

**Ohio Bureau of Workers' Compensation
Summary of Split Plan Impacts--Plan 10N**

Loss Ratios by Group Status

Policy Status	Policy Year 2003		Policy Year 2004		Policy Year 2005	
	Current	Plan 10N	Current	Plan 10N	Current	Plan 10N
Group	145.1%	89.0%	131.7%	77.8%	117.7%	75.7%
Non Group	63.8%	79.7%	53.4%	67.7%	56.1%	69.2%
Base Rated	80.2%	106.8%	73.7%	90.0%	83.0%	96.1%
Total	87.5%	87.5%	75.0%	75.0%	75.5%	75.5%

Premium Distribution by Group Status

Policy Status	Policy Year 2003		Policy Year 2004		Policy Year 2005	
	Current	Plan 10N	Current	Plan 10N	Current	Plan 10N
Group	408,225,707	665,258,810	394,258,436	667,095,381	395,388,376	614,350,985
Non Group	897,396,952	718,754,681	1,011,954,561	798,274,973	962,351,017	779,917,369
Base Rated	314,620,176	236,229,343	327,356,187	268,198,830	267,036,124	230,507,163
Total	\$ 1,620,242,835	\$ 1,620,242,835	\$ 1,733,569,184	\$ 1,733,569,184	\$ 1,624,775,517	\$ 1,624,775,517

Rating Considerations

	Current	Plan 10N
<u>Max Credibility</u>		
-Group	85%	66%
-Non Group	85%	66%
<u>Base Rate Impact</u>		
-PY 2003	-	-26%
-PY 2004	-	-27%
-PY 2005	-	-23%

Note

The premiums underlying the loss ratios are gross of all discount programs, and are on-balance to actual premium for the respective policy years. Losses are unlimited, on an incurred basis, developed to ultimate, and exclude HC surplus