,144	1.002	6,155	208	1.056	219	1,350	0.01
1992	11,441,482	6,262	1.002	6,276	177	1.063	188	1,181	0.01
1993	11,998,508	5,916	1.003	5,933	232	1.069	248	1,471	0.01
1994	12,083,591	6,015	1.004	6,038	246	1.079	266	1,605	0.01
1995	12,383,967	5,440	1.005	5,467	251	1.095	275	1,503	0.01
1996	12,949,088	5,361	1.007	5,397	249	1.107	276	1,491	0.01
1997	13,596,753	5,235	1.010	5,286	371	1.118	415	2,193	0.02
1998	14,465,333	5,297	1.015	5,375	437	1.137	496	2,668	0.02
1999	15,088,873	5,895	1.022	6,025	442	1.164	515	3,100	0.02
2000	15,809,043	5,910	1.035	6,116	555	1.178	654	3,998	0.03
2001	16,717,000	5,171	1.058	5,470	526	1.182	621	3,397	0.02
2002	17,601,171	5,208	1.096	5,706	433	1.187	514	2,930	0.02
2003	18,004,352	4,660	1.150	5,360	422	1.210	510	2,736	0.02
2004	18,523,800	4,285	1.234	5,290	384	1.270	488	2,579	0.01
2005	18,584,736	3,714	1.433	5,324	361	1.372	495	2,638	0.01
2006	18,740,062	2,342	2.028	4,751	201	1.659	334	1,586	0.01
2007	19,302,264	846	4.249	3,595	111	3.781	418	1,504	0.01
2008	19,881,332		-			-			
Total		159,930		169,817				48,648	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 2, EXHIBIT 11, SHEET 18, COL. 12  
(4) = (2) x (3)  
(5) SECTION 2, EXHIBIT 11, SHEET 29

(6) SECTION 2, EXHIBIT 11, SHEET 18, COL. 15  
(7) = (5) x (6)  
(8) = [(4) x (7)] / 1000  
(9) = [(8) / (1)] x 100



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

SECTION 2  
EXHIBIT 11  
SHEET 13

**LIVING MAINTENANCE  
(000's)**

INCREMENTAL INDEX PAYMENT METHOD

ACCIDENT YEAR	PAYROLL	PAID LOSS & ALAE @ 12/31/07	INCREMENTAL PAID LOSS & ALAE PER			AVERAGE WEEKLY BENEFIT	SELECTED ULTIMATE CLAIMS	IMPLIED ULTIMATE LOSS & ALAE	TAIL OF 1.003 DEVELOP.	IMPLIED ULTIMATE INCLD TAIL	IMPLIED ULTIMATE LOSS RATE
			AVG. WEEKLY BENEFIT & ULTIMATE CLAIMS AS OF 12/31/07	FUTURE DEVELOP.	IMPLIED ULTIMATE						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1977	4,296,958	328	0.332	-	0.332	232.18	4,256	328	1	329	0.01
1978	4,554,775	317	0.289	-	0.289	247.15	4,448	317	1	318	0.01
1979	4,922,518	463	0.386	-	0.386	266.54	4,502	463	1	464	0.01
1980	5,505,913	391	0.284	0.000	0.284	286.60	4,809	391	1	392	0.01
1981	5,822,523	521	0.344	0.000	0.344	311.09	4,865	521	1	522	0.01
1982	6,184,882	438	0.260	0.004	0.265	327.20	5,137	445	1	446	0.01
1983	6,513,795	687	0.383	0.005	0.389	341.69	5,240	696	2	698	0.01
1984	6,868,217	738	0.365	0.008	0.373	358.57	5,638	754	2	756	0.01
1985	7,503,185	917	0.414	0.010	0.424	371.07	5,978	940	2	942	0.01
1986	7,891,199	812	0.356	0.012	0.369	380.29	5,995	840	2	842	0.01
1987	8,601,063	905	0.377	0.015	0.392	393.04	6,106	941	2	943	0.01
1988	8,905,267	1,336	0.507	0.016	0.523	411.39	6,402	1,378	4	1,382	0.02
1989	9,434,400	1,387	0.511	0.017	0.527	420.61	6,455	1,432	4	1,435	0.02
1990	10,055,399	1,097	0.390	0.017	0.407	436.90	6,428	1,144	3	1,147	0.01
1991	10,728,872	1,274	0.459	0.019	0.478	451.06	6,155	1,326	3	1,330	0.01
1992	11,441,482	1,109	0.372	0.022	0.395	474.30	6,276	1,175	3	1,178	0.01
1993	11,998,508	1,359	0.474	0.025	0.499	483.24	5,933	1,430	4	1,434	0.01
1994	12,083,591	1,482	0.496	0.029	0.525	494.51	6,036	1,568	4	1,572	0.01
1995	12,383,967	1,366	0.491	0.036	0.527	509.04	5,465	1,467	4	1,470	0.01
1996	12,949,088	1,302	0.458	0.042	0.500	526.87	5,395	1,421	4	1,425	0.01
1997	13,596,753	1,912	0.657	0.048	0.705	551.30	5,281	2,052	5	2,057	0.02
1998	14,465,333	2,294	0.739	0.059	0.798	577.29	5,374	2,476	6	2,483	0.02
1999	15,088,873	2,582	0.720	0.075	0.795	596.41	6,015	2,853	7	2,861	0.02
2000	15,809,043	3,257	0.863	0.091	0.955	618.35	6,101	3,602	9	3,611	0.02
2001	16,717,000	2,690	0.783	0.109	0.892	631.45	5,441	3,065	8	3,072	0.02
2002	17,601,171	2,155	0.579	0.138	0.718	652.48	5,699	2,669	7	2,676	0.02
2003	18,004,352	1,815	0.505	0.185	0.690	670.77	5,357	2,479	6	2,486	0.01
2004	18,523,800	1,450	0.397	0.254	0.651	694.68	5,258	2,378	6	2,384	0.01
2005	18,584,736	1,047	0.287	0.348	0.636	710.72	5,122	2,314	6	2,320	0.01
2006	18,740,062	258	0.075	0.482	0.556	735.05	4,711	1,926	5	1,931	0.01
2007	19,302,264	5	0.001	0.618	0.620	757.11	4,544	2,132	6	2,137	0.01
2008	19,881,332	-	-	0.672	0.672	779.82	4,652	2,437	6	2,444	0.01
TOTAL		37,692					175,077	49,362	127	49,490	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) = (2) / [(6) x (7)] x 1000  
(4) SECTION 2, EXHIBIT 11, SHEET 20, COL. 6  
(5) = (3) + (4)  
(6) FROM OLIVER WYMAN AUDIT REPORT

(7) SECTION 2, EXHIBIT 11, SHEET 14, COL. 14  
(8) = (5) x (6) x (7)  
(9) = [TAIL - 1.0] x (8)  
(10) = (8) + (9)  
(11) = [(10) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
LIVING MAINTENANCE  
(000's)**

SECTION 2  
EXHIBIT 11  
SHEET 14

SELECTION OF ULTIMATE CLAIM COUNTS

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	IMPLIED FREQUENCY	ON-LEVEL FREQUENCY	5 YR IMPLIED FREQUENCY TREND	CUMULATIVE FREQUENCY TREND	ON-LEVEL TRENDED FREQUENCY	EXPECTED CLAIM FREQUENCY	EXPECTED ULTIMATE CLAIMS	SELECTED ULTIMATE CLAIMS	SELECTED CLAIM FREQUENCY
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1977	4,296,958	3.359	14,432,137	4,256	1.000	4,256	9.906%	2.949%				9.91%	4,256	4,256	9.91%
1978	4,554,775	3.155	14,371,454	4,447	1.000	4,448	9.764%	3.095%				9.76%	4,448	4,448	9.76%
1979	4,922,518	2.926	14,401,884	4,501	1.000	4,502	9.145%	3.126%				9.14%	4,502	4,502	9.14%
1980	5,505,913	2.721	14,981,232	4,808	1.000	4,809	8.734%	3.210%				8.73%	4,809	4,809	8.73%
1981	5,822,523	2.507	14,595,519	4,864	1.000	4,865	8.356%	3.333%	2.9%			8.36%	4,865	4,865	8.36%
1982	6,184,882	2.383	14,740,510	5,135	1.000	5,137	8.305%	3.485%	3.1%			8.30%	5,137	5,137	8.30%
1983	6,513,795	2.282	14,866,069	5,239	1.000	5,240	8.045%	3.525%	3.3%			8.05%	5,240	5,240	8.05%
1984	6,868,217	2.175	14,937,037	5,636	1.000	5,638	8.209%	3.775%	3.9%			8.21%	5,638	5,638	8.21%
1985	7,503,185	2.102	15,768,276	5,976	1.000	5,978	7.967%	3.791%	3.4%			7.97%	5,978	5,978	7.97%
1986	7,891,199	2.051	16,181,637	5,993	1.000	5,995	7.597%	3.705%	2.0%			7.60%	5,995	5,995	7.60%
1987	8,601,063	1.984	17,065,135	6,104	1.000	6,106	7.099%	3.578%	0.1%			7.10%	6,106	6,106	7.10%
1988	8,905,267	1.896	16,880,588	6,399	1.000	6,402	7.189%	3.793%	-0.5%			7.19%	6,402	6,402	7.19%
1989	9,434,400	1.854	17,491,582	6,450	1.001	6,455	6.842%	3.690%	-0.3%			6.84%	6,455	6,455	6.84%
1990	10,055,399	1.785	17,947,817	6,420	1.001	6,428	6.393%	3.581%	-0.4%			6.39%	6,428	6,428	6.39%
1991	10,728,872	1.729	18,548,727	6,144	1.002	6,155	5.737%	3.318%	-2.1%			5.74%	6,155	6,155	5.74%
1992	11,441,482	1.644	18,811,505	6,262	1.002	6,276	5.486%	3.336%	-3.6%			5.49%	6,276	6,276	5.49%
1993	11,998,508	1.614	19,362,381	5,916	1.003	5,933	4.945%	3.064%	-4.3%			4.94%	5,933	5,933	4.94%
1994	12,083,591	1.577	19,055,279	6,015	1.004	6,036	4.995%	3.168%	-3.2%	0.720	2.279%	5.00%	6,036	6,036	5.00%
1995	12,383,967	1.532	18,971,525	5,440	1.005	5,465	4.413%	2.881%	-3.3%	0.738	2.126%	4.41%	5,465	5,465	4.41%
1996	12,949,088	1.480	19,165,938	5,361	1.006	5,395	4.166%	2.815%	-3.9%	0.757	2.130%	4.17%	5,395	5,395	4.17%
1997	13,596,753	1.415	19,232,759	5,235	1.009	5,281	3.884%	2.746%	-3.3%	0.776	2.132%	3.88%	5,281	5,281	3.88%
1998	14,465,333	1.351	19,540,190	5,297	1.015	5,374	3.715%	2.750%	-3.2%	0.796	2.190%	3.72%	5,374	5,374	3.72%
1999	15,088,873	1.308	19,729,053	5,895	1.020	6,015	3.987%	3.049%	0.9%	0.817	2.490%	3.99%	6,015	6,015	3.99%
2000	15,809,043	1.261	19,937,265	5,910	1.032	6,101	3.859%	3.060%	2.8%	0.838	2.563%	3.86%	6,101	6,101	3.86%
2001	16,717,000	1.235	20,644,946	5,171	1.052	5,441	3.255%	2.636%	0.2%	0.859	2.264%	3.25%	5,441	5,441	3.25%
2002	17,601,171	1.195	21,036,269	5,208	1.094	5,699	3.238%	2.709%	-1.7%	0.881	2.387%	3.24%	5,699	5,699	3.24%
2003	18,004,352	1.163	20,931,398	4,660	1.150	5,357	2.976%	2.559%	-4.6%	0.904	2.313%	2.98%	5,357	5,357	2.98%
2004	18,523,800	1.123	20,794,077	4,285	1.227	5,258	2.839%	2.529%	-4.0%	0.927	2.344%	2.84%	5,258	5,258	2.84%
2005	18,584,736	1.097	20,391,643	3,714	1.379	5,122	2.756%	2.512%	-1.6%	0.951	2.388%	2.76%	5,122	5,122	2.76%
2006	18,740,062	1.061	19,881,471	2,342	1.986	4,651	2.482%	2.339%	-3.1%	0.975	2.281%	2.55%	4,772	4,711	2.51%
2007	19,302,264	1.030	19,881,248	846	4.876	4,125	2.137%	2.075%	-4.9%	1.000	2.075%	2.41%	4,652	4,544	2.35%
2008	19,881,332	1.000	19,881,332							1.000		2.34%	4,652	4,544	2.34%

TOTAL				159,930		169,946							175,246	175,077	
									5 YR AVG EXCLD MOST RECENT 1		2.343%				
									20 YR AVG EXCLD MOST RECENT 1		2.299%				
									10 YR AVG EXCLD MOST RECENT 5		2.285%				
									20 YR AVG EXCLD MOST RECENT 5		2.285%				
									2008 SELECTED FREQUENCY		2.340% (16)				

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON CHANGE IN SAWW  
(3) = (1) x (2)  
(4) BASED ON DATA FROM OLIVER WYMAN & BWC SECTION 2, EXHIBIT 11, SHEET 19, COL. 6  
(5)  
(6) = (4) x (5)  
(7) = (6) / (1) x 100  
(8) = (6) / (3) x 100  
(9) 5 YEAR FITTED TREND OF (8)  
(10) Based on -2.5% Frequency Trend from 1994 to 2006  
(11) = (8) x (10)  
(12) SELECTED BASED ON (16) DETRENDED AND (7)  
(13) = [(12) x (1)] / 100  
(14) = (4) + [1 - 1/(5)] x (12)  
(15) = [(14) / (1)] x 100  
(16) SELECTED BY DELOITTE CONSULTING BASED ON (11)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
LIVING MAINTENANCE  
(000's)**

SECTION 2  
EXHIBIT 11  
SHEET 15

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS & ALAE	LSS ADJ. ULTIMATE LOSS & ALAE	WHOLE \$ SELECTED ULTIMATE SEVERITY	WHOLE \$ LSS ADJ. ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE	LSS ADJ. ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	4,296,958	4,256	9.91%	329	329	77	77	0.008	0.008
1978	4,554,775	4,448	9.76%	318	317	71	71	0.007	0.007
1979	4,922,518	4,502	9.14%	470	469	104	104	0.010	0.010
1980	5,505,913	4,809	8.73%	392	391	82	81	0.007	0.007
1981	5,822,523	4,865	8.36%	522	527	107	108	0.009	0.009
1982	6,184,882	5,137	8.30%	439	449	86	87	0.007	0.007
1983	6,513,795	5,240	8.05%	691	704	132	134	0.011	0.011
1984	6,868,217	5,638	8.21%	745	765	132	136	0.011	0.011
1985	7,503,185	5,978	7.97%	926	952	155	159	0.012	0.013
1986	7,891,199	5,995	7.60%	821	851	137	142	0.010	0.011
1987	8,601,063	6,106	7.10%	917	950	150	156	0.011	0.011
1988	8,905,267	6,402	7.19%	1,363	1,427	213	223	0.015	0.016
1989	9,434,400	6,455	6.84%	1,415	1,470	219	228	0.015	0.016
1990	10,055,399	6,428	6.39%	1,130	1,181	176	184	0.011	0.012
1991	10,728,872	6,155	5.74%	1,315	1,362	214	221	0.012	0.013
1992	11,441,482	6,276	5.49%	1,148	1,205	183	192	0.010	0.011
1993	11,998,508	5,933	4.94%	1,429	1,494	241	252	0.012	0.012
1994	12,083,591	6,036	5.00%	1,559	1,635	258	271	0.013	0.014
1995	12,383,967	5,465	4.41%	1,456	1,539	266	282	0.012	0.012
1996	12,949,088	5,395	4.17%	1,447	1,528	268	283	0.011	0.012
1997	13,596,753	5,281	3.88%	2,138	2,246	405	425	0.016	0.017
1998	14,465,333	5,374	3.72%	2,591	2,691	482	501	0.018	0.019
1999	15,088,873	6,015	3.99%	2,987	3,189	497	530	0.020	0.021
2000	15,809,043	6,101	3.86%	3,765	4,002	617	656	0.024	0.025
2001	16,717,000	5,441	3.25%	3,259	3,470	599	638	0.019	0.021
2002	17,601,171	5,699	3.24%	2,873	3,133	504	550	0.016	0.018
2003	18,004,352	5,357	2.98%	2,723	3,040	508	567	0.015	0.017
2004	18,523,800	5,258	2.84%	2,734	3,192	520	607	0.015	0.017
2005	18,584,736	5,122	2.76%	2,865	3,336	559	651	0.015	0.018
2006	18,740,062	4,711	2.51%	2,713	3,242	576	688	0.014	0.017
2007	19,302,264	4,544	2.35%	3,250	3,711	715	817	0.017	0.019
2008	19,881,332	4,652	2.34%	3,579	3,976	769	855	0.018	0.020
TOTAL				54,308					

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 2, EXHIBIT 11, SHEET 14, COL. 14  
(3) = (2) / (1) x 100  
(4) SECTION 2, EXHIBIT 11, SHEET 4, COL. 12

(5) SECTION 2, EXHIBIT 11, SHEET 4, COL. 12  
(6) = [(4) / (2)] x 1,000  
(7) = [(5) / (2)] x 1,000  
(8) = [(4) / (1)] x 100  
(9) = [(5) / (1)] x 100



**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
LIVING MAINTENANCE  
(000's)**

SECTION 2  
EXHIBIT 11  
SHEET 16

DISCOUNT FACTORS

ACCIDENT YEAR AGE	PAID LOSS & ALAE DEVELOPMENT FACTOR	CUMULATIVE PERCENT PAID	INCREMENTAL PERCENT PAID	INCREMENTAL PERCENT DISCOUNTED	DISCOUNT FACTOR AT 5.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			0.4%	0.3%	80.3%
6	281.627	0.4%	19.2%	17.8%	84.2%
18	5.120	19.5%	25.4%	22.5%	85.1%
30	2.226	44.9%	15.7%	13.3%	83.2%
42	1.649	60.6%	10.0%	8.0%	81.4%
54	1.416	70.6%	6.4%	4.9%	79.7%
66	1.299	77.0%	3.9%	2.8%	78.5%
78	1.237	80.9%	3.2%	2.2%	78.3%
90	1.189	84.1%	2.1%	1.4%	78.1%
102	1.160	86.2%	2.2%	1.4%	78.9%
114	1.132	88.3%	1.8%	1.1%	79.3%
126	1.110	90.1%	1.6%	0.9%	79.8%
138	1.090	91.7%	1.4%	0.7%	80.1%
150	1.074	93.1%	1.4%	0.7%	80.5%
162	1.058	94.5%	1.1%	0.6%	79.9%
174	1.046	95.6%	0.7%	0.3%	79.1%
186	1.038	96.3%	0.5%	0.2%	79.5%
198	1.033	96.8%	0.5%	0.2%	80.3%
210	1.027	97.4%	0.5%	0.2%	80.6%
222	1.022	97.9%	0.4%	0.2%	80.3%
234	1.017	98.3%	0.3%	0.1%	79.9%
246	1.014	98.6%	0.2%	0.1%	80.0%
258	1.012	98.8%	0.2%	0.1%	81.0%
270	1.010	99.0%	0.2%	0.1%	82.1%
282	1.008	99.2%	0.1%	0.0%	82.4%
294	1.007	99.3%	0.2%	0.1%	83.0%
306	1.005	99.5%	0.2%	0.0%	80.8%
318	1.003	99.7%	0.0%	0.0%	75.8%
330	1.003	99.7%	0.0%	0.0%	76.0%
342	1.003	99.7%	0.3%	0.1%	78.1%
354	1.000	100.0%	0.0%	0.0%	100.0%
366	1.000	100.0%	-0.2%	0.0%	100.0%
378	1.002	99.8%	0.0%	0.0%	76.2%
390	1.002	99.8%	0.0%	0.0%	76.3%
402	1.002	99.8%	0.0%	0.0%	76.5%
414	1.001	99.9%	0.0%	0.0%	76.7%
426	1.001	99.9%	0.0%	0.0%	77.0%
438	1.001	99.9%	0.0%	0.0%	77.3%
450	1.001	99.9%	0.0%	0.0%	77.6%
462	1.001	99.9%	0.0%	0.0%	78.1%
474	1.001	99.9%	0.0%	0.0%	78.6%
486	1.001	99.9%	0.0%	0.0%	79.1%
498	1.000	100.0%	0.0%	0.0%	79.8%
510	1.000	100.0%	0.0%	0.0%	80.5%
522	1.000	100.0%	0.0%	0.0%	81.3%
534	1.000	100.0%	0.0%	0.0%	82.2%
546	1.000	100.0%	0.0%	0.0%	83.2%
558	1.000	100.0%	0.0%	0.0%	84.3%
570	1.000	100.0%	0.0%	0.0%	85.5%
582	1.000	100.0%	0.0%	0.0%	86.8%
594	1.000	100.0%	0.0%	0.0%	88.2%
606	1.000	100.0%	0.0%	0.0%	89.8%
618	1.000	100.0%	0.0%	0.0%	91.5%
630	1.000	100.0%	0.0%	0.0%	93.4%
642	1.000	100.0%	0.0%	0.0%	95.4%
654	1.000	100.0%	0.0%	0.0%	97.6%

- 
- (1) AGE OF ACCIDENT YEAR LOSS DEVELOPMENT FACTORS
  - (2) SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 2, EXHIBIT 11, SHEET 21
  - (3) = 1 / (2)
  - (4) = (3) FROM SUCCESSIVE AGE - (3) FROM CURRENT AGE
  - (5) NET PRESENT VALUE OF (4) ASSUMING MID-YEAR PAYMENT
  - (6) CUMULATIVE DISCOUNT FACTOR FOR GIVEN AGE BASED ON (4) AND (5)



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

SECTION 2  
EXHIBIT 11  
SHEET 18

**LIVING MAINTENANCE**

INTERPOLATED DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED PAID LOSS & ALAE			INCURRED LOSS & ALAE			REPORTED COUNTS (6/30/XX EVALUATIONS)			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)	
1977	372	366	378	1.003	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.003	1.003	1.003
1978	360	354	366	1.003	1.003	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.003	1.003	1.003
1979	348	342	354	1.003	1.003	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.003	1.003	1.003
1980	336	330	342	1.003	1.003	1.003	0.998	1.000	0.999	1.000	1.000	1.000	1.003	1.003	1.003
1981	324	318	330	1.003	1.003	1.003	1.009	0.998	1.003	1.000	1.000	1.000	1.016	1.003	1.009
1982	312	306	318	1.005	1.003	1.004	0.990	1.009	0.999	1.000	1.000	1.000	1.016	1.016	1.016
1983	300	294	306	1.007	1.005	1.006	1.024	0.990	1.006	1.000	1.000	1.000	1.024	1.016	1.020
1984	288	282	294	1.008	1.007	1.008	1.033	1.024	1.028	1.000	1.000	1.000	1.032	1.024	1.028
1985	276	270	282	1.010	1.008	1.009	1.030	1.033	1.031	1.000	1.000	1.000	1.037	1.032	1.034
1986	264	258	270	1.012	1.010	1.011	1.039	1.030	1.034	1.000	1.000	1.000	1.046	1.037	1.041
1987	252	246	258	1.014	1.012	1.013	1.044	1.039	1.041	1.000	1.000	1.000	1.050	1.046	1.048
1988	240	234	246	1.017	1.014	1.016	1.040	1.044	1.042	1.001	1.000	1.000	1.052	1.050	1.051
1989	228	222	234	1.022	1.017	1.019	1.043	1.040	1.041	1.001	1.001	1.001	1.051	1.052	1.052
1990	216	210	222	1.027	1.022	1.024	1.025	1.043	1.034	1.002	1.001	1.001	1.053	1.051	1.052
1991	204	198	210	1.033	1.027	1.030	1.034	1.025	1.030	1.002	1.002	1.002	1.059	1.053	1.056
1992	192	186	198	1.038	1.033	1.035	1.046	1.034	1.040	1.003	1.002	1.002	1.068	1.059	1.063
1993	180	174	186	1.046	1.038	1.042	1.044	1.046	1.045	1.003	1.003	1.003	1.071	1.068	1.069
1994	168	162	174	1.058	1.046	1.052	1.052	1.044	1.048	1.004	1.003	1.004	1.087	1.071	1.079
1995	156	150	162	1.074	1.058	1.066	1.076	1.052	1.064	1.006	1.004	1.005	1.103	1.087	1.095
1996	144	138	150	1.090	1.074	1.082	1.053	1.076	1.064	1.008	1.006	1.007	1.111	1.103	1.107
1997	132	126	138	1.110	1.090	1.100	1.037	1.053	1.045	1.012	1.008	1.010	1.124	1.111	1.118
1998	120	114	126	1.132	1.110	1.121	1.070	1.037	1.053	1.018	1.012	1.015	1.150	1.124	1.137
1999	108	102	114	1.160	1.132	1.146	1.047	1.070	1.058	1.026	1.018	1.022	1.177	1.150	1.164
2000	96	90	102	1.189	1.160	1.175	0.982	1.047	1.013	1.043	1.026	1.035	1.179	1.177	1.178
2001	84	78	90	1.237	1.189	1.213	0.898	0.982	0.938	1.073	1.043	1.058	1.184	1.179	1.182
2002	72	66	78	1.299	1.237	1.267	0.877	0.898	0.887	1.120	1.073	1.096	1.190	1.184	1.187
2003	60	54	66	1.416	1.299	1.355	0.872	0.877	0.874	1.183	1.120	1.150	1.230	1.190	1.210
2004	48	42	54	1.649	1.416	1.516	0.917	0.872	0.894	1.291	1.183	1.234	1.312	1.230	1.270
2005	36	30	42	2.226	1.649	1.887	0.949	0.917	0.933	1.611	1.291	1.433	1.437	1.312	1.372
2006	24	18	30	5.120	2.226	3.188	1.390	0.949	1.128	2.738	1.611	2.028	1.963	1.437	1.659
2007	12	6	18	281.627	5.120	15.400	25.026	1.390	2.634	9.475	2.738	4.249	51.083	1.963	3.781

- |           |  |      |  |
|-----------|--|------|--|
| (1)       | AGE  | (9)  | INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)             |
| (2) & (3) | BASED ON TRIANGLE AGES NEAREST TO (1)                            | (10) | FROM SECTION 2, EXHIBIT 11, SHEET 28; SELECTED CUM. BASED ON (2) |
| (4)       | FROM SECTION 2, EXHIBIT 11, SHEET 21; SELECTED CUM. BASED ON (2) | (11) | FROM SECTION 2, EXHIBIT 11, SHEET 28; SELECTED CUM. BASED ON (3) |
| (5)       | FROM SECTION 2, EXHIBIT 11, SHEET 21; SELECTED CUM. BASED ON (3) | (12) | INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)           |
| (6)       | INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)             | (13) | FROM SECTION 2, EXHIBIT 11, SHEET 29; SELECTED CUM. BASED ON (2) |
| (7)       | FROM SECTION 2, EXHIBIT 11, SHEET 22; SELECTED CUM. BASED ON (2) | (14) | FROM SECTION 2, EXHIBIT 11, SHEET 29; SELECTED CUM. BASED ON (3) |
| (8)       | FROM SECTION 2, EXHIBIT 11, SHEET 22; SELECTED CUM. BASED ON (3) | (15) | INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)             |

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

SECTION 2  
EXHIBIT 11  
SHEET 19

**LIVING MAINTENANCE**

INTERPOLATED CLAIM COUNT DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		REPORTED COUNTS (12/31/XX VALUATIONS)		
		LOW (2)	HIGH (3)	LOW (4)	HIGH (5)	INTERP. (6)
1977	372	372	384	1.000	1.000	1.000
1978	360	360	372	1.000	1.000	1.000
1979	348	348	360	1.000	1.000	1.000
1980	336	336	348	1.000	1.000	1.000
1981	324	324	336	1.000	1.000	1.000
1982	312	312	324	1.000	1.000	1.000
1983	300	300	312	1.000	1.000	1.000
1984	288	288	300	1.000	1.000	1.000
1985	276	276	288	1.000	1.000	1.000
1986	264	264	276	1.000	1.000	1.000
1987	252	252	264	1.000	1.000	1.000
1988	240	240	252	1.000	1.000	1.000
1989	228	228	240	1.001	1.000	1.001
1990	216	216	228	1.001	1.001	1.001
1991	204	204	216	1.002	1.001	1.002
1992	192	192	204	1.002	1.002	1.002
1993	180	180	192	1.003	1.002	1.003
1994	168	168	180	1.004	1.003	1.004
1995	156	156	168	1.005	1.004	1.005
1996	144	144	156	1.006	1.005	1.006
1997	132	132	144	1.009	1.006	1.009
1998	120	120	132	1.015	1.009	1.015
1999	108	108	120	1.020	1.015	1.020
2000	96	96	108	1.032	1.020	1.032
2001	84	84	96	1.052	1.032	1.052
2002	72	72	84	1.094	1.052	1.094
2003	60	60	72	1.150	1.094	1.150
2004	48	48	60	1.227	1.150	1.227
2005	36	36	48	1.379	1.227	1.379
2006	24	24	36	1.986	1.379	1.986
2007	12	12	24	4.876	1.986	4.876

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(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 2, EXHIBIT 11, SHEET 27; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 2, EXHIBIT 11, SHEET 27; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)

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

SECTION 2  
EXHIBIT 11  
SHEET 20

**LIVING MAINTENANCE**

INTERPOLATED INDEX FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED INDEXED INCREMENTAL PAID LOSS & ALAE		
		LOW (2)	HIGH (3)	LOW (4)	HIGH (5)	INTERP. (6)
1977	372	366	378	-	-	-
1978	360	354	366	-	-	-
1979	348	342	354	-	-	-
1980	336	330	342	0.000	-	0.000
1981	324	318	330	0.004	0.000	0.000
1982	312	306	318	0.004	0.004	0.004
1983	300	294	306	0.007	0.004	0.005
1984	288	282	294	0.009	0.007	0.008
1985	276	270	282	0.011	0.009	0.010
1986	264	258	270	0.014	0.011	0.012
1987	252	246	258	0.016	0.014	0.015
1988	240	234	246	0.017	0.016	0.016
1989	228	222	234	0.017	0.017	0.017
1990	216	210	222	0.017	0.017	0.017
1991	204	198	210	0.020	0.017	0.019
1992	192	186	198	0.024	0.020	0.022
1993	180	174	186	0.026	0.024	0.025
1994	168	162	174	0.033	0.026	0.029
1995	156	150	162	0.040	0.033	0.036
1996	144	138	150	0.044	0.040	0.042
1997	132	126	138	0.052	0.044	0.048
1998	120	114	126	0.067	0.052	0.059
1999	108	102	114	0.085	0.067	0.075
2000	96	90	102	0.098	0.085	0.091
2001	84	78	90	0.122	0.098	0.109
2002	72	66	78	0.157	0.122	0.138
2003	60	54	66	0.217	0.157	0.185
2004	48	42	54	0.297	0.217	0.254
2005	36	30	42	0.408	0.297	0.348
2006	24	18	30	0.569	0.408	0.482
2007	12	6	18	0.672	0.569	0.618

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(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 2, EXHIBIT 11, SHEET 37; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 2, EXHIBIT 11, SHEET 37; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)



**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
LIVING MAINTENANCE  
INCURRED LOSS & ALAE (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	AS OF 12/31/2007			
1977																																		328		
1978																																			317	
1979																																			468	
1980																																			468	
1981																																			438	
1982																																			521	
1983																																			687	
1984																																			750	
1985																																			922	
1986																																			812	
1987																																			905	
1988																																			1,351	
1989																																			1,399	
1990																																			1,112	
1991																																			1,303	
1992																																			1,122	
1993																																			1,397	
1994																																			1,460	
1995																																			2,411	
1996																																			2,209	
1997																																			2,411	
1998																																			2,794	
1999																																			3,375	
2000																																			3,759	
2001																																			3,224	
2002																																			3,847	
2003																																			3,347	
2004																																			2,883	
2005																																			1,334	
2006																																			496	
2007																																				48,333

\*Valuation date for last diagonal is 12/31/2007

	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-UI			
1977																																			1.000
1978																																			1.000
1979																																			1.000
1980																																			1.000
1981																																			1.000
1982																																			1.000
1983																																			1.000
1984																																			1.000
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2000																																			1.000
2001																																			1.000
2002																																			1.000
2003																																			1.000
2004																																			1.000
2005																																			1.000
2006																																			1.000
2007																																			1.000
3 Yr Avg	26.420	1.690	1.035	1.090	1.031	0.988	0.903	0.932	0.978	1.060	0.979	0.970	1.027	1.011	0.998	1.014	1.009	0.992	1.000	0.999	1.007	1.011	0.996	1.016	1.015	0.977	1.013	0.998	1.000	1.000	1.000	1.000	1.000		
3 Yr Avg	26.420	1.690	1.035	1.090	1.031	0.988	0.903	0.932	0.978	1.060	0.979	0.970	1.027	1.011	0.998	1.014	1.009	0.992	1.000	0.999	1.007	1.011	0.996	1.016	1.015	0.977	1.013	0.998	1.000	1.000	1.000	1.000	1.000		
5 Yr Avg	19.026	1.451	0.959	1.055	0.970	0.963	0.904	0.934	0.951	1.013	0.990	0.993	1.000	0.993	0.991	1.006	1.011	0.989	1.000	0.994	1.005	1.007	0.998	1.016	1.028	0.986	1.009	0.998	1.000	1.000	1.000	1.000	1.000		
3 Yr Wtd	24.194	1.686	1.032	1.088	1.031	0.989	0.898	0.932	0.987	1.058	0.979	0.970	1.027	1.012	0.997	1.014	1.010	0.991	1.000	0.999	1.005	1.010	0.995	1.011	1.015	0.976	1.015	0.998	1.000	1.000	1.000	1.000	1.000		
4 Yr Wtd	14.917	1.465	0.960	1.052	0.994	0.977	0.																												









**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
LIVING MAINTENANCE  
INCURRED LOSS & ALAE / 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	ON-LEVEL PAYROLL			
1977																																		0.00%	14,432,137	
1978																																			0.22%	14,371,454
1979																																			0.22%	14,401,884
1980																																			0.23%	14,981,232
1981																																			0.23%	14,595,519
1982																																			0.23%	14,740,510
1983																																			0.23%	14,866,069
1984																																			0.22%	14,937,037
1985																																			0.22%	15,768,276
1986																																			0.22%	16,181,637
1987																																			0.22%	17,065,135
1988																																			0.23%	16,880,588
1989																																			0.23%	17,491,582
1990																																			0.23%	17,947,817
1991																																			0.23%	18,548,727
1992																																			0.23%	18,811,505
1993																																			0.23%	19,362,381
1994																																			0.23%	19,055,279
1995																																			0.23%	18,971,525
1996																																			0.23%	19,165,938
1997																																			0.23%	19,232,759
1998																																			0.23%	19,540,190
1999																																			0.23%	19,729,053
2000																																			0.23%	19,537,265
2001																																			0.23%	20,644,946
2002																																			0.23%	21,036,269
2003																																			0.23%	20,931,398
2004																																			0.23%	20,794,077
2005																																			0.23%	20,391,643
2006																																			0.23%	19,881,471
2007																																			0.23%	19,881,248

















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

**LIVING MAINTENANCE**

**INCREMENTAL PAID LOSS & ALAE SEVERITY (PAID LOSS & ALAE / 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	ULTIMATE CLAIMS			
1977																67	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,256	
1978															61	4	1	0	2	1	0	0	0	0	1	0	0	0	0	0	0	0	0	4,448	
1979														79	2	4	2	0	1	0	0	0	0	3	2	2	6	0	3	0	0	0	4,502		
1980													67	6	5	1	1	0	0	0	0	0	2	0	0	0	1	0	0	0	0	0	4,809		
1981											77	14	6	3	3	0	0	0	0	0	0	0	0	0	0	1	2	0	0	0	0	0	4,865		
1982										64	7	7	2	0	1	1	2	1	0	0	0	0	0	0	0	1	0	0	0	0	0	0	5,137		
1983									85	23	12	3	1	1	0	0	0	0	0	1	0	0	0	2	1	0	0	0	0	0	0	0	5,240		
1984								83	25	6	5	2	0	1	0	1	0	4	2	0	0	0	2	1	0	0	0	0	0	0	0	0	5,638		
1985							91	28	17	3	1	1	1	1	1	2	2	1	2	1	2	1	1	0	1	0	0	0	0	0	0	0	5,978		
1986						74	21	10	5	7	6	2	2	0	1	2	2	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5,995		
1987					72	30	21	7	3	1	3	4	1	2	3	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6,106		
1988				100	53	20	6	5	3	1	3	7	4	4	1	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6,402		
1989			62	56	38	17	4	9	14	3	2	2	2	1	2	0	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	6,455		
1990		14	45	36	21	13	10	8	5	3	5	2	5	3	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6,428		
1991	1	27	54	40	23	14	6	3	9	6	2	2	4	5	7	2	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6,155		
1992	0	38	49	32	16	9	5	2	5	3	0	6	4	6	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6,276		
1993	2	46	68	32	17	10	14	9	10	7	5	5	3	1	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5,933		
1994	1	45	73	25	19	22	20	15	12	4	2	2	1	3	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6,036		
1995	3	63	59	34	26	19	14	15	3	3	8	2	3	1	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5,465		
1996	3	33	59	47	19	17	20	12	13	5	5	8	2	3	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5,395		
1997	1	62	104	54	45	30	19	14	9	13	11	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	5,281		
1998	2	110	105	67	70	26	16	12	6	13	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	5,374		
1999	7	101	131	85	42	26	15	16	6	6	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	6,015		
2000	6	148	171	78	46	43	26	15	15	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	6,101		
2001	5	188	148	55	43	30	25	15	15	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	5,441		
2002	4	134	92	60	48	40	15	15	15	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	5,699		
2003	3	84	104	82	66	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	5,357		
2004	1	74	118	83	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	5,258		
2005	1	92	111	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	5,122		
2006	0	55	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	4,711		
2007	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	4,544		
																																			175,077

**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-Ult	354-Ult	366-Ult	
1977															0.131	0.047	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1978														0.061	0.348	0.159	10.100	0.690	0.000	0.000	0.000	0.000	0.000	0.385	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1979													0.023	2.214	0.524	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.534	1.110	3.562	0.019	28.280	0.003	0.003	0.000	0.000	
1980										0.089	0.770	0.200	0.710	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1981										0.184	0.450	0.479	1.005	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	1.229	0.000	0.000	0.000	0.000	0.000	
1982										0.105	1.003	0.271	0.059	5.268	0.958	3.796	0.423	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1983									0.275	0.499	0.295	0.182	2.033	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.583	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1984								0.297	0.234	0.930	0.436	0.000	0.000	0.500	2.740	0.000	0.000	0.374	0.000	0.000	0.000	0.375	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1985							0.303	0.620	0.165	0.245	0.751	2.213	1.141	0.771	2.430	0.718	0.351	3.996	0.424	0.622	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1986						0.287	0.468	0.492	1.463	0.902	0.370	0.867	0.202	1.639	3.275	0.938	1.142	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1987					0.415	0.695	0.343	0.418	0.315	3.500	1.067	0.190	3.054	1.529	0.195	1.688	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1988				0.529	0.374	0.313	0.756	0.587	0.452	2.028	2.711	0.625	1.002	0.335	0.000	0.000	26.586	0.048	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1989			0.898	0.688	0.437	0.260	2.058	1.550	0.245	0.637	0.754	1.122	0.306	3.642	0.000	0.000	2.073	0.873	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1990		3.289	0.795	0.592	0.628	0.780	0.740	0.591	0.605	1.675	0.481	2.383	0.510	0.000	0.000	6.171	0.042	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1991	44.870	1.979	0.748	0.585	0.596	0.417	0.580	2.652	0.668	0.373	0.858	2.186	1.102	1.497	0.262	1.408	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1992	474.258	1.274	0.649	0.498	0.567	0.610	0.380	2.369	0.564	0.091	24.448	0.608	1.724	0.143	0.000																	

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

**LIVING MAINTENANCE**

**INDEX METHOD - INCREMENTAL PAID LOSS & ALAE 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	AS OF 12/31/2007
1977															0.290	0.038	0.002	0.000	0.000	0.000	0.000	0.000	0.000	0.002	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1978														0.246	0.015	0.005	0.001	0.008	0.006	0.000	0.000	0.000	0.000	0.005	0.002	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1979														0.296	0.007	0.015	0.008	0.000	0.003	0.000	0.000	0.000	0.000	0.011	0.006	0.006	0.022	0.000	0.012	0.000	0.004	0.000
1980														0.232	0.021	0.016	0.003	0.002	0.000	0.000	0.000	0.000	0.007	0.000	0.000	0.000	0.000	0.003	0.000	0.000	0.000	0.000
1981												0.248	0.046	0.020	0.010	0.010	0.000	0.000	0.000	0.000	0.001	0.000	0.000	0.000	0.000	0.004	0.005	0.000	0.000	0.000	0.000	0.000
1982										0.197	0.021	0.021	0.006	0.000	0.002	0.002	0.006	0.003	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.004	0.000	0.000	0.000	0.000	0.000	0.000
1983								0.250	0.069	0.034	0.010	0.002	0.004	0.000	0.000	0.000	0.000	0.000	0.000	0.003	0.000	0.000	0.000	0.007	0.004	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1984								0.232	0.069	0.016	0.015	0.007	0.000	0.002	0.001	0.002	0.000	0.011	0.004	0.000	0.000	0.000	0.005	0.002	0.000	0.001	0.000	0.000	0.000	0.000	0.000	0.000
1985						0.194	0.056	0.075	0.046	0.008	0.002	0.001	0.003	0.004	0.003	0.007	0.005	0.002	0.007	0.003	0.002	0.000	0.002	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1986						0.183	0.076	0.053	0.018	0.008	0.002	0.008	0.009	0.002	0.005	0.008	0.002	0.003	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1987				0.242	0.128	0.048	0.015	0.011	0.007	0.003	0.006	0.016	0.010	0.010	0.003	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1988				0.133	0.091	0.040	0.010	0.021	0.033	0.008	0.005	0.004	0.004	0.001	0.005	0.000	0.001	0.003	0.002	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1989			0.148	0.102	0.081	0.048	0.030	0.024	0.017	0.010	0.006	0.010	0.005	0.012	0.006	0.000	0.001	0.005	0.000	0.001	0.003	0.002	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1990		0.001	0.031	0.102	0.081	0.048	0.030	0.024	0.017	0.010	0.006	0.010	0.005	0.012	0.006	0.000	0.001	0.005	0.000	0.001	0.003	0.002	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1991	0.001	0.060	0.119	0.089	0.052	0.031	0.013	0.007	0.020	0.013	0.005	0.004	0.009	0.010	0.015	0.004	0.006	0.000	0.001	0.003	0.002	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1992	0.000	0.081	0.103	0.067	0.033	0.019	0.012	0.004	0.010	0.006	0.001	0.013	0.008	0.014	0.002	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1993	0.003	0.095	0.140	0.066	0.035	0.020	0.030	0.019	0.020	0.015	0.011	0.010	0.005	0.002	0.003	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1994	0.002	0.090	0.149	0.051	0.039	0.044	0.041	0.031	0.024	0.009	0.005	0.004	0.003	0.006	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1995	0.007	0.123	0.116	0.066	0.050	0.037	0.027	0.030	0.006	0.005	0.015	0.003	0.005	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1996	0.007	0.064	0.112	0.089	0.035	0.033	0.039	0.022	0.024	0.010	0.010	0.014	0.013	0.006	0.006	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1997	0.002	0.113	0.189	0.097	0.081	0.055	0.035	0.025	0.016	0.024	0.020	0.011	0.006	0.006	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1998	0.004	0.191	0.182	0.116	0.122	0.044	0.027	0.020	0.011	0.022	0.006	0.006	0.006	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1999	0.012	0.169	0.219	0.142	0.070	0.044	0.026	0.026	0.010	0.007	0.006	0.006	0.006	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2000	0.010	0.240	0.277	0.127	0.074	0.070	0.042	0.025	0.006	0.006	0.006	0.006	0.006	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2001	0.009	0.298	0.235	0.087	0.067	0.048	0.039	0.008	0.008	0.008	0.008	0.008	0.008	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2002	0.006	0.206	0.141	0.092	0.074	0.061	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2003	0.004	0.125	0.155	0.122	0.099	0.042	0.042	0.042	0.042	0.042	0.042	0.042	0.042	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2004	0.001	0.106	0.170	0.119	0.053	0.053	0.053	0.053	0.053	0.053	0.053	0.053	0.053	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2005	0.002	0.129	0.157	0.081	0.081	0.081	0.081	0.081	0.081	0.081	0.081	0.081	0.081	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2006	0.000	0.074	0.061	0.061	0.061	0.061	0.061	0.061	0.061	0.061	0.061	0.061	0.061	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2007	0.001	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2 Yr Avg	0.001	0.102	0.163	0.120	0.086	0.055	0.041	0.026	0.011	0.023	0.015	0.009	0.004	0.004	0.003	0.002	0.005	0.001	0.001	0.000	0.000	0.000	0.002	0.002	0.002	0.002	0.000	0.006	0.000	0.000	0.000	0.000
3 Yr Avg	0.001	0.103	0.161	0.111	0.080	0.060	0.036	0.024	0.012	0.019	0.015	0.007	0.004	0.007	0.007	0.002	0.004	0.003	0.001	0.000	0.001	0.002	0.004	0.001	0.003	0.003	0.000	0.004	0.000	0.000	0.000	0.000
10 Yr Avg	0.005	0.165	0.184	0.106	0.071	0.046	0.032	0.021	0.015	0.012	0.009	0.008	0.006	0.006	0.004	0.002	0.003	0.003	0.001	0.001	0.001	0.000	0.003	0.002	0.002	0.005	0.000	0.003	0.000	0.000	0.000	0.000
Selected Cumulative	0.001	0.103	0.161	0.111	0.080	0.060	0.036	0.024	0.012	0.019	0.015	0.007	0.004	0.007	0.007	0.002	0.004	0.003	0.001	0.000	0.001	0.002	0.004	0.001	0.003	0.003	0.000	0.004	0.000	0.000	0.000	0.000
	0.673	0.672	0.569	0.408	0.297	0.217	0.157	0.122	0.098	0.085	0.067	0.052	0.044	0.040	0.033	0.026	0.024	0.020	0.017	0.017	0.017	0.016	0.014	0.011	0.009	0.007	0.004	0.000	0.000	0.000	0.000	0.000

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

SECTION 2  
EXHIBIT 11  
SHEET 38

**LIVING MAINTENANCE**

**UNPAID LOSS ESTIMATE FOR ACCIDENT YEARS 1976 AND PRIOR**

10 times 3 Year Average Annual Payments	-	(1)
15 times 3 Year Average Annual Payments	-	(2)
Incremental Development Method	-	(3)
05 to 08 Exponential Curve Fit	-	(4)
04 to 08 Exponential Curve Fit	-	(5)
03 to 08 Exponential Curve Fit	-	(6)
03 to 07 Exponential Curve Fit	-	(7)
Selected Unpaid Loss	-	(8)

- 
- (1) 10 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2006 THROUGH 2008 OF  
(2) 15 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2006 THROUGH 2008 OF  
(3) SECTION 2, EXHIBIT 11, SHEET 40, COLUMN (8)  
(4) SECTION 2, EXHIBIT 11, SHEET 39, TOTAL OF COLUMN (2)  
(5) SECTION 2, EXHIBIT 11, SHEET 39, TOTAL OF COLUMN (3)  
(6) SECTION 2, EXHIBIT 11, SHEET 39, TOTAL OF COLUMN (4)  
(7) SECTION 2, EXHIBIT 11, SHEET 39, TOTAL OF COLUMN (5)  
(8) SELECTED BY DELOITTE CONSULTING

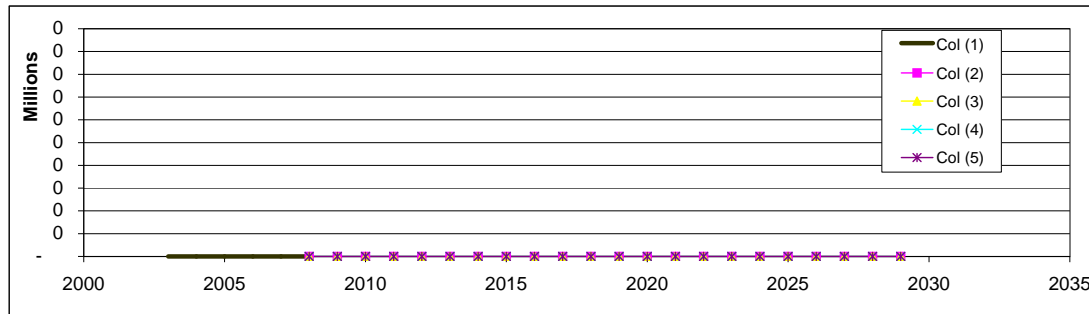
**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION**

SECTION 2  
EXHIBIT 11  
SHEET 39

**LIVING MAINTENANCE**

**Exponential Curve Fit of Unpaid Loss**

FY ENDING	ACTUAL PAID LOSS (1)	Incremental Unpaid Loss				FY ENDING	Incremental Unpaid Loss			
		05 TO 08 CURVE FIT (2)	04 TO 08 CURVE FIT (3)	03 TO 08 CURVE FIT (4)	03 TO 07 CURVE FIT (5)		05 TO 08 CURVE FIT (2)	04 TO 08 CURVE FIT (3)	03 TO 08 CURVE FIT (4)	03 TO 07 CURVE FIT (5)
2003	-					2030	-	-	-	-
2004	-					2031	-	-	-	-
2005	-					2032	-	-	-	-
2006	-					2033	-	-	-	-
2007	-					2034	-	-	-	-
2008	-	-	-	-	-	2035	-	-	-	-
2009		-	-	-	-	2036	-	-	-	-
2010		-	-	-	-	2037	-	-	-	-
2011		-	-	-	-	2038	-	-	-	-
2012		-	-	-	-	2039	-	-	-	-
2013		-	-	-	-	2040	-	-	-	-
2014		-	-	-	-	2041	-	-	-	-
2015		-	-	-	-	2042	-	-	-	-
2016		-	-	-	-	2043	-	-	-	-
2017		-	-	-	-	2044	-	-	-	-
2018		-	-	-	-	2045	-	-	-	-
2019		-	-	-	-	2046	-	-	-	-
2020		-	-	-	-	2047	-	-	-	-
2021		-	-	-	-	2048	-	-	-	-
2022		-	-	-	-	2049	-	-	-	-
2023		-	-	-	-	2050	-	-	-	-
2024		-	-	-	-	2051	-	-	-	-
2025		-	-	-	-	2052	-	-	-	-
2026		-	-	-	-	2053	-	-	-	-
2027		-	-	-	-	2054	-	-	-	-
2028		-	-	-	-	2055	-	-	-	-
2029		-	-	-	-	2056	-	-	-	-
						Total	-	-	-	-



(1) ACTUAL PAID LOSSES  
(2) - (5) EXPONENTIAL CURVE FIT BASED ON (1)

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

SECTION 2  
EXHIBIT 11  
SHEET 40

**LIVING MAINTENANCE**

**Incremental Development Method**

AY	6/30/2007 Age	Incremental Decay	Cum Decay Relative to Current Yr Paid	7/1/2006 6/30/2007 Paid	6/30/2007 Unpaid Loss Estimate	6/30/2007 12/31/2007 Paid	12/31/2007 Unpaid Loss Estimate	Implied Cum Unpaid Loss
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1953	54.5	6.588	6.59	-	-	-	-	-
1954	53.5	0.881	6.68	-	-	-	-	-
1955	52.5	0.880	6.76	-	-	-	-	-
1956	51.5	0.879	6.82	-	-	-	-	-
1957	50.5	0.878	6.87	-	-	-	-	-
1958	49.5	0.877	6.91	-	-	-	-	-
1959	48.5	0.876	6.93	-	-	-	-	-
1960	47.5	0.876	6.94	-	-	-	-	-
1961	46.5	0.875	6.95	-	-	-	-	-
1962	45.5	0.874	6.94	-	-	-	-	-
1963	44.5	0.872	6.93	-	-	-	-	-
1964	43.5	0.871	6.91	-	-	-	-	-
1965	42.5	0.870	6.88	-	-	-	-	-
1966	41.5	0.869	6.85	-	-	-	-	-
1967	40.5	0.868	6.82	-	-	-	-	-
1968	39.5	0.867	6.77	-	-	-	-	-
1969	38.5	0.866	6.73	-	-	-	-	-
1970	37.5	0.864	6.68	-	-	-	-	-
1971	36.5	0.863	6.63	-	-	-	-	-
1972	35.5	0.861	6.57	-	-	-	-	-
1973	34.5	0.860	6.51	-	-	-	-	-
1974	33.5	0.859	6.45	-	-	-	-	-
1975	32.5	0.857	6.38	-	-	-	-	-
1976	31.5	0.855	6.31	-	-	-	-	-

- 
- (1) AGE @ 6/30/2007
  - (2) FROM SECTION 2, EXHIBIT 11, SHEET 42, COLUMN (8)
  - (3) TOTAL FROM SECTION 2, EXHIBIT 11, SHEET 41
  - (4) PROVIDED BY OLIVER WYMAN
  - (5) = (3) x (4)
  - (6) PROVIDED BY OLIVER WYMAN
  - (7) = (5) - (6)
  - (8) = COLUMN (7) ACCUMULATED

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

**LIVING MAINTENANCE**

**Cumulative Decay Factor Applied to Payments Made in Current Calendar Year to Estimate Unpaid Losses as of 6/30/07 for each Accident Year**

ACCIDENT YEAR																							
1953	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970	1971	1972	1973	1974	1975	1976
6.588	5.803	5.107	4.490	3.944	3.460	3.033	2.655	2.322	2.029	1.770	1.542	1.342	1.167	1.013	0.878	0.760	0.657	0.567	0.488	0.420	0.360	0.309	0.264
	0.881	0.775	0.682	0.599	0.525	0.460	0.403	0.353	0.308	0.269	0.234	0.204	0.177	0.154	0.133	0.115	0.100	0.086	0.074	0.064	0.055	0.047	0.040
		0.880	0.774	0.680	0.596	0.523	0.458	0.400	0.350	0.305	0.266	0.231	0.201	0.175	0.151	0.131	0.113	0.098	0.084	0.072	0.062	0.053	0.046
			0.879	0.772	0.678	0.594	0.520	0.455	0.397	0.347	0.302	0.263	0.228	0.198	0.172	0.149	0.129	0.111	0.096	0.082	0.071	0.060	0.052
				0.878	0.771	0.675	0.591	0.517	0.452	0.394	0.344	0.299	0.260	0.226	0.195	0.169	0.146	0.126	0.109	0.093	0.080	0.069	0.059
					0.877	0.769	0.673	0.589	0.514	0.449	0.391	0.340	0.296	0.257	0.223	0.193	0.166	0.144	0.124	0.106	0.091	0.078	0.067
						0.876	0.767	0.671	0.586	0.512	0.446	0.388	0.337	0.293	0.254	0.220	0.190	0.164	0.141	0.121	0.104	0.089	0.076
							0.876	0.766	0.669	0.584	0.509	0.443	0.385	0.334	0.289	0.251	0.216	0.187	0.161	0.138	0.119	0.102	0.087
								0.875	0.764	0.667	0.581	0.506	0.439	0.381	0.331	0.286	0.247	0.213	0.184	0.158	0.136	0.116	0.099
									0.874	0.762	0.664	0.578	0.502	0.436	0.378	0.327	0.283	0.244	0.210	0.181	0.155	0.133	0.114
										0.872	0.760	0.662	0.575	0.499	0.433	0.375	0.324	0.279	0.241	0.207	0.178	0.152	0.130
											0.871	0.758	0.659	0.572	0.496	0.429	0.371	0.320	0.276	0.237	0.204	0.174	0.149
												0.870	0.756	0.657	0.569	0.493	0.426	0.367	0.316	0.272	0.234	0.200	0.171
													0.869	0.754	0.654	0.566	0.489	0.422	0.364	0.313	0.268	0.230	0.197
														0.868	0.752	0.651	0.563	0.486	0.418	0.360	0.309	0.265	0.226
															0.867	0.750	0.648	0.559	0.482	0.414	0.356	0.305	0.261
																0.866	0.748	0.645	0.556	0.478	0.411	0.352	0.301
																	0.864	0.746	0.642	0.552	0.474	0.406	0.348
																		0.863	0.743	0.639	0.549	0.470	0.402
																			0.861	0.741	0.636	0.545	0.466
																				0.860	0.738	0.633	0.541
																					0.859	0.736	0.629
																						0.857	0.733
																							0.855
6.588	6.684	6.762	6.825	6.873	6.908	6.931	6.944	6.947	6.942	6.930	6.910	6.884	6.853	6.816	6.775	6.729	6.680	6.627	6.570	6.510	6.448	6.382	6.314

**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
- E = D x B
- F = D x C
- J = G x F
- O = K x J
- I = G x E
- N = K x I
- M = K x H
- L = K x G
- 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 1961, the decay factor of 0.910 means that the expected payments from 6/30/07-08 are 0.91 times the actual paid losses from 6/30/06-07, similarly, the decay factor of .805 means that the expected payments from 6/30/08-09 are 0.805 times the actual paid losses from 6/30/06-07, 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 6/30/06-07.



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

SECTION 2  
EXHIBIT 11  
SHEET 42

**LIVING MAINTENANCE**

**Paid Tail Factor Selection**

Age Months (1)	Age Years (2)	Age to Age Development Factors							Cumulative Development Factors					
		Fitted Paid (3)	Incram. Data (4)	Weibull Curve (5)	Inverse Power Curve (6)	PA Selected Tail (7)	Selected Tail (8)	Selected Incram. Decay (9)	Fitted Paid (10)	Incram. Data (11)	Weibull Curve (12)	Inverse Power Curve (13)	PA Selected Tail (14)	Selected Tail (15)
6	0.5	55.000		2.225	32.146	55.000	55.000		280.902		6.888	243.109	286.289	281.640
18	1.5	2.300	4.940	1.438	2.867	2.500	2.300	1.324	5.107		3.096	7.563	5.205	5.121
30	2.5	1.350	2.148	1.242	1.505	1.340	1.350	0.619	2.221		2.153	2.638	2.082	2.226
42	3.5	1.165	1.222	1.153	1.213	1.140	1.165	0.636	1.645		1.734	1.753	1.554	1.649
54	4.5	1.090	1.111	1.104	1.112	1.090	1.090	0.635	1.412		1.504	1.445	1.363	1.416
66	5.5	1.050	1.061	1.073	1.067	1.047	1.050	0.606	1.295		1.363	1.300	1.250	1.299
78	6.5	1.040	1.035	1.054	1.044	1.035	1.040	0.840	1.234		1.270	1.218	1.194	1.237
90	7.5	1.025	1.029	1.040	1.030	1.028	1.025	0.650	1.186		1.205	1.167	1.154	1.189
102	8.5	1.025	1.020	1.030	1.022	1.018	1.025	1.025	1.157		1.159	1.133	1.122	1.160
114	9.5	1.020	1.021	1.023	1.017	1.017	1.020	0.820	1.129		1.125	1.109	1.103	1.132
126	10.5	1.018	1.017	1.018	1.013	1.010	1.018	0.918	1.107		1.099	1.091	1.084	1.110
138	11.5	1.015	1.015	1.014	1.010	1.010	1.015	0.848	1.087		1.079	1.077	1.074	1.090
150	12.5	1.015	1.012	1.011	1.008	1.009	1.015	1.015	1.071		1.064	1.066	1.063	1.074
162	13.5	1.012	1.011	1.009	1.007	1.008	1.012	0.812	1.055		1.052	1.057	1.054	1.058
174	14.5	1.007	1.008	1.007	1.006	1.007	1.007	0.590	1.043		1.043	1.050	1.046	1.046
186	15.5	1.006	1.005	1.006	1.005	1.006	1.006	0.792	1.036		1.035	1.044	1.038	1.038
198	16.5	1.006	1.004	1.005	1.004	1.006	1.006	1.025	1.030		1.029	1.040	1.033	1.033
210	17.5	1.005	1.003	1.004	1.003	1.005	1.005	0.931	1.024		1.024	1.035	1.027	1.027
222	18.5	1.004	1.004	1.003	1.003	1.004	1.004	0.811	1.019		1.020	1.032	1.022	1.022
234	19.5	1.003	1.003	1.003	1.003	1.003	1.003	0.724	1.015		1.017	1.029	1.017	1.017
246	20.5	1.002	1.003	1.002	1.002	1.002	1.002	0.671	1.012		1.014	1.026	1.014	1.014
258	21.5	1.002	1.002	1.002	1.002	1.002	1.002	0.872	1.010		1.012	1.024	1.012	1.012
270	22.5	1.002	1.002	1.002	1.002	1.002	1.002	1.119	1.008		1.010	1.022	1.010	1.010
282	23.5	1.001	1.002	1.001	1.002	1.001	1.001	0.758	1.006		1.008	1.020	1.008	1.008
294	24.5	1.002	1.001	1.001	1.001	1.002	1.002	1.375	1.004		1.007	1.018	1.007	1.007
306	25.5	1.002	1.001	1.001	1.001	1.002	1.002	0.817	1.002		1.006	1.017	1.005	1.005
318	26.5	1.000	1.001	1.001	1.001	1.000	1.000	0.259	1.001		1.005	1.015	1.003	1.003
330	27.5	1.000	1.000	1.001	1.001	1.000	1.000	0.453	1.000		1.004	1.014	1.003	1.003
342	28.5	1.000	1.000	1.001	1.001	1.000	1.000	-	1.000		1.004	1.013	1.003	1.003
354	29.5	1.000	1.000	1.000	1.001	1.000	1.000	-	1.000		1.003	1.012	1.003	1.003
366	30.5	1.000	1.000	1.000	1.001	1.000	1.000	-	1.000		1.003	1.011	1.003	1.003
378	31.5	1.000	1.000	1.000	1.001	1.000	1.000	0.855	1.000		1.002	1.010	1.002	1.002
390	32.5	1.000	1.000	1.000	1.001	1.000	1.000	0.857	1.000		1.002	1.009	1.002	1.002
402	33.5	1.000	1.000	1.000	1.001	1.000	1.000	0.859	1.000		1.002	1.009	1.002	1.002
414	34.5	1.000	1.000	1.000	1.001	1.000	1.000	0.860	1.000		1.001	1.008	1.001	1.001
426	35.5	1.000	1.000	1.000	1.001	1.000	1.000	0.861	1.000		1.001	1.007	1.001	1.001
438	36.5	1.000	1.000	1.000	1.001	1.000	1.000	0.863	1.000		1.001	1.007	1.001	1.001
450	37.5	1.000	1.000	1.000	1.000	1.000	1.000	0.864	1.000		1.001	1.006	1.001	1.001
462	38.5	1.000	1.000	1.000	1.000	1.000	1.000	0.866	1.000		1.001	1.006	1.001	1.001
474	39.5	1.000	1.000	1.000	1.000	1.000	1.000	0.867	1.000		1.001	1.005	1.001	1.001
486	40.5	1.000	1.000	1.000	1.000	1.000	1.000	0.868	1.000		1.001	1.005	1.001	1.001
498	41.5	1.000	1.000	1.000	1.000	1.000	1.000	0.869	1.000		1.001	1.005	1.001	1.001
510	42.5	1.000	1.000	1.000	1.000	1.000	1.000	0.870	1.000		1.000	1.004	1.000	1.000
522	43.5	1.000	1.000	1.000	1.000	1.000	1.000	0.871	1.000		1.000	1.004	1.000	1.000
534	44.5	1.000	1.000	1.000	1.000	1.000	1.000	0.872	1.000		1.000	1.004	1.000	1.000
546	45.5	1.000	1.000	1.000	1.000	1.000	1.000	0.874	1.000		1.000	1.003	1.000	1.000
558	46.5	1.000	1.000	1.000	1.000	1.000	1.000	0.875	1.000		1.000	1.003	1.000	1.000
570	47.5	1.000	1.000	1.000	1.000	1.000	1.000	0.876	1.000		1.000	1.003	1.000	1.000
582	48.5	1.000	1.000	1.000	1.000	1.000	1.000	0.876	1.000		1.000	1.002	1.000	1.000
594	49.5	1.000	1.000	1.000	1.000	1.000	1.000	0.877	1.000		1.000	1.002	1.000	1.000
606	50.5	1.000	1.000	1.000	1.000	1.000	1.000	0.878	1.000		1.000	1.002	1.000	1.000
618	51.5	1.000	1.000	1.000	1.000	1.000	1.000	0.879	1.000		1.000	1.002	1.000	1.000
630	52.5	1.000	1.000	1.000	1.000	1.000	1.000	0.880	1.000		1.000	1.001	1.000	1.000
642	53.5	-	1.000	1.000	1.000	1.000	1.000	0.881	1.000		1.000	1.001	1.000	1.000
654	54.5	1.000	1.000	1.000	1.000	1.000	1.000	0.882	1.000	1.000	1.000	1.001	1.000	1.000
Tail	Tail	1.000	1.000	1.000	1.001	1.000	1.000	3.501	1.000	1.000	1.000	1.001	1.000	1.000

54.5 tail decay 3.087 (16)  
6.588 (17)

- (1) AGE IN MONTHS
- (2) AGE IN YEARS
- (3) SECTION 2, EXHIBIT 11, SHEET 21
- (4) SECTION 2, EXHIBIT 11, SHEET 44, COLUMN (5)
- (5) SECTION 2, EXHIBIT 11, SHEET 43
- (6) SECTION 2, EXHIBIT 11, SHEET 43
- (7) PA TAIL
- (8) SELECTED BY DELOITTE CONSULTING

- (10) COLUMN (3) MULTIPLICATIVELY ACCUMULATED
- (11) COLUMN (4) MULTIPLICATIVELY ACCUMULATED
- (12) COLUMN (5) MULTIPLICATIVELY ACCUMULATED
- (13) COLUMN (6) MULTIPLICATIVELY ACCUMULATED
- (14) COLUMN (7) MULTIPLICATIVELY ACCUMULATED
- (15) COLUMN (8) MULTIPLICATIVELY ACCUMULATED
- (16) [COLUMN (8) @ 54.5] X [COLUMN (8) TAIL]
- (17) COLUMN (8) TAIL + (14)

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

SECTION 2  
EXHIBIT 11  
SHEET 43

**LIVING MAINTENANCE**

FITTING PAID LOSS DEVELOPMENT FACTORS

Fitting for Periods:	56-to-Ult: 56
	From: 3
	To: 30
Cut-off	60

Summary of Curve Fitting		
Method	Tail	R <sup>2</sup>
Weibull	1.000	0.96640
Inverse Power	1.001	0.922

			Weibull Curve Fitting					Inverse Power Curve Fitting				
			Slope= 0.627					Slope= -2.562				
			Intercept= -1.639					Intercept= 8.028				
PERIOD	AGE	ATA	X	Y	Y*	ATA*	ATU*	X	Y	Y*	ATA*	ATU*
1	6	55.000	1.792	-3.998	-0.516	2.225	6.888	1.792	3.989	3.439	32.146	243.109
2	18	2.300	2.890	-0.561	0.173	1.438	3.096	2.890	0.262	0.624	2.867	7.563
3	30	1.350	3.401	0.300	0.493	1.242	2.153	3.401	-1.050	-0.684	1.505	2.638
4	42	1.165	3.738	0.670	0.704	1.153	1.734	3.738	-1.802	-1.546	1.213	1.753
5	54	1.090	3.989	0.914	0.861	1.104	1.504	3.989	-2.408	-2.190	1.112	1.445
6	66	1.050	4.190	1.113	0.987	1.073	1.363	4.190	-2.996	-2.704	1.067	1.300
7	78	1.040	4.357	1.181	1.092	1.054	1.270	4.357	-3.219	-3.132	1.044	1.218
8	90	1.025	4.500	1.312	1.181	1.040	1.205	4.500	-3.689	-3.498	1.030	1.167
9	102	1.025	4.625	1.312	1.260	1.030	1.159	4.625	-3.689	-3.819	1.022	1.133
10	114	1.020	4.736	1.369	1.329	1.023	1.125	4.736	-3.912	-4.104	1.017	1.109
11	126	1.018	4.836	1.395	1.392	1.018	1.099	4.836	-4.017	-4.360	1.013	1.091
12	138	1.015	4.927	1.439	1.449	1.014	1.079	4.927	-4.200	-4.593	1.010	1.077
13	150	1.015	5.011	1.439	1.501	1.011	1.064	5.011	-4.200	-4.807	1.008	1.066
14	162	1.012	5.088	1.489	1.550	1.009	1.052	5.088	-4.423	-5.004	1.007	1.057
15	174	1.007	5.159	1.603	1.594	1.007	1.043	5.159	-4.962	-5.187	1.006	1.050
16	186	1.006	5.226	1.650	1.636	1.006	1.035	5.226	-5.202	-5.358	1.005	1.044
17	198	1.006	5.288	1.646	1.675	1.005	1.029	5.288	-5.182	-5.518	1.004	1.040
18	210	1.005	5.347	1.661	1.712	1.004	1.024	5.347	-5.259	-5.669	1.003	1.035
19	222	1.004	5.403	1.701	1.747	1.003	1.020	5.403	-5.474	-5.811	1.003	1.032
20	234	1.003	5.455	1.759	1.780	1.003	1.017	5.455	-5.801	-5.946	1.003	1.029
21	246	1.002	5.505	1.825	1.811	1.002	1.014	5.505	-6.203	-6.074	1.002	1.026
22	258	1.002	5.553	1.847	1.841	1.002	1.012	5.553	-6.342	-6.196	1.002	1.024
23	270	1.002	5.598	1.830	1.870	1.002	1.010	5.598	-6.232	-6.312	1.002	1.022
24	282	1.001	5.642	1.874	1.897	1.001	1.008	5.642	-6.511	-6.424	1.002	1.020
25	294	1.002	5.684	1.824	1.923	1.001	1.007	5.684	-6.195	-6.531	1.001	1.018
26	306	1.002	5.724	1.856	1.948	1.001	1.006	5.724	-6.399	-6.633	1.001	1.017
27	318	1.000	5.762	2.048	1.972	1.001	1.005	5.762	-7.749	-6.732	1.001	1.015
28	330	1.000	5.799	2.145	1.996	1.001	1.004	5.799	-8.543	-6.827	1.001	1.014
29	342	1.000	5.835		2.018	1.001	1.004	5.835		-6.918	1.001	1.013
30	354	1.000	5.869		2.040	1.000	1.003	5.869		-7.006	1.001	1.012
31	366		5.903		2.060	1.000	1.003	5.903		-7.092	1.001	1.011
32	378		5.935		2.081	1.000	1.002	5.935		-7.174	1.001	1.010
33	390		5.966		2.100	1.000	1.002	5.966		-7.254	1.001	1.009
34	402		5.996		2.119	1.000	1.002	5.996		-7.332	1.001	1.009
35	414		6.026		2.138	1.000	1.001	6.026		-7.407	1.001	1.008
36	426		6.054		2.156	1.000	1.001	6.054		-7.481	1.001	1.007
37	438		6.082		2.173	1.000	1.001	6.082		-7.552	1.001	1.007
38	450		6.109		2.190	1.000	1.001	6.109		-7.621	1.000	1.006
39	462		6.136		2.206	1.000	1.001	6.136		-7.688	1.000	1.006
40	474		6.161		2.222	1.000	1.001	6.161		-7.754	1.000	1.005
41	486		6.186		2.238	1.000	1.001	6.186		-7.818	1.000	1.005
42	498		6.211		2.253	1.000	1.001	6.211		-7.881	1.000	1.005
43	510		6.234		2.268	1.000	1.000	6.234		-7.942	1.000	1.004
44	522		6.258		2.283	1.000	1.000	6.258		-8.001	1.000	1.004
45	534		6.280		2.297	1.000	1.000	6.280		-8.059	1.000	1.004
46	546		6.303		2.311	1.000	1.000	6.303		-8.116	1.000	1.003
47	558		6.324		2.325	1.000	1.000	6.324		-8.172	1.000	1.003
48	570		6.346		2.338	1.000	1.000	6.346		-8.227	1.000	1.003
49	582		6.366		2.351	1.000	1.000	6.366		-8.280	1.000	1.002
50	594		6.387		2.364	1.000	1.000	6.387		-8.332	1.000	1.002
51	606		6.407		2.376	1.000	1.000	6.407		-8.383	1.000	1.002
52	618		6.426		2.389	1.000	1.000	6.426		-8.434	1.000	1.002
53	630		6.446		2.401	1.000	1.000	6.446		-8.483	1.000	1.001
54	642		6.465		2.413	1.000	1.000	6.465		-8.531	1.000	1.001
55	654		6.483		2.424	1.000	1.000	6.483		-8.579	1.000	1.001
56	666		6.501		2.436	1.000	1.000	6.501		-8.625	1.000	1.001
57	678		6.519		2.447	1.000	1.000	6.519		-8.671	1.000	1.001
58	690		6.537		2.458	1.000	1.000	6.537		-8.716	1.000	1.000
59	702		6.554		2.469	1.000	1.000	6.554		-8.760	1.000	1.000
60	714		6.571		2.479	1.000	1.000	6.571		-8.804	1.000	1.000

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

SECTION 2  
EXHIBIT 11  
SHEET 44

**LIVING MAINTENANCE**

**Incremental Decay Method**

Age Months	Age Years	(Known) Selected Paid	Incem. Decay Factors	Implied ATU Dev. Factor	Decay Factor Check
(1)	(2)	(3)	(4)	(5)	(6)
6	0.5	55,000	54.916		
18	1.5	2,300	4.013	4.940	
30	2.5	1,350	2.032	2.148	
42	3.5	1,165	0.855	1.222	
54	4.5	1,090	0.782	1.111	
66	5.5	1,050	0.735	1.061	
78	6.5	1,040	0.737	1.035	
90	7.5	1,025	0.766	1.029	
102	8.5	1,025	0.815	1.020	
114	9.5	1,020	0.843	1.021	
126	10.5	1,018	0.842	1.017	
138	11.5	1,015	0.840	1.015	
150	12.5	1,015	0.844	1.012	
162	13.5	1,012	0.761	1.011	
174	14.5	1,007	0.692	1.008	
186	15.5	1,006	0.697	1.005	0.697
198	16.5	1,006	0.655	1.004	0.655
210	17.5	1,005	0.622	1.003	0.622
222	18.5	1,004	0.680	1.004	0.680
234	19.5	1,003	0.799	1.003	0.799
246	20.5	1,002	0.916	1.003	0.916
258	21.5	1,002	0.990	1.002	0.990
270	22.5	1,002	1.053	1.002	1.053
282	23.5	1,001	1.027	1.002	1.027
294	24.5	1,002	0.927	1.001	0.927
306	25.5	1,002	0.665	1.001	0.665
318	26.5	1,000	0.681	1.001	0.681
330	27.5	1,000	0.224	1.000	0.224
342	28.5	1,000	0.234	1.000	0.234
354	29.5	1,000	0.249	1.000	-
366	30.5		0.319	1.000	-
378	31.5		0.321	1.000	-
390	32.5		-	1.000	-
402	33.5		-	1.000	-
414	34.5		-	1.000	-
426	35.5		-	1.000	-
438	36.5		-	1.000	-
450	37.5		-	1.000	-
462	38.5		-	1.000	-
474	39.5		-	1.000	-
486	40.5		-	1.000	-
498	41.5		-	1.000	-
510	42.5		-	1.000	-
522	43.5		-	1.000	-
534	44.5		-	1.000	-
546	45.5		-	1.000	-
558	46.5		-	1.000	-
570	47.5		-	1.000	-
582	48.5		-	1.000	-
594	49.5		-	1.000	-
606	50.5		-	1.000	-
618	51.5		-	1.000	-
630	52.5		-	1.000	-

(1) AGE IN MONTHS  
(2) AGE IN YEARS  
(3) SECTION 2, EXHIBIT 11, SHEET 21  
(4) GEOMETRIC MEAN FROM SECTION 2, EXHIBIT 11, SHEET 45  
(5)  $1.0 + [(3) - 1.0] \times (4) / (3) \text{ PRIOR AGE}$   
(6)  $[(5) - 1.0] \times [(5) \text{ PRIOR AGE}] / [(5) \text{ PRIOR AGE} - 1.0]$





**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)  
(000's)**

SECTION 2  
EXHIBIT 12  
SHEET 1

SUMMARY OF LOSS & ALAE RESERVES

ACCIDENT YEAR	PAYROLL	SEL.ULT. EXPECTED PAID AT @ 6/30/08	SELECTED ULTIMATE LOSS & ALAE	SELECTED NOMINAL UNPAID LOSS & ALAE	DISCOUNT FACTOR AT 5.0%	SELECTED DISCOUNTED UNPAID LOSS & ALAE	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		12	100	88	84.2%	74	
1977	4,296,958	1,729	1,757	29	84.0%	24	0.04
1978	4,554,775	1,478	1,510	32	83.9%	26	0.03
1979	4,922,518	1,729	1,777	48	84.0%	40	0.04
1980	5,505,913	1,475	1,520	45	81.4%	37	0.03
1981	5,822,523	1,639	1,691	51	78.1%	40	0.03
1982	6,184,882	1,366	1,426	59	80.7%	48	0.02
1983	6,513,795	1,215	1,281	66	80.9%	54	0.02
1984	6,868,217	1,473	1,567	94	79.9%	75	0.02
1985	7,503,185	1,377	1,482	105	79.4%	84	0.02
1986	7,891,199	1,272	1,388	116	78.9%	92	0.02
1987	8,601,063	1,026	1,141	114	78.8%	90	0.01
1988	8,905,267	855	977	121	79.4%	96	0.01
1989	9,434,400	953	1,121	168	79.4%	134	0.01
1990	10,055,399	886	1,062	176	77.8%	137	0.01
1991	10,728,872	832	1,031	198	77.3%	153	0.01
1992	11,441,482	750	965	215	76.9%	165	0.01
1993	11,998,508	634	850	216	76.3%	165	0.01
1994	12,083,591	837	1,196	359	76.4%	274	0.01
1995	12,383,967	387	592	205	76.1%	156	0.00
1996	12,949,088	321	532	211	75.7%	160	0.00
1997	13,596,753	416	779	363	75.8%	275	0.01
1998	14,465,333	587	1,155	567	73.5%	417	0.01
1999	15,088,873	741	1,693	952	73.5%	700	0.01
2000	15,809,043	631	1,518	887	73.1%	648	0.01
2001	16,717,000	450	1,384	934	71.5%	668	0.01
2002	17,601,171	148	1,037	889	72.4%	644	0.01
2003	18,004,352	702	2,999	2,297	70.8%	1,627	0.02
2004	18,523,800	220	2,722	2,502	69.1%	1,729	0.01
2005	18,584,736	226	2,828	2,603	67.0%	1,743	0.02
2006	18,740,062	122	2,817	2,694	64.6%	1,742	0.02
2007	19,302,264	9	2,896	2,887	63.0%	1,818	0.02
2008	9,940,666	1	1,491	1,491	60.1%	895	0.02
TOTAL		26,499	48,285	21,785	69.0%	15,032	
EXLD PRIOR		26,487	48,185	21,698	68.9%	14,958	

- (1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 2, EXHIBIT 12, SHEET 4, COL. 2 + SECTION 2, EXHIBIT 12, SHEET 3, COL. 8  
(3) SECTION 2, EXHIBIT 12, SHEET 4, COL. 12; 2008 ADJUSTED TO PARTIAL YEAR  
(4) = (3) - (2)  
(5) SECTION 2, EXHIBIT 12, SHEET 16, COL. 6  
(6) = (4) x (5)  
(7) = [(3) / (1)] x 100

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

**LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)  
(000's)**

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS & ALAE @ 6/30/2008	FISCAL YEAR ENDING															
		2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	> 2023
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
PRIOR	88	17	14	11	10	9	8	7	5	4	2	1	1	0	0	0	0
1977	29	6	4	4	3	2	2	2	2	1	1	1	0	0	0	0	0
1978	32	7	5	4	3	2	2	2	2	1	1	1	0	0	0	0	0
1979	48	11	8	6	4	4	3	2	2	2	2	1	1	1	0	0	0
1980	45	4	9	7	5	4	3	2	2	2	2	1	1	1	0	0	0
1981	51	1	4	11	8	6	4	3	3	2	2	2	2	1	1	0	0
1982	59	16	1	3	9	7	5	4	3	2	2	2	2	1	1	1	1
1983	66	13	14	1	3	8	6	5	3	3	2	2	2	1	1	1	1
1984	94	13	16	18	1	4	10	7	6	4	3	3	2	2	2	1	3
1985	105	16	13	15	17	1	4	9	7	5	4	3	2	2	2	2	4
1986	116	17	15	12	14	16	1	3	9	6	5	3	3	2	2	2	5
1987	114	19	14	12	10	11	13	1	3	7	5	4	3	2	2	2	6
1988	121	23	16	12	10	8	10	11	1	2	6	5	3	2	2	2	6
1989	168	29	27	18	14	12	10	11	13	1	3	7	5	4	3	2	9
1990	176	17	28	25	17	13	11	9	11	12	1	3	7	5	4	3	11
1991	198	27	17	27	25	17	13	11	9	10	12	1	3	6	5	4	13
1992	215	29	25	16	25	23	16	12	10	8	10	11	1	2	6	4	16
1993	216	27	26	22	14	22	20	14	11	9	7	9	10	1	2	5	18
1994	359	54	38	36	31	19	31	29	20	15	13	10	12	13	1	3	32
1995	205	28	27	19	18	16	10	15	14	10	7	6	5	6	7	1	18
1996	211	27	25	24	17	16	14	9	14	13	9	7	6	5	5	6	16
1997	363	54	39	37	35	25	24	20	13	20	19	13	10	8	7	8	32
1998	567	29	80	58	54	53	37	35	30	19	30	28	19	15	12	10	60
1999	952	120	43	117	85	79	77	54	52	45	27	44	41	28	21	18	102
2000	887	100	100	35	97	70	66	64	45	43	37	23	36	34	23	18	99
2001	934	62	98	98	35	95	69	65	63	44	42	36	22	36	33	23	115
2002	889	131	50	79	79	28	77	56	52	51	36	34	29	18	29	27	112
2003	2,297	148	316	122	192	192	68	187	135	127	123	86	82	71	44	70	335
2004	2,502	138	152	326	125	198	198	70	192	139	130	126	88	85	73	45	417
2005	2,603	93	139	153	327	126	198	198	70	193	139	131	127	89	85	73	463
2006	2,694	70	93	140	154	329	127	200	200	71	194	141	132	128	89	86	541
2007	2,887	112	72	96	144	159	339	130	206	206	73	200	145	136	132	92	645
2008	1,491	8	115	74	99	148	164	349	134	212	212	75	206	149	140	136	759
TOTAL	21,785	1,468	1,645	1,638	1,685	1,723	1,638	1,597	1,339	1,289	1,160	1,017	1,007	854	734	643	3,841

(1) SECTION 2, EXHIBIT 12, SHEET 1, COL. 4  
(2) - (17) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 2, EXHIBIT 12, SHEET 21

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

SECTION 2  
EXHIBIT 12  
SHEET 3

**LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)  
(000's)**

ESTIMATED PAYMENTS FROM 1/1/2008 TO 6/30/2008

ACCIDENT YEAR	SELECTED	PAID	AGE @ 12/31/2007	AGE @ 6/30/2008	LDF @ 12/31/2007	LDF @ 6/30/2008	EXPECTED PERCENT	1/1/08 TO 6/30/08
	ULTIMATE LOSS & ALAE	LOSS & ALAE @ 12/31/07						EXPECTED PAYMENTS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR	100	0	384	390	1.015	1.013	12.4%	12
1977	1,757	1,725	372	378	1.019	1.017	12.5%	4
1978	1,510	1,474	360	366	1.025	1.021	13.0%	5
1979	1,777	1,727	348	354	1.029	1.028	4.3%	2
1980	1,520	1,475	336	342	1.031	1.030	1.4%	1
1981	1,691	1,630	324	330	1.037	1.031	15.6%	10
1982	1,426	1,359	312	318	1.049	1.043	10.7%	7
1983	1,281	1,209	300	306	1.059	1.055	7.6%	5
1984	1,567	1,464	288	294	1.070	1.064	8.2%	8
1985	1,482	1,367	276	282	1.084	1.076	8.1%	9
1986	1,388	1,261	264	270	1.101	1.091	9.0%	11
1987	1,141	1,013	252	258	1.126	1.111	10.7%	14
1988	977	843	240	246	1.159	1.142	9.5%	13
1989	1,121	944	228	234	1.188	1.176	5.1%	9
1990	1,062	872	216	222	1.218	1.199	7.3%	14
1991	1,031	817	204	210	1.262	1.238	7.3%	16
1992	965	735	192	198	1.314	1.287	6.7%	15
1993	850	614	180	186	1.384	1.342	8.2%	19
1994	1,196	809	168	174	1.478	1.429	7.2%	28
1995	592	372	156	162	1.592	1.531	6.7%	15
1996	532	303	144	150	1.759	1.658	8.0%	18
1997	779	406	132	138	1.918	1.873	2.6%	10
1998	1,155	546	120	126	2.114	1.966	6.7%	41
1999	1,693	681	108	114	2.488	2.285	5.9%	60
2000	1,518	599	96	102	2.908	2.729	3.4%	32
2001	1,384	369	84	90	3.805	3.112	7.9%	81
2002	1,037	117	72	78	5.657	4.898	3.3%	31
2003	2,999	635	60	66	8.035	6.695	2.8%	67
2004	2,722	173	48	54	12.095	10.043	1.8%	47
2005	2,828	183	36	42	19.520	15.065	1.6%	42
2006	2,817	18	24	30	229.239	24.104	3.7%	104
2007	2,896	5	12	18	753.627	361.553	0.1%	4
2008	2,982	0	0	6		5,423.290	0.0%	1
TOTAL	49,776	25,743						756
EXLD PRIOR	49,676	25,743						743

(1) SECTION 2, EXHIBIT 12, SHEET 4, COL. 12  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) AGE OF ACCIDENT YEAR AT 12/31/2007  
(4) AGE OF ACCIDENT YEAR AT 6/30/2008

(5) BASED ON SECTION 2, EXHIBIT 12, SHEET 21 AGE OF (5)  
(6) BASED ON SECTION 2, EXHIBIT 12, SHEET 21 AGE OF (6)  
(7)  $= [1 / (6) - 1 / (5)] / [1 - 1 / (5)]$   
(8)  $= [(1) - (2)] \times (7)$



**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)  
(000's)**

SECTION 2  
EXHIBIT 12  
SHEET 4

SELECTION OF ULTIMATE LOSS & ALAE

ACCIDENT YEAR	INDICATED ULTIMATE LOSS & ALAE											SELECTED ULTIMATE LOSS & ALAE (12)	SELECTED ULTIMATE LOSS RATE (13)
	PAYROLL (1)	PAID LOSS & ALAE @ 12/31/07 (2)	INCURRED LOSS & ALAE @ 12/31/07 (3)	LOSS DEVELOPMENT		BORNHJETTER-FERGUSON		PAID CUM. FREQ/SEV AY DEV. (8)	PAID INCR. FREQ/SEV AY DEV. (9)	INCR. INDEX PAYMENT METHOD (10)	PAID INCR. TRENDED FREQ/SEV (11)		
		PAID (4)	INCURRED (5)	PAID (6)	INCURRED (7)	AY DEV. (8)	AY DEV. (9)	METHOD (10)	FREQ/SEV (11)				
PRIOR												100	
1977	4,296,958	1,725	1,725	1,757			1,762	1,762	1,762			1,757	0.041
1978	4,554,775	1,474	1,474	1,510			1,510	1,505	1,511			1,510	0.033
1979	4,922,518	1,727	1,727	1,777			1,778	1,756	1,772			1,777	0.036
1980	5,505,913	1,475	1,475	1,520			1,521	1,507	1,527			1,520	0.028
1981	5,822,523	1,630	1,630	1,691		1,689	1,690	1,673	1,700			1,691	0.029
1982	6,184,882	1,359	1,359	1,426		1,437	1,428	1,388	1,455			1,426	0.023
1983	6,513,795	1,209	1,209	1,281		1,299	1,285	1,232	1,313			1,281	0.020
1984	6,868,217	1,464	1,464	1,567		1,567	1,572	1,538	1,626			1,567	0.023
1985	7,503,185	1,367	1,367	1,482		1,490	1,479	1,417	1,556			1,482	0.020
1986	7,891,199	1,261	1,261	1,388		1,388	1,377	1,284	1,457			1,388	0.018
1987	8,601,063	1,013	1,013	1,141		1,192	1,132	1,074	1,258			1,141	0.013
1988	8,905,267	843	843	977		1,045	974	989	1,151			977	0.011
1989	9,434,400	944	944	1,121		1,178	1,124	1,025	1,293			1,121	0.012
1990	10,055,399	872	872	1,062		1,124	1,064	931	1,235			1,062	0.011
1991	10,728,872	817	817	1,031		1,095	1,036	1,096	1,211			1,031	0.010
1992	11,441,482	735	735	965		1,035	974	922	1,219			965	0.008
1993	11,998,508	614	614	850		957	853	778	1,118			850	0.007
1994	12,083,591	809	809	1,196		1,185	1,208	915	1,383			1,196	0.010
1995	12,383,967	372	372	592		797	596	432	927			592	0.005
1996	12,949,088	303	303	532		752	524	466	953			532	0.004
1997	13,596,753	406	406	779		851	758	592	1,078			779	0.006
1998	14,465,333	546	546	1,155		1,018	1,111	736	1,268			1,155	0.008
1999	15,088,873	681	681	1,693		1,258	1,623	1,007	1,587			1,693	0.01
2000	15,809,043	599	599	1,743		1,293	1,661	837	1,639			1,518	0.010
2001	16,717,000	369	369	1,405		1,362	1,326	1,121	1,408			1,384	0.008
2002	17,601,171	117	117	663		1,411	631	506	1,433			1,037	0.006
2003	18,004,352	635	635	5,099		2,999	5,394	1,028	1,932			2,999	0.017
2004	18,523,800	173	173	2,091		2,722	2,479	233	1,515			2,722	0.015
2005	18,584,736	183	183	3,580		2,828	4,589	2,217	1,651			2,828	0.015
2006	18,740,062	18	18	4,126		2,817	1,835	1,999	1,564			2,817	0.015
2007	19,302,264	5	5	3,768		2,896	9,598		1,648			2,896	0.015
2008	19,881,332					2,982			1,747			2,982	0.015
TOTAL		25,743	25,743	50,968		43,690	55,891	33,966	45,896			49,776	
EXLD PRIOR		25,743	25,743	50,968		43,690	55,891	33,966	45,896			49,676	
EXLD PRIOR & 2008		25,743	25,743	50,968		40,707	55,891	33,966	44,149			46,693	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) BASED ON DATA FROM OLIVER WYMAN & BWC  
(4) SECTION 2, EXHIBIT 12, SHEET 5, COL. 4  
(5) N/A  
(6) SECTION 2, EXHIBIT 12, SHEET 7, COL. 8

(7) N/A  
(8) SECTION 2, EXHIBIT 12, SHEET 9, COL. 8  
(9) SECTION 2, EXHIBIT 12, SHEET 10  
(10) SECTION 2, EXHIBIT 12, SHEET 13, COL. 10  
(11) N/A  
(12) SELECTED BY DELOITTE CONSULTING

(13) (12) / (1) x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)  
(000's)**

SECTION 2  
EXHIBIT 12  
SHEET 5

PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE (MONTHS)	PAID LOSS & ALAE	PAID LDF	INDICATED ULTIMATE @ 12/31/07	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
		0			
1977	372	1,725	1.019	1,757	0.04
1978	360	1,474	1.025	1,510	0.03
1979	348	1,727	1.029	1,777	0.04
1980	336	1,475	1.031	1,520	0.03
1981	324	1,630	1.037	1,691	0.03
1982	312	1,359	1.049	1,426	0.02
1983	300	1,209	1.059	1,281	0.02
1984	288	1,464	1.070	1,567	0.02
1985	276	1,367	1.084	1,482	0.02
1986	264	1,261	1.101	1,388	0.02
1987	252	1,013	1.126	1,141	0.01
1988	240	843	1.159	977	0.01
1989	228	944	1.188	1,121	0.01
1990	216	872	1.218	1,062	0.01
1991	204	817	1.262	1,031	0.01
1992	192	735	1.314	965	0.01
1993	180	614	1.384	850	0.01
1994	168	809	1.478	1,196	0.01
1995	156	372	1.592	592	0.00
1996	144	303	1.759	532	0.00
1997	132	406	1.918	779	0.01
1998	120	546	2.114	1,155	0.01
1999	108	681	2.488	1,693	0.01
2000	96	599	2.908	1,743	0.01
2001	84	369	3.805	1,405	0.01
2002	72	117	5.657	663	0.00
2003	60	635	8.035	5,099	0.03
2004	48	173	12.095	2,091	0.01
2005	36	183	19.520	3,580	0.02
2006	24	18	229.239	4,126	0.02
2007	12	5	753.627	3,768	0.02
2008	0				
TOTAL		25,743		50,968	

- 
- (1) AGE OF ACCIDENT YEAR  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 2, EXHIBIT 12, SHEET 18, COL. 6  
(4) = (2) x (3)  
(5) = (4) / PAYROLL x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)  
(000's)**

SECTION 2  
EXHIBIT 12  
SHEET 7

PAID BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED		EXPECTED %	EXPECTED	ACTUAL	EXPECTED	INDICATED	INDICATED
		LOSS RATE	DOLLARS	OF PAID	PAID	PAID	UNPAID	ULTIMATE	ULTIMATE
	(1)	(2)	(3)	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS RATE
				(4)	(5)	(6)	(7)	(8)	(9)
1977	4,296,958			98.1%		1,725			
1978	4,554,775			97.6%		1,474			
1979	4,922,518			97.2%		1,727			
1980	5,505,913			97.0%		1,475			
1981	5,822,523	0.03	1,648	96.4%	1,589	1,630	59	1,689	0.03
1982	6,184,882	0.03	1,673	95.3%	1,595	1,359	78	1,437	0.02
1983	6,513,795	0.02	1,613	94.4%	1,523	1,209	90	1,299	0.02
1984	6,868,217	0.02	1,564	93.4%	1,462	1,464	103	1,567	0.02
1985	7,503,185	0.02	1,593	92.3%	1,470	1,367	123	1,490	0.02
1986	7,891,199	0.02	1,610	90.8%	1,463	1,261	148	1,408	0.02
1987	8,601,063	0.02	1,596	88.8%	1,417	1,013	179	1,192	0.01
1988	8,905,267	0.02	1,478	86.3%	1,275	843	202	1,045	0.01
1989	9,434,400	0.02	1,480	84.2%	1,246	944	234	1,178	0.01
1990	10,055,399	0.01	1,405	82.1%	1,153	872	252	1,124	0.01
1991	10,728,872	0.01	1,343	79.2%	1,064	817	279	1,095	0.01
1992	11,441,482	0.01	1,255	76.1%	956	735	300	1,035	0.01
1993	11,998,508	0.01	1,236	72.3%	893	614	343	957	0.01
1994	12,083,591	0.01	1,161	67.6%	785	809	376	1,185	0.01
1995	12,383,967	0.01	1,144	62.8%	719	372	426	797	0.01
1996	12,949,088	0.01	1,042	56.8%	592	303	450	752	0.01
1997	13,596,753	0.01	931	52.1%	485	406	445	851	0.01
1998	14,465,333	0.01	896	47.3%	424	546	472	1,018	0.01
1999	15,088,873	0.01	965	40.2%	388	681	577	1,258	0.01
2000	15,809,043	0.01	1,057	34.4%	363	599	693	1,293	0.01
2001	16,717,000	0.01	1,347	26.3%	354	369	993	1,362	0.01
2002	17,601,171	0.01	1,572	17.7%	278	117	1,294	1,411	0.01
2003	18,004,352	0.02	2,701	12.4%	336	635	2,365	2,999	0.02
2004	18,523,800	0.02	2,779	8.3%	230	173	2,549	2,722	0.01
2005	18,584,736	0.02	2,788	5.1%	143	183	2,645	2,828	0.02
2006	18,740,062	0.02	2,811	0.4%	12	18	2,799	2,817	0.02
2007	19,302,264	0.02	2,895	0.1%	4	5	2,891	2,896	0.02
2008	19,881,332	0.02	2,982	0.0%			2,982	2,982	0.02
TOTAL			46,564		22,218	25,743	24,346	43,690	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 2, EXHIBIT 12, SHEET 17, COL. 14  
(3) = [(1) x (2)] / 100  
(4) = 1 / SECTION 2, EXHIBIT 12, SHEET 5, COL. 3  
(5) = (3) x (4)

(6) BASED ON DATA FROM OLIVER WYMAN & BWC  
(7) = (3) x [1 - (4)]  
(8) = (6) + (7)  
(9) = [(8) / (1)] x 100

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

SECTION 2  
EXHIBIT 12  
SHEET 9

**LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)  
(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 & ALAE	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	4,296,958	4,256	1.000	4,256	405	1.021	414	1,762	0.04
1978	4,554,775	4,447	1.000	4,447	331	1.025	340	1,510	0.03
1979	4,922,518	4,501	1.000	4,501	384	1.029	395	1,778	0.04
1980	5,505,913	4,808	1.000	4,809	307	1.031	316	1,521	0.03
1981	5,822,523	4,864	1.000	4,865	335	1.037	347	1,690	0.03
1982	6,184,882	5,135	1.000	5,136	265	1.050	278	1,428	0.02
1983	6,513,795	5,239	1.000	5,240	231	1.063	245	1,285	0.02
1984	6,868,217	5,636	1.000	5,638	260	1.073	279	1,572	0.02
1985	7,503,185	5,976	1.000	5,977	229	1.082	247	1,479	0.02
1986	7,891,199	5,993	1.000	5,995	210	1.092	230	1,377	0.02
1987	8,601,063	6,104	1.000	6,106	166	1.118	185	1,132	0.01
1988	8,905,267	6,399	1.000	6,402	132	1.155	152	974	0.01
1989	9,434,400	6,450	1.001	6,455	146	1.190	174	1,124	0.01
1990	10,055,399	6,420	1.001	6,428	136	1.220	166	1,064	0.01
1991	10,728,872	6,144	1.002	6,155	133	1.266	168	1,036	0.01
1992	11,441,482	6,262	1.002	6,276	117	1.323	155	974	0.01
1993	11,998,508	5,916	1.003	5,933	104	1.384	144	853	0.01
1994	12,083,591	6,015	1.004	6,038	135	1.487	200	1,208	0.01
1995	12,383,967	5,440	1.005	5,467	68	1.596	109	596	0.00
1996	12,949,088	5,361	1.007	5,397	56	1.720	97	524	0.00
1997	13,596,753	5,235	1.010	5,286	78	1.849	143	758	0.01
1998	14,465,333	5,297	1.015	5,375	103	2.004	207	1,111	0.01
1999	15,088,873	5,895	1.022	6,025	115	2.333	269	1,623	0.01
2000	15,809,043	5,910	1.035	6,116	101	2.678	272	1,661	0.01
2001	16,717,000	5,171	1.058	5,470	71	3.395	242	1,326	0.01
2002	17,601,171	5,208	1.096	5,706	22	4.919	111	631	0.00
2003	18,004,352	4,660	1.150	5,360	136	7.390	1,006	5,394	0.03
2004	18,523,800	4,285	1.234	5,290	40	11.615	469	2,479	0.01
2005	18,584,736	3,714	1.433	5,324	49	17.455	862	4,589	0.02
2006	18,740,062	2,342	2.028	4,751	8	50.254	386	1,835	0.01
2007	19,302,264	846	4.249	3,595	6	451.765	2,670	9,598	0.05
2008	19,881,332		-			-			
Total		159,930		169,817				55,891	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 2, EXHIBIT 12, SHEET 18, COL. 12  
(4) = (2) x (3)  
(5) SECTION 2, EXHIBIT 12, SHEET 29

(6) SECTION 2, EXHIBIT 12, SHEET 18, COL. 15  
(7) = (5) x (6)  
(8) = [(4) x (7)] / 1000  
(9) = [(8) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)**

SECTION 2  
EXHIBIT 12  
SHEET 10

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	TAIL	INDICATED ULTIMATE			
1977																		1,425	50	32	52	8	33	43	0	27	8	24	4	8	11	37	1,762			
1978																	1,158	36	43	28	18	43	32	29	62	16	8	0	0	0	0	31	1,505			
1979																1,324	42	15	42	43	51	35	20	37	3	11	54	42	0	0	0	37	1,756			
1980																1,016	54	32	59	31	8	6	38	129	31	39	16	5	8	1	1	1	31	1,507		
1981														1,164	46	91	49	40	31	55	25	26	8	38	24	25	8	0	0	0	1	1	35	1,673		
1982													962	65	58	29	42	31	30	24	11	33	63	1	8	0	0	0	0	0	0	0	29	1,388		
1983												835	57	23	58	63	43	20	31	16	20	8	0	8	8	5	6	5	0	1	1	1	26	1,232		
1984											668	49	81	189	60	67	66	87	6	12	49	82	31	16	13	8	10	8	1	1	1	32	1,538			
1985										655	109	111	48	123	74	43	54	21	29	8	30	41	21	6	5	3	4	3	0	0	0	30	1,417			
1986										503	97	83	106	90	82	31	43	23	20	75	34	58	8	3	1	1	0	1	0	0	0	27	1,284			
1987									250	82	63	99	149	92	91	66	7	43	16	8	24	22	22	9	2	2	1	1	1	0	0	22	1,074			
1988							157	58	48	73	86	52	34	31	8	89	49	94	32	28	47	46	18	5	4	2	3	2	0	0	0	21	989			
1989						134	168	65	62	96	96	122	66	41	40	8	4	10	18	13	22	22	9	2	2	1	1	1	0	0	0	21	1,025			
1990					78	37	61	72	97	99	51	33	65	94	41	48	24	32	15	11	19	19	7	2	2	1	1	1	0	0	0	19	931			
1991				27	45	47	69	50	44	20	172	9	33	41	127	50	48	84	40	30	50	49	20	5	4	2	3	2	1	0	0	23	1,096			
1992				15	33	49	77	24	108	64	81	24	133	82	0	35	25	44	21	16	26	26	10	3	2	1	2	1	0	0	0	19	922			
1993				13	42	58	61	53	74	138	17	16	82	19	33	26	19	33	16	12	20	19	8	2	2	1	1	1	0	0	0	16	778			
1994	27	131	0	47	34	36	66	35	105	40	169	36	45	17	19	15	11	19	9	7	11	11	4	1	1	1	1	0	0	0	0	19	915			
1995				10	6	25	32	40	64	24	64	26	16	26	12	13	10	8	13	6	5	8	8	3	1	1	0	0	0	0	0	9	432			
1996				30	7	13	8	24	57	75	48	24	16	35	16	18	14	10	18	9	6	11	10	4	1	1	1	1	0	0	0	10	466			
1997				8	8	27	17	56	37	63	40	66	58	18	41	18	21	16	12	21	10	7	13	12	5	1	1	1	1	0	0	0	12	592		
1998				10	16	0	27	24	56	268	8	84	51	16	36	16	19	15	11	19	9	7	11	11	4	1	1	1	1	0	0	0	15	736		
1999				16	0	192	89	54	76	132	61	98	60	19	43	19	22	17	12	22	10	8	13	13	5	1	1	1	1	0	0	0	21	1,007		
2000				24	8	72	199	92	162	37	60	37	12	26	12	13	10	8	13	6	5	8	8	3	1	1	0	0	0	0	0	0	17	837		
2001				16	24	101	44	118	305	70	113	69	22	49	22	25	20	14	25	12	9	15	15	6	2	1	1	1	0	0	0	23	1,121			
2002				12	24	53	53	136	31	50	31	10	22	10	11	9	6	11	5	4	7	6	3	1	1	0	0	0	0	0	0	0	11	506		
2003				8	432	50	38	55	55	141	33	52	32	10	23	10	12	9	7	12	6	4	7	7	3	1	1	0	0	0	0	0	21	1,028		
2004				16	8	15	22	22	56	13	21	13	4	9	4	5	4	3	5	2	2	3	3	1	0	0	0	0	0	0	0	0	5	233		
2005				5	117	77	145	210	209	539	124	200	122	39	87	39	44	35	25	44	21	16	26	26	10	3	2	1	2	1	0	0	46	2,217		
2006				8	105	69	131	189	188	486	112	180	110	35	78	35	40	31	23	40	19	14	24	23	9	2	2	1	2	1	0	0	42	1,999		
2007																																			-	-
Factors	4.765	13.180	0.659	1.885	1.447	0.992	2.583	0.230	1.607	0.612	0.317	2.234	0.445	1.152	0.780	0.726	1.750	0.480	0.742	1.685	0.971	0.399	0.262	0.836	0.574	1.353	0.737	0.068	1.851	1.375			Tail 1.021			

Example: AY 2005 Age 54 of 0,145 = 0,077 x 1.885 and AY 2005 Age 66 of 0,210 = 0,145 x 1.447

NOTE: FACTORS ARE FROM SECTION 2, EXHIBIT 12, SHEET 34

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)  
(000's)**

SECTION 2  
EXHIBIT 12  
SHEET 13

INCREMENTAL INDEX PAYMENT METHOD

ACCIDENT YEAR	PAYROLL	PAID LOSS & ALAE @ 12/31/07	INCREMENTAL PAID LOSS & ALAE PER			AVERAGE WEEKLY BENEFIT	SELECTED ULTIMATE CLAIMS	IMPLIED ULTIMATE LOSS & ALAE	TAIL OF 1.021 DEVELOP.	IMPLIED ULTIMATE INCLD TAIL	IMPLIED ULTIMATE LOSS RATE
			AVG. WEEKLY BENEFIT & ULTIMATE CLAIMS AS OF 12/31/07	FUTURE DEVELOP.	IMPLIED ULTIMATE						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1977	4,296,958	1,725	3.198	-	3.198	126.72	4,256	1,725	37	1,762	0.04
1978	4,554,775	1,474	2.420	0.010	2.431	136.90	4,448	1,480	32	1,511	0.03
1979	4,922,518	1,719	2.542	0.024	2.566	150.22	4,502	1,735	37	1,772	0.04
1980	5,505,913	1,473	1.900	0.029	1.929	161.15	4,809	1,495	32	1,527	0.03
1981	5,822,523	1,630	1.933	0.041	1.973	173.34	4,865	1,664	35	1,700	0.03
1982	6,184,882	1,359	1.429	0.069	1.498	185.11	5,137	1,424	30	1,455	0.02
1983	6,513,795	1,189	1.156	0.094	1.250	196.27	5,240	1,286	27	1,313	0.02
1984	6,868,217	1,464	1.264	0.110	1.374	205.46	5,638	1,592	34	1,626	0.02
1985	7,503,185	1,367	1.066	0.122	1.188	214.58	5,978	1,523	32	1,556	0.02
1986	7,891,199	1,251	0.946	0.133	1.079	220.48	5,995	1,426	30	1,457	0.02
1987	8,601,063	1,013	0.729	0.157	0.886	227.56	6,106	1,231	26	1,258	0.01
1988	8,905,267	840	0.556	0.190	0.746	235.91	6,402	1,127	24	1,151	0.01
1989	9,434,400	929	0.593	0.215	0.807	242.90	6,455	1,266	27	1,293	0.01
1990	10,055,399	832	0.511	0.231	0.743	253.22	6,428	1,209	26	1,235	0.01
1991	10,728,872	782	0.488	0.252	0.740	260.23	6,155	1,185	25	1,211	0.01
1992	11,441,482	725	0.425	0.275	0.700	271.74	6,276	1,194	25	1,219	0.01
1993	11,998,508	604	0.365	0.296	0.661	279.18	5,933	1,095	23	1,118	0.01
1994	12,083,591	786	0.451	0.326	0.778	288.55	6,036	1,354	29	1,383	0.01
1995	12,383,967	334	0.206	0.354	0.561	296.24	5,465	908	19	927	0.01
1996	12,949,088	303	0.183	0.381	0.564	306.80	5,395	933	20	953	0.01
1997	13,596,753	380	0.226	0.403	0.630	317.50	5,281	1,056	23	1,078	0.01
1998	14,465,333	492	0.277	0.421	0.697	331.25	5,374	1,241	26	1,268	0.01
1999	15,088,873	621	0.300	0.451	0.750	344.37	6,015	1,554	33	1,587	0.01
2000	15,809,043	558	0.256	0.480	0.736	357.34	6,101	1,605	34	1,639	0.01
2001	16,717,000	303	0.151	0.536	0.687	369.07	5,441	1,379	29	1,408	0.01
2002	17,601,171	89	0.041	0.609	0.650	378.74	5,699	1,403	30	1,433	0.01
2003	18,004,352	528	0.253	0.655	0.908	388.94	5,357	1,892	40	1,932	0.01
2004	18,523,800	24	0.011	0.691	0.702	401.53	5,258	1,483	32	1,515	0.01
2005	18,584,736	122	0.058	0.710	0.768	410.99	5,122	1,617	34	1,651	0.01
2006	18,740,062	8	0.004	0.759	0.763	425.78	4,711	1,531	33	1,564	0.01
2007	19,302,264			0.807	0.807	439.79	4,544	1,614	34	1,648	0.01
2008	19,881,332			0.809	0.809	454.33	4,652	1,710	36	1,747	0.01
TOTAL		24,923					175,077	44,938	958	45,896	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) = (2) / [(6) x (7)] x 1000  
(4) SECTION 2, EXHIBIT 12, SHEET 20, COL. 6  
(5) = (3) + (4)  
(6) FROM OLIVER WYMAN AUDIT REPORT

(7) SECTION 2, EXHIBIT 12, SHEET 14, COL. 14  
(8) = (5) x (6) x (7)  
(9) = [TAIL - 1.0] x (8)  
(10) = (8) + (9)  
(11) = [(10) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)  
(000's)**

SECTION 2  
EXHIBIT 12  
SHEET 14

SELECTION OF ULTIMATE CLAIM COUNTS

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	IMPLIED FREQUENCY	ON-LEVEL FREQUENCY	5 YR IMPLIED FREQUENCY TREND	CUMULATIVE FREQUENCY TREND	ON-LEVEL TRENDED FREQUENCY	EXPECTED CLAIM FREQUENCY	EXPECTED ULTIMATE CLAIMS	SELECTED ULTIMATE CLAIMS	SELECTED CLAIM FREQUENCY
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1977	4,296,958	3.359	14,432,137	4,256	1.000	4,256	9.906%	2.949%				9.91%	4,256	4,256	9.91%
1978	4,554,775	3.155	14,371,454	4,447	1.000	4,448	9.764%	3.095%				9.76%	4,448	4,448	9.76%
1979	4,922,518	2.926	14,401,884	4,501	1.000	4,502	9.145%	3.126%				9.14%	4,502	4,502	9.14%
1980	5,505,913	2.721	14,981,232	4,808	1.000	4,809	8.734%	3.210%				8.73%	4,809	4,809	8.73%
1981	5,822,523	2.507	14,595,519	4,864	1.000	4,865	8.356%	3.333%	2.9%			8.36%	4,865	4,865	8.36%
1982	6,184,882	2.383	14,740,510	5,135	1.000	5,137	8.305%	3.485%	3.1%			8.30%	5,137	5,137	8.30%
1983	6,513,795	2.282	14,866,069	5,239	1.000	5,240	8.045%	3.525%	3.3%			8.05%	5,240	5,240	8.05%
1984	6,868,217	2.175	14,937,037	5,636	1.000	5,638	8.209%	3.775%	3.9%			8.21%	5,638	5,638	8.21%
1985	7,503,185	2.102	15,768,276	5,976	1.000	5,978	7.967%	3.791%	3.4%			7.97%	5,978	5,978	7.97%
1986	7,891,199	2.051	16,181,637	5,993	1.000	5,995	7.597%	3.705%	2.0%			7.60%	5,995	5,995	7.60%
1987	8,601,063	1.984	17,065,135	6,104	1.000	6,106	7.099%	3.578%	0.1%			7.10%	6,106	6,106	7.10%
1988	8,905,267	1.896	16,880,588	6,399	1.000	6,402	7.189%	3.793%	-0.5%			7.19%	6,402	6,402	7.19%
1989	9,434,400	1.854	17,491,582	6,450	1.001	6,455	6.842%	3.690%	-0.3%			6.84%	6,455	6,455	6.84%
1990	10,055,399	1.785	17,947,817	6,420	1.001	6,428	6.393%	3.581%	-0.4%			6.39%	6,428	6,428	6.39%
1991	10,728,872	1.729	18,548,727	6,144	1.002	6,155	5.737%	3.318%	-2.1%			5.74%	6,155	6,155	5.74%
1992	11,441,482	1.644	18,811,505	6,262	1.002	6,276	5.486%	3.336%	-3.6%			5.49%	6,276	6,276	5.49%
1993	11,998,508	1.614	19,362,381	5,916	1.003	5,933	4.945%	3.064%	-4.3%			4.94%	5,933	5,933	4.94%
1994	12,083,591	1.577	19,055,279	6,015	1.004	6,036	4.995%	3.168%	-3.2%	0.720	2.279%	5.00%	6,036	6,036	5.00%
1995	12,383,967	1.532	18,971,525	5,440	1.005	5,465	4.413%	2.881%	-3.3%	0.738	2.126%	4.41%	5,465	5,465	4.41%
1996	12,949,088	1.480	19,165,938	5,361	1.006	5,395	4.166%	2.815%	-3.9%	0.757	2.130%	4.17%	5,395	5,395	4.17%
1997	13,596,753	1.415	19,232,759	5,235	1.009	5,281	3.884%	2.746%	-3.3%	0.776	2.132%	3.88%	5,281	5,281	3.88%
1998	14,465,333	1.351	19,540,190	5,297	1.015	5,374	3.715%	2.750%	-3.2%	0.796	2.190%	3.72%	5,374	5,374	3.72%
1999	15,088,873	1.308	19,729,053	5,895	1.020	6,015	3.987%	3.049%	0.9%	0.817	2.490%	3.99%	6,015	6,015	3.99%
2000	15,809,043	1.261	19,937,265	5,910	1.032	6,101	3.859%	3.060%	2.8%	0.838	2.563%	3.86%	6,101	6,101	3.86%
2001	16,717,000	1.235	20,644,946	5,171	1.052	5,441	3.255%	2.636%	0.2%	0.859	2.264%	3.25%	5,441	5,441	3.25%
2002	17,601,171	1.195	21,036,269	5,208	1.094	5,699	3.238%	2.709%	-1.7%	0.881	2.387%	3.24%	5,699	5,699	3.24%
2003	18,004,352	1.163	20,931,398	4,660	1.150	5,357	2.976%	2.559%	-4.6%	0.904	2.313%	2.98%	5,357	5,357	2.98%
2004	18,523,800	1.123	20,794,077	4,285	1.227	5,258	2.839%	2.529%	-4.0%	0.927	2.344%	2.84%	5,258	5,258	2.84%
2005	18,584,736	1.097	20,391,643	3,714	1.379	5,122	2.756%	2.512%	-1.6%	0.951	2.388%	2.76%	5,122	5,122	2.76%
2006	18,740,062	1.061	19,881,471	2,342	1.986	4,651	2.482%	2.339%	-3.1%	0.975	2.281%	2.55%	4,772	4,711	2.51%
2007	19,302,264	1.030	19,881,248	846	4.876	4,125	2.137%	2.075%	-4.9%	1.000	2.075%	2.41%	4,652	4,544	2.35%
2008	19,881,332	1.000	19,881,332							1.000		2.34%	4,652	4,544	2.34%

TOTAL				159,930		169,946							175,246	175,077	
									5 YR AVG EXCLD MOST RECENT 1		2.343%				
									20 YR AVG EXCLD MOST RECENT 1		2.299%				
									10 YR AVG EXCLD MOST RECENT 5		2.285%				
									20 YR AVG EXCLD MOST RECENT 5		2.285%				
									2008 SELECTED FREQUENCY		2.340% (16)				

(1)	PROVIDED BY OLIVER WYMAN & BWC	(6)	= (4) x (5)	(11)	= (8) x (10)
(2)	BASED ON CHANGE IN SAWW	(7)	= (6) / (1) x 100	(12)	SELECTED BASED ON (16) DETRENDED AND (7)
(3)	= (1) x (2)	(8)	= (6) / (3) x 100	(13)	= [(12) x (1)] / 100
(4)	BASED ON DATA FROM OLIVER WYMAN & BWC	(9)	5 YEAR FITTED TREND OF (8)	(14)	= (4) + [1 - 1/(5)] x (12)
(5)	SECTION 2, EXHIBIT 12, SHEET 19, COL. 6	(10)	Based on -2.5% Frequency Trend from 1994 to 2006	(15)	= [(14) / (1)] x 100
				(16)	SELECTED BY DELOITTE CONSULTING BASED ON (11)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)  
(000's)**

SECTION 2  
EXHIBIT 12  
SHEET 15

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS & ALAE	LSS ADJ. ULTIMATE LOSS & ALAE	WHOLE \$ SELECTED ULTIMATE SEVERITY	WHOLE \$ LSS ADJ. ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE	LSS ADJ. ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
					100				
1977	4,296,958	4,256	9.91%	1,757	1,751	413	411	0.041	0.041
1978	4,554,775	4,448	9.76%	1,510	1,506	339	339	0.033	0.033
1979	4,922,518	4,502	9.14%	1,777	1,774	395	394	0.036	0.036
1980	5,505,913	4,809	8.73%	1,520	1,517	316	315	0.028	0.028
1981	5,822,523	4,865	8.36%	1,691	1,689	348	347	0.029	0.029
1982	6,184,882	5,137	8.30%	1,426	1,422	278	277	0.023	0.023
1983	6,513,795	5,240	8.05%	1,281	1,283	244	245	0.020	0.020
1984	6,868,217	5,638	8.21%	1,567	1,562	278	277	0.023	0.023
1985	7,503,185	5,978	7.97%	1,482	1,477	248	247	0.020	0.020
1986	7,891,199	5,995	7.60%	1,388	1,389	232	232	0.018	0.018
1987	8,601,063	6,106	7.10%	1,141	1,139	187	187	0.013	0.013
1988	8,905,267	6,402	7.19%	977	985	153	154	0.011	0.011
1989	9,434,400	6,455	6.84%	1,121	1,121	174	174	0.012	0.012
1990	10,055,399	6,428	6.39%	1,062	1,065	165	166	0.011	0.011
1991	10,728,872	6,155	5.74%	1,031	1,036	167	168	0.010	0.010
1992	11,441,482	6,276	5.49%	965	928	154	148	0.008	0.008
1993	11,998,508	5,933	4.94%	850	819	143	138	0.007	0.007
1994	12,083,591	6,036	5.00%	1,196	1,249	198	207	0.010	0.010
1995	12,383,967	5,465	4.41%	592	611	108	112	0.005	0.005
1996	12,949,088	5,395	4.17%	532	495	99	92	0.004	0.004
1997	13,596,753	5,281	3.88%	779	826	147	156	0.006	0.006
1998	14,465,333	5,374	3.72%	1,155	1,261	215	235	0.008	0.009
1999	15,088,873	6,015	3.99%	1,693	1,582	281	263	0.011	0.010
2000	15,809,043	6,101	3.86%	1,518	1,527	249	250	0.010	0.010
2001	16,717,000	5,441	3.25%	1,384	1,438	254	264	0.008	0.009
2002	17,601,171	5,699	3.24%	1,037	1,086	182	191	0.006	0.006
2003	18,004,352	5,357	2.98%	2,999	3,034	560	566	0.017	0.017
2004	18,523,800	5,258	2.84%	2,722	2,745	518	522	0.015	0.015
2005	18,584,736	5,122	2.76%	2,828	2,739	552	535	0.015	0.015
2006	18,740,062	4,711	2.51%	2,817	2,818	598	598	0.015	0.015
2007	19,302,264	4,544	2.35%	2,896	2,897	637	638	0.015	0.015
2008	19,881,332	4,652	2.34%	2,982	2,982	641	641	0.015	0.015
TOTAL				49,676					

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 2, EXHIBIT 12, SHEET 14, COL. 14  
(3) = (2) / (1) x 100  
(4) SECTION 2, EXHIBIT 12, SHEET 4, COL. 12

(5) SECTION 2, EXHIBIT 12, SHEET 4, COL. 12  
(6) = [(4) / (2)] x 1,000  
(7) = [(5) / (2)] x 1,000  
(8) = [(4) / (1)] x 100  
(9) = [(5) / (1)] x 100



**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)  
(000's)**

SECTION 2  
EXHIBIT 12  
SHEET 16

DISCOUNT FACTORS

ACCIDENT YEAR AGE	PAID LOSS & ALAE DEVELOPMENT FACTOR	CUMULATIVE PERCENT PAID	INCREMENTAL PERCENT PAID	INCREMENTAL PERCENT DISCOUNTED	DISCOUNT FACTOR AT 5.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			0.0%	0.0%	57.2%
6	5423.290	0.0%	0.3%	0.2%	60.1%
18	361.553	0.3%	3.9%	3.4%	63.0%
30	24.104	4.1%	2.5%	2.1%	64.6%
42	15.065	6.6%	3.3%	2.7%	67.0%
54	10.043	10.0%	5.0%	3.8%	69.1%
66	6.695	14.9%	5.5%	4.0%	70.8%
78	4.898	20.4%	11.7%	8.1%	72.4%
90	3.112	32.1%	32.1%	4.5%	71.5%
102	2.729	36.6%	7.1%	4.5%	73.1%
114	2.285	43.8%	43.8%	7.1%	73.5%
126	1.966	50.9%	2.5%	1.4%	73.5%
138	1.873	53.4%	53.4%	6.9%	75.8%
150	1.658	60.3%	5.0%	2.6%	75.7%
162	1.531	65.3%	65.3%	4.7%	76.1%
174	1.429	70.0%	4.5%	2.1%	76.4%
186	1.342	74.5%	74.5%	3.2%	76.3%
198	1.287	77.7%	3.0%	1.3%	76.9%
210	1.238	80.8%	80.8%	2.6%	77.3%
222	1.199	83.4%	1.6%	0.6%	77.8%
234	1.176	85.0%	2.6%	1.0%	79.4%
246	1.142	87.6%	2.4%	0.8%	79.4%
258	1.111	90.0%	1.6%	0.5%	78.8%
270	1.091	91.6%	1.3%	0.4%	78.9%
282	1.076	92.9%	1.1%	0.3%	79.4%
294	1.064	94.0%	0.9%	0.2%	79.9%
306	1.055	94.8%	1.0%	0.3%	80.9%
318	1.043	95.8%	1.1%	0.3%	80.7%
330	1.031	97.0%	0.1%	0.0%	78.1%
342	1.030	97.0%	0.2%	0.1%	81.4%
354	1.028	97.3%	0.6%	0.1%	84.0%
366	1.021	97.9%	0.5%	0.1%	83.9%
378	1.017	98.4%	0.4%	0.1%	84.0%
390	1.013	98.7%	0.2%	0.0%	84.2%
402	1.010	99.0%	0.2%	0.0%	84.9%
414	1.008	99.2%	0.2%	0.0%	85.9%
426	1.007	99.3%	0.1%	0.0%	87.2%
438	1.005	99.5%	0.1%	0.0%	88.6%
450	1.004	99.6%	0.1%	0.0%	90.0%
462	1.003	99.7%	0.1%	0.0%	91.2%
474	1.002	99.8%	0.1%	0.0%	92.4%
486	1.001	99.9%	0.1%	0.0%	93.2%
498	1.001	99.9%	0.0%	0.0%	93.8%
510	1.000	100.0%	0.0%	0.0%	94.2%
522	1.000	100.0%	0.0%	0.0%	94.7%
534	1.000	100.0%	0.0%	0.0%	95.3%
546	1.000	100.0%	0.0%	0.0%	96.2%
558	1.000	100.0%	0.0%	0.0%	97.6%
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%

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- (1) AGE OF ACCIDENT YEAR LOSS DEVELOPMENT FACTORS
  - (2) SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 2, EXHIBIT 12, SHEET 21
  - (3) = 1 / (2)
  - (4) = (3) FROM SUCCESSIVE AGE - (3) FROM CURRENT AGE
  - (5) NET PRESENT VALUE OF (4) ASSUMING MID-YEAR PAYMENT
  - (6) CUMULATIVE DISCOUNT FACTOR FOR GIVEN AGE BASED ON (4) AND (5)



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

SECTION 2  
EXHIBIT 12  
SHEET 18

**LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)**

INTERPOLATED DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED PAID LOSS & ALAE			INCURRED LOSS & ALAE			REPORTED COUNTS (6/30/XX EVALUATIONS)			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)
1977	372	366	378	1.021	1.017	1.019				1.000	1.000	1.000	1.021	1.021	1.021
1978	360	354	366	1.028	1.021	1.025				1.000	1.000	1.000	1.028	1.021	1.025
1979	348	342	354	1.030	1.028	1.029				1.000	1.000	1.000	1.031	1.028	1.029
1980	336	330	342	1.031	1.030	1.031				1.000	1.000	1.000	1.031	1.031	1.031
1981	324	318	330	1.043	1.031	1.037				1.000	1.000	1.000	1.043	1.031	1.037
1982	312	306	318	1.055	1.043	1.049				1.000	1.000	1.000	1.058	1.043	1.050
1983	300	294	306	1.064	1.055	1.059				1.000	1.000	1.000	1.068	1.058	1.063
1984	288	282	294	1.076	1.064	1.070				1.000	1.000	1.000	1.078	1.068	1.073
1985	276	270	282	1.091	1.076	1.084				1.000	1.000	1.000	1.085	1.078	1.082
1986	264	258	270	1.111	1.091	1.101				1.000	1.000	1.000	1.099	1.085	1.092
1987	252	246	258	1.142	1.111	1.126				1.000	1.000	1.000	1.137	1.099	1.118
1988	240	234	246	1.176	1.142	1.159				1.001	1.000	1.000	1.173	1.137	1.155
1989	228	222	234	1.199	1.176	1.188				1.001	1.001	1.001	1.207	1.173	1.190
1990	216	210	222	1.238	1.199	1.218				1.002	1.001	1.001	1.232	1.207	1.220
1991	204	198	210	1.287	1.238	1.262				1.002	1.002	1.002	1.302	1.232	1.266
1992	192	186	198	1.342	1.287	1.314				1.003	1.002	1.002	1.344	1.302	1.323
1993	180	174	186	1.429	1.342	1.384				1.003	1.003	1.003	1.427	1.344	1.384
1994	168	162	174	1.531	1.429	1.478				1.004	1.003	1.004	1.552	1.427	1.487
1995	156	150	162	1.658	1.531	1.592				1.006	1.004	1.005	1.642	1.552	1.596
1996	144	138	150	1.873	1.658	1.759				1.008	1.006	1.007	1.805	1.642	1.720
1997	132	126	138	1.966	1.873	1.918				1.012	1.008	1.010	1.895	1.805	1.849
1998	120	114	126	2.285	1.966	2.114				1.018	1.012	1.015	2.126	1.895	2.004
1999	108	102	114	2.729	2.285	2.488				1.026	1.018	1.022	2.585	2.126	2.333
2000	96	90	102	3.112	2.729	2.908				1.043	1.026	1.035	2.779	2.585	2.678
2001	84	78	90	4.898	3.112	3.805				1.073	1.043	1.058	4.363	2.779	3.395
2002	72	66	78	6.695	4.898	5.657				1.120	1.073	1.096	5.637	4.363	4.919
2003	60	54	66	10.043	6.695	8.035				1.183	1.120	1.150	10.723	5.637	7.390
2004	48	42	54	15.065	10.043	12.095				1.291	1.183	1.234	12.669	10.723	11.615
2005	36	30	42	24.104	15.065	19.520				1.611	1.291	1.433	28.052	12.669	17.455
2006	24	18	30	361.553	24.104	229.239				2.738	1.611	2.028	240.942	28.052	50.254
2007	12	6	18	5,423.290	361.553	753.627				9.475	2.738	4.249	3,614.123	240.942	451.765

(1)	AGE	(9)	INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)
(2) & (3)	BASED ON TRIANGLE AGES NEAREST TO (1)	(10)	FROM SECTION 2, EXHIBIT 12, SHEET 28; SELECTED CUM. BASED ON (2)
(4)	FROM SECTION 2, EXHIBIT 12, SHEET 21; SELECTED CUM. BASED ON (2)	(11)	FROM SECTION 2, EXHIBIT 12, SHEET 28; SELECTED CUM. BASED ON (3)
(5)	FROM SECTION 2, EXHIBIT 12, SHEET 21; SELECTED CUM. BASED ON (3)	(12)	INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)
(6)	INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)	(13)	FROM SECTION 2, EXHIBIT 12, SHEET 29; SELECTED CUM. BASED ON (2)
(7)	FROM SECTION 2, EXHIBIT 12, SHEET 22; SELECTED CUM. BASED ON (2)	(14)	FROM SECTION 2, EXHIBIT 12, SHEET 29; SELECTED CUM. BASED ON (3)
(8)	FROM SECTION 2, EXHIBIT 12, SHEET 22; SELECTED CUM. BASED ON (3)	(15)	INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)

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

SECTION 2  
EXHIBIT 12  
SHEET 19

**LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)**

INTERPOLATED CLAIM COUNT DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		REPORTED COUNTS (12/31/XX VALUATIONS)		
		LOW (2)	HIGH (3)	LOW (4)	HIGH (5)	INTERP. (6)
1977	372	372	384	1.000	1.000	1.000
1978	360	360	372	1.000	1.000	1.000
1979	348	348	360	1.000	1.000	1.000
1980	336	336	348	1.000	1.000	1.000
1981	324	324	336	1.000	1.000	1.000
1982	312	312	324	1.000	1.000	1.000
1983	300	300	312	1.000	1.000	1.000
1984	288	288	300	1.000	1.000	1.000
1985	276	276	288	1.000	1.000	1.000
1986	264	264	276	1.000	1.000	1.000
1987	252	252	264	1.000	1.000	1.000
1988	240	240	252	1.000	1.000	1.000
1989	228	228	240	1.001	1.000	1.001
1990	216	216	228	1.001	1.001	1.001
1991	204	204	216	1.002	1.001	1.002
1992	192	192	204	1.002	1.002	1.002
1993	180	180	192	1.003	1.002	1.003
1994	168	168	180	1.004	1.003	1.004
1995	156	156	168	1.005	1.004	1.005
1996	144	144	156	1.006	1.005	1.006
1997	132	132	144	1.009	1.006	1.009
1998	120	120	132	1.015	1.009	1.015
1999	108	108	120	1.020	1.015	1.020
2000	96	96	108	1.032	1.020	1.032
2001	84	84	96	1.052	1.032	1.052
2002	72	72	84	1.094	1.052	1.094
2003	60	60	72	1.150	1.094	1.150
2004	48	48	60	1.227	1.150	1.227
2005	36	36	48	1.379	1.227	1.379
2006	24	24	36	1.986	1.379	1.986
2007	12	12	24	4.876	1.986	4.876

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(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 2, EXHIBIT 12, SHEET 27; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 2, EXHIBIT 12, SHEET 27; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)

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

SECTION 2  
EXHIBIT 12  
SHEET 20

**LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)**

INTERPOLATED INDEX FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED INDEXED INCREMENTAL PAID LOSS & ALAE		
		LOW	HIGH	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)
1977	372	366	378	-	-	-
1978	360	354	366	0.020	-	0.010
1979	348	342	354	0.028	0.020	0.024
1980	336	330	342	0.030	0.028	0.029
1981	324	318	330	0.054	0.030	0.041
1982	312	306	318	0.086	0.054	0.069
1983	300	294	306	0.103	0.086	0.094
1984	288	282	294	0.118	0.103	0.110
1985	276	270	282	0.126	0.118	0.122
1986	264	258	270	0.140	0.126	0.133
1987	252	246	258	0.177	0.140	0.157
1988	240	234	246	0.205	0.177	0.190
1989	228	222	234	0.225	0.205	0.215
1990	216	210	222	0.238	0.225	0.231
1991	204	198	210	0.267	0.238	0.252
1992	192	186	198	0.283	0.267	0.275
1993	180	174	186	0.310	0.283	0.296
1994	168	162	174	0.343	0.310	0.326
1995	156	150	162	0.366	0.343	0.354
1996	144	138	150	0.397	0.366	0.381
1997	132	126	138	0.410	0.397	0.403
1998	120	114	126	0.432	0.410	0.421
1999	108	102	114	0.470	0.432	0.451
2000	96	90	102	0.490	0.470	0.480
2001	84	78	90	0.586	0.490	0.536
2002	72	66	78	0.632	0.586	0.609
2003	60	54	66	0.678	0.632	0.655
2004	48	42	54	0.704	0.678	0.691
2005	36	30	42	0.716	0.704	0.710
2006	24	18	30	0.806	0.716	0.759
2007	12	6	18	0.809	0.806	0.807

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(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 2, EXHIBIT 12, SHEET 37; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 2, EXHIBIT 12, SHEET 37; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)















**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)  
REPORTED LOST TIME CLAIM COUNTS (12/31/XX)**

ACCIDENT YEAR	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384	AS OF 12/31/2007				
1977												4,211	4,222	4,239	4,243	4,247	4,248	4,250	4,252	4,254	4,257	4,257	4,257	4,257	4,255	4,255	4,255	4,256	4,256	4,256	4,256	4,256	4,256	4,256			
1978										4,378		4,388	4,411	4,421	4,430	4,433	4,437	4,433	4,435	4,439	4,442	4,443	4,445	4,446	4,446	4,446	4,447	4,447	4,447	4,447	4,447	4,447	4,447	4,447			
1979										4,424		4,441	4,459	4,478	4,488	4,495	4,499	4,496	4,499	4,503	4,507	4,504	4,501	4,500	4,500	4,500	4,500	4,501	4,501	4,501	4,501	4,501	4,501	4,501			
1980								4,659		4,706		4,735	4,759	4,768	4,779	4,788	4,782	4,783	4,787	4,793	4,797	4,802	4,807	4,807	4,807	4,807	4,808	4,808	4,808	4,808	4,808	4,808	4,808	4,808			
1981								4,584		4,701		4,755	4,781	4,796	4,809	4,818	4,823	4,828	4,838	4,850	4,853	4,857	4,863	4,863	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864			
1982								4,851		4,962		5,017	5,048	5,075	5,100	5,108	5,114	5,121	5,125	5,130	5,132	5,133	5,134	5,134	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135		
1983					4,657		4,798	4,957		5,095		5,152	5,162	5,207	5,209	5,219	5,221	5,225	5,228	5,232	5,234	5,237	5,238	5,238	5,239	5,239	5,239	5,239	5,239	5,239	5,239	5,239	5,239	5,239			
1984				4,969		5,183		5,359		5,515		5,563	5,587	5,609	5,618	5,616	5,623	5,628	5,628	5,631	5,635	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636		
1985				5,292		5,501		5,619		5,772		5,848	5,887	5,917	5,941	5,945	5,953	5,959	5,964	5,967	5,970	5,974	5,975	5,975	5,976	5,976	5,976	5,976	5,976	5,976	5,976	5,976	5,976	5,976	5,976		
1986			2,659		4,922		5,343	5,525		5,716		5,843	5,897	5,922	5,949	5,958	5,962	5,970	5,978	5,981	5,984	5,988	5,991	5,992	5,992	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993		
1987	1,438		2,578		4,206		5,051	5,316		5,604		5,796	5,948	6,006	6,031	6,049	6,061	6,079	6,084	6,089	6,092	6,095	6,099	6,102	6,103	6,104	6,104	6,104	6,104	6,104	6,104	6,104	6,104	6,104	6,104		
1988	1,461		2,744		4,312		5,033	5,568		5,884		6,098	6,239	6,302	6,319	6,337	6,366	6,371	6,379	6,384	6,387	6,390	6,394	6,398	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399		
1989	1,443		2,616		3,495		4,830	5,477		5,852		6,125	6,286	6,323	6,370	6,400	6,416	6,424	6,431	6,437	6,440	6,443	6,447	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450		
1990	1,462		2,743		4,277		5,065	5,524		5,860		6,108	6,264	6,314	6,361	6,380	6,389	6,397	6,405	6,410	6,413	6,416	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420		
1991	1,569		3,045		4,087		4,892	5,400		5,688		5,904	6,013	6,061	6,091	6,109	6,118	6,126	6,133	6,138	6,141	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	
1992	1,670		2,877		4,194		5,133	5,556		5,832		6,044	6,150	6,189	6,211	6,230	6,239	6,246	6,253	6,259	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	
1993	1,610		2,920		4,203		4,929	5,246		5,490		5,784	5,816	5,850	5,880	5,896	5,905	5,914	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	
1994	1,549		2,915		4,362		4,945	5,297		5,553		5,753	5,858	5,914	5,954	5,982	5,999	6,011	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	
1995	1,450		2,909		3,978		4,518	4,804		5,011		5,198	5,293	5,355	5,391	5,421	5,433	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	
1996	1,438		2,735		3,882		4,431	4,742		4,947		5,128	5,223	5,280	5,317	5,347	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	
1997	1,451		2,730		3,784		4,278	4,591		4,801		4,998	5,127	5,181	5,204	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	
1998	1,599		2,887		3,917		4,392	4,666		4,919		5,093	5,200	5,267	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	
1999	1,848		3,290		4,519		4,975	5,287		5,510		5,720	5,827	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	
2000	1,911		3,381		4,598		5,060	5,346		5,593		5,804	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	
2001	1,349		2,841		3,969		4,396	4,692		4,950		5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171	5,171
2002	1,439		3,000		4,162		4,656	4,955		5,208		5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208	5,208
2003	1,278		2,734		3,847		4,352	4,660		4,660		4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660	4,660
2004	1,126		2,573		3,819		4,285	4,285		4,285		4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285	4,285
2005	1,092		2,603		3,714		3,714	3,714		3,714		3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714	3,714
2006	869		2,342		2,342		2,342	2,342		2,342		2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342	2,342
2007	846		846		846		846	846		846		846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846

**AGE-TO-AGE DEVELOPMENT FACTORS**

	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-Ult	384-Ult		
1977												1.0026	1.0040	1.0009	1.0009	1.0002	1.0005	1.0005	1.0005	1.0007	1.0000	1.0000	1.0000	0.99953	1.00005	1.00004	1.00004	1.00003	1.00003	1.00002	1.00002	1.00002	1.00002	
1978										1.0023		1.0052	1.0023	1.0020	1.0007	1.0009	0.9991	1.0005	1.0009	1.0007	1.0002	1.0005	1.00022	1.00000	1.00005	1.00004	1.00004	1.00003	1.00003	1.00002	1.00002	1.00002	1.00002	
1979									1.0038		1.0041	1.0043	1.0022	1.0016	1.0009	0.9993	1.0007	1.0009	1.0009	0.9993	0.9998	1.00000	1.00000	1.00005	1.00004	1.00004	1.00003	1.00003	1.00003	1.00002	1.00002	1.00002	1.00002	1.00002
1980										1.0101		1.0062	1.0051	1.0019	1.0023	1.0019																		

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)  
REPORTED LOST TIME CLAIM COUNTS (ESTIMATED AT 6/30/XX FROM 12/31/XX)**

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	AS OF 12/31/2007				
1977												4,217	4,231	4,241	4,245	4,248	4,249	4,251	4,253	4,256	4,257	4,257	4,257	4,256	4,255	4,255	4,256	4,256	4,256	4,256	4,256	4,256	4,256				
1978											4,383	4,400	4,416	4,426	4,432	4,435	4,435	4,434	4,434	4,437	4,441	4,443	4,444	4,444	4,446	4,446	4,447	4,447	4,447	4,447	4,447	4,447	4,447	4,447			
1979										4,433	4,450	4,469	4,483	4,492	4,497	4,498	4,498	4,501	4,505	4,506	4,503	4,501	4,500	4,500	4,500	4,500	4,501	4,501	4,501	4,501	4,501	4,501	4,501	4,501			
1980										4,683	4,721	4,747	4,764	4,774	4,784	4,785	4,783	4,785	4,790	4,795	4,800	4,805	4,807	4,807	4,807	4,807	4,807	4,807	4,807	4,807	4,807	4,807	4,807	4,807	4,807		
1981										4,643	4,728	4,768	4,789	4,803	4,814	4,821	4,826	4,833	4,844	4,852	4,855	4,860	4,863	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864		
1982										4,907	4,990	5,033	5,062	5,088	5,104	5,111	5,118	5,128	5,131	5,133	5,134	5,134	5,134	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	
1983										4,686	4,878	5,026	5,124	5,167	5,195	5,208	5,214	5,220	5,223	5,227	5,230	5,233	5,235	5,237	5,238	5,238	5,238	5,239	5,239	5,239	5,239	5,239	5,239	5,239	5,239		
1984										5,076	5,271	5,399	5,477	5,539	5,575	5,598	5,614	5,617	5,620	5,626	5,629	5,630	5,635	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	
1985										5,397	5,560	5,696	5,810	5,888	5,902	5,929	5,943	5,949	5,956	5,962	5,965	5,969	5,972	5,974	5,975	5,976	5,976	5,976	5,976	5,976	5,976	5,976	5,976	5,976	5,976	5,976	
1986										4,581	4,611	4,588	4,534	4,621	4,780	4,910	5,036	5,164	5,296	5,432	5,568	5,704	5,840	5,976	6,112	6,248	6,384	6,520	6,656	6,792	6,928	7,064	7,200	7,336	7,472	7,608	
1987	719	2,008	3,445	4,611	5,168	5,434	5,621	5,780	5,910	5,936	5,964	5,960	5,966	5,974	5,980	5,983	5,986	5,989	5,991	5,992	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993	5,993		
1988	730	2,103	3,528	4,673	5,301	5,726	5,991	6,169	6,271	6,311	6,328	6,352	6,369	6,375	6,381	6,386	6,389	6,392	6,396	6,398	6,398	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399	6,399		
1989	721	2,030	3,056	4,163	5,154	5,665	5,989	6,206	6,305	6,347	6,385	6,408	6,420	6,427	6,434	6,438	6,441	6,445	6,449	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450		
1990	731	2,103	3,510	4,671	5,295	5,692	5,984	6,186	6,289	6,338	6,371	6,385	6,393	6,401	6,407	6,412	6,415	6,418	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420	6,420		
1991	784	2,307	3,566	4,490	5,146	5,544	5,796	5,959	6,037	6,076	6,100	6,114	6,122	6,129	6,135	6,140	6,143	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	6,144	
1992	835	2,274	3,536	4,664	5,345	5,694	5,938	6,097	6,170	6,200	6,220	6,234	6,242	6,250	6,256	6,260	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	6,262	
1993	805	2,265	3,562	4,566	5,088	5,368	5,580	5,737	5,800	5,833	5,865	5,888	5,901	5,910	5,915	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	5,916	
1994	774	2,232	3,639	4,654	5,121	5,425	5,653	5,806	5,886	5,934	5,968	5,991	6,005	6,013	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	6,015	
1995	725	2,180	3,444	4,248	4,661	4,908	5,105	5,246	5,324	5,373	5,406	5,427	5,437	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	5,440	
1996	719	2,087	3,309	4,157	4,587	4,845	5,038	5,176	5,252	5,299	5,332	5,354	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	5,361	
1997	725	2,091	3,257	4,031	4,435	4,696	4,904	5,063	5,154	5,193	5,220	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	5,235	
1998	799	2,243	3,402	4,155	4,529	4,793	5,006	5,147	5,234	5,282	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	5,297	
1999	924	2,569	3,905	4,747	5,131	5,399	5,615	5,774	5,861	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	5,895	
2000	955	2,646	3,990	4,829	5,203	5,470	5,689	5,857	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910	5,910
2001	674	2,095	3,405	4,182	4,544	4,821	5,061	5,261	5,421	5,541	5,621	5,681	5,721	5,751	5,771	5,781	5,781	5,781	5,781	5,781	5,781	5,781	5,781	5,781	5,781	5,781	5,781	5,781	5,781	5,781	5,781	5,781	5,781	5,781	5,781	5,781	5,781
2002	719	2,220	3,581	4,409	4,806	5,082	5,268	5,418	5,518	5,568	5,608	5,638	5,658	5,668	5,668	5,668	5,668	5,668	5,668	5,668	5,668	5,668	5,668	5,668	5,668	5,668	5,668	5,668	5,668	5,668	5,668	5,668	5,668	5,668	5,668	5,668	5,668
2003	639	2,006	3,291	4,100	4,506	4,660	4,785	4,885	4,955	4,995	5,015	5,025	5,025	5,025	5,025	5,025	5,025	5,025	5,025	5,025	5,025	5,025	5,025	5,025	5,025	5,025	5,025	5,025	5,025	5,025	5,025	5,025	5,025	5,025	5,025	5,025	5,025
2004	563	1,850	3,196	4,052	4,285	4,425	4,525	4,595	4,635	4,655	4,665	4,665	4,665	4,665	4,665	4,665	4,665	4,665	4,665	4,665	4,665	4,665	4,665	4,665	4,665	4,665	4,665	4,665	4,665	4,665	4,665	4,665	4,665	4,665	4,665	4,665	4,665
2005	546	1,848	3,159	3,714	4,285	4,425	4,525	4,595	4,635	4,655	4,665	4,665	4,665	4,665	4,665	4,665	4,665	4,665	4,665	4,665	4,665	4,665	4,665	4,665	4,665	4,665	4,665	4,665	4,665	4,665	4,665	4,665	4,665	4,665	4,665	4,665	4,665
2006	434	1,606	2,342	3,144	4,285	4,425	4,525	4,595	4,635	4,655	4,665	4,665	4,665	4,665	4,665	4,665	4,665	4,665	4,665	4,665	4,665	4,665	4,665	4,665	4,665	4,665	4,665	4,665	4,665	4,665	4,665	4,665	4,665	4,665	4,665	4,665	4,665
2007	423	846	1,269	1,644	2,019	2,394	2,769	3,144	3,519	3,894	4,269	4,644	5,019	5,394	5,769	6,144	6,519	6,894	7,269	7,644	8,019	8,394	8,769	9,144	9,519	9,894	10,269	10,644	11,019	11,394	11,769	12,144	12,519	12,894	13,269	13,644	14,019

**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-UR		
1977												1.0033	1.0024	1.0009	1.0007	1.0002	1.0005	1.0005	1.0007	1.0002	1.0000	1.0000	0.99977	0.99977	1.00000	1.00000	1.00024	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000
1978											1.0039	1.0036	1.0023	1.0014	1.0007	1.0000																		

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)  
CUMULATIVE PAID LOSS & ALAE 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	AS OF 12/31/2007												
1977																			335	347	354	366	368	376	386	386	392	394	400	401	403	405	405												
1978																		261	269	279	285	289	299	306	312	326	330	331	331	331	331	331	331	331											
1979																212	224	230	242	249	250	251	259	286	292	300	304	304	305	306	307	307	307	307											
1980																		242	251	269	279	287	293	304	309	314	316	323	328	333	335	335	335	335	335										
1981																		188	201	212	218	226	232	237	242	244	251	263	265	265	265	265	265	265	265										
1982																		201	212	218	226	232	237	242	244	251	263	265	265	265	265	265	265	265	265	265									
1983																		171	175	186	198	206	210	216	219	222	224	225	227	227	227	227	227	227	227	227									
1984																		128	142	176	186	198	210	225	226	228	237	251	257	260	260	260	260	260	260	260									
1985																		129	148	155	176	188	195	204	207	212	213	218	225	229	229	229	229	229	229	229	229								
1986																		86	101	115	132	147	161	166	173	176	180	192	198	207	209	210	210	210	210	210									
1987																		56	66	82	106	121	136	147	148	155	157	158	162	166	166	166	166	166	166	166	166								
1988																		43	56	66	82	106	121	136	147	148	155	157	158	162	166	166	166	166	166	166	166	166							
1989																		24	50	59	68	83	97	116	126	132	138	139	140	141	144	144	144	144	144	144	144	144	144						
1990																		26	35	42	53	67	75	80	85	86	100	107	122	127	131	131	131	131	131	131	131	131	131						
1991																		24	50	59	68	83	97	116	126	132	138	139	140	141	144	144	144	144	144	144	144	144	144	144					
1992																		6	14	22	33	40	47	50	78	79	84	91	111	119	127	133	133	133	133	133	133	133	133	133					
1993																		3	9	17	29	33	50	60	73	76	97	110	116	116	116	116	116	116	116	116	116	116	116	116	116				
1994																		3	11	21	31	40	52	75	78	80	94	97	102	102	102	102	102	102	102	102	102	102	102	102	102				
1995																		35	71	43	44	47	51	60	65	82	88	115	121	128	131	135	135	135	135	135	135	135	135	135	135	135			
1996																		9	9	11	12	16	27	41	50	54	57	61	68	68	68	68	68	68	68	68	68	68	68	68	68	68			
1997																		4	5	11	13	25	31	42	49	62	73	78	78	78	78	78	78	78	78	78	78	78	78	78	78	78			
1998																		4	8	6	12	16	26	78	78	93	103	103	103	103	103	103	103	103	103	103	103	103	103	103	103	103	103	103	
1999																		6	4	44	58	65	76	97	106	115	115	115	115	115	115	115	115	115	115	115	115	115	115	115	115	115	115		
2000																		6	7	20	55	69	95	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101	
2001																		5	10	31	38	60	71	71	71	71	71	71	71	71	71	71	71	71	71	71	71	71	71	71	71	71	71		
2002																		3	7	18	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22		
2003																		4	134	119	117	136	136	136	136	136	136	136	136	136	136	136	136	136	136	136	136	136	136	136	136	136	136	136	
2004																		3	39	49	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40		
2005																		5	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	
2006																		6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
2007																		6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6

**AGE-TO-AGE DEVELOPMENT FACTORS**

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-UR										
1977																				1.035	1.021	1.034	1.005	1.021	1.027	1.000	1.016	1.005	1.014	1.003	1.005	1.006	1.000	1.000								
1978																				1.010	1.030	1.030	1.033	1.023	1.021	1.044	1.011	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
1979																				1.032	1.054	1.030	1.053	1.023	1.013	1.024	1.002	1.007	1.033	1.025	1.000	1.000	1.000	1.000	1.000	1.000						
1980																				1.032	1.030	1.053	1.028	1.021	1.037	1.017	1.017	1.005	1.025	1.015	1.011	1.004	1.005	1.001	1.001	1.001						
1981																				1.038	1.074	1.035	1.028	1.021	1.037	1.017	1.017	1.005	1.025	1.015	1.011	1.004	1.005	1.000	1.000	1.000	1.000	1.000				
1982																				1.067	1.055	1.026	1.037	1.026	1.025	1.020	1.009	1.026	1.049	1.001	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
1983																				1.024	1.063	1.064	1.064	1.041	1.017	1.028	1.014	1.017	1.007	1.000	1.007	1.007	1.007	1.007	1.007	1.007	1.007	1.007	1.007			
1984																				1.109	1.236	1.061	1.063	1.059	1.074	1.005	1.009	1.038	1.062	1.022	1.011	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1985																				1.159	1.140	1.052	1.132	1.069	1.038	1.046	1.017	1.023	1.006	1.024	1.031	1.016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1986																				1.133	1.152	1.113	1.092	1.030	1.042	1.021	1.018	1.069	1.029	1.049	1.006	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	
1987																				1.184	1.182	1.245	1.298	1.141	1.121	1.079	1.008	1.047	1.016	1.008	1.024	1.022	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1988																				1.303	1.205	1.267	1.253	1.118	1.069	1.061	1.014	1.162	1.077	1.137	1.040	1.034	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003
1989																				1.330	1.173	1.152	1.215	1.175	1.192	1.086	1.050	1.046	1.008	1.004												

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)  
CUMULATIVE PAID LOSS & ALAE / 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	AS OF 12/31/2007				
1977																		335	346	354	366	368	376	386	386	392	394	400	401	403	405	405	405				
1978																	260	269	278	285	289	298	305	312	326	330	331	331	331	331	331	331	331	331			
1979																294	303	307	316	326	337	345	349	358	358	361	373	382	382	384	384	384	384	384			
1980															211	222	229	241	248	250	251	259	286	292	300	303	305	306	306	307	307	307	307	307			
1981														187	239	249	267	278	286	292	303	309	314	315	323	328	333	335	335	335	335	335	335	335			
1982													159	170	174	186	198	206	210	215	219	222	224	224	225	227	231	265	265	265	265	265	265	265			
1983											118	127	141	175	186	198	209	225	226	228	237	251	257	260	260	260	260	260	260	260	260	260	260	260			
1984										110	128	146	154	175	187	195	204	207	212	213	218	225	229	229	229	229	229	229	229	229	229	229	229	229			
1985										84	100	114	131	146	160	165	172	176	179	192	198	207	209	210	210	210	210	210	210	210	210	210	210	210	210		
1986										41	54	65	81	105	120	135	146	147	154	157	158	162	166	166	166	166	166	166	166	166	166	166	166	166	166		
1987								25	34	41	53	66	74	79	84	86	99	107	122	127	131	132	132	132	132	132	132	132	132	132	132	132	132	132	132		
1988						21	47	57	67	81	96	115	125	132	138	139	140	141	144	144	146	146	146	146	146	146	146	146	146	146	146	146	146	146	146		
1989						12	18	27	39	54	69	77	82	92	107	113	121	125	130	136	136	136	136	136	136	136	136	136	136	136	136	136	136	136	136		
1990				4	12	19	31	39	46	49	77	79	84	90	111	119	127	133	133	133	133	133	133	133	133	133	133	133	133	133	133	133	133	133	133		
1991				2	8	15	28	32	49	59	72	76	97	110	110	115	117	117	117	117	117	117	117	117	117	117	117	117	117	117	117	117	117	117	117		
1992				2	9	19	29	38	51	74	77	79	93	96	102	104	104	104	104	104	104	104	104	104	104	104	104	104	104	104	104	104	104	104	104	104	
1993				2	8	15	28	32	49	59	72	76	97	110	110	115	117	117	117	117	117	117	117	117	117	117	117	117	117	117	117	117	117	117	117	117	
1994	5	26	26	34	40	45	56	62	80	86	114	120	127	130	134	134	134	134	134	134	134	134	134	134	134	134	134	134	134	134	134	134	134	134	134	134	
1995			2	3	7	13	21	32	37	49	53	56	61	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68	
1996			6	7	9	11	15	26	40	49	53	56	61	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68	
1997		2	3	8	11	22	29	41	48	61	72	77	77	77	77	77	77	77	77	77	77	77	77	77	77	77	77	77	77	77	77	77	77	77	77	77	
1998		2	5	5	10	14	25	74	76	92	102	102	102	102	102	102	102	102	102	102	102	102	102	102	102	102	102	102	102	102	102	102	102	102	102	102	
1999		3	3	35	49	58	71	93	103	113	113	113	113	113	113	113	113	113	113	113	113	113	113	113	113	113	113	113	113	113	113	113	113	113	113	113	113
2000			4	5	17	50	65	92	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98
2001			3	7	26	34	56	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68
2002				2	6	16	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21
2003			1	82	91	99	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118
2004				3	5	33	33	33	33	33	33	33	33	33	33	33	33	33	33	33	33	33	33	33	33	33	33	33	33	33	33	33	33	33	33	33	33
2005			1	24	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36
2006			2	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
2007			1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
																												4,817									













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

SECTION 2  
EXHIBIT 12  
SHEET 38

**LUMP SUM ADVANCEMENTS**

**UNPAID LOSS ESTIMATE FOR ACCIDENT YEARS 1976 AND PRIOR**

10 times 3 Year Average Annual Payments	209	(1)
15 times 3 Year Average Annual Payments	314	(2)
Incremental Development Method	44	(3)
05 to 08 Exponential Curve Fit	45	(4)
04 to 08 Exponential Curve Fit	42	(5)
03 to 08 Exponential Curve Fit	94	(6)
03 to 07 Exponential Curve Fit	104	(7)
Selected Unpaid Loss	100	(8)

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- (1) 10 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2006 THROUGH 2008 OF 21  
(2) 15 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2006 THROUGH 2008 OF 21  
(3) SECTION 2, EXHIBIT 12, SHEET 40, COLUMN (8)  
(4) SECTION 2, EXHIBIT 12, SHEET 39, TOTAL OF COLUMN (2)  
(5) SECTION 2, EXHIBIT 12, SHEET 39, TOTAL OF COLUMN (3)  
(6) SECTION 2, EXHIBIT 12, SHEET 39, TOTAL OF COLUMN (4)  
(7) SECTION 2, EXHIBIT 12, SHEET 39, TOTAL OF COLUMN (5)  
(8) SELECTED BY DELOITTE CONSULTING

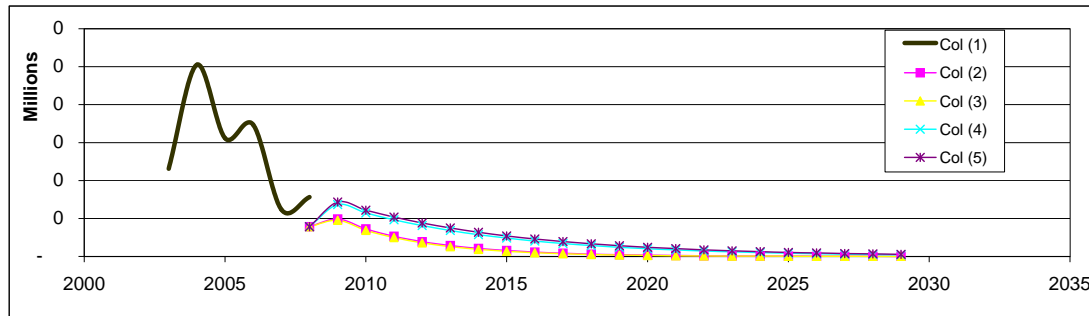
**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION**

SECTION 2  
EXHIBIT 12  
SHEET 39

**LUMP SUM ADVANCEMENTS**

**Exponential Curve Fit of Unpaid Loss**

FY ENDING	ACTUAL PAID LOSS (1)	Incremental Unpaid Loss				FY ENDING	Incremental Unpaid Loss			
		05 TO 08 CURVE FIT (2)	04 TO 08 CURVE FIT (3)	03 TO 08 CURVE FIT (4)	03 TO 07 CURVE FIT (5)		05 TO 08 CURVE FIT (2)	04 TO 08 CURVE FIT (3)	03 TO 08 CURVE FIT (4)	03 TO 07 CURVE FIT (5)
2003	23					2030	0	0	0	0
2004	51					2031	0	0	0	0
2005	31					2032	0	0	0	0
2006	35					2033	0	0	0	0
2007	12					2034	0	0	0	0
2008	16	8	8	8	8	2035	0	0	0	0
2009		10	10	14	14	2036	0	0	0	0
2010		7	7	11	12	2037	0	0	0	0
2011		5	5	10	10	2038	0	0	0	0
2012		4	4	8	9	2039	0	0	0	0
2013		3	3	7	7	2040	0	0	0	0
2014		2	2	6	6	2041	0	0	0	0
2015		2	1	5	5	2042	0	0	0	0
2016		1	1	4	5	2043	0	0	0	0
2017		1	1	3	4	2044	0	0	0	0
2018		1	1	3	3	2045	0	0	0	0
2019		0	0	2	3	2046	0	0	0	0
2020		0	0	2	2	2047	0	0	0	0
2021		0	0	2	2	2048	0	0	0	0
2022		0	0	1	2	2049	0	0	0	0
2023		0	0	1	1	2050	0	0	0	0
2024		0	0	1	1	2051	0	0	0	0
2025		0	0	1	1	2052	0	0	0	0
2026		0	0	1	1	2053	0	0	0	0
2027		0	0	1	1	2054	0	0	0	0
2028		0	0	1	1	2055	0	0	0	0
2029		0	0	0	1	2056	0	0	0	0
Total							45	42	94	104



(1) ACTUAL PAID LOSSES  
(2) - (5) EXPONENTIAL CURVE FIT BASED ON (1)

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

SECTION 2  
EXHIBIT 12  
SHEET 40

**LUMP SUM ADVANCEMENTS**

**Incremental Development Method**

AY	6/30/2007 Age	Incremental Decay	Cum Decay Relative to Current Yr Paid	7/1/2006 6/30/2007 Paid	6/30/2007 Unpaid Loss Estimate	6/30/2007 12/31/2007 Paid	12/31/2007 Unpaid Loss Estimate	Implied Cum Unpaid Loss
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1953	54.5	-	-	-	-	-	-	-
1954	53.5	-	-	-	-	-	-	-
1955	52.5	-	-	-	-	-	-	-
1956	51.5	-	-	-	-	-	-	-
1957	50.5	-	-	-	-	-	-	-
1958	49.5	-	-	-	-	-	-	-
1959	48.5	-	-	-	-	-	-	-
1960	47.5	-	-	-	-	-	-	-
1961	46.5	0.424	0.42	-	-	-	-	-
1962	45.5	0.440	0.63	-	-	-	-	-
1963	44.5	0.453	0.74	-	-	-	-	-
1964	43.5	0.478	0.83	-	-	-	-	-
1965	42.5	0.520	0.95	-	-	-	-	-
1966	41.5	0.569	1.11	-	-	-	-	-
1967	40.5	0.689	1.45	-	-	-	-	-
1968	39.5	0.796	1.95	-	-	-	-	-
1969	38.5	0.842	2.48	-	8	8	-	-
1970	37.5	0.899	3.13	-	-	-	-	-
1971	36.5	0.897	3.70	-	-	-	-	-
1972	35.5	0.855	4.02	-	-	-	-	-
1973	34.5	0.809	4.06	-	-	-	-	-
1974	33.5	0.808	4.09	-	-	-	-	-
1975	32.5	0.696	3.54	8	28	-	28	28
1976	31.5	0.774	3.52	5	16	-	16	44

- 
- (1) AGE @ 6/30/2007
  - (2) FROM SECTION 2, EXHIBIT 12, SHEET 42, COLUMN (8)
  - (3) TOTAL FROM SECTION 2, EXHIBIT 12, SHEET 41
  - (4) PROVIDED BY OLIVER WYMAN
  - (5) = (3) x (4)
  - (6) PROVIDED BY OLIVER WYMAN
  - (7) = (5) - (6)
  - (8) = COLUMN (7) ACCUMULATED





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

SECTION 2  
EXHIBIT 12  
SHEET 42

**LUMP SUM ADVANCEMENTS**

**Paid Tail Factor Selection**

Age Months (1)	Age Years (2)	Age to Age Development Factors							Cumulative Development Factors					
		Fitted Paid (3)	Incram. Data (4)	Weibull Curve (5)	Inverse Power Curve (6)	PA Selected Tail (7)	Selected Tail (8)	Selected Decay (9)	Fitted Paid (10)	Incram. Data (11)	Weibull Curve (12)	Inverse Power Curve (13)	PA Selected Tail (14)	Selected Tail (15)
6	0.5	15.000		6.636	3,081.334	15.000	15.000		5,310.038	62.023	601.821	1,415,924,573	545.842	5,423.290
18	1.5	15.000	2.073	2.910	84.779	2.160	15.000	15.000	354.003	62.023	90.690	459,517	36.389	361.553
30	2.5	1.600	2.171	2.083	16.676	1.450	1.600	0.643	23.600	29.925	31.169	5,420.2	16.847	24.104
42	3.5	1.500	1.486	1.716	6.197	1.475	1.500	1.333	14.750	13.781	14.965	325.03	11.619	15.065
54	4.5	1.500	1.416	1.510	3.279	1.420	1.500	1.500	9.833	9.275	8.722	52.447	7.877	10.043
66	5.5	1.367	1.397	1.379	2.180	1.310	1.367	1.101	6.556	6.549	5.777	15.997	5.547	6.695
78	6.5	1.574	1.304	1.291	1.682	1.305	1.574	2.138	4.795	4.686	4.188	7.339	4.234	4.898
90	7.5	1.140	1.393	1.227	1.426	1.180	1.140	0.384	3.047	3.594	3.245	4.364	3.245	3.112
102	8.5	1.194	1.130	1.180	1.283	1.160	1.194	1.580	2.672	2.580	2.644	3.059	2.750	2.729
114	9.5	1.163	1.165	1.145	1.196	1.130	1.163	0.999	2.238	2.283	2.240	2.385	2.371	2.285
126	10.5	1.050	1.133	1.117	1.141	1.135	1.050	0.355	1.925	1.959	1.957	1.994	2.098	1.966
138	11.5	1.129	1.044	1.096	1.105	1.105	1.129	2.737	1.834	1.729	1.752	1.747	1.848	1.873
150	12.5	1.083	1.101	1.079	1.080	1.090	1.083	0.724	1.624	1.657	1.599	1.581	1.673	1.658
162	13.5	1.072	1.064	1.065	1.062	1.077	1.072	0.938	1.499	1.505	1.482	1.464	1.535	1.531
174	14.5	1.065	1.055	1.054	1.049	1.065	1.065	0.970	1.399	1.414	1.392	1.379	1.425	1.429
186	15.5	1.043	1.052	1.045	1.039	1.046	1.043	0.699	1.314	1.341	1.321	1.314	1.338	1.342
198	16.5	1.039	1.036	1.037	1.032	1.045	1.039	0.957	1.260	1.275	1.265	1.264	1.279	1.287
210	17.5	1.033	1.035	1.031	1.026	1.038	1.033	0.864	1.212	1.231	1.219	1.225	1.224	1.238
222	18.5	1.019	1.029	1.026	1.022	1.034	1.019	0.614	1.174	1.189	1.183	1.194	1.179	1.199
234	19.5	1.030	1.018	1.022	1.019	1.023	1.030	1.606	1.152	1.156	1.153	1.168	1.140	1.176
246	20.5	1.027	1.027	1.018	1.016	1.016	1.027	0.925	1.118	1.135	1.128	1.147	1.115	1.142
258	21.5	1.018	1.023	1.016	1.013	1.014	1.018	0.685	1.088	1.105	1.107	1.129	1.098	1.111
270	22.5	1.014	1.015	1.013	1.012	1.014	1.014	0.766	1.068	1.080	1.091	1.114	1.083	1.091
282	23.5	1.012	1.011	1.011	1.010	1.010	1.012	0.853	1.054	1.064	1.076	1.101	1.068	1.076
294	24.5	1.009	1.009	1.009	1.009	1.007	1.009	0.797	1.042	1.052	1.065	1.090	1.057	1.064
306	25.5	1.011	1.007	1.008	1.008	1.007	1.011	1.174	1.033	1.042	1.055	1.081	1.049	1.055
318	26.5	1.012	1.009	1.007	1.007	1.008	1.012	1.121	1.022	1.034	1.046	1.072	1.042	1.043
330	27.5	1.001	1.009	1.006	1.006	1.005	1.001	0.076	1.010	1.026	1.039	1.065	1.034	1.031
342	28.5	1.003	1.001	1.005	1.005	1.004	1.003	2.852	1.009	1.017	1.034	1.059	1.029	1.030
354	29.5	1.006	1.002	1.004	1.005	1.004	1.006	2.557	1.006	1.016	1.029	1.053	1.025	1.028
366	30.5		1.006	1.004	1.004	1.004	1.005	0.741		1.014	1.024	1.048	1.020	1.021
378	31.5		1.004	1.003	1.004	1.003	1.004	0.774		1.008	1.021	1.044	1.016	1.017
390	32.5		1.003	1.003	1.003	1.003	1.003	0.696		1.004	1.018	1.040	1.013	1.013
402	33.5		1.001	1.002	1.003	1.002	1.002	0.808		1.001	1.015	1.036	1.010	1.010
414	34.5		1.000	1.002	1.003	1.002	1.002	0.809		1.000	1.013	1.033	1.008	1.008
426	35.5		1.000	1.002	1.003	1.001	1.001	0.855		1.000	1.011	1.030	1.007	1.007
438	36.5		1.000	1.001	1.002	1.001	1.001	0.897		1.000	1.009	1.027	1.005	1.005
450	37.5		1.000	1.001	1.002	1.001	1.001	0.899		1.000	1.008	1.025	1.004	1.004
462	38.5		1.000	1.001	1.002	1.001	1.001	0.842		1.000	1.007	1.023	1.003	1.003
474	39.5		1.000	1.001	1.002	1.001	1.001	0.796		1.000	1.006	1.021	1.002	1.002
486	40.5		1.000	1.001	1.002	1.001	1.001	0.689		1.000	1.005	1.019	1.001	1.001
498	41.5		1.000	1.001	1.002	1.000	1.000	0.569		1.000	1.004	1.017	1.001	1.001
510	42.5		1.000	1.001	1.001	1.000	1.000	0.520		1.000	1.004	1.015	1.000	1.000
522	43.5		1.000	1.000	1.001	1.000	1.000	0.478		1.000	1.003	1.014	1.000	1.000
534	44.5		1.000	1.000	1.001	1.000	1.000	0.453		1.000	1.003	1.013	1.000	1.000
546	45.5		1.000	1.000	1.001	1.000	1.000	0.440		1.000	1.002	1.011	1.000	1.000
558	46.5		1.000	1.000	1.001	1.000	1.000	0.424		1.000	1.002	1.010	1.000	1.000
570	47.5		1.000	1.000	1.001	1.000	1.000	-		1.000	1.002	1.009	1.000	1.000
582	48.5		1.000	1.000	1.001	1.000	1.000	-		1.000	1.001	1.008	1.000	1.000
594	49.5		1.000	1.000	1.001	1.000	1.000	-		1.000	1.001	1.007	1.000	1.000
606	50.5		1.000	1.000	1.001	1.000	1.000	-		1.000	1.001	1.006	1.000	1.000
618	51.5		1.000	1.000	1.001	1.000	1.000	-		1.000	1.001	1.005	1.000	1.000
630	52.5		1.000	1.000	1.001	1.000	1.000	-		1.000	1.001	1.005	1.000	1.000
642	53.5		1.000	1.000	1.001	1.000	1.000	-		1.000	1.000	1.004	1.000	1.000
654	54.5		1.000	1.000	1.001	1.000	1.000	-		1.000	1.000	1.003	1.000	1.000
Tail	Tail		1.000	1.000	1.003	1.000	1.000	-		1.000	1.000	1.003	1.000	1.000
								(16)						
								(17)						

54.5 tail decay

- (1) AGE IN MONTHS
- (2) AGE IN YEARS
- (3) SECTION 2, EXHIBIT 12, SHEET 21
- (4) SECTION 2, EXHIBIT 12, SHEET 44, COLUMN (5)
- (5) SECTION 2, EXHIBIT 12, SHEET 43
- (6) SECTION 2, EXHIBIT 12, SHEET 43
- (7) PA TAIL
- (8) SELECTED BY DELOITTE CONSULTING

- (10) COLUMN (3) MULTIPLICATIVELY ACCUMULATED
- (11) COLUMN (4) MULTIPLICATIVELY ACCUMULATED
- (12) COLUMN (5) MULTIPLICATIVELY ACCUMULATED
- (13) COLUMN (6) MULTIPLICATIVELY ACCUMULATED
- (14) COLUMN (7) MULTIPLICATIVELY ACCUMULATED
- (15) COLUMN (8) MULTIPLICATIVELY ACCUMULATED
- (16) [COLUMN (8) @ 54.5] X [COLUMN (8) TAIL]
- (17) COLUMN (8) TAIL + (14)

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

SECTION 2  
EXHIBIT 12  
SHEET 43

**LUMP SUM ADVANCEMENTS**

FITTING PAID LOSS DEVELOPMENT FACTORS

Fitting for Periods:			56-to-Ult:			From:			To:			Cut-off			Summary of Curve Fitting				
			56	10	30	60	Method	Tail	R^2	Method	Tail	R^2	Method	Tail	R^2				
												Weibull							
												Inverse Power							
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**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION**

SECTION 2  
EXHIBIT 12  
SHEET 44

**LUMP SUM ADVANCEMENTS**

**Incremental Decay Method**

Age Months	Age Years	(Known) Selected Paid	Incem. Decay Factors	Implied ATU Dev. Factor	Decay Factor Check
(1)	(2)	(3)	(4)	(5)	(6)
6	0.5	15.000	-		-
18	1.5	15.000	1.149	2.073	1.149
30	2.5	1.600	1.255	2.171	1.255
42	3.5	1.500	1.296	1.486	1.296
54	4.5	1.500	1.249	1.416	1.249
66	5.5	1.367	1.192	1.397	1.192
78	6.5	1.574	1.132	1.304	1.132
90	7.5	1.140	1.077	1.393	1.077
102	8.5	1.194	1.060	1.130	1.060
114	9.5	1.163	1.017	1.165	1.017
126	10.5	1.050	0.950	1.133	0.950
138	11.5	1.129	0.921	1.044	0.921
150	12.5	1.083	0.885	1.101	0.885
162	13.5	1.072	0.841	1.064	0.841
174	14.5	1.065	0.815	1.055	0.815
186	15.5	1.043	0.845	1.052	0.845
198	16.5	1.039	0.875	1.036	0.875
210	17.5	1.033	0.918	1.035	0.918
222	18.5	1.019	0.929	1.029	0.929
234	19.5	1.030	0.963	1.018	0.963
246	20.5	1.027	0.920	1.027	0.920
258	21.5	1.018	0.867	1.023	0.867
270	22.5	1.014	0.853	1.015	0.853
282	23.5	1.012	0.840	1.011	0.840
294	24.5	1.009	0.805	1.009	0.805
306	25.5	1.011	0.806	1.007	0.806
318	26.5	1.012	0.816	1.009	0.816
330	27.5	1.001	0.781	1.009	0.781
342	28.5	1.003	0.806	1.001	0.806
354	29.5	1.006	0.831	1.002	0.831
366	30.5		0.876	1.006	0.876
378	31.5		0.742	1.004	-
390	32.5		0.613	1.003	-
402	33.5		0.354	1.001	-
414	34.5		0.354	1.000	-
426	35.5		0.314	1.000	-
438	36.5		0.364	1.000	-
450	37.5		0.449	1.000	-
462	38.5		0.738	1.000	-
474	39.5		0.541	1.000	-
486	40.5		0.258	1.000	-
498	41.5		-	1.000	-
510	42.5		-	1.000	-
522	43.5		-	1.000	-
534	44.5		-	1.000	-
546	45.5		-	1.000	-
558	46.5		0.985	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	-

(1) AGE IN MONTHS  
(2) AGE IN YEARS  
(3) SECTION 2, EXHIBIT 12, SHEET 21  
(4) GEOMETRIC MEAN FROM SECTION 2, EXHIBIT 12, SHEET 45  
(5)  $1.0 + [(3) - 1.0] \times (4) / (3) \text{ PRIOR AGE}$   
(6)  $[(5) - 1.0] \times [(5) \text{ PRIOR AGE}] / [(5) \text{ PRIOR AGE} - 1.0]$





**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
ADDITIONAL AWARDS  
(000's)**

SECTION 2  
EXHIBIT 13  
SHEET 1

SUMMARY OF LOSS & ALAE RESERVES

ACCIDENT YEAR	PAYROLL	SEL.ULT. EXPECTED PAID AT @ 6/30/08	SELECTED ULTIMATE LOSS & ALAE	SELECTED NOMINAL UNPAID LOSS & ALAE	DISCOUNT FACTOR AT 5.0%	SELECTED DISCOUNTED UNPAID LOSS & ALAE	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		0			77.0%		
1977	4,296,958	12	15	3	75.4%	2	0.00
1978	4,554,775	35	46	10	73.7%	7	0.00
1979	4,922,518	188	246	59	71.9%	42	0.01
1980	5,505,913	68	92	23	70.2%	16	0.00
1981	5,822,523	2	2	1	68.6%	0	0.00
1982	6,184,882	40	56	16	66.8%	11	0.00
1983	6,513,795	0			65.2%		
1984	6,868,217	71	103	32	63.9%	20	0.00
1985	7,503,185	63	93	30	62.5%	19	0.00
1986	7,891,199	30	45	15	61.1%	9	0.00
1987	8,601,063	0			59.9%		
1988	8,905,267	98	156	58	58.7%	34	0.00
1989	9,434,400	0	0	0	57.5%	0	0.00
1990	10,055,399	0			56.4%		
1991	10,728,872	0			55.3%		
1992	11,441,482	2	3	1	54.2%	1	0.00
1993	11,998,508	3	56	53	53.2%	28	0.00
1994	12,083,591	2	58	56	52.2%	29	0.00
1995	12,383,967	2	61	59	51.4%	30	0.00
1996	12,949,088	1	65	64	50.6%	32	0.00
1997	13,596,753	1	70	69	49.7%	34	0.00
1998	14,465,333	18	94	76	48.9%	37	0.00
1999	15,088,873	2	85	83	48.9%	41	0.00
2000	15,809,043	53	144	91	48.8%	44	0.00
2001	16,717,000	3	106	103	50.0%	52	0.00
2002	17,601,171	4	119	115	50.2%	58	0.00
2003	18,004,352	7	133	126	51.3%	65	0.00
2004	18,523,800	12	156	144	53.6%	77	0.00
2005	18,584,736	8	176	169	57.8%	97	0.00
2006	18,740,062	1	186	185	58.5%	108	0.00
2007	19,302,264	0	193	193	56.2%	109	0.00
2008	9,940,666	0	99	99	53.5%	53	0.00
TOTAL		726	2,659	1,933	54.7%	1,058	
EXLD PRIOR		726	2,659	1,933	54.7%	1,058	

- (1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 2, EXHIBIT 13, SHEET 4, COL. 2 + SECTION 2, EXHIBIT 13, SHEET 3, COL. 8  
(3) SECTION 2, EXHIBIT 13, SHEET 4, COL. 12; 2008 ADJUSTED TO PARTIAL YEAR  
(4) = (3) - (2)  
(5) SECTION 2, EXHIBIT 13, SHEET 16, COL. 6  
(6) = (4) x (5)  
(7) = [(3) / (1)] x 100

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

SECTION 2  
EXHIBIT 13  
SHEET 2

**ADDITIONAL AWARDS  
(000's)**

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS & ALAE @ 6/30/2008	FISCAL YEAR ENDING															
		2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	> 2023
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
PRIOR	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1977	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1978	10	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	1
1979	59	4	4	4	5	5	5	5	5	4	4	3	2	2	2	2	5
1980	23	1	1	1	2	2	2	2	2	2	2	1	1	1	1	1	2
1981	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1982	16	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	2
1983																	0
1984	32	2	1	1	2	2	2	2	2	2	2	2	2	2	2	1	6
1985	30	1	1	1	1	1	1	1	2	2	2	2	2	2	2	2	7
1986	15	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	4
1987																	0
1988	58	2	2	2	2	2	2	2	2	2	2	3	3	3	3	3	21
1989	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1990																	0
1991																	0
1992	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
1993	53	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	27
1994	56	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	29
1995	59	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	31
1996	64	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	35
1997	69	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	38
1998	76	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	43
1999	83	4	3	2	2	3	2	2	2	2	2	2	2	2	2	2	47
2000	91	4	4	3	2	3	3	2	2	2	2	2	2	2	2	2	51
2001	103	7	4	4	3	3	3	3	3	3	3	2	3	2	3	3	57
2002	115	6	7	4	4	3	3	3	3	3	3	3	3	3	3	3	62
2003	126	9	6	8	5	4	3	3	3	3	3	3	3	3	3	3	67
2004	144	14	9	6	8	5	5	3	3	3	3	3	3	3	3	3	71
2005	169	25	14	9	6	8	5	5	3	3	3	3	3	3	3	3	74
2006	185	15	25	14	9	6	8	5	5	3	3	3	3	3	3	3	78
2007	193	2	16	25	14	10	7	8	5	5	3	3	3	3	3	3	83
2008	99	0	2	16	26	15	10	7	8	5	5	3	3	3	3	3	88
TOTAL	1,933	111	115	118	107	84	73	67	63	58	55	52	51	50	49	48	930

(1) SECTION 2, EXHIBIT 13, SHEET 1, COL. 4  
(2) - (17) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 2, EXHIBIT 13, SHEET 21

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
ADDITIONAL AWARDS  
(000's)**

SECTION 2  
EXHIBIT 13  
SHEET 3

ESTIMATED PAYMENTS FROM 1/1/2008 TO 6/30/2008

ACCIDENT YEAR	SELECTED	PAID	AGE @ 12/31/2007	AGE @ 6/30/2008	LDF @ 12/31/2007	LDF @ 6/30/2008	EXPECTED PERCENT	1/1/08 TO 6/30/08
	ULTIMATE LOSS & ALAE	LOSS & ALAE @ 12/31/07						EXPECTED PAYMENTS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR	0	0	384	390	1.247	1.233	4.4%	0
1977	15	12	372	378	1.274	1.261	3.8%	0
1978	46	35	360	366	1.300	1.287	3.3%	0
1979	246	186	348	354	1.326	1.313	3.0%	2
1980	92	68	336	342	1.352	1.339	2.8%	1
1981	2	2	324	330	1.378	1.366	2.4%	0
1982	56	40	312	318	1.404	1.390	2.5%	0
1983			300	306	1.434	1.418	2.5%	0
1984	103	70	288	294	1.465	1.449	2.3%	1
1985	93	62	276	282	1.497	1.481	2.2%	1
1986	45	29	264	270	1.532	1.514	2.2%	0
1987			252	258	1.568	1.550	2.1%	0
1988	156	97	240	246	1.605	1.587	2.0%	1
1989	0	0	228	234	1.645	1.625	1.9%	0
1990			216	222	1.686	1.665	1.8%	0
1991			204	210	1.730	1.707	1.8%	0
1992	3	2	192	198	1.776	1.753	1.7%	0
1993	56	2	180	186	1.825	1.800	1.7%	1
1994	58	1	168	174	1.880	1.851	1.8%	1
1995	61	1	156	162	1.940	1.910	1.7%	1
1996	65		144	150	2.002	1.971	1.6%	1
1997	70	0	132	138	2.069	2.034	1.6%	1
1998	94	16	120	126	2.162	2.106	2.3%	2
1999	85		108	114	2.286	2.222	2.3%	2
2000	144	49	96	102	2.478	2.355	3.5%	3
2001	106		84	90	2.737	2.614	2.7%	3
2002	119		72	78	3.090	2.871	3.6%	4
2003	133		60	66	3.819	3.345	5.0%	7
2004	156		48	54	6.300	4.449	7.8%	12
2005	176		36	42	19.181	10.789	4.3%	8
2006	186		24	30	171.771	86.315	0.6%	1
2007	193		12	18	31,387.292	17,263.011	0.0%	0
2008	199		0	6		172,630.108	0.0%	0
TOTAL	2,758	673						53
EXLD PRIOR	2,758	673						53

(1) SECTION 2, EXHIBIT 13, SHEET 4, COL. 12  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) AGE OF ACCIDENT YEAR AT 12/31/2007  
(4) AGE OF ACCIDENT YEAR AT 6/30/2008

(5) BASED ON SECTION 2, EXHIBIT 13, SHEET 21 AGE OF (5)  
(6) BASED ON SECTION 2, EXHIBIT 13, SHEET 21 AGE OF (6)  
(7)  $= [1 / (6) - 1 / (5)] / [1 - 1 / (5)]$   
(8)  $= [(1) - (2)] \times (7)$



**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
ADDITIONAL AWARDS  
(000's)**

SECTION 2  
EXHIBIT 13  
SHEET 4

SELECTION OF ULTIMATE LOSS & ALAE

ACCIDENT YEAR	PAYROLL	INDICATED ULTIMATE LOSS & ALAE											SELECTED ULTIMATE LOSS & ALAE	SELECTED ULTIMATE LOSS RATE
		PAID LOSS & ALAE @ 12/31/07	INCURRED LOSS & ALAE @ 12/31/07	LOSS DEVELOPMENT		BORNHJETTER-FERGUSON		PAID CUM. FREQ/SEV AY DEV.	PAID INCR. FREQ/SEV AY DEV.	INCR. INDEX PAYMENT METHOD	PAID INCR. TRENDED FREQ/SEV			
		(2)	(3)	PAID	INCURRED	PAID	INCURRED	(8)	(9)	(10)	(11)			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)		
PRIOR														
1977	4,296,958	12	12	15		15						15	0.000	
1978	4,554,775	35	35	46		46						46	0.001	
1979	4,922,518	186	186	246		246						246	0.005	
1980	5,505,913	68	68	92		92						92	0.002	
1981	5,822,523	2	2	2		2						2	0.000	
1982	6,184,882	40	40	56		56						56	0.001	
1983	6,513,795													
1984	6,868,217	70	70	103		103						103	0.002	
1985	7,503,185	62	62	93		93						93	0.001	
1986	7,891,199	29	29	45		45						45	0.001	
1987	8,601,063													
1988	8,905,267	97	97	156		156						156	0.002	
1989	9,434,400	0	0	0		0						0	0.000	
1990	10,055,399													
1991	10,728,872													
1992	11,441,482	2	2	3		3						3	0.000	
1993	11,998,508	2	2	3		3						3	0.000	
1994	12,083,591	1	1	2		2						2	0.000	
1995	12,383,967	1	1	2		2						2	0.000	
1996	12,949,088													
1997	13,596,753	0	0	0		0						0	0.000	
1998	14,465,333	16	16	35		35						35	0.001	
1999	15,088,873													
2000	15,809,043	49	49	122		122						122	0.001	
2001	16,717,000													
2002	17,601,171													
2003	18,004,352													
2004	18,523,800													
2005	18,584,736													
2006	18,740,062													
2007	19,302,264													
2008	19,881,332													
TOTAL		673	673	1,022		1,022						1,022	0.001	
EXLD PRIOR		673	673	1,022		1,022						1,022	0.001	
EXLD PRIOR & 2008		673	673	1,022		1,022						1,022	0.001	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) BASED ON DATA FROM OLIVER WYMAN & BWC  
(4) SECTION 2, EXHIBIT 13, SHEET 5, COL. 4  
(5) N/A  
(6) SECTION 2, EXHIBIT 13, SHEET 7, COL. 8

(7) N/A  
(8) N/A  
(9) N/A  
(10) N/A  
(11) N/A  
(12) SELECTED BY DELOITTE CONSULTING

(13) (12) / (1) x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
ADDITIONAL AWARDS  
(000's)**

SECTION 2  
EXHIBIT 13  
SHEET 5

PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE (MONTHS)	PAID LOSS & ALAE	PAID LDF	INDICATED ULTIMATE @ 12/31/07	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
		0			
1977	372	12	1.274	15	0.00
1978	360	35	1.300	46	0.00
1979	348	186	1.326	246	0.01
1980	336	68	1.352	92	0.00
1981	324	2	1.378	2	0.00
1982	312	40	1.404	56	0.00
1983	300		1.434		
1984	288	70	1.465	103	0.00
1985	276	62	1.497	93	0.00
1986	264	29	1.532	45	0.00
1987	252		1.568		
1988	240	97	1.605	156	0.00
1989	228	0	1.645	0	0.00
1990	216		1.686		
1991	204		1.730		
1992	192	2	1.776	3	0.00
1993	180	2	1.825	3	0.00
1994	168	1	1.880	2	0.00
1995	156	1	1.940	2	0.00
1996	144		2.002		
1997	132	0	2.069	0	0.00
1998	120	16	2.162	35	0.00
1999	108		2.286		
2000	96	49	2.478	122	0.00
2001	84		2.737		
2002	72		3.090		
2003	60		3.819		
2004	48		6.300		
2005	36		19.181		
2006	24		171.771		
2007	12		31,387.292		
2008	0				
TOTAL		673		1,022	

- 
- (1) AGE OF ACCIDENT YEAR
  - (2) BASED ON DATA FROM OLIVER WYMAN & BWC
  - (3) SECTION 2, EXHIBIT 13, SHEET 18, COL. 6
  - (4) = (2) x (3)
  - (5) = (4) / PAYROLL x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
ADDITIONAL AWARDS  
(000's)**

SECTION 2  
EXHIBIT 13  
SHEET 7

PAID BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED		EXPECTED %	EXPECTED	ACTUAL	EXPECTED	INDICATED	INDICATED
		LOSS RATE	DOLLARS	OF PAID	PAID	PAID	UNPAID	ULTIMATE	ULTIMATE
	(1)	(2)	(3)	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS RATE
				(4)	(5)	(6)	(7)	(8)	(9)
1977	4,296,958	0.00	15	78.5%	12	12	3	15	0.00
1978	4,554,775	0.00	46	76.9%	35	35	10	46	0.00
1979	4,922,518	0.01	246	75.4%	186	186	61	246	0.01
1980	5,505,913	0.00	92	73.9%	68	68	24	92	0.00
1981	5,822,523	0.00	2	72.6%	2	2	1	2	0.00
1982	6,184,882	0.00	56	71.2%	40	40	16	56	0.00
1983	6,513,795			69.7%					
1984	6,868,217	0.00	103	68.2%	70	70	33	103	0.00
1985	7,503,185	0.00	93	66.8%	62	62	31	93	0.00
1986	7,891,199	0.00	45	65.3%	29	29	16	45	0.00
1987	8,601,063			63.8%					
1988	8,905,267	0.00	156	62.3%	97	97	59	156	0.00
1989	9,434,400	0.00	0	60.8%	0	0	0	0	0.00
1990	10,055,399			59.3%					
1991	10,728,872			57.8%					
1992	11,441,482	0.00	3	56.3%	2	2	1	3	0.00
1993	11,998,508	0.00	120	54.8%	66	66	54	120	0.00
1994	12,083,591	0.00	121	53.2%	64	64	57	121	0.00
1995	12,383,967	0.00	124	51.5%	64	64	60	124	0.00
1996	12,949,088	0.00	129	49.9%	65	65	65	129	0.00
1997	13,596,753	0.00	136	48.3%	66	66	70	136	0.00
1998	14,465,333	0.00	145	46.2%	67	67	78	145	0.00
1999	15,088,873	0.00	151	43.7%	66	66	85	151	0.00
2000	15,809,043	0.00	158	40.4%	64	64	94	158	0.00
2001	16,717,000	0.00	167	36.5%	61	61	106	167	0.00
2002	17,601,171	0.00	176	32.4%	57	57	119	176	0.00
2003	18,004,352	0.00	180	26.2%	47	47	133	180	0.00
2004	18,523,800	0.00	185	15.9%	29	29	156	185	0.00
2005	18,584,736	0.00	186	5.2%	10	10	176	186	0.00
2006	18,740,062	0.00	187	0.6%	1	1	186	187	0.00
2007	19,302,264	0.00	193	0.0%	0	0	193	193	0.00
2008	19,881,332	0.00	199	0.0%			199	199	0.00
TOTAL			3,415		1,329	673	2,086	2,758	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 2, EXHIBIT 13, SHEET 17, COL. 14  
(3) = [(1) x (2)] / 100  
(4) = 1 / SECTION 2, EXHIBIT 13, SHEET 5, COL. 3  
(5) = (3) x (4)

(6) BASED ON DATA FROM OLIVER WYMAN & BWC  
(7) = (3) x [1 - (4)]  
(8) = (6) + (7)  
(9) = [(8) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
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(000's)**

SECTION 2  
EXHIBIT 13  
SHEET 14

SELECTION OF ULTIMATE CLAIM COUNTS

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	IMPLIED FREQUENCY	ON-LEVEL FREQUENCY	5 YR IMPLIED FREQUENCY TREND	CUMULATIVE FREQUENCY TREND	ON-LEVEL TRENDED FREQUENCY	EXPECTED CLAIM FREQUENCY	EXPECTED ULTIMATE CLAIMS	SELECTED ULTIMATE CLAIMS	SELECTED CLAIM FREQUENCY
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1977	4,296,958	3.359	14,432,137	4,256	1.000	4,256	9.906%	2.949%				9.91%	4,256	4,256	9.91%
1978	4,554,775	3.155	14,371,454	4,447	1.000	4,448	9.764%	3.095%				9.76%	4,448	4,448	9.76%
1979	4,922,518	2.926	14,401,884	4,501	1.000	4,502	9.145%	3.126%				9.14%	4,502	4,502	9.14%
1980	5,505,913	2.721	14,981,232	4,808	1.000	4,809	8.734%	3.210%				8.73%	4,809	4,809	8.73%
1981	5,822,523	2.507	14,595,519	4,864	1.000	4,865	8.356%	3.333%	2.9%			8.36%	4,865	4,865	8.36%
1982	6,184,882	2.383	14,740,510	5,135	1.000	5,137	8.305%	3.485%	3.1%			8.30%	5,137	5,137	8.30%
1983	6,513,795	2.282	14,866,069	5,239	1.000	5,240	8.045%	3.525%	3.3%			8.05%	5,240	5,240	8.05%
1984	6,868,217	2.175	14,937,037	5,636	1.000	5,638	8.209%	3.775%	3.9%			8.21%	5,638	5,638	8.21%
1985	7,503,185	2.102	15,768,276	5,976	1.000	5,978	7.967%	3.791%	3.4%			7.97%	5,978	5,978	7.97%
1986	7,891,199	2.051	16,181,637	5,993	1.000	5,995	7.597%	3.705%	2.0%			7.60%	5,995	5,995	7.60%
1987	8,601,063	1.984	17,065,135	6,104	1.000	6,106	7.099%	3.578%	0.1%			7.10%	6,106	6,106	7.10%
1988	8,905,267	1.896	16,880,588	6,399	1.000	6,402	7.189%	3.793%	-0.5%			7.19%	6,402	6,402	7.19%
1989	9,434,400	1.854	17,491,582	6,450	1.001	6,455	6.842%	3.690%	-0.3%			6.84%	6,455	6,455	6.84%
1990	10,055,399	1.785	17,947,817	6,420	1.001	6,428	6.393%	3.581%	-0.4%			6.39%	6,428	6,428	6.39%
1991	10,728,872	1.729	18,548,727	6,144	1.002	6,155	5.737%	3.318%	-2.1%			5.74%	6,155	6,155	5.74%
1992	11,441,482	1.644	18,811,505	6,262	1.002	6,276	5.486%	3.336%	-3.6%			5.49%	6,276	6,276	5.49%
1993	11,998,508	1.614	19,362,381	5,916	1.003	5,933	4.945%	3.064%	-4.3%			4.94%	5,933	5,933	4.94%
1994	12,083,591	1.577	19,055,279	6,015	1.004	6,036	4.995%	3.168%	-3.2%	0.720	2.279%	5.00%	6,036	6,036	5.00%
1995	12,383,967	1.532	18,971,525	5,440	1.005	5,465	4.413%	2.881%	-3.3%	0.738	2.126%	4.41%	5,465	5,465	4.41%
1996	12,949,088	1.480	19,165,938	5,361	1.006	5,395	4.166%	2.815%	-3.9%	0.757	2.130%	4.17%	5,395	5,395	4.17%
1997	13,596,753	1.415	19,232,759	5,235	1.009	5,281	3.884%	2.746%	-3.3%	0.776	2.132%	3.88%	5,281	5,281	3.88%
1998	14,465,333	1.351	19,540,190	5,297	1.015	5,374	3.715%	2.750%	-3.2%	0.796	2.190%	3.72%	5,374	5,374	3.72%
1999	15,088,873	1.308	19,729,053	5,895	1.020	6,015	3.987%	3.049%	0.9%	0.817	2.490%	3.99%	6,015	6,015	3.99%
2000	15,809,043	1.261	19,937,265	5,910	1.032	6,101	3.859%	3.060%	2.8%	0.838	2.563%	3.86%	6,101	6,101	3.86%
2001	16,717,000	1.235	20,644,946	5,171	1.052	5,441	3.255%	2.636%	0.2%	0.859	2.264%	3.25%	5,441	5,441	3.25%
2002	17,601,171	1.195	21,036,269	5,208	1.094	5,699	3.238%	2.709%	-1.7%	0.881	2.387%	3.24%	5,699	5,699	3.24%
2003	18,004,352	1.163	20,931,398	4,660	1.150	5,357	2.976%	2.559%	-4.6%	0.904	2.313%	2.98%	5,357	5,357	2.98%
2004	18,523,800	1.123	20,794,077	4,285	1.227	5,258	2.839%	2.529%	-4.0%	0.927	2.344%	2.84%	5,258	5,258	2.84%
2005	18,584,736	1.097	20,391,643	3,714	1.379	5,122	2.756%	2.512%	-1.6%	0.951	2.388%	2.76%	5,122	5,122	2.76%
2006	18,740,062	1.061	19,881,471	2,342	1.986	4,651	2.482%	2.339%	-3.1%	0.975	2.281%	2.55%	4,772	4,711	2.51%
2007	19,302,264	1.030	19,881,248	846	4.876	4,125	2.137%	2.075%	-4.9%	1.000	2.075%	2.41%	4,652	4,544	2.35%
2008	19,881,332	1.000	19,881,332							1.000		2.34%	4,652	4,544	2.34%

TOTAL				159,930		169,946							175,246	175,077	
									5 YR AVG EXCLD MOST RECENT 1		2.343%				
									20 YR AVG EXCLD MOST RECENT 1		2.299%				
									10 YR AVG EXCLD MOST RECENT 5		2.285%				
									20 YR AVG EXCLD MOST RECENT 5		2.285%				
									2008 SELECTED FREQUENCY		2.340% (16)				

(1)	PROVIDED BY OLIVER WYMAN & BWC	(6)	= (4) x (5)	(11)	= (8) x (10)
(2)	BASED ON CHANGE IN SAWW	(7)	= (6) / (1) x 100	(12)	SELECTED BASED ON (16) DETRENDED AND (7)
(3)	= (1) x (2)	(8)	= (6) / (3) x 100	(13)	= [(12) x (1)] / 100
(4)	BASED ON DATA FROM OLIVER WYMAN & BWC	(9)	5 YEAR FITTED TREND OF (8)	(14)	= (4) + [1 - 1/5] x (12)
(5)	SECTION 2, EXHIBIT 13, SHEET 19, COL. 6	(10)	Based on -2.5% Frequency Trend from 1994 to 2006	(15)	= [(14) / (1)] x 100
				(16)	SELECTED BY DELOITTE CONSULTING BASED ON (11)

**OHIO BUREAU OF WORKERS' COMPENSATION  
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SECTION 2  
EXHIBIT 13  
SHEET 15

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS & ALAE	LSS ADJ. ULTIMATE LOSS & ALAE	WHOLE \$ SELECTED ULTIMATE SEVERITY	WHOLE \$ LSS ADJ. ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE	LSS ADJ. ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	4,296,958	4,256	9.91%	15	15	4	4	0.000	0.000
1978	4,554,775	4,448	9.76%	46	46	10	10	0.001	0.001
1979	4,922,518	4,502	9.14%	246	246	55	55	0.005	0.005
1980	5,505,913	4,809	8.73%	92	92	19	19	0.002	0.002
1981	5,822,523	4,865	8.36%	2	2	1	1	0.000	0.000
1982	6,184,882	5,137	8.30%	56	56	11	11	0.001	0.001
1983	6,513,795	5,240	8.05%						
1984	6,868,217	5,638	8.21%	103	103	18	18	0.002	0.002
1985	7,503,185	5,978	7.97%	93	93	15	15	0.001	0.001
1986	7,891,199	5,995	7.60%	45	45	7	7	0.001	0.001
1987	8,601,063	6,106	7.10%						
1988	8,905,267	6,402	7.19%	156	156	24	24	0.002	0.002
1989	9,434,400	6,455	6.84%	0	0	0	0	0.000	0.000
1990	10,055,399	6,428	6.39%						
1991	10,728,872	6,155	5.74%						
1992	11,441,482	6,276	5.49%	3	3	1	1	0.000	0.000
1993	11,998,508	5,933	4.94%	56	56	9	9	0.000	0.000
1994	12,083,591	6,036	5.00%	58	58	10	10	0.000	0.000
1995	12,383,967	5,465	4.41%	61	61	11	11	0.000	0.000
1996	12,949,088	5,395	4.17%	65	65	12	12	0.001	0.001
1997	13,596,753	5,281	3.88%	70	70	13	13	0.001	0.001
1998	14,465,333	5,374	3.72%	94	94	17	17	0.001	0.001
1999	15,088,873	6,015	3.99%	85	85	14	14	0.001	0.001
2000	15,809,043	6,101	3.86%	144	144	24	24	0.001	0.001
2001	16,717,000	5,441	3.25%	106	106	19	19	0.001	0.001
2002	17,601,171	5,699	3.24%	119	119	21	21	0.001	0.001
2003	18,004,352	5,357	2.98%	133	133	25	25	0.001	0.001
2004	18,523,800	5,258	2.84%	156	156	30	30	0.001	0.001
2005	18,584,736	5,122	2.76%	176	176	34	34	0.001	0.001
2006	18,740,062	4,711	2.51%	186	186	40	40	0.001	0.001
2007	19,302,264	4,544	2.35%	193	193	42	42	0.001	0.001
2008	19,881,332	4,652	2.34%	199	199	43	43	0.001	0.001
TOTAL				2,758					

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 2, EXHIBIT 13, SHEET 14, COL. 14  
(3) = (2) / (1) x 100  
(4) SECTION 2, EXHIBIT 13, SHEET 4, COL. 12

(5) SECTION 2, EXHIBIT 13, SHEET 4, COL. 12  
(6) = [(4) / (2)] x 1,000  
(7) = [(5) / (2)] x 1,000  
(8) = [(4) / (1)] x 100  
(9) = [(5) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
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SECTION 2  
EXHIBIT 13  
SHEET 16

DISCOUNT FACTORS

ACCIDENT YEAR AGE	PAID LOSS & ALAE DEVELOPMENT FACTOR	CUMULATIVE PERCENT PAID	INCREMENTAL PERCENT PAID	INCREMENTAL PERCENT DISCOUNTED	DISCOUNT FACTOR AT 5.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			0.0%	0.0%	51.0%
6	172630.108	0.0%	0.0%	0.0%	53.5%
18	17263.011	0.0%	1.2%	1.0%	56.2%
30	86.315	1.2%	8.1%	6.8%	58.5%
42	10.789	9.3%	13.2%	10.6%	57.8%
54	4.449	22.5%	7.4%	5.7%	53.6%
66	3.345	29.9%	4.9%	3.6%	51.3%
78	2.871	34.8%	3.4%	2.4%	50.2%
90	2.614	38.3%	4.2%	2.8%	50.0%
102	2.355	42.5%	2.5%	1.6%	48.8%
114	2.222	45.0%	2.5%	1.5%	48.9%
126	2.106	47.5%	1.7%	1.0%	48.9%
138	2.034	49.2%	1.6%	0.9%	49.7%
150	1.971	50.7%	1.6%	0.8%	50.6%
162	1.910	52.4%	1.7%	0.8%	51.4%
174	1.851	54.0%	1.5%	0.7%	52.2%
186	1.800	55.5%	1.5%	0.7%	53.2%
198	1.753	57.0%	1.5%	0.7%	54.2%
210	1.707	58.6%	1.5%	0.6%	55.3%
222	1.665	60.0%	1.5%	0.6%	56.4%
234	1.625	61.5%	1.5%	0.5%	57.5%
246	1.587	63.0%	1.5%	0.5%	58.7%
258	1.550	64.5%	1.5%	0.5%	59.9%
270	1.514	66.1%	1.5%	0.5%	61.1%
282	1.481	67.5%	1.5%	0.4%	62.5%
294	1.449	69.0%	1.5%	0.4%	63.9%
306	1.418	70.5%	1.4%	0.4%	65.2%
318	1.390	71.9%	1.3%	0.3%	66.8%
330	1.366	73.2%	1.5%	0.4%	68.6%
342	1.339	74.7%	1.5%	0.4%	70.2%
354	1.313	76.2%	1.5%	0.3%	71.9%
366	1.287	77.7%	1.6%	0.3%	73.7%
378	1.261	79.3%	1.8%	0.4%	75.4%
390	1.233	81.1%	1.9%	0.4%	77.0%
402	1.206	82.9%	1.9%	0.4%	78.5%
414	1.178	84.9%	2.0%	0.3%	79.9%
426	1.152	86.8%	2.0%	0.3%	81.1%
438	1.126	88.8%	1.9%	0.3%	82.1%
450	1.103	90.7%	1.6%	0.3%	82.9%
462	1.083	92.3%	1.4%	0.2%	83.8%
474	1.067	93.7%	1.2%	0.2%	84.7%
486	1.053	94.9%	1.0%	0.1%	85.7%
498	1.043	95.9%	0.8%	0.1%	86.9%
510	1.033	96.8%	0.7%	0.1%	88.4%
522	1.026	97.5%	0.6%	0.1%	90.0%
534	1.019	98.1%	0.6%	0.1%	91.7%
546	1.013	98.7%	0.5%	0.1%	93.6%
558	1.008	99.2%	0.4%	0.0%	95.5%
570	1.004	99.6%	0.4%	0.0%	97.6%
582	1.000	100.0%	0.0%	0.0%	97.6%
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%

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- (1) AGE OF ACCIDENT YEAR LOSS DEVELOPMENT FACTORS
  - (2) SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 2, EXHIBIT 13, SHEET 21
  - (3) = 1 / (2)
  - (4) = (3) FROM SUCCESSIVE AGE - (3) FROM CURRENT AGE
  - (5) NET PRESENT VALUE OF (4) ASSUMING MID-YEAR PAYMENT
  - (6) CUMULATIVE DISCOUNT FACTOR FOR GIVEN AGE BASED ON (4) AND (5)



**OHIO BUREAU OF WORKERS' COMPENSATION  
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SECTION 2  
EXHIBIT 13  
SHEET 18

**ADDITIONAL AWARDS**

INTERPOLATED DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED PAID LOSS & ALAE			INCURRED LOSS & ALAE			REPORTED COUNTS (6/30/XX EVALUATIONS)			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)
1977	372	366	378	1.287	1.261	1.274				1.000	1.000	1.000			
1978	360	354	366	1.313	1.287	1.300				1.000	1.000	1.000			
1979	348	342	354	1.339	1.313	1.326				1.000	1.000	1.000			
1980	336	330	342	1.366	1.339	1.352				1.000	1.000	1.000			
1981	324	318	330	1.390	1.366	1.378				1.000	1.000	1.000			
1982	312	306	318	1.418	1.390	1.404				1.000	1.000	1.000			
1983	300	294	306	1.449	1.418	1.434				1.000	1.000	1.000			
1984	288	282	294	1.481	1.449	1.465				1.000	1.000	1.000			
1985	276	270	282	1.514	1.481	1.497				1.000	1.000	1.000			
1986	264	258	270	1.550	1.514	1.532				1.000	1.000	1.000			
1987	252	246	258	1.587	1.550	1.568				1.000	1.000	1.000			
1988	240	234	246	1.625	1.587	1.605				1.001	1.000	1.000			
1989	228	222	234	1.665	1.625	1.645				1.001	1.001	1.001			
1990	216	210	222	1.707	1.665	1.686				1.002	1.001	1.001			
1991	204	198	210	1.753	1.707	1.730				1.002	1.002	1.002			
1992	192	186	198	1.800	1.753	1.776				1.003	1.002	1.002			
1993	180	174	186	1.851	1.800	1.825				1.003	1.003	1.003			
1994	168	162	174	1.910	1.851	1.880				1.004	1.003	1.004			
1995	156	150	162	1.971	1.910	1.940				1.006	1.004	1.005			
1996	144	138	150	2.034	1.971	2.002				1.008	1.006	1.007			
1997	132	126	138	2.106	2.034	2.069				1.012	1.008	1.010			
1998	120	114	126	2.222	2.106	2.162				1.018	1.012	1.015			
1999	108	102	114	2.355	2.222	2.286				1.026	1.018	1.022			
2000	96	90	102	2.614	2.355	2.478				1.043	1.026	1.035			
2001	84	78	90	2.871	2.614	2.737				1.073	1.043	1.058			
2002	72	66	78	3.345	2.871	3.090				1.120	1.073	1.096			
2003	60	54	66	4.449	3.345	3.819				1.183	1.120	1.150			
2004	48	42	54	10.789	4.449	6.300				1.291	1.183	1.234			
2005	36	30	42	86.315	10.789	19.181				1.611	1.291	1.433			
2006	24	18	30	17,263.011	86.315	171.771				2.738	1.611	2.028			
2007	12	6	18	172,630.108	17,263.011	31,387.292				9.475	2.738	4.249			

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(1)	AGE	(9)	INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)
(2) & (3)	BASED ON TRIANGLE AGES NEAREST TO (1)	(10)	FROM SECTION 2, EXHIBIT 13, SHEET 28; SELECTED CUM. BASED ON (2)
(4)	FROM SECTION 2, EXHIBIT 13, SHEET 21; SELECTED CUM. BASED ON (2)	(11)	FROM SECTION 2, EXHIBIT 13, SHEET 28; SELECTED CUM. BASED ON (3)
(5)	FROM SECTION 2, EXHIBIT 13, SHEET 21; SELECTED CUM. BASED ON (3)	(12)	INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)
(6)	INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)	(13)	FROM SECTION 2, EXHIBIT 13, SHEET 29; SELECTED CUM. BASED ON (2)
(7)	FROM SECTION 2, EXHIBIT 13, SHEET 22; SELECTED CUM. BASED ON (2)	(14)	FROM SECTION 2, EXHIBIT 13, SHEET 29; SELECTED CUM. BASED ON (3)
(8)	FROM SECTION 2, EXHIBIT 13, SHEET 22; SELECTED CUM. BASED ON (3)	(15)	INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)



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

SECTION 2  
EXHIBIT 13  
SHEET 19

**ADDITIONAL AWARDS**

INTERPOLATED CLAIM COUNT DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		REPORTED COUNTS (12/31/XX VALUATIONS)		
		LOW (2)	HIGH (3)	LOW (4)	HIGH (5)	INTERP. (6)
1977	372	372	384	1.000	1.000	1.000
1978	360	360	372	1.000	1.000	1.000
1979	348	348	360	1.000	1.000	1.000
1980	336	336	348	1.000	1.000	1.000
1981	324	324	336	1.000	1.000	1.000
1982	312	312	324	1.000	1.000	1.000
1983	300	300	312	1.000	1.000	1.000
1984	288	288	300	1.000	1.000	1.000
1985	276	276	288	1.000	1.000	1.000
1986	264	264	276	1.000	1.000	1.000
1987	252	252	264	1.000	1.000	1.000
1988	240	240	252	1.000	1.000	1.000
1989	228	228	240	1.001	1.000	1.001
1990	216	216	228	1.001	1.001	1.001
1991	204	204	216	1.002	1.001	1.002
1992	192	192	204	1.002	1.002	1.002
1993	180	180	192	1.003	1.002	1.003
1994	168	168	180	1.004	1.003	1.004
1995	156	156	168	1.005	1.004	1.005
1996	144	144	156	1.006	1.005	1.006
1997	132	132	144	1.009	1.006	1.009
1998	120	120	132	1.015	1.009	1.015
1999	108	108	120	1.020	1.015	1.020
2000	96	96	108	1.032	1.020	1.032
2001	84	84	96	1.052	1.032	1.052
2002	72	72	84	1.094	1.052	1.094
2003	60	60	72	1.150	1.094	1.150
2004	48	48	60	1.227	1.150	1.227
2005	36	36	48	1.379	1.227	1.379
2006	24	24	36	1.986	1.379	1.986
2007	12	12	24	4.876	1.986	4.876

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(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 2, EXHIBIT 13, SHEET 27; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 2, EXHIBIT 13, SHEET 27; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)



**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
ADDITIONAL AWARDS  
INCURRED LOSS & ALAE (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	AS OF 12/31/2007			
1977																																		12	12	
1978																																				35
1979																																				186
1980																																				68
1981																																				2
1982																																				40
1983																																				62
1984																																				70
1985																																				62
1986																																				29
1987																																				29
1988																																				97
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	6-Ult	18-Ult	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-Ult				
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Private Emp. TAIL

Selected [ ]

Cumulative









**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
ADDITIONAL AWARDS  
REPORTED LOST TIME CLAIM COUNTS (12/31/XX)**

ACCIDENT YEAR	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384	AS OF 12/31/2007						
1977											4,211	4,222	4,239	4,243	4,247	4,248	4,250	4,252	4,254	4,257	4,257	4,257	4,257	4,255	4,255	4,255	4,256	4,256	4,256	4,256	4,256	4,256	4,256						
1978										4,378	4,388	4,411	4,421	4,430	4,433	4,437	4,433	4,435	4,439	4,442	4,443	4,445	4,446	4,446	4,446	4,446	4,447	4,447	4,447	4,447	4,447	4,447	4,447	4,447					
1979										4,424	4,441	4,459	4,478	4,488	4,495	4,499	4,496	4,499	4,503	4,507	4,504	4,501	4,500	4,500	4,500	4,500	4,500	4,501	4,501	4,501	4,501	4,501	4,501	4,501					
1980								4,659		4,706	4,735	4,759	4,768	4,779	4,788	4,782	4,783	4,787	4,793	4,797	4,802	4,807	4,807	4,807	4,807	4,808	4,808	4,808	4,808	4,808	4,808	4,808	4,808	4,808					
1981								4,584		4,701	4,755	4,781	4,796	4,809	4,818	4,823	4,828	4,838	4,850	4,853	4,857	4,863	4,863	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864				
1982								4,851		4,962	5,017	5,048	5,075	5,100	5,108	5,114	5,121	5,125	5,130	5,132	5,133	5,134	5,134	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135			
1983				4,657	4,574	4,798	4,957	5,095	5,152	5,162	5,207	5,209	5,219	5,221	5,225	5,228	5,232	5,234	5,237	5,238	5,238	5,238	5,239	5,239	5,239	5,239	5,239	5,239	5,239	5,239	5,239	5,239	5,239	5,239	5,239	5,239			
1984				4,960	4,969	5,183	5,359	5,515	5,563	5,587	5,609	5,618	5,616	5,623	5,628	5,628	5,631	5,635	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636		
1985			4,202	4,922	5,343	5,525	5,716	5,843	5,897	5,922	5,949	5,958	5,962	5,970	5,978	5,981	5,984	5,988	5,991	5,992	5,992	5,993																	
1986		2,659	4,230	4,922	5,343	5,525	5,716	5,843	5,897	5,922	5,949	5,958	5,962	5,970	5,978	5,981	5,984	5,988	5,991	5,992	5,993																		
1987	1,438	2,578	4,206	5,051	5,316	5,604	5,796	5,948	6,006	6,031	6,049	6,061	6,079	6,084	6,089	6,092	6,095	6,099	6,102	6,103	6,104																		
1988	1,461	2,744	4,312	5,033	5,568	5,884	6,098	6,239	6,302	6,319	6,337	6,366	6,371	6,379	6,384	6,387	6,390	6,394	6,398	6,399																			
1989	1,443	2,616	3,495	4,830	5,477	5,852	6,125	6,286	6,323	6,370	6,400	6,416	6,424	6,431	6,437	6,440	6,443	6,447	6,450																				
1990	1,462	2,743	4,277	5,065	5,524	5,860	6,108	6,264	6,314	6,361	6,380	6,389	6,397	6,405	6,410	6,413	6,416	6,420																					
1991	1,569	3,045	4,087	4,892	5,400	5,688	5,904	6,013	6,061	6,091	6,109	6,118	6,126	6,133	6,138	6,141	6,144																						
1992	1,670	2,877	4,194	5,133	5,556	5,832	6,044	6,150	6,189	6,211	6,230	6,239	6,246	6,253	6,259	6,262																							
1993	1,610	2,920	4,203	4,929	5,246	5,490	5,680	5,784	5,816	5,850	5,880	5,896	5,905	5,914	5,916																								
1994	1,549	2,915	4,362	4,945	5,297	5,553	5,753	5,858	5,914	5,954	5,982	5,999	6,011	6,015																									
1995	1,450	2,909	3,978	4,518	4,804	5,011	5,198	5,293	5,355	5,391	5,421	5,433	5,440																										
1996	1,438	2,735	3,882	4,431	4,742	4,947	5,128	5,223	5,280	5,317	5,347	5,361																											
1997	1,451	2,730	3,784	4,278	4,591	4,801	4,998	5,127	5,181	5,204	5,235																												
1998	1,599	2,887	3,917	4,392	4,666	4,919	5,093	5,200	5,267	5,297																													
1999	1,848	3,290	4,519	4,975	5,287	5,510	5,720	5,827	5,895																														
2000	1,911	3,381	4,598	5,060	5,346	5,593	5,804	5,910																															
2001	1,349	2,841	3,969	4,395	4,692	4,950	5,171																																
2002	1,439	3,000	4,162	4,656	4,955	5,208																																	
2003	1,278	2,734	3,847	4,352	4,660																																		
2004	1,126	2,573	3,819	4,285																																			
2005	1,092	2,603	3,714																																				
2006	869	2,342																																					
2007	846																																						

**AGE-TO-AGE DEVELOPMENT FACTORS**

	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-Ult	384-Ult						
1977											1.0026	1.0040	1.0009	1.0009	1.0002	1.0005	1.0005	1.0005	1.0007	1.0000	1.0000	1.0000	0.99953	1.00005	1.00004	1.00004	1.00003	1.00003	1.00002	1.00002	1.00002	1.00002	1.00002	1.00002	1.00002	1.00002		
1978										1.0023	1.0052	1.0023	1.0020	1.0007	1.0009	0.9991	1.0005	1.0009	1.0007	1.0002	1.0002	1.0005	1.00022	1.00000	1.00005	1.00004	1.00004	1.00003	1.00003	1.00002	1.00002	1.00002	1.00002	1.00002	1.00002	1.00002		
1979									1.0101	1.0038	1.0041	1.0043	1.0022	1.0016	1.0009	0.9993	1.0007	1.0009	1.0009	0.9993	0.9993	0.9998	1.00000	1.00000	1.00005	1.00004	1.00004	1.00003	1.00003	1.00002	1.00002	1.00002	1.00002	1.00002	1.00002	1.00002	1.00002	
1980										1.0101	1.0062	1.0051	1.0019	1.0023	1.0019	0.9987	1.0002	1.0008	1.0013	1.0008	1.0010	1.0010	1.0001	1.00001	1.00000	1.00005	1.00004	1.00004	1.00003	1.00003	1.00002	1.00002	1.00002	1.00002	1.00002	1.00002	1.00002	1.00002
1981								1.0255	1.0115	1.0055	1.0031	1.0027	1.0019	1.0010	1.0010	1.0021	1.0025	1.0006	1.0008	1.0008	1.0012	1.0001	1.0001	1.00000	1.00000	1.00005	1.00004	1.00004	1.00004	1.00004	1.00004	1.00004	1.00004	1.00004	1.00004	1.00004	1.00004	1.00004
1982										1.0328	1.0229	1.0111	1.0062	1.0053	1.0049	1.0016	1.0012	1.0014	1.0008	1.0010	1.0004	1.0002	1.0002	1.0001	1.0001	1.00000	1.00000	1.00005	1.00004									
1983					1.0490	1.0331	1.0278	1.0112	1.0058	1.0048	1.0004	1.0019	1.0004	1.0008	1.0006	1.0006	1.0006	1.0004	1.0005	1.0002	1.0001	1.0001	1.00000	1.00000	1.00000	1.00005												
1984				1.067	1.0431	1.0340	1.0149	1.0140	1.0087	1.0043	1.0039	1.0016	0.9996	1.0012	1.0011	0.9998	1.0006	1.0005	1.0002	1.0001	1.0001	1.0001	1.00000	1.00000	1.00000													
1985			1.180	1.067	1.0395	1.0215	1.0272	1.0132	1.0067	1.0051	1.0041	1.0007	1.0013	1.0010	1.0008	1.0005	1.0006	1.0005	1.0002	1.0001	1.0001	1.00000	1.00000	1.00000														
1986		1.591	1.180	1.070	1.0341	1.0346	1.0222	1.0092	1.0042	1.0046	1.0015	1.0007	1.0013	1.0013	1.0005	1.0005	1.0006																					



**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - TAXING DISTRICTS  
COMPENSATION  
ADDITIONAL AWARDS  
REPORTED LOST TIME CLAIM COUNTS (ESTIMATED AT 6/30/XX FROM 12/31/XX)**

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	AS OF 12/31/2007																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																				
1977												4,217	4,231	4,241	4,245	4,248	4,249	4,251	4,253	4,256	4,257	4,257	4,257	4,256	4,255	4,255	4,256	4,256	4,256	4,256	4,256	4,256	4,256																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																				
1978											4,383	4,400	4,416	4,426	4,432	4,435	4,435	4,434	4,437	4,441	4,443	4,444	4,444	4,444	4,446	4,446	4,447	4,447	4,447	4,447	4,447	4,447	4,447	4,447																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																			
1979										4,433	4,450	4,469	4,483	4,492	4,497	4,498	4,498	4,501	4,505	4,506	4,503	4,501	4,500	4,500	4,500	4,500	4,501	4,501	4,501	4,501	4,501	4,501	4,501	4,501	4,501																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																		
1980										4,683	4,721	4,747	4,774	4,784	4,785	4,783	4,785	4,790	4,795	4,800	4,805	4,807	4,807	4,807	4,807	4,807	4,807	4,807	4,807	4,807	4,807	4,807	4,807	4,807	4,807	4,807																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	
1981										4,643	4,728	4,768	4,789	4,803	4,814	4,821	4,826	4,833	4,844	4,852	4,855	4,860	4,863	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	
1982										4,774	4,907	4,990	5,033	5,062	5,088	5,104	5,111	5,118	5,128	5,131	5,133	5,134	5,134	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																
1983										4,813	4,686	4,878	5,026	5,124	5,167	5,195	5,208	5,214	5,220	5,223	5,227	5,230	5,233	5,235	5,237	5,238	5,238	5,239	5,239	5,239	5,239	5,239	5,239	5,239	5,239	5,239	5,239																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																
1984										5,126	5,076	5,271	5,399	5,477	5,539	5,575	5,598	5,614	5,617	5,620	5,626	5,629	5,630	5,633	5,635	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636	5,636																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															
1985										5,397	5,560	5,696	5,810	5,888	5,902	5,929	5,943	5,949	5,956	5,962	5,965	5,969	5,972	5,974	5,975	5,976	5,976	5,976	5,976	5,976	5,976	5,976	5,976	5,976	5,976	5,976	5,976	5,976	5,976																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																														
1986										4,581	4,611	4,588	4,534	4,621	4,780	4,910	5,036	5,164	5,290	5,416	5,542	5,668	5,794	5,920	6,046	6,172	6,298	6,424	6,550	6,676	6,802	6,928	7,054	7,180	7,306	7,432	7,558	7,684	7,810	7,936	8,062	8,188	8,314	8,440	8,566	8,692	8,818	8,944	9,070	9,196	9,322	9,448	9,574	9,700	9,826	9,952	10,078	10,204	10,330	10,456	10,582	10,708	10,834	10,960	11,086	11,212	11,338	11,464	11,590	11,716	11,842	11,968	12,094	12,220	12,346	12,472	12,598	12,724	12,850	12,976	13,102	13,228	13,354	13,480	13,606	13,732	13,858	13,984	14,110	14,236	14,362	14,488	14,614	14,740	14,866	14,992	15,118	15,244	15,370	15,496	15,622	15,748	15,874	15,999	16,125	16,251	16,377	16,503	16,629	16,755	16,881	17,007	17,133	17,259	17,385	17,511	17,637	17,763	17,889	18,015	18,141	18,267	18,393	18,519	18,645	18,771	18,897	19,023	19,149	19,275	19,401	19,527	19,653	19,779	19,905	20,031	20,157	20,283	20,409	20,535	20,661	20,787	20,913	21,039	21,165	21,291	21,417	21,543	21,669	21,795	21,921	22,047	22,173	22,299	22,425	22,551	22,677	22,803	22,929	23,055	23,181	23,307	23,433	23,559	23,685	23,811	23,937	24,063	24,189	24,315	24,441	24,567	24,693	24,819	24,945	25,071	25,197	25,323	25,449	25,575	25,701	25,827	25,953	26,079	26,205	26,331	26,457	26,583	26,709	26,835	26,961	27,087	27,213	27,339	27,465	27,591	27,717	27,843	27,969	28,095	28,221	28,347	28,473	28,599	28,725	28,851	28,977	29,103	29,229	29,355	29,481	29,607	29,733	29,859	29,985	30,111	30,237	30,363	30,489	30,615	30,741	30,867	30,993	31,119	31,245	31,371	31,497	31,623	31,749	31,875	32,001	32,127	32,253	32,379	32,505	32,631	32,757	32,883	33,009	33,135	33,261	33,387	33,513	33,639	33,765	33,891	34,017	34,143	34,269	34,395	34,521	34,647	34,773	34,899	35,025	35,151	35,277	35,403	35,529	35,655	35,781	35,907	36,033	36,159	36,285	36,411	36,537	36,663	36,789	36,915	37,041	37,167	37,293	37,419	37,545	37,671	37,797	37,923	38,049	38,175	38,301	38,427	38,553	38,679	38,805	38,931	39,057	39,183	39,309	39,435	39,561	39,687	39,813	39,939	40,065	40,191	40,317	40,443	40,569	40,695	40,821	40,947	41,073	41,199	41,325	41,451	41,577	41,703	41,829	41,955	42,081	42,207	42,333	42,459	42,585	42,711	42,837	42,963	43,089	43,215	43,341	43,467	43,593	43,719	43,845	43,971	44,097	44,223	44,349	44,475	44,601	44,727	44,853	44,979	45,105	45,231	45,357	45,483	45,609	45,735	45,861	45,987	46,113	46,239	46,365	46,491	46,617	46,743	46,869	46,995	47,121	47,247	47,373	47,499	47,625	47,751	47,877	48,003	48,129	48,255	48,381	48,507	48,633	48,759	48,885	49,011	49,137	49,263	49,389	49,515	49,641	49,767	49,893	50,019	50,145	50,271	50,397	50,523	50,649	50,775	50,901	51,027	51,153	51,279	51,405	51,531	51,657	51,783	51,909	52,035	52,161	52,287	52,413	52,539	52,665	52,791	52,917	53,043	53,169	53,295	53,421	53,547	53,673	53,799	53,925	54,051	54,177	54,303	54,429	54,555	54,681	54,807	54,933	55,059	55,185	55,311	55,437	55,563	55,689	55,815	55,941	56,067	56,193	56,319	56,445	56,571	56,697	56,823	56,949	57,075	57,201	57,327	57,453	57,579	57,705	57,831	57,957	58,083	58,209	58,335	58,461	58,587	58,713	58,839	58,965	59,091	59,217	59,343	59,469	59,595	59,721	59,847	59,973	60,099	60,225	60,351	60,477	60,603	60,729	60,855	60,981	61,107	61,233	61,359	61,485	61,611	61,737	61,863	61,989	62,115	62,241	62,367	62,493	62,619	62,745	62,871	62,997	63,123	63,249	63,375	63,501	63,627	63,753	63,879	64,005	64,131	64,257	64,383	64,509	64,635	64,761	64,887	65,013	65,139	65,265	65,391	65,517	65,643	65,769	65,895	66,021	66,147	66,273	66,399	66,525	66,651	66,777	66,903	67,029	67,155	67,281	67,407	67,533	67,659	67,785	67,911	68,037	68,163	68,289	68,415	68,541	68,667	68,793	68,919	69,045	69,171	69,297	69,423	69,549	69,675	69,801	69,927	70,053	70,179	70,305	70,431	70,557	70,683	70,809	70,935	71,061	71,187	71,313	71,439	71,565	71,691	71,817	71,943	72,069	72,195	72,321	72,447	72,573	72,699	72,825	72,951	73,077	73,203	73,329	73,455	73,581	73,707	73,833	73,959	74,085	74,211	74,337	74,463	74,589	74,715	74,841	74,967	75,093	75,219	75,345	75,471	75,597	75,723	75,849	75,975	76,101	76,227	76,353	76,479	76,605	76,731	76,857	76,983	77,109	77,235	77,361	77,487	77,613	77,739	77,865	77,991	78,117	78,243	78,369	78,495	78,621	78,747	78,873	78,999	79,125	79,251	79,377	79,503	79,629	79,755	79,881	80,007	80,133	80,259	80,385	80,511	80,637	80,763	80,889	81,015	81,141	81,267	81,393	81,519	81,645	81,771	81,897	82,023	82,149	82,275	82,401	82,527	82,653	82,779	82,905	83,031	83,157	83,283	83,409	83,535	83,661	83,787	83,913	84,039	84,165	84,291	84,417	84,543	84,669	84,795	84,921	85,047	85,173	85,299	85,425	85,551	85,677	85,803	85,929	86,055	86,181	86,307	86,433	86,559	86,685	86,811	86,937	87,063	87,189	87,315	87,441	87,567	87,693	87,819	87,945	88,071	88,197	88,323	88,449	88,575	88,701	88,827	88,953	89,079	89,205	89,331	89,457	89,583	89,709	89,835	89,961	90,087	90,213	90,339	90,465	90,591	90,717	90,843	90,969	91,095	91,221	91,347	91,473	91,599	91,725	91,851	91,977	92,103	92,229	92,355	92,481	92,607	92,733	92,859	92,985	93,111	93,237	93,363	93,489	93,615	93,741	93,867	93,993	94,119	94,245	94,371	94,497	94,623	94,749	94,875	95,001	95,127	95,253	95,379	95,505	95,631	95,757	95,883	96,009	96,135	96,261	96,387	96,513	96,639	96,765	96,891	97,017	97,143	97,269	97,395	97,521	97,647	97,773	97,899	98,025	98,151	98,277	98,403	98,529	98,655	98,781	98,907	99,033	99,159	99,285	99,411	99,537	99,663	99,789	99,915	100,041	100,167	100,293	100,419	100,545	100,671	100,797	100,923	101,049	101,175	101,301	101,427	101,553	101,679	101,805	101,931	102,057	102,183	102,309	102,435	102,561	102,687	102,813	102,939	103,065	103,191	103,317	103,443	103,569	103,695	103,821	103,947	104,073	104,199	104,325	104,451	104,577	104,703	104,829	104,955	105,081	105,207	105,333	105,459	105,585	105,711	105,837	105,963	106,089	106,215	106,341



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

CUMULATIVE PAID LOSS & ALAE / 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	AS OF 12/31/2007						
1977															3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3						
1978															2	2	2	3	3	3	3	3	3	5	5	5	6	6	7	7	7	8	8	8					
1979													9	11	12	14	16	18	21	22	25	27	29	30	33	35	37	39	41	41	41	41	41	41					
1980												4	4	4	4	5	6	8	9	9	10	10	11	12	12	13	13	14	14	14	14	14	14	14					
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				
1982											3	4	5	6	6	7	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8				
1983																																							
1984									1	1	1	10	11	12	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13				
1985									3	5	6	7	8	8	9	9	9	9	9	9	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10			
1986								2	3	3	3	3	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5			
1987																																							
1988								4	5	5	7	7	7	7	8	9	10	11	12	13	14	15	15																
1989				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
1990																																						0	
1991																																						0	
1992																																						0	
1993				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
1994				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1995				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1996																																						0	
1997				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1998				1	1	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	
1999																																							3
2000				3	4	5	7	8	8																													8	
2001																																							
2002																																							
2003																																							
2004																																							
2005																																							
2006																																							
2007																																							









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

INDEX METHOD - INCREMENTAL PAID LOSS & ALAE 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	AS OF 12/31/2007		
1977															0.012	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
1978														0.009	0.000	0.000	0.005	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
1979													0.033	0.007	0.007	0.007	0.007	0.007	0.007	0.011	0.007	0.009	0.007	0.007	0.007	0.009	0.009	0.008	0.006	0.006	0.003	0.000		
1980												0.013	0.000	0.000	0.000	0.003	0.004	0.008	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.001	0.000	0.000		
1981												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	0.000	0.000	0.000		
1982											0.010	0.002	0.002	0.002	0.002	0.002	0.002	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
1983																											0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1984								0.004	0.000	0.000	0.025	0.003	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	0.000		
1985								0.007	0.007	0.007	0.002	0.002	0.002	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.005	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1986							0.007	0.001	0.000	0.000	0.000	0.005	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1987																																		
1988																																		0.001
1989				0.000	0.000	0.000	0.000	0.000	0.004	0.001	0.000	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	0.000	0.000	0.000		
1990																																		0.001
1991																																		0.000
1992																																		0.000
1993				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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
1994																																		0.000
1995				0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
1996																																		0.000
1997				0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
1998				0.002	0.001	0.003	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1999																																		0.000
2000																																		0.001
2001																																		0.001
2002																																		
2003																																		
2004																																		
2005																																		
2006																																		
2007																																		
2 Yr Avg				0.000	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.001	0.001	0.004	0.004	0.001	0.000		
3 Yr Avg				0.000	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.001	0.001	0.001	0.001	0.002	0.000	0.000	0.000	0.000	0.001	0.004	0.003	0.003	0.002	0.001	0.000	
10 Yr Avg				0.000	0.001	0.001	0.001	0.001	0.001	0.001	0.003	0.001	0.001	0.001	0.001	0.001	0.001	0.002	0.002	0.001	0.002	0.001	0.002	0.001	0.002	0.001	0.002	0.002	0.002	0.002	0.002	0.001	0.000	

Selected  
Cumulative





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

SECTION 2  
EXHIBIT 13  
SHEET 42

**ADDITIONAL AWARDS**

**Paid Tail Factor Selection**

Age Months (1)	Age Years (2)	Age to Age Development Factors						Selected Tail (8)	Selected Incr. Decay (9)	Cumulative Development Factors				
		Fitted Paid (3)	Incr. Data (4)	Weibull Curve (5)	Inverse Power Curve (6)	PA Tail (7)	Fitted Paid (10)			Incr. Data (11)	Weibull Curve (12)	Inverse Power Curve (13)	Selected Tail (14)	
6	0.5	10.000		2.000	-		10.000		134,136.152		16.518		172,630.108	
18	1.5	200.000		1.460	-	95.000	200.000	221.111	13,413.615		8.257		17,263.011	
30	2.5	8.000		1.301	1.396	8.000	8.000	7.035	67.068		5.655	6.597	86.315	
42	3.5	2.425		1.220	1.249	2.425	2.425	1.629	8.384		4.347	4.724	10.789	
54	4.5	1.330		1.171	1.176	1.330	1.330	0.562	3.457		3.457	3.781	4.449	
66	5.5	1.165		1.138	1.134	1.165	1.165	0.665	2.599		3.043	3.215	3.345	
78	6.5	1.098		1.114	1.106	1.098	1.098	0.695	2.231		2.675	2.836	2.871	
90	7.5	1.110		1.095	1.087	1.110	1.110	1.227	2.031		2.402	2.564	2.614	
102	8.5	1.060		1.081	1.073	1.060	1.060	0.605	1.830		2.192	2.358	2.355	
114	9.5	1.055		1.070	1.063	1.055	1.055	0.971	1.726		2.027	2.197	2.222	
126	10.5	1.035		1.061	1.055	1.035	1.035	0.677	1.636		1.894	2.067	2.106	
138	11.5	1.032		1.054	1.048	1.032	1.032	0.939	1.581		1.785	1.960	2.034	
150	12.5	1.032		1.047	1.043	1.032	1.032	1.032	1.532		1.694	1.870	1.971	
162	13.5	1.032		1.042	1.039	1.032	1.032	1.032	1.484		1.617	1.792	1.910	
174	14.5	1.028		1.038	1.035	1.028	1.028	0.903	1.438		1.552	1.726	1.851	
186	15.5	1.027		1.034	1.032	1.027	1.027	0.991	1.399		1.495	1.667	1.800	
198	16.5	1.027		1.030	1.029	1.027	1.027	1.027	1.362		1.446	1.615	1.753	
210	17.5	1.025		1.028	1.027	1.025	1.025	0.951	1.326		1.404	1.569	1.707	
222	18.5	1.025		1.025	1.025	1.025	1.025	1.025	1.294		1.366	1.528	1.665	
234	19.5	1.024		1.023	1.023	1.024	1.024	0.984	1.262		1.333	1.490	1.625	
246	20.5	1.024		1.021	1.022	1.024	1.024	1.020	1.233		1.303	1.457	1.587	
258	21.5	1.024		1.019	1.020	1.024	1.024	1.007	1.204		1.276	1.425	1.550	
270	22.5	1.022		1.017	1.019	1.022	1.022	0.957	1.176		1.253	1.397	1.514	
282	23.5	1.022		1.016	1.018	1.022	1.022	1.022	1.151		1.231	1.371	1.481	
294	24.5	1.022		1.015	1.017	1.022	1.022	1.020	1.126		1.212	1.346	1.449	
306	25.5	1.020		1.014	1.016	1.020	1.020	0.934	1.102		1.194	1.324	1.418	
318	26.5	1.018		1.013	1.015	1.018	1.018	0.915	1.080		1.178	1.303	1.390	
330	27.5	1.020		1.012	1.015	1.020	1.020	1.135	1.061		1.163	1.283	1.366	
342	28.5	1.020		1.011	1.014	1.020	1.020	1.017	1.040		1.150	1.265	1.339	
354	29.5	1.020		1.010	1.013	1.020	1.020	1.020	1.020		1.138	1.248	1.313	
366	30.5			1.009	1.013	1.021	1.021	1.065			1.126	1.231	1.287	
378	31.5			1.009	1.012	1.022	1.022	1.080			1.116	1.216	1.261	
390	32.5			1.008	1.012	1.023	1.023	1.062			1.106	1.202	1.233	
402	33.5			1.008	1.011	1.023	1.023	1.036			1.097	1.188	1.206	
414	34.5			1.007	1.011	1.023	1.023	1.018			1.089	1.175	1.178	
426	35.5			1.007	1.010	1.023	1.023	1.017			1.082	1.163	1.152	
438	36.5			1.006	1.010	1.021	1.021	0.929			1.074	1.151	1.126	
450	37.5			1.006	1.009	1.018	1.018	0.886			1.068	1.140	1.103	
462	38.5			1.005	1.009	1.015	1.015	0.868			1.062	1.129	1.083	
474	39.5			1.005	1.009	1.013	1.013	0.846			1.056	1.119	1.067	
486	40.5			1.005	1.009	1.010	1.010	0.815			1.051	1.109	1.053	
498	41.5			1.005	1.008	1.009	1.009	0.853			1.046	1.100	1.043	
510	42.5			1.004	1.008	1.008	1.008	0.876			1.041	1.091	1.033	
522	43.5			1.004	1.008	1.007	1.007	0.877			1.036	1.082	1.026	
534	44.5			1.004	1.007	1.006	1.006	0.882			1.032	1.074	1.019	
546	45.5			1.004	1.007	1.005	1.005	0.890			1.028	1.066	1.013	
558	46.5			1.003	1.007	1.004	1.004	0.867			1.025	1.058	1.008	
570	47.5			1.003	1.007	1.004	1.004	0.804			1.021	1.051	1.004	
582	48.5			1.003	1.007	1.000	1.000	-			1.018	1.044	1.000	
594	49.5			1.003	1.006	1.000	1.000	-			1.015	1.037	1.000	
606	50.5			1.003	1.006	1.000	1.000	-			1.012	1.030	1.000	
618	51.5			1.003	1.006	1.000	1.000	-			1.009	1.024	1.000	
630	52.5			1.002	1.006	1.000	1.000	-			1.007	1.018	1.000	
642	53.5			1.002	1.006	1.000	1.000	-			1.004	1.011	1.000	
654	54.5			1.002	1.006	1.000	1.000	-			1.002	1.006	1.000	
Tail	Tail			1.000	1.000	1.000	1.000	-			1.000	1.000	1.000	

54.5 tail decay - (15)  
- (16)

- (1) AGE IN MONTHS
- (2) AGE IN YEARS
- (3) SECTION 2, EXHIBIT 13, SHEET 21
- (4) N/A
- (5) SECTION 2, EXHIBIT 13, SHEET 43
- (6) SECTION 2, EXHIBIT 13, SHEET 43
- (7) TEMPORARY PARTIAL TAIL
- (8) SELECTED BY DELOITTE CONSULTING

- (9) = [ [(3) - 1.0] x (7) ] / [ (7) - 1.0 ]
- (10) COLUMN (3) MULTIPLICATIVELY ACCUMULATED
- (11) COLUMN (4) MULTIPLICATIVELY ACCUMULATED
- (12) COLUMN (5) MULTIPLICATIVELY ACCUMULATED
- (13) COLUMN (6) MULTIPLICATIVELY ACCUMULATED
- (14) COLUMN (7) MULTIPLICATIVELY ACCUMULATED
- (15) [COLUMN (8) @ 54.5] X [COLUMN (8) TAIL]
- (16) COLUMN (8) TAIL + (14)

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

SECTION 2  
EXHIBIT 13  
SHEET 43

**ADDITIONAL AWARDS**

FITTING PAID LOSS DEVELOPMENT FACTORS

21-to-Ult:	<b>21</b>
Fitting for Periods:	<b>5</b>
From:	<b>27</b>
To:	<b>60</b>
Cut-off:	<b>60</b>

Summary of Curve Fitting		
Method	Tail	R <sup>2</sup>
Weibull	<b>1.315</b>	<b>0.831</b>
Inverse Power	<b>1.495</b>	<b>0.891</b>

			Weibull Curve Fitting					Inverse Power Curve Fitting				
			Slope= 0.465 Intercept= -1.200					Slope= -1.379 Intercept= 3.766				
PERIOD	AGE	ATA	X	Y	Y*	ATA*	ATU*	X	Y	Y*	ATA*	ATU*
1	6	10.000	1.792	-2.250	-0.367	<b>2.000</b>	16.673	1.792	2.197	1.294		
2	18	200.000	2.890	-5.296	0.144	<b>1.460</b>	8.335	2.890	5.293	-0.221		
3	30	8.000	3.401	-2.013	0.381	<b>1.301</b>	5.708	3.401	1.946	-0.925	<b>1.396</b>	6.772
4	42	2.425	3.738	-0.632	0.538	<b>1.220</b>	4.388	3.738	0.354	-1.389	<b>1.249</b>	4.849
5	54	1.330	3.989	0.332	0.655	<b>1.171</b>	3.596	3.989	-1.109	-1.736	<b>1.176</b>	3.882
6	66	1.165	4.190	0.670	0.748	<b>1.138</b>	3.071	4.190	-1.802	-2.013	<b>1.134</b>	3.300
7	78	1.098	4.357	0.880	0.825	<b>1.114</b>	2.700	4.357	-2.318	-2.243	<b>1.106</b>	2.911
8	90	1.110	4.500	0.838	0.892	<b>1.095</b>	2.424	4.500	-2.207	-2.440	<b>1.087</b>	2.632
9	102	1.060	4.625	1.055	0.950	<b>1.081</b>	2.213	4.625	-2.813	-2.613	<b>1.073</b>	2.421
10	114	1.055	4.736	1.083	1.002	<b>1.070</b>	2.046	4.736	-2.901	-2.766	<b>1.063</b>	2.256
11	126	1.035	4.836	1.218	1.048	<b>1.061</b>	1.912	4.836	-3.344	-2.905	<b>1.055</b>	2.122
12	138	1.032	4.927	1.245	1.091	<b>1.054</b>	1.802	4.927	-3.442	-3.030	<b>1.048</b>	2.012
13	150	1.032	5.011	1.245	1.129	<b>1.047</b>	1.710	5.011	-3.442	-3.145	<b>1.043</b>	1.919
14	162	1.0320	5.088	1.245	1.165	<b>1.042</b>	1.632	5.088	-3.442	-3.251	<b>1.039</b>	1.840
15	174	1.0280	5.159	1.282	1.198	<b>1.038</b>	1.566	5.159	-3.576	-3.350	<b>1.035</b>	1.771
16	186	1.0270	5.226	1.292	1.229	<b>1.034</b>	1.509	5.226	-3.612	-3.442	<b>1.032</b>	1.711
17	198	1.0270	5.288	1.292	1.259	<b>1.030</b>	1.460	5.288	-3.612	-3.528	<b>1.029</b>	1.658
18	210	1.0250	5.347	1.312	1.286	<b>1.028</b>	1.417	5.347	-3.689	-3.609	<b>1.027</b>	1.611
19	222	1.0250	5.403	1.312	1.312	<b>1.025</b>	1.379	5.403	-3.689	-3.686	<b>1.025</b>	1.568
20	234	1.0240	5.455	1.323	1.336	<b>1.023</b>	1.345	5.455	-3.730	-3.758	<b>1.023</b>	1.530
21	246	1.024	5.505	1.324	1.359	<b>1.021</b>	1.315	5.505	-3.733	-3.827	<b>1.022</b>	1.495
22	258	1.024	5.553	1.328	1.382	<b>1.019</b>	1.288	5.553	-3.750	-3.893	<b>1.020</b>	1.463
23	270	1.022	5.598	1.345	1.403	<b>1.017</b>	1.264	5.598	-3.817	-3.956	<b>1.019</b>	1.434
24	282	1.022	5.642	1.345	1.423	<b>1.016</b>	1.243	5.642	-3.817	-4.016	<b>1.018</b>	1.407
25	294	1.022	5.684	1.345	1.442	<b>1.015</b>	1.223	5.684	-3.818	-4.073	<b>1.017</b>	1.382
26	306	1.020	5.724	1.368	1.461	<b>1.014</b>	1.205	5.724	-3.909	-4.128	<b>1.016</b>	1.359
27	318	1.018	5.762	1.395	1.479	<b>1.013</b>	1.189	5.762	-4.017	-4.181	<b>1.015</b>	1.338
28	330	1.020	5.799	1.368	1.496	<b>1.012</b>	1.174	5.799	-3.909	-4.232	<b>1.015</b>	1.317
29	342	1.020	5.835	1.369	1.513	<b>1.011</b>	1.161	5.835	-3.912	-4.282	<b>1.014</b>	1.299
30	354	1.020	5.869	1.369	1.529	<b>1.010</b>	1.148	5.869	-3.912	-4.329	<b>1.013</b>	1.281
31	366		5.903		1.544	<b>1.009</b>	1.137	5.903		-4.375	<b>1.013</b>	1.264
32	378		5.935		1.559	<b>1.009</b>	1.126	5.935		-4.420	<b>1.012</b>	1.248
33	390		5.966		1.574	<b>1.008</b>	1.117	5.966		-4.463	<b>1.012</b>	1.234
34	402		5.996		1.588	<b>1.008</b>	1.108	5.996		-4.505	<b>1.011</b>	1.220
35	414		6.026		1.601	<b>1.007</b>	1.099	6.026		-4.545	<b>1.011</b>	1.206
36	426		6.054		1.615	<b>1.007</b>	1.092	6.054		-4.585	<b>1.010</b>	1.194
37	438		6.082		1.628	<b>1.006</b>	1.085	6.082		-4.623	<b>1.010</b>	1.181
38	450		6.109		1.640	<b>1.006</b>	1.078	6.109		-4.660	<b>1.009</b>	1.170
39	462		6.136		1.652	<b>1.005</b>	1.072	6.136		-4.696	<b>1.009</b>	1.159
40	474		6.161		1.664	<b>1.005</b>	1.066	6.161		-4.732	<b>1.009</b>	1.149
41	486		6.186		1.676	<b>1.005</b>	1.060	6.186		-4.766	<b>1.009</b>	1.139
42	498		6.211		1.687	<b>1.005</b>	1.055	6.211		-4.800	<b>1.008</b>	1.129
43	510		6.234		1.698	<b>1.004</b>	1.051	6.234		-4.833	<b>1.008</b>	1.120
44	522		6.258		1.709	<b>1.004</b>	1.046	6.258		-4.865	<b>1.008</b>	1.111
45	534		6.280		1.720	<b>1.004</b>	1.042	6.280		-4.896	<b>1.007</b>	1.102
46	546		6.303		1.730	<b>1.004</b>	1.038	6.303		-4.927	<b>1.007</b>	1.094
47	558		6.324		1.740	<b>1.003</b>	1.034	6.324		-4.957	<b>1.007</b>	1.086
48	570		6.346		1.750	<b>1.003</b>	1.031	6.346		-4.986	<b>1.007</b>	1.079
49	582		6.366		1.760	<b>1.003</b>	1.028	6.366		-5.015	<b>1.007</b>	1.071
50	594		6.387		1.769	<b>1.003</b>	1.025	6.387		-5.043	<b>1.006</b>	1.064
51	606		6.407		1.778	<b>1.003</b>	1.022	6.407		-5.071	<b>1.006</b>	1.057
52	618		6.426		1.788	<b>1.003</b>	1.019	6.426		-5.098	<b>1.006</b>	1.051
53	630		6.446		1.797	<b>1.002</b>	1.016	6.446		-5.124	<b>1.006</b>	1.045
54	642		6.465		1.805	<b>1.002</b>	1.014	6.465		-5.150	<b>1.006</b>	1.038
55	654		6.483		1.814	<b>1.002</b>	1.012	6.483		-5.176	<b>1.006</b>	1.032
56	666		6.501		1.822	<b>1.002</b>	1.009	6.501		-5.201	<b>1.006</b>	1.027
57	678		6.519		1.831	<b>1.002</b>	1.007	6.519		-5.226	<b>1.005</b>	1.021
58	690		6.537		1.839	<b>1.002</b>	1.005	6.537		-5.250	<b>1.005</b>	1.015
59	702		6.554		1.847	<b>1.002</b>	1.003	6.554		-5.273	<b>1.005</b>	1.010
60	714		6.571		1.855	<b>1.002</b>	1.002	6.571		-5.297	<b>1.005</b>	1.005

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
MEDICAL ONLY**

SECTION 3  
EXHIBIT 1  
SHEET 1

(000's)

SUMMARY OF LOSS & ALAE RESERVES

ACCIDENT YEAR	PAYROLL	EXPECTED PAID AT @ 6/30/08	SELECTED ULTIMATE LOSS & ALAE	SELECTED NOMINAL UNPAID LOSS & ALAE	DISCOUNT FACTOR AT 5.0%	SELECTED DISCOUNTED UNPAID LOSS & ALAE	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		0			100.0%		
1977	1,465,551	489	489	0	100.0%	0	0.03
1978	1,553,484	494	494	0	100.0%	0	0.03
1979	1,646,693	474	474	0	100.0%	0	0.03
1980	1,745,494	716	716	0	100.0%	0	0.04
1981	1,826,711	788	788	0	100.0%	0	0.04
1982	2,061,263	940	940	0	100.0%	0	0.05
1983	2,173,213	899	899	0	100.0%	0	0.04
1984	2,314,385	1,101	1,101	0	100.0%	0	0.05
1985	2,444,242	1,219	1,219	0	100.0%	0	0.05
1986	2,644,132	1,219	1,219	0	100.0%	0	0.05
1987	2,911,888	1,400	1,400	0	100.0%	0	0.05
1988	3,191,151	1,736	1,736	0	100.0%	0	0.05
1989	3,341,117	2,243	2,243	0	100.0%	0	0.07
1990	3,644,538	2,104	2,104	0	100.0%	0	0.06
1991	3,852,022	2,713	2,713	0	100.0%	0	0.07
1992	3,944,342	2,980	2,980	0	100.0%	0	0.08
1993	4,020,534	2,576	2,576	0	100.0%	0	0.06
1994	4,272,082	2,336	2,336	0	100.0%	0	0.05
1995	4,432,599	2,099	2,099	0	100.0%	0	0.05
1996	4,487,291	2,084	2,084	0	100.0%	0	0.05
1997	4,623,816	1,943	1,944	1	97.6%	1	0.04
1998	4,816,176	2,327	2,333	6	96.6%	6	0.05
1999	5,047,597	2,712	2,723	11	94.2%	11	0.05
2000	5,318,217	2,701	2,723	22	93.5%	20	0.05
2001	5,597,545	3,273	3,318	45	92.6%	42	0.06
2002	5,821,179	3,525	3,602	77	91.6%	71	0.06
2003	6,004,956	3,836	3,964	128	90.7%	116	0.07
2004	6,183,507	4,002	4,192	189	89.6%	169	0.07
2005	6,388,250	4,319	4,619	300	89.4%	268	0.07
2006	6,653,696	3,812	4,222	411	88.7%	364	0.06
2007	6,914,380	3,865	4,792	928	91.1%	845	0.07
2008	3,560,906	1,089	2,493	1,403	94.9%	1,332	0.07
TOTAL		68,014	71,535	3,521	92.2%	3,245	
EXLD PRIOR		68,014	71,535	3,521	92.2%	3,245	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 3, EXHIBIT 1, SHEET 4, COL. 2 + SECTION 3, EXHIBIT 1, SHEET 3, COL. 8  
(3) SECTION 3, EXHIBIT 1, SHEET 4, COL. 12; 2008 ADJUSTED TO PARTIAL YEAR  
(4) = (3) - (2)  
(5) SECTION 3, EXHIBIT 1, SHEET 16, COL. 6  
(6) = (4) x (5)  
(7) = [(3) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
MEDICAL ONLY**

SECTION 3  
EXHIBIT 1  
SHEET 2

(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS & ALAE @ 6/30/2008	FISCAL YEAR ENDING															
	(1)	2009 (2)	2010 (3)	2011 (4)	2012 (5)	2013 (6)	2014 (7)	2015 (8)	2016 (9)	2017 (10)	2018 (11)	2019 (12)	2020 (13)	2021 (14)	2022 (15)	2023 (16)	> 2023 (17)
PRIOR	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
1978	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
1980	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
1982	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
1984	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
1986	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
1988	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
1990	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
1992	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
1994	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
1996	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1997	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1998	6	5	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1999	11	5	5	1	0	0	0	0	0	0	0	0	0	0	0	0	0
2000	22	10	5	5	1	0	0	0	0	0	0	0	0	0	0	0	0
2001	45	19	12	6	6	2	0	0	0	0	0	0	0	0	0	0	0
2002	77	28	20	13	6	7	2	0	0	0	0	0	0	0	0	0	0
2003	128	43	31	22	15	7	8	2	0	0	0	0	0	0	0	0	0
2004	189	54	46	33	24	16	7	8	2	0	0	0	0	0	0	0	0
2005	300	99	57	48	35	25	17	7	9	2	0	0	0	0	0	0	0
2006	411	118	97	56	47	34	25	16	7	8	2	0	0	0	0	0	0
2007	928	469	131	108	62	53	38	27	18	8	9	3	0	0	0	0	0
2008	1,403	2,941	484	135	112	64	54	39	28	19	8	10	3	0	0	0	0
TOTAL	3,521	3,792	890	429	308	207	150	100	64	38	20	12	3	0	0	0	0

(1) SECTION 3, EXHIBIT 1, SHEET 1, COL. 4  
(2) - (17) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 1, SHEET 21

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
MEDICAL ONLY**

SECTION 3  
EXHIBIT 1  
SHEET 3

(000's)

ESTIMATED PAYMENTS FROM 1/1/2008 TO 6/30/2008

ACCIDENT YEAR	SELECTED	PAID	AGE @ 12/31/2007	AGE @ 6/30/2008	LDF @ 12/31/2007	LDF @ 6/30/2008	EXPECTED PERCENT	1/1/08 TO 6/30/08
	ULTIMATE LOSS & ALAE	LOSS & ALAE @ 12/31/07						EXPECTED PAYMENTS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR	0	0	384	390	1.000	1.000	100.0%	0
1977	489	489	372	378	1.000	1.000	100.0%	0
1978	494	494	360	366	1.000	1.000	100.0%	0
1979	474	474	348	354	1.000	1.000	100.0%	0
1980	716	716	336	342	1.000	1.000	100.0%	0
1981	788	788	324	330	1.000	1.000	100.0%	0
1982	940	940	312	318	1.000	1.000	100.0%	0
1983	899	899	300	306	1.000	1.000	100.0%	0
1984	1,101	1,101	288	294	1.000	1.000	100.0%	0
1985	1,219	1,219	276	282	1.000	1.000	100.0%	0
1986	1,219	1,219	264	270	1.000	1.000	100.0%	0
1987	1,400	1,400	252	258	1.000	1.000	100.0%	0
1988	1,736	1,736	240	246	1.000	1.000	100.0%	0
1989	2,243	2,243	228	234	1.000	1.000	100.0%	0
1990	2,104	2,104	216	222	1.000	1.000	100.0%	0
1991	2,713	2,713	204	210	1.000	1.000	100.0%	0
1992	2,980	2,980	192	198	1.000	1.000	100.0%	0
1993	2,576	2,576	180	186	1.000	1.000	100.0%	0
1994	2,336	2,336	168	174	1.000	1.000	100.0%	0
1995	2,099	2,099	156	162	1.000	1.000	100.0%	0
1996	2,084	2,084	144	150	1.000	1.000	100.0%	1
1997	1,944	1,941	132	138	1.002	1.001	64.4%	2
1998	2,333	2,325	120	126	1.003	1.002	25.3%	2
1999	2,723	2,707	108	114	1.006	1.004	30.9%	5
2000	2,723	2,694	96	102	1.011	1.008	26.3%	8
2001	3,318	3,260	84	90	1.018	1.014	22.4%	13
2002	3,602	3,505	72	78	1.028	1.022	20.3%	20
2003	3,964	3,811	60	66	1.040	1.033	16.5%	25
2004	4,192	3,947	48	54	1.062	1.047	22.8%	56
2005	4,619	4,270	36	42	1.085	1.072	14.1%	49
2006	4,222	3,659	24	30	1.149	1.105	27.0%	152
2007	4,792	2,738	12	18	1.738	1.237	54.8%	1,127
2008	4,985		0	6		4.577	21.8%	1,089
TOTAL	74,027	65,466						2,548
EXLD PRIOR	74,027	65,466						2,548

(1) SECTION 3, EXHIBIT 1, SHEET 4, COL. 12  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) AGE OF ACCIDENT YEAR AT 12/31/2007  
(4) AGE OF ACCIDENT YEAR AT 6/30/2008

(5) BASED ON SECTION 3, EXHIBIT 1, SHEET 21 AGE OF (5)  
(6) BASED ON SECTION 3, EXHIBIT 1, SHEET 21 AGE OF (6)  
(7) =  $[1 / (6) - 1 / (5)] / [1 - 1 / (5)]$   
(8) =  $[(1) - (2)] \times (7)$

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
MEDICAL ONLY**

SECTION 3  
EXHIBIT 1  
SHEET 4

(000's)

SELECTION OF ULTIMATE LOSS & ALAE

ACCIDENT YEAR	PAYROLL	INDICATED ULTIMATE LOSS & ALAE											SELECTED ULTIMATE LOSS & ALAE	SELECTED ULTIMATE LOSS RATE
		PAID LOSS & ALAE @ 12/31/07	INCURRED LOSS & ALAE @ 12/31/07	LOSS DEVELOPMENT		BORNHJETTER-FERGUSON		PAID CUM. FREQ/SEV AY DEV.	PAID INCR. FREQ/SEV AY DEV.	PAID INCR. FREQ/SEV CY DEV.	PAID INCR. TRENDED FREQ/SEV			
		(2)	(3)	PAID	INCURRED	PAID	INCURRED	(8)	(9)	(10)	(11)			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)		
PRIOR													0	
1977	1,465,551	489	489	489	489	489	489	489	489	489	489	489	489	0.033
1978	1,553,484	494	494	494	494	494	494	494	494	494	494	494	494	0.032
1979	1,646,693	474	474	474	474	474	474	474	474	474	474	474	474	0.029
1980	1,745,494	716	716	716	716	716	716	716	716	716	716	716	716	0.041
1981	1,826,711	788	788	788	788	788	788	788	788	788	788	788	788	0.043
1982	2,061,263	940	940	940	940	940	940	940	940	940	940	940	940	0.046
1983	2,173,213	899	899	899	899	899	899	899	899	899	899	899	899	0.041
1984	2,314,385	1,101	1,101	1,101	1,101	1,101	1,101	1,101	1,101	1,101	1,101	1,101	1,101	0.048
1985	2,444,242	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219	0.050
1986	2,644,132	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219	0.046
1987	2,911,888	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	0.048
1988	3,191,151	1,736	1,736	1,736	1,736	1,736	1,736	1,736	1,736	1,736	1,736	1,736	1,736	0.054
1989	3,341,117	2,243	2,243	2,243	2,243	2,243	2,243	2,243	2,243	2,243	2,243	2,243	2,243	0.067
1990	3,644,538	2,104	2,104	2,104	2,104	2,104	2,104	2,104	2,104	2,104	2,104	2,104	2,104	0.058
1991	3,852,022	2,713	2,713	2,713	2,713	2,713	2,713	2,713	2,713	2,713	2,713	2,713	2,713	0.070
1992	3,944,342	2,980	2,980	2,980	2,980	2,980	2,981	2,980	2,980	2,980	2,980	2,980	2,980	0.076
1993	4,020,534	2,576	2,576	2,576	2,576	2,576	2,577	2,576	2,576	2,576	2,576	2,576	2,576	0.064
1994	4,272,082	2,336	2,348	2,336	2,348	2,336	2,348	2,336	2,335	2,335	2,335	2,335	2,336	0.055
1995	4,432,599	2,099	2,108	2,099	2,107	2,099	2,107	2,099	2,098	2,098	2,098	2,098	2,099	0.047
1996	4,487,291	2,084	2,095	2,084	2,093	2,084	2,093	2,085	2,084	2,083	2,083	2,083	2,084	0.046
1997	4,623,816	1,941	1,948	1,944	1,944	1,944	1,944	1,944	1,946	1,946	1,946	1,944	1,944	0.042
1998	4,816,176	2,325	2,358	2,333	2,351	2,333	2,351	2,334	2,326	2,329	2,334	2,334	2,333	0.048
1999	5,047,597	2,707	2,787	2,723	2,776	2,723	2,776	2,724	2,716	2,729	2,723	2,723	2,723	0.05
2000	5,318,217	2,694	2,781	2,723	2,767	2,723	2,767	2,723	2,699	2,715	2,719	2,723	2,723	0.051
2001	5,597,545	3,260	3,318	3,318	3,291	3,322	3,289	3,314	3,279	3,309	3,302	3,318	3,318	0.059
2002	5,821,179	3,505	3,618	3,602	3,562	3,605	3,560	3,592	3,573	3,641	3,559	3,602	3,602	0.062
2003	6,004,956	3,811	3,925	3,964	3,821	3,961	3,819	3,947	3,864	3,927	3,916	3,964	3,964	0.066
2004	6,183,507	3,947	4,122	4,192	3,949	4,182	3,945	4,160	4,057	4,180	4,119	4,192	4,192	0.068
2005	6,388,250	4,270	4,648	4,634	4,295	4,604	4,299	4,633	4,439	4,599	4,514	4,619	4,619	0.072
2006	6,653,696	3,659	4,443	4,205	4,138	4,239	4,114	4,217	4,037	4,199	4,124	4,222	4,222	0.063
2007	6,914,380	2,738	2,738	4,757	4,319	4,792	4,510	5,774	4,716	4,911	4,663	4,792	4,792	0.069
2008	7,121,811					4,985	4,985			0	0	4,985	4,985	0.070
TOTAL		65,466	67,329	69,005	67,852	74,024	72,999	69,978	68,260	69,094	68,528	74,027	74,027	
EXLD PRIOR		65,466	67,329	69,005	67,852	74,024	72,999	69,978	68,260	69,094	68,528	74,027	74,027	
EXLD PRIOR & 2008		65,466	67,329	69,005	67,852	69,038	68,014	69,978	68,260	69,094	68,528	69,042	69,042	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) BASED ON DATA FROM OLIVER WYMAN & BWC  
(4) SECTION 3, EXHIBIT 1, SHEET 5, COL. 4  
(5) SECTION 3, EXHIBIT 1, SHEET 6, COL. 4  
(6) SECTION 3, EXHIBIT 1, SHEET 7, COL. 8

(7) SECTION 3, EXHIBIT 1, SHEET 8, COL. 8  
(8) SECTION 3, EXHIBIT 1, SHEET 9, COL. 8  
(9) SECTION 3, EXHIBIT 1, SHEET 10  
(10) SECTION 3, EXHIBIT 1, SHEET 12  
(11) SECTION 3, EXHIBIT 1, SHEET 11  
(12) SELECTED BY DELOITTE CONSULTING

(13) (12) / (1) x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
MEDICAL ONLY**

SECTION 3  
EXHIBIT 1  
SHEET 5

(000's)

PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE (MONTHS)	PAID LOSS & ALAE	PAID LDF	INDICATED ULTIMATE @ 12/31/07	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
		0			
1977	372	489	1.000	489	0.03
1978	360	494	1.000	494	0.03
1979	348	474	1.000	474	0.03
1980	336	716	1.000	716	0.04
1981	324	788	1.000	788	0.04
1982	312	940	1.000	940	0.05
1983	300	899	1.000	899	0.04
1984	288	1,101	1.000	1,101	0.05
1985	276	1,219	1.000	1,219	0.05
1986	264	1,219	1.000	1,219	0.05
1987	252	1,400	1.000	1,400	0.05
1988	240	1,736	1.000	1,736	0.05
1989	228	2,243	1.000	2,243	0.07
1990	216	2,104	1.000	2,104	0.06
1991	204	2,713	1.000	2,713	0.07
1992	192	2,980	1.000	2,980	0.08
1993	180	2,576	1.000	2,576	0.06
1994	168	2,336	1.000	2,336	0.05
1995	156	2,099	1.000	2,099	0.05
1996	144	2,084	1.000	2,084	0.05
1997	132	1,941	1.002	1,944	0.04
1998	120	2,325	1.003	2,333	0.05
1999	108	2,707	1.006	2,723	0.05
2000	96	2,694	1.011	2,723	0.05
2001	84	3,260	1.018	3,318	0.06
2002	72	3,505	1.028	3,602	0.06
2003	60	3,811	1.040	3,964	0.07
2004	48	3,947	1.062	4,192	0.07
2005	36	4,270	1.085	4,634	0.07
2006	24	3,659	1.149	4,205	0.06
2007	12	2,738	1.738	4,757	0.07
2008	0				
TOTAL		65,466		69,005	

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- (1) AGE OF ACCIDENT YEAR
  - (2) BASED ON DATA FROM OLIVER WYMAN & BWC
  - (3) SECTION 3, EXHIBIT 1, SHEET 18, COL. 6
  - (4) = (2) x (3)
  - (5) = (4) / PAYROLL x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
MEDICAL ONLY**

SECTION 3  
EXHIBIT 1  
SHEET 6

(000's)

INCURRED LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE (MONTHS)	INCURRED LOSS & ALAE	INCURRED LDF	INDICATED ULTIMATE @ 12/31/07	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	372	489	1.000	489	0.03
1978	360	494	1.000	494	0.03
1979	348	474	1.000	474	0.03
1980	336	716	1.000	716	0.04
1981	324	788	1.000	788	0.04
1982	312	940	1.000	940	0.05
1983	300	899	1.000	899	0.04
1984	288	1,101	1.000	1,101	0.05
1985	276	1,219	1.000	1,219	0.05
1986	264	1,219	1.000	1,219	0.05
1987	252	1,400	1.000	1,400	0.05
1988	240	1,736	1.000	1,736	0.05
1989	228	2,243	1.000	2,243	0.07
1990	216	2,104	1.000	2,104	0.06
1991	204	2,713	1.000	2,713	0.07
1992	192	2,980	1.000	2,980	0.08
1993	180	2,576	1.000	2,576	0.06
1994	168	2,348	1.000	2,348	0.05
1995	156	2,108	1.000	2,107	0.05
1996	144	2,095	0.999	2,093	0.05
1997	132	1,948	0.998	1,944	0.04
1998	120	2,358	0.997	2,351	0.05
1999	108	2,787	0.996	2,776	0.05
2000	96	2,781	0.995	2,767	0.05
2001	84	3,318	0.992	3,291	0.06
2002	72	3,618	0.984	3,562	0.06
2003	60	3,925	0.974	3,821	0.06
2004	48	4,122	0.958	3,949	0.06
2005	36	4,648	0.924	4,295	0.07
2006	24	4,443	0.931	4,138	0.06
2007	12	2,738	1.578	4,319	0.06
2008	0				
TOTAL		67,329		67,852	

(1) AGE OF ACCIDENT YEAR  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 3, EXHIBIT 1, SHEET 18, COL. 9  
(4) = (2) x (3)  
(5) = (4) / PAYROLL x 100



**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
MEDICAL ONLY**

SECTION 3  
EXHIBIT 1  
SHEET 7

(000's)

PAID BORNHUETTTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED		EXPECTED %	EXPECTED	ACTUAL	EXPECTED	INDICATED	INDICATED
		LOSS RATE	DOLLARS	OF PAID	PAID	PAID	UNPAID	ULTIMATE	ULTIMATE
	(1)	(2)	(3)	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS RATE
				(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551	0.03	489	100.0%	489	489		489	0.03
1978	1,553,484	0.03	494	100.0%	494	494		494	0.03
1979	1,646,693	0.03	474	100.0%	474	474		474	0.03
1980	1,745,494	0.04	716	100.0%	716	716		716	0.04
1981	1,826,711	0.04	788	100.0%	788	788		788	0.04
1982	2,061,263	0.05	940	100.0%	940	940		940	0.05
1983	2,173,213	0.04	899	100.0%	899	899		899	0.04
1984	2,314,385	0.05	1,101	100.0%	1,101	1,101		1,101	0.05
1985	2,444,242	0.05	1,219	100.0%	1,219	1,219		1,219	0.05
1986	2,644,132	0.05	1,219	100.0%	1,219	1,219		1,219	0.05
1987	2,911,888	0.05	1,400	100.0%	1,400	1,400		1,400	0.05
1988	3,191,151	0.05	1,736	100.0%	1,736	1,736		1,736	0.05
1989	3,341,117	0.07	2,243	100.0%	2,243	2,243		2,243	0.07
1990	3,644,538	0.06	2,104	100.0%	2,104	2,104		2,104	0.06
1991	3,852,022	0.07	2,713	100.0%	2,713	2,713		2,713	0.07
1992	3,944,342	0.08	2,980	100.0%	2,980	2,980		2,980	0.08
1993	4,020,534	0.06	2,576	100.0%	2,576	2,576		2,576	0.06
1994	4,272,082	0.05	2,335	100.0%	2,335	2,336		2,336	0.05
1995	4,432,599	0.05	2,098	100.0%	2,098	2,099		2,099	0.05
1996	4,487,291	0.05	2,084	100.0%	2,083	2,084	1	2,084	0.05
1997	4,623,816	0.04	1,943	99.8%	1,941	1,941	3	1,944	0.04
1998	4,816,176	0.05	2,332	99.7%	2,325	2,325	8	2,333	0.05
1999	5,047,597	0.05	2,723	99.4%	2,706	2,707	16	2,723	0.05
2000	5,318,217	0.05	2,723	98.9%	2,694	2,694	29	2,723	0.05
2001	5,597,545	0.06	3,527	98.3%	3,466	3,260	62	3,322	0.06
2002	5,821,179	0.06	3,707	97.3%	3,607	3,505	100	3,605	0.06
2003	6,004,956	0.06	3,883	96.1%	3,733	3,811	150	3,961	0.07
2004	6,183,507	0.07	4,032	94.2%	3,796	3,947	235	4,182	0.07
2005	6,388,250	0.07	4,251	92.1%	3,916	4,270	334	4,604	0.07
2006	6,653,696	0.07	4,469	87.0%	3,890	3,659	580	4,239	0.06
2007	6,914,380	0.07	4,840	57.6%	2,786	2,738	2,054	4,792	0.07
2008	7,121,811	0.07	4,985	0.0%			4,985	4,985	0.07
TOTAL			74,026		65,468	65,466	8,558	74,024	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 3, EXHIBIT 1, SHEET 17, COL. 14  
(3) = [(1) x (2)] / 100  
(4) = 1 / SECTION 3, EXHIBIT 1, SHEET 5, COL. 3  
(5) = (3) x (4)

(6) BASED ON DATA FROM OLIVER WYMAN & BWC  
(7) = (3) x [1 - (4)]  
(8) = (6) + (7)  
(9) = [(8) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
MEDICAL ONLY**

SECTION 3  
EXHIBIT 1  
SHEET 8

(000's)

INCURRED BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED		EXPECTED % OF REPORTED LOSS & ALAE	EXPECTED REPORTED LOSS & ALAE	ACTUAL REPORTED LOSS & ALAE	EXPECTED UNREPORTED LOSS & ALAE	INDICATED ULTIMATE LOSS & ALAE	INDICATED ULTIMATE LOSS RATE
		LOSS RATE	DOLLARS						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551	0.033	489	100.0%	489	489	0	489	0.03
1978	1,553,484	0.032	494	100.0%	494	494	0	494	0.03
1979	1,646,693	0.029	474	100.0%	474	474	0	474	0.03
1980	1,745,494	0.041	716	100.0%	716	716	0	716	0.04
1981	1,826,711	0.043	788	100.0%	788	788	0	788	0.04
1982	2,061,263	0.046	940	100.0%	940	940	0	940	0.05
1983	2,173,213	0.041	899	100.0%	899	899	0	899	0.04
1984	2,314,385	0.048	1,101	100.0%	1,101	1,101	0	1,101	0.05
1985	2,444,242	0.050	1,219	100.0%	1,219	1,219	0	1,219	0.05
1986	2,644,132	0.046	1,219	100.0%	1,219	1,219	0	1,219	0.05
1987	2,911,888	0.048	1,400	100.0%	1,400	1,400	0	1,400	0.05
1988	3,191,151	0.054	1,736	100.0%	1,736	1,736	0	1,736	0.05
1989	3,341,117	0.067	2,243	100.0%	2,243	2,243	0	2,243	0.07
1990	3,644,538	0.058	2,104	100.0%	2,104	2,104	0	2,104	0.06
1991	3,852,022	0.070	2,713	100.0%	2,713	2,713	0	2,713	0.07
1992	3,944,342	0.076	2,980	100.0%	2,980	2,980	0	2,980	0.08
1993	4,020,534	0.064	2,576	100.0%	2,576	2,576	0	2,576	0.06
1994	4,272,082	0.055	2,335	100.0%	2,335	2,348	0	2,348	0.05
1995	4,432,599	0.047	2,098	100.0%	2,099	2,108	(1)	2,107	0.05
1996	4,487,291	0.046	2,084	100.1%	2,086	2,095	(2)	2,093	0.05
1997	4,623,816	0.042	1,943	100.2%	1,948	1,948	(4)	1,944	0.04
1998	4,816,176	0.048	2,332	100.3%	2,340	2,358	(7)	2,351	0.05
1999	5,047,597	0.054	2,723	100.4%	2,734	2,787	(11)	2,776	0.05
2000	5,318,217	0.051	2,723	100.5%	2,737	2,781	(14)	2,767	0.05
2001	5,597,545	0.063	3,527	100.8%	3,556	3,318	(29)	3,289	0.06
2002	5,821,179	0.064	3,707	101.6%	3,765	3,618	(59)	3,560	0.06
2003	6,004,956	0.065	3,883	102.7%	3,989	3,925	(105)	3,819	0.06
2004	6,183,507	0.065	4,032	104.4%	4,208	4,122	(177)	3,945	0.06
2005	6,388,250	0.067	4,251	108.2%	4,600	4,648	(349)	4,299	0.07
2006	6,653,696	0.067	4,469	107.4%	4,798	4,443	(329)	4,114	0.06
2007	6,914,380	0.070	4,840	63.4%	3,068	2,738	1,772	4,510	0.07
2008	7,121,811	0.070	4,985	0.0%	0	0	4,985	4,985	0.07
TOTAL			74,026		68,356	67,329	5,670	72,999	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 3, EXHIBIT 1, SHEET 17, COL. 14  
(3) = [(1) x (2)] / 100  
(4) = 1 / SECTION 3, EXHIBIT 1, SHEET 6, COL. 3  
(5) = (3) x (4)

(6) BASED ON DATA FROM OLIVER WYMAN & BWC  
(7) = (3) x [1 - (4)]  
(8) = (6) + (7)  
(9) = [(8) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
MEDICAL ONLY**

SECTION 3  
EXHIBIT 1  
SHEET 9

(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 & ALAE	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551	976	1.000	976	501	1.000	501	489	0.03
1978	1,553,484	1,058	1.000	1,058	467	1.000	467	494	0.03
1979	1,646,693	1,001	1.000	1,001	474	1.000	474	474	0.03
1980	1,745,494	1,184	1.000	1,184	605	1.000	605	716	0.04
1981	1,826,711	1,123	1.000	1,123	702	1.000	702	788	0.04
1982	2,061,263	1,271	1.000	1,271	740	1.000	740	940	0.05
1983	2,173,213	1,347	1.000	1,347	667	1.000	667	899	0.04
1984	2,314,385	1,435	1.000	1,435	767	1.000	767	1,101	0.05
1985	2,444,242	1,548	1.000	1,548	787	1.000	787	1,219	0.05
1986	2,644,132	1,641	1.000	1,641	743	1.000	743	1,219	0.05
1987	2,911,888	1,690	1.000	1,690	828	1.000	828	1,400	0.05
1988	3,191,151	1,892	1.000	1,892	917	1.000	917	1,736	0.05
1989	3,341,117	1,901	1.000	1,902	1,180	1.000	1,179	2,243	0.07
1990	3,644,538	1,873	1.001	1,875	1,123	0.999	1,122	2,104	0.06
1991	3,852,022	1,794	1.001	1,796	1,513	0.999	1,511	2,714	0.07
1992	3,944,342	1,945	1.002	1,948	1,532	0.998	1,530	2,981	0.08
1993	4,020,534	1,912	1.002	1,916	1,347	0.998	1,345	2,577	0.06
1994	4,272,082	1,851	1.003	1,856	1,262	0.998	1,259	2,336	0.05
1995	4,432,599	1,822	1.003	1,828	1,152	0.997	1,148	2,099	0.05
1996	4,487,291	1,806	1.005	1,814	1,154	0.996	1,149	2,085	0.05
1997	4,623,816	1,634	1.007	1,645	1,188	0.995	1,182	1,944	0.04
1998	4,816,176	1,565	1.010	1,581	1,486	0.994	1,477	2,334	0.05
1999	5,047,597	1,802	1.014	1,828	1,502	0.992	1,490	2,724	0.05
2000	5,318,217	1,871	1.021	1,910	1,440	0.990	1,425	2,723	0.05
2001	5,597,545	1,679	1.034	1,736	1,942	0.983	1,909	3,314	0.06
2002	5,821,179	1,498	1.056	1,582	2,340	0.970	2,270	3,592	0.06
2003	6,004,956	1,557	1.089	1,696	2,447	0.951	2,327	3,947	0.07
2004	6,183,507	1,451	1.139	1,653	2,720	0.925	2,517	4,160	0.07
2005	6,388,250	1,344	1.235	1,660	3,177	0.878	2,790	4,633	0.07
2006	6,653,696	975	1.499	1,461	3,753	0.769	2,886	4,217	0.06
2007	6,914,380	608	2.543	1,546	4,503	0.829	3,735	5,774	0.08
2008	7,121,811		-			-			
Total		47,054		49,404				69,978	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 3, EXHIBIT 1, SHEET 18, COL. 12  
(4) = (2) x (3)  
(5) SECTION 3, EXHIBIT 1, SHEET 29

(6) SECTION 3, EXHIBIT 1, SHEET 18, COL. 15  
(7) = (5) x (6)  
(8) = [(4) x (7)] / 1000  
(9) = [(8) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
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	TAIL	INDICATED ULTIMATE
1977															489	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	489
1978													473		494	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	494
1979															0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	474
1980															0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	716
1981												788			716	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	788
1982															0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	940
1983															0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	899
1984															0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,101
1985															0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,219
1986															0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,219
1987															0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,400
1988															0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,736
1989															0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,243
1990															0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,104
1991															0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,713
1992															0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,980
1993															0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,576
1994															0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,335
1995															0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,098
1996															0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,084
1997															0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,946
1998															0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,326
1999															0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,716
2000															0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,699
2001															0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,279
2002															0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,573
2003															0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,864
2004															0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,057
2005															0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,439
2006															0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,037
2007															0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,716
Factors	2.686	0.154	0.243	0.597	0.515	0.824	0.472	0.685	0.473	0.481	0.928	0.509	(0.050)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Tail 1.000	

Example: AY 2005 Age 54 of 0,057 = 0,096 x 0,597 and AY 2005 Age 66 of 0,030 = 0,057 x 0,515

NOTE: FACTORS ARE FROM SECTION 3, EXHIBIT 1, SHEET 34

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
MEDICAL ONLY**

PAID INCREMENTAL TRENDED FREQUENCY/SEVERITY 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	TAIL	INDICATED ULTIMATE		
1977															489	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	489	
1978															494	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	494
1979													473	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	474
1980																																			716
1981																																			788
1982																																			940
1983																																			899
1984																																			1,101
1985																																			1,219
1986																																			1,219
1987																																			1,400
1988																																			1,736
1989																																			2,243
1990																																			2,104
1991																																			2,713
1992																																			2,980
1993																																			2,576
1994																																			2,335
1995																																			2,098
1996																																			2,083
1997																																			1,946
1998																																			2,334
1999																																			2,723
2000																																			2,719
2001																																			3,302
2002																																			3,559
2003																																			3,916
2004																																			4,119
2005																																			4,514
2006																																			4,124
2007																																			4,663

NOTE: FUTURE CALENDAR YEAR PAYMENTS FOR EACH AY ARE DETERMINED BY MULTIPLYING AN ESTIMATED INCREMENTAL PAYMENT SEVERITY BY THE NUMBER OF ULTIMATE LOST TIME CLAIMS FROM SECTION 3, EXHIBIT 1, SHEET 35



**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
MEDICAL ONLY**

SECTION 3  
EXHIBIT 1  
SHEET 14

(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	1,465,551	3.359	4,922,326	976	1.000	976	6.660%	1.983%				6.66%	976	976	6.66%
1978	1,553,484	3.155	4,901,629	1,058	1.000	1,058	6.810%	2.158%				6.81%	1,058	1,058	6.81%
1979	1,646,693	2.926	4,817,753	1,001	1.000	1,001	6.079%	2.078%				6.08%	1,001	1,001	6.08%
1980	1,745,494	2.721	4,749,377	1,184	1.000	1,184	6.783%	2.493%				6.78%	1,184	1,184	6.78%
1981	1,826,711	2.507	4,579,080	1,123	1.000	1,123	6.148%	2.452%	5.9%			6.15%	1,123	1,123	6.15%
1982	2,061,263	2.383	4,912,636	1,271	1.000	1,271	6.166%	2.587%	5.4%			6.17%	1,271	1,271	6.17%
1983	2,173,213	2.282	4,959,803	1,347	1.000	1,347	6.199%	2.716%	5.9%			6.20%	1,347	1,347	6.20%
1984	2,314,385	2.175	5,033,338	1,435	1.000	1,435	6.199%	2.850%	3.8%			6.20%	1,435	1,435	6.20%
1985	2,444,242	2.102	5,136,682	1,548	1.000	1,548	6.332%	3.013%	5.2%			6.33%	1,548	1,548	6.33%
1986	2,644,132	2.051	5,422,039	1,641	1.000	1,641	6.207%	3.027%	4.3%			6.21%	1,641	1,641	6.21%
1987	2,911,888	1.984	5,777,397	1,690	1.000	1,690	5.804%	2.926%	2.1%			5.80%	1,690	1,690	5.80%
1988	3,191,151	1.896	6,049,062	1,892	1.000	1,892	5.929%	3.128%	1.6%			5.93%	1,892	1,892	5.93%
1989	3,341,117	1.854	6,194,502	1,901	1.000	1,901	5.691%	3.070%	0.7%			5.69%	1,901	1,901	5.69%
1990	3,644,538	1.785	6,505,112	1,873	1.001	1,875	5.145%	2.883%	-0.5%			5.15%	1,875	1,875	5.15%
1991	3,852,022	1.729	6,659,610	1,794	1.001	1,796	4.662%	2.697%	-2.4%			4.66%	1,796	1,796	4.66%
1992	3,944,342	1.644	6,485,086	1,945	1.002	1,948	4.939%	3.004%	-2.1%			4.94%	1,948	1,948	4.94%
1993	4,020,534	1.614	6,488,066	1,912	1.002	1,916	4.765%	2.953%	-0.4%			4.76%	1,916	1,916	4.76%
1994	4,272,082	1.577	6,736,880	1,851	1.002	1,855	4.342%	2.753%	0.0%	0.809	2.228%	4.34%	1,855	1,855	4.34%
1995	4,432,599	1.532	6,790,486	1,822	1.003	1,828	4.124%	2.692%	-0.9%	0.822	2.212%	4.12%	1,828	1,828	4.12%
1996	4,487,291	1.480	6,641,637	1,806	1.005	1,814	4.043%	2.732%	-2.8%	0.834	2.279%	4.04%	1,814	1,814	4.04%
1997	4,623,816	1.415	6,540,439	1,634	1.007	1,645	3.558%	2.515%	-3.2%	0.847	2.130%	3.56%	1,645	1,645	3.56%
1998	4,816,176	1.351	6,505,829	1,565	1.011	1,582	3.286%	2.432%	-3.1%	0.860	2.091%	3.29%	1,582	1,582	3.29%
1999	5,047,597	1.308	6,599,852	1,802	1.016	1,830	3.626%	2.773%	-0.6%	0.873	2.421%	3.63%	1,830	1,830	3.63%
2000	5,318,217	1.261	6,706,965	1,871	1.021	1,910	3.591%	2.847%	1.8%	0.886	2.523%	3.59%	1,910	1,910	3.59%
2001	5,597,545	1.235	6,912,784	1,679	1.031	1,731	3.092%	2.504%	1.5%	0.900	2.252%	3.09%	1,731	1,731	3.09%
2002	5,821,179	1.195	6,957,259	1,498	1.060	1,587	2.727%	2.281%	-2.3%	0.913	2.084%	2.73%	1,587	1,587	2.73%
2003	6,004,956	1.163	6,981,207	1,557	1.092	1,701	2.832%	2.436%	-4.7%	0.927	2.259%	2.83%	1,701	1,701	2.83%
2004	6,183,507	1.123	6,941,357	1,451	1.142	1,657	2.679%	2.386%	-3.7%	0.941	2.246%	2.68%	1,657	1,657	2.68%
2005	6,388,250	1.097	7,009,350	1,344	1.223	1,643	2.573%	2.345%	-0.9%	0.956	2.241%	2.58%	1,644	1,644	2.57%
2006	6,653,696	1.061	7,058,956	975	1.467	1,431	2.150%	2.027%	-2.7%	0.970	1.966%	2.45%	1,633	1,495	2.25%
2007	6,914,380	1.030	7,121,781	608	2.370	1,441	2.084%	2.023%	-5.2%	0.985	1.993%	2.35%	1,623	1,546	2.24%
2008	7,121,811	1.000	7,121,811							1.000		2.25%	1,599	1,599	2.25%
TOTAL				47,054		49,257							51,244	51,027	

5 YR AVG EXCLD MOST RECENT 1 2.159%  
 20 YR AVG EXCLD MOST RECENT 1 2.226%  
 10 YR AVG EXCLD MOST RECENT 5 2.247%  
 20 YR AVG EXCLD MOST RECENT 5 2.247%

2008 SELECTED FREQUENCY 2.245% (16)

(1) PROVIDED BY OLIVER WYMAN & BWC  
 (2) BASED ON CHANGE IN SAWW  
 (3) = (1) x (2)  
 (4) BASED ON DATA FROM OLIVER WYMAN & BWC  
 SECTION 3, EXHIBIT 1, SHEET 19, COL. 6

(6) = (4) x (5)  
 (7) = (6) / (1) x 100  
 (8) = (6) / (3) x 100  
 (9) 5 YEAR FITTED TREND OF (8)  
 (10) Based on -1.5% Frequency Trend from 1994 to 2006

(11) = (8) x (10)  
 (12) SELECTED BASED ON (16) DETRENDED AND (7)  
 (13) = [(12) x (1)] / 100  
 (14) = (4) + [1 - 1/5] x (12)  
 (15) = [(14) / (1)] x 100  
 (16) SELECTED BY DELOITTE CONSULTING BASED ON (11)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
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SECTION 3  
EXHIBIT 1  
SHEET 15

(000's)

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS & ALAE	LSS ADJ. ULTIMATE LOSS & ALAE	WHOLE \$ SELECTED ULTIMATE SEVERITY	WHOLE \$ LSS ADJ. ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE	LSS ADJ. ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551	976	6.66%	489	489	501	501	0.033	0.033
1978	1,553,484	1,058	6.81%	494	494	467	467	0.032	0.032
1979	1,646,693	1,001	6.08%	474	474	474	474	0.029	0.029
1980	1,745,494	1,184	6.78%	716	716	605	605	0.041	0.041
1981	1,826,711	1,123	6.15%	788	788	702	702	0.043	0.043
1982	2,061,263	1,271	6.17%	940	940	740	740	0.046	0.046
1983	2,173,213	1,347	6.20%	899	899	667	667	0.041	0.041
1984	2,314,385	1,435	6.20%	1,101	1,101	767	767	0.048	0.048
1985	2,444,242	1,548	6.33%	1,219	1,219	787	787	0.050	0.050
1986	2,644,132	1,641	6.21%	1,219	1,219	743	743	0.046	0.046
1987	2,911,888	1,690	5.80%	1,400	1,400	828	828	0.048	0.048
1988	3,191,151	1,892	5.93%	1,736	1,736	917	917	0.054	0.054
1989	3,341,117	1,901	5.69%	2,243	2,243	1,180	1,180	0.067	0.067
1990	3,644,538	1,875	5.15%	2,104	2,104	1,122	1,122	0.058	0.058
1991	3,852,022	1,796	4.66%	2,713	2,713	1,511	1,511	0.070	0.070
1992	3,944,342	1,948	4.94%	2,980	2,980	1,530	1,530	0.076	0.076
1993	4,020,534	1,916	4.76%	2,576	2,576	1,345	1,345	0.064	0.064
1994	4,272,082	1,855	4.34%	2,336	2,336	1,259	1,259	0.055	0.055
1995	4,432,599	1,828	4.12%	2,099	2,099	1,148	1,148	0.047	0.047
1996	4,487,291	1,814	4.04%	2,084	2,084	1,149	1,149	0.046	0.046
1997	4,623,816	1,645	3.56%	1,944	1,944	1,181	1,181	0.042	0.042
1998	4,816,176	1,582	3.29%	2,333	2,333	1,474	1,474	0.048	0.048
1999	5,047,597	1,830	3.63%	2,723	2,723	1,488	1,488	0.054	0.054
2000	5,318,217	1,910	3.59%	2,723	2,723	1,426	1,426	0.051	0.051
2001	5,597,545	1,731	3.09%	3,318	3,318	1,917	1,917	0.059	0.059
2002	5,821,179	1,587	2.73%	3,602	3,602	2,269	2,269	0.062	0.062
2003	6,004,956	1,701	2.83%	3,964	3,964	2,331	2,331	0.066	0.066
2004	6,183,507	1,657	2.68%	4,192	4,192	2,530	2,530	0.068	0.068
2005	6,388,250	1,644	2.57%	4,619	4,619	2,810	2,810	0.072	0.072
2006	6,653,696	1,495	2.25%	4,222	4,222	2,824	2,824	0.063	0.063
2007	6,914,380	1,546	2.24%	4,792	4,792	3,099	3,099	0.069	0.069
2008	7,121,811	1,599	2.25%	4,985	4,985	3,118	3,118	0.070	0.070
TOTAL				74,027					

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



**OHIO BUREAU OF WORKERS' COMPENSATION  
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SECTION 3  
EXHIBIT 1  
SHEET 16

(000's)

DISCOUNT FACTORS

ACCIDENT YEAR AGE	PAID LOSS & ALAE DEVELOPMENT FACTOR	CUMULATIVE PERCENT PAID	INCREMENTAL PERCENT PAID	INCREMENTAL PERCENT DISCOUNTED	DISCOUNT FACTOR AT 5.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			21.8%	21.3%	92.0%
6	4.577	21.8%	59.0%	54.8%	94.9%
18	1.237	80.8%	9.7%	8.6%	91.1%
30	1.105	90.5%	2.7%	2.3%	88.7%
42	1.072	93.3%	2.2%	1.8%	89.4%
54	1.047	95.5%	1.3%	1.0%	89.6%
66	1.033	96.8%	1.1%	0.8%	90.7%
78	1.022	97.9%	0.8%	0.5%	91.6%
90	1.014	98.6%	0.6%	0.4%	92.6%
102	1.008	99.2%	0.4%	0.2%	93.5%
114	1.004	99.6%	0.2%	0.1%	94.2%
126	1.002	99.8%	0.2%	0.1%	96.6%
138	1.001	99.9%	0.1%	0.0%	97.6%
150	1.000	100.0%	0.0%	0.0%	100.0%
162	1.000	100.0%	0.0%	0.0%	100.0%
174	1.000	100.0%	0.0%	0.0%	100.0%
186	1.000	100.0%	0.0%	0.0%	100.0%
198	1.000	100.0%	0.0%	0.0%	100.0%
210	1.000	100.0%	0.0%	0.0%	100.0%
222	1.000	100.0%	0.0%	0.0%	100.0%
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%

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(1) AGE OF ACCIDENT YEAR LOSS DEVELOPMENT FACTORS  
(2) SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 1, SHEET 21  
(3) = 1 / (2)  
(4) = (3) FROM SUCCESSIVE AGE - (3) FROM CURRENT AGE  
(5) NET PRESENT VALUE OF (4) ASSUMING MID-YEAR PAYMENT  
(6) CUMULATIVE DISCOUNT FACTOR FOR GIVEN AGE BASED ON (4) AND (5)



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SECTION 3  
EXHIBIT 1  
SHEET 18

INTERPOLATED DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED PAID LOSS & ALAE			INCURRED LOSS & ALAE			REPORTED COUNTS (6/30/XX EVALUATIONS)			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)	
1977	372	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
1978	360	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
1979	348	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
1980	336	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
1981	324	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
1982	312	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
1983	300	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
1984	288	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
1985	276	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
1986	264	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
1987	252	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
1988	240	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
1989	228	222	234	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	0.999	1.000	1.000
1990	216	210	222	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.001	1.001	0.999	0.999	0.999
1991	204	198	210	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.001	1.001	0.999	0.999	0.999
1992	192	186	198	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.002	1.002	0.998	0.999	0.998
1993	180	174	186	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.002	1.002	0.998	0.998	0.998
1994	168	162	174	1.000	1.000	1.000	1.000	1.000	1.000	1.003	1.002	1.003	0.997	0.998	0.998
1995	156	150	162	1.000	1.000	1.000	0.999	1.000	1.000	1.004	1.003	1.003	0.996	0.997	0.997
1996	144	138	150	1.001	1.000	1.000	0.998	0.999	0.999	1.005	1.004	1.005	0.996	0.996	0.996
1997	132	126	138	1.002	1.001	1.002	0.997	0.998	0.998	1.008	1.005	1.007	0.995	0.996	0.995
1998	120	114	126	1.004	1.002	1.003	0.996	0.997	0.997	1.012	1.008	1.010	0.993	0.995	0.994
1999	108	102	114	1.008	1.004	1.006	0.995	0.996	0.996	1.017	1.012	1.014	0.991	0.993	0.992
2000	96	90	102	1.014	1.008	1.011	0.994	0.995	0.995	1.025	1.017	1.021	0.988	0.991	0.990
2001	84	78	90	1.022	1.014	1.018	0.989	0.994	0.992	1.042	1.025	1.034	0.978	0.988	0.983
2002	72	66	78	1.033	1.022	1.028	0.980	0.989	0.984	1.070	1.042	1.056	0.963	0.978	0.970
2003	60	54	66	1.047	1.033	1.040	0.968	0.980	0.974	1.109	1.070	1.089	0.940	0.963	0.951
2004	48	42	54	1.072	1.047	1.062	0.948	0.968	0.958	1.171	1.109	1.139	0.911	0.940	0.925
2005	36	30	42	1.105	1.072	1.085	0.901	0.948	0.924	1.307	1.171	1.235	0.848	0.911	0.878
2006	24	18	30	1.237	1.105	1.149	0.964	0.901	0.931	1.758	1.307	1.499	0.703	0.848	0.769
2007	12	6	18	4.577	1.237	1.738	4.338	0.964	1.578	4.596	1.758	2.543	1.010	0.703	0.829

(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 3, EXHIBIT 1, SHEET 21; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 3, EXHIBIT 1, SHEET 21; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)  
(7) FROM SECTION 3, EXHIBIT 1, SHEET 22; SELECTED CUM. BASED ON (2)  
(8) FROM SECTION 3, EXHIBIT 1, SHEET 22; SELECTED CUM. BASED ON (3)

(9) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)  
(10) FROM SECTION 3, EXHIBIT 1, SHEET 28; SELECTED CUM. BASED ON (2)  
(11) FROM SECTION 3, EXHIBIT 1, SHEET 28; SELECTED CUM. BASED ON (3)  
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)  
(13) FROM SECTION 3, EXHIBIT 1, SHEET 29; SELECTED CUM. BASED ON (2)  
(14) FROM SECTION 3, EXHIBIT 1, SHEET 29; SELECTED CUM. BASED ON (3)  
(15) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
MEDICAL ONLY**

SECTION 3  
EXHIBIT 1  
SHEET 19

INTERPOLATED CLAIM COUNT DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		REPORTED COUNTS (12/31/XX VALUATIONS)		
		LOW (2)	HIGH (3)	LOW (4)	HIGH (5)	INTERP. (6)
1977	372	372	384	1.000	1.000	1.000
1978	360	360	372	1.000	1.000	1.000
1979	348	348	360	1.000	1.000	1.000
1980	336	336	348	1.000	1.000	1.000
1981	324	324	336	1.000	1.000	1.000
1982	312	312	324	1.000	1.000	1.000
1983	300	300	312	1.000	1.000	1.000
1984	288	288	300	1.000	1.000	1.000
1985	276	276	288	1.000	1.000	1.000
1986	264	264	276	1.000	1.000	1.000
1987	252	252	264	1.000	1.000	1.000
1988	240	240	252	1.000	1.000	1.000
1989	228	228	240	1.000	1.000	1.000
1990	216	216	228	1.001	1.000	1.001
1991	204	204	216	1.001	1.001	1.001
1992	192	192	204	1.002	1.001	1.002
1993	180	180	192	1.002	1.002	1.002
1994	168	168	180	1.002	1.002	1.002
1995	156	156	168	1.003	1.002	1.003
1996	144	144	156	1.005	1.003	1.005
1997	132	132	144	1.007	1.005	1.007
1998	120	120	132	1.011	1.007	1.011
1999	108	108	120	1.016	1.011	1.016
2000	96	96	108	1.021	1.016	1.021
2001	84	84	96	1.031	1.021	1.031
2002	72	72	84	1.060	1.031	1.060
2003	60	60	72	1.092	1.060	1.092
2004	48	48	60	1.142	1.092	1.142
2005	36	36	48	1.223	1.142	1.223
2006	24	24	36	1.467	1.223	1.467
2007	12	12	24	2.370	1.467	2.370

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(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 3, EXHIBIT 1, SHEET 27; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 3, EXHIBIT 1, SHEET 27; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)



**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
MEDICAL ONLY**

INCURRED LOSS & ALAE (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	AS OF 12/31/2007		
1977																																			489
1978																																			494
1979																																			494
1980																																			494
1981																																			494
1982																																			494
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2007																																			494

\*Valuation date for last diagonal is 12/31/2007

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-Ult			
1977																																			1.000
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2007																																			1.000
3 Yr Avg	4.401	1.070	0.944	0.983	0.988	0.987	0.993	0.986	1.001	0.984	1.002	0.996	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		
3 Yr Avg	4.401	1.070	0.944	0.983	0.988	0.987	0.993	0.986	1.001	0.984	1.002	0.996	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		
5 Yr Avg	4.535	1.076	0.950	0.979	0.986	0.985	0.994	0.994	1.000	0.989	1.001	0.997	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		
3 Yr Wtd	4.401	1.070	0.944	0.982	0.987	0.987	0.993	0.987	1.001	0.984	1.002	0.996	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		
4 Yr Wtd	4.367	1.071	0.950	0.979	0.988	0.986	0.994	0.992	0																										









**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
MEDICAL ONLY**

INCURRED LOSS & ALAE / 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	ON-LEVEL PAYROLL		
1977																																	0.01%	4,922,326	
1978																																		0.99%	4,901,629
1979																																		0.98%	4,817,753
1980																																		0.98%	4,749,377
1981																																		0.98%	4,579,080
1982																																		0.98%	4,579,080
1983																																		0.98%	4,912,636
1984																																		0.98%	4,959,803
1985																																		0.98%	5,033,338
1986																																		0.98%	5,136,682
1987																																		0.98%	5,422,039
1987																																		0.98%	5,777,397
1988																																		0.98%	6,049,062
1989																																		0.98%	6,194,502
1990																																		0.98%	6,505,112
1991																																		0.98%	6,659,610
1992																																		0.98%	6,485,086
1993																																		0.98%	6,488,066
1994																																		0.98%	6,736,880
1995																																		0.98%	6,790,486
1996																																		0.98%	6,641,637
1997																																		0.98%	6,540,439
1998																																		0.98%	6,505,829
1999																																		0.98%	6,599,852
2000																																		0.98%	6,706,965
2001																																		0.98%	6,912,784
2002																																		0.98%	6,957,259
2003																																		0.98%	6,981,207
2004																																		0.98%	6,941,357
2005																																		0.98%	7,009,350
2006																																		0.98%	7,058,956
2007																																		0.98%	7,121,781

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
MEDICAL ONLY**

SECTION 3  
EXHIBIT 1  
SHEET 27

REPORTED LOST TIME CLAIM COUNTS (12/31/XX)

ACCIDENT YEAR	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384	AS OF 12/31/2007						
1977												971	972	974	975	976	976	975	976	978	978	976	976	976	976	976	976	976	976	976	976	976	976	976					
1978										1,054	1,055	1,059	1,059	1,059	1,059	1,059	1,059	1,059	1,059	1,059	1,059	1,059	1,059	1,059	1,059	1,059	1,059	1,059	1,059	1,059	1,059	1,059	1,059	1,059	1,059				
1979									983																												1,058		
1980									1,167	1,172	1,175	1,179	1,181	1,184	1,183	1,185	1,185	1,185	1,185	1,184	1,185	1,184	1,184	1,184	1,184	1,184	1,184	1,184	1,184	1,184	1,184	1,184	1,184	1,184	1,184	1,184			
1981								1,079	1,094	1,111	1,114	1,117	1,119	1,119	1,120	1,118	1,120	1,121	1,122	1,122	1,122	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123		
1982						1,214		1,237	1,257	1,264	1,266	1,266	1,266	1,267	1,268	1,271	1,270	1,269	1,269	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271		
1983						1,243		1,278	1,302	1,333	1,342	1,341	1,341	1,343	1,343	1,346	1,344	1,345	1,346	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347		
1984					1,255	1,326	1,361	1,399	1,413	1,420	1,426	1,431	1,433	1,429	1,428	1,430	1,432	1,433	1,433	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435		
1985			1,273		1,391	1,450	1,490	1,499	1,524	1,535	1,541	1,544	1,544	1,546	1,545	1,545	1,545	1,546	1,546	1,546	1,546	1,546	1,546	1,546	1,546	1,546	1,546	1,546	1,546	1,546	1,546	1,546	1,546	1,546	1,546	1,546	1,546		
1986		996	1,306	1,443	1,523	1,536	1,574	1,605	1,616	1,619	1,629	1,635	1,636	1,639	1,638	1,638	1,639	1,640	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641		
1987	563	1,022	1,354	1,518	1,554	1,607	1,656	1,682	1,692	1,696	1,693	1,686	1,686	1,687	1,687	1,687	1,688	1,689	1,690	1,690	1,690	1,690	1,690	1,690	1,690	1,690	1,690	1,690	1,690	1,690	1,690	1,690	1,690	1,690	1,690	1,690	1,690		
1988	625	1,108	1,449	1,604	1,757	1,810	1,850	1,875	1,869	1,878	1,880	1,886	1,886	1,888	1,888	1,889	1,890	1,890	1,890	1,890	1,890	1,890	1,890	1,890	1,890	1,890	1,890	1,890	1,890	1,890	1,890	1,890	1,890	1,890	1,890	1,890	1,890	1,890	
1989	697	1,209	1,385	1,609	1,728	1,807	1,872	1,888	1,890	1,893	1,894	1,897	1,897	1,898	1,898	1,898	1,898	1,899	1,900	1,901																			1,901
1990	713	1,197	1,472	1,626	1,734	1,795	1,839	1,854	1,863	1,862	1,869	1,871	1,871	1,872	1,872	1,872	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	
1991	742	1,227	1,463	1,606	1,679	1,715	1,752	1,773	1,782	1,786	1,790	1,792	1,792	1,792	1,792	1,792	1,792	1,792	1,793	1,794																			1,794
1992	817	1,309	1,559	1,717	1,805	1,856	1,909	1,930	1,934	1,937	1,942	1,944	1,944	1,944	1,944	1,944	1,944	1,944	1,944	1,944	1,944	1,944	1,944	1,944	1,944	1,944	1,944	1,944	1,944	1,944	1,944	1,944	1,944	1,944	1,944	1,944	1,944	1,944	
1993	887	1,360	1,610	1,721	1,784	1,839	1,866	1,885	1,896	1,904	1,906	1,907	1,907	1,911	1,912																								1,912
1994	782	1,300	1,559	1,664	1,725	1,755	1,792	1,814	1,827	1,837	1,840	1,843	1,848	1,851																								1,851	
1995	791	1,325	1,508	1,622	1,684	1,732	1,774	1,796	1,806	1,811	1,815	1,820	1,822																									1,822	
1996	892	1,325	1,526	1,619	1,673	1,724	1,760	1,777	1,785	1,792	1,802	1,806																										1,806	
1997	824	1,213	1,375	1,463	1,512	1,564	1,596	1,604	1,617	1,626	1,634																											1,634	
1998	828	1,144	1,316	1,406	1,465	1,512	1,537	1,555	1,558	1,565																												1,565	
1999	956	1,355	1,547	1,643	1,692	1,725	1,774	1,794	1,802																													1,802	
2000	1,041	1,451	1,635	1,696	1,751	1,810	1,858	1,871																														1,871	
2001	834	1,256	1,428	1,524	1,595	1,632	1,679																															1,679	
2002	775	1,155	1,296	1,381	1,446	1,498																																1,498	
2003	783	1,195	1,393	1,494	1,557																																	1,557	
2004	724	1,111	1,350	1,451																																		1,451	
2005	670	1,110	1,344																																			1,344	
2006	593	975																																				975	
2007	608																																					608	

AGE-TO-AGE DEVELOPMENT FACTORS

	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-UH	384-UH					
1977											1.0010	1.0021	1.0010	1.0010	1.0000	1.0000	0.9990	1.0010	1.0020	1.0000	0.9980	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1978										1.0009	1.0038	1.0000	1.0000	1.0000	0.9991	1.0009	1.0000	0.9991	1.0009	0.9981	1.0009	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1979									1.0041	1.0010	1.0020	1.0020	1.0020	1.0000	1.0000	1.0000	1.0000	1.0000	1.0010	1.0000	0.9990	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1980									1.0052	1.0043	1.0026	1.0034	1.0017	1.0025	0.9992	1.0017	1.0000	1.0000	0.9992	1.0008	0.9992	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1981							1.0139	1.0155	1.0027	1.0027	1.0018	1.0000	1.0009	0.9982	1.0018	1.0009	1.0009	1.0000	1.0009	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1982						1.0189	1.0152	1.0056	1.0016	1.0000	1.0000	1.0008	1.0008	1.0024	0.9992	0.9992	1.0000	1.0016	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1983					1.0282	1.0188	1.0238	1.0015	1.0052	0.9993	1.0000	1.0015	1.0000	1.0022	0.9985	1.0007	1.0009	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1984					1.0284	1.0279	1.0100	1.0050	1.0042	1.0035	1.0014	0.9972	0.9993	1.0014																							

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
MEDICAL ONLY**

REPORTED LOST TIME CLAIM COUNTS (ESTIMATED AT 6/30/XX FROM 12/31/XX)

ACCIDENT YEAR	AS OF 12/31/2007																																								
	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	976								
1977													972	973	975	976	976	976	976	976	977	978	977	976	976	976	976	976	976	976	976	976	976	976	976						
1978											1,055	1,057	1,059	1,059	1,059	1,059	1,059	1,059	1,059	1,059	1,059	1,058	1,058	1,058	1,058	1,058	1,058	1,058	1,058	1,058	1,058	1,058	1,058	1,058	1,058	1,058					
1979										985	991	995	996	998	1,000	1,001	1,001	1,001	1,001	1,001	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	1,001	1,001					
1980										1,164	1,170	1,174	1,177	1,180	1,183	1,184	1,185	1,185	1,185	1,185	1,185	1,185	1,184	1,184	1,184	1,184	1,184	1,184	1,184	1,184	1,184	1,184	1,184	1,184	1,184	1,184	1,184				
1981								1,087	1,103	1,113	1,116	1,118	1,119	1,120	1,119	1,119	1,121	1,122	1,122	1,122	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123				
1982							1,226	1,247	1,261	1,265	1,266	1,267	1,268	1,270	1,271	1,270	1,270	1,269	1,270	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271				
1983						1,261	1,290	1,318	1,334	1,339	1,342	1,341	1,342	1,343	1,345	1,345	1,345	1,346	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347				
1984						1,291	1,344	1,380	1,406	1,417	1,423	1,429	1,432	1,431	1,429	1,431	1,433	1,433	1,433	1,434	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435			
1985					1,332	1,421	1,470	1,495	1,512	1,530	1,538	1,543	1,544	1,545	1,545	1,545	1,545	1,545	1,545	1,545	1,545	1,545	1,545	1,545	1,545	1,545	1,545	1,545	1,545	1,545	1,545	1,545	1,545	1,545	1,545	1,545	1,545	1,545			
1986			1,151	1,375	1,483	1,530	1,555	1,590	1,611	1,618	1,624	1,632	1,636	1,638	1,639	1,638	1,639	1,639	1,640	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641			
1987		793	1,188	1,436	1,536	1,581	1,632	1,669	1,687	1,689	1,685	1,685	1,687	1,688	1,687	1,687	1,688	1,688	1,688	1,688	1,688	1,688	1,688	1,688	1,688	1,688	1,688	1,688	1,688	1,688	1,688	1,688	1,688	1,688	1,688	1,688	1,688	1,688			
1988	312	867	1,279	1,527	1,681	1,784	1,830	1,863	1,872	1,874	1,879	1,883	1,887	1,888	1,888	1,889	1,889	1,889	1,889	1,889	1,889	1,889	1,889	1,889	1,889	1,889	1,889	1,889	1,889	1,889	1,889	1,889	1,889	1,889	1,889	1,889	1,889	1,889			
1989	348	953	1,297	1,497	1,669	1,768	1,840	1,880	1,889	1,892	1,894	1,896	1,897	1,898	1,898	1,898	1,898	1,899	1,900	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901		
1990	356	955	1,335	1,549	1,680	1,765	1,817	1,847	1,859	1,863	1,866	1,870	1,871	1,871	1,872	1,872	1,872	1,872	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873		
1991	371	985	1,345	1,535	1,643	1,697	1,734	1,763	1,778	1,784	1,788	1,791	1,792	1,792	1,792	1,792	1,793	1,793	1,793	1,794	1,794	1,794	1,794	1,794	1,794	1,794	1,794	1,794	1,794	1,794	1,794	1,794	1,794	1,794	1,794	1,794	1,794	1,794	1,794		
1992	408	1,063	1,434	1,638	1,761	1,831	1,883	1,920	1,932	1,936	1,940	1,943	1,944	1,944	1,944	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945		
1993	443	1,124	1,485	1,666	1,753	1,812	1,853	1,876	1,891	1,900	1,905	1,907	1,907	1,909	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	
1994	391	1,041	1,430	1,612	1,695	1,740	1,774	1,803	1,821	1,832	1,839	1,842	1,846	1,850	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851		
1995	395	1,058	1,417	1,565	1,653	1,708	1,753	1,785	1,801	1,809	1,813	1,818	1,821	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	
1996	446	1,109	1,426	1,573	1,646	1,699	1,742	1,769	1,781	1,789	1,797	1,804	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	
1997	412	1,019	1,294	1,419	1,488	1,538	1,575	1,595	1,611	1,622	1,630	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	
1998	414	986	1,230	1,361	1,436	1,489	1,525	1,546	1,557	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	
1999	478	1,156	1,451	1,595	1,668	1,709	1,750	1,784	1,798	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802
2000	520	1,246	1,543	1,666	1,724	1,781	1,834	1,865	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	
2001	417	1,045	1,342	1,476	1,560	1,614	1,656	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	
2002	387	965	1,226	1,339	1,414	1,472	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	
2003	391	989	1,294	1,444	1,526	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	
2004	362	918	1,231	1,401	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	
2005	335	890	1,227	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	
2006	296	784	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975
2007	304	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608

AGE-TO-AGE DEVELOPMENT FACTORS



















**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
MEDICAL ON LOST TIME**

SECTION 3  
EXHIBIT 2  
SHEET 1

TOTAL  
(000's)

SUMMARY OF LOSS & ALAE RESERVES

ACCIDENT YEAR	PAYROLL	EXPECTED PAID AT @ 6/30/08	SELECTED ULTIMATE LOSS & ALAE	SELECTED NOMINAL UNPAID LOSS & ALAE	DISCOUNT FACTOR AT 5.0%	SELECTED DISCOUNTED UNPAID LOSS & ALAE	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		85	2,000	1,915	64.6%	1,238	
1977	1,465,551	7,178	8,057	879	64.5%	567	0.55
1978	1,553,484	9,814	11,142	1,327	64.5%	856	0.72
1979	1,646,693	9,054	10,412	1,358	64.5%	877	0.63
1980	1,745,494	8,905	10,381	1,475	64.4%	951	0.59
1981	1,826,711	8,989	10,634	1,646	64.3%	1,058	0.58
1982	2,061,263	12,077	14,516	2,439	64.1%	1,565	0.70
1983	2,173,213	10,671	13,032	2,361	63.7%	1,504	0.60
1984	2,314,385	11,748	14,576	2,828	63.1%	1,786	0.63
1985	2,444,242	10,961	13,818	2,857	62.4%	1,784	0.57
1986	2,644,132	11,674	14,952	3,278	61.6%	2,020	0.57
1987	2,911,888	14,928	19,426	4,498	60.8%	2,733	0.67
1988	3,191,151	17,253	22,833	5,580	60.0%	3,346	0.72
1989	3,341,117	17,053	23,019	5,966	59.4%	3,545	0.69
1990	3,644,538	20,101	27,730	7,630	59.0%	4,499	0.76
1991	3,852,022	14,399	20,361	5,962	58.7%	3,497	0.53
1992	3,944,342	14,966	21,734	6,768	58.4%	3,950	0.55
1993	4,020,534	15,685	23,416	7,731	58.0%	4,481	0.58
1994	4,272,082	15,553	23,892	8,339	57.5%	4,795	0.56
1995	4,432,599	15,530	24,573	9,043	57.0%	5,151	0.55
1996	4,487,291	13,664	22,355	8,691	56.6%	4,917	0.50
1997	4,623,816	15,830	26,882	11,053	56.3%	6,218	0.58
1998	4,816,176	15,245	26,925	11,680	55.9%	6,526	0.56
1999	5,047,597	15,889	29,381	13,492	55.7%	7,511	0.58
2000	5,318,217	18,259	35,382	17,123	55.5%	9,498	0.67
2001	5,597,545	20,484	41,488	21,003	55.4%	11,627	0.74
2002	5,821,179	17,396	38,607	21,211	55.2%	11,700	0.66
2003	6,004,956	17,826	42,287	24,461	55.4%	13,541	0.70
2004	6,183,507	15,288	42,085	26,796	55.6%	14,889	0.68
2005	6,388,250	13,637	44,082	30,445	56.1%	17,090	0.69
2006	6,653,696	10,566	45,442	34,875	57.1%	19,908	0.68
2007	6,914,380	8,225	49,281	41,056	58.9%	24,187	0.71
2008	3,560,906	1,657	26,707	25,050	62.7%	15,718	0.75
TOTAL		430,592	801,408	370,816	57.6%	213,532	
EXLD PRIOR		430,506	799,408	368,902	57.5%	212,295	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 3, EXHIBIT 2, SHEET 4, COL. 2 + SECTION 3, EXHIBIT 2, SHEET 3, COL. 8  
(3) SECTION 3, EXHIBIT 2, SHEET 4, COL. 12; 2008 ADJUSTED TO PARTIAL YEAR  
(4) = (3) - (2)  
(5) SECTION 3, EXHIBIT 2, SHEET 16, COL. 6  
(6) = (4) x (5)  
(7) = [(3) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
MEDICAL ON LOST TIME**

**TOTAL  
(000's)**

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS & ALAE @ 6/30/2008	FISCAL YEAR ENDING															
		2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	> 2023
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
PRIOR	1,915	153	138	127	116	107	98	90	83	77	72	69	65	61	58	52	548
1977	879	72	65	58	53	49	45	41	38	35	32	30	29	27	26	24	253
1978	1,327	112	100	89	81	74	68	62	57	53	49	45	42	40	38	36	384
1979	1,358	118	104	93	84	75	69	63	58	53	49	45	42	39	37	35	392
1980	1,475	121	117	104	93	83	75	69	63	58	53	49	45	42	39	37	426
1981	1,646	134	124	120	107	95	85	77	70	65	59	54	50	46	43	40	475
1982	2,439	193	183	170	164	145	130	117	105	96	88	81	74	69	63	58	703
1983	2,361	171	173	164	152	147	131	116	105	94	86	79	73	67	62	57	683
1984	2,828	188	191	194	184	170	165	146	130	117	106	97	89	81	74	69	828
1985	2,857	175	178	181	184	174	161	156	138	124	111	100	92	84	77	71	850
1986	3,278	187	190	193	196	199	189	175	169	150	134	120	108	99	91	83	996
1987	4,498	239	243	247	251	255	259	245	227	220	195	174	156	141	129	118	1,402
1988	5,580	293	281	285	290	294	299	304	288	267	258	229	204	183	165	151	1,788
1989	5,966	341	296	283	288	292	297	302	306	290	269	260	231	206	185	167	1,955
1990	7,630	442	411	356	341	346	352	358	363	369	350	324	313	278	248	223	2,556
1991	5,962	360	325	302	262	250	254	258	263	267	271	257	238	230	204	182	2,040
1992	6,768	404	384	347	322	279	267	272	276	280	285	289	274	254	246	218	2,372
1993	7,731	439	435	414	373	347	301	288	293	297	302	307	312	295	274	265	2,790
1994	8,339	451	448	444	422	381	354	307	294	298	303	308	313	318	301	279	3,117
1995	9,043	466	464	461	457	434	392	364	316	302	307	312	317	322	327	310	3,493
1996	8,691	465	424	422	419	416	395	356	331	287	275	279	284	288	293	298	3,459
1997	11,053	602	559	510	507	504	500	475	429	398	345	331	336	341	347	352	4,518
1998	11,680	610	602	560	510	508	505	501	476	429	399	346	331	336	342	347	4,877
1999	13,492	747	665	657	611	557	555	551	546	519	469	435	377	361	367	373	5,701
2000	17,123	942	896	798	788	732	668	665	661	655	623	562	522	453	433	440	7,284
2001	21,003	1,187	1,090	1,036	924	912	847	773	770	765	758	721	650	604	524	501	8,940
2002	21,211	1,153	1,133	1,041	990	882	871	809	738	735	730	724	689	621	577	500	9,016
2003	24,461	1,534	1,246	1,225	1,125	1,070	953	942	875	798	795	789	783	744	671	624	10,286
2004	26,796	1,695	1,574	1,279	1,257	1,155	1,098	978	967	898	819	815	810	803	764	689	11,196
2005	30,445	2,193	1,787	1,660	1,349	1,325	1,217	1,158	1,031	1,019	946	863	860	854	847	805	12,530
2006	34,875	2,863	2,306	1,879	1,745	1,418	1,393	1,280	1,217	1,085	1,072	995	908	904	898	890	14,022
2007	41,056	4,318	3,015	2,429	1,980	1,838	1,494	1,468	1,348	1,282	1,142	1,129	1,048	956	952	946	15,708
2008	25,050	8,284	4,573	3,193	2,572	2,096	1,947	1,582	1,554	1,428	1,358	1,210	1,195	1,110	1,013	1,008	17,635
TOTAL	370,816	31,651	24,722	21,321	19,196	17,613	16,434	15,348	14,586	13,810	13,109	12,429	11,859	11,259	10,713	10,250	153,223

(1) SECTION 3, EXHIBIT 2, SHEET 1, COL. 4  
(2) - (17) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 2, SHEET 21

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
MEDICAL ON LOST TIME**

SECTION 3  
EXHIBIT 2  
SHEET 3

**TOTAL  
(000's)**

ESTIMATED PAYMENTS FROM 1/1/2008 TO 6/30/2008

ACCIDENT YEAR	SELECTED	PAID	AGE @ 12/31/2007	AGE @ 6/30/2008	LDF @ 12/31/2007	LDF @ 6/30/2008	EXPECTED PERCENT	1/1/08 TO 6/30/08
	ULTIMATE LOSS & ALAE	LOSS & ALAE @ 12/31/07						EXPECTED PAYMENTS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR	2,000	0	384	390	1.117	1.111	4.3%	85
1977	8,057	7,138	372	378	1.129	1.122	4.4%	40
1978	11,142	9,751	360	366	1.143	1.135	4.5%	63
1979	10,412	8,993	348	354	1.158	1.150	4.3%	61
1980	10,381	8,840	336	342	1.174	1.166	4.2%	65
1981	10,634	8,918	324	330	1.192	1.183	4.1%	71
1982	14,516	11,982	312	318	1.212	1.202	3.8%	95
1983	13,032	10,587	300	306	1.231	1.221	3.4%	84
1984	14,576	11,655	288	294	1.251	1.241	3.2%	93
1985	13,818	10,875	276	282	1.271	1.261	2.9%	86
1986	14,952	11,582	264	270	1.291	1.281	2.7%	92
1987	19,426	14,804	252	258	1.312	1.301	2.7%	125
1988	22,833	17,084	240	246	1.337	1.323	2.9%	169
1989	23,019	16,869	228	234	1.365	1.350	3.0%	184
1990	27,730	19,856	216	222	1.397	1.380	3.1%	245
1991	20,361	14,210	204	210	1.433	1.414	3.1%	189
1992	21,734	14,762	192	198	1.472	1.452	2.9%	204
1993	23,416	15,464	180	186	1.514	1.493	2.8%	221
1994	23,892	15,326	168	174	1.559	1.536	2.6%	226
1995	24,573	15,275	156	162	1.609	1.582	2.7%	255
1996	22,355	13,414	144	150	1.667	1.636	2.8%	250
1997	26,882	15,525	132	138	1.732	1.698	2.7%	304
1998	26,925	14,903	120	126	1.807	1.766	2.8%	342
1999	29,381	15,496	108	114	1.896	1.849	2.8%	393
2000	35,382	17,747	96	102	2.002	1.945	2.9%	513
2001	41,488	19,880	84	90	2.127	2.062	2.8%	604
2002	38,607	16,686	72	78	2.288	2.196	3.2%	710
2003	42,287	17,000	60	66	2.505	2.387	3.3%	826
2004	42,085	14,216	48	54	2.818	2.634	3.8%	1,073
2005	44,082	12,313	36	42	3.307	3.017	4.2%	1,324
2006	45,442	8,723	24	30	4.288	3.680	5.0%	1,844
2007	49,281	4,213	12	18	9.385	5.373	8.9%	4,013
2008	53,414	0	0	6		32.240	3.1%	1,657
TOTAL	828,115	414,086						16,506
EXLD PRIOR	826,115	414,086						16,420

(1) SECTION 3, EXHIBIT 2, SHEET 4, COL. 12  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) AGE OF ACCIDENT YEAR AT 12/31/2007  
(4) AGE OF ACCIDENT YEAR AT 6/30/2008

(5) BASED ON SECTION 3, EXHIBIT 2, SHEET 21 AGE OF (5)  
(6) BASED ON SECTION 3, EXHIBIT 2, SHEET 21 AGE OF (6)  
(7)  $= [1 / (6) - 1 / (5)] / [1 - 1 / (5)]$   
(8)  $= [(1) - (2)] \times (7)$

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
MEDICAL ON LOST TIME**

SECTION 3  
EXHIBIT 2  
SHEET 4

**TOTAL  
(000's)  
SELECTION OF ULTIMATE LOSS & ALAE**

ACCIDENT YEAR	PAYROLL	INDICATED ULTIMATE LOSS & ALAE											SELECTED ULTIMATE LOSS & ALAE	SELECTED ULTIMATE LOSS RATE
		PAID LOSS & ALAE @ 12/31/07	INCURRED LOSS & ALAE @ 12/31/07	LOSS DEVELOPMENT		BORNHJETTER-FERGUSON		PAID CUM. FREQ/SEV AY DEV.	PAID INCR. FREQ/SEV AY DEV.	PAID INCR. FREQ/SEV CY DEV.	PAID INCR. TRENDED FREQ/SEV			
		(2)	(3)	PAID	INCURRED	PAID	INCURRED	(8)	(9)	(10)	(11)			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)		
PRIOR													2,000	
1977	1,465,551	7,138	7,557	8,057	7,708	8,057	7,715	8,104	7,938	8,078	8,078	8,078	8,057	0.550
1978	1,553,484	9,751	10,032	11,142	10,383	11,142	10,409	11,131	10,885	11,081	11,129	11,129	11,142	0.717
1979	1,646,693	8,993	10,154	10,412	10,659	10,412	10,647	10,376	10,234	10,405	10,385	10,385	10,412	0.632
1980	1,745,494	8,840	9,805	10,381	10,349	10,381	10,350	10,310	10,274	10,489	10,407	10,407	10,381	0.595
1981	1,826,711	8,918	10,036	10,634	10,586	10,634	10,588	10,530	10,966	11,145	10,631	10,631	10,634	0.582
1982	2,061,263	11,982	13,634	14,516	14,367	14,516	14,375	14,358	13,968	14,202	14,443	14,443	14,516	0.704
1983	2,173,213	10,587	11,513	13,032	12,163	13,032	12,209	12,881	12,128	12,361	13,242	13,032	13,032	0.600
1984	2,314,385	11,655	13,395	14,576	14,195	14,576	14,217	14,383	13,962	14,458	14,779	14,576	14,576	0.630
1985	2,444,242	10,875	12,020	13,818	12,811	13,818	12,873	13,617	12,640	12,988	14,356	13,818	13,818	0.565
1986	2,644,132	11,582	14,597	14,952	15,434	14,952	15,408	14,715	14,311	15,089	15,529	14,952	14,952	0.565
1987	2,911,888	14,804	18,300	19,426	19,109	19,426	19,122	19,069	17,261	18,235	19,606	19,426	19,426	0.667
1988	3,191,151	17,084	24,484	22,833	25,560	22,833	25,445	22,365	21,939	24,951	22,924	22,833	22,833	0.716
1989	3,341,117	16,869	21,656	23,019	22,820	23,019	22,831	22,508	21,851	25,697	23,523	23,019	23,019	0.689
1990	3,644,538	19,856	27,773	27,730	29,479	27,730	29,378	27,058	28,470	33,151	27,601	27,730	27,730	0.761
1991	3,852,022	14,210	19,162	20,361	20,685	20,361	20,662	19,857	18,738	21,311	22,102	20,361	20,361	0.529
1992	3,944,342	14,762	19,092	21,734	21,090	21,734	21,151	21,239	19,564	22,560	24,307	21,734	21,734	0.551
1993	4,020,534	15,464	20,447	23,416	23,062	23,416	23,077	22,935	21,423	25,106	26,070	23,416	23,416	0.582
1994	4,272,082	15,326	21,806	23,892	24,814	23,884	24,700	23,379	22,523	27,817	26,474	23,892	23,892	0.559
1995	4,432,599	15,275	23,449	24,573	26,805	24,740	26,581	24,007	24,996	31,461	27,412	24,573	24,573	0.554
1996	4,487,291	13,414	19,836	22,355	22,929	23,219	23,143	21,833	21,551	26,287	26,833	22,355	22,355	0.498
1997	4,623,816	15,525	24,172	26,882	28,247	26,829	28,032	26,223	23,812	29,072	29,332	26,882	26,882	0.581
1998	4,816,176	14,903	23,840	26,925	27,957	28,090	28,189	26,248	21,766	26,403	29,896	26,925	26,925	0.559
1999	5,047,597	15,496	24,398	29,381	28,744	30,686	29,258	28,653	24,642	32,553	34,625	29,381	29,381	0.58
2000	5,318,217	17,747	28,662	35,529	34,307	35,235	34,412	34,652	26,144	37,082	40,063	35,382	35,382	0.665
2001	5,597,545	19,880	36,303	42,285	44,101	40,690	43,247	41,260	30,746	45,530	42,876	41,488	41,488	0.741
2002	5,821,179	16,686	32,247	38,173	39,761	39,040	39,752	37,289	28,202	42,789	40,108	38,607	38,607	0.663
2003	6,004,956	17,000	32,979	42,579	41,273	41,996	41,341	41,634	29,731	44,627	45,576	42,287	42,287	0.704
2004	6,183,507	14,216	30,865	40,065	39,014	42,085	39,887	39,225	28,426	44,492	45,680	42,085	42,085	0.681
2005	6,388,250	12,313	29,220	40,715	37,303	44,082	39,088	40,300	27,759	43,841	48,044	44,082	44,082	0.690
2006	6,653,696	8,723	26,351	37,403	27,675	45,442	28,643	38,151	25,439	42,213	46,381	45,442	45,442	0.683
2007	6,914,380	4,213	56,531	39,536	63,178	49,281	61,838	45,916	24,724	43,535	51,590	49,281	49,281	0.713
2008	7,121,811					53,414	53,414			0	0	53,414	53,414	0.750
TOTAL		414,086	674,314	750,332	766,570	828,677	821,982	744,206	627,015	809,012	824,003	828,115	828,115	
EXLD PRIOR		414,086	674,314	750,332	766,570	828,677	821,982	744,206	627,015	809,012	824,003	826,115	826,115	
EXLD PRIOR & 2008		414,086	674,314	750,332	766,570	775,263	768,568	744,206	627,015	809,012	824,003	772,701	772,701	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) BASED ON DATA FROM OLIVER WYMAN & BWC  
(4) SECTION 3, EXHIBIT 2, SHEET 5, COL. 4  
(5) SECTION 3, EXHIBIT 2, SHEET 6, COL. 4  
(6) SECTION 3, EXHIBIT 2, SHEET 7, COL. 8

(7) SECTION 3, EXHIBIT 2, SHEET 8, COL. 8  
(8) SECTION 3, EXHIBIT 2, SHEET 9, COL. 8  
(9) SECTION 3, EXHIBIT 2, SHEET 10  
(10) SECTION 3, EXHIBIT 2, SHEET 12  
(11) SECTION 3, EXHIBIT 2, SHEET 11  
(12) SELECTED BY DELOITTE CONSULTING

(13) (12) / (1) x 100



**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
MEDICAL ON LOST TIME**

SECTION 3  
EXHIBIT 2  
SHEET 5

**TOTAL  
(000's)  
PAID LOSS DEVELOPMENT METHOD**

ACCIDENT YEAR	AGE (MONTHS)	PAID LOSS & ALAE	PAID LDF	INDICATED ULTIMATE @ 12/31/07	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
		0			
1977	372	7,138	1.129	8,057	0.55
1978	360	9,751	1.143	11,142	0.72
1979	348	8,993	1.158	10,412	0.63
1980	336	8,840	1.174	10,381	0.59
1981	324	8,918	1.192	10,634	0.58
1982	312	11,982	1.212	14,516	0.70
1983	300	10,587	1.231	13,032	0.60
1984	288	11,655	1.251	14,576	0.63
1985	276	10,875	1.271	13,818	0.57
1986	264	11,582	1.291	14,952	0.57
1987	252	14,804	1.312	19,426	0.67
1988	240	17,084	1.337	22,833	0.72
1989	228	16,869	1.365	23,019	0.69
1990	216	19,856	1.397	27,730	0.76
1991	204	14,210	1.433	20,361	0.53
1992	192	14,762	1.472	21,734	0.55
1993	180	15,464	1.514	23,416	0.58
1994	168	15,326	1.559	23,892	0.56
1995	156	15,275	1.609	24,573	0.55
1996	144	13,414	1.667	22,355	0.50
1997	132	15,525	1.732	26,882	0.58
1998	120	14,903	1.807	26,925	0.56
1999	108	15,496	1.896	29,381	0.58
2000	96	17,747	2.002	35,529	0.67
2001	84	19,880	2.127	42,285	0.76
2002	72	16,686	2.288	38,173	0.66
2003	60	17,000	2.505	42,579	0.71
2004	48	14,216	2.818	40,065	0.65
2005	36	12,313	3.307	40,715	0.64
2006	24	8,723	4.288	37,403	0.56
2007	12	4,213	9.385	39,536	0.57
2008	0				
TOTAL		414,086		750,332	

(1) AGE OF ACCIDENT YEAR  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 3, EXHIBIT 2, SHEET 18, COL. 6  
(4) = (2) x (3)  
(5) = (4) / PAYROLL x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
MEDICAL ON LOST TIME**

SECTION 3  
EXHIBIT 2  
SHEET 6

**TOTAL  
(000's)**

INCURRED LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE (MONTHS)	INCURRED LOSS & ALAE	INCURRED LDF	INDICATED ULTIMATE @ 12/31/07	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	372	7,557	1.020	7,708	0.53
1978	360	10,032	1.035	10,383	0.67
1979	348	10,154	1.050	10,659	0.65
1980	336	9,805	1.055	10,349	0.59
1981	324	10,036	1.055	10,586	0.58
1982	312	13,634	1.054	14,367	0.70
1983	300	11,513	1.056	12,163	0.56
1984	288	13,395	1.060	14,195	0.61
1985	276	12,020	1.066	12,811	0.52
1986	264	14,597	1.057	15,434	0.58
1987	252	18,300	1.044	19,109	0.66
1988	240	24,484	1.044	25,560	0.80
1989	228	21,656	1.054	22,820	0.68
1990	216	27,773	1.061	29,479	0.81
1991	204	19,162	1.080	20,685	0.54
1992	192	19,092	1.105	21,090	0.53
1993	180	20,447	1.128	23,062	0.57
1994	168	21,806	1.138	24,814	0.58
1995	156	23,449	1.143	26,805	0.60
1996	144	19,836	1.156	22,929	0.51
1997	132	24,172	1.169	28,247	0.61
1998	120	23,840	1.173	27,957	0.58
1999	108	24,398	1.178	28,744	0.57
2000	96	28,662	1.197	34,307	0.65
2001	84	36,303	1.215	44,101	0.79
2002	72	32,247	1.233	39,761	0.68
2003	60	32,979	1.252	41,273	0.69
2004	48	30,865	1.264	39,014	0.63
2005	36	29,220	1.277	37,303	0.58
2006	24	26,351	1.050	27,675	0.42
2007	12	56,531	1.118	63,178	0.91
2008	0				
TOTAL		674,314		766,570	

(1) AGE OF ACCIDENT YEAR  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 3, EXHIBIT 2, SHEET 18, COL. 9  
(4) = (2) x (3)  
(5) = (4) / PAYROLL x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
MEDICAL ON LOST TIME**

SECTION 3  
EXHIBIT 2  
SHEET 7

**TOTAL  
(000's)**

PAID BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED		EXPECTED %	EXPECTED	ACTUAL	EXPECTED	INDICATED	INDICATED
		LOSS RATE	DOLLARS	OF PAID	PAID	PAID	UNPAID	ULTIMATE	ULTIMATE
	(1)	(2)	(3)	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS RATE
				(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551	0.55	8,057	88.6%	7,138	7,138	920	8,057	0.55
1978	1,553,484	0.72	11,142	87.5%	9,751	9,751	1,390	11,142	0.72
1979	1,646,693	0.63	10,412	86.4%	8,993	8,993	1,419	10,412	0.63
1980	1,745,494	0.59	10,381	85.2%	8,840	8,840	1,541	10,381	0.59
1981	1,826,711	0.58	10,634	83.9%	8,918	8,918	1,716	10,634	0.58
1982	2,061,263	0.70	14,516	82.5%	11,982	11,982	2,535	14,516	0.70
1983	2,173,213	0.60	13,032	81.2%	10,587	10,587	2,445	13,032	0.60
1984	2,314,385	0.63	14,576	80.0%	11,655	11,655	2,921	14,576	0.63
1985	2,444,242	0.57	13,818	78.7%	10,875	10,875	2,943	13,818	0.57
1986	2,644,132	0.57	14,952	77.5%	11,582	11,582	3,370	14,952	0.57
1987	2,911,888	0.67	19,426	76.2%	14,804	14,804	4,622	19,426	0.67
1988	3,191,151	0.72	22,833	74.8%	17,084	17,084	5,749	22,833	0.72
1989	3,341,117	0.69	23,019	73.3%	16,869	16,869	6,150	23,019	0.69
1990	3,644,538	0.76	27,730	71.6%	19,856	19,856	7,875	27,730	0.76
1991	3,852,022	0.53	20,361	69.8%	14,210	14,210	6,151	20,361	0.53
1992	3,944,342	0.55	21,734	67.9%	14,762	14,762	6,972	21,734	0.55
1993	4,020,534	0.58	23,196	66.0%	15,319	15,464	7,877	23,341	0.58
1994	4,272,082	0.56	23,869	64.1%	15,311	15,326	8,557	23,884	0.56
1995	4,432,599	0.56	25,013	62.2%	15,549	15,275	9,465	24,740	0.56
1996	4,487,291	0.55	24,516	60.0%	14,711	13,414	9,806	23,219	0.52
1997	4,623,816	0.58	26,755	57.8%	15,452	15,525	11,304	26,829	0.58
1998	4,816,176	0.61	29,534	55.3%	16,347	14,903	13,187	28,090	0.58
1999	5,047,597	0.64	32,143	52.7%	16,953	15,496	15,190	30,686	0.61
2000	5,318,217	0.66	34,942	50.0%	17,453	17,747	17,488	35,235	0.66
2001	5,597,545	0.70	39,274	47.0%	18,464	19,880	20,809	40,690	0.73
2002	5,821,179	0.68	39,714	43.7%	17,360	16,686	22,354	39,040	0.67
2003	6,004,956	0.69	41,608	39.9%	16,613	17,000	24,995	41,996	0.70
2004	6,183,507	0.70	43,195	35.5%	15,326	14,216	27,869	42,085	0.68
2005	6,388,250	0.71	45,542	30.2%	13,772	12,313	31,770	44,082	0.69
2006	6,653,696	0.72	47,887	23.3%	11,168	8,723	36,719	45,442	0.68
2007	6,914,380	0.73	50,443	10.7%	5,375	4,213	45,068	49,281	0.71
2008	7,121,811	0.75	53,414	0.0%			53,414	53,414	0.75
TOTAL			837,669		423,078	414,086	414,591	828,677	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 3, EXHIBIT 2, SHEET 17, COL. 14  
(3) = [(1) x (2)] / 100  
(4) = 1 / SECTION 3, EXHIBIT 2, SHEET 5, COL. 3  
(5) = (3) x (4)

(6) BASED ON DATA FROM OLIVER WYMAN & BWC  
(7) = (3) x [1 - (4)]  
(8) = (6) + (7)  
(9) = [(8) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
MEDICAL ON LOST TIME**

SECTION 3  
EXHIBIT 2  
SHEET 8

**TOTAL  
(000's)  
INCURRED BORNHUETTER-FERGUSON METHOD**

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED		EXPECTED % OF REPORTED LOSS & ALAE	EXPECTED REPORTED LOSS & ALAE	ACTUAL REPORTED LOSS & ALAE	EXPECTED UNREPORTED LOSS & ALAE	INDICATED ULTIMATE LOSS & ALAE	INDICATED ULTIMATE LOSS RATE
		LOSS RATE	DOLLARS						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551	0.550	8,057	98.0%	7,899	7,557	158	7,715	0.53
1978	1,553,484	0.717	11,142	96.6%	10,765	10,032	377	10,409	0.67
1979	1,646,693	0.632	10,412	95.3%	9,919	10,154	493	10,647	0.65
1980	1,745,494	0.595	10,381	94.7%	9,835	9,805	546	10,350	0.59
1981	1,826,711	0.582	10,634	94.8%	10,083	10,036	552	10,588	0.58
1982	2,061,263	0.704	14,516	94.9%	13,775	13,634	741	14,375	0.70
1983	2,173,213	0.600	13,032	94.7%	12,335	11,513	696	12,209	0.56
1984	2,314,385	0.630	14,576	94.4%	13,754	13,395	822	14,217	0.61
1985	2,444,242	0.565	13,818	93.8%	12,964	12,020	853	12,873	0.53
1986	2,644,132	0.565	14,952	94.6%	14,142	14,597	811	15,408	0.58
1987	2,911,888	0.667	19,426	95.8%	18,604	18,300	822	19,122	0.66
1988	3,191,151	0.716	22,833	95.8%	21,872	24,484	961	25,445	0.80
1989	3,341,117	0.689	23,019	94.9%	21,844	21,656	1,175	22,831	0.68
1990	3,644,538	0.761	27,730	94.2%	26,125	27,773	1,605	29,378	0.81
1991	3,852,022	0.529	20,361	92.6%	18,862	19,162	1,500	20,662	0.54
1992	3,944,342	0.551	21,734	90.5%	19,674	19,092	2,059	21,151	0.54
1993	4,020,534	0.577	23,196	88.7%	20,566	20,447	2,630	23,077	0.57
1994	4,272,082	0.559	23,869	87.9%	20,975	21,806	2,893	24,700	0.58
1995	4,432,599	0.564	25,013	87.5%	21,881	23,449	3,132	26,581	0.60
1996	4,487,291	0.546	24,516	86.5%	21,209	19,836	3,307	23,143	0.52
1997	4,623,816	0.579	26,755	85.6%	22,895	24,172	3,860	28,032	0.61
1998	4,816,176	0.613	29,534	85.3%	25,185	23,840	4,349	28,189	0.59
1999	5,047,597	0.637	32,143	84.9%	27,282	24,398	4,860	29,258	0.58
2000	5,318,217	0.657	34,942	83.5%	29,192	28,662	5,749	34,412	0.65
2001	5,597,545	0.702	39,274	82.3%	32,330	36,303	6,944	43,247	0.77
2002	5,821,179	0.682	39,714	81.1%	32,209	32,247	7,505	39,752	0.68
2003	6,004,956	0.693	41,608	79.9%	33,246	32,979	8,362	41,341	0.69
2004	6,183,507	0.699	43,195	79.1%	34,172	30,865	9,023	39,887	0.65
2005	6,388,250	0.713	45,542	78.3%	35,673	29,220	9,868	39,088	0.61
2006	6,653,696	0.720	47,887	95.2%	45,594	26,351	2,292	28,643	0.43
2007	6,914,380	0.730	50,443	89.5%	45,137	56,531	5,307	61,838	0.89
2008	7,121,811	0.750	53,414	0.0%	0		53,414	53,414	0.75
TOTAL			837,669		690,002	674,314	147,668	821,982	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 3, EXHIBIT 2, SHEET 17, COL. 14  
(3) = [(1) x (2)] / 100  
(4) = 1 / SECTION 3, EXHIBIT 2, SHEET 6, COL. 3  
(5) = (3) x (4)

(6) BASED ON DATA FROM OLIVER WYMAN & BWC  
(7) = (3) x [1 - (4)]  
(8) = (6) + (7)  
(9) = [(8) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
MEDICAL ON LOST TIME**

SECTION 3  
EXHIBIT 2  
SHEET 9

**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 & ALAE	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551	976	1.000	976	7,313	1.135	8,302	8,104	0.55
1978	1,553,484	1,058	1.000	1,058	9,217	1.141	10,519	11,131	0.72
1979	1,646,693	1,001	1.000	1,001	8,984	1.154	10,364	10,376	0.63
1980	1,745,494	1,184	1.000	1,184	7,466	1.166	8,707	10,310	0.59
1981	1,826,711	1,123	1.000	1,123	7,941	1.181	9,375	10,530	0.58
1982	2,061,263	1,271	1.000	1,271	9,427	1.198	11,295	14,358	0.70
1983	2,173,213	1,347	1.000	1,347	7,858	1.216	9,560	12,881	0.59
1984	2,314,385	1,435	1.000	1,435	8,124	1.234	10,024	14,383	0.62
1985	2,444,242	1,548	1.000	1,548	7,027	1.252	8,797	13,617	0.56
1986	2,644,132	1,641	1.000	1,641	7,057	1.270	8,965	14,715	0.56
1987	2,911,888	1,690	1.000	1,690	8,759	1.288	11,280	19,069	0.65
1988	3,191,151	1,892	1.000	1,892	9,029	1.309	11,818	22,365	0.70
1989	3,341,117	1,901	1.000	1,902	8,872	1.334	11,832	22,508	0.67
1990	3,644,538	1,873	1.001	1,875	10,598	1.361	14,428	27,058	0.74
1991	3,852,022	1,794	1.001	1,796	7,922	1.395	11,054	19,857	0.52
1992	3,944,342	1,945	1.002	1,948	7,590	1.436	10,901	21,239	0.54
1993	4,020,534	1,912	1.002	1,916	8,088	1.480	11,969	22,935	0.57
1994	4,272,082	1,851	1.003	1,856	8,280	1.521	12,597	23,379	0.55
1995	4,432,599	1,822	1.003	1,828	8,384	1.566	13,131	24,007	0.54
1996	4,487,291	1,806	1.005	1,814	7,427	1.620	12,034	21,833	0.49
1997	4,623,816	1,634	1.007	1,645	9,501	1.678	15,943	26,223	0.57
1998	4,816,176	1,565	1.010	1,581	9,522	1.744	16,608	26,248	0.55
1999	5,047,597	1,802	1.014	1,828	8,599	1.823	15,677	28,653	0.57
2000	5,318,217	1,871	1.021	1,910	9,485	1.913	18,140	34,652	0.65
2001	5,597,545	1,679	1.034	1,736	11,841	2.008	23,771	41,260	0.74
2002	5,821,179	1,498	1.056	1,582	11,139	2.116	23,568	37,289	0.64
2003	6,004,956	1,557	1.089	1,696	10,919	2.249	24,551	41,634	0.69
2004	6,183,507	1,451	1.139	1,653	9,797	2.422	23,729	39,225	0.63
2005	6,388,250	1,344	1.235	1,660	9,161	2.649	24,272	40,300	0.63
2006	6,653,696	975	1.499	1,461	8,946	2.918	26,104	38,151	0.57
2007	6,914,380	608	2.543	1,546	6,929	4.286	29,700	45,916	0.66
2008	7,121,811		-			-			
Total		47,054		49,404				744,206	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 3, EXHIBIT 2, SHEET 18, COL. 12  
(4) = (2) x (3)  
(5) SECTION 3, EXHIBIT 2, SHEET 29

(6) SECTION 3, EXHIBIT 2, SHEET 18, COL. 15  
(7) = (5) x (6)  
(8) = [(4) x (7)] / 1000  
(9) = [(8) / (1)] x 100



**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
MEDICAL ON LOST TIME**

**TOTAL  
PAID INCREMENTAL TRENDED FREQUENCY/SEVERITY 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	TAIL	INDICATED ULTIMATE					
1977															4,664	305	311	297	190	188	100	104	90	66	175	91	83	124	124	129	76	962	8,078					
1978														7,087	366	330	231	222	154	176	122	120	210	134	138	189	94	56	43	45	86	1,326	11,129					
1979													5,535	533	333	289	217	218	259	228	293	151	222	131	110	72	135	132	106	96	87	1,237	10,385					
1980												5,248	354	450	302	275	248	238	156	163	179	142	164	276	175	177	117	117	151	119	122	111	1,240	10,407				
1981											5,396	457	353	323	223	246	203	201	193	177	162	152	208	101	111	128	244	127	122	124	113	1,260	10,631					
1982							7,057				645	657	552	439	407	295	236	278	167	167	185	186	172	169	190	119	209	155	148	151	138	1,721	14,443					
1983									6,193	584	558	552	370	328	360	300	322	112	155	192	194	151	87	65	52	178	238	177	169	172	157	1,578	13,242					
1984								6,540		804	566	466	328	307	298	216	217	257	366	310	223	244	193	125	155	153	204	273	202	193	197	180	1,761	14,779				
1985						6,160		711		721	519	408	361	323	297	223	268	213	148	105	93	171	66	70	165	177	237	316	235	224	228	209	1,710	14,356				
1986							868	637		576	379	423	310	294	272	251	225	185	203	322	281	286	185	120	188	202	270	360	267	255	260	238	1,850	15,529				
1987					6,814		1,164	976		846	624	649	509	417	424	325	342	344	293	335	229	276	130	180	132	208	224	299	399	296	283	288	263	2,336	19,606			
1988				6,312		1,615	1,341	1,001		920	621	593	418	499	345	348	401	523	539	490	464	416	253	217	159	251	269	359	480	356	340	347	317	2,731	22,924			
1989			5,110	1,899		1,269	952	929		785	722	618	595	463	427	495	516	518	441	461	580	549	359	413	386	273	235	172	271	291	388	519	385	368	374	342	2,802	23,523
1990			4,037	2,074		1,395	1,021	883		782	709	701	660	730	734	770	605	590	655	739	410	409	289	249	182	287	308	412	550	408	390	397	363	3,288	27,601			
1991	309		2,510	1,371		1,136	945	680		491	554	385	370	332	300	437	292	313	311	552	422	421	298	256	188	296	317	424	566	420	401	409	374	2,633	22,102			
1992	311		3,512	2,572		1,670	1,145	898		653	593	457	623	439	386	457	349	225	308	585	643	492	491	347	299	219	345	370	494	660	490	468	477	436	2,896	24,307		
1993	539		3,841	2,794		1,728	1,088	781		717	659	595	463	427	495	434	420	318	461	619	680	520	519	367	316	231	365	391	522	698	518	495	504	461	3,106	26,070		
1994	326		3,540	2,655		1,432	1,099	893		870	636	707	739	617	496	533	493	303	480	644	708	541	541	382	329	241	379	407	544	727	539	515	524	479	3,154	26,474		
1995	347		3,522	2,360		1,267	1,199	1,023		858	701	763	767	747	637	736	444	321	509	682	750	573	573	405	348	255	402	509	431	576	770	571	545	556	508	3,266	27,412	
1996	445		3,703	2,355		1,365	795	820		636	557	769	566	659	524	606	473	342	543	728	800	612	611	432	371	272	429	460	615	821	609	582	593	542	3,197	26,833		
1997	409		3,888	2,869		1,473	1,176	1,080		953	1,077	759	868	596	510	591	461	333	529	710	780	596	596	421	362	265	418	448	599	801	594	567	578	528	3,495	29,332		
1998	461		3,924	2,533		1,801	1,492	1,349		1,147	782	706	472	617	527	611	477	345	547	734	806	616	616	435	374	274	432	464	619	828	614	586	597	546	3,562	29,896		
1999	519		4,295	3,050		1,900	1,556	1,087		1,083	1,021	713	766	767	656	760	593	429	680	912	1,003	766	766	541	465	341	538	577	770	1,029	763	729	743	679	4,125	34,625		
2000	682		5,033	3,433		2,504	2,061	1,379		1,385	767	913	859	861	735	852	665	481	763	1,023	1,125	860	859	607	522	383	603	647	864	1,155	856	818	833	762	4,773	40,063		
2001	1,143		6,808	3,728		2,703	1,978	1,641		1,281	903	890	837	839	716	830	648	468	743	997	1,096	837	837	591	509	373	587	630	842	1,125	834	797	812	742	5,108	42,876		
2002	1,091		6,172	3,353		2,124	1,797	1,381		1,190	890	877	825	827	706	818	639	462	733	983	1,080	826	825	583	501	368	579	621	830	1,109	822	786	800	732	4,778	40,108		
2003	1,545		6,783	3,784		2,378	1,765	1,531		1,371	1,026	1,010	951	952	814	942	736	532	844	1,132	1,244	951	950	672	577	424	667	715	956	1,277	947	905	922	843	5,430	45,576		
2004	1,281		6,368	3,476		2,275	1,822	1,603		1,436	1,074	1,058	996	997	852	987	771	557	884	1,185	1,303	996	995	703	605	443	698	749	1,001	1,337	992	948	965	882	5,442	45,680		
2005	1,327		6,555	3,380		2,425	1,944	1,710		1,532	1,146	1,129	1,062	1,064	909	1,053	822	594	943	1,264	1,390	1,062	1,062	750	645	473	745	799	1,067	1,427	1,058	1,011	1,030	941	5,724	48,044		
2006	1,145		5,831	3,514		2,371	1,901	1,672		1,498	1,120	1,104	1,038	1,040	889	1,029	804	581	922	1,236	1,359	1,039	1,038	734	631	463	728	781	1,044	1,395	1,035	988	1,007	920	5,526	46,381		
2007	1,132		6,649	3,906		2,636	2,113	1,858		1,665	1,245	1,227	1,154	1,156	988	1,144	894	646	1,025	1,374	1,511	1,155	1,154	816	701	514	810	869	1,160	1,551	1,150	1,099	1,119	1,023	6,146	51,590		

NOTE: FUTURE CALENDAR YEAR PAYMENTS FOR EACH AY ARE DETERMINED BY MULTIPLYING AN ESTIMATED INCREMENTAL PAYMENT SEVERITY BY THE NUMBER OF ULTIMATE LOST TIME CLAIMS FROM SECTION 3, EXHIBIT 2, SHEET 35

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
MEDICAL ON 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	TAIL	INDICATED ULTIMATE		
1977															4,664	305	311	297	190	188	100	104	90	66	175	91	83	124	124	129	76	962	8,078		
1978														7,087	366	330	231	222	154	176	122	120	210	134	138	189	94	56	43	45	44	1,320	11,081		
1979													5,535	533	333	289	217	218	259	228	293	151	222	131	110	72	135	132	106	102	99	1,240	10,405		
1980												5,248	354	450	302	275	248	238	156	163	179	142	164	276	175	177	117	117	151	146	141	137	1,250	10,489	
1981											5,396	457	353	323	223	246	203	201	193	177	162	152	208	101	111	128	244	247	239	231	223	1,328	11,145		
1982										7,057	645	657	552	439	407	295	236	278	167	167	185	186	172	169	190	119	122	123	119	115	111	1,692	14,202		
1983									6,193	584	558	552	370	328	360	300	322	112	155	192	194	151	87	65	52	53	54	54	53	51	49	1,473	12,361		
1984										6,540	804	566	466	328	307	298	216	217	257	366	310	223	244	193	125	155	158	162	165	166	161	156	151	1,723	14,458
1985							6,160			711	721	519	408	361	323	297	223	268	213	148	105	93	171	66	70	71	73	74	76	77	74	72	69	1,547	12,988
1986						5,823	868			637	576	379	423	310	294	272	251	225	185	203	322	281	286	185	189	193	197	201	205	207	200	194	188	1,798	15,089
1987					6,814	1,164	976			846	624	649	509	417	424	325	342	293	335	229	276	130	129	131	134	137	140	143	144	140	135	131	2,172	18,235	
1988				6,312	1,615	1,341	1,001			920	621	593	418	499	345	348	401	523	539	490	464	416	447	442	452	461	471	481	491	496	480	464	449	2,973	24,951
1989			5,110	1,899	1,269	952	929			785	722	618	596	516	518	441	461	580	549	359	413	444	477	472	482	492	502	513	524	529	511	495	479	3,062	25,697
1990			4,037	2,074	1,395	1,021	883			782	709	701	660	730	734	770	605	590	655	739	622	669	719	711	726	741	757	773	790	797	771	746	722	3,950	33,151
1991	309	3,396	2,506	1,371	1,136	945	680			491	554	385	370	332	300	437	292	313	311	334	281	302	325	321	328	335	342	349	357	360	348	337	326	2,539	21,311
1992	311	3,512	2,572	1,670	1,145	898	653			593	457	623	439	386	457	349	225	308	331	356	299	322	346	342	349	357	364	372	380	383	371	359	347	2,688	22,560
1993	539	3,841	2,794	1,728	1,088	781	717			659	595	463	427	495	434	420	318	376	404	434	365	393	422	417	426	435	445	454	464	468	453	438	424	2,991	25,106
1994	326	3,540	2,655	1,432	1,099	893	870			636	707	739	617	496	533	493	421	498	536	576	484	521	560	554	565	578	590	602	615	621	600	581	562	3,314	27,817
1995	347	3,522	2,360	1,267	1,199	1,023	858			701	763	767	747	637	736	633	541	640	688	739	622	669	719	711	726	742	757	773	790	797	771	746	722	3,748	31,461
1996	445	3,703	2,355	1,365	795	820	636			657	769	566	659	524	542	467	399	471	507	545	458	493	530	524	535	546	558	570	582	587	568	549	532	3,132	26,287
1997	409	3,888	2,869	1,473	1,176	1,080	953			1,077	759	868	596	522	541	465	398	470	505	543	457	491	528	522	534	545	556	568	580	586	567	548	530	3,464	29,072
1998	461	3,924	2,533	1,801	1,492	1,349	1,147			782	706	472	463	406	421	362	309	365	393	422	355	382	410	406	415	423	432	442	451	455	440	426	412	3,146	26,403
1999	519	4,295	3,050	1,900	1,556	1,087	1,083			1,021	713	700	687	603	624	537	459	542	583	627	527	567	609	603	615	628	642	655	669	675	653	632	612	3,878	32,553
2000	682	5,033	3,433	2,504	2,061	1,379	1,385			767	776	762	748	656	680	584	499	590	635	682	574	617	663	656	670	684	699	714	729	735	711	688	666	4,418	37,082
2001	1,143	6,808	3,728	2,703	1,978	1,641	1,281			986	999	981	962	844	874	752	642	759	816	878	738	794	853	844	862	880	899	918	937	946	915	885	857	5,424	45,530
2002	1,091	6,172	3,353	2,124	1,797	1,381	1,262			971	984	966	948	831	861	741	633	748	804	865	727	782	840	831	849	867	885	904	923	932	901	872	844	5,098	42,789
2003	1,545	6,783	3,784	2,378	1,765	1,375	1,257			967	979	962	944	828	857	737	630	745	801	861	724	778	837	828	845	863	882	900	919	928	898	868	840	5,317	44,627
2004	1,281	6,368	3,476	2,275	1,834	1,429	1,306			1,005	1,018	1,000	981	860	891	766	655	774	832	895	753	809	870	860	878	897	916	936	955	964	933	902	873	5,301	44,492
2005	1,327	6,555	3,380	2,217	1,788	1,393	1,273			980	992	974	956	838	868	747	638	754	811	872	733	788	848	838	856	874	893	912	931	940	909	880	851	5,223	43,841
2006	1,145	5,831	3,322	2,179	1,757	1,369	1,251			963	975	958	940	824	853	734	627	742	797	857	721	775	833	824	841	859	878	896	915	924	893	864	836	5,029	42,213
2007	1,132	6,021	3,431	2,250	1,814	1,414	1,292			994	1,007	989	970	851	881	758	648	766	823	885	744	800	860	851	869	887	906	926	945	954	923	893	864	5,187	43,535

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			
	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%

Factors	4.947	0.530	0.610	0.750	0.725	0.850	0.716	0.942	0.914	0.913	0.816	0.964	0.800	0.795	1.100	1.000	1.000	0.783	1.000	1.000	0.920	0.950	0.950	0.950	0.950	0.950	0.939	0.900	0.900	0.900	0.900	1.135
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Example: AY 2005 Age 54 of 1,788 = 2,217 x 0.750 x (1.0 + 7.5%) and AY 2005 Age 66 of 1,393 = 1,788 x 0.725 x (1.0 + 7.5%)

NOTE: FACTORS ARE FROM SECTION 3, EXHIBIT 2, SHEET 36

1.135



**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
MEDICAL ON LOST TIME**

SECTION 3  
EXHIBIT 2  
SHEET 14

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	1,465,551	3.359	4,922,326	976	1.000	976	6.660%	1.983%				6.66%	976	976	6.66%
1978	1,553,484	3.155	4,901,629	1,058	1.000	1,058	6.810%	2.158%				6.81%	1,058	1,058	6.81%
1979	1,646,693	2.926	4,817,753	1,001	1.000	1,001	6.079%	2.078%				6.08%	1,001	1,001	6.08%
1980	1,745,494	2.721	4,749,377	1,184	1.000	1,184	6.783%	2.493%				6.78%	1,184	1,184	6.78%
1981	1,826,711	2.507	4,579,080	1,123	1.000	1,123	6.148%	2.452%	5.9%			6.15%	1,123	1,123	6.15%
1982	2,061,263	2.383	4,912,636	1,271	1.000	1,271	6.166%	2.587%	5.4%			6.17%	1,271	1,271	6.17%
1983	2,173,213	2.282	4,959,803	1,347	1.000	1,347	6.199%	2.716%	5.9%			6.20%	1,347	1,347	6.20%
1984	2,314,385	2.175	5,033,338	1,435	1.000	1,435	6.199%	2.850%	3.8%			6.20%	1,435	1,435	6.20%
1985	2,444,242	2.102	5,136,682	1,548	1.000	1,548	6.332%	3.013%	5.2%			6.33%	1,548	1,548	6.33%
1986	2,644,132	2.051	5,422,039	1,641	1.000	1,641	6.207%	3.027%	4.3%			6.21%	1,641	1,641	6.21%
1987	2,911,888	1.984	5,777,397	1,690	1.000	1,690	5.804%	2.926%	2.1%			5.80%	1,690	1,690	5.80%
1988	3,191,151	1.896	6,049,062	1,892	1.000	1,892	5.929%	3.128%	1.6%			5.93%	1,892	1,892	5.93%
1989	3,341,117	1.854	6,194,502	1,901	1.000	1,901	5.691%	3.070%	0.7%			5.69%	1,901	1,901	5.69%
1990	3,644,538	1.785	6,505,112	1,873	1.001	1,875	5.145%	2.883%	-0.5%			5.15%	1,875	1,875	5.15%
1991	3,852,022	1.729	6,659,610	1,794	1.001	1,796	4.662%	2.697%	-2.4%			4.66%	1,796	1,796	4.66%
1992	3,944,342	1.644	6,485,086	1,945	1.002	1,948	4.939%	3.004%	-2.1%			4.94%	1,948	1,948	4.94%
1993	4,020,534	1.614	6,488,066	1,912	1.002	1,916	4.765%	2.953%	-0.4%			4.76%	1,916	1,916	4.76%
1994	4,272,082	1.577	6,736,880	1,851	1.002	1,855	4.342%	2.753%	0.0%	0.809	2.228%	4.34%	1,855	1,855	4.34%
1995	4,432,599	1.532	6,790,486	1,822	1.003	1,828	4.124%	2.692%	-0.9%	0.822	2.212%	4.12%	1,828	1,828	4.12%
1996	4,487,291	1.480	6,641,637	1,806	1.005	1,814	4.043%	2.732%	-2.8%	0.834	2.279%	4.04%	1,814	1,814	4.04%
1997	4,623,816	1.415	6,540,439	1,634	1.007	1,645	3.558%	2.515%	-3.2%	0.847	2.130%	3.56%	1,645	1,645	3.56%
1998	4,816,176	1.351	6,505,829	1,565	1.011	1,582	3.286%	2.432%	-3.1%	0.860	2.091%	3.29%	1,582	1,582	3.29%
1999	5,047,597	1.308	6,599,852	1,802	1.016	1,830	3.626%	2.773%	-0.6%	0.873	2.421%	3.63%	1,830	1,830	3.63%
2000	5,318,217	1.261	6,706,965	1,871	1.021	1,910	3.591%	2.847%	1.8%	0.886	2.523%	3.59%	1,910	1,910	3.59%
2001	5,597,545	1.235	6,912,784	1,679	1.031	1,731	3.092%	2.504%	1.5%	0.900	2.252%	3.09%	1,731	1,731	3.09%
2002	5,821,179	1.195	6,957,259	1,498	1.060	1,587	2.727%	2.281%	-2.3%	0.913	2.084%	2.73%	1,587	1,587	2.73%
2003	6,004,956	1.163	6,981,207	1,557	1.092	1,701	2.832%	2.436%	-4.7%	0.927	2.259%	2.83%	1,701	1,701	2.83%
2004	6,183,507	1.123	6,941,357	1,451	1.142	1,657	2.679%	2.386%	-3.7%	0.941	2.246%	2.68%	1,657	1,657	2.68%
2005	6,388,250	1.097	7,009,350	1,344	1.223	1,643	2.573%	2.345%	-0.9%	0.956	2.241%	2.58%	1,644	1,644	2.57%
2006	6,653,696	1.061	7,058,956	975	1.467	1,431	2.150%	2.027%	-2.7%	0.970	1.966%	2.45%	1,633	1,495	2.25%
2007	6,914,380	1.030	7,121,781	608	2.370	1,441	2.084%	2.023%	-5.2%	0.985	1.993%	2.35%	1,623	1,546	2.24%
2008	7,121,811	1.000	7,121,811							1.000		2.25%	1,599	1,599	2.25%

TOTAL 47,054 49,257 51,244 51,027

5 YR AVG EXCLD MOST RECENT 1 2.159%  
 20 YR AVG EXCLD MOST RECENT 1 2.226%  
 10 YR AVG EXCLD MOST RECENT 5 2.247%  
 20 YR AVG EXCLD MOST RECENT 5 2.247%

2008 SELECTED FREQUENCY 2.245% (16)

(1) PROVIDED BY OLIVER WYMAN & BWC	(6) = (4) x (5)	(11) = (8) x (10)
(2) BASED ON CHANGE IN SAWW	(7) = (6) / (1) x 100	(12) SELECTED BASED ON (16) DETRENDED AND (7)
(3) = (1) x (2)	(8) = (6) / (3) x 100	(13) = [(12) x (1)] / 100
(4) BASED ON DATA FROM OLIVER WYMAN & BWC	(9) 5 YEAR FITTED TREND OF (8)	(14) = (4) + [1 - 1/5] x (12)
(5) SECTION 3, EXHIBIT 2, SHEET 19, COL. 6	(10) Based on -1.5% Frequency Trend from 1994 to 2006	(15) = [(14) / (1)] x 100
		(16) SELECTED BY DELOITTE CONSULTING BASED ON (11)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
MEDICAL ON LOST TIME**

SECTION 3  
EXHIBIT 2  
SHEET 15

**TOTAL  
(000's)**

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS & ALAE	LSS ADJ. ULTIMATE LOSS & ALAE	WHOLE \$ SELECTED ULTIMATE SEVERITY	WHOLE \$ LSS ADJ. ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE	LSS ADJ. ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
					2,300				
1977	1,465,551	976	6.66%	8,057	8,132	8,255	8,332	0.550	0.555
1978	1,553,484	1,058	6.81%	11,142	11,131	10,531	10,521	0.717	0.717
1979	1,646,693	1,001	6.08%	10,412	10,423	10,402	10,413	0.632	0.633
1980	1,745,494	1,184	6.78%	10,381	10,332	8,767	8,726	0.595	0.592
1981	1,826,711	1,123	6.15%	10,634	10,529	9,470	9,375	0.582	0.576
1982	2,061,263	1,271	6.17%	14,516	14,317	11,421	11,264	0.704	0.695
1983	2,173,213	1,347	6.20%	13,032	12,891	9,673	9,569	0.600	0.593
1984	2,314,385	1,435	6.20%	14,576	14,255	10,160	9,936	0.630	0.616
1985	2,444,242	1,548	6.33%	13,818	13,420	8,928	8,671	0.565	0.549
1986	2,644,132	1,641	6.21%	14,952	14,557	9,111	8,870	0.565	0.551
1987	2,911,888	1,690	5.80%	19,426	18,620	11,493	11,017	0.667	0.639
1988	3,191,151	1,892	5.93%	22,833	21,857	12,068	11,552	0.716	0.685
1989	3,341,117	1,901	5.69%	23,019	21,931	12,106	11,534	0.689	0.656
1990	3,644,538	1,875	5.15%	27,730	26,462	14,788	14,112	0.761	0.726
1991	3,852,022	1,796	4.66%	20,361	19,335	11,338	10,767	0.529	0.502
1992	3,944,342	1,948	4.94%	21,734	20,512	11,156	10,529	0.551	0.520
1993	4,020,534	1,916	4.76%	23,416	22,249	12,223	11,614	0.582	0.553
1994	4,272,082	1,855	4.34%	23,892	22,977	12,881	12,388	0.559	0.538
1995	4,432,599	1,828	4.12%	24,573	23,313	13,441	12,752	0.554	0.526
1996	4,487,291	1,814	4.04%	22,355	21,163	12,321	11,664	0.498	0.472
1997	4,623,816	1,645	3.56%	26,882	25,506	16,340	15,503	0.581	0.552
1998	4,816,176	1,582	3.29%	26,925	26,064	17,015	16,471	0.559	0.541
1999	5,047,597	1,830	3.63%	29,381	28,210	16,051	15,411	0.582	0.559
2000	5,318,217	1,910	3.59%	35,382	34,428	18,527	18,028	0.665	0.647
2001	5,597,545	1,731	3.09%	41,488	41,206	23,972	23,809	0.741	0.736
2002	5,821,179	1,587	2.73%	38,607	38,702	24,325	24,384	0.663	0.665
2003	6,004,956	1,701	2.83%	42,287	42,524	24,866	25,005	0.704	0.708
2004	6,183,507	1,657	2.68%	42,085	42,851	25,405	25,868	0.681	0.693
2005	6,388,250	1,644	2.57%	44,082	44,638	26,814	27,152	0.690	0.699
2006	6,653,696	1,495	2.25%	45,442	46,122	30,392	30,846	0.683	0.693
2007	6,914,380	1,546	2.24%	49,281	49,732	31,872	32,164	0.713	0.719
2008	7,121,811	1,599	2.25%	53,414	53,556	33,408	33,497	0.750	0.752
TOTAL				826,115					

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

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
MEDICAL ON LOST TIME**

SECTION 3  
EXHIBIT 2  
SHEET 16

**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 5.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			3.1%	3.0%	60.9%
6	32.240	3.1%	15.5%	14.4%	62.7%
18	5.373	18.6%	8.6%	7.6%	58.9%
30	3.680	27.2%	6.0%	5.0%	57.1%
42	3.017	33.1%	4.8%	3.9%	56.1%
54	2.634	38.0%	3.9%	3.0%	55.6%
66	2.387	41.9%	3.6%	2.7%	55.4%
78	2.196	45.5%	3.0%	2.1%	55.2%
90	2.062	48.5%	2.9%	1.9%	55.4%
102	1.945	51.4%	2.7%	1.7%	55.5%
114	1.849	54.1%	2.5%	1.5%	55.7%
126	1.766	56.6%	2.3%	1.3%	55.9%
138	1.698	58.9%	2.2%	1.2%	56.3%
150	1.636	61.1%	2.1%	1.1%	56.6%
162	1.582	63.2%	1.9%	0.9%	57.0%
174	1.536	65.1%	1.9%	0.9%	57.5%
186	1.493	67.0%	1.9%	0.8%	58.0%
198	1.452	68.9%	1.9%	0.8%	58.4%
210	1.414	70.7%	1.8%	0.7%	58.7%
222	1.380	72.5%	1.6%	0.6%	59.0%
234	1.350	74.1%	1.5%	0.5%	59.4%
246	1.323	75.6%	1.3%	0.4%	60.0%
258	1.301	76.8%	1.2%	0.4%	60.8%
270	1.281	78.1%	1.2%	0.4%	61.6%
282	1.261	79.3%	1.3%	0.4%	62.4%
294	1.241	80.6%	1.3%	0.4%	63.1%
306	1.221	81.9%	1.3%	0.4%	63.7%
318	1.202	83.2%	1.3%	0.3%	64.1%
330	1.183	84.5%	1.3%	0.3%	64.3%
342	1.166	85.8%	1.2%	0.3%	64.4%
354	1.150	87.0%	1.1%	0.3%	64.5%
366	1.135	88.1%	1.0%	0.2%	64.5%
378	1.122	89.1%	0.9%	0.2%	64.5%
390	1.111	90.0%	0.8%	0.2%	64.6%
402	1.102	90.8%	0.7%	0.1%	64.9%
414	1.093	91.5%	0.7%	0.1%	65.2%
426	1.085	92.2%	0.6%	0.1%	65.6%
438	1.078	92.8%	0.6%	0.1%	66.0%
450	1.071	93.3%	0.5%	0.1%	66.5%
462	1.066	93.8%	0.5%	0.1%	67.1%
474	1.060	94.3%	0.4%	0.1%	67.8%
486	1.055	94.8%	0.4%	0.1%	68.6%
498	1.051	95.2%	0.4%	0.0%	69.5%
510	1.047	95.5%	0.4%	0.0%	70.5%
522	1.043	95.9%	0.3%	0.0%	71.6%
534	1.039	96.2%	0.3%	0.0%	72.7%
546	1.036	96.6%	0.3%	0.0%	73.9%
558	1.032	96.9%	0.3%	0.0%	75.2%
570	1.030	97.1%	0.2%	0.0%	76.7%
582	1.027	97.4%	0.2%	0.0%	78.5%
594	1.025	97.6%	0.2%	0.0%	80.6%
606	1.023	97.8%	0.2%	0.0%	83.1%
618	1.021	97.9%	0.1%	0.0%	86.0%
630	1.019	98.1%	0.1%	0.0%	89.4%
642	1.018	98.2%	0.1%	0.0%	93.2%
654	1.017	98.3%	1.7%	0.1%	97.6%

- 
- (1) AGE OF ACCIDENT YEAR LOSS DEVELOPMENT FACTORS
  - (2) SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 2, SHEET 21
  - (3) = 1 / (2)
  - (4) = (3) FROM SUCCESSIVE AGE - (3) FROM CURRENT AGE
  - (5) NET PRESENT VALUE OF (4) ASSUMING MID-YEAR PAYMENT
  - (6) CUMULATIVE DISCOUNT FACTOR FOR GIVEN AGE BASED ON (4) AND (5)



**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
MEDICAL ON LOST TIME**

SECTION 3  
EXHIBIT 2  
SHEET 18

**TOTAL**

INTERPOLATED DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED PAID LOSS & ALAE			INCURRED LOSS & ALAE			REPORTED COUNTS (6/30/XX EVALUATIONS)			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)	
1977	372	366	378	1.135	1.122	1.129	1.020	1.020	1.020	1.000	1.000	1.000	1.135	1.135	1.135
1978	360	354	366	1.150	1.135	1.143	1.050	1.020	1.035	1.000	1.000	1.000	1.147	1.135	1.141
1979	348	342	354	1.166	1.150	1.158	1.049	1.050	1.050	1.000	1.000	1.000	1.160	1.147	1.154
1980	336	330	342	1.183	1.166	1.174	1.062	1.049	1.055	1.000	1.000	1.000	1.173	1.160	1.166
1981	324	318	330	1.202	1.183	1.192	1.048	1.062	1.055	1.000	1.000	1.000	1.189	1.173	1.181
1982	312	306	318	1.221	1.202	1.212	1.060	1.048	1.054	1.000	1.000	1.000	1.208	1.189	1.198
1983	300	294	306	1.241	1.221	1.231	1.053	1.060	1.056	1.000	1.000	1.000	1.225	1.208	1.216
1984	288	282	294	1.261	1.241	1.251	1.067	1.053	1.060	1.000	1.000	1.000	1.242	1.225	1.234
1985	276	270	282	1.281	1.261	1.271	1.065	1.067	1.066	1.000	1.000	1.000	1.262	1.242	1.252
1986	264	258	270	1.301	1.281	1.291	1.050	1.065	1.057	1.000	1.000	1.000	1.279	1.262	1.270
1987	252	246	258	1.323	1.301	1.312	1.038	1.050	1.044	1.000	1.000	1.000	1.297	1.279	1.288
1988	240	234	246	1.350	1.323	1.337	1.049	1.038	1.044	1.000	1.000	1.000	1.321	1.297	1.309
1989	228	222	234	1.380	1.350	1.365	1.058	1.049	1.054	1.001	1.000	1.000	1.347	1.321	1.334
1990	216	210	222	1.414	1.380	1.397	1.065	1.058	1.061	1.001	1.001	1.001	1.376	1.347	1.361
1991	204	198	210	1.452	1.414	1.433	1.095	1.065	1.080	1.002	1.001	1.001	1.415	1.376	1.395
1992	192	186	198	1.493	1.452	1.472	1.115	1.095	1.105	1.002	1.002	1.002	1.458	1.415	1.436
1993	180	174	186	1.536	1.493	1.514	1.141	1.115	1.128	1.002	1.002	1.002	1.503	1.458	1.480
1994	168	162	174	1.582	1.536	1.559	1.135	1.141	1.138	1.003	1.002	1.003	1.541	1.503	1.521
1995	156	150	162	1.636	1.582	1.609	1.152	1.135	1.143	1.004	1.003	1.003	1.593	1.541	1.566
1996	144	138	150	1.698	1.636	1.667	1.160	1.152	1.156	1.005	1.004	1.005	1.649	1.593	1.620
1997	132	126	138	1.766	1.698	1.732	1.177	1.160	1.169	1.008	1.005	1.007	1.708	1.649	1.678
1998	120	114	126	1.849	1.766	1.807	1.168	1.177	1.173	1.012	1.008	1.010	1.781	1.708	1.744
1999	108	102	114	1.945	1.849	1.896	1.188	1.168	1.178	1.017	1.012	1.014	1.867	1.781	1.823
2000	96	90	102	2.062	1.945	2.002	1.206	1.188	1.197	1.025	1.017	1.021	1.961	1.867	1.913
2001	84	78	90	2.196	2.062	2.127	1.224	1.206	1.215	1.042	1.025	1.034	2.057	1.961	2.008
2002	72	66	78	2.387	2.196	2.288	1.242	1.224	1.233	1.070	1.042	1.056	2.178	2.057	2.116
2003	60	54	66	2.634	2.387	2.505	1.261	1.242	1.252	1.109	1.070	1.089	2.324	2.178	2.249
2004	48	42	54	3.017	2.634	2.818	1.267	1.261	1.264	1.171	1.109	1.139	2.529	2.324	2.422
2005	36	30	42	3.680	3.017	3.307	1.286	1.267	1.277	1.307	1.171	1.235	2.782	2.529	2.649
2006	24	18	30	5.373	3.680	4.288	0.887	1.286	1.050	1.758	1.307	1.499	3.068	2.782	2.918
2007	12	6	18	32.240	5.373	9.385	1.509	0.887	1.118	4.596	1.758	2.543	7.110	3.068	4.286

(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 3, EXHIBIT 2, SHEET 21; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 3, EXHIBIT 2, SHEET 21; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)  
(7) FROM SECTION 3, EXHIBIT 2, SHEET 22; SELECTED CUM. BASED ON (2)  
(8) FROM SECTION 3, EXHIBIT 2, SHEET 22; SELECTED CUM. BASED ON (3)

(9) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)  
(10) FROM SECTION 3, EXHIBIT 2, SHEET 28; SELECTED CUM. BASED ON (2)  
(11) FROM SECTION 3, EXHIBIT 2, SHEET 28; SELECTED CUM. BASED ON (3)  
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)  
(13) FROM SECTION 3, EXHIBIT 2, SHEET 29; SELECTED CUM. BASED ON (2)  
(14) FROM SECTION 3, EXHIBIT 2, SHEET 29; SELECTED CUM. BASED ON (3)  
(15) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
MEDICAL ON LOST TIME**

SECTION 3  
EXHIBIT 2  
SHEET 19

**TOTAL**

INTERPOLATED CLAIM COUNT DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		REPORTED COUNTS (12/31/XX VALUATIONS)		
		LOW (2)	HIGH (3)	LOW (4)	HIGH (5)	INTERP. (6)
1977	372	372	384	1.000	1.000	1.000
1978	360	360	372	1.000	1.000	1.000
1979	348	348	360	1.000	1.000	1.000
1980	336	336	348	1.000	1.000	1.000
1981	324	324	336	1.000	1.000	1.000
1982	312	312	324	1.000	1.000	1.000
1983	300	300	312	1.000	1.000	1.000
1984	288	288	300	1.000	1.000	1.000
1985	276	276	288	1.000	1.000	1.000
1986	264	264	276	1.000	1.000	1.000
1987	252	252	264	1.000	1.000	1.000
1988	240	240	252	1.000	1.000	1.000
1989	228	228	240	1.000	1.000	1.000
1990	216	216	228	1.001	1.000	1.001
1991	204	204	216	1.001	1.001	1.001
1992	192	192	204	1.002	1.001	1.002
1993	180	180	192	1.002	1.002	1.002
1994	168	168	180	1.002	1.002	1.002
1995	156	156	168	1.003	1.002	1.003
1996	144	144	156	1.005	1.003	1.005
1997	132	132	144	1.007	1.005	1.007
1998	120	120	132	1.011	1.007	1.011
1999	108	108	120	1.016	1.011	1.016
2000	96	96	108	1.021	1.016	1.021
2001	84	84	96	1.031	1.021	1.031
2002	72	72	84	1.060	1.031	1.060
2003	60	60	72	1.092	1.060	1.092
2004	48	48	60	1.142	1.092	1.142
2005	36	36	48	1.223	1.142	1.223
2006	24	24	36	1.467	1.223	1.467
2007	12	12	24	2.370	1.467	2.370

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(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 3, EXHIBIT 2, SHEET 27; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 3, EXHIBIT 2, SHEET 27; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)



**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
MEDICAL ON LOST TIME  
TOTAL  
INCURRED LOSS & ALAE (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	AS OF 12/31/2007				
1977																																			7,557	7,557	
1978																																				7,557	7,557
1979																																				7,557	7,557
1980																																				7,557	7,557
1981																																				7,557	7,557
1982																																				7,557	7,557
1983																																				7,557	7,557
1984																																				7,557	7,557
1985																																				7,557	7,557
1986																																				7,557	7,557
1987																																				7,557	7,557
1988																																				7,557	7,557
1989																																				7,557	7,557
1990																																				7,557	7,557
1991																																				7,557	7,557
1992																																				7,557	7,557
1993																																				7,557	7,557
1994																																				7,557	7,557
1995																																				7,557	7,557
1996																																				7,557	7,557
1997																																				7,557	7,557
1998																																				7,557	7,557
1999																																				7,557	7,557
2000																																				7,557	7,557
2001																																				7,557	7,557
2002																																				7,557	7,557
2003																																				7,557	7,557
2004																																				7,557	7,557
2005																																				7,557	7,557
2006																																				7,557	7,557
2007																																				7,557	7,557

\*Valuation date for last diagonal is 12/31/2007

	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-UR				
1977																																				1.001
1978																																				1.001
1979																																				1.001
1980																																				1.001
1981																																				1.001
1982																																				1.001
1983																																				1.001
1984																																				1.001
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2002																																				1.001
2003																																				1.001
2004																																				1.001
2005																																				1.001
2006																																				1.001
2007																																				1.001
3 Yr Avg	1.641	0.669	0.985	0.979	1.019	0.974	0.990	0.997	0.997	1.002	1.012	1.019	0.998	0.985	1.011	1.011	1.032	1.005	1.017	1.008	0.991	0.976	0.995	0.999	0.998	1.013	0.985	1.013	0.985	1.013	0.998	1.030	1.030	1.030		
3 Yr Avg	1.641	0.669	0.985	0.979	1.019	0.974	0.990	0.997	0.997	1.002	1.012	1.019	0.998	0.985	1.011	1.011	1.032	1.005	1.017	1.008	0.991	0.976	0.995	0.999	0.998	1.013	0.985	1.013	0.985	1.013	0.998	1.030	1.030	1.030		
5 Yr Avg	1.730	0.700	1.004	1.001	1.005	0.978	0.985	1.019	1.019	0.992	1.016	1.006	1.015	0.994	1.024	1.019	1.026	1.006	1.010	1.011	0.989	0.989	0.999</													



**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
MEDICAL ON 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	AS OF 12/31/2007			
1977																																		420	420	
1978																																			281	281
1979																																			1,160	1,160
1980																																			965	965
1981																																			1,118	1,118
1982																																			1,652	1,652
1983																																			926	926
1984																																			1,739	1,739
1985																																			1,145	1,145
1986																																			3,015	3,015
1987																																			3,497	3,497
1988																																			7,400	7,400
1989																																			4,786	4,786
1990																																			7,917	7,917
1991																																			4,952	4,952
1992																																			4,330	4,330
1993																																			4,983	4,983
1994																																			6,480	6,480
1995																																			8,174	8,174
1996																																			6,423	6,423
1997																																			8,937	8,937
1998																																			10,918	10,918
1999																																			10,916	10,916
2000																																			16,423	16,423
2001																																			15,561	15,561
2002																																			16,649	16,649
2003																																			17,628	17,628
2004																																			17,628	17,628
2005																																			26,194	26,194
2006																																			52,318	52,318
2007																																			260,228	260,228







**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
MEDICAL ON LOST TIME  
TOTAL  
REPORTED LOST TIME CLAIM COUNTS (12/31/XX)**

ACCIDENT YEAR	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384	AS OF 12/31/2007			
1977											971	972	974	975	976	976	976	976	976	976	976	976	976	976	976	976	976	976	976	976	976	976	976			
1978										1,054	1,055	1,059	1,059	1,059	1,059	1,058	1,059	1,059	1,058	1,059	1,058	1,059	1,057	1,058	1,058	1,058	1,058	1,058	1,058	1,058	1,058	1,058	1,058			
1979											983	987	995	997	999	1,001	1,001	1,001	1,001	1,001	1,001	1,002	1,002	1,001	1,001	1,001	1,001	1,001	1,001	1,001	1,001	1,001	1,001			
1980								1,161	1,167	1,172	1,175	1,179	1,181	1,184	1,183	1,185	1,185	1,185	1,184	1,185	1,184	1,185	1,184	1,184	1,184	1,184	1,184	1,184	1,184	1,184	1,184	1,184	1,184			
1981								1,079	1,094	1,111	1,114	1,117	1,119	1,119	1,120	1,118	1,120	1,121	1,122	1,122	1,122	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123		
1982											1,237	1,257	1,264	1,266	1,267	1,268	1,271	1,270	1,269	1,269	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271		
1983					1,255	1,278	1,302	1,333	1,335	1,342	1,341	1,341	1,343	1,343	1,346	1,344	1,345	1,346	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347			
1984				1,255	1,326	1,361	1,399	1,413	1,420	1,426	1,431	1,433	1,429	1,428	1,430	1,432	1,433	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435			
1985			1,273	1,391	1,450	1,490	1,499	1,524	1,535	1,541	1,544	1,544	1,546	1,545	1,545	1,545	1,546	1,546	1,546	1,546	1,546	1,546	1,546	1,546	1,546	1,546	1,546	1,546	1,546	1,546	1,546	1,546	1,546			
1986		996	1,306	1,443	1,523	1,536	1,574	1,605	1,616	1,619	1,629	1,635	1,636	1,639	1,638	1,638	1,639	1,640	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641			
1987	563	1,022	1,354	1,518	1,554	1,607	1,656	1,682	1,692	1,686	1,686	1,688	1,688	1,687	1,687	1,687	1,688	1,689	1,690	1,690	1,690	1,690	1,690	1,690	1,690	1,690	1,690	1,690	1,690	1,690	1,690	1,690	1,690			
1988	625	1,108	1,449	1,604	1,757	1,810	1,850	1,875	1,869	1,878	1,880	1,886	1,888	1,888	1,888	1,888	1,889	1,890	1,890	1,890	1,892	1,892	1,892	1,892	1,892	1,892	1,892	1,892	1,892	1,892	1,892	1,892	1,892			
1989	697	1,209	1,385	1,609	1,728	1,807	1,872	1,888	1,890	1,893	1,894	1,897	1,897	1,898	1,898	1,898	1,899	1,900	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901			
1990	713	1,197	1,472	1,626	1,734	1,795	1,839	1,854	1,863	1,862	1,869	1,871	1,871	1,872	1,872	1,872	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873			
1991	742	1,227	1,463	1,606	1,679	1,715	1,752	1,773	1,782	1,786	1,790	1,792	1,792	1,792	1,792	1,793	1,794	1,794	1,794	1,794	1,794	1,794	1,794	1,794	1,794	1,794	1,794	1,794	1,794	1,794	1,794	1,794	1,794	1,794		
1992	817	1,309	1,559	1,717	1,805	1,856	1,909	1,930	1,934	1,937	1,942	1,944	1,944	1,944	1,944	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945		
1993	887	1,360	1,610	1,721	1,784	1,839	1,866	1,885	1,896	1,904	1,906	1,907	1,907	1,911	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912		
1994	782	1,300	1,559	1,664	1,725	1,755	1,792	1,814	1,827	1,837	1,840	1,843	1,848	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851		
1995	791	1,325	1,508	1,622	1,684	1,732	1,774	1,796	1,806	1,811	1,815	1,820	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822		
1996	892	1,325	1,526	1,619	1,673	1,724	1,760	1,777	1,785	1,792	1,802	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806		
1997	824	1,213	1,375	1,463	1,512	1,564	1,586	1,604	1,617	1,626	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634		
1998	828	1,144	1,316	1,406	1,465	1,512	1,537	1,555	1,558	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565		
1999	956	1,355	1,547	1,643	1,692	1,725	1,774	1,794	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	
2000	1,041	1,451	1,635	1,696	1,751	1,810	1,858	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871		
2001	834	1,256	1,426	1,524	1,595	1,632	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	
2002	775	1,155	1,296	1,381	1,446	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	
2003	783	1,195	1,383	1,494	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	
2004	724	1,111	1,350	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	
2005	670	1,110	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	
2006	593	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975
2007	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608

**AGE-TO-AGE DEVELOPMENT FACTORS**

	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-Ult	384-Ult	
1977											1.0010	1.0021	1.0010	1.0010	1.0000	1.0000	0.9990	1.0010	1.0020	1.0000	0.9980	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000
1978									1.0009	1.0038	1.0000	1.0000	1.0000	1.0000	0.9991	1.0009	1.0000	0.9991	1.0009	0.9981	1.0009	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000
1979										1.0041	1.0071	1.0010	1.0020	1.0020	1.0000	1.0000	1.0000	1.0000	1.0010	1.0000	0.9990	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000
1980								1.0052	1.0043	1.0026	1.0034	1.0017</																					



**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
MEDICAL ON LOST TIME  
TOTAL**

CUMULATIVE PAID LOSS & ALAE 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	AS OF 12/31/2007						
1977															4,778	5,090	5,409	5,713	5,907	6,093	6,189	6,301	6,400	6,468	6,648	6,741	6,826	6,954	7,081	7,213	7,291	7,313	7,313						
1978														6,692	7,038	7,350	7,568	7,778	7,923	8,090	8,213	8,326	8,524	8,651	8,781	8,960	9,048	9,101	9,142	9,184	9,217	9,217	9,217						
1979													5,557	6,080	6,401	6,684	6,900	7,118	7,377	7,598	7,890	8,041	8,270	8,401	8,511	8,583	8,718	8,850	8,955	9,084	9,217	9,217	9,217						
1980											4,459	4,748	5,116	5,367	5,599	5,804	6,005	6,137	6,274	6,426	6,551	6,689	6,922	7,070	7,219	7,318	7,445	7,466	7,466	7,466	7,466	7,466	7,466						
1981											4,835	5,235	5,546	5,829	6,034	6,254	6,424	6,597	6,769	6,921	7,065	7,200	7,385	7,475	7,574	7,688	7,905	7,941	7,941	7,941	7,941	7,941	7,941	7,941					
1982											6,084	6,603	7,033	7,374	7,682	7,908	8,101	8,326	8,451	8,576	8,722	8,868	9,003	9,136	9,286	9,380	9,427	9,427	9,427	9,427	9,427	9,427	9,427	9,427					
1983										4,642	5,061	5,465	5,851	6,152	6,392	6,650	6,873	7,112	7,190	7,299	7,442	7,586	7,699	7,763	7,811	7,850	7,858	7,858	7,858	7,858	7,858	7,858	7,858	7,858					
1984								4,652	5,183	5,559	5,862	6,079	6,299	6,515	6,666	6,809	6,979	7,234	7,445	7,595	7,766	7,900	7,987	8,095	8,124	8,124	8,124	8,124	8,124	8,124	8,124	8,124	8,124	8,124	8,124				
1985								4,544	4,962	5,273	5,521	5,751	5,966	6,145	6,293	6,456	6,604	6,666	6,759	6,815	6,925	6,967	7,012	7,027	7,027	7,027	7,027	7,027	7,027	7,027	7,027	7,027	7,027	7,027	7,027				
1986							3,806	4,303	4,609	4,907	5,119	5,361	5,524	5,690	5,849	5,999	6,140	6,249	6,373	6,565	6,732	6,907	7,019	7,057	7,057	7,057	7,057	7,057	7,057	7,057	7,057	7,057	7,057	7,057	7,057				
1987					4,436	5,046	5,486	5,872	6,179	6,556	6,873	7,121	7,363	7,552	7,759	7,963	8,132	8,331	8,462	8,620	8,697	8,759	8,759	8,759	8,759	8,759	8,759	8,759	8,759	8,759	8,759	8,759	8,759	8,759	8,759				
1988				4,134	4,716	5,195	5,612	6,006	6,309	6,619	6,823	7,074	7,241	7,422	7,634	7,907	8,192	8,447	8,688	8,903	9,029	9,029	9,029	9,029	9,029	9,029	9,029	9,029	9,029	9,029	9,029	9,029	9,029	9,029	9,029				
1989			3,940	4,682	4,960	5,220	5,521	5,821	6,176	6,493	6,800	7,065	7,335	7,563	7,806	8,112	8,397	8,581	8,794	8,872	8,872	8,872	8,872	8,872	8,872	8,872	8,872	8,872	8,872	8,872	8,872	8,872	8,872	8,872	8,872				
1990		2,629	4,905	5,566	5,963	6,254	6,562	6,879	7,216	7,576	7,918	8,323	8,711	9,123	9,442	9,757	10,101	10,496	10,598	10,598	10,598	10,598	10,598	10,598	10,598	10,598	10,598	10,598	10,598	10,598	10,598	10,598	10,598	10,598	10,598	10,598			
1991	832	3,761	4,617	4,939	5,306	5,694	5,964	6,144	6,404	6,598	6,790	6,965	7,128	7,372	7,535	7,705	7,879	7,922	7,922	7,922	7,922	7,922	7,922	7,922	7,922	7,922	7,922	7,922	7,922	7,922	7,922	7,922	7,922	7,922	7,922	7,922			
1992	762	3,596	4,459	4,923	5,229	5,520	5,714	5,913	6,113	6,422	6,635	6,823	7,055	7,234	7,350	7,504	7,590	7,590	7,590	7,590	7,590	7,590	7,590	7,590	7,590	7,590	7,590	7,590	7,590	7,590	7,590	7,590	7,590	7,590	7,590	7,590			
1993	1,216	3,897	4,831	5,343	5,698	5,944	6,200	6,475	6,738	6,950	7,156	7,408	7,635	7,847	8,001	8,088	8,088	8,088	8,088	8,088	8,088	8,088	8,088	8,088	8,088	8,088	8,088	8,088	8,088	8,088	8,088	8,088	8,088	8,088	8,088	8,088	8,088		
1994	835	3,714	4,561	4,934	5,341	5,716	6,097	6,352	6,677	7,041	7,350	7,607	7,879	8,129	8,280	8,280	8,280	8,280	8,280	8,280	8,280	8,280	8,280	8,280	8,280	8,280	8,280	8,280	8,280	8,280	8,280	8,280	8,280	8,280	8,280	8,280			
1995	879	3,657	4,396	4,790	5,260	5,689	6,033	6,318	6,685	7,079	7,476	7,806	8,197	8,384	8,384	8,384	8,384	8,384	8,384	8,384	8,384	8,384	8,384	8,384	8,384	8,384	8,384	8,384	8,384	8,384	8,384	8,384	8,384	8,384	8,384	8,384	8,384		
1996	998	3,741	4,561	5,002	5,263	5,582	5,809	6,036	6,427	6,715	7,051	7,314	7,427	7,427	7,427	7,427	7,427	7,427	7,427	7,427	7,427	7,427	7,427	7,427	7,427	7,427	7,427	7,427	7,427	7,427	7,427	7,427	7,427	7,427	7,427	7,427	7,427		
1997	993	4,217	5,538	6,089	6,597	7,085	7,524	8,105	8,495	8,973	9,294	9,501	9,501	9,501	9,501	9,501	9,501	9,501	9,501	9,501	9,501	9,501	9,501	9,501	9,501	9,501	9,501	9,501	9,501	9,501	9,501	9,501	9,501	9,501	9,501	9,501	9,501		
1998	1,113	4,447	5,624	6,406	7,111	7,763	8,333	8,725	9,117	9,390	9,522	9,522	9,522	9,522	9,522	9,522	9,522	9,522	9,522	9,522	9,522	9,522	9,522	9,522	9,522	9,522	9,522	9,522	9,522	9,522	9,522	9,522	9,522	9,522	9,522	9,522	9,522		
1999	1,087	4,164	5,420	6,122	6,787	7,260	7,709	8,134	8,468	8,599	8,599	8,599	8,599	8,599	8,599	8,599	8,599	8,599	8,599	8,599	8,599	8,599	8,599	8,599	8,599	8,599	8,599	8,599	8,599	8,599	8,599	8,599	8,599	8,599	8,599	8,599	8,599	8,599	
2000	1,311	4,587	5,929	6,994	7,955	8,474	8,984	9,246	9,485	9,485	9,485	9,485	9,485	9,485	9,485	9,485	9,485	9,485	9,485	9,485	9,485	9,485	9,485	9,485	9,485	9,485	9,485	9,485	9,485	9,485	9,485	9,485	9,485	9,485	9,485	9,485	9,485	9,485	
2001	2,742	7,609	8,703	9,745	10,488	11,154	11,645	11,841	11,841	11,841	11,841	11,841	11,841	11,841	11,841	11,841	11,841	11,841	11,841	11,841	11,841	11,841	11,841	11,841	11,841	11,841	11,841	11,841	11,841	11,841	11,841	11,841	11,841	11,841	11,841	11,841	11,841	11,841	
2002	2,818	7,526	8,659	9,514	10,290	10,814	11,139	11,139	11,139	11,139	11,139	11,139	11,139	11,139	11,139	11,139	11,139	11,139	11,139	11,139	11,139	11,139	11,139	11,139	11,139	11,139	11,139	11,139	11,139	11,139	11,139	11,139	11,139	11,139	11,139	11,139	11,139	11,139	11,139
2003	3,952	8,421	9,361	10,035	10,652	10,919	10,919	10,919	10,919	10,919	10,919	10,919	10,919	10,919	10,919	10,919	10,919	10,919	10,919	10,919	10,919	10,919	10,919	10,919	10,919	10,919	10,919	10,919	10,919	10,919	10,919	10,919	10,919	10,919	10,919	10,919	10,919	10,919	10,919
2004	3,538	8,332	9,037	9,564	9,797	9,797	9,797	9,797	9,797	9,797	9,797	9,797	9,797	9,797	9,797	9,797	9,797	9,797	9,797	9,797	9,797	9,797	9,797	9,797	9,797	9,797	9,797	9,797	9,797	9,797	9,797	9,797	9,797	9,797	9,797	9,797	9,797	9,797	9,797
2005	3,961	8,857	9,179	9,161	9,161	9,161	9,161	9,161	9,161	9,161	9,161	9,161	9,161	9,161	9,161	9,161	9,161	9,161	9,161	9,161	9,161	9,161	9,161	9,161	9,161	9,161	9,161	9,161	9,161	9,161	9,161	9,161	9,161	9,161	9,161	9,161	9,161	9,161	9,161
2006	3,869	8,898	8,946	8,946	8,946	8,946	8,946	8,946	8,946	8,946	8,946	8,946	8,946	8,946	8,946	8,946	8,946	8,946	8,946	8,946	8,946	8,946	8,946	8,946	8,946	8,946	8,946	8,946	8,946	8,946	8,946	8,946	8,946	8,946	8,946	8,946	8,946	8,946	8,946
2007	3,725	6,929	6,929	6,929	6,929	6,929	6,929	6,929	6,929	6,929	6,929	6,929	6,929	6,929	6,929	6,929	6,929	6,929	6,929	6,929	6,929	6,929	6,929	6,929	6,929	6,929	6,929	6,929	6,929	6,929	6,929	6,929	6,929	6,929	6,929	6,929	6,929	6,929	6,929

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-UR	
1977																1.065	1.063	1.056	1.034	1.032	1.016	1.018	1.016	1.011	1.028	1.014	1.013	1.019	1.018	1.019	1.011	1.003	1.003
1978																																	







**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
MEDICAL ON 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	AS OF 12/31/2007				
1977																																	430	430			
1978																																			266	266	
1979																																				1,159	1,159
1980																																				815	815
1981																																				996	996
1982																																				1,300	1,300
1983																																				687	687
1984																																				1,212	1,212
1985																																				740	740
1986																																				1,837	1,837
1987																																				2,069	2,069
1988																																				3,911	3,911
1989																																				2,517	2,517
1990																																				4,226	4,226
1991																																				2,761	2,761
1992																																				2,226	2,226
1993																																				2,606	2,606
1994																																				3,501	3,501
1995																																				4,486	4,486
1996																																				3,556	3,556
1997																																				5,292	5,292
1998																																				5,711	5,711
1999																																				4,940	4,940
2000																																				5,834	5,834
2001																																				9,781	9,781
2002																																				10,388	10,388
2003																																				10,262	10,262
2004																																				11,474	11,474
2005																																				12,580	12,580
2006																																				18,080	18,080
2007																																				86,050	86,050



**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
MEDICAL ON LOST TIME**

**TOTAL**

**INCREMENTAL PAID LOSS & ALAE SEVERITY (PAID LOSS & ALAE / 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	ULTIMATE CLAIMS		
1977																4,778	312	319	304	194	192	102	106	92	68	180	93	85	127	127	133	77	976	
1978																6,699	346	312	218	210	146	167	115	113	198	126	130	179	89	53	41	43	1,058	
1979													5,529			533	333	289	217	218	259	228	293	151	222	131	110	72	135	132	105	1,001		
1980												4,432	299	380	255	233	210	201	131	138	151	120	138	233	148	149	99	114	128		1,184			
1981											4,805	407	314	288	199	219	181	179	172	158	144	135	185	90	99	114	218					1,123		
1982											5,552	508	517	434	346	320	232	186	219	131	132	146	146	135	133	150	94					1,271		
1983									4,597		433	414	410	275	244	267	222	239	83	115	143	144	112	65	48	38						1,347		
1984						4,559			561	394	325	229	214	208	150	151	179	255	216	156	170	134	87	108								1,435		
1985						3,980			459	466	335	263	234	209	192	144	173	138	95	68	60	110	42	45								1,548		
1986						3,548			529	388	351	231	257	189	179	166	153	137	113	124	196	171	174	113								1,641		
1987					4,031				689	577	501	369	384	301	247	251	192	202	204	174	198	135	163	77								1,690		
1988				3,336	854				709	529	486	328	313	221	264	182	184	212	276	285	259	245	220										1,892	
1989				2,688	999				667	501	489	413	380	325	314	271	273	232	305	289	189	217											1,901	
1990		1,339		2,153	1,106	744			471	417	378	374	352	421	392	411	323	315	349	394														1,875
1991	172	1,891		1,395	763	632			379	273	308	214	206	185	167	243	162	174	173															1,796
1992	160	1,803		1,320	857	588			335	304	235	320	225	198	234	179	115	158																1,948
1993	281	2,005		1,458	902	568			375	344	311	242	223	258	226	219	166																	1,916
1994	176	1,909		1,432	772	592			469	343	381	399	333	268	287	266																		1,855
1995	190	1,926		1,291	693	656			559	470	383	417	419	409	349	403																		1,828
1996	245	2,041		1,298	752	438			351	307	424	312	363	289																				1,814
1997	249	2,363		1,744	895	715			657	580	655	461	527	362																				1,645
1998	291	2,480		1,601	1,138	943			852	725	494	446	298																					1,582
1999	284	2,346		1,666	1,038	850			594	592	558	390																						1,830
2000	357	2,636		1,797	1,311	1,079			722	725	401																							1,910
2001	661	3,934		2,154	1,562	1,143			948	740																								1,731
2002	687	3,889		2,113	1,338	1,132			870																									1,587
2003	909	3,989		2,225	1,398	1,038																												1,701
2004	773	3,844		2,098	1,373																													1,657
2005	807	3,987		2,056																														1,644
2006	766	3,900																																1,495
2007	732																																	1,546

**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-Ult	
1977															0.065	1.021	0.954	0.639	0.990	0.530	1.042	0.866	0.738	2.646	0.519	0.914	1.494	0.995	1.045	0.583		
1978														0.052	0.902	0.699	0.960	0.695	1.143	0.692	0.981	1.755	0.637	1.030	1.375	0.495	0.594	0.772	1.050			
1979														0.096	0.624	0.869	0.750	1.005	1.190	0.880	1.283	0.515	1.470	0.591	0.840	0.653	1.880	0.978	0.799			
1980										0.068				1.269	0.911	0.901	0.961	0.653	1.049	1.098	0.790	1.157	1.685	0.634	1.010	0.660	1.293					
1981										0.085	0.772	0.915	0.692	1.101	0.826	0.989	0.962	0.915	0.916	0.937	1.369	0.488	1.091	1.156	1.910							
1982									0.091	0.839	0.796	0.926	0.725	0.801	1.179	0.599	1.004	1.107	1.005	0.923	0.983	1.127	0.626									
1983									0.094	0.956	0.990	0.671	0.886	1.096	0.833	1.074	0.347	1.387	1.243	1.007	0.781	0.575	0.743	0.800								
1984								0.123	0.703	0.823	0.705	0.936	0.971	0.723	1.007	1.185	1.421	0.848	0.720	1.094	0.788	0.651	1.235									
1985						0.115	1.015	0.719	0.786	0.886	0.894	0.920	0.749	1.203	0.797	0.692	0.713	0.879	1.843	0.384	1.064											
1986					0.149	0.734	0.904	0.657	1.116	0.733	0.948	0.926	0.922	0.899	0.820	1.099	1.584	0.873	1.017	0.646												
1987					0.171	0.838	0.867	0.737	1.042	0.783	0.819	1.016	0.768	1.052	1.007	0.852	1.143	0.682	1.207	0.471												
1988				0.256	0.830	0.747	0.919	0.675	0.954	0.705	1.194	0.691	1.010	1.153	1.303	1.031	0.909	0.949	0.895													
1989			0.372	0.668	0.751	0.976	0.844	0.919	0.857	0.965	0.865	1.005	0.850	1.045	1.258	0.948	0.653	1.150														
1990		1.608	0.514	0.673	0.732	0.865	0.886	0.906	0.988	0.941	1.198	0.930	1.049	0.786	0.975	1.109	1.129															
1991	10.998	0.738	0.547	0.828	0.832	0.719	0.928	1.128	0.696	0.960	0.899	0.904	1.455	0.668	1.073	0.992																
1992	11.288	0.732	0.649	0.686	0.784	0.728	0.908	0.770	1.363	0.705	0.879	1.183	0.763	0.644	1.370																	
1993	7.130	0.727	0.618	0.630	0.718	0.918	0.918	0.904	0.778	0.921	1.160	0.877	0.968	0.756																		
1994	10.849	0.750	0.539	0.767	0.812	0.975	0.731	1.111	1.045	0.835	0.804	1.074	0.925																			
1995	10.138	0.670	0.537	0.946	0.853	0.839	0.816	1.089	1.005	0.974	0.853	1.155																				
1996	8.320	0.636	0.579	0.583	1.031	0.776	0.876	1.380	0.737	1.163	0.795																					
1997	9.505	0.738	0.513	0.798	0.919	0.882	1.130	0.704	1.144	0.687																						
1998	8.517	0.645	0.711	0.829	0.904	0.851	0.681	0.904	0.668																							



**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
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TOTAL**

SECTION 3  
EXHIBIT 2  
SHEET 36

**INCREMENTAL PAID LOSS & ALAE 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	ULTIMATE CLAIMS			
1977															4,778	312	319	304	194	192	102	106	92	68	180	93	85	127	127	133	77	976			
1978														6,699	346	312	218	210	146	167	115	113	198	126	130	179	89	53	41			1,058			
1979													5,529	533	333	289	217	218	259	228	293	151	222	131	110	72	135	132	105			1,001			
1980												4,432	299	380	255	233	210	201	131	138	151	120	138	233	148	149	99	128				1,184			
1981											4,805	407	314	288	199	219	181	179	172	158	144	135	185	90	99	114	218					1,123			
1982										5,552	508	517	434	346	320	232	186	219	131	132	146	146	135	133	150	94						1,271			
1983									4,597	433	414	410	275	244	267	222	239	83	115	143	144	112	65	48	38							1,347			
1984									459	466	394	325	229	214	208	150	151	179	255	216	156	170	134	87	108							1,435			
1985						3,980			388	351	231	257	189	179	166	153	137	138	95	68	60	110	42	45								1,548			
1986						3,548			501	369	384	301	247	251	192	202	204	174	198	135	163	77	113									1,641			
1987				4,031		689			529	486	328	313	221	264	182	184	212	276	285	259	245	220											1,690		
1988				3,336		954			709	529	486	328	313	221	264	182	184	212	276	285	259	245	220										1,892		
1989				999		667			501	489	413	380	325	314	271	273	232	242	305	289	189	217											1,901		
1990				2,153		744			545	471	417	378	374	352	421	392	411	323	315	349	394													1,875	
1991				1,395		763			526	379	273	308	214	206	185	167	243	162	174	173														1,796	
1992				1,803		1,320			857	588	461	335	304	235	320	225	198	234	179	115	158													1,948	
1993				2,005		1,458			902	568	408	375	344	311	242	223	258	226	219	166														1,916	
1994				1,909		1,432			772	592	481	469	343	381	399	333	268	287																1,855	
1995				1,926		1,291			693	656	559	470	383	417	419	409	349	403																1,828	
1996				2,041		1,298			752	438	452	351	307	424	312	363	289																	1,814	
1997				2,363		1,744			895	715	657	580	655	461	527	362																		1,645	
1998				2,480		1,601			1,138	943	852	725	494	446	298																			1,582	
1999				2,346		1,666			1,038	850	594	592	558	390																				1,830	
2000				2,636		1,797			1,311	1,079	722	725	401																					1,910	
2001				3,934		2,154			1,562	1,143	948	740																						1,731	
2002				3,889		2,113			1,338	1,132	870																								1,587
2003				3,989		2,225			1,398	1,038																									1,701
2004				3,844		2,098			1,373																										1,657
2005				3,987		2,056																													1,644
2006				3,900																															1,495
2007				732																															1,546

**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-UII			
1977																0.713	0.901	1.020	1.392	0.927	1.320	0.613	0.922	0.814	0.342	1.422	0.717	0.477	1.439	2.410	3.264	1.814		
1978														1.212	0.650	0.939	0.756	0.967	0.669	0.642	0.505	0.387	1.317	0.571	0.995	1.628	1.234	0.390	0.308	0.404				
1979														1.247	0.876	1.132	0.931	1.039	1.287	1.736	2.123	0.996	1.852	0.946	0.471	0.485	0.904	1.339	0.827					
1980														0.923	0.736	1.208	0.888	1.169	0.957	1.113	0.735	0.801	0.961	0.829	1.024	1.261	1.637	1.515	0.866	0.586				
1981														0.802	0.608	0.663	0.576	0.685	0.780	0.963	0.785	1.200	1.095	0.927	1.263	0.668	0.742	0.761	2.323					
1982									1.208					1.171	1.249	1.059	1.257	1.313	0.869	0.835	0.917	1.584	1.146	1.020	1.018	1.203	2.056	3.116	2.438					
1983									0.865					1.008	0.773	1.050	1.263	1.201	1.137	1.283	1.479	1.578	0.462	0.451	0.661	0.925	0.660	0.481	0.549	0.356				
1984									1.145					1.221	0.846	0.968	0.869	0.917	0.996	0.782	1.052	1.037	1.849	2.266	2.286	2.847	1.218	2.064	2.396					
1985						1.122			0.868					1.201	0.955	1.142	0.907	1.107	1.074	0.868	1.133	1.004	0.847	0.550	0.305	0.644	0.243	0.400						
1986						0.880			0.769					0.673	0.701	0.625	0.670	0.627	0.725	0.661	0.794	0.679	0.553	0.713	0.989	1.265	1.066	1.462						
1987						1.208			0.807					0.815	0.946	0.758	1.171	0.961	1.117	0.951	1.056	1.100	0.961	0.629	0.697	0.523	0.665	0.350						
1988						0.855			1.062					1.057	0.995	0.795	0.825	0.679	0.841	0.671	0.675	0.914	1.139	0.934	0.896	1.301	1.013							
1989						1.241			0.464					0.603	0.673	0.897	0.876	0.910	0.860	0.839	0.771	0.647	0.592	0.590	0.944	0.918	0.540	0.550						
1990						1.139			0.793					0.975	0.861	0.895	1.102	1.384	1.641	2.047	2.116	2.456	1.326	1.937	2.003	2.279								
1991						7.786			1.139					0.774	0.578	0.738	0.896	0.821	0.815	1.013	0.914	0.644	0.821	0.844	1.038	0.908	1.513	1.095						
1992						6.410			0.659					0.588	0.651	0.811	0.822	0.813	0.682	1.028	0.932	0.890	0.908	0.790	0.526	0.953								
1993						11.398			0.764					0.630	0.736	0.688	0.778	0.733	0.906	0.634	0.559	0.776	0.846	0.763	0.624									
1994						10.044			0.743					0.598	0.855	0.734	0.839	0.731	0.995	0.955	0.794	0.655	0.824	0.660										
1995						7.853			0.632					0.534	0.872	1.276	1.039	1.093	1.359	0.990	1.309	0.960	1.396											
1996						8.208			0.549					0.431	0.490	0.632	0.534	0.530	0.647	0.677	0.689	0.797												
1997						8.116			0.703					0.559	0.628	0.696	0.680	0.903	0.933	1.182	1.214													
1998						8.739			0.682					0.683	0.908	1.003	1.221																	

**OHIO BUREAU OF WORKERS' COMPENSATION  
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SECTION 3  
EXHIBIT 2  
SHEET 38

**TOTAL**

**UNPAID LOSS ESTIMATE FOR ACCIDENT YEARS 1976 AND PRIOR**

10 times 3 Year Average Annual Payments	2,325	(1)
15 times 3 Year Average Annual Payments	3,488	(2)
Incremental Development Method	3,615	(3)
05 to 08 Exponential Curve Fit	521	(4)
04 to 08 Exponential Curve Fit	772	(5)
03 to 08 Exponential Curve Fit	846	(6)
03 to 07 Exponential Curve Fit	803	(7)
Selected Unpaid Loss	2,000	(8)

- 
- (1) 10 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2006 THROUGH 2008 OF 233  
(2) 15 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2006 THROUGH 2008 OF 233  
(3) SECTION 3, EXHIBIT 2, SHEET 40, COLUMN (8)  
(4) SECTION 3, EXHIBIT 2, SHEET 39, TOTAL OF COLUMN (2)  
(5) SECTION 3, EXHIBIT 2, SHEET 39, TOTAL OF COLUMN (3)  
(6) SECTION 3, EXHIBIT 2, SHEET 39, TOTAL OF COLUMN (4)  
(7) SECTION 3, EXHIBIT 2, SHEET 39, TOTAL OF COLUMN (5)  
(8) SELECTED BY DELOITTE CONSULTING

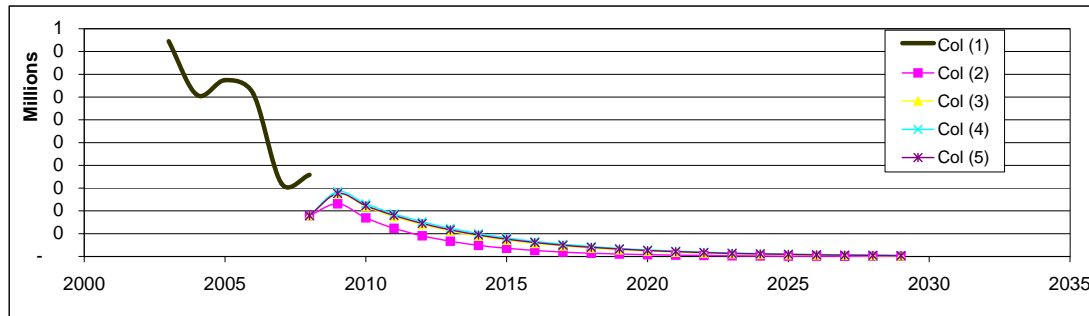
**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
MEDICAL ON LOST TIME**

SECTION 3  
EXHIBIT 2  
SHEET 39

**TOTAL**

**Exponential Curve Fit of Unpaid Loss**

FY ENDING	ACTUAL PAID LOSS (1)	Incremental Unpaid Loss				FY ENDING	Incremental Unpaid Loss			
		05 TO 08 CURVE FIT (2)	04 TO 08 CURVE FIT (3)	03 TO 08 CURVE FIT (4)	03 TO 07 CURVE FIT (5)		05 TO 08 CURVE FIT (2)	04 TO 08 CURVE FIT (3)	03 TO 08 CURVE FIT (4)	03 TO 07 CURVE FIT (5)
2003	473					2030	0	1	2	2
2004	355					2031	0	1	1	1
2005	387					2032	0	1	1	1
2006	358					2033	0	1	1	1
2007	161					2034	0	0	1	1
2008	179					2035	0	0	1	1
2009		90	90	90	90	2036	0	0	1	0
2010		115	137	142	138	2037	0	0	0	0
2011		85	110	116	111	2038	0	0	0	0
2012		62	88	94	90	2039	0	0	0	0
2013		45	70	76	72	2040	0	0	0	0
2014		33	56	62	58	2041	0	0	0	0
2015		24	45	50	47	2042	0	0	0	0
2016		18	36	41	38	2043	0	0	0	0
2017		13	28	33	31	2044	0	0	0	0
2018		10	23	27	25	2045	0	0	0	0
2019		7	18	22	20	2046	0	0	0	0
2020		5	15	18	16	2047	0	0	0	0
2021		4	12	14	13	2048	0	0	0	0
2022		3	9	12	10	2049	0	0	0	0
2023		2	7	9	8	2050	0	0	0	0
2024		1	6	8	7	2051	0	0	0	0
2025		1	5	6	5	2052	0	0	0	0
2026		1	4	5	4	2053	0	0	0	0
2027		1	3	4	4	2054	0	0	0	0
2028		0	2	3	3	2055	0	0	0	0
2029		0	2	2	2	2056	0	0	0	0
Total							521	772	846	803



(1) ACTUAL PAID LOSSES  
(2) - (5) EXPONENTIAL CURVE FIT BASED ON (1)



**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
MEDICAL ON LOST TIME**

SECTION 3  
EXHIBIT 2  
SHEET 40

**TOTAL**

**Incremental Development Method**

AY	6/30/2007 Age	Incremental Decay	Cum Decay Relative to Current Yr Paid	7/1/2006 6/30/2007 Paid	6/30/2007 Unpaid Loss Estimate	6/30/2007 12/31/2007 Paid	12/31/2007 Unpaid Loss Estimate	Implied Cum Unpaid Loss
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1953	54.5	26.965	26.96	2	59	-	59	59
1954	53.5	0.800	22.37	0	8	0	7	67
1955	52.5	0.871	20.35	-	-	-	-	67
1956	51.5	0.878	18.76	-	-	-	-	67
1957	50.5	0.888	17.55	-	-	0	(0)	67
1958	49.5	0.896	16.62	-	-	-	-	67
1959	48.5	0.882	15.54	3	47	1	46	113
1960	47.5	0.885	14.65	10	153	6	147	261
1961	46.5	0.910	14.24	12	174	6	168	429
1962	45.5	0.937	14.27	5	70	2	68	497
1963	44.5	0.945	14.44	-	-	-	-	497
1964	43.5	0.949	14.65	11	162	3	159	656
1965	42.5	0.955	14.95	3	43	2	41	697
1966	41.5	0.936	14.92	15	231	7	224	921
1967	40.5	0.921	14.67	3	41	1	40	961
1968	39.5	0.921	14.43	11	164	2	162	1,123
1969	38.5	0.926	14.28	5	74	3	71	1,194
1970	37.5	0.915	13.99	12	166	6	160	1,354
1971	36.5	0.916	13.73	8	107	3	104	1,458
1972	35.5	0.919	13.54	11	155	5	151	1,608
1973	34.5	0.915	13.30	16	213	11	202	1,810
1974	33.5	0.903	12.91	31	406	32	374	2,184
1975	32.5	0.898	12.49	76	943	22	922	3,106
1976	31.5	0.892	12.04	45	543	34	509	3,615

- 
- (1) AGE @ 6/30/2007
  - (2) FROM SECTION 3, EXHIBIT 2, SHEET 42, COLUMN (8)
  - (3) TOTAL FROM SECTION 3, EXHIBIT 2, SHEET 41
  - (4) PROVIDED BY OLIVER WYMAN
  - (5) = (3) x (4)
  - (6) PROVIDED BY OLIVER WYMAN
  - (7) = (5) - (6)
  - (8) = COLUMN (7) ACCUMULATED

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
MEDICAL ON LOST TIME**

**TOTAL**

**Cumulative Decay Factor Applied to Payments Made in Current Calendar Year to Estimate Unpaid Losses as of 6/30/07 for each Accident Year**

ACCIDENT YEAR																							
1953	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970	1971	1972	1973	1974	1975	1976
26.965	21.572	18.787	16.503	14.655	13.133	11.586	10.257	9.332	8.743	8.266	7.843	7.490	7.009	6.458	5.946	5.505	5.039	4.616	4.243	3.881	3.503	3.146	2.808
	0.800	0.697	0.612	0.543	0.487	0.430	0.380	0.346	0.324	0.307	0.291	0.278	0.260	0.240	0.221	0.204	0.187	0.171	0.157	0.144	0.130	0.117	0.104
		0.871	0.765	0.679	0.609	0.537	0.476	0.433	0.405	0.383	0.364	0.347	0.325	0.299	0.276	0.255	0.234	0.214	0.197	0.180	0.162	0.146	0.130
			0.878	0.780	0.699	0.617	0.546	0.497	0.465	0.440	0.417	0.399	0.373	0.344	0.316	0.293	0.268	0.246	0.226	0.207	0.186	0.167	0.149
				0.888	0.796	0.702	0.622	0.565	0.530	0.501	0.475	0.454	0.425	0.391	0.360	0.334	0.305	0.280	0.257	0.235	0.212	0.191	0.170
					0.896	0.791	0.700	0.637	0.597	0.564	0.535	0.511	0.478	0.441	0.406	0.376	0.344	0.315	0.290	0.265	0.239	0.215	0.192
						0.882	0.781	0.711	0.666	0.629	0.597	0.570	0.534	0.492	0.453	0.419	0.384	0.351	0.323	0.296	0.267	0.240	0.214
							0.885	0.805	0.755	0.713	0.677	0.646	0.605	0.557	0.513	0.475	0.435	0.398	0.366	0.335	0.302	0.272	0.242
								0.910	0.852	0.806	0.765	0.730	0.683	0.630	0.580	0.537	0.491	0.450	0.414	0.378	0.342	0.307	0.274
									0.937	0.886	0.840	0.803	0.751	0.692	0.637	0.590	0.540	0.495	0.455	0.416	0.375	0.337	0.301
										0.945	0.897	0.857	0.802	0.739	0.680	0.630	0.576	0.528	0.485	0.444	0.401	0.360	0.321
											0.949	0.906	0.848	0.781	0.719	0.666	0.610	0.558	0.513	0.470	0.424	0.381	0.340
												0.955	0.894	0.823	0.758	0.702	0.642	0.589	0.541	0.495	0.447	0.401	0.358
													0.936	0.862	0.794	0.735	0.673	0.616	0.566	0.518	0.468	0.420	0.375
														0.921	0.848	0.785	0.719	0.659	0.605	0.554	0.500	0.449	0.401
															0.921	0.852	0.780	0.715	0.657	0.601	0.542	0.487	0.435
																0.926	0.847	0.776	0.714	0.653	0.589	0.529	0.472
																	0.915	0.839	0.771	0.705	0.636	0.571	0.510
																		0.916	0.842	0.770	0.695	0.624	0.557
																			0.919	0.841	0.759	0.682	0.608
																				0.915	0.826	0.742	0.662
																					0.903	0.811	0.723
																						0.898	0.801
																							0.892
26.965	22.372	20.355	18.758	17.546	16.620	15.544	14.647	14.235	14.274	14.441	14.651	14.945	14.923	14.671	14.427	14.284	13.990	13.732	13.540	13.302	12.908	12.491	12.040

**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  
E = D x B  
F = D x C  
J = G x F  
O = K x J  
I = G x E  
N = K x I  
M = K x H  
L = K x G  
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 1961, the decay factor of 0.910 means that the expected payments from 6/30/07-08 are 0.91 times the actual paid losses from 6/30/06-07, similarly, the decay factor of .805 means that the expected payments from 6/30/08-09 are 0.805 times the actual paid losses from 6/30/06-07, 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 6/30/06-07.

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
MEDICAL ON LOST TIME**

SECTION 3  
EXHIBIT 2  
SHEET 42

**TOTAL**

**Paid Tail Factor Selection**

Age Months (1)	Age Years (2)	Age to Age Development Factors							Cumulative Development Factors				
		Fitted Paid (3)	Incram. Data (4)	Weibull Curve (5)	Inverse Power Curve (6)	PA Tail (7)	Selected Tail (8)	Selected Incrim. Decay (9)	Fitted Paid (10)	Incram. Data (11)	Weibull Curve (12)	Inverse Power Curve (13)	Selected Tail (14)
6	0.5	6.000		1.420	2.200	5.950	6.000		28.399	9.046	6.306	12.180	32.240
18	1.5	1.460	2.439	1.217	1.355	1.450	1.460	0.552	4.733	9.046	4.440	5.535	5.373
30	2.5	1.220	1.380	1.152	1.201	1.200	1.220	0.698	3.242	3.709	3.649	4.087	3.680
42	3.5	1.145	1.152	1.117	1.138	1.125	1.145	0.806	2.657	2.688	3.169	3.402	3.017
54	4.5	1.103	1.101	1.095	1.105	1.095	1.103	0.815	2.320	2.333	2.837	2.989	2.634
66	5.5	1.087	1.073	1.080	1.084	1.075	1.087	0.929	2.103	2.118	2.590	2.705	2.387
78	6.5	1.065	1.066	1.069	1.070	1.065	1.065	0.813	1.935	1.975	2.398	2.496	2.196
90	7.5	1.060	1.052	1.060	1.059	1.057	1.060	0.983	1.816	1.853	2.244	2.334	2.062
102	8.5	1.052	1.050	1.053	1.052	1.047	1.052	0.919	1.714	1.762	2.117	2.203	1.945
114	9.5	1.047	1.044	1.047	1.046	1.042	1.047	0.951	1.629	1.678	2.010	2.095	1.849
126	10.5	1.040	1.041	1.043	1.041	1.037	1.040	0.891	1.556	1.607	1.919	2.003	1.766
138	11.5	1.038	1.036	1.039	1.037	1.033	1.038	0.988	1.496	1.544	1.841	1.925	1.698
150	12.5	1.034	1.035	1.035	1.034	1.030	1.034	0.929	1.441	1.491	1.772	1.856	1.636
162	13.5	1.030	1.031	1.032	1.031	1.029	1.030	0.912	1.394	1.441	1.712	1.796	1.582
174	14.5	1.029	1.028	1.030	1.029	1.026	1.029	0.996	1.353	1.397	1.658	1.742	1.536
186	15.5	1.028	1.028	1.028	1.027	1.024	1.028	0.994	1.315	1.359	1.610	1.693	1.493
198	16.5	1.027	1.026	1.026	1.025	1.023	1.027	0.991	1.279	1.322	1.566	1.650	1.452
210	17.5	1.025	1.025	1.024	1.023	1.022	1.025	0.951	1.246	1.288	1.527	1.610	1.414
222	18.5	1.022	1.023	1.022	1.022	1.021	1.022	0.902	1.215	1.257	1.491	1.573	1.380
234	19.5	1.020	1.019	1.021	1.021	1.021	1.020	0.929	1.189	1.229	1.459	1.540	1.350
246	20.5	1.017	1.017	1.020	1.019	1.019	1.017	0.867	1.166	1.206	1.429	1.509	1.323
258	21.5	1.016	1.014	1.018	1.018	1.019	1.016	0.957	1.146	1.186	1.401	1.480	1.301
270	22.5	1.016	1.013	1.017	1.018	1.018	1.016	1.016	1.128	1.170	1.376	1.453	1.281
282	23.5	1.016	1.014	1.016	1.017	1.017	1.016	1.016	1.110	1.154	1.352	1.428	1.261
294	24.5	1.016	1.014	1.016	1.016	1.017	1.016	1.016	1.093	1.139	1.330	1.405	1.241
306	25.5	1.016	1.015	1.015	1.015	1.016	1.016	1.016	1.076	1.123	1.310	1.382	1.221
318	26.5	1.016	1.015	1.014	1.015	1.016	1.016	1.016	1.059	1.107	1.291	1.362	1.202
330	27.5	1.015	1.014	1.013	1.014	1.015	1.015	0.947	1.042	1.091	1.273	1.342	1.183
342	28.5	1.014	1.013	1.013	1.013	1.014	1.014	0.927	1.027	1.075	1.256	1.324	1.166
354	29.5	1.013	1.012	1.012	1.013	1.013	1.013	0.967	1.013	1.061	1.241	1.306	1.150
366	30.5		1.010	1.011	1.013	1.011	1.011	0.886		1.049	1.226	1.289	1.135
378	31.5		1.008	1.011	1.012	1.010	1.010	0.892		1.039	1.212	1.273	1.122
390	32.5		1.006	1.010	1.012	1.009	1.009	0.898		1.031	1.199	1.258	1.111
402	33.5		1.005	1.010	1.011	1.008	1.008	0.903		1.025	1.187	1.244	1.102
414	34.5		1.004	1.010	1.011	1.007	1.007	0.915		1.020	1.175	1.230	1.093
426	35.5		1.003	1.009	1.011	1.007	1.007	0.919		1.016	1.164	1.216	1.085
438	36.5		1.003	1.009	1.010	1.006	1.006	0.916		1.013	1.153	1.204	1.078
450	37.5		1.002	1.008	1.010	1.005	1.005	0.915		1.010	1.143	1.191	1.071
462	38.5		1.002	1.008	1.010	1.005	1.005	0.926		1.008	1.133	1.180	1.066
474	39.5		1.001	1.008	1.009	1.005	1.005	0.921		1.006	1.124	1.168	1.060
486	40.5		1.001	1.008	1.009	1.004	1.004	0.921		1.005	1.116	1.158	1.055
498	41.5		1.001	1.007	1.009	1.004	1.004	0.936		1.003	1.107	1.147	1.051
510	42.5		1.001	1.007	1.009	1.004	1.004	0.955		1.002	1.099	1.137	1.047
522	43.5		1.001	1.007	1.008	1.004	1.004	0.949		1.002	1.092	1.127	1.043
534	44.5		1.000	1.006	1.008	1.003	1.003	0.945		1.001	1.084	1.118	1.039
546	45.5		1.000	1.006	1.008	1.003	1.003	0.937		1.000	1.077	1.109	1.036
558	46.5		1.000	1.006	1.008	1.003	1.003	0.910		1.000	1.071	1.100	1.032
570	47.5		1.000	1.006	1.008	1.002	1.002	0.885		1.000	1.064	1.091	1.030
582	48.5		1.000	1.006	1.007	1.002	1.002	0.882		1.000	1.058	1.083	1.027
594	49.5		1.000	1.005	1.007	1.002	1.002	0.896		1.000	1.052	1.075	1.025
606	50.5		1.000	1.005	1.007	1.002	1.002	0.888		1.000	1.047	1.067	1.023
618	51.5		1.000	1.005	1.007	1.002	1.002	0.878		1.000	1.041	1.060	1.021
630	52.5		1.000	1.005	1.007	1.001	1.001	0.871		1.000	1.036	1.052	1.019
642	53.5		1.000	1.005	1.007	1.001	1.001	0.800		1.000	1.031	1.045	1.018
654	54.5		1.000	1.005	1.007	1.001	1.001	1.211		1.000	1.026	1.038	1.017
Tail	Tail		1.000	1.021	1.031	1.016	1.016	12.195		1.000	1.021	1.031	1.016

54.5 tail decay      14.770 (15)  
26.965 (16)

- |  |  |
|--|--|
| (1) AGE IN MONTHS                              | (10) COLUMN (3) MULTIPLICATIVELY ACCUMULATED |
| (2) AGE IN YEARS                               | (11) COLUMN (4) MULTIPLICATIVELY ACCUMULATED |
| (3) SECTION 3, EXHIBIT 2, SHEET 21             | (12) COLUMN (5) MULTIPLICATIVELY ACCUMULATED |
| (4) SECTION 3, EXHIBIT 2, SHEET 44, COLUMN (5) | (13) COLUMN (6) MULTIPLICATIVELY ACCUMULATED |
| (5) SECTION 3, EXHIBIT 2, SHEET 43             | (14) COLUMN (7) MULTIPLICATIVELY ACCUMULATED |
| (6) SECTION 3, EXHIBIT 2, SHEET 43             | (15) [COLUMN (8) @ 54.5] X [COLUMN (8) TAIL] |
| (7) PA TAIL                                    | (16) COLUMN (8) TAIL + (14)                  |
| (8) SELECTED BY DELOITTE CONSULTING            |  |

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
MEDICAL ON LAST TIME**

SECTION 3  
EXHIBIT 2  
SHEET 43

**TOTAL**

FITTING PAID LOSS DEVELOPMENT FACTORS

Fitting for Periods:			Weibull Curve Fitting					Inverse Power Curve Fitting				
			Slope= 0.317 Intercept= -0.370					Slope= -1.110 Intercept= 2.172				
PERIOD	AGE	ATA	X	Y	Y*	ATA*	ATU*	X	Y	Y*	ATA*	ATU*
1	6	6.000	1.792	-1.702	0.197	1.420	6.306	1.792	1.609	0.183	2.200	12.180
2	18	1.460	2.890	0.144	0.545	1.217	4.440	2.890	-0.777	-1.037	1.355	5.535
3	30	1.220	3.401	0.538	0.707	1.152	3.649	3.401	-1.514	-1.604	1.201	4.087
4	42	1.145	3.738	0.725	0.814	1.117	3.169	3.738	-1.929	-1.978	1.138	3.402
5	54	1.103	3.989	0.862	0.893	1.095	2.837	3.989	-2.269	-2.257	1.105	2.989
6	66	1.087	4.190	0.926	0.957	1.080	2.590	4.190	-2.442	-2.479	1.084	2.705
7	78	1.065	4.357	1.028	1.010	1.069	2.398	4.357	-2.733	-2.665	1.070	2.496
8	90	1.060	4.500	1.055	1.055	1.060	2.244	4.500	-2.813	-2.824	1.059	2.334
9	102	1.052	4.625	1.101	1.095	1.053	2.117	4.625	-2.957	-2.963	1.052	2.203
10	114	1.047	4.736	1.133	1.130	1.047	2.010	4.736	-3.058	-3.086	1.046	2.095
11	126	1.040	4.836	1.181	1.162	1.043	1.919	4.836	-3.219	-3.197	1.041	2.003
12	138	1.038	4.927	1.196	1.190	1.039	1.841	4.927	-3.270	-3.298	1.037	1.925
13	150	1.034	5.011	1.228	1.217	1.035	1.772	5.011	-3.381	-3.391	1.034	1.856
14	162	1.030	5.088	1.263	1.241	1.032	1.712	5.088	-3.507	-3.476	1.031	1.796
15	174	1.029	5.159	1.272	1.264	1.030	1.658	5.159	-3.540	-3.556	1.029	1.742
16	186	1.028	5.226	1.282	1.285	1.028	1.610	5.226	-3.576	-3.630	1.027	1.693
17	198	1.027	5.288	1.292	1.305	1.026	1.566	5.288	-3.612	-3.699	1.025	1.650
18	210	1.025	5.347	1.312	1.323	1.024	1.527	5.347	-3.689	-3.764	1.023	1.610
19	222	1.022	5.403	1.345	1.341	1.022	1.491	5.403	-3.817	-3.826	1.022	1.573
20	234	1.020	5.455	1.369	1.358	1.021	1.459	5.455	-3.912	-3.884	1.021	1.540
21	246	1.017	5.505	1.409	1.373	1.020	1.429	5.505	-4.075	-3.940	1.019	1.509
22	258	1.016	5.553	1.423	1.389	1.018	1.401	5.553	-4.135	-3.993	1.018	1.480
23	270	1.016	5.598	1.423	1.403	1.017	1.376	5.598	-4.135	-4.043	1.018	1.453
24	282	1.016	5.642	1.423	1.417	1.016	1.352	5.642	-4.135	-4.092	1.017	1.428
25	294	1.016	5.684	1.423	1.430	1.016	1.330	5.684	-4.135	-4.138	1.016	1.405
26	306	1.016	5.724	1.423	1.443	1.015	1.310	5.724	-4.135	-4.182	1.015	1.382
27	318	1.016	5.762	1.423	1.455	1.014	1.291	5.762	-4.135	-4.225	1.015	1.362
28	330	1.015	5.799	1.440	1.467	1.013	1.273	5.799	-4.205	-4.266	1.014	1.342
29	342	1.014	5.835	1.461	1.478	1.013	1.256	5.835	-4.296	-4.306	1.013	1.324
30	354	1.013	5.869	1.471	1.489	1.012	1.241	5.869	-4.343	-4.344	1.013	1.306
31	366		5.903		1.499	1.011	1.226	5.903		-4.381	1.013	1.289
32	378		5.935		1.510	1.011	1.212	5.935		-4.417	1.012	1.273
33	390		5.966		1.519	1.010	1.199	5.966		-4.452	1.012	1.258
34	402		5.996		1.529	1.010	1.187	5.996		-4.485	1.011	1.244
35	414		6.026		1.538	1.010	1.175	6.026		-4.518	1.011	1.230
36	426		6.054		1.547	1.009	1.164	6.054		-4.550	1.011	1.216
37	438		6.082		1.556	1.009	1.153	6.082		-4.580	1.010	1.204
38	450		6.109		1.565	1.008	1.143	6.109		-4.610	1.010	1.191
39	462		6.136		1.573	1.008	1.133	6.136		-4.640	1.010	1.180
40	474		6.161		1.581	1.008	1.124	6.161		-4.668	1.009	1.168
41	486		6.186		1.589	1.008	1.116	6.186		-4.696	1.009	1.158
42	498		6.211		1.597	1.007	1.107	6.211		-4.723	1.009	1.147
43	510		6.234		1.604	1.007	1.099	6.234		-4.749	1.009	1.137
44	522		6.258		1.612	1.007	1.092	6.258		-4.775	1.008	1.127
45	534		6.280		1.619	1.006	1.084	6.280		-4.800	1.008	1.118
46	546		6.303		1.626	1.006	1.077	6.303		-4.825	1.008	1.109
47	558		6.324		1.633	1.006	1.071	6.324		-4.849	1.008	1.100
48	570		6.346		1.640	1.006	1.064	6.346		-4.873	1.008	1.091
49	582		6.366		1.646	1.006	1.058	6.366		-4.896	1.007	1.083
50	594		6.387		1.653	1.005	1.052	6.387		-4.919	1.007	1.075
51	606		6.407		1.659	1.005	1.047	6.407		-4.941	1.007	1.067
52	618		6.426		1.665	1.005	1.041	6.426		-4.963	1.007	1.060
53	630		6.446		1.671	1.005	1.036	6.446		-4.984	1.007	1.052
54	642		6.465		1.677	1.005	1.031	6.465		-5.005	1.007	1.045
55	654		6.483		1.683	1.005	1.026	6.483		-5.026	1.007	1.038
56	666		6.501		1.689	1.004	1.021	6.501		-5.046	1.006	1.031
57	678		6.519		1.695	1.004	1.017	6.519		-5.066	1.006	1.025
58	690		6.537		1.700	1.004	1.012	6.537		-5.085	1.006	1.018
59	702		6.554		1.706	1.004	1.008	6.554		-5.104	1.006	1.012
60	714		6.571		1.711	1.004	1.004	6.571		-5.123	1.006	1.006

Summary of Curve Fitting		
Method	Tail	R <sup>2</sup>
Weibull	1.021	0.98712
Inverse Power	1.031	0.990

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
MEDICAL ON LOST TIME**

SECTION 3  
EXHIBIT 2  
SHEET 44

**TOTAL**

**Incremental Decay Method**

Age Months	Age Years	(Known) Selected Paid	Incem. Decay Factors	Implied ATU Dev. Factor	Decay Factor Check
(1)	(2)	(3)	(4)	(5)	(6)
6	0.5	6.000	4.820		
18	1.5	1.460	1.727	2.439	
30	2.5	1.220	1.206	1.380	
42	3.5	1.145	0.843	1.152	
54	4.5	1.103	0.799	1.101	
66	5.5	1.087	0.777	1.073	
78	6.5	1.065	0.819	1.066	
90	7.5	1.060	0.851	1.052	
102	8.5	1.052	0.876	1.050	
114	9.5	1.047	0.893	1.044	
126	10.5	1.040	0.910	1.041	
138	11.5	1.038	0.935	1.036	
150	12.5	1.034	0.945	1.035	
162	13.5	1.030	0.950	1.031	
174	14.5	1.029	0.972	1.028	
186	15.5	1.028	0.979	1.028	0.979
198	16.5	1.027	0.968	1.026	0.968
210	17.5	1.025	0.956	1.025	0.956
222	18.5	1.022	0.931	1.023	0.931
234	19.5	1.020	0.890	1.019	0.890
246	20.5	1.017	0.850	1.017	0.850
258	21.5	1.016	0.839	1.014	0.839
270	22.5	1.016	0.844	1.013	0.844
282	23.5	1.016	0.858	1.014	0.858
294	24.5	1.016	0.884	1.014	0.884
306	25.5	1.016	0.927	1.015	0.927
318	26.5	1.016	0.939	1.015	0.939
330	27.5	1.015	0.917	1.014	0.917
342	28.5	1.014	0.904	1.013	0.904
354	29.5	1.013	0.866	1.012	0.866
366	30.5		0.793	1.010	0.793
378	31.5		0.761	1.008	0.761
390	32.5		0.781	1.006	0.781
402	33.5		0.789	1.005	0.789
414	34.5		0.805	1.004	0.805
426	35.5		0.846	1.003	0.846
438	36.5		0.845	1.003	0.845
450	37.5		0.830	1.002	0.830
462	38.5		0.810	1.002	0.810
474	39.5		0.824	1.001	0.824
486	40.5		0.849	1.001	0.849
498	41.5		0.871	1.001	0.871
510	42.5		0.797	1.001	0.797
522	43.5		0.766	1.001	0.766
534	44.5		0.661	1.000	0.661
546	45.5		0.534	1.000	0.534
558	46.5		0.444	1.000	0.444
570	47.5		0.464	1.000	0.464
582	48.5		0.430	1.000	0.430
594	49.5		0.494	1.000	0.494
606	50.5		0.723	1.000	0.723
618	51.5		0.861	1.000	0.861
630	52.5		1.161	1.000	1.161
642	53.5		0.800	1.000	0.800

- (1) AGE IN MONTHS  
(2) AGE IN YEARS  
(3) SECTION 3, EXHIBIT 2, SHEET 21  
(4) GEOMETRIC MEAN FROM SECTION 3, EXHIBIT 2, SHEET 45  
(5)  $1.0 + [(3) - 1.0] \times (4) / (3) \text{ PRIOR AGE}$   
(6)  $[(5) - 1.0] \times [(5) \text{ PRIOR AGE}] / [(5) \text{ PRIOR AGE} - 1.0]$





**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
MEDICAL ON LOST TIME**

SECTION 3  
EXHIBIT 2  
SHEET 46

**TOTAL**

FITTING INCURRED LOSS DEVELOPMENT FACTORS

31-to-Ult:	31
Fitting for Periods:	From: 5
	To: 30
Cut-Off:	60

Summary of Curve Fitting		
Method	Tail	R <sup>2</sup>
Weibull	1.026	0.024
Inverse Power	1.002	0.014
Selected	1.020	

			Weibull Curve Fitting					Inverse Power Curve Fitting				
			Slope= 0.175 Intercept= 0.857					Slope= -1.818 Intercept= 1.783				
PERIOD	AGE	ATA	X	Y	Y*	ATA*	ATU*	X	Y	Y*	ATA*	ATU*
1	6	1.671	1.792	-0.092	1.172	1.041	1.215	1.792	-0.399	-1.473	1.229	1.321
2	18	0.617	2.890	3.399	1.364	1.020	1.167	2.890	-29.934	-3.470	1.031	1.075
3	30	0.996	3.401	3.399	1.454	1.014	1.144	3.401	-29.934	-4.399	1.012	1.042
4	42	0.999	3.738	3.399	1.513	1.011	1.128	3.738	-29.934	-5.010	1.007	1.030
5	54	1.010	3.989	1.530	1.557	1.009	1.116	3.989	-4.607	-5.467	1.004	1.023
6	66	1.007	4.190	1.608	1.592	1.007	1.106	4.190	-4.987	-5.832	1.003	1.019
7	78	0.998	4.357	3.399	1.622	1.006	1.098	4.357	-29.934	-6.135	1.002	1.016
8	90	1.029	4.500	1.275	1.647	1.006	1.091	4.500	-3.551	-6.395	1.002	1.013
9	102	1.010	4.625	1.525	1.669	1.005	1.085	4.625	-4.583	-6.623	1.001	1.012
10	114	1.018	4.736	1.396	1.688	1.004	1.080	4.736	-4.021	-6.825	1.001	1.010
11	126	1.012	4.836	1.496	1.706	1.004	1.075	4.836	-4.454	-7.007	1.001	1.009
12	138	1.010	4.927	1.529	1.722	1.004	1.070	4.927	-4.603	-7.172	1.001	1.008
13	150	1.007	5.011	1.595	1.736	1.003	1.066	5.011	-4.922	-7.324	1.001	1.008
14	162	1.013	5.088	1.471	1.750	1.003	1.063	5.088	-4.342	-7.464	1.001	1.007
15	174	1.008	5.159	1.567	1.763	1.003	1.059	5.159	-4.783	-7.594	1.001	1.006
16	186	1.006	5.226	1.634	1.774	1.003	1.056	5.226	-5.118	-7.715	1.000	1.006
17	198	1.005	5.288	1.682	1.785	1.003	1.053	5.288	-5.372	-7.828	1.000	1.005
18	210	1.009	5.347	1.562	1.796	1.002	1.051	5.347	-4.760	-7.935	1.000	1.005
19	222	1.006	5.403	1.628	1.805	1.002	1.048	5.403	-5.090	-8.036	1.000	1.005
20	234	1.012	5.455	1.488	1.814	1.002	1.046	5.455	-4.417	-8.132	1.000	1.004
21	246	1.003	5.505	1.761	1.823	1.002	1.043	5.505	-5.814	-8.223	1.000	1.004
22	258	1.013	5.553	1.477	1.832	1.002	1.041	5.553	-4.368	-8.309	1.000	1.004
23	270	1.006	5.598	1.631	1.840	1.002	1.039	5.598	-5.103	-8.392	1.000	1.004
24	282	1.006	5.642	1.649	1.847	1.002	1.037	5.642	-5.196	-8.471	1.000	1.003
25	294	1.009	5.684	1.550	1.855	1.002	1.036	5.684	-4.701	-8.547	1.000	1.003
26	306	1.013	5.724	1.475	1.862	1.002	1.034	5.724	-4.357	-8.620	1.000	1.003
27	318	1.007	5.762	1.610	1.868	1.002	1.032	5.762	-4.996	-8.690	1.000	1.003
28	330	0.998	5.799	3.399	1.875	1.001	1.031	5.799	-29.934	-8.757	1.000	1.003
29	342	1.005	5.835	1.659	1.881	1.001	1.029	5.835	-5.251	-8.822	1.000	1.002
30	354	0.993	5.869	3.399	1.887	1.001	1.028	5.869	-29.934	-8.884	1.000	1.002
31	366		5.903		1.893	1.001	1.026	5.903		-8.945	1.000	1.002
32	378		5.935		1.899	1.001	1.025	5.935		-9.004	1.000	1.002
33	390		5.966		1.904	1.001	1.024	5.966		-9.060	1.000	1.002
34	402		5.996		1.909	1.001	1.022	5.996		-9.116	1.000	1.002
35	414		6.026		1.915	1.001	1.021	6.026		-9.169	1.000	1.002
36	426		6.054		1.920	1.001	1.020	6.054		-9.221	1.000	1.002
37	438		6.082		1.924	1.001	1.019	6.082		-9.271	1.000	1.001
38	450		6.109		1.929	1.001	1.018	6.109		-9.321	1.000	1.001
39	462		6.136		1.934	1.001	1.017	6.136		-9.368	1.000	1.001
40	474		6.161		1.938	1.001	1.016	6.161		-9.415	1.000	1.001
41	486		6.186		1.943	1.001	1.015	6.186		-9.460	1.000	1.001
42	498		6.211		1.947	1.001	1.014	6.211		-9.505	1.000	1.001
43	510		6.234		1.951	1.001	1.013	6.234		-9.548	1.000	1.001
44	522		6.258		1.955	1.001	1.012	6.258		-9.590	1.000	1.001
45	534		6.280		1.959	1.001	1.011	6.280		-9.632	1.000	1.001
46	546		6.303		1.963	1.001	1.010	6.303		-9.672	1.000	1.001
47	558		6.324		1.967	1.001	1.009	6.324		-9.712	1.000	1.001
48	570		6.346		1.971	1.001	1.009	6.346		-9.750	1.000	1.001
49	582		6.366		1.974	1.001	1.008	6.366		-9.788	1.000	1.001
50	594		6.387		1.978	1.001	1.007	6.387		-9.825	1.000	1.001
51	606		6.407		1.981	1.001	1.006	6.407		-9.862	1.000	1.000
52	618		6.426		1.985	1.001	1.006	6.426		-9.897	1.000	1.000
53	630		6.446		1.988	1.001	1.005	6.446		-9.932	1.000	1.000
54	642		6.465		1.992	1.001	1.004	6.465		-9.966	1.000	1.000
55	654		6.483		1.995	1.001	1.004	6.483		-10.000	1.000	1.000
56	666		6.501		1.998	1.001	1.003	6.501		-10.033	1.000	1.000
57	678		6.519		2.001	1.001	1.002	6.519		-10.066	1.000	1.000
58	690		6.537		2.004	1.001	1.002	6.537		-10.097	1.000	1.000
59	702		6.554		2.007	1.001	1.001	6.554		-10.129	1.000	1.000
60	714		6.571		2.010	1.001	1.001	6.571		-10.160	1.000	1.000



**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 3  
SHEET 1

**PERMANENT TOTAL DISABILITY  
(000's)**

SUMMARY OF LOSS & ALAE RESERVES

ACCIDENT YEAR	PAYROLL	SEL.ULT. EXPECTED PAID AT @ 6/30/08	SELECTED ULTIMATE LOSS & ALAE	SELECTED NOMINAL UNPAID LOSS & ALAE	DISCOUNT FACTOR AT 5.0%	SELECTED DISCOUNTED UNPAID LOSS & ALAE	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		361	8,000	7,639	69.2%	5,287	
1977	1,465,551	5,193	6,870	1,677	66.6%	1,117	0.47
1978	1,553,484	6,992	9,515	2,523	66.2%	1,670	0.61
1979	1,646,693	4,881	6,841	1,960	65.6%	1,286	0.42
1980	1,745,494	5,417	7,820	2,403	64.9%	1,559	0.45
1981	1,826,711	5,429	8,073	2,644	64.0%	1,692	0.44
1982	2,061,263	5,979	9,176	3,197	63.1%	2,018	0.45
1983	2,173,213	6,417	10,192	3,775	62.4%	2,354	0.47
1984	2,314,385	5,018	8,273	3,255	61.6%	2,006	0.36
1985	2,444,242	4,469	7,700	3,231	61.1%	1,974	0.32
1986	2,644,132	6,140	11,107	4,967	60.6%	3,012	0.42
1987	2,911,888	4,659	8,900	4,241	60.2%	2,553	0.31
1988	3,191,151	5,461	11,088	5,627	59.8%	3,364	0.35
1989	3,341,117	4,441	9,657	5,216	59.4%	3,098	0.29
1990	3,644,538	4,654	10,949	6,295	59.1%	3,718	0.30
1991	3,852,022	3,009	7,752	4,743	58.7%	2,786	0.20
1992	3,944,342	2,691	7,661	4,970	58.3%	2,898	0.19
1993	4,020,534	2,046	7,922	5,875	57.7%	3,393	0.20
1994	4,272,082	2,409	9,245	6,836	57.1%	3,902	0.22
1995	4,432,599	3,006	11,289	8,283	56.2%	4,656	0.25
1996	4,487,291	1,424	7,874	6,450	55.5%	3,578	0.18
1997	4,623,816	2,362	11,757	9,395	54.5%	5,121	0.25
1998	4,816,176	1,221	8,860	7,639	53.6%	4,091	0.18
1999	5,047,597	1,183	10,412	9,229	52.7%	4,860	0.21
2000	5,318,217	1,010	10,929	9,919	51.6%	5,121	0.21
2001	5,597,545	1,138	11,884	10,746	50.4%	5,415	0.21
2002	5,821,179	577	11,925	11,348	49.2%	5,578	0.20
2003	6,004,956	245	12,166	11,921	47.9%	5,710	0.20
2004	6,183,507	120	12,423	12,304	46.3%	5,694	0.20
2005	6,388,250	35	12,858	12,823	44.5%	5,702	0.20
2006	6,653,696	9	13,299	13,289	42.6%	5,659	0.20
2007	6,914,380	2	13,760	13,758	40.6%	5,591	0.20
2008	3,560,906	0	7,122	7,122	38.7%	2,758	0.20
TOTAL		97,998	323,296	225,298	52.9%	119,221	
EXLD PRIOR		97,637	315,296	217,659	52.3%	113,934	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 3, EXHIBIT 3, SHEET 4, COL. 2 + SECTION 3, EXHIBIT 3, SHEET 3, COL. 8  
(3) SECTION 3, EXHIBIT 3, SHEET 4, COL. 12; 2008 ADJUSTED TO PARTIAL YEAR  
(4) = (3) - (2)  
(5) SECTION 3, EXHIBIT 3, SHEET 16, COL. 6  
(6) = (4) x (5)  
(7) = [(3) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

**PERMANENT TOTAL DISABILITY  
(000's)**

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS & ALAE @ 6/30/2008	FISCAL YEAR ENDING															
		2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	> 2023
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
PRIOR	7,639	673	627	585	546	505	465	427	390	352	316	282	250	220	192	167	1,642
1977	1,677	136	127	118	110	102	96	89	83	78	72	66	61	55	50	45	391
1978	2,523	201	188	176	164	152	142	132	123	115	107	99	91	84	77	69	603
1979	1,960	146	144	135	126	118	109	102	95	89	83	77	71	66	60	55	483
1980	2,403	162	167	165	154	144	135	125	117	109	101	94	88	82	75	69	615
1981	2,644	163	168	173	170	159	149	139	129	120	112	104	98	91	84	77	706
1982	3,197	191	185	191	196	194	181	170	158	147	137	128	119	111	104	96	891
1983	3,775	225	213	206	212	218	215	201	188	175	163	152	142	132	123	115	1,096
1984	3,255	191	182	173	167	172	177	175	163	153	142	132	123	115	107	100	983
1985	3,231	201	177	170	161	155	160	165	163	152	142	133	123	115	107	100	1,008
1986	4,967	307	290	256	245	232	224	231	238	234	219	205	191	178	165	154	1,597
1987	4,241	261	246	232	205	196	186	180	185	190	188	176	164	153	142	133	1,404
1988	5,627	343	325	306	290	256	244	231	224	230	237	234	219	205	191	177	1,914
1989	5,216	315	299	283	267	252	223	213	201	195	201	207	204	191	178	166	1,822
1990	6,295	382	358	339	321	303	286	252	241	228	221	228	234	231	216	202	2,254
1991	4,743	286	270	253	240	227	214	202	179	171	162	156	161	166	164	153	1,739
1992	4,970	283	282	267	250	237	225	212	200	177	169	160	155	159	164	162	1,870
1993	5,875	310	316	316	299	280	265	251	237	224	198	189	179	173	178	184	2,275
1994	6,836	335	343	350	350	331	310	294	278	262	248	219	209	198	192	197	2,720
1995	8,283	354	388	398	406	406	384	359	341	323	304	288	254	243	230	222	3,384
1996	6,450	284	264	289	296	302	302	286	268	253	240	226	214	189	181	171	2,684
1997	9,395	350	399	370	405	415	424	424	401	375	355	337	318	300	265	253	4,003
1998	7,639	274	275	313	290	318	326	332	332	314	294	279	264	249	235	208	3,337
1999	9,229	329	319	320	364	338	370	379	387	387	366	343	325	308	290	274	4,130
2000	9,919	308	343	332	333	379	352	385	395	403	403	381	357	338	320	302	4,586
2001	10,746	271	326	362	351	352	401	372	407	417	426	426	402	377	357	338	5,162
2002	11,348	266	279	336	373	362	363	413	383	420	430	439	439	415	389	368	5,672
2003	11,921	254	274	287	345	384	372	373	425	394	432	442	451	451	427	400	6,210
2004	12,304	158	258	279	293	352	391	379	380	433	401	440	451	460	460	435	6,734
2005	12,823	93	164	267	289	303	364	405	392	393	448	415	455	466	476	476	7,418
2006	13,289	57	96	169	276	298	312	375	418	405	406	462	429	470	481	491	8,145
2007	13,758	20	59	99	175	285	308	323	388	432	419	420	478	443	485	497	8,928
2008	7,122	4	20	61	103	181	295	319	334	402	447	433	434	494	459	502	9,755
TOTAL	225,298	8,134	8,372	8,576	8,773	8,908	8,969	8,915	8,843	8,752	8,589	8,371	8,152	7,926	7,623	7,359	106,159

(1) SECTION 3, EXHIBIT 3, SHEET 1, COL. 4  
(2) - (17) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 3, SHEET 21

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION  
PERMANENT TOTAL DISABILITY  
(000's)**

SECTION 3  
EXHIBIT 3  
SHEET 3

ESTIMATED PAYMENTS FROM 1/1/2008 TO 6/30/2008

ACCIDENT YEAR	SELECTED	PAID	AGE @ 12/31/2007	AGE @ 6/30/2008	LDF @ 12/31/2007	LDF @ 6/30/2008	EXPECTED PERCENT	1/1/08 TO 6/30/08
	ULTIMATE LOSS & ALAE	LOSS & ALAE @ 12/31/07						EXPECTED PAYMENTS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR	8,000	0	432	438	1.198	1.187	4.5%	361
1977	6,870	5,121	372	378	1.342	1.323	4.1%	73
1978	9,515	6,890	360	366	1.381	1.361	3.9%	102
1979	6,841	4,810	348	354	1.422	1.402	3.5%	71
1980	7,820	5,338	336	342	1.465	1.444	3.2%	79
1981	8,073	5,345	324	330	1.510	1.487	3.1%	84
1982	9,176	5,878	312	318	1.561	1.535	3.1%	101
1983	10,192	6,299	300	306	1.618	1.588	3.0%	117
1984	8,273	4,910	288	294	1.685	1.649	3.2%	108
1985	7,700	4,363	276	282	1.765	1.723	3.2%	106
1986	11,107	5,977	264	270	1.858	1.809	3.2%	163
1987	8,900	4,521	252	258	1.968	1.910	3.1%	138
1988	11,088	5,280	240	246	2.100	2.030	3.1%	181
1989	9,657	4,273	228	234	2.260	2.174	3.1%	168
1990	10,949	4,452	216	222	2.459	2.353	3.1%	202
1991	7,752	2,866	204	210	2.705	2.576	2.9%	143
1992	7,661	2,553	192	198	3.001	2.847	2.7%	138
1993	7,922	1,895	180	186	3.361	3.173	2.5%	151
1994	9,245	2,256	168	174	3.791	3.573	2.2%	153
1995	11,289	2,815	156	162	4.342	4.038	2.3%	191
1996	7,874	1,299	144	150	5.058	4.696	1.9%	125
1997	11,757	2,187	132	138	5.979	5.481	1.8%	175
1998	8,860	1,080	120	126	7.333	6.577	1.8%	141
1999	10,412	1,035	108	114	9.383	8.287	1.6%	148
2000	10,929	882	96	102	12.385	10.814	1.3%	128
2001	11,884	1,009	84	90	17.296	14.491	1.2%	129
2002	11,925	454	72	78	27.574	21.446	1.1%	123
2003	12,166	167	60	66	51.124	38.604	0.6%	78
2004	12,423	75	48	54	104.037	75.663	0.4%	45
2005	12,858	7	36	42	258.105	166.459	0.2%	28
2006	13,299		24	30	971.863	574.283	0.1%	9
2007	13,760		12	18	6,101.837	3,158.554	0.0%	2
2008	14,244		0	6		89,528.721	0.0%	0
TOTAL	330,418	94,036						3,962
EXLD PRIOR	322,418	94,036						3,601

(1) SECTION 3, EXHIBIT 3, SHEET 4, COL. 12  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) AGE OF ACCIDENT YEAR AT 12/31/2007  
(4) AGE OF ACCIDENT YEAR AT 6/30/2008

(5) BASED ON SECTION 3, EXHIBIT 3, SHEET 21 AGE OF (5)  
(6) BASED ON SECTION 3, EXHIBIT 3, SHEET 21 AGE OF (6)  
(7)  $= [1 / (6) - 1 / (5)] / [1 - 1 / (5)]$   
(8)  $= [(1) - (2)] \times (7)$

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION  
PERMANENT TOTAL DISABILITY  
(000's)**

SECTION 3  
EXHIBIT 3  
SHEET 4

SELECTION OF ULTIMATE LOSS & ALAE

ACCIDENT YEAR	INDICATED ULTIMATE LOSS & ALAE												
	PAYROLL	PAID LOSS & ALAE	INCURRED LOSS & ALAE	LOSS DEVELOPMENT		BORNHJETTER-FERGUSON		PAID CUM. FREQ/SEV	PAID INCR. FREQ/SEV	INCR. INDEX PAYMENT	PAID INCR. TRENDED	SELECTED ULTIMATE	SELECTED ULTIMATE
		@ 12/31/07	@ 12/31/07	PAID	INCURRED	PAID	INCURRED	AY DEV.	AY DEV.	METHOD	FREQ/SEV	LOSS & ALAE	LOSS RATE
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
PRIOR												8,000	
1977	1,465,551	5,121	5,866	6,870	6,570	6,870	6,602	6,969	6,896	6,896		6,870	0.469
1978	1,553,484	6,890	8,117	9,515	9,135	9,515	9,177	9,481	9,517	9,346		9,515	0.613
1979	1,646,693	4,810	5,625	6,841	6,392	6,841	6,446	6,782	6,782	6,701		6,841	0.415
1980	1,745,494	5,338	6,539	7,820	7,526	7,820	7,564	7,742	7,745	7,705		7,820	0.448
1981	1,826,711	5,345	6,777	8,073	7,901	8,073	7,926	7,989	8,130	7,823		8,073	0.442
1982	2,061,263	5,878	7,215	9,176	8,552	9,176	8,650	9,078	9,025	8,902		9,176	0.445
1983	2,173,213	6,299	8,326	10,192	10,106	10,192	10,121	10,075	10,429	9,776		10,192	0.469
1984	2,314,385	4,910	6,636	8,273	8,205	8,273	8,218	8,170	8,388	8,087		8,273	0.357
1985	2,444,242	4,363	6,034	7,700	7,645	7,700	7,656	7,617	7,622	7,364		7,700	0.315
1986	2,644,132	5,977	8,917	11,107	11,588	11,107	11,477	10,972	11,402	10,585		11,107	0.420
1987	2,911,888	4,521	7,061	8,900	9,342	8,900	9,234	8,758	9,190	8,159		8,900	0.306
1988	3,191,151	5,280	9,326	11,088	12,676	11,088	12,256	10,917	11,563	9,950		11,088	0.347
1989	3,341,117	4,273	7,364	9,657	10,395	9,657	10,180	9,506	10,180	8,875		9,657	0.289
1990	3,644,538	4,452	8,500	10,949	12,695	10,949	12,118	10,785	12,744	10,418		10,949	0.300
1991	3,852,022	2,866	5,500	7,752	8,692	7,752	8,347	7,663	7,939	6,863		7,752	0.201
1992	3,944,342	2,553	4,412	7,661	7,287	7,661	7,434	7,582	7,288	6,754		7,661	0.194
1993	4,020,534	1,895	4,276	6,370	7,454	6,370	8,876	6,327	5,906	7,460		7,922	0.197
1994	4,272,082	2,256	4,756	8,552	8,686	9,938	9,477	8,530	9,159	7,432		9,245	0.216
1995	4,432,599	2,815	6,733	12,222	13,016	10,355	11,462	12,259	12,716	9,734		11,289	0.255
1996	4,487,291	1,299	3,740	6,571	7,839	9,176	8,874	6,638	8,430	6,824		7,874	0.175
1997	4,623,816	2,187	6,447	13,076	14,887	10,437	12,064	13,236	17,185	10,408		11,757	0.254
1998	4,816,176	1,080	3,654	7,919	9,484	9,800	9,861	8,051	9,813	8,849		8,860	0.184
1999	5,047,597	1,035	3,807	9,708	11,815	10,412	10,921	10,071	12,539	9,168		10,412	0.21
2000	5,318,217	882	3,601	10,925	13,688	10,929	11,655	11,758	14,572	10,387		10,929	0.205
2001	5,597,545	1,009	4,399	17,453	19,579	11,884	13,348	19,093	22,111	12,000		11,884	0.212
2002	5,821,179	454	1,924	12,516	10,919	11,925	11,729	13,752	14,407	10,722		11,925	0.205
2003	6,004,956	167	1,299	8,554	10,679	12,166	12,049	9,717	18,271	10,545		12,166	0.203
2004	6,183,507	75	766	7,758	10,135	12,423	12,292	10,141	8,461	10,979		12,423	0.201
2005	6,388,250	7	289	1,920	7,286	12,858	12,678	2,870		11,537		12,858	0.201
2006	6,653,696					13,299	13,095			12,078		13,299	0.200
2007	6,914,380					13,760	13,682			12,482		13,760	0.199
2008	7,121,811					14,244	14,244			12,895		14,244	0.200
TOTAL		94,036	157,907	265,116	290,173	324,653	329,713	272,529	298,389	297,701		330,418	
EXLD PRIOR		94,036	157,907	265,116	290,173	324,653	329,713	272,529	298,389	297,701		322,418	
EXLD PRIOR & 2008		94,036	157,907	265,116	290,173	310,409	315,469	272,529	298,389	284,806		308,174	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) BASED ON DATA FROM OLIVER WYMAN & BWC  
(4) SECTION 3, EXHIBIT 3, SHEET 5, COL. 4  
(5) SECTION 3, EXHIBIT 3, SHEET 6, COL. 4  
(6) SECTION 3, EXHIBIT 3, SHEET 7, COL. 8

(7) SECTION 3, EXHIBIT 3, SHEET 8, COL. 8  
(8) SECTION 3, EXHIBIT 3, SHEET 9, COL. 8  
(9) SECTION 3, EXHIBIT 3, SHEET 10  
(10) SECTION 3, EXHIBIT 3, SHEET 13, COL. 10  
(11) N/A  
(12) SELECTED BY DELOITTE CONSULTING

(13) (12) / (1) x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 3  
SHEET 5

**PERMANENT TOTAL DISABILITY  
(000's)**

PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE (MONTHS)	PAID LOSS & ALAE	PAID LDF	INDICATED ULTIMATE @ 12/31/07	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
		0			
1977	372	5,121	1.342	6,870	0.47
1978	360	6,890	1.381	9,515	0.61
1979	348	4,810	1.422	6,841	0.42
1980	336	5,338	1.465	7,820	0.45
1981	324	5,345	1.510	8,073	0.44
1982	312	5,878	1.561	9,176	0.45
1983	300	6,299	1.618	10,192	0.47
1984	288	4,910	1.685	8,273	0.36
1985	276	4,363	1.765	7,700	0.32
1986	264	5,977	1.858	11,107	0.42
1987	252	4,521	1.968	8,900	0.31
1988	240	5,280	2.100	11,088	0.35
1989	228	4,273	2.260	9,657	0.29
1990	216	4,452	2.459	10,949	0.30
1991	204	2,866	2.705	7,752	0.20
1992	192	2,553	3.001	7,661	0.19
1993	180	1,895	3.361	6,370	0.16
1994	168	2,256	3.791	8,552	0.20
1995	156	2,815	4.342	12,222	0.28
1996	144	1,299	5.058	6,571	0.15
1997	132	2,187	5.979	13,076	0.28
1998	120	1,080	7.333	7,919	0.16
1999	108	1,035	9.383	9,708	0.19
2000	96	882	12.385	10,925	0.21
2001	84	1,009	17.296	17,453	0.31
2002	72	454	27.574	12,516	0.22
2003	60	167	51.124	8,554	0.14
2004	48	75	104.037	7,758	0.13
2005	36	7	258.105	1,920	0.03
2006	24		971.863		
2007	12		6,101.837		
2008	0				
TOTAL		94,036		265,116	

(1) AGE OF ACCIDENT YEAR  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 3, EXHIBIT 3, SHEET 18, COL. 6  
(4) = (2) x (3)  
(5) = (4) / PAYROLL x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 3  
SHEET 6

**PERMANENT TOTAL DISABILITY  
(000's)**

INCURRED LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE (MONTHS)	INCURRED LOSS & ALAE	INCURRED LDF	INDICATED ULTIMATE @ 12/31/07	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	372	5,866	1.120	6,570	0.45
1978	360	8,117	1.125	9,135	0.59
1979	348	5,625	1.136	6,392	0.39
1980	336	6,539	1.151	7,526	0.43
1981	324	6,777	1.166	7,901	0.43
1982	312	7,215	1.185	8,552	0.41
1983	300	8,326	1.214	10,106	0.47
1984	288	6,636	1.236	8,205	0.35
1985	276	6,034	1.267	7,645	0.31
1986	264	8,917	1.300	11,588	0.44
1987	252	7,061	1.323	9,342	0.32
1988	240	9,326	1.359	12,676	0.40
1989	228	7,364	1.412	10,395	0.31
1990	216	8,500	1.493	12,695	0.35
1991	204	5,500	1.580	8,692	0.23
1992	192	4,412	1.652	7,287	0.18
1993	180	4,276	1.743	7,454	0.19
1994	168	4,756	1.827	8,686	0.20
1995	156	6,733	1.933	13,016	0.29
1996	144	3,740	2.096	7,839	0.17
1997	132	6,447	2.309	14,887	0.32
1998	120	3,654	2.596	9,484	0.20
1999	108	3,807	3.103	11,815	0.23
2000	96	3,601	3.801	13,688	0.26
2001	84	4,399	4.450	19,579	0.35
2002	72	1,924	5.676	10,919	0.19
2003	60	1,299	8.221	10,679	0.18
2004	48	766	13.225	10,135	0.16
2005	36	289	25.206	7,286	0.11
2006	24		61.214		
2007	12		172.936		
2008	0				
TOTAL		157,907		290,173	

(1) AGE OF ACCIDENT YEAR  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 3, EXHIBIT 3, SHEET 18, COL. 9  
(4) = (2) x (3)  
(5) = (4) / PAYROLL x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 3  
SHEET 7

**PERMANENT TOTAL DISABILITY  
(000's)**

PAID BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED		EXPECTED %	EXPECTED	ACTUAL	EXPECTED	INDICATED	INDICATED
		LOSS RATE	DOLLARS	OF PAID	PAID	PAID	UNPAID	ULTIMATE	ULTIMATE
	(1)	(2)	(3)	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS RATE
				(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551	0.47	6,870	74.5%	5,121	5,121	1,749	6,870	0.47
1978	1,553,484	0.61	9,515	72.4%	6,890	6,890	2,625	9,515	0.61
1979	1,646,693	0.42	6,841	70.3%	4,810	4,810	2,032	6,841	0.42
1980	1,745,494	0.45	7,820	68.3%	5,338	5,338	2,482	7,820	0.45
1981	1,826,711	0.44	8,073	66.2%	5,345	5,345	2,728	8,073	0.44
1982	2,061,263	0.45	9,176	64.1%	5,878	5,878	3,298	9,176	0.45
1983	2,173,213	0.47	10,192	61.8%	6,299	6,299	3,893	10,192	0.47
1984	2,314,385	0.36	8,273	59.3%	4,910	4,910	3,363	8,273	0.36
1985	2,444,242	0.32	7,700	56.7%	4,363	4,363	3,337	7,700	0.32
1986	2,644,132	0.42	11,107	53.8%	5,977	5,977	5,130	11,107	0.42
1987	2,911,888	0.31	8,900	50.8%	4,521	4,521	4,379	8,900	0.31
1988	3,191,151	0.35	11,088	47.6%	5,280	5,280	5,808	11,088	0.35
1989	3,341,117	0.29	9,657	44.2%	4,273	4,273	5,384	9,657	0.29
1990	3,644,538	0.30	10,949	40.7%	4,452	4,452	6,497	10,949	0.30
1991	3,852,022	0.20	7,752	37.0%	2,866	2,866	4,886	7,752	0.20
1992	3,944,342	0.19	7,661	33.3%	2,553	2,553	5,108	7,661	0.19
1993	4,020,534	0.27	10,788	29.8%	3,209	1,895	7,578	9,473	0.24
1994	4,272,082	0.24	10,434	26.4%	2,752	2,256	7,682	9,938	0.23
1995	4,432,599	0.22	9,797	23.0%	2,256	2,815	7,540	10,355	0.23
1996	4,487,291	0.22	9,818	19.8%	1,941	1,299	7,877	9,176	0.20
1997	4,623,816	0.21	9,907	16.7%	1,657	2,187	8,250	10,437	0.23
1998	4,816,176	0.21	10,097	13.6%	1,377	1,080	8,721	9,800	0.20
1999	5,047,597	0.21	10,496	10.7%	1,119	1,035	9,377	10,412	0.21
2000	5,318,217	0.21	10,929	8.1%	882	882	10,047	10,929	0.21
2001	5,597,545	0.21	11,542	5.8%	667	1,009	10,875	11,884	0.21
2002	5,821,179	0.20	11,903	3.6%	432	454	11,471	11,925	0.20
2003	6,004,956	0.20	12,238	2.0%	239	167	11,999	12,166	0.20
2004	6,183,507	0.20	12,468	1.0%	120	75	12,348	12,423	0.20
2005	6,388,250	0.20	12,901	0.4%	50	7	12,851	12,858	0.20
2006	6,653,696	0.20	13,312	0.1%	14		13,299	13,299	0.20
2007	6,914,380	0.20	13,762	0.0%	2		13,760	13,760	0.20
2008	7,121,811	0.20	14,244	0.0%			14,244	14,244	0.20
TOTAL			326,210		95,593	94,036	230,617	324,653	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 3, EXHIBIT 3, SHEET 17, COL. 14  
(3) = [(1) x (2)] / 100  
(4) = 1 / SECTION 3, EXHIBIT 3, SHEET 5, COL. 3  
(5) = (3) x (4)

(6) BASED ON DATA FROM OLIVER WYMAN & BWC  
(7) = (3) x [1 - (4)]  
(8) = (6) + (7)  
(9) = [(8) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 3  
SHEET 8

**PERMANENT TOTAL DISABILITY  
(000's)**

INCURRED BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED		EXPECTED % OF REPORTED LOSS & ALAE	EXPECTED REPORTED LOSS & ALAE	ACTUAL REPORTED LOSS & ALAE	EXPECTED UNREPORTED LOSS & ALAE	INDICATED ULTIMATE LOSS & ALAE	INDICATED ULTIMATE LOSS RATE
		LOSS RATE	DOLLARS						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551	0.469	6,870	89.3%	6,134	5,866	736	6,602	0.45
1978	1,553,484	0.613	9,515	88.9%	8,456	8,117	1,060	9,177	0.59
1979	1,646,693	0.415	6,841	88.0%	6,020	5,625	821	6,446	0.39
1980	1,745,494	0.448	7,820	86.9%	6,794	6,539	1,026	7,564	0.43
1981	1,826,711	0.442	8,073	85.8%	6,924	6,777	1,149	7,926	0.43
1982	2,061,263	0.445	9,176	84.4%	7,741	7,215	1,435	8,650	0.42
1983	2,173,213	0.469	10,192	82.4%	8,397	8,326	1,795	10,121	0.47
1984	2,314,385	0.357	8,273	80.9%	6,691	6,636	1,582	8,218	0.36
1985	2,444,242	0.315	7,700	78.9%	6,077	6,034	1,622	7,656	0.31
1986	2,644,132	0.420	11,107	76.9%	8,547	8,917	2,560	11,477	0.43
1987	2,911,888	0.306	8,900	75.6%	6,726	7,061	2,173	9,234	0.32
1988	3,191,151	0.347	11,088	73.6%	8,158	9,326	2,930	12,256	0.38
1989	3,341,117	0.289	9,657	70.8%	6,841	7,364	2,816	10,180	0.30
1990	3,644,538	0.300	10,949	67.0%	7,331	8,500	3,618	12,118	0.33
1991	3,852,022	0.201	7,752	63.3%	4,905	5,500	2,846	8,347	0.22
1992	3,944,342	0.194	7,661	60.5%	4,638	4,412	3,023	7,434	0.19
1993	4,020,534	0.268	10,788	57.4%	6,188	4,276	4,600	8,876	0.22
1994	4,272,082	0.244	10,434	54.7%	5,713	4,756	4,722	9,477	0.22
1995	4,432,599	0.221	9,797	51.7%	5,068	6,733	4,729	11,462	0.26
1996	4,487,291	0.219	9,818	47.7%	4,685	3,740	5,133	8,874	0.20
1997	4,623,816	0.214	9,907	43.3%	4,290	6,447	5,617	12,064	0.26
1998	4,816,176	0.210	10,097	38.5%	3,890	3,654	6,207	9,861	0.20
1999	5,047,597	0.208	10,496	32.2%	3,382	3,807	7,114	10,921	0.22
2000	5,318,217	0.206	10,929	26.3%	2,875	3,601	8,054	11,655	0.22
2001	5,597,545	0.206	11,542	22.5%	2,593	4,399	8,949	13,348	0.24
2002	5,821,179	0.204	11,903	17.6%	2,097	1,924	9,806	11,729	0.20
2003	6,004,956	0.204	12,238	12.2%	1,489	1,299	10,750	12,049	0.20
2004	6,183,507	0.202	12,468	7.6%	943	766	11,526	12,292	0.20
2005	6,388,250	0.202	12,901	4.0%	512	289	12,389	12,678	0.20
2006	6,653,696	0.200	13,312	1.6%	217		13,095	13,095	0.20
2007	6,914,380	0.199	13,762	0.6%	80		13,682	13,682	0.20
2008	7,121,811	0.200	14,244	0.0%	0		14,244	14,244	0.20
TOTAL			326,210		154,404	157,907	171,806	329,713	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 3, EXHIBIT 3, SHEET 17, COL. 14  
(3) = [(1) x (2)] / 100  
(4) = 1 / SECTION 3, EXHIBIT 3, SHEET 6, COL. 3  
(5) = (3) x (4)

(6) BASED ON DATA FROM OLIVER WYMAN & BWC  
(7) = (3) x [1 - (4)]  
(8) = (6) + (7)  
(9) = [(8) / (1)] x 100



**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 3  
SHEET 9

**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 & ALAE	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551	79	1.020	81	64,822	1.334	86,483	6,969	0.48
1978	1,553,484	86	1.020	88	80,122	1.349	108,086	9,481	0.61
1979	1,646,693	69	1.020	70	69,704	1.382	96,364	6,782	0.41
1980	1,745,494	77	1.022	79	69,320	1.418	98,330	7,742	0.44
1981	1,826,711	62	1.025	64	86,203	1.458	125,719	7,989	0.44
1982	2,061,263	66	1.025	68	89,065	1.507	134,196	9,078	0.44
1983	2,173,213	67	1.029	69	94,021	1.555	146,170	10,075	0.46
1984	2,314,385	58	1.033	60	84,653	1.611	136,411	8,170	0.35
1985	2,444,242	46	1.037	48	94,840	1.684	159,672	7,617	0.31
1986	2,644,132	64	1.049	67	93,390	1.749	163,350	10,972	0.41
1987	2,911,888	43	1.065	46	105,141	1.819	191,274	8,758	0.30
1988	3,191,151	49	1.080	53	107,759	1.914	206,220	10,917	0.34
1989	3,341,117	44	1.100	48	97,111	2.022	196,346	9,506	0.28
1990	3,644,538	51	1.122	57	87,290	2.159	188,423	10,785	0.30
1991	3,852,022	29	1.151	33	98,823	2.324	229,629	7,663	0.20
1992	3,944,342	26	1.189	31	98,180	2.497	245,186	7,582	0.19
1993	4,020,534	31	1.229	38	61,130	2.717	166,076	6,327	0.16
1994	4,272,082	23	1.278	29	98,073	2.958	290,088	8,530	0.20
1995	4,432,599	30	1.350	41	93,831	3.225	302,640	12,259	0.28
1996	4,487,291	19	1.450	28	68,381	3.524	240,980	6,638	0.15
1997	4,623,816	27	1.596	43	81,003	3.791	307,066	13,236	0.29
1998	4,816,176	20	1.819	36	53,995	4.098	221,279	8,051	0.17
1999	5,047,597	15	2.113	32	68,976	4.608	317,810	10,071	0.20
2000	5,318,217	16	2.479	40	55,130	5.376	296,404	11,758	0.22
2001	5,597,545	16	3.077	49	63,069	6.149	387,829	19,093	0.34
2002	5,821,179	8	4.063	33	56,736	7.457	423,071	13,752	0.24
2003	6,004,956	4	5.852	23	41,829	9.924	415,103	9,717	0.16
2004	6,183,507	2	9.781	20	37,283	13.904	518,404	10,141	0.16
2005	6,388,250	1	18.258	18	7,439	21.131	157,188	2,870	0.04
2006	6,653,696		41.279			34.920			
2007	6,914,380		147.600			84.342			
2008	7,121,811		-			-			
Total		1,128		1,390				272,529	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 3, EXHIBIT 3, SHEET 18, COL. 12  
(4) = (2) x (3)  
(5) SECTION 3, EXHIBIT 3, SHEET 29

(6) SECTION 3, EXHIBIT 3, SHEET 18, COL. 15  
(7) = (5) x (6)  
(8) = [(4) x (7)] / 1000  
(9) = [(8) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION  
PERMANENT TOTAL DISABILITY**

SECTION 3  
EXHIBIT 3  
SHEET 10

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	TAIL	INDICATED ULTIMATE			
1977																1,965	278	259	231	254	251	242	213	208	220	173	142	134	127	143	115	112	1,829	6,896		
1978														2,355	390	334	321	318	348	309	318	283	260	245	254	217	224	223	206	197	192	2,524	9,517			
1979													1,443	250	262	278	288	258	260	252	240	212	179	169	147	132	131	125	125	111	108	1,793	6,763			
1980																1,090	292	281	283	316	317	274	256	267	293	226	211	238	213	193	201	194	154	154	2,054	7,745
1981																																			2,156	8,130
1982										827	311	326	319	331	379	432	366	364	333	300	294	284	270	248	213	191	182	175	176	157	152	2,393	9,025			
1983									596	296	307	317	451	377	399	466	369	380	352	340	323	312	305	286	283	278	265	255	256	228	221	2,765	10,429			
1984								228	191	239	216	373	270	317	392	333	344	313	280	272	274	273	245	236	217	213	203	196	196	174	169	2,224	8,388			
1985						198		187	195	229	331	373	289	276	265	313	227	206	223	221	217	204	210	198	182	178	170	164	164	146	142	2,021	7,622			
1986							252	208	257	280	321	382	423	434	379	394	357	364	413	401	378	361	349	328	301	295	282	272	272	242	235	3,023	11,402			
1987					25	44	53	180	206	407	347	294	327	301	293	327	342	307	315	308	303	292	282	265	243	239	228	219	220	196	190	2,437	9,190			
1988						99	127	216	270	299	368	366	457	416	385	399	406	410	419	399	386	372	359	338	310	305	291	280	281	250	243	3,066	11,563			
1989			3	21	43	80	168	206	248	266	261	381	310	348	334	343	378	345	366	353	342	330	318	300	275	270	258	248	249	221	215	2,699	10,180			
1990																																			3,379	12,744
1991																																			2,105	7,939
1992																																			1,933	7,288
1993																																			1,566	5,906
1994																																			2,429	9,159
1995																																			3,372	12,716
1996																																			2,235	8,430
1997																																			4,557	17,185
1998																																			2,602	9,813
1999																																			3,325	12,539
2000																																			3,864	14,572
2001																																			5,863	22,111
2002																																			3,820	14,407
2003																																			4,845	18,271
2004																																			2,243	8,461
2005																																			-	-
2006																																			-	-
2007																																			-	-
Factors	-	-	10.000	1.679	1.968	1.523	1.168	0.994	1.349	1.070	1.131	1.015	1.161	0.959	1.017	0.969	1.054	1.036	0.965	0.969	0.963	0.966	0.941	0.918	0.981	0.955	0.963	1.003	0.890	0.972			1.361			

Example: AY 2005 Age 54 of = x 1.679 and AY 2005 Age 66 of = x 1.968

NOTE: FACTORS ARE FROM SECTION 3, EXHIBIT 3, SHEET 34

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 3  
SHEET 13

**PERMANENT TOTAL DISABILITY  
(000's)**

INCREMENTAL INDEX PAYMENT METHOD

ACCIDENT YEAR	PAYROLL	PAID LOSS & ALAE @ 12/31/07	INCREMENTAL PAID LOSS & ALAE PER			AVERAGE WEEKLY BENEFIT	SELECTED ULTIMATE CLAIMS	IMPLIED ULTIMATE LOSS & ALAE	TAIL OF 1.361 DEVELOP.	IMPLIED ULTIMATE INCLD TAIL	IMPLIED ULTIMATE LOSS RATE
			AVG. WEEKLY BENEFIT & ULTIMATE CLAIMS AS OF 12/31/07	FUTURE DEVELOP.	IMPLIED ULTIMATE						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1977	1,465,551	5,068	496.486	-	496.486	126.72	81	5,068	1,829	6,896	0.47
1978	1,553,484	6,802	566.613	5,468	572.080	136.90	88	6,867	2,478	9,346	0.60
1979	1,646,693	4,750	449.492	16,459	465.951	150.22	70	4,924	1,777	6,701	0.41
1980	1,745,494	5,266	414.217	31,129	445.346	161.15	79	5,662	2,043	7,705	0.44
1981	1,826,711	5,246	476.441	45,654	522.096	173.34	64	5,749	2,074	7,823	0.43
1982	2,061,263	5,789	462.530	60,117	522.647	185.11	68	6,542	2,361	8,902	0.43
1983	2,173,213	6,159	453.870	75,485	529.355	196.27	69	7,184	2,592	9,776	0.45
1984	2,314,385	4,796	389.256	93,064	482.320	205.46	60	5,942	2,144	8,087	0.35
1985	2,444,242	4,258	415.779	112,664	528.443	214.58	48	5,411	1,953	7,364	0.30
1986	2,644,132	5,802	391.068	133,186	524.254	220.48	67	7,778	2,807	10,585	0.40
1987	2,911,888	4,380	419.573	154,760	574.332	227.56	46	5,995	2,163	8,159	0.28
1988	3,191,151	5,083	406.939	178,401	585.340	235.91	53	7,311	2,638	9,950	0.31
1989	3,341,117	4,101	348.562	205,681	554.244	242.90	48	6,522	2,353	8,875	0.27
1990	3,644,538	4,237	292.768	236,241	529.009	253.22	57	7,656	2,763	10,418	0.29
1991	3,852,022	2,721	314.112	268,046	582.159	260.23	33	5,043	1,820	6,863	0.18
1992	3,944,342	2,451	291.446	298,751	590.197	271.74	31	4,963	1,791	6,754	0.17
1993	4,020,534	1,785	158.426	328,152	486.578	279.18	40	5,482	1,978	7,460	0.19
1994	4,272,082	2,130	227.696	356,086	583.782	288.55	32	5,461	1,971	7,432	0.17
1995	4,432,599	2,631	222.958	383,264	606.222	296.24	40	7,153	2,581	9,734	0.22
1996	4,487,291	1,169	124.587	409,748	534.335	306.80	31	5,015	1,810	6,824	0.15
1997	4,623,816	2,005	154.885	435,906	590.791	317.50	41	7,648	2,760	10,408	0.23
1998	4,816,176	968	81.142	464,008	545.150	331.25	36	6,502	2,346	8,849	0.18
1999	5,047,597	920	77.614	490,469	568.083	344.37	34	6,737	2,431	9,168	0.18
2000	5,318,217	751	55.897	511,840	567.737	357.34	38	7,633	2,754	10,387	0.20
2001	5,597,545	855	56.892	529,952	586.844	369.07	41	8,818	3,182	12,000	0.21
2002	5,821,179	383	28.092	549,125	577.218	378.74	36	7,879	2,843	10,722	0.18
2003	6,004,956	112	8.305	566,122	574.427	388.94	35	7,749	2,796	10,545	0.18
2004	6,183,507	37	2.674	576,745	579.419	401.53	35	8,068	2,911	10,979	0.18
2005	6,388,250			582,218	582.218	410.99	35	8,478	3,059	11,537	0.18
2006	6,653,696			584,707	584.707	425.78	36	8,876	3,203	12,078	0.18
2007	6,914,380			585,680	585.680	439.79	36	9,172	3,310	12,482	0.18
2008	7,121,811		-	585,721	585.721	454.33	36	9,476	3,419	12,895	0.18
TOTAL		90,656					1,542	218,761	78,940	297,701	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) = (2) / [(6) x (7)] x 1000  
(4) SECTION 3, EXHIBIT 3, SHEET 20, COL. 6  
(5) = (3) + (4)  
(6) FROM OLIVER WYMAN AUDIT REPORT

(7) SECTION 3, EXHIBIT 3, SHEET 14, COL. 14  
(8) = (5) x (6) x (7)  
(9) = [TAIL - 1.0] x (8)  
(10) = (8) + (9)  
(11) = [(10) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION  
PERMANENT TOTAL DISABILITY  
(000's)**

SECTION 3  
EXHIBIT 3  
SHEET 14

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	1,465,551	3.359	4,922,326	79	1.020	81	0.550%	0.164%		0.205	0.034%	0.54%	79	81	0.55%
1978	1,553,484	3.155	4,901,629	86	1.020	88	0.565%	0.179%		0.216	0.039%	0.55%	86	88	0.56%
1979	1,646,693	2.926	4,817,753	69	1.020	70	0.427%	0.146%		0.227	0.033%	0.42%	69	70	0.43%
1980	1,745,494	2.721	4,749,377	77	1.025	79	0.452%	0.166%		0.239	0.040%	0.44%	77	79	0.45%
1981	1,826,711	2.507	4,579,080	62	1.025	64	0.348%	0.139%	-4.0%	0.252	0.035%	0.34%	62	64	0.35%
1982	2,061,263	2.383	4,912,636	66	1.025	68	0.328%	0.138%	-5.6%	0.265	0.036%	0.32%	66	68	0.33%
1983	2,173,213	2.282	4,959,803	67	1.033	69	0.318%	0.139%	-2.8%	0.279	0.039%	0.31%	68	69	0.32%
1984	2,314,385	2.175	5,033,338	58	1.035	60	0.259%	0.119%	-6.4%	0.294	0.035%	0.25%	59	60	0.26%
1985	2,444,242	2.102	5,136,682	46	1.038	48	0.195%	0.093%	-9.0%	0.309	0.029%	0.19%	47	48	0.20%
1986	2,644,132	2.051	5,422,039	64	1.052	67	0.255%	0.124%	-5.9%	0.343	0.043%	0.25%	66	67	0.25%
1987	2,911,888	1.984	5,777,397	43	1.068	46	0.158%	0.079%	-10.3%	0.382	0.030%	0.15%	45	46	0.16%
1988	3,191,151	1.896	6,049,062	49	1.082	53	0.166%	0.088%	-7.4%	0.424	0.037%	0.16%	52	53	0.17%
1989	3,341,117	1.854	6,194,502	44	1.103	49	0.145%	0.078%	-6.7%	0.471	0.037%	0.14%	48	48	0.14%
1990	3,644,538	1.785	6,505,112	51	1.123	57	0.157%	0.088%	-6.8%	0.523	0.046%	0.15%	56	57	0.16%
1991	3,852,022	1.729	6,659,610	29	1.151	33	0.087%	0.050%	-8.8%	0.582	0.029%	0.08%	33	33	0.09%
1992	3,944,342	1.644	6,485,086	26	1.194	31	0.079%	0.048%	-15.3%	0.646	0.031%	0.08%	30	31	0.08%
1993	4,020,534	1.614	6,488,066	31	1.232	38	0.095%	0.059%	-11.1%	0.718	0.042%	0.12%	50	40	0.10%
1994	4,272,082	1.577	6,736,880	23	1.287	30	0.069%	0.044%	-11.6%	0.798	0.035%	0.10%	42	32	0.08%
1995	4,432,599	1.532	6,790,486	30	1.345	40	0.091%	0.059%	2.6%	0.886	0.053%	0.09%	38	40	0.09%
1996	4,487,291	1.480	6,641,637	19	1.455	28	0.062%	0.042%	-2.7%	0.895	0.037%	0.08%	37	31	0.07%
1997	4,623,816	1.415	6,540,439	27	1.615	44	0.094%	0.067%	2.0%	0.904	0.060%	0.08%	36	41	0.09%
1998	4,816,176	1.351	6,505,829	20	1.817	36	0.075%	0.056%	6.1%	0.914	0.051%	0.07%	36	36	0.07%
1999	5,047,597	1.308	6,599,852	15	2.191	33	0.065%	0.050%	-0.6%	0.923	0.046%	0.07%	36	34	0.07%
2000	5,318,217	1.261	6,706,965	16	2.506	40	0.075%	0.060%	4.4%	0.932	0.056%	0.07%	36	38	0.07%
2001	5,597,545	1.235	6,912,784	16	3.059	49	0.087%	0.071%	1.9%	0.941	0.067%	0.07%	37	41	0.07%
2002	5,821,179	1.195	6,957,259	8	4.283	34	0.059%	0.049%	1.0%	0.951	0.047%	0.06%	37	36	0.06%
2003	6,004,956	1.163	6,981,207	4	6.425	26	0.043%	0.037%	-7.7%	0.961	0.035%	0.06%	36	35	0.06%
2004	6,183,507	1.123	6,941,357	2	11.564	23	0.037%	0.033%	-16.7%	0.970	0.032%	0.06%	36	35	0.06%
2005	6,388,250	1.097	7,009,350	1	26.887	27	0.042%	0.038%	-14.9%	0.980	0.038%	0.06%	36	35	0.06%
2006	6,653,696	1.061	7,058,956		69.535					0.990		0.05%	36	36	0.05%
2007	6,914,380	1.030	7,121,781		385.603					1.000		0.05%	36	36	0.05%
2008	7,121,811	1.000	7,121,811							1.000		0.05%	36	36	0.05%
TOTAL				1,128		1,410							1,542	1,542	

5 YR AVG EXCLD MOST RECENT 1      0.038%  
20 YR AVG EXCLD MOST RECENT 1      0.043%  
10 YR AVG EXCLD MOST RECENT 5      0.049%  
20 YR AVG EXCLD MOST RECENT 5      0.042%

2008 SELECTED FREQUENCY      0.050% (16)

(1)	PROVIDED BY OLIVER WYMAN & BWC	(6)	= (4) x (5)	(11)	= (8) x (10)
(2)	BASED ON CHANGE IN SAWW	(7)	= (6) / (1) x 100	(12)	SELECTED BASED ON (16) DETRENDED AND (7)
(3)	= (1) x (2)	(8)	= (6) / (3) x 100	(13)	= [(12) x (1)] / 100
(4)	BASED ON DATA FROM OLIVER WYMAN & BWC	(9)	5 YEAR FITTED TREND OF (8)	(14)	= (4) + [1 - 1/(5)] x (12)
(5)	SECTION 3, EXHIBIT 3, SHEET 19, COL. 6	(10)	Based on -1.0% Frequency Trend from 1994 to 2006	(15)	= [(14) / (1)] x 100
				(16)	SELECTED BY DELOITTE CONSULTING BASED ON (11)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION  
PERMANENT TOTAL DISABILITY  
(000's)**

SECTION 3  
EXHIBIT 3  
SHEET 15

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS & ALAE	LSS ADJ. ULTIMATE LOSS & ALAE	WHOLE \$ SELECTED ULTIMATE SEVERITY	WHOLE \$ LSS ADJ. ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE	LSS ADJ. ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
					8,300				
1977	1,465,551	81	0.55%	6,870	7,117	85,291	88,355	0.469	0.486
1978	1,553,484	88	0.56%	9,515	9,766	108,517	111,378	0.613	0.629
1979	1,646,693	70	0.43%	6,841	7,010	97,240	99,643	0.415	0.426
1980	1,745,494	79	0.45%	7,820	7,936	99,129	100,599	0.448	0.455
1981	1,826,711	64	0.35%	8,073	8,352	127,091	131,479	0.442	0.457
1982	2,061,263	68	0.33%	9,176	9,346	135,707	138,219	0.445	0.453
1983	2,173,213	69	0.32%	10,192	10,483	147,410	151,617	0.469	0.482
1984	2,314,385	60	0.26%	8,273	8,292	137,962	138,273	0.357	0.358
1985	2,444,242	48	0.20%	7,700	7,591	161,345	159,063	0.315	0.311
1986	2,644,132	67	0.25%	11,107	11,528	165,059	171,310	0.420	0.436
1987	2,911,888	46	0.16%	8,900	8,967	194,008	195,467	0.306	0.308
1988	3,191,151	53	0.17%	11,088	11,605	209,417	219,189	0.347	0.364
1989	3,341,117	48	0.14%	9,657	10,186	199,348	210,256	0.289	0.305
1990	3,644,538	57	0.16%	10,949	11,903	191,575	208,272	0.300	0.327
1991	3,852,022	33	0.09%	7,752	8,050	232,856	241,820	0.201	0.209
1992	3,944,342	31	0.08%	7,661	8,121	247,555	262,406	0.194	0.206
1993	4,020,534	40	0.10%	7,922	8,723	196,311	216,181	0.197	0.217
1994	4,272,082	32	0.08%	9,245	10,051	285,142	310,008	0.216	0.235
1995	4,432,599	40	0.09%	11,289	12,131	283,435	304,580	0.255	0.274
1996	4,487,291	31	0.07%	7,874	8,632	257,399	282,188	0.175	0.192
1997	4,623,816	41	0.09%	11,757	12,556	288,349	307,950	0.254	0.272
1998	4,816,176	36	0.07%	8,860	9,734	246,053	270,326	0.184	0.202
1999	5,047,597	34	0.07%	10,412	11,243	302,344	326,463	0.206	0.223
2000	5,318,217	38	0.07%	10,929	11,764	290,481	312,677	0.205	0.221
2001	5,597,545	41	0.07%	11,884	12,759	291,902	313,385	0.212	0.228
2002	5,821,179	36	0.06%	11,925	12,834	330,896	356,132	0.205	0.220
2003	6,004,956	35	0.06%	12,166	13,093	350,793	377,526	0.203	0.218
2004	6,183,507	35	0.06%	12,423	13,363	358,259	385,361	0.201	0.216
2005	6,388,250	35	0.06%	12,858	13,828	362,936	390,301	0.201	0.216
2006	6,653,696	36	0.05%	13,299	14,298	373,020	401,040	0.200	0.215
2007	6,914,380	36	0.05%	13,760	14,792	386,410	415,398	0.199	0.214
2008	7,121,811	36	0.05%	14,244	15,312	400,000	430,000	0.200	0.215
TOTAL				322,418					

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 3, EXHIBIT 3, SHEET 14, COL. 14  
(3) = (2) / (1) x 100  
(4) SECTION 3, EXHIBIT 3, SHEET 4, COL. 12

(5) SECTION 3, EXHIBIT 3, SHEET 4, COL. 12  
(6) = [(4) / (2)] x 1,000  
(7) = [(5) / (2)] x 1,000  
(8) = [(4) / (1)] x 100  
(9) = [(5) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION  
PERMANENT TOTAL DISABILITY  
(000's)**

SECTION 3  
EXHIBIT 3  
SHEET 16

DISCOUNT FACTORS

ACCIDENT YEAR AGE	PAID LOSS & ALAE DEVELOPMENT FACTOR	CUMULATIVE PERCENT PAID	INCREMENTAL PERCENT PAID	INCREMENTAL PERCENT DISCOUNTED	DISCOUNT FACTOR AT 5.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			0.0%	0.0%	36.9%
6	89528.721	0.0%	0.0%	0.0%	38.7%
18	3158.554	0.0%	0.1%	0.1%	40.6%
30	574.283	0.2%	0.4%	0.4%	42.6%
42	166.459	0.6%	0.7%	0.6%	44.5%
54	75.663	1.3%	1.3%	1.0%	46.3%
66	38.604	2.6%	2.1%	1.5%	47.9%
78	21.446	4.7%	2.2%	1.6%	49.2%
90	14.491	6.9%	2.3%	1.5%	50.4%
102	10.814	9.2%	2.8%	1.8%	51.6%
114	8.287	12.1%	3.1%	1.9%	52.7%
126	6.577	15.2%	3.0%	1.7%	53.6%
138	5.481	18.2%	3.0%	1.7%	54.5%
150	4.696	21.3%	3.5%	1.8%	55.5%
162	4.038	24.8%	3.2%	1.6%	56.2%
174	3.573	28.0%	3.5%	1.7%	57.1%
186	3.173	31.5%	3.6%	1.6%	57.7%
198	2.847	35.1%	3.7%	1.6%	58.3%
210	2.576	38.8%	3.7%	1.5%	58.7%
222	2.353	42.5%	3.5%	1.3%	59.1%
234	2.174	46.0%	3.3%	1.2%	59.4%
246	2.030	49.3%	3.1%	1.1%	59.8%
258	1.910	52.3%	2.9%	1.0%	60.2%
270	1.809	55.3%	2.8%	0.9%	60.6%
282	1.723	58.0%	2.6%	0.8%	61.1%
294	1.649	60.7%	2.3%	0.7%	61.6%
306	1.588	63.0%	2.2%	0.6%	62.4%
318	1.535	65.2%	2.1%	0.5%	63.1%
330	1.487	67.2%	2.0%	0.5%	64.0%
342	1.444	69.3%	2.1%	0.5%	64.9%
354	1.402	71.3%	2.1%	0.5%	65.6%
366	1.361	73.5%	2.1%	0.5%	66.2%
378	1.323	75.6%	2.0%	0.4%	66.6%
390	1.289	77.6%	1.8%	0.4%	67.1%
402	1.259	79.4%	1.7%	0.3%	67.6%
414	1.232	81.1%	1.6%	0.3%	68.1%
426	1.209	82.7%	1.5%	0.3%	68.6%
438	1.187	84.2%	1.4%	0.2%	69.2%
450	1.168	85.6%	1.3%	0.2%	69.8%
462	1.151	86.9%	1.2%	0.2%	70.4%
474	1.135	88.1%	1.1%	0.2%	71.0%
486	1.120	89.2%	1.0%	0.1%	71.6%
498	1.108	90.3%	1.0%	0.1%	72.3%
510	1.096	91.2%	0.9%	0.1%	73.0%
522	1.085	92.1%	0.8%	0.1%	73.7%
534	1.076	92.9%	0.7%	0.1%	74.6%
546	1.068	93.7%	0.7%	0.1%	75.5%
558	1.060	94.3%	0.6%	0.1%	76.6%
570	1.054	94.9%	0.5%	0.0%	78.0%
582	1.048	95.4%	0.5%	0.0%	79.5%
594	1.043	95.9%	0.4%	0.0%	81.4%
606	1.039	96.3%	0.3%	0.0%	83.7%
618	1.035	96.6%	0.3%	0.0%	86.4%
630	1.032	96.9%	0.3%	0.0%	89.6%
642	1.029	97.2%	0.2%	0.0%	93.3%
654	1.027	97.4%	2.6%	0.2%	97.6%

- 
- (1) AGE OF ACCIDENT YEAR LOSS DEVELOPMENT FACTORS
  - (2) SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 3, SHEET 21
  - (3) = 1 / (2)
  - (4) = (3) FROM SUCCESSIVE AGE - (3) FROM CURRENT AGE
  - (5) NET PRESENT VALUE OF (4) ASSUMING MID-YEAR PAYMENT
  - (6) CUMULATIVE DISCOUNT FACTOR FOR GIVEN AGE BASED ON (4) AND (5)



**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 3  
SHEET 18

**PERMANENT TOTAL DISABILITY**

INTERPOLATED DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED PAID LOSS & ALAE			INCURRED LOSS & ALAE			REPORTED COUNTS (6/30/XX EVALUATIONS)			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)	
1977	372	366	378	1.361	1.323	1.342	1.120	1.120	1.120	1.020	1.020	1.020	1.334	1.334	1.334
1978	360	354	366	1.402	1.361	1.381	1.131	1.120	1.125	1.020	1.020	1.020	1.364	1.334	1.349
1979	348	342	354	1.444	1.402	1.422	1.142	1.131	1.136	1.020	1.020	1.020	1.401	1.364	1.382
1980	336	330	342	1.487	1.444	1.465	1.160	1.142	1.151	1.025	1.020	1.022	1.436	1.401	1.418
1981	324	318	330	1.535	1.487	1.510	1.172	1.160	1.166	1.025	1.025	1.025	1.481	1.436	1.458
1982	312	306	318	1.588	1.535	1.561	1.199	1.172	1.185	1.025	1.025	1.025	1.533	1.481	1.507
1983	300	294	306	1.649	1.588	1.618	1.229	1.199	1.214	1.033	1.025	1.029	1.577	1.533	1.555
1984	288	282	294	1.723	1.649	1.685	1.244	1.229	1.236	1.033	1.033	1.033	1.647	1.577	1.611
1985	276	270	282	1.809	1.723	1.765	1.290	1.244	1.267	1.041	1.033	1.037	1.721	1.647	1.684
1986	264	258	270	1.910	1.809	1.858	1.309	1.290	1.300	1.058	1.041	1.049	1.778	1.721	1.749
1987	252	246	258	2.030	1.910	1.968	1.337	1.309	1.323	1.072	1.058	1.065	1.863	1.778	1.819
1988	240	234	246	2.174	2.030	2.100	1.381	1.337	1.359	1.089	1.072	1.080	1.968	1.863	1.914
1989	228	222	234	2.353	2.174	2.260	1.443	1.381	1.412	1.112	1.089	1.100	2.079	1.968	2.022
1990	216	210	222	2.576	2.353	2.459	1.548	1.443	1.493	1.133	1.112	1.122	2.244	2.079	2.159
1991	204	198	210	2.847	2.576	2.705	1.614	1.548	1.580	1.169	1.133	1.151	2.409	2.244	2.324
1992	192	186	198	3.173	2.847	3.001	1.691	1.614	1.652	1.210	1.169	1.189	2.593	2.409	2.497
1993	180	174	186	3.573	3.173	3.361	1.799	1.691	1.743	1.248	1.210	1.229	2.854	2.593	2.717
1994	168	162	174	4.038	3.573	3.791	1.855	1.799	1.827	1.310	1.248	1.278	3.070	2.854	2.958
1995	156	150	162	4.696	4.038	4.342	2.019	1.855	1.933	1.393	1.310	1.350	3.397	3.070	3.225
1996	144	138	150	5.481	4.696	5.058	2.179	2.019	2.096	1.512	1.393	1.450	3.661	3.397	3.524
1997	132	126	138	6.577	5.481	5.979	2.456	2.179	2.309	1.691	1.512	1.596	3.930	3.661	3.791
1998	120	114	126	8.287	6.577	7.333	2.752	2.456	2.596	1.968	1.691	1.819	4.281	3.930	4.098
1999	108	102	114	10.814	8.287	9.383	3.558	2.752	3.103	2.280	1.968	2.113	4.988	4.281	4.608
2000	96	90	102	14.491	10.814	12.385	4.081	3.558	3.801	2.717	2.280	2.479	5.830	4.988	5.376
2001	84	78	90	21.446	14.491	17.296	4.894	4.081	4.450	3.547	2.717	3.077	6.505	5.830	6.149
2002	72	66	78	38.604	21.446	27.574	6.754	4.894	5.676	4.755	3.547	4.063	8.735	6.505	7.457
2003	60	54	66	75.663	38.604	51.124	10.502	6.754	8.221	7.608	4.755	5.852	11.487	8.735	9.924
2004	48	42	54	166.459	75.663	104.037	17.854	10.502	13.225	13.694	7.608	9.781	17.609	11.487	13.904
2005	36	30	42	574.283	166.459	258.105	42.850	17.854	25.206	27.387	13.694	18.258	26.414	17.609	21.131
2006	24	18	30	3,158.554	574.283	971.863	107.125	42.850	61.214	83.773	27.387	41.279	51.507	26.414	34.920
2007	12	6	18	89,528.721	3,158.554	6,101.837	448.404	107.125	172.936	619.921	83.773	147.600	232.656	51.507	84.342

(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 3, EXHIBIT 3, SHEET 21; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 3, EXHIBIT 3, SHEET 21; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)  
(7) FROM SECTION 3, EXHIBIT 3, SHEET 22; SELECTED CUM. BASED ON (2)  
(8) FROM SECTION 3, EXHIBIT 3, SHEET 22; SELECTED CUM. BASED ON (3)

(9) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)  
(10) FROM SECTION 3, EXHIBIT 3, SHEET 28; SELECTED CUM. BASED ON (2)  
(11) FROM SECTION 3, EXHIBIT 3, SHEET 28; SELECTED CUM. BASED ON (3)  
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)  
(13) FROM SECTION 3, EXHIBIT 3, SHEET 29; SELECTED CUM. BASED ON (2)  
(14) FROM SECTION 3, EXHIBIT 3, SHEET 29; SELECTED CUM. BASED ON (3)  
(15) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)



**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 3  
SHEET 19

**PERMANENT TOTAL DISABILITY**

INTERPOLATED CLAIM COUNT DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		REPORTED COUNTS (12/31/XX VALUATIONS)		
		LOW	HIGH	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)
1977	372	372	384	1.020	1.020	1.020
1978	360	360	372	1.020	1.020	1.020
1979	348	348	360	1.020	1.020	1.020
1980	336	336	348	1.025	1.020	1.025
1981	324	324	336	1.025	1.025	1.025
1982	312	312	324	1.025	1.025	1.025
1983	300	300	312	1.033	1.025	1.033
1984	288	288	300	1.035	1.033	1.035
1985	276	276	288	1.038	1.035	1.038
1986	264	264	276	1.052	1.038	1.052
1987	252	252	264	1.068	1.052	1.068
1988	240	240	252	1.082	1.068	1.082
1989	228	228	240	1.103	1.082	1.103
1990	216	216	228	1.123	1.103	1.123
1991	204	204	216	1.151	1.123	1.151
1992	192	192	204	1.194	1.151	1.194
1993	180	180	192	1.232	1.194	1.232
1994	168	168	180	1.287	1.232	1.287
1995	156	156	168	1.345	1.287	1.345
1996	144	144	156	1.455	1.345	1.455
1997	132	132	144	1.615	1.455	1.615
1998	120	120	132	1.817	1.615	1.817
1999	108	108	120	2.191	1.817	2.191
2000	96	96	108	2.506	2.191	2.506
2001	84	84	96	3.059	2.506	3.059
2002	72	72	84	4.283	3.059	4.283
2003	60	60	72	6.425	4.283	6.425
2004	48	48	60	11.564	6.425	11.564
2005	36	36	48	26.887	11.564	26.887
2006	24	24	36	69.535	26.887	69.535
2007	12	12	24	385.603	69.535	385.603

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(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 3, EXHIBIT 3, SHEET 27; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 3, EXHIBIT 3, SHEET 27; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 3  
SHEET 20

**PERMANENT TOTAL DISABILITY**

INTERPOLATED INDEX FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED INDEXED INCREMENTAL PAID LOSS & ALAE		
		LOW	HIGH	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)
1977	372	366	378	-	-	-
1978	360	354	366	10.936	-	5.468
1979	348	342	354	24.772	10.936	16.459
1980	336	330	342	39.118	24.772	31.129
1981	324	318	330	53.283	39.118	45.654
1982	312	306	318	67.828	53.283	60.117
1983	300	294	306	84.006	67.828	75.485
1984	288	282	294	103.098	84.006	93.064
1985	276	270	282	123.117	103.098	112.664
1986	264	258	270	144.079	123.117	133.186
1987	252	246	258	166.232	144.079	154.760
1988	240	234	246	191.461	166.232	178.401
1989	228	222	234	220.958	191.461	205.681
1990	216	210	222	252.581	220.958	236.241
1991	204	198	210	284.458	252.581	268.046
1992	192	186	198	313.762	284.458	298.751
1993	180	174	186	343.202	313.762	328.152
1994	168	162	174	369.453	343.202	356.086
1995	156	150	162	397.591	369.453	383.264
1996	144	138	150	422.276	397.591	409.748
1997	132	126	138	449.977	422.276	435.906
1998	120	114	126	478.477	449.977	464.008
1999	108	102	114	502.762	478.477	490.469
2000	96	90	102	521.083	502.762	511.840
2001	84	78	90	538.972	521.083	529.952
2002	72	66	78	559.470	538.972	549.125
2003	60	54	66	572.854	559.470	566.122
2004	48	42	54	580.663	572.854	576.745
2005	36	30	42	583.776	580.663	582.218
2006	24	18	30	585.638	583.776	584.707
2007	12	6	18	585.721	585.638	585.680

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(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 3, EXHIBIT 3, SHEET 37; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 3, EXHIBIT 3, SHEET 37; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)















**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION  
PERMANENT TOTAL DISABILITY  
REPORTED PERMANENT TOTAL DISABILITY CLAIM COUNTS (12/31/XX)**

ACCIDENT YEAR	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384	AS OF 12/31/2007	
1977											47	53	61	66	70	72	72	72	75	77	78	78	80	79	79	79	79	79	79	79	79	79		
1978										54	58	64	72	77	79	80	81	84	85	86	86	85	85	86	86	86	86	86	86	86	86	86	86	
1979									33	39	42	49	49	51	54	54	57	58	60	62	66	66	67	67	67	68	68	68	68	69			79	
1980								24	33	41	50	55	55	61	64	66	67	71	71	71	71	71	72	74	75	76	77	77	77				69	
1981							15	24	30	37	41	46	47	51	51	54	55	55	55	56	58	59	61	61	61	61	61	62	62				62	
1982					6	11	16	24	37	38	43	44	48	51	56	57	59	60	61	62	62	65	66	66	66	66	67	67				62		
1983			1	1	2	6	9	20	31	40	44	44	47	54	56	62	64	65	65	65	66	66	66	66	67	67	67	67				67		
1984					2	6	16	18	25	29	29	38	41	42	45	48	52	54	55	56	57	58	58	58	58	58	58					58		
1985			1	3	8	19	25	24	25	33	36	38	39	40	41	39	39	40	41	43	43	45	46									46		
1986			2	3	12	18	21	24	29	36	40	45	49	52	53	54	58	60	62	63	64	64										64		
1987			1	1	3	5	9	16	22	28	30	31	33	33	34	38	39	40	42	43	43											43		
1988				3	7	9	13	18	22	27	31	35	39	41	45	45	46	49	49	49													49	
1989		1	2	3	8	11	14	18	20	24	30	35	37	40	41	42	43	44	44														44	
1990		1	1	2	5	9	12	17	20	27	31	35	39	41	44	47	49	51															49	
1991		1	1	4	6	9	12	15	16	18	21	23	25	27	28	28	29																51	
1992				3	8	9	11	14	16	19	20	23	24	25	26	26																	59	
1993				5	8	9	13	15	18	24	25	26	28	29	31																		26	
1994			1	2	4	7	11	15	16	16	18	21	23	23																			31	
1995		4	7	11	12	14	17	22	24	26	28	30																					30	
1996				4	5	8	10	11	15	17	19																						19	
1997			1	2	7	13	17	18	19	25	27																						27	
1998			1	5	6	8	10	15	19	20																							20	
1999		1	1	2	5	9	13	14	15																								15	
2000			3	3	6	9	15	16																									16	
2001			3	3	6	9	16	16																									16	
2002		1	2	5	7	8																											8	
2003			1	3	4																												4	
2004			1	2																													2	
2005			1																														1	
2006																																		
2007																																		

**AGE-TO-AGE DEVELOPMENT FACTORS**

	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-Ult	384-Ult		
1977										1.1277	1.1509	1.0820	1.0606	1.0286	1.0000	1.0000	1.0417	1.0267	1.0130	1.0000	1.02564	0.98750	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000		
1978									1.0741	1.1034	1.1250	1.0694	1.0260	1.0127	1.0125	1.0370	1.0119	1.0118	1.0000	0.9884	1.00000	1.01176	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000		
1979								1.1818	1.0769	1.1667	1.0000	1.0408	1.0588	1.0000	1.0556	1.0175	1.0345	1.0333	1.0645	1.0000	1.01515	1.00000	1.00000	1.01493	1.00000	1.00000	1.00000	1.00000	1.00000	1.01471				
1980							1.6000	1.3750	1.2424	1.2195	1.1000	1.0000	1.1091	1.0492	1.0313	1.0152	1.0597	1.0000	1.0000	1.0141	1.02778	1.01351	1.01333	1.01316	1.00000	1.00000	1.00000	1.00000						
1981							1.6000	1.2500	1.2333	1.1081	1.1220	1.0217	1.0851	1.0000	1.0588	1.0185	1.0000	1.0182	1.0357	1.0172	1.0339	1.00000	1.00000	1.00000	1.00000	1.01639	1.00000							
1982					1.4545	1.5000	1.5417	1.0270	1.1316	1.0233	1.0909	1.0625	1.0980	1.0179	1.0351	1.0169	1.0167	1.0164	1.0000	1.0484	1.01538	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000							
1983				2.0000	2.2222	1.5500	1.2903	1.1000	1.0000	1.0682	1.1489	1.0370	1.0357	1.0690	1.0323	1.0156	1.0000	1.0000	1.0154	1.0000	1.00000	1.01515	1.00000											
1984				2.6667	1.1250	1.3889	1.1600	1.0000	1.3103	1.0789	1.0244	1.0714	1.0667	1.0833	1.0000	1.0385	1.0185	1.0182	1.0179	1.01754	1.00000													
1985			3.0000	2.667	2.3750	1.3158	0.9600	1.0417	1.3200	0.9099	1.0556	1.0263	1.0256	1.0250	0.9512	1.0000	1.0256	1.0250	1.0488	1.0000	1.0465	1.02222												
1986			1.5000	4.0000	1.5000	1.1667	1.1429	1.2083	1.2414	1.1111	1.1250	1.0889	1.0612	1.0192	1.0189	1.0741	1.0345	1.0333	1.0161	1.0159	1.0000													
1987			1.0000	3.0000	1.6667	1.8000	1.7778	1.3750	1.2727	1.0714	1.0333	1.0645	1.0000	1.0303	1.1176	1.0263	1.0256	1.0500	1.0238	1.0000														
1988				2.333	1.2857	1.4444	1.3846	1.2222	1.2273	1.1481	1.1290	1.1143	1.0513	1.0976	1.0000	1.0222	1.0652	1.0000	1.0000															
1989		2.000	1.500	2.667	1.3750	1.2727	1.2857	1.1111	1.2000	1.2500	1.1667	1.0571	1.0811	1.0250	1.0244	1.0238	1.0233	1.0000																
1990		1.000	2.000	2.500	1.8000	1.3333	1.4167	1.1765	1.3500	1.1481	1.1290	1.1143	1.0513	1.0732	1.0682	1.0426	1.0408																	
1991		1.000	4.000	1.500	1.5000	1.3333	1.2500	1.0667	1.1250	1.1667	1.0952	1.0870	1.0800	1.0370	1.0000	1.0357																		
1992				2.667	1.1250	1.2222	1.2727	1.1429	1.1875	1.0526	1.1500	1.0435	1.0417	1.0400	1.0000																			
1993				1.600	1.1250	1.4444	1.1538	1.2000	1.3333	1.0417	1.0400	1.0769	1.0357	1.0690																				
1994			2.000	2.000	1.7500	1.5714	1.3636	1.0667	1.0000	1.1250	1.1667	1.0952	1.0000																					
1995			1.750	1.571	1.0909	1.1667	1.2143	1.2941	1.0909	1.0833	1.0769	1.0714																						
1996				1.2500	1.6000	1.2500	1.1000	1.3636	1.1333	1.1176																								
1997				2.000	3.500	1.8571	1.3077	1.0588	1.0556	1.3158	1.0800																							
1998				5.000	1.200	1.3333	1.2500	1.5000	1.2667																									

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

**PERMANENT TOTAL DISABILITY**

REPORTED PERMANENT TOTAL DISABILITY CLAIM COUNTS (ESTIMATED AT 6/30/XX FROM 12/31/XX)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	AS OF 12/31/2007						
1977													50	57	64	68	71	72	74	76	78	78	79	80	79	79	79	79	79	79	79	79	79						
1978													56	61	68	75	78	80	81	83	85	86	86	85	86	86	86	86	86	86	86	86	86	86					
1979													36	41	46	49	50	53	54	56	58	59	61	64	66	67	67	68	68	68	68	68	68	68					
1980										29		37	46	53	55	58	63	65	67	69	71	71	71	72	73	75	76	77	77	77	77	77	77	77					
1981										20		27	34	39	44	47	49	51	53	55	55	56	57	59	60	61	61	61	61	61	61	61	61	61	61				
1982										20		31	38	41	44	46	50	54	57	58	60	61	62	62	64	66	66	66	66	66	66	66	66	66	66				
1983										14		8	15	26	36	42	44	46	51	55	57	60	63	65	65	66	66	66	66	66	66	66	66	66	66				
1984										20		11	17	22	27	29	34	40	42	44	47	50	52	53	55	56	57	58	58	58	58	58	58	58	58				
1985										29		29	37	42	46	49	50	53	54	56	58	59	61	64	66	67	67	68	68	68	68	68	68	68	68				
1986										20		27	33	38	43	47	51	53	55	55	56	57	59	60	61	61	61	61	61	61	61	61	61	61	61				
1987										13		19	25	29	31	32	33	34	36	39	40	41	43	43	43	43	43	43	43	43	43	43	43	43	43				
1988										16		20	25	29	33	37	40	43	45	46	48	49	49	49	49	49	49	49	49	49	49	49	49	49	49	49			
1989										16		19	22	27	33	36	39	41	42	43	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44			
1990										15		19	24	29	33	37	40	43	46	48	48	49	49	49	49	49	49	49	49	49	49	49	49	49	49	49			
1991										14		16	17	20	22	24	26	28	28	28	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29		
1992										13		15	18	20	22	24	25	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26		
1993										11		14	17	21	25	26	27	29	29	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30		
1994										9		13	16	17	20	22	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23		
1995										12		13	16	20	23	25	27	29	29	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	
1996										5		7	9	11	13	16	17	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19		
1997										10		15	18	19	22	26	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	
1998										7		9	13	17	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	
1999										4		7	11	14	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	
2000										8		12	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	
2001										13		16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16
2002										8		13	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16
2003										4		8	13	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16
2004										2		4	8	13	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16
2005										1		2	4	8	13	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16
2006										1		2	4	8	13	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16
2007										1		2	4	8	13	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16

**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-UR						
1977													1.1400	1.1228	1.0625	1.0441	1.0141	1.0000	1.0278	1.0270	1.0263	1.0000	1.01282	1.01266	0.98750	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000			
1978													1.0893	1.1148	1.1029	1.0400	1.0256	1.0125	1.0247	1.0241	1.0118	1.0000	1.0000	0.98837	1.01176	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000			
1979													1.1389	1.1220	1.0652	1.0204	1.0600	1.0189	1.0370	1.0357	1.0172	1.0339	1.0492	1.0313	1.01515	1.00000	1.00000	1.01493	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000		
1980													1.2759	1.2432	1.1522	1.0377	1.0545	1.0862	1.0317	1.0308	1.0299	1.0290	1.0000	1.0000	1.0141	1.01389	1.02740	1.01333	1.01316	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000		
1981													1.3500	1.2759	1.1522	1.0377	1.0545	1.0862	1.0317	1.0308	1.0299	1.0290	1.0000	1.0000	1.0141	1.01389	1.02740	1.01333	1.01316	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000		
1982													1.4286	1.5500	1.2258	1.0789	1.0732	1.0455	1.0870	1.0800	1.0556	1.0175	1.0345	1.0167	1.0164	1.0000	1.0323	1.03125	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	
1983													1.7333	1.3845	1.1667	1.0476	1.0455	1.1087	1.0784	1.0364	1.0526	1.0500	1.0317	1.0000	1.0154	1.0000	1.00000	1.01515	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	
1984													1.5455	1.2841	1.2273	1.0741	1.1724	1.1765	1.0500	1.0476	1.0682	1.0638	1.0400	1.0192	1.0377	1.0182	1.0179	1.01754	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	
1985													2.0000	1.8750	1.3333	1.1500	1.1739	1.2222	1.1515	1.1316	1.0930	1.0851	1.0392	1.0189	1.0370	1.0536	1.0339	1.0328	1.0159	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000
1986													3.0000	2.667	1.8750	1.3333	1.1500	1.1739	1.2222	1.1515	1.1316	1.0930	1.0851	1.0392	1.0189	1.0370	1.0536	1.0339	1.0328	1.0159	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000
1987													1.0000	2.0000	1.5000	1.1250	1.1250	1.1250	1.1250	1.1250	1.1250	1.1250	1.1250	1.1250	1.1250	1.1250	1.1250	1.1250	1.1250	1.1250	1.1250	1.1250	1.1250	1.1250	1.1250	1.1250	1.1250	1.1250
1988													1.6000	1.3750	1.0000	0.7500	0.7500	0.7500	0.7500</																			

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

**PERMANENT TOTAL DISABILITY**

**CUMULATIVE PAID LOSS & ALAE 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	AS OF 12/31/2007								
1977																28,902	31,599	34,761	37,970	40,372	42,617	44,633	47,367	49,406	51,535	54,372	56,165	57,859	59,465	61,282	62,735	64,148	64,822	64,822							
1978														29,442	31,402	35,190	38,481	41,970	44,795	47,836	50,875	54,568	57,863	61,604	63,732	66,680	69,206	71,814	74,404	76,798	79,090	80,122	80,122	80,122							
1979													29,442	33,847	36,871	41,338	45,013	47,917	51,505	53,948	55,175	56,708	58,532	61,048	63,236	64,252	66,183	68,020	68,847	69,704	69,704	69,704	69,704	69,704	69,704						
1980												21,773	27,958	26,140	30,435	32,895	38,179	41,699	45,137	48,212	52,084	55,761	58,198	60,214	61,139	62,462	64,248	66,386	68,387	69,320	69,320	69,320	69,320	69,320	69,320	69,320					
1981												21,773	27,958	31,428	35,636	39,296	43,918	48,222	52,240	57,214	60,767	64,383	67,174	69,819	72,137	76,038	79,533	81,367	84,610	87,717	88,610	89,065	89,065	89,065	89,065	89,065					
1982												21,773	27,958	31,428	35,636	39,296	43,918	48,222	52,240	57,214	60,767	64,383	67,174	69,819	72,137	76,038	79,533	81,367	84,610	87,717	88,610	89,065	89,065	89,065	89,065	89,065					
1983												16,568	21,240	27,253	32,952	38,568	42,614	48,121	53,486	56,788	60,894	66,309	71,534	75,338	80,068	84,694	87,700	91,928	94,021	94,021	94,021	94,021	94,021	94,021	94,021	94,021					
1984												19,027	24,368	30,130	36,667	37,921	43,653	50,574	54,429	58,044	61,838	65,957	68,498	72,172	75,703	78,616	82,687	84,653	84,653	84,653	84,653	84,653	84,653	84,653	84,653	84,653	84,653				
1985												19,153	26,955	31,143	35,254	43,437	48,615	54,296	59,435	68,745	76,320	79,561	83,050	86,333	89,377	91,988	92,557	94,840	94,840	94,840	94,840	94,840	94,840	94,840	94,840	94,840	94,840				
1986												13,167	22,452	28,566	33,861	36,182	39,878	44,133	49,377	54,020	59,141	65,333	69,367	72,011	76,428	80,367	85,018	90,656	93,390	93,390	93,390	93,390	93,390	93,390	93,390	93,390	93,390				
1987												13,167	17,385	22,452	28,566	33,861	36,182	39,878	44,133	49,377	54,020	59,141	65,333	69,367	72,011	76,428	80,367	85,018	90,656	93,390	93,390	93,390	93,390	93,390	93,390	93,390	93,390				
1988												9,302	18,205	24,792	30,557	37,944	42,326	49,185	54,313	60,782	66,612	70,918	76,640	83,798	88,854	95,598	103,733	107,759	107,759	107,759	107,759	107,759	107,759	107,759	107,759	107,759	107,759	107,759			
1989												1,319	7,799	11,104	14,659	24,216	32,557	40,452	47,020	47,995	50,829	55,215	59,883	65,099	71,724	78,837	84,897	93,216	97,111	97,111	97,111	97,111	97,111	97,111	97,111	97,111	97,111	97,111			
1990												19,529	19,529	22,906	26,796	40,077	43,039	49,733	50,547	53,633	56,969	59,966	65,400	68,580	73,278	78,193	84,739	87,290	87,290	87,290	87,290	87,290	87,290	87,290	87,290	87,290	87,290	87,290	87,290		
1991												677	4,785	7,470	18,780	26,325	35,293	41,650	52,824	56,161	62,273	67,735	73,047	78,124	88,088	93,830	98,823	98,823	98,823	98,823	98,823	98,823	98,823	98,823	98,823	98,823	98,823	98,823	98,823		
1992												348	17,230	28,109	38,635	43,548	52,691	56,585	61,764	66,491	71,697	79,099	85,543	94,264	98,180	98,180	98,180	98,180	98,180	98,180	98,180	98,180	98,180	98,180	98,180	98,180	98,180	98,180	98,180	98,180	
1993												3,505	19,651	24,266	31,732	34,211	35,320	35,343	39,349	45,521	51,102	55,270	59,492	61,130	61,130	61,130	61,130	61,130	61,130	61,130	61,130	61,130	61,130	61,130	61,130	61,130	61,130	61,130	61,130	61,130	
1994												34,018	57,456	51,826	49,830	50,884	57,530	70,329	79,451	78,930	82,330	92,614	98,073	98,073	98,073	98,073	98,073	98,073	98,073	98,073	98,073	98,073	98,073	98,073	98,073	98,073	98,073	98,073	98,073	98,073	
1995												14,934	28,289	40,110	52,906	61,615	61,622	67,326	75,669	83,549	90,711	93,831	93,831	93,831	93,831	93,831	93,831	93,831	93,831	93,831	93,831	93,831	93,831	93,831	93,831	93,831	93,831	93,831	93,831	93,831	
1996												527	13,599	21,607	34,987	44,543	55,015	56,725	64,958	68,381	68,381	68,381	68,381	68,381	68,381	68,381	68,381	68,381	68,381	68,381	68,381	68,381	68,381	68,381	68,381	68,381	68,381	68,381	68,381	68,381	
1997												19,463	17,250	29,097	40,939	49,902	61,751	70,007	77,116	81,003	81,003	81,003	81,003	81,003	81,003	81,003	81,003	81,003	81,003	81,003	81,003	81,003	81,003	81,003	81,003	81,003	81,003	81,003	81,003	81,003	
1998												920	18,979	29,629	40,677	41,790	42,628	42,537	48,391	53,995	53,995	53,995	53,995	53,995	53,995	53,995	53,995	53,995	53,995	53,995	53,995	53,995	53,995	53,995	53,995	53,995	53,995	53,995	53,995	53,995	53,995
1999												17,092	17,919	17,345	28,459	42,675	49,186	61,362	68,976	68,976	68,976	68,976	68,976	68,976	68,976	68,976	68,976	68,976	68,976	68,976	68,976	68,976	68,976	68,976	68,976	68,976	68,976	68,976	68,976	68,976	
2000												7,697	18,028	21,861	34,071	39,926	46,968	55,130	55,130	55,130	55,130	55,130	55,130	55,130	55,130	55,130	55,130	55,130	55,130	55,130	55,130	55,130	55,130	55,130	55,130	55,130	55,130	55,130	55,130	55,130	
2001												2,124	20,837	30,939	38,774	53,428	63,069	63,069	63,069	63,069	63,069	63,069	63,069	63,069	63,069	63,069	63,069	63,069	63,069	63,069	63,069	63,069	63,069	63,069	63,069	63,069	63,069	63,069	63,069	63,069	
2002												28,378	35,827	39,035	47,930	56,736	63,069	63,069	63,069	63,069	63,069	63,069	63,069	63,069	63,069	63,069	63,069	63,069	63,069	63,069	63,069	63,069	63,069	63,069	63,069	63,069	63,069	63,069	63,069	63,069	
2003												7,254	28,007	41,829	41,829	41,829	41,829	41,829	41,829	41,829	41,829	41,829	41,829	41,829	41,829	41,829	41,829	41,829	41,829	41,829	41,829	41,829	41,829	41,829	41,829	41,829	41,829	41,829	41,829	41,829	
2004												10,466	18,616	37,283	37,283	37,283	37,283	37,283	37,283	37,283	37,283	37,283	37,283	37,283	37,283	37,283	37,283	37,283	37,283	37,283	37,283	37,283	37,283	37,283	37,283	37,283	37,283	37,283	37,283	37,283	
2005												7,439	7,439	7,439	7,439	7,439	7,439	7,439	7,439	7,439	7,439	7,439	7,439	7,439	7,439	7,439	7,439	7,439	7,439	7,439	7,439	7,439	7,439	7,439	7,439	7,439	7,439	7,439	7,439		
2006																																									
2007																																									

**AGE-TO-AGE DEVELOPMENT FACTORS**

	6-Ult	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-Ult	
1977																1.093	1.100	1.092	1.063	1.056	1.047	1.061	1.043	1.043	1.055	1.033	1.030	1.028	1.031	1.024	1.023	1.010	
1978																1.121	1.094	1.091	1.067	1.068	1.064	1.073	1.060	1.065	1.035	1.046	1.038	1.038	1.036	1.032	1.030	1.013	
1979																1.089	1.121	1.089	1.065	1.075	1.												

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

**PERMANENT TOTAL DISABILITY**

CUMULATIVE PAID LOSS & ALAE / 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	AS OF 12/31/2007	
1977															24,399	27,853	31,072	33,940	37,090	40,210	43,220	45,868	48,455	51,183	53,327	55,084	56,746	58,322	60,103	61,529	62,915	63,575		
1978														26,859	31,303	35,108	38,769	42,401	46,370	49,897	53,519	56,751	59,717	62,506	65,398	67,875	70,433	72,974	75,321	77,569	78,581	78,581		
1979													20,506	24,055	27,777	31,730	35,829	39,503	43,194	46,776	50,192	53,199	55,742	58,138	60,223	62,103	63,969	65,745	67,523	68,363	68,363	68,363		
1980											14,628	18,225	22,377	26,270	31,458	35,416	39,480	43,392	46,877	50,186	53,117	55,720	58,126	60,176	62,711	64,798	66,751	67,662	67,662	67,662	67,662	67,662		
1981											17,166	21,770	26,368	30,800	35,262	40,236	45,233	49,540	53,573	57,775	62,395	65,950	69,276	73,022	76,378	79,420	82,586	84,140	84,140	84,140	84,140	84,140		
1982										12,236	16,837	21,662	26,378	31,278	36,886	43,273	48,687	54,070	59,002	63,442	67,786	71,987	75,973	79,641	82,795	85,619	86,935	86,935	86,935	86,935	86,935	86,935		
1983								8,626	12,902	17,344	21,923	26,448	33,898	39,671	46,414	51,744	57,246	62,337	67,250	71,915	76,430	80,846	84,984	89,081	91,109	91,109	91,109	91,109	91,109	91,109	91,109	91,109		
1984						3,803	6,981	10,972	14,571	20,790	25,295	30,575	37,109	42,661	48,398	53,624	58,296	62,826	67,399	71,959	76,040	79,977	81,878	81,878	81,878	81,878	81,878	81,878	81,878	81,878	81,878	81,878		
1985						6,125	10,034	14,121	18,925	25,856	33,678	39,730	45,511	51,064	57,622	62,372	66,687	71,352	75,981	80,534	84,814	89,218	91,419	91,419	91,419	91,419	91,419	91,419	91,419	91,419	91,419	91,419		
1986						2,935	6,673	9,764	13,587	17,744	22,520	28,202	34,488	40,942	46,581	52,429	57,728	63,138	69,283	75,242	80,860	86,223	88,823	88,823	88,823	88,823	88,823	88,823	88,823	88,823	88,823	88,823		
1987					551	1,516	2,662	6,584	11,082	19,965	27,540	33,956	41,074	47,625	54,020	61,143	68,596	75,286	82,157	88,881	95,478	98,557	98,557	98,557	98,557	98,557	98,557	98,557	98,557	98,557	98,557	98,557		
1988					878	2,751	5,151	9,234	14,333	19,985	26,940	33,852	42,476	50,324	57,595	65,137	72,804	80,553	88,472	96,001	99,727	99,727	99,727	99,727	99,727	99,727	99,727	99,727	99,727	99,727	99,727	99,727		
1989			54	483	1,375	3,026	6,498	10,753	15,866	21,354	26,750	34,625	41,032	48,209	55,096	62,184	69,979	77,110	84,666	88,203	88,203	88,203	88,203	88,203	88,203	88,203	88,203	88,203	88,203	88,203	88,203	88,203		
1990			342	683	1,603	3,282	7,714	11,296	16,534	21,226	27,215	32,894	38,822	45,521	51,598	58,979	65,671	74,135	77,893	77,893	77,893	77,893	77,893	77,893	77,893	77,893	77,893	77,893	77,893	77,893	77,893	77,893		
1991			20	431	1,122	4,513	8,699	14,843	20,019	26,976	33,741	41,155	48,834	57,052	65,711	74,092	81,741	86,091	86,091	86,091	86,091	86,091	86,091	86,091	86,091	86,091	86,091	86,091	86,091	86,091	86,091	86,091		
1992			23	23	3,341	8,175	12,485	18,294	25,540	32,913	39,917	47,269	55,604	63,900	71,870	79,197	82,487	82,487	82,487	82,487	82,487	82,487	82,487	82,487	82,487	82,487	82,487	82,487	82,487	82,487	82,487	82,487		
1993		23	6	261	3,409	5,412	8,650	11,869	14,880	18,393	24,379	29,330	34,193	39,721	44,229	46,962	46,962	46,962	46,962	46,962	46,962	46,962	46,962	46,962	46,962	46,962	46,962	46,962	46,962	46,962	46,962	46,962		
1994			6	2,098	5,317	9,591	13,833	20,403	28,391	34,708	41,660	48,690	55,867	65,702	69,574	69,574	69,574	69,574	69,574	69,574	69,574	69,574	69,574	69,574	69,574	69,574	69,574	69,574	69,574	69,574	69,574	69,574		
1995				547	2,250	6,393	12,085	17,269	24,752	30,643	38,880	47,498	56,639	66,049	70,677	70,677	70,677	70,677	70,677	70,677	70,677	70,677	70,677	70,677	70,677	70,677	70,677	70,677	70,677	70,677	70,677	70,677		
1996					34	2,223	4,944	10,294	16,018	23,380	29,670	38,223	42,472	42,472	42,472	42,472	42,472	42,472	42,472	42,472	42,472	42,472	42,472	42,472	42,472	42,472	42,472	42,472	42,472	42,472	42,472	42,472		
1997					955	2,115	7,137	15,061	22,030	28,776	37,775	49,176	53,642	53,642	53,642	53,642	53,642	53,642	53,642	53,642	53,642	53,642	53,642	53,642	53,642	53,642	53,642	53,642	53,642	53,642	53,642	53,642		
1998					26	1,581	4,937	7,908	10,445	15,390	20,083	26,878	29,991	29,991	29,991	29,991	29,991	29,991	29,991	29,991	29,991	29,991	29,991	29,991	29,991	29,991	29,991	29,991	29,991	29,991	29,991	29,991		
1999					496	1,041	2,015	5,785	13,631	19,996	26,728	30,044	30,044	30,044	30,044	30,044	30,044	30,044	30,044	30,044	30,044	30,044	30,044	30,044	30,044	30,044	30,044	30,044	30,044	30,044	30,044	30,044		
2000					409	1,438	2,905	7,245	12,735	19,974	23,445	23,445	23,445	23,445	23,445	23,445	23,445	23,445	23,445	23,445	23,445	23,445	23,445	23,445	23,445	23,445	23,445	23,445	23,445	23,445	23,445	23,445		
2001					104	2,559	6,080	12,381	20,997	24,786	24,786	24,786	24,786	24,786	24,786	24,786	24,786	24,786	24,786	24,786	24,786	24,786	24,786	24,786	24,786	24,786	24,786	24,786	24,786	24,786	24,786	24,786		
2002					1,575	3,976	6,499	10,640	12,595	12,595	12,595	12,595	12,595	12,595	12,595	12,595	12,595	12,595	12,595	12,595	12,595	12,595	12,595	12,595	12,595	12,595	12,595	12,595	12,595	12,595	12,595	12,595		
2003						418	3,230	4,824	4,824	4,824	4,824	4,824	4,824	4,824	4,824	4,824	4,824	4,824	4,824	4,824	4,824	4,824	4,824	4,824	4,824	4,824	4,824	4,824	4,824	4,824	4,824	4,824		
2004					302	1,074	2,150	2,150	2,150	2,150	2,150	2,150	2,150	2,150	2,150	2,150	2,150	2,150	2,150	2,150	2,150	2,150	2,150	2,150	2,150	2,150	2,150	2,150	2,150	2,150	2,150	2,150		
2005						210	210	210	210	210	210	210	210	210	210	210	210	210	210	210	210	210	210	210	210	210	210	210	210	210	210	210	210	
2006																																		
2007																																		













**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 3  
SHEET 38

**PERMANENT TOTAL DISABILITY**

**UNPAID LOSS ESTIMATE FOR ACCIDENT YEARS 1976 AND PRIOR**

10 times 3 Year Average Annual Payments	7,036	(1)
15 times 3 Year Average Annual Payments	10,554	(2)
Incremental Development Method	9,336	(3)
05 to 08 Exponential Curve Fit	7,447	(4)
04 to 08 Exponential Curve Fit	8,088	(5)
03 to 08 Exponential Curve Fit	8,584	(6)
03 to 07 Exponential Curve Fit	8,608	(7)
Selected Unpaid Loss	8,000	(8)

- 
- (1) 10 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2006 THROUGH 2008 OF 704  
(2) 15 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2006 THROUGH 2008 OF 704  
(3) SECTION 3, EXHIBIT 3, SHEET 40, COLUMN (8)  
(4) SECTION 3, EXHIBIT 3, SHEET 39, TOTAL OF COLUMN (2)  
(5) SECTION 3, EXHIBIT 3, SHEET 39, TOTAL OF COLUMN (3)  
(6) SECTION 3, EXHIBIT 3, SHEET 39, TOTAL OF COLUMN (4)  
(7) SECTION 3, EXHIBIT 3, SHEET 39, TOTAL OF COLUMN (5)  
(8) SELECTED BY DELOITTE CONSULTING

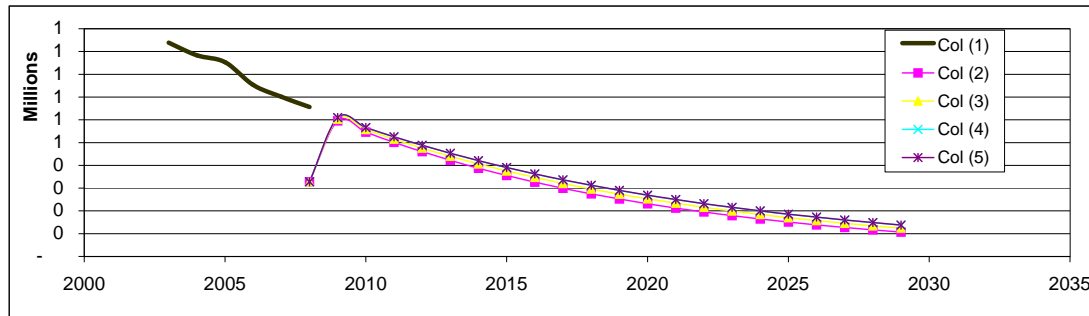
**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 3  
SHEET 39

**PERMANENT TOTAL DISABILITY**

**Exponential Curve Fit of Unpaid Loss**

FY ENDING	ACTUAL PAID LOSS (1)	Incremental Unpaid Loss				FY ENDING	Incremental Unpaid Loss			
		05 TO 08 CURVE FIT (2)	04 TO 08 CURVE FIT (3)	03 TO 08 CURVE FIT (4)	03 TO 07 CURVE FIT (5)		05 TO 08 CURVE FIT (2)	04 TO 08 CURVE FIT (3)	03 TO 08 CURVE FIT (4)	03 TO 07 CURVE FIT (5)
2003	939					2030	98	115	128	128
2004	883					2031	90	106	118	119
2005	853					2032	83	98	110	110
2006	753					2033	76	91	102	103
2007	701					2034	70	84	95	95
2008	656	328	328	328	328	2035	64	77	88	88
2009		595	603	610	610	2036	59	71	82	82
2010		546	557	566	566	2037	54	66	76	76
2011		501	515	525	526	2038	49	61	70	71
2012		460	476	488	488	2039	45	56	65	66
2013		422	440	453	453	2040	42	52	61	61
2014		387	406	420	421	2041	38	48	56	57
2015		356	375	390	391	2042	35	44	52	53
2016		326	347	362	363	2043	32	41	48	49
2017		300	321	336	337	2044	30	38	45	45
2018		275	296	312	313	2045	27	35	42	42
2019		252	274	289	290	2046	25	32	39	39
2020		232	253	269	269	2047	23	30	36	36
2021		212	234	249	250	2048	21	28	33	34
2022		195	216	232	232	2049	19	26	31	31
2023		179	200	215	216	2050	18	24	29	29
2024		164	184	199	200	2051	16	22	27	27
2025		151	170	185	186	2052	15	20	25	25
2026		138	157	172	173	2053	14	19	23	23
2027		127	145	160	160	2054	13	17	21	22
2028		117	134	148	149	2055	11	16	20	20
2029		107	124	137	138	2056	11	15	18	19
Total							7,447	8,088	8,584	8,608



(1) ACTUAL PAID LOSSES  
(2) - (5) EXPONENTIAL CURVE FIT BASED ON (1)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 3  
SHEET 40

**PERMANENT TOTAL DISABILITY**

**Incremental Development Method**

AY	6/30/2007 Age	Incremental Decay	Cum Decay Relative to Current Yr Paid	7/1/2006 6/30/2007 Paid	6/30/2007 Unpaid Loss Estimate	6/30/2007 12/31/2007 Paid	12/31/2007 Unpaid Loss Estimate	Implied Cum Unpaid Loss
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1953	54.5	20.417	20.42	-	-	-	-	-
1954	53.5	0.849	18.17	1	15	-	15	15
1955	52.5	0.857	16.43	3	46	1	45	59
1956	51.5	0.865	15.08	5	73	2	71	130
1957	50.5	0.871	14.00	1	8	0	8	138
1958	49.5	0.876	13.14	4	55	2	53	191
1959	48.5	0.878	12.41	13	167	7	160	351
1960	47.5	0.887	11.89	10	121	5	115	467
1961	46.5	0.892	11.50	16	182	8	174	640
1962	45.5	0.900	11.24	13	149	6	143	783
1963	44.5	0.902	11.04	14	151	7	144	928
1964	43.5	0.913	10.99	10	106	3	103	1,030
1965	42.5	0.919	11.03	19	210	9	201	1,231
1966	41.5	0.920	11.06	15	160	7	154	1,385
1967	40.5	0.924	11.15	39	434	17	416	1,801
1968	39.5	0.934	11.34	21	236	8	228	2,030
1969	38.5	0.934	11.53	37	428	17	411	2,440
1970	37.5	0.931	11.66	47	552	21	531	2,972
1971	36.5	0.933	11.81	45	528	22	505	3,477
1972	35.5	0.931	11.93	59	701	28	672	4,150
1973	34.5	0.930	12.02	94	1,131	45	1,086	5,236
1974	33.5	0.932	12.13	75	915	34	881	6,117
1975	32.5	0.936	12.28	160	1,962	77	1,885	8,002
1976	31.5	0.935	12.42	112	1,387	53	1,334	9,336

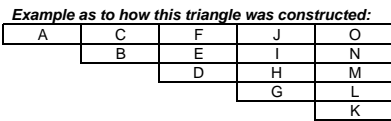
- 
- (1) AGE @ 6/30/2007
  - (2) FROM SECTION 3, EXHIBIT 3, SHEET 42, COLUMN (8)
  - (3) TOTAL FROM SECTION 3, EXHIBIT 3, SHEET 41
  - (4) PROVIDED BY OLIVER WYMAN
  - (5) = (3) x (4)
  - (6) PROVIDED BY OLIVER WYMAN
  - (7) = (5) - (6)
  - (8) = COLUMN (7) ACCUMULATED

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

**PERMANENT TOTAL DISABILITY**

**Cumulative Decay Factor Applied to Payments Made in Current Calendar Year to Estimate Unpaid Losses as of 6/30/07 for each Accident Year**

ACCIDENT YEAR																							
1953	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970	1971	1972	1973	1974	1975	1976
20.417	17.325	14.846	12.842	11.182	9.794	8.601	7.625	6.799	6.116	5.517	5.037	4.630	4.260	3.936	3.676	3.432	3.194	2.981	2.776	2.581	2.404	2.249	2.104
	0.849	0.727	0.629	0.548	0.480	0.421	0.373	0.333	0.300	0.270	0.247	0.227	0.209	0.193	0.180	0.168	0.156	0.146	0.136	0.126	0.118	0.110	0.103
		0.857	0.741	0.645	0.565	0.496	0.440	0.392	0.353	0.318	0.291	0.267	0.246	0.227	0.212	0.198	0.184	0.172	0.160	0.149	0.139	0.130	0.121
			0.865	0.753	0.660	0.579	0.514	0.458	0.412	0.372	0.339	0.312	0.287	0.265	0.248	0.231	0.215	0.201	0.187	0.174	0.162	0.151	0.142
				0.871	0.763	0.670	0.594	0.529	0.476	0.430	0.392	0.361	0.332	0.307	0.286	0.267	0.249	0.232	0.216	0.201	0.187	0.175	0.164
					0.876	0.769	0.682	0.608	0.547	0.493	0.450	0.414	0.381	0.352	0.329	0.307	0.286	0.267	0.248	0.231	0.215	0.201	0.188
						0.878	0.779	0.694	0.624	0.563	0.514	0.473	0.435	0.402	0.375	0.350	0.326	0.304	0.283	0.263	0.245	0.230	0.215
							0.887	0.791	0.711	0.641	0.586	0.538	0.495	0.458	0.427	0.399	0.371	0.347	0.323	0.300	0.279	0.261	0.245
								0.892	0.802	0.724	0.661	0.607	0.559	0.516	0.482	0.450	0.419	0.391	0.364	0.338	0.315	0.295	0.276
									0.900	0.811	0.741	0.681	0.627	0.579	0.541	0.505	0.470	0.438	0.408	0.380	0.354	0.331	0.309
										0.902	0.824	0.757	0.697	0.644	0.601	0.561	0.522	0.487	0.454	0.422	0.393	0.368	0.344
											0.913	0.839	0.772	0.713	0.666	0.622	0.579	0.540	0.503	0.468	0.436	0.408	0.381
												0.919	0.846	0.781	0.730	0.681	0.634	0.592	0.551	0.512	0.477	0.446	0.418
													0.920	0.850	0.794	0.741	0.690	0.644	0.599	0.557	0.519	0.486	0.454
														0.924	0.863	0.806	0.750	0.700	0.652	0.606	0.564	0.528	0.494
															0.934	0.872	0.811	0.757	0.705	0.656	0.611	0.571	0.534
																0.934	0.869	0.811	0.755	0.702	0.654	0.612	0.572
																	0.931	0.868	0.809	0.752	0.700	0.655	0.613
																		0.933	0.869	0.808	0.753	0.704	0.659
																			0.931	0.866	0.806	0.754	0.706
																				0.930	0.866	0.810	0.758
																					0.932	0.871	0.815
																						0.936	0.875
																							0.935
20.417	18.173	16.430	15.077	13.999	13.137	12.415	11.892	11.496	11.240	11.043	10.995	11.026	11.065	11.148	11.344	11.526	11.656	11.811	11.930	12.021	12.129	12.282	12.425



**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 1961, the decay factor of 0.910 means that the expected payments from 6/30/07-08 are 0.91 times the actual paid losses from 6/30/06-07, similarly, the decay factor of .805 means that the expected payments from 6/30/08-09 are 0.805 times the actual paid losses from 6/30/06-07, 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 6/30/06-07.



**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 3  
SHEET 43

**PERMANENT TOTAL DISABILITY**

FITTING PAID LOSS DEVELOPMENT FACTORS

Fitting for Periods:			56-to-Ult:		56		From:		15		To:		30		Cut-off:		60		Summary of Curve Fitting			
			Method		Tail		R <sup>2</sup>		Weibull			1.024		0.998		Inverse Power			1.046		0.999	
			Weibull Curve Fitting			Inverse Power Curve Fitting			Slope= 0.625			Slope= -1.890			Intercept= -2.413			Intercept= 7.640				
PERIOD	AGE	ATA	X	Y	Y*	ATA*	ATU*	X	Y	Y*	ATA*	ATU*	X	Y	Y*	ATA*	ATU*	X	Y	Y*	ATA*	ATU*
1	6	28.000	1.792	-3.314	-1.292	4.163	1179.933	1.792	3.296	4.254	71.361	953631.535	1.792	3.296	4.254	71.361	953631.535	1.792	3.296	4.254	71.361	953631.535
2	18	5.500	2.890	-1.606	-0.605	2.376	283.450	2.890	1.504	2.178	9.825	13363.450	2.890	1.504	2.178	9.825	13363.450	2.890	1.504	2.178	9.825	13363.450
3	30	3.400	3.401	-1.055	-0.285	1.892	119.290	3.401	0.875	1.212	4.361	1360.121	3.401	0.875	1.212	4.361	1360.121	3.401	0.875	1.212	4.361	1360.121
4	42	2.300	3.738	-0.561	-0.075	1.654	63.043	3.738	0.262	0.576	2.780	311.865	3.738	0.262	0.576	2.780	311.865	3.738	0.262	0.576	2.780	311.865
5	54	2.025	3.989	-0.384	0.082	1.510	38.118	3.989	0.025	0.102	2.107	112.191	3.989	0.025	0.102	2.107	112.191	3.989	0.025	0.102	2.107	112.191
6	66	1.600	4.190	-0.019	0.208	1.412	25.249	4.190	-0.511	-0.278	1.758	53.249	4.190	-0.511	-0.278	1.758	53.249	4.190	-0.511	-0.278	1.758	53.249
7	78	1.441	4.357	0.169	0.312	1.342	17.877	4.357	-0.819	-0.593	1.552	30.297	4.357	-0.819	-0.593	1.552	30.297	4.357	-0.819	-0.593	1.552	30.297
8	90	1.380	4.500	0.254	0.402	1.289	13.319	4.500	-0.968	-0.864	1.422	19.515	4.500	-0.968	-0.864	1.422	19.515	4.500	-0.968	-0.864	1.422	19.515
9	102	1.295	4.625	0.392	0.480	1.248	10.331	4.625	-1.221	-1.100	1.333	13.727	4.625	-1.221	-1.100	1.333	13.727	4.625	-1.221	-1.100	1.333	13.727
10	114	1.235	4.736	0.506	0.550	1.215	8.279	4.736	-1.448	-1.310	1.270	10.300	4.736	-1.448	-1.310	1.270	10.300	4.736	-1.448	-1.310	1.270	10.300
11	126	1.200	4.836	0.583	0.612	1.188	6.816	4.836	-1.609	-1.500	1.223	8.112	4.836	-1.609	-1.500	1.223	8.112	4.836	-1.609	-1.500	1.223	8.112
12	138	1.175	4.927	0.644	0.669	1.165	5.738	4.927	-1.743	-1.671	1.188	6.632	4.927	-1.743	-1.671	1.188	6.632	4.927	-1.743	-1.671	1.188	6.632
13	150	1.150	5.011	0.711	0.721	1.147	4.924	5.011	-1.897	-1.829	1.161	5.582	5.011	-1.897	-1.829	1.161	5.582	5.011	-1.897	-1.829	1.161	5.582
14	162	1.130	5.088	0.771	0.770	1.131	4.295	5.088	-2.040	-1.974	1.139	4.810	5.088	-2.040	-1.974	1.139	4.810	5.088	-2.040	-1.974	1.139	4.810
15	174	1.120	5.159	0.804	0.814	1.117	3.799	5.159	-2.120	-2.109	1.121	4.224	5.159	-2.120	-2.109	1.121	4.224	5.159	-2.120	-2.109	1.121	4.224
16	186	1.106	5.226	0.852	0.856	1.105	3.402	5.226	-2.244	-2.236	1.107	3.767	5.226	-2.244	-2.236	1.107	3.767	5.226	-2.244	-2.236	1.107	3.767
17	198	1.093	5.288	0.902	0.895	1.095	3.078	5.288	-2.375	-2.354	1.095	3.403	5.288	-2.375	-2.354	1.095	3.403	5.288	-2.375	-2.354	1.095	3.403
18	210	1.087	5.347	0.926	0.932	1.086	2.812	5.347	-2.442	-2.465	1.085	3.107	5.347	-2.442	-2.465	1.085	3.107	5.347	-2.442	-2.465	1.085	3.107
19	222	1.078	5.403	0.966	0.967	1.078	2.590	5.403	-2.551	-2.570	1.077	2.864	5.403	-2.551	-2.570	1.077	2.864	5.403	-2.551	-2.570	1.077	2.864
20	234	1.070	5.455	1.003	1.000	1.071	2.403	5.455	-2.658	-2.669	1.069	2.660	5.455	-2.658	-2.669	1.069	2.660	5.455	-2.658	-2.669	1.069	2.660
21	246	1.064	5.505	1.034	1.031	1.065	2.245	5.505	-2.749	-2.764	1.063	2.488	5.505	-2.749	-2.764	1.063	2.488	5.505	-2.749	-2.764	1.063	2.488
22	258	1.057	5.553	1.072	1.061	1.059	2.109	5.553	-2.865	-2.854	1.058	2.340	5.553	-2.865	-2.854	1.058	2.340	5.553	-2.865	-2.854	1.058	2.340
23	270	1.052	5.598	1.101	1.089	1.054	1.991	5.598	-2.957	-2.940	1.053	2.213	5.598	-2.957	-2.940	1.053	2.213	5.598	-2.957	-2.940	1.053	2.213
24	282	1.049	5.642	1.120	1.116	1.050	1.889	5.642	-3.016	-3.022	1.049	2.102	5.642	-3.016	-3.022	1.049	2.102	5.642	-3.016	-3.022	1.049	2.102
25	294	1.045	5.684	1.146	1.142	1.046	1.800	5.684	-3.101	-3.101	1.045	2.004	5.684	-3.101	-3.101	1.045	2.004	5.684	-3.101	-3.101	1.045	2.004
26	306	1.042	5.724	1.165	1.167	1.042	1.722	5.724	-3.166	-3.176	1.042	1.918	5.724	-3.166	-3.176	1.042	1.918	5.724	-3.166	-3.176	1.042	1.918
27	318	1.039	5.762	1.187	1.191	1.039	1.652	5.762	-3.240	-3.249	1.039	1.841	5.762	-3.240	-3.249	1.039	1.841	5.762	-3.240	-3.249	1.039	1.841
28	330	1.036	5.799	1.211	1.215	1.036	1.591	5.799	-3.321	-3.319	1.036	1.772	5.799	-3.321	-3.319	1.036	1.772	5.799	-3.321	-3.319	1.036	1.772
29	342	1.033	5.835	1.235	1.237	1.033	1.536	5.835	-3.405	-3.386	1.034	1.710	5.835	-3.405	-3.386	1.034	1.710	5.835	-3.405	-3.386	1.034	1.710
30	354	1.032	5.869	1.249	1.259	1.030	1.487	5.869	-3.455	-3.452	1.032	1.654	5.869	-3.455	-3.452	1.032	1.654	5.869	-3.455	-3.452	1.032	1.654
31	366		5.903		1.279	1.028	1.443	5.903		-3.515	1.030	1.603	5.903		-3.515	1.030	1.603	5.903		-3.515	1.030	1.603
32	378		5.935		1.300	1.026	1.403	5.935		-3.576	1.028	1.557	5.935		-3.576	1.028	1.557	5.935		-3.576	1.028	1.557
33	390		5.966		1.319	1.024	1.368	5.966		-3.635	1.026	1.515	5.966		-3.635	1.026	1.515	5.966		-3.635	1.026	1.515
34	402		5.996		1.338	1.023	1.335	5.996		-3.692	1.025	1.476	5.996		-3.692	1.025	1.476	5.996		-3.692	1.025	1.476
35	414		6.026		1.356	1.021	1.306	6.026		-3.747	1.024	1.440	6.026		-3.747	1.024	1.440	6.026		-3.747	1.024	1.440
36	426		6.054		1.374	1.020	1.279	6.054		-3.801	1.022	1.407	6.054		-3.801	1.022	1.407	6.054		-3.801	1.022	1.407
37	438		6.082		1.392	1.018	1.254	6.082		-3.854	1.021	1.376	6.082		-3.854	1.021	1.376	6.082		-3.854	1.021	1.376
38	450		6.109		1.409	1.017	1.232	6.109		-3.905	1.020	1.347	6.109		-3.905	1.020	1.347	6.109		-3.905	1.020	1.347
39	462		6.136		1.425	1.016	1.211	6.136		-3.955	1.019	1.321	6.136		-3.955	1.019	1.321	6.136		-3.955	1.019	1.321
40	474		6.161		1.441	1.015	1.192	6.161		-4.003	1.018	1.296	6.161		-4.003	1.018	1.296	6.161		-4.003	1.018	1.296
41	486		6.186		1.457	1.014	1.175	6.186		-4.050	1.017	1.273	6.186		-4.050	1.017	1.273	6.186		-4.050	1.017	1.273
42	498		6.211		1.472	1.013	1.159	6.211		-4.097	1.017	1.251	6.211		-4.097	1.017	1.251	6.211		-4.097	1.017	1.251
43	510		6.234		1.487	1.012	1.144	6.234		-4.142	1.016	1.230	6.234		-4.142	1.016	1.230	6.234		-4.142	1.016	1.230
44	522		6.258		1.501	1.011	1.130	6.258		-4.186	1.015	1.211	6.258		-4.186	1.015	1.211	6.258		-4.186	1.015	1.211
45	534		6.280		1.516	1.011	1.117	6.280		-4.228	1.015	1.193	6.280		-4.228	1.015	1.193	6.280		-4.228	1.015	1.193
46	546		6.303		1.530	1.010	1.106	6.303		-4.270	1.014	1.176	6.303		-4.270	1.014	1.176	6.303		-4.270	1.014	1.176
47	558		6.324		1.543	1.009	1.095	6.324		-4.312	1.013	1.160	6.324		-4.312	1.013	1.160	6.324		-4.312	1.013	1.160
48	570		6.346		1.556	1.009	1.084	6.346		-4.352	1.013	1.144	6.346		-4.352	1.013	1.144	6.346		-4.352	1.013	1.144
49	582		6.366		1.569	1.008	1.075	6.366		-4.391	1.012	1.130	6.366		-4.391	1.012	1.130	6.366		-4.391	1.012	1.130
50	594		6.387		1.582	1.008	1.066	6.387		-4.430	1.012	1.116	6.387		-4.430	1.012	1.116	6.387		-4.430	1.012	1.116
51	606		6.407		1.595	1.007	1.058	6.407		-4.467	1.011	1.103	6.407		-4.467	1.011	1.103	6.407		-4.467	1.011	1.103
52	618		6.426		1.607	1.007	1.050	6.426		-4.505	1.011	1.090	6.426		-4.505	1.011	1.090	6.426		-4.505	1.011	1.090
53	630		6.446		1.619	1.006	1.043	6.446		-4.541	1.011	1.078	6.446		-4.541	1.011	1.078	6.446		-4.541	1.011	1.078

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 3  
SHEET 44

**PERMANENT TOTAL DISABILITY**

**Incremental Decay Method**

Age Months	Age Years	(Known) Selected Paid	Incem. Decay Factors	Implied ATU Dev. Factor	Decay Factor Check
(1)	(2)	(3)	(4)	(5)	(6)
6	0.5	28.000			
18	1.5	5.500	1.876	2.809	
30	2.5	3.400	1.756	2.436	
42	3.5	2.300	1.847	2.304	
54	4.5	2.025	1.540	1.871	
66	5.5	1.600	1.374	1.695	
78	6.5	1.441	1.258	1.472	
90	7.5	1.380	1.190	1.364	
102	8.5	1.295	1.159	1.319	
114	9.5	1.235	1.112	1.253	
126	10.5	1.200	1.086	1.207	
138	11.5	1.175	1.068	1.178	
150	12.5	1.150	1.051	1.157	
162	13.5	1.130	1.029	1.134	
174	14.5	1.120	1.022	1.118	
186	15.5	1.106	1.015	1.109	1.015
198	16.5	1.093	1.011	1.097	1.011
210	17.5	1.087	1.005	1.086	1.005
222	18.5	1.078	0.996	1.080	0.996
234	19.5	1.070	0.984	1.071	0.984
246	20.5	1.064	0.975	1.064	0.975
258	21.5	1.057	0.966	1.058	0.966
270	22.5	1.052	0.959	1.052	0.959
282	23.5	1.049	0.957	1.047	0.957
294	24.5	1.045	0.959	1.045	0.959
306	25.5	1.042	0.960	1.041	0.960
318	26.5	1.039	0.958	1.039	0.958
330	27.5	1.036	0.954	1.036	0.954
342	28.5	1.033	0.951	1.033	0.951
354	29.5	1.032	0.941	1.030	0.941
366	30.5		0.935	1.029	0.935
378	31.5		0.934	1.026	-
390	32.5		0.939	1.024	-
402	33.5		0.933	1.022	-
414	34.5		0.934	1.020	-
426	35.5		0.910	1.018	-
438	36.5		0.847	1.015	-
450	37.5		0.768	1.011	-
462	38.5		0.696	1.008	-
474	39.5		0.617	1.005	-
486	40.5		0.598	1.003	-
498	41.5		0.637	1.002	-
510	42.5		0.693	1.001	-
522	43.5		0.764	1.001	-
534	44.5		0.839	1.001	-
546	45.5		0.839	1.001	-
558	46.5		0.758	1.000	-
570	47.5		0.615	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	-

(1) AGE IN MONTHS  
(2) AGE IN YEARS  
(3) SECTION 3, EXHIBIT 3, SHEET 21  
(4) GEOMETRIC MEAN FROM SECTION 3, EXHIBIT 3, SHEET 45  
(5)  $1.0 + [(3) - 1.0] \times (4) / (3) \text{ PRIOR AGE}$   
(6)  $[(5) - 1.0] \times [(5) \text{ PRIOR AGE}] / [(5) \text{ PRIOR AGE} - 1.0]$







**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 3  
SHEET 46

**PERMANENT TOTAL DISABILITY**

FITTING INCURRED LOSS DEVELOPMENT FACTORS

32-to-Ult:	31
Fitting for Periods:	From: 10
	To: 30
Cut-Off	60

Summary of Curve Fitting		
Method	Tail	R <sup>2</sup>
Weibull	1.103	0.831
Inverse Power	1.164	0.814
Selected	1.120	

			Weibull Curve Fitting					Inverse Power Curve Fitting				
			Slope= 0.629					Slope= -2.160				
			Intercept= -2.182					Intercept= 8.245				
PERIOD	AGE	ATA	X	Y	Y*	ATA*	ATU*	X	Y	Y*	ATA*	ATU*
1	6	4.186	1.792	-1.298	-1.055	3.400	115.198	1.792	1.159	4.375	80.417	66459.723
2	18	2.500	2.890	-0.672	-0.363	1.996	33.877	2.890	0.405	2.002	8.402	826.436
3	30	2.400	3.401	-0.618	-0.042	1.622	16.974	3.401	0.336	0.898	3.456	98.363
4	42	1.700	3.738	-0.120	0.170	1.440	10.467	3.738	-0.357	0.172	2.187	28.465
5	54	1.555	3.989	0.030	0.328	1.333	7.267	3.989	-0.589	-0.371	1.690	13.015
6	66	1.380	4.190	0.254	0.454	1.261	5.453	4.190	-0.968	-0.805	1.447	7.702
7	78	1.199	4.357	0.585	0.559	1.210	4.324	4.357	-1.612	-1.166	1.312	5.322
8	90	1.147	4.500	0.720	0.649	1.173	3.572	4.500	-1.917	-1.475	1.229	4.057
9	102	1.293	4.625	0.395	0.728	1.144	3.046	4.625	-1.228	-1.745	1.175	3.301
10	114	1.120	4.736	0.803	0.798	1.122	2.662	4.736	-2.119	-1.985	1.137	2.810
11	126	1.127	4.836	0.779	0.861	1.104	2.373	4.836	-2.060	-2.201	1.111	2.471
12	138	1.079	4.927	0.960	0.918	1.089	2.150	4.927	-2.535	-2.398	1.091	2.225
13	150	1.088	5.011	0.920	0.971	1.077	1.975	5.011	-2.425	-2.578	1.076	2.039
14	162	1.031	5.088	1.257	1.019	1.067	1.834	5.088	-3.485	-2.744	1.064	1.896
15	174	1.064	5.159	1.032	1.064	1.058	1.719	5.159	-2.746	-2.899	1.055	1.781
16	186	1.047	5.226	1.130	1.106	1.051	1.624	5.226	-3.050	-3.043	1.048	1.688
17	198	1.043	5.288	1.159	1.145	1.045	1.545	5.288	-3.144	-3.178	1.042	1.611
18	210	1.073	5.347	0.991	1.183	1.040	1.478	5.347	-2.624	-3.305	1.037	1.547
19	222	1.045	5.403	1.149	1.217	1.035	1.422	5.403	-3.112	-3.425	1.033	1.492
20	234	1.033	5.455	1.237	1.251	1.031	1.373	5.455	-3.415	-3.539	1.029	1.445
21	246	1.022	5.505	1.348	1.282	1.028	1.332	5.505	-3.827	-3.647	1.026	1.404
22	258	1.014	5.553	1.447	1.312	1.025	1.295	5.553	-4.235	-3.749	1.024	1.368
23	270	1.037	5.598	1.205	1.341	1.022	1.264	5.598	-3.300	-3.848	1.021	1.337
24	282	1.013	5.642	1.475	1.368	1.020	1.236	5.642	-4.357	-3.942	1.019	1.309
25	294	1.025	5.684	1.317	1.394	1.018	1.212	5.684	-3.707	-4.032	1.018	1.284
26	306	1.023	5.724	1.329	1.419	1.016	1.190	5.724	-3.753	-4.118	1.016	1.262
27	318	1.010	5.762	1.530	1.444	1.015	1.171	5.762	-4.610	-4.201	1.015	1.241
28	330	1.016	5.799	1.423	1.467	1.013	1.154	5.799	-4.133	-4.281	1.014	1.223
29	342	1.010	5.835	1.533	1.489	1.012	1.139	5.835	-4.620	-4.358	1.013	1.206
30	354	1.010	5.869	1.538	1.511	1.011	1.126	5.869	-4.645	-4.433	1.012	1.191
31	366		5.903		1.532	1.010	1.114	5.903		-4.505	1.011	1.177
32	378		5.935		1.552	1.009	1.103	5.935		-4.574	1.010	1.164
33	390		5.966		1.572	1.008	1.093	5.966		-4.642	1.010	1.152
34	402		5.996		1.591	1.007	1.084	5.996		-4.707	1.009	1.141
35	414		6.026		1.610	1.007	1.076	6.026		-4.771	1.008	1.131
36	426		6.054		1.628	1.006	1.069	6.054		-4.833	1.008	1.122
37	438		6.082		1.645	1.006	1.062	6.082		-4.893	1.008	1.113
38	450		6.109		1.662	1.005	1.056	6.109		-4.951	1.007	1.105
39	462		6.136		1.679	1.005	1.051	6.136		-5.008	1.007	1.097
40	474		6.161		1.695	1.004	1.046	6.161		-5.063	1.006	1.090
41	486		6.186		1.711	1.004	1.041	6.186		-5.117	1.006	1.083
42	498		6.211		1.726	1.004	1.037	6.211		-5.170	1.006	1.076
43	510		6.234		1.741	1.003	1.033	6.234		-5.221	1.005	1.070
44	522		6.258		1.756	1.003	1.030	6.258		-5.272	1.005	1.064
45	534		6.280		1.770	1.003	1.027	6.280		-5.321	1.005	1.059
46	546		6.303		1.784	1.003	1.024	6.303		-5.369	1.005	1.054
47	558		6.324		1.797	1.002	1.021	6.324		-5.416	1.004	1.049
48	570		6.346		1.811	1.002	1.019	6.346		-5.462	1.004	1.044
49	582		6.366		1.824	1.002	1.017	6.366		-5.507	1.004	1.040
50	594		6.387		1.837	1.002	1.015	6.387		-5.551	1.004	1.036
51	606		6.407		1.849	1.002	1.013	6.407		-5.594	1.004	1.032
52	618		6.426		1.862	1.002	1.011	6.426		-5.636	1.004	1.028
53	630		6.446		1.874	1.001	1.009	6.446		-5.678	1.003	1.024
54	642		6.465		1.886	1.001	1.008	6.465		-5.719	1.003	1.021
55	654		6.483		1.897	1.001	1.006	6.483		-5.759	1.003	1.017
56	666		6.501		1.909	1.001	1.005	6.501		-5.798	1.003	1.014
57	678		6.519		1.920	1.001	1.004	6.519		-5.836	1.003	1.011
58	690		6.537		1.931	1.001	1.003	6.537		-5.874	1.003	1.008
59	702		6.554		1.942	1.001	1.002	6.554		-5.911	1.003	1.005
60	714		6.571		1.953	1.001	1.001	6.571		-5.948	1.003	1.003

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 4  
SHEET 1

**DEATH  
(000's)**

SUMMARY OF LOSS & ALAE RESERVES

ACCIDENT YEAR	PAYROLL	SEL.ULT. EXPECTED PAID AT @ 6/30/08	SELECTED ULTIMATE LOSS & ALAE	SELECTED NOMINAL UNPAID LOSS & ALAE	DISCOUNT FACTOR AT 5.0%	SELECTED DISCOUNTED UNPAID LOSS & ALAE	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		51	1,400	1,349	63.6%	858	
1977	1,465,551	1,116	1,463	347	63.2%	220	0.10
1978	1,553,484	1,648	2,213	565	62.8%	355	0.14
1979	1,646,693	1,657	2,282	625	62.4%	390	0.14
1980	1,745,494	1,188	1,678	490	61.8%	303	0.10
1981	1,826,711	790	1,146	357	61.2%	218	0.06
1982	2,061,263	1,277	1,905	628	60.6%	380	0.09
1983	2,173,213	2,425	3,726	1,302	59.9%	780	0.17
1984	2,314,385	2,074	3,293	1,219	59.3%	723	0.14
1985	2,444,242	1,090	1,791	701	58.7%	412	0.07
1986	2,644,132	1,590	2,714	1,124	58.2%	654	0.10
1987	2,911,888	493	876	383	57.7%	221	0.03
1988	3,191,151	630	1,167	537	57.1%	307	0.04
1989	3,341,117	1,760	3,412	1,652	56.5%	933	0.10
1990	3,644,538	1,154	2,348	1,194	55.9%	668	0.06
1991	3,852,022	806	1,734	928	55.4%	514	0.05
1992	3,944,342	1,457	3,321	1,864	54.9%	1,023	0.08
1993	4,020,534	1,637	3,972	2,334	54.3%	1,268	0.10
1994	4,272,082	1,414	3,669	2,256	53.7%	1,212	0.09
1995	4,432,599	467	1,302	835	53.1%	444	0.03
1996	4,487,291	127	383	256	52.5%	135	0.01
1997	4,623,816	823	2,706	1,883	51.8%	976	0.06
1998	4,816,176	1,127	4,089	2,961	51.3%	1,519	0.08
1999	5,047,597	256	1,034	778	50.7%	394	0.02
2000	5,318,217	165	1,723	1,558	50.1%	780	0.03
2001	5,597,545	461	2,835	2,374	49.4%	1,172	0.05
2002	5,821,179	10	59	49	48.7%	24	0.00
2003	6,004,956	746	5,507	4,760	48.0%	2,287	0.09
2004	6,183,507	328	3,349	3,022	47.4%	1,432	0.05
2005	6,388,250	271	3,877	3,606	46.8%	1,687	0.06
2006	6,653,696	99	3,954	3,855	46.4%	1,789	0.06
2007	6,914,380	61	4,150	4,088	45.6%	1,863	0.06
2008	3,560,906	7	2,137	2,130	44.4%	946	0.06
TOTAL		29,205	81,215	52,011	51.7%	26,886	
EXLD PRIOR		29,153	79,815	50,662	51.4%	26,028	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 3, EXHIBIT 4, SHEET 4, COL. 2 + SECTION 3, EXHIBIT 4, SHEET 3, COL. 8  
(3) SECTION 3, EXHIBIT 4, SHEET 4, COL. 12; 2008 ADJUSTED TO PARTIAL YEAR  
(4) = (3) - (2)  
(5) SECTION 3, EXHIBIT 4, SHEET 16, COL. 6  
(6) = (4) x (5)  
(7) = [(3) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

**DEATH  
(000's)**

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS & ALAE @ 6/30/2008	FISCAL YEAR ENDING															
		2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	> 2023
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
PRIOR	1,349	96	90	83	77	71	66	61	57	53	51	50	50	49	49	46	402
1977	347	25	23	21	20	18	17	16	15	14	13	12	12	12	12	12	107
1978	565	39	37	35	32	30	28	26	24	22	21	19	19	18	18	18	180
1979	625	43	41	38	36	33	31	29	26	24	23	21	20	19	19	18	204
1980	490	30	31	30	28	26	25	23	21	19	18	17	16	15	14	14	163
1981	357	22	21	21	20	19	18	17	16	14	13	12	11	11	10	10	121
1982	628	36	36	35	36	34	32	30	28	26	24	22	20	19	18	17	217
1983	1,302	73	70	71	68	70	66	63	59	55	51	47	43	40	37	35	457
1984	1,219	68	64	62	63	60	62	59	55	52	48	45	41	38	35	33	434
1985	701	38	37	35	34	34	33	34	32	30	28	26	24	22	21	19	254
1986	1,124	61	58	56	53	51	52	49	51	48	46	43	40	37	34	32	414
1987	383	20	20	19	18	17	16	17	16	16	16	15	14	13	12	11	144
1988	537	27	27	26	25	24	23	22	22	21	22	21	20	18	17	16	206
1989	1,652	81	79	79	77	73	71	67	64	65	62	64	61	57	54	50	649
1990	1,194	58	56	55	54	53	50	49	46	44	45	43	44	42	39	37	481
1991	928	46	43	41	40	40	39	37	36	34	33	33	31	32	31	29	383
1992	1,864	87	88	82	79	77	77	75	71	69	65	62	63	60	62	59	788
1993	2,334	106	104	105	98	94	92	92	90	85	83	78	74	76	72	74	1,013
1994	2,256	99	98	96	97	90	87	85	85	83	78	76	72	69	70	67	1,005
1995	835	35	35	35	34	34	32	31	30	30	29	28	27	25	24	25	380
1996	256	10	10	10	10	10	10	9	9	9	9	9	8	8	7	7	119
1997	1,883	73	73	73	73	72	71	71	66	64	63	62	61	58	56	53	893
1998	2,961	117	111	110	110	110	109	107	108	100	97	95	94	93	87	85	1,428
1999	778	29	30	28	28	28	28	27	27	27	25	25	24	24	23	22	383
2000	1,558	57	56	57	54	54	54	54	53	52	53	49	47	46	46	45	781
2001	2,374	81	84	83	84	80	79	79	79	78	77	77	72	70	68	68	1,216
2002	49	2	2	2	2	2	2	2	2	2	2	2	2	1	1	1	26
2003	4,760	157	150	153	157	155	158	149	149	148	149	146	144	145	135	131	2,535
2004	3,022	94	96	92	94	96	96	97	92	91	91	91	90	88	89	83	1,639
2005	3,606	115	109	111	107	108	111	110	112	106	106	105	106	104	102	103	1,990
2006	3,855	135	119	113	115	110	112	115	114	115	109	109	108	109	107	105	2,160
2007	4,088	104	139	122	116	119	114	116	119	118	119	113	113	112	112	111	2,341
2008	2,130	78	107	143	125	119	122	116	119	122	121	122	116	115	115	115	2,512
TOTAL	52,011	2,143	2,142	2,121	2,063	2,013	1,979	1,931	1,890	1,837	1,786	1,739	1,687	1,646	1,599	1,549	26,023

(1) SECTION 3, EXHIBIT 4, SHEET 1, COL. 4  
(2) - (17) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 4, SHEET 21

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 4  
SHEET 3

**DEATH  
(000's)**

ESTIMATED PAYMENTS FROM 1/1/2008 TO 6/30/2008

ACCIDENT YEAR	SELECTED	PAID	AGE @ 12/31/2007	AGE @ 6/30/2008	LDF @ 12/31/2007	LDF @ 6/30/2008	EXPECTED PERCENT	1/1/08 TO 6/30/08
	ULTIMATE LOSS & ALAE	LOSS & ALAE @ 12/31/07						EXPECTED PAYMENTS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR	1,400	0	384	390	1.297	1.283	3.7%	51
1977	1,463	1,103	372	378	1.327	1.311	3.6%	13
1978	2,213	1,627	360	366	1.360	1.343	3.5%	21
1979	2,282	1,636	348	354	1.395	1.377	3.2%	21
1980	1,678	1,172	336	342	1.432	1.412	3.2%	16
1981	1,146	779	324	330	1.472	1.452	2.9%	11
1982	1,905	1,258	312	318	1.514	1.492	2.9%	19
1983	3,726	2,386	300	306	1.562	1.537	2.9%	39
1984	3,293	2,039	288	294	1.615	1.588	2.8%	35
1985	1,791	1,070	276	282	1.674	1.643	2.8%	20
1986	2,714	1,559	264	270	1.741	1.707	2.7%	31
1987	876	483	252	258	1.814	1.777	2.6%	10
1988	1,167	616	240	246	1.895	1.853	2.5%	14
1989	3,412	1,718	228	234	1.986	1.938	2.5%	42
1990	2,348	1,123	216	222	2.092	2.035	2.5%	31
1991	1,734	784	204	210	2.213	2.151	2.4%	23
1992	3,321	1,413	192	198	2.350	2.279	2.3%	44
1993	3,972	1,584	180	186	2.508	2.426	2.2%	54
1994	3,669	1,364	168	174	2.690	2.596	2.1%	49
1995	1,302	449	156	162	2.900	2.790	2.1%	18
1996	383	122	144	150	3.146	3.018	2.0%	5
1997	2,706	785	132	138	3.449	3.286	2.0%	39
1998	4,089	1,069	120	126	3.823	3.627	1.9%	58
1999	1,034	241	108	114	4.288	4.041	1.9%	15
2000	1,723	137	96	102	4.875	4.566	1.7%	28
2001	2,835	421	84	90	5.630	5.228	1.7%	40
2002	59	9	72	78	6.677	6.097	1.7%	1
2003	5,507	670	60	66	8.224	7.378	1.6%	77
2004	3,349	278	48	54	10.755	9.289	1.6%	50
2005	3,877	206	36	42	16.238	12.772	1.8%	65
2006	3,954	49	24	30	30.901	22.287	1.3%	50
2007	4,150	23	12	18	93.558	50.369	0.9%	38
2008	4,273		0	6		656.362	0.2%	7
TOTAL	83,352	28,172						1,032
EXLD PRIOR	81,952	28,172						981

(1) SECTION 3, EXHIBIT 4, SHEET 4, COL. 12  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) AGE OF ACCIDENT YEAR AT 12/31/2007  
(4) AGE OF ACCIDENT YEAR AT 6/30/2008

(5) BASED ON SECTION 3, EXHIBIT 4, SHEET 21 AGE OF (5)  
(6) BASED ON SECTION 3, EXHIBIT 4, SHEET 21 AGE OF (6)  
(7)  $= [1 / (6) - 1 / (5)] / [1 - 1 / (5)]$   
(8)  $= [(1) - (2)] \times (7)$

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 4  
SHEET 4

**DEATH  
(000's)**

SELECTION OF ULTIMATE LOSS & ALAE

ACCIDENT YEAR	INDICATED ULTIMATE LOSS & ALAE												
	PAYROLL	PAID	INCURRED	LOSS DEVELOPMENT		BORNHJETTER-FERGUSON		PAID CUM.	PAID INCR.	INCR. INDEX	PAID INCR.	SELECTED ULTIMATE LOSS & ALAE	SELECTED ULTIMATE LOSS RATE
		LOSS & ALAE @ 12/31/07	LOSS & ALAE @ 12/31/07	PAID	INCURRED	PAID	INCURRED	FREQ/SEV AY DEV.	FREQ/SEV AY DEV.	PAYMENT METHOD	TRENDED FREQ/SEV		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
PRIOR												1,400	
1977	1,465,551	1,103	1,307	1,463	1,386	1,463	1,390	1,481	1,468	1,468		1,463	0.100
1978	1,553,484	1,627	2,129	2,213	2,256	2,213	2,254	2,205	2,206	2,162		2,213	0.142
1979	1,646,693	1,636	2,253	2,282	2,337	2,282	2,335	2,271	2,285	2,214		2,282	0.139
1980	1,745,494	1,172	1,652	1,678	1,688	1,678	1,688	1,679	1,678	1,703		1,678	0.096
1981	1,826,711	779	962	1,146	985	1,146	989	1,156	1,108	1,275		1,146	0.063
1982	2,061,263	1,258	1,749	1,905	1,807	1,905	1,811	1,933	1,890	2,038		1,905	0.092
1983	2,173,213	2,386	3,358	3,726	3,619	3,726	3,626	3,788	3,689	3,641		3,726	0.171
1984	2,314,385	2,039	2,605	3,293	2,906	3,293	2,946	3,344	3,042	3,322		3,293	0.142
1985	2,444,242	1,070	1,499	1,791	1,702	1,791	1,712	1,814	1,605	2,211		1,791	0.073
1986	2,644,132	1,559	2,001	2,714	2,296	2,714	2,350	2,734	2,372	3,028		2,714	0.103
1987	2,911,888	483	695	876	781	876	791	873	800	1,741		876	0.030
1988	3,191,151	616	887	1,167	983	1,167	1,001	1,151	983	2,169		1,167	0.037
1989	3,341,117	1,718	3,113	3,412	3,692	3,412	3,648	3,329	3,156	3,701		3,412	0.102
1990	3,644,538	1,123	1,460	2,348	1,916	2,348	2,019	2,270	1,900	3,034		2,348	0.064
1991	3,852,022	784	1,441	1,734	1,929	1,734	1,880	1,664	1,535	2,616		1,734	0.045
1992	3,944,342	1,413	2,302	3,321	2,765	3,321	2,858	3,163	2,479	3,758		3,321	0.084
1993	4,020,534	1,584	3,353	3,972	4,238	3,214	3,919	3,751	3,018	4,050		3,972	0.099
1994	4,272,082	1,364	2,623	3,669	3,974	3,176	3,603	3,437	2,667	3,857		3,669	0.086
1995	4,432,599	449	720	1,302	1,054	2,400	1,664	1,218	823	2,829		1,302	0.029
1996	4,487,291	122	122	383	171	2,157	983	359	164	2,592		383	0.009
1997	4,623,816	785	1,612	2,706	2,615	2,922	2,766	2,505	1,698	3,381		2,706	0.059
1998	4,816,176	1,069	2,306	4,089	4,497	3,334	3,800	3,663	2,000	3,803		4,089	0.085
1999	5,047,597	241	729	1,034	1,495	2,685	2,362	880	625	3,259		1,034	0.02
2000	5,318,217	137	137	670	254	2,775	1,661	543	185	3,464		1,723	0.032
2001	5,597,545	421	1,427	2,368	2,469	3,302	2,906	1,872	1,087	3,676		2,835	0.051
2002	5,821,179	9	9	59	17	3,080	1,693	46	12	3,043		59	0.001
2003	6,004,956	670	3,102	5,507	6,006	3,931	4,897	4,019	1,583	4,113		5,507	0.092
2004	6,183,507	278	1,411	2,990	2,879	3,708	3,339	2,139	1,042	3,783		3,349	0.054
2005	6,388,250	206	1,772	3,339	3,050	3,877	3,411	2,323	1,661	3,845		3,877	0.061
2006	6,653,696	49	1,767	1,512	3,105	3,954	3,506	1,093	808	3,594		3,954	0.059
2007	6,914,380	23	907	2,171	3,284	4,150	3,926	2,352		3,901		4,150	0.060
2008	7,121,811					4,273	4,273			4,191		4,273	0.060
TOTAL		28,172	51,409	70,841	72,155	88,010	82,010	65,054	49,569	97,462		83,352	
EXLD PRIOR		28,172	51,409	70,841	72,155	88,010	82,010	65,054	49,569	97,462		81,952	
EXLD PRIOR & 2008		28,172	51,409	70,841	72,155	83,737	77,737	65,054	49,569	93,271		77,679	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) BASED ON DATA FROM OLIVER WYMAN & BWC  
(4) SECTION 3, EXHIBIT 4, SHEET 5, COL. 4  
(5) SECTION 3, EXHIBIT 4, SHEET 6, COL. 4  
(6) SECTION 3, EXHIBIT 4, SHEET 7, COL. 8

(7) SECTION 3, EXHIBIT 4, SHEET 8, COL. 8  
(8) SECTION 3, EXHIBIT 4, SHEET 9, COL. 8  
(9) SECTION 3, EXHIBIT 4, SHEET 10  
(10) SECTION 3, EXHIBIT 4, SHEET 13, COL. 10  
(11) N/A  
(12) SELECTED BY DELOITTE CONSULTING

(13) (12) / (1) x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 4  
SHEET 5

**DEATH  
(000's)**

PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE (MONTHS)	PAID LOSS & ALAE	PAID LDF	INDICATED ULTIMATE @ 12/31/07	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
		0			
1977	372	1,103	1.327	1,463	0.10
1978	360	1,627	1.360	2,213	0.14
1979	348	1,636	1.395	2,282	0.14
1980	336	1,172	1.432	1,678	0.10
1981	324	779	1.472	1,146	0.06
1982	312	1,258	1.514	1,905	0.09
1983	300	2,386	1.562	3,726	0.17
1984	288	2,039	1.615	3,293	0.14
1985	276	1,070	1.674	1,791	0.07
1986	264	1,559	1.741	2,714	0.10
1987	252	483	1.814	876	0.03
1988	240	616	1.895	1,167	0.04
1989	228	1,718	1.986	3,412	0.10
1990	216	1,123	2.092	2,348	0.06
1991	204	784	2.213	1,734	0.05
1992	192	1,413	2.350	3,321	0.08
1993	180	1,584	2.508	3,972	0.10
1994	168	1,364	2.690	3,669	0.09
1995	156	449	2.900	1,302	0.03
1996	144	122	3.146	383	0.01
1997	132	785	3.449	2,706	0.06
1998	120	1,069	3.823	4,089	0.08
1999	108	241	4.288	1,034	0.02
2000	96	137	4.875	670	0.01
2001	84	421	5.630	2,368	0.04
2002	72	9	6.677	59	0.00
2003	60	670	8.224	5,507	0.09
2004	48	278	10.755	2,990	0.05
2005	36	206	16.238	3,339	0.05
2006	24	49	30.901	1,512	0.02
2007	12	23	93.558	2,171	0.03
2008	0				
TOTAL		28,172		70,841	

(1) AGE OF ACCIDENT YEAR  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 3, EXHIBIT 4, SHEET 18, COL. 6  
(4) = (2) x (3)  
(5) = (4) / PAYROLL x 100



**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 4  
SHEET 6

**DEATH  
(000's)**

INCURRED LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE (MONTHS)	INCURRED LOSS & ALAE	INCURRED LDF	INDICATED ULTIMATE @ 12/31/07	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	372	1,307	1.060	1,386	0.09
1978	360	2,129	1.060	2,256	0.15
1979	348	2,253	1.037	2,337	0.14
1980	336	1,652	1.022	1,688	0.10
1981	324	962	1.024	985	0.05
1982	312	1,749	1.034	1,807	0.09
1983	300	3,358	1.078	3,619	0.17
1984	288	2,605	1.115	2,906	0.13
1985	276	1,499	1.135	1,702	0.07
1986	264	2,001	1.148	2,296	0.09
1987	252	695	1.124	781	0.03
1988	240	887	1.108	983	0.03
1989	228	3,113	1.186	3,692	0.11
1990	216	1,460	1.313	1,916	0.05
1991	204	1,441	1.339	1,929	0.05
1992	192	2,302	1.201	2,765	0.07
1993	180	3,353	1.264	4,238	0.11
1994	168	2,623	1.515	3,974	0.09
1995	156	720	1.464	1,054	0.02
1996	144	122	1.406	171	0.00
1997	132	1,612	1.622	2,615	0.06
1998	120	2,306	1.950	4,497	0.09
1999	108	729	2.050	1,495	0.03
2000	96	137	1.849	254	0.00
2001	84	1,427	1.730	2,469	0.04
2002	72	9	1.874	17	0.00
2003	60	3,102	1.936	6,006	0.10
2004	48	1,411	2.040	2,879	0.05
2005	36	1,772	1.721	3,050	0.05
2006	24	1,767	1.757	3,105	0.05
2007	12	907	3.620	3,284	0.05
2008	0				
TOTAL		51,409		72,155	

(1) AGE OF ACCIDENT YEAR  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 3, EXHIBIT 4, SHEET 18, COL. 9  
(4) = (2) x (3)  
(5) = (4) / PAYROLL x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 4  
SHEET 7

**DEATH  
(000's)**

PAID BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED		EXPECTED %	EXPECTED	ACTUAL	EXPECTED	INDICATED	INDICATED
		LOSS RATE	DOLLARS	OF PAID	PAID	PAID	UNPAID	ULTIMATE	ULTIMATE
	(1)	(2)	(3)	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS RATE
				(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551	0.10	1,463	75.4%	1,103	1,103	360	1,463	0.10
1978	1,553,484	0.14	2,213	73.5%	1,627	1,627	585	2,213	0.14
1979	1,646,693	0.14	2,282	71.7%	1,636	1,636	646	2,282	0.14
1980	1,745,494	0.10	1,678	69.8%	1,172	1,172	506	1,678	0.10
1981	1,826,711	0.06	1,146	68.0%	779	779	367	1,146	0.06
1982	2,061,263	0.09	1,905	66.0%	1,258	1,258	647	1,905	0.09
1983	2,173,213	0.17	3,726	64.0%	2,386	2,386	1,341	3,726	0.17
1984	2,314,385	0.14	3,293	61.9%	2,039	2,039	1,254	3,293	0.14
1985	2,444,242	0.07	1,791	59.7%	1,070	1,070	721	1,791	0.07
1986	2,644,132	0.10	2,714	57.4%	1,559	1,559	1,155	2,714	0.10
1987	2,911,888	0.03	876	55.1%	483	483	393	876	0.03
1988	3,191,151	0.04	1,167	52.8%	616	616	551	1,167	0.04
1989	3,341,117	0.10	3,412	50.4%	1,718	1,718	1,694	3,412	0.10
1990	3,644,538	0.06	2,348	47.8%	1,123	1,123	1,225	2,348	0.06
1991	3,852,022	0.05	1,734	45.2%	784	784	951	1,734	0.05
1992	3,944,342	0.08	3,321	42.6%	1,413	1,413	1,908	3,321	0.08
1993	4,020,534	0.07	2,712	39.9%	1,081	1,584	1,630	3,214	0.08
1994	4,272,082	0.07	2,884	37.2%	1,072	1,364	1,812	3,176	0.07
1995	4,432,599	0.07	2,978	34.5%	1,027	449	1,951	2,400	0.05
1996	4,487,291	0.07	2,984	31.8%	948	122	2,036	2,157	0.05
1997	4,623,816	0.07	3,010	29.0%	873	785	2,137	2,922	0.06
1998	4,816,176	0.06	3,067	26.2%	802	1,069	2,265	3,334	0.07
1999	5,047,597	0.06	3,188	23.3%	743	241	2,444	2,685	0.05
2000	5,318,217	0.06	3,318	20.5%	681	137	2,638	2,775	0.05
2001	5,597,545	0.06	3,504	17.8%	622	421	2,881	3,302	0.06
2002	5,821,179	0.06	3,612	15.0%	541	9	3,071	3,080	0.05
2003	6,004,956	0.06	3,713	12.2%	452	670	3,262	3,931	0.07
2004	6,183,507	0.06	3,782	9.3%	352	278	3,430	3,708	0.06
2005	6,388,250	0.06	3,912	6.2%	241	206	3,671	3,877	0.06
2006	6,653,696	0.06	4,036	3.2%	131	49	3,905	3,954	0.06
2007	6,914,380	0.06	4,171	1.1%	45	23	4,127	4,150	0.06
2008	7,121,811	0.06	4,273	0.0%			4,273	4,273	0.06
TOTAL			90,215		30,377	28,172	59,838	88,010	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 3, EXHIBIT 4, SHEET 17, COL. 14  
(3) = [(1) x (2)] / 100  
(4) = 1 / SECTION 3, EXHIBIT 4, SHEET 5, COL. 3  
(5) = (3) x (4)

(6) BASED ON DATA FROM OLIVER WYMAN & BWC  
(7) = (3) x [1 - (4)]  
(8) = (6) + (7)  
(9) = [(8) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 4  
SHEET 8

**DEATH  
(000's)**

INCURRED BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED		EXPECTED % OF REPORTED LOSS & ALAE	EXPECTED REPORTED LOSS & ALAE	ACTUAL REPORTED LOSS & ALAE	EXPECTED UNREPORTED LOSS & ALAE	INDICATED ULTIMATE LOSS & ALAE	INDICATED ULTIMATE LOSS RATE
		LOSS RATE	DOLLARS						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551	0.100	1,463	94.3%	1,381	1,307	83	1,390	0.09
1978	1,553,484	0.142	2,213	94.3%	2,087	2,129	125	2,254	0.15
1979	1,646,693	0.139	2,282	96.4%	2,200	2,253	82	2,335	0.14
1980	1,745,494	0.096	1,678	97.8%	1,642	1,652	36	1,688	0.10
1981	1,826,711	0.063	1,146	97.6%	1,119	962	27	989	0.05
1982	2,061,263	0.092	1,905	96.7%	1,843	1,749	62	1,811	0.09
1983	2,173,213	0.171	3,726	92.8%	3,458	3,358	268	3,626	0.17
1984	2,314,385	0.142	3,293	89.7%	2,952	2,605	341	2,946	0.13
1985	2,444,242	0.073	1,791	88.1%	1,578	1,499	213	1,712	0.07
1986	2,644,132	0.103	2,714	87.1%	2,365	2,001	350	2,350	0.09
1987	2,911,888	0.030	876	88.9%	779	695	97	791	0.03
1988	3,191,151	0.037	1,167	90.3%	1,053	887	114	1,001	0.03
1989	3,341,117	0.102	3,412	84.3%	2,876	3,113	536	3,648	0.11
1990	3,644,538	0.064	2,348	76.2%	1,789	1,460	559	2,019	0.06
1991	3,852,022	0.045	1,734	74.7%	1,295	1,441	439	1,880	0.05
1992	3,944,342	0.084	3,321	83.3%	2,765	2,302	556	2,858	0.07
1993	4,020,534	0.067	2,712	79.1%	2,145	3,353	566	3,919	0.10
1994	4,272,082	0.068	2,884	66.0%	1,903	2,623	981	3,603	0.08
1995	4,432,599	0.067	2,978	68.3%	2,034	720	944	1,664	0.04
1996	4,487,291	0.066	2,984	71.1%	2,123	122	861	983	0.02
1997	4,623,816	0.065	3,010	61.7%	1,856	1,612	1,154	2,766	0.06
1998	4,816,176	0.064	3,067	51.3%	1,573	2,306	1,494	3,800	0.08
1999	5,047,597	0.063	3,188	48.8%	1,555	729	1,633	2,362	0.05
2000	5,318,217	0.062	3,318	54.1%	1,794	137	1,524	1,661	0.03
2001	5,597,545	0.063	3,504	57.8%	2,025	1,427	1,479	2,906	0.05
2002	5,821,179	0.062	3,612	53.4%	1,928	9	1,685	1,693	0.03
2003	6,004,956	0.062	3,713	51.6%	1,918	3,102	1,795	4,897	0.08
2004	6,183,507	0.061	3,782	49.0%	1,854	1,411	1,928	3,339	0.05
2005	6,388,250	0.061	3,912	58.1%	2,274	1,772	1,639	3,411	0.05
2006	6,653,696	0.061	4,036	56.9%	2,297	1,767	1,739	3,506	0.05
2007	6,914,380	0.060	4,171	27.6%	1,152	907	3,019	3,926	0.06
2008	7,121,811	0.060	4,273	0.0%	0		4,273	4,273	0.06
TOTAL			90,215		59,614	51,409	30,601	82,010	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 3, EXHIBIT 4, SHEET 17, COL. 14  
(3) = [(1) x (2)] / 100  
(4) = 1 / SECTION 3, EXHIBIT 4, SHEET 6, COL. 3  
(5) = (3) x (4)

(6) BASED ON DATA FROM OLIVER WYMAN & BWC  
(7) = (3) x [1 - (4)]  
(8) = (6) + (7)  
(9) = [(8) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 4  
SHEET 9

**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 & ALAE	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551	976	1.000	976	1,130	1.343	1,517	1,481	0.10
1978	1,553,484	1,058	1.000	1,058	1,538	1.355	2,084	2,205	0.14
1979	1,646,693	1,001	1.000	1,001	1,634	1.388	2,268	2,271	0.14
1980	1,745,494	1,184	1.000	1,184	990	1.433	1,418	1,679	0.10
1981	1,826,711	1,123	1.000	1,123	694	1.483	1,029	1,156	0.06
1982	2,061,263	1,271	1.000	1,271	990	1.536	1,521	1,933	0.09
1983	2,173,213	1,347	1.000	1,347	1,771	1.588	2,811	3,788	0.17
1984	2,314,385	1,435	1.000	1,435	1,421	1.640	2,330	3,344	0.14
1985	2,444,242	1,548	1.000	1,548	691	1.696	1,172	1,814	0.07
1986	2,644,132	1,641	1.000	1,641	950	1.753	1,666	2,734	0.10
1987	2,911,888	1,690	1.000	1,690	286	1.808	516	873	0.03
1988	3,191,151	1,892	1.000	1,892	326	1.869	608	1,151	0.04
1989	3,341,117	1,901	1.000	1,902	904	1.937	1,750	3,329	0.10
1990	3,644,538	1,873	1.001	1,875	599	2.020	1,210	2,270	0.06
1991	3,852,022	1,794	1.001	1,796	437	2.120	926	1,664	0.04
1992	3,944,342	1,945	1.002	1,948	727	2.234	1,623	3,163	0.08
1993	4,020,534	1,912	1.002	1,916	828	2.363	1,957	3,751	0.09
1994	4,272,082	1,851	1.003	1,856	737	2.512	1,852	3,437	0.08
1995	4,432,599	1,822	1.003	1,828	246	2.703	666	1,218	0.03
1996	4,487,291	1,806	1.005	1,814	67	2.929	198	359	0.01
1997	4,623,816	1,634	1.007	1,645	480	3.171	1,523	2,505	0.05
1998	4,816,176	1,565	1.010	1,581	683	3.392	2,318	3,663	0.08
1999	5,047,597	1,802	1.014	1,828	134	3.597	481	880	0.02
2000	5,318,217	1,871	1.021	1,910	73	3.866	284	543	0.01
2001	5,597,545	1,679	1.034	1,736	251	4.305	1,078	1,872	0.03
2002	5,821,179	1,498	1.056	1,582	6	4.877	29	46	0.00
2003	6,004,956	1,557	1.089	1,696	430	5.511	2,370	4,019	0.07
2004	6,183,507	1,451	1.139	1,653	192	6.754	1,294	2,139	0.03
2005	6,388,250	1,344	1.235	1,660	153	9.144	1,399	2,323	0.04
2006	6,653,696	975	1.499	1,461	50	14.899	748	1,093	0.02
2007	6,914,380	608	2.543	1,546	38	39.872	1,522	2,352	0.03
2008	7,121,811	-	-	-	-	-	-	-	-
Total		47,054		49,404				65,054	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 3, EXHIBIT 4, SHEET 18, COL. 12  
(4) = (2) x (3)  
(5) SECTION 3, EXHIBIT 4, SHEET 29

(6) SECTION 3, EXHIBIT 4, SHEET 18, COL. 15  
(7) = (5) x (6)  
(8) = [(4) x (7)] / 1000  
(9) = [(8) / (1)] x 100



**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 4  
SHEET 13

**DEATH  
(000's)**

INCREMENTAL INDEX PAYMENT METHOD

ACCIDENT YEAR	PAYROLL	PAID LOSS & ALAE @ 12/31/07	INCREMENTAL PAID LOSS & ALAE PER			AVERAGE WEEKLY BENEFIT	SELECTED ULTIMATE CLAIMS	IMPLIED ULTIMATE LOSS & ALAE	TAIL OF 1.343 DEVELOP.	IMPLIED ULTIMATE INCLD TAIL	IMPLIED ULTIMATE LOSS RATE
			AVG. WEEKLY BENEFIT & ULTIMATE CLAIMS AS OF 12/31/07	FUTURE DEVELOP.	IMPLIED ULTIMATE						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1977	1,465,551	1,093	7.510	-	7.510	149.16	976	1,093	375	1,468	0.10
1978	1,553,484	1,599	9.398	0.067	9.465	160.82	1,058	1,610	552	2,162	0.14
1979	1,646,693	1,609	9.127	0.226	9.353	176.09	1,001	1,649	565	2,214	0.13
1980	1,745,494	1,156	5.164	0.504	5.668	188.98	1,184	1,268	434	1,703	0.10
1981	1,826,711	771	3.373	0.784	4.157	203.49	1,123	950	325	1,275	0.07
1982	2,061,263	1,237	4.487	1.021	5.508	216.83	1,271	1,518	520	2,038	0.10
1983	2,173,213	2,346	7.596	1.185	8.780	229.25	1,347	2,712	929	3,641	0.17
1984	2,314,385	2,016	5.853	1.331	7.184	240.08	1,435	2,475	848	3,322	0.14
1985	2,444,242	1,062	2.741	1.510	4.251	250.36	1,548	1,647	564	2,211	0.09
1986	2,644,132	1,541	3.652	1.693	5.345	257.14	1,641	2,256	773	3,028	0.11
1987	2,911,888	473	1.054	1.835	2.890	265.45	1,690	1,296	444	1,741	0.06
1988	3,191,151	606	1.162	1.936	3.098	275.62	1,892	1,616	554	2,169	0.07
1989	3,341,117	1,672	3.102	2.012	5.114	283.47	1,901	2,757	944	3,701	0.11
1990	3,644,538	1,104	1.993	2.087	4.080	295.33	1,875	2,260	774	3,034	0.08
1991	3,852,022	761	1.396	2.176	3.572	303.75	1,796	1,948	667	2,616	0.07
1992	3,944,342	1,389	2.245	2.280	4.525	317.53	1,948	2,799	959	3,758	0.10
1993	4,020,534	1,528	2.448	2.386	4.833	325.79	1,916	3,016	1,033	4,050	0.10
1994	4,272,082	1,315	2.109	2.498	4.607	336.17	1,855	2,873	984	3,857	0.09
1995	4,432,599	438	0.694	2.643	3.338	345.28	1,828	2,107	722	2,829	0.06
1996	4,487,291	122	0.188	2.789	2.976	357.55	1,814	1,931	662	2,592	0.06
1997	4,623,816	758	1.242	2.886	4.129	370.70	1,645	2,518	863	3,381	0.07
1998	4,816,176	1,033	1.686	2.940	4.626	386.97	1,582	2,833	970	3,803	0.08
1999	5,047,597	226	0.308	2.992	3.300	401.90	1,830	2,427	832	3,259	0.06
2000	5,318,217	137	0.173	3.067	3.240	416.98	1,910	2,580	884	3,464	0.07
2001	5,597,545	390	0.524	3.156	3.680	429.87	1,731	2,738	938	3,676	0.07
2002	5,821,179	9	0.013	3.221	3.234	441.62	1,587	2,267	776	3,043	0.05
2003	6,004,956	551	0.714	3.257	3.971	453.60	1,701	3,063	1,049	4,113	0.07
2004	6,183,507	236	0.305	3.326	3.631	468.52	1,657	2,818	965	3,783	0.06
2005	6,388,250	161	0.204	3.429	3.633	479.52	1,644	2,864	981	3,845	0.06
2006	6,653,696	34	0.046	3.559	3.605	496.64	1,495	2,677	917	3,594	0.05
2007	6,914,380			3.665	3.665	512.74	1,546	2,906	995	3,901	0.06
2008	7,121,811		-	3.689	3.689	529.25	1,599	3,122	1,069	4,191	0.06
TOTAL		27,372					51,027	72,593	24,869	97,462	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) = (2) / [(6) x (7)] x 1000  
(4) SECTION 3, EXHIBIT 4, SHEET 20, COL. 6  
(5) = (3) + (4)  
(6) FROM OLIVER WYMAN AUDIT REPORT

(7) SECTION 3, EXHIBIT 4, SHEET 14, COL. 14  
(8) = (5) x (6) x (7)  
(9) = [TAIL - 1.0] x (8)  
(10) = (8) + (9)  
(11) = [(10) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 4  
SHEET 14

**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	1,465,551	3.359	4,922,326	976	1.000	976	6.660%	1.983%				6.66%	976	976	6.66%
1978	1,553,484	3.155	4,901,629	1,058	1.000	1,058	6.810%	2.158%				6.81%	1,058	1,058	6.81%
1979	1,646,693	2.926	4,817,753	1,001	1.000	1,001	6.079%	2.078%				6.08%	1,001	1,001	6.08%
1980	1,745,494	2.721	4,749,377	1,184	1.000	1,184	6.783%	2.493%				6.78%	1,184	1,184	6.78%
1981	1,826,711	2.507	4,579,080	1,123	1.000	1,123	6.148%	2.452%	5.9%			6.15%	1,123	1,123	6.15%
1982	2,061,263	2.383	4,912,636	1,271	1.000	1,271	6.166%	2.587%	5.4%			6.17%	1,271	1,271	6.17%
1983	2,173,213	2.282	4,959,803	1,347	1.000	1,347	6.199%	2.716%	5.9%			6.20%	1,347	1,347	6.20%
1984	2,314,385	2.175	5,033,338	1,435	1.000	1,435	6.199%	2.850%	3.8%			6.20%	1,435	1,435	6.20%
1985	2,444,242	2.102	5,136,682	1,548	1.000	1,548	6.332%	3.013%	5.2%			6.33%	1,548	1,548	6.33%
1986	2,644,132	2.051	5,422,039	1,641	1.000	1,641	6.207%	3.027%	4.3%			6.21%	1,641	1,641	6.21%
1987	2,911,888	1.984	5,777,397	1,690	1.000	1,690	5.804%	2.926%	2.1%			5.80%	1,690	1,690	5.80%
1988	3,191,151	1.896	6,049,062	1,892	1.000	1,892	5.929%	3.128%	1.6%			5.93%	1,892	1,892	5.93%
1989	3,341,117	1.854	6,194,502	1,901	1.000	1,901	5.691%	3.070%	0.7%			5.69%	1,901	1,901	5.69%
1990	3,644,538	1.785	6,505,112	1,873	1.001	1,875	5.145%	2.883%	-0.5%			5.15%	1,875	1,875	5.15%
1991	3,852,022	1.729	6,659,610	1,794	1.001	1,796	4.662%	2.697%	-2.4%			4.66%	1,796	1,796	4.66%
1992	3,944,342	1.644	6,485,086	1,945	1.002	1,948	4.939%	3.004%	-2.1%			4.94%	1,948	1,948	4.94%
1993	4,020,534	1.614	6,488,066	1,912	1.002	1,916	4.765%	2.953%	-0.4%			4.76%	1,916	1,916	4.76%
1994	4,272,082	1.577	6,736,880	1,851	1.002	1,855	4.342%	2.753%	0.0%	0.809	2.228%	4.34%	1,855	1,855	4.34%
1995	4,432,599	1.532	6,790,486	1,822	1.003	1,828	4.124%	2.692%	-0.9%	0.822	2.212%	4.12%	1,828	1,828	4.12%
1996	4,487,291	1.480	6,641,637	1,806	1.005	1,814	4.043%	2.732%	-2.8%	0.834	2.279%	4.04%	1,814	1,814	4.04%
1997	4,623,816	1.415	6,540,439	1,634	1.007	1,645	3.558%	2.515%	-3.2%	0.847	2.130%	3.56%	1,645	1,645	3.56%
1998	4,816,176	1.351	6,505,829	1,565	1.011	1,582	3.286%	2.432%	-3.1%	0.860	2.091%	3.29%	1,582	1,582	3.29%
1999	5,047,597	1.308	6,599,852	1,802	1.016	1,830	3.626%	2.773%	-0.6%	0.873	2.421%	3.63%	1,830	1,830	3.63%
2000	5,318,217	1.261	6,706,965	1,871	1.021	1,910	3.591%	2.847%	1.8%	0.886	2.523%	3.59%	1,910	1,910	3.59%
2001	5,597,545	1.235	6,912,784	1,679	1.031	1,731	3.092%	2.504%	1.5%	0.900	2.252%	3.09%	1,731	1,731	3.09%
2002	5,821,179	1.195	6,957,259	1,498	1.060	1,587	2.727%	2.281%	-2.3%	0.913	2.084%	2.73%	1,587	1,587	2.73%
2003	6,004,956	1.163	6,981,207	1,557	1.092	1,701	2.832%	2.436%	-4.7%	0.927	2.259%	2.83%	1,701	1,701	2.83%
2004	6,183,507	1.123	6,941,357	1,451	1.142	1,657	2.679%	2.386%	-3.7%	0.941	2.246%	2.68%	1,657	1,657	2.68%
2005	6,388,250	1.097	7,009,350	1,344	1.223	1,643	2.573%	2.345%	-0.9%	0.956	2.241%	2.58%	1,644	1,644	2.57%
2006	6,653,696	1.061	7,058,956	975	1.467	1,431	2.150%	2.027%	-2.7%	0.970	1.966%	2.45%	1,633	1,495	2.25%
2007	6,914,380	1.030	7,121,781	608	2.370	1,441	2.084%	2.023%	-5.2%	0.985	1.993%	2.35%	1,623	1,546	2.24%
2008	7,121,811	1.000	7,121,811							1.000		2.25%	1,599	1,599	2.25%
TOTAL				47,054		49,257							51,244	51,027	

5 YR AVG EXCLD MOST RECENT 1 2.159%  
 20 YR AVG EXCLD MOST RECENT 1 2.226%  
 10 YR AVG EXCLD MOST RECENT 5 2.247%  
 20 YR AVG EXCLD MOST RECENT 5 2.247%

2008 SELECTED FREQUENCY 2.245% (16)

(1) PROVIDED BY OLIVER WYMAN & BWC  
 (2) BASED ON CHANGE IN SAWW  
 (3) = (1) x (2)  
 (4) BASED ON DATA FROM OLIVER WYMAN & BWC  
 SECTION 3, EXHIBIT 4, SHEET 19, COL. 6

(6) = (4) x (5)  
 (7) = (6) / (1) x 100  
 (8) = (6) / (3) x 100  
 (9) 5 YEAR FITTED TREND OF (8)  
 (10) Based on -1.5% Frequency Trend from 1994 to 2006

(11) = (8) x (10)  
 (12) SELECTED BASED ON (16) DETRENDED AND (7)  
 (13) = [(12) x (1)] / 100  
 (14) = (4) + [1 - 1/5] x (12)  
 (15) = [(14) / (1)] x 100  
 (16) SELECTED BY DELOITTE CONSULTING BASED ON (11)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 4  
SHEET 15

**DEATH  
(000's)**

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS & ALAE	LSS ADJ. ULTIMATE LOSS & ALAE	WHOLE \$ SELECTED ULTIMATE SEVERITY	WHOLE \$ LSS ADJ. ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE	LSS ADJ. ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
					1,400				
1977	1,465,551	976	6.66%	1,463	1,463	1,499	1,499	0.100	0.100
1978	1,553,484	1,058	6.81%	2,213	2,213	2,091	2,091	0.142	0.142
1979	1,646,693	1,001	6.08%	2,282	2,282	2,279	2,279	0.139	0.139
1980	1,745,494	1,184	6.78%	1,678	1,678	1,417	1,417	0.096	0.096
1981	1,826,711	1,123	6.15%	1,146	1,146	1,021	1,021	0.063	0.063
1982	2,061,263	1,271	6.17%	1,905	1,905	1,499	1,499	0.092	0.092
1983	2,173,213	1,347	6.20%	3,726	3,726	2,766	2,766	0.171	0.171
1984	2,314,385	1,435	6.20%	3,293	3,293	2,295	2,295	0.142	0.142
1985	2,444,242	1,548	6.33%	1,791	1,791	1,157	1,157	0.073	0.073
1986	2,644,132	1,641	6.21%	2,714	2,714	1,654	1,654	0.103	0.103
1987	2,911,888	1,690	5.80%	876	876	518	518	0.030	0.030
1988	3,191,151	1,892	5.93%	1,167	1,167	617	617	0.037	0.037
1989	3,341,117	1,901	5.69%	3,412	3,412	1,794	1,794	0.102	0.102
1990	3,644,538	1,875	5.15%	2,348	2,348	1,252	1,252	0.064	0.064
1991	3,852,022	1,796	4.66%	1,734	1,734	966	966	0.045	0.045
1992	3,944,342	1,948	4.94%	3,321	3,321	1,705	1,705	0.084	0.084
1993	4,020,534	1,916	4.76%	3,972	3,972	2,073	2,073	0.099	0.099
1994	4,272,082	1,855	4.34%	3,669	3,669	1,978	1,978	0.086	0.086
1995	4,432,599	1,828	4.12%	1,302	1,302	712	712	0.029	0.029
1996	4,487,291	1,814	4.04%	383	383	211	211	0.009	0.009
1997	4,623,816	1,645	3.56%	2,706	2,706	1,645	1,645	0.059	0.059
1998	4,816,176	1,582	3.29%	4,089	4,089	2,584	2,584	0.085	0.085
1999	5,047,597	1,830	3.63%	1,034	1,034	565	565	0.020	0.020
2000	5,318,217	1,910	3.59%	1,723	1,723	902	902	0.032	0.032
2001	5,597,545	1,731	3.09%	2,835	2,835	1,638	1,638	0.051	0.051
2002	5,821,179	1,587	2.73%	59	1,570	37	989	0.001	0.027
2003	6,004,956	1,701	2.83%	5,507	4,719	3,238	2,775	0.092	0.079
2004	6,183,507	1,657	2.68%	3,349	3,349	2,022	2,022	0.054	0.054
2005	6,388,250	1,644	2.57%	3,877	3,877	2,358	2,358	0.061	0.061
2006	6,653,696	1,495	2.25%	3,954	3,954	2,645	2,645	0.059	0.059
2007	6,914,380	1,546	2.24%	4,150	4,150	2,684	2,684	0.060	0.060
2008	7,121,811	1,599	2.25%	4,273	4,273	2,673	2,673	0.060	0.060
TOTAL				81,952					

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 3, EXHIBIT 4, SHEET 14, COL. 14  
(3) = (2) / (1) x 100  
(4) SECTION 3, EXHIBIT 4, SHEET 4, COL. 12

(5) SECTION 3, EXHIBIT 4, SHEET 4, COL. 12  
(6) = [(4) / (2)] x 1,000  
(7) = [(5) / (2)] x 1,000  
(8) = [(4) / (1)] x 100  
(9) = [(5) / (1)] x 100



**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION  
DEATH  
(000's)**

SECTION 3  
EXHIBIT 4  
SHEET 16

DISCOUNT FACTORS

ACCIDENT YEAR AGE	PAID LOSS & ALAE DEVELOPMENT FACTOR	CUMULATIVE PERCENT PAID	INCREMENTAL PERCENT PAID	INCREMENTAL PERCENT DISCOUNTED	DISCOUNT FACTOR AT 5.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			0.2%	0.1%	42.4%
6	656.362	0.2%	1.8%	1.7%	44.4%
18	50.369	2.0%	2.5%	2.2%	45.6%
30	22.287	4.5%	3.3%	2.8%	46.4%
42	12.772	7.8%	2.9%	2.4%	46.8%
54	9.289	10.8%	2.8%	2.1%	47.4%
66	7.378	13.6%	2.8%	2.1%	48.0%
78	6.097	16.4%	2.7%	1.9%	48.7%
90	5.228	19.1%	2.8%	1.8%	49.4%
102	4.566	21.9%	2.8%	1.8%	50.1%
114	4.041	24.7%	2.8%	1.7%	50.7%
126	3.627	27.6%	2.9%	1.6%	51.3%
138	3.286	30.4%	2.7%	1.5%	51.8%
150	3.018	33.1%	2.7%	1.4%	52.5%
162	2.790	35.8%	2.7%	1.3%	53.1%
174	2.596	38.5%	2.7%	1.3%	53.7%
186	2.426	41.2%	2.7%	1.2%	54.3%
198	2.279	43.9%	2.6%	1.1%	54.9%
210	2.151	46.5%	2.6%	1.1%	55.4%
222	2.035	49.1%	2.5%	0.9%	55.9%
234	1.938	51.6%	2.4%	0.9%	56.5%
246	1.853	54.0%	2.3%	0.8%	57.1%
258	1.777	56.3%	2.3%	0.8%	57.7%
270	1.707	58.6%	2.3%	0.7%	58.2%
282	1.643	60.9%	2.1%	0.6%	58.7%
294	1.588	63.0%	2.1%	0.6%	59.3%
306	1.537	65.1%	2.0%	0.5%	59.9%
318	1.492	67.0%	1.9%	0.5%	60.6%
330	1.452	68.9%	1.9%	0.5%	61.2%
342	1.412	70.8%	1.8%	0.4%	61.8%
354	1.377	72.6%	1.9%	0.4%	62.4%
366	1.343	74.5%	1.8%	0.4%	62.8%
378	1.311	76.3%	1.7%	0.3%	63.2%
390	1.283	77.9%	1.6%	0.3%	63.6%
402	1.258	79.5%	1.5%	0.3%	64.1%
414	1.235	81.0%	1.4%	0.2%	64.6%
426	1.215	82.3%	1.3%	0.2%	65.2%
438	1.196	83.6%	1.2%	0.2%	65.8%
450	1.180	84.8%	1.1%	0.2%	66.6%
462	1.165	85.8%	1.0%	0.1%	67.4%
474	1.152	86.8%	0.9%	0.1%	68.4%
486	1.140	87.7%	0.9%	0.1%	69.5%
498	1.129	88.6%	0.8%	0.1%	70.7%
510	1.118	89.4%	0.8%	0.1%	72.0%
522	1.108	90.3%	0.8%	0.1%	73.4%
534	1.098	91.1%	0.8%	0.1%	74.7%
546	1.088	91.9%	0.8%	0.1%	76.1%
558	1.079	92.7%	0.8%	0.1%	77.5%
570	1.070	93.4%	0.7%	0.1%	78.9%
582	1.062	94.1%	0.6%	0.1%	80.5%
594	1.055	94.8%	0.6%	0.0%	82.3%
606	1.049	95.4%	0.5%	0.0%	84.4%
618	1.043	95.9%	0.5%	0.0%	87.0%
630	1.038	96.3%	0.4%	0.0%	89.9%
642	1.034	96.7%	0.4%	0.0%	93.5%
654	1.030	97.1%	2.9%	0.2%	97.6%

- 
- (1) AGE OF ACCIDENT YEAR LOSS DEVELOPMENT FACTORS  
(2) SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 4, SHEET 21  
(3) = 1 / (2)  
(4) = (3) FROM SUCCESSIVE AGE - (3) FROM CURRENT AGE  
(5) NET PRESENT VALUE OF (4) ASSUMING MID-YEAR PAYMENT  
(6) CUMULATIVE DISCOUNT FACTOR FOR GIVEN AGE BASED ON (4) AND (5)



**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 4  
SHEET 18

**DEATH**

INTERPOLATED DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED PAID LOSS & ALAE			INCURRED LOSS & ALAE			REPORTED COUNTS (6/30/XX EVALUATIONS)			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)
1977	372	366	378	1.343	1.311	1.327	1.060	1.060	1.060	1.000	1.000	1.000	1.343	1.343	1.343
1978	360	354	366	1.377	1.343	1.360	1.060	1.060	1.060	1.000	1.000	1.000	1.367	1.343	1.355
1979	348	342	354	1.412	1.377	1.395	1.015	1.060	1.037	1.000	1.000	1.000	1.409	1.367	1.388
1980	336	330	342	1.452	1.412	1.432	1.029	1.015	1.022	1.000	1.000	1.000	1.457	1.409	1.433
1981	324	318	330	1.492	1.452	1.472	1.020	1.029	1.024	1.000	1.000	1.000	1.511	1.457	1.483
1982	312	306	318	1.537	1.492	1.514	1.048	1.020	1.034	1.000	1.000	1.000	1.563	1.511	1.536
1983	300	294	306	1.588	1.537	1.562	1.109	1.048	1.078	1.000	1.000	1.000	1.613	1.563	1.588
1984	288	282	294	1.643	1.588	1.615	1.122	1.109	1.115	1.000	1.000	1.000	1.667	1.613	1.640
1985	276	270	282	1.707	1.643	1.674	1.149	1.122	1.135	1.000	1.000	1.000	1.725	1.667	1.696
1986	264	258	270	1.777	1.707	1.741	1.147	1.149	1.148	1.000	1.000	1.000	1.782	1.725	1.753
1987	252	246	258	1.853	1.777	1.814	1.103	1.147	1.124	1.000	1.000	1.000	1.835	1.782	1.808
1988	240	234	246	1.938	1.853	1.895	1.113	1.103	1.108	1.000	1.000	1.000	1.904	1.835	1.869
1989	228	222	234	2.035	1.938	1.986	1.270	1.113	1.186	1.001	1.000	1.000	1.971	1.904	1.937
1990	216	210	222	2.151	2.035	2.092	1.359	1.270	1.313	1.001	1.001	1.001	2.071	1.971	2.020
1991	204	198	210	2.279	2.151	2.213	1.320	1.359	1.339	1.002	1.001	1.001	2.171	2.071	2.120
1992	192	186	198	2.426	2.279	2.350	1.102	1.320	1.201	1.002	1.002	1.002	2.301	2.171	2.234
1993	180	174	186	2.596	2.426	2.508	1.482	1.102	1.264	1.002	1.002	1.002	2.429	2.301	2.363
1994	168	162	174	2.790	2.596	2.690	1.550	1.482	1.515	1.003	1.002	1.003	2.601	2.429	2.512
1995	156	150	162	3.018	2.790	2.900	1.387	1.550	1.464	1.004	1.003	1.003	2.813	2.601	2.703
1996	144	138	150	3.286	3.018	3.146	1.425	1.387	1.406	1.005	1.004	1.005	3.056	2.813	2.929
1997	132	126	138	3.627	3.286	3.449	1.883	1.425	1.622	1.008	1.005	1.007	3.296	3.056	3.171
1998	120	114	126	4.041	3.627	3.823	2.022	1.883	1.950	1.012	1.008	1.010	3.494	3.296	3.392
1999	108	102	114	4.566	4.041	4.288	2.079	2.022	2.050	1.017	1.012	1.014	3.707	3.494	3.597
2000	96	90	102	5.228	4.566	4.875	1.665	2.079	1.849	1.025	1.017	1.021	4.040	3.707	3.866
2001	84	78	90	6.097	5.228	5.630	1.800	1.665	1.730	1.042	1.025	1.034	4.606	4.040	4.305
2002	72	66	78	7.378	6.097	6.677	1.954	1.800	1.874	1.070	1.042	1.056	5.182	4.606	4.877
2003	60	54	66	9.289	7.378	8.224	1.919	1.954	1.936	1.109	1.070	1.089	5.885	5.182	5.511
2004	48	42	54	12.772	9.289	10.755	2.176	1.919	2.040	1.171	1.109	1.139	7.925	5.885	6.754
2005	36	30	42	22.287	12.772	16.238	1.423	2.176	1.721	1.307	1.171	1.235	10.805	7.925	9.144
2006	24	18	30	50.369	22.287	30.901	2.296	1.423	1.757	1.758	1.307	1.499	23.988	10.805	14.899
2007	12	6	18	656.362	50.369	93.558	8.551	2.296	3.620	4.596	1.758	2.543	118.019	23.988	39.872

(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 3, EXHIBIT 4, SHEET 21; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 3, EXHIBIT 4, SHEET 21; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)  
(7) FROM SECTION 3, EXHIBIT 4, SHEET 22; SELECTED CUM. BASED ON (2)  
(8) FROM SECTION 3, EXHIBIT 4, SHEET 22; SELECTED CUM. BASED ON (3)

(9) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)  
(10) FROM SECTION 3, EXHIBIT 4, SHEET 28; SELECTED CUM. BASED ON (2)  
(11) FROM SECTION 3, EXHIBIT 4, SHEET 28; SELECTED CUM. BASED ON (3)  
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)  
(13) FROM SECTION 3, EXHIBIT 4, SHEET 29; SELECTED CUM. BASED ON (2)  
(14) FROM SECTION 3, EXHIBIT 4, SHEET 29; SELECTED CUM. BASED ON (3)  
(15) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 4  
SHEET 19

**DEATH**

INTERPOLATED CLAIM COUNT DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		REPORTED COUNTS (12/31/XX VALUATIONS)		
		LOW (2)	HIGH (3)	LOW (4)	HIGH (5)	INTERP. (6)
1977	372	372	384	1.000	1.000	1.000
1978	360	360	372	1.000	1.000	1.000
1979	348	348	360	1.000	1.000	1.000
1980	336	336	348	1.000	1.000	1.000
1981	324	324	336	1.000	1.000	1.000
1982	312	312	324	1.000	1.000	1.000
1983	300	300	312	1.000	1.000	1.000
1984	288	288	300	1.000	1.000	1.000
1985	276	276	288	1.000	1.000	1.000
1986	264	264	276	1.000	1.000	1.000
1987	252	252	264	1.000	1.000	1.000
1988	240	240	252	1.000	1.000	1.000
1989	228	228	240	1.000	1.000	1.000
1990	216	216	228	1.001	1.000	1.001
1991	204	204	216	1.001	1.001	1.001
1992	192	192	204	1.002	1.001	1.002
1993	180	180	192	1.002	1.002	1.002
1994	168	168	180	1.002	1.002	1.002
1995	156	156	168	1.003	1.002	1.003
1996	144	144	156	1.005	1.003	1.005
1997	132	132	144	1.007	1.005	1.007
1998	120	120	132	1.011	1.007	1.011
1999	108	108	120	1.016	1.011	1.016
2000	96	96	108	1.021	1.016	1.021
2001	84	84	96	1.031	1.021	1.031
2002	72	72	84	1.060	1.031	1.060
2003	60	60	72	1.092	1.060	1.092
2004	48	48	60	1.142	1.092	1.142
2005	36	36	48	1.223	1.142	1.223
2006	24	24	36	1.467	1.223	1.467
2007	12	12	24	2.370	1.467	2.370

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(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 3, EXHIBIT 4, SHEET 27; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 3, EXHIBIT 4, SHEET 27; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 4  
SHEET 20

**DEATH**

INTERPOLATED INDEX FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED INDEXED INCREMENTAL PAID LOSS & ALAE		
		LOW	HIGH	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)
1977	372	366	378	-	-	-
1978	360	354	366	0.133	-	0.067
1979	348	342	354	0.384	0.133	0.226
1980	336	330	342	0.661	0.384	0.504
1981	324	318	330	0.930	0.661	0.784
1982	312	306	318	1.121	0.930	1.021
1983	300	294	306	1.252	1.121	1.185
1984	288	282	294	1.415	1.252	1.331
1985	276	270	282	1.611	1.415	1.510
1986	264	258	270	1.779	1.611	1.693
1987	252	246	258	1.894	1.779	1.835
1988	240	234	246	1.980	1.894	1.936
1989	228	222	234	2.045	1.980	2.012
1990	216	210	222	2.130	2.045	2.087
1991	204	198	210	2.223	2.130	2.176
1992	192	186	198	2.338	2.223	2.280
1993	180	174	186	2.434	2.338	2.386
1994	168	162	174	2.563	2.434	2.498
1995	156	150	162	2.725	2.563	2.643
1996	144	138	150	2.853	2.725	2.789
1997	132	126	138	2.919	2.853	2.886
1998	120	114	126	2.961	2.919	2.940
1999	108	102	114	3.023	2.961	2.992
2000	96	90	102	3.112	3.023	3.067
2001	84	78	90	3.200	3.112	3.156
2002	72	66	78	3.242	3.200	3.221
2003	60	54	66	3.273	3.242	3.257
2004	48	42	54	3.381	3.273	3.326
2005	36	30	42	3.478	3.381	3.429
2006	24	18	30	3.641	3.478	3.559
2007	12	6	18	3.689	3.641	3.665

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(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 3, EXHIBIT 4, SHEET 37; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 3, EXHIBIT 4, SHEET 37; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)



**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION  
DEATH  
INCURRED LOSS & ALAE (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	AS OF 12/31/2007				
1977																																			1,307	1,307	
1978																																				1,219	2,129
1979																																				2,253	2,605
1980																																				1,652	962
1981																																				1,749	1,749
1982																																				3,358	3,358
1983																																				2,605	2,605
1984																																				1,499	1,499
1985																																				2,001	695
1986																																				887	887
1987																																				3,113	3,113
1988																																				1,460	1,460
1989																																				1,441	1,441
1990																																				2,302	2,302
1991																																				3,353	3,353
1992																																				2,623	2,623
1993																																				720	720
1994																																				1,222	1,222
1995																																				2,306	2,306
1996																																				1,612	1,612
1997																																				2,306	2,306
1998																																				1,427	1,427
1999																																				1,427	1,427
2000																																				1,427	1,427
2001																																				1,427	1,427
2002																																				1,427	1,427
2003																																				1,427	1,427
2004																																				1,427	1,427
2005																																				1,427	1,427
2006																																				1,427	1,427
2007																																				1,427	1,427

\*Valuation date for last diagonal is 12/31/2007

	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-UR				
1977																																				1.024
1978																																				1.024
1979																																				1.024
1980																																				1.024
1981																																				1.024
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2003																																				1.024
2004																																				1.024
2005																																				1.024
2006																																				1.024
2007																																				1.024
3 Yr Avg	1.000	2.119	0.824	1.164	0.713	1.008	1.068	0.896	0.994	1.134	1.104	1.048	0.934	0.969	1.290	0.880	1.021	0.981	1.147	1.110	0.932	0.941	1.017	0.943	1.025	0.991	0.993	1.030	0.949	1.000	1.000	1.000	1.000	1.000		
3 Yr Avg	1.000	2.119	0.824	1.164	0.713	1.008	1.068	0.896	0.994	1.134	1.104	1.048	0.934	0.969	1.290	0.880	1.021	0.981	1.147	1.110	0.932	0.941	1.017	0.943	1.025	0.991	0.993	1.030	0.949	1.000	1.000	1.000	1.000	1.000		
5 Yr Avg	1.000	1.661	0.965	1.129	0.947	1.056	1.051	0.913	1.008	1.108	1.174	1.056	0.997	1.071	1.284	0.953	1.048	1.080	1.088	1.088	0.998	1.004	1.041	1.028												

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
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	AS OF 12/31/2007				
1977																																		204	204		
1978																																				501	501
1979																																				617	617
1980																																				480	480
1981																																				183	183
1982																																				491	491
1983																																				972	972
1984																																				566	566
1985																																				429	429
1986																																				441	441
1987																																				212	212
1988																																				271	271
1989																																				1,394	1,394
1990																																				337	337
1991																																				657	657
1992																																				889	889
1993																																				1,770	1,770
1994																																				1,258	1,258
1995																																				271	271
1996																																				-	-
1997																																				827	827
1998																																				1,237	1,237
1999																																				488	488
2000																																				-	-
2001																																				1,006	1,006
2002																																				0	0
2003																																				2,432	2,432
2004																																				1,133	1,133
2005																																				1,567	1,567
2006																																				1,718	1,718
2007																																				884	884
																																				23,237	23,237









**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION  
DEATH  
REPORTED LOST TIME CLAIM COUNTS (12/31/XX)**

ACCIDENT YEAR	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384	AS OF 12/31/2007			
1977											971	972	974	975	976	976	976	976	976	976	978	978	976	976	976	976	976	976	976	976	976	976	976			
1978										1,054	1,055	1,059	1,059	1,059	1,058	1,059	1,059	1,059	1,058	1,059	1,058	1,059	1,057	1,058	1,058	1,058	1,058	1,058	1,058	1,058	1,058	1,058	1,058			
1979											983	987	995	997	999	1,001	1,001	1,001	1,001	1,001	1,001	1,002	1,002	1,001	1,001	1,001	1,001	1,001	1,001	1,001	1,001	1,001	1,001			
1980								1,161	1,167	1,172	1,175	1,179	1,181	1,184	1,183	1,185	1,185	1,185	1,184	1,185	1,184	1,185	1,184	1,184	1,184	1,184	1,184	1,184	1,184	1,184	1,184	1,184	1,184			
1981								1,079	1,094	1,111	1,114	1,117	1,119	1,119	1,120	1,118	1,120	1,121	1,122	1,122	1,122	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123		
1982								1,237	1,257	1,264	1,266	1,266	1,267	1,268	1,271	1,270	1,269	1,269	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271		
1983					1,243	1,278	1,302	1,333	1,335	1,342	1,341	1,341	1,343	1,343	1,346	1,344	1,345	1,346	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347			
1984				1,255	1,326	1,361	1,399	1,413	1,420	1,426	1,431	1,433	1,429	1,428	1,430	1,432	1,433	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435			
1985			1,273	1,391	1,450	1,490	1,499	1,524	1,535	1,541	1,544	1,544	1,546	1,545	1,545	1,545	1,546	1,546	1,546	1,546	1,546	1,546	1,546	1,546	1,546	1,546	1,546	1,546	1,546	1,546	1,546	1,546	1,546			
1986		996	1,306	1,443	1,523	1,536	1,574	1,605	1,616	1,619	1,629	1,635	1,636	1,639	1,638	1,638	1,639	1,640	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641			
1987	563	1,022	1,354	1,518	1,554	1,607	1,656	1,682	1,692	1,686	1,688	1,688	1,688	1,687	1,687	1,687	1,688	1,689	1,690	1,690	1,690	1,690	1,690	1,690	1,690	1,690	1,690	1,690	1,690	1,690	1,690	1,690	1,690			
1988	625	1,108	1,449	1,604	1,757	1,810	1,850	1,875	1,869	1,878	1,880	1,886	1,888	1,888	1,888	1,888	1,889	1,890	1,890	1,892	1,892	1,892	1,892	1,892	1,892	1,892	1,892	1,892	1,892	1,892	1,892	1,892	1,892			
1989	697	1,209	1,385	1,609	1,728	1,807	1,872	1,888	1,890	1,893	1,894	1,897	1,897	1,898	1,898	1,898	1,899	1,900	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901			
1990	713	1,197	1,472	1,626	1,734	1,795	1,839	1,854	1,863	1,862	1,869	1,871	1,871	1,872	1,872	1,872	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873			
1991	742	1,227	1,463	1,606	1,679	1,715	1,752	1,773	1,782	1,786	1,790	1,792	1,792	1,792	1,792	1,792	1,793	1,794	1,794	1,794	1,794	1,794	1,794	1,794	1,794	1,794	1,794	1,794	1,794	1,794	1,794	1,794	1,794	1,794		
1992	817	1,309	1,559	1,717	1,805	1,856	1,909	1,930	1,934	1,937	1,942	1,944	1,944	1,944	1,944	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945		
1993	887	1,360	1,610	1,721	1,784	1,839	1,866	1,885	1,896	1,904	1,906	1,907	1,907	1,911	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912		
1994	782	1,300	1,559	1,664	1,725	1,755	1,792	1,814	1,827	1,837	1,840	1,843	1,848	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851		
1995	791	1,325	1,508	1,622	1,684	1,732	1,774	1,796	1,806	1,811	1,815	1,820	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822		
1996	892	1,325	1,526	1,619	1,673	1,724	1,760	1,777	1,785	1,792	1,802	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806		
1997	824	1,213	1,375	1,463	1,512	1,564	1,586	1,604	1,617	1,626	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634		
1998	828	1,144	1,316	1,406	1,465	1,512	1,537	1,555	1,558	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565		
1999	956	1,355	1,547	1,643	1,692	1,725	1,774	1,794	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802		
2000	1,041	1,451	1,635	1,696	1,751	1,810	1,858	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871		
2001	834	1,256	1,426	1,524	1,595	1,632	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	
2002	775	1,155	1,296	1,381	1,446	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	
2003	783	1,195	1,383	1,494	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	
2004	724	1,111	1,350	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	
2005	670	1,110	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	
2006	593	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	
2007	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608

**AGE-TO-AGE DEVELOPMENT FACTORS**

	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-Ult	384-Ult	
1977											1.0010	1.0021	1.0010	1.0010	1.0000	1.0000	0.9990	1.0010	1.0020	1.0000	0.9980	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000
1978									1.0009	1.0038	1.0000	1.0000	1.0000	1.0000	0.9991	1.0009	1.0000	0.9991	1.0009	0.9981	1.0009	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000
1979									1.0041	1.0071	1.0010	1.0020	1.0020	1.0020	1.0000	1.0000	1.0000	1.0000	1.0010	1.0000	0.9990	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000
1980								1.0052	1.0043	1.0026	1.0034	1.																					







**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION  
DEATH**

INCURRED LOSS & ALAE 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	AS OF 12/31/2007				
1977																																		1,340	1,340		
1978																																				2,012	2,012
1979																																				2,251	2,251
1980																																				1,395	1,395
1981																																				856	856
1982																																				1,376	1,376
1983																																				2,493	2,493
1984																																				1,816	1,816
1985																																				969	969
1986																																				1,219	1,219
1987																																				411	411
1988																																				469	469
1989																																				1,637	1,637
1990																																				803	803
1991																																				779	779
1992																																				1,184	1,184
1993																																				1,754	1,754
1994																																				1,417	1,417
1995																																				395	395
1996																																				67	67
1997																																				987	987
1998																																				1,474	1,474
1999																																				405	405
2000																																				73	73
2001																																				850	850
2002																																				6	6
2003																																				1,992	1,992
2004																																				973	973
2005																																				1,319	1,319
2006																																				1,812	1,812
2007																																				1,492	1,492



**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
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	AS OF 12/31/2007				
1977																																	209	209			
1978																																			474	474	
1979																																			616	616	
1980																																			405	405	
1981																																			163	163	
1982																																			386	386	
1983																																			722	722	
1984																																			395	395	
1985																																			277	277	
1986																																			269	269	
1987																																			125	125	
1988																																			143	143	
1989																																			733	733	
1990																																			180	180	
1991																																			366	366	
1992																																				457	457
1993																																				925	925
1994																																				680	680
1995																																				149	149
1996																																				-	-
1997																																				506	506
1998																																				790	790
1999																																				271	271
2000																																				0	0
2001																																				599	599
2002																																				0	0
2003																																				781	781
2004																																				1,562	1,562
2002																																				1,166	1,166
2006																																				1,762	1,762
2007																																				1,454	1,454



**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

**DEATH**

**INCREMENTAL PAID LOSS & ALAE SEVERITY (PAID LOSS & ALAE / 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	ULTIMATE CLAIMS				
1977																629	36	49	46	35	27	25	27	27	27	27	27	36	28	29	25	20	976			
1978															648	59	57	58	51	57	43	48	47	59	52	52	53	66	55	53			1,058			
1979														524	44	51	89	63	62	123	68	77	67	67	67	70	67	61	54	54			1,001			
1980													440	42	39	39	35	39	37	36	30	30	30	30	30	31	30	30	30				1,184			
1981											296	25	13	18	13	142	23	22	11	10	28	8	12	19	15	15	15	15	15				1,123			
1982										382	55	33	33	36	49	45	34	34	34	34	34	35	34	34	35	34	34	34	34	34	15			1,271		
1983									650	63	63	79	66	81	61	48	67	71	70	85	69	70	72	66	59									1,347		
1984								402	72	97	66	64	63	58	61	81	73	69	58	99	44	35	32	32											1,435	
1985						187	19	36	30	29	30	27	36	37	36	37	33	37	36	33	29	14													1,548	
1986						225	53	52	76	57	57	53	49	52	31	38	64	30	29	30	22	22													1,641	
1987					41	32	14	14	14	15	36	11	12	11	11	11	11	11	11	12	11	11													1,690	
1988				53	30	26	27	26	27	25	11	11	11	11	11	11	11	11	11	10	11														1,892	
1989				42	49	58	27	27	105	57	53	44	44	46	45	44	91	51	49	49															1,901	
1990		21	49	38	63	43	40	38	36	26	44	26	26	26	39	28	25	20																	1,875	
1991	1	25	33	25	25	36	30	24	24	24	24	24	24	30	26	25	25																		1,796	
1992		22	70	57	59	52	59	59	52	40	45	42	35	45	40	35																			1,948	
1993	2	52	53	51	47	51	51	51	65	61	60	73	62	60	58																				1,916	
1994	6	54	54	51	55	55	55	55	55	55	54	55	53	53																					1,855	
1995		19	42	22	21	21	21	21	21	15	12	12																							1,828	
1996	6	13	14	15	14	4	0	0	0	0	0																								1,814	
1997	7	52	55	50	44	45	45	45	46	38	33																								1,645	
1998		34	94	64	126	82	92	87	40	33																									1,582	
1999		10	16	16	16	16	17	16	16																										1,830	
2000			36	16	16	4	0	0																											1,910	
2001		25	35	35	59	36	35																												1,731	
2002	6	0	0	0	0	0																													1,587	
2003		67	88	84	84																															1,701
2004	4	38	50	50																																1,657
2005		8	90																																	1,644
2006		23																																		1,495
2007																																				1,546
																																				51,027

**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-Ult				
1977															0.057	1.366	0.952	0.747	0.780	0.923	1.080	1.007	0.992	1.008	0.996	1.332	0.773	1.025	0.890	0.782					
1978														0.090	0.968	1.021	0.883	1.111	0.763	1.096	0.988	1.260	0.882	1.000	1.007	1.261	0.832	0.967	1.000						
1979														0.084	1.153	1.752	0.709	0.992	1.967	0.553	1.140	0.868	1.005	0.993	1.038	0.959	0.910	0.894	1.000						
1980										0.095	0.929	0.996	0.909	1.111	0.947	0.983	0.812	1.002	1.025	0.987	0.985	1.002	1.038	0.963	1.000										
1981										0.086	0.502	1.429	0.700	11.122	0.163	0.971	0.500	0.869	2.931	0.291	1.500	1.513	0.819	0.963	1.000										
1982										0.144	0.591	1.012	1.079	1.388	0.910	0.762	0.986	1.000	1.033	0.971	1.011	1.038	0.958	0.992											
1983									0.097	1.000	1.244	0.835	1.227	0.756	0.792	1.381	1.071	0.978	1.217	0.813	1.019	1.029	0.913	0.897											
1984								0.178	1.349	0.680	0.972	0.981	0.930	1.043	1.339	0.901	0.935	0.851	1.693	0.446	0.795	0.915	1.000												
1985							0.103	1.869	0.824	0.990	1.019	0.910	1.333	1.025	0.953	1.040	0.902	1.095	0.987	0.904	0.881	0.484													
1986						0.233	0.996	1.445	0.748	1.004	0.937	0.923	1.047	0.605	1.205	1.711	0.469	0.974	1.006	0.743	0.984														
1987					0.772	0.427	1.023	0.977	1.077	2.444	0.318	1.028	0.976	1.000	1.000	1.000	1.000	1.038	0.963	1.000															
1988				0.566	0.868	1.047	0.955	1.021	0.923	0.429	1.003	1.000	1.033	0.968	1.000	1.038	0.926	1.040																	
1989			1.147	1.192	0.475	1.000	3.802	0.544	0.928	0.833	1.000	1.047	0.974	0.989	2.051	0.557	0.963	1.000																	
1990		2.300	0.778	1.628	0.680	0.951	0.927	0.968	0.710	1.716	0.578	1.000	1.008	1.008	1.000	1.520	0.724	0.885	0.798																
1991	20.127	1.327	0.748	1.000	1.465	0.819	0.821	0.987	0.982	1.000	1.000	1.000	1.286	0.845	0.963	1.000																			
1992		3.217	0.821	1.032	0.885	1.120	1.010	0.870	0.773	1.137	0.919	0.842	1.296	0.872	0.886																				
1993	30.408	1.011	0.968	0.923	1.080	1.003	0.997	1.276	0.941	0.981	1.216	0.852	0.967	0.963																					
1994	9.668	1.000	0.932	1.080	1.003	1.000	1.000	1.000	1.000	0.995	1.017	0.963	1.000																						
1995		2.195	0.524	0.981	1.000	1.000	1.000	1.000	0.701	0.822	0.942	1.000																							
1996	2.154	1.080	1.080	0.929	0.297	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																				
1997	7.673	1.054	0.913	0.887	1.014	1.000	1.005	1.021	0.826	0.858																									
1998		2.793	0.683	1.958	0.652	1.124	0.																												

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

**DEATH**

INDEX METHOD - INCREMENTAL PAID LOSS & ALAE 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	AS OF 12/31/2007	
1977																4.218	0.239	0.327	0.311	0.233	0.182	0.168	0.181	0.182	0.181	0.182	0.182	0.242	0.187	0.192	0.170	0.133	0.067
1978														4.030	0.365	0.353	0.361	0.318	0.354	0.270	0.296	0.292	0.368	0.325	0.325	0.327	0.412	0.343	0.331	0.331	0.166	0.166	
1979														2.974	0.249	0.287	0.503	0.357	0.354	0.697	0.385	0.440	0.381	0.383	0.380	0.395	0.379	0.345	0.308	0.308	0.154	0.154	
1980													2.331	0.221	0.206	0.205	0.186	0.207	0.196	0.193	0.156	0.157	0.161	0.159	0.156	0.156	0.162	0.156	0.156	0.073	0.073	0.073	
1981												1.456	0.125	0.063	0.089	0.063	0.696	0.113	0.110	0.055	0.048	0.140	0.041	0.061	0.092	0.076	0.073	0.073	0.036	0.036	0.036	0.036	
1982											1.761	0.254	0.150	0.152	0.164	0.227	0.207	0.158	0.155	0.155	0.155	0.160	0.156	0.157	0.164	0.157	0.155	0.078	0.078	0.078	0.078	0.078	
1983									2.835	0.276	0.276	0.343	0.287	0.352	0.266	0.211	0.291	0.312	0.305	0.371	0.302	0.307	0.316	0.289	0.259	0.129	0.129	0.129	0.129	0.129	0.129	0.129	
1984								1.676	0.298	0.402	0.274	0.266	0.281	0.243	0.253	0.339	0.305	0.285	0.243	0.411	0.183	0.146	0.133	0.133	0.133	0.067	0.067	0.067	0.067	0.067	0.067	0.067	
1985							0.748	0.077	0.144	0.119	0.117	0.120	0.109	0.145	0.149	0.142	0.148	0.133	0.146	0.144	0.130	0.115	0.055	0.020	0.020	0.020	0.020	0.020	0.020	0.020	0.020	0.020	
1986						0.877	0.205	0.204	0.295	0.220	0.221	0.207	0.191	0.200	0.121	0.146	0.250	0.117	0.114	0.115	0.085	0.084	0.042	0.042	0.042	0.042	0.042	0.042	0.042	0.042	0.042	0.042	
1987					0.156	0.120	0.051	0.052	0.051	0.055	0.135	0.043	0.044	0.043	0.043	0.043	0.043	0.043	0.043	0.045	0.043	0.043	0.019	0.019	0.019	0.019	0.019	0.019	0.019	0.019	0.019	0.019	
1988				0.193	0.109	0.095	0.099	0.095	0.097	0.089	0.038	0.038	0.038	0.038	0.040	0.038	0.038	0.040	0.037	0.037	0.038	0.019	0.019	0.019	0.019	0.019	0.019	0.019	0.019	0.019	0.019	0.019	
1989			0.149	0.171	0.204	0.097	0.097	0.369	0.200	0.186	0.155	0.155	0.162	0.158	0.156	0.320	0.178	0.172	0.172	0.086	0.086	0.086	0.086	0.086	0.086	0.086	0.086	0.086	0.086	0.086	0.086	0.086	
1990		0.073	0.167	0.130	0.212	0.144	0.137	0.127	0.123	0.087	0.150	0.087	0.087	0.087	0.133	0.096	0.085	0.068	0.034	0.034	0.034	0.034	0.034	0.034	0.034	0.034	0.034	0.034	0.034	0.034	0.034	0.034	
1991	0.004	0.082	0.109	0.082	0.082	0.120	0.098	0.080	0.079	0.078	0.078	0.078	0.078	0.100	0.085	0.082	0.082	0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041	
1992		0.069	0.220	0.181	0.187	0.165	0.185	0.187	0.163	0.126	0.143	0.131	0.111	0.143	0.125	0.111	0.111	0.040	0.040	0.040	0.040	0.040	0.040	0.040	0.040	0.040	0.040	0.040	0.040	0.040	0.040	0.040	
1993	0.005	0.160	0.162	0.157	0.145	0.156	0.157	0.156	0.200	0.188	0.184	0.224	0.191	0.185	0.178	0.090	0.090	0.090	0.090	0.090	0.090	0.090	0.090	0.090	0.090	0.090	0.090	0.090	0.090	0.090	0.090	0.090	
1994	0.017	0.161	0.161	0.150	0.162	0.163	0.163	0.163	0.163	0.163	0.163	0.162	0.165	0.159	0.159	0.079	0.079	0.079	0.079	0.079	0.079	0.079	0.079	0.079	0.079	0.079	0.079	0.079	0.079	0.079	0.079	0.079	
1995		0.055	0.120	0.063	0.062	0.062	0.062	0.062	0.062	0.043	0.036	0.034	0.034	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017	
1996	0.017	0.037	0.040	0.043	0.040	0.012	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1997	0.018	0.140	0.148	0.135	0.120	0.121	0.121	0.122	0.125	0.103	0.088	0.044	0.044	0.044	0.044	0.044	0.044	0.044	0.044	0.044	0.044	0.044	0.044	0.044	0.044	0.044	0.044	0.044	0.044	0.044	0.044	0.044	
1998		0.087	0.244	0.166	0.326	0.213	0.239	0.225	0.102	0.085	0.060	0.060	0.060	0.060	0.060	0.060	0.060	0.060	0.060	0.060	0.060	0.060	0.060	0.060	0.060	0.060	0.060	0.060	0.060	0.060	0.060	0.060	
1999		0.025	0.041	0.040	0.040	0.041	0.042	0.040	0.040	0.040	0.040	0.040	0.040	0.040	0.040	0.040	0.040	0.040	0.040	0.040	0.040	0.040	0.040	0.040	0.040	0.040	0.040	0.040	0.040	0.040	0.040	0.040	
2000		0.087	0.038	0.038	0.038	0.009	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
2001		0.057	0.082	0.081	0.138	0.084	0.082	0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041	0.041	
2002	0.013	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
2003		0.148	0.194	0.186	0.186	0.154	0.154	0.154	0.154	0.154	0.154	0.154	0.154	0.154	0.154	0.154	0.154	0.154	0.154	0.154	0.154	0.154	0.154	0.154	0.154	0.154	0.154	0.154	0.154	0.154	0.154	0.154	
2004	0.009	0.082	0.107	0.107	0.054	0.054	0.054	0.054	0.054	0.054	0.054	0.054	0.054	0.054	0.054	0.054	0.054	0.054	0.054	0.054	0.054	0.054	0.054	0.054	0.054	0.054	0.054	0.054	0.054	0.054	0.054	0.054	
2005		0.017	0.187	0.057	0.057	0.057	0.057	0.057	0.057	0.057	0.057	0.057	0.057	0.057	0.057	0.057	0.057	0.057	0.057	0.057	0.057	0.057	0.057	0.057	0.057	0.057	0.057	0.057	0.057	0.057	0.057	0.057	
2006		0.046	0.020	0.020	0.020	0.020	0.020	0.020	0.020	0.020	0.020	0.020	0.020	0.020	0.020	0.020	0.020	0.020	0.020	0.020	0.020	0.020	0.020	0.020	0.020	0.020	0.020	0.020	0.020	0.020	0.020	0.020	
2007		0.029	0.029	0.029	0.029	0.029	0.029	0.029	0.029	0.029	0.029	0.029	0.029	0.029	0.029	0.029	0.029	0.029	0.029	0.029	0.029	0.029	0.029	0.029	0.029	0.029	0.029	0.029	0.029	0.029	0.029	0.029	0.029
2 Yr Avg	0.015	0.031	0.147	0.147	0.093	0.042	0.041	0.020	0.071	0.094	0.044	0.017	0.096	0.172	0.151	0.096	0.083	0.120	0.104	0.041	0.064	0.099	0.094	0.211	0.208	0.114	0.115	0.232	0.320	0.251	0.133	0.133	
3 Yr Avg	0.016	0.048	0.163	0.098	0.108	0.031	0.041	0.088	0.089	0.063	0.041	0.066	0.128	0.162	0.129	0.096	0.115	0.093	0.084	0.065	0.086	0.115	0.168	0.195	0.164	0.130	0.191	0.269	0.277	0.251	0.133	0.133	
10 Yr Avg	0.012	0.064	0.113	0.086	0.111	0.086	0.105	0.104	0.106	0.106	0.103	0.095	0.109	0.126	0.128	0.153	0.158	0.144	0.146	0.187	0.194	0.186	0.202	0.215	0.221	0.213	0.246	0.249	0.277	0.251	0.133	0.133	
Selected	0.016	0.048	0.163	0.098	0.108	0.031	0.041	0.088	0.089	0.063	0.041	0.066	0.128	0.162	0.129	0.096	0.115	0.093	0.084	0.065	0.086	0.115	0.168	0.195	0.164	0.130	0.191	0.269	0.277	0.251	0.133	0.133	
Cumulative	3.705	3.689	3.641	3.478	3.381	3.273	3.242	3.200	3.112	3.023	2.961	2.919	2.853	2.725	2.563	2.434	2.338	2.223	2.130	2.045	1.980	1.894	1.779	1.611	1.415	1.252	1.121	0.930	0.661	0.384	0.133	0.000	

**OHIO BUREAU OF WORKERS' COMPENSATION  
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SECTION 3  
EXHIBIT 4  
SHEET 38

**DEATH**

**UNPAID LOSS ESTIMATE FOR ACCIDENT YEARS 1976 AND PRIOR**

10 times 3 Year Average Annual Payments	1,092	(1)
15 times 3 Year Average Annual Payments	1,638	(2)
Incremental Development Method	1,713	(3)
05 to 08 Exponential Curve Fit	927	(4)
04 to 08 Exponential Curve Fit	711	(5)
03 to 08 Exponential Curve Fit	980	(6)
03 to 07 Exponential Curve Fit	948	(7)
Selected Unpaid Loss	1,400	(8)

- 
- (1) 10 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2006 THROUGH 2008 OF 109  
(2) 15 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2006 THROUGH 2008 OF 109  
(3) SECTION 3, EXHIBIT 4, SHEET 40, COLUMN (8)  
(4) SECTION 3, EXHIBIT 4, SHEET 39, TOTAL OF COLUMN (2)  
(5) SECTION 3, EXHIBIT 4, SHEET 39, TOTAL OF COLUMN (3)  
(6) SECTION 3, EXHIBIT 4, SHEET 39, TOTAL OF COLUMN (4)  
(7) SECTION 3, EXHIBIT 4, SHEET 39, TOTAL OF COLUMN (5)  
(8) SELECTED BY DELOITTE CONSULTING

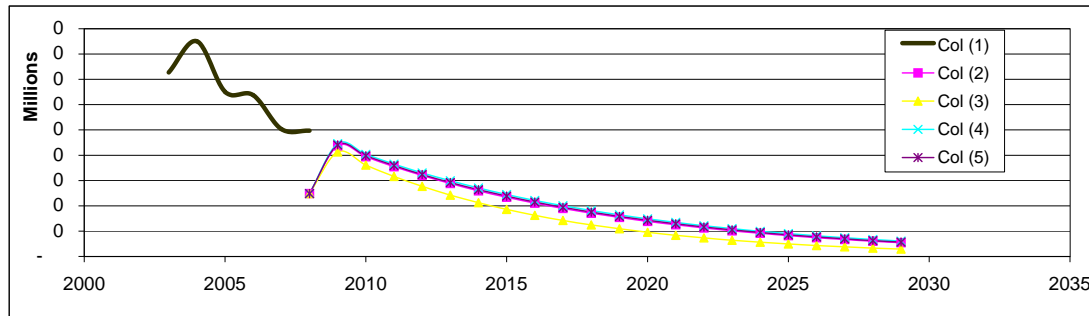
**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
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SECTION 3  
EXHIBIT 4  
SHEET 39

**DEATH**

**Exponential Curve Fit of Unpaid Loss**

FY ENDING	ACTUAL PAID LOSS (1)	Incremental Unpaid Loss				FY ENDING	Incremental Unpaid Loss			
		05 TO 08 CURVE FIT (2)	04 TO 08 CURVE FIT (3)	03 TO 08 CURVE FIT (4)	03 TO 07 CURVE FIT (5)		05 TO 08 CURVE FIT (2)	04 TO 08 CURVE FIT (3)	03 TO 08 CURVE FIT (4)	03 TO 07 CURVE FIT (5)
2003	145					2030	10	5	11	10
2004	170					2031	9	4	10	9
2005	130					2032	8	4	9	8
2006	127					2033	7	3	8	8
2007	101					2034	6	3	7	7
2008	99	50	50	50	50	2035	6	3	7	6
2009		87	83	89	88	2036	5	2	6	6
2010		79	72	81	80	2037	5	2	5	5
2011		71	63	73	72	2038	4	2	5	5
2012		64	55	66	65	2039	4	2	4	4
2013		58	48	60	58	2040	3	1	4	4
2014		52	42	54	53	2041	3	1	4	3
2015		47	37	49	48	2042	3	1	3	3
2016		42	33	44	43	2043	3	1	3	3
2017		38	28	40	39	2044	2	1	3	2
2018		34	25	36	35	2045	2	1	2	2
2019		31	22	33	32	2046	2	1	2	2
2020		28	19	30	29	2047	2	1	2	2
2021		25	17	27	26	2048	1	0	2	2
2022		23	15	24	23	2049	1	0	2	1
2023		20	13	22	21	2050	1	0	1	1
2024		18	11	20	19	2051	1	0	1	1
2025		16	10	18	17	2052	1	0	1	1
2026		15	9	16	15	2053	1	0	1	1
2027		13	8	15	14	2054	1	0	1	1
2028		12	7	13	13	2055	1	0	1	1
2029		11	6	12	11	2056	1	0	1	1
Total							927	711	980	948



(1) ACTUAL PAID LOSSES  
(2) - (5) EXPONENTIAL CURVE FIT BASED ON (1)

**OHIO BUREAU OF WORKERS' COMPENSATION  
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SECTION 3  
EXHIBIT 4  
SHEET 40

**DEATH**

**Incremental Development Method**

AY	6/30/2007 Age	Incremental Decay	Cum Decay Relative to Current Yr Paid	7/1/2006 6/30/2007 Paid	6/30/2007 Unpaid Loss Estimate	6/30/2007 12/31/2007 Paid	12/31/2007 Unpaid Loss Estimate	Implied Cum Unpaid Loss
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1953	54.5	14.936	14.94	-	-	-	-	-
1954	53.5	0.931	14.84	-	-	-	-	-
1955	52.5	0.886	14.04	-	-	-	-	-
1956	51.5	0.890	13.38	-	-	-	-	-
1957	50.5	0.872	12.54	-	-	-	-	-
1958	49.5	0.908	12.29	11	134	5	128	128
1959	48.5	0.909	12.09	-	-	-	-	128
1960	47.5	0.935	12.23	-	-	-	-	128
1961	46.5	0.947	12.52	-	-	-	-	128
1962	45.5	0.995	13.45	5	62	2	59	188
1963	44.5	0.988	14.28	-	-	-	-	188
1964	43.5	0.988	15.10	-	-	-	-	188
1965	42.5	0.979	15.77	-	-	-	-	188
1966	41.5	0.966	16.19	-	-	-	-	188
1967	40.5	0.935	16.07	3	53	2	51	239
1968	39.5	0.932	15.91	13	211	7	205	444
1969	38.5	0.928	15.70	11	171	5	166	609
1970	37.5	0.923	15.41	-	-	-	-	609
1971	36.5	0.924	15.17	7	108	4	105	714
1972	35.5	0.925	14.96	1	19	-	19	733
1973	34.5	0.926	14.78	20	296	10	286	1,018
1974	33.5	0.932	14.70	6	91	3	88	1,106
1975	32.5	0.937	14.71	23	340	12	329	1,435
1976	31.5	0.944	14.83	19	288	10	278	1,713

- 
- (1) AGE @ 6/30/2007
  - (2) FROM SECTION 3, EXHIBIT 4, SHEET 42, COLUMN (8)
  - (3) TOTAL FROM SECTION 3, EXHIBIT 4, SHEET 41
  - (4) PROVIDED BY OLIVER WYMAN
  - (5) = (3) x (4)
  - (6) PROVIDED BY OLIVER WYMAN
  - (7) = (5) - (6)
  - (8) = COLUMN (7) ACCUMULATED

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

**DEATH**

**Cumulative Decay Factor Applied to Payments Made in Current Calendar Year to Estimate Unpaid Losses as of 6/30/07 for each Accident Year**

ACCIDENT YEAR																							
1953	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970	1971	1972	1973	1974	1975	1976
14.936	13.913	12.326	10.967	9.563	8.680	7.894	7.378	6.983	6.948	6.865	6.783	6.644	6.416	5.997	5.590	5.188	4.789	4.426	4.096	3.793	3.534	3.310	3.126
	0.931	0.825	0.734	0.640	0.581	0.529	0.494	0.468	0.465	0.460	0.454	0.445	0.430	0.402	0.374	0.347	0.321	0.296	0.274	0.254	0.237	0.222	0.209
		0.886	0.788	0.687	0.624	0.567	0.530	0.502	0.499	0.493	0.488	0.478	0.461	0.431	0.402	0.373	0.344	0.318	0.294	0.273	0.254	0.238	0.225
			0.890	0.776	0.704	0.640	0.599	0.567	0.564	0.557	0.550	0.539	0.521	0.487	0.454	0.421	0.389	0.359	0.332	0.308	0.287	0.269	0.254
				0.872	0.791	0.720	0.673	0.637	0.634	0.626	0.619	0.606	0.585	0.547	0.510	0.473	0.437	0.404	0.373	0.346	0.322	0.302	0.285
					0.908	0.825	0.771	0.730	0.727	0.718	0.709	0.695	0.671	0.627	0.584	0.542	0.501	0.463	0.428	0.397	0.370	0.346	0.327
						0.909	0.850	0.805	0.800	0.791	0.782	0.765	0.739	0.691	0.644	0.598	0.552	0.510	0.472	0.437	0.407	0.381	0.360
							0.935	0.885	0.880	0.870	0.859	0.842	0.813	0.760	0.708	0.657	0.607	0.561	0.519	0.481	0.448	0.419	0.396
								0.947	0.942	0.931	0.919	0.901	0.870	0.813	0.758	0.703	0.649	0.600	0.555	0.514	0.479	0.449	0.424
									0.995	0.983	0.971	0.951	0.919	0.859	0.800	0.743	0.686	0.634	0.587	0.543	0.506	0.474	0.448
										0.988	0.976	0.956	0.923	0.863	0.805	0.747	0.689	0.637	0.589	0.546	0.509	0.476	0.450
											0.988	0.968	0.935	0.874	0.814	0.756	0.698	0.645	0.597	0.553	0.515	0.482	0.455
												0.979	0.946	0.884	0.824	0.765	0.706	0.652	0.604	0.559	0.521	0.488	0.461
													0.966	0.903	0.841	0.781	0.721	0.666	0.616	0.571	0.532	0.498	0.470
														0.935	0.871	0.809	0.746	0.690	0.638	0.591	0.551	0.516	0.487
															0.932	0.865	0.799	0.738	0.683	0.632	0.589	0.552	0.521
																0.928	0.857	0.792	0.733	0.679	0.632	0.592	0.559
																	0.923	0.853	0.789	0.731	0.681	0.638	0.603
																		0.924	0.855	0.792	0.738	0.691	0.653
																			0.925	0.857	0.799	0.748	0.706
																				0.926	0.863	0.808	0.763
																					0.932	0.873	0.824
																						0.937	0.884
																							0.944
14.936	14.844	14.037	13.380	12.539	12.288	12.085	12.229	12.522	13.454	14.281	15.100	15.769	16.194	16.070	15.911	15.695	15.412	15.167	14.961	14.782	14.705	14.710	14.834

**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 1961, the decay factor of 0.910 means that the expected payments from 6/30/07-08 are 0.91 times the actual paid losses from 6/30/06-07, similarly, the decay factor of .805 means that the expected payments from 6/30/08-09 are 0.805 times the actual paid losses from 6/30/06-07, 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 6/30/06-07.



**OHIO BUREAU OF WORKERS' COMPENSATION  
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SECTION 3  
EXHIBIT 4  
SHEET 42

**DEATH**

**Paid Tail Factor Selection**

Age Months (1)	Age Years (2)	Age to Age Development Factors							Cumulative Development Factors					
		Fitted Paid (3)	Incram. Data (4)	Weibull Curve (5)	Inverse Power Curve (6)	PA Selected Tail (7)	Selected Tail (8)	Selected Decay (9)	Fitted Paid (10)	Incram. Data (11)	Weibull Curve (12)	Inverse Power Curve (13)	PA Selected Tail (14)	Selected Tail (15)
6	0.5	13.031		2.209	12.220	13.031	13.031		488.879	138.257	66.154	1,928.595	656.362	656.362
18	1.5	2.260	5.097	1.596	3.162	2.260	2.260	1.365	37.516	138.257	29.941	157.824	50.369	50.369
30	2.5	1.745	2.396	1.408	2.005	1.745	1.745	1.336	16.600	27.123	18.764	49.910	22.287	22.287
42	3.5	1.375	1.520	1.311	1.607	1.375	1.375	0.878	9.513	11.321	13.326	24.887	12.772	12.772
54	4.5	1.259	1.284	1.249	1.417	1.259	1.259	0.950	6.919	7.450	10.169	15.484	9.289	9.289
66	5.5	1.210	1.195	1.207	1.308	1.210	1.210	1.021	5.495	5.801	8.139	10.930	7.378	7.378
78	6.5	1.166	1.157	1.176	1.240	1.166	1.166	0.958	4.542	4.854	6.743	8.353	6.097	6.097
90	7.5	1.145	1.126	1.152	1.194	1.145	1.145	1.017	3.894	4.197	5.734	6.736	5.228	5.228
102	8.5	1.130	1.113	1.133	1.161	1.130	1.130	1.027	3.401	3.727	4.977	5.643	4.566	4.566
114	9.5	1.114	1.107	1.118	1.136	1.114	1.114	0.991	3.010	3.347	4.393	4.862	4.041	4.041
126	10.5	1.104	1.098	1.105	1.117	1.104	1.104	1.014	2.702	3.024	3.931	4.280	3.627	3.627
138	11.5	1.089	1.092	1.094	1.102	1.089	1.089	0.947	2.448	2.753	3.558	3.832	3.286	3.286
150	12.5	1.082	1.082	1.085	1.090	1.082	1.082	0.998	2.248	2.522	3.252	3.477	3.018	3.018
162	13.5	1.075	1.075	1.077	1.080	1.075	1.075	0.995	2.078	2.331	2.997	3.189	2.790	2.790
174	14.5	1.070	1.069	1.070	1.072	1.070	1.070	1.003	1.933	2.168	2.782	2.952	2.596	2.596
186	15.5	1.065	1.062	1.065	1.065	1.065	1.065	0.986	1.807	2.028	2.599	2.753	2.426	2.426
198	16.5	1.060	1.056	1.059	1.059	1.060	1.060	0.982	1.697	1.910	2.441	2.585	2.279	2.279
210	17.5	1.057	1.050	1.055	1.054	1.057	1.057	1.010	1.602	1.809	2.305	2.440	2.151	2.151
222	18.5	1.050	1.047	1.051	1.050	1.050	1.050	0.931	1.516	1.722	2.185	2.314	2.035	2.035
234	19.5	1.046	1.041	1.047	1.046	1.046	1.046	0.966	1.444	1.645	2.080	2.204	1.938	1.938
246	20.5	1.043	1.039	1.044	1.043	1.043	1.043	0.980	1.380	1.580	1.987	2.106	1.853	1.853
258	21.5	1.041	1.037	1.041	1.040	1.041	1.041	0.992	1.323	1.521	1.904	2.019	1.777	1.777
270	22.5	1.039	1.036	1.038	1.037	1.039	1.039	0.981	1.271	1.466	1.830	1.942	1.707	1.707
282	23.5	1.035	1.035	1.035	1.035	1.035	1.035	0.941	1.224	1.415	1.763	1.872	1.643	1.643
294	24.5	1.033	1.032	1.033	1.033	1.033	1.033	0.976	1.183	1.367	1.703	1.809	1.588	1.588
306	25.5	1.030	1.031	1.031	1.031	1.030	1.030	0.939	1.145	1.324	1.648	1.751	1.537	1.537
318	26.5	1.028	1.028	1.029	1.029	1.028	1.028	0.961	1.111	1.285	1.599	1.698	1.492	1.492
330	27.5	1.028	1.026	1.027	1.028	1.028	1.028	1.015	1.081	1.250	1.554	1.650	1.452	1.452
342	28.5	1.026	1.026	1.026	1.026	1.026	1.026	0.953	1.052	1.218	1.512	1.606	1.412	1.412
354	29.5	1.026	1.024	1.024	1.025	1.026	1.026	1.031	1.026	1.187	1.474	1.565	1.377	1.377
366	30.5	1.023	1.023	1.024	1.024	1.024	1.024	0.951	1.160	1.439	1.527	1.527	1.343	1.343
378	31.5	1.020	1.022	1.022	1.023	1.022	1.022	0.944	1.134	1.407	1.492	1.511	1.311	1.311
390	32.5	1.018	1.021	1.021	1.022	1.020	1.020	0.937	1.111	1.377	1.459	1.483	1.283	1.283
402	33.5	1.015	1.019	1.021	1.018	1.018	1.018	0.932	1.092	1.349	1.428	1.458	1.258	1.258
414	34.5	1.014	1.018	1.020	1.017	1.017	1.017	0.926	1.076	1.323	1.399	1.435	1.235	1.235
426	35.5	1.012	1.018	1.019	1.015	1.015	1.015	0.925	1.061	1.299	1.372	1.415	1.215	1.215
438	36.5	1.011	1.017	1.018	1.014	1.014	1.014	0.924	1.048	1.277	1.347	1.396	1.196	1.196
450	37.5	1.010	1.016	1.017	1.013	1.013	1.013	0.923	1.036	1.256	1.323	1.380	1.180	1.180
462	38.5	1.007	1.015	1.017	1.012	1.012	1.012	0.928	1.026	1.237	1.300	1.365	1.165	1.165
474	39.5	1.005	1.014	1.016	1.011	1.011	1.011	0.932	1.019	1.218	1.279	1.352	1.152	1.152
486	40.5	1.003	1.014	1.015	1.010	1.010	1.010	0.935	1.014	1.201	1.259	1.340	1.140	1.140
498	41.5	1.002	1.013	1.015	1.009	1.009	1.009	0.966	1.011	1.185	1.240	1.329	1.129	1.129
510	42.5	1.002	1.012	1.014	1.009	1.009	1.009	0.979	1.008	1.170	1.221	1.318	1.118	1.118
522	43.5	1.002	1.012	1.014	1.009	1.009	1.009	0.988	1.006	1.155	1.204	1.308	1.108	1.108
534	44.5	1.001	1.011	1.013	1.009	1.009	1.009	0.988	1.005	1.142	1.187	1.298	1.098	1.098
546	45.5	1.001	1.011	1.013	1.009	1.009	1.009	0.995	1.003	1.129	1.172	1.288	1.088	1.088
558	46.5	1.001	1.010	1.013	1.008	1.008	1.008	0.947	1.002	1.117	1.157	1.279	1.079	1.079
570	47.5	1.001	1.010	1.012	1.008	1.008	1.008	0.935	1.001	1.106	1.142	1.270	1.070	1.070
582	48.5	1.000	1.009	1.012	1.007	1.007	1.007	0.909	1.001	1.095	1.129	1.262	1.062	1.062
594	49.5	1.000	1.009	1.011	1.006	1.006	1.006	0.908	1.001	1.085	1.115	1.255	1.055	1.055
606	50.5	1.000	1.009	1.011	1.005	1.005	1.005	0.872	1.001	1.075	1.103	1.249	1.049	1.049
618	51.5	1.000	1.008	1.011	1.005	1.005	1.005	0.890	1.001	1.066	1.091	1.243	1.043	1.043
630	52.5	1.000	1.008	1.010	1.004	1.004	1.004	0.886	1.001	1.057	1.079	1.238	1.038	1.038
642	53.5	1.000	1.008	1.010	1.004	1.004	1.004	0.931	1.001	1.049	1.068	1.234	1.034	1.034
654	54.5	1.000	1.007	1.010	1.003	1.003	1.003	0.873	1.001	1.041	1.057	1.230	1.030	1.030
Tail	Tail	1.000	1.033	1.047	1.027	1.027	1.027	7.973	1.000	1.033	1.047	1.027	1.027	1.027

54.5 tail decay      6.963 (16)  
14.936 (17)

- |  |  |
|--|--|
| (1) AGE IN MONTHS                              | (10) COLUMN (3) MULTIPLICATIVELY ACCUMULATED |
| (2) AGE IN YEARS                               | (11) COLUMN (4) MULTIPLICATIVELY ACCUMULATED |
| (3) SECTION 3, EXHIBIT 4, SHEET 21             | (12) COLUMN (5) MULTIPLICATIVELY ACCUMULATED |
| (4) SECTION 3, EXHIBIT 4, SHEET 44, COLUMN (5) | (13) COLUMN (6) MULTIPLICATIVELY ACCUMULATED |
| (5) SECTION 3, EXHIBIT 4, SHEET 43             | (14) COLUMN (7) MULTIPLICATIVELY ACCUMULATED |
| (6) SECTION 3, EXHIBIT 4, SHEET 43             | (15) COLUMN (8) MULTIPLICATIVELY ACCUMULATED |
| (7) PA TAIL                                    | (16) [COLUMN (8) @ 54.5] X [COLUMN (8) TAIL] |
| (8) SELECTED BY DELOITTE CONSULTING            | (17) COLUMN (8) TAIL + (14)                  |

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 4  
SHEET 43

**DEATH**

FITTING PAID LOSS DEVELOPMENT FACTORS

Fitting for Periods:	56-to-Ult:	56
	From:	15
	To:	30
Cut-off		60

Method	Tail	R <sup>2</sup>
Weibull	1.033	0.99537
Inverse Power	1.047	0.995

			Weibull Curve Fitting					Inverse Power Curve Fitting				
			Slope= 0.448					Slope= -1.499				
			Intercept= -1.309					Intercept= 5.103				
PERIOD	AGE	ATA	X	Y	Y*	ATA*	ATU*	X	Y	Y*	ATA*	ATU*
1	6	13.031	1.792	-2.528	-0.507	2.209	66.154	1.792	2.487	2.418	12.220	1928.595
2	18	2.260	2.890	-0.537	-0.015	1.596	29.941	2.890	0.231	0.771	3.162	157.824
3	30	1.745	3.401	-0.161	0.214	1.408	18.764	3.401	-0.294	0.005	2.005	49.910
4	42	1.375	3.738	0.262	0.365	1.311	13.326	3.738	-0.981	-0.499	1.607	24.887
5	54	1.259	3.989	0.458	0.477	1.249	10.169	3.989	-1.351	-0.875	1.417	15.484
6	66	1.210	4.190	0.560	0.567	1.207	8.139	4.190	-1.561	-1.176	1.308	10.930
7	78	1.166	4.357	0.667	0.642	1.176	6.743	4.357	-1.795	-1.427	1.240	8.353
8	90	1.145	4.500	0.726	0.706	1.152	5.734	4.500	-1.931	-1.641	1.194	6.736
9	102	1.130	4.625	0.771	0.762	1.133	4.977	4.625	-2.040	-1.829	1.161	5.643
10	114	1.114	4.736	0.824	0.812	1.118	4.393	4.736	-2.172	-1.995	1.136	4.862
11	126	1.104	4.836	0.861	0.856	1.105	3.931	4.836	-2.266	-2.145	1.117	4.280
12	138	1.089	4.927	0.918	0.897	1.094	3.558	4.927	-2.419	-2.282	1.102	3.832
13	150	1.082	5.011	0.950	0.934	1.085	3.252	5.011	-2.507	-2.407	1.090	3.477
14	162	1.075	5.088	0.979	0.969	1.077	2.997	5.088	-2.590	-2.522	1.080	3.189
15	174	1.070	5.159	1.003	1.001	1.070	2.782	5.159	-2.659	-2.629	1.072	2.952
16	186	1.065	5.226	1.031	1.031	1.065	2.599	5.226	-2.741	-2.729	1.065	2.753
17	198	1.060	5.288	1.058	1.059	1.059	2.441	5.288	-2.822	-2.823	1.059	2.585
18	210	1.057	5.347	1.073	1.085	1.055	2.305	5.347	-2.869	-2.911	1.054	2.440
19	222	1.050	5.403	1.113	1.110	1.051	2.185	5.403	-2.996	-2.994	1.050	2.314
20	234	1.046	5.455	1.139	1.134	1.047	2.080	5.455	-3.079	-3.073	1.046	2.204
21	246	1.043	5.505	1.159	1.156	1.044	1.987	5.505	-3.144	-3.148	1.043	2.106
22	258	1.041	5.553	1.174	1.177	1.041	1.904	5.553	-3.194	-3.220	1.040	2.019
23	270	1.039	5.598	1.191	1.198	1.038	1.830	5.598	-3.254	-3.288	1.037	1.942
24	282	1.035	5.642	1.220	1.217	1.035	1.763	5.642	-3.352	-3.353	1.035	1.872
25	294	1.033	5.684	1.237	1.236	1.033	1.703	5.684	-3.411	-3.415	1.033	1.809
26	306	1.030	5.724	1.263	1.254	1.031	1.648	5.724	-3.507	-3.475	1.031	1.751
27	318	1.028	5.762	1.282	1.271	1.029	1.599	5.762	-3.576	-3.533	1.029	1.698
28	330	1.028	5.799	1.285	1.287	1.027	1.554	5.799	-3.588	-3.588	1.028	1.650
29	342	1.026	5.835	1.305	1.303	1.026	1.512	5.835	-3.664	-3.642	1.026	1.606
30	354	1.026	5.869	1.304	1.319	1.024	1.474	5.869	-3.659	-3.694	1.025	1.565
31	366		5.903		1.334	1.023	1.439	5.903		-3.744	1.024	1.527
32	378		5.935		1.348	1.022	1.407	5.935		-3.792	1.023	1.492
33	390		5.966		1.362	1.021	1.377	5.966		-3.839	1.022	1.459
34	402		5.996		1.376	1.019	1.349	5.996		-3.884	1.021	1.428
35	414		6.026		1.389	1.018	1.323	6.026		-3.928	1.020	1.399
36	426		6.054		1.402	1.018	1.299	6.054		-3.971	1.019	1.372
37	438		6.082		1.414	1.017	1.277	6.082		-4.013	1.018	1.347
38	450		6.109		1.426	1.016	1.256	6.109		-4.053	1.017	1.323
39	462		6.136		1.438	1.015	1.237	6.136		-4.093	1.017	1.300
40	474		6.161		1.450	1.014	1.218	6.161		-4.131	1.016	1.279
41	486		6.186		1.461	1.014	1.201	6.186		-4.169	1.015	1.259
42	498		6.211		1.472	1.013	1.185	6.211		-4.205	1.015	1.240
43	510		6.234		1.482	1.012	1.170	6.234		-4.241	1.014	1.221
44	522		6.258		1.493	1.012	1.155	6.258		-4.276	1.014	1.204
45	534		6.280		1.503	1.011	1.142	6.280		-4.310	1.013	1.187
46	546		6.303		1.513	1.011	1.129	6.303		-4.343	1.013	1.172
47	558		6.324		1.523	1.010	1.117	6.324		-4.376	1.013	1.157
48	570		6.346		1.532	1.010	1.106	6.346		-4.408	1.012	1.142
49	582		6.366		1.541	1.009	1.095	6.366		-4.439	1.012	1.129
50	594		6.387		1.551	1.009	1.085	6.387		-4.469	1.011	1.115
51	606		6.407		1.560	1.009	1.075	6.407		-4.499	1.011	1.103
52	618		6.426		1.568	1.008	1.066	6.426		-4.529	1.011	1.091
53	630		6.446		1.577	1.008	1.057	6.446		-4.558	1.010	1.079
54	642		6.465		1.585	1.008	1.049	6.465		-4.586	1.010	1.068
55	654		6.483		1.594	1.007	1.041	6.483		-4.614	1.010	1.057
56	666		6.501		1.602	1.007	1.033	6.501		-4.641	1.010	1.047
57	678		6.519		1.610	1.007	1.026	6.519		-4.668	1.009	1.037
58	690		6.537		1.618	1.007	1.019	6.537		-4.694	1.009	1.027
59	702		6.554		1.625	1.006	1.012	6.554		-4.720	1.009	1.018
60	714		6.571		1.633	1.006	1.006	6.571		-4.745	1.009	1.009

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 4  
SHEET 44

**DEATH**

**Incremental Decay Method**

Age Months	Age Years	(Known) Selected Paid	Incem. Decay Factors	Implied ATU Dev. Factor	Decay Factor Check
(1)	(2)	(3)	(4)	(5)	(6)
6	0.5	13.031	33.737		
18	1.5	2.260	4.438	5.097	
30	2.5	1.745	2.504	2.396	
42	3.5	1.375	1.217	1.520	
54	4.5	1.259	1.043	1.284	
66	5.5	1.210	0.948	1.195	
78	6.5	1.166	0.902	1.157	
90	7.5	1.145	0.885	1.126	
102	8.5	1.130	0.896	1.113	
114	9.5	1.114	0.929	1.107	
126	10.5	1.104	0.961	1.098	
138	11.5	1.089	0.977	1.092	
150	12.5	1.082	1.000	1.082	
162	13.5	1.075	0.999	1.075	
174	14.5	1.070	0.991	1.069	
186	15.5	1.065	0.942	1.062	0.942
198	16.5	1.060	0.921	1.056	0.921
210	17.5	1.057	0.896	1.050	0.896
222	18.5	1.050	0.878	1.047	0.878
234	19.5	1.046	0.859	1.041	0.859
246	20.5	1.043	0.884	1.039	0.884
258	21.5	1.041	0.902	1.037	0.902
270	22.5	1.039	0.920	1.036	0.920
282	23.5	1.035	0.938	1.035	0.938
294	24.5	1.033	0.960	1.032	0.960
306	25.5	1.030	0.969	1.031	0.969
318	26.5	1.028	0.964	1.028	0.964
330	27.5	1.028	0.964	1.026	0.964
342	28.5	1.026	0.959	1.026	0.959
354	29.5	1.026	0.940	1.024	0.940
366	30.5		0.912	1.023	0.912
378	31.5		0.901	1.020	0.901
390	32.5		0.890	1.018	0.890
402	33.5		0.896	1.015	0.896
414	34.5		0.905	1.014	0.905
426	35.5		0.916	1.012	0.916
438	36.5		0.904	1.011	0.904
450	37.5		0.875	1.010	0.875
462	38.5		0.738	1.007	0.738
474	39.5		0.707	1.005	0.707
486	40.5		0.697	1.003	0.697
498	41.5		0.721	1.002	0.721
510	42.5		0.735	1.002	0.735
522	43.5		0.851	1.002	0.851
534	44.5		0.871	1.001	0.871
546	45.5		0.868	1.001	0.868
558	46.5		0.815	1.001	0.815
570	47.5		0.844	1.001	0.844
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	-

- (1) AGE IN MONTHS
- (2) AGE IN YEARS
- (3) SECTION 3, EXHIBIT 4, SHEET 21
- (4) GEOMETRIC MEAN FROM SECTION 3, EXHIBIT 4, SHEET 45
- (5)  $1.0 + [(3) - 1.0] \times (4) / (3) \text{ PRIOR AGE}$
- (6)  $[(5) - 1.0] \times [(5) \text{ PRIOR AGE}] / [(5) \text{ PRIOR AGE} - 1.0]$





**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 4  
SHEET 46

**DEATH**

FITTING INCURRED LOSS DEVELOPMENT FACTORS

31-to-Ult:	31
Fitting for Periods From:	1
To:	30
Cut-Off:	60

Summary of Curve Fitting		
Method	Tail	R <sup>2</sup>
Weibull	1.077	0.62205
Inverse Power	1.092	0.208
Selected	1.060	

			Weibull Curve Fitting					Inverse Power Curve Fitting				
			Slope= 0.495 Intercept=-1.286					Slope= -1.621 Intercept= 4.288				
PERIOD	AGE	ATA	X	Y	Y*	ATA*	ATU*	X	Y	Y*	ATA*	ATU*
1	6	3.532	1.792	-1.100	-0.400	2.047	13.216	1.792	0.929	1.383	4.988	25.404
2	18	1.228	2.890	0.521	0.144	1.460	6.458	2.890	-1.478	-0.398	1.672	5.093
3	30	1.227	3.401	0.524	0.397	1.292	4.423	3.401	-1.484	-1.226	1.293	3.047
4	42	1.104	3.738	0.860	0.563	1.209	3.423	3.738	-2.265	-1.772	1.170	2.356
5	54	1.021	3.989	1.355	0.687	1.159	2.831	3.989	-3.856	-2.179	1.113	2.013
6	66	1.115	4.190	0.819	0.787	1.125	2.444	4.190	-2.159	-2.505	1.082	1.809
7	78	1.033	4.357	1.240	0.869	1.101	2.172	4.357	-3.423	-2.775	1.062	1.672
8	90	1.076	4.500	0.973	0.940	1.084	1.972	4.500	-2.571	-3.008	1.049	1.574
9	102	1.061	4.625	1.049	1.002	1.070	1.819	4.625	-2.797	-3.210	1.040	1.500
10	114	1.048	4.736	1.126	1.057	1.060	1.700	4.736	-3.038	-3.391	1.034	1.442
11	126	1.080	4.836	0.957	1.106	1.051	1.604	4.836	-2.528	-3.553	1.029	1.395
12	138	1.066	4.927	1.022	1.151	1.044	1.526	4.927	-2.713	-3.701	1.025	1.356
13	150	1.045	5.011	1.149	1.193	1.038	1.462	5.011	-3.111	-3.836	1.022	1.323
14	162	1.072	5.088	0.994	1.231	1.034	1.408	5.088	-2.631	-3.961	1.019	1.295
15	174	1.049	5.159	1.118	1.266	1.030	1.362	5.159	-3.010	-4.076	1.017	1.271
16	186	1.044	5.226	1.156	1.299	1.026	1.323	5.226	-3.134	-4.185	1.015	1.250
17	198	1.075	5.288	0.978	1.330	1.023	1.289	5.288	-2.588	-4.286	1.014	1.231
18	210	1.038	5.347	1.198	1.359	1.021	1.259	5.347	-3.276	-4.381	1.013	1.214
19	222	1.039	5.403	1.188	1.387	1.019	1.234	5.403	-3.244	-4.471	1.011	1.199
20	234	1.021	5.455	1.352	1.413	1.017	1.211	5.455	-3.845	-4.557	1.010	1.186
21	246	1.009	5.505	1.548	1.437	1.015	1.191	5.505	-4.693	-4.638	1.010	1.173
22	258	1.035	5.553	1.222	1.461	1.014	1.174	5.553	-3.358	-4.715	1.009	1.162
23	270	1.007	5.598	1.604	1.483	1.012	1.158	5.598	-4.965	-4.789	1.008	1.152
24	282	1.035	5.642	1.219	1.505	1.011	1.144	5.642	-3.349	-4.859	1.008	1.142
25	294	1.017	5.684	1.412	1.526	1.010	1.131	5.684	-4.087	-4.927	1.007	1.134
26	306	1.031	5.724	1.257	1.545	1.009	1.120	5.724	-3.485	-4.992	1.007	1.125
27	318	1.017	5.762	1.416	1.564	1.008	1.109	5.762	-4.104	-5.054	1.006	1.118
28	330	1.018	5.799	1.395	1.583	1.008	1.100	5.799	-4.018	-5.114	1.006	1.111
29	342	1.010	5.835	1.523	1.600	1.007	1.092	5.835	-4.574	-5.172	1.006	1.104
30	354	1.000	5.869	3.031	1.617	1.007	1.084	5.869	-20.723	-5.228	1.005	1.098
31	366		5.903		1.634	1.006	1.077	5.903		-5.282	1.005	1.092
32	378		5.935		1.650	1.006	1.070	5.935		-5.334	1.005	1.087
33	390		5.966		1.665	1.005	1.065	5.966		-5.385	1.005	1.081
34	402		5.996		1.680	1.005	1.059	5.996		-5.434	1.004	1.076
35	414		6.026		1.695	1.004	1.054	6.026		-5.482	1.004	1.072
36	426		6.054		1.709	1.004	1.050	6.054		-5.528	1.004	1.067
37	438		6.082		1.723	1.004	1.046	6.082		-5.573	1.004	1.063
38	450		6.109		1.736	1.003	1.042	6.109		-5.617	1.004	1.059
39	462		6.136		1.749	1.003	1.038	6.136		-5.660	1.003	1.055
40	474		6.161		1.762	1.003	1.035	6.161		-5.701	1.003	1.052
41	486		6.186		1.774	1.003	1.032	6.186		-5.742	1.003	1.048
42	498		6.211		1.786	1.003	1.029	6.211		-5.781	1.003	1.045
43	510		6.234		1.798	1.002	1.026	6.234		-5.820	1.003	1.041
44	522		6.258		1.810	1.002	1.024	6.258		-5.858	1.003	1.038
45	534		6.280		1.821	1.002	1.022	6.280		-5.895	1.003	1.035
46	546		6.303		1.832	1.002	1.019	6.303		-5.931	1.003	1.033
47	558		6.324		1.843	1.002	1.017	6.324		-5.966	1.003	1.030
48	570		6.346		1.853	1.002	1.016	6.346		-6.000	1.002	1.027
49	582		6.366		1.863	1.002	1.014	6.366		-6.034	1.002	1.025
50	594		6.387		1.873	1.001	1.012	6.387		-6.067	1.002	1.022
51	606		6.407		1.883	1.001	1.011	6.407		-6.100	1.002	1.020
52	618		6.426		1.893	1.001	1.009	6.426		-6.131	1.002	1.018
53	630		6.446		1.903	1.001	1.008	6.446		-6.163	1.002	1.015
54	642		6.465		1.912	1.001	1.007	6.465		-6.193	1.002	1.013
55	654		6.483		1.921	1.001	1.006	6.483		-6.223	1.002	1.011
56	666		6.501		1.930	1.001	1.005	6.501		-6.253	1.002	1.009
57	678		6.519		1.939	1.001	1.004	6.519		-6.282	1.002	1.007
58	690		6.537		1.948	1.001	1.003	6.537		-6.310	1.002	1.005
59	702		6.554		1.956	1.001	1.002	6.554		-6.338	1.002	1.003
60	714		6.571		1.965	1.001	1.001	6.571		-6.366	1.002	1.002

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION  
TEMPORARY TOTAL  
(000's)**

SECTION 3  
EXHIBIT 5  
SHEET 1

SUMMARY OF LOSS & ALAE RESERVES

ACCIDENT YEAR	PAYROLL	SEL.ULT. EXPECTED PAID AT @ 6/30/08	SELECTED ULTIMATE LOSS & ALAE	SELECTED NOMINAL UNPAID LOSS & ALAE	DISCOUNT FACTOR AT 5.0%	SELECTED DISCOUNTED UNPAID LOSS & ALAE	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		1	20	19	81.3%	15	
1977	1,465,551	8,815	8,834	19	79.6%	15	0.60
1978	1,553,484	9,863	9,887	24	78.1%	19	0.64
1979	1,646,693	8,949	8,973	25	77.0%	19	0.54
1980	1,745,494	9,913	9,945	32	76.7%	24	0.57
1981	1,826,711	9,396	9,429	33	75.4%	25	0.52
1982	2,061,263	11,287	11,332	44	74.3%	33	0.55
1983	2,173,213	10,952	11,002	50	74.8%	38	0.51
1984	2,314,385	11,535	11,599	63	75.5%	48	0.50
1985	2,444,242	11,093	11,165	72	75.9%	55	0.46
1986	2,644,132	11,234	11,318	84	75.5%	63	0.43
1987	2,911,888	13,999	14,123	124	75.8%	94	0.49
1988	3,191,151	14,338	14,487	149	76.0%	114	0.45
1989	3,341,117	14,969	15,153	184	76.3%	141	0.45
1990	3,644,538	13,498	13,691	194	76.1%	147	0.38
1991	3,852,022	12,835	13,058	224	76.9%	172	0.34
1992	3,944,342	12,992	13,266	274	77.4%	212	0.34
1993	4,020,534	12,014	12,317	304	77.6%	236	0.31
1994	4,272,082	12,274	12,649	375	77.9%	292	0.30
1995	4,432,599	10,740	11,144	404	78.4%	317	0.25
1996	4,487,291	10,847	11,353	506	79.0%	400	0.25
1997	4,623,816	10,626	11,243	616	79.4%	489	0.24
1998	4,816,176	11,423	12,266	843	80.1%	675	0.25
1999	5,047,597	11,819	12,945	1,126	80.7%	909	0.26
2000	5,318,217	13,599	15,235	1,636	81.0%	1,325	0.29
2001	5,597,545	14,859	16,997	2,138	80.5%	1,722	0.30
2002	5,821,179	12,857	15,376	2,519	80.6%	2,030	0.26
2003	6,004,956	15,078	18,985	3,907	81.4%	3,181	0.32
2004	6,183,507	11,291	15,852	4,561	82.2%	3,749	0.26
2005	6,388,250	10,366	16,536	6,171	82.8%	5,110	0.26
2006	6,653,696	7,399	15,852	8,453	83.5%	7,058	0.24
2007	6,914,380	5,937	18,107	12,169	84.6%	10,297	0.26
2008	3,560,906	1,065	9,614	8,549	85.9%	7,346	0.27
TOTAL		357,863	413,756	55,893	83.0%	46,368	
EXLD PRIOR		357,862	413,736	55,874	83.0%	46,352	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 3, EXHIBIT 5, SHEET 4, COL. 2 + SECTION 3, EXHIBIT 5, SHEET 3, COL. 8  
(3) SECTION 3, EXHIBIT 5, SHEET 4, COL. 12; 2008 ADJUSTED TO PARTIAL YEAR  
(4) = (3) - (2)  
(5) SECTION 3, EXHIBIT 5, SHEET 16, COL. 6  
(6) = (4) x (5)  
(7) = [(3) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 5  
SHEET 2

**TEMPORARY TOTAL  
(000's)**

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS & ALAE @ 6/30/2008	FISCAL YEAR ENDING															
		2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	> 2023
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
PRIOR	19	2	2	2	2	3	2	2	1	1	0	0	0	0	0	0	0
1977	19	2	2	2	2	2	2	2	2	1	1	0	0	0	0	0	0
1978	24	3	2	2	2	2	2	3	2	2	2	1	0	0	0	0	0
1979	25	3	2	2	2	2	2	2	2	2	2	1	1	0	0	0	0
1980	32	4	3	3	2	2	2	2	2	3	2	2	2	1	0	0	0
1981	33	3	4	3	2	2	2	2	2	2	3	2	2	1	1	0	0
1982	44	4	4	5	4	3	3	2	2	2	3	3	3	2	2	1	1
1983	50	8	4	4	5	3	3	3	2	2	3	3	3	3	2	2	2
1984	63	10	8	4	4	5	4	3	3	3	2	2	3	3	3	2	4
1985	72	11	10	8	4	4	5	3	3	3	2	2	2	3	3	3	6
1986	84	11	11	10	8	4	4	5	4	3	3	2	2	2	3	3	9
1987	124	19	13	14	12	10	5	5	6	4	4	3	3	3	3	4	15
1988	149	23	19	14	15	13	10	6	5	6	5	4	3	3	3	3	19
1989	184	28	24	20	14	15	13	10	6	5	7	5	4	3	3	3	23
1990	194	27	25	21	18	13	14	12	9	5	5	6	4	4	3	3	24
1991	224	39	26	24	20	17	12	13	11	9	5	4	6	4	3	3	25
1992	274	47	40	26	25	21	18	12	13	12	9	5	4	6	4	3	29
1993	304	49	43	37	24	23	19	16	12	12	11	8	5	4	5	4	30
1994	375	63	51	44	38	25	24	20	17	12	13	11	9	5	4	6	35
1995	404	73	56	45	39	33	22	21	17	15	10	11	10	8	4	4	35
1996	506	95	75	57	46	40	34	22	21	18	15	11	11	10	8	4	40
1997	616	115	94	74	56	45	40	34	22	21	18	15	11	11	10	8	44
1998	843	171	126	102	81	61	49	43	37	24	23	19	16	12	12	11	56
1999	1,126	237	180	133	108	85	65	52	46	39	25	24	20	17	12	13	71
2000	1,636	323	276	210	155	126	99	75	61	53	45	30	28	24	20	14	98
2001	2,138	357	352	300	229	168	137	108	82	66	58	49	32	31	26	22	122
2002	2,519	467	343	337	288	219	162	132	104	79	63	55	47	31	29	25	138
2003	3,907	875	562	413	406	347	264	194	158	125	95	76	67	57	37	35	196
2004	4,561	1,059	784	504	370	364	311	237	174	142	112	85	68	60	51	34	207
2005	6,171	1,452	1,095	811	521	383	377	322	245	180	147	116	88	71	62	53	249
2006	8,453	2,087	1,498	1,130	837	537	395	389	332	253	186	152	120	91	73	64	311
2007	12,169	3,433	2,157	1,548	1,168	865	555	408	402	343	261	192	157	124	94	75	387
2008	8,549	5,698	3,516	2,210	1,586	1,196	886	569	418	411	351	268	197	160	127	96	474
TOTAL	55,893	16,797	11,407	8,119	6,093	4,640	3,541	2,730	2,225	1,859	1,489	1,170	929	753	609	497	2,650

(1) SECTION 3, EXHIBIT 5, SHEET 1, COL. 4  
(2) - (17) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 5, SHEET 21



**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
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(000's)**

SECTION 3  
EXHIBIT 5  
SHEET 3

ESTIMATED PAYMENTS FROM 1/1/2008 TO 6/30/2008

ACCIDENT YEAR	SELECTED	PAID	AGE @ 12/31/2007	AGE @ 6/30/2008	LDF @ 12/31/2007	LDF @ 6/30/2008	EXPECTED PERCENT	1/1/08 TO 6/30/08
	ULTIMATE LOSS & ALAE	LOSS & ALAE @ 12/31/07						EXPECTED PAYMENTS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR	20	0	384	390	1.002	1.002	5.6%	1
1977	8,834	8,813	372	378	1.002	1.002	5.7%	1
1978	9,887	9,862	360	366	1.003	1.002	6.0%	2
1979	8,973	8,947	348	354	1.003	1.003	7.4%	2
1980	9,945	9,911	336	342	1.003	1.003	5.1%	2
1981	9,429	9,394	324	330	1.004	1.004	5.1%	2
1982	11,332	11,284	312	318	1.004	1.004	8.1%	4
1983	11,002	10,947	300	306	1.005	1.005	8.7%	5
1984	11,599	11,530	288	294	1.006	1.005	8.5%	6
1985	11,165	11,088	276	282	1.007	1.007	6.8%	5
1986	11,318	11,227	264	270	1.008	1.007	8.2%	8
1987	14,123	13,988	252	258	1.010	1.009	8.2%	11
1988	14,487	14,324	240	246	1.011	1.010	8.3%	13
1989	15,153	14,954	228	234	1.013	1.012	7.5%	15
1990	13,691	13,477	216	222	1.016	1.014	9.6%	20
1991	13,058	12,812	204	210	1.019	1.017	9.3%	23
1992	13,266	12,966	192	198	1.023	1.021	8.9%	27
1993	12,317	11,983	180	186	1.028	1.025	9.2%	31
1994	12,649	12,232	168	174	1.034	1.031	10.0%	42
1995	11,144	10,694	156	162	1.042	1.038	10.3%	46
1996	11,353	10,789	144	150	1.052	1.047	10.3%	58
1997	11,243	10,548	132	138	1.066	1.058	11.3%	78
1998	12,266	11,311	120	126	1.084	1.074	11.7%	112
1999	12,945	11,681	108	114	1.108	1.095	11.0%	139
2000	15,235	13,434	96	102	1.135	1.122	9.1%	164
2001	16,997	14,616	84	90	1.170	1.150	10.2%	243
2002	15,376	12,494	72	78	1.224	1.190	12.6%	363
2003	18,985	14,488	60	66	1.310	1.259	13.1%	591
2004	15,852	10,595	48	54	1.447	1.366	13.2%	696
2005	16,536	9,454	36	42	1.673	1.540	12.9%	912
2006	15,852	6,098	24	30	2.160	1.871	13.3%	1,301
2007	18,107	3,158	12	18	4.912	2.843	18.6%	2,780
2008	19,229		0	6		18.055	5.5%	1,065
TOTAL	423,370	349,096						8,767
EXLD PRIOR	423,350	349,096						8,766

(1) SECTION 3, EXHIBIT 5, SHEET 4, COL. 12  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) AGE OF ACCIDENT YEAR AT 12/31/2007  
(4) AGE OF ACCIDENT YEAR AT 6/30/2008

(5) BASED ON SECTION 3, EXHIBIT 5, SHEET 21 AGE OF (5)  
(6) BASED ON SECTION 3, EXHIBIT 5, SHEET 21 AGE OF (6)  
(7)  $= [1 / (6) - 1 / (5)] / [1 - 1 / (5)]$   
(8)  $= [(1) - (2)] \times (7)$

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION  
TEMPORARY TOTAL  
(000's)**

SECTION 3  
EXHIBIT 5  
SHEET 4

SELECTION OF ULTIMATE LOSS & ALAE

ACCIDENT YEAR	PAYROLL	INDICATED ULTIMATE LOSS & ALAE											SELECTED ULTIMATE LOSS & ALAE	SELECTED ULTIMATE LOSS RATE
		PAID LOSS & ALAE @ 12/31/07	INCURRED LOSS & ALAE @ 12/31/07	LOSS DEVELOPMENT		BORNHJETTER-FERGUSON		PAID CUM. FREQ/SEV AY DEV.	PAID INCR. FREQ/SEV AY DEV.	INCR. INDEX PAYMENT METHOD	PAID INCR. TRENDED FREQ/SEV			
		(2)	(3)	PAID	INCURRED	PAID	INCURRED	(8)	(9)	(10)	(11)			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)		
PRIOR												20		
1977	1,465,551	8,813	8,813	8,834	8,813	8,834	8,813	8,836	8,835	8,835		8,834	0.603	
1978	1,553,484	9,862	9,862	9,887	9,862	9,887	9,862	9,887	9,886	9,886		9,887	0.636	
1979	1,646,693	8,947	8,947	8,973	8,973	8,973	8,975	8,970	8,969	8,969		8,973	0.545	
1980	1,745,494	9,911	9,928	9,945	9,923	9,945	9,923	9,938	9,938	9,934		9,945	0.570	
1981	1,826,711	9,394	9,401	9,429	9,376	9,429	9,376	9,423	9,421	9,421		9,429	0.516	
1982	2,061,263	11,284	11,366	11,332	11,334	11,332	11,334	11,323	11,330	11,318		11,332	0.550	
1983	2,173,213	10,947	10,947	11,002	10,904	11,002	10,904	10,992	10,973	10,995		11,002	0.506	
1984	2,314,385	11,530	11,540	11,599	11,474	11,599	11,474	11,586	11,634	11,592		11,599	0.501	
1985	2,444,242	11,088	11,109	11,165	11,042	11,165	11,041	11,151	11,115	11,148		11,165	0.457	
1986	2,644,132	11,227	11,331	11,318	11,255	11,318	11,255	11,299	11,391	11,311		11,318	0.428	
1987	2,911,888	13,988	14,003	14,123	13,953	14,123	13,952	14,099	14,018	14,106		14,123	0.485	
1988	3,191,151	14,324	14,847	14,487	14,805	14,487	14,806	14,468	14,600	14,488		14,487	0.454	
1989	3,341,117	14,954	15,495	15,153	15,450	15,153	15,451	15,133	15,601	15,121		15,153	0.454	
1990	3,644,538	13,477	13,805	13,691	13,815	13,691	13,815	13,680	14,035	13,700		13,691	0.376	
1991	3,852,022	12,812	13,468	13,058	13,504	13,058	13,502	13,050	13,324	13,079		13,058	0.339	
1992	3,944,342	12,966	13,233	13,266	13,310	13,266	13,309	13,264	13,599	13,352		13,266	0.336	
1993	4,020,534	11,983	12,287	12,317	12,425	12,314	12,423	12,340	12,373	12,428		12,317	0.306	
1994	4,272,082	12,232	13,239	12,649	13,409	12,660	13,404	12,687	13,245	12,745		12,649	0.296	
1995	4,432,599	10,694	11,158	11,144	11,399	11,235	11,442	11,209	11,428	11,369		11,144	0.251	
1996	4,487,291	10,789	11,505	11,353	11,935	11,456	11,988	11,445	12,332	11,590		11,353	0.253	
1997	4,623,816	10,548	11,956	11,243	12,551	11,385	12,598	11,327	12,057	11,445		11,243	0.243	
1998	4,816,176	11,311	11,678	12,266	12,470	12,386	12,555	12,356	12,557	12,359		12,266	0.255	
1999	5,047,597	11,681	12,174	12,945	13,210	13,082	13,299	13,036	12,893	13,245		12,945	0.26	
2000	5,318,217	13,434	14,501	15,254	15,899	15,215	15,814	15,353	15,429	15,344		15,235	0.286	
2001	5,597,545	14,616	16,415	17,094	18,178	16,901	17,944	17,206	17,967	16,606		16,997	0.304	
2002	5,821,179	12,494	13,766	15,288	15,285	15,464	15,382	15,391	15,496	14,886		15,376	0.264	
2003	6,004,956	14,488	18,527	18,985	20,435	18,446	20,087	19,140	20,105	17,585		18,985	0.316	
2004	6,183,507	10,595	14,110	15,331	15,233	15,852	15,365	15,487	15,755	15,140		15,852	0.256	
2005	6,388,250	9,454	15,859	15,817	16,934	16,536	16,977	16,125	16,300	15,491		16,536	0.259	
2006	6,653,696	6,098	12,548	13,173	16,096	15,852	16,552	14,076	13,722	13,507		15,852	0.238	
2007	6,914,380	3,158	11,687	15,509	21,144	18,107	20,083	18,682	15,414	14,124		18,107	0.262	
2008	7,121,811					19,229	19,229			16,785		19,229	0.270	
TOTAL		349,096	389,529	397,630	414,401	423,385	432,934	402,959	405,741	411,903		423,370		
EXLD PRIOR		349,096	389,529	397,630	414,401	423,385	432,934	402,959	405,741	411,903		423,350		
EXLD PRIOR & 2008		349,096	389,529	397,630	414,401	404,156	413,705	402,959	405,741	395,118		404,121		

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) BASED ON DATA FROM OLIVER WYMAN & BWC  
(4) SECTION 3, EXHIBIT 5, SHEET 5, COL. 4  
(5) SECTION 3, EXHIBIT 5, SHEET 6, COL. 4  
(6) SECTION 3, EXHIBIT 5, SHEET 7, COL. 8

(7) SECTION 3, EXHIBIT 5, SHEET 8, COL. 8  
(8) SECTION 3, EXHIBIT 5, SHEET 9, COL. 8  
(9) SECTION 3, EXHIBIT 5, SHEET 10  
(10) SECTION 3, EXHIBIT 5, SHEET 13, COL. 10  
(11) N/A  
(12) SELECTED BY DELOITTE CONSULTING

(13) (12) / (1) x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION  
TEMPORARY TOTAL  
(000's)**

SECTION 3  
EXHIBIT 5  
SHEET 5

PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE (MONTHS)	PAID LOSS & ALAE	PAID LDF	INDICATED ULTIMATE @ 12/31/07	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
		0			
1977	372	8,813	1.002	8,834	0.60
1978	360	9,862	1.003	9,887	0.64
1979	348	8,947	1.003	8,973	0.54
1980	336	9,911	1.003	9,945	0.57
1981	324	9,394	1.004	9,429	0.52
1982	312	11,284	1.004	11,332	0.55
1983	300	10,947	1.005	11,002	0.51
1984	288	11,530	1.006	11,599	0.50
1985	276	11,088	1.007	11,165	0.46
1986	264	11,227	1.008	11,318	0.43
1987	252	13,988	1.010	14,123	0.49
1988	240	14,324	1.011	14,487	0.45
1989	228	14,954	1.013	15,153	0.45
1990	216	13,477	1.016	13,691	0.38
1991	204	12,812	1.019	13,058	0.34
1992	192	12,966	1.023	13,266	0.34
1993	180	11,983	1.028	12,317	0.31
1994	168	12,232	1.034	12,649	0.30
1995	156	10,694	1.042	11,144	0.25
1996	144	10,789	1.052	11,353	0.25
1997	132	10,548	1.066	11,243	0.24
1998	120	11,311	1.084	12,266	0.25
1999	108	11,681	1.108	12,945	0.26
2000	96	13,434	1.135	15,254	0.29
2001	84	14,616	1.170	17,094	0.31
2002	72	12,494	1.224	15,288	0.26
2003	60	14,488	1.310	18,985	0.32
2004	48	10,595	1.447	15,331	0.25
2005	36	9,454	1.673	15,817	0.25
2006	24	6,098	2.160	13,173	0.20
2007	12	3,158	4.912	15,509	0.22
2008	0				
TOTAL		349,096		397,630	

(1) AGE OF ACCIDENT YEAR  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 3, EXHIBIT 5, SHEET 18, COL. 6  
(4) = (2) x (3)  
(5) = (4) / PAYROLL x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION  
TEMPORARY TOTAL  
(000's)**

SECTION 3  
EXHIBIT 5  
SHEET 6

INCURRED LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE (MONTHS)	INCURRED LOSS & ALAE	INCURRED LDF	INDICATED ULTIMATE @ 12/31/07	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	372	8,813	1.000	8,813	0.60
1978	360	9,862	1.000	9,862	0.63
1979	348	8,975	1.000	8,975	0.55
1980	336	9,928	1.000	9,923	0.57
1981	324	9,401	0.997	9,376	0.51
1982	312	11,366	0.997	11,334	0.55
1983	300	10,947	0.996	10,904	0.50
1984	288	11,540	0.994	11,474	0.50
1985	276	11,109	0.994	11,042	0.45
1986	264	11,331	0.993	11,255	0.43
1987	252	14,003	0.996	13,953	0.48
1988	240	14,847	0.997	14,805	0.46
1989	228	15,495	0.997	15,450	0.46
1990	216	13,805	1.001	13,815	0.38
1991	204	13,468	1.003	13,504	0.35
1992	192	13,233	1.006	13,310	0.34
1993	180	12,287	1.011	12,425	0.31
1994	168	13,239	1.013	13,409	0.31
1995	156	11,158	1.022	11,399	0.26
1996	144	11,505	1.037	11,935	0.27
1997	132	11,956	1.050	12,551	0.27
1998	120	11,678	1.068	12,470	0.26
1999	108	12,174	1.085	13,210	0.26
2000	96	14,501	1.096	15,899	0.30
2001	84	16,415	1.107	18,178	0.32
2002	72	13,766	1.110	15,285	0.26
2003	60	18,527	1.103	20,435	0.34
2004	48	14,110	1.080	15,233	0.25
2005	36	15,859	1.068	16,934	0.27
2006	24	12,548	1.283	16,096	0.24
2007	12	11,687	1.809	21,144	0.31
2008	0				
TOTAL		389,529		414,401	

(1) AGE OF ACCIDENT YEAR  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 3, EXHIBIT 5, SHEET 18, COL. 9  
(4) = (2) x (3)  
(5) = (4) / PAYROLL x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION  
TEMPORARY TOTAL  
(000's)**

SECTION 3  
EXHIBIT 5  
SHEET 7

PAID BORNHUETTTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED		EXPECTED %	EXPECTED	ACTUAL	EXPECTED	INDICATED	INDICATED
		LOSS RATE	DOLLARS	OF PAID	PAID	PAID	UNPAID	ULTIMATE	ULTIMATE
	(1)	(2)	(3)	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS RATE
				(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551	0.60	8,834	99.8%	8,813	8,813	20	8,834	0.60
1978	1,553,484	0.64	9,887	99.7%	9,862	9,862	26	9,887	0.64
1979	1,646,693	0.54	8,973	99.7%	8,947	8,947	27	8,973	0.54
1980	1,745,494	0.57	9,945	99.7%	9,911	9,911	33	9,945	0.57
1981	1,826,711	0.52	9,429	99.6%	9,394	9,394	35	9,429	0.52
1982	2,061,263	0.55	11,332	99.6%	11,284	11,284	48	11,332	0.55
1983	2,173,213	0.51	11,002	99.5%	10,947	10,947	55	11,002	0.51
1984	2,314,385	0.50	11,599	99.4%	11,530	11,530	69	11,599	0.50
1985	2,444,242	0.46	11,165	99.3%	11,088	11,088	78	11,165	0.46
1986	2,644,132	0.43	11,318	99.2%	11,227	11,227	91	11,318	0.43
1987	2,911,888	0.49	14,123	99.0%	13,988	13,988	135	14,123	0.49
1988	3,191,151	0.45	14,487	98.9%	14,324	14,324	163	14,487	0.45
1989	3,341,117	0.45	15,153	98.7%	14,954	14,954	199	15,153	0.45
1990	3,644,538	0.38	13,691	98.4%	13,477	13,477	214	13,691	0.38
1991	3,852,022	0.34	13,058	98.1%	12,812	12,812	247	13,058	0.34
1992	3,944,342	0.34	13,266	97.7%	12,966	12,966	300	13,266	0.34
1993	4,020,534	0.30	12,202	97.3%	11,871	11,983	331	12,314	0.31
1994	4,272,082	0.30	12,979	96.7%	12,552	12,232	428	12,660	0.30
1995	4,432,599	0.30	13,402	96.0%	12,860	10,694	541	11,235	0.25
1996	4,487,291	0.30	13,428	95.0%	12,760	10,789	667	11,456	0.26
1997	4,623,816	0.29	13,546	93.8%	12,709	10,548	837	11,385	0.25
1998	4,816,176	0.29	13,803	92.2%	12,728	11,311	1,075	12,386	0.26
1999	5,047,597	0.28	14,344	90.2%	12,943	11,681	1,401	13,082	0.26
2000	5,318,217	0.28	14,933	88.1%	13,152	13,434	1,781	15,215	0.29
2001	5,597,545	0.28	15,766	85.5%	13,481	14,616	2,285	16,901	0.30
2002	5,821,179	0.28	16,255	81.7%	13,284	12,494	2,971	15,464	0.27
2003	6,004,956	0.28	16,709	76.3%	12,750	14,488	3,958	18,446	0.31
2004	6,183,507	0.28	17,019	69.1%	11,762	10,595	5,257	15,852	0.26
2005	6,388,250	0.28	17,605	59.8%	10,522	9,454	7,083	16,536	0.26
2006	6,653,696	0.27	18,162	46.3%	8,408	6,098	9,754	15,852	0.24
2007	6,914,380	0.27	18,771	20.4%	3,822	3,158	14,949	18,107	0.26
2008	7,121,811	0.27	19,229	0.0%			19,229	19,229	0.27
TOTAL			435,414		361,126	349,096	74,288	423,385	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 3, EXHIBIT 5, SHEET 17, COL. 14  
(3) = [(1) x (2)] / 100  
(4) = 1 / SECTION 3, EXHIBIT 5, SHEET 5, COL. 3  
(5) = (3) x (4)

(6) BASED ON DATA FROM OLIVER WYMAN & BWC  
(7) = (3) x [1 - (4)]  
(8) = (6) + (7)  
(9) = [(8) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION  
TEMPORARY TOTAL  
(000's)**

SECTION 3  
EXHIBIT 5  
SHEET 8

INCURRED BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED		EXPECTED % OF REPORTED LOSS & ALAE	EXPECTED REPORTED LOSS & ALAE	ACTUAL REPORTED LOSS & ALAE	EXPECTED UNREPORTED LOSS & ALAE	INDICATED ULTIMATE LOSS & ALAE	INDICATED ULTIMATE LOSS RATE
		LOSS RATE	DOLLARS						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551	0.603	8,834	100.0%	8,834	8,813	0	8,813	0.60
1978	1,553,484	0.636	9,887	100.0%	9,887	9,862	0	9,862	0.63
1979	1,646,693	0.545	8,973	100.0%	8,973	8,975	0	8,975	0.55
1980	1,745,494	0.570	9,945	100.0%	9,949	9,928	(4)	9,923	0.57
1981	1,826,711	0.516	9,429	100.3%	9,454	9,401	(25)	9,376	0.51
1982	2,061,263	0.550	11,332	100.3%	11,363	11,366	(32)	11,334	0.55
1983	2,173,213	0.506	11,002	100.4%	11,045	10,947	(43)	10,904	0.50
1984	2,314,385	0.501	11,599	100.6%	11,665	11,540	(66)	11,474	0.50
1985	2,444,242	0.457	11,165	100.6%	11,233	11,109	(68)	11,041	0.45
1986	2,644,132	0.428	11,318	100.7%	11,394	11,331	(76)	11,255	0.43
1987	2,911,888	0.485	14,123	100.4%	14,174	14,003	(51)	13,952	0.48
1988	3,191,151	0.454	14,487	100.3%	14,527	14,847	(40)	14,806	0.46
1989	3,341,117	0.454	15,153	100.3%	15,197	15,495	(44)	15,451	0.46
1990	3,644,538	0.376	13,691	99.9%	13,681	13,805	10	13,815	0.38
1991	3,852,022	0.339	13,058	99.7%	13,024	13,468	34	13,502	0.35
1992	3,944,342	0.336	13,266	99.4%	13,189	13,233	77	13,309	0.34
1993	4,020,534	0.303	12,202	98.9%	12,067	12,287	135	12,423	0.31
1994	4,272,082	0.304	12,979	98.7%	12,814	13,239	165	13,404	0.31
1995	4,432,599	0.302	13,402	97.9%	13,118	11,158	284	11,442	0.26
1996	4,487,291	0.299	13,428	96.4%	12,944	11,505	484	11,988	0.27
1997	4,623,816	0.293	13,546	95.3%	12,903	11,956	642	12,598	0.27
1998	4,816,176	0.287	13,803	93.6%	12,926	11,678	877	12,555	0.26
1999	5,047,597	0.284	14,344	92.2%	13,219	12,174	1,125	13,299	0.26
2000	5,318,217	0.281	14,933	91.2%	13,619	14,501	1,313	15,814	0.30
2001	5,597,545	0.282	15,766	90.3%	14,237	16,415	1,529	17,944	0.32
2002	5,821,179	0.279	16,255	90.1%	14,639	13,766	1,616	15,382	0.26
2003	6,004,956	0.278	16,709	90.7%	15,148	18,527	1,560	20,087	0.33
2004	6,183,507	0.275	17,019	92.6%	15,764	14,110	1,255	15,365	0.25
2005	6,388,250	0.276	17,605	93.6%	16,487	15,859	1,118	16,977	0.27
2006	6,653,696	0.273	18,162	78.0%	14,158	12,548	4,004	16,552	0.25
2007	6,914,380	0.271	18,771	55.3%	10,375	11,687	8,396	20,083	0.29
2008	7,121,811	0.270	19,229	0.0%	0		19,229	19,229	0.27
TOTAL			435,414		392,009	389,529	43,405	432,934	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 3, EXHIBIT 5, SHEET 17, COL. 14  
(3) = [(1) x (2)] / 100  
(4) = 1 / SECTION 3, EXHIBIT 5, SHEET 6, COL. 3  
(5) = (3) x (4)

(6) BASED ON DATA FROM OLIVER WYMAN & BWC  
(7) = (3) x [1 - (4)]  
(8) = (6) + (7)  
(9) = [(8) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION  
TEMPORARY TOTAL  
(000's)**

SECTION 3  
EXHIBIT 5  
SHEET 9

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 & ALAE	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551	976	1.000	976	9,030	1.002	9,052	8,836	0.60
1978	1,553,484	1,058	1.000	1,058	9,321	1.002	9,344	9,887	0.64
1979	1,646,693	1,001	1.000	1,001	8,938	1.002	8,960	8,970	0.54
1980	1,745,494	1,184	1.000	1,184	8,371	1.003	8,392	9,938	0.57
1981	1,826,711	1,123	1.000	1,123	8,365	1.003	8,389	9,423	0.52
1982	2,061,263	1,271	1.000	1,271	8,878	1.003	8,908	11,323	0.55
1983	2,173,213	1,347	1.000	1,347	8,125	1.004	8,158	10,992	0.51
1984	2,314,385	1,435	1.000	1,435	8,036	1.005	8,074	11,586	0.50
1985	2,444,242	1,548	1.000	1,548	7,164	1.006	7,204	11,151	0.46
1986	2,644,132	1,641	1.000	1,641	6,841	1.006	6,883	11,299	0.43
1987	2,911,888	1,690	1.000	1,690	8,276	1.008	8,340	14,099	0.48
1988	3,191,151	1,892	1.000	1,892	7,571	1.010	7,645	14,468	0.45
1989	3,341,117	1,901	1.000	1,902	7,864	1.012	7,955	15,133	0.45
1990	3,644,538	1,873	1.001	1,875	7,194	1.014	7,294	13,680	0.38
1991	3,852,022	1,794	1.001	1,796	7,142	1.017	7,265	13,050	0.34
1992	3,944,342	1,945	1.002	1,948	6,667	1.021	6,808	13,264	0.34
1993	4,020,534	1,912	1.002	1,916	6,267	1.028	6,440	12,340	0.31
1994	4,272,082	1,851	1.003	1,856	6,608	1.035	6,836	12,687	0.30
1995	4,432,599	1,822	1.003	1,828	5,869	1.045	6,131	11,209	0.25
1996	4,487,291	1,806	1.005	1,814	5,974	1.056	6,308	11,445	0.26
1997	4,623,816	1,634	1.007	1,645	6,455	1.067	6,887	11,327	0.24
1998	4,816,176	1,565	1.010	1,581	7,228	1.082	7,818	12,356	0.26
1999	5,047,597	1,802	1.014	1,828	6,482	1.100	7,132	13,036	0.26
2000	5,318,217	1,871	1.021	1,910	7,180	1.119	8,037	15,353	0.29
2001	5,597,545	1,679	1.034	1,736	8,705	1.139	9,913	17,206	0.31
2002	5,821,179	1,498	1.056	1,582	8,340	1.166	9,728	15,391	0.26
2003	6,004,956	1,557	1.089	1,696	9,305	1.213	11,286	19,140	0.32
2004	6,183,507	1,451	1.139	1,653	7,302	1.283	9,368	15,487	0.25
2005	6,388,250	1,344	1.235	1,660	7,034	1.381	9,712	16,125	0.25
2006	6,653,696	975	1.499	1,461	6,254	1.540	9,632	14,076	0.21
2007	6,914,380	608	2.543	1,546	5,193	2.327	12,084	18,682	0.27
2008	7,121,811		-			-			
Total		47,054		49,404				402,959	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 3, EXHIBIT 5, SHEET 18, COL. 12  
(4) = (2) x (3)  
(5) SECTION 3, EXHIBIT 5, SHEET 29

(6) SECTION 3, EXHIBIT 5, SHEET 18, COL. 15  
(7) = (5) x (6)  
(8) = [(4) x (7)] / 1000  
(9) = [(8) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION  
TEMPORARY TOTAL**

SECTION 3  
EXHIBIT 5  
SHEET 10

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	TAIL	INDICATED ULTIMATE	
1977																8,683	37	26	19	17	19	10	0	0	0	0	0	0	2	0	0	0	21	8,835
1978														9,447	164	51	65	36	10	24	16	10	3	13	6	7	9	0	0	0	0	0	24	9,886
1979													8,529	64	136	48	31	1	11	34	27	20	11	8	6	5	5	6	6	0	0	22	8,969	
1980												9,440	86	110	41	7	15	14	1	17	7	23	74	33	21	7	7	7	5	0	0	24	9,938	
1981											8,841	178	93	106	31	12	25	38	18	35	0	0	1	2	8	2	4	3	2	0	0	23	9,421	
1982										10,455	227	190	115	51	43	29	18	47	16	9	16	13	13	8	21	10	12	7	5	0	0	28	11,330	
1983									9,795	354	294	189	81	50	27	58	36	10	0	7	22	10	12	3	0	0	0	0	0	0	0	27	10,973	
1984								10,322	351	273	176	113	64	31	28	16	37	26	42	24	4	3	5	14	34	12	15	9	7	0	0	28	11,634	
1985						9,479	458	443	242	141	58	13	55	21	54	37	5	0	12	16	32	4	3	7	2	3	2	1	0	0	27	11,115		
1986						8,395	787	666	393	254	209	114	133	64	40	6	8	7	20	25	48	49	24	19	45	16	20	12	9	0	28	11,391		
1987					9,810	1,450	1,016	610	275	179	158	99	72	66	52	18	78	54	28	19	0	0	0	0	0	0	0	0	0	0	34	14,018		
1988				8,611	1,680	1,310	990	545	205	232	163	140	119	84	62	41	26	23	50	36	42	52	26	20	48	17	21	12	9	0	35	14,600		
1989			6,779	2,324	1,665	1,198	849	429	294	187	301	164	190	110	82	114	80	50	100	83	97	119	59	46	109	39	47	28	21	0	38	15,601		
1990		3,338	3,149	2,156	1,656	862	570	277	217	209	142	164	125	124	196	128	81	54	74	61	72	88	44	34	81	29	35	21	16	0	34	14,035		
1991	596	4,159	2,680	1,991	1,170	704	327	277	277	98	67	110	59	58	66	70	68	46	63	52	61	75	37	29	68	24	30	18	13	0	32	13,324		
1992	585	4,176	2,992	1,849	981	576	474	303	173	182	109	95	98	140	116	98	72	49	67	55	64	79	39	31	73	26	31	19	14	0	33	13,599		
1993	788	4,451	2,719	1,284	689	415	312	234	278	164	121	110	131	155	73	57	42	28	39	32	38	46	23	18	42	15	18	11	8	0	30	12,373		
1994	686	4,305	2,390	1,172	802	612	532	324	255	288	265	173	120	219	158	124	92	62	85	70	82	101	50	39	92	33	40	24	18	0	32	13,245		
1995	666	3,999	2,080	1,070	683	572	406	318	218	210	218	108	88	130	94	74	54	37	50	42	49	60	30	23	55	20	24	14	11	0	28	11,428		
1996	668	4,091	2,015	1,162	660	604	388	236	243	258	169	193	167	246	179	140	103	70	95	79	92	113	56	44	104	37	45	27	20	0	30	12,332		
1997	717	3,716	2,003	1,053	922	594	326	379	256	265	229	167	144	213	154	121	89	60	83	68	80	98	49	38	90	32	39	23	17	0	29	12,057		
1998	689	3,793	2,159	1,508	1,059	657	453	348	325	202	170	124	107	158	115	90	66	45	61	51	59	73	36	28	67	24	29	17	13	0	31	12,557		
1999	801	4,353	2,166	1,401	883	742	615	435	193	168	141	103	89	131	95	75	55	37	51	42	49	60	30	24	55	20	24	14	11	0	31	12,893		
2000	894	4,624	2,674	1,707	1,215	1,067	633	418	284	247	208	151	131	193	140	110	81	55	75	62	72	89	44	35	81	29	35	21	16	0	38	15,429		
2001	957	4,902	2,992	2,078	1,370	1,145	834	592	402	349	294	214	185	273	198	155	114	78	106	87	102	126	62	49	115	41	50	30	22	0	44	17,967		
2002	742	4,733	2,856	1,786	1,205	863	610	433	294	255	215	156	135	200	145	114	84	57	77	64	75	92	46	36	84	30	36	22	16	0	38	15,496		
2003	967	5,296	3,672	2,172	1,632	1,317	931	660	448	390	328	239	206	305	221	173	128	87	118	98	114	140	70	55	128	46	56	33	25	0	49	20,105		
2004	864	4,625	2,857	1,678	1,169	943	667	473	321	279	235	171	148	219	158	124	92	62	85	70	82	100	50	39	92	33	40	24	18	0	38	15,755		
2005	936	4,728	2,911	1,750	1,219	983	695	493	335	291	245	178	154	228	165	129	95	65	88	73	85	105	52	41	96	34	42	25	19	0	40	16,300		
2006	743	3,872	2,493	1,498	1,044	842	595	422	287	249	210	153	132	195	141	111	82	55	75	62	73	90	44	35	82	29	36	21	16	0	33	13,722		
2007	836	4,349	2,800	1,683	1,172	946	669	474	322	280	236	172	148	219	159	124	92	62	85	70	82	101	50	39	92	33	40	24	18	0	37	15,414		

Factors	5.201	0.644	0.601	0.697	0.807	0.707	0.709	0.679	0.870	0.841	0.728	0.864	1.478	0.724	0.784	0.737	0.677	1.364	0.827	1.169	1.229	0.496	0.786	2.348	0.359	1.208	0.594	0.754	-	-	-	-	Tail		
																																			1.002

Example: AY 2005 Age 54 of 1,219 = 1,750 x 0.697 and AY 2005 Age 66 of 0,983 = 1,219 x 0.807

NOTE: FACTORS ARE FROM SECTION 3, EXHIBIT 5, SHEET 34



**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION  
TEMPORARY TOTAL  
(000's)**

SECTION 3  
EXHIBIT 5  
SHEET 13

INCREMENTAL INDEX PAYMENT METHOD

ACCIDENT YEAR	PAYROLL	PAID LOSS & ALAE @ 12/31/07	INCREMENTAL PAID LOSS & ALAE PER			AVERAGE WEEKLY BENEFIT	SELECTED ULTIMATE CLAIMS	IMPLIED ULTIMATE LOSS & ALAE	TAIL OF 1.002 DEVELOP.	IMPLIED ULTIMATE INCLD TAIL	IMPLIED ULTIMATE LOSS RATE
			AVG. WEEKLY BENEFIT & ULTIMATE CLAIMS AS OF 12/31/07	FUTURE DEVELOP.	IMPLIED ULTIMATE						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1977	1,465,551	8,813	63.957	-	63.957	141.19	976	8,813	21	8,835	0.60
1978	1,553,484	9,862	61.451	-	61.451	151.68	1,058	9,862	24	9,886	0.64
1979	1,646,693	8,947	54.022	-	54.022	165.45	1,001	8,947	22	8,969	0.54
1980	1,745,494	9,909	47.106	0.006	47.111	177.66	1,184	9,910	24	9,934	0.57
1981	1,826,711	9,394	43.643	0.020	43.663	191.67	1,123	9,398	23	9,421	0.52
1982	2,061,263	11,279	43.593	0.046	43.638	203.57	1,271	11,291	28	11,318	0.55
1983	2,173,213	10,947	37.876	0.073	37.949	214.53	1,347	10,968	27	10,995	0.51
1984	2,314,385	11,530	35.751	0.106	35.856	224.79	1,435	11,564	28	11,592	0.50
1985	2,444,242	11,070	30.575	0.141	30.715	233.94	1,548	11,120	27	11,148	0.46
1986	2,644,132	11,218	28.466	0.166	28.632	240.13	1,641	11,284	27	11,311	0.43
1987	2,911,888	13,983	33.363	0.211	33.574	247.97	1,690	14,072	34	14,106	0.48
1988	3,191,151	14,317	29.325	0.278	29.603	258.03	1,892	14,452	35	14,488	0.45
1989	3,341,117	14,915	29.605	0.336	29.941	264.95	1,901	15,084	37	15,121	0.45
1990	3,644,538	13,447	25.998	0.425	26.424	275.82	1,875	13,667	33	13,700	0.38
1991	3,852,022	12,777	25.055	0.531	25.586	283.96	1,796	13,047	32	13,079	0.34
1992	3,944,342	12,946	22.352	0.645	22.997	297.32	1,948	13,320	32	13,352	0.34
1993	4,020,534	11,925	20.444	0.811	21.255	304.48	1,916	12,398	30	12,428	0.31
1994	4,272,082	12,143	20.884	0.981	21.865	313.48	1,855	12,714	31	12,745	0.30
1995	4,432,599	10,635	18.056	1.198	19.254	322.18	1,828	11,341	28	11,369	0.26
1996	4,487,291	10,685	17.654	1.448	19.102	333.58	1,814	11,561	28	11,590	0.26
1997	4,623,816	10,462	18.341	1.676	20.017	346.69	1,645	11,418	28	11,445	0.25
1998	4,816,176	11,193	19.529	1.982	21.510	362.22	1,582	12,329	30	12,359	0.26
1999	5,047,597	11,588	16.853	2.363	19.215	375.66	1,830	13,213	32	13,245	0.26
2000	5,318,217	13,233	17.781	2.787	20.568	389.68	1,910	15,307	37	15,344	0.29
2001	5,597,545	14,279	20.591	3.298	23.889	400.68	1,731	16,566	40	16,606	0.30
2002	5,821,179	12,184	18.618	4.074	22.692	412.31	1,587	14,850	36	14,886	0.26
2003	6,004,956	13,740	19.074	5.278	24.352	423.59	1,701	17,542	43	17,585	0.29
2004	6,183,507	10,024	13.821	7.003	20.824	437.83	1,657	15,103	37	15,140	0.24
2005	6,388,250	8,576	11.643	9.337	20.979	448.07	1,644	15,454	38	15,491	0.24
2006	6,653,696	4,615	6.645	12.758	19.404	464.44	1,495	13,474	33	13,507	0.20
2007	6,914,380	836	1.130	17.908	19.038	478.64	1,546	14,089	34	14,124	0.20
2008	7,121,811	-	-	21.229	21.229	493.32	1,599	16,745	41	16,785	0.24
TOTAL		341,470					#VALUE!	410,902	1,001	411,903	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) = (2) / [(6) x (7)] x 1000  
(4) SECTION 3, EXHIBIT 5, SHEET 20, COL. 6  
(5) = (3) + (4)  
(6) FROM OLIVER WYMAN AUDIT REPORT

(7) SECTION 3, EXHIBIT 5, SHEET 14, COL. 14  
(8) = (5) x (6) x (7)  
(9) = [TAIL - 1.0] x (8)  
(10) = (8) + (9)  
(11) = [(10) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION  
TEMPORARY TOTAL  
(000's)**

SECTION 3  
EXHIBIT 5  
SHEET 14

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	1,465,551	3.359	4,922,326	976	1.000	976	6.660%	1.983%				6.66%	976	976	6.66%
1978	1,553,484	3.155	4,901,629	1,058	1.000	1,058	6.810%	2.158%				6.81%	1,058	1,058	6.81%
1979	1,646,693	2.926	4,817,753	1,001	1.000	1,001	6.079%	2.078%				6.08%	1,001	1,001	6.08%
1980	1,745,494	2.721	4,749,377	1,184	1.000	1,184	6.783%	2.493%				6.78%	1,184	1,184	6.78%
1981	1,826,711	2.507	4,579,080	1,123	1.000	1,123	6.148%	2.452%	5.9%			6.15%	1,123	1,123	6.15%
1982	2,061,263	2.383	4,912,636	1,271	1.000	1,271	6.166%	2.587%	5.4%			6.17%	1,271	1,271	6.17%
1983	2,173,213	2.282	4,959,803	1,347	1.000	1,347	6.199%	2.716%	5.9%			6.20%	1,347	1,347	6.20%
1984	2,314,385	2.175	5,033,338	1,435	1.000	1,435	6.199%	2.850%	3.8%			6.20%	1,435	1,435	6.20%
1985	2,444,242	2.102	5,136,682	1,548	1.000	1,548	6.332%	3.013%	5.2%			6.33%	1,548	1,548	6.33%
1986	2,644,132	2.051	5,422,039	1,641	1.000	1,641	6.207%	3.027%	4.3%			6.21%	1,641	1,641	6.21%
1987	2,911,888	1.984	5,777,397	1,690	1.000	1,690	5.804%	2.926%	2.1%			5.80%	1,690	1,690	5.80%
1988	3,191,151	1.896	6,049,062	1,892	1.000	1,892	5.929%	3.128%	1.6%			5.93%	1,892	1,892	5.93%
1989	3,341,117	1.854	6,194,502	1,901	1.000	1,901	5.691%	3.070%	0.7%			5.69%	1,901	1,901	5.69%
1990	3,644,538	1.785	6,505,112	1,873	1.001	1,875	5.145%	2.883%	-0.5%			5.15%	1,875	1,875	5.15%
1991	3,852,022	1.729	6,659,610	1,794	1.001	1,796	4.662%	2.697%	-2.4%			4.66%	1,796	1,796	4.66%
1992	3,944,342	1.644	6,485,086	1,945	1.002	1,948	4.939%	3.004%	-2.1%			4.94%	1,948	1,948	4.94%
1993	4,020,534	1.614	6,488,066	1,912	1.002	1,916	4.765%	2.953%	-0.4%			4.76%	1,916	1,916	4.76%
1994	4,272,082	1.577	6,736,880	1,851	1.002	1,855	4.342%	2.753%	0.0%	0.809	2.228%	4.34%	1,855	1,855	4.34%
1995	4,432,599	1.532	6,790,486	1,822	1.003	1,828	4.124%	2.692%	-0.9%	0.822	2.212%	4.12%	1,828	1,828	4.12%
1996	4,487,291	1.480	6,641,637	1,806	1.005	1,814	4.043%	2.732%	-2.8%	0.834	2.279%	4.04%	1,814	1,814	4.04%
1997	4,623,816	1.415	6,540,439	1,634	1.007	1,645	3.558%	2.515%	-3.2%	0.847	2.130%	3.56%	1,645	1,645	3.56%
1998	4,816,176	1.351	6,505,829	1,565	1.011	1,582	3.286%	2.432%	-3.1%	0.860	2.091%	3.29%	1,582	1,582	3.29%
1999	5,047,597	1.308	6,599,852	1,802	1.016	1,830	3.626%	2.773%	-0.6%	0.873	2.421%	3.63%	1,830	1,830	3.63%
2000	5,318,217	1.261	6,706,965	1,871	1.021	1,910	3.591%	2.847%	1.8%	0.886	2.523%	3.59%	1,910	1,910	3.59%
2001	5,597,545	1.235	6,912,784	1,679	1.031	1,731	3.092%	2.504%	1.5%	0.900	2.252%	3.09%	1,731	1,731	3.09%
2002	5,821,179	1.195	6,957,259	1,498	1.060	1,587	2.727%	2.281%	-2.3%	0.913	2.084%	2.73%	1,587	1,587	2.73%
2003	6,004,956	1.163	6,981,207	1,557	1.092	1,701	2.832%	2.436%	-4.7%	0.927	2.259%	2.83%	1,701	1,701	2.83%
2004	6,183,507	1.123	6,941,357	1,451	1.142	1,657	2.679%	2.386%	-3.7%	0.941	2.246%	2.68%	1,657	1,657	2.68%
2005	6,388,250	1.097	7,009,350	1,344	1.223	1,643	2.573%	2.345%	-0.9%	0.956	2.241%	2.58%	1,644	1,644	2.57%
2006	6,653,696	1.061	7,058,956	975	1.467	1,431	2.150%	2.027%	-2.7%	0.970	1.966%	2.45%	1,633	1,495	2.25%
2007	6,914,380	1.030	7,121,781	608	2.370	1,441	2.084%	2.023%	-5.2%	0.985	1.993%	2.35%	1,623	1,546	2.24%
2008	7,121,811	1.000	7,121,811							1.000		2.25%	1,599	1,599	2.25%
TOTAL				47,054		49,257							51,244		

5 YR AVG EXCLD MOST RECENT 1      2.159%  
20 YR AVG EXCLD MOST RECENT 1      2.226%  
10 YR AVG EXCLD MOST RECENT 5      2.247%  
20 YR AVG EXCLD MOST RECENT 5      2.247%

2008 SELECTED FREQUENCY      2.245% (16)

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON CHANGE IN SAWW  
(3) = (1) x (2)  
(4) BASED ON DATA FROM OLIVER WYMAN & BWC  
SECTION 3, EXHIBIT 5, SHEET 19, COL. 6

(6) = (4) x (5)  
(7) = (6) / (1) x 100  
(8) = (6) / (3) x 100  
(9) 5 YEAR FITTED TREND OF (8)  
(10) Based on -1.5% Frequency Trend from 1994 to 2006

(11) = (8) x (10)  
(12) SELECTED BASED ON (16) DETRENDED AND (7)  
(13) = [(12) x (1)] / 100  
(14) = (4) + [1 - 1/5] x (12)  
(15) = [(14) / (1)] x 100  
(16) SELECTED BY DELOITTE CONSULTING BASED ON (11)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 5  
SHEET 15

**TEMPORARY TOTAL  
(000's)**

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS & ALAE	LSS ADJ. ULTIMATE LOSS & ALAE	WHOLE \$ SELECTED ULTIMATE SEVERITY	WHOLE \$ LSS ADJ. ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE	LSS ADJ. ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
					20				
1977	1,465,551	976	6.66%	8,834	8,832	9,051	9,049	0.603	0.603
1978	1,553,484	1,058	6.81%	9,887	9,883	9,345	9,342	0.636	0.636
1979	1,646,693	1,001	6.08%	8,973	8,966	8,964	8,957	0.545	0.544
1980	1,745,494	1,184	6.78%	9,945	9,933	8,399	8,389	0.570	0.569
1981	1,826,711	1,123	6.15%	9,429	9,417	8,396	8,385	0.516	0.515
1982	2,061,263	1,271	6.17%	11,332	11,315	8,916	8,903	0.550	0.549
1983	2,173,213	1,347	6.20%	11,002	10,982	8,166	8,152	0.506	0.505
1984	2,314,385	1,435	6.20%	11,599	11,569	8,085	8,064	0.501	0.500
1985	2,444,242	1,548	6.33%	11,165	11,130	7,214	7,192	0.457	0.455
1986	2,644,132	1,641	6.21%	11,318	11,275	6,897	6,870	0.428	0.426
1987	2,911,888	1,690	5.80%	14,123	14,069	8,356	8,324	0.485	0.483
1988	3,191,151	1,892	5.93%	14,487	14,432	7,657	7,627	0.454	0.452
1989	3,341,117	1,901	5.69%	15,153	15,094	7,969	7,938	0.454	0.452
1990	3,644,538	1,875	5.15%	13,691	13,635	7,301	7,271	0.376	0.374
1991	3,852,022	1,796	4.66%	13,058	13,012	7,272	7,246	0.339	0.338
1992	3,944,342	1,948	4.94%	13,266	13,212	6,810	6,782	0.336	0.335
1993	4,020,534	1,916	4.76%	12,317	12,292	6,430	6,417	0.306	0.306
1994	4,272,082	1,855	4.34%	12,649	12,676	6,819	6,834	0.296	0.297
1995	4,432,599	1,828	4.12%	11,144	11,132	6,096	6,089	0.251	0.251
1996	4,487,291	1,814	4.04%	11,353	11,389	6,257	6,277	0.253	0.254
1997	4,623,816	1,645	3.56%	11,243	11,284	6,834	6,859	0.243	0.244
1998	4,816,176	1,582	3.29%	12,266	12,299	7,752	7,772	0.255	0.255
1999	5,047,597	1,830	3.63%	12,945	12,962	7,072	7,081	0.256	0.257
2000	5,318,217	1,910	3.59%	15,235	15,317	7,977	8,021	0.286	0.288
2001	5,597,545	1,731	3.09%	16,997	17,200	9,821	9,938	0.304	0.307
2002	5,821,179	1,587	2.73%	15,376	15,617	9,688	9,840	0.264	0.268
2003	6,004,956	1,701	2.83%	18,985	19,232	11,164	11,309	0.316	0.320
2004	6,183,507	1,657	2.68%	15,852	16,500	9,570	9,960	0.256	0.267
2005	6,388,250	1,644	2.57%	16,536	17,218	10,059	10,474	0.259	0.270
2006	6,653,696	1,495	2.25%	15,852	16,774	10,602	11,218	0.238	0.252
2007	6,914,380	1,546	2.24%	18,107	18,977	11,710	12,273	0.262	0.274
2008	7,121,811	1,599	2.25%	19,229	19,941	12,027	12,472	0.270	0.280
TOTAL				423,350					

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 3, EXHIBIT 5, SHEET 14, COL. 14  
(3) = (2) / (1) x 100  
(4) SECTION 3, EXHIBIT 5, SHEET 4, COL. 12

(5) SECTION 3, EXHIBIT 5, SHEET 4, COL. 12  
(6) = [(4) / (2)] x 1,000  
(7) = [(5) / (2)] x 1,000  
(8) = [(4) / (1)] x 100  
(9) = [(5) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION  
TEMPORARY TOTAL  
(000's)**

SECTION 3  
EXHIBIT 5  
SHEET 16

DISCOUNT FACTORS

ACCIDENT YEAR AGE	PAID LOSS & ALAE DEVELOPMENT FACTOR	CUMULATIVE PERCENT PAID	INCREMENTAL PERCENT PAID	INCREMENTAL PERCENT DISCOUNTED	DISCOUNT FACTOR AT 5.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			5.5%	5.4%	82.7%
6	18.055	5.5%	29.6%	27.5%	85.9%
18	2.843	35.2%	18.3%	16.2%	84.6%
30	1.871	53.5%	11.5%	9.7%	83.5%
42	1.540	64.9%	8.2%	6.6%	82.8%
54	1.366	73.2%	6.2%	4.8%	82.2%
66	1.259	79.4%	4.6%	3.4%	81.4%
78	1.190	84.0%	3.0%	2.1%	80.6%
90	1.150	87.0%	2.2%	1.4%	80.5%
102	1.122	89.2%	2.1%	1.3%	81.0%
114	1.095	91.3%	1.8%	1.1%	80.7%
126	1.074	93.1%	1.4%	0.8%	80.1%
138	1.058	94.5%	1.0%	0.6%	79.4%
150	1.047	95.5%	0.8%	0.4%	79.0%
162	1.038	96.4%	0.7%	0.3%	78.4%
174	1.031	97.0%	0.5%	0.2%	77.9%
186	1.025	97.5%	0.4%	0.2%	77.6%
198	1.021	97.9%	0.4%	0.1%	77.4%
210	1.017	98.3%	0.3%	0.1%	76.9%
222	1.014	98.6%	0.2%	0.1%	76.1%
234	1.012	98.8%	0.2%	0.1%	76.3%
246	1.010	99.0%	0.2%	0.1%	76.0%
258	1.009	99.1%	0.1%	0.0%	75.8%
270	1.007	99.3%	0.1%	0.0%	75.5%
282	1.007	99.4%	0.1%	0.0%	75.9%
294	1.005	99.5%	0.1%	0.0%	75.5%
306	1.005	99.5%	0.1%	0.0%	74.8%
318	1.004	99.6%	0.0%	0.0%	74.3%
330	1.004	99.6%	0.0%	0.0%	75.4%
342	1.003	99.7%	0.0%	0.0%	76.7%
354	1.003	99.7%	0.0%	0.0%	77.0%
366	1.002	99.8%	0.0%	0.0%	78.1%
378	1.002	99.8%	0.0%	0.0%	79.6%
390	1.002	99.8%	0.0%	0.0%	81.3%
402	1.002	99.8%	0.0%	0.0%	83.2%
414	1.002	99.8%	0.0%	0.0%	85.3%
426	1.001	99.9%	0.0%	0.0%	87.4%
438	1.001	99.9%	0.0%	0.0%	89.3%
450	1.001	99.9%	0.0%	0.0%	90.8%
462	1.001	99.9%	0.0%	0.0%	92.1%
474	1.000	100.0%	0.0%	0.0%	93.0%
486	1.000	100.0%	0.0%	0.0%	93.6%
498	1.000	100.0%	0.0%	0.0%	94.5%
510	1.000	100.0%	0.0%	0.0%	95.7%
522	1.000	100.0%	0.0%	0.0%	97.6%
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%

- 
- (1) AGE OF ACCIDENT YEAR LOSS DEVELOPMENT FACTORS
  - (2) SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 5, SHEET 21
  - (3) = 1 / (2)
  - (4) = (3) FROM SUCCESSIVE AGE - (3) FROM CURRENT AGE
  - (5) NET PRESENT VALUE OF (4) ASSUMING MID-YEAR PAYMENT
  - (6) CUMULATIVE DISCOUNT FACTOR FOR GIVEN AGE BASED ON (4) AND (5)



**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 5  
SHEET 18

**TEMPORARY TOTAL**

INTERPOLATED DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED PAID LOSS & ALAE			INCURRED LOSS & ALAE			REPORTED COUNTS (6/30/XX EVALUATIONS)			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)
1977	372	366	378	1.002	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.002	1.002
1978	360	354	366	1.003	1.002	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.002	1.002
1979	348	342	354	1.003	1.003	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.002	1.002
1980	336	330	342	1.004	1.003	1.003	0.999	1.000	1.000	1.000	1.000	1.000	1.003	1.002	1.003
1981	324	318	330	1.004	1.004	1.004	0.996	0.999	0.997	1.000	1.000	1.000	1.003	1.003	1.003
1982	312	306	318	1.005	1.004	1.004	0.999	0.996	0.997	1.000	1.000	1.000	1.004	1.003	1.003
1983	300	294	306	1.005	1.005	1.005	0.993	0.999	0.996	1.000	1.000	1.000	1.004	1.004	1.004
1984	288	282	294	1.007	1.005	1.006	0.995	0.993	0.994	1.000	1.000	1.000	1.005	1.004	1.005
1985	276	270	282	1.007	1.007	1.007	0.993	0.995	0.994	1.000	1.000	1.000	1.006	1.005	1.006
1986	264	258	270	1.009	1.007	1.008	0.994	0.993	0.993	1.000	1.000	1.000	1.007	1.006	1.006
1987	252	246	258	1.010	1.009	1.010	0.999	0.994	0.996	1.000	1.000	1.000	1.009	1.007	1.008
1988	240	234	246	1.012	1.010	1.011	0.995	0.999	0.997	1.000	1.000	1.000	1.011	1.009	1.010
1989	228	222	234	1.014	1.012	1.013	0.999	0.995	0.997	1.001	1.000	1.000	1.012	1.011	1.012
1990	216	210	222	1.017	1.014	1.016	1.003	0.999	1.001	1.001	1.001	1.001	1.016	1.012	1.014
1991	204	198	210	1.021	1.017	1.019	1.002	1.003	1.003	1.002	1.001	1.001	1.018	1.016	1.017
1992	192	186	198	1.025	1.021	1.023	1.009	1.002	1.006	1.002	1.002	1.002	1.024	1.018	1.021
1993	180	174	186	1.031	1.025	1.028	1.013	1.009	1.011	1.002	1.002	1.002	1.031	1.024	1.028
1994	168	162	174	1.038	1.031	1.034	1.013	1.013	1.013	1.003	1.002	1.003	1.038	1.031	1.035
1995	156	150	162	1.047	1.038	1.042	1.031	1.013	1.022	1.004	1.003	1.003	1.051	1.038	1.045
1996	144	138	150	1.058	1.047	1.052	1.044	1.031	1.037	1.005	1.004	1.005	1.061	1.051	1.056
1997	132	126	138	1.074	1.058	1.066	1.056	1.044	1.050	1.008	1.005	1.007	1.073	1.061	1.067
1998	120	114	126	1.095	1.074	1.084	1.080	1.056	1.068	1.012	1.008	1.010	1.090	1.073	1.082
1999	108	102	114	1.122	1.095	1.108	1.090	1.080	1.085	1.017	1.012	1.014	1.110	1.090	1.100
2000	96	90	102	1.150	1.122	1.135	1.103	1.090	1.096	1.025	1.017	1.021	1.129	1.110	1.119
2001	84	78	90	1.190	1.150	1.170	1.112	1.103	1.107	1.042	1.025	1.034	1.149	1.129	1.139
2002	72	66	78	1.259	1.190	1.224	1.109	1.112	1.110	1.070	1.042	1.056	1.184	1.149	1.166
2003	60	54	66	1.366	1.259	1.310	1.097	1.109	1.103	1.109	1.070	1.089	1.243	1.184	1.213
2004	48	42	54	1.540	1.366	1.447	1.063	1.097	1.080	1.171	1.109	1.139	1.326	1.243	1.283
2005	36	30	42	1.871	1.540	1.673	1.073	1.063	1.068	1.307	1.171	1.235	1.440	1.326	1.381
2006	24	18	30	2.843	1.871	2.160	1.594	1.073	1.283	1.758	1.307	1.499	1.654	1.440	1.540
2007	12	6	18	18.055	2.843	4.912	2.091	1.594	1.809	4.596	1.758	2.543	3.921	1.654	2.327

(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 3, EXHIBIT 5, SHEET 21; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 3, EXHIBIT 5, SHEET 21; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)  
(7) FROM SECTION 3, EXHIBIT 5, SHEET 22; SELECTED CUM. BASED ON (2)  
(8) FROM SECTION 3, EXHIBIT 5, SHEET 22; SELECTED CUM. BASED ON (3)

(9) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)  
(10) FROM SECTION 3, EXHIBIT 5, SHEET 28; SELECTED CUM. BASED ON (2)  
(11) FROM SECTION 3, EXHIBIT 5, SHEET 28; SELECTED CUM. BASED ON (3)  
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)  
(13) FROM SECTION 3, EXHIBIT 5, SHEET 29; SELECTED CUM. BASED ON (2)  
(14) FROM SECTION 3, EXHIBIT 5, SHEET 29; SELECTED CUM. BASED ON (3)  
(15) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 5  
SHEET 19

**TEMPORARY TOTAL**

INTERPOLATED CLAIM COUNT DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		REPORTED COUNTS (12/31/XX VALUATIONS)		
		LOW (2)	HIGH (3)	LOW (4)	HIGH (5)	INTERP. (6)
1977	372	372	384	1.000	1.000	1.000
1978	360	360	372	1.000	1.000	1.000
1979	348	348	360	1.000	1.000	1.000
1980	336	336	348	1.000	1.000	1.000
1981	324	324	336	1.000	1.000	1.000
1982	312	312	324	1.000	1.000	1.000
1983	300	300	312	1.000	1.000	1.000
1984	288	288	300	1.000	1.000	1.000
1985	276	276	288	1.000	1.000	1.000
1986	264	264	276	1.000	1.000	1.000
1987	252	252	264	1.000	1.000	1.000
1988	240	240	252	1.000	1.000	1.000
1989	228	228	240	1.000	1.000	1.000
1990	216	216	228	1.001	1.000	1.001
1991	204	204	216	1.001	1.001	1.001
1992	192	192	204	1.002	1.001	1.002
1993	180	180	192	1.002	1.002	1.002
1994	168	168	180	1.002	1.002	1.002
1995	156	156	168	1.003	1.002	1.003
1996	144	144	156	1.005	1.003	1.005
1997	132	132	144	1.007	1.005	1.007
1998	120	120	132	1.011	1.007	1.011
1999	108	108	120	1.016	1.011	1.016
2000	96	96	108	1.021	1.016	1.021
2001	84	84	96	1.031	1.021	1.031
2002	72	72	84	1.060	1.031	1.060
2003	60	60	72	1.092	1.060	1.092
2004	48	48	60	1.142	1.092	1.142
2005	36	36	48	1.223	1.142	1.223
2006	24	24	36	1.467	1.223	1.467
2007	12	12	24	2.370	1.467	2.370

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(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 3, EXHIBIT 5, SHEET 27; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 3, EXHIBIT 5, SHEET 27; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 5  
SHEET 20

**TEMPORARY TOTAL**

INTERPOLATED INDEX FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED INDEXED INCREMENTAL PAID LOSS & ALAE		
		LOW	HIGH	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)
1977	372	366	378	-	-	-
1978	360	354	366	-	-	-
1979	348	342	354	-	-	-
1980	336	330	342	0.012	-	0.006
1981	324	318	330	0.034	0.012	0.020
1982	312	306	318	0.062	0.034	0.046
1983	300	294	306	0.088	0.062	0.073
1984	288	282	294	0.127	0.088	0.106
1985	276	270	282	0.155	0.127	0.141
1986	264	258	270	0.178	0.155	0.166
1987	252	246	258	0.251	0.178	0.211
1988	240	234	246	0.307	0.251	0.278
1989	228	222	234	0.368	0.307	0.336
1990	216	210	222	0.491	0.368	0.425
1991	204	198	210	0.574	0.491	0.531
1992	192	186	198	0.724	0.574	0.645
1993	180	174	186	0.909	0.724	0.811
1994	168	162	174	1.060	0.909	0.981
1995	156	150	162	1.355	1.060	1.198
1996	144	138	150	1.548	1.355	1.448
1997	132	126	138	1.815	1.548	1.676
1998	120	114	126	2.165	1.815	1.982
1999	108	102	114	2.579	2.165	2.363
2000	96	90	102	3.012	2.579	2.787
2001	84	78	90	3.612	3.012	3.298
2002	72	66	78	4.594	3.612	4.074
2003	60	54	66	6.062	4.594	5.278
2004	48	42	54	8.090	6.062	7.003
2005	36	30	42	10.776	8.090	9.337
2006	24	18	30	15.106	10.776	12.758
2007	12	6	18	21.229	15.106	17.908

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(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 3, EXHIBIT 5, SHEET 37; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 3, EXHIBIT 5, SHEET 37; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)





**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION  
TEMPORARY TOTAL  
INCURRED LOSS & ALAE (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	AS OF 12/31/2007				
1977																																			8,813	8,813	
1978																																				8,827	8,827
1979																																				8,827	8,827
1980																																				8,813	8,813
1981																																				8,813	8,813
1982																																				8,813	8,813
1983																																				8,813	8,813
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1985																																				8,813	8,813
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2002																																				8,813	8,813
2003																																				8,813	8,813
2004																																				8,813	8,813
2005																																				8,813	8,813
2006																																				8,813	8,813
2007																																				8,813	8,813

\*Valuation date for last diagonal is 12/31/2007

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-Ult					
1977																																				1.000	1.000
1978																																				1.000	1.000
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2002																																				1.000	1.000
2003																																				1.000	1.000
2004																																				1.000	1.000
2005																																				1.000	1.000
2006																																				1.000	1.000
2007																																				1.000	1.000
3 Yr Avg	1.253	1.497	0.985	0.950	0.984	1.003	1.011	1.006	1.011	1.019	1.017	1.014	1.025	0.989	1.007	1.010	1.003	1.006	1.003	0.995	1.008	1.001	0.997	1.003	0.994	1.004	0.995	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
3 Yr Avg	1.253	1.497	0.985	0.950	0.984	1.003	1.011	1.006	1.011	1.019	1.017	1.014	1.025	0.989	1.007	1.010	1.003	1.006	1.003	0.995	1.008	1.001	0.997	1.003	0.994	1.004											











**OHIO BUREAU OF WORKERS' COMPENSATION**  
**PUBLIC EMPLOYERS - STATE AGENCIES**  
**COMPENSATION**  
**TEMPORARY TOTAL**  
**REPORTED LOST TIME CLAIM COUNTS (ESTIMATED AT 6/30/XX FROM 12/31/XX)**

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	AS OF 12/31/2007				
1977													972	973	975	976	976	976	976	976	977	978	977	976	976	976	976	976	976	976	976	976	976				
1978											1,055	1,057	1,059	1,059	1,059	1,059	1,059	1,059	1,059	1,059	1,059	1,058	1,058	1,058	1,058	1,058	1,058	1,058	1,058	1,058	1,058	1,058	1,058				
1979										985	991	995	996	998	1,000	1,001	1,001	1,001	1,001	1,001	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				
1980									1,164	1,170	1,174	1,177	1,180	1,183	1,184	1,184	1,185	1,185	1,185	1,185	1,185	1,185	1,185	1,184	1,184	1,184	1,184	1,184	1,184	1,184	1,184	1,184	1,184				
1981									1,087	1,103	1,113	1,116	1,118	1,119	1,120	1,119	1,119	1,121	1,121	1,122	1,122	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123			
1982							1,226	1,247	1,261	1,265	1,266	1,266	1,267	1,268	1,270	1,271	1,270	1,269	1,270	1,270	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271			
1983					1,291	1,344	1,380	1,406	1,417	1,423	1,429	1,432	1,431	1,429	1,429	1,431	1,429	1,429	1,431	1,433	1,433	1,434	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435			
1984				1,332	1,421	1,470	1,495	1,512	1,530	1,543	1,544	1,545	1,546	1,545	1,545	1,546	1,547	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548			
1985			1,151	1,375	1,483	1,530	1,555	1,590	1,611	1,618	1,624	1,632	1,636	1,639	1,639	1,639	1,639	1,640	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641			
1986		793	1,188	1,436	1,536	1,581	1,632	1,669	1,687	1,689	1,685	1,685	1,687	1,688	1,687	1,688	1,688	1,689	1,690	1,690	1,690	1,690	1,690	1,690	1,690	1,690	1,690	1,690	1,690	1,690	1,690	1,690	1,690	1,690			
1987	312	867	1,279	1,527	1,681	1,784	1,830	1,863	1,872	1,874	1,879	1,883	1,887	1,888	1,888	1,889	1,889	1,890	1,891	1,892	1,892	1,892	1,892	1,892	1,892	1,892	1,892	1,892	1,892	1,892	1,892	1,892	1,892	1,892			
1988	348	953	1,297	1,497	1,669	1,768	1,840	1,880	1,889	1,892	1,894	1,896	1,897	1,898	1,898	1,898	1,898	1,899	1,900	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901			
1989	356	955	1,335	1,549	1,680	1,765	1,817	1,847	1,859	1,863	1,866	1,870	1,871	1,871	1,872	1,872	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873			
1990	371	985	1,345	1,535	1,643	1,697	1,734	1,763	1,778	1,784	1,788	1,791	1,792	1,792	1,792	1,793	1,793	1,793	1,793	1,793	1,793	1,793	1,793	1,793	1,793	1,793	1,793	1,793	1,793	1,793	1,793	1,793	1,793	1,793			
1991	408	1,063	1,434	1,638	1,761	1,831	1,883	1,920	1,932	1,936	1,940	1,943	1,944	1,944	1,944	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945		
1992	443	1,124	1,485	1,666	1,753	1,812	1,853	1,876	1,891	1,900	1,905	1,907	1,907	1,909	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912		
1993	391	1,041	1,430	1,612	1,695	1,740	1,774	1,803	1,821	1,832	1,839	1,842	1,846	1,850	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851		
1994	395	1,058	1,417	1,565	1,653	1,708	1,753	1,785	1,801	1,809	1,813	1,818	1,821	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822		
1995	446	1,109	1,426	1,573	1,646	1,699	1,742	1,769	1,781	1,789	1,797	1,804	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806		
1996	412	1,019	1,294	1,419	1,488	1,538	1,575	1,595	1,611	1,622	1,630	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634		
1997	414	986	1,230	1,361	1,436	1,489	1,525	1,546	1,557	1,562	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565		
1998	478	1,156	1,451	1,595	1,668	1,709	1,750	1,784	1,798	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802		
1999	520	1,246	1,543	1,666	1,724	1,781	1,834	1,865	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871		
2000	417	1,045	1,342	1,476	1,580	1,614	1,656	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679		
2001	387	965	1,226	1,339	1,414	1,472	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498		
2002	391	989	1,294	1,444	1,526	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557		
2003	362	918	1,231	1,401	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451		
2004	335	890	1,227	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344		
2005	296	784	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975		
2006	304	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	
2007																																					

**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-UR	
1977													1.0010	1.0021	1.0010	1.0000	1.0000	1.0000	1.0000	1.0010	1.0010	0.9990	0.99898	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000
1978											1.0019	1.0019	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0010	0.9991	1.0000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000
1979										1.0061	1.0040	1.0010	1.0020	1.0020	1.0010	1.0000	1.0000	1.0000	1.0000	1.0010	1.0000	1.0000	0.99900	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000
1980									1.0052	1.0034	1.0026	1.0025	1.0025	1.0008	1.0000	1.0000	1.00																





**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION  
TEMPORARY TOTAL**

CUMULATIVE PAID LOSS & ALAE / 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	AS OF 12/31/2007
1977															8,897	8,934	8,961	8,980	8,997	9,017	9,028	9,028	9,028	9,028	9,028	9,028	9,028	9,030	9,030	9,030	9,030	9,030	
1978														8,930	9,084	9,132	9,193	9,227	9,237	9,260	9,275	9,284	9,287	9,300	9,306	9,312	9,321	9,321	9,321	9,321	9,321	9,321	
1979													8,521	8,585	8,721	8,769	8,800	8,801	8,812	8,846	8,872	8,892	8,903	8,911	8,917	8,922	8,927	8,932	8,938	8,938			
1980												7,973	8,045	8,138	8,173	8,179	8,191	8,203	8,203	8,218	8,223	8,243	8,306	8,333	8,351	8,357	8,363	8,369	8,371				
1981																																	
1982													8,226	8,404	8,553	8,643	8,683	8,717	8,739	8,754	8,791	8,804	8,811	8,823	8,834	8,844	8,850	8,867	8,874	8,878			
1983													7,270	7,533	7,751	7,892	7,952	7,989	8,008	8,052	8,078	8,086	8,086	8,091	8,107	8,114	8,124	8,125	8,125	8,125			
1984																																	
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2007																																	









**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION  
TEMPORARY TOTAL**

INDEX METHOD - INCREMENTAL PAID LOSS & ALAE 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	AS OF 12/31/2007				
1977															63.014	0.265	0.189	0.138	0.120	0.139	0.074	0.000	0.000	0.000	0.000	0.003	0.000	0.014	0.000	0.000	0.000	0.000				
1978														58.871	1.019	0.317	0.403	0.224	0.065	0.150	0.099	0.061	0.019	0.084	0.038	0.043	0.058	0.000	0.000	0.000	0.000	0.000				
1979													51.501	0.387	0.822	0.292	0.187	0.005	0.066	0.203	0.162	0.118	0.066	0.050	0.036	0.028	0.028	0.034	0.035	0.000	0.000	0.000				
1980												44.876	0.406	0.524	0.196	0.032	0.073	0.065	0.002	0.081	0.031	0.111	0.352	0.155	0.100	0.033	0.033	0.033	0.013	0.000	0.000	0.000				
1981										41.073				0.825	0.434	0.495	0.143	0.054	0.116	0.175	0.083	0.160	0.000	0.000	0.006	0.011	0.038	0.008	0.021	0.001	0.000	0.000				
1982										40.406				0.875	0.733	0.443	0.197	0.165	0.110	0.071	0.181	0.063	0.034	0.063	0.050	0.052	0.030	0.081	0.037	0.017	0.000	0.000				
1983														33.889	1.224	1.019	0.653	0.280	0.172	0.093	0.201	0.124	0.036	0.000	0.023	0.075	0.034	0.042	0.009	0.000	0.000	0.000				
1984										32.007				1.090	0.847	0.546	0.350	0.198	0.095	0.087	0.050	0.115	0.080	0.131	0.073	0.013	0.008	0.015	0.045	0.000	0.000	0.000				
1985										26.182				1.265	1.222	0.668	0.390	0.161	0.036	0.151	0.057	0.148	0.103	0.015	0.000	0.033	0.045	0.088	0.010	0.050	0.000	0.000				
1986										21.303				1.998	1.689	0.998	0.645	0.530	0.290	0.337	0.162	0.102	0.016	0.019	0.017	0.050	0.063	0.122	0.125	0.022	0.000	0.000				
1987																																	0.012	0.012		
1988																																		0.015	0.015	
1989																																			0.078	0.078
1990																																			0.059	0.059
1991																																			0.069	0.069
1992																																			0.033	0.033
1993																																			0.100	0.100
1994																																			0.153	0.153
1995																																			0.100	0.100
1996																																			0.171	0.171
1997																																			0.152	0.152
1998																																			0.206	0.206
1999																																			0.134	0.134
2000																																			0.271	0.271
2001																																			0.486	0.486
2002																																			0.473	0.473
2003																																			1.037	1.037
2004																																			0.787	0.787
2005																																			1.191	1.191
2006																																			2.136	2.136
2007																																			3.137	3.137
2 Yr Avg																																			0.000	0.000
3 Yr Avg																																			0.000	0.000
10 Yr Avg																																			0.000	0.000
Selected Cumulative																																			0.000	0.000

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 5  
SHEET 38

**TEMPORARY TOTAL**

**UNPAID LOSS ESTIMATE FOR ACCIDENT YEARS 1976 AND PRIOR**

10 times 3 Year Average Annual Payments	16	(1)
15 times 3 Year Average Annual Payments	23	(2)
Incremental Development Method	N/A	(3)
05 to 08 Exponential Curve Fit	N/A	(4)
04 to 08 Exponential Curve Fit	N/A	(5)
03 to 08 Exponential Curve Fit	N/A	(6)
03 to 07 Exponential Curve Fit	N/A	(7)
Selected Unpaid Loss	20	(8)

- 
- (1) 10 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2006 THROUGH 2008 OF 2  
(2) 15 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2006 THROUGH 2008 OF 2  
(3) N/A  
(4) N/A  
(5) N/A  
(6) N/A  
(7) N/A  
(8) N/A



**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 5  
SHEET 42

**TEMPORARY TOTAL**

**Paid Tail Factor Selection**

Age Months (1)	Age Years (2)	Age to Age Development Factors							Cumulative Development Factors					
		Fitted Paid (3)	Incram. Data (4)	Weibull Curve (5)	Inverse Power Curve (6)	PA Selected Tail (7)	Selected Tail (8)	Selected Incr. Decay (9)	Fitted Paid (10)	Incram. Data (11)	Weibull Curve (12)	Inverse Power Curve (13)	PA Selected Tail (14)	Selected Tail (15)
6	0.5	6.350		2.186	24.046	6.525	6.350		18.012	5.624	6.025	113.286	19.449	18.055
18	1.5	1.520	2.512	1.412	2.340	1.520	1.520	0.617	2.836	5.624	2.757	4.711	2.981	2.843
30	2.5	1.215	1.416	1.222	1.357	1.223	1.215	0.628	1.866	2.239	1.952	2.013	1.961	1.871
42	3.5	1.127	1.145	1.138	1.149	1.132	1.127	0.718	1.536	1.581	1.597	1.483	1.603	1.540
54	4.5	1.085	1.086	1.091	1.078	1.091	1.085	0.754	1.363	1.381	1.404	1.290	1.417	1.366
66	5.5	1.058	1.057	1.064	1.046	1.066	1.058	0.740	1.256	1.271	1.286	1.197	1.298	1.259
78	6.5	1.035	1.041	1.046	1.030	1.047	1.035	0.642	1.187	1.203	1.210	1.144	1.218	1.190
90	7.5	1.025	1.026	1.033	1.021	1.035	1.025	0.735	1.147	1.155	1.157	1.111	1.163	1.150
102	8.5	1.024	1.020	1.025	1.015	1.026	1.024	0.984	1.119	1.125	1.119	1.088	1.124	1.122
114	9.5	1.020	1.020	1.019	1.011	1.020	1.020	0.854	1.093	1.103	1.092	1.072	1.095	1.095
126	10.5	1.015	1.017	1.014	1.009	1.015	1.015	0.762	1.071	1.082	1.072	1.060	1.074	1.074
138	11.5	1.011	1.013	1.011	1.007	1.011	1.011	0.736	1.055	1.064	1.057	1.051	1.058	1.058
150	12.5	1.009	1.010	1.009	1.006	1.009	1.009	0.815	1.044	1.050	1.045	1.044	1.047	1.047
162	13.5	1.007	1.008	1.007	1.005	1.007	1.007	0.789	1.035	1.039	1.036	1.038	1.038	1.038
174	14.5	1.005	1.006	1.005	1.004	1.005	1.005	0.758	1.028	1.031	1.029	1.033	1.031	1.031
186	15.5	1.004	1.005	1.004	1.003	1.004	1.004	0.803	1.023	1.024	1.024	1.029	1.025	1.025
198	16.5	1.004	1.004	1.003	1.003	1.004	1.004	0.877	1.019	1.020	1.019	1.026	1.021	1.021
210	17.5	1.003	1.003	1.003	1.002	1.003	1.003	0.850	1.015	1.016	1.016	1.023	1.017	1.017
222	18.5	1.002	1.003	1.002	1.002	1.002	1.002	0.659	1.012	1.013	1.013	1.021	1.014	1.014
234	19.5	1.002	1.002	1.002	1.002	1.002	1.002	0.945	1.010	1.010	1.011	1.019	1.012	1.012
246	20.5	1.002	1.002	1.001	1.002	1.002	1.002	0.839	1.008	1.008	1.009	1.017	1.010	1.010
258	21.5	1.001	1.001	1.001	1.001	1.001	1.001	0.855	1.006	1.006	1.007	1.016	1.009	1.009
270	22.5	1.001	1.001	1.001	1.001	1.001	1.001	0.704	1.005	1.005	1.006	1.014	1.007	1.007
282	23.5	1.001	1.001	1.001	1.001	1.001	1.001	1.077	1.004	1.004	1.005	1.013	1.007	1.007
294	24.5	1.001	1.001	1.001	1.001	1.001	1.001	0.866	1.003	1.003	1.004	1.012	1.005	1.005
306	25.5	1.001	1.001	1.001	1.001	1.001	1.001	0.784	1.002	1.002	1.004	1.011	1.005	1.005
318	26.5	1.000	1.001	1.000	1.001	1.000	1.000	0.554	1.001	1.001	1.003	1.010	1.004	1.004
330	27.5	1.000	1.000	1.000	1.001	1.000	1.000	0.890	1.001	1.001	1.002	1.009	1.004	1.004
342	28.5	1.000	1.000	1.000	1.001	1.000	1.000	1.298	1.001	1.001	1.002	1.009	1.003	1.003
354	29.5	1.000	1.000	1.000	1.001	1.000	1.000	0.710	1.000	1.000	1.002	1.008	1.003	1.003
366	30.5		1.000	1.000	1.001	1.000	1.000	0.840		1.000	1.001	1.007	1.002	1.002
378	31.5		1.000	1.000	1.001	1.000	1.000	0.878		1.000	1.001	1.007	1.002	1.002
390	32.5		1.000	1.000	1.000	1.000	1.000	0.939		1.000	1.001	1.006	1.002	1.002
402	33.5		1.000	1.000	1.000	1.000	1.000	0.955		1.000	1.001	1.006	1.002	1.002
414	34.5		1.000	1.000	1.000	1.000	1.000	1.036		1.000	1.001	1.005	1.002	1.002
426	35.5		1.000	1.000	1.000	1.000	1.000	1.158		1.000	1.001	1.005	1.001	1.001
438	36.5		1.000	1.000	1.000	1.000	1.000	1.085		1.000	1.001	1.005	1.001	1.001
450	37.5		1.000	1.000	1.000	1.000	1.000	0.912		1.000	1.000	1.004	1.001	1.001
462	38.5		1.000	1.000	1.000	1.000	1.000	0.853		1.000	1.000	1.004	1.001	1.001
474	39.5		1.000	1.000	1.000	1.000	1.000	0.726		1.000	1.000	1.004	1.000	1.000
486	40.5		1.000	1.000	1.000	1.000	1.000	0.567		1.000	1.000	1.003	1.000	1.000
498	41.5		1.000	1.000	1.000	1.000	1.000	0.549		1.000	1.000	1.003	1.000	1.000
510	42.5		1.000	1.000	1.000	1.000	1.000	0.573		1.000	1.000	1.003	1.000	1.000
522	43.5		1.000	1.000	1.000	1.000	1.000	-		1.000	1.000	1.003	1.000	1.000
534	44.5		1.000	1.000	1.000	1.000	1.000	-		1.000	1.000	1.002	1.000	1.000
546	45.5		1.000	1.000	1.000	1.000	1.000	-		1.000	1.000	1.002	1.000	1.000
558	46.5		1.000	1.000	1.000	1.000	1.000	-		1.000	1.000	1.002	1.000	1.000
570	47.5		1.000	1.000	1.000	1.000	1.000	-		1.000	1.000	1.002	1.000	1.000
582	48.5		1.000	1.000	1.000	1.000	1.000	-		1.000	1.000	1.002	1.000	1.000
594	49.5		1.000	1.000	1.000	1.000	1.000	-		1.000	1.000	1.001	1.000	1.000
606	50.5		1.000	1.000	1.000	1.000	1.000	-		1.000	1.000	1.001	1.000	1.000
618	51.5		1.000	1.000	1.000	1.000	1.000	-		1.000	1.000	1.001	1.000	1.000
630	52.5		1.000	1.000	1.000	1.000	1.000	-		1.000	1.000	1.001	1.000	1.000
642	53.5		1.000	1.000	1.000	1.000	1.000	-		1.000	1.000	1.001	1.000	1.000
654	54.5		1.000	1.000	1.000	1.000	1.000	-		1.000	1.000	1.001	1.000	1.000
Tail	Tail		1.000	1.000	1.001	1.000	1.000	-		1.000	1.000	1.001	1.000	1.000

54.5 tail decay - (16)  
- (17)

- (1) AGE IN MONTHS
- (2) AGE IN YEARS
- (3) SECTION 3, EXHIBIT 5, SHEET 21
- (4) SECTION 3, EXHIBIT 5, SHEET 44, COLUMN (5)
- (5) SECTION 3, EXHIBIT 5, SHEET 43
- (6) SECTION 3, EXHIBIT 5, SHEET 43
- (7) PA TAIL
- (8) SELECTED BY DELOITTE CONSULTING

- (10) COLUMN (3) MULTIPLICATIVELY ACCUMULATED
- (11) COLUMN (4) MULTIPLICATIVELY ACCUMULATED
- (12) COLUMN (5) MULTIPLICATIVELY ACCUMULATED
- (13) COLUMN (6) MULTIPLICATIVELY ACCUMULATED
- (14) COLUMN (7) MULTIPLICATIVELY ACCUMULATED
- (15) COLUMN (8) MULTIPLICATIVELY ACCUMULATED
- (16) [COLUMN (8) @ 54.5] X [COLUMN (8) TAIL]
- (17) COLUMN (8) TAIL + (14)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 5  
SHEET 43

**TEMPORARY TOTAL**

FITTING PAID LOSS DEVELOPMENT FACTORS

Fitting for Periods:			Weibull Curve Fitting						Inverse Power Curve Fitting				
			Slope= 0.637		Slope= -2.589								
			Intercept= -1.633		Intercept= 7.777								
PERIOD	AGE	ATA	X	Y	Y*	ATA*	ATU*	X	Y	Y*	ATA*	ATU*	
1	6	6.350	1.792	-1.764	-0.492	2.186	6.025	1.792	1.677	3.137	24.046	113.286	
2	18	1.520	2.890	0.070	0.208	1.412	2.757	2.890	-0.654	0.293	2.340	4.711	
3	30	1.215	3.401	0.549	0.534	1.222	1.952	3.401	-1.537	-1.030	1.357	2.013	
4	42	1.127	3.738	0.781	0.748	1.138	1.597	3.738	-2.064	-1.901	1.149	1.483	
5	54	1.085	3.989	0.935	0.908	1.091	1.404	3.989	-2.465	-2.552	1.078	1.290	
6	66	1.058	4.190	1.066	1.036	1.064	1.286	4.190	-2.847	-3.071	1.046	1.197	
7	78	1.035	4.357	1.218	1.142	1.046	1.210	4.357	-3.346	-3.504	1.030	1.144	
8	90	1.025	4.500	1.312	1.233	1.033	1.157	4.500	-3.689	-3.874	1.021	1.111	
9	102	1.024	4.625	1.323	1.313	1.025	1.119	4.625	-3.730	-4.198	1.015	1.088	
10	114	1.020	4.736	1.369	1.384	1.019	1.092	4.736	-3.912	-4.486	1.011	1.072	
11	126	1.015	4.836	1.440	1.448	1.014	1.072	4.836	-4.204	-4.745	1.009	1.060	
12	138	1.011	4.927	1.512	1.506	1.011	1.057	4.927	-4.525	-4.981	1.007	1.051	
13	150	1.009	5.011	1.558	1.559	1.009	1.045	5.011	-4.741	-5.197	1.006	1.044	
14	162	1.007	5.088	1.608	1.608	1.007	1.036	5.088	-4.986	-5.396	1.005	1.038	
15	174	1.005	5.159	1.663	1.653	1.005	1.029	5.159	-5.270	-5.581	1.004	1.033	
16	186	1.004	5.226	1.704	1.696	1.004	1.024	5.226	-5.494	-5.754	1.003	1.029	
17	198	1.004	5.288	1.729	1.736	1.003	1.019	5.288	-5.630	-5.916	1.003	1.026	
18	210	1.003	5.347	1.758	1.773	1.003	1.016	5.347	-5.796	-6.068	1.002	1.023	
19	222	1.002	5.403	1.827	1.808	1.002	1.013	5.403	-6.216	-6.212	1.002	1.021	
20	234	1.002	5.455	1.837	1.842	1.002	1.011	5.455	-6.275	-6.348	1.002	1.019	
21	246	1.002	5.505	1.865	1.874	1.001	1.009	5.505	-6.453	-6.478	1.002	1.017	
22	258	1.001	5.553	1.889	1.904	1.001	1.007	5.553	-6.611	-6.601	1.001	1.016	
23	270	1.001	5.598	1.941	1.933	1.001	1.006	5.598	-6.963	-6.719	1.001	1.014	
24	282	1.001	5.642	1.930	1.961	1.001	1.005	5.642	-6.890	-6.831	1.001	1.013	
25	294	1.001	5.684	1.951	1.987	1.001	1.004	5.684	-7.035	-6.939	1.001	1.012	
26	306	1.001	5.724	1.985	2.013	1.001	1.004	5.724	-7.279	-7.043	1.001	1.011	
27	318	1.000	5.762	2.063	2.037	1.000	1.003	5.762	-7.870	-7.142	1.001	1.010	
28	330	1.000	5.799	2.078	2.061	1.000	1.002	5.799	-7.987	-7.238	1.001	1.009	
29	342	1.000	5.835	2.045	2.084	1.000	1.002	5.835	-7.726	-7.331	1.001	1.009	
30	354	1.000	5.869	2.088	2.106	1.000	1.002	5.869	-8.069	-7.420	1.001	1.008	
31	366		5.903		2.127	1.000	1.001	5.903		-7.506	1.001	1.007	
32	378		5.935		2.147	1.000	1.001	5.935		-7.590	1.001	1.007	
33	390		5.966		2.167	1.000	1.001	5.966		-7.671	1.000	1.006	
34	402		5.996		2.187	1.000	1.001	5.996		-7.749	1.000	1.006	
35	414		6.026		2.205	1.000	1.001	6.026		-7.825	1.000	1.005	
36	426		6.054		2.224	1.000	1.001	6.054		-7.899	1.000	1.005	
37	438		6.082		2.241	1.000	1.001	6.082		-7.971	1.000	1.005	
38	450		6.109		2.258	1.000	1.000	6.109		-8.041	1.000	1.004	
39	462		6.136		2.275	1.000	1.000	6.136		-8.109	1.000	1.004	
40	474		6.161		2.292	1.000	1.000	6.161		-8.176	1.000	1.004	
41	486		6.186		2.307	1.000	1.000	6.186		-8.241	1.000	1.003	
42	498		6.211		2.323	1.000	1.000	6.211		-8.304	1.000	1.003	
43	510		6.234		2.338	1.000	1.000	6.234		-8.365	1.000	1.003	
44	522		6.258		2.353	1.000	1.000	6.258		-8.426	1.000	1.003	
45	534		6.280		2.367	1.000	1.000	6.280		-8.484	1.000	1.002	
46	546		6.303		2.382	1.000	1.000	6.303		-8.542	1.000	1.002	
47	558		6.324		2.395	1.000	1.000	6.324		-8.598	1.000	1.002	
48	570		6.346		2.409	1.000	1.000	6.346		-8.653	1.000	1.002	
49	582		6.366		2.422	1.000	1.000	6.366		-8.707	1.000	1.002	
50	594		6.387		2.435	1.000	1.000	6.387		-8.760	1.000	1.001	
51	606		6.407		2.448	1.000	1.000	6.407		-8.812	1.000	1.001	
52	618		6.426		2.461	1.000	1.000	6.426		-8.863	1.000	1.001	
53	630		6.446		2.473	1.000	1.000	6.446		-8.912	1.000	1.001	
54	642		6.465		2.485	1.000	1.000	6.465		-8.961	1.000	1.001	
55	654		6.483		2.497	1.000	1.000	6.483		-9.009	1.000	1.001	
56	666		6.501		2.508	1.000	1.000	6.501		-9.056	1.000	1.001	
57	678		6.519		2.520	1.000	1.000	6.519		-9.103	1.000	1.000	
58	690		6.537		2.531	1.000	1.000	6.537		-9.148	1.000	1.000	
59	702		6.554		2.542	1.000	1.000	6.554		-9.193	1.000	1.000	
60	714		6.571		2.553	1.000	1.000	6.571		-9.237	1.000	1.000	

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 5  
SHEET 44

**TEMPORARY TOTAL**

**Incremental Decay Method**

Age Months	Age Years	(Known) Selected Paid	Incem. Decay Factors	Implied ATU Dev. Factor	Decay Factor Check
(1)	(2)	(3)	(4)	(5)	(6)
6	0.5	6.350	5.277		
18	1.5	1.520	1.794	2.512	
30	2.5	1.215	1.216	1.416	
42	3.5	1.127	0.821	1.145	
54	4.5	1.085	0.766	1.086	
66	5.5	1.058	0.726	1.057	
78	6.5	1.035	0.753	1.041	
90	7.5	1.025	0.778	1.026	
102	8.5	1.024	0.812	1.020	
114	9.5	1.020	0.841	1.020	
126	10.5	1.015	0.877	1.017	
138	11.5	1.011	0.913	1.013	
150	12.5	1.009	0.941	1.010	
162	13.5	1.007	0.935	1.008	
174	14.5	1.005	0.923	1.006	
186	15.5	1.004	0.905	1.005	0.905
198	16.5	1.004	0.901	1.004	0.901
210	17.5	1.003	0.921	1.003	0.921
222	18.5	1.002	0.921	1.003	0.921
234	19.5	1.002	0.928	1.002	0.928
246	20.5	1.002	0.918	1.002	0.918
258	21.5	1.001	0.878	1.001	0.878
270	22.5	1.001	0.830	1.001	0.830
282	23.5	1.001	0.811	1.001	0.811
294	24.5	1.001	0.763	1.001	0.763
306	25.5	1.001	0.788	1.001	0.788
318	26.5	1.000	0.779	1.001	0.779
330	27.5	1.000	0.770	1.000	0.770
342	28.5	1.000	0.805	1.000	0.805
354	29.5	1.000	0.764	1.000	0.764
366	30.5	-	-	1.000	-
378	31.5	-	-	1.000	-
390	32.5	-	-	1.000	-
402	33.5	-	-	1.000	-
414	34.5	-	-	1.000	-
426	35.5	-	-	1.000	-
438	36.5	-	-	1.000	-
450	37.5	-	-	1.000	-
462	38.5	-	-	1.000	-
474	39.5	-	-	1.000	-
486	40.5	-	-	1.000	-
498	41.5	-	-	1.000	-
510	42.5	-	-	1.000	-
522	43.5	-	-	1.000	-
534	44.5	-	-	1.000	-
546	45.5	-	-	1.000	-
558	46.5	-	-	1.000	-
570	47.5	-	-	1.000	-
582	48.5	-	-	1.000	-
594	49.5	-	-	1.000	-
606	50.5	-	-	1.000	-
618	51.5	-	-	1.000	-
630	52.5	-	-	1.000	-
642	53.5	-	-	1.000	-

- (1) AGE IN MONTHS  
(2) AGE IN YEARS  
(3) SECTION 3, EXHIBIT 5, SHEET 21  
(4) GEOMETRIC MEAN FROM SECTION 3, EXHIBIT 5, SHEET 45  
(5)  $1.0 + [(3) - 1.0] \times (4) / (3) \text{ PRIOR AGE}$   
(6)  $[(5) - 1.0] \times [(5) \text{ PRIOR AGE}] / [(5) \text{ PRIOR AGE} - 1.0]$





**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 6  
SHEET 1

**% PERMANENT PARTIAL  
(000's)**

SUMMARY OF LOSS & ALAE RESERVES

ACCIDENT YEAR	PAYROLL	SEL.ULT. EXPECTED PAID AT @ 6/30/08	SELECTED ULTIMATE LOSS & ALAE	SELECTED NOMINAL UNPAID LOSS & ALAE	DISCOUNT FACTOR AT 5.0%	SELECTED DISCOUNTED UNPAID LOSS & ALAE	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		15	15	0	100.0%	0	
1977	1,465,551	1,035	1,035	0	100.0%	0	0.07
1978	1,553,484	1,277	1,277	0	100.0%	0	0.08
1979	1,646,693	1,889	1,889	0	100.0%	0	0.11
1980	1,745,494	2,400	2,401	1	97.6%	1	0.14
1981	1,826,711	2,297	2,298	1	93.9%	1	0.13
1982	2,061,263	2,634	2,638	4	94.3%	4	0.13
1983	2,173,213	3,006	3,011	5	90.9%	5	0.14
1984	2,314,385	3,495	3,503	8	88.6%	7	0.15
1985	2,444,242	3,779	3,794	15	90.4%	14	0.16
1986	2,644,132	3,906	3,926	20	88.6%	18	0.15
1987	2,911,888	3,911	3,937	25	87.1%	22	0.14
1988	3,191,151	4,107	4,140	32	85.6%	28	0.13
1989	3,341,117	3,964	4,001	37	83.9%	31	0.12
1990	3,644,538	3,885	3,926	41	81.9%	33	0.11
1991	3,852,022	3,294	3,340	46	82.9%	38	0.09
1992	3,944,342	3,601	3,665	64	82.8%	53	0.09
1993	4,020,534	3,608	3,690	83	83.0%	69	0.09
1994	4,272,082	3,305	3,400	95	82.6%	78	0.08
1995	4,432,599	2,982	3,102	121	84.1%	102	0.07
1996	4,487,291	3,151	3,316	166	84.0%	139	0.07
1997	4,623,816	3,042	3,250	208	83.8%	174	0.07
1998	4,816,176	2,735	2,984	248	83.9%	209	0.06
1999	5,047,597	3,236	3,650	414	84.6%	350	0.07
2000	5,318,217	3,565	4,182	617	84.7%	523	0.08
2001	5,597,545	3,790	4,698	909	84.8%	770	0.08
2002	5,821,179	3,255	4,447	1,192	84.8%	1,010	0.08
2003	6,004,956	3,231	4,888	1,657	84.5%	1,400	0.08
2004	6,183,507	3,014	5,382	2,369	84.5%	2,002	0.09
2005	6,388,250	2,623	5,953	3,330	84.5%	2,815	0.09
2006	6,653,696	1,496	6,262	4,766	84.8%	4,042	0.09
2007	6,914,380	110	6,629	6,519	84.4%	5,501	0.10
2008	3,560,906	19	3,561	3,542	80.8%	2,861	0.10
TOTAL		91,655	118,191	26,536	84.0%	22,300	
EXLD PRIOR		91,640	118,176	26,536	84.0%	22,300	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 3, EXHIBIT 6, SHEET 4, COL. 2 + SECTION 3, EXHIBIT 6, SHEET 3, COL. 8  
(3) SECTION 3, EXHIBIT 6, SHEET 4, COL. 12; 2008 ADJUSTED TO PARTIAL YEAR  
(4) = (3) - (2)  
(5) SECTION 3, EXHIBIT 6, SHEET 16, COL. 6  
(6) = (4) x (5)  
(7) = [(3) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 6  
SHEET 2

**% PERMANENT PARTIAL  
(000's)**

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS & ALAE @ 6/30/2008	FISCAL YEAR ENDING															
		2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	> 2023
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
PRIOR	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
1978	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
1980	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1981	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1982	4	2	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0
1983	5	1	3	0	1	0	0	0	0	0	0	0	0	0	0	0	0
1984	8	1	1	3	0	2	0	0	0	0	0	0	0	0	0	0	0
1985	15	7	2	1	3	1	2	0	0	0	0	0	0	0	0	0	0
1986	20	4	7	2	1	4	1	2	0	0	0	0	0	0	0	0	0
1987	25	5	4	7	2	1	4	1	2	0	0	0	0	0	0	0	0
1988	32	6	5	4	8	2	1	4	1	2	0	0	0	0	0	0	0
1989	37	6	6	5	4	7	2	1	4	1	2	0	0	0	0	0	0
1990	41	5	5	5	5	4	7	2	1	4	1	2	0	0	0	0	0
1991	46	11	4	5	5	4	4	6	1	1	3	0	2	0	0	0	0
1992	64	13	13	4	5	5	5	4	7	1	1	3	0	2	0	0	0
1993	83	18	13	13	4	5	5	5	4	7	1	1	3	0	2	0	0
1994	95	18	17	12	12	4	5	5	5	4	6	1	1	3	0	2	0
1995	121	35	17	15	11	11	4	4	4	4	3	6	1	1	3	0	2
1996	166	37	37	18	16	12	11	4	5	5	4	4	6	1	1	3	2
1997	208	46	36	36	18	16	12	11	4	4	5	4	4	6	1	1	5
1998	248	57	42	33	33	16	15	11	10	4	4	4	4	3	5	1	5
1999	414	110	70	51	40	41	20	18	13	13	4	5	5	5	4	7	8
2000	617	148	125	80	58	46	46	22	20	15	14	5	6	6	5	4	17
2001	909	222	165	139	89	65	51	51	25	23	17	16	6	6	6	6	24
2002	1,192	286	221	164	138	88	64	51	51	25	23	17	16	5	6	6	30
2003	1,657	365	310	240	178	150	96	70	55	55	27	24	18	17	6	7	39
2004	2,369	564	398	337	261	194	163	104	76	60	60	29	27	20	19	6	50
2005	3,330	785	606	427	362	280	208	176	112	82	64	65	32	29	21	20	61
2006	4,766	1,199	841	650	458	388	300	223	188	120	88	69	69	34	31	23	86
2007	6,519	1,404	1,287	903	697	491	416	322	239	202	129	94	74	75	36	33	117
2008	3,542	168	1,493	1,369	960	742	523	443	343	255	215	137	100	79	79	39	159
TOTAL	26,536	5,525	5,729	4,526	3,371	2,578	1,964	1,539	1,170	884	671	487	373	291	227	158	604

(1) SECTION 3, EXHIBIT 6, SHEET 1, COL. 4  
(2) - (17) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 6, SHEET 21

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION  
% PERMANENT PARTIAL  
(000's)**

SECTION 3  
EXHIBIT 6  
SHEET 3

ESTIMATED PAYMENTS FROM 1/1/2008 TO 6/30/2008

ACCIDENT YEAR	SELECTED	PAID	AGE @ 12/31/2007	AGE @ 6/30/2008	LDF @ 12/31/2007	LDF @ 6/30/2008	EXPECTED PERCENT	1/1/08 TO 6/30/08
	ULTIMATE LOSS & ALAE	LOSS & ALAE @ 12/31/07						EXPECTED PAYMENTS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR	15	0	384	390	1.000	1.000	100.0%	15
1977	1,035	1,035	372	378	1.000	1.000	100.0%	0
1978	1,277	1,277	360	366	1.000	1.000	100.0%	0
1979	1,889	1,889	348	354	1.000	1.000	100.0%	0
1980	2,401	2,400	336	342	1.001	1.000	12.1%	0
1981	2,298	2,296	324	330	1.001	1.001	42.2%	1
1982	2,638	2,633	312	318	1.002	1.002	7.9%	0
1983	3,011	3,005	300	306	1.002	1.002	10.1%	1
1984	3,503	3,492	288	294	1.003	1.002	29.7%	3
1985	3,794	3,776	276	282	1.005	1.004	11.9%	2
1986	3,926	3,903	264	270	1.006	1.005	11.5%	3
1987	3,937	3,909	252	258	1.007	1.006	9.8%	3
1988	4,140	4,104	240	246	1.009	1.008	8.1%	3
1989	4,001	3,962	228	234	1.010	1.009	6.1%	2
1990	3,926	3,878	216	222	1.012	1.011	14.2%	7
1991	3,340	3,288	204	210	1.016	1.014	11.6%	6
1992	3,665	3,592	192	198	1.020	1.018	12.3%	9
1993	3,690	3,598	180	186	1.026	1.023	10.8%	10
1994	3,400	3,286	168	174	1.035	1.029	16.7%	19
1995	3,102	2,965	156	162	1.047	1.041	12.4%	17
1996	3,316	3,127	144	150	1.060	1.053	12.3%	23
1997	3,250	3,011	132	138	1.079	1.068	13.1%	31
1998	2,984	2,690	120	126	1.109	1.091	15.3%	45
1999	3,650	3,171	108	114	1.151	1.128	13.6%	65
2000	4,182	3,465	96	102	1.210	1.175	13.9%	100
2001	4,698	3,647	84	90	1.296	1.246	13.6%	143
2002	4,447	3,087	72	78	1.421	1.350	12.4%	169
2003	4,888	2,972	60	66	1.626	1.499	13.5%	259
2004	5,382	2,685	48	54	1.991	1.776	12.2%	329
2005	5,953	2,080	36	42	2.987	2.336	14.0%	543
2006	6,262	714	24	30	9.046	4.240	14.1%	782
2007	6,629	31	12	18	69.374	38.156	1.2%	79
2008	7,122		0	6		381.558	0.3%	19
TOTAL	121,752	88,967						2,688
EXLD PRIOR	121,737	88,967						2,673

(1) SECTION 3, EXHIBIT 6, SHEET 4, COL. 12  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) AGE OF ACCIDENT YEAR AT 12/31/2007  
(4) AGE OF ACCIDENT YEAR AT 6/30/2008

(5) BASED ON SECTION 3, EXHIBIT 6, SHEET 21 AGE OF (5)  
(6) BASED ON SECTION 3, EXHIBIT 6, SHEET 21 AGE OF (6)  
(7)  $= [1 / (6) - 1 / (5)] / [1 - 1 / (5)]$   
(8)  $= [(1) - (2)] \times (7)$



**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION  
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(000's)**

SECTION 3  
EXHIBIT 6  
SHEET 4

SELECTION OF ULTIMATE LOSS & ALAE

ACCIDENT YEAR	INDICATED ULTIMATE LOSS & ALAE											SELECTED ULTIMATE LOSS & ALAE (12)	SELECTED ULTIMATE LOSS RATE (13)
	PAYROLL (1)	PAID LOSS & ALAE @ 12/31/07 (2)	INCURRED LOSS & ALAE @ 12/31/07 (3)	LOSS DEVELOPMENT		BORNHJETTER-FERGUSON		PAID CUM. FREQ/SEV AY DEV. (8)	PAID INCR. FREQ/SEV AY DEV. (9)	INCR. INDEX PAYMENT METHOD (10)	PAID INCR. TRENDED FREQ/SEV (11)		
		PAID (4)	INCURRED (5)	PAID (6)	INCURRED (7)	PAID (8)	INCURRED (9)	PAID INCR. (10)	PAID INCR. (11)				
PRIOR												15	
1977	1,465,551	1,035		1,035		1,035		1,035		1,035		1,035	0.071
1978	1,553,484	1,277		1,277		1,277		1,277		1,277		1,277	0.082
1979	1,646,693	1,889		1,889		1,889		1,889		1,889		1,889	0.115
1980	1,745,494	2,400		2,401		2,401		2,402		2,401		2,401	0.138
1981	1,826,711	2,296		2,298		2,298		2,299		2,298		2,298	0.126
1982	2,061,263	2,633		2,638		2,638		2,638		2,638		2,638	0.128
1983	2,173,213	3,005		3,011		3,011		3,012		3,011		3,011	0.139
1984	2,314,385	3,492		3,503		3,503		3,504		3,503		3,503	0.151
1985	2,444,242	3,776		3,794		3,794		3,795		3,794		3,794	0.155
1986	2,644,132	3,903		3,926		3,926		3,927		3,926		3,926	0.148
1987	2,911,888	3,909		3,937		3,937		3,937		3,940		3,937	0.135
1988	3,191,151	4,104		4,140		4,140		4,140		4,143		4,140	0.130
1989	3,341,117	3,962		4,001		4,001		4,002		4,585		4,001	0.120
1990	3,644,538	3,878		3,926		3,926		3,926		4,192		3,926	0.108
1991	3,852,022	3,288		3,340		3,340		3,340		3,546		3,340	0.087
1992	3,944,342	3,592		3,665		3,665		3,665		3,997		3,665	0.093
1993	4,020,534	3,598		3,690		3,690		3,691		3,858		3,690	0.092
1994	4,272,082	3,286		3,400		3,400		3,400		3,725		3,400	0.080
1995	4,432,599	2,965		3,102		3,110		3,103		3,613		3,102	0.070
1996	4,487,291	3,127		3,316		3,314		3,318		3,729		3,316	0.074
1997	4,623,816	3,011		3,250		3,255		3,254		3,841		3,250	0.070
1998	4,816,176	2,690		2,984		3,035		2,987		3,278		2,984	0.062
1999	5,047,597	3,171		3,650		3,667		3,655		4,284		3,650	0.07
2000	5,318,217	3,465		4,191		4,173		4,203		4,839		4,182	0.079
2001	5,597,545	3,647		4,726		4,671		4,752		5,314		4,698	0.084
2002	5,821,179	3,087		4,386		4,508		4,406		5,101		4,447	0.076
2003	6,004,956	2,972		4,831		4,944		4,855		5,419		4,888	0.081
2004	6,183,507	2,685		5,345		5,382		5,475		5,955		5,382	0.087
2005	6,388,250	2,080		6,212		5,953		6,406		7,276		5,953	0.093
2006	6,653,696	714		6,457		6,262		6,120		7,633		6,262	0.094
2007	6,914,380	31		2,127		6,629		3,164		4,975		6,629	0.096
2008	7,121,811					7,122				5,415		7,122	0.100
TOTAL		88,967		110,449		121,897		111,578		118,651		113,244	121,752
EXLD PRIOR		88,967		110,449		121,897		111,578		118,651		113,244	121,737
EXLD PRIOR & 2008		88,967		110,449		114,775		111,578		118,651		107,829	114,615

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) BASED ON DATA FROM OLIVER WYMAN & BWC  
(4) SECTION 3, EXHIBIT 6, SHEET 5, COL. 4  
(5) N/A  
(6) SECTION 3, EXHIBIT 6, SHEET 7, COL. 8

(7) N/A  
(8) SECTION 3, EXHIBIT 6, SHEET 9, COL. 8  
(9) SECTION 3, EXHIBIT 6, SHEET 10  
(10) SECTION 3, EXHIBIT 6, SHEET 13, COL. 10  
(11) N/A  
(12) SELECTED BY DELOITTE CONSULTING

(13) (12) / (1) x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 6  
SHEET 5

**% PERMANENT PARTIAL  
(000's)**

PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE (MONTHS)	PAID LOSS & ALAE	PAID LDF	INDICATED ULTIMATE @ 12/31/07	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
		0			
1977	372	1,035	1.000	1,035	0.07
1978	360	1,277	1.000	1,277	0.08
1979	348	1,889	1.000	1,889	0.11
1980	336	2,400	1.001	2,401	0.14
1981	324	2,296	1.001	2,298	0.13
1982	312	2,633	1.002	2,638	0.13
1983	300	3,005	1.002	3,011	0.14
1984	288	3,492	1.003	3,503	0.15
1985	276	3,776	1.005	3,794	0.16
1986	264	3,903	1.006	3,926	0.15
1987	252	3,909	1.007	3,937	0.14
1988	240	4,104	1.009	4,140	0.13
1989	228	3,962	1.010	4,001	0.12
1990	216	3,878	1.012	3,926	0.11
1991	204	3,288	1.016	3,340	0.09
1992	192	3,592	1.020	3,665	0.09
1993	180	3,598	1.026	3,690	0.09
1994	168	3,286	1.035	3,400	0.08
1995	156	2,965	1.047	3,102	0.07
1996	144	3,127	1.060	3,316	0.07
1997	132	3,011	1.079	3,250	0.07
1998	120	2,690	1.109	2,984	0.06
1999	108	3,171	1.151	3,650	0.07
2000	96	3,465	1.210	4,191	0.08
2001	84	3,647	1.296	4,726	0.08
2002	72	3,087	1.421	4,386	0.08
2003	60	2,972	1.626	4,831	0.08
2004	48	2,685	1.991	5,345	0.09
2005	36	2,080	2.987	6,212	0.10
2006	24	714	9.046	6,457	0.10
2007	12	31	69.374	2,127	0.03
2008	0				
TOTAL		88,967		110,449	

(1) AGE OF ACCIDENT YEAR  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 3, EXHIBIT 6, SHEET 18, COL. 6  
(4) = (2) x (3)  
(5) = (4) / PAYROLL x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 6  
SHEET 7

**% PERMANENT PARTIAL  
(000's)**

PAID BORNHUETTTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED		EXPECTED %	EXPECTED	ACTUAL	EXPECTED	INDICATED	INDICATED
		LOSS RATE	DOLLARS	OF PAID	PAID	PAID	UNPAID	ULTIMATE	ULTIMATE
	(1)	(2)	(3)	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS RATE
				(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551	0.07	1,035	100.0%	1,035	1,035		1,035	0.07
1978	1,553,484	0.08	1,277	100.0%	1,277	1,277		1,277	0.08
1979	1,646,693	0.11	1,889	100.0%	1,889	1,889	0	1,889	0.11
1980	1,745,494	0.14	2,401	99.9%	2,400	2,400	1	2,401	0.14
1981	1,826,711	0.13	2,298	99.9%	2,296	2,296	2	2,298	0.13
1982	2,061,263	0.13	2,638	99.8%	2,633	2,633	4	2,638	0.13
1983	2,173,213	0.14	3,011	99.8%	3,005	3,005	6	3,011	0.14
1984	2,314,385	0.15	3,503	99.7%	3,492	3,492	11	3,503	0.15
1985	2,444,242	0.16	3,794	99.5%	3,776	3,776	17	3,794	0.16
1986	2,644,132	0.15	3,926	99.4%	3,903	3,903	23	3,926	0.15
1987	2,911,888	0.14	3,937	99.3%	3,909	3,909	28	3,937	0.14
1988	3,191,151	0.13	4,140	99.1%	4,104	4,104	35	4,140	0.13
1989	3,341,117	0.12	4,001	99.0%	3,962	3,962	39	4,001	0.12
1990	3,644,538	0.11	3,926	98.8%	3,878	3,878	48	3,926	0.11
1991	3,852,022	0.09	3,340	98.4%	3,288	3,288	52	3,340	0.09
1992	3,944,342	0.09	3,665	98.0%	3,592	3,592	73	3,665	0.09
1993	4,020,534	0.09	3,690	97.5%	3,598	3,598	93	3,690	0.09
1994	4,272,082	0.08	3,400	96.7%	3,286	3,286	113	3,400	0.08
1995	4,432,599	0.07	3,277	95.6%	3,132	2,965	146	3,110	0.07
1996	4,487,291	0.07	3,284	94.3%	3,096	3,127	187	3,314	0.07
1997	4,623,816	0.07	3,312	92.6%	3,069	3,011	244	3,255	0.07
1998	4,816,176	0.07	3,505	90.2%	3,160	2,690	345	3,035	0.06
1999	5,047,597	0.07	3,783	86.9%	3,286	3,171	497	3,667	0.07
2000	5,318,217	0.08	4,089	82.7%	3,381	3,465	708	4,173	0.08
2001	5,597,545	0.08	4,484	77.2%	3,460	3,647	1,024	4,671	0.08
2002	5,821,179	0.08	4,800	70.4%	3,379	3,087	1,422	4,508	0.08
2003	6,004,956	0.09	5,124	61.5%	3,152	2,972	1,973	4,944	0.08
2004	6,183,507	0.09	5,420	50.2%	2,722	2,685	2,698	5,382	0.09
2005	6,388,250	0.09	5,822	33.5%	1,950	2,080	3,873	5,953	0.09
2006	6,653,696	0.09	6,238	11.1%	690	714	5,548	6,262	0.09
2007	6,914,380	0.10	6,695	1.4%	97	31	6,598	6,629	0.10
2008	7,121,811	0.10	7,122	0.0%			7,122	7,122	0.10
TOTAL			122,826		89,895	88,967	32,930	121,897	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 3, EXHIBIT 6, SHEET 17, COL. 14  
(3) = [(1) x (2)] / 100  
(4) = 1 / SECTION 3, EXHIBIT 6, SHEET 5, COL. 3  
(5) = (3) x (4)

(6) BASED ON DATA FROM OLIVER WYMAN & BWC  
(7) = (3) x [1 - (4)]  
(8) = (6) + (7)  
(9) = [(8) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 6  
SHEET 9

**% 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 & ALAE	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551	976	1.000	976	1,060	1.000	1,060	1,035	0.07
1978	1,553,484	1,058	1.000	1,058	1,207	1.000	1,207	1,277	0.08
1979	1,646,693	1,001	1.000	1,001	1,887	1.000	1,887	1,890	0.11
1980	1,745,494	1,184	1.000	1,184	2,027	1.001	2,028	2,402	0.14
1981	1,826,711	1,123	1.000	1,123	2,045	1.001	2,047	2,299	0.13
1982	2,061,263	1,271	1.000	1,271	2,072	1.002	2,075	2,638	0.13
1983	2,173,213	1,347	1.000	1,347	2,231	1.002	2,235	3,012	0.14
1984	2,314,385	1,435	1.000	1,435	2,434	1.003	2,442	3,504	0.15
1985	2,444,242	1,548	1.000	1,548	2,440	1.005	2,451	3,795	0.16
1986	2,644,132	1,641	1.000	1,641	2,378	1.006	2,392	3,927	0.15
1987	2,911,888	1,690	1.000	1,690	2,313	1.007	2,329	3,937	0.14
1988	3,191,151	1,892	1.000	1,892	2,169	1.009	2,188	4,140	0.13
1989	3,341,117	1,901	1.000	1,902	2,084	1.010	2,104	4,002	0.12
1990	3,644,538	1,873	1.001	1,875	2,070	1.011	2,094	3,926	0.11
1991	3,852,022	1,794	1.001	1,796	1,833	1.014	1,859	3,340	0.09
1992	3,944,342	1,945	1.002	1,948	1,847	1.019	1,881	3,665	0.09
1993	4,020,534	1,912	1.002	1,916	1,882	1.024	1,926	3,691	0.09
1994	4,272,082	1,851	1.003	1,856	1,775	1.032	1,832	3,400	0.08
1995	4,432,599	1,822	1.003	1,828	1,627	1.043	1,697	3,103	0.07
1996	4,487,291	1,806	1.005	1,814	1,732	1.056	1,829	3,318	0.07
1997	4,623,816	1,634	1.007	1,645	1,843	1.074	1,979	3,254	0.07
1998	4,816,176	1,565	1.010	1,581	1,719	1.099	1,890	2,987	0.06
1999	5,047,597	1,802	1.014	1,828	1,760	1.137	2,000	3,655	0.07
2000	5,318,217	1,871	1.021	1,910	1,852	1.188	2,200	4,203	0.08
2001	5,597,545	1,679	1.034	1,736	2,172	1.261	2,738	4,752	0.08
2002	5,821,179	1,498	1.056	1,582	2,060	1.351	2,785	4,406	0.08
2003	6,004,956	1,557	1.089	1,696	1,909	1.500	2,863	4,855	0.08
2004	6,183,507	1,451	1.139	1,653	1,850	1.790	3,312	5,475	0.09
2005	6,388,250	1,344	1.235	1,660	1,548	2.493	3,858	6,406	0.10
2006	6,653,696	975	1.499	1,461	732	5.720	4,187	6,120	0.09
2007	6,914,380	608	2.543	1,546	50	40.590	2,047	3,164	0.05
2008	7,121,811		-			-			
Total		47,054		49,404				111,578	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 3, EXHIBIT 6, SHEET 18, COL. 12  
(4) = (2) x (3)  
(5) SECTION 3, EXHIBIT 6, SHEET 29

(6) SECTION 3, EXHIBIT 6, SHEET 18, COL. 15  
(7) = (5) x (6)  
(8) = [(4) x (7)] / 1000  
(9) = [(8) / (1)] x 100



**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 6  
SHEET 13

**% PERMANENT PARTIAL  
(000's)**

INCREMENTAL INDEX PAYMENT METHOD

ACCIDENT YEAR	PAYROLL	PAID LOSS & ALAE @ 12/31/07	INCREMENTAL PAID LOSS & ALAE PER			AVERAGE WEEKLY BENEFIT	SELECTED ULTIMATE CLAIMS	IMPLIED ULTIMATE LOSS & ALAE	TAIL OF 1,000 DEVELOP.	IMPLIED ULTIMATE INCLD TAIL	IMPLIED ULTIMATE LOSS RATE
			AVG. WEEKLY BENEFIT & ULTIMATE CLAIMS AS OF 12/31/07	FUTURE DEVELOP.	IMPLIED ULTIMATE						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1977	1,465,551	1,035	19,269	-	19,269	55.03	976	1,035	0	1,035	0.07
1978	1,553,484	1,277	21,885	-	21,885	55.15	1,058	1,277	0	1,277	0.08
1979	1,646,693	1,889	24,046	0.005	24,051	78.46	1,001	1,889	0	1,889	0.11
1980	1,745,494	2,400	24,135	0.012	24,148	83.99	1,184	2,401	0	2,401	0.14
1981	1,826,711	2,296	22,809	0.023	22,831	89.64	1,123	2,298	0	2,298	0.13
1982	2,061,263	2,633	21,353	0.039	21,392	97.03	1,271	2,638	0	2,638	0.13
1983	2,173,213	3,004	21,341	0.047	21,388	104.49	1,347	3,011	0	3,011	0.14
1984	2,314,385	3,492	22,317	0.068	22,386	109.06	1,435	3,503	0	3,503	0.15
1985	2,444,242	3,776	21,191	0.101	21,292	115.15	1,548	3,794	0	3,794	0.16
1986	2,644,132	3,901	20,027	0.128	20,155	118.69	1,641	3,926	0	3,926	0.15
1987	2,911,888	3,907	18,904	0.156	19,060	122.29	1,690	3,940	0	3,940	0.14
1988	3,191,151	4,099	17,286	0.184	17,470	125.33	1,892	4,143	0	4,143	0.13
1989	3,341,117	3,959	15,999	0.209	16,208	130.13	1,901	4,011	0	4,011	0.12
1990	3,644,538	3,873	15,159	0.248	15,407	136.26	1,875	3,937	0	3,937	0.11
1991	3,852,022	3,280	13,115	0.307	13,422	139.26	1,796	3,357	0	3,357	0.09
1992	3,944,342	3,581	12,745	0.373	13,119	144.22	1,948	3,686	0	3,686	0.09
1993	4,020,534	3,590	12,522	0.448	12,970	149.65	1,916	3,718	0	3,718	0.09
1994	4,272,082	3,264	11,241	0.555	11,795	156.57	1,855	3,426	0	3,426	0.08
1995	4,432,599	2,960	10,105	0.698	10,803	160.21	1,828	3,164	0	3,164	0.07
1996	4,487,291	3,096	10,276	0.854	11,130	166.05	1,814	3,353	0	3,353	0.07
1997	4,623,816	2,979	10,680	1.048	11,728	169.55	1,645	3,271	0	3,271	0.07
1998	4,816,176	2,606	9,350	1.315	10,666	176.11	1,582	2,972	0	2,972	0.06
1999	5,047,597	3,104	9,192	1.681	10,873	184.47	1,830	3,671	0	3,671	0.07
2000	5,318,217	3,356	9,171	2.148	11,320	191.61	1,910	4,142	0	4,142	0.08
2001	5,597,545	3,517	10,127	2.769	12,895	200.67	1,731	4,478	0	4,478	0.08
2002	5,821,179	2,943	9,083	3.533	12,616	204.17	1,587	4,088	0	4,088	0.07
2003	6,004,956	2,775	7,791	4.614	12,405	209.42	1,701	4,418	0	4,418	0.07
2004	6,183,507	2,356	6,605	6.218	12,823	215.36	1,657	4,575	0	4,575	0.07
2005	6,388,250	1,543	4,256	8.472	12,728	220.55	1,644	4,615	0	4,615	0.07
2006	6,653,696	172	0.502	11.524	12,026	228.96	1,495	4,117	0	4,117	0.06
2007	6,914,380			13.557	13,557	237.31	1,546	4,975	0	4,975	0.07
2008	7,121,811		-	13.785	13,785	245.67	1,599	5,415	0	5,415	0.08
TOTAL		86,664					51,027	113,244		113,244	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) = (2) / [(6) x (7)] x 1000  
(4) SECTION 3, EXHIBIT 6, SHEET 20, COL. 6  
(5) = (3) + (4)  
(6) FROM OLIVER WYMAN AUDIT REPORT

(7) SECTION 3, EXHIBIT 6, SHEET 14, COL. 14  
(8) = (5) x (6) x (7)  
(9) = [TAIL - 1.0] x (8)  
(10) = (8) + (9)  
(11) = [(10) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION  
% PERMANENT PARTIAL  
(000's)**

SECTION 3  
EXHIBIT 6  
SHEET 14

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	1,465,551	3.359	4,922,326	976	1.000	976	6.660%	1.983%				6.66%	976	976	6.66%
1978	1,553,484	3.155	4,901,629	1,058	1.000	1,058	6.810%	2.158%				6.81%	1,058	1,058	6.81%
1979	1,646,693	2.926	4,817,753	1,001	1.000	1,001	6.079%	2.078%				6.08%	1,001	1,001	6.08%
1980	1,745,494	2.721	4,749,377	1,184	1.000	1,184	6.783%	2.493%				6.78%	1,184	1,184	6.78%
1981	1,826,711	2.507	4,579,080	1,123	1.000	1,123	6.148%	2.452%	5.9%			6.15%	1,123	1,123	6.15%
1982	2,061,263	2.383	4,912,636	1,271	1.000	1,271	6.166%	2.587%	5.4%			6.17%	1,271	1,271	6.17%
1983	2,173,213	2.282	4,959,803	1,347	1.000	1,347	6.199%	2.716%	5.9%			6.20%	1,347	1,347	6.20%
1984	2,314,385	2.175	5,033,338	1,435	1.000	1,435	6.199%	2.850%	3.8%			6.20%	1,435	1,435	6.20%
1985	2,444,242	2.102	5,136,682	1,548	1.000	1,548	6.332%	3.013%	5.2%			6.33%	1,548	1,548	6.33%
1986	2,644,132	2.051	5,422,039	1,641	1.000	1,641	6.207%	3.027%	4.3%			6.21%	1,641	1,641	6.21%
1987	2,911,888	1.984	5,777,397	1,690	1.000	1,690	5.804%	2.926%	2.1%			5.80%	1,690	1,690	5.80%
1988	3,191,151	1.896	6,049,062	1,892	1.000	1,892	5.929%	3.128%	1.6%			5.93%	1,892	1,892	5.93%
1989	3,341,117	1.854	6,194,502	1,901	1.000	1,901	5.691%	3.070%	0.7%			5.69%	1,901	1,901	5.69%
1990	3,644,538	1.785	6,505,112	1,873	1.001	1,875	5.145%	2.883%	-0.5%			5.15%	1,875	1,875	5.15%
1991	3,852,022	1.729	6,659,610	1,794	1.001	1,796	4.662%	2.697%	-2.4%			4.66%	1,796	1,796	4.66%
1992	3,944,342	1.644	6,485,086	1,945	1.002	1,948	4.939%	3.004%	-2.1%			4.94%	1,948	1,948	4.94%
1993	4,020,534	1.614	6,488,066	1,912	1.002	1,916	4.765%	2.953%	-0.4%			4.76%	1,916	1,916	4.76%
1994	4,272,082	1.577	6,736,880	1,851	1.002	1,855	4.342%	2.753%	0.0%	0.809	2.228%	4.34%	1,855	1,855	4.34%
1995	4,432,599	1.532	6,790,486	1,822	1.003	1,828	4.124%	2.692%	-0.9%	0.822	2.212%	4.12%	1,828	1,828	4.12%
1996	4,487,291	1.480	6,641,637	1,806	1.005	1,814	4.043%	2.732%	-2.8%	0.834	2.279%	4.04%	1,814	1,814	4.04%
1997	4,623,816	1.415	6,540,439	1,634	1.007	1,645	3.558%	2.515%	-3.2%	0.847	2.130%	3.56%	1,645	1,645	3.56%
1998	4,816,176	1.351	6,505,829	1,565	1.011	1,582	3.286%	2.432%	-3.1%	0.860	2.091%	3.29%	1,582	1,582	3.29%
1999	5,047,597	1.308	6,599,852	1,802	1.016	1,830	3.626%	2.773%	-0.6%	0.873	2.421%	3.63%	1,830	1,830	3.63%
2000	5,318,217	1.261	6,706,965	1,871	1.021	1,910	3.591%	2.847%	1.8%	0.886	2.523%	3.59%	1,910	1,910	3.59%
2001	5,597,545	1.235	6,912,784	1,679	1.031	1,731	3.092%	2.504%	1.5%	0.900	2.252%	3.09%	1,731	1,731	3.09%
2002	5,821,179	1.195	6,957,259	1,498	1.060	1,587	2.727%	2.281%	-2.3%	0.913	2.084%	2.73%	1,587	1,587	2.73%
2003	6,004,956	1.163	6,981,207	1,557	1.092	1,701	2.832%	2.436%	-4.7%	0.927	2.259%	2.83%	1,701	1,701	2.83%
2004	6,183,507	1.123	6,941,357	1,451	1.142	1,657	2.679%	2.386%	-3.7%	0.941	2.246%	2.68%	1,657	1,657	2.68%
2005	6,388,250	1.097	7,009,350	1,344	1.223	1,643	2.573%	2.345%	-0.9%	0.956	2.241%	2.58%	1,644	1,644	2.57%
2006	6,653,696	1.061	7,058,956	975	1.467	1,431	2.150%	2.027%	-2.7%	0.970	1.966%	2.45%	1,633	1,495	2.25%
2007	6,914,380	1.030	7,121,781	608	2.370	1,441	2.084%	2.023%	-5.2%	0.985	1.993%	2.35%	1,623	1,546	2.24%
2008	7,121,811	1.000	7,121,811							1.000		2.25%	1,599	1,599	2.25%
TOTAL				47,054		49,257							51,244	51,027	

5 YR AVG EXCLD MOST RECENT 1      2.159%  
20 YR AVG EXCLD MOST RECENT 1      2.226%  
10 YR AVG EXCLD MOST RECENT 5      2.247%  
20 YR AVG EXCLD MOST RECENT 5      2.247%

2008 SELECTED FREQUENCY      2.245% (16)

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON CHANGE IN SAWW  
(3) = (1) x (2)  
(4) BASED ON DATA FROM OLIVER WYMAN & BWC  
SECTION 3, EXHIBIT 6, SHEET 19, COL. 6

(6) = (4) x (5)  
(7) = (6) / (1) x 100  
(8) = (6) / (3) x 100  
(9) 5 YEAR FITTED TREND OF (8)  
(10) Based on -1.5% Frequency Trend from 1994 to 2006

(11) = (8) x (10)  
(12) SELECTED BASED ON (16) DETRENDED AND (7)  
(13) = [(12) x (1)] / 100  
(14) = (4) + [1 - 1/5] x (12)  
(15) = [(14) / (1)] x 100  
(16) SELECTED BY DELOITTE CONSULTING BASED ON (11)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 6  
SHEET 15

**% PERMANENT PARTIAL  
(000's)**

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS & ALAE	LSS ADJ. ULTIMATE LOSS & ALAE	WHOLE \$ SELECTED ULTIMATE SEVERITY	WHOLE \$ LSS ADJ. ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE	LSS ADJ. ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
					15				
1977	1,465,551	976	6.66%	1,035	1,035	1,060	1,060	0.071	0.071
1978	1,553,484	1,058	6.81%	1,277	1,277	1,207	1,207	0.082	0.082
1979	1,646,693	1,001	6.08%	1,889	1,889	1,887	1,887	0.115	0.115
1980	1,745,494	1,184	6.78%	2,401	2,401	2,028	2,028	0.138	0.138
1981	1,826,711	1,123	6.15%	2,298	2,298	2,047	2,047	0.126	0.126
1982	2,061,263	1,271	6.17%	2,638	2,637	2,075	2,075	0.128	0.128
1983	2,173,213	1,347	6.20%	3,011	3,011	2,235	2,235	0.139	0.139
1984	2,314,385	1,435	6.20%	3,503	3,503	2,442	2,441	0.151	0.151
1985	2,444,242	1,548	6.33%	3,794	3,793	2,451	2,451	0.155	0.155
1986	2,644,132	1,641	6.21%	3,926	3,926	2,392	2,392	0.148	0.148
1987	2,911,888	1,690	5.80%	3,937	3,935	2,329	2,328	0.135	0.135
1988	3,191,151	1,892	5.93%	4,140	4,138	2,188	2,187	0.130	0.130
1989	3,341,117	1,901	5.69%	4,001	3,997	2,104	2,102	0.120	0.120
1990	3,644,538	1,875	5.15%	3,926	3,924	2,094	2,092	0.108	0.108
1991	3,852,022	1,796	4.66%	3,340	3,337	1,860	1,858	0.087	0.087
1992	3,944,342	1,948	4.94%	3,665	3,659	1,881	1,878	0.093	0.093
1993	4,020,534	1,916	4.76%	3,690	3,678	1,926	1,920	0.092	0.091
1994	4,272,082	1,855	4.34%	3,400	3,389	1,833	1,827	0.080	0.079
1995	4,432,599	1,828	4.12%	3,102	3,090	1,697	1,690	0.070	0.070
1996	4,487,291	1,814	4.04%	3,316	3,302	1,828	1,820	0.074	0.074
1997	4,623,816	1,645	3.56%	3,250	3,245	1,976	1,972	0.070	0.070
1998	4,816,176	1,582	3.29%	2,984	2,988	1,886	1,888	0.062	0.062
1999	5,047,597	1,830	3.63%	3,650	3,652	1,994	1,995	0.072	0.072
2000	5,318,217	1,910	3.59%	4,182	4,213	2,190	2,206	0.079	0.079
2001	5,597,545	1,731	3.09%	4,698	4,741	2,715	2,739	0.084	0.085
2002	5,821,179	1,587	2.73%	4,447	4,538	2,802	2,859	0.076	0.078
2003	6,004,956	1,701	2.83%	4,888	5,013	2,874	2,948	0.081	0.083
2004	6,183,507	1,657	2.68%	5,382	5,625	3,249	3,395	0.087	0.091
2005	6,388,250	1,644	2.57%	5,953	6,241	3,621	3,796	0.093	0.098
2006	6,653,696	1,495	2.25%	6,262	6,602	4,188	4,416	0.094	0.099
2007	6,914,380	1,546	2.24%	6,629	6,968	4,287	4,507	0.096	0.101
2008	7,121,811	1,599	2.25%	7,122	7,478	4,454	4,677	0.100	0.105
TOTAL				121,737					

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 3, EXHIBIT 6, SHEET 14, COL. 14  
(3) = (2) / (1) x 100  
(4) SECTION 3, EXHIBIT 6, SHEET 4, COL. 12

(5) SECTION 3, EXHIBIT 6, SHEET 4, COL. 12  
(6) = [(4) / (2)] x 1,000  
(7) = [(5) / (2)] x 1,000  
(8) = [(4) / (1)] x 100  
(9) = [(5) / (1)] x 100



**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION  
% PERMANENT PARTIAL  
(000's)**

SECTION 3  
EXHIBIT 6  
SHEET 16

DISCOUNT FACTORS

ACCIDENT YEAR AGE	PAID LOSS & ALAE DEVELOPMENT FACTOR	CUMULATIVE PERCENT PAID	INCREMENTAL PERCENT PAID	INCREMENTAL PERCENT DISCOUNTED	DISCOUNT FACTOR AT 5.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			0.3%	0.3%	77.0%
6	381.558	0.3%	2.4%	2.2%	80.8%
18	38.156	2.6%	21.0%	18.6%	84.4%
30	4.240	23.6%	19.2%	16.2%	84.8%
42	2.336	42.8%	13.5%	10.8%	84.5%
54	1.776	56.3%	10.4%	8.0%	84.5%
66	1.499	66.7%	7.3%	5.3%	84.5%
78	1.350	74.1%	6.2%	4.3%	84.8%
90	1.246	80.3%	4.8%	3.2%	84.8%
102	1.175	85.1%	3.6%	2.2%	84.7%
114	1.128	88.7%	3.0%	1.8%	84.6%
126	1.091	91.7%	1.9%	1.1%	83.9%
138	1.068	93.6%	1.4%	0.8%	83.8%
150	1.053	95.0%	1.1%	0.6%	84.0%
162	1.041	96.1%	1.1%	0.5%	84.1%
174	1.029	97.2%	0.5%	0.3%	82.6%
186	1.023	97.8%	0.5%	0.2%	83.0%
198	1.018	98.3%	0.4%	0.2%	82.8%
210	1.014	98.6%	0.3%	0.1%	82.9%
222	1.011	99.0%	0.1%	0.0%	81.9%
234	1.009	99.1%	0.1%	0.1%	83.9%
246	1.008	99.2%	0.1%	0.0%	85.6%
258	1.006	99.4%	0.1%	0.0%	87.1%
270	1.005	99.5%	0.1%	0.0%	88.6%
282	1.004	99.6%	0.2%	0.1%	90.4%
294	1.002	99.8%	0.0%	0.0%	88.6%
306	1.002	99.8%	0.0%	0.0%	90.9%
318	1.002	99.8%	0.1%	0.0%	94.3%
330	1.001	99.9%	0.0%	0.0%	93.9%
342	1.000	100.0%	0.0%	0.0%	97.6%
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%

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- (1) AGE OF ACCIDENT YEAR LOSS DEVELOPMENT FACTORS
  - (2) SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 6, SHEET 21
  - (3) = 1 / (2)
  - (4) = (3) FROM SUCCESSIVE AGE - (3) FROM CURRENT AGE
  - (5) NET PRESENT VALUE OF (4) ASSUMING MID-YEAR PAYMENT
  - (6) CUMULATIVE DISCOUNT FACTOR FOR GIVEN AGE BASED ON (4) AND (5)



**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 6  
SHEET 18

-% PERMANENT PARTIAL

INTERPOLATED DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED PAID LOSS & ALAE			INCURRED LOSS & ALAE			REPORTED COUNTS (6/30/XX EVALUATIONS)			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)
1977	372	366	378	1.000	1.000	1.000				1.000	1.000	1.000	1.000	1.000	1.000
1978	360	354	366	1.000	1.000	1.000				1.000	1.000	1.000	1.000	1.000	1.000
1979	348	342	354	1.000	1.000	1.000				1.000	1.000	1.000	1.001	1.000	1.000
1980	336	330	342	1.001	1.000	1.001				1.000	1.000	1.000	1.001	1.001	1.001
1981	324	318	330	1.002	1.001	1.001				1.000	1.000	1.000	1.002	1.001	1.001
1982	312	306	318	1.002	1.002	1.002				1.000	1.000	1.000	1.002	1.002	1.002
1983	300	294	306	1.002	1.002	1.002				1.000	1.000	1.000	1.002	1.002	1.002
1984	288	282	294	1.004	1.002	1.003				1.000	1.000	1.000	1.004	1.002	1.003
1985	276	270	282	1.005	1.004	1.005				1.000	1.000	1.000	1.005	1.004	1.005
1986	264	258	270	1.006	1.005	1.006				1.000	1.000	1.000	1.007	1.005	1.006
1987	252	246	258	1.008	1.006	1.007				1.000	1.000	1.000	1.008	1.007	1.007
1988	240	234	246	1.009	1.008	1.009				1.000	1.000	1.000	1.009	1.008	1.009
1989	228	222	234	1.011	1.009	1.010				1.001	1.000	1.000	1.010	1.009	1.010
1990	216	210	222	1.014	1.011	1.012				1.001	1.001	1.001	1.013	1.010	1.011
1991	204	198	210	1.018	1.014	1.016				1.002	1.001	1.001	1.016	1.013	1.014
1992	192	186	198	1.023	1.018	1.020				1.002	1.002	1.002	1.021	1.016	1.019
1993	180	174	186	1.029	1.023	1.026				1.002	1.002	1.002	1.026	1.021	1.024
1994	168	162	174	1.041	1.029	1.035				1.003	1.002	1.003	1.038	1.026	1.032
1995	156	150	162	1.053	1.041	1.047				1.004	1.003	1.003	1.048	1.038	1.043
1996	144	138	150	1.068	1.053	1.060				1.005	1.004	1.005	1.064	1.048	1.056
1997	132	126	138	1.091	1.068	1.079				1.008	1.005	1.007	1.083	1.064	1.074
1998	120	114	126	1.128	1.091	1.109				1.012	1.008	1.010	1.116	1.083	1.099
1999	108	102	114	1.175	1.128	1.151				1.017	1.012	1.014	1.158	1.116	1.137
2000	96	90	102	1.246	1.175	1.210				1.025	1.017	1.021	1.219	1.158	1.188
2001	84	78	90	1.350	1.246	1.296				1.042	1.025	1.034	1.305	1.219	1.261
2002	72	66	78	1.499	1.350	1.421				1.070	1.042	1.056	1.402	1.305	1.351
2003	60	54	66	1.776	1.499	1.626				1.109	1.070	1.089	1.613	1.402	1.500
2004	48	42	54	2.336	1.776	1.991				1.171	1.109	1.139	2.010	1.613	1.790
2005	36	30	42	4.240	2.336	2.987				1.307	1.171	1.235	3.280	2.010	2.493
2006	24	18	30	38.156	4.240	9.046				1.758	1.307	1.499	22.324	3.280	5.720
2007	12	6	18	381.558	38.156	69.374				4.596	1.758	2.543	223.243	22.324	40.590

(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 3, EXHIBIT 6, SHEET 21; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 3, EXHIBIT 6, SHEET 21; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)  
(7) FROM SECTION 3, EXHIBIT 6, SHEET 22; SELECTED CUM. BASED ON (2)  
(8) FROM SECTION 3, EXHIBIT 6, SHEET 22; SELECTED CUM. BASED ON (3)

(9) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)  
(10) FROM SECTION 3, EXHIBIT 6, SHEET 28; SELECTED CUM. BASED ON (2)  
(11) FROM SECTION 3, EXHIBIT 6, SHEET 28; SELECTED CUM. BASED ON (3)  
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)  
(13) FROM SECTION 3, EXHIBIT 6, SHEET 29; SELECTED CUM. BASED ON (2)  
(14) FROM SECTION 3, EXHIBIT 6, SHEET 29; SELECTED CUM. BASED ON (3)  
(15) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 6  
SHEET 19

**% PERMANENT PARTIAL**

INTERPOLATED CLAIM COUNT DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		REPORTED COUNTS (12/31/XX VALUATIONS)		
		LOW (2)	HIGH (3)	LOW (4)	HIGH (5)	INTERP. (6)
1977	372	372	384	1.000	1.000	1.000
1978	360	360	372	1.000	1.000	1.000
1979	348	348	360	1.000	1.000	1.000
1980	336	336	348	1.000	1.000	1.000
1981	324	324	336	1.000	1.000	1.000
1982	312	312	324	1.000	1.000	1.000
1983	300	300	312	1.000	1.000	1.000
1984	288	288	300	1.000	1.000	1.000
1985	276	276	288	1.000	1.000	1.000
1986	264	264	276	1.000	1.000	1.000
1987	252	252	264	1.000	1.000	1.000
1988	240	240	252	1.000	1.000	1.000
1989	228	228	240	1.000	1.000	1.000
1990	216	216	228	1.001	1.000	1.001
1991	204	204	216	1.001	1.001	1.001
1992	192	192	204	1.002	1.001	1.002
1993	180	180	192	1.002	1.002	1.002
1994	168	168	180	1.002	1.002	1.002
1995	156	156	168	1.003	1.002	1.003
1996	144	144	156	1.005	1.003	1.005
1997	132	132	144	1.007	1.005	1.007
1998	120	120	132	1.011	1.007	1.011
1999	108	108	120	1.016	1.011	1.016
2000	96	96	108	1.021	1.016	1.021
2001	84	84	96	1.031	1.021	1.031
2002	72	72	84	1.060	1.031	1.060
2003	60	60	72	1.092	1.060	1.092
2004	48	48	60	1.142	1.092	1.142
2005	36	36	48	1.223	1.142	1.223
2006	24	24	36	1.467	1.223	1.467
2007	12	12	24	2.370	1.467	2.370

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(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 3, EXHIBIT 6, SHEET 27; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 3, EXHIBIT 6, SHEET 27; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 6  
SHEET 20

**% PERMANENT PARTIAL**

INTERPOLATED INDEX FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED INDEXED INCREMENTAL PAID LOSS & ALAE		
		LOW	HIGH	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)
1977	372	366	378	-	-	-
1978	360	354	366	-	-	-
1979	348	342	354	0.010	-	0.005
1980	336	330	342	0.014	0.010	0.012
1981	324	318	330	0.037	0.014	0.023
1982	312	306	318	0.042	0.037	0.039
1983	300	294	306	0.052	0.042	0.047
1984	288	282	294	0.090	0.052	0.068
1985	276	270	282	0.114	0.090	0.101
1986	264	258	270	0.143	0.114	0.128
1987	252	246	258	0.171	0.143	0.156
1988	240	234	246	0.198	0.171	0.184
1989	228	222	234	0.221	0.198	0.209
1990	216	210	222	0.279	0.221	0.248
1991	204	198	210	0.338	0.279	0.307
1992	192	186	198	0.412	0.338	0.373
1993	180	174	186	0.487	0.412	0.448
1994	168	162	174	0.632	0.487	0.555
1995	156	150	162	0.770	0.632	0.698
1996	144	138	150	0.947	0.770	0.854
1997	132	126	138	1.160	0.947	1.048
1998	120	114	126	1.491	1.160	1.315
1999	108	102	114	1.894	1.491	1.681
2000	96	90	102	2.436	1.894	2.148
2001	84	78	90	3.146	2.436	2.769
2002	72	66	78	3.968	3.146	3.533
2003	60	54	66	5.366	3.968	4.614
2004	48	42	54	7.205	5.366	6.218
2005	36	30	42	9.961	7.205	8.472
2006	24	18	30	13.333	9.961	11.524
2007	12	6	18	13.785	13.333	13.557

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(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 3, EXHIBIT 6, SHEET 37; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 3, EXHIBIT 6, SHEET 37; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION  
% PERMANENT PARTIAL  
PAID LOSS & ALAE (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	AS OF 12/31/2007				
1977																977	1,000	1,014	1,023	1,026	1,027	1,029	1,029	1,029	1,029	1,029	1,033	1,033	1,034	1,035	1,035	1,035	1,035				
1978														1,171	1,216	1,225	1,234	1,240	1,253	1,254	1,265	1,267	1,274	1,275	1,276	1,276	1,276	1,277	1,277	1,277	1,277	1,277	1,277				
1979													1,758	1,793	1,827	1,845	1,858	1,868	1,871	1,873	1,873	1,877	1,879	1,884	1,884	1,885	1,885	1,885	1,889	1,889	1,889	1,889	1,889				
1980												2,157	2,244	2,285	2,326	2,348	2,370	2,378	2,383	2,387	2,392	2,392	2,396	2,397	2,398	2,398	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400			
1981											2,011	2,104	2,150	2,185	2,220	2,248	2,262	2,267	2,269	2,274	2,279	2,287	2,292	2,293	2,293	2,296	2,296	2,296	2,296	2,296	2,296	2,296	2,296	2,296			
1982										2,160	2,259	2,380	2,450	2,507	2,557	2,579	2,592	2,612	2,618	2,618	2,619	2,620	2,620	2,620	2,625	2,633	2,633	2,633	2,633	2,633	2,633	2,633	2,633	2,633			
1983								2,443	2,608	2,699	2,781	2,850	2,895	2,935	2,949	2,964	2,971	2,985	2,991	2,994	2,994	2,994	2,996	2,998	2,998	3,004	3,004	3,004	3,004	3,004	3,004	3,004	3,004	3,004			
1984							2,690	2,913	3,088	3,245	3,318	3,370	3,388	3,411	3,434	3,450	3,457	3,467	3,472	3,477	3,477	3,479	3,488	3,488	3,492	3,492	3,492	3,492	3,492	3,492	3,492	3,492	3,492	3,492	3,492		
1985							3,075	3,303	3,447	3,553	3,629	3,703	3,711	3,726	3,742	3,760	3,767	3,770	3,771	3,773	3,774	3,776	3,776	3,776	3,776	3,776	3,776	3,776	3,776	3,776	3,776	3,776	3,776	3,776	3,776		
1986						2,547	2,877	3,195	3,342	3,512	3,660	3,704	3,742	3,778	3,824	3,849	3,865	3,875	3,880	3,883	3,888	3,901	3,903	3,903	3,903	3,903	3,903	3,903	3,903	3,903	3,903	3,903	3,903	3,903	3,903		
1987				2,108	2,574	2,888	3,118	3,317	3,527	3,625	3,704	3,754	3,810	3,836	3,857	3,870	3,884	3,891	3,899	3,907	3,909	3,909	3,909	3,909	3,909	3,909	3,909	3,909	3,909	3,909	3,909	3,909	3,909	3,909	3,909		
1988			1,473	2,129	2,716	3,049	3,343	3,571	3,690	3,772	3,844	3,942	3,980	4,018	4,054	4,068	4,084	4,096	4,099	4,104	4,104	4,104	4,104	4,104	4,104	4,104	4,104	4,104	4,104	4,104	4,104	4,104	4,104	4,104	4,104		
1989			265	1,208	2,050	2,557	2,957	3,248	3,436	3,571	3,638	3,735	3,806	3,854	3,863	3,899	3,921	3,936	3,959	3,959	3,959	3,959	3,959	3,959	3,959	3,959	3,959	3,959	3,959	3,959	3,959	3,959	3,959	3,959	3,959		
1990		14	630	1,489	2,078	2,503	2,860	3,172	3,347	3,512	3,610	3,694	3,747	3,785	3,822	3,840	3,861	3,873	3,878	3,878	3,878	3,878	3,878	3,878	3,878	3,878	3,878	3,878	3,878	3,878	3,878	3,878	3,878	3,878	3,878		
1991		36	623	1,341	1,768	2,160	2,438	2,683	2,870	3,007	3,084	3,156	3,182	3,215	3,250	3,267	3,280	3,288	3,288	3,288	3,288	3,288	3,288	3,288	3,288	3,288	3,288	3,288	3,288	3,288	3,288	3,288	3,288	3,288	3,288	3,288	
1992		18	589	1,426	2,041	2,389	2,668	2,961	3,128	3,297	3,369	3,434	3,472	3,504	3,556	3,581	3,592	3,592	3,592	3,592	3,592	3,592	3,592	3,592	3,592	3,592	3,592	3,592	3,592	3,592	3,592	3,592	3,592	3,592	3,592	3,592	
1993		29	663	1,549	2,063	2,502	2,824	3,048	3,190	3,316	3,423	3,476	3,516	3,559	3,590	3,598	3,598	3,598	3,598	3,598	3,598	3,598	3,598	3,598	3,598	3,598	3,598	3,598	3,598	3,598	3,598	3,598	3,598	3,598	3,598	3,598	
1994		31	657	1,375	1,932	2,277	2,555	2,761	2,886	2,990	3,097	3,168	3,221	3,264	3,286	3,286	3,286	3,286	3,286	3,286	3,286	3,286	3,286	3,286	3,286	3,286	3,286	3,286	3,286	3,286	3,286	3,286	3,286	3,286	3,286	3,286	
1995		98	744	1,360	1,844	2,143	2,380	2,557	2,675	2,777	2,844	2,898	2,960	2,965	2,965	2,965	2,965	2,965	2,965	2,965	2,965	2,965	2,965	2,965	2,965	2,965	2,965	2,965	2,965	2,965	2,965	2,965	2,965	2,965	2,965	2,965	
1996		27	653	1,434	1,902	2,248	2,505	2,660	2,805	2,929	3,033	3,096	3,127	3,127	3,127	3,127	3,127	3,127	3,127	3,127	3,127	3,127	3,127	3,127	3,127	3,127	3,127	3,127	3,127	3,127	3,127	3,127	3,127	3,127	3,127	3,127	
1997		51	685	1,337	1,758	2,083	2,400	2,573	2,737	2,863	2,979	3,011	3,011	3,011	3,011	3,011	3,011	3,011	3,011	3,011	3,011	3,011	3,011	3,011	3,011	3,011	3,011	3,011	3,011	3,011	3,011	3,011	3,011	3,011	3,011	3,011	
1998		53	647	1,197	1,623	1,949	2,200	2,376	2,509	2,606	2,690	2,690	2,690	2,690	2,690	2,690	2,690	2,690	2,690	2,690	2,690	2,690	2,690	2,690	2,690	2,690	2,690	2,690	2,690	2,690	2,690	2,690	2,690	2,690	2,690	2,690	
1999		86	936	1,652	2,106	2,394	2,647	2,914	3,104	3,171	3,171	3,171	3,171	3,171	3,171	3,171	3,171	3,171	3,171	3,171	3,171	3,171	3,171	3,171	3,171	3,171	3,171	3,171	3,171	3,171	3,171	3,171	3,171	3,171	3,171	3,171	
2000		131	988	1,805	2,416	2,795	3,097	3,356	3,465	3,465	3,465	3,465	3,465	3,465	3,465	3,465	3,465	3,465	3,465	3,465	3,465	3,465	3,465	3,465	3,465	3,465	3,465	3,465	3,465	3,465	3,465	3,465	3,465	3,465	3,465	3,465	
2001		171	1,157	2,002	2,611	3,207	3,647	3,647	3,647	3,647	3,647	3,647	3,647	3,647	3,647	3,647	3,647	3,647	3,647	3,647	3,647	3,647	3,647	3,647	3,647	3,647	3,647	3,647	3,647	3,647	3,647	3,647	3,647	3,647	3,647	3,647	
2002		132	943	1,814	2,476	2,943	3,087	3,087	3,087	3,087	3,087	3,087	3,087	3,087	3,087	3,087	3,087	3,087	3,087	3,087	3,087	3,087	3,087	3,087	3,087	3,087	3,087	3,087	3,087	3,087	3,087	3,087	3,087	3,087	3,087	3,087	3,087
2003		135	1,151	2,162	2,775	2,972	2,972	2,972	2,972	2,972	2,972	2,972	2,972	2,972	2,972	2,972	2,972	2,972	2,972	2,972	2,972	2,972	2,972	2,972	2,972	2,972	2,972	2,972	2,972	2,972	2,972	2,972	2,972	2,972	2,972	2,972	
2004		96	1,379	2,356	2,685	2,685	2,685	2,685	2,685	2,685	2,685	2,685	2,685	2,685	2,685	2,685	2,685	2,685	2,685	2,685	2,685	2,685	2,685	2,685	2,685	2,685	2,685	2,685	2,685	2,685	2,685	2,685	2,685	2,685	2,685	2,685	
2005		213	1,543	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	
2006		172	1,543	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	
2007		31	1,543	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	

\*Valuation date for last diagonal is 12/31/2007

	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-UR		
1977																1.014	1.010	1.014	1.009	1.003	1.001	1.002	1.000	1.000	1.000	1.000	1.003	1.001	1.001	1.001	1.001	1.001	1.000	1.000
1978													1.020	1.039	1.007	1.007	1.005	1.011	1.000	1.009	1.001	1.006	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1979													1.018	1.019	1.010	1.007	1.005	1.001	1.001	1.001	1.002	1.001	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1980																																		



**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION  
% PERMANENT PARTIAL  
REPORTED LOST TIME CLAIM COUNTS (12/31/XX)**

ACCIDENT YEAR	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384	AS OF 12/31/2007							
1977										971	972	974	975	976	976	976	976	976	976	976	976	976	976	976	976	976	976	976	976	976	976	976	976	976						
1978										1,054	1,055	1,059	1,059	1,059	1,058	1,059	1,059	1,059	1,058	1,059	1,058	1,059	1,057	1,058	1,058	1,058	1,058	1,058	1,058	1,058	1,058	1,058	1,058	1,058						
1979										983	987	994	995	997	999	1,001	1,001	1,001	1,001	1,001	1,001	1,001	1,001	1,001	1,001	1,001	1,001	1,001	1,001	1,001	1,001	1,001	1,001	1,001						
1980								1,161	1,167	1,172	1,175	1,179	1,181	1,184	1,183	1,185	1,185	1,185	1,184	1,185	1,184	1,185	1,184	1,184	1,184	1,184	1,184	1,184	1,184	1,184	1,184	1,184	1,184	1,184						
1981								1,079	1,094	1,111	1,114	1,117	1,119	1,119	1,120	1,118	1,120	1,121	1,122	1,122	1,122	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123					
1982						1,214	1,237	1,257	1,264	1,266	1,266	1,267	1,268	1,271	1,270	1,269	1,269	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271					
1983					1,255	1,278	1,302	1,333	1,335	1,342	1,341	1,341	1,343	1,343	1,346	1,344	1,345	1,346	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347					
1984				1,255	1,326	1,361	1,399	1,413	1,420	1,426	1,431	1,433	1,429	1,428	1,430	1,432	1,433	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435					
1985			1,273	1,391	1,450	1,490	1,499	1,524	1,535	1,541	1,544	1,544	1,546	1,545	1,545	1,545	1,546	1,546	1,546	1,546	1,546	1,546	1,546	1,546	1,546	1,546	1,546	1,546	1,546	1,546	1,546	1,546	1,546	1,546	1,546					
1986		996	1,306	1,443	1,523	1,536	1,574	1,605	1,616	1,619	1,629	1,635	1,636	1,639	1,638	1,638	1,639	1,640	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641				
1987	563	1,022	1,354	1,518	1,554	1,607	1,656	1,682	1,692	1,686	1,686	1,688	1,688	1,687	1,687	1,687	1,688	1,689	1,689	1,689	1,689	1,689	1,689	1,689	1,689	1,689	1,689	1,689	1,689	1,689	1,689	1,689	1,689	1,689	1,689	1,689				
1988	625	1,108	1,449	1,604	1,757	1,810	1,850	1,875	1,869	1,878	1,880	1,886	1,888	1,888	1,888	1,888	1,889	1,890	1,890	1,890	1,890	1,890	1,890	1,890	1,890	1,890	1,890	1,890	1,890	1,890	1,890	1,890	1,890	1,890	1,890	1,890				
1989	697	1,209	1,385	1,609	1,728	1,807	1,872	1,888	1,890	1,893	1,894	1,897	1,897	1,898	1,898	1,898	1,898	1,899	1,900	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901			
1990	713	1,197	1,472	1,626	1,734	1,795	1,839	1,854	1,863	1,862	1,869	1,871	1,871	1,872	1,872	1,872	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873			
1991	742	1,227	1,463	1,606	1,679	1,715	1,752	1,773	1,782	1,786	1,790	1,792	1,792	1,792	1,792	1,792	1,793	1,794	1,794	1,794	1,794	1,794	1,794	1,794	1,794	1,794	1,794	1,794	1,794	1,794	1,794	1,794	1,794	1,794	1,794	1,794	1,794	1,794		
1992	817	1,309	1,559	1,717	1,805	1,856	1,909	1,930	1,934	1,937	1,942	1,944	1,944	1,944	1,944	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945		
1993	887	1,360	1,610	1,721	1,784	1,839	1,866	1,885	1,896	1,904	1,906	1,907	1,907	1,911	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	
1994	782	1,300	1,559	1,664	1,725	1,755	1,792	1,814	1,827	1,837	1,840	1,843	1,848	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851		
1995	791	1,325	1,508	1,622	1,684	1,732	1,774	1,796	1,806	1,811	1,815	1,820	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	
1996	892	1,325	1,526	1,619	1,673	1,724	1,760	1,777	1,785	1,792	1,802	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	
1997	824	1,213	1,375	1,463	1,512	1,564	1,586	1,604	1,617	1,626	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	
1998	828	1,144	1,316	1,406	1,465	1,512	1,537	1,555	1,558	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	
1999	956	1,355	1,547	1,643	1,692	1,725	1,774	1,794	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802
2000	1,041	1,451	1,635	1,696	1,751	1,810	1,858	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	
2001	834	1,256	1,426	1,524	1,595	1,632	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	
2002	775	1,155	1,296	1,381	1,446	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	
2003	783	1,195	1,383	1,494	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	
2004	724	1,111	1,350	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	
2005	670	1,110	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	
2006	593	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	
2007	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608

**AGE-TO-AGE DEVELOPMENT FACTORS**

	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-Ult	384-Ult
1977																																



**OHIO BUREAU OF WORKERS' COMPENSATION**  
**PUBLIC EMPLOYERS - STATE AGENCIES**  
**COMPENSATION**  
**% PERMANENT PARTIAL**  
**REPORTED LOST TIME CLAIM COUNTS (ESTIMATED AT 6/30/XX FROM 12/31/XX)**

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	AS OF 12/31/2007		
1977												972	973	975	976	976	976	976	976	976	977	978	977	976	976	976	976	976	976	976	976	976	976		
1978											1,055	1,057	1,059	1,059	1,059	1,059	1,059	1,059	1,059	1,059	1,059	1,059	1,058	1,058	1,058	1,058	1,058	1,058	1,058	1,058	1,058	1,058	1,058		
1979										985	991	995	996	998	1,000	1,001	1,001	1,001	1,001	1,001	1,001	1,002	1,002	1,001	1,001	1,001	1,001	1,001	1,001	1,001	1,001	1,001	1,001		
1980									1,164	1,170	1,174	1,177	1,180	1,183	1,184	1,184	1,185	1,185	1,185	1,185	1,185	1,185	1,185	1,184	1,184	1,184	1,184	1,184	1,184	1,184	1,184	1,184	1,184		
1981									1,087	1,103	1,113	1,116	1,118	1,119	1,120	1,119	1,121	1,121	1,122	1,122	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123	
1982							1,226	1,247	1,261	1,265	1,266	1,266	1,267	1,268	1,270	1,271	1,270	1,269	1,270	1,270	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	
1983						1,291	1,290	1,318	1,334	1,339	1,342	1,341	1,342	1,343	1,345	1,345	1,345	1,346	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	
1984					1,291	1,344	1,380	1,406	1,417	1,423	1,429	1,432	1,431	1,429	1,431	1,429	1,432	1,433	1,433	1,433	1,433	1,433	1,433	1,433	1,433	1,433	1,433	1,433	1,433	1,433	1,433	1,433	1,433	1,433	
1985				1,332	1,421	1,470	1,495	1,512	1,530	1,543	1,544	1,545	1,546	1,545	1,545	1,545	1,546	1,547	1,547	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	
1986			1,151	1,375	1,483	1,530	1,555	1,590	1,611	1,618	1,624	1,632	1,636	1,638	1,639	1,638	1,639	1,640	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	
1987		793	1,188	1,436	1,536	1,581	1,632	1,669	1,687	1,689	1,685	1,685	1,687	1,688	1,687	1,688	1,688	1,688	1,688	1,688	1,688	1,688	1,688	1,688	1,688	1,688	1,688	1,688	1,688	1,688	1,688	1,688	1,688	1,688	
1988	312	867	1,279	1,527	1,681	1,784	1,830	1,863	1,872	1,874	1,879	1,883	1,887	1,888	1,888	1,888	1,889	1,889	1,889	1,890	1,891	1,892	1,892	1,892	1,892	1,892	1,892	1,892	1,892	1,892	1,892	1,892	1,892	1,892	
1989	348	953	1,297	1,497	1,669	1,768	1,840	1,880	1,889	1,892	1,894	1,896	1,897	1,898	1,898	1,898	1,898	1,899	1,900	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	
1990	356	955	1,335	1,549	1,680	1,765	1,817	1,847	1,859	1,863	1,866	1,870	1,871	1,871	1,872	1,872	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	
1991	371	985	1,345	1,535	1,643	1,697	1,734	1,763	1,778	1,784	1,788	1,791	1,792	1,792	1,792	1,793	1,793	1,793	1,793	1,793	1,793	1,793	1,793	1,793	1,793	1,793	1,793	1,793	1,793	1,793	1,793	1,793	1,793	1,793	
1992	408	1,063	1,434	1,638	1,761	1,831	1,883	1,920	1,932	1,936	1,940	1,943	1,944	1,944	1,944	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	
1993	443	1,124	1,485	1,666	1,753	1,812	1,853	1,876	1,891	1,900	1,905	1,907	1,907	1,909	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	
1994	391	1,041	1,430	1,612	1,695	1,740	1,774	1,803	1,821	1,832	1,839	1,842	1,846	1,850	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	
1995	395	1,058	1,417	1,565	1,653	1,708	1,753	1,785	1,801	1,809	1,813	1,818	1,821	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	
1996	446	1,109	1,426	1,573	1,646	1,699	1,742	1,769	1,781	1,789	1,797	1,804	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	
1997	412	1,019	1,294	1,419	1,488	1,538	1,575	1,595	1,611	1,622	1,630	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	
1998	414	986	1,230	1,361	1,436	1,489	1,525	1,546	1,557	1,562	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	
1999	478	1,156	1,451	1,595	1,668	1,709	1,750	1,784	1,798	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	
2000	520	1,246	1,543	1,666	1,724	1,781	1,834	1,865	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	
2001	417	1,045	1,342	1,476	1,580	1,614	1,656	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	
2002	387	965	1,226	1,339	1,414	1,472	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	
2003	391	989	1,294	1,444	1,526	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	
2004	362	918	1,231	1,401	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	
2005	335	890	1,227	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	
2006	296	784	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975
2007	304	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608

**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-UR	
1977												1.0010	1.0021	1.0010	1.0000	1.0000	1.0000	1.0000	1.0000	1.0010	1.0010	0.9990	0.99898	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000
1978											1.0019	1.0019	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9991	1.0000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000
1979											1.0061	1.0040	1.0010	1.0020	1.0020	1.0010	1.0000	1.0000	1.0000	1.0010	1.0000	1.0000	0.99900	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000
1980									1.0052	1.0034	1.0026	1.0025	1.0025	1.0008	1.0000</																		

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

**% PERMANENT PARTIAL**

**CUMULATIVE PAID LOSS & ALAE 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	AS OF 12/31/2007		
1977															1,001	1,015	1,025	1,039	1,048	1,050	1,050	1,053	1,054	1,055	1,055	1,055	1,058	1,059	1,059	1,060	1,060	1,060			
1978														1,106	1,149	1,157	1,165	1,171	1,184	1,184	1,195	1,197	1,204	1,205	1,206	1,206	1,207	1,207	1,207	1,207	1,207	1,207	1,207		
1979													1,765	1,796	1,827	1,843	1,856	1,866	1,869	1,869	1,870	1,873	1,877	1,882	1,882	1,883	1,883	1,887	1,887	1,887	1,887	1,887	1,887		
1980												1,833	1,902	1,931	1,965	1,983	2,000	2,007	2,011	2,015	2,019	2,022	2,024	2,024	2,026	2,026	2,027	2,027	2,027	2,027	2,027	2,027	2,027		
1981												1,882	1,921	1,951	1,984	2,009	2,018	2,021	2,022	2,025	2,029	2,037	2,041	2,042	2,042	2,045	2,045	2,045	2,045	2,045	2,045	2,045	2,045		
1982												1,784	1,880	1,934	1,977	2,013	2,029	2,041	2,059	2,061	2,060	2,061	2,061	2,061	2,061	2,061	2,061	2,061	2,061	2,061	2,061	2,061	2,061	2,061	
1983												2,056	2,170	2,271	2,317	2,355	2,371	2,387	2,400	2,408	2,412	2,417	2,419	2,423	2,423	2,425	2,425	2,426	2,426	2,426	2,426	2,426	2,426	2,426	
1984												2,034	2,159	2,241	2,303	2,350	2,397	2,400	2,412	2,422	2,434	2,437	2,436	2,438	2,438	2,438	2,440	2,440	2,440	2,440	2,440	2,440	2,440	2,440	
1985												1,849	1,913	2,056	2,170	2,271	2,317	2,355	2,371	2,387	2,400	2,412	2,417	2,419	2,423	2,423	2,425	2,425	2,426	2,426	2,426	2,426	2,426	2,426	
1986												1,664	1,850	1,972	2,074	2,171	2,253	2,270	2,287	2,306	2,333	2,350	2,365	2,366	2,366	2,366	2,369	2,377	2,377	2,377	2,377	2,377	2,377	2,377	
1987												1,628	1,770	1,868	1,966	2,088	2,151	2,198	2,225	2,257	2,274	2,286	2,293	2,301	2,304	2,307	2,312	2,312	2,312	2,312	2,312	2,312	2,312	2,312	
1988												1,267	1,523	1,666	1,794	1,907	1,969	2,008	2,042	2,089	2,108	2,128	2,146	2,153	2,161	2,166	2,167	2,167	2,167	2,167	2,167	2,167	2,167	2,167	
1989												1,228	1,447	1,607	1,728	1,819	1,887	1,921	1,970	2,006	2,030	2,054	2,065	2,072	2,083	2,083	2,083	2,083	2,083	2,083	2,083	2,083	2,083	2,083	2,083
1990												965	1,237	1,418	1,574	1,718	1,800	1,885	1,935	1,975	2,003	2,042	2,052	2,061	2,068	2,070	2,070	2,070	2,070	2,070	2,070	2,070	2,070	2,070	
1991												205	873	1,076	1,273	1,406	1,522	1,614	1,685	1,725	1,762	1,776	1,794	1,814	1,822	1,829	1,833	1,833	1,833	1,833	1,833	1,833	1,833	1,833	
1992												411	871	1,159	1,305	1,417	1,542	1,619	1,703	1,736	1,767	1,786	1,803	1,829	1,841	1,847	1,847	1,847	1,847	1,847	1,847	1,847	1,847	1,847	
1993												447	930	1,177	1,381	1,524	1,624	1,687	1,745	1,797	1,823	1,844	1,864	1,878	1,882	1,882	1,882	1,882	1,882	1,882	1,882	1,882	1,882	1,882	1,882
1994												460	853	1,140	1,309	1,440	1,531	1,585	1,632	1,684	1,720	1,745	1,765	1,775	1,775	1,775	1,775	1,775	1,775	1,775	1,775	1,775	1,775	1,775	1,775
1995												525	869	1,116	1,255	1,358	1,432	1,486	1,535	1,569	1,594	1,625	1,627	1,627	1,627	1,627	1,627	1,627	1,627	1,627	1,627	1,627	1,627	1,627	1,627
1996												458	912	1,156	1,323	1,438	1,504	1,575	1,637	1,688	1,716	1,732	1,732	1,732	1,732	1,732	1,732	1,732	1,732	1,732	1,732	1,732	1,732	1,732	1,732
1997												529	942	1,182	1,354	1,524	1,613	1,699	1,765	1,828	1,843	1,843	1,843	1,843	1,843	1,843	1,843	1,843	1,843	1,843	1,843	1,843	1,843	1,843	1,843
1998												526	880	1,130	1,309	1,443	1,537	1,611	1,668	1,719	1,719	1,719	1,719	1,719	1,719	1,719	1,719	1,719	1,719	1,719	1,719	1,719	1,719	1,719	1,719
1999												645	1,036	1,262	1,401	1,513	1,633	1,726	1,760	1,760	1,760	1,760	1,760	1,760	1,760	1,760	1,760	1,760	1,760	1,760	1,760	1,760	1,760	1,760	1,760
2000												640	1,084	1,402	1,569	1,689	1,800	1,852	1,852	1,852	1,852	1,852	1,852	1,852	1,852	1,852	1,852	1,852	1,852	1,852	1,852	1,852	1,852	1,852	1,852
2001												862	1,356	1,674	1,987	2,124	2,172	2,172	2,172	2,172	2,172	2,172	2,172	2,172	2,172	2,172	2,172	2,172	2,172	2,172	2,172	2,172	2,172	2,172	2,172
2002												769	1,355	1,751	2,000	2,060	2,060	2,060	2,060	2,060	2,060	2,060	2,060	2,060	2,060	2,060	2,060	2,060	2,060	2,060	2,060	2,060	2,060	2,060	2,060
2003												889	1,497	1,818	1,909	1,909	1,909	1,909	1,909	1,909	1,909	1,909	1,909	1,909	1,909	1,909	1,909	1,909	1,909	1,909	1,909	1,909	1,909	1,909	1,909
2004												1,120	1,682	1,850	1,850	1,850	1,850	1,850	1,850	1,850	1,850	1,850	1,850	1,850	1,850	1,850	1,850	1,850	1,850	1,850	1,850	1,850	1,850	1,850	1,850
2005												239	1,258	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548
2006												219	732	732	732	732	732	732	732	732	732	732	732	732	732	732	732	732	732	732	732	732	732	732	732
2007												50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50

**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-UR		
1977																	1.014	1.010	1.014	1.009	1.002	1.000	1.003	1.001	1.000	1.000	1.000	1.003	1.001	1.001	1.001	1.001	1.000	
1978																	1.039	1.007	1.007	1.005	1.011	1.000	1.010	1.001	1.006	1.001	1.001	1.000	1.000	1.000	1.001	1.000	1.000	
1979																	1.017	1.009	1.007	1.005	1.001	1.000	1.000	1.002	1.002	1.003	1.000	1.000	1.000	1.002	1.000	1.000	1.000	1.000
1980																	1.038	1.015	1.017	1.009	1.008	1.003	1.002	1.002	1.001	1.001	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.000
1981																	1.016	1.017	1.013	1.004	1.001	1.001	1.001	1.002	1.004	1.002	1.001	1.000	1.001	1.000	1.001	1.000	1.000	1.000
1982																	1.029	1.023	1.018	1.008	1.006	1.009	1.001	0.999	1.000	1.000	1.000	1.002	1.003	1.000	1.000	1.000	1.000	1.000
1983																	1.031	1.024	1.015	1.012	1.005	1.005	1.002	1.004	1.002	1.001	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.000
1984																	1.046	1.020	1.016	1.007	1.005	1.003	1.002	1.002	1.001	1.002	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000
1985																	1.062	1.038	1.027	1.021	1.020	1.002	1.005	1.004	1.005	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000
1986																	1.066	1.052	1.046	1.038	1.007	1.008	1.012	1.007	1.004	1.003	1.000	1.0						









**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 6  
SHEET 38

**% PERMANENT PARTIAL**

**UNPAID LOSS ESTIMATE FOR ACCIDENT YEARS 1976 AND PRIOR**

10 times 3 Year Average Annual Payments	2	(1)
15 times 3 Year Average Annual Payments	2	(2)
Incremental Development Method	-	(3)
05 to 08 Exponential Curve Fit	N/A	(4)
04 to 08 Exponential Curve Fit	N/A	(5)
03 to 08 Exponential Curve Fit	N/A	(6)
03 to 07 Exponential Curve Fit	N/A	(7)
Selected Unpaid Loss	15	(8)

- 
- (1) 10 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2006 THROUGH 2008 OF  
(2) 15 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2006 THROUGH 2008 OF  
(3) SECTION 3, EXHIBIT 6, SHEET 40, COLUMN (8)  
(4) N/A  
(5) N/A  
(6) N/A  
(7) N/A  
(8) SELECTED BY DELOITTE CONSULTING

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 6  
SHEET 40

**% PERMANENT PARTIAL**

**Incremental Development Method**

AY	6/30/2007 Age	Incremental Decay	Cum Decay Relative to Current Yr Paid	7/1/2006 6/30/2007 Paid	6/30/2007 Unpaid Loss Estimate	6/30/2007 12/31/2007 Paid	12/31/2007 Unpaid Loss Estimate	Implied Cum Unpaid Loss
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1953	54.5	-	-	-	-	-	-	-
1954	53.5	-	-	-	-	-	-	-
1955	52.5	-	-	-	-	-	-	-
1956	51.5	-	-	-	-	-	-	-
1957	50.5	-	-	-	-	-	-	-
1958	49.5	-	-	-	-	-	-	-
1959	48.5	-	-	-	-	-	-	-
1960	47.5	-	-	-	-	-	-	-
1961	46.5	-	-	-	-	-	-	-
1962	45.5	-	-	-	-	-	-	-
1963	44.5	-	-	-	-	-	-	-
1964	43.5	-	-	-	-	-	-	-
1965	42.5	-	-	-	-	-	-	-
1966	41.5	-	-	-	-	-	-	-
1967	40.5	-	-	-	-	-	-	-
1968	39.5	-	-	-	-	-	-	-
1969	38.5	-	-	-	-	-	-	-
1970	37.5	-	-	-	-	-	-	-
1971	36.5	-	-	-	-	-	-	-
1972	35.5	-	-	-	-	-	-	-
1973	34.5	-	-	-	-	-	-	-
1974	33.5	-	-	0	-	-	-	-
1975	32.5	-	-	-	-	-	-	-
1976	31.5	-	-	-	-	-	-	-

- 
- (1) AGE @ 6/30/2007
  - (2) FROM SECTION 3, EXHIBIT 6, SHEET 42, COLUMN (8)
  - (3) TOTAL FROM SECTION 3, EXHIBIT 6, SHEET 41
  - (4) PROVIDED BY OLIVER WYMAN
  - (5) = (3) x (4)
  - (6) PROVIDED BY OLIVER WYMAN
  - (7) = (5) - (6)
  - (8) = COLUMN (7) ACCUMULATED





**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 6  
SHEET 42

**% PERMANENT PARTIAL**

**Paid Tail Factor Selection**

Age Months (1)	Age Years (2)	Age to Age Development Factors						Cumulative Development Factors						
		Fitted Paid (3)	Incram. Data (4)	Weibull Curve (5)	Inverse Power Curve (6)	PA Selected Tail (7)	Selected Tail (8)	Selected Decay (9)	Fitted Paid (10)	Incram. Data (11)	Weibull Curve (12)	Inverse Power Curve (13)	PA Selected Tail (14)	Selected Tail (15)
6	0.5	10.000		8.521	339.512	10.000	10.000		343.513	10.893	203.571	21,225.37	401.276	343.513
18	1.5	8.262	2.038	2.965	9.633	9.725	8.262	8.068	34.351	10.893	23.891	62.517	40.128	34.351
30	2.5	1.805	1.986	1.956	2.568	1.775	1.805	0.916	4.158	5.344	8.056	6.490	4.126	4.158
42	3.5	1.313	1.470	1.554	1.510	1.295	1.313	0.701	2.303	2.691	4.119	2.527	2.325	2.303
54	4.5	1.183	1.212	1.348	1.220	1.167	1.183	0.769	1.755	1.831	2.651	1.674	1.795	1.755
66	5.5	1.115	1.127	1.228	1.113	1.125	1.115	0.745	1.483	1.510	1.968	1.372	1.538	1.483
78	6.5	1.080	1.079	1.153	1.064	1.087	1.080	0.775	1.330	1.341	1.603	1.233	1.367	1.330
90	7.5	1.057	1.057	1.104	1.040	1.060	1.057	0.774	1.231	1.242	1.390	1.159	1.258	1.231
102	8.5	1.041	1.042	1.072	1.026	1.041	1.041	0.747	1.165	1.176	1.259	1.114	1.187	1.165
114	9.5	1.034	1.031	1.050	1.018	1.032	1.034	0.866	1.119	1.128	1.174	1.085	1.140	1.119
126	10.5	1.019	1.026	1.035	1.013	1.025	1.019	0.596	1.083	1.094	1.119	1.066	1.104	1.083
138	11.5	1.014	1.015	1.024	1.010	1.018	1.014	0.709	1.062	1.067	1.081	1.052	1.077	1.062
150	12.5	1.011	1.011	1.017	1.007	1.012	1.011	0.828	1.048	1.050	1.056	1.042	1.058	1.048
162	13.5	1.009	1.009	1.012	1.006	1.009	1.009	0.841	1.036	1.039	1.039	1.035	1.046	1.036
174	14.5	1.007	1.007	1.008	1.004	1.007	1.007	0.781	1.027	1.030	1.027	1.029	1.037	1.027
186	15.5	1.004	1.006	1.006	1.004	1.006	1.004	0.617	1.020	1.022	1.018	1.025	1.029	1.020
198	16.5	1.003	1.003	1.004	1.003	1.005	1.003	0.801	1.015	1.016	1.013	1.021	1.023	1.015
210	17.5	1.002	1.003	1.003	1.002	1.004	1.002	0.716	1.012	1.013	1.009	1.018	1.018	1.012
222	18.5	1.001	1.002	1.002	1.002	1.002	1.001	0.427	1.009	1.010	1.006	1.016	1.014	1.009
234	19.5	1.001	1.001	1.001	1.002	1.002	1.001	1.253	1.008	1.008	1.004	1.014	1.012	1.008
246	20.5	1.001	1.001	1.001	1.001	1.001	1.001	0.776	1.007	1.007	1.003	1.012	1.011	1.007
258	21.5	1.001	1.001	1.001	1.001	1.001	1.001	1.190	1.006	1.006	1.002	1.011	1.009	1.006
270	22.5	1.001	1.001	1.000	1.001	1.001	1.001	0.719	1.005	1.004	1.001	1.009	1.008	1.005
282	23.5	1.001	1.001	1.000	1.001	1.001	1.001	1.518	1.004	1.003	1.001	1.008	1.008	1.004
294	24.5	1.000	1.001	1.000	1.001	1.000	1.000	0.275	1.002	1.002	1.001	1.007	1.007	1.002
306	25.5	1.001	1.000	1.000	1.001	1.000	1.001	1.571	1.002	1.001	1.000	1.007	1.007	1.002
318	26.5	1.001	1.000	1.000	1.001	1.000	1.001	1.482	1.001	1.001	1.000	1.006	1.006	1.001
330	27.5	1.000	1.000	1.000	1.001	1.000	1.000	0.158	1.001	1.000	1.000	1.005	1.006	1.001
342	28.5	1.000	1.000	1.000	1.000	1.001	1.000	3.635	1.000	1.000	1.000	1.005	1.005	1.000
354	29.5	1.000	1.000	1.000	1.000	1.000	1.000	-	1.000	1.000	1.000	1.004	1.005	1.000
366	30.5	1.000	1.000	1.000	1.000	1.000	1.000	-	1.000	1.000	1.000	1.004	1.004	1.000
378	31.5	1.000	1.000	1.000	1.000	1.000	1.000	-	1.000	1.000	1.000	1.004	1.004	1.000
390	32.5	1.000	1.000	1.000	1.000	1.000	1.000	-	1.000	1.000	1.000	1.003	1.004	1.000
402	33.5	1.000	1.000	1.000	1.000	1.000	1.000	-	1.000	1.000	1.000	1.003	1.003	1.000
414	34.5	1.000	1.000	1.000	1.000	1.000	1.000	-	1.000	1.000	1.000	1.003	1.003	1.000
426	35.5	1.000	1.000	1.000	1.000	1.000	1.000	-	1.000	1.000	1.000	1.003	1.003	1.000
438	36.5	1.000	1.000	1.000	1.000	1.000	1.000	-	1.000	1.000	1.000	1.002	1.002	1.000
450	37.5	1.000	1.000	1.000	1.000	1.000	1.000	-	1.000	1.000	1.000	1.002	1.002	1.000
462	38.5	1.000	1.000	1.000	1.000	1.000	1.000	-	1.000	1.000	1.000	1.002	1.001	1.000
474	39.5	1.000	1.000	1.000	1.000	1.000	1.000	-	1.000	1.000	1.000	1.002	1.001	1.000
486	40.5	1.000	1.000	1.000	1.000	1.000	1.000	-	1.000	1.000	1.000	1.002	1.001	1.000
498	41.5	1.000	1.000	1.000	1.000	1.000	1.000	-	1.000	1.000	1.000	1.001	1.000	1.000
510	42.5	1.000	1.000	1.000	1.000	1.000	1.000	-	1.000	1.000	1.000	1.001	1.000	1.000
522	43.5	1.000	1.000	1.000	1.000	1.000	1.000	-	1.000	1.000	1.000	1.001	1.000	1.000
534	44.5	1.000	1.000	1.000	1.000	1.000	1.000	-	1.000	1.000	1.000	1.001	1.000	1.000
546	45.5	1.000	1.000	1.000	1.000	1.000	1.000	-	1.000	1.000	1.000	1.001	1.000	1.000
558	46.5	1.000	1.000	1.000	1.000	1.000	1.000	-	1.000	1.000	1.000	1.001	1.000	1.000
570	47.5	1.000	1.000	1.000	1.000	1.000	1.000	-	1.000	1.000	1.000	1.001	1.000	1.000
582	48.5	1.000	1.000	1.000	1.000	1.000	1.000	-	1.000	1.000	1.000	1.001	1.000	1.000
594	49.5	1.000	1.000	1.000	1.000	1.000	1.000	-	1.000	1.000	1.000	1.001	1.000	1.000
606	50.5	1.000	1.000	1.000	1.000	1.000	1.000	-	1.000	1.000	1.000	1.001	1.000	1.000
618	51.5	1.000	1.000	1.000	1.000	1.000	1.000	-	1.000	1.000	1.000	1.000	1.000	1.000
630	52.5	1.000	1.000	1.000	1.000	1.000	1.000	-	1.000	1.000	1.000	1.000	1.000	1.000
642	53.5	1.000	1.000	1.000	1.000	1.000	1.000	-	1.000	1.000	1.000	1.000	1.000	1.000
654	54.5	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	Tail		1.000	1.000	1.000	1.000	1.000	-		1.000	1.000	1.000	1.000	1.000

54.5 tail decay - (16)  
- (17)

- (1) AGE IN MONTHS
- (2) AGE IN YEARS
- (3) SECTION 3, EXHIBIT 6, SHEET 21
- (4) SECTION 3, EXHIBIT 6, SHEET 44, COLUMN (5)
- (5) SECTION 3, EXHIBIT 6, SHEET 43
- (6) SECTION 3, EXHIBIT 6, SHEET 43
- (7) PA TAIL
- (8) SELECTED BY DELOITTE CONSULTING

- (10) COLUMN (3) MULTIPLICATIVELY ACCUMULATED
- (11) COLUMN (4) MULTIPLICATIVELY ACCUMULATED
- (12) COLUMN (5) MULTIPLICATIVELY ACCUMULATED
- (13) COLUMN (6) MULTIPLICATIVELY ACCUMULATED
- (14) COLUMN (7) MULTIPLICATIVELY ACCUMULATED
- (15) COLUMN (8) MULTIPLICATIVELY ACCUMULATED
- (16) [COLUMN (8) @ 54.5] X [COLUMN (8) TAIL]
- (17) COLUMN (8) TAIL + (14)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 6  
SHEET 43

**% PERMANENT PARTIAL**

FITTING PAID LOSS DEVELOPMENT FACTORS

Fitting for Periods:			56-to-Ult: 56			From: 2			To: 30			Cut-off: 60			Summary of Curve Fitting							
			Weibull Curve Fitting					Inverse Power Curve Fitting					Method									
			Slope= 1.085 Intercept= -4.025					Slope= -3.340 Intercept= 11.808					Tail					R^2				
PERIOD	AGE	ATA	X	Y	Y*	ATA*	ATU*	X	Y	Y*	ATA*	ATU*	Weibull	Inverse Power	1.000	0.899	1.000	0.969				
1	6	10.000	1.792	-2.250	-2.081	8.521	203.571	1.792	2.197	5.825	339.512	21225.373										
2	18	8.262	2.890	-2.048	-0.888	2.965	23.891	2.890	1.983	2.156	9.633	62.517										
3	30	1.805	3.401	-0.214	-0.334	1.956	8.056	3.401	-0.217	0.450	2.568	6.490										
4	42	1.313	3.738	0.361	0.031	1.554	4.119	3.738	-1.163	-0.674	1.510	2.527										
5	54	1.183	3.989	0.624	0.304	1.348	2.651	3.989	-1.698	-1.513	1.220	1.674										
6	66	1.115	4.190	0.820	0.522	1.228	1.968	4.190	-2.160	-2.184	1.113	1.372										
7	78	1.080	4.357	0.956	0.703	1.153	1.603	4.357	-2.525	-2.741	1.064	1.233										
8	90	1.057	4.500	1.070	0.858	1.104	1.390	4.500	-2.858	-3.219	1.040	1.159										
9	102	1.041	4.625	1.177	0.994	1.072	1.259	4.625	-3.205	-3.637	1.026	1.114										
10	114	1.034	4.736	1.230	1.115	1.050	1.174	4.736	-3.389	-4.009	1.018	1.085										
11	126	1.019	4.836	1.376	1.224	1.035	1.119	4.836	-3.940	-4.343	1.013	1.066										
12	138	1.014	4.927	1.462	1.322	1.024	1.081	4.927	-4.302	-4.647	1.010	1.052										
13	150	1.011	5.011	1.508	1.413	1.017	1.056	5.011	-4.505	-4.925	1.007	1.042										
14	162	1.009	5.088	1.547	1.496	1.012	1.039	5.088	-4.689	-5.182	1.006	1.035										
15	174	1.007	5.159	1.600	1.574	1.008	1.027	5.159	-4.945	-5.421	1.004	1.029										
16	186	1.004	5.226	1.694	1.646	1.006	1.018	5.226	-5.436	-5.644	1.004	1.025										
17	198	1.003	5.288	1.734	1.714	1.004	1.013	5.288	-5.662	-5.853	1.003	1.021										
18	210	1.002	5.347	1.792	1.778	1.003	1.009	5.347	-6.000	-6.049	1.002	1.018										
19	222	1.001	5.403	1.925	1.838	1.002	1.006	5.403	-6.853	-6.235	1.002	1.016										
20	234	1.001	5.455	1.892	1.895	1.001	1.004	5.455	-6.629	-6.410	1.002	1.014										
21	246	1.001	5.505	1.929	1.950	1.001	1.003	5.505	-6.884	-6.577	1.001	1.012										
22	258	1.001	5.553	1.904	2.001	1.001	1.002	5.553	-6.711	-6.736	1.001	1.011										
23	270	1.001	5.598	1.952	2.051	1.000	1.001	5.598	-7.042	-6.888	1.001	1.009										
24	282	1.001	5.642	1.891	2.098	1.000	1.001	5.642	-6.625	-7.034	1.001	1.008										
25	294	1.000	5.684	2.069	2.143	1.000	1.001	5.684	-7.918	-7.173	1.001	1.007										
26	306	1.001	5.724	2.011	2.187	1.000	1.000	5.724	-7.467	-7.306	1.001	1.007										
27	318	1.001	5.762	1.957	2.228	1.000	1.000	5.762	-7.074	-7.435	1.001	1.006										
28	330	1.000	5.799	2.189	2.268	1.000	1.000	5.799	-8.922	-7.558	1.001	1.005										
29	342	1.000	5.835	2.032	2.307	1.000	1.000	5.835	-7.632	-7.678	1.000	1.005										
30	354	1.000	5.869		2.345	1.000	1.000	5.869		-7.793	1.000	1.004										
31	366		5.903		2.381	1.000	1.000	5.903		-7.904	1.000	1.004										
32	378		5.935		2.416	1.000	1.000	5.935		-8.012	1.000	1.004										
33	390		5.966		2.450	1.000	1.000	5.966		-8.116	1.000	1.003										
34	402		5.996		2.483	1.000	1.000	5.996		-8.218	1.000	1.003										
35	414		6.026		2.515	1.000	1.000	6.026		-8.316	1.000	1.003										
36	426		6.054		2.546	1.000	1.000	6.054		-8.411	1.000	1.003										
37	438		6.082		2.576	1.000	1.000	6.082		-8.504	1.000	1.002										
38	450		6.109		2.605	1.000	1.000	6.109		-8.594	1.000	1.002										
39	462		6.136		2.634	1.000	1.000	6.136		-8.682	1.000	1.002										
40	474		6.161		2.662	1.000	1.000	6.161		-8.768	1.000	1.002										
41	486		6.186		2.689	1.000	1.000	6.186		-8.851	1.000	1.002										
42	498		6.211		2.715	1.000	1.000	6.211		-8.933	1.000	1.001										
43	510		6.234		2.741	1.000	1.000	6.234		-9.012	1.000	1.001										
44	522		6.258		2.766	1.000	1.000	6.258		-9.090	1.000	1.001										
45	534		6.280		2.791	1.000	1.000	6.280		-9.166	1.000	1.001										
46	546		6.303		2.815	1.000	1.000	6.303		-9.240	1.000	1.001										
47	558		6.324		2.839	1.000	1.000	6.324		-9.313	1.000	1.001										
48	570		6.346		2.862	1.000	1.000	6.346		-9.384	1.000	1.001										
49	582		6.366		2.884	1.000	1.000	6.366		-9.453	1.000	1.001										
50	594		6.387		2.906	1.000	1.000	6.387		-9.521	1.000	1.001										
51	606		6.407		2.928	1.000	1.000	6.407		-9.588	1.000	1.001										
52	618		6.426		2.949	1.000	1.000	6.426		-9.654	1.000	1.000										
53	630		6.446		2.970	1.000	1.000	6.446		-9.718	1.000	1.000										
54	642		6.465		2.991	1.000	1.000	6.465		-9.781	1.000	1.000										
55	654		6.483		3.011	1.000	1.000	6.483		-9.843	1.000	1.000										
56	666		6.501		3.031	1.000	1.000	6.501		-9.904	1.000	1.000										
57	678		6.519		3.050	1.000	1.000	6.519		-9.963	1.000	1.000										
58	690		6.537		3.069	1.000	1.000	6.537		-10.022	1.000	1.000										
59	702		6.554		3.088	1.000	1.000	6.554		-10.079	1.000	1.000										
60	714		6.571		3.106	1.000	1.000	6.571		-10.136	1.000	1.000										

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 6  
SHEET 44

**% PERMANENT PARTIAL**

**Incremental Decay Method**

Age Months	Age Years	(Known) Selected Paid	Incem. Decay Factors	Implied ATU Dev. Factor	Decay Factor Check
(1)	(2)	(3)	(4)	(5)	(6)
6	0.5	10.000	-		
18	1.5	8.262	1.154	2.038	1.154
30	2.5	1.805	1.122	1.986	1.122
42	3.5	1.313	1.054	1.470	1.054
54	4.5	1.183	0.891	1.212	0.891
66	5.5	1.115	0.819	1.127	0.819
78	6.5	1.080	0.764	1.079	0.764
90	7.5	1.057	0.766	1.057	0.766
102	8.5	1.041	0.778	1.042	0.778
114	9.5	1.034	0.792	1.031	0.792
126	10.5	1.019	0.795	1.026	0.795
138	11.5	1.014	0.806	1.015	0.806
150	12.5	1.011	0.821	1.011	0.821
162	13.5	1.009	0.828	1.009	0.828
174	14.5	1.007	0.807	1.007	0.807
186	15.5	1.004	0.801	1.006	0.801
198	16.5	1.003	0.802	1.003	0.802
210	17.5	1.002	0.818	1.003	0.818
222	18.5	1.001	0.848	1.002	0.848
234	19.5	1.001	0.955	1.001	0.955
246	20.5	1.001	1.036	1.001	1.036
258	21.5	1.001	1.091	1.001	1.091
270	22.5	1.001	1.075	1.001	1.075
282	23.5	1.001	1.035	1.001	1.035
294	24.5	1.000	0.850	1.001	0.850
306	25.5	1.001	0.732	1.000	0.732
318	26.5	1.001	0.633	1.000	0.633
330	27.5	1.000	0.468	1.000	0.468
342	28.5	1.000	0.415	1.000	0.415
354	29.5	1.000	-	1.000	-
366	30.5	-	-	1.000	-
378	31.5	-	-	1.000	-
390	32.5	-	-	1.000	-
402	33.5	-	-	1.000	-
414	34.5	-	-	1.000	-
426	35.5	-	-	1.000	-
438	36.5	-	-	1.000	-
450	37.5	-	-	1.000	-
462	38.5	-	-	1.000	-
474	39.5	-	-	1.000	-
486	40.5	-	-	1.000	-
498	41.5	-	-	1.000	-
510	42.5	-	-	1.000	-
522	43.5	-	-	1.000	-
534	44.5	-	-	1.000	-
546	45.5	-	-	1.000	-
558	46.5	-	-	1.000	-
570	47.5	-	-	1.000	-
582	48.5	-	-	1.000	-
594	49.5	-	-	1.000	-
606	50.5	-	-	1.000	-
618	51.5	-	-	1.000	-
630	52.5	-	-	1.000	-
642	53.5	-	-	1.000	-

(1) AGE IN MONTHS  
(2) AGE IN YEARS  
(3) SECTION 3, EXHIBIT 6, SHEET 21  
(4) GEOMETRIC MEAN FROM SECTION 3, EXHIBIT 6, SHEET 45  
(5)  $1.0 + [(3) - 1.0] \times (4) / (3) \text{ PRIOR AGE}$   
(6)  $[(5) - 1.0] \times [(5) \text{ PRIOR AGE}] / [(5) \text{ PRIOR AGE} - 1.0]$





**OHIO BUREAU OF WORKERS' COMPENSATION**  
**PUBLIC EMPLOYERS - STATE AGENCIES**  
**COMPENSATION**  
**PERMANENT PARTIAL**  
**(000's)**

SECTION 3  
EXHIBIT 7  
SHEET 1

SUMMARY OF LOSS & ALAE RESERVES

ACCIDENT YEAR	PAYROLL	SEL.ULT. EXPECTED PAID AT @ 6/30/08	SELECTED ULTIMATE LOSS & ALAE	SELECTED NOMINAL UNPAID LOSS & ALAE	DISCOUNT FACTOR AT 5.0%	SELECTED DISCOUNTED UNPAID LOSS & ALAE	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		0					
1977	1,465,551	112	113	1	82.6%	1	0.01
1978	1,553,484	110	111	1	79.7%	1	0.01
1979	1,646,693	94	95	1	77.9%	1	0.01
1980	1,745,494	84	85	1	76.1%	1	0.00
1981	1,826,711	138	139	2	74.4%	1	0.01
1982	2,061,263	73	74	1	72.8%	1	0.00
1983	2,173,213	99	100	1	71.2%	1	0.00
1984	2,314,385	81	83	1	69.6%	1	0.00
1985	2,444,242	73	75	1	68.2%	1	0.00
1986	2,644,132	243	248	5	69.8%	3	0.01
1987	2,911,888	148	152	3	70.5%	2	0.01
1988	3,191,151	339	348	9	70.2%	6	0.01
1989	3,341,117	338	348	10	70.7%	7	0.01
1990	3,644,538	63	65	2	71.7%	2	0.00
1991	3,852,022	337	351	13	71.9%	10	0.01
1992	3,944,342	343	359	16	72.4%	12	0.01
1993	4,020,534	73	77	4	74.0%	3	0.00
1994	4,272,082	387	413	26	74.5%	19	0.01
1995	4,432,599	622	671	49	74.6%	37	0.02
1996	4,487,291	248	270	23	74.3%	17	0.01
1997	4,623,816	92	101	9	73.5%	7	0.00
1998	4,816,176	324	363	39	73.7%	29	0.01
1999	5,047,597	128	147	19	74.6%	14	0.00
2000	5,318,217	44	69	25	75.1%	19	0.00
2001	5,597,545	165	211	46	75.7%	35	0.00
2002	5,821,179	219	286	67	77.0%	52	0.00
2003	6,004,956	241	333	93	78.1%	72	0.01
2004	6,183,507	65	184	119	78.6%	94	0.00
2005	6,388,250	120	283	164	80.2%	131	0.00
2006	6,653,696	61	289	228	81.5%	186	0.00
2007	6,914,380	57	361	304	81.9%	249	0.01
2008	3,560,906	13	214	201	82.6%	166	0.01
TOTAL		5,535	7,020	1,484	79.4%	1,178	
EXLD PRIOR		5,535	7,020	1,484	79.4%	1,178	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 3, EXHIBIT 7, SHEET 4, COL. 2 + SECTION 3, EXHIBIT 7, SHEET 3, COL. 8  
(3) SECTION 3, EXHIBIT 7, SHEET 4, COL. 12; 2008 ADJUSTED TO PARTIAL YEAR  
(4) = (3) - (2)  
(5) SECTION 3, EXHIBIT 7, SHEET 16, COL. 6  
(6) = (4) x (5)  
(7) = [(3) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 7  
SHEET 2

**PERMANENT PARTIAL  
(000's)**

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS & ALAE @ 6/30/2008	FISCAL YEAR ENDING															
		2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	> 2023
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
PRIOR	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1977	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1978	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1979	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1980	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1981	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1982	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1983	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1984	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1985	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1986	5	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
1987	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1988	9	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	1
1989	10	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	2
1990	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1991	13	2	2	1	1	1	1	0	0	0	0	0	0	0	0	0	3
1992	16	2	2	2	1	1	1	1	0	0	0	0	0	0	0	0	3
1993	4	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
1994	26	4	4	2	2	2	1	1	1	0	0	0	0	0	0	0	5
1995	49	7	6	6	4	3	3	2	2	2	1	1	1	1	1	1	8
1996	23	3	3	3	3	2	1	1	1	1	1	1	0	0	0	0	3
1997	9	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	1
1998	39	5	4	4	4	3	3	2	2	2	1	1	1	1	0	0	5
1999	19	3	2	1	1	2	1	1	1	1	1	1	0	0	0	0	2
2000	25	4	3	2	2	2	2	2	2	1	1	1	1	0	0	0	3
2001	46	7	6	5	4	2	3	3	2	2	1	1	1	1	1	1	5
2002	67	13	9	7	6	4	3	3	3	3	3	2	1	1	1	1	7
2003	93	18	14	10	8	7	5	3	3	3	3	3	2	2	2	1	8
2004	119	22	19	15	10	8	7	5	3	4	4	3	3	2	2	2	10
2005	164	38	23	20	16	11	8	8	5	4	4	4	3	3	2	2	12
2006	228	56	40	24	21	17	11	9	8	6	4	4	4	4	4	2	15
2007	304	64	58	42	26	22	17	12	9	9	6	4	4	4	4	4	18
2008	201	97	67	61	44	27	23	18	12	10	9	6	4	4	4	4	23
TOTAL	1,484	351	267	211	156	117	95	75	59	50	42	34	30	27	24	21	139

(1) SECTION 3, EXHIBIT 7, SHEET 1, COL. 4  
(2) - (17) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 7, SHEET 21



**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION  
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SECTION 3  
EXHIBIT 7  
SHEET 3

ESTIMATED PAYMENTS FROM 1/1/2008 TO 6/30/2008

ACCIDENT YEAR	SELECTED	PAID	AGE @ 12/31/2007	AGE @ 6/30/2008	LDF @ 12/31/2007	LDF @ 6/30/2008	EXPECTED PERCENT	1/1/08 TO 6/30/08
	ULTIMATE LOSS & ALAE	LOSS & ALAE @ 12/31/07						EXPECTED PAYMENTS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR	0	0	384	390	1.008	1.008	6.6%	0
1977	113	111	372	378	1.009	1.009	6.6%	0
1978	111	110	360	366	1.011	1.010	4.8%	0
1979	95	94	348	354	1.012	1.011	4.3%	0
1980	85	84	336	342	1.013	1.012	4.0%	0
1981	139	138	324	330	1.014	1.013	3.7%	0
1982	74	73	312	318	1.015	1.014	3.4%	0
1983	100	98	300	306	1.016	1.015	3.2%	0
1984	83	81	288	294	1.017	1.016	3.0%	0
1985	75	73	276	282	1.019	1.017	8.0%	0
1986	248	242	264	270	1.022	1.020	6.9%	0
1987	152	148	252	258	1.025	1.023	5.3%	0
1988	348	339	240	246	1.028	1.026	6.6%	1
1989	348	337	228	234	1.032	1.030	7.7%	1
1990	65	63	216	222	1.037	1.035	6.7%	0
1991	351	336	204	210	1.043	1.040	7.1%	1
1992	359	342	192	198	1.052	1.046	9.6%	2
1993	77	72	180	186	1.062	1.057	8.0%	0
1994	413	385	168	174	1.073	1.067	7.5%	2
1995	671	618	156	162	1.085	1.079	6.4%	3
1996	270	246	144	150	1.097	1.091	5.5%	1
1997	101	91	132	138	1.111	1.103	7.1%	1
1998	363	320	120	126	1.134	1.120	8.8%	4
1999	147	127	108	114	1.162	1.147	8.2%	2
2000	69	41	96	102	1.198	1.178	8.7%	2
2001	211	160	84	90	1.252	1.220	10.6%	5
2002	286	210	72	78	1.333	1.287	10.9%	8
2003	333	230	60	66	1.446	1.383	10.2%	11
2004	184	31	48	54	1.778	1.514	22.4%	34
2005	283	96	36	42	2.030	1.795	12.7%	24
2006	289	41	24	30	2.754	2.414	8.0%	20
2007	361	4	12	18	7.892	3.874	15.0%	54
2008	427		0	6		32.930	3.0%	13
TOTAL	7,233	5,345						190
EXLD PRIOR	7,233	5,345						190

(1) SECTION 3, EXHIBIT 7, SHEET 4, COL. 12  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) AGE OF ACCIDENT YEAR AT 12/31/2007  
(4) AGE OF ACCIDENT YEAR AT 6/30/2008

(5) BASED ON SECTION 3, EXHIBIT 7, SHEET 21 AGE OF (5)  
(6) BASED ON SECTION 3, EXHIBIT 7, SHEET 21 AGE OF (6)  
(7)  $= [1 / (6) - 1 / (5)] / [1 - 1 / (5)]$   
(8)  $= [(1) - (2)] \times (7)$

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SECTION 3  
EXHIBIT 7  
SHEET 4

SELECTION OF ULTIMATE LOSS & ALAE

ACCIDENT YEAR	INDICATED ULTIMATE LOSS & ALAE											SELECTED ULTIMATE LOSS & ALAE	SELECTED ULTIMATE LOSS RATE
	PAYROLL	PAID	INCURRED	LOSS DEVELOPMENT		BORNHJETTER-FERGUSON		PAID CUM.	PAID INCR.	INCR. INDEX	PAID INCR.		
		@ 12/31/07	LOSS & ALAE	LOSS & ALAE	PAID	INCURRED	PAID	INCURRED	FREQ/SEV AY DEV.	FREQ/SEV AY DEV.	PAYMENT METHOD		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
PRIOR												0	
1977	1,465,551	111		113		113		113	112	113	112	113	0.008
1978	1,553,484	110		111		111		111	111	111	111	111	0.007
1979	1,646,693	94		95		95		95	94	95	94	95	0.006
1980	1,745,494	84		85		85		85	85	85	85	85	0.005
1981	1,826,711	138		139		139		139	139	139	140	139	0.008
1982	2,061,263	73		74		74		74	74	74	75	74	0.004
1983	2,173,213	98		100		100		100	99	99	101	100	0.005
1984	2,314,385	81		83		83		83	82	82	84	83	0.004
1985	2,444,242	73		75		75		75	74	74	77	75	0.003
1986	2,644,132	242		248		248		248	244	244	247	248	0.009
1987	2,911,888	148		152		152		152	150	151	154	152	0.005
1988	3,191,151	339		348		348		348	342	349	348	348	0.011
1989	3,341,117	337		348		348		348	332	347	340	348	0.010
1990	3,644,538	63		65		65		65	64	83	74	65	0.002
1991	3,852,022	336		351		351		351	339	360	351	351	0.009
1992	3,944,342	342		359		359		359	345	368	365	359	0.009
1993	4,020,534	72		77		77		77	73	96	104	77	0.002
1994	4,272,082	385		413		400		413	389	422	425	413	0.010
1995	4,432,599	618		671		637		671	611	659	654	671	0.015
1996	4,487,291	246		270		267		270	248	303	303	270	0.006
1997	4,623,816	91		101		116		101	92	158	154	101	0.002
1998	4,816,176	320		363		350		363	323	416	401	363	0.008
1999	5,047,597	127		147		164		147	128	247	247	147	0.00
2000	5,318,217	41		50		89		50	42	171	201	69	0.001
2001	5,597,545	160		200		221		200	161	286	358	211	0.004
2002	5,821,179	210		281		291		281	212	331	454	286	0.005
2003	6,004,956	230		333		334		333	167	298	513	333	0.006
2004	6,183,507	31		55		184		51	31	176	507	184	0.003
2005	6,388,250	96		195		283		199	109	269	773	283	0.004
2006	6,653,696	41		114		289		125	93	235	878	289	0.004
2007	6,914,380	4		29		361		31	34	254	1,225	361	0.005
2008	7,121,811			427		427				290	0	427	0.006
TOTAL		5,345		6,045		7,245		6,059	5,398	7,385	9,955	7,233	
EXLD PRIOR		5,345		6,045		7,245		6,059	5,398	7,385	9,955	7,233	
EXLD PRIOR & 2008		5,345		6,045		6,817		6,059	5,398	7,095	9,955	6,806	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) BASED ON DATA FROM OLIVER WYMAN & BWC  
(4) SECTION 3, EXHIBIT 7, SHEET 5, COL. 4  
(5) N/A  
(6) SECTION 3, EXHIBIT 7, SHEET 7, COL. 8

(7) N/A  
(8) SECTION 3, EXHIBIT 7, SHEET 9, COL. 8  
(9) SECTION 3, EXHIBIT 7, SHEET 10  
(10) SECTION 3, EXHIBIT 7, SHEET 13, COL. 10  
(11) SECTION 3, EXHIBIT 7, SHEET 11  
(12) SELECTED BY DELOITTE CONSULTING

(13) (12) / (1) x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION  
PERMANENT PARTIAL  
(000's)**

SECTION 3  
EXHIBIT 7  
SHEET 5

PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE (MONTHS)	PAID LOSS & ALAE	PAID LDF	INDICATED ULTIMATE @ 12/31/07	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
		0			
1977	372	111	1.009	113	0.01
1978	360	110	1.011	111	0.01
1979	348	94	1.012	95	0.01
1980	336	84	1.013	85	0.00
1981	324	138	1.014	139	0.01
1982	312	73	1.015	74	0.00
1983	300	98	1.016	100	0.00
1984	288	81	1.017	83	0.00
1985	276	73	1.019	75	0.00
1986	264	242	1.022	248	0.01
1987	252	148	1.025	152	0.01
1988	240	339	1.028	348	0.01
1989	228	337	1.032	348	0.01
1990	216	63	1.037	65	0.00
1991	204	336	1.043	351	0.01
1992	192	342	1.052	359	0.01
1993	180	72	1.062	77	0.00
1994	168	385	1.073	413	0.01
1995	156	618	1.085	671	0.02
1996	144	246	1.097	270	0.01
1997	132	91	1.111	101	0.00
1998	120	320	1.134	363	0.01
1999	108	127	1.162	147	0.00
2000	96	41	1.198	50	0.00
2001	84	160	1.252	200	0.00
2002	72	210	1.333	281	0.00
2003	60	230	1.446	333	0.01
2004	48	31	1.778	55	0.00
2005	36	96	2.030	195	0.00
2006	24	41	2.754	114	0.00
2007	12	4	7.892	29	0.00
2008	0				
TOTAL		5,345		6,045	

- 
- (1) AGE OF ACCIDENT YEAR  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 3, EXHIBIT 7, SHEET 18, COL. 6  
(4) = (2) x (3)  
(5) = (4) / PAYROLL x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION  
PERMANENT PARTIAL  
(000's)**

SECTION 3  
EXHIBIT 7  
SHEET 7

PAID BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED		EXPECTED %	EXPECTED	ACTUAL	EXPECTED	INDICATED	INDICATED
		LOSS RATE	DOLLARS	OF PAID	PAID	PAID	UNPAID	ULTIMATE	ULTIMATE
	(1)	(2)	(3)	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551	0.01	113	99.1%	111	111	1	113	0.01
1978	1,553,484	0.01	111	99.0%	110	110	1	111	0.01
1979	1,646,693	0.01	95	98.9%	94	94	1	95	0.01
1980	1,745,494	0.00	85	98.8%	84	84	1	85	0.00
1981	1,826,711	0.01	139	98.7%	138	138	2	139	0.01
1982	2,061,263	0.00	74	98.6%	73	73	1	74	0.00
1983	2,173,213	0.00	100	98.5%	98	98	2	100	0.00
1984	2,314,385	0.00	83	98.4%	81	81	1	83	0.00
1985	2,444,242	0.00	75	98.2%	73	73	1	75	0.00
1986	2,644,132	0.01	248	97.9%	242	242	5	248	0.01
1987	2,911,888	0.01	152	97.6%	148	148	4	152	0.01
1988	3,191,151	0.01	348	97.3%	339	339	9	348	0.01
1989	3,341,117	0.01	348	96.9%	337	337	11	348	0.01
1990	3,644,538	0.00	65	96.4%	63	63	2	65	0.00
1991	3,852,022	0.01	351	95.9%	336	336	15	351	0.01
1992	3,944,342	0.01	359	95.1%	342	342	18	359	0.01
1993	4,020,534	0.01	204	94.2%	192	72	12	84	0.00
1994	4,272,082	0.01	221	93.2%	206	385	15	400	0.01
1995	4,432,599	0.01	232	92.2%	214	618	18	637	0.01
1996	4,487,291	0.01	237	91.2%	216	246	21	267	0.01
1997	4,623,816	0.01	244	90.0%	220	91	24	116	0.00
1998	4,816,176	0.01	254	88.2%	224	320	30	350	0.01
1999	5,047,597	0.01	269	86.0%	231	127	38	164	0.00
2000	5,318,217	0.01	285	83.4%	238	41	47	89	0.00
2001	5,597,545	0.01	307	79.9%	245	160	62	221	0.00
2002	5,821,179	0.01	322	75.0%	242	210	81	291	0.00
2003	6,004,956	0.01	338	69.2%	233	230	104	334	0.01
2004	6,183,507	0.01	350	56.2%	197	31	153	184	0.00
2005	6,388,250	0.01	369	49.3%	182	96	187	283	0.00
2006	6,653,696	0.01	389	36.3%	141	41	247	289	0.00
2007	6,914,380	0.01	409	12.7%	52	4	357	361	0.01
2008	7,121,811	0.01	427	0.0%			427	427	0.01
TOTAL			7,603		5,704	5,345	1,900	7,245	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 3, EXHIBIT 7, SHEET 17, COL. 14  
(3) = [(1) x (2)] / 100  
(4) = 1 / SECTION 3, EXHIBIT 7, SHEET 5, COL. 3  
(5) = (3) x (4)

(6) BASED ON DATA FROM OLIVER WYMAN & BWC  
(7) = (3) x [1 - (4)]  
(8) = (6) + (7)  
(9) = [(8) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION  
PERMANENT PARTIAL  
(000's)**

SECTION 3  
EXHIBIT 7  
SHEET 9

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 & ALAE	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551	976	1.000	976	114	1.010	115	113	0.01
1978	1,553,484	1,058	1.000	1,058	104	1.011	105	111	0.01
1979	1,646,693	1,001	1.000	1,001	94	1.012	95	95	0.01
1980	1,745,494	1,184	1.000	1,184	71	1.013	72	85	0.00
1981	1,826,711	1,123	1.000	1,123	123	1.014	124	139	0.01
1982	2,061,263	1,271	1.000	1,271	57	1.015	58	74	0.00
1983	2,173,213	1,347	1.000	1,347	73	1.016	74	100	0.00
1984	2,314,385	1,435	1.000	1,435	57	1.017	58	83	0.00
1985	2,444,242	1,548	1.000	1,548	47	1.019	48	75	0.00
1986	2,644,132	1,641	1.000	1,641	148	1.022	151	248	0.01
1987	2,911,888	1,690	1.000	1,690	88	1.025	90	152	0.01
1988	3,191,151	1,892	1.000	1,892	179	1.028	184	348	0.01
1989	3,341,117	1,901	1.000	1,902	177	1.032	183	348	0.01
1990	3,644,538	1,873	1.001	1,875	34	1.037	35	65	0.00
1991	3,852,022	1,794	1.001	1,796	187	1.042	195	351	0.01
1992	3,944,342	1,945	1.002	1,948	176	1.050	184	359	0.01
1993	4,020,534	1,912	1.002	1,916	38	1.060	40	77	0.00
1994	4,272,082	1,851	1.003	1,856	208	1.071	223	413	0.01
1995	4,432,599	1,822	1.003	1,828	339	1.082	367	671	0.02
1996	4,487,291	1,806	1.005	1,814	136	1.092	149	270	0.01
1997	4,623,816	1,634	1.007	1,645	56	1.104	62	101	0.00
1998	4,816,176	1,565	1.010	1,581	205	1.123	230	363	0.01
1999	5,047,597	1,802	1.014	1,828	70	1.146	81	147	0.00
2000	5,318,217	1,871	1.021	1,910	22	1.174	26	50	0.00
2001	5,597,545	1,679	1.034	1,736	95	1.212	115	200	0.00
2002	5,821,179	1,498	1.056	1,582	140	1.263	177	281	0.00
2003	6,004,956	1,557	1.089	1,696	148	1.328	196	333	0.01
2004	6,183,507	1,451	1.139	1,653	21	1.444	31	51	0.00
2005	6,388,250	1,344	1.235	1,660	71	1.675	120	199	0.00
2006	6,653,696	975	1.499	1,461	43	2.010	86	125	0.00
2007	6,914,380	608	2.543	1,546	6	3.372	20	31	0.00
2008	7,121,811		-			-			
Total		47,054		49,404				6,059	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 3, EXHIBIT 7, SHEET 18, COL. 12  
(4) = (2) x (3)  
(5) SECTION 3, EXHIBIT 7, SHEET 29

(6) SECTION 3, EXHIBIT 7, SHEET 18, COL. 15  
(7) = (5) x (6)  
(8) = [(4) x (7)] / 1000  
(9) = [(8) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION  
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	TAIL	INDICATED ULTIMATE			
1977															97	4	5	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	112	
1978														110	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	111
1979													94	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	94
1980												84	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	85
1981											136	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	139
1982										69	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	74
1983									97	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	99
1984								73	1	0	0	0	0	6	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	82
1985								53	0	5	0	1	14	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	74
1986						84	108	20	0	0	0	0	0	0	0	0	0	0	0	0	0	21	8	0	0	0	0	0	0	0	0	0	0	0	2	244
1987					87	30	12	4	0	0	0	2	10	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	150
1988				89	3	2	106	48	28	16	29	15	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	342
1989			80	112	17	29	35	31	10	10	0	0	0	0	0	0	0	0	0	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	332
1990			10	6	14	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	64
1991	11	30	16	0	0	78	105	0	0	0	21	0	0	0	62	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	339
1992	4	26	101	151	47	12	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	345
1993	6	24	31	5	2	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	73
1994		47	14	0	129	0	10	3	61	50	42	26	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	389
1995	16	43	32	8	4	232	110	23	0	59	27	26	26	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	611
1996	38	59	55	25	57	12	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	248
1997	9	17	30	23	19	1	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	92
1998		15	71	35	105	69	16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	323
1999	35	12	0	38	29	3	0	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	128
2000		22	5	10	0	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	42
2001		43	60	50	0	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	161
2002		40	69	32	68	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	212
2003	5	33	90	38	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	167
2004	8	7	17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	31
2005		77	19	7	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	109
2006	10	30	31	13	8	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	93
2007	4	11	12	5	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	34
Factors	3.027	1.053	0.401	0.601	0.083	-	0.695	-	0.182	0.314	0.205	0.141	-	0.050	-	-	-	-	-	-	-	0.036	-	-	-	-	-	-	-	-	-	-	-	-	Tail 1.009	

Example: AY 2005 Age 54 of 0,004 = 0,007 x 0.601 and AY 2005 Age 66 of 0,000 = 0,004 x 0.083

NOTE: FACTORS ARE FROM SECTION 3, EXHIBIT 7, SHEET 34

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
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SECTION 3  
EXHIBIT 7  
SHEET 13

INCREMENTAL INDEX PAYMENT METHOD

ACCIDENT YEAR	PAYROLL	PAID LOSS & ALAE @ 12/31/07	INCREMENTAL PAID LOSS & ALAE PER			AVERAGE WEEKLY BENEFIT	SELECTED ULTIMATE CLAIMS	IMPLIED ULTIMATE LOSS & ALAE	TAIL OF 1.010 DEVELOP.	IMPLIED ULTIMATE INCLD TAIL	IMPLIED ULTIMATE LOSS RATE
			AVG. WEEKLY BENEFIT & ULTIMATE CLAIMS AS OF 12/31/07	FUTURE DEVELOP.	IMPLIED ULTIMATE						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1977	1,465,551	111	1.221	-	1.221	93.56	976	111	1	113	0.01
1978	1,553,484	110	1.027	-	1.027	101.50	1,058	110	1	111	0.01
1979	1,646,693	94	0.830	-	0.830	112.69	1,001	94	1	95	0.01
1980	1,745,494	84	0.588	-	0.588	120.72	1,184	84	1	85	0.00
1981	1,826,711	138	0.949	-	0.949	129.02	1,123	138	1	139	0.01
1982	2,061,263	73	0.413	-	0.413	139.17	1,271	73	1	74	0.00
1983	2,173,213	98	0.490	-	0.490	149.08	1,347	98	1	99	0.00
1984	2,314,385	81	0.364	-	0.364	155.72	1,435	81	1	82	0.00
1985	2,444,242	73	0.289	-	0.289	163.97	1,548	73	1	74	0.00
1986	2,644,132	242	0.722	-	0.722	204.23	1,641	242	2	244	0.01
1987	2,911,888	148	0.353	0.004	0.357	248.62	1,690	150	1	151	0.01
1988	3,191,151	339	0.693	0.015	0.708	258.40	1,892	346	3	349	0.01
1989	3,341,117	329	0.632	0.028	0.660	273.46	1,901	343	3	347	0.01
1990	3,644,538	63	0.097	0.030	0.127	346.16	1,875	82	1	83	0.00
1991	3,852,022	336	0.526	0.031	0.557	355.70	1,796	356	4	360	0.01
1992	3,944,342	342	0.472	0.031	0.503	371.30	1,948	364	4	368	0.01
1993	4,020,534	72	0.099	0.031	0.130	381.63	1,916	95	1	96	0.00
1994	4,272,082	385	0.526	0.045	0.571	394.52	1,855	418	4	422	0.01
1995	4,432,599	606	0.818	0.064	0.881	405.02	1,828	653	7	659	0.01
1996	4,487,291	246	0.324	0.070	0.394	419.46	1,814	300	3	303	0.01
1997	4,623,816	91	0.124	0.088	0.212	448.46	1,645	156	2	158	0.00
1998	4,816,176	320	0.374	0.107	0.481	541.00	1,582	412	4	416	0.01
1999	5,047,597	127	0.122	0.114	0.236	567.00	1,830	244	2	247	0.00
2000	5,318,217	41	0.037	0.114	0.150	589.00	1,910	169	2	171	0.00
2001	5,597,545	160	0.149	0.116	0.265	618.00	1,731	283	3	286	0.01
2002	5,821,179	210	0.211	0.118	0.329	628.00	1,587	328	3	331	0.01
2003	6,004,956	165	0.151	0.119	0.270	644.00	1,701	295	3	298	0.00
2004	6,183,507	31	0.028	0.130	0.159	662.00	1,657	174	2	176	0.00
2005	6,388,250	96	0.086	0.153	0.239	678.00	1,644	267	3	269	0.00
2006	6,653,696	40	0.038	0.183	0.221	704.00	1,495	232	2	235	0.00
2007	6,914,380	4	0.003	0.219	0.223	730.00	1,546	251	3	254	0.00
2008	7,121,811		-	0.237	0.237	757.00	1,599	287	3	290	0.00
TOTAL		5,257					51,027	7,312	73	7,385	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) = (2) / [(6) x (7)] x 1000  
(4) SECTION 3, EXHIBIT 7, SHEET 20, COL. 6  
(5) = (3) + (4)  
(6) FROM OLIVER WYMAN AUDIT REPORT

(7) SECTION 3, EXHIBIT 7, SHEET 14, COL. 14  
(8) = (5) x (6) x (7)  
(9) = [TAIL - 1.0] x (8)  
(10) = (8) + (9)  
(11) = [(10) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION  
PERMANENT PARTIAL  
(000's)**

SECTION 3  
EXHIBIT 7  
SHEET 14

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	1,465,551	3.359	4,922,326	976	1.000	976	6.660%	1.983%				6.66%	976	976	6.66%
1978	1,553,484	3.155	4,901,629	1,058	1.000	1,058	6.810%	2.158%				6.81%	1,058	1,058	6.81%
1979	1,646,693	2.926	4,817,753	1,001	1.000	1,001	6.079%	2.078%				6.08%	1,001	1,001	6.08%
1980	1,745,494	2.721	4,749,377	1,184	1.000	1,184	6.783%	2.493%				6.78%	1,184	1,184	6.78%
1981	1,826,711	2.507	4,579,080	1,123	1.000	1,123	6.148%	2.452%	5.9%			6.15%	1,123	1,123	6.15%
1982	2,061,263	2.383	4,912,636	1,271	1.000	1,271	6.166%	2.587%	5.4%			6.17%	1,271	1,271	6.17%
1983	2,173,213	2.282	4,959,803	1,347	1.000	1,347	6.199%	2.716%	5.9%			6.20%	1,347	1,347	6.20%
1984	2,314,385	2.175	5,033,338	1,435	1.000	1,435	6.199%	2.850%	3.8%			6.20%	1,435	1,435	6.20%
1985	2,444,242	2.102	5,136,682	1,548	1.000	1,548	6.332%	3.013%	5.2%			6.33%	1,548	1,548	6.33%
1986	2,644,132	2.051	5,422,039	1,641	1.000	1,641	6.207%	3.027%	4.3%			6.21%	1,641	1,641	6.21%
1987	2,911,888	1.984	5,777,397	1,690	1.000	1,690	5.804%	2.926%	2.1%			5.80%	1,690	1,690	5.80%
1988	3,191,151	1.896	6,049,062	1,892	1.000	1,892	5.929%	3.128%	1.6%			5.93%	1,892	1,892	5.93%
1989	3,341,117	1.854	6,194,502	1,901	1.000	1,901	5.691%	3.070%	0.7%			5.69%	1,901	1,901	5.69%
1990	3,644,538	1.785	6,505,112	1,873	1.001	1,875	5.145%	2.883%	-0.5%			5.15%	1,875	1,875	5.15%
1991	3,852,022	1.729	6,659,610	1,794	1.001	1,796	4.662%	2.697%	-2.4%			4.66%	1,796	1,796	4.66%
1992	3,944,342	1.644	6,485,086	1,945	1.002	1,948	4.939%	3.004%	-2.1%			4.94%	1,948	1,948	4.94%
1993	4,020,534	1.614	6,488,066	1,912	1.002	1,916	4.765%	2.953%	-0.4%			4.76%	1,916	1,916	4.76%
1994	4,272,082	1.577	6,736,880	1,851	1.002	1,855	4.342%	2.753%	0.0%	0.809	2.228%	4.34%	1,855	1,855	4.34%
1995	4,432,599	1.532	6,790,486	1,822	1.003	1,828	4.124%	2.692%	-0.9%	0.822	2.212%	4.12%	1,828	1,828	4.12%
1996	4,487,291	1.480	6,641,637	1,806	1.005	1,814	4.043%	2.732%	-2.8%	0.834	2.279%	4.04%	1,814	1,814	4.04%
1997	4,623,816	1.415	6,540,439	1,634	1.007	1,645	3.558%	2.515%	-3.2%	0.847	2.130%	3.56%	1,645	1,645	3.56%
1998	4,816,176	1.351	6,505,829	1,565	1.011	1,582	3.286%	2.432%	-3.1%	0.860	2.091%	3.29%	1,582	1,582	3.29%
1999	5,047,597	1.308	6,599,852	1,802	1.016	1,830	3.626%	2.773%	-0.6%	0.873	2.421%	3.63%	1,830	1,830	3.63%
2000	5,318,217	1.261	6,706,965	1,871	1.021	1,910	3.591%	2.847%	1.8%	0.886	2.523%	3.59%	1,910	1,910	3.59%
2001	5,597,545	1.235	6,912,784	1,679	1.031	1,731	3.092%	2.504%	1.5%	0.900	2.252%	3.09%	1,731	1,731	3.09%
2002	5,821,179	1.195	6,957,259	1,498	1.060	1,587	2.727%	2.281%	-2.3%	0.913	2.084%	2.73%	1,587	1,587	2.73%
2003	6,004,956	1.163	6,981,207	1,557	1.092	1,701	2.832%	2.436%	-4.7%	0.927	2.259%	2.83%	1,701	1,701	2.83%
2004	6,183,507	1.123	6,941,357	1,451	1.142	1,657	2.679%	2.386%	-3.7%	0.941	2.246%	2.68%	1,657	1,657	2.68%
2005	6,388,250	1.097	7,009,350	1,344	1.223	1,643	2.573%	2.345%	-0.9%	0.956	2.241%	2.58%	1,644	1,644	2.57%
2006	6,653,696	1.061	7,058,956	975	1.467	1,431	2.150%	2.027%	-2.7%	0.970	1.966%	2.45%	1,633	1,495	2.25%
2007	6,914,380	1.030	7,121,781	608	2.370	1,441	2.084%	2.023%	-5.2%	0.985	1.993%	2.35%	1,623	1,546	2.24%
2008	7,121,811	1.000	7,121,811							1.000		2.25%	1,599	1,599	2.25%

TOTAL

47,054

49,257

5 YR AVG EXCLD MOST RECENT 1 2.159%  
 20 YR AVG EXCLD MOST RECENT 1 2.226%  
 10 YR AVG EXCLD MOST RECENT 5 2.247%  
 20 YR AVG EXCLD MOST RECENT 5 2.247%

2008 SELECTED FREQUENCY 2.245% (16)

51,244

51,027

(1) PROVIDED BY OLIVER WYMAN & BWC  
 (2) BASED ON CHANGE IN SAWW  
 (3) = (1) x (2)  
 (4) BASED ON DATA FROM OLIVER WYMAN & BWC  
 SECTION 3, EXHIBIT 7, SHEET 19, COL. 6

(6) = (4) x (5)  
 (7) = (6) / (1) x 100  
 (8) = (6) / (3) x 100  
 (9) 5 YEAR FITTED TREND OF (8)  
 (10) Based on -1.5% Frequency Trend from 1994 to 2006

(11) = (8) x (10)  
 (12) SELECTED BASED ON (16) DETRENDED AND (7)  
 (13) = [(12) x (1)] / 100  
 (14) = (4) + [1 - 1/5] x (12)  
 (15) = [(14) / (1)] x 100  
 (16) SELECTED BY DELOITTE CONSULTING BASED ON (11)



**OHIO BUREAU OF WORKERS' COMPENSATION  
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SECTION 3  
EXHIBIT 7  
SHEET 15

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS & ALAE	LSS ADJ. ULTIMATE LOSS & ALAE	WHOLE \$ SELECTED ULTIMATE SEVERITY	WHOLE \$ LSS ADJ. ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE	LSS ADJ. ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551	976	6.66%	113	113	115	115	0.008	0.008
1978	1,553,484	1,058	6.81%	111	112	105	105	0.007	0.007
1979	1,646,693	1,001	6.08%	95	95	95	95	0.006	0.006
1980	1,745,494	1,184	6.78%	85	85	72	72	0.005	0.005
1981	1,826,711	1,123	6.15%	139	140	124	124	0.008	0.008
1982	2,061,263	1,271	6.17%	74	74	58	58	0.004	0.004
1983	2,173,213	1,347	6.20%	100	100	74	74	0.005	0.005
1984	2,314,385	1,435	6.20%	83	83	58	58	0.004	0.004
1985	2,444,242	1,548	6.33%	75	74	48	48	0.003	0.003
1986	2,644,132	1,641	6.21%	248	248	151	151	0.009	0.009
1987	2,911,888	1,690	5.80%	152	152	90	90	0.005	0.005
1988	3,191,151	1,892	5.93%	348	349	184	184	0.011	0.011
1989	3,341,117	1,901	5.69%	348	350	183	184	0.010	0.010
1990	3,644,538	1,875	5.15%	65	66	35	35	0.002	0.002
1991	3,852,022	1,796	4.66%	351	346	195	193	0.009	0.009
1992	3,944,342	1,948	4.94%	359	352	184	181	0.009	0.009
1993	4,020,534	1,916	4.76%	77	78	40	40	0.002	0.002
1994	4,272,082	1,855	4.34%	413	399	223	215	0.010	0.009
1995	4,432,599	1,828	4.12%	671	682	367	373	0.015	0.015
1996	4,487,291	1,814	4.04%	270	275	149	152	0.006	0.006
1997	4,623,816	1,645	3.56%	101	103	62	63	0.002	0.002
1998	4,816,176	1,582	3.29%	363	366	230	231	0.008	0.008
1999	5,047,597	1,830	3.63%	147	153	80	83	0.003	0.003
2000	5,318,217	1,910	3.59%	69	75	36	39	0.001	0.001
2001	5,597,545	1,731	3.09%	211	218	122	126	0.004	0.004
2002	5,821,179	1,587	2.73%	286	264	180	166	0.005	0.005
2003	6,004,956	1,701	2.83%	333	360	196	211	0.006	0.006
2004	6,183,507	1,657	2.68%	184	212	111	128	0.003	0.003
2005	6,388,250	1,644	2.57%	283	314	172	191	0.004	0.005
2006	6,653,696	1,495	2.25%	289	318	193	213	0.004	0.005
2007	6,914,380	1,546	2.24%	361	375	234	242	0.005	0.005
2008	7,121,811	1,599	2.25%	427	427	267	267	0.006	0.006
TOTAL				7,233					

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 3, EXHIBIT 7, SHEET 14, COL. 14  
(3) = (2) / (1) x 100  
(4) SECTION 3, EXHIBIT 7, SHEET 4, COL. 12

(5) SECTION 3, EXHIBIT 7, SHEET 4, COL. 12  
(6) = [(4) / (2)] x 1,000  
(7) = [(5) / (2)] x 1,000  
(8) = [(4) / (1)] x 100  
(9) = [(5) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
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SECTION 3  
EXHIBIT 7  
SHEET 16

DISCOUNT FACTORS

ACCIDENT YEAR AGE	PAID LOSS & ALAE DEVELOPMENT FACTOR	CUMULATIVE PERCENT PAID	INCREMENTAL PERCENT PAID	INCREMENTAL PERCENT DISCOUNTED	DISCOUNT FACTOR AT 5.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			3.0%	3.0%	79.2%
6	32,930	3.0%	22.8%	21.2%	82.6%
18	3,874	25.8%	15.6%	13.8%	81.9%
30	2,414	41.4%	14.3%	12.0%	81.5%
42	1,795	55.7%	10.3%	8.3%	80.2%
54	1,514	66.0%	6.3%	4.8%	78.6%
66	1,383	72.3%	5.4%	3.9%	78.1%
78	1,287	77.7%	4.3%	3.0%	77.0%
90	1,220	82.0%	2.9%	1.9%	75.7%
102	1,178	84.9%	2.3%	1.4%	75.1%
114	1,147	87.2%	2.1%	1.2%	74.6%
126	1,120	89.3%	1.4%	0.8%	73.7%
138	1,103	90.7%	1.0%	0.5%	73.5%
150	1,091	91.7%	1.0%	0.5%	74.3%
162	1,079	92.7%	1.0%	0.5%	74.6%
174	1,067	93.7%	0.9%	0.4%	74.5%
186	1,057	94.6%	0.9%	0.4%	74.0%
198	1,046	95.6%	0.6%	0.3%	72.4%
210	1,040	96.2%	0.5%	0.2%	71.9%
222	1,035	96.6%	0.5%	0.2%	71.7%
234	1,030	97.1%	0.4%	0.1%	70.7%
246	1,026	97.5%	0.3%	0.1%	70.2%
258	1,023	97.7%	0.3%	0.1%	70.5%
270	1,020	98.0%	0.3%	0.1%	69.8%
282	1,017	98.3%	0.1%	0.0%	68.2%
294	1,016	98.4%	0.1%	0.0%	69.6%
306	1,015	98.5%	0.1%	0.0%	71.2%
318	1,014	98.6%	0.1%	0.0%	72.8%
330	1,013	98.7%	0.1%	0.0%	74.4%
342	1,012	98.8%	0.1%	0.0%	76.1%
354	1,011	98.9%	0.1%	0.0%	77.9%
366	1,010	99.0%	0.1%	0.0%	79.7%
378	1,009	99.1%	0.1%	0.0%	81.0%
390	1,008	99.2%	0.1%	0.0%	82.6%
402	1,007	99.3%	0.1%	0.0%	84.1%
414	1,005	99.5%	0.1%	0.0%	85.2%
426	1,004	99.6%	0.1%	0.0%	85.8%
438	1,003	99.7%	0.1%	0.0%	85.7%
450	1,002	99.8%	0.1%	0.0%	84.5%
462	1,002	99.8%	0.0%	0.0%	82.9%
474	1,001	99.9%	0.0%	0.0%	82.7%
486	1,001	99.9%	0.0%	0.0%	83.2%
498	1,001	99.9%	0.0%	0.0%	84.4%
510	1,001	99.9%	0.0%	0.0%	85.9%
522	1,001	99.9%	0.0%	0.0%	87.5%
534	1,000	100.0%	0.0%	0.0%	88.0%
546	1,000	100.0%	0.0%	0.0%	88.3%
558	1,000	100.0%	0.0%	0.0%	88.6%
570	1,000	100.0%	0.0%	0.0%	89.0%
582	1,000	100.0%	0.0%	0.0%	89.7%
594	1,000	100.0%	0.0%	0.0%	91.3%
606	1,000	100.0%	0.0%	0.0%	93.2%
618	1,000	100.0%	0.0%	0.0%	95.3%
630	1,000	100.0%	0.0%	0.0%	97.6%
642	1,000	100.0%	0.0%	0.0%	100.0%
654	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 3, EXHIBIT 7, SHEET 21
  - (3) = 1 / (2)
  - (4) = (3) FROM SUCCESSIVE AGE - (3) FROM CURRENT AGE
  - (5) NET PRESENT VALUE OF (4) ASSUMING MID-YEAR PAYMENT
  - (6) CUMULATIVE DISCOUNT FACTOR FOR GIVEN AGE BASED ON (4) AND (5)



**OHIO BUREAU OF WORKERS' COMPENSATION  
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SECTION 3  
EXHIBIT 7  
SHEET 18

**PERMANENT PARTIAL**

INTERPOLATED DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED PAID LOSS & ALAE			INCURRED LOSS & ALAE			REPORTED COUNTS (6/30/XX EVALUATIONS)			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)
1977	372	366	378	1.010	1.009	1.009				1.000	1.000	1.000	1.010	1.010	1.010
1978	360	354	366	1.011	1.010	1.011				1.000	1.000	1.000	1.011	1.010	1.011
1979	348	342	354	1.012	1.011	1.012				1.000	1.000	1.000	1.012	1.011	1.012
1980	336	330	342	1.013	1.012	1.013				1.000	1.000	1.000	1.013	1.012	1.013
1981	324	318	330	1.014	1.013	1.014				1.000	1.000	1.000	1.014	1.013	1.014
1982	312	306	318	1.015	1.014	1.015				1.000	1.000	1.000	1.015	1.014	1.015
1983	300	294	306	1.016	1.015	1.016				1.000	1.000	1.000	1.016	1.015	1.016
1984	288	282	294	1.017	1.016	1.017				1.000	1.000	1.000	1.017	1.016	1.017
1985	276	270	282	1.020	1.017	1.019				1.000	1.000	1.000	1.020	1.017	1.019
1986	264	258	270	1.023	1.020	1.022				1.000	1.000	1.000	1.023	1.020	1.022
1987	252	246	258	1.026	1.023	1.025				1.000	1.000	1.000	1.026	1.023	1.025
1988	240	234	246	1.030	1.026	1.028				1.000	1.000	1.000	1.030	1.026	1.028
1989	228	222	234	1.035	1.030	1.032				1.001	1.000	1.000	1.034	1.030	1.032
1990	216	210	222	1.040	1.035	1.037				1.001	1.001	1.001	1.039	1.034	1.037
1991	204	198	210	1.046	1.040	1.043				1.002	1.001	1.001	1.045	1.039	1.042
1992	192	186	198	1.057	1.046	1.052				1.002	1.002	1.002	1.055	1.045	1.050
1993	180	174	186	1.067	1.057	1.062				1.002	1.002	1.002	1.065	1.055	1.060
1994	168	162	174	1.079	1.067	1.073				1.003	1.002	1.003	1.076	1.065	1.071
1995	156	150	162	1.091	1.079	1.085				1.004	1.003	1.003	1.087	1.076	1.082
1996	144	138	150	1.103	1.091	1.097				1.005	1.004	1.005	1.097	1.087	1.092
1997	132	126	138	1.120	1.103	1.111				1.008	1.005	1.007	1.112	1.097	1.104
1998	120	114	126	1.147	1.120	1.134				1.012	1.008	1.010	1.134	1.112	1.123
1999	108	102	114	1.178	1.147	1.162				1.017	1.012	1.014	1.159	1.134	1.146
2000	96	90	102	1.220	1.178	1.198				1.025	1.017	1.021	1.190	1.159	1.174
2001	84	78	90	1.287	1.220	1.252				1.042	1.025	1.034	1.234	1.190	1.212
2002	72	66	78	1.383	1.287	1.333				1.070	1.042	1.056	1.293	1.234	1.263
2003	60	54	66	1.514	1.383	1.446				1.109	1.070	1.089	1.366	1.293	1.328
2004	48	42	54	1.795	1.514	1.778				1.171	1.109	1.139	1.532	1.366	1.444
2005	36	30	42	2.414	1.795	2.030				1.307	1.171	1.235	1.848	1.532	1.675
2006	24	18	30	3.874	2.414	2.754				1.758	1.307	1.499	2.205	1.848	2.010
2007	12	6	18	32.930	3.874	7.892				4.596	1.758	2.543	7.166	2.205	3.372

(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 3, EXHIBIT 7, SHEET 21; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 3, EXHIBIT 7, SHEET 21; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)  
(7) FROM SECTION 3, EXHIBIT 7, SHEET 22; SELECTED CUM. BASED ON (2)  
(8) FROM SECTION 3, EXHIBIT 7, SHEET 22; SELECTED CUM. BASED ON (3)

(9) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)  
(10) FROM SECTION 3, EXHIBIT 7, SHEET 28; SELECTED CUM. BASED ON (2)  
(11) FROM SECTION 3, EXHIBIT 7, SHEET 28; SELECTED CUM. BASED ON (3)  
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)  
(13) FROM SECTION 3, EXHIBIT 7, SHEET 29; SELECTED CUM. BASED ON (2)  
(14) FROM SECTION 3, EXHIBIT 7, SHEET 29; SELECTED CUM. BASED ON (3)  
(15) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 7  
SHEET 19

**PERMANENT PARTIAL**

INTERPOLATED CLAIM COUNT DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		REPORTED COUNTS (12/31/XX VALUATIONS)		
		LOW (2)	HIGH (3)	LOW (4)	HIGH (5)	INTERP. (6)
1977	372	372	384	1.000	1.000	1.000
1978	360	360	372	1.000	1.000	1.000
1979	348	348	360	1.000	1.000	1.000
1980	336	336	348	1.000	1.000	1.000
1981	324	324	336	1.000	1.000	1.000
1982	312	312	324	1.000	1.000	1.000
1983	300	300	312	1.000	1.000	1.000
1984	288	288	300	1.000	1.000	1.000
1985	276	276	288	1.000	1.000	1.000
1986	264	264	276	1.000	1.000	1.000
1987	252	252	264	1.000	1.000	1.000
1988	240	240	252	1.000	1.000	1.000
1989	228	228	240	1.000	1.000	1.000
1990	216	216	228	1.001	1.000	1.001
1991	204	204	216	1.001	1.001	1.001
1992	192	192	204	1.002	1.001	1.002
1993	180	180	192	1.002	1.002	1.002
1994	168	168	180	1.002	1.002	1.002
1995	156	156	168	1.003	1.002	1.003
1996	144	144	156	1.005	1.003	1.005
1997	132	132	144	1.007	1.005	1.007
1998	120	120	132	1.011	1.007	1.011
1999	108	108	120	1.016	1.011	1.016
2000	96	96	108	1.021	1.016	1.021
2001	84	84	96	1.031	1.021	1.031
2002	72	72	84	1.060	1.031	1.060
2003	60	60	72	1.092	1.060	1.092
2004	48	48	60	1.142	1.092	1.142
2005	36	36	48	1.223	1.142	1.223
2006	24	24	36	1.467	1.223	1.467
2007	12	12	24	2.370	1.467	2.370

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(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 3, EXHIBIT 7, SHEET 27; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 3, EXHIBIT 7, SHEET 27; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 7  
SHEET 20

**PERMANENT PARTIAL**

INTERPOLATED INDEX FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED INDEXED INCREMENTAL PAID LOSS & ALAE		
		LOW	HIGH	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)
1977	372	366	378	-	-	-
1978	360	354	366	-	-	-
1979	348	342	354	-	-	-
1980	336	330	342	-	-	-
1981	324	318	330	-	-	-
1982	312	306	318	-	-	-
1983	300	294	306	-	-	-
1984	288	282	294	-	-	-
1985	276	270	282	-	-	-
1986	264	258	270	-	-	-
1987	252	246	258	0.008	-	0.004
1988	240	234	246	0.028	0.008	0.015
1989	228	222	234	0.028	0.028	0.028
1990	216	210	222	0.031	0.028	0.030
1991	204	198	210	0.031	0.031	0.031
1992	192	186	198	0.031	0.031	0.031
1993	180	174	186	0.031	0.031	0.031
1994	168	162	174	0.064	0.031	0.045
1995	156	150	162	0.064	0.064	0.064
1996	144	138	150	0.077	0.064	0.070
1997	132	126	138	0.101	0.077	0.088
1998	120	114	126	0.114	0.101	0.107
1999	108	102	114	0.114	0.114	0.114
2000	96	90	102	0.114	0.114	0.114
2001	84	78	90	0.118	0.114	0.116
2002	72	66	78	0.118	0.118	0.118
2003	60	54	66	0.120	0.118	0.119
2004	48	42	54	0.142	0.120	0.130
2005	36	30	42	0.165	0.142	0.153
2006	24	18	30	0.203	0.165	0.183
2007	12	6	18	0.237	0.203	0.219

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(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 3, EXHIBIT 7, SHEET 37; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 3, EXHIBIT 7, SHEET 37; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)









**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION  
PERMANENT PARTIAL  
REPORTED LOST TIME CLAIM COUNTS (ESTIMATED AT 6/30/XX FROM 12/31/XX)**

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	AS OF 12/31/2007				
1977													972	973	975	976	976	976	976	976	977	978	977	976	976	976	976	976	976	976	976	976	976				
1978											1,055	1,057	1,059	1,059	1,059	1,059	1,059	1,059	1,059	1,059	1,059	1,059	1,058	1,058	1,058	1,058	1,058	1,058	1,058	1,058	1,058	1,058	1,058				
1979										985	991	995	996	998	1,000	1,001	1,001	1,001	1,001	1,001	1,001	1,002	1,002	1,001	1,001	1,001	1,001	1,001	1,001	1,001	1,001	1,001	1,001				
1980									1,164	1,170	1,174	1,177	1,180	1,183	1,184	1,184	1,185	1,185	1,185	1,185	1,185	1,185	1,185	1,184	1,184	1,184	1,184	1,184	1,184	1,184	1,184	1,184	1,184				
1981									1,087	1,103	1,113	1,116	1,118	1,119	1,120	1,119	1,119	1,121	1,121	1,122	1,122	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123			
1982							1,226	1,247	1,261	1,265	1,266	1,266	1,267	1,268	1,270	1,271	1,270	1,269	1,270	1,270	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271			
1983					1,291	1,344	1,380	1,406	1,417	1,423	1,429	1,432	1,431	1,429	1,431	1,429	1,432	1,431	1,429	1,432	1,433	1,434	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435			
1984				1,332	1,421	1,470	1,495	1,512	1,530	1,543	1,544	1,545	1,546	1,545	1,545	1,546	1,545	1,545	1,546	1,547	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548			
1985			1,151	1,375	1,483	1,530	1,555	1,590	1,611	1,618	1,624	1,632	1,636	1,638	1,639	1,638	1,639	1,640	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641			
1986		793	1,188	1,436	1,536	1,581	1,632	1,669	1,687	1,689	1,685	1,685	1,687	1,688	1,687	1,688	1,688	1,688	1,689	1,690	1,690	1,690	1,690	1,690	1,690	1,690	1,690	1,690	1,690	1,690	1,690	1,690	1,690	1,690			
1987	312	867	1,279	1,527	1,681	1,784	1,830	1,863	1,872	1,874	1,879	1,883	1,887	1,888	1,888	1,888	1,889	1,889	1,890	1,891	1,892	1,892	1,892	1,892	1,892	1,892	1,892	1,892	1,892	1,892	1,892	1,892	1,892	1,892			
1988	348	953	1,297	1,497	1,669	1,768	1,840	1,880	1,889	1,892	1,894	1,896	1,897	1,898	1,898	1,898	1,898	1,899	1,900	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901		
1989	356	955	1,335	1,549	1,680	1,765	1,817	1,847	1,859	1,863	1,866	1,870	1,871	1,871	1,872	1,872	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873		
1990	371	985	1,345	1,535	1,643	1,697	1,734	1,763	1,778	1,784	1,788	1,791	1,792	1,792	1,792	1,793	1,793	1,793	1,793	1,793	1,793	1,793	1,793	1,793	1,793	1,793	1,793	1,793	1,793	1,793	1,793	1,793	1,793	1,793	1,793		
1991	408	1,063	1,434	1,638	1,761	1,831	1,883	1,920	1,932	1,936	1,940	1,943	1,944	1,944	1,944	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945		
1992	443	1,124	1,485	1,666	1,753	1,812	1,853	1,876	1,891	1,900	1,905	1,907	1,907	1,909	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912		
1993	391	1,041	1,430	1,612	1,695	1,740	1,774	1,803	1,821	1,832	1,839	1,842	1,846	1,850	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851		
1994	395	1,058	1,417	1,565	1,653	1,708	1,753	1,785	1,801	1,809	1,813	1,818	1,821	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822		
1995	446	1,109	1,426	1,573	1,646	1,699	1,742	1,769	1,781	1,789	1,797	1,804	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806		
1996	412	1,019	1,294	1,419	1,488	1,538	1,575	1,595	1,611	1,622	1,630	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634		
1997	414	986	1,230	1,361	1,436	1,489	1,525	1,546	1,557	1,562	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565		
1998	478	1,156	1,451	1,595	1,668	1,709	1,750	1,784	1,798	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802		
1999	520	1,246	1,543	1,666	1,724	1,781	1,834	1,865	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871		
2000	417	1,045	1,342	1,476	1,580	1,614	1,656	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679		
2001	387	965	1,226	1,339	1,414	1,472	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498		
2002	391	989	1,294	1,444	1,526	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557		
2003	362	918	1,231	1,401	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451		
2004	335	890	1,227	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344		
2005	296	784	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	
2006	304	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	
2007																																					

**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	378-400	
1977													1.0010	1.0021	1.0010	1.0000	1.0000	1.0000	1.0000	1.0010	1.0010	0.9990	0.99898	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000
1978											1.0019	1.0019	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9991	1.0000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000
1979											1.0061	1.0040	1.0010	1.0020	1.0020	1.0010	1.0000	1.0000	1.0000	1.0010	1.0000	1.0000	0.99900	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000
1980									1.0052	1.0034	1.0026	1.0025	1.0025	1.0008	1.0000	1.0000																	



**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION  
PERMANENT PARTIAL  
CUMULATIVE PAID LOSS & ALAE / 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	AS OF 12/31/2007		
1977															100	104	109	114	114	114	114	114	114	114	114	114	114	114	114	114	114	114	114		
1978														104	104	104	104	104	104	104	104	104	104	104	104	104	104	104	104	104	104	104	104		
1979													94	94	94	94	94	94	94	94	94	94	94	94	94	94	94	94	94	94	94	94	94		
1980												71	71	71	71	71	71	71	71	71	71	71	71	71	71	71	71	71	71	71	71	71	71		
1981											122	122	123	123	123	123	123	123	123	123	123	123	123	123	123	123	123	123	123	123	123	123	123		
1982										54	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57		
1983									72	72	72	72	72	72	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73		
1984								51	51	51	51	51	51	51	56	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57		
1985								34	34	34	37	37	38	47	47	47	47	47	47	47	47	47	47	47	47	47	47	47	47	47	47	47	47		
1986								51	117	130	130	130	130	130	130	130	130	130	130	130	130	130	143	147	148										
1987								69	76	79	79	79	80	80	86	88	88	88	88	88	88	88	88	88	88	88	88	88	88	88	88	88	88		
1988								50	106	131	146	154	170	177	179	179	179	179	179	179	179	179	179	179	179	179	179	179	179	179	179	179	179		
1989								47	101	110	125	144	160	165	171	171	171	171	171	171	171	171	171	171	171	171	171	171	171	171	171	171	171		
1990								21	47	48	50	106	131	146	154	170	177	179	179	179	179	179	179	179	179	179	179	179	179	179	179	179	179		
1991								42	101	110	125	144	160	165	171	171	171	171	171	171	171	171	171	171	171	171	171	171	171	171	171	171	171	171	
1992								16	21	25	32	34	34	34	34	34	34	34	34	34	34	34	34	34	34	34	34	34	34	34	34	34	34	34	
1993								30	39	39	39	82	141	141	141	141	153	153	153	153	153	153	153	153	153	153	153	153	153	153	153	153	153	153	
1994								15	31	34	35	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	
1995								25	32	32	102	102	107	109	141	168	191	205	208	208	208	208	208	208	208	208	208	208	208	208	208	208	208	208	
1996								32	49	54	56	183	243	256	288	303	317	331	338	338	338	338	338	338	338	338	338	338	338	338	338	338	338	338	
1997								53	83	97	129	136	136	136	136	136	136	136	136	136	136	136	136	136	136	136	136	136	136	136	136	136	136	136	
1998								11	29	43	54	55	55	55	55	55	55	55	55	55	55	55	55	55	55	55	55	55	55	55	55	55	55	55	
1999								15	60	82	149	192	203	203	203	203	203	203	203	203	203	203	203	203	203	203	203	203	203	203	203	203	203	203	
2000								26	26	47	63	65	65	69	69	69	69	69	69	69	69	69	69	69	69	69	69	69	69	69	69	69	69	69	
2001								11	14	19	19	19	19	19	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	
2002								25	60	89	89	92	92	92	92	92	92	92	92	92	92	92	92	92	92	92	92	92	92	92	92	92	92	92	
2003								25	69	89	133	133	133	133	133	133	133	133	133	133	133	133	133	133	133	133	133	133	133	133	133	133	133	133	
2004								3	22	75	97	97	135	135	135	135	135	135	135	135	135	135	135	135	135	135	135	135	135	135	135	135	135	135	
2005								5	9	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	
2006								47	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	
2007								7	27	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	
2007								2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
																												3,264							







**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 7  
SHEET 42

**PERMANENT PARTIAL**

**Paid Tail Factor Selection**

Age Months (1)	Age Years (2)	Age to Age Development Factors							Cumulative Development Factors					
		Fitted Paid (3)	Incram. Data (4)	Weibull Curve (5)	Inverse Power Curve (6)	PA Selected Tail (7)	Selected Tail (8)	Selected Incrim. Decay (9)	Fitted Paid (10)	Incram. Data (11)	Weibull Curve (12)	Inverse Power Curve (13)	PA Selected Tail (14)	Selected Tail (15)
6	0.5	8.500		2.390	19.030	8.600	8.500		32.604		8.700	107.8	33.348	32.930
18	1.5	1.605		1.499	2.351	1.605	1.605	0.686	3.836		3.640	5.665	3.878	3.874
30	2.5	1.345		1.277	1.405	1.345	1.345	0.915	2.390		2.428	2.410	2.416	2.414
42	3.5	1.185		1.176	1.183	1.190	1.185	0.721	1.777		1.901	1.715	1.796	1.795
54	4.5	1.095		1.120	1.101	1.095	1.095	0.609	1.499		1.616	1.450	1.509	1.514
66	5.5	1.075		1.086	1.063	1.075	1.075	0.864	1.369		1.442	1.317	1.379	1.383
78	6.5	1.055		1.063	1.043	1.055	1.055	0.788	1.274		1.328	1.239	1.282	1.287
90	7.5	1.035		1.047	1.030	1.035	1.035	0.675	1.207		1.250	1.188	1.215	1.220
102	8.5	1.027		1.036	1.023	1.027	1.027	0.794	1.166		1.193	1.153	1.174	1.178
114	9.5	1.024		1.028	1.017	1.024	1.024	0.910	1.136		1.152	1.128	1.143	1.147
126	10.5	1.016		1.022	1.014	1.016	1.016	0.685	1.109		1.121	1.108	1.117	1.120
138	11.5	1.011		1.017	1.011	1.011	1.011	0.677	1.092		1.097	1.093	1.099	1.103
150	12.5	1.011		1.014	1.009	1.010	1.011	1.042	1.080		1.078	1.081	1.087	1.091
162	13.5	1.011		1.011	1.008	1.010	1.011	1.011	1.068		1.064	1.072	1.077	1.079
174	14.5	1.010		1.009	1.006	1.010	1.010	0.919	1.057		1.052	1.064	1.066	1.067
186	15.5	1.010		1.007	1.005	1.010	1.010	1.010	1.046		1.043	1.057	1.055	1.057
198	16.5	1.006		1.006	1.005	1.006	1.006	0.622	1.036		1.035	1.051	1.045	1.046
210	17.5	1.005		1.005	1.004	1.004	1.005	0.817	1.030		1.029	1.046	1.039	1.040
222	18.5	1.005		1.004	1.004	1.006	1.005	1.005	1.025		1.024	1.042	1.035	1.035
234	19.5	1.004		1.003	1.003	1.004	1.004	0.739	1.019		1.020	1.038	1.029	1.030
246	20.5	1.003		1.003	1.003	1.003	1.003	0.718	1.016		1.017	1.035	1.025	1.026
258	21.5	1.003		1.002	1.003	1.002	1.003	1.144	1.013		1.014	1.032	1.022	1.023
270	22.5	1.003		1.002	1.002	1.004	1.003	1.003	1.010		1.012	1.029	1.021	1.020
282	23.5	1.001		1.002	1.002	1.000	1.001	0.334	1.007		1.010	1.027	1.017	1.017
294	24.5	1.001		1.001	1.002	1.001	1.001	1.001	1.006		1.009	1.025	1.017	1.016
306	25.5	1.001		1.001	1.002	1.002	1.001	1.001	1.005		1.007	1.023	1.016	1.015
318	26.5	1.001		1.001	1.002	1.001	1.001	1.001	1.004		1.006	1.021	1.015	1.014
330	27.5	1.001		1.001	1.001	1.002	1.001	1.001	1.003		1.005	1.020	1.014	1.013
342	28.5	1.001		1.001	1.001	1.001	1.001	1.001	1.002		1.005	1.018	1.012	1.012
354	29.5	1.001		1.001	1.001	1.001	1.001	1.001	1.001		1.004	1.017	1.011	1.011
366	30.5			1.000	1.001	1.001	1.001	1.239			1.003	1.016	1.010	1.010
378	31.5			1.000	1.001	1.001	1.001	0.880			1.003	1.015	1.009	1.009
390	32.5			1.000	1.001	1.001	1.001	1.003			1.002	1.013	1.008	1.008
402	33.5			1.000	1.001	1.001	1.001	1.093			1.002	1.013	1.007	1.007
414	34.5			1.000	1.001	1.001	1.001	0.983			1.002	1.012	1.005	1.005
426	35.5			1.000	1.001	1.001	1.001	0.957			1.002	1.011	1.004	1.004
438	36.5			1.000	1.001	1.001	1.001	0.843			1.001	1.010	1.003	1.003
450	37.5			1.000	1.001	1.001	1.001	0.673			1.001	1.009	1.002	1.002
462	38.5			1.000	1.001	1.000	1.000	0.525			1.001	1.009	1.002	1.002
474	39.5			1.000	1.001	1.000	1.000	0.660			1.001	1.008	1.001	1.001
486	40.5			1.000	1.001	1.000	1.000	0.721			1.001	1.007	1.001	1.001
498	41.5			1.000	1.001	1.000	1.000	0.809			1.001	1.007	1.001	1.001
510	42.5			1.000	1.001	1.000	1.000	0.958			1.001	1.006	1.001	1.001
522	43.5			1.000	1.000	1.000	1.000	1.174			1.000	1.006	1.001	1.001
534	44.5			1.000	1.000	1.000	1.000	0.801			1.000	1.005	1.000	1.000
546	45.5			1.000	1.000	1.000	1.000	0.743			1.000	1.005	1.000	1.000
558	46.5			1.000	1.000	1.000	1.000	0.707			1.000	1.004	1.000	1.000
570	47.5			1.000	1.000	1.000	1.000	0.669			1.000	1.004	1.000	1.000
582	48.5			1.000	1.000	1.000	1.000	0.641			1.000	1.004	1.000	1.000
594	49.5			1.000	1.000	1.000	1.000	0.813			1.000	1.003	1.000	1.000
606	50.5			1.000	1.000	1.000	1.000	0.881			1.000	1.003	1.000	1.000
618	51.5			1.000	1.000	1.000	1.000	0.916			1.000	1.002	1.000	1.000
630	52.5			1.000	1.000	1.000	1.000	0.981			1.000	1.002	1.000	1.000
642	53.5			1.000	1.000	1.000	1.000	-			1.000	1.002	1.000	1.000
654	54.5			1.000	1.000	1.000	1.000	-			1.000	1.002	1.000	1.000
Tail	Tail			1.000	1.001	1.000	1.000	-			1.000	1.001	1.000	1.000

54.5 tail decay - (16)  
- (17)

- (1) AGE IN MONTHS
- (2) AGE IN YEARS
- (3) SECTION 3, EXHIBIT 7, SHEET 21
- (4) N/A
- (5) SECTION 3, EXHIBIT 7, SHEET 43
- (6) SECTION 3, EXHIBIT 7, SHEET 43
- (7) PA TAIL
- (8) SELECTED BY DELOITTE CONSULTING

- (10) COLUMN (3) MULTIPLICATIVELY ACCUMULATED
- (11) COLUMN (4) MULTIPLICATIVELY ACCUMULATED
- (12) COLUMN (5) MULTIPLICATIVELY ACCUMULATED
- (13) COLUMN (6) MULTIPLICATIVELY ACCUMULATED
- (14) COLUMN (7) MULTIPLICATIVELY ACCUMULATED
- (15) COLUMN (8) MULTIPLICATIVELY ACCUMULATED
- (16) [COLUMN (8) @ 54.5] X [COLUMN (8) TAIL]
- (17) COLUMN (8) TAIL + (14)



**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 7  
SHEET 43

**PERMANENT PARTIAL**

FITTING PAID LOSS DEVELOPMENT FACTORS

Fitting for Periods:			Weibull Curve Fitting						Inverse Power Curve Fitting				
			Slope= 0.644						Slope= -2.359				
			Intercept= -1.766						Intercept= 7.118				
PERIOD	AGE	ATA	X	Y	Y*	ATA*	ATU*	X	Y	Y*	ATA*	ATU*	
1	6	8.500	1.792	-2.078	-0.612	2.390	8.700	1.792	2.015	2.892	19.030	107.815	
2	18	1.605	2.890	-0.025	0.095	1.499	3.640	2.890	-0.503	0.301	2.351	5.665	
3	30	1.345	3.401	0.308	0.424	1.277	2.428	3.401	-1.064	-0.904	1.405	2.410	
4	42	1.185	3.738	0.619	0.640	1.176	1.901	3.738	-1.687	-1.698	1.183	1.715	
5	54	1.095	3.989	0.894	0.802	1.120	1.616	3.989	-2.354	-2.291	1.101	1.450	
6	66	1.075	4.190	0.979	0.931	1.086	1.442	4.190	-2.590	-2.764	1.063	1.317	
7	78	1.055	4.357	1.083	1.039	1.063	1.328	4.357	-2.900	-3.158	1.043	1.239	
8	90	1.035	4.500	1.219	1.131	1.047	1.250	4.500	-3.348	-3.495	1.030	1.188	
9	102	1.027	4.625	1.292	1.212	1.036	1.193	4.625	-3.613	-3.791	1.023	1.153	
10	114	1.024	4.736	1.324	1.283	1.028	1.152	4.736	-3.733	-4.053	1.017	1.128	
11	126	1.016	4.836	1.423	1.348	1.022	1.121	4.836	-4.135	-4.289	1.014	1.108	
12	138	1.011	4.927	1.515	1.406	1.017	1.097	4.927	-4.541	-4.504	1.011	1.093	
13	150	1.011	5.011	1.509	1.460	1.014	1.078	5.011	-4.510	-4.700	1.009	1.081	
14	162	1.011	5.088	1.509	1.510	1.011	1.064	5.088	-4.510	-4.882	1.008	1.072	
15	174	1.010	5.159	1.529	1.556	1.009	1.052	5.159	-4.605	-5.050	1.006	1.064	
16	186	1.010	5.226	1.529	1.598	1.007	1.043	5.226	-4.605	-5.208	1.005	1.057	
17	198	1.006	5.288	1.628	1.639	1.006	1.035	5.288	-5.089	-5.355	1.005	1.051	
18	210	1.005	5.347	1.668	1.677	1.005	1.029	5.347	-5.298	-5.494	1.004	1.046	
19	222	1.005	5.403	1.668	1.712	1.004	1.024	5.403	-5.298	-5.625	1.004	1.042	
20	234	1.004	5.455	1.725	1.746	1.003	1.020	5.455	-5.606	-5.749	1.003	1.038	
21	246	1.003	5.505	1.782	1.778	1.003	1.017	5.505	-5.941	-5.867	1.003	1.035	
22	258	1.003	5.553	1.760	1.809	1.002	1.014	5.553	-5.809	-5.980	1.003	1.032	
23	270	1.003	5.598	1.760	1.838	1.002	1.012	5.598	-5.809	-6.087	1.002	1.029	
24	282	1.001	5.642	1.933	1.866	1.002	1.010	5.642	-6.908	-6.189	1.002	1.027	
25	294	1.001	5.684	1.933	1.893	1.001	1.009	5.684	-6.908	-6.288	1.002	1.025	
26	306	1.001	5.724	1.933	1.919	1.001	1.007	5.724	-6.908	-6.382	1.002	1.023	
27	318	1.001	5.762	1.933	1.944	1.001	1.006	5.762	-6.908	-6.473	1.002	1.021	
28	330	1.001	5.799	1.933	1.968	1.001	1.005	5.799	-6.908	-6.560	1.001	1.020	
29	342	1.001	5.835	1.933	1.991	1.001	1.005	5.835	-6.908	-6.644	1.001	1.018	
30	354	1.001	5.869	1.933	2.013	1.001	1.004	5.869	-6.908	-6.726	1.001	1.017	
31	366		5.903		2.034	1.000	1.003	5.903		-6.804	1.001	1.016	
32	378		5.935		2.055	1.000	1.003	5.935		-6.880	1.001	1.015	
33	390		5.966		2.075	1.000	1.002	5.966		-6.954	1.001	1.013	
34	402		5.996		2.095	1.000	1.002	5.996		-7.026	1.001	1.013	
35	414		6.026		2.114	1.000	1.002	6.026		-7.095	1.001	1.012	
36	426		6.054		2.132	1.000	1.002	6.054		-7.162	1.001	1.011	
37	438		6.082		2.150	1.000	1.001	6.082		-7.228	1.001	1.010	
38	450		6.109		2.167	1.000	1.001	6.109		-7.292	1.001	1.009	
39	462		6.136		2.184	1.000	1.001	6.136		-7.354	1.001	1.009	
40	474		6.161		2.201	1.000	1.001	6.161		-7.414	1.001	1.008	
41	486		6.186		2.217	1.000	1.001	6.186		-7.473	1.001	1.007	
42	498		6.211		2.233	1.000	1.001	6.211		-7.531	1.001	1.007	
43	510		6.234		2.248	1.000	1.001	6.234		-7.587	1.001	1.006	
44	522		6.258		2.263	1.000	1.000	6.258		-7.642	1.000	1.006	
45	534		6.280		2.278	1.000	1.000	6.280		-7.695	1.000	1.005	
46	546		6.303		2.292	1.000	1.000	6.303		-7.748	1.000	1.005	
47	558		6.324		2.306	1.000	1.000	6.324		-7.799	1.000	1.004	
48	570		6.346		2.320	1.000	1.000	6.346		-7.849	1.000	1.004	
49	582		6.366		2.333	1.000	1.000	6.366		-7.898	1.000	1.004	
50	594		6.387		2.346	1.000	1.000	6.387		-7.946	1.000	1.003	
51	606		6.407		2.359	1.000	1.000	6.407		-7.994	1.000	1.003	
52	618		6.426		2.372	1.000	1.000	6.426		-8.040	1.000	1.002	
53	630		6.446		2.384	1.000	1.000	6.446		-8.085	1.000	1.002	
54	642		6.465		2.396	1.000	1.000	6.465		-8.130	1.000	1.002	
55	654		6.483		2.408	1.000	1.000	6.483		-8.173	1.000	1.002	
56	666		6.501		2.420	1.000	1.000	6.501		-8.216	1.000	1.001	
57	678		6.519		2.431	1.000	1.000	6.519		-8.258	1.000	1.001	
58	690		6.537		2.443	1.000	1.000	6.537		-8.300	1.000	1.001	
59	702		6.554		2.454	1.000	1.000	6.554		-8.341	1.000	1.000	
60	714		6.571		2.465	1.000	1.000	6.571		-8.380	1.000	1.000	

Summary of Curve Fitting

Method	Tail	R <sup>2</sup>
Weibull	1.000	0.984
Inverse Power	1.001	0.963

Fitting for Periods:

56-to-Ult:	56
From:	2
To:	30
Cut-off:	60

**OHIO BUREAU OF WORKERS' COMPENSATION**  
**PUBLIC EMPLOYERS - STATE AGENCIES**  
**COMPENSATION**  
**TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)**  
**(000's)**

SECTION 3  
EXHIBIT 8  
SHEET 1

SUMMARY OF LOSS & ALAE RESERVES

ACCIDENT YEAR	PAYROLL	SEL.ULT. EXPECTED PAID AT @ 6/30/08	SELECTED ULTIMATE LOSS & ALAE	SELECTED NOMINAL UNPAID LOSS & ALAE	DISCOUNT FACTOR AT 5.0%	SELECTED DISCOUNTED UNPAID LOSS & ALAE	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		1	5	4	84.7%	4	
1977	1,465,551	417	417	0	84.6%	0	0.03
1978	1,553,484	472	472	0	84.6%	0	0.03
1979	1,646,693	638	640	2	93.0%	2	0.04
1980	1,745,494	514	515	2	89.1%	2	0.03
1981	1,826,711	583	585	2	85.9%	2	0.03
1982	2,061,263	707	710	3	83.6%	2	0.03
1983	2,173,213	714	714	0	81.5%	0	0.03
1984	2,314,385	603	606	4	82.1%	3	0.03
1985	2,444,242	686	691	5	81.0%	4	0.03
1986	2,644,132	258	260	2	80.8%	2	0.01
1987	2,911,888	0			79.7%		-
1988	3,191,151	0			80.2%		-
1989	3,341,117	0			80.4%		-
1990	3,644,538	0			81.1%		-
1991	3,852,022	0			82.5%		-
1992	3,944,342	0			83.7%		-
1993	4,020,534	0			85.1%		-
1994	4,272,082	0			86.0%		-
1995	4,432,599	0			86.8%		-
1996	4,487,291	0			87.5%		-
1997	4,623,816	0			87.9%		-
1998	4,816,176	0			87.8%		-
1999	5,047,597	0			87.2%		-
2000	5,318,217	0			86.3%		-
2001	5,597,545	0			84.8%		-
2002	5,821,179	0			82.9%		-
2003	6,004,956	0			100.0%		-
2004	6,183,507	0			100.0%		-
2005	6,388,250	0			100.0%		-
2006	6,653,696	0			100.0%		-
2007	6,914,380	0			100.0%		-
2008	3,560,906	0			84.4%		-
TOTAL		5,591	5,616	24	84.2%	20	
EXLD PRIOR		5,591	5,611	20	84.1%	17	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 3, EXHIBIT 8, SHEET 4, COL. 2 + SECTION 3, EXHIBIT 8, SHEET 3, COL. 8  
(3) SECTION 3, EXHIBIT 8, SHEET 4, COL. 12; 2008 ADJUSTED TO PARTIAL YEAR  
(4) = (3) - (2)  
(5) SECTION 3, EXHIBIT 8, SHEET 16, COL. 6  
(6) = (4) x (5)  
(7) = [(3) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 8  
SHEET 2

**TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)  
(000's)**

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS & ALAE @ 6/30/2008	FISCAL YEAR ENDING															
	(1)	2009 (2)	2010 (3)	2011 (4)	2012 (5)	2013 (6)	2014 (7)	2015 (8)	2016 (9)	2017 (10)	2018 (11)	2019 (12)	2020 (13)	2021 (14)	2022 (15)	2023 (16)	> 2023 (17)
PRIOR	4	1	1	1	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
1978	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1979	2	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1980	2	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1981	2	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0
1982	3	0	0	0	2	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
1984	4	1	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0
1985	5	1	1	0	0	0	0	2	0	0	0	0	0	0	0	0	0
1986	2	0	0	0	0	0	0	0	1	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
1988	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
1990	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
1992	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
1994	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
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	0
1998	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1999	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2001	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2002	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2003	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2004	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2005	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2006	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2007	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2008	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>24</b>	<b>5</b>	<b>4</b>	<b>3</b>	<b>3</b>	<b>1</b>	<b>2</b>	<b>2</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

(1) SECTION 3, EXHIBIT 8, SHEET 1, COL. 4  
(2) - (17) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 8, SHEET 21

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

SECTION 3  
EXHIBIT 8  
SHEET 3

ESTIMATED PAYMENTS FROM 1/1/2008 TO 6/30/2008

ACCIDENT YEAR	SELECTED	PAID	AGE @ 12/31/2007	AGE @ 6/30/2008	LDF @ 12/31/2007	LDF @ 6/30/2008	EXPECTED PERCENT	1/1/08 TO 6/30/08
	ULTIMATE LOSS & ALAE	LOSS & ALAE @ 12/31/07						EXPECTED PAYMENTS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR	5	0	384	390	1.001	1.001	13.4%	1
1977	417	417	372	378	1.001	1.001	13.4%	0
1978	472	472	360	366	1.002	1.001	57.5%	0
1979	640	638	348	354	1.003	1.003	2.9%	0
1980	515	514	336	342	1.004	1.003	4.3%	0
1981	585	583	324	330	1.004	1.004	6.1%	0
1982	710	707	312	318	1.004	1.004	5.6%	0
1983	714	714	300	306	1.005	1.005	12.6%	0
1984	606	602	288	294	1.007	1.006	7.7%	0
1985	691	685	276	282	1.008	1.007	9.8%	1
1986	260	258	264	270	1.009	1.009	7.3%	0
1987	0		252	258	1.011	1.010	10.8%	0
1988	0		240	246	1.014	1.012	10.5%	0
1989	0		228	234	1.018	1.015	12.0%	0
1990	0		216	222	1.023	1.020	14.8%	0
1991	0		204	210	1.032	1.027	15.7%	0
1992	0		192	198	1.046	1.037	17.8%	0
1993	0		180	186	1.067	1.054	17.7%	0
1994	0		168	174	1.099	1.079	18.2%	0
1995	0		156	162	1.152	1.119	19.6%	0
1996	0		144	150	1.243	1.188	19.2%	0
1997	0		132	138	1.393	1.304	17.2%	0
1998	0		120	126	1.631	1.494	14.6%	0
1999	0		108	114	2.033	1.797	12.7%	0
2000	0		96	102	2.707	2.341	9.1%	0
2001	0		84	90	3.822	3.207	6.8%	0
2002	0		72	78	5.952	4.731	5.2%	0
2003	0		60	66	8.025	8.025	0.0%	0
2004	0		48	54	8.025	8.025	0.0%	0
2005	0		36	42	8.025	8.025	0.0%	0
2006	0		24	30	8.025	8.025	0.0%	0
2007	0		12	18	8.025	8.025	0.0%	0
2008	0		0	6		8.025	12.5%	0
TOTAL	5,616	5,589						2
EXLD PRIOR	5,611	5,589						1

(1) SECTION 3, EXHIBIT 8, SHEET 4, COL. 12  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) AGE OF ACCIDENT YEAR AT 12/31/2007  
(4) AGE OF ACCIDENT YEAR AT 6/30/2008

(5) BASED ON SECTION 3, EXHIBIT 8, SHEET 21 AGE OF (5)  
(6) BASED ON SECTION 3, EXHIBIT 8, SHEET 21 AGE OF (6)  
(7) =  $[1 / (6) - 1 / (5)] / [1 - 1 / (5)]$   
(8) =  $[(1) - (2)] \times (7)$

**OHIO BUREAU OF WORKERS' COMPENSATION  
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SECTION 3  
EXHIBIT 8  
SHEET 4

SELECTION OF ULTIMATE LOSS & ALAE

ACCIDENT YEAR	PAYROLL	INDICATED ULTIMATE LOSS & ALAE											SELECTED ULTIMATE LOSS & ALAE	SELECTED ULTIMATE LOSS RATE
		PAID LOSS & ALAE @ 12/31/07	INCURRED LOSS & ALAE @ 12/31/07	LOSS DEVELOPMENT		BORNHJETTER-FERGUSON		PAID CUM. FREQ/SEV AY DEV.	PAID INCR. FREQ/SEV AY DEV.	INCR. INDEX PAYMENT METHOD	PAID INCR. TRENDED FREQ/SEV			
		(2)	(3)	PAID (4)	INCURRED (5)	PAID (6)	INCURRED (7)	(8)	(9)	(10)	(11)			
PRIOR													5	
1977	1,465,551	417	417	418				417	417	418			417	0.028
1978	1,553,484	472	472	473				472	472	472			472	0.030
1979	1,646,693	638	641	640				638	637	638			640	0.039
1980	1,745,494	514	516	515				514	514	514			515	0.030
1981	1,826,711	583	586	585				584	602	584			585	0.032
1982	2,061,263	707	711	710				711	733	710			710	0.034
1983	2,173,213	714	714	718				721	740	722			714	0.033
1984	2,314,385	602	606	606				609	602	613			606	0.026
1985	2,444,242	685	691	691				694	701	698			691	0.028
1986	2,644,132	258	266	260				262	262	274			260	0.010
1987	2,911,888													
1988	3,191,151													
1989	3,341,117													
1990	3,644,538													
1991	3,852,022													
1992	3,944,342													
1993	4,020,534													
1994	4,272,082													
1995	4,432,599													
1996	4,487,291													
1997	4,623,816													
1998	4,816,176													
1999	5,047,597													
2000	5,318,217													
2001	5,597,545													
2002	5,821,179													
2003	6,004,956													
2004	6,183,507													
2005	6,388,250													
2006	6,653,696													
2007	6,914,380													
2008	7,121,811													
TOTAL		5,589	5,619	5,616				5,622	5,680	5,644			5,616	
EXLD PRIOR		5,589	5,619	5,616				5,622	5,680	5,644			5,611	
EXLD PRIOR & 2008		5,589	5,619	5,616				5,622	5,680	5,644			5,611	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) BASED ON DATA FROM OLIVER WYMAN & BWC  
(4) SECTION 3, EXHIBIT 8, SHEET 5, COL. 4  
(5) N/A  
(6) N/A

(7) N/A  
(8) SECTION 3, EXHIBIT 8, SHEET 9, COL. 8  
(9) SECTION 3, EXHIBIT 8, SHEET 10  
(10) SECTION 3, EXHIBIT 8, SHEET 13, COL. 10  
(11) N/A  
(12) SELECTED BY DELOITTE CONSULTING

(13) (12) / (1) x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
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TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)  
(000's)**

SECTION 3  
EXHIBIT 8  
SHEET 5

PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE (MONTHS)	PAID LOSS & ALAE	PAID LDF	INDICATED ULTIMATE @ 12/31/07	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
		0			
1977	372	417	1.001	418	0.03
1978	360	472	1.002	473	0.03
1979	348	638	1.003	640	0.04
1980	336	514	1.004	515	0.03
1981	324	583	1.004	585	0.03
1982	312	707	1.004	710	0.03
1983	300	714	1.005	718	0.03
1984	288	602	1.007	606	0.03
1985	276	685	1.008	691	0.03
1986	264	258	1.009	260	0.01
1987	252		1.011		
1988	240		1.014		
1989	228		1.018		
1990	216		1.023		
1991	204		1.032		
1992	192		1.046		
1993	180		1.067		
1994	168		1.099		
1995	156		1.152		
1996	144		1.243		
1997	132		1.393		
1998	120		1.631		
1999	108		2.033		
2000	96		2.707		
2001	84		3.822		
2002	72		5.952		
2003	60		8.025		
2004	48		8.025		
2005	36		8.025		
2006	24		8.025		
2007	12		8.025		
2008	0				
TOTAL		5,589		5,616	

(1) AGE OF ACCIDENT YEAR  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 3, EXHIBIT 8, SHEET 18, COL. 6  
(4) = (2) x (3)  
(5) = (4) / PAYROLL x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
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TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)  
(000's)**

SECTION 3  
EXHIBIT 8  
SHEET 9

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 & ALAE	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551	976	1.000	976	428	1.000	428	417	0.03
1978	1,553,484	1,058	1.000	1,058	446	1.000	446	472	0.03
1979	1,646,693	1,001	1.000	1,001	637	1.000	637	638	0.04
1980	1,745,494	1,184	1.000	1,184	434	1.000	434	514	0.03
1981	1,826,711	1,123	1.000	1,123	519	1.001	520	584	0.03
1982	2,061,263	1,271	1.000	1,271	556	1.006	559	711	0.03
1983	2,173,213	1,347	1.000	1,347	530	1.010	535	721	0.03
1984	2,314,385	1,435	1.000	1,435	420	1.011	425	609	0.03
1985	2,444,242	1,548	1.000	1,548	443	1.013	449	694	0.03
1986	2,644,132	1,641	1.000	1,641	157	1.016	160	262	0.01
1987	2,911,888	1,690	1.000	1,690		1.023			
1988	3,191,151	1,892	1.000	1,892		1.027			
1989	3,341,117	1,901	1.000	1,902		1.031			
1990	3,644,538	1,873	1.001	1,875		1.041			
1991	3,852,022	1,794	1.001	1,796		1.051			
1992	3,944,342	1,945	1.002	1,948		1.058			
1993	4,020,534	1,912	1.002	1,916		1.082			
1994	4,272,082	1,851	1.003	1,856		1.125			
1995	4,432,599	1,822	1.003	1,828		1.187			
1996	4,487,291	1,806	1.005	1,814		1.280			
1997	4,623,816	1,634	1.007	1,645		1.426			
1998	4,816,176	1,565	1.010	1,581		1.705			
1999	5,047,597	1,802	1.014	1,828		2.255			
2000	5,318,217	1,871	1.021	1,910		3.378			
2001	5,597,545	1,679	1.034	1,736		5.740			
2002	5,821,179	1,498	1.056	1,582		8.082			
2003	6,004,956	1,557	1.089	1,696		8.082			
2004	6,183,507	1,451	1.139	1,653		8.082			
2005	6,388,250	1,344	1.235	1,660		8.082			
2006	6,653,696	975	1.499	1,461		8.082			
2007	6,914,380	608	2.543	1,546		8.082			
2008	7,121,811		-			-			
Total		47,054		49,404				5,622	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 3, EXHIBIT 8, SHEET 18, COL. 12  
(4) = (2) x (3)  
(5) SECTION 3, EXHIBIT 8, SHEET 29

(6) SECTION 3, EXHIBIT 8, SHEET 18, COL. 15  
(7) = (5) x (6)  
(8) = [(4) x (7)] / 1000  
(9) = [(8) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

**TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)**

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	TAIL	INDICATED ULTIMATE					
1977															332	20	14	19	11	10	2	3	2	1	1	1	1	1	0	0	0	-	417					
1978														313	33	40	12	28	11	22	0	13	0	0	0	0	0	0	0	0	0	0	-	472				
1979													389	82	36	39	27	18	21	8	3	2	2	2	1	1	1	1	1	1	1	0	0	-	637			
1980												332	69	41	16	16	22	6	4	4	2	1	1	1	1	1	0	0	0	0	0	0	0	-	514			
1981											344	47	66	17	33	30	13	10	7	2	1	1	1	1	1	1	1	1	1	1	1	1	0	0	-	602		
1982										241	82	89	78	83	48	44	14	5	4	7	2	2	2	2	2	2	1	1	1	1	1	1	1	0	0	-	733	
1983									249	93	75	43	43	61	38	48	7	2	23	6	3	12	7	2	2	2	2	1	1	1	1	1	1	1	0	0	-	740
1984								132	102	96	88	69	50	25	12	16	4	3	2	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	602	
1985							108	90	104	144	96	34	33	32	17	7	5	5	3	2	1	1	3	1	1	1	1	5	5	3	0	0	0	0	-	701		
1986						38	17	19	28	21	51	21	14	23	7	4	4	4	2	1	1	1	1	1	0	0	0	1	1	1	1	0	0	-	262			
1987																																			-	-		
1988																																				-	-	
1989																																				-	-	
1990																																				-	-	
1991																																				-	-	
1992																																				-	-	
1993																																				-	-	
1994																																				-	-	
1995																																				-	-	
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1997																																				-	-	
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2000																																				-	-	
2001																																				-	-	
2002																																				-	-	
2003																																				-	-	
2004																																				-	-	
2005																																				-	-	
2006																																				-	-	
2007																																				-	-	
Factors						0.444	0.984	1.127	1.116	0.891	0.534	0.787	0.801	0.458	0.760	0.467	0.866	0.701	0.731	0.396	0.964	0.734	0.396	0.764	0.902	6.738	0.963	0.669	-	-	-	-	-	1.000				

Example: AY 2005 Age 54 of = x and AY 2005 Age 66 of = x

NOTE: FACTORS ARE FROM SECTION 3, EXHIBIT 8, SHEET 34



**OHIO BUREAU OF WORKERS' COMPENSATION  
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SECTION 3  
EXHIBIT 8  
SHEET 13

INCREMENTAL INDEX PAYMENT METHOD

ACCIDENT YEAR	PAYROLL	PAID LOSS & ALAE @ 12/31/07	INCREMENTAL PAID LOSS & ALAE PER			AVERAGE WEEKLY BENEFIT	SELECTED ULTIMATE CLAIMS	IMPLIED ULTIMATE LOSS & ALAE	TAIL OF 1.001 DEVELOP.	IMPLIED ULTIMATE INCLD TAIL	IMPLIED ULTIMATE LOSS RATE
			AVG. WEEKLY BENEFIT & ULTIMATE CLAIMS AS OF 12/31/07	FUTURE DEVELOP. IMPLIED ULTIMATE	IMPLIED ULTIMATE						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1977	1,465,551	417	3.064	-	3.064	139.55	976	417	0	418	0.03
1978	1,553,484	472	2.972	-	2.972	149.96	1,058	472	0	472	0.03
1979	1,646,693	637	3.892	-	3.892	163.61	1,001	637	1	638	0.04
1980	1,745,494	514	2.469	0.001	2.470	175.67	1,184	514	0	514	0.03
1981	1,826,711	583	2.738	0.004	2.742	189.52	1,123	584	1	584	0.03
1982	2,061,263	706	2.761	0.012	2.773	201.29	1,271	710	1	710	0.03
1983	2,173,213	714	2.497	0.028	2.525	212.09	1,347	722	1	722	0.03
1984	2,314,385	602	1.889	0.032	1.920	222.25	1,435	612	1	613	0.03
1985	2,444,242	685	1.914	0.036	1.950	231.21	1,548	698	1	698	0.03
1986	2,644,132	257	0.660	0.043	0.703	237.30	1,641	274	0	274	0.01
1987	2,911,888			0.056	0.056		1,690				
1988	3,191,151			0.066	0.066		1,892				
1989	3,341,117			0.074	0.074		1,901				
1990	3,644,538			0.095	0.095		1,875				
1991	3,852,022			0.117	0.117		1,796				
1992	3,944,342			0.130	0.130		1,948				
1993	4,020,534			0.174	0.174		1,916				
1994	4,272,082			0.251	0.251		1,855				
1995	4,432,599			0.349	0.349		1,828				
1996	4,487,291			0.481	0.481		1,814				
1997	4,623,816			0.624	0.624		1,645				
1998	4,816,176			0.829	0.829		1,582				
1999	5,047,597			1.133	1.133		1,830				
2000	5,318,217			1.545	1.545		1,910				
2001	5,597,545			1.971	1.971		1,731				
2002	5,821,179			2.290	2.290		1,587				
2003	6,004,956			2.446	2.446		1,701				
2004	6,183,507			2.446	2.446		1,657				
2005	6,388,250			2.446	2.446		1,644				
2006	6,653,696			2.446	2.446		1,495				
2007	6,914,380			2.446	2.446		1,546				
2008	7,121,811			2.446	2.446		1,599				
TOTAL		5,587					51,027	5,639	5	5,644	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) = (2) / [(6) x (7)] x 1000  
(4) SECTION 3, EXHIBIT 8, SHEET 20, COL. 6  
(5) = (3) + (4)  
(6) FROM OLIVER WYMAN AUDIT REPORT

(7) SECTION 3, EXHIBIT 8, SHEET 14, COL. 14  
(8) = (5) x (6) x (7)  
(9) = [TAIL - 1.0] x (8)  
(10) = (8) + (9)  
(11) = [(10) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
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TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)  
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SELECTION OF ULTIMATE CLAIM COUNTS

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	IMPLIED FREQUENCY	ON-LEVEL FREQUENCY	5 YR IMPLIED FREQUENCY TREND	CUMULATIVE FREQUENCY TREND	ON-LEVEL TRENDED FREQUENCY	EXPECTED CLAIM FREQUENCY	EXPECTED ULTIMATE CLAIMS	SELECTED ULTIMATE CLAIMS	SELECTED CLAIM FREQUENCY
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
1977	1,465,551	3.359	4,922,326	976	1.000	976	6.660%	1.983%				6.66%	976	976	6.66%
1978	1,553,484	3.155	4,901,629	1,058	1.000	1,058	6.810%	2.158%				6.81%	1,058	1,058	6.81%
1979	1,646,693	2.926	4,817,753	1,001	1.000	1,001	6.079%	2.078%				6.08%	1,001	1,001	6.08%
1980	1,745,494	2.721	4,749,377	1,184	1.000	1,184	6.783%	2.493%				6.78%	1,184	1,184	6.78%
1981	1,826,711	2.507	4,579,080	1,123	1.000	1,123	6.148%	2.452%	5.9%			6.15%	1,123	1,123	6.15%
1982	2,061,263	2.383	4,912,636	1,271	1.000	1,271	6.166%	2.587%	5.4%			6.17%	1,271	1,271	6.17%
1983	2,173,213	2.282	4,959,803	1,347	1.000	1,347	6.199%	2.716%	5.9%			6.20%	1,347	1,347	6.20%
1984	2,314,385	2.175	5,033,338	1,435	1.000	1,435	6.199%	2.850%	3.8%			6.20%	1,435	1,435	6.20%
1985	2,444,242	2.102	5,136,682	1,548	1.000	1,548	6.332%	3.013%	5.2%			6.33%	1,548	1,548	6.33%
1986	2,644,132	2.051	5,422,039	1,641	1.000	1,641	6.207%	3.027%	4.3%			6.21%	1,641	1,641	6.21%
1987	2,911,888	1.984	5,777,397	1,690	1.000	1,690	5.804%	2.926%	2.1%			5.80%	1,690	1,690	5.80%
1988	3,191,151	1.896	6,049,062	1,892	1.000	1,892	5.929%	3.128%	1.6%			5.93%	1,892	1,892	5.93%
1989	3,341,117	1.854	6,194,502	1,901	1.000	1,901	5.691%	3.070%	0.7%			5.69%	1,901	1,901	5.69%
1990	3,644,538	1.785	6,505,112	1,873	1.001	1,875	5.145%	2.883%	-0.5%			5.15%	1,875	1,875	5.15%
1991	3,852,022	1.729	6,659,610	1,794	1.001	1,796	4.662%	2.697%	-2.4%			4.66%	1,796	1,796	4.66%
1992	3,944,342	1.644	6,485,086	1,945	1.002	1,948	4.939%	3.004%	-2.1%			4.94%	1,948	1,948	4.94%
1993	4,020,534	1.614	6,488,066	1,912	1.002	1,916	4.765%	2.953%	-0.4%			4.76%	1,916	1,916	4.76%
1994	4,272,082	1.577	6,736,880	1,851	1.002	1,855	4.342%	2.753%	0.0%	0.809	2.228%	4.34%	1,855	1,855	4.34%
1995	4,432,599	1.532	6,790,486	1,822	1.003	1,828	4.124%	2.692%	-0.9%	0.822	2.212%	4.12%	1,828	1,828	4.12%
1996	4,487,291	1.480	6,641,637	1,806	1.005	1,814	4.043%	2.732%	-2.8%	0.834	2.279%	4.04%	1,814	1,814	4.04%
1997	4,623,816	1.415	6,540,439	1,634	1.007	1,645	3.558%	2.515%	-3.2%	0.847	2.130%	3.56%	1,645	1,645	3.56%
1998	4,816,176	1.351	6,505,829	1,565	1.011	1,582	3.286%	2.432%	-3.1%	0.860	2.091%	3.29%	1,582	1,582	3.29%
1999	5,047,597	1.308	6,599,852	1,802	1.016	1,830	3.626%	2.773%	-0.6%	0.873	2.421%	3.63%	1,830	1,830	3.63%
2000	5,318,217	1.261	6,706,965	1,871	1.021	1,910	3.591%	2.847%	1.8%	0.886	2.523%	3.59%	1,910	1,910	3.59%
2001	5,597,545	1.235	6,912,784	1,679	1.031	1,731	3.092%	2.504%	1.5%	0.900	2.252%	3.09%	1,731	1,731	3.09%
2002	5,821,179	1.195	6,957,259	1,498	1.060	1,587	2.727%	2.281%	-2.3%	0.913	2.084%	2.73%	1,587	1,587	2.73%
2003	6,004,956	1.163	6,981,207	1,557	1.092	1,701	2.832%	2.436%	-4.7%	0.927	2.259%	2.83%	1,701	1,701	2.83%
2004	6,183,507	1.123	6,941,357	1,451	1.142	1,657	2.679%	2.386%	-3.7%	0.941	2.246%	2.68%	1,657	1,657	2.68%
2005	6,388,250	1.097	7,009,350	1,344	1.223	1,643	2.573%	2.345%	-0.9%	0.956	2.241%	2.58%	1,644	1,644	2.57%
2006	6,653,696	1.061	7,058,956	975	1.467	1,431	2.150%	2.027%	-2.7%	0.970	1.966%	2.45%	1,633	1,495	2.25%
2007	6,914,380	1.030	7,121,781	608	2.370	1,441	2.084%	2.023%	-5.2%	0.985	1.993%	2.35%	1,623	1,546	2.24%
2008	7,121,811	1.000	7,121,811							1.000		2.25%	1,599	1,599	2.25%

TOTAL 47,054 49,257 51,244 51,027

5 YR AVG EXCLD MOST RECENT 1 2.159%  
 20 YR AVG EXCLD MOST RECENT 1 2.226%  
 10 YR AVG EXCLD MOST RECENT 5 2.247%  
 20 YR AVG EXCLD MOST RECENT 5 2.247%  
 2008 SELECTED FREQUENCY 2.245% (16)

(1) PROVIDED BY OLIVER WYMAN & BWC  
 (2) BASED ON CHANGE IN SAWW  
 (3) = (1) x (2)  
 (4) BASED ON DATA FROM OLIVER WYMAN & BWC  
 SECTION 3, EXHIBIT 8, SHEET 19, COL. 6  
 (5)  
 (6) = (4) x (5)  
 (7) = (6) / (1) x 100  
 (8) = (6) / (3) x 100  
 (9) 5 YEAR FITTED TREND OF (8)  
 (10) Based on -1.5% Frequency Trend from 1994 to 2006  
 (11) = (8) x (10)  
 (12) SELECTED BASED ON (16) DETRENDED AND (7)  
 (13) = [(12) x (1)] / 100  
 (14) = (4) + [1 - 1/(5)] x (12)  
 (15) = [(14) / (1)] x 100  
 (16) SELECTED BY DELOITTE CONSULTING BASED ON (11)

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SECTION 3  
EXHIBIT 8  
SHEET 15

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS & ALAE	LSS ADJ. ULTIMATE LOSS & ALAE	WHOLE \$ SELECTED ULTIMATE SEVERITY	WHOLE \$ LSS ADJ. ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE	LSS ADJ. ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
					5				
1977	1,465,551	976	6.66%	417	417	428	428	0.028	0.028
1978	1,553,484	1,058	6.81%	472	472	446	446	0.030	0.030
1979	1,646,693	1,001	6.08%	640	640	640	640	0.039	0.039
1980	1,745,494	1,184	6.78%	515	515	435	435	0.030	0.030
1981	1,826,711	1,123	6.15%	585	585	521	521	0.032	0.032
1982	2,061,263	1,271	6.17%	710	710	559	559	0.034	0.034
1983	2,173,213	1,347	6.20%	714	714	530	530	0.033	0.033
1984	2,314,385	1,435	6.20%	606	606	423	423	0.026	0.026
1985	2,444,242	1,548	6.33%	691	691	446	446	0.028	0.028
1986	2,644,132	1,641	6.21%	260	260	158	158	0.010	0.010
1987	2,911,888	1,690	5.80%						
1988	3,191,151	1,892	5.93%						
1989	3,341,117	1,901	5.69%						
1990	3,644,538	1,875	5.15%						
1991	3,852,022	1,796	4.66%						
1992	3,944,342	1,948	4.94%						
1993	4,020,534	1,916	4.76%						
1994	4,272,082	1,855	4.34%						
1995	4,432,599	1,828	4.12%						
1996	4,487,291	1,814	4.04%						
1997	4,623,816	1,645	3.56%						
1998	4,816,176	1,582	3.29%						
1999	5,047,597	1,830	3.63%						
2000	5,318,217	1,910	3.59%						
2001	5,597,545	1,731	3.09%						
2002	5,821,179	1,587	2.73%						
2003	6,004,956	1,701	2.83%						
2004	6,183,507	1,657	2.68%						
2005	6,388,250	1,644	2.57%						
2006	6,653,696	1,495	2.25%						
2007	6,914,380	1,546	2.24%						
2008	7,121,811	1,599	2.25%						
TOTAL					5,611				

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 3, EXHIBIT 8, SHEET 14, COL. 14  
(3) = (2) / (1) x 100  
(4) SECTION 3, EXHIBIT 8, SHEET 4, COL. 12

(5) SECTION 3, EXHIBIT 8, SHEET 4, COL. 12  
(6) = [(4) / (2)] x 1,000  
(7) = [(5) / (2)] x 1,000  
(8) = [(4) / (1)] x 100  
(9) = [(5) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
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SECTION 3  
EXHIBIT 8  
SHEET 16

DISCOUNT FACTORS

ACCIDENT YEAR AGE	PAID LOSS & ALAE DEVELOPMENT FACTOR	CUMULATIVE PERCENT PAID	INCREMENTAL PERCENT PAID	INCREMENTAL PERCENT DISCOUNTED	DISCOUNT FACTOR AT 5.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			12.5%	12.2%	82.6%
6	8.025	12.5%	87.5%	81.4%	84.4%
18	1.000	100.0%	0.0%	0.0%	100.0%
30	1.000	100.0%	0.0%	0.0%	100.0%
42	1.000	100.0%	0.0%	0.0%	100.0%
54	1.000	100.0%	0.0%	0.0%	100.0%
66	1.000	100.0%	-78.9%	-57.4%	100.0%
78	4.731	21.1%	10.0%	7.0%	82.9%
90	3.207	31.2%	11.5%	7.6%	84.8%
102	2.341	42.7%	12.9%	8.1%	86.3%
114	1.797	55.7%	11.3%	6.8%	87.2%
126	1.494	67.0%	9.7%	5.5%	87.8%
138	1.304	76.7%	7.5%	4.1%	87.9%
150	1.188	84.2%	5.2%	2.7%	87.5%
162	1.119	89.4%	3.3%	1.6%	86.8%
174	1.079	92.6%	2.2%	1.0%	86.0%
186	1.054	94.9%	1.6%	0.7%	85.1%
198	1.037	96.4%	1.0%	0.4%	83.7%
210	1.027	97.4%	0.7%	0.3%	82.5%
222	1.020	98.1%	0.4%	0.2%	81.1%
234	1.015	98.5%	0.3%	0.1%	80.4%
246	1.012	98.8%	0.2%	0.1%	80.2%
258	1.010	99.0%	0.1%	0.0%	79.7%
270	1.009	99.1%	0.2%	0.0%	80.8%
282	1.007	99.3%	0.1%	0.0%	81.0%
294	1.006	99.4%	0.1%	0.0%	82.1%
306	1.005	99.5%	0.0%	0.0%	81.5%
318	1.004	99.6%	0.0%	0.0%	83.6%
330	1.004	99.6%	0.0%	0.0%	85.9%
342	1.003	99.7%	0.0%	0.0%	89.1%
354	1.003	99.7%	0.2%	0.1%	93.0%
366	1.001	99.9%	0.0%	0.0%	84.6%
378	1.001	99.9%	0.0%	0.0%	84.6%
390	1.001	99.9%	0.0%	0.0%	84.7%
402	1.000	100.0%	0.0%	0.0%	84.7%
414	1.000	100.0%	0.0%	0.0%	84.7%
426	1.000	100.0%	0.0%	0.0%	84.8%
438	1.000	100.0%	0.0%	0.0%	84.9%
450	1.000	100.0%	0.0%	0.0%	85.0%
462	1.000	100.0%	0.0%	0.0%	85.1%
474	1.000	100.0%	0.0%	0.0%	85.3%
486	1.000	100.0%	0.0%	0.0%	85.5%
498	1.000	100.0%	0.0%	0.0%	85.7%
510	1.000	100.0%	0.0%	0.0%	86.0%
522	1.000	100.0%	0.0%	0.0%	86.4%
534	1.000	100.0%	0.0%	0.0%	86.9%
546	1.000	100.0%	0.0%	0.0%	87.4%
558	1.000	100.0%	0.0%	0.0%	88.1%
570	1.000	100.0%	0.0%	0.0%	88.9%
582	1.000	100.0%	0.0%	0.0%	89.8%
594	1.000	100.0%	0.0%	0.0%	91.0%
606	1.000	100.0%	0.0%	0.0%	92.3%
618	1.000	100.0%	0.0%	0.0%	93.8%
630	1.000	100.0%	0.0%	0.0%	95.6%
642	1.000	100.0%	0.0%	0.0%	97.6%
654	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 3, EXHIBIT 8, SHEET 21  
(3) = 1 / (2)  
(4) = (3) FROM SUCCESSIVE AGE - (3) FROM CURRENT AGE  
(5) NET PRESENT VALUE OF (4) ASSUMING MID-YEAR PAYMENT  
(6) CUMULATIVE DISCOUNT FACTOR FOR GIVEN AGE BASED ON (4) AND (5)

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SECTION 3  
EXHIBIT 8  
SHEET 18

**TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)**

INTERPOLATED DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED PAID LOSS & ALAE			INCURRED LOSS & ALAE			REPORTED COUNTS (6/30/XX EVALUATIONS)			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)
1977	372	366	378	1.001	1.001	1.001				1.000	1.000	1.000	1.000	1.000	1.000
1978	360	354	366	1.003	1.001	1.002				1.000	1.000	1.000	1.000	1.000	1.000
1979	348	342	354	1.003	1.003	1.003				1.000	1.000	1.000	1.000	1.000	1.000
1980	336	330	342	1.004	1.003	1.004				1.000	1.000	1.000	1.001	1.000	1.000
1981	324	318	330	1.004	1.004	1.004				1.000	1.000	1.000	1.002	1.001	1.001
1982	312	306	318	1.005	1.004	1.004				1.000	1.000	1.000	1.009	1.002	1.006
1983	300	294	306	1.006	1.005	1.005				1.000	1.000	1.000	1.011	1.009	1.010
1984	288	282	294	1.007	1.006	1.007				1.000	1.000	1.000	1.012	1.011	1.011
1985	276	270	282	1.009	1.007	1.008				1.000	1.000	1.000	1.014	1.012	1.013
1986	264	258	270	1.010	1.009	1.009				1.000	1.000	1.000	1.019	1.014	1.016
1987	252	246	258	1.012	1.010	1.011				1.000	1.000	1.000	1.026	1.019	1.023
1988	240	234	246	1.015	1.012	1.014				1.000	1.000	1.000	1.028	1.026	1.027
1989	228	222	234	1.020	1.015	1.018				1.001	1.000	1.000	1.034	1.028	1.031
1990	216	210	222	1.027	1.020	1.023				1.001	1.001	1.001	1.049	1.034	1.041
1991	204	198	210	1.037	1.027	1.032				1.002	1.001	1.001	1.053	1.049	1.051
1992	192	186	198	1.054	1.037	1.046				1.002	1.002	1.002	1.062	1.053	1.058
1993	180	174	186	1.079	1.054	1.067				1.002	1.002	1.002	1.104	1.062	1.082
1994	168	162	174	1.119	1.079	1.099				1.003	1.002	1.003	1.147	1.104	1.125
1995	156	150	162	1.188	1.119	1.152				1.004	1.003	1.003	1.231	1.147	1.187
1996	144	138	150	1.304	1.188	1.243				1.005	1.004	1.005	1.334	1.231	1.280
1997	132	126	138	1.494	1.304	1.393				1.008	1.005	1.007	1.531	1.334	1.426
1998	120	114	126	1.797	1.494	1.631				1.012	1.008	1.010	1.925	1.531	1.705
1999	108	102	114	2.341	1.797	2.033				1.017	1.012	1.014	2.723	1.925	2.255
2000	96	90	102	3.207	2.341	2.707				1.025	1.017	1.021	4.450	2.723	3.378
2001	84	78	90	4.731	3.207	3.822				1.042	1.025	1.034	8.082	4.450	5.740
2002	72	66	78	8.025	4.731	5.952				1.070	1.042	1.056	8.082	8.082	8.082
2003	60	54	66	8.025	8.025	8.025				1.109	1.070	1.089	8.082	8.082	8.082
2004	48	42	54	8.025	8.025	8.025				1.171	1.109	1.139	8.082	8.082	8.082
2005	36	30	42	8.025	8.025	8.025				1.307	1.171	1.235	8.082	8.082	8.082
2006	24	18	30	8.025	8.025	8.025				1.758	1.307	1.499	8.082	8.082	8.082
2007	12	6	18	8.025	8.025	8.025				4.596	1.758	2.543	8.082	8.082	8.082

(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 3, EXHIBIT 8, SHEET 21; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 3, EXHIBIT 8, SHEET 21; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)  
(7) FROM SECTION 3, EXHIBIT 8, SHEET 22; SELECTED CUM. BASED ON (2)  
(8) FROM SECTION 3, EXHIBIT 8, SHEET 22; SELECTED CUM. BASED ON (3)

(9) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)  
(10) FROM SECTION 3, EXHIBIT 8, SHEET 28; SELECTED CUM. BASED ON (2)  
(11) FROM SECTION 3, EXHIBIT 8, SHEET 28; SELECTED CUM. BASED ON (3)  
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)  
(13) FROM SECTION 3, EXHIBIT 8, SHEET 29; SELECTED CUM. BASED ON (2)  
(14) FROM SECTION 3, EXHIBIT 8, SHEET 29; SELECTED CUM. BASED ON (3)  
(15) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 8  
SHEET 19

**TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)**

INTERPOLATED CLAIM COUNT DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		REPORTED COUNTS (12/31/XX VALUATIONS)		
		LOW (2)	HIGH (3)	LOW (4)	HIGH (5)	INTERP. (6)
1977	372	372	384	1.000	1.000	1.000
1978	360	360	372	1.000	1.000	1.000
1979	348	348	360	1.000	1.000	1.000
1980	336	336	348	1.000	1.000	1.000
1981	324	324	336	1.000	1.000	1.000
1982	312	312	324	1.000	1.000	1.000
1983	300	300	312	1.000	1.000	1.000
1984	288	288	300	1.000	1.000	1.000
1985	276	276	288	1.000	1.000	1.000
1986	264	264	276	1.000	1.000	1.000
1987	252	252	264	1.000	1.000	1.000
1988	240	240	252	1.000	1.000	1.000
1989	228	228	240	1.000	1.000	1.000
1990	216	216	228	1.001	1.000	1.001
1991	204	204	216	1.001	1.001	1.001
1992	192	192	204	1.002	1.001	1.002
1993	180	180	192	1.002	1.002	1.002
1994	168	168	180	1.002	1.002	1.002
1995	156	156	168	1.003	1.002	1.003
1996	144	144	156	1.005	1.003	1.005
1997	132	132	144	1.007	1.005	1.007
1998	120	120	132	1.011	1.007	1.011
1999	108	108	120	1.016	1.011	1.016
2000	96	96	108	1.021	1.016	1.021
2001	84	84	96	1.031	1.021	1.031
2002	72	72	84	1.060	1.031	1.060
2003	60	60	72	1.092	1.060	1.092
2004	48	48	60	1.142	1.092	1.142
2005	36	36	48	1.223	1.142	1.223
2006	24	24	36	1.467	1.223	1.467
2007	12	12	24	2.370	1.467	2.370

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(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 3, EXHIBIT 8, SHEET 27; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 3, EXHIBIT 8, SHEET 27; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 8  
SHEET 20

**TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)**

INTERPOLATED INDEX FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED INDEXED INCREMENTAL PAID LOSS & ALAE		
		LOW	HIGH	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)
1977	372	366	378	-	-	-
1978	360	354	366	-	-	-
1979	348	342	354	-	-	-
1980	336	330	342	0.003	-	0.001
1981	324	318	330	0.005	0.003	0.004
1982	312	306	318	0.027	0.005	0.012
1983	300	294	306	0.030	0.027	0.028
1984	288	282	294	0.034	0.030	0.032
1985	276	270	282	0.038	0.034	0.036
1986	264	258	270	0.049	0.038	0.043
1987	252	246	258	0.064	0.049	0.056
1988	240	234	246	0.069	0.064	0.066
1989	228	222	234	0.080	0.069	0.074
1990	216	210	222	0.112	0.080	0.095
1991	204	198	210	0.121	0.112	0.117
1992	192	186	198	0.139	0.121	0.130
1993	180	174	186	0.217	0.139	0.174
1994	168	162	174	0.291	0.217	0.251
1995	156	150	162	0.419	0.291	0.349
1996	144	138	150	0.552	0.419	0.481
1997	132	126	138	0.706	0.552	0.624
1998	120	114	126	0.974	0.706	0.829
1999	108	102	114	1.318	0.974	1.133
2000	96	90	102	1.812	1.318	1.545
2001	84	78	90	2.145	1.812	1.971
2002	72	66	78	2.446	2.145	2.290
2003	60	54	66	2.446	2.446	2.446
2004	48	42	54	2.446	2.446	2.446
2005	36	30	42	2.446	2.446	2.446
2006	24	18	30	2.446	2.446	2.446
2007	12	6	18	2.446	2.446	2.446

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(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 3, EXHIBIT 8, SHEET 37; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 3, EXHIBIT 8, SHEET 37; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)







**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION  
TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)  
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	AS OF 12/31/2007				
1977																																		0	-		
1978																											0	2	1	0	0	0	0	0	0	-	
1979																									0	2	2	3	3	3	3	3	3	0	3	3	
1980																								0	10	14	2	7	0	3	3	2	3	2	2	2	
1981																							0	9	9	0	4	4	3	3	3	3	3	3	3	3	
1982																							0	0	2	3	0	4	4	4	4	4	4	4	4	4	
1983																							0	6	4	0	0	0	0	0	0	0	0	0	0	0	0
1984																							0	12	9	12	17	4	0	0	0	0	0	0	0	0	0
1985																							0	7	12	17	4	0	0	0	0	0	0	0	0	0	0
1986																							45	14	20	7	4	9	5	4	4	4	4	4	4	4	4
1987																																					9
1988																																					
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**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION  
TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)  
PAID TO INCURRED LOSS & ALAE 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	AS OF 12/31/2007				
1977																																			100.0%	100.0%	
1978																																				100.0%	100.0%
1979																																				100.0%	100.0%
1980																																				100.0%	100.0%
1981																																				100.0%	100.0%
1982																																				100.0%	100.0%
1983																																				100.0%	100.0%
1984																																				100.0%	100.0%
1985																																				100.0%	100.0%
1986																																				100.0%	100.0%
1987																																				100.0%	100.0%
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2003																																				100.0%	100.0%
2004																																				100.0%	100.0%
2005																																				100.0%	100.0%
2006																																				100.0%	100.0%
2007																																				100.0%	100.0%







**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION  
TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)  
REPORTED LOST TIME CLAIM COUNTS (ESTIMATED AT 6/30/XX FROM 12/31/XX)**

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	AS OF 12/31/2007		
1977													972	973	975	976	976	976	976	976	977	978	977	976	976	976	976	976	976	976	976	976	976		
1978											1,055	1,057	1,059	1,059	1,059	1,059	1,059	1,059	1,059	1,059	1,059	1,059	1,058	1,058	1,058	1,058	1,058	1,058	1,058	1,058	1,058	1,058	1,058		
1979										985	991	995	996	998	1,000	1,001	1,001	1,001	1,001	1,001	1,001	1,002	1,002	1,001	1,001	1,001	1,001	1,001	1,001	1,001	1,001	1,001	1,001		
1980									1,164	1,170	1,174	1,177	1,180	1,183	1,184	1,184	1,185	1,185	1,185	1,185	1,185	1,185	1,185	1,184	1,184	1,184	1,184	1,184	1,184	1,184	1,184	1,184	1,184		
1981									1,087	1,103	1,113	1,116	1,118	1,119	1,120	1,119	1,119	1,121	1,121	1,122	1,122	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123	
1982									1,226	1,247	1,261	1,265	1,266	1,267	1,268	1,270	1,271	1,270	1,269	1,270	1,270	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	
1983						1,261			1,290	1,318	1,334	1,339	1,342	1,341	1,342	1,343	1,345	1,345	1,345	1,346	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	
1984					1,291	1,344			1,380	1,406	1,417	1,423	1,429	1,432	1,431	1,429	1,429	1,431	1,433	1,433	1,434	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435	
1985				1,332	1,421	1,470			1,495	1,512	1,530	1,543	1,544	1,545	1,546	1,545	1,545	1,546	1,547	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	
1986			1,151	1,375	1,483	1,530			1,555	1,590	1,611	1,618	1,624	1,632	1,636	1,639	1,639	1,639	1,640	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	
1987		793	1,188	1,436	1,536	1,581			1,632	1,669	1,687	1,689	1,685	1,685	1,687	1,688	1,687	1,688	1,688	1,689	1,690	1,690	1,690	1,690	1,690	1,690	1,690	1,690	1,690	1,690	1,690	1,690	1,690	1,690	
1988	312	867	1,279	1,527	1,681	1,784			1,830	1,863	1,872	1,874	1,879	1,883	1,887	1,888	1,888	1,889	1,889	1,890	1,891	1,892	1,892	1,892	1,892	1,892	1,892	1,892	1,892	1,892	1,892	1,892	1,892	1,892	
1989	348	953	1,297	1,497	1,669	1,768			1,840	1,880	1,889	1,892	1,894	1,896	1,897	1,898	1,898	1,898	1,899	1,900	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	
1990	356	955	1,335	1,549	1,680	1,765			1,817	1,847	1,859	1,863	1,866	1,870	1,871	1,871	1,872	1,872	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	
1991	371	985	1,345	1,535	1,643	1,697			1,734	1,763	1,778	1,784	1,788	1,791	1,792	1,792	1,792	1,793	1,793	1,793	1,793	1,793	1,793	1,793	1,793	1,793	1,793	1,793	1,793	1,793	1,793	1,793	1,793	1,793	
1992	408	1,063	1,434	1,638	1,761	1,831			1,883	1,920	1,932	1,936	1,940	1,943	1,944	1,944	1,944	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	
1993	443	1,124	1,485	1,666	1,753	1,812			1,853	1,876	1,891	1,900	1,905	1,907	1,907	1,909	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	
1994	391	1,041	1,430	1,612	1,695	1,740			1,774	1,803	1,821	1,832	1,839	1,842	1,846	1,850	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	
1995	395	1,058	1,417	1,565	1,653	1,708			1,753	1,785	1,801	1,809	1,813	1,818	1,821	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	
1996	446	1,109	1,426	1,573	1,646	1,699			1,742	1,769	1,781	1,789	1,797	1,804	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	
1997	412	1,019	1,294	1,419	1,488	1,538			1,575	1,595	1,611	1,622	1,630	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	
1998	414	986	1,230	1,361	1,436	1,489			1,525	1,546	1,557	1,562	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	
1999	478	1,156	1,451	1,595	1,668	1,709			1,750	1,784	1,798	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	
2000	520	1,246	1,543	1,666	1,724	1,781			1,834	1,865	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	
2001	417	1,045	1,342	1,476	1,580	1,614			1,656	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	
2002	387	965	1,226	1,339	1,414	1,472			1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498
2003	391	989	1,294	1,444	1,526	1,557			1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	
2004	362	918	1,231	1,401	1,451	1,451			1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	
2005	335	890	1,227	1,344	1,344	1,344			1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	
2006	296	784	975	975	975	975			975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975
2007	304	608	608	608	608	608			608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608

**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-UR	
1977													1.0010	1.0021	1.0010	1.0000	1.0000	1.0000	1.0000	1.0010	1.0010	0.9990	0.99898	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000
1978											1.0019	1.0019	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9991	1.0000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000
1979											1.0061	1.0040	1.0010	1.0020	1.0020	1.0010	1.0000	1.0000	1.0000	1.0010	1.0000	1.0000	0.99900	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000
1980									1.0052	1.0034	1.0026	1.0025	1.0025	1.0008	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9992	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000
1981									1.0147	1.0091	1.0027	1.0018	1.0009	0.9991																			





**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION  
TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)  
CUMULATIVE PAID LOSS & ALAE / 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	AS OF 12/31/2007					
1977															340	361	375	395	406	417	419	422	424	424	425	426	427	428	428	428	428	428	428					
1978														296	327	365	377	403	413	434	434	445	445	445	445	446	446	446	446	446	446	446	446	446				
1979													389	471	507	546	573	591	612	620	624	626	628	630	632	633	634	636	637	637	637	637	637	637				
1980												280	338	373	387	400	418	423	426	429	431	432	432	433	434	434	434	434	434	434	434	434	434	434	434			
1981											306	348	407	422	451	478	489	498	504	505	506	506	507	507	507	508	508	519	519	519	519	519	519	519	519			
1982										190	254	324	386	451	489	524	535	539	542	548	549	551	553	554	555	556	556	556	556	556	556	556	556	556	556	556		
1983									185	254	309	341	373	419	447	483	488	490	507	511	513	522	527	528	530	530	530	530	530	530	530	530	530	530	530	530		
1984								92	163	230	292	340	374	392	401	412	415	416	418	420	420	420	420	420	420	420	420	420	420	420	420	420	420	420	420	420	420	
1985							70	128	195	288	350	372	394	414	425	429	433	436	438	439	440	440	441	442	443	443	443	443	443	443	443	443	443	443	443	443	443	
1986							23	34	45	62	75	106	119	127	141	145	148	151	153	155	156	156	157	157	157	157	157	157	157	157	157	157	157	157	157	157	157	
1987																																						
1988																																						
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**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

**TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)**

INDEX METHOD - INCREMENTAL PAID LOSS & ALAE 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	AS OF 12/31/2007						
1977																2.435	0.150	0.106	0.137	0.083	0.075	0.018	0.020	0.011	0.005	0.005	0.006	0.009	0.005	0.000	0.000	0.000	0.000					
1978																1.972	0.209	0.252	0.078	0.176	0.067	0.138	0.000	0.079	0.000	0.000	0.000	0.002	0.000	0.000	0.000	0.000	0.000					
1979															2.378	0.500	0.221	0.237	0.166	0.113	0.128	0.049	0.021	0.012	0.013	0.013	0.009	0.008	0.008	0.008	0.008	0.004	0.004					
1980													1.595	0.332	0.199	0.076	0.076	0.103	0.026	0.018	0.017	0.009	0.004	0.004	0.005	0.003	0.000	0.000	0.000	0.000	0.000	0.000						
1981												1.615	0.222	0.310	0.081	0.155	0.139	0.061	0.045	0.032	0.008	0.003	0.003	0.003	0.003	0.003	0.003	0.003	0.003	0.003	0.003	0.003	0.003					
1982											0.941	0.322	0.348	0.304	0.326	0.187	0.173	0.054	0.019	0.016	0.029	0.009	0.007	0.008	0.007	0.004	0.006	0.006	0.001	0.000	0.000	0.000	0.001					
1983							0.872	0.325	0.261	0.150	0.151	0.215	0.134	0.167	0.026	0.008	0.080	0.021	0.010	0.041	0.025	0.006	0.006	0.006	0.006	0.006	0.001	0.001	0.001	0.001	0.001	0.001	0.001					
1984							0.413	0.321	0.302	0.277	0.216	0.156	0.080	0.038	0.050	0.012	0.008	0.008	0.008	0.008	0.008	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
1985							0.301	0.252	0.290	0.403	0.269	0.095	0.093	0.089	0.048	0.018	0.014	0.013	0.008	0.006	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004				
1986						0.098	0.044	0.049	0.072	0.055	0.130	0.053	0.037	0.058	0.018	0.011	0.011	0.011	0.011	0.006	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001				
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2 Yr Avg							0.301	0.333	0.305	0.352	0.273	0.155	0.125	0.084	0.043	0.034	0.013	0.010	0.008	0.007	0.002	0.002	0.004	0.003	0.005	0.004	0.028	0.004	0.004	0.000	0.000	0.000	0.000	0.000	0.000			
3 Yr Avg							0.301	0.333	0.494	0.343	0.269	0.154	0.133	0.128	0.073	0.079	0.017	0.010	0.032	0.011	0.005	0.015	0.011	0.004	0.004	0.003	0.022	0.003	0.003	0.000	0.000	0.000	0.000	0.000	0.000			
10 Yr Avg							0.301	0.333	0.494	0.493	0.549	0.438	0.532	0.433	0.389	0.140	0.069	0.061	0.049	0.039	0.008	0.019	0.008	0.005	0.004	0.004	0.015	0.003	0.003	0.000	0.000	0.000	0.000	0.000	0.000			
Selected	0.000	0.000	0.000	0.000	0.000	0.000	0.301	0.333	0.494	0.343	0.269	0.154	0.133	0.128	0.073	0.079	0.017	0.010	0.032	0.011	0.005	0.015	0.011	0.004	0.004	0.003	0.022	0.003	0.003	0.000	0.000	0.000	0.000	0.000	0.000			
Cumulative	2.446	2.446	2.446	2.446	2.446	2.446	2.446	2.145	1.812	1.318	0.974	0.706	0.552	0.419	0.291	0.217	0.139	0.121	0.112	0.080	0.069	0.064	0.049	0.038	0.034	0.030	0.027	0.005	0.003	0.003	0.000	0.000	0.000	0.000	0.000			

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 8  
SHEET 42

**TEMPORARY PARTIAL**

**Paid Tail Factor Selection**

Age to Age Development Factors									Cumulative Development Factors					
Age Months	Age Years	Fitted Paid	Incram. Data	Weibull Curve	Inverse Power Curve	PA Selected Tail	Selected Tail	Selected Incram. Decay	Fitted Paid	Incram. Data	Weibull Curve	Inverse Power Curve	PA Selected Tail	Selected Tail
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
6	0.5													
18	1.5													
30	2.5													
42	3.5													
54	4.5													
66	5.5				-			1.696	4.726				8.025	4.731
78	6.5	1.475		1.177	2.748	1.475	1.475		4.726		1.906	11.178	4.731	4.731
90	7.5	1.370		1.128	1.779	1.370	1.370	1.148	3.204		1.619	4.068	3.207	3.207
102	8.5	1.303		1.094	1.384	1.303	1.303	1.123	2.339		1.436	2.287	2.341	2.341
114	9.5	1.203		1.069	1.205	1.203	1.203	0.872	1.795		1.313	1.653	1.797	1.797
126	10.5	1.145		1.051	1.116	1.145	1.145	0.861	1.492		1.228	1.372	1.494	1.494
138	11.5	1.098		1.038	1.070	1.098	1.098	0.773	1.303		1.168	1.229	1.304	1.304
150	12.5	1.062		1.029	1.043	1.062	1.062	0.689	1.187		1.125	1.149	1.188	1.188
162	13.5	1.037		1.022	1.028	1.037	1.037	0.631	1.118		1.093	1.101	1.119	1.119
174	14.5	1.024		1.016	1.019	1.024	1.024	0.678	1.079		1.070	1.071	1.079	1.079
186	15.5	1.016		1.012	1.013	1.016	1.016	0.701	1.053		1.053	1.051	1.054	1.054
198	16.5	1.010		1.009	1.009	1.010	1.010	0.628	1.036		1.040	1.037	1.037	1.037
210	17.5	1.007		1.007	1.006	1.007	1.007	0.690	1.026		1.030	1.028	1.027	1.027
222	18.5	1.004		1.005	1.005	1.004	1.004	0.617	1.019		1.023	1.022	1.020	1.020
234	19.5	1.003		1.004	1.004	1.003	1.003	0.696	1.015		1.017	1.017	1.015	1.015
246	20.5	1.002		1.003	1.003	1.002	1.002	0.829	1.012		1.013	1.013	1.012	1.012
258	21.5	1.001		1.002	1.002	1.001	1.001	0.563	1.009		1.010	1.010	1.010	1.010
270	22.5	1.002		1.002	1.002	1.002	1.002	1.136	1.008		1.008	1.008	1.009	1.009
282	23.5	1.001		1.001	1.001	1.001	1.001	0.655	1.006		1.006	1.007	1.007	1.007
294	24.5	1.001		1.001	1.001	1.001	1.001	1.351	1.005		1.004	1.006	1.006	1.006
306	25.5	1.001		1.001	1.001	1.001	1.001	0.368	1.004		1.003	1.005	1.005	1.005
318	26.5	1.000		1.001	1.001	1.000	1.000	0.963	1.003		1.003	1.004	1.004	1.004
330	27.5	1.000		1.000	1.001	1.000	1.000	0.641	1.003		1.002	1.003	1.004	1.004
342	28.5	1.000		1.000	1.000	1.000	1.000	0.630	1.003		1.001	1.003	1.003	1.003
354	29.5	1.002		1.000	1.000	1.002	1.002	12.097	1.002		1.001	1.002	1.003	1.003
366	30.5			1.000	1.000	1.000	1.000	0.087			1.001	1.002	1.001	1.001
378	31.5			1.000	1.000	1.000	1.000	0.763			1.001	1.002	1.001	1.001
390	32.5			1.000	1.000	1.000	1.000	0.764			1.001	1.001	1.001	1.001
402	33.5			1.000	1.000	1.000	1.000	0.764			1.000	1.001	1.000	1.000
414	34.5			1.000	1.000	1.000	1.000	0.764			1.000	1.001	1.000	1.000
426	35.5			1.000	1.000	1.000	1.000	0.764			1.000	1.001	1.000	1.000
438	36.5			1.000	1.000	1.000	1.000	0.764			1.000	1.001	1.000	1.000
450	37.5			1.000	1.000	1.000	1.000	0.764			1.000	1.001	1.000	1.000
462	38.5			1.000	1.000	1.000	1.000	0.765			1.000	1.001	1.000	1.000
474	39.5			1.000	1.000	1.000	1.000	0.765			1.000	1.001	1.000	1.000
486	40.5			1.000	1.000	1.000	1.000	0.765			1.000	1.000	1.000	1.000
498	41.5			1.000	1.000	1.000	1.000	0.765			1.000	1.000	1.000	1.000
510	42.5			1.000	1.000	1.000	1.000	0.765			1.000	1.000	1.000	1.000
522	43.5			1.000	1.000	1.000	1.000	0.765			1.000	1.000	1.000	1.000
534	44.5			1.000	1.000	1.000	1.000	0.765			1.000	1.000	1.000	1.000
546	45.5			1.000	1.000	1.000	1.000	0.766			1.000	1.000	1.000	1.000
558	46.5			1.000	1.000	1.000	1.000	0.766			1.000	1.000	1.000	1.000
570	47.5			1.000	1.000	1.000	1.000	0.766			1.000	1.000	1.000	1.000
582	48.5			1.000	1.000	1.000	1.000	0.766			1.000	1.000	1.000	1.000
594	49.5			1.000	1.000	1.000	1.000	0.766			1.000	1.000	1.000	1.000
606	50.5			1.000	1.000	1.000	1.000	0.766			1.000	1.000	1.000	1.000
618	51.5			1.000	1.000	1.000	1.000	0.766			1.000	1.000	1.000	1.000
630	52.5			1.000	1.000	1.000	1.000	0.766			1.000	1.000	1.000	1.000
642	53.5			1.000	1.000	1.000	1.000	0.767			1.000	1.000	1.000	1.000
654	54.5			1.000	1.000	1.000	1.000	-			1.000	1.000	1.000	1.000
Tail	Tail			1.000	1.000	1.000	1.000	-			1.000	1.000	1.000	1.000

54.5 tail decay - (16)  
- (17)

- (1) AGE IN MONTHS
- (2) AGE IN YEARS
- (3) SECTION 3, EXHIBIT 8, SHEET 21
- (4) N/A
- (5) SECTION 3, EXHIBIT 8, SHEET 43
- (6) SECTION 3, EXHIBIT 8, SHEET 43
- (7) PA TAIL
- (8) SELECTED BY DELOITTE CONSULTING
- (9)  $= [ (3) - 1.0 ] \times (7) / [ (7) - 1.0 ]$

- (10) COLUMN (3) MULTIPLICATIVELY ACCUMULATED
- (11) COLUMN (4) MULTIPLICATIVELY ACCUMULATED
- (12) COLUMN (5) MULTIPLICATIVELY ACCUMULATED
- (13) COLUMN (6) MULTIPLICATIVELY ACCUMULATED
- (14) COLUMN (7) MULTIPLICATIVELY ACCUMULATED
- (15) COLUMN (8) MULTIPLICATIVELY ACCUMULATED
- (16) [COLUMN (8) @ 54.5] X [COLUMN (8) TAIL]
- (17) COLUMN (8) TAIL + (14)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 8  
SHEET 43

**TEMPORARY PARTIAL**

FITTING PAID LOSS DEVELOPMENT FACTORS

Fitting for Periods:	56-to-Ult: <b>56</b>
	From: <b>15</b>
	To: <b>30</b>
Cut-off	<b>60</b>

Summary of Curve Fitting		
Method	Tail	R^2
Weibull	<b>1.000</b>	<b>0.836</b>
Inverse Power	<b>1.000</b>	<b>0.818</b>

		Weibull Curve Fitting					Inverse Power Curve Fitting					
		Slope= 0.970 Intercept= -3.588					Slope= -5.649 Intercept= 25.168					
PERIOD	AGE	ATA	X	Y	Y*	ATA*	ATU*	X	Y	Y*	ATA*	ATU*
1	6		1.792		-1.850			1.792		15.047		
2	18		2.890		-0.784			2.890		8.841		
3	30		3.401		-0.288			3.401		5.956		
4	42		3.738		0.038			3.738		4.055		
5	54		3.989		0.282			3.989		2.635		
6	66		4.190		0.477			4.190		1.502		
7	78	1.475	4.357	0.125	0.639	<b>1.177</b>	1.906	4.357	-0.744	0.558	<b>2.748</b>	11.178
8	90	1.370	4.500	0.270	0.778	<b>1.128</b>	1.619	4.500	-0.995	-0.250	<b>1.779</b>	4.068
9	102	1.303	4.625	0.377	0.899	<b>1.094</b>	1.436	4.625	-1.194	-0.957	<b>1.384</b>	2.287
10	114	1.203	4.736	0.577	1.007	<b>1.069</b>	1.313	4.736	-1.595	-1.585	<b>1.205</b>	1.653
11	126	1.145	4.836	0.725	1.104	<b>1.051</b>	1.228	4.836	-1.930	-2.151	<b>1.116</b>	1.372
12	138	1.098	4.927	0.882	1.193	<b>1.038</b>	1.168	4.927	-2.322	-2.665	<b>1.070</b>	1.229
13	150	1.062	5.011	1.047	1.274	<b>1.029</b>	1.125	5.011	-2.788	-3.136	<b>1.043</b>	1.149
14	162	1.037	5.088	1.207	1.348	<b>1.022</b>	1.093	5.088	-3.308	-3.570	<b>1.028</b>	1.101
15	174	1.024	5.159	1.323	1.418	<b>1.016</b>	1.070	5.159	-3.733	-3.974	<b>1.019</b>	1.071
16	186	1.016	5.226	1.418	1.482	<b>1.012</b>	1.053	5.226	-4.111	-4.351	<b>1.013</b>	1.051
17	198	1.010	5.288	1.527	1.543	<b>1.009</b>	1.040	5.288	-4.592	-4.704	<b>1.009</b>	1.037
18	210	1.007	5.347	1.606	1.600	<b>1.007</b>	1.030	5.347	-4.973	-5.036	<b>1.006</b>	1.028
19	222	1.004	5.403	1.699	1.654	<b>1.005</b>	1.023	5.403	-5.463	-5.350	<b>1.005</b>	1.022
20	234	1.003	5.455	1.763	1.705	<b>1.004</b>	1.017	5.455	-5.829	-5.648	<b>1.004</b>	1.017
21	246	1.002	5.505	1.796	1.754	<b>1.003</b>	1.013	5.505	-6.020	-5.930	<b>1.003</b>	1.013
22	258	1.001	5.553	1.887	1.800	<b>1.002</b>	1.010	5.553	-6.597	-6.199	<b>1.002</b>	1.010
23	270	1.002	5.598	1.868	1.844	<b>1.002</b>	1.008	5.598	-6.471	-6.456	<b>1.002</b>	1.008
24	282	1.001	5.642	1.931	1.886	<b>1.001</b>	1.006	5.642	-6.896	-6.702	<b>1.001</b>	1.007
25	294	1.001	5.684	1.887	1.927	<b>1.001</b>	1.004	5.684	-6.596	-6.937	<b>1.001</b>	1.006
26	306	1.001	5.724	2.028	1.965	<b>1.001</b>	1.003	5.724	-7.598	-7.163	<b>1.001</b>	1.005
27	318	1.000	5.762	2.033	2.003	<b>1.001</b>	1.003	5.762	-7.636	-7.380	<b>1.001</b>	1.004
28	330	1.000	5.799	2.090	2.039	<b>1.000</b>	1.002	5.799	-8.082	-7.589	<b>1.001</b>	1.003
29	342	1.000	5.835	2.145	2.073	<b>1.000</b>	1.001	5.835	-8.545	-7.791	<b>1.000</b>	1.003
30	354	1.002	5.869	1.801	2.107	<b>1.000</b>	1.001	5.869	-6.052	-7.986	<b>1.000</b>	1.002
31	366		5.903		2.139	<b>1.000</b>	1.001	5.903		-8.174	<b>1.000</b>	1.002
32	378		5.935		2.170	<b>1.000</b>	1.001	5.935		-8.357	<b>1.000</b>	1.002
33	390		5.966		2.201	<b>1.000</b>	1.001	5.966		-8.533	<b>1.000</b>	1.001
34	402		5.996		2.230	<b>1.000</b>	1.000	5.996		-8.704	<b>1.000</b>	1.001
35	414		6.026		2.259	<b>1.000</b>	1.000	6.026		-8.870	<b>1.000</b>	1.001
36	426		6.054		2.286	<b>1.000</b>	1.000	6.054		-9.032	<b>1.000</b>	1.001
37	438		6.082		2.313	<b>1.000</b>	1.000	6.082		-9.189	<b>1.000</b>	1.001
38	450		6.109		2.340	<b>1.000</b>	1.000	6.109		-9.341	<b>1.000</b>	1.001
39	462		6.136		2.365	<b>1.000</b>	1.000	6.136		-9.490	<b>1.000</b>	1.001
40	474		6.161		2.390	<b>1.000</b>	1.000	6.161		-9.635	<b>1.000</b>	1.001
41	486		6.186		2.414	<b>1.000</b>	1.000	6.186		-9.776	<b>1.000</b>	1.000
42	498		6.211		2.438	<b>1.000</b>	1.000	6.211		-9.914	<b>1.000</b>	1.000
43	510		6.234		2.461	<b>1.000</b>	1.000	6.234		-10.048	<b>1.000</b>	1.000
44	522		6.258		2.484	<b>1.000</b>	1.000	6.258		-10.180	<b>1.000</b>	1.000
45	534		6.280		2.506	<b>1.000</b>	1.000	6.280		-10.308	<b>1.000</b>	1.000
46	546		6.303		2.527	<b>1.000</b>	1.000	6.303		-10.434	<b>1.000</b>	1.000
47	558		6.324		2.548	<b>1.000</b>	1.000	6.324		-10.557	<b>1.000</b>	1.000
48	570		6.346		2.569	<b>1.000</b>	1.000	6.346		-10.677	<b>1.000</b>	1.000
49	582		6.366		2.589	<b>1.000</b>	1.000	6.366		-10.794	<b>1.000</b>	1.000
50	594		6.387		2.609	<b>1.000</b>	1.000	6.387		-10.910	<b>1.000</b>	1.000
51	606		6.407		2.628	<b>1.000</b>	1.000	6.407		-11.023	<b>1.000</b>	1.000
52	618		6.426		2.647	<b>1.000</b>	1.000	6.426		-11.133	<b>1.000</b>	1.000
53	630		6.446		2.666	<b>1.000</b>	1.000	6.446		-11.242	<b>1.000</b>	1.000
54	642		6.465		2.684	<b>1.000</b>	1.000	6.465		-11.349	<b>1.000</b>	1.000
55	654		6.483		2.702	<b>1.000</b>	1.000	6.483		-11.453	<b>1.000</b>	1.000
56	666		6.501		2.720	<b>1.000</b>	1.000	6.501		-11.556	<b>1.000</b>	1.000
57	678		6.519		2.737	<b>1.000</b>	1.000	6.519		-11.657	<b>1.000</b>	1.000
58	690		6.537		2.754	<b>1.000</b>	1.000	6.537		-11.756	<b>1.000</b>	1.000
59	702		6.554		2.771	<b>1.000</b>	1.000	6.554		-11.853	<b>1.000</b>	1.000
60	714		6.571		2.788	<b>1.000</b>	1.000	6.571		-11.949	<b>1.000</b>	1.000



**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 9  
SHEET 1

**WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)  
(000's)**

SUMMARY OF LOSS & ALAE RESERVES

ACCIDENT YEAR	PAYROLL	SEL.ULT. EXPECTED PAID AT @ 6/30/08	SELECTED ULTIMATE LOSS & ALAE	SELECTED NOMINAL UNPAID LOSS & ALAE	DISCOUNT FACTOR AT 5.0%	SELECTED DISCOUNTED UNPAID LOSS & ALAE	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		0			84.6%		
1977	1,465,551	0			100.0%		-
1978	1,553,484	0			85.2%		-
1979	1,646,693	0			84.1%		-
1980	1,745,494	0			81.8%		-
1981	1,826,711	0			90.7%		-
1982	2,061,263	0			91.5%		-
1983	2,173,213	0			88.1%		-
1984	2,314,385	0			85.2%		-
1985	2,444,242	0			83.9%		-
1986	2,644,132	515	515	0	83.4%	0	0.02
1987	2,911,888	1,484	1,504	20	100.0%	20	0.05
1988	3,191,151	1,851	1,876	25	100.0%	25	0.06
1989	3,341,117	1,353	1,371	18	83.8%	15	0.04
1990	3,644,538	1,274	1,295	21	82.5%	17	0.04
1991	3,852,022	1,937	1,976	39	82.3%	32	0.05
1992	3,944,342	1,972	2,020	48	81.6%	39	0.05
1993	4,020,534	1,421	1,463	42	81.1%	34	0.04
1994	4,272,082	1,310	1,356	45	80.2%	36	0.03
1995	4,432,599	1,817	1,889	72	79.0%	57	0.04
1996	4,487,291	975	1,024	49	79.7%	39	0.02
1997	4,623,816	1,179	1,264	86	82.3%	71	0.03
1998	4,816,176	1,164	1,286	122	83.9%	102	0.03
1999	5,047,597	1,185	1,375	190	85.4%	162	0.03
2000	5,318,217	819	1,069	250	86.1%	215	0.02
2001	5,597,545	1,156	1,588	432	86.2%	373	0.03
2002	5,821,179	1,274	1,949	675	86.1%	581	0.03
2003	6,004,956	1,140	2,096	956	85.8%	820	0.03
2004	6,183,507	752	1,954	1,202	85.5%	1,028	0.03
2005	6,388,250	463	2,050	1,587	84.7%	1,345	0.03
2006	6,653,696	132	2,073	1,940	83.0%	1,611	0.03
2007	6,914,380	27	2,189	2,161	80.1%	1,731	0.03
2008	3,560,906	7	1,175	1,168	77.1%	900	0.03
TOTAL		25,206	36,355	11,149	83.0%	9,253	
EXLD PRIOR		25,206	36,355	11,149	83.0%	9,253	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 3, EXHIBIT 9, SHEET 4, COL. 2 + SECTION 3, EXHIBIT 9, SHEET 3, COL. 8  
(3) SECTION 3, EXHIBIT 9, SHEET 4, COL. 12; 2008 ADJUSTED TO PARTIAL YEAR  
(4) = (3) - (2)  
(5) SECTION 3, EXHIBIT 9, SHEET 16, COL. 6  
(6) = (4) x (5)  
(7) = [(3) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 9  
SHEET 2

**WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)  
(000's)**

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS & ALAE @ 6/30/2008	FISCAL YEAR ENDING															
		2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	> 2023
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
PRIOR	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
1978	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
1980	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
1982	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
1984	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
1986	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1987	20	3	3	2	1	1	4	3	0	0	0	0	0	0	0	0	0
1988	25	0	4	4	3	1	1	5	4	0	0	0	0	0	0	0	1
1989	18	0	0	3	3	2	1	1	4	3	0	0	0	0	0	0	1
1990	21	3	0	0	3	3	2	1	1	4	3	0	0	0	0	0	1
1991	39	8	5	0	0	4	4	3	1	1	6	4	0	0	0	0	1
1992	48	8	8	5	0	4	4	5	3	1	1	6	4	0	0	0	2
1993	42	7	6	6	3	0	0	3	3	2	1	1	4	3	0	0	1
1994	45	7	7	5	5	3	0	0	3	3	2	1	1	4	3	0	1
1995	72	9	9	9	7	7	5	0	0	4	4	3	1	1	5	4	2
1996	49	10	5	5	5	4	4	2	0	0	2	2	2	1	1	3	3
1997	86	25	12	6	6	6	5	5	3	0	3	3	2	1	1	1	8
1998	122	35	26	12	6	6	6	5	5	3	0	3	3	2	1	1	9
1999	190	59	37	27	13	7	7	7	5	5	3	0	3	3	2	10	10
2000	250	72	55	35	26	12	6	6	6	5	3	0	3	3	3	12	12
2001	432	116	91	70	44	33	16	8	8	8	6	4	0	0	4	18	18
2002	675	175	135	106	81	51	38	18	9	9	9	7	7	4	0	25	25
2003	956	232	187	144	113	87	55	40	19	10	10	10	8	8	5	27	27
2004	1,202	291	221	179	138	108	83	52	39	18	9	9	9	8	8	5	26
2005	1,587	320	306	233	188	145	114	88	55	41	20	10	10	10	8	8	32
2006	1,940	271	336	322	245	198	153	120	92	58	43	21	10	10	10	8	42
2007	2,161	117	286	354	339	258	209	161	126	97	61	45	22	11	11	11	53
2008	1,168	87	122	298	370	354	270	218	168	132	101	64	47	23	11	11	67
TOTAL	11,149	1,855	1,862	1,827	1,601	1,292	986	751	556	405	287	196	136	92	72	62	344

(1) SECTION 3, EXHIBIT 9, SHEET 1, COL. 4  
(2) - (17) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 9, SHEET 21

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 9  
SHEET 3

**WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)  
(000's)**

ESTIMATED PAYMENTS FROM 1/1/2008 TO 6/30/2008

ACCIDENT YEAR	SELECTED	PAID	AGE @ 12/31/2007	AGE @ 6/30/2008	LDF @ 12/31/2007	LDF @ 6/30/2008	EXPECTED PERCENT	1/1/08 TO 6/30/08
	ULTIMATE LOSS & ALAE	LOSS & ALAE @ 12/31/07						EXPECTED PAYMENTS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR	0	0	384	390	1.001	1.001	13.4%	0
1977	0		372	378	1.001	1.001	0.0%	0
1978	0		360	366	1.001	1.001	9.9%	0
1979	0		348	354	1.001	1.001	5.1%	0
1980	0		336	342	1.002	1.001	48.2%	0
1981	0		324	330	1.005	1.003	29.8%	0
1982	0		312	318	1.007	1.006	4.7%	0
1983	0		300	306	1.007	1.007	5.1%	0
1984	0		288	294	1.008	1.008	9.2%	0
1985	0		276	282	1.010	1.009	11.0%	0
1986	515	515	264	270	1.013	1.011	8.7%	0
1987	1,504	1,484	252	258	1.014	1.014	0.0%	0
1988	1,876	1,851	240	246	1.014	1.014	0.0%	0
1989	1,371	1,351	228	234	1.015	1.014	8.1%	2
1990	1,295	1,272	216	222	1.018	1.016	11.0%	3
1991	1,976	1,933	204	210	1.022	1.020	9.0%	4
1992	2,020	1,967	192	198	1.027	1.024	9.3%	5
1993	1,463	1,418	180	186	1.032	1.029	7.8%	4
1994	1,356	1,307	168	174	1.037	1.035	6.7%	3
1995	1,889	1,808	156	162	1.045	1.040	11.2%	9
1996	1,024	964	144	150	1.061	1.050	17.3%	10
1997	1,264	1,162	132	138	1.089	1.073	16.7%	17
1998	1,286	1,137	120	126	1.132	1.105	18.5%	28
1999	1,375	1,146	108	114	1.199	1.160	16.9%	39
2000	1,069	773	96	102	1.298	1.241	15.5%	46
2001	1,588	1,080	84	90	1.453	1.362	14.9%	75
2002	1,949	1,166	72	78	1.711	1.558	13.8%	108
2003	2,096	988	60	66	2.214	1.897	13.7%	152
2004	1,954	482	48	54	4.236	2.658	18.4%	270
2005	2,050	247	36	42	8.879	4.569	12.0%	216
2006	2,073	81	24	30	14.706	10.879	2.6%	51
2007	2,189	36	12	18	22.916	25.110	-0.4%	(9)
2008	2,350		0	6		338.982	0.3%	7
TOTAL	37,530	24,166						1,040
EXLD PRIOR	37,530	24,166						1,040

(1) SECTION 3, EXHIBIT 9, SHEET 4, COL. 12  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) AGE OF ACCIDENT YEAR AT 12/31/2007  
(4) AGE OF ACCIDENT YEAR AT 6/30/2008

(5) BASED ON SECTION 3, EXHIBIT 9, SHEET 21 AGE OF (5)  
(6) BASED ON SECTION 3, EXHIBIT 9, SHEET 21 AGE OF (6)  
(7) =  $[1 / (6) - 1 / (5)] / [1 - 1 / (5)]$   
(8) =  $[(1) - (2)] \times (7)$

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 9  
SHEET 4

**WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)  
(000's)**

SELECTION OF ULTIMATE LOSS & ALAE

ACCIDENT YEAR	PAYROLL	INDICATED ULTIMATE LOSS & ALAE											
		PAID LOSS & ALAE @ 12/31/07	INCURRED LOSS & ALAE @ 12/31/07	LOSS DEVELOPMENT		BORNHJETTER-FERGUSON		PAID CUM. FREQ/SEV AY DEV.	PAID INCR. FREQ/SEV AY DEV.	INCR. INDEX PAYMENT METHOD	PAID INCR. TRENDED FREQ/SEV	SELECTED ULTIMATE LOSS & ALAE	SELECTED ULTIMATE LOSS RATE
		(2)	(3)	PAID (4)	INCURRED (5)	PAID (6)	INCURRED (7)	(8)	(9)	(10)	(11)	(12)	(13)
PRIOR													
1977	1,465,551												
1978	1,553,484												
1979	1,646,693												
1980	1,745,494												
1981	1,826,711												
1982	2,061,263												
1983	2,173,213												
1984	2,314,385												
1985	2,444,242												
1986	2,644,132	515	515	521		521		522	522	515	515	0.019	
1987	2,911,888	1,484	1,495	1,504		1,504		1,504	1,504	1,485	1,504	0.052	
1988	3,191,151	1,851	1,872	1,876		1,876		1,876	1,871	1,847	1,876	0.059	
1989	3,341,117	1,351	1,410	1,371		1,371		1,371	1,374	1,348	1,371	0.041	
1990	3,644,538	1,272	1,311	1,295		1,295		1,297	1,289	1,281	1,295	0.036	
1991	3,852,022	1,933	2,003	1,976		1,976		1,982	2,032	1,953	1,976	0.051	
1992	3,944,342	1,967	2,018	2,020		2,020		2,029	2,064	1,992	2,020	0.051	
1993	4,020,534	1,418	1,512	1,463		1,452		1,474	1,562	1,464	1,463	0.036	
1994	4,272,082	1,307	1,436	1,356		1,351		1,369	1,346	1,366	1,356	0.032	
1995	4,432,599	1,808	1,982	1,889		1,863		1,909	2,075	1,850	1,889	0.043	
1996	4,487,291	964	1,096	1,024		1,040		1,036	1,024	1,060	1,024	0.023	
1997	4,623,816	1,162	1,417	1,264		1,271		1,289	1,397	1,279	1,264	0.027	
1998	4,816,176	1,137	1,382	1,286		1,299		1,322	1,764	1,298	1,286	0.027	
1999	5,047,597	1,146	1,436	1,375		1,392		1,417	1,835	1,444	1,375	0.03	
2000	5,318,217	773	1,129	1,004		1,133		1,036	1,266	1,185	1,069	0.020	
2001	5,597,545	1,080	1,859	1,570		1,606		1,620	2,118	1,555	1,588	0.028	
2002	5,821,179	1,166	2,371	1,995		1,903		2,063	2,923	1,654	1,949	0.033	
2003	6,004,956	988	2,337	2,186		2,006		2,268	3,046	1,759	2,096	0.035	
2004	6,183,507	482	1,993	2,041		1,954		1,690	2,634	1,554	1,954	0.032	
2005	6,388,250	247	1,930	2,192		2,050		1,684	2,544	1,701	2,050	0.032	
2006	6,653,696	81	2,790	1,196		2,073		1,334	1,041	1,614	2,073	0.031	
2007	6,914,380	36	13,114	826		2,189		2,201	1,289	1,783	2,189	0.032	
2008	7,121,811					2,350				1,932	2,350	0.033	
TOTAL		24,166	48,409	33,230		37,493		34,295	38,519	34,918	37,530		
EXLD PRIOR		24,166	48,409	33,230		37,493		34,295	38,519	34,918	37,530		
EXLD PRIOR & 2008		24,166	48,409	33,230		35,143		34,295	38,519	32,986	35,180		

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) BASED ON DATA FROM OLIVER WYMAN & BWC  
(4) SECTION 3, EXHIBIT 9, SHEET 5, COL. 4  
(5) N/A  
(6) SECTION 3, EXHIBIT 9, SHEET 7, COL. 8

(7) N/A  
(8) SECTION 3, EXHIBIT 9, SHEET 9, COL. 8  
(9) SECTION 3, EXHIBIT 9, SHEET 10  
(10) SECTION 3, EXHIBIT 9, SHEET 13, COL. 10  
(11) N/A  
(12) SELECTED BY DELOITTE CONSULTING

(13) (12) / (1) x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 9  
SHEET 5

**WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)  
(000's)**

PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE (MONTHS)	PAID LOSS & ALAE	PAID LDF	INDICATED ULTIMATE @ 12/31/07	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
		0			
1977	372		1.001		
1978	360		1.001		
1979	348		1.001		
1980	336		1.002		
1981	324		1.005		
1982	312		1.007		
1983	300		1.007		
1984	288		1.008		
1985	276		1.010		
1986	264	515	1.013	521	0.02
1987	252	1,484	1.014	1,504	0.05
1988	240	1,851	1.014	1,876	0.06
1989	228	1,351	1.015	1,371	0.04
1990	216	1,272	1.018	1,295	0.04
1991	204	1,933	1.022	1,976	0.05
1992	192	1,967	1.027	2,020	0.05
1993	180	1,418	1.032	1,463	0.04
1994	168	1,307	1.037	1,356	0.03
1995	156	1,808	1.045	1,889	0.04
1996	144	964	1.061	1,024	0.02
1997	132	1,162	1.089	1,264	0.03
1998	120	1,137	1.132	1,286	0.03
1999	108	1,146	1.199	1,375	0.03
2000	96	773	1.298	1,004	0.02
2001	84	1,080	1.453	1,570	0.03
2002	72	1,166	1.711	1,995	0.03
2003	60	988	2.214	2,186	0.04
2004	48	482	4.236	2,041	0.03
2005	36	247	8.879	2,192	0.03
2006	24	81	14.706	1,196	0.02
2007	12	36	22.916	826	0.01
2008	0				
TOTAL		24,166		33,230	

(1) AGE OF ACCIDENT YEAR  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 3, EXHIBIT 9, SHEET 18, COL. 6  
(4) = (2) x (3)  
(5) = (4) / PAYROLL x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 9  
SHEET 6

**WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)  
(000's)**

INCURRED LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE (MONTHS)	INCURRED LOSS & ALAE	INCURRED LDF	INDICATED ULTIMATE @ 12/31/07	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	372				
1978	360				
1979	348				
1980	336				
1981	324				
1982	312				
1983	300				
1984	288				
1985	276				
1986	264	515			
1987	252	1,495			
1988	240	1,872			
1989	228	1,410			
1990	216	1,311			
1991	204	2,003			
1992	192	2,018			
1993	180	1,512			
1994	168	1,436			
1995	156	1,982			
1996	144	1,096			
1997	132	1,417			
1998	120	1,382			
1999	108	1,436			
2000	96	1,129			
2001	84	1,859			
2002	72	2,371			
2003	60	2,337			
2004	48	1,993			
2005	36	1,930			
2006	24	2,790			
2007	12	13,114			
2008	0				
TOTAL		48,409			

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(1) AGE OF ACCIDENT YEAR  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 3, EXHIBIT 9, SHEET 18, COL. 9  
(4) = (2) x (3)  
(5) = (4) / PAYROLL x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 9  
SHEET 7

**WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)  
(000's)**

PAID BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED		EXPECTED %	EXPECTED	ACTUAL	EXPECTED	INDICATED	INDICATED
		LOSS RATE	DOLLARS	OF PAID	PAID	PAID	UNPAID	ULTIMATE	ULTIMATE
	(1)	(2)	(3)	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551			99.9%					
1978	1,553,484			99.9%					
1979	1,646,693			99.9%					
1980	1,745,494			99.8%					
1981	1,826,711			99.5%					
1982	2,061,263			99.3%					
1983	2,173,213			99.3%					
1984	2,314,385			99.2%					
1985	2,444,242			99.0%					
1986	2,644,132	0.02	521	98.8%	515	515	6	521	0.02
1987	2,911,888	0.05	1,504	98.7%	1,484	1,484	20	1,504	0.05
1988	3,191,151	0.06	1,876	98.7%	1,851	1,851	25	1,876	0.06
1989	3,341,117	0.04	1,371	98.5%	1,351	1,351	20	1,371	0.04
1990	3,644,538	0.04	1,295	98.2%	1,272	1,272	23	1,295	0.04
1991	3,852,022	0.05	1,976	97.8%	1,933	1,933	43	1,976	0.05
1992	3,944,342	0.05	2,020	97.4%	1,967	1,967	53	2,020	0.05
1993	4,020,534	0.03	1,121	96.9%	1,086	1,418	35	1,452	0.04
1994	4,272,082	0.03	1,215	96.4%	1,172	1,307	43	1,351	0.03
1995	4,432,599	0.03	1,279	95.7%	1,224	1,808	55	1,863	0.04
1996	4,487,291	0.03	1,306	94.2%	1,230	964	75	1,040	0.02
1997	4,623,816	0.03	1,343	91.9%	1,233	1,162	109	1,271	0.03
1998	4,816,176	0.03	1,394	88.4%	1,232	1,137	162	1,299	0.03
1999	5,047,597	0.03	1,477	83.4%	1,232	1,146	245	1,392	0.03
2000	5,318,217	0.03	1,567	77.0%	1,207	773	360	1,133	0.02
2001	5,597,545	0.03	1,686	68.8%	1,160	1,080	526	1,606	0.03
2002	5,821,179	0.03	1,772	58.4%	1,036	1,166	736	1,903	0.03
2003	6,004,956	0.03	1,857	45.2%	839	988	1,018	2,006	0.03
2004	6,183,507	0.03	1,927	23.6%	455	482	1,472	1,954	0.03
2005	6,388,250	0.03	2,032	11.3%	229	247	1,803	2,050	0.03
2006	6,653,696	0.03	2,137	6.8%	145	81	1,992	2,073	0.03
2007	6,914,380	0.03	2,251	4.4%	98	36	2,153	2,189	0.03
2008	7,121,811	0.03	2,350	0.0%			2,350	2,350	0.03
TOTAL			37,277		23,950	24,166	13,327	37,493	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 3, EXHIBIT 9, SHEET 17, COL. 14  
(3) = [(1) x (2)] / 100  
(4) = 1 / SECTION 3, EXHIBIT 9, SHEET 5, COL. 3  
(5) = (3) x (4)

(6) BASED ON DATA FROM OLIVER WYMAN & BWC  
(7) = (3) x [1 - (4)]  
(8) = (6) + (7)  
(9) = [(8) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 9  
SHEET 8

**WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)  
(000's)**

INCURRED BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED		EXPECTED % OF REPORTED LOSS & ALAE	EXPECTED REPORTED LOSS & ALAE	ACTUAL REPORTED LOSS & ALAE	EXPECTED UNREPORTED LOSS & ALAE	INDICATED ULTIMATE LOSS & ALAE	INDICATED ULTIMATE LOSS RATE
		LOSS RATE	DOLLARS						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551				0				
1978	1,553,484				0				
1979	1,646,693				0				
1980	1,745,494				0				
1981	1,826,711				0				
1982	2,061,263				0				
1983	2,173,213				0				
1984	2,314,385				0				
1985	2,444,242				0				
1986	2,644,132	0.020	521		0	515			
1987	2,911,888	0.052	1,504		0	1,495			
1988	3,191,151	0.059	1,876		0	1,872			
1989	3,341,117	0.041	1,371		0	1,410			
1990	3,644,538	0.036	1,295		0	1,311			
1991	3,852,022	0.051	1,976		0	2,003			
1992	3,944,342	0.051	2,020		0	2,018			
1993	4,020,534	0.028	1,121		0	1,512			
1994	4,272,082	0.028	1,215		0	1,436			
1995	4,432,599	0.029	1,279		0	1,982			
1996	4,487,291	0.029	1,306		0	1,096			
1997	4,623,816	0.029	1,343		0	1,417			
1998	4,816,176	0.029	1,394		0	1,382			
1999	5,047,597	0.029	1,477		0	1,436			
2000	5,318,217	0.029	1,567		0	1,129			
2001	5,597,545	0.030	1,686		0	1,859			
2002	5,821,179	0.030	1,772		0	2,371			
2003	6,004,956	0.031	1,857		0	2,337			
2004	6,183,507	0.031	1,927		0	1,993			
2005	6,388,250	0.032	2,032		0	1,930			
2006	6,653,696	0.032	2,137		0	2,790			
2007	6,914,380	0.033	2,251		0	13,114			
2008	7,121,811	0.033	2,350	0.0%	0		2,350	2,350	0.03
TOTAL			37,277			48,409	2,350	2,350	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 3, EXHIBIT 9, SHEET 17, COL. 14  
(3) = [(1) x (2)] / 100  
(4) = 1 / SECTION 3, EXHIBIT 9, SHEET 6, COL. 3  
(5) = (3) x (4)

(6) BASED ON DATA FROM OLIVER WYMAN & BWC  
(7) = (3) x [1 - (4)]  
(8) = (6) + (7)  
(9) = [(8) / (1)] x 100



**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 9  
SHEET 9

**WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)  
(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 & ALAE	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551	976	1.000	976		1.014			
1978	1,553,484	1,058	1.000	1,058		1.014			
1979	1,646,693	1,001	1.000	1,001		1.014			
1980	1,745,494	1,184	1.000	1,184		1.014			
1981	1,826,711	1,123	1.000	1,123		1.014			
1982	2,061,263	1,271	1.000	1,271		1.014			
1983	2,173,213	1,347	1.000	1,347		1.014			
1984	2,314,385	1,435	1.000	1,435		1.014			
1985	2,444,242	1,548	1.000	1,548		1.014			
1986	2,644,132	1,641	1.000	1,641	314	1.014	318	522	0.02
1987	2,911,888	1,690	1.000	1,690	878	1.014	890	1,504	0.05
1988	3,191,151	1,892	1.000	1,892	978	1.014	992	1,876	0.06
1989	3,341,117	1,901	1.000	1,902	710	1.015	721	1,371	0.04
1990	3,644,538	1,873	1.001	1,875	679	1.019	692	1,297	0.04
1991	3,852,022	1,794	1.001	1,796	1,078	1.024	1,104	1,982	0.05
1992	3,944,342	1,945	1.002	1,948	1,011	1.029	1,041	2,029	0.05
1993	4,020,534	1,912	1.002	1,916	741	1.038	769	1,474	0.04
1994	4,272,082	1,851	1.003	1,856	706	1.045	738	1,369	0.03
1995	4,432,599	1,822	1.003	1,828	992	1.052	1,044	1,909	0.04
1996	4,487,291	1,806	1.005	1,814	534	1.069	571	1,036	0.02
1997	4,623,816	1,634	1.007	1,645	711	1.102	784	1,289	0.03
1998	4,816,176	1,565	1.010	1,581	726	1.152	837	1,322	0.03
1999	5,047,597	1,802	1.014	1,828	636	1.219	775	1,417	0.03
2000	5,318,217	1,871	1.021	1,910	413	1.312	542	1,036	0.02
2001	5,597,545	1,679	1.034	1,736	643	1.451	933	1,620	0.03
2002	5,821,179	1,498	1.056	1,582	778	1.675	1,304	2,063	0.04
2003	6,004,956	1,557	1.089	1,696	634	2.109	1,338	2,268	0.04
2004	6,183,507	1,451	1.139	1,653	332	3.079	1,023	1,690	0.03
2005	6,388,250	1,344	1.235	1,660	184	5.522	1,014	1,684	0.03
2006	6,653,696	975	1.499	1,461	83	10.941	913	1,334	0.02
2007	6,914,380	608	2.543	1,546	59	24.007	1,424	2,201	0.03
2008	7,121,811		-			-			
Total		47,054		49,404				34,295	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 3, EXHIBIT 9, SHEET 18, COL. 12  
(4) = (2) x (3)  
(5) SECTION 3, EXHIBIT 9, SHEET 29

(6) SECTION 3, EXHIBIT 9, SHEET 18, COL. 15  
(7) = (5) x (6)  
(8) = [(4) x (7)] / 1000  
(9) = [(8) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 9  
SHEET 10

**WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)  
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	TAIL	INDICATED ULTIMATE				
1977																																			-	-	
1978																																				-	-
1979																																				-	-
1980																																				-	-
1981																																				-	-
1982																																				-	-
1983																																				-	-
1984																																				-	-
1985																																				-	-
1986						152	101	73	77	48	19	31	13	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7	522	
1987					175	277	148	222	230	207	91	56	3	12	15	4	8	14	15	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	20	1,504
1988				88	145	250	388	346	298	162	123	21	6	13	3	0	0	0	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	25	1,871
1989			23	78	116	165	214	230	205	145	63	28	15	10	5	3	13	14	18	11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	19	1,374
1990		2	32	80	185	298	270	159	71	75	44	25	22	8	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	17	1,289
1991		7	62	214	313	371	323	238	104	81	67	25	30	44	5	27	23	25	30	17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	27	2,032
1992		3	57	273	346	320	211	252	189	83	79	55	36	24	16	15	18	20	24	14	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	28	2,064
1993		28	121	264	325	248	154	118	56	42	10	11	12	17	12	20	25	27	32	19	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	21	1,562
1994	2	54	115	258	233	222	161	63	75	55	22	20	20	5	2	3	4	4	5	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	18	1,346	
1995	0	50	144	245	297	305	201	90	75	70	106	120	74	50	19	34	41	45	53	31	0	0	0	0	0	0	0	0	0	0	0	0	0	0	28	2,075	
1996	2	38	84	154	171	112	146	95	74	38	31	15	11	7	3	5	6	6	8	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	14	1,024	
1997	4	31	93	191	193	166	165	102	83	57	56	56	39	26	10	18	21	23	28	16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	19	1,397	
1998	1	28	100	156	161	182	158	129	84	106	122	121	84	57	22	38	46	51	60	35	0	0	0	0	0	0	0	0	0	0	0	0	0	0	24	1,764	
1999	3	24	91	189	220	205	167	119	113	97	112	110	77	52	20	35	42	46	55	32	0	0	0	0	0	0	0	0	0	0	0	0	0	0	25	1,835	
2000	2	25	64	164	164	144	97	90	71	61	71	70	48	33	12	22	27	29	35	20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	17	1,266	
2001	1	33	116	232	252	202	201	161	128	109	126	124	87	58	22	39	47	52	62	36	0	0	0	0	0	0	0	0	0	0	0	0	0	0	29	2,118	
2002	5	56	80	229	316	350	296	238	188	161	186	183	128	86	33	58	70	77	91	53	0	0	0	0	0	0	0	0	0	0	0	0	0	0	39	2,923	
2003	2	89	168	269	353	338	286	230	182	156	180	177	123	83	32	56	68	74	88	51	0	0	0	0	0	0	0	0	0	0	0	0	0	0	41	3,046	
2004	2	59	79	249	315	302	255	205	162	139	160	158	110	74	28	50	60	66	79	46	0	0	0	0	0	0	0	0	0	0	0	0	0	0	35	2,634	
2005	14	101	101	232	294	282	238	192	152	130	149	148	103	69	26	47	56	62	73	42	0	0	0	0	0	0	0	0	0	0	0	0	0	0	34	2,544	
2006	3	30	42	96	122	117	99	79	63	54	62	61	43	29	11	19	23	26	30	18	0	0	0	0	0	0	0	0	0	0	0	0	0	14	1,041		
2007	4	37	52	119	151	145	122	98	78	67	77	76	53	36	14	24	29	32	38	22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	17	1,289	
Factors	10.359	1.396	2.296	1.266	0.959	0.846	0.804	0.791	0.856	1.152	0.988	0.696	0.674	0.382	1.758	1.210	1.096	1.188	0.579	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Tail 1.014		

Example: AY 2005 Age 54 of 0,294 = 0,232 x 1,266 and AY 2005 Age 66 of 0,282 = 0,294 x 0,959

NOTE: FACTORS ARE FROM SECTION 3, EXHIBIT 9, SHEET 34

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 9  
SHEET 13

**WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)  
(000's)**

INCREMENTAL INDEX PAYMENT METHOD

ACCIDENT YEAR	PAYROLL	PAID LOSS & ALAE @ 12/31/07	INCREMENTAL PAID LOSS & ALAE PER			AVERAGE WEEKLY BENEFIT	SELECTED ULTIMATE CLAIMS	IMPLIED ULTIMATE LOSS & ALAE	TAIL OF 1.001 DEVELOP.	IMPLIED ULTIMATE INCLD TAIL	IMPLIED ULTIMATE LOSS RATE
			AVG. WEEKLY BENEFIT & ULTIMATE CLAIMS AS OF 12/31/07	FUTURE DEVELOP.	IMPLIED ULTIMATE						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1977	1,465,551			-	-		976				
1978	1,553,484			-	-		1,058				
1979	1,646,693			-	-		1,001				
1980	1,745,494			-	-		1,184				
1981	1,826,711			-	-		1,123				
1982	2,061,263			-	-		1,271				
1983	2,173,213			-	-		1,347				
1984	2,314,385			-	-		1,435				
1985	2,444,242			-	-		1,548				
1986	2,644,132	515	1,321	-	1,321	237.30	1,641	515	0	515	0.02
1987	2,911,888	1,484	3,582	-	3,582	245.06	1,690	1,484	1	1,485	0.05
1988	3,191,151	1,846	3,824	-	3,824	255.10	1,892	1,846	2	1,847	0.06
1989	3,341,117	1,345	2,701	0.004	2,705	261.88	1,901	1,347	1	1,348	0.04
1990	3,644,538	1,272	2,488	0.015	2,503	272.57	1,875	1,279	1	1,281	0.04
1991	3,852,022	1,933	3,835	0.036	3,872	280.68	1,796	1,951	2	1,953	0.05
1992	3,944,342	1,960	3,423	0.052	3,475	293.96	1,948	1,990	2	1,992	0.05
1993	4,020,534	1,418	2,459	0.078	2,536	300.94	1,916	1,462	1	1,464	0.04
1994	4,272,082	1,307	2,275	0.101	2,376	309.64	1,855	1,365	1	1,366	0.03
1995	4,432,599	1,776	3,052	0.124	3,176	318.30	1,828	1,848	2	1,850	0.04
1996	4,487,291	960	1,605	0.166	1,771	329.55	1,814	1,059	1	1,060	0.02
1997	4,623,816	1,142	2,025	0.240	2,266	342.71	1,645	1,278	1	1,279	0.03
1998	4,816,176	1,104	1,949	0.340	2,289	358.10	1,582	1,297	1	1,298	0.03
1999	5,047,597	1,133	1,667	0.455	2,123	371.30	1,830	1,443	1	1,444	0.03
2000	5,318,217	750	1,020	0.590	1,610	385.14	1,910	1,184	1	1,185	0.02
2001	5,597,545	1,037	1,514	0.755	2,269	395.74	1,731	1,554	1	1,555	0.03
2002	5,821,179	1,036	1,603	0.953	2,555	407.41	1,587	1,652	1	1,654	0.03
2003	6,004,956	881	1,238	1.231	2,469	418.59	1,701	1,757	2	1,759	0.03
2004	6,183,507	388	0,542	1.625	2,167	432.73	1,657	1,553	1	1,554	0.03
2005	6,388,250	216	0,296	2.038	2,334	442.84	1,644	1,699	1	1,701	0.03
2006	6,653,696	33	0,048	2.305	2,352	458.44	1,495	1,613	1	1,614	0.02
2007	6,914,380	4	0,005	2.431	2,436	472.93	1,546	1,781	2	1,783	0.03
2008	7,121,811		-	2.475	2,475	487.86	1,599	1,931	2	1,932	0.03
TOTAL		23,538					51,027	34,888	30	34,918	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) = (2) / [(6) x (7)] x 1000  
(4) SECTION 3, EXHIBIT 9, SHEET 20, COL. 6  
(5) = (3) + (4)  
(6) FROM OLIVER WYMAN AUDIT REPORT

(7) SECTION 3, EXHIBIT 9, SHEET 14, COL. 14  
(8) = (5) x (6) x (7)  
(9) = [TAIL - 1.0] x (8)  
(10) = (8) + (9)  
(11) = [(10) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 9  
SHEET 14

**WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>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	1,465,551	3.359	4,922,326	976	1.000	976	6.660%	1.983%				6.66%	976	976	6.66%
1978	1,553,484	3.155	4,901,629	1,058	1.000	1,058	6.810%	2.158%				6.81%	1,058	1,058	6.81%
1979	1,646,693	2.926	4,817,753	1,001	1.000	1,001	6.079%	2.078%				6.08%	1,001	1,001	6.08%
1980	1,745,494	2.721	4,749,377	1,184	1.000	1,184	6.783%	2.493%				6.78%	1,184	1,184	6.78%
1981	1,826,711	2.507	4,579,080	1,123	1.000	1,123	6.148%	2.452%	5.9%			6.15%	1,123	1,123	6.15%
1982	2,061,263	2.383	4,912,636	1,271	1.000	1,271	6.166%	2.587%	5.4%			6.17%	1,271	1,271	6.17%
1983	2,173,213	2.282	4,959,803	1,347	1.000	1,347	6.199%	2.716%	5.9%			6.20%	1,347	1,347	6.20%
1984	2,314,385	2.175	5,033,338	1,435	1.000	1,435	6.199%	2.850%	3.8%			6.20%	1,435	1,435	6.20%
1985	2,444,242	2.102	5,136,682	1,548	1.000	1,548	6.332%	3.013%	5.2%			6.33%	1,548	1,548	6.33%
1986	2,644,132	2.051	5,422,039	1,641	1.000	1,641	6.207%	3.027%	4.3%			6.21%	1,641	1,641	6.21%
1987	2,911,888	1.984	5,777,397	1,690	1.000	1,690	5.804%	2.926%	2.1%			5.80%	1,690	1,690	5.80%
1988	3,191,151	1.896	6,049,062	1,892	1.000	1,892	5.929%	3.128%	1.6%			5.93%	1,892	1,892	5.93%
1989	3,341,117	1.854	6,194,502	1,901	1.000	1,901	5.691%	3.070%	0.7%			5.69%	1,901	1,901	5.69%
1990	3,644,538	1.785	6,505,112	1,873	1.001	1,875	5.145%	2.883%	-0.5%			5.15%	1,875	1,875	5.15%
1991	3,852,022	1.729	6,659,610	1,794	1.001	1,796	4.662%	2.697%	-2.4%			4.66%	1,796	1,796	4.66%
1992	3,944,342	1.644	6,485,086	1,945	1.002	1,948	4.939%	3.004%	-2.1%			4.94%	1,948	1,948	4.94%
1993	4,020,534	1.614	6,488,066	1,912	1.002	1,916	4.765%	2.953%	-0.4%			4.76%	1,916	1,916	4.76%
1994	4,272,082	1.577	6,736,880	1,851	1.002	1,855	4.342%	2.753%	0.0%	0.809	2.228%	4.34%	1,855	1,855	4.34%
1995	4,432,599	1.532	6,790,486	1,822	1.003	1,828	4.124%	2.692%	-0.9%	0.822	2.212%	4.12%	1,828	1,828	4.12%
1996	4,487,291	1.480	6,641,637	1,806	1.005	1,814	4.043%	2.732%	-2.8%	0.834	2.279%	4.04%	1,814	1,814	4.04%
1997	4,623,816	1.415	6,540,439	1,634	1.007	1,645	3.558%	2.515%	-3.2%	0.847	2.130%	3.56%	1,645	1,645	3.56%
1998	4,816,176	1.351	6,505,829	1,565	1.011	1,582	3.286%	2.432%	-3.1%	0.860	2.091%	3.29%	1,582	1,582	3.29%
1999	5,047,597	1.308	6,599,852	1,802	1.016	1,830	3.626%	2.773%	-0.6%	0.873	2.421%	3.63%	1,830	1,830	3.63%
2000	5,318,217	1.261	6,706,965	1,871	1.021	1,910	3.591%	2.847%	1.8%	0.886	2.523%	3.59%	1,910	1,910	3.59%
2001	5,597,545	1.235	6,912,784	1,679	1.031	1,731	3.092%	2.504%	1.5%	0.900	2.252%	3.09%	1,731	1,731	3.09%
2002	5,821,179	1.195	6,957,259	1,498	1.060	1,587	2.727%	2.281%	-2.3%	0.913	2.084%	2.73%	1,587	1,587	2.73%
2003	6,004,956	1.163	6,981,207	1,557	1.092	1,701	2.832%	2.436%	-4.7%	0.927	2.259%	2.83%	1,701	1,701	2.83%
2004	6,183,507	1.123	6,941,357	1,451	1.142	1,657	2.679%	2.386%	-3.7%	0.941	2.246%	2.68%	1,657	1,657	2.68%
2005	6,388,250	1.097	7,009,350	1,344	1.223	1,643	2.573%	2.345%	-0.9%	0.956	2.241%	2.58%	1,644	1,644	2.57%
2006	6,653,696	1.061	7,058,956	975	1.467	1,431	2.150%	2.027%	-2.7%	0.970	1.966%	2.45%	1,633	1,495	2.25%
2007	6,914,380	1.030	7,121,781	608	2.370	1,441	2.084%	2.023%	-5.2%	0.985	1.993%	2.35%	1,623	1,546	2.24%
2008	7,121,811	1.000	7,121,811							1.000		2.25%	1,599	1,599	2.25%

TOTAL 47,054 49,257 51,244 51,027

5 YR AVG EXCLD MOST RECENT 1 2.159%  
 20 YR AVG EXCLD MOST RECENT 1 2.226%  
 10 YR AVG EXCLD MOST RECENT 5 2.247%  
 20 YR AVG EXCLD MOST RECENT 5 2.247%  
 2008 SELECTED FREQUENCY 2.245% (16)

(1) PROVIDED BY OLIVER WYMAN & BWC  
 (2) BASED ON CHANGE IN SAWW  
 (3) = (1) x (2)  
 (4) BASED ON DATA FROM OLIVER WYMAN & BWC SECTION 3, EXHIBIT 9, SHEET 19, COL. 6  
 (5)  
 (6) = (4) x (5)  
 (7) = (6) / (1) x 100  
 (8) = (6) / (3) x 100  
 (9) 5 YEAR FITTED TREND OF (8)  
 (10) Based on -1.5% Frequency Trend from 1994 to 2006  
 (11) = (8) x (10)  
 (12) SELECTED BASED ON (16) DETRENDED AND (7)  
 (13) = [(12) x (1)] / 100  
 (14) = (4) + [1 - 1/5] x (12)  
 (15) = [(14) / (1)] x 100  
 (16) SELECTED BY DELOITTE CONSULTING BASED ON (11)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 9  
SHEET 15

**WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)  
(000's)**

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS & ALAE	LSS ADJ. ULTIMATE LOSS & ALAE	WHOLE \$ SELECTED ULTIMATE SEVERITY	WHOLE \$ LSS ADJ. ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE	LSS ADJ. ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551	976	6.66%						
1978	1,553,484	1,058	6.81%						
1979	1,646,693	1,001	6.08%						
1980	1,745,494	1,184	6.78%						
1981	1,826,711	1,123	6.15%						
1982	2,061,263	1,271	6.17%						
1983	2,173,213	1,347	6.20%						
1984	2,314,385	1,435	6.20%						
1985	2,444,242	1,548	6.33%						
1986	2,644,132	1,641	6.21%	515	515	314	314	0.019	0.019
1987	2,911,888	1,690	5.80%	1,504	1,501	890	888	0.052	0.052
1988	3,191,151	1,892	5.93%	1,876	1,869	992	988	0.059	0.059
1989	3,341,117	1,901	5.69%	1,371	1,365	721	718	0.041	0.041
1990	3,644,538	1,875	5.15%	1,295	1,288	691	687	0.036	0.035
1991	3,852,022	1,796	4.66%	1,976	1,968	1,100	1,096	0.051	0.051
1992	3,944,342	1,948	4.94%	2,020	2,011	1,037	1,032	0.051	0.051
1993	4,020,534	1,916	4.76%	1,463	1,454	764	759	0.036	0.036
1994	4,272,082	1,855	4.34%	1,356	1,349	731	727	0.032	0.032
1995	4,432,599	1,828	4.12%	1,889	1,898	1,033	1,038	0.043	0.043
1996	4,487,291	1,814	4.04%	1,024	1,012	564	558	0.023	0.023
1997	4,623,816	1,645	3.56%	1,264	1,262	769	767	0.027	0.027
1998	4,816,176	1,582	3.29%	1,286	1,280	813	809	0.027	0.027
1999	5,047,597	1,830	3.63%	1,375	1,390	751	759	0.027	0.028
2000	5,318,217	1,910	3.59%	1,069	1,097	560	574	0.020	0.021
2001	5,597,545	1,731	3.09%	1,588	1,774	918	1,025	0.028	0.032
2002	5,821,179	1,587	2.73%	1,949	2,115	1,228	1,332	0.033	0.036
2003	6,004,956	1,701	2.83%	2,096	2,427	1,233	1,427	0.035	0.040
2004	6,183,507	1,657	2.68%	1,954	2,281	1,180	1,377	0.032	0.037
2005	6,388,250	1,644	2.57%	2,050	2,371	1,247	1,442	0.032	0.037
2006	6,653,696	1,495	2.25%	2,073	2,405	1,386	1,609	0.031	0.036
2007	6,914,380	1,546	2.24%	2,189	2,512	1,416	1,625	0.032	0.036
2008	7,121,811	1,599	2.25%	2,350	2,706	1,470	1,693	0.033	0.038
TOTAL				37,530					

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 3, EXHIBIT 9, SHEET 14, COL. 14  
(3) = (2) / (1) x 100  
(4) SECTION 3, EXHIBIT 9, SHEET 4, COL. 12

(5) SECTION 3, EXHIBIT 9, SHEET 4, COL. 12  
(6) = [(4) / (2)] x 1,000  
(7) = [(5) / (2)] x 1,000  
(8) = [(4) / (1)] x 100  
(9) = [(5) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION  
WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)  
(000's)**

SECTION 3  
EXHIBIT 9  
SHEET 16

DISCOUNT FACTORS

ACCIDENT YEAR AGE	PAID LOSS & ALAE DEVELOPMENT FACTOR	CUMULATIVE PERCENT PAID	INCREMENTAL PERCENT PAID	INCREMENTAL PERCENT DISCOUNTED	DISCOUNT FACTOR AT 5.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			0.3%	0.3%	73.5%
6	338.982	0.3%	3.7%	3.4%	77.1%
18	25.110	4.0%	5.2%	4.6%	80.1%
30	10.879	9.2%	12.7%	10.7%	83.0%
42	4.569	21.9%	15.7%	12.6%	84.7%
54	2.658	37.6%	15.1%	11.5%	85.5%
66	1.897	52.7%	11.5%	8.4%	85.8%
78	1.558	64.2%	9.3%	6.4%	86.1%
90	1.362	73.4%	7.1%	4.7%	86.2%
102	1.241	80.6%	5.6%	3.5%	86.1%
114	1.160	86.2%	4.3%	2.6%	85.4%
126	1.105	90.5%	2.7%	1.5%	83.9%
138	1.073	93.2%	2.0%	1.1%	82.3%
150	1.050	95.2%	1.0%	0.5%	79.7%
162	1.040	96.2%	0.5%	0.2%	79.0%
174	1.035	96.7%	0.5%	0.2%	80.2%
186	1.029	97.1%	0.5%	0.2%	81.1%
198	1.024	97.6%	0.4%	0.2%	81.6%
210	1.020	98.0%	0.4%	0.2%	82.3%
222	1.016	98.4%	0.2%	0.1%	82.5%
234	1.014	98.7%	1.3%	0.5%	83.8%
246	1.000	100.0%	0.0%	0.0%	100.0%
258	1.000	100.0%	-1.1%	-0.4%	100.0%
270	1.011	98.9%	0.2%	0.1%	83.4%
282	1.009	99.1%	0.2%	0.0%	83.9%
294	1.008	99.2%	0.1%	0.0%	85.2%
306	1.007	99.3%	0.1%	0.0%	88.1%
318	1.006	99.4%	0.3%	0.1%	91.5%
330	1.003	99.7%	0.2%	0.1%	90.7%
342	1.001	99.9%	0.0%	0.0%	81.8%
354	1.001	99.9%	0.0%	0.0%	84.1%
366	1.001	99.9%	0.1%	0.0%	85.2%
378	1.000	100.0%	-0.1%	0.0%	100.0%
390	1.001	99.9%	0.0%	0.0%	84.6%
402	1.001	99.9%	0.0%	0.0%	84.7%
414	1.000	100.0%	0.0%	0.0%	84.7%
426	1.000	100.0%	0.0%	0.0%	84.7%
438	1.000	100.0%	0.0%	0.0%	84.8%
450	1.000	100.0%	0.0%	0.0%	84.9%
462	1.000	100.0%	0.0%	0.0%	85.0%
474	1.000	100.0%	0.0%	0.0%	85.1%
486	1.000	100.0%	0.0%	0.0%	85.3%
498	1.000	100.0%	0.0%	0.0%	85.5%
510	1.000	100.0%	0.0%	0.0%	85.7%
522	1.000	100.0%	0.0%	0.0%	86.0%
534	1.000	100.0%	0.0%	0.0%	86.4%
546	1.000	100.0%	0.0%	0.0%	86.9%
558	1.000	100.0%	0.0%	0.0%	87.4%
570	1.000	100.0%	0.0%	0.0%	88.1%
582	1.000	100.0%	0.0%	0.0%	88.9%
594	1.000	100.0%	0.0%	0.0%	89.8%
606	1.000	100.0%	0.0%	0.0%	91.0%
618	1.000	100.0%	0.0%	0.0%	92.3%
630	1.000	100.0%	0.0%	0.0%	93.8%
642	1.000	100.0%	0.0%	0.0%	95.6%
654	1.000	100.0%	0.0%	0.0%	97.6%

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- (1) AGE OF ACCIDENT YEAR LOSS DEVELOPMENT FACTORS
  - (2) SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 9, SHEET 21
  - (3) = 1 / (2)
  - (4) = (3) FROM SUCCESSIVE AGE - (3) FROM CURRENT AGE
  - (5) NET PRESENT VALUE OF (4) ASSUMING MID-YEAR PAYMENT
  - (6) CUMULATIVE DISCOUNT FACTOR FOR GIVEN AGE BASED ON (4) AND (5)



**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 9  
SHEET 18

**WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)**

INTERPOLATED DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED PAID LOSS & ALAE			INCURRED LOSS & ALAE			REPORTED COUNTS (6/30/XX EVALUATIONS)			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)	
1977	372	366	378	1.001	1.001	1.001				1.000	1.000	1.000	1.014	1.014	1.014
1978	360	354	366	1.001	1.001	1.001				1.000	1.000	1.000	1.014	1.014	1.014
1979	348	342	354	1.001	1.001	1.001				1.000	1.000	1.000	1.014	1.014	1.014
1980	336	330	342	1.003	1.001	1.002				1.000	1.000	1.000	1.014	1.014	1.014
1981	324	318	330	1.006	1.003	1.005				1.000	1.000	1.000	1.014	1.014	1.014
1982	312	306	318	1.007	1.006	1.007				1.000	1.000	1.000	1.014	1.014	1.014
1983	300	294	306	1.008	1.007	1.007				1.000	1.000	1.000	1.014	1.014	1.014
1984	288	282	294	1.009	1.008	1.008				1.000	1.000	1.000	1.014	1.014	1.014
1985	276	270	282	1.011	1.009	1.010				1.000	1.000	1.000	1.014	1.014	1.014
1986	264	258	270	1.014	1.011	1.013				1.000	1.000	1.000	1.014	1.014	1.014
1987	252	246	258	1.014	1.014	1.014				1.000	1.000	1.000	1.014	1.014	1.014
1988	240	234	246	1.014	1.014	1.014				1.000	1.000	1.000	1.014	1.014	1.014
1989	228	222	234	1.016	1.014	1.015				1.001	1.000	1.000	1.016	1.014	1.015
1990	216	210	222	1.020	1.016	1.018				1.001	1.001	1.001	1.023	1.016	1.019
1991	204	198	210	1.024	1.020	1.022				1.002	1.001	1.001	1.025	1.023	1.024
1992	192	186	198	1.029	1.024	1.027				1.002	1.002	1.002	1.033	1.025	1.029
1993	180	174	186	1.035	1.029	1.032				1.002	1.002	1.002	1.042	1.033	1.038
1994	168	162	174	1.040	1.035	1.037				1.003	1.002	1.003	1.048	1.042	1.045
1995	156	150	162	1.050	1.040	1.045				1.004	1.003	1.003	1.057	1.048	1.052
1996	144	138	150	1.073	1.050	1.061				1.005	1.004	1.005	1.082	1.057	1.069
1997	132	126	138	1.105	1.073	1.089				1.008	1.005	1.007	1.124	1.082	1.102
1998	120	114	126	1.160	1.105	1.132				1.012	1.008	1.010	1.181	1.124	1.152
1999	108	102	114	1.241	1.160	1.199				1.017	1.012	1.014	1.259	1.181	1.219
2000	96	90	102	1.362	1.241	1.298				1.025	1.017	1.021	1.369	1.259	1.312
2001	84	78	90	1.558	1.362	1.453				1.042	1.025	1.034	1.543	1.369	1.451
2002	72	66	78	1.897	1.558	1.711				1.070	1.042	1.056	1.832	1.543	1.675
2003	60	54	66	2.658	1.897	2.214				1.109	1.070	1.089	2.484	1.832	2.109
2004	48	42	54	4.569	2.658	4.236				1.171	1.109	1.139	4.050	2.484	3.079
2005	36	30	42	10.879	4.569	8.879				1.307	1.171	1.235	8.676	4.050	5.522
2006	24	18	30	25.110	10.879	14.706				1.758	1.307	1.499	14.807	8.676	10.941
2007	12	6	18	338.982	25.110	22.916				4.596	1.758	2.543	63.394	14.807	24.007

(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 3, EXHIBIT 9, SHEET 21; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 3, EXHIBIT 9, SHEET 21; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)  
(7) FROM SECTION 3, EXHIBIT 9, SHEET 22; SELECTED CUM. BASED ON (2)  
(8) FROM SECTION 3, EXHIBIT 9, SHEET 22; SELECTED CUM. BASED ON (3)

(9) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)  
(10) FROM SECTION 3, EXHIBIT 9, SHEET 28; SELECTED CUM. BASED ON (2)  
(11) FROM SECTION 3, EXHIBIT 9, SHEET 28; SELECTED CUM. BASED ON (3)  
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)  
(13) FROM SECTION 3, EXHIBIT 9, SHEET 29; SELECTED CUM. BASED ON (2)  
(14) FROM SECTION 3, EXHIBIT 9, SHEET 29; SELECTED CUM. BASED ON (3)  
(15) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)



**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 9  
SHEET 19

**WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)**

INTERPOLATED CLAIM COUNT DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		REPORTED COUNTS (12/31/XX VALUATIONS)		
		LOW (2)	HIGH (3)	LOW (4)	HIGH (5)	INTERP. (6)
1977	372	372	384	1.000	1.000	1.000
1978	360	360	372	1.000	1.000	1.000
1979	348	348	360	1.000	1.000	1.000
1980	336	336	348	1.000	1.000	1.000
1981	324	324	336	1.000	1.000	1.000
1982	312	312	324	1.000	1.000	1.000
1983	300	300	312	1.000	1.000	1.000
1984	288	288	300	1.000	1.000	1.000
1985	276	276	288	1.000	1.000	1.000
1986	264	264	276	1.000	1.000	1.000
1987	252	252	264	1.000	1.000	1.000
1988	240	240	252	1.000	1.000	1.000
1989	228	228	240	1.000	1.000	1.000
1990	216	216	228	1.001	1.000	1.001
1991	204	204	216	1.001	1.001	1.001
1992	192	192	204	1.002	1.001	1.002
1993	180	180	192	1.002	1.002	1.002
1994	168	168	180	1.002	1.002	1.002
1995	156	156	168	1.003	1.002	1.003
1996	144	144	156	1.005	1.003	1.005
1997	132	132	144	1.007	1.005	1.007
1998	120	120	132	1.011	1.007	1.011
1999	108	108	120	1.016	1.011	1.016
2000	96	96	108	1.021	1.016	1.021
2001	84	84	96	1.031	1.021	1.031
2002	72	72	84	1.060	1.031	1.060
2003	60	60	72	1.092	1.060	1.092
2004	48	48	60	1.142	1.092	1.142
2005	36	36	48	1.223	1.142	1.223
2006	24	24	36	1.467	1.223	1.467
2007	12	12	24	2.370	1.467	2.370

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(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 3, EXHIBIT 9, SHEET 27; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 3, EXHIBIT 9, SHEET 27; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 9  
SHEET 20

**WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)**

INTERPOLATED INDEX FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED INDEXED INCREMENTAL PAID LOSS & ALAE		
		LOW (1)	HIGH (2)	LOW (3)	HIGH (4)	INTERP. (5)
1977	372	366	378	-	-	-
1978	360	354	366	-	-	-
1979	348	342	354	-	-	-
1980	336	330	342	-	-	-
1981	324	318	330	-	-	-
1982	312	306	318	-	-	-
1983	300	294	306	-	-	-
1984	288	282	294	-	-	-
1985	276	270	282	-	-	-
1986	264	258	270	-	-	-
1987	252	246	258	-	-	-
1988	240	234	246	-	-	-
1989	228	222	234	0.007	-	0.004
1990	216	210	222	0.032	0.007	0.015
1991	204	198	210	0.042	0.032	0.036
1992	192	186	198	0.065	0.042	0.052
1993	180	174	186	0.092	0.065	0.078
1994	168	162	174	0.112	0.092	0.101
1995	156	150	162	0.139	0.112	0.124
1996	144	138	150	0.200	0.139	0.166
1997	132	126	138	0.289	0.200	0.240
1998	120	114	126	0.400	0.289	0.340
1999	108	102	114	0.518	0.400	0.455
2000	96	90	102	0.672	0.518	0.590
2001	84	78	90	0.847	0.672	0.755
2002	72	66	78	1.071	0.847	0.953
2003	60	54	66	1.415	1.071	1.231
2004	48	42	54	1.866	1.415	1.625
2005	36	30	42	2.225	1.866	2.038
2006	24	18	30	2.387	2.225	2.305
2007	12	6	18	2.475	2.387	2.431

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(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 3, EXHIBIT 9, SHEET 37; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 3, EXHIBIT 9, SHEET 37; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION  
WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)  
PAID LOSS & ALAE (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	AS OF 12/31/2007				
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982																																					
1983																																					
1984																																					
1985																																					
1986						152	253	326	402	450	469	500	513	515	515	515	515	515	515	515	515	515	515	515	515	515	515	515	515	515	515	515	515	515	515		
1987					175	452	600	822	1,052	1,259	1,350	1,406	1,409	1,421	1,436	1,440	1,449	1,462	1,478	1,484	1,484	1,484	1,484	1,484	1,484	1,484	1,484	1,484	1,484	1,484	1,484	1,484	1,484	1,484	1,484		
1988				88	233	483	871	1,217	1,515	1,677	1,800	1,821	1,827	1,839	1,842	1,842	1,842	1,842	1,842	1,842	1,842	1,842	1,842	1,842	1,842	1,842	1,842	1,842	1,842	1,842	1,842	1,842	1,842	1,842	1,842	1,842	
1989			23	101	217	382	596	825	1,030	1,175	1,237	1,266	1,281	1,292	1,296	1,299	1,312	1,327	1,345	1,351	1,351	1,351	1,351	1,351	1,351	1,351	1,351	1,351	1,351	1,351	1,351	1,351	1,351	1,351	1,351	1,351	
1990		2	34	114	299	597	866	1,025	1,096	1,171	1,215	1,239	1,261	1,269	1,272	1,272	1,272	1,272	1,272	1,272	1,272	1,272	1,272	1,272	1,272	1,272	1,272	1,272	1,272	1,272	1,272	1,272	1,272	1,272	1,272	1,272	
1991		7	69	283	596	968	1,291	1,529	1,633	1,714	1,780	1,805	1,835	1,878	1,884	1,910	1,933	1,933	1,933	1,933	1,933	1,933	1,933	1,933	1,933	1,933	1,933	1,933	1,933	1,933	1,933	1,933	1,933	1,933	1,933	1,933	
1992		3	60	333	679	999	1,210	1,462	1,651	1,734	1,813	1,868	1,904	1,928	1,945	1,960	1,967	1,967	1,967	1,967	1,967	1,967	1,967	1,967	1,967	1,967	1,967	1,967	1,967	1,967	1,967	1,967	1,967	1,967	1,967	1,967	
1993		28	150	414	739	987	1,140	1,258	1,314	1,356	1,366	1,377	1,389	1,406	1,418	1,418	1,418	1,418	1,418	1,418	1,418	1,418	1,418	1,418	1,418	1,418	1,418	1,418	1,418	1,418	1,418	1,418	1,418	1,418	1,418	1,418	
1994	2	56	171	429	662	884	1,045	1,108	1,183	1,238	1,260	1,282	1,302	1,307	1,307	1,307	1,307	1,307	1,307	1,307	1,307	1,307	1,307	1,307	1,307	1,307	1,307	1,307	1,307	1,307	1,307	1,307	1,307	1,307	1,307	1,307	
1995	0	50	193	438	735	1,040	1,241	1,331	1,406	1,476	1,582	1,702	1,776	1,808	1,808	1,808	1,808	1,808	1,808	1,808	1,808	1,808	1,808	1,808	1,808	1,808	1,808	1,808	1,808	1,808	1,808	1,808	1,808	1,808	1,808	1,808	
1996	2	40	124	278	449	561	707	802	875	914	944	960	964	964	964	964	964	964	964	964	964	964	964	964	964	964	964	964	964	964	964	964	964	964	964	964	
1997	4	35	128	319	511	678	843	946	1,028	1,086	1,142	1,162	1,162	1,162	1,162	1,162	1,162	1,162	1,162	1,162	1,162	1,162	1,162	1,162	1,162	1,162	1,162	1,162	1,162	1,162	1,162	1,162	1,162	1,162	1,162	1,162	
1998	1	29	128	284	445	628	785	914	998	1,044	1,104	1,137	1,162	1,162	1,162	1,162	1,162	1,162	1,162	1,162	1,162	1,162	1,162	1,162	1,162	1,162	1,162	1,162	1,162	1,162	1,162	1,162	1,162	1,162	1,162	1,162	
1999	3	27	119	308	528	734	901	1,020	1,133	1,146	1,146	1,146	1,146	1,146	1,146	1,146	1,146	1,146	1,146	1,146	1,146	1,146	1,146	1,146	1,146	1,146	1,146	1,146	1,146	1,146	1,146	1,146	1,146	1,146	1,146	1,146	
2000	2	27	91	255	419	563	660	750	773	773	773	773	773	773	773	773	773	773	773	773	773	773	773	773	773	773	773	773	773	773	773	773	773	773	773	773	
2001	1	34	150	382	634	836	1,037	1,080	1,080	1,080	1,080	1,080	1,080	1,080	1,080	1,080	1,080	1,080	1,080	1,080	1,080	1,080	1,080	1,080	1,080	1,080	1,080	1,080	1,080	1,080	1,080	1,080	1,080	1,080	1,080	1,080	
2002	5	61	141	370	687	1,036	1,166	1,166	1,166	1,166	1,166	1,166	1,166	1,166	1,166	1,166	1,166	1,166	1,166	1,166	1,166	1,166	1,166	1,166	1,166	1,166	1,166	1,166	1,166	1,166	1,166	1,166	1,166	1,166	1,166	1,166	
2003	2	91	260	528	881	988	988	988	988	988	988	988	988	988	988	988	988	988	988	988	988	988	988	988	988	988	988	988	988	988	988	988	988	988	988	988	988
2004	2	61	140	388	482	482	482	482	482	482	482	482	482	482	482	482	482	482	482	482	482	482	482	482	482	482	482	482	482	482	482	482	482	482	482	482	482
2005	14	115	216	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247
2006	3	33	81	81	81	81	81	81	81	81	81	81	81	81	81	81	81	81	81	81	81	81	81	81	81	81	81	81	81	81	81	81	81	81	81	81	81
2007	4	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36

\*Valuation date for last diagonal is 12/31/2007

	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-Ult	282-Ult	294-Ult	306-Ult	318-Ult	330-Ult	342-Ult	354-Ult	366-Ult	378-Ult	TAIL				
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1986						1.664	1.289	1.235	1.118	1.042	1.066	1.027	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	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					2.584	1.326	1.370	1.280	1.197	1.072	1.042	1.002	1.009	1.010	1.003	1.006	1.010	1.011	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	
1988				2.638	2.072	1.803	1.398	1.245	1.107	1.073	1.011	1.003	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	
1989			4.350	2.142	1.763	1.559	1.385	1.248	1.140	1.053	1.023																										

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION  
WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)  
INCURRED LOSS & ALAE (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	AS OF 12/31/2007			
1977																																				
1978																																				
1979																																				
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1982																																				
1983																																				
1984																																				
1985																																				
1986																																				
1987																																				515
1988																																				1,495
1989																																				1,872
1990																																				1,410
1991																																				2,003
1992																																				2,018
1993																																				2,018
1994																																				1,512
1995																																				1,436
1996																																				1,982
1997																																				1,096
1998																																				1,417
1999																																				1,382
2000																																				1,436
2001																																				1,129
2002																																				1,859
2003																																				2,371
2004																																				1,933
2005																																				1,930
2006																																				2,790
2007																																				13,114

\*Valuation date for last diagonal is 12/31/2007

	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-Ult	282-Ult	294-Ult	306-Ult	318-Ult	330-Ult	342-Ult	354-Ult	366-Ult	378-Ult				
1977																																				
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2006																																				
2007																																				
3 Yr Avg	0.351	0.520	0.894	0.925	1.099	0.929	0.973	0.940	0.969	0.989	0.992	1.005	0.987	0.991	0.976	1.004	1.000	0.993	1.004	0.991	1.012															
3 Yr Avg	0.351	0.520	0.894	0.925	1.099	0.929	0.973	0.940	0.969	0.989	0.992	1.005	0.987	0.991	0.976	1.004	1.000	0.993	1.004	0.991	1.012															
5 Yr Avg	4.807	0.942	1.513	1.139	1.181	1.025	0.993	0.983	1.007	0.994	1.019	1.011	1.005	0.999	0.983	1.011	1.003	0.993	1.004	0.991	1.012															
3 Yr Wtd	0.352	0.517	0.888	0.928	1.101	0.933	0.971	0.939	0.969	0.996	0.998	1.005	0.985	0.989	0.977	1.005	0.999	0.993	1.001	0.993	1.012															
4 Yr Wtd	0.376	0.509	0.920	0.920	1.078	0.928	0.964	0.966	0.978	0.994	1.007	0.999	1.002	0.989	0.980	1.007	1.001	0.993	1.001	0.993	1.012															
5 Yr Wtd	0.463	0.593	1.052	1.024	1.145	1.004	0.986	0.981	1.007																											











**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION  
WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)  
REPORTED LOST TIME CLAIM COUNTS (12/31/XX)**

ACCIDENT YEAR	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384	AS OF 12/31/2007		
1977											971	972	974	975	976	976	976	975	976	978	978	976	976	976	976	976	976	976	976	976	976	976	976	976	
1978										1,054	1,055	1,059	1,059	1,059	1,058	1,059	1,059	1,059	1,058	1,059	1,058	1,057	1,058	1,058	1,058	1,058	1,058	1,058	1,058	1,058	1,058	1,058	1,058		
1979											983	987	995	997	999	1,001	1,001	1,001	1,001	1,001	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		
1980								1,161	1,167	1,172	1,175	1,179	1,181	1,184	1,183	1,185	1,185	1,185	1,184	1,185	1,184	1,185	1,184	1,184	1,184	1,184	1,184	1,184	1,184	1,184	1,184	1,184	1,184		
1981								1,079	1,094	1,111	1,114	1,117	1,119	1,119	1,120	1,118	1,120	1,121	1,122	1,122	1,122	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123	
1982								1,237	1,257	1,264	1,266	1,266	1,267	1,268	1,271	1,270	1,269	1,269	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	
1983					1,255	1,278	1,302	1,333	1,335	1,342	1,341	1,341	1,343	1,343	1,346	1,344	1,345	1,346	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347		
1984				1,391	1,450	1,490	1,499	1,524	1,535	1,541	1,544	1,544	1,546	1,546	1,545	1,545	1,546	1,546	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548		
1985			1,273	1,391	1,450	1,490	1,499	1,524	1,535	1,541	1,544	1,544	1,546	1,546	1,545	1,545	1,546	1,546	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548		
1986		996	1,306	1,443	1,523	1,536	1,574	1,605	1,616	1,619	1,629	1,635	1,636	1,639	1,638	1,639	1,640	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641		
1987	563	1,022	1,354	1,518	1,554	1,607	1,656	1,682	1,692	1,686	1,688	1,688	1,688	1,687	1,687	1,688	1,689	1,689	1,689	1,689	1,689	1,689	1,689	1,689	1,689	1,689	1,689	1,689	1,689	1,689	1,689	1,689	1,689		
1988	625	1,108	1,449	1,604	1,757	1,810	1,850	1,875	1,869	1,878	1,880	1,886	1,888	1,888	1,888	1,888	1,889	1,890	1,890	1,892	1,892	1,892	1,892	1,892	1,892	1,892	1,892	1,892	1,892	1,892	1,892	1,892	1,892		
1989	697	1,209	1,385	1,609	1,728	1,807	1,872	1,888	1,890	1,893	1,894	1,897	1,897	1,898	1,898	1,898	1,899	1,900	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901		
1990	713	1,197	1,472	1,626	1,734	1,795	1,839	1,854	1,863	1,862	1,869	1,871	1,871	1,872	1,872	1,872	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873		
1991	742	1,227	1,463	1,606	1,679	1,715	1,752	1,773	1,782	1,786	1,790	1,792	1,792	1,792	1,792	1,792	1,793	1,794	1,794	1,794	1,794	1,794	1,794	1,794	1,794	1,794	1,794	1,794	1,794	1,794	1,794	1,794	1,794		
1992	817	1,309	1,559	1,717	1,805	1,856	1,909	1,930	1,934	1,937	1,942	1,944	1,944	1,944	1,944	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945		
1993	887	1,360	1,610	1,721	1,784	1,839	1,866	1,885	1,896	1,904	1,906	1,907	1,911	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912		
1994	782	1,300	1,559	1,664	1,725	1,755	1,792	1,814	1,827	1,837	1,840	1,843	1,848	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851		
1995	791	1,325	1,508	1,622	1,684	1,732	1,774	1,796	1,806	1,811	1,815	1,820	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822		
1996	892	1,325	1,526	1,619	1,673	1,724	1,760	1,777	1,785	1,792	1,802	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806		
1997	824	1,213	1,375	1,463	1,512	1,564	1,586	1,604	1,617	1,626	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634		
1998	828	1,144	1,316	1,406	1,465	1,512	1,537	1,555	1,558	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565		
1999	956	1,355	1,547	1,643	1,692	1,725	1,774	1,794	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802		
2000	1,041	1,451	1,635	1,696	1,751	1,810	1,858	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871		
2001	834	1,256	1,428	1,524	1,595	1,632	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	
2002	775	1,155	1,296	1,381	1,446	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	
2003	783	1,195	1,383	1,494	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	
2004	724	1,111	1,350	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	
2005	670	1,110	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	
2006	593	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975
2007	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608

**AGE-TO-AGE DEVELOPMENT FACTORS**

	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-Ult	384-Ult
1977											1.0010	1.0021	1.0010	1.0010	1.0000	1.0000	0.9990	1.0010	1.0020	1.0000	0.9980	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000
1978									1.0009	1.0038	1.0000	1.0000	1.0000	1.0000	0.9991	1.0009	1.0000	0.9991	1.0009	0.9981	1.0009	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000
1979								1.0041	1.0071	1.0010	1.0020	1.0020	1.0020	1.0000	1.0000	1.0000	1.0000	1.0010	1.0010	1.0000	0.9990	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000
1980							1.0052	1.0043	1.0026	1.0034	1.0017	1.0025	0.9992	1.0017	1.0000	1.0000	0.9992	1.0008	0.9992	1.0008	0.9992	1.0000	1.00000	1.00000	1.0							













**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

**WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)  
INCREMENTAL PAID LOSS & ALAE SEVERITY (PAID LOSS & ALAE / 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	ULTIMATE CLAIMS		
1977																																		976
1978																																		1,058
1979																																		1,001
1980																																		1,184
1981																																		1,123
1982																																		1,271
1983																																		1,347
1984																																		1,435
1985																																		1,548
1986																																		1,641
1987																																		1,690
1988																																		1,892
1989																																		1,901
1990																																		1,875
1991																																		1,796
1992																																		1,948
1993																																		1,916
1994																																		1,855
1995																																		1,828
1996																																		1,814
1997																																		1,645
1998																																		1,582
1999																																		1,830
2000																																		1,910
2001																																		1,731
2002																																		1,587
2003																																		1,701
2004																																		1,657
2005																																		1,644
2006																																		1,495
2007																																		1,546

**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-Ult	246-Ult	258-Ult	270-Ult	282-Ult	294-Ult	306-Ult	318-Ult	330-Ult	342-Ult	354-Ult	366-Ult				
1977																																			
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5 Yr Avg																																			
10 Yr Avg																																			
3 Yr Wtd																																			
5 Yr Wtd																																			
10 Yr Wtd																																			
Private Emp.																																			
Selected																																			

TAIL

1.014





**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 9  
SHEET 42

**WAGE LOSS**

**Paid Tail Factor Selection**

Age Months (1)	Age Years (2)	Age to Age Development Factors						Selected Tail (8)	Selected Incr. Decay (9)	Cumulative Development Factors				
		Fitted Paid (3)	Incr. Data (4)	Weibull Curve (5)	Inverse Power Curve (6)	TP Tail (7)	Fitted Paid (10)			Incr. Data (11)	Weibull Curve (12)	Inverse Power Curve (13)	Selected Tail (14)	
6	0.5	13.978		1.000	-		13.978		391.037		1.483		395.922	
18	1.5	2.877		1.001	-		2.877	2.022	27.976		1.483		28.325	
30	2.5	2.410		1.001	1.002		2.410	2.161	9.724		1.482	1.493	9.846	
42	3.5	1.657		1.002	1.002		1.657	1.122	4.035		1.480	1.491	4.085	
54	4.5	1.368		1.002	1.002		1.368	0.929	2.435		1.477	1.488	2.466	
66	5.5	1.210		1.002	1.003		1.210	0.780	1.780		1.474	1.485	1.802	
78	6.5	1.132		1.003	1.003	1.475	1.132	0.761	1.471		1.471	1.481	1.490	
90	7.5	1.081		1.003	1.003	1.370	1.081	0.694	1.300		1.467	1.477	1.316	
102	8.5	1.062		1.003	1.003	1.303	1.062	0.823	1.202		1.462	1.472	1.217	
114	9.5	1.044		1.004	1.004	1.203	1.044	0.763	1.133		1.457	1.467	1.147	
126	10.5	1.026		1.004	1.004	1.145	1.026	0.621	1.085		1.452	1.461	1.098	
138	11.5	1.016		1.004	1.004	1.098	1.016	0.633	1.057		1.446	1.455	1.070	
150	12.5	1.011		1.004	1.005	1.062	1.011	0.660	1.040		1.440	1.449	1.053	
162	13.5	1.005		1.005	1.005	1.037	1.005	0.482	1.029		1.434	1.443	1.042	
174	14.5	1.005		1.005	1.005	1.024	1.005	0.960	1.024		1.427	1.436	1.037	
186	15.5	1.005		1.005	1.005	1.016	1.005	1.115	1.019		1.420	1.429	1.032	
198	16.5	1.004		1.005	1.005	1.010	1.004	0.838	1.014		1.412	1.421	1.026	
210	17.5	1.007		1.006	1.006	1.007	1.007	1.488	1.009		1.405	1.414	1.022	
222	18.5	1.002		1.006	1.006	1.004	1.002	0.370	1.002		1.397	1.406	1.015	
234	19.5	1.000		1.006	1.006	1.003	1.000	-	1.000		1.389	1.398	1.012	
246	20.5	1.000		1.006	1.006	1.002	1.002	-	1.000		1.380	1.389	1.012	
258	21.5			1.007	1.007	1.001	1.001	0.563			1.372	1.380	1.010	
270	22.5			1.007	1.007	1.002	1.002	1.136			1.363	1.372	1.009	
282	23.5			1.007	1.007	1.001	1.001	0.655			1.354	1.362	1.007	
294	24.5			1.007	1.007	1.001	1.001	1.351			1.344	1.353	1.006	
306	25.5			1.007	1.007	1.001	1.001	0.368			1.335	1.343	1.005	
318	26.5			1.008	1.008	1.000	1.000	0.963			1.325	1.334	1.004	
330	27.5			1.008	1.008	1.000	1.000	0.641			1.315	1.324	1.004	
342	28.5			1.008	1.008	1.000	1.000	0.630			1.305	1.314	1.003	
354	29.5			1.008	1.008	1.002	1.002	12.097			1.295	1.303	1.003	
366	30.5			1.008	1.008	1.000	1.000	0.087			1.285	1.293	1.001	
378	31.5			1.008	1.008	1.000	1.000	0.763			1.274	1.282	1.001	
390	32.5			1.009	1.009	1.000	1.000	0.764			1.264	1.272	1.001	
402	33.5			1.009	1.009	1.000	1.000	0.764			1.253	1.261	1.000	
414	34.5			1.009	1.009	1.000	1.000	0.764			1.242	1.250	1.000	
426	35.5			1.009	1.009	1.000	1.000	0.764			1.231	1.239	1.000	
438	36.5			1.009	1.009	1.000	1.000	0.764			1.220	1.227	1.000	
450	37.5			1.009	1.010	1.000	1.000	0.764			1.209	1.216	1.000	
462	38.5			1.010	1.010	1.000	1.000	0.765			1.198	1.204	1.000	
474	39.5			1.010	1.010	1.000	1.000	0.765			1.186	1.193	1.000	
486	40.5			1.010	1.010	1.000	1.000	0.765			1.175	1.181	1.000	
498	41.5			1.010	1.010	1.000	1.000	0.765			1.164	1.170	1.000	
510	42.5			1.010	1.010	1.000	1.000	0.765			1.152	1.158	1.000	
522	43.5			1.010	1.011	1.000	1.000	0.765			1.141	1.146	1.000	
534	44.5			1.010	1.011	1.000	1.000	0.765			1.129	1.134	1.000	
546	45.5			1.011	1.011	1.000	1.000	0.766			1.117	1.122	1.000	
558	46.5			1.011	1.011	1.000	1.000	0.766			1.106	1.110	1.000	
570	47.5			1.011	1.011	1.000	1.000	0.766			1.094	1.098	1.000	
582	48.5			1.011	1.011	1.000	1.000	0.766			1.082	1.086	1.000	
594	49.5			1.011	1.011	1.000	1.000	0.766			1.071	1.073	1.000	
606	50.5			1.011	1.012	1.000	1.000	0.766			1.059	1.061	1.000	
618	51.5			1.011	1.012	1.000	1.000	0.766			1.047	1.049	1.000	
630	52.5			1.011	1.012	1.000	1.000	0.766			1.035	1.037	1.000	
642	53.5			1.012	1.012	1.000	1.000	0.767			1.024	1.025	1.000	
654	54.5			1.012	1.012	1.000	1.000	-			1.012	1.012	1.000	
Tail	Tail			1.000	1.000	1.000	1.000	-			1.000	1.000	1.000	

54.5 tail decay - (15)  
- (16)

- (1) AGE IN MONTHS
- (2) AGE IN YEARS
- (3) SECTION 3, EXHIBIT 9, SHEET 21
- (4) N/A
- (5) SECTION 3, EXHIBIT 9, SHEET 43
- (6) SECTION 3, EXHIBIT 9, SHEET 43
- (7) TEMPORARY PARTIAL TAIL
- (8) SELECTED BY DELOITTE CONSULTING

- (9)  $= [(3) - 1.0] \times (7) / [(7) - 1.0]$
- (10) COLUMN (3) MULTIPLICATIVELY ACCUMULATED
- (11) COLUMN (4) MULTIPLICATIVELY ACCUMULATED
- (12) COLUMN (5) MULTIPLICATIVELY ACCUMULATED
- (13) COLUMN (6) MULTIPLICATIVELY ACCUMULATED
- (14) COLUMN (7) MULTIPLICATIVELY ACCUMULATED
- (15) [COLUMN (8) @ 54.5] X [COLUMN (8) TAIL]
- (16) COLUMN (8) TAIL + (14)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 9  
SHEET 43

**WAGE LOSS**

FITTING PAID LOSS DEVELOPMENT FACTORS

Fitting for Periods:			Summary of Curve Fitting						
21-to-Ult:	21		Method	Tail	R^2				
From:	14		Weibull	1.466	0.22838				
To:	18		Inverse Power	1.480	0.221				
Cut-off	60								

Weibull Curve Fitting											Inverse Power Curve Fitting				
Slope= -0.132											Slope= 0.681				
Intercept= 2.351											Intercept= -8.816				
PERIOD	AGE	ATA	X	Y	Y*	ATA*	ATU*	X	Y	Y*	ATA*	ATU*			
1	6	13.978	1.792	-2.601	2.114	1.000	1.575	1.792	2.563	-7.595					
2	18	2.877	2.890	-0.851	1.969	1.001	1.575	2.890	0.630	-6.847					
3	30	2.410	3.401	-0.624	1.901	1.001	1.574	3.401	0.344	-6.499	1.002	1.590			
4	42	1.657	3.738	-0.078	1.857	1.002	1.572	3.738	-0.420	-6.270	1.002	1.588			
5	54	1.368	3.989	0.272	1.824	1.002	1.569	3.989	-0.999	-6.099	1.002	1.585			
6	66	1.210	4.190	0.561	1.797	1.002	1.566	4.190	-1.561	-5.962	1.003	1.582			
7	78	1.132	4.357	0.765	1.775	1.003	1.562	4.357	-2.025	-5.848	1.003	1.577			
8	90	1.081	4.500	0.952	1.756	1.003	1.558	4.500	-2.514	-5.751	1.003	1.573			
9	102	1.062	4.625	1.046	1.740	1.003	1.553	4.625	-2.787	-5.666	1.003	1.568			
10	114	1.044	4.736	1.151	1.725	1.004	1.548	4.736	-3.117	-5.590	1.004	1.563			
11	126	1.026	4.836	1.298	1.712	1.004	1.542	4.836	-3.637	-5.522	1.004	1.557			
12	138	1.016	4.927	1.420	1.700	1.004	1.536	4.927	-4.120	-5.460	1.004	1.551			
13	150	1.011	5.011	1.518	1.689	1.004	1.530	5.011	-4.552	-5.403	1.005	1.544			
14	162	1.0050	5.088	1.667	1.678	1.005	1.523	5.088	-5.291	-5.351	1.005	1.537			
15	174	1.0048	5.159	1.676	1.669	1.005	1.516	5.159	-5.337	-5.302	1.005	1.530			
16	186	1.0053	5.226	1.656	1.660	1.005	1.508	5.226	-5.232	-5.257	1.005	1.522			
17	198	1.0044	5.288	1.690	1.652	1.005	1.500	5.288	-5.415	-5.214	1.005	1.514			
18	210	1.0066	5.347	1.615	1.644	1.006	1.492	5.347	-5.022	-5.174	1.006	1.506			
19	222	1.0024	5.403	1.796	1.637	1.006	1.484	5.403	-6.022	-5.136	1.006	1.498			
20	234	1.0000	5.455		1.630	1.006	1.475	5.455		-5.100	1.006	1.489			
21	246	1.000	5.505		1.623	1.006	1.466	5.505		-5.066	1.006	1.480			
22	258		5.553		1.617	1.007	1.457	5.553		-5.034	1.007	1.471			
23	270		5.598		1.611	1.007	1.447	5.598		-5.003	1.007	1.461			
24	282		5.642		1.605	1.007	1.438	5.642		-4.973	1.007	1.451			
25	294		5.684		1.600	1.007	1.428	5.684		-4.945	1.007	1.441			
26	306		5.724		1.594	1.007	1.418	5.724		-4.918	1.007	1.431			
27	318		5.762		1.589	1.008	1.407	5.762		-4.891	1.008	1.421			
28	330		5.799		1.584	1.008	1.397	5.799		-4.866	1.008	1.410			
29	342		5.835		1.580	1.008	1.386	5.835		-4.842	1.008	1.399			
30	354		5.869		1.575	1.008	1.375	5.869		-4.818	1.008	1.388			
31	366		5.903		1.571	1.008	1.365	5.903		-4.796	1.008	1.377			
32	378		5.935		1.566	1.008	1.353	5.935		-4.774	1.008	1.366			
33	390		5.966		1.562	1.009	1.342	5.966		-4.752	1.009	1.355			
34	402		5.996		1.558	1.009	1.331	5.996		-4.732	1.009	1.343			
35	414		6.026		1.554	1.009	1.319	6.026		-4.712	1.009	1.331			
36	426		6.054		1.551	1.009	1.308	6.054		-4.692	1.009	1.319			
37	438		6.082		1.547	1.009	1.296	6.082		-4.673	1.009	1.307			
38	450		6.109		1.543	1.009	1.284	6.109		-4.655	1.010	1.295			
39	462		6.136		1.540	1.010	1.272	6.136		-4.637	1.010	1.283			
40	474		6.161		1.537	1.010	1.260	6.161		-4.620	1.010	1.271			
41	486		6.186		1.533	1.010	1.248	6.186		-4.602	1.010	1.258			
42	498		6.211		1.530	1.010	1.236	6.211		-4.586	1.010	1.246			
43	510		6.234		1.527	1.010	1.224	6.234		-4.570	1.010	1.233			
44	522		6.258		1.524	1.010	1.212	6.258		-4.554	1.011	1.221			
45	534		6.280		1.521	1.010	1.199	6.280		-4.538	1.011	1.208			
46	546		6.303		1.518	1.011	1.187	6.303		-4.523	1.011	1.195			
47	558		6.324		1.515	1.011	1.174	6.324		-4.508	1.011	1.182			
48	570		6.346		1.512	1.011	1.162	6.346		-4.494	1.011	1.169			
49	582		6.366		1.509	1.011	1.150	6.366		-4.480	1.011	1.157			
50	594		6.387		1.507	1.011	1.137	6.387		-4.466	1.011	1.144			
51	606		6.407		1.504	1.011	1.125	6.407		-4.452	1.012	1.131			
52	618		6.426		1.501	1.011	1.112	6.426		-4.439	1.012	1.118			
53	630		6.446		1.499	1.011	1.100	6.446		-4.426	1.012	1.104			
54	642		6.465		1.496	1.012	1.087	6.465		-4.413	1.012	1.091			
55	654		6.483		1.494	1.012	1.075	6.483		-4.400	1.012	1.078			
56	666		6.501		1.492	1.012	1.062	6.501		-4.388	1.012	1.065			
57	678		6.519		1.489	1.012	1.050	6.519		-4.376	1.013	1.052			
58	690		6.537		1.487	1.012	1.037	6.537		-4.364	1.013	1.039			
59	702		6.554		1.485	1.012	1.025	6.554		-4.352	1.013	1.026			
60	714		6.571		1.482	1.012	1.012	6.571		-4.341	1.013	1.013			

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 10  
SHEET 1

**LUMP SUM SETTLEMENT  
(000's)**

SUMMARY OF LOSS & ALAE RESERVES

ACCIDENT YEAR	PAYROLL	SEL.ULT. EXPECTED PAID AT @ 6/30/08	SELECTED ULTIMATE LOSS & ALAE	SELECTED NOMINAL UNPAID LOSS & ALAE	DISCOUNT FACTOR AT 5.0%	SELECTED DISCOUNTED UNPAID LOSS & ALAE	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		54	800	746	78.7%	588	
1977	1,465,551	459	538	79	77.8%	62	0.04
1978	1,553,484	991	1,190	199	76.8%	153	0.08
1979	1,646,693	641	789	148	75.8%	112	0.05
1980	1,745,494	998	1,259	261	74.6%	195	0.07
1981	1,826,711	868	1,122	254	73.3%	186	0.06
1982	2,061,263	1,213	1,611	398	72.1%	287	0.08
1983	2,173,213	1,071	1,464	394	71.1%	280	0.07
1984	2,314,385	1,426	2,009	583	69.9%	407	0.09
1985	2,444,242	1,606	2,330	724	68.6%	497	0.10
1986	2,644,132	1,346	2,012	666	67.3%	448	0.08
1987	2,911,888	1,878	2,904	1,027	66.2%	680	0.10
1988	3,191,151	1,498	2,398	900	65.1%	586	0.08
1989	3,341,117	1,752	2,903	1,151	63.9%	735	0.09
1990	3,644,538	2,060	3,532	1,472	62.6%	923	0.10
1991	3,852,022	2,347	4,166	1,819	61.4%	1,116	0.11
1992	3,944,342	2,389	4,409	2,021	60.3%	1,219	0.11
1993	4,020,534	2,620	5,030	2,410	59.2%	1,426	0.13
1994	4,272,082	2,151	4,294	2,143	58.0%	1,243	0.10
1995	4,432,599	3,388	7,035	3,647	56.8%	2,072	0.16
1996	4,487,291	2,685	5,799	3,113	55.6%	1,732	0.13
1997	4,623,816	2,373	5,330	2,956	54.4%	1,608	0.12
1998	4,816,176	2,662	6,217	3,555	53.2%	1,891	0.13
1999	5,047,597	2,591	6,658	4,067	53.6%	2,181	0.13
2000	5,318,217	2,561	7,888	5,326	53.6%	2,857	0.15
2001	5,597,545	1,895	7,266	5,371	53.8%	2,887	0.13
2002	5,821,179	2,372	9,339	6,967	54.2%	3,778	0.16
2003	6,004,956	2,340	11,255	8,914	55.4%	4,942	0.19
2004	6,183,507	1,620	11,020	9,399	56.4%	5,297	0.18
2005	6,388,250	1,176	11,717	10,541	57.1%	6,023	0.18
2006	6,653,696	230	11,636	11,406	56.0%	6,392	0.17
2007	6,914,380	19	12,096	12,078	54.2%	6,545	0.17
2008	3,560,906	0	6,232	6,232	51.7%	3,221	0.18
TOTAL		53,282	164,248	110,967	56.4%	62,569	
EXLD PRIOR		53,228	163,448	110,220	56.2%	61,982	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 3, EXHIBIT 10, SHEET 4, COL. 2 + SECTION 3, EXHIBIT 10, SHEET 3, COL. 8  
(3) SECTION 3, EXHIBIT 10, SHEET 4, COL. 12; 2008 ADJUSTED TO PARTIAL YEAR  
(4) = (3) - (2)  
(5) SECTION 3, EXHIBIT 10, SHEET 16, COL. 6  
(6) = (4) x (5)  
(7) = [(3) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 10  
SHEET 2

**LUMP SUM SETTLEMENT  
(000's)**

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS & ALAE @ 6/30/2008	FISCAL YEAR ENDING															
		2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	> 2023
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
PRIOR	746	100	92	82	73	64	58	51	46	40	34	28	23	19	15	11	12
1977	79	10	9	9	8	7	6	5	5	4	4	3	3	2	2	1	2
1978	199	23	22	21	19	17	15	13	12	11	9	8	7	6	5	4	8
1979	148	16	15	15	14	13	11	10	9	8	7	6	5	5	4	3	8
1980	261	25	26	25	23	22	20	18	16	14	13	11	10	9	7	6	17
1981	254	22	22	23	22	21	19	18	16	14	12	11	10	9	8	7	21
1982	398	33	31	32	33	31	30	28	26	23	20	18	16	14	13	11	39
1983	394	32	30	28	29	30	29	27	25	23	21	18	16	15	13	12	46
1984	583	43	44	41	39	40	41	39	37	35	32	28	25	22	20	18	79
1985	724	48	50	51	47	45	46	47	45	43	40	37	33	29	26	23	112
1986	666	40	42	43	44	41	39	40	41	39	37	35	32	28	25	22	117
1987	1,027	66	58	60	62	64	59	56	58	59	57	54	50	46	41	36	201
1988	900	52	54	48	50	51	53	49	46	48	49	47	44	42	38	34	196
1989	1,151	61	63	66	58	60	62	64	59	56	58	59	57	54	50	46	278
1990	1,472	72	75	77	80	71	73	75	77	72	68	70	72	69	65	61	395
1991	1,819	82	85	88	91	94	84	86	89	91	85	81	83	85	81	77	538
1992	2,021	96	87	90	93	96	100	89	91	94	97	90	85	87	90	86	651
1993	2,410	105	109	99	103	106	110	114	101	104	107	110	102	97	100	102	840
1994	2,143	86	89	93	85	88	91	94	97	86	89	91	94	87	83	85	804
1995	3,647	136	141	147	152	139	144	149	154	159	141	145	150	154	143	136	1,457
1996	3,113	107	112	116	121	126	114	118	122	127	131	116	120	124	127	118	1,314
1997	2,956	95	99	103	107	111	115	105	109	113	117	121	107	110	114	117	1,316
1998	3,555	106	111	115	120	125	130	135	123	127	131	136	141	125	129	132	1,671
1999	4,067	259	114	119	123	128	133	139	144	131	136	141	146	151	134	138	1,931
2000	5,326	292	321	141	147	153	159	165	172	179	163	168	174	180	187	165	2,562
2001	5,371	308	277	305	134	140	145	151	157	163	170	155	160	166	171	177	2,592
2002	6,967	456	373	336	370	163	169	176	183	190	198	206	187	194	201	208	3,358
2003	8,914	737	535	438	394	434	191	199	207	215	223	232	242	220	228	236	4,184
2004	9,399	747	716	519	425	383	421	185	193	200	208	217	225	234	213	221	4,290
2005	10,541	830	771	739	536	440	396	435	191	199	207	215	224	233	242	220	4,660
2006	11,406	428	865	803	770	559	458	412	453	199	207	216	224	233	243	252	5,084
2007	12,078	224	444	899	835	800	581	476	428	471	207	216	224	233	242	252	5,545
2008	6,232	23	231	458	926	860	824	598	490	441	485	213	222	231	240	250	5,971
TOTAL	110,967	5,761	6,114	6,227	6,132	5,519	4,924	4,365	4,022	3,778	3,563	3,302	3,313	3,312	3,298	3,268	50,300

(1) SECTION 3, EXHIBIT 10, SHEET 1, COL. 4  
(2) - (17) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 10, SHEET 21

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION  
LUMP SUM SETTLEMENT  
(000's)**

SECTION 3  
EXHIBIT 10  
SHEET 3

ESTIMATED PAYMENTS FROM 1/1/2008 TO 6/30/2008

ACCIDENT YEAR	SELECTED	PAID	AGE @ 12/31/2007	AGE @ 6/30/2008	LDF @ 12/31/2007	LDF @ 6/30/2008	EXPECTED PERCENT	1/1/08 TO 6/30/08
	ULTIMATE LOSS & ALAE	LOSS & ALAE @ 12/31/07						EXPECTED PAYMENTS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR	800	0	384	390	1.161	1.148	6.7%	54
1977	538	454	372	378	1.187	1.173	6.2%	5
1978	1,190	979	360	366	1.215	1.201	5.7%	12
1979	789	634	348	354	1.246	1.231	5.0%	8
1980	1,259	986	336	342	1.277	1.261	4.5%	12
1981	1,122	857	324	330	1.310	1.293	4.3%	11
1982	1,611	1,196	312	318	1.347	1.328	4.3%	18
1983	1,464	1,055	300	306	1.388	1.368	3.8%	16
1984	2,009	1,406	288	294	1.429	1.409	3.4%	21
1985	2,330	1,583	276	282	1.472	1.451	3.1%	23
1986	2,012	1,324	264	270	1.520	1.494	3.3%	23
1987	2,904	1,846	252	258	1.573	1.547	3.0%	32
1988	2,398	1,473	240	246	1.628	1.601	2.7%	25
1989	2,903	1,723	228	234	1.685	1.657	2.5%	30
1990	3,532	2,025	216	222	1.744	1.715	2.3%	35
1991	4,166	2,302	204	210	1.810	1.775	2.4%	45
1992	4,409	2,343	192	198	1.882	1.846	2.2%	46
1993	5,030	2,570	180	186	1.957	1.920	2.0%	50
1994	4,294	2,109	168	174	2.036	1.997	1.9%	41
1995	7,035	3,323	156	162	2.117	2.076	1.8%	65
1996	5,799	2,634	144	150	2.202	2.159	1.6%	52
1997	5,330	2,327	132	138	2.290	2.246	1.5%	46
1998	6,217	2,541	120	126	2.447	2.336	3.3%	121
1999	6,658	2,474	108	114	2.692	2.569	2.8%	118
2000	7,888	2,399	96	102	2.992	2.826	3.0%	162
2001	7,266	1,707	84	90	3.442	3.179	3.4%	188
2002	9,339	2,057	72	78	4.283	3.752	4.3%	314
2003	11,255	1,956	60	66	6.027	4.990	4.1%	385
2004	11,020	1,219	48	54	10.607	7.609	4.1%	402
2005	11,717	971	36	42	25.792	17.501	1.9%	205
2006	11,636	122	24	30	89.841	49.004	0.9%	108
2007	12,096	8	12	18	1,075.935	539.043	0.1%	11
2008	12,463	0	0	6		269,521.616	0.0%	0
TOTAL	170,480	50,598						2,683
EXLD PRIOR	169,680	50,598						2,630

(1) SECTION 3, EXHIBIT 10, SHEET 4, COL. 12  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) AGE OF ACCIDENT YEAR AT 12/31/2007  
(4) AGE OF ACCIDENT YEAR AT 6/30/2008

(5) BASED ON SECTION 3, EXHIBIT 10, SHEET 21 AGE OF (5)  
(6) BASED ON SECTION 3, EXHIBIT 10, SHEET 21 AGE OF (6)  
(7)  $= [1 / (6) - 1 / (5)] / [1 - 1 / (5)]$   
(8)  $= [(1) - (2)] \times (7)$

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SECTION 3  
EXHIBIT 10  
SHEET 4

SELECTION OF ULTIMATE LOSS & ALAE

ACCIDENT YEAR	INDICATED ULTIMATE LOSS & ALAE												
	PAYROLL	PAID	INCURRED	LOSS DEVELOPMENT		BORNHJETTER-FERGUSON		PAID CUM.	PAID INCR.	INCR. INDEX	PAID INCR.	SELECTED ULTIMATE LOSS & ALAE	SELECTED ULTIMATE LOSS RATE
		LOSS & ALAE @ 12/31/07	LOSS & ALAE @ 12/31/07	PAID	INCURRED	PAID	INCURRED	FREQ/SEV AY DEV.	FREQ/SEV AY DEV.	PAYMENT METHOD	TRENDED FREQ/SEV		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
PRIOR												800	
1977	1,465,551	454	454	538		538	545	545	545		538	0.037	
1978	1,553,484	979	979	1,190		1,190	1,187	1,181	1,181		1,190	0.077	
1979	1,646,693	634	634	789		789	778	761	776		789	0.048	
1980	1,745,494	986	986	1,259		1,259	1,215	1,183	1,207		1,259	0.072	
1981	1,826,711	857	857	1,122		1,122	1,059	1,042	1,058		1,122	0.061	
1982	2,061,263	1,196	1,196	1,611		1,611	1,503	1,486	1,493		1,611	0.078	
1983	2,173,213	1,055	1,055	1,464		1,464	1,355	1,495	1,372		1,464	0.067	
1984	2,314,385	1,406	1,406	2,009		2,009	1,860	1,983	1,818		2,009	0.087	
1985	2,444,242	1,583	1,583	2,330		2,330	2,157	1,961	2,128		2,330	0.095	
1986	2,644,132	1,324	1,324	2,012		2,012	1,845	2,604	1,907		2,012	0.076	
1987	2,911,888	1,846	1,846	2,904		2,904	2,634	3,043	2,599		2,904	0.100	
1988	3,191,151	1,473	1,473	2,398		2,398	2,132	2,074	2,200		2,398	0.075	
1989	3,341,117	1,723	1,723	2,903		2,903	2,557	3,476	2,601		2,903	0.087	
1990	3,644,538	2,025	2,025	3,532		3,532	3,115	2,980	2,950		3,532	0.097	
1991	3,852,022	2,302	2,302	4,166		4,166	3,716	5,443	3,510		4,166	0.108	
1992	3,944,342	2,343	2,343	4,409		4,409	4,056	5,683	3,851		4,409	0.112	
1993	4,020,534	2,570	2,570	5,030		5,030	4,757	4,664	4,291		5,030	0.125	
1994	4,272,082	2,109	2,109	4,294		4,935	4,117	4,358	3,867		4,294	0.101	
1995	4,432,599	3,323	3,323	7,035		6,363	6,842	6,180	5,319		7,035	0.159	
1996	4,487,291	2,634	2,634	5,799		5,818	5,761	4,095	4,845		5,799	0.129	
1997	4,623,816	2,327	2,327	5,330		5,713	5,360	4,669	4,458		5,330	0.115	
1998	4,816,176	2,541	2,541	6,217		6,243	6,447	8,169	5,032		6,217	0.129	
1999	5,047,597	2,474	2,474	6,658		6,598	7,137	9,429	5,820		6,658	0.13	
2000	5,318,217	2,399	2,399	7,179		8,596	7,687	10,458	6,145		7,888	0.148	
2001	5,597,545	1,707	1,707	5,875		8,657	6,293	8,788	5,680		7,266	0.130	
2002	5,821,179	2,057	2,057	8,812		9,866	9,425	13,368	6,141		9,339	0.160	
2003	6,004,956	1,956	1,956	11,788		10,721	12,610	15,307	6,908		11,255	0.187	
2004	6,183,507	1,219	1,219	12,925		11,020	13,535	17,278	7,036		11,020	0.178	
2005	6,388,250	971	971	25,038		11,717	25,335	42,299	7,367		11,717	0.183	
2006	6,653,696	122	122	10,941		11,636	12,255	21,864	6,740		11,636	0.175	
2007	6,914,380	8	8	8,070		12,096	11,227		7,408		12,096	0.175	
2008	7,121,811					12,463			7,914		12,463	0.175	
TOTAL		50,598	50,598	165,629		172,206	170,501	207,865	126,166		170,480		
EXLD PRIOR		50,598	50,598	165,629		172,206	170,501	207,865	126,166		169,680		
EXLD PRIOR & 2008		50,598	50,598	165,629		159,743	170,501	207,865	118,252		157,217		

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) BASED ON DATA FROM OLIVER WYMAN & BWC  
(4) SECTION 3, EXHIBIT 10, SHEET 5, COL. 4  
(5) N/A  
(6) SECTION 3, EXHIBIT 10, SHEET 7, COL. 8

(7) N/A  
(8) SECTION 3, EXHIBIT 10, SHEET 9, COL. 8  
(9) SECTION 3, EXHIBIT 10, SHEET 10  
(10) SECTION 3, EXHIBIT 10, SHEET 13, COL. 10  
(11) N/A  
(12) SELECTED BY DELOITTE CONSULTING

(13) (12) / (1) x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
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SECTION 3  
EXHIBIT 10  
SHEET 5

PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE (MONTHS)	PAID LOSS & ALAE	PAID LDF	INDICATED ULTIMATE @ 12/31/07	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
		0			
1977	372	454	1.187	538	0.04
1978	360	979	1.215	1,190	0.08
1979	348	634	1.246	789	0.05
1980	336	986	1.277	1,259	0.07
1981	324	857	1.310	1,122	0.06
1982	312	1,196	1.347	1,611	0.08
1983	300	1,055	1.388	1,464	0.07
1984	288	1,406	1.429	2,009	0.09
1985	276	1,583	1.472	2,330	0.10
1986	264	1,324	1.520	2,012	0.08
1987	252	1,846	1.573	2,904	0.10
1988	240	1,473	1.628	2,398	0.08
1989	228	1,723	1.685	2,903	0.09
1990	216	2,025	1.744	3,532	0.10
1991	204	2,302	1.810	4,166	0.11
1992	192	2,343	1.882	4,409	0.11
1993	180	2,570	1.957	5,030	0.13
1994	168	2,109	2.036	4,294	0.10
1995	156	3,323	2.117	7,035	0.16
1996	144	2,634	2.202	5,799	0.13
1997	132	2,327	2.290	5,330	0.12
1998	120	2,541	2.447	6,217	0.13
1999	108	2,474	2.692	6,658	0.13
2000	96	2,399	2.992	7,179	0.13
2001	84	1,707	3.442	5,875	0.10
2002	72	2,057	4.283	8,812	0.15
2003	60	1,956	6.027	11,788	0.20
2004	48	1,219	10.607	12,925	0.21
2005	36	971	25.792	25,038	0.39
2006	24	122	89.841	10,941	0.16
2007	12	8	1,075.935	8,070	0.12
2008	0				
TOTAL		50,598		165,629	

(1) AGE OF ACCIDENT YEAR  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 3, EXHIBIT 10, SHEET 18, COL. 6  
(4) = (2) x (3)  
(5) = (4) / PAYROLL x 100



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SECTION 3  
EXHIBIT 10  
SHEET 7

PAID BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED		EXPECTED %	EXPECTED	ACTUAL	EXPECTED	INDICATED	INDICATED
		LOSS RATE	DOLLARS	OF PAID LOSS & ALAE	PAID LOSS & ALAE	PAID LOSS & ALAE	UNPAID LOSS & ALAE	ULTIMATE LOSS & ALAE	ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551	0.04	538	84.3%	454	454	85	538	0.04
1978	1,553,484	0.08	1,190	82.3%	979	979	211	1,190	0.08
1979	1,646,693	0.05	789	80.3%	634	634	156	789	0.05
1980	1,745,494	0.07	1,259	78.3%	986	986	273	1,259	0.07
1981	1,826,711	0.06	1,122	76.3%	857	857	266	1,122	0.06
1982	2,061,263	0.08	1,611	74.2%	1,196	1,196	415	1,611	0.08
1983	2,173,213	0.07	1,464	72.1%	1,055	1,055	409	1,464	0.07
1984	2,314,385	0.09	2,009	70.0%	1,406	1,406	604	2,009	0.09
1985	2,444,242	0.10	2,330	67.9%	1,583	1,583	747	2,330	0.10
1986	2,644,132	0.08	2,012	65.8%	1,324	1,324	688	2,012	0.08
1987	2,911,888	0.10	2,904	63.6%	1,846	1,846	1,058	2,904	0.10
1988	3,191,151	0.08	2,398	61.4%	1,473	1,473	925	2,398	0.08
1989	3,341,117	0.09	2,903	59.3%	1,723	1,723	1,181	2,903	0.09
1990	3,644,538	0.10	3,532	57.3%	2,025	2,025	1,507	3,532	0.10
1991	3,852,022	0.11	4,166	55.3%	2,302	2,302	1,864	4,166	0.11
1992	3,944,342	0.11	4,409	53.1%	2,343	2,343	2,067	4,409	0.11
1993	4,020,534	0.13	5,227	51.1%	2,670	2,570	2,556	5,126	0.13
1994	4,272,082	0.13	5,554	49.1%	2,728	2,109	2,825	4,935	0.12
1995	4,432,599	0.13	5,762	47.2%	2,722	3,323	3,041	6,363	0.14
1996	4,487,291	0.13	5,833	45.4%	2,649	2,634	3,184	5,818	0.13
1997	4,623,816	0.13	6,011	43.7%	2,625	2,327	3,386	5,713	0.12
1998	4,816,176	0.13	6,261	40.9%	2,559	2,541	3,702	6,243	0.13
1999	5,047,597	0.13	6,562	37.2%	2,438	2,474	4,124	6,598	0.13
2000	5,318,217	0.18	9,307	33.4%	3,110	2,399	6,197	8,596	0.16
2001	5,597,545	0.18	9,796	29.1%	2,846	1,707	6,950	8,657	0.15
2002	5,821,179	0.18	10,187	23.3%	2,378	2,057	7,809	9,866	0.17
2003	6,004,956	0.18	10,509	16.6%	1,744	1,956	8,765	10,721	0.18
2004	6,183,507	0.18	10,821	9.4%	1,020	1,219	9,801	11,020	0.18
2005	6,388,250	0.18	11,179	3.9%	433	971	10,746	11,717	0.18
2006	6,653,696	0.18	11,644	1.1%	130	122	11,514	11,636	0.17
2007	6,914,380	0.18	12,100	0.1%	11	8	12,089	12,096	0.17
2008	7,121,811	0.18	12,463	0.0%			12,463	12,463	0.18
TOTAL			173,855		52,247	50,598	121,608	172,206	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 3, EXHIBIT 10, SHEET 17, COL. 14  
(3) = [(1) x (2)] / 100  
(4) = 1 / SECTION 3, EXHIBIT 10, SHEET 5, COL. 3  
(5) = (3) x (4)

(6) BASED ON DATA FROM OLIVER WYMAN & BWC  
(7) = (3) x [1 - (4)]  
(8) = (6) + (7)  
(9) = [(8) / (1)] x 100

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SECTION 3  
EXHIBIT 10  
SHEET 9

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 & ALAE	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551	976	1.000	976	465	1.201	558	545	0.04
1978	1,553,484	1,058	1.000	1,058	925	1.212	1,122	1,187	0.08
1979	1,646,693	1,001	1.000	1,001	633	1.228	777	778	0.05
1980	1,745,494	1,184	1.000	1,184	832	1.233	1,026	1,215	0.07
1981	1,826,711	1,123	1.000	1,123	763	1.236	943	1,059	0.06
1982	2,061,263	1,271	1.000	1,271	941	1.257	1,182	1,503	0.07
1983	2,173,213	1,347	1.000	1,347	783	1.284	1,005	1,355	0.06
1984	2,314,385	1,435	1.000	1,435	980	1.323	1,296	1,860	0.08
1985	2,444,242	1,548	1.000	1,548	1,023	1.363	1,394	2,157	0.09
1986	2,644,132	1,641	1.000	1,641	807	1.394	1,124	1,845	0.07
1987	2,911,888	1,690	1.000	1,690	1,092	1.426	1,558	2,634	0.09
1988	3,191,151	1,892	1.000	1,892	778	1.447	1,127	2,132	0.07
1989	3,341,117	1,901	1.000	1,902	906	1.484	1,344	2,557	0.08
1990	3,644,538	1,873	1.001	1,875	1,081	1.537	1,661	3,115	0.09
1991	3,852,022	1,794	1.001	1,796	1,283	1.612	2,069	3,716	0.10
1992	3,944,342	1,945	1.002	1,948	1,205	1.728	2,082	4,056	0.10
1993	4,020,534	1,912	1.002	1,916	1,344	1.847	2,482	4,757	0.12
1994	4,272,082	1,851	1.003	1,856	1,139	1.947	2,218	4,117	0.10
1995	4,432,599	1,822	1.003	1,828	1,824	2.052	3,742	6,842	0.15
1996	4,487,291	1,806	1.005	1,814	1,458	2.177	3,175	5,761	0.13
1997	4,623,816	1,634	1.007	1,645	1,424	2.288	3,259	5,360	0.12
1998	4,816,176	1,565	1.010	1,581	1,624	2.512	4,079	6,447	0.13
1999	5,047,597	1,802	1.014	1,828	1,373	2.844	3,905	7,137	0.14
2000	5,318,217	1,871	1.021	1,910	1,282	3.138	4,024	7,687	0.14
2001	5,597,545	1,679	1.034	1,736	1,017	3.566	3,625	6,293	0.11
2002	5,821,179	1,498	1.056	1,582	1,373	4.337	5,957	9,425	0.16
2003	6,004,956	1,557	1.089	1,696	1,256	5.919	7,436	12,610	0.21
2004	6,183,507	1,451	1.139	1,653	840	9.749	8,188	13,535	0.22
2005	6,388,250	1,344	1.235	1,660	722	21.125	15,259	25,335	0.40
2006	6,653,696	975	1.499	1,461	125	67.134	8,385	12,255	0.18
2007	6,914,380	608	2.543	1,546	12	588.698	7,262	11,227	0.16
2008	7,121,811	-	-	-	-	-	-	-	-
Total		47,054		49,404				170,501	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 3, EXHIBIT 10, SHEET 18, COL. 12  
(4) = (2) x (3)  
(5) SECTION 3, EXHIBIT 10, SHEET 29

(6) SECTION 3, EXHIBIT 10, SHEET 18, COL. 15  
(7) = (5) x (6)  
(8) = [(4) x (7)] / 1000  
(9) = [(8) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
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	TAIL	INDICATED ULTIMATE			
1977															184	19	24	30	32	44	1	10	84	2	3	2	5	0	2	5	9	91	545			
1978														274	368	46	31	60	30	77	46	90	99	27	11	48	9	18	15	0	5	5	197	1,181		
1979														24	43	32	14	46	22	24	22	10	53	57	14	0	1	0	0	0	0	0	0	127	761	
1980												239		42	68	37	36	18	121	36	49	0	120	124	10	36	0	50	0	0	0	0	0	198	1,183	
1981											236		20	26	14	29	34	9	21	125	29	167	8	14	3	42	40	40	9	1	1	1	1	174	1,042	
1982										151	15	20	49	77	35	104	296	182	16	103	77	7	37	7	5	15	33	7	1	1	1	1	248	1,486		
1983									172	39	105	42	61	46	73	122	59	65	104	27	17	1	1	4	118	49	110	24	3	2	2	2	250	1,495		
1984							208	145	18	91	36	39	48	152	149	31	140	188	111	66	9	17	89	46	106	44	99	22	2	2	2	331	1,983			
1985								53	50	89	40	90	115	130	127	156	236	157	31	34	1	6	41	10	23	10	22	5	1	0	0	328	1,961			
1986						134		72	50	75	59	82	55	222	16	74	184	87	10	24	4	68	313	76	174	73	163	36	4	3	3	435	2,604			
1987					65		117	82	74	41	64	112	276	90	198	158	242	131	7	46	69	68	52	239	58	133	55	124	27	3	3	2	508	3,043		
1988				18	59	44	67	58	97	103	174	44	86	196	175	77	17	133	3	64	28	21	97	24	54	23	51	11	1	1	1	346	2,074			
1989				30	77	54	56	87	29	79	103	265	330	185	40	43	40	104	173	3	204	89	67	311	76	173	72	162	35	4	3	3	581	3,476		
1990			13	50	140	110	111	259	240	159	36	303	68	67	130	55	23	141	73	86	37	28	131	32	73	30	68	15	2	1	1	498	2,980			
1991			8	12	58	144	188	217	133	58	639	153	98	84	62	25	398	443	229	270	118	89	411	100	229	95	215	47	5	5	4	909	5,443			
1992			2	171	146	113	446	152	237	360	183	34	49	59	92	266	363	404	209	246	107	81	376	91	209	87	196	43	5	4	4	949	5,683			
1993	2		28	170	197	295	116	232	350	243	336	75	189	142	146	134	184	204	106	125	54	41	190	46	106	44	99	22	2	2	2	779	4,664			
1994			53	159	319	192	177	181	96	122	304	154	140	173	152	139	190	212	109	129	56	43	197	48	109	46	103	22	2	2	2	728	4,358			
1995			173	357	352	252	834	412	94	98	288	80	207	200	175	161	219	244	126	149	65	49	227	55	126	53	118	26	3	3	2	1,032	6,180			
1996			141	164	373	768	273	173	97	180	336	58	80	77	67	62	84	94	49	57	25	19	87	21	49	20	45	10	1	1	1	684	4,095			
1997	6		33	257	511	248	197	189	238	103	396	110	150	145	127	116	159	177	92	108	47	36	165	40	92	38	86	19	2	2	2	780	4,669			
1998	3		235	389	257	183	404	265	340	362	820	228	311	301	263	241	330	367	190	224	97	74	341	83	190	79	178	39	4	4	3	1,365	8,169			
1999	11		250	302	318	491	375	251	421	417	943	262	358	346	302	277	379	422	218	257	112	85	392	95	218	91	204	45	5	4	4	1,575	9,429			
2000	9		123	391	350	344	438	503	472	466	1,055	293	400	387	338	310	424	472	244	288	125	95	439	107	244	102	229	50	5	5	4	1,747	10,458			
2001	5		66	108	414	538	500	405	380	376	851	236	323	312	273	250	342	380	197	232	101	77	354	86	197	82	184	40	4	4	4	1,468	8,788			
2002	14		104	197	796	703	753	610	573	566	1,281	356	486	470	410	377	515	573	296	349	152	115	533	129	296	124	278	61	7	6	5	2,233	13,368			
2003	55		100	717	747	781	836	678	636	629	1,422	395	540	522	456	419	572	636	329	388	169	128	591	144	329	137	308	67	7	6	7	2,557	15,307			
2004	35		498	533	838	876	938	760	714	705	1,596	443	606	585	511	470	642	714	369	435	190	144	664	161	369	154	346	75	8	7	7	2,886	17,278			
2005	42		618	1,330	2,090	2,185	2,339	1,897	1,780	1,759	3,981	1,106	1,511	1,460	1,276	1,172	1,601	1,781	921	1,085	473	358	1,655	402	921	384	863	188	20	18	17	7,066	42,299			
2006	34		319	687	1,080	1,128	1,208	980	919	909	2,056	571	780	754	659	605	827	920	476	560	244	185	855	208	476	198	446	97	11	9	9	3,652	21,864			
2007																																			-	-
Factors	-	9.312	2.150	1.572	1.045	1.071	0.811	0.938	0.988	2.263	0.278	1.366	0.966	0.874	0.918	1.367	1.112	0.517	1.178	0.436	0.758	4.618	0.243	2.292	0.417	2.247	0.218	0.108	0.900	0.900				Tail 1.201		

Example: AY 2005 Age 54 of 2,090 = 1,330 x 1.572 and AY 2005 Age 66 of 2,185 = 2,090 x 1.045

NOTE: FACTORS ARE FROM SECTION 3, EXHIBIT 10, SHEET 34

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 10  
SHEET 13

**LUMP SUM SETTLEMENT  
(000's)**

INCREMENTAL INDEX PAYMENT METHOD

ACCIDENT YEAR	PAYROLL	PAID LOSS & ALAE @ 12/31/07	INCREMENTAL PAID LOSS & ALAE PER			AVERAGE WEEKLY BENEFIT	SELECTED ULTIMATE CLAIMS	IMPLIED ULTIMATE LOSS & ALAE	TAIL OF 1.201 DEVELOP.	IMPLIED ULTIMATE INCLD TAIL	IMPLIED ULTIMATE LOSS RATE
			AVG. WEEKLY BENEFIT & ULTIMATE CLAIMS AS OF 12/31/07	FUTURE DEVELOP.	IMPLIED ULTIMATE						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1977	1,465,551	454	2.002	-	2.002	232.18	976	454	91	545	0.04
1978	1,553,484	979	3.744	0.019	3.763	247.15	1,058	984	197	1,181	0.08
1979	1,646,693	634	2.375	0.047	2.422	266.54	1,001	646	130	776	0.05
1980	1,745,494	986	2.905	0.059	2.964	286.60	1,184	1,006	202	1,207	0.07
1981	1,826,711	857	2.452	0.069	2.522	311.09	1,123	881	177	1,058	0.06
1982	2,061,263	1,196	2.875	0.115	2.990	327.20	1,271	1,243	249	1,493	0.07
1983	2,173,213	1,055	2.292	0.191	2.482	341.69	1,347	1,143	229	1,372	0.06
1984	2,314,385	1,374	2.670	0.274	2.944	358.57	1,435	1,515	304	1,818	0.08
1985	2,444,242	1,563	2.722	0.365	3.087	371.07	1,548	1,773	355	2,128	0.09
1986	2,644,132	1,324	2.121	0.424	2.544	380.29	1,641	1,588	318	1,907	0.07
1987	2,911,888	1,839	2.768	0.491	3.259	393.04	1,690	2,165	434	2,599	0.09
1988	3,191,151	1,416	1.819	0.535	2.355	411.39	1,892	1,833	368	2,200	0.07
1989	3,341,117	1,694	2.119	0.590	2.709	420.61	1,901	2,167	434	2,601	0.08
1990	3,644,538	1,904	2.324	0.675	2.999	436.90	1,875	2,457	493	2,950	0.08
1991	3,852,022	2,275	2.809	0.801	3.609	451.06	1,796	2,924	586	3,510	0.09
1992	3,944,342	2,308	2.498	0.973	3.472	474.30	1,948	3,208	643	3,851	0.10
1993	4,020,534	2,523	2.726	1.135	3.861	483.24	1,916	3,574	717	4,291	0.11
1994	4,272,082	2,069	2.256	1.256	3.511	494.51	1,855	3,221	646	3,867	0.09
1995	4,432,599	3,148	3.382	1.379	4.761	509.04	1,828	4,431	889	5,319	0.12
1996	4,487,291	2,562	2.680	1.541	4.222	526.87	1,814	4,036	809	4,845	0.11
1997	4,623,816	2,178	2.401	1.692	4.094	551.30	1,645	3,713	745	4,458	0.10
1998	4,816,176	2,438	2.669	1.920	4.588	577.29	1,582	4,192	841	5,032	0.10
1999	5,047,597	2,419	2.216	2.225	4.441	596.41	1,830	4,848	972	5,820	0.12
2000	5,318,217	2,156	1.826	2.508	4.334	618.35	1,910	5,119	1,026	6,145	0.12
2001	5,597,545	1,630	1.492	2.837	4.329	631.45	1,731	4,731	949	5,680	0.10
2002	5,821,179	1,813	1.751	3.189	4.940	652.48	1,587	5,115	1,026	6,141	0.11
2003	6,004,956	1,618	1.419	3.625	5.044	670.77	1,701	5,754	1,154	6,908	0.12
2004	6,183,507	1,066	0.926	4.167	5.093	694.68	1,657	5,860	1,175	7,036	0.11
2005	6,388,250	660	0.565	4.686	5.252	710.72	1,644	6,136	1,231	7,367	0.12
2006	6,653,696	34	0.031	5.077	5.108	735.05	1,495	5,614	1,126	6,740	0.10
2007	6,914,380			5.271	5.271	757.11	1,546	6,171	1,237	7,408	0.11
2008	7,121,811		-	5.287	5.287	779.82	1,599	6,592	1,322	7,914	0.11
TOTAL		48,172					51,027	105,091	21,075	126,166	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) = (2) / [(6) x (7)] x 1000  
(4) SECTION 3, EXHIBIT 10, SHEET 20, COL. 6  
(5) = (3) + (4)  
(6) FROM OLIVER WYMAN AUDIT REPORT

(7) SECTION 3, EXHIBIT 10, SHEET 14, COL. 14  
(8) = (5) x (6) x (7)  
(9) = [TAIL - 1.0] x (8)  
(10) = (8) + (9)  
(11) = [(10) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION  
LUMP SUM SETTLEMENT  
(000's)**

SECTION 3  
EXHIBIT 10  
SHEET 14

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	1,465,551	3.359	4,922,326	976	1.000	976	6.660%	1.983%				6.66%	976	976	6.66%
1978	1,553,484	3.155	4,901,629	1,058	1.000	1,058	6.810%	2.158%				6.81%	1,058	1,058	6.81%
1979	1,646,693	2.926	4,817,753	1,001	1.000	1,001	6.079%	2.078%				6.08%	1,001	1,001	6.08%
1980	1,745,494	2.721	4,749,377	1,184	1.000	1,184	6.783%	2.493%				6.78%	1,184	1,184	6.78%
1981	1,826,711	2.507	4,579,080	1,123	1.000	1,123	6.148%	2.452%	5.9%			6.15%	1,123	1,123	6.15%
1982	2,061,263	2.383	4,912,636	1,271	1.000	1,271	6.166%	2.587%	5.4%			6.17%	1,271	1,271	6.17%
1983	2,173,213	2.282	4,959,803	1,347	1.000	1,347	6.199%	2.716%	5.9%			6.20%	1,347	1,347	6.20%
1984	2,314,385	2.175	5,033,338	1,435	1.000	1,435	6.199%	2.850%	3.8%			6.20%	1,435	1,435	6.20%
1985	2,444,242	2.102	5,136,682	1,548	1.000	1,548	6.332%	3.013%	5.2%			6.33%	1,548	1,548	6.33%
1986	2,644,132	2.051	5,422,039	1,641	1.000	1,641	6.207%	3.027%	4.3%			6.21%	1,641	1,641	6.21%
1987	2,911,888	1.984	5,777,397	1,690	1.000	1,690	5.804%	2.926%	2.1%			5.80%	1,690	1,690	5.80%
1988	3,191,151	1.896	6,049,062	1,892	1.000	1,892	5.929%	3.128%	1.6%			5.93%	1,892	1,892	5.93%
1989	3,341,117	1.854	6,194,502	1,901	1.000	1,901	5.691%	3.070%	0.7%			5.69%	1,901	1,901	5.69%
1990	3,644,538	1.785	6,505,112	1,873	1.001	1,875	5.145%	2.883%	-0.5%			5.15%	1,875	1,875	5.15%
1991	3,852,022	1.729	6,659,610	1,794	1.001	1,796	4.662%	2.697%	-2.4%			4.66%	1,796	1,796	4.66%
1992	3,944,342	1.644	6,485,086	1,945	1.002	1,948	4.939%	3.004%	-2.1%			4.94%	1,948	1,948	4.94%
1993	4,020,534	1.614	6,488,066	1,912	1.002	1,916	4.765%	2.953%	-0.4%			4.76%	1,916	1,916	4.76%
1994	4,272,082	1.577	6,736,880	1,851	1.002	1,855	4.342%	2.753%	0.0%	0.809	2.228%	4.34%	1,855	1,855	4.34%
1995	4,432,599	1.532	6,790,486	1,822	1.003	1,828	4.124%	2.692%	-0.9%	0.822	2.212%	4.12%	1,828	1,828	4.12%
1996	4,487,291	1.480	6,641,637	1,806	1.005	1,814	4.043%	2.732%	-2.8%	0.834	2.279%	4.04%	1,814	1,814	4.04%
1997	4,623,816	1.415	6,540,439	1,634	1.007	1,645	3.558%	2.515%	-3.2%	0.847	2.130%	3.56%	1,645	1,645	3.56%
1998	4,816,176	1.351	6,505,829	1,565	1.011	1,582	3.286%	2.432%	-3.1%	0.860	2.091%	3.29%	1,582	1,582	3.29%
1999	5,047,597	1.308	6,599,852	1,802	1.016	1,830	3.626%	2.773%	-0.6%	0.873	2.421%	3.63%	1,830	1,830	3.63%
2000	5,318,217	1.261	6,706,965	1,871	1.021	1,910	3.591%	2.847%	1.8%	0.886	2.523%	3.59%	1,910	1,910	3.59%
2001	5,597,545	1.235	6,912,784	1,679	1.031	1,731	3.092%	2.504%	1.5%	0.900	2.252%	3.09%	1,731	1,731	3.09%
2002	5,821,179	1.195	6,957,259	1,498	1.060	1,587	2.727%	2.281%	-2.3%	0.913	2.084%	2.73%	1,587	1,587	2.73%
2003	6,004,956	1.163	6,981,207	1,557	1.092	1,701	2.832%	2.436%	-4.7%	0.927	2.259%	2.83%	1,701	1,701	2.83%
2004	6,183,507	1.123	6,941,357	1,451	1.142	1,657	2.679%	2.386%	-3.7%	0.941	2.246%	2.68%	1,657	1,657	2.68%
2005	6,388,250	1.097	7,009,350	1,344	1.223	1,643	2.573%	2.345%	-0.9%	0.956	2.241%	2.58%	1,644	1,644	2.57%
2006	6,653,696	1.061	7,058,956	975	1.467	1,431	2.150%	2.027%	-2.7%	0.970	1.966%	2.45%	1,633	1,495	2.25%
2007	6,914,380	1.030	7,121,781	608	2.370	1,441	2.084%	2.023%	-5.2%	0.985	1.993%	2.35%	1,623	1,546	2.24%
2008	7,121,811	1.000	7,121,811							1.000		2.25%	1,599	1,599	2.25%
TOTAL				47,054		49,257							51,244	51,027	

5 YR AVG EXCLD MOST RECENT 1      2.159%  
20 YR AVG EXCLD MOST RECENT 1      2.226%  
10 YR AVG EXCLD MOST RECENT 5      2.247%  
20 YR AVG EXCLD MOST RECENT 5      2.247%  
  
2008 SELECTED FREQUENCY              2.245% (16)

(1)	PROVIDED BY OLIVER WYMAN & BWC	(6)	= (4) x (5)	(11)	= (8) x (10)
(2)	BASED ON CHANGE IN SAWW	(7)	= (6) / (1) x 100	(12)	SELECTED BASED ON (16) DETRENDED AND (7)
(3)	= (1) x (2)	(8)	= (6) / (3) x 100	(13)	= [(12) x (1)] / 100
(4)	BASED ON DATA FROM OLIVER WYMAN & BWC	(9)	5 YEAR FITTED TREND OF (8)	(14)	= (4) + [1 - 1/5] x (12)
(5)	SECTION 3, EXHIBIT 10, SHEET 19, COL. 6	(10)	Based on -1.5% Frequency Trend from 1994 to 2006	(15)	= [(14) / (1)] x 100
				(16)	SELECTED BY DELOITTE CONSULTING BASED ON (11)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 10  
SHEET 15

**LUMP SUM SETTLEMENT  
(000's)**

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS & ALAE	LSS ADJ. ULTIMATE LOSS & ALAE	WHOLE \$ SELECTED ULTIMATE SEVERITY	WHOLE \$ LSS ADJ. ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE	LSS ADJ. ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551	976	6.66%	538	454	552	465	0.037	0.031
1978	1,553,484	1,058	6.81%	1,190	979	1,125	925	0.077	0.063
1979	1,646,693	1,001	6.08%	789	634	789	633	0.048	0.038
1980	1,745,494	1,184	6.78%	1,259	986	1,063	832	0.072	0.056
1981	1,826,711	1,123	6.15%	1,122	857	999	763	0.061	0.047
1982	2,061,263	1,271	6.17%	1,611	1,196	1,267	941	0.078	0.058
1983	2,173,213	1,347	6.20%	1,464	1,055	1,087	783	0.067	0.049
1984	2,314,385	1,435	6.20%	2,009	1,406	1,400	980	0.087	0.061
1985	2,444,242	1,548	6.33%	2,330	1,583	1,506	1,023	0.095	0.065
1986	2,644,132	1,641	6.21%	2,012	1,324	1,226	807	0.076	0.050
1987	2,911,888	1,690	5.80%	2,904	1,846	1,718	1,092	0.100	0.063
1988	3,191,151	1,892	5.93%	2,398	1,473	1,268	778	0.075	0.046
1989	3,341,117	1,901	5.69%	2,903	1,723	1,527	906	0.087	0.052
1990	3,644,538	1,875	5.15%	3,532	2,025	1,884	1,080	0.097	0.056
1991	3,852,022	1,796	4.66%	4,166	2,302	2,320	1,282	0.108	0.060
1992	3,944,342	1,948	4.94%	4,409	2,343	2,263	1,203	0.112	0.059
1993	4,020,534	1,916	4.76%	5,030	2,570	2,626	1,342	0.125	0.064
1994	4,272,082	1,855	4.34%	4,294	2,109	2,315	1,137	0.101	0.049
1995	4,432,599	1,828	4.12%	7,035	3,323	3,848	1,818	0.159	0.075
1996	4,487,291	1,814	4.04%	5,799	2,634	3,196	1,452	0.129	0.059
1997	4,623,816	1,645	3.56%	5,330	2,327	3,239	1,415	0.115	0.050
1998	4,816,176	1,582	3.29%	6,217	2,541	3,929	1,606	0.129	0.053
1999	5,047,597	1,830	3.63%	6,658	2,474	3,637	1,351	0.132	0.049
2000	5,318,217	1,910	3.59%	7,888	2,399	4,130	1,256	0.148	0.045
2001	5,597,545	1,731	3.09%	7,266	1,707	4,198	986	0.130	0.030
2002	5,821,179	1,587	2.73%	9,339	2,057	5,884	1,296	0.160	0.035
2003	6,004,956	1,701	2.83%	11,255	1,956	6,618	1,150	0.187	0.033
2004	6,183,507	1,657	2.68%	11,020	1,219	6,652	736	0.178	0.020
2005	6,388,250	1,644	2.57%	11,717	971	7,127	591	0.183	0.015
2006	6,653,696	1,495	2.25%	11,636	122	7,782	81	0.175	0.002
2007	6,914,380	1,546	2.24%	12,096	8	7,823	5	0.175	0.000
2008	7,121,811	1,599	2.25%	12,463		7,795		0.175	
TOTAL				169,680					

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 3, EXHIBIT 10, SHEET 14, COL. 14  
(3) = (2) / (1) x 100  
(4) SECTION 3, EXHIBIT 10, SHEET 4, COL. 12

(5) SECTION 3, EXHIBIT 10, SHEET 4, COL. 12  
(6) = [(4) / (2)] x 1,000  
(7) = [(5) / (2)] x 1,000  
(8) = [(4) / (1)] x 100  
(9) = [(5) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
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(000's)**

SECTION 3  
EXHIBIT 10  
SHEET 16

DISCOUNT FACTORS

ACCIDENT YEAR AGE	PAID LOSS & ALAE DEVELOPMENT FACTOR	CUMULATIVE PERCENT PAID	INCREMENTAL PERCENT PAID	INCREMENTAL PERCENT DISCOUNTED	DISCOUNT FACTOR AT 5.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			0.0%	0.0%	49.2%
6	269521.616	0.0%	0.2%	0.2%	51.7%
18	539.043	0.2%	1.9%	1.6%	54.2%
30	49.004	2.0%	3.7%	3.1%	56.0%
42	17.501	5.7%	7.4%	6.0%	57.1%
54	7.609	13.1%	6.9%	5.3%	56.4%
66	4.990	20.0%	6.6%	4.8%	55.4%
78	3.752	26.7%	4.8%	3.3%	54.2%
90	3.179	31.5%	3.9%	2.6%	53.8%
102	2.826	35.4%	3.5%	2.2%	53.6%
114	2.569	38.9%	3.9%	2.3%	53.6%
126	2.336	42.8%	1.7%	1.0%	53.2%
138	2.246	44.5%	1.8%	1.0%	54.4%
150	2.159	46.3%	1.9%	1.0%	55.6%
162	2.076	48.2%	1.9%	0.9%	56.8%
174	1.997	50.1%	2.0%	0.9%	58.0%
186	1.920	52.1%	2.1%	0.9%	59.2%
198	1.846	54.2%	2.2%	0.9%	60.3%
210	1.775	56.3%	2.0%	0.8%	61.4%
222	1.715	58.3%	2.0%	0.8%	62.6%
234	1.657	60.4%	2.1%	0.8%	63.9%
246	1.601	62.5%	2.2%	0.8%	65.1%
258	1.547	64.7%	2.3%	0.8%	66.2%
270	1.494	66.9%	2.0%	0.6%	67.3%
282	1.451	68.9%	2.1%	0.6%	68.6%
294	1.409	71.0%	2.1%	0.6%	69.9%
306	1.368	73.1%	2.2%	0.6%	71.1%
318	1.328	75.3%	2.0%	0.5%	72.1%
330	1.293	77.3%	1.9%	0.5%	73.3%
342	1.261	79.3%	2.0%	0.5%	74.6%
354	1.231	81.3%	2.0%	0.5%	75.8%
366	1.201	83.3%	1.9%	0.4%	76.8%
378	1.173	85.2%	1.9%	0.4%	77.8%
390	1.148	87.1%	1.7%	0.3%	78.7%
402	1.126	88.8%	1.6%	0.3%	79.6%
414	1.106	90.4%	1.4%	0.2%	80.4%
426	1.089	91.8%	1.3%	0.2%	81.3%
438	1.074	93.1%	1.1%	0.2%	82.3%
450	1.062	94.2%	1.0%	0.2%	83.4%
462	1.051	95.2%	0.9%	0.1%	84.4%
474	1.041	96.1%	0.8%	0.1%	85.5%
486	1.032	96.9%	0.7%	0.1%	86.6%
498	1.025	97.6%	0.6%	0.1%	87.7%
510	1.019	98.1%	0.5%	0.1%	88.8%
522	1.014	98.6%	0.4%	0.0%	90.1%
534	1.010	99.0%	0.3%	0.0%	91.5%
546	1.007	99.3%	0.3%	0.0%	92.9%
558	1.004	99.6%	0.2%	0.0%	94.4%
570	1.002	99.8%	0.1%	0.0%	96.1%
582	1.001	99.9%	0.1%	0.0%	97.6%
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%

- 
- (1) AGE OF ACCIDENT YEAR LOSS DEVELOPMENT FACTORS
  - (2) SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 10, SHEET 21
  - (3) = 1 / (2)
  - (4) = (3) FROM SUCCESSIVE AGE - (3) FROM CURRENT AGE
  - (5) NET PRESENT VALUE OF (4) ASSUMING MID-YEAR PAYMENT
  - (6) CUMULATIVE DISCOUNT FACTOR FOR GIVEN AGE BASED ON (4) AND (5)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 10  
SHEET 17

**LUMP SUM SETTLEMENT  
(000's)**

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL (1)	EXPOSURE TREND (2)	ON-LEVEL PAYROLL (3)	LOSS DEVELOPMENT METHOD ULTIMATES		FREQ. TREND (6)	SEVERITY TREND (7)	ADJUSTED ULTIMATES		PAID WEIGHT (10)	WEIGHTED ADJUSTED ULTIMATE (11)	2008	UNADJUSTED LOSS RATE (13)	SELECTED LOSS RATE (14)
				PAID (4)	INCURRED (5)			PAID (8)	INCURRED (9)			ON-LEVEL LOSS RATE (12)		
1988	3,191,151	1.896	6,049,062	2,398	2,938	0.739	3.207	5,685	0	100%	5,685	0.094	0.075	0.075
1989	3,341,117	1.854	6,194,502	2,903	3,532	0.750	3.026	6,591	0	100%	6,591	0.106	0.087	0.087
1990	3,644,538	1.785	6,505,112	3,532	4,166	0.762	2.854	7,681	0	100%	7,681	0.118	0.097	0.097
1991	3,852,022	1.729	6,659,610	4,166	4,409	0.773	2.693	8,676	0	100%	8,676	0.130	0.108	0.108
1992	3,944,342	1.644	6,485,086	4,409	5,030	0.785	2.540	8,795	0	100%	8,795	0.136	0.112	0.112
1993	4,020,534	1.614	6,488,066	5,030	4,294	0.797	2.397	9,610	0	100%	9,610	0.148	0.125	0.130
1994	4,272,082	1.577	6,736,880	4,294	7,035	0.809	2.261	7,856	0	100%	7,856	0.117	0.101	0.130
1995	4,432,599	1.532	6,790,486	7,035	5,799	0.822	2.133	12,328	0	100%	12,328	0.182	0.159	0.130
1996	4,487,291	1.480	6,641,637	5,799	5,330	0.834	2.012	9,733	0	100%	9,733	0.147	0.129	0.130
1997	4,623,816	1.415	6,540,439	5,330	6,217	0.847	1.898	8,568	0	100%	8,568	0.131	0.115	0.130
1998	4,816,176	1.351	6,505,829	6,217	6,658	0.860	1.791	9,573	0	100%	9,573	0.147	0.129	0.130
1999	5,047,597	1.308	6,599,852	6,658	7,179	0.873	1.689	9,818	0	100%	9,818	0.149	0.132	0.130
2000	5,318,217	1.261	6,706,965	7,179	5,875	0.886	1.594	10,140	0	100%	10,140	0.151	0.135	0.175
2001	5,597,545	1.235	6,912,784	5,875	8,812	0.900	1.504	7,947	0	100%	7,947	0.115	0.105	0.175
2002	5,821,179	1.195	6,957,259	8,812	11,788	0.913	1.419	11,416	0	100%	11,416	0.164	0.151	0.175
2003	6,004,956	1.163	6,981,207	11,788	12,925	0.927	1.338	14,627	0	100%	14,627	0.210	0.196	0.175
2004	6,183,507	1.123	6,941,357	12,925	25,038	0.941	1.262	15,361	0	100%	15,361	0.221	0.209	0.175
2005	6,388,250	1.097	7,009,350	25,038	10,941	0.956	1.191	28,499	0	100%	28,499	0.407	0.392	0.175
2006	6,653,696	1.061	7,058,956	10,941	8,070	0.970	1.124	11,927	0	100%	11,927	0.169	0.164	0.175
2007	6,914,380	1.030	7,121,781	8,070		0.985	1.060	8,425	0	100%	8,425	0.118	0.117	0.175
2008	7,121,811	1.000	7,121,811			1.000	1.000	0	0					0.175
												3 Year Average excluding 2007 and 2006	0.279	0.266
												5 Year Average excluding 2007 and 2006	0.223	0.211
												7 Year Weighted Average excluding 2007 and 2006	0.203	
												10 Year Weighted Average excluding 2007 and 2006	0.185	
												5 Year Average excluding 2007, 2006 and 2005	0.172	
												(14) 2008 Selected Loss Rate:	0.175	

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



**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 10  
SHEET 18

**LUMP SUM SETTLEMENT**

INTERPOLATED DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED PAID LOSS & ALAE			INCURRED LOSS & ALAE			REPORTED COUNTS (6/30/XX EVALUATIONS)			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)
1977	372	366	378	1.201	1.173	1.187				1.000	1.000	1.000	1.201	1.201	1.201
1978	360	354	366	1.231	1.201	1.215				1.000	1.000	1.000	1.223	1.201	1.212
1979	348	342	354	1.261	1.231	1.246				1.000	1.000	1.000	1.232	1.223	1.228
1980	336	330	342	1.293	1.261	1.277				1.000	1.000	1.000	1.233	1.232	1.233
1981	324	318	330	1.328	1.293	1.310				1.000	1.000	1.000	1.239	1.233	1.236
1982	312	306	318	1.368	1.328	1.347				1.000	1.000	1.000	1.275	1.239	1.257
1983	300	294	306	1.409	1.368	1.388				1.000	1.000	1.000	1.293	1.275	1.284
1984	288	282	294	1.451	1.409	1.429				1.000	1.000	1.000	1.354	1.293	1.323
1985	276	270	282	1.494	1.451	1.472				1.000	1.000	1.000	1.372	1.354	1.363
1986	264	258	270	1.547	1.494	1.520				1.000	1.000	1.000	1.416	1.372	1.394
1987	252	246	258	1.601	1.547	1.573				1.000	1.000	1.000	1.437	1.416	1.426
1988	240	234	246	1.657	1.601	1.628				1.000	1.000	1.000	1.458	1.437	1.447
1989	228	222	234	1.715	1.657	1.685				1.001	1.000	1.000	1.511	1.458	1.484
1990	216	210	222	1.775	1.715	1.744				1.001	1.001	1.001	1.563	1.511	1.537
1991	204	198	210	1.846	1.775	1.810				1.002	1.001	1.001	1.664	1.563	1.612
1992	192	186	198	1.920	1.846	1.882				1.002	1.002	1.002	1.797	1.664	1.728
1993	180	174	186	1.997	1.920	1.957				1.002	1.002	1.002	1.899	1.797	1.847
1994	168	162	174	2.076	1.997	2.036				1.003	1.002	1.003	1.997	1.899	1.947
1995	156	150	162	2.159	2.076	2.117				1.004	1.003	1.003	2.110	1.997	2.052
1996	144	138	150	2.246	2.159	2.202				1.005	1.004	1.005	2.249	2.110	2.177
1997	132	126	138	2.336	2.246	2.290				1.008	1.005	1.007	2.328	2.249	2.288
1998	120	114	126	2.569	2.336	2.447				1.012	1.008	1.010	2.728	2.328	2.512
1999	108	102	114	2.826	2.569	2.692				1.017	1.012	1.014	2.971	2.728	2.844
2000	96	90	102	3.179	2.826	2.992				1.025	1.017	1.021	3.325	2.971	3.138
2001	84	78	90	3.752	3.179	3.442				1.042	1.025	1.034	3.845	3.325	3.566
2002	72	66	78	4.990	3.752	4.283				1.070	1.042	1.056	4.975	3.845	4.337
2003	60	54	66	7.609	4.990	6.027				1.109	1.070	1.089	7.306	4.975	5.919
2004	48	42	54	17.501	7.609	10.607				1.171	1.109	1.139	14.647	7.306	9.749
2005	36	30	42	49.004	17.501	25.792				1.307	1.171	1.235	37.878	14.647	21.125
2006	24	18	30	539.043	49.004	89.841				1.758	1.307	1.499	294.938	37.878	67.134
2007	12	6	18	269,521.616	539.043	1,075.935				4.596	1.758	2.543	294.938	588.698	

- |           |  |      |  |
|-----------|--|------|--|
| (1)       | AGE  | (9)  | INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)             |
| (2) & (3) | BASED ON TRIANGLE AGES NEAREST TO (1)                            | (10) | FROM SECTION 3, EXHIBIT 10, SHEET 28; SELECTED CUM. BASED ON (2) |
| (4)       | FROM SECTION 3, EXHIBIT 10, SHEET 21; SELECTED CUM. BASED ON (2) | (11) | FROM SECTION 3, EXHIBIT 10, SHEET 28; SELECTED CUM. BASED ON (3) |
| (5)       | FROM SECTION 3, EXHIBIT 10, SHEET 21; SELECTED CUM. BASED ON (3) | (12) | INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)           |
| (6)       | INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)             | (13) | FROM SECTION 3, EXHIBIT 10, SHEET 29; SELECTED CUM. BASED ON (2) |
| (7)       | FROM SECTION 3, EXHIBIT 10, SHEET 22; SELECTED CUM. BASED ON (2) | (14) | FROM SECTION 3, EXHIBIT 10, SHEET 29; SELECTED CUM. BASED ON (3) |
| (8)       | FROM SECTION 3, EXHIBIT 10, SHEET 22; SELECTED CUM. BASED ON (3) | (15) | INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)             |

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 10  
SHEET 19

**LUMP SUM SETTLEMENT**

INTERPOLATED CLAIM COUNT DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		REPORTED COUNTS (12/31/XX VALUATIONS)		
		LOW (2)	HIGH (3)	LOW (4)	HIGH (5)	INTERP. (6)
1977	372	372	384	1.000	1.000	1.000
1978	360	360	372	1.000	1.000	1.000
1979	348	348	360	1.000	1.000	1.000
1980	336	336	348	1.000	1.000	1.000
1981	324	324	336	1.000	1.000	1.000
1982	312	312	324	1.000	1.000	1.000
1983	300	300	312	1.000	1.000	1.000
1984	288	288	300	1.000	1.000	1.000
1985	276	276	288	1.000	1.000	1.000
1986	264	264	276	1.000	1.000	1.000
1987	252	252	264	1.000	1.000	1.000
1988	240	240	252	1.000	1.000	1.000
1989	228	228	240	1.000	1.000	1.000
1990	216	216	228	1.001	1.000	1.001
1991	204	204	216	1.001	1.001	1.001
1992	192	192	204	1.002	1.001	1.002
1993	180	180	192	1.002	1.002	1.002
1994	168	168	180	1.002	1.002	1.002
1995	156	156	168	1.003	1.002	1.003
1996	144	144	156	1.005	1.003	1.005
1997	132	132	144	1.007	1.005	1.007
1998	120	120	132	1.011	1.007	1.011
1999	108	108	120	1.016	1.011	1.016
2000	96	96	108	1.021	1.016	1.021
2001	84	84	96	1.031	1.021	1.031
2002	72	72	84	1.060	1.031	1.060
2003	60	60	72	1.092	1.060	1.092
2004	48	48	60	1.142	1.092	1.142
2005	36	36	48	1.223	1.142	1.223
2006	24	24	36	1.467	1.223	1.467
2007	12	12	24	2.370	1.467	2.370

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(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 3, EXHIBIT 10, SHEET 27; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 3, EXHIBIT 10, SHEET 27; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 10  
SHEET 20

**LUMP SUM SETTLEMENT**

INTERPOLATED INDEX FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED INDEXED INCREMENTAL PAID LOSS & ALAE		
		LOW (2)	HIGH (3)	LOW (4)	HIGH (5)	INTERP. (6)
1977	372	366	378	-	-	-
1978	360	354	366	0.038	-	0.019
1979	348	342	354	0.058	0.038	0.047
1980	336	330	342	0.060	0.058	0.059
1981	324	318	330	0.079	0.060	0.069
1982	312	306	318	0.167	0.079	0.115
1983	300	294	306	0.217	0.167	0.191
1984	288	282	294	0.346	0.217	0.274
1985	276	270	282	0.385	0.346	0.365
1986	264	258	270	0.467	0.385	0.424
1987	252	246	258	0.517	0.467	0.491
1988	240	234	246	0.554	0.517	0.535
1989	228	222	234	0.629	0.554	0.590
1990	216	210	222	0.726	0.629	0.675
1991	204	198	210	0.883	0.726	0.801
1992	192	186	198	1.073	0.883	0.973
1993	180	174	186	1.201	1.073	1.135
1994	168	162	174	1.312	1.201	1.256
1995	156	150	162	1.448	1.312	1.379
1996	144	138	150	1.641	1.448	1.541
1997	132	126	138	1.746	1.641	1.692
1998	120	114	126	2.111	1.746	1.920
1999	108	102	114	2.344	2.111	2.225
2000	96	90	102	2.684	2.344	2.508
2001	84	78	90	2.999	2.684	2.837
2002	72	66	78	3.390	2.999	3.189
2003	60	54	66	3.877	3.390	3.625
2004	48	42	54	4.478	3.877	4.167
2005	36	30	42	4.905	4.478	4.686
2006	24	18	30	5.255	4.905	5.077
2007	12	6	18	5.287	5.255	5.271

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(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 3, EXHIBIT 10, SHEET 37; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 3, EXHIBIT 10, SHEET 37; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)



**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION  
LUMP SUM SETTLEMENT  
INCURRED LOSS & ALAE (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	AS OF 12/31/2007		
1977																																		454	
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2007																																			454

\*Valuation date for last diagonal is 12/31/2007

	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-UI					
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5 Yr Wtd																																					

\*Last diagonal is not included in the average

Private Emp. TAIL

Selected [ ]

Cumulative











**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION  
LUMP SUM SETTLEMENT  
REPORTED LOST TIME CLAIM COUNTS (12/31/XX)**

ACCIDENT YEAR	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384	AS OF 12/31/2007			
1977											971	972	974	975	976	976	976	976	976	976	976	976	976	976	976	976	976	976	976	976	976	976	976			
1978										1,054	1,055	1,059	1,059	1,059	1,058	1,059	1,059	1,059	1,058	1,059	1,058	1,059	1,057	1,058	1,058	1,058	1,058	1,058	1,058	1,058	1,058	1,058	1,058			
1979											983	987	995	997	999	1,001	1,001	1,001	1,001	1,001	1,001	1,001	1,001	1,001	1,001	1,001	1,001	1,001	1,001	1,001	1,001	1,001	1,001			
1980								1,161	1,167	1,172	1,175	1,179	1,181	1,184	1,183	1,185	1,185	1,185	1,184	1,185	1,184	1,185	1,184	1,184	1,184	1,184	1,184	1,184	1,184	1,184	1,184	1,184	1,184			
1981								1,079	1,094	1,111	1,114	1,117	1,119	1,119	1,120	1,118	1,120	1,121	1,122	1,122	1,122	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123		
1982											1,237	1,257	1,264	1,266	1,267	1,268	1,271	1,270	1,269	1,269	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271		
1983					1,255	1,278	1,302	1,333	1,335	1,342	1,341	1,341	1,343	1,343	1,346	1,344	1,345	1,346	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347			
1984				1,391	1,450	1,490	1,499	1,524	1,535	1,541	1,544	1,544	1,546	1,546	1,545	1,545	1,546	1,546	1,546	1,546	1,546	1,546	1,546	1,546	1,546	1,546	1,546	1,546	1,546	1,546	1,546	1,546	1,546			
1985			1,273	1,391	1,450	1,490	1,499	1,524	1,535	1,541	1,544	1,544	1,546	1,546	1,545	1,545	1,546	1,546	1,546	1,546	1,546	1,546	1,546	1,546	1,546	1,546	1,546	1,546	1,546	1,546	1,546	1,546	1,546			
1986		996	1,306	1,443	1,523	1,536	1,574	1,605	1,616	1,619	1,629	1,635	1,636	1,639	1,638	1,638	1,639	1,640	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641			
1987	563	1,022	1,354	1,518	1,554	1,607	1,656	1,682	1,692	1,686	1,688	1,688	1,688	1,687	1,687	1,688	1,688	1,689	1,689	1,689	1,689	1,689	1,689	1,689	1,689	1,689	1,689	1,689	1,689	1,689	1,689	1,689	1,689			
1988	625	1,108	1,449	1,604	1,757	1,810	1,850	1,875	1,869	1,878	1,880	1,886	1,888	1,888	1,888	1,888	1,889	1,890	1,890	1,890	1,892	1,892	1,892	1,892	1,892	1,892	1,892	1,892	1,892	1,892	1,892	1,892	1,892			
1989	697	1,209	1,385	1,609	1,728	1,807	1,872	1,888	1,890	1,893	1,894	1,897	1,897	1,898	1,898	1,898	1,899	1,900	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901			
1990	713	1,197	1,472	1,626	1,734	1,795	1,839	1,854	1,863	1,862	1,869	1,871	1,871	1,872	1,872	1,872	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873			
1991	742	1,227	1,463	1,606	1,679	1,715	1,752	1,773	1,782	1,786	1,790	1,792	1,792	1,792	1,792	1,793	1,794	1,794	1,794	1,794	1,794	1,794	1,794	1,794	1,794	1,794	1,794	1,794	1,794	1,794	1,794	1,794	1,794	1,794		
1992	817	1,309	1,559	1,717	1,805	1,856	1,909	1,930	1,934	1,937	1,942	1,944	1,944	1,944	1,944	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945		
1993	887	1,360	1,610	1,721	1,784	1,839	1,866	1,885	1,896	1,904	1,906	1,907	1,907	1,911	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912		
1994	782	1,300	1,559	1,664	1,725	1,755	1,792	1,814	1,827	1,837	1,840	1,843	1,848	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851		
1995	791	1,325	1,508	1,622	1,684	1,732	1,774	1,796	1,806	1,811	1,815	1,820	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822		
1996	892	1,325	1,526	1,619	1,673	1,724	1,760	1,777	1,785	1,792	1,802	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806		
1997	824	1,213	1,375	1,463	1,512	1,564	1,586	1,604	1,617	1,626	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634		
1998	828	1,144	1,316	1,406	1,465	1,512	1,537	1,555	1,558	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565		
1999	956	1,355	1,547	1,643	1,692	1,725	1,774	1,794	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802		
2000	1,041	1,451	1,635	1,696	1,751	1,810	1,858	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871		
2001	834	1,256	1,426	1,524	1,595	1,632	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	
2002	775	1,155	1,296	1,381	1,446	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	
2003	783	1,195	1,383	1,494	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	
2004	724	1,111	1,350	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	
2005	670	1,110	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	
2006	593	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	
2007	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608

**AGE-TO-AGE DEVELOPMENT FACTORS**

	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-Ult	384-Ult	
1977											1.0010	1.0021	1.0010	1.0010	1.0000	1.0000	0.9990	1.0010	1.0020	1.0000	0.9980	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000
1978									1.0009	1.0038	1.0000	1.0000	1.0000	1.0000	0.9991	1.0009	1.0000	0.9991	1.0009	0.9981	1.0009	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000
1979										1.0041	1.0071	1.0010	1.0020	1.0020	1.0020	1.0000	1.0000	1.0000	1.0010	1.0000	0.9990	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000
1980								1.0052	1.0043	1.0026	1.0034	1.0017	1.0025	0.9992																			

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION  
LUMP SUM SETTLEMENT  
REPORTED LOST TIME CLAIM COUNTS (ESTIMATED AT 6/30/XX FROM 12/31/XX)**

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	AS OF 12/31/2007			
1977											972	973	975	976	976	976	976	976	976	977	978	977	976	976	976	976	976	976	976	976	976	976	976			
1978											1,055	1,057	1,059	1,059	1,059	1,059	1,059	1,059	1,059	1,059	1,059	1,058	1,058	1,058	1,058	1,058	1,058	1,058	1,058	1,058	1,058	1,058	1,058			
1979										985	991	995	996	998	1,000	1,001	1,001	1,001	1,001	1,001	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			
1980									1,164	1,170	1,174	1,177	1,180	1,183	1,184	1,184	1,185	1,185	1,185	1,185	1,185	1,185	1,185	1,184	1,184	1,184	1,184	1,184	1,184	1,184	1,184	1,184	1,184			
1981									1,087	1,103	1,113	1,116	1,118	1,119	1,120	1,119	1,119	1,121	1,121	1,122	1,122	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123		
1982									1,226	1,247	1,265	1,266	1,266	1,267	1,268	1,270	1,271	1,270	1,269	1,270	1,270	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	
1983						1,261	1,290	1,318	1,334	1,339	1,342	1,341	1,342	1,343	1,345	1,345	1,345	1,345	1,346	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347		
1984					1,291	1,344	1,380	1,406	1,417	1,423	1,429	1,432	1,431	1,429	1,429	1,431	1,429	1,429	1,433	1,433	1,434	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435		
1985				1,332	1,421	1,470	1,495	1,512	1,530	1,543	1,544	1,545	1,546	1,545	1,545	1,545	1,546	1,547	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548		
1986			1,151	1,375	1,483	1,530	1,555	1,590	1,611	1,618	1,624	1,632	1,636	1,638	1,639	1,638	1,639	1,640	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641		
1987		793	1,188	1,436	1,536	1,581	1,632	1,669	1,687	1,689	1,685	1,685	1,687	1,688	1,687	1,688	1,688	1,688	1,688	1,688	1,688	1,688	1,688	1,688	1,688	1,688	1,688	1,688	1,688	1,688	1,688	1,688	1,688	1,688		
1988	312	867	1,279	1,527	1,681	1,784	1,830	1,863	1,872	1,874	1,879	1,883	1,887	1,888	1,888	1,888	1,889	1,889	1,889	1,890	1,891	1,892	1,892	1,892	1,892	1,892	1,892	1,892	1,892	1,892	1,892	1,892	1,892	1,892		
1989	348	953	1,297	1,497	1,669	1,768	1,840	1,880	1,889	1,892	1,894	1,896	1,897	1,898	1,898	1,898	1,898	1,899	1,899	1,900	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901		
1990	356	955	1,335	1,549	1,680	1,765	1,817	1,847	1,859	1,863	1,866	1,870	1,871	1,871	1,872	1,872	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873		
1991	371	985	1,345	1,535	1,643	1,697	1,734	1,763	1,778	1,784	1,788	1,791	1,792	1,792	1,792	1,793	1,793	1,793	1,793	1,793	1,793	1,793	1,793	1,793	1,793	1,793	1,793	1,793	1,793	1,793	1,793	1,793	1,793	1,793	1,793	
1992	408	1,063	1,434	1,638	1,761	1,831	1,883	1,920	1,932	1,936	1,940	1,943	1,944	1,944	1,944	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	
1993	443	1,124	1,485	1,666	1,753	1,812	1,853	1,876	1,891	1,900	1,905	1,907	1,907	1,909	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	
1994	391	1,041	1,430	1,612	1,695	1,740	1,774	1,803	1,821	1,832	1,839	1,842	1,846	1,850	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	
1995	395	1,058	1,417	1,565	1,653	1,708	1,753	1,785	1,801	1,809	1,813	1,818	1,821	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	
1996	446	1,109	1,426	1,573	1,646	1,699	1,742	1,769	1,781	1,789	1,797	1,804	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806
1997	412	1,019	1,294	1,419	1,488	1,538	1,575	1,595	1,611	1,622	1,630	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	
1998	414	986	1,230	1,361	1,436	1,489	1,525	1,546	1,557	1,562	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	
1999	478	1,156	1,451	1,595	1,668	1,709	1,750	1,784	1,798	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802
2000	520	1,246	1,543	1,666	1,724	1,781	1,834	1,865	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871
2001	417	1,045	1,342	1,476	1,580	1,614	1,656	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679
2002	387	965	1,226	1,339	1,414	1,472	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498
2003	391	989	1,294	1,444	1,526	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557
2004	362	918	1,231	1,401	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451
2005	335	890	1,227	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344
2006	296	784	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975
2007	304	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608

**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-UR		
1977												1.0010	1.0021	1.0010	1.0000	1.0000	1.0000	1.0000	1.0000	1.0010	1.0010	0.9990	0.99898	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000
1978											1.0019	1.0019	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0010	0.9991	1.0000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000
1979											1.0061	1.0040	1.0010	1.0020	1.0020	1.0010	1.000																	

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION  
LUMP SUM SETTLEMENT  
CUMULATIVE PAID LOSS & ALAE 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	AS OF 12/31/2007				
1977															189	208	232	262	296	340	341	351	438	440	443	444	450	450	451	456	465	465					
1978														275	348	391	419	476	504	577	620	706	800	826	836	881	890	907	921	925	925	925					
1979														298	340	372	386	432	453	477	498	508	562	619	632	632	633	633	633	633	633	633					
1980														203	238	295	326	356	371	473	503	545	545	646	751	759	790	832	832	832	832	832					
1981														211	229	252	263	289	319	327	346	458	483	632	639	652	654	692	727	763	763	763					
1982										119	131	146	185	246	273	355	588	732	745	825	885	891	920	925	929	941	941	941	941	941	941	941					
1983									103	129	158	236	267	313	347	400	491	535	583	659	680	692	693	696	783	783	783	783	783	783	783	783					
1984									115	179	203	230	264	370	475	495	592	723	800	845	851	863	925	957	960	960	960	960	960	960	960	960					
1985									139	173	203	260	285	343	417	501	584	685	837	938	968	979	979	983	1,010	1,023	1,023	1,023	1,023	1,023	1,023	1,023	1,023				
1986									87	155	197	225	271	306	354	387	523	578	689	743	748	763	765	807	807	807	807	807	807	807	807	807	807				
1987									42	115	161	202	224	262	329	493	545	662	756	899	977	981	1,007	1,048	1,088	1,092	1,092	1,092	1,092	1,092	1,092	1,092	1,092				
1988									12	46	68	103	132	184	238	330	353	398	502	594	635	644	714	715	748	778	778	778	778	778	778	778	778				
1989									20	64	91	117	161	176	217	271	411	584	682	703	726	746	801	891	906	906	906	906	906	906	906	906	906	906			
1990									10	40	121	177	233	370	497	581	599	760	796	832	900	930	941	1,017	1,081	1,081	1,081	1,081	1,081	1,081	1,081	1,081	1,081	1,081			
1991									6	13	47	130	236	355	427	459	815	899	952	999	1,034	1,047	1,269	1,283	1,283	1,283	1,283	1,283	1,283	1,283	1,283	1,283	1,283	1,283			
1992									1	105	181	235	466	535	655	840	932	948	973	1,003	1,051	1,187	1,205	1,205	1,205	1,205	1,205	1,205	1,205	1,205	1,205	1,205	1,205	1,205			
1993									1	105	181	235	466	535	655	840	932	948	973	1,003	1,051	1,187	1,205	1,205	1,205	1,205	1,205	1,205	1,205	1,205	1,205	1,205	1,205	1,205	1,205		
1994									20	120	226	382	436	555	736	860	1,034	1,073	1,172	1,245	1,320	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344		
1995									37	131	313	415	507	599	646	709	871	953	1,027	1,118	1,139	1,139	1,139	1,139	1,139	1,139	1,139	1,139	1,139	1,139	1,139	1,139	1,139	1,139	1,139		
1996									122	338	533	664	1,123	1,334	1,374	1,422	1,578	1,618	1,729	1,824	1,824	1,824	1,824	1,824	1,824	1,824	1,824	1,824	1,824	1,824	1,824	1,824	1,824	1,824	1,824		
1997									99	194	412	851	987	1,069	1,116	1,212	1,393	1,420	1,458	1,458	1,458	1,458	1,458	1,458	1,458	1,458	1,458	1,458	1,458	1,458	1,458	1,458	1,458	1,458	1,458		
1998									6	30	209	543	686	795	904	1,042	1,099	1,336	1,424	1,424	1,424	1,424	1,424	1,424	1,424	1,424	1,424	1,424	1,424	1,424	1,424	1,424	1,424	1,424	1,424		
1999									3	194	461	616	717	964	1,123	1,333	1,561	1,624	1,624	1,624	1,624	1,624	1,624	1,624	1,624	1,624	1,624	1,624	1,624	1,624	1,624	1,624	1,624	1,624	1,624		
2000									9	180	353	528	803	998	1,120	1,345	1,373	1,373	1,373	1,373	1,373	1,373	1,373	1,373	1,373	1,373	1,373	1,373	1,373	1,373	1,373	1,373	1,373	1,373	1,373		
2001									7	85	313	506	663	902	1,156	1,282	1,282	1,282	1,282	1,282	1,282	1,282	1,282	1,282	1,282	1,282	1,282	1,282	1,282	1,282	1,282	1,282	1,282	1,282	1,282	1,282	
2002									5	53	121	390	700	984	1,017	1,017	1,017	1,017	1,017	1,017	1,017	1,017	1,017	1,017	1,017	1,017	1,017	1,017	1,017	1,017	1,017	1,017	1,017	1,017	1,017	1,017	
2003									14	96	235	795	1,232	1,232	1,232	1,232	1,232	1,232	1,232	1,232	1,232	1,232	1,232	1,232	1,232	1,232	1,232	1,232	1,232	1,232	1,232	1,232	1,232	1,232	1,232	1,232	
2004									55	119	604	1,061	1,256	1,256	1,256	1,256	1,256	1,256	1,256	1,256	1,256	1,256	1,256	1,256	1,256	1,256	1,256	1,256	1,256	1,256	1,256	1,256	1,256	1,256	1,256	1,256	
2005									38	433	761	840	840	840	840	840	840	840	840	840	840	840	840	840	840	840	840	840	840	840	840	840	840	840	840	840	840
2006									47	538	722	722	722	722	722	722	722	722	722	722	722	722	722	722	722	722	722	722	722	722	722	722	722	722	722	722	722
2007									44	125	125	125	125	125	125	125	125	125	125	125	125	125	125	125	125	125	125	125	125	125	125	125	125	125	125	125	125

**AGE-TO-AGE DEVELOPMENT FACTORS**

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-UR		
1977																	1.102	1.116	1.132	1.126	1.150	1.001	1.031	1.247	1.004	1.007	1.003	1.012	1.000	1.003	1.011	1.019	1.000	
1978																	1.124	1.074	1.135	1.060	1.143	1.075	1.138	1.133	1.032	1.013	1.054	1.009	1.019	1.016	1.000	1.005	1.000	
1979																	1.141	1.093	1.037	1.119	1.050	1.052	1.045	1.020	1.106	1.102	1.022	1.000	1.019	1.016	1.000	1.000	1.000	
1980																	1.238	1.105	1.094	1.041	1.274	1.065	1.082	1.000	1.186	1.163	1.011	1.040	1.000	1.053	1.000	1.000	1.000	
1981																	1.173	1.101	1.047	1.098	1.105	1.025	1.057	1.323	1.056	1.308	1.012	1.020	1.004	1.058	1.051	1.049	1.000	1.000
1982																	1.265	1.327	1.110	1.300	1.657	1.245	1.017	1.108	1.073	1.006	1.033	1.006	1.004	1.012	1.000	1.000	1.000	1.000
1983																	1.493	1.132	1.170	1.110	1.155	1.226	1.090	1.089	1.131	1.031	1.019	1.001	1.001	1.004	1.125	1.000	1.000	1.000
1984																	1.136	1.133	1.147	1.404	1.282	1.044	1.195	1.221	1.106	1.057	1.007	1.014	1.072	1.035	1.024	1.000	1.000	1.000
1985																	1.179	1.278	1.096	1.203	1.217	1.201	1.165	1.173	1.223	1.120	1.021	1.022	1.001	1.004	1.027	1.013	1.013	1.013
1986																	1.268	1.145	1.202	1.130	1.160	1.093	1.349	1.018	1.086	1.193	1.077	1.008	1.003	1.054	1.000	1.000	1.000	1.000
1987																	1.179	1.278	1.096	1.203	1.217	1.201	1.165	1.173	1.223	1.120	1.021	1.022	1.001	1.004	1.027	1.013	1.013	1.013
1988																	1.268	1.145	1.202	1.130	1.160	1.093	1.349	1.018	1.086	1.193	1.077	1.008	1.003	1.054</				











**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

**LUMP SUM SETTLEMENT**

**INCREMENTAL PAID LOSS & ALAE SEVERITY (PAID LOSS & ALAE / 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	ULTIMATE CLAIMS	
1977																189	19	24	31	33	45	1	10	87	2	3	2	5	0	2	5	9	976
1978															348	43	29	56	29	72	43	85	94	26	10	45	8	17	14	0	5	1,058	
1979														273	24	43	32	14	46	21	24	21	10	53	57	14	0	1	0	0	1,001		
1980													202	35	57	31	31	15	102	31	41	0	101	105	8	31	0	42	0	0	1,184		
1981												210	18	23	12	25	30	8	19	112	26	149	7	13	2	38	35	36	0	0	1,123		
1982										119	11	16	39	61	27	82	233	144	13	81	60	5	29	5	4	12	36	0	0	0	1,271		
1983									128	29	78	31	46	34	54	90	44	48	77	20	13	0	1	3	87	0	0	0	0	0	1,347		
1984								101	12	63	25	27	34	106	104	21	97	131	77	46	6	12	62	32	0	0	0	0	0	0	1,435		
1985						134	34	33	57	26	58	74	84	82	101	152	101	20	22	1	4	27	41	40	0	0	0	0	0	0	1,548		
1986						82	65	44	30	46	36	50	34	135	10	45	112	53	6	15	3	3	41	0	0	0	0	0	0	0	1,641		
1987					38	69	48	44	25	38	66	163	53	117	93	143	78	4	27	41	40	0	0	0	0	0	0	0	0	0	1,690		
1988				10	31	23	35	31	51	54	92	23	46	104	93	41	9	70	2	34	0	0	0	0	0	0	0	0	0	0	1,892		
1989				16	40	28	29	46	15	41	54	139	173	97	21	23	21	55	91	0	0	0	0	0	0	0	0	0	0	0	1,901		
1990			7	26	75	59	59	138	128	85	19	161	36	36	69	29	12	75	0	0	0	0	0	0	0	0	0	0	0	0	1,875		
1991			4	6	32	80	105	121	74	33	356	85	54	47	35	14	222	0	0	0	0	0	0	0	0	0	0	0	0	0	1,796		
1992			1	88	75	58	229	78	122	185	94	17	25	30	47	136	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,948		
1993	1		15	89	103	154	61	121	183	127	175	39	99	74	76	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,916		
1994			85	172	104	95	97	52	66	164	83	75	94	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,855		
1995			95	195	193	138	456	226	52	54	157	44	113	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,828		
1996			78	91	205	423	150	95	53	99	185	32	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,814		
1997	4		20	156	311	151	120	115	145	62	241	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,645		
1998	2	149	246	163	115	255	167	215	229	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,582		
1999	6	137	165	174	268	205	137	230	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,830		
2000	5	64	205	183	180	229	263	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,910		
2001	3	38	62	239	311	289	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,731		
2002	9	65	124	501	443	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,587		
2003	32	59	422	439	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,701		
2004	21	301	322	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,657		
2005	26	376	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,644		
2006	23	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,495		
2007	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,546		
																																	51,027

**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-Ult		
1977															0.102	1.254	1.274	1.082	1.350	0.018	12.500	8.448	0.018	2.000	0.500	3.407	0.000	0.000	3.333	1.700			
1978														0.124	0.671	1.956	0.505	2.533	0.601	1.957	1.106	0.276	0.403	4.319	0.178	2.118	0.833	0.000	0.000				
1979														0.088	1.776	0.751	0.431	3.326	0.468	1.116	0.896	0.459	5.406	1.070	0.240	0.000	0.000	0.000					
1980											0.176	1.614	0.546	0.980	0.491	6.770	0.300	1.358	0.000	0.000	0.000	1.039	0.078	3.753	0.001	1000.000	0.000						
1981											0.084	1.316	0.519	2.111	1.193	0.279	2.233	5.929	0.231	5.768	0.049	1.721	0.183	16.325	0.931	1.012							
1982									0.096	1.379	2.468	1.561	0.453	2.991	2.832	0.617	1.090	6.279	0.742	0.089	5.441	0.188	0.719	2.936									
1983									0.227	2.679	0.395	1.478	0.755	1.572	1.674	0.487	1.087	1.608	0.264	0.624	0.029	1.400	5.000	33.571									
1984								0.122	5.138	0.393	1.098	1.231	3.140	0.985	0.206	4.548	1.345	0.590	0.592	0.135	1.871	5.368	0.520										
1985							0.254	0.956	1.756	0.448	2.264	1.283	1.129	0.980	1.225	1.511	0.665	0.201	1.068	0.028	6.105	7.127											
1986						0.802	0.668	0.698	1.507	0.779	1.401	0.674	4.017	0.072	4.658	2.472	0.474	0.118	2.348	0.178	15.776												
1987					1.794	0.699	0.906	0.561	1.539	1.749	2.477	0.325	2.203	0.798	1.536	0.542	0.054	6.541	1.490	0.992													
1988				3.210	0.745	1.524	0.869	1.666	1.697	1.058	1.697	1.957	2.279	0.892	0.440	0.220	7.832	0.024	20.229														
1989				2.593	0.704	1.034	1.565	0.329	2.741	1.310	2.566	1.245	0.562	0.216	1.086	0.913	2.635	1.659															
1990				3.750	2.828	0.786	1.010	2.335	0.925	0.662	0.225	8.481	0.226	0.981	1.935	0.421	6.183																
1991				1.438	5.011	2.503	1.307	1.150	0.615	0.439	10.925	0.239	0.639	0.859	0.741	0.396	16.193																
1992				113.689	0.857	0.771	3.954	0.340	1.566	1.519	0.509	0.184	1.463	1.188	1.563	2.900																	
1993				18.667	6.088	1.156	1.498	0.394	1.991	1.511	0.694	1.382	0.225	2.504	0.752	1.030																	
1994				2.991	2.011	0.603	0.921	1.021	0.531	1.273	2.492	0.506	0.907	1.243																			
1995				2.061	0.988	0.716	3.307	0.494	0.229	1.038	2.941	0.279	2.581																				
1996				1.164	2.270	2.060	0.355	0.634	0.559	1.859	1.871	0.173																					
1997				5.538	7.732	1.990	0.485																										

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

**LUMP SUM SETTLEMENT**

**INDEX METHOD - INCREMENTAL PAID LOSS & ALAE 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	AS OF 12/31/2007	
1977																0.812	0.083	0.104	0.132	0.143	0.193	0.004	0.044	0.373	0.007	0.013	0.007	0.023	0.000	0.007	0.022	0.038	0.000
1978														1.408	0.174	0.117	0.229	0.115	0.293	0.176	0.344	0.381	0.105	0.042	0.183	0.033	0.069	0.057	0.000	0.019	0.000	0.000	
1979													1.026	0.090	0.160	0.120	0.052	0.172	0.081	0.090	0.081	0.037	0.200	0.214	0.051	0.000	0.002	0.000	0.000	0.000	0.000	0.000	
1980												0.704	0.124	0.200	0.109	0.107	0.052	0.355	0.106	0.145	0.000	0.353	0.367	0.029	0.107	0.000	0.147	0.000	0.000	0.000	0.000	0.000	
1981											0.675	0.057	0.074	0.039	0.082	0.097	0.027	0.061	0.359	0.083	0.479	0.024	0.041	0.007	0.121	0.113	0.114	0.000	0.000	0.000	0.000	0.000	0.000
1982										0.363	0.035	0.048	0.119	0.185	0.084	0.251	0.711	0.439	0.039	0.248	0.184	0.016	0.089	0.017	0.012	0.035	0.000	0.000	0.000	0.000	0.000	0.000	
1983								0.375	0.085	0.228	0.090	0.133	0.101	0.158	0.265	0.129	0.140	0.226	0.060	0.037	0.001	0.002	0.008	0.255	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1984							0.283	0.034	0.177	0.069	0.076	0.094	0.295	0.290	0.060	0.271	0.365	0.216	0.128	0.017	0.032	0.173	0.090	0.062	0.034	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1985						0.214	0.172	0.115	0.080	0.121	0.094	0.132	0.089	0.356	0.026	0.119	0.294	0.139	0.017	0.039	0.007	0.109	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1986						0.098	0.176	0.123	0.111	0.062	0.096	0.168	0.416	0.135	0.297	0.237	0.365	0.198	0.011	0.069	0.103	0.103	0.011	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1987				0.024	0.076	0.056	0.086	0.075	0.125	0.132	0.224	0.057	0.111	0.252	0.225	0.099	0.022	0.171	0.004	0.082	0.073	0.073	0.011	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.011
1988			0.037	0.096	0.068	0.070	0.109	0.036	0.098	0.129	0.331	0.412	0.232	0.050	0.054	0.050	0.131	0.004	0.217	0.035	0.073	0.035	0.073	0.011	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.073
1989			0.060	0.171	0.134	0.136	0.317	0.293	0.194	0.044	0.370	0.083	0.082	0.158	0.067	0.028	0.172	0.148	0.035	0.073	0.035	0.073	0.011	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.073
1990		0.016	0.060	0.171	0.134	0.136	0.317	0.293	0.194	0.044	0.370	0.083	0.082	0.158	0.067	0.028	0.172	0.148	0.035	0.073	0.035	0.073	0.011	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.073
1991		0.010	0.014	0.071	0.178	0.233	0.268	0.164	0.072	0.788	0.188	0.120	0.103	0.077	0.030	0.491	0.038	0.033	0.033	0.033	0.033	0.033	0.033	0.033	0.033	0.033	0.033	0.033	0.033	0.033	0.033	0.033	0.033
1992		0.002	0.185	0.158	0.122	0.482	0.164	0.257	0.390	0.198	0.037	0.053	0.064	0.099	0.288	0.038	0.038	0.038	0.038	0.038	0.038	0.038	0.038	0.038	0.038	0.038	0.038	0.038	0.038	0.038	0.038	0.038	0.038
1993	0.002	0.030	0.184	0.213	0.319	0.126	0.250	0.378	0.263	0.363	0.082	0.204	0.154	0.158	0.044	0.051	0.051	0.051	0.051	0.051	0.051	0.051	0.051	0.051	0.051	0.051	0.051	0.051	0.051	0.051	0.051	0.051	0.051
1994		0.058	0.173	0.348	0.210	0.193	0.197	0.105	0.133	0.332	0.168	0.152	0.189	0.044	0.044	0.044	0.044	0.044	0.044	0.044	0.044	0.044	0.044	0.044	0.044	0.044	0.044	0.044	0.044	0.044	0.044	0.044	0.044
1995		0.186	0.383	0.378	0.271	0.896	0.443	0.101	0.105	0.309	0.086	0.222	0.188	0.188	0.188	0.188	0.188	0.188	0.188	0.188	0.188	0.188	0.188	0.188	0.188	0.188	0.188	0.188	0.188	0.188	0.188	0.188	0.188
1996		0.148	0.172	0.390	0.803	0.285	0.181	0.101	0.188	0.352	0.061	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075
1997	0.007	0.037	0.283	0.564	0.274	0.217	0.208	0.262	0.113	0.436	0.165	0.165	0.165	0.165	0.165	0.165	0.165	0.165	0.165	0.165	0.165	0.165	0.165	0.165	0.165	0.165	0.165	0.165	0.165	0.165	0.165	0.165	0.165
1998	0.003	0.258	0.425	0.282	0.200	0.442	0.290	0.372	0.397	0.113	0.113	0.113	0.113	0.113	0.113	0.113	0.113	0.113	0.113	0.113	0.113	0.113	0.113	0.113	0.113	0.113	0.113	0.113	0.113	0.113	0.113	0.113	0.113
1999	0.010	0.229	0.277	0.291	0.450	0.343	0.230	0.386	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050
2000	0.007	0.104	0.331	0.296	0.291	0.371	0.426	0.206	0.206	0.206	0.206	0.206	0.206	0.206	0.206	0.206	0.206	0.206	0.206	0.206	0.206	0.206	0.206	0.206	0.206	0.206	0.206	0.206	0.206	0.206	0.206	0.206	0.206
2001	0.005	0.060	0.099	0.379	0.492	0.457	0.070	0.070	0.070	0.070	0.070	0.070	0.070	0.070	0.070	0.070	0.070	0.070	0.070	0.070	0.070	0.070	0.070	0.070	0.070	0.070	0.070	0.070	0.070	0.070	0.070	0.070	0.070
2002	0.013	0.100	0.190	0.768	0.679	0.236	0.236	0.236	0.236	0.236	0.236	0.236	0.236	0.236	0.236	0.236	0.236	0.236	0.236	0.236	0.236	0.236	0.236	0.236	0.236	0.236	0.236	0.236	0.236	0.236	0.236	0.236	0.236
2003	0.048	0.088	0.629	0.655	0.296	0.296	0.296	0.296	0.296	0.296	0.296	0.296	0.296	0.296	0.296	0.296	0.296	0.296	0.296	0.296	0.296	0.296	0.296	0.296	0.296	0.296	0.296	0.296	0.296	0.296	0.296	0.296	0.296
2004	0.030	0.433	0.463	0.133	0.133	0.133	0.133	0.133	0.133	0.133	0.133	0.133	0.133	0.133	0.133	0.133	0.133	0.133	0.133	0.133	0.133	0.133	0.133	0.133	0.133	0.133	0.133	0.133	0.133	0.133	0.133	0.133	0.133
2005	0.036	0.529	0.266	0.266	0.266	0.266	0.266	0.266	0.266	0.266	0.266	0.266	0.266	0.266	0.266	0.266	0.266	0.266	0.266	0.266	0.266	0.266	0.266	0.266	0.266	0.266	0.266	0.266	0.266	0.266	0.266	0.266	0.266
2006	0.031	0.080	0.080	0.080	0.080	0.080	0.080	0.080	0.080	0.080	0.080	0.080	0.080	0.080	0.080	0.080	0.080	0.080	0.080	0.080	0.080	0.080	0.080	0.080	0.080	0.080	0.080	0.080	0.080	0.080	0.080	0.080	0.080
2007	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006
2 Yr Avg		0.034	0.481	0.546	0.711	0.585	0.414	0.328	0.379	0.255	0.394	0.074	0.187	0.171	0.129	0.159	0.260	0.151	0.110	0.093	0.055	0.059	0.122	0.049	0.134	0.074	0.131	0.000	0.000	0.021	0.038	0.038	
3 Yr Avg		0.032	0.350	0.427	0.601	0.487	0.390	0.315	0.340	0.233	0.366	0.105	0.193	0.135	0.111	0.128	0.190	0.158	0.097	0.075	0.037	0.050	0.082	0.038	0.130	0.050	0.088	0.019	0.002	0.021	0.038	0.038	
10 Yr Avg		0.019	0.199	0.325	0.435	0.399	0.381	0.266	0.242	0.195	0.317	0.179	0.158	0.196	0.154	0.162	0.260	0.190	0.131	0.104	0.125	0.101	0.158	0.052	0.106	0.031	0.071	0.014	0.002	0.021	0.038	0.038	
Selected	0.000	0.032	0.350	0.427	0.601	0.487	0.390	0.315	0.340	0.233	0.366	0.105	0.193	0.135	0.111	0.128	0.190	0.158	0.097	0.075	0.037	0.050	0.082	0.038	0.130	0.050	0.088	0.019	0.002	0.021	0.038	0.038	
Cumulative	5.287	5.287	5.255	4.905	4.478	3.877	3.390	2.999	2.684	2.344	2.111	1.746	1.641	1.448	1.312	1.201	1.073	0.883	0.726	0.629	0.554	0.517	0.467	0.385	0.346	0.217	0.167	0.079	0.060	0.058	0.038	0.000	

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 10  
SHEET 38

**LUMP SUM SETTLEMENT**

**UNPAID LOSS ESTIMATE FOR ACCIDENT YEARS 1976 AND PRIOR**

10 times 3 Year Average Annual Payments	732	(1)
15 times 3 Year Average Annual Payments	1,098	(2)
Incremental Development Method	763	(3)
05 to 08 Exponential Curve Fit	N/A	(4)
04 to 08 Exponential Curve Fit	N/A	(5)
03 to 08 Exponential Curve Fit	N/A	(6)
03 to 07 Exponential Curve Fit	N/A	(7)
Selected Unpaid Loss	800	(8)

- 
- (1) 10 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2006 THROUGH 2008 OF 73  
(2) 15 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2006 THROUGH 2008 OF 73  
(3) SECTION 3, EXHIBIT 10, SHEET 40, COLUMN (8)  
(4) N/A  
(5) N/A  
(6) N/A  
(7) N/A  
(8) SELECTED BY DELOITTE CONSULTING

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 10  
SHEET 40

**LUMP SUM SETTLEMENT**

**Incremental Development Method**

AY	6/30/2007 Age	Incremental Decay	Cum Decay Relative to Current Yr Paid	7/1/2006 6/30/2007 Paid	6/30/2007 Unpaid Loss Estimate	6/30/2007 12/31/2007 Paid	12/31/2007 Unpaid Loss Estimate	Implied Cum Unpaid Loss
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1953	54.5	-	-	-	-	-	-	-
1954	53.5	-	-	-	-	-	-	-
1955	52.5	-	-	-	-	-	-	-
1956	51.5	-	-	-	-	-	-	-
1957	50.5	-	-	-	-	-	-	-
1958	49.5	-	-	-	-	-	-	-
1959	48.5	-	-	-	-	-	-	-
1960	47.5	0.638	0.64	-	-	-	-	-
1961	46.5	0.766	1.25	-	-	-	-	-
1962	45.5	0.782	1.76	-	-	-	-	-
1963	44.5	0.825	2.28	-	-	-	-	-
1964	43.5	0.827	2.71	-	-	-	-	-
1965	42.5	0.824	3.06	-	-	-	-	-
1966	41.5	0.848	3.44	-	5	5	-	-
1967	40.5	0.863	3.84	-	-	-	-	-
1968	39.5	0.893	4.32	-	-	-	-	-
1969	38.5	0.892	4.74	40	190	6	184	184
1970	37.5	0.895	5.14	-	-	-	-	184
1971	36.5	0.887	5.45	-	-	-	-	184
1972	35.5	0.889	5.73	-	-	-	-	184
1973	34.5	0.890	5.99	85	509	-	509	693
1974	33.5	0.915	6.40	-	-	-	-	693
1975	32.5	0.936	6.92	10	66	-	66	759
1976	31.5	0.951	7.53	1	5	-	5	763

- 
- (1) AGE @ 6/30/2007
  - (2) FROM SECTION 3, EXHIBIT 10, SHEET 42, COLUMN (8)
  - (3) TOTAL FROM SECTION 3, EXHIBIT 10, SHEET 41
  - (4) PROVIDED BY OLIVER WYMAN
  - (5) = (3) x (4)
  - (6) PROVIDED BY OLIVER WYMAN
  - (7) = (5) - (6)
  - (8) = COLUMN (7) ACCUMULATED



**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 10  
SHEET 42

**LUMP SUM SETTLEMENT**

**Paid Tail Factor Selection**

Age Months (1)	Age Years (2)	Age to Age Development Factors							Cumulative Development Factors					
		Fitted Paid (3)	Incram. Data (4)	Weibull Curve (5)	Inverse Power Curve (6)	PA Selected Tail (7)	Selected Tail (8)	Selected Decay (9)	Fitted Paid (10)	Incram. Data (11)	Weibull Curve (12)	Inverse Power Curve (13)	PA Selected Tail (14)	Selected Tail (15)
6	0.5	550.000		2.767	5.526	550.000	550.000		73,083.798	11.269	50.902	112.716	87,720.955	87,720.955
18	1.5	11,000	1.000	1.760	1.992	11,000	11,000	10.018	132.880	11.269	18.396	20.397	159.493	159.493
30	2.5	2,243	1.000	1.481	1.490	2,243	2,243	10.020	12.080	11.269	10.455	10.238	14.499	14.499
42	3.5	1,500	1.920	1.344	1.308	1,500	1,500	0.902	5.386	11.269	7.060	6.871	6.464	6.464
54	4.5	1,285	1.444	1.261	1.218	1,285	1,285	0.855	3.590	5.871	5.254	5.253	4.310	4.310
66	5.5	1,160	1.274	1.207	1.165	1,160	1,160	0.721	2.794	4.065	4.165	4.315	3.354	3.354
78	6.5	1,115	1.156	1.168	1.131	1,115	1,115	0.834	2.409	3.190	3.452	3.704	2.891	2.891
90	7.5	1,080	1.113	1.138	1.107	1,080	1,080	0.725	2.160	2.760	2.956	3.275	2.593	2.593
102	8.5	1,060	1.079	1.116	1.090	1,060	1,060	0.810	2,000	2,480	2,597	2,957	2,401	2,401
114	9.5	1,050	1.061	1.098	1,078	1,050	1,050	0.883	1,887	2,298	2,327	2,712	2,265	2,265
126	10.5	1,040	1.047	1.084	1,067	1,040	1,040	0.840	1,797	2,166	2,118	2,517	2,157	2,157
138	11.5	1,030	1.041	1.073	1,060	1,030	1,030	0.780	1,728	2,068	1,953	2,358	2,074	2,074
150	12.5	1,030	1.032	1.063	1,053	1,030	1,030	1.030	1,678	1,987	1,821	2,226	2,014	2,014
162	13.5	1,030	1.034	1.055	1,048	1,030	1,030	1.030	1,629	1,924	1,712	2,113	1,955	1,955
174	14.5	1,030	1.036	1.049	1,043	1,030	1,030	1.030	1,581	1,861	1,622	2,017	1,898	1,898
186	15.5	1,030	1.040	1.043	1,039	1,030	1,030	1.030	1,535	1,796	1,547	1,934	1,843	1,843
198	16.5	1,030	1.039	1.038	1,036	1,030	1,030	1.030	1,491	1,726	1,484	1,860	1,789	1,789
210	17.5	1,030	1.037	1.034	1,033	1,030	1,030	1.030	1,447	1,662	1,429	1,795	1,737	1,737
222	18.5	1,030	1.036	1.030	1,031	1,030	1,030	1.030	1,405	1,603	1,382	1,738	1,686	1,686
234	19.5	1,030	1.036	1.027	1,029	1,030	1,030	1.030	1,364	1,546	1,342	1,685	1,637	1,637
246	20.5	1,030	1.039	1.024	1,027	1,030	1,030	1.030	1,324	1,492	1,306	1,638	1,590	1,590
258	21.5	1,030	1.042	1.022	1,025	1,030	1,030	1.030	1,286	1,437	1,276	1,596	1,543	1,543
270	22.5	1,030	1.042	1.020	1,024	1,030	1,030	1.030	1,248	1,379	1,248	1,557	1,498	1,498
282	23.5	1,030	1.044	1.018	1,022	1,030	1,030	1.030	1,212	1,323	1,224	1,521	1,455	1,455
294	24.5	1,030	1.041	1.016	1,021	1,030	1,030	1.030	1,177	1,268	1,203	1,488	1,412	1,412
306	25.5	1,035	1.037	1.015	1,020	1,035	1,035	1.202	1,142	1,218	1,184	1,457	1,371	1,371
318	26.5	1,025	1.036	1.013	1,019	1,025	1,025	0.739	1,104	1,174	1,167	1,429	1,325	1,325
330	27.5	1,025	1.025	1.012	1,018	1,025	1,025	1.025	1,077	1,134	1,151	1,403	1,293	1,293
342	28.5	1,025	1.023	1.011	1,017	1,025	1,025	1.025	1,051	1,106	1,138	1,378	1,261	1,261
354	29.5	1,025	1.020	1.010	1,016	1,025	1,025	1.025	1,025	1,081	1,125	1,355	1,230	1,230
366	30.5		1.018	1.009	1,015	1,023	1,023	0.959		1,060	1,114	1,333	1,200	1,200
378	31.5		1.013	1.008	1,015	1,022	1,022	0.951		1,041	1,104	1,313	1,173	1,173
390	32.5		1.006	1.008	1,014	1,020	1,020	0.936		1,028	1,094	1,294	1,148	1,148
402	33.5		1.003	1.007	1,014	1,018	1,018	0.915		1,022	1,086	1,276	1,126	1,126
414	34.5		1.002	1.007	1,013	1,016	1,016	0.890		1,018	1,078	1,259	1,106	1,106
426	35.5		1.002	1.006	1,013	1,014	1,014	0.889		1,016	1,071	1,243	1,089	1,089
438	36.5		1.003	1.006	1,012	1,012	1,012	0.887		1,014	1,065	1,227	1,074	1,074
450	37.5		1.012	1.005	1,012	1,011	1,011	0.895		1,012	1,059	1,213	1,061	1,061
462	38.5		1.000	1.005	1,011	1,009	1,009	0.892		1,000	1,054	1,199	1,050	1,050
474	39.5		1.000	1.004	1,011	1,008	1,008	0.893		1,000	1,049	1,185	1,041	1,041
486	40.5		1.000	1.004	1,010	1,007	1,007	0.863		1,000	1,044	1,173	1,032	1,032
498	41.5		1.000	1.004	1,010	1,006	1,006	0.848		1,000	1,040	1,160	1,025	1,025
510	42.5		1.000	1.003	1,010	1,005	1,005	0.824		1,000	1,036	1,149	1,019	1,019
522	43.5		1.000	1.003	1,009	1,004	1,004	0.827		1,000	1,033	1,138	1,014	1,014
534	44.5		1.000	1.003	1,009	1,003	1,003	0.825		1,000	1,029	1,127	1,010	1,010
546	45.5		1.000	1.003	1,009	1,003	1,003	0.782		1,000	1,026	1,117	1,006	1,006
558	46.5		1.000	1.003	1,009	1,002	1,002	0.766		1,000	1,024	1,107	1,004	1,004
570	47.5		1.000	1.002	1,008	1,001	1,001	0.638		1,000	1,021	1,097	1,002	1,002
582	48.5		1.000	1.002	1,008	1,000	1,000	-		1,000	1,019	1,088	1,001	1,001
594	49.5		1.000	1.002	1,008	1,000	1,000	-		1,000	1,016	1,079	1,001	1,001
606	50.5		1.000	1.002	1,008	1,000	1,000	-		1,000	1,014	1,071	1,001	1,001
618	51.5		1.000	1.002	1,008	1,000	1,000	-		1,000	1,012	1,063	1,001	1,001
630	52.5		1.000	1.002	1,007	1,000	1,000	-		1,000	1,011	1,055	1,001	1,001
642	53.5		1.000	1.002	1,007	1,000	1,000	-		1,000	1,009	1,047	1,001	1,001
654	54.5			1.001	1,007	1,001	1,001	-			1,007	1,040	1,001	1,001
Tail	Tail			1.006	1.033	1,000	1,000	-			1.006	1.033	1,000	1,000
								(16)						
								(17)						

(1)	AGE IN MONTHS	(10)	COLUMN (3) MULTIPLICATIVELY ACCUMULATED
(2)	AGE IN YEARS	(11)	COLUMN (4) MULTIPLICATIVELY ACCUMULATED
(3)	SECTION 3, EXHIBIT 10, SHEET 21	(12)	COLUMN (5) MULTIPLICATIVELY ACCUMULATED
(4)	SECTION 3, EXHIBIT 10, SHEET 44, COLUMN (5)	(13)	COLUMN (6) MULTIPLICATIVELY ACCUMULATED
(5)	SECTION 3, EXHIBIT 10, SHEET 43	(14)	COLUMN (7) MULTIPLICATIVELY ACCUMULATED
(6)	SECTION 3, EXHIBIT 10, SHEET 43	(15)	COLUMN (8) MULTIPLICATIVELY ACCUMULATED
(7)	PA TAIL	(16)	[COLUMN (8) @ 54.5] X [COLUMN (8) TAIL]
(8)	SELECTED BY DELOITTE CONSULTING	(17)	COLUMN (8) TAIL + (14)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 10  
SHEET 43

**LUMP SUM SETTLEMENT**

FITTING PAID LOSS DEVELOPMENT FACTORS

Fitting for Periods:			Weibull Curve Fitting							Inverse Power Curve Fitting				
			Slope= 0.571 Intercept= -1.826							Slope= -1.381 Intercept= 3.985				
PERIOD	AGE	ATA	X	Y	Y*	ATA*	ATU*	X	Y	Y*	ATA*	ATU*		
1	6	550.000	1.792	-6.309	-0.802	<b>2.767</b>	50.902	1.792	6.308	1.510	<b>5.526</b>	112.716		
2	18	11.000	2.890	-2.351	-0.174	<b>1.760</b>	18.396	2.890	2.303	-0.008	<b>1.992</b>	20.397		
3	30	2.243	3.401	-0.527	0.118	<b>1.481</b>	10.455	3.401	0.218	-0.713	<b>1.490</b>	10.238		
4	42	1.500	3.738	0.094	0.310	<b>1.344</b>	7.060	3.738	-0.693	-1.178	<b>1.308</b>	6.871		
5	54	1.285	3.989	0.409	0.453	<b>1.261</b>	5.254	3.989	-1.255	-1.525	<b>1.218</b>	5.253		
6	66	1.160	4.190	0.684	0.568	<b>1.207</b>	4.165	4.190	-1.833	-1.802	<b>1.165</b>	4.315		
7	78	1.115	4.357	0.821	0.664	<b>1.168</b>	3.452	4.357	-2.163	-2.033	<b>1.131</b>	3.704		
8	90	1.080	4.500	0.957	0.745	<b>1.138</b>	2.956	4.500	-2.526	-2.231	<b>1.107</b>	3.275		
9	102	1.060	4.625	1.055	0.817	<b>1.116</b>	2.597	4.625	-2.813	-2.404	<b>1.090</b>	2.957		
10	114	1.050	4.736	1.113	0.880	<b>1.098</b>	2.327	4.736	-2.996	-2.557	<b>1.078</b>	2.712		
11	126	1.040	4.836	1.181	0.938	<b>1.084</b>	2.118	4.836	-3.219	-2.696	<b>1.067</b>	2.517		
12	138	1.030	4.927	1.263	0.989	<b>1.073</b>	1.953	4.927	-3.507	-2.821	<b>1.060</b>	2.358		
13	150	1.030	5.011	1.263	1.037	<b>1.063</b>	1.821	5.011	-3.507	-2.937	<b>1.053</b>	2.226		
14	162	1.030	5.088	1.263	1.081	<b>1.055</b>	1.712	5.088	-3.507	-3.043	<b>1.048</b>	2.113		
15	174	1.030	5.159	1.263	1.122	<b>1.049</b>	1.622	5.159	-3.507	-3.142	<b>1.043</b>	2.017		
16	186	1.030	5.226	1.263	1.160	<b>1.043</b>	1.547	5.226	-3.507	-3.234	<b>1.039</b>	1.934		
17	198	1.030	5.288	1.263	1.196	<b>1.038</b>	1.484	5.288	-3.507	-3.320	<b>1.036</b>	1.860		
18	210	1.030	5.347	1.263	1.229	<b>1.034</b>	1.429	5.347	-3.507	-3.401	<b>1.033</b>	1.795		
19	222	1.030	5.403	1.263	1.261	<b>1.030</b>	1.382	5.403	-3.507	-3.478	<b>1.031</b>	1.738		
20	234	1.030	5.455	1.263	1.291	<b>1.027</b>	1.342	5.455	-3.507	-3.551	<b>1.029</b>	1.685		
21	246	1.030	5.505	1.263	1.320	<b>1.024</b>	1.306	5.505	-3.507	-3.620	<b>1.027</b>	1.638		
22	258	1.030	5.553	1.263	1.347	<b>1.022</b>	1.276	5.553	-3.507	-3.686	<b>1.025</b>	1.596		
23	270	1.030	5.598	1.263	1.373	<b>1.020</b>	1.248	5.598	-3.507	-3.748	<b>1.024</b>	1.557		
24	282	1.030	5.642	1.263	1.398	<b>1.018</b>	1.224	5.642	-3.507	-3.809	<b>1.022</b>	1.521		
25	294	1.030	5.684	1.263	1.422	<b>1.016</b>	1.203	5.684	-3.507	-3.866	<b>1.021</b>	1.488		
26	306	1.035	5.724	1.220	1.444	<b>1.015</b>	1.184	5.724	-3.352	-3.921	<b>1.020</b>	1.457		
27	318	1.025	5.762	1.312	1.466	<b>1.013</b>	1.167	5.762	-3.689	-3.974	<b>1.019</b>	1.429		
28	330	1.025	5.799	1.312	1.488	<b>1.012</b>	1.151	5.799	-3.689	-4.026	<b>1.018</b>	1.403		
29	342	1.025	5.835	1.312	1.508	<b>1.011</b>	1.138	5.835	-3.689	-4.075	<b>1.017</b>	1.378		
30	354	1.025	5.869	1.312	1.528	<b>1.010</b>	1.125	5.869	-3.689	-4.123	<b>1.016</b>	1.355		
31	366		5.903		1.547	<b>1.009</b>	1.114	5.903		-4.169	<b>1.015</b>	1.333		
32	378		5.935		1.565	<b>1.008</b>	1.104	5.935		-4.213	<b>1.015</b>	1.313		
33	390		5.966		1.583	<b>1.008</b>	1.094	5.966		-4.256	<b>1.014</b>	1.294		
34	402		5.996		1.600	<b>1.007</b>	1.086	5.996		-4.298	<b>1.014</b>	1.276		
35	414		6.026		1.617	<b>1.007</b>	1.078	6.026		-4.339	<b>1.013</b>	1.259		
36	426		6.054		1.633	<b>1.006</b>	1.071	6.054		-4.378	<b>1.013</b>	1.243		
37	438		6.082		1.649	<b>1.006</b>	1.065	6.082		-4.417	<b>1.012</b>	1.227		
38	450		6.109		1.665	<b>1.005</b>	1.059	6.109		-4.454	<b>1.012</b>	1.213		
39	462		6.136		1.680	<b>1.005</b>	1.054	6.136		-4.490	<b>1.011</b>	1.199		
40	474		6.161		1.694	<b>1.004</b>	1.049	6.161		-4.526	<b>1.011</b>	1.185		
41	486		6.186		1.709	<b>1.004</b>	1.044	6.186		-4.560	<b>1.010</b>	1.173		
42	498		6.211		1.723	<b>1.004</b>	1.040	6.211		-4.594	<b>1.010</b>	1.160		
43	510		6.234		1.736	<b>1.003</b>	1.036	6.234		-4.627	<b>1.010</b>	1.149		
44	522		6.258		1.750	<b>1.003</b>	1.033	6.258		-4.659	<b>1.009</b>	1.138		
45	534		6.280		1.763	<b>1.003</b>	1.029	6.280		-4.690	<b>1.009</b>	1.127		
46	546		6.303		1.775	<b>1.003</b>	1.026	6.303		-4.721	<b>1.009</b>	1.117		
47	558		6.324		1.788	<b>1.003</b>	1.024	6.324		-4.751	<b>1.009</b>	1.107		
48	570		6.346		1.800	<b>1.002</b>	1.021	6.346		-4.781	<b>1.008</b>	1.097		
49	582		6.366		1.812	<b>1.002</b>	1.019	6.366		-4.809	<b>1.008</b>	1.088		
50	594		6.387		1.823	<b>1.002</b>	1.016	6.387		-4.838	<b>1.008</b>	1.079		
51	606		6.407		1.835	<b>1.002</b>	1.014	6.407		-4.865	<b>1.008</b>	1.071		
52	618		6.426		1.846	<b>1.002</b>	1.012	6.426		-4.892	<b>1.008</b>	1.063		
53	630		6.446		1.857	<b>1.002</b>	1.011	6.446		-4.919	<b>1.007</b>	1.055		
54	642		6.465		1.868	<b>1.002</b>	1.009	6.465		-4.945	<b>1.007</b>	1.047		
55	654		6.483		1.878	<b>1.001</b>	1.007	6.483		-4.970	<b>1.007</b>	1.040		
56	666		6.501		1.889	<b>1.001</b>	1.006	6.501		-4.996	<b>1.007</b>	1.033		
57	678		6.519		1.899	<b>1.001</b>	1.005	6.519		-5.020	<b>1.007</b>	1.026		
58	690		6.537		1.909	<b>1.001</b>	1.003	6.537		-5.045	<b>1.006</b>	1.019		
59	702		6.554		1.919	<b>1.001</b>	1.002	6.554		-5.068	<b>1.006</b>	1.012		
60	714		6.571		1.929	<b>1.001</b>	1.001	6.571		-5.092	<b>1.006</b>	1.006		

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 10  
SHEET 44

**LUMP SUM SETTLEMENT**

**Incremental Decay Method**

Age Months	Age Years	(Known) Selected Paid	Incem. Decay Factors	Implied ATU Dev. Factor	Decay Factor Check
(1)	(2)	(3)	(4)	(5)	(6)
6	0.5	550.000	-		
18	1.5	11.000	-	1.000	
30	2.5	2.243	-	1.000	
42	3.5	1.500	1.659	1.920	
54	4.5	1.285	1.333	1.444	
66	5.5	1.160	1.237	1.274	
78	6.5	1.115	1.128	1.156	
90	7.5	1.080	1.097	1.113	
102	8.5	1.060	1.069	1.079	
114	9.5	1.050	1.074	1.061	
126	10.5	1.040	0.994	1.047	
138	11.5	1.030	1.064	1.041	
150	12.5	1.030	1.113	1.032	
162	13.5	1.030	1.174	1.034	
174	14.5	1.030	1.245	1.036	
186	15.5	1.030	1.376	1.040	1.376
198	16.5	1.030	1.326	1.039	1.326
210	17.5	1.030	1.276	1.037	1.276
222	18.5	1.030	1.250	1.036	1.250
234	19.5	1.030	1.249	1.036	1.249
246	20.5	1.030	1.323	1.039	1.323
258	21.5	1.030	1.440	1.042	1.440
270	22.5	1.030	1.443	1.042	1.443
282	23.5	1.030	1.503	1.044	1.503
294	24.5	1.030	1.419	1.041	1.419
306	25.5	1.035	1.259	1.037	1.259
318	26.5	1.025	1.057	1.036	1.057
330	27.5	1.025	1.037	1.025	1.037
342	28.5	1.025	0.956	1.023	0.956
354	29.5	1.025	0.804	1.020	0.804
366	30.5		0.757	1.018	0.757
378	31.5		0.694	1.013	0.694
390	32.5		0.493	1.006	0.493
402	33.5		0.521	1.003	0.521
414	34.5		0.645	1.002	0.645
426	35.5		0.860	1.002	0.860
438	36.5		1.680	1.003	1.680
450	37.5		3.938	1.012	3.938
462	38.5		-	1.000	-
474	39.5		-	1.000	-
486	40.5		-	1.000	-
498	41.5		-	1.000	-
510	42.5		-	1.000	-
522	43.5		-	1.000	-
534	44.5		-	1.000	-
546	45.5		-	1.000	-
558	46.5		-	1.000	-
570	47.5		-	1.000	-
582	48.5		-	1.000	-
594	49.5		-	1.000	-
606	50.5		-	1.000	-
618	51.5		-	1.000	-
630	52.5		-	1.000	-
642	53.5		-	1.000	-

- (1) AGE IN MONTHS  
(2) AGE IN YEARS  
(3) SECTION 3, EXHIBIT 10, SHEET 21  
(4) GEOMETRIC MEAN FROM SECTION 3, EXHIBIT 10, SHEET 45  
(5)  $1.0 + [(3) - 1.0] \times (4) / (3) \text{ PRIOR AGE}$   
(6)  $[(5) - 1.0] \times [(5) \text{ PRIOR AGE}] / [(5) \text{ PRIOR AGE} - 1.0]$







**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION  
LIVING MAINTENANCE  
(000's)**

SECTION 3  
EXHIBIT 11  
SHEET 1

SUMMARY OF LOSS & ALAE RESERVES

ACCIDENT YEAR	PAYROLL	SEL.ULT. PAID AT @ 6/30/08	SELECTED ULTIMATE LOSS & ALAE	SELECTED NOMINAL UNPAID LOSS & ALAE	DISCOUNT FACTOR AT 5.0%	SELECTED DISCOUNTED UNPAID LOSS & ALAE	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		0			76.3%		
1977	1,465,551	197	197	0	76.2%	0	0.01
1978	1,553,484	216	216	0	100.0%	0	0.01
1979	1,646,693	266	266	0	100.0%	0	0.02
1980	1,745,494	205	205	0	78.1%	0	0.01
1981	1,826,711	164	164	0	76.0%	0	0.01
1982	2,061,263	341	342	1	75.8%	1	0.02
1983	2,173,213	169	170	1	80.8%	1	0.01
1984	2,314,385	255	257	2	83.1%	1	0.01
1985	2,444,242	316	319	3	82.4%	2	0.01
1986	2,644,132	407	411	4	82.1%	3	0.02
1987	2,911,888	610	617	7	81.0%	6	0.02
1988	3,191,151	585	594	9	81.1%	7	0.02
1989	3,341,117	552	563	10	80.6%	8	0.02
1990	3,644,538	624	639	15	81.2%	12	0.02
1991	3,852,022	628	646	18	81.0%	15	0.02
1992	3,944,342	753	779	26	80.5%	21	0.02
1993	4,020,534	821	854	33	79.5%	26	0.02
1994	4,272,082	862	903	41	79.0%	32	0.02
1995	4,432,599	764	807	42	78.3%	33	0.02
1996	4,487,291	775	825	50	77.7%	39	0.02
1997	4,623,816	997	1,073	75	77.2%	58	0.02
1998	4,816,176	1,345	1,461	116	76.2%	88	0.03
1999	5,047,597	1,416	1,561	145	76.3%	111	0.03
2000	5,318,217	1,327	1,469	142	75.8%	108	0.03
2001	5,597,545	1,624	1,826	201	76.5%	154	0.03
2002	5,821,179	1,051	1,255	204	77.5%	158	0.02
2003	6,004,956	974	1,229	255	78.4%	200	0.02
2004	6,183,507	887	1,269	382	80.5%	308	0.02
2005	6,388,250	733	1,284	551	82.3%	454	0.02
2006	6,653,696	546	1,389	843	84.4%	712	0.02
2007	6,914,380	201	1,579	1,379	86.5%	1,192	0.02
2008	3,560,906	6	890	884	85.2%	754	0.03
TOTAL		20,615	26,056	5,441	82.8%	4,504	
EXLD PRIOR		20,615	26,056	5,441	82.8%	4,504	

- (1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 3, EXHIBIT 11, SHEET 4, COL. 2 + SECTION 3, EXHIBIT 11, SHEET 3, COL. 8  
(3) SECTION 3, EXHIBIT 11, SHEET 4, COL. 12; 2008 ADJUSTED TO PARTIAL YEAR  
(4) = (3) - (2)  
(5) SECTION 3, EXHIBIT 11, SHEET 16, COL. 6  
(6) = (4) x (5)  
(7) = [(3) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 11  
SHEET 2

**LIVING MAINTENANCE  
(000's)**

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS & ALAE @ 6/30/2008	FISCAL YEAR ENDING															
		2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	> 2023
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
PRIOR	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
1978	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
1980	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
1982	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1983	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1984	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1985	3	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
1986	4	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
1987	7	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	1
1988	9	2	1	1	1	1	1	0	0	0	0	0	0	0	0	0	1
1989	10	2	2	1	1	1	1	1	0	0	0	0	0	0	0	0	1
1990	15	3	2	2	1	1	1	1	1	0	0	0	0	0	0	0	1
1991	18	3	3	2	2	1	1	1	1	1	0	0	0	0	0	0	1
1992	26	4	4	4	2	2	1	2	1	2	1	0	0	0	0	0	2
1993	33	5	5	4	4	3	3	1	2	1	2	1	0	0	0	0	2
1994	41	6	5	5	5	4	3	3	2	2	1	2	1	0	0	0	2
1995	42	6	5	4	4	4	4	2	2	1	2	1	2	1	0	0	2
1996	50	7	6	6	4	4	4	4	2	2	1	2	1	2	1	0	2
1997	75	10	9	8	7	6	6	5	5	3	3	2	2	2	2	2	3
1998	116	13	14	12	11	10	8	8	7	7	4	4	3	3	2	3	7
1999	145	21	14	15	13	11	10	8	8	8	8	5	5	3	3	2	11
2000	142	18	18	12	12	11	10	9	7	7	7	7	4	4	2	3	11
2001	201	34	21	21	14	15	13	11	11	8	9	8	8	5	5	3	16
2002	204	38	28	17	18	12	12	11	9	9	7	7	7	6	4	4	16
2003	255	49	39	28	18	18	12	12	11	9	9	7	7	7	6	4	20
2004	382	97	55	43	32	20	20	13	14	12	11	10	8	8	7	7	26
2005	551	148	102	58	45	34	21	21	14	14	13	11	10	8	8	8	35
2006	843	264	156	108	61	48	35	22	22	15	15	14	12	11	9	9	45
2007	1,379	490	278	164	113	64	50	37	23	23	15	16	14	12	11	9	57
2008	884	335	512	290	171	118	67	52	39	24	24	16	17	15	13	12	69
TOTAL	5,441	1,559	1,281	808	543	389	284	226	182	150	133	113	101	87	76	66	332

(1) SECTION 3, EXHIBIT 11, SHEET 1, COL. 4  
(2) - (17) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 11, SHEET 21

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
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SECTION 3  
EXHIBIT 11  
SHEET 3

ESTIMATED PAYMENTS FROM 1/1/2008 TO 6/30/2008

ACCIDENT YEAR	SELECTED	PAID	AGE @ 12/31/2007	AGE @ 6/30/2008	LDF @ 12/31/2007	LDF @ 6/30/2008	EXPECTED PERCENT	1/1/08 TO 6/30/08
	ULTIMATE LOSS & ALAE	LOSS & ALAE @ 12/31/07						EXPECTED PAYMENTS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR	0	0	384	390	1.002	1.002	7.6%	0
1977	197	197	372	378	1.002	1.002	7.6%	0
1978	216	216	360	366	1.003	1.003	0.0%	0
1979	266	266	348	354	1.003	1.003	0.0%	0
1980	205	205	336	342	1.003	1.003	3.6%	0
1981	164	164	324	330	1.003	1.003	7.2%	0
1982	342	341	312	318	1.004	1.003	20.6%	0
1983	170	169	300	306	1.006	1.005	17.3%	0
1984	257	255	288	294	1.008	1.007	9.7%	0
1985	319	316	276	282	1.009	1.008	10.4%	0
1986	411	407	264	270	1.011	1.010	7.8%	0
1987	617	609	252	258	1.014	1.012	10.9%	1
1988	594	584	240	246	1.017	1.015	9.0%	1
1989	563	551	228	234	1.021	1.018	12.0%	1
1990	639	622	216	222	1.026	1.023	10.0%	2
1991	646	626	204	210	1.032	1.029	8.9%	2
1992	779	751	192	198	1.037	1.034	7.4%	2
1993	854	818	180	186	1.044	1.040	8.0%	3
1994	903	859	168	174	1.051	1.047	7.4%	3
1995	807	761	156	162	1.060	1.055	7.4%	3
1996	825	771	144	150	1.070	1.065	7.1%	4
1997	1,073	993	132	138	1.081	1.076	6.0%	5
1998	1,461	1,335	120	126	1.094	1.086	7.9%	10
1999	1,561	1,405	108	114	1.111	1.102	6.7%	10
2000	1,469	1,312	96	102	1.133	1.119	9.3%	15
2001	1,826	1,601	84	90	1.167	1.147	10.3%	23
2002	1,255	1,026	72	78	1.214	1.187	10.7%	24
2003	1,229	931	60	66	1.296	1.243	14.5%	43
2004	1,269	816	48	54	1.449	1.355	15.5%	70
2005	1,284	607	36	42	1.784	1.558	18.5%	125
2006	1,389	313	24	30	2.982	2.088	21.6%	233
2007	1,579	41	12	18	10.251	5.219	10.4%	160
2008	1,780		0	6		287.040	0.3%	6
TOTAL	26,946	19,866						749
EXLD PRIOR	26,946	19,866						749

(1) SECTION 3, EXHIBIT 11, SHEET 4, COL. 12  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) AGE OF ACCIDENT YEAR AT 12/31/2007  
(4) AGE OF ACCIDENT YEAR AT 6/30/2008

(5) BASED ON SECTION 3, EXHIBIT 11, SHEET 21 AGE OF (5)  
(6) BASED ON SECTION 3, EXHIBIT 11, SHEET 21 AGE OF (6)  
(7)  $= [1 / (6) - 1 / (5)] / [1 - 1 / (5)]$   
(8)  $= [(1) - (2)] \times (7)$

**OHIO BUREAU OF WORKERS' COMPENSATION  
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SECTION 3  
EXHIBIT 11  
SHEET 4

SELECTION OF ULTIMATE LOSS & ALAE

ACCIDENT YEAR	INDICATED ULTIMATE LOSS & ALAE												
	PAYROLL	PAID	INCURRED	LOSS DEVELOPMENT		BORNHJUEFTER-FERGUSON		PAID CUM.	PAID INCR.	INCR. INDEX	PAID INCR.	SELECTED	SELECTED
		@ 12/31/07	LOSS & ALAE	LOSS & ALAE	PAID	INCURRED	PAID	INCURRED	FREQ/SEV AY DEV.	FREQ/SEV AY DEV.	PAYMENT METHOD	TRENDED FREQ/SEV	ULTIMATE LOSS & ALAE
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
PRIOR												0	
1977	1,465,551	197	197	198	197	198	197	198	198	198	198	197	0.013
1978	1,553,484	216	216	217	216	217	216	217	217	217	217	216	0.014
1979	1,646,693	266	266	267	266	267	266	267	266	266	267	266	0.016
1980	1,745,494	205	205	205	205	205	205	205	205	205	205	205	0.012
1981	1,826,711	164	164	164	163	164	163	164	164	164	164	164	0.009
1982	2,061,263	341	341	342	341	342	341	343	342	343	343	342	0.017
1983	2,173,213	169	169	170	170	170	170	171	169	172	170	170	0.008
1984	2,314,385	255	255	257	258	257	258	258	255	259	257	257	0.011
1985	2,444,242	316	316	319	320	319	320	320	317	321	319	319	0.013
1986	2,644,132	407	407	411	410	411	410	412	408	412	411	411	0.016
1987	2,911,888	609	609	617	611	617	611	618	610	616	617	617	0.021
1988	3,191,151	584	594	594	601	594	600	596	576	585	594	594	0.019
1989	3,341,117	551	559	563	570	563	569	564	551	562	563	563	0.017
1990	3,644,538	622	622	639	633	639	633	640	636	635	639	639	0.018
1991	3,852,022	626	702	646	713	646	712	651	627	648	646	646	0.017
1992	3,944,342	751	751	779	772	779	773	799	753	791	779	779	0.020
1993	4,020,534	818	829	854	861	853	861	886	874	869	854	854	0.021
1994	4,272,082	859	872	903	908	904	909	937	861	917	903	903	0.021
1995	4,432,599	761	778	807	813	816	819	836	865	821	807	807	0.018
1996	4,487,291	771	790	825	823	836	829	854	831	842	825	825	0.018
1997	4,623,816	993	1,067	1,073	1,111	1,069	1,107	1,109	1,233	1,055	1,073	1,073	0.023
1998	4,816,176	1,335	1,489	1,461	1,552	1,426	1,532	1,512	2,371	1,399	1,461	1,461	0.030
1999	5,047,597	1,405	1,482	1,561	1,503	1,517	1,498	1,608	1,917	1,504	1,561	1,561	0.03
2000	5,318,217	1,312	1,466	1,487	1,439	1,452	1,443	1,525	2,047	1,431	1,469	1,469	0.028
2001	5,597,545	1,601	2,098	1,868	2,021	1,784	2,050	1,908	4,108	1,722	1,826	1,826	0.033
2002	5,821,179	1,026	1,286	1,246	1,188	1,263	1,176	1,266	2,435	1,220	1,255	1,255	0.022
2003	6,004,956	931	1,794	1,206	1,547	1,252	1,569	1,219	3,787	1,162	1,229	1,229	0.020
2004	6,183,507	816	1,788	1,183	1,481	1,269	1,485	1,211	4,502	1,174	1,269	1,269	0.021
2005	6,388,250	607	1,308	1,083	1,116	1,284	1,044	1,179	3,584	1,140	1,284	1,284	0.020
2006	6,653,696	313	943	934	963	1,389	976	1,134	3,357	1,021	1,389	1,389	0.021
2007	6,914,380	41	223	415	496	1,579	1,161	708	750	1,150	1,579	1,579	0.023
2008	7,121,811					1,780	1,780			1,313	1,780	1,780	0.025
TOTAL		19,866	24,584	23,291	24,266	26,858	26,683	24,313	39,817	25,131	26,946	26,946	
EXLD PRIOR		19,866	24,584	23,291	24,266	26,858	26,683	24,313	39,817	25,131	26,946	26,946	
EXLD PRIOR & 2008		19,866	24,584	23,291	24,266	25,078	24,902	24,313	39,817	23,818	25,165	25,165	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) BASED ON DATA FROM OLIVER WYMAN & BWC  
(4) SECTION 3, EXHIBIT 11, SHEET 5, COL. 4  
(5) SECTION 3, EXHIBIT 11, SHEET 6, COL. 4  
(6) SECTION 3, EXHIBIT 11, SHEET 7, COL. 8

(7) SECTION 3, EXHIBIT 11, SHEET 8, COL. 8  
(8) SECTION 3, EXHIBIT 11, SHEET 9, COL. 8  
(9) SECTION 3, EXHIBIT 11, SHEET 10  
(10) SECTION 3, EXHIBIT 11, SHEET 13, COL. 10  
(11) N/A  
(12) SELECTED BY DELOITTE CONSULTING

(13) (12) / (1) x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
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(000's)**

SECTION 3  
EXHIBIT 11  
SHEET 5

PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE (MONTHS)	PAID LOSS & ALAE	PAID LDF	INDICATED ULTIMATE @ 12/31/07	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
		0			
1977	372	197	1.002	198	0.01
1978	360	216	1.003	217	0.01
1979	348	266	1.003	267	0.02
1980	336	205	1.003	205	0.01
1981	324	164	1.003	164	0.01
1982	312	341	1.004	342	0.02
1983	300	169	1.006	170	0.01
1984	288	255	1.008	257	0.01
1985	276	316	1.009	319	0.01
1986	264	407	1.011	411	0.02
1987	252	609	1.014	617	0.02
1988	240	584	1.017	594	0.02
1989	228	551	1.021	563	0.02
1990	216	622	1.026	639	0.02
1991	204	626	1.032	646	0.02
1992	192	751	1.037	779	0.02
1993	180	818	1.044	854	0.02
1994	168	859	1.051	903	0.02
1995	156	761	1.060	807	0.02
1996	144	771	1.070	825	0.02
1997	132	993	1.081	1,073	0.02
1998	120	1,335	1.094	1,461	0.03
1999	108	1,405	1.111	1,561	0.03
2000	96	1,312	1.133	1,487	0.03
2001	84	1,601	1.167	1,868	0.03
2002	72	1,026	1.214	1,246	0.02
2003	60	931	1.296	1,206	0.02
2004	48	816	1.449	1,183	0.02
2005	36	607	1.784	1,083	0.02
2006	24	313	2.982	934	0.01
2007	12	41	10.251	415	0.01
2008	0				
TOTAL		19,866		23,291	

(1) AGE OF ACCIDENT YEAR  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 3, EXHIBIT 11, SHEET 18, COL. 6  
(4) = (2) x (3)  
(5) = (4) / PAYROLL x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
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SECTION 3  
EXHIBIT 11  
SHEET 6

INCURRED LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE (MONTHS)	INCURRED LOSS & ALAE	INCURRED LDF	INDICATED ULTIMATE @ 12/31/07	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	372	197	1.000	197	0.01
1978	360	216	1.000	216	0.01
1979	348	266	1.000	266	0.02
1980	336	205	1.000	205	0.01
1981	324	164	0.999	163	0.01
1982	312	341	1.000	341	0.02
1983	300	169	1.009	170	0.01
1984	288	255	1.014	258	0.01
1985	276	316	1.014	320	0.01
1986	264	407	1.008	410	0.02
1987	252	609	1.004	611	0.02
1988	240	594	1.011	601	0.02
1989	228	559	1.019	570	0.02
1990	216	622	1.017	633	0.02
1991	204	702	1.016	713	0.02
1992	192	751	1.029	772	0.02
1993	180	829	1.039	861	0.02
1994	168	872	1.041	908	0.02
1995	156	778	1.044	813	0.02
1996	144	790	1.041	823	0.02
1997	132	1,067	1.041	1,111	0.02
1998	120	1,489	1.042	1,552	0.03
1999	108	1,482	1.014	1,503	0.03
2000	96	1,466	0.982	1,439	0.03
2001	84	2,098	0.963	2,021	0.04
2002	72	1,286	0.924	1,188	0.02
2003	60	1,794	0.862	1,547	0.03
2004	48	1,788	0.828	1,481	0.02
2005	36	1,308	0.854	1,116	0.02
2006	24	943	1.021	963	0.01
2007	12	223	2.222	496	0.01
2008	0				
TOTAL		24,584		24,266	

(1) AGE OF ACCIDENT YEAR  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 3, EXHIBIT 11, SHEET 18, COL. 9  
(4) = (2) x (3)  
(5) = (4) / PAYROLL x 100



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

SECTION 3  
EXHIBIT 11  
SHEET 7

PAID BORNHUETTTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED		EXPECTED %	EXPECTED	ACTUAL	EXPECTED	INDICATED	INDICATED
		LOSS RATE	DOLLARS	OF PAID	PAID	PAID	UNPAID	ULTIMATE	ULTIMATE
	(1)	(2)	(3)	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551	0.01	198	99.8%	197	197	0	198	0.01
1978	1,553,484	0.01	217	99.7%	216	216	1	217	0.01
1979	1,646,693	0.02	267	99.7%	266	266	1	267	0.02
1980	1,745,494	0.01	205	99.7%	205	205	1	205	0.01
1981	1,826,711	0.01	164	99.7%	164	164	0	164	0.01
1982	2,061,263	0.02	342	99.6%	341	341	1	342	0.02
1983	2,173,213	0.01	170	99.4%	169	169	1	170	0.01
1984	2,314,385	0.01	257	99.2%	255	255	2	257	0.01
1985	2,444,242	0.01	319	99.1%	316	316	3	319	0.01
1986	2,644,132	0.02	411	98.9%	407	407	5	411	0.02
1987	2,911,888	0.02	617	98.6%	609	609	8	617	0.02
1988	3,191,151	0.02	594	98.4%	584	584	10	594	0.02
1989	3,341,117	0.02	563	98.0%	551	551	11	563	0.02
1990	3,644,538	0.02	639	97.5%	622	622	16	639	0.02
1991	3,852,022	0.02	646	96.9%	626	626	20	646	0.02
1992	3,944,342	0.02	779	96.4%	751	751	28	779	0.02
1993	4,020,534	0.02	849	95.8%	813	818	36	853	0.02
1994	4,272,082	0.02	920	95.1%	875	859	45	904	0.02
1995	4,432,599	0.02	969	94.3%	914	761	55	816	0.02
1996	4,487,291	0.02	989	93.4%	924	771	65	836	0.02
1997	4,623,816	0.02	1,017	92.5%	941	993	76	1,069	0.02
1998	4,816,176	0.02	1,056	91.4%	965	1,335	91	1,426	0.03
1999	5,047,597	0.02	1,119	90.0%	1,007	1,405	111	1,517	0.03
2000	5,318,217	0.02	1,187	88.3%	1,048	1,312	139	1,452	0.03
2001	5,597,545	0.02	1,278	85.7%	1,095	1,601	182	1,784	0.03
2002	5,821,179	0.02	1,343	82.4%	1,106	1,026	237	1,263	0.02
2003	6,004,956	0.02	1,407	77.1%	1,085	931	322	1,252	0.02
2004	6,183,507	0.02	1,460	69.0%	1,008	816	453	1,269	0.02
2005	6,388,250	0.02	1,540	56.0%	863	607	677	1,284	0.02
2006	6,653,696	0.02	1,619	33.5%	543	313	1,076	1,389	0.02
2007	6,914,380	0.02	1,705	9.8%	166	41	1,539	1,579	0.02
2008	7,121,811	0.03	1,780	0.0%			1,780	1,780	0.03
TOTAL			26,623		19,631	19,866	6,992	26,858	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 3, EXHIBIT 11, SHEET 17, COL. 14  
(3) = [(1) x (2)] / 100  
(4) = 1 / SECTION 3, EXHIBIT 11, SHEET 5, COL. 3  
(5) = (3) x (4)

(6) BASED ON DATA FROM OLIVER WYMAN & BWC  
(7) = (3) x [1 - (4)]  
(8) = (6) + (7)  
(9) = [(8) / (1)] x 100

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

SECTION 3  
EXHIBIT 11  
SHEET 8

INCURRED BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED		EXPECTED % OF REPORTED LOSS & ALAE	EXPECTED REPORTED LOSS & ALAE	ACTUAL REPORTED LOSS & ALAE	EXPECTED UNREPORTED LOSS & ALAE	INDICATED ULTIMATE LOSS & ALAE	INDICATED ULTIMATE LOSS RATE
		LOSS RATE	DOLLARS						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551	0.013	198	100.0%	198	197	0	197	0.01
1978	1,553,484	0.014	217	100.0%	217	216	0	216	0.01
1979	1,646,693	0.016	267	100.0%	267	266	0	266	0.02
1980	1,745,494	0.012	205	100.0%	205	205	0	205	0.01
1981	1,826,711	0.009	164	100.1%	164	164	(0)	163	0.01
1982	2,061,263	0.017	342	100.0%	342	341	0	341	0.02
1983	2,173,213	0.008	170	99.1%	168	169	1	170	0.01
1984	2,314,385	0.011	257	98.6%	253	255	4	258	0.01
1985	2,444,242	0.013	319	98.6%	314	316	4	320	0.01
1986	2,644,132	0.016	411	99.2%	408	407	3	410	0.02
1987	2,911,888	0.021	617	99.6%	615	609	2	611	0.02
1988	3,191,151	0.019	594	98.9%	588	594	6	600	0.02
1989	3,341,117	0.017	563	98.1%	552	559	11	569	0.02
1990	3,644,538	0.018	639	98.3%	628	622	11	633	0.02
1991	3,852,022	0.017	646	98.5%	636	702	10	712	0.02
1992	3,944,342	0.020	779	97.2%	757	751	22	773	0.02
1993	4,020,534	0.021	849	96.3%	817	829	32	861	0.02
1994	4,272,082	0.022	920	96.0%	884	872	36	909	0.02
1995	4,432,599	0.022	969	95.8%	928	778	41	819	0.02
1996	4,487,291	0.022	989	96.0%	950	790	39	829	0.02
1997	4,623,816	0.022	1,017	96.0%	977	1,067	40	1,107	0.02
1998	4,816,176	0.022	1,056	96.0%	1,014	1,489	43	1,532	0.03
1999	5,047,597	0.022	1,119	98.6%	1,104	1,482	15	1,498	0.03
2000	5,318,217	0.022	1,187	101.9%	1,210	1,466	(22)	1,443	0.03
2001	5,597,545	0.023	1,278	103.8%	1,327	2,098	(49)	2,050	0.04
2002	5,821,179	0.023	1,343	108.2%	1,453	1,286	(110)	1,176	0.02
2003	6,004,956	0.023	1,407	116.0%	1,631	1,794	(225)	1,569	0.03
2004	6,183,507	0.024	1,460	120.7%	1,763	1,788	(303)	1,485	0.02
2005	6,388,250	0.024	1,540	117.2%	1,804	1,308	(264)	1,044	0.02
2006	6,653,696	0.024	1,619	98.0%	1,586	943	33	976	0.01
2007	6,914,380	0.025	1,705	45.0%	767	223	938	1,161	0.02
2008	7,121,811	0.025	1,780	0.0%	0		1,780	1,780	0.03
TOTAL			26,623		24,525	24,584	2,099	26,683	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 3, EXHIBIT 11, SHEET 17, COL. 14  
(3) = [(1) x (2)] / 100  
(4) = 1 / SECTION 3, EXHIBIT 11, SHEET 6, COL. 3  
(5) = (3) x (4)

(6) BASED ON DATA FROM OLIVER WYMAN & BWC  
(7) = (3) x [1 - (4)]  
(8) = (6) + (7)  
(9) = [(8) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
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SECTION 3  
EXHIBIT 11  
SHEET 9

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 & ALAE	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551	976	1.000	976	202	1.003	203	198	0.01
1978	1,553,484	1,058	1.000	1,058	204	1.003	205	217	0.01
1979	1,646,693	1,001	1.000	1,001	266	1.003	266	267	0.02
1980	1,745,494	1,184	1.000	1,184	173	1.003	173	205	0.01
1981	1,826,711	1,123	1.000	1,123	146	1.003	146	164	0.01
1982	2,061,263	1,271	1.000	1,271	268	1.006	270	343	0.02
1983	2,173,213	1,347	1.000	1,347	125	1.012	127	171	0.01
1984	2,314,385	1,435	1.000	1,435	177	1.014	180	258	0.01
1985	2,444,242	1,548	1.000	1,548	204	1.014	207	320	0.01
1986	2,644,132	1,641	1.000	1,641	248	1.014	251	412	0.02
1987	2,911,888	1,690	1.000	1,690	360	1.016	366	618	0.02
1988	3,191,151	1,892	1.000	1,892	309	1.019	315	596	0.02
1989	3,341,117	1,901	1.000	1,902	290	1.023	296	564	0.02
1990	3,644,538	1,873	1.001	1,875	332	1.027	341	640	0.02
1991	3,852,022	1,794	1.001	1,796	349	1.039	362	651	0.02
1992	3,944,342	1,945	1.002	1,948	386	1.062	410	799	0.02
1993	4,020,534	1,912	1.002	1,916	428	1.081	462	886	0.02
1994	4,272,082	1,851	1.003	1,856	464	1.088	505	937	0.02
1995	4,432,599	1,822	1.003	1,828	418	1.095	457	836	0.02
1996	4,487,291	1,806	1.005	1,814	427	1.102	471	854	0.02
1997	4,623,816	1,634	1.007	1,645	607	1.110	674	1,109	0.02
1998	4,816,176	1,565	1.010	1,581	853	1.121	956	1,512	0.03
1999	5,047,597	1,802	1.014	1,828	780	1.129	880	1,608	0.03
2000	5,318,217	1,871	1.021	1,910	701	1.138	798	1,525	0.03
2001	5,597,545	1,679	1.034	1,736	954	1.153	1,099	1,908	0.03
2002	5,821,179	1,498	1.056	1,582	685	1.168	800	1,266	0.02
2003	6,004,956	1,557	1.089	1,696	598	1.202	719	1,219	0.02
2004	6,183,507	1,451	1.139	1,653	563	1.302	732	1,211	0.02
2005	6,388,250	1,344	1.235	1,660	452	1.572	710	1,179	0.02
2006	6,653,696	975	1.499	1,461	321	2.415	776	1,134	0.02
2007	6,914,380	608	2.543	1,546	67	6.874	458	708	0.01
2008	7,121,811		-			-			
Total		47,054		49,404				24,313	

(1)	PROVIDED BY OLIVER WYMAN & BWC	(6)	SECTION 3, EXHIBIT 11, SHEET 18, COL. 15
(2)	BASED ON DATA FROM OLIVER WYMAN & BWC	(7)	= (5) x (6)
(3)	SECTION 3, EXHIBIT 11, SHEET 18, COL. 12	(8)	= [(4) x (7)] / 1000
(4)	= (2) x (3)	(9)	= [(8) / (1)] x 100
(5)	SECTION 3, EXHIBIT 11, SHEET 29		



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SECTION 3  
EXHIBIT 11  
SHEET 13

INCREMENTAL INDEX PAYMENT METHOD

ACCIDENT YEAR	PAYROLL	PAID LOSS & ALAE @ 12/31/07	INCREMENTAL PAID LOSS & ALAE PER			AVERAGE WEEKLY BENEFIT	SELECTED ULTIMATE CLAIMS	IMPLIED ULTIMATE LOSS & ALAE	TAIL OF 1.003 DEVELOP.	IMPLIED ULTIMATE INCLD TAIL	IMPLIED ULTIMATE LOSS RATE
			AVG. WEEKLY BENEFIT & ULTIMATE CLAIMS AS OF 12/31/07	FUTURE DEVELOP.	IMPLIED ULTIMATE						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1977	1,465,551	197	0.870	-	0.870	232.18	976	197	1	198	0.01
1978	1,553,484	216	0.826	-	0.826	247.15	1,058	216	1	217	0.01
1979	1,646,693	266	0.997	-	0.997	266.54	1,001	266	1	267	0.02
1980	1,745,494	205	0.603	-	0.603	286.60	1,184	205	1	205	0.01
1981	1,826,711	164	0.468	-	0.468	311.09	1,123	164	0	164	0.01
1982	2,061,263	341	0.819	0.002	0.822	327.20	1,271	342	1	343	0.02
1983	2,173,213	169	0.366	0.006	0.372	341.69	1,347	171	0	172	0.01
1984	2,314,385	255	0.495	0.008	0.502	358.57	1,435	258	1	259	0.01
1985	2,444,242	316	0.550	0.008	0.558	371.07	1,548	320	1	321	0.01
1986	2,644,132	407	0.651	0.008	0.659	380.29	1,641	411	1	412	0.02
1987	2,911,888	609	0.916	0.009	0.925	393.04	1,690	614	2	616	0.02
1988	3,191,151	575	0.739	0.011	0.749	411.39	1,892	583	2	585	0.02
1989	3,341,117	550	0.687	0.013	0.701	420.61	1,901	560	1	562	0.02
1990	3,644,538	619	0.756	0.017	0.773	436.90	1,875	633	2	635	0.02
1991	3,852,022	626	0.773	0.025	0.797	451.06	1,796	646	2	648	0.02
1992	3,944,342	751	0.813	0.041	0.854	474.30	1,948	789	2	791	0.02
1993	4,020,534	815	0.881	0.055	0.936	483.24	1,916	866	2	869	0.02
1994	4,272,082	858	0.936	0.061	0.997	494.51	1,855	914	2	917	0.02
1995	4,432,599	756	0.813	0.067	0.880	509.04	1,828	819	2	821	0.02
1996	4,487,291	770	0.805	0.073	0.878	526.87	1,814	840	2	842	0.02
1997	4,623,816	978	1.079	0.081	1.160	551.30	1,645	1,052	3	1,055	0.02
1998	4,816,176	1,311	1.435	0.092	1.528	577.29	1,582	1,395	4	1,399	0.03
1999	5,047,597	1,387	1.271	0.103	1.374	596.41	1,830	1,500	4	1,504	0.03
2000	5,318,217	1,285	1.089	0.120	1.209	618.35	1,910	1,427	4	1,431	0.03
2001	5,597,545	1,553	1.421	0.151	1.572	631.45	1,731	1,718	4	1,722	0.03
2002	5,821,179	1,018	0.983	0.192	1.175	652.48	1,587	1,217	3	1,220	0.02
2003	6,004,956	866	0.759	0.257	1.016	670.77	1,701	1,159	3	1,162	0.02
2004	6,183,507	745	0.648	0.370	1.018	694.68	1,657	1,171	3	1,174	0.02
2005	6,388,250	497	0.426	0.548	0.974	710.72	1,644	1,138	3	1,140	0.02
2006	6,653,696	163	0.149	0.778	0.926	735.05	1,495	1,018	3	1,021	0.02
2007	6,914,380	1	0.001	0.979	0.980	757.11	1,546	1,147	3	1,150	0.02
2008	7,121,811		-	1.050	1.050	779.82	1,599	1,309	3	1,313	0.02
TOTAL		19,268					51,027	25,067	65	25,131	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) = (2) / [(6) x (7)] x 1000  
(4) SECTION 3, EXHIBIT 11, SHEET 20, COL. 6  
(5) = (3) + (4)  
(6) FROM OLIVER WYMAN AUDIT REPORT

(7) SECTION 3, EXHIBIT 11, SHEET 14, COL. 14  
(8) = (5) x (6) x (7)  
(9) = [TAIL - 1.0] x (8)  
(10) = (8) + (9)  
(11) = [(10) / (1)] x 100

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SECTION 3  
EXHIBIT 11  
SHEET 14

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	1,465,551	3.359	4,922,326	976	1.000	976	6.660%	1.983%				6.66%	976	976	6.66%
1978	1,553,484	3.155	4,901,629	1,058	1.000	1,058	6.810%	2.158%				6.81%	1,058	1,058	6.81%
1979	1,646,693	2.926	4,817,753	1,001	1.000	1,001	6.079%	2.078%				6.08%	1,001	1,001	6.08%
1980	1,745,494	2.721	4,749,377	1,184	1.000	1,184	6.783%	2.493%				6.78%	1,184	1,184	6.78%
1981	1,826,711	2.507	4,579,080	1,123	1.000	1,123	6.148%	2.452%	5.9%			6.15%	1,123	1,123	6.15%
1982	2,061,263	2.383	4,912,636	1,271	1.000	1,271	6.166%	2.587%	5.4%			6.17%	1,271	1,271	6.17%
1983	2,173,213	2.282	4,959,803	1,347	1.000	1,347	6.199%	2.716%	5.9%			6.20%	1,347	1,347	6.20%
1984	2,314,385	2.175	5,033,338	1,435	1.000	1,435	6.199%	2.850%	3.8%			6.20%	1,435	1,435	6.20%
1985	2,444,242	2.102	5,136,682	1,548	1.000	1,548	6.332%	3.013%	5.2%			6.33%	1,548	1,548	6.33%
1986	2,644,132	2.051	5,422,039	1,641	1.000	1,641	6.207%	3.027%	4.3%			6.21%	1,641	1,641	6.21%
1987	2,911,888	1.984	5,777,397	1,690	1.000	1,690	5.804%	2.926%	2.1%			5.80%	1,690	1,690	5.80%
1988	3,191,151	1.896	6,049,062	1,892	1.000	1,892	5.929%	3.128%	1.6%			5.93%	1,892	1,892	5.93%
1989	3,341,117	1.854	6,194,502	1,901	1.000	1,901	5.691%	3.070%	0.7%			5.69%	1,901	1,901	5.69%
1990	3,644,538	1.785	6,505,112	1,873	1.001	1,875	5.145%	2.883%	-0.5%			5.15%	1,875	1,875	5.15%
1991	3,852,022	1.729	6,659,610	1,794	1.001	1,796	4.662%	2.697%	-2.4%			4.66%	1,796	1,796	4.66%
1992	3,944,342	1.644	6,485,086	1,945	1.002	1,948	4.939%	3.004%	-2.1%			4.94%	1,948	1,948	4.94%
1993	4,020,534	1.614	6,488,066	1,912	1.002	1,916	4.765%	2.953%	-0.4%			4.76%	1,916	1,916	4.76%
1994	4,272,082	1.577	6,736,880	1,851	1.002	1,855	4.342%	2.753%	0.0%	0.809	2.228%	4.34%	1,855	1,855	4.34%
1995	4,432,599	1.532	6,790,486	1,822	1.003	1,828	4.124%	2.692%	-0.9%	0.822	2.212%	4.12%	1,828	1,828	4.12%
1996	4,487,291	1.480	6,641,637	1,806	1.005	1,814	4.043%	2.732%	-2.8%	0.834	2.279%	4.04%	1,814	1,814	4.04%
1997	4,623,816	1.415	6,540,439	1,634	1.007	1,645	3.558%	2.515%	-3.2%	0.847	2.130%	3.56%	1,645	1,645	3.56%
1998	4,816,176	1.351	6,505,829	1,565	1.011	1,582	3.286%	2.432%	-3.1%	0.860	2.091%	3.29%	1,582	1,582	3.29%
1999	5,047,597	1.308	6,599,852	1,802	1.016	1,830	3.626%	2.773%	-0.6%	0.873	2.421%	3.63%	1,830	1,830	3.63%
2000	5,318,217	1.261	6,706,965	1,871	1.021	1,910	3.591%	2.847%	1.8%	0.886	2.523%	3.59%	1,910	1,910	3.59%
2001	5,597,545	1.235	6,912,784	1,679	1.031	1,731	3.092%	2.504%	1.5%	0.900	2.252%	3.09%	1,731	1,731	3.09%
2002	5,821,179	1.195	6,957,259	1,498	1.060	1,587	2.727%	2.281%	-2.3%	0.913	2.084%	2.73%	1,587	1,587	2.73%
2003	6,004,956	1.163	6,981,207	1,557	1.092	1,701	2.832%	2.436%	-4.7%	0.927	2.259%	2.83%	1,701	1,701	2.83%
2004	6,183,507	1.123	6,941,357	1,451	1.142	1,657	2.679%	2.386%	-3.7%	0.941	2.246%	2.68%	1,657	1,657	2.68%
2005	6,388,250	1.097	7,009,350	1,344	1.223	1,643	2.573%	2.345%	-0.9%	0.956	2.241%	2.58%	1,644	1,644	2.57%
2006	6,653,696	1.061	7,058,956	975	1.467	1,431	2.150%	2.027%	-2.7%	0.970	1.966%	2.45%	1,633	1,495	2.25%
2007	6,914,380	1.030	7,121,781	608	2.370	1,441	2.084%	2.023%	-5.2%	0.985	1.993%	2.35%	1,623	1,546	2.24%
2008	7,121,811	1.000	7,121,811							1.000		2.25%	1,599	1,599	2.25%
TOTAL				47,054		49,257							51,244	51,027	

5 YR AVG EXCLD MOST RECENT 1      2.159%  
20 YR AVG EXCLD MOST RECENT 1      2.226%  
10 YR AVG EXCLD MOST RECENT 5      2.247%  
20 YR AVG EXCLD MOST RECENT 5      2.247%

2008 SELECTED FREQUENCY      2.245% (16)

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON CHANGE IN SAWW  
(3) = (1) x (2)  
(4) BASED ON DATA FROM OLIVER WYMAN & BWC  
(5) SECTION 3, EXHIBIT 11, SHEET 19, COL. 6

(6) = (4) x (5)  
(7) = (6) / (1) x 100  
(8) = (6) / (3) x 100  
(9) 5 YEAR FITTED TREND OF (8)  
(10) Based on -1.5% Frequency Trend from 1994 to 2006

(11) = (8) x (10)  
(12) SELECTED BASED ON (16) DETRENDED AND (7)  
(13) = [(12) x (1)] / 100  
(14) = (4) + [1 - 1/5] x (12)  
(15) = [(14) / (1)] x 100  
(16) SELECTED BY DELOITTE CONSULTING BASED ON (11)

**OHIO BUREAU OF WORKERS' COMPENSATION  
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SECTION 3  
EXHIBIT 11  
SHEET 15

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS & ALAE	LSS ADJ. ULTIMATE LOSS & ALAE	WHOLE \$ SELECTED ULTIMATE SEVERITY	WHOLE \$ LSS ADJ. ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE	LSS ADJ. ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551	976	6.66%	197	198	202	203	0.013	0.013
1978	1,553,484	1,058	6.81%	216	217	204	205	0.014	0.014
1979	1,646,693	1,001	6.08%	266	267	266	266	0.016	0.016
1980	1,745,494	1,184	6.78%	205	205	173	173	0.012	0.012
1981	1,826,711	1,123	6.15%	164	164	146	146	0.009	0.009
1982	2,061,263	1,271	6.17%	342	342	269	269	0.017	0.017
1983	2,173,213	1,347	6.20%	170	170	126	127	0.008	0.008
1984	2,314,385	1,435	6.20%	257	258	179	180	0.011	0.011
1985	2,444,242	1,548	6.33%	319	320	206	207	0.013	0.013
1986	2,644,132	1,641	6.21%	411	412	251	251	0.016	0.016
1987	2,911,888	1,690	5.80%	617	618	365	366	0.021	0.021
1988	3,191,151	1,892	5.93%	594	593	314	313	0.019	0.019
1989	3,341,117	1,901	5.69%	563	560	296	294	0.017	0.017
1990	3,644,538	1,875	5.15%	639	633	341	338	0.018	0.017
1991	3,852,022	1,796	4.66%	646	644	360	359	0.017	0.017
1992	3,944,342	1,948	4.94%	779	788	400	404	0.020	0.020
1993	4,020,534	1,916	4.76%	854	879	446	459	0.021	0.022
1994	4,272,082	1,855	4.34%	903	945	487	509	0.021	0.022
1995	4,432,599	1,828	4.12%	807	833	441	455	0.018	0.019
1996	4,487,291	1,814	4.04%	825	841	455	464	0.018	0.019
1997	4,623,816	1,645	3.56%	1,073	1,097	652	667	0.023	0.024
1998	4,816,176	1,582	3.29%	1,461	1,502	923	949	0.030	0.031
1999	5,047,597	1,830	3.63%	1,561	1,577	853	861	0.031	0.031
2000	5,318,217	1,910	3.59%	1,469	1,500	769	785	0.028	0.028
2001	5,597,545	1,731	3.09%	1,826	1,849	1,055	1,068	0.033	0.033
2002	5,821,179	1,587	2.73%	1,255	1,270	791	800	0.022	0.022
2003	6,004,956	1,701	2.83%	1,229	1,249	723	734	0.020	0.021
2004	6,183,507	1,657	2.68%	1,269	1,311	766	791	0.021	0.021
2005	6,388,250	1,644	2.57%	1,284	1,352	781	823	0.020	0.021
2006	6,653,696	1,495	2.25%	1,389	1,488	929	995	0.021	0.022
2007	6,914,380	1,546	2.24%	1,579	1,623	1,021	1,049	0.023	0.023
2008	7,121,811	1,599	2.25%	1,780	1,780	1,114	1,114	0.025	0.025
TOTAL				26,946					

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 3, EXHIBIT 11, SHEET 14, COL. 14  
(3) = (2) / (1) x 100  
(4) SECTION 3, EXHIBIT 11, SHEET 4, COL. 12

(5) SECTION 3, EXHIBIT 11, SHEET 4, COL. 12  
(6) = [(4) / (2)] x 1,000  
(7) = [(5) / (2)] x 1,000  
(8) = [(4) / (1)] x 100  
(9) = [(5) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
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SECTION 3  
EXHIBIT 11  
SHEET 16

DISCOUNT FACTORS

ACCIDENT YEAR AGE	PAID LOSS & ALAE DEVELOPMENT FACTOR	CUMULATIVE PERCENT PAID	INCREMENTAL PERCENT PAID	INCREMENTAL PERCENT DISCOUNTED	DISCOUNT FACTOR AT 5.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			0.3%	0.3%	81.2%
6	287.040	0.3%	18.8%	17.5%	85.2%
18	5.219	19.2%	28.7%	25.4%	86.5%
30	2.088	47.9%	16.3%	13.7%	84.4%
42	1.558	64.2%	9.6%	7.7%	82.3%
54	1.355	73.8%	6.6%	5.1%	80.5%
66	1.243	80.5%	3.8%	2.8%	78.4%
78	1.187	84.2%	2.9%	2.0%	77.5%
90	1.147	87.2%	2.2%	1.4%	76.5%
102	1.119	89.4%	1.3%	0.8%	75.8%
114	1.102	90.7%	1.4%	0.8%	76.3%
126	1.086	92.1%	0.9%	0.5%	76.2%
138	1.076	93.0%	0.9%	0.5%	77.2%
150	1.065	93.9%	0.8%	0.4%	77.7%
162	1.055	94.7%	0.7%	0.4%	78.3%
174	1.047	95.5%	0.7%	0.3%	79.0%
186	1.040	96.1%	0.5%	0.2%	79.5%
198	1.034	96.7%	0.5%	0.2%	80.5%
210	1.029	97.2%	0.5%	0.2%	81.0%
222	1.023	97.7%	0.5%	0.2%	81.2%
234	1.018	98.2%	0.3%	0.1%	80.6%
246	1.015	98.5%	0.3%	0.1%	81.1%
258	1.012	98.8%	0.2%	0.1%	81.0%
270	1.010	99.0%	0.2%	0.1%	82.1%
282	1.008	99.2%	0.1%	0.0%	82.4%
294	1.007	99.3%	0.2%	0.1%	83.1%
306	1.005	99.5%	0.2%	0.0%	80.8%
318	1.003	99.7%	0.0%	0.0%	75.8%
330	1.003	99.7%	0.0%	0.0%	76.0%
342	1.003	99.7%	0.3%	0.1%	78.1%
354	1.000	100.0%	0.0%	0.0%	100.0%
366	1.000	100.0%	-0.2%	0.0%	100.0%
378	1.002	99.8%	0.0%	0.0%	76.2%
390	1.002	99.8%	0.0%	0.0%	76.3%
402	1.002	99.8%	0.0%	0.0%	76.5%
414	1.001	99.9%	0.0%	0.0%	76.7%
426	1.001	99.9%	0.0%	0.0%	77.0%
438	1.001	99.9%	0.0%	0.0%	77.3%
450	1.001	99.9%	0.0%	0.0%	77.7%
462	1.001	99.9%	0.0%	0.0%	78.1%
474	1.001	99.9%	0.0%	0.0%	78.6%
486	1.001	99.9%	0.0%	0.0%	79.2%
498	1.000	100.0%	0.0%	0.0%	79.9%
510	1.000	100.0%	0.0%	0.0%	80.6%
522	1.000	100.0%	0.0%	0.0%	81.4%
534	1.000	100.0%	0.0%	0.0%	82.3%
546	1.000	100.0%	0.0%	0.0%	83.3%
558	1.000	100.0%	0.0%	0.0%	84.4%
570	1.000	100.0%	0.0%	0.0%	85.6%
582	1.000	100.0%	0.0%	0.0%	86.9%
594	1.000	100.0%	0.0%	0.0%	88.4%
606	1.000	100.0%	0.0%	0.0%	90.0%
618	1.000	100.0%	0.0%	0.0%	91.7%
630	1.000	100.0%	0.0%	0.0%	93.6%
642	1.000	100.0%	0.0%	0.0%	95.5%
654	1.000	100.0%	0.0%	0.0%	97.6%

- 
- (1) AGE OF ACCIDENT YEAR LOSS DEVELOPMENT FACTORS
  - (2) SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 11, SHEET 21
  - (3) = 1 / (2)
  - (4) = (3) FROM SUCCESSIVE AGE - (3) FROM CURRENT AGE
  - (5) NET PRESENT VALUE OF (4) ASSUMING MID-YEAR PAYMENT
  - (6) CUMULATIVE DISCOUNT FACTOR FOR GIVEN AGE BASED ON (4) AND (5)



**OHIO BUREAU OF WORKERS' COMPENSATION  
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SECTION 3  
EXHIBIT 11  
SHEET 17

**LIVING MAINTENANCE  
(000's)**

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL (1)	EXPOSURE TREND (2)	ON-LEVEL PAYROLL (3)	LOSS DEVELOPMENT METHOD ULTIMATES		FREQ. TREND (6)	SEVERITY TREND (7)	ADJUSTED ULTIMATES		PAID WEIGHT (10)	WEIGHTED ADJUSTED ULTIMATE (11)	2008 ON-LEVEL LOSS RATE (12)	UNADJUSTED LOSS RATE (13)	SELECTED LOSS RATE (14)
				PAID (4)	INCURRED (5)			PAID (8)	INCURRED (9)					
1988	3,191,151	1.896	6,049,062	594	601	0.739	3.207	1,409	1,424	100%	1,409	0.023	0.019	0.019
1989	3,341,117	1.854	6,194,502	563	570	0.750	3.026	1,277	1,293	100%	1,277	0.021	0.017	0.017
1990	3,644,538	1.785	6,505,112	639	633	0.762	2.854	1,389	1,377	100%	1,389	0.021	0.018	0.018
1991	3,852,022	1.729	6,659,610	646	713	0.773	2.693	1,345	1,486	100%	1,345	0.020	0.017	0.017
1992	3,944,342	1.644	6,485,086	779	772	0.785	2.540	1,554	1,541	100%	1,554	0.024	0.020	0.020
1993	4,020,534	1.614	6,488,066	854	861	0.797	2.397	1,631	1,645	100%	1,631	0.025	0.021	0.021
1994	4,272,082	1.577	6,736,880	903	908	0.809	2.261	1,652	1,662	100%	1,652	0.025	0.021	0.022
1995	4,432,599	1.532	6,790,486	807	813	0.822	2.133	1,414	1,424	100%	1,414	0.021	0.018	0.022
1996	4,487,291	1.480	6,641,637	825	823	0.834	2.012	1,385	1,381	100%	1,385	0.021	0.018	0.022
1997	4,623,816	1.415	6,540,439	1,073	1,111	0.847	1.898	1,725	1,785	100%	1,725	0.026	0.023	0.022
1998	4,816,176	1.351	6,505,829	1,461	1,552	0.860	1.791	2,249	2,389	100%	2,249	0.035	0.030	0.022
1999	5,047,597	1.308	6,599,852	1,561	1,503	0.873	1.689	2,301	2,216	100%	2,301	0.035	0.031	0.022
2000	5,318,217	1.261	6,706,965	1,487	1,439	0.886	1.594	2,100	2,032	100%	2,100	0.031	0.028	0.022
2001	5,597,545	1.235	6,912,784	1,868	2,021	0.900	1.504	2,527	2,734	100%	2,527	0.037	0.033	0.023
2002	5,821,179	1.195	6,957,259	1,246	1,188	0.913	1.419	1,615	1,539	100%	1,615	0.023	0.021	0.023
2003	6,004,956	1.163	6,981,207	1,206	1,547	0.927	1.338	1,497	1,919	100%	1,497	0.021	0.020	0.023
2004	6,183,507	1.123	6,941,357	1,183	1,481	0.941	1.262	1,406	1,760	100%	1,406	0.020	0.019	0.024
2005	6,388,250	1.097	7,009,350	1,083	1,116	0.956	1.191	1,233	1,271	100%	1,233	0.018	0.017	0.024
2006	6,653,696	1.061	7,058,956	934	963	0.970	1.124	1,019	1,050	100%	1,019	0.014	0.014	0.024
2007	6,914,380	1.030	7,121,781	415	496	0.985	1.060	434	518	100%	434	0.006	0.006	0.025
2008	7,121,811	1.000	7,121,811			1.000	1.000	0	0					0.025

	3 Year Average excluding 2007 and 2006	0.020	0.019
	5 Year Average excluding 2007 and 2006	0.024	0.022
	7 Year Weighted Average excluding 2007 and 2006	0.026	
	10 Year Weighted Average excluding 2007 and 2006	0.027	
	5 Year Average excluding 2007, 2006 and 2005	0.027	
(14)	2008 Selected Loss Rate:	0.025	

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

**OHIO BUREAU OF WORKERS' COMPENSATION  
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SECTION 3  
EXHIBIT 11  
SHEET 18

**LIVING MAINTENANCE**

INTERPOLATED DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED PAID LOSS & ALAE			INCURRED LOSS & ALAE			REPORTED COUNTS (6/30/XX EVALUATIONS)			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)
1977	372	366	378	1.003	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.003	1.003	1.003
1978	360	354	366	1.003	1.003	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.003	1.003	1.003
1979	348	342	354	1.003	1.003	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.003	1.003	1.003
1980	336	330	342	1.003	1.003	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.003	1.003	1.003
1981	324	318	330	1.003	1.003	1.003	0.997	1.000	0.999	1.000	1.000	1.000	1.003	1.003	1.003
1982	312	306	318	1.005	1.003	1.004	1.003	0.997	1.000	1.000	1.000	1.000	1.009	1.003	1.006
1983	300	294	306	1.007	1.005	1.006	1.014	1.003	1.009	1.000	1.000	1.000	1.014	1.009	1.012
1984	288	282	294	1.008	1.007	1.008	1.014	1.014	1.014	1.000	1.000	1.000	1.014	1.014	1.014
1985	276	270	282	1.010	1.008	1.009	1.014	1.014	1.014	1.000	1.000	1.000	1.014	1.014	1.014
1986	264	258	270	1.012	1.010	1.011	1.002	1.014	1.008	1.000	1.000	1.000	1.014	1.014	1.014
1987	252	246	258	1.015	1.012	1.014	1.006	1.002	1.004	1.000	1.000	1.000	1.017	1.014	1.016
1988	240	234	246	1.018	1.015	1.017	1.016	1.006	1.011	1.000	1.000	1.000	1.020	1.017	1.019
1989	228	222	234	1.023	1.018	1.021	1.023	1.016	1.019	1.001	1.000	1.000	1.025	1.020	1.023
1990	216	210	222	1.029	1.023	1.026	1.012	1.023	1.017	1.001	1.001	1.001	1.029	1.025	1.027
1991	204	198	210	1.034	1.029	1.032	1.020	1.012	1.016	1.002	1.001	1.001	1.048	1.029	1.039
1992	192	186	198	1.040	1.034	1.037	1.038	1.020	1.029	1.002	1.002	1.002	1.077	1.048	1.062
1993	180	174	186	1.047	1.040	1.044	1.040	1.038	1.039	1.002	1.002	1.002	1.085	1.077	1.081
1994	168	162	174	1.055	1.047	1.051	1.043	1.040	1.041	1.003	1.002	1.003	1.092	1.085	1.088
1995	156	150	162	1.065	1.055	1.060	1.045	1.043	1.044	1.004	1.003	1.003	1.099	1.092	1.095
1996	144	138	150	1.076	1.065	1.070	1.037	1.045	1.041	1.005	1.004	1.005	1.105	1.099	1.102
1997	132	126	138	1.086	1.076	1.081	1.045	1.037	1.041	1.008	1.005	1.007	1.115	1.105	1.110
1998	120	114	126	1.102	1.086	1.094	1.039	1.045	1.042	1.012	1.008	1.010	1.127	1.115	1.121
1999	108	102	114	1.119	1.102	1.111	0.990	1.039	1.014	1.017	1.012	1.014	1.130	1.127	1.129
2000	96	90	102	1.147	1.119	1.133	0.973	0.990	0.982	1.025	1.017	1.021	1.146	1.130	1.138
2001	84	78	90	1.187	1.147	1.167	0.953	0.973	0.963	1.042	1.025	1.034	1.159	1.146	1.153
2002	72	66	78	1.243	1.187	1.214	0.897	0.953	0.924	1.070	1.042	1.056	1.177	1.159	1.168
2003	60	54	66	1.355	1.243	1.296	0.830	0.897	0.862	1.109	1.070	1.089	1.229	1.177	1.202
2004	48	42	54	1.558	1.355	1.449	0.826	0.830	0.828	1.171	1.109	1.139	1.385	1.229	1.302
2005	36	30	42	2.088	1.558	1.784	0.883	0.826	0.854	1.307	1.171	1.235	1.817	1.385	1.572
2006	24	18	30	5.219	2.088	2.982	1.210	0.883	1.021	1.758	1.307	1.499	3.601	1.817	2.415
2007	12	6	18	287.040	5.219	10.251	13.623	1.210	2.222	4.596	1.758	2.543	75.596	3.601	6.874

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|-----------|--|------|--|
| (1)       | AGE  | (9)  | INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)             |
| (2) & (3) | BASED ON TRIANGLE AGES NEAREST TO (1)                            | (10) | FROM SECTION 3, EXHIBIT 11, SHEET 28; SELECTED CUM. BASED ON (2) |
| (4)       | FROM SECTION 3, EXHIBIT 11, SHEET 21; SELECTED CUM. BASED ON (2) | (11) | FROM SECTION 3, EXHIBIT 11, SHEET 28; SELECTED CUM. BASED ON (3) |
| (5)       | FROM SECTION 3, EXHIBIT 11, SHEET 21; SELECTED CUM. BASED ON (3) | (12) | INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)           |
| (6)       | INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)             | (13) | FROM SECTION 3, EXHIBIT 11, SHEET 29; SELECTED CUM. BASED ON (2) |
| (7)       | FROM SECTION 3, EXHIBIT 11, SHEET 22; SELECTED CUM. BASED ON (2) | (14) | FROM SECTION 3, EXHIBIT 11, SHEET 29; SELECTED CUM. BASED ON (3) |
| (8)       | FROM SECTION 3, EXHIBIT 11, SHEET 22; SELECTED CUM. BASED ON (3) | (15) | INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)             |

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 11  
SHEET 19

**LIVING MAINTENANCE**

INTERPOLATED CLAIM COUNT DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		REPORTED COUNTS (12/31/XX VALUATIONS)		
		LOW (2)	HIGH (3)	LOW (4)	HIGH (5)	INTERP. (6)
1977	372	372	384	1.000	1.000	1.000
1978	360	360	372	1.000	1.000	1.000
1979	348	348	360	1.000	1.000	1.000
1980	336	336	348	1.000	1.000	1.000
1981	324	324	336	1.000	1.000	1.000
1982	312	312	324	1.000	1.000	1.000
1983	300	300	312	1.000	1.000	1.000
1984	288	288	300	1.000	1.000	1.000
1985	276	276	288	1.000	1.000	1.000
1986	264	264	276	1.000	1.000	1.000
1987	252	252	264	1.000	1.000	1.000
1988	240	240	252	1.000	1.000	1.000
1989	228	228	240	1.000	1.000	1.000
1990	216	216	228	1.001	1.000	1.001
1991	204	204	216	1.001	1.001	1.001
1992	192	192	204	1.002	1.001	1.002
1993	180	180	192	1.002	1.002	1.002
1994	168	168	180	1.002	1.002	1.002
1995	156	156	168	1.003	1.002	1.003
1996	144	144	156	1.005	1.003	1.005
1997	132	132	144	1.007	1.005	1.007
1998	120	120	132	1.011	1.007	1.011
1999	108	108	120	1.016	1.011	1.016
2000	96	96	108	1.021	1.016	1.021
2001	84	84	96	1.031	1.021	1.031
2002	72	72	84	1.060	1.031	1.060
2003	60	60	72	1.092	1.060	1.092
2004	48	48	60	1.142	1.092	1.142
2005	36	36	48	1.223	1.142	1.223
2006	24	24	36	1.467	1.223	1.467
2007	12	12	24	2.370	1.467	2.370

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(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 3, EXHIBIT 11, SHEET 27; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 3, EXHIBIT 11, SHEET 27; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 11  
SHEET 20

**LIVING MAINTENANCE**

INTERPOLATED INDEX FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED INDEXED INCREMENTAL PAID LOSS & ALAE		
		LOW	HIGH	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)
1977	372	366	378	-	-	-
1978	360	354	366	-	-	-
1979	348	342	354	-	-	-
1980	336	330	342	-	-	-
1981	324	318	330	-	-	-
1982	312	306	318	0.005	-	0.002
1983	300	294	306	0.008	0.005	0.006
1984	288	282	294	0.008	0.008	0.008
1985	276	270	282	0.008	0.008	0.008
1986	264	258	270	0.008	0.008	0.008
1987	252	246	258	0.010	0.008	0.009
1988	240	234	246	0.012	0.010	0.011
1989	228	222	234	0.015	0.012	0.013
1990	216	210	222	0.019	0.015	0.017
1991	204	198	210	0.032	0.019	0.025
1992	192	186	198	0.052	0.032	0.041
1993	180	174	186	0.058	0.052	0.055
1994	168	162	174	0.064	0.058	0.061
1995	156	150	162	0.070	0.064	0.067
1996	144	138	150	0.076	0.070	0.073
1997	132	126	138	0.086	0.076	0.081
1998	120	114	126	0.099	0.086	0.092
1999	108	102	114	0.107	0.099	0.103
2000	96	90	102	0.135	0.107	0.120
2001	84	78	90	0.169	0.135	0.151
2002	72	66	78	0.219	0.169	0.192
2003	60	54	66	0.302	0.219	0.257
2004	48	42	54	0.453	0.302	0.370
2005	36	30	42	0.663	0.453	0.548
2006	24	18	30	0.913	0.663	0.778
2007	12	6	18	1.050	0.913	0.979

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(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 3, EXHIBIT 11, SHEET 37; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 3, EXHIBIT 11, SHEET 37; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)



**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION  
LIVING MAINTENANCE  
INCURRED LOSS & ALAE (000's)**

SECTION 3  
EXHIBIT 11  
SHEET 22

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	AS OF 12/31/2007			
1977																																		197	197	
1978																																			197	216
1979																																			197	216
1980																																			205	266
1981																																			205	266
1982																																			205	266
1983																																			205	266
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2004																																			205	266
2005																																			205	266
2006																																			205	266
2007																																			205	266

\*Valuation date for last diagonal is 12/31/2007

	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-UI				
1977																																			1.000	1.000
1978																																			1.000	1.000
1979																																			1.000	1.000
1980																																			1.000	1.000
1981																																			1.000	1.000
1982																																			1.000	1.000
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1999																																			1.000	1.000
2000																																			1.000	1.000
2001																																			1.000	1.000
2002																																			1.000	1.000
2003																																			1.000	1.000
2004																																			1.000	1.000
2005																																			1.000	1.000
2006																																			1.000	1.000
2007																																			1.000	1.000
3 Yr Avg	15.232	1.820	1.226	1.061	0.933	0.971	1.002	0.969	0.979	0.991	1.036	0.981	1.001	0.997	0.998	1.040	1.008	0.989	1.011	1.018	0.993	1.000	1.000	1.000	1.013	1.008	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
3 Yr Avg	15.232	1.820	1.226	1.061	0.933	0.971	1.002	0.969	0.979	0.991	1.036	0.981	1.001	0.997	0.998	1.040	1.008	0.989	1.011	1.018	0.993	1.000	1.000	1.000	1.013	1.008	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
5 Yr Avg	13.218	1.550	1.108	0.998	0.928	0.935	0.979	0.984	0.947	0.993	1.008	0.994	1.004	1.004	1.019	1.008	0.988	1.004	1.010	1.001	0.989	1.000	1.000	1.000	1.008	1.0										











**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION  
LIVING MAINTENANCE  
REPORTED LOST TIME CLAIM COUNTS (12/31/XX)**

ACCIDENT YEAR	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384	AS OF 12/31/2007					
1977											971	972	974	975	976	976	976	975	976	978	978	976	976	976	976	976	976	976	976	976	976	976	976					
1978										1,054	1,055	1,059	1,059	1,059	1,058	1,059	1,059	1,059	1,058	1,059	1,058	1,059	1,058	1,058	1,058	1,058	1,058	1,058	1,058	1,058	1,058	1,058	1,058					
1979											983	987	995	997	999	1,001	1,001	1,001	1,001	1,001	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					
1980											1,161	1,167	1,172	1,175	1,179	1,181	1,184	1,183	1,185	1,185	1,184	1,185	1,184	1,184	1,184	1,184	1,184	1,184	1,184	1,184	1,184	1,184	1,184					
1981											1,079	1,094	1,111	1,114	1,117	1,119	1,119	1,120	1,118	1,120	1,121	1,122	1,122	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123				
1982											1,237	1,257	1,264	1,266	1,266	1,267	1,268	1,271	1,270	1,269	1,269	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271				
1983											1,243	1,278	1,302	1,333	1,335	1,342	1,341	1,341	1,343	1,343	1,346	1,344	1,345	1,346	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347				
1984											1,255	1,326	1,361	1,399	1,413	1,420	1,426	1,431	1,433	1,429	1,428	1,430	1,433	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435				
1985											1,391	1,450	1,490	1,499	1,524	1,535	1,541	1,544	1,546	1,545	1,545	1,546	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548			
1986											1,273	1,306	1,443	1,523	1,536	1,574	1,605	1,616	1,619	1,629	1,635	1,636	1,639	1,638	1,640	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641			
1987											996	1,022	1,354	1,518	1,554	1,607	1,656	1,682	1,692	1,686	1,688	1,687	1,687	1,688	1,689	1,690	1,690	1,690	1,690	1,690	1,690	1,690	1,690	1,690	1,690			
1988											625	1,108	1,449	1,604	1,757	1,810	1,850	1,875	1,869	1,878	1,880	1,886	1,888	1,888	1,889	1,890	1,890	1,890	1,890	1,890	1,890	1,890	1,890	1,890	1,890			
1989											697	1,209	1,385	1,609	1,728	1,807	1,872	1,888	1,890	1,893	1,894	1,897	1,898	1,898	1,899	1,900	1,900	1,900	1,900	1,900	1,900	1,900	1,900	1,900	1,900			
1990											713	1,197	1,472	1,626	1,734	1,795	1,839	1,854	1,863	1,862	1,869	1,871	1,871	1,872	1,872	1,872	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873	1,873			
1991											742	1,227	1,463	1,606	1,679	1,715	1,752	1,773	1,782	1,786	1,790	1,792	1,792	1,792	1,792	1,792	1,792	1,792	1,792	1,792	1,792	1,792	1,792	1,792	1,792	1,792		
1992											817	1,309	1,559	1,717	1,805	1,856	1,909	1,930	1,934	1,937	1,942	1,944	1,944	1,944	1,944	1,944	1,944	1,944	1,944	1,944	1,944	1,944	1,944	1,944	1,944	1,944		
1993											887	1,360	1,610	1,721	1,784	1,839	1,866	1,885	1,896	1,904	1,906	1,907	1,911	1,911	1,911	1,911	1,911	1,911	1,911	1,911	1,911	1,911	1,911	1,911	1,911	1,911		
1994											782	1,300	1,559	1,664	1,725	1,755	1,792	1,814	1,827	1,837	1,840	1,843	1,848	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851	1,851		
1995											791	1,325	1,508	1,622	1,684	1,732	1,774	1,796	1,806	1,811	1,815	1,820	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	
1996											892	1,325	1,526	1,619	1,673	1,724	1,760	1,777	1,785	1,792	1,802	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	
1997											824	1,213	1,375	1,463	1,512	1,564	1,586	1,604	1,617	1,626	1,632	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	1,634	
1998											828	1,144	1,316	1,406	1,465	1,512	1,537	1,555	1,558	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	
1999											956	1,355	1,547	1,643	1,692	1,725	1,774	1,794	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	
2000											1,041	1,451	1,635	1,696	1,751	1,810	1,858	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	1,871	
2001											834	1,256	1,426	1,524	1,595	1,632	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679
2002											775	1,155	1,296	1,381	1,446	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498	1,498
2003											783	1,195	1,383	1,494	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557	1,557
2004											724	1,111	1,350	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451
2005											670	1,110	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	
2006											593	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975	975
2007											608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608	608

**AGE-TO-AGE DEVELOPMENT FACTORS**

	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-Ult	384-Ult					
1977											1.0010	1.0021	1.0010	1.0010	1.0000	1.0000	0.9990	1.0010	1.0020	1.0000	0.9980	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000		
1978										1.0009	1.0038	1.0000	1.0000	1.0000	0.9991	1.0009	1.0000	0.9991	1.0009	0.9981	1.0009	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000		
1979										1.0041	1.0071	1.0010	1.0020	1.0020	1.0000	1.0000	1.0000	1.0000	1.0010	1.0000	0.9990	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	
1980										1.0052	1.0043	1.0026	1.0034	1.0017	1.0025	0.9992	1.0017	1.0000	0.9992	1.0008	0.9992	1.0000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	
1981										1.0139	1.0155	1.0027	1.0018	1.0000	1.0009	0.9982	1.0018	1.0009	1.0009	1.0000	1.0009	1.0000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000
1982										1.0189	1.0162	1.0056	1.0016	1.0000	1.0008	0.9992	1.0018	1.0000	0.9992																		





**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION  
LIVING MAINTENANCE  
CUMULATIVE PAID LOSS & ALAE / 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	AS OF 12/31/2007	
1977															194	197	197	197	197	202	202	202	202	202	202	202	202	202	202	202	202	202		
1978															193	203	204	204	204	204	204	204	204	204	204	204	204	204	204	204	204	204	204	
1979													219	251	259	259	259	259	259	259	262	262	262	262	262	262	262	266	266	266	266	266		
1980												168	168	168	168	168	168	168	168	168	173	173	173	173	173	173	173	173	173	173	173	173	173	
1981												134	134	135	136	136	136	136	137	143	143	143	143	146	146	146	146	146	146	146	146	146	146	
1982										178	198	204	204	204	205	258	261	261	261	261	261	261	265	265	265	265	265	268	268	268	268	268	268	
1983									116	123	123	123	123	123	123	123	123	123	123	123	125	125	125	125	125	125	125	125	125	125	125	125	125	
1984								126	140	143	156	160	163	163	164	166	171	175	177	177	177	177	177	177	177	177	177	177	177	177	177	177	177	
1985							155	180	187	190	190	195	197	200	200	200	200	202	202	202	202	204	204	204	204	204	204	204	204	204	204	204	204	204
1986						148	203	217	230	239	240	245	245	245	245	245	245	245	245	245	246	246	248	248	248	248	248	248	248	248	248	248	248	
1987					192	248	286	301	310	313	316	319	327	338	338	350	351	356	360	360	360	360	360	360	360	360	360	360	360	360	360	360	360	
1988				131	200	235	247	267	278	285	291	295	297	297	297	300	300	300	300	300	304	309	309	309	309	309	309	309	309	309	309	309	309	
1989			82	163	204	219	230	234	237	248	258	262	266	268	268	269	271	282	289	289	289	289	289	289	289	289	289	289	289	289	289	289	289	
1990		9	103	160	186	198	227	251	264	273	277	280	290	294	301	306	320	330	332	332	332	332	332	332	332	332	332	332	332	332	332	332	332	
1991	2	52	187	231	269	298	309	315	328	331	331	336	342	343	346	348	348	348	348	348	348	348	348	348	348	348	348	348	348	348	348	348	348	
1992	1	62	159	224	282	294	306	325	333	353	374	376	381	385	385	385	385	385	385	385	385	385	385	385	385	385	385	385	385	385	385	385	385	
1993	5	138	242	327	343	359	377	384	403	407	413	414	416	421	426	427	427	427	427	427	427	427	427	427	427	427	427	427	427	427	427	427	427	
1994	1	131	297	344	364	398	431	437	446	448	454	463	463	463	463	463	463	463	463	463	463	463	463	463	463	463	463	463	463	463	463	463	463	
1995	13	141	251	291	329	351	366	384	396	399	405	407	414	416	416	416	416	416	416	416	416	416	416	416	416	416	416	416	416	416	416	416	416	
1996	4	85	217	303	338	372	407	417	419	419	420	424	425	425	425	425	425	425	425	425	425	425	425	425	425	425	425	425	425	425	425	425	425	
1997	1	117	292	395	469	507	537	554	579	580	595	603	603	603	603	603	603	603	603	603	603	603	603	603	603	603	603	603	603	603	603	603	603	
1998	7	230	448	583	692	748	775	808	817	828	844	844	844	844	844	844	844	844	844	844	844	844	844	844	844	844	844	844	844	844	844	844	844	
1999	6	261	527	646	697	718	738	744	758	768	768	768	768	768	768	768	768	768	768	768	768	768	768	768	768	768	768	768	768	768	768	768	768	
2000	14	260	478	587	619	644	652	673	687	687	687	687	687	687	687	687	687	687	687	687	687	687	687	687	687	687	687	687	687	687	687	687	687	
2001	11	308	515	653	749	831	897	925	925	925	925	925	925	925	925	925	925	925	925	925	925	925	925	925	925	925	925	925	925	925	925	925	925	
2002	5	220	394	513	589	641	647	647	647	647	647	647	647	647	647	647	647	647	647	647	647	647	647	647	647	647	647	647	647	647	647	647	647	
2003	5	121	271	386	509	547	547	547	547	547	547	547	547	547	547	547	547	547	547	547	547	547	547	547	547	547	547	547	547	547	547	547	547	
2004	3	66	259	450	493	493	493	493	493	493	493	493	493	493	493	493	493	493	493	493	493	493	493	493	493	493	493	493	493	493	493	493	493	
2005	1	126	302	369	369	369	369	369	369	369	369	369	369	369	369	369	369	369	369	369	369	369	369	369	369	369	369	369	369	369	369	369	369	
2006	2	109	210	210	210	210	210	210	210	210	210	210	210	210	210	210	210	210	210	210	210	210	210	210	210	210	210	210	210	210	210	210	210	
2007	0	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	









**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

**LIVING MAINTENANCE**

**INCREMENTAL PAID LOSS & ALAE SEVERITY (PAID LOSS & ALAE / 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	ULTIMATE CLAIMS	
1977																194	3	0	0	0	4	0	0	0	0	0	0	0	0	0	0	0	976
1978															193	11	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,058
1979														219	32	8	0	0	0	0	0	3	0	0	0	0	0	0	0	0	0	1,001	
1980													168	1	0	0	0	0	0	0	4	0	0	0	0	0	0	0	0	0	0	1,184	
1981											134	0	1	1	0	0	0	0	2	6	0	0	2	0	0	0	0	0	0	0	0	1,123	
1982										178	20	6	0	0	0	53	4	0	0	0	0	0	0	4	0	0	0	0	0	0	0	1,271	
1983										116	7	1	0	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0	1,347	
1984								126	14	3	13	4	3	0	0	1	2	5	4	2	0	0	0	0	0	0	0	3	0	0	0	1,435	
1985							155	24	7	3	0	5	3	2	0	0	0	0	2	0	0	0	2	0	0	0	0	0	0	0	0	1,548	
1986						148	55	14	13	9	1	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,641	
1987						192	56	37	15	10	2	4	3	8	11	0	12	1	5	5	0	0	0	0	0	0	0	0	0	0	0	1,690	
1988						69	35	12	20	11	7	5	4	1	1	0	2	0	0	0	4	0	0	0	0	0	0	0	0	0	0	1,892	
1989				82	131	41	15	10	4	4	11	9	4	4	3	1	1	12	7	0	0	0	0	0	0	0	0	0	0	0	0	1,901	
1990			9	95	56	26	13	29	24	13	9	4	3	10	4	7	6	13	11	0	0	0	0	0	0	0	0	0	0	0	0	1,875	
1991		2	50	135	44	38	29	11	6	14	2	0	5	6	1	3	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,796	
1992		1	61	97	65	57	12	12	19	8	20	21	1	5	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,948	
1993		5	134	103	85	16	17	18	6	20	3	6	1	2	5	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,916	
1994		1	130	166	47	19	34	34	5	9	2	6	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,855	
1995		13	128	110	40	38	22	15	18	12	3	6	2	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,828	
1996		4	81	132	86	36	34	35	10	2	0	1	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,814	
1997		1	116	175	103	73	39	30	17	25	1	15	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,645	
1998		7	224	218	135	109	56	26	33	9	11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,582	
1999		6	255	266	119	51	21	19	6	14	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,830	
2000		14	246	218	110	32	25	7	22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,910	
2001		11	297	207	137	97	82	66	6	14	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,731	
2002		5	215	173	119	76	53	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,587	
2003		5	116	150	115	123	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,701	
2004		3	64	193	191	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,657	
2005		1	124	177	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,644	
2006		2	108	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,495	
2007		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,546	

**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-Ult	270-Ult	282-Ult	294-306	306-318	318-Ult	330-Ult	342-Ult	354-Ult	366-Ult
1977															0.016	0.000	0.000	0.000	0.000	0.060	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1978														0.147	0.234	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1979														0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1980												0.004	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1981														0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1982										0.112	0.286	0.000	0.000	0.000	3.085	118.063	0.066	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1983									0.056	0.101	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1984								0.114	0.178	4.977	0.334	0.796	0.000	0.000	0.000	2.258	2.500	0.772	0.639	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1985							0.155	0.307	0.402	0.000	0.000	0.598	0.752	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1986						0.375	0.248	0.956	0.694	0.095	5.881	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	11.667	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1987					0.292	0.667	0.399	0.644	0.252	1.617	0.737	2.620	1.415	0.016	69.334	0.088	4.399	0.971	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1988				0.526	0.505	0.352	1.654	0.538	0.659	0.754	0.832	0.309	0.470	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1989			1.004	0.497	0.376	0.677	0.388	0.917	2.906	0.880	0.464	0.847	0.707	0.387	1.324	8.734	0.575	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1990		10.673	0.593	0.461	0.493	2.240	0.842	0.550	0.661	0.426	0.933	2.864	0.353	1.978	0.831	2.320	0.787	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1991	29.528	2.714	0.328	0.848	0.779	0.365	0.545	2.341	0.161	0.043	55.934	1.179	0.118	3.618	1.111	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1992	45.345	1.599	0.674	0.876	0.208	1.011	1.589	0.443	2.384	1.039	0.068	3.359	0.997	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1993	28.516	0.774	0.824	0.185	1.052	1.083	0.357	3.050	0.175	1.832	0.161	2.056	2.233	1.076	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1994	97.073	1.281																													

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

**LIVING MAINTENANCE**

**INDEX METHOD - INCREMENTAL PAID LOSS & ALAE 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	AS OF 12/31/2007
1977															0.837	0.013	0.000	0.000	0.000	0.019	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1978														0.780	0.042	0.004	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1979													0.822	0.121	0.028	0.000	0.000	0.000	0.000	0.000	0.011	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.015	0.000	0.000	0.000
1980												0.585	0.003	0.000	0.000	0.000	0.000	0.000	0.000	0.015	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1981											0.431	0.000	0.004	0.002	0.000	0.000	0.000	0.000	0.005	0.020	0.000	0.007	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1982											0.545	0.061	0.018	0.000	0.000	0.001	0.163	0.011	0.000	0.000	0.000	0.000	0.012	0.000	0.000	0.000	0.000	0.000	0.008	0.000	0.000	0.000
1983								0.340	0.019	0.002	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.005	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1984								0.351	0.040	0.007	0.036	0.012	0.009	0.000	0.000	0.002	0.006	0.014	0.011	0.007	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1985							0.419	0.065	0.020	0.008	0.000	0.013	0.008	0.006	0.000	0.000	0.000	0.000	0.006	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1986						0.388	0.146	0.036	0.034	0.024	0.002	0.013	0.000	0.000	0.000	0.000	0.000	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.006	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1987				0.489	0.143	0.095	0.038	0.024	0.006	0.010	0.007	0.019	0.027	0.000	0.031	0.003	0.012	0.012	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1988				0.318	0.168	0.085	0.030	0.049	0.026	0.017	0.013	0.011	0.003	0.002	0.000	0.006	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1989			0.194	0.195	0.097	0.036	0.025	0.010	0.009	0.025	0.022	0.010	0.009	0.006	0.002	0.003	0.028	0.016	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1990		0.020	0.217	0.129	0.059	0.029	0.065	0.055	0.030	0.020	0.009	0.008	0.023	0.008	0.016	0.013	0.031	0.024	0.004	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1991	0.004	0.111	0.300	0.098	0.083	0.065	0.024	0.013	0.030	0.005	0.000	0.012	0.014	0.002	0.006	0.007	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1992	0.003	0.128	0.204	0.138	0.121	0.025	0.025	0.040	0.018	0.043	0.044	0.003	0.010	0.010	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1993	0.010	0.277	0.214	0.176	0.033	0.034	0.037	0.013	0.040	0.007	0.013	0.002	0.004	0.010	0.010	0.003	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1994	0.003	0.262	0.336	0.096	0.039	0.068	0.068	0.011	0.019	0.005	0.012	0.018	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1995	0.025	0.252	0.215	0.079	0.076	0.044	0.029	0.035	0.024	0.006	0.012	0.003	0.013	0.005	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1996	0.007	0.153	0.251	0.163	0.067	0.064	0.066	0.019	0.005	0.000	0.001	0.008	0.002	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1997	0.001	0.211	0.318	0.187	0.133	0.070	0.054	0.031	0.045	0.002	0.027	0.016	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1998	0.011	0.387	0.378	0.234	0.188	0.098	0.045	0.057	0.016	0.020	0.027	0.016	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1999	0.011	0.427	0.446	0.199	0.086	0.036	0.032	0.010	0.024	0.016	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2000	0.022	0.398	0.352	0.178	0.052	0.040	0.012	0.035	0.023	0.016	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2001	0.018	0.470	0.328	0.217	0.153	0.105	0.044	0.010	0.029	0.016	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2002	0.008	0.330	0.266	0.183	0.116	0.081	0.008	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2003	0.007	0.173	0.223	0.171	0.184	0.057	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2004	0.004	0.092	0.278	0.274	0.062	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2005	0.002	0.175	0.249	0.094	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2006	0.002	0.147	0.136	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2007	0.001	0.034	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2 Yr Avg	0.002	0.161	0.263	0.223	0.150	0.105	0.058	0.023	0.020	0.011	0.014	0.006	0.007	0.005	0.005	0.003	0.015	0.020	0.000	0.005	0.000	0.003	0.000	0.000	0.000	0.000	0.004	0.000	0.000	0.000	0.000	0.000
3 Yr Avg	0.003	0.138	0.250	0.209	0.151	0.083	0.050	0.034	0.028	0.007	0.013	0.010	0.006	0.007	0.005	0.007	0.020	0.013	0.004	0.003	0.002	0.002	0.000	0.000	0.000	0.000	0.003	0.005	0.000	0.000	0.000	0.000
10 Yr Avg	0.009	0.281	0.309	0.189	0.109	0.066	0.047	0.026	0.025	0.013	0.015	0.008	0.010	0.007	0.003	0.006	0.008	0.008	0.004	0.004	0.002	0.002	0.000	0.000	0.000	0.001	0.003	0.000	0.000	0.000	0.000	0.000
Selected Cumulative	0.003	0.138	0.250	0.209	0.151	0.083	0.050	0.034	0.028	0.007	0.013	0.010	0.006	0.007	0.005	0.007	0.020	0.013	0.004	0.003	0.002	0.002	0.000	0.000	0.000	0.003	0.005	0.000	0.000	0.000	0.000	0.000
	1.053	1.050	0.913	0.663	0.453	0.302	0.219	0.169	0.135	0.107	0.099	0.086	0.076	0.070	0.064	0.058	0.052	0.032	0.019	0.015	0.012	0.010	0.008	0.008	0.008	0.008	0.005	0.000	0.000	0.000	0.000	0.000

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 11  
SHEET 38

**LIVING MAINTENANCE**

**UNPAID LOSS ESTIMATE FOR ACCIDENT YEARS 1976 AND PRIOR**

10 times 3 Year Average Annual Payments	-	(1)
15 times 3 Year Average Annual Payments	-	(2)
Incremental Development Method	-	(3)
05 to 08 Exponential Curve Fit	-	(4)
04 to 08 Exponential Curve Fit	-	(5)
03 to 08 Exponential Curve Fit	-	(6)
03 to 07 Exponential Curve Fit	-	(7)
Selected Unpaid Loss	-	(8)

- 
- (1) 10 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2006 THROUGH 2008 OF  
(2) 15 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2006 THROUGH 2008 OF  
(3) SECTION 3, EXHIBIT 11, SHEET 40, COLUMN (8)  
(4) SECTION 3, EXHIBIT 11, SHEET 39, TOTAL OF COLUMN (2)  
(5) SECTION 3, EXHIBIT 11, SHEET 39, TOTAL OF COLUMN (3)  
(6) SECTION 3, EXHIBIT 11, SHEET 39, TOTAL OF COLUMN (4)  
(7) SECTION 3, EXHIBIT 11, SHEET 39, TOTAL OF COLUMN (5)  
(8) SELECTED BY DELOITTE CONSULTING

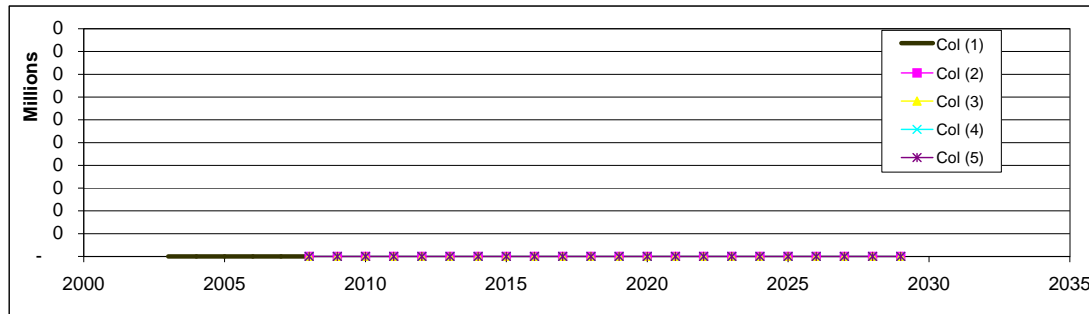
**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 11  
SHEET 39

**LIVING MAINTENANCE**

**Exponential Curve Fit of Unpaid Loss**

FY ENDING	ACTUAL PAID LOSS (1)	Incremental Unpaid Loss				FY ENDING	Incremental Unpaid Loss			
		05 TO 08 CURVE FIT (2)	04 TO 08 CURVE FIT (3)	03 TO 08 CURVE FIT (4)	03 TO 07 CURVE FIT (5)		05 TO 08 CURVE FIT (2)	04 TO 08 CURVE FIT (3)	03 TO 08 CURVE FIT (4)	03 TO 07 CURVE FIT (5)
2003	-					2030	-	-	-	-
2004	-					2031	-	-	-	-
2005	-					2032	-	-	-	-
2006	-					2033	-	-	-	-
2007	-					2034	-	-	-	-
2008	-	-	-	-	-	2035	-	-	-	-
2009		-	-	-	-	2036	-	-	-	-
2010		-	-	-	-	2037	-	-	-	-
2011		-	-	-	-	2038	-	-	-	-
2012		-	-	-	-	2039	-	-	-	-
2013		-	-	-	-	2040	-	-	-	-
2014		-	-	-	-	2041	-	-	-	-
2015		-	-	-	-	2042	-	-	-	-
2016		-	-	-	-	2043	-	-	-	-
2017		-	-	-	-	2044	-	-	-	-
2018		-	-	-	-	2045	-	-	-	-
2019		-	-	-	-	2046	-	-	-	-
2020		-	-	-	-	2047	-	-	-	-
2021		-	-	-	-	2048	-	-	-	-
2022		-	-	-	-	2049	-	-	-	-
2023		-	-	-	-	2050	-	-	-	-
2024		-	-	-	-	2051	-	-	-	-
2025		-	-	-	-	2052	-	-	-	-
2026		-	-	-	-	2053	-	-	-	-
2027		-	-	-	-	2054	-	-	-	-
2028		-	-	-	-	2055	-	-	-	-
2029		-	-	-	-	2056	-	-	-	-
						Total	-	-	-	-



(1) ACTUAL PAID LOSSES  
(2) - (5) EXPONENTIAL CURVE FIT BASED ON (1)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 11  
SHEET 40

**LIVING MAINTENANCE**

**Incremental Development Method**

AY	6/30/2007 Age	Incremental Decay	Cum Decay Relative to Current Yr Paid	7/1/2006 6/30/2007 Paid	6/30/2007 Unpaid Loss Estimate	6/30/2007 12/31/2007 Paid	12/31/2007 Unpaid Loss Estimate	Implied Cum Unpaid Loss
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1953	54.5	6.588	6.59	-	-	-	-	-
1954	53.5	0.881	6.68	-	-	-	-	-
1955	52.5	0.880	6.76	-	-	-	-	-
1956	51.5	0.879	6.82	-	-	-	-	-
1957	50.5	0.878	6.87	-	-	-	-	-
1958	49.5	0.877	6.91	-	-	-	-	-
1959	48.5	0.876	6.93	-	-	-	-	-
1960	47.5	0.876	6.94	-	-	-	-	-
1961	46.5	0.875	6.95	-	-	-	-	-
1962	45.5	0.874	6.94	-	-	-	-	-
1963	44.5	0.872	6.93	-	-	-	-	-
1964	43.5	0.871	6.91	-	-	-	-	-
1965	42.5	0.870	6.88	-	-	-	-	-
1966	41.5	0.869	6.85	-	-	-	-	-
1967	40.5	0.868	6.82	-	-	-	-	-
1968	39.5	0.867	6.77	-	-	-	-	-
1969	38.5	0.866	6.73	-	-	-	-	-
1970	37.5	0.864	6.68	-	-	-	-	-
1971	36.5	0.863	6.63	-	-	-	-	-
1972	35.5	0.861	6.57	-	-	-	-	-
1973	34.5	0.860	6.51	-	-	-	-	-
1974	33.5	0.859	6.45	-	-	-	-	-
1975	32.5	0.857	6.38	-	-	-	-	-
1976	31.5	0.855	6.31	-	-	-	-	-

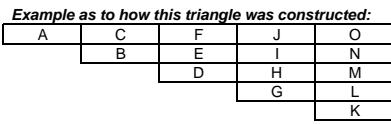
- 
- (1) AGE @ 6/30/2007
  - (2) FROM SECTION 3, EXHIBIT 11, SHEET 42, COLUMN (8)
  - (3) TOTAL FROM SECTION 3, EXHIBIT 11, SHEET 41
  - (4) PROVIDED BY OLIVER WYMAN
  - (5) = (3) x (4)
  - (6) PROVIDED BY OLIVER WYMAN
  - (7) = (5) - (6)
  - (8) = COLUMN (7) ACCUMULATED

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

**LIVING MAINTENANCE**

**Cumulative Decay Factor Applied to Payments Made in Current Calendar Year to Estimate Unpaid Losses as of 6/30/07 for each Accident Year**

ACCIDENT YEAR																							
1953	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970	1971	1972	1973	1974	1975	1976
6.588	5.803	5.107	4.490	3.944	3.460	3.033	2.655	2.322	2.029	1.770	1.542	1.342	1.167	1.013	0.878	0.760	0.657	0.567	0.488	0.420	0.360	0.309	0.264
	0.881	0.775	0.682	0.599	0.525	0.460	0.403	0.353	0.308	0.269	0.234	0.204	0.177	0.154	0.133	0.115	0.100	0.086	0.074	0.064	0.055	0.047	0.040
		0.880	0.774	0.680	0.596	0.523	0.458	0.400	0.350	0.305	0.266	0.231	0.201	0.175	0.151	0.131	0.113	0.098	0.084	0.072	0.062	0.053	0.046
			0.879	0.772	0.678	0.594	0.520	0.455	0.397	0.347	0.302	0.263	0.228	0.198	0.172	0.149	0.129	0.111	0.096	0.082	0.071	0.060	0.052
				0.878	0.771	0.675	0.591	0.517	0.452	0.394	0.344	0.299	0.260	0.226	0.195	0.169	0.146	0.126	0.109	0.093	0.080	0.069	0.059
					0.877	0.769	0.673	0.589	0.514	0.449	0.391	0.340	0.296	0.257	0.223	0.193	0.166	0.144	0.124	0.106	0.091	0.078	0.067
						0.876	0.767	0.671	0.586	0.512	0.446	0.388	0.337	0.293	0.254	0.220	0.190	0.164	0.141	0.121	0.104	0.089	0.076
							0.876	0.766	0.669	0.584	0.509	0.443	0.385	0.334	0.289	0.251	0.216	0.187	0.161	0.138	0.119	0.102	0.087
								0.875	0.764	0.667	0.581	0.506	0.439	0.381	0.331	0.286	0.247	0.213	0.184	0.158	0.136	0.116	0.099
									0.874	0.762	0.664	0.578	0.502	0.436	0.378	0.327	0.283	0.244	0.210	0.181	0.155	0.133	0.114
										0.872	0.760	0.662	0.575	0.499	0.433	0.375	0.324	0.279	0.241	0.207	0.178	0.152	0.130
											0.871	0.758	0.659	0.572	0.496	0.429	0.371	0.320	0.276	0.237	0.204	0.174	0.149
												0.870	0.756	0.657	0.569	0.493	0.426	0.367	0.316	0.272	0.234	0.200	0.171
													0.869	0.754	0.654	0.566	0.489	0.422	0.364	0.313	0.268	0.230	0.197
														0.868	0.752	0.651	0.563	0.486	0.418	0.360	0.309	0.265	0.226
															0.867	0.750	0.648	0.559	0.482	0.414	0.356	0.305	0.261
																0.866	0.748	0.645	0.556	0.478	0.411	0.352	0.301
																	0.864	0.746	0.642	0.552	0.474	0.406	0.348
																		0.863	0.743	0.639	0.549	0.470	0.402
																			0.861	0.741	0.636	0.545	0.466
																				0.860	0.738	0.633	0.541
																					0.859	0.736	0.629
																						0.857	0.733
																							0.855
6.588	6.684	6.762	6.825	6.873	6.908	6.931	6.944	6.947	6.942	6.930	6.910	6.884	6.853	6.816	6.775	6.729	6.680	6.627	6.570	6.510	6.448	6.382	6.314



- Calculation examples**
- C = B x A
  - E = D x B
  - F = D x C
  - J = G x F
  - O = K x J
  - I = G x E
  - N = K x I
  - M = K x H
  - L = K x G
  - 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 1961, the decay factor of 0.910 means that the expected payments from 6/30/07-08 are 0.91 times the actual paid losses from 6/30/06-07, similarly, the decay factor of .805 means that the expected payments from 6/30/08-09 are 0.805 times the actual paid losses from 6/30/06-07, 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 6/30/06-07.

THE DIAGONAL (A, B, D, G, K, etc) FROM SECTION 3, EXHIBIT 11, SHEET 40, COLUMN (2)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 11  
SHEET 42

**LIVING MAINTENANCE**

**Paid Tail Factor Selection**

Age Months (1)	Age Years (2)	Age to Age Development Factors							Cumulative Development Factors					
		Fitted Paid (3)	Incram. Data (4)	Weibull Curve (5)	Inverse Power Curve (6)	PA Selected Tail (7)	Selected Tail (8)	Selected Incr. Decay (9)	Fitted Paid (10)	Incram. Data (11)	Weibull Curve (12)	Inverse Power Curve (13)	PA Selected Tail (14)	Selected Tail (15)
6	0.5	55.000		2.225	32.146	55.000	55.000		280.902		6.888	243.109	286.289	281.640
18	1.5	2.300	4.726	1.438	2.867	2.500	2.300	1.324	5.107		3.096	7.563	5.205	5.121
30	2.5	1.350	2.147	1.242	1.505	1.340	1.350	0.619	2.221		2.153	2.638	2.082	2.226
42	3.5	1.165	1.237	1.153	1.213	1.140	1.165	0.636	1.645		1.734	1.753	1.554	1.649
54	4.5	1.090	1.114	1.104	1.112	1.090	1.090	0.635	1.412		1.504	1.445	1.363	1.416
66	5.5	1.050	1.062	1.073	1.067	1.047	1.050	0.606	1.295		1.363	1.300	1.250	1.299
78	6.5	1.040	1.035	1.054	1.044	1.035	1.040	0.840	1.234		1.270	1.218	1.194	1.237
90	7.5	1.025	1.029	1.040	1.030	1.028	1.025	0.650	1.186		1.205	1.167	1.154	1.189
102	8.5	1.025	1.019	1.030	1.022	1.018	1.025	1.025	1.157		1.159	1.133	1.122	1.160
114	9.5	1.020	1.021	1.023	1.017	1.017	1.020	0.820	1.129		1.125	1.109	1.103	1.132
126	10.5	1.018	1.018	1.018	1.013	1.010	1.018	0.918	1.107		1.099	1.091	1.084	1.110
138	11.5	1.015	1.017	1.014	1.010	1.010	1.015	0.848	1.087		1.079	1.077	1.074	1.090
150	12.5	1.015	1.015	1.011	1.008	1.009	1.015	1.015	1.071		1.064	1.066	1.063	1.074
162	13.5	1.012	1.016	1.009	1.007	1.008	1.012	0.812	1.055		1.052	1.057	1.054	1.058
174	14.5	1.007	1.012	1.007	1.006	1.007	1.007	0.590	1.043		1.043	1.050	1.046	1.046
186	15.5	1.006	1.007	1.006	1.005	1.006	1.006	0.792	1.036		1.035	1.044	1.038	1.038
198	16.5	1.006	1.005	1.005	1.004	1.006	1.006	1.025	1.030		1.029	1.040	1.033	1.033
210	17.5	1.005	1.005	1.004	1.003	1.005	1.005	0.931	1.024		1.024	1.035	1.027	1.027
222	18.5	1.004	1.004	1.003	1.003	1.004	1.004	0.811	1.019		1.020	1.032	1.022	1.022
234	19.5	1.003	1.003	1.003	1.003	1.003	1.003	0.724	1.015		1.017	1.029	1.017	1.017
246	20.5	1.002	1.002	1.002	1.002	1.002	1.002	0.671	1.012		1.014	1.026	1.014	1.014
258	21.5	1.002	1.000	1.002	1.002	1.002	1.002	0.872	1.010		1.012	1.024	1.012	1.012
270	22.5	1.002	1.000	1.002	1.002	1.002	1.002	1.119	1.008		1.010	1.022	1.010	1.010
282	23.5	1.001	1.000	1.001	1.002	1.001	1.001	0.758	1.006		1.008	1.020	1.008	1.008
294	24.5	1.002	1.000	1.001	1.001	1.002	1.002	1.375	1.004		1.007	1.018	1.007	1.007
306	25.5	1.002	1.000	1.001	1.001	1.002	1.002	0.817	1.002		1.006	1.017	1.005	1.005
318	26.5	1.000	1.000	1.001	1.001	1.000	1.000	0.259	1.001		1.005	1.015	1.003	1.003
330	27.5	1.000	1.000	1.001	1.001	1.000	1.000	0.453	1.000		1.004	1.014	1.003	1.003
342	28.5	1.000	1.000	1.001	1.001	1.000	1.000	-	1.000		1.004	1.013	1.003	1.003
354	29.5	1.000	1.000	1.000	1.001	1.000	1.000	-	1.000		1.003	1.012	1.003	1.003
366	30.5	1.000	1.000	1.000	1.001	1.000	1.000	-	1.000		1.003	1.011	1.003	1.003
378	31.5	1.000	1.000	1.000	1.001	1.000	1.000	0.855	1.000		1.002	1.010	1.002	1.002
390	32.5	1.000	1.000	1.000	1.001	1.000	1.000	0.857	1.000		1.002	1.009	1.002	1.002
402	33.5	1.000	1.000	1.000	1.001	1.000	1.000	0.859	1.000		1.002	1.009	1.002	1.002
414	34.5	1.000	1.000	1.000	1.001	1.000	1.000	0.860	1.000		1.001	1.008	1.001	1.001
426	35.5	1.000	1.000	1.000	1.001	1.000	1.000	0.861	1.000		1.001	1.007	1.001	1.001
438	36.5	1.000	1.000	1.000	1.001	1.000	1.000	0.863	1.000		1.001	1.007	1.001	1.001
450	37.5	1.000	1.000	1.000	1.000	1.000	1.000	0.864	1.000		1.001	1.006	1.001	1.001
462	38.5	1.000	1.000	1.000	1.000	1.000	1.000	0.866	1.000		1.001	1.006	1.001	1.001
474	39.5	1.000	1.000	1.000	1.000	1.000	1.000	0.867	1.000		1.001	1.005	1.001	1.001
486	40.5	1.000	1.000	1.000	1.000	1.000	1.000	0.868	1.000		1.001	1.005	1.001	1.001
498	41.5	1.000	1.000	1.000	1.000	1.000	1.000	0.869	1.000		1.001	1.005	1.001	1.001
510	42.5	1.000	1.000	1.000	1.000	1.000	1.000	0.870	1.000		1.000	1.004	1.000	1.000
522	43.5	1.000	1.000	1.000	1.000	1.000	1.000	0.871	1.000		1.000	1.004	1.000	1.000
534	44.5	1.000	1.000	1.000	1.000	1.000	1.000	0.872	1.000		1.000	1.004	1.000	1.000
546	45.5	1.000	1.000	1.000	1.000	1.000	1.000	0.874	1.000		1.000	1.003	1.000	1.000
558	46.5	1.000	1.000	1.000	1.000	1.000	1.000	0.875	1.000		1.000	1.003	1.000	1.000
570	47.5	1.000	1.000	1.000	1.000	1.000	1.000	0.876	1.000		1.000	1.003	1.000	1.000
582	48.5	1.000	1.000	1.000	1.000	1.000	1.000	0.876	1.000		1.000	1.002	1.000	1.000
594	49.5	1.000	1.000	1.000	1.000	1.000	1.000	0.877	1.000		1.000	1.002	1.000	1.000
606	50.5	1.000	1.000	1.000	1.000	1.000	1.000	0.878	1.000		1.000	1.002	1.000	1.000
618	51.5	1.000	1.000	1.000	1.000	1.000	1.000	0.879	1.000		1.000	1.002	1.000	1.000
630	52.5	1.000	1.000	1.000	1.000	1.000	1.000	0.880	1.000		1.000	1.001	1.000	1.000
642	53.5	-	1.000	1.000	1.000	1.000	1.000	0.881	1.000		1.000	1.001	1.000	1.000
654	54.5	1.000	1.000	1.000	1.000	1.000	1.000	0.882	1.000	1.000	1.000	1.001	1.000	1.000
Tail	Tail	1.000	1.000	1.000	1.001	1.000	1.000	3.501	1.000	1.000	1.000	1.001	1.000	1.000

54.5 tail decay 3.087 (16)  
6.588 (17)

- (1) AGE IN MONTHS
- (2) AGE IN YEARS
- (3) SECTION 3, EXHIBIT 11, SHEET 21
- (4) SECTION 3, EXHIBIT 11, SHEET 44, COLUMN (5)
- (5) SECTION 3, EXHIBIT 11, SHEET 43
- (6) SECTION 3, EXHIBIT 11, SHEET 43
- (7) PA TAIL
- (8) SELECTED BY DELOITTE CONSULTING

- (10) COLUMN (3) MULTIPLICATIVELY ACCUMULATED
- (11) COLUMN (4) MULTIPLICATIVELY ACCUMULATED
- (12) COLUMN (5) MULTIPLICATIVELY ACCUMULATED
- (13) COLUMN (6) MULTIPLICATIVELY ACCUMULATED
- (14) COLUMN (7) MULTIPLICATIVELY ACCUMULATED
- (15) COLUMN (8) MULTIPLICATIVELY ACCUMULATED
- (16) [COLUMN (8) @ 54.5] X [COLUMN (8) TAIL]
- (17) COLUMN (8) TAIL + (14)



**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 11  
SHEET 43

**LIVING MAINTENANCE**

FITTING PAID LOSS DEVELOPMENT FACTORS

Fitting for Periods:	56-to-Ult: 56
	From: 3
	To: 30
Cut-off	60

Summary of Curve Fitting		
Method	Tail	R <sup>2</sup>
Weibull	1.000	0.96640
Inverse Power	1.001	0.922

			Weibull Curve Fitting					Inverse Power Curve Fitting				
			Slope= 0.627					Slope= -2.562				
			Intercept= -1.639					Intercept= 8.028				
PERIOD	AGE	ATA	X	Y	Y*	ATA*	ATU*	X	Y	Y*	ATA*	ATU*
1	6	55.000	1.792	-3.998	-0.516	2.225	6.888	1.792	3.989	3.439	32.146	243.109
2	18	2.300	2.890	-0.561	0.173	1.438	3.096	2.890	0.262	0.624	2.867	7.563
3	30	1.350	3.401	0.300	0.493	1.242	2.153	3.401	-1.050	-0.684	1.505	2.638
4	42	1.165	3.738	0.670	0.704	1.153	1.734	3.738	-1.802	-1.546	1.213	1.753
5	54	1.090	3.989	0.914	0.861	1.104	1.504	3.989	-2.408	-2.190	1.112	1.445
6	66	1.050	4.190	1.113	0.987	1.073	1.363	4.190	-2.996	-2.704	1.067	1.300
7	78	1.040	4.357	1.181	1.092	1.054	1.270	4.357	-3.219	-3.132	1.044	1.218
8	90	1.025	4.500	1.312	1.181	1.040	1.205	4.500	-3.689	-3.498	1.030	1.167
9	102	1.025	4.625	1.312	1.260	1.030	1.159	4.625	-3.689	-3.819	1.022	1.133
10	114	1.020	4.736	1.369	1.329	1.023	1.125	4.736	-3.912	-4.104	1.017	1.109
11	126	1.018	4.836	1.395	1.392	1.018	1.099	4.836	-4.017	-4.360	1.013	1.091
12	138	1.015	4.927	1.439	1.449	1.014	1.079	4.927	-4.200	-4.593	1.010	1.077
13	150	1.015	5.011	1.439	1.501	1.011	1.064	5.011	-4.200	-4.807	1.008	1.066
14	162	1.012	5.088	1.489	1.550	1.009	1.052	5.088	-4.423	-5.004	1.007	1.057
15	174	1.007	5.159	1.603	1.594	1.007	1.043	5.159	-4.962	-5.187	1.006	1.050
16	186	1.006	5.226	1.650	1.636	1.006	1.035	5.226	-5.202	-5.358	1.005	1.044
17	198	1.006	5.288	1.646	1.675	1.005	1.029	5.288	-5.182	-5.518	1.004	1.040
18	210	1.005	5.347	1.661	1.712	1.004	1.024	5.347	-5.259	-5.669	1.003	1.035
19	222	1.004	5.403	1.701	1.747	1.003	1.020	5.403	-5.474	-5.811	1.003	1.032
20	234	1.003	5.455	1.759	1.780	1.003	1.017	5.455	-5.801	-5.946	1.003	1.029
21	246	1.002	5.505	1.825	1.811	1.002	1.014	5.505	-6.203	-6.074	1.002	1.026
22	258	1.002	5.553	1.847	1.841	1.002	1.012	5.553	-6.342	-6.196	1.002	1.024
23	270	1.002	5.598	1.830	1.870	1.002	1.010	5.598	-6.232	-6.312	1.002	1.022
24	282	1.001	5.642	1.874	1.897	1.001	1.008	5.642	-6.511	-6.424	1.002	1.020
25	294	1.002	5.684	1.824	1.923	1.001	1.007	5.684	-6.195	-6.531	1.001	1.018
26	306	1.002	5.724	1.856	1.948	1.001	1.006	5.724	-6.399	-6.633	1.001	1.017
27	318	1.000	5.762	2.048	1.972	1.001	1.005	5.762	-7.749	-6.732	1.001	1.015
28	330	1.000	5.799	2.145	1.996	1.001	1.004	5.799	-8.543	-6.827	1.001	1.014
29	342	1.000	5.835		2.018	1.001	1.004	5.835		-6.918	1.001	1.013
30	354	1.000	5.869		2.040	1.000	1.003	5.869		-7.006	1.001	1.012
31	366		5.903		2.060	1.000	1.003	5.903		-7.092	1.001	1.011
32	378		5.935		2.081	1.000	1.002	5.935		-7.174	1.001	1.010
33	390		5.966		2.100	1.000	1.002	5.966		-7.254	1.001	1.009
34	402		5.996		2.119	1.000	1.002	5.996		-7.332	1.001	1.009
35	414		6.026		2.138	1.000	1.001	6.026		-7.407	1.001	1.008
36	426		6.054		2.156	1.000	1.001	6.054		-7.481	1.001	1.007
37	438		6.082		2.173	1.000	1.001	6.082		-7.552	1.001	1.007
38	450		6.109		2.190	1.000	1.001	6.109		-7.621	1.000	1.006
39	462		6.136		2.206	1.000	1.001	6.136		-7.688	1.000	1.006
40	474		6.161		2.222	1.000	1.001	6.161		-7.754	1.000	1.005
41	486		6.186		2.238	1.000	1.001	6.186		-7.818	1.000	1.005
42	498		6.211		2.253	1.000	1.001	6.211		-7.881	1.000	1.005
43	510		6.234		2.268	1.000	1.000	6.234		-7.942	1.000	1.004
44	522		6.258		2.283	1.000	1.000	6.258		-8.001	1.000	1.004
45	534		6.280		2.297	1.000	1.000	6.280		-8.059	1.000	1.004
46	546		6.303		2.311	1.000	1.000	6.303		-8.116	1.000	1.003
47	558		6.324		2.325	1.000	1.000	6.324		-8.172	1.000	1.003
48	570		6.346		2.338	1.000	1.000	6.346		-8.227	1.000	1.003
49	582		6.366		2.351	1.000	1.000	6.366		-8.280	1.000	1.002
50	594		6.387		2.364	1.000	1.000	6.387		-8.332	1.000	1.002
51	606		6.407		2.376	1.000	1.000	6.407		-8.383	1.000	1.002
52	618		6.426		2.389	1.000	1.000	6.426		-8.434	1.000	1.002
53	630		6.446		2.401	1.000	1.000	6.446		-8.483	1.000	1.001
54	642		6.465		2.413	1.000	1.000	6.465		-8.531	1.000	1.001
55	654		6.483		2.424	1.000	1.000	6.483		-8.579	1.000	1.001
56	666		6.501		2.436	1.000	1.000	6.501		-8.625	1.000	1.001
57	678		6.519		2.447	1.000	1.000	6.519		-8.671	1.000	1.001
58	690		6.537		2.458	1.000	1.000	6.537		-8.716	1.000	1.000
59	702		6.554		2.469	1.000	1.000	6.554		-8.760	1.000	1.000
60	714		6.571		2.479	1.000	1.000	6.571		-8.804	1.000	1.000

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 11  
SHEET 44

**LIVING MAINTENANCE**

**Incremental Decay Method**

Age Months	Age Years	(Known) Selected Paid	Incem. Decay Factors	Implied ATU Dev. Factor	Decay Factor Check
(1)	(2)	(3)	(4)	(5)	(6)
6	0.5	55.000	38.217		
18	1.5	2.300	3.795	4.726	3.795
30	2.5	1.350	2.030	2.147	2.030
42	3.5	1.165	0.913	1.237	0.913
54	4.5	1.090	0.803	1.114	0.803
66	5.5	1.050	0.747	1.062	0.747
78	6.5	1.040	0.744	1.035	0.744
90	7.5	1.025	0.761	1.029	0.761
102	8.5	1.025	0.786	1.019	0.786
114	9.5	1.020	0.881	1.021	0.881
126	10.5	1.018	0.920	1.018	0.920
138	11.5	1.015	0.984	1.017	0.984
150	12.5	1.015	1.040	1.015	1.040
162	13.5	1.012	1.083	1.016	1.083
174	14.5	1.007	1.041	1.012	1.041
186	15.5	1.006	1.060	1.007	1.060
198	16.5	1.006	0.966	1.005	0.966
210	17.5	1.005	0.847	1.005	0.847
222	18.5	1.004	0.802	1.004	0.802
234	19.5	1.003	0.721	1.003	0.721
246	20.5	1.002	0.600	1.002	0.600
258	21.5	1.002	-	1.000	-
270	22.5	1.002	-	1.000	-
282	23.5	1.001	-	1.000	-
294	24.5	1.002	-	1.000	-
306	25.5	1.002	-	1.000	-
318	26.5	1.000	-	1.000	-
330	27.5	1.000	-	1.000	-
342	28.5	1.000	-	1.000	-
354	29.5	1.000	-	1.000	-
366	30.5	-	-	1.000	-
378	31.5	-	-	1.000	-
390	32.5	-	-	1.000	-
402	33.5	-	-	1.000	-
414	34.5	-	-	1.000	-
426	35.5	-	-	1.000	-
438	36.5	-	-	1.000	-
450	37.5	-	-	1.000	-
462	38.5	-	-	1.000	-
474	39.5	-	-	1.000	-
486	40.5	-	-	1.000	-
498	41.5	-	-	1.000	-
510	42.5	-	-	1.000	-
522	43.5	-	-	1.000	-
534	44.5	-	-	1.000	-
546	45.5	-	-	1.000	-
558	46.5	-	-	1.000	-
570	47.5	-	-	1.000	-
582	48.5	-	-	1.000	-
594	49.5	-	-	1.000	-
606	50.5	-	-	1.000	-
618	51.5	-	-	1.000	-
630	52.5	-	-	1.000	-

(1) AGE IN MONTHS  
(2) AGE IN YEARS  
(3) SECTION 3, EXHIBIT 11, SHEET 21  
(4) GEOMETRIC MEAN FROM SECTION 3, EXHIBIT 11, SHEET 45  
(5)  $1.0 + [(3) - 1.0] \times (4) / (3) \text{ PRIOR AGE}$   
(6)  $[(5) - 1.0] \times [(5) \text{ PRIOR AGE}] / [(5) \text{ PRIOR AGE} - 1.0]$





**OHIO BUREAU OF WORKERS' COMPENSATION**  
**PUBLIC EMPLOYERS - STATE AGENCIES**  
**COMPENSATION**  
**LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)**  
**(000's)**

SECTION 3  
EXHIBIT 12  
SHEET 1

SUMMARY OF LOSS & ALAE RESERVES

ACCIDENT YEAR	PAYROLL	SEL.ULT. EXPECTED PAID AT @ 6/30/08	SELECTED ULTIMATE LOSS & ALAE	SELECTED NOMINAL UNPAID LOSS & ALAE	DISCOUNT FACTOR AT 5.0%	SELECTED DISCOUNTED UNPAID LOSS & ALAE	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		0			84.2%		
1977	1,465,551	353	359	6	83.6%	5	0.02
1978	1,553,484	318	324	6	83.1%	5	0.02
1979	1,646,693	477	488	12	82.5%	10	0.03
1980	1,745,494	325	334	9	81.3%	8	0.02
1981	1,826,711	401	414	14	80.4%	11	0.02
1982	2,061,263	462	481	19	80.4%	16	0.02
1983	2,173,213	499	523	25	79.7%	20	0.02
1984	2,314,385	533	564	30	78.7%	24	0.02
1985	2,444,242	373	398	25	78.3%	20	0.02
1986	2,644,132	308	333	25	78.5%	20	0.01
1987	2,911,888	287	314	28	78.0%	22	0.01
1988	3,191,151	343	382	39	77.5%	31	0.01
1989	3,341,117	542	618	76	77.6%	59	0.02
1990	3,644,538	423	498	76	78.4%	59	0.01
1991	3,852,022	159	195	36	78.6%	28	0.01
1992	3,944,342	189	242	53	78.5%	41	0.01
1993	4,020,534	201	269	68	77.9%	53	0.01
1994	4,272,082	84	120	36	77.8%	28	0.00
1995	4,432,599	247	379	132	77.4%	102	0.01
1996	4,487,291	195	327	131	76.9%	101	0.01
1997	4,623,816	231	427	196	76.3%	149	0.01
1998	4,816,176	128	268	140	75.7%	106	0.01
1999	5,047,597	199	472	273	74.5%	203	0.01
2000	5,318,217	102	327	225	73.4%	165	0.01
2001	5,597,545	295	784	489	72.1%	353	0.01
2002	5,821,179	197	737	540	71.4%	386	0.01
2003	6,004,956	50	584	534	70.0%	374	0.01
2004	6,183,507	21	586	565	68.6%	387	0.01
2005	6,388,250	216	734	519	66.8%	346	0.01
2006	6,653,696	27	1,084	1,057	64.6%	682	0.02
2007	6,914,380	22	959	936	62.7%	587	0.01
2008	3,560,906	2	461	459	60.7%	279	0.01
TOTAL		8,207	14,986	6,779	69.0%	4,679	
EXLD PRIOR		8,207	14,986	6,779	69.0%	4,679	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 3, EXHIBIT 12, SHEET 4, COL. 2 + SECTION 3, EXHIBIT 12, SHEET 3, COL. 8  
(3) SECTION 3, EXHIBIT 12, SHEET 4, COL. 12; 2008 ADJUSTED TO PARTIAL YEAR  
(4) = (3) - (2)  
(5) SECTION 3, EXHIBIT 12, SHEET 16, COL. 6  
(6) = (4) x (5)  
(7) = [(3) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

**LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)  
(000's)**

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS & ALAE @ 6/30/2008	FISCAL YEAR ENDING															
		2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	> 2023
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
PRIOR	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1977	6	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
1978	6	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0
1979	12	2	2	2	1	1	1	1	1	1	0	0	0	0	0	0	0
1980	9	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0
1981	14	2	2	2	2	1	1	1	1	1	1	0	0	0	0	0	0
1982	19	3	2	2	2	2	1	1	1	1	1	1	1	0	0	0	0
1983	25	4	4	3	2	2	2	2	1	1	1	1	1	1	0	0	1
1984	30	4	4	4	3	2	2	2	2	1	1	1	1	1	1	1	1
1985	25	4	3	3	3	2	2	2	1	1	1	1	1	1	0	0	1
1986	25	4	3	2	2	2	2	1	1	1	1	1	1	1	0	0	1
1987	28	4	4	3	2	2	2	2	1	1	1	1	1	1	1	0	2
1988	39	6	5	5	4	3	3	3	2	2	2	1	1	1	1	1	3
1989	76	12	9	8	8	6	4	4	4	3	2	3	2	2	2	1	5
1990	76	14	10	7	6	6	5	4	3	4	2	2	2	2	2	1	5
1991	36	6	6	4	3	2	3	2	1	1	1	1	1	1	1	1	2
1992	53	9	8	7	5	3	3	3	2	2	2	2	1	1	1	1	4
1993	68	9	9	8	8	5	4	3	3	2	2	2	2	1	1	1	5
1994	36	5	4	4	4	3	2	2	2	1	1	1	1	1	0	0	3
1995	132	19	17	13	13	12	11	8	5	5	5	4	3	3	3	2	11
1996	131	18	16	15	11	11	10	9	6	5	4	4	3	2	2	2	11
1997	196	24	23	21	19	15	15	13	12	8	6	5	6	4	3	3	17
1998	140	17	15	14	13	12	9	9	8	8	5	4	3	3	2	2	13
1999	273	26	30	27	25	24	22	16	17	15	14	9	7	6	6	4	26
2000	225	21	19	23	20	19	18	16	12	12	11	10	7	5	4	5	22
2001	489	39	41	39	46	40	38	35	32	24	25	22	20	14	10	9	54
2002	540	51	39	41	39	45	40	38	35	32	24	25	22	20	14	10	63
2003	534	36	47	36	38	36	42	37	35	33	30	22	23	20	19	13	67
2004	565	34	36	47	36	38	35	42	37	35	32	30	22	23	20	19	80
2005	519	23	30	32	41	31	33	31	37	32	31	28	26	20	20	18	86
2006	1,057	30	46	60	63	81	62	65	62	72	64	60	56	51	39	40	206
2007	936	31	26	39	51	54	69	53	56	53	62	55	52	48	44	33	210
2008	459	24	29	25	38	49	52	66	51	54	51	59	52	50	46	42	233
TOTAL	6,779	485	494	498	510	514	495	473	435	412	384	356	318	282	244	210	1,130

(1) SECTION 3, EXHIBIT 12, SHEET 1, COL. 4  
(2) - (17) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 12, SHEET 21

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION  
LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)  
(000's)**

SECTION 3  
EXHIBIT 12  
SHEET 3

ESTIMATED PAYMENTS FROM 1/1/2008 TO 6/30/2008

ACCIDENT YEAR	SELECTED	PAID	AGE @ 12/31/2007	AGE @ 6/30/2008	LDF @ 12/31/2007	LDF @ 6/30/2008	EXPECTED PERCENT	1/1/08 TO 6/30/08
	ULTIMATE LOSS & ALAE	LOSS & ALAE @ 12/31/07						EXPECTED PAYMENTS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR	0	0	384	390	1.014	1.013	10.9%	0
1977	359	353	372	378	1.018	1.016	10.6%	1
1978	324	317	360	366	1.022	1.020	10.0%	1
1979	488	476	348	354	1.027	1.024	7.7%	1
1980	334	324	336	342	1.031	1.029	8.1%	1
1981	414	399	324	330	1.038	1.034	9.9%	2
1982	481	460	312	318	1.046	1.042	7.9%	2
1983	523	497	300	306	1.053	1.049	7.0%	2
1984	564	531	288	294	1.062	1.057	7.9%	3
1985	398	370	276	282	1.075	1.068	9.3%	3
1986	333	306	264	270	1.090	1.083	7.6%	2
1987	314	284	252	258	1.106	1.097	7.5%	2
1988	382	339	240	246	1.128	1.115	8.8%	4
1989	618	533	228	234	1.159	1.140	10.5%	9
1990	498	415	216	222	1.201	1.179	9.3%	8
1991	195	156	204	210	1.251	1.224	8.8%	3
1992	242	185	192	198	1.308	1.279	7.3%	4
1993	269	195	180	186	1.380	1.338	8.3%	6
1994	120	81	168	174	1.478	1.425	7.8%	3
1995	379	237	156	162	1.601	1.535	7.2%	10
1996	327	186	144	150	1.756	1.673	6.6%	9
1997	427	217	132	138	1.965	1.848	6.6%	14
1998	268	120	120	126	2.226	2.098	5.0%	7
1999	472	185	108	114	2.546	2.371	4.8%	14
2000	327	93	96	102	2.977	2.750	4.2%	10
2001	784	270	84	90	3.674	3.245	4.9%	25
2002	737	177	72	78	4.803	4.234	3.5%	20
2003	584	33	60	66	6.510	5.547	3.1%	17
2004	586	8	48	54	9.389	7.877	2.3%	13
2005	734	208	36	42	13.752	11.618	1.4%	8
2006	1,084	9	24	30	23.031	16.847	1.7%	18
2007	959	10	12	18	68.229	36.389	1.3%	12
2008	922		0	6		545.830	0.2%	2
TOTAL	15,448	7,973						234
EXLD PRIOR	15,448	7,973						234

(1) SECTION 3, EXHIBIT 12, SHEET 4, COL. 12  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) AGE OF ACCIDENT YEAR AT 12/31/2007  
(4) AGE OF ACCIDENT YEAR AT 6/30/2008

(5) BASED ON SECTION 3, EXHIBIT 12, SHEET 21 AGE OF (5)  
(6) BASED ON SECTION 3, EXHIBIT 12, SHEET 21 AGE OF (6)  
(7) =  $[1 / (6) - 1 / (5)] / [1 - 1 / (5)]$   
(8) =  $[(1) - (2)] \times (7)$

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 12  
SHEET 4

**LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)  
(000's)**

SELECTION OF ULTIMATE LOSS & ALAE

ACCIDENT YEAR	INDICATED ULTIMATE LOSS & ALAE											SELECTED ULTIMATE LOSS & ALAE (12)	SELECTED ULTIMATE LOSS RATE (13)
	PAYROLL (1)	PAID LOSS & ALAE @ 12/31/07 (2)	INCURRED LOSS & ALAE @ 12/31/07 (3)	LOSS DEVELOPMENT		BORNHJETTER-FERGUSON		PAID CUM. FREQ/SEV AY DEV. (8)	PAID INCR. FREQ/SEV AY DEV. (9)	INCR. INDEX PAYMENT METHOD (10)	PAID INCR. TRENDED FREQ/SEV (11)		
		PAID	INCURRED	PAID	INCURRED	PAID	INCURRED						
PRIOR												0	
1977	1,465,551	353	353	359		359		360	360	360		359	0.024
1978	1,553,484	317	317	324		324		324	323	323		324	0.021
1979	1,646,693	476	476	488		488		488	475	475		488	0.030
1980	1,745,494	324	324	334		334		334	331	335		334	0.019
1981	1,826,711	399	399	414		414		414	389	402		414	0.023
1982	2,061,263	460	460	481		481		481	469	493		481	0.023
1983	2,173,213	497	497	523		523		523	557	537		523	0.024
1984	2,314,385	531	531	564		564		564	552	572		564	0.024
1985	2,444,242	370	370	398		398		398	377	444		398	0.016
1986	2,644,132	306	306	333		333		333	329	400		333	0.013
1987	2,911,888	284	284	314		314		315	278	386		314	0.011
1988	3,191,151	339	339	382		382		382	419	482		382	0.012
1989	3,341,117	533	533	618		618		618	688	698		618	0.018
1990	3,644,538	415	415	498		498		499	852	602		498	0.014
1991	3,852,022	156	156	195		195		195	149	343		195	0.005
1992	3,944,342	185	185	242		242		242	189	425		242	0.006
1993	4,020,534	195	195	269		269		269	739	439		269	0.007
1994	4,272,082	81	81	120		120		120	168	355		120	0.003
1995	4,432,599	237	237	379		379		379	924	537		379	0.009
1996	4,487,291	186	186	327		327		327	67	386		327	0.007
1997	4,623,816	217	217	427		427		427	1,047	535		427	0.009
1998	4,816,176	120	120	268		268		268	484	456		268	0.006
1999	5,047,597	185	185	472		472		472	1,609	619		472	0.01
2000	5,318,217	93	93	276		276		276	420	588		327	0.006
2001	5,597,545	270	270	991		991		992	3,007	770		784	0.014
2002	5,821,179	177	177	849		849		851	2,205	686		737	0.013
2003	6,004,956	33	33	214		214		215	734	653		584	0.010
2004	6,183,507	8	8	75		75		75	282	681		586	0.009
2005	6,388,250	208	208	2,860		734		2,880	4,620	900		734	0.011
2006	6,653,696	9	9	209		209	1,084	216	333	702		1,084	0.016
2007	6,914,380	10	10	682		959		897		782		959	0.014
2008	7,121,811					922				851		922	0.013
TOTAL		7,973	7,973	14,886		15,188		15,135	23,377	17,218		15,448	
EXLD PRIOR		7,973	7,973	14,886		15,188		15,135	23,377	17,218		15,448	
EXLD PRIOR & 2008		7,973	7,973	14,886		14,266		15,135	23,377	16,367		14,525	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) BASED ON DATA FROM OLIVER WYMAN & BWC  
(4) SECTION 3, EXHIBIT 12, SHEET 5, COL. 4  
(5) N/A  
(6) SECTION 3, EXHIBIT 12, SHEET 7, COL. 8

(7) N/A  
(8) SECTION 3, EXHIBIT 12, SHEET 9, COL. 8  
(9) SECTION 3, EXHIBIT 12, SHEET 10  
(10) SECTION 3, EXHIBIT 12, SHEET 13, COL. 10  
(11) N/A  
(12) SELECTED BY DELOITTE CONSULTING

(13) (12) / (1) x 100



**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION  
LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)  
(000's)**

SECTION 3  
EXHIBIT 12  
SHEET 5

PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE (MONTHS)	PAID LOSS & ALAE	PAID LDF	INDICATED ULTIMATE @ 12/31/07	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
		0			
1977	372	353	1.018	359	0.02
1978	360	317	1.022	324	0.02
1979	348	476	1.027	488	0.03
1980	336	324	1.031	334	0.02
1981	324	399	1.038	414	0.02
1982	312	460	1.046	481	0.02
1983	300	497	1.053	523	0.02
1984	288	531	1.062	564	0.02
1985	276	370	1.075	398	0.02
1986	264	306	1.090	333	0.01
1987	252	284	1.106	314	0.01
1988	240	339	1.128	382	0.01
1989	228	533	1.159	618	0.02
1990	216	415	1.201	498	0.01
1991	204	156	1.251	195	0.01
1992	192	185	1.308	242	0.01
1993	180	195	1.380	269	0.01
1994	168	81	1.478	120	0.00
1995	156	237	1.601	379	0.01
1996	144	186	1.756	327	0.01
1997	132	217	1.965	427	0.01
1998	120	120	2.226	268	0.01
1999	108	185	2.546	472	0.01
2000	96	93	2.977	276	0.01
2001	84	270	3.674	991	0.02
2002	72	177	4.803	849	0.01
2003	60	33	6.510	214	0.00
2004	48	8	9.389	75	0.00
2005	36	208	13.752	2,860	0.04
2006	24	9	23.031	209	0.00
2007	12	10	68.229	682	0.01
2008	0				
TOTAL		7,973		14,886	

- 
- (1) AGE OF ACCIDENT YEAR  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 3, EXHIBIT 12, SHEET 18, COL. 6  
(4) = (2) x (3)  
(5) = (4) / PAYROLL x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION  
LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)  
(000's)**

SECTION 3  
EXHIBIT 12  
SHEET 7

PAID BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED		EXPECTED %	EXPECTED	ACTUAL	EXPECTED	INDICATED	INDICATED
		LOSS RATE	DOLLARS	OF PAID	PAID	PAID	UNPAID	ULTIMATE	ULTIMATE
	(1)	(2)	(3)	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS RATE
				(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551	0.02	359	98.2%	353	353	6	359	0.02
1978	1,553,484	0.02	324	97.8%	317	317	7	324	0.02
1979	1,646,693	0.03	488	97.4%	476	476	13	488	0.03
1980	1,745,494	0.02	334	97.0%	324	324	10	334	0.02
1981	1,826,711	0.02	414	96.4%	399	399	15	414	0.02
1982	2,061,263	0.02	481	95.6%	460	460	21	481	0.02
1983	2,173,213	0.02	523	94.9%	497	497	26	523	0.02
1984	2,314,385	0.02	564	94.1%	531	531	33	564	0.02
1985	2,444,242	0.02	398	93.0%	370	370	28	398	0.02
1986	2,644,132	0.01	333	91.7%	306	306	27	333	0.01
1987	2,911,888	0.01	314	90.4%	284	284	30	314	0.01
1988	3,191,151	0.01	382	88.7%	339	339	43	382	0.01
1989	3,341,117	0.02	618	86.2%	533	533	85	618	0.02
1990	3,644,538	0.01	498	83.3%	415	415	83	498	0.01
1991	3,852,022	0.01	195	79.9%	156	156	39	195	0.01
1992	3,944,342	0.01	242	76.5%	185	185	57	242	0.01
1993	4,020,534	0.01	461	72.5%	334	195	127	322	0.01
1994	4,272,082	0.01	447	67.7%	303	81	145	226	0.01
1995	4,432,599	0.01	321	62.5%	200	237	120	357	0.01
1996	4,487,291	0.01	273	56.9%	155	186	118	304	0.01
1997	4,623,816	0.01	298	50.9%	152	217	147	364	0.01
1998	4,816,176	0.01	336	44.9%	151	120	185	305	0.01
1999	5,047,597	0.01	341	39.3%	134	185	207	393	0.01
2000	5,318,217	0.01	431	33.6%	145	93	286	379	0.01
2001	5,597,545	0.01	424	27.2%	115	270	308	578	0.01
2002	5,821,179	0.01	565	20.8%	118	177	447	624	0.01
2003	6,004,956	0.01	652	15.4%	100	33	551	584	0.01
2004	6,183,507	0.01	647	10.7%	69	8	578	586	0.01
2005	6,388,250	0.01	568	7.3%	41	208	526	734	0.01
2006	6,653,696	0.02	1,123	4.3%	49	9	1,074	1,084	0.02
2007	6,914,380	0.01	963	1.5%	14	10	949	959	0.01
2008	7,121,811	0.01	922	0.0%			922	922	0.01
TOTAL			15,240		8,024	7,973	7,216	15,188	

(1)	PROVIDED BY OLIVER WYMAN & BWC	(6)	BASED ON DATA FROM OLIVER WYMAN & BWC
(2)	SECTION 3, EXHIBIT 12, SHEET 17, COL. 14	(7)	= (3) x [1 - (4)]
(3)	= [(1) x (2)] / 100	(8)	= (6) + (7)
(4)	= 1 / SECTION 3, EXHIBIT 12, SHEET 5, COL. 3	(9)	= [(8) / (1)] x 100
(5)	= (3) x (4)		

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION  
LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)  
(000's)**

SECTION 3  
EXHIBIT 12  
SHEET 9

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 & ALAE	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551	976	1.000	976	361	1.020	368	360	0.02
1978	1,553,484	1,058	1.000	1,058	300	1.022	306	324	0.02
1979	1,646,693	1,001	1.000	1,001	475	1.027	488	488	0.03
1980	1,745,494	1,184	1.000	1,184	274	1.031	282	334	0.02
1981	1,826,711	1,123	1.000	1,123	355	1.038	369	414	0.02
1982	2,061,263	1,271	1.000	1,271	362	1.046	379	481	0.02
1983	2,173,213	1,347	1.000	1,347	369	1.053	388	523	0.02
1984	2,314,385	1,435	1.000	1,435	370	1.062	393	564	0.02
1985	2,444,242	1,548	1.000	1,548	239	1.075	257	398	0.02
1986	2,644,132	1,641	1.000	1,641	186	1.090	203	333	0.01
1987	2,911,888	1,690	1.000	1,690	168	1.106	186	315	0.01
1988	3,191,151	1,892	1.000	1,892	179	1.128	202	382	0.01
1989	3,341,117	1,901	1.000	1,902	280	1.159	325	618	0.02
1990	3,644,538	1,873	1.001	1,875	222	1.200	266	499	0.01
1991	3,852,022	1,794	1.001	1,796	87	1.249	109	195	0.01
1992	3,944,342	1,945	1.002	1,948	95	1.306	124	242	0.01
1993	4,020,534	1,912	1.002	1,916	102	1.377	140	269	0.01
1994	4,272,082	1,851	1.003	1,856	44	1.474	65	120	0.00
1995	4,432,599	1,822	1.003	1,828	130	1.595	207	379	0.01
1996	4,487,291	1,806	1.005	1,814	103	1.748	180	327	0.01
1997	4,623,816	1,634	1.007	1,645	133	1.953	260	427	0.01
1998	4,816,176	1,565	1.010	1,581	77	2.205	170	268	0.01
1999	5,047,597	1,802	1.014	1,828	103	2.511	258	472	0.01
2000	5,318,217	1,871	1.021	1,910	49	2.917	144	276	0.01
2001	5,597,545	1,679	1.034	1,736	161	3.558	572	992	0.02
2002	5,821,179	1,498	1.056	1,582	118	4.555	538	851	0.01
2003	6,004,956	1,557	1.089	1,696	21	5.994	127	215	0.00
2004	6,183,507	1,451	1.139	1,653	6	8.280	46	75	0.00
2005	6,388,250	1,344	1.235	1,660	155	11.213	1,735	2,880	0.05
2006	6,653,696	975	1.499	1,461	9	15.893	148	216	0.00
2007	6,914,380	608	2.543	1,546	16	35.267	580	897	0.01
2008	7,121,811		-			-			
Total		47,054		49,404				15,135	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 3, EXHIBIT 12, SHEET 18, COL. 12  
(4) = (2) x (3)  
(5) SECTION 3, EXHIBIT 12, SHEET 29

(6) SECTION 3, EXHIBIT 12, SHEET 18, COL. 15  
(7) = (5) x (6)  
(8) = [(4) x (7)] / 1000  
(9) = [(8) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

**LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)**

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	TAIL	INDICATED ULTIMATE				
1977																		312	0	13	16	0	7	0	0	0	0	0	0	5	0	0	7	360			
1978																	264	10	21	9	0	0	5	0	8	0	0	0	0	0	0	0	0	6	323		
1979																367	0	5	8	8	8	8	8	0	8	0	17	0	0	21	15	0	0	9	475		
1980															240	0	6	19	15	13	0	0	0	0	8	17	8	0	0	0	0	0	0	6	331		
1981													259	229	19	19	18	11	0	8	38	11	8	10	3	0	7	0	0	0	0	0	8	389			
1982												232	25	10	6	36	55	8	15	11	20	8	8	23	0	40	0	0	0	0	0	0	0	9	469		
1983											216	33	46	16	17	62	31	9	6	8	24	20	7	0	40	0	0	0	0	0	0	0	0	11	557		
1984										186	32	26	42	5	8	5	5	0	23	31	6	13	19	35	8	10	10	3	0	0	0	0	0	11	552		
1985										113	10	13	22	26	14	8	22	12	11	15	23	13	4	4	4	4	4	1	0	0	0	0	0	7	377		
1986										73	20	37	31	21	10	6	3	30	9	16	8	8	0	0	0	0	0	0	0	0	0	0	0	0	6	329	
1987										61	51	60	24	24	26	3	24	16	8	0	16	19	19	9	10	9	11	11	3	0	0	0	0	8	419		
1988						107	10	8	24	36	16	87	56	63	29	39	21	8	29	29	30	15	15	13	17	17	4	0	0	0	0	0	0	13	688		
1989					141	5	15	8	11	8	8	16	16	8	8	25	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	17	852		
1990				10	5	15	8	11	8	8	16	16	8	8	25	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	149		
1991		7		0	5	24	19	8	16	28	34	8	28	0	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4	189		
1992					16	8	0	15	0	8	24	41	2	16	55	107	65	36	56	57	59	29	30	26	34	33	8	0	0	0	0	0	0	14	739		
1993						2	9	22	8	8	8	16	0	8	8	15	9	5	8	8	8	8	4	4	5	5	1	0	0	0	0	0	0	0	3	168	
1994																																				18	924
1995				21	19	16	16	4	8	67	16	8	62	59	56	110	66	37	57	59	61	30	31	27	34	34	9	0	0	0	0	0	0	1	67		
1996				3	0	20	0	20	16	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	20	1,047	
1997					20	40	32	18	8	31	68	75	63	59	57	111	67	37	57	59	61	30	31	27	35	34	9	0	0	0	0	0	0	0	9	484	
1998				16	40	0	8	24	8	24	28	30	25	24	23	45	27	15	23	24	25	12	12	11	14	14	4	0	0	0	0	0	0	8	3,007		
1999																																			31	1,609	
2000				6	0	0	51	32	8	88	102	111	93	88	84	164	99	55	85	88	91	44	46	40	51	51	13	0	0	0	0	0	0	8	420		
2001				8	8	0	24	29	18	19	19	22	24	20	19	18	36	22	12	19	19	20	10	9	11	11	3	0	0	0	0	0	0	59	3,007		
2002																																			43	2,205	
2003				15	23	39	8	91	100	97	107	107	123	134	112	106	102	198	120	67	103	106	109	53	55	48	62	61	16	0	0	0	0	14	734		
2004				8	0	9	8	31	33	32	36	36	41	45	38	35	34	66	40	22	35	35	37	18	18	16	21	21	5	0	0	0	0	6	282		
2005																																				90	4,620
2006				68	128	125	50	183	200	194	214	214	246	268	225	212	204	397	239	134	207	212	219	107	110	96	124	123	31	0	0	0	0	7	333		
2007				8	9	9	4	13	14	14	15	15	18	19	16	15	15	28	17	10	15	15	16	8	8	7	9	9	2	0	0	0	0	-	-		
Factors		1.141	0.979	0.399	3.651	1.092	0.971	1.101	1.000	1.150	1.089	0.841	0.943	0.960	1.949	0.603	0.561	1.539	1.025	1.035	0.486	1.034	0.870	1.296	0.989	0.255	-	0.941	-	-	-	-	-	Tail 1.020			

Example: AY 2005 Age 54 of 0,050 = 0,125 x 0,399 and AY 2005 Age 66 of 0,183 = 0,050 x 3,651

NOTE: FACTORS ARE FROM SECTION 3, EXHIBIT 12, SHEET 34

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION  
LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)  
(000's)**

SECTION 3  
EXHIBIT 12  
SHEET 13

INCREMENTAL INDEX PAYMENT METHOD

ACCIDENT YEAR	PAYROLL	PAID LOSS & ALAE @ 12/31/07	INCREMENTAL PAID LOSS & ALAE PER			AVERAGE WEEKLY BENEFIT	SELECTED ULTIMATE CLAIMS	IMPLIED ULTIMATE LOSS & ALAE	TAIL OF 1.020 DEVELOP.	IMPLIED ULTIMATE INCLD TAIL	IMPLIED ULTIMATE LOSS RATE
			AVG. WEEKLY BENEFIT & ULTIMATE CLAIMS AS OF 12/31/07	FUTURE DEVELOP.	IMPLIED ULTIMATE						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1977	1,465,551	353	2.851	-	2.851	126.72	976	353	7	360	0.02
1978	1,553,484	317	2.189	-	2.189	136.90	1,058	317	6	323	0.02
1979	1,646,693	466	3.099	-	3.099	150.22	1,001	466	9	475	0.03
1980	1,745,494	324	1.698	0.023	1.722	161.15	1,184	328	7	335	0.02
1981	1,826,711	381	1.960	0.066	2.026	173.34	1,123	394	8	402	0.02
1982	2,061,263	460	1.956	0.100	2.056	185.11	1,271	484	10	493	0.02
1983	2,173,213	497	1.879	0.112	1.991	196.27	1,347	527	10	537	0.02
1984	2,314,385	518	1.757	0.145	1.902	205.46	1,435	561	11	572	0.02
1985	2,444,242	370	1.114	0.195	1.309	214.58	1,548	435	9	444	0.02
1986	2,644,132	306	0.845	0.240	1.084	220.48	1,641	392	8	400	0.02
1987	2,911,888	272	0.708	0.277	0.985	227.56	1,690	379	8	386	0.01
1988	3,191,151	339	0.759	0.299	1.058	235.91	1,892	472	9	482	0.02
1989	3,341,117	533	1.153	0.329	1.482	242.90	1,901	685	14	698	0.02
1990	3,644,538	415	0.874	0.370	1.244	253.22	1,875	591	12	602	0.02
1991	3,852,022	146	0.312	0.409	0.721	260.23	1,796	337	7	343	0.01
1992	3,944,342	185	0.350	0.438	0.788	271.74	1,948	417	8	425	0.01
1993	4,020,534	185	0.345	0.459	0.804	279.18	1,916	430	9	439	0.01
1994	4,272,082	81	0.152	0.497	0.650	288.55	1,855	348	7	355	0.01
1995	4,432,599	237	0.437	0.534	0.971	296.24	1,828	526	10	537	0.01
1996	4,487,291	66	0.119	0.561	0.680	306.80	1,814	378	8	386	0.01
1997	4,623,816	217	0.416	0.589	1.004	317.50	1,645	525	10	535	0.01
1998	4,816,176	120	0.230	0.622	0.852	331.25	1,582	447	9	456	0.01
1999	5,047,597	185	0.294	0.669	0.963	344.37	1,830	607	12	619	0.01
2000	5,318,217	87	0.128	0.717	0.845	357.34	1,910	577	11	588	0.01
2001	5,597,545	270	0.422	0.760	1.182	369.07	1,731	755	15	770	0.01
2002	5,821,179	177	0.294	0.825	1.119	378.74	1,587	673	13	686	0.01
2003	6,004,956	25	0.038	0.930	0.968	388.94	1,701	640	13	653	0.01
2004	6,183,507	8	0.012	0.992	1.004	401.53	1,657	668	13	681	0.01
2005	6,388,250	196	0.290	1.016	1.306	410.99	1,644	882	18	900	0.01
2006	6,653,696	8	0.013	1.068	1.081	425.78	1,495	688	14	702	0.01
2007	6,914,380			1.128	1.128	439.79	1,546	767	15	782	0.01
2008	7,121,811		-	1.149	1.149	454.33	1,599	834	17	851	0.01
TOTAL		7,744					51,027	16,882	337	17,218	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) = (2) / [(6) x (7)] x 1000  
(4) SECTION 3, EXHIBIT 12, SHEET 20, COL. 6  
(5) = (3) + (4)  
(6) FROM OLIVER WYMAN AUDIT REPORT

(7) SECTION 3, EXHIBIT 12, SHEET 14, COL. 14  
(8) = (5) x (6) x (7)  
(9) = [TAIL - 1.0] x (8)  
(10) = (8) + (9)  
(11) = [(10) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION  
LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)  
(000's)**

SECTION 3  
EXHIBIT 12  
SHEET 14

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	1,465,551	3.359	4,922,326	976	1.000	976	6.660%	1.983%				6.66%	976	976	6.66%
1978	1,553,484	3.155	4,901,629	1,058	1.000	1,058	6.810%	2.158%				6.81%	1,058	1,058	6.81%
1979	1,646,693	2.926	4,817,753	1,001	1.000	1,001	6.079%	2.078%				6.08%	1,001	1,001	6.08%
1980	1,745,494	2.721	4,749,377	1,184	1.000	1,184	6.783%	2.493%				6.78%	1,184	1,184	6.78%
1981	1,826,711	2.507	4,579,080	1,123	1.000	1,123	6.148%	2.452%	5.9%			6.15%	1,123	1,123	6.15%
1982	2,061,263	2.383	4,912,636	1,271	1.000	1,271	6.166%	2.587%	5.4%			6.17%	1,271	1,271	6.17%
1983	2,173,213	2.282	4,959,803	1,347	1.000	1,347	6.199%	2.716%	5.9%			6.20%	1,347	1,347	6.20%
1984	2,314,385	2.175	5,033,338	1,435	1.000	1,435	6.199%	2.850%	3.8%			6.20%	1,435	1,435	6.20%
1985	2,444,242	2.102	5,136,682	1,548	1.000	1,548	6.332%	3.013%	5.2%			6.33%	1,548	1,548	6.33%
1986	2,644,132	2.051	5,422,039	1,641	1.000	1,641	6.207%	3.027%	4.3%			6.21%	1,641	1,641	6.21%
1987	2,911,888	1.984	5,777,397	1,690	1.000	1,690	5.804%	2.926%	2.1%			5.80%	1,690	1,690	5.80%
1988	3,191,151	1.896	6,049,062	1,892	1.000	1,892	5.929%	3.128%	1.6%			5.93%	1,892	1,892	5.93%
1989	3,341,117	1.854	6,194,502	1,901	1.000	1,901	5.691%	3.070%	0.7%			5.69%	1,901	1,901	5.69%
1990	3,644,538	1.785	6,505,112	1,873	1.001	1,875	5.145%	2.883%	-0.5%			5.15%	1,875	1,875	5.15%
1991	3,852,022	1.729	6,659,610	1,794	1.001	1,796	4.662%	2.697%	-2.4%			4.66%	1,796	1,796	4.66%
1992	3,944,342	1.644	6,485,086	1,945	1.002	1,948	4.939%	3.004%	-2.1%			4.94%	1,948	1,948	4.94%
1993	4,020,534	1.614	6,488,066	1,912	1.002	1,916	4.765%	2.953%	-0.4%			4.76%	1,916	1,916	4.76%
1994	4,272,082	1.577	6,736,880	1,851	1.002	1,855	4.342%	2.753%	0.0%	0.809	2.228%	4.34%	1,855	1,855	4.34%
1995	4,432,599	1.532	6,790,486	1,822	1.003	1,828	4.124%	2.692%	-0.9%	0.822	2.212%	4.12%	1,828	1,828	4.12%
1996	4,487,291	1.480	6,641,637	1,806	1.005	1,814	4.043%	2.732%	-2.8%	0.834	2.279%	4.04%	1,814	1,814	4.04%
1997	4,623,816	1.415	6,540,439	1,634	1.007	1,645	3.558%	2.515%	-3.2%	0.847	2.130%	3.56%	1,645	1,645	3.56%
1998	4,816,176	1.351	6,505,829	1,565	1.011	1,582	3.286%	2.432%	-3.1%	0.860	2.091%	3.29%	1,582	1,582	3.29%
1999	5,047,597	1.308	6,599,852	1,802	1.016	1,830	3.626%	2.773%	-0.6%	0.873	2.421%	3.63%	1,830	1,830	3.63%
2000	5,318,217	1.261	6,706,965	1,871	1.021	1,910	3.591%	2.847%	1.8%	0.886	2.523%	3.59%	1,910	1,910	3.59%
2001	5,597,545	1.235	6,912,784	1,679	1.031	1,731	3.092%	2.504%	1.5%	0.900	2.252%	3.09%	1,731	1,731	3.09%
2002	5,821,179	1.195	6,957,259	1,498	1.060	1,587	2.727%	2.281%	-2.3%	0.913	2.084%	2.73%	1,587	1,587	2.73%
2003	6,004,956	1.163	6,981,207	1,557	1.092	1,701	2.832%	2.436%	-4.7%	0.927	2.259%	2.83%	1,701	1,701	2.83%
2004	6,183,507	1.123	6,941,357	1,451	1.142	1,657	2.679%	2.386%	-3.7%	0.941	2.246%	2.68%	1,657	1,657	2.68%
2005	6,388,250	1.097	7,009,350	1,344	1.223	1,643	2.573%	2.345%	-0.9%	0.956	2.241%	2.58%	1,644	1,644	2.57%
2006	6,653,696	1.061	7,058,956	975	1.467	1,431	2.150%	2.027%	-2.7%	0.970	1.966%	2.45%	1,633	1,495	2.25%
2007	6,914,380	1.030	7,121,781	608	2.370	1,441	2.084%	2.023%	-5.2%	0.985	1.993%	2.35%	1,623	1,546	2.24%
2008	7,121,811	1.000	7,121,811							1.000		2.25%	1,599	1,599	2.25%
TOTAL				47,054		49,257							51,244	51,027	

5 YR AVG EXCLD MOST RECENT 1      2.159%  
20 YR AVG EXCLD MOST RECENT 1      2.226%  
10 YR AVG EXCLD MOST RECENT 5      2.247%  
20 YR AVG EXCLD MOST RECENT 5      2.247%  
  
2008 SELECTED FREQUENCY              2.245% (16)

(1)	PROVIDED BY OLIVER WYMAN & BWC	(6)	= (4) x (5)	(11)	= (8) x (10)
(2)	BASED ON CHANGE IN SAWW	(7)	= (6) / (1) x 100	(12)	SELECTED BASED ON (16) DETRENDED AND (7)
(3)	= (1) x (2)	(8)	= (6) / (3) x 100	(13)	= [(12) x (1)] / 100
(4)	BASED ON DATA FROM OLIVER WYMAN & BWC	(9)	5 YEAR FITTED TREND OF (8)	(14)	= (4) + [1 - 1/5] x (12)
(5)	SECTION 3, EXHIBIT 12, SHEET 19, COL. 6	(10)	Based on -1.5% Frequency Trend from 1994 to 2006	(15)	= [(14) / (1)] x 100
				(16)	SELECTED BY DELOITTE CONSULTING BASED ON (11)

**OHIO BUREAU OF WORKERS' COMPENSATION  
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SECTION 3  
EXHIBIT 12  
SHEET 15

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS & ALAE	LSS ADJ. ULTIMATE LOSS & ALAE	WHOLE \$ SELECTED ULTIMATE SEVERITY	WHOLE \$ LSS ADJ. ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE	LSS ADJ. ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551	976	6.66%	359	360	368	368	0.024	0.025
1978	1,553,484	1,058	6.81%	324	324	306	306	0.021	0.021
1979	1,646,693	1,001	6.08%	488	489	488	489	0.030	0.030
1980	1,745,494	1,184	6.78%	334	334	282	282	0.019	0.019
1981	1,826,711	1,123	6.15%	414	414	369	369	0.023	0.023
1982	2,061,263	1,271	6.17%	481	482	379	380	0.023	0.023
1983	2,173,213	1,347	6.20%	523	525	388	390	0.024	0.024
1984	2,314,385	1,435	6.20%	564	563	393	392	0.024	0.024
1985	2,444,242	1,548	6.33%	398	399	257	258	0.016	0.016
1986	2,644,132	1,641	6.21%	333	339	203	206	0.013	0.013
1987	2,911,888	1,690	5.80%	314	314	186	186	0.011	0.011
1988	3,191,151	1,892	5.93%	382	382	202	202	0.012	0.012
1989	3,341,117	1,901	5.69%	618	622	325	327	0.018	0.019
1990	3,644,538	1,875	5.15%	498	512	266	273	0.014	0.014
1991	3,852,022	1,796	4.66%	195	201	109	112	0.005	0.005
1992	3,944,342	1,948	4.94%	242	249	124	128	0.006	0.006
1993	4,020,534	1,916	4.76%	269	283	140	148	0.007	0.007
1994	4,272,082	1,855	4.34%	120	123	65	66	0.003	0.003
1995	4,432,599	1,828	4.12%	379	399	207	219	0.009	0.009
1996	4,487,291	1,814	4.04%	327	355	180	196	0.007	0.008
1997	4,623,816	1,645	3.56%	427	453	259	275	0.009	0.010
1998	4,816,176	1,582	3.29%	268	291	169	184	0.006	0.006
1999	5,047,597	1,830	3.63%	472	484	258	264	0.009	0.010
2000	5,318,217	1,910	3.59%	327	373	171	195	0.006	0.007
2001	5,597,545	1,731	3.09%	784	891	453	515	0.014	0.016
2002	5,821,179	1,587	2.73%	737	738	464	465	0.013	0.013
2003	6,004,956	1,701	2.83%	584	656	344	386	0.010	0.011
2004	6,183,507	1,657	2.68%	586	660	354	398	0.009	0.011
2005	6,388,250	1,644	2.57%	734	794	447	483	0.011	0.012
2006	6,653,696	1,495	2.25%	1,084	1,262	725	844	0.016	0.019
2007	6,914,380	1,546	2.24%	959	1,110	620	718	0.014	0.016
2008	7,121,811	1,599	2.25%	922	1,125	577	704	0.013	0.016
TOTAL				15,448					

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 3, EXHIBIT 12, SHEET 14, COL. 14  
(3) = (2) / (1) x 100  
(4) SECTION 3, EXHIBIT 12, SHEET 4, COL. 12

(5) SECTION 3, EXHIBIT 12, SHEET 4, COL. 12  
(6) = [(4) / (2)] x 1,000  
(7) = [(5) / (2)] x 1,000  
(8) = [(4) / (1)] x 100  
(9) = [(5) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
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COMPENSATION  
LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)  
(000's)**

SECTION 3  
EXHIBIT 12  
SHEET 16

DISCOUNT FACTORS

ACCIDENT YEAR AGE	PAID LOSS & ALAE DEVELOPMENT FACTOR	CUMULATIVE PERCENT PAID	INCREMENTAL PERCENT PAID	INCREMENTAL PERCENT DISCOUNTED	DISCOUNT FACTOR AT 5.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			0.2%	0.2%	57.8%
6	545.830	0.2%	2.6%	2.4%	60.7%
18	36.389	2.7%	3.2%	2.8%	62.7%
30	16.847	5.9%	2.7%	2.3%	64.6%
42	11.618	8.6%	4.1%	3.3%	66.8%
54	7.877	12.7%	5.3%	4.1%	68.6%
66	5.547	18.0%	5.6%	4.1%	70.0%
78	4.234	23.6%	7.2%	5.0%	71.4%
90	3.245	30.8%	5.5%	3.7%	72.1%
102	2.750	36.4%	5.8%	3.7%	73.4%
114	2.371	42.2%	5.5%	3.3%	74.5%
126	2.098	47.7%	6.4%	3.7%	75.7%
138	1.848	54.1%	5.7%	3.1%	76.3%
150	1.673	59.8%	5.4%	2.8%	76.9%
162	1.535	65.2%	5.0%	2.5%	77.4%
174	1.425	70.2%	4.6%	2.1%	77.8%
186	1.338	74.7%	3.4%	1.5%	77.9%
198	1.279	78.2%	3.5%	1.5%	78.5%
210	1.224	81.7%	3.1%	1.3%	78.6%
222	1.179	84.8%	2.9%	1.1%	78.4%
234	1.140	87.7%	2.0%	0.7%	77.6%
246	1.115	89.7%	1.4%	0.5%	77.5%
258	1.097	91.1%	1.3%	0.4%	78.0%
270	1.083	92.4%	1.3%	0.4%	78.5%
282	1.068	93.7%	0.9%	0.3%	78.3%
294	1.057	94.6%	0.7%	0.2%	78.7%
306	1.049	95.3%	0.7%	0.2%	79.7%
318	1.042	96.0%	0.7%	0.2%	80.4%
330	1.034	96.7%	0.5%	0.1%	80.4%
342	1.029	97.2%	0.4%	0.1%	81.3%
354	1.024	97.6%	0.4%	0.1%	82.5%
366	1.020	98.0%	0.4%	0.1%	83.1%
378	1.016	98.4%	0.3%	0.1%	83.6%
390	1.013	98.7%	0.2%	0.0%	84.2%
402	1.010	99.0%	0.2%	0.0%	84.9%
414	1.008	99.2%	0.2%	0.0%	85.9%
426	1.007	99.3%	0.1%	0.0%	87.2%
438	1.005	99.5%	0.1%	0.0%	88.6%
450	1.004	99.6%	0.1%	0.0%	90.0%
462	1.003	99.7%	0.1%	0.0%	91.2%
474	1.002	99.8%	0.1%	0.0%	92.4%
486	1.001	99.9%	0.1%	0.0%	93.2%
498	1.001	99.9%	0.0%	0.0%	93.8%
510	1.000	100.0%	0.0%	0.0%	94.2%
522	1.000	100.0%	0.0%	0.0%	94.7%
534	1.000	100.0%	0.0%	0.0%	95.3%
546	1.000	100.0%	0.0%	0.0%	96.2%
558	1.000	100.0%	0.0%	0.0%	97.6%
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%

- 
- (1) AGE OF ACCIDENT YEAR LOSS DEVELOPMENT FACTORS
  - (2) SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 12, SHEET 21
  - (3) = 1 / (2)
  - (4) = (3) FROM SUCCESSIVE AGE - (3) FROM CURRENT AGE
  - (5) NET PRESENT VALUE OF (4) ASSUMING MID-YEAR PAYMENT
  - (6) CUMULATIVE DISCOUNT FACTOR FOR GIVEN AGE BASED ON (4) AND (5)



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SECTION 3  
EXHIBIT 12  
SHEET 17

**LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)  
(000's)**

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES		FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES		PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	2008 ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
				PAID	INCURRED			PAID	INCURRED					
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1988	3,191,151	1.896	6,049,062	382		0.739	3.207	906	0	100%	906	0.015	0.012	0.012
1989	3,341,117	1.854	6,194,502	618		0.750	3.026	1,402	0	100%	1,402	0.023	0.018	0.018
1990	3,644,538	1.785	6,505,112	498		0.762	2.854	1,084	0	100%	1,084	0.017	0.014	0.014
1991	3,852,022	1.729	6,659,610	195		0.773	2.693	406	0	100%	406	0.006	0.005	0.005
1992	3,944,342	1.644	6,485,086	242		0.785	2.540	483	0	100%	483	0.007	0.006	0.006
1993	4,020,534	1.614	6,488,066	269		0.797	2.397	513	0	100%	513	0.008	0.007	0.011
1994	4,272,082	1.577	6,736,880	120		0.809	2.261	220	0	100%	220	0.003	0.003	0.010
1995	4,432,599	1.532	6,790,486	379		0.822	2.133	664	0	100%	664	0.010	0.009	0.007
1996	4,487,291	1.480	6,641,637	327		0.834	2.012	548	0	100%	548	0.008	0.007	0.006
1997	4,623,816	1.415	6,540,439	427		0.847	1.898	686	0	100%	686	0.010	0.009	0.006
1998	4,816,176	1.351	6,505,829	268		0.860	1.791	413	0	100%	413	0.006	0.006	0.007
1999	5,047,597	1.308	6,599,852	472		0.873	1.689	696	0	100%	696	0.011	0.009	0.007
2000	5,318,217	1.261	6,706,965	276		0.886	1.594	389	0	100%	389	0.006	0.005	0.008
2001	5,597,545	1.235	6,912,784	991		0.900	1.504	1,340	0	100%	1,340	0.019	0.018	0.008
2002	5,821,179	1.195	6,957,259	849		0.913	1.419	1,100	0	100%	1,100	0.016	0.015	0.010
2003	6,004,956	1.163	6,981,207	214		0.927	1.338	266	0	100%	266	0.004	0.004	0.011
2004	6,183,507	1.123	6,941,357	75		0.941	1.262	89	0	100%	89	0.001	0.001	0.010
2005	6,388,250	1.097	7,009,350	2,860		0.956	1.191	3,255	0	100%	3,255	0.046	0.045	0.009
2006	6,653,696	1.061	7,058,956	209		0.970	1.124	228	0	100%	228	0.003	0.003	0.017
2007	6,914,380	1.030	7,121,781	682		0.985	1.060	712	0	100%	712	0.010	0.010	0.014
2008	7,121,811	1.000	7,121,811			1.000	1.000	0	0	100%	0	0.000		0.013

	3 Year Average excluding 2007 and 2006	0.017	0.017
	5 Year Average excluding 2007 and 2006	0.017	0.016
	7 Year Weighted Average excluding 2007 and 2006	0.015	
	10 Year Weighted Average excluding 2007 and 2006	0.013	
	5 Year Average excluding 2007, 2006 and 2005	0.009	
(14)	2008 Selected Loss Rate:	0.013	

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

**OHIO BUREAU OF WORKERS' COMPENSATION  
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SECTION 3  
EXHIBIT 12  
SHEET 18

**LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)**

INTERPOLATED DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED PAID LOSS & ALAE			INCURRED LOSS & ALAE			REPORTED COUNTS (6/30/XX EVALUATIONS)			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)	
1977	372	366	378	1.020	1.016	1.018				1.000	1.000	1.000	1.020	1.020	1.020
1978	360	354	366	1.024	1.020	1.022				1.000	1.000	1.000	1.024	1.020	1.022
1979	348	342	354	1.029	1.024	1.027				1.000	1.000	1.000	1.029	1.024	1.027
1980	336	330	342	1.034	1.029	1.031				1.000	1.000	1.000	1.034	1.029	1.031
1981	324	318	330	1.042	1.034	1.038				1.000	1.000	1.000	1.042	1.034	1.038
1982	312	306	318	1.049	1.042	1.046				1.000	1.000	1.000	1.049	1.042	1.046
1983	300	294	306	1.057	1.049	1.053				1.000	1.000	1.000	1.057	1.049	1.053
1984	288	282	294	1.068	1.057	1.062				1.000	1.000	1.000	1.068	1.057	1.062
1985	276	270	282	1.083	1.068	1.075				1.000	1.000	1.000	1.083	1.068	1.075
1986	264	258	270	1.097	1.083	1.090				1.000	1.000	1.000	1.097	1.083	1.090
1987	252	246	258	1.115	1.097	1.106				1.000	1.000	1.000	1.115	1.097	1.106
1988	240	234	246	1.140	1.115	1.128				1.000	1.000	1.000	1.140	1.115	1.128
1989	228	222	234	1.179	1.140	1.159				1.001	1.000	1.000	1.178	1.140	1.159
1990	216	210	222	1.224	1.179	1.201				1.001	1.001	1.001	1.223	1.178	1.200
1991	204	198	210	1.279	1.224	1.251				1.002	1.001	1.001	1.277	1.223	1.249
1992	192	186	198	1.338	1.279	1.308				1.002	1.002	1.002	1.335	1.277	1.306
1993	180	174	186	1.425	1.338	1.380				1.002	1.002	1.002	1.422	1.335	1.377
1994	168	162	174	1.535	1.425	1.478				1.003	1.002	1.003	1.530	1.422	1.474
1995	156	150	162	1.673	1.535	1.601				1.004	1.003	1.003	1.666	1.530	1.595
1996	144	138	150	1.848	1.673	1.756				1.005	1.004	1.005	1.839	1.666	1.748
1997	132	126	138	2.098	1.848	1.965				1.008	1.005	1.007	2.082	1.839	1.953
1998	120	114	126	2.371	2.098	2.226				1.012	1.008	1.010	2.343	2.082	2.205
1999	108	102	114	2.750	2.371	2.546				1.017	1.012	1.014	2.705	2.343	2.511
2000	96	90	102	3.245	2.750	2.977				1.025	1.017	1.021	3.165	2.705	2.917
2001	84	78	90	4.234	3.245	3.674				1.042	1.025	1.034	4.063	3.165	3.558
2002	72	66	78	5.547	4.234	4.803				1.070	1.042	1.056	5.184	4.063	4.555
2003	60	54	66	7.877	5.547	6.510				1.109	1.070	1.089	7.105	5.184	5.994
2004	48	42	54	11.618	7.877	9.389				1.171	1.109	1.139	9.919	7.105	8.280
2005	36	30	42	16.847	11.618	13.752				1.307	1.171	1.235	12.894	9.919	11.213
2006	24	18	30	36.389	16.847	23.031				1.758	1.307	1.499	20.708	12.894	15.893
2007	12	6	18	545.830	36.389	68.229				4.596	1.758	2.543	118.783	20.708	35.267

(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 3, EXHIBIT 12, SHEET 21; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 3, EXHIBIT 12, SHEET 21; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)  
(7) FROM SECTION 3, EXHIBIT 12, SHEET 22; SELECTED CUM. BASED ON (2)  
(8) FROM SECTION 3, EXHIBIT 12, SHEET 22; SELECTED CUM. BASED ON (3)

(9) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)  
(10) FROM SECTION 3, EXHIBIT 12, SHEET 28; SELECTED CUM. BASED ON (2)  
(11) FROM SECTION 3, EXHIBIT 12, SHEET 28; SELECTED CUM. BASED ON (3)  
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)  
(13) FROM SECTION 3, EXHIBIT 12, SHEET 29; SELECTED CUM. BASED ON (2)  
(14) FROM SECTION 3, EXHIBIT 12, SHEET 29; SELECTED CUM. BASED ON (3)  
(15) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)

**OHIO BUREAU OF WORKERS' COMPENSATION  
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SECTION 3  
EXHIBIT 12  
SHEET 19

**LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)**

INTERPOLATED CLAIM COUNT DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		REPORTED COUNTS (12/31/XX VALUATIONS)		
		LOW (2)	HIGH (3)	LOW (4)	HIGH (5)	INTERP. (6)
1977	372	372	384	1.000	1.000	1.000
1978	360	360	372	1.000	1.000	1.000
1979	348	348	360	1.000	1.000	1.000
1980	336	336	348	1.000	1.000	1.000
1981	324	324	336	1.000	1.000	1.000
1982	312	312	324	1.000	1.000	1.000
1983	300	300	312	1.000	1.000	1.000
1984	288	288	300	1.000	1.000	1.000
1985	276	276	288	1.000	1.000	1.000
1986	264	264	276	1.000	1.000	1.000
1987	252	252	264	1.000	1.000	1.000
1988	240	240	252	1.000	1.000	1.000
1989	228	228	240	1.000	1.000	1.000
1990	216	216	228	1.001	1.000	1.001
1991	204	204	216	1.001	1.001	1.001
1992	192	192	204	1.002	1.001	1.002
1993	180	180	192	1.002	1.002	1.002
1994	168	168	180	1.002	1.002	1.002
1995	156	156	168	1.003	1.002	1.003
1996	144	144	156	1.005	1.003	1.005
1997	132	132	144	1.007	1.005	1.007
1998	120	120	132	1.011	1.007	1.011
1999	108	108	120	1.016	1.011	1.016
2000	96	96	108	1.021	1.016	1.021
2001	84	84	96	1.031	1.021	1.031
2002	72	72	84	1.060	1.031	1.060
2003	60	60	72	1.092	1.060	1.092
2004	48	48	60	1.142	1.092	1.142
2005	36	36	48	1.223	1.142	1.223
2006	24	24	36	1.467	1.223	1.467
2007	12	12	24	2.370	1.467	2.370

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(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 3, EXHIBIT 12, SHEET 27; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 3, EXHIBIT 12, SHEET 27; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 12  
SHEET 20

**LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)**

INTERPOLATED INDEX FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED INDEXED INCREMENTAL PAID LOSS & ALAE		
		LOW	HIGH	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)
1977	372	366	378	-	-	-
1978	360	354	366	-	-	-
1979	348	342	354	-	-	-
1980	336	330	342	0.047	-	0.023
1981	324	318	330	0.094	0.047	0.066
1982	312	306	318	0.106	0.094	0.100
1983	300	294	306	0.120	0.106	0.112
1984	288	282	294	0.176	0.120	0.145
1985	276	270	282	0.217	0.176	0.195
1986	264	258	270	0.265	0.217	0.240
1987	252	246	258	0.290	0.265	0.277
1988	240	234	246	0.308	0.290	0.299
1989	228	222	234	0.350	0.308	0.329
1990	216	210	222	0.390	0.350	0.370
1991	204	198	210	0.428	0.390	0.409
1992	192	186	198	0.448	0.428	0.438
1993	180	174	186	0.470	0.448	0.459
1994	168	162	174	0.527	0.470	0.497
1995	156	150	162	0.542	0.527	0.534
1996	144	138	150	0.581	0.542	0.561
1997	132	126	138	0.596	0.581	0.589
1998	120	114	126	0.650	0.596	0.622
1999	108	102	114	0.689	0.650	0.669
2000	96	90	102	0.746	0.689	0.717
2001	84	78	90	0.774	0.746	0.760
2002	72	66	78	0.879	0.774	0.825
2003	60	54	66	0.984	0.879	0.930
2004	48	42	54	1.001	0.984	0.992
2005	36	30	42	1.031	1.001	1.016
2006	24	18	30	1.107	1.031	1.068
2007	12	6	18	1.149	1.107	1.128

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(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 3, EXHIBIT 12, SHEET 37; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 3, EXHIBIT 12, SHEET 37; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)































**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

**LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)**

**INCREMENTAL PAID LOSS & ALAE SEVERITY (PAID LOSS & ALAE / 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	ULTIMATE CLAIMS	
1977																			319	0	13	16	0	7	0	0	0	0	0	5	0	0	976
1978																	249	9	20	9	0	0	5	0	8	0	0	0	0	0	0	1,058	
1979																367	0	5	8	8	8	8	0	8	0	17	0	21	15	0	1,001		
1980																202	0	5	16	12	11	0	0	7	14	7	0	0	0	0	1,184		
1981															204	17	17	16	10	0	7	34	10	7	9	3	0	6	0	0	1,123		
1982															204	8	5	29	43	6	12	9	16	6	6	18	0	0	0	0	1,271		
1983															172	19	14	8	44	16	6	18	5	18	15	5	0	30	6	0	1,347		
1984													150	23	32	11	12	43	21	7	4	6	9	13	24	6	0	0	0	1,435			
1985												120	21	17	27	3	5	3	0	15	20	4	0	0	0	0	0	0	0	0	1,548		
1986												69	8	8	13	16	8	5	13	7	7	9	14	8	2	0	0	0	0	0	1,641		
1987												43	12	22	19	12	6	4	2	18	5	9	5	5	0	0	0	0	0	0	1,690		
1988												32	27	31	13	13	14	2	13	8	4	0	9	10	0	0	0	0	0	0	1,892		
1989												56	5	4	13	19	8	46	29	33	15	20	11	4	15	0	0	0	0	0	1,901		
1990												75	0	20	12	5	0	21	4	9	24	10	12	4	24	0	0	0	0	0	1,875		
1991												6	3	8	4	6	4	4	9	4	4	14	4	0	0	0	0	0	0	0	0	1,796	
1992												4	0	3	12	10	4	8	14	18	4	15	0	4	0	0	0	0	0	0	0	1,948	
1993												8	4	0	8	0	4	13	22	1	8	29	0	0	0	0	0	0	0	0	0	1,916	
1994												1	5	4	12	5	4	4	9	0	4	0	0	0	0	0	0	0	0	0	0	1,855	
1995												12	10	9	9	2	4	37	9	4	34	0	0	0	0	0	0	0	0	0	0	1,828	
1996												1	0	11	0	11	9	4	0	0	0	0	0	0	0	0	0	0	0	0	0	1,814	
1997												12	24	20	11	5	19	42	0	0	0	0	0	0	0	0	0	0	0	0	0	1,645	
1998												10	25	0	5	15	5	15	5	15	5	15	5	15	5	15	5	15	5	15	5	1,582	
1999												3	0	0	28	17	4	48	0	0	0	0	0	0	0	0	0	0	0	0	0	1,830	
2000												4	4	0	13	15	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,910	
2001												4	14	9	46	82	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,731	
2002												9	14	25	5	58	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,587	
2003												5	0	5	5	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,701	
2004												5	5	5	5	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,657	
2005												41	78	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	1,644	
2006												5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	1,495	
2007												5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	1,546	
																																	51,027

**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-Ult	354-Ult	366-Ult
1977																		0.000	0.000	1.231	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1978																0.000	0.038	2.118	0.440	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1979																0.000	0.000	1.600	1.033	0.969	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1980																0.000	0.000	3.099	0.783	0.883	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1981																0.000	0.000	0.630	0.000	0.000	4.600	0.296	0.735	1.201	0.325	0.000	0.000	0.000	0.000	0.000	0.000
1982																0.082	1.000	0.936	1.514	0.148	1.819	0.740	1.849	0.395	1.000	2.875	0.000	0.000	0.000	0.000	0.000
1983																0.598	5.846	1.514	0.148	1.819	0.740	1.849	0.395	1.000	2.875	0.000	0.000	0.000	0.000	0.000	0.000
1984																0.110	0.744	0.563	5.569	0.355	0.379	3.064	0.253	3.839	0.849	0.330	0.000	0.000	0.000	0.000	0.000
1985																0.155	0.826	1.587	0.115	1.671	0.625	1.012	0.000	0.000	1.329	0.202	0.000	0.000	0.000	0.000	0.000
1986																0.089	1.340	1.619	1.198	0.525	0.586	2.758	0.530	0.941	1.406	1.487	0.565	0.295	0.000	0.000	0.000
1987																0.275	1.865	0.841	0.669	0.453	0.671	0.470	9.930	0.298	1.802	0.500	1.038	0.000	0.000	0.000	0.000
1988																0.833	1.171	1.003	1.073	0.117	8.000	0.646	0.516	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1989																0.096	0.792	2.949	1.497	0.442	5.432	0.644	1.124	0.461	1.340	0.527	0.366	3.823	0.000	0.000	0.000
1990																0.000	0.000	0.570	0.402	0.000	0.198	2.000	2.759	0.446	1.138	0.357	5.735	0.000	0.000	0.000	0.000
1991																0.000	0.000	0.000	0.000	0.000	0.198	2.000	2.759	0.446	1.138	0.357	5.735	0.000	0.000	0.000	0.000
1992																0.000	0.000	0.000	0.000	0.000	0.198	2.000	2.759	0.446	1.138	0.357	5.735	0.000	0.000	0.000	0.000
1993																0.000	0.000	0.000	0.000	0.000	0.198	2.000	2.759	0.446	1.138	0.357	5.735	0.000	0.000	0.000	0.000
1994																0.000	0.000	0.000	0.000	0.000	0.198	2.000	2.759	0.446	1.138	0.357	5.735	0.000	0.000	0.000	0.000
1995																0.000	0.000	0.000	0.000	0.000	0.198	2.000	2.759	0.446	1.138	0.357	5.735	0.000	0.000	0.000	0.000
1996																0.000	0.000	0.000	0.000	0.000	0.198	2.000	2.759	0.446	1.138	0.357	5.735	0.000	0.000	0.000	0.000
1997																0.000	0.000	0.000	0.000	0.000	0.198	2.000	2.759	0.446	1.138	0.357	5.735	0.000	0.000	0.000	0.000
1998																0.000	0.000	0.000	0.000	0.000	0.198	2.000	2.759	0.446	1.138	0.357	5.735	0.000	0.000	0.000	0.000
1999																0.000	0.000	0.000	0.000	0.000	0.198	2.000	2.759	0.446	1.138	0.357	5.735	0.000	0.000		



**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 12  
SHEET 38

**LUMP SUM ADVANCEMENTS**

**UNPAID LOSS ESTIMATE FOR ACCIDENT YEARS 1976 AND PRIOR**

10 times 3 Year Average Annual Payments	53	(1)
15 times 3 Year Average Annual Payments	79	(2)
Incremental Development Method	-	(3)
05 to 08 Exponential Curve Fit	N/A	(4)
04 to 08 Exponential Curve Fit	N/A	(5)
03 to 08 Exponential Curve Fit	N/A	(6)
03 to 07 Exponential Curve Fit	N/A	(7)
Selected Unpaid Loss	-	(8)

- 
- (1) 10 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2006 THROUGH 2008 OF 5  
(2) 15 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2006 THROUGH 2008 OF 5  
(3) SECTION 3, EXHIBIT 12, SHEET 40, COLUMN (8)  
(4) N/A  
(5) N/A  
(6) N/A  
(7) N/A  
(8) SELECTED BY DELOITTE CONSULTING

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 12  
SHEET 40

**LUMP SUM ADVANCEMENTS**

**Incremental Development Method**

AY	6/30/2007 Age	Incremental Decay	Cum Decay Relative to Current Yr Paid	7/1/2006 6/30/2007 Paid	6/30/2007 Unpaid Loss Estimate	6/30/2007 12/31/2007 Paid	12/31/2007 Unpaid Loss Estimate	Implied Cum Unpaid Loss
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1953	54.5	-	-	-	-	-	-	-
1954	53.5	-	-	-	-	-	-	-
1955	52.5	-	-	-	-	-	-	-
1956	51.5	-	-	-	-	-	-	-
1957	50.5	-	-	-	-	-	-	-
1958	49.5	-	-	-	-	-	-	-
1959	48.5	-	-	-	-	-	-	-
1960	47.5	-	-	-	-	-	-	-
1961	46.5	0.424	0.42	-	-	-	-	-
1962	45.5	0.440	0.63	-	-	-	-	-
1963	44.5	0.453	0.74	-	-	-	-	-
1964	43.5	0.478	0.83	-	-	-	-	-
1965	42.5	0.520	0.95	-	-	-	-	-
1966	41.5	0.569	1.11	-	-	-	-	-
1967	40.5	0.689	1.45	-	-	-	-	-
1968	39.5	0.796	1.95	-	-	-	-	-
1969	38.5	0.842	2.48	-	-	-	-	-
1970	37.5	0.899	3.13	-	-	-	-	-
1971	36.5	0.897	3.70	-	-	-	-	-
1972	35.5	0.855	4.02	-	-	-	-	-
1973	34.5	0.809	4.06	-	-	-	-	-
1974	33.5	0.806	4.08	-	-	-	-	-
1975	32.5	0.804	4.08	-	-	-	-	-
1976	31.5	0.821	4.17	-	-	-	-	-

- 
- (1) AGE @ 6/30/2007
  - (2) FROM SECTION 3, EXHIBIT 12, SHEET 42, COLUMN (8)
  - (3) TOTAL FROM SECTION 3, EXHIBIT 12, SHEET 41
  - (4) PROVIDED BY OLIVER WYMAN
  - (5) = (3) x (4)
  - (6) PROVIDED BY OLIVER WYMAN
  - (7) = (5) - (6)
  - (8) = COLUMN (7) ACCUMULATED



**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 12  
SHEET 42

**LUMP SUM ADVANCEMENTS**

**Paid Tail Factor Selection**

Age Months (1)	Age Years (2)	Age to Age Development Factors							Cumulative Development Factors					
		Fitted Paid (3)	Incram. Data (4)	Weibull Curve (5)	Inverse Power Curve (6)	PA Selected Tail (7)	Selected Tail (8)	Selected Decay (9)	Fitted Paid (10)	Incram. Data (11)	Weibull Curve (12)	Inverse Power Curve (13)	PA Selected Tail (14)	Selected Tail (15)
6	0.5	15.000		4.266	28.783	15.000	15.000		535.159	97.623	157.875	2,178.025	545.842	545.842
18	1.5	2.160	2.250	2.241	4.197	2.160	2.160	1.243	35.677	97.623	37.005	75.672	36.389	36.389
30	2.5	1.450	1.901	1.740	2.170	1.450	1.450	0.838	16.517	43.389	16.516	18.032	16.847	16.847
42	3.5	1.475	1.570	1.506	1.603	1.475	1.475	1.531	11.391	22.826	9.495	8.311	11.619	11.619
54	4.5	1.420	1.596	1.370	1.368	1.420	1.420	1.304	7.723	14.540	6.306	5.184	7.877	7.877
66	5.5	1.310	1.489	1.283	1.248	1.310	1.310	1.048	5.439	9.110	4.602	3.790	5.547	5.547
78	6.5	1.305	1.362	1.222	1.178	1.305	1.305	1.289	4.152	6.116	3.588	3.038	4.234	4.234
90	7.5	1.180	1.349	1.177	1.135	1.180	1.180	0.770	3.181	4.491	2.937	2.578	3.245	3.245
102	8.5	1.160	1.220	1.144	1.105	1.160	1.160	1.049	2.696	3.329	2.495	2.272	2.750	2.750
114	9.5	1.130	1.178	1.118	1.085	1.130	1.130	0.943	2.324	2.729	2.181	2.056	2.371	2.371
126	10.5	1.135	1.146	1.098	1.069	1.135	1.135	1.173	2.057	2.317	1.950	1.896	2.098	2.098
138	11.5	1.105	1.144	1.082	1.058	1.105	1.105	0.883	1.812	2.022	1.776	1.773	1.848	1.848
150	12.5	1.090	1.107	1.069	1.049	1.090	1.090	0.947	1.640	1.768	1.641	1.675	1.673	1.673
162	13.5	1.077	1.090	1.058	1.042	1.077	1.077	0.933	1.505	1.597	1.535	1.597	1.535	1.535
174	14.5	1.065	1.077	1.050	1.037	1.065	1.065	0.909	1.397	1.465	1.450	1.532	1.425	1.425
186	15.5	1.046	1.064	1.042	1.032	1.046	1.046	0.754	1.312	1.360	1.382	1.478	1.338	1.338
198	16.5	1.045	1.047	1.036	1.029	1.045	1.045	1.023	1.254	1.278	1.325	1.432	1.279	1.279
210	17.5	1.038	1.046	1.031	1.025	1.038	1.038	0.882	1.200	1.221	1.279	1.392	1.224	1.224
222	18.5	1.034	1.036	1.027	1.023	1.034	1.034	0.929	1.156	1.168	1.240	1.357	1.179	1.179
234	19.5	1.023	1.031	1.023	1.021	1.023	1.023	0.689	1.118	1.127	1.207	1.327	1.140	1.140
246	20.5	1.016	1.021	1.020	1.019	1.016	1.016	0.725	1.093	1.093	1.180	1.301	1.115	1.115
258	21.5	1.014	1.015	1.018	1.017	1.014	1.014	0.871	1.076	1.071	1.156	1.277	1.098	1.098
270	22.5	1.014	1.012	1.015	1.015	1.014	1.014	1.035	1.061	1.055	1.136	1.256	1.083	1.083
282	23.5	1.010	1.013	1.013	1.014	1.010	1.010	0.714	1.047	1.042	1.119	1.236	1.068	1.068
294	24.5	1.007	1.009	1.012	1.013	1.007	1.007	0.760	1.036	1.029	1.104	1.219	1.057	1.057
306	25.5	1.007	1.006	1.010	1.012	1.007	1.007	0.977	1.029	1.020	1.091	1.203	1.049	1.049
318	26.5	1.008	1.006	1.009	1.011	1.008	1.008	1.054	1.021	1.013	1.080	1.189	1.042	1.042
330	27.5	1.005	1.005	1.008	1.010	1.005	1.005	0.681	1.014	1.008	1.071	1.176	1.034	1.034
342	28.5	1.004	1.002	1.007	1.010	1.004	1.004	0.809	1.009	1.002	1.062	1.164	1.029	1.029
354	29.5	1.004	1.000	1.006	1.009	1.004	1.004	1.089	1.004	1.000	1.055	1.152	1.025	1.025
366	30.5	1.000	1.005	1.009	1.004	1.004	1.004	0.869	1.000	1.000	1.048	1.142	1.020	1.020
378	31.5	1.000	1.005	1.008	1.003	1.003	1.003	0.821	1.000	1.000	1.043	1.132	1.016	1.016
390	32.5	1.000	1.004	1.008	1.003	1.003	1.003	0.804	1.000	1.000	1.038	1.123	1.013	1.013
402	33.5	1.000	1.004	1.007	1.002	1.002	1.002	0.806	1.000	1.000	1.033	1.115	1.010	1.010
414	34.5	1.000	1.003	1.007	1.002	1.002	1.002	0.809	1.000	1.000	1.030	1.107	1.008	1.008
426	35.5	1.000	1.003	1.006	1.001	1.001	1.001	0.855	1.000	1.000	1.026	1.100	1.007	1.007
438	36.5	1.000	1.003	1.006	1.001	1.001	1.001	0.897	1.000	1.000	1.023	1.093	1.005	1.005
450	37.5	1.000	1.002	1.006	1.001	1.001	1.001	0.899	1.000	1.000	1.020	1.086	1.004	1.004
462	38.5	1.000	1.002	1.005	1.001	1.001	1.001	0.842	1.000	1.000	1.018	1.080	1.003	1.003
474	39.5	1.000	1.002	1.005	1.001	1.001	1.001	0.796	1.000	1.000	1.016	1.075	1.002	1.002
486	40.5	1.000	1.002	1.005	1.001	1.001	1.001	0.689	1.000	1.000	1.014	1.069	1.001	1.001
498	41.5	1.000	1.001	1.005	1.000	1.000	1.000	0.569	1.000	1.000	1.012	1.064	1.001	1.001
510	42.5	1.000	1.001	1.004	1.000	1.000	1.000	0.520	1.000	1.000	1.011	1.059	1.000	1.000
522	43.5	1.000	1.001	1.004	1.000	1.000	1.000	0.478	1.000	1.000	1.010	1.054	1.000	1.000
534	44.5	1.000	1.001	1.004	1.000	1.000	1.000	0.453	1.000	1.000	1.008	1.050	1.000	1.000
546	45.5	1.000	1.001	1.004	1.000	1.000	1.000	0.440	1.000	1.000	1.007	1.046	1.000	1.000
558	46.5	1.000	1.001	1.004	1.000	1.000	1.000	0.424	1.000	1.000	1.006	1.042	1.000	1.000
570	47.5	1.000	1.001	1.004	1.000	1.000	1.000	-	1.000	1.000	1.006	1.038	1.000	1.000
582	48.5	1.000	1.001	1.003	1.000	1.000	1.000	-	1.000	1.000	1.005	1.034	1.000	1.000
594	49.5	1.000	1.001	1.003	1.000	1.000	1.000	-	1.000	1.000	1.004	1.031	1.000	1.000
606	50.5	1.000	1.001	1.003	1.000	1.000	1.000	-	1.000	1.000	1.004	1.027	1.000	1.000
618	51.5	1.000	1.000	1.003	1.000	1.000	1.000	-	1.000	1.000	1.003	1.024	1.000	1.000
630	52.5	1.000	1.000	1.003	1.000	1.000	1.000	-	1.000	1.000	1.002	1.021	1.000	1.000
642	53.5	1.000	1.000	1.003	1.000	1.000	1.000	-	1.000	1.000	1.002	1.018	1.000	1.000
654	54.5	1.000	1.000	1.003	1.000	1.000	1.000	-	1.000	1.000	1.002	1.015	1.000	1.000
Tail	Tail	1.000	1.001	1.012	1.000	1.000	1.000	-	1.000	1.000	1.001	1.012	1.000	1.000

54.5 tail decay - (16)  
- (17)

- (1) AGE IN MONTHS
- (2) AGE IN YEARS
- (3) SECTION 3, EXHIBIT 12, SHEET 21
- (4) SECTION 3, EXHIBIT 12, SHEET 44, COLUMN (5)
- (5) SECTION 3, EXHIBIT 12, SHEET 43
- (6) SECTION 3, EXHIBIT 12, SHEET 43
- (7) PA TAIL
- (8) SELECTED BY DELOITTE CONSULTING

- (10) COLUMN (3) MULTIPLICATIVELY ACCUMULATED
- (11) COLUMN (4) MULTIPLICATIVELY ACCUMULATED
- (12) COLUMN (5) MULTIPLICATIVELY ACCUMULATED
- (13) COLUMN (6) MULTIPLICATIVELY ACCUMULATED
- (14) COLUMN (7) MULTIPLICATIVELY ACCUMULATED
- (15) COLUMN (8) MULTIPLICATIVELY ACCUMULATED
- (16) [COLUMN (8) @ 54.5] X [COLUMN (8) TAIL]
- (17) COLUMN (8) TAIL + (14)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 12  
SHEET 43

**LUMP SUM ADVANCEMENTS**

FITTING PAID LOSS DEVELOPMENT FACTORS

Fitting for Periods:			Weibull Curve Fitting					Inverse Power Curve Fitting				
			Slope= 0.723					Slope= -1.968				
			Intercept= -2.616					Intercept= 6.851				
PERIOD	AGE	ATA	X	Y	Y*	ATA*	ATU*	X	Y	Y*	ATA*	ATU*
1	6	15.000	1.792	-2.674	-1.320	<b>4.266</b>	157.875	1.792	2.639	3.324	<b>28.783</b>	2178.025
2	18	2.160	2.890	-0.475	-0.526	<b>2.241</b>	37.005	2.890	0.148	1.162	<b>4.197</b>	75.672
3	30	1.450	3.401	0.157	-0.156	<b>1.740</b>	16.516	3.401	-0.799	0.157	<b>2.170</b>	18.032
4	42	1.475	3.738	0.125	0.087	<b>1.506</b>	9.495	3.738	-0.744	-0.506	<b>1.603</b>	8.311
5	54	1.420	3.989	0.197	0.269	<b>1.370</b>	6.306	3.989	-0.868	-1.000	<b>1.368</b>	5.184
6	66	1.310	4.190	0.365	0.414	<b>1.283</b>	4.602	4.190	-1.171	-1.395	<b>1.248</b>	3.790
7	78	1.305	4.357	0.374	0.535	<b>1.222</b>	3.588	4.357	-1.187	-1.724	<b>1.178</b>	3.038
8	90	1.180	4.500	0.631	0.638	<b>1.177</b>	2.937	4.500	-1.715	-2.006	<b>1.135</b>	2.578
9	102	1.160	4.625	0.684	0.729	<b>1.144</b>	2.495	4.625	-1.833	-2.252	<b>1.105</b>	2.272
10	114	1.130	4.736	0.771	0.809	<b>1.118</b>	2.181	4.736	-2.040	-2.471	<b>1.085</b>	2.056
11	126	1.135	4.836	0.756	0.882	<b>1.098</b>	1.950	4.836	-2.002	-2.668	<b>1.069</b>	1.896
12	138	1.105	4.927	0.856	0.947	<b>1.082</b>	1.776	4.927	-2.254	-2.847	<b>1.058</b>	1.773
13	150	1.090	5.011	0.914	1.008	<b>1.069</b>	1.641	5.011	-2.408	-3.011	<b>1.049</b>	1.675
14	162	1.077	5.088	0.970	1.063	<b>1.058</b>	1.535	5.088	-2.564	-3.163	<b>1.042</b>	1.597
15	174	1.065	5.159	1.028	1.115	<b>1.050</b>	1.450	5.159	-2.733	-3.303	<b>1.037</b>	1.532
16	186	1.046	5.226	1.139	1.163	<b>1.042</b>	1.382	5.226	-3.079	-3.435	<b>1.032</b>	1.478
17	198	1.045	5.288	1.146	1.209	<b>1.036</b>	1.325	5.288	-3.101	-3.558	<b>1.029</b>	1.432
18	210	1.038	5.347	1.196	1.251	<b>1.031</b>	1.279	5.347	-3.270	-3.673	<b>1.025</b>	1.392
19	222	1.034	5.403	1.228	1.291	<b>1.027</b>	1.240	5.403	-3.381	-3.783	<b>1.023</b>	1.357
20	234	1.023	5.455	1.338	1.329	<b>1.023</b>	1.207	5.455	-3.787	-3.886	<b>1.021</b>	1.327
21	246	1.016	5.505	1.422	1.366	<b>1.020</b>	1.180	5.505	-4.131	-3.985	<b>1.019</b>	1.301
22	258	1.014	5.553	1.458	1.400	<b>1.018</b>	1.156	5.553	-4.286	-4.079	<b>1.017</b>	1.277
23	270	1.014	5.598	1.454	1.433	<b>1.015</b>	1.136	5.598	-4.265	-4.168	<b>1.015</b>	1.256
24	282	1.010	5.642	1.531	1.464	<b>1.013</b>	1.119	5.642	-4.615	-4.254	<b>1.014</b>	1.236
25	294	1.007	5.684	1.591	1.494	<b>1.012</b>	1.104	5.684	-4.900	-4.336	<b>1.013</b>	1.219
26	306	1.007	5.724	1.597	1.523	<b>1.010</b>	1.091	5.724	-4.931	-4.414	<b>1.012</b>	1.203
27	318	1.008	5.762	1.588	1.551	<b>1.009</b>	1.080	5.762	-4.885	-4.490	<b>1.011</b>	1.189
28	330	1.005	5.799	1.664	1.578	<b>1.008</b>	1.071	5.799	-5.277	-4.563	<b>1.010</b>	1.176
29	342	1.004	5.835	1.704	1.604	<b>1.007</b>	1.062	5.835	-5.493	-4.633	<b>1.010</b>	1.164
30	354	1.004	5.869	1.690	1.629	<b>1.006</b>	1.055	5.869	-5.412	-4.701	<b>1.009</b>	1.152
31	366		5.903		1.653	<b>1.005</b>	1.048	5.903		-4.767	<b>1.009</b>	1.142
32	378		5.935		1.676	<b>1.005</b>	1.043	5.935		-4.830	<b>1.008</b>	1.132
33	390		5.966		1.699	<b>1.004</b>	1.038	5.966		-4.892	<b>1.008</b>	1.123
34	402		5.996		1.721	<b>1.004</b>	1.033	5.996		-4.951	<b>1.007</b>	1.115
35	414		6.026		1.742	<b>1.003</b>	1.030	6.026		-5.009	<b>1.007</b>	1.107
36	426		6.054		1.763	<b>1.003</b>	1.026	6.054		-5.066	<b>1.006</b>	1.100
37	438		6.082		1.783	<b>1.003</b>	1.023	6.082		-5.120	<b>1.006</b>	1.093
38	450		6.109		1.802	<b>1.002</b>	1.020	6.109		-5.173	<b>1.006</b>	1.086
39	462		6.136		1.821	<b>1.002</b>	1.018	6.136		-5.225	<b>1.005</b>	1.080
40	474		6.161		1.840	<b>1.002</b>	1.016	6.161		-5.276	<b>1.005</b>	1.075
41	486		6.186		1.858	<b>1.002</b>	1.014	6.186		-5.325	<b>1.005</b>	1.069
42	498		6.211		1.876	<b>1.001</b>	1.012	6.211		-5.373	<b>1.005</b>	1.064
43	510		6.234		1.893	<b>1.001</b>	1.011	6.234		-5.420	<b>1.004</b>	1.059
44	522		6.258		1.910	<b>1.001</b>	1.010	6.258		-5.466	<b>1.004</b>	1.054
45	534		6.280		1.926	<b>1.001</b>	1.008	6.280		-5.510	<b>1.004</b>	1.050
46	546		6.303		1.942	<b>1.001</b>	1.007	6.303		-5.554	<b>1.004</b>	1.046
47	558		6.324		1.958	<b>1.001</b>	1.006	6.324		-5.597	<b>1.004</b>	1.042
48	570		6.346		1.973	<b>1.001</b>	1.006	6.346		-5.639	<b>1.004</b>	1.038
49	582		6.366		1.988	<b>1.001</b>	1.005	6.366		-5.680	<b>1.003</b>	1.034
50	594		6.387		2.003	<b>1.001</b>	1.004	6.387		-5.720	<b>1.003</b>	1.031
51	606		6.407		2.018	<b>1.001</b>	1.004	6.407		-5.759	<b>1.003</b>	1.027
52	618		6.426		2.032	<b>1.000</b>	1.003	6.426		-5.798	<b>1.003</b>	1.024
53	630		6.446		2.046	<b>1.000</b>	1.002	6.446		-5.836	<b>1.003</b>	1.021
54	642		6.465		2.059	<b>1.000</b>	1.002	6.465		-5.873	<b>1.003</b>	1.018
55	654		6.483		2.073	<b>1.000</b>	1.002	6.483		-5.909	<b>1.003</b>	1.015
56	666		6.501		2.086	<b>1.000</b>	1.001	6.501		-5.945	<b>1.003</b>	1.012
57	678		6.519		2.099	<b>1.000</b>	1.001	6.519		-5.980	<b>1.003</b>	1.010
58	690		6.537		2.111	<b>1.000</b>	1.001	6.537		-6.015	<b>1.002</b>	1.007
59	702		6.554		2.124	<b>1.000</b>	1.000	6.554		-6.049	<b>1.002</b>	1.005
60	714		6.571		2.136	<b>1.000</b>	1.000	6.571		-6.082	<b>1.002</b>	1.002



**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 12  
SHEET 44

**LUMP SUM ADVANCEMENTS**

**Incremental Decay Method**

Age Months	Age Years	(Known) Selected Paid	Incem. Decay Factors	Implied ATU Dev. Factor	Decay Factor Check
(1)	(2)	(3)	(4)	(5)	(6)
6	0.5	15,000	-	-	-
18	1.5	2,160	1,339	2,250	1,339
30	2.5	1,450	1,677	1,901	1,677
42	3.5	1,475	1,836	1,570	1,836
54	4.5	1,420	1,851	1,596	1,851
66	5.5	1,310	1,655	1,489	1,655
78	6.5	1,305	1,529	1,362	1,529
90	7.5	1,180	1,493	1,349	1,493
102	8.5	1,160	1,441	1,220	1,441
114	9.5	1,130	1,290	1,178	1,290
126	10.5	1,135	1,268	1,146	1,268
138	11.5	1,105	1,208	1,144	1,208
150	12.5	1,090	1,125	1,107	1,125
162	13.5	1,077	1,094	1,090	1,094
174	14.5	1,065	1,081	1,077	1,081
186	15.5	1,046	1,043	1,064	1,043
198	16.5	1,045	1,061	1,047	1,061
210	17.5	1,038	1,060	1,046	1,060
222	18.5	1,034	0,996	1,036	0,996
234	19.5	1,023	0,945	1,031	0,945
246	20.5	1,016	0,944	1,021	0,944
258	21.5	1,014	0,919	1,015	0,919
270	22.5	1,014	0,904	1,012	0,904
282	23.5	1,010	0,953	1,013	0,953
294	24.5	1,007	0,931	1,009	0,931
306	25.5	1,007	0,833	1,006	0,833
318	26.5	1,008	0,786	1,006	0,786
330	27.5	1,005	0,725	1,005	0,725
342	28.5	1,004	0,439	1,002	0,439
354	29.5	1,004	-	1,000	-
366	30.5	-	-	1,000	-
378	31.5	-	-	1,000	-
390	32.5	-	-	1,000	-
402	33.5	-	-	1,000	-
414	34.5	-	-	1,000	-
426	35.5	-	-	1,000	-
438	36.5	-	-	1,000	-
450	37.5	-	-	1,000	-
462	38.5	-	-	1,000	-
474	39.5	-	-	1,000	-
486	40.5	-	-	1,000	-
498	41.5	-	-	1,000	-
510	42.5	-	-	1,000	-
522	43.5	-	-	1,000	-
534	44.5	-	-	1,000	-
546	45.5	-	-	1,000	-
558	46.5	-	-	1,000	-
570	47.5	-	-	1,000	-
582	48.5	-	-	1,000	-
594	49.5	-	-	1,000	-
606	50.5	-	-	1,000	-
618	51.5	-	-	1,000	-
630	52.5	-	-	1,000	-
642	53.5	-	-	1,000	-

- (1) AGE IN MONTHS  
(2) AGE IN YEARS  
(3) SECTION 3, EXHIBIT 12, SHEET 21  
(4) GEOMETRIC MEAN FROM SECTION 3, EXHIBIT 12, SHEET 45  
(5)  $1.0 + [(3) - 1.0] \times (4) / (3) \text{ PRIOR AGE}$   
(6)  $[(5) - 1.0] \times [(5) \text{ PRIOR AGE}] / [(5) \text{ PRIOR AGE} - 1.0]$





**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION  
ADDITIONAL AWARDS  
(000's)**

SECTION 3  
EXHIBIT 13  
SHEET 1

SUMMARY OF LOSS & ALAE RESERVES

ACCIDENT YEAR	PAYROLL	SEL.ULT. EXPECTED PAID AT @ 6/30/08	SELECTED ULTIMATE LOSS & ALAE	SELECTED NOMINAL UNPAID LOSS & ALAE	DISCOUNT FACTOR AT 5.0%	SELECTED DISCOUNTED UNPAID LOSS & ALAE	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		0			77.0%		
1977	1,465,551	0			75.4%		
1978	1,553,484	0			73.7%		
1979	1,646,693	0			71.9%		
1980	1,745,494	54	58	4	70.2%	3	0.00
1981	1,826,711	0	5	5	68.6%	3	0.00
1982	2,061,263	48	54	6	66.8%	4	0.00
1983	2,173,213	81	88	6	65.2%	4	0.00
1984	2,314,385	0	7	7	63.9%	5	0.00
1985	2,444,242	0	8	8	62.5%	5	0.00
1986	2,644,132	0	9	9	61.1%	5	0.00
1987	2,911,888	0	11	10	59.9%	6	0.00
1988	3,191,151	0	12	12	58.7%	7	0.00
1989	3,341,117	1	13	13	57.5%	7	0.00
1990	3,644,538	0	15	15	56.4%	8	0.00
1991	3,852,022	4	20	16	55.3%	9	0.00
1992	3,944,342	0	17	17	54.2%	9	0.00
1993	4,020,534	1	19	18	53.2%	10	0.00
1994	4,272,082	0	20	20	52.2%	10	0.00
1995	4,432,599	21	42	21	51.4%	11	0.00
1996	4,487,291	9	31	22	50.6%	11	0.00
1997	4,623,816	0	24	24	49.7%	12	0.00
1998	4,816,176	3	28	25	48.9%	12	0.00
1999	5,047,597	1	28	28	48.9%	14	0.00
2000	5,318,217	38	68	31	48.8%	15	0.00
2001	5,597,545	1	36	35	50.0%	17	0.00
2002	5,821,179	1	39	38	50.2%	19	0.00
2003	6,004,956	2	44	42	51.3%	22	0.00
2004	6,183,507	4	52	48	53.6%	26	0.00
2005	6,388,250	3	61	58	57.8%	33	0.00
2006	6,653,696	0	66	66	58.5%	38	0.00
2007	6,914,380	0	69	69	56.2%	39	0.00
2008	3,560,906	0	36	36	53.5%	19	0.00
TOTAL		274	981	707	54.3%	384	
EXLD PRIOR		274	981	707	54.3%	384	

- (1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 3, EXHIBIT 13, SHEET 4, COL. 2 + SECTION 3, EXHIBIT 13, SHEET 3, COL. 8  
(3) SECTION 3, EXHIBIT 13, SHEET 4, COL. 12; 2008 ADJUSTED TO PARTIAL YEAR  
(4) = (3) - (2)  
(5) SECTION 3, EXHIBIT 13, SHEET 16, COL. 6  
(6) = (4) x (5)  
(7) = [(3) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 13  
SHEET 2

**ADDITIONAL AWARDS  
(000's)**

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS & ALAE @ 6/30/2008	FISCAL YEAR ENDING															
		2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	> 2023
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
PRIOR	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1977																	0
1978																	0
1979																	0
1980	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1981	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
1982	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
1983	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
1984	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
1985	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2
1986	9	0	0	0	0	0	0	0	0	0	0	0	1	1	1	0	2
1987	10	0	0	0	0	0	0	0	0	0	0	1	1	1	1	1	3
1988	12	0	0	0	0	0	0	0	0	0	0	1	1	1	1	1	4
1989	13	0	1	1	0	0	1	0	0	0	0	1	1	1	1	1	5
1990	15	1	1	1	1	1	1	1	1	0	1	1	1	1	1	1	6
1991	16	1	1	1	1	1	1	1	1	1	0	1	1	1	1	1	7
1992	17	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	8
1993	18	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	9
1994	20	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	10
1995	21	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	11
1996	22	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	12
1997	24	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	13
1998	25	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	14
1999	28	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	16
2000	31	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	17
2001	35	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	19
2002	38	2	2	1	1	1	1	1	1	1	1	1	1	1	1	1	21
2003	42	3	2	3	2	1	1	1	1	1	1	1	1	1	1	1	22
2004	48	5	3	2	3	2	2	1	1	1	1	1	1	1	1	1	24
2005	58	8	5	3	2	3	2	2	1	1	1	1	1	1	1	1	26
2006	66	5	9	5	3	2	3	2	2	1	1	1	1	1	1	1	28
2007	69	1	6	9	5	3	2	3	2	2	1	1	1	1	1	1	30
2008	36	0	1	6	9	5	4	2	3	2	2	1	1	1	1	1	32
TOTAL	707	39	41	42	38	30	26	24	23	21	20	19	19	19	19	19	346

(1) SECTION 3, EXHIBIT 13, SHEET 1, COL. 4  
(2) - (17) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 13, SHEET 21

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION  
ADDITIONAL AWARDS  
(000's)**

SECTION 3  
EXHIBIT 13  
SHEET 3

ESTIMATED PAYMENTS FROM 1/1/2008 TO 6/30/2008

ACCIDENT YEAR	SELECTED	PAID	AGE @	AGE @	LDF @	LDF @	EXPECTED PERCENT	1/1/08 TO 6/30/08
	ULTIMATE LOSS & ALAE	LOSS & ALAE @ 12/31/07	12/31/2007	6/30/2008	12/31/2007	6/30/2008		EXPECTED PAYMENTS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR	0	0	384	390	1.247	1.233	4.4%	0
1977			372	378	1.274	1.261	3.8%	0
1978			360	366	1.300	1.287	3.3%	0
1979			348	354	1.326	1.313	3.0%	0
1980	58	54	336	342	1.352	1.339	2.8%	0
1981	5		324	330	1.378	1.366	2.4%	0
1982	54	48	312	318	1.404	1.390	2.5%	0
1983	88	81	300	306	1.434	1.418	2.5%	0
1984	7		288	294	1.465	1.449	2.3%	0
1985	8		276	282	1.497	1.481	2.2%	0
1986	9		264	270	1.532	1.514	2.2%	0
1987	11		252	258	1.568	1.550	2.1%	0
1988	12		240	246	1.605	1.587	2.0%	0
1989	13	0	228	234	1.645	1.625	1.9%	0
1990	15		216	222	1.686	1.665	1.8%	0
1991	20	4	204	210	1.730	1.707	1.8%	0
1992	17		192	198	1.776	1.753	1.7%	0
1993	19	1	180	186	1.825	1.800	1.7%	0
1994	20		168	174	1.880	1.851	1.8%	0
1995	42	20	156	162	1.940	1.910	1.7%	0
1996	31	9	144	150	2.002	1.971	1.6%	0
1997	24		132	138	2.069	2.034	1.6%	0
1998	28	3	120	126	2.162	2.106	2.3%	1
1999	28		108	114	2.286	2.222	2.3%	1
2000	68	37	96	102	2.478	2.355	3.5%	1
2001	36		84	90	2.737	2.614	2.7%	1
2002	39		72	78	3.090	2.871	3.6%	1
2003	44		60	66	3.819	3.345	5.0%	2
2004	52		48	54	6.300	4.449	7.8%	4
2005	61		36	42	19.181	10.789	4.3%	3
2006	66		24	30	171.771	86.315	0.6%	0
2007	69		12	18	31,387.292	17,263.011	0.0%	0
2008	71		0	6		172,630.108	0.0%	0
TOTAL	1,016	255						18
EXLD PRIOR	1,016	255						18

(1) SECTION 3, EXHIBIT 13, SHEET 4, COL. 12  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) AGE OF ACCIDENT YEAR AT 12/31/2007  
(4) AGE OF ACCIDENT YEAR AT 6/30/2008

(5) BASED ON SECTION 3, EXHIBIT 13, SHEET 21 AGE OF (5)  
(6) BASED ON SECTION 3, EXHIBIT 13, SHEET 21 AGE OF (6)  
(7) =  $[1 / (6) - 1 / (5)] / [1 - 1 / (5)]$   
(8) =  $[(1) - (2)] \times (7)$

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION  
ADDITIONAL AWARDS  
(000's)**

SECTION 3  
EXHIBIT 13  
SHEET 4

SELECTION OF ULTIMATE LOSS & ALAE

ACCIDENT YEAR	PAYROLL	INDICATED ULTIMATE LOSS & ALAE											SELECTED ULTIMATE LOSS & ALAE	SELECTED ULTIMATE LOSS RATE
		PAID LOSS & ALAE @ 12/31/07	INCURRED LOSS & ALAE @ 12/31/07	LOSS DEVELOPMENT		BORNHJETTER-FERGUSON		PAID CUM. FREQ/SEV AY DEV.	PAID INCR. FREQ/SEV AY DEV.	INCR. INDEX PAYMENT METHOD	PAID INCR. TRENDED FREQ/SEV			
		(2)	(3)	PAID	INCURRED	PAID	INCURRED	(8)	(9)	(10)	(11)			
PRIOR														
1977	1,465,551						3				375			
1978	1,553,484						4				433			
1979	1,646,693						4				442			
1980	1,745,494	54	54	72			58		72	68	630	58	0.003	
1981	1,826,711						5				579	5	0.000	
1982	2,061,263	48	48	68			54		68	64	751	54	0.003	
1983	2,173,213	81	81	116			88		116	111	870	88	0.004	
1984	2,314,385						7				862	7	0.000	
1985	2,444,242						8				966	8	0.000	
1986	2,644,132						9				1,054	9	0.000	
1987	2,911,888						11				1,127	11	0.000	
1988	3,191,151						12				1,328	12	0.000	
1989	3,341,117	0	0	0			13		0	0	1,372	13	0.000	
1990	3,644,538						15				1,412	15	0.000	
1991	3,852,022	4	4	6			20		6	5	1,406	20	0.001	
1992	3,944,342						17				1,604	17	0.000	
1993	4,020,534	1	1	1			19		1	1	1,612	19	0.000	
1994	4,272,082						20				1,599	20	0.000	
1995	4,432,599	20	20	39			42		39	26	1,650	42	0.001	
1996	4,487,291	9	9	17			31		17	11	1,679	31	0.001	
1997	4,623,816						24				1,583	24	0.001	
1998	4,816,176	3	3	5			28		5	3	1,597	28	0.001	
1999	5,047,597						28				1,905	28	0.00	
2000	5,318,217	37	37	91			68		91	43	2,103	68	0.001	
2001	5,597,545						36				1,907	36	0.001	
2002	5,821,179						39				1,808	39	0.001	
2003	6,004,956						44				1,993	44	0.001	
2004	6,183,507						52				2,015	52	0.001	
2005	6,388,250						61				2,053	61	0.001	
2006	6,653,696						66				1,934	66	0.001	
2007	6,914,380						69				2,060	69	0.001	
2008	7,121,811						71				2,194	71	0.001	
TOTAL		255	255	417			1,027		417	331	44,903	1,016		
EXLD PRIOR		255	255	417			1,027		417	331	44,903	1,016		
EXLD PRIOR & 2008		255	255	417			956		417	331	42,709	945		

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) BASED ON DATA FROM OLIVER WYMAN & BWC  
(4) SECTION 3, EXHIBIT 13, SHEET 5, COL. 4  
(5) N/A  
(6) SECTION 3, EXHIBIT 13, SHEET 7, COL. 8

(7) N/A  
(8) SECTION 3, EXHIBIT 13, SHEET 9, COL. 8  
(9) SECTION 3, EXHIBIT 13, SHEET 10  
(10) SECTION 3, EXHIBIT 13, SHEET 13, COL. 10  
(11) N/A  
(12) SELECTED BY DELOITTE CONSULTING

(13) (12) / (1) x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION  
ADDITIONAL AWARDS  
(000's)**

SECTION 3  
EXHIBIT 13  
SHEET 5

PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE (MONTHS)	PAID LOSS & ALAE	PAID LDF	INDICATED ULTIMATE @ 12/31/07	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
		0			
1977	372		1.274		
1978	360		1.300		
1979	348		1.326		
1980	336	54	1.352	72	0.00
1981	324		1.378		
1982	312	48	1.404	68	0.00
1983	300	81	1.434	116	0.01
1984	288		1.465		
1985	276		1.497		
1986	264		1.532		
1987	252		1.568		
1988	240		1.605		
1989	228	0	1.645	0	0.00
1990	216		1.686		
1991	204	4	1.730	6	0.00
1992	192		1.776		
1993	180	1	1.825	1	0.00
1994	168		1.880		
1995	156	20	1.940	39	0.00
1996	144	9	2.002	17	0.00
1997	132		2.069		
1998	120	3	2.162	5	0.00
1999	108		2.286		
2000	96	37	2.478	91	0.00
2001	84		2.737		
2002	72		3.090		
2003	60		3.819		
2004	48		6.300		
2005	36		19.181		
2006	24		171.771		
2007	12		31,387.292		
2008	0				
TOTAL		255		417	

- 
- (1) AGE OF ACCIDENT YEAR  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 3, EXHIBIT 13, SHEET 18, COL. 6  
(4) = (2) x (3)  
(5) = (4) / PAYROLL x 100



**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION  
ADDITIONAL AWARDS  
(000's)**

SECTION 3  
EXHIBIT 13  
SHEET 7

PAID BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED		EXPECTED %	EXPECTED	ACTUAL	EXPECTED	INDICATED	INDICATED
		LOSS RATE	DOLLARS	OF PAID	PAID	PAID	UNPAID	ULTIMATE	ULTIMATE
	(1)	(2)	(3)	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS & ALAE	LOSS RATE
				(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551	0.00	15	78.5%	12		3	3	0.00
1978	1,553,484	0.00	16	76.9%	12		4	4	0.00
1979	1,646,693	0.00	16	75.4%	12		4	4	0.00
1980	1,745,494	0.00	17	73.9%	13	54	5	58	0.00
1981	1,826,711	0.00	18	72.6%	13		5	5	0.00
1982	2,061,263	0.00	21	71.2%	15	48	6	54	0.00
1983	2,173,213	0.00	22	69.7%	15	81	7	88	0.00
1984	2,314,385	0.00	23	68.2%	16		7	7	0.00
1985	2,444,242	0.00	24	66.8%	16		8	8	0.00
1986	2,644,132	0.00	26	65.3%	17		9	9	0.00
1987	2,911,888	0.00	29	63.8%	19		11	11	0.00
1988	3,191,151	0.00	32	62.3%	20		12	12	0.00
1989	3,341,117	0.00	33	60.8%	20	0	13	13	0.00
1990	3,644,538	0.00	36	59.3%	22		15	15	0.00
1991	3,852,022	0.00	39	57.8%	22	4	16	20	0.00
1992	3,944,342	0.00	39	56.3%	22		17	17	0.00
1993	4,020,534	0.00	40	54.8%	22	1	18	19	0.00
1994	4,272,082	0.00	43	53.2%	23		20	20	0.00
1995	4,432,599	0.00	44	51.5%	23	20	21	42	0.00
1996	4,487,291	0.00	45	49.9%	22	9	22	31	0.00
1997	4,623,816	0.00	46	48.3%	22		24	24	0.00
1998	4,816,176	0.00	48	46.2%	22	3	26	28	0.00
1999	5,047,597	0.00	50	43.7%	22		28	28	0.00
2000	5,318,217	0.00	53	40.4%	21	37	32	68	0.00
2001	5,597,545	0.00	56	36.5%	20		36	36	0.00
2002	5,821,179	0.00	58	32.4%	19		39	39	0.00
2003	6,004,956	0.00	60	26.2%	16		44	44	0.00
2004	6,183,507	0.00	62	15.9%	10		52	52	0.00
2005	6,388,250	0.00	64	5.2%	3		61	61	0.00
2006	6,653,696	0.00	67	0.6%	0		66	66	0.00
2007	6,914,380	0.00	69	0.0%	0		69	69	0.00
2008	7,121,811	0.00	71	0.0%			71	71	0.00
TOTAL			1,285		513	255	772	1,027	

(1)	PROVIDED BY OLIVER WYMAN & BWC	(6)	BASED ON DATA FROM OLIVER WYMAN & BWC
(2)	SECTION 3, EXHIBIT 13, SHEET 17, COL. 14	(7)	= (3) x [1 - (4)]
(3)	= [(1) x (2)] / 100	(8)	= (6) + (7)
(4)	= 1 / SECTION 3, EXHIBIT 13, SHEET 5, COL. 3	(9)	= [(8) / (1)] x 100
(5)	= (3) x (4)		

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION  
ADDITIONAL AWARDS  
(000's)**

SECTION 3  
EXHIBIT 13  
SHEET 9

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 & ALAE	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551	976	1.000	976		1.287			
1978	1,553,484	1,058	1.000	1,058		1.300			
1979	1,646,693	1,001	1.000	1,001		1.326			
1980	1,745,494	1,184	1.000	1,184	45	1.352	61	72	0.00
1981	1,826,711	1,123	1.000	1,123		1.378			
1982	2,061,263	1,271	1.000	1,271	38	1.404	53	68	0.00
1983	2,173,213	1,347	1.000	1,347	60	1.434	86	116	0.01
1984	2,314,385	1,435	1.000	1,435		1.465			
1985	2,444,242	1,548	1.000	1,548		1.497			
1986	2,644,132	1,641	1.000	1,641		1.532			
1987	2,911,888	1,690	1.000	1,690		1.568			
1988	3,191,151	1,892	1.000	1,892		1.605			
1989	3,341,117	1,901	1.000	1,902	0	1.644	0	0	0.00
1990	3,644,538	1,873	1.001	1,875		1.684			
1991	3,852,022	1,794	1.001	1,796	2	1.727	3	6	0.00
1992	3,944,342	1,945	1.002	1,948		1.773			
1993	4,020,534	1,912	1.002	1,916	0	1.822	0	1	0.00
1994	4,272,082	1,851	1.003	1,856		1.875			
1995	4,432,599	1,822	1.003	1,828	11	1.934	22	39	0.00
1996	4,487,291	1,806	1.005	1,814	5	1.993	10	17	0.00
1997	4,623,816	1,634	1.007	1,645		2.056			
1998	4,816,176	1,565	1.010	1,581	2	2.142	3	5	0.00
1999	5,047,597	1,802	1.014	1,828		2.255			
2000	5,318,217	1,871	1.021	1,910	20	2.428	48	91	0.00
2001	5,597,545	1,679	1.034	1,736		2.649			
2002	5,821,179	1,498	1.056	1,582		2.929			
2003	6,004,956	1,557	1.089	1,696		3.515			
2004	6,183,507	1,451	1.139	1,653		5.591			
2005	6,388,250	1,344	1.235	1,660		16.169			
2006	6,653,696	975	1.499	1,461		131.249			
2007	6,914,380	608	2.543	1,546		15,574.978			
2008	7,121,811		-			-			
Total		47,054		49,404				417	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) SECTION 3, EXHIBIT 13, SHEET 18, COL. 12  
(4) = (2) x (3)  
(5) SECTION 3, EXHIBIT 13, SHEET 29

(6) SECTION 3, EXHIBIT 13, SHEET 18, COL. 15  
(7) = (5) x (6)  
(8) = [(4) x (7)] / 1000  
(9) = [(8) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION  
ADDITIONAL AWARDS**

SECTION 3  
EXHIBIT 13  
SHEET 10

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	TAIL	INDICATED ULTIMATE						
1977																																			-	-			
1978																																				-	-		
1979																																				-	-		
1980												11	6	3	3	3	3	3	3	3	3	3	3	3	1	1	3	2	2	0	0	0	15	68					
1981																																				-	-		
1982											13	0	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	1	1	0	0	0	14	64				
1983									26	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	2	2	0	0	0	25	111					
1984																																				-	-		
1985																																				-	-		
1986																																				-	-		
1987																																				-	-		
1988																																				-	-		
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	-	-
1991			0	2	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	5		
1992																																					0	-	
1993			1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	
1994																																					6	26	
1995			0	0	14	4	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	11		
1996				8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
1997																																					1	3	
1998				3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
1999																																						10	43
2000			6	0	18	6	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
2001																																						-	-
2002																																						-	-
2003																																						-	-
2004																																						-	-
2005																																						-	-
2006																																						-	-
2007																																						-	-
Factors	-	-	1.484	0.049	0.048	0.141	0.082	-	0.021	0.167	0.167	0.495	0.413	0.494	0.607	0.601	0.749	0.751	1.000	1.000	1.000	1.000	1.013	0.783	0.881	0.900	0.618	1.000	-	-	-	-	-	-	1.287				

Example: AY 2005 Age 54 of = x 0.049 and AY 2005 Age 66 of = x 0.048

NOTE: FACTORS ARE FROM SECTION 3, EXHIBIT 13, SHEET 34

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION  
ADDITIONAL AWARDS  
(000's)**

SECTION 3  
EXHIBIT 13  
SHEET 13

INCREMENTAL INDEX PAYMENT METHOD

ACCIDENT YEAR	PAYROLL	PAID LOSS & ALAE @ 12/31/07	INCREMENTAL PAID LOSS & ALAE PER			AVERAGE WEEKLY BENEFIT	SELECTED ULTIMATE CLAIMS	IMPLIED ULTIMATE LOSS & ALAE	TAIL OF 1.287 DEVELOP.	IMPLIED ULTIMATE INCLD TAIL	IMPLIED ULTIMATE LOSS RATE
			AVG. WEEKLY BENEFIT & ULTIMATE CLAIMS AS OF 12/31/07	FUTURE DEVELOP.	IMPLIED ULTIMATE						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1977	1,465,551			1.287	1.287	232.18	976	292	84	375	0.03
1978	1,553,484			1.287	1.287	247.15	1,058	337	97	433	0.03
1979	1,646,693			1.287	1.287	266.54	1,001	343	99	442	0.03
1980	1,745,494	53	0.155	1.287	1.442	286.60	1,184	489	140	630	0.04
1981	1,826,711			1.287	1.287	311.09	1,123	450	129	579	0.03
1982	2,061,263	47	0.113	1.290	1.403	327.20	1,271	583	167	751	0.04
1983	2,173,213	79	0.172	1.297	1.469	341.69	1,347	676	194	870	0.04
1984	2,314,385			1.302	1.302	358.57	1,435	670	192	862	0.04
1985	2,444,242			1.306	1.306	371.07	1,548	750	215	966	0.04
1986	2,644,132			1.312	1.312	380.29	1,641	819	235	1,054	0.04
1987	2,911,888			1.319	1.319	393.04	1,690	876	251	1,127	0.04
1988	3,191,151			1.325	1.325	411.39	1,892	1,032	296	1,328	0.04
1989	3,341,117	0	0.000	1.332	1.333	420.61	1,901	1,066	306	1,372	0.04
1990	3,644,538			1.339	1.339	436.90	1,875	1,097	315	1,412	0.04
1991	3,852,022	4	0.004	1.345	1.349	451.06	1,796	1,093	314	1,406	0.04
1992	3,944,342			1.349	1.349	474.30	1,948	1,246	358	1,604	0.04
1993	4,020,534	1	0.001	1.352	1.353	483.24	1,916	1,252	359	1,612	0.04
1994	4,272,082			1.355	1.355	494.51	1,855	1,243	357	1,599	0.04
1995	4,432,599	20	0.022	1.356	1.378	509.04	1,828	1,282	368	1,650	0.04
1996	4,487,291	9	0.009	1.356	1.365	526.87	1,814	1,305	374	1,679	0.04
1997	4,623,816			1.356	1.356	551.30	1,645	1,230	353	1,583	0.03
1998	4,816,176	3	0.003	1.356	1.359	577.29	1,582	1,241	356	1,597	0.03
1999	5,047,597			1.356	1.356	596.41	1,830	1,480	425	1,905	0.04
2000	5,318,217	33	0.028	1.356	1.384	618.35	1,910	1,634	469	2,103	0.04
2001	5,597,545			1.356	1.356	631.45	1,731	1,482	425	1,907	0.03
2002	5,821,179			1.356	1.356	652.48	1,587	1,405	403	1,808	0.03
2003	6,004,956			1.357	1.357	670.77	1,701	1,548	444	1,993	0.03
2004	6,183,507			1.361	1.361	694.68	1,657	1,566	449	2,015	0.03
2005	6,388,250			1.365	1.365	710.72	1,644	1,595	458	2,053	0.03
2006	6,653,696			1.367	1.367	735.05	1,495	1,503	431	1,934	0.03
2007	6,914,380			1.368	1.368	757.11	1,546	1,601	459	2,060	0.03
2008	7,121,811		-	1.368	1.368	779.82	1,599	1,705	489	2,194	0.03
TOTAL		248					51,027	34,890	10,013	44,903	

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) BASED ON DATA FROM OLIVER WYMAN & BWC  
(3) = (2) / [(6) x (7)] x 1000  
(4) SECTION 3, EXHIBIT 13, SHEET 20, COL. 6  
(5) = (3) + (4)  
(6) FROM OLIVER WYMAN AUDIT REPORT

(7) SECTION 3, EXHIBIT 13, SHEET 14, COL. 14  
(8) = (5) x (6) x (7)  
(9) = [TAIL - 1.0] x (8)  
(10) = (8) + (9)  
(11) = [(10) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION  
ADDITIONAL AWARDS  
(000's)**

SECTION 3  
EXHIBIT 13  
SHEET 14

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	1,465,551	3.359	4,922,326	976	1.000	976	6.660%	1.983%				6.66%	976	976	6.66%
1978	1,553,484	3.155	4,901,629	1,058	1.000	1,058	6.810%	2.158%				6.81%	1,058	1,058	6.81%
1979	1,646,693	2.926	4,817,753	1,001	1.000	1,001	6.079%	2.078%				6.08%	1,001	1,001	6.08%
1980	1,745,494	2.721	4,749,377	1,184	1.000	1,184	6.783%	2.493%				6.78%	1,184	1,184	6.78%
1981	1,826,711	2.507	4,579,080	1,123	1.000	1,123	6.148%	2.452%	5.9%			6.15%	1,123	1,123	6.15%
1982	2,061,263	2.383	4,912,636	1,271	1.000	1,271	6.166%	2.587%	5.4%			6.17%	1,271	1,271	6.17%
1983	2,173,213	2.282	4,959,803	1,347	1.000	1,347	6.199%	2.716%	5.9%			6.20%	1,347	1,347	6.20%
1984	2,314,385	2.175	5,033,338	1,435	1.000	1,435	6.199%	2.850%	3.8%			6.20%	1,435	1,435	6.20%
1985	2,444,242	2.102	5,136,682	1,548	1.000	1,548	6.332%	3.013%	5.2%			6.33%	1,548	1,548	6.33%
1986	2,644,132	2.051	5,422,039	1,641	1.000	1,641	6.207%	3.027%	4.3%			6.21%	1,641	1,641	6.21%
1987	2,911,888	1.984	5,777,397	1,690	1.000	1,690	5.804%	2.926%	2.1%			5.80%	1,690	1,690	5.80%
1988	3,191,151	1.896	6,049,062	1,892	1.000	1,892	5.929%	3.128%	1.6%			5.93%	1,892	1,892	5.93%
1989	3,341,117	1.854	6,194,502	1,901	1.000	1,901	5.691%	3.070%	0.7%			5.69%	1,901	1,901	5.69%
1990	3,644,538	1.785	6,505,112	1,873	1.001	1,875	5.145%	2.883%	-0.5%			5.15%	1,875	1,875	5.15%
1991	3,852,022	1.729	6,659,610	1,794	1.001	1,796	4.662%	2.697%	-2.4%			4.66%	1,796	1,796	4.66%
1992	3,944,342	1.644	6,485,086	1,945	1.002	1,948	4.939%	3.004%	-2.1%			4.94%	1,948	1,948	4.94%
1993	4,020,534	1.614	6,488,066	1,912	1.002	1,916	4.765%	2.953%	-0.4%			4.76%	1,916	1,916	4.76%
1994	4,272,082	1.577	6,736,880	1,851	1.002	1,855	4.342%	2.753%	0.0%	0.809	2.228%	4.34%	1,855	1,855	4.34%
1995	4,432,599	1.532	6,790,486	1,822	1.003	1,828	4.124%	2.692%	-0.9%	0.822	2.212%	4.12%	1,828	1,828	4.12%
1996	4,487,291	1.480	6,641,637	1,806	1.005	1,814	4.043%	2.732%	-2.8%	0.834	2.279%	4.04%	1,814	1,814	4.04%
1997	4,623,816	1.415	6,540,439	1,634	1.007	1,645	3.558%	2.515%	-3.2%	0.847	2.130%	3.56%	1,645	1,645	3.56%
1998	4,816,176	1.351	6,505,829	1,565	1.011	1,582	3.286%	2.432%	-3.1%	0.860	2.091%	3.29%	1,582	1,582	3.29%
1999	5,047,597	1.308	6,599,852	1,802	1.016	1,830	3.626%	2.773%	-0.6%	0.873	2.421%	3.63%	1,830	1,830	3.63%
2000	5,318,217	1.261	6,706,965	1,871	1.021	1,910	3.591%	2.847%	1.8%	0.886	2.523%	3.59%	1,910	1,910	3.59%
2001	5,597,545	1.235	6,912,784	1,679	1.031	1,731	3.092%	2.504%	1.5%	0.900	2.252%	3.09%	1,731	1,731	3.09%
2002	5,821,179	1.195	6,957,259	1,498	1.060	1,587	2.727%	2.281%	-2.3%	0.913	2.084%	2.73%	1,587	1,587	2.73%
2003	6,004,956	1.163	6,981,207	1,557	1.092	1,701	2.832%	2.436%	-4.7%	0.927	2.259%	2.83%	1,701	1,701	2.83%
2004	6,183,507	1.123	6,941,357	1,451	1.142	1,657	2.679%	2.386%	-3.7%	0.941	2.246%	2.68%	1,657	1,657	2.68%
2005	6,388,250	1.097	7,009,350	1,344	1.223	1,643	2.573%	2.345%	-0.9%	0.956	2.241%	2.58%	1,644	1,644	2.57%
2006	6,653,696	1.061	7,058,956	975	1.467	1,431	2.150%	2.027%	-2.7%	0.970	1.966%	2.45%	1,633	1,495	2.25%
2007	6,914,380	1.030	7,121,781	608	2.370	1,441	2.084%	2.023%	-5.2%	0.985	1.993%	2.35%	1,623	1,546	2.24%
2008	7,121,811	1.000	7,121,811							1.000		2.25%	1,599	1,599	2.25%

TOTAL

47,054

49,257

5 YR AVG EXCLD MOST RECENT 1 2.159%  
 20 YR AVG EXCLD MOST RECENT 1 2.226%  
 10 YR AVG EXCLD MOST RECENT 5 2.247%  
 20 YR AVG EXCLD MOST RECENT 5 2.247%

2008 SELECTED FREQUENCY 2.245% (16)

51,244

51,027

(1) PROVIDED BY OLIVER WYMAN & BWC  
 (2) BASED ON CHANGE IN SAWW  
 (3) = (1) x (2)  
 (4) BASED ON DATA FROM OLIVER WYMAN & BWC  
 SECTION 3, EXHIBIT 13, SHEET 19, COL. 6

(6) = (4) x (5)  
 (7) = (6) / (1) x 100  
 (8) = (6) / (3) x 100  
 (9) 5 YEAR FITTED TREND OF (8)  
 (10) Based on -1.5% Frequency Trend from 1994 to 2006

(11) = (8) x (10)  
 (12) SELECTED BASED ON (16) DETRENDED AND (7)  
 (13) = [(12) x (1)] / 100  
 (14) = (4) + [1 - 1/5] x (12)  
 (15) = [(14) / (1)] x 100  
 (16) SELECTED BY DELOITTE CONSULTING BASED ON (11)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 13  
SHEET 15

**ADDITIONAL AWARDS  
(000's)**

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS & ALAE	LSS ADJ. ULTIMATE LOSS & ALAE	WHOLE \$ SELECTED ULTIMATE SEVERITY	WHOLE \$ LSS ADJ. ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE	LSS ADJ. ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551	976	6.66%						
1978	1,553,484	1,058	6.81%						
1979	1,646,693	1,001	6.08%						
1980	1,745,494	1,184	6.78%	58	58	49	49	0.003	0.003
1981	1,826,711	1,123	6.15%	5	5	4	4	0.000	0.000
1982	2,061,263	1,271	6.17%	54	54	43	43	0.003	0.003
1983	2,173,213	1,347	6.20%	88	88	65	65	0.004	0.004
1984	2,314,385	1,435	6.20%	7	7	5	5	0.000	0.000
1985	2,444,242	1,548	6.33%	8	8	5	5	0.000	0.000
1986	2,644,132	1,641	6.21%	9	9	6	6	0.000	0.000
1987	2,911,888	1,690	5.80%	11	11	6	6	0.000	0.000
1988	3,191,151	1,892	5.93%	12	12	6	6	0.000	0.000
1989	3,341,117	1,901	5.69%	13	13	7	7	0.000	0.000
1990	3,644,538	1,875	5.15%	15	15	8	8	0.000	0.000
1991	3,852,022	1,796	4.66%	20	20	11	11	0.001	0.001
1992	3,944,342	1,948	4.94%	17	17	9	9	0.000	0.000
1993	4,020,534	1,916	4.76%	19	19	10	10	0.000	0.000
1994	4,272,082	1,855	4.34%	20	20	11	11	0.000	0.000
1995	4,432,599	1,828	4.12%	42	42	23	23	0.001	0.001
1996	4,487,291	1,814	4.04%	31	31	17	17	0.001	0.001
1997	4,623,816	1,645	3.56%	24	24	15	15	0.001	0.001
1998	4,816,176	1,582	3.29%	28	28	18	18	0.001	0.001
1999	5,047,597	1,830	3.63%	28	28	16	16	0.001	0.001
2000	5,318,217	1,910	3.59%	68	68	36	36	0.001	0.001
2001	5,597,545	1,731	3.09%	36	36	21	21	0.001	0.001
2002	5,821,179	1,587	2.73%	39	39	25	25	0.001	0.001
2003	6,004,956	1,701	2.83%	44	44	26	26	0.001	0.001
2004	6,183,507	1,657	2.68%	52	52	31	31	0.001	0.001
2005	6,388,250	1,644	2.57%	61	61	37	37	0.001	0.001
2006	6,653,696	1,495	2.25%	66	66	44	44	0.001	0.001
2007	6,914,380	1,546	2.24%	69	69	45	45	0.001	0.001
2008	7,121,811	1,599	2.25%	71	71	45	45	0.001	0.001
TOTAL				1,016					

(1) PROVIDED BY OLIVER WYMAN & BWC  
(2) SECTION 3, EXHIBIT 13, SHEET 14, COL. 14  
(3) = (2) / (1) x 100  
(4) SECTION 3, EXHIBIT 13, SHEET 4, COL. 12

(5) SECTION 3, EXHIBIT 13, SHEET 4, COL. 12  
(6) = [(4) / (2)] x 1,000  
(7) = [(5) / (2)] x 1,000  
(8) = [(4) / (1)] x 100  
(9) = [(5) / (1)] x 100

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION  
ADDITIONAL AWARDS  
(000's)**

SECTION 3  
EXHIBIT 13  
SHEET 16

DISCOUNT FACTORS

ACCIDENT YEAR AGE	PAID LOSS & ALAE DEVELOPMENT FACTOR	CUMULATIVE PERCENT PAID	INCREMENTAL PERCENT PAID	INCREMENTAL PERCENT DISCOUNTED	DISCOUNT FACTOR AT 5.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			0.0%	0.0%	51.0%
6	172630.108	0.0%	0.0%	0.0%	53.5%
18	17263.011	0.0%	1.2%	1.0%	56.2%
30	86.315	1.2%	8.1%	6.8%	58.5%
42	10.789	9.3%	13.2%	10.6%	57.8%
54	4.449	22.5%	7.4%	5.7%	53.6%
66	3.345	29.9%	4.9%	3.6%	51.3%
78	2.871	34.8%	3.4%	2.4%	50.2%
90	2.614	38.3%	4.2%	2.8%	50.0%
102	2.355	42.5%	2.5%	1.6%	48.8%
114	2.222	45.0%	2.5%	1.5%	48.9%
126	2.106	47.5%	1.7%	1.0%	48.9%
138	2.034	49.2%	1.6%	0.9%	49.7%
150	1.971	50.7%	1.6%	0.8%	50.6%
162	1.910	52.4%	1.7%	0.8%	51.4%
174	1.851	54.0%	1.5%	0.7%	52.2%
186	1.800	55.5%	1.5%	0.7%	53.2%
198	1.753	57.0%	1.5%	0.7%	54.2%
210	1.707	58.6%	1.5%	0.6%	55.3%
222	1.665	60.0%	1.5%	0.6%	56.4%
234	1.625	61.5%	1.5%	0.5%	57.5%
246	1.587	63.0%	1.5%	0.5%	58.7%
258	1.550	64.5%	1.5%	0.5%	59.9%
270	1.514	66.1%	1.5%	0.5%	61.1%
282	1.481	67.5%	1.5%	0.4%	62.5%
294	1.449	69.0%	1.5%	0.4%	63.9%
306	1.418	70.5%	1.4%	0.4%	65.2%
318	1.390	71.9%	1.3%	0.3%	66.8%
330	1.366	73.2%	1.5%	0.4%	68.6%
342	1.339	74.7%	1.5%	0.4%	70.2%
354	1.313	76.2%	1.5%	0.3%	71.9%
366	1.287	77.7%	1.6%	0.3%	73.7%
378	1.261	79.3%	1.8%	0.4%	75.4%
390	1.233	81.1%	1.9%	0.4%	77.0%
402	1.206	82.9%	1.9%	0.4%	78.5%
414	1.178	84.9%	2.0%	0.3%	79.9%
426	1.152	86.8%	2.0%	0.3%	81.1%
438	1.126	88.8%	1.9%	0.3%	82.1%
450	1.103	90.7%	1.6%	0.3%	82.9%
462	1.083	92.3%	1.4%	0.2%	83.8%
474	1.067	93.7%	1.2%	0.2%	84.7%
486	1.053	94.9%	1.0%	0.1%	85.7%
498	1.043	95.9%	0.8%	0.1%	86.9%
510	1.033	96.8%	0.7%	0.1%	88.4%
522	1.026	97.5%	0.6%	0.1%	90.0%
534	1.019	98.1%	0.6%	0.1%	91.7%
546	1.013	98.7%	0.5%	0.1%	93.6%
558	1.008	99.2%	0.4%	0.0%	95.5%
570	1.004	99.6%	0.4%	0.0%	97.6%
582	1.000	100.0%	0.0%	0.0%	97.6%
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%

- 
- (1) AGE OF ACCIDENT YEAR LOSS DEVELOPMENT FACTORS  
(2) SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 13, SHEET 21  
(3) = 1 / (2)  
(4) = (3) FROM SUCCESSIVE AGE - (3) FROM CURRENT AGE  
(5) NET PRESENT VALUE OF (4) ASSUMING MID-YEAR PAYMENT  
(6) CUMULATIVE DISCOUNT FACTOR FOR GIVEN AGE BASED ON (4) AND (5)





**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 13  
SHEET 18

**ADDITIONAL AWARDS**

INTERPOLATED DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED PAID LOSS & ALAE			INCURRED LOSS & ALAE			REPORTED COUNTS (6/30/XX EVALUATIONS)			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)	
1977	372	366	378	1.287	1.261	1.274				1.000	1.000	1.000	1.287	1.287	1.287
1978	360	354	366	1.313	1.287	1.300				1.000	1.000	1.000	1.313	1.287	1.300
1979	348	342	354	1.339	1.313	1.326				1.000	1.000	1.000	1.339	1.313	1.326
1980	336	330	342	1.366	1.339	1.352				1.000	1.000	1.000	1.366	1.339	1.352
1981	324	318	330	1.390	1.366	1.378				1.000	1.000	1.000	1.390	1.366	1.378
1982	312	306	318	1.418	1.390	1.404				1.000	1.000	1.000	1.418	1.390	1.404
1983	300	294	306	1.449	1.418	1.434				1.000	1.000	1.000	1.449	1.418	1.434
1984	288	282	294	1.481	1.449	1.465				1.000	1.000	1.000	1.481	1.449	1.465
1985	276	270	282	1.514	1.481	1.497				1.000	1.000	1.000	1.514	1.481	1.497
1986	264	258	270	1.550	1.514	1.532				1.000	1.000	1.000	1.550	1.514	1.532
1987	252	246	258	1.587	1.550	1.568				1.000	1.000	1.000	1.587	1.550	1.568
1988	240	234	246	1.625	1.587	1.605				1.000	1.000	1.000	1.625	1.587	1.605
1989	228	222	234	1.665	1.625	1.645				1.001	1.000	1.000	1.664	1.625	1.644
1990	216	210	222	1.707	1.665	1.686				1.001	1.001	1.001	1.705	1.664	1.684
1991	204	198	210	1.753	1.707	1.730				1.002	1.001	1.001	1.750	1.705	1.727
1992	192	186	198	1.800	1.753	1.776				1.002	1.002	1.002	1.797	1.750	1.773
1993	180	174	186	1.851	1.800	1.825				1.002	1.002	1.002	1.847	1.797	1.822
1994	168	162	174	1.910	1.851	1.880				1.003	1.002	1.003	1.905	1.847	1.875
1995	156	150	162	1.971	1.910	1.940				1.004	1.003	1.003	1.964	1.905	1.934
1996	144	138	150	2.034	1.971	2.002				1.005	1.004	1.005	2.024	1.964	1.993
1997	132	126	138	2.106	2.034	2.069				1.008	1.005	1.007	2.090	2.024	2.056
1998	120	114	126	2.222	2.106	2.162				1.012	1.008	1.010	2.196	2.090	2.142
1999	108	102	114	2.355	2.222	2.286				1.017	1.012	1.014	2.317	2.196	2.255
2000	96	90	102	2.614	2.355	2.478				1.025	1.017	1.021	2.550	2.317	2.428
2001	84	78	90	2.871	2.614	2.737				1.042	1.025	1.034	2.755	2.550	2.649
2002	72	66	78	3.345	2.871	3.090				1.070	1.042	1.056	3.126	2.755	2.929
2003	60	54	66	4.449	3.345	3.819				1.109	1.070	1.089	4.014	3.126	3.515
2004	48	42	54	10.789	4.449	6.300				1.171	1.109	1.139	9.212	4.014	5.591
2005	36	30	42	86.315	10.789	19.181				1.307	1.171	1.235	66.066	9.212	16.169
2006	24	18	30	17,263.011	86.315	171.771				1.758	1.307	1.499	9,823.918	66.066	131.249
2007	12	6	18	172,630.108	17,263.011	31,387.292				4.596	1.758	2.543	#####	9,823.918	#####

(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 3, EXHIBIT 13, SHEET 21; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 3, EXHIBIT 13, SHEET 21; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)  
(7) FROM SECTION 3, EXHIBIT 13, SHEET 22; SELECTED CUM. BASED ON (2)  
(8) FROM SECTION 3, EXHIBIT 13, SHEET 22; SELECTED CUM. BASED ON (3)

(9) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)  
(10) FROM SECTION 3, EXHIBIT 13, SHEET 28; SELECTED CUM. BASED ON (2)  
(11) FROM SECTION 3, EXHIBIT 13, SHEET 28; SELECTED CUM. BASED ON (3)  
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)  
(13) FROM SECTION 3, EXHIBIT 13, SHEET 29; SELECTED CUM. BASED ON (2)  
(14) FROM SECTION 3, EXHIBIT 13, SHEET 29; SELECTED CUM. BASED ON (3)  
(15) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 13  
SHEET 19

**ADDITIONAL AWARDS**

INTERPOLATED CLAIM COUNT DEVELOPMENT FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		REPORTED COUNTS (12/31/XX VALUATIONS)		
		LOW (2)	HIGH (3)	LOW (4)	HIGH (5)	INTERP. (6)
1977	372	372	384	1.000	1.000	1.000
1978	360	360	372	1.000	1.000	1.000
1979	348	348	360	1.000	1.000	1.000
1980	336	336	348	1.000	1.000	1.000
1981	324	324	336	1.000	1.000	1.000
1982	312	312	324	1.000	1.000	1.000
1983	300	300	312	1.000	1.000	1.000
1984	288	288	300	1.000	1.000	1.000
1985	276	276	288	1.000	1.000	1.000
1986	264	264	276	1.000	1.000	1.000
1987	252	252	264	1.000	1.000	1.000
1988	240	240	252	1.000	1.000	1.000
1989	228	228	240	1.000	1.000	1.000
1990	216	216	228	1.001	1.000	1.001
1991	204	204	216	1.001	1.001	1.001
1992	192	192	204	1.002	1.001	1.002
1993	180	180	192	1.002	1.002	1.002
1994	168	168	180	1.002	1.002	1.002
1995	156	156	168	1.003	1.002	1.003
1996	144	144	156	1.005	1.003	1.005
1997	132	132	144	1.007	1.005	1.007
1998	120	120	132	1.011	1.007	1.011
1999	108	108	120	1.016	1.011	1.016
2000	96	96	108	1.021	1.016	1.021
2001	84	84	96	1.031	1.021	1.031
2002	72	72	84	1.060	1.031	1.060
2003	60	60	72	1.092	1.060	1.092
2004	48	48	60	1.142	1.092	1.142
2005	36	36	48	1.223	1.142	1.223
2006	24	24	36	1.467	1.223	1.467
2007	12	12	24	2.370	1.467	2.370

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(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 3, EXHIBIT 13, SHEET 27; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 3, EXHIBIT 13, SHEET 27; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 13  
SHEET 20

**ADDITIONAL AWARDS**

INTERPOLATED INDEX FACTORS @ 12/31/07

ACCIDENT YEAR	EVALUATION AGE	AGE OF SELECTED LDF		SELECTED INDEXED INCREMENTAL PAID LOSS & ALAE		
		LOW	HIGH	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)
1977	372	366	378	1.287	1.287	1.287
1978	360	354	366	1.287	1.287	1.287
1979	348	342	354	1.287	1.287	1.287
1980	336	330	342	1.287	1.287	1.287
1981	324	318	330	1.287	1.287	1.287
1982	312	306	318	1.293	1.287	1.290
1983	300	294	306	1.300	1.293	1.297
1984	288	282	294	1.304	1.300	1.302
1985	276	270	282	1.308	1.304	1.306
1986	264	258	270	1.315	1.308	1.312
1987	252	246	258	1.322	1.315	1.319
1988	240	234	246	1.329	1.322	1.325
1989	228	222	234	1.336	1.329	1.332
1990	216	210	222	1.343	1.336	1.339
1991	204	198	210	1.347	1.343	1.345
1992	192	186	198	1.351	1.347	1.349
1993	180	174	186	1.354	1.351	1.352
1994	168	162	174	1.356	1.354	1.355
1995	156	150	162	1.356	1.356	1.356
1996	144	138	150	1.356	1.356	1.356
1997	132	126	138	1.356	1.356	1.356
1998	120	114	126	1.356	1.356	1.356
1999	108	102	114	1.356	1.356	1.356
2000	96	90	102	1.356	1.356	1.356
2001	84	78	90	1.356	1.356	1.356
2002	72	66	78	1.357	1.356	1.356
2003	60	54	66	1.358	1.357	1.357
2004	48	42	54	1.363	1.358	1.361
2005	36	30	42	1.367	1.363	1.365
2006	24	18	30	1.368	1.367	1.367
2007	12	6	18	1.368	1.368	1.368

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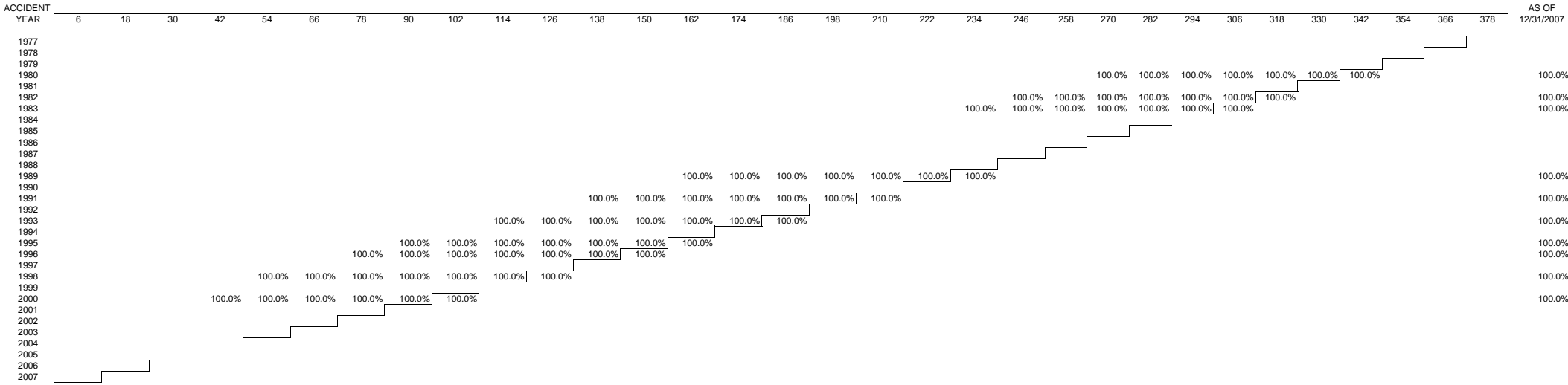
(1) AGE  
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)  
(4) FROM SECTION 3, EXHIBIT 13, SHEET 37; SELECTED CUM. BASED ON (2)  
(5) FROM SECTION 3, EXHIBIT 13, SHEET 37; SELECTED CUM. BASED ON (3)  
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)







**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION  
ADDITIONAL AWARDS  
PAID TO INCURRED LOSS & ALAE RATIOS**













**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION  
ADDITIONAL AWARDS**

CUMULATIVE PAID LOSS & ALAE 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	AS OF 12/31/2007				
1977																																					
1978																																					
1979																																					
1980													9	14	17	19	21	23	26	28	30	32	35	37	38	38	41	43	44	45				45			
1981																																					
1982																																					
1983																																					
1984									19	22	24	27	29	32	34	37	39	42	44	46	49	51	54	56	59	60	37	38							38		
1985																																					
1986																																					
1987																																					
1988																																					
1989														0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1990																																					
1991				0	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	
1992																																					
1993				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1994																																					
1995				0	0	9	11	12	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	
1996				0	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	
1997																																					
1998				2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	
1999																																					
2000				3	3	14	16	18	20																												
2001																																					
2002																																					
2003																																					
2004																																					
2005																																					
2006																																					
2007																																					

AGE-TO-AGE DEVELOPMENT FACTORS

	6-Ult	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-Ult	354-Ult	366-Ult	378-Ult	TAIL				
1977																																					
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2007																																					
3 Yr Avg				2.834	23.385	1.058	1.023	0.984	0.992	0.995	0.997	0.998	0.999	0.999	1.025	1.024	1.055	1.051	1.076	1.071	1.073	1.068	1.064	1.041	1.035	1.062	1.041										
5 Yr Avg				2.834	14.452	1.022	1.005	1.029	0.992	1.021	1.020	1.044	1.049	1.044	1.066	1.060	1.068	1.062	1.076	1.071	1.073	1.068	1.064	1.041	1.035	1.062	1.041										
10 Yr Avg				2.834	14.452	1.022	1.005	1.029	0.992	1.021	1.017	1.044	1.135	1.063	1.066	1.060	1.068	1.062	1.076	1.071	1.073	1.068	1.064	1.041	1.035	1.062	1.041										

**OHIO BUREAU OF WORKERS' COMPENSATION**  
**PUBLIC EMPLOYERS - STATE AGENCIES**  
**COMPENSATION**  
**ADDITIONAL AWARDS**  
**CUMULATIVE PAID LOSS & ALAE / 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	AS OF 12/31/2007				
1977																																					
1978																																					
1979																																					
1980													9	14	17	19	21	23	26	28	30	32	35	37	38	38	41	43	44	45				45			
1981																																					
1982											10	10	11	13	15	17	19	20	22	24	26	28	30	31	33	35	37	38							38		
1983									19	22	24	27	29	32	34	37	39	41	44	46	49	51	54	56	59	60									60		
1984																																					
1985																																					
1986																																					
1987																																					
1988																																					
1989													0	0	0	0	0	0	0	0	0	0													0		
1990																																					
1991			0	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2																	2	
1992																																					
1993			0	0	0	0	0	0	0	0	0	0	0	0	0	0																				0	
1994																																					
1995			0	0	8	10	11	11	11	11	11	11	11	11																						11	
1996				5	5	5	5	5	5	5	5	5	5	5																						5	
1997																																					
1998				2	2	2	2	2	2	2	2	2																								2	
1999																																					
2000				3	3	13	16	17	19																												19
2001																																					
2002																																					
2003																																					
2004																																					
2005																																					
2006																																					
2007																																					













**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 13  
SHEET 42

**ADDITIONAL AWARDS**

**Paid Tail Factor Selection**

Age Months (1)	Age Years (2)	Age to Age Development Factors						Selected Tail (8)	Selected Incr. Decay (9)	Cumulative Development Factors				
		Fitted Paid (3)	Incr. Data (4)	Weibull Curve (5)	Inverse Power Curve (6)	PA Tail (7)	Fitted Paid (10)			Incr. Data (11)	Weibull Curve (12)	Inverse Power Curve (13)	Selected Tail (14)	
6	0.5	10.000		2.000	-		10.000		134,136.152		16.518		172,630.108	
18	1.5	200.000		1.460	-	95.000	200.000	221.111	13,413.615		8.257		17,263.011	
30	2.5	8.000		1.301	1.396	8.000	8.000	7.035	67.068		5.655	6.597	86.315	
42	3.5	2.425		1.220	1.249	2.425	2.425	1.629	8.384		4.347	4.724	10.789	
54	4.5	1.330		1.171	1.176	1.330	1.330	0.562	3.457		3.563	3.781	4.449	
66	5.5	1.165		1.138	1.134	1.165	1.165	0.665	2.599		3.043	3.215	3.345	
78	6.5	1.098		1.114	1.106	1.098	1.098	0.695	2.231		2.675	2.836	2.871	
90	7.5	1.110		1.095	1.087	1.110	1.110	1.227	2.031		2.402	2.564	2.614	
102	8.5	1.060		1.081	1.073	1.060	1.060	0.605	1.830		2.192	2.358	2.355	
114	9.5	1.055		1.070	1.063	1.055	1.055	0.971	1.726		2.027	2.197	2.222	
126	10.5	1.035		1.061	1.055	1.035	1.035	0.677	1.636		1.894	2.067	2.106	
138	11.5	1.032		1.054	1.048	1.032	1.032	0.939	1.581		1.785	1.960	2.034	
150	12.5	1.032		1.047	1.043	1.032	1.032	1.032	1.532		1.694	1.870	1.971	
162	13.5	1.032		1.042	1.039	1.032	1.032	1.032	1.484		1.617	1.792	1.910	
174	14.5	1.028		1.038	1.035	1.028	1.028	0.903	1.438		1.552	1.726	1.851	
186	15.5	1.027		1.034	1.032	1.027	1.027	0.991	1.399		1.495	1.667	1.800	
198	16.5	1.027		1.030	1.029	1.027	1.027	1.027	1.362		1.446	1.615	1.753	
210	17.5	1.025		1.028	1.027	1.025	1.025	0.951	1.326		1.404	1.569	1.707	
222	18.5	1.025		1.025	1.025	1.025	1.025	1.025	1.294		1.366	1.528	1.665	
234	19.5	1.024		1.023	1.023	1.024	1.024	0.984	1.262		1.333	1.490	1.625	
246	20.5	1.024		1.021	1.022	1.024	1.024	1.020	1.233		1.303	1.457	1.587	
258	21.5	1.024		1.019	1.020	1.024	1.024	1.007	1.204		1.276	1.425	1.550	
270	22.5	1.022		1.017	1.019	1.022	1.022	0.957	1.176		1.253	1.397	1.514	
282	23.5	1.022		1.016	1.018	1.022	1.022	1.022	1.151		1.231	1.371	1.481	
294	24.5	1.022		1.015	1.017	1.022	1.022	1.020	1.126		1.212	1.346	1.449	
306	25.5	1.020		1.014	1.016	1.020	1.020	0.934	1.102		1.194	1.324	1.418	
318	26.5	1.018		1.013	1.015	1.018	1.018	0.915	1.080		1.178	1.303	1.390	
330	27.5	1.020		1.012	1.015	1.020	1.020	1.135	1.061		1.163	1.283	1.366	
342	28.5	1.020		1.011	1.014	1.020	1.020	1.017	1.040		1.150	1.265	1.339	
354	29.5	1.020		1.010	1.013	1.020	1.020	1.020	1.020		1.138	1.248	1.313	
366	30.5			1.009	1.013	1.021	1.021	1.065			1.126	1.231	1.287	
378	31.5			1.009	1.012	1.022	1.022	1.080			1.116	1.216	1.261	
390	32.5			1.008	1.012	1.023	1.023	1.062			1.106	1.202	1.233	
402	33.5			1.008	1.011	1.023	1.023	1.036			1.097	1.188	1.206	
414	34.5			1.007	1.011	1.023	1.023	1.018			1.089	1.175	1.178	
426	35.5			1.007	1.010	1.023	1.023	1.017			1.082	1.163	1.152	
438	36.5			1.006	1.010	1.021	1.021	0.929			1.074	1.151	1.126	
450	37.5			1.006	1.009	1.018	1.018	0.886			1.068	1.140	1.103	
462	38.5			1.005	1.009	1.015	1.015	0.868			1.062	1.129	1.083	
474	39.5			1.005	1.009	1.013	1.013	0.846			1.056	1.119	1.067	
486	40.5			1.005	1.009	1.010	1.010	0.815			1.051	1.109	1.053	
498	41.5			1.005	1.008	1.009	1.009	0.853			1.046	1.100	1.043	
510	42.5			1.004	1.008	1.008	1.008	0.876			1.041	1.091	1.033	
522	43.5			1.004	1.008	1.007	1.007	0.877			1.036	1.082	1.026	
534	44.5			1.004	1.007	1.006	1.006	0.882			1.032	1.074	1.019	
546	45.5			1.004	1.007	1.005	1.005	0.890			1.028	1.066	1.013	
558	46.5			1.003	1.007	1.004	1.004	0.867			1.025	1.058	1.008	
570	47.5			1.003	1.007	1.004	1.004	0.804			1.021	1.051	1.004	
582	48.5			1.003	1.007	1.000	1.000	-			1.018	1.044	1.000	
594	49.5			1.003	1.006	1.000	1.000	-			1.015	1.037	1.000	
606	50.5			1.003	1.006	1.000	1.000	-			1.012	1.030	1.000	
618	51.5			1.003	1.006	1.000	1.000	-			1.009	1.024	1.000	
630	52.5			1.002	1.006	1.000	1.000	-			1.007	1.018	1.000	
642	53.5			1.002	1.006	1.000	1.000	-			1.004	1.011	1.000	
654	54.5			1.002	1.006	1.000	1.000	-			1.002	1.006	1.000	
Tail	Tail			1.000	1.000	1.000	1.000	-			1.000	1.000	1.000	

54.5 tail decay - (15)  
- (16)

- |                                     |  |
|-------------------------------------|--|
| (1) AGE IN MONTHS                   | (9) = [ [(3) - 1.0] x (7) ] / [ (7) - 1.0 ]  |
| (2) AGE IN YEARS                    | (10) COLUMN (3) MULTIPLICATIVELY ACCUMULATED |
| (3) SECTION 3, EXHIBIT 13, SHEET 21 | (11) COLUMN (4) MULTIPLICATIVELY ACCUMULATED |
| (4) N/A                             | (12) COLUMN (5) MULTIPLICATIVELY ACCUMULATED |
| (5) SECTION 3, EXHIBIT 13, SHEET 43 | (13) COLUMN (6) MULTIPLICATIVELY ACCUMULATED |
| (6) SECTION 3, EXHIBIT 13, SHEET 43 | (14) COLUMN (7) MULTIPLICATIVELY ACCUMULATED |
| (7) TEMPORARY PARTIAL TAIL          | (15) [COLUMN (8) @ 54.5] X [COLUMN (8) TAIL] |
| (8) SELECTED BY DELOITTE CONSULTING | (16) COLUMN (8) TAIL + (14)                  |

**OHIO BUREAU OF WORKERS' COMPENSATION  
PUBLIC EMPLOYERS - STATE AGENCIES  
COMPENSATION**

SECTION 3  
EXHIBIT 13  
SHEET 43

**ADDITIONAL AWARDS**

FITTING PAID LOSS DEVELOPMENT FACTORS

21-to-Ult:	<b>21</b>
Fitting for Periods:	<b>5</b>
From:	<b>27</b>
To:	<b>60</b>
Cut-off:	<b>60</b>

Summary of Curve Fitting		
Method	Tail	R <sup>2</sup>
Weibull	<b>1.315</b>	<b>0.831</b>
Inverse Power	<b>1.495</b>	<b>0.891</b>

			Weibull Curve Fitting					Inverse Power Curve Fitting				
			Slope= 0.465 Intercept= -1.200					Slope= -1.379 Intercept= 3.766				
PERIOD	AGE	ATA	X	Y	Y*	ATA*	ATU*	X	Y	Y*	ATA*	ATU*
1	6	10.000	1.792	-2.250	-0.367	<b>2.000</b>	16.673	1.792	2.197	1.294		
2	18	200.000	2.890	-5.296	0.144	<b>1.460</b>	8.335	2.890	5.293	-0.221		
3	30	8.000	3.401	-2.013	0.381	<b>1.301</b>	5.708	3.401	1.946	-0.925	<b>1.396</b>	6.772
4	42	2.425	3.738	-0.632	0.538	<b>1.220</b>	4.388	3.738	0.354	-1.389	<b>1.249</b>	4.849
5	54	1.330	3.989	0.332	0.655	<b>1.171</b>	3.596	3.989	-1.109	-1.736	<b>1.176</b>	3.882
6	66	1.165	4.190	0.670	0.748	<b>1.138</b>	3.071	4.190	-1.802	-2.013	<b>1.134</b>	3.300
7	78	1.098	4.357	0.880	0.825	<b>1.114</b>	2.700	4.357	-2.318	-2.243	<b>1.106</b>	2.911
8	90	1.110	4.500	0.838	0.892	<b>1.095</b>	2.424	4.500	-2.207	-2.440	<b>1.087</b>	2.632
9	102	1.060	4.625	1.055	0.950	<b>1.081</b>	2.213	4.625	-2.813	-2.613	<b>1.073</b>	2.421
10	114	1.055	4.736	1.083	1.002	<b>1.070</b>	2.046	4.736	-2.901	-2.766	<b>1.063</b>	2.256
11	126	1.035	4.836	1.218	1.048	<b>1.061</b>	1.912	4.836	-3.344	-2.905	<b>1.055</b>	2.122
12	138	1.032	4.927	1.245	1.091	<b>1.054</b>	1.802	4.927	-3.442	-3.030	<b>1.048</b>	2.012
13	150	1.032	5.011	1.245	1.129	<b>1.047</b>	1.710	5.011	-3.442	-3.145	<b>1.043</b>	1.919
14	162	1.0320	5.088	1.245	1.165	<b>1.042</b>	1.632	5.088	-3.442	-3.251	<b>1.039</b>	1.840
15	174	1.0280	5.159	1.282	1.198	<b>1.038</b>	1.566	5.159	-3.576	-3.350	<b>1.035</b>	1.771
16	186	1.0270	5.226	1.292	1.229	<b>1.034</b>	1.509	5.226	-3.612	-3.442	<b>1.032</b>	1.711
17	198	1.0270	5.288	1.292	1.259	<b>1.030</b>	1.460	5.288	-3.612	-3.528	<b>1.029</b>	1.658
18	210	1.0250	5.347	1.312	1.286	<b>1.028</b>	1.417	5.347	-3.689	-3.609	<b>1.027</b>	1.611
19	222	1.0250	5.403	1.312	1.312	<b>1.025</b>	1.379	5.403	-3.689	-3.686	<b>1.025</b>	1.568
20	234	1.0240	5.455	1.323	1.336	<b>1.023</b>	1.345	5.455	-3.730	-3.758	<b>1.023</b>	1.530
21	246	1.024	5.505	1.324	1.359	<b>1.021</b>	1.315	5.505	-3.733	-3.827	<b>1.022</b>	1.495
22	258	1.024	5.553	1.328	1.382	<b>1.019</b>	1.288	5.553	-3.750	-3.893	<b>1.020</b>	1.463
23	270	1.022	5.598	1.345	1.403	<b>1.017</b>	1.264	5.598	-3.817	-3.956	<b>1.019</b>	1.434
24	282	1.022	5.642	1.345	1.423	<b>1.016</b>	1.243	5.642	-3.817	-4.016	<b>1.018</b>	1.407
25	294	1.022	5.684	1.345	1.442	<b>1.015</b>	1.223	5.684	-3.818	-4.073	<b>1.017</b>	1.382
26	306	1.020	5.724	1.368	1.461	<b>1.014</b>	1.205	5.724	-3.909	-4.128	<b>1.016</b>	1.359
27	318	1.018	5.762	1.395	1.479	<b>1.013</b>	1.189	5.762	-4.017	-4.181	<b>1.015</b>	1.338
28	330	1.020	5.799	1.368	1.496	<b>1.012</b>	1.174	5.799	-3.909	-4.232	<b>1.015</b>	1.317
29	342	1.020	5.835	1.369	1.513	<b>1.011</b>	1.161	5.835	-3.912	-4.282	<b>1.014</b>	1.299
30	354	1.020	5.869	1.369	1.529	<b>1.010</b>	1.148	5.869	-3.912	-4.329	<b>1.013</b>	1.281
31	366		5.903		1.544	<b>1.009</b>	1.137	5.903		-4.375	<b>1.013</b>	1.264
32	378		5.935		1.559	<b>1.009</b>	1.126	5.935		-4.420	<b>1.012</b>	1.248
33	390		5.966		1.574	<b>1.008</b>	1.117	5.966		-4.463	<b>1.012</b>	1.234
34	402		5.996		1.588	<b>1.008</b>	1.108	5.996		-4.505	<b>1.011</b>	1.220
35	414		6.026		1.601	<b>1.007</b>	1.099	6.026		-4.545	<b>1.011</b>	1.206
36	426		6.054		1.615	<b>1.007</b>	1.092	6.054		-4.585	<b>1.010</b>	1.194
37	438		6.082		1.628	<b>1.006</b>	1.085	6.082		-4.623	<b>1.010</b>	1.181
38	450		6.109		1.640	<b>1.006</b>	1.078	6.109		-4.660	<b>1.009</b>	1.170
39	462		6.136		1.652	<b>1.005</b>	1.072	6.136		-4.696	<b>1.009</b>	1.159
40	474		6.161		1.664	<b>1.005</b>	1.066	6.161		-4.732	<b>1.009</b>	1.149
41	486		6.186		1.676	<b>1.005</b>	1.060	6.186		-4.766	<b>1.009</b>	1.139
42	498		6.211		1.687	<b>1.005</b>	1.055	6.211		-4.800	<b>1.008</b>	1.129
43	510		6.234		1.698	<b>1.004</b>	1.051	6.234		-4.833	<b>1.008</b>	1.120
44	522		6.258		1.709	<b>1.004</b>	1.046	6.258		-4.865	<b>1.008</b>	1.111
45	534		6.280		1.720	<b>1.004</b>	1.042	6.280		-4.896	<b>1.007</b>	1.102
46	546		6.303		1.730	<b>1.004</b>	1.038	6.303		-4.927	<b>1.007</b>	1.094
47	558		6.324		1.740	<b>1.003</b>	1.034	6.324		-4.957	<b>1.007</b>	1.086
48	570		6.346		1.750	<b>1.003</b>	1.031	6.346		-4.986	<b>1.007</b>	1.079
49	582		6.366		1.760	<b>1.003</b>	1.028	6.366		-5.015	<b>1.007</b>	1.071
50	594		6.387		1.769	<b>1.003</b>	1.025	6.387		-5.043	<b>1.006</b>	1.064
51	606		6.407		1.778	<b>1.003</b>	1.022	6.407		-5.071	<b>1.006</b>	1.057
52	618		6.426		1.788	<b>1.003</b>	1.019	6.426		-5.098	<b>1.006</b>	1.051
53	630		6.446		1.797	<b>1.002</b>	1.016	6.446		-5.124	<b>1.006</b>	1.045
54	642		6.465		1.805	<b>1.002</b>	1.014	6.465		-5.150	<b>1.006</b>	1.038
55	654		6.483		1.814	<b>1.002</b>	1.012	6.483		-5.176	<b>1.006</b>	1.032
56	666		6.501		1.822	<b>1.002</b>	1.009	6.501		-5.201	<b>1.006</b>	1.027
57	678		6.519		1.831	<b>1.002</b>	1.007	6.519		-5.226	<b>1.005</b>	1.021
58	690		6.537		1.839	<b>1.002</b>	1.005	6.537		-5.250	<b>1.005</b>	1.015
59	702		6.554		1.847	<b>1.002</b>	1.003	6.554		-5.273	<b>1.005</b>	1.010
60	714		6.571		1.855	<b>1.002</b>	1.002	6.571		-5.297	<b>1.005</b>	1.005

# Appendix C – Deliverable Matrix

## Group 2 Study Elements

<b>Ohio Benefit Structure</b>
<b>Award Categories</b> <ol style="list-style-type: none"><li>1) Compensation Types</li><li>2) Benefit and Compensation Levels</li><li>3) Number of Benefit Types</li></ol>

<b>Pricing Process</b>
<b>Statewide Rate Level</b> <ol style="list-style-type: none"><li>1) Administrative Cost Calculation</li></ol>

<b>Cost Controls</b>
<b>MCO Effectiveness</b>
<b>Medical Payments to Providers</b>

<b>Financial Provisions</b>
<b>Loss Reserves</b> <ol style="list-style-type: none"><li>1) Current Actuarial Audit Reserve Methodology</li><li>2) Independent Review</li><li>3) Expected Payments Established by Independent Actuarial Consultant</li><li>4) Loss Reserve Margins and Discount Factor</li><li>5) Performance Assessment Implications</li></ol>
<b>Net Asset Level</b> <ol style="list-style-type: none"><li>1) Methods for Setting Net Asset Targets</li><li>2) Risk Margins</li><li>3) Disclosure</li></ol>
<b>Excess Insurance and Reinsurance</b> <ol style="list-style-type: none"><li>1) Cost Effectiveness, Catastrophic Events, and Rate Stability</li></ol>

## Ohio Benefit Structure Areas

Award Benefit Types	Tasks Involved
1) Compensation Types	23. Conduct a study of the benefits and compensation paid by the BWC compared to industry peers. This study would include an analysis of all compensation types and their application by the BWC.
2) Benefit and Compensation Levels	
3) Number of Benefit Types	

## Pricing Process Areas

Statewide Rate Level	Tasks Involved
1) Administrative Cost Calculation	27. Conduct a study on the administrative cost calculation used in employer rates. This evaluation should include a review of the allocated and unallocated loss adjustment expenses of the BWC.

## Cost Controls Areas

<b>MCO Effectiveness</b>	<b>Tasks Involved</b>
MCO Effectiveness	30. Conduct a study on the effectiveness of Managed Care Organizations (MCO) in the workers' compensation system. This analysis would include an evaluation of the effectiveness of the use of MCOs, the payments to MCOs relative to the benefits received, the advantages and disadvantages of the MCO approach, the medical cost trends since MCO implementation, and a comparison to industry standards.

<b>Medical Payments to Providers</b>	<b>Tasks Involved</b>
Medical Payments to Providers	25. Conduct a study on the medical payments to providers in Ohio and provide a comparison to industry peers. This study should recommend changes/improvements to BWC's medical payment structure in line with industry standards.



## Financial Provisions Areas

Loss Reserves	Tasks Involved
1) Current Actuarial Audit Reserve Methodology	21. Review the actuarial audit reserves established by the BWC's independent actuarial consultant to establish objective quality management principles and methods by which to review the performance of the workers' compensation system.
2) Independent Review	
3) Expected Payments Established by Independent Actuarial Consultant	15. Evaluate the methodology and reasonability of the expected payments established by the BWC's independent actuarial consultant.
4) Loss Reserve Margins and Discount Factor	
5) Performance Assessment Implications	21. See above.
Net Asset Level	Tasks Involved
1) Methods for Setting Net Asset Targets	26. Conduct a study on the amount of surplus/net assets that should be held by the BWC. This study should compare the BWC to industry standards and recommend appropriate methods of setting target surplus for the BWC and the appropriate discount rate.
2) Risk Margins	
3) Disclosure	
Excess Insurance and Reinsurance	Tasks Involved
1) Cost Effectiveness, Catastrophic Events, and Rate Stability	31. Conduct an evaluation on the excess insurance or reinsurance requirements for the BWC including the need for excess coverage or reinsurance in the event of a catastrophic event. This evaluation should include the cost effectiveness of excess coverage or reinsurance, the ability of the BWC to handle a catastrophic event, and the stability in rates provided by excess insurance or reinsurance coverage. This study should include an evaluation of reinsurance requirements and a possible reinsurance program for the BWC.

Pricing Process Areas – continued

Ancillary Funds	Tasks Involved
1) Coal Workers Pneumoconiosis	7. Review and make written recommendations with regard to the Coal-Workers Pneumoconiosis Fund. This review would include a complete analysis of the rating program. This analysis should compare the methodology used in BWC's rating calculation to industry standards the actuarial standards of practice promulgated by the Actuarial Standards Board of the American Academy of Actuaries.
2) Marine Industry Fund	10. Review and make written recommendations with regard to the Marine Industry Fund. This analysis should compare the methodology used in BWC's rating calculation to industry standards and the Actuarial Standards of Practice promulgated by the Actuarial Standards Board of the American Academy of Actuaries.
3) Disabled Workers' Relief Fund	13. Review and make written recommendations with regard to the Disabled Workers' Relief Funds. This analysis would include a complete analysis of the funds including but not limited to the loss information, payroll information, and other rating calculations. This analysis should compare the methodology used in BWC's rating calculation to industry standards and the Actuarial Standards of Practice promulgated by the Actuarial Standards Board of the American Academy of Actuaries.