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Exhibit N-2

Ohio Bureau of Workers' Compensation
Plan 10N - Max Single Loss $175k, Primary Split $10k
Summary of Split Plan Impacts--Experience Rated Business Only

Loss Ratios by Premium Size

	Policy Year 2003		Policy Year 2004		Policy Year 2005	
Premium Ranges	Current	Plan 10N	Current	Plan 10N	Current	Plan 10N
$4,500,000 >	148.5%	86.9%	156.2%	84.0%	126.8%	76.4%
$1,000,001 to $4,500,000	124.2%	83.3%	95.1%	68.2%	103.4%	73.1%
$250,001 to $1,000,000	62.1%	76.0%	49.8%	62.1%	60.3%	71.9%
$50,001 to $250,000	61.8%	79.3%	53.7%	70.6%	54.6%	70.3%
$50,000 <	69.5%	86.9%	59.1%	75.3%	56.7%	68.5%
Total	89.2%	84.2%	75.3%	72.3%	74.0%	72.1%

Loss Ratio Relativities by Premium Size

	Policy Year 2003		Policy Year 2004		Policy Year 2005	
Premium Ranges	Current	Plan 10N	Current	Plan 10N	Current	Plan 10N
$4,500,000 >	1.66	1.03	2.07	1.16	1.71	1.06
$1,000,001 to $4,500,000	1.39	0.99	1.26	0.94	1.40	1.01
$250,001 to $1,000,000	0.70	0.90	0.66	0.86	0.81	1.00
$50,001 to $250,000	0.69	0.94	0.71	0.98	0.74	0.98
$50,000 <	0.78	1.03	0.78	1.04	0.77	0.95

Premium Distribution by Size Group

	Policy Year 2003		Policy Year 2004		Policy Year 2005	
Premium Ranges	Current	Plan 10N	Current	Plan 10N	Current	Plan 10N
$4,500,000 >	228,467,483	367,342,532	191,899,266	357,042,436	101,529,825	168,627,871
$1,000,001 to $4,500,000	229,507,498	342,129,653	262,092,660	365,297,791	348,280,300	492,713,927
$250,001 to $1,000,000	255,157,456	208,685,574	322,051,158	258,532,695	279,540,393	234,182,614
$50,001 to $250,000	382,313,261	297,824,186	417,244,533	317,398,995	413,873,496	321,200,756
$50,000 <	210,176,961	168,031,548	212,925,380	167,098,438	214,515,379	177,543,186
Total	1,305,622,659	1,384,013,492	1,406,212,997	1,465,370,354	1,357,739,393	1,394,268,354

Percentage of Group Premium by Size Group

	Policy Year 2003		Policy Year 2004		Policy Year 2005	
Premium Ranges	Current	Plan 10N	Current	Plan 10N	Current	Plan 10N
$4,500,000 >	96.95%	98.34%	100.00%	100.00%	87.81%	92.17%
$1,000,001 to $4,500,000	77.07%	84.84%	73.54%	80.66%	84.38%	89.34%
$250,001 to $1,000,000	3.83%	6.57%	2.99%	5.96%	4.38%	7.96%
$50,001 to $250,000	0.02%	0.02%	0.00%	0.00%	0.03%	0.03%
$50,000 <	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%