

Exhibits

EXHIBITS

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Exhibit A

Ohio Bureau of Workers Compensation
 Experience Rating Study
 Policy Year 2004-2005
 Losses are evaluated as of 3/31/06.

Exhibit A
 Sheet 1

Actual Loss Ratios Before and After Experience Rating Formula
 Rating Plan

Employer Type	Rating Plan	(1) Number of Policies	(2) Manual Premium	(3) Before Experience Rating Formula		(4) After Experience Rating Formula		(5) After Experience Rating Formula		(6) Squared Deviation	(7) Test Statistic
				Loss Ratio	Squared Deviation	Loss Ratio	Squared Deviation	Loss Ratio	Squared Deviation		
PA	Group Experience Rated	87,960	\$1,698,826	22.7%	0.0058	96.1%	0.1860	96.1%	0.1860		
PA	Non Group Experience Rated	16,674	892,455	41.7%	0.0128	37.9%	0.0221	37.9%	0.0221		
PA	Base	133,522	253,151	41.7%	0.0128	41.7%	0.0123	41.7%	0.0123		
PA	Total	238,156	\$2,844,432	30.3%	0.0315	52.7%	0.2223	52.7%	0.2223		7.1
PEC	Group Experience Rated	2,723	\$189,407	45.3%	0.0196	93.0%	0.0145	93.0%	0.0145		
PEC	Non Group Experience Rated	452	100,354	85.5%	0.0689	72.1%	0.0079	72.1%	0.0079		
PEC	Base	592	2,270	67.4%	0.0065	60.2%	0.0431	60.2%	0.0431		
PEC	Total	3,767	\$292,031	59.3%	0.0950	81.0%	0.0654	81.0%	0.0654		0.7
Total	Total	241,923	\$3,138,464	33.0%		56.0%					

Notes:

- Dollar amounts are in thousands.
- Columns (1) and (2) are from Ohio Bureau of Workers Compensation and excludes retro rated premium.
- Column (3) equals actual incurred losses divided by manual premium.
- Column (4) is [Column (3) - Column (3) Total] ^2. Total is the sum.
- Column (5) equals actual incurred losses divided by experience rated premium.
- Column (6) is [Column (5) - Column (5) Total] ^2. Total is the sum.
- Column (7) = Column (6) / Column (4).

Ohio Bureau of Workers Compensation
 Experience Rating Study
 Policy Year 2004-2005
 Losses are evaluated as of 3/31/06.

Exhibit A
 Sheet 2

EM Range	Experience Modification	Number of Policies	Manual Premium	Before Experience Rating Formula		After Experience Rating Formula		Test Statistic
				Loss Ratio	Squared Deviation	Loss Ratio	Squared Deviation	
0.05 to 0.14	0.05	38,454	\$501,324	17.4%	0.0001	348.1%	0.0984	
0.05 to 0.14	0.06	12,724	109,098	17.1%	0.0002	286.8%	0.0917	
0.05 to 0.14	0.07 - 0.08	10,601	75,894	19.8%	0.0002	268.9%	0.2313	
0.05 to 0.14	0.09	1,978	40,337	17.8%	0.0000	198.7%	1.3995	
0.05 to 0.14	0.10 - 0.14	1,299	24,290	43.8%	0.0644	355.5%	0.1475	
0.05 to 0.14	Total	65,056	\$750,943	18.5%	0.0650	317.0%	1.9685	30.3
0.15 to 0.49	0.15 - 0.18	4,359	\$136,051	23.4%	0.0001	146.0%	0.4237	
0.15 to 0.49	0.19 - 0.25	4,488	129,855	27.0%	0.0007	121.8%	0.1669	
0.15 to 0.49	0.26 - 0.32	3,382	153,503	21.9%	0.0006	75.8%	0.0026	
0.15 to 0.49	0.33 - 0.4	2,826	134,451	23.4%	0.0001	63.9%	0.0292	
0.15 to 0.49	0.41 - 0.49	2,754	145,852	26.5%	0.0004	56.0%	0.0527	
0.15 to 0.49	Total	17,803	\$699,722	24.4%	0.0020	80.9%	0.6751	340.9
0.5 to 0.73	0.5 - 0.53	803	\$44,491	30.8%	0.0000	61.0%	0.0084	
0.5 to 0.73	0.54 - 0.55	546	36,718	31.1%	0.0001	57.1%	0.0028	
0.5 to 0.73	0.56 - 0.57	824	29,348	28.6%	0.0001	52.6%	0.0001	
0.5 to 0.73	0.58 - 0.65	1,604	81,859	28.6%	0.0004	48.1%	0.0614	
0.5 to 0.73	0.66 - 0.73	1,110	50,585	33.1%	0.0007	47.9%	0.0016	
0.5 to 0.73	Total	4,987	\$243,001	30.4%	0.0012	51.9%	0.0142	11.7
Over 0.74	0.75 - 0.75	29	\$1,007	100.0%	0.4003	145.3%	0.7856	
Over 0.74	0.76 - 0.76	12	1,280	33.9%	0.0141	44.6%	0.0146	
Over 0.74	0.77 - 0.81	34	286	7.2%	0.1486	9.3%	0.2237	
Over 0.74	0.82 - 0.88	22	1,202	10.4%	0.1246	12.7%	0.1928	
Over 0.74	0.89 and Over	17	1,385	49.3%	0.0013	55.4%	0.0002	
Over 0.74	Total	114	\$5,160	45.7%	0.6980	56.6%	1.2169	1.8
Total	Total	87,960	\$1,698,526	22.7%		96.1%		

Notes

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- Column (5) equals actual incurred losses divided by experience rated premium.
- Column (6) is [Column (5) - Column (5) Total] *2. Total is the sum.
- Column (7) = Column (6) / Column (4)

Ohio Bureau of Workers Compensation
 Experience Rating Study
 Policy Year 2004-2005
 Losses are evaluated as of 3/31/05.

Exhibit A
 Sheet 3

EM Range	Experience Modification	Number of Policies	Manual Premium	Before Experience Rating Formula		After Experience Rating Formula		Test Statistic
				Loss Ratio	Squared Deviation	Loss Ratio	Squared Deviation	
0.05 to 0.14	0.05	2	\$1,018	8.0%	0.0013	160.5%	0.6690	
0.05 to 0.14	0.05	1	7	0.0%	0.0019	0.0%	0.4520	
0.05 to 0.14	0.07	3	503	1.3%	0.0009	18.7%	0.2355	
0.05 to 0.14	0.08	1	675	1.4%	0.0009	17.0%	0.2523	
0.05 to 0.14	0.10	1	35	0.0%	0.0019	0.0%	0.4520	
Total		6	\$2,237	4.4%	0.0069	67.2%	2.2609	326.7
0.15 to 0.49	0.15 - 0.27	8	\$6,949	17.2%	0.0015	83.1%	0.0665	
0.15 to 0.49	0.28 - 0.36	7	6,220	11.2%	0.0096	34.4%	0.6524	
0.15 to 0.49	0.37 - 0.38	6	8,283	21.8%	0.0001	58.1%	0.0001	
0.15 to 0.49	0.39 - 0.45	12	7,553	6.7%	0.0205	16.1%	0.1701	
0.15 to 0.49	0.46 - 0.49	10	7,715	45.6%	0.0601	94.0%	0.1346	
Total		43	\$36,721	21.0%	0.0919	57.3%	0.4237	4.6
0.5 to 1	0.51 - 0.84	697	\$13,416	29.2%	0.0057	40.8%	0.0001	
0.5 to 1	0.85 - 0.94	2,021	107,437	31.8%	0.0025	35.7%	0.0018	
0.5 to 1	0.95 - 0.96	2,436	39,774	28.5%	0.0067	29.9%	0.0101	
0.5 to 1	0.97 - 1	134,809	301,281	42.1%	0.0029	42.2%	0.0005	
0.5 to 1	1.00	196	12,787	44.0%	0.0052	43.6%	0.0013	
Total		139,959	\$574,696	36.7%	0.0230	40.0%	0.0138	0.6
Over 1	1.02 - 1.08	1,757	\$102,271	35.5%	0.0170	33.8%	0.0012	
Over 1	1.09 - 1.15	2,737	108,662	40.9%	0.0058	36.5%	0.0031	
Over 1	1.16 - 1.26	2,604	107,992	39.6%	0.0090	32.8%	0.0020	
Over 1	1.27 - 1.44	1,784	105,101	57.2%	0.0075	42.5%	0.0027	
Over 1	1.45 and Over	1,294	108,437	68.9%	0.0416	38.9%	0.0003	
Total		10,186	\$531,952	48.5%	0.0799	37.3%	0.0063	0.1
Total		150,196	\$1,145,606	41.7%		38.6%		

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Ohio Bureau of Workers Compensation
 Experience Rating Study
 Policy Year 2004-2005
 Losses are evaluated as of 3/31/06.

Exhibit A
 Sheet 4

Actual Loss Ratios Before and After Experience Rating Formula
 Experience Modification Factors
 Public Employers, Group Rated

EM Range	Experience Modification	Number of Policies	Manual Premium	Loss Ratio	Squared Deviation	Loss Ratio	Squared Deviation	Test Statistic
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
0.05 to 0.16	0.09	1	\$84	0.0%	0.1102	0.0%	6.2187	
0.05 to 0.16	0.11	8	1,258	21.2%	0.0143	195.0%	0.2969	
0.05 to 0.16	0.14	112	5,366	35.3%	0.0004	261.5%	0.0146	
0.05 to 0.16	0.15	0	54	33.8%	0.0000	222.6%	0.0716	
0.05 to 0.16	0.16	14	1,100	39.1%	0.0035	254.4%	0.0025	
0.05 to 0.16	Total	135	\$7,952	33.2%	0.1285	249.4%	6.6033	51.4
0.17 to 0.49	0.17 - 0.29	335	\$19,245	33.2%	0.0060	141.2%	0.1122	
0.17 to 0.49	0.3 - 0.34	73	16,187	41.6%	0.0000	129.6%	0.0482	
0.17 to 0.49	0.35 - 0.43	151	23,663	50.6%	0.0093	129.7%	0.0484	
0.17 to 0.49	0.44 - 0.47	497	21,295	37.7%	0.0011	84.7%	0.0530	
0.17 to 0.49	0.48 - 0.49	1,071	20,939	40.0%	0.0001	82.9%	0.0615	
0.17 to 0.49	Total	2,129	\$101,328	40.9%	0.0164	107.7%	0.3233	19.7
0.5 to 0.75	0.5 - 0.52	32	\$8,756	33.0%	0.0289	65.1%	0.0219	
0.5 to 0.75	0.53 - 0.56	111	18,119	51.0%	0.0001	93.4%	0.0193	
0.5 to 0.75	0.58 - 0.66	39	13,236	41.2%	0.0077	68.4%	0.0133	
0.5 to 0.75	0.68 - 0.74	162	12,959	50.9%	0.0001	72.9%	0.0049	
0.5 to 0.75	0.75 - 0.75	35	15,099	65.6%	0.0243	87.7%	0.0060	
0.5 to 0.75	Total	379	\$68,169	50.0%	0.0610	79.9%	0.0645	1.1
Over 0.75	0.76 - 0.79	22	\$4,485	55.9%	0.0064	72.2%	0.0014	
Over 0.75	0.8 - 0.87	15	2,676	69.1%	0.0034	84.6%	0.0073	
Over 0.75	0.88 - 0.88	20	2,461	94.9%	0.1000	108.2%	0.1034	
Over 0.75	0.89 - 0.93	12	1,384	36.8%	0.0700	41.5%	0.1181	
Over 0.75	0.94 and Over	11	1,653	40.6%	0.0514	43.0%	0.1087	
Over 0.75	Total	80	\$12,058	63.2%	0.2302	76.0%	0.3399	1.5
Total	Total	2,723	\$189,407	45.3%				

Notes:

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- Column (5) equals actual incurred losses divided by experience rated premium.
- Column (6) is [Column (5) - Column (5) Total] * 2. Total is the sum.
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Ohio Bureau of Workers Compensation
 Experience Rating Study
 Policy Year 2004-2005
 Losses are evaluated as of 3/31/06.

Exhibit A
 Sheet 5

**Actual Loss Ratios Before and After Experience Rating Formula
 Experience Modification Factors
 Public Employers, Non-Group Rated**

EM Range	Experience Modification	Number of Policies	Manual Premium	Before Experience Rating Formula		After Experience Rating Formula		Test Statistic
				Loss Ratio	Squared Deviation	Loss Ratio	Squared Deviation	
0.05 to 0.24	0.23	0	\$1	0.0%	0.0718	0.0%	0.7096	
0.05 to 0.24	0.24	1	726	33.2%	0.0041	136.4%	0.2724	
0.05 to 0.24	0.28	0	1	0.0%	0.0718	0.0%	0.7096	
0.05 to 0.24	0.29	1	1,295	26.0%	0.0001	88.5%	0.0018	
0.05 to 0.24	0.38	2	1,390	24.3%	0.0008	63.8%	0.0416	
0.05 to 0.24	Total	4	\$3,413	26.8%	0.1484	84.2%	1.7349	11.7
0.25 to 0.49	0.41 - 0.6	4	\$2,925	98.4%	0.0620	186.8%	0.8599	
0.25 to 0.49	0.61 - 0.68	5	3,749	39.1%	0.1187	61.8%	0.1789	
0.25 to 0.49	0.69 - 0.76	4	3,478	99.3%	0.0666	137.7%	0.1130	
0.25 to 0.49	0.77 - 0.81	3	810	21.1%	1.8931	269.9%	2.7499	
0.25 to 0.49	0.82 - 0.49	6	6,188	50.1%	0.0548	60.4%	0.1914	
0.25 to 0.49	Total	24	\$17,150	73.5%	2.1952	104.1%	4.0831	1.9
0.5 to 1	0.89 - 1.01	48	\$8,012	91.3%	0.0411	95.4%	0.0936	
0.5 to 1	1.02 - 1.05	48	9,084	43.9%	0.0736	42.0%	0.0517	
0.5 to 1	1.06 - 1.11	497	9,324	96.4%	0.0647	88.5%	0.0566	
0.5 to 1	1.12 - 1.18	203	9,039	59.4%	0.0135	51.4%	0.0178	
0.5 to 1	1.19 - 1	83	8,963	65.6%	0.0029	53.7%	0.0122	
0.5 to 1	Total	879	\$44,443	71.0%	0.1958	84.8%	0.2319	1.2
Over 1	1.27 - 1.39	62	\$7,395	81.3%	0.0866	61.5%	0.0867	
Over 1	1.4 - 1.57	44	5,716	80.7%	0.1008	55.0%	0.0250	
Over 1	1.58 - 1.58	4	18,272	136.1%	0.0669	88.1%	0.0233	
Over 1	1.59 - 1.67	8	967	88.4%	0.0579	54.5%	0.0288	
Over 1	1.68 and Over	19	5,269	112.9%	0.0000	53.6%	0.0285	
Over 1	Total	136	\$37,619	112.4%	0.3112	79.9%	0.1135	0.4
Total	Total	1,044	\$102,624	85.1%		71.8%		

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- Column (5) equals actual incurred losses divided by experience rated premium.
- Column (6) is [Column (5) - Column (5) Total] ^2. Total is the sum.
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Ohio Bureau of Workers Compensation
Experience Rating Study
Policy Year 2004-2005
Losses are evaluated as of 3/31/06

Actual Loss Ratios Before and After Experience Rating Formula
Expected Loss using Policy Year 2004-2005 Payroll
Private Employers, Group Rated

Expected Loss Range	Expected Loss	Number of Policies	Manual Premium	Before Experience Rating Formula		After Experience Rating Formula		Test Statistic
				Loss Ratio	Squared Deviation	Loss Ratio	Squared Deviation	
0 to 504,000	98,000 - 311,000	798	\$25,020	28.9%	0.0007	70.9%	0.0080	
0 to 504,000	312,000 - 368,000	1,236	25,780	23.8%	0.0006	83.1%	0.0177	
0 to 504,000	370,000 - 415,000	1,072	28,246	29.8%	0.0013	100.8%	0.0438	
0 to 504,000	416,000 - 469,000	1,042	25,571	23.8%	0.0005	74.5%	0.0028	
0 to 504,000	470,000 - 604,000	1,502	26,487	24.8%	0.0002	68.0%	0.0141	
0 to 504,000	Total	5,650	\$129,104	26.2%	0.0033	79.8%	0.0864	26.1
505,000 to 1,056,000	505,000 - 601,000	4,143	\$66,541	26.5%	0.0006	81.0%	0.0006	
505,000 to 1,056,000	602,000 - 704,000	2,411	67,063	30.3%	0.0038	101.0%	0.0500	
505,000 to 1,056,000	705,000 - 828,000	3,692	70,060	21.3%	0.0008	62.9%	0.0247	
505,000 to 1,056,000	829,000 - 935,000	4,166	67,450	22.1%	0.0004	73.5%	0.0026	
505,000 to 1,056,000	937,000 - 1,056,000	3,321	69,441	20.7%	0.0012	77.3%	0.0002	
505,000 to 1,056,000	Total	17,733	\$340,554	24.1%	0.0067	76.6%	0.0781	11.7
1,060,000 to 4,663,000	1,060,000 - 1,388,000	5,781	\$180,449	27.7%	0.0023	84.3%	0.0155	
1,060,000 to 4,663,000	1,389,000 - 1,780,000	6,880	186,478	19.8%	0.0010	75.6%	0.0447	
1,060,000 to 4,663,000	1,781,000 - 2,445,000	13,509	179,215	23.3%	0.0000	102.8%	0.0037	
1,060,000 to 4,663,000	2,446,000 - 3,010,000	8,156	185,052	23.8%	0.0001	105.4%	0.0093	
1,060,000 to 4,663,000	3,011,000 - 4,663,000	9,204	188,105	20.2%	0.0007	137.2%	0.1638	
1,060,000 to 4,663,000	Total	43,530	\$920,299	22.9%	0.0041	96.7%	0.2389	58.0
4,717,000 and Over	4,717,000 - 5,532,000	1,861	\$51,114	9.0%	0.0099	170.8%	0.0080	
4,717,000 and Over	5,533,000 - 6,338,000	4,009	63,250	21.1%	0.0004	102.6%	0.3523	
4,717,000 and Over	6,340,000 - 6,786,000	4,073	64,921	22.3%	0.0011	106.4%	0.3079	
4,717,000 and Over	6,788,000 - 7,911,000	7,002	46,869	22.3%	0.0011	367.2%	4.2139	
4,717,000 and Over	7,912,000 and Over	4,102	83,714	19.2%	0.0000	384.1%	4.9384	
4,717,000 and Over	Total	21,047	\$308,868	19.0%	0.0125	161.9%	9.8205	786.4
Total	Total	87,960	\$1,688,826	22.7%		96.1%		

Notes:

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- Column (3) equals actual incurred losses divided by manual premium.
- Column (4) is [Column (3) - Column (5)] Total². Total is the sum.
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- Column (7) = Column (6) / Column (4).

Ohio Bureau of Workers Compensation
Experience Rating Study
Policy Year 2004-2005
 Losses are evaluated as of 3/31/06

Exhibit A
 Sheet 7

Actual Loss Ratios Before and After Experience Rating Formula
Expected Loss using Policy Year 2004-2005 Payroll
Private Employers, Non-Group Rated

Expected Loss Range	Expected Loss	Number of Policies	Manual Premium	Before Experience Rating Formula		After Experience Rating Formula		Test Statistic
				Loss Ratio	Squared Deviation	Loss Ratio	Squared Deviation	
0 to 99,000	0 - 2,000	133,642	\$160,860	49.5%	0.0037	49.1%	0.0103	
0 to 99,000	3,000 - 9,000	10,029	154,778	37.7%	0.0032	34.9%	0.0016	
0 to 99,000	10,000 - 24,000	3,606	164,478	40.5%	0.0008	35.4%	0.0012	
0 to 99,000	25,000 - 52,000	1,605	167,415	47.6%	0.0018	40.6%	0.0003	
0 to 99,000	53,000 - 99,000	827	164,392	41.1%	0.0005	35.6%	0.0011	
0 to 99,000	Total	149,609	\$811,913	43.4%	0.0100	38.9%	0.0145	1.5
100,000 to 341,000	100,000 - 120,000	149	\$44,878	40.4%	0.0005	36.0%	0.0000	
100,000 to 341,000	121,000 - 144,000	133	48,605	37.7%	0.0000	33.8%	0.0004	
100,000 to 341,000	145,000 - 181,000	108	48,507	39.0%	0.0001	35.0%	0.0000	
100,000 to 341,000	182,000 - 240,000	81	47,828	34.4%	0.0015	33.3%	0.0005	
100,000 to 341,000	241,000 - 341,000	61	47,519	39.9%	0.0003	40.5%	0.0024	
100,000 to 341,000	Total	531	\$237,337	38.3%	0.0023	35.6%	0.0033	1.4
342,000 to 960,000	342,000 - 372,000	12	\$12,345	30.9%	0.0000	38.2%	0.0005	
342,000 to 960,000	373,000 - 453,000	12	13,359	37.2%	0.0046	50.9%	0.0107	
342,000 to 960,000	454,000 - 540,000	10	12,760	34.7%	0.0019	39.3%	0.0002	
342,000 to 960,000	541,000 - 700,000	9	13,772	30.3%	0.0000	42.4%	0.0003	
342,000 to 960,000	701,000 - 960,000	6	13,929	19.5%	0.0119	31.2%	0.0088	
342,000 to 960,000	Total	49	\$66,054	30.4%	0.0184	40.5%	0.0205	1.1
1,001,000 and Over	1,001,000 - 1,012,000	1	\$3,073	24.8%	0.0495	67.1%	0.0140	
1,001,000 and Over	1,013,000 - 1,580,000	2	5,661	42.7%	0.0019	60.5%	0.0028	
1,001,000 and Over	1,581,000 - 1,979,000	1	3,227	121.5%	0.6476	100.4%	0.2037	
1,001,000 and Over	1,980,000 - 3,797,000	2	10,291	24.7%	0.0503	26.1%	0.0852	
1,001,000 and Over	3,798,000 and Over	1	6,041	55.0%	0.0063	64.7%	0.0069	
1,001,000 and Over	Total	7	\$30,293	47.1%	0.7588	55.3%	0.3146	0.4
Total	Total	150,196	\$1,145,606	41.7%		38.6%		

Notes

- Dollar amounts are in thousands
- Columns (1) and (2) are from Ohio Bureau of Workers Compensation and excludes retro rated premium.
- Column (3) equals actual incurred losses divided by manual premium.
- Column (4) is [Column (3) - Column (3) Total] ^2. Total is the sum.
- Column (5) equals actual incurred losses divided by experience rated premium.
- Column (6) is [Column (5) - Column (5) Total] ^2. Total is the sum
- Column (7) = Column (6) / Column (4).

Ohio Bureau of Workers Compensation
 Experience Rating Study
 Policy Year 2004-2005
 Losses are evaluated as of 3/31/06.

EXHIBIT A
 Sheet 8

Actual Loss Ratios Before and After Experience Rating Formula
 Expected Loss using Policy Year 2004-2005 Payroll
 Public Employers, Group Rated

Expected Loss Range	Expected Loss	Number of Policies	Manual Premium	Before Experience Rating Formula		After Experience Rating Formula		Test Statistic
				Loss Ratio	Squared Deviation	Loss Ratio	Squared Deviation	
0 to 762,000	352,000 - 452,000	62	\$5,740	31.2%	0.0147	96.8%	0.0104	
0 to 762,000	453,000 - 529,000	134	7,488	48.6%	0.0029	85.1%	0.0141	
0 to 762,000	530,000 - 570,000	181	6,622	58.4%	0.0029	116.9%	0.0100	
0 to 762,000	571,000 - 578,000	96	5,778	34.9%	0.0071	88.0%	0.0381	
0 to 762,000	679,000 - 762,000	109	8,953	40.8%	0.0006	134.6%	0.0761	
0 to 762,000	Total	562	\$34,581	43.3%	0.0481	107.0%	0.1466	3.0
797,000 to 1,291,000	797,000 - 897,000	57	\$7,567	62.5%	0.0126	97.5%	0.0003	
797,000 to 1,291,000	898,000 - 1,054,000	42	5,937	43.7%	0.0058	158.8%	0.3541	
797,000 to 1,291,000	1,055,000 - 1,077,000	40	6,463	65.4%	0.0198	103.0%	0.0014	
797,000 to 1,291,000	1,078,000 - 1,121,000	93	9,773	56.6%	0.0028	124.6%	0.0642	
797,000 to 1,291,000	1,122,000 - 1,291,000	63	11,122	34.9%	0.0268	63.8%	0.1261	
797,000 to 1,291,000	Total	295	\$40,862	51.3%	0.0677	99.3%	0.5461	8.1
1,310,000 to 2,207,000	1,310,000 - 1,425,000	33	\$8,023	28.6%	0.0059	86.1%	0.0040	
1,310,000 to 2,207,000	1,426,000 - 1,575,000	32	8,799	47.1%	0.0117	83.2%	0.0012	
1,310,000 to 2,207,000	1,576,000 - 1,823,000	11	5,108	26.5%	0.0096	50.6%	0.0852	
1,310,000 to 2,207,000	1,824,000 - 1,832,000	78	10,462	31.1%	0.0027	92.0%	0.0151	
1,310,000 to 2,207,000	1,833,000 - 2,207,000	35	11,997	42.2%	0.0035	79.8%	0.0000	
1,310,000 to 2,207,000	Total	189	\$44,389	36.3%	0.0334	79.7%	0.1055	3.2
2,314,000 and Over	2,314,000 - 2,537,000	14	\$6,181	40.9%	0.0057	129.8%	0.1482	
2,314,000 and Over	2,538,000 - 2,677,000	20	7,461	45.5%	0.0009	78.1%	0.0176	
2,314,000 and Over	2,678,000 - 5,332,000	370	12,241	54.3%	0.0037	124.9%	0.1126	
2,314,000 and Over	5,333,000 - 6,653,000	1,213	26,238	37.8%	0.0114	79.8%	0.0135	
2,314,000 and Over	6,654,000 and Over	40	17,454	64.2%	0.0247	87.3%	0.0317	
2,314,000 and Over	Total	1,657	\$69,575	48.5%	0.0463	91.4%	0.2935	6.3
Total	Total	2,723	\$189,407	45.3%		93.0%		

Notes:

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- Column (3) equals actual incurred losses divided by manual premium.
- Column (4) is [Column (3) - Column (3) Total] ^2, Total is the sum.
- Column (5) equals actual incurred losses divided by experience rated premium.
- Column (6) is [Column (5) - Column (5) Total] ^2, Total is the sum.
- Column (7) = Column (6) / Column (4).

Ohio Bureau of Workers Compensation
 Experience Rating Study
 Policy Year 2004-2005
 Losses are evaluated as of 3/31/05

Exhibit A
 Sheet 9

Actual Loss Ratios Before and After Experience Rating Formula
 Expected Loss using Policy Year 2004-2005 Payroll
 Public Employers, Non-Group Rated

Expected Loss Range	Expected Loss	Number of Policies	Manual Premium	Before Experience Rating Formula		After Experience Rating Formula		Test Statistic
				Loss Ratio	Squared Deviation	Loss Ratio	Squared Deviation	
0 to 50,000	0 - 7,000	698	\$4,253	119.4%	0.3160	102.1%	0.2531	
0 to 50,000	8,000 - 19,000	88	4,468	51.6%	0.0112	43.3%	0.0072	
0 to 50,000	20,000 - 29,000	52	4,521	47.2%	0.0222	37.9%	0.0194	
0 to 50,000	30,000 - 39,000	39	4,464	58.7%	0.0012	48.7%	0.0005	
0 to 50,000	40,000 - 50,000	31	4,477	37.8%	0.0594	31.1%	0.0432	
0 to 50,000	Total	898	\$22,184	62.1%	0.4100	51.8%	0.3233	0.8
51,000 to 99,000	51,000 - 60,000	15	\$2,550	83.4%	0.0144	63.7%	0.0018	
51,000 to 99,000	61,000 - 69,000	15	3,222	86.4%	0.0226	71.0%	0.0134	
51,000 to 99,000	70,000 - 80,000	18	4,227	72.5%	0.0001	65.1%	0.0031	
51,000 to 99,000	81,000 - 89,000	9	2,276	60.1%	0.0127	51.4%	0.0064	
51,000 to 99,000	90,000 - 99,000	16	4,446	56.2%	0.0173	47.8%	0.0141	
51,000 to 99,000	Total	73	\$16,720	71.4%	0.0671	59.3%	0.0389	0.6
101,000 to 175,000	101,000 - 122,000	10	\$3,240	80.1%	0.0128	67.1%	0.0118	
101,000 to 175,000	123,000 - 133,000	8	3,286	120.0%	0.0817	110.7%	0.1076	
101,000 to 175,000	134,000 - 145,000	10	4,027	61.2%	0.0912	45.0%	0.1084	
101,000 to 175,000	146,000 - 162,000	8	3,491	135.6%	0.2318	121.6%	0.1910	
101,000 to 175,000	163,000 - 175,000	8	3,966	64.8%	0.0708	61.1%	0.0262	
101,000 to 175,000	Total	44	\$17,940	81.4%	0.4865	77.9%	0.4470	0.9
178,000 and Over	178,000 - 300,000	14	\$8,684	76.5%	0.0497	83.2%	0.0001	
178,000 and Over	301,000 - 445,000	9	8,958	50.3%	0.2353	64.8%	0.0368	
178,000 and Over	446,000 - 653,000	5	7,697	97.6%	0.0002	86.6%	0.0007	
178,000 and Over	654,000 - 6,063,000	1	2,607	75.7%	0.0537	92.2%	0.0068	
178,000 and Over	6,064,000 and Over	1	17,784	138.3%	0.1553	87.5%	0.0013	
178,000 and Over	Total	30	\$45,781	88.8%	0.4942	84.0%	0.0456	0.1
Total	Total	1,044	\$102,624	85.1%		71.8%		

Notes:

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- Column (5) equals actual incurred losses divided by experience rated premium.
- Column (6) is [Column (5) - Column (5)] Total *2, Total is the sum.
- Column (7) = Column (6) / Column (4).

Ohio Bureau of Workers Compensation
Experience Rating Study
Policy Year 2004-2005
Losses are evaluated as of 3/31/06.

Actual Loss Ratios Before and After Experience Rating Formula
Risk Group

Employer Type	Risk Group	Number of Policies	Manual Premium	(3)		(4)		(5)		Test Statistic
				Loss Ratio	Squared Deviation	Loss Ratio	Squared Deviation	Loss Ratio	Squared Deviation	
PA	Not Group Rated	150,196	\$1,145,606	41.7%	0.0128	38.6%	0.0198			
PA	Risk Group 1	17,697	330,390	8.9%	0.0460	56.0%	0.0010			
PA	Risk Group 2	17,525	334,288	15.2%	0.0230	66.6%	0.0191			
PA	Risk Group 3	23,082	351,934	19.6%	0.0115	133.3%	0.6495			
PA	Risk Group 4	17,341	340,274	25.5%	0.0024	91.1%	0.1468			
PA	Risk Group 5	12,315	341,939	43.8%	0.0183	119.1%	0.4409			
PA	Total	238,155	\$2,844,432	30.3%	0.1140	52.7%	1.2772			11.2
PEC	Not Group Rated	1,044	\$102,624	85.1%	0.0668	71.8%	0.6083			
PEC	Risk Group 1	330	37,155	27.0%	0.1041	79.2%	0.0003			
PEC	Risk Group 2	1,298	41,767	36.2%	0.0533	77.7%	0.0011			
PEC	Risk Group 3	260	31,738	40.9%	0.0337	86.5%	0.0056			
PEC	Risk Group 4	646	37,997	52.3%	0.0049	104.5%	0.0553			
PEC	Risk Group 5	189	40,751	68.1%	0.0078	105.2%	0.0585			
PEC	Total	3,767	\$292,031	59.3%	0.2707	81.0%	0.1291			0.5
Total	Total	241,923	\$3,136,464	33.0%		56.0%				

Notes:

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- Column (4) is [Column (3) - Column (3) Total]^2. Total is the sum.
- Column (5) equals actual incurred losses divided by experience rated premium.
- Column (6) is [Column (5) - Column (5) Total]^2. Total is the sum.
- Column (7) = Column (6) / Column (4).
- Risk Groups are determined by manual loss ratios.

Ohio Bureau of Workers Compensation
 Experience Rating Study
 Policy Year 2004-2005
 Losses are evaluated as of 3/31/06.

Exhibit A
 Sheet 11

Actual Loss Ratios Before and After Experience Rating Formula
 Manual Classification
 Private Employers

Rating Type	Risk Group	(1) Number of Policies	(2) Manual Premium	(3) Before Experience Rating Formula		(4) After Experience Rating Formula		(5) Loss Ratio	(6) Squared Deviation	(7) Test Statistic
				Loss Ratio	Squared Deviation	Loss Ratio	Squared Deviation			
PA Group	Manual Classification Group 1	19,555	\$338,313	9.7%	0.0168	45.8%	0.2530			
PA Group	Manual Classification Group 2	21,007	313,819	16.5%	0.0039	71.7%	0.0595			
PA Group	Manual Classification Group 3	16,708	364,495	20.1%	0.0007	91.7%	0.0019			
PA Group	Manual Classification Group 4	18,122	340,614	24.6%	0.0004	96.0%	0.0004			
PA Group	Manual Classification Group 5	12,567	341,585	42.2%	0.0378	156.6%	0.3655			
PA Group	Total	87,960	\$1,698,826	22.7%	0.0596	96.1%	0.6802		11.4	
PA NonGroup	Manual Classification Group 1	33,614	\$213,000	17.8%	0.0567	16.8%	0.0479			
PA NonGroup	Manual Classification Group 2	45,164	237,397	31.0%	0.0114	29.4%	0.0085			
PA NonGroup	Manual Classification Group 3	23,507	228,130	38.4%	0.0010	35.7%	0.0009			
PA NonGroup	Manual Classification Group 4	23,969	235,865	47.5%	0.0034	43.3%	0.0021			
PA NonGroup	Manual Classification Group 5	24,242	231,214	71.8%	0.0907	65.5%	0.0719			
PA NonGroup	Total	150,196	\$1,145,606	41.7%	0.1632	38.6%	0.1314		0.8	
Total	Total	238,156	\$2,844,432	30.3%		52.7%				

Notes:

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- Column (5) equals actual incurred losses divided by experience rated premium.
- Column (6) is [Column (5) - Column (5) Total] ^2, Total is the sum.
- Column (7) = Column (6) / Column (4).
- Manual Classification Groups are determined by manual loss ratios.

Ohio Bureau of Workers Compensation
Experience Rating Study
Policy Year 2004-2005
Losses are evaluated as of 3/31/06.

Actual Loss Ratios Before and After Experience Rating Formula
Manual Classification
Public Employers

Rating Type	Risk Group	(1) Number of Policies	(2) Manual Premium	(3) Before Experience Rating Formula		(4) After Experience Rating Formula		(5) After Experience Rating Formula		(6) Squared Deviation	(7) Test Statistic
				Loss Ratio	Squared Deviation	Loss Ratio	Squared Deviation	Loss Ratio	Squared Deviation		
PEC Group	Manual Classification Group 1	348	\$15,402	29.5%	0.0249	70.0%	0.0528				
PEC Group	Manual Classification Group 2	1,460	38,316	40.0%	0.0028	88.0%	0.0025				
PEC Group	Manual Classification Group 3	157	46,185	44.0%	0.0002	94.7%	0.0003				
PEC Group	Manual Classification Group 4	532	60,676	47.8%	0.0006	97.2%	0.0017				
PEC Group	Manual Classification Group 5	226	28,828	57.6%	0.0152	97.5%	0.0020				
PEC Group	Total	2,723	\$189,407	45.3%	0.0437	93.0%	0.0592				1.4
PEC NonGroup	Manual Classification Group 1	544	\$11,347	36.7%	0.2348	31.2%	0.1654				
PEC NonGroup	Manual Classification Group 2	109	5,908	46.7%	0.1474	50.1%	0.0473				
PEC NonGroup	Manual Classification Group 3	244	41,279	78.2%	0.0049	83.3%	0.0074				
PEC NonGroup	Manual Classification Group 4	5	446	136.3%	0.2618	130.7%	0.3465				
PEC NonGroup	Manual Classification Group 5	142	43,643	108.0%	0.0570	92.8%	0.0438				
PEC NonGroup	Total	1,044	\$102,624	85.1%	0.7060	71.8%	0.6103				0.9
Total	Total	3,767	\$292,031	59.3%		81.0%					

Notes:

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- Column (5) equals actual incurred losses divided by experience rated premium.
- Column (6) is [Column (5) - Column (5) Total] ^2. Total is the sum.
- Column (7) = Column (6) / Column (4).
- Manual Classification Groups are determined by manual loss ratios.

Ohio Bureau of Workers Compensation
Experience Rating Study
Policy Year 2004-2005
Losses are evaluated as of 3/31/06

Actual Loss Ratios Before and After Experience Rating Formula
Industry Groups
Private Employers

Employer Type	Industry Group	Number of Policies	Manual Premium	(3) Before Experience Rating Formula		(4) After Experience Rating Formula		(5) Loss Ratio	(6) Squared Deviation	(7) Test Statistic
				Loss Ratio	Squared Deviation	Loss Ratio	Squared Deviation			
PA Group	(1) Farming/Logging	3,258	\$40,103	12.2%	0.0110	84.3%	0.0139	0.0139	0.0000	
PA Group	(10) Sales/Clerical	12,835	78,645	19.8%	0.0009	96.7%	0.0000	0.0000	0.0355	
PA Group	(3) Manufacturing	9,425	413,822	21.4%	0.0002	77.2%	0.0001	0.0001	0.0001	
PA Group	(7) Packaging/Retail/Wholesale	15,119	236,732	21.7%	0.0001	97.0%	0.0001	0.0001	0.184	
PA Group	(9) Chemist	644	20,048	21.7%	0.0001	109.6%	0.0001	0.0001	0.0086	
PA Group	(4) Construction	16,520	440,670	22.1%	0.0000	105.4%	0.0000	0.0000	0.0026	
PA Group	(2) Mines and Quarries	253	16,718	24.8%	0.0005	91.0%	0.0005	0.0005	0.0005	
PA Group	(8) Machine Repair/Storage	26,757	328,579	25.6%	0.0008	98.4%	0.0008	0.0008	0.1890	
PA Group	(5) Transportation	3,058	117,919	28.7%	0.0037	139.6%	0.0037	0.0037	0.0852	
PA Group	(6) Utilities	91	3,601	32.1%	0.0088	125.3%	0.0088	0.0088	0.3538	
PA Group	Total	87,960	\$1,698,826	22.7%	0.0260	96.1%	0.0260	0.0260	13.6	
PA Non-Group	(10) Sales/Clerical	42,293	\$77,274	29.2%	0.0154	28.3%	0.0107	0.0107	0.0308	
PA Non-Group	(1) Farming/Logging	3,284	11,887	36.8%	0.0023	35.8%	0.0009	0.0009	0.0002	
PA Non-Group	(3) Manufacturing	7,014	272,539	37.6%	0.0016	35.6%	0.0002	0.0002	0.0000	
PA Non-Group	(4) Construction	18,627	214,434	39.8%	0.0004	37.4%	0.0002	0.0002	0.0000	
PA Non-Group	(7) Packaging/Retail/Wholesale	18,713	164,357	42.9%	0.0002	38.0%	0.0000	0.0000	0.0001	
PA Non-Group	(8) Machine Repair/Storage	54,971	284,238	43.5%	0.0003	39.5%	0.0001	0.0001	0.0171	
PA Non-Group	(2) Mines and Quarries	203	4,676	52.1%	0.0108	51.7%	0.0108	0.0108	0.0133	
PA Non-Group	(5) Transportation	3,838	88,441	52.9%	0.0126	50.2%	0.0126	0.0126	0.0282	
PA Non-Group	(6) Utilities	192	6,635	60.6%	0.0359	55.5%	0.0359	0.0359	0.0721	
PA Non-Group	(9) Chemist	1,081	21,025	71.5%	0.0889	65.5%	0.0889	0.0889	0.1435	
PA Non-Group	Total	150,196	\$1,145,606	41.7%	0.1684	38.6%	0.1684	0.1684	52.7%	
Total	Total	238,156	\$2,844,432	30.3%						

Notes

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- Column (6) is [Column (5) - Column (5) Total] ^2. Total is the sum.
- Column (7) = Column (6) / Column (4).

Ohio Bureau of Workers Compensation
 Experience Rating Study
 Policy Year 2004-2005
 Losses are evaluated as of 3/31/06.

Exhibit A
 Sheet 14

Actual Loss Ratios Before and After Experience Rating Formula
 Industry Groups
 Public Employers

Employer Type	Industry Group	Number of Policies	Manual Premium	Before Experience Rating Formula		After Experience Rating Formula		Test Statistic
				Loss Ratio	Squared Deviation	Loss Ratio	Squared Deviation	
(1)	(2)	(3)	(4)	(5)	(6)	(7)		
PEC Group	Hospitals/Institutions	11	\$5,108	26.5%	0.0354	50.6%	0.1802	
PEC Group	Special Public Authorities	80	2,866	29.5%	0.0249	96.9%	0.0015	
PEC Group	Township	1,081	23,453	38.9%	0.0041	82.0%	0.0122	
PEC Group	Village	333	10,930	42.4%	0.0009	97.0%	0.0016	
PEC Group	City	157	46,185	44.0%	0.0002	94.7%	0.0003	
PEC Group	School/Library	835	72,037	45.7%	0.0000	96.0%	0.0009	
PEC Group	County	53	23,437	56.7%	0.0131	90.6%	0.0006	
PEC Group	Emergency Service	172	5,391	61.4%	0.0261	140.1%	0.2217	
PEC Group	Total	2,723	\$189,407	45.3%	0.1046	93.0%	0.4189	4.0
PEC Non-Group	Clerical	1	\$0	0.0%	0.7249	0.0%	0.5162	
PEC Non-Group	Village	275	4,683	29.6%	0.3090	26.1%	0.2090	
PEC Non-Group	Public Work-Relief	85	766	38.6%	0.2164	38.5%	0.1115	
PEC Non-Group	Township	159	4,884	44.8%	0.1624	36.9%	0.1219	
PEC Non-Group	Special Public Authorities	97	3,827	45.3%	0.1586	44.0%	0.0777	
PEC Non-Group	Public Transit	12	2,081	49.4%	0.1280	65.5%	0.0040	
PEC Non-Group	School/Library	246	32,728	72.5%	0.0159	58.1%	0.0190	
PEC Non-Group	Hospitals/Institutions	7	1,457	79.1%	0.0036	59.3%	0.0157	
PEC Non-Group	County	20	8,555	96.8%	0.0135	82.7%	0.0118	
PEC Non-Group	City	62	42,005	107.2%	0.0488	91.1%	0.0371	
PEC Non-Group	Emergency Service	80	1,638	154.7%	0.4840	138.0%	0.4378	
PEC Non-Group	Total	1,044	\$102,624	85.1%	2.2651	71.8%	1.5616	0.7
Total	Total	3,767	\$292,031	0.5929		0.8097		

Notes:

- Dollar amounts are in thousands.
- Columns (1) and (2) are from Ohio Bureau of Workers Compensation and excludes retro rated premium.
- Column (3) equals actual incurred losses divided by manual premium.
- Column (4) is [Column (3) - Column (3) Total] ^2, Total is the sum.
- Column (5) equals actual incurred losses divided by experience rated premium.
- Column (6) is [Column (5) - Column (5) Total] ^2, Total is the sum.
- Column (7) = Column (6) / Column (4).

Exhibit B

Ohio Bureau of Workers Compensation
 Experience Rating Study
 Policy Year 2004-2005
 Losses are evaluated as of 3/31/06.

Exhibit B
 Sheet 1

Premium Subsidies
 Rating Plan

Employer Type	Rating Plan	(1) Experience Rated Premium	(2) Incurred Loss	(3) Experience Rated Loss Ratio	(4) Overall Loss Ratio	(5) Indicated Premium	(6) Premium Subsidy	(7) Premium Surcharge
PA	Group Experience Rated	\$401,271	\$385,570	96.1%	52.7%	\$731,173	\$329,901	\$0
PA	Non Group Experience Rated	981,649	371,714	37.9%	52.7%	704,898	0	276,751
PA	Base	253,151	105,466	41.7%	52.7%	200,001	0	53,150
PA	Total	\$1,636,071	\$862,750	52.7%	52.7%	\$1,636,071	\$329,901	\$329,901
PEC	Group Experience Rated	\$92,229	\$85,778	93.0%	81.0%	\$105,932	\$13,704	\$0
PEC	Non Group Experience Rated	119,067	85,844	72.1%	81.0%	106,014	0	13,052
PEC	Base	2,540	1,529	60.2%	81.0%	1,889	0	651
PEC	Total	\$213,835	\$173,151	81.0%	81.0%	\$213,835	\$13,704	\$13,704
Total	Total	\$1,849,906	\$1,036,901	56.0%	56.0%	\$1,849,906	\$343,605	\$343,605

Notes:

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- Columns (1) and (2) are from Ohio Bureau of Workers Compensation.
- Column (3) = (2) / (1).
- Column (4) = (3) Employer Type Total
- Column (5) = (2) / (4).
- Column (6) = Maximum of 0 and [(5) - (1)].
- Column (7) = Maximum of 0 and [(1) - (5)].

Ohio Bureau of Workers Compensation
 Experience Rating Study
 Policy Year 2004-2005
 Losses are evaluated as of 3/31/06.

Exhibit B
 Sheet 2

EM Range	Experience Modification	Experience Rated Premium	Incurred Loss	Experience Modification Factors		Overall Loss Ratio	Indicated Premium	Premium Subsidy	Premium Surcharge
				Private Employers, Group Rated	Premium Subsidies				
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	
0.05 to 0.14	0.05	\$25,041	\$67,166	348.1%	96.1%	\$90,716	\$65,675	\$0	
0.05 to 0.14	0.06	6,500	18,639	286.8%	96.1%	19,388	12,898	0	
0.05 to 0.14	0.07 - 0.08	5,599	15,058	268.9%	96.1%	15,672	10,073	0	
0.05 to 0.14	0.09	3,606	7,166	198.7%	96.1%	7,458	3,852	0	
0.05 to 0.14	0.10 - 0.14	2,996	10,651	355.5%	96.1%	11,085	8,088	0	
0.15 to 0.49	0.15 - 0.18	\$21,805	\$31,841	146.0%	96.1%	\$33,138	\$11,333	\$0	
0.15 to 0.49	0.19 - 0.25	28,825	35,107	121.8%	96.1%	36,537	7,711	0	
0.15 to 0.49	0.26 - 0.32	44,242	33,542	75.8%	96.1%	34,908	0	9,333	
0.15 to 0.49	0.33 - 0.4	49,263	31,455	63.9%	96.1%	32,786	0	16,527	
0.15 to 0.49	0.41 - 0.49	66,612	38,627	58.0%	96.1%	40,200	0	26,412	
0.5 to 0.73	0.5 - 0.53	\$22,486	\$13,722	61.0%	96.1%	\$14,281	\$0	\$8,205	
0.5 to 0.73	0.54 - 0.55	20,022	11,436	57.1%	96.1%	11,901	0	8,120	
0.5 to 0.73	0.56 - 0.57	16,502	8,675	52.6%	96.1%	9,028	0	7,473	
0.5 to 0.73	0.58 - 0.65	48,619	23,374	48.1%	96.1%	24,326	0	24,293	
0.5 to 0.73	0.66 - 0.73	34,988	16,748	47.9%	96.1%	17,431	0	17,557	
Over 0.74	0.75 - 0.75	\$756	\$1,098	145.3%	96.1%	\$1,143	\$387	\$0	
Over 0.74	0.76 - 0.76	973	433	44.6%	96.1%	451	0	522	
Over 0.74	0.77 - 0.81	220	21	9.3%	96.1%	21	0	198	
Over 0.74	0.82 - 0.88	986	126	12.7%	96.1%	131	0	855	
Over 0.74	0.89 and Over	1,233	683	55.4%	96.1%	711	0	522	
Total	Total	\$401,271	\$385,570	96.1%	96.1%	\$401,271	\$120,018	\$120,018	

Notes:

- Dollar amounts are in thousands.
- Columns (1) and (2) are from Ohio Bureau of Workers Compensation.
- Column (3) = (2) / (1).
- Column (4) = (3) Employer Type Total.
- Column (5) = (2) / (4).
- Column (6) = Maximum of 0 and [(5) - (1)].
- Column (7) = Maximum of 0 and [(1) - (5)].

Ohio Bureau of Workers Compensation
 Experience Rating Study
 Policy Year 2004-2005
 Losses are evaluated as of 3/31/05.

Exhibit B
 Sheet 3

EM Range	Experience Modification	Premium Subsidies Experience Modification Factors Private Employers, Non-Group Rated						
		(1) Experience Rated Premium	(2) Incurred Loss	(3) Experience Rated Loss Ratio	(4) Overall Loss Ratio	(5) Indicated Premium	(6) Premium Subsidy	(7) Premium Surcharge
0.05 to 0.14	0.05	\$51	\$81	160.5%	38.6%	\$211	\$160	\$0
0.05 to 0.14	0.06	0	0	0.0%	38.6%	0	0	0
0.05 to 0.14	0.07	36	7	18.7%	38.6%	18	0	19
0.05 to 0.14	0.08	54	9	17.0%	38.6%	24	0	30
0.05 to 0.14	0.10	3	0	0.0%	38.6%	0	0	3
0.15 to 0.49	0.15 - 0.27	\$1,438	\$1,195	83.1%	38.6%	\$3,093	\$1,655	\$0
0.15 to 0.49	0.28 - 0.36	2,029	699	34.4%	38.6%	1,808	0	221
0.15 to 0.49	0.37 - 0.38	3,113	1,809	58.1%	38.6%	4,682	1,569	0
0.15 to 0.49	0.39 - 0.45	3,159	508	16.1%	38.6%	1,314	0	1,845
0.15 to 0.49	0.46 - 0.49	3,739	3,515	94.0%	38.6%	9,095	5,356	0
0.5 to 1	0.51 - 0.84	\$81,170	\$33,124	40.8%	38.6%	\$85,715	\$4,544	\$0
0.5 to 1	0.85 - 0.94	95,782	34,159	35.7%	38.6%	88,394	0	7,388
0.5 to 1	0.95 - 0.96	37,935	11,354	29.9%	38.6%	29,380	0	8,555
0.5 to 1	0.97 - 1	300,603	126,913	42.2%	38.6%	326,414	27,811	0
0.5 to 1	1.00	12,914	5,624	43.6%	38.6%	14,554	1,640	0
Over 1	1.02 - 1.08	\$107,572	\$36,321	33.8%	38.6%	\$93,988	\$0	\$13,583
Over 1	1.09 - 1.15	121,577	44,433	36.5%	38.6%	114,980	0	6,597
Over 1	1.16 - 1.26	129,825	42,571	32.8%	38.6%	110,162	0	19,663
Over 1	1.27 - 1.44	141,512	60,108	42.5%	38.6%	155,542	14,030	0
Over 1	1.45 and Over	192,288	74,749	38.9%	38.6%	193,428	1,140	0
Total		\$1,234,800	\$477,180	38.6%	38.6%	\$1,234,800	\$57,905	\$57,905

Notes:

- Dollar amounts are in thousands.
- Columns (1) and (2) are from Ohio Bureau of Workers Compensation.
- Column (3) = (2) / (1).
- Column (4) = (3) Employer Type Total.
- Column (5) = (2) / (4).
- Column (6) = Maximum of 0 and [(5) - (1)].
- Column (7) = Maximum of 0 and [(1) - (5)].

Ohio Bureau of Workers Compensation
 Experience Rating Study
 Policy Year 2004-2005
 Losses are evaluated as of 3/31/06

Exhibit B
 Sheet 4

Premium Subsidies
 Experience Modification Factors
 Public Employers, Group Rated

EM Range	Experience Modification	(1) Experience Rated Premium	(2) Incurred Loss	(3) Experience Rated Loss Ratio	(4) Overall Loss Ratio	(5) Indicated Premium	(6) Premium Subsidy	(7) Premium Surcharge
0.05 to 0.16	0.09	\$8	\$0	0.0%	93.0%	\$0	\$0	\$8
0.05 to 0.16	0.11	137	267	195.0%	93.0%	267	150	0
0.05 to 0.16	0.14	723	1,891	261.5%	93.0%	2,033	1,310	0
0.05 to 0.16	0.15	8	18	222.8%	93.0%	20	11	0
0.05 to 0.16	0.16	169	430	254.4%	93.0%	463	293	0
0.17 to 0.49	0.17 - 0.29	\$4,526	\$6,390	141.2%	93.0%	\$6,871	\$2,344	\$0
0.17 to 0.49	0.3 - 0.34	5,193	6,732	129.6%	93.0%	7,239	2,045	0
0.17 to 0.49	0.35 - 0.43	9,225	11,962	129.7%	93.0%	12,862	3,637	0
0.17 to 0.49	0.44 - 0.47	9,473	8,020	84.7%	93.0%	8,623	0	850
0.17 to 0.49	0.48 - 0.49	10,098	8,368	82.8%	93.0%	8,997	0	1,101
0.5 to 0.75	0.5 - 0.52	\$4,436	\$2,888	65.1%	93.0%	\$3,105	\$0	\$1,330
0.5 to 0.75	0.53 - 0.58	9,880	9,232	93.4%	93.0%	9,926	46	0
0.5 to 0.75	0.59 - 0.65	7,980	5,456	68.4%	93.0%	5,667	0	2,113
0.5 to 0.75	0.66 - 0.74	9,051	6,598	72.9%	93.0%	7,095	0	1,956
0.5 to 0.75	0.75 - 0.75	11,288	9,899	87.7%	93.0%	10,643	0	644
Over 0.75	0.78 - 0.79	\$3,470	\$2,507	72.2%	93.0%	\$2,696	\$0	\$775
Over 0.75	0.8 - 0.87	2,185	1,848	84.6%	93.0%	1,987	0	199
Over 0.75	0.88 - 0.88	2,158	2,334	108.2%	93.0%	2,510	352	0
Over 0.75	0.89 - 0.93	1,227	509	41.5%	93.0%	547	0	680
Over 0.75	0.94 and Over	993	427	43.0%	93.0%	459	0	533
Total	Total	\$92,229	\$85,778	93.0%	93.0%	\$92,229	\$10,188	\$10,188

Notes:

- Dollar amounts are in thousands.
- Columns (1) and (2) are from Ohio Bureau of Workers Compensation.
- Column (3) = (2) / (1).
- Column (4) = (3) Employer Type Total.
- Column (5) = (2) / (4).
- Column (6) = Maximum of 0 and [(5) - (1)].
- Column (7) = Maximum of 0 and [(1) - (5)].

Ohio Bureau of Workers Compensation
 Experience Rating Study
 Policy Year 2004-2005
 Losses are evaluated as of 3/31/06.

Exhibit B
 Sheet 5

EM Range	Experience Modification	Experience Rated Premium	Incurred Loss	Experience Rated Loss Ratio	Overall Loss Ratio	Indicated Premium	Premium Subsidy	Premium Surcharge
0.05 to 0.24	0.23	\$0	\$0	0.00%	71.85%	\$0	\$0	\$0
0.05 to 0.24	0.24	177	241	136.43%	71.85%	335	159	0
0.05 to 0.24	0.28	0	0	0.00%	71.85%	0	0	0
0.05 to 0.24	0.29	360	336	88.47%	71.85%	468	88	0
0.05 to 0.24	0.38	528	337	63.85%	71.85%	469	0	59
0.25 to 0.49	0.41 - 0.6	\$1,463	\$2,879	196.85%	71.85%	\$4,007	\$2,545	\$0
0.25 to 0.49	0.61 - 0.68	2,371	1,466	61.82%	71.85%	2,040	0	331
0.25 to 0.49	0.69 - 0.76	2,509	3,455	137.73%	71.85%	4,809	2,300	0
0.25 to 0.49	0.77 - 0.81	634	1,710	269.95%	71.85%	2,380	1,747	0
0.25 to 0.49	0.82 - 0.49	5,137	3,101	60.37%	71.85%	4,317	0	821
0.5 to 1	0.89 - 1.01	\$7,689	\$7,313	95.36%	71.85%	\$10,178	\$2,509	\$0
0.5 to 1	1.02 - 1.05	9,484	3,985	42.02%	71.85%	5,546	0	3,937
0.5 to 1	1.06 - 1.11	10,156	8,993	88.55%	71.85%	12,517	2,361	0
0.5 to 1	1.12 - 1.18	10,444	5,369	51.41%	71.85%	7,473	0	2,971
0.5 to 1	1.19 - 1	10,969	5,895	53.74%	71.85%	8,205	0	2,764
Over 1	1.27 - 1.39	\$9,780	\$6,015	61.50%	71.85%	\$8,372	\$0	\$1,408
Over 1	1.4 - 1.57	6,379	4,611	55.03%	71.85%	6,418	0	1,991
Over 1	1.58 - 1.58	28,870	24,863	86.12%	71.85%	34,604	5,734	0
Over 1	1.59 - 1.67	1,568	854	54.48%	71.85%	1,169	0	379
Over 1	1.68 and Over	11,090	5,949	53.64%	71.85%	8,279	0	2,811
Total	Total	\$121,607	\$67,373	71.85%	71.85%	\$121,607	\$17,442	\$17,442

Notes:

1. Dollar amounts are in thousands.
2. Columns (1) and (2) are from Ohio Bureau of Workers Compensation.
3. Column (3) = (2) / (1).
4. Column (4) = (3) Employer Type Total.
5. Column (5) = (2) / (4).
6. Column (6) = Maximum of 0 and [(5) - (1)].
7. Column (7) = Maximum of 0 and [(1) - (5)].

Ohio Bureau of Workers Compensation
 Experience Rating Study
 Policy Year 2004-2005
 Losses are evaluated as of 3/31/06.

Exhibit B
 Sheet 6

Premium Subsidies
 Expected Loss using Policy Year 2004-2005 Payroll
 Private Employers, Group Rated

EL Range	Expected Loss	Experience Rated Premium	Incurred Loss	Experience Rated Loss Ratio	Overall Loss Ratio	Indicated Premium	Premium Subsidy	Premium Surcharge
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	
0 to 504,000	98,000 - 311,000	\$10,211	\$7,238	70.88%	96.09%	\$7,532	\$0	\$2,679
0 to 504,000	312,000 - 369,000	6,585	6,133	93.14%	96.09%	6,383	0	202
0 to 504,000	370,000 - 415,000	7,758	7,817	100.76%	96.09%	8,135	377	0
0 to 504,000	416,000 - 469,000	8,211	6,118	74.51%	96.09%	6,367	0	1,844
0 to 504,000	470,000 - 504,000	9,668	6,573	67.98%	96.09%	6,840	0	2,828
505,000 to 1,056,000	505,000 - 601,000	\$21,779	\$17,637	80.98%	96.09%	\$18,355	\$0	\$3,424
505,000 to 1,056,000	602,000 - 704,000	20,111	20,305	100.96%	96.09%	21,132	1,020	0
505,000 to 1,056,000	705,000 - 828,000	23,764	14,939	62.86%	96.09%	15,547	0	8,217
505,000 to 1,056,000	829,000 - 936,000	20,291	14,915	73.50%	96.09%	15,522	0	4,769
505,000 to 1,056,000	937,000 - 1,056,000	18,931	14,393	77.25%	96.09%	14,979	0	3,951
1,060,000 to 4,663,000	1,060,000 - 1,388,000	\$59,332	\$49,950	84.25%	96.09%	\$52,026	\$0	\$7,306
1,060,000 to 4,663,000	1,389,000 - 1,780,000	48,893	36,942	75.56%	96.09%	38,446	0	10,447
1,060,000 to 4,663,000	1,781,000 - 2,445,000	49,619	41,737	102.75%	96.09%	43,437	2,818	0
1,060,000 to 4,663,000	2,446,000 - 3,010,000	41,330	43,956	106.35%	96.09%	45,746	4,416	0
1,060,000 to 4,663,000	3,011,000 - 4,663,000	27,826	38,187	137.16%	96.09%	39,721	11,895	0
4,717,000 and Over	4,717,000 - 5,532,000	\$2,706	\$4,624	170.85%	96.09%	\$4,812	\$2,106	\$0
4,717,000 and Over	5,533,000 - 6,339,000	13,013	13,346	102.56%	96.09%	13,869	876	0
4,717,000 and Over	6,340,000 - 6,789,000	13,574	14,446	106.43%	96.09%	15,035	1,461	0
4,717,000 and Over	6,789,000 - 7,911,000	2,783	10,218	367.19%	96.09%	10,635	7,852	0
4,717,000 and Over	7,912,000 and Over	4,165	16,078	384.14%	96.09%	16,733	12,547	0
Total	Total	\$401,271	\$385,570	96.09%	96.09%	\$401,271	\$45,369	\$45,369

Notes:

- Dollar amounts are in thousands.
- Columns (1) and (2) are from Ohio Bureau of Workers Compensation.
- Column (3) = (2) / (1).
- Column (4) = (3) Employer Type Total.
- Column (5) = (2) / (4).
- Column (6) = Maximum of 0 and [(5) - (1)].
- Column (7) = Maximum of 0 and [(1) - (5)].

Ohio Bureau of Workers Compensation
 Experience Rating Study
 Policy Year 2004-2005
 Losses are evaluated as of 3/31/06.

Exhibit B
 Sheet 7

EL Range	Expected Loss	Experience Rated Premium	Incurred Loss	Experience Rated Loss Ratio	Overall Loss Ratio	Indicated Premium	Premium Subsidy	Premium Surcharge	Premium Subsidies	
									Expected Loss Using Policy Year 2004-2005 Payroll	Private Employers, Non-Group Rated
	(1)	(2)	(3)	(4)	(5)	(6)	(7)			
0 to 99,000	0 - 2,000	\$162,180	\$79,665	49.06%	38.64%	\$205,889	\$43,709	\$0		
0 to 99,000	3,000 - 9,000	167,574	58,414	34.86%	38.64%	151,159	0	16,415		
0 to 99,000	10,000 - 24,000	185,149	68,684	35.44%	38.64%	172,558	0	15,591		
0 to 99,000	25,000 - 52,000	196,620	79,751	40.56%	38.64%	206,371	9,751	0		
0 to 99,000	53,000 - 99,000	190,111	67,632	35.57%	38.64%	175,010	0	15,101		
100,000 to 341,000	100,000 - 120,000	\$50,401	\$18,150	36.01%	38.64%	\$46,967	\$0	\$3,433		
100,000 to 341,000	121,000 - 144,000	54,240	18,307	33.75%	38.64%	47,374	0	6,866		
100,000 to 341,000	145,000 - 181,000	54,041	18,929	35.03%	38.64%	48,982	0	5,059		
100,000 to 341,000	182,000 - 240,000	49,361	16,458	33.34%	38.64%	42,568	0	6,773		
100,000 to 341,000	241,000 - 341,000	46,913	18,957	40.49%	38.64%	49,054	2,242	0		
342,000 to 960,000	342,000 - 372,000	\$9,995	\$3,821	38.22%	38.64%	\$9,886	\$0	\$109		
342,000 to 960,000	373,000 - 453,000	9,758	4,965	50.88%	38.64%	12,848	3,090	0		
342,000 to 960,000	454,000 - 540,000	11,278	4,430	39.28%	38.64%	11,464	186	0		
342,000 to 960,000	541,000 - 700,000	9,639	4,167	42.35%	38.64%	10,783	944	0		
342,000 to 960,000	701,000 - 960,000	8,642	2,693	31.16%	38.64%	6,968	0	1,674		
1,001,000 and Over	1,001,000 - 1,012,000	\$1,137	\$763	67.09%	38.64%	\$1,974	\$837	\$0		
1,001,000 and Over	1,013,000 - 1,580,000	3,999	2,420	60.51%	38.64%	6,262	2,263	0		
1,001,000 and Over	1,581,000 - 1,979,000	4,999	4,115	100.40%	38.64%	10,649	6,550	0		
1,001,000 and Over	1,980,000 - 3,797,000	9,729	2,537	26.08%	38.64%	6,565	0	3,164		
1,001,000 and Over	3,798,000 and Over	6,836	4,424	64.72%	38.64%	11,449	4,613	0		
Total	Total	\$1,234,800	\$477,180	38.64%	38.64%	\$1,234,800	\$74,185	\$74,185		

Notes:

- Dollar amounts are in thousands.
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- Column (3) = (2) / (1).
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- Column (5) = (2) / (4).
- Column (6) = Maximum of 0 and [(5) - (1)].
- Column (7) = Maximum of 0 and [(1) - (5)].

Ohio Bureau of Workers Compensation
 Experience Rating Study
 Policy Year 2004-2005
 Losses are evaluated as of 3/31/06.

Exhibit B
 Sheet 8

EL Range	Expected Loss	Experience Rated Premium	Incurred Loss	Experience Rated Loss Ratio		Overall Loss Ratio	Indicated Premium	Premium Subsidy	Premium Surcharge
				(1)	(2)				
0 to 762,000	352,000 - 452,000	\$1,850	\$1,790	96.76%	93.01%	93.01%	\$1,925	\$75	\$0
0 to 762,000	453,000 - 529,000	3,831	3,843	95.09%	93.01%	93.01%	3,917	86	0
0 to 762,000	530,000 - 570,000	3,307	3,868	116.95%	93.01%	93.01%	4,159	851	0
0 to 762,000	571,000 - 678,000	2,290	2,015	87.98%	93.01%	93.01%	2,167	0	124
0 to 762,000	679,000 - 762,000	2,716	3,655	134.55%	93.01%	93.01%	3,930	1,213	0
797,000 to 1,291,000	797,000 - 897,000	\$4,853	\$4,730	97.47%	93.01%	93.01%	\$5,085	\$233	\$0
797,000 to 1,291,000	898,000 - 1,054,000	1,634	2,594	158.78%	93.01%	93.01%	2,789	1,155	0
797,000 to 1,291,000	1,055,000 - 1,077,000	4,100	4,224	103.05%	93.01%	93.01%	4,542	443	0
797,000 to 1,291,000	1,078,000 - 1,121,000	4,438	5,530	124.61%	93.01%	93.01%	5,946	1,508	0
797,000 to 1,291,000	1,122,000 - 1,291,000	6,091	3,885	63.78%	93.01%	93.01%	4,177	0	1,914
1,310,000 to 2,207,000	1,310,000 - 1,425,000	\$2,665	\$2,294	86.05%	93.01%	93.01%	\$2,467	\$0	\$199
1,310,000 to 2,207,000	1,426,000 - 1,575,000	4,978	4,142	83.20%	93.01%	93.01%	4,453	0	525
1,310,000 to 2,207,000	1,576,000 - 1,623,000	2,674	1,352	50.56%	93.01%	93.01%	1,454	0	1,221
1,310,000 to 2,207,000	1,624,000 - 1,832,000	3,533	3,252	92.04%	93.01%	93.01%	3,496	0	37
1,310,000 to 2,207,000	1,833,000 - 2,207,000	6,344	5,063	79.81%	93.01%	93.01%	5,444	0	900
2,314,000 and Over	2,314,000 - 2,537,000	\$1,949	\$2,531	129.88%	93.01%	93.01%	\$2,721	\$773	\$0
2,314,000 and Over	2,538,000 - 2,677,000	4,349	3,998	78.13%	93.01%	93.01%	3,653	0	696
2,314,000 and Over	2,678,000 - 5,332,000	5,344	6,676	124.94%	93.01%	93.01%	7,179	1,835	0
2,314,000 and Over	5,333,000 - 6,553,000	12,445	9,927	79.77%	93.01%	93.01%	10,674	0	1,772
2,314,000 and Over	6,554,000 and Over	12,838	11,209	87.32%	93.01%	93.01%	12,052	0	785
Total	Total	\$92,229	\$85,778	93.01%	93.01%	93.01%	\$92,229	\$6,172	\$8,172

Notes:

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- Column (6) = Maximum of 0 and [(5) - (1)].
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Ohio Bureau of Workers Compensation
Experience Rating Study
Policy Year 2004-2005
Losses are evaluated as of 3/31/06.

EL Range	Expected Loss	Premium Subsidies					Premium Surcharges
		(1) Experience Rated Premium	(2) Incurred Loss	(3) Experience Rated Loss Ratio	(4) Overall Loss Ratio	(5) Indicated Premium	
0 to 50,000	0 - 7,000	\$4,928	\$5,033	102.14%	71.85%	\$7,005	\$0
0 to 50,000	8,000 - 19,000	5,315	2,304	43.35%	71.85%	3,207	2,108
0 to 50,000	20,000 - 29,000	5,632	2,135	37.91%	71.85%	2,971	2,661
0 to 50,000	30,000 - 39,000	5,274	2,621	49.70%	71.85%	3,648	1,626
0 to 50,000	40,000 - 50,000	5,443	1,691	31.06%	71.85%	2,353	3,090
51,000 to 99,000	51,000 - 60,000	\$3,335	\$2,126	63.73%	71.85%	\$2,956	\$377
51,000 to 99,000	61,000 - 69,000	3,919	2,784	71.03%	71.85%	3,874	45
51,000 to 99,000	70,000 - 80,000	4,712	3,066	65.07%	71.85%	4,267	445
51,000 to 99,000	81,000 - 89,000	2,659	1,368	51.44%	71.85%	1,903	755
51,000 to 99,000	90,000 - 99,000	5,440	2,589	47.59%	71.85%	3,603	1,837
101,000 to 175,000	101,000 - 122,000	\$3,870	\$2,596	67.07%	71.85%	\$3,613	\$258
101,000 to 175,000	123,000 - 133,000	3,562	3,944	110.72%	71.85%	5,489	0
101,000 to 175,000	134,000 - 145,000	5,480	2,466	45.00%	71.85%	3,432	2,048
101,000 to 175,000	146,000 - 162,000	4,006	4,873	121.63%	71.85%	6,782	0
101,000 to 175,000	163,000 - 175,000	4,132	2,526	61.13%	71.85%	2,776	616
176,000 and Over	176,000 - 300,000	\$7,995	\$6,655	83.24%	71.85%	\$9,263	\$0
176,000 and Over	301,000 - 445,000	6,992	4,530	64.78%	71.85%	6,305	688
176,000 and Over	446,000 - 653,000	8,671	7,508	86.59%	71.85%	10,450	0
176,000 and Over	654,000 - 6,063,000	2,140	1,973	92.19%	71.85%	2,746	0
176,000 and Over	6,064,000 and Over	28,100	24,588	87.50%	71.85%	34,221	0
Total	Total	\$121,607	\$87,373	71.85%	71.85%	\$121,607	\$16,554

Notes:

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- Column (5) = (2) / (4).
- Column (6) = Maximum of 0 and [(5) - (1)].
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Ohio Bureau of Workers Compensation
 Experience Rating Study
 Policy Year 2004-2005
 Losses are evaluated as of 3/31/06.

Exhibit B
 Sheet 10

Employer Type	Risk Group	Premium Subsidies Risk Group						
		(1) Experience Rated Premium	(2) Incurred Loss	(3) Experience Rated Loss Ratio	(4) Overall Loss Ratio	(5) Indicated Premium	(6) Premium Subsidy	(7) Premium Surcharge
PA	Not Group Rated	\$1,234,800	\$477,180	38.64%	52.73%	\$904,898	\$0	\$329,901
PA	Risk Group 1	52,395	29,322	55.96%	52.73%	55,604	3,209	0
PA	Risk Group 2	76,112	50,663	66.56%	52.73%	96,074	19,963	0
PA	Risk Group 3	51,784	69,041	133.32%	52.73%	130,925	79,141	0
PA	Risk Group 4	95,119	86,606	91.05%	52.73%	164,235	69,116	0
PA	Risk Group 5	125,861	149,938	119.13%	52.73%	284,334	158,473	0
PA	Total	\$1,636,071	\$892,750	52.73%	52.73%	\$1,636,071	\$329,901	\$329,901
PEC	Not Group Rated	\$121,607	\$87,373	71.85%	80.97%	\$107,903	\$0	\$13,704
PEC	Risk Group 1	12,673	10,040	79.23%	80.97%	12,399	0	273
PEC	Risk Group 2	19,459	15,120	77.70%	80.97%	18,672	0	787
PEC	Risk Group 3	14,691	12,995	88.48%	80.97%	16,049	1,359	0
PEC	Risk Group 4	19,004	19,858	104.49%	80.97%	24,524	5,520	0
PEC	Risk Group 5	26,402	27,765	105.16%	80.97%	34,288	7,886	0
PEC	Total	\$213,835	\$173,151	80.97%	80.97%	\$213,835	\$14,764	\$14,764
Total	Total	\$1,849,906	\$1,035,901	56.00%	56.00%	\$1,849,906	\$344,665	\$344,665

Notes:

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- Column (5) = (2) / (4).
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- Column (7) = Maximum of 0 and [(1) - (5)].
- Risk Groups are determined by manual loss ratios.

Ohio Bureau of Workers Compensation
Experience Rating Study
Policy Year 2004-2005
Losses are evaluated as of 3/31/06

Employer Type	Risk Group	Experience Rated Premium	(2) Incurred Loss	(3) Experience Rated Loss Ratio	(4) Overall Loss Ratio	(5) Indicated Premium	(6) Premium Subsidy	(7) Premium Surcharge
PA Group	Manual Classification Group 1	\$71,977	\$32,956	45.75%	96.09%	\$34,298	\$0	\$37,679
PA Group	Manual Classification Group 2	72,050	51,953	71.69%	96.09%	53,756	0	18,294
PA Group	Manual Classification Group 3	79,778	73,192	91.74%	96.09%	76,173	0	3,606
PA Group	Manual Classification Group 4	85,445	83,718	97.98%	96.09%	87,127	1,683	0
PA Group	Manual Classification Group 5	92,021	144,050	156.54%	96.09%	149,917	57,895	0
PA Group	Total	\$401,271	\$385,570	96.09%	96.09%	\$401,271	\$59,578	\$59,578
PA NonGroup	Manual Classification Group 1	\$226,783	\$37,988	16.75%	38.64%	\$98,302	\$0	\$128,481
PA NonGroup	Manual Classification Group 2	249,891	73,547	29.43%	38.64%	190,319	0	59,573
PA NonGroup	Manual Classification Group 3	245,769	87,704	35.69%	38.64%	226,951	0	18,817
PA NonGroup	Manual Classification Group 4	258,905	112,017	43.27%	38.64%	289,888	30,963	0
PA NonGroup	Manual Classification Group 5	253,451	165,924	65.47%	38.64%	429,360	175,909	0
PA NonGroup	Total	\$1,234,800	\$477,180	38.64%	38.64%	\$1,234,800	\$206,872	\$206,872
Total	Total	\$1,636,071	\$862,750	52.73%	52.73%	\$1,636,071	\$266,450	\$266,450

Notes:

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- Manual Classification Groups are determined by manual loss ratios.

Ohio Bureau of Workers Compensation
Experience Rating Study
Policy Year 2004-2005
Losses are evaluated as of 3/31/06.

Employer Type	Risk Group	Premium Subsidies Manual Classification Public Employers						
		(1) Experience Rated Premium	(2) Incurred Loss	(3) Experience Rated Loss Ratio	(4) Overall Loss Ratio	(5) Indicated Premium	(6) Premium Subsidy	(7) Premium Surcharge
PEC Group	Manual Classification Group 1	\$6,486	\$4,543	70.04%	93.01%	\$4,884	\$0	\$1,602
PEC Group	Manual Classification Group 2	17,419	15,335	88.03%	93.01%	16,488	0	931
PEC Group	Manual Classification Group 3	21,453	20,308	94.66%	93.01%	21,835	363	0
PEC Group	Manual Classification Group 4	29,829	28,983	97.16%	93.01%	31,163	1,333	0
PEC Group	Manual Classification Group 5	17,042	16,609	97.46%	93.01%	17,858	817	0
PEC Group	Total	\$92,229	\$85,778	93.01%	93.01%	\$92,229	\$2,533	\$2,533
PEC NonGroup	Manual Classification Group 1	\$13,348	\$4,182	31.18%	71.85%	\$5,793	\$0	\$7,554
PEC NonGroup	Manual Classification Group 2	5,511	2,761	50.10%	71.85%	3,843	0	1,668
PEC NonGroup	Manual Classification Group 3	51,000	32,262	63.26%	71.85%	44,902	0	6,098
PEC NonGroup	Manual Classification Group 4	466	608	130.71%	71.85%	847	381	0
PEC NonGroup	Manual Classification Group 5	51,282	47,580	92.78%	71.85%	66,221	14,939	0
PEC NonGroup	Total	\$121,607	\$87,373	71.85%	71.85%	\$121,607	\$15,321	\$15,321
Total	Total	\$213,835	\$173,151	80.97%	80.97%	\$213,835	\$17,854	\$17,854

- Notes:
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 - Column (5) = (2) / (4).
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 - Column (7) = Maximum of 0 and [(1) - (5)].
 - Manual Classification Groups are determined by manual loss ratios.

Ohio Bureau of Workers Compensation
Experience Rating Study
Policy Year 2004-2005
Losses are evaluated as of 3/31/06.

Employer Type	Industry Group	Experience Rated Premium	Incurred Loss	Premium Subsidies		Overall Loss Ratio	Indicated Premium	Premium Subsidy	Premium Surcharge
				Industry Groups	Private Employers				
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	
PA Group	(1) Farming/Logging	\$5,818	\$4,905	84.30%	96.09%	\$5,104	\$0	\$713	
PA Group	(10) Sales/Clerical	16,071	15,537	96.68%	96.09%	16,170	99	0	
PA Group	(3) Manufacturing	114,426	88,384	77.24%	96.09%	91,983	0	22,443	
PA Group	(7) Packaging/Retail/Wholesale	52,890	51,280	96.96%	96.09%	53,368	478	0	
PA Group	(9) Chemist	3,971	4,354	109.64%	96.09%	4,532	560	0	
PA Group	(4) Construction	92,415	97,391	105.38%	96.09%	101,357	8,942	0	
PA Group	(2) Mines and Quarries	5,112	4,652	90.99%	96.09%	4,841	0	271	
PA Group	(8) Machine Repair/Storage	85,366	84,026	98.43%	96.09%	87,448	2,981	0	
PA Group	(5) Transportation	24,280	33,886	139.56%	96.09%	35,266	10,986	0	
PA Group	(6) Utilities	922	1,155	125.27%	96.09%	1,202	280	0	
PA Group	Total	\$401,271	\$385,570	96.09%	96.09%	\$401,271	\$23,427	\$23,427	
PA Non-Group	(10) Sales/Clerical	\$79,852	\$22,585	28.28%	38.64%	\$8,444	\$0	\$21,407	
PA Non-Group	(1) Farming/Logging	12,216	4,377	35.83%	38.64%	11,326	0	890	
PA Non-Group	(3) Manufacturing	288,088	102,823	35.62%	38.64%	265,558	0	22,530	
PA Non-Group	(4) Construction	228,358	85,292	37.35%	38.64%	220,709	0	7,649	
PA Non-Group	(7) Packaging/Retail/Wholesale	185,739	70,575	38.00%	38.64%	182,627	0	3,112	
PA Non-Group	(8) Machine Repair/Storage	312,457	123,498	39.52%	38.64%	319,575	7,118	0	
PA Non-Group	(2) Mines and Quarries	4,706	2,434	51.73%	38.64%	6,299	1,593	0	
PA Non-Group	(5) Transportation	93,193	46,749	50.16%	38.64%	120,972	27,779	0	
PA Non-Group	(6) Utilities	7,252	4,922	55.45%	38.64%	10,407	3,154	0	
PA Non-Group	(9) Chemist	22,939	15,926	65.50%	38.64%	38,683	15,944	0	
PA Non-Group	Total	\$1,234,800	\$477,180	38.64%	38.64%	\$1,234,800	\$55,688	\$34,181	
Total	Total	\$1,636,071	\$862,750	52.73%	52.73%	\$1,636,071	\$79,016	\$57,608	

Notes:

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- Column (5) = (2) / (4).
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Ohio Bureau of Workers Compensation
 Experience Rating Study
 Policy Year 2004-2005
 Losses are evaluated as of 3/31/06.

Exhibit B
 Sheet 14

Employer Type	Industry Group	Experience Rated		Incurred Loss	Experience Rated		Overall Loss Ratio	Indicated Premium	Premium Subsidy	Premium Surcharge
		Premium	Loss Ratio		Loss Ratio	Loss Ratio				
(1)	(2)	(3)	(3)	(4)	(5)	(6)	(7)			
PEC Group	Hospitals/Institutions	\$2,674	50.56%	\$1,352	\$1,454	\$0	93.01%	\$1,454	\$0	\$1,221
PEC Group	Special Public Authorities	873	96.89%	846	909	36	93.01%	909	0	0
PEC Group	Township	11,134	81.96%	9,126	9,812	0	93.01%	9,812	0	1,322
PEC Group	Village	4,775	96.96%	4,630	4,378	0	93.01%	4,378	203	0
PEC Group	City	21,453	94.68%	20,308	21,835	0	93.01%	21,835	383	0
PEC Group	School/Library	34,279	96.00%	32,907	35,382	0	93.01%	35,382	1,103	0
PEC Group	County	14,677	90.60%	13,297	14,297	0	93.01%	14,297	0	360
PEC Group	Emergency Service	2,364	140.09%	3,312	3,561	0	93.01%	3,561	1,197	0
PEC Group	Total	\$92,229	93.01%	\$85,778	\$92,229	\$2,922	93.01%	\$92,229	\$2,922	\$2,922
PEC Non-Group	Clerical	\$0	0.00%	\$0	\$0	\$0	71.85%	\$0	\$0	\$0
PEC Non-Group	Village	5,297	26.13%	1,384	1,926	0	71.85%	1,926	0	3,370
PEC Non-Group	Public Work-Relief	769	38.46%	296	411	0	71.85%	411	0	357
PEC Non-Group	Township	5,929	36.94%	2,190	3,048	0	71.85%	3,048	0	2,881
PEC Non-Group	Special Public Authorities	3,943	43.98%	1,734	2,414	0	71.85%	2,414	0	1,529
PEC Non-Group	Public Transit	1,568	85.50%	1,027	1,429	0	71.85%	1,429	0	138
PEC Non-Group	School/Library	40,870	58.07%	23,733	33,031	0	71.85%	33,031	0	7,839
PEC Non-Group	Hospitals/Institutions	1,943	59.32%	1,152	1,604	0	71.85%	1,604	0	339
PEC Non-Group	County	10,006	82.73%	8,277	11,520	0	71.85%	11,520	1,515	0
PEC Non-Group	City	49,445	91.10%	45,045	62,693	0	71.85%	62,693	13,248	0
PEC Non-Group	Emergency Service	1,637	138.01%	2,535	3,528	0	71.85%	3,528	1,691	0
PEC Non-Group	Total	\$121,607	71.85%	\$87,373	\$121,607	\$16,454	71.85%	\$121,607	\$16,454	\$16,454
Total	Total	\$213,835	80.97%	\$173,151	\$213,835	\$19,377	80.97%	\$213,835	\$19,377	\$19,376

Notes:

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- Column (5) = (2) / (4).
- Column (6) = Maximum of 0 and [(5) - (1)].
- Column (7) = Maximum of 0 and [(1) - (5)].

Exhibit C

Ohio Bureau of Workers Compensation
 Experience Rating Study
 Policy Year 2004-2005
 Losses are evaluated as of 3/31/06.

Exhibit C
 Sheet 1

**Private Employer Premium Subsidies
 Impact of Credibility Table Changes**

Rating Plan	(1) Premium Subsidy 7/1/2004	(2) Premium Subsidy 7/1/2005	(3) Premium Subsidy 7/1/2006	(4) Premium Subsidy 7/1/2007	(5) Premium Subsidy 7/1/2008	(6) Premium Subsidy 7/1/2009	(7) Premium Subsidy 7/1/2010	(8) Premium Subsidy 7/1/2010 Alternativ
Base Rated	\$0	\$0	\$0	\$0	\$0	\$0	\$14,464	\$6,328
Experience Non-Group Rated	0	0	0	0	0	0	0	0
Group Rated	329,901	280,535	261,878	236,058	157,808	87,618	0	27,357
Total	\$329,901	\$280,535	\$261,878	\$236,058	\$157,808	\$87,618	\$14,464	\$33,684
Group Rated Percent Change from 7/1/2004		-15.0%	-20.6%	-28.4%	-52.2%	-73.4%	-100.0%	-91.7%

Notes:

- Dollar amounts are in thousands.
- Column (1) = Sheet 2, Column (6).
- Column (2) = Sheet 3, Column (6).
- Column (3) = Sheet 4, Column (6).
- Column (4) = Sheet 5, Column (6).
- Column (5) = Sheet 6, Column (6).
- Column (6) = Sheet 7, Column (6).
- Column (7) = Sheet 8, Column (6).
- Column (8) = Sheet 8, Column (6).

Ohio Bureau of Workers Compensation

Experience Rating Study
Policy Year 2004-2005

Losses are evaluated as of 3/31/06.

Exhibit C
Sheet 2

**Private Employer Premium Subsidies
Credibility Table Effective 7/1/04**

Rating Plan	(1) Experience Rated Premium	(2) Incurred Loss	(3) Experience Rated Loss Ratio	(4) Overall Loss Ratio	(5) Indicated Premium	(6) Premium Subsidy
Base Rated	\$253,151	\$105,466	0.4166	0.5273	\$200,001	\$0
Experience Non-Group Rated	981,649	371,714	0.3787	0.5273	704,898	0
Group Rated	401,271	385,570	0.9609	0.5273	731,173	329,901
Total	\$1,636,071	\$862,750	0.5273	0.5273	\$1,636,071	\$329,901

Notes:

1. Dollar amounts are in thousands.
2. Columns (1) and (2) are from Ohio Bureau of Workers Compensation.
3. Column (3) = (2) / (1).
4. Column (4) = (3) Total.
5. Column (5) = (2) / (4).
6. Column (6) = Minimum of 0 and [(5) - (1)]

Ohio Bureau of Workers Compensation

Experience Rating Study
Policy Year 2004-2005

Losses are evaluated as of 3/31/06.

Exhibit C
Sheet 3

**Private Employer Premium Subsidies
Credibility Table Effective 7/1/05**

Rating Plan	(1) Experience Rated Premium	(2) Incurred Loss	(3) Experience Rated Loss Ratio	(4) Overall Loss Ratio	(5) Indicated Premium	(6) Premium Subsidy
Base Rated	\$243,750	\$105,466	0.4327	0.5273	\$200,001	\$0
Experience Non-Group Rated	941,684	371,714	0.3947	0.5273	704,898	0
Group Rated	450,638	385,570	0.8556	0.5273	731,173	280,535
Total	\$1,636,071	\$862,750	0.5273	0.5273	\$1,636,071	\$280,535

Base Rate Change from 7/1/04

-4%

Notes:

1. Dollar amounts are in thousands.
2. Column (2) is from Ohio Bureau of Workers Compensation.
3. Column (3) = (2) / (1).
4. Column (4) = (3) Total.
5. Column (5) = (2) / (4).
6. Column (6) = Minimum of 0 and [(5) - (1)].

Ohio Bureau of Workers Compensation
 Experience Rating Study
 Policy Year 2004-2005

Losses are evaluated as of 3/31/06.

Exhibit C
 Sheet 4

Private Employer Premium Subsidies
 Credibility Table Effective 7/1/06

Rating Plan	(1) Experience Rated Premium	(2) Incurred Loss	(3) Experience Rated Loss Ratio	(4) Overall Loss Ratio	(5) Indicated Premium	(6) Premium Subsidy
Base Rated	\$240,334	\$105,466	0.4388	0.5273	\$200,001	\$0
Experience Non-Group Rated	926,443	371,714	0.4012	0.5273	704,898	0
Group Rated	469,294	385,570	0.8216	0.5273	731,173	261,878
Total	\$1,636,071	\$862,750	0.5273	0.5273	\$1,636,071	\$261,878

Base Rate Change from 7/1/04

-5%

Notes:

1. Dollar amounts are in thousands.
2. Column (2) is from Ohio Bureau of Workers Compensation.
3. Column (3) = (2) / (1).
4. Column (4) = (3) Total.
5. Column (5) = (2) / (4).
6. Column (6) = Minimum of 0 and [(5) - (1)].

Ohio Bureau of Workers Compensation

Experience Rating Study
Policy Year 2004-2005

Losses are evaluated as of 3/31/06.

Exhibit C
Sheet 5

**Private Employer Premium Subsidies
Credibility Table Proposed 7/1/07**

Rating Plan	(1) Experience Rated Premium	(2) Incurred Loss	(3) Experience Rated Loss Ratio	(4) Overall Loss Ratio	(5) Indicated Premium	(6) Premium Subsidy
Base Rated	\$235,351	\$105,466	0.4481	0.5273	\$200,001	\$0
Experience Non-Group Rated	905,606	371,714	0.4105	0.5273	704,898	0
Group Rated	495,114	385,570	0.7787	0.5273	731,173	236,058
Total	\$1,636,071	\$862,750	0.5273	0.5273	\$1,636,071	\$236,058

Base Rate Change from 7/1/04

-7%

Notes:

1. Dollar amounts are in thousands.
2. Column (2) is from Ohio Bureau of Workers Compensation.
3. Column (3) = (2) / (1).
4. Column (4) = (3) Total.
5. Column (5) = (2) / (4).
6. Column (6) = Minimum of 0 and [(5) - (1)].

Ohio Bureau of Workers Compensation

Experience Rating Study
Policy Year 2004-2005

Losses are evaluated as of 3/31/06.

Exhibit C
Sheet 6

Private Employer Premium Subsidies
Credibility Table Proposed 7/1/08

Rating Plan	(1) Experience Rated Premium	(2) Incurred Loss	(3) Experience Rated Loss Ratio	(4) Overall Loss Ratio	(5) Indicated Premium	(6) Premium Subsidy
Base Rated	\$219,771	\$105,466	0.4799	0.5273	\$200,001	\$0
Experience Non-Group Rated	842,936	371,714	0.4410	0.5273	704,898	0
Group Rated	573,365	385,570	0.6725	0.5273	731,173	157,808
Total	\$1,636,071	\$862,750	0.5273	0.5273	\$1,636,071	\$157,808

Base Rate Change from 7/1/04

-13%

Notes:

1. Dollar amounts are in thousands.
2. Column (2) is from Ohio Bureau of Workers Compensation.
3. Column (3) = (2) / (1).
4. Column (4) = (3) Total.
5. Column (5) = (2) / (4).
6. Column (6) = Minimum of 0 and [(5) - (1)].

Ohio Bureau of Workers Compensation

Experience Rating Study

Policy Year 2004-2005

Losses are evaluated as of 3/31/06.

Exhibit C
Sheet 7

**Private Employer Premium Subsidies
Credibility Table Proposed 7/1/09**

Rating Plan	(1) Experience Rated Premium	(2) Incurred Loss	(3) Experience Rated Loss Ratio	(4) Overall Loss Ratio	(5) Indicated Premium	(6) Premium Subsidy
Base Rated	\$205,564	\$105,466	0.5131	0.5273	\$200,001	\$0
Experience Non-Group Rated	786,952	371,714	0.4723	0.5273	704,898	0
Group Rated	643,555	385,570	0.5991	0.5273	731,173	87,618
Total	\$1,636,071	\$862,750	0.5273	0.5273	\$1,636,071	\$87,618

Base Rate Change from 7/1/04

-19%

Notes:

- Dollar amounts are in thousands.
- Column (2) is from Ohio Bureau of Workers Compensation.
- Column (3) = (2) / (1).
- Column (4) = (3) Total.
- Column (5) = (2) / (4).
- Column (6) = Minimum of 0 and [(5) - (1)].

Ohio Bureau of Workers Compensation

Experience Rating Study
Policy Year 2004-2005

Losses are evaluated as of 3/31/06.

Exhibit C
Sheet 8

**Private Employer Premium Subsidies
Credibility Table Proposed 7/1/10**

Rating Plan	(1) Experience Rated Premium	(2) Incurred Loss	(3) Experience Rated Loss Ratio	(4) Overall Loss Ratio	(5) Indicated Premium	(6) Premium Subsidy
Base Rated	\$185,537	\$105,466	0.5684	0.5273	\$200,001	\$14,464
Experience Non-Group Rated	708,635	371,714	0.5245	0.5273	704,898	0
Group Rated	741,900	385,570	0.5197	0.5273	731,173	0
Total	\$1,636,071	\$862,750	0.5273	0.5273	\$1,636,071	\$14,464

Base Rate Change from 7/1/04

-27%

Notes:

1. Dollar amounts are in thousands.
2. Column (2) is from Ohio Bureau of Workers Compensation.
3. Column (3) = (2) / (1).
4. Column (4) = (3) Total.
5. Column (5) = (2) / (4).
6. Column (6) = Minimum of 0 and [(5) - (1)].

Ohio Bureau of Workers Compensation

Experience Rating Study
Policy Year 2004-2005

Losses are evaluated as of 3/31/06.

Exhibit C
Sheet 9

Private Employer Premium Subsidies
Credibility Table Proposed 7/1/10 (Alternative)

Rating Plan	(1) Experience Rated Premium	(2) Incurred Loss	(3) Experience Rated Loss Ratio	(4) Overall Loss Ratio	(5) Indicated Premium	(6) Premium Subsidy
Base Rated	\$193,673	\$105,466	0.5446	0.5273	\$200,001	\$6,328
Experience Non-Group Rated	738,582	371,714	0.5033	0.5273	704,898	0
Group Rated	703,816	385,570	0.5478	0.5273	731,173	27,357
Total	\$1,636,071	\$862,750	0.5273	0.5273	\$1,636,071	\$33,684

Base Rate Change from 7/1/04

-23%

Notes:

1. Dollar amounts are in thousands.
2. Column (2) is from Ohio Bureau of Workers Compensation.
3. Column (3) = (2) / (1).
4. Column (4) = (3) Total.
5. Column (5) = (2) / (4).
6. Column (6) = Minimum of 0 and [(5) - (1)].

Exhibit D

Ohio Bureau of Workers Compensation
 Experience Rating Study
 Policy Year 2004-2005
 Losses are evaluated as of 3/31/06.

Exhibit D - Change in Credibility Percent
 Sheet 1

Employer Type	Rating Plan	Number of Policies	Manual Premium	Before Experience Rating Formula		After Experience Rating Formula		Test Statistic
				Loss Ratio	Squared Deviation	Loss Ratio	Squared Deviation	
PA	Group Experience Rated	87,960	\$1,698,826	22.7%	0.0058	52.0%	0.0001	
PA	Non Group Experience Rated	16,674	892,455	41.7%	0.0128	52.5%	0.0000	
PA	Base	133,522	253,151	41.7%	0.0128	56.8%	0.0017	
PA	Total	238,156	\$2,844,432	30.3%	0.0315	52.7%	0.0018	0.1

Notes:

- Dollar amounts are in thousands.
- Columns (1) and (2) are from Ohio Bureau of Workers Compensation and exclude retro rated policies.
- Column (3) equals actual incurred losses divided by manual premium.
- Column (4) is [Column (3) - Column (3) Total] ^2, Total is the sum.
- Column (5) equals actual incurred losses divided by proposed experience rated premium.
- Column (6) is [Column (5) - Column (5) Total] ^2, Total is the sum.
- Column (7) = Column (6) / Column (4).

Ohio Bureau of Workers Compensation
 Experience Rating Study
 Policy Year 2004-2005
 Losses are evaluated as of 3/31/06

Exhibit D - Change in Credibility Percent
 Sheet 2

EM Range	Experience Modification	Number of Policies	Manual Premium	Before Experience Rating Formula		After Experience Rating Formula		Test Statistics
				Loss Ratio	Squared Deviation	Loss Ratio	Squared Deviation	
0.50 to 0.60	0.50 - 0.52	63,906	\$730,592	18.0%	0.0005	48.9%	0.0017	
0.50 to 0.60	0.53 - 0.54	1,150	20,352	36.5%	0.0865	93.0%	0.1586	
0.50 to 0.60	0.55 - 0.56	5,483	157,904	23.5%	0.0011	57.6%	0.0021	
0.50 to 0.60	0.57 - 0.58	1,320	39,854	26.4%	0.0038	62.1%	0.0081	
0.50 to 0.60	0.59 - 0.60	2,042	68,635	28.3%	0.0066	64.7%	0.0135	
0.50 to 0.60	Total	73,901	\$1,017,337	20.2%	0.0365	53.1%	0.1850	4.8
0.61 to 0.70	0.61 - 0.62	2,377	\$87,652	20.5%	0.0008	45.6%	0.0007	
0.61 to 0.70	0.63 - 0.64	1,437	83,394	23.4%	0.0000	50.3%	0.0004	
0.61 to 0.70	0.65 - 0.66	1,037	51,117	22.5%	0.0000	46.7%	0.0003	
0.61 to 0.70	0.67 - 0.68	1,726	85,252	23.9%	0.0001	48.0%	0.0005	
0.61 to 0.70	0.69 - 0.70	801	33,131	27.3%	0.0019	53.3%	0.0025	
0.61 to 0.70	Total	7,378	\$340,545	23.0%	0.0026	48.3%	0.0039	1.5
0.71 to 0.80	0.71 - 0.72	1,395	\$71,880	25.1%	0.0014	47.9%	0.0022	
0.71 to 0.80	0.73 - 0.74	960	57,597	30.6%	0.0003	56.7%	0.0017	
0.71 to 0.80	0.75 - 0.76	684	44,516	32.7%	0.0014	58.7%	0.0039	
0.71 to 0.80	0.77 - 0.78	2,111	91,562	29.9%	0.0001	52.5%	0.0000	
0.71 to 0.80	0.79 - 0.80	258	13,162	22.7%	0.0038	38.8%	0.0187	
0.71 to 0.80	Total	5,398	\$278,718	28.9%	0.0071	52.5%	0.0264	3.7
Over 0.80	0.81 - 0.82	206	\$15,333	30.1%	0.0011	50.3%	0.0015	
Over 0.80	0.83 - 0.84	387	22,200	30.6%	0.0008	50.1%	0.0017	
Over 0.80	0.85 - 0.86	610	19,820	35.6%	0.0005	56.9%	0.0007	
Over 0.80	0.87 - 0.88	41	2,287	67.0%	0.124	105.0%	0.2373	
Over 0.80	0.89 and Over	39	2,587	31.2%	0.0005	46.3%	0.0064	
Over 0.80	Total	1,283	\$62,227	33.4%	0.1153	54.3%	0.2577	2.3
Total	Total	87,960	\$1,698,626	22.7%		52.0%		

Notes:

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- Columns (1) and (2) are from Ohio Bureau of Workers Compensation and exclude retro rated policies
- Column (3) equals actual incurred losses divided by manual premium.
- Column (4) is [Column (3) - Column (3) Total] *2. Total is the sum
- Column (5) equals actual incurred losses divided by proposed experience rated premium
- Column (6) is [Column (5) - Column (5) Total] *2. Total is the sum.
- Column (7) = Column (6) / Column (4)

Ohio Bureau of Workers Compensation
 Experience Rating Study
 Policy Year 2004-2005
 Losses are evaluated as of 3/31/06

Exhibit D - Change in Creditability Percent
 Sheet 3

EM Range	Experience Modification	Number of Policies	Manual Premium	Before Experience Rating Formula		After Experience Rating Formula		Test Statistic
				Loss Ratio	Squared Deviation	Loss Ratio	Squared Deviation	
0.50 to 0.75	0.00 - 0.55	13	\$3,100	4.3%	0.0311	12.1%	0.1072	
0.50 to 0.75	0.56 - 0.60	16	7,742	17.2%	0.0023	40.8%	0.0016	
0.50 to 0.75	0.61 - 0.65	18	6,406	11.8%	0.104	25.8%	0.0368	
0.50 to 0.75	0.66 - 0.70	42	20,681	18.8%	0.0010	37.8%	0.0049	
0.50 to 0.75	0.71 - 0.75	66	21,308	32.5%	0.0110	60.3%	0.0241	
0.50 to 0.75	Total	155	\$59,208	22.0%	0.0558	44.8%	0.1746	3.1
0.75 to 1.00	0.76 - 0.80	108	\$24,497	32.5%	0.0020	57.0%	0.0015	
0.75 to 1.00	0.81 - 0.85	418	42,783	36.9%	0.0000	60.3%	0.0051	
0.75 to 1.00	0.86 - 0.90	1,141	59,066	23.6%	0.0179	36.5%	0.0276	
0.75 to 1.00	0.91 - 0.95	3,230	83,482	31.0%	0.0036	45.6%	0.0057	
0.75 to 1.00	0.96 - 1.00	134,762	331,833	41.2%	0.0018	56.5%	0.0012	
0.75 to 1.00	Total	139,659	\$541,662	37.0%	0.0253	53.1%	0.0410	1.6
1.01 to 1.50	1.01 - 1.10	2,827	\$196,284	37.5%	0.0052	48.5%	0.0014	
1.01 to 1.50	1.11 - 1.20	2,978	129,123	41.1%	0.0013	48.7%	0.0012	
1.01 to 1.50	1.21 - 1.30	1,972	94,308	55.1%	0.0108	60.1%	0.0063	
1.01 to 1.50	1.31 - 1.40	1,142	47,299	60.4%	0.0247	61.0%	0.0078	
1.01 to 1.50	1.41 - 1.50	600	28,472	50.2%	0.0030	47.2%	0.0025	
1.01 to 1.50	Total	9,517	\$496,487	44.7%	0.0450	52.2%	0.0191	0.4
Over 1.50	1.51 - 1.75	568	\$30,087	75.4%	0.0126	64.1%	0.0007	
Over 1.50	1.76 - 2.00	186	11,775	93.8%	0.0052	68.8%	0.0004	
Over 1.50	2.00 - 2.50	82	4,951	103.4%	0.0283	63.1%	0.0014	
Over 1.50	2.51 - 3.00	20	1,218	135.5%	0.2393	69.4%	0.0037	
Over 1.50	Over 3.00	9	221	587.5%	25.0842	207.9%	1.9902	
Over 1.50	Total	865	\$48,252	86.6%	25.3695	66.8%	1.9934	0.1
Total	Total	150,186	\$1,145,607	41.7%		53.4%		

Notes:

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- Column (3) equals actual incurred losses divided by manual premium.
- Column (4) is [Column (3) - Column (3) Total] *2. Total is the sum.
- Column (5) equals actual incurred losses divided by proposed experience rated premium.
- Column (6) is [Column (5) - Column (5) Total] *2. Total is the sum.
- Column (7) = Column (6) / Column (4).

Ohio Bureau of Workers Compensation
 Experience Rating Study
 Policy Year 2004-2005
 Losses are evaluated as of 3/31/06

Exhibit D - Change in Credibility Percent
 Sheet 6

Expected Loss Range	Expected Loss	Number of Policies	Manual Premium	Before Experience Rating Formula		After Experience Rating Formula		Test Statistic
				Loss Ratio	Squared Deviation	Loss Ratio	Squared Deviation	
0 to 504,000	98,000 - 311,000	798	\$25,020	28.9%	0.0007	54.5%	0.0001	
0 to 504,000	312,000 - 369,000	1,236	25,780	23.8%	0.0006	52.7%	0.0000	
0 to 504,000	370,000 - 415,000	1,072	26,246	29.8%	0.0013	54.1%	0.0001	
0 to 504,000	416,000 - 469,000	1,042	25,571	23.9%	0.0005	47.3%	0.0037	
0 to 504,000	470,000 - 504,000	1,502	26,487	24.8%	0.0002	58.7%	0.0028	
0 to 504,000	Total	5,650	\$129,104	26.2%	0.0033	53.3%	0.0067	2.0
505,000 to 1,056,000	505,000 - 601,000	4,143	\$66,541	26.5%	0.0008	57.5%	0.0038	
505,000 to 1,056,000	602,000 - 704,000	2,411	67,063	30.3%	0.0038	60.5%	0.0082	
505,000 to 1,056,000	705,000 - 828,000	3,692	70,060	21.3%	0.0004	45.0%	0.0042	
505,000 to 1,056,000	829,000 - 936,000	4,166	67,450	22.1%	0.0004	48.4%	0.0009	
505,000 to 1,056,000	937,000 - 1,056,000	3,321	69,441	20.7%	0.0012	45.6%	0.0034	
505,000 to 1,056,000	Total	17,733	\$340,554	24.1%	0.0067	51.4%	0.0205	3.1
1,060,000 to 4,663,000	1,060,000 - 1,388,000	5,781	\$180,449	27.7%	0.0023	58.7%	0.0042	
1,060,000 to 4,663,000	1,389,000 - 1,780,000	6,880	186,478	19.8%	0.0010	43.0%	0.0087	
1,060,000 to 4,663,000	1,781,000 - 2,445,000	13,508	179,215	23.3%	0.0000	50.8%	0.0002	
1,060,000 to 4,663,000	2,446,000 - 3,010,000	8,158	185,052	23.8%	0.0001	57.4%	0.0026	
1,060,000 to 4,663,000	3,011,000 - 4,663,000	9,204	189,105	20.2%	0.0007	52.1%	0.0000	
1,060,000 to 4,663,000	Total	43,530	\$920,299	22.9%	0.0041	52.3%	0.0156	3.8
4,717,000 and Over	4,717,000 - 5,532,000	1,851	\$51,114	9.0%	0.0089	22.7%	0.0791	
4,717,000 and Over	5,533,000 - 6,339,000	4,009	63,250	21.1%	0.0004	34.6%	0.0265	
4,717,000 and Over	6,340,000 - 6,788,000	4,073	54,821	22.3%	0.0011	86.8%	0.1288	
4,717,000 and Over	6,789,000 - 7,911,000	7,002	45,669	22.3%	0.0011	50.9%	0.0000	
4,717,000 and Over	7,912,000 and Over	4,102	83,714	19.2%	0.0000	81.2%	0.0917	
4,717,000 and Over	Total	21,047	\$308,868	19.0%	0.0125	50.9%	0.3261	26.1
Total	Total	87,960	\$1,698,826	22.7%		52.0%		

Notes:

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- Columns (1) and (2) are from Ohio Bureau of Workers Compensation and exclude retro rated policies.
- Column (3) equals actual incurred losses divided by manual premium.
- Column (4) is [Column (3) - Column (2)] * 2. Total is the sum.
- Column (5) equals actual incurred losses divided by proposed experience rated premium.
- Column (6) is [Column (5) - Column (4)] * 2. Total is the sum.
- Column (7) = Column (6) / Column (4).

Ohio Bureau of Workers Compensation
 Experience Rating Study
 Policy Year 2004-2005
 Losses are evaluated as of 3/31/06.

Exhibit D - Change in Credibility Percent
 Sheet 7

Actual Loss Ratios Before and After Experience Rating Formula
 Expected Loss using Policy Year 2004-2005 Payroll
 Private Employers, Non-Group Rated

Expected Loss Range	Expected Loss	Number of Policies	Manual Premium	Before Experience Rating Formula		After Experience Rating Formula		Test Statistic
				Loss Ratio	Squared Deviation	Loss Ratio	Squared Deviation	
(1)	(2)	(3)	(4)	(5)	(6)	(7)		
0 to 95,000	0 - 2,000	133,642	\$160,850	49.5%	0.0037	65.8%	0.0134	
0 to 95,000	3,000 - 9,000	10,029	154,778	37.7%	0.0032	47.4%	0.0047	
0 to 95,000	10,000 - 24,000	3,506	164,478	40.5%	0.0008	49.8%	0.0019	
0 to 95,000	25,000 - 52,000	1,605	167,415	47.6%	0.0016	58.2%	0.0016	
0 to 95,000	53,000 - 95,000	527	164,392	41.1%	0.0005	50.3%	0.0015	
0 to 99,000	Total	149,609	\$811,913	43.4%	0.0100	54.2%	0.0231	2.3
100,000 to 341,000	100,000 - 120,000	149	\$44,878	40.4%	0.0005	49.6%	0.0000	
100,000 to 341,000	121,000 - 144,000	133	49,605	37.7%	0.0000	49.2%	0.0000	
100,000 to 341,000	145,000 - 181,000	108	48,507	39.0%	0.0001	50.0%	0.0001	
100,000 to 341,000	182,000 - 240,000	81	47,928	34.4%	0.0015	44.8%	0.0020	
100,000 to 341,000	241,000 - 341,000	61	47,519	39.9%	0.0003	53.0%	0.0014	
100,000 to 341,000	Total	531	\$237,337	38.3%	0.0023	49.3%	0.0035	1.5
342,000 to 950,000	342,000 - 372,000	12	\$12,345	30.9%	0.0000	53.0%	0.0000	
342,000 to 950,000	373,000 - 453,000	12	13,359	37.2%	0.0046	54.5%	0.0003	
342,000 to 950,000	454,000 - 540,000	10	12,760	34.7%	0.0019	56.8%	0.0016	
342,000 to 950,000	541,000 - 700,000	9	13,772	30.3%	0.0000	48.7%	0.0016	
342,000 to 950,000	701,000 - 950,000	6	13,929	19.5%	0.0119	50.1%	0.0007	
342,000 to 950,000	Total	49	\$66,064	30.4%	0.0184	52.8%	0.0042	0.2
1,001,000 and Over	1,001,000 - 1,012,000	1	\$3,073	24.8%	0.0495	18.8%	0.1967	
1,001,000 and Over	1,013,000 - 1,550,000	2	5,661	42.7%	0.0019	69.5%	0.0040	
1,001,000 and Over	1,581,000 - 1,979,000	1	3,227	127.5%	0.6476	152.6%	0.8010	
1,001,000 and Over	1,980,000 - 3,797,000	2	10,291	24.7%	0.0503	34.6%	0.0815	
1,001,000 and Over	3,798,000 and Over	1	8,041	55.0%	0.0063	88.3%	0.0635	
1,001,000 and Over	Total	7	\$30,293	47.1%	0.7556	63.1%	1.1466	1.5
Total	Total	150,196	\$1,145,605	41.7%		53.4%		

Notes:

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- Columns (1) and (2) are from Ohio Bureau of Workers Compensation and exclude retro rated policies
- Column (3) equals actual incurred losses divided by manual premium.
- Column (4) is (Column (3) - Column (3) Total) ^2. Total is the sum.
- Column (5) equals actual incurred losses divided by proposed experience rated premium
- Column (6) is (Column (5) - Column (5) Total) ^2. Total is the sum
- Column (7) is (Column (6) / Column (4))

Ohio Bureau of Workers Compensation
 Experience Rating Study
 Policy Year 2004-2005
 Losses are evaluated as of 3/31/06.

Exhibit D - Change in Credibility Percent
 Sheet 8

Employer Type	Rating Plan	(1) Experience Rated Premium	(2) Incurred Loss	(3) Experience Rated Loss Ratio		(4) Overall Loss Ratio	(5) Indicated Premium	(6) Premium Subsidy	(7) Premium Surcharge
				Private Employers	Premium Subsidies				
PA	Group Experience Rated	\$741,900	\$385,570	52.0%	52.0%	52.7%	\$731,173	\$0	\$10,727
PA	Non Group Experience Rated	708,635	371,714	52.5%	52.5%	52.7%	704,898	0	3,737
PA	Base	185,537	105,466	56.8%	56.8%	52.7%	200,001	14,464	0
PA	Total	\$1,636,071	\$862,750	52.7%	52.7%	52.7%	\$1,636,071	\$14,464	\$14,464

Notes:

- Dollar amounts are in thousands.
- Column (1) is proposed experience rated premium with offset to base rates.
- Column (3) = (2) / (1).
- Column (4) = (3) Employer Type Total.
- Column (5) = (2) / (4).
- Column (6) = Maximum of 0 and [(5) - (1)].
- Column (7) = Maximum of 0 and [(1) - (5)].

EM Range	Experience Modification	(1) Experience Rated Premium	(2) Incurred Loss	Premium Subsidies		(4) Overall Loss Ratio	(5) Indicated Premium	(6) Premium Subsidy	(7) Premium Surcharge
				Private Employers, Group Rated	Experience Rated Loss Ratio				
0.50 to 0.60	0.50 - 0.52	\$268,423	\$131,252	48.9%	52.0%	\$252,551	\$0	\$15,872	
0.50 to 0.60	0.53 - 0.54	7,987	7,428	93.0%	52.0%	14,293	6,306	0	
0.50 to 0.60	0.55 - 0.56	64,528	37,173	57.8%	52.0%	71,528	7,000	0	
0.50 to 0.60	0.57 - 0.58	16,860	10,527	62.1%	52.0%	20,256	3,296	0	
0.50 to 0.60	0.59 - 0.60	30,082	19,456	64.7%	52.0%	37,437	7,355	0	
0.61 to 0.70	0.61 - 0.62	\$39,391	\$17,950	45.6%	52.0%	\$34,538	\$0	\$4,852	
0.61 to 0.70	0.63 - 0.64	38,746	19,479	50.3%	52.0%	37,481	0	1,265	
0.61 to 0.70	0.65 - 0.66	24,658	11,508	46.7%	52.0%	22,143	0	2,516	
0.61 to 0.70	0.67 - 0.68	42,435	20,369	48.0%	52.0%	39,193	0	3,243	
0.61 to 0.70	0.69 - 0.70	16,988	9,057	53.3%	52.0%	17,427	439	0	
0.71 to 0.80	0.71 - 0.72	\$37,704	\$18,054	47.9%	52.0%	\$34,740	\$0	\$2,965	
0.71 to 0.80	0.73 - 0.74	31,086	17,614	56.7%	52.0%	33,893	2,807	0	
0.71 to 0.80	0.75 - 0.76	24,759	14,543	58.7%	52.0%	27,982	3,223	0	
0.71 to 0.80	0.77 - 0.78	52,123	27,355	52.5%	52.0%	52,655	533	0	
0.71 to 0.80	0.79 - 0.80	7,697	2,990	38.8%	52.0%	5,754	0	1,943	
Over 0.80	0.81 - 0.82	\$9,166	\$4,615	50.3%	52.0%	\$8,879	\$0	\$287	
Over 0.80	0.83 - 0.84	13,562	6,798	50.1%	52.0%	13,080	0	482	
Over 0.80	0.85 - 0.86	12,388	7,050	56.9%	52.0%	13,566	1,168	0	
Over 0.80	0.87 - 0.88	1,459	1,531	105.0%	52.0%	2,947	1,488	0	
Over 0.80	0.89 and Over	1,747	808	46.3%	52.0%	1,555	0	192	
Total	Total	\$741,900	\$385,570	52.0%	52.0%	\$741,900	\$33,616	\$33,616	

Notes:

- Dollar amounts are in thousands
- Column (1) is proposed experience rated premium with offset to base rates.
- Column (3) = (2) / (1)
- Column (4) = (3) Employer Type Total
- Column (5) = (2) / (4)
- Column (6) = Maximum of 0 and [(5) - (1)]
- Column (7) = Maximum of 0 and [(1) - (5)]

Ohio Bureau of Workers Compensation
 Experience Rating Study
 Policy Year 2004-2005
 Losses are evaluated as of 3/31/06.

Exhibit D - Change in Creditability Percent
 Sheet 10

EM Range	Experience Modification	Premium Subsidies Experience Modification Factors Private Employers, Non-Group Rated						
		(1) Experience Rated Premium	(2) Incurred Loss	(3) Experience Rated Loss Ratio	(4) Overall Loss Ratio	(5) Indicated Premium	(6) Premium Subsidy	(7) Premium Surcharge
0.50 to 0.75	0.00 - 0.55	\$1,114	\$135	12.1%	53.4%	\$252	\$0	\$662
0.50 to 0.75	0.56 - 0.60	3,252	1,327	40.8%	53.4%	2,487	0	765
0.50 to 0.75	0.61 - 0.65	2,950	756	25.6%	53.4%	1,417	0	1,533
0.50 to 0.75	0.66 - 0.70	10,258	3,881	37.8%	53.4%	7,272	0	2,985
0.50 to 0.75	0.71 - 0.75	11,460	6,916	60.3%	53.4%	12,959	1,498	0
0.75 to 1.00	0.76 - 0.80	\$13,979	\$7,967	57.0%	53.4%	\$14,930	\$951	\$0
0.75 to 1.00	0.81 - 0.85	26,169	15,773	60.3%	53.4%	29,556	3,388	0
0.75 to 1.00	0.86 - 0.90	38,206	13,956	36.5%	53.4%	26,151	0	12,055
0.75 to 1.00	0.91 - 0.95	56,721	25,842	45.6%	53.4%	48,425	0	8,296
0.75 to 1.00	0.96 - 1.00	242,044	136,621	56.5%	53.4%	255,383	14,339	0
1.01 to 1.50	1.01 - 1.10	\$151,814	\$73,665	48.5%	53.4%	\$137,888	\$0	\$13,926
1.01 to 1.50	1.11 - 1.20	108,969	53,090	48.7%	53.4%	99,484	0	9,486
1.01 to 1.50	1.21 - 1.30	86,435	51,953	60.1%	53.4%	97,952	10,917	0
1.01 to 1.50	1.31 - 1.40	46,851	28,578	61.0%	53.4%	53,551	6,700	0
1.01 to 1.50	1.41 - 1.50	31,385	14,804	47.2%	53.4%	27,741	0	3,644
Over 1.50	1.51 - 1.75	\$35,402	\$22,684	64.1%	53.4%	\$42,507	\$7,106	\$0
Over 1.50	1.76 - 2.00	16,047	11,046	68.8%	53.4%	20,898	4,651	0
Over 1.50	2.00 - 2.50	8,113	5,121	63.1%	53.4%	9,596	1,462	0
Over 1.50	2.51 - 3.00	2,378	1,651	69.4%	53.4%	3,094	716	0
Over 1.50	Over 3.00	623	1,296	207.9%	53.4%	2,428	1,805	0
Total	Total	\$894,171	\$477,180	53.4%	53.4%	\$894,171	\$53,553	\$53,553

Notes:

- Dollar amounts are in thousands.
- Column (1) is proposed experience rated premium with offset to base rates.
- Column (3) = (2) / (1)
- Column (4) = (3) Employer Type Total.
- Column (5) = (2) / (4).
- Column (6) = Maximum of 0 and (5) - (1).
- Column (7) = Maximum of 0 and [(1) - (5)].

Ohio Bureau of Workers Compensation
 Experience Rating Study
 Policy Year 2004-2005
 Losses are evaluated as of 3/31/06.

Exhibit D - Change in Credibility Percent
 Sheet 11

EL Range	Expected Loss	Experience Rated Premium	Incurred Loss	Experience Rated Loss Ratio		Overall Loss Ratio	Indicated Premium	Premium Subsidy	Premium Surcharge
				(2)	(3)				
0 to 504,000	98,000 - 311,000	\$13,284	\$7,238	54.5%	52.0%	\$13,926	\$842	\$0	
0 to 504,000	312,000 - 369,000	11,842	6,133	52.7%	52.0%	11,801	159	0	
0 to 504,000	370,000 - 415,000	14,441	7,817	54.1%	52.0%	15,041	599	0	
0 to 504,000	416,000 - 469,000	12,938	6,118	47.3%	52.0%	11,772	0	1,166	
0 to 504,000	470,000 - 504,000	11,206	6,573	58.7%	52.0%	12,847	1,441	0	
505,000 to 1,056,000	505,000 - 601,000	\$30,646	\$17,637	57.5%	52.0%	\$33,936	\$3,289	\$0	
505,000 to 1,056,000	602,000 - 704,000	33,587	20,305	60.5%	52.0%	39,070	5,483	0	
505,000 to 1,056,000	705,000 - 828,000	33,227	14,939	45.0%	52.0%	28,745	0	4,482	
505,000 to 1,056,000	829,000 - 936,000	30,835	14,915	48.4%	52.0%	28,698	0	2,137	
505,000 to 1,056,000	937,000 - 1,056,000	31,589	14,393	45.6%	52.0%	27,695	0	3,894	
1,060,000 to 4,663,000	1,060,000 - 1,388,000	\$85,092	\$49,990	58.7%	52.0%	\$96,189	\$11,097	\$0	
1,060,000 to 4,663,000	1,389,000 - 1,780,000	85,929	36,942	43.0%	52.0%	71,082	0	14,847	
1,060,000 to 4,663,000	1,781,000 - 2,445,000	82,216	41,737	50.8%	52.0%	80,309	0	1,907	
1,060,000 to 4,663,000	2,446,000 - 3,010,000	76,635	43,956	57.4%	52.0%	84,579	7,944	0	
1,060,000 to 4,663,000	3,011,000 - 4,663,000	73,202	38,167	52.1%	52.0%	73,439	238	0	
4,717,000 and Over	4,717,000 - 5,532,000	\$20,328	\$4,624	22.7%	52.0%	\$8,897	\$0	\$11,431	
4,717,000 and Over	5,533,000 - 6,339,000	38,574	13,346	34.6%	52.0%	25,680	0	12,895	
4,717,000 and Over	6,340,000 - 6,788,000	16,652	14,448	86.8%	52.0%	27,787	11,145	0	
4,717,000 and Over	6,789,000 - 7,911,000	20,063	10,218	50.9%	52.0%	19,662	0	401	
4,717,000 and Over	7,912,000 and Over	19,812	16,078	81.2%	52.0%	30,937	11,124	0	
Total	Total	\$741,900	\$385,570	52.0%	52.0%	\$741,900	\$53,160	\$53,160	

Notes:

1. Dollar amounts are in thousands.
2. Column (1) is proposed experience rated premium with offset to base rates.
3. Column (3) = (2) / (1).
4. Column (4) = (3) Employer Type Total.
5. Column (5) = (2) / (4).
6. Column (6) = Maximum of 0 and [(5) - (1)].
7. Column (7) = Maximum of 0 and [(1) - (5)].

Ohio Bureau of Workers Compensation
 Experience Rating Study
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 Losses are evaluated as of 3/31/06.

Exhibit D - Change in Creditability Percent
 Sheet 12

EL Range	Expected Loss	Experience Rated Premium	Incurred Loss	Experience Rated		Overall Loss Ratio	Indicated Premium	Premium Subsidy	Premium Surcharge
				Loss Ratio	Loss Ratio				
		(1)	(2)	(3)	(3)	(4)	(5)	(6)	(7)
0 to 99,000	0 - 2,000	\$120,915	\$79,565	65.8%	53.4%	53.4%	\$149,093	\$28,179	\$0
0 to 99,000	3,000 - 9,000	123,262	58,414	47.4%	53.4%	53.4%	109,461	0	13,802
0 to 99,000	10,000 - 24,000	133,856	66,684	49.8%	53.4%	53.4%	124,956	0	8,899
0 to 99,000	25,000 - 52,000	137,026	79,751	58.2%	53.4%	53.4%	149,442	12,416	0
0 to 99,000	53,000 - 99,000	134,335	67,632	50.3%	53.4%	53.4%	126,732	0	7,602
100,000 to 341,000	100,000 - 120,000	\$36,604	\$18,150	49.6%	53.4%	53.4%	\$34,011	\$0	\$2,593
100,000 to 341,000	121,000 - 144,000	37,208	18,307	49.2%	53.4%	53.4%	34,305	0	2,903
100,000 to 341,000	145,000 - 181,000	37,838	18,928	50.0%	53.4%	53.4%	35,470	0	2,368
100,000 to 341,000	182,000 - 240,000	36,749	16,458	44.8%	53.4%	53.4%	30,840	0	5,910
100,000 to 341,000	241,000 - 341,000	35,743	18,957	53.0%	53.4%	53.4%	35,522	0	221
342,000 to 960,000	342,000 - 372,000	\$7,211	\$3,821	53.0%	53.4%	53.4%	\$7,159	\$0	\$52
342,000 to 960,000	373,000 - 453,000	9,109	4,965	54.5%	53.4%	53.4%	9,304	195	0
342,000 to 960,000	454,000 - 540,000	7,804	4,430	56.8%	53.4%	53.4%	8,301	497	0
342,000 to 960,000	541,000 - 700,000	8,550	4,167	48.7%	53.4%	53.4%	7,808	0	741
342,000 to 960,000	701,000 - 960,000	5,371	2,693	50.1%	53.4%	53.4%	5,046	0	325
1,001,000 and Over	1,001,000 - 1,012,000	\$4,063	\$763	18.8%	53.4%	53.4%	\$1,429	\$0	\$2,634
1,001,000 and Over	1,013,000 - 1,580,000	3,484	2,420	69.5%	53.4%	53.4%	4,534	1,051	0
1,001,000 and Over	1,581,000 - 1,979,000	2,896	4,115	152.6%	53.4%	53.4%	7,711	5,015	0
1,001,000 and Over	1,980,000 - 3,797,000	7,337	2,537	34.6%	53.4%	53.4%	4,754	0	2,583
1,001,000 and Over	3,798,000 and Over	5,010	4,424	88.3%	53.4%	53.4%	8,291	3,281	0
Total	Total	\$694,171	\$477,160	53.4%	53.4%	53.4%	\$694,171	\$50,633	\$50,633

Notes:

- Dollar amounts are in thousands.
- Column (1) is proposed experience rated premium with offset to base rates.
- Column (3) = (2) / (1).
- Column (4) = (3) Employer Type Total
- Column (5) = (2) / (4).
- Column (6) = Maximum of 0 and [(5) - (1)].
- Column (7) = Maximum of 0 and [(1) - (5)].

Ohio Bureau of Workers Compensation

Experience Rating Study
Policy Year 2004-2005

Losses are evaluated as of 3/31/06.

Exhibit D - Change in Credibility Percent
Sheet 13

Actual Loss Ratios Before and After Experience Rating Formula

Impact

Private Employers

Employer Type	Rating Plan	Private Employers				Percent Change
		(1)	(2)	(3)	(4)	
		Number of Policies	7/1/2004 Experience Premium	Proposed Experience Premium		
PA	Group Experience Rated	87,960	\$401,271	\$741,900	84.9%	
PA	Non Group Experience Rated	16,674	981,649	708,635	-27.8%	
PA	Base	133,522	253,151	185,537	-26.7%	
PA	Total	238,156	\$1,636,071	\$1,636,071	0.0%	

Notes:

1. Dollar amounts are in thousands.
2. Columns (1) and (2) are from Ohio Bureau of Workers Compensation and exclude retro rated policies.
3. Column (3) is from Sheet 1.
4. Column (4) = Column (3) / Column (2) - 100%.

Exhibit E

Ohio Bureau of Workers Compensation
 Experience Rating Study
 Policy Year 2004-2005

Exhibit E
 Sheet 1

	Changes in Risk Groups Private Employer Policy Counts			
	(1) PY 99-00 to PY 00-01	(2) PY 00-01 to PY 01-02	(3) PY 01-02 to PY 02-03	(4) PY 02-03 to PY 04-05
Non Group Rated in Both Policy Years	136,967	137,798	136,919	105,106
Group Rated and Moved to Non Group Rated	4,563	4,246	4,562	7,592
Group Rated and Changed Rating Group	52,025	52,968	54,396	30,723
Group Rated with No Change	18,594	21,113	21,706	55,086
Total	212,149	216,125	216,583	198,507
Non Group Rated in Both Policy Years	65%	64%	63%	53%
Group Rated and Moved to Non Group Rated	2%	2%	2%	4%
Group Rated and Changed Rating Group	25%	25%	25%	15%
Group Rated with No Change	9%	10%	10%	28%
Total	100%	100%	100%	100%

Notes:

1. Data provided by Ohio Bureau of Workers Compensation.
2. Policy counts exclude policies without payroll in either year.

Exhibit F

Ohio Bureau of Workers Compensation
 Experience Rating Study
 Policy Year 2004-2005
 Losses are evaluated as of 3/31/06

Exhibit F
 Sheet 1

Changes to Experience Rating Formula
 Private Employer Risk Group # 389

	Current Calculation	7/1/2007 Credibility	Revise Credibility	Revise Expected Loss Group	NCCI Formula
(1) Total Expected Losses	\$1,783,609	\$1,783,609	\$1,783,609	\$1,783,609	\$1,783,606
Total Limited Losses	1,783,609	1,783,609	1,783,609	1,627,526	N/A
Expected Primary Losses	N/A	N/A	N/A	N/A	445,538
Expected Excess Losses	N/A	N/A	N/A	N/A	1,338,068
(2) Actual Losses	88,222	88,222	88,222	88,222	88,222
Total Maximum Loss	88,222	88,222	88,222	88,222	N/A
Total Primary Loss	N/A	N/A	N/A	N/A	50,156
Total Excess Loss	N/A	N/A	N/A	N/A	11,598
(3) Credibility	100%	90%	53%	46%	65%
(4) Experience Modification Factor	5%	14%	50%	56%	36%

Notes:

1. Data provided by Ohio Bureau of Workers Compensation.
2. NCCI experience rating factors and parameters are from Indiana, Effective 1/1/07.
3. BWC Experience Modification Factor Formula: $[(TML-TLL)/TLL] \times C\% + 100\%$.
4. NCCI Experience Modification Factor Formula: $[\text{Actual Primary Loss} + \text{Ballast} + \text{Credibility} \times \text{Actual Excess Loss} + (1 - \text{Credibility}) \times \text{Expected Excess Loss}] / [\text{Expected Loss} + \text{Ballast}]$.