Ohio Bureau of Wo Compensation

(PART 3)

Actual, Manual and Proposed Loss Ratios Resulting From Risks With Manual Premium From $110,000 to $320,000 For Rating Year 1993, Method 4

1. Test Statistic Calculation For Proposed Experience Rating Plan Using Updated 90% Credibility Table

Proposed Modification Factors		# of Risks	Actual 93 Premium	Manual Premium	New Premium	Losses at 3/31/95	Average Actual Mod	Average New Mod	Actual Loss Ratio	Squared Deviation From Mean	Manual Loss Ratio	Squared Deviation From Mean	New Loss Ratio	Squared Deviation From Mean
<	0.721	298	29,200,394	58,879,801	32,219,343	20,275,150	0.50	0.55	0.69	N/A	0.34	879	0.63	6
0.721	0.915	301	43,278,161	53,996,446	44,388,140	30,419,586	0.80	0.82	0.70	N/A	0.56	60	0.69	64
0.915	1.100	296	49,524,717	49,125,482	49,466,718	33,035,788	1.01	1.01	0.67	N/A	0.67	10	0.67	39
1.100	1.380	299	63,132,014	50,338,265	61,840,030	39,259,192	1.25	1.23	0.62	N/A	0.78	193	0.63	9
1.380	≥	302	97,919,390	53,079,267	93,227,545	47,110,687	1.84	1.76	0.48	N/A	0.89	609	0.51	99
	totals	1,496	283,054,676	265,419,261	281,141,776	170,100,403	1.07	1.06	0.60	N/A	0.64	1,751	0.61	218

Test Statistic 0.1397

2. Test Statistic Calculation For Current Experience Rating Plan

Current Modification Factors		# of Risks	Actual 93 Premium	Manual Premium	New Premium	Losses at 3/31/95	Average Actual Mod	Average New Mod	Actual Loss Ratio	Squared Deviation From Mean	Manual Loss Ratio	Squared Deviation From Mean	New Loss Ratio	Squared Deviation From Mean
<	0.690	294	28,725,280	58,199,247	31,738,197	20,095,763	0.49	0.55	0.70	97	0.35	874	0.63	N/A
0.690	0.910	303	43,485,722	54,382,986	44,601,733	30,490,146	0.80	0.82	0.70	100	0.56	64	0.68	N/A
0.910	1.120	305	51,357,985	50,838,969	51,308,124	34,204,560	1.01	1.01	0.67	42	0.67	10	0.67	N/A
1.120	1.440	297	62,595,849	49,651,318	61,295,278	38,495,973	1.26	1.23	0.61	2	0.78	181	0.63	N/A
1.440	≥	297	96,889,840	52,346,741	92,198,444	46,813,961	1.85	1.76	0.48	139	0.89	642	0.51	N/A
	totals	1,496	283,054,676	265,419,261	281,141,776	170,100,403	1.07	1.06	0.60	381	0.64	1,771	0.61	N/A

Test Statistic 0.2445

Test Statistic is (Sum of Sqd. New Deviations) / (New Total Loss Ratio)^2 / (Sum of Sqd. Manual Deviations) / (Manual Total Loss Ratio)^2
Test Statistic is (Sum of Sqd. Actual Deviations) / (Actual Total Loss Ratio)^2 / (Sum of Sqd. Manual Deviations) / (Manual Total Loss Ratio)^2

Exhibit 4.13

Ohio Bureau of W[illegible]s' Compensation

Actual, Manual and Proposed Loss Ratios Resulting From Risks With Manual Premium From $32,000 to $110,000 For Rating Year 1993, Method 4

1. Test Statistic Calculation For Proposed Experience Rating Plan Using Updated 90% Credibility Table.

Proposed Modification Factors		# of Risks	Actual 93 Premium	Manual Premium	New Premium	Losses at 3/31/95	Average Actual Mod	Average New Mod	Actual Loss Ratio	Squared Deviation From Mean	Manual Loss Ratio	Squared Deviation From Mean	New Loss Ratio	Squared Deviation rom Mean
<	0.8165	893	36,509,518	52,488,288	38,179,508	17,711,881	0.70	0.73	0.49	N/A	0.34	721	0.46	70
0.8165	0.9490	892	42,378,533	48,855,967	43,040,471	22,900,722	0.87	0.88	0.54	N/A	0.47	188	0.53	2
0.9490	1.0999	894	53,927,795	52,502,864	53,761,685	31,233,131	1.03	1.02	0.58	N/A	0.59	1	0.58	11
1.0999	1.3200	897	63,600,965	52,264,178	62,482,044	31,850,672	1.22	1.20	0.50	N/A	0.61	0	0.51	14
1.3200	≥	893	96,127,770	55,447,061	91,980,678	54,798,751	1.73	1.66	0.57	N/A	0.99	1,462	0.60	23
	totals	4,469	292,544,581	261,558,358	289,444,386	158,495,157	1.12	1.11	0.54	N/A	0.61	2,373	0.55	121

Test Statistic 0.0625

2. Test Statistic Calculation For Current Experience Rating Plan

Current Modification Factors		# of Risks	Actual 93 Premium	Manual Premium	New Premium	Losses at 3/31/95	Average Actual Mod	Average New Mod	Actual Loss Ratio	Squared Deviation From Mean	Manual Loss Ratio	Squared Deviation From Mean	New Loss Ratio	Squared Deviation rom Mean
<	0.8000	903	37,030,603	53,200,214	38,815,744	18,390,324	0.70	0.73	0.50	20	0.35	677	0.47	N/A
0.8000	0.9500	910	43,307,957	49,677,854	43,898,123	22,611,632	0.87	0.88	0.52	4	0.46	227	0.52	N/A
0.9500	1.1110	901	54,407,062	52,723,168	54,215,887	32,275,840	1.03	1.03	0.59	26	0.61	0	0.60	N/A
1.1110	1.3650	894	64,065,866	52,317,959	63,024,158	32,773,051	1.22	1.20	0.51	9	0.63	4	0.52	N/A
1.3650	≥	861	93,733,093	53,639,163	89,490,474	52,444,310	1.75	1.67	0.56	3	0.98	1,382	0.59	N/A
	totals	4,469	292,544,581	261,558,358	289,444,386	158,495,157	1.12	1.11	0.54	63	0.61	2,292	0.55	N/A

Test Statistic 0.0344

Test Statistic is (Sum of Sqd. New Deviations) / (New Total Loss Ratio)^2 / (Sum of Sqd. Manual Deviations) / (Manual Total Loss Ratio)^2
Test Statistic is (Sum of Sqd. Actual Deviations) / (Actual Total Loss Ratio)^2 / (Sum of Sqd. Manual Deviations) / (Manual Total Loss Ratio)^2

Ohio Bureau of Wo Compensation

Actual, Manual and Proposed Loss Ratios Resulting From Risks With Manual Premium Less Than $32,000 For Rating Year 1993, Method 4

1. Test Statistic Calculation For Proposed Experience Rating Plan Using Updated 90% Credibility Table.

Proposed Modification Factors		# of Risks	Actual 93 Premium	Manual Premium	New Premium	Losses at 3/31/95	Average Actual Mod	Average New Mod	Actual Loss Ratio	Squared Deviation From Mean	Manual Loss Ratio	Squared Deviation From Mean	New Loss Ratio	Squared Deviation From Mean
<	0.9001	7,066	69,687,719	81,423,724	69,981,884	26,568,354	0.86	0.86	0.38	N/A	0.33	351	0.38	145
0.9001	0.9500	6,296	41,190,099	44,308,388	41,046,493	18,612,691	0.93	0.93	0.45	N/A	0.42	88	0.45	22
0.9500	1.0000	5,420	31,472,251	32,680,544	31,476,571	14,337,334	0.96	0.96	0.46	N/A	0.44	56	0.46	20
1.0000	1.1199	6,336	50,069,240	47,800,450	49,210,240	27,070,977	1.05	1.03	0.54	N/A	0.57	28	0.55	25
1.1199	≥	6,310	89,674,149	67,180,032	89,182,556	53,871,932	1.33	1.33	0.60	N/A	0.80	830	0.60	108
	totals	31,428	282,093,458	273,393,138	280,897,744	140,461,288	1.03	1.03	0.50	N/A	0.51	1,353	0.50	320

Test Statistic 0.2494

2. Test Statistic Calculation For Current Experience Rating Plan

Current Modification Factors		# of Risks	Actual 93 Premium	Manual Premium	New Premium	Losses at 3/31/95	Average Actual Mod	Average New Mod	Actual Loss Ratio	Squared Deviation From Mean	Manual Loss Ratio	Squared Deviation From Mean	New Loss Ratio	Squared Deviation From Mean
<	0.9099	6,204	64,814,816	76,495,524	65,582,499	23,982,733	0.85	0.86	0.37	164	0.31	401	0.37	N/A
0.9099	0.9500	5,571	37,977,828	40,798,339	37,797,349	17,900,479	0.93	0.93	0.47	7	0.44	56	0.47	N/A
0.9500	0.9800	6,304	34,180,225	35,667,303	33,757,859	14,656,939	0.96	0.95	0.43	48	0.41	106	0.43	N/A
0.9800	1.0899	6,257	43,852,339	42,806,812	43,152,217	23,304,230	1.02	1.01	0.53	11	0.54	9	0.54	N/A
1.0899	≥	7,092	101,268,250	77,625,160	100,607,820	60,616,907	1.30	1.30	0.60	101	0.78	714	0.60	N/A
	totals	31,428	282,093,458	273,393,138	280,897,744	140,461,288	1.03	1.03	0.50	331	0.51	1,286	0.50	N/A

Test Statistic 0.2740

Test Statistic is (Sum of Sqd. New Deviations) / (New Total Loss Ratio)^2 / (Sum of Sqd. Manual Deviations) / (Manual Total Loss Ratio)^2
Test Statistic is (Sum of Sqd. Actual Deviations) / (Actual Total Loss Ratio)^2 / (Sum of Sqd. Manual Deviations) / (Manual Total Loss Ratio)^2

Exhibit 4.15

Ohio Bureau of Workers' Compensation
Summary of Test Statistics
Using Current Ohio Plan with Revision to Current Credibility Table

Rating Year 1991
Credibility Table

Risk Size Grouping	100**	90	70	65	75	70G	70NG	65G	65NG	75G	75NG
1	1.5881	0.6461	0.0889	0.0553	0.1502	0.5137	0.0069	0.4727	0.0193	0.6828	0.0090
2	0.2125	0.0616	0.0099	0.0267	0.0037	N/A	N/A	N/A	N/A	N/A	N/A
3	0.0211	0.0146	0.0538	0.0905	0.0363	N/A	N/A	N/A	N/A	N/A	N/A
4	0.0861	0.1324	0.2052	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
5	0.2623	0.2713	0.2998	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Rating Year 1992
Credibility Table

Risk Size Grouping	100	90	70	65	75	70G	70NG	65G	65NG	75G	75NG
1	1.2858	0.4880	0.1951	0.2140	0.1935	0.1910	0.0244	0.2214	0.0386	0.2342	0.0110
2	1.4125	0.3912	0.0211	0.0369	0.0597	N/A	N/A	N/A	N/A	N/A	N/A
3	0.3633	0.1566	0.0199	0.0144	0.0281	N/A	N/A	N/A	N/A	N/A	N/A
4	0.0446	0.0354	0.0783	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
5	0.2663	0.3028	0.3026	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Rating Year 1993
Credibility Table

Risk Size Grouping	100	90	70	65	75	70G	70NG	65G	65NG	75G	75NG
1	4.4526	1.5309	0.2403	0.1847	0.3570	0.2903	0.1233	0.1583	0.1488	0.5610	0.0947
2	1.5555	0.3167	0.0053	0.0161	0.0453	N/A	N/A	N/A	N/A	N/A	N/A
3	0.2445	0.1397	0.1112	0.1077	0.0804	N/A	N/A	N/A	N/A	N/A	N/A
4	0.0344	0.0625	0.1399	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
5	0.2740	0.2494	0.3207	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

* Risk size grouping 1 is the largest manual premium size group and risk size grouping 5 is the smallest manual premium size group.

** 100 is the current BWC credibility table.

G is Group and NG is Non-Group

Ohio Bureau of W s' Compensation

Actual, Manual and Proposed Loss Ratios Resulting From Group Risks With Manual Premium Greater Than $140,000 For Rating Year 1991, Method 5

1. Test Statistic Calculation For Proposed Experience Rating Plan Using Updated 65% Credibility Table

Proposed Modification Factors		# of Risks	Actual 91 Premium	Manual Premium	New Premium	Losses at 3/31/95	Average Actual Mod	Average New Mod	Actual Loss Ratio	Squared Deviation From Mean	Manual Loss Ratio	Squared Deviation From Mean	New Loss Ratio	Squared Deviation From Mean
<	0.508	18	5,132,151	27,163,254	12,849,506	12,468,635	0.19	0.47	2.43	N/A	0.46	14	0.97	273
0.508	0.590	16	4,922,780	16,615,829	9,034,978	6,425,527	0.30	0.54	1.31	N/A	0.39	121	0.71	88
0.590	0.650	17	11,077,342	26,881,969	16,620,473	13,155,618	0.41	0.62	1.19	N/A	0.49	1	0.79	2
0.650	0.755	18	11,249,700	20,923,096	14,645,368	11,483,814	0.54	0.70	1.02	N/A	0.55	27	0.78	4
0.755	≥	20	11,433,617	15,368,901	12,814,128	9,575,826	0.74	0.83	0.84	N/A	0.62	160	0.75	33
	totals	89	43,815,590	106,953,049	65,964,453	53,109,420	0.41	0.62	1.21	N/A	0.50	323	0.81	401

Test Statistic 0.4727

2. Test Statistic Calculation For Current Experience Rating Plan

Current Modification Factors		# of Risks	Actual 91 Premium	Manual Premium	New Premium	Losses at 3/31/95	Average Actual Mod	Average New Mod	Actual Loss Ratio	Squared Deviation From Mean	Manual Loss Ratio	Squared Deviation From Mean	New Loss Ratio	Squared Deviation From Mean
<	0.250	19	5,212,652	27,498,676	13,019,979	12,573,810	0.19	0.47	2.41	14,401	0.46	15	0.97	N/A
0.250	0.370	16	4,923,953	16,513,759	9,006,850	6,467,753	0.30	0.55	1.31	103	0.39	110	0.72	N/A
0.370	0.470	18	11,241,101	27,182,165	16,831,505	13,043,725	0.41	0.62	1.16	27	0.48	3	0.77	N/A
0.470	0.630	17	11,092,918	20,532,533	14,400,046	11,462,314	0.54	0.70	1.03	320	0.56	38	0.80	N/A
0.630	≥	19	11,344,967	15,225,916	12,706,073	9,561,818	0.75	0.83	0.84	1,364	0.63	173	0.75	N/A
	totals	89	43,815,590	106,953,049	65,964,453	53,109,420	0.41	0.62	1.21	16,215	0.50	339	0.81	N/A

Test Statistic 8.0253

Test Statistic is (Sum of Sqd. New Deviations) / (New Total Loss Ratio)^2 / (Sum of Sqd. Manual Deviations) / (Manual Total Loss Ratio)^2
Test Statistic is (Sum of Sqd. Actual Deviations) / (Actual Total Loss Ratio)^2 / (Sum of Sqd. Manual Deviations) / (Manual Total Loss Ratio)^2

Ohio Bureau of Wo Compensation

Actual, Manual and Proposed Loss Ratios Resulting From Non-Group Risks With Manual Premium Greater Than $140,000 For Rating Year 1991, Method 5

1. Test Statistic Calculation For Proposed Experience Rating Plan Using Updated 65% Credibility Table

Proposed Modification Factors		# of Risks	Actual 91 Premium	Manual Premium	New Premium	Losses at 3/31/95	Average Actual Mod	Average New Mod	Actual Loss Ratio	Squared Deviation From Mean	Manual Loss Ratio	Squared Deviation From Mean	New Loss Ratio	Squared Deviation From Mean
<	0.718	287	37,462,118	91,100,920	56,593,075	43,226,583	0.41	0.62	1.15	N/A	0.47	791	0.76	20
0.718	0.840	286	53,158,597	81,099,620	63,201,502	50,205,025	0.66	0.78	0.94	N/A	0.62	187	0.79	2
0.840	0.966	282	66,437,992	77,998,115	70,480,708	53,805,837	0.85	0.90	0.81	N/A	0.69	44	0.76	20
0.966	1.168	281	81,150,750	75,124,712	79,065,617	66,080,317	1.08	1.05	0.81	N/A	0.88	153	0.84	7
1.168	≥	286	120,752,358	74,749,984	104,627,614	89,053,745	1.62	1.40	0.74	N/A	1.19	1,897	0.85	18
	totals	1,422	358,961,815	400,073,351	373,968,516	302,371,507	0.90	0.93	0.84	N/A	0.76	3,072	0.81	68

Test Statistic 0.0193

2. Test Statistic Calculation For Current Experience Rating Plan

Current Modification Factors		# of Risks	Actual 91 Premium	Manual Premium	New Premium	Losses at 3/31/95	Average Actual Mod	Average New Mod	Actual Loss Ratio	Squared Deviation From Mean	Manual Loss Ratio	Squared Deviation From Mean	New Loss Ratio	Squared Deviation From Mean
<	0.560	284	36,697,234	89,830,130	55,701,307	41,660,684	0.41	0.62	1.14	858	0.46	853	0.75	N/A
0.560	0.750	279	51,415,996	79,071,668	61,369,905	49,761,938	0.65	0.78	0.97	157	0.63	160	0.81	N/A
0.750	0.941	291	68,490,907	80,823,347	72,749,504	55,171,788	0.85	0.90	0.81	14	0.68	54	0.76	N/A
0.941	1.260	281	81,382,681	75,438,866	79,354,482	67,462,407	1.08	1.05	0.83	2	0.89	192	0.85	N/A
1.260	≥	287	120,974,996	74,909,340	104,793,318	88,314,690	1.61	1.40	0.73	126	1.18	1,791	0.84	N/A
	totals	1,422	358,961,815	400,073,351	373,968,516	302,371,507	0.90	0.93	0.84	1,157	0.76	3,049	0.81	N/A

Test Statistic 0.3055

Test Statistic is (Sum of Sqd. New Deviations) / (New Total Loss Ratio)^2 / (Sum of Sqd. Manual Deviations) / (Manual Total Loss Ratio)^2
Test Statistic is (Sum of Sqd. Actual Deviations) / (Actual Total Loss Ratio)^2 / (Sum of Sqd. Manual Deviations) / (Manual Total Loss Ratio)^2

Exhibit 5.3

Ohio Bureau of Wo Compensation

Actual, Manual and Proposed Loss Ratios Resulting From Group Risks With Manual Premium Greater Than $275,000 For Rating Year 1992, Method 5

1. Test Statistic Calculation For Proposed Experience Rating Plan Using Updated 65% Credibility Table

Proposed Modification Factors		# of Risks	Actual 92 Premium	Manual Premium	New Premium	Losses at 3/31/95	Average Actual Mod	Average New Mod	Actual Loss Ratio	Squared Deviation From Mean	Manual Loss Ratio	Squared Deviation From Mean	New Loss Ratio	Squared Deviation From Mean
<	0.506	46	8,844,427	55,014,791	25,000,292	13,976,091	0.16	0.45	1.58	N/A	0.25	324	0.56	151
0.506	0.577	46	14,433,135	51,473,990	27,426,813	20,846,641	0.28	0.53	1.44	N/A	0.40	8	0.76	61
0.577	0.650	49	32,650,333	81,871,439	49,889,947	36,670,891	0.40	0.61	1.12	N/A	0.45	2	0.74	28
0.650	0.733	48	56,251,433	109,615,932	74,944,622	50,063,381	0.51	0.68	0.89	N/A	0.46	5	0.67	2
0.733	≥	53	52,104,555	75,141,066	60,163,591	40,349,496	0.69	0.80	0.77	N/A	0.54	106	0.67	1
	totals	242	164,283,882	373,117,218	237,425,265	161,906,500	0.44	0.64	0.99	N/A	0.43	445	0.68	244

Test Statistic 0.2214

2. Test Statistic Calculation For Current Experience Rating Plan

Current Modification Factors		# of Risks	Actual 92 Premium	Manual Premium	New Premium	Losses at 3/31/95	Average Actual Mod	Average New Mod	Actual Loss Ratio	Squared Deviation From Mean	Manual Loss Ratio	Squared Deviation From Mean	New Loss Ratio	Squared Deviation From Mean
<	0.241	50	9,784,330	58,946,228	26,995,827	16,331,363	0.17	0.46	1.67	4,673	0.28	246	0.60	N/A
0.241	0.360	47	14,953,811	51,745,387	27,864,433	20,597,822	0.29	0.54	1.38	1,536	0.40	13	0.74	N/A
0.360	0.471	52	37,660,657	91,436,487	56,491,668	43,447,129	0.41	0.62	1.15	283	0.48	17	0.77	N/A
0.471	0.610	47	56,255,749	106,811,392	73,955,808	47,294,511	0.53	0.69	0.84	210	0.44	1	0.64	N/A
0.610	≥	46	45,629,335	64,177,724	52,117,529	34,235,675	0.71	0.81	0.75	553	0.53	99	0.66	N/A
	totals	242	164,283,882	373,117,218	237,425,265	161,906,500	0.44	0.64	0.99	7,255	0.43	376	0.68	N/A

Test Statistic 3.7426

Test Statistic is (Sum of Sqd. New Deviations) / (New Total Loss Ratio)^2 / (Sum of Sqd. Manual Deviations) / (Manual Total Loss Ratio)^2
Test Statistic is (Sum of Sqd. Actual Deviations) / (Actual Total Loss Ratio)^2 / (Sum of Sqd. Manual Deviations) / (Manual Total Loss Ratio)^2

Exhibit 5.4

Ohio Bureau of Wo Compensation

Actual, Manual and Proposed Loss Ratios Resulting From Non-Group Risks With Manual Premium Greater Than $275,000 For Rating Year 1992, Method 5

1. Test Statistic Calculation For Proposed Experience Rating Plan Using Updated 65% Credibility Table

Proposed Modification Factors		# of Risks	Actual 92 Premium	Manual Premium	New Premium	Losses at 3/31/95	Average Actual Mod	Average New Mod	Actual Loss Ratio	Squared Deviation From Mean	Manual Loss Ratio	Squared Deviation From Mean	New Loss Ratio	Squared Deviation From Mean
<	0.660	87	12,356,859	41,083,103	22,570,418	13,780,601	0.30	0.55	1.12	N/A	0.34	969	0.61	116
0.660	0.792	86	24,563,422	41,904,710	30,668,684	21,619,097	0.59	0.73	0.88	N/A	0.52	171	0.70	2
0.792	0.925	87	32,375,620	41,084,515	35,393,454	25,350,014	0.79	0.86	0.78	N/A	0.62	9	0.72	0
0.925	1.151	87	41,717,091	40,619,290	41,324,248	30,660,332	1.03	1.02	0.73	N/A	0.75	117	0.74	6
1.151	≥	86	59,592,230	37,546,017	52,141,824	39,385,550	1.59	1.39	0.66	N/A	1.05	1,618	0.76	14
	totals	433	170,605,223	202,237,635	182,098,628	130,795,594	0.84	0.90	0.77	N/A	0.65	2,884	0.72	137

Test Statistic 0.0386

2. Test Statistic Calculation For Current Experience Rating Plan

Current Modification Factors		# of Risks	Actual 92 Premium	Manual Premium	New Premium	Losses at 3/31/95	Average Actual Mod	Average New Mod	Actual Loss Ratio	Squared Deviation From Mean	Manual Loss Ratio	Squared Deviation From Mean	New Loss Ratio	Squared Deviation From Mean
<	0.470	84	11,664,398	39,609,781	21,609,368	12,884,546	0.29	0.55	1.10	1,142	0.33	1,033	0.60	N/A
0.470	0.680	89	25,255,883	43,378,032	31,629,734	22,515,152	0.58	0.73	0.89	156	0.52	163	0.71	N/A
0.680	0.890	86	32,082,321	40,768,915	35,114,119	23,940,349	0.79	0.86	0.75	4	0.59	35	0.68	N/A
0.890	1.240	87	41,663,542	40,655,174	41,284,706	32,036,489	1.02	1.02	0.77	0	0.79	200	0.78	N/A
1.240	≥	87	59,939,079	37,825,733	52,460,701	39,419,058	1.58	1.39	0.66	119	1.04	1,563	0.75	N/A
	totals	433	170,605,223	202,237,635	182,098,628	130,795,594	0.84	0.90	0.77	1,421	0.65	2,995	0.72	N/A

Test Statistic 0.3377

Test Statistic is (Sum of Sqd. New Deviations) / (New Total Loss Ratio)^2 / (Sum of Sqd. Manual Deviations) / (Manual Total Loss Ratio)^2
Test Statistic is (Sum of Sqd. Actual Deviations) / (Actual Total Loss Ratio)^2 / (Sum of Sqd. Manual Deviations) / (Manual Total Loss Ratio)^2

Exhibit 5.5

Ohio Bureau of Wo Compensation

Actual, Manual and Proposed Loss Ratios Resulting From Group Risks With Manual Premium Greater Than $320,000 For Rating Year 1993, Method 5

1. Test Statistic Calculation For Proposed Experience Rating Plan Using Updated 65% Credibility Table

Proposed Modification Factors		# of Risks	Actual 93 Premium	Manual Premium	New Premium	Losses at 3/31/95	Average Actual Mod	Average New Mod	Actual Loss Ratio	Squared Deviation From Mean	Manual Loss Ratio	Squared Deviation From Mean	New Loss Ratio	Squared Deviation From Mean
<	0.490	64	9,230,048	64,127,401	28,444,818	17,339,833	0.14	0.44	1.88	N/A	0.27	98	0.61	16
0.490	0.590	67	37,371,174	127,968,973	69,101,588	41,343,373	0.29	0.54	1.11	N/A	0.32	21	0.60	8
0.590	0.660	68	61,238,778	145,326,075	90,681,029	49,782,879	0.42	0.62	0.81	N/A	0.34	7	0.55	4
0.660	0.740	62	78,422,018	144,783,161	101,674,069	62,356,375	0.54	0.70	0.80	N/A	0.43	38	0.61	19
0.740	≥	65	103,591,413	149,018,483	119,490,250	62,320,220	0.70	0.80	0.60	N/A	0.42	24	0.52	23
	totals	326	289,853,431	631,224,093	409,391,754	233,142,680	0.46	0.65	0.80	N/A	0.37	188	0.57	71

Test Statistic 0.1583

2. Test Statistic Calculation For Current Experience Rating Plan

Current Modification Factors		# of Risks	Actual 93 Premium	Manual Premium	New Premium	Losses at 3/31/95	Average Actual Mod	Average New Mod	Actual Loss Ratio	Squared Deviation From Mean	Manual Loss Ratio	Squared Deviation From Mean	New Loss Ratio	Squared Deviation From Mean
<	0.220	64	9,230,048	64,127,401	28,444,818	17,339,833	0.14	0.44	1.88	11,541	0.27	98	0.61	N/A
0.220	0.370	67	37,371,174	127,968,973	69,101,588	41,343,373	0.29	0.54	1.11	912	0.32	21	0.60	N/A
0.370	0.480	68	61,238,778	145,326,075	90,681,029	49,782,879	0.42	0.62	0.81	1	0.34	7	0.55	N/A
0.480	0.600	62	78,422,018	144,783,161	101,674,069	62,356,375	0.54	0.70	0.80	1	0.43	38	0.61	N/A
0.600	≥	65	103,591,413	149,018,483	119,490,250	62,320,220	0.70	0.80	0.60	411	0.42	24	0.52	N/A
	totals	326	289,853,431	631,224,093	409,391,754	233,142,680	0.46	0.65	0.80	12,865	0.37	188	0.57	N/A

Test Statistic 14.4293

Test Statistic is (Sum of Sqd. New Deviations) / (New Total Loss Ratio)^2 / (Sum of Sqd. Manual Deviations) / (Manual Total Loss Ratio)^2
Test Statistic is (Sum of Sqd. Actual Deviations) / (Actual Total Loss Ratio)^2 / (Sum of Sqd. Manual Deviations) / (Manual Total Loss Ratio)^2

Ohio Bureau of Wor' Compensation

Actual, Manual and Proposed Loss Ratios Resulting From Non-Group Risks With Manual Premium Greater Than $320,000 For Rating Year 1993, Method 5

1. Test Statistic Calculation For Proposed Experience Rating Plan Using Updated 65% Credibility Table

Proposed Modification Factors		# of Risks	Actual 93 Premium	Manual Premium	New Premium	Losses at 3/31/95	Average Actual Mod	Average New Mod	Actual Loss Ratio	Squared Deviation From Mean	Manual Loss Ratio	Squared Deviation From Mean	New Loss Ratio	Squared Deviation From Mean
<	0.630	67	14,067,441	49,442,706	26,595,748	9,505,132	0.28	0.54	0.68	N/A	0.19	807	0.36	394
0.630	0.775	67	21,154,819	38,821,752	27,455,004	15,181,016	0.54	0.71	0.72	N/A	0.39	73	0.55	0
0.775	0.950	66	30,433,819	38,934,041	33,434,590	20,972,949	0.78	0.86	0.69	N/A	0.54	39	0.63	51
0.950	1.130	67	34,973,965	33,588,943	34,466,629	19,220,343	1.04	1.03	0.55	N/A	0.57	92	0.56	0
1.130	≥	65	48,506,871	31,022,653	42,351,604	26,472,259	1.56	1.37	0.55	N/A	0.85	1,422	0.63	48
	totals	332	149,136,915	191,810,095	164,303,575	91,351,699	0.78	0.86	0.61	N/A	0.48	2,432	0.56	493

Test Statistic 0.1488

2. Test Statistic Calculation For Current Experience Rating Plan

Current Modification Factors		# of Risks	Actual 93 Premium	Manual Premium	New Premium	Losses at 3/31/95	Average Actual Mod	Average New Mod	Actual Loss Ratio	Squared Deviation From Mean	Manual Loss Ratio	Squared Deviation From Mean	New Loss Ratio	Squared Deviation From Mean
<	0.430	68	14,189,733	49,758,812	26,804,162	9,393,313	0.29	0.54	0.66	24	0.19	826	0.35	N/A
0.430	0.660	66	21,032,527	38,505,646	27,246,590	15,292,835	0.55	0.71	0.73	131	0.40	63	0.56	N/A
0.660	0.930	66	30,433,819	38,934,041	33,434,590	20,972,949	0.78	0.86	0.69	59	0.54	39	0.63	N/A
0.930	1.200	65	33,890,171	32,695,974	33,484,014	19,424,515	1.04	1.02	0.57	16	0.59	139	0.58	N/A
1.200	≥	67	49,590,665	31,915,622	43,334,219	26,268,087	1.55	1.36	0.53	69	0.82	1,203	0.61	N/A
	totals	332	149,136,915	191,810,095	164,303,575	91,351,699	0.78	0.86	0.61	299	0.48	2,269	0.56	N/A

Test Statistic 0.0795

Test Statistic is (Sum of Sqd. New Deviations) / (New Total Loss Ratio)^2 / (Sum of Sqd. Manual Deviations) / (Manual Total Loss Ratio)^2
Test Statistic is (Sum of Sqd. Actual Deviations) / (Actual Total Loss Ratio)^2 / (Sum of Sqd. Manual Deviations) / (Manual Total Loss Ratio)^2

Exhibit 5.7

Ohio Bureau of Wo Compensation

Actual, Manual and Proposed Loss Ratios Resulting From Group Risks With Manual Premium Greater Than $140,000 For Rating Year 1991, Method 3

1. Test Statistic Calculation For Proposed Experience Rating Plan Using Updated 70% Credibility Table

Proposed Modification Factors		# of Risks	Actual 91 Premium	Manual Premium	New Premium	Losses at 3/31/95	Average Actual Mod	Average New Mod	Actual Loss Ratio	Squared Deviation From Mean	Manual Loss Ratio	Squared Deviation From Mean	New Loss Ratio	Squared Deviation From Mean
<	0.465	17	4,801,981	25,787,548	11,099,386	12,159,251	0.19	0.43	2.53	N/A	0.47	6	1.10	624
0.465	0.550	17	5,252,950	17,991,535	9,092,588	6,734,911	0.29	0.51	1.28	N/A	0.37	149	0.74	110
0.550	0.625	18	11,209,513	27,169,296	16,004,955	13,170,375	0.41	0.59	1.17	N/A	0.48	1	0.82	5
0.625	0.745	19	12,369,954	22,623,744	15,455,074	11,789,212	0.55	0.68	0.95	N/A	0.52	6	0.76	69
0.745	≥	18	10,181,193	13,380,926	11,145,845	9,255,671	0.76	0.83	0.91	N/A	0.69	381	0.83	2
	totals	89	43,815,590	106,953,049	62,797,848	53,109,420	0.41	0.59	1.21	N/A	0.50	544	0.85	810

Test Statistic 0.5137

2. Test Statistic Calculation For Current Experience Rating Plan

Current Modification Factors		# of Risks	Actual 91 Premium	Manual Premium	New Premium	Losses at 3/31/95	Average Actual Mod	Average New Mod	Actual Loss Ratio	Squared Deviation From Mean	Manual Loss Ratio	Squared Deviation From Mean	New Loss Ratio	Squared Deviation From Mean
<	0.250	19	5,212,652	27,498,676	11,900,193	12,573,810	0.19	0.43	2.41	14,401	0.46	15	1.06	N/A
0.250	0.370	16	4,923,953	16,513,759	8,424,014	6,467,753	0.30	0.51	1.31	103	0.39	110	0.77	N/A
0.370	0.470	18	11,241,101	27,182,165	16,030,303	13,043,725	0.41	0.59	1.16	27	0.48	3	0.81	N/A
0.470	0.630	17	11,092,918	20,532,533	13,932,458	11,462,314	0.54	0.68	1.03	320	0.56	38	0.82	N/A
0.630	≥	19	11,344,967	15,225,916	12,510,880	9,561,818	0.75	0.82	0.84	1,364	0.63	173	0.76	N/A
	totals	89	43,815,590	106,953,049	62,797,848	53,109,420	0.41	0.59	1.21	16,215	0.50	339	0.85	N/A

Test Statistic 8.0253

Test Statistic is (Sum of Sqd. New Deviations) / (New Total Loss Ratio)^2 / (Sum of Sqd. Manual Deviations) / (Manual Total Loss Ratio)^2
Test Statistic is (Sum of Sqd. Actual Deviations) / (Actual Total Loss Ratio)^2 / (Sum of Sqd. Manual Deviations) / (Manual Total Loss Ratio)^2

Exhibit 5.8

Ohio Bureau of Wo Compensation

Actual, Manual and Proposed Loss Ratios Resulting From Non-Group Risks With Manual Premium Greater Than $140,000 For Rating Year 1991, Method 3

1. Test Statistic Calculation For Proposed Experience Rating Plan Using Updated 70% Credibility Table

Proposed Modification Factors		# of Risks	Actual 91 Premium	Manual Premium	New Premium	Losses at 3/31/95	Average Actual Mod	Average New Mod	Actual Loss Ratio	Squared Deviation From Mean	Manual Loss Ratio	Squared Deviation From Mean	New Loss Ratio	Squared Deviation From Mean
<	0.692	280	36,159,907	88,793,879	52,305,929	40,991,789	0.41	0.59	1.13	N/A	0.46	865	0.78	9
0.692	0.821	280	51,736,025	79,769,339	60,344,379	49,335,773	0.65	0.76	0.95	N/A	0.62	189	0.82	0
0.821	0.961	294	68,988,299	81,449,825	72,766,379	56,889,962	0.85	0.89	0.82	N/A	0.70	33	0.78	10
0.961	1.185	289	83,021,446	76,665,720	81,133,218	67,315,710	1.08	1.06	0.81	N/A	0.88	149	0.83	3
1.185	≥	279	119,056,137	73,394,588	105,369,948	87,838,273	1.62	1.44	0.74	N/A	1.20	1,945	0.83	4
	totals	1,422	358,961,815	400,073,351	371,919,853	302,371,507	0.90	0.93	0.84	N/A	0.76	3,181	0.81	26

Test Statistic 0.0069

2. Test Statistic Calculation For Current Experience Rating Plan

Current Modification Factors		# of Risks	Actual 91 Premium	Manual Premium	New Premium	Losses at 3/31/95	Average Actual Mod	Average New Mod	Actual Loss Ratio	Squared Deviation From Mean	Manual Loss Ratio	Squared Deviation From Mean	New Loss Ratio	Squared Deviation From Mean
<	0.560	284	36,697,234	89,830,130	53,044,610	41,660,684	0.41	0.59	1.14	858	0.46	853	0.79	N/A
0.560	0.750	279	51,415,996	79,071,668	59,913,793	49,761,938	0.65	0.76	0.97	157	0.63	160	0.83	N/A
0.750	0.941	291	68,490,907	80,823,347	72,182,167	55,171,788	0.85	0.89	0.81	14	0.68	54	0.76	N/A
0.941	1.260	281	81,382,681	75,438,866	79,636,913	67,462,407	1.08	1.06	0.83	2	0.89	192	0.85	N/A
1.260	≥	287	120,974,996	74,909,340	107,142,370	88,314,690	1.61	1.43	0.73	126	1.18	1,791	0.82	N/A
	totals	1,422	358,961,815	400,073,351	371,919,853	302,371,507	0.90	0.93	0.84	1,157	0.76	3,049	0.81	N/A

Test Statistic 0.3055

Test Statistic is (Sum of Sqd. New Deviations) / (New Total Loss Ratio)^2 / (Sum of Sqd. Manual Deviations) / (Manual Total Loss Ratio)^2
Test Statistic is (Sum of Sqd. Actual Deviations) / (Actual Total Loss Ratio)^2 / (Sum of Sqd. Manual Deviations) / (Manual Total Loss Ratio)^2

Exhibit 5.9

Ohio Bureau of Wo. Compensation

Actual, Manual and Proposed Loss Ratios Resulting From Group Risks With Manual Premium Greater Than $275,000 For Rating Year 1992, Method 3

1. Test Statistic Calculation For Proposed Experience Rating Plan Using Updated 70% Credibility Table

Proposed Modification Factors		# of Risks	Actual 92 Premium	Manual Premium	New Premium	Losses at 3/31/95	Average Actual Mod	Average New Mod	Actual Loss Ratio	Squared Deviation From Mean	Manual Loss Ratio	Squared Deviation From Mean	New Loss Ratio	Squared Deviation From Mean
<	0.470	49	9,714,995	58,657,333	24,396,113	16,300,934	0.17	0.42	1.68	N/A	0.28	243	0.67	20
0.470	0.550	49	15,137,347	52,305,386	26,309,657	20,935,529	0.29	0.50	1.38	N/A	0.40	11	0.80	68
0.550	0.630	49	37,063,630	90,138,094	53,003,510	42,171,087	0.41	0.59	1.14	N/A	0.47	12	0.80	68
0.630	0.720	48	56,327,678	107,153,853	71,589,432	47,594,210	0.53	0.67	0.84	N/A	0.44	1	0.66	23
0.720	≥	47	46,040,232	64,862,552	51,688,555	34,904,740	0.71	0.80	0.76	N/A	0.54	109	0.68	14
	totals	242	164,283,882	373,117,218	226,987,267	161,906,500	0.44	0.61	0.99	N/A	0.43	376	0.71	194

Test Statistic 0.1910

2. Test Statistic Calculation For Current Experience Rating Plan

Current Modification Factors		# of Risks	Actual 92 Premium	Manual Premium	New Premium	Losses at 3/31/95	Average Actual Mod	Average New Mod	Actual Loss Ratio	Squared Deviation From Mean	Manual Loss Ratio	Squared Deviation From Mean	New Loss Ratio	Squared Deviation From Mean
<	0.241	50	9,784,330	58,946,228	24,534,783	16,331,363	0.17	0.42	1.67	4,673	0.28	246	0.67	N/A
0.241	0.360	47	14,953,811	51,745,387	26,030,830	20,597,822	0.29	0.50	1.38	1,536	0.40	13	0.79	N/A
0.360	0.471	52	37,660,657	91,436,487	53,798,429	43,447,129	0.41	0.59	1.15	283	0.48	17	0.81	N/A
0.471	0.610	47	56,255,749	106,811,392	71,427,747	47,294,511	0.53	0.67	0.84	210	0.44	1	0.66	N/A
0.610	≥	46	45,629,335	64,177,724	51,195,478	34,235,675	0.71	0.80	0.75	553	0.53	99	0.67	N/A
	totals	242	164,283,882	373,117,218	226,987,267	161,906,500	0.44	0.61	0.99	7,255	0.43	376	0.71	N/A

Test Statistic 3.7426

Test Statistic is (Sum of Sqd. New Deviations) / (New Total Loss Ratio)^2 / (Sum of Sqd. Manual Deviations) / (Manual Total Loss Ratio)^2
Test Statistic is (Sum of Sqd. Actual Deviations) / (Actual Total Loss Ratio)^2 / (Sum of Sqd. Manual Deviations) / (Manual Total Loss Ratio)^2

Exhibit 5.10

Ohio Bureau of Wo[illegible] Compensation

Actual, Manual and Proposed Loss Ratios Resulting From Non-Group Risks With Manual Premium Greater Than $275,000 For Rating Year 1992, Method 3

1. Test Statistic Calculation For Proposed Experience Rating Plan Using Updated 70% Credibility Table

Proposed Modification Factors		# of Risks	Actual 92 Premium	Manual Premium	New Premium	Losses at 3/31/95	Average Actual Mod	Average New Mod	Actual Loss Ratio	Squared Deviation From Mean	Manual Loss Ratio	Squared Deviation From Mean	New Loss Ratio	Squared Deviation From Mean
<	0.630	86	11,914,067	40,071,831	20,506,515	13,060,924	0.30	0.51	1.10	N/A	0.33	1,029	0.64	77
0.630	0.780	88	25,696,034	43,919,918	31,222,914	22,231,120	0.59	0.71	0.87	N/A	0.51	198	0.71	2
0.780	0.930	89	32,659,875	41,178,531	35,223,354	25,891,404	0.79	0.86	0.79	N/A	0.63	3	0.74	1
0.930	1.160	83	40,396,168	39,241,622	40,042,486	30,193,088	1.03	1.02	0.75	N/A	0.77	150	0.75	8
1.160	≥	87	59,939,079	37,825,733	53,443,977	39,419,058	1.58	1.41	0.66	N/A	1.04	1,563	0.74	2
	totals	433	170,605,223	202,237,635	180,439,246	130,795,594	0.84	0.89	0.77	N/A	0.65	2,944	0.72	90

Test Statistic 0.0244

2. Test Statistic Calculation For Current Experience Rating Plan

Current Modification Factors		# of Risks	Actual 92 Premium	Manual Premium	New Premium	Losses at 3/31/95	Average Actual Mod	Average New Mod	Actual Loss Ratio	Squared Deviation From Mean	Manual Loss Ratio	Squared Deviation From Mean	New Loss Ratio	Squared Deviation From Mean
<	0.470	84	11,664,398	39,609,781	20,228,460	12,884,546	0.29	0.51	1.10	1,142	0.33	1,033	0.64	N/A
0.470	0.680	89	25,255,883	43,378,032	30,723,932	22,515,152	0.58	0.71	0.89	156	0.52	163	0.73	N/A
0.680	0.890	86	32,082,321	40,768,915	34,705,976	23,940,349	0.79	0.85	0.75	4	0.59	35	0.69	N/A
0.890	1.240	87	41,663,542	40,655,174	41,336,901	32,036,489	1.02	1.02	0.77	0	0.79	200	0.78	N/A
1.240	≥	87	59,939,079	37,825,733	53,443,977	39,419,058	1.58	1.41	0.66	119	1.04	1,563	0.74	N/A
	totals	433	170,605,223	202,237,635	180,439,246	130,795,594	0.84	0.89	0.77	1,421	0.65	2,995	0.72	N/A

Test Statistic 0.3377

Test Statistic is (Sum of Sqd. New Deviations) / (New Total Loss Ratio)^2 / (Sum of Sqd. Manual Deviations) / (Manual Total Loss Ratio)^2
Test Statistic is (Sum of Sqd. Actual Deviations) / (Actual Total Loss Ratio)^2 / (Sum of Sqd. Manual Deviations) / (Manual Total Loss Ratio)^2

Exhibit 5.11

Ohio Bureau of W[illegible]rs' Compensation

Actual, Manual and Proposed Loss Ratios Resulting From Group Risks With Manual Premium Greater Than $320,000 For Rating Year 1993, Method 3

1. Test Statistic Calculation For Proposed Experience Rating Plan Using Updated 70% Credibility Table

Proposed Modification Factors		# of Risks	Actual 93 Premium	Manual Premium	New Premium	Losses at 3/31/95	Average Actual Mod	Average New Mod	Actual Loss Ratio	Squared Deviation From Mean	Manual Loss Ratio	Squared Deviation From Mean	New Loss Ratio	Squared Deviation From Mean
<	0.454	64	9,230,048	64,127,401	25,696,639	17,339,833	0.14	0.40	1.88	N/A	0.27	98	0.67	65
0.454	0.553	66	37,252,977	127,631,267	64,382,041	41,078,761	0.29	0.50	1.10	N/A	0.32	23	0.64	19
0.553	0.630	68	61,165,439	145,247,398	86,404,592	49,940,156	0.42	0.59	0.82	N/A	0.34	7	0.58	3
0.630	0.720	63	78,613,554	145,199,544	98,606,949	62,463,710	0.54	0.68	0.79	N/A	0.43	37	0.63	15
0.720	≥	65	103,591,413	149,018,483	117,221,401	62,320,220	0.70	0.79	0.60	N/A	0.42	24	0.53	39
	totals	326	289,853,431	631,224,093	392,311,622	233,142,680	0.46	0.62	0.80	N/A	0.37	188	0.59	141

Test Statistic 0.2903

2. Test Statistic Calculation For Current Experience Rating Plan

Current Modification Factors		# of Risks	Actual 93 Premium	Manual Premium	New Premium	Losses at 3/31/95	Average Actual Mod	Average New Mod	Actual Loss Ratio	Squared Deviation From Mean	Manual Loss Ratio	Squared Deviation From Mean	New Loss Ratio	Squared Deviation From Mean
<	0.220	64	9,230,048	64,127,401	25,696,639	17,339,833	0.14	0.40	1.88	11,541	0.27	98	0.67	N/A
0.220	0.370	67	37,371,174	127,968,973	64,577,712	41,343,373	0.29	0.50	1.11	912	0.32	21	0.64	N/A
0.370	0.480	68	61,238,778	145,326,075	86,471,461	49,782,879	0.42	0.60	0.81	1	0.34	7	0.58	N/A
0.480	0.600	62	78,422,018	144,783,161	98,344,409	62,356,375	0.54	0.68	0.80	1	0.43	38	0.63	N/A
0.600	≥	65	103,591,413	149,018,483	117,221,401	62,320,220	0.70	0.79	0.60	411	0.42	24	0.53	N/A
	totals	326	289,853,431	631,224,093	392,311,622	233,142,680	0.46	0.62	0.80	12,865	0.37	188	0.59	N/A

Test Statistic 14.4293

Test Statistic is (Sum of Sqd. New Deviations) / (New Total Loss Ratio)^2 / (Sum of Sqd. Manual Deviations) / (Manual Total Loss Ratio)^2
Test Statistic is (Sum of Sqd. Actual Deviations) / (Actual Total Loss Ratio)^2 / (Sum of Sqd. Manual Deviations) / (Manual Total Loss Ratio)^2

Exhibit 5.12

Ohio Bureau of Wor Compensation

Actual, Manual and Proposed Loss Ratios Resulting From Non-Group Risks With Manual Premium Greater Than $320,000 For Rating Year 1993, Method 3

1. Test Statistic Calculation For Proposed Experience Rating Plan Using Updated 70% Credibility Table

Proposed Modification Factors		# of Risks	Actual 93 Premium	Manual Premium	New Premium	Losses at 3/31/95	Average Actual Mod	Average New Mod	Actual Loss Ratio	Squared Deviation From Mean	Manual Loss Ratio	Squared Deviation From Mean	New Loss Ratio	Squared Deviation From Mean
<	0.595	67	14,043,527	49,410,702	24,739,879	9,384,696	0.28	0.50	0.67	N/A	0.19	820	0.38	339
0.595	0.760	67	21,178,733	38,853,756	26,573,977	15,301,452	0.55	0.68	0.72	N/A	0.39	68	0.58	2
0.760	0.950	66	30,433,819	38,934,041	32,994,085	20,972,949	0.78	0.85	0.69	N/A	0.54	39	0.64	52
0.950	1.140	66	34,465,288	33,168,549	34,059,504	19,150,350	1.04	1.03	0.56	N/A	0.58	102	0.56	0
1.140	≥	66	49,015,548	31,443,047	43,763,038	26,542,252	1.56	1.39	0.54	N/A	0.84	1,353	0.61	19
	totals	332	149,136,915	191,810,095	162,130,483	91,351,699	0.78	0.85	0.61	N/A	0.48	2,382	0.56	411

Test Statistic 0.1233

2. Test Statistic Calculation For Current Experience Rating Plan

Current Modification Factors		# of Risks	Actual 93 Premium	Manual Premium	New Premium	Losses at 3/31/95	Average Actual Mod	Average New Mod	Actual Loss Ratio	Squared Deviation From Mean	Manual Loss Ratio	Squared Deviation From Mean	New Loss Ratio	Squared Deviation From Mean
<	0.430	68	14,189,733	49,758,812	24,953,386	9,393,313	0.29	0.50	0.66	24	0.19	826	0.38	N/A
0.430	0.660	66	21,032,527	38,505,646	26,360,470	15,292,835	0.55	0.68	0.73	131	0.40	63	0.58	N/A
0.660	0 930	66	30,433,819	38,934,041	32,994,085	20,972,949	0.78	0.85	0.69	59	0.54	39	0.64	N/A
0.930	1.200	65	33,890,171	32,695,974	33,539,583	19,424,515	1.04	1.03	0.57	16	0.59	139	0.58	N/A
1.200	≥	67	49,590,665	31,915,622	44,282,959	26,268,087	1.55	1.39	0.53	69	0.82	1,203	0.59	N/A
	totals	332	149,136,915	191,810,095	162,130,483	91,351,699	0.78	0.85	0.61	299	0.48	2,269	0.56	N/A

Test Statistic 0.0795

Test Statistic is (Sum of Sqd. New Deviations) / (New Total Loss Ratio)^2 / (Sum of Sqd. Manual Deviations) / (Manual Total Loss Ratio)^2
Test Statistic is (Sum of Sqd. Actual Deviations) / (Actual Total Loss Ratio)^2 / (Sum of Sqd. Manual Deviations) / (Manual Total Loss Ratio)^2

Exhibit 5.13

Ohio Bureau of Wc Compensation

Actual, Manual and Proposed Loss Ratios Resulting From Group Risks With Manual Premium Greater Than $140,000 For Rating Year 1991, Method 6

1. Test Statistic Calculation For Proposed Experience Rating Plan Using Updated 75% Credibility Table

Proposed Modification Factors		# of Risks	Actual 91 Premium	Manual Premium	New Premium	Losses at 3/31/95	Average Actual Mod	Average New Mod	Actual Loss Ratio	Squared Deviation From Mean	Manual Loss Ratio	Squared Deviation From Mean	New Loss Ratio	Squared Deviation From Mean
<	0.430	17	4,801,981	25,787,548	10,044,624	12,159,251	0.19	0.39	2.53	N/A	0.47	6	1.21	1,023
0.430	0.520	17	5,252,950	17,991,535	8,454,843	6,734,911	0.29	0.47	1.28	N/A	0.37	149	0.80	88
0.520	0.600	18	11,209,513	27,169,296	15,202,509	13,170,375	0.41	0.56	1.17	N/A	0.48	1	0.87	6
0.600	0.730	20	12,458,604	22,766,729	15,048,639	11,803,220	0.55	0.66	0.95	N/A	0.52	5	0.78	113
0.730	≥	17	10,092,542	13,237,941	10,881,334	9,241,663	0.76	0.82	0.92	N/A	0.70	406	0.85	17
	totals	89	43,815,590	106,953,049	59,631,949	53,109,420	0.41	0.56	1.21	N/A	0.50	568	0.89	1,248

Test Statistic 0.6828

2. Test Statistic Calculation For Current Experience Rating Plan

Current Modification Factors		# of Risks	Actual 91 Premium	Manual Premium	New Premium	Losses at 3/31/95	Average Actual Mod	Average New Mod	Actual Loss Ratio	Squared Deviation From Mean	Manual Loss Ratio	Squared Deviation From Mean	New Loss Ratio	Squared Deviation From Mean
<	0.250	19	5,212,652	27,498,676	10,780,409	12,573,810	0.19	0.39	2.41	14,401	0.46	15	1.17	N/A
0.250	0.370	16	4,923,953	16,513,759	7,841,179	6,467,753	0.30	0.47	1.31	103	0.39	110	0.82	N/A
0.370	0.470	18	11,241,101	27,182,165	15,229,105	13,043,725	0.41	0.56	1.16	27	0.48	3	0.86	N/A
0.470	0.630	17	11,092,918	20,532,533	13,463,610	11,462,314	0.54	0.66	1.03	320	0.56	38	0.85	N/A
0.630	≥	19	11,344,967	15,225,916	12,317,646	9,561,818	0.75	0.81	0.84	1,364	0.63	173	0.78	N/A
	totals	89	43,815,590	106,953,049	59,631,949	53,109,420	0.41	0.56	1.21	16,215	0.50	339	0.89	N/A

Test Statistic 8.0253

Test Statistic is (Sum of Sqd. New Deviations) / (New Total Loss Ratio)^2 / (Sum of Sqd. Manual Deviations) / (Manual Total Loss Ratio)^2
Test Statistic is (Sum of Sqd. Actual Deviations) / (Actual Total Loss Ratio)^2 / (Sum of Sqd. Manual Deviations) / (Manual Total Loss Ratio)^2

Exhibit 5.14

Ohio Bureau of Wor Compensation

Actual, Manual and Proposed Loss Ratios Resulting From Non-Group Risks With Manual Premium Greater Than $140,000 For Rating Year 1991, Method 6

1. Test Statistic Calculation For Proposed Experience Rating Plan Using Updated 75% Credibility Table

Proposed Modification Factors		# of Risks	Actual 91 Premium	Manual Premium	New Premium	Losses at 3/31/95	Average Actual Mod	Average New Mod	Actual Loss Ratio	Squared Deviation From Mean	Manual Loss Ratio	Squared Deviation From Mean	New Loss Ratio	Squared Deviation From Mean
<	0.672	288	37,716,554	91,580,535	51,378,914	43,795,608	0.41	0.56	1.16	N/A	0.48	770	0.85	12
0.672	0.820	287	52,962,913	80,708,055	60,113,977	49,461,699	0.66	0.74	0.93	N/A	0.61	204	0.82	0
0.820	0.960	278	65,736,865	77,236,762	68,676,096	53,178,486	0.85	0.89	0.81	N/A	0.69	45	0.77	19
0.960	1.200	289	83,640,849	77,272,389	82,032,699	68,172,906	1.08	1.06	0.82	N/A	0.88	160	0.83	2
1.200	≥	280	118,904,634	73,275,610	107,446,542	87,762,808	1.62	1.47	0.74	N/A	1.20	1,953	0.82	0
	totals	1,422	358,961,815	400,073,351	369,648,228	302,371,507	0.90	0.92	0.84	N/A	0.76	3,133	0.82	33

Test Statistic 0.0090

2. Test Statistic Calculation For Current Experience Rating Plan

Current Modification Factors		# of Risks	Actual 91 Premium	Manual Premium	New Premium	Losses at 3/31/95	Average Actual Mod	Average New Mod	Actual Loss Ratio	Squared Deviation From Mean	Manual Loss Ratio	Squared Deviation From Mean	New Loss Ratio	Squared Deviation From Mean
<	0.560	284	36,697,234	89,830,130	50,222,207	41,660,684	0.41	0.56	1.14	858	0.46	853	0.83	N/A
0.560	0.750	279	51,415,996	79,071,668	58,534,015	49,761,938	0.65	0.74	0.97	157	0.63	160	0.85	N/A
0.750	0.941	291	68,490,907	80,823,347	71,604,567	55,171,788	0.85	0.89	0.81	14	0.68	54	0.77	N/A
0.941	1.260	281	81,382,681	75,438,866	79,903,111	67,462,407	1.08	1.06	0.83	2	0.89	192	0.84	N/A
1.260	≥	287	120,974,996	74,909,340	109,384,328	88,314,690	1.61	1.46	0.73	126	1.18	1,791	0.81	N/A
	totals	1,422	358,961,815	400,073,351	369,648,228	302,371,507	0.90	0.92	0.84	1,157	0.76	3,049	0.82	N/A

Test Statistic 0.3055

Test Statistic is (Sum of Sqd. New Deviations) / (New Total Loss Ratio)^2 / (Sum of Sqd. Manual Deviations) / (Manual Total Loss Ratio)^2
Test Statistic is (Sum of Sqd. Actual Deviations) / (Actual Total Loss Ratio)^2 / (Sum of Sqd. Manual Deviations) / (Manual Total Loss Ratio)^2

Exhibit 5.15

Ohio Bureau of W s' Compensation

Actual, Manual and Proposed Loss Ratios Resulting From Group Risks With Manual Premium Greater Than $275,000 For Rating Year 1992, Method 6

1. Test Statistic Calculation For Proposed Experience Rating Plan Using Updated 75% Credibility Table

Proposed Modification Factors		# of Risks	Actual 92 Premium	Manual Premium	New Premium	Losses at 3/31/95	Average Actual Mod	Average New Mod	Actual Loss Ratio	Squared Deviation From Mean	Manual Loss Ratio	Squared Deviation From Mean	New Loss Ratio	Squared Deviation From Mean
<	0.431	49	9,714,995	58,657,333	21,962,441	16,300,934	0.17	0.37	1.68	N/A	0.28	243	0.74	0
0.431	0.520	48	15,023,146	52,034,282	24,309,174	20,628,251	0.29	0.47	1.37	N/A	0.40	14	0.85	102
0.520	0.603	49	37,011,860	90,048,391	50,289,089	42,399,291	0.41	0.56	1.15	N/A	0.47	14	0.84	91
0.603	0.700	49	56,493,649	107,514,660	69,272,565	47,673,284	0.53	0.64	0.84	N/A	0.44	1	0.69	35
0.700	≥	47	46,040,232	64,862,552	50,747,060	34,904,740	0.71	0.78	0.76	N/A	0.54	109	0.69	36
	totals	242	164,283,882	373,117,218	216,580,329	161,906,500	0.44	0.58	0.99	N/A	0.43	381	0.75	265

Test Statistic 0.2342

2. Test Statistic Calculation For Current Experience Rating Plan

Current Modification Factors		# of Risks	Actual 92 Premium	Manual Premium	New Premium	Losses at 3/31/95	Average Actual Mod	Average New Mod	Actual Loss Ratio	Squared Deviation From Mean	Manual Loss Ratio	Squared Deviation From Mean	New Loss Ratio	Squared Deviation From Mean
<	0.241	50	9,784,330	58,946,228	22,089,555	16,331,363	0.17	0.37	1.67	4,673	0.28	246	0.74	N/A
0.241	0.360	47	14,953,811	51,745,387	24,182,060	20,597,822	0.29	0.47	1.38	1,536	0.40	13	0.85	N/A
0.360	0.471	52	37,660,657	91,436,487	51,133,123	43,447,129	0.41	0.56	1.15	283	0.48	17	0.85	N/A
0.471	0.610	47	56,255,749	106,811,392	68,907,911	47,294,511	0.53	0.65	0.84	210	0.44	1	0.69	N/A
0.610	≥	46	45,629,335	64,177,724	50,267,680	34,235,675	0.71	0.78	0.75	553	0.53	99	0.68	N/A
	totals	242	164,283,882	373,117,218	216,580,329	161,906,500	0.44	0.58	0.99	7,255	0.43	376	0.75	N/A

Test Statistic 3.7426

Test Statistic is (Sum of Sqd. New Deviations) / (New Total Loss Ratio)^2 / (Sum of Sqd. Manual Deviations) / (Manual Total Loss Ratio)^2
Test Statistic is (Sum of Sqd. Actual Deviations) / (Actual Total Loss Ratio)^2 / (Sum of Sqd. Manual Deviations) / (Manual Total Loss Ratio)^2

Exhibit 5.16

Actual, Manual and Proposed Loss Ratios Resulting From Non-Group Risks With Manual Premium Greater Than $275,000 For Rating Year 1992, Method 6

1. Test Statistic Calculation For Proposed Experience Rating Plan Using Updated 75% Credibility Table

Proposed Modification Factors		# of Risks	Actual 92 Premium	Manual Premium	New Premium	Losses at 3/31/95	Average Actual Mod	Average New Mod	Actual Loss Ratio	Squared Deviation From Mean	Manual Loss Ratio	Squared Deviation From Mean	New Loss Ratio	Squared Deviation From Mean
<	0.611	88	12,871,705	42,119,577	20,296,755	13,681,902	0.31	0.48	1.06	N/A	0.32	1,036	0.67	33
0.611	0.765	87	24,984,993	42,245,320	29,382,001	21,901,932	0.59	0.70	0.88	N/A	0.52	165	0.75	2
0.765	0.925	88	32,413,277	40,805,383	34,529,001	25,599,614	0.79	0.85	0.79	N/A	0.63	4	0.74	1
0.925	1.172	83	40,396,168	39,241,622	40,092,840	30,193,088	1.03	1.02	0.75	N/A	0.77	150	0.75	5
1.172	≥	87	59,939,079	37,825,733	54,493,075	39,419,058	1.58	1.44	0.66	N/A	1.04	1,563	0.72	1
	totals	433	170,605,223	202,237,635	178,793,672	130,795,594	0.84	0.88	0.77	N/A	0.65	2,918	0.73	41

Test Statistic 0.0110

2. Test Statistic Calculation For Current Experience Rating Plan

Current Modification Factors		# of Risks	Actual 92 Premium	Manual Premium	New Premium	Losses at 3/31/95	Average Actual Mod	Average New Mod	Actual Loss Ratio	Squared Deviation From Mean	Manual Loss Ratio	Squared Deviation From Mean	New Loss Ratio	Squared Deviation From Mean
<	0.470	84	11,664,398	39,609,781	18,770,364	12,884,546	0.29	0.47	1.10	1,142	0.33	1,033	0.69	N/A
0.470	0.680	89	25,255,883	43,378,032	29,861,808	22,515,152	0.58	0.69	0.89	156	0.52	163	0.75	N/A
0.680	0.890	86	32,082,321	40,768,915	34,286,027	23,940,349	0.79	0.84	0.75	4	0.59	35	0.70	N/A
0.890	1.240	87	41,663,542	40,655,174	41,382,398	32,036,489	1.02	1.02	0.77	0	0.79	200	0.77	N/A
1.240	≥	87	59,939,079	37,825,733	54,493,075	39,419,058	1.58	1.44	0.66	119	1.04	1,563	0.72	N/A
	totals	433	170,605,223	202,237,635	178,793,672	130,795,594	0.84	0.88	0.77	1,421	0.65	2,995	0.73	N/A

Test Statistic 0.3377

Test Statistic is (Sum of Sqd. New Deviations) / (New Total Loss Ratio)^2 / (Sum of Sqd. Manual Deviations) / (Manual Total Loss Ratio)^2
Test Statistic is (Sum of Sqd. Actual Deviations) / (Actual Total Loss Ratio)^2 / (Sum of Sqd. Manual Deviations) / (Manual Total Loss Ratio)^2

Exhibit 5.17

Ohio Bureau of Wo[illegible] Compensation

Actual, Manual and Proposed Loss Ratios Resulting From Group Risks With Manual Premium Greater Than $320,000 For Rating Year 1993, Method 6

1. Test Statistic Calculation For Proposed Experience Rating Plan Using Updated 75% Credibility Table

Proposed Modification Factors		# of Risks	Actual 93 Premium	Manual Premium	New Premium	Losses at 3/31/95	Average Actual Mod	Average New Mod	Actual Loss Ratio	Squared Deviation From Mean	Manual Loss Ratio	Squared Deviation From Mean	New Loss Ratio	Squared Deviation From Mean
<	0.410	64	9,230,048	64,127,401	22,948,459	17,339,833	0.14	0.36	1.88	N/A	0.27	98	0.76	180
0.410	0.525	66	37,252,977	127,631,267	59,858,157	41,078,761	0.29	0.47	1.10	N/A	0.32	23	0.69	42
0.525	0.610	69	61,356,975	145,663,781	82,444,657	50,047,491	0.42	0.57	0.82	N/A	0.34	7	0.61	2
0.610	0.700	62	78,422,018	144,783,161	95,026,824	62,356,375	0.54	0.66	0.80	N/A	0.43	38	0.66	12
0.700	≥	65	103,591,413	149,018,483	114,958,725	62,320,220	0.70	0.77	0.60	N/A	0.42	24	0.54	63
	totals	326	289,853,431	631,224,093	375,236,822	233,142,680	0.46	0.59	0.80	N/A	0.37	189	0.62	299

Test Statistic 0.5610

2. Test Statistic Calculation For Current Experience Rating Plan

Current Modification Factors		# of Risks	Actual 93 Premium	Manual Premium	New Premium	Losses at 3/31/95	Average Actual Mod	Average New Mod	Actual Loss Ratio	Squared Deviation From Mean	Manual Loss Ratio	Squared Deviation From Mean	New Loss Ratio	Squared Deviation From Mean
<	0.220	64	9,230,048	64,127,401	22,948,459	17,339,833	0.14	0.36	1.88	11,541	0.27	98	0.76	N/A
0.220	0.370	67	37,371,174	127,968,973	60,040,915	41,343,373	0.29	0.47	1.11	912	0.32	21	0.69	N/A
0.370	0.480	68	61,238,778	145,326,075	82,261,899	49,782,879	0.42	0.57	0.81	1	0.34	7	0.61	N/A
0.480	0.600	62	78,422,018	144,783,161	95,026,824	62,356,375	0.54	0.66	0.80	1	0.43	38	0.66	N/A
0.600	≥	65	103,591,413	149,018,483	114,958,725	62,320,220	0.70	0.77	0.60	411	0.42	24	0.54	N/A
	totals	326	289,853,431	631,224,093	375,236,822	233,142,680	0.46	0.59	0.80	12,865	0.37	188	0.62	N/A

Test Statistic 14.4293

Test Statistic is (Sum of Sqd. New Deviations) / (New Total Loss Ratio)^2 / (Sum of Sqd. Manual Deviations) / (Manual Total Loss Ratio)^2
Test Statistic is (Sum of Sqd. Actual Deviations) / (Actual Total Loss Ratio)^2 / (Sum of Sqd. Manual Deviations) / (Manual Total Loss Ratio)^2

Exhibit 5.18

Actual, Manual and Proposed Loss Ratios Resulting From Non-Group Risks With Manual Premium Greater Than $320,000 For Rating Year 1993, Method 6

1. Test Statistic Calculation For Proposed Experience Rating Plan Using Updated 75% Credibility Table

Proposed Modification Factors		# of Risks	Actual 93 Premium	Manual Premium	New Premium	Losses at 3/31/95	Average Actual Mod	Average New Mod	Actual Loss Ratio	Squared Deviation From Mean	Manual Loss Ratio	Squared Deviation From Mean	New Loss Ratio	Squared Deviation From Mean
<	0.560	66	13,553,738	48,244,538	22,245,920	9,097,878	0.28	0.46	0.67	N/A	0.19	828	0.41	262
0.560	0.740	68	21,668,522	40,019,920	26,323,350	15,588,270	0.54	0.66	0.72	N/A	0.39	75	0.59	5
0.740	0.945	66	30,433,819	38,934,041	32,565,441	20,972,949	0.78	0.84	0.69	N/A	0.54	39	0.64	53
0.945	1.150	66	34,465,288	33,168,549	34,128,671	19,150,350	1.04	1.03	0.56	N/A	0.58	102	0.56	1
1.150	≥	66	49,015,548	31,443,047	44,737,443	26,542,252	1.56	1.42	0.54	N/A	0.84	1,353	0.59	5
	totals	332	149,136,915	191,810,095	160,000,825	91,351,699	0.78	0.83	0.61	N/A	0.48	2,397	0.57	326

Test Statistic 0.0947

2. Test Statistic Calculation For Current Experience Rating Plan

Current Modification Factors		# of Risks	Actual 93 Premium	Manual Premium	New Premium	Losses at 3/31/95	Average Actual Mod	Average New Mod	Actual Loss Ratio	Squared Deviation From Mean	Manual Loss Ratio	Squared Deviation From Mean	New Loss Ratio	Squared Deviation From Mean
<	0.430	68	14,189,733	49,758,812	23,104,850	9,393,313	0.29	0.46	0.66	24	0.19	826	0.41	N/A
0.430	0.660	66	21,032,527	38,505,646	25,464,420	15,292,835	0.55	0.66	0.73	131	0.40	63	0.60	N/A
0.660	0.930	66	30,433,819	38,934,041	32,565,441	20,972,949	0.78	0.84	0.69	59	0.54	39	0.64	N/A
0.930	1.200	65	33,890,171	32,695,974	33,599,551	19,424,515	1.04	1.03	0.57	16	0.59	139	0.58	N/A
1.200	≥	67	49,590,665	31,915,622	45,266,563	26,268,087	1.55	1.42	0.53	69	0.82	1,203	0.58	N/A
	totals	332	149,136,915	191,810,095	160,000,825	91,351,699	0.78	0.83	0.61	299	0.48	2,269	0.57	N/A

Test Statistic 0.0795

Test Statistic is (Sum of Sqd. New Deviations) / (New Total Loss Ratio)^2 / (Sum of Sqd. Manual Deviations) / (Manual Total Loss Ratio)^2
Test Statistic is (Sum of Sqd. Actual Deviations) / (Actual Total Loss Ratio)^2 / (Sum of Sqd. Manual Deviations) / (Manual Total Loss Ratio)^2

Exhibit 5.19

Ohio Bureau of Workers' Compensation

Actual, Manual and Proposed Loss Ratios Resulting From Group Risks With Manual Premium Greater Than $140,000 For Rating Year 1991, Method 2

1. Test Statistic Calculation For Proposed Experience Rating Plan with G = 5.0.

Proposed Modification Factors		# of Risks	Actual 91 Premium	Manual Premium	New Premium	Losses at 3/31/95	Average Actual Mod	Average New Mod	Actual Loss Ratio	Squared Deviation From Mean	Manual Loss Ratio	Squared Deviation From Mean	New Loss Ratio	Squared Deviation From Mean
<	0.617	18	8,203,581	34,986,585	19,097,128	15,695,669	0.23	0.55	1.91	N/A	0.45	23	0.82	91
0.617	0.685	18	8,510,463	21,421,377	14,005,247	10,085,228	0.40	0.65	1.19	N/A	0.47	7	0.72	0
0.685	0.750	18	11,874,373	26,248,992	18,753,113	13,105,607	0.45	0.71	1.10	N/A	0.50	0	0.70	8
0.750	0.840	16	8,407,914	13,227,827	10,456,307	7,425,339	0.64	0.79	0.88	N/A	0.56	42	0.71	3
0.840	≥	19	6,819,343	11,068,251	10,782,563	6,797,577	0.62	0.97	1.00	N/A	0.61	138	0.63	92
	totals	89	43,815,674	106,953,032	73,094,359	53,109,420	0.41	0.68	1.21	N/A	0.50	210	0.73	194

Test Statistic 0.4319

2. Test Statistic Calculation For Current Experience Rating Plan

Current Modification Factors		# of Risks	Actual 91 Premium	Manual Premium	New Premium	Losses at 3/31/95	Average Actual Mod	Average New Mod	Actual Loss Ratio	Squared Deviation From Mean	Manual Loss Ratio	Squared Deviation From Mean	New Loss Ratio	Squared Deviation From Mean
<	0.250	19	5,212,650	27,498,663	15,301,924	12,573,810	0.19	0.56	2.41	14,401	0.46	15	0.82	N/A
0.250	0.370	16	4,923,954	16,513,763	11,228,494	6,467,753	0.30	0.68	1.31	103	0.39	110	0.58	N/A
0.370	0.470	18	11,241,099	27,182,162	18,049,986	13,043,725	0.41	0.66	1.16	27	0.48	3	0.72	N/A
0.470	0.630	17	11,092,915	20,532,528	15,478,404	11,462,314	0.54	0.75	1.03	320	0.56	38	0.74	N/A
0.630	≥	19	11,345,056	15,225,916	13,035,552	9,561,818	0.75	0.86	0.84	1,364	0.63	173	0.73	N/A
	totals	89	43,815,674	106,953,032	73,094,359	53,109,420	0.41	0.68	1.21	16,215	0.50	339	0.73	N/A

Test Statistic 8.0253

Test Statistic is (Sum of Sqd. New Deviations) / (New Total Loss Ratio)^2 / (Sum of Sqd. Manual Deviations) / (Manual Total Loss Ratio)^2
Test Statistic is (Sum of Sqd. Actual Deviations) / (Actual Total Loss Ratio)^2 / (Sum of Sqd. Manual Deviations) / (Manual Total Loss Ratio)^2

Exhibit 5.20

Ohio Bureau of Workers' Compensation

Actual, Manual and Proposed Loss Ratios Resulting From Non-Group Risks With Manual Premium Greater Than $140,000 For Rating Year 1991, Method 2

1. Test Statistic Calculation For Proposed Experience Rating Plan with G = 5.0.

Proposed Modification Factors		# of Risks	Actual 91 Premium	Manual Premium	New Premium	Losses at 3/31/95	Average Actual Mod	Average New Mod	Actual Loss Ratio	Squared Deviation From Mean	Manual Loss Ratio	Squared Deviation From Mean	New Loss Ratio	Squared Deviation From Mean
<	0.745	281	34,147,397	80,611,305	53,075,259	36,461,749	0.42	0.66	1.07	N/A	0.45	921	0.69	95
0.745	0.846	284	53,847,417	85,331,076	67,495,784	52,872,858	0.63	0.79	0.98	N/A	0.62	185	0.78	0
0.846	0.975	282	69,932,026	83,499,874	76,154,368	59,711,483	0.84	0.91	0.85	N/A	0.72	17	0.78	0
0.975	1.160	287	83,981,644	77,899,513	82,175,741	62,553,199	1.08	1.05	0.74	N/A	0.80	22	0.76	6
1.160	≥	288	117,053,354	72,731,650	106,443,807	90,772,218	1.61	1.46	0.78	N/A	1.25	2,423	0.85	46
	totals	1,422	358,961,838	400,073,418	385,344,960	302,371,507	0.90	0.96	0.84	N/A	0.76	3,568	0.78	147

Test Statistic 0.0383

2. Test Statistic Calculation For Current Experience Rating Plan

Current Modification Factors		# of Risks	Actual 91 Premium	Manual Premium	New Premium	Losses at 3/31/95	Average Actual Mod	Average New Mod	Actual Loss Ratio	Squared Deviation From Mean	Manual Loss Ratio	Squared Deviation From Mean	New Loss Ratio	Squared Deviation From Mean
<	0.560	284	36,697,246	89,830,162	60,893,723	41,660,684	0.41	0.68	1.14	858	0.46	853	0.68	N/A
0.560	0.750	279	51,415,999	79,071,667	63,355,795	49,761,938	0.65	0.80	0.97	157	0.63	160	0.79	N/A
0.750	0.941	291	68,490,917	80,823,364	74,008,979	55,171,788	0.85	0.92	0.81	14	0.68	54	0.75	N/A
0.941	1.260	281	81,382,678	75,438,883	79,267,877	67,462,407	1.08	1.05	0.83	2	0.89	192	0.85	N/A
1.260	≥	287	120,974,998	74,909,342	107,818,587	88,314,690	1.61	1.44	0.73	126	1.18	1,791	0.82	N/A
	totals	1,422	358,961,838	400,073,418	385,344,960	302,371,507	0.90	0.96	0.84	1,157	0.76	3,049	0.78	N/A

Test Statistic 0.3055

Test Statistic is (Sum of Sqd. New Deviations) / (New Total Loss Ratio)^2 / (Sum of Sqd. Manual Deviations) / (Manual Total Loss Ratio)^2
Test Statistic is (Sum of Sqd. Actual Deviations) / (Actual Total Loss Ratio)^2 / (Sum of Sqd. Manual Deviations) / (Manual Total Loss Ratio)^2

Exhibit 5.21

Ohio Bureau of Workers' Compensation

Actual, Manual and Proposed Loss Ratios Resulting From Group Risks With Manual Premium Greater Than $275,000 For Rating Year 1992, Method 2

1. Test Statistic Calculation For Proposed Experience Rating Plan with G = 5.0.

Proposed Modification Factors		# of Risks	Actual 92 Premium	Manual Premium	New Premium	Losses at 3/31/95	Average Actual Mod	Average New Mod	Actual Loss Ratio	Squared Deviation From Mean	Manual Loss Ratio	Squared Deviation From Mean	New Loss Ratio	Squared Deviation From Mean
<	0.594	48	20,193,347	91,267,762	48,598,115	27,289,086	0.22	0.53	1.35	N/A	0.30	182	0.56	59
0.594	0.657	49	23,152,166	61,498,123	38,688,434	26,732,089	0.38	0.63	1.15	N/A	0.43	0	0.69	28
0.657	0.710	48	47,239,034	101,362,813	69,802,002	46,095,817	0.47	0.69	0.98	N/A	0.45	4	0.66	5
0.710	0.813	49	39,074,021	69,634,589	53,319,314	35,552,329	0.56	0.77	0.91	N/A	0.51	59	0.67	8
0.813	≥	48	34,625,305	49,353,918	43,287,556	26,237,179	0.70	0.88	0.76	N/A	0.53	95	0.61	10
	totals	242	164,283,873	373,117,205	253,695,421	161,906,500	0.44	0.68	0.99	N/A	0.43	341	0.64	110

Test Statistic 0.1493

2. Test Statistic Calculation For Current Experience Rating Plan

Current Modification Factors		# of Risks	Actual 92 Premium	Manual Premium	New Premium	Losses at 3/31/95	Average Actual Mod	Average New Mod	Actual Loss Ratio	Squared Deviation From Mean	Manual Loss Ratio	Squared Deviation From Mean	New Loss Ratio	Squared Deviation From Mean
<	0.241	50	9,784,332	58,946,236	30,213,734	16,331,363	0.17	0.51	1.67	4,673	0.28	246	0.54	N/A
0.241	0.360	47	14,953,811	51,745,385	31,942,185	20,597,822	0.29	0.62	1.38	1,536	0.40	13	0.64	N/A
0.360	0.471	52	37,660,652	91,436,477	60,575,514	43,447,129	0.41	0.66	1.15	283	0.48	17	0.72	N/A
0.471	0.610	47	56,255,744	106,811,383	77,514,191	47,294,511	0.53	0.73	0.84	210	0.44	1	0.61	N/A
0.610	≥	46	45,629,334	64,177,724	53,449,798	34,235,675	0.71	0.83	0.75	553	0.53	99	0.64	N/A
	totals	242	164,283,873	373,117,205	253,695,421	161,906,500	0.44	0.68	0.99	7,255	0.43	376	0.64	N/A

Test Statistic 3.7426

Test Statistic is (Sum of Sqd. New Deviations) / (New Total Loss Ratio)^2 / (Sum of Sqd. Manual Deviations) / (Manual Total Loss Ratio)^2
Test Statistic is (Sum of Sqd. Actual Deviations) / (Actual Total Loss Ratio)^2 / (Sum of Sqd. Manual Deviations) / (Manual Total Loss Ratio)^2

Exhibit 5.22

Ohio Bureau of Workers' Compensation

Actual, Manual and Proposed Loss Ratios Resulting From Non-Group Risks With Manual Premium Greater Than $275,000 For Rating Year 1992, Method 2

1. Test Statistic Calculation For Proposed Experience Rating Plan with G = 5.0.

Proposed Modification Factors		# of Risks	Actual 92 Premium	Manual Premium	New Premium	Losses at 3/31/95	Average Actual Mod	Average New Mod	Actual Loss Ratio	Squared Deviation From Mean	Manual Loss Ratio	Squared Deviation From Mean	New Loss Ratio	Squared Deviation From Mean
<	0.710	85	14,843,047	41,374,549	25,094,527	13,903,223	0.36	0.61	0.94	N/A	0.34	965	0.55	239
0.710	0.810	86	23,708,688	40,295,133	30,712,240	26,769,825	0.59	0.76	1.13	N/A	0.66	3	0.87	266
0.810	0.930	87	30,140,503	39,785,138	34,639,054	21,480,467	0.76	0.87	0.71	N/A	0.54	114	0.62	78
0.930	1.110	86	42,750,283	42,104,710	41,906,173	29,287,375	1.02	1.00	0.69	N/A	0.70	24	0.70	1
1.110	≥	89	59,162,706	38,678,113	52,214,518	39,354,704	1.53	1.35	0.67	N/A	1.02	1,375	0.75	20
	totals	433	170,605,227	202,237,643	184,566,513	130,795,594	0.84	0.91	0.77	N/A	0.65	2,481	0.71	604

Test Statistic 0.2029

2. Test Statistic Calculation For Current Experience Rating Plan

Current Modification Factors		# of Risks	Actual 92 Premium	Manual Premium	New Premium	Losses at 3/31/95	Average Actual Mod	Average New Mod	Actual Loss Ratio	Squared Deviation From Mean	Manual Loss Ratio	Squared Deviation From Mean	New Loss Ratio	Squared Deviation From Mean
<	0.470	84	11,664,396	39,609,781	25,038,017	12,884,546	0.29	0.63	1.10	1,142	0.33	1,033	0.51	N/A
0.470	0.680	89	25,255,885	43,378,039	33,809,142	22,515,152	0.58	0.78	0.89	156	0.52	163	0.67	N/A
0.680	0.890	86	32,082,326	40,768,914	35,131,211	23,940,349	0.79	0.86	0.75	4	0.59	35	0.68	N/A
0.890	1.240	87	41,663,542	40,655,178	40,207,611	32,036,489	1.02	0.99	0.77	0	0.79	200	0.80	N/A
1.240	≥	87	59,939,078	37,825,731	50,380,533	39,419,058	1.58	1.33	0.66	119	1.04	1,563	0.78	N/A
	totals	433	170,605,227	202,237,643	184,566,513	130,795,594	0.84	0.91	0.77	1,421	0.65	2,995	0.71	N/A

Test Statistic 0.3377

Test Statistic is (Sum of Sqd. New Deviations) / (New Total Loss Ratio)^2 / (Sum of Sqd. Manual Deviations) / (Manual Total Loss Ratio)^2
Test Statistic is (Sum of Sqd. Actual Deviations) / (Actual Total Loss Ratio)^2 / (Sum of Sqd. Manual Deviations) / (Manual Total Loss Ratio)^2

Exhibit 5.23

Ohio Bureau of Workers' Compensation

Actual, Manual and Proposed Loss Ratios Resulting From Group Risks With Manual Premium Greater Than $320,000 For Rating Year 1993, Method 2

1. Test Statistic Calculation For Proposed Experience Rating Plan with G = 5.0.

Proposed Modification Factors		# of Risks	Actual 93 Premium	Manual Premium	New Premium	Losses at 3/31/95	Average Actual Mod	Average New Mod	Actual Loss Ratio	Squared Deviation From Mean	Manual Loss Ratio	Squared Deviation From Mean	New Loss Ratio	Squared Deviation From Mean
<	0.585	66	29,498,984	130,436,994	68,732,182	37,728,285	0.23	0.53	1.28	N/A	0.29	64	0.55	4
0.585	0.658	65	42,499,794	119,732,501	74,436,894	41,205,619	0.35	0.62	0.97	N/A	0.34	6	0.55	6
0.658	0.725	64	63,736,526	136,607,939	94,116,750	50,076,384	0.47	0.69	0.79	N/A	0.37	0	0.53	0
0.725	0.805	65	75,320,937	132,023,325	100,304,087	53,495,040	0.57	0.76	0.71	N/A	0.41	13	0.53	0
0.805	≥	66	78,797,190	112,423,334	102,905,951	50,637,352	0.70	0.92	0.64	N/A	0.45	66	0.49	14
	totals	326	289,853,431	631,224,093	440,495,865	233,142,680	0.46	0.70	0.80	N/A	0.37	149	0.53	24

Test Statistic **0.0778**

2. Test Statistic Calculation For Current Experience Rating Plan

Current Modification Factors		# of Risks	Actual 93 Premium	Manual Premium	New Premium	Losses at 3/31/95	Average Actual Mod	Average New Mod	Actual Loss Ratio	Squared Deviation From Mean	Manual Loss Ratio	Squared Deviation From Mean	New Loss Ratio	Squared Deviation From Mean
<	0.220	64	9,230,048	64,127,401	33,911,923	17,339,833	0.14	0.53	1.88	11,541	0.27	98	0.51	N/A
0.220	0.365	67	37,371,174	127,968,973	73,158,848	41,343,373	0.29	0.57	1.11	912	0.32	21	0.57	N/A
0.365	0.471	68	61,238,778	145,326,075	97,137,664	49,782,879	0.42	0.67	0.81	1	0.34	7	0.51	N/A
0.471	0.600	62	78,422,018	144,783,161	108,712,169	62,356,375	0.54	0.75	0.80	1	0.43	38	0.57	N/A
0.600	≥	65	103,591,413	149,018,483	127,575,261	62,320,220	0.70	0.86	0.60	411	0.42	24	0.49	N/A
	totals	326	289,853,431	631,224,093	440,495,865	233,142,680	0.46	0.70	0.80	12,865	0.37	188	0.53	N/A

Test Statistic **14.4293**

Test Statistic is (Sum of Sqd. New Deviations) / (New Total Loss Ratio)^2 / (Sum of Sqd. Manual Deviations) / (Manual Total Loss Ratio)^2
Test Statistic is (Sum of Sqd. Actual Deviations) / (Actual Total Loss Ratio)^2 / (Sum of Sqd. Manual Deviations) / (Manual Total Loss Ratio)^2

Exhibit 5.24

Ohio Bureau of Workers' Compensation

Actual, Manual and Proposed Loss Ratios Resulting From Non-Group Risks With Manual Premium Greater Than $320,000 For Rating Year 1993, Method 2

1. Test Statistic Calculation For Proposed Experience Rating Plan with G = 5.0.

Proposed Modification Factors		# of Risks	Actual 93 Premium	Manual Premium	New Premium	Losses at 3/31/95	Average Actual Mod	Average New Mod	Actual Loss Ratio	Squared Deviation From Mean	Manual Loss Ratio	Squared Deviation From Mean	New Loss Ratio	Squared Deviation From Mean
<	0.685	66	15,651,787	51,755,406	31,032,612	10,446,398	0.30	0.60	0.67	N/A	0.20	753	0.34	413
0.685	0.812	67	19,878,031	35,954,411	27,382,678	14,370,035	0.55	0.76	0.72	N/A	0.40	59	0.52	2
0.812	0.950	66	28,870,510	37,847,509	33,073,638	19,640,438	0.76	0.87	0.68	N/A	0.52	18	0.59	29
0.950	1.115	67	37,089,105	35,752,308	36,533,936	19,440,275	1.04	1.02	0.52	N/A	0.54	46	0.53	1
1.115	≥	66	47,647,482	30,500,461	41,199,814	27,454,553	1.56	1.35	0.58	N/A	0.90	1,797	0.67	160
	totals	332	149,136,915	191,810,095	169,222,678	91,351,699	0.78	0.88	0.61	N/A	0.48	2,672	0.54	605

Test Statistic 0.1762

2. Test Statistic Calculation For Current Experience Rating Plan

Current Modification Factors		# of Risks	Actual 93 Premium	Manual Premium	New Premium	Losses at 3/31/95	Average Actual Mod	Average New Mod	Actual Loss Ratio	Squared Deviation From Mean	Manual Loss Ratio	Squared Deviation From Mean	New Loss Ratio	Squared Deviation From Mean
<	0.430	68	14,189,733	49,758,812	29,931,286	9,393,313	0.29	0.60	0.66	24	0.19	826	0.31	N/A
0.430	0.660	66	21,032,527	38,505,646	29,175,283	15,292,835	0.55	0.76	0.73	131	0.40	63	0.52	N/A
0.660	0.930	66	30,433,819	38,934,041	34,261,125	20,972,949	0.78	0.88	0.69	59	0.54	39	0.61	N/A
0.930	1.200	65	33,890,171	32,695,974	33,400,521	19,424,515	1.04	1.02	0.57	16	0.59	139	0.58	N/A
1.200	≥	67	49,590,665	31,915,622	42,454,463	26,268,087	1.55	1.33	0.53	69	0.82	1,203	0.62	N/A
	totals	332	149,136,915	191,810,095	169,222,678	91,351,699	0.78	0.88	0.61	299	0.48	2,269	0.54	N/A

Test Statistic 0.0795

Test Statistic is (Sum of Sqd. New Deviations) / (New Total Loss Ratio)^2 / (Sum of Sqd. Manual Deviations) / (Manual Total Loss Ratio)^2
Test Statistic is (Sum of Sqd. Actual Deviations) / (Actual Total Loss Ratio)^2 / (Sum of Sqd. Manual Deviations) / (Manual Total Loss Ratio)^2

Exhibit 5.25

Ohio Bureau of Workers' Compensation
Summary of Balanced Loss Ratios
Using Current BWC Credibility Table

Rating Year 1991

Risk Size Grouping	Modification Factor Range ** 1	2	3	4	5	Total	Coefficient of Variation
1	67%	74%	75%	110%	161%	87%	0.239
2	78%	86%	90%	104%	112%	89%	
3	82%	76%	86%	85%	84%	82%	
4	92%	74%	79%	74%	68%	79%	
5	102%	85%	68%	72%	62%	79%	

Rating Year 1992

Risk Size Grouping	Modification Factor Range ** 1	2	3	4	5	Total	Coefficient of Variation
1	64%	84%	92%	110%	126%	90%	0.315
2	66%	82%	82%	105%	167%	85%	
3	67%	66%	75%	84%	100%	74%	
4	74%	66%	69%	68%	80%	71%	
5	78%	66%	55%	54%	47%	62%	

Rating Year 1993

Risk Size Grouping	Modification Factor Range ** 1	2	3	4	5	Total	Coefficient of Variation
1	53%	75%	81%	92%	128%	77%	0.384
2	56%	69%	59%	86%	151%	70%	
3	48%	61%	67%	70%	70%	60%	
4	56%	51%	59%	52%	50%	54%	
5	60%	53%	43%	47%	37%	50%	

* Risk size grouping 1 is the largest manual premium size group and risk size grouping 5 is the smallest manual premium size group.

** 1 is the largest modification factor range and 5 is the smallest modification factor range

Ohio Bureau of Workers' Compensation
Summary of Balanced Loss Ratios
Using Proposed 70% Credibility Table

Rating Year 1991

Risk Size Grouping	Modification Factor Range ** 1	2	3	4	5	Total	Coefficient of Variation
1	75%	73%	68%	86%	87%	78%	0.131
2	91%	89%	90%	88%	83%	88%	
3	93%	82%	84%	79%	76%	84%	
4	102%	77%	81%	70%	62%	81%	
5	102%	88%	74%	72%	62%	81%	

Rating Year 1992

Risk Size Grouping	Modification Factor Range ** 1	2	3	4	5	Total	Coefficient of Variation
1	63%	73%	74%	79%	62%	71%	0.130
2	77%	84%	72%	80%	84%	79%	
3	80%	73%	77%	82%	77%	78%	
4	87%	72%	73%	73%	67%	76%	
5	83%	71%	58%	57%	48%	65%	

Rating Year 1993

Risk Size Grouping	Modification Factor Range ** 1	2	3	4	5	Total	Coefficient of Variation
1	52%	66%	64%	63%	65%	62%	0.138
2	66%	63%	60%	63%	64%	63%	
3	60%	69%	71%	71%	56%	65%	
4	68%	57%	61%	58%	45%	60%	
5	64%	60%	46%	49%	39%	53%	

* Risk size grouping 1 is the largest manual premium size group and risk size grouping 5 is the smallest manual premium size group.

** 1 is the largest modification factor range and 5 is the smallest modification factor range

Ohio Bureau of Workers' Compensation
Summary of Balanced Loss Ratios
Using Proposed 90% Credibility Table

Rating Year 1991

Risk Size Grouping	Modification Factor Range ** 1	2	3	4	5	Total	Coefficient of Variation
1	69%	74%	72%	100%	126%	84%	0.169
2	82%	87%	89%	98%	99%	89%	
3	85%	79%	87%	82%	81%	83%	
4	95%	77%	82%	72%	65%	80%	
5	99%	85%	70%	70%	64%	80%	

Rating Year 1992

Risk Size Grouping	Modification Factor Range ** 1	2	3	4	5	Total	Coefficient of Variation
1	61%	81%	85%	97%	93%	82%	0.208
2	70%	83%	78%	96%	123%	83%	
3	71%	68%	74%	84%	91%	75%	
4	78%	69%	71%	67%	77%	73%	
5	79%	69%	59%	49%	48%	63%	

Rating Year 1993

Risk Size Grouping	Modification Factor Range ** 1	2	3	4	5	Total	Coefficient of Variation
1	53%	72%	74%	79%	96%	71%	0.231
2	59%	63%	64%	76%	101%	67%	
3	52%	65%	68%	70%	64%	62%	
4	61%	52%	59%	54%	47%	56%	
5	61%	56%	47%	46%	39%	51%	

* Risk size grouping 1 is the largest manual premium size group and risk size grouping 5 is the smallest manual premium size group.

** 1 is the largest modification factor range and 5 is the smallest modification factor range

Ohio Bureau of Workers' Compensation
Summary of Balanced Loss Ratios
Using NCCI Methodology

Rating Year 1991

Risk Size Grouping	Modification Factor Range ** 1	2	3	4	5	Total	Coefficient of Variation
1	79%	72%	68%	74%	74%	74%	0.109
2	91%	89%	85%	89%	75%	87%	
3	87%	86%	88%	84%	71%	84%	
4	94%	82%	80%	69%	72%	82%	
5	89%	92%	89%	68%	67%	83%	

Rating Year 1992

Risk Size Grouping	Modification Factor Range ** 1	2	3	4	5	Total	Coefficient of Variation
1	62%	70%	68%	73%	62%	67%	0.123
2	81%	79%	69%	80%	63%	75%	
3	82%	72%	82%	89%	68%	79%	
4	84%	72%	76%	80%	67%	77%	
5	75%	71%	63%	58%	54%	66%	

Rating Year 1993

Risk Size Grouping	Modification Factor Range ** 1	2	3	4	5	Total	Coefficient of Variation
1	52%	60%	60%	58%	60%	58%	0.156
2	67%	66%	61%	50%	50%	60%	
3	68%	68%	71%	75%	52%	67%	
4	71%	53%	68%	60%	41%	61%	
5	60%	60%	58%	49%	39%	55%	

* Risk size grouping 1 is the largest manual premium size group and risk size grouping 5 is the smallest manual premium size group.

** 1 is the largest modification factor range and 5 is the smallest modification factor range

Ohio Bureau of Workers' Compensation
Summary of Balanced Loss Ratios
Between Group and Non-Group Risks*

	Rating Year		
	1991	1992	1993
65% Credibility Table			
Group	0.829	0.710	0.608
Non-Group	0.829	0.752	0.597
70% Credibility Table			
Group	0.870	0.741	0.629
Non-Group	0.829	0.752	0.597
90% Credibility Table			
Group	0.897	0.761	0.634
Non-Group	0.827	0.740	0.583
NCCI Method 2			
Group	0.761	0.682	0.585
Non-Group	0.813	0.757	0.596

* Risk size groups are as follows:

1991	Manual Premiums Greater than $140,000
1992	Manual Premiums Greater than $275,000
1993	Manual Premiums Greater than $320,000

Ohio Experience Rating
Current and Proposed Credibility Tables

		Credibility Tables					
		Current		Proposed 90%		Proposed 70%	
Credibility Group	Credibility Percent	Expected Losses	Group Maximum Value	Expected Losses	Group Maximum Value	Expected Losses	Group Maximum Value
1	0.05	8,000	12,500	8,000	12,500	8,000	12,500
2	0.10	15,000	12,500	15,000	15,000	15,000	15,000
3	0.15	27,000	25,000	27,000	45,000	27,000	45,000
4	0.20	45,000	37,500	45,000	56,300	45,000	56,300
5	0.25	62,500	55,000	77,000	77,000	128,000	128,000
6	0.30	90,000	75,000	111,000	92,500	184,000	153,300
7	0.35	122,500	87,500	151,000	107,900	250,000	178,600
8	0.40	160,000	100,000	198,000	123,800	327,000	204,400
9	0.45	202,500	112,500	250,000	138,900	413,000	229,400
10	0.50	250,000	125,000	309,000	154,500	510,000	255,000
11	0.55	302,500	137,500	373,000	169,500	617,000	280,500
12	0.60	360,000	150,000	444,000	185,000	735,000	306,300
13	0.65	422,500	162,500	522,000	200,800	862,000	331,500
14	0.70	490,000	175,000	605,000	216,100	1,000,000	357,100
15	0.75	562,500	187,500	694,000	231,300		
16	0.80	640,000	200,000	790,000	246,900		
17	0.85	722,500	212,500	892,000	262,400		
18	0.90	810,000	225,000	1,000,000	277,800		
19	0.95	902,500	237,500				
20	1.00	1,000,000	250,000				

Ohio Bureau of Workers' Compensation
Summary of Risk Size Groups

Rating Year 1991

Size Group	Manual Premium Size		Number of Risks	Number of Employers	Actual Premium
1		>$350K	323	4,939	172,248,573
2	>$140K	<=$350K	1,188	1,822	230,528,939
3	>$55K	<=$140K	3,132	3,137	265,245,860
4	>$20K	<=$55K	7,385	7,385	239,920,829
5		<=$20K	35,288	35,288	249,365,015

Rating Year 1992

Size Group	Manual Premium Size		Number of Risks	Number of Employers	Actual Premium
1		>$1.1M	102	10,402	145,541,604
2	>$275K	<=$1.1M	573	8,933	189,347,496
3	>$100K	<=$275K	1,670	2,458	271,572,638
4	>$30K	<=$100K	5,351	5,503	301,895,305
5		<=$30K	35,512	35,512	306,811,058

Rating Year 1993

Size Group	Manual Premium Size		Number of Risks	Number of Employers	Actual Premium
1		>$1.1M	187	20,930	270,667,503
2	>$320K	<=$1.1M	471	10,790	168,322,843
3	>$110K	<=$320K	1,496	2,723	283,054,676
4	>$32K	<=$110K	4,469	4,469	292,544,671
5		<=$32K	31,428	31,428	282,093,477

* Group = Risk

Ohio Bureau of Workers' Compensation
Group versus Non-Group Loss Experience

	At 3/31/94		At 3/31/95			Loss Development Factors	
	Rating Year 91	Rating Year 92	Rating Year 91	Rating Year 92	Rating Year 93	Rating Year 91	Rating Year 92
L/T Claims							
Group	2,781	7,675	2,858	8,116	12,485	1.03	1.06
Non Group	51,240	43,263	52,837	46,240	37,419	1.03	1.07
Paid Losses							
Group	25,657	55,616	30,085	75,120	85,045	1.17	1.35
Non Group	498,245	308,608	595,248	426,188	253,137	1.19	1.38
Total Losses							
Group	57,425	149,563	54,608	163,045	235,161	0.95	1.09
Non Group	1,177,359	859,850	1,180,892	969,848	722,075	1.00	1.13
Average Claim Cost							
Group	20,649	19,487	19,107	20,089	18,835	0.93	1.03
Non Group	22,977	19,875	22,350	20,974	19,297	0.97	1.06
Reserves							
Group	31,768	93,947	24,523	87,926	150,115	0.77	0.94
Non Group	679,114	551,242	585,645	543,660	468,938	0.86	0.99
Reserves / Paid							
Group	1.24	1.69	0.82	1.17	1.77	0.66	0.69
Non Group	1.36	1.79	0.98	1.28	1.85	0.72	0.71
Premiums							
Group	44,504	166,587	44,504	166,587	292,719		
Non Group	1,367,708	1,316,282	1,367,708	1,316,282	1,259,484		
Relative Loss Ratios							
Group	1.48	1.32	1.40	1.28	1.30	0.95	0.97
Non Group	0.98	0.96	0.99	0.96	0.93	1.00	1.00
Total	1.00	1.00	1.00	1.00	1.00		
Loss Ratio							
Group	1.29	0.90	1.23	0.98	0.80	0.95	1.09
Non Group	0.86	0.65	0.86	0.74	0.57	1.00	1.13
Total	0.87	0.68	0.87	0.76	0.62		

* Source – Job name RGRPXXX

Exhibit 9

Ohio Bureau of Workers' Compensation
Group Loss Ratio Relativities and Indicated Maximum Credibilities by Year of Formation

Rating Year	1993 Groups formed in 1991	1993 Groups formed in 1992	1993 Groups formed in 1993
Premiums Group	136,648,142	116,913,621	39,193,643
Loss Ratio Relativity Group	1.23	1.30	1.62
Loss Ratio Relativity -- Prior Study	1.26	1.34	1.74
TM%	-50%	-53%	-66%
Avg. mod	0.500	0.470	0.340
Required mod	0.615	0.610	0.552
Indicated TM%	-39%	-39%	-45%
Ind Max Credibility	0.771	0.736	0.679
Ind Max -- Prior Study	0.734	0.702	0.615
Losses Group	103,119,531	93,138,528	39,067,164
Loss Ratio Group	0.755	0.797	0.997

* Excludes Non Merit-Rated Employers -- Source is BWC tapes.